INSPRO

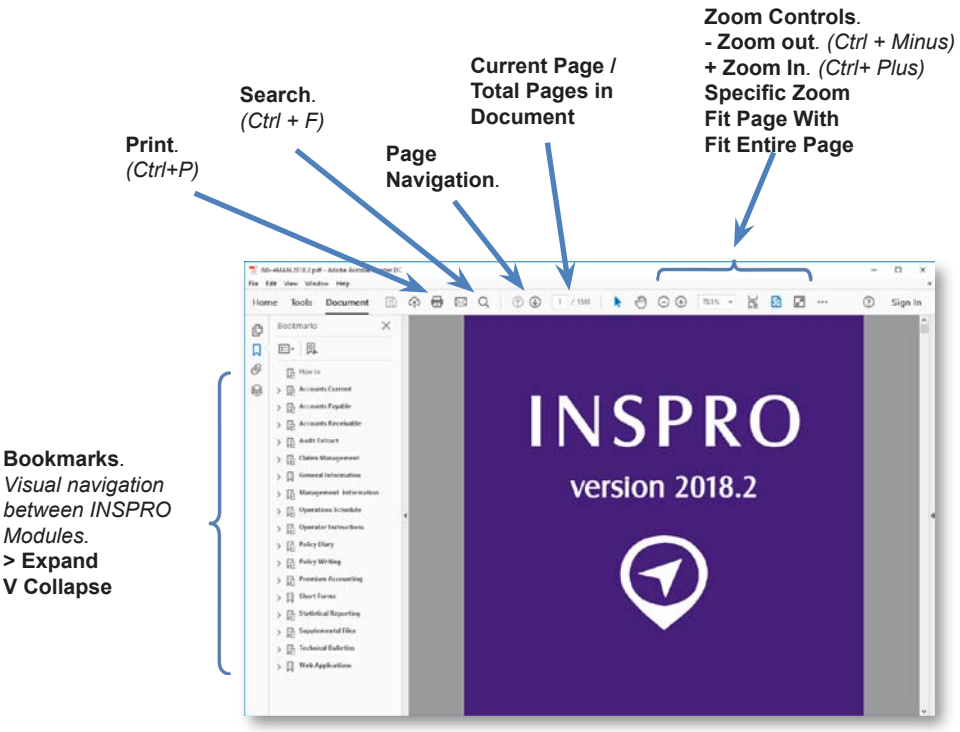
version 2019.1



Purpose

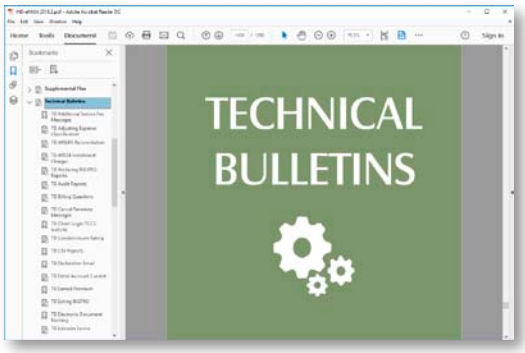
Provide a brief overview on how to quickly access the INS PRO Small Business Documentation INS-eMAN.

When opening the INS-eMAN.pdf document the following screen will show the main INS PRO areas as well as this How To document.



From this screen, the different areas of INS PRO can either be opened to see the contents or a search can be done to find specific information in the entire library of documents.

Open Individual Catalog of documents by Module



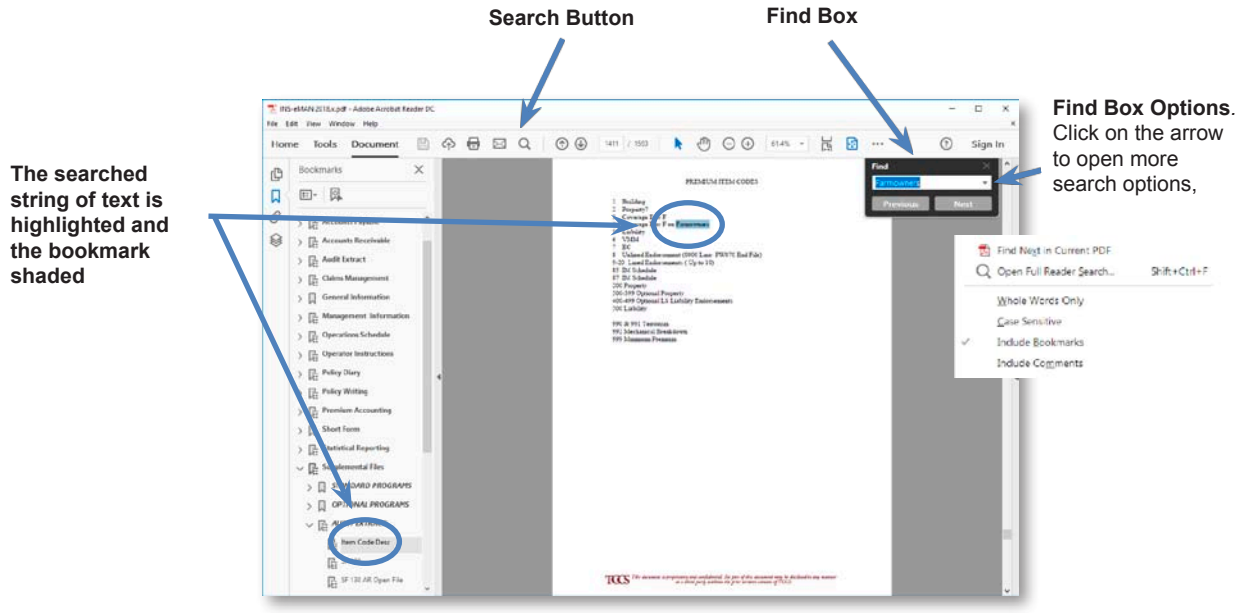
By clicking one of the bookmarks, for example “Technical Bulletins” this document will open and show its contents. An index of bookmarks is displayed on the left portion of the screen outlining information about the selected area, while the right portion of the screen displays the detailed information. Specific topics can be reviewed by jumping from one item to another in the bookmarks portion of the screen or by scrolling through the right portion of the document. The Bookmarks tree can be expanded or collapsed by clicking the > and V symbols at the left of the bookmarks.

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Search the entire Library for specific information

A search can be performed by typing a specific string of text in the Search bar.

The user can navigate through each instance of the string searched by simply clicking on the Previous or Next buttons.



Printing part of a document or the entire library

While researching a document, a copy of a page, a section, or the entire document area can be printed.

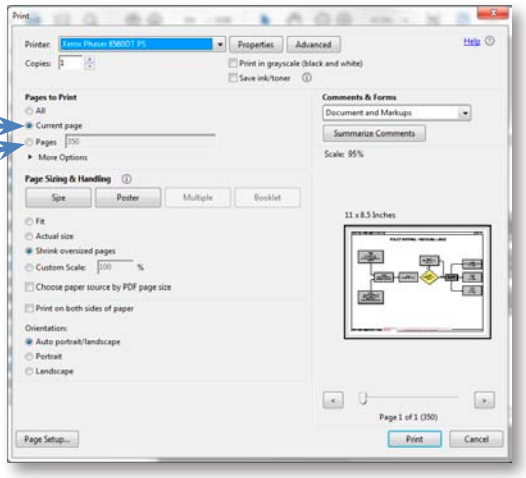
To print the entire library, one page or a specific range of pages

From the main INS-eMAN screen, a copy can be printed through the print icon. Once in the print window, a specified area or the entire library can be selected. After double clicking a specific bookmark, or finding desired information by performing a key word search, printing is a breeze. Take note of the page numbers you would like to print. Click the print icon and in the print range section of the print window select current page or a page range.

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Current Page - To print only one page

Pages - To print a specific page range

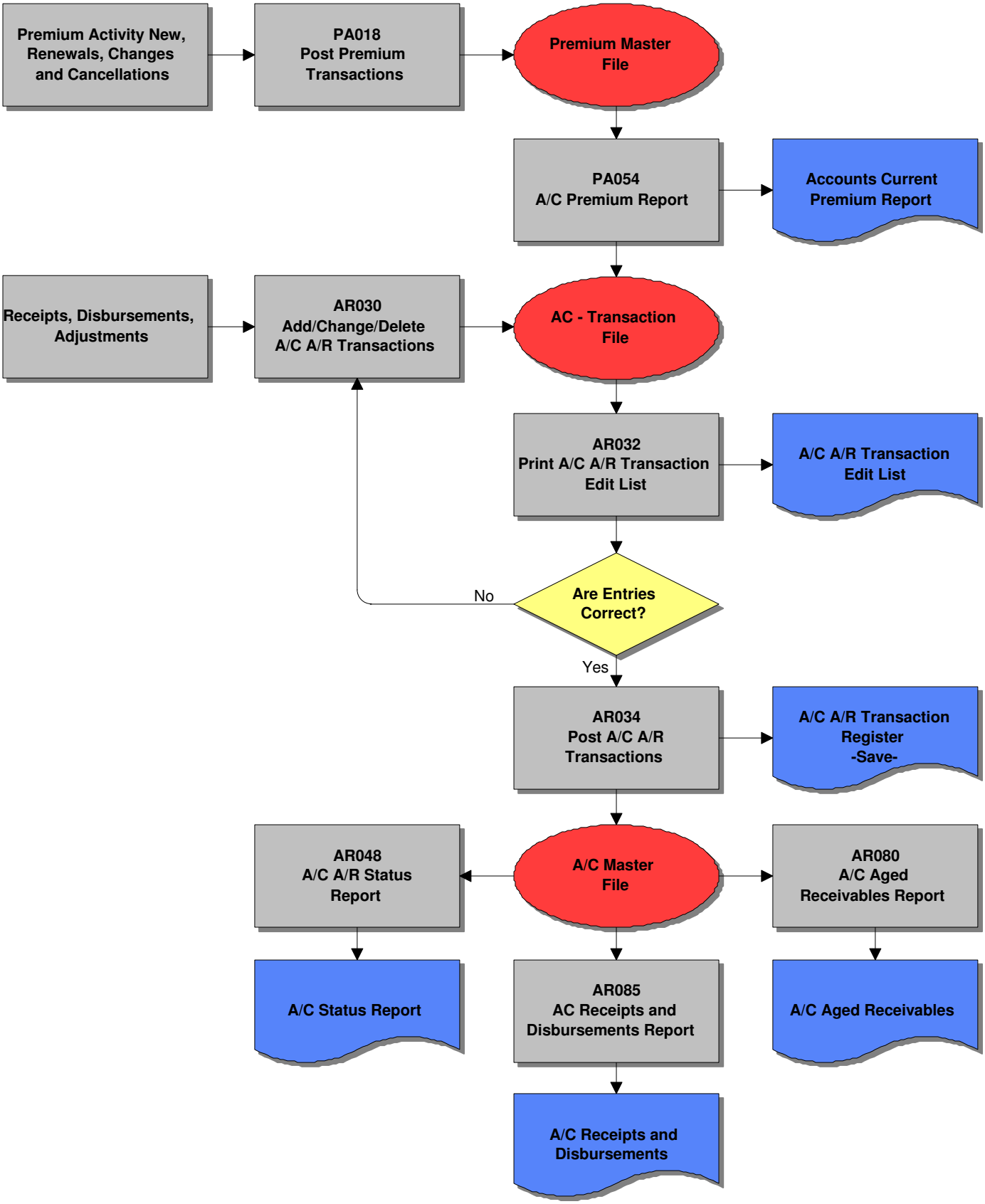


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ACCOUNTS CURRENT



ACCOUNT CURRENT A/R SYSTEM



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A. PURPOSE

INSPRO includes optional programs to handle receivables for agents on an Account Current billing plan. Under this plan, the agent is responsible for billing policyholders and collecting the premiums. The company sends a monthly statement of premiums written for the month and the agent has 30 – 45 days to remit the net (of commissions) amount due.

The programs provided handle preparing monthly statements, processing payments and disbursements, printing management and accounting reports, and a screen inquiry to display transactions for an agent.

Activity is normally handled on a summary basis by month. The monthly statement is itemized at the policy level, with the receivable for the month set up as a single combined transaction representing the sum of the detail policy activity. This includes new business, renewals, changes, and cancellations. When payments are received from the agent a single entry is made for the net amount received. There is also a facility for disbursements to an agent, and adjustments for miscellaneous activity. (Note: there is a detail option available where activity is handled at the policy level. The processing under this option is very similar to direct bill receivables).

B. PREPARING MONTHLY STATEMENTS

1. PRINT MONTHLY STATEMENTS

From the PREMIUM ACCOUNTING REPORTS MENU select:

PA054 – ACCOUNT CURRENT PREMIUM REPORT

You will be prompted to enter a FROM – TO date range. This is typically a one-month period for the month just ended. The question "DO YOU WANT TO CREATE A/R OPEN RECORDS?' will also display. Answer "N"o if you want to just print the monthly statements to review them before running a final set. If answered NO, the report must then be run a second time with the answer "Y"es to create the Account Current receivable transactions for the month. PA054 Run in (D)etail mode will create PA054ext.csv in Prog/ISPO folder.

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2. EDIT AND POST THE RECEIVABLE TRANSACTIONS

From the ACCOUNTS RECEIVABLE AC TRANSACTION FILE MAINTENANCE MENU select:

AR032 – PRINT TRANSACTION EDIT LIST

Review the report to verify the total matches the total of the monthly statements and that the dates are correct. Then select:

AR034 – POST TRANSACTIONS TO AGENT RECEIVABLES FILE

This program will post the receivables transactions and print a posting register. The register should be reviewed to be sure the program ran correctly, then saved.

Note: *if any problems related to individual policies are found on the monthly statements, correcting entries should be made in the Premium Accounting System, which will then appear on the next monthly statement.*

C. ENTERING PAYMENTS

Payments are generally entered as they are received from agents. A Batch Total of the checks should be run before entry is started to provide a control total. From ACCOUNTS RECEIVABLE AC TRANSACTION FILE MAINTENANCE MENU select:

AR030 – UPDATE TRANSACTIONS

Then select 1. ADD RECORDS. Enter the requested information as follows:

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1. AGENT NUMBER	Enter the agent's number
2. ACCOUNTING DATE	Enter the month and year of the statement being paid MMYYYY
3. TRANSACTION DATE	Enter the date the money will be deposited in the bank MMDDYYYY. The current date will default
4. TRANSACTION CODE	Enter: 40 for PAYMENTS 30 for DISBURSEMENTS 20 for ADJUSTMENTS 10 for PREMIUMS (entering initial balances)
5. PAYMENT AMOUNT	Enter the amount of the agent's check in dollars and cents. This will normally be the total written less commissions.
6. COMMENTS	This field is optional. Enter any special circumstances that apply to the payment being made.

When all the checks have been entered, print an edit list by selecting:

AR032 – PRINT TRANSACTION EDIT LIST

Compare the total on the Edit List to the Batch Total to verify all entries have been made and that the amounts are correct. Review the transactions to verify that correct dates and agent numbers have been used. If any corrections are needed select in AR030 Update Transaction Menu, CHANGE/INQUIRE or DELETE RECORDS. Additional Edit Lists can be run as necessary.

When the transactions have been verified, they are posted to the Account Current Master file by selecting:

AR034 – POST TRANSACTIONS TO AGENT RECEIVABLES FILE

Review the Posting Register for accuracy, then save.

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D. AC AGENT INQUIRY

The AC Agent Inquiry program is designed to display transactions on the screen to answer agent questions and review activity. From the ACCOUNTS RECEIVABLE MAIN MENU, select:

AR046 – AC AGENT INQUIRY

The program provides options for <D>ETAIL or <S>UMMARY display. The Detail option will display each transaction for an agent. The Summary option will display one line per month, summarizing activity by the Accounting Month date.

E. AC REPORTS

Three reports are available on the ACCOUNTS RECEIVABLE SYSTEM -- AR075 – AC REPORTS MENU.

AR080 – AGED RECEIVABLES REPORT summarizes activity by agent showing amounts for Previous Balance, Current Month's Payments and Premiums, and the Current Balance outstanding. The Current Balance is then aged, 0-30, 31-60, 61-90, over 90 days. This report is used to monitor receivables and for outstanding receivables accounting.

AR065 – A/C RECEIPTS AND DISBURSEMENTS REPORT details adjustments, payments, and disbursements for the From – To date range selected. It is used to reconcile checking account activity and for.

AR048 – A/C PRINTED STATUS REPORT details on paper all of the transactions for an agent. It is helpful when a detailed analysis of an agent's billings and payments is necessary, either to answer questions or resolve a problem.

F. A/C UTILITY PROGRAMS

There are three utility programs on the ACCOUNTS RECEIVABLE SYSTEM F1 UTILITIES MENU that relate to Account Current receivables.

XAR910 – UPDATE INDIVIDUAL AR A/C MASTER RECORDS allows POSTED transactions to be corrected. **This program must be used with caution**, since changing Posted Transactions can affect reports

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that may already have been run. It is designed to be used to correct mistakes not found before posting on the Edit List. An Audit Report showing any records updated will be printed and should be saved.

AR095 – DELETE AR A/C MASTER RECORDS allows POSTED transactions to be deleted. **This program must be used with caution,** since deleting Posted Transactions can affect reports that have already been run. It is designed to allow transactions entered with an incorrect agent number to be deleted so they can be re-entered with the correct number. An Audit Report showing any records deleted will be printed and should saved.

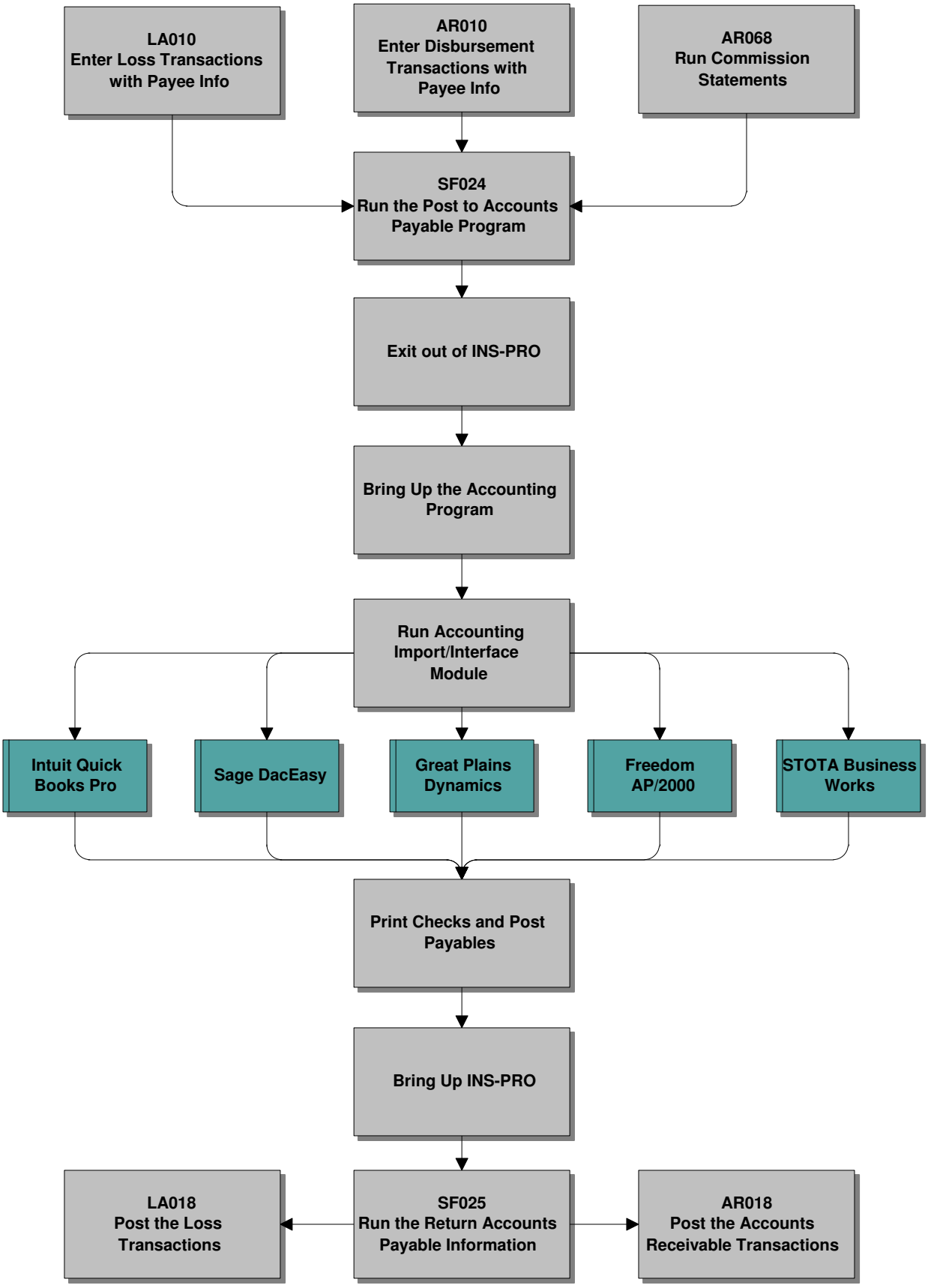
AR096 – PURGE ACCOUNT CURRENT AR MASTER RECORDS allows records several years old to be removed from the file after they are no longer of any current use or value. It is suggested that this program be run annually in May, after the annual statement has been completed and filed. The AS OF DATE should be at least 2 years back in time, for example: in May of 2016 purge AS OF 12/31/2014, leaving all prior year (2015) and current year (2016) information on the AC Master File.

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ACCOUNTS PAYABLE



ACCOUNTS PAYABLE



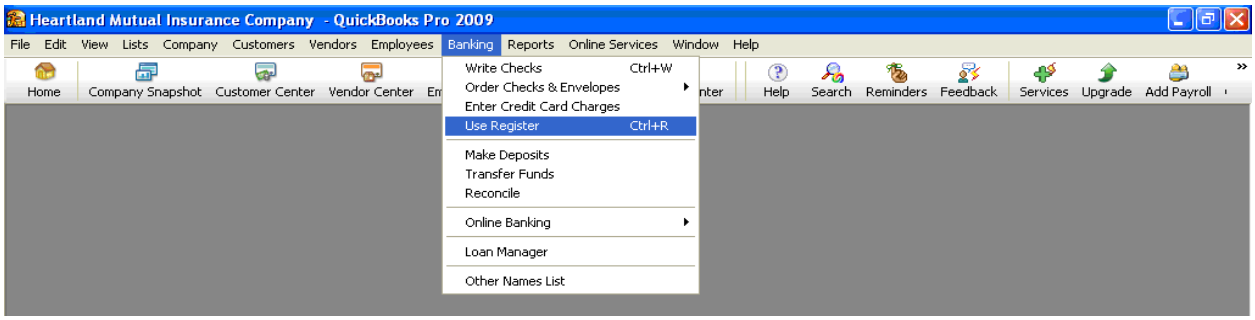
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ENTERING PREMIUM DEPOSITS IN QUICKBOOKS

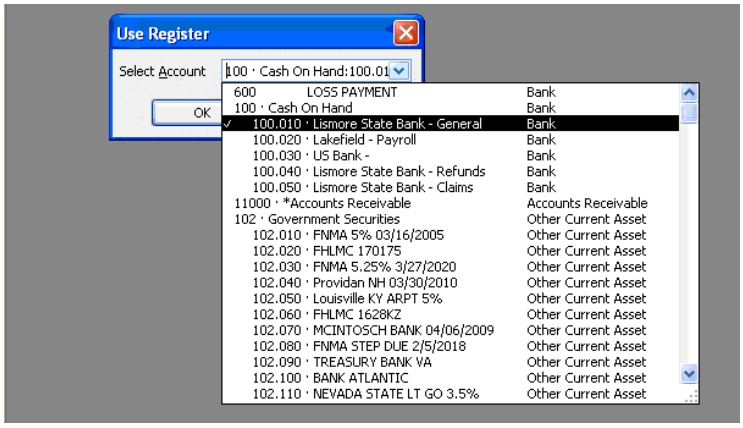
March 24, 2010

The following screens outline a method for entering premium deposits in Quick Books. In this sample, the premiums are split by line and service/installment charges.

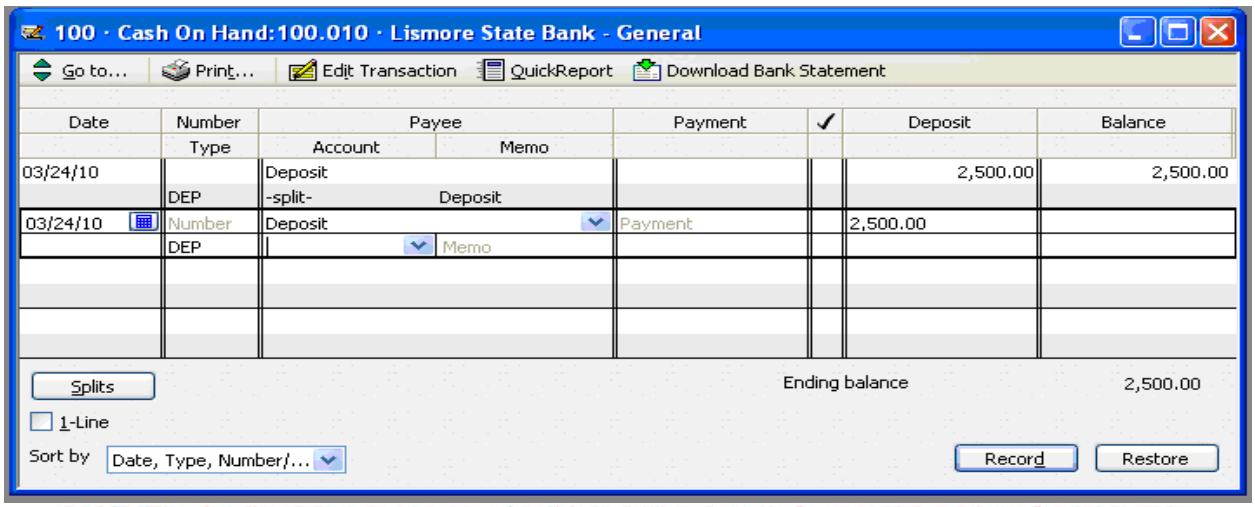
1. Navigate to the Use Register option.
   Click on **Banking**, then click on **User Register** from the list of choices



2. Select the correct bank account for the deposit.
   Click on the **down arrow** to the right of Select Account to view available choices, then **click on the correct account**



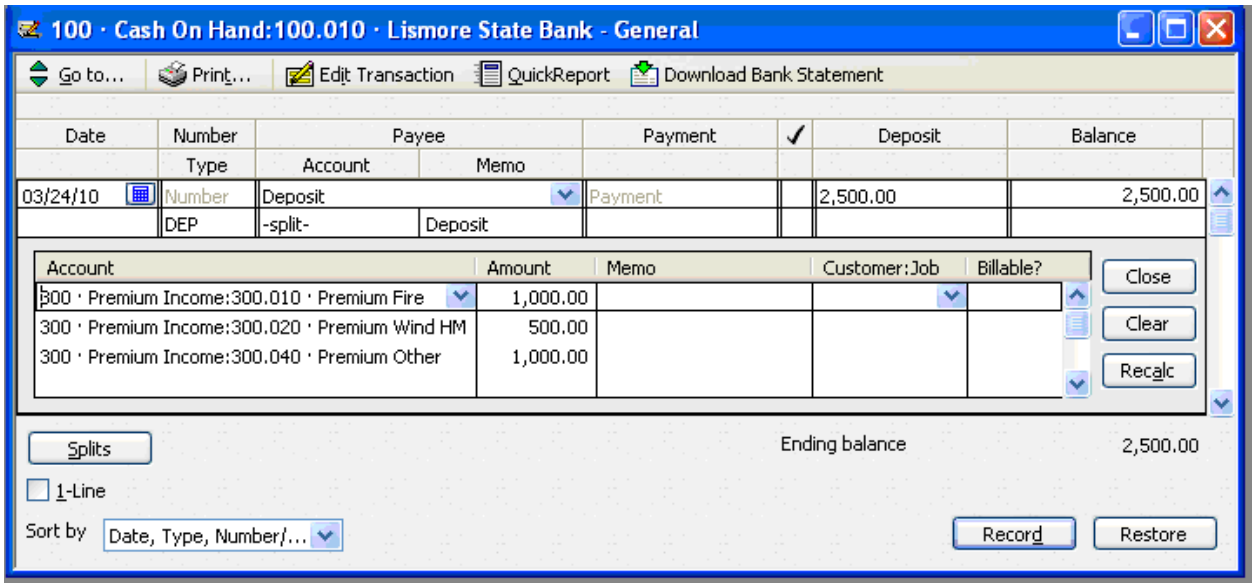
3. Enter the deposit transaction.
   Ender the correct **date** or accept the default. Tab and **space out the Number field**. Tab and enter **Deposit** in the Payee field. Tab twice and enter the **Deposit amount** in the Deposit field.



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4. Distribute the deposit to the proper income accounts.

   Click on **Split**. Click on the **down arrow** to display the account choices. Select each account and **enter the amount** to be allocated to that account. Tab across the Memo, Customer, and Billable fields to be prompted for the next account distribution entry. In the example below three accounts were involved.



5. Record the transaction

   When all of the distributions have been entered and the Ending balance equals the Deposit amount, click the **Record** button to save the transaction entry.

   Click on the red **X** in the upper right of the entry box to exit and proceed to the next activity.

Note: This same procedure can be used to enter investment income, reinsurance recoveries and other receipts. The only difference is the income account(s) used for the receipt.

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INTERFACE TO ACCOUNTS PAYABLE

The optional Interface to Accounts Payable capability passes information from the **INS**urance **PRO**cessing System to an Accounts Payable System (Southware, Quick Books, Freedom, DecEasy) for issuing checks related to: premium refunds, loss payments, loss adjusting expenses, and commissions.

This interface provides the following benefits:

- Redundant data entry is eliminated, saving time.
- The responsibility for check accuracy is placed in the department where the best knowledge and source information is.
- Helps insure that accounting and insurance data bases stay in balance and provide consistent reports.
- Reduces the chance of data entry errors since the information is only entered once.
- Gives more flexibility for printing checks - can be done by a centralized accounting department or by the department initiating payment.

Several programs are involved in the interface process:

ACCOUNTS RECEIVABLE SYSTEM

The Add Transactions program provides the ability to enter premium refunds, which are shown on the Edit and Posting reports. (AR010, AR014, AR016, AR018)

The Direct Bill Commission Statements program gives the option to interface commissions. (AR068)

LOSS ACCOUNTING SYSTEM

The Add, Change/Inquire, and Delete Transaction programs provide the ability to enter loss and loss adjustment expense payments, including those to medical providers, which are shown on the Edit and Posting reports. (LA010, LA012, LA014, LA016, LA018)

SF024 - INTERFACE TO ACCOUNTS PAYABLE SYSTEM

This program controls the passing of payment data to Accounts Payable and provides control total information.

SF025 – RETURN ACCOUNTS PAYABLE INFORMATION

This program allows the check numbers and Check Print Date to be put back in the Return Premium, Loss and Loss Adjusting Expense Payment transactions so that these transactions can then be posted.

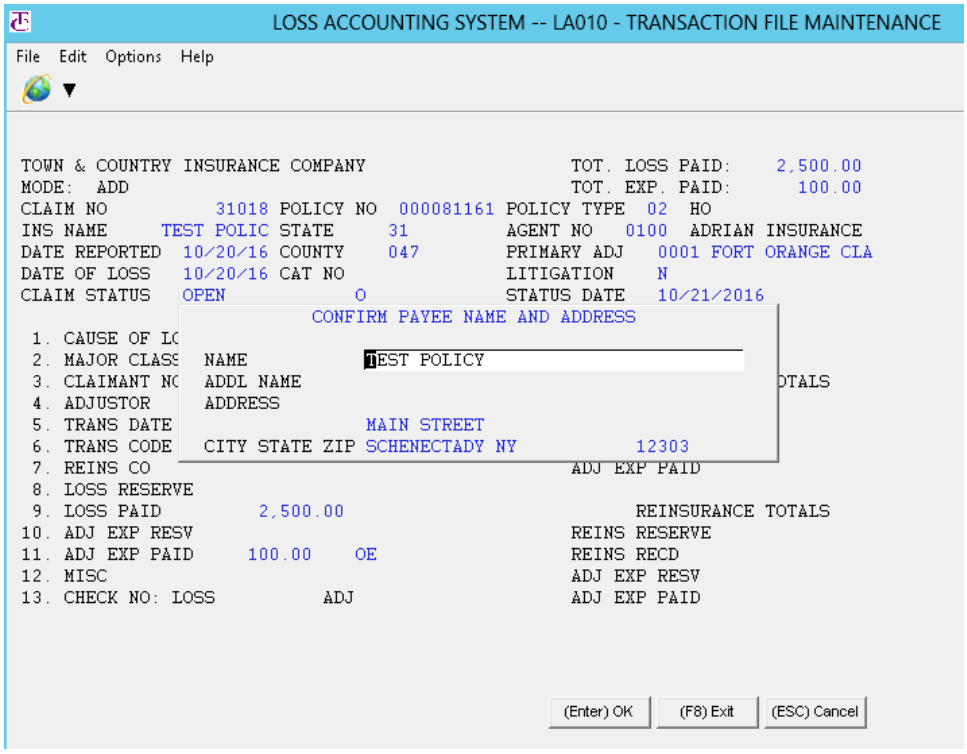
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1. ENTER/SELECT THE CHECK INFORMATION

a. LOSS PAYMENTS

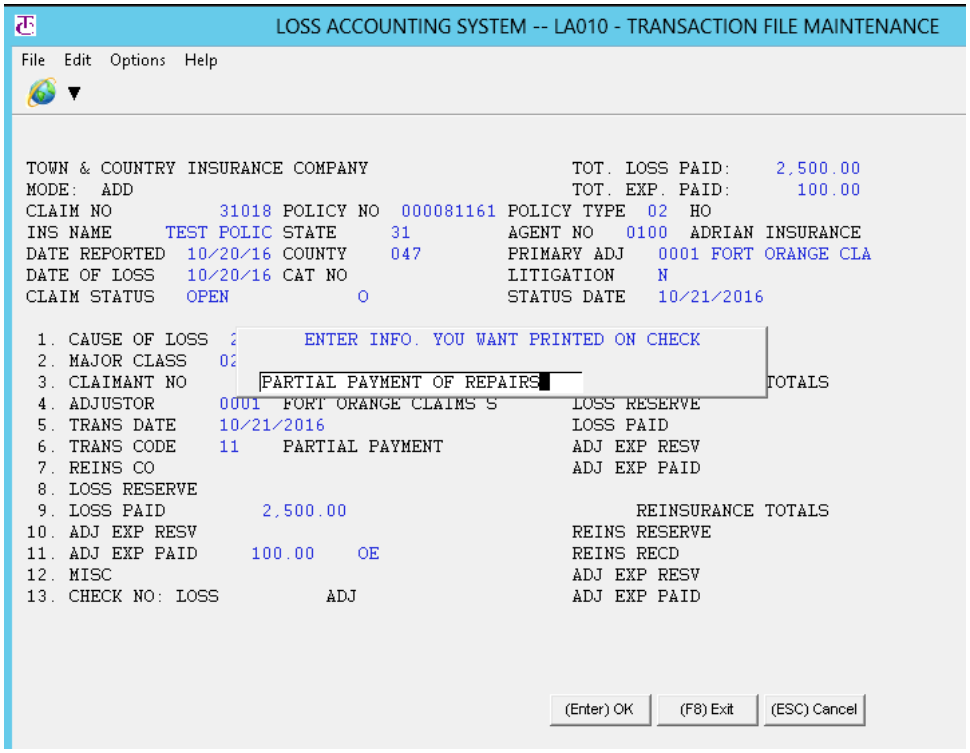
1. Enter the Loss Transaction with a Loss Paid and/or Adj Exp Paid, leaving the Check No field **blank.**

2. Enter the Payee Name and Address – 5 lines 35 characters long.



3. Enter the Check Reference - 1 line 30 characters long.

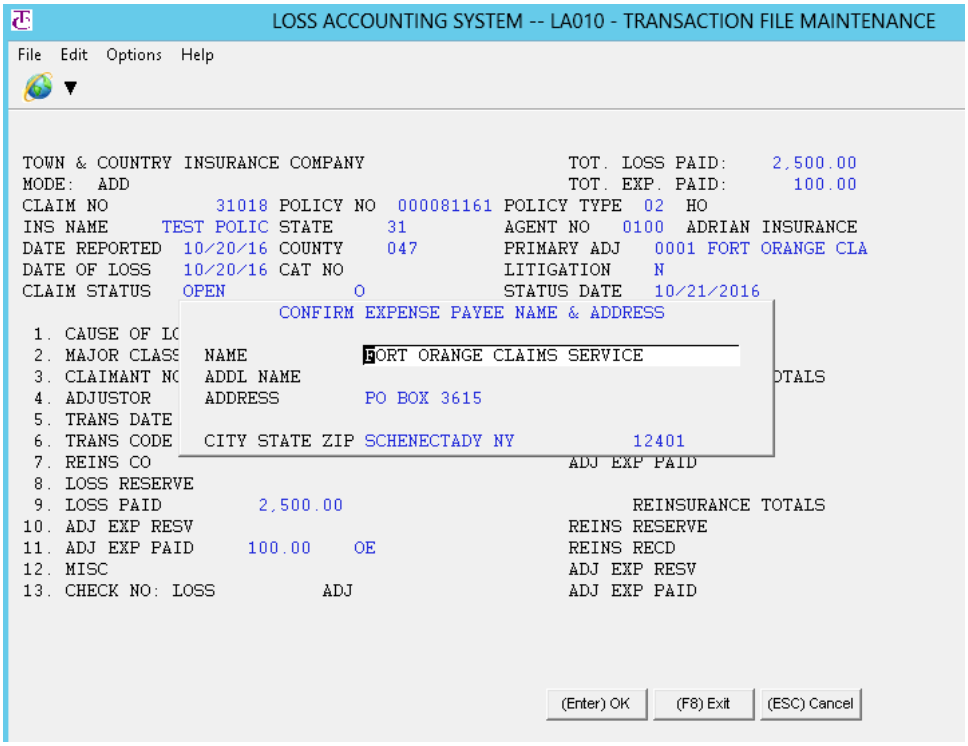
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4. The system will ask if you want to "Issue A Check For The Adjusting Expense?". If you answer No, the system will continue on to the next payment record. If you answer Yes, the system will continue on to the next step.

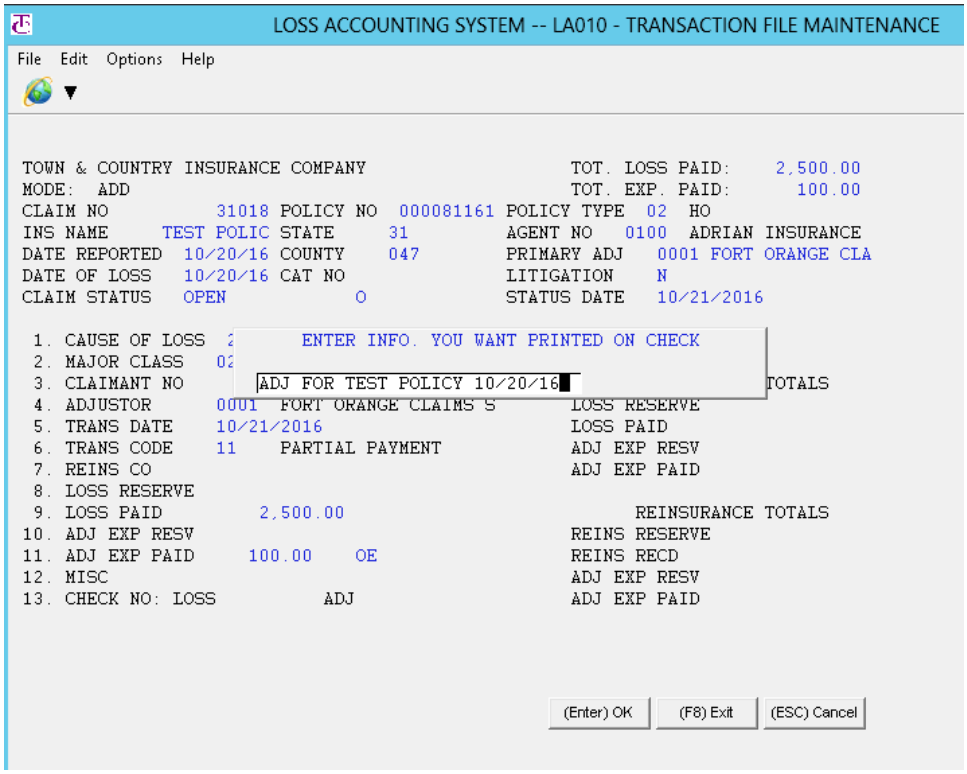
5. The Expense Payee Name and Address will be shown. If there are errors, please have the Adjustor File corrected.

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6. Enter the Expense Check Reference – 1 line 30 characters long.

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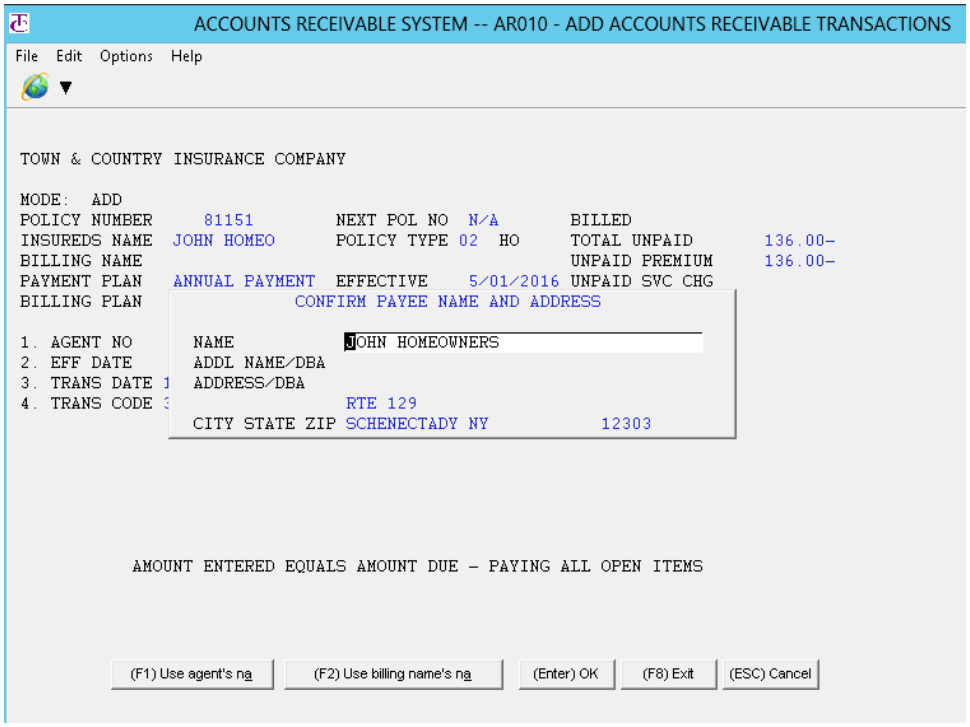


b. PREMIUM REFUNDS

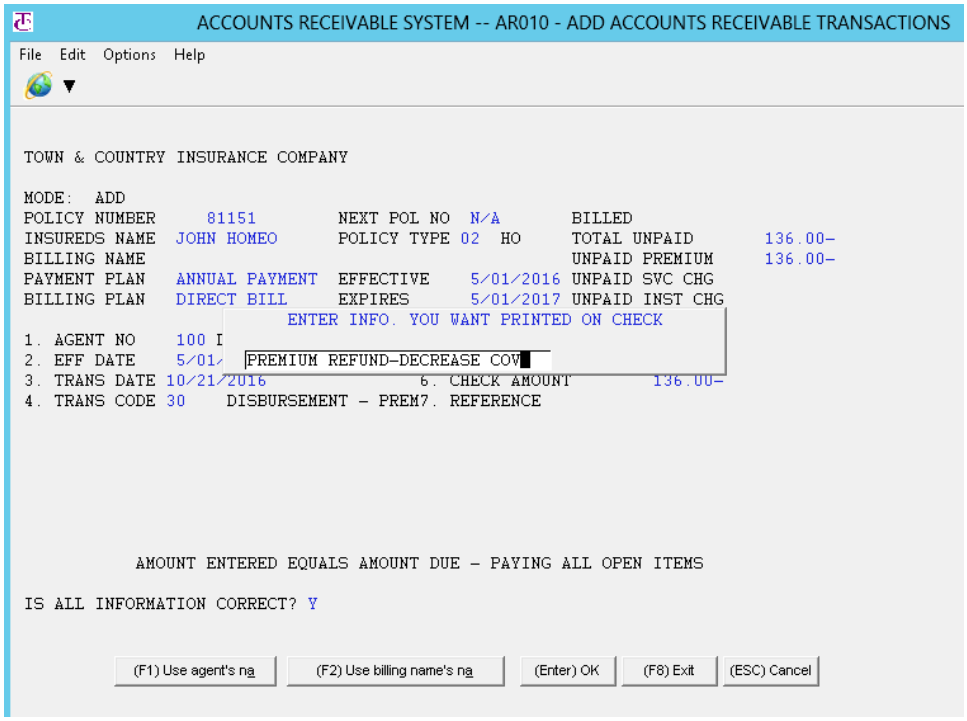
7. Enter the Accounts Receivable Transaction with a Transaction Code of 30 (Disbursement), leaving the Check No field **blank.**

8. Confirm the Payee Name and Address – 5 lines 35 characters long.

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9. Enter the Check Reference – 1 line 30 characters long.



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c. **SELECT COMMISSION STATEMENTS** – Run the Commission Statements Program, answering Yes to "Create A/P Interface Records**?**".

2. **RUN POST TO QUICK BOOKS ACCOUNTS PAYABLE (SFO24)** – This program will be found on the Accounts Receivable and Loss Accounting Transaction Menus. The program will give you the ability to select the type of transactions that should be posted to Quick Books (1. Loss Transactions, 2. Return Premium Transactions, 3. Commission Payments or 4. All Transactions). A report will be printed showing what was put in the Quick Books interface file (QBINTER.IIF).

3. **EXIT OUT OF INS-PRO**

4. **MOVE THE INTERFACE FILE FROM INS-PRO TO QUICK BOOKS**

   The Interface File needs to be moved from \prog\ispo to your Quick Books Directory \program files\intuit\quickbooks. You may want to have your system administrator create a macro to do this move for you.

5. **RUN THE QUICK BOOKS INTERFACE**

   A. Bring up Quick Books

   B. Select [File]

   C. Select [Import]

   D. Select the Qbinter file and Open it. The import macro will run and you will see "Your data has been imported".

   E. Open up the Check Register and confirm that the information imported is correct.

   F. Print your checks by clicking [File], [Print Forms], [Print Checks]. All of the checks waiting to be printed will be selected but you can deselect any that you want to print later.

   G. Exit out of Quick Books

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6. **GO BACK INTO INS-PRO**

7. **RUN THE RETURN CHECK INTERFACE (SFO25)**

   A. Enter the Starting Check Number

   B. Enter the Check Print Date

   C. The program will automatically number the information that was previously interfaced

   D. You will be given an opportunity to confirm that the correct check numbers were assigned to the transactions and renumber any that were printed in a different order and/or were reprinted.

   E. The program will update the Loss and **Accounts Receivable** ** Transactions with the check numbers.

8. **Post the Accounts Receivable and Loss Transactions.**

** If SF025 should get to printer selection before **Accounts Receivable Return Premium Transactions** gets updated with check numbers, only recourse is to delete the errant transactions via AR014 Delete Transactions. Then user will be able to go into AR010 Add Transactions and enter transaction 30 to disburse the return premium to the insured (and enter check number also).

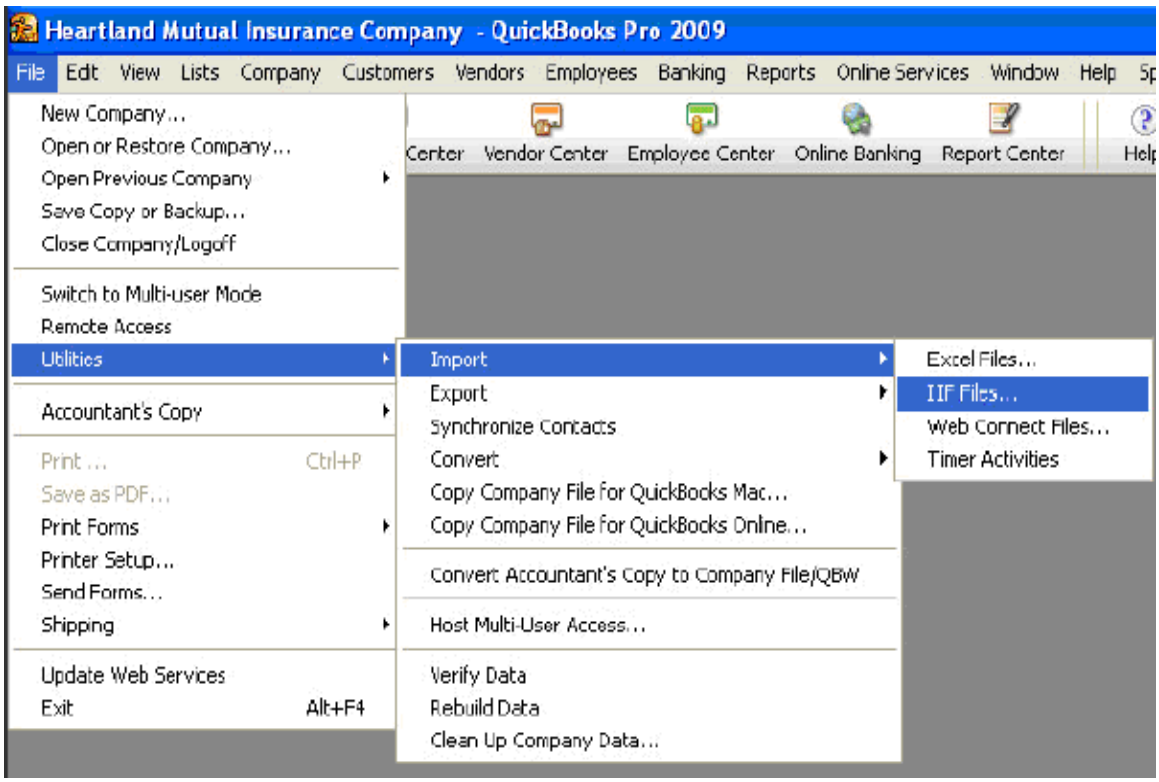
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The following screens outline the procedure to print checks in Quick Books (QB) that have been generated by the **INSPRO** Accounts Payable Interface programs.

1. **Create the Import File** – Following the entry of Claim and/or Adjusting Expenses, Premium Refunds, or Commission Checks run **SF024 – Interface to Accounts Payable System** from the **INSPRO** menu.

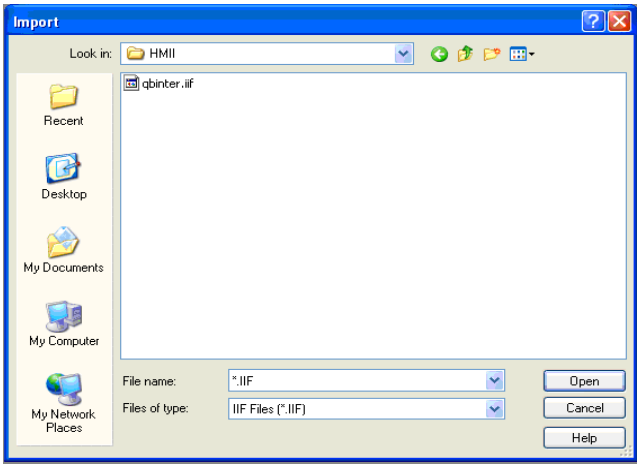
2. **Import the File into Quick Books** – Start the Quick Books application (if not already running). From the task bar at the top of the screen, select:

   File/ Utilities/ Import/ IFF Files

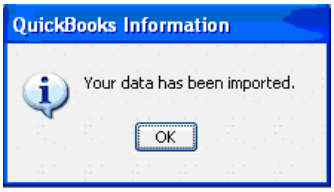


Then **browse to find the qbinter.iff file.** It will typically be on the server running the **INSPRO** System, and will be in the **TOWN/PROG/ISPO** folder. Once this step has been successfully completed the first time, QB will know where to find the file on subsequent imports.

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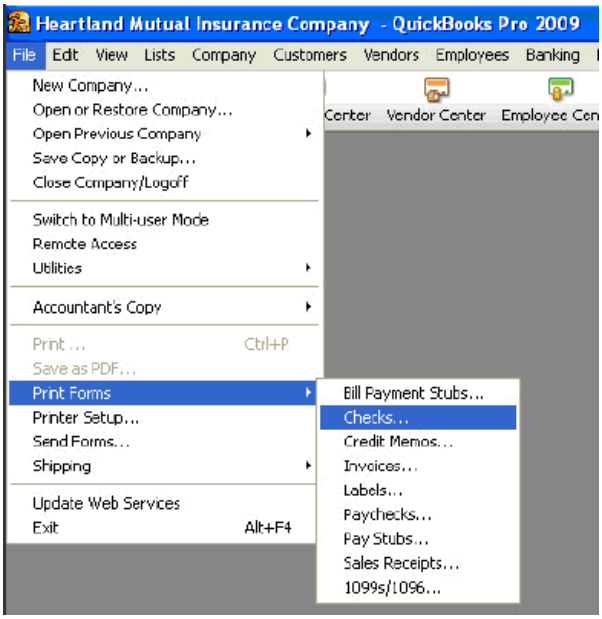


Click on the **qbinter.iif** file name then click on **Open.** The file will import and the screen below will display to confirm the process.



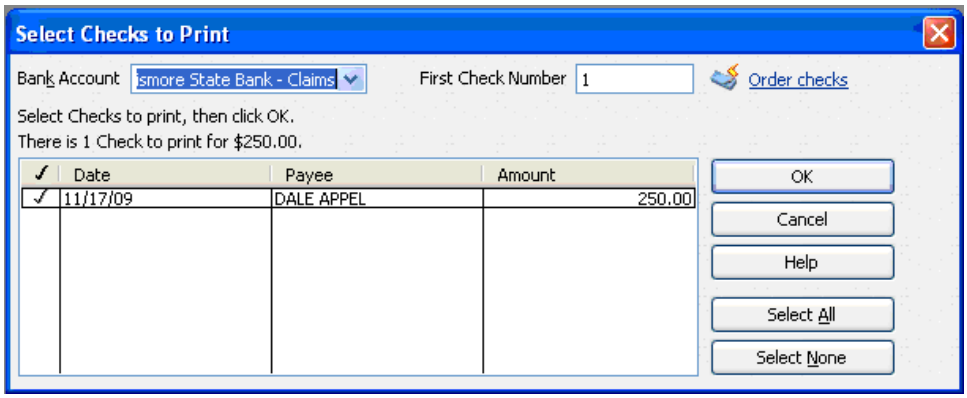
3. **Print the Checks** – From the QB task bar at the top of the screen select:

   File / Print Forms/ Checks

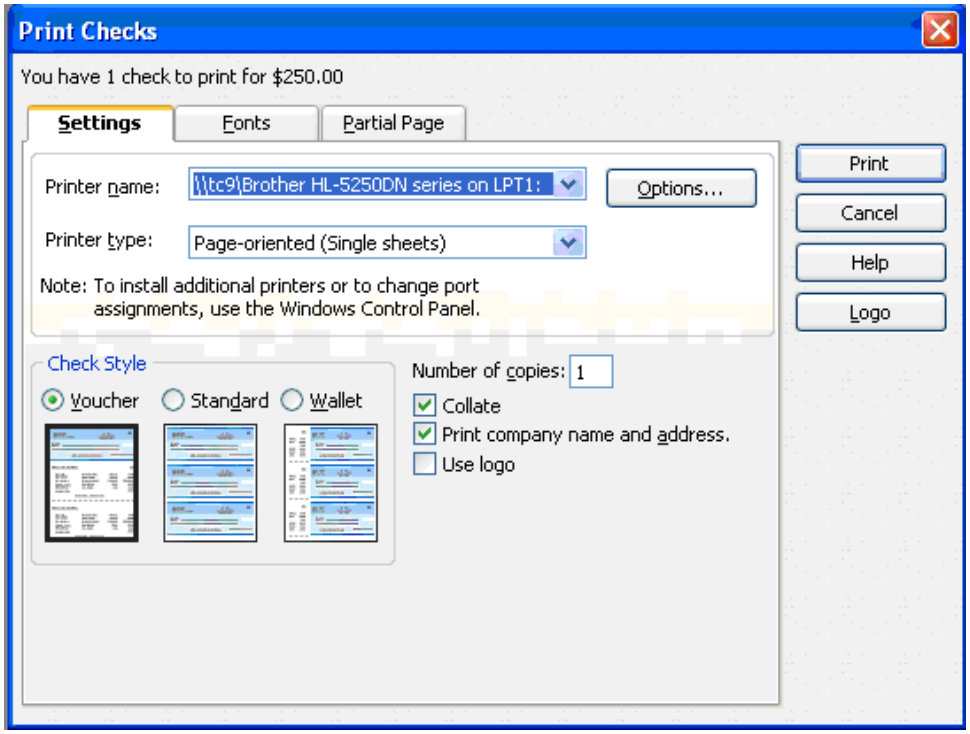


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The screen below will display. Any checks you do not want to print now can be deselected by clicking on the √ mark to the left of the entry. Confirm the proper Bank Account and First Check Number are displayed and click on **OK**.

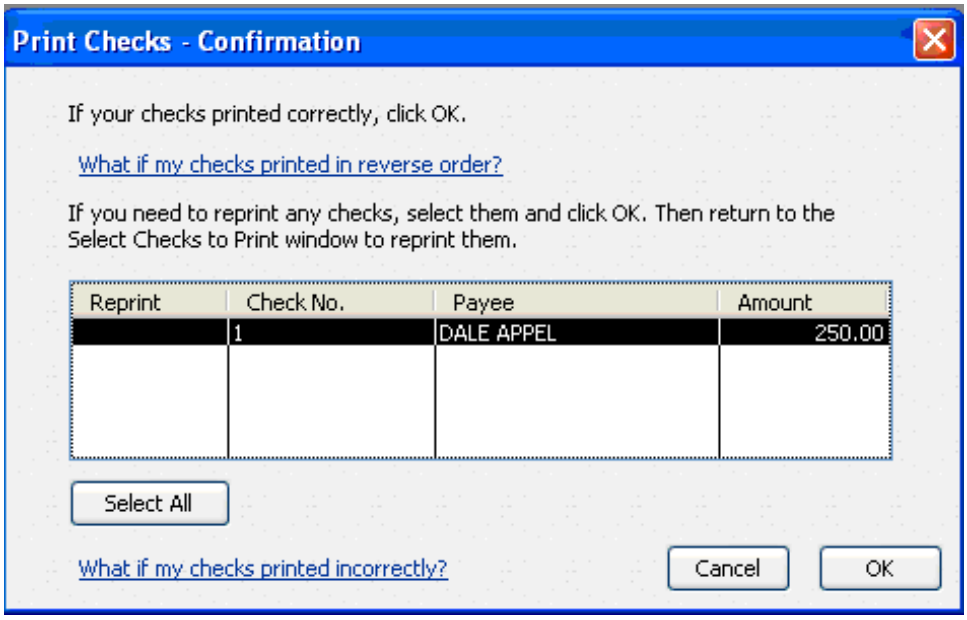


Select the printer and style of checks as shown below, then click on **Print**.



The selected checks will print. If there are printing problems, the affected checks may be reprinted using the options on the following screen. Click **OK** when done.

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4. **Run the INS PRO Return Interface Program and Post** – Return to **INSPRO** and select the **SF025 – Return Accounts Payable Information** from the appropriate Transaction Menu. This program will update the transaction records with the check number for each check printed. ****** It will also make a diary entry for each claim and/or policy refund check showing the date, payee and amount (if the sf025 dq option is selected in the sf048 Master Options File).

   The transactions can then be posted.

Note: *This step applies to claim payments and premium refunds only – not agent commissions. The detail of commission checks is available in QB using the various inquiry options.*

Please reference the procedures **AP Interface QB Setup** and **AP Interface QB Entry** for initial set-up and more information.

****** If SF025 should get to printer selection before **Accounts Receivable Return Premium Transactions** gets updated with check numbers, only recourse is to delete the errant transactions via AR014 Delete Transactions. Then user will be able to go into AR010 Add Transactions and enter transaction 30 to disburse the return premium to the insured (and enter check number also).

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1. **QUICK BOOKS SYSTEM**

   a. **CHART OF ACCOUNTS**

      Set up accounts ([Lists], [Chart of Accounts]) for:

      Loss Payments
          Payments
          Allocated Adjusting Expense
          Unallocated Adjusting Expense
      Commission Payments
      Agent Reimbursements
      Premium Refunds
          Premium
          Service Charges
          Installment Charges
          Premium Taxes (NY Fire Fee)
      MGA Payments (If an Managing General Agency)
          Premium
          Premium Fees
      Accounts Payable (If processing payments into the
          Accounts Payable Bills File instead of the
          Checking Account)

   b. **VENDORS**

      Enter all active Direct Bill Agents and Adjustors into the Vendor List ([List], [Vendor])

2. **INSurance Processing System**

   a. Enter records 19 thru 25, 27 thru 29 in the Company Name and Address Table to define the Account Name/Numbers and Account Reference. **Note: Account Name/Numbers must be 30 characters (including spaces) or less and match your GL account exactly.**

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
    TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE COMPANY NAME AND ADDRESS

 1.  RECORD NUMBER    19
 2.  COMPANY DATA     Loss:Payment                    LOSS PAYMENT
                      12345678901234567890123456789012345678901234567890
```

      19 – Loss Payments
      20 – Allocated Adjusting Expense
      21 – Commissions
      22 – Premium Refunds

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23 – Service Charge Refunds
24 – Installment Charge Refunds
25 – Premium Tax Refunds
27 – Unallocated Adjusting Expense
28 – Checking Account for Commissions and Refunds
29 – Checking Account for Losses
40 – MGA Premium Payment Account
41 – MGA Premium Fee Payment Account
42 – Accounts Payable Holding Account

b. Add the Account Name/Number to the AR Transaction Records 60 thru 69 **if** you are using Agent Reimbursements.

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
    TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE TRANSACTION CODE TABLE


 1.  TRANSACTION CODE           60
 2.  DESCRIPTION                PHOTOGRAPHS
 3.  SHORT DESCRIPTION          PHOTOS
 4.  GENERAL LEDGER ACCOUNT     Reimbursements:Photographs
```

c. Turn on the AP Interface indicator in the Company Setup Record. Call T&CCS for the Password needed for this step.

d. Set “Post Payment After Check Print?” in the Company Setup Record.

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
    TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE COMPANY SETUP INFORMATION
 0. INS PRO PACKAGE           1
 1. SYSTEMS IN USE            AR LA MI PA PW SF AC ST U1 SI SW CB PR PH CL
                              PD
 2. SYSTEM PRINTER            05        15. PRINT OUTSTANDING BAL.         N
 3. BILLS PRINTER             11        16. PROMPT FOR CHECK NUMBER        Y
 4. DECLARATIONS PRINTER      11        17. CANCELLATION NOTICE TYPE       4
 5. OTHER FORMS PRINTER       11        18. PRINT COMMERCIAL CANCELLATIONS 1
 6. LETTERS PRINTER           11        19. PRINT SUPP OR PW LOCATION      P
 7. BILL PRINT ORDER          1         20. NON-CONTINUOUS 12 MONTH POLICY N
 8. DECLARATION PRINT ORDER   1         21. ENTER DEPOSIT AFTER N&A        Y
 9. NON-PAY PRINT ORDER       1         22. POST PAYMENT AFTER CHECK PRINT Y
10. MAILING CERTIFICATES      3         23. ACCOUNTING PACKAGE             Q
11. PRINT REQUESTOR FIELD     3         24. CONDENSED PRINT                N
12. NON-PAY PENDING CODE      090       25. OPERATING SYSTEM               3
13. CANCEL/NON-RENEW PENDING  030       26. AGENT ON-LINE NUMBER           00
14. EXPIRED AND RENEWED CODE  021
DO YOU WANT TO HOLD LOSS PAYMENT AND ACCOUNTS RECEIVABLE TRANSACTIONS
UNTIL THE CHECK HAS BEEN PRINTED AND THE CHECK NUMBER HAS BEEN PUT IN
THE TRANSACTION?
```

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e. Set the Accounting Package in the Company Setup Record to "Q".

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
    TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE COMPANY SETUP INFORMATION
 0. INS PRO PACKAGE           1
 1. SYSTEMS IN USE            AR LA MI PA PW SF AC ST U1 SI SW CB PR PH CL
                              PD
 2. SYSTEM PRINTER            05        15. PRINT OUTSTANDING BAL.          N
 3. BILLS PRINTER             11        16. PROMPT FOR CHECK NUMBER         Y
 4. DECLARATIONS PRINTER      11        17. CANCELLATION NOTICE TYPE        4
 5. OTHER FORMS PRINTER       11        18. PRINT COMMERCIAL CANCELLATIONS  1
 6. LETTERS PRINTER           11        19. PRINT SUPP OR PW LOCATION       P
 7. BILL PRINT ORDER          1         20. NON-CONTINUOUS 12 MONTH POLICY  N
 8. DECLARATION PRINT ORDER   1         21. ENTER DEPOSIT AFTER N&A         Y
 9. NON-PAY PRINT ORDER       1         22. POST PAYMENT AFTER CHECK PRINT  Y
10. MAILING CERTIFICATES      3         23. ACCOUNTING PACKAGE              Q
11. PRINT REQUESTOR FIELD     3         24. CONDENSED PRINT                 N
12. NON-PAY PENDING CODE      090       25. OPERATING SYSTEM                3
13. CANCEL/NON-RENEW PENDING  030       26. AGENT ON-LINE NUMBER            00
14. EXPIRED AND RENEWED CODE  021
S=SOUTHWARE D=DACEASY F=FREEDOM G=GREAT PLAINS Q=QUICK BOOKS P=PRO
```

f. Establish company procedures for entering and processing Loss Payments, Commissions, and Premium Refunds. Train the People involved.

g. Do limited runs (5-10 checks) until the process has been verified, the procedures refined, and the people involved are familiar with the processing.

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Town & Country Computer Services, LLC
3118 Carman Road
Schenectady, NY 12303

3/17/99

DAVID COPPERFIELD **218.32

Two Hundred Eighteen and 32/100**********

DAVID COPPERFIELD
ADDITIONAL NAME
ADDRESS 2
SCHENECTADY NY 12303-0001

9012166 - RETURN PREMIUM

DAVID COPPERFIELD		3/17/99	
	RETURN PREMIUM		217.00
	RETURN PREMIUM FEE		1.32

Checking	9012166 - RETURN PREMIUM	218.32

DAVID COPPERFIELD		3/17/99	
	RETURN PREMIUM		217.00
	RETURN PREMIUM FEE		1.32

Checking	9012166 - RETURN PREMIUM	218.32

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Town & Country Computer Services, LLC
3118 Carman Road
Schenectady, NY 12303

2/28/99

T.M. SKIVINGTON AGENCY, INC. **13.79

Thirteen and 79/100**********

T.M. SKIVINGTON AGENCY, INC.
264 NORTH ST
PO BOX 113
CALEDONIA NY 14423-0113

3 - COMMISSIONS 2/01/99- 2/29/99

T.M. SKIVINGTON AGENCY, INC.	COMMISSION PAYMENT	2/28/99	13.79

Checking	3 - COMMISSIONS 2/01/99- 2/29/99	13.79

T.M. SKIVINGTON AGENCY, INC.	COMMISSION PAYMENT	2/28/99	13.79

Checking	3 - COMMISSIONS 2/01/99- 2/29/99	13.79

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Town & Country Computer Services, LLC
3118 Carman Road
Schenectady, NY 12303

3/15/99

DAWN HOUSE **158.50

One Hundred Fifty-Eight and 50/100**********

DAWN HOUSE
ADDITIONAL NAME
ADDRESS 1
ADDRESS 2
SCHENECTADY NY 12303
98789 - PARTIAL PAYMENT OF CLAIM 98789

DAWN HOUSE	LOSS PAYMENT	3/15/99	158.50

Checking	98789 - PARTIAL PAYMENT OF CLAIM 98789	158.50

DAWN HOUSE	LOSS PAYMENT	3/15/99	158.50

Checking	98789 - PARTIAL PAYMENT OF CLAIM 98789	158.50

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Town & Country Computer Services, LLC
3118 Carman Road
Schenectady, NY 12303

3/15/99

FORT ORANGE CLAIMS SERVICE XXXXXX **58.70

Fifty-Eight and 70/100**********

FORT ORANGE CLAIMS SERVICE XXXXXX
CARE OF DFADSFSDAFD
P O BOX 3615
SCHENECTADY NY 12401-0000

98789 - PAYMENT FOR ADJUSTING 98789

FORT ORANGE CLAIMS SERVICE XXXXXX		3/15/99	
	ADJUSTING EXPENSES		58.70

Checking	98789 - PAYMENT FOR ADJUSTING 98789	58.70

FORT ORANGE CLAIMS SERVICE XXXXXX		3/15/99	
	ADJUSTING EXPENSES		58.70

Checking	98789 - PAYMENT FOR ADJUSTING 98789	58.70

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ACCOUNTS RECEIVABLE



TOWN & COUNTRY INSURANCE

210 MORRIS ROAD
SCHENECTADY NY 12303

HOMEOWNERS INVOICE

Policy Number: 31510
Invoice Date: 6/24/2015
Insured:

TEST POLICY
C/O TEST POLICY
MAIN STREET
SCHENECTADY 12303-0368

Agent: 100

ADRIAN INSURANCE AGENCY
STATE ST
PO BOX 129
ALBANY NY 12205

Property Located At:

664 MAIN STREET, SCHENECTADY, NY, 12303-0368, SCHENECTADY

THIS IS FOR YOUR HOMEOWNERS POLICY EFF 6/24/2015 TO 6/24/2016.

TRANSACTION	AMOUNT
RENEWAL PREMIUM	1,020.00

Total Amount Due **$1,020.00**

Date Due **7/24/2015**

If not paid by the Date Due, the Outstanding Balance WILL be required.
Policies NOT wanted must be returned by the Effective Date or the Premium will be charged.

Additional Service Fees

LATE PAYMENT FEE $25
REINSTATEMENT FEE $25
INSTALLMENT FEE $6.00
RETURNED CHECK FEE $20

****

INSURED COPY

Return This Portion With Remittance To: TOWN & COUNTRY INSURANCE

Policy Number: 31510
Agent: 100

Insured: TEST POLICY
C/O TEST POLICY

DATE DUE: 7/24/2015

Total Amount Due: $1,020.00

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TOWN AND COUNTRY INSURANCE COMPANY

3418 Carman Road
3418 Carman Road
Schenectady, NY 12303-5394
PHONE: (518)355-3947

HOMEOWNERS INVOICE

Policy Number: 310201017
Invoice Date: 3/23/2007
Insured:

JOE JOE
1 J ST
ALBANY NY 12205

Agent:

JOHN SMITH
171 CENTRAL AVE
ALBANY
Phone: 800-388-1119

THIS IS FOR YOUR HOMEOWNERS POLICY EFF 4/01/2006 TO 4/01/2007.

BILLING INFORMATION: Renewal Invoice

Annual Policy Premium $700.00 Premium Due Date: 4/29/0006

Other Payment Plan Options: Semi-Annual Payment - Premium Due $353.00
Quarterly Payment - Premium Due $178.00

If you choose one of our optional Payment Plans (other than 10 pay), a $3.00 Installment Charge is reflected in the Premium Due.

Failure to pay the above premium by the due date will result in the cancellation of your insurance coverage for this policy.

Thank You For Your Business!
To pay by MasterCard or Visa, Please Dial (888) 760-9032
Monday Through Friday Between the Hours of 9:00AM and 4:00PM

INSURED COPY

Return This Portion With Remittance To: TOWN AND COUNTRY INSURANCE COMPANY

Policy Number: 310201017
Policy Eff 4/01/2006
Insured: JOE JOE

Credit Card Payments, changes to your policy and filing a claim can be made at out website -
www.tccs-inspro.com

DATE DUE: 4/29/2006

Annual Premium: $700.00

Circle Payment Plan Selected: Annual Semi-Annual Quarterly 10-Pay (Automatic Debit)

Please Charge my: ☐ VISA ☐ MasterCard

Acct # _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ **Exp. Date** _ _ / _ _

Name On Card: _____

Signature: _____ **Amount:** _____

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TOWN & COUNTRY COMPUTER SERVICES,

210 MORRIS RD
SCHENECTADY NY 12303 12303
PHONE: 800-388-7779

DWELLING FIRE INVOICE

Policy Number: 80000000001
Invoice Date: 7/07/2015
Insured:

Agent: 40

JOHN SMITH
210 MORRIS RD
SCHENECTADY NY 12303

JOHN F SEBAK
DBA LANZO,LUTZ & ASSOCIATES
P.O. BOX 43
CHESWICK PA 15024
Phone: 724/274-8938

THIS IS FOR YOUR DWELLING FIRE POLICY EFF 5/01/2015 TO 5/01/2016.

TRANSACTION	AMOUNT
ANNUAL PREMIUM	500.00

Total Amount Due **$500.00**

Date Due **7/27/2015**

If not paid by the Date Due, the Outstanding Balance WILL be required.
Policies NOT wanted must be returned by the Effective Date or the Premium will be charged.

Thank you for Your Business

INSURED COPY

Return This Portion With Check Made Payable To:
TOWN & COUNTRY COMPUTER SERVICES,

Policy Number: 80000000001 **Agent:** 40

Insured: JOHN SMITH **DATE DUE:** 7/27/2015

Total Amount Due: $500.00

Please Mark the Payment Plan Desired: ☐ One Pay ☐ Two Pay ☐ Four Pay

You may also pay online at www.

Installment Premiums over $100.00 - see reverse side for payment plan options.

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TOWN AND COUNTRY INSURANCE COMPANY

Schenectady, NY 12303-5394
PHONE: (518)355-3947

HOMEOWNERS INVOICE

Policy Number: 470200003
Invoice Date: 6/25/2007
Insured:

J JOSEPH
1717 NEW HOUSE RD
COHOES NY 12047

Agent: 47

INSURANCE AGENCY LIMITED
1777 STATE ST
WHEELING WV 26041

THIS IS FOR YOUR HOMEOWNERS POLICY EFF 7/01/2007 TO 7/01/2008.

TRANSACTION	AMOUNT
ANNUAL PREMIUM	1,053.00

Total Amount Due $1,053.00

Date Due 7/25/2007

Policies NOT wanted must be returned by the Effective Date or the Premium will be charged.
A $25.00 fee will be added to your account if your check is NOT honored by the bank.
If payment is NOT made by the due date of this invoice, a $15.00 fee will be added to your account.

Thank You For Your Business!
To pay by MasterCard or Visa, Please Dial (888) 760-9032
Monday Through Friday Between the Hours of 9:00AM and 4:00PM

INSURED COPY

Return This Portion With Remittance To: TOWN AND COUNTRY INSURANCE COMPANY

Policy Number: 470200003 **Agent:** 47

Insured: J JOSEPH

DATE DUE: 7/25/2007

Total Amount Due: $1,053.00

Please Charge my: ☐ VISA ☐ MasterCard

Acct # _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ **Exp. Date** _ _ / _ _

Name On Card: _____

Signature: _____ **Amount:** _____

Authorization Agreement for Direct Debit on the reverse side of this invoice.
Please complete if you would like to select this NO BILLING CHARGE option.

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NOTICE TO SENIOR CITIZENS

OPTION TO DESIGNATE A THIRD PARTY TO BE NOTIFIED

You have the option of designating a third party to **also** be notified in the event we send you a notice of cancellation, non-renewal or conditional renewal. You must be the named insured on your policy and be 65 years of age or older. Copies of such notices will be sent to **both** you and the person you designate.

If you are 65 or older and elect to designate a third party, please complete the information below and return to our office.

Your Policy Number: _____ Today's Date: _____
Your Name: _____

THIRD PARTY DESIGNEE

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Your Signature _____

This option is provided in accordance with New York Insurance Law A.6891-B, Chapter 930, Section 3111

NOTICE OF INSURANCE INFORMATION PRACTICES Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

✂ _____

Authorization Agreement for Direct Debit Payment

I (WE) HEREBY AUTHORIZE THE Town and Country Insurance Company to initiate debit entries to my (our) checking account at the financial institution listed below, for the collection of premiums on the policies listed below, as well as any new policy which I many acquire subsequent to the date below.

Bank Name _____ Printed Name _____
Address _____ *Signature* _____
ABA Routing Number _____ Printed Name _____
Your Bank Account No. _____ *Signature* _____
Date _____

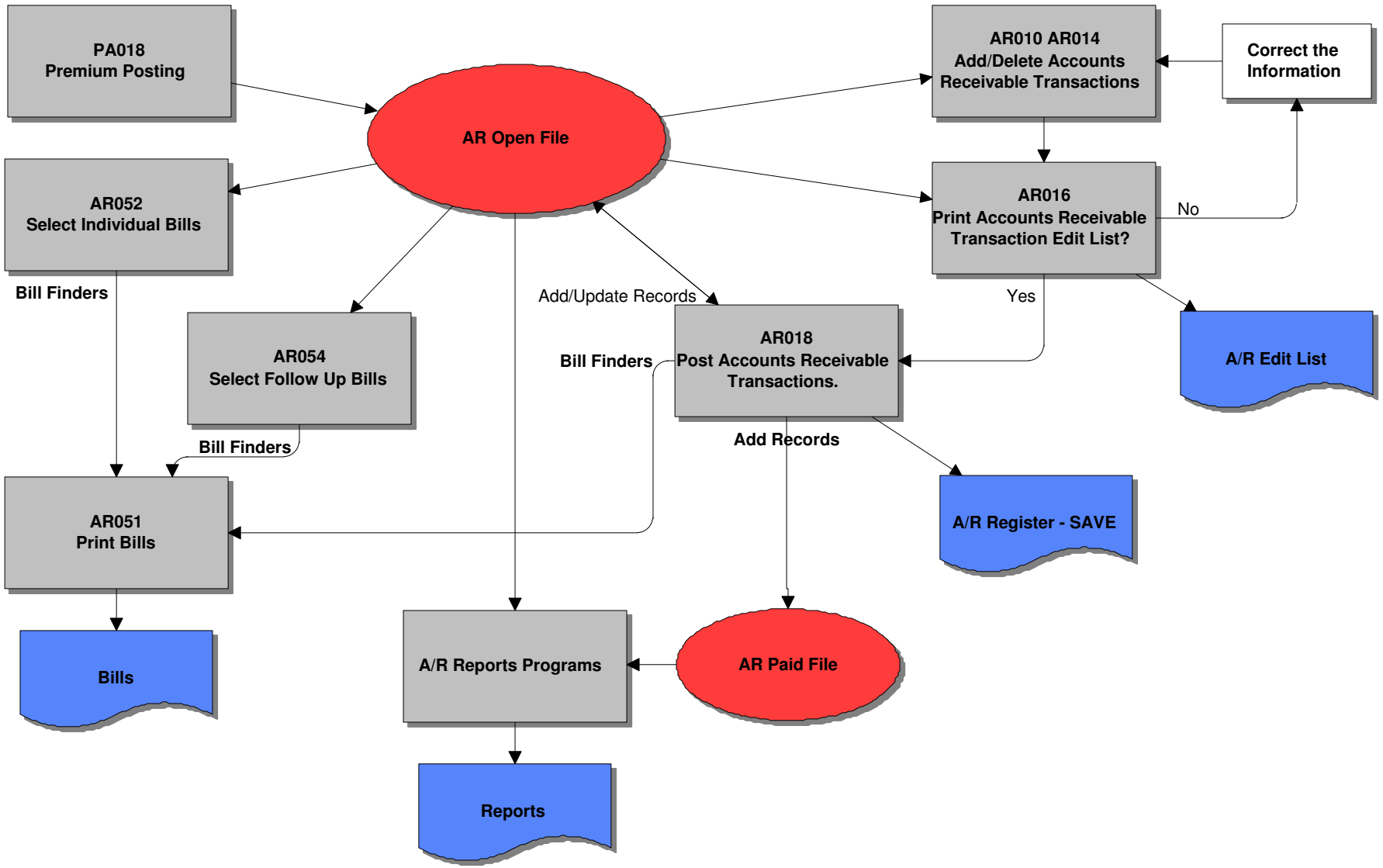
Please Debit my checking account on the
☐ 1st of the Month *OR* ☐ 15th of the Month Policy number(s) _____

Please include a voided check.

This authorization may be terminated by either party, by providing a thirty (30) day written notice, and in such time and manner to afford TCCS and the Bank a reasonable opportunity to act on the termination. TCCS may terminate the direct debit plan immediately by notice, if any account debits, within any twelve-month period, are not paid upon execution or presentation.

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ACCOUNTS RECEIVABLE SYSTEM



1. PROCESSING INSTALLMENTS

When the Installment Billing program AR070 encounters an installment that should be billed on a policy that is pending Non-Payment Cancellation the program will:

- List the policy on the Installment Billing Report as not billed. *non pay cancel pending – no billing finder created*
- **NOT** set up the Billing Finder record

2. BILLING THE INSTALLMENT (after a cancellation notice is rescinded)

- When entering the payment select a reinstatement notice to rescind the cancellation.
- Check the AR070 Installment Billing report to see if the policy was skipped for installment billing due to a Non-Payment Cancellation pending.
- If the policy was skipped, run the Installment Billing program for a 1 day period using the installment effective date and selecting only the policy you want to bill.

3. ADJUSTING OFF THE INSTALLMENT (after canceling the policy)

- Check the AR070 Installment Billing report to see if the policy was skipped for installment billing due to a Non-Payment Cancellation pending.
- If necessary adjust off the installment charge in ACCOUNTS RECEIVABLE by entering a credit adjustment (trans code 28) for the amount of the installment charge and select the option to apply the adjustment now.
- Post the adjustment to the paid file.
- Cancel the policy using PA020- Create Cancellation/Reinstatement Transactions in PREMIUM ACCOUNTING.

