



Current & Future State: Workflow Diagrams

Version 4.0 | Revised 06/26/2017

This document outlines the process flows for bond delivery in the current state as well as a future state based on adoption of smart forms (ACORD and XBRL).

Please use the diagrams in the document to identify your current technology level and desired future state technology level. This technology level is meant to demonstrate the amount of complexity for each use case, ranging from a completely manual use case to a fully automated use case. Then proceed to the appendix for a step-by-step process walk through to help you understand the granular changes and build a business case for the adoption of the technology.

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XBRL Financial Report User Scenario

Background

Principal is the owner of *ABC General Contractors* who frequently works on projects needing surety bonds. Surety Agent is from *The Bond Agency*, and has a Line of Authority and has been granted Power of Attorney from XYZ Surety. Surety Underwriter is from *XYZ Surety* who works with Surety Agent. Surety Agent's agency uses a series of bond request forms that they ask their customer to use to capture information about the Principal, project and bond. This information is submitted to the surety and entered into a Surety Underwriting Management System at the surety carrier. Surety Agent also has a Surety Agency Management System (SAMS) that will be updated with the information captured in the forms.

Glossary

Term	Definition
Principal	A Principal is the person or business whose obligations are guaranteed by a bond. Principals within one account can be handled by different product lines and offices with different LOAs, Rates and Commissions.
Surety Agent	Party who, for a fee or commission, arranges for the placement of Bonds with a writing company on behalf of the customer; a producer may be an agent duly appointed by a writing company to represent it or an agent/broker who represents the customer.
Surety Broker	A state licensed person representing a client to an insurance company or surety, appointed by more than one insurance company to place business with them. A broker may be paid by the customer they are working for in place of commission paid to the insurance company.
Surety Underwriter	Underwriter works directly with agents and brokers to underwrite and service prospective and existing customers. (This definition includes Underwriter or Underwriting Assistant)
Surety Agency Management System (SAMS)	Software used by a Surety Agent/Broker or Agency to hold information about surety customers, bond information, financial information, as well as for the execution of bonds.
Insurance Agency Management System	Software used by an Insurance Agency or Brokerage to hold information about Insurance customers, the nature of their business and allows the Agency to bill premiums.
Surety Underwriting Management System	Software used by Surety carrier to record and account for their book of business.

Term	Definition
Surety Bond Platform	Software platform used to request and issue bonds.
Surety Bond Aggregator	Organizations that aggregate local independent agencies through an agreement between the master organization and sub agencies they add. They provide carrier access plus other additional services they may offer. This could be automation, marketing, sales training, etc. for a set monthly/quarterly fee plus a sharing of commission.
Upload	Transfer (data) from one computer to another, or from a computer or memory source to a software application, or from a software application to another software application. This is directionally opposite from Download.
Download	Transfer (data) from a host data source or software application, one computer to another, or from a computer or memory source to a software application. This is directionally opposite from Upload.
Agency / Surety Cobranded Platform Access	A surety may allow an agent or broker to place their bond writing platform on the agent or broker's site and represent how they choose. This bond writing platform may be cobranded identifying both the agency and the surety or may be branded only as the agency.
Automatic Data Entry	Process of transferring data using eLabel (ACORD or XBRL) technology that allows for the transfer of data from one system or document to another with minimal human intervention.
Manual Data Entry	The process in which an operator uses a keyboard or other device to input data directly from one system/document to another.
CPA, Consultant, Project Management Group	Any third party contracted by the principal to validate and provide feedback on financial statements and WIP documents.

How to Use This Document

The following document can be used to help identify your options and most suitable use case when implementing ACORD eLabel forms, XBRL enabled work in progress reports and XBRL enabled financial statements. It is structured with graphics and narrative descriptions of the current state and future state use cases for each type of form. The graphics and narrative are intended to complement each other and make self-identification easier. They can be used together or individually.

At the end of each user scenario you will find a numeric “technology level” assigned. This technology level is meant to demonstrate the amount of complexity for each use case, ranging from a completely manual use case to a fully automated use case. Ultimately this document will help you easily identify the use case that best fits your operations and appetite for implementing automation.

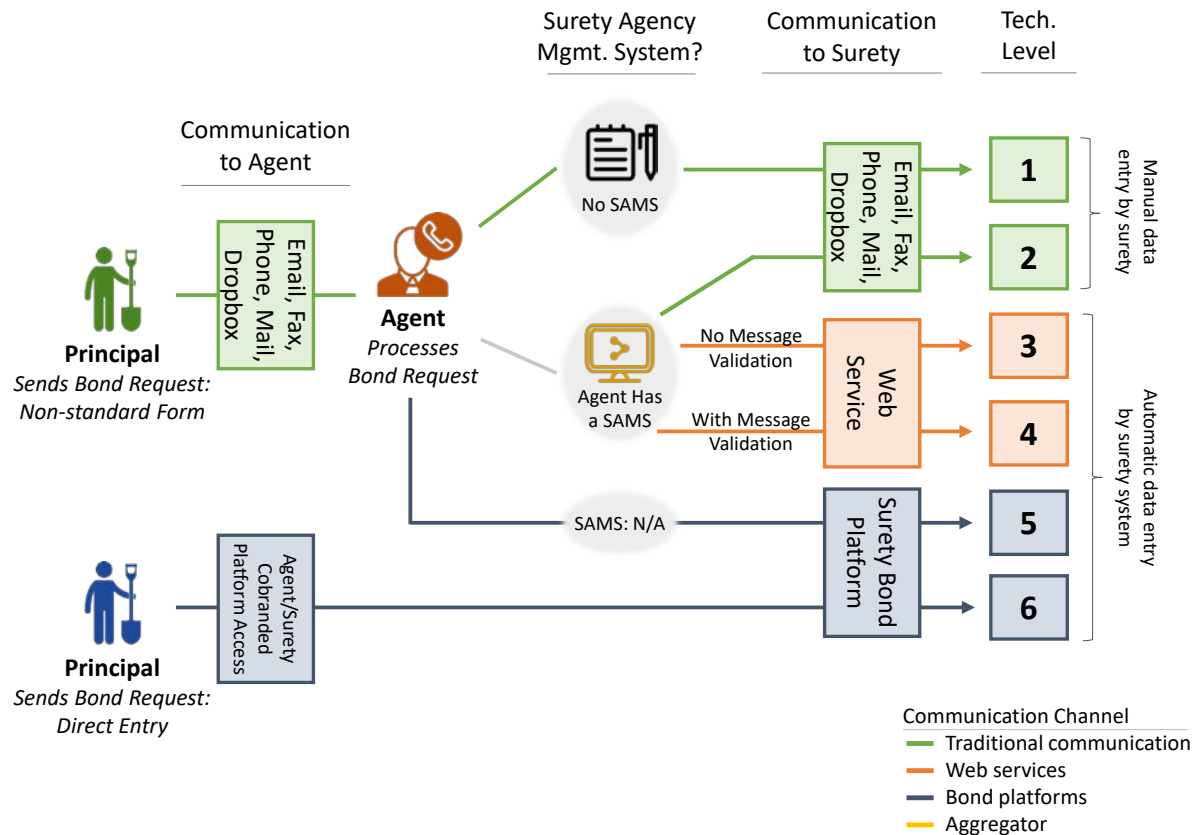
In using this guide you have decided to implement the use of ACORD and/or XBRL data standards in your work process. Depending on the level of technical sophistication of your systems, size of your operation and level of investment you wish to make, this document can serve as a long range roadmap giving you the option of starting with a less technical implementation and growing in the future.

Please note that the processes described below have consolidated the workflows for the ACORD 502, 503 and 504 forms.

In addition to this summary document, there are two companion appendices that define a minimum viable product (MVP), or the most simple implementation, and AGILE User Stories. The appendices can be provided to your software developers to establish requirements and to better understand your desired technical solution.

