

Ace Fleet Software

User Manual

For FMRP

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1. How To ...

1.1. Create Quote

- At the "Input" tab click the "Quote Management" button OR the "Quote Management" icon (picture of hammer and screwdriver) OR the menu bar Tools -> Quote Management.
- At the Quote Management popup (Section 15.4) select the "New" option (Section **Error! Reference source not found.**). Select the version in the version dropdown, select "new" in the Quote dropdown. Then select the desired limit and group in the corresponding dropdowns. Enter the underwriter name. Click the "Select Insured" button.
- At the Select Insured popup (Section 15.4.12) click on an existing record in the list provided or add a new insured to the list and then click the record containing the recently added new insured.

1.2. Create Version of Existing Quote

- At the "Input" tab click the "Quote Management" button OR the "Quote Management" icon (picture of hammer and screwdriver) OR the menu bar Tools -> Quote Management.
- At the Quote Management popup (Section 15.4) select the "Copy" option (Section 15.4.10). Select the version and quote number for the source quote from which information will be copied. Select the version for the target quote. Select "new" for the quote. Then select the desired limit and group in the corresponding dropdowns. Enter the underwriter name. Click the "Select Insured" button.
- At the Select Insured popup (Section 15.4.12) click on an existing record in the list provided for the same insured as the source quote. Click "Select & Close". The Quote Management popup will have "Quote Number" and "Client Name" populated. The "Quote Number" in the target quote will indicate a version number one higher than that in the source quote.

1.3. Copy Existing Quote Data

- At the "Input" tab click the "Quote Management" button OR the "Quote Management" icon (picture of hammer and screwdriver) OR the menu bar Tools -> Quote Management.
- At the Quote Management popup (Section 15.4) select the "Copy" option (Section 15.4.10). Select the version and quote number for the source quote from which information will be copied. Select the version and quote number for the target quote to which information will be copied.
- Specify whether Premiums, Exposure and Claims information need to be copied and if the Claims information needs to be aged. Select "Recalc Premium" so manual premium are recalculated for each record and coverage.

1.4. Perform Rate Group and Postal Code Search

- At the "Input" tab after selecting a quote, click the "RG Search" button OR the "RG Search" icon (picture of magnifying glass) OR the menu bar Tools -> RG Search.
- At the RG Search popup (Section 13.3.415.4) select the Rate Group table to search (or the Postal Code table to search). Select the version and all others dropdown boxes that appear. Once the search result box is shown, click the "Transfer Rate Group" button to populate the visible rate group (or Rating Territory) dropdown boxes showing on the "Input Vehicle" tab. Note for VIN search the search result appears after 12 digits are entered in the text box, however the user can enter additional digits for recording purposes without any impact to the search result box.

1.5. Create Vehicle List

- To show the Vehicle List popup, click the "Vehicle List" icon (picture of check marked line paper) OR the menu bar Tools -> Vehicle List.
- At the Vehicle List popup (Section 14.115.4) Select the desired quote. Keep the default entries.
- A valid Vehicle List is created once the user has entered 1) all the required records in the "Manual Premium" tab using the "Input Vehicle" tab, 2) entered the claim information in the "Clams History" tab, 3) entered the exposure information in the "Exposure History" tab, and 4) entered the desired fleet modifier in the "Fleet Premium" tab.

1.6. Create Fleet Summary

- To show the Fleet Summary popup, click the "Fleet Summary" icon (picture of starred paper) OR the menu bar Tools -> Fleet Summary.
- At the Fleet Summary popup (Section 14.314.115.4) Select the desired quote. Keep the default entries.
- A valid Fleet Summary is created once the user has entered 1) all the required records in the "Manual Premium" tab using the "Input Vehicle" tab, 2) entered the claim information in the "Clams History" tab, 3) entered the exposure information in the "Exposure History" tab, and 4) entered the desired fleet modifier in the "Fleet Premium" tab.

1.7. Re-order the Record Numbering

- At the "Input" tab click the "Quote Management" button OR the "Quote Management" icon (picture of hammer and screwdriver) OR the menu bar Tools -> Quote Management.
- At the Quote Management popup (Section 15.4) select the "Reorder" option. Select the version and quote number for the target quote for which the Record Numbering will be sequenced starting from 1.

1.8. View Data In Excel

- At the "Input" tab click the "Quote Management" button OR the "Quote Management" icon (picture of hammer and screwdriver) OR the menu bar Tools -> Quote Management.
- At the Quote Management popup (Section 15.4) select 1) the "Output" option. Select the version and quote number for the target quote for which an xml file representing all the data associated with the quote. Select 2) "Dump" to create an xml file representing all the data associated with all the quotes in the database.
- Open Excel 2007 or later. Goto Developer tab -> Import and select the file previously output and answer the dialog questions. All tables such as premium and claims will be shown in a single Excel sheet. User can now extract the desired information.
- Alternatively, user can copy all the records in the "Manual Premium" tab or "Fleet Premium" tab (CTRL-C) and paste (CTRL-V) into an Excel sheet.

2. F.A.Q.

2.1. Fleet Premium Entered Is Overwritten

- Q. Why does the Fleet Premium entered for a coverage gets overwritten by a slightly different amount?

- R. The fleet premium entered for a given coverage is used to calculate the final modifier which is applied to the coverage premium for each record. The coverage premium is rounded to the nearest dollar and total over all records is added and overwrites the fleet premium entered. There may be a slight difference in the user entered amount and the calculated total due to rounding

2.2. Fleet Modifier Other Than Unity

- Q. Why is the fleet modifier other than unity for optional Accident Benefits and Endorsement premium?
- R. The fleet modifier for these coverage reflects only expense credit and commission adjustment while all other coverages also reflect the experience modifier and scoring modifier.

2.3. Restore Record

- Q. I have accidentally deleted a record. How can I restore the record?
- R. Unfortunately there is no undo feature built into the software at this time. Nevertheless you can request the software administrator to perform a recovery of the fleet policy from the latest available backup performed on the database.

2.4. Vehicle List Blank Lines

- Q. Why is the Vehicle List showing a blank line between adjacent records?
- R. There is a record in the list which requires two line to display all its information. All records in the list are allocated the same number of row to display.

2.5. Vehicle List With Zero Premiums

- Q. Why is the Vehicle List showing zero dollar premiums?
- R. As per section 1.5 a valid vehicle list is created once the user has selected the final fleet modifier in the "Fleet Premium" tab.

2.6. Increasing Limits Decreases Modifier

- Q. Why is the indicated fleet modifier less severe for the policy after the policy limits are increased?
- R. The software assigns greater credibility to the experience at basic limit relative to the excess layer. Give more weighted to the tempered change applicable to the excess layer resulting a tempered overall fleet modifier.

2.7. Fleet Summary And Optional AB

- Q. In the Fleet Summary popup where is the optional Accident Benefits premium?
- R. The optional Accident Benefits premium is included in the endorsement premium.

2.8. Missing Quote

- Q. I just created a quote yesterday but today I cannot find it in the quote dropdown box of the Input Vehicle tab?
- R. A likely reason is the new rates have been loaded and the quote dropdown box show the quote associated with the latest version. Other reasons maybe that some has deleted the

quote or change the grouping for the quote or hidden the quote. Please contact your software administrator to investigate.

2.9. Change Policy Limits

- Q. I created a quote but I cannot change the policy limits?
- R. The policy limits can only be changed if there are currently no records in the "Manual Premium" tab. Delete all records and then you can change the policy limits.

2.10. Insured Popup Cannot Select And Close

- Q. In the Insured popup, I have filled-in all the fields but I cannot "Select and Close"?
- R. In such an instance the list of matching records is blank. Click Add to add the insured to the insured list then select the new entered record and then click "Select and Close".

2.11. Frozen Quote Can Be Copied

- Q. Can a frozen quote be copied?
- R. Yes a frozen quote that is not currently locked can be copied.

2.12. Lowest Fleet Modifier

- Q. What is lowest fleet premium that can be generated for a quote?
- R. If the software has been built with a constraint of maximum credit of 25% on experience, scoring and underwriter adjustment the easiest way to determine the lowest possible fleet premium is to go to the "Fleet Premium" tab and enter 0 for the final modifier change in the totals column. The system will overwrite the entry with lowest possible final modifier change.

2.13. Horizontal Scrollbar Missing

- Q. Why isn't the horizontal scrollbar in the "Manual Premium" tab not showing?
- R. Place mouse over the tab of the "Manual Premium" tab and right click. In the popup click Float. Then right click over tab and then click dock.

2.14. Discount Surcharge Premium Not Shown

- Q. Why isn't the Discount or Surcharge premium shown in the "Input Vehicle" tab similar to that done for Endorsement and Optional Accident Benefits?
- R. Discount and Surcharge are included in the algorithm to formulate the by coverage premium, similar to Class and Driving Record. Thus it would not meaningful separate out the specific discount and surcharge premiums.

2.15. Cannot Transfer High Rate Groups

- Q. Why cannot I transfer the Rate Group shown in the search result of the Rate Group Search popup?
- R. The company has filed rate group number and their relativities up to a specific value. Thus it is not possible to transfer and populate in rate group dropdown in the "Input Vehicle" tab rate group number larger than that filed.

2.16. Fleet Premium Tab Not Visible

- Q. Why is the "Fleet Premium" tab visible by default at the start of the software?

- R. By default the “Fleet Premium” tab is kept hidden to increase speed in which the software performs any calculation. Otherwise any use input cause the fleet premium to be re-calculated in the background slowing the software performance.

2.17. Hide Tabs

- Q. Can I hide any or all of the tabs?
- R. Yes you can hide any or all of the tabs by clicking the little ‘x: in the tab right after the tab name. To unhide tabs go to the menu bar Windows and select the tab you want to unhide.

2.18. Quotes Versus Policy Number

- Q. The software creates quotes. Where does one enter the policy number once the quote is bound?
- R. The policy number can be entered in the “Exposure History” tab, the Vehicle List popup or the Rating Sheet popup.

2.19. IRCA Versus COM Fleet

- Q. What is the difference between IRCA and COM Fleet shown in the Vehicle dropdown box of “Input Vehicle” and “Claims History” tabs?
- R. The premium generated from IRCA and COM Fleet are exactly the same given the same rating characteristics are used to generated the premium. However COM Fleet rating characteristics have been extended for deductible which go beyond the deductible list provided for IRCA.
-

2.20. What IS MSL

- Q. What is the purpose of MSL?
- R. MSL stand for Maximum Single Loss. One single loss at MSL given the total loss occurrence is at the expected level, such a loss will generate a 25% debit over the manual premium calculated. In general a fleet policy with a large premium will have a higher MSL in order for such a loss at MSL to generate a 25% debit over the manual premium. The MSL is shown in the “Claims History” tab for each claims record. If the claims figure is entered as a bulk amount representing multiple claims the user is advised to cap individual losses at the MSL before totaling all the claim amounts for entry otherwise the software will cap the average claim amount to the MSL.

3. Introduction

The Ace fleet rating software allows for the management of fleet quotes and their premiums. The fleet software is a must have tool for commercial property and liability insurers who need to provide fleet insurance to their insureds. Some features of the fleet software:

- I. The fleet software allows quotes to be added, populated, deleted, copied, rerated, exported, imported and accessed from any online PC.
- II. The fleet software is downloaded from the web while the policy data is stored on the web for easy access from any PC. Policy data can be placed on secured-access external servers or can be customized to be placed on the insurer's intranet.

- III. The fleet software can be customized and integrated in the insurer's policy management system.
- IV. The fleet software calculates the manual premium and the fleet-rated premium. The software uses rating factors provided by clients and user provided information on fleet rating characteristics, claims and exposure history to generate fleet-rated premiums.
- V. The fleet software employs secure communication to central database. Encrypted passwords are transported and validated against stored encrypted passwords. In addition all data is transported using protocol HTTPS or SSL.

4. Download

The Ace Fleet Software can be downloaded from the web either from the internet or the licensed company's intranet.

A fully functional software has been placed at fleetpremium.com.

The software has been developed to work under windows o/s.

Users have the choice of downloading one of three files.

- 1) Installer executable – download a single file with exe extension.
- 2) Installer executable.zip - download a single file in which a single file with exe extension has been zipped. This may be useful in case the policy settings of the user's pc does not allow for the download of files with exe or msi extension.

In most browsers all the files will be downloaded to your file-system download folder and will have to be clicked again for program to begin. In case clicking the link causes a webpage with meaningless text to be displayed, the user needs to download the zip file.

If downloaded file is the zip file, extract the file inside to get the single file with exe extension. Click the single file with extension exe to install the program. After installation, click the file called fleet.exe to start the program.

EXECUTABLE	ZIP	COMMENTS
Fleet+Java Executable	Fleet+Java Zipped	Use this version if data accessible on internet
Fleetx+Java Executable	Fleetx+Java Zipped	Use this version if data accessible only on company's intranet

5. Overview

One of the purposes of the fleet software is to determine the fleet premium for a fleet of vehicles. The fleet premium is the product of the manual premium and the fleet modifier. The manual premium is based upon the company specific base rates and factors. The fleet modifier is derived based upon the users' input of historical incurred loss and exposure experience. The fleet modifier reflects the historical experience to the extent it is credible.

To accomplish derivation of the fleet premium, the fleet software is broken up into tabs in which user can input data. The historical incurred loss are input in the "Claims History" tab, historical exposure count is placed in the "Exposure History" tab. Vehicle characteristics are put in the "Input Vehicle" tab. The calculated premium shown in the "Manual Premium" tab is based upon these vehicle

characteristics input in “Input Vehicle” tab. The fleet software uses the manual premium along with the historical experience input to calculate the fleet modifier and fleet premium, the results of which is shown in the “Fleet Premium” tab. The fleet premium dollar amount can be overwritten if desired by the user either by entering a new dollar amount or entering a percentage change to apply to the indicated modifier to generate the fleet premium.

In addition, various tools are available that allow the user to manage the quotes created and to select the rate groups and driving record number. Once quotes have been created, user may quickly generate reports on select quotes. See section 13.2 and 13.3 for documentation on all the reports and tools in this software.

Another purpose of the fleet software is to determine the individually rated vehicle premium using filed and approved rates. These premiums are one of the inputs for the fleet premium calculation and are shown in the “Manual Premium” tab.

The fleet software stores no data on the user pc. All data is stored in the central data server. Access to the central data may be restricted due to firewall policy imposed on the user machine or if the server is down for maintenance or if there is general internet outage. You may experience a significant lag after performing some operations as the data is routed over the internet and is subject to internet traffic bottleneck.

6. Start up & Logon

If you have downloaded the installer go to the program folder marked “fleet” and click the “fleet.exe” icon or the click the “fleet” icon placed on your desktop. Alternatively if you have installed “fleetx” then you need to click the “fleetx” icon.

Upon starting up the software the following screen will be visible:

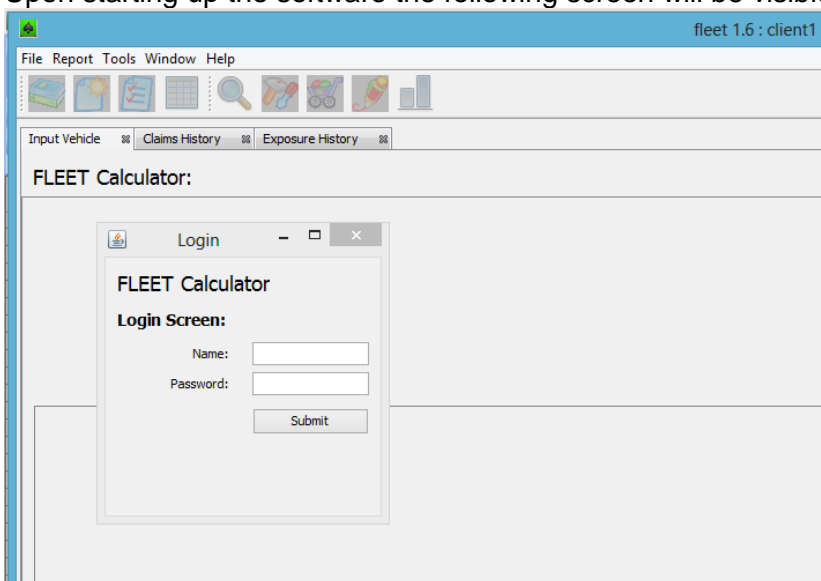


Figure 1

Enter the provided name and password to logon.