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FILE MAINTENANCE PROGRAMS

AR010		ADD ACCOUNTS RECEIVABLE TRANSACTIONS
XAR010	*	LOAD INITIAL AR BALANCES
AR011	*	ADD ACCOUNTS RECEIVABLE RECEIPTS
AR014		DELETE ACCOUNTS RECEIVABLE TRANSACTIONS
AR015	*	DELETE ACCOUNTS RECEIVABLE RECEIPTS
AR016		PRINT ACCOUNTS RECEIVABLE TRANSACTION EDIT LIST
AR017	*	PRINT ACCOUNTS RECEIVABLE RECEIPTS EDIT LIST
AR018		POST & PRINT A/R TRANSACTION REGISTER
AR019	*	POST & PRINT A/R RECEIPTS REGISTER
AR020		CHANGE POLICY PAYMENT PLAN
AR022		AGENT REIMBURSEMENTS FILE MAINTENANCE
AR024		DEPOSIT PREMIUM FILE MAINTENANCE
AR026		POST & PRINT APPLIED DEPOSIT PREMIUMS REPORT
AR028	*	POST & PRINT LOCK BOX PAYMENTS REPORT
AR036		PROCESS BOUNCED & RETURNED CHECKS
AR038	*	SELECT POLICY DIVIDENDS
AR055		MAINTAIN NON-PAY & NON-RENEWAL NOTICES FILE

INQUIRY PROGRAMS

AR040		ACCOUNTS RECEIVABLE POLICY INQUIRY
AR044		PRINT ACCOUNTS RECEIVABLE STATUS REPORT

REPORT PROGRAMS

AR050		PRINT BILLS
AR051	*	PRINT ANNIVERSARY CERTIFICATE/BILLS
AR052		SELECT INDIVIDUAL POLICY BILLS
AR053		PRINT NON-PAYMENT & NON-RENEWAL NOTICES (PENNSYLVANIA)
AR054		SELECT FOLLOW UP BILLS
AR056		SELECT & PRINT NON-PAYMENT CANCELLATIONS LIST
AR057		PRINT NON-PAYMENT & NON-RENEWAL NOTICES (C35p & MU8000)
AR058		PRINT NON-PAYMENT & NON-RENEWAL NOTICES (C-65)
AR059		PRINT NON-PAYMENT & NON-RENEWAL NOTICES (C-65a)
AR060		PRINT AGED RECEIVABLES BY POLICY REPORT
AR061	*	PRINT AGENT PREMIUM RECONCILIATION REPORT
AR062		PRINT AGED RECEIVABLES BY AGENT REPORT
AR063	*	PRINT OVER 30 DAY RECEIVABLES BY AGENT REPORT
AR064		PRINT RECEIPTS AND DISBURSEMENTS REPORT
AR066		PRINT OUTSTANDING RECEIVABLES REPORT
AR067		PRINT NON-PAYMENT & NON-RENEWAL NOTICES (GU323b & MU8000)
AR167	*	PRINT NON-PAYMENT & NON-RENEWAL NOTICES (GU323c)
AR068		PRINT DIRECT BILL COMMISSION STATEMENTS
AR069		PRINT AR/PREMIUM RECONCILIATION REPORT
AR070		SELECT & PRINT INSTALLMENT BILLING REPORT

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REPORT PROGRAMS (Continued)

AR071	*	PRINT LIST OF POLICIES BILLED
AR072		APPLY PREMIUM CREDITS
AR073	*	PRINT WISCONSIN NON-PAYMENT & NON-RENEWAL NOTICES
AR075	*	SELECT ANNUAL BILLS IN ALPHA ORDER
AR076		PRINT AGENT REIMBURSEMENTS REPORT
AR077	*	PRINT RECEIPT OF PAYMENT
AR079	*	PRINT POLICIES PENDING NON-PAY CANCEL
AR081	*	M/C RECEIPT OF PAYMENT LETTER
AR083	*	PRINT POLICY INSTALLMENT SCHEDULE
AR084		SELECT & PRINT CANCELLATION/REINSTATEMENT LETTERS
AR085	*	INTERNAL OUTSTANDING RECEIVABLES REPORT
AR086		PRINT DEPOSIT PREMIUM REPORT
AR087	*	SELECT AND PRINT MORTGAGEE CANCELLATION NOTICES
AR088		PRINT PAID PREMIUM BY AGENT REPORT
AR116	*	PRINT MORTGAGEE SERVICE FEE LIST
AR150		ANNIVERSARY BILLS
AR151		ANNIVERSARY BILLS – DETAIL ONLY
AR152	*	LIST POLICIES WITH AN OUTSTANDING CREDIT
AR153	*	PRINT WEST VIRGINIA NON-PAYMENT & NON-RENEWAL NOTICES
AR154	*	PRINT NEW JERSEY NON-PAYMENT & NON-RENEWAL NOTICES
AR155	*	PRINT NEW YORK LASER CANCELLATION NOTICES
AR156	*	SELECT AND PRINT CREDIT RECOVERY LIST
AR157	*	PRINT NEW YORK LASER NON-PAYMENT NOTICES
AR158	*	PRINT NEW YORKLASER NON-RENEWAL NOTICES
AR159	*	PRINT MICHIGAN NON-PAYMENT & NON-RENEWAL NOTICES
AR160	*	PRINT EXTENDED AGED RECEIVABLES BY POLICY REPORT
AR161	*	PRINT ADVANCED RECEIPTS AND DISBURSEMENTS REPORT
AR162	*	PRINT EXTENDED AGED RECEIVABLES BY AGENT REPORT
AR163	*	SUSPENDED COMMISSION PAYMENT REPORT
AR164	*	PRINT REINSURANCE REMITTANCE REPORT
AR165	*	RECEIPTS AND DISBURSEMENTS BY CARRIER REPORT
AR170	*	SELECT AND PRINT PRE-AUTHORIZED PAYMENT REPORT
AR172	*	LIST CARRIER NON-PAYMENT POLICIES
AR173	*	PRINT TEXAS NON-PAYMENT & NON-RENEWAL NOTICES
AR174	*	PRINT WV COAL MINE SUBSIDENCE REPORT
AR175	*	PRINT MARYLAND NON-PAY/NON-RENEWAL NOTICES
AR183	*	PRINT PRE-AUTHORIZED PAYMENT NOTICES
AR184	*	CREATE PRE-AUTHORIZED PAYMENT BANK FILE
AR255	*	PRINT DELAWARE LASER CANCELLATION NOTICES
AR256	*	POLICIES PENDING NON-PAYMENT LIST
AR257	*	PRINT DELAWARE LASER NON-PAYMENT NOTICES
AR258	*	PRINT DELAWARE LASER NON-RENEWAL NOTICES
AR355	*	PRINT OKLAHOMA LASER CANCELLATION NOTICES

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REPORT PROGRAMS (Continued)

AR357	*	PRINT OKLAHOMA LASER NON-PAYMENT NOTICES
AR358	*	PRINT OKLAHOMA LASER NON-RENEWAL NOTICES
AR455	*	PRINT MINNESOTA CANCELLATION NOTICES
AR457	*	PRINT MINNESOTA NON-PAYMENT NOTICES
AR458	*	PRINT MINNESOTA NON-RENEWAL NOTICES
AR557	*	PRINT NORTH CAROLINA NON-PAYMENT NOTICES
AR558	*	PRINT NORTH CAROLINA NON-RENEWAL/CANCELLATION NOTICES

UTILITY PROGRAMS

AR090		DELETE ACCOUNTS RECEIVABLE OPEN FILE RECORDS
AR091	*	DELETE ACCOUNTS RECEIVABLE OPEN FILE RECORDS BY TRANS DATE
AR092		DELETE ACCOUNTS RECEIVABLE PAID FILE RECORDS
AR094		PURGE ACCOUNTS RECEIVABLE PAID & HISTORY FILES
AR098		PURGE AGENT REIMBURSEMENTS FILE

ACCOUNT CURRENT PROGRAMS *

FILE MAINTENANCE PROGRAMS

AR030		A/C ACCOUNTS RECEIVABLE TRANSACTIONS
AR031	*	ADD DETAIL A/C RECEIPTS
AR032		PRINT A/C A/R TRANSACTION EDIT LIST
AR034		POST & PRINT A/C A/R TRANSACTION REGISTER

INQUIRY PROGRAMS

AR046		A/C ACCOUNTS RECEIVABLE AGENT INQUIRY
AR048		PRINT A/C ACCOUNTS RECEIVABLE STATUS REPORT

REPORT PROGRAMS

AR065		PRINT A/C RECEIPTS & DISBURSEMENTS REPORT
AR074		PRINT UNBILLED INSTALLMENTS REPORT
AR080		PRINT A/C AGED RECEIVABLES REPORT

UTILITY PROGRAMS

AR095		DELETE A/C ACCOUNTS RECEIVABLE MASTER RECORDS
AR096		PURGE A/C ACCOUNTS RECEIVABLE MASTER FILE

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A. PURPOSE

To account for all daily accounting activity, INSPRO allows for transactions to be entered and verified before actual posting occurs. Three programs are involved in these procedures:

AR010 - ADD TRANSACTIONS
AR014 - DELETE TRANSACTIONS
AR016 - PRINT TRANSACTION EDIT LIST

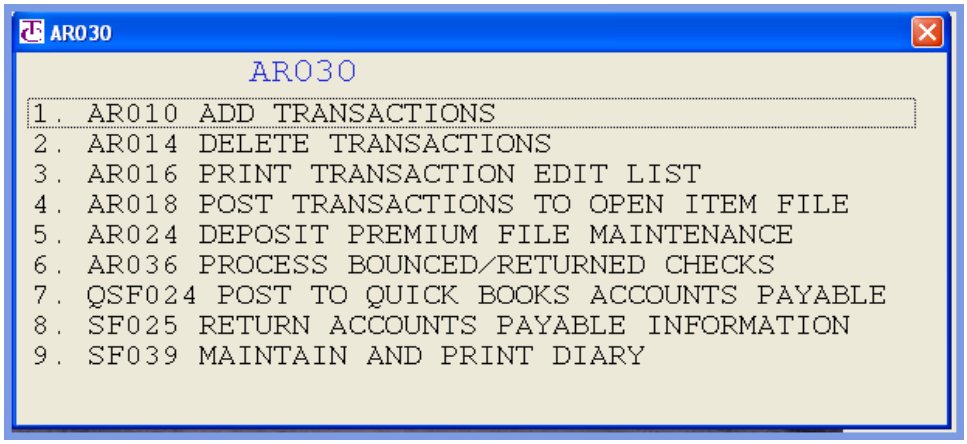
B. PROCEDURE

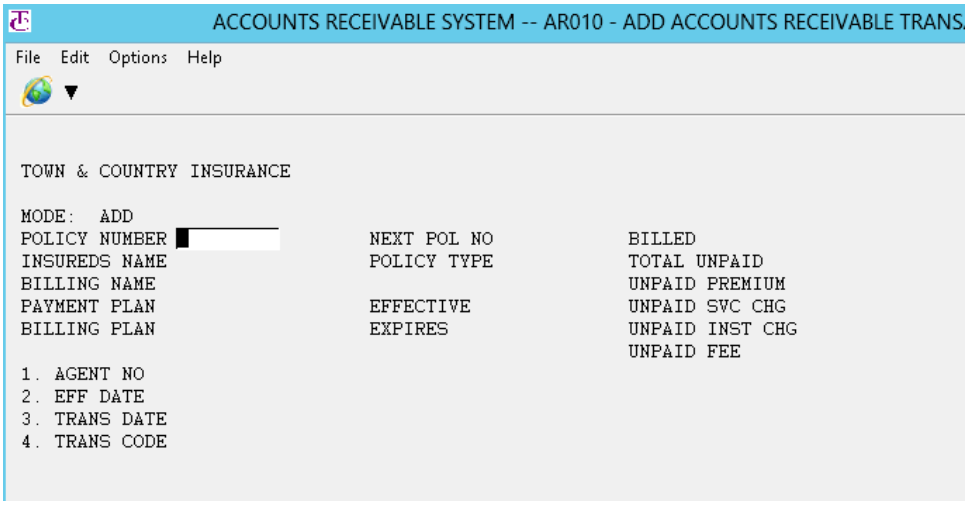
Enter the accounts receivable activity at the transaction file maintenance menu. Policy numbers must be keyed in first. The system will automatically provide the policy type, insured's name, payment and billing plan, and the effective and expiration dates of the policy. All transactions are added in accounts receivable by various TRANSACTION codes (see Tables File List in Supplemental Files System). Use the proper transaction code to record the activity. After all entries are completed verify them by printing AR016 EDIT LIST. To correct any errors use AR014 DELETE TRANSACTION option and then the AR010 ADD option. The accounts receivable edit list displays all activity entered. This includes adjustments, receipts and disbursements.

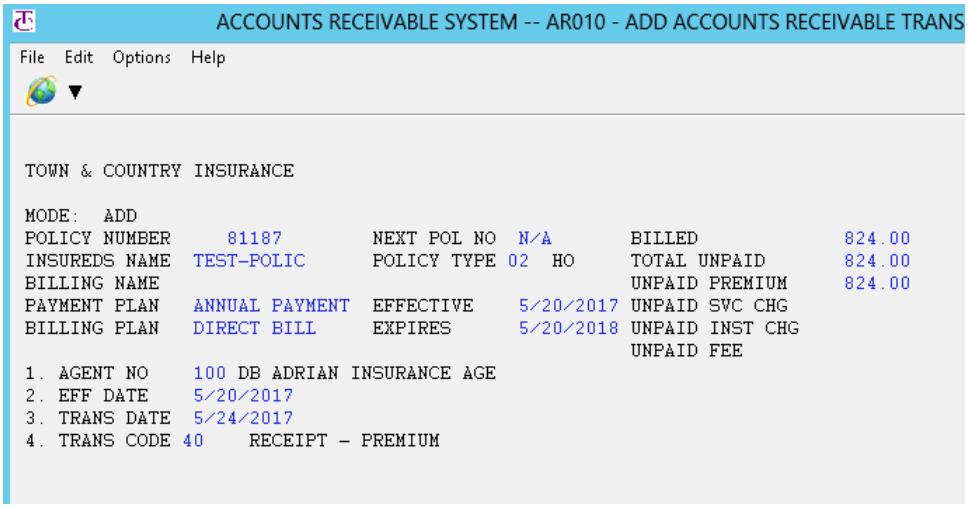
C. PROCESSING

1. Enter all transactions
2. Print edit list & verify
3. Delete any incorrect transactions
4. Enter correct transactions (*if necessary*)

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A. PURPOSE

INSPRO has the ability to illustrate all the transactions posted to the AROPEN and ARPAID files. This report is a detailed permanent record of this activity.

AR018 - POST & PRINT A/R TRANSACTION REGISTER

B. PROCEDURE

Before you can post transactions you must first enter them using one of the File Maintenance Programs set up in the Accounts Receivable System. All transactions will be listed in policy number order and should be viewed on the AR016 - A/R Transaction Edit list prior to posting (for any correction). After you have completed the above, select AR018 - POST TRANSACTIONS TO OPEN ITEM FILE at the Transaction File Maintenance Menu. You will be asked if you have verified your edit list. If "Y"es you can continue down the options. If "N"o, the system automatically reverts back to the Transaction File Maintenance Menu so you can complete that selection. After your AR016 – Edit listing is verified, and you key in "Y", you enter through the rest of the print prompts and select your printer. **If you wish to print to a pdf, file can be renamed (with the date it was run MMDDYYYY) and saved to a folder for future reference.**

C. PROCESSING

1. Enter transactions.

2. Verify Edit List.

3. Post to Open Item File.

NOTE: *If the optional AP Interface has been licensed, SF024 POST TO ACCOUNTS PAYABLE and SP025 RETURN TO ACCOUNTS PAYABLE programs must be run prior to running AR018 when processing disbursements.*

NOTE: *Waived charges get written out to the AR Transaction File; and then they get posted whenever AR018 posting is completed.*

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A. PURPOSE

The INSurance PROcessing System has the capability to change the payment plan of a policy. The plan can be changed even after a payment has been made. This is done with program:

AR020 - CHANGE POLICY PAYMENT PLAN

NOTE: AR020 is recommended to Change the Payment Plan after the policy has been issued. Changing the Payment Plan directly in the SF010 Name and Address File will not update existing AR records. Changing Name and Address to a Payment Plan 1 (Annual Pay) will require manual billing of existing installments.

B. PROCEDURE

Program AR020 - CHANGE POLICY PAYMENT PLAN will accept the new plan, modify open item records, add or delete installment charge records and change the payment plan on both the Policy Name and Address record and the Premium Accounting record. This program is on the Accounts Receivable Reports Menu.

C. PROCESSING

When CHANGE POLICY PAYMENT PLAN is selected you will have to answer several questions relating to the report that will print out. Printing an Accounts Receivable Status Report before processing will assist in making this change.

Screen A will appear and you will be prompted to enter the policy number. Information from the Name and Address File and all open items will display. Review the current open item records. A message will display indicating whether or not a payment has been made and you will be asked if you want to continue (see sample Screen B). Enter the new payment plan. If the first open item record has a due date, you will be asked if you want to retain the original due dates. The revised open items will display.

Previous payments will be re-applied automatically to the open item records. After the system has re-applied the payments, you will have the opportunity to modify the amounts in the open item records (see Sample Screen C).

When the "PROCESSING COMPLETE" message displays, the procedure is ended.

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You will be prompted with: SELECT AN INDIVIDUAL BILL? A "Y"es response will call the Select Individual Bills program (AR052). After selecting a bill the system will return the user to sample screen A, to select another policy number.





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AR020.doc

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AR036 PROCESS BOUNCED/RETURNED CHECKS is found on the AR Reports menu

A. PURPOSE

INSPRO has the ability to handle insured's checks which cannot be cashed and Disbursement checks which are not cashed, but which have already been entered into the Accounts Receivable files.

B. PROCESSING

1. SELECTION CRITERIA

Print Bills After Selection?
Y - If you wish to print a bill, N - If no bill is needed.
Enter through remainder of print prompt questions.

2. POLICY NUMBER

Enter the policy number for the check that is to be bounced out or returned back to the Accounts Receivable file.
All other header information will automatically fill in based on policy number entered (*from Name & Address file*).

3. AGENT NUMBER

Will automatically fill in based on policy number entered.

4. TRANSACTION DATE

Enter through - will always be today's date.
Note: *If for some reason you feel you must change this date, be aware it may possibly affect reports and other data.*

5. SERVICE CHARGE

If your company applies a Service Charge for BOUNCED CHECKS, or you wish to apply a charge for company services, you will enter amount here. A check service charge record is created on the Accounts Receivable open file for the amount entered in the Service Charge field if it is not zero. This record will have a transaction code of 27 – Bounced Check Charge.
At Any Change, key Enter again.

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6. **CHECK NUMBER**

   Enter the check number that is to be BOUNCED back. OR Enter the check number of the RETURNED check.

7. **CHECK AMOUNT**

   Enter the check amount. For BOUNCED CHECKS enter a positive amount (EX: 100.00). For RETURNED CHECKS enter a negative amount (EX: 100.00-).

8. **REFERENCE**

   This is available space for you to write a memo for the transaction, if desired. The default will be BOUNCED CHECK.

FURTHER EXPLANATION

You will now view the Accounts Receivable paid records by transaction date. The total amount of transactions for that date are displayed on the top right of the screen.

You will be prompted to answer "IS THIS THE TRANSACTION DATE OF THE BAD CHECK?" If you reply **NO,** the A/R paid records for the next transaction date will appear. If you reply **YES,** you will be prompted to enter the amount to be paid by the check (*just as in AR010*).

The amounts you enter will be **POSITIVE numbers for BOUNCED CHECK** and **NEGATIVE numbers for RETURNED CHECK.**

You will be prompted to answer "**DO YOU WANT TO ISSUE A BILL?**" If you reply **NO,** system will not issue a bill for this transaction. If you reply **YES,** system will issue a bill from Accounts Receivable showing this transaction and balance due.

The amounts entered for each payment record paid by the check will be used to adjust the Accounts Receivable files. **For each paid record processed an AR open record, AR paid record, and billing finder record will be created.**

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When creating the Accounts Receivable open record, the program uses the information in the AR paid record to try and find the open record that the payment was originally applied to.

- If the original record is found, the payment is put back in the open record.
- If the original record cannot be found (i.e. was deleted) a new AR open record is created.

The new Accounts Receivable open record's information will be identical to that of the payment records except for the transaction code. The first digit of the transaction code will be changed to a "1". For example, a transaction code of 48 in the AR paid record will be changed to an 18 for the AR open record. If an invalid transaction code is formed, that particular paid record will be displayed on the screen, and you will be prompted to enter a valid transaction code to be used in the AR open record created.

The Accounts Receivable paid record's information will be identical to that of the payment record except the record amount will be negated.

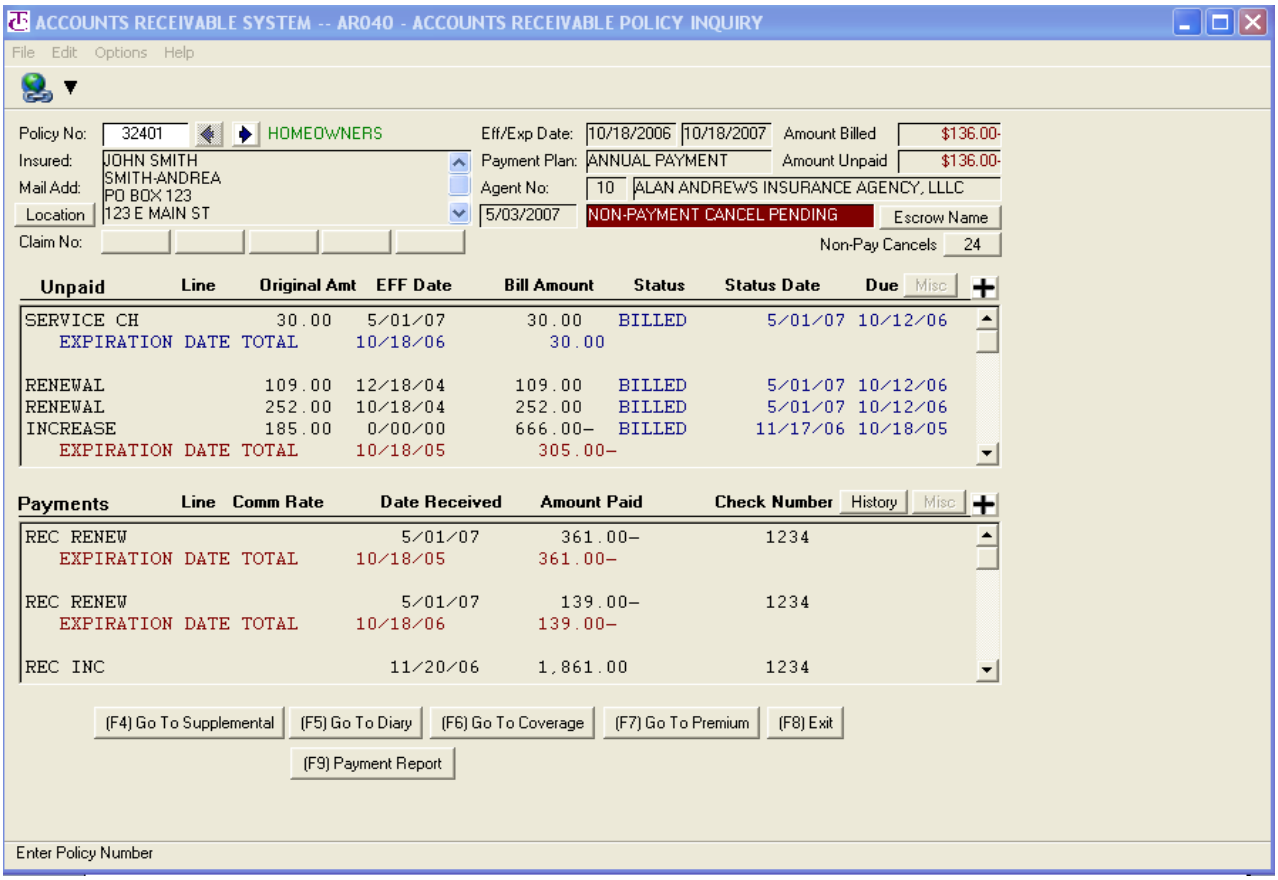
A billing finder record is automatically created so a bill will be printed when AR051 PRINT BILLS is run.

When leaving AR036 by using the **F8** function key, the transaction will automatically be posted. A BOUNCED/RETURNED CHECK REGISTER is printed at the end of this program. This report has a detail list of each AR paid record processed and a total of the amount processed.

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PURPOSE

The Accounts Receivable Inquiry Screen is designed to allow the user to view both the unpaid and paid information for an insured on one screen. In addition, it allows access to all modules of the **INSPRO** system concerning the same policy.



POLICY NO – This is the 9 digit number assigned to the policy. Once the number has been entered, the Insured's information will be shown. If number is incorrect an error message "No Name Found" will appear. Pressing the ESC key will clear the field to start over.

 - **PREVIOUS POLICY NUMBER** – Hovering over this button will display the previous policy number of the current policy, if applicable. Click the button with the mouse to access the previous policy's information.

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 - **NEXT POLICY NUMBER** – Hovering over this button will display the next policy number for the current policy, if applicable. Click the button with the mouse to access the next policy's information.

INSURED/MAIL ADD - Displays the complete Name and Mailing address of the insured from the Supplemental Files system. Four lines can be viewed at a time. A scroll bar has been provided to review the complete information.

LOCATION – This button displays the location address of the risk. This information comes from the Location description in Policy Writing system. If writing a multiple location policy, all locations will be displayed by Location/Building Number.

CLAIM NO – These buttons display the five most current claims for a policy. By clicking on the button for a specific claim number the Loss Accounting Claims Inquiry screen will display the information for that claim.

EFF/EXP DATE – Displays the effective and expiration dates for the policy.

PAYMENT PLAN – Displays the payment plan of the policy.

AGENT NO – Displays the agent number assigned to this policy. The Complete Name is displayed to the right of the number.

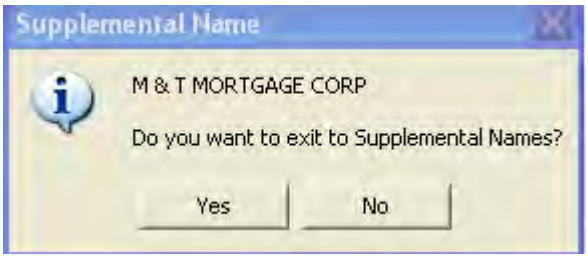
STATUS – This is the current status description of the policy. For easy readability, the status field will display in red lettering when status is other than Active.

AMOUNT DUE – This is the amount billed and currently outstanding.

AMOUNT UNPAID – This is the total unpaid balance for the policy.

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ESCROW NAME – If the Supplemental Names file contains a Combination Billing/Mortgagee or a Billing Name for this policy, this button will display either **ESCROW NAME or BILL NAME**. By clicking on this button, a box will appear displaying the Combination Billing/Mortgagee or Billing Name. Answering the "Do you want to exit to Supplemental Names?" question will display the Supplemental Names screen for this policy in order to make changes, additions, or deletions.

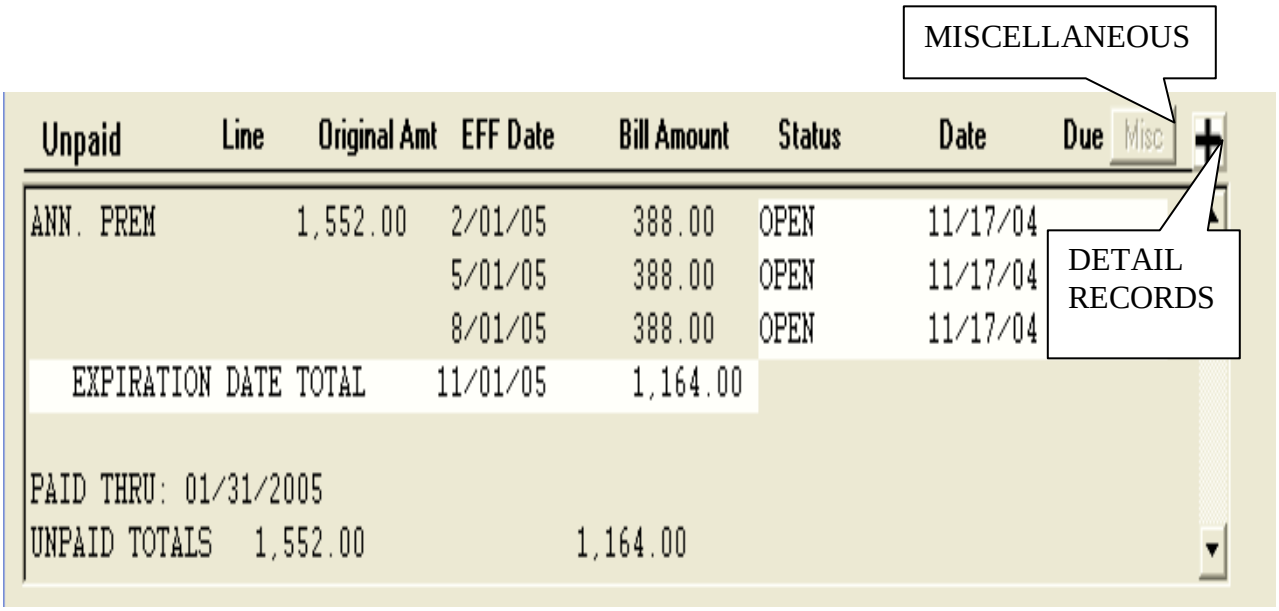


If a Combination Billing/Mortgagee or Billing name was not set up in Supplemental Files, the button will display **NO ESCROW.**

NON-PAY CANCELS – Clicking on this button will display a box with the last four dates the policy was put up for non-payment of premium cancellation. Also included in this display is the **Follow up count**. This count is the number of follow up bills sent to the insured, if applicable.



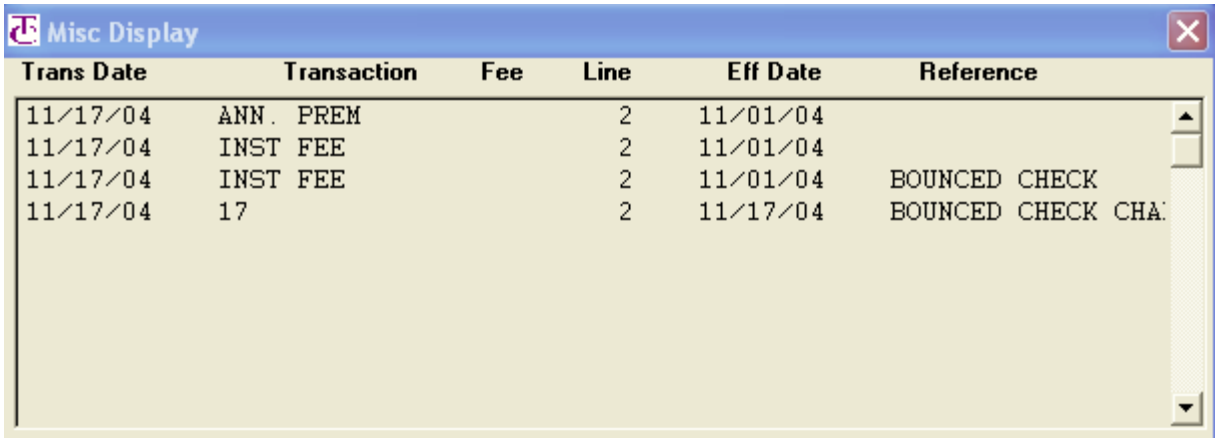
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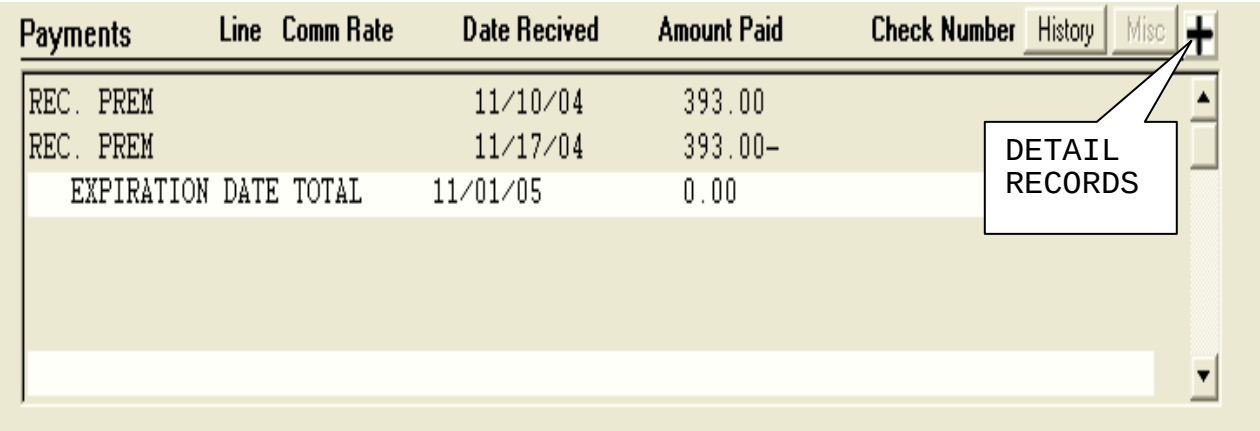
The top display box on the screen is the Outstanding Accounts Receivable information, those premiums not yet paid. The default for this display is Summary mode.

 **DETAIL RECORDS** – Clicking on this button puts the display box in Detail Mode. Detail Mode displays the detailed information of each transaction. The LINE field is the two digit code containing the Line of Business assigned to that transaction. The DUE field is the assigned due date of the transaction. The Detail button will toggle between +/-. The  button displays a Summary of the information.

 **MISC** – Clicking on this button will open a Miscellaneous Display box. Reference information, such as transaction comments, will display.



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The bottom display box on the screen is the Accounts Receivable PAID information, those premiums that have been paid. The default information is the Current year information in Summary Mode.



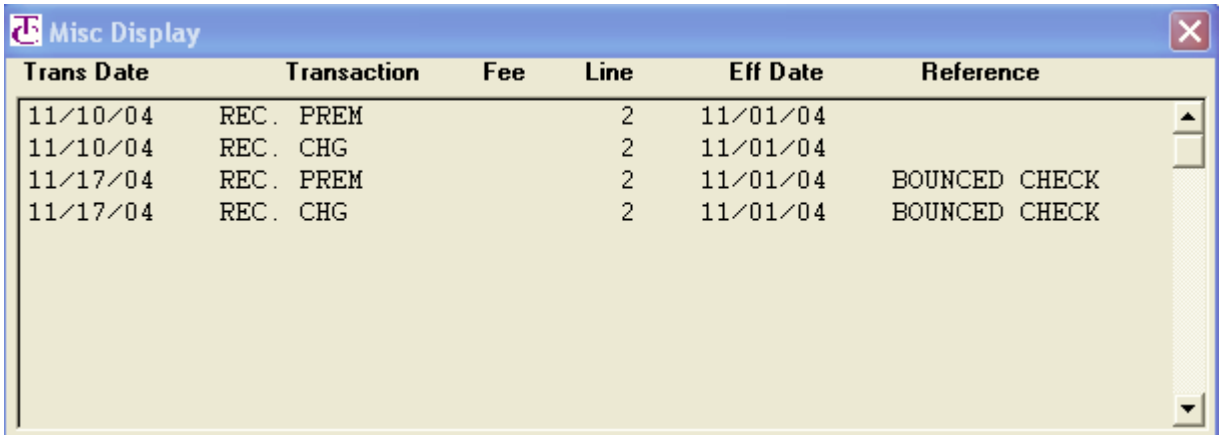
DETAIL RECORDS – Clicking this button will display the PAID detail records for either the current year or previous year depending on the button heading History/Current. This button will toggle between +/- for Detail or Summary respectively.



HISTORY – Clicking this button will display the PAID history records for previous years. This button will toggle between History/Current, depending on what information is currently being viewed.



MISC – Clicking on this button will open a Miscellaneous Display box. Reference information, such as transaction comments, will display.



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FUNCTION BUTTONS –

(F4) Go To Supplemental - Will take you to the Supplemental Names to view records.

(F5) Go To Diary - Will take you to Diary Maintenance to add, view/change or delete diary records.

(F6) Go To Coverage – Clicking this button terminates the Accounts Receivable Inquiry program. The Summary Policy Inquiry program within the Policy Writing system will run to display Coverage information.

(F7) Go To Premium – Clicking this button terminates the Accounts Receivable Inquiry program. The Premium Accounting Inquiry Screen will display Premium information.

(F9) Payment Report - Clicking this button brings up a screen that prompts you to enter a date range. Once the dates are entered a report will print listing all of the payments for that period and return to the Accounts Receivable Inquiry Screen.

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PURPOSE

The Payment Report option is designed to allow the user to print out a report of the payments made during a chosen time period.

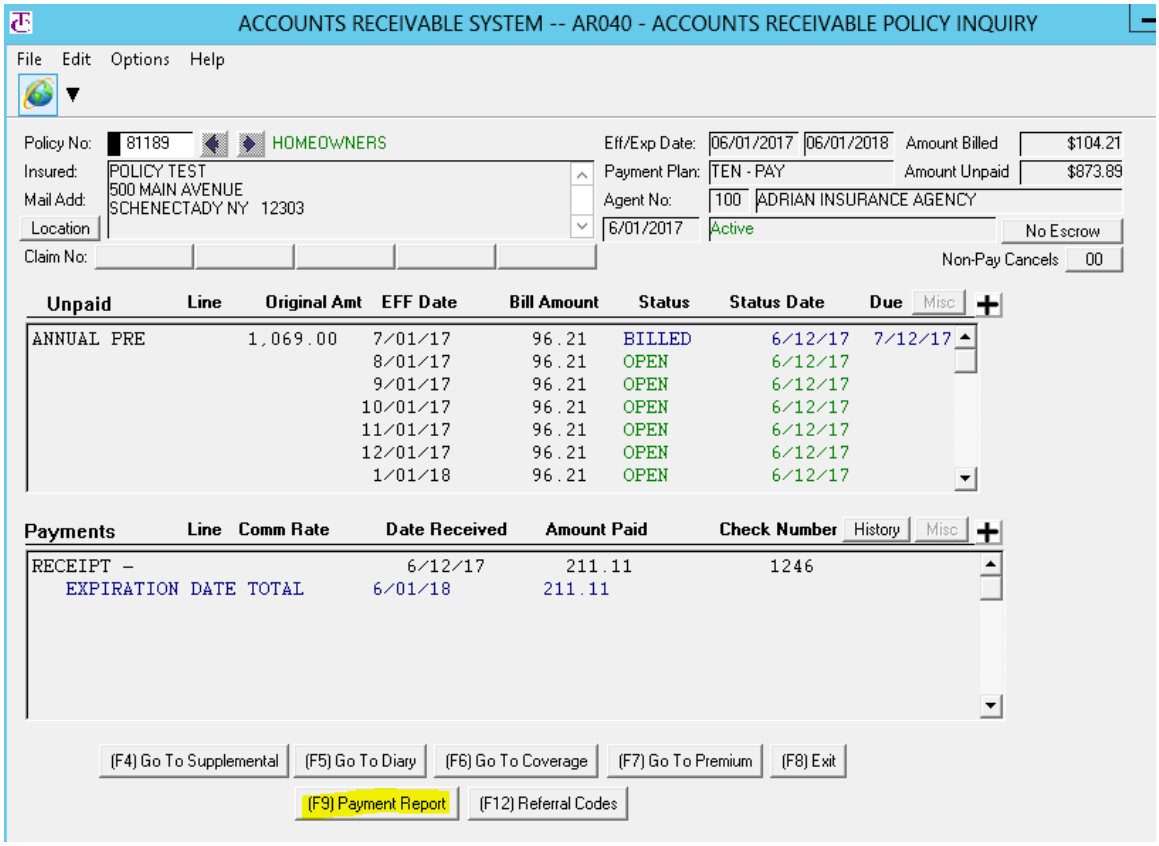
Date: 06/12/2017 03:16 pm TOWN & COUNTRY INSURANCE Page: 0001
Program Number: AR047 P A Y M E N T R E P O R T REQUESTOR: SUPT

Payment Date Rage Selected: 06/01/2017 To 06/01/2018

Policy Number	Name	Date	Check Number	Reference	Receipt Amount
000081189	POLICY TES	06/12/2017	1246		$211.11
				Total:	$211.11

1. TO RUN THE REPORT

Bring up the Accounts Receivable Inquiry Screen



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Keying F9 Payment Report will bring up a new screen and prompt the user for a Start Date and an End Date. ***Note: System reads the TRANS DATE (paid date) so these dates must fall within the date range selected.***



After the user enters the desired date range, they will select a printer.

The report will now print and the user will be returned to the Accounts Receivable Inquiry Screen.

NOTE: *Adjustment transactions (Trans Code 20's) will not be included on this report.*

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A. PURPOSE

INSPRO has the ability to print NONPAYMENT CANCELLATION and NONRENEWAL NOTICES along with laser cancelation notices. The following programs are involved in the generation of these notices.

AR053	Print NonPay & NonRenew Notices (Penna)
AR055	Maintain NonPay & NonRenew Notices File
AR056	Select & Print NonPay Cancel List
AR155	Print Laser Cancellations (NY)
AR157	Print NonPay Notices (NY)
AR158	Print NonRenewal Notices (NY)
AR159	Print NonPay & NonRenew Notices (Michigan)
AR173	Print NonPay & NonRenew Notices (Texas)
AR175	Print NonPay & NonRenew Notices (Maryland)
AR255	Print Laser Cancellations (Delaware)
AR257	Print NonPay Notices (Delaware)
AR258	Print NonRenewal Notices (Delaware)
AR455	Print Laser Cancellations (Minnesota)
AR457	Print NonPay Notices (Minnesota)
AR458	Print NonRenewal Notices (Minnesota)

B. PROCEDURE

1. Select the Policies to Receive a Non Payment Notice

Program AR056 SELECT & PRINT NONPAYMENT CANCEL LIST will select policies to be canceled for nonpayment of premium based on the date range entered. All policies found with a past due balance that is greater than the minimum cancel amount (found in record #9 of the Company Name and Address Table in the Tables File) will be added to the Cancellation Finder file. A report listing the policies selected is produced.

Policies with a balance less than the minimum cancel amount or with a previous nonpayment notice outstanding will be listed on the report but no finder will be created. If a notice is wanted for any of these policies they can be added as described below.

An option to delete a Cancellation Finder file which already exists from a previous run is given. This allows the program to be re-run if incorrect from-to-dates or some other problem is encountered.

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Supplemental names for the selected policies will also be shown on the report. The following types will be included:

A - Additional Named Insured
B - Billing Name
C - Combination Billing Name/Mortgagee
M - Mortgagee or Secured Party
T - Third Party Designee

2. Maintain the Finder File

Program AR055 - MAINTAIN NONPAY AND NONRENEW NOTICES FILE allows for the adding, changing, deleting and printing of notices. **Refer to AR055 documentation for further information.** This program uses the Company Setup Record (CANCELLATION NOTICE TYPE) in the Table File to find which type of Cancellation Notice form to use. For data entry details see the DATA DEFINITION section below.

Any Supplemental Names which should also receive a copy of the Notice which are not on the select report must be added using the SF012 Supplemental Names File Maintenance options **before** starting to print the notices.

3. Print the Notices and Mailing Certificates

After policies have been added, changed, or deleted the next step is to print the notices. The notices are printed in policy number order, with all notices intermixed. Program AR055 will call the appropriate print program according to the Personal Cancellation Notice Type in the Company Setup record in the Tables File.

When printing Notices: A screen requesting the date of mailing and the cancellation effective date of the non-payment notices will display when the PRINT NOTICES option is selected. **The date of mailing should be the date the notices will actually be mailed at the post office (it will default to the current date).** The Non-Pay cancellation effective date should be at least 15 days after the mailing date and should not be a Saturday, Sunday or legal holiday. The default is 18 days from the current date. The Commercial New Policy Cancellation effective date should be

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at least 20 days after the mailing date. The default is 23 days from the current date.

When printing NonPay Notices: A screen requesting the mailing date, all relevant cancellation effective dates and the Company representative will display and will ask if you wish to print a company copy of Mortgagee Notices. **The date of mailing should be the date the notices will actually be mailed at the post office. (the default is the current date).** Reference the chart below for specific type of cancellation and effective dates needed.

TYPE OF CANCELLATION	EFFECTIVE DATE	DEFAULT
Non-Payment	15 days after mailing	18 days from current
Commercial Mid-Term	15 days after mailing	18 days from current
Personal	30 days after mailing	33 days from current
Commercial New	20 days after mailing	23 days from current

The company representative default is the Name in record #10 of the Company Name & Address Table in the Tables file. This program will consider all policies that have a Bureau Line Code of 05-General Liability, 08-SMP, 17-Commercial Fire, 20-BOP, or 35-Craft 12 as a Commercial Policy.

During the printing process some data entry may be needed. For policies with one or more mortgagee(s) System will prompt for coverage and location information to be printed on the lower portion of the notice. For the COVERAGE CODES enter up to three coverage description codes as defined in the Message Table in the Tables File. For the LOCATION DESCRIPTION enter up to 50 characters describing the location of the insured premises, if different than the insured's address. You will be given the ANY CHANGE option after entering this information. Keying <ESC> at any policy will display a "STOP PROCESSING?" message and allow the run to be aborted. Notices will not print; however, the Finder File will be retained in the event a re-run is desired.

After all notices have been printed the program will update the Name & Address status code*******, and the status effective date for each policy with the code and cancellation effective date that was stored in the finder record. The finder file is then deleted.

If printing Commercial Notices and a Commercial finder is found, when the Personal finders are finished being processed and N&A

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for those finders have been updated the Commercial finders will be processed using the same procedure as Personals.

The notice(s) will be computer signed on the signature line and on the attached mailing certificates with the name found in record #10 of the Company Name and Address Table in the Tables File. Leave Record #10 blank if you do not want these computer signed.

Mailing Certificates for both the insured and agent copies are optionally printed by the program. The option is specified in the Company Setup Information Table in the Tables File.

An option to delete the Finder File is also given, in the event some problem occurs where the policies on the file are not correct. The Finder File can be deleted and a new file created by the select and/or add functions.

*** *Please Refer to* ***AR055 Maintain and Print Non Pay and Non Renew Notice,*** *and* ***TB Policy Status Codes*** *documents* ***Re: The Importance of Proper Set Up on the Policy Status Codes.***

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DATA DEFINITION – PRINT NONPAY AND NONRENEW NOTICES

NONPAYMENT CANCELLATION NOTICE

1.) POLICY NUMBER Enter the policy number of the policy to receive the NONPAYMENT CANCELLATION NOTICE. This cannot be changed once entered. If there is a non-payment cancellation already pending it will be noted to the right of the insured's name.

2.) AMOUNT PAST DUE Enter the amount that is currently past due. This can be changed.

3.) TOTAL OUTSTANDING Enter the amount that is owed for the policy, billed plus unbilled amounts. Do not include NYS Fire Fees or unbilled installments charges. (The pro-rata earned premium will be based on this amount). This can be changed.

4.) PREMIUM TAX Enter the total Fire Fee still owed or zero if none or not applicable. This can be changed or skipped.

5.) EFFECTIVE DATE Enter the date that the amount past due was due on. If this is not known, enter current date. This can be changed.

6.) STATUS CODE The cancellation status code will default from the Company Setup Table in the Tables File. This can be changed. ***Field is three digits (first two digits are policy status code; third digit is 0 for active codes or 1 on final cancel codes).***

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NONPAYMENT CANCELLATION NOTICE

7.) CANCEL TYPE Enter the type of cancellation notice you want printed (P)ersonal or (C)ommercial. The program defaults the answer to a "C" if the policy has a bureau line of 5-Gen'l Liab, 8-SMP, 17-Comm Fire, 20-BOP, 35-C12. All others default to a "P". The program will insert a "P" and skip this field if Print Commercial Notices (Company Setup Table) = "N". This can be changed.

8.) CANCEL CODE Enter the code for the statutory cancellation Reason (1-6). These codes can be found on the back of the legal cancellation form. 88 is the code for an Insureds Request Cancellation. Enter a 99 if the cancellation is on a new policy. The program will warn you if the policy is more that 60 days old. This can be changed.

9.) CANCEL REASON Enter the reason for the new policy or in the case of a commercial midterm cancellation, the specific reason(s) for the notice. This can be changed.

10.) CANCEL EFF DATE Enter the date the Insured Requested that the cancellation be effective. This is only asked for Insureds Request. This can be changed.

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NONRENEWAL NOTICES

1.) POLICY NUMBER Enter the policy number of the policy to receive the NONRENEWAL NOTICE. This cannot be changed.

2.) EXPIRATION DATE Enter the policy expiration date, the default is the expiration date found in the N & A file. This can be changed.

3.) STATUS CODE The Non-Renewal Status code will default from the Company Setup Table in the Table File. This can be changed. ***Field is three digits (first two digits are policy status code; third digit is 0 for active codes or 1 on final cancel codes).***

4.) NON-RENEWAL TYPE Enter the type of NON-RENEWAL NOTICES you want printed (P)ersonal or (C)ommercial. The program defaults the answer to "C" if the policy has a bureau line of 5-Gen'l Liab, 8-SMP, 17-Comm Fire, 20-BOP, or 35-C12. All others default to a "P". The Program will insert a "P" and skip this field if Print Commercial Notices (Company Setup Table) = "N". This can be changed.

5.) REASON(S) Enter the reason(s) for not renewing the policy. This can be changed.

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CONDITIONAL RENEWAL OR SUBSTITUTE POLICY NOTICES

1.) POLICY NUMBERS

Enter the policy number of the policy to receive the CONDITIONAL RENEWAL NOTICE. This cannot be changed.

2.) RENEWAL DATE

Enter the date the current policy will expire and the new policy will take effect. Defaults to the Name & Address Policy Expiration Date. This can be changed.

3.) NOTICE TYPES

Enter the type of Conditional Renewal Notice you want printed (P)ersonal or (C)ommercial. The program defaults the answer to "C" if the policy has a bureau line of 5-Gen'l Liab, 8-SMP, 17-Comm Fire, 20-BOP, or 35-C12. All others default to a "P". The program will insert a "P" and skip this field if Print Commercial Notices (Company Setup Table) = "N". This can be changed.

4.) COVERAGE CHANGES

Enter an explanation of what Coverages or limits will be changed. This can be changed.

5.) REASON

Enter the reason for the Conditional Renewal Notice. There are 2 lines of description. This can be changed.

CHANGE IN POLICY LIMITS/COVERAGE

1.) POLICY NUMBERS

Enter the Policy Number of the policy to receive the CHANGE IN POLICY LIMITS/COVERAGE NOTICE. This cannot be changed.

2.) EFF DATES

Enter the date that this change will become effective. This can be changed.

3.) COVERAGE CHANGES

Enter an explanation of what coverages or limits will change and why. There are 2 lines of description. This can be DOC changed

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In the **INSPRO** system, AR054- FOLLOWUP BILLS is found in the AR REPORTS Menu. The selection criteria is as follows:

FOR THE PERIOD _____ TO _____ (DATE RANGE)
Key in the desired beginning date and ending date range as per your schedule.

PRINT BILLS AFTER SELECTION
If (Y)ES is selected, the bills will print immediately after the report is run. If (N)o is selected, followup bills can be printed out of AR051 by selecting (F)ollwup Bills to run.

FURTHER EXPLANATION

When this program is run, it pulls in all policies that have a Due Date and are already (B)illed but not paid within the date range entered. "F" (followup bill) will show in Bill Status instead of "B"illed.

Proceed to AR051 to Print the selected (F)ollowup Bills or they may be printed as part of the next Bill Run when (A)LL Bills are printed.

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This program is used to Maintain and Print Non-Payment and Non-Renewal Notices. Policies Selected for Non-Payment Cancellation through **AR056** are added to the finder file automatically. Cancellation and Non-Renewal Notices may be added, changed, deleted and printed using this program.

1. SPOOL/PREVIEW PRINTED OUTPUT

(N)O and Key Enter. If **(Y)ES** is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection.

2. MENU QUESTION – EMAIL REPORTS (Optional INS PRO Email Users Only)

(N)O and press Enter. If **(Y)ES** is selected a hard copy will print only for agents who do not have an email address in item 18 of the Agent's file (**SF014**). Two Windows Printer selection boxes will display. The first is to select the printer to actually print the letters. The second is to select the PDF printer for email agent copies.

1. ADD CANCELLATIONS

1. **POLICY NUMBER:** Key the desired Policy Number. The Insured's Name and Current Policy Status Code will default.
2. **AMOUNT PAST DUE:** Key the Amount Past Due (if applicable).
3. **TOTAL OUTSTANDING:** (Total amount owed without fees).
4. **PREMIUM TAX:** Enter amount of Fire Fee (if applicable).
5. **EFF DATE** (of past due premium, if any – required if non pay)
6. **STATUS CODE:** Key the Policy Status Code*******.
7. **CANCEL TYPE:** Key **(P)ERSONAL**. - OR - Key **(C)OMMERCIAL**.
8. **CANCEL CODES:** Key Statutory Reason Code **1 – 6** or Key **99** for NEW POLICY CANCELLATION or Key **88** for INSURED'S REQUEST CANCELLATION.
9. **CANCEL REASON:** Key the reason for Cancellation. (Fields 10-12 are extra lines if needed under cancelation reason).

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13. **CONSUMER REPORT:** Key enter if Not Applicable. N/A will default for NAME and CONSUMER ADDRESS. Key (**X**) if applicable.

    NAME: Key the Name of the Inspection or Consumer Report Company.

    CONSUMER ADDRESS: Key the address of the Inspection or Consumer Report Company.

ANY CHANGE? Key enter. If a change is desired, key the item number and key enter.

2. CHANGE CANCELLATIONS

Key the desired Policy Number. At Any Change, Key (**Y**) and select the item to update, make the desired change and key enter until prompted for another policy number.

3. DELETE CANCELLATIONS

Key the desired Policy Number. Select Yes or No to is this the correct number. If Yes is selected, Item Deleted message will appear and the notice has been removed from the finder file. If No is selected, a Not Processed OK message will be shown and the notice will not be deleted.

4. ADD NONRENEWALS

1. **POLICY NUMBER:** Key the desired Policy Number. The Insured's Name and Current Policy Status Code will default.
2. **EXP DATE:** The Policy Expiration Date will default. Key enter.
3. **STATUS CODE:** Key the Policy Status Code*******.
4. **NON-RENEWAL TYPE:** Key **(P)ERSONAL.** - OR - Key **(C)OMMERCIAL.**
5. **REASON(S):** Key the reason for Cancellation. (Field 6 is an extra line if needed under reason)
7. **CONSUMER REPORT:** Key enter if Not Applicable. N/A will default for NAME and CONSUMER ADDRESS. Key (**X**) if applicable.

   NAME: Key the Name of the Inspection or Consumer Report Company.

   CONSUMER ADDRESS: Key the address of the Inspection or Consumer Report Company.

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ANY CHANGE? Key enter. If a change is desired, key the item number and key enter.

5. CHANGE NONRENEWALS

Key the desired Policy Number. At Any Change, Key (Y) and select item to update, make the change and key enter until prompted for another policy number.

6. DELETE NONRENEWALS

Key the desired Policy Number. Select Yes or No to the question, is this the correct number. If Yes is selected, Item Deleted message will appear and the notice has been removed from the finder file. If No is selected, a Not Processed OK message will be shown and the notice will not be deleted.

7. PRINT NOTICES

The Windows Printer Box will display to select the desired printer.

1. **DATE OF MAILING:** Key enter to default the current system date or Key the desired date.
2. **EFFECTIVE DATE OF CANCEL:** Key enter to default 31 days from the date of mailing.
3. **EFFECTIVE DATE ADDITIONAL INSURED:** Clients who wish to give Additional Insureds a 30 day notice may set up that question in SF048 Master Options File Maintenance, AR055, OP, select Option 1: 30 Day Notice Of Cancellation For Additional Insured. Setting the default answer to "Y"es will default the Effective Date Additional Insured date field (to 30+3 days for mailing) during the cancellation notice print process. By setting the default answer to "N"o, that question will no longer appear during the cancellation print process; and both the Named Insured copy and the Additional Insured copy will get the same cancellation effective date.
4. **PRINT A COMPANY COPY OF MORTGAGEE NOTICES:** Key enter to default (**N**)O to not print Company copies of Mortgagee Notices. Key (**Y**)ES to print Company Copies of Mortgagee Notices.

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5. **COMPANY REPRESENTATIVE:** Key enter to default the name from the Company Name and Address Table File Record 10 or key the desire name.

ANY CHANGE? Key enter. If a change is desired, key the item number and key enter.

8. DELETE FINDER FILE

The file may be deleted in cases where there are notices that have been added to the finder file that are not needed. The finder file is automatically deleted when the notices are printed. ***Caution – If the finder file is deleted prior to printing notices, they will need to be re-entered.***

*** *Please refer to* ***AR Print Non Pay and Non Renew Notices,*** *and* ***TB Policy Status Codes*** *documents* ***RE: The Importance of Proper Set Up on Policy Status Codes.***

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The program AR056 – Select & Print Nonpayment Cancel List requires the operator to enter a from-to date range. The program will select outstanding receivables that have a due date that falls within the FOR THE PERIOD from-to date range selected. The date range should begin prior to and end prior or equal to the current date. The program may be run on a daily or weekly basis. A calendar schedule is recommended to insure all days.

The AR056 date range is prior to or equal to the current date. The program is typically run "back in time".

For example, if today's date is 9/10/06, you would run the report from 9/3/06-9/9/06. You may run the select on a weekly basis, or even on a daily basis.

MENU QUESTION 1 – FOR THE PERIOD _____ TO _____ (DATE RANGE)
Key in the desired beginning date and ending date range as per your schedule.

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and Key Enter. If (Y)ES is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection.

THERE ARE # CANCELLATION FINDERS ON FILE DO YOU WANT TO DELETE THIS FILE (Y/N)?
(N)O and Key Enter. If (Y)ES is selected, the Finder File will be deleted and the cancellations that were removed will have to be manually entered in AR055 Maintain and Print Non-Pay and Non-Renew Notices if not re-selected in the new date range.

DO YOU WANT THE POLICIES PRINTED BY (P)OLICY NUMBER, OR (I)NSURED'S NAME?
(P) and Key Enter for Policy Number Order, (I) and Key Enter to print the list by Insured's Name order.

DO YOU WANT TO SKIP POLICIES PENDING CANCELLATION/NON-RENEWAL?
(Y)ES and Key Enter. If (N)O is selected, policies that have a pending Cancellation or Non-renewal code will be selected. The code is set-up in the Company Set-Up Table Item 13.

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PRINT PENDING NON-PAYMENT CANCELLATION ON LIST?
Select NO and Key Enter. If YES is selected, policies that are in non-payment pending status will be printed on the list. The code is set-up in Company Set-Up Table Item 12.

INCLUDE CANCELLED POLICIES ON PRINTED LIST?
Select NO and Key Enter. If YES is selected, policies that have a cancelled status will be printed on the list. These are policies with a Policy Status Code 3rd digit equal to 1.

SELECT FOR CANCELLATION POLICIES WITH AN AMOUNT PAST DUE EXCEEDING $XX (Y)?
(Y)ES and Key Enter. The minimum premium for non-pay cancel is set in the Company Name and Address Table Record 09.

The Windows printer box will open to prompt for the desired printer options selection.

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AR064 Receipts and Disbursements Report (found on AR Reports menu) requires a from-to date range. The report will include all Service Charges, Installment Charges, and Premium Fees added and paid for through a given date range.

MENU QUESTION – (D)etail or (S)ummary Format?
In (S)ummary mode, total receipts and disbursements are shown by LOB; with a Grand Totals recap page at the end.
In (D)etail mode, the Policy No/Insured/Agent No/LOB/Comm Rate/Pmt Plan/Transaction Date/Trans Code/Eff Date/Transaction Amount/Check No/Reference/and Policy Total will be printed for each transaction that was found; with a Grand Totals recap page at the end.

MENU QUESTION – FOR THE PERIOD _____ TO _____ (DATE RANGE)
Key in the desired beginning date and ending date range.

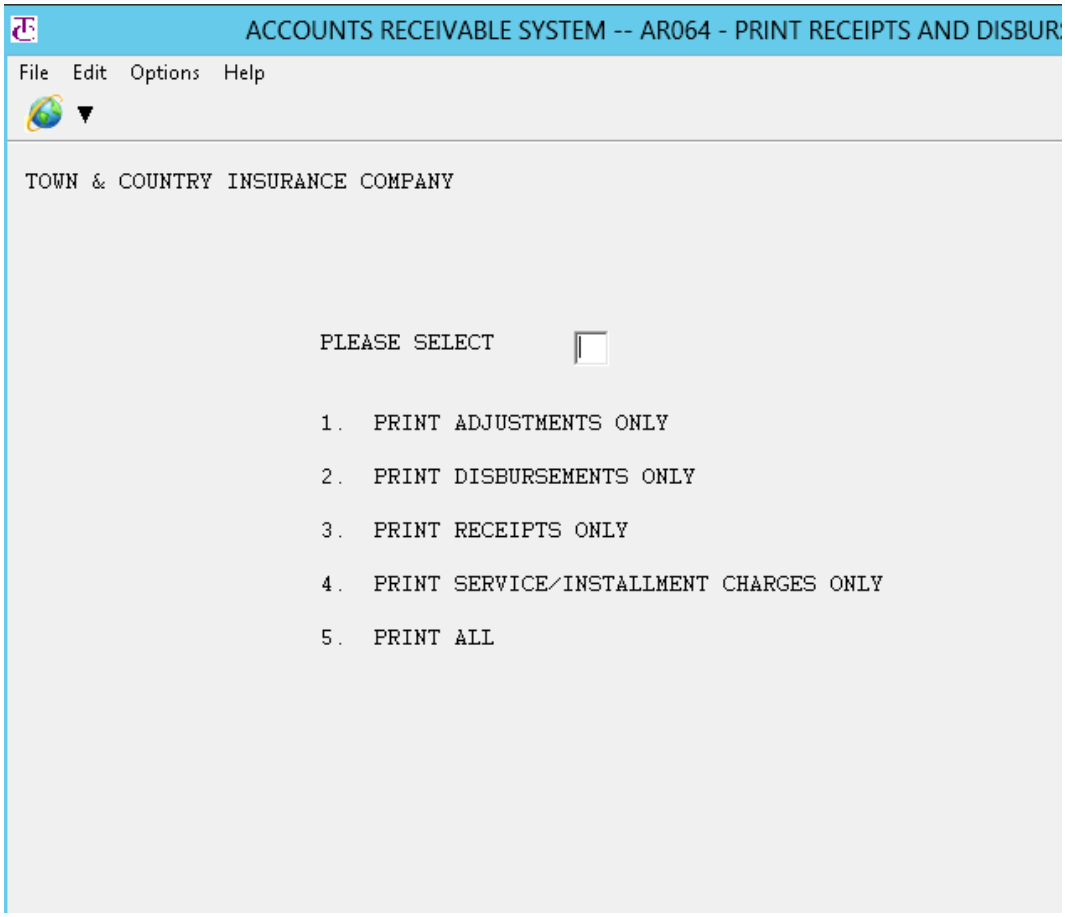
MENU QUESTION – CREATE FINDER FOR EXCEL FILE?
Defaults to(Y)ES. A .csv (comma, separated value report in excel format) will be created in the **Prog/ISPO folder** (XXXMMDDYYYY.csv *~where XXX = company acronym~*). A second .csv (trackar064.csv) will be created that tracks the period that premium dollars are reported in (*useful for identifying Advanced Monies*).

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and Key Enter. If (Y)ES is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection.

When running AR064 in (D)etail mode, this second selection screen will appear (see next page).

This screen gives the operator the choice to print Adjustments Only, print Disbursements Only, print Receipts Only, print Service/Installment Charges Only, or to Print All.

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AR060 Aged Receivables By Policy Report uses an As Of Date. It may be run in either (D)etail or (S)ummary mode and asks if you wish to include Advanced Receivables. "Y"es gets Total Outstanding; "N"o will give Total Outstanding as of date entered.

The program reads the AR Open item file and prints the Accounts Receivables, **aged on due date, by policy.** Separate reports are printed for Account Current and for Direct Bill policies. AR060 is accessed from the Accounts Receivable Reports menu.

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and Key Enter. If (Y)es is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection. Printing to a pdf is suggested as report could be lengthy.

PROCESS CANCELED POLICIES ONLY?
Is a pop up question. When answered "N"o, cancelled policies will appear on the AR060 report with an * next to them (indicating it's a cancelled policy). When answered "Y"es, only cancelled policies will appear on the report (all with an * next to them).

COLUMN HEADINGS ON AR066 report

Policy No
Insured
Agent No
LOB
Trans Date
Trans Code
Pmt Plan
Total Outstanding
Advanced Not Billed
Total Billed
Billed-Not Past Due
1-15 Days Past Due
16-30 Days Past Due
31 and Over Past Due

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AR066 Outstanding Receivables Report uses a From To Date range. It may be run in either (D)etail or (S)ummary mode or (T)otals only; and is extracted to a separate file. The selected data is then presented in a printed report **and** also written to a sequential, comma delimited, file which can be imported into other applications (MS Excel for example). The file is named AR066090.csv (found in the Prog/ISPO folder) and contains the information that makes up the over90 column of the AR066 report. The program reads the AR Open item file and prints the outstanding receivables report; used for financial statement preparation. The Amount Due is aged on Effective Date. AR066 is accessed from the Accounts Receivable Reports menu.

MENU QUESTION – FOR THE PERIOD _____ TO _____ (DATE RANGE)
Key in the desired beginning date and ending date range.

MENU QUESTION – RECONCILIATION BY TRANS DATE RUN?
(**N)O** and press Enter. No will process the report reconciliation normally.

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and Key Enter. If (Y)es is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection. Printing to a pdf is suggested as report could be lengthy.

AR069 is printed immediately after AR066 is run (AR069 is not a separately run program).

***NOTE*: *All credits* are put into the 0-30 day column**

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COLUMN HEADINGS ON AR066 report

Policy No
Agent No
LOB
Trans Date
Trans Code
Pmt Plan
Eff Date
Due Date
Advanced Premium
Installments Not Billed
Effective & Billed
0-30 Days Past Due
31-60 Days Past Due
61-90 Days Past Due
91 & Over Past Due.

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In the **INSPRO** system, AR070 SELECT AND PRINT INSTALLMENT BILLING REPORT is found in the AR Report Menu. The selection criteria is as follows:

FOR THE PERIOD _____ TO _____ (DATE RANGE)

Key in the desired beginning date and ending date range as per your schedule. Policies that have an (O)pen installment with a Bill Effective Date within this date range will be selected.

CREATE FINDER FOR INSTALLMENT BILLS

- **N**O - The report will print without creating bills. *The report may be run multiple times for a date range.*
- **Y**ES - The report may only be run **ONCE** for a given date range.

PRINT BILLS AFTER SELECTION

- **N**O - and press Enter.
- **Y**ES - The bills will print immediately after the report is run.

DEFERRED PROCESSING

- **N**O - and press Enter.
- **Y**ES - The program will be set to run and print the report later with Deferred Processing.

DO YOU WANT TO PRINT INSTALLMENT BILLS FOR POLICIES THAT ARE NON-PAYMENT PENDING?

- **N**O - and press Enter.
- **Y**ES - Policies that are in non-payment pending status will be billed.

SELECT INSTALLMENT BILLS FOR

1. ALL POLICIES WITHIN THIS DATE RANGE
2. ONLY CERTAIN POLICIES WITHIN THIS DATE RANGE. A separate screen will allow for entry of one or more policy numbers to be manually selected and only bill the selected.

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YOU ARE ABOUT TO CREATE INSTALLMENT BILLS FOR ALL POLICIES WITHIN THE DANTE RANGE – IS THIS CORRECT?

Review the Date range and if correct, Key **Y**es and press Enter. If **N**O is selected, the previous item may be reselected or press <F8> or ESC to exit the program.

DO YOU WANT A SEPARATE PAGE FOR EACH AGENT?

- **N**O - and press Enter.
- **Y**ES - A separate page will print for each agent on file.

FURTHER EXPLANATION

Review the report for error messages and any policy that may require special attention.

Proceed to AR051 to Print the selected **I**NSTALLMENT Bills or they may be printed as part of the next Bill Run when **A**LL Bills are printed.

NOTE: *The policy will be skipped and require manual billing of any existing installments if the Payment Plan is 1 (Annual Pay) in the SF010 Name and Address File.*

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A. PURPOSE

INSPRO has the capability to generate a printed Cancellation Letter or Notice of Reinstatement. The Reinstatement Notice provides for a reinstatement **with or without a lapse in coverage.**

When Cancellation and Reinstatements are processed using Create Cancellations/Reinstatements **(PA020)** and Yes is answered to the question: "Do you want to print a cancellation letter", they are automatically added to the Cancel/Reinstatement finder file.

The program to maintain Cancellation and Reinstatement Letters is:
AR084 – SELECT & PRINT CANCEL/REINSTATEMENT NOTICES

INSPRO has an option in SF048 Master Options File Maintenance for showing the property location on the Cancellation or Reinstate Letter: AR084, OP, Setting Default Answer to "C" will print location in comments area of letter, Setting Default answer to "A" will print location under mailing address on the letter.

B. PROCEDURE

MENU QUESTION – MAILING DATE
Key Enter to default the current date or key in the desired date of mailing.

MENU QUESTION – EMAIL REPORTS *(Optional INS PRO Email Users)*
(N)O and key enter. If **(Y)ES** is selected a hard copy will print only for agents who do not have an email address in item 18 of the Agent's file **(SF014).** Two Windows Printer Boxes will display. The first is to select the printer to actually print the letters. The second is to select the PDF printer for email agent copies. AR084 has been modified to split AR084 cancel and reinstate letters by Personal and Commercial lines (SF014 F3 will now accept two email addresses for AR084).

MENU QUESTION – USE (C)O ADDRESS, (L)OGO, (B)LANK
(C)O is defaulted. Press Enter this will print the return address from your Company Name and Address Table. If **(L)ogo** is selected, logo.bmp will print from the PROG\QPR folder. **(B)lank** will print the letters without the company name and return address. Blank option should only be selected for printing on letterhead paper.

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DO YOU WANT TO INTERFACE WITH POLICY DIARY?
If Yes is selected, the system will automatically enter a note in the Diary **(SF039)** that the Cancellation/Reinstatement letter was sent. If No is selected, the Diary will not be updated and the question Create Diary Records for Mortgagee Notices will not be displayed. This question may be set to default Yes or No and turned off in the Master Options File **(SF048)**.

CREATE DIARY RECORDS FOR MORTGAGEE NOTICES?
If Yes is selected, the system will automatically enter a note in the Diary **(SF039)** that a Mortgagee Copy of the Cancellation/ Reinstatement Letter was sent. If No is selected, the Diary will not be updated. This question may be set to default Yes or No and turned off in the Master Options File **(SF048)**.

PLEASE SELECT:

1. **ADD CANCELS**
   Key the desired Policy Number (the insured's name will display), Cancellation Effective Date, and: Excess Premium Amount (if any), who it is to be Refunded to (**P**) Applied Premium, (**E**) Enclosed to Insured, (**M**) Mortgagee, (**I**) Additional Insured, (**A**) Agent, (**F**) Finance Company, (**C**) Credit Card OR: Key Premium Amount Still Owed. Key (**Y**) Yes or (**N**) No to Print Insured's Copy, Agent's Copy, and Mortgagee Agreement. Enter any Comments or reason for cancellation.

   A **Mortgagee Agreement** giving 10 days notice of intent to cancel coverage is required in certain states. "Cancellation of the mortgagee agreement is effective MM/DD/YYYY at 12:01 AM Standard Time" prints on the Confirmation of Cancellation Letter giving 10 days notice from the date of mailing when the Mortgagee Agreement is selected.

   INS PRO provides the optional ability to print custom messages on the Cancellation and Reinstatement letters using built in messages from the Message Table in the Tables File. These messages will appear on a pop-up selection screen in any program that asks if you wish to print a Cancellation or Reinstatement Letter. Up to 10 custom messages may be added, and up to three custom messages may selected for printing. They may be used in addition to the standard four comment lines allowed for the letters. When manually entering Cancellations or Reinstatements in **AR084**, this screen will appear automatically before filling

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out the four comment lines if this has been turned on. Please refer to Technical Bulletin – Cancel Reinstate Messages for further information and set-up instructions.

2. **CHANGE CANCELS**
   Key the desired Policy Number (the insured's name will display). At any change, Key (**Y**) and select the item number to update, make the desired change and key enter until prompted for another policy number.
3. **DELETE CANCELS**
   Key the desired Policy Number (the insured's name will display). Select Yes or No to is this the correct number. If Yes is selected, Item Deleted message will appear and the letter has been removed from the finder file. If No is selected, a Not Processed OK message will be shown and the notice will not be deleted. Key enter.

4. **ADD REINSTATMENTS**
   Key the desired Policy Number (the insured's name will display), Notice Print Date, Cancellation Effective Date (Key enter to automatically default the cancel date associated with the notice print date entered). Reinstatement Effective Date will automatically fill in with the effective date of the cancellation. These dates may be overridden as desired. Select Type of Cancellation: **1** Non-Payment, **2** Underwriting, **3** Insured's Request. Key enter until prompted for another Policy Number.

   The custom messages pop-up selection screen will appear automatically before filling out the four comment lines if this has been turned on.

5. **CHANGE REINSTATEMENTS**
   Key the desired Policy Number (the insured's name will display). At any change, Key **(Y)** and select the item number to update, make the desired change and key enter until prompted for another policy number.

6. **DELETE REINSTATEMENTS**
   Key the desired Policy Number (the insured's name will display). Select Yes or No to the question, is this the correct record. If Yes is selected, Item Deleted message will appear and the letter has been removed from the finder file. If No is selected, a Not Processed OK massage will be shown and the notice will not be deleted.

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7. PRINT NOTICES

Please Enter: Signature Name and Signature Title (Defaults from Company Name and Address Table Records 10 and 11, Press Enter or they may typed over). Select (**C**)ancellations, (**R**)einstatements,or (**B**)oth. Key enter. Select Yes or No at Any Change. If Yes is selected, the program will not run and you will be taken back to the Signature Line to allow editing.

If No is selected, the program will run and the Windows Printer Box will display to select the desired printer for the mail certificate. Note: If (**B**)oth are selected, Cancellation Letters will print first followed by the Reinstatements.

8. DELETE CANCEL/REINSTATEMENT FINDER FILE

In cases where there are letters that have been added to the finder file that are not needed. The file may be deleted. The finder file is automatically deleted when the letters are printed. ***Caution – If the finder file is deleted prior to printing letters, they will need to be re-entered.***

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In the **INSPRO** system, AR070 SELECT AND PRINT INSTALLMENT BILLING REPORT is found in the AR Report Menu. The selection criteria is as follows:

FOR THE PERIOD _____ TO _____ (DATE RANGE)

Key in the desired beginning date and ending date range as per your schedule. Policies that have an (O)pen installment with a Bill Effective Date within this date range will be selected.

CREATE FINDER FOR INSTALLMENT BILLS

- **N**O - The report will print without creating bills. *The report may be run multiple times for a date range.*
- **Y**ES - The report may only be run **ONCE** for a given date range.

PRINT BILLS AFTER SELECTION

- **N**O - and press Enter.
- **Y**ES - The bills will print immediately after the report is run.

DEFERRED PROCESSING

- **N**O - and press Enter.
- **Y**ES - The program will be set to run and print the report later with Deferred Processing.

DO YOU WANT TO PRINT INSTALLMENT BILLS FOR POLICIES THAT ARE NON-PAYMENT PENDING?

- **N**O - and press Enter.
- **Y**ES - Policies that are in non-payment pending status will be billed.

SELECT INSTALLMENT BILLS FOR

1. ALL POLICIES WITHIN THIS DATE RANGE
2. ONLY CERTAIN POLICIES WITHIN THIS DATE RANGE. A separate screen will allow for entry of one or more policy numbers to be manually selected and only bill the selected.

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YOU ARE ABOUT TO CREATE INSTALLMENT BILLS FOR ALL POLICIES WITHIN THE DANTE RANGE – IS THIS CORRECT?

Review the Date range and if correct, Key **Y**es and press Enter. If **N**O is selected, the previous item may be reselected or press <F8> or ESC to exit the program.

DO YOU WANT A SEPARATE PAGE FOR EACH AGENT?

- **N**O - and press Enter.
- **Y**ES - A separate page will print for each agent on file.

FURTHER EXPLANATION

Review the report for error messages and any policy that may require special attention.

Proceed to AR051 to Print the selected **I**NSTALLMENT Bills or they may be printed as part of the next Bill Run when **A**LL Bills are printed.

NOTE: *The policy will be skipped and require manual billing of any existing installments if the Payment Plan is 1 (Annual Pay) in the SF010 Name and Address File.*

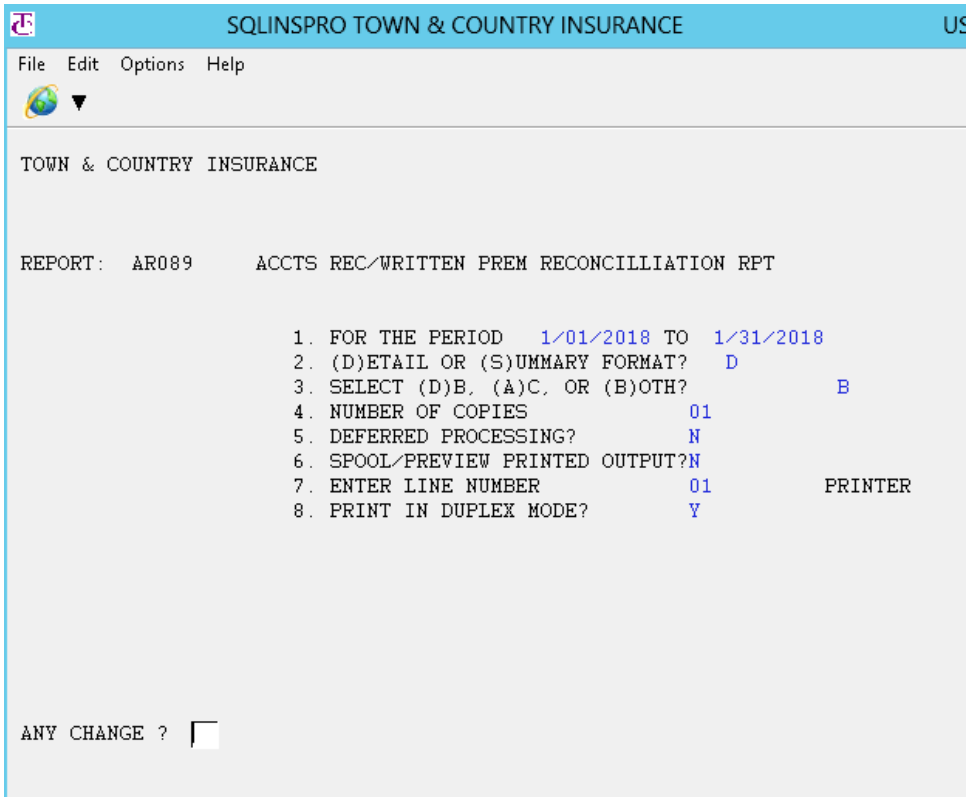
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OVERVIEW

This report provides information necessary to reconcile written premium to outstanding receivables on a "written and inforce" basis. It will accept an effective date from-to date range and a Detail/Summary option choice. The detail option prints each record contributing to the totals, which can be audited and checked to daily posting registers. The summary option provides totals at the line of business level. It can be run for Account Current Policies only, Direct Bill Policies only, or both.

RUNNING THE REPORT

Run **AR089** from the **Accounts Receivable reports menu** for the period to be reconciled, typically a month. The information on the report can then be used to help reconcile written and inforce premiums to the associated outstanding receivables.



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REPORT DESCRIPTION

AR089 processes the Premium Master File, the AR Open File and the AR Paid File. Records are selected from the Premium Master File on a **written basis;** i.e. transacted before the ending date and effective within the date range entered. All reinsurance and policy fee/tax records are skipped. Records are selected from the receivables files also on a **written basis.** All non-premium transactions are skipped (Transaction code > X4 – service and installment charges, policy fees/taxes). The records are sorted by **Transaction Type** (first digit of transaction code: 1 - Premium, 2 - Adjustment, 3 - Disbursement, 4 - Receipt); **Policy Type; Line of Business; Transaction Date** and **Policy Number.**

If the detail option is selected each individual selected record will be printed showing: Policy Number, Insured, Agent Code, Policy Type Code, Line Code, Transaction Code, Transaction Date, Effective Date, Expiration Date, Transaction Amount, Misc, Transaction Date Total and Grand Total.

The Summary Page will be printed using the policy type and the first two digits of the line of business. For each policy type there can be multiple lines. The report prints: Line of Business, Written Premium, Total Receipts, Total Disbursements, Total Adjustments, Waived Premiums and Net Change In Receivables.

The information on the report can then be used to help reconcile written and in-force premiums to the associated outstanding receivables.

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The automatic application programs (AR011 & AR019) apply payments to the Outstanding Receivables based on a combination of the Installment Effective Date and the Transaction Code of the Receivable.

Outstanding Receivables are sorted first based on the Installment Effective Date of the Receivable. If there are multiple Outstanding Receivables that are effective on the same date, they are sorted in the following sequence (unless custom code applies:

1. **Policy Fees -** Transaction Code 19 or 29

2. **Credits**
   a. **Cancellations.** Transaction Code 11, have an installment effective date of zero.

3. **Adjustments –** Transaction Code 20

4. **New, Renewal, & Reinstatements –** Transaction Code 10, 14 or 16

5. **Changes –** Transaction Code 12 or 13

6. **Installment & Service Charges –** Transaction Code 17, 18, 27 or 28

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A. PURPOSE

INS PRO has the capability to reimburse company representatives for various expenses they incur (i.e. an agent being reimbursed for taking photographs of a new insureds residence). Two programs maintain and print a file of reimbursable expenses:

AR022 - AGENT REIMBURSEMENTS FILE MAINTENANCE

AR076 - PRINT AGENT REIMBURSEMENTS REPORT

B. PROCEDURE

In order to process reimbursements you must first identify which expenses will be reimbursed. In SF020 – Table File Maintenance, assign a two digit trans code to each one and add the assigned codes to the Transaction Codes Table. Identify and add payees to be reimbursed to the SF014 - Agent/Agency File. Enter all transactions using the AR022 - Reimbursements File Maintenance option on the PA Trans File Maintenance Menu. Then, using the AR076 - Agent Reimbursement Report option from the AR Reports Menu, monthly or quarterly run the reimbursement report. When printing commissions an option to include reimbursements is given so commissions and expense reimbursements can be paid with a single check.

C. PROCESSING

1. Identify and Assign Transaction Codes.

From SF Main Menu select SF020 - Tables File Maintenance to UPDATE TABLES FILE. Select the AR Transaction Code Table to assign Transaction Codes within the Accounts Receivable System.

Assign and enter a two (2) digit trans code in the 60's (60 is reserved for photos), for the various types of expenses that will be reimbursed.