Bond Request Current State (ACORD 502/503)

Also applicable for Additional Entities (ACORD 504)



Process Step A: Principal expresses bond need

1. If principal requests bond form from agent using email, fax, phone, mail, or Dropbox, proceed to **STEP B**
2. If principal enters bond request on co-branded Surety Agency/Surety Carrier Website and bond is accepted or rejected **Process COMPLETED (Technology Level 6)** (if bond is pending surety UW will follow up with agent)

Process Step B: Agent provides instruction

1. Agent provides non-standard bond form using email, fax, mail, or Dropbox
Proceed to STEP C

Process Step C: Principal provides information [beginning of graphic]

1. Principal provides agent with bond information on non-standard form using email, fax, phone, mail, or Dropbox
Proceed to STEP D

Process Step D: Agent's internal processes

1. If agent does not have a SAMS, process request manually and save copy of request
2. If agent has a SAMS, process request in system and save copy of request

Proceed to STEP E

Process Step E: Agent submits bond request

1. If agent does not have a SAMS, submit to surety via email, phone, fax, mail, or Drop Box (*Technology Level 1*)
2. If agent has a SAMS select one of the following submission methods:
 - a. If submit via email, phone, fax, mail, or Drop Box (*Technology Level 2*)
 - b. If submitted through a web service, select one of the following
 - i. If no message validation, software will **not** check that form is entered correctly and will not acknowledge receipt (*Technology Level 3*)
 - ii. If have message validation, software will check that form is entered correctly and will acknowledge receipt (*Technology Level 4*)
3. If submitted directly on a surety bond platform (*Technology Level 5*)

Proceed to STEP F

Process Step F: Surety internal processes

1. If received via email, phone, fax, mail, or Dropbox surety underwriter will manually enter bond information and complete the underwriting process
2. If received via web service (with message validation or not) or direct entry into surety bond platform, bond information will automatically be populated and underwriter will complete the underwriting process

Proceed to STEP G

Process Step G: Surety replies to agent

1. Surety may reply to agent

Proceed to STEP H

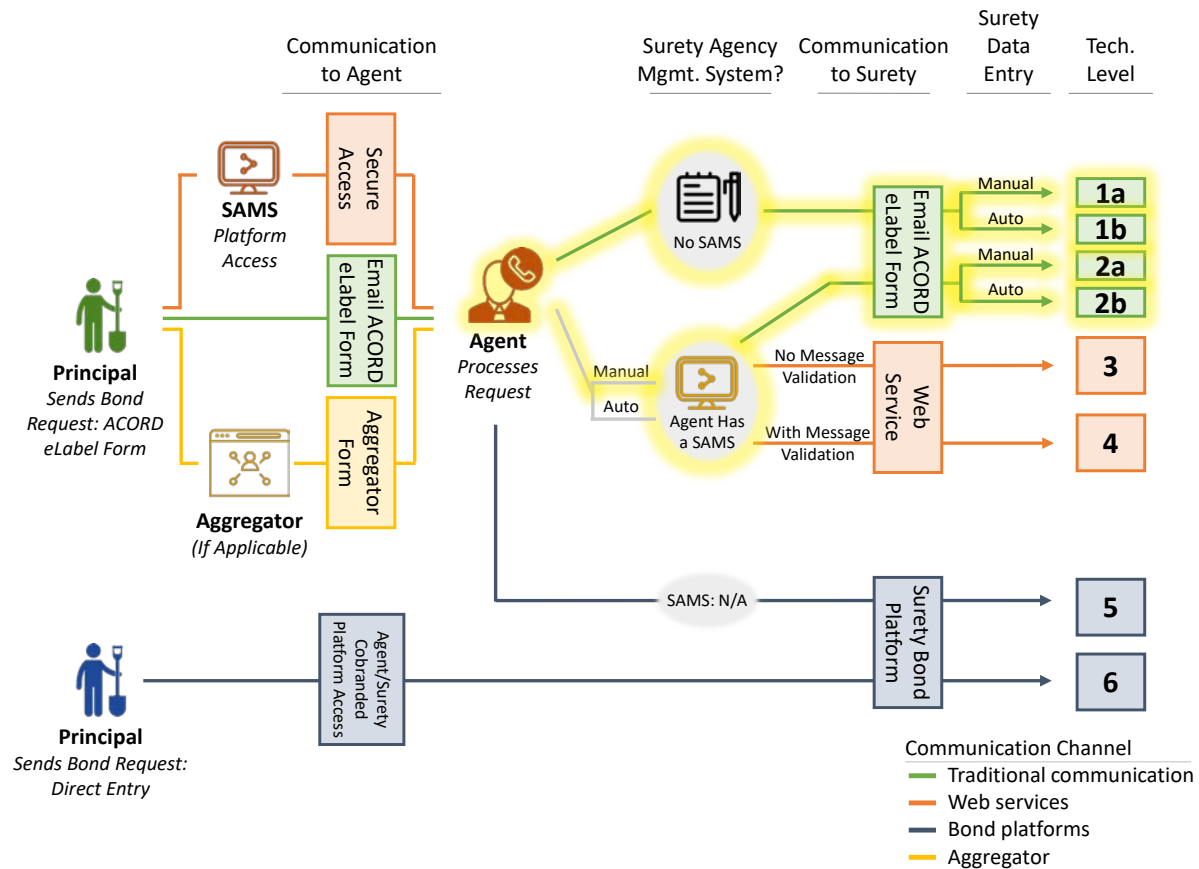
Process Step H: Agent replies to principal

1. Agent will reply to principal

Process COMPLETE

Bond Request Future State (ACORD 502/503)

Also applicable for Additional Entities (ACORD 504)



Process Step A: Principal expresses bond need

1. If principal requests bond from agent using email, fax, phone, mail, or Dropbox, proceed to *Proceed to STEP B*
2. If principal enters bond request on a co-branded Surety Agency/Surety Carrier Website and bond is accepted or rejected *Process COMPLETED (Technology Level 6)* (if bond is pending surety UW will follow up with agent)

Process Step B: Agent provides instruction

1. Agent provides ACORD eLabel form using email or Dropbox
Proceed to STEP C

Process Step C: Principal provides information [beginning of graphic]

1. Principal provides agent with bond information on ACORD eLabel form using email or Dropbox

2. If principal requests bond using an aggregator website, the aggregator collects the information and forwards it to a surety agent.

Proceed to STEP D

Process Step D: Agent's internal processes

1. If no agency management system, process request manually and save copy of request
2. If agent has an agency management system, automatically process request in system and save copy of request
 - a. Agent may automatically or manually upload the information into their SAMS

Proceed to STEP E

Process Step E: Agent submits bond request

1. If agent does not have a SAMS, submit ACORD eLabel to surety via email or Dropbox (*Technology Level 1a or 1b*)
2. If agent has a SAMS select one of the following submission methods:
 - a. If submit via email (*Technology Level 2a or 2b*)
 - b. If submitted through a web service, select one of the following
 - i. If no message validation, software will **not** check that form is entered correctly and will not acknowledge receipt (*Technology Level 3*)
 - ii. If have message validation, software will check that form is entered correctly and will acknowledge receipt (*Technology Level 4*)
3. If submitted directly on a surety bond platform (*Technology Level 5*)

Proceed to STEP F

Process Step F: Surety internal processes

1. If received via email
 - a. If Surety cannot upload ACORD eLabel form, surety underwriter will manually enter request (*Technology Level 1a or 2a*)
 - b. If Surety can upload ACORD eLabel form, surety will automatically upload request (*Technology Level 1b or 2b*)
2. If received via web service (with message validation or not) or direct entry into surety bond platform, bond information will automatically be populated and underwriter will complete the underwriting process

