



## Guide to Spreadsheets

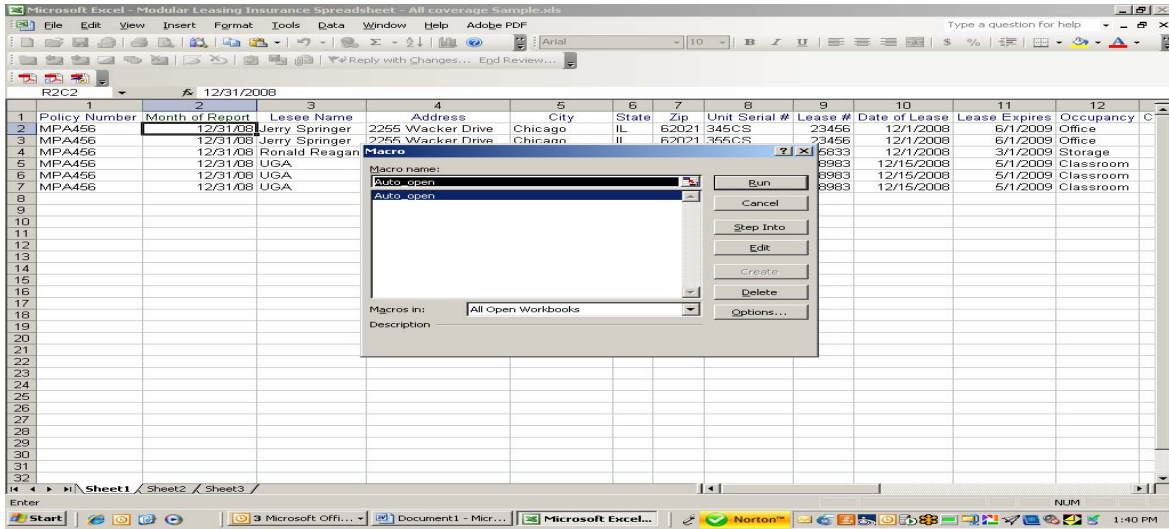
The spreadsheets supplied for your use are meant to help you meet your reporting requirements and hopefully you will find them easy to use. This guide will help you use the spreadsheets and explain some of the functionality built into them. We want to make your reporting process easy and we welcome any suggestions you may have to help us improve the process.

As you will see, the reporting requirements for the Modular Leasing Program and for the Physical Damage Program are basically the same. Both programs require that you have your monthly report in our office by the 10<sup>th</sup> day of the following month. For example, if you are reporting for the month of December, your report would be due in our office no later than the 10<sup>th</sup> of January. Payment for your report is due on the 15<sup>th</sup> day of the following month or January 15<sup>th</sup> if you follow the example given above.

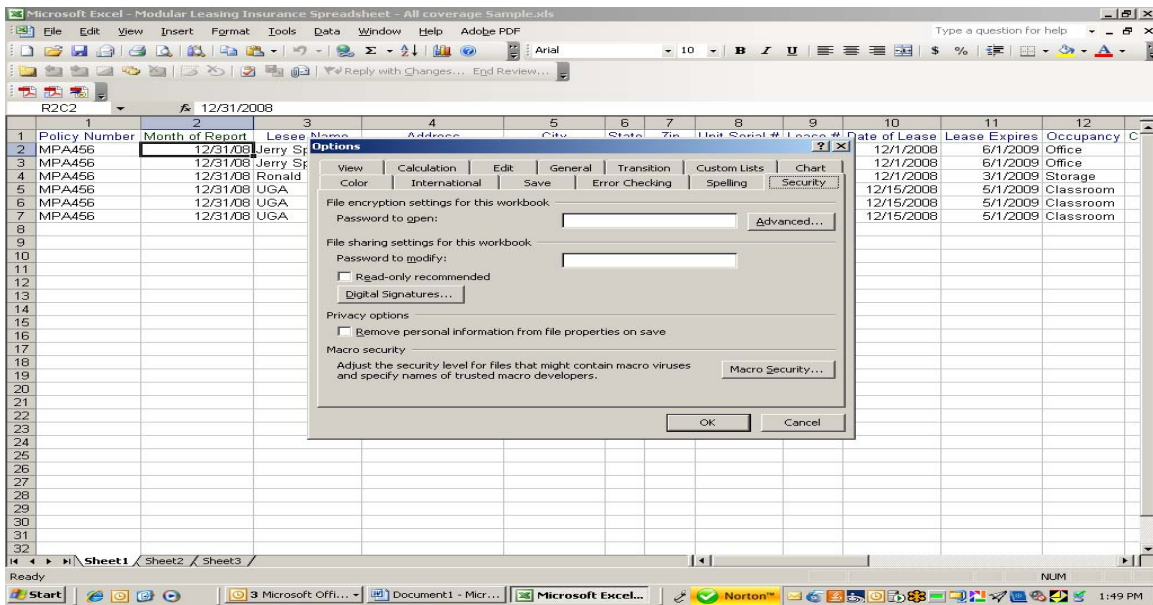
The spreadsheets have been programmed to make your reporting process easier. Macros have been programmed to automatically calculate your premium for all coverage offered. In the Modular Leasing spreadsheet, the General Liability rates, unit property rates, and contents rates will automatically fill in when you choose the correct occupancy. This should help you avoid any errors when adding your customers. For your convenience, all cells that will fill in automatically are highlighted in green, with the exception of the total premium column. The total premium column will always automatically calculate the total monthly premium you should charge your lessee.

When a column requires redundant information, such as the number of days in the month, the user will have to enter the information only once. The spreadsheet will automatically replicate the information when you run the Macro contained in the spreadsheet. The redundant information will be copied from the first cells entered on the spreadsheet. Therefore, it is important that the first line of your spreadsheet directly below the header contain the correct number of days in the month you are reporting. The date of the report will also replicate to all cells for your convenience. The date of the report is always the last day of the month you are reporting. For example, for the month of December, 2008, the date of the report should be entered as 12/31/2008.

You will have to enable Macros for the spreadsheet to perform calculations. Macros will execute automatically when you open the spreadsheet or you can run the Macro on demand by using the hotkeys Alt+F8. You would then click on "Run" to run the Macro and re-calculate all items on the spreadsheet. You should see the following screen:



Macros have been found to carry viruses in some cases and therefore Excel will prompt you each time you open the spreadsheets to get your permission to run the Macros. You can set up excel to automatically allow the Macros to run without prompting you each time to enable Macros. You can go to the “tools” menu and click on “options”. There you will see the following:



At the bottom of the screen you will see “Macro Security”. Here you can set your Macro security to low and it will allow all Macros to run without the prompt. However, this is not recommended by Microsoft.

If you are having problems running the Macros, you may have a version of Excel that does not support Visual Basic Macros or you may have installed Excel without the option of VBA. If some items - such as templates (including default templates like Normal.dot in Microsoft Word), add-ins, wizards, or custom commands - do not function the way you expect, you may be running a Microsoft Office program with the Visual Basic for Applications (VBA) shared feature disabled. Many features in Office are created in VBA or depend on VBA support to function correctly. If you choose not to install the VBA feature, these dependent applications and features will be disabled or not installed.

For additional information about the affects of disabling VBA, see the Microsoft Office Resource Kit Web site.

To re-enable VBA, follow these steps:

1. Run the Office Setup program again.
2. On the Features to install screen in the Setup program, click the plus sign (+) next to Office Shared Features.
3. Select Visual Basic for Applications, click the arrow next to your selection, and then click Run from My Computer.