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```
MODE:  UPDATE TRANSACTION CODE TABLE

 1.  TRANSACTION CODE           60
 2.  DESCRIPTION                PHOTOGRAPHS
 3.  SHORT DESCRIPTION          PHOTOS
 4.  GENERAL LEDGER ACCOUNT     SURVEY SERVICES PD
```

2. Identify and Assign Payees

Select SF014 - Agent/Agency File Maintenance at the SF Main Menu to add any individuals who are not also agents. A separate range of numbers should be used for directors or other non-agents who will receive expense reimbursements. (i.e. if agents are numbered from 100 to 600, use numbers starting with 800 for non-agents).

3. Enter Transactions

From PA Trans File Maintenance use the AR022 - Reimbursements File Maintenance option

```
MODE:  ADD

 1. AGENT NUMBER          6  DB  CANALE INSURANCE AGENCY
 2. TRANSACTION DATE    3/01/2016
 3. TRANSACTION CODE  60  PHOTOGRAPHS
 4. POLICY NUMBER
 5. NUMBER PHOTOS       1
 6. AMOUNT                   3.00
 7. DESCRIPTION        PHOTO REIMB
```

Follow the instructions below to add a transaction. You can also change or delete transactions at this menu.

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a. Data Entry

1. Enter agent/director number to be reimbursed.
2. Enter through transaction date.
3. Enter transaction code for the expense.
4. Enter policy number (if applicable, not required). If on N&A file insureds name will display.
5. Enter number of photos (if applicable, not required).
6. Enter amount. May be negative.
7. Enter description (optional).

Note: When in the change or delete mode the option to look at transactions within a date range is offered.

4. Run Periodic Reports

The AR076 - Agent Reimbursement Report is run From the AR Reports menu. The report may be run whenever the accumulated expense reimbursements are to be paid, typically monthly or quarterly.

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A. **PURPOSE**

INSPRO has the capability to track funds that accompany a policy application (these are considered Deposits). The system can also track funds received prior to a policy anniversary (these are considered Advance Payments). When the policy is issued, deposits are matched to it and the bill reflects the net amount due. Advance premiums are automatically matched to the policy during billing. Deposits are maintained and printed with the following programs:

AR024 - DEPOSIT PREMIUM FILE MAINTENANCE
AR026 – POST & PRINT APPLIED DEPOSITS PREMIUM REPORT
AR086 – PRINT DEPOSIT PREMIUM REPORTS

B. **PROCEDURE**

Adding and applying a deposit involves several steps, which should be done, in the following sequence:

1. Add the deposit to the AR024 Deposit Premium File when the application is received. It may be changed or deleted if the policy is not issued.

2. Print an AR086 Deposit Premium Report to see list of policies that are still on the Deposit Premium file (waiting to be applied). An activity report showing deposits added, changed or deleted (applied to a policy or returned to an applicant) is also available.

3. When it is determined that the application is accepted and the policy is to be issued, enter the premium transaction records as you normally would. The deposit will be matched to the premium and AR records.

4. The bill will show the deposit received and deduct it from the premium due. The program AR026 – POST & PRINT applied deposit premiums report, will automatically apply the deposit to the oldest AR Open File Records. When the records have the same effective date, Fire fees (19's) are paid off first, then installment charges (18's) and then premium records.

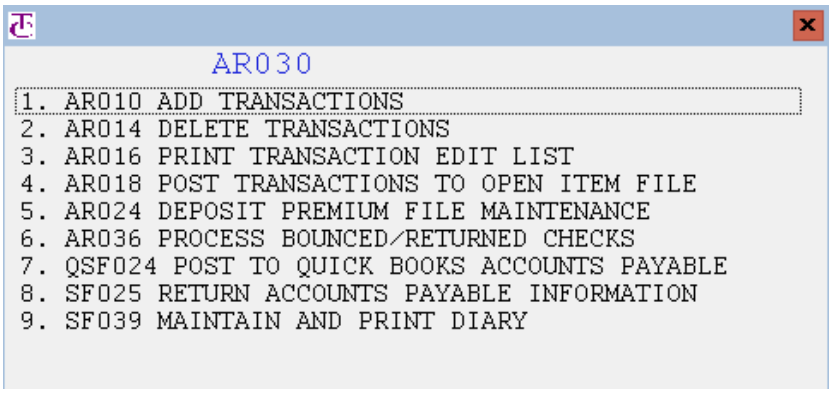
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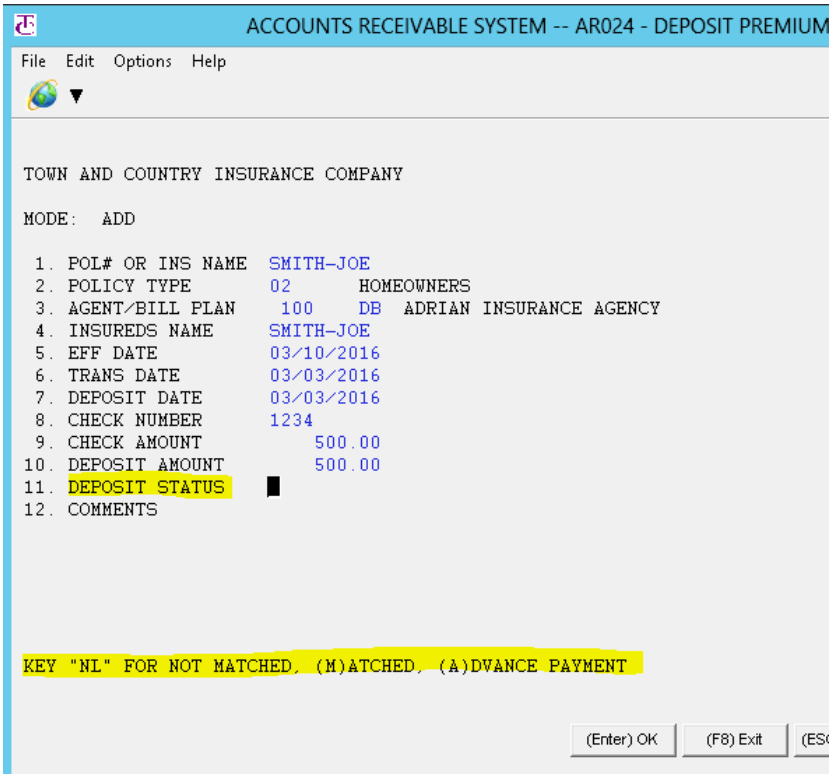
5. If a deposit check is returned by the bank for insufficient funds, delete the deposit and adjust your ledger account for Deposit Premiums by decreasing it by the amount of the check.

C. PROCESSING

1. DEPOSIT PREMIUM FILE MAINTENANCE – AR024

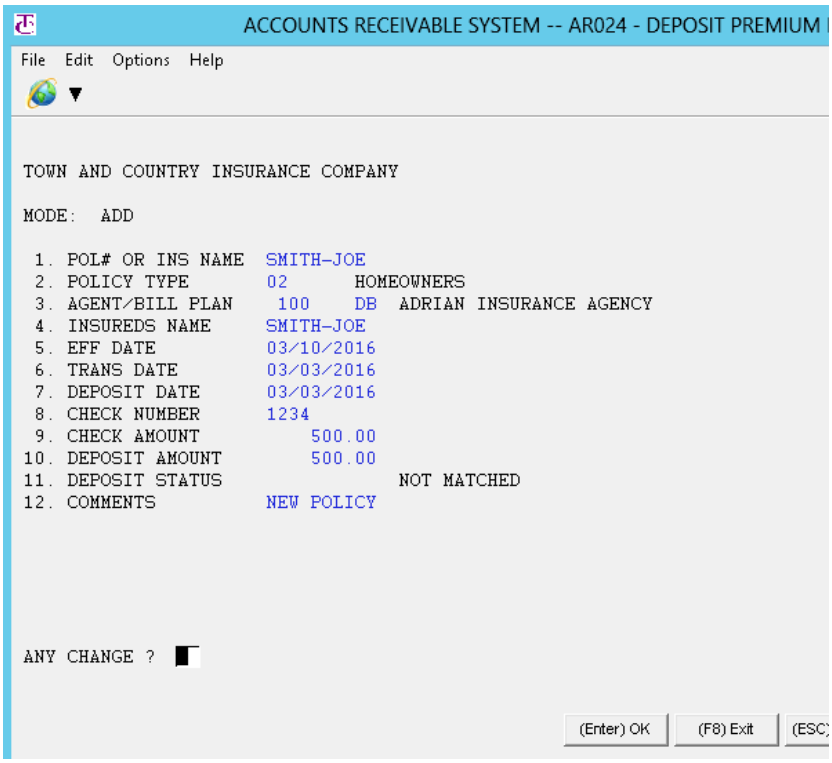
a. This program provides choices for adding, changing or deleting records





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b. When entering premiums, you have the ability to note cash, credit card or check payments in comments.



ADD: Use the policy number if one has been assigned or, if not available, use the insured's name in the **LAST NAME**, **FIRST NAME** format.

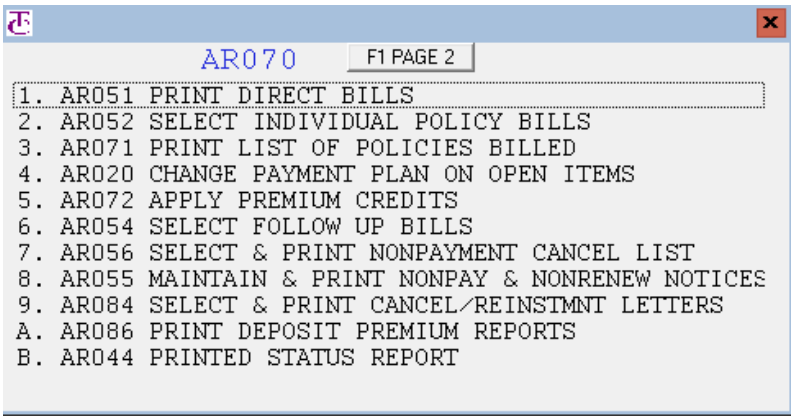
CHANGE: A deposit record may be viewed or modified by entering the policy number OR insured's name.

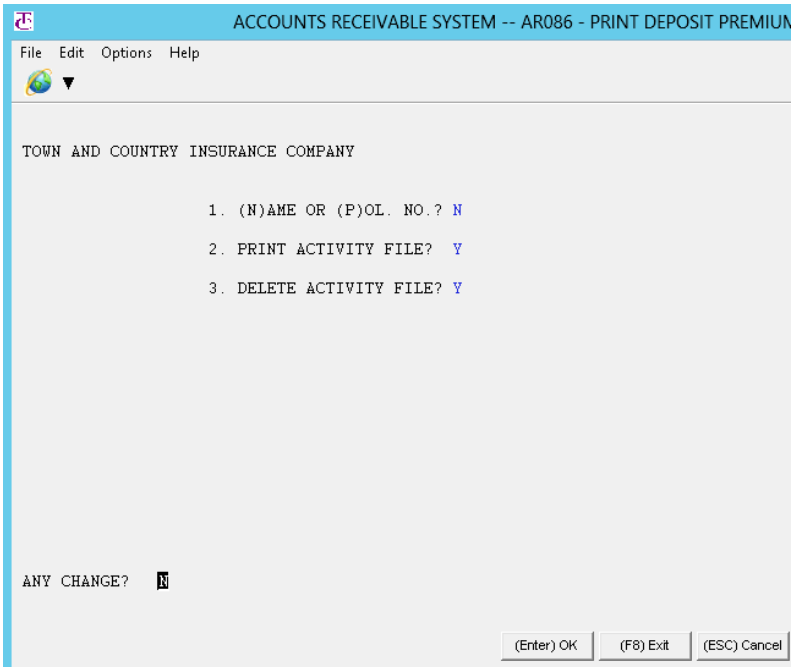
DELETE: If a policy application is declined and the deposit is to be refunded, or the check is returned for insufficient funds, delete the deposit on file.

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2. PRINT DEPOSIT PREMIUM REPORTS – AR086

a. At the prompt, choose the report sequence (Insured's Name or Policy Number order). All deposits on file will print on the Deposit Premium List in the selected order. The next option will be to print the Deposit Premium Activity File which tracks deposits that are added, changed or deleted. After printing, the activity file may be deleted.



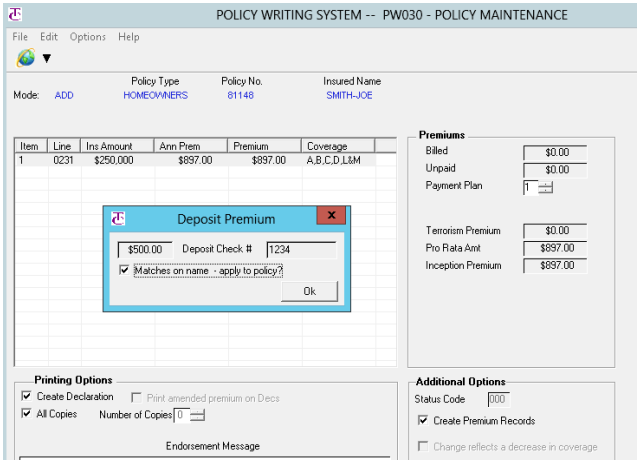


At month end it is suggested that the activity file be printed and deleted.

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3. ADD PREMIUM TRANSACTIONS – PA010 & PW030

a. This program will search the deposit premium file using the policy number and/or insured's Name. If a match is found, the questions "99.99 DEPOSIT CHECK #123-APPLY TO THIS POLICY?" is displayed. Key "OK" to match deposit to policy.



4. PRINT DIRECT BILLS – AR051

The bill for the new policy will indicate "DEPOSIT RECEIVED 99.99". Billing totals include total deposits received.

Two Windows Printer Selection Boxes will appear when Printing Direct Bills. The first is to select the printer for the actual bills to print to. The second is to select the printer for the Apply Deposit Premium report to print to. Select the desired printer for each. **NOTE** that if you cancel the print job for the second printer, the deposits will not be applied to the AR Open File and moved from the Deposit Premium File to the AR Paid File.

5. APPLY DEPOSIT PREMIUM – AR026

This program applies deposits as payments to the AR Open File and deletes them from the AR024 Deposit Premium File. A report showing applied deposits is printed. Deposit Premiums will be broken out by Cash, Check and Credit Card on the report.

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A. PURPOSE

INSPRO provides a very cost effective and flexible method for paying dividends by interfacing with your Accounting Interface System. An extract program combines name and address information with the basis for the dividend payment. An interface program formats the information into Accounts Payable transactions. Your Accounting Interface System is then used to actually print the dividend checks and handle the necessary accounting. The programs involved are:

AR038 - SELECT POLICY DIVIDENDS
SF024 - INTERFACE TO ACCOUNTS PAYABLE
AP INTERFACE SYSTEM

B. PROCEDURE

Producing dividend checks involves selecting the policies to pay, verifying the information and printing the checks.

1. SELECTING THE POLICIES TO PAY

From the AR Transaction File Maintenance Menu, choose the AR038 SELECT POLICY DIVIDENDS option. Enter the date range for which dividends are being paid. The program will also display the dividend rate, which can be changed if it does not match the rate now being paid.

The dividend amount will then be calculated for all policies that have an anniversary within the date range entered and that were in force as of the previous year end, by applying the dividend rate to the net paid premium for the previous policy year.

As each policy is processed, the policy number, insured's name, and dividend amount are displayed on the screen.

The amount can be changed if needed, or "F1" keyed to NOT select the policy. Select POLICY DIVIDENDS TO BE POSTED. An itemized SF024 report will be printed.

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2. VERIFYING THE INFORMATION

Review and verify the information shown on the Interface to Accounts Payable System Report SF024.

Any changes needed are made in Accounts Payable using the ENTER and EDIT A/P TRANSACTIONS menu option.

Typical changes would include correcting the amount and updating name and address information. INSPRO allows up to 35 characters for each name and address line, whereas Accounting Interface allows only 30.
Whenever a line has been truncated, the message "CHECK NAME" or "CHECK ADDRESS" appears on the report. These transactions should be checked and name and address information abbreviated as necessary.

3. PRINTING THE CHECKS

Once any necessary changes are made, the final step is to print the dividend checks. Your Accounts Payable Interface Manual describes this process in detail.

The following menu options are used:

A. POST TRANSACTIONS TO OPEN ITEM FILE
B. PAYMENT PROCESSING
   a. SELECT ITEMS TO PAY; then
   b. ENTER PAYMENT SELECTION CRITERIA and do a generalized invoice selection
C. PRINT CHECKS AND UPDATE FILES

The accounting information for General Ledger is created when the POST DISTRIBUTIONS TO G/L JOURNAL option is selected from the PERIODIC AND YEAR END PROCESSING menu.

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NOTES:

1) *If it is necessary to re-run the SELECT DIVIDENDS program (AR038) for any reason, the APTRX.(NX,XD) and APTXDST.(NX,XD) files should be deleted in the AP Interface directory.* ***If this is not done multiple checks will be created.***

2) *The NEXT TRANSACTION NUMBER USED can also be re-set in the APCNTRL file.*

3) *The SELECT DIVIDENDS program (AR038) creates a temporary work file APINTR.(NX,XD) in the ISPO directory. If the program is aborted for any reason this file should be deleted.*

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PROCEDURE

EVO File Upload

1. In Accounts Receivable, run **AR122** – EVO Upload

   This will create the **EVOUPLD** file that contains all the currently billed policies. Each policy will have one record created with a total amount due.

   There is a question asking if Invoices have been printed or not. This question can be found in the SF048 Master Options File Maintenance under 1. Change/Inquire Program AR122, Record Type DQ, HAVE INVOICES BEEN PRINTED YET? This is simply a reminder question to ensure that bills have been run. This is important since AR122 will only pick up items that are flagged as "B"illed in AR Open. For those who wish to do so, there is also an Option to separate fees from total. This is found in SF048, 1. Change/Inquire Program AR122, Record Type OP, SEPARATE FEES FROM TOTAL.

2. Log in to your account on the Xpress-pay.com website as administrator then follow the instructions laid out by EVO to upload your file. The file is **EVOUPLD** and will be found in the /Prog/ISPO folder.

Once these steps are completed, EVO will have the file processed and make available all the outstanding bills to pay for the insureds.

EVO Download

1. Log in to the admin account on the Xpress-pay.com website. Follow the procedure laid out by EVO to create the transaction extraction file. If, at any time, you receive the error message "TRN processing failed for all bills for your company name" please contact Xpress-pay.

2. When saving the file, a standard Windows Save window will open. The file will have a defaulted name of **Report.txt.** Keep this defaulted name as it is (case-sensitive), otherwise INS PRO will be unable to process it. Save the file to your /Prog/ISPO folder. If you get a message saying the file

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already exists, then the last downloaded file has not been processed yet. Cancel this current process and proceed with steps 3 and 4 to process the last run first.

3. Run **AR121** – EVO Download to process and validate the transactions from the EVO site. A report will print out that will contain any errors that occurred during the processing. View the printed report to check for any error messages.

   There is an option available for this program that will set AR121 to either run as a batch or to stop and ask questions. The option is in the SF048 Master Options File under Program AR121, Record Type OP, SHOW REINSTATEMENT AND STATUS QUESTIONS. If the Option is set to "Y", the system asks if a Reinstatement Notice would need to be issued and what the new status code for the policy should be. If the Option is set to "N", the system will assume a Reinstatement should be created and automatically set the policy status code to "000" for Active.

4. Run **AR017** – Review the items in the Edit list and verify that all values are correct prior to posting.

5. Apply the payments using **AR019** – Post and Print Receipt Transactions.

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The items listed below are options created in the EVO feature that allow some operator intervention and coordination between TCCS and EVO. On delivery of EVO to a customer, each of these items will be answered so the programming does not prompt the operator for a response. The intent is to have these jobs run without interaction from the operator. After the EVO feature is installed, the customer will review each of these options and decide if the option applies in their environment.

Table File for Using QR Code on Bills

Under Table 6 (Company Name and Address) Record 57 will need to be updated to contain the pk number assigned from xpress-pay.com to allow the mobile payments to function.

POST AND PRINT RECEIPT TRANSACTIONS (AR019):

Options/Questions:

1. Record Type OP, 1 – EVO PAID IN FULL WAIVE CHARGES. If this option is set to "Y" the program will check to see if all the premium and fees on the policy are being paid for in full. If they are and it's for the first installment on the policy, then it'll waive any installment charges on the policy and ask if any Service Charges should be waived. The order of payment application is also altered to pay any Installment Charges and Service Charges last.

2. Record Type DQ, 4 – EVO WAIVE SERVICE CHARGES WHEN PAID IN FULL? This question can be set to be skipped and the default answer will be used to answer it. If the question is answered with a "Y" then any Service Charges on the policy will be waived. If the question is not skipped, it will stop processing to display a question window. This window will include the Policy Number, Insured Name, Agent Number, Agent Name, amount of Installment Charges being waived, and amount of Service Charges on the policy.

EVO Upload CREATE EVO UPLOAD FILE (AR122):

Options/Questions:

1. Record Type DQ, 1 - HAVE INVOICES BEEN PRINTED YET? This is simply a reminder question to ensure that bills have been run. This is important since AR122 will only pick up items flagged as billed in AR Open.

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2. Record Type OP, 1 - SEPARATE FEES FROM TOTAL. If this option is set to "Y", the program will separate the Fees from Premium when submitting to EVO. Normally a lump sum bill total is submitted to EVO in the EVOUPLD file. If this AR122 OP 1 Separate Fees from Total Option is set to "Y"es, then one total will be submitted to EVO that has premium only in it; and another total will be submitted that has fees/installment charges/services charges only in it (so two separate totals will be submitted instead of the one lump sum total). **Note** – This option is password protected since it requires coordination between INS PRO and EVO to function correctly.

3. Record Type OP, 2 - CREATE SINGLE LUMP SUM BILLED AMOUNT. If this option is set to "Y", the program will summarize all Billed amounts for a policy into one total and send to EVO. If this option is set to "N", the program will create a record for each Billed item based on due date. In either case, each record that is written to the upload file will be set with the most current term for the billed item. **Note** – This option is password protected since it requires coordination between INS PRO and EVO to function correctly.

EVO Download VALIDATE AND MERGE EVO PAYMENTS (AR121):

Options/Questions:

1. Record Type OP, 1 - SHOW REINSTATEMENT AND STATUS QUESTIONS. If the Option is set to "Y", the system asks if a Reinstatement Notice needs to be issued and what the new status code for the policy should be. If the Option is set to "N", the system will assume a Reinstatement should be created and automatically sets the policy status code to "000" for Active.

2. Record Type OP, 2 – USE STATUS-EFF-DATE FOR REINST-DATE (MATCH AR010). If the option is set to "Y", the system will use the Name and Address Status Effective Date for the policy Reinstatement Date when working with a Policy in Non-Pay Pending Status. If the option is set to "N", the system will use the most current Non-Pay Date as the Reinstatement Date.

3. Record Type DQ, 3 - MOVE THE REMAINING BALANCE TO THE NEXT INSTALLMENT? If this question is answered "Y", the remaining balance will be moved to the next installment due. A new installment will be created if one doesn't exist. If the

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question is answered "N", the balance will remain in its current location and marked as a "Previous Balance".

4. Record Type DQ, 4 - DO YOU WANT TO BILL THE BALANCE? If this question is answered "Y", the program will rebill the leftover amount previously billed if it's under the amount in Table Record 15. When question is answered "N", the balance will remain in AROPEN and not be billed.

5. Record Type DQ, 5 - DO YOU WANT TO BILL THE OUTSTANDING BALANCE? If this question is answered "Y", the program will create a bill for the remaining amount outstanding on the policy if it's under the amount in Table Record 15. When the question is answered "N", the balance will remain in the AROPEN and not be billed.

6. Record Type DQ, 6 - WAIVE ZZ,ZZZ.99- DIFFERENCE? This question will determine if the amount leftover should be waived or not. This question will only be asked if the leftover amount is less than the amount set in Table Record 13. When the question is answered "N", the amount remaining will be left in the AROPEN file. The waive amount can then be billed based on how questions 4 and 5 are answered.

7. Record Type DQ, 9 – CREATE AROPEN OVERPAYMENT CREDIT? This question will determine if an overpayment credit record should be created when posting payments made. If the option is set to "Y" a negative amount record will be added and billed in the AROPEN file. When the question is set to "N" a warning message will be printed on the AR019 report stating the payment wasn't applied, which will cause the AR017 and AR019 reports to not match their totals.

Note – The MOP Questions for EVO Download VALIDATE AND MERGE EVO PAYMENTS (AR121) can be set to Skip. If this is the case, the program will use the default answer and continue processing without waiting for interaction.

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OVERVIEW

INS PRO has the option to accept a file from the financial institution processing on-line payments and to automatically update the Accounts Receivable Open File Items and Accounts Receivable Paid file to reflect the payment.

PROCEDURE

1. ACCOUNTS RECEIVABLE

1. Go to the ftp site and pull down the file submitted by the financial institution. It should be saved to the **PROG\ISPO** folder. Rename the bank file **CREDCRD**.

2. In the Accounts Receivable Transaction file run **AR021** – Validate and Merge Credit Card Payments. View the printed information.

   The report will print the date the Insured made the payment on line, not the date that the bank sent the file which could be the next "business day". The report also includes how the Insured made the payment, via Credit Card, or Check.

3. Run **AR017** – Print Receipt Transaction Edit List and view the edit list.

4. Payments may be deleted using **AR015** – Delete Receipts Transactions. Should the payment be re-entered, it is the operator's choice to use the Automated Receipts **AR011** – Add Accounts Receivable Receipts or Accounts Receivable Transaction **AR010** – Add Transactions.

5. Post the payments using **AR019** – Post and Print Receipt Transactions.

   Note: *If the Policy in the Credit Card File is not in **INS PRO**, the report will print "Policy Holder not on file" and the Email Address provided by the payer on the report. Since the payer is not required to be the insured, this will allow the company to contact the payer.*

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The System considers policies that are pending cancellation those policies where the Policy Status matches the Non-Pay Pending Code in the Company Setup Table. For Policies that are pending cancellation:

If the payment is made on-line before the cancellation date, and pays the billed amount in full, a reinstatement finder record will be written out. Changes to the reinstatement finder can be made through **AR084** – Select and Print Cancellation/Reinstatement Letters. The Report will print a note stating policy has been reinstated. The Policy Status code will be updated to 000 – Active - and the Status Effective Date will be populated with the Policy Effective Date.

For Policies that are pending cancellation if the payment is made on or after the cancellation date, the report will print "Policy is Pending Cancellation". The Status Code and the Status Effective Date will remain intact. Since the bank has collected the funds on your behalf, the system will write out a transaction to be posted. You may delete the payment prior to posting using **AR015** – Delete Receipts Transactions. If you choose to allow the payment to be posted for audit purposes, you may "Bounce" the payment using **AR036** - Process Bounced Returned Checks and then disburse the funds back to the Insured.

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A. PURPOSE

INS-PRO has the ability to record the information required for Pre-Authorized Payment debiting or Automated Clearing House (ACH) and to put this information in a file that can be transmitted to the Bank for processing. Pre-Authorized Payment debiting allows the insured to have their insurance premiums automatically deducted from their bank account without receiving and paying a bill.

INS-PRO also has the ability to record the information required for handling Credit Card payments. This allows the insured to request that all of their payments be charged to a Credit Card without receiving and paying a bill. **Note:** Policies on Credit Card payment will be listed on the AR170 and AR184 reports, however no information is included in the bank file for these policies.

A Billing Schedule is provided in lieu of a bill.

THE FOLLOWING PROGRAMS HANDLE PRE-AUTHORIZED PAYMENT AND CREDIT CARD PROCESSING:

AR026 POST & PRINT APPLIED DEPOSIT PREMIUMS REPORT
AR170 SELECT & PRINT PRE-AUTHORIZED PAYMENT REPORT
AR183 PRINT PRE-AUTHORIZED PAYMENT NOTICES
AR184 CREATE PRE-AUTHORZED PAYMENT BANK FILE
PA018 POST & PRINT PREMIUM TRANSACTION REGISTER
SF010 POLICY HOLDER NAME & ADDRESS FILE MAINTENANCE
SF012 SUPPLEMENTAL NAMES FILE MAINTENANCE

B. INITIAL SETUP

1. TURN ON THE PRE-AUTHORIZED PAYMENT SYSTEM FLAG

To turn on the Pre-Authorized Payment System Flag, go into Table File Maintenance, Update Table Files, Company Setup Record and add “CH” to the Systems In Use Table. Call Town & Country for the required password when doing this.

2. SET UP USER SECURITY

If your company uses User Security, go into Maintain the User Security File, bring up each user and update their security

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levels to control who has access to the programs that print the notices and create the file for the bank.

3. ADD THE FOLLOWING RECORDS TO YOUR COMPANY NAME AND ADDRESS TABLE

Consult with your bank for the information needed to set up these fields. This step is only needed for Pre-Authorized Payment Processing.

30 - Immediate Destination ID Number
9 digits – your bank's T/R number – same as 38 below
31 - Immediate Origin ID Number
9 digits – your company or your bank's T/R number - same as 30 or 37
32 - Destination Bank Name
23 characters max – your bank's name
33 - Origin name
23 characters max – your company or your bank's name
34 - Company Name
16 characters max – your company name
35 - Company Discretionary data
20 characters max – for example: INSURANCE PAYMENTS
36 - Company Identification
10 characters – your company's EIN (with hyphen)
37 - Originating DFI(Depository Financial Institution)
8 digits – your company or bank's Tax ID number (w/o check digit)
38 - Company Bank T/R Number
9 digits – your bank's T/R number – same as 30 above
39 - Company Bank Account Number and Account Type
Enter up to 17 characters for your company's bank account number then key Enter to go to the next field.
Enter 1 character for account type – S for Savings, C for Checking

4. SET USE END OF MONTH ON INVALID DATE OPTION

This option can be found under SF048 Master Options File Maintenance. The Program Number is AR170 and Record Type is "OP". When the Default Answer is set to "Y", the system will use the last day of the current month in the case where the payment would be taken on a date that does not exist. For example a 4/31 date will be changed to 4/30. If the Default Answer is set to "N", the draw will be made on the first day of the following

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month. Using the same example, the draw date would be set to 5/1.

5. SET INCLUDE ALL UNDIST UNBILLED FEES WITH NEXT PAYMENT OPTION

This option can be found under SF048 Master Options File Maintenance. The Program Number is INSPRO and Record Type is "OP". When the Default Answer is set to "Y", the system will include undistributed transaction code 19 records (fees) that are not marked as Billed with the next ACH draw, ignoring the effective date of the fee record. When the Default Answer is set to "N", the system will process transaction code 19 records the same as any other record by including the amount based on the effective date of the record.

6. SET INCLUDE BILLED AMOUNTS IN ACH PROCESSING OPTION

This option can be found under SF048 Master Options File Maintenance. The Program Number is INSPRO and the Record Type is "OP". When the Default Answer is set to "Y", the system will include any installments marked as Billed in ACH processing. Note that if a policy has existing Billed installments and the ACH flag in SF010 – Policy Name and Address File Maintenance is then turned on, the system will change all installments to be Open. If the Default Answer is set to "N", the system will skip any installments marked as Billed during the ACH processing.

C. RECORDING THE PRE-AUTHORIZATION INFORMATION

1. ENTERING THE NAME AND ADDRESS

a. When entering the Name and Address information, go to the second screen and check the "Pre-Authorized Payment" box. This indicates that this policy will not receive bills but will instead have the premium automatically debited per the Supplemental Pre-Authorization information.

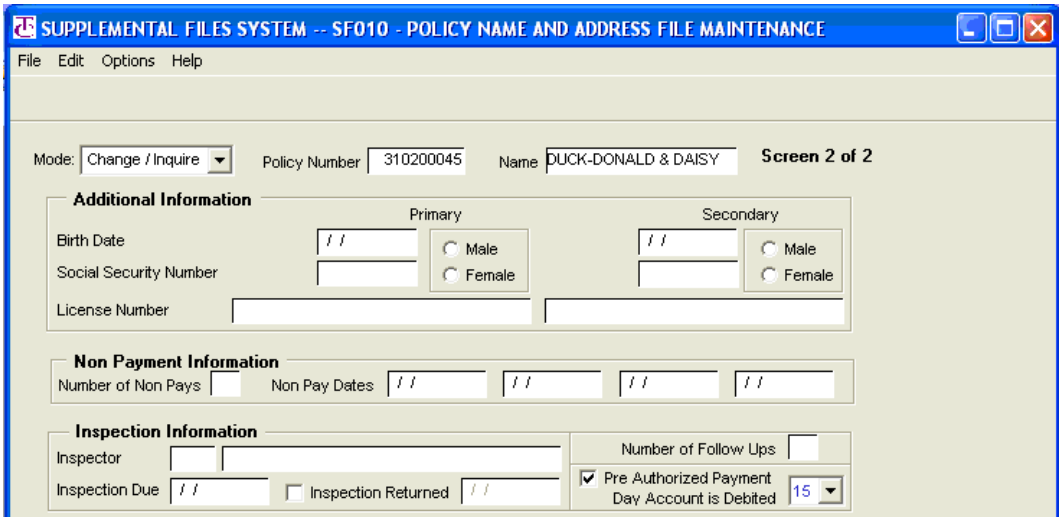
NOTE 1: If a policy is final cancelled using PA020 – Create Cancellations/Reinstatements, the system will ask if the policy should remain on ACH processing, noting that a cancelled policy will not be processed through ACH. If/when the same policy gets reinstated, the question will be asked

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again if the policy was left on ACH. Any policy removed from ACH will have to be manually put back on ACH.

Note 2: If the INSPRO option "Included Billed Amounts in ACH Processing" is set to "Y" and a policy is put on ACH, any existing Billed installments will be marked as Open (this is to avoid the policy being picked up for Non-Pay if the Due Date is prior to the ACH draw date).

b. Set the **Day the Account is to be Debited.** This is the date that your bank will put in the request to debit the insured's account. This date should be selected by the insured, however it's recommended that the day selected be between the 1st and 28th to maintain a consistent draw day each month.

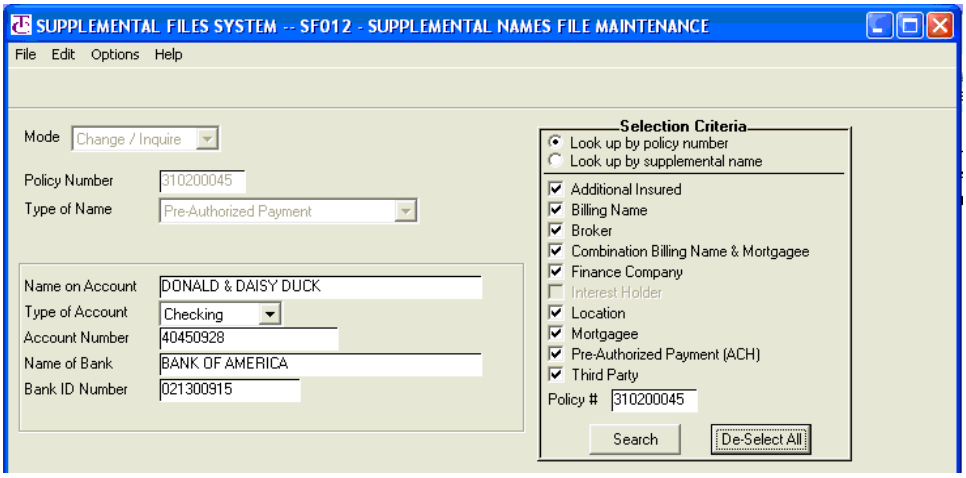


2. ENTER THE SUPPLEMENTAL NAMES – PRE-AUTHORIZATION RECORD

A type "P" (Pre-Authorization Information) record must be entered for a bank record to be generated. The fields that are entered will depend on whether the policy will be paid by a Pre-Authorized Debit or a Credit Card Charge.

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a. PRE-AUTHORIZED DEBIT



This record contains:

Name on Account – Enter the name exactly as it appears on the Bank Account. This is used by the Bank to confirm that they are debiting the correct account.

Type of Account – This is used to determine if the Insured is debiting their Checking or Savings account.

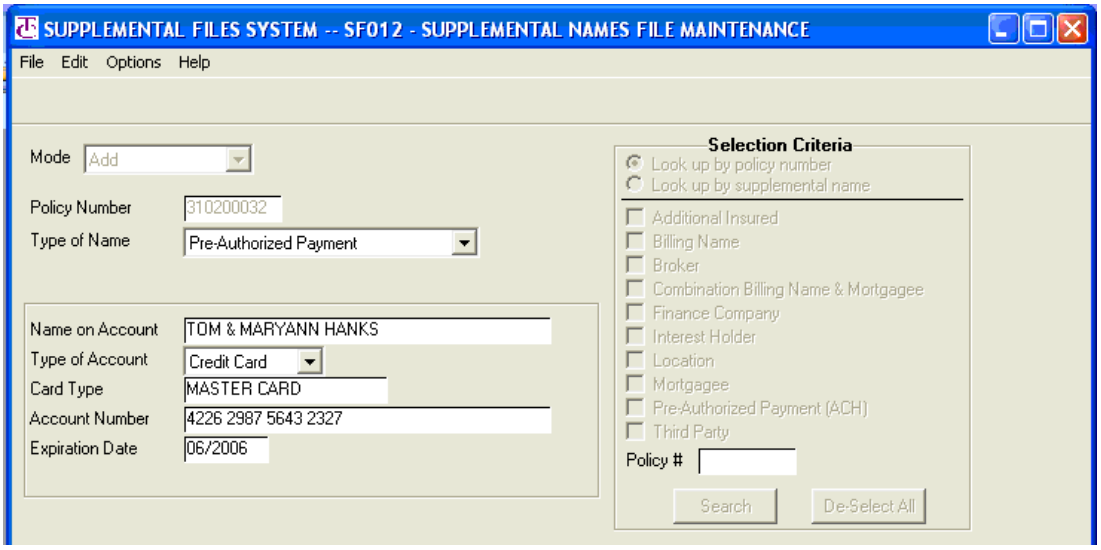
Account Number – The account number that will be debited. Note that on any documents that go to the insured, only the last 4 characters of the account number will be printed.

Name of Bank – The name of the insured's bank. This will be used by your bank to confirm that the correct Bank ID Number is being used.

Bank ID Number – The ID Number for the insured's bank (routing number).

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b. CREDIT CARD PAYMENTS



This record contains:

Name on Account – Key the name exactly as it appears on the Credit Card. This is used by the Clearing House to confirm that they are debiting the correct account.

Type of Account – Select Credit Card from the drop down list.

Card Type – This is used to denote the type of Credit Card being used by the insured (Master Card, VISA, etc.).

Account Number – The Credit Card Account Number that is being debited. Note that on any documents that go to the insured, only the last 4 characters of the account number will be printed.

Expiration Date – The date that the card expires.

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D. PROCESSING A PRE-AUTHORIZED PAYMENT POLICY

1. ENTER THE PREMIUM INFORMATION

The data entry screens for Policy Writing and Premium Accounting have not changed for Pre-Authorized Payments. Policy information is entered as usual. You can enter and match deposit payments to these policies as well.

2. POSTING PREMIUM INFORMATION AND PRINTING PRE-AUTHORIZED PAYMENT NOTICES

If there was one or more Pre-Authorized Payment policies with New, Endorsement, Anniversary, or Renewal Premium posted, the Pre-Authorization Payment Notice will automatically be printed after the Posting Register. When the premium is posted, the AR Open record(s) will be created as usual but, instead of creating a Bill, a Pre-Authorization Notice will be created. If the policy had a deposit, the deposit amount will be reflected in the Payment Notice.

The Pre-Authorization Notice informs the insured that their request for Pre-Authorized payments has been received, gives them a chance to confirm the bank account information or credit card number (last four digits only), and lists the payment schedule.

If needed, AR183 Print Pre-Authorized Payment Notices can be used to print up to ten selected notices. These notices provide the insured with a schedule of when their account will be debited and how much the debits will be.

Note: *Please refer to TB Electronic Document Naming (for email/ftp) and SF_Imaging.doc (for imaging) for proper setup, if using email/ftp/imaging.*

3. APPLYING THE DEPOSIT TO THE POLICY

If there was a deposit on the policy, the deposit will be applied after the Premium Posting has been completed. The deposit would normally be applied after the bill is printed but on these policies there is no bill. The Deposit Posting Register will be printed immediately after the Premium Posting Register and the Pre-Authorized Payment Notice(s).

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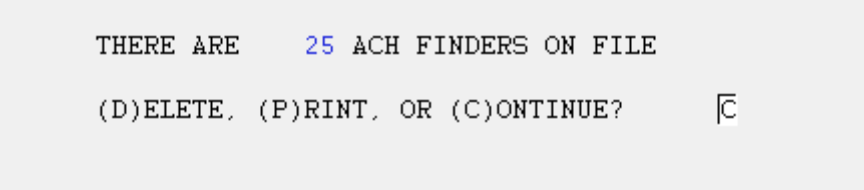
4. SELECTING POLICIES FOR AUTOMATIC DEBIT

Once a week, select the Pre-Authorized Payments for the following week. The Select and Print Pre-Authorized Payments program (AR170) will look for policies that have the Pre-Authorized Payment Flag set and an ACH draw day within the range. Once found, the program will then look for unpaid items that should have a debit made during the selected date range. Installments effective in the month of the range (or prior to the range) will be selected. The program will print a report showing the policies that have been selected and will also create Pre-Authorized Payment Finders.

To print and review the report only, without creating the Pre-Authorized Payment Finders, AR170 can be run answering (N)O to the "Create Pre-Authorization Finders?" question.

If changes are needed, go into Name and Address, Supplemental Files or AROPEN and make your modifications. AR170 can then be run again to pick up these modifications, selecting to (D)ELETE the finders file if existing records are found.

If finder records are found from a previous run, a message will be displayed saying the number of finder records found and ask a question to (D)ELETE, (P)RINT, or (C)ONTINUE.



(D)ELETE all prior finder records and run the program as if it were the first time for the range selected

(P)RINT to show what is currently in the finder file and return to the menu

(C)ONTINUE to append records to the existing finder file. Note that only newly found information will be printed on the AR170 report. **Any changes made to AROPEN records that were previously selected will not be reflected in the new run,

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resulting in mismatching totals on AR170 and AR184. To include these changes, (D)ELETE must be selected instead.

PLEASE NOTE: If a policy is in Non-Payment Pending status or has a total selected amount of a credit, it will be listed on the report, but no finder record(s) will be written for a draw to be made.

5. HOW THE SELECT INSTALLMENT BILLS PROCESS IS AFFECTED

The Select and Print Installment Billing List program (AR070) has been revised to skip any policy with the Pre-Authorized Payment Flag Set.

6. CREATING THE PRE-AUTHORIZED PAYMENT FILE

a. The Create Pre-Authorized Payment Bank File program (AR184) will read the Pre-Authorized Payment Finder file that AR170 created and create a text file (**safedpt.txt**) for transmittal to the bank for any policies that need to be debited. The bank will use this file to determine which accounts need to be debited and when.

NOTE: It is suggested you verify that your AR184 totals match your AR170 totals before transmitting the safedpt.txt file to the bank.

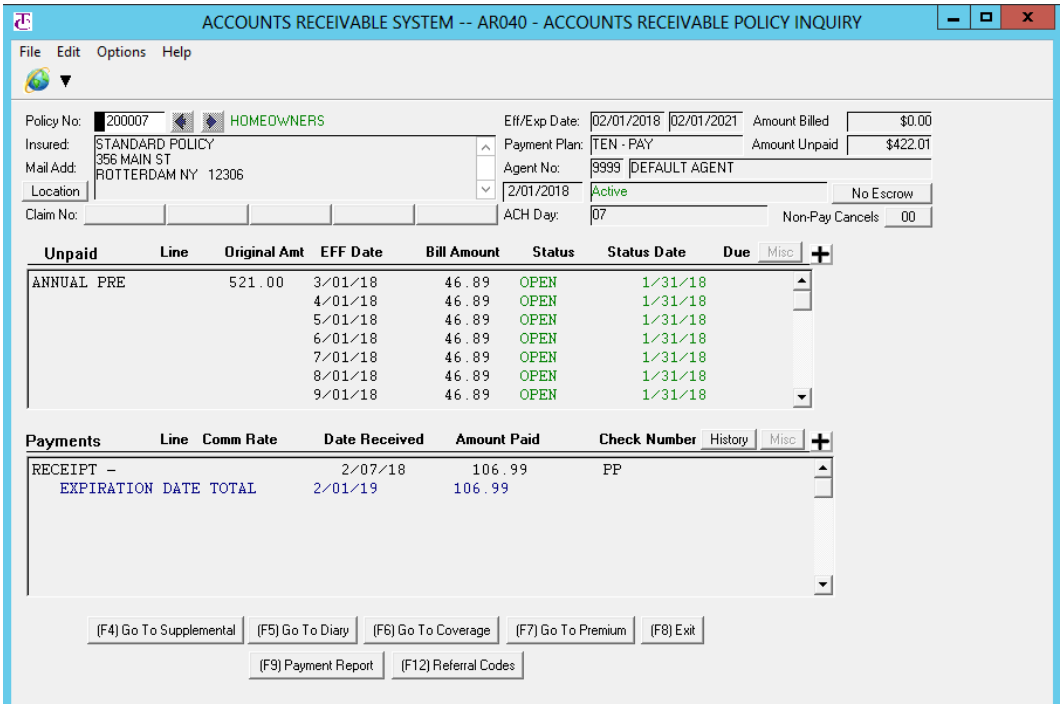
b. This program will also **post the payments to the ARPAID File.** The payments will be posted using the day that the bank or Clearing House will process the debit. A report will be printed showing the payments that were applied.

7. IDENTIFYING PRE-AUTHORIZED PAYMENTS

a. ACCOUNTS RECEIVABLE POLICY INQUIRIES

Select a policy inquiry after a pre-authorized payment has been made; the payments section of the screen will show the payment with the debit date and a "PP" next to the payment amount. This lets the viewer know that this was a Pre-Authorized Payment.

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b. ACCOUNTS RECEIVABLE STATUS REPORTS

The Accounts Receivable Status Report will show the payment with the debit date and a "PRE-AUTH" next to the payment amount.

c. RECEIPTS AND DISBURSEMENTS REPORT

The Receipts and Disbursements Report has been revised to show the Pre-Authorized Payment Totals (by Day and Grand) and to have a "PP" next to any Pre-Authorized Payments. This will help reconcile the Receipts and Disbursements Report to the combination of the AR Posting Registers, Deposit Posting Registers, and the Create Authorized Payment File Registers at the end of each month.

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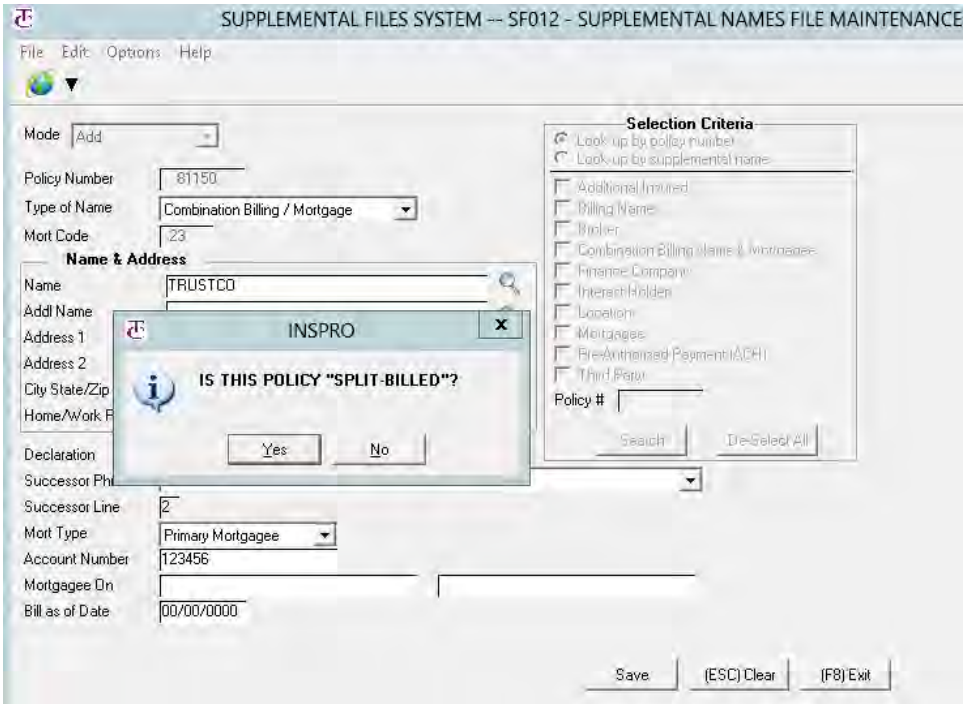
A. PURPOSE

The **INS**urance **PRO**cessing System has the ability to bill one portion of a policy to the **"B"**illing Name (Escrow) and another portion to the **"I"**nsured. This ability will handle policies where the Billing Name (Escrow) is willing to pay the premium for the Building Portion of the Coverage (Coverage's A, B, C, D, L, & M) but will not pay the premium for any additional coverages (ex. Inland Marine sections of a Homeowners Policy).

B. PROCEDURE

1. ENTERING THE BILLING NAME

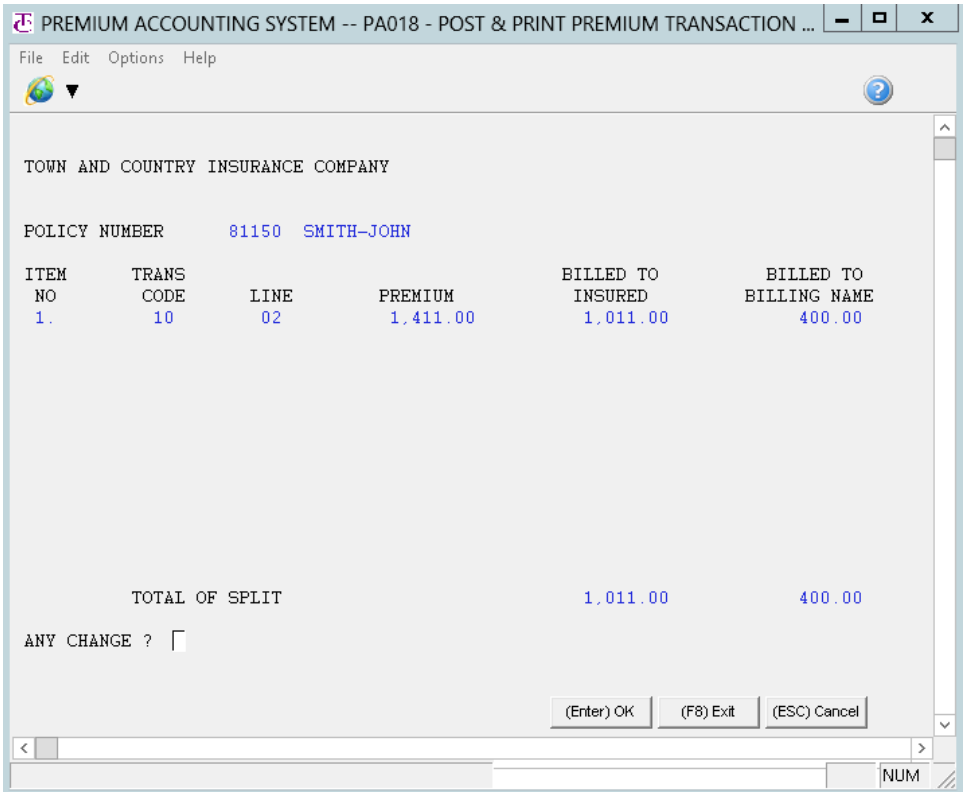
When entering/saving Billing Names or Combination Billing Name/Mortgagees the system will ask if the policy is being split billed. The answer to this question is stored in the Policy Name and Address Record.



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2. POSTING PREMIUM RECORDS

When Posting Premium Records for a Split Billed Policy, the Operator will be prompted to enter the amount billed to the insured, the balance will be billed to Billing Name. Because of this the Premium Posting Program (PA018) should **not** be run in Deferred Processing Mode. Once the Operator has determined the split, AR Open and Billing Finder Records are created reflecting the split.



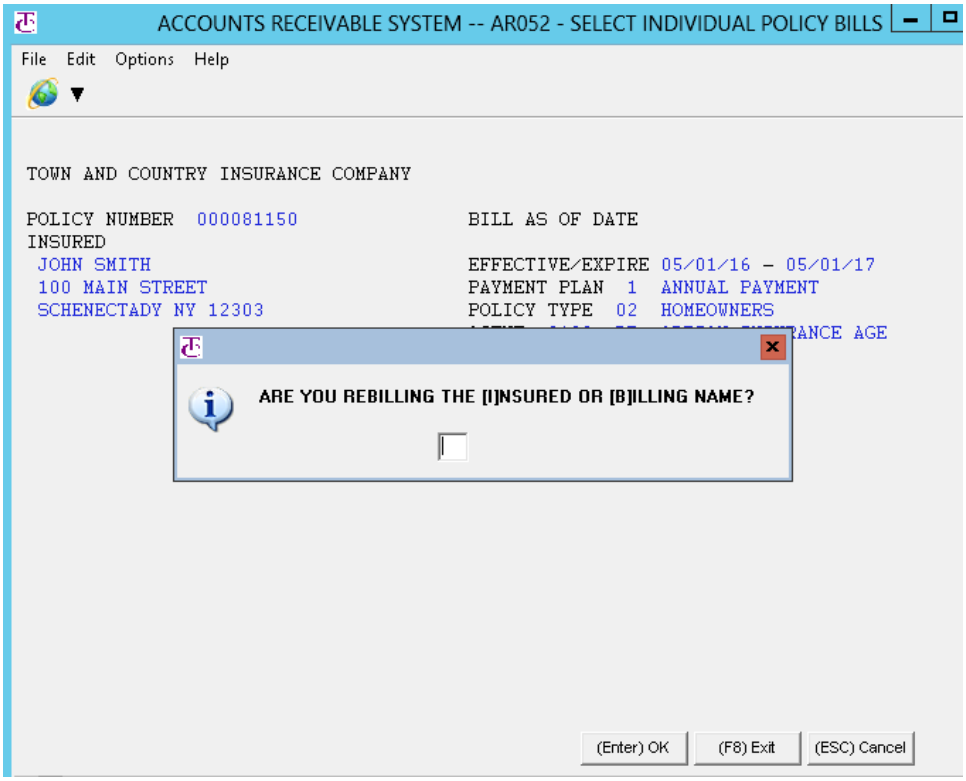
3. PRINTING INVOICES

When the invoices are printed (AR051), two invoices will be generated. The first will be for the Billing Name (Escrow) and the second will be for the Insured. The amount billed and the amount outstanding will only reflect the amount for that section of the split.

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4. SELECTING INDIVIDUAL INVOICES

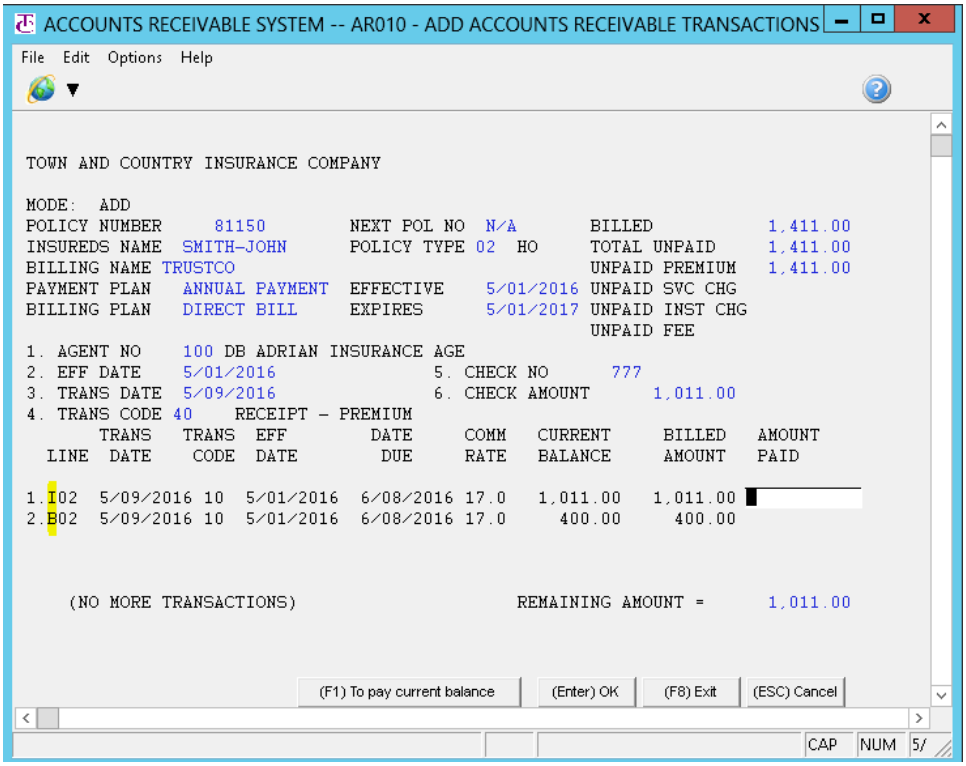
When selecting Individual Bills (AR052) for a policy that is Split Billed, the Operator will be asked if the re-selected Invoice is for the Insured or the Billing Name. Once this has been answered, the system will calculate the billing amount for selected individual.



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5. ENTRY OF PAYMENTS

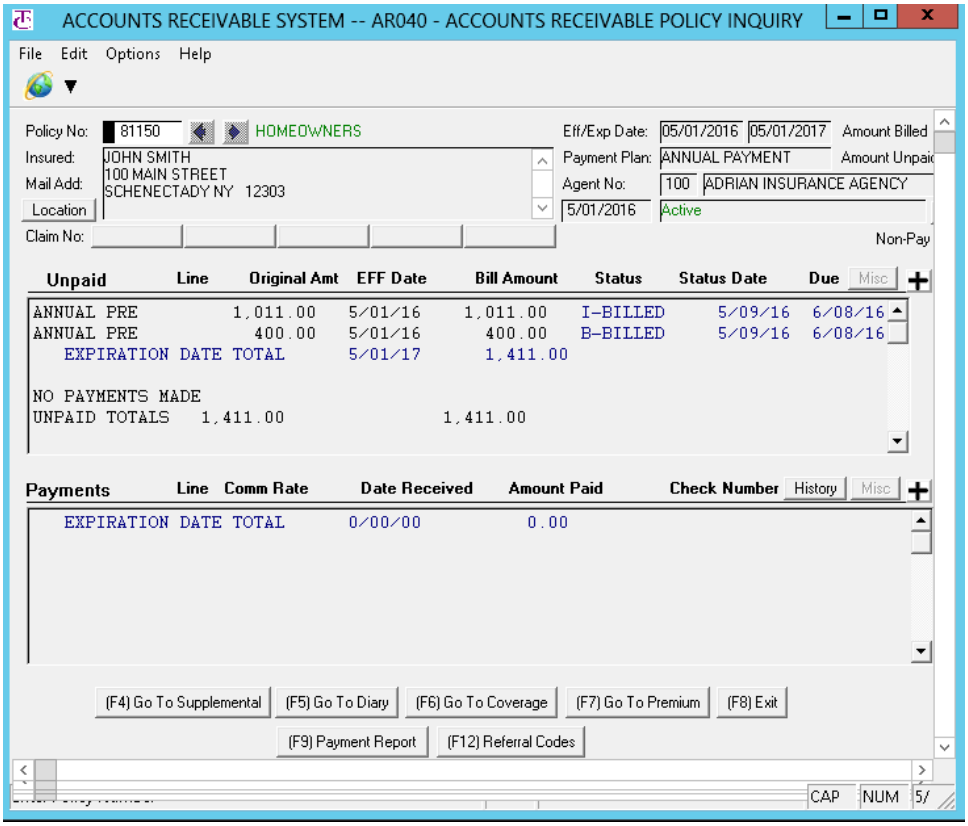
When entering Receipts (AR010) on a Split Billed policy, the Operator will see the Billing Indicator for each Open Item. This will assist the Operator in applying the payments to the proper Receivables. The Billing Indicator will be shown immediately before the Line of Business on the Detail Lines.



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6. ACCOUNTS RECEIVABLE INQUIRY

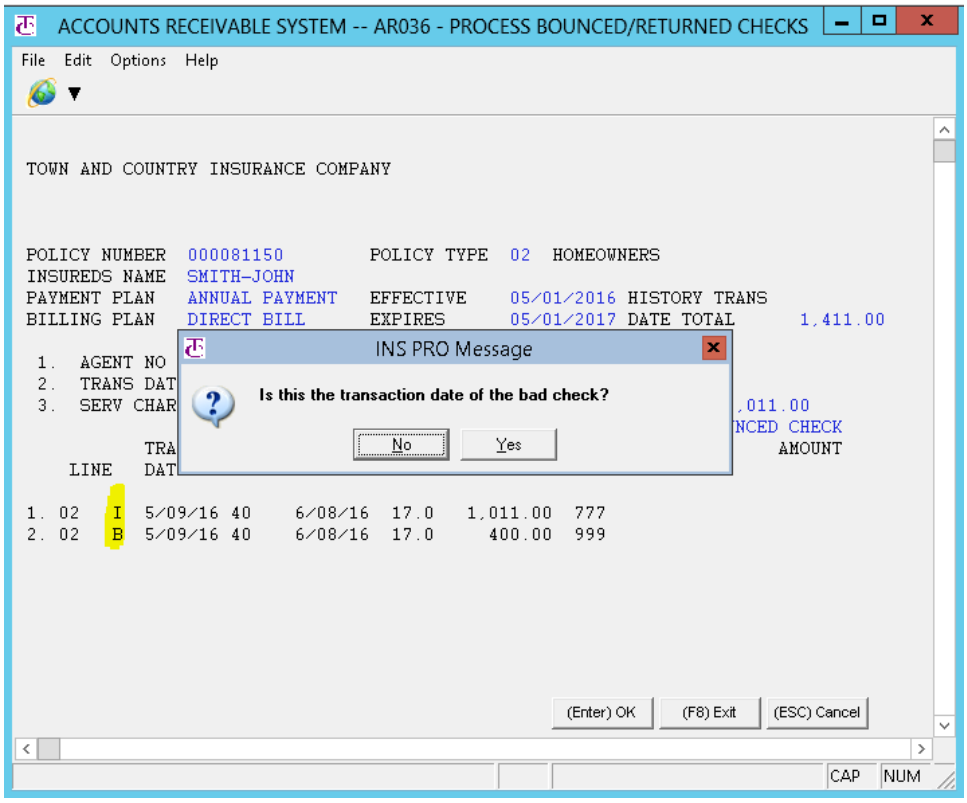
The Accounts Receivable Inquiry Screen (AR040) will split the Receivables based on the Billing Indicator. The Status column has been revised to show the Individual billed and the Status of the Receivable.



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7. BOUNCED CHECK PROCESSING

If a Payment is returned for insufficient funds, the Bounced Check program (AR036) will show the operator the billing indicator for each payment. This will enable the Operator to confirm that they are bouncing the payment for the correct individual.



8. SELECTING INSTALLMENT BILLS

If the Installment Bills Program (AR070) selects a Split-Billed Policy for an Installment Bill, a warning message "SPLIT BILLED POLICY - SHOULD BE ANNUAL" will be printed below the policy. The policy will be selected for installment billing. A count of policies that have this warning will be listed at the end of the report. This warning is being printed because an Escrow Billed Policy is normally on an Annual Payment Plan.

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9. SELECTING AUTOMATIC ANNIVERSARIES

Split-Billed Policies will be identified on the Select Automatic Anniversary Processing Report (PW200). This will assist your staff in pulling the file for these policies and confirming the split.

10. TO TURN OFF SPLIT BILLING

Go to Supplemental Names (SF012) and in Change mode, find the Name you currently have set to split bill. Save the Name. When you are prompted "Do You Want This Policy Split Billed?", be sure to answer "N". This will unset the flag.

11. TO SWITCH POLICY TO SPLIT BILLED AFTER IT HAS ALREADY BEEN BILLED

Go to Supplemental Names (SF012) and in Change mode, select the Combination/Billing Mortgagee; review it and save it. At the "Is This Policy Split-Billed" question, answer Yes. This sets the flag indicator in Policy Name. Then from AR Main Menu, select F1 Utilities and XAR908 Update Individual AR Open Records. At Any Change, key in Y and select 8. Comm/Split. Enter through the commission field and in the Split Billing indicator, key in I for Insured or B for Billing Name and key enter. At Any Change, select line 11 and enter through to adjust the amount being billed to the respective (I)nsured or (B)illing Name.

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AUDIT EXTRACT



PREMIUM ITEM CODES

1 Building
2 Property?
3 Coverage E or F
4 Coverage E or F on Farmowners
5 Liability
6 VMM
7 EC
8 Unlined Endorsement (0000 Line- PW070 End File)
9-20 Lined Endorsements (Up to 10)
85 IM Schedule
87 IM Schedule
200 Property
300-399 Optional Property
400-499 Optional LS Liability Endorsements
500 Liability

990 & 991 Terrorism
992 Mechanical Breakdown
999 Minimum Premium

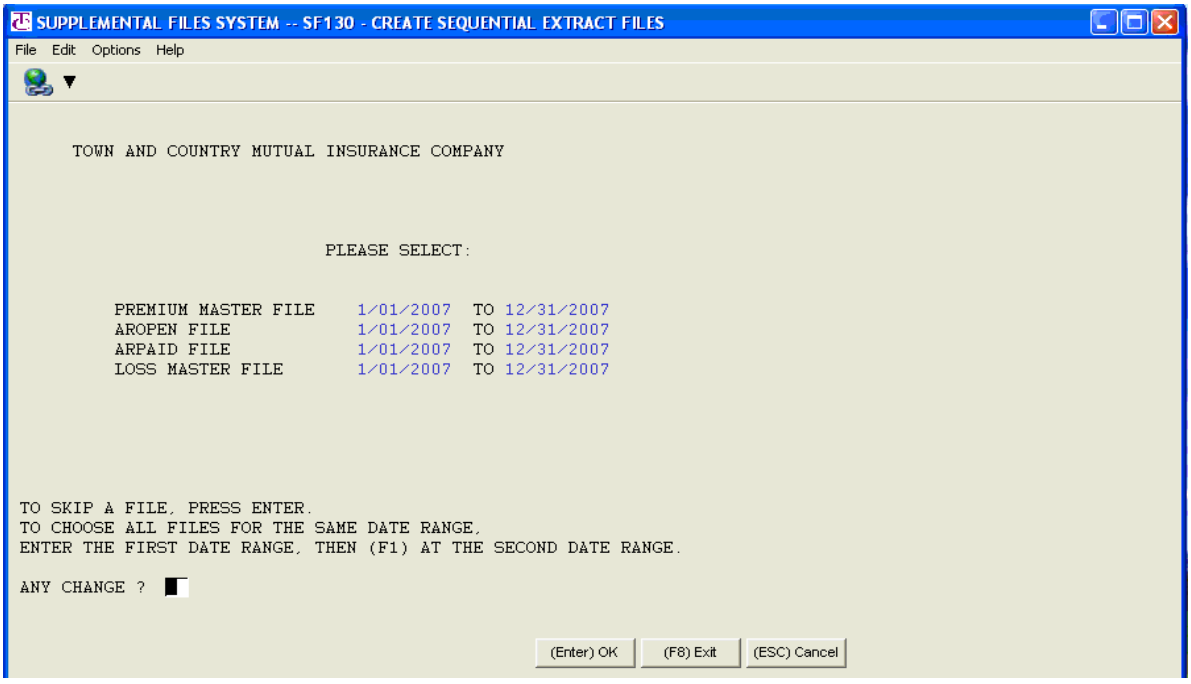
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This optional program creates sequential, comma delimited, files which can be imported into other applications (MS Excel for example) for audit and data analysis purposes. It is accessed from the Supplemental Files Special Purpose Programs menu (key <F1> twice).

The program will prompt for the entry of a date range to select data for the year(s) being audited. Record selection is based on the **transaction date** for the AR files and Loss Master file. Associated Loss Header records are extracted to match the Loss Master records. Standard **written premium selection, including advance written premium** is used for the Premium Master file. The last record on each extract file is a **control record** identified by "999999999" in the first field of the record.

It is recommended that these extracts be run at year end so they are available if/when requested by auditors. After running the extract program, transfer the file(s) from the ISPO folder to a CD or "save folder". The files can be compressed using WINZIP if necessary. Provide the corresponding record layouts and media to the auditor.

Primary File	**File Created in PROG\ISPO**
Premium Master File	PAMAST1
Accounts Receivable Open File	AROPEN1
Accounts Receivable Paid File	ARPAID1
Loss Header File	LAHEAD1
Loss Master File	LAMAST1



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Description:

The AR Open file contains one or more records for each policy. It is the primary file used for accounts receivable. The sum of records on file for a policy is the balance due or the refund owed. As amounts are paid, adjusted or disbursed, open records are deleted and written to the AR Paid File.

FILE FIELDS:

1.	POLICY-NO	9(9)	Policy number is numeric, right justified with leading zeros.
2.	SUB-CODE	9(5)	A system generated number so each records will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
3.	POLICY-TYPE	99	A two digit code of the type of the policy, for example 02 = HOMEOWNERS. Company defined codes are used (often Bureau) are used.
4.	BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
5.	AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
6.	CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
7.	INS-NAME	X(10)	The first 10 characters of the insured's name field from the policy Name and Address file. May be blank.

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FILE FIELDS: (continued)

8. LINE	99	A company defined two digit line of business code classifying the Receivable. The code is often the Bureau code.
9. PMT-PLAN	9	A 1 digit code for the payment plan in effect on the policy. 1 = Annual, 2 = Semi-annual, etc.
10. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
11. TRANS-CODE	99	A predefined two digit code identifying the activity. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc.
12. EFF-DATE	9(8)	The effective date of the receivable in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a cancellation or change it is the effective date of the transaction.
13. EXP-DATE	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally not more than 1 year after the transaction effective date unless the policy is pre-paid.
14. RECORD-AMOUNT	S9(7)99	The original amount of the receivable is numeric, right justified with leading zeros.

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FILE FIELDS: (continued)

15.	RECORD-BALANCE	S9(7)99	The current balance of the receivable is numeric, right justified with leading zeros.
16.	APPLIED-SUB-CODE	9(5)	A system generated number which contains the sub code of the Paid Premium which was bounced back to the Open File.
17.	COMM-RATE	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.
18.	CHECK-NO	X(15)	The check number field can contain up to 15 characters of information. On the Open File it is usually blank.
19.	REFERENCE	X(20)	The reference field contains comments about the transaction. Usually used for Bounced Payment, Service Charges and Adjustments.
20.	MISC	X(10)	A system controlled field which usually contains billing information.
21.	CURRENT-PAYMENT	9	A system controlled field which contains the number of the currently billed installment.
22.	BILLING DISTRIBUTION	The following fields occur 12 times.	
	a. BILL-DATE	9(8)	The date this installment was last billed in MMDDCCYY format.
	b. DUE-DATE	9(8)	The date this installment is due in MMDDCCYY format.

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FILE FIELDS: (continued)

c.	BILLING-PERIOD-TO	9(8)	The date this installment bills the policy through in MMDDCCYY format.
d.	BILL-AMOUNT	S9(7)V99	The amount of money still owed for this installment.
e.	STATUS-FLAG	X	The status of this installment could be O - Open (not billed), C - Billed due to cancellation, B - Billed, F - Follow Up Billed, P - Paid, N - Not Used.
f.	STATUS-DATE	9(8)	This is the date the status for this installment was set in MMDDCCYY format.
23.	LOSS-CREDIT-FLAG	X	This flag notes if a Loss Free Credit Percentage has been applied to the receivable.
24.	AMT-INS	S9(9)	The amount of insurance is a numeric, right justified field , which is only, used for certain companies.
25.	CARRIER-COMM	99V9	The Carrier Commission rate is used by managing agencies only and contains the commission that the carrier will pay the agent for managing the policy.
26.	EXPANSION	X(27)	An area reserved for future use.

Total record length is 679 characters.

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Description:

The AR Paid file contains records of all payments, adjustments or disbursements made to a policy. This information is used to produce agent's commission statements and 1099's. Records remain on file until they are purged to a history file.

FILE FIELDS:

1.	POLICY-NO	9(9)	Policy number is numeric, right justified with leading zeros.
2.	SUB-CODE	9(5)	A system generated number so each records will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
3.	POLICY-TYPE	99	A two digit code of the type of the policy, for example 02 = HOMEOWNERS. Company defined codes are used (often Bureau) are used.
4.	BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
5.	AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
6.	CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
7.	INS-NAME	X(10)	The first 10 characters of the insured's name field from the policy Name and Address file. May be blank.

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FILE FIELDS: (continued)

8.	LINE	99	A company defined two digit line of business code classifying the receivable. The code is often the Bureau code.
9.	PMT-PLAN	9	A 1 digit code for the payment plan in effect on the policy. 1 = Annual, 2 = Semi-annual, etc.
10.	TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
11.	TRANS-CODE	99	A predefined two digit code identifying the activity. 40 - annual premium, 41 - cancellation, 42 - increase in coverage, etc.
12.	EFF-DATE	9(8)	The effective date of the paid premium in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a cancellation or change it is the effective date of the transaction.
13.	EXP-DATE	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally not more than 1 year after the transaction effective date unless the policy is pre-paid.
14.	RECORD-AMOUNT	S9(7)99	The amount paid, adjusted or disbursed is numeric, right justified with leading zeros.

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FILE FIELDS: (continued)

15. APPLIED-SUB-CODE	9(5)	A system generated number which contains the sub code of the open record that was paid, adjusted or disbursed.
16. COMM-RATE	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.
17. CHECK-NO	X(15)	The check number field is a 15 character field containing the number of the check or "CASH". Not always filled in.
18. REFERENCE	X(20)	The reference field contains comments about the transaction. Usually used for Bounced Payment, Service Charges and Adjustments.
19. MISC	X(10)	A system controlled field which usually contains billing information.
20. PAYMENT-NUMBER	9	A system controlled field which is not being used at this time. Usually contains a 1.
21. OPEN-TRANS-DATE	9(8)	The accounting date for the original open record, usually the current date at the time the entry is made, in MMDDCCYY format. Used for putting bounced payments back into the correct record.

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FILE FIELDS: (continued)

22. OPEN-TRANS-CODE	99	A predefined two digit code identifying the activity of the original open record. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc. Used for putting bounced payments back into the correct record.
23. OPEN-BUCKET-EFF	9(8)	The installment effective date of the original open item, in MMDDCCYY format.
24. BILL-DATE	9(8)	The date the open item was last billed in MMDDCCYY format.
25. DUE-DATE	9(8)	The due date of the open item in MMDDCCYY format.
26. BILLING-PERIOD-TO	9(8)	The installment expiration date of the open item in MMDDCCYY format.
27. LOSS-CREDIT-FLAG	X	This flag notes if a loss free credit percentage has been applied to the payment.
28. CARRIER-COMM	99V9	The carrier commission rate is used by managing agencies only and contains the commission that the carrier will pay the agent for managing the policy.
29. EXPANSION	X(27)	An area reserved for future use.

Total record length is 199 characters.

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Description:

The Loss Header file contains one record for each claim. General information about the claim, which normally does not change, is stored in the record. This record is used in conjunction with the Loss Master files for loss accounting reports. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM-NO	9(9)	The claim number is numeric, right justified with leading zeros.
2. POLICY-NO	9(9)	The policy number is numeric, right justified with leading zeros.
3. POLICY-TYPE	99	A two digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
4. LH-AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
5. PRIMARY-ADJUSTOR	9(4)	The adjustor number is number, right justified with leading zeros. This is the adjustor who coordinates the claim.
6. INS-NAME	X(35)	The insured's name field from Policy Name & Address, usually last name first (except for business names).
7. ZIP-CODE	X(10)	5 or 9 digit zip code left justified, with a "-" if 9 digits.
8. STATE	99	Two-digit state identification using bureau codes: 31 = NY, 37 = PA.

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FILE FIELDS:

9. COUNTY	9(3)	Three-digit county identification using bureau codes.
10. LOSS-DATE	9(8)	The actual date of the loss in MMDDCCYY format.
11. LOSS-TIME	X(8)	The actual time of the loss in HH:MM AM/PM format. Except for fire losses this field is usually left blank.
12. REPORTED-DATE	9(8)	The date the loss was first reported to the company/agent in MMDDCCYY format.
13. LITIGATION	X	A “y”es if the claim is in litigation, otherwise blank.
14. CAT-FLAG	X	A “B” if a Bureau declared catastrophe, a “C” if a Company declared catastrophe, otherwise blank.
15. CAT-NO	99	A bureau or company assigned catastrophe number, if applicable, otherwise zeros.
16. LOCATION-LOSS	X	O = On Premises, X = Off Premises, U = Unknown
17. LINE-CAUSE-TABLE		OCCURS 5 TIMES.
a. LOSS-TYPE	99	A two digit code for the type of loss.
b. PROP-LIAB-FLAG	X	P = Property Loss, L = Liability Loss.
c. CAUSE-LOSS	9(4)	A four-digit code identifying the cause of loss. The first two are usually bureau company defined, often zeros.

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FILE FIELDS:

d. DEDUCTIBLE	9(5)	A five-digit deductible amount.
e. STATUS-TABLE		Six occurrences of claim status information. The first pertaining to the direct loss, the remaining five are for up to 5 reinsurance contracts that may be involved on the claim.
i. CLAIM-STATUS	X	O = Open, C = Closed, R = Reopened
ii. REINS-CO	9(4)	A four-digit number to identify the reinsurance contract on ceded losses. Zeros if not applicable.
iii. STATUS-DATE	X(8)	The date the claim was opened, closed or re-opened in MMDDCCYY format.
18. COMMENTS	X(30)	An area for user comments or miscellaneous information.
19. RISK-STREET-ADDR		Filled in if reporting to A+ or Clue. Contains the address where the claim occurred.
a. RISK-HOUSE-NO	X(9)	The house number of the Claim. Optional field.
b. RISK-STREET-NAME	X(20)	The street where the claim occurred. Mandatory field.
c. RISK-APT-NO	X(5)	The apartment number of the claim occurrence. Optional field.
d. RISK-CITY-STATE	X(24)	The city and state of the claim occurrence. Mandatory field.

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FILE FIELDS:

e. RISK-ZIP	X(10)	The zip code of the claim occurrence. Mandatory field.
20. INS-STREET-ADDR		Filled in if reporting to A+ or Clue. Contains the mailing address of the insured if different than the Risk Address.
a. INS-HOUSE-NO	X(9)	The house number in the insured's mailing address. Optional field.
b. INS-STREET-NAME	X(20)	The street name in the insured's mailing address. Optional field.
c. INS-APT-NO	X(5)	The apartment number in the insured's mailing address. Optional field.
21. POLICY-HOLDER-1		Filled in if reporting to A+ or Clue. Contains the name of the primary policy holder.
a. PH1-PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional field.
b. PH1-LAST	X(20)	The last name of the primary insured Mandatory field.
c. PH1-FIRST	X(20)	The first name of the primary insured. Mandatory field.
d. PH1-MIDDLE	X(15)	The middle name or initial of the primary insured. Optional field.
e. PH1-SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.

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FILE FIELDS:

22. POLICY-HOLDER-2		Filled in if reporting to A+ or Clue. Contains the name of the secondary insured.
a. PH2-PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional Field.
b. PH2-LAST	X(20)	The last name of the secondary insured. Optional field.
c. PH2-FIRST	X(20)	The first name of the secondary insured. Optional field.
d. PH2-MIDDLE	X(15)	The middle name or initial of the secondary insured. Optional field.
e. PH2-SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.
23. PRIM-MORT-NAME	X(30)	The primary mortgagee is the first mortgagee to be paid on the claim. This is not always the primary mortgagee on the policy. Optional field.
24. MORT-LOAN-NO	X(15)	The mortgagee’s loan number is an optional field.
25. HA-CODE	9(2)	This field is used to record the number of each housing authority for one company.
26. FRAUD	X	
27. CARRIER-NO	99	
28. POLICY EFFECTIVE DATE	9(8)	MMDDYYYY
29. POLICY EXPIRATION DATE	9(8)	MMDDYYYY
30. CARRIER CLAIM NO	X(25)	

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FILE FIELDS:

31. OFFICE ID	X	
32. EXPANSION	X(30)	An area reserved for future use.
33. TIME STAMP	X(30)	Date, time, operator-ID, Program-ID.

Total record length is 965 characters.

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Description:

The Loss Master file contains one or more records for each claim. It is the primary file used for loss accounting. Reports developed from this file include loss registers, open claims, reinsurance losses, schedule P, etc. Each time activity occurs on a loss (payments, recoveries, adjustments to reserves, etc.), records to reflect the activity are added to this file. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM-NO	9(9)	The claim number is numeric, right justified with leading zeros.
2. LOSS-TYPE	99	A two-digit code for the type of loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
3. PROP-LIAB-FLAG	X	P = Property loss, L = Liability. Used to match the Master information to the Line-Cause-Table in the Loss Header.
4. KEY-CAUSE-LOSS	9(4)	A four-digit code identifying the cause of the loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
5. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a claim is added.

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FILE FIELDS:

6. MAJOR-CLASS	9(4)	A company defined four digit line of business code classifying the loss. The first two digits must match the Loss-Type and are often bureau codes. The last two digits are user defined. Used to match the Master to the line in the Premium Master for statistical reporting.