Proceed to STEP G

Process Step G: Surety replies to agent

1. Surety may reply to agent

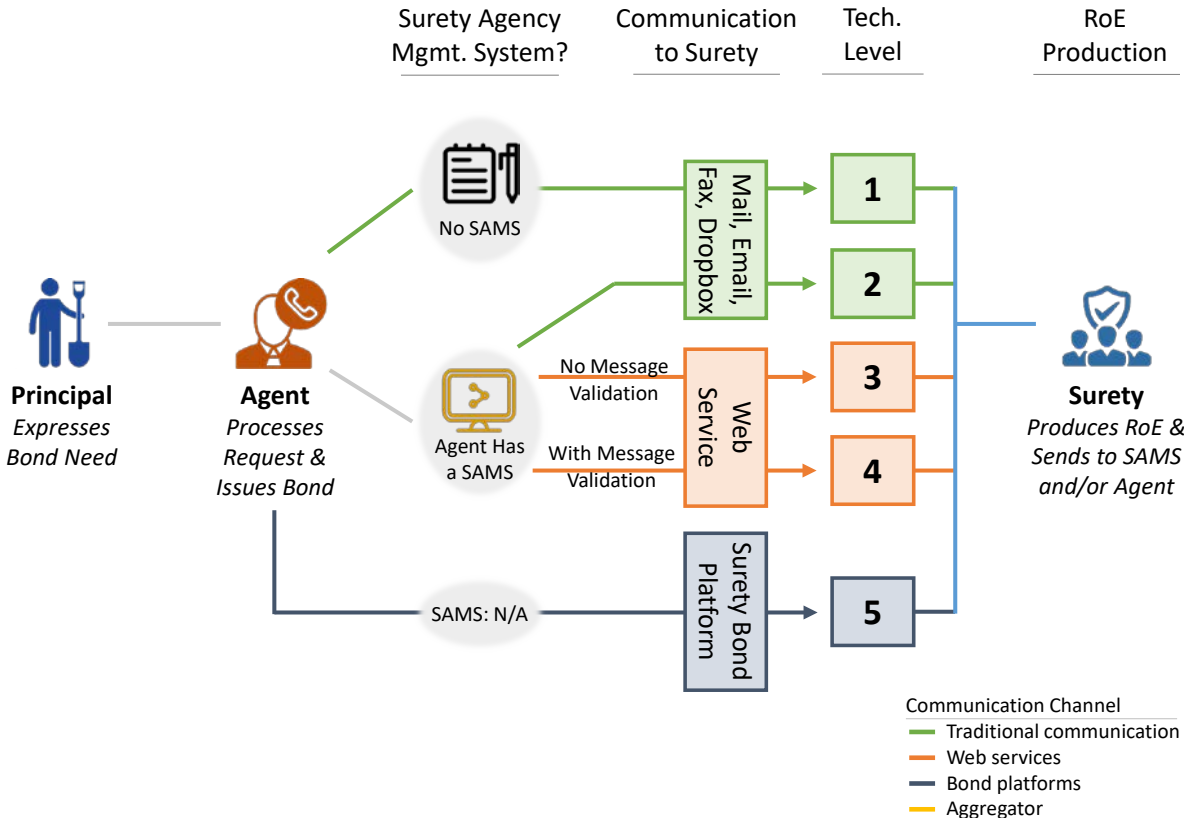
Proceed to STEP H

Process Step H: Agent replies to principal

1. Agent will reply to principal

Process COMPLETE

Report of Execution Current State (ACORD 501)



Process Step A: Principal expresses bond need

1. Principal expresses bond need from agent using email, fax, phone, mail, or Dropbox
Proceed to STEP B

Process Step B: Agent obtains information about the bond

1. Agent obtains information about the bond needed either from a previously generated bond request or from the principal
Proceed to STEP C

Process Step C: Agent enters information [beginning of graphic]

1. If no agency management system, agent enters the information related to the bond needed into a bond document or obligee formatted form.
2. If agent has an agency management system, information is entered directly into the system
Proceed to STEP D

Process Step D: Agent’s internal processes

1. If no agency management system, issue the bond manually including supporting documents and save copy of request

2. If agent has an agency management system, automatically issue the bond in system and save copy of request

Proceed to STEP E

Process Step E: Agent reports execution of the bond

1. If agent does not have a SAMS, send bond and billing information to surety in order to report execution of the bond via email, phone, fax, mail, or Drop Box *(Technology Level 1)*
2. If agent has a SAMS select one of the following submission methods:
 - a. If submit via email, phone, fax, mail, or Drop Box *(Technology Level 2)*
 - b. If submitted through a web service, select one of the following
 - i. If no message validation, software will **not** check that form is entered correctly and will not acknowledge receipt *(Technology Level 3)*
 - ii. If have message validation, software will check that form is entered correctly and will acknowledge receipt *(Technology Level 4)*
3. If submitted directly on a surety bond platform *(Technology Level 5)*

Proceed to STEP F

Process Step F: Surety internal processes

1. If received via email, phone, fax, mail, or Dropbox surety underwriter will manually capture the transaction into surety underwriting management system and generate a Report of Execution.
2. If received via web service (with message validation or not) or direct entry into surety bond platform, transaction information will automatically be captured and system will generate a Report of Execution.

Proceed to STEP H

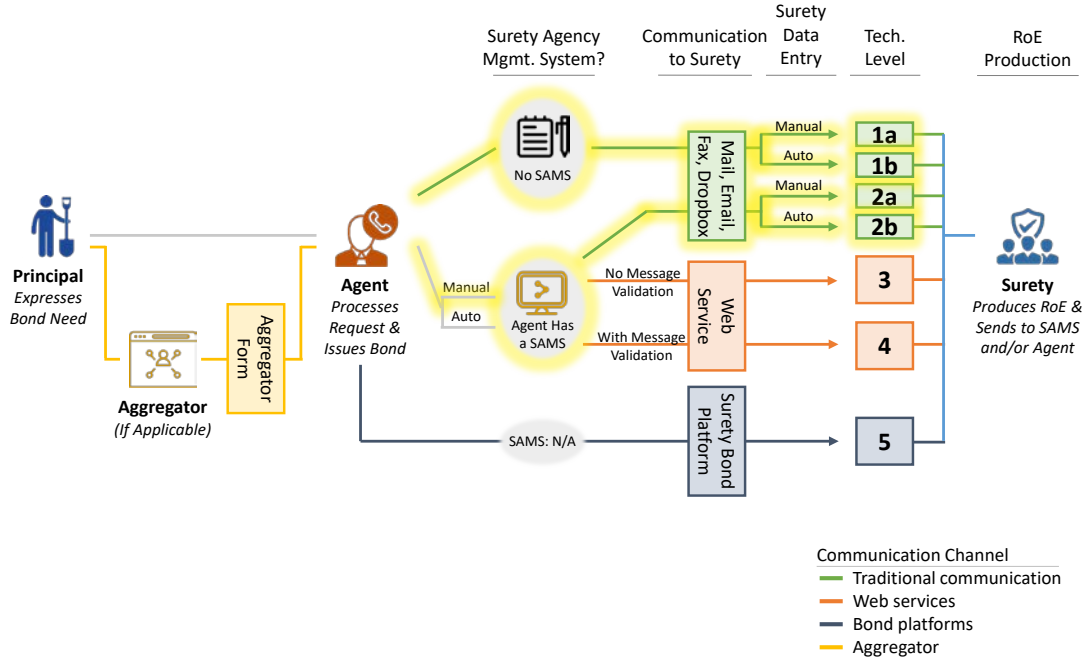
Process Step G: Surety sends report of execution to agent and/or posts it for their review

1. Surety underwriter will make report of execution available to surety agent:
 - a. Via Mail
 - b. Via Email
 - c. By posting to secure website
2. Surety may reply to agent

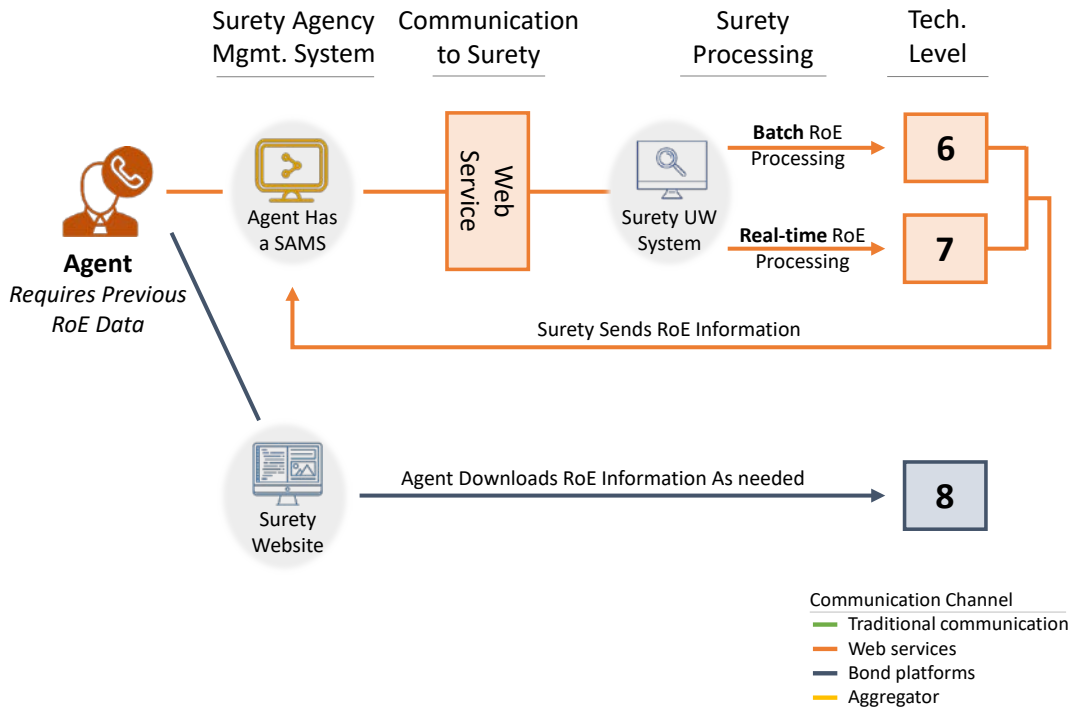
Proceed to COMPLETE

Report of Execution Future State (ACORD 501)