6.1. Locking Quote

After logging on, the user can then select or create a quote. Selecting a quote locks the quote. No other user can access the quote. If the user does not use the software for 10 minutes, the user is logged off, all tabs are cleared, the quote is unlocked and the logon popup appears for the user to authenticate oneself again. Once the user is logged off the user will NOT have access to any Reports and Tools until they log back on. After the user has finished working on a quote the user can unlock the quote for others to use. Either the user can log off or can select another quote or can select no quote by selecting a version other than that currently selected. Doing that will clear all tabs. However, user will still have access to all Reports and Tools as they are not quote specific. Frozen quotes cannot be locked and thus cannot be changed in the "Fleet Summary" or "Fleet List" reports. Since they cannot be locked, multiple users can view the contents of the quote, concurrently.

6.2. Look & Feel

The fleet software is a windowing system. Some windows are shown as tabs that can be docked with the main window or that can be undocked and shown as separate windows. This allows user to concurrently view multiple windows. The windows are interconnected so changes in one window may cause changes in another window. The tabs can be docked in various positions inside the main window. Right click over a tab label shows all the options possible.

User saved data is shown in tables that can grow vertically as more data is entered; such as when entering new records in the "Input Vehicle" tab. Clicking the column header sorts the list in ascending or descending order of that column. Click and hold at boundaries of two columns allows the user to expand the column width and causing the width of all other columns to be reduced. User can copy the entire data in the table to an excel file by clicking a row or selecting the entire table contents with CTRL-A followed by CTRL-C. Then in a cell of Excel spreadsheet user can then click CTRL-V to paste the values in the spreadsheet. Certain tables such as those in the "Manual Premium" and "Fleet Premium" tab have shortcuts that can be access by right clicking over a selected row or multiple rows. For example shortcuts are given for populating a record or for deleting one or more records. Note, before a record(s) or table contents are deleted, the user will need to confirm the action requested.

6.3. Record Numbering

The records shown in the "Manual Premium" tab are machine assigned record numbers in increasing sequence as records are added. The record number shown in the "Manual Premium" tab identifies the same record with same record number in other tables such as "Fleet Premium" tab and the "Vehicle List". The assigned record number for a record remains static even if the information in the record is updated or if other records are added or deleted. These record number remain static even if the quote is copied. Deletion of records will create holes in the number sequence. User can re-sequence the record numbering for any quote by selecting Reorder option in the Quote Management popup.

It is possible for users to uniquely identify a record by inputting a VIN in the "Vehicle List" popup. The "Manual Premium" tab is meant primarily to show the premium by coverage. Users can however move the mouse over a record number for a specific record to see popup showing the detail rating characteristics used to rate the vehicle.

7. Creating New Quotes

At the “Input Vehicle” tab, user may select an existing quote or may create a new quote. To create a new quote the user can click the “Quote Management” button or click the same from the menu bar Tools -> Quote Management to show the “Quote Management” popup. Please see section **Error! Reference source not found.** for a complete description on the steps required to create a new quote.

7.1. Groups

All users are assigned to groups. Similarly all versions of rates are assigned to groups. Some groups can be superset of other groups meaning the superset group can access the quote of its group as well as those of the subset groups. However the subset group cannot access quotes assigned to the superset group. So a user assigned to a subset group cannot access quotes assigned to a superset or access rate versions assigned to a superset group.

At the time of creation of new quotes, if the user belongs to a group which is superset of other groups, user will be allowed to assign the group to one of the group listed, that is, quote can be assigned either as the user’s own group or to that of a subset group. Other users of the same group will be able to see such quotes. A user assigned to a subset group cannot access quotes assigned to a superset group to that user. Along with the group value is shown the corresponding version numbers for reference. To be consistent one of the entries for the group selected should have the version number equal to that selected in the version dropdown box

8. Premium Calculations

8.1. Input Vehicle Tab

Once logged on, the software defaults to the “Input Vehicle” tab. The heading of the main window will show the version number of the software and the name of the company licensing the software. In addition to the “Input Vehicle” tab being displayed, other heading of other tabs are visible such as the “Claims History” tab, the “Exposure History” tab, the “Table Information” tab. Also at the bottom of the screen is displayed the “Manual Premium”.

The “Fleet Premium” tab is not displayed until you have selected a quote. When no quote is selected all tabs contain no data to display and all items are disabled. Only after a quote is select are the items enabled for data input.

The user can optionally change the layout of the tab by clicking and holding the tab and moving it to an alternate location. The software will remember the new layout on start. Also the user has option of undocking the tabs so it possible to see input from all tabs concurrently.

For the list at bottom of some tab such those in “Vehicle List” report, clicking the heading sorts it ascending or descending. To sort on two or more columns, hold the control key while you click the desired columns to perform a combined sort.

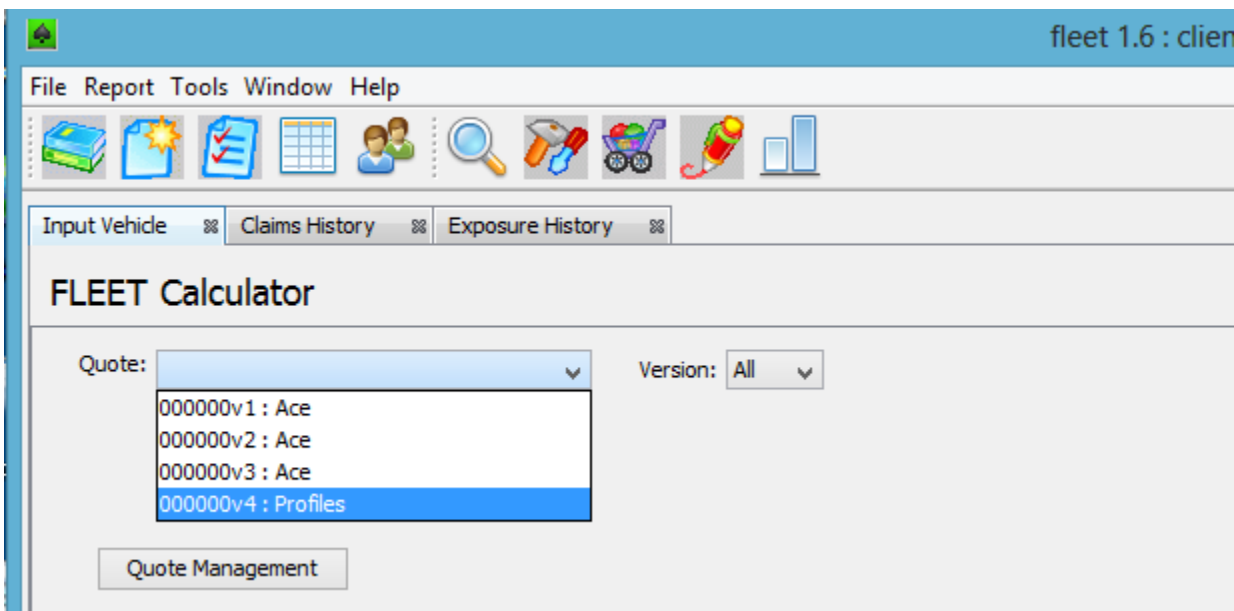


Figure 2

Click the quote dropdown box to display existing fleet quote numbers. Selecting an existing quote number displays the following figure showing the "Input Vehicle" tab. Also note the "Fleet Premiums" tab is now visible. It is recommended when adding new records to keep hidden the "Fleet Premiums" tab to increase speed of the software. Changing the values in either the quote or version dropdown will take the software to display Figure 2 again.

The screenshot shows the 'FLEET Calculator' window with the 'Input Vehicle' tab selected. The title bar reads 'fleet 1.6 : client1'. The menu bar includes 'File', 'Report', 'Tools', 'Window', and 'Help'. The toolbar contains various icons. The main window has three tabs: 'Input Vehicle', 'Claims History', and 'Exposure History'. The 'Input Vehicle' tab is active, displaying a form with the following fields and controls:

- Record Number:** 3 (dropdown)
- Overall Limit:** 5000000 (dropdown)
- Quote:** 000000v3 : Ace (dropdown)
- Version:** 1000 (dropdown)
- Province:** Ontario (dropdown)
- Territory:** 01 Toronto/Markham/Richmond Hill/Vaug... (dropdown)
- Vehicle:** CLEAR (dropdown)
- Class:** 3 No mileage restriction (dropdown)
- Units:** 10.0 (text input)
- Dr Rec.:** 5 (dropdown)
- AB RG:** 6 (dropdown)
- DC Ded.:** 0 (dropdown)
- DC RG:** 6 (dropdown)
- CL Ded.:** 200 (dropdown)
- CL RG:** 5 (dropdown)
- CM Ded.:** (dropdown)
- CM RG:** (dropdown)
- Checkboxes:**
 - ☒ Mandatory:
 - ☒ Collision:
 - ☐ Comprehensive:
 - ☐ Specified Perils:
 - ☐ All Perils:
- FLEET RATED POLICY** (text label)

At the bottom of the window, there is a row of buttons: 'Populate', 'Update Record', 'New Record', 'Delete Record', 'RG Search', 'Quote Management', 'Show Fleet', and 'Show Factors'.

Figure 3

Shown in the figure above is a row of buttons which are defined as follows:

Populate – this button become enabled when a record number has been selected in the record number dropdown. Clicking this button causes all the dropdown boxes such as province, vehicle etc. to become populated using data store in the vehicle record.

Update Record - this button become enabled when all the fields have been selected such province, units etc. Clicking this button deletes the record number identified and replaces it with a new record reflecting the characteristics in all the populated fields. The old record is removed from the “Manual Premium” tab and the new record is added. The record numbers are re assigned in increasing order. To track a specific record use the Unique ID field in the “Manual Premium” tab.

New Record - this button become enabled when all the fields have been selected such province, units etc. Clicking this button creates a new record which is displayed in the “Manual Premium” tab.

Delete – this button become enabled when a record number has been selected in the record number dropdown. Clicking this button causes the identified record number to be removed from the “Manual Premium” tab. The record numbers are re assigned in increasing order. To track a specific record use the Unique ID field in the “Manual Premium” tab.

In addition to these buttons the user can scroll down the list of vehicle records in the “Manual Premium” tab and right click the desired record to show a popup (see figure below). From the popup the user can select “Populate” to populate the fields above with information in the record or select “Delete” to delete the record or change the list to display certain records

RG Search – Opens a popup in which users can search for a rate group based upon the vehicle characteristics. More information on this in section 13.3.4. This popup can also be accessed from the menu bar under Tools. The button is placed on the “Input Vehicle” tab for convenience.

Quote Management – Opens a popup in which users can manage the existing quotes and create new quotes. More information on this in section 15.4. This popup can also be accessed from the menu bar under Tools. The button is placed on the “Input Vehicle” tab for convenience.

Show Fleet – Takes the user to the “Fleet Premium” tab. This is similar to selecting “Window” in the menu-bar than selecting “Fleet Premium” menu-item. If this is the first time the user is viewing the “Fleet Premium” tab for the specified quote or the user has changed data in any of the other tabs, upon the “Fleet Premium” tab display the indicated fleet modifiers will be recalculated along with the new fleet premium for each record and coverage in the tables.

Show Factor – The button is visible only when the “New Record” button is enabled after the user has provided all the necessary information to perform a manual premium calculation. Clicking the “Show Factor” button opens a popup which display all the factors used to calculate the manual premium. If the table in the popup is blank, the user can click the Update” button to refresh the table. The column header will specify the coverage while the row header will identify the type of factor in that row. The type of factors are grouped and identified by group label prefix such as “Base”, “Endorse”, “and “Optional AB”. Row label identified as “_Total” contains the total premium for that record.

The following figure shows the values in the Record Number field.

Figure 4

The record number dropdown, list the record numbers which identify the records shown in the “Manual Premium” tab. Selecting a record number causes the “Populate” and “Delete” buttons to become enabled. These buttons are explained in the paragraphs after Figure 3.

The Version field shows the version of the base rates and factors that will be used in calculating the manual premiums.

Figure 5

To generate manual premiums for a vehicle record, the user will input information in two steps. In first step the user will input the province and the vehicle. Entering these two pieces of information allows the software to reveal additional fields which are specific for this combination of province and vehicle selection. Please see Figure 8 for step 2. The following step 1 information will be required from the users:

Figure 6

In the Province field, users can input the province that the vehicles are operating in. The following provinces can be chosen for FMRP:

- Ontario

Each province is unique such that it may provide different types of coverage. Please refer to Appendix A for province and coverage information.

Also in step 1 the user is required to input the vehicle type as per following figure.

The screenshot shows the 'FLEET Calculator' window in the 'fleet 1.6 : FMRP' application. The menu bar includes File, Report, Tools, Window, and Help. Below the menu is a toolbar with icons for various functions. The main area has tabs for 'Input Vehicle', 'Claims History', and 'Exposure History'. The 'FLEET Calculator' section contains the following fields:

- Record Number: [Dropdown]
- Overall Limit: 500000 [Dropdown]
- Quote: 000000v9 : Ace [Dropdown]
- Version: 1021 [Dropdown]
- Province: Ontario [Dropdown]
- Vehicle: [Dropdown]
- Units: [Dropdown menu open showing PPV, IRCA, and COM Fleet]

Below these fields are buttons for 'Populate', 'Update Record', 'New Record', 'Delete Record', 'RG Search', 'Quote Management', and 'Show Fleet'. A 'FLEET RATE' label is visible near the Units dropdown.

Figure 7

There are several types of vehicles that can be selected by the user:

- Private Passenger Automobile – CLEAR
- IRCA
- Com Fleet

Once the province and vehicle have been select all the remainder fields are displayed in addition to those displayed in Step 1. User is required to provide inputs for all fields shown.

The following figure shows some values of the Class dropdown. The Class dropdown lists the applicable classes the user can select. Please refer to Appendix C for Class information.

The screenshot shows the 'FLEET Calculator' window in the 'fleet 1.6 : client1' application. The menu bar includes File, Report, Tools, Window, and Help. Below the menu is a toolbar with icons for various functions. The main area has tabs for 'Input Vehicle', 'Claims History', and 'Exposure History'. The 'FLEET Calculator' section contains the following fields:

- Record Number: [Dropdown]
- Overall Limit: 10000000 [Dropdown]
- Quote: 000000v1 : Ace [Dropdown]
- Version: 1000 [Dropdown]
- Province: Ontario [Dropdown]
- Territory: 01 Toronto/Markham/Richmond Hill/Vaug... [Dropdown]
- Vehicle: Commercial [Dropdown]
- Class: [Dropdown menu open showing a list of classes including Farm & Fishermen Trucks, Artisans, Wholesale Delivery, Retail Delivery, and Trucking]
- Units: 10 [Text]
- Trailer Type: Without Trailer [Dropdown]
- US Exposure: 1.Up to 20%/Max. Radius 400 km [Dropdown]
- Surcharge: 1.Chemical Products 48/61/51 [Dropdown]

Below these fields are buttons for 'Populate', 'Update Record', 'New Record', 'Delete Record', 'RG Search', 'Quote Management', and 'Show Fleet'. A 'FLEET RATED POLICY' label is visible near the Units field.

Figure 8

The following figure shows some values of the Territory dropdown. The Territory field lists the applicable territories the user can select. Please refer to Appendix B for territory information.