7. ADJUSTOR	9(4)	The adjustor number is numeric, right justified with leading zeros.
8. CLAIMANT	99	The claimant number is numeric, right justified with leading zeros and represents a payment to a claimant instead of to the insured. Often zeros.
9. LOSS-PROVIDER	9(7)	The loss provider number is numeric, right justified with leading zeros and represents a payment to a loss provider (hospital, doctor, pharmacy) instead of to the insured. Often zeros.
10. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry was made, in MMDDCCYY format.
11. TRANS-CODE	99	A predefined two-digit code identifying the activity. 11-partial payment, 12-final payment, 13-close w/o payment, etc.

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FILE FIELDS:

12. REINS-CO	9(4)	A four-digit number identifying the reinsurance contract for ceded losses. Zeros in direct loss records.
13. LOSS-RESV	S9(9)	An estimated amount set up in reserve to cover the cost of this loss.
14. LOSS-PAID	S9(9)V99	The actual amount paid for this transaction.
15. ADJ-EXP-RESV	S9(5)	An estimated amount of expenses to be incurred for the adjustor(s).
16. ADJ-EXP	S9(5)V99	The actual amount paid to an adjustor for this transaction.
17. CHECK-NO	X(15)	The number of the check(s) that were issued in paying this transaction.
18. MISC	X(15)	An area for user comments or information. May be blank.
19. STAT-RECORD	X(197)	An area for bureau statistical information. It contains all zeros if not used.
20. ALLOCATED-EXP	X	Y=Allocated Loss Expense. N=Unallocated Loss Expense.
21. CHECK STATUS	X	
22. EXP-TYPE-1	99	First expense category.
23. EXP-AMT-1	S9(5)V99	First expense category amount.

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FILE FIELDS:

24. EXP-TYPE-2	99	Second expense category.
25. EXP-AMT-2	S9(5)V99	Second expense category amount.
26. ITEM NUMBER	X(3)	
27. EXPANSION	X(30)	An area reserved for future use.
28. TIME STAMP	X(30)	Date, Time, Operator ID, Program ID.
29. DATE OF LOSS	9(8)	MMDDYYYY

Total record length is 401 characters.

*Items 22 through 25 are company specific.

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Description:

The Premium Master file contains one or more records for each policy. It is the primary file used for premium accounting. Reports developed from this file include written premium, earned and unearned premium, inforce premium, etc. Each time activity occurs on a policy (increases, decreases, cancellations, etc.), records to reflect the premium involved are added to this file. Records remain on file until they are purged to a history file.

FILE FIELDS:

1. POLICY-NO	9(9)	The policy number is numeric, right justified with leading zeros.
2. RISK-NO	99	A two digit risk or location number for landlords and Commercial Lines.
3. BLDG-NO	99	A two digit number for Commercial Lines.
4. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
5. POLICY-TYPE	99	A two digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
6. AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
7. CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
8. INS-NAME	X(10)	The first 10 characters of the insured's name field from the Policy Name & Address file. May be blank.

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FILE FIELDS: (continued)

9. ITEM-NO	999	A sequential number assigned to each item on a policy. Ex: 001 = house, 002 = barn 1, ppe = barn 2, etc. Item 099 identifies a Policy Fee record.
10. LINE	9(4)	A company defined four digit line of business code classifying the premium. The first two digits are often bureau codes; the last two are user defined. Ex: 0221 would be the main dwelling on an HO-2 policy. (used to match the Master to the major-class in the Loss Master for statistical reporting.)
11. BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
12. PMT-PLAN	99	A 2 digit code for the payment plan in effect on the policy. 1 = annual, 2 = semi-annual, etc.
13. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
14. TRANS-CODE	99	A predefined two digit code identifying the activity. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc.

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FILE FIELDS: (continued)

15. REINS-CO	9(4)	A four digit number to identify the reinsurance contract for ceded or assumed premiums. Zeros in direct premium records.
16. COMM-RATE	99V9	The commission rate applicable to this premium. It is a whole number with one decimal position and may be zeros. Ex: 15% = 15.0
17. AMT-INS	S9(9)	The dollar amount of insurance applicable to this item. If a cancellation or decrease, the amount is usually negative. It may be zeros. Ex: 20,000 on a Mobile Home record.
18. ANN-PREM	S9(7)V99	The full annual premium applicable to this item. Usually negative on a cancellation or decrease.
19. PREMIUM	S9(7)V99	The pro rata premium applicable to this item. For a full 1 year transaction it is the same as the Annual Premium. On a mid-term increase or decrease it is a pro rata amount. Usually negative on a cancellation or decrease.
20. TRANS-EFF	9(8)	The effective date of the premium in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a change or cancellation it is the effective date of the transaction.

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FILE FIELDS: (continued)

21. TRANS-EXP	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally the next anniversary date. It cannot be more than 1 year after the transaction effective date unless the policy is prepaid.
22. MISC	X(10)	An area for user comments or information. May be blank. Often used for deductible, for example: 100 deductible.
23. STATE	99	Two digit state identification using bureau codes: 31 = NY, 37 = PA.
24. COUNTY	9(3)	Three digit county identification using bureau codes.
25. POLICY-TERM	99	The term of the premium in the record in months, usually 12.
26. RECORD-STATUS	X	A code maintained by the system to indicate the status of the record: A-Active, C-Canceled, E-Expired, S-In Suspense (Advanced).
27. MISC-2	X(3)	A second miscellaneous area reserved for passing billing information.
28. LOSS-CREDIT-FLAG	X	A credit indicator for only those companies that have a program in use. Blank if not used.
29. CARRIER-COMM	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.

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FILE FIELDS: (continued)

30. SUBJECT-AMT-INS	S9(9)	The dollar amount of insurance that is subject to reinsurance. Blank if the record contains direct information.
31. SUBJECT-ANN-PREMIUM	S9(7)V99	The full annual premium that is subject to reinsurance. Blank if the record contains direct information.
32. SUBJECT-PREMIUM	S9(7)V99	The pro rata premium that is subject to reinsurance. Blank if the record contains direct information.
33. DATE-POSTED	9(8)	This is a system controlled field that contains the date that the record was actually created. The date is in MMDDCCYY format. This field is not yet in use.
34. TIME-POSTED	9(6)	This is a system controlled field that contains the time the record was actually created. The time is in HMMSS format. This field is not yet in use.
35. OPERATOR-ID	X(10)	This is a system controlled field that contains the user name of the operator that created the record. This field is not yet in use.
36. PROG-ID	X(6)	This is a system controlled field that contains the program used to create the record. This field is not yet in use.

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FILE FIELDS: (continued)

37. SCHEDULED-ITEM	X	Y = If premium was generated by a Policy Writing scheduled item, else N.
38. EXPANSION	X(29)	Area reserved for future use.
39. STAT-RECORD	X(151)	An area for bureau statistical information. It contains all zeros if not used.

Total record length is 368 characters.

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FILE NAME "AROPEN1" - RECORD LENGTH 717 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
SUB CODE	10 - 14	9(5)
POLICY TYPE	15 - 16	99
BILL PLAN	17 - 18	99
AGENT NUMBER	19 - 22	9(4)
CARRIER NUMBER	23 - 24	99
INSUREDS NAME	25 - 34	X(10)
LINE	35 - 36	99
PAYMENT PLAN	37 - 38	99
TRANSACTION DATE	39 - 46	9(8)
TRANSACTION COEE	47 - 48	99
EFFECTIVE DATE	49 - 56	9(8)
EXPIRATION DATE	57 - 64	9(8)
RECORD AMOUNT	65 - 73	S9(7)V99
RECORD BALANCE	74 - 82	S9(7)V99
APPLIED SUB CODE	83 - 87	9(5)
COMMISSION RATE	88 - 90	99V9
CHECK NUMBER	91 - 105	X(15)
REFERENCE	106 - 125	X(20)
MISCELLANEOUS	126 - 135	X(10)
CURRENT PAYMENT	136 - 136	9
BILLING DISTRIBUTION 1 - THE FOLLOWING GROUP OF FIELDS OCCURS 12 TIMES		
BILL DATE	137 - 144	9(8)
DUE DATE	145 - 152	9(8)
BILLING PERIOD TO	153 - 160	9(8)
BILL AMOUNT	161 - 169	S9(7)V99
STATUS FLAG	170 - 170	X
STATUS DATE	171 - 178	9(8)
BILLING DISTRIBUTION 2	179 - 220	
BILLING DISTRIBUTION 3	221 - 262	
BILLING DISTRIBUTION 4	263 - 304	
BILLING DISTRIBUTION 5	305 - 346	
BILLING DISTRIBUTION 6	347 - 388	
BILLING DISTRIBUTION 7	389 - 430	
BILLING DISTRIBUTION 8	431 - 472	
BILLING DISTRIBUTION 9	473 - 514	
BILLING DISTRIBUTION 10	515 - 556	
BILLING DISTRIBUTION 11	557 - 598	
BILLING DISTRIBUTION 12	599 - 640	
LOSS CREDIT FLAG	641 - 641	X
AMOUNT OF INSURANCE	642 - 650	S9(9)
CARRIER COMMISSION RATE	651 - 653	99V9
DATE POSTED	654 - 661	9(8)
TIME POSTED	662 - 667	X(6)
OPERATOR ID	668 - 677	X(10)
PROGRAM ID	678 - 683	X(6)
FEE TYPE	684 - 685	99
EXPANSION	686 - 715	X(30)
END OF RECORD MARKER	716 - 717	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL RECORD AMOUNT	13 - 26		S9(12)V99
FILLER	27 - 29	CONTAINS ALL SPACES	X(3)
TOTAL RECORD BALANCE	30 - 43		S9(12)V99
FILLER	44 - 46	CONTAINS AL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	47 - 52		9(6)
FILLER	53 - 715	CONTAINS ALL SPACES	X(663)
END OF RECORD MARKER	716 – 717		XX

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FILE NAME "ARPAID1" - RECORD LENGTH 237 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
SUB CODE	10 - 14	9(5)
POLICY TYPE	15 - 16	99
BILL PLAN	17 - 18	XX
AGENT NUMBER	19 - 22	9(4)
CARRIER NUMBER	23 - 24	99
INSUREDS NAME	25 - 34	X(10)
LINE	35 - 36	99
PAYMENT PLAN	37 - 38	99
TRANSACTION DATE	39 - 46	9(8)
TRANSACTION CODE	47 - 48	99
EFFECTIVE DATE	49 - 56	9(8)
EXPIRATION DATE	57 - 64	9(8)
RECORD AMOUNT	65 - 73	S9(7)V99
APPLIED SUB CODE	74 - 78	9(5)
COMMISSION RATE	79 - 81	99V9
CHECK NUMBER	82 - 96	X(15)
REFERENCE	97 - 116	X(20)
MISCELLANEOUS	117 - 126	X(10)
PAYMENT NUMBER	127 - 127	9
OPEN TRANSACTION DATE	128 - 135	9(8)
OPEN TRANSACTION CODE	136 - 137	99
OPEN BUCKET EFFECTIVE DATE	138 - 145	9(8)
BILL DATE	146 - 153	9(8)
DUE DATE	154 - 161	9(8)
BILLING PERIOD TO	162 - 169	9(8)
LOSS CREDIT FLAG	170 - 170	X
CARRIER COMMISSION RATE	171 - 173	99V9
DATE POSTED	174 - 181	9(8)
TIME POSTED	182 - 187	9(6)
OPERATOR ID	188 - 197	X(10)
PROGRAM ID	198 - 203	X(6)
FEE TYPE	204 - 205	99
EXPANSION	206 - 235	X(30)
END OF RECORD MARKER	236 - 237	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL RECORD AMOUNT	13 - 27		S9(12)V99
FILLER	28 - 30	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	31 - 36		9(6)
FILLER	37 - 235	CONTAINS ALL SPACES	X(199)
END OF RECORD MARKER	236 - 237		XX

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FILE NAME "LAHEAD1" - RECORD LENGTH 967 POSITIONS November 2003
AUDIT RECORD LAYOUT

FIELD NAMES		LOCATION	LENGTH
CLAIM NUMBER		1 - 9	9(9)
POLICY NUMBER		10 - 18	9(9)
POLICY TYPE		19 - 20	99
AGENT NUMBER		21 - 24	9(4)
PRIMARY ADJUSTOR		25 - 28	9(4)
INSUREDS NAME		29 - 63	X(35)
ZIP CODE		64 - 73	X(10)
STATE		74 - 75	99
COUNTY		76 - 78	9(3)
DATE OF LOSS		79 - 86	9(8)
TIME OF LOSS		87 - 94	X(8)
DATE REPORTED		95 - 102	9(8)
LITIGATION		103 - 103	X
CATASTROPHE CODE		104 - 104	X
CATASTROPHE NUMBER		105 - 106	99
LOCATION OF LOSS		107 - 107	X
MAJOR CLASS INFO 1 – THE FOLLOWING GROUP OF FIELDS OCCURS 5 TIMES			
LOSS TYPE		108 - 109	99
PROPERTY/LIABILITY FLAG		110 - 110	X
CAUSE OF LOSS		111 - 114	9(4)
DEDUCTIBLE		115 - 119	9(5)
CLAIM STATUS	X OCCURS 6 TIMES	120 - 125	
REINSURANCE CONTRACT	9(4) OCCURS 6 TIMES	126 - 149	
STATUS DATE	9(8) OCCURS 6 TIMES	150 - 197	
MAJOR CLASS INFO 2		198 - 287	
MAJOR CLASS INFO 3		288 - 377	
MAJOR CLASS INFO 4		378 - 467	
MAJOR CLASS INFO 5		468 - 557	
COMMENTS		558 - 587	X(30)
RISK HOUSE NUMBER		588 - 596	X(9)
RISK STREET NAME		597 - 616	X(20)
RISK APARTMENT NUMBER		617 - 621	X(5)
RISK CITY/STATE		622 - 645	X(24)
RISK ZIP CODE		646 - 655	X(10)
INSUREDS HOUSE NUMBER		656 - 664	X(9)
INSUREDS STREET NAME		665 - 684	X(20)
INSUREDS APARTMENT NUMBER		685 - 688	X(5)
POLICY HOLDER 1 PREFIX		690 - 693	X(4)
POLICY HOLDER 1 LAST NAME		694 - 713	X(20)
POLICY HOLDER 1 FIRST NAME		714 - 733	X(20)
POLICY HOLDER 1 MIDDLE NAME		734 - 748	X(15)
POLICY HOLDER 1 SUFFIX		749 - 751	X(3)
POLICY HOLDER 2 PREFIX		752 - 755	X(4)
POLICY HOLDER 2 LAST NAME		756 - 775	X(20)
POLICY HOLDER 2 FIRST NAME		776 - 795	X(20)
POLICY HOLDER 2 MIDDLE NAME		796 - 810	X(15)
POLICY HOLDER 2 SUFFIX		811 - 813	X(3)
PRIMARY MORTGAGEE NAME		814 - 843	X(30)
MORTGAGE LOAN NUMBER		844 - 858	X(15)

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FIELD NAMES	LOCATION	LENGTH
HOUSING AUTHORITY CODE	859 - 860	99
FRAUD CODE	861 - 861	X
CARRIER NUMBER	862 - 863	99
POLICY EFFECTIVE DATE	864 - 871	9(8)
POLICY EXPIRATION DATE	872 - 879	9(8)
CARRIER CLAIM NUMBER	880 - 904	X(25)
OFFICE ID	905 - 905	X
EXPANSION	906 - 935	X(30)
DATE POSTED	936 - 943	9(8)
TIME POSTED	944 - 949	9(6)
OPERATOR ID	950 - 959	X(10)
PROGRAM ID	960 - 965	X(6)
END OF RECORD MARKER	966 - 967	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL CLAIM NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	13 - 18		9(6)
FILLER	19 - 965	CONTAINS ALL SPACES	X(947)
END OF RECORD MARKER	966 – 967		XX

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FILE NAME "LAMAST1" – RECORD LENGTH 403 POSITIONS November 2003
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
CLAIM NUMBER	1 - 9	9(9)
LOSS TYPE	10 - 11	99
PROPERTY/LIABILITY FLAG	12 - 12	X
CAUSE OF LOSS	13 - 16	9(4)
SUB CODE	17 - 20	9(4)
MAJOR CLASS	21 - 24	9(4)
ADJUSTOR	25 - 28	9(4)
CLAIMANT	29 - 30	99
LOSS PROVIDER	31 - 37	9(7)
TRANSACTION DATE	38 - 45	9(8)
TRANSACTION CODE	46 - 47	99
REINSURANCE CONTRACT	48 - 51	9(4)
LOSS RESERVE	52 - 60	S9(9)
LOSS PAID	61 - 71	S9(9)V99
ADJUSTMENT EXPENSE RESERVE	72 - 76	S9(5)
ADJUSTMENT EXPENSE PAID	77 - 83	S9(5)V99
CHECK NUMBER	84 - 98	X(15)
MISCELLANEOUS	99 - 113	X(15)
STATISTICAL CAUSE OF LOSS	114 – 117	9(4)
DATE OF LOSS	118 – 125	9(8)
STATE	126 – 127	99
COUNTY	128 – 130	9(3)
BUREAU LINE	131 – 132	99
STATISTICAL LOSS AMOUNT	133 – 142	S9(8)V99
CLAIM COUNT	143 – 147	S9(5)
CATASTROPHE NUMBER	148 – 149	99
MONTHS COVERED	150 – 151	99
RISK	152 – 152	9
DATE REPORTED	153 – 158	9(6)
EFFECTIVE DATE	159 – 162	9(4)
SUB LINE	163 – 165	9(3)
CLASS	166 - 170	9(5)
AMOUNT OF INSURANCE CODE	171 – 171	9
DEDUCTIBLE TYPE	172 – 172	9
DEDUCTIBLE AMOUNT	173 – 174	99
ENDORSEMENT CODE	175 – 175	9
MAJOR PERIL	176 – 177	99
CONSTRUCTION	178 – 179	99
PROTECTION	180 – 181	99
COVERAGE	182 – 183	99
SIZE	184 – 188	9(5)
FORM	189 – 190	99
OCCUPANCY	191 – 194	9(4)
CLAIM STATUS	195 – 195	S9
FAMILY SIZE	196 – 196	9
TIE DOWN	197 – 197	9
LIABILITY LIMIT	198 – 202	9(5)
MEDICAL PAYMENT	203 – 205	9(3)
YEAR OF CONSTRUCTION	206 – 209	9(4)

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FIELD NAMES	LOCATION	LENGTH
CLAIM SETTLEMENT	210 – 210	9
ZIP CODE	211 – 219	9(9)
RATE GROUP	220 – 221	99
RISK TYPE	222 – 224	9(3)
POOL CODE	225 – 225	9
FARM SIZE	226 – 229	9(4)
AGGREGATE LIMIT	230 – 231	99
STATISTICAL TYPE OSS	232 – 233	99
EXCEPTION CODE	234 – 234	9
WIND/HAIL CODE	235 – 235	9
BULLETIN	236 – 238	9(3)
DEDUCTIBLE PROPERTY-TYPE&AMOUNT	239 – 240	99
PROTECTION DEVICE	241 – 241	9
YEAR OF RENOVATION	242 – 245	9(4)
REPLACEMENT COST-BUILDING	246 – 246	9
REPLACEMENT COST-CONTENTS	247 – 247	9
AREA CODE	248 – 248	9
PROFIT CODE	249 – 249	9
BASIS	250 – 254	9(5)
LEAD	255 – 255	9
THEFT DEDUCTIBLE CODE	256 – 256	9
POLICY TYPE	257 – 258	99
STATISTICAL BUREAU	259 – 261	X(3)
TERRORISM	262 - 262	9
STATISTICAL EXPANSION	263 – 310	X(48)
ALLOCATED EXPENCE	311 – 311	X
CHECK STATUS	312 – 312	X
EXPENSE TYPE 1	313 – 314	99
EXPENSE AMOUNT 1	315 – 321	S9(5)V99
EXPENSE TYPE 2	322 – 323	99
EXPENSE AMOUNT 2	324 – 330	S9(5)V99
ITEM NUMBER	331- 333	X(3)
EXPANSION	334 – 363	X(30)
DATE POSTED	364 – 371	9(8)
TIME POSTED	372 – 377	9(6)
OPERATOR ID	378 – 387	X(10)
PROGRAM ID	388 – 393	X(6)
DATE OF LOSS	394 – 401	9(8)
END OF RECORD MARKER	402 – 403	XX

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CONTROL RECORD LAYOUT – LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL CLAIM NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL LOSS RESERVE	13 - 24		S9(12)
FILLER	25 - 27	CONTAINS ALL SPACES	X(3)
TOTAL LOSS PAID	28 - 41		S9(12)V99
FILLER	42 - 44	CONTAINS ALL SPACES	X(3)
TOTAL ADJUSTING EXPENSE RESERVE	45 - 51		S9(7)
FILLER	52 - 54	CONTAINS ALL SPACES	X(3)
TOTAL ADJUSTING EXPENSE	55 - 63		S9(7)V99
FILLER	64 - 66		X(3)
TOTAL NUMBER OF RECORDS ON FILE	67 - 72		9(6)
FILLER	73 - 401	CONTAINS ALL SPACES	X(329)
END OF RECORD MARKER	402 – 403		XX

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FILE NAME "PAMAST1" - RECORD LENGTH 382 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
RISK NUMBER	10 - 11	99
BUILDING NUMBER	12 - 13	99
SUB CODE	14 - 17	9(4)
POLICY TYPE	18 - 19	99
AGENT NUMBER	20 - 23	9(4)
CARRIER NUMBER	24 - 25	99
INSUREDS NAME	26 - 35	X(10)
ITEM NUMBER	36 - 38	999
LINE	39 - 42	9(4)
BILL PLAN	43 - 44	XX
PAYMENT PLAN	45 - 46	99
TRANSACTION DATE	47 - 54	9(8)
TRANSACTION CODE	55 - 56	99
REINSURANCE CONTRACT	57 - 60	9(4)
COMMISSION RATE	61 - 63	99V9
AMOUNT OF INSURANCE	64 - 72	S9(9)
ANNUAL PREMIUM	73 - 81	S9(7)V99
PREMIUM	82 - 90	S9(7)V99
TRANSACTION EFFECTIVE DATE	91 - 98	9(8)
TRANSACTION EXPIRATION DATE	99 - 106	9(8)
MISCELLANEOUS	107 - 116	X(10)
STATE	117 - 118	99
COUNTY	119 - 121	9(3)
POLICY TERM	122 - 123	99
RECORD STATUS	124 - 124	X
MISCELLANEOUS 2	125 - 127	X(3)
LOSS CREDIT FLAG	128 - 128	X
CARRIER COMMISSION RATE	129 - 131	99V9
SUBJECT AMOUNT OF INSURANCE	132 - 140	S9(9)
SUBJECT ANNUAL PREMIUM	141 - 149	S9(7)V99
SUBJECT PREMIUM	150 - 158	S9(7)V99
DATE POSTED	159 - 166	9(8)
TIME POSTED	167 - 172	9(6)
OPERATOR ID	173 - 182	X(10)
PROGRAM ID	183 - 188	X(6)
SCHEDULED ITEM	189 - 189	X
FEE TYPE	190 - 191	99
EXPANSION	192 - 219	X(28)
BUREAU LINE	220 - 221	99
EXPOSURE	222 - 226	S9(5)
MONTHS COVERED	227 - 228	99
SUB LINE	229 - 231	9(3)
CLASS	232 - 236	9(5)
STATISTICAL PREMIUM	237 - 246	S9(8)V99
AMOUNT OF INSURANCE CODE	247 - 247	9
DEDUCTIBLE TYPE	248 - 248	9
DEDUCTIBLE AMOUNT CODE	249 - 250	99

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FIELD NAMES	LOCATION	LENGTH
ENDORSEMENT CODE	251 - 251	9
MAJOR PERIL	252 - 253	99
CONSTRUCTION	254 - 255	99
PROTECTION	256 - 257	99
COVERAGE	258 - 259	99
SIZE	260 - 264	9(5)
FORM	265 - 266	99
OCCUPANCY	267 - 270	9(4)
RISK TYPE	271 - 271	9
POLICY SIZE	272 - 276	9(5)
EXCEPTION	277 - 277	9
FAMILY SIZE	278 - 278	9
POLICY EFFECTIVE DATE	279 - 282	9(4)
TIE DOWN	283 - 283	9
LIABILITY LIMIT	284 - 288	9(5)
MEDICAL PAYMENT	289 - 291	9(3)
YEAR OF CONSTRUCTION	292 - 295	9(4)
CLAIM SETTLEMENT	296 - 296	9
STATISTICAL ZIP CODE	297 - 305	9(9)
RATE GROUP	306 - 307	99
RATE MODIFICATION	308 - 310	9(3)
RATE DEPARTURE	311 - 313	9(3)
RISK TYPE	314 - 316	9(3)
POOL	317 - 317	9
AGGREGATE LIMIT	318 - 319	99
POLICY TYPE CODE	320 - 321	99
WIND/HAIL CODE	322 - 322	9
DEDUCTIBLE PROPERTY-TYPE&AMOUNT	323 - 324	99
PROTECTION DEVICE	325 - 325	9
YEAR OF RENOVATION	326 - 329	9(4)
REPLACEMENT COST-BUILDING	330 - 330	9
REPLACEMENT COST-CONTENTS	331 - 331	9
BULLETIN	332 - 334	9(3)
AREA	335 - 335	9
FARM SIZE	336 - 339	9(4)
PROFIT	340 - 340	9
BASIS	341 - 345	9(5)
LEAD	346 - 346	9
THEFT DEDUCTIBLE	347 - 347	9
STATUS REASON	348 - 349	99
STATISTICAL BUREAU	350 - 352	X(3)
STATISTICAL EXPANSION	353 - 370	X(18)
ZIP CODE	371 - 380	X(10)
END OF RECORD MARKER	381 - 382	XX

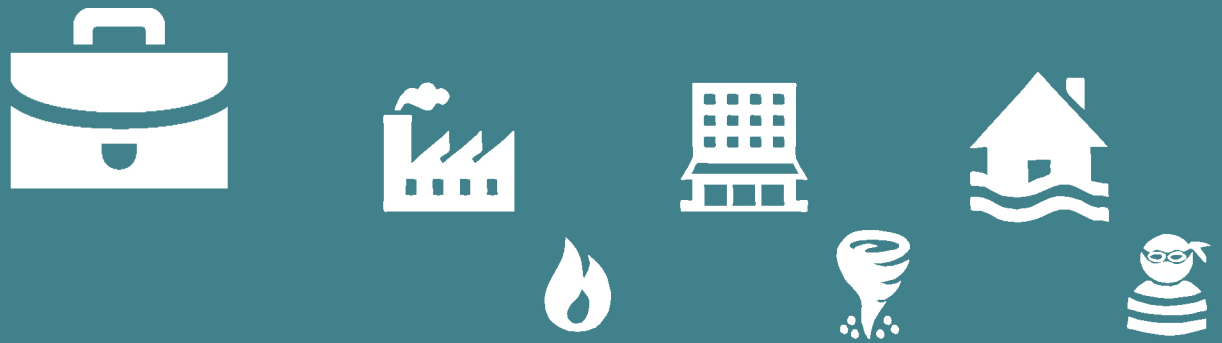
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CONTROL RECORD LAYOUT – LAST RECORD ON THE FILE

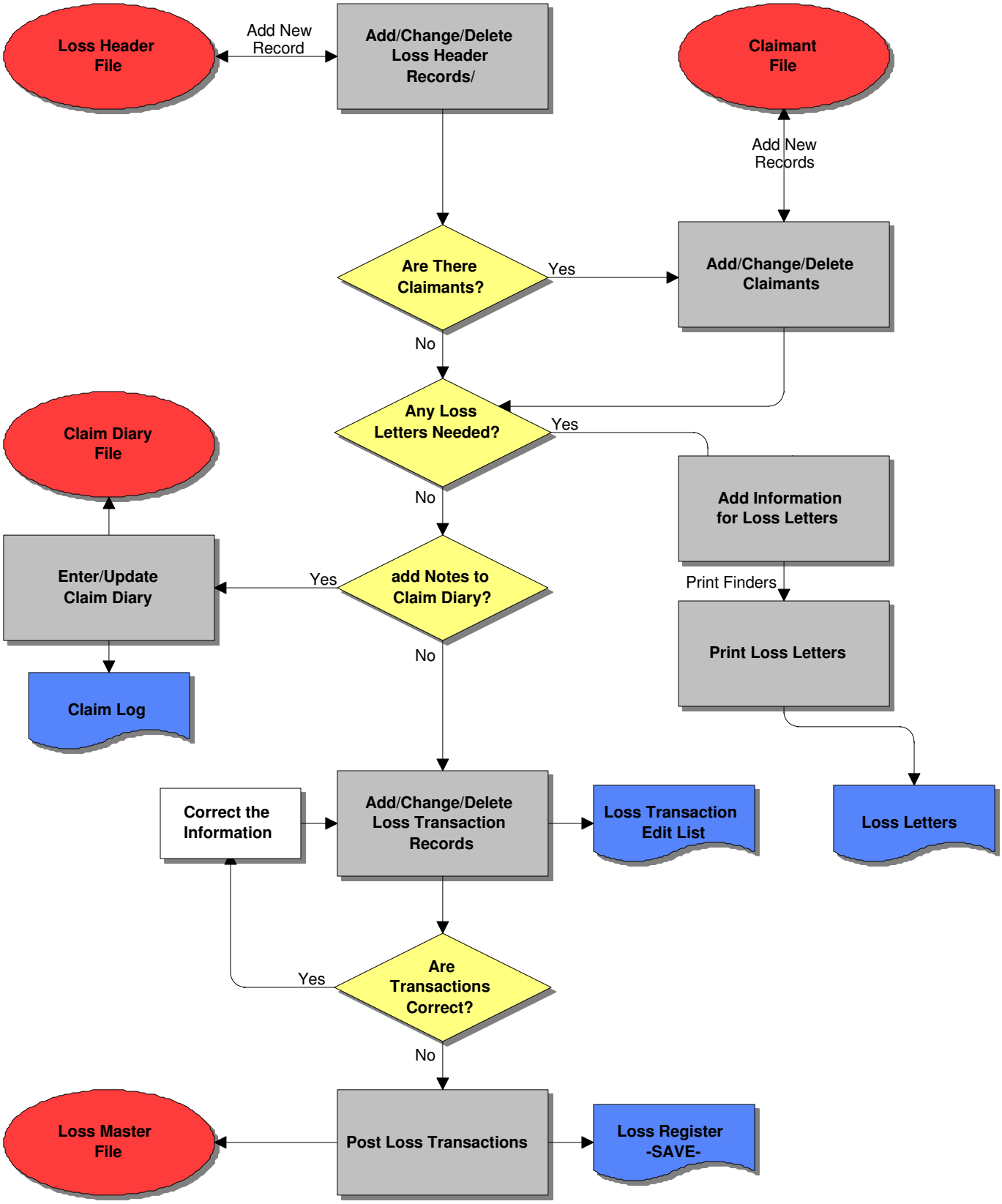
FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL AMOUNT OF INSURANCE	13 - 24		S9(12)
FILLER	25 - 27	CONTAINS ALL SPACES	X(3)
TOTAL ANNUAL PREMIUM	28 - 39		S9(10)V99
FILLER	40 - 42	CONTAINS ALL SPACES	X(3)
TOTAL PREMIUM	43 - 54		S9(10)V99
FILLER	55 - 57	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	58 - 63		9(6)
FILLER	64 - 380	CONTAINS ALL SPACES	X(317)
END OF RECORD MARKER	381 – 382		XX

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CLAIMS MANAGEMENT

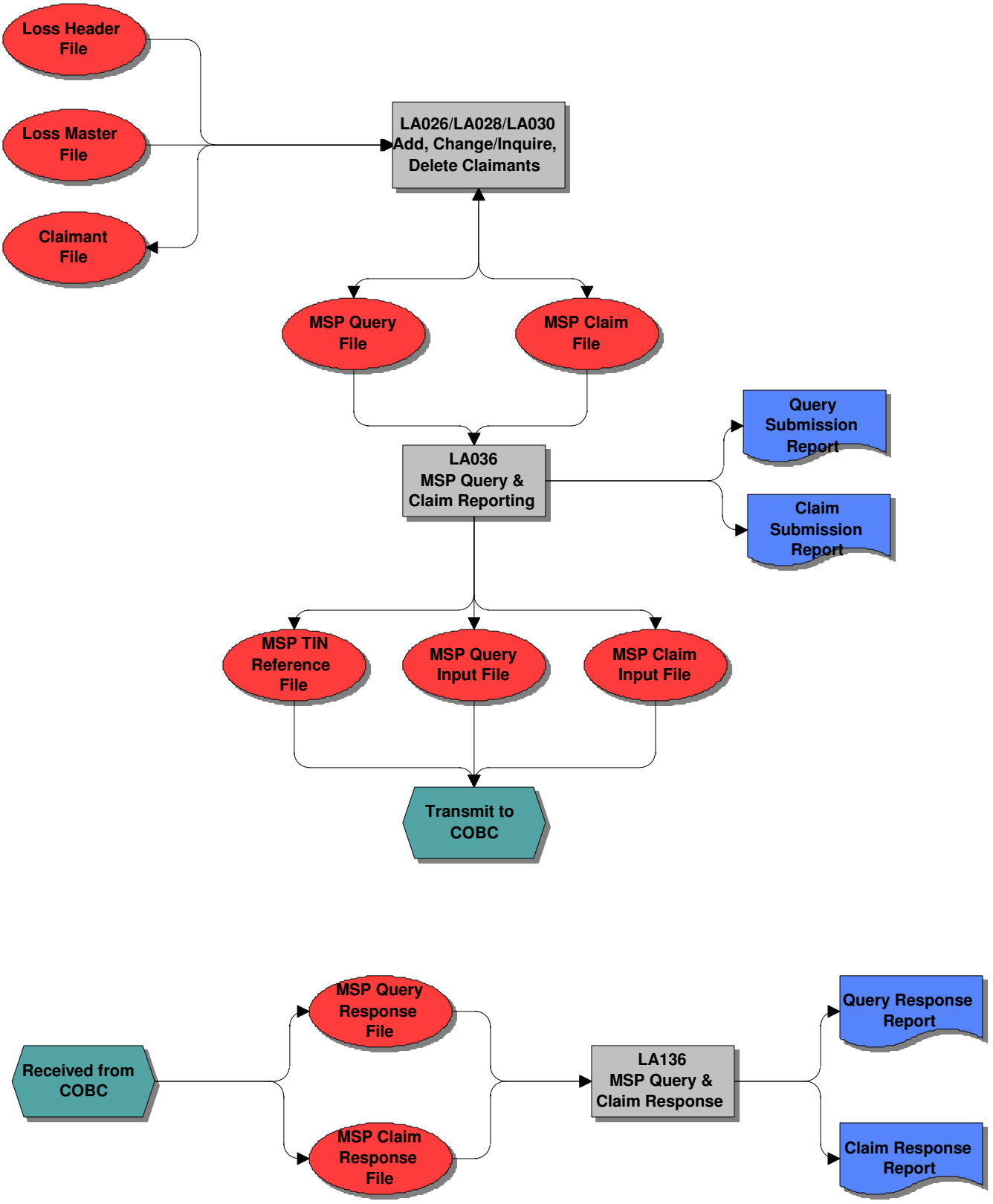


LOSS ACCOUNTING SYSTEM



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MEDICARE SECONDARY PAYER

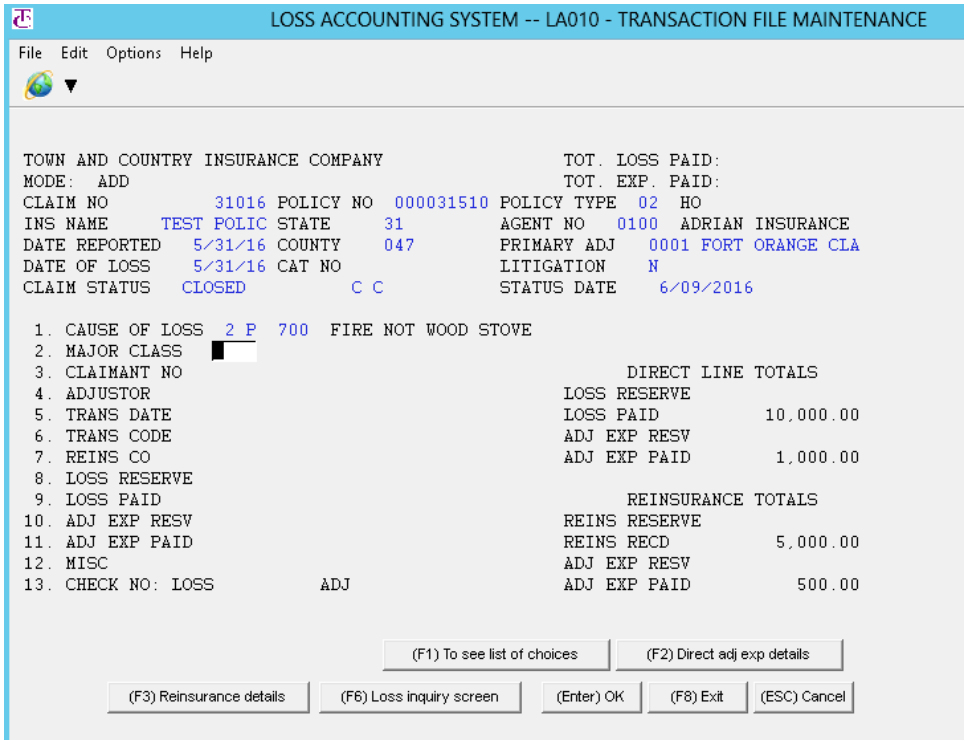


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PURPOSE

The **INS**urance **PRO**cessing System provides the ability to enter Loss Payment and Reserve Information. This information is used to record Loss Activity and as a source of information for many Loss Reports.

LOSS TRANSACTION ENTRY



1. **CAUSE OF LOSS** – Select the Line/Type/Cause of Loss that applies to the Loss Transaction. The Line/Type/Cause of Loss codes are stored in the Loss Header File. If there is only one possible selection that selection will be displayed and you will not be prompted for an entry. If there are multiple possible selections, they will display in a window and you will be prompted to make a selection.

2. **MAJOR CLASS** – Enter the 4-digit major class that this activity is to be attributed to. The first 2-digits of the Major Class must match the Line selected on the Line/Type/Cause of Loss Field [1] . In order to match the Major Class used for the Premium Data Entry,

1 INVALID MAJOR CLASS.

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the <F1> key can be pressed to see the Premium Major Class Codes for the corresponding Line of Business.

3. **CLAIMANT** – Select the Claimant that applies to this activity [2]. Please be aware that the Insured is Claimant zero. The <F1> Key will open a window of valid Claimants.

4. **ADJUSTOR** – Enter a valid 3-Digit Adjustor Code [3]. The Primary Adjustor from the Loss Header is defaulted, but if an Adjustor Code of 000 is entered, a window of valid Adjustors will be displayed.

5. **TRANSACTION DATE** – Enter through. The current system date will be defaulted [4].

6. **TRANSACTION CODE** - Enter a valid transaction code from the Table File – Transaction Code – Loss Accounting Table [5] *(See last page)*.

7. **REINSURANCE CO** –On Assumed or Ceded Reinsurance Entries, enter a valid 4-digit Reinsurance Contract Number[6]. No entry is made on Direct Loss Entries.

8. **LOSS RESERVE** – Enter the amount (in whole Dollars) that the Loss Reserve is being increased or decreased by (The report programs calculate the total current reserve by adding up all the transactions.). On Partial and Final Payments, there is a programming option to automatically reduce the reserve by the amount of the reserve.

9. **LOSS PAID** – Enter the amount of the Loss Payment (in Dollars and Cents). A warning is given if the amount of the payment is greater than the current reserve total. There is a programming option to not allow a payment that is greater than the reserve amount.

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2 INVALID CLAIMANT.
3 INVALID ADJUSTOR.
4 INVALID DATE.
5 INVALID TRANS CODE.
6 INVALID REINSURANCE CONTRACT.

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10. **ADJ EXP RESERVE** – Enter the amount (in whole Dollars) that the Loss Adjusting Expense Reserve is being increased or decreased by (The report programs calculate the total current reserve by adding up all the transactions.). On Partial and Final Payments, there is a programming option to automatically reduce the reserve by the amount of the reserve.

11. **ADJ EXP PAID** – Enter the amount of the Loss Adjusting Expense Payment (in Dollars and Cents). A warning is given if the amount of the payment is greater than the current reserve total. There is a programming option to not allow a payment that is greater than the reserve amount.

12. **ALLOCATED LOSS ADJUSTING EXPENSE** – This Yes/No question is asked after the Adjusting Expense Reserve and Paid fields have been entered to determine if this transaction contains Allocated (DC – Defense Costs), or Un-Allocated Adjusting Expenses (OE – Other Expenses). The answer to this question determines which column the expense is put in on certain Annual Statement Reports.

13. **MISCELLANEOUS** – This 15-character field is for comments.

14. **CHECK NUMBER** – This 15-character field contains the check number for the Loss Payment and the Loss Adjusting Expense Payment **(The first 6-digits are the Loss Payment and the last 6-digits are the Loss Adjusting Expense Payment)**. This field is left blank if the Accounts Payable Interface has been turned on and this transaction is to be interfaced.

Once all of the fields have been entered and the "Any Change" option has been given, the program will update the Claim Totals (the Right-Hand Side of the Screen) and then give the option to enter more transactions for the same claim.

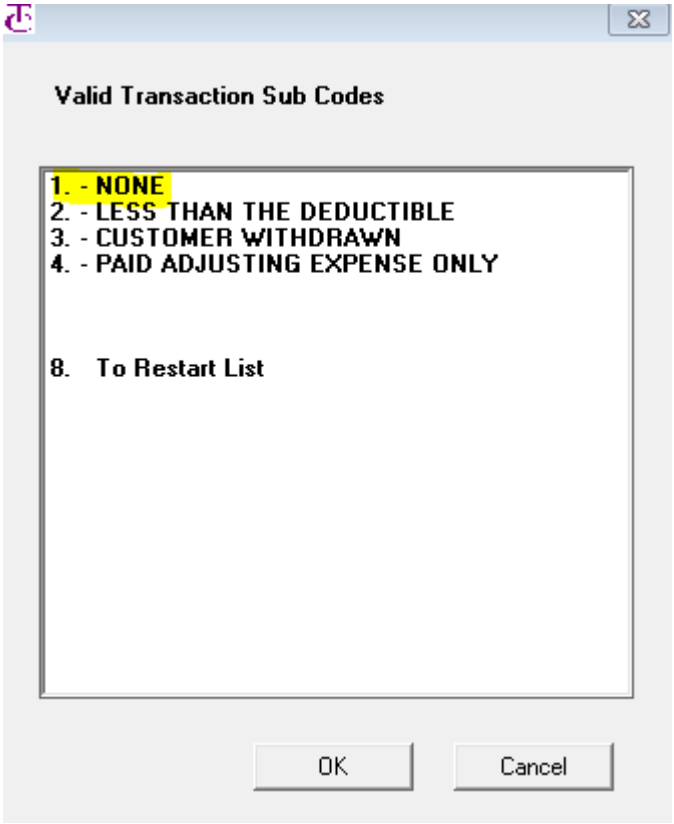
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Valid Transaction Codes

11	PARTIAL PAYMENT	PART PAY
12	FINAL PAYMENT	FINAL PAY
13	CLOSE W/O PAYMENT	CLOSE W/O
14	PMT AFTER CLOSE	PMT AFTER
15	SALVAGE & SUBROGATE	SLVG/SUBRO
16	SET RESERVE / REOPEN	SET UP RSV
17	INCREASE RESERVE	INC RSV
18	DECREASE RESERVE	DEC RSV
19	RETURN CLAIM CHECK	RET CHECK
31	ASSUMED PARTIAL PAY	A-PART PAY
32	ASSUMED FINAL PAY	A-FINAL PAY
33	ASSUMED CLOSED W/O	A-CLOSE WO
34	ASSUMED PAY AFTER CL	A-PAY AFTR
35	ASSUMED SALV & SUBRO	A-SAL/SUB
36	ASSUMED SET UP RESV	A-SET RESV
37	ASSUMED INCREASE RES	A-INC RESV
38	ASSUMED DECREASE RES	A-DEC RESV
39	ASSUMED RETURN CHECK	A-RET CHCK
50	PENDING RECOVERY	PEND RCVRY
51	PARTIAL RECOVERY	PART RCVRY
52	FINAL RECOVERY	FINAL RCVY
53	CLOSED NO RECOVERY	CLOSE NO R
54	RECOVERY AFTER CLOSE	RCVRY AFTR
55	SALVAGE/SUBRO	SLVG/SUBRO
56	SET UP RECV RESERVE	SET UP RCV
57	INCREASE RESERVE	INC RSRV
58	DECREASE RESERVE	DEC RSRV
59	RETURN RECOV CHECK	RET RCVRY

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As soon as Trans code 13 is keyed, a Valid Transaction Sub Codes dropdown box will appear (see screen print). Those clients who are not reporting to NAIC MCAS (and therefore may have no need to use the Tx 13 reason sub codes) will still have to key into the 1 NONE field and key OK in order to finish out the Closed Without Payment claim entry.



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1. CLAIM NUMBER: When adding can't already be on file (1). If automatically assigning the claim number, put in the known part of the claim number (year, agent, line) and press <F10>.

2. POLICY NUMBER: If the policy number is on the Policy Holder Name & Address File, the Policy Type, Insureds Name, Agent, State, County, and Zip Code will automatically be filled in.

3. POLICY TYPE: Must be a valid code (2) (see Line of Business table).

4. INSUREDS NAME: Can't be all spaces. Will accept up to 35 characters. Enter last name-first name except for business names.

5. AGENT: Must be a valid number on the Agents File (3). <F1> will provide you with a window displaying Agent Choices.

6. STATE: Must be a valid state (4) (see State table).

7. COUNTY: Must be a valid county (5) (see County table).

8. ZIP CODE: Can't be all zeros. Allows up to 10 characters. Hyphen will automatically be inserted in Zip if 9 digits are entered.

9. PRIMARY ADJUSTOR: Must be a valid number on the Adjustors File (6). <F1> will provide you with a window displaying Adjustor choices.

10. DATE & TIME OF LOSS: Must be a valid date (7). The Date of Loss must be on or before the system date (8) and can't be after the Date Reported (9). The time of loss can be left blank, but is entered as hour <NL> minute <NL> AM or PM <NL>.

11. DATE REPORTED: Must be a valid date (7). The Date Reported must be on or before the system date (8) and can't be before the Date of Loss (9). A date will be questioned if more than 1 year old (10).

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12. MAJOR CLASS: Must be a valid code (11) (see Line of Business table).

13. CAUSE OF LOSS: Must be a valid cause (12) (see Cause of Loss table). <F1> will provide you with a window displaying Cause of Loss choices.

14. PROP/LIAB LOSS: P = Property Loss, L = Liability Loss,
M = Medical Payments, U = Loss of Use,
C = Personal Property.

15. COMMENTS: Will accept up to 10 characters.

16. LITIGATION: Must be Yes or No.

17. LOCATION OF LOSS: O = On Premises, X = Off Premises, U = Unknown

18. CATASTROPHE NO: If a catastrophe number is entered, the Company or Bureau question must be answered.

(N) Indicates error message that will display (see list).

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Displayed Error Messages

1. Record already on Loss Header File
2. Invalid Policy Type
3. Not on Agent File
4. Invalid State
5. Invalid County
6. Not on Adjustor File
7. Invalid Date
8. Date Entered Greater than Today's Date
9. Date Reported Prior to Date of Loss
10. Date Reported More than a Year Old
11. Invalid Loss Type
12. Invalid Cause of Loss

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A. PROCEDURE

Accessed through LA Menu Header File Maintenance or from LA020 Add Loss Headers.

1.CLAIM NUMBER: Must be a valid Claim Number (1).

2.CLAIMANT NUMBER: When adding can't already be on file (2). Insured is Claimant -0-.

3.CLAIMANT PREFIX/SUFFIX: Can be spaces. Prefix will accept up to 4 characters. Ex. Mr., Mrs., Dr. Suffix will accept up to 3 characters. Ex. JR, SR, II, or III

4.CLAIMANT LAST: Can't be all spaces. Will accept up to 20 characters.

5.CLAIMANT FIRST: Can't be all spaces. Will accept up to 20 characters.

6.CLAIMANT MIDDLE: Can be spaces. Will accept up to 15 characters. Should be the Claimants Middle name or initial.

7.ADDITIONAL NAME: Can be spaces. Will accept up to 25 characters.

8.HOUSE/STREET/APT#: Can't be all spaces. Street Name will accept up to 20 characters. House Number will accept up to 9 characters. Apt # will accept up to 5 characters. Should be either the mailing address street name or the rural route mailing address.

9.CITY STATE ZIP: Can't be all spaces. Will accept up to 24 characters for the City State and up to 10 characters for the Zip. Hyphen will automatically be inserted in Zip if 9 digits are entered. Program will ask for the Zip first and if the Zip is on the Zip Code File will fill in the City State.

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10.HOME/WORK TELEPHONE: Can be spaces. Accepts up to 12 characters for each number. A slash (/) will be inserted between the Area Code and the Number, and a hyphen will be inserted in the number if only the numbers are entered.

11.SOCIAL SECURITY NO: Can be spaces. Accepts up to 11 characters. If entered as numeric, the hyphens will be inserted.

12.MALE/FEMALE: M or F or blank if not used.

13.DATE OF BIRTH: Must be a valid date (3).

14.OCCUPATION: Can be spaces. Will accept up to 30 characters.

(#) Indicates error message that will display (see list on last page).

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When Medicare Secondary Page Window appears, key Yes if you wish to create an MSP Inquiry now; or No to get to last screen of LA026

1.INJURY:	Can be spaces. Will accept up to 40 characters.
2.DOC/MED FACILITY:	The question must be answered (D)octor or (M)edical Facility.
MEDICAL NAME:	Will only be asked for if the Doc/Med is Yes. Will accept up to 35 characters.
MEDICAL ADDRESS:	Will only be asked for if the Doc/Med is Yes. Can be spaces. Will accept up to 35 characters.
MEDICAL CITY/STATE/ZIP:	Will only be asked for if the Doc/Med is Yes. Can't be spaces. Will accept up to 24 characters for the City State and up to 10 for the Zip. A hyphen will automatically be inserted in the Zip if 9 digits are entered. Program will ask for the Zip first and if the Zip is on the Zip Code File will fill in the City and State.
3.LAWYER FACILITY:	The question must be answered (L)awyer or (F)irm.
LAWYER NAME:	Will only be asked for if the Lawyer is Yes. Will accept up to 35 characters.
LAWYER ADDRESS:	Will only be asked for if the Lawyer is Yes. Can be spaces. Will accept up to 35 characters.

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LAWYER CITY/STATE/ZIP: Will only be asked for if the Lawyer is Yes. Can't be spaces. Will accept up to 24 characters for the City State and up to 10 for the Zip. A hyphen will automatically be inserted in the Zip if 9 digits are entered. Program will ask for the Zip first and if the Zip is on the Zip Code File will fill in the City and State.

6.FORMER ALIASES: Can be spaces. Will accept up to 50 characters.

7.FORMER ADDRESS: Can be spaces. Will accept up to 35 characters.

8.FORMER CITY/STATE/ZIP: Can be spaces. Will accept up to 24 characters for the City and State and up to 10 characters for the Zip. A hyphen will automatically be inserted in the Zip if 9 digits are entered. Program will ask for the Zip first and if the Zip is on the Zip Code File will fill in the City and State.

9.FILE DESTRUCTION DATE: Can be zeros. If entered, it must be a valid date (1).

(#) Indicates error message that will display (see list on last page).

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DISPLAYED ERROR MESSAGES

1. Claim not on Loss Header File
2. Claim already on file
3. Invalid Date

FURTHER EXPLANATION

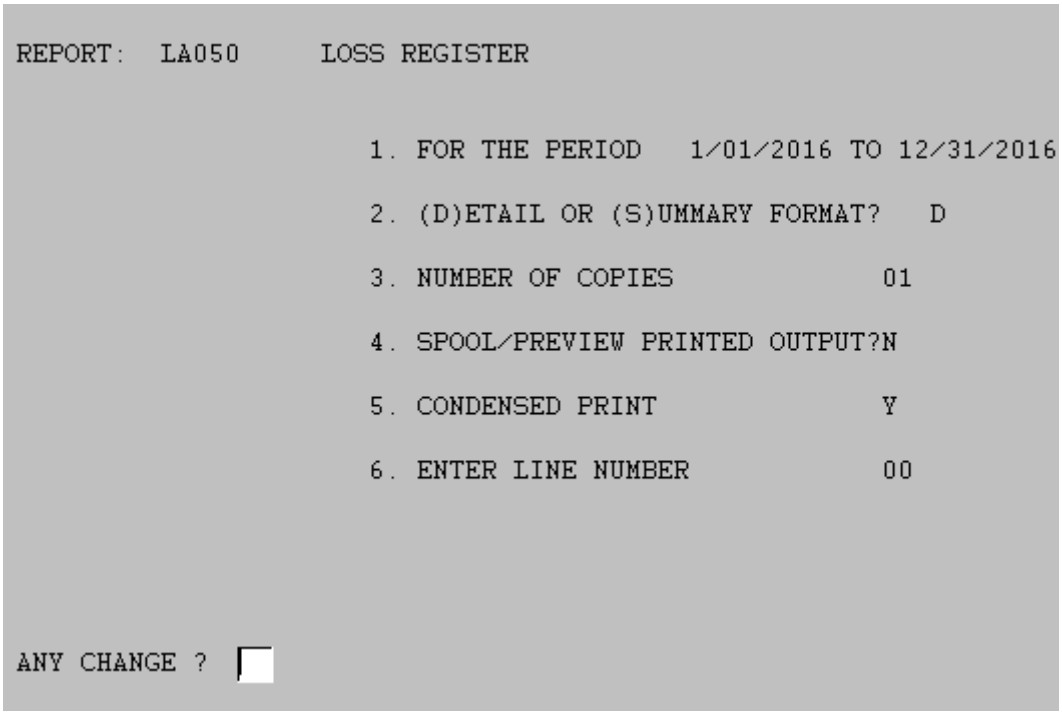
For liability claims, a claimant must be set up prior to setting up the reserve and entering in payment transactions (since transactions are entered to a specific claimant).

This program is used to review and Add Loss Claimants for a claim and works with other programs that manage the Loss Accounting System in conjunction with: **LA020** Add Loss Headers, **LA024** Delete Loss Headers, **LA022** Change/Inquire Loss Headers, **LA028** Change/Inquire Loss Claimants, **LA030** Delete Loss Claimants, **LA010** Add Loss Transactions, **LA012** Change/Inquire Loss Transactions, **LA014** Delete Loss Transactions, **LA016** Print Loss Trans action Edit List and **LA018** Post Transactions to the Loss Master File.

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The **LA050 – Print Loss Register** is run from the LA Reports menu. It uses a From/To Date Range and may be run in either (S)ummary or (D)etail mode. When run in (D)etail mode, the report creates a .csv file which can be imported into other applications (MS Excel for example) for audit and data analysis purposes. The extract file name is "**LA050EXT.CSV**" and is found in the Prog/ISPO folder. Each time the program is run, it should be renamed and saved to a separate folder.

A. Selection Screen



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B. REPORT

A Sample of one of the pages of the report follows (was run in Detail Mode).

FOR THE PERIOD 01/01/2016 - 12/31/2016

TRANS DATE	AGNT	CLAIM NO	POLICY NO	INSUREDS NAME	CAUSE	LOSS DATE	DATE REPORTED	MAJOR CLASS	ADJ	LOSS RESERVE	LOSS AMOUNT	ADJ EXPENSE RESERVE	ADJUSTMENT EXPENSE
2/2016	2	000000001	100899001	FMC-REINS	0200	12/15/15	12/15/15	1100	5		10,000.00		
		CHECK # 1234											
2/2016	2	000000002	100899001	FMC-REINS	0200	1/15/16	1/15/16	1100	5		8,000.00		
		CHECK # 777											
2/2016	2	000000003	100899001	FMC-REINS	0200	12/01/15	12/01/15	1100	5		4,000.00		
		CHECK # 999											
10/2016	3	000000006	101899006	INST	1200	10/21/16	10/23/16	1100	5	15,000		2,500	

Note: *The report for your company might be different as a result of custom changes.*

FURTHER EXPLANATION:

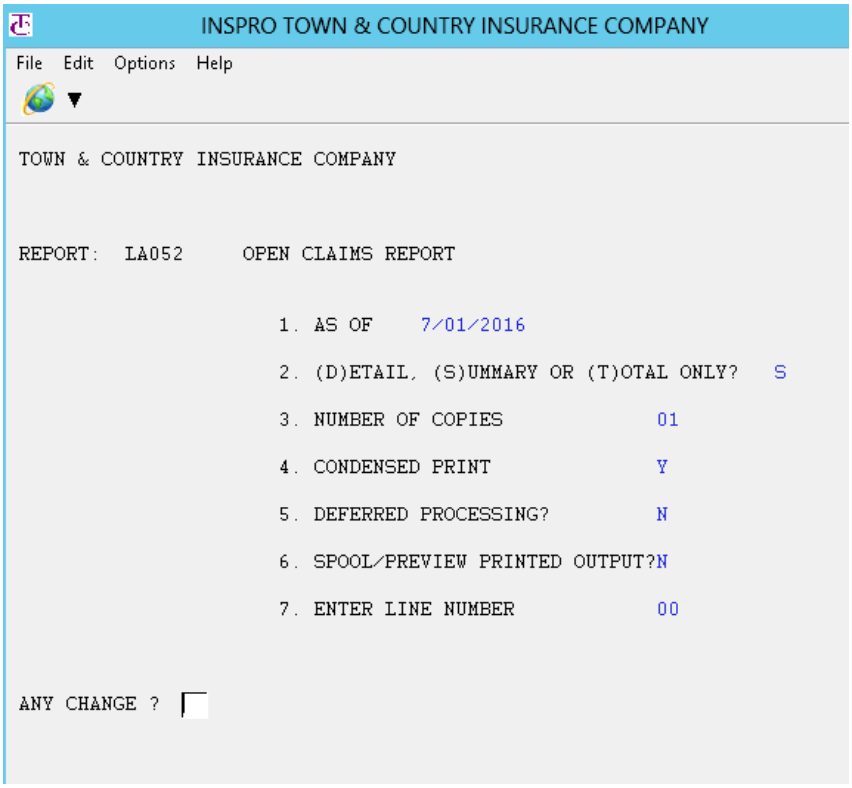
Selection is by Trans Date; and includes Direct and Ceded Claims and Annual Statement Recap. LA050 only picks up transactions that were entered in the period that you are running it in. For instance, a claim entered in Dec 2016 but was paid in Jan 2017 would not be a loss incurred in 2017 (reported) since it was incurred in 2016.

LA050EXT.CSV FILE LAYOUT:
TRANS DATE
AGENT NUMBER
CLAIM NUMBER
POLICY NUMBER
INSURED NAME
CAUSE OF LOSS
LOSS DATE
DATE REPORTED
MAJOR CLASS
ADJUSTOR
LOSS RESERVE
LOSS AMOUNT
ADJUSTED EXPENSE RESERVE
ADJUSTMENT EXPENSE
CLAIM STATUS
CHECK NUMBER

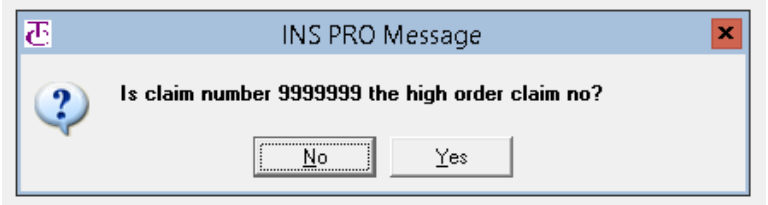
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The **LA052 – Open Claims Report** uses an As of Date; may be run in either (D)etail or (S)ummary mode or (T)otals only; and is extracted to a separate file. The selected data is then presented in a printed report **and** also written to a sequential, comma delimited, file which can be imported into other applications (MS Excel for example) for audit and data analysis purposes. The program is accessed from the Loss Accounting System Reports menu.

A. Selection Screen



If your company uses Auto Assigning of Claim Numbers, you will want to answer "Y"es to the following INSPRO Message (or "N"o if you are manually assigning claim numbers). You will then choose the printer you wish to send this report to.



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B. REPORT

A Sample of one of the pages of the report follows (was run in Summary Mode). ***Note:*** *The report for your company might be different as a result of custom changes.*

DATE: 10/04/16 4:00 pm TOWN & COUNTRY INSURANCE COMPANY PAGE: 1

PROGRAM NO: LA052 O P E N C L A I M S R E P O R T - D I R E C T I N S U R A N C E

AS OF 07/01/2016

CLAIM NO	POLICY NO	INSUREDS NAME	AGENT	CAUSE OF LOSS	DATE OF LOSS	DATE REPORTED	POLICY EFF DATE	LOSS RESERVE	LOSS AMOUNT	ADJ EXPENSE RESERVE	ADJUSTMENT EXPENSE
114	12345	TEST FMF P	2	2600	01/01/07	11/12/10	05/01/06	5,000	1,000.00	0	.00
116	31533	FMI-HO TES	100	0600	09/01/10	11/12/10	10/01/09	0	.00	0	.00
123	31511	DESANO-HEA	160	0600	03/25/11	03/25/11	06/29/10	20,000	1,000.00	0	.00
128	31510	MUELLER-TH	10	0100	08/01/11	08/29/11	06/24/11	0	.00	0	.00
129	2103	GLM-UPDATE	2	0100	08/01/11	08/29/11	09/01/10	0	.00	0	.00

C. **EXTRACT FILE**

Each time the program is run two files (named **LA052EXT.csv** and **LA052EXT1.csv** *–for claims in the current year only-***)** of the selected records will be created in the primary data folder (typically PROG/ISPO). The file is a fixed length comma delimited format and can easily be opened in MS Excel. The first record contains column headings to identify each of the selected data fields. Using the features of MS Excel, the information can be sorted, totaled, columns removed, etc. Each time the program is run any previous file will be deleted and replaced with a new file for the current run. Files wanted should be moved and renamed to a separate folder.

The .csv Column Headers are as follows:

	A	B	C	D	E	F	G	H	I
1	CLM NO	TYPE	FLAG	CAUSE	CODE	MAJ CLS	ADJST	CLAIMT	PRVIDR
2	1	2	P	700	40	200	2	1	0
3	114	50	L	2600	0	5000	1	1	0
4	116	2	P	600	0	200	0	0	0
5	123	2	P	600	0	200	1	1	0
6	123	2	P	600	10	200	1	1	0
7	123	2	P	600	20	200	1	1	0
8	128	2	P	100	0	200	0	0	0
9	129	3	P	100	0	300	0	0	0

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J	K	L	M	N	O	P	Q
TRN DT	TRN CD	REIN CO	RESV	PAID	EXP RESV	EXP PD	LOSS DATE
########	51	0	1000	0	0	0	########
########	11	0	5000	1000	0	0	1/1/2007
########	0	0	0	0	0	0	9/1/2010
########	11	0	5000	1000	0	0	########
########	18	0	-5000	0	0	0	########
########	16	0	20000	0	0	0	########
########	0	0	0	0	0	0	8/1/2011
########	0	0	0	0	0	0	8/1/2011

Column M – INCURRED – is the sum of the Loss Reserve, Loss Paid, Adjusting Expense Reserve, and Adjusting Expense Paid amounts.

Columns P, Q, and R will only display for Workers Compensation claims, if the data has been entered.

FURTHER EXPLANATION:

The Print Open Claims Report - Uses As Of Date, Run Detail, Summary or Totals. Ceded Insurance Paid Losses are transaction codes in the 50's. Paid Losses are closed; Unpaid are still open. These are determined by Cause of Loss and Major Class so if there are multiple Causes of Loss on the same claim, they may be reported in different/multiple categories.

The Loss Header file is processed as the main processing file.

The Claim Status for Each Major Class and Cause of loss is set to either Open or Closed based on the condition of the Loss Master records that were transacted before the ending date. Closing transactions 12, 13, 14 make that major class/cause closed, 16 set it to reopened if it was closed, otherwise it is Open.

This program will reflect the Direct side status and the Reinsurance side status both. The program will read the Loss Header to determine by major class and cause of loss if the claim status is Open or Closed on the Direct side. For the Reinsurance side, the Loss Header major class and cause of loss are read; but also by reinsurance contract number. If there is a match, then that claim status is used. Inside of the Loss Header, there are six occurrences where the

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claim status is stored for the particular cause of loss and major class and reinsurance contract number. A claim will still show on both sections of the report if the direct is closed and the reinsurance is open; and vice versa.

If claims are showing on the LA052 report and should not be, it might be necessary to enter a closing transaction 12, 13, or 14.

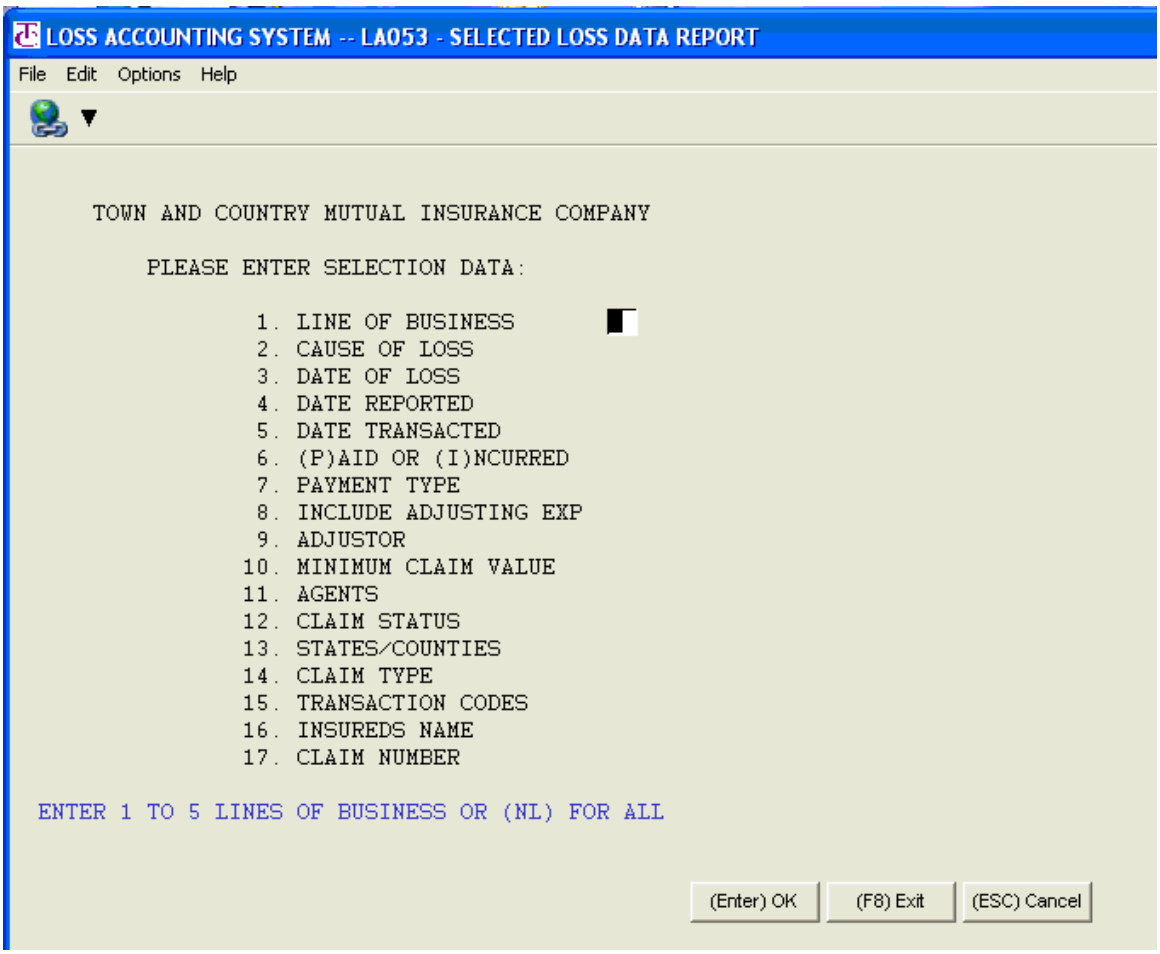
If LI appears next to the Adjustment Expense amount, that indicates whether the claim is in litigation or not. This is set from the Loss Header Litigation field, "Y" or "N".

If a claim wasn't closed until July, the June report would have shown it as still open; and July would reflect it as closed.

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The **LA053 - Selected Loss Data Report** is designed to allow various subsets of claim information to be selected, sorted, printed, and extracted to a separate file. A full screen of selection options is provided (see screen below), and is followed by 6 options for sorting the selected records. The selected data is then presented in a printed report and also written to a sequential, comma delimited, file which can be imported into other applications (MS Excel for example) for audit and data analysis purposes. The extract file name is "**LA053EXT.CSV**". The program is accessed from the Loss Accounting System Reports menu.

A. SELECTION SCREEN



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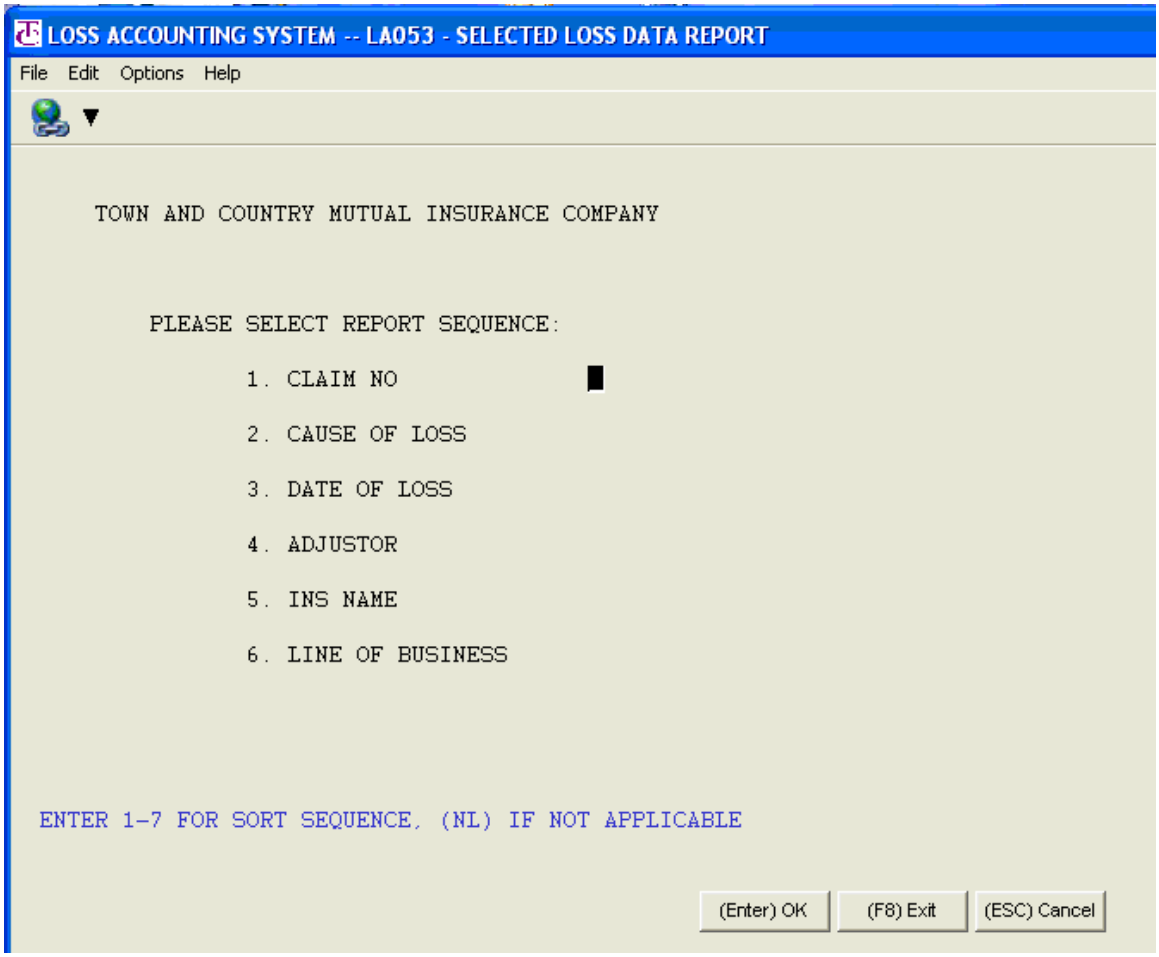
At each selection option the bottom line on the screen will explain the valid entries for that line. Typically (NL) (i.e. key Enter) will select all records for that option. The options are cumulative. For example: if selection options are specified for both, 2. CAUSE OF LOSS, and 3. DATE OF LOSS, only records matching both criteria will be selected.

Please note: 10. Minimum Claim Value is comprised of:

- If 6. Paid or Incurred is "I"ncurred
  - Include Adjusting Expense is "Y"es - **NET** Total of Loss Reserve, Loss Paid, Adjusting Expense Reserve, and Adjusting Expense Paid.
  - Include Adjusting Expense is "N"o – **NET** Total of Loss Reserve and Loss Paid.
- If 6. Paid or Incurred is "P"aid
  - Include Adjusting Expense is "Y"es – **NET** Total of Loss Paid and Adjusting Expense Paid.
  - Include Adjusting Expense is "N"o – **NET** Total of Loss Paid.

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B. SORT SCREEN



The sort screen provides up to 6 sort options that can be used singly or in combination. Number the desired sequence, starting with an entry of "1" next to the most important item, followed by "2" for the next most important, etc. All of the options do not need to be chosen. For example, to sort by:

Insured's name – enter a "1" after 5. INS NAME
Cause of Loss **within** Line of Business –
Enter a "2" after 2. CAUSE OF LOSS
Enter a "1" after 6. LINE OF BUSINESS

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C. REPORT

A sample of the report follows. The selection and sort options specified are printed on the last page. Note: The report for your company might be different as a result of custom changes.

DATE: 8/13/08 5:12 pm TOWN AND COUNTRY MUTUAL INSURANCE COMPANY PAGE: 1

PROGRAM NO: LA053 S E L E C T E D L O S S D A T A R E P O R T REQUESTOR: BDH

CLAIM NO	INSURED'S NAME	CAUSE	LOB	LOSS	REPORT ADJ		POL #	CHANGE IN LOSS RESV	LOSS PAID	CHANGE IN ADJ RESV	ADJ PAID
0007001	CASSIDY-HOP ALONG	700	02	1/03/07	1/03/07	1	310200062	255,000	.00	1,500	.00
0007002	ADAMS-GEORGE AND MARY	700	32	8/15/07	8/15/07	1	223200002	1,500	.00	150	.00
0007003	KRAIN-JOSEPH	700	32	10/08/07	10/08/07	1	373270803	5,000	1,000.00	500	250.00
	CLAIMANT JENNY BLACK										
0007004	KRAIN-JOSEPH	1200	32	10/31/07	11/01/07	1	373270803	1,000	.00	500	.00
	TOTAL OF SELECTED RECORDS							262,500	1,000.00	2,650	250.00

CLAIMS PRINTED 4

SORT SEQUENCE CLAIM NO

SELECTION CRITERIA

LINE OF BUSINESS	ALL	
CAUSES OF LOSS	ALL	
DATE OF LOSS RANGE	01/01/07	12/31/07
DATE REPORTED RANGE	ALL	
DATE TRANSACTED RANGE	ALL	
PAID OR INCURRED	PAID	
PAYMENT TYPE	DIRECT	
ADJUSTING EXP	YES	
ADJUSTOR	ALL	
MINIMUM CLAIM VALUE	0	
AGENTS	ALL	
CLAIM STATUS	ALL	

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D. EXTRACT FILE

Each time the program is run a file named "LA053EXT.CSV" of the selected records will be created in the primary data folder (typically PROG/ISPO). The file is a fixed length comma delimited format and can easily be imported into MS Excel. The first record contains column headings to identify each of the selected data fields. Using the features of MS Excel, the information can be sorted, totaled, columns removed, etc. Each time the program is run any previous file will be deleted and replaced with a new file for the current run. Files wanted should be moved and renamed to a separate folder. A sample of a spread sheet, showing the fields in the file follows:

	A	B	C	D	E	F	G	H	I	J
1	CLAIM #	INSURED'S NAME	CAUSE	LINE	LOSS DATE	REPORTED	ADJ #	POL #	LOSS RESV	LOSS PAID
2	200001	JONES-JOHN	9900	16	3051998	3061998	24	400000006	566	2805
3	200002	JONES-JOHN	9900	16	1102006	1272006	15	400000006	0	0
4	200003	JONES-JOHN	9900	16	2082006	2152006	15	400000006	1500	0
5	200004	JONES-JOHN	9900	16	2082006	2152006	15	400000006	1500	0
6	300001	JONES-JOHN	9900	16	10032005	10032005	15	400000006	1	1356.8
7	300002	JONES-JOHN	9900	16	11102005	1242006	15	400000006	0	0
8	300003	JONES-JOHN	9900	16	12152005	12152005	24	400000006	0	0

K	L	M	N	O	P	Q	R
ADJ RESV	ADJ PAID	INCURRED	CLASS	CLAIMANT NAME	NAT OF ACC	BODY PART	NAT OF INJ
0	0	3371	953	DEBORAH PEARSON	57	42	52
0	0	0	953	RACHEL HUSS	29	50	10
75	0	1575	953	BILLIE JEAN BREAKIRON	31	90	10
50	0	1550	980	BETTINA KRIVONIAK	33	55	49
0	0	1357.8	980	GEORGEANN DIPILLA	26	42	49
0	0	0	985	ALBERT ZAGOZAN	99	49	41
0	0	0	985	CARLA ULERY	32	90	10

Column M – INCURRED – is the sum of the Loss Reserve, Loss Paid, Adjusting Expense Reserve, and Adjusting Expense Paid amounts.

Column O – CLAIMANT NAME – will be spaces if there is no claimant for the claim.

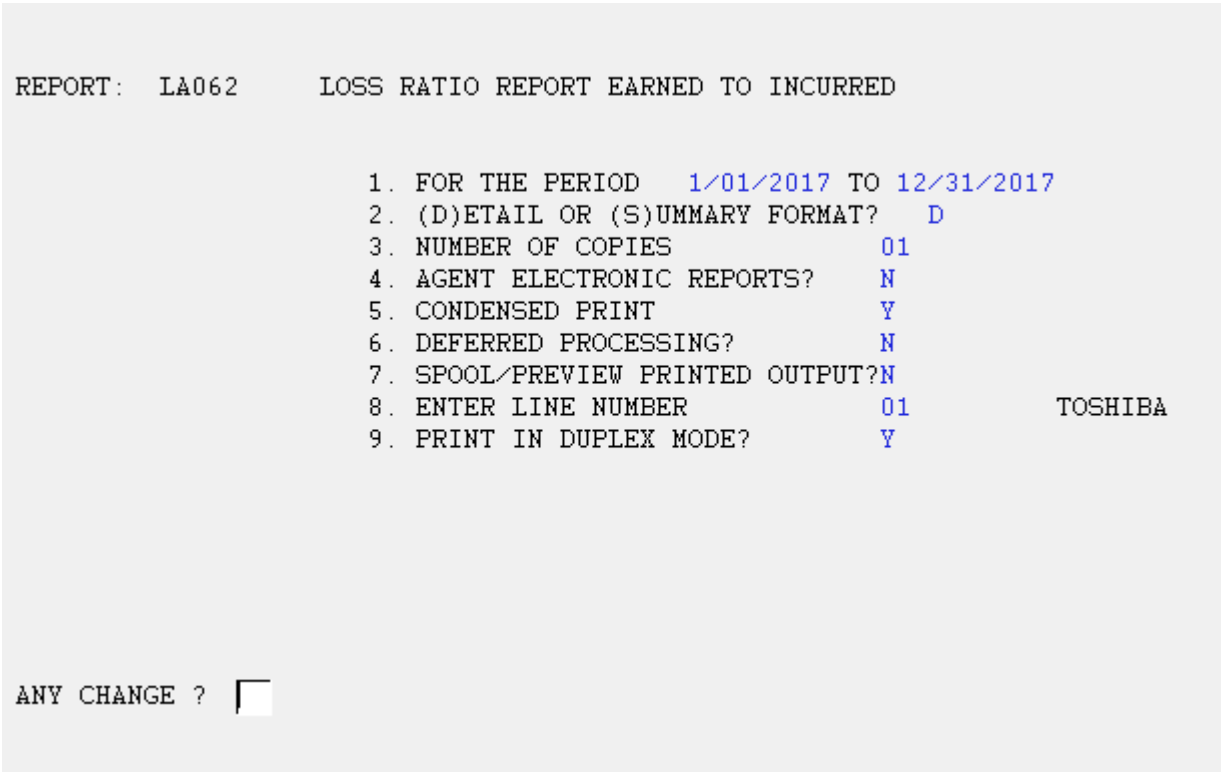
Columns P, Q, and R will only display for Workers Compensation claims, if the data has been entered.

Note: *SF130 – Create Sequential Extract Files generates fixed length comma delimited files with all data fields from both the Loss Header and Loss Master records. If information is needed that is not in the LA053 extract file, consider using SF130 instead.*

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The **LA062 Loss Ratio Report Earned to Incurred** is run from the LA Reports menu. It uses a From/To Date Range and may be run in either (S)ummary or (D)etail mode. When run in (D)etail mode, the report creates a .csv file which can be imported into other applications (MS Excel for example). There is also a selection for (A)gent Report or (C)ompany Totals. Up to ten 4 digit Line of Business codes may be selected; or key F1 for all lines of business. Print terminated agents with zero earned premium? is a question that is asked. The extract file name is "**LA062EXT.CSV**"; and also "**LA062DET.CSV** (provides the detail on a claim basis). Both are found in the Prog/ISPO folder. Each time the program is run, it should be renamed and saved to a separate folder.

A. Selection Screen



Agent Electronic Reports (Email Agent Reports) is optional for INSPRO Email users only). If Yes is selected, two windows printer selection boxes will display.

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Note: *The report for your company might be different as a result of custom changes.*

FURTHER EXPLANATION:

Prior Unearned is developed using the same logic as PA062 with As Of Date mth/year – 1 month. Current Written is developed using the Standard Written Premium selection criteria. Current Unearned is developed using the same logic as PA062. Earned premium = Prior Unearned + Current Written – Current Unearned on a per record basis. Report is inclusive of the reinsurance transactions in both the premium and the loss side.

The report is based on calendar year, not accident year.

LA062EXT.CSV FILE LAYOUT:

AGENT
LINE
COUNTY
PREMIUM
LOSS
EXPENSE
RATIO

LA062DET.CSV FILE LAYOUT:

AGENT
LINE
COUNTY
CLAIM NO
INSURED
TRANS DATE
LOSS PAID
ADJ EXP
LOSS RESERVE
EXP RESV

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A. OVERVIEW

INS PRO provides the ability to automatically reduce loss reserves.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following program:
1. SF048 – Master Options File Maintenance

The following program will automatically reduce the reserve:
2. LA010 – Add Loss Transactions

C. SET-UP

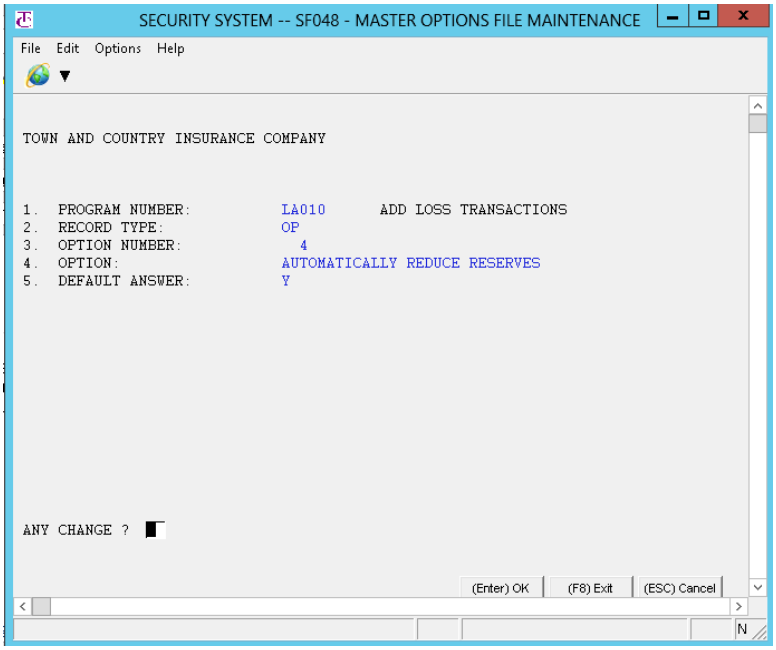


Supplemental Files - <F1> Utilities

Turn the option on:

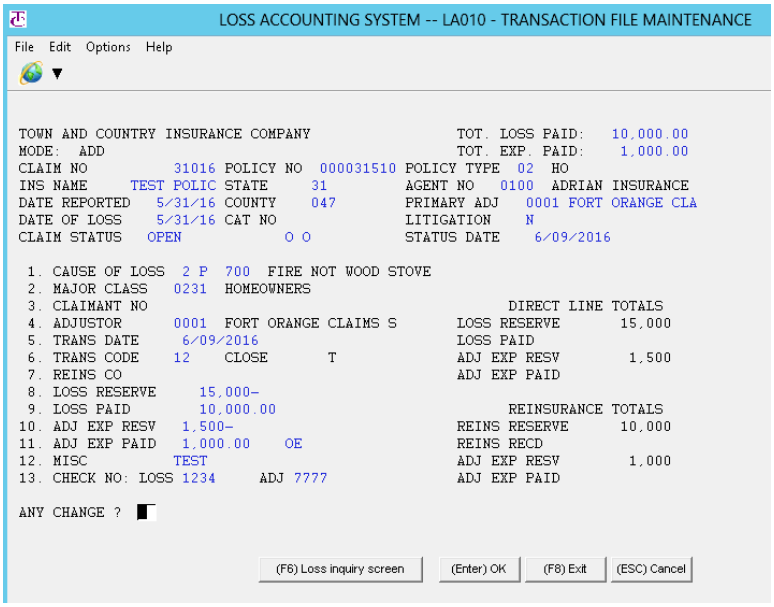
1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **LA010** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item **"Automatically Reduce Reserves"**.
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to "**Y**" and key Enter.
8. At "Any Change" key Enter and <F8> to Exit Program

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D. ENTERING LOSS PAYMENTS

When entering a loss payment in LA010, leave the reserve field empty. At "Any Change?" at the bottom of the screen, the user will see the loss reserve amount and/or the LAE amount automatically reduced by the amount of the reserve.



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If payment is larger than reserve, message will appear "Payment greater than current reserve" and Loss Reserve amount and/or LAE amount will be automatically reduced but only by the amount of the reserve.

When the question "**Is this a Defense or Cost Payment?**" pops up, key "**Yes**" if DC Defense Costs – Allocated Expense. Key "**No**" if OE Other Expense – Unallocated Expense. This option works on both Direct and Reinsurance.

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MEDICARE SECONDARY PAYER PROCESSING

A. OVERVIEW

The **INS**urance **PRO**cessing System includes programs that support compliance with the Medicare, Medicaid and SCHIP Extension Act of 2007. Often referred to as Section 111 or Medicare Secondary Payer, this act requires that insurance companies report information on Medicare eligible claimants for medical liability, worker's compensation, and no-fault claims. The purpose of the regulation is to enable the Center for Medicare Services (CMS) to pay correctly for Medicare covered items and services by determining primary versus secondary payer responsibility. More detailed information is available at the web sites: www.section111.cms.hhs.gov and www.cms.hhs.gov/mandatoryinsrep

This procedure covers the three components of the **INS PRO** Medicare Secondary Payer (MSP) system:

1. The Query Function used to determine/confirm that a claimant is an enrolled Medicare beneficiary.

2. The Claim Reporting Function that provides detailed claim payment information for beneficiaries.

3. The initial Set-Up steps to prepare the system for operation.

B. USING THE QUERY FUNCTION

The Query function involves entering identification information for a claimant who may potentially be a Medicare beneficiary, transmitting that information to the CMS Coordination of Benefits Contractor (COBC), and receiving a return file which indicates whether the individual is an enrolled Medicare beneficiary or not.

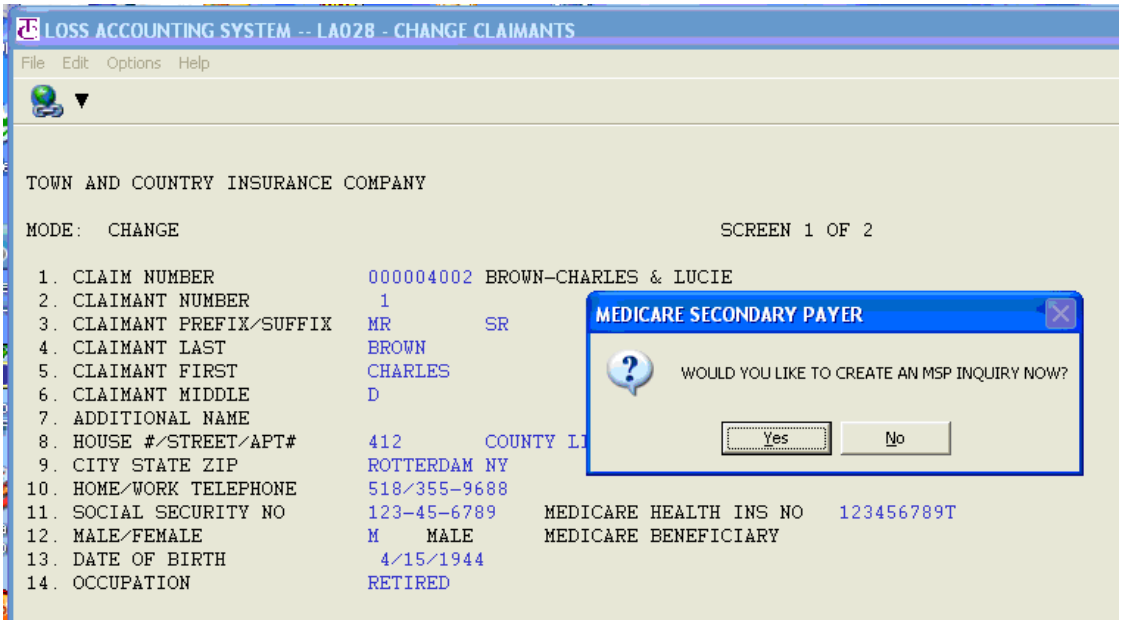
1. Entering Query Information

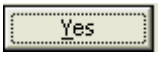
Submitting a Query to determine if a claimant is enrolled in Medicare is initiated when a claimant is added or changed on a loss. Simply select the option from the pop-up window that is displayed by either:

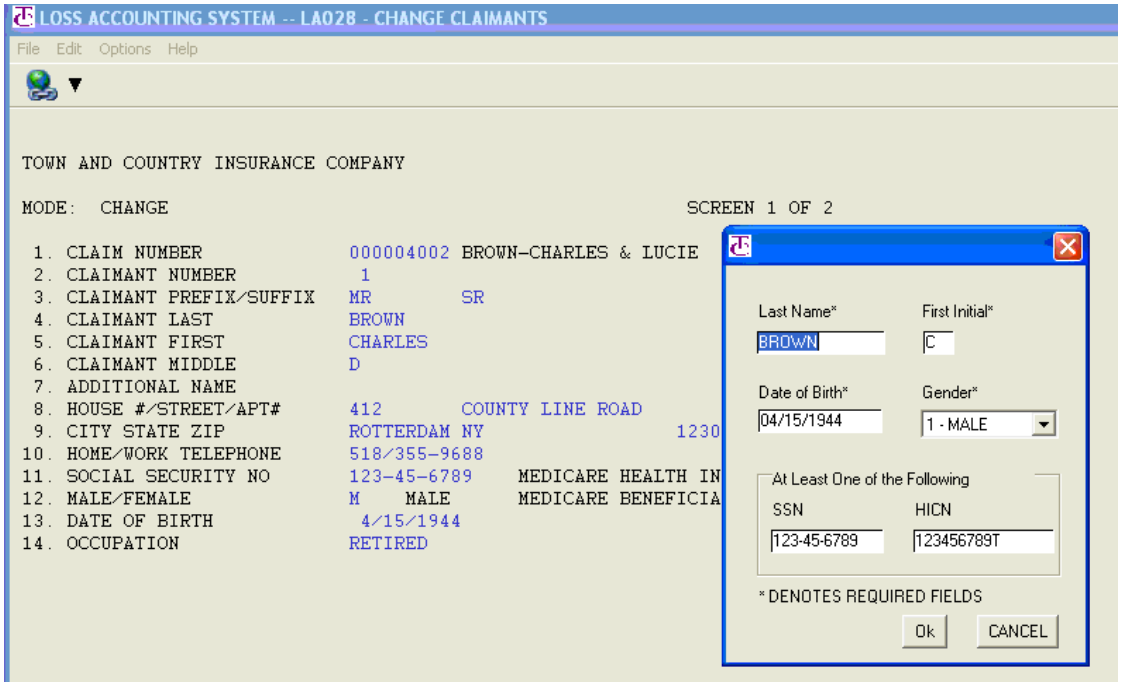
LA026 – Add Claimant Records
LA028 – Change/Inquire Claimant Records

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The following screen is displayed:



Clicking on the  button, or keying ENTER to accept the Yes default will display the following screen:



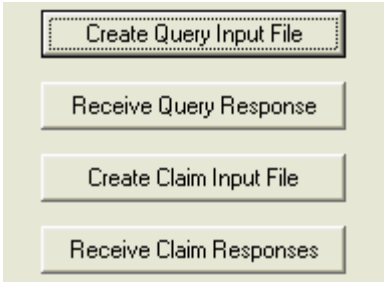
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The information in the Query screen will automatically display from the entries made on the Claimant screen. Any information may be added or changed simply by clicking on the field. Then click on Ok to save the Query

or click on CANCEL to NOT save the Query

2. Submitting Queries to the COBC

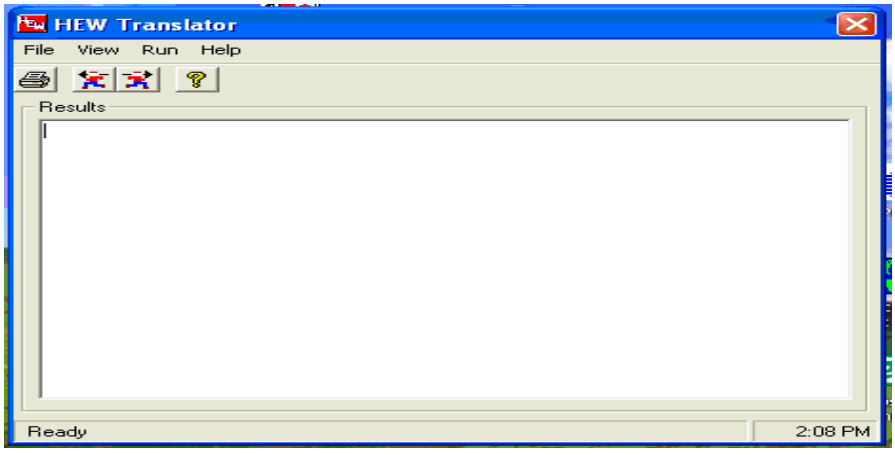
To send the queries to the COBC for processing, first select **LA036 – MSP Query and Claim Reporting** from the Loss Reports Menu **page 2**. The program will display the following choices:



Select the option "Create Query Input File". The program will process the saved queries, listing them on a report (see Exhibit A.) and reformatting them as specified by the COBC.

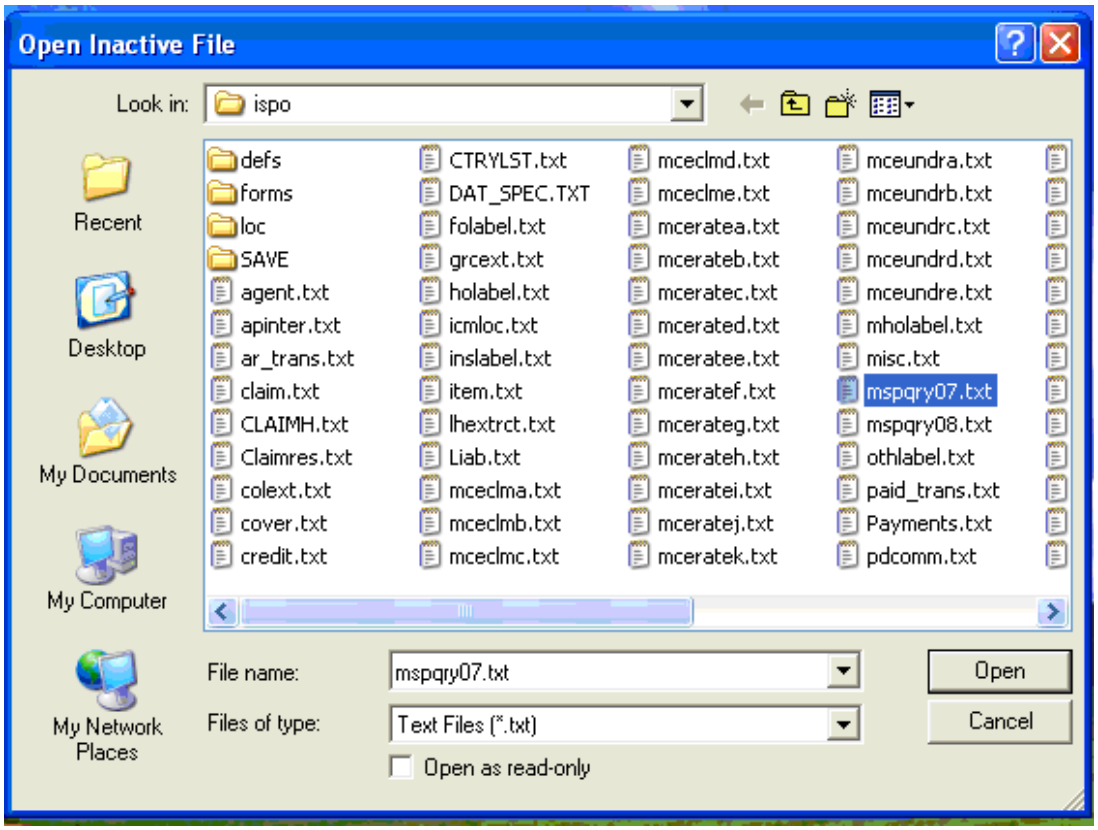
The regulations require that the Query file be converted to a secure ANSI X12 270/271 format before being transmitted to the COBC using a supplied conversion program. Click on the HEW Translator icon on your desktop and the following screen will display:





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Click on the Run 270 Outbound icon  (one next to the  icon). The screen below will display allowing you to select the MSPQRY99 file (where 99 is the current month) from the **ISPO folder** list of files.



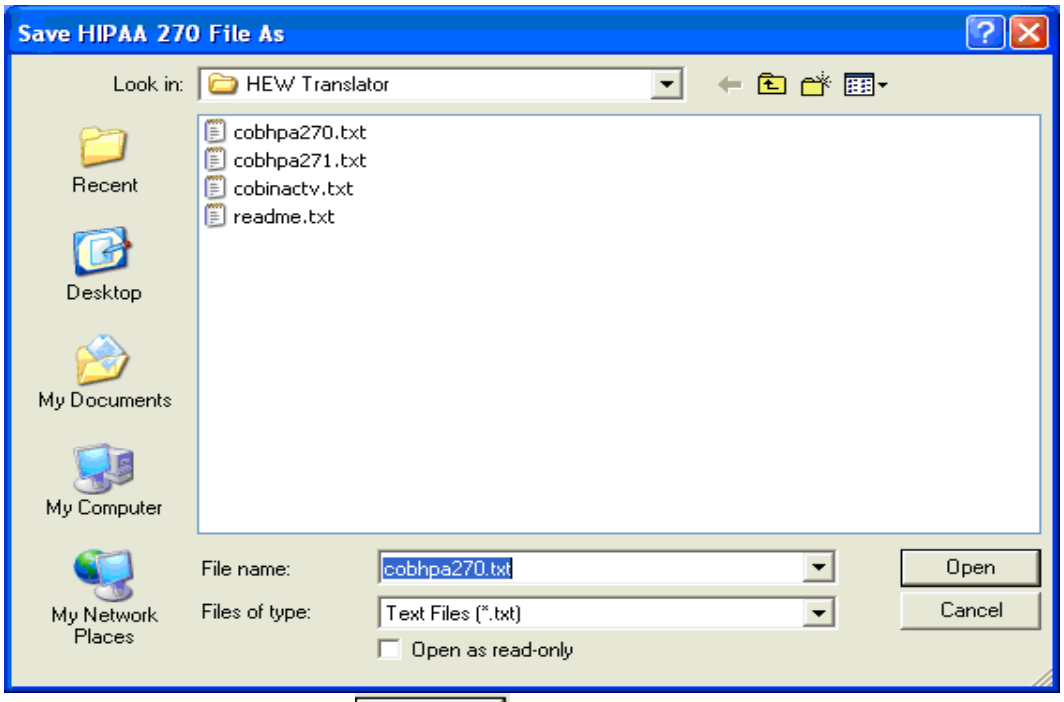
Note: The first time you will need to browse to find the file 

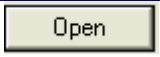
(click on the  to display choices). On subsequent runs the program will remember the location.

Click the  button.

The program will then prompt for the entry of an output name.

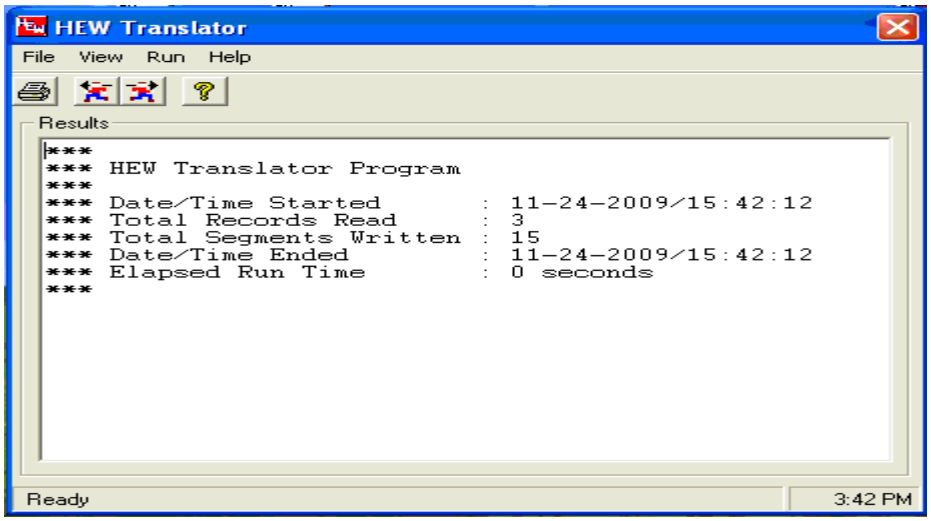
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Again, click on the 

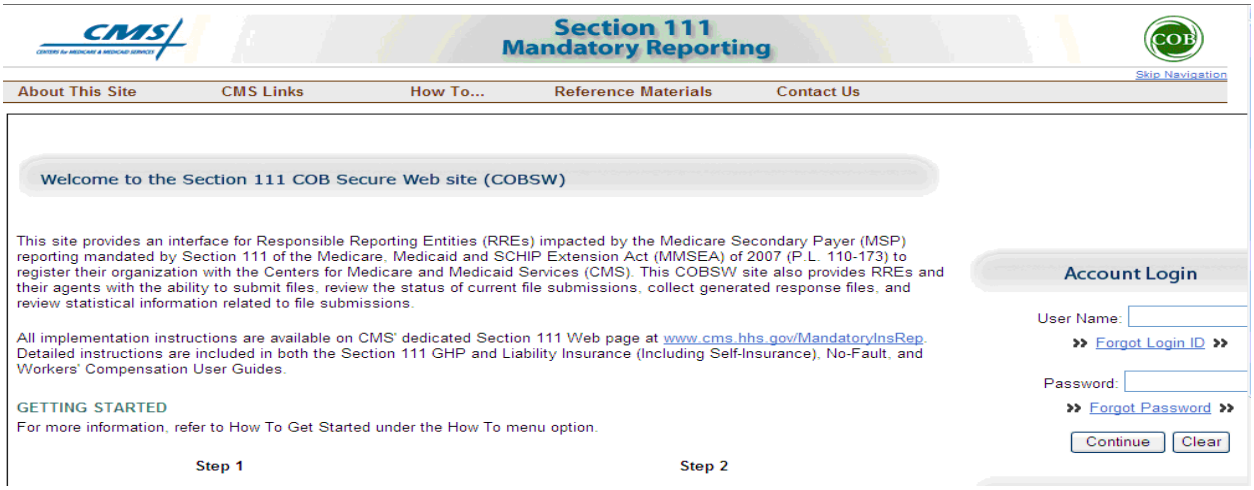
button to accept the default file name of **cobhpa270.txt**. The input file will be processed and the screen below will display to confirm successful processing. The output file will be in the C:\Program Files\HEW Translator folder, unless you specify a different location

Note that the Total Segments Written is higher than the Total Records Read. This is because each output record contains 5 **segments** created from each **single input** record. Therefore the segments total will typically be 5 times the number of input records.

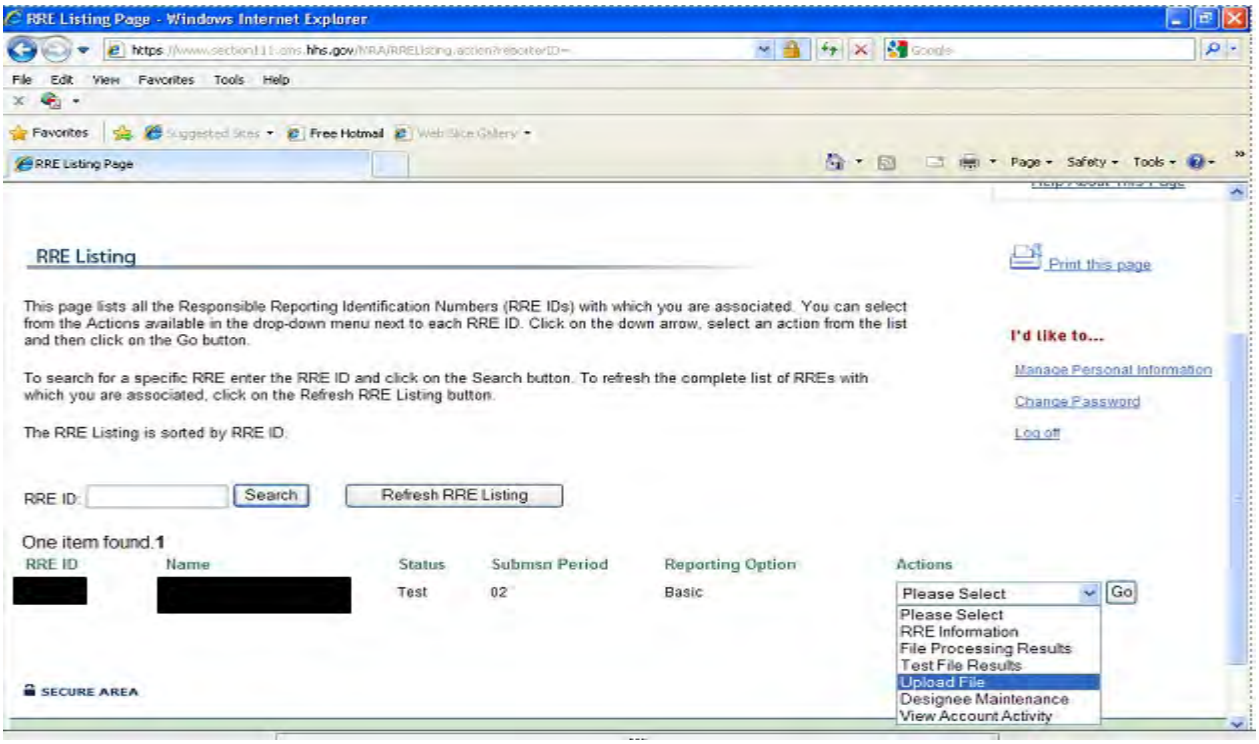


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Sign on to the secure COBC web site and transmit this file for processing. Go to www.section111.cms.hhs.gov and enter the **Account Login** information. Then click on Continue.

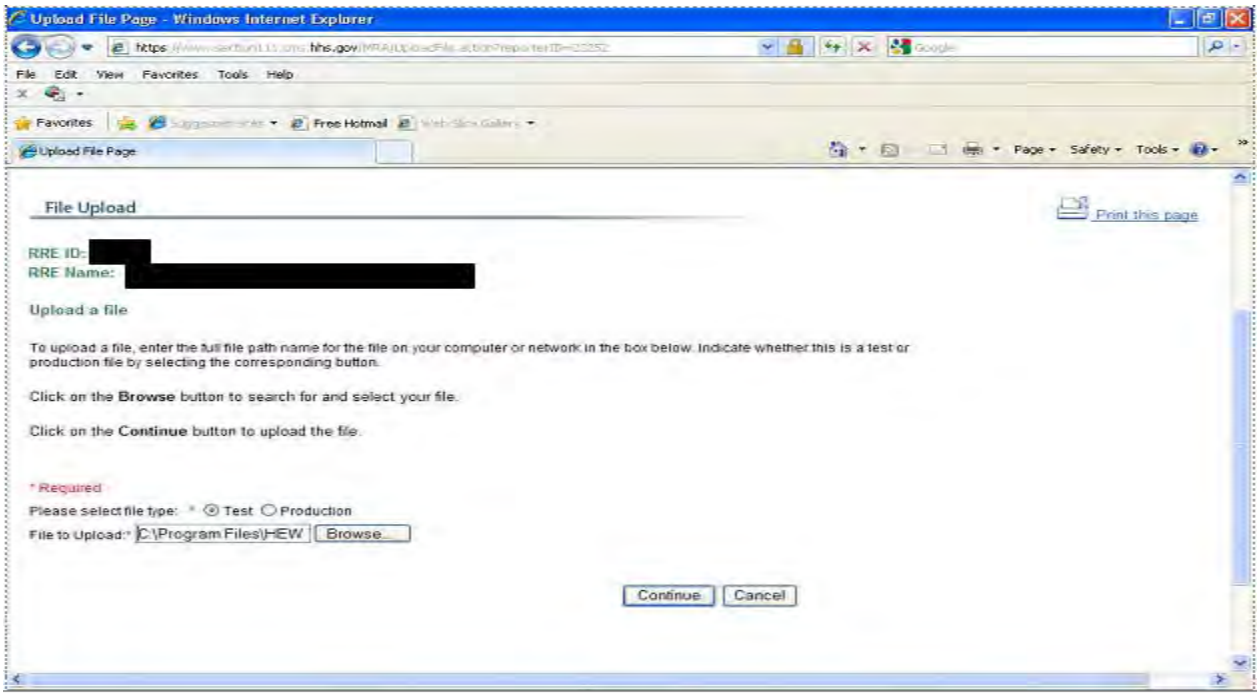


The screen below will display. Under **Actions** select the **Upload File** option.

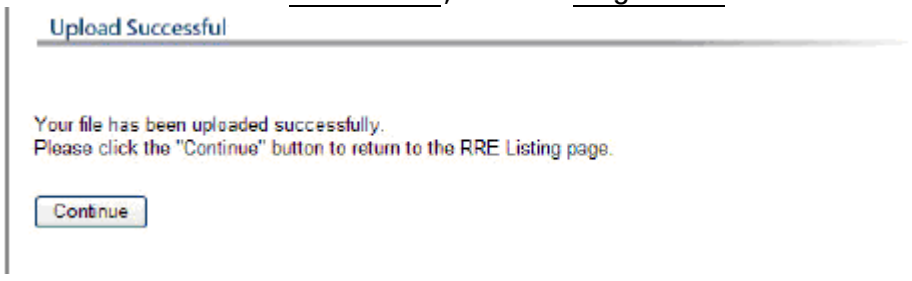


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The Upload a file screen will display, asking you to specify the file you want to upload – **Test** or **Production** and the File location and name. The file will be in the C:\Program Files\HEW Translator folder, unless you specified a different location when running HEW Translator program above. Click on Browse to locate the file.



The following screen will display to show that the Upload was successful. Click on Continue, then Log off.

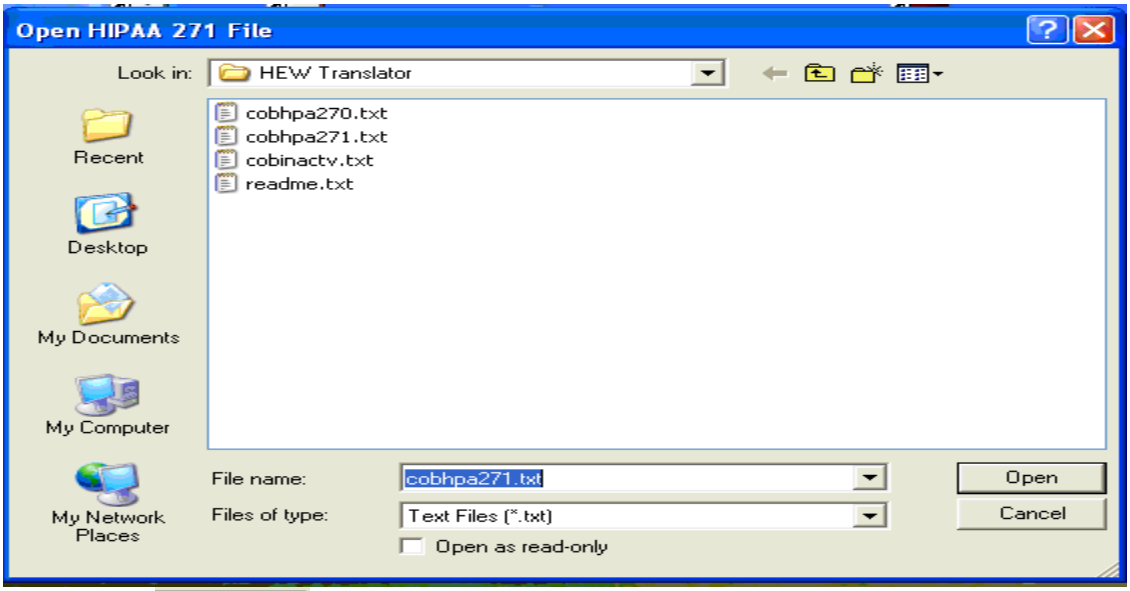


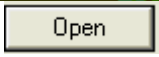
3. Processing Returned Queries from the COBC

When notified by the COBC that your query submission has been processed, sign on to the secure site and retrieve the file.
Go to www.section111.cms.hhs.gov and enter the **Account Login** information then from **Actions** select **File Processing Results** and save the file in the **c:\Program Files\HEW Translator** folder.

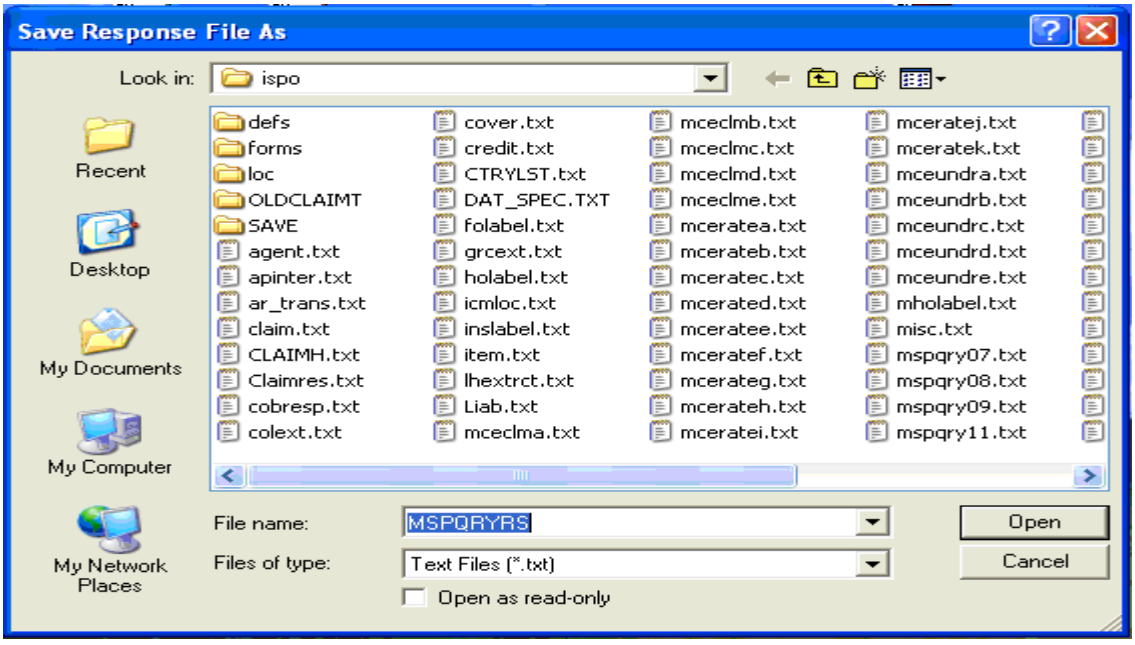
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Using the **HEW Translator program**, select the Run 271 Inbound Program icon. The following screen will display.



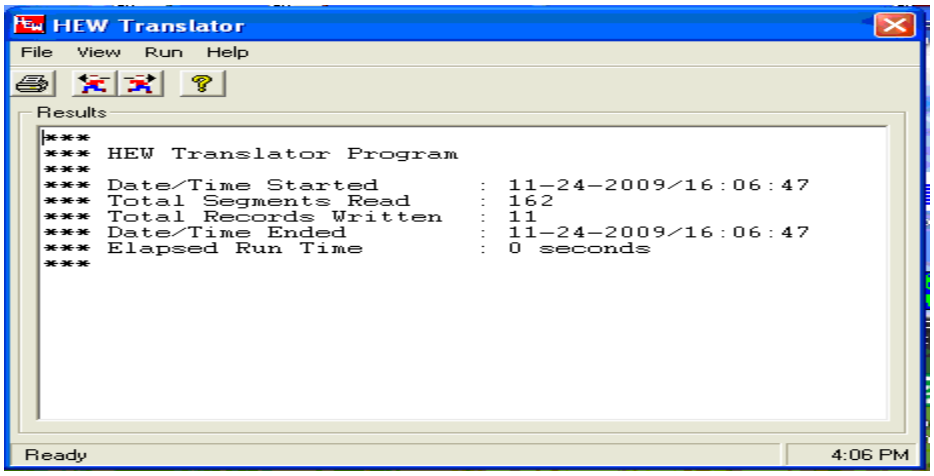
Click the  button to accept the default file name.

The program will then prompt for the entry of an output name. Specify **MSPQRYRS** as the output file name and put the file in the **ISPO** folder as shown on the following screen.



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Again, click on the Open button. The input file will be processed and the screen below will display to confirm successful processing. **Note** that now; the Total Records Written is less than the Total Segments Read, since multiple segments have been combined into a single output record.



Then run **LA036 – MSP Query and Claim Reporting program**, selecting the RECEIVE QUERY RESPONSES option. The program will print a list of the processed queries with each claimant identified as a Medicare beneficiary or not. Update each claimant record with the response using **LA028 – Change/ Inquire Claimant Records**. Fill in line 12 with a **Y**es or **N**o indicator.