Agent to Surety: Surety Produces RoE



Agent to Surety System: Surety Produces RoE



Process Step A: Principal expresses bond need

1. Principal requests bond from agent using email, fax, phone or mail
2. Principal requests bond using an aggregator website, the aggregator collects the information and forwards it to a surety agent.

Proceed to STEP B

Process Step B: Agent obtains information about the bond

1. Agent obtains information about the bond needed either from a previously generated bond request, from the principal or from an aggregator website

Proceed to STEP C

Process Step C: Agent enters information [beginning of graphic]

1. If no agency management system, agent enters the information related to the bond needed into a bond form.
2. If agent has an agency management system, information is entered directly into the system

Proceed to STEP D

Process Step D: Agent's internal processes

3. If no agency management system, issue the bond manually and save copy of request
4. If agent has an agency management system, automatically issue the bond in system and save copy of request
 - a. Agent may automatically or manually upload the information into their SAMS

Proceed to STEP E

5. Once report of execution is sent to the surety agent they may :
 - a. Via Mail: enter the report of execution into their SAMS manually
 - b. Via Email: manually enter or upload the report of execution into their SAMS
 - c. Via Web Service: review the report of execution in their SAMS
6. Agent may require the batch download of previous reports of execution using a web service between the SAMS and the surety underwriting management system (*Technology level 6*)
7. Agent may receive the report of execution data in real time from the surety underwriting management system (*Technology level 7*)
8. Agent may require the batch download of previous reports of execution and will go to surety website and download. The batch file may then be uploaded into the SAMS (*Technology level 8*)

Process COMPLETE

Process Step E: Agent reports execution of the bond

1. If agent does not have a SAMS, submit surety bond package including additional notes to surety via mail, email or Dropbox (*Technology Level 1a or 1b*)
2. If agent has a SAMS select one of the following submission methods:
 - a. If submit via email (*Technology Level 2a or 2b*)
 - b. If submitted through a web service, select one of the following
 - i. If no message validation, software will **not** check that bond information is entered correctly and will not acknowledge receipt (*Technology Level 3*)

- ii. If have message validation, software will check that bond information is entered correctly and will acknowledge receipt *(Technology Level 4)*
3. If submitted directly on a surety bond platform *(Technology Level 5)*
Proceed to STEP F

Process Step F: Surety internal processes

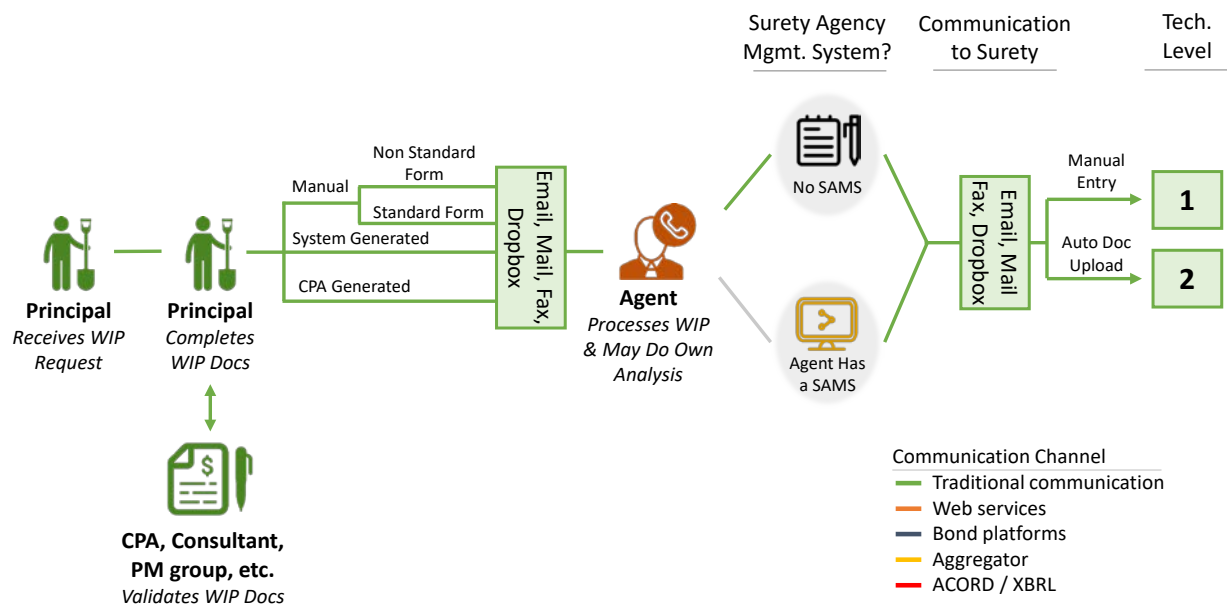
1. If received via mail or email
 - a. If surety cannot upload bond package information, surety underwriter will manually enter data into surety underwriting management system *(Technology Level 1a or 2a)*
 - b. If surety can upload bond package information, surety underwriter will upload into surety underwriting management system *(Technology Level 1b or 2b)*
2. If received via web service (with message validation or not) or direct entry into surety bond platform, transaction information will automatically be captured, surety underwriting management system will generate a report of execution *(Technology Level 3 or 4)*
3. If agent issues bond directly from a surety bond platform, transaction information will be automatically captured and surety underwriting management system will generate an report of execution *(Technology Level 5)*
Proceed to STEP G

Process Step G: Surety sends report of execution to agent and/or posts it for review

1. Surety underwriter will make report of execution to available surety agent:
 - a. Via Mail
 - b. Via Email
 - c. By posting to a secure website
 - d. Via Web Service to SAMS
2. Surety may reply to agent

Process COMPLETE

Work in Progress Current State (XBRL)



Process Step A: Principal generates WIP

1. Principal provides WIP to agent periodically or as a part of a bond request process
2. Principal may complete the WIP any one of the following ways
 - a. Manually generated with a standard or proprietary form
 - b. System generated with a standard or proprietary form

Proceed to STEP C

3. Principal sends completed WIP to CPA, consultant, PM group, etc. for validation

Process to STEP B

Process Step B: CPA, consultant, PM group, etc. validates information

1. CPA, consultant, PM group, etc. receives WIP and validates that it was completed correctly
2. CPA, consultant, PM group, etc. sends WIP to principal with any feedback

Proceed to STEP C

Process Step C: Principal provides Agent with WIP documents

1. Principal provides agent with WIP documents either through email, mail, fax or Dropbox

Proceed to STEP D

Process Step D: Agent's internal processes

1. If agent does not have a SAMS, agent saves WIP document and may do own analysis directly from the WIP
2. If agent has a SAMS or some other analysis system, agent will manually enter data from the WIP into the system and may do own analysis in the system