The screenshot shows the 'FLEET Calculator' window. The 'Territory' dropdown is open, displaying a list of regions including '01 Toronto/Markham/Richmond Hill/Vaug...', '02 Halton/Hamilton-Wentworth', '03 Oshawa/Aurora/Newmarket/Orangeville', '04 Ottawa', '05 Lake Erie/Essex', '06 Grey-Bruce/Lake Simcoe/Parry Sound/Mu...', and '07 Peterborough/Lindsay/Port Hope/Cobour'. Other fields visible include 'Province: Ontario', 'Vehicle: Commercial', 'Units: 10', 'Record Number', 'Overall Limit: 10000000', 'Quote: 000000v1: Ace', 'Version: 1000', 'Trailer Type: Without Trailer', 'US Exposure: 1.Up to 20%/Max. Radius 400 km', and 'Surcharge: 1.Chemical Products 48/61/51'. At the bottom, there are buttons for 'Populate', 'Update Record', 'New Record', 'Delete Record', 'RG Search', 'Quote Management', 'Show Fleet', and 'Show Factors'.

Figure 9

8.2. CLEAR

The following are all the field inputs required for vehicle type CLEAR in Ontario. The main difference in field inputs between CLEAR and MSRP vehicle type is CLEAR has 4 rate group inputs while MSRP has 1 rate group input

This screenshot shows the input fields for a 'CLEAR' vehicle type. 'Province' is set to 'Ontario' and 'Vehicle' is set to 'CLEAR'. The 'Base' dropdown shows '717 - Toronto|Markham|Richmond Hill|V...'. The 'Class' dropdown shows '1 Pleasure use; annual mileage less tha...'. The 'Units' field is empty. Under 'Mandatory', 'Collision' is checked. The 'Rate Groups' section includes: 'Dr Rec.: 5', 'DC Ded.: 0', 'CL Ded.: 50', 'CM Ded.:', 'AB RG: 4', 'DC RG: 28', 'CL RG: 5', and 'CM RG:'. Other options like 'Comprehensive' and 'Specified Perils' are unchecked.

Figure 10

8.3. IRCA

The following are all the field inputs required for vehicle type Commercial in Ontario. The main difference in input between Commercial and MSRP vehicle type is that Commercial has an extra field for "Trailer Type". The values in this field are:

Without Trailer: Vehicle comprising of the pulling unit- engine only.

Trailer Non-Cargo: Trailer units which DO NOT supplement the load capacity of the vehicle. These units have special purposes and functions such as welding units, tar pots, compressors, etc.

Trailer Cargo: Trailer units which DO supplement the load carrying capacity of the vehicle. A Semi-Trailer is a trailer attached to the power unit by a pin or fifth wheel.

Trailer Converter Dolly: A dual wheeled axle with a fifth wheel mounted and a tongue for attachment to a lead or straight truck.

Trailer Other: All trailers other than what is listed above.

The screenshot displays a form for configuring a vehicle. The 'Province' is set to 'Ontario' and the 'Vehicle' type is 'Commercial'. The 'Base' is '717 - Toronto|Markham|Richmond Hill|V...'. The 'Class' is '33 Farm & Fishermen Trucks - Light'. The 'Units' field is empty. The 'Rate Group' is '20'. Under the 'Mandatory' section, 'Collision' is unchecked, 'Comprehensive' is unchecked, 'Specified Perils' is unchecked, and 'All Perils' is checked. The 'Dr Rec.' is '3', 'DC Ded.' is '0', 'CL Ded.' is '25', and 'CM Ded.' is empty. The 'Trailer Type' is 'Without...'.

Figure 11

8.4. COM Fleet

The following are all the field inputs required for vehicle type Commercial in Ontario. The main difference in input between Commercial and MSRP vehicle type is that Commercial has an extra field for "Trailer Type". The values in this field are:

Without Trailer: Vehicle comprising of the pulling unit- engine only.

Trailer Non-Cargo: Trailer units which DO NOT supplement the load capacity of the vehicle. These units have special purposes and functions such as welding units, tar pots, compressors, etc.

Trailer Cargo: Trailer units which DO supplement the load carrying capacity of the vehicle. A Semi-Trailer is a trailer attached to the power unit by a pin or fifth wheel.

Trailer Converter Dolly: A dual wheeled axle with a fifth wheel mounted and a tongue for attachment to a lead or straight truck.

Trailer Other: All trailers other than what is listed above.

Province: Base:

Vehicle: Class:

Units: Rate Group:

☒ Mandatory: Dr Rec.:

☐ Collision: DC Ded.:

☐ Comprehensive: CL Ded.:

☐ Specified Perils: CM Ded.:

☒ All Perils: Trailer Type:

Figure 12

8.5. Optional Benefits

The following figure shows the optional benefit fields.

☒ Optional Discounts:

☒ Optional Endorsements:

☒ Optional Surcharge: Serious Convictions: Fraud <=3yrs Count:
 Major Convictions: Fraud >3yrs Count:
 Minor Convictions:
 At-fault Accidents:

☐ Retiree Discount:
☐ 1st Year G1 Discount:
☐ 1st Year G Discount:
☒ No Discount

☒ Optional Accident Benefits: ☒ Incorp: ☐ Inc1000: ☐ Inc800: ☒ Inc600:
☒ Care: ☒ Death: ☒ Tort: ☒ Giver:
☒ Med: ☒ Attend: ☒ Medattend:
☒ Index: ☒ Young: ☐ Oldage: ☐ Midage:

Figure 13

Only certain combination of province and vehicle type selected causes the display of optional items as shown in Figure 13. The premiums for some of these optional items are shown in the “Input Vehicle” tab as well as under separate fields in the “Manual Premium” tab.

Optional Discounts – User can select as many discounts as applicable. The by coverage premium reflects the discount selected.

Optional Endorsements – User can select as many endorsements as applicable. Some endorsements generate premiums. The total premium over all endorsements is shown in the box to the right.

Optional Surcharges – User can select as many surcharges as applicable. The by coverage premium reflects the surcharge selected

Optional Accident Benefits – User can select as many surcharges as applicable. The total premium over all surcharges is shown in the box to the right.

9. Manual Premium Tab

At the bottom of the screen displays the list of records (see figure below) containing vehicle records and their respective premium by coverage. Use the horizontal scrollbar to view columns not visible.

Manual Premiums ⓘ													
Unique ID	Rec. No.	Province	Territory	Vehicle	Units	TP	SA	BI	PD	DC	PHPD	PHBI	CL
					24.0	0	0	46,494	1,599	633	0	0	2,756
520	1	Ontario	717 - Toro...	Commercial	1.0	0	0	2,627	82	34	0	0	151
521	2	Ontario	711 - Ottawa	Commercial	1.0	0	0	1,795	67	27	0	0	112
522	3	Ontario	717 - Toro...	Commercial	1.0	0	0	1,314	41	17	0	0	75
523	4	Ontario	711 - Ottawa	Commercial	1.0	0	0	898	33	13	0	0	56
524	5	Ontario	717 - Toro...	Commercial	1.0	0	0	2,627	82	34	0	0	151

Figure 14

10. Claims History Tab

The following figure shows the “Claim History” tab in which the user can input the incurred claim amount and claim count as shown in the following figure. The development to ultimate value, the trending to future periods and adjustment for Maximum Single Loss (MSL) is handled by the software and is used in the calculations of the fleet modifier.

The user will need to input the specifics of the claims. That is in what province was it incurred, for what type of vehicle, for which coverage and when was it incurred. Given it may be difficult to ascertain such specifics for all claims incurred, user can select unknown. In addition for coverage the user can group coverage into mandatory or physical damage etc.

For each claim record generated, software will show the MSL value for reference purposes.

User can select the province in which the claim was incurred or select unknown. See figure below for list of province.

fleet 1.6 : FMRP

File Report Tools Window Help

Input Vehicle Claims History Exposure History

FLEET Calculator

Claims:

Record Number:

Province: Claim Amount:

Vehicle: Claim Count:

Coverage: MSL:

Period:

Number	Rec. No.	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
4927	1	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000
4928	2	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000

Figure 15

User can select the vehicle type for which the claim was incurred or select unknown. See figure below for list of vehicles.

fleet 1.6 : FMRP

File Report Tools Window Help

Input Vehicle Claims History Exposure History

FLEET Calculator

Claims:

Record Number:

Province: Claim Amount:

Vehicle: Claim Count:

Coverage: MSL:

Period:

Number	Rec. No.	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
4927	1	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000
4928	2	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000

Figure 16

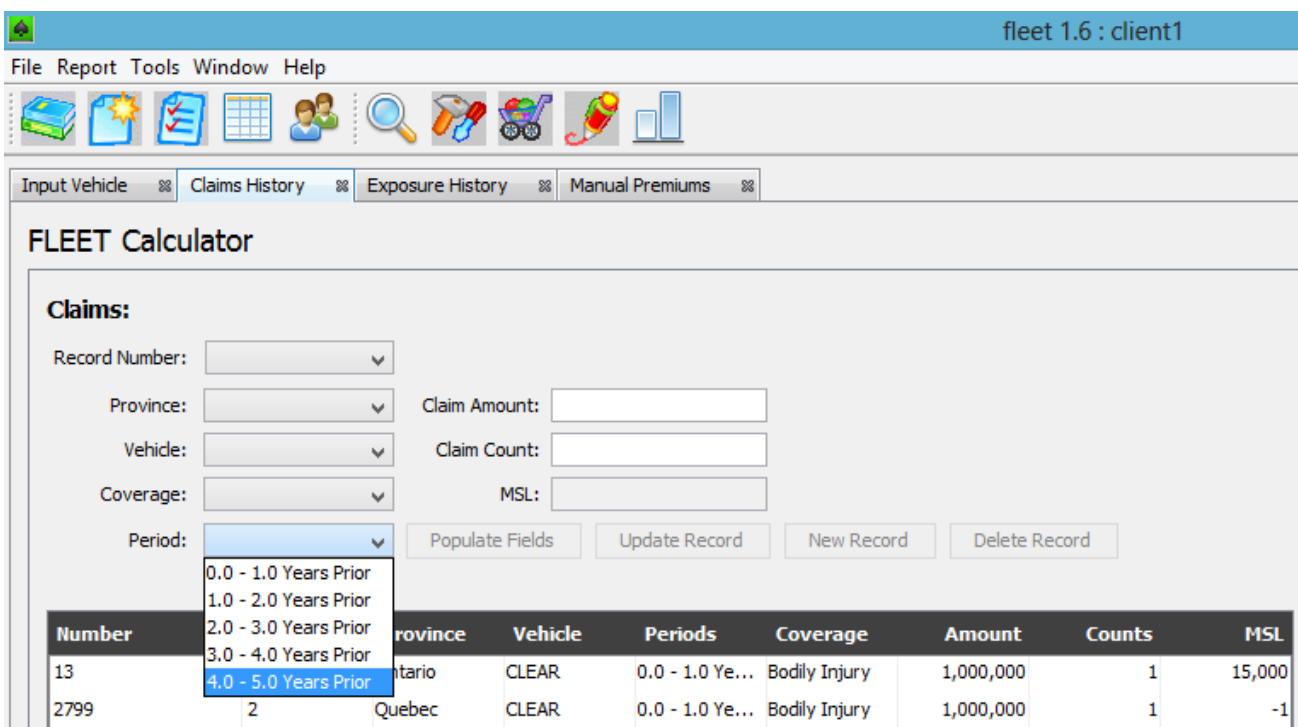
User can select the coverage for which the claim was incurred. If this information is not available the user can select unknown, mandatory coverage, physical damage coverage.

The screenshot shows the 'FLEET Calculator' application window. The title bar indicates 'fleet 1.6 : client1'. The menu bar includes 'File', 'Report', 'Tools', 'Window', and 'Help'. Below the menu bar is a toolbar with various icons. The main window has a tabbed interface with 'Input Vehicle', 'Claims History', 'Exposure History', and 'Manual Premiums'. The 'Claims History' tab is active, displaying the 'Claims:' section. This section includes input fields for 'Record Number', 'Province', 'Vehicle', 'Coverage', 'Period', 'Claim Amount', 'Claim Count', and 'MSL'. A dropdown menu for 'Coverage' is open, showing options: 'Unknown', 'Mandatory', 'Physical', 'Third Party', 'Bodily Injury' (highlighted), 'Property Damage', 'Direct Compensation', and 'Accident Benefits'. Below the input fields are buttons for 'Populate Fields', 'Update Record', 'New Record', and 'Delete Record'. At the bottom, a table displays claim records.

Number	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
13	Ontario	CLEAR	0.0 - 1.0 Ye...	Bodily Injury	1,000,000	1	15,000
2799	Quebec	CLEAR	0.0 - 1.0 Ye...	Bodily Injury	1,000,000	1	-1

Figure 17

User can select the accident period over which the claim was incurred. For example, the entry "1.0 – 2.0 Years Prior" represents a claim that was incurred 12 month prior to the effective date but no later than 24 months prior to the effective date.



fleet 1.6 : client1

File Report Tools Window Help

Input Vehicle Claims History Exposure History Manual Premiums

FLEET Calculator

Claims:

Record Number:

Province: Claim Amount:

Vehicle: Claim Count:

Coverage: MSL:

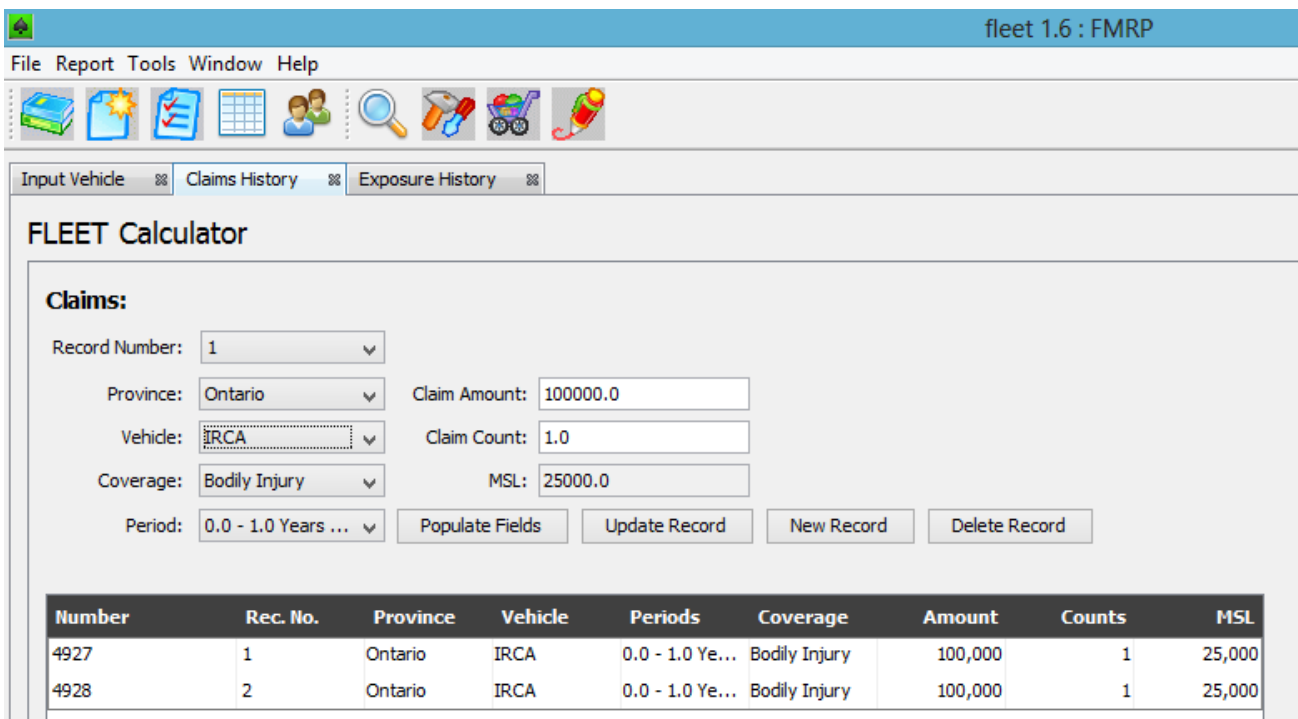
Period:

Populate Fields Update Record New Record Delete Record

Number	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
13	Ontario	CLEAR	0.0 - 1.0 Years Prior	Bodily Injury	1,000,000	1	15,000
2799	Quebec	CLEAR	0.0 - 1.0 Years Prior	Bodily Injury	1,000,000	1	-1

Figure 18

Shown in the figure below is row of buttons:



fleet 1.6 : FMRP

File Report Tools Window Help

Input Vehicle Claims History Exposure History

FLEET Calculator

Claims:

Record Number: 1

Province: Ontario Claim Amount: 100000.0

Vehicle: IRCA Claim Count: 1.0

Coverage: Bodily Injury MSL: 25000.0

Period: 0.0 - 1.0 Years ...