```
11. SOCIAL SECURITY NO       123-45-6789    MEDICARE HEALTH INS NO   123456789T
12. MALE/FEMALE                             MEDICARE BENEFICIARY
13. DATE OF BIRTH             4/15/1944
14. OCCUPATION               RETIRED



ANY CHANGE ?  12        Y = YES, N = NO, SPACE = UNKNOWN
```

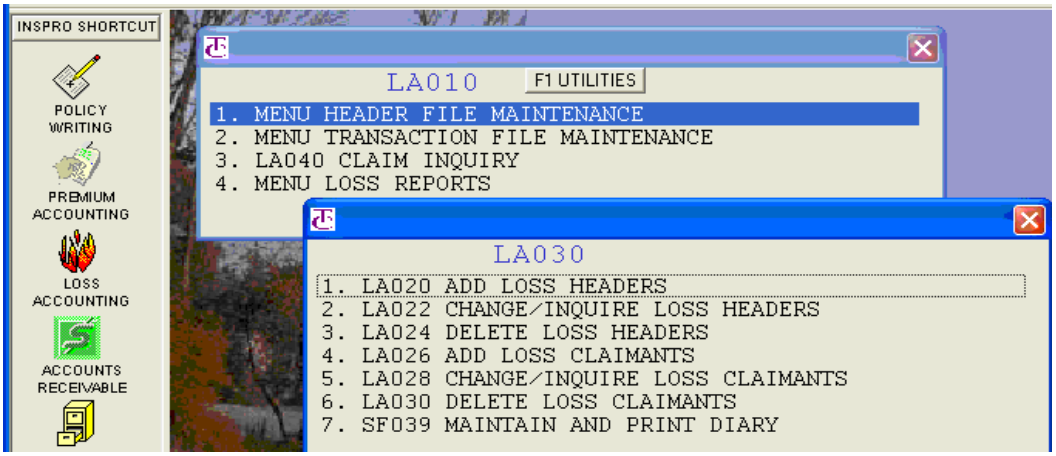
C. USING THE CLAIM REPORTING FUNCTION

The Claim Reporting Function involves providing detail information on losses involving a Medicare beneficiary. This information is transmitted to the COB on a quarterly basis during the week assigned to your company as part of the RRE registration process.

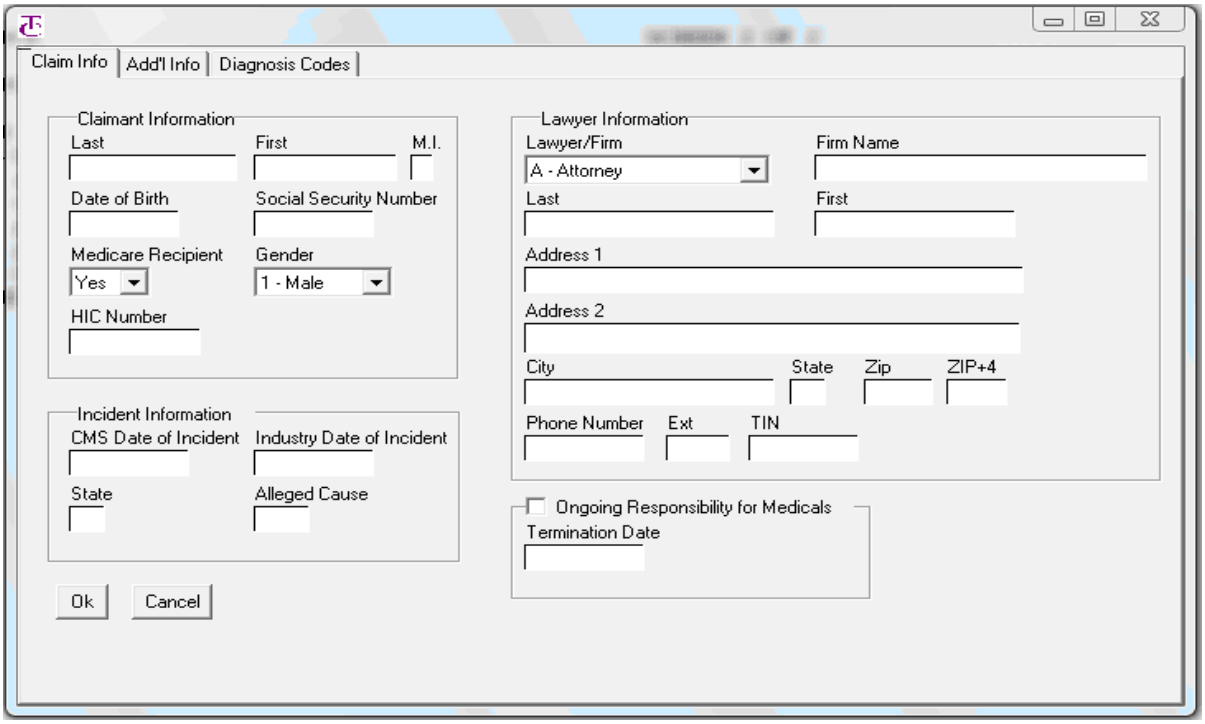
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1. Entering Claim Information

When a claimant has been identified as a Medicare Beneficiary the following screens will be displayed for entry of the detail information to be reported. These screens will be displayed by both **LA026 – Add Loss Claimants** for the initial entry and **LA028 – Change/Inquire Loss Claimants** for entering changes.

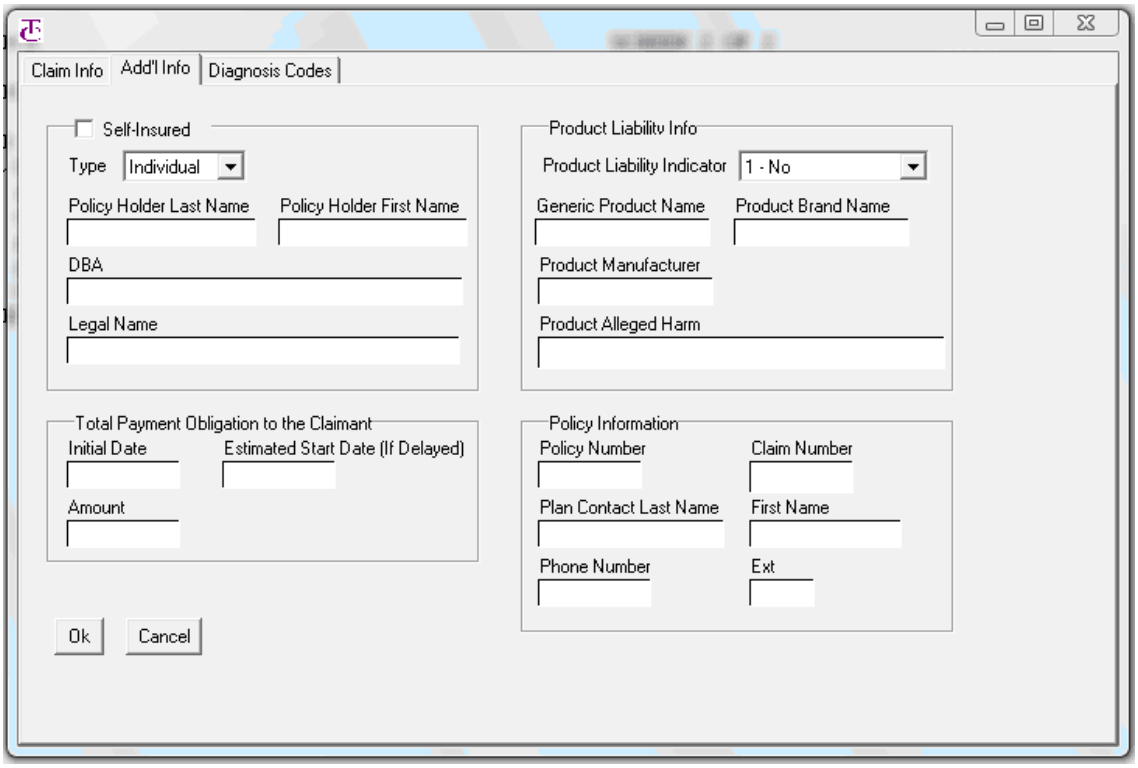


Claim Information Screen

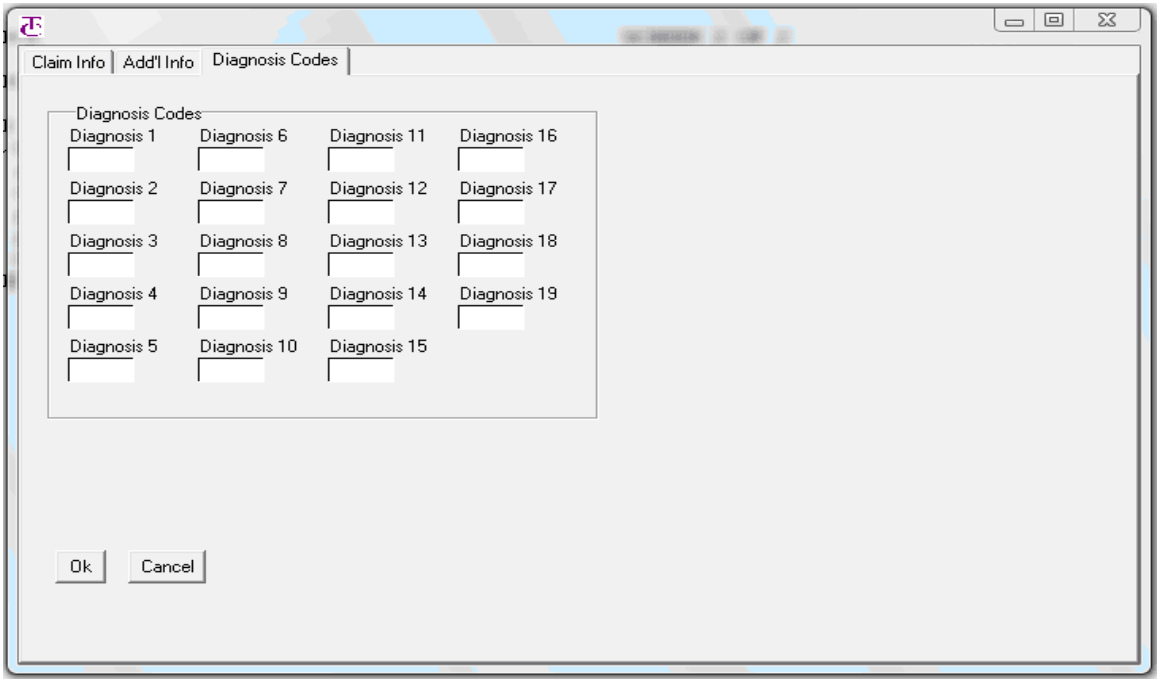


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Additional Information Screen



Diagnosis Codes Screen



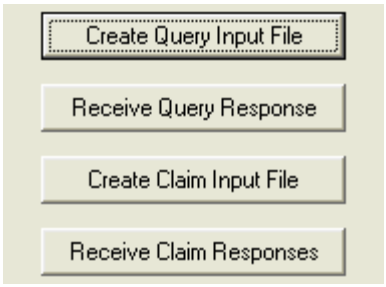
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Please refer to information provided by the CMS for diagnosis codes and other details on the information to be reported. The codes used must be from the International Classification of Diseases, Ninth Revision, Clinical Modification set (ICD-9-CM). The web site www.ICD9.chrisendres.com provides a free service to search for ICD-9-CM codes by description (see sample screen below). Other sources may be available. **Appendix H** of the MSP Section 111 Users Guide has a list of codes that **can't** be used. A definitive identification of the injury is required, avoid using general codes.



2. Submitting Claims to the COBC

To send claims to the COBC for processing during your assigned reporting week of the quarter, first select LA036 – MSP Query and Claim Reporting from the Loss Reports Menu **page 2**. The program will display the following choices:



Select the option "Create Claim Input File". The program will process losses processed during the quarter, listing them on a report (see Exhibit B.) and reformatting them as specified by the COBC.
Sign on to the secure COBC web site and transmit this file for processing. The file to be transmitted will be in the /PROG/ISPO folder and named **MSPCLAIMIN**.

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3. Processing Returned Claims from the COBC

When notified by the COBC that your Claim submission has been processed, sign on to the secure site and retrieve the file. The retrieved file must be placed in the /PROG/ISPO folder and named **MSPCLAIMRS.**

Then run **LA036 – MSP Query and Claim Reporting** program, selecting the RECEIVE CLAIM RESPONSES option. The program will print a list of the processed claims with any errors identified.

Please refer to the MSP User Guide, **Section 12** – Claim Response File for complete instructions on how to handle the response file.

12 Claim Response File 60
12.1 Disposition Codes 61
12.2 Error Codes 63
12.3 File Level and Threshold Errors 63
12.3.1 Severe Errors 64
12.3.2 Threshold Errors 64
12.4 Compliance Flags 64

Appendix E – Disposition, Error and Compliance Flag Codes explains the error codes that may appear on the report and the required action to handle each.

Appendix E – Disposition, Error and Compliance Flag Codes 157
Response File Disposition Codes 157
Response File Compliance Flag Codes 159
Response File Error Codes 160

D. INITIAL SET UP

Just two steps are needed to set up INS PRO for MSP processing – add reporting entity information to the Company Name and Address Table **and** expand the Claimant file to add new fields.

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1. Add Reporting Entity Information

Select **SUPPLEMENTAL FILES**
Select **TABLES FILE MAINTENANCE**
Select **UPDATE TABLES FILE**
Select **6. COMPANY NAME AND ADDRESS**

Enter **49** for the Record Number
In the COMPANY DATA area:
Enter your assigned Required Reporting Entity identification number. Enter **9** digits using leading zeros as needed.
Enter one space.
Enter your company's primary contact person's name, with first name, a space, then last name (start in record position 11 - **23** characters maximum).

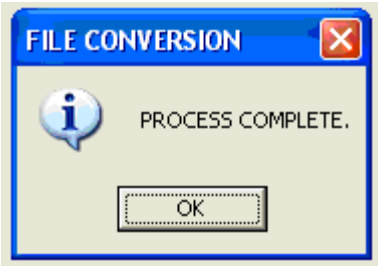
```
1.  RECORD NUMBER    49
2.  COMPANY DATA     123456789 John McCormick          RRE ID & CONTACT
```

2. Expand the Claimant File

Note – If you have loaded the 2009.5 INS PRO update this step has already been completed.

Select **SUPPLEMENTAL FILES**
Key **F1** twice to display the
XX090 Special Purpose Programs menu
Select **LAMSPC – EXPAND CLAIMANT FILE**

This program will first rename the claimant file (CLAIMT) to old claimant (OCLAIMT) then copy all of the information from the old file to a new CLAIMT file with additional space added for new MSP required data. The program will display the following screen on completion:



MSP Set-up is now complete.

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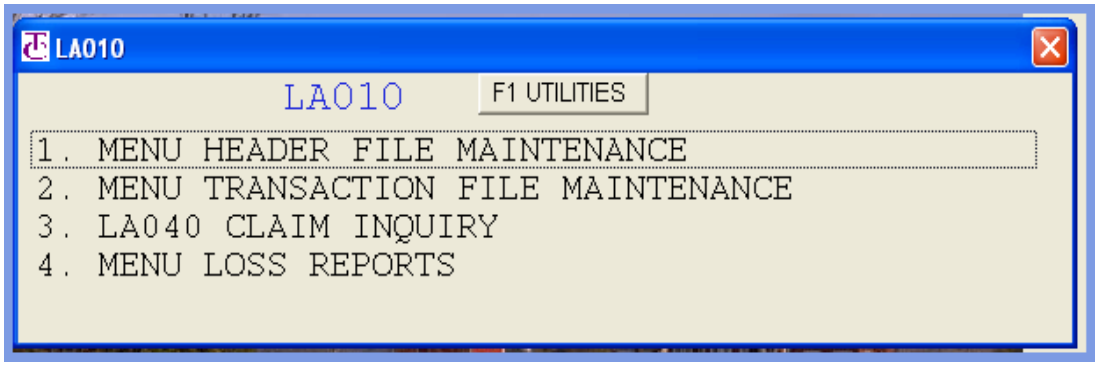
Exhibit A. Sample Out-Going Query Report

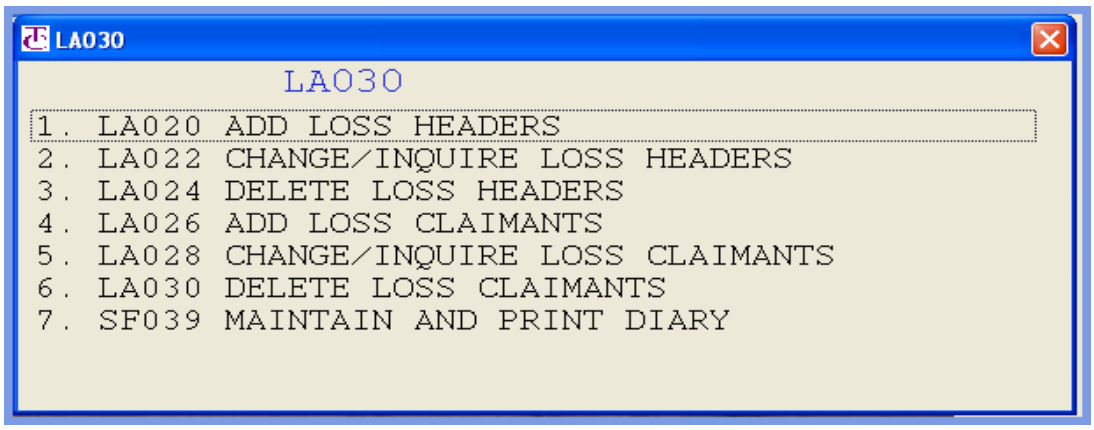
DATE: 8/05/09 2:15 pm TOWN AND COUNTRY INSURANCE COMPANY PAGE: 1

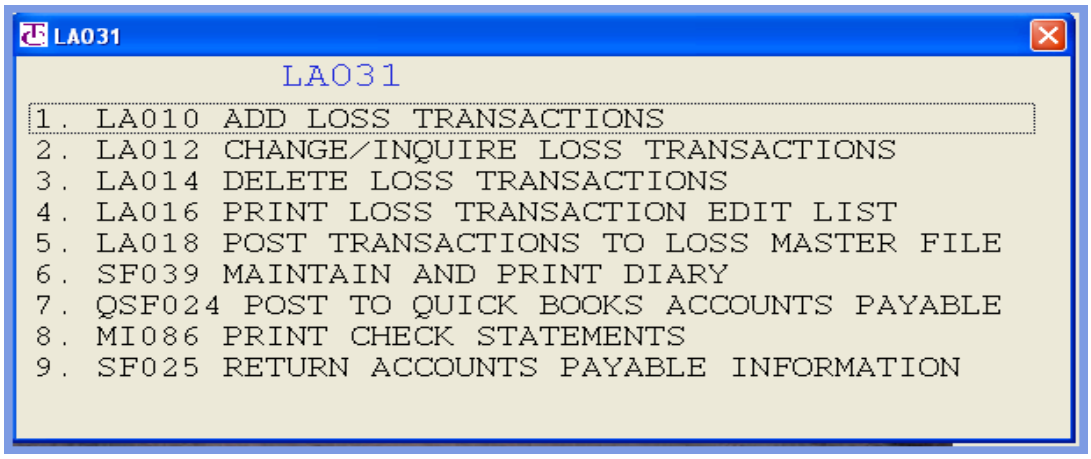
PROGRAM NO: LA036 O U T - G O I N G Q U E R Y R E P O R T REQUESTOR: BDH

NAME	DOB	SEX	SSN	DISPOSITION	HICN
CLINTO C	3/25/1978	F	123-45-6789	OUT-GOING REC.	
JONES B	0/00/0000	M	123-56-8900	OUT-GOING REC.	
CLINTO H	5/05/1945	M	111-11-1111	OUT-GOING REC.	1111111111T
BROWN C	4/15/1944	M	123-45-6789	OUT-GOING REC.	123456789T
SNOW J	10/10/1950	X	222-22-2222	OUT-GOING REC.	222222222T
COUSIN W	1/01/1960	F	333-33-3333	OUT-GOING REC.	333333333T
RODHAM L	2/02/1930	F	444-44-4444	OUT-GOING REC.	444444444T

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LA Menus

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LOSS FILE MAINTENANCE PROGRAMS

LA010 ADD LOSS TRANSACTIONS
LA011 * IMPORT LOSS TRANSACTIONS
LA012 CHANGE/INQUIRE LOSS TRANSACTIONS
LA014 DELETE LOSS TRANSACTIONS
LA016 PRINT LOSS TRANSACTION EDIT LIST
LA018 POST & PRINT LOSS TRANSACTION REGISTER
LA020 ADD LOSS HEADERS
LA021 * EXTRACT NEW LOSS HEADERS
LA022 CHANGE/INQUIRE LOSS HEADERS
LA024 DELETE LOSS HEADERS
LA026 ADD CLAIMANT RECORDS
LA028 CHANGE/INQUIRE CLAIMANT
LA030 DELETE CLAIMANT RECORDS
SF016 ADJUSTOR FILE MAINTENANCE



INQUIRY PROGRAMS

LA040 CLAIM INQUIRY
LA044 PRINT CLAIM STATUS REPORT
LA046 PRINT INSURED CLAIM STATUS REPORT
LA048 PRINT CLAIMANT CLAIM STATUS REPORT



REPORT PROGRAMS

LA050 **PRINT LOSS REGISTERS**
Uses From/To Date Range, Run **D**etail or **S**ummary
Selection is by Transaction Date. Includes Direct & Ceded Claims and Annual Statement Recap.

LA051 **PRINT LIST OF LOSS SALVAGE AND RECOVERIES**
Uses From/To Date Range
Selection by Transaction Date or Date of Loss Incurred
Includes Direct, Assumed, Ceded Subrogation and all Ceded Reinsurance.

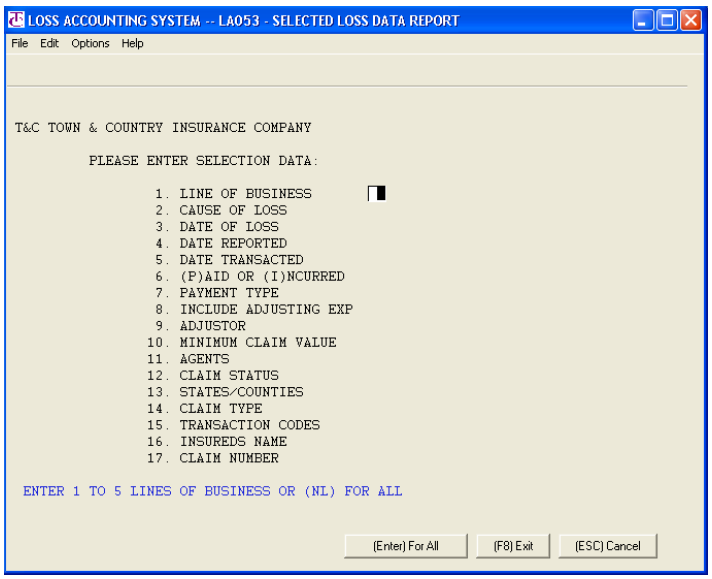
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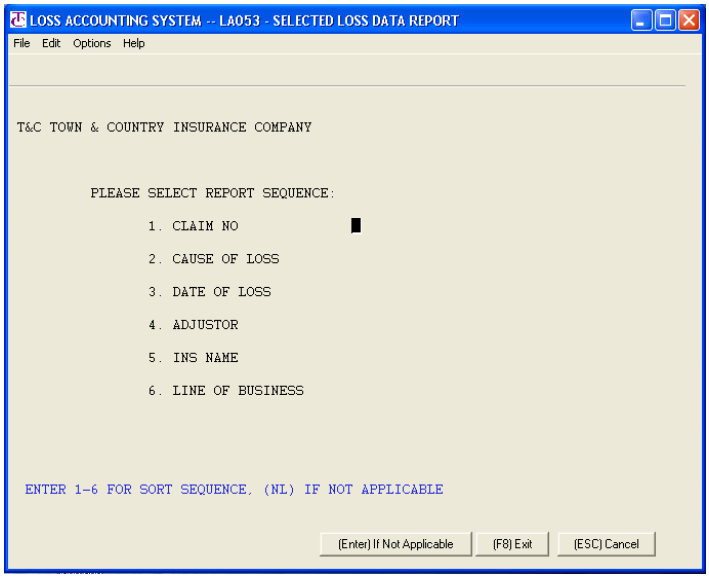
LA052 **PRINT OPEN CLAIMS REPORT**

Uses As Of Date, Run Detail, Summary or Totals. Ceded Insurance Paid Losses are transaction codes in the 50's. Paid Losses are closed; Unpaid are still open. These are determined by Cause of Loss and Major Class so if there are multiple Causes of Loss on the same claim, they may be reported in different/multiple categories. See LA052 document for further explanation.

LA053 **PRINT SELECTED LOSS DATA REPORT**

Prints a general purpose loss report based on selection and report sequence criteria.





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PLEASE NOTE: 10. Minimum Claim Value is comprised of the **NET** total of Loss Resv, Loss Paid, Adj Resv, and Adj Paid.

LA054 **PRINT LOSSES BY CLAIM NUMBER REPORT**
Uses a From/To Date Range. Shows activity during the period, Direct, Ceded and Open Reserve Amounts. Recap by State and Statement Line of Business.

LA055 * **PRINT DETAIL LOSSES BY YEAR REPORT**
Uses AS Of Date. Prints detail loss info for losses incurred during the "As Of Year" in Major Class, Date of Loss, Claim Number Order.

LA056 **PRINT REINSURANCE LOSSES BY STATE & LINE REPORT**
Uses a From/To Date Range. Ceded Losses by Line for each Reinsurance Contract.

LA057 * **PRINT LIST OF LOSSES FOR ANNUAL REPORT**
Company Specific (FMC). Uses a From/To Date Range. Selection by Transaction Date. Lists Loss Master Info in Major Class, Cause, Claim Number Order.

LA058 **PRINT LOSSES BY AGENT REPORT**
Uses a From/To Date Range. Run Detail, Summary, Total. Accepts Agent Numbers and prints loss information in Agent, Claim , Major Class Order. Selection by Transaction Date.

LA059 * **PRINT LIST OF PROVIDERS WITHOUT ID NUMBERS**
Reads the Provider file and lists those without ID Numbers.

LA060 **PRINT WRITTEN TO PAID LOSS RATIO REPORT**
Uses a From/To Date Range. Run Detail, Summary, Agent or Company totals, can print for all or individual agents. Choose First 3 digits or First 2 Digits of Major Class. Uses Paid Loss Amounts.

LA061 * **PRINT WRITTEN TO INCURRED LOSS RATIO REPORT**
Same as LA060 but uses Incurred Reserve Loss Amounts.

LA062 **PRINT EARNED TO INCURRED LOSS RATIO REPORT**
Same as LA060 but Earned instead of Written Premium and Incurred Reserve Loss Amounts instead of Paid.
Includes payment made during the year plus changes in reserves made during the year. The report is based on calendar year, not accident year.

LA063 * **PRINT PAID PREMIUM TO PAID LOSS RATIO REPORT**
Same as LA060 but AR Paid Premium Not Written Premium.

LA064 **PRINT LOSSES BY CAUSE OF LOSS REPORT**
Uses a From/To Date Range. Selection by Transaction Date. Direct Losses by Line with recap by Cause.

LA065 * **PRINT LIST OF PROVIDERS**

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Prints List of all providers in Provider File.

LA066 **PRINT LOSSES BY ADJUSTOR REPORT**
Uses a From/To Date Range. Select all or individual adjustor. Selection by Transaction Date. Direct Losses Only by Adjustor, Claim, and Major Class.
Run Detail, Summary or Total. Detail and Summary mode shows payments made within the date range and reserves as of the ending date. Total mode just shows payments, not reserves.

LA067 * **PRINT LIST OF COMPENSATION PAYMENTS**
Company Specific (HRE). Uses a From/To Date Range.

LA068 * **PRINT LOSS ADJUSTMENT EXPENSES SUMMARY REPORT**
Uses a From/To Date Range. Selection by Transaction Date. Prints Loss Adjustment payments and reserves by adjustor and line.

LA069 * **PRINT SUMMARY CLAIM REPORT**
Company Specific (HRE). Uses a From/To Date Range.

LA070 **PRINT SCHEDULE X REPORT**
Quarterly Schedule X (Loss & LAE Reserve Schedule) for the NAIC Statement Loss Reserve & Development. Schedule X is obsolete. LA070 info is used for Part 3 – Unpaid Loss and Loss Adjustment Expenses.

LA071 * **PRINT REQUEST FOR POLICE REPORTS**
Prompts for Claim Number, Police Department Name & Address, and prints request.

LA072 **PRINT SCHEDULE O AND P REPORT**
Original Schedule O and P program. Uses a From/To Date Range. Schedule P has since been expanded. See Programs LA084, LA086, LA088, LA089.

LA073 * **PRINT POLICE RECOVERY LETTER**
Prompts for Claim Number, Police Department Name & Address and prints Police Recovery Letter.

LA075 * **PRINT REQUEST FOR MEDICAL REPORTS**
Prompts for Claim Number, Claimant Number, Medical Facility and prints request.

LA076 **PRINT INCURRED BUT NOT REPORTED REPORT**
Uses a From/To Date Range. Selection by Transaction Date of Direct and Ceded Claims. Prints by Statement Line of Business showing Incurred and Reported Year.

LA077 * **PRINT CLAIM ACKNOWLEDGEMENT LETTER**
Prompts for Claim Number, Estimate of Damages, Statement of Facts, Special Instructions and prints letter.

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LA078 **PRINT SUMMARY LOSS REPORT**
Uses a From/To Date Range. Selection by Transaction Date of Direct and Ceded Claims. Open Claims prior to the period are also summarized and listed. Reports is in insured name order.

LA079 * **PRINT SWORN PROOF OF LOSS**
Prompts for Claim Number, Amount of Policy and other information needed to print a Proof of Loss.

LA080 * **LOSS STATISTICAL REPORTING**
Uses a From/To Date Range. Run Detail or Summary. Choose Bureaus AIS, MSO, URB or all 3. Selection is by Trans Date.

LA081 * **CREATE A-PLUS/CLUE TRANSMITTAL FILE**
Uses a From/To Date Range. Selects Claim Information by Transaction Date. Creates a CLUE file in the ISPO Directory and prints a List of Claims Reported to APLUS/CLUE.

LA082 **PRINT CATASTROPHE LOSS REPORT**
Uses a From/To Date Range. Run Detail or Summary. Prompts for individual Catastrophe Number or all. Selection by Date of Loss of Direct and Ceded Claims.

LA084 **SELECT SCHEDULE P DATA**
Uses a From/To Date Range. Selects up to 10 years of Loss Data by transaction Date up to the ending date chosen.

LA085 * **PRINT WC UNIT STATISTICAL REPORT**
Company Specific (HRE). Workers Compensation Report.

LA086 **MAINTAIN SCHEDULE P DATA**
Allows the user to add to or modify the Schedule P Extract Data created by LA084.

LA087 * **PRINT VARIOUS CLAIM LETTERS**
Company Specific (SAQ). Prints Various Custom Claim Letters.

LA088 **PRINT SCHEDULE P - PART 1**

LA089 **PRINT SCHEDULE P - PARTS 2**
Prints Schedule P – Parts 1, 2 & 3 for the annual Statement based on the input selected by LA084 & LA086.

LA150 **PRINT CLAIM COUNTS BY YEAR AND LINE**
Uses a From/To Date Range. Selects Claim Information by Date of Loss Incurred.

LA152 * **MERGE BRANCH OFFICE LOSS DATA**
Company Specific (HRE). Reads file changes from one office and merges information into date from another office.

LA154 * **ALL PAYOUTS PAID BY INJURY YEAR**
Company Specific (HRE). Uses a From/To Date range. Lists

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all payments made by payment month and inquiry year.

LA156 * LOSSES BY EXPENSE CATEGORY REPORT
Company Specific (PRO). Uses a From/To Date Range. Accepts expense category. Selection by Transaction Date. Prints Direct Losses for the expense category by adjustor and claim.

LA158 * LIST LOSS PAYMENTS BY AGENT
Company Specific (OTS). Uses a From/To Date Range. Accepts agent numbers. Selects Loss Payments by agent and transaction date.

LA160 * PRINT FRAUDULENT CLAIMS LIST
Uses a From/To Date Range. Selection by Date of Loss Incurred and **O**pen, **C**losed or **A**ll claims. Prints Directed and Ceded Claim Totals.

LA162 * PRINT LOSS STRATIFICATION REPORT
Uses an As Of Date Range. Lists Reserves Outstanding at the end of the Prior Year, Reserves as of the Current Year, Payments, Salvage/Subrogation and Expenses.

LA166 * CLOSED CLAIMS BY ADJUSTOR REPORT
Uses a From/To Date Range. Accepts Adjustor Number. Selection by Transaction Date and Adjustor. Prints Direct Closed Claims.

LA171 * AGENT CLOSING STATUS REPORT
Ability to Add, Change, Delete, Print or Delete All Agent Closing Status Report. Accepts Claim Number, Loss Type, Cause, Amount Paid and Payment Date. Prints letter to agent stating that claim is closed and the amount of payment.

LA172 * PRINT AGGREGATE EXCESS OF LOSS REPORT
Uses a From/To Date Range. Accepts Line of Business. Selects Loss Data based on Line, Date of Loss Incurred and Transaction Date. Prints Information needed for the Aggregate Excess of Loss.

LA173 * CLAIM FILE LABELS
Ability to Add, Delete, Print or Delete All Claim File Labels. Accepts a Claim Number and prints a sheet of information including: Date of Loss, Adjustor, Policy Number, Effective Date, Insured's Name, Agent, Claim Status and Claimant Name.

LA174 * SCHEDULE W WORKSHEETS (WORKERS COMPENSATION)
Uses an As Of Date. Prints Schedule W Worksheets for Workmen's Compensation.

LA175 * PRINT POLICY LOSS HISTORY
Accepts a Policy Number and Prints all the Claim History

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(Multiple Claims) for the Policy.

LA176 * **LIST CLAIMS BY PERIL GROUP AND CHECK NUMBER**
Accepts a From/To Check Number. Prints a list of all paid claims by peril group (Loss Type) and Check Number.

LA177 * **PRINT UNPAID LOSS REPORT (BY TRANSACTION DATE)**
Uses As Of Date. Prints a list of all open claims by Transaction Date.

LA178 * **PRINT PAID LOSS REPORT**
Uses a From/To Date. Selection by Transaction Date. Prints Direct and Reinsurance Paid Claims.

LA179 * **PRINT PAID LOSSES BY CAUSE OF LOSS REPORT** Uses a From/To Date. Selection by Transaction Date. Prints paid losses and adjusting expense by cause of loss.

LA277 * **PRINT RELEASE OF ALL CLAIMS**
Accepts a Policy Number and Prints all the Claim History (Multiple Claims) for the Policy.

LA278 * **PRINT FINAL PAYMENT REQUEST FORM**
Accepts a Claim Number and Prints the final payment letter.

LA287 * **PRINT PARTIAL PAYMENT REQUEST FORM**
Accepts a Claim Number and Prints the partial payment letter.

LA553 * **LIST CLAIMANTS BY CLASS CODE**
Accepts a single class code. Selection from the Claimant File using class code.

SF130 * **CREATE SEQUENTIAL EXTRACT FILES**
Uses a From/To Date. Reads up to 5 INSPRO files and creates sequential files. Choose from: PAMAST – Standard Written Premium Selection Criteria. AROPEN – Selection by Transaction Date. ARPAID – Selection by Transaction Date. LAHEAD – Selection by Date of Loss. LAMAST – Selection by Transaction Date.

MI078 * **LOSS RATIO ANALYSIS**
This New Program will provide the ability to compare Loss Ratios over three consecutive periods for a 1 year, 3 year and 5 year date range. By Agent and By Line Ratios are provided. The ratio can be run on an Earned to Incurred or Written to Paid basis. There is an option to include or exclude Loss Adjusting Expenses. Sort may be chosen by Agent/Line, Premium Amount, Loss Amount or Loss Ratio.

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UTILITY PROGRAMS

LA090 DELETE LOSS MASTER RECORDS
XLA021 EXTRACT SUMMARIZED CLAIM INFORMATION
XLA901 AUDIT LOSS HEADER & MASTER FILE
XLA902 UPDATE INDIVIDUAL LOSS MASTER RECORDS
XLA904 UPDATE CLAIM NUMBERS IN N&A RECORD
XLA905 RESEQUENCE LOSS MASTER FILE RECORDS
XLA908 REINSURANCE RECOVERY AUDIT



MANAGEMENT INFORMATION SYSTEM AVAILABLE REPORTS

MI056 PRINT LOSS TRIANGULATION WORKSHEETS

Uses an As Of Date. Selection is by Date of Loss and Date Reported. Prints Loss Triangulation Worksheets for paid losses, paid loss adjustments and both combined for each company line of business. The report contains a recap for all lines of business.

MI058 PRINT CLAIMS BY SIZE REPORT

Uses a From/To Date Range. Selection is by Date of Loss. There is an option to select Open, Closed or Both. The report can be run for Direct or Net of Reinsurance. Claims can also be selected based on Claim Amount. The selected claims are grouped by Accident Year and are sorted by Size. There is a recap by Accident Year.

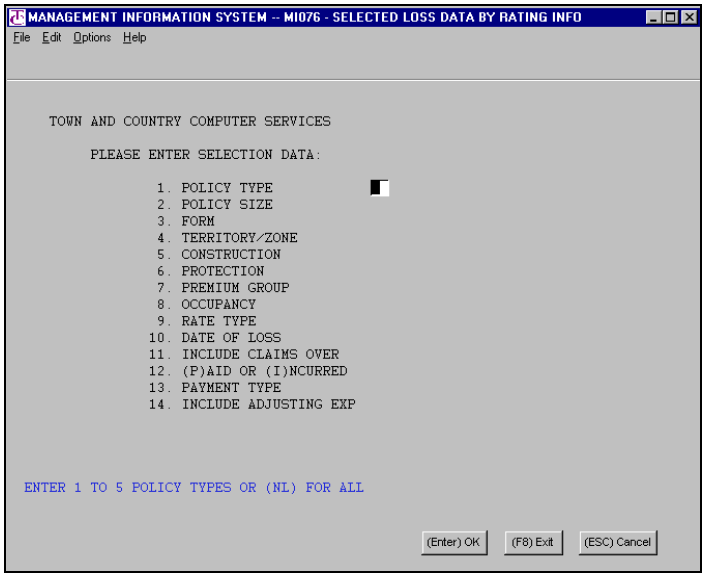
MI062 PRINT NEW & CLOSED CLAIMS REPORT

Uses a From/To Date Range. Selection for New Claims is based on Date of Loss. Selection for Closed Claims is based on Date Closed. The report will show reserve and payment information.

MI076 PRINT SELECTED LOSS DATA - BY RATING INFORMATION

Provides the ability to select claims based on Policy Coverage Information. The following screen shows the Coverage Information that can be used for Claim Selection.

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Notes: ***Signifies Optional Program***
Highlighted field signifies Optional Claim Letter (ex,- LA000)

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FILE MAINTENANCE PROGRAMS

LA010		ADD LOSS TRANSACTIONS
LA011	*	IMPORT LOSS TRANSACTIONS
LA012		CHANGE/INQUIRE LOSS TRANSACTIONS
LA014		DELETE LOSS TRANSACTIONS
LA016		PRINT LOSS TRANSACTION EDIT LIST
LA018		POST & PRINT LOSS TRANSACTION REGISTER
LA020		ADD LOSS HEADERS
LA021	*	EXTRACT NEW LOSS HEADERS
LA022		CHANGE/INQUIRE LOSS HEADERS
LA024		DELETE LOSS HEADERS
LA026		ADD CLAIMANT RECORDS
LA028		CHANGE/INQUIRE CLAIMANT
LA030		DELETE CLAIMANT RECORDS
LA034	*	LOSS PAYEE FILE MAINTENANCE

INQUIRY PROGRAMS

LA040		CLAIM INQUIRY
LA044		PRINT CLAIM STATUS REPORT
LA046		PRINT INSURED CLAIM STATUS REPORT
LA048		PRINT CLAIMANT CLAIM STATUS REPORT

REPORT PROGRAMS

LA050		PRINT LOSS REGISTERS
LA051		PRINT LIST OF LOSS SALVAGE AND RECOVERIES
LA052		PRINT OPEN CLAIMS REPORT
LA053		PRINT SELECTED LOSS DATA REPORT
LA054		PRINT LOSSES BY CLAIM NUMBER REPORT
LA055	*	PRINT DETAIL LOSSES BY YEAR REPORT
LA056		PRINT REINSURANCE LOSSES BY STATE & LINE REPORT
LA057	*	PRINT LIST OF LOSSES FOR ANNUAL REPORT
LA058		PRINT LOSSES BY AGENT REPORT
LA059	*	PRINT LIST OF PROVIDERS WITHOUT ID NUMBERS
LA060		PRINT WRITTEN TO PAID LOSS RATIO REPORT
LA061	*	PRINT WRITTEN TO INCURRED LOSS RATIO REPORT
LA062		PRINT EARNED TO INCURRED LOSS RATIO REPORT
LA562		EARNED TO INCURRED AGENCY RATIO REPORT
LA063	*	PRINT PAID PREMIUM TO PAID LOSS RATIO REPORT
LA064		PRINT LOSSES BY CAUSE OF LOSS REPORT
LA065	*	PRINT LIST OF PROVIDERS
LA066		PRINT LOSSES BY ADJUSTOR REPORT
LA566		CLAIM COUNTS BY ADJUSTOR REPORT
LA067	*	PRINT LIST OF COMPENSATION PAYMENTS

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REPORT PROGRAMS (Continued)

LA068	*	PRINT LOSS ADJUSTMENT EXPENSES SUMMARY REPORT
LA568		LOSS EXPENSES PAID REPORT
LA069	*	PRINT SUMMARY CLAIM REPORT
LA070		PRINT SCHEDULE X REPORT
LA071		PRINT REQUEST FOR POLICE REPORTS
LA072		PRINT SCHEDULE O AND P REPORT
LA073		PRINT POLICE RECOVERY LETTER
LA075		PRINT REQUEST FOR MEDICAL REPORTS
LA076		PRINT INCURRED BUT NOT REPORTED REPORT
LA077		PRINT CLAIM ACKNOWLEDGEMENT LETTER
LA078		PRINT SUMMARY LOSS REPORT
LA079		PRINT SWORN PROOF OF LOSS
LA080	*	LOSS STATISTICAL REPORTING
LA081	*	CREATE A-PLUS/CLUE TRANSMITTAL FILE
LA082		PRINT CATASTROPHE LOSS REPORT
LA084		SELECT SCHEDULE P DATA
LA085	*	PRINT WC UNIT STATISTICAL REPORT
LA086		MAINTAIN SCHEDULE P DATA
LA087	*	PRINT VARIOUS CLAIM LETTERS
LA088		PRINT SCHEDULE P - PART 1
LA089		PRINT SCHEDULE P - PARTS 2
LA150		PRINT CLAIM COUNTS BY YEAR AND LINE
LA152	*	MERGE BRANCH OFFICE LOSS DATA
LA154	*	ALL PAYOUTS PAID BY INJURY YEAR
LA156	*	LOSSES BY EXPENSE CATEGORY REPORT
LA158	*	LIST LOSS PAYMENTS BY AGENT
LA160	*	PRINT FRAUDULENT CLAIMS LIST
LA162	*	PRINT LOSS STRATIFICATION REPORT
LA166	*	CLOSED CLAIMS BY ADJUSTOR REPORT
LA171	*	AGENT CLOSING STATUS REPORT
LA172	*	PRINT AGGREGATE EXCESS OF LOSS REPORT
LA173	*	CLAIM FILE LABELS
LA174	*	SCHEDULE W WORKSHEETS (WORKERS COMPENSATION)
LA175	*	PRINT POLICY LOSS HISTORY
LA176	*	LIST CLAIMS BY PERIL GROUP AND CHECK NUMBER
LA177)	*	SELECT & PRINT OPEN CLAIM LETTERS (PA)
LA178	*	PRINT PAID LOSS REPORT
LA179	*	PRINT PAID LOSSES BY CAUSE OF LOSS REPORT
LA187	*	PRINT UNPAID LOSS REPORT (BY TRANSACTION DATE)
LA277		RELEASE OF ALL CLAIMS
LA278		FINAL PAYMENT CLAIM LETTER
LA287		REQUEST AND RECEIPT FOR PARTIAL/ADVANCE PAYMENT

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REPORT PROGRAMS (Continued)

LA553 * LIST CLAIMANTS BY CLASS CODE

UTILITY PROGRAMS

LA090 DELETE LOSS MASTER RECORDS
LA094 PURGE LOSS ACCOUNTING FILE

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The following **INS PRO** report can be used to validate most of the information shown on the Schedule P Report produced by programs

LA088 - PRINT SCHEDULE P PART 1 and
LA089 - PRINT SCHEDULE P PARTS 2 & 3

LA072 - PRINT SCHEDULE O AND P REPORT

Compare LA072 with either LA088 (Part 1) or LA089 (Part 2 & 3)

LA072	**LA088 - LA089**
1. # Closed With Pmt	Part 3 Col 12 = # Closed With Pmt
2. # Closed W/out Pmt	Part 3 Col 13 = # Closed W/out Pmt
3. Losses Paid	Part 1 Col 5 & 6 = Loss Payments
4. Salvage And Subrogation	Part 1 Col 9 = Salvage & Subro
5. Losses Unpaid	Part 1 Col 13 & 14 = Losses Unpaid (Case Basis)
6. Allocated Loss Exp	Part 1 Col 7 & 8 = Alloc Exp Pmts
7. Unpaid Loss Exp	Part 1 Col 17 & 18 = Alloc Loss Expenses Unpaid (Case Basis)

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COLUMN CONTAINS

A. Part 1

1. Direct and Assumed Earned Premium. These two values are manually entered using LA086.

2. Ceded Earned Premium. This value is manually entered using LA086.

3. Net Earned Premium. This value is calculated as Column 1 - 2.

4. Direct and Assumed Loss Payments. These two values are accumulated within LA084 using the Loss Master File Loss Payment Amount.

5. Ceded Loss Payments. This value is accumulated within LA084 using the Loss Master File Loss Payment Amount.

6. Direct and Assumed Defense and Cost Containment Payments. These two values are accumulated within LA084 using the Loss Master File Loss Adjusting Expense amount, if the Allocated Flag = “Y”.

7. Ceded Defense and Cost Containment Payments. This value is accumulated within LA084 using the Loss Master File Loss Adjusting Expense Amount, if the Allocated Flag = “Y”.

8. Direct and Assumed Adjusting and Other Payments. These two values are accumulated within LA084 using the Loss Master File Loss Adjusting Expense amount, if the Allocated Flag = “N”.

9. Ceded Adjusting and Other Payments. This value is accumulated within LA084 using the Loss Master File Loss Adjusting Expense Amount, if the Allocated Flag = “N”.

10. Salvage and Subrogation. This value is accumulated within LA084 using the Loss Master Loss Payment and Loss Adjusting Expense Amounts, if the Transaction Code = 15, 35, or 55.

11. Total Net Paid. This value is calculated as Column 4 – 5 + 6 – 7 + 8 – 9.

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12. # of Claims Reported. These values are accumulated within LA084 using the date reported.

13. Direct & Assumed Losses Unpaid – Case Basis. These values are accumulated within LA084 using the Loss Reserve Amounts.

14. Ceded Losses Unpaid – Case Basis. This value is accumulated within LA084 using the Loss Reserve Amounts.

15. Direct & Assumed Losses Unpaid – Bulk & IBNR. These values are manually entered using LA086.

16. Ceded Losses Unpaid – Bulk & IBNR. This value is manually entered using LA086.

17. Direct & Assumed Defense & Cost Containment Unpaid – Case Basis. These values are accumulated within LA084 using the Loss Adjusting Expense Reserve Amounts, if the Allocated Flag = “Y”.

18. Ceded Defense & Cost Containment Unpaid – Case Basis. This value is accumulated within LA084 using the Loss Adjusting Expense Reserve Amounts, if the Allocated Flag = “Y”.

19. Direct & Assumed Defense & Cost Containment Unpaid – Bulk & IBNR. These values are manually entered using LA086.

20. Ceded Defense & Cost Containment Unpaid – Bulk & IBNR. This value is manually entered using LA086.

21. Direct & Assumed Adjusting and Other Unpaid. These values are accumulated within LA084 using the Loss Adjusting Expense Reserve Amounts, if the Allocated Flag = “N”.

22. Ceded Adjusting and Other Unpaid. This value is accumulated within LA084 using the Loss Allocated Expense Reserve Amounts, if the Allocated Flag = “N”.

23. Sage & Subrogation Anticipated. These values are manually entered using LA086.

24. Total Net Unpaid. This value is calculated using column 13 – 14 + 15 – 16 + 17 – 18 + 19 – 20 + 21 – 22.

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25. # of Claims Outstanding. These values are accumulated within LA084 based on the claim still being outstanding at the end of the selected period.

26. Direct & Assumed Loss & Loss Expenses Incurred. This value is calculated using column 4 + 6 + 8 + 13 + 15 + 17 + 19 + 21.

27. Ceded Loss & Loss Expensed Incurred. This value is calculated using column 5 + 7 + 9 + 14 + 16 + 18 + 20 + 22.

28. Net Loss & Loss Expenses Incurred. This value is calculated using column 26 – 27.

29. Direct & Assumed Loss & Loss Expense Percentage. This value is calculated using column 26 / 1.

30. Ceded Loss & Loss Expense Percentage. This value is calculated using column 27 / 2.

31. Net Loss & Loss Expense Percentage. This value is calculated using column 28 / 3.

32. The Loss Non-tabular Discount is manually entered using LA086.

33. The Loss Expense Non-tabular Discount is manually entered using LA086.

34. The Inter-Company Pooling Participation Percentage is manually entered using LA086.

35. The Net Unpaid Loss Reserve after Discount is calculated using column 13 – 14 + 15 – 16 – 32.

36. The Net Unpaid Loss Expense Reserve after discount is calculated using column 17 – 18 + 19 – 20 + 21 – 22 – 33.

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Schedule P Processing

A. PURPOSE

The INSurance PROcessing System has the capability to generate Schedule P - Parts 1, 2 and 3 for the NAIC annual statement. There are four programs involved, which are accessed from the Schedule P processing option on the Loss Reports Menu 2 of 2 (Screens A & B).

LA084 - Select Schedule P Data
LA086 - Maintain Schedule P Data
LA088 - Print Schedule P Data Part 1
LA089 - Print Schedule P Data Parts 2 & 3

B. PROCEDURE

Printing Schedule P involves several steps, which should be done in the following sequence:

1. Build the initial Schedule P file.
   Run Select Schedule P Data.

2. Print the initial Schedule P file.
   Run Print Schedule P.

3. Update the Schedule P file.
   Review the initial Parts 1, 2 and 3 print out carefully and note any adjustments to be made or new information to be added. Select the Maintain Schedule P Data option and enter the corrections/additions as you may have noted. Repeat steps 2 and 3 as often as necessary until all information is correct.

C. PROCESSING

1. Select Schedule P Data -LA084

   a. Data entry Instructions - You will be prompted to enter the current year being reported.(ex. 01011989 to 12311989 for 1989). (See Screen C).

   b. Processing Description - This program extracts claim information from the Loss Master File and creates a file for the programs, which follow. Any corrections/additions previously created by a Maintain Schedule P data **are retained**.

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2. Maintain Schedule P Data - LA086

c. Data Entry Instructions - This program gives you a choice of Maintain Manual Entry Data Only or Maintain All Schedule P Data. (See Screen D)

Maintain Manual Entry Data: This is used to enter and adjust the data fields that the selection program cannot supply. (Ex. Premiums Earned Direct, Assumed or Ceded). See Screens E & F for more detail. All numbers should be entered in **whole dollars** instead of in thousands.

Maintain All Schedule P Data: This is used to adjust any data field or to enter data for incurred or transaction years that are not in the Loss Master File. See Screens G, H & I for more detail. All adjustments should be entered in **whole dollars** instead of in thousands.

3. Print Schedule P - LA088 & LA089

d. Processing Description - LA088 will read the Schedule P file, which contains records created by Select Schedule P Data and records created by Maintain Schedule P Data, and generate Part 1 figures. Upon completion LA088 will automatically call LA089. This program will generate figures for Parts 2 and 3. Upon completion LA089 will call the system utility print program (SF100), which will print Parts 1, 2 and 3. See Sample Report.

e. The Schedule P Print Programs have the ability to print the loss information to yellow statement requirements for the following sections:
Part A - HO and FO (Lines 3, 4 & 6)
Part E - Commercial Multiple Peril (Lines 5, 10 & 11)
Part H - Other Liability (Line 17)
Part I - Special Property (Lines 1, 2 & 9)

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You have the option of printing in Detail (with schedules for each statement LOB, for totals, and the yellow statement schedule) or Summary (with schedules for each statement LOB and for totals only). If your statement LOB table does not match the Yellow statement lines, it is not recommended that you run the Detail report.

Note: Amounts at both the incurred year and total level are accumulated as full figures (dollars and cents). Just prior to printing these amounts are rounded to the nearest thousand. This may result in a column of figures not adding up to the total for the column.

Data Definition: Schedule P Data File

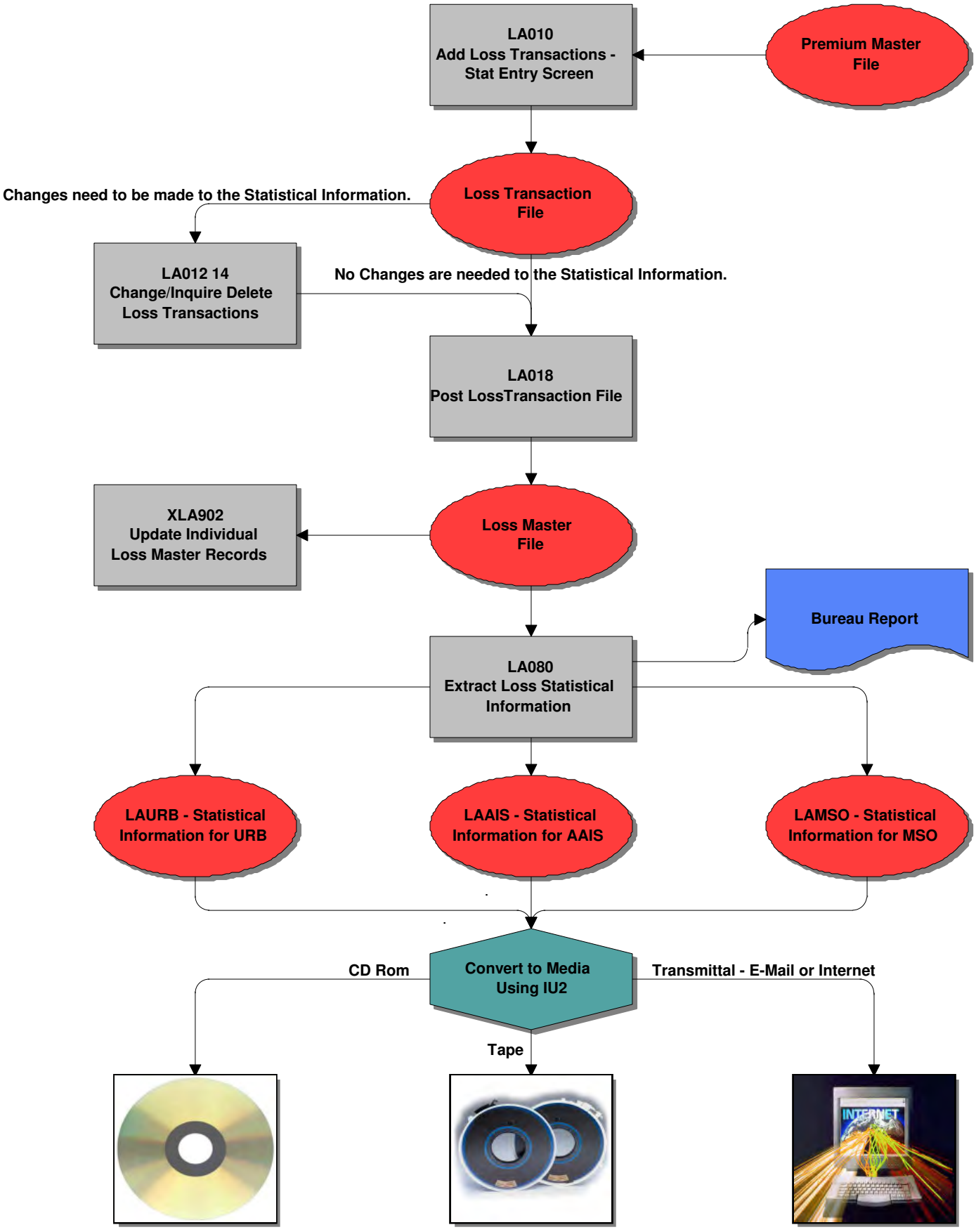
1. Line - Enter 2 digit line of business. (First 2 positions of major class). This will be converted into statement line.

2. Incurred Year - Enter 4 digit year. This is the date of loss year.

3. Transaction Year - Enter 4 digit year. This is the year in which the premium was earned or the loss payment made.

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STATISTICAL REPORTING - LOSSES



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Downloading Claim Information from York and Importing into LA Trans

Downloading Information From York

1. Log into the York Website – www.yorkclaims.com
2. Click on Customer Logon and enter username and password
3. Click on the Claim Tab (Upper Left Hand Corner of website)
4. Click on Reports
5. Click on Transaction Detail Report
6. Enter the Date Range being Extracted
7. Set LAE Reserve to "No"
8. Set LAE Payments to "No"
9. Set York Fees to "No"
10. Click on Run Report
11. The report will appear in the "Active X" Viewer
12. Click on the Envelope Symbol
13. Set the Save In to your "Prog/Ispo" Folder (On Colonial's System this is F:/Ispo)
14. Set the Save As Type to Microsoft Excel (.xls)
15. Save the report under any name that you choose (recommend Yorkdownload.xls). If the File already exists, replace it.
16. The file will automatically open up in Excel.

Processing of Excel Spread Sheet:

1. Delete heading Row
2. Delete Transaction Number Column
3. Delete Blank Column
4. Set Claim Number Column width to 12
5. Set Trans Date Column width to 10
6. Delete 2 Blank columns
7. Set Amount Column to Number Format – 2 Decimal places
8. Set Amount Column width to 12
9. Set Transaction Code (IR) width to 2
10. Set Check # Column width to 10
11. Set Description Column width to 30
12. Delete Blank Column
13. Set Desc Code Column width to 2

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14. Set Payment Description Column width to 20
15. Set Blank Column Width to 1
16. Fill Blank Column with "X"
17. Delete last two Rows.
18. When done the columns should be as follows:
    a. Claim Number Width 12
    b. Transaction Date Width 10
    c. Amount Width 12
    d. Transaction Code Width 2
    e. Check Number Width 10
    f. Description Width 30
    g. Description Code Width 2
    h. Payment Description Width 20
    i. "X" Width 1
19. Save as Formatted Text (Space Delimited) *.prn – Filename yorkint.prn

Will Done by Macro – Personal.xls!yorkconvert (Shift)(control)Y

Run LA011 – Import York Interface

This program will read Yorkint.prn and will create Loss Transactions for each of the records in the Interface File.

A report will be printed which shows the Loss Transactions that were created.

Any Records that could not be imported (i.e. Loss Header not found) will be listed with an Error Message.

Any Records that were imported but a possible problem was encountered (i.e. Could not build Stat Information) will be listed with a Check Message.

The report will show the Number of Records Read, Records Written, Records with Errors, and Records that need to be checked.

Once the interface report has been checked and the errors corrected/warnings checked, the Loss Transactions can be posted.

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OVERVIEW

The Stratification of Loss Data Report (LA162) is a 'spreadsheet' of loss data based on guidelines provided by the New York State Insurance Department (see the attached sample report). It displays a monetary summary of direct claim loss totals based on an 'as of' date chosen by the user. It does **not** include Reinsurance transactions. The totals presented include, Reserves Outstanding – Prior Year, Reserves Outstanding – 'as of' year, Paid Losses, Salvage and Subrogation, and Expenses Paid and the number of claims that are used to calculate the totals. These totals are divided into four major groups that contain four items each. The major groups are: Prior Reserves on Outstanding Claims, Incurred But Not Reported (IBNR) claims, Reopened Claims, and New Claims. The four sub groups are: Closed With Payment, Partial Payment – Outstanding, No Payment – Outstanding, and Closed – No Payment. The criteria used for these items is defined below. The report also includes a grand monetary total and claim total for each transaction category.

LINE DEFINITIONS

For the purpose of this report, a claim can only be counted once. It can not be counted in multiple line items, but, can be counted in multiple categories of the same line item.

The criteria used for each line item is described as follows:

GROUP 1 - Reserves Outstanding

1) Line item #1: The program adds the reserve amount to the total and increments the claim count by 1 only if the claim has been closed and the reserve amount carries a balance as of 12/31 of the year prior to the 'as of' year and one or more payments have been made. If claim is reopened or payment is made after closing in the 'as of' year, those transactions are also included.

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2) Line item#2: Adds the reserve amount to the total and increments the claim count by 1 only if the claim is open and the reserve amount carries a balance as of 12/31 of the year prior to the 'as of' year and a partial payment has been made. All transactions in the 'as of' year are also included.

3) Line item#3: Adds the reserve amount to the total and increments the claim count by 1 only if the claim is open and the reserve amount carries a balance as of 12/31 of the year prior to the 'as of' year and no payment has been made. All transactions in the 'as of' year are also included.

4) Line item#4: Adds the reserve amount to the total and increments the claim count by 1 only if the claim is closed and the reserve amount carries a balance as of 12/31 of the year prior to the 'as of' year and no payment has been made. If claim is reopened or payment made after closing, all pertinent transactions are included.

GROUP 2 – IBNR

5) Line item#5: Adds claim balances to the transaction category totals only if the claim is closed and the loss was incurred prior to the 'as of' year and reported during the 'as of' year and payment was made. The claim count for each report category will increment only if a claim adds a balance to that category' total.

6) Line item#6: Adds balances to the totals only if the claim is open and the loss was incurred prior to the 'as of' year and reported during the 'as of' year and a partial payment was made.

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7) Line item#7: Adds balances to the totals only if the claim is open and the loss was incurred prior to the 'as of' year and reported during the 'as of' year and no payment was made.

8) Line item#8: Increments the reserve outstanding claim count by 1 only if the claim is closed and the loss was incurred prior to the 'as of' year and reported during the 'as of' year and no payment was made.

GROUP 3 – Reopened Claims

9) Line item#9: Adds claim balances to the transaction category totals only if the claim has been reopened then closed and the claim incurred in the 'as of' year and payment was made.

10) Line item#10: Adds claim balances to the transaction category totals only if the claim has been reopened and the claim incurred in the 'as of' year and partial payment has been made.

11) Line item#11: Adds claim balances to the transaction category totals only if the claim has been reopened and the claim incurred in the 'as of' year and no payment has been made.

12) Line item#12: Increments the reserve outstanding claim count by 1 only if the claim has been reopened then closed and the claim incurred in the 'as of' year and no payment has been made.

GROUP 4 – New Claims

13) Line item#13: Adds claim balances to the transaction category totals only if the claim is closed but incurred in the 'as of' year and payment has been made.

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14) Line item#14: Adds claim balances to the transaction category totals only if the claim is open and incurred in the 'as of' year and partial payment has been made.

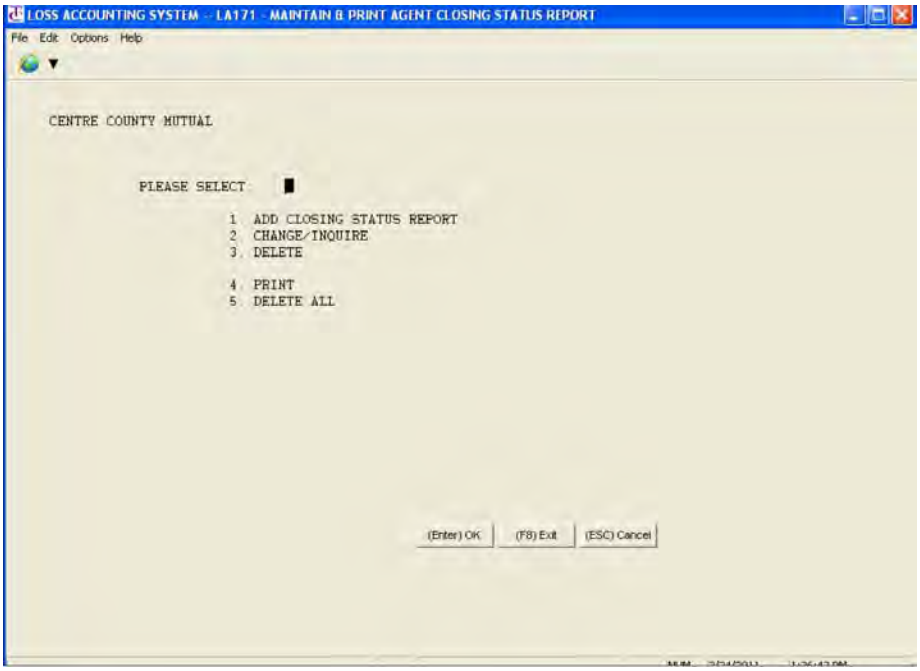
15) Line item#15: Adds claim balances to the transaction category totals only if the claim is open and incurred in the 'as of' year and no payment has been made.

16) Line item#16: Increments the reserve outstanding claim count by 1 only if the claim is closed and incurred in the 'as of' date and no payment has been made.

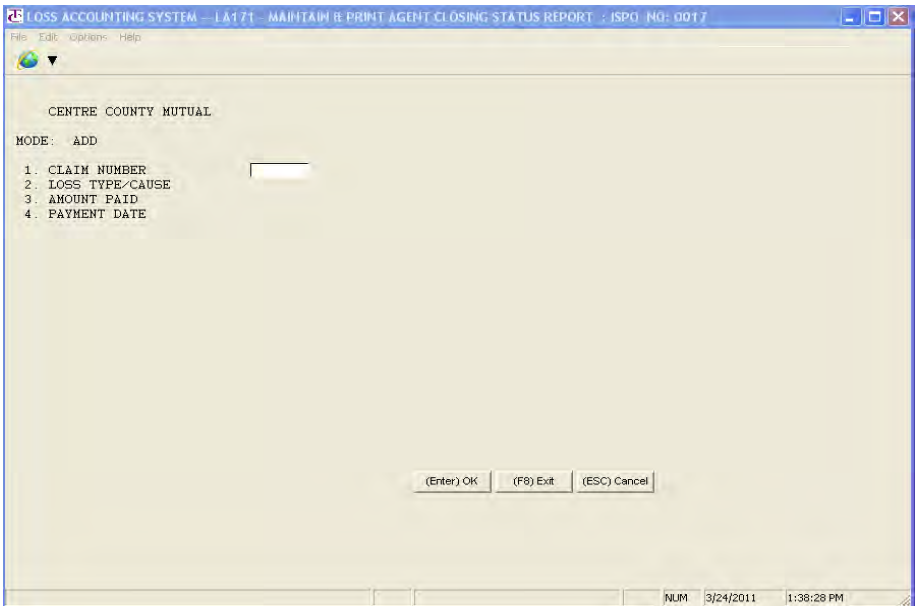
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Loss Accounting System- (LA171)- Agent Closing Status Report

Maintain & Print Agent Closing Status Report

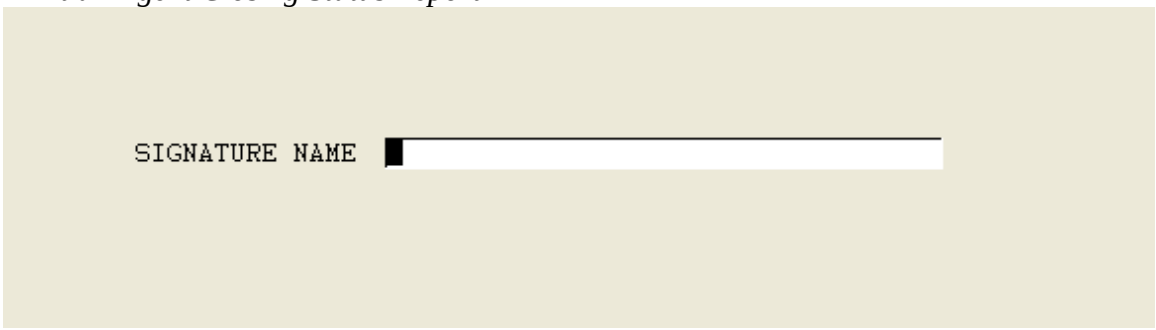


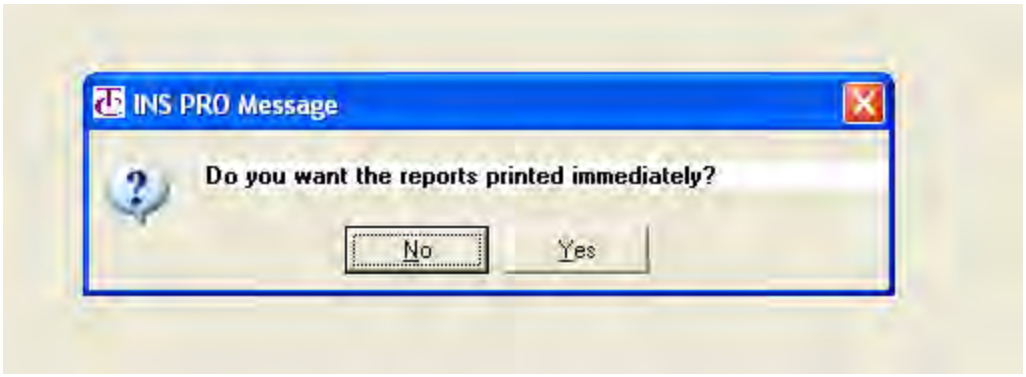
Add a Closing Status Report



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Print an Agent Closing Status Report





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This report prints information needed for the aggregate excess of loss. Accessed from LA Reports Menu; it selects Loss data based on Line of Business, date range of loss incurred and transaction data.

LINE OF BUSINESS: The Company Line of Business that the claim payments and reserves are being recorded under. If a claim is recorded for both Homeowners and Inland Marine, the Homeowner payments and reserves will be listed under the Homeowners portion of the report and the Inland Marine payments and reserves under the Inland Marine portion.

REPORTING PERIOD: From the beginning of the Agreement Period thru the day the report was run. This is the date range used for selecting the reserve and payment transactions that will be included in the report.

AGREEMENT PERIOD: Any claims that occurred within the agreement period will be selected.

TOTAL PAYMENTS FOR THE CURRENT YEAR: The payments made between 1/01 of the current year thru the end of the report period are considered Current Year Payments.

PAYMENTS PREVIOUSLY REPORTED: The payments made before 1/01 of the current year are considered Previously Reported Payments.

TOTAL PAYMENTS: All payments made during the report period.

OUTSTANDING RESERVE: The current reserve as of the end of the Report Period.

TOTAL INCURRED: The total of all payments made during the Report Period plus the Current Reserve as of the end of the Report Period.

TOTAL NUMBER OF CLAIMS: The total number of claims that occurred during the Report Period regardless of current status.

TOTAL NUMBER OF OPEN CLAIMS: The total number of claims that occurred during the Report Period that are still open as of the end of the Report Period.

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The **LA175 – Print Policy Loss History letter** is run from the LA Reports menu – Maintain and Print Claim Letters.

EMAIL REPORTS (OPTIONAL INS PRO EMAIL USERS ONLY)
(N)O and press Enter. If **(Y)ES** is selected the Agent's Copy of the Notice will not print. Two Windows Printer selection boxes will display. The first is to select the printer to actually print the letters. The second is to select the PDF printer to email agent copies.

USE (C)O ADDRESS, (L)OGO, (B)LANK
(C)O is defaulted. Key Enter this will print the return address from your Company Name and Address Table. If **(L)OGO** is selected, logo.bmp will print from your PROG\QPR directory. **(B)LANK** will print the letters without the company name and return address. (*Blank option should only be selected for printing on letterhead paper*).

PRINT AN AGENT'S COPY?
NO is defaulted. Key Enter to not print an additional copy for the agent. Select **YES** to print a copy of the Policy Loss History Letter for the agent.

Selection Screens