Proceed to STEP E

Process Step E: Agent submits WIP documents

1. With or without a SAMS, agent submits WIP documents to surety via email, mail, fax, or Drop Box
Proceed to STEP F

Process Step F: Surety's internal processes

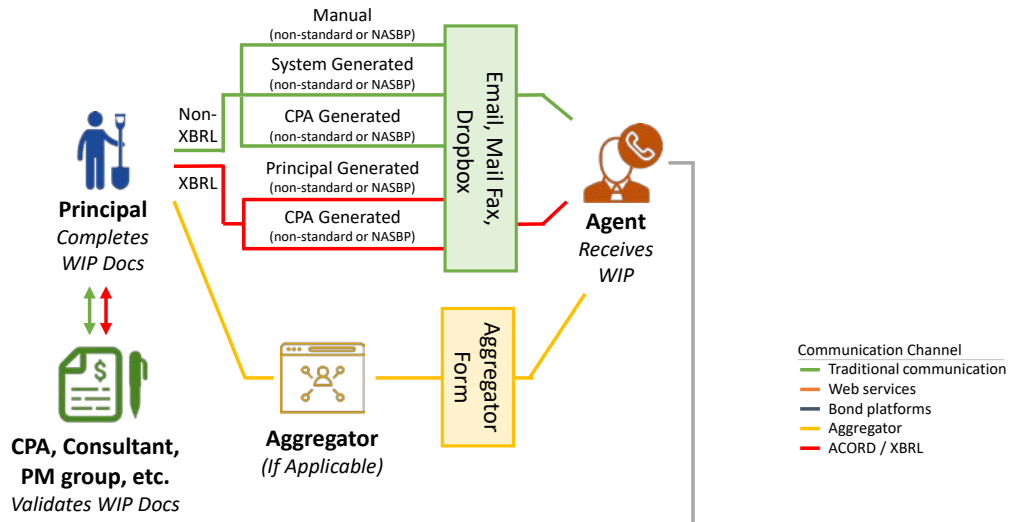
1. If surety does not have a system to upload WIP documents automatically, surety underwriter manually enters WIP data into surety underwriting management system *(Technology Level 1)*
2. If surety has a system to upload WIP data automatically, surety automatically uploads WIP data into surety underwriting management system *(Technology Level 2)*
Proceed to STEP G

Process Step G: Surety replies to agent

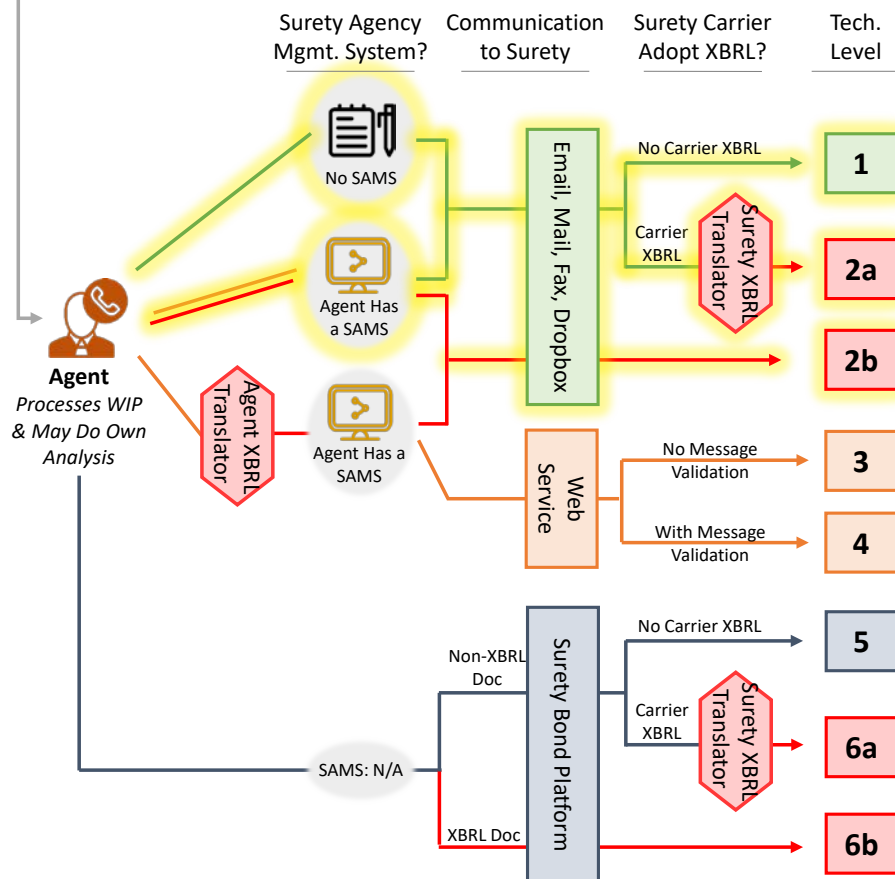
1. Surety may notify agent confirming receipt of WIP documents
Process Complete

Work in Progress Future State (XBRL)

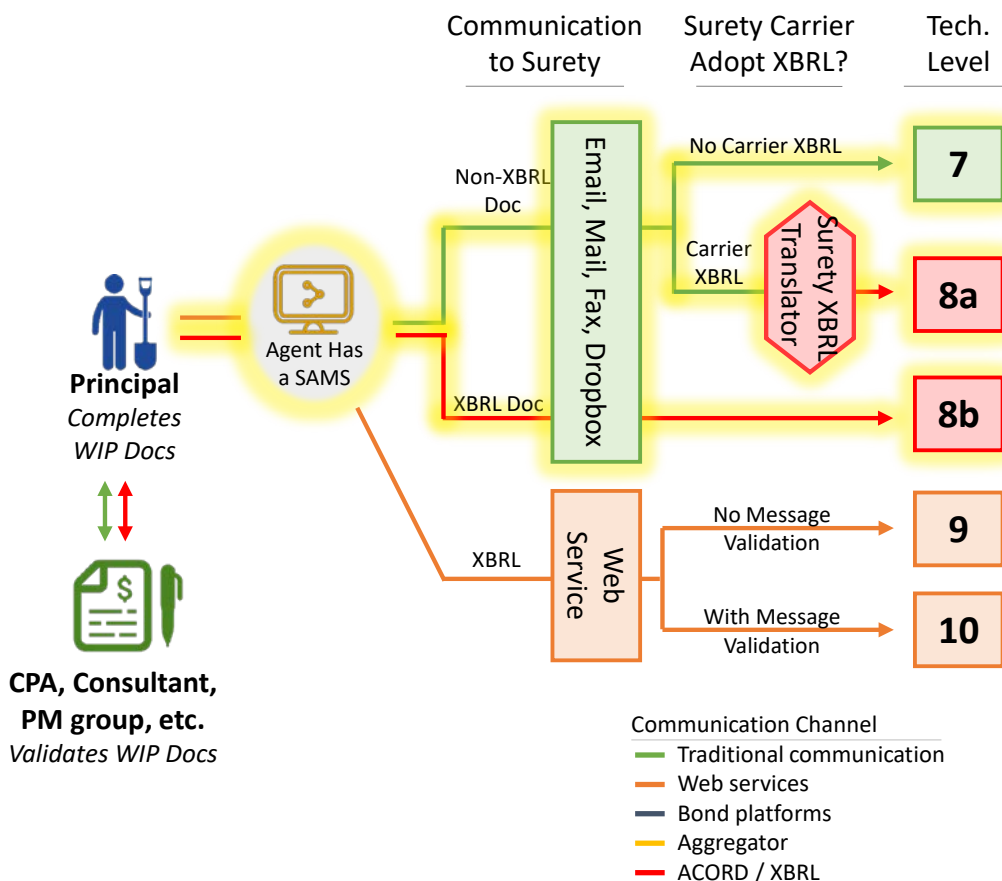
Principal to Agent



Agent to Surety



Principal Direct to Surety Using SAMS



Process Step A: Principal generates WIP

1. Principal provides WIP to agent periodically or as a part of a bond request process
2. Principal may complete the WIP request with either a standard or proprietary form any one of the following ways
 - a. System or manually generated using an Excel add-in and an XBRL-enabled document
 - b. System or manually generated PDF or non-XBRL enabled Excel spreadsheet

Proceed to STEP C

3. Principal sends completed WIP to CPA, consultant, PM group, etc. for validation

Process to STEP B

Process Step B: CPA, consultant, PM group, etc. validates information

1. CPA, consultant, PM group, etc. receives WIP in either
 - a. An XBRL enabled document
 - b. A non-XBRL enabled document
 - i. If CPA, consultant, PM group, etc. has XBRL capability, he or she will translate WIP document to an XBRL enabled document
2. CPA, consultant, PM group, etc. validates that it was completed correctly
3. CPA, consultant, PM group, etc. sends WIP to principal with any feedback

