Rowhouse SYSTEMS

SAMPLE: FICTIONAL COMPANY

SPREADSHEET CHECKUP

The monthly commission workbook

for Harlow & Pine Insurance Agency

PREPARED FOR	PREPARED BY	DATE	WORKBOOK
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IN SHORT

Your commission workbook is in better shape than you feared. The formulas are mostly simple, the data is clean, and only two people use it, never at the same time. What makes it fragile is the routine around it: six carrier statements pasted in by hand every month, commission rates typed into 40 separate formulas, and macros that Office blocks until someone unblocks the file. Our advice: fix two things now, strengthen the monthly import, and don't move to a new system. It would cost more than it saves at your size.

5 / 10
Fragility score

6 hours
Of Ken's time each month on the import

$600
Fix now, fixed price

$395
Comes off either option

What we looked at

One workbook, Commissions_2026.xlsm, with the October statements from your six carriers and the notes Ken sent with it.

- The four macros: what they do, what they depend on, and what the next Office update could break.
- The formulas on all 14 sheets, looking for long chains, hard-coded numbers and references that point at the wrong place.
- How the carrier statements get in, and how often something is typed by hand.
- Who can change the workbook, who understands it, and what happens when they're away.
- Where it's stored, how it's backed up, and how Office treats its macros.

How fragile the workbook is

1 is sturdy; 10 means the next failure is a matter of time.

5 / 10

Moderate: dependable now, with a few known weak spots



Sturdy — Fragile

WHAT ADDS TO THE SCORE	WHAT WE FOUND	POINTS
Statements pasted by hand	Six carrier statements, each in its own layout, pasted in every month. A column out of place goes unnoticed.	1
Rates typed into formulas	Commission rates appear as fixed numbers in 40 formulas. A rate change means finding all of them.	1
Blocked macros	Office blocks the macros because the file arrives by email. Ken unblocks it by hand each month, which also switches off the protection.	1
One person understands it	Ken built it and is the only one who knows the month-end steps.	1
No check against the carriers	Nothing confirms that the workbook's totals match each carrier's statement total.	1

What we found, most serious first

HIGH

Unblocking the file switches off the protection

Unblocking each month works, but it also means a harmful file sent the same way would run too. The right fix is to sign the macros and trust that signature, so this file runs and others stay blocked.

MEDIUM

Commission rates live in 40 places

When a carrier changed its rate in July, two of the 40 formulas were missed for three weeks. One rate table, used by every formula, ends that.

MEDIUM

The import depends on careful pasting

Six layouts, pasted by hand, about six hours a month. Most months it's right; when it isn't, nothing says so.

LOW

The month-end steps exist only in Ken's head

A one-page checklist would let someone else do month-end if Ken is away.

What is already sturdy

- The data is clean: no duplicate producers, consistent policy numbers.
- Most formulas are short and easy to follow.
- The file is small (2 MB) and fast.
- Two people use it, never at the same time.

Your options

The smallest step that solves the problem, then the next one. We don't recommend the third.

DO THIS NOW

Fix two things

Sign the macros and trust the signature; move the 40 rates into one rate table.

Ends the blocked-file routine safely and makes a rate change a one-cell edit. Includes the month-end checklist.

$600 fixed

RECOMMENDED NEXT

Strengthen the import

Power Query reads all six carrier statements with one refresh, and a check confirms every carrier's total.

Turns about six hours a month into about twenty minutes, and a wrong paste can no longer slip through. Pays for itself in under a year of Ken's time.

$2,200 fixed

NOT NOW

Upgrade

A web system for commissions.

Two people and one month-end task: a new system would cost more to build and run than it saves. Worth another look if you add producers or a second office.

Not recommended

Your $395 for this Checkup comes off whichever you choose, if you go ahead by December 19, 2026.

Next step

Reply with "Fix two things", "Both", or any questions. We'll send the invoice for what you choose, with the $395 already taken off, and you'll have an answer to any question within one business day.

Rowhouse SYSTEMS

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Sample report. Harlow & Pine Insurance Agency and its staff are fictional, and all prices are illustrations.