```
REPORT:  LA175     PRINT POLICY LOSS HISTORY REPORTS

                   1. NUMBER OF COPIES             01

                   2. EMAIL AGENT REPORTS?         N

                   3. USE (C)O ADDRESS, (L)OGO FILE OR (B)LANK C

                   4. SPOOL/PREVIEW PRINTED OUTPUT?N

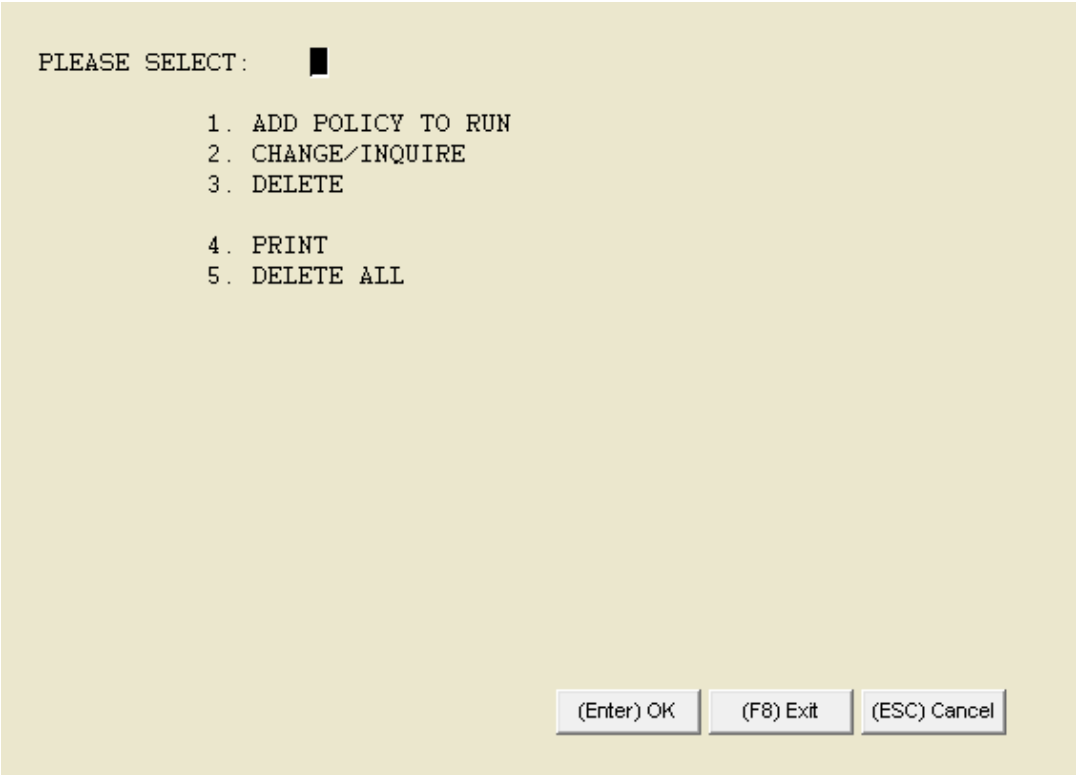
                   5. ENTER LINE NUMBER            03        DECS PRT

                   6. PRINT IN DUPLEX MODE?        N



ANY CHANGE ?
```

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1. ADD POLICY TO RUN

Key the policy number and key enter. Key enter to default the current date. Loss Runs are usually run as of the date the letter is produced. Key the desired AS OF date if you want claim history from the inception date of the policy through a date earlier than the current date. Key (**A**) to address the letter to the **Agent.** Key (**I**) to address the letter to the **Insured.** Key (**Y**) to **print loss reserves;** or key (**N**) to **exclude loss reserves** from the letters. Repeat this process until all loss letters are requested. At Any Change, enter through and <F8> to prior menu.

2. CHANGE/INQUIRE

Key the policy number and key enter. The Date, (A)gent or (I)nsured, Print Reserve (Y/N) will default automatically. At Any Change, key (Y)es and then the item number you wish to change. At Any Change, enter through and <F8> to prior menu.

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3. DELETE

Key the policy number and key enter. The Date, (A)gent or (I)nsured, Print Reserve (Y/N) will default automatically. The system will ask if this is the correct record. Select (Y) if this is the record you wish to delete; otherwise leave it at selected (N). The system will ask again if you wish to delete this letter; only select Yes if it is the one you wish to delete. System will show Item Deleted; and key OK. <F8> to prior menu.

4. PRINT

The Windows selection printer will display. Select the appropriate options. If (Y)ES was selected for the optional Menu Question - Email Reports for agents copies, additional windows printer selection boxes will appear. The First Printer Selection Box is for Printing the letters. There will also be a Second Selection Box is to select the PDF printer for Emailing agent copies. *If Imaging has been licensed, there will also be a printer selection box to select the PDF printer for Imaging.* **Signature Name** is defaulted from Company Name & Address Table Record 47. Key Enter to select the default or Key a different name and Enter. The actual signature prints from lasign.bmp in the Prog/QPR folder. The **Signature Title** defaults from Company Name & Address Table Record 48. Key Enter to select the default or Key a different title and Enter. At Any Change, select Yes if the signature name or title needs to be edited.

5. DELETE ALL

Key Enter to delete all letters selected to print. The system will indicate there are ## Claim Loss Run Records On File; and will ask Do You Want To Delete This File (Y/N)? Key (N)o if you do not want to delete the file. Key (Y)es to delete the entire file. Key Enter to continue.

<F8> to exit the program.

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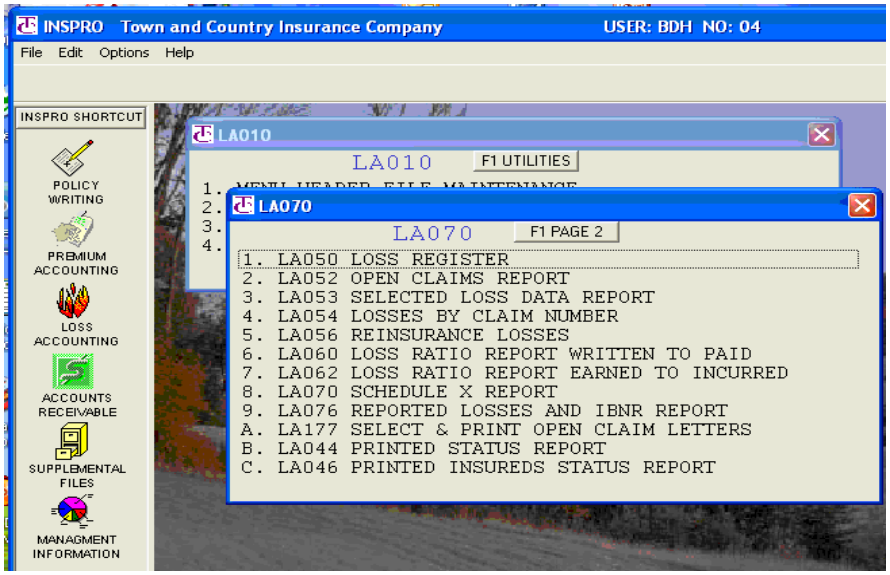
FURTHER EXPLANATION:

The program is used to provide Loss Runs. The program will first search the policy number in the Name and Address File for the initial 5 claims to include. It will then search the loss header file by name. If multiple older policy claims are found for that name in the Loss Header file, (during the print process) a box will open so that you can click on the claims you want included.

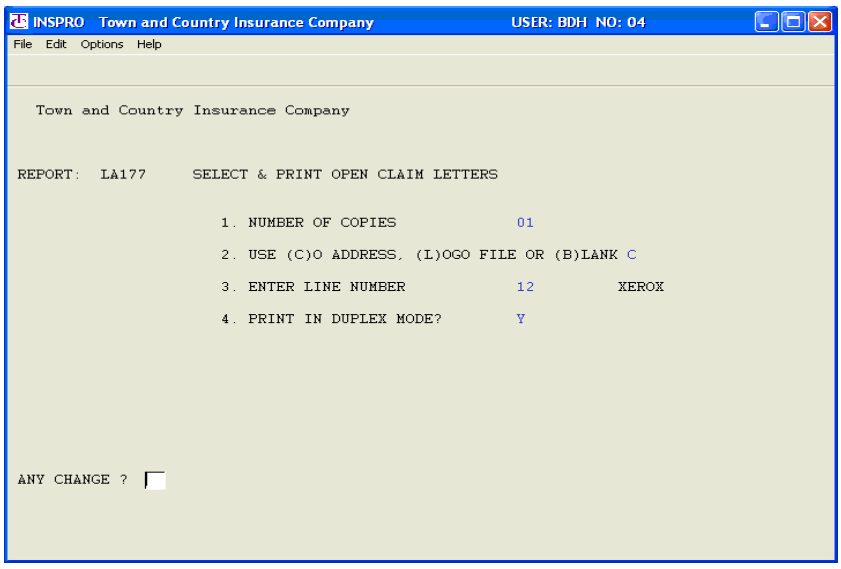
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Purpose – Several states require that insured be appraised of the status of their claims every month until the loss is settled and the claim closed. INS PRO includes an Open Claim Letter to help companies comply with this requirement. A single program both provides a list of claims due a letter and prints a letter for those selected: LA177 – Select & Print Open Claim letters.

A. Run LA177 – Select & Print Open Claim Letters

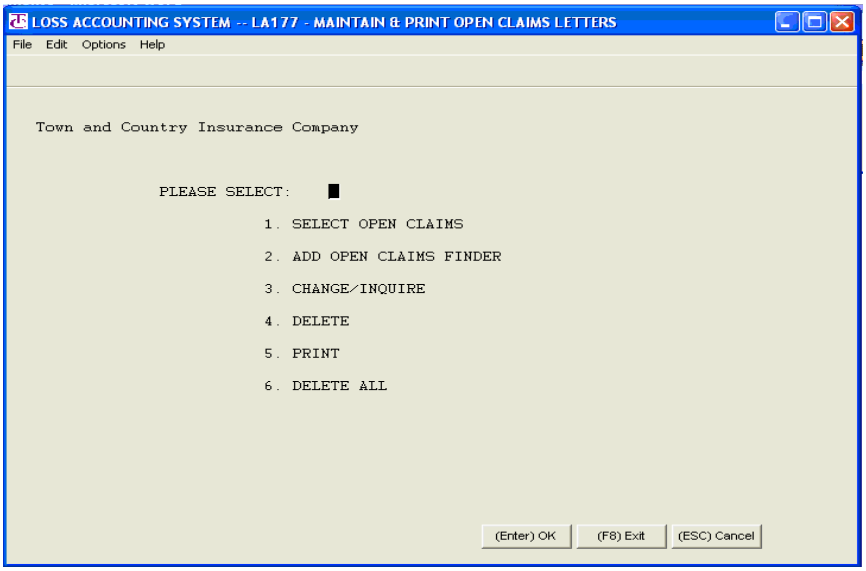


Options to print on plain paper with the Company Name and Address (C) or Letter Head image (L), or to print on Letter Head paper (B) are provided.

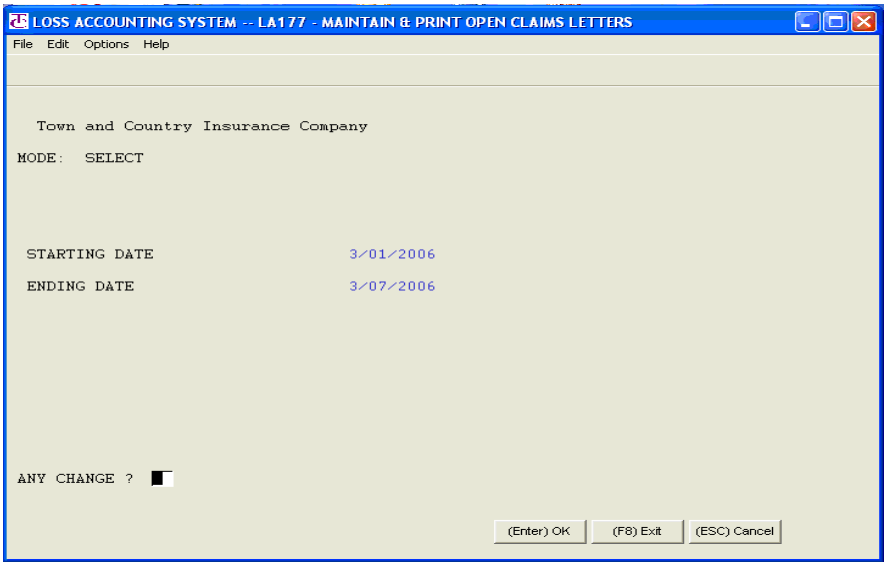


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B. Run option 1. SELECT OPEN CLAIMS to create a list of claims that need to have a letter sent. Open claims with a 30/45 day anniversary from the Date of Loss will be listed.

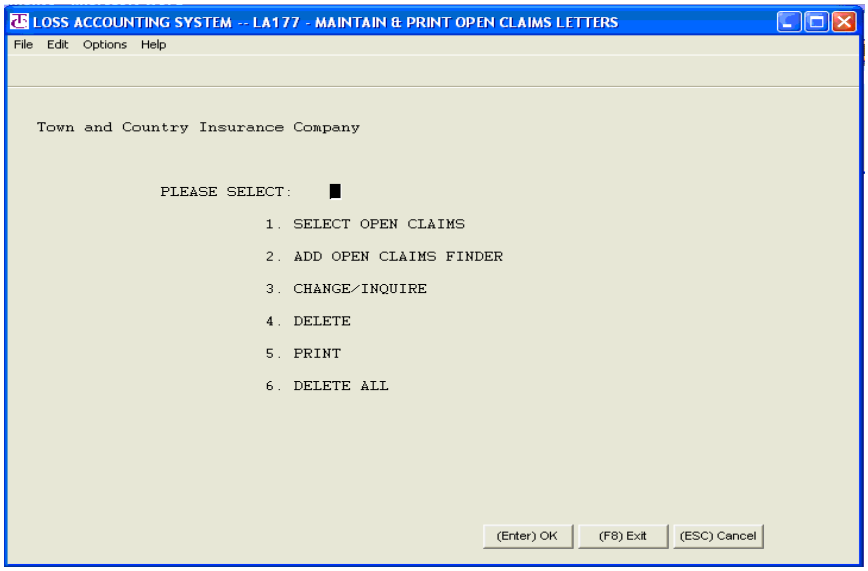


Enter the date range for the letters wanted, typically a one week period.

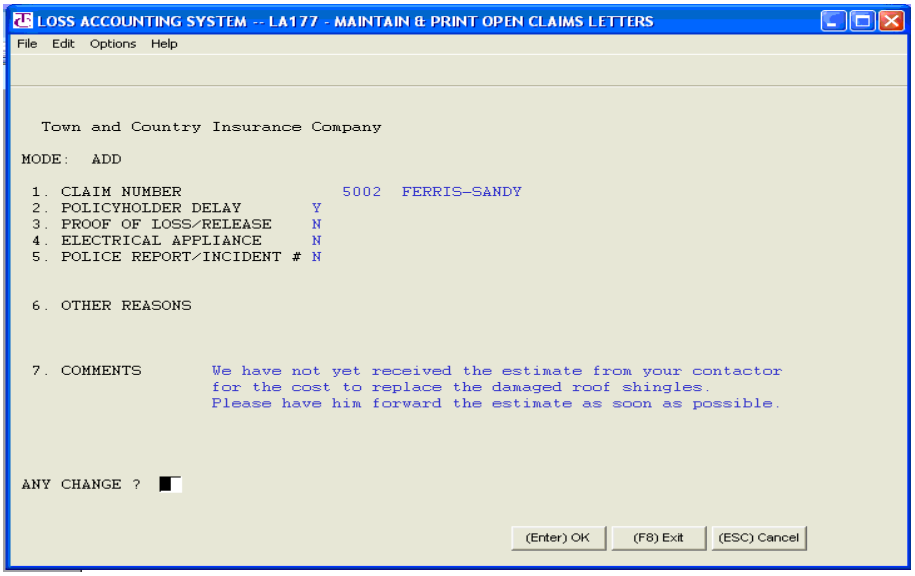


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C. Review the report and use option 2. ADD to enter each claim for which a letter is wanted.



Enter the information you want printed on the letter based on the particular status of each claim.

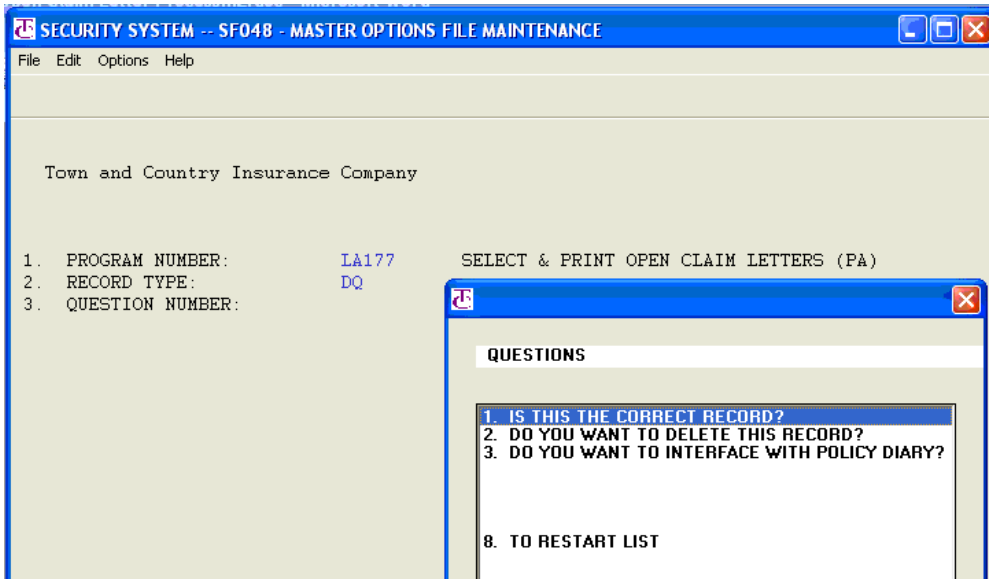


D. Select 5. PRINT to print the letters for each claim entered.

A copy to mail and a file copy of each letter will be printed.
The Signature Name and Signature Title are defaulted from the Company Name and Address Table File Records 47 and 48 respectively.

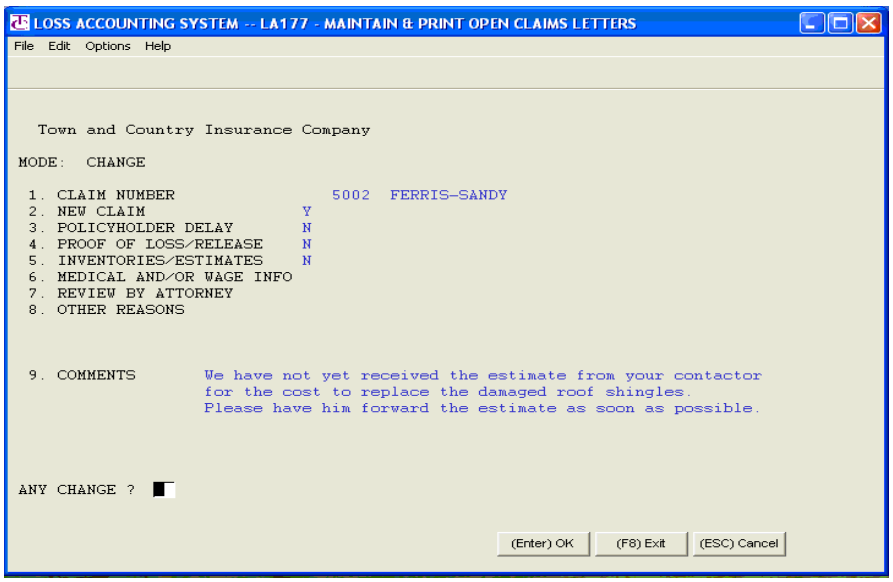
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Setup - Update the LA177 Master Options File Questions for your preferences.



Alternative Input Option 1

New Claim, Inventories/Estimates. Medical and/or Wage Info and Review by Attorney **added** Electrical Appliance and Police Report/Incident **removed**



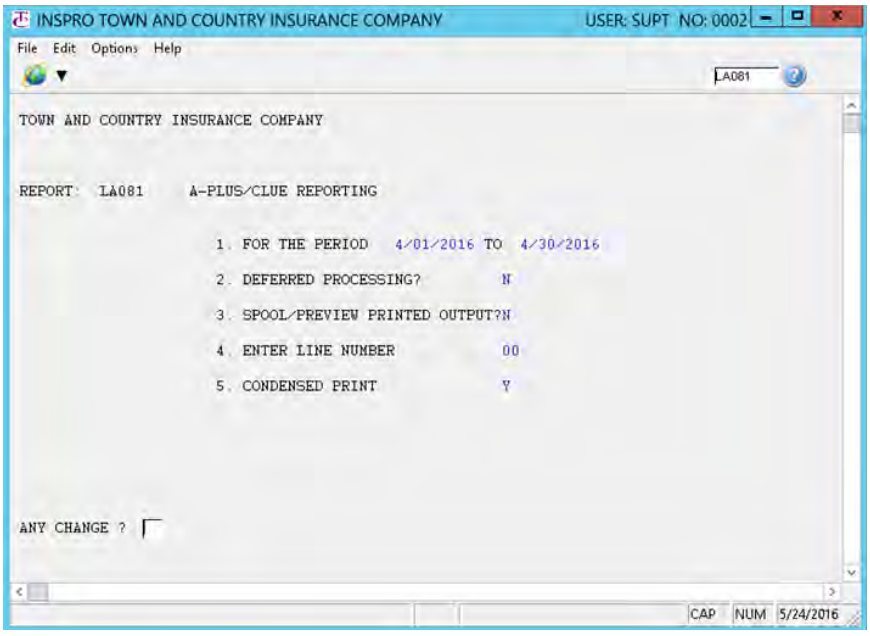
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A. **PURPOSE**

ISO **A-Plus** and ChoicePoint **CLUE** require subscribing companies to report loss experience on a monthly basis. They also require an initial submission of several years of historical data. This procedure outlines the steps to extract and/or email the loss information to be reported. The **INS PRO** program involved is: LA081 - Create A-Plus/CLUE Report and Transmittal File.

B. **PROCEDURE**

1. **A-PLUS/CLUE Submission of Loss Data:** Loss Accounting System – Loss Reports – F1 – LA081 A-Plus/CLUE Reporting. Run the Report for the Date Range to be submitted. If 5 year History, answer YES to "Are you creating a History Tape". A Monthly Date Range will not ask this question. A report will print showing the Claims written to transmittal file. After the Initial History Submission, **Run LA081 each month** after Month End Closing for the one month date range. This creates the A-Plus/CLUE Data File.



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2. **Review A-Plus/CLUE Report:** Check the report and make any corrections needed.

3. **File for transmittal.**

   The file for transmittal can be found in the appropriate data folder under PROG (typically the ISPO folder).

   - For **ChoicePoint** users, the file name is clup_history_(User ID).txt.

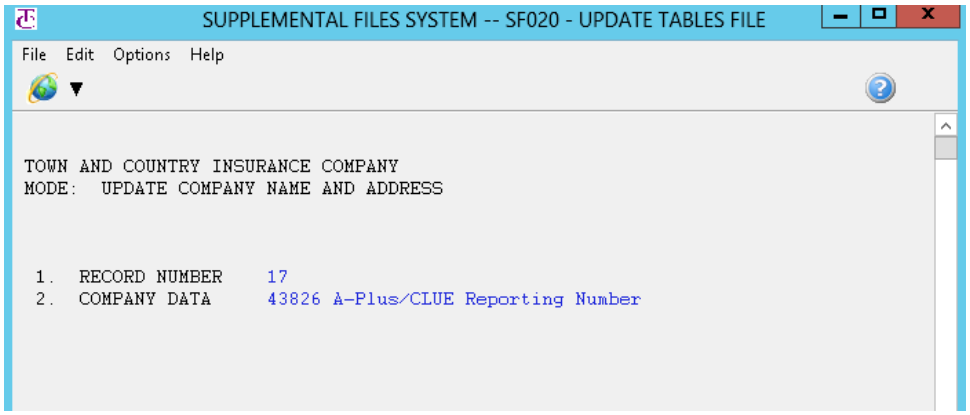
   - For **A-PLUS** users, the filename is APPROP.MMDDYYYY, where MMDDYYYY is the ending date of the report that was entered when the report was run.

   - For **ISO Claimsearch** users, the filename is csustest.

C. **ADDENDUM - INITIAL SET-UP PROCEDURE**

1. **Turn A-PLUS/CLUE on:** Supplemental Files System - Tables File Maintenance - Update Table Files - Company Set-Up Information (14). Systems In Use (1). ADD **CL** (CLUE). This requires a password. Call Town and Country for assistance.

2. **Enter A-PLUS/CLUE ID Number:** Supplemental Files System - Tables File Maintenance - Update Table Files - Company Name and Address Table (6), Record Number (17), Add 5 Digit Company ID Number assigned by A-Plus or CLUE. A-Plus uses your AM Best Number. The ID Number must be in the first 5 characters of the entry line.



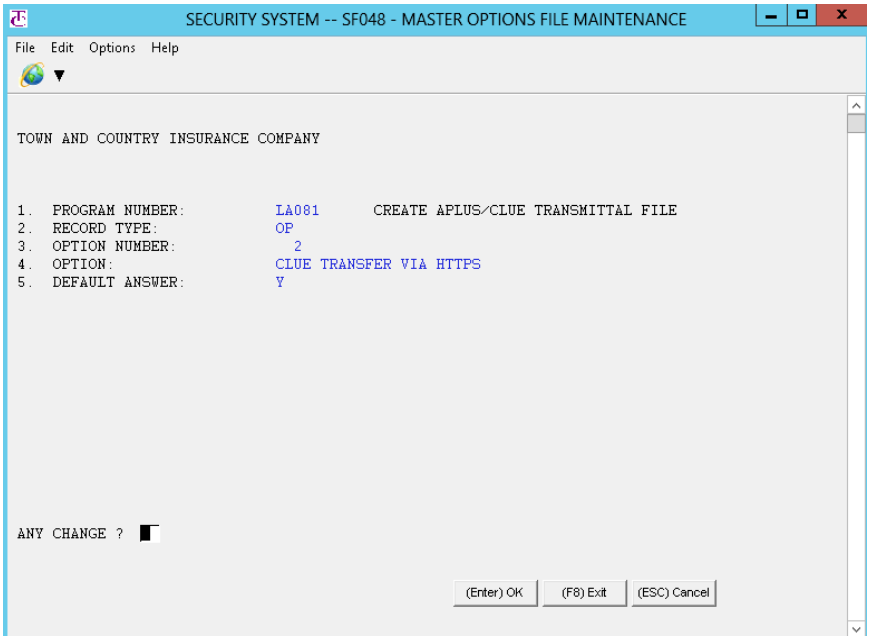
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3. **Set-Up <u>HTTPS Clue Users Only</u>:** Supplemental Files system – Tables File Maintenance – Update Table Files – Company Name and Address Table (6), Record Number (51), Add 10 digit User ID assigned by Clue followed by a comma space 10 digit Source Node ID assigned by Clue followed by a comma space.

```
MODE:  UPDATE COMPANY NAME AND ADDRESS

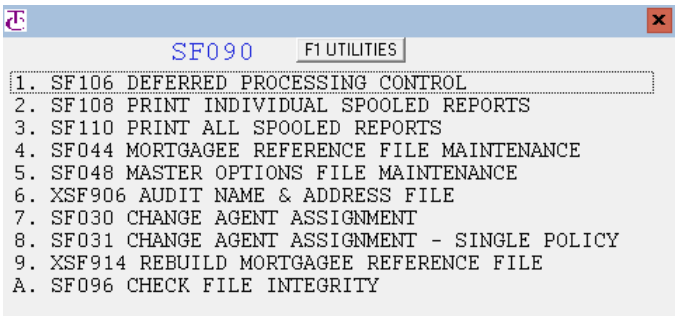

1.  RECORD NUMBER     51
2.  COMPANY DATA      txpiofa1, F44308FTP,  CLUE HTTPS FIELDS
```

Turn on the HTTPS Option if you are transmitting the file electronically to ChoicePoint. Supplemental Files system, F1 Utilities, Master Options File – Change/Inquire. Enter LA081 for the Program Number, OP for the Record Type. Find and select Clue Transfer via HTTPS. Call T&C for the appropriate password.



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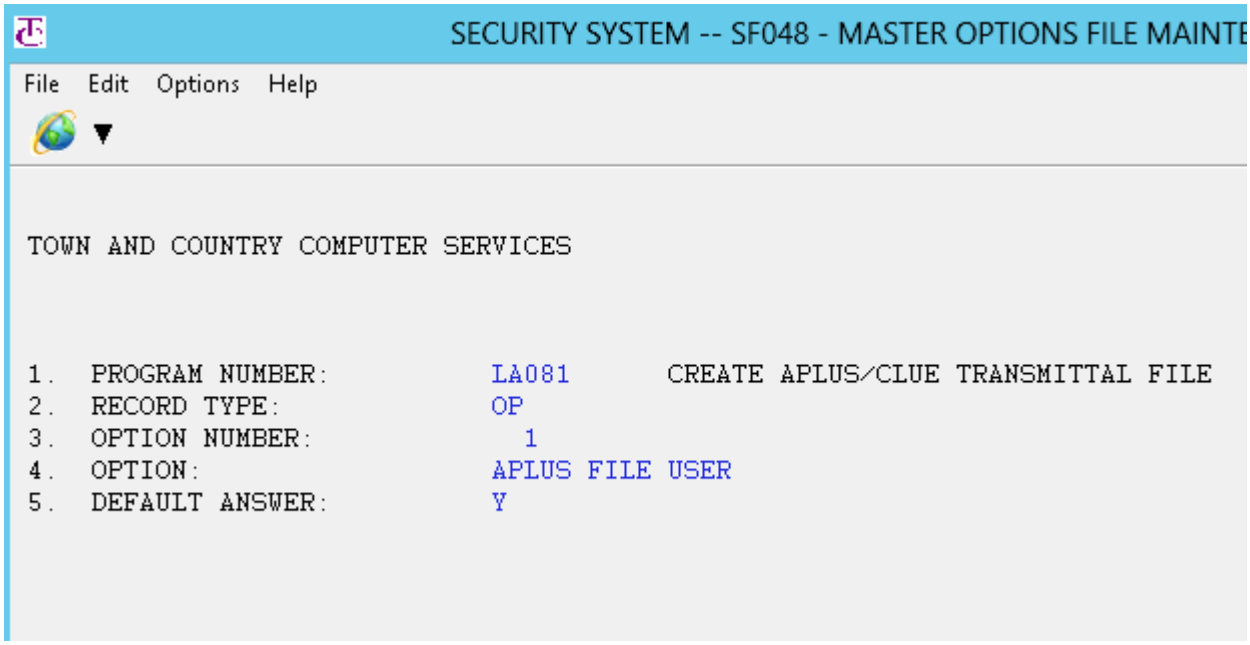
4. **Set-Up <u>APLUS Users Only</u>:** Set up the A-Plus file option in the Master Options file, select Supplemental File, press F1, select SF048 Master Option File.



Once inside program, select option #1 Change/Inquire. This will bring you to a new screen.

Enter the following information:

- Program Number → LA081
- Record Type → OP
- You will see a pop-up menu appear, click on the 1st entry (APLUS FILE USER)
- Under the ANY CHANGE box, answer "5"
- Enter "Y" into the box next to "DEFAULT ANSWER"
  If using CLUE instead of APLUS the Default Answer is "N"



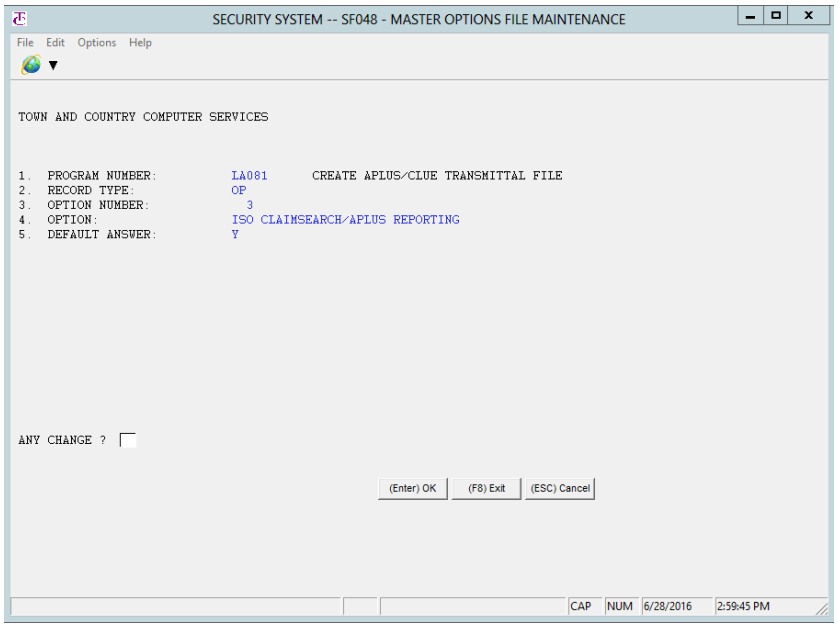
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ISO CLAIMSEARCH/APLUS Reporting Only: Supplemental Files system – Tables File Maintenance – Update Table Files – Company Name and Address Table (6), Record Number (59), Add 9 digit Customer Code provided by ISO ClaimSearch.

```
MODE:  UPDATE COMPANY NAME AND ADDRESS


 1.  RECORD NUMBER     59
 2.  COMPANY DATA      123400876  ISO CLAIMSEARCH CUSTOMER CODE
```

Turn on the ISO ClaimSearch/APLUS Reporting Option if you are transmitting the file electronically using ISO ClaimSearch. Supplemental Files system, F1 Utilities, Master Options File – Change/Inquire. Enter LA081 for the Program Number, OP for the Record Type. Find and select ISO ClaimSearch/APLUS Reporting. Set the default answer to be "Y".



If using the ISO Claimsearch feature, there is another option that will need to be set. It tells the program which revision of ICD codes are being reported. While still in the Master Options

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File, select the ICD REPORTING REVISION option. Change the Default Answer to be "Y" and key in the revision number.

```
TOWN AND COUNTRY COMPUTER SERVICES


1.  PROGRAM NUMBER:          LA081      CREATE APLUS/CLUE TRANSMITTAL FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             4
4.  OPTION:                  ICD REPORTING REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                9
```

Another option to set when using the ISO Claimsearch reporting is the reporting start date. Change the Default Answer to "Y" and set the date to be used. This date tells the system when you'll be switching over to the new format and start reporting. This date will be the cutoff date for the manual inputting of the claim information. Be sure to have all claims entered up to this date. The automated reporting won't include any claim information prior to this date. So if a start date entered is 7/1/16 and a claim was entered in INSPRO on 6/15/16 and had transactions done in July, the claimsearch program run for July would report this claim as Initial, or being entered for the first time. If the Start Date was entered as 1/1/1900, this same claim would be reported as Replacement if run for July again. This is important because every claim needs to have an Initial entry in the ISO Claimsearch system before the Replacement entries can be made.