Proceed to STEP C

Process Step C: Principal provides Agent with WIP documents

1. Principal provides agent with WIP documents via email or Dropbox either as:
 - a. XBRL enabled document (originating from principal or CPA, consultant, PM group, etc. generated)
 - b. Non-XBRL enabled document
2. If principal uses aggregator website they will provide the WIP documents through the aggregator website

Proceed to STEP D

3. Principal enters WIP document directly into SAMS

Process Step D: Agent's internal processes

1. If agent does not have a SAMS, agent saves WIP document and may do own analysis directly from the WIP
2. If agent has a SAMS or some other analysis system that does not support XBRL, agent will manually enter data from the WIP into the system and may do own analysis in the system
3. If agent has a SAMS or some other analysis system that does support XBRL, but the WIP provided by principal is not XBRL enabled, agent will convert the WIP file to an XBRL document and will upload the WIP into the system and may do own analysis in the system
4. If agent has a SAMS or some other analysis system that does support XBRL, and the WIP provided by principal is XBRL enabled, agent will upload the WIP into the system and may do own analysis in the system

Proceed to STEP E

Process Step E: Agent submits WIP documents

1. If agent does not have a SAMS and the agent submits via email, mail, fax, or Dropbox either with:
 - a. Non-XBRL enabled document (*Technology Level 1 and 2a*)
 - b. XBRL enabled document (*Technology Level 2b*)
2. If agent has a SAMS select one of the following submission methods:
 - a. Submit via email
 - i. Non-XBRL enabled document (*Technology Level 1 and 2a*)
 - ii. XBRL enabled document (*Technology Level 2b*)
 - b. If submitted through a web service, agent will translate to XBRL if not already in an XBRL enabled document (*Technology Level 3 or 4*)
 - c. If submitted directly on a surety bond platform (*Technology Level 5, 6a, or 6b*)

Proceed to STEP F

3. If principal enters WIP document directly into SAMS:
 - a. If SAMS does not support XBRL, sends WIP document to surety via email
 - b. If SAMS does support XBRL, sends an XBRL enabled WIP document to surety via email
 - c. If SAMS can transmit WIP report using a web service (with or without message validation)

Process Step F: Surety's internal processes

1. If surety receives the WIP documents via email or Dropbox, select one of the following
 - a. If manual entry into surety system of a non XBRL enabled WIP form (*Technology Level 1*)

- b. If manual entry into surety system of an XBRL enabled WIP form because surety does not have XBRL capability *(Technology Level 1)*
 - c. If surety receives a non XBRL enabled WIP form but does have XBRL document capability surety will convert the WIP document into an XBRL format and upload into surety underwriting management system *(Technology Level 2a)*
 - d. If surety receives an XBRL enabled WIP document, automatically upload to surety underwriting management system *(Technology Level 2b)*
2. If surety receives the WIP documents via web service, select one of the following
- a. If no message validation, surety underwriting management system will **not** check that data has been entered correctly and will **not** provide acknowledge receipt *(Technology Level 3)*
 - b. If have message validation, surety underwriting management system will check that data has been entered correctly and will provide acknowledge receipt *(Technology Level 4)*
3. Agent submits WIP by entering data directly into a surety bond platform
- a. If surety accepts non-XBRL document through surety bond platform *(Technology Level 5)*
 - b. If surety translates non-XBRL document into an XBRL document *(Technology Level 6a)*
 - c. If surety receives document in XBRL form *(Technology Level 6b)*

Proceed to STEP G

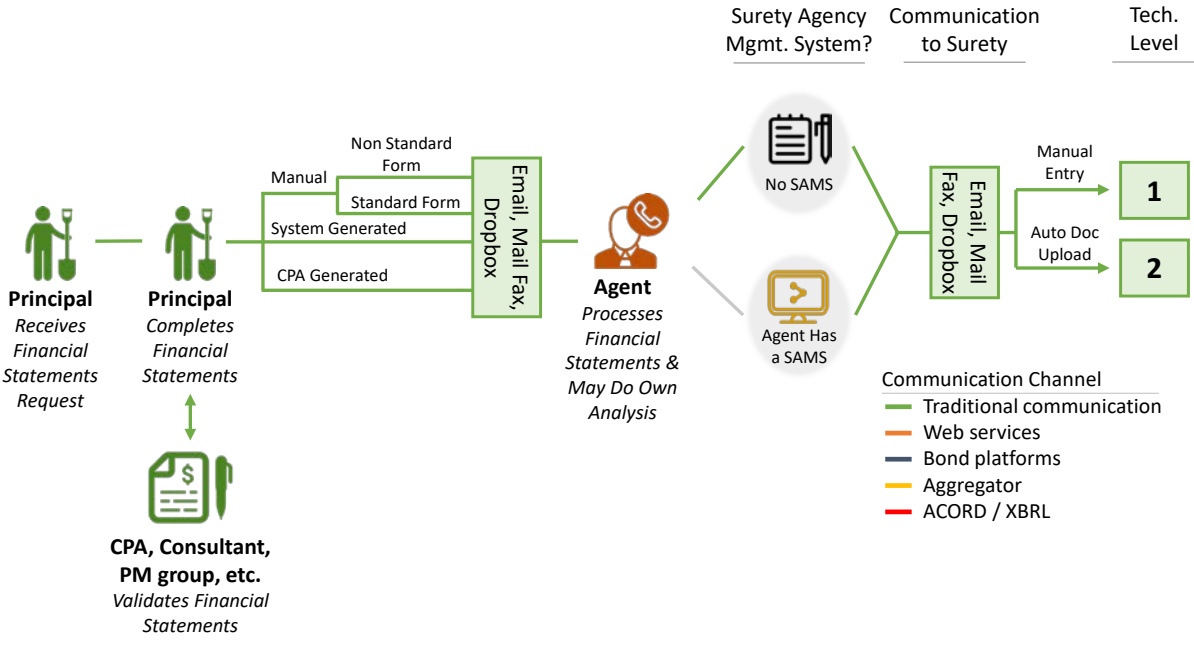
4. For principals who submit their WIP report directly into SAMS
- a. If surety receives the WIP documents via email or Dropbox, select one of the following
 - i. If manual entry into surety system of a non XBRL enabled WIP form *(Technology Level 7)*
 - ii. If manual entry into surety system of an XBRL enabled WIP form because surety does not have XBRL capability *(Technology Level 7)*
 - iii. If surety receives a non XBRL enabled WIP form but does have XBRL document capability surety will convert the WIP document into an XBRL format and upload into surety underwriting management system *(Technology Level 8a)*
 - iv. If surety receives an XBRL enabled WIP document, automatically upload to surety underwriting management system *(Technology Level 8b)*
 - b. If surety receives the WIP documents via web service, select one of the following
 - i. If no message validation, surety underwriting management system will **not** check that data has been entered correctly and will **not** provide acknowledge receipt *(Technology Level 9)*
 - ii. If have message validation, surety underwriting management system will check that data has been entered correctly and will provide acknowledge receipt *(Technology Level 10)*

Proceed to STEP G

Process Step G: Surety replies to agent

- 1. Surety may notify agent confirming receipt of WIP documents
Process Complete

Financial Statements Current State (XBRL)



Process Step A: Principal generates Financial Statement

1. Principal provides financial statements to agent periodically or as a part of a bond request process
2. Principal may complete the financial statements request any one of the following ways
 - a. Manually generated with a standard or proprietary form
 - b. System generated with a standard or proprietary form

Proceed to STEP C

3. Principal sends completed financial statements to CPA, consultant, PM group, etc. for validation

Process to STEP B

Process Step B: CPA, consultant, PM group, etc. validates information

1. CPA, consultant, PM group, etc. receives financial statements and validates that they were completed correctly
2. CPA, consultant, PM group, etc. may create an XBRL enabled financial statement if required by regulatory authority
3. CPA, consultant, PM group, etc. sends financial statements to principal with any feedback

Proceed to STEP C

Process Step C: Principal provides Agent with financial statements

1. Principal provides agent with financial statements

Proceed to STEP D

Process Step D: Agent's internal processes

1. If agent does not have a SAMS, agent saves financial statement and may do own analysis directly from the financial statement.
2. If agent has a SAMS or some other analysis system, agent will manually enter data from the financial statement into the system and may do own analysis in the system.