Populate Fields Update Record New Record Delete Record

Number	Rec. No.	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
4927	1	Ontario	IRCA	0.0 - 1.0 Years ...	Bodily Injury	100,000	1	25,000
4928	2	Ontario	IRCA	0.0 - 1.0 Years ...	Bodily Injury	100,000	1	25,000

Figure 19

Populate – this button become enabled when a record number has been selected in the record

number dropdown. Clicking this button causes all the dropdown boxes such as province, vehicle etc. to become populated using data store in the vehicle record identified by the record number shown.

Update Record - this button become enabled when all the fields have been selected such province, units etc. Clicking this button deletes the record number identified and replaces it with a new record reflecting the characteristics in all the populated fields. The old record is removed from the list and the new record is added. The record numbers are re assigned in increasing order. To track a specific record use the Unique ID field in the list.

New Record - this button become enabled when all the fields have been selected such province, units etc. Clicking this button creates a new record which is displayed in the list.

Delete – this button become enabled when a record number has been selected in the record number dropdown. Clicking this button causes the identified record number to be removed from the list. The record numbers are re assigned in increasing order. To track a specific record use the Unique ID field in the list shown.

In addition to these buttons the user can scroll down the list and select the desired record. Right click on the selected records displays a popup menu in which the user can select “PopulateClaims” to populate the fields above with information in the record or select “Delete” to delete the record or change the list to display certain records

The figure below show a fully populated claim record:

FLEET Calculator

Claims:

Record Number: 1

Province: Ontario

Vehicle: IRCA

Coverage: Bodily Injury

Period: 0.0 - 1.0 Years ...

Claim Amount: 100000.0

Claim Count: 1.0

MSL: 25000.0

Buttons: Populate Fields, Update Record, New Record, Delete Record

Number	Rec. No.	Province	Vehicle	Periods	Coverage	Amount	Counts	MSL
4927	1	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000
4928	2	Ontario	IRCA	0.0 - 1.0 Ye...	Bodily Injury	100,000	1	25,000

Figure 20

11. Exposure History Tab

The following figure shows the “Exposure History” tab in which the user can input the number of units of vehicle written in each period. For example, the entry “1 – 2 Years Prior” represents the time period spanning 12 month prior to the effective date but no later than 24 months prior to the effective date.

The screenshot displays the 'FLEET Calculator' application window. The title bar indicates 'fleet 1.6 : client1'. The menu bar includes 'File', 'Report', 'Tools', 'Window', and 'Help'. The toolbar contains various icons for file operations and calculations. The 'Exposure History' tab is selected, showing a 'Fleet Information' section with fields for Client Name (Ace), Underwriter (aa), Quote Number (000000v1), Policy Number, Effective Date, and Record Date. A 'Comments' text area is also present. Below this, the 'Exposure' section shows a 'Number of Prior Period' dropdown set to 5, with buttons for 'Interpolate', 'Show Input', and 'Reset'. To the right, there are input fields for 'Commission In Rates' (0.125), 'Commission Prescribed' (0.1), 'Commission Selected' (0.1), and 'Scoring Deviation' (0.0 (Default)). At the bottom, a table displays exposure data for different prior periods.

Prior Period	Mandatory	Collision	Comprehensive	All Peril	Specified Peril
Current Period	165.0	0.0	0.0	165.0	0.0
0 to 1 Year Prior Period	267,242.0	308,347.0	287,795.0	0.0	0.0
1 to 2 Year Prior Period	267,242.0	308,347.0	287,795.0	0.0	0.0
2 to 3 Year Prior Period	267,242.0	308,347.0	287,795.0	0.0	0.0
3 to 4 Year Prior Period	267,242.0	308,347.0	287,795.0	0.0	0.0
4 to 5 Year Prior Period	267,242.0	308,347.0	287,795.0	0.0	0.0

Figure 21

User can enter different written vehicle count by coverages, namely, Mandatory, Collision, Comprehensive, All Peril and Specified Perils. Mandatory coverage includes the coverages of TPL, BI, PDT, PDDC, Section A, Accident Benefits, and Uninsured Automobile.

Shown is the “Commission In Rate” in the manual premium. “Commission Prescribed” text box contains the prescribed commission for the “usersgroup”. The user can change the commission level which will be reflected in the indicated modifier and corresponding indicated fleet premium. For example a reduction in commission will decrease the Indicated Fleet premium. The textbox with heading “Deviation” is not directly editable but can be populated with deviation generated in the U/W Scoring Report. A positive deviation value will increase the indicated Fleet premium while a negative value will decrease the indicated Fleet premium. More detail can be found in the section 15.1 on U/W Scoring Report.

The Client Name, Underwriter and Quote Number fields are not editable. These values were setup at time the quote was created. Users can input the effective date, record date and any comments. Once the quote has been bound the user can input the insurer assigned policy number in the Policy Number field.

In order for a fleet premium to be calculated user must select "Number of Prior Period". This represents the number of years of experience data that will be used in the calculation of the fleet premium. If a claim has been inputted in the "Claims" tab in a period that lies outside of the period selected here, that claim will not be used in the fleet modifier calculation.

The software assumes the vehicle counts are written at the beginning of the period for 12 month effective period. Earned vehicle count is taken as the average vehicle count over two consecutive periods. For example entering no historical written vehicle count still generate an earned vehicle count in the fleet modifier calculation as it takes the average of written vehicle over period 0 -1 and the current period.

Beside the period dropdown are some buttons.

Interpolate – fills in missing values.

Show input – remove an previously calculate interpolated values over the period selected.

Reset – clears all input over the specified period enter in period dropdown.

The following figure shows the "Table Information" tab.

FLEET Calculator

Effective Date of Rates:
Effective Date (New/Renew): New Business

Provinces	CLEAR	Commercial	Interurban
Alberta	Jan 1 2016	Jan 1 2016	Jan 1 2016
New Brunswick	Jan 1 2016	Jan 1 2016	Jan 1 2016
Newfoundland	Jan 1 2016	Jan 1 2016	Jan 1 2016
Nova Scotia	Jan 1 2016	Jan 1 2016	Jan 1 2016
Ontario	Jan 1 2016	Jan 1 2016	Jan 1 2016
PEI	Jan 1 2016	Jan 1 2016	Jan 1 2016
Quebec	Jan 1 2016	Jan 1 2016	Jan 1 2016
Territories	Jan 1 2016	Jan 1 2016	Jan 1 2016

Modification Factor Range:

	All Coverages
Maximum	200.00%
Minimum	50.00%

Figure 22

This tab shows information for reference purposes. In it is stored the effective date of the latest version of rates, the minimum and maximum modification limits allowed to the logon user and some information on the search table available.

12. Fleet Premiums Tab

The following figure shows the “Fleet Premium” tab.

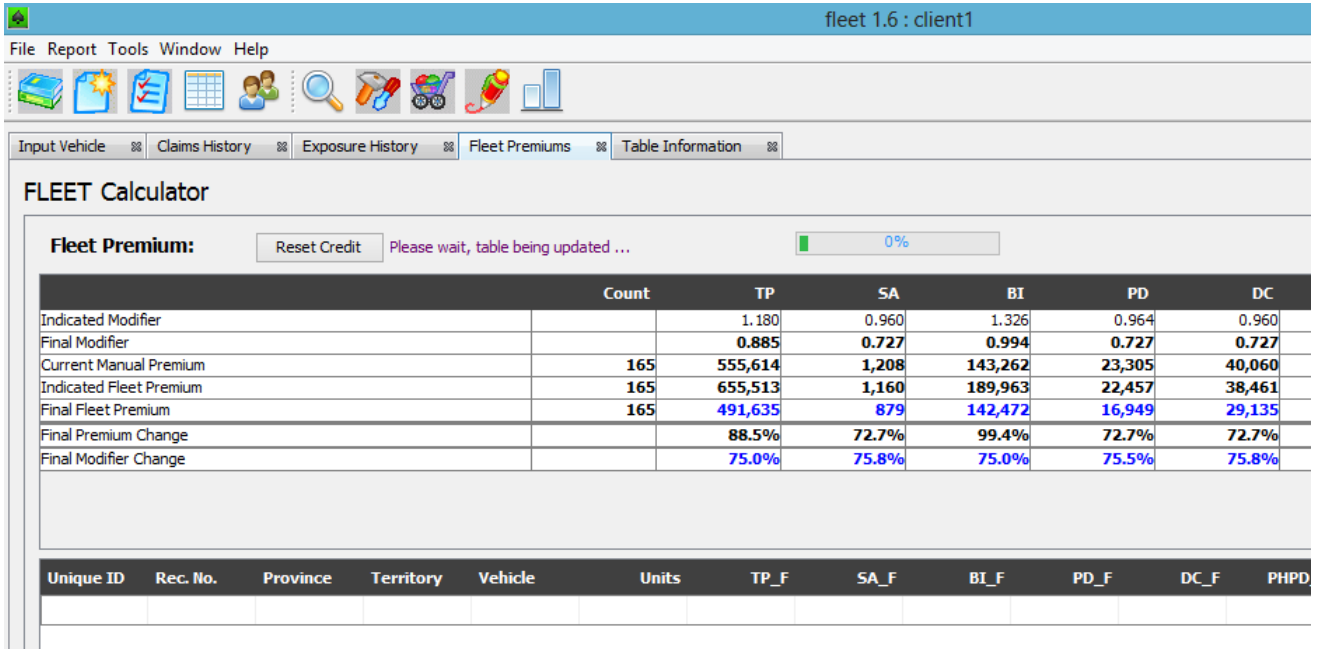


Figure 23

Upon entering the tab, the fleet premium is calculated based upon input from all other tabs. Moving away from the fleet premium tab and back will not cause a recalculate in fleet premium unless something has been changed in another tab or popup window. Items in blue can be edited by the user.

User can enter values in the “Final Fleet Premium” row or enter percentages in the “Final Modifier Change” row which will cause the value in the other cell to be updated accordingly. If the Final Fleet Premium has been input for a coverage that value will remain fixed even if other values in the table are updated. For example if the user edits the final premium for a specific coverage and then later adds a brand new vehicle the indicated premium for that coverage will change while the final premium will remain fixed. Similarly, if the user inputs a Final Modifier Change for a coverage that value will remain fixed even if other values in the table are updated. This is the default state and is the state achieved after pressing the Reset Credit button. Each coverage can be placed into one of these two states.

The user can also change the Final Fleet Premium and Final Modifier Change to the values under Total Coverage. Entering a Final Modifier Change under Total Coverage propagates that value for each coverage. Entering a Final Fleet Premium under Total Coverage causes corresponding Final Modifier Change to be calculated and to be used to calculate the Final Fleet Premium for each coverage.

Although the user can enter the “Final Fleet Premium” for any coverage or for all coverages

combined the actual value stored will reflect the by coverage total of the dollar rounded values over all records. This value may be slightly different from what the user has input.

To the indicated and final fleet premium, rules can be incorporated to restrict the premium to remain between a specified ceiling and floor value. These restrictions can be applied to all quotes for all users or to quotes of a specific user and will apply to value internally generated or user supplied.

Indicated Modifier – represents the modifier calculated by the software.

Final Modifier – represent the modifier reflecting the user input value for the Final Fleet Premium.

Current Manual Premium – is equal the total manual premium as shown at the top of the “Manual Premium” tab.

Indicated Manual Premium – is the product of the Current Manual Premium and Indicated Modifier.

Final Fleet Premium - is the product of the Current Manual Premium and Final Modifier. If the user has input a Final Manual Premium, the software calculates the implied Final Modifier which when multiplied with the Current Manual Premium results in the Final Fleet Premium.

Final Premium Change – Is the ratio of the Final Premium and Indicated Premium.

Final Modifier Change – Is the ratio of the Final Modifier and Indicated Modifier.

Reset – reset the Final Modifier to equal the Indicated Modifier.

The Final Modifier is use to adjust the each record show in the “Manual Premium” tab and to generate corresponding records as shown in the bottom of the “Fleet Premium” tab.

The figure following shows the fleet premium at the bottom of the “Fleet Premium” tab.

Unique ID	Rec. No.	Province	Territory	Vehicle	Units	TP_F	SA_F	BI_F
					24.0	0	0	86,995
520	1	Ontario	717 - Toronto Mark...	Commercial	1.0	0	0	4,915
521	2	Ontario	711 - Ottawa	Commercial	1.0	0	0	3,359
522	3	Ontario	717 - Toronto Mark...	Commercial	1.0	0	0	2,459

Figure 24

The figure following shows the manual premium in the “Manual Premium” tab.

Manual Premiums								
Unique ID	Rec. No.	Province	Territory	Vehicle	Units	TP	SA	BI
520	1	Ontario	717 - Toronto Markh...	Commercial	1.0	0	0	2,627
521	2	Ontario	711 - Ottawa	Commercial	1.0	0	0	1,795
522	3	Ontario	717 - Toronto Markh...	Commercial	1.0	0	0	1,314

Figure 25

12.1. Deviation Cap

The following provides examples of the rules to restrict the machine generated or user requested credit or debit:

To limit the maximum credit assigned to a fleet, a rule can be built-in the software to allow no more than 25% credit in total as well as to each of Scoring Deviation, Experience Deviation and User

Deviation. This implies that if the Scoring Deviation is -10% and Experience Deviation is -10% then the user will be allowed to enter a credit of no more than 5%. Another example is, if the Scoring Deviation is +10% and indicated Experience Deviation is -30% then the user will not be allowed to enter any credits. Furthermore the indicated Experience Deviation will be capped to -25%. No cap has been place on the Expense Deviation or the Commission deviation and the full impact will be reflected in the fleet premium. Each of these types of deviations are shown in the “Fleet Summary” popup. Also the manual premium and final premium shown here will be consistent with those shown in the “Manual Premium” and “Fleet Premium” tabs.

The existence of a 25% cap does not necessarily imply all fleet quotes could be potentially given a 25% credit. As per the second example with a Scoring Deviation of +10% and capped Experience Deviation of -25%, the maximum credit will be 15% (=10%-25%). In another example assuming no impact from the built-in caps, if the user wants to give a 10% credit from the calculated manual premium, he can enter in “Fleet Premium” tab under the column total the final premium set to an amount equal to 90% of the manual premium.

13. Menu Bar

The menu bar allows use access various reports and tools.

13.1. File

The following shows the menu-items under menu File:

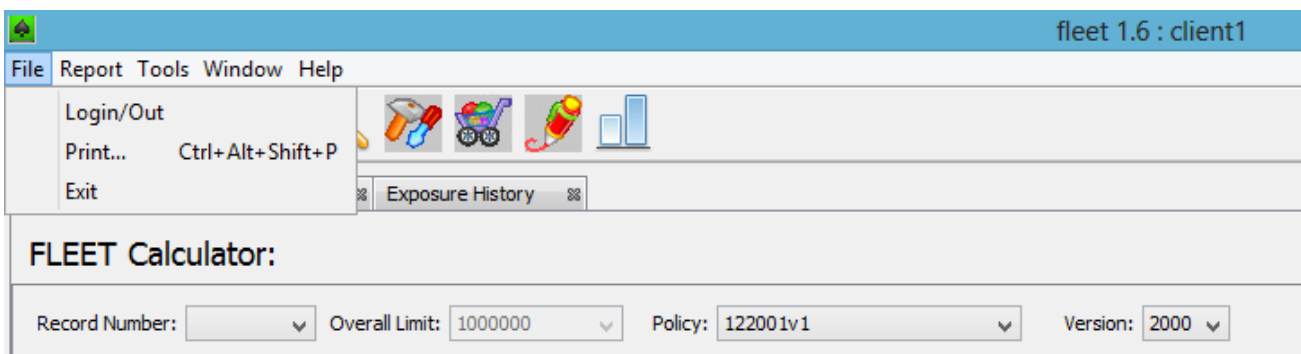


Figure 26

Login/Out – User to logout and show the login popup.