```
TOWN AND COUNTRY COMPUTER SERVICES


1.  PROGRAM NUMBER:          LA081      CREATE APLUS/CLUE TRANSMITTAL FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             5
4.  OPTION:                  A-PLUS REPORTING START DATE
5.  DEFAULT ANSWER:          Y
6.  START DATE:              01/01/1900
```

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1. **Give A-PLUS/CLUE Access:** Maintain/Print User Security File – Set User Security Level for each person that is to have ability to run A-Plus/Clue Submissions to 9 for Equifax CLUE Reporting System Security Level. (F-1 to not use Security for System Supervisors who have ADMIN Level 9)

2. **Input A-PLUS/CLUE Cause of Loss Codes:** Supplemental Files System – Tables File Maintenance – Update Table Files – Cause of Loss Table (3). Enter the appropriate Clue Code for each cause of loss, for all Lines of Business in CLUE field (6).

   For ISO Claimsearch users, enter the appropriate Claimsearch Loss Type codes in the Clue fields as shown in the ISO Claimsearch universal format manual.

OTHER	ALL OTHER
PHYDA	ALL OTHER PHYSICAL DAMAGE
CONTA	CONTAMINATION, POLLUTION
CREDT	CREDIT CARD
DAMAG	DAMAGE TO PROPERTY OF OTHERS
DOG	DOG BITE LIABILITY
MOVE	EARTH MOVEMENT
QUAKE	EARTHQUAKE
EXTEN	EXTENDED COVERAGE PERILS
FIRE	FIRE
FLOOD	FLOOD
FREEZ	FREEZING WATER & SUBSEQUENT WATER DAMAGE
HAIL	HAIL
LIAB	LIABILITY ALL OTHER

LIGHT	LIGHTNING
MEDIC	MEDICAL PAYMENTS
DISSC	MYSTERIOUS DISAPPEARANCE INVOLVING SCHEDULED PROPERTY
DISAP	MYSTERIOUS DISAPPEARANCE
SLIP	SLIP/FALL LIABILITY
SMOKE	SMOKE
THFSC	THEFT, INVOLVING SCHEDULED PROPERTY
THEFT	THEFT/BURGLARY
VMM	VANDALISM & MALICIOUS MISCHIEF
CRAFT	WATERCRAFT
WIND	WIND DAMAGE
WC	WORKER'S COMPENSATION

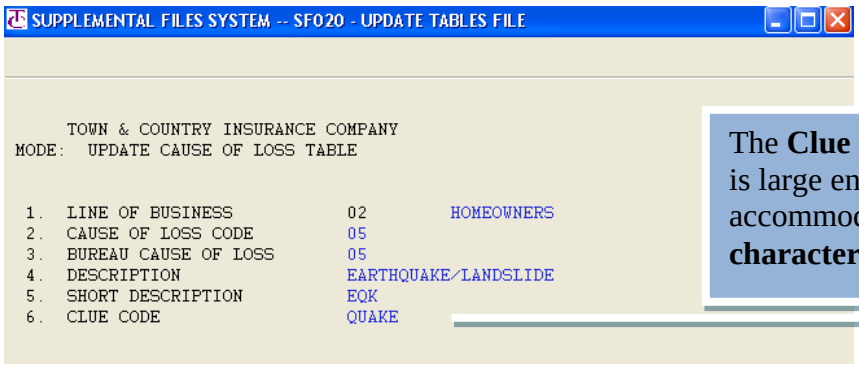
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A-PLUS USERS (ONLY) LOSS TYPES (if not using Claimsearch coding)

PROPERTY

APD	AUTO PROPERTY DAMAGE
ABI	AUTOMOBILE BODILY INJURY
QUAKE	EARTHQUAKE
EO	ERRORS AND OMISSIONS
EXPL	EXPLOSION
EXPL	EXPLOSION
GROUNDED	GROUNDED
HAIL	HAIL
HAULAUNCH	HAULING/LAUNCHING
HWYACCD	HIGHWAY ACCIDENT
ICE	ICE DAMAGE
ICE	ICE DAMAGE
ID	IDENTIFICATION THEFT
INCM	INCOME CONTINUANCE
LLL	LIQUOR LAW LIABILITY
PRSEF	PERSONAL EFFECTS
PLIAB	POLLUTION LIABILITY
POLLUTION	POLLUTION REMEDIATION
PLBI	PREMISES LIABILITY BODILY INJURY
PLPD	PREMISES LIABILITY PROPERTY DAMAGE
PL	PRODUCT LIABILITY
PCOBI	PRODUCTS AND COMPLETED OPERATIONS BODILY INJURY
PCOPD	PRODUCTS AND COMPLETED OPERATIONS PHYSICAL DAMAGE
RIOT	RIOT AND CIVIL COMMOTION
SINKING	SINKING
SPOIL	SPOILAGE
SPRLE	SPRINKLER LEAKAGE BOAT
SUBOBJ	SUBMERGED OBJECT
THIRDLIAB	THIRD PARTY LIABILITY
TOWING	TOWING
WIND	WINDSTORM
WRECKRMV	WRECK REMOVAL AUTO

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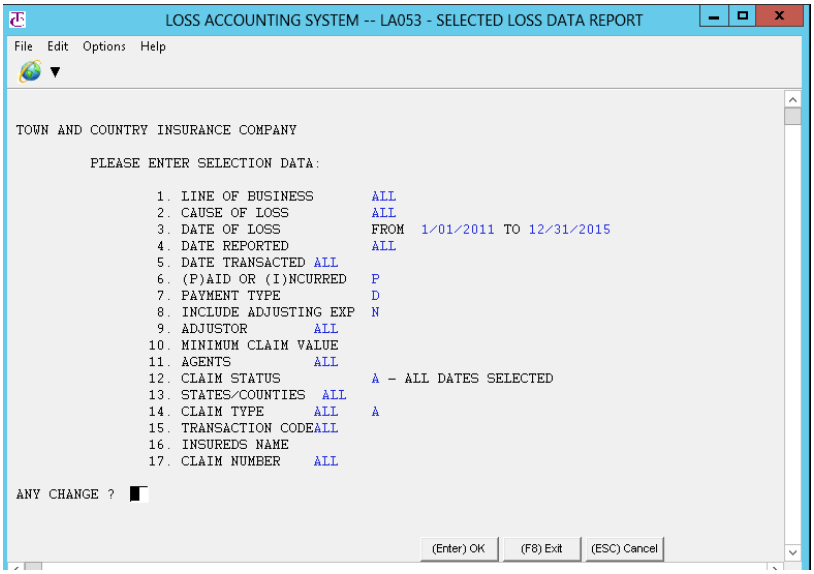


3. **Prepare System for Initial A-PLUS/CLUE Submission:** The Initial A-Plus/CLUE Submission is usually 5 years of experience.

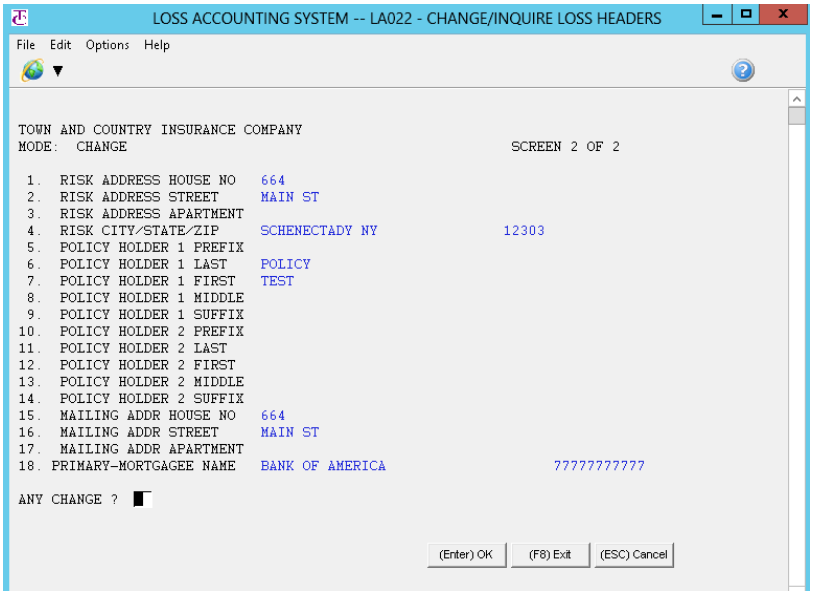
   a. XLA081 – Initialize APLUS/CLUE Fields can be used to parse existing data and fill in the required fields of the Loss Header Record. XLA081 overwrites any existing information in the A-Plus/CLUE fields and should only be run if no data has been previously entered. It will check the appropriate files (Supplemental Names, Policy Writing, or Name and Address) and load the available information. Once completed, you may run LA081 to see what claims were reported and what claims still need information added. Select Supplemental File System – F1 Utilities – F1 Utilities – XLA081.

   b. As an alternative, to find the Loss Header Records that need to be set up use: Loss Accounting System – Loss Reports – LA053 Selected Loss Data Report – Run the LA053 Report to include 5 years of losses (i.e.) 1/1/2011 To 12/31/2015.

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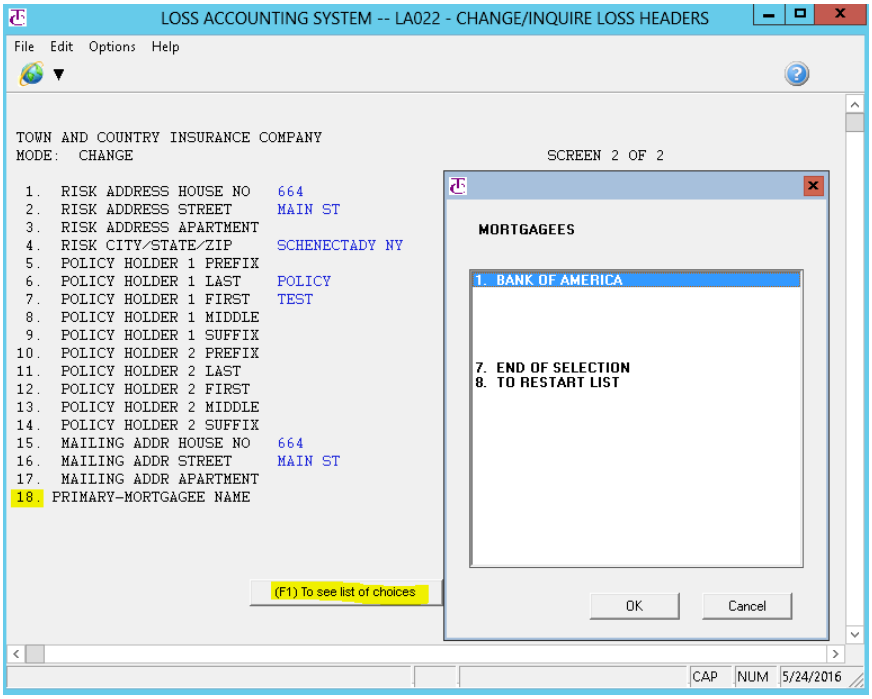


4. **Updating Loss Header A-Plus/CLUE Screen:** Loss Accounting System – Header File Maintenance – Change/Inquire Loss Headers – Enter Claim Numbers from the LA053 Reports on past claims for the initial CLUE History Submission. Enter to Screen 2, the CLUE info screen. Key-in the required information in items 1-18. Note that at each field, the information from the SF010 Name and Address file is defaulted at the bottom of the screen to assist in completing this screen. If a PO Box or the risk location address is different than the mailing address, key the appropriate data. The A-Plus/CLUE screen should be filled in as each New Loss Header is set up.



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Item 18. Click or Key <F1> to display the Mortgagee from the **SF012** Supplemental Names File if applicable. Select the appropriate Mortgagee and Click OK. The Mortgagee Account Number will default from the SF012 Supplemental Names file if on file. Key enter.



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Description:

The Loss Master file contains one or more records for each claim. It is the primary file used for loss accounting. Reports developed from this file include loss registers, open claims, reinsurance losses, schedule P, etc. Each time activity occurs on a loss (payments, recoveries, adjustments to reserves, etc.), records to reflect the activity are added to this file. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM-NO	9(7)	The claim number is numeric, right justified with leading zeros.
2. LOSS-TYPE	99	A two-digit code for the type of loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
3. PROP-LIAB-FLAG	X	Used to match the Master information to the Line-Cause-Table in the Loss Header. P = Property Loss L = Liability Loss C = Personal Property Loss M = Medical Payments Loss U = Loss of Use Loss.
4. KEY-CAUSE-LOSS	9(4)	A four digit code identifying the cause of the loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
5. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a claim is added.
6. MAJOR-CLASS	9(4)	A company defined four digit line of business code classifying the loss. The first two digits must match the Loss-Type and are often bureau codes. The last two digits are user defined. Used to match the Master to the line in the Premium Master for statistical reporting.

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7. ADJUSTOR	9(3)	The adjustor number is numeric, right justified with leading zeros.
8. CLAIMANT	99	The claimant number is numeric, right justified with leading zeros and represents a payment to a claimant instead of to the insured. Often zeros.
9. LOSS-PROVIDER	9(7)	The loss provider number is numeric; right justified with leading zeros and represents a payment to a loss provider (hospital, doctor, pharmacy) instead of to the insured. Often zeros.
10. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry was made, in MMDDCCYY format.
11. TRANS-CODE	99	A predefined two-digit code identifying the activity. 11-partial payment, 12-final payment, 13-close w/o payment, etc.
12. REINS-CO	9(4)	A four-digit number identifying the reinsurance contract for ceded losses. Zeros in direct loss records.
13. LOSS-RESV	S9(9)	An estimated amount set up in reserve to cover the cost of this loss.
14. LOSS-PAID	S9(9)V99	The actual amount paid for this transaction.
15. ADJ-EXP-RESV	S9(5)	An estimated amount of expenses to be incurred for the adjustor(s).
16. ADJ-EXP	S9(5)V99	The actual amount paid to an adjustor for this transaction.
17. CHECK-NO	X(15)	The number of the check(s) that were issued in paying this transaction.
18. MISC	X(15)	An area for user comments or information. May be blank.
19. OPERATOR	X(10)	The user name of the individual who recorded this transaction.

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20. STAT-RECORD	X(197)	An area for bureau statistical information. It contains all zeros if not used.
21. EXPANSION	X(8)	An area reserved for future use.
22. DATE-OF-LOSS	9(8)	Date of loss/accident.
23. EXPANSION	XX	An area reserved for future use.

Total record length is 335 characters.

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Description:

The Loss Header file contains one record for each claim. General information about the claim, which normally does not change, is stored in the record. This record is used in conjunction with the Loss Master files for loss accounting reports. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM NO	9(7)	The claim number is numeric, right justified with leading zeros.
2. POLICY NO	9(9)	The policy number is numeric, right justified with leading zeros.
3. POLICY TYPE	99	A two digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
4. LH AGENT NO	9(4)	The agent number is numeric, right justified with leading zeros.
5. PRIMARY ADJUSTOR	9(3)	The adjustor number is number, right justified with leading zeros. This is the adjustor who coordinates the claim.
6. INS NAME	X(35)	The insured's name field from Policy Name & Address, usually last name first (except for business names).
7. ZIP CODE	X(10)	5 or 9 digit zip code left justified, with a "-" if 9 digits.
8. STATE	99	Two-digit state identification using bureau codes: 31 = NY, 37 = PA.
9. COUNTY	9(3)	Three-digit county identification using bureau codes.
10. LOSS DATE	9(8)	The actual date of the loss in MMDDCCYY format.

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11. LOSS TIME	X(8)	The actual time of the loss in HH:MM AM/PM format. Except for fire losses this field is usually left blank.
12. REPORTED DATE	9(8)	The date the loss was first reported to the company/agent in MMDDCCYY format.
13. LITIGATION	X	A "y"es if the claim is in litigation, otherwise blank.
14. CAT FLAG	X	A "B" if a Bureau declared catastrophe, a "C" if a Company declared catastrophe, otherwise blank.
15. CAT NO	99	A bureau or company assigned catastrophe number, if applicable, otherwise zeros.
16. LOCATION LOSS	X	O = On Premises X = Off Premises U = Unknown
17. LINE CAUSE TABLE		OCCURS 5 TIMES.
a. LOSS TYPE	99	A two digit code for the type of loss.
b. PROP LIAB FLAG	X	P = Property Loss L = Liability Loss C = Personal Property Loss M = Medical Payments Loss U = Loss of Use Loss.
c. CAUSE-LOSS	9(4)	A four-digit code identifying the cause of loss. The first two are usually bureau company defined, often zeros.
d. STATUS TABLE		Six occurrences of claim status information. The first pertaining to the direct loss, the remaining five are for up to 5 reinsurance contracts that may be involved on the claim.
i. CLAIM STATUS	X	O = Open, C = Closed, R = Reopened

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ii. REINS CO	9(4)	A four-digit number to identify the reinsurance contract on ceded losses. Zeros if not applicable.
iii. STATUS DATE	X(8)	The date the claim was opened, closed or re- opened in MMDDCCYY format.
18. COMMENTS	X(30)	An area for user comments or miscellaneous information.
19. RISK STREET ADDR		Filled in if reporting to A+ or Clue. Contains the address where the claim occurred.
a. RISK HOUSE NO	X(9)	The house number of the Claim. Optional field.
b. RISK STREET NAME	X(20)	The street where the claim occurred. Mandatory field.
c. RISK APT NO	X(5)	The apartment number of the claim occurrence. Optional field.
d. RISK CITY STATE	X(24)	The city and state of the claim occurrence. Mandatory field.
e. RISK ZIP	X(10)	The zip code of the claim occurrence. Mandatory
20. INS STREET ADDR		Filled in if reporting to A+ or Clue. Contains the address where the claim occurred.
a. INS HOUSE NO	X(9)	The house number in the insured's mailing address. Optional field.
b. INS STREET NAME	X(20)	The street name in the insured's mailing address. Optional field.
c. INS APT NO	X(5)	The apartment number in the insured's mailing address. Optional field.
21. POLICY HOLDER 1		Filled in if reporting to A+ or Clue. Contains the name of the primary policy holder.

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a. PH1 PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional field.
b. PH1 LAST	X(20)	The last name of the primary insured Mandatory field.
c. PH1 FIRST	X(20)	The first name of the primary insured. Mandatory field.
d. PH1 MIDDLE	X(15)	The middle name or initial of the primary insured. Optional field.
e. PH1 SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.
22. POLICY HOLDER 2		Filled in if reporting to A+ or Clue. Contains the name if the secondary policy holder (Ex-Husband would be primary, wife would be secondary).
a. PH2 PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional Field.
b. PH2 LAST	X(20)	The last name of the secondary insured. Optional field.
c. PH2 FIRST	X(20)	The first name of the secondary insured. Optional field.
d. PH2 MIDDLE	X(15)	The middle name or initial of the secondary insured. Optional field.
e. PH2 SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.
23. PRIM MORT NAME	X(30)	The primary mortgagee is the first mortgagee to be paid on the claim. This is not always the primary mortgagee on the policy. Optional field.
24. MORT LOAN NO	X(15)	The mortgagee's loan number is an optional field.

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25. HA CODE	9(2)	This field is used to record the number of each housing authority for one company.
26. DEDUCTIBLE	9(4)	Five occurrences of deductible amount information, one for each entry in the line-cause- table.
27. EXPANSION	X(3)	An area reserved for future use.

Total record length is 855 characters.

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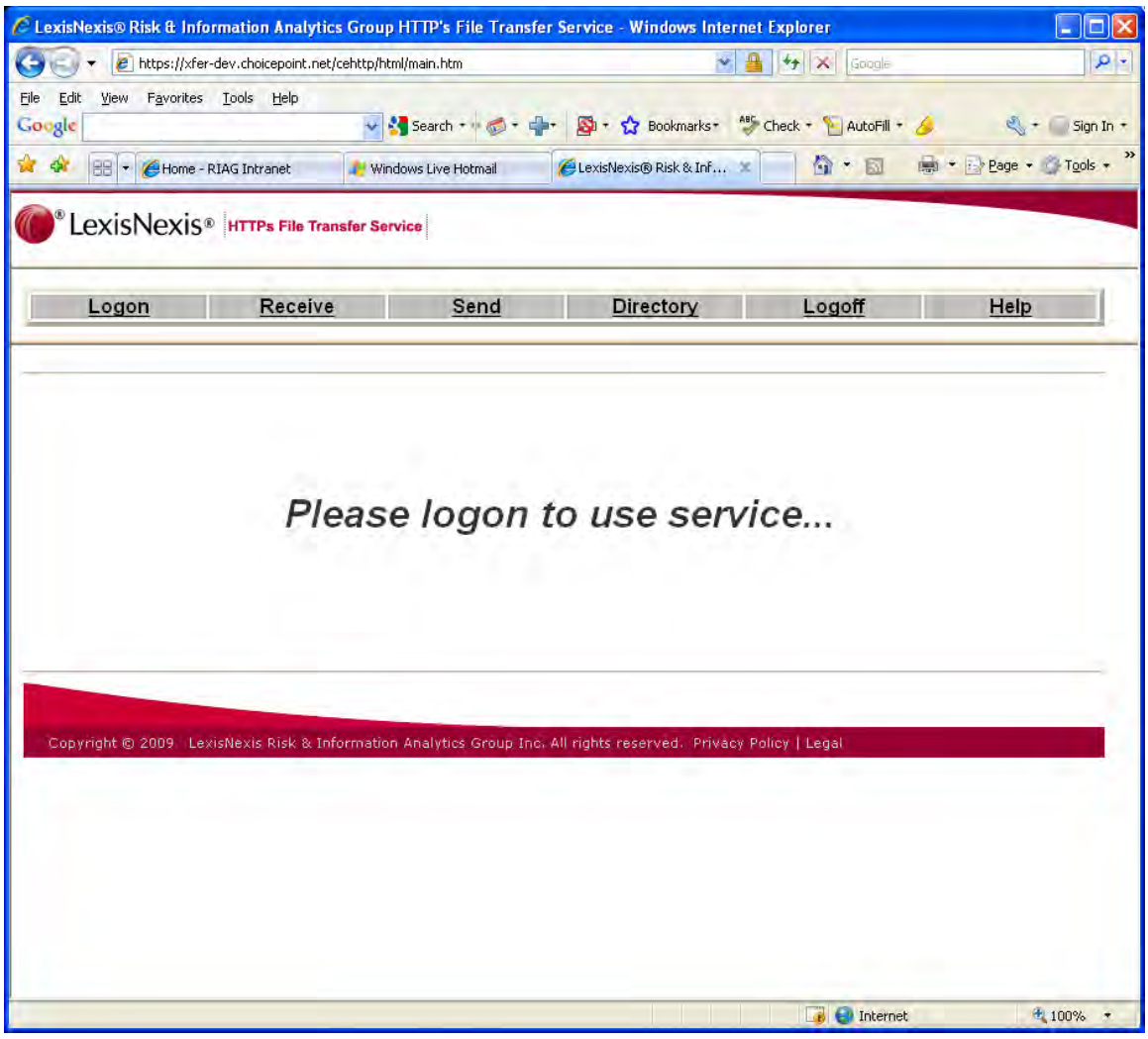
LexisNexis RIAG HTTPS Corporate Transfer Service

Purpose

This document is a quick tutorial in how to use the LexisNexis RIAG HTTPs Corporate Transfer Service website (LNRIAGCTS). This is not meant to be all encompassing, just a quick learning session to get the basics of using this graphical user interface.

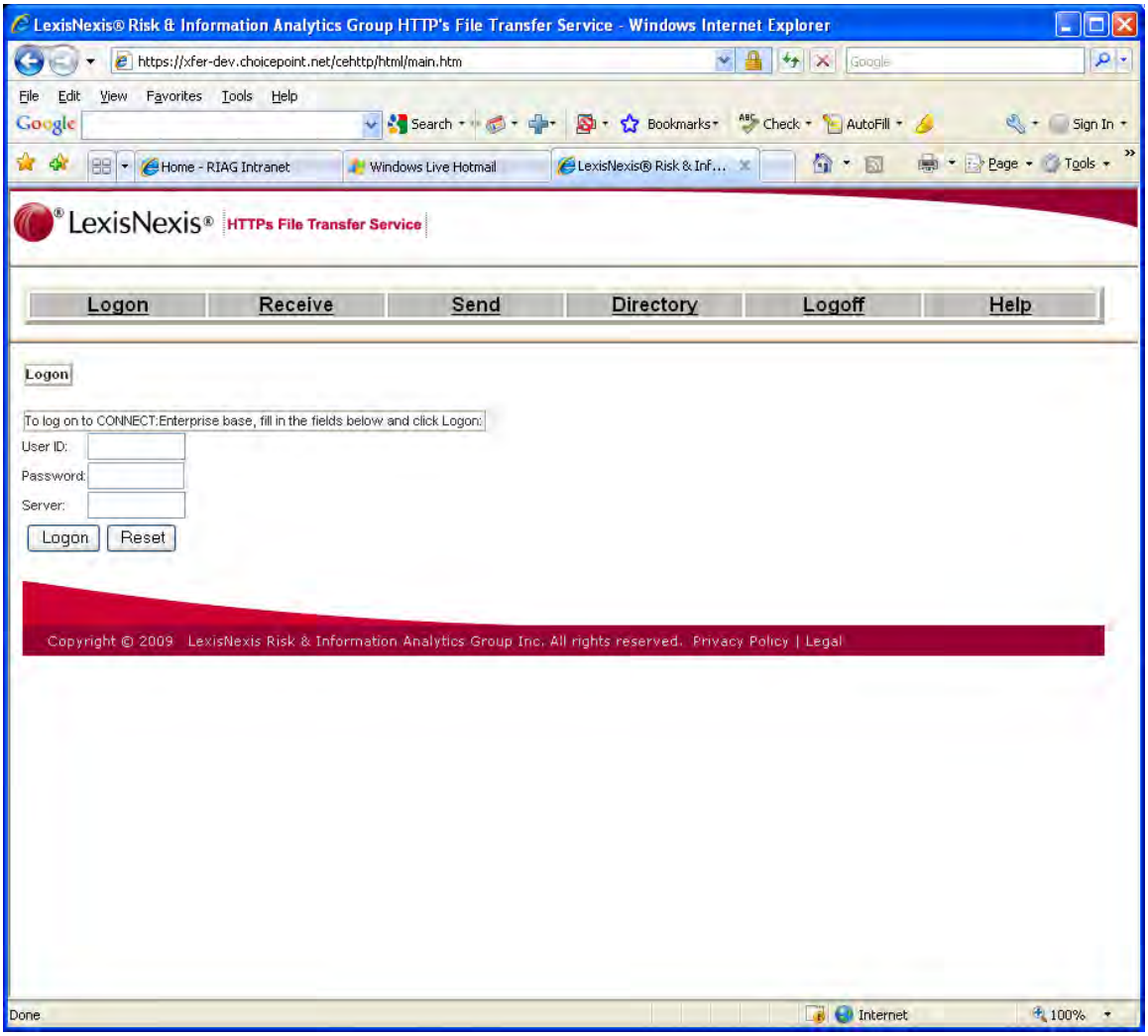
Logging In

To log into the website, type the address **https://transfer.lexisnexis.com** and press return. The following screen should appear:



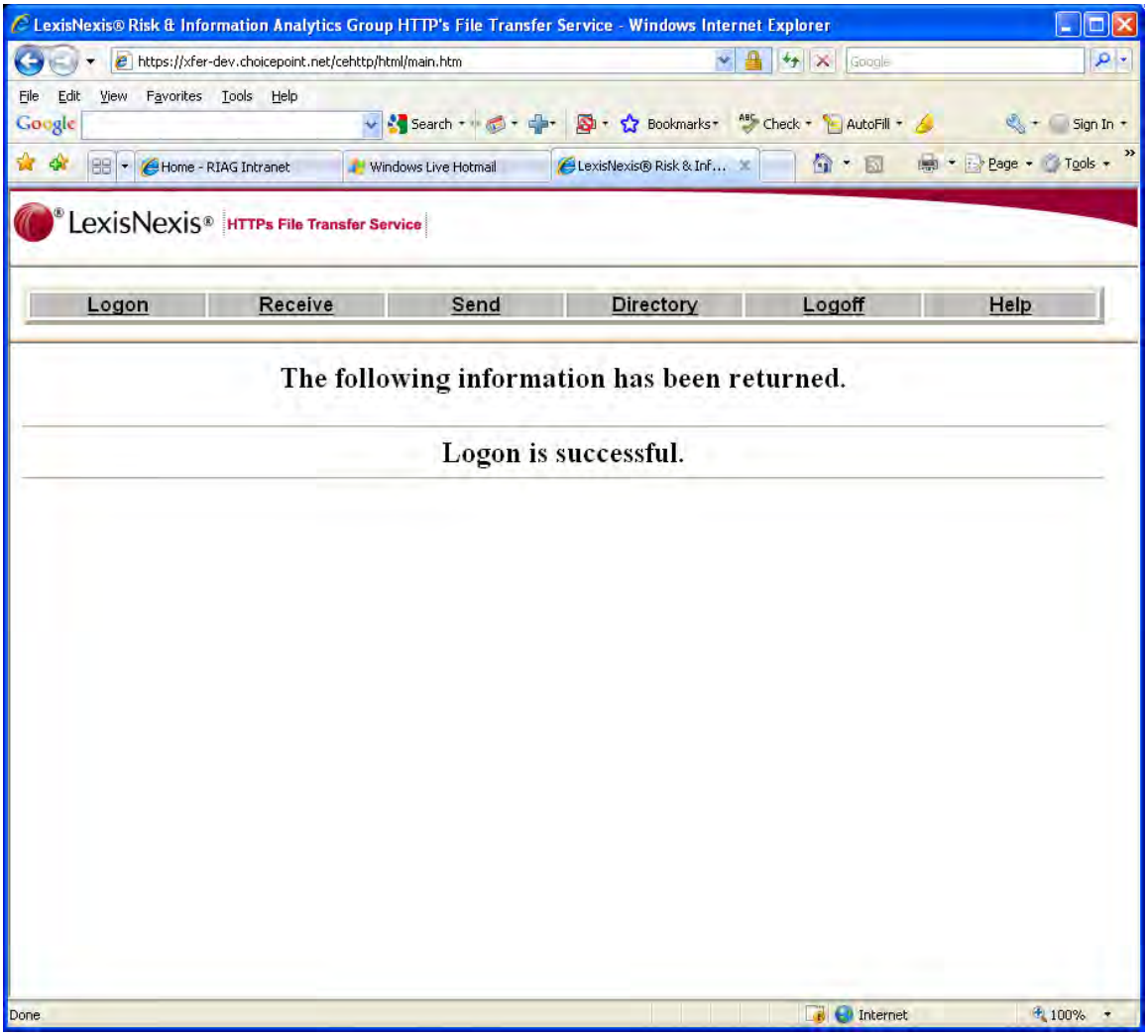
1. Press the "Logon" button. The following screen will appear:

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2. Enter your **User ID** and **Password** in the appropriate text boxes, and leave the **Server** text box blank. Press the "**Logon"** button next to the **"Reset"** button to continue on. The following screen will be displayed:

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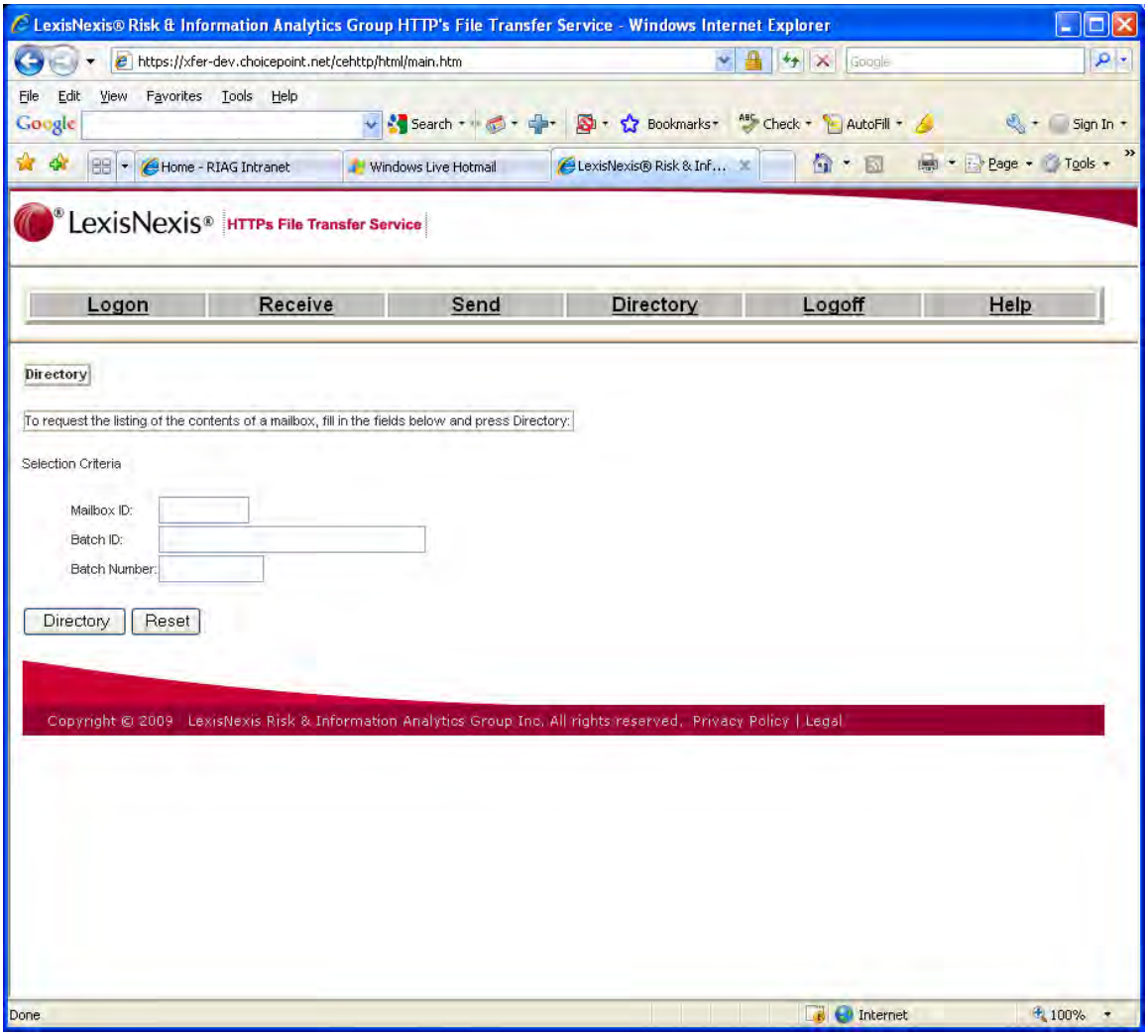
You are now logged into the system, and can now perform ADD, DIR GET functions.

Directory Listing

To get a directory listing of the files available for you to download, as well as to see files that you have uploaded to your mailbox, use the following steps:

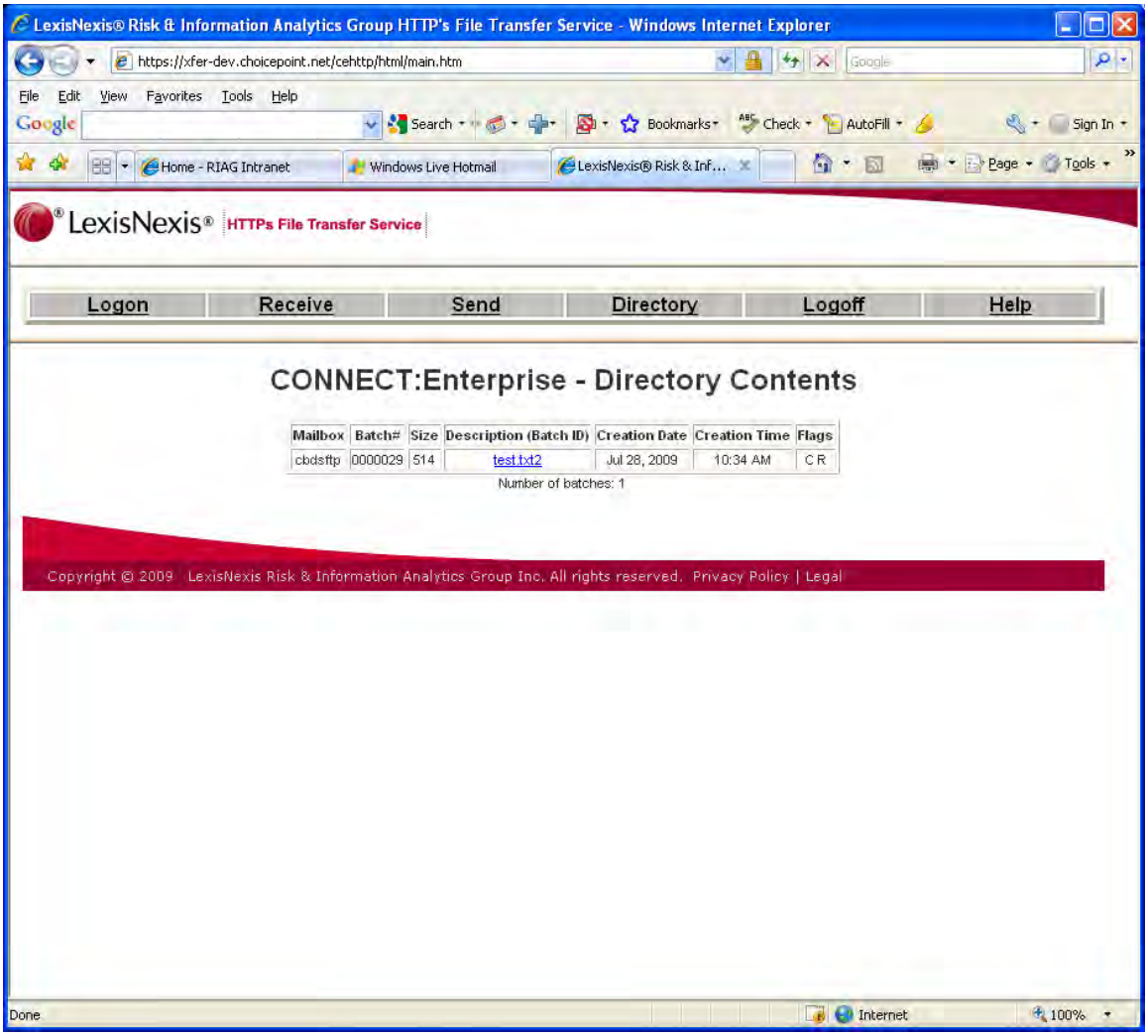
1. Logon to the system (Section "Logging In")
2. Press the "**Directory"** button. The following screen will appear:

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3. Enter your "**User ID"** in the text field **"Mailbox ID"**, and then press the **"Directory"** button or hit return. This will give you a screen something like the following:

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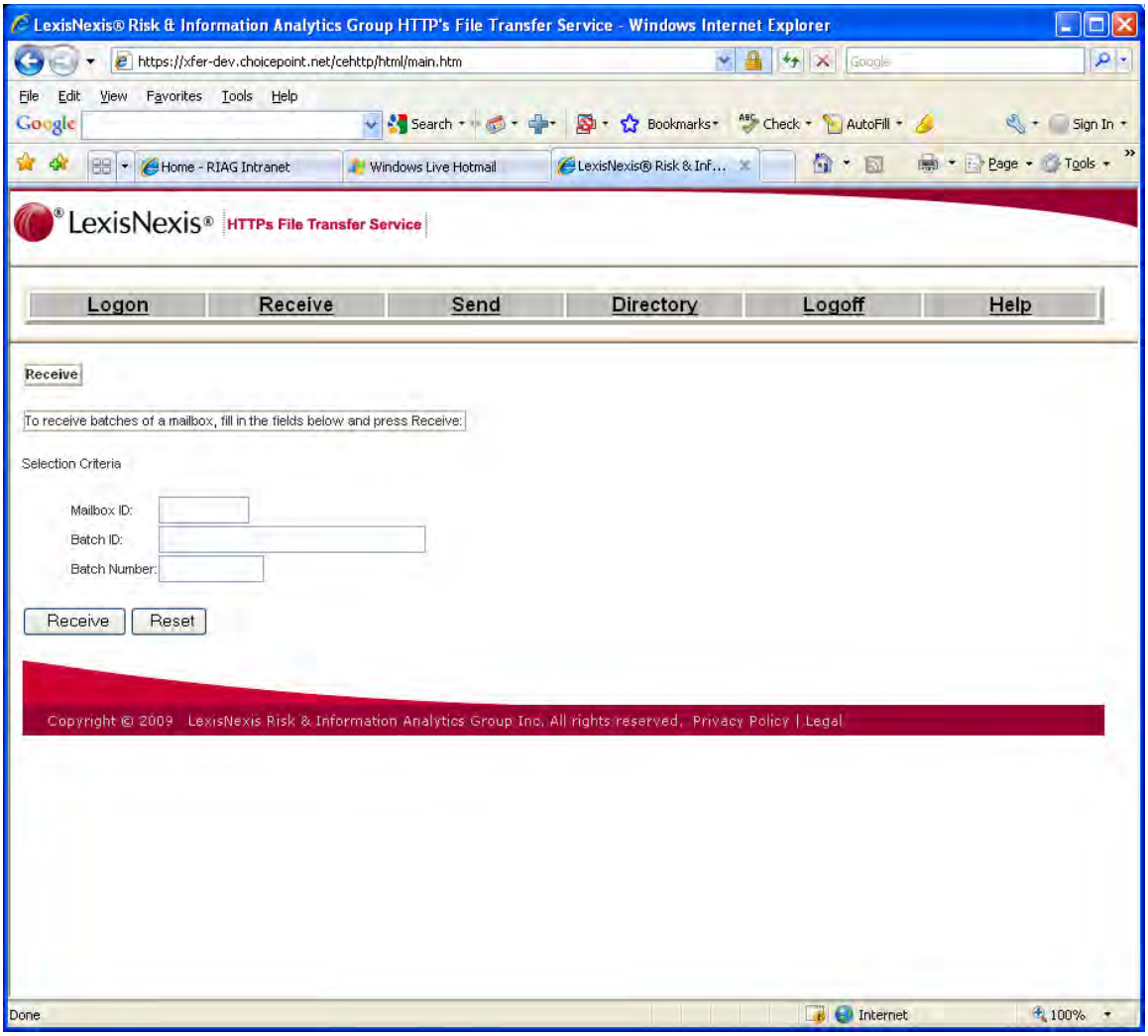
You will notice that the files **(Description/Batch ID)** column is a listing of the files that are available in your mailbox at the current time. You can start a file retrieval by clicking on this link, and you will be prompted to save the file locally. Please refer to step ? in the *Retrieving a File* section of this document.

Retrieving a File

This section will explain one way of retrieving a file. There are a couple of different ways to do this, but we are going through the basic way by using the buttons in the middle frame of the screen. To retrieve a file from your mailbox:

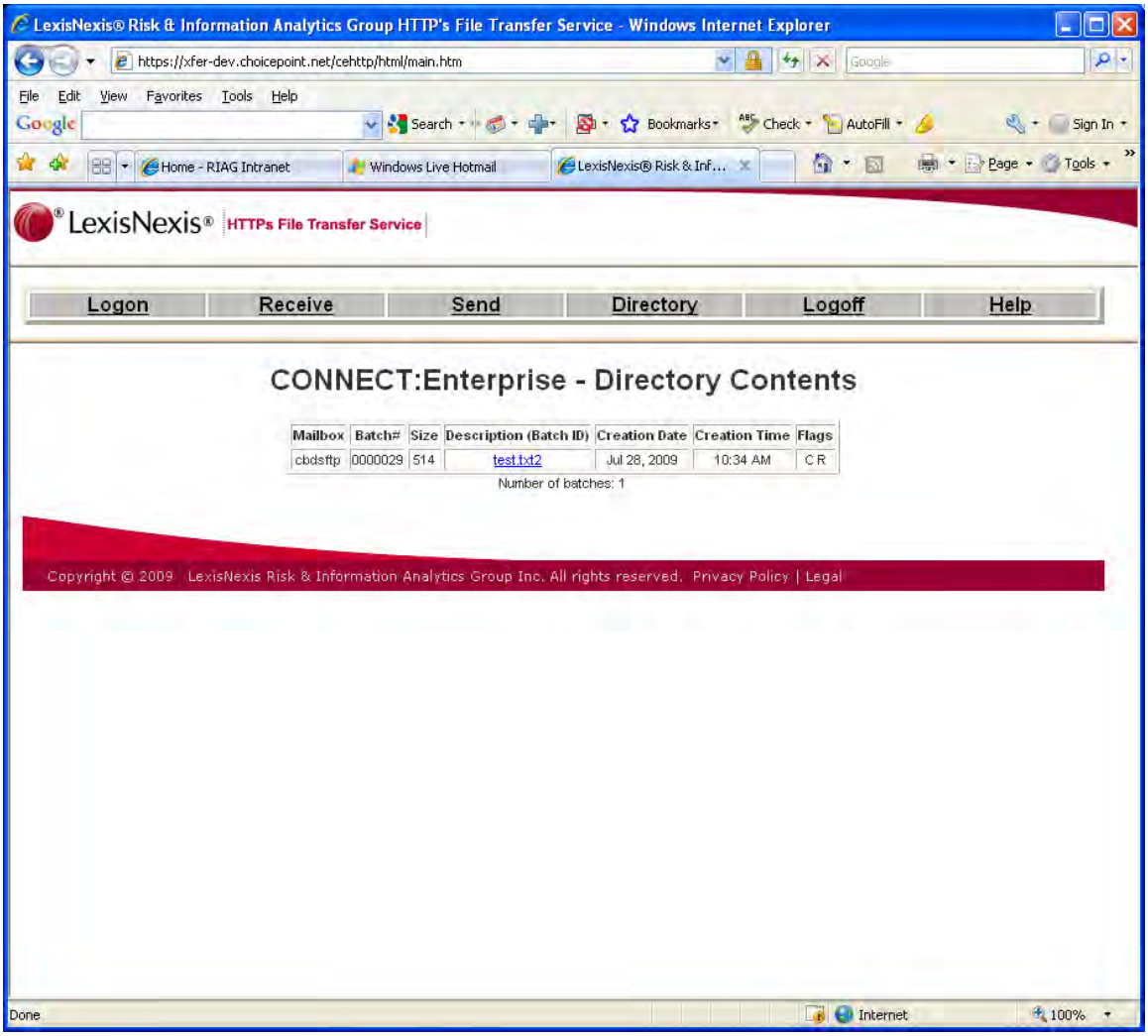
1. Logon to the system. (see *Logging In* section in this document.
2. Press the **"Receive"** button and the following screen will appear:

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3. Enter your "**User ID"** value into the "**Mailbox ID"** text box and press the "**Receive"** button or hit return. You should see the following screen:

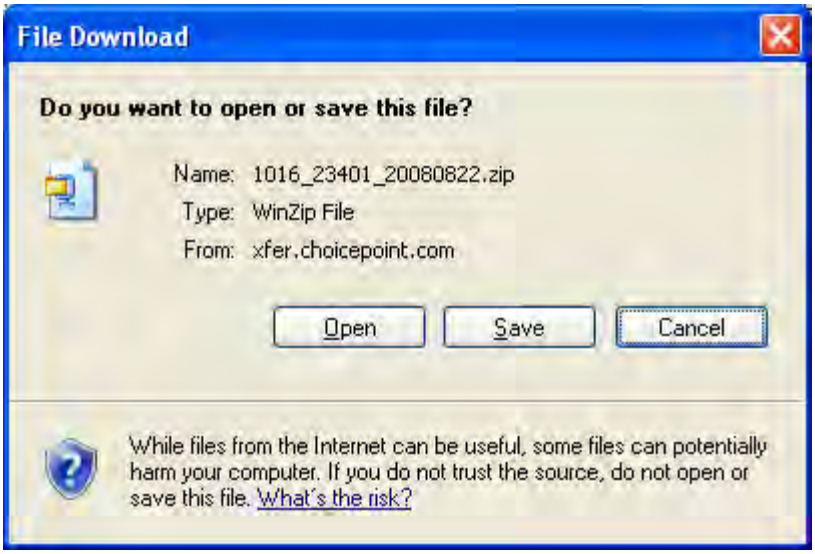
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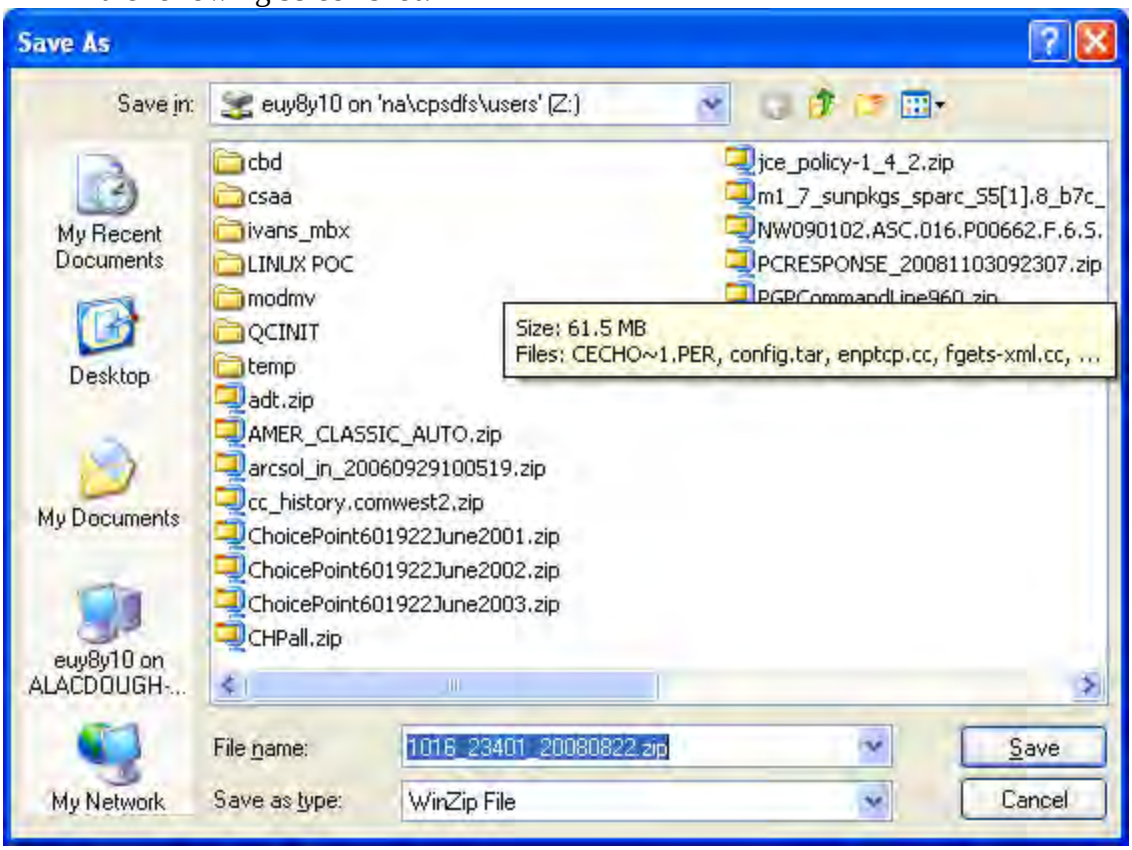
Does this screen look familiar? It should. It is the same results screen that we saw in the *Directory Listing* section in this document. In order to receive a file, you will need to click on the **"Description/Batch ID"** link of the file you wish to receive.

4. Click on the link of the file you wish to receive. The following dialog box will appear:

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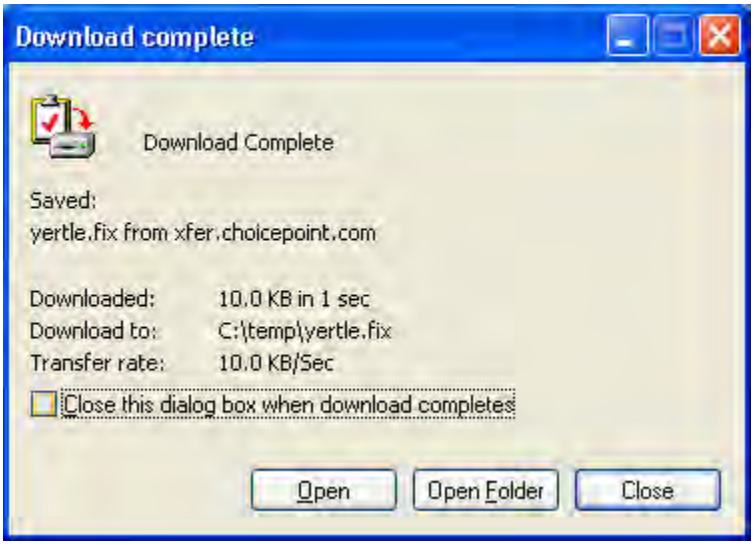


5. Click the "Save" button, and you will be prompted to save the file locally, as in the following screen shot:



6. Select the directory and filename that you would like this file to be saved as and hit the "Save" button. The following screen will appear:

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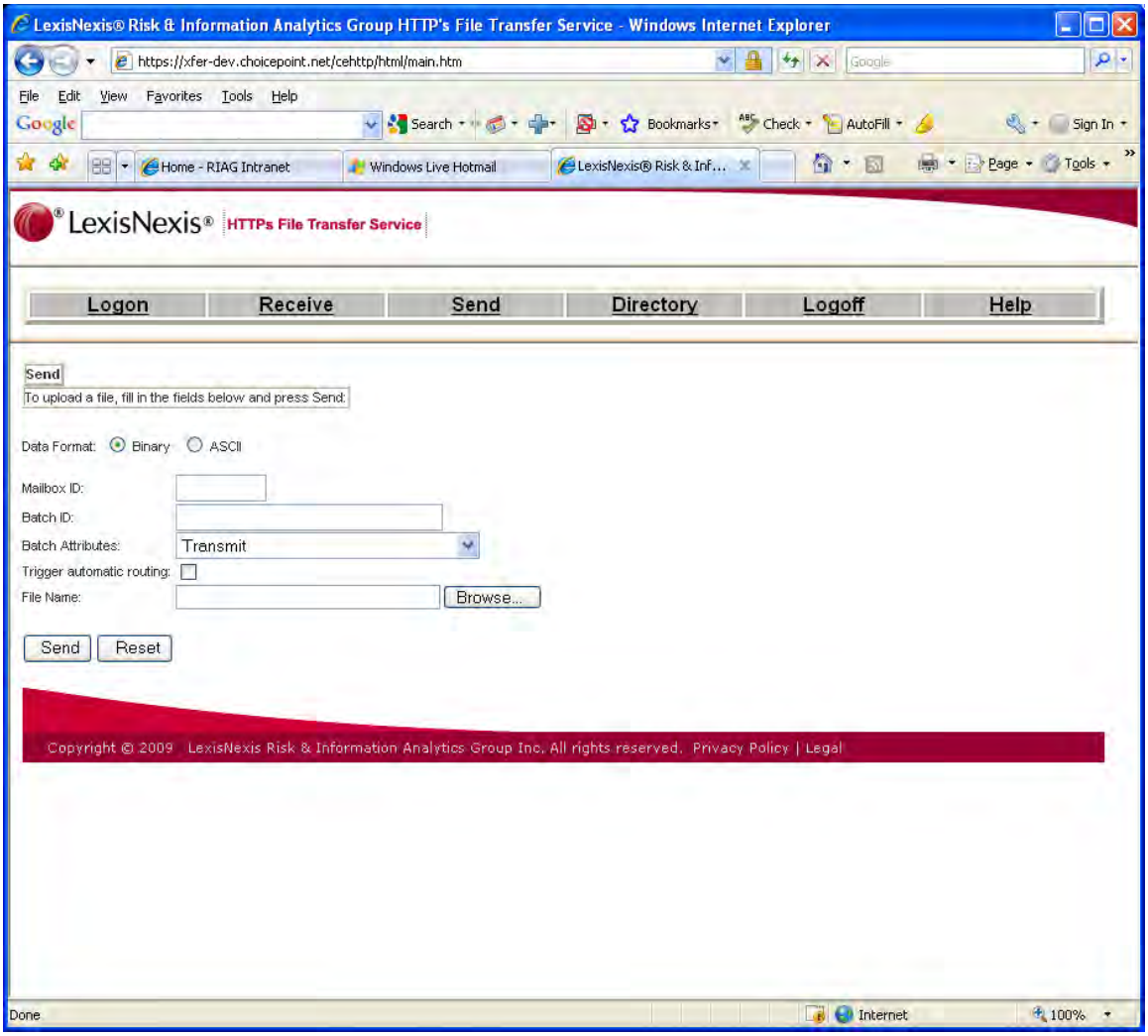
7. Press the "Close" button, and you have successfully retrieved the file. You can repeat these steps on all files that are listed in the table.

Sending a File

This section covers how to put a file to your mailbox using the system.

1. Logon to the system. (See *Logging In* section in this document)
2. Press the **"Send"** button. The following screen will appear:

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3. Select the data format you wish to use to send the file.

Data Format

This is the format used to send the file. **Binary** is for sending encrypted files and file such as word documents and spreadsheets. **ASCII** format is for sending flat text files.

Batch ID

This is used if you want to place the file in the mailbox with a different name than it is on your local system, of to use a set name that we have given out to the customer. If left blank, the file will be placed with the same name that it has on your local system.

Batch Attributes

This option is used to set the file attributes. The default value is "Ignore All". The value you want to select here is "Multi Transmit".

Trigger automatic routing

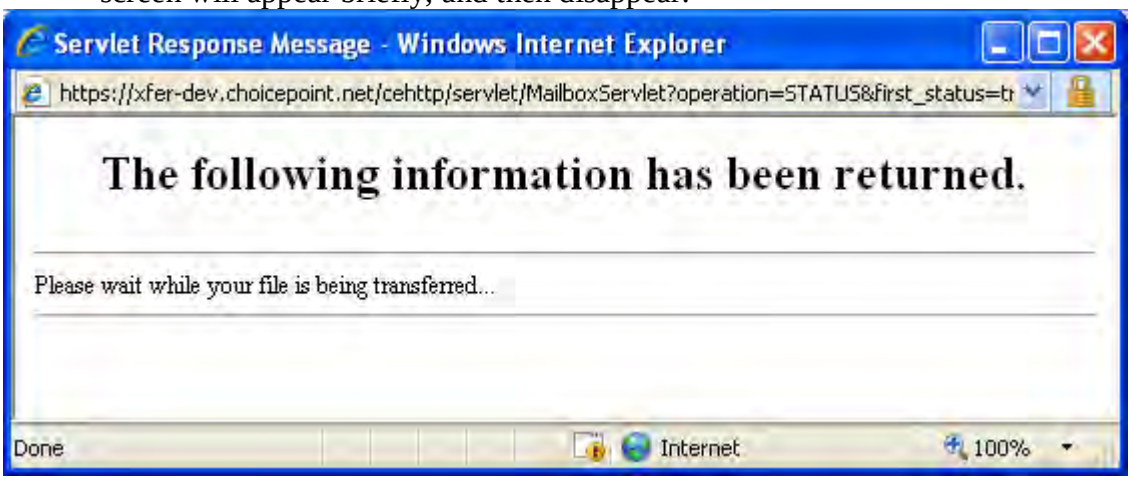
This option should always be clear, unless Data Communications tells you otherwise. This is used to make the file automatically route to its final destination.

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File Name

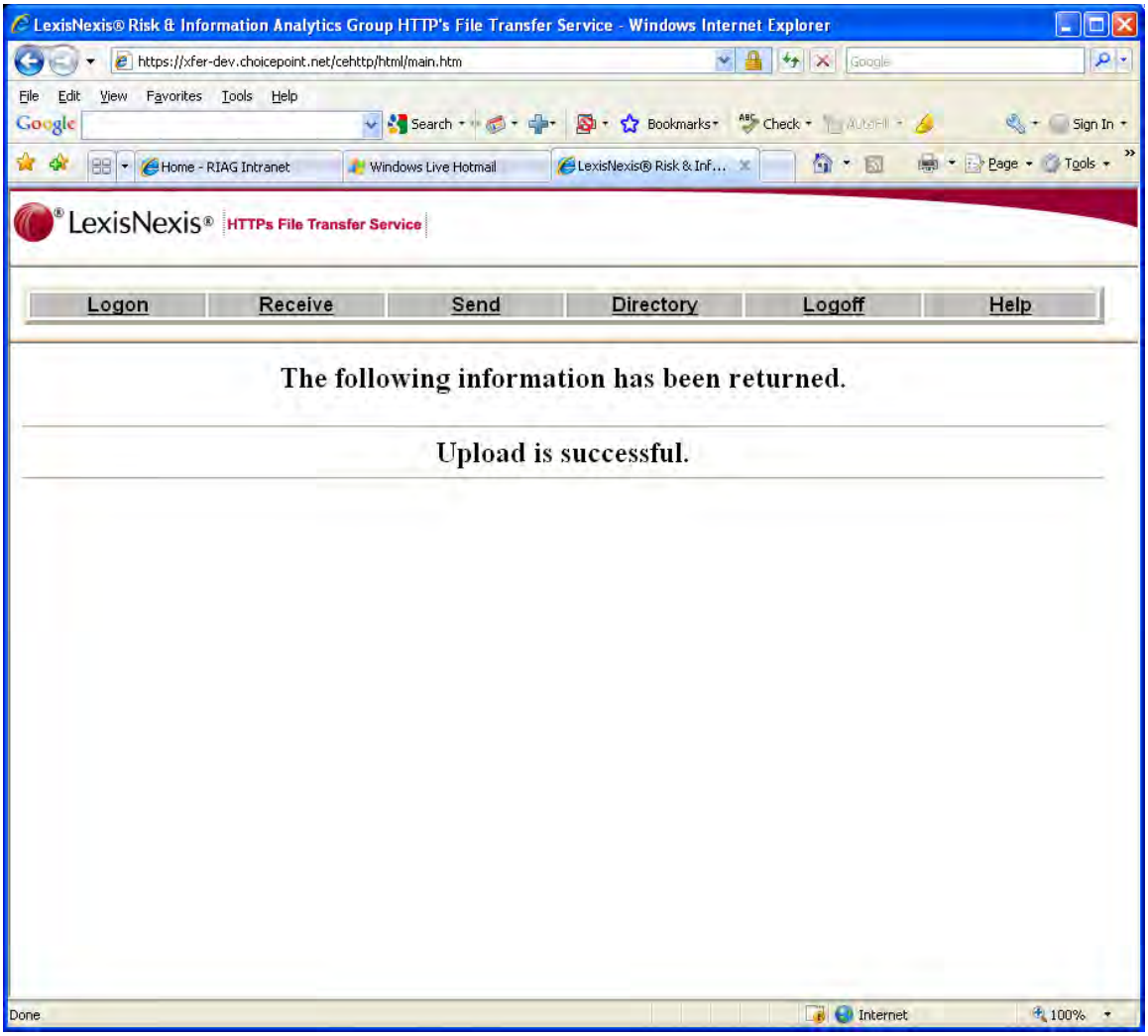
This is the fully qualified filename of the file on your local machine. The **"Browse"** button will give you a standard explorer window to pick the file that you wish to send.

4. After the above data has been entered, press the "**Send"** button and the following screen will appear briefly, and then disappear.



5. The send status will then appear in the main window of your browser. This will tell you is the send was successful or not, and give the reason behind it.

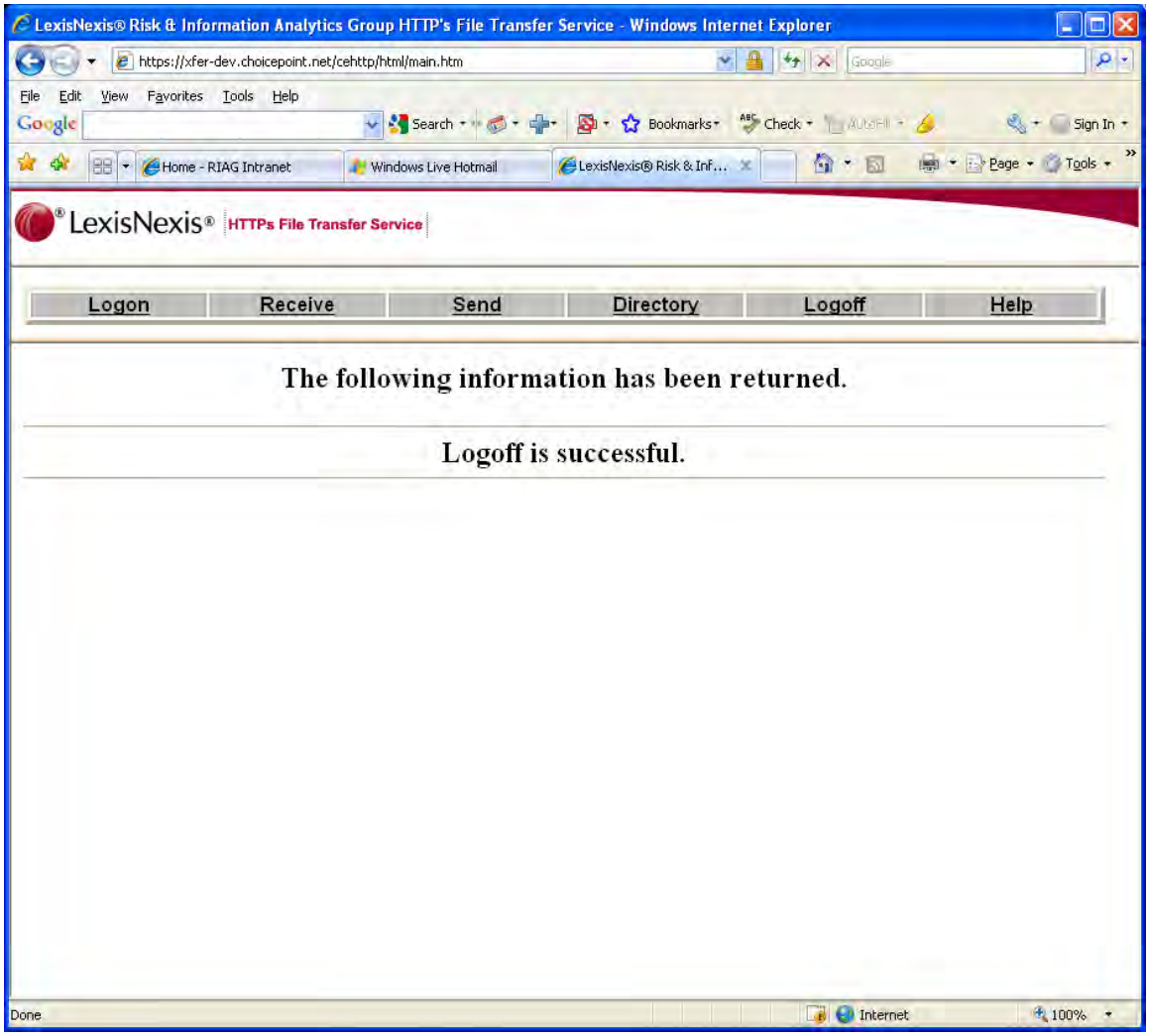
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Logging Off

Once you have completed the sending/receiving of your files, you will need to logoff of the system. To so this press the "**Logoff"** button. The following screen will appear:

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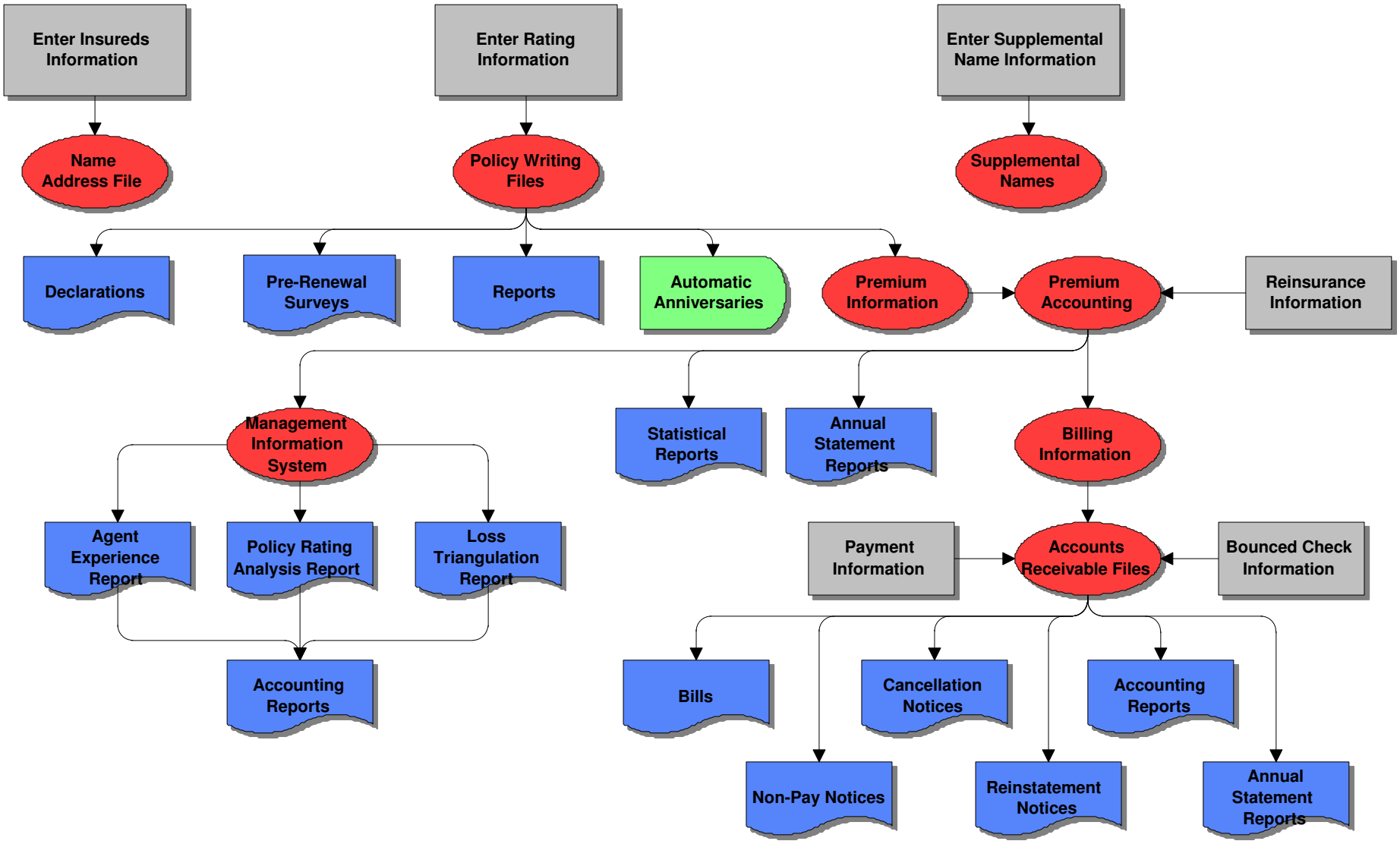


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GENERAL INFORMATION



SYSTEM FLOW CHART



TOWN & COUNTRY COMPUTER SERVICES, LLC

210 Morris Road, Schenectady, NY 12303
800. 388.7779
WEB SITE: www.tccs-inspro.com
518. 355.3947
OFFICE HOURS: 8:00AM-5:30PM
FAX: 518. 355.4051



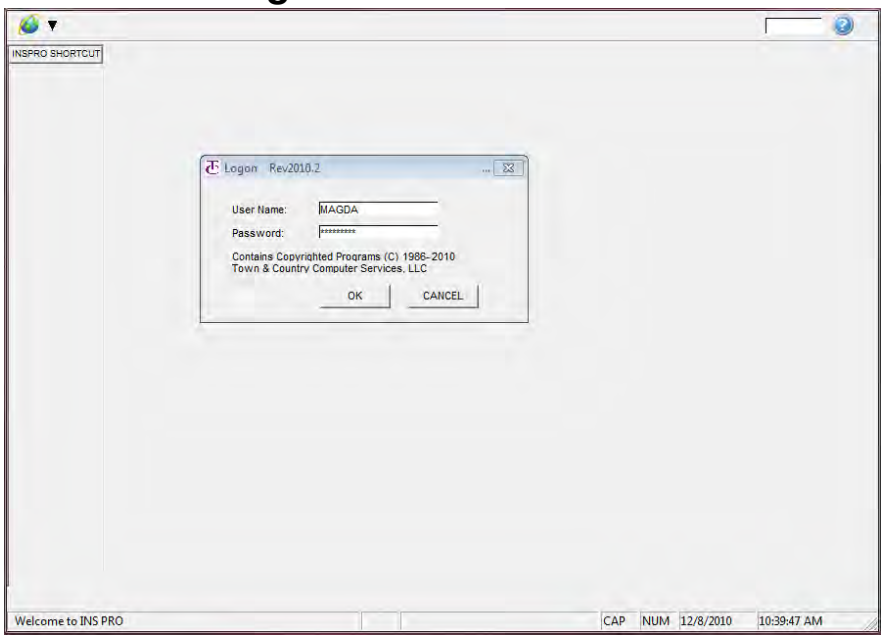
STAFF	DEPARTMENT / TITLE	EXT	EMAIL
SUPPORT		**4**	**support@tccs-inspro.com**
Linda Hayen	- Support Services Manager	308	lhayen@tccs-inspro.com
Jason Chriss	- Programmer/Analyst	307	jchriss@tccs-inspro.com
Kevin Costanza	- Programmer/Analyst	304	kcostanza@tccs-inspro.com
SALES		**5**	**sales@tccs-inspro.com**
Michael Ritz	- General Manager	305	mritz@tccs-inspro.com
COMPANY DIRECTORY		**6**	
Avery Robinson	- Programmer/Analyst	311	arobinson@tccs-inspro.com
Rosario Pulella	- Programmer/Analyst	306	rpulella@tccs-inspro.com
Joyce Scholz	- Office Manager	302	jscholz@tccs-inspro.com
Magda Dougall	- Office Assistant	301	mdougall@tccs-inspro.com

After business hours, leave a message on our answering system.



INSurance PROcessing System

Log on – Main Menu





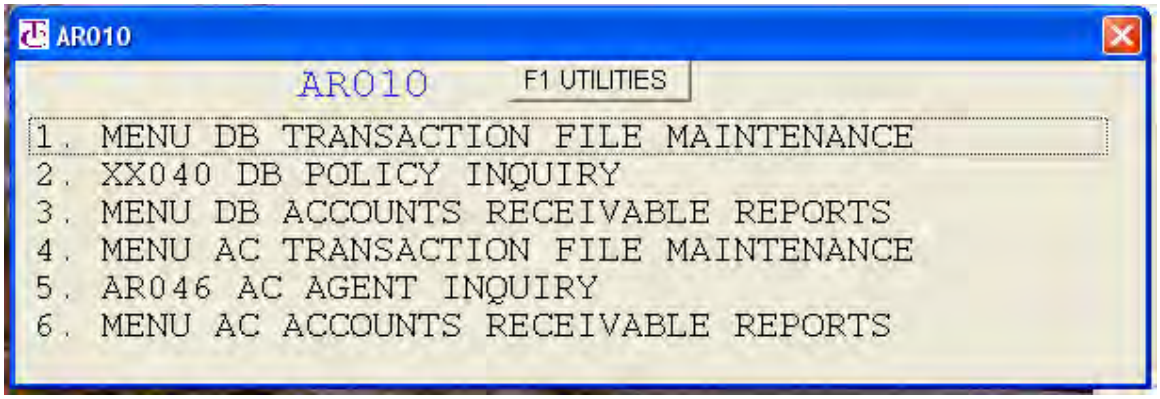
GI Logon Main Menu.doc

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ACCOUNTS RECEIVABLE SYSTEM – AR10 – MAIN MENU Username: INS II

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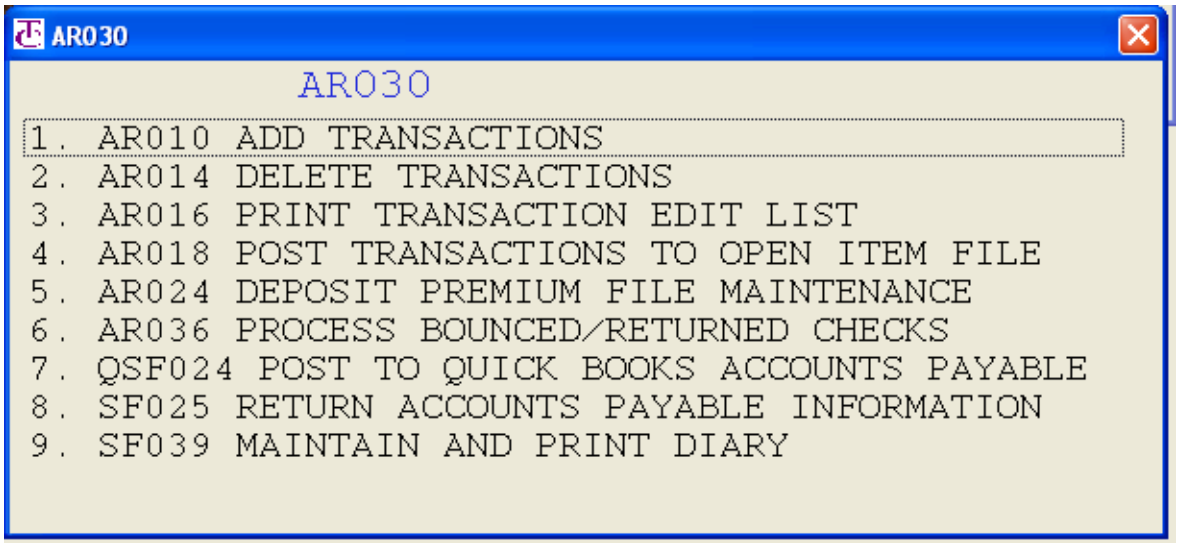
06/02/04



ACCOUNTS RECEIVABLE SYSTEM – AR30 – TRANS FILE MAINTENANCE

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06/02/04

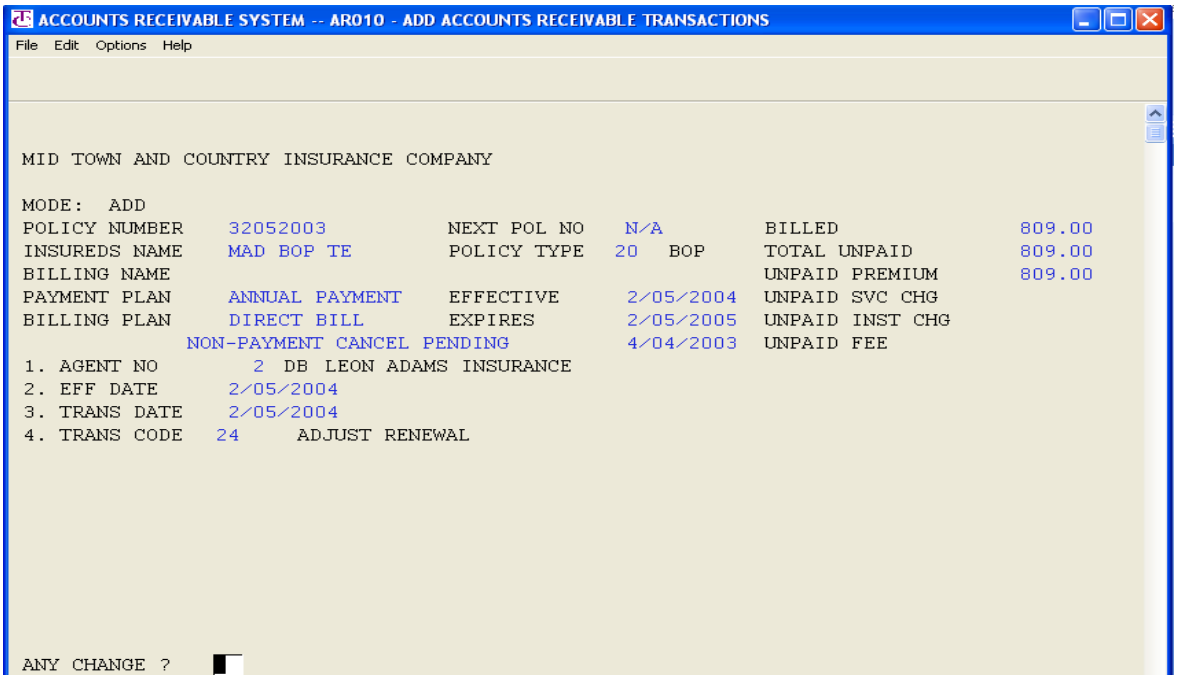


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ACCOUNTS RECEIVABLE SYSTEM – AR010 – ADD AR TRANS

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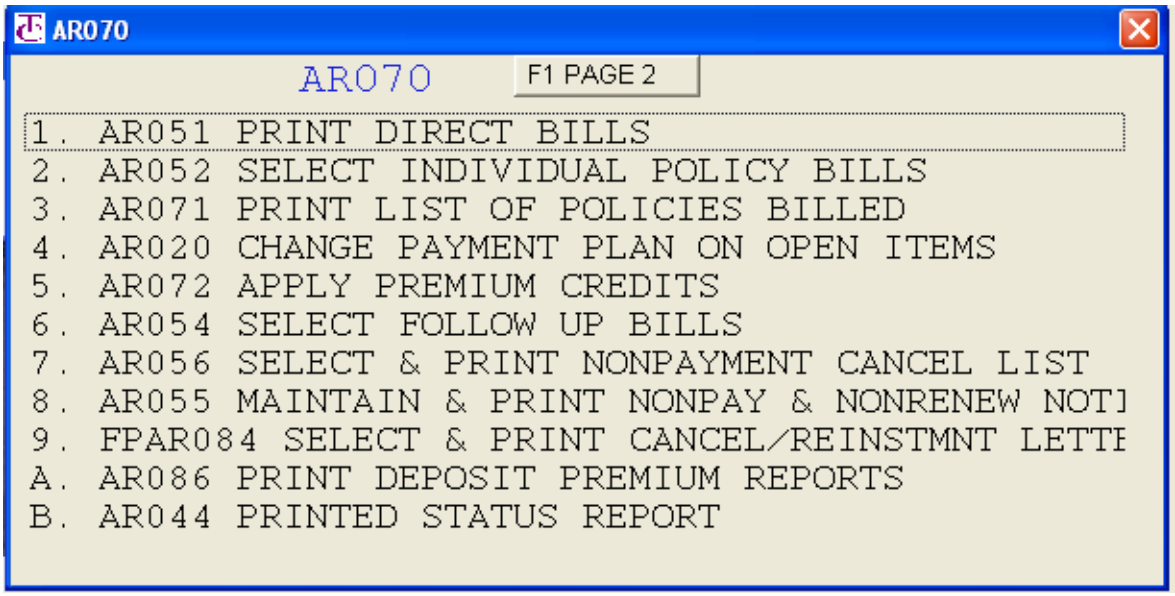
06/02/04



ACCOUNTS RECEIVABLE SYSTEM – AR070 – REPORTS MENU

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06/02/04

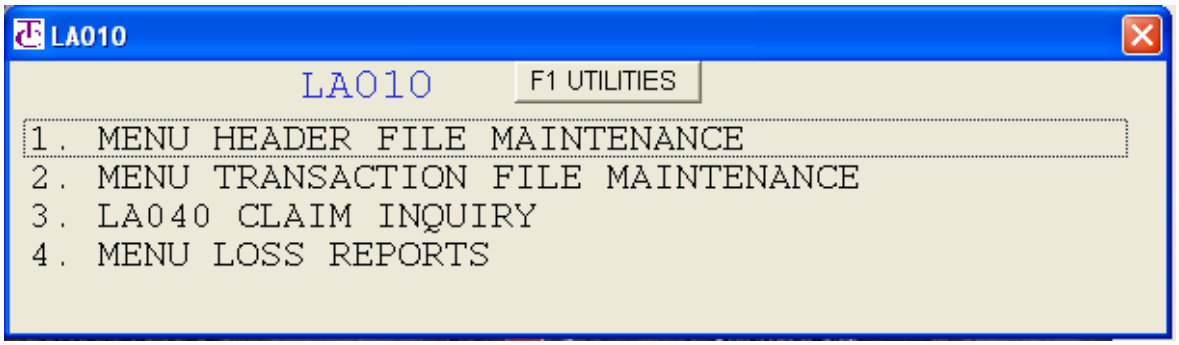


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LOSS ACCOUNTING SYSTEM – LA010 – MAIN MENU

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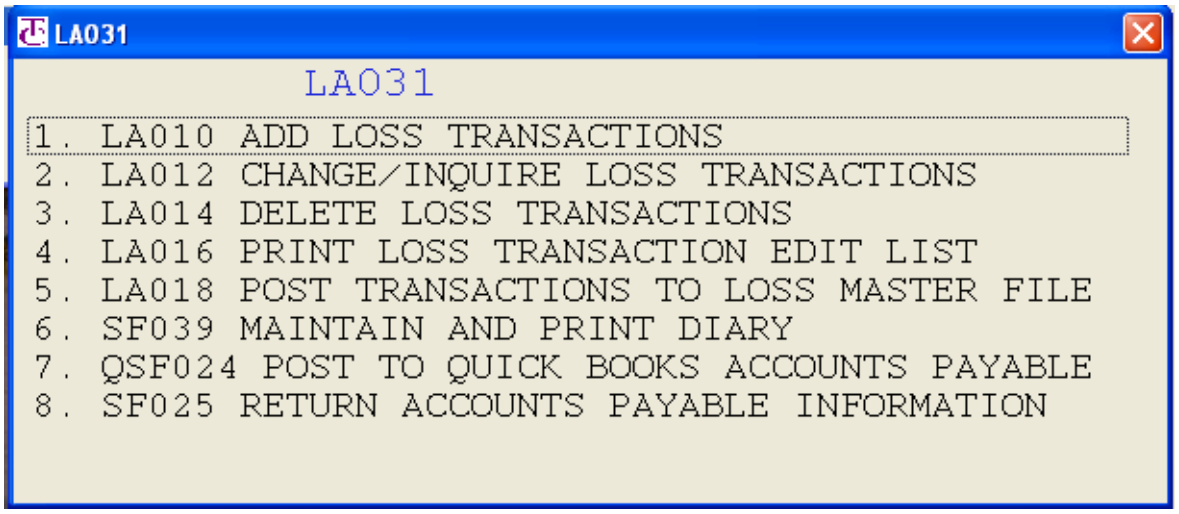
06/02/04



LOSS ACCOUNTING SYSTEM – LA031–TRANSACTION FILE MAINTENANCE

TOWN & COUNTRY INSURANCE COMPANY

06/02/04

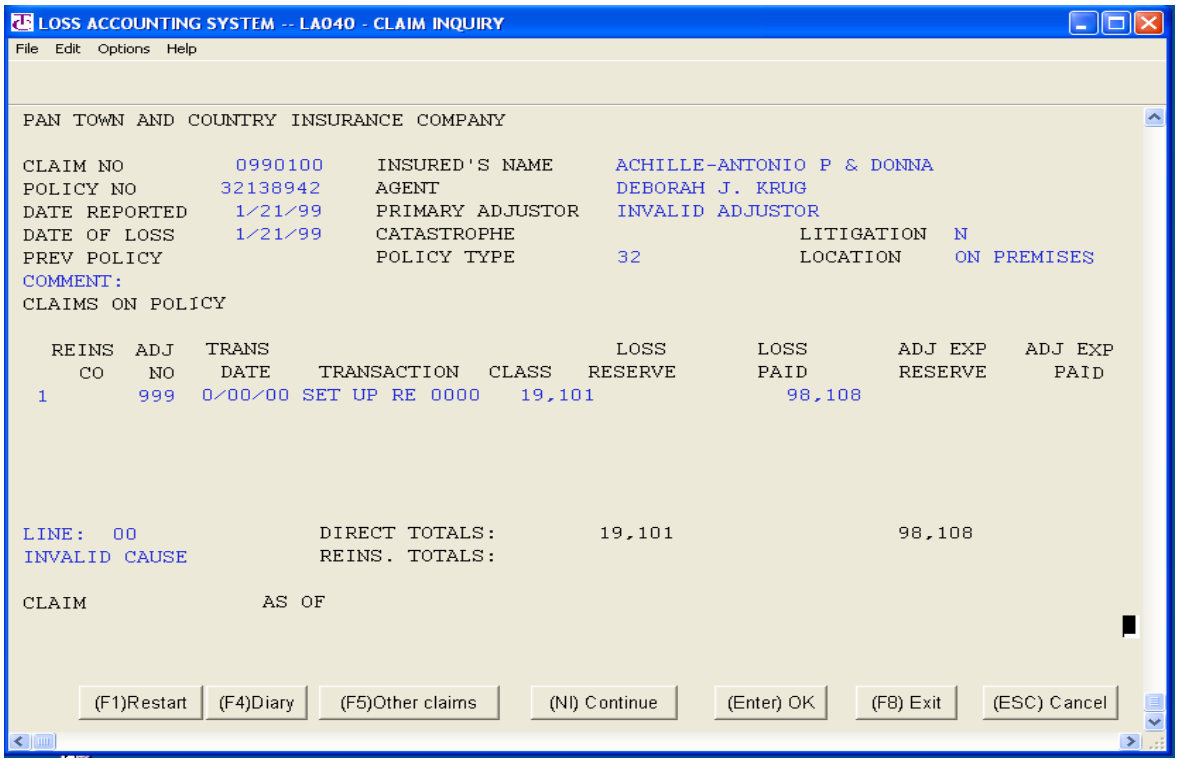


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LOSS ACCOUNTING SYSTEM – LA040 – CLAIMS INQUIRY

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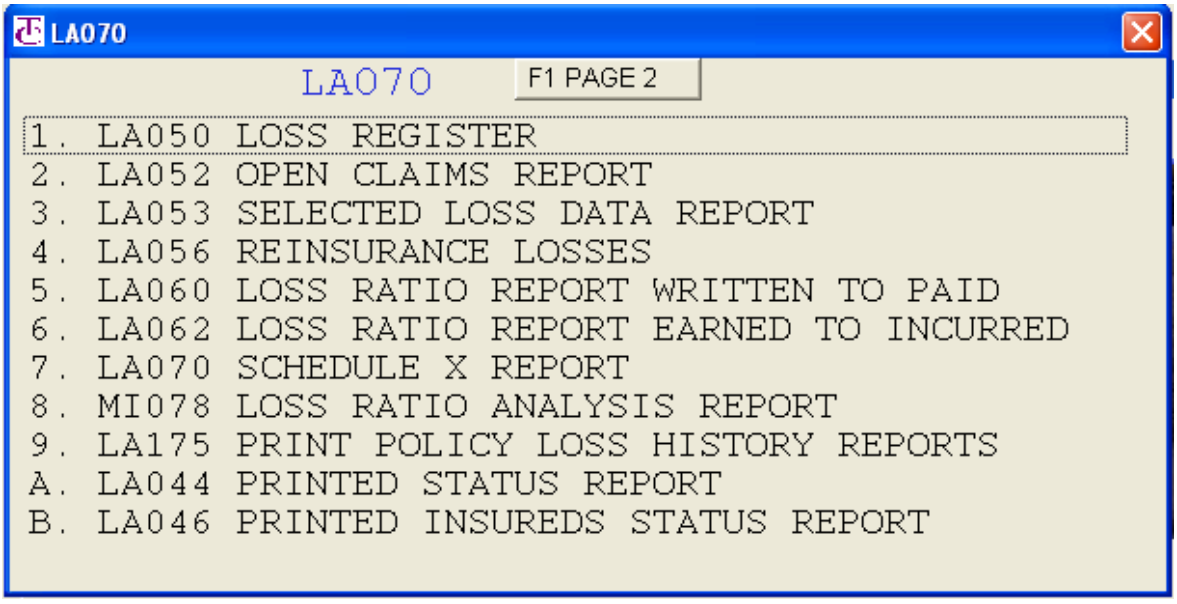
06/02/04



LOSS ACCOUNTING SYSTEM – LA070 – REPORTS MENU

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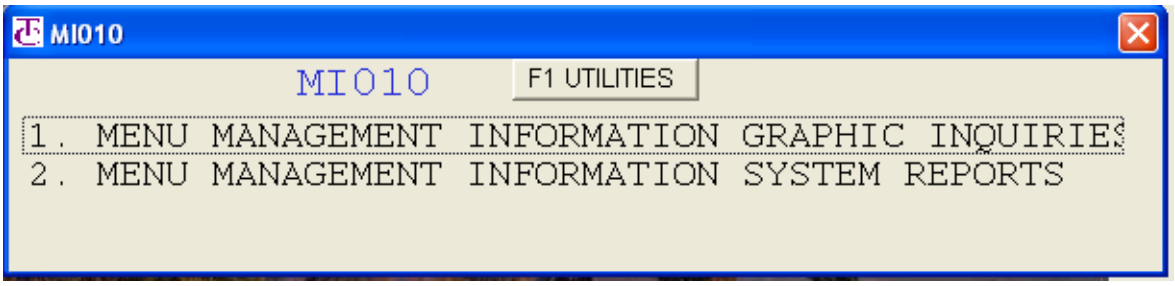


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MANAGEMENT INFORMATION SYSTEM – MI010 – REPORTS MENU

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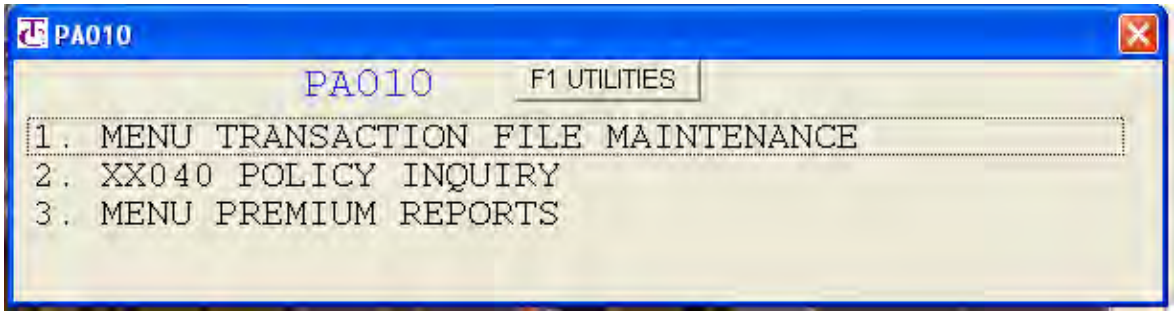
06/02/04



PREMIUM ACCOUNTING SYSTEM – PA010 – REPORTS MENU

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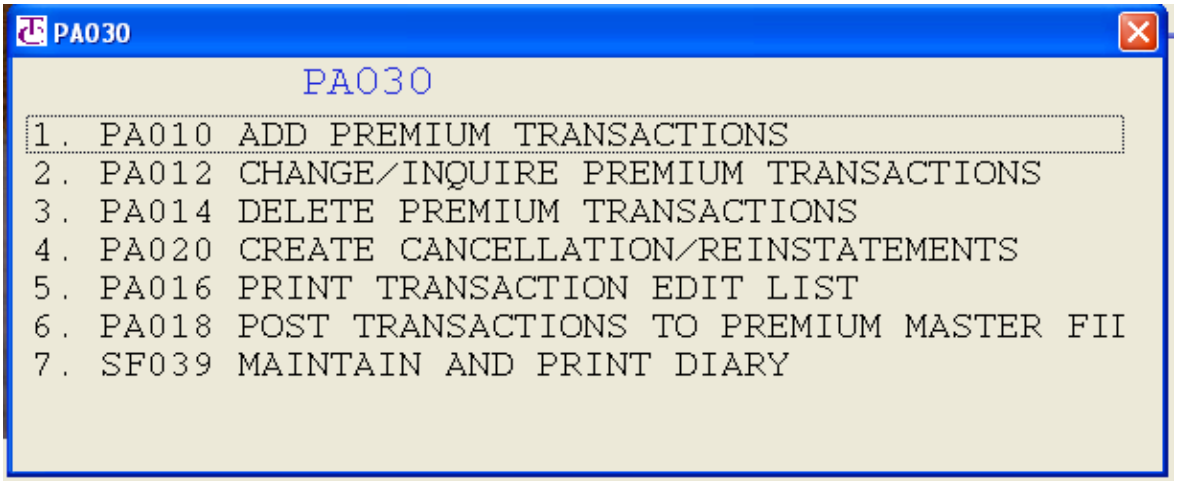
06/02/04



PREMIUM ACCOUNTING SYSTEM – PA030 – TRANS FILE MAINTENANCE

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06/02/04

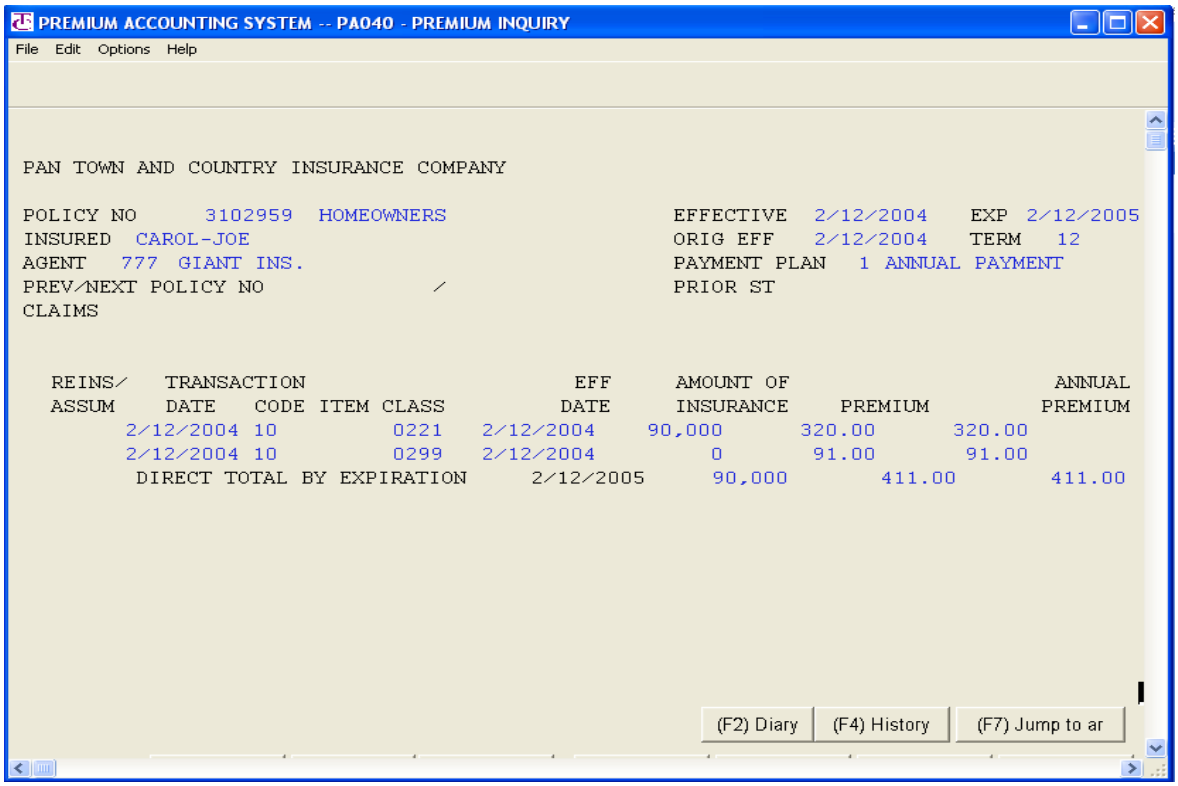


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PREMIUM ACCOUNTING SYSTEM – PA040 – PREMIUM INQUIRY

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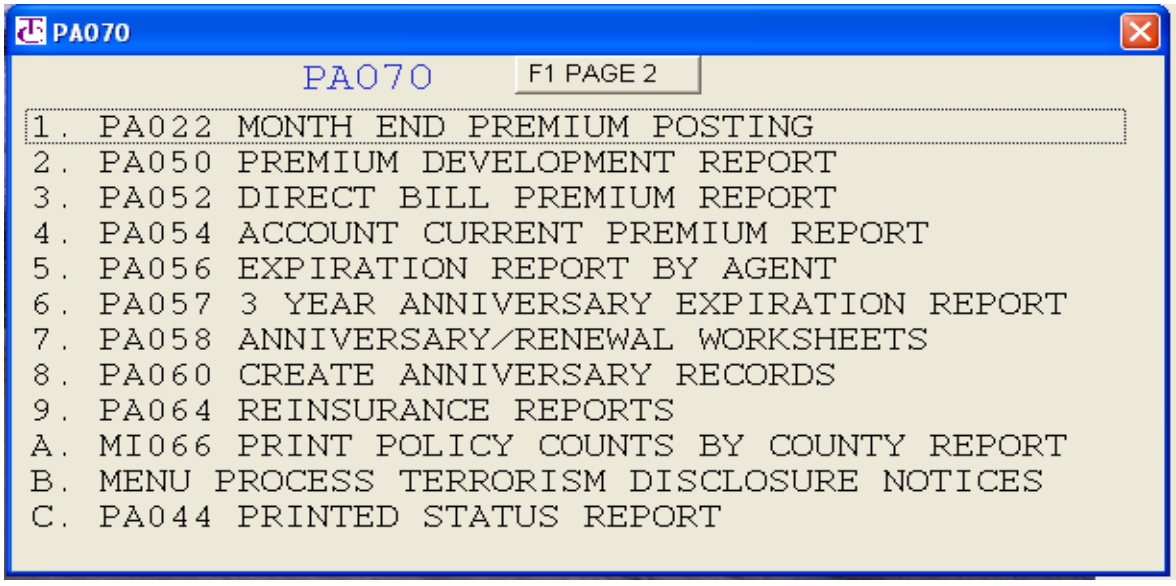
06/02/04



PREMIUM ACCOUNTING SYSTEM – PA070 – REPORTS MENU

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06/02/04

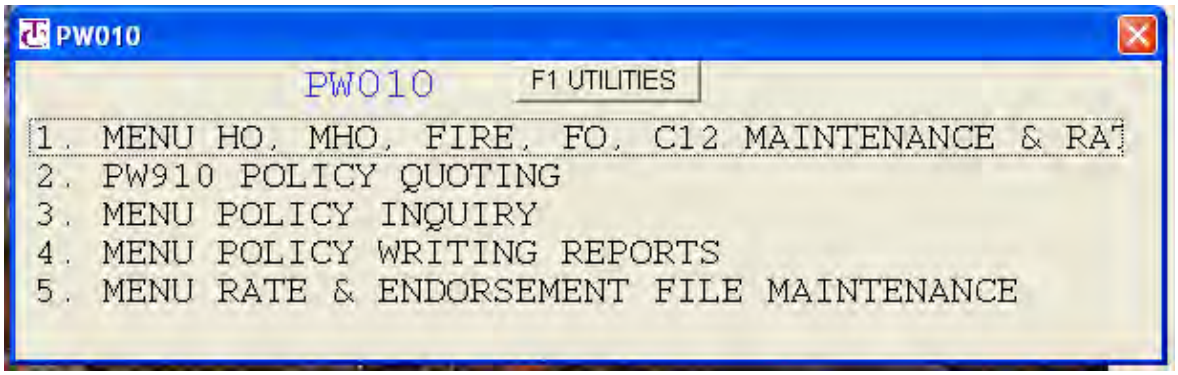


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POLICY WRITING SYSTEM – PW010 – MAIN MENU

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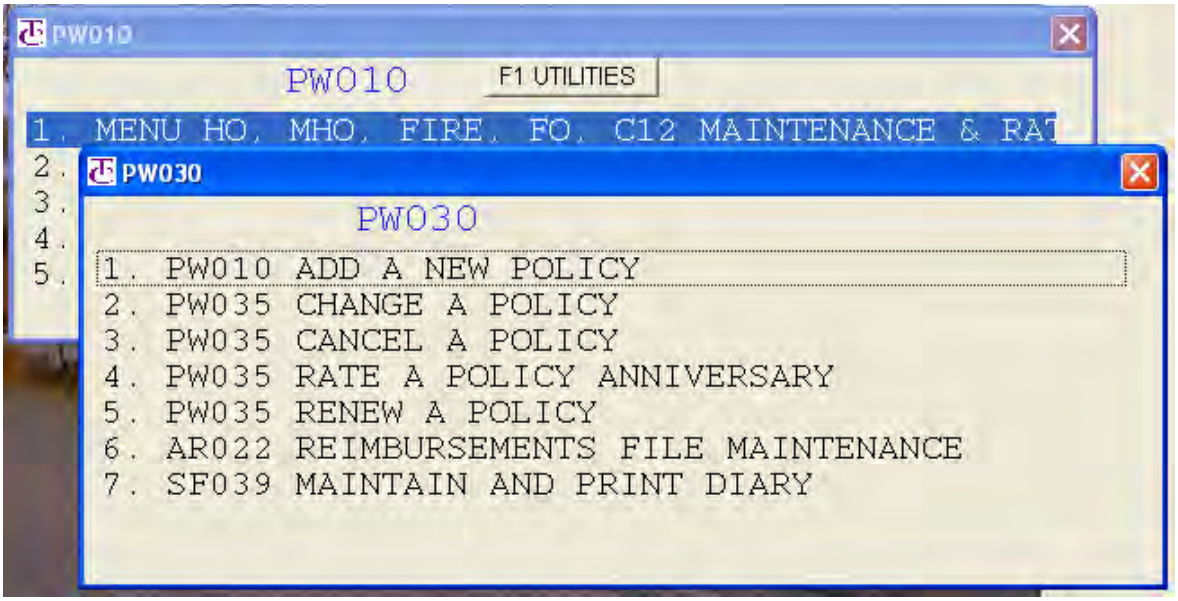
06/02/04



POLICY WRITING SYSTEM – PW030 – POLICY MAINTENANCE & RATING

TOWN & COUNTRY INSURANCE COMPANY

06/02/04

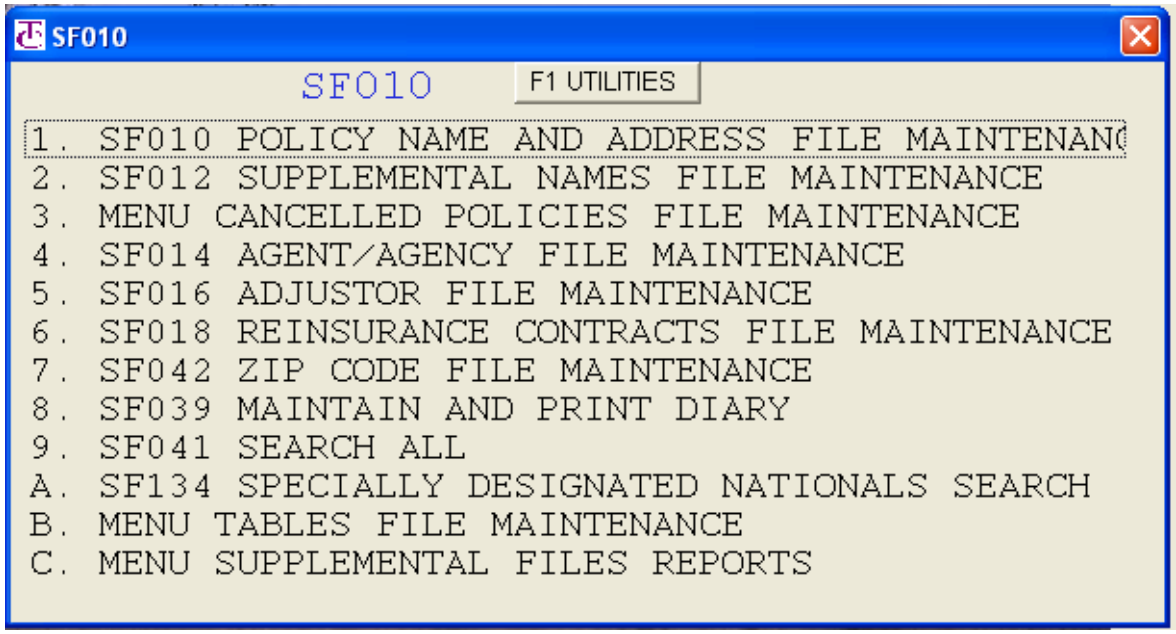


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SUPPLEMENTAL FILES SYSTEM – SF010 – MAIN MENU

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06/02/04



SUPPLEMENTAL FILES SYSTEM – SF010 – POLICY NAME & ADDRESS FILE MAINT

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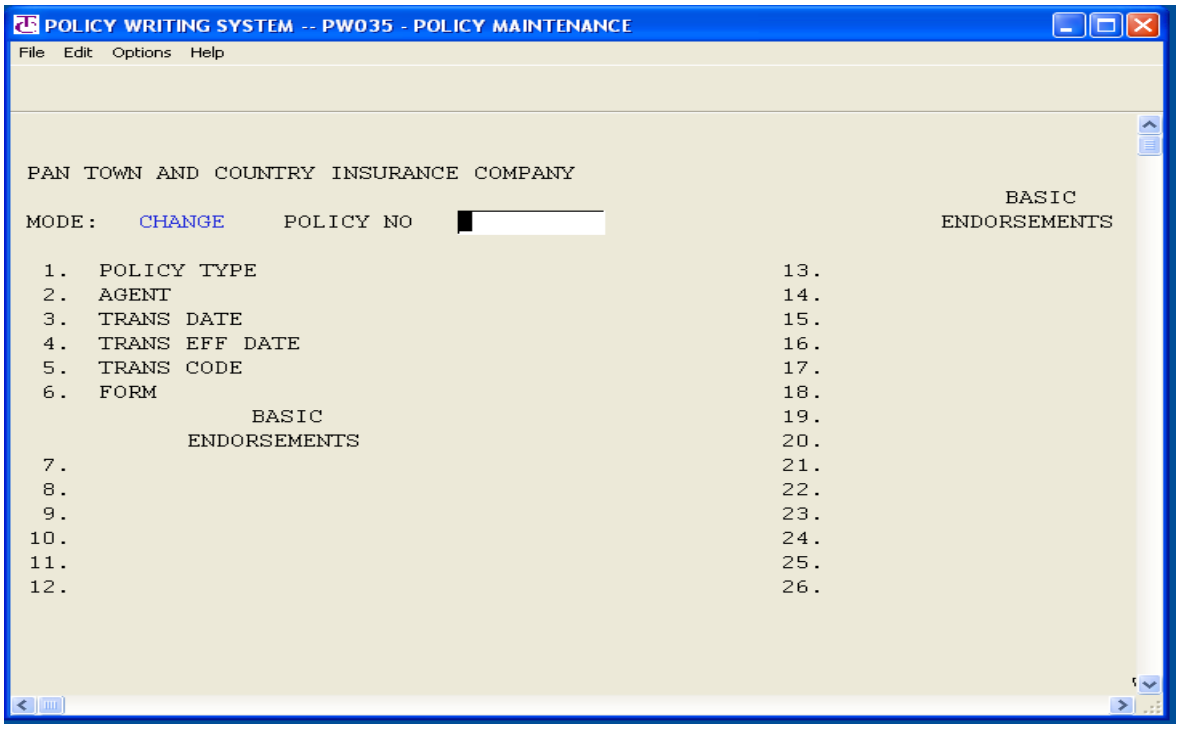


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POLICY WRITING SYSTEM – PW035 – POLICY MAINTENANCE

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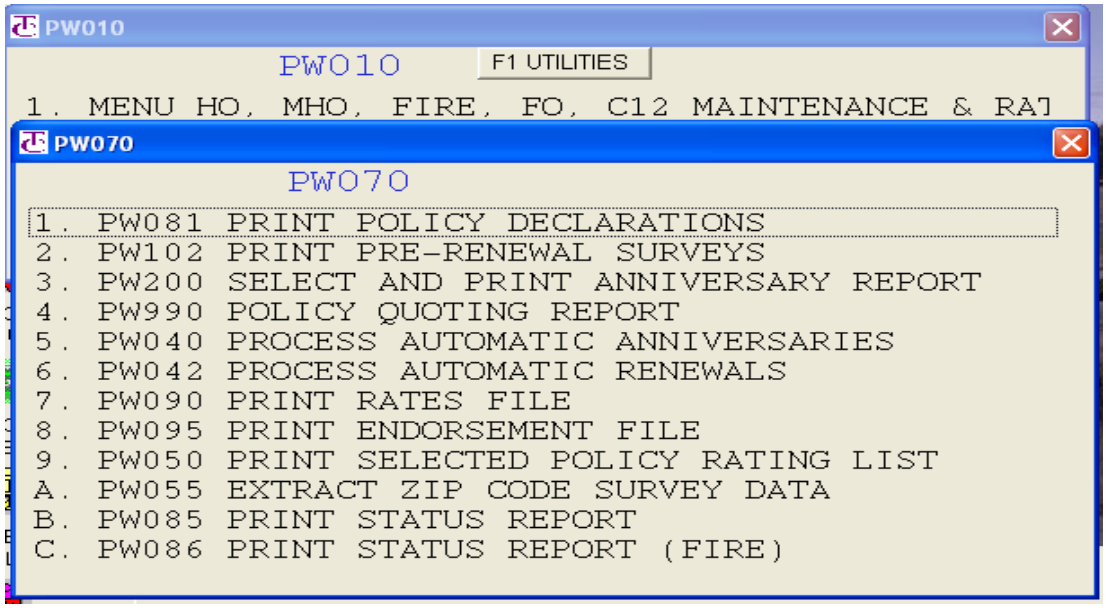
06/02/04



POLICY WRITING SYSTEM – PW070 – REPORTS MENU

TOWN & COUNTRY INSURANCE COMPANY

06/02/04

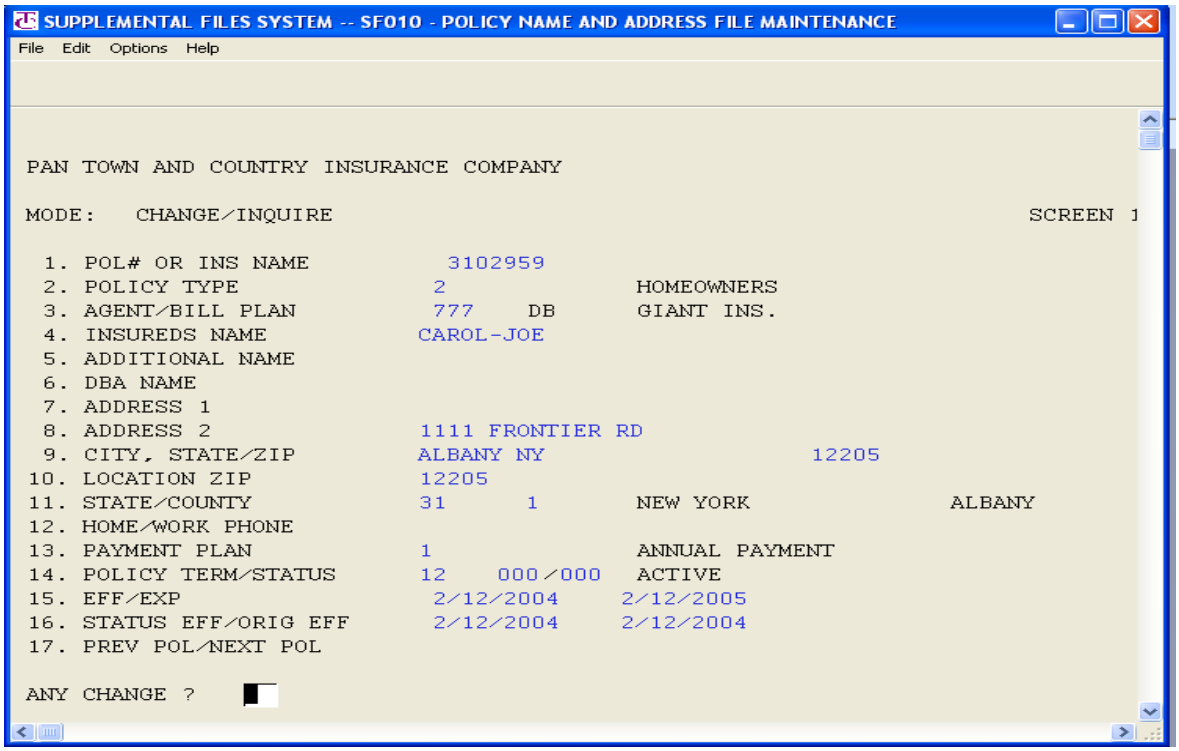


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SUPPLEMENTAL FILES SYSTEM – SF010 – POLICY NAME & ADDRESS FILE MAINT

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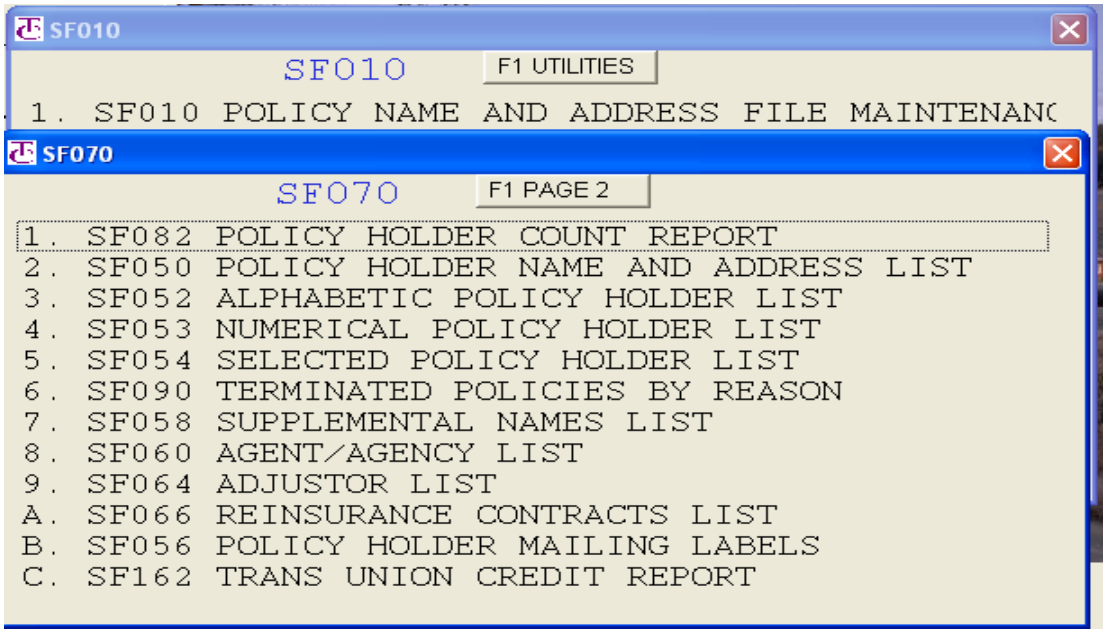
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SUPPLEMENTAL FILES SYSTEM – SF070 – REPORT MENU

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06/02/04



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TOWN AND COUNTRY
COMPUTER SERVICES, LLC
210 MORRIS ROAD, SCHENECTADY, NY 12303 (800) 388-7779 / (518) 355-3947

INSurance **PRO**cessing SYSTEM
REPORTS BY SYSTEM

POLICY WRITING
Policy Declarations
Policy Status/Worksheets
Rate File Listing
Endorsement File List
Pre-Renewal Surveys
Selected Policy Rating List
Anniversary Processing Report
Agent Declaration Assignment

PREMIUM ACCOUNTING
Transaction Register
Premium Development Report
Direct Bill Premium Report
Account Current Premium Report
Unearned Premium Report
Reinsurance Reports
Insurance Inforce Reports
Premium Status Report
Expiration Report
Chapter 220 Change Notices
Premiums by Class Report
Anniversary & Expiration Worksheets
Bureau Reporting

LOSS ACCOUNTING
Transaction Register
Loss Register
Open Claims Report
Losses by Agent Report
Loss Ration by Line & Agent
Losses by Cause of Loss
Loss Reserve Development
Schedule X
Schedule P Report-Parts 1,2,3
IBNR Development Report
Adjustment Expense by Adjustor
Summary Loss Report
Catastrophe Loss Report
Claim Status Report
Bureau Reporting

ACCOUNTS RECEIVABLE
Transaction Register
Policy Bills – Regular & Follow up
Direct Bill Commission Statements
Aged Receivable Reports
Outstanding Receivable Report
Receipts & Disbursements Report
Accounts Receivable Status Report
Applied Premium Credits
Installment Billing Report
Non Payment & Non Renewal Notices
Reinstatement Notices
Paid Premium by Agent Report
Agent Reimbursement Report
Deposit Premium Report
Account Current Transaction Register
Account Current Aged Receivables Report
Account Current Status Report

SUPPLEMENTAL FILES
Policy Holder Name & Address List
Alpha/Numerical Policy Holder List
Selected Policy Holder List
Policy Holder Mailing Labels
Policy Counts by: Expiration, Line & Agent
Supplemental Name List
Agent/Agency List
Agent/Agency Mailing Labels
Reinsurance Contracts List
Adjustor List
Tables File List
Spooled Reports List
Deferred Processing Report
Change Agent Assignment Report
Check File Integrity Report
Inspection Orders
Terminated Policies by Reason
Policy/Claim Diary
Search All

MANAGEMENT INFORMATION

Policy Analysis Report
Agent Experience Report
Inforce Limits by County Report
Loss Triangulation Worksheets
New & Cancelled Policies by Agency
New & Closed Claims Report

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COMPUTER SERVICES, LLC
3418 CARMAN ROAD, SCHENECTADY, NY 12303 (800) 388-7779 / (518) 355-3947

INSurance PROcessing System II

10/02

OPTIONAL REPORTS

AGENT REIMBURSEMENTS

AR022 AGENT REIMBURSEMENTS FILE MAINTENANCE
AR076 PRINT AGENT REIMBURSEMENTS REPORT
AR098 PURGE AGENT REIMBURSEMENTS FILE

DEPOSIT PREMIUM CAPABILITY

AR024 DEPOSIT PREMIUM FILE MAINTENANCE
AR086 PRINT DEPOSIT PREMIUM REPORT

NON-PAYMENT CANCELLATION

AR056 SELECT & PRINT NON-PAYMENT CANCELLATIONS LIST
AR058 PRINT NON-PAYMENT & NON-RENEWAL NOTICES

1099 PROCESSING

AR078 SELECT DB AGENT 1099'S
AR082 SELECT A/C AGENT 1099'S
LA074 SELECT ADJUSTOR 1099'S
SF028 1099 FILE MAINTENANCE
SF080 PRINT 1099`S

POLICY CHANGE NOTICES

PA024 POLICY CHANGE NOTICE FILE MAINTENANCE
PA072 PRINT POLICY CHANGE NOTICES

ANNIVERSARY PROCESSING

PW040 PROCESS SELECTED ANNIVERSARY POLICIES
PW200 SELECT AND PRINT ANNIVERSARY POLICIES

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INSurance PROcessing System II

10/02

OPTIONAL REPORTS (Continued)

PRINT SPOOLING

SF104 UPDATE SPOOLED FILE
SF108 PRINT INDIVIDUAL SPOOLED REPORTS
SF110 PRINT ALL SPOOLED REPORTS

DEFERRED PROCEESING

SF106 DEFERRED PROCESSING CONTROL
SF112 DEFERRED PROCESSING EXECUTION

ACCOUNTS RECEIVABLE

AR062 PRINT AGED RECIEVABLES BY AGENT REPORT
AR084 SELECT & PRINT REINSTATEMENT NOTICES
AR088 PRINT PAID PREMIUM BY AGENT REPORT

LOSS ACCOUNTING

LA051 PRINT SALVAGE/RECOVERIES REPORT
LA053 PRINT SELECTED LOSSES REPORT
LA054 PRINT LOSSES BY CLAIM NUMBER REPORT
LA064 PRINT LOSSES BY CAUSE OF LOSS REPORT
LA076 PRINT INCURRED BUT NOT REPORTED REPORT
LA082 PRINT CATASTROPHE LOSS REPORT

MANAGEMENT INFORMATION

MI056 PRINT LOSS TRIANGULATION WORKSHEETS
MI066 PRINT POLICY COUNTS BY COUNTRY REPORT
MI068 POLICY LIMITS BY ZIP CODE REPORT

POLICY WRITING

PW050 PRINT SELECTED POLICY RATING LIST

PREMIUM ACCOUNTING

PA074 PRINT SELECTED PREMIUM RECORDS BY CLASS REPORT
PA082 PRINT PREMIUM MASTER FILE PERIL REPORT

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INSurance PROcessing System II

10/02

OPTIONAL REPORTS (Continued)

SUPPLEMENTAL FILES

SW056 PRINT POLICY HOLDER MAILING LABELS
SW062 PRINT AGENT/AGENCY MAILING LABELS

STATISTICAL REPORTING

LA080 LOSS STATISTICAL REPORTING
PA080 PREMIUM STATISTICAL REPORTING

ACCOUNT CURRENT CAPABILITY

AR030 A/C ACCOUNTS RECEIVABLE TRANSACTIONS
AR032 PRINT A/C A/R TRANSACTION EDIT LIST
AR034 POST & PRINT A/C A/R TRANSACTION REGISTER
AR046 A/C ACCOUNTS RECEIVABLE AGENT INQUIRY
AR048 PRINT A/C ACCOUNTS RECEIVABLE STATUS REPORT
AR074 PRINT UNBILLED INSTALLMENTS REPORT
AR080 PRINT A/C AGED RECEIVABLES REPORT
AR082 SELECT A/C AGENT 1099'S
AR096 PURGE A/C ACCOUNTS RECEIVABLE MASTER FILE
PA054 PRINT ACCOUNT CURRENT PREMIUM REPORT

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INSurance **PRO**cessing SYSTEM II
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PREMIUM ACCOUNTING

Transaction Register
Premium Development Report
Direct Bill Premium Report
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Reinsurance Reports
Insurance Inforce Reports
Premium Status Report
Expiration Report
Anniv & Expiration Worksheets

ACCOUNTS RECEIVABLE

Transaction Register
Policy Bills
Commission Statements
Aged Receivables Report
Outstanding Receivables Report
Receipts & Disbursement Report
Accounts Receivable Status Report
Applied Premium Credits
Installment Billing Report

LOSS ACCOUNTING

Transaction Register
Loss Register
Open Claims Report
Reinsurance Losses
Losses By Agent Report
Loss Ratio By Line & Agent
Loss Reserve Development
Schedule X & P Reports
Adjustment Expense By Adjustor
Summary Loss Report
Claim Status Report
Bureau Reporting

SUPPLEMENTAL FILES

Policy Holder Name & Address List
Alphabetic Policy Holder List
Policy Counts By Expiration Date & Agent
Supplemental Name List
Agent/Agency List
Reinsurance Contracts List
Adjustor List
Tables File List
Selected Policy Holder List
Change Agent Assignment Report
Check File Integrity Report
Integrated Document Writer
Electronic Diary-Calendar

OPTIONAL PROGRAMS

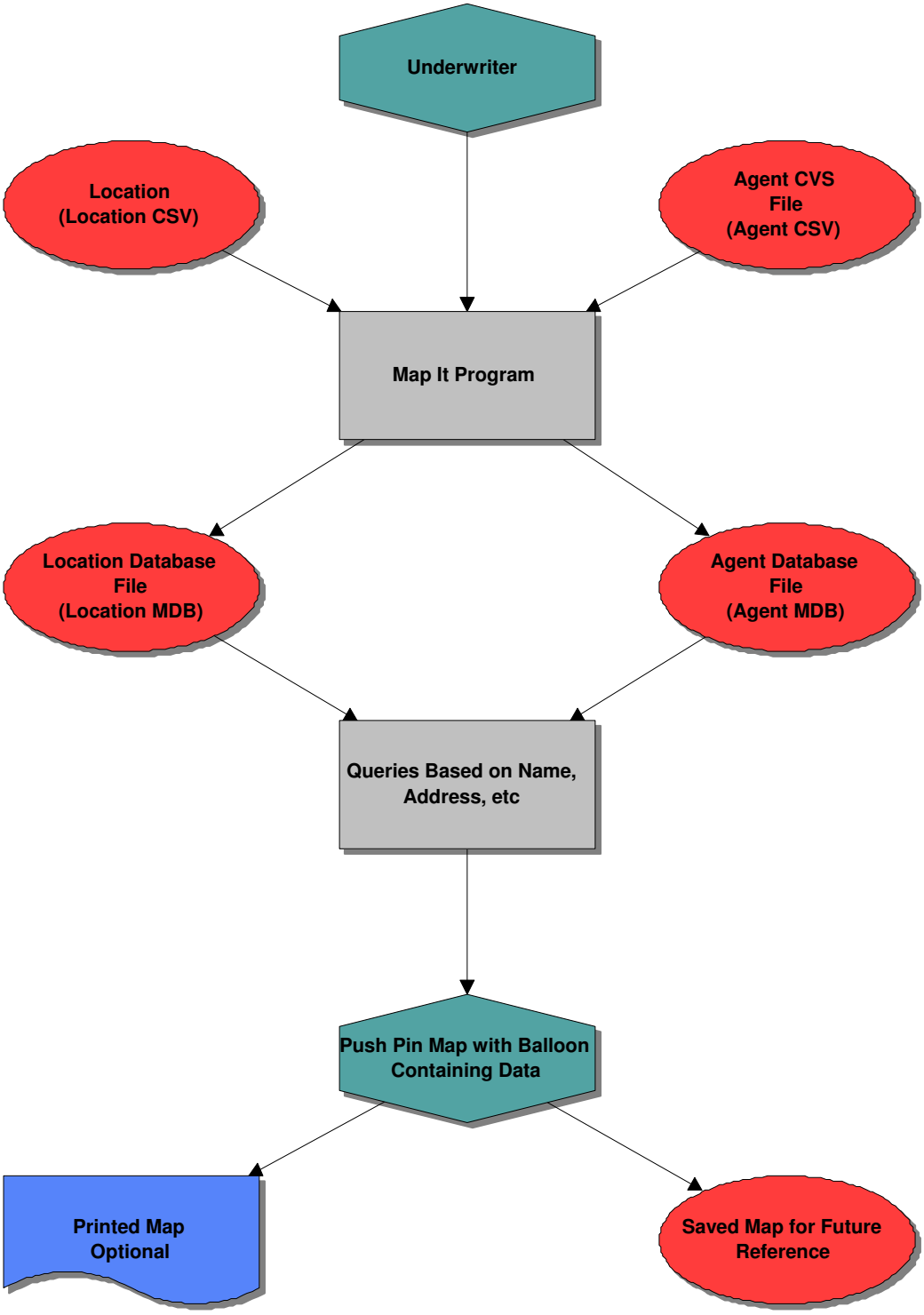
Agent Reimbursements
Non-Payment Cancellations
Policy Change Notices
Print Spooling Capability
Miscellaneous Reports
Account Current Capability
Deposit Premium Capability
Accounts Payable Interface
Anniversary Processing
Deferred Processing
Statistical Reporting
Search All

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MANAGEMENT INFORMATION

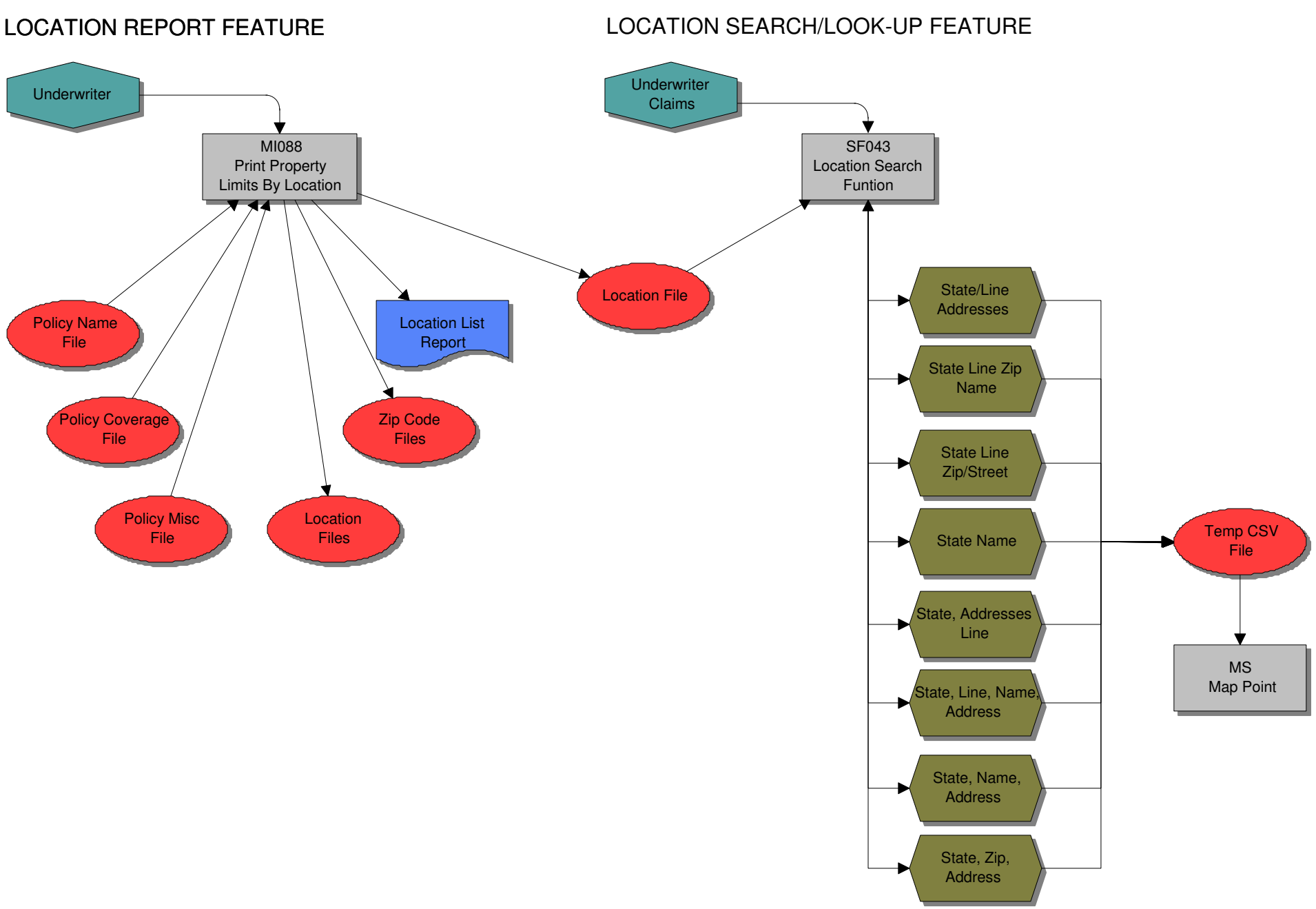


POLICY / AGENT MAPPING



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LOCATION SEARCH AND MAPPING



INQUIRY PROGRAMS

MI040		GRAPHIC PREMIUM INQUIRY
MI042		GRAPHIC LOSS INQUIRY

REPORT PROGRAMS

MI050		PRINT AGENT EXPERIENCE REPORT
MI051	*	PREMIUM & LOSS SUMMARY REPORT & EXTRACT
MI052		PRINT POLICY ANALYSIS REPORT
MI054		PRINT INFORCE LIMITS BY COUNTY REPORT
MI056		PRINT LOSS TRIANGULATION WORKSHEETS
MI058		PRINT CLAIMS BY SIZE REPORT
MI059	*	CLAIMS BY SIZE, DEDUCTIBLE & MAJOR CLASS REPORT
MI060		PRINT NEW & CANCELED POLICIES BY AGENT REPORT
MI062		PRINT NEW & CLOSED CLAIMS REPORT
MI064	*	PRINT AGENTS EXPERIENCE SUMMARY REPORT
MI066		PRINT POLICY COUNTS BY COUNTY REPORT
MI068		PRINT POLICY LIMITS BY ZIP CODE
MI070	*	PRINT LIST OF POLICIES WITH OUTSTANDING EARNED PREMIUM
MI072	*	PRINT REGULATION 154 REPORT
MI074	*	PRINT PAID CLAIMS REPORT
MI076		PRINT SELECTED LOSS DATA - BY RATING INFORMATION
MI078	*	LOSS RATIO ANALYSIS REPORT
MI080	*	SELECT AGENT PROFIT SHARE INFORMATION
MI082	*	UPDATE AGENT PROFIT SHARE INFORMATION
MI084	*	PRINT AGENT PROFIT SHARE WORKSHEETS
MI086	*	PRINT COMBINED CHECK STATEMENTS
MI088	*	PRINT PROPERTY LIMITS BY LOCATION REPORT

UTILITY PROGRAMS

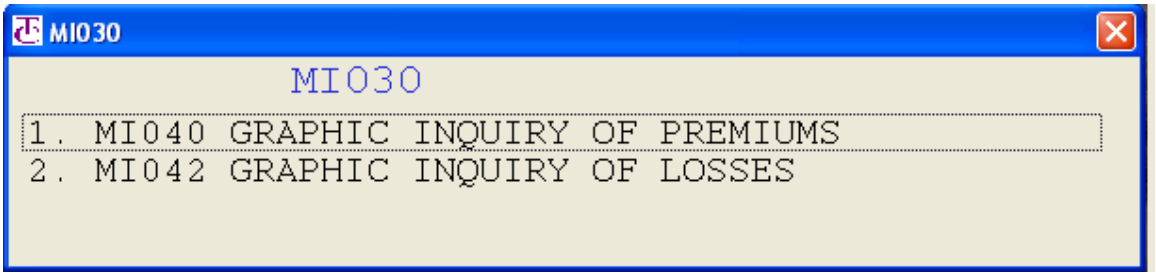
MI090	CREATE/REBUILD SUMMARY FILE
MI094	PURGE SUMMARY FILE

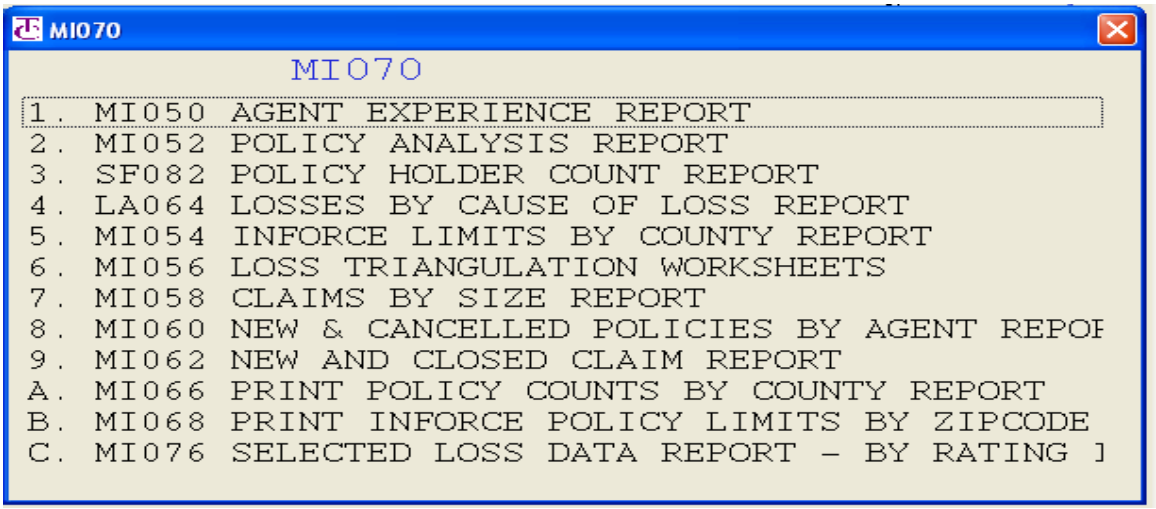
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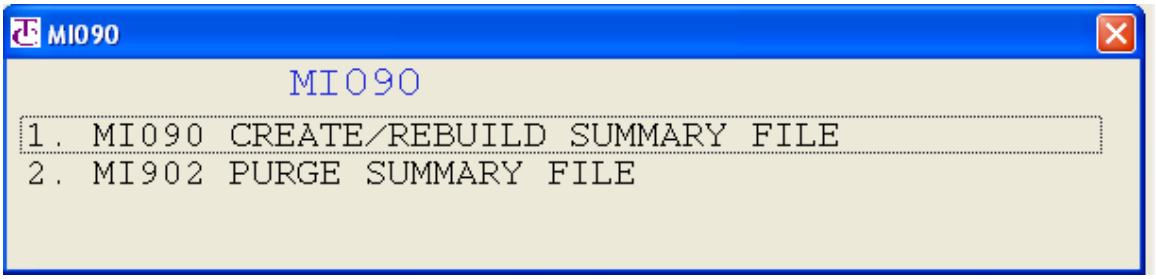
TOWN & COUNTRY COMPUTER SERVICES

MANAGEMENT INFORMATION SYSTEMS - SCREENS









MI SCREEN PRINTS

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1. DATE RANGE

The From/To Dates must be within the same calendar year. Choose any one of the following:

A. One month ex: 01/01/2008 thru 01/31/2008

B. One quarter ex: 01/01/2008 thru 03/31/2008

C. Six months ex: 06/01/2008 thru 12/31/2008

D. One year ex: 01/01/2008 thru 12/31/2008

2. AGENTS SELECTION

One Agent, up to 20 Agents, a Range of Agents or All Agents may be selected. Key Enter to select All Agents. There are two Agent Selection screens. Up to 10 Agents may be selected on first screen and up to an additional 10 Agents may be selected on Page 2 of that screen (user does not need to fill in all ten agent fields on the first screen in order to get to Page 2). When on Page 2, at "Any Change" user may key F4 to return to the first screen. If user needs to change any Agent Number selection on either screen, at "Any Change" key in the line number that needs to be changed and cursor will go to that line number.

3. COLUMN DEFINITIONS

A. Policy Counts

The Inforce Policy Count is the number of policies effective and inforce at the end of the period.

The New Policy Count is the number of policies added during the period. A policy is counted as new if the effective date of the premium records are the same as the original effective date in the Name and Address record.

The Canceled Policy Count is the number of policies canceled during the period based on the effective date of the cancellation.

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B. Written Premium

New Premium is the amount of premium attached to the new policies that were written during the period.

Canceled Premium is the amount of premium attached to policies that were canceled during the period.

Total Premium reflects all premium transactions that occurred during the period. This includes new premium, cancellations, renewals, increases, and decreases.

The Change From the Previous Period is the percentage change in written premium for this period compared to the same period last year. The % of Total is the total written premium for the specific line divided by the total written premium for all lines for the period.

C. Losses

The Number of New Claims is the number of claims that were incurred during the period based on the date of loss.

Incurred Losses is the amount of losses paid plus the change in loss reserves during the period.

The Current Period and Previous Period Loss Ratios are Earned to Incurred loss ratios. The earned premium is computed using the following equation:

The unearned premium at the beginning of the period
+ written premium for the period
- the unearned premium at the end of the period

The unearned premium has been computed using the 24's rule.

4. NOTES

Data not on your files will not be reflected on the report. For example a new policy issued in July but effective in June will not appear on the report run for July unless it is run after the policy is entered.

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It is recommended that you Post Premiums (PA018), Losses (LA018), and Answer YES to Rebuild the Summary File before running this report so the most current information is reflected.

5. CONFIRMING THE DATA

The Agent Experience Report presents a variety of information designed to analyze an agents' performance. It is important that the data presented is verified for accuracy before the report is distributed to agents and/or used as a basis for compensation or company decisions.

The following **INS PRO** reports can be used to validate most of the information shown on the Agent Experience Report produced by MI050-PRINT AGENT EXPERIENCE REPORT:

WRITTEN PREMIUM

Run **PA050 – PRINT PREMIUM DEVELOPMENT REPORT** and
PA052 – PRINT DIRECT BILL PREMIUM REPORT(1)

These reports will show written premiums for the period selected.

NOTE: ***WRITTEN PREMIUM is TOTAL of ALL agents*** *(although MI050 prints out ACTIVE agents only). This may be proved out by running PA052 in (D)etail mode.*

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LOSS INFORMATION

Run **LA062 – PRINT EARNED TO INCURRED LOSS RATION REPORT**(1)

This will give an approximation of the loss ratio shown on the Agent Experience Report.

Run **PA062 – UNEARNED PREMIUM REPORT**(1)

To get a more accurate loss ratio it must be calculated using an earned premium developed by taking "prior unearned plus written minus current unearned". Run this report once as of the prior date and again as of the current date. PA050 will give the written premium amount.

(1)These programs may be run for just one agent to conserve paper and allow individual verification.

Counts are done by the Name/Address Policy Type. Premium and Loss figures are done by the 4 digit Line of business from the Premium record. For example, a Standard Fire Policy has Inland Marine and General Liability on it. The standard coverages are coded using the Standard Fire line and the Inland marine is coded using the Inland marine line, the general liability is coded using the General Liability line. The Standard Fire Count is incremented by 1. That portion of the Standard Fire policy with a 4 digit line for Standard Fire is included in the New Premium and the Unearned Premium. The Inland marine inforce count is not incremented, however the New Policy, Unearned Premium is increased for that portion of the premium and the General Liability count is not incremented, however the New Policy, Unearned Premium is increased for that portion of the premium.

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1. DATE RANGE

The From/To Dates must be within the same calendar year. Choose any one of the following:

A. One month ex: 01/01/2016 thru 01/31/2016

B. One quarter ex: 01/01/2016 thru 03/31/2016

C. Six months ex: 06/01/2016 thru 12/31/2016

D. One year ex: 01/01/2016 thru 12/31/2016

2. AGENTS SELECTION

One Agent, up to 20 Agents, a Range of Agents or All Agents may be selected. Key Enter to select All Agents. There are two Agent Selection screens. Up to 10 Agents may be selected on first screen and up to an additional 10 Agents may be selected on Page 2 of that screen (user does not need to fill in all ten agent fields on the first screen in order to get to Page 2). When on Page 2, at "Any Change" user may key F4 to return to the first screen. If user needs to change any Agent Number selection on either screen, at "Any Change" key in the line number that needs to be changed and cursor will go to that line number.

3. COLUMN DEFINITIONS

A. Policy Counts

The Inforce Policy Count is the number of policies effective and inforce at the end of the period.

The New Policy Count is the number of policies added during the period. A policy is counted as new if the effective date of the premium records are the same as the original effective date in the Name and Address record.

The Canceled Policy Count is the number of policies canceled during the period based on the effective date of the cancellation.

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B. Written Premium

New Premium is the amount of premium attached to the new policies that were written during the period.

Canceled Premium is the amount of premium attached to policies that were canceled during the period.

Total Premium reflects all premium transactions that occurred during the period. This includes new premium, cancellations, renewals, increases, and decreases.

C. Losses

The Paid Losses is the amount of premium that was paid out for losses.

The Adjusting Expense is the amount of premium that was paid out for adjusting expenses.

The Adjusting Expense Loss Ratio is calculated by adding the Paid Losses and the Adjusting Expenses together, dividing by the Earned Premium amount and then multiplying that result by 100.

4. NOTES

Data not on your files will not be reflected on the report. For example a new policy issued in July but effective in June will not appear on the report run for July unless it is run after the policy is entered.

It is recommended that you Post Premiums (PA018), Losses (LA018), and Answer YES to Rebuild the Summary File before running this report so the most current information is reflected.

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5. CONFIRMING THE DATA

The Agent Experience Report presents a variety of information designed to analyze an agents' performance. It is important that the data presented is verified for accuracy before the report is distributed to agents and/or used as a basis for compensation or company decisions.

The following **INS PRO** reports can be used to validate most of the information shown on the Agent Experience Earned to Paid Report produced by MI051-PRINT AGENT EXPERIENCE EARNED TO PAID REPORT:

POLICY COUNTS

Run **SF082 – PRINT POLICY HOLDER COUNT REPORT**

The Inforce Policies by Agent section will display inforce and year-to-date new and canceled counts.

WRITTEN PREMIUM

Run **PA050 – PRINT PREMIUM DEVELOPMENT REPORT** and
PA052 – PRINT DIRECT BILL PREMIUM REPORT[1]

These reports will show written premiums for the period selected.

NOTE: ***WRITTEN PREMIUM is TOTAL of ALL agents*** *(although MI050 prints out ACTIVE agents only). This may be proved out by running PA052 in (D)etail mode.*

LOSS INFORMATION

Run **LA560 – PRINT EARNED TO PAID LOSS RATIO REPORT**[1]

This will give an approximation of the loss ratio shown on the Agent Experience Earned to Paid Report.

[1] These programs may be run for just one agent to conserve paper and allow individual verification.

Counts are done by the Name/Address Policy Type. Premium and Loss figures are done by the 4 digit Line of business from the Premium record. For example, a Standard Fire Policy has Inland

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Marine and General Liability on it. The standard coverages are coded using the Standard Fire line and the Inland marine is coded using the Inland marine line, the general liability is coded using the General Liability line. The Standard Fire Count is incremented by 1. That portion of the Standard Fire policy with a 4 digit line for Standard Fire is included in the New Premium and the Unearned Premium. The Inland marine inforce count is not incremented, however the New Policy, Unearned Premium is increased for that portion of the premium and the General Liability count is not incremented, however the New Policy, Unearned Premium is increased for that portion of the premium.

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MENU QUESTION – AS OF _____ (DATE)
Key Enter to default the current date; or key in the desired date and key Enter.

MENU QUESTION – DEFERRED PROCESSING
(N)O and press Enter. If (Y)ES is selected, the program will be set to run and print the report later with Deferred Processing.

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and press Enter. If (Y)ES is selected, the print preview window will open. The report may be previewed page by page, printed or select exit preview and answer yes to cancel the print job.

AGENT NUMBERS
One agent can be selected; or F1 for all agents.

FURTHER EXPLANATION

This report reads the PW Coverage File and displays policy counts by form for each Company Line of Business written. It is broken down into sections for Limits, Deductible, Settlement, Protection, Occupancy, and Replacement, and age of building analysis. It only picks up the current record and not the prior. It ignores policies where the transaction code is Cancelled (Trans Code11). Since BOP policies are multi location, the report may include the same policy multiple times depending on how many locations are on the same policy.

LIMITS ANALYSIS contains (by limit increments) a breakdown of policy count, premium and average for each policy form. Limits analysis includes only the Building Limit except for a Contents only policy; then it would include the Contents limit. For BOP, SMP, and Commercial Fire policies, if there is no Building Limit, the Property Limit is used. The premium listed is the premium that corresponds with the limit used.

DEDUCTIBLE & SETTLEMENT ANALYSIS contains (by deductible) policy count for each policy form; and Settlement Analysis (separate from Deductible Analysis counts) contains policy counts broken down by ACV, R/C or other for each policy form.

PROTECTION, OCCUPANCY AND REPLACEMENT ANALYSIS contains policy counts by Protected, Semi protected and Unprotected for each policy form.

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Occupancy Analysis (separate counts from Protection or Replacement) contains policy counts for Owner Occupied, Tenant, Seasonal, Vacant, Not Owner Occupied for each policy form. Replacement Analysis (separate counts from Protection & Occupancy Analysis) contains policy counts for policies with RC on Contents for each policy form.

AGE OF BUILDINGS contains policy counts by age of buildings from new to fourteen years old for each policy form.

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MENU QUESTION – AS OF _____ (DATE)
Key Enter to default the current date; or key in the desired date and key Enter.

MENU QUESTION – DETAIL OR SUMMARY
Key (D)etail or (S)ummary and key Enter. In (D)etail mode, four digit class codes are grouped on a page broken down by policy counts and total limits for each county.

MENU QUESTION – DEFERRED PROCESSING
(N)O and press Enter. If (Y)ES is selected, the program will be set to run and print the report later with Deferred Processing.

MENU QUESTION – SPOOL/PREVIEW PRINTED OUTPUT
(N)O and press Enter. If (Y)ES is selected, the print preview window will open. The report may be previewed page by page, printed or select exit preview and answer yes to cancel the print job.

FURTHER EXPLANATION

This report is based on the Company Line of Business and uses the Premium Master File as the driver file. Fee records (transaction code 99) are ignored. Reinsurance Records (transaction code >29) are ignored. Records effective after the Ending Date are ignored. Records transacted and expired prior to the Starting Date are ignored. Transaction code 10 (new business) or 14 (renewal) increment the count. Transaction code 11 (cancellation) decrement the counts. Transaction code 16 (reinstatement) increment the counts. Depending on how records are transacted and entered, MI054 results may not balance with MI066 Policy Counts By County report. For example, if you did not renew a policy but for some reason the Name/Address dates were inadvertently rolled to the next year, MI066 could count the policy because of the dates, but MI054 would not because there would be no Premium Records to count.

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Example of (S)ummary mode:

DATE: 10/14/16 2:39 pm TOWN & COUNTRY INSURANCE COMPANY PAGE: 3

PROGRAM NO: MI054 INFORCE POLICY LIMITS BY COUNTY REQUESTOR: SUPT

AS OF: 10/14/2016

STATE: 31 - NEW YORK
COUNTY: 047 - SCHENECTADY
POLICY TYPE: ALL TYPES

TYPE	CT-----AMT		CT = POLICY COUNT				AMT = TOTAL LIMITS IN THOUSANDS									
CODE	0------25		25------50		50------75		75-----100		100-----150		150-----200		200-----300		300-----&UP		TOTALS	
02	1	33	0	150	0	75	0	1,350	1	258	8	2,580	10	2,228	7	53,883	27	60,557
TOTAL	1	33	0	150	0	75	0	1,350	1	258	8	2,580	10	2,228	7	53,883	27	60,557

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MI066 Uses the Policy Name as a driver. Compares the Line of the policy with the selected line from the prompt and the State to make sure the policy matches.

The As of Year is used to determine 2 years back, 1 year back, current year and current year + 6 months.

For Inforce policies, the original effective date and expiration date is used to compare was the policy in force 2 years back, 1 year back, current year and current year + 6 months. The counts per county will be incremented for each of these where the policy falls. The Expiration Date is replaced with the Status Effective Date for Cancelled policies. A policy may be cancelled multiple times in this case.

For New or Renewal Counts.

Takes the effective date and compares against the original effective date. If the effective date falls within the As of Date and the effective and original effective match, the new count is incremented. Otherwise the renewal is incremented.

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COLUMN DEFINITIONS

A. Line of Business

Line of Business represents the Company Line of Business.

B. Policies Without Coverage

This area shows a policy count for each line of business that does not have any corresponding coverage or does not have any matching records on the Policy Writing Coverage File.

C. CT = Policy Count

This is a count of individual Locations (i.e. LOC/BLDG on COMMERCIAL RISKS).

D. AMT = Total Limit in Thousands.

The amount is calculated as follows:

If the policy type is HO, MHO, FARM, FIRE, or LLP and the form type is **4** or **6**, use the Coverage A Limit. If the policy type is SMP, BOP or C FIRE, use the Coverage A Limit + Coverage C Limit method. If the policy type is UMC or UMF use the Occurrence amount.

E. Totals

This reflects the total Limit for each line of business and for each zip code.

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PURPOSE

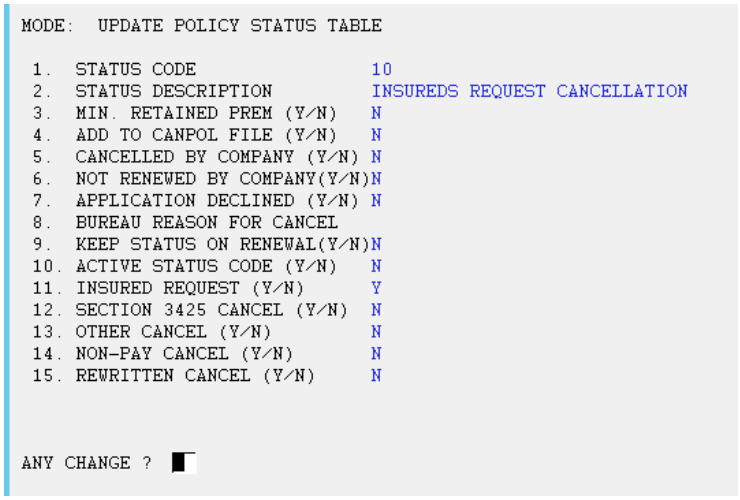
NY State Regulation 154 requires all Property Casualty Insurers writing Homeowners in the state of New York with premium totaling $500,000 or more to report data on a quarterly basis. **INS PRO** provides a report to assist in completing the filing.

MI072 – PRINT REGULATION 154 REPORT

The program is found on the Management Information Reports Menu. If your company has not licensed the Management Information System, the program will be found on the second Supplemental Files Reports Menu.

SET-UP

Prior to running this report the Policy Status Table must be set up to reflect the Terminated Counts properly (Tables File Maintenance, Update Tables File, Please Select 10, Policy Status Code Table, Key the Applicable Policy Status Code). It is recommended that you print the Policy Status Table prior to updating. Update the Item 11. Insured Request, Item 12. Section 3425 (b) or (c) of the Insurance Law Cancel, and Item 13. Other Cancel with a "Y"es or "N"o to best define this type of cancellation. **Note: "Y"es should be set only once in either one of fields 11 to 13.** See ***SF020*** *Tables Files Maintenance (Policy Status Code Table) Documentation* for setup needed in Policy Status Table.



Note: Fields 3-15 in every status code are required to have a "Y"es or "N"o answer with the exception of Bureau Reason for Cancel.

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PROCEDURE

1. DATE RANGE

FOR THE PERIOD _____TO _____ must be within the same calendar year. Normally the report is run on a quarterly basis. Choose any one of the following:

A. One month ex: 01/01/2015 thru 01/31/2015

B. One quarter ex: 01/01/2015 thru 03/31/2015

C. Six month ex: 06/01/2015 thru 12/31/2015

D. One year ex: 01/01/2015 thru 12/31/2015

2. DESCRIPTION

The program will report only Bureau line 2 and 4, or 32 and 34, Homeowners and Mobile Homeowners Policies. The Policy Writing Coverage file will be read to determine if the Form is a 4 (Tenant). Form 4 policies are excluded from the report. If there is not a matching Policy Writing record to determine if it is a Tenant Policy, the program will report the policy as a Homeowners Policy.

Non Continuous 12 month Policies will use the Original Effective Date from Name/Address while all other terms will use the Effective Date from Name/Address. If either of these dates is after the Ending Date of the report they will be skipped. The Expiration Date from Name/Address will be compared to the Starting Date of the report and if the Expiration Date is before the Starting Date, the policy will be skipped.

It will read the Policy Name/Address file location zip code field for classification of the zip code count. It will use the county from Name/Address to determine which county to classify the policy in.

Servicing Producers Start of Period and Servicing Producers End of Period:
The program will first read the Agent File. The Agent Zip Code will be used to define the county the agent falls in. The Agent Termination Date field and Agent License Date field will be compared with the Starting and Ending Dates of the report to

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determine if the Agent falls in the Servicing Producers Start of Period and Servicing Producers End of Period.

3. COLUMN DEFINITIONS

A. PIF Start of Period:
Active Policies: If the policy is active (3rd digit of Policy Name/Address file Policy Status is 0) and the Effective Date of the policy is on or before the Starting Date of the report, the PIF Start of Period fields are incremented.

B. Cancelled Policies:
The Status Effective date on Cancelled Policies is compared to the Starting Date of the report and if the Status Effective Date is on or after the Starting Date of the report, the PIF Start of Period is incremented.

C. New Writings in Period:
The Original Effective Date from Name/Address is compared with the Effective Date from Name/Address. If both of these dates are the same and they fall within the Starting and Ending Date of the report, the New Writings in Period count is incremented.

D. PIF End of Period:
The Status Effective Date on cancelled policies is compared to the Ending Date of the report and if the Status Effective Date is after the Ending Date, the PIF End of Period is incremented.

Cancelled policies are grouped as follows as long as the Status Effective Date from Name/Address falls between the Starting and Ending Date of the report. The Policy Status Table from the Table File will be read using the Policy's Status Code.

E. Less Policies Trmntd by Insured:
The Insured Request field is set to "Y" in the Policy Status Table.

F. Sec 3425 (b) or (c) of the Insurance Law Trmtns by Company
The Section 3425 (b) or (c) of the Insurance Law Cancel is set to "Y" in the Policy Status Table. Note this will only be incremented if the Insured Request is set to "N".

G. Other Trmtns by Company
Other Cancel is set to "Y" in the Policy Status Table. Policy Status Code 001 will be included in this count. The count will not be incremented if this status code matches the Expired non

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Renewed Code from the company Setup Table. Note this will only be incremented if the Insured Request is set to "N" and the Section 3425 Cancel is set to "N".

The program will produce seven output files for auditing purposes. They can be found in the ISPO folder and can easily be opened with MS Excel. These are used to determine what policies make up each count. They are not sent to DFS.

MI72SRT.CSV – Includes PIF Start of Period
MI72NEW.CSV – Includes New Writings in Period
MI72INS.CSV – Includes Trmntd by Insureds
MI72CO.CSV – Includes Sec 3425 by Company
MI72OTH.CSV – Includes Other Trmtns by Company
MI72END.CSV – Includes PIF End of Period
MI72TRM.CSV

Each file layout is the same:

Column 1 - Policy Number
Column 2 - Effective Date
Column 3 - Expiration Date
Column 4 - County Code
Column 5 - Zip Code column number (1 – 230)

The following link to the Department of Financial Services shows they are only looking for certain zip codes. They follow in order.

https://www.dfs.ny.gov/insurance/datacall/calls/reg154_report.htm

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A. PURPOSE

The INSurance PROcessing System has a report program to print property limits by location address, sequenced by state, line, and zip code (see sample attached). Within state, line and zip code, the addresses are arranged by street name and number. Options to select specific lines of business and/or specific zip codes are offered. As a by-product of creating the location report, a comma delimited file (CSV – Comma Separated Values), and a location search file can also be generated. The CSV file is input for the **INS PRO** MapIt application. The Indexed Location Search File is generated for (SF043) Location Search. The report is designed to support catastrophe planning and reinsurance related needs. The program is:

MI088 – PRINT PROPERTY LIMITS BY LOCATION AND CREATE SEARCH FILE

B. PROCEDURE

1) The Property Limits by Location report should be run at least once a week, so the on-line inquiry program (SF043 - Location Search) has up-to-date information. The report can be run as often as desired (daily). Because of the high number of records processed, it is recommended the report be run during periods of light server loads (lunch time, after normal working hours). The program can be run two ways; report mode – creating a paper report only, or creating a CSV file and/or Indexed Location Search file.

2) When selecting the Property Limits by Location report from a menu, the "Create Location Search File?" question will display. Answering "**Y**"es (default) will produce a CSV file and/or Indexed Location Search file used for SF043. If "**N**"o is answered, the paper report will be generated without the corresponding CSV file. **NOTE**: If the intention is to refresh the data for the Location Search function, "**Y**"es must be answered to the "Create Location Search File?" question.

3) If you answer "**Y**"es to the above stated question you will be prompted to answer several questions pertaining to the options involved with creating the Location Search File:

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A) **Create the MapIt import file only**. - Answering **YES** allows you to skip the process of creating the Indexed Location Search file. Creating this file is pertinent to using SF043 but will slow the MI088 run time considerably. Answer **NO** only if you wish to update SF043. **NOTE:** Opting **NO** to this option skips the following listed option. (B)

B) **Create terminated Policies CSV**. – Answering **YES** to this option creates a CSV file(s) containing Terminated Policies within the past three years. If you answer **YES** to this option you will NOT create a CSV of Active policies. **NOTE:** Opting **YES** to this option skips the following listed options. (C and D)

C) **Print a List of Invalid Addresses**. – This option creates a scrub list of policies with incorrect or invalid locations. Any addresses that are invalid or not 911 compliant will be listed, and **not** used for the Location Report or the Location Search file. This list can then be used to correct the address information so the policies listed will be included on future runs. The format for entering the location address in Policy Writing is as follows: Address-1, Address-2 (if any), City, State, Zip Code, County (for example “123 Main St, Albany, NY, 12201, Albany”).

   a. Answering **YES** to this option prompts another Question to **Process Canceled Locations in Scrub List**. – This will add you’re canceled or terminated policies which do not fit the format above to the scrub list.

D) **Process locations from quote directory** – Answering **YES** to this question will create separate Quote CSV file(s)

4) If answering “**N**”o to “Create Location Search File?”, the program prompts for selected lines of business and zip codes. A report can be generated for up to five selected lines of business **and/or** up to five selected zip codes. Keying <Enter> on the first prompt for either line of business or zip code will select **all** lines of businesses or **all** zip codes. Please **NOTE**: running the Property Limits by Location report for selected lines of businesses or zip codes does **not** create or update the CSV file and/or Indexed Location Search File used by SF043 Location Search.

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5) Example of Report:

DATE: 9/01/05 2:41 pm — Town and Country Insurance Company — PAGE: 002

PROGRAM NO: MI088 — PROPERTY LIMITS BY LOCATION — REQUESTOR: SUPT

STATE: 31 – NEW YORK — 2 – HOMEOWNERS — ZIPCODE: 12201

ADDRESS	CITY	POLICY	LIMITS
252 AMERICAN WAY	ALBANY	310200015	
100 LARK ST	ALBANY	310200007	$125,000
1789 MANNING BLVD	ALBANY	310200028	$200,000
22 WASHINGTON AVE	ALBANY	310200046	
	TOTAL ZIP EXPOSURE		$325,000

STATE: 31 – NEW YORK — 2 – HOMEOWNERS — ZIPCODE: 12202

ADDRESS	CITY	POLICY	LIMITS
2997 MAIN AVENUE	ALBANY	310200021	$70,000
312 N RIVER ROAD	ALBANY	310200027	$100,000
	TOTAL ZIP EXPOSURE		$170,000

STATE: 31 – NEW YORK — 2 – HOMEOWNERS — ZIPCODE: 12203

ADDRESS	CITY	POLICY	LIMITS
1777 5TH AVE	ALBANY	310200032	$450,000
	TOTAL ZIP EXPOSURE		$450,000

STATE: 31 – NEW YORK — 2 – HOMEOWNERS — ZIPCODE: 12205

ADDRESS	CITY	POLICY	LIMITS
2978 BATAVIA RD	ALBANY	310200023	$275,000
9433 CARLOTTA DRIVE	ALBANY	310200025	$300,000
1111 COLONIAL DRIVE	ALBANY	310200020	$300,000
1777 COLONIAL LANE	ALBANY	310200035	$300,000
2197 JAMES ST	ALBANY	310200010	
1333 LOUDONVILLE RD	ALBANY	310200031	$300,000
19971 SIERRA DRIVE	ALBANY	310200029	$300,000
	TOTAL ZIP EXPOSURE		$1,775,000

STATE: 31 – NEW YORK — 2 – HOMEOWNERS — ZIPCODE: 12303

ADDRESS	CITY	POLICY	LIMITS
1277 CARMAN COURT	SCHENECTADY	310200024	$250,000
7789 CARMAN PLACE	SCHENECTADY	310200012	
7798 CARMAN PLACE	SCHENECTADY	310200011	$300,000
456 CENTER LANE	SCHENECTADY	310200017	$125,000
1900 COLUMBIA CIRCLE	SCHENECTADY	310200026	$97,000
1731 EAST LYDIUS DRIVE	SCHENECTADY	310200001	
1731 EAST LYDIUS DRIVE	SCHENECTADY	310200036	
3700 EAST LYDIUS STREET	SCHENECTADY	310200002	$350,000
123 EAST MAIN ST	SCHENECTADY	31406	
123 EAST MAIN STREET	SCHENECTADY	310200042	
123 EAST MAIN STREET	SCHENECTADY	310200043	
123 EAST MAIN STREET	SCHENECTADY	310200044	
12229 FORT HUNTER ROAD	SCHENECTADY	310200034	$125,000
7579 HILDERBURG BLVD	SCHENECTADY	310200016	$90,000
211 JONES ROAD	SCHENECTADY	310200014	$100,000
3326 LORWOOD DRIVE	SCHENECTADY	310200022	$77,000
7 MAIN STREET	SCHENECTADY	31401	
57763 NORTH HUDSON RIVER ROAD	SCHENECTADY	310200018	$175,000
31730 NOTT STREET	SCHENECTADY	310200004	
8974 OLD FORD ROAD	SCHENECTADY	310200019	$100,000

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C. PROPERTY LIMIT CALCULATION

The property limit listed on the Location Report will also exhibit on Location Mapping and be used by the **INS PRO** MapIt Risk Calculator. Limits are comprised as follows:

HO, MHO, FO, URB Fire, and LLP lines: Coverage A Limit or if a Contents Only Risk, the Coverage C Limit.

AAIS Farm Properties or Dwelling Fire: Coverage A Limit or if a Contents Only Risk, the Coverage C Limit. Each dwelling location will display it's location limit.

SMP, BOP and CF: Coverage's A + B Limits.

Umbrella: Policy Limit of Liability.

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A. PURPOSE

The INSurance PROcessing System has the capability to generate Contingent Commission Worksheets. There are three programs involved, which are accessed from the Contingent Commission Processing option on the Management Information Reports Menu 1 of 1 (Screens A & B).

MI080 - Select Contingent Commission Information
MI082 - Update Contingent Commission Information
MI084 - Print Contingent Commission Worksheets

B. PROCEDURE

Printing Contingent Commission Worksheets involves several steps which should be done in the following sequence:

1. Build the initial Contingent Commission File.
   Run Select Contingent Commission Information.

2. Print the initial Contingent Commission File.
   Run Print Contingent Commission Worksheets.

3. Update the Contingent Commission File.
   Review the initial worksheets carefully and note any adjustments to be made or new information to be added. Select the Update Contingent Commission Information option and enter the corrections/additions as you may have noted.

4. Repeat steps 2 and 3 as often as necessary until all information is correct.

C. PROCESSING

1. Select Contingent Commission Information - MI080
   a. Data entry Instructions - You will be prompted to enter the starting and ending dates for the period. (ex. 010196 to 123196 for 1996). (See Screen C).

   b. Processing Description - This program extracts specific information from your previous Loss & Accounts Receivable files.

2. Update Contingent Commission Information - MI082

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a. Data Maintenance Instructions - This program lets you update the information selected by MI080.

1. Enter the number of the Agent that needs to be updated.

2. Update/enter the information as noted on the worksheets.

3. Enter a "D" to delete any agents that you do not want a worksheet printed for.

3. Print Contingent Commission Worksheets - MI084

a. Selection Criteria - You have the ability to either print Worksheets for all Agents or for just a couple. You will see a screen that will allow you to select from 1 to 10 individual agents or select all agents by pressing <NL> on the first selection.

b. Processing Description - MI084 will read the Contingent Commission file which contains records created by Select Contingent Commission Information and calculates the agents profit or deficit for the current year. If the agent has a profit, the Profit Share and Production Bonus will be calculated. If the agent is ineligible due to lack of Written Premium, a High Loss Ratio, or a decrease in Written Premium from the prior year, a message will be printed at the bottom of the worksheet stating why the agent is ineligible. (See sample Worksheet)

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```
MANAGEMENT INFORMATION SYSTEM -- MI070 - MAIN MENU            Username: DEBBIE
TOWN & COUNTRY MUTUAL INSURANCE COMPANY
12/24/1996                      10:43 am                      Terminal no:  5
_____________________________________________________________________________

              PLEASE SELECT:  __

          1. MI050   AGENT EXPERIENCE REPORT
          2. MI052   POLICY ANALYSIS REPORT
          3. SF082   POLICY HOLDER COUNT REPORT
          4. LA064   LOSSES BY CAUSE OF LOSS REPORT
          5. MI054   INFORCE LIMITS BY COUNTY REPORT
          6. MI056   LOSS TRIANGULATION WORKSHEETS
          7. MI058   CLAIMS BY SIZE REPORT
          8. MI066   PRINT POLICY COUNTS BY COUNTY REPORT
          9. MI060   NEW & CANCELED POLICIES BY AGENT REPORT
         10. MI062   NEW AND CLOSED CLAIM REPORT
         11. MENU    CONTINGENT COMMISSION PROCESSING


_____________________________________________________________________________
            <F3>-ERC  <F4>-IDW  <F5>-CALC  <F8>-EXIT TO PREVIOUS MENU
```