Proceed to STEP E

Process Step E: Agent submits financial statements documents

1. With or without a SAMS, agent submits financial statements to surety via email, mail, fax, or Dropbox

Proceed to STEP F

Process Step F: Surety's internal processes

1. If surety does not have a system to upload financial statements automatically, surety underwriter manually enters data from the financial statement into the surety underwriting management system
(Technology Level 1)
2. If surety has a system to upload financial statements automatically, surety automatically uploads financial statement data into the surety underwriting management system *(Technology Level 2)*

Proceed to STEP G

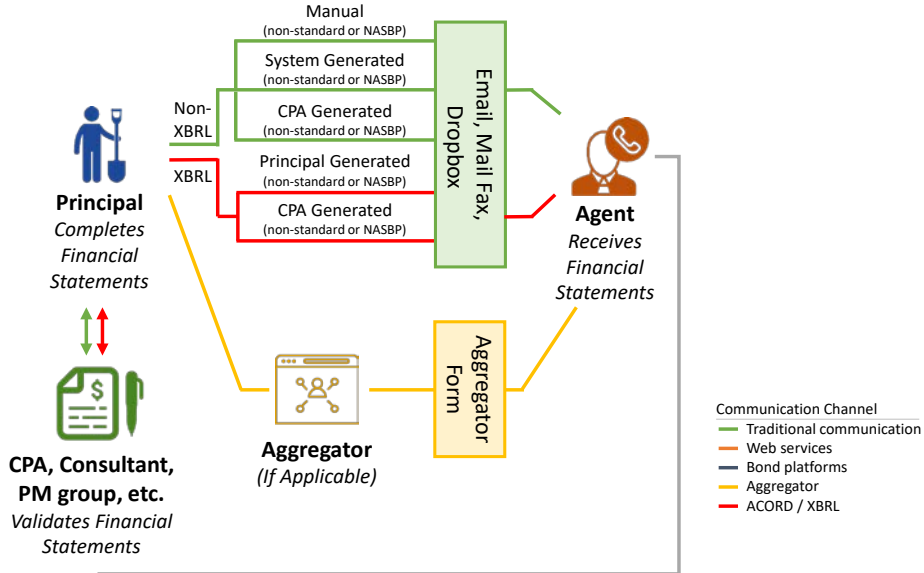
Process Step G: Surety replies to agent

1. Surety may notify agent confirming receipt of financial statements

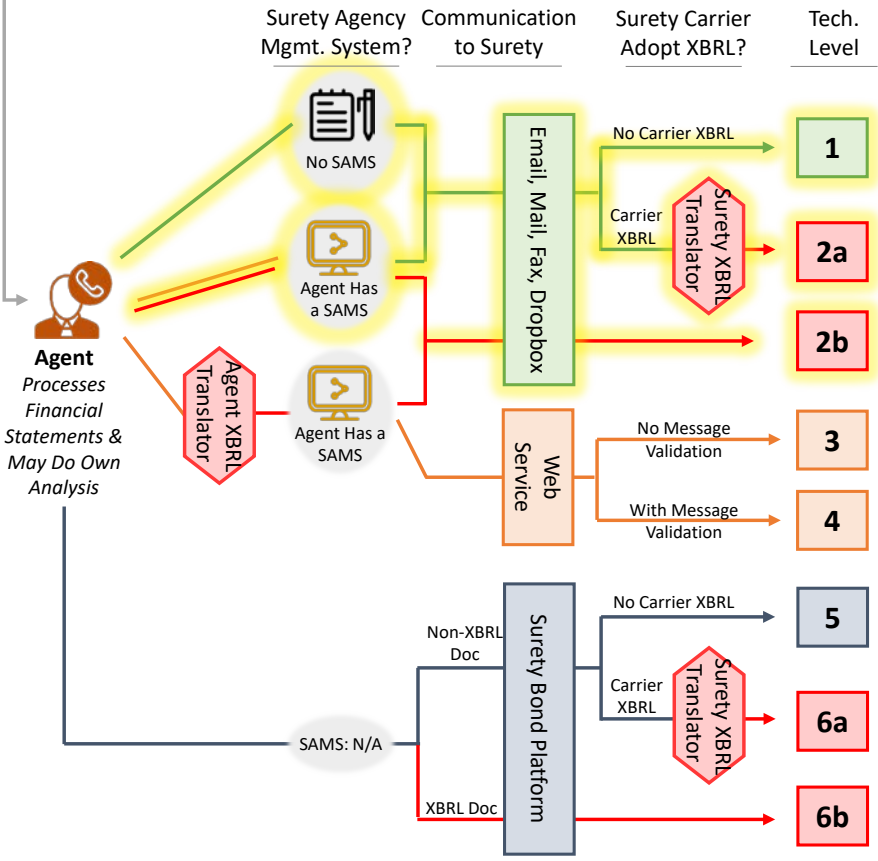
Process Complete

Financial Statements Future State (XBRL)