Print – User can print the currently activated tab.

Exit – Exit the software. This can also be achieved by clicking the x in the top right of the screen.

13.2. Reports

The following shows the menu-items under menu Reports:

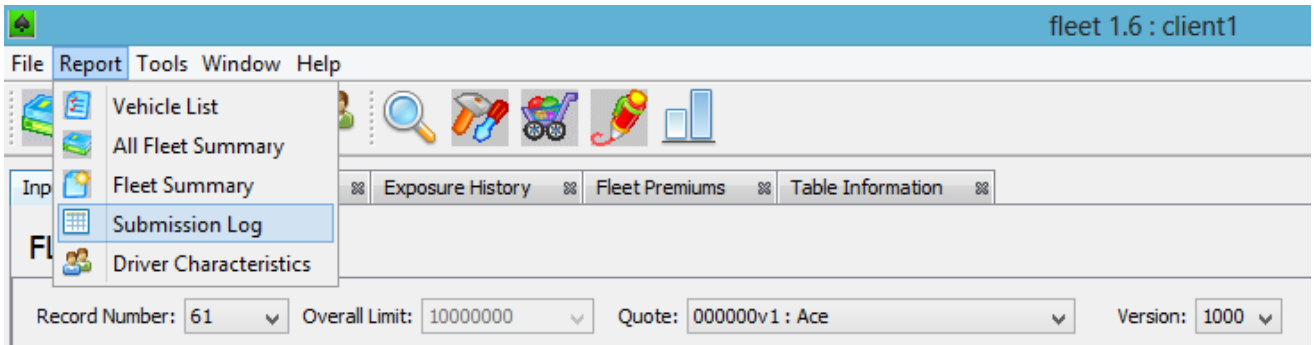


Figure 27

13.2.1. Vehicle List:

Report summarizes for a single quote the vehicle characteristics and premiums for each vehicle record within the quote. Users are allowed to input and save text that describes the quote only if the user has a lock on the quote (that is user is currently editing the quote). See Figure 30.

13.2.2. All Fleet Summary:

Report summarizes the fleet premium and fleet modifier assigned by various characteristics over all fleet quotes. User can use this report to determine the average fleet modifier assigned to a given group of quotes and manage the writing of such quotes and/or the assignment of fleet modifiers. See Figure 32.

13.2.3. Fleet Summary:

Report summarizes for a single quote the manual premium and fleet premium and provides the breakdown of the factors used to convert manual premium to fleet premium. Users are allowed to input and save text that describes the quote only if the user has a lock on the quote (that is the user is currently editing the quote). See Figure 33.

13.2.4. Submission Log:

Report allows for the entry of quote details such as date received, insured named, current insurer etc. See Figure 34.

13.3. Tools

The following shows the menu-items under menu Tools:

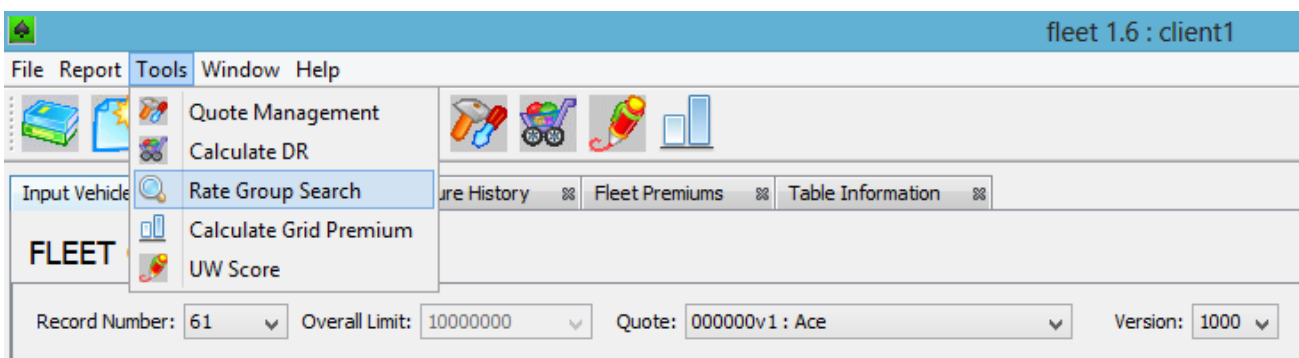


Figure 28

13.3.1. U/W Score:

A simple tool that provides a percentage score on the provided underwriting criteria. User may use this score to determine whether or not to write a quote or the amount to adjust the fleet premium indicated. See section 15.1.

13.3.2. Calculate DR:

Allows user to enter various information such as license date and conviction dated to generate the principal operator's driving record number. See section 15.2.

13.3.3. Grid Premium:

In the calculation of manual premium for private passenger rate in the province of Alberta it is necessary to calculate the grid premium. In general the assigned manual premium for the risk is the lower of the grid premium and company premium. See section **Error! Reference source not found.**

13.3.4. Rate Group Search:

Provides the rate group of the physical damage coverages based upon user provided vehicle characteristics or vin. Also contained therein is the search for rating territory based upon postal code input. See section 15.3.

13.3.5. Quote Management:

Allows user to manage fleet quotes. Fleets can be created, deleted, copied, rerated, outputted, inputted, frozen, hidden, re-ordered, unlocked and locked. Note Quote dropdown will contain labels showing in the record; the quote number, its version number and insured name. See section 15.4.

13.4. Window

The following shows the menu-items under menu Window:

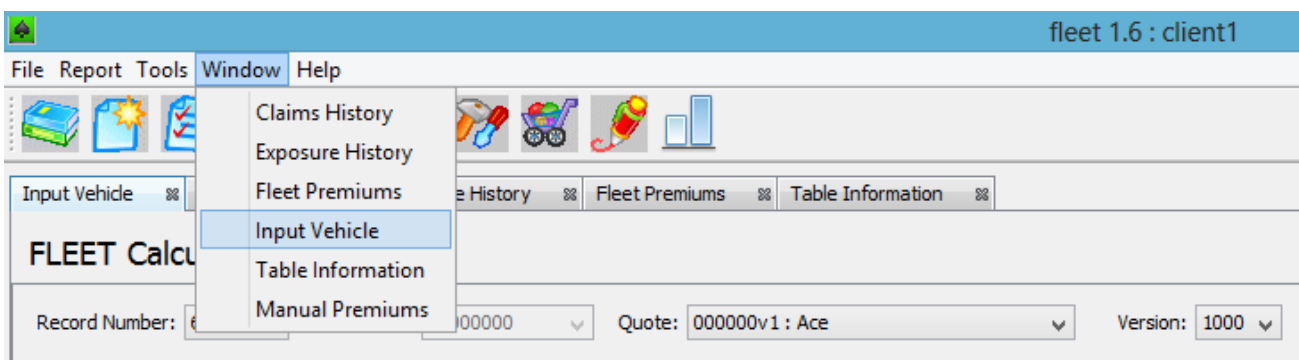


Figure 29

User can click a tab to activate or can click the x next to the tab name to close it. User can also activate a tab by selecting the tab name from the window menu whether or not the tab is visible or not. It is recommended when adding records in the "Input Vehicle" tab to close the "Fleet Premium" tab in order to increase the speed of the software.

13.5. Help

The following shows the menu-items under menu Help:

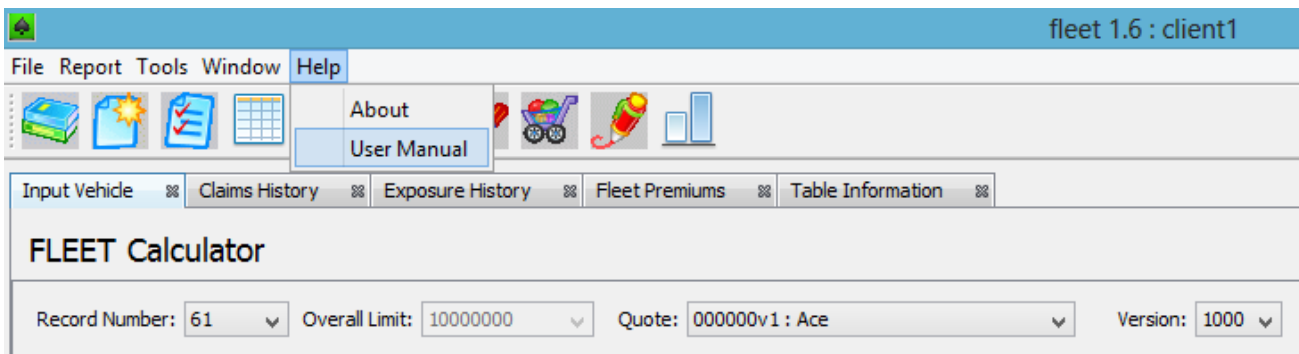


Figure 30

About - will open a popup showing some details about the Fleet Calculator and contact information. User Manual - will open this document in a browser window.

14. Reports Details

All the reports can be accessed from the menu-bar under menu-item "Reports".

14.1. Vehicle List:

This report summarizes for a single quote the vehicle characteristics and premiums for each vehicle record within the quote. Users are allowed to input and save text that describes the quote only if the user has a lock on the quote (that is, the user has currently selected the same quote in the "Input Vehicle" tab). The fields that are editable will have a light blue background color.

At the top of the report, users can select the quote as well as whether they want to display the fleet premiums in the report or the manual premiums. The data in the report is linked to data in the tabs. Any input of data or automatic fleet calculation in the tabs will cause a refresh of the report and any unsaved data will be lost. Similarly clicking the save button on the report will cause the data in the tabs to refresh upon user activation of those tabs.

By default the report can show at most 8 lines of data which 8 vehicle record if all records require only a single line to display all its contents. If the quote has more than 8 lines the report will unhide buttons to move to the next page to show the next 8 lines. To show more or less lines the user can stretch or compress the borders of the window. Doing so will cause more or less lines to be shown.

Users can click "Print" to print the report screen showing. The row containing dropdowns and buttons on the top will become hidden for printing.

Vehicle Schedule

COMMERCIAL FLEET - VEHICLE SCHEDULE

FLEET Calculator Quote: 000000v3 : Ace Version: 1000 Premium: Fleet 0 Endorsements Save Print Close

APPLICANT'S / INSURED'S FULL NAME **POLICY / BINDER NUMBER**

Ace Attached to and forming part of:

POLICY PERIOD

Effective Date: 8-Jan-2015 Time: ☐ a.m. Expiry Date: 1-Jan-2015 At 12:01 A.M. All times are local times at the Applicant's postal address stated herein.

Particulars of the described vehicles and as listed before. Insurance for the coverages shall apply to a described VEHICLE only if a premium is shown opposite the vehicle number in the premium option designated or such coverage.

VEHICLE LIST

AUTO NO.	MAKE	MODEL YEAR	BODY TYPE	NEW COST INCLUDING EQUIPMENT	VEHICLE IDENTIFICATION NO. (V.I.N./SERIAL NO.)	LOCATION	CLASS/ DRIVING RECORD	RATE GROUP AB	RATE GROUP DCPD	RATE GROUP COLLAP.	RATE GROUP COMP.SP.	VEHICLE CODE	GROSS VEHICLE WEIGHT	COMMENTS
1	ACURA	2001	MDX TECH MPV 4 Wheel Drive			02 Calgary	1/0	0	0	12	0	286	2.5 - 3.5	
2	G.M.C.	2015	2 Wheel Drive 1500 Double Cab			03 Edmonton	53/3		17	17	17	6864	2.5 - 3.5	
3						01 Toronto/Markham/Richmond Hill/Vaughan	3/5	6	6	5	0			

AUTO NO.	LIABILITY LIMIT \$5,000,000	LIABILITY PROPERTY DAMAGE PREMIUM	ACCIDENT BENEFITS PREMIUM	DIRECT COMPENSATION PROPERTY DAMAGE LIMIT stated in Policy	DIRECT COMPENSATION PROPERTY DAMAGE LIMIT stated in Policy	LOSS OR DAMAGE TO INSURED VEHICLE All Perils/ Collision/ or Upset	LOSS OR DAMAGE TO INSURED VEHICLE All Perils	LOSS OR DAMAGE TO INSURED VEHICLE Collision/ Upset	LOSS OR DAMAGE TO INSURED VEHICLE Compre. /Specified Perils	LOSS OR DAMAGE TO INSURED VEHICLE Compre- hensive	LOSS OR DAMAGE TO INSURED VEHICLE Specified Perils	UNINSURED AUTOMOBIL Limit stated in Policy	ENDORS- MENTS FORMS OPCF ENDT. NO. AND LIMIT	ENDORS- MENTS FORMS OPCF DED.	ENDORS- MENTS FORMS OPCF PREMIUM	Optional Increased Accident Benefits BENEFIT	Optional Increased Accident Benefits PREMIUM	TOTAL PREMIUM \$14,793	TOTAL PER VEHICLE PREMIUM
1	2,378	0	33	0	300	0	432	0	0	0	0	SEF20 \$1000		9		0	2,852		
2	273	0	32	0	4500	0	162	18000	376	0	0	SEF20 \$750		9,855		0	10,698		
3	651	11	239	0	85	200	0	143	0	0	40	SEF13C SEF20 \$750		47	Inc. Rep.\$600/wk	67	1,243		

Figure 31

14.2. All Fleet Summary:

This report summarizes the fleet premium and fleet modifier over all fleet quotes. User can use this report to determine the average fleet modifier assigned to a given group of quotes and manage the

writing of such quotes and/or the assignment of fleet modifiers.

Users can click “Print” to print the report screen showing. The row containing dropdowns and buttons on the top will become hidden for printing.

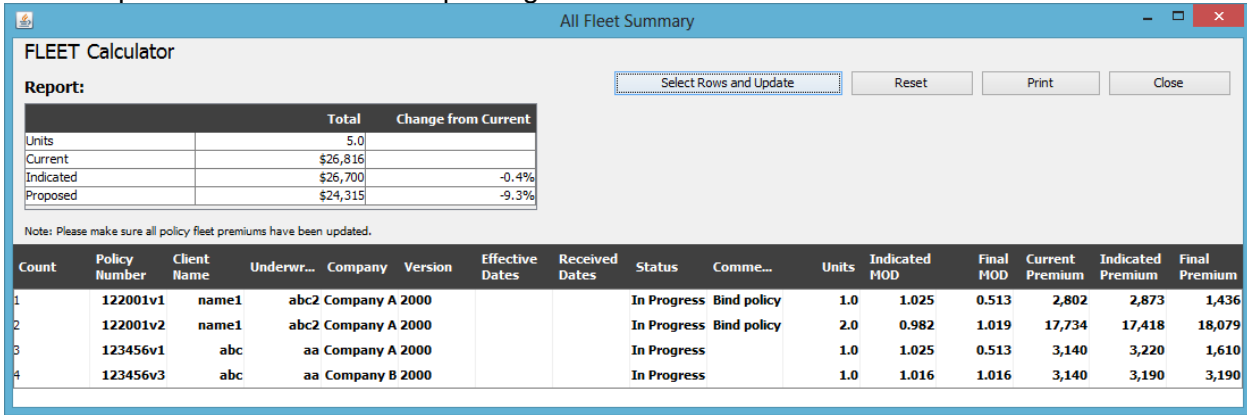


Figure 32

14.3. Fleet Summary:

This report summarizes for a single quote the manual premium and fleet premium and provides the breakdown of the factors used to convert manual premium to fleet premium. Users are allowed to input and save text that describes the quote only if the user has a lock on the quote (that is the user has currently selected the quote in the “Input Vehicle” tab). The fields that are editable will have a light blue background color

At the top of the report, users can select the quote. The data in the report is linked to data input in the tabs. Any input of data or automatic fleet calculation in the tabs will cause a refresh of the report and any unsaved data will be lost. Similarly clicking the save button on the report will cause the data in the tabs to refresh upon user activation of those tabs.