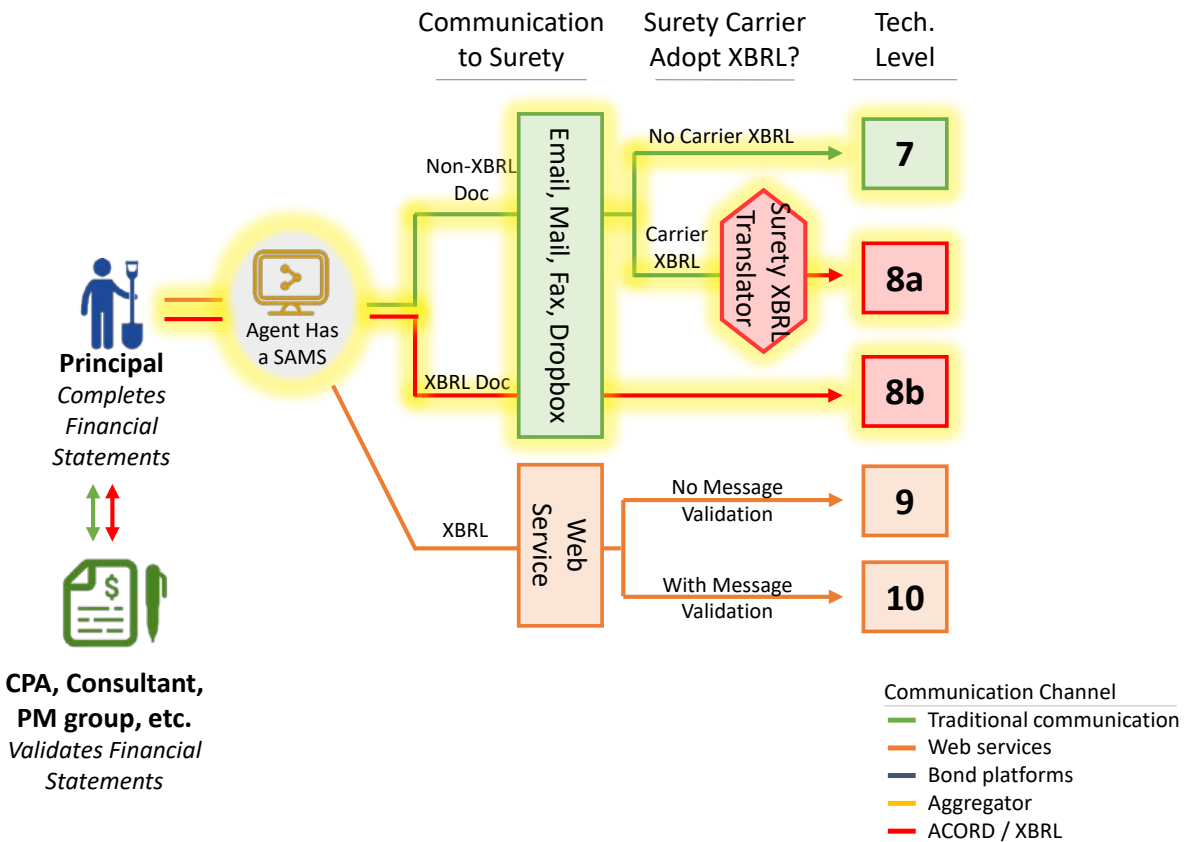
Principal to Agent



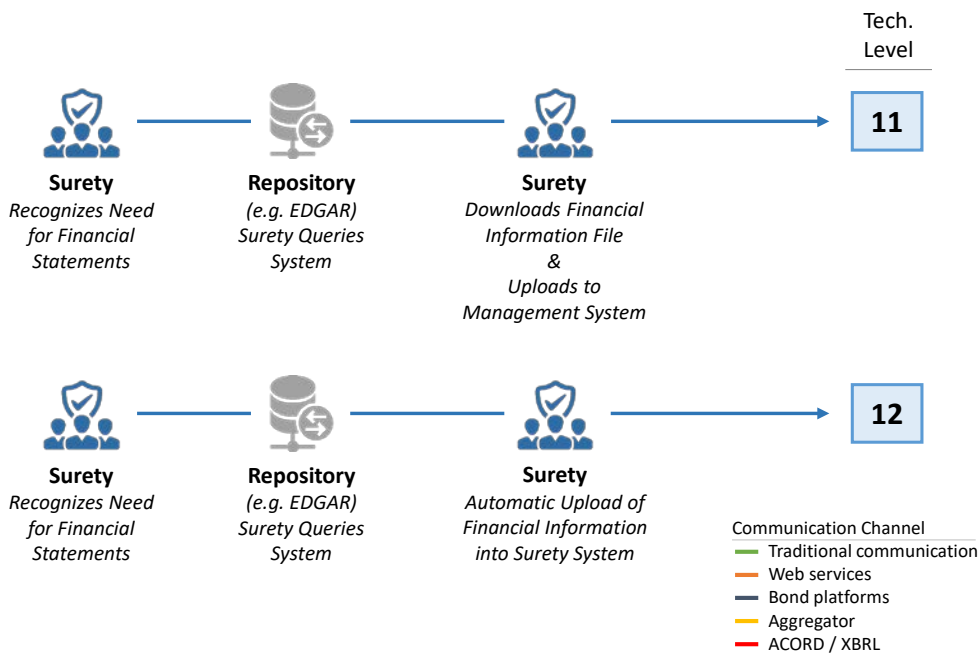
Agent to Surety



Principal Using SAMS



Surety Access Central Repository



Process Step A: Principal generates financial statement

1. Principal provides financial statements to the agent periodically or as a part of a bond request process
2. Principal may complete the financial statements request any one of the following ways
 - a. Manually generated with a standard or proprietary form
 - b. System generated with a standard or proprietary form
 - c. XBRL enabled document

Proceed to STEP C

3. Principal sends completed financial statements to CPA, consultant, PM group, etc. for validation

Process to STEP B

4. Surety may also directly access a central repository of financial data (e.g. the Securities and Exchange Commission EDGAR system) download the most recent XBRL enabled financial statement, then upload into surety system (*Technology Level 11*)
5. Surety may also directly access a central repository of financial data (e.g. the Securities and Exchange Commission EDGAR system) which will be automatically uploaded into surety system (*Technology Level 12*)

Process Complete

Process Step B: CPA, consultant, PM group, etc. validates information

1. CPA, consultant, PM group, etc. receives financial statements in either
 - a. An XBRL enabled document
 - b. A non-XBRL enabled document
 - i. If CPA, consultant, PM group, etc. has XBRL capability, he or she will translate documents to an XBRL enabled document
2. CPA, consultant, PM group, etc. validates that it was completed correctly
3. CPA, consultant, PM group, etc. sends financial statements to principal with any feedback

Proceed to STEP C

Process Step C: Principal provides Agent with financial statements

1. Principal provides agent with financial statements via email or Dropbox either as
 - a. XBRL enabled document (originating from principal or CPA, consultant, PM group, etc. generated)
 - b. Non-XBRL enabled document
2. If principal uses aggregator website they will provide the financial statement through the aggregator website

Proceed to STEP D

3. Principal enters financial statement directly into SAMS

Proceed to STEP E

Process Step D: Agent's internal processes

1. If agent does not have a SAMS, agent saves the financial statement (both XBRL enabled and non XBRL enabled) and may do own analysis directly from the financial statement document.

2. If agent has a SAMS or some other analysis system that is not able to accept upload of XBRL data, agent will manually enter data into the SAMS.
3. If agent has a SAMS that can accept the upload of XBRL data, but the financial statement is not XBRL enabled, the agent will convert the financial statement to an XBRL enabled document, then upload the XBRL data into the SAMS.
4. If agent has a SAMS and the financial statement is an XBRL enabled document, the agent will upload the XBRL data into the SAMS.

Proceed to STEP E

Process Step E: Agent submits financial statements

6. If agent does not have a SAMS and the agent submits via email, mail, fax, or Dropbox either with:
 - a. Non-XBRL enabled document (*Technology Level 1 and 2a*)
 - b. XBRL enabled document (*Technology Level 2b*)
7. If agent has a SAMS select one of the following submission methods:
 - a. Submit via email
 - i. Non-XBRL enabled document (*Technology Level 1 and 2a*)
 - ii. XBRL enabled document (*Technology Level 2b*)
 - b. If submitted through a web service, agent will translate to XBRL if not already in an XBRL enabled document (*Technology Level 3 or 4*)
 - c. If submitted directly on a surety bond platform (*Technology Level 5, 6a, or 6b*)

Proceed to STEP F

2. If principal enters financial statement directly into SAMS:
 - a. If SAMS does not support XBRL, sends financial statement to surety via email
 - b. If SAMS does support XBRL, sends an XBRL enabled financial statement to surety via email
 - c. If SAMS can transmit financial statement using a web service (with or without message validation)

Proceed to STEP F

Process Step F: Surety's internal processes

1. If surety receives the financial statements via email or Dropbox, select one of the following
 - a. If manual entry into surety system of a non XBRL enabled financial statement (*Technology Level 1*)
 - b. If manual entry into surety system of an XBRL enabled financial statement because the surety does not have XBRL capability (*Technology Level 1*)
 - c. If surety receives a non XBRL enabled financial statement but does have XBRL document capability surety will convert the financial statement into an XBRL format and upload into surety underwriting management system (*Technology Level 2a*)
 - d. If surety receives an XBRL enabled financial statement, automatically upload to surety underwriting management system (*Technology Level 2b*)
2. If surety receives the financial statements via web service, select one of the following
 - a. If no message validation, surety underwriting management system will **not** check that data has been entered correctly and will **not** provide acknowledge receipt (*Technology Level 3*)
 - b. If have message validation, surety underwriting management system will check that data has been entered correctly and will provide acknowledge receipt (*Technology Level 4*)
 - c. If submitted directly on a surety bond platform
 - i. If surety accepts non-XBRL document through surety bond platform (*Technology Level 5*)

- ii. If surety translates non-XBRL document into an XBRL document (*Technology Level 6a*)
 - iii. If surety receives document in XBRL form (*Technology Level 6b*)
- 3. If surety obtains financial statement directly from a central repository of financial data
 - a. Surety underwriter obtains XBRL enabled financial statement document from central repository and uploads data into surety underwriting management system (*Technology Level 11*)
 - b. Surety underwriter obtains XBRL enabled financial statement data using a web service from a central repository of financial data (*Technology Level 12*)

Proceed to STEP G

- 5. For principals who submit their financial statement directly into SAMS
 - a. If surety receives the financial statement via email or Dropbox, select one of the following
 - i. If manual entry into surety system of a non XBRL enabled financial statement (*Technology Level 7*)
 - ii. If manual entry into surety system of an XBRL enabled financial statement because surety does not have XBRL capability (*Technology Level 7*)
 - iii. If surety receives a non XBRL enabled financial statement but does have XBRL document capability surety will convert the financial statement into an XBRL format and upload into surety underwriting management system (*Technology Level 8a*)
 - iv. If surety receives an XBRL enabled financial statement automatically upload to surety underwriting management system (*Technology Level 8b*)
 - b. If surety receives the financial statement via web service, select one of the following
 - i. If no message validation, surety underwriting management system will **not** check that data has been entered correctly and will **not** provide acknowledge receipt (*Technology Level 9*)
 - ii. If have message validation, surety underwriting management system will check that data has been entered correctly and will provide acknowledge receipt (*Technology Level 10*)

Proceed to STEP G

Process Step G: Surety replies to agent

- 1. Surety may notify agent confirming receipt of financial statements
Process Complete