Users can click “Print” to print the report screen showing. The row containing dropdowns and buttons on the top will become hidden for printing.

The final credit/debit (modifier minus unity) is broken down into its components. The percentage displayed have been calculated to be additive to sum up equal to the final credit/debit. Please see section 12.1 examples of the impact of restrictions on the deviation allowed and impact on the components shown in the table.

FLEET Calculator

Quote: 000000v3 Ace Version: 1000 Premium: Fleet Font Adjust: 0 Save Print Close Clear

Fleet Experience Rating Sheet:

APPLICANT/INSURED: Ace

BUSINESS OF APPLICANT/INSURED:

BROKER/AGENT:

☐ QUOTE ☐ NEW BUSINESS ☐ RENEW

POLICY NUMBER: EFFECTIVE DATE:

COVERAGE	LIMITS OR DEDUCTIBLE	MANUAL PREMIUM	SCORING DEVIATION	EXPERIENCE DEVIATION	SCORING/EXPERIENCE PREMIUM	UNDERWRITING DEVIATION	EXPENSE DEVIATION	PREMIUM AT FULL COMMISSION	COMMISSION REDUCTION FACTOR	PREMIUM AT REDUCED COMMISSION	TOTAL DEVIATION
TPL (BI+PD)	5,000,000	2,363	0.0%	-6.6%	2,207	50.1%	0.0%	3,313	0.0%	3,313	40.2%
ACCIDENT BENEFITS		430	0.0%	-7.7%	397	-23.4%	0.0%	304	0.0%	304	-29.3%
DIRECT COMPENSATION		120	0.0%	-8.6%	110	-22.5%	0.0%	85	0.0%	85	-29.2%
COLLISION		500	0.0%	-8.5%	457	61.1%	0.0%	737	0.0%	737	47.4%
COMPREHENSIVE		210	0.0%	-10.4%	188	99.7%	0.0%	376	0.0%	376	79.0%
ENDORSEMENTS		5,375	0.0%	-5.7%	5,069	96.8%	0.0%	9,978	0.0%	9,978	85.6%
TOTAL POLICY PREMIUM		8,998	0.0%	-6.3%	8,428	75.5%	0.0%	14,793	0.0%	14,793	64.4%

SPECIAL COMMENTS:

DATE: UNDERWRITER: ace

DATE: SUPERVISOR:

Figure 33

14.4. Submission Log:

Report allows for the entry of quote details such as date received, insured named, current insurer etc.

FLEET Calculator

Commercial Automobile Submission Log

Save Insert Individually Insert Block Delete Copy 2 Mem Paste Mem CopyPaste Empty table Input Output Print Close

Record Number	Submission Number	Date Received	Insured	Business Description	Member Company	Agent Broker	MC Underwrit Contact	Current Insurer	FMRP Underwrit	Status	Date Received	Date Full Info Received	Quoted Date	Policy Effective Date	Premium	Policy Number	Details Remarks
1																	
2	abbb	d	aa														
3																	

Figure 34

15. Tools Detail:

All the Tools can be accessed from the menu-bar under menu-item "Tools".

15.1. U/W Score:

A simple tool that provides a percentage score on the provided underwriting criteria. User may use this score to determine whether or not to write a quote or the amount to adjust the fleet premium indicated.

FLEET Calculator

Transfer Deviation
Print
Close
Clear

RISK SCORING GRID:

Score Total: 37.0
Score Max: 50.0

Score Percentage: 74.0%
Overall Risk Score: Above Average

Percentage Deviation: -5.0%

ITEM	CATEGORY	N/A	EXCELLENT	ABOVE AVERAGE	AVERAGE	BELOW AVERAGE	POOR	RATING
1	# of Years in business	n/a	> 5	3 to 5	3	1 to 3	< 1	5
2	# of young drivers	n/a	None	0 to 5%	5 to 10%	10 to 20%	> 20%	4
3	# of drivers vs # of vehicles	n/a	More than 20% less	up to 20% less	same	up to 20% more	>20% more	2
4	# of drivers with convictions	n/a	None	0 to 10%	10 to 20%	20 to 30%	>30%	3
5	Driver stability (> 5 yrs.)	n/a	All	70 to 60%	60 to 50%	50 to 30%	<30%	4
6	Loss Frequency	n/a	No losses	0 to 10%	10 to 20%	20 to 30%	>30%	5
7	Radius of operation	n/a	50 kms	50 to 100 km	101 to 500 km	501 to 1000 km	>1000 km	4
8	Value of Vehicles (> 100000)	n/a	None	0 to 10%	10 to 20%	20 to 30%	>30%	3
9	Loss ratio	n/a	0	0 to 30%	30 to 50%	50 to 70%	>70%	2
10	Age of vehicles (> 8 yrs. old)	n/a	None	0 to 10%	10 to 20%	20 to 30%	>30%	5

RATING SCALE:
Excellent = 5; Above Average = 4; Average = 3; Below Average = 2; Poor = 1
If not available treat as average or 3 points

OVERALL RISK SCORE
45 to 50 = Excellent; 36 to 44 = Above Average; 28 to 35 = Average; 18 to 27 = Below Average; 10 to 17 = Poor

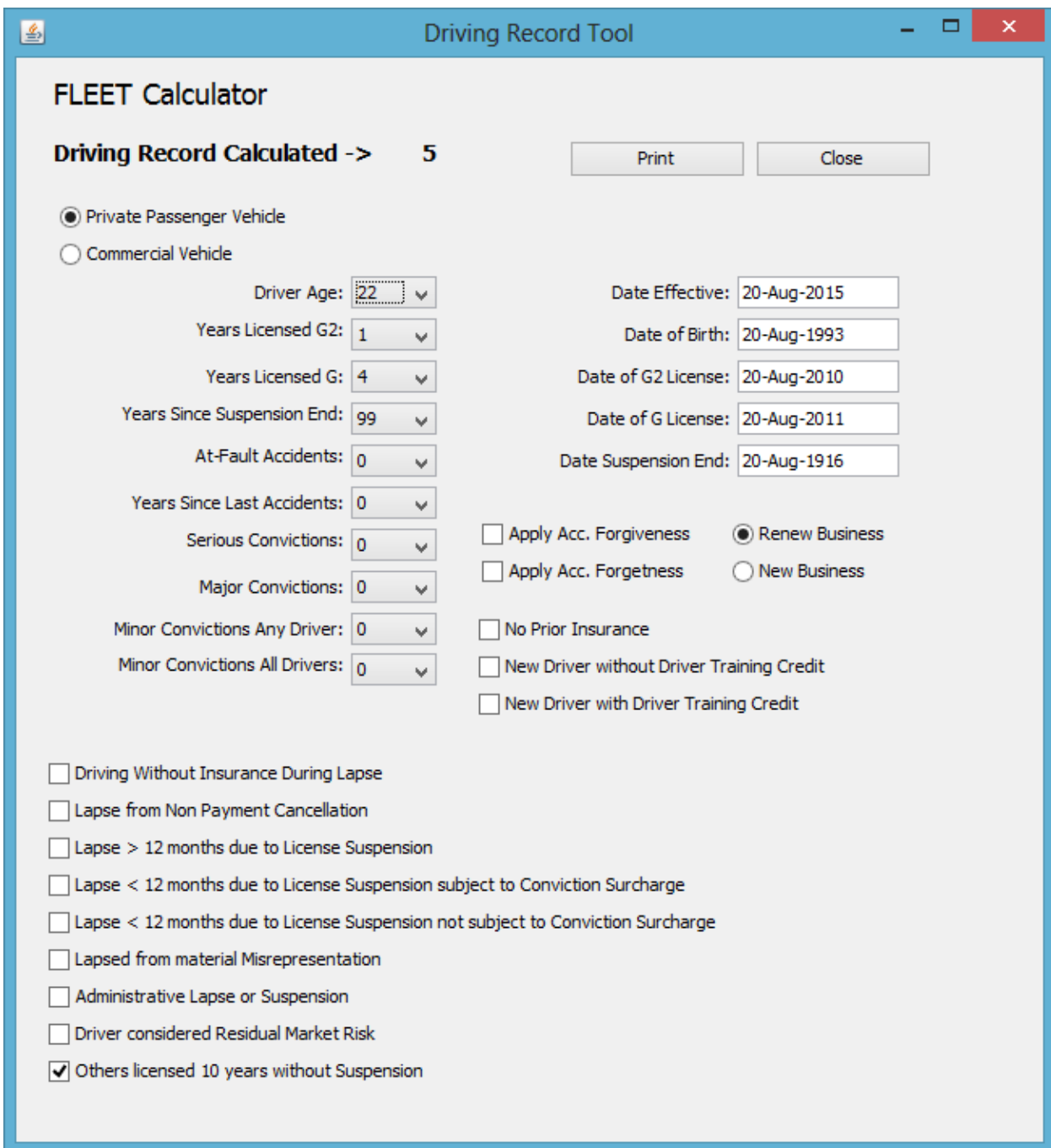
PERCENTAGE DEVIATION
Excellent = -10%; Above Average = -5%; Average = 0%; Below Average = +5%; Poor = +10%

Figure 35

The popup opens with the calculated deviation set to “Not Rateable” Once the score exceeds a certain point the deviation is calculated and the “Transfer Deviation” button is enabled allowing the user to transfer the deviation to the “Input Exposure” tab.

15.2. Calculate DR:

Allows user to enter various insured information such as license date and conviction dated to generate the principal operator’s driving record number. This value may be used to fill in the driving record number in the “Input Vehicle” tab.



Driving Record Tool

FLEET Calculator

Driving Record Calculated -> 5

Print Close

☒ Private Passenger Vehicle
☐ Commercial Vehicle

Driver Age: 22
Years Licensed G2: 1
Years Licensed G: 4
Years Since Suspension End: 99
At-Fault Accidents: 0
Years Since Last Accidents: 0
Serious Convictions: 0
Major Convictions: 0
Minor Convictions Any Driver: 0
Minor Convictions All Drivers: 0

Date Effective: 20-Aug-2015
Date of Birth: 20-Aug-1993
Date of G2 License: 20-Aug-2010
Date of G License: 20-Aug-2011
Date Suspension End: 20-Aug-1916

☐ Apply Acc. Forgiveness
☐ Apply Acc. Forgetness
☐ No Prior Insurance
☐ New Driver without Driver Training Credit
☐ New Driver with Driver Training Credit

☒ Renew Business
☐ New Business

☐ Driving Without Insurance During Lapse
☐ Lapse from Non Payment Cancellation
☐ Lapse > 12 months due to License Suspension
☐ Lapse < 12 months due to License Suspension subject to Conviction Surcharge
☐ Lapse < 12 months due to License Suspension not subject to Conviction Surcharge
☐ Lapsed from material Misrepresentation
☐ Administrative Lapse or Suspension
☐ Driver considered Residual Market Risk
☒ Others licensed 10 years without Suspension

Figure 36

15.3. Rate Group Search:

Provides the rate group of the physical damage coverages based upon user provided vehicle characteristics or vin. Also contained therein is the search for rating territory based upon postal code input.

The following shows the list of tables upon which to perform a search.

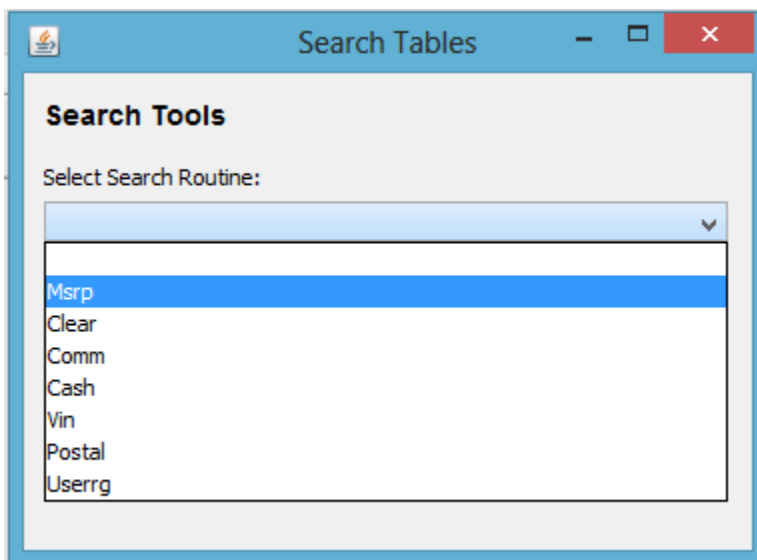


Figure 37

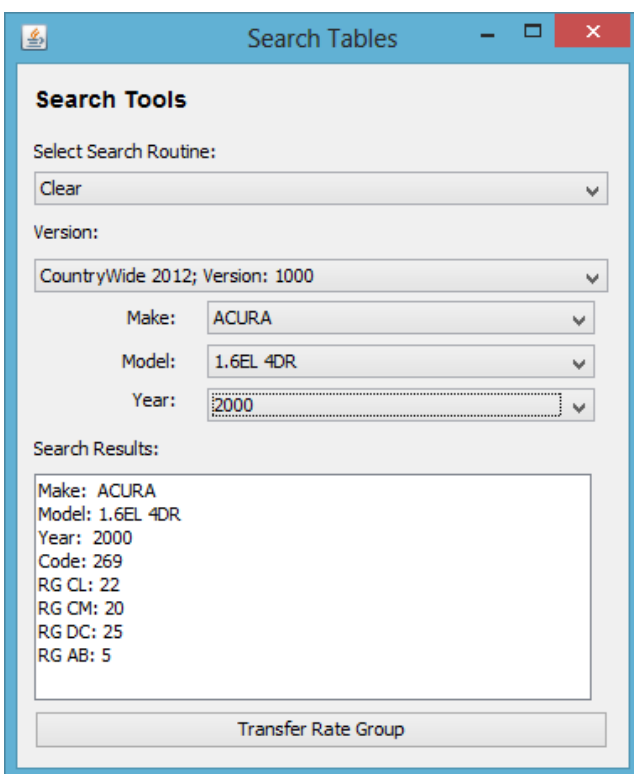


Figure 38

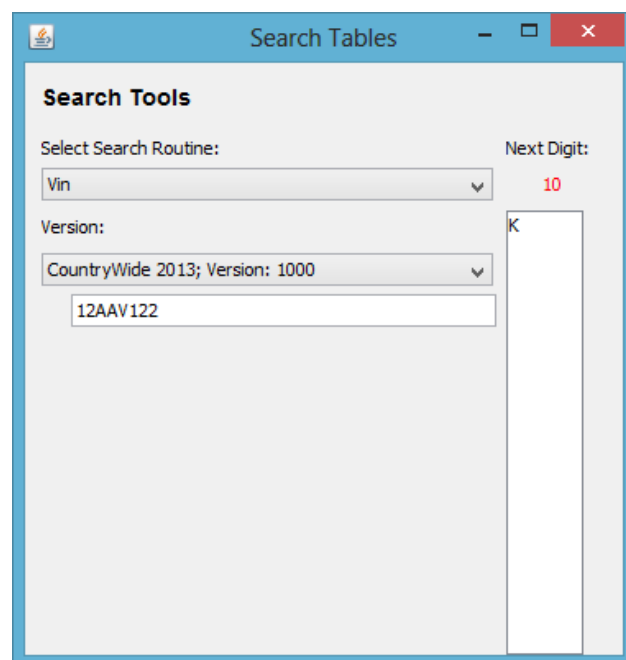


Figure 39

The screenshot shows a window titled "Search Tables" with a "Search Tools" section. It includes a "Select Search Routine:" dropdown set to "Postal", a "Version:" dropdown set to "Aug 1 2015; Version: 9400", and a "Postal:" text input field containing "L6C". Below these is a "Search Results:" section displaying the following information: "Postal: L6C", "Province: ON", "city: MARKHAM", "IBC Territory: 717", and "Rating Territory: 01 Toronto/Markham/Richmond Hill/Vaughan/Peel". At the bottom of the window is a button labeled "Transfer Rating Territory".

Figure 40

The figure on left shows the search result for a CLEAR rate group. The figure on right shows the search tool in process of inputting the vin digits. Once the digits have been selected the rate group associate with the vin is displayed. User can click the "Transfer Rate Group" button at bottom to populate the rate group dropdown box on the "Input Vehicle" tab. Also transferred is the make and model information which is used to populate the "Vehicle List" report.

If the rate group search is performed on VIN table resulting in the Search Results showing the make and model and rate groups of the vehicle, a checkbox appears which allows the user to hold the vehicle description information in memory so that the user can assign rate groups based upon the Cash Value table.

15.4. Quote Management

The following popup is shown after selecting the menu-item "Quote Management":

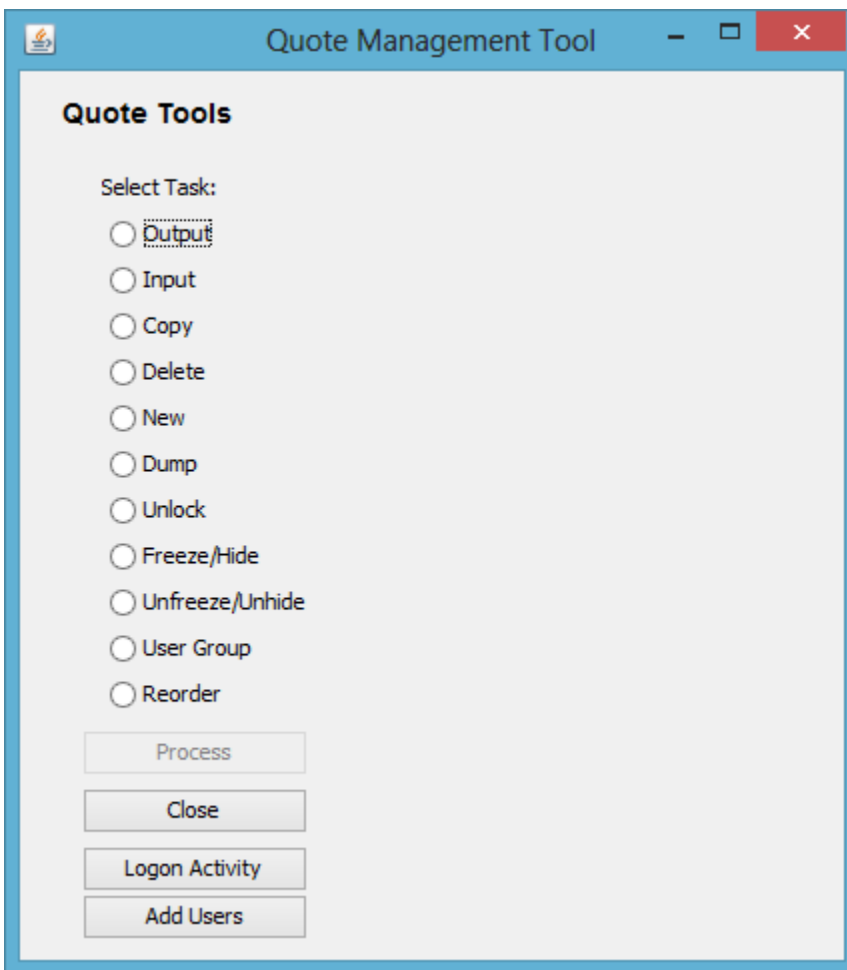


Figure 41

15.4.1. Output

Output a single quote created to an xml file. User to provide path and name of the file. Quotes that are locked cannot be outputted.

15.4.2. Delete

Delete an existing quote. A quote that has been marked as frozen, hidden or locked cannot be deleted. Unlock or unquote the quote first before deleting. In addition user has the option of deleting only the premium and claim records without deleting the quote.

15.4.3. Dump

Outputs all the quotes created to an xml file. User to provide path and name of the file.

15.4.4. Unlock

Unlock a locked quote. This may occur if the software did not shutdown normally, leaving the quote locked. The user can either wait 30 minutes and the quote will be deemed to be unused and will become unlocked or the user can unlock the quote selected using this screen. If the user unlocks a quote being used by another user and then starts editing that quote, any changes made by the two users will overwrite each other's and will result in inaccurate fleet premium generated. Also locked quotes cannot be deleted.

15.4.5. Hide\Freeze

Freeze a quote so no further changes can be made. Upon user selecting the quote, the user will be notified that the quote has been frozen and cannot be edited. User will still be able to view all data entered in all the tabs and the fleet premium generated. Frozen quotes cannot be deleted.

In addition within the same option, user can hide the quote so it is not visible or accessible to any user in any report other than the "All Fleet Summary" report.

Frozen quotes cannot be locked and thus cannot be changed in the "Fleet Summary" or "Fleet List" reports. Since they cannot be locked, multiple users can view the contents of the quote, concurrently.

15.4.6. Unhide\Unfreeze

Unhide or unfreeze a quote so further changes can be made. Once the quote is unhidden or unfrozen any user can select this quote and lock it to make changes. Thus such quotes are regular quotes and can be deleted.

15.4.7. Grouping

Selecting this option allows the user to view the grouping associated with a selected quote. Also it allows the user to redefine the user group to which the quote belongs. For example, this may be used if the quote has been created by a user belonging to one group and the user would like to make this quote accessible to another user in a different user group. Another example would be if the grouping is changed to a superset of the user group belonging to an administrator for review. Once changed, the original user will not be able to access the quote until the administrator changes the user group back to the original user group.

15.4.8. Reorder

Selecting this option allows the user to reorder the record number for the selected fleet quote into an increasing sequence starting from one. This is useful for those quotes in which record number other than the first and last have been deleted.

15.4.9. Input

User has the option of:

- 1) Selecting an xml input file containing information for a single quote. User to provide path and name of the file. The data in the file can be inputted to a target quote which can be a new quote or an existing quote.
- 2) Shifting forward the periods of the claims records. This may be useful if you are renewing a quote and want to reuse claims values by shifting them to a higher period.
- 3) Selecting whether to transfer premium records or claims records or exposure information into the target quote. User can select the format of the layout of the file being inputted.
- 4) Selecting whether the premium needs to be recalculated or not upon data transfer. Normally if the inputted file contains premium generated from the same version as the target quote, user should leave unchecked "Recalculate Premium" to speed up input. If the versions are different then it should than be checked. In any case it is still possible the inputted file has been manually changed and contains vehicle characteristics not understood by the software. Checking "Recalculate Premium" will allows the software to validate the data transfer. Invalid data will generate missing rating characteristics and the user will be informed to select a valid rating characteristic.

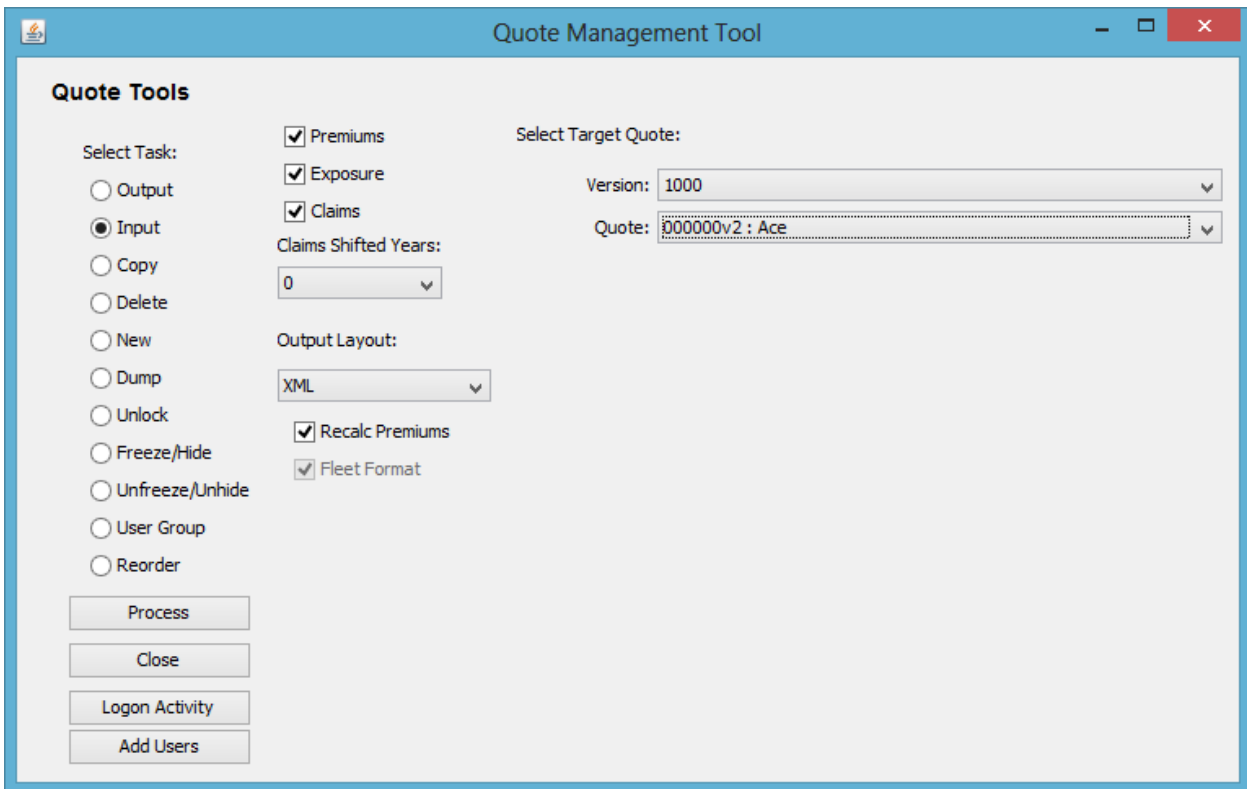


Figure 42

The following figure show data transfer with "Recalculate Premium" checked and the input record process has stopped as the input data had an invalid value for one of the field. In the example below it is the Class dropdown. In order to continue with the input process the user can either skip the record or provide the input to the missing field.

Figure 43

15.4.10. Copy

The following figure show the field inputs required to copy quote information from the source quote to the target quote.

Figure 44

User has the option of:

- 1) Selecting a source quote and target quote. The source quotes can be frozen quote but not locked quotes. The target quotes cannot be either frozen or locked quotes. The target quote can be a new quote (see Figure 45) or an existing quote (see Figure 40).
- 2) Shifting forward the periods of the claims records. This may be useful if you are renewing a quote and want to reuse claims values by shifting them to a higher period.
- 3) Selecting whether to transfer premium records or claims records or exposure information into the target quote.
- 4) Selecting whether the premium needs to be recalculated or not upon data transfer. Normally if the inputted file contains premium generated from the same version as the target quote user should uncheck "Recalculate Premium" to speed up input. If the versions are different then it should than be checked. In any case it is still possible the source quote was inputted without the "Recalculate Premium" option being checked and may contains vehicle characteristics not understood by the software. Checking "Recalculate Premium" will allows the software to validate the data. Invalid data will generate missing rating characteristics and the user will be informed to select a valid characteristic.
- 5) Fleet Format checkbox will be visible but disabled to allow user to identify the target quote as either Fleet Rated or Individually Rated.

The following figure show the field inputs required to create a new version of the source quote.

The screenshot shows the 'Quote Management Tool' window. On the left, under 'Quote Tools', there is a 'Select Task:' section with radio buttons for Output, Input, Copy (selected), Delete, New, Dump, Unlock, Freeze/Hide, Unfreeze/Unhide, User Group, and Reorder. Below these are buttons for Process, Close, Logon Activity, and Add Users. To the right of the tasks are several checkboxes: Premiums, Exposure, Claims, Recalc Premiums, and Fleet Format (disabled). A 'Claims Shifted Years:' dropdown is set to 0. The main area is divided into 'Select Source Quote:' and 'Select Target Quote:' sections. Source Quote fields include Version (1000) and Quote (000000v2 : Ace). Target Quote fields include Version (1000), Quote (New), Limit (2000000), Quote Number (000000v5), Client Name (Ace), and Underwriter (xyz). At the bottom is a 'Select Insured:' field.

Figure 45

15.4.11. New

Create a brand new fleet.

Input the Version, to specify the version of the base rates and factors to use in the calculation of manual premiums. Input the Limit to reflect overall liability limit. Input the Underwriter name. Input the quote number and Client Name using the Select Insured popup (see next section). All fields must be filled before the Process button becomes enabled. That is, make sure to provide input to the Limit dropdown and fill in the underwriter's name. Clicking the enabled Process button creates the specified new fleet quote. The "Input Vehicle" tab will show the newly created quote as selected ready for the first record to be added. You may close the "Quote Management" popup. See section 8.1 Input Vehicle for description on entering records.

If the user belongs to a group which is superset of other groups, user will be allowed to assign the group to one of the group listed as represented by their company names, that is, quote can be assigned either as the user's own group or to that of a subset group. Other users of the same group will be able to see such quotes. A user assigned to a subset group cannot access quotes assigned to a superset group to that user. Along with the group value is shown the corresponding version numbers for reference. To be consistent one of the entries for the group selected should have the version number equal to that selected in the version dropdown box.

Not selecting Fleet Format checkbox will put the quote into Individually Risk Rated Software Format. This will restrict the tabs to only allow the display of "Input Vehicle" and "Manual Premium" tab and also to restrict vehicle type selection to those which are individually rated, thereby making the Fleet Calculator into and Individual Risk Rating Calculator. Selecting Fleet Format removes these restrictions. When copying data to individually rated quotes only the premium will be copied. The checkboxes to copy the Exposure or Claims and Fleet Format will be visible but disabled and unselected.

Figure 46

15.4.12. Select Insured

Opens a popup that allows user to select 1) an insured client listed or 2) to create a new client identifier. On return from this popup the client name and quote number is filled. The quote number selected is displayed as the quote number appended with a version number (for example v1). If the selected quote matches an existing quote that has been previously created, the version number provided is the next higher number. This allows for better management of multiple fleet premiums calculated on the same insured.

The following is the popup opens after clicking “Select Insured” button.

Record Number	Insured Name	Quote Number	Phone Number	Postal Code
1	name2	123233	4164759388	L6C1T1
2	name1	134234	9083840067	L4M5O5
3	name4	122045	4167863409	M4M3H3
4	name3	122001	4165748484	M5M3H3
5	name5	124987	6470973954	M7R4T4
6	name6	121111	4167589354	L4D3E5

Figure 47

- 1) To select an existing insured, scroll down the list and click on the record. This will cause the selected record to populate in the dropdown boxes.
- 2) To create a new insured, enter the name, policy number, postal code and phone number in the given dropdown boxes. Once all fields are filled, click the add button to add the quote to the list. The Add button will only be enabled if all four fields are filled and the entries in the four fields do not match exactly to each of the four entries in any record in the list. Given it is possible for an insured not to have a quote number assigned; this field can be left blank. While typing in values in the input box, if the values in non-empty fields of the input boxes match partially or fully to the corresponding entries for a record in the list, the list will update to display only those matching records. User can continue to fill in entries for all four fields or select a record from the condensed list. If the condensed list contains no records this indicates the record has unique combination of the four fields and the user is allowed to add the record to the list. It is recommended rather than entering unique quotes one at a time, it best to create the list externally and then import the insured list.

The buttons at the top such as Add, Delete, Clear, and Select & Close apply only to the values in the input field while Input, Output and Print applies to the entire insured list.

To close the popup without selecting anything click Clear followed by “Select & Close”, or click the X at the top right of the popup.

Record Number	Insured Name	Quote Number	Phone Number	Postal Code
1	Ace	000000	2343433242	L4D3E5

Figure 48

15.4.13. Logon Activity

Clicking the “Logon Activity” button shows the following popup.

Policy Number	User	User Name	Login Time	Last Transaction
122001v1	20	client1	2015-08-20 13:46:55 Thu Aug 20	2015-08-20 14:57:30 Thu Aug 20
122001v2	0	-	2015-08-20 13:46:55 Thu Aug 20	2015-08-20 13:46:55 Thu Aug 20
123456v1	0	-	2015-07-07 12:30:08 Tue Jul 07	2015-07-07 12:30:08 Tue Jul 07
123456v3	0	-	2015-08-20 13:45:58 Thu Aug 20	2015-08-20 13:45:58 Thu Aug 20

User	User Name	IP	Login	Logout	Log State
20	client1	10.0.10.10	2015-04-01 14:11:00 Wed Apr 01	2015-04-01 14:13:59 Wed Apr 01	OUT
20	client1	10.0.10.127		2015-04-02 15:23:16 Thu Apr 02	OUT
20	client1	10.0.13.17		2015-04-01 09:27:06 Wed Apr 01	OUT
20	client1	10.0.13.20	2015-06-08 15:17:42 Mon Jun 08	2015-06-08 15:21:51 Mon Jun 08	OUT
20	client1	10.0.13.21	2015-04-02 14:15:16 Thu Apr 02	2015-04-02 14:26:53 Thu Apr 02	OUT

users	IP	Indicator	Time	Log State
20	10.108.34.87	1	2015-02-09 17:21:28 Mon Feb 09	IN
20	10.0.13.50	1	2015-02-10 14:11:22 Tue Feb 10	IN
20	10.108.34.87	1	2015-02-10 18:50:07 Tue Feb 10	IN
20	10.108.34.87	0	2015-02-10 18:51:55 Tue Feb 10	OUT
20	10.108.34.87	1	2015-02-10 18:53:50 Tue Feb 10	IN

Figure 49

Under Current Locked Quote, all quotes are listed, only those currently locked have user names.

Under Logon State, for each unique user name and ip combination an entry is provided for the most recent login and logout date.

Under History of Logon Activity provide a history of each login and logout transaction which used to provide to populate the table above it.

15.4.14. Add Users

Clicking the “Add Users” button shows the following popup.

Once there setting the version to blank and named to Logon one can see the logon setting for every

user. One can copy an existing record here and update the information for the name, password and authority level for a new user. For example, click a row and then click the “CopyPaste” button to get a duplicate row. Then update the name in Initvalue field, password in the Description field, blank in the Coverage field and provide a unique number in the Number field. Then click the encrypt button to have a new user. Note use the encrypt button only if the setting requires encrypted passwords.

Not only one can add and modify user information in this popup but one can modify any and all records in the Component table. The Component table contains the rates and factors that are used to calculate the manual and fleet premium. Caution should be taken when modifying this table. In addition updating the Named or Version field one can create new subset of the Component table that can be selected in the Named and Version dropdown box.

Also after updating the Component table one can click the “Create Hashmap” button to generate a file that has preloaded almost all possible queries that software does on the Component table. This file (also known as Internet Speed data) can be distributed to all users to speed up software performance. Note certain subsets such as Logon and Setup are not preloaded as these items can be modified at any time.

Suffix	Client	Vehicle	Province	Cks	Series	Posx	Posy	Initval	Additive	Initval	Factor	Linked	Display	Visible	Named	Enabled	Covera...	Retrieve	Initread	Typed	Save	Number	Version	Descr	Code
14	0	0	0	3	0	0	0	0	0	-1	1.6	Facility Association	UM:SEF4 4:Option alabom:: Opt AB:ABX: AB(ACN)1 ModRac: 1.75:Mod dMn:0.7 5	1	Logon	1	fa	1	0	a:OCDN UQRLGP PMA	1	362049	0	3F5982F8 692FC48E 61BA69D 6A0C3340 98D6569 64	8
15	0	0	0	3	0	0	0	0	0	-1	1.6	Client8	UM:SEF4 4:Option alabom:: Opt AB:Opto naldors eprn:dn dorse:O ptoneleur chargep m:Surh arge	0	Logon	1	1024	1	0	i:CN	1	362050	0	071F8F1 AF173789 83077109 037228D 9065096B 06	58
15	0	0	0	0	0	0	0	0	0	0	1.6			0	Logon	0		0	0	0	0	362051	0		0

Figure 50

Appendix A

Coverage	Ontario
Third Party Liability (TPL)	Bodily Injury (BI)
	Property Damage – Tort (PD)
	Property Damage – Direct Comp. (PDDC)
Accident Benefits (AB)	Applicable
Collision (CL)	Applicable
Comprehensive (CM)	Applicable
Specified Peril (SP)	Applicable
Uninsured Automobile	Applicable

Appendix B

Ontario:

IICC Code	Definition	Urban/Rural
717	Toronto / Markham / Richmond Hill / Vaughan / Peel	U
704	Halton / Hamilton / Wentworth	U
710	Oshawa / Aurora / Newmarket / Orangeville	U
711	Ottawa	U
750	Lake Erie / Essex	R
760	Grey Bruce / Lake Simcoe / Parry Sound / Muskoka / Haliburton	R
770	Peterborough / Lindsay / Port Hope / Cobourg / Kingston / Trenton / Lake Ontario	R
780	Cornwall	R
791	Sudbury City / Northeastern Ontario / Sault Ste. Marie / Manitoulin Island	R
702	North Bay / Thunder Bay	R
722	Northwestern Ontario	R
708	Niagara Falls	U
718	Windsor	U
706	Brantford / Guelph / Kitchener-Waterloo / Cambridge	U
713	St. Catherines / Lincoln	U
707	London	U
728	Sarnia	U
751	Stratford / Woodstock / Lake Huron	R
771	Lanark-Upper Ottawa / Southeastern Counties	R

Appendix C

Private Passenger Automobile Classes (Ontario)

Pleasure and Commute: Principal operator is 25 years of age and over; no male driver under 25 years of age, no unmarried female driver under 25 years of age, without driver training:

Class 01: Pleasure only – no driving to and from work – no business, professional or vocational use; annual mileage not to exceed 16,000km (10,000 miles); 2 or fewer drivers, per automobile, in the household, each whom has held a valid operator's license for the past 3 years.

Class 02: If the automobile is used for driving to and from work, one way mileage not to exceed 16km (10 miles); 2 or fewer operators, per automobile, in the household.

Pleasure and Commute: Principal operator is 25 years of age and over; no male driver under 25 years of age:

Class 03

Pleasure and Commute or Business

Class 05: Occasional female driver under age 25.

Class 06: Occasional male driver under age 25.

Class 07: Business use; no male drivers under age 25.

Principal Operators under 25 years of age:

Married Male:

Class 08: Ages 20 and under.

Class 09: Ages 21, 22, 23 or 24.

Unmarried Male:

Class 10: Ages 16, 17 or 18.

Class 11: Ages 19 or 20.

Class 12: Ages 21 or 22.

Class 13: Ages 23 or 24.

Females – Married or Unmarried:

Class 18: Age 20 and under.

Class 19: Age 21, 22, 23 or 24.

Commercial Automobile

CLASSES					
Rating Class			Rating Class		
Type or Use	L	H	Type or Use	L	H
All Commercial Automobile not otherwise classified			- Petroleum Products – Gasoline, Liquified Petroleum Gas or any other		
- No Retail & Wholesale Delivery	36	44	Material of equal or greater volatility	48	48
- Retail Delivery	43	45	- Other (Fuel Oil)	48	48
- Wholesale Delivery	36	44	- Radioactive Materials	48	48
Armored Cars	46	46	- over 100 mile radius (160 km.)		
Artisans	35	-	- Chemical Products and substances not specified below	48	48
Auto Accessories & Parts			- Explosives	48	48
- Retail Delivery	43	45	- Petroleum Products -- Gasoline, Liquified Petroleum Gas or any		
- Wholesale Delivery	36	44	other material of equal or greater		
Bakeries and Distributors	44	45	Volatility	48	48
Brewers & Distributors	45	45	- Other (Fuel Oil)	48	48
Building Products	46	46	- Radioactive Materials	48	48
Butchers			Delivery (Not otherwise classified)		
- Retail Delivery	43	45	- Retail Delivery	43	45
- Wholesale	47	47	- Wholesale Delivery	36	44
Caterers	43	45	- over 100 mile radius (160 km.)		
Canteen Vendors	43	45	- within 100 mile radius (160 km.)	48	48
Cement Block, Building Block & Brick	46	46	- over 100 mile radius (160 km.)	48	48
Cement Mixers (Mix-in-Transit)	-	45	Express Companies	44	46
Chemical Products --			Farm Tractors	55	55
- within 100 mile radius (160 km.)	48	48	- Used only on Owned Farm	33	34
- over 100 mile radius (160 km.)	48	48	- Used on and off Farm	33	34
Chip Hauling (Wood)			Fire Department Automobiles		
- within 100 mile radius (160 km.)	47	47	- Private Passenger -- see Private Passenger Section		
- over 100 mile radius (160 km.)	47	47	- Trucks (Use Endt. 24 – when Physical		
Cleaners & Dyers	44	45	Damage coverage is provided for		
Coal & Wood Dealers	44	44	automobiles with fire Fig. hting, rescue or		
Construction Equipment	54	54	or salvage equipment)	53	53
Contractors -- Excluding transportation			Fishermen	33	34
Of Bricks, Building Blocks, Cement, Gravel, Logs, Pulpwood, Petroleum			Fish & Sea Food Distributors		
Products, Sand, Stone, Earth, Asphalt	35	44	- Retail Delivery	43	45
Courier Service	44	46	- Wholesale Delivery	46	46
Cranes (Licensed Mobile)	-	44	Florists		
Dairies & Distributors	44	45	- Used in operation of own premises	35	45
Dangerous Goods – Substance so			- Used in work on customer's premises	35	45
Classified under Transportation of					
Dangerous Goods Act, Canada					
- within 100 mile radius (160 km.)					
- Chemical Products and substances not specified below	48	48			
- Explosives (use Endt. 4a)	48	48			

Commercial Automobile (Type of use cont.)

CLASSES					
Rating Class			Rating Class		
Type or Use	L	H	Type or Use	L	H
- Retail Delivery	43	45	Market Gardeners – see Florists		
- Wholesale Delivery	43	45	Meals -- Home Delivery		
Fruit Dealers			- (Chinese Food, Pizza, etc.)	43	45
- Retail Delivery	43	45	Meat Packers	47	47
- Wholesale Delivery	46	46	Messenger Service	44	46
Fuel Dealers - Coal & Wood	44	44	Motorcycles – see Misc. Section		
Fuel Dealers - Other -- see Petroleum			Municipal Corporation Vehicles		
Funeral Directors Automobiles – see			- (not Ambulance, Fire, Police)	43	44
Private Passenger Section			Newspaper Delivery -- Daily Newspapers		
Furniture Manufacturers & Distributors	46	46	from or in cities of over 15,000 population	47	47
Garbage Trucks	45	45	Nurserymen - see Florists		
Gardeners and Horticulturists-see Florists			Oil Drilling, Exploration and Seismograph	54	54
Gasoline Trucks - see Petroleum			- subject to Endt. No. 30		
Golf Carts	55	55	Oil Tank Trucks -- see Petroleum Products		
Gravel, Sand, Stone, Earth	47	47	Parcel Delivery	44	46
Greenhouse Operators - see Florists			Petroleum Products		
Grocers			- within 100 mile radius (160 km.)		
- Retail Delivery	43	45	- Gasoline, Liquified Petroleum Gas		
- Wholesale Delivery	46	46	or any other material of equal or greater		
Hardware			volatility	48	48
- Retail Delivery	43	45	- Other (Fuel Oil)	48	48
- Wholesale Delivery	43	45	- over 100 mile radius (160 km.)		
Horticulturists - see Florists			- Gasoline, Liquified Petroleum Gas		
Ice Cream Manufacturers/Distributors	44	45	or any other material of equal or greater		
Ice Cream Vendors	43	45	volatility	48	48
Ice Dealers	44	45	- Other (Fuel Oil)	48	48
Industrial Machinery Manufacturers &	36	44	Photo or Film Delivery		
Distributors			- Retail Delivery	43	45
Industrial Trucks-- Used solely on			- Wholesale Delivery	36	44
private Premises	55	55	Police Department Vehicles		
Interurban Trucks -- see Truckmen			- Private Passenger -- see Private		
Landscape Gardeners -- see Florists			Passenger Section		
Laundries	44	45	- Patrol Wagon	53	53
Lawnmowers	55	55	- Other Trucks	53	53
Livestock			- Motorcycles – see Misc. Section		
- within 100 mile radius (160 km.)	46	46	Poultry Dealers		
- over 100 mile radius (160 km.)	46	46	- Retail Delivery	43	45
Logging Trucks			- Wholesale Delivery	46	46
- within 100 mile radius (160 km.)	47	47	Produce Dealers		
- over 100 mile radius (160 km.)	47	47	- Retail Delivery	43	45
Lumber Dealers	46	46	- Wholesale Delivery	46	46
Mail Trucks	44	46	Public Service Automobiles		

Commercial Automobile (Type of use cont.)

CLASSES					
Type or Use	Rating Class		Type or Use	Rating Class	
	L	H		L	H
(not Ambulance, Police, Fire)	43	44	- Road Construction	54	54
Ambulance -- see Public Section			- Other than Farm or Road Construction		
Pulpwood Trucks -- see Logging Trucks			not highway type	55	55
Radioactive Materials			Truckmen -- Not Specifically Classified		
- within 100 mile radius (160 km.)	48	48	- Operating within a 25 mile radius	46	46
- over 100 mile radius (160 km.)	48	48	(40 km.)		
(use Endt. No. 4b)			Such Automobiles (other than those		
Radio Sales & Service (Retail)	43	45	which carry mail or milk), operated		
Road Construction & Maintenance			under contract exclusively for one		
(Excluding Dump Trucks) -- Graders,			party, may be classed as if owned		
Snow Blowers and Ploughs, Street			and operated by that party -- 25 mile radius		
Sweepers, Tar Spreaders and like			(40 km.) restriction should apply in the policy		
equipment especially designed and			- Operating within 50 mile radius (80 km.)	47	47
used for road construction and			- Operating within 100 mile radius (160 km.)	61	61
maintenance	54	54	(See Premium Table II)		
Safe Dealers or Manufacturers	36	44	- Operating over 100 mile radius (160 km.)	51	51
Sand, Gravel, Earth or Stone	47	47	(See Premium Table II)		
Scrap (Paper, Rags or Metals)	47	47	Operating in U.S.A.	N/a	N/a
Sewer and Septic Tank Cleaning Trucks	43	44	Valet Service	44	45
Snow Blowers & Ploughs -- see Road			Vegetable Dealer		
Construction			- Retail Delivery	43	45
Snow Vehicles			- Wholesale Delivery	46	46
- Under 2000 G.V.W. (l t.) -- see			Well Drilling	36	44
Miscellaneous Auto Section			Wood Chip Hauling		
- Over 2000 G.V.W. (l t.) -- classify			- Operating within 100 mile radius (160 km.)	47	47
according to use			- Operating over 100 mile radius (160 km.)	47	47
Soft Drink Manufacturers/Distributors	44	45	Wrecking Contractors Trucks	47	47
Special Deliver -- subject to time					
and similar constraints					
- Retail Delivery	43	45			
- Wholesale Delivery	36	45			
Station Trucks -- Used solely on					
private Premises	55	55			
Steel Manufacturer/Distributors	46	46			
T.V. Sales & Service					
- Wholesale Delivery	36	44			
Tow Trucks	43	43			
Tractors					
- Farm	55	55			
- Retail Delivery and Service	43	45			