SCREEN A

```
MANAGEMENT INFORMATION SYSTEM -- MI075 - QUOTA SHARE          Username: DEBBIE
TOWN & COUNTRY MUTUAL INSURANCE COMPANY
12/24/1996                      10:45 am                      Terminal no:  5
_____________________________________________________________________________

              PLEASE SELECT:  __

          1. MI080   SELECT CONTINGENT COMMISSION INFORMATION

          2. MI082   UPDATE CONTINGENT COMMISSION INFORMATION

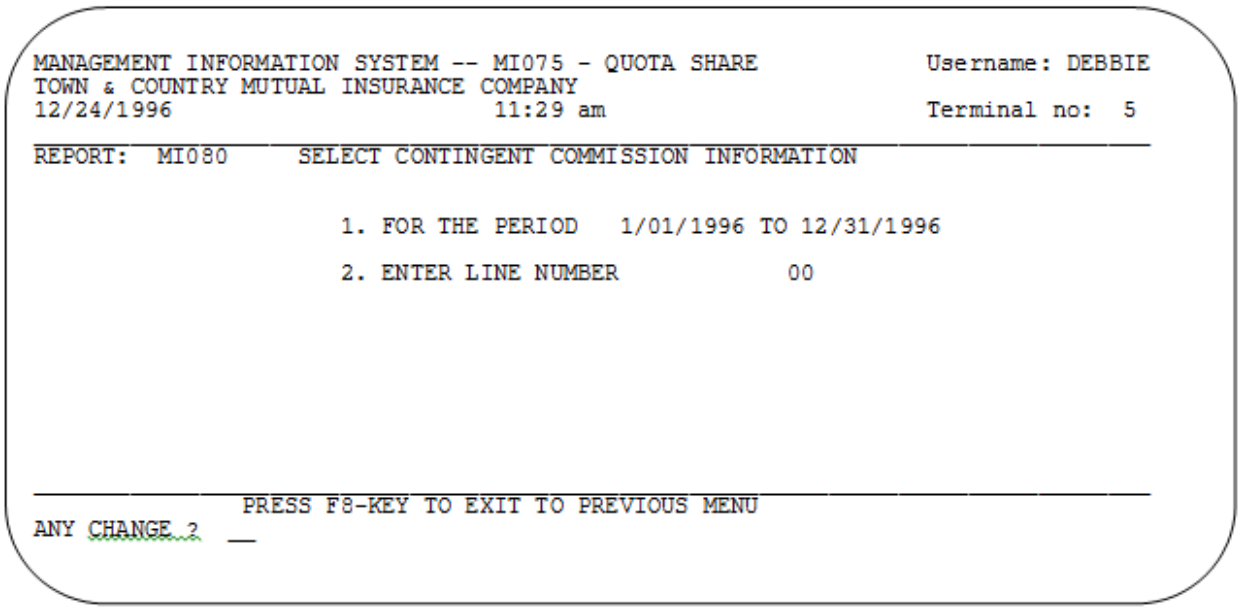
          3. MI084   PRINT CONTINGENT COMMISSION WORKSHEETS




_____________________________________________________________________________
            <F3>-ERC  <F4>-IDW  <F5>-CALC  <F8>-EXIT TO PREVIOUS MENU
```

SCREEN B

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SCREEN C

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OPERATIONS SCHEDULE



DATA PROCESSING OPERATIONS SCHEDULE
JANUARY MONTH END
To be run in February

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports	Date Scheduled	Date Run
PA022 Month End Premium Posting (As of 1/31)	.....	.....
PA050 Premium Development Report (From 1/01 to 1/31)	.....	.....
PA052 Direct Bill Premium Report (From 1/01 to 1/31)	.....	.....
PA064 Reinsurance Reports (From 1/01 to 1/31)	.....	.....
PA056 Expiring Policies by Agent Report (From to)	.....	.....
PA058 Anniversary/Renewal Worksheets (From to)	.....	.....
PA060 Create Anniversary Records (From to)	.....	.....
Accounts Receivable		
AR060* Aged Receivables by Policy Report (As of 1/31)	.....	.....
AR064 Receipts & Disbursements Rept (From 1/01 to 1/31)	.....	.....
AR068 D B Commission Statements (From 1/01 to 1/31)	.....	.....
AR070 Installment Billing Report (From to)	.....	.....
Loss Reports		
LA050 Loss Registers (From 1/01 to 1/31)	.....	.....
LA052 Open Claims Report (As of 1/31)	.....	.....
LA056 Reinsurance Losses (From 1/01 to 1/31)	.....	.....
Supplemental Files		
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
Other		
PA082 Premium Peril Report (From 1/1/YY-1 to 12/31/YY-1) (Unearned by Line)	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....

- NOTE - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
FEBRUARY MONTH END
To be run in March

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports	Date Scheduled	Date Run
PA022 Month End Premium Posting (As of 2/28)	.....	.....
PA050 Premium Development Report (From 2/01 to 2/28)	.....	.....
PA052 Direct Bill Premium Report (From 2/01 to 2/28)	.....	.....
PA064 Reinsurance Reports (From 2/01 to 2/28)	.....	.....
PA056 Expiring Policies by Agent Report (From to)	.....	.....
PA058 Anniversary/Renewal Worksheets (From to)	.....	.....
PA060 Create Anniversary Records (From to)	.....	.....
Accounts Receivable		
AR060* Aged Receivables by Policy Report (As of 2/28)	.....	.....
AR064 Receipts & Disbursements Rept (From 2/01 to 2/28)	.....	.....
AR068 D B Commission Statements (From 2/01 to 2/28)	.....	.....
AR070 Installment Billing Report (From to)	.....	.....
Loss Reports		
LA050 Loss Registers (From 2/01 to 2/28)	.....	.....
LA052 Open Claims Report (As of 2/28)	.....	.....
LA056 Reinsurance Losses (From 2/01 to 2/28)	.....	.....
Supplemental Files		
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
Other		
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....

* Note - These reports must be run before any deposits for the following month are entered.

09/06

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DATA PROCESSING OPERATIONS SCHEDULE
MARCH MONTH END - QUARTER END
To be run in April

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

	Premium Reports	Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 3/31)	.....	.....
PA050	Premium Development Report (From 3/01 to 3/31)	.....	.....
	Premium Development Report (From 1/01 to 3/31)	.....	.....
PA052	Direct Bill Premium Report (From 3/01 to 3/31)	.....	.....
PA062	Unearned Premium Report (As of 3/31)	.....	.....
PA064	Reinsurance Reports (From 3/01 to 3/31)	.....	.....
PA066	Insurance Inforce Report (As of 3/31)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....

	Accounts Receivable		
AR060*	Aged Receivables by Policy Report (As of 3/31)	.....	.....
AR064	Receipts & Disbursements Rept (From 3/01 to 3/31)	.....	.....
	Receipts & Disbursements Rept (From 1/01 to 3/31)	.....	.....
AR066*	Outstanding Receivables Report (From 1/01 to 3/31)	.....	.....
AR068	D B Commission Statements (From 3/01 to 3/31)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....

	Loss Reports		
LA050	Loss Registers (From 3/01 to 3/31)	.....	.....
	Loss Registers (From 1/01 to 3/31)	.....	.....
LA052	Open Claims Report (As of 3/31)	.....	.....
LA054	Losses by Claim Number (From 1/01 to 3/31)	.....	.....
LA056	Reinsurance Losses (From 3/01 to 3/31)	.....	.....
LA062	Earned to Incurred Loss Ratio (From 1/01 to 3/31)	.....	.....
LA070	Schedule X Report (As of 3/31)	.....	.....
LA076	Incurred but not Reported (From 1/01 to 3/31)	.....	.....
LA084	Schedule P Processing (From 1/01 to 3/31)	.....	.....

	Supplemental Files		
SF082	Policy Holder Count Report (As of 3/31)	.....	.....

	Other		
XLA904	Rebuild Name & Address Claim Table	.....	.....
-----	----------	.....	.....

- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
APRIL MONTH END
To be run in May

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports	Date Scheduled	Date Run
PA022 Month End Premium Posting (As of 4/30)	.....	.....
PA050 Premium Development Report (From 4/01 to 4/30)	.....	.....
PA052 Direct Bill Premium Report (From 4/01 to 4/30)	.....	.....
PA064 Reinsurance Reports (From 4/01 to 4/30)	.....	.....
PA056 Expiring Policies by Agent Report (From to)	.....	.....
PA058 Anniversary/Renewal Worksheets (From to)	.....	.....
PA060 Create Anniversary Records (From to)	.....	.....
Accounts Receivable		
AR060* Aged Receivables by Policy Report (As of 4/30)	.....	.....
AR064 Receipts & Disbursements Rept (From 4/01 to 4/30)	.....	.....
AR068 D B Commission Statements (From 4/01 to 4/30)	.....	.....
AR070 Installment Billing Report (From to)	.....	.....
Loss Reports		
LA050 Loss Registers (From 4/01 to 4/30)	.....	.....
LA052 Open Claims Report (As of 4/30)	.....	.....
LA056 Reinsurance Losses (From 4/01 to 4/30)	.....	.....
Supplemental Files		
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
Other **		
AR094 Purge AR Paid File (As of 12/31/YY-3)	.....	.....
AR096 Purge Account Current(If Applicable)(As of 12/31/yy-3)	.....	.....
AR098 Purge Agent Reimbursements File (As of 12/31/YY-3)	.....	.....
PA094 Purge Premium Master File (As of 12/31/YY-3)	.....	.....
PW115 Purge Policy Writing Files (As of 12/31/YY-3)	.....	.....

* Note - These reports must be run before any deposits for the following month are entered.

** Purge as of 12/31 of the previous year – 3

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DATA PROCESSING OPERATIONS SCHEDULE
MAY MONTH END
To be run in June

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

	Premium Reports	Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 5/31)	.....	.....
PA050	Premium Development Report (From 5/01 to 5/31)	.....	.....
PA052	Direct Bill Premium Report (From 5/01 to 5/31)	.....	.....
PA064	Reinsurance Reports (From 5/01 to 5/31)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....
	Accounts Receivable		
AR060*	Aged Receivables by Policy Report (As of 5/31)	.....	.....
AR064	Receipts & Disbursements Rept (From 5/01 to 5/31)	.....	.....
AR068	D B Commission Statements (From 5/01 to 5/31)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....
	Loss Reports		
LA050	Loss Registers (From 5/01 to 5/31)	.....	.....
LA052	Open Claims Report (As of 5/31)	.....	.....
LA056	Reinsurance Losses (From 5/01 to 5/31)	.....	.....
	Supplemental Files		
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
	Other		
-----	Review and clean up AR Open file	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
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* Note - These reports must be run before any deposits for the following month are entered.

09/06

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DATA PROCESSING OPERATIONS SCHEDULE
JUNE MONTH END - QUARTER END
To be run in July

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

	Premium Reports	Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 6/30)	.....	.....
PA050	Premium Development Report (From 6/01 to 6/30)	.....	.....
	Premium Development Report (From 4/01 to 6/30)	.....	.....
	Premium Development Report (From 1/01 to 6/30)	.....	.....
PA052	Direct Bill Premium Report (From 6/01 to 6/30)	.....	.....
PA062	Unearned Premium Report (As of 6/30)	.....	.....
PA064	Reinsurance Reports (From 6/01 to 6/30)	.....	.....
PA066	Insurance Inforce Report (As of 6/30)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....

	Accounts Receivable		
AR060*	Aged Receivables by Policy Report (As of 6/30)	.....	.....
AR064	Receipts & Disbursements Rept (From 6/01 to 6/30)	.....	.....
	Receipts & Disbursements Rept (From 1/01 to 6/30)	.....	.....
AR066*	Outstanding Receivables Report (From 1/01 to 6/30)	.....	.....
AR068	D B Commission Statements (From 6/01 to 6/30)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....

	Loss Reports		
LA050	Loss Registers (From 6/01 to 6/30)	.....	.....
	Loss Registers (From 1/01 to 6/30)	.....	.....
LA052	Open Claims Report (As of 6/30)	.....	.....
LA054	Losses by Claim Number (From 1/01 to 6/30)	.....	.....
LA056	Reinsurance Losses (From 6/01 to 6/30)	.....	.....
LA062	Earned to Incurred Loss Ratio (From 1/01 to 6/30)	.....	.....
LA070	Schedule X Report (As of 6/30)	.....	.....
LA076	Incurred but not Reported (From 1/01 to 6/30)	.....	.....
LA084	Schedule P Processing (From 1/01 to 6/30)	.....	.....

	Supplemental Files		
SF052	Alphabetic Policy Holder List	.....	.....
SF082	Policy Count Report (As of 6/30)	.....	.....

	Other		
XLA904	Rebuild Name & Address Claim Table	.....	.....
-----	----------	.....	.....

- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
JULY MONTH END
To be run in August

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

	Premium Reports	Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 7/31)	.....	.....
PA050	Premium Development Report (From 7/01 to 7/31)	.....	.....
PA052	Direct Bill Premium Report (From 7/01 to 7/31)	.....	.....
PA064	Reinsurance Reports (From 7/01 to 7/31)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....
	Accounts Receivable		
AR060*	Aged Receivables by Policy Report (As of 7/31)	.....	.....
AR064	Receipts & Disbursements Rept (From 7/01 to 7/31)	.....	.....
AR068	D B Commission Statements (From 7/01 to 7/31)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....
	Loss Reports		
LA050	Loss Registers (From 7/01 to 7/31)	.....	.....
LA052	Open Claims Report (As of 7/31)	.....	.....
LA056	Reinsurance Losses (From 7/01 to 7/31)	.....	.....
	Supplemental Files		
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
	Other		
AR094	Purge AR Paid File (As of 12/31/YY-3)	.....	.....
-----	----------	.....	.....
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* NOTE - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
AUGUST MONTH END
To be run in September

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports		Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 8/31)	.....	.....
PA050	Premium Development Report (From 8/01 to 8/31)	.....	.....
PA052	Direct Bill Premium Report (From 8/01 to 8/31)	.....	.....
PA064	Reinsurance Reports (From 8/01 to 8/31)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....

Accounts Receivable			
AR060*	Aged Receivables by Policy Report (As of 8/31)	.....	.....
AR064	Receipts & Disbursements Rept (From 8/01 to 8/31)	.....	.....
AR068	D B Commission Statements (From 8/01 to 8/31)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....

Loss Reports			
LA050	Loss Registers (From 8/01 to 8/31)	.....	.....
LA052	Open Claims Report (As of 8/31)	.....	.....
LA056	Reinsurance Losses (From 8/01 to 8/31)	.....	.....

Supplemental Files			
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....

Other			
-----	----------	.....	.....
-----	----------	.....	.....
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- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
SEPTEMBER MONTH END - QUARTER END
To be run in October

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

	Premium Reports	Date Scheduled	Date Run
	Premium Reports		
PA022	Month End Premium Posting (As of 9/30)	.....	.....
PA050	Premium Development Report (From 9/01 to 9/30)	.....	.....
	Premium Development Report (From 7/01 to 9/30)	.....	.....
	Premium Development Report (From 1/01 to 9/30)	.....	.....
PA052	Direct Bill Premium Report (From 9/01 to 9/30)	.....	.....
PA062	Unearned Premium Report (As of 9/30)	.....	.....
PA064	Reinsurance Reports (From 9/01 to 9/30)	.....	.....
PA066	Insurance Inforce Report (As of 9/30)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....
	Accounts Receivable		
AR060*	Aged Receivables by Policy Report (As of 9/30)	.....	.....
AR064	Receipts & Disbursements Rept (From 9/01 to 9/30)	.....	.....
	Receipts & Disbursements Rept (From 1/01 to 9/30)	.....	.....
AR066*	Outstanding Receivables Report (From 1/01 to 9/30)	.....	.....
AR068	D B Commission Statements (From 9/01 to 9/30)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....
	Loss Reports		
LA050	Loss Registers (From 9/01 to 9/30)	.....	.....
	Loss Registers (From 1/01 to 9/30)	.....	.....
LA052	Open Claims Report (As of 9/30)	.....	.....
LA054	Losses by Claim Number (From 1/01 to 9/30)	.....	.....
LA056	Reinsurance Losses (From 9/01 to 9/30)	.....	.....
LA062	Earned to Incurred Loss Ratio (From 1/01 to 9/30)	.....	.....
LA070	Schedule X Report (As of 9/30)	.....	.....
LA076	Incurred but not Reported (From 1/01 to 9/30)	.....	.....
LA084	Schedule P Processing (From 1/01 to 9/30)	.....	.....
	Supplemental Files		
SF082	Policy Holder Count Report (As of 9/30)	.....	.....
	Other		
PA065	Property Catastrophe Report	.....	.....
PA067	Limit and Premium Profile	.....	.....
XLA904	Rebuild Name & Address Claim Table	.....	.....
-----	----------	.....	.....

- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
OCTOBER MONTH END
To be run in November

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports	Date Scheduled	Date Run
PA022 Month End Premium Posting (As of 10/31)	.....	.....
PA050 Premium Development Report (From 10/01 to 10/31)	.....	.....
PA052 Direct Bill Premium Report (From 10/01 to 10/31)	.....	.....
PA064 Reinsurance Reports (From 10/01 to 10/31)	.....	.....
PA056 Expiring Policies by Agent Report (From to)	.....	.....
PA058 Anniversary/Renewal Worksheets (From to)	.....	.....
PA060 Create Anniversary Records (From to)	.....	.....
Accounts Receivable		
AR060* Aged Receivables by Policy Report (As of 10/31)	.....	.....
AR064 Receipts & Disbursements Rept (From 10/01 to 10/31)	.....	.....
AR068 D B Commission Statements (From 10/01 to 10/31)	.....	.....
AR070 Installment Billing Report (From to)	.....	.....
Loss Reports		
LA050 Loss Registers (From 10/01 to 10/31)	.....	.....
LA052 Open Claims Report (As of 10/31)	.....	.....
LA056 Reinsurance Losses (From 10/01 to 10/31)	.....	.....
Supplemental Files		
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
----- ----------	.....	.....
Other		
XAR901 Audit AR Open & Paid File	.....	.....
XLA901 Audit Loss Header & Master File	.....	.....
XPA902 Match N & A to Premium File	.....	.....
XPA903 Audit Premium Master File	.....	.....
----- Review and clean up AR Open File	.....	.....
----- ----------	.....	.....
----- ----------		

- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
NOVEMBER MONTH END
To be run in December

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports		Date Scheduled	Date Run
PA022	Month End Premium Posting (As of 11/30)	.....	.....
PA050	Premium Development Report (From 11/01 to 11/30)	.....	.....
PA052	Direct Bill Premium Report (From 11/01 to 11/30)	.....	.....
PA064	Reinsurance Reports (From 11/01 to 11/30)	.....	.....
PA056	Expiring Policies by Agent Report (From to)	.....	.....
PA058	Anniversary/Renewal Worksheets (From to)	.....	.....
PA060	Create Anniversary Records (From to)	.....	.....

Accounts Receivable			
AR060*	Aged Receivables by Policy Report (As of 11/30)	.....	.....
AR064	Receipts & Disbursements Rept (From 11/01 to 11/30)	.....	.....
AR068	D B Commission Statements (From 11/01 to 11/30)	.....	.....
AR070	Installment Billing Report (From to)	.....	.....

Loss Reports			
LA050	Loss Registers (From 11/01 to 11/30)	.....	.....
LA052	Open Claims Report (As of 11/30)	.....	.....
LA056	Reinsurance Losses (From 11/01 to 11/30)	.....	.....

Supplemental Files			
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....

Other			
LA054	Losses by Claim Number (From 1/01 to 11/30)	.....	.....
-----	to check for closed claims with reserves	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....
-----	----------	.....	.....

- Note - These reports must be run before any deposits for the following month are entered.

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DATA PROCESSING OPERATIONS SCHEDULE
DECEMBER MONTH END - YEAR END
To be run in January

RUN AR072 - APPLY CREDITS - BEFORE ANYTHING ELSE

Premium Reports	Date Scheduled	Date Run
PA022 Month End Premium Posting (As of 12/31)	.....	.....
PA050 Premium Development Report(From 12/01 to 12/31)	.....	.....
Premium Development Report(From 10/01 to 12/31)	.....	.....
Premium Development Report(From 01/01 to 12/31)	.....	.....
PA052 Direct Bill Premium Report(From 12/01 to 12/31)	.....	.....
PA062 Unearned Premium Report (As of 12/31)	.....	.....
PA064 Reinsurance Reports (From 12/01 to 12/31)	.....	.....
PA066 Insurance Inforce Report (As of 12/31)	.....	.....
PA056 Expiring Policies by Agent Report (From to)	.....	.....
PA058 Anniversary/Renewal Worksheets (From to)	.....	.....
PA060 Create Anniversary Records (From to)	.....	.....
SF130**Create Sequential Extract Files (Choose Premium Master)	.....	.....
Accounts Receivable		
AR060* Aged Receivables by Policy Report (As of 12/31)	.....	.....
AR064 Receipts & Disbursements Rept(From12/01 to 12/31)	.....	.....
Receipts & Disbursements Rept(From 1/01 to 12/31)	.....	.....
AR066* Outstanding Receivables Report(From1/01 to 12/31)	.....	.....
AR068 D B Commission Statements (From 12/01 to 12/31)	.....	.....
AR070 Installment Billing Report (From to)	.....	.....
SF130**Create Sequential Extract Files(Choose AROPEN)	.....	.....
SF130**Create Sequential Extract Files(Choose ARPAID)	.....	.....
Loss Reports		
LA050 Loss Registers (From 12/01 to 12/31)	.....	.....
Loss Registers (From 1/01 to 12/31)	.....	.....
LA052 Open Claims Report (As of 12/31)	.....	.....
LA054 Losses by Claim Number (From 1/01 to 12/31)	.....	.....
LA056 Reinsurance Losses (From 12/01 to 12/31)	.....	.....
LA062 Earned to Incurred Loss Ratio(From 1/01 to 12/31)	.....	.....
LA070 Schedule X Report (As of 12/31)	.....	.....
LA072 Schedule O & P Report (From 01/01 to 12/31)	.....	.....
LA076 Incurred But Not Reported (From 1/01 to 12/31)	.....	.....
LA084 Schedule P Processing (From 1/01 to 12/31)	.....	.....
LA150 Claim Counts by Year and Line(From 1/01 to 12/31)	.....	.....
SF130**Create Sequential Extract Files(Choose Loss Header)	.....	.....
SF130**Create Sequential Extract Files(Choose Loss Master)	.....	.....
Supplemental Files		
SF052 Alphabetic Policy Holder List	.....	.....
SF082 Policy Holder Count Report (As of 12/31)	.....	.....
SF083 Regulation 90 Report (NY Adv. Prem.)(As of 12/31)	.....	.....
Other		
XLA904 Rebuild Name & Address Claim File	.....	.....
MI056 Loss Triangulation Worksheets (As of 12/31)	.....	.....

* Note - These reports must be run before any deposits for the following month are entered.

** Run only by companies that have licensed Create Sequential Extract Files.

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OPERATOR'S INSTRUCTIONS



File ID	File Name
1099	1099 TAX FORM FILE
220	POLICY CHANGE NOTICE FILE
ACHFIND	PRE-AUTHORIZED PAYMENT FINDER FILE
ACHNOTE	PRE-AUTHORIZED PAYMENT NOTICE FILE
ACMAST	ACCOUNT CURRENT MASTER FILE
ACTRANS	ACCOUNT CURRENT TRANSACTION FILE
ADECS	*AGENT PRE-NUMBERED DEC CONTROL FILE
ADJUSTOR	ADJUSTOR FILE
AGCLSR	*AGENT CLAIM CLOSING STATUS FILE
AGCOMM	MGA AGENT COMMISSION FILE
AGENT	AGENT/AGENCY FILE
AGNTRMB	AGENT REIMBURSEMENTS FILE
AMPOLICY	AM BEST DATA CALL POLICY INFORMATION
AMPROP	AM BEST DATA CALL PROPERTY LIMITS
AMREINS	AM BEST DATA CALL REINSURANCE INFORMATION
AMSITE	AM BEST DATA CALL
APINTER	ACCOUNTS PAYABLE INTERFACE FILE
APLUS	A-PLUS LOSS DATA SUBMISSION FILE
APTRANS	*DACEASY AP TRANS INTERFACE FILE
ARBILL	BILLING FINDER FILE
ARCERT	LASER BILLING FINDER FILE
ARHIST	ACCOUNTS RECEIVABLE HISTORY FILE
AROFIND	*ACCOUNTS RECEIVABLE OPEN FINDER FILE
AROPEN	ACCOUNTS RECEIVABLE OPEN FILE
ARPAID	ACCOUNTS RECEIVABLE PAID FILE
ARTRANS	ACCOUNTS RECEIVABLE TRANSACTION FILE
BILLMSG	BILLING MESSAGE FILE
BILLST	BILLING LIST FILE
BSFIND	*BILLING SCHEDULE FINDER FILE
BWVEND	*BUSINESS WORKS VENDOR KEY AP INTERFACE FILE
CANFIND	NON-PAY & NON-RENEWAL NOTICES FINDER FILE
CANPOL	CANCELLED POLICIES FILE
CERTMSG	LASER BILLING MESSAGE FILE
CLAIMT	CLAIMANT FILE
CLCHGS	*CLAIMANT CHANGES FILE
CLMACK	CLAIM ACKNOWLEDGMENT LETTER FINDER FILE
CLMLAB	*CLAIM LABEL FINDER FILE
CLMLTR	*CLAIM LETTERS FINDER FILE
CLMPRF	CLAIM PROOF OF LOSS FINDER FILE
CLMRUN	POLICY LOSS HISTORY FILE
CLUE	CLUE LOSS DATA SUBMISSION FILE

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File ID	File Name
CMWORK	POLICY QUOTING TEMPORARY COVERAGE FILE
COMRATE	COMMERCIAL RATES FILE
CONCOMM	*CONTIGENT COMMISSION FILE
DEFERRED	DEFERRED PROCESSING FILE
DEPFIND	DEPOSIT PREMIUM FINDER FILE
DEPPRE	DEPOSIT PREMIUM FILE
DPACT	DEPOSIT PREMIUM ACTIVITY FILE
FORMMAST	ENDORSEMENT FORMS MASTER FILE
FORMS	ENDORSEMENT FORMS – INTERFACE TO DEC PROGRAMS
GPDIST	*GREAT PLAINS DISTRIBUTION AP INTERFACE FILE
GPPAYEE	*GREAT PLAINS PAYEE AP INTERFACE FILE
GRCEXT	*GUILDERLAND REINSURANCE CATASTROPHE EXTRACT FILE
ID	OPERATOR SECURITY FILE
INSPECT	INSPECTION REPORT FINDER FILE
INSPRO	PROGRAM SECURITY FILE
INSREQ	*INSPECTION REQUEST FILE
INVOICE	*BUSINESS WORKS INVOICE AP INTERFACE FILE
LAAIS	LOSS AAIS REPORTING FILE
LADCHGS	*POLICY DIARY CHANGES FILE
LAHCHGS	*LOSS HEADER CHANGES FILE
LAHEAD	LOSS HEADER FILE
LAMAST	LOSS MASTER FILE
LAMCHGS	*LOSS MASTER CHANGES FILE
LAMSO	LOSS MSO REPORTING FILE
LARATIO	LOSS RATIO WORK FILE
LASCHP	SCHEDULE P LOSS FILE
LATRANS	LOSS TRANSACTION FILE
LAURB	LOSS URB REPORTING FILE
LOCKBOX	LOCK BOX PAYMENT FILE
MEDREQ	MEDICAL REQUEST LETTER FINDER FILE
ML326CLS	ML-326 CLASSIFICATION FILE
MOPCHGS	MASTER OPTIONS CHANGES FILE
MOPFILE	MASTER OPTIONS FILE
MORT	MORTGAGEE REFERENCE FILE
MWORK	POLICY QUOTING TEMPORARY MISCELLANEOUS FILE
NEWAPP	*POLICY WRITING CHANGE APPLICATION FORMS FILE
PAAIS	PREMIUM AAIS REPORTING FILE
PABATCH	PREMIUM BATCH FINDER FILE
PAHIST	PREMIUM HISTORY FILE
PAMAST	PREMIUM MASTER FILE
PAMSO	PREMIUM MSO REPORTING FILE

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File ID	File Name
PATRANS	PREMIUM TRANSACTION FILE
PAURB	PREMIUM URB REPORTIG FILE
PAYMENT	*DACEASY PAYMENT AP INTERFACE FILE
PHCHGS	*POLICY HOLDER NAME CHANGES FILE
PHHIST	POLICY HOLDER NAME HISTORY FILE
PHNAME	POLICY HOLDER NAME & ADDRESS FILE
PNDIARY	POLICY/CLAIM DIARY & LOG FILE
POLNOT	POLICY NOTIFICATION NOTICE FINDER FILE
POLREC	POLICY RECOVERY LETTER FINDER FILE
PROCHGS	*PROVIDER CHANGES FILE
PROVIDER	PROVIDER FILE
PWANNIV	POLICY WRITING ANNIVERSARY FINDER FILE
PWCHIST	POLICY WRITING COVERAGE HISTORY FILE
PWCLASS	POLICY WRITING CLASSIFICATION FILE
PWCONTRL	POLICY WRITING CONTROL FILE
PWCOV	POLICY WRITING COVERAGE MASTER FILE
PWDEC	POLICY WRITING DECLARATION FINDER FILE
PWDRATE	POLICY WRITING DELETED OLD RATES FILE
PWEND	POLICY WRITING ENDORSEMENT FILE
PWLIST	*POLICY WRITING SELECTED RATING LIST TEXT FILE
PWMHIST	POLICY WRITING MISCELLANEOUS HISTORY FILE
PWMISC	POLICY WRITING MISCELLANEOUS FILE
PWOPTCOV	POLICY WRITING OPTIONAL COVERAGES FILE
PWPREM99	POLICY WRITING TEMPORARY PREMIUM FILE
PWRATE	POLICY WRITING PERSONAL LINES RATES FILE
PWREIN99	POLICY WRITING TEMPORARY REINSURANCE FILE
PWREN99	POLICY WRITING RENEWAL FINDER FILE
PWSF56	*SF-56 CLASSIFICATION FILE
PWSF58	*SF-58 CLASSIFICATION FILE
PWSF62	*SF-62 CLASSIFICATION FILE
PWSF63	*SF-63 CLASSIFICATION FILE
PWSMPCLS	POLICY WRITING SMP CLASSIFICATIONS FILE
PWSMPCVB	POLICY WRITING SMP COV B CLASSIFICATIONS FILE
PWTEMP99	POLICY WRITING TEMPORARY SCHEDULE DATA FILE
PWZIP	*RESIDENTIAL BUILDING FACTOR FILE
QBINTER	*QUICKBOOKS AP INTERFACE FILE
QUOTE	QUOTE FILE
RCVD	*MORTGAGEE NOTIFICATION OF PAYMENT REC'D FILE
REAPP	*POLICY WRITING REAPPRAISAL FORMS FILE
REGAGT	*REGULATION 90 AGENT TEXT FILE
REGCOM	*REGULATION 90 COMMERCIAL TEXT FILE

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File ID	File Name
REGPER	*REGULATION 90 PERSONAL TEXT FILE
REINFIND	REINSTATEMENT FINDER FILE
REINSCO	REINSURANCE CONTRACTS FILE
RETINTER	RETURN AP INTERFACE FILE
RPTNAMES	REPORT NAMES FILE
SAFEDPT	*ACH TRANSFER FILE (FOR THE BANK)
SMPRATE	POLICY WRITING SMP RATES FILE
SMPRTWK	SMP RATES PRINTING
SNWORK	POLICY QUOTING TEMPORARY MISCELLANEOUS FILE
SPOOL	SPOOLED REPORTS FILE
STATEMENT	CONBINED CHECK STATEMENT FILE
SUMMARY	PREMIUM/LOSS SUMMARY FILE
SUPHIST	SUPPLEMENTAL NAMES HISTORY FILE
SUPNAME	SUPPLEMENTAL NAMES FILE
TABLE	TABLES FILE
VENDOR	FREEDOM/BUSINESS WORKS VENDOR AP INTERFACE FILE
VOUCHER	FREEDOM VOUCHER AP INTERFACE FILE
ZIPFILE	ZIP CODE FILE
ZIPLIST	*INFORCE LIMITS BY ZIPCODE LIST TEXT FILE

OBSOLETE FILES
These file have been replaced and/or combined into another file and are no longer used.

LABUR	LOSS BUREAU REPORTING FILE (LAAIS,MSO,URB)
LADIARY	LOSS DIARY FILE (PNDIARY)
NOTES	DIARY & NOTES FILE (PNDIARY)
PABUR	PREMIUM BUREAU REPORTING FILE (PAAIS,MSO,URB)

Notes: The actual files on your system will depend on which **INS PRO** options are being used. Also, some of the files listed are temporary and are not always present.

* Indicates a Company Specific File

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A. PURPOSE

This procedure outlines the steps to be followed whenever electrical power is disrupted while the system is in use. When power is lost all programs running at that point are effectively abnormally terminated. Files are not closed under control of the program in an orderly fashion, so the possibility exists that some may be corrupted by the loss of power.

Whenever power is lost it is important that this procedure be used to verify the integrity of all files in the system before further processing is resumed. The procedure takes only a couple of minutes to complete. The danger in not checking for damaged files is that a file may be damaged but not be recognized for several days, which would then require a major effort to recover the file.

B. PROCEDURE

Perform the following steps in sequence when power to your computer system is lost while it was in use:

1. **Turn off all equipment.**

2. **Wait for power to be restored**. It is recommended that you wait 10 to 15 minutes after power is restored, since frequently one outage is followed by one or more subsequent outages within the next few minutes.

3. When power is restored **turn your system back on** following the normal start up procedure.

4. **Check files integrity**. This is accomplished by running the Check File Integrity Programs (SF096, SF097, SF098) the Supplemental Files Utilities Menu. Be sure the printer is ready and On Line, proceed to the Supplemental Files Utility Menu and select the Check

   File Integrity Option. These programs will read several records from each file and list any found in error.

5. **Review the report produced by the Check File Integrity program to see if there are any corrupt files indicated. Any corrupt**

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files listed must be repaired before further processing occurs. Reference the procedure for RECOVERING LOST OR CORRUPT FILES. If no corrupt files are indicated normal processing may be resumed.

C. CONCLUSION

If any problems or unusual situations occur while following this procedure be sure to call Town & Country for assistance. To minimize the risk of problems caused by power outages it is suggested that you not use the computer during periods of severe thunderstorm activity. The computer should also not be used when electrical work is being performed in the office.

Surge protectors are highly recommended for all equipment. While they will not prevent the outage, they generally will prevent physical damage to the equipment, eliminating unnecessary down time while the equipment is being repaired. Uninterruptible Power Supplies (UPS) are also available which automatically supply back up battery power to the computer when normal outside line power is lost. For more information on UPS equipment, contact Town & Country or your computer equipment vendor.

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PURGING (ARCHIVING) INSPRO FILES

March 2016

FILE NAME	PURGE PROGRAM	FREQUENCY / AS OF DATE	PRINT RECORDS	SAVE RECORDS
AR PAID FILE	AR094	Semi-Annually purge as of the end of the semi-annual period ending one year and 9 month ago. (Ex: after March 2015 purge as of 06/30/2013, after September 2015, purge as of 12/31/2013). **Retain Current Year plus 1 Full Prior Year.**	NO	**YES**
A/C MASTER FILE	AR096	SAME AS ABOVE	**YES**	N/A
AGENT REIMBURSEMENT FILE	AR098	Annually purge the previous year. (Ex: after March 2015 purge as of 12/31/2014). **Retain the Current Year.**	NO	N/A
PREMIUM MASTER FILE	PA094	Annually purge 3 years back. (Ex: after March 2015 purge as of 12/31/2011). **Retain Current Year plus 3 Full Years.**	NO	**YES**
PW COVERAGE MASTER FILES & PW MISC FILES ***(Not Applicable to SQL Clients)***	PW115	Semi-Annually purge as of the end of the semi-annual period ending 3 years and 9 month ago. (Ex: after March 2015 purge as of 06/30/2013, after September 2015, purge as of 12/31/2011). **Retain Current Year plus 3 Full Years.**	N/A	N/A

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Note to SQL Clients: The programs SQL Clients are running have been enhanced with SQL select statements to return a record set with just the dates they select. This speeds up the processing instead of the index file reports where the entire file was read and each record was inspected to determine if it should be included in the report or not, which is why it was originally recommended archiving out the information.

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A. NOTE TO SQL CLIENTS

The programs SQL Clients are running have been enhanced with SQL select statements to return a recordset with just the dates they select. This speeds up the processing instead of the index file reports where the entire file was read and each record was inspected to determine if it should be included in the report or not, which is why it was originally recommended archiving out the information.

B. PURPOSE

Insurance data files grow larger over a period of time as more policies and transactions are added to them. The information in the files generally decreases in value as the information ages and policies expire or are cancelled. This older information should periodically be removed from the files (ARCHIVED) to:

1. Free up disk space and allow more information to be added.
2. Reduce the size of the data files, accelerating data access.
3. Reduce the number of records in a file, decreasing the time needed for report generation.

The process of removing old information from a file is referred to as "purging" the file. The **INS PRO** System includes programs to purge the major files in the system. Each program is designed to purge a particular file based on accounting, reporting and data retention requirements. These programs include:

AR094 - PURGE ACCOUNTS RECEIVABLE PAID FILE
Purges records from the AR PAID FILE if the transaction date is equal to or before the purge date.
Retain current year plus 1 full prior year records.

AR096 - PURGE A/C ACCOUNTS RECEIVABLE MASTER FILE
Purges records from the AC MASTER FILE if the transaction date is equal to or before the purge date.
Retain current year plus 1 full prior year records.

AR098 - PURGE AGENT REIMBURSEMENTS FILE
Purge records from the AGENT REIMBURSEMENTS FILE if the transaction date is equal to or before the purge date.
Retain current year.

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PA094 – PURGE PREMIUM MASTER FILE
Purge records from the PREMIUM MASTER FILE if both the transaction and expiration dates are equal to or before the purge date.
Retain current year plus 3 full prior years' records.

PW115 - PURGE COVERAGE MASTER FILE
Purges records from the POLICY WRITING COVERAGE MASTER FILE and POLICY WRITING MISCELLANEOUS FILE, if the policy is terminated or the policy expiration date is equal to or before the purge date. ***(Not Applicable to SQL Clients)***
Retain current year plus 3 full prior years' records.

C. PROCEDURE

1. The purge programs should be scheduled and run as outlined in the chart below. IT IS IMPORTANT THAT FINANCIAL REPORTS USING ANY DATA TO BE PURGED ARE COMPLETE AND VERIFIED BEFORE A FILE IS PURGED.

2. **Perform a backup of all INS PRO files.** You will want a copy of your database as well as your Sub folders of Prog.

3. After purging file(s) is completed, the optional file(s) of purged records should be backed up.

   Each step must be performed for **each** file purged in the proper sequence as detailed below.

PURGE GUIDELINE

1. _____ Are you ready to purge?

2. _____ Are all Financial Reports complete?

3. _____ Are Backups Completed and Verified?

4. _____ Are you using the correct purge **date**?

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D. PROCESSING

1. RUN THE PURGE PROGRAM

The purge programs are found on the system UTILITIES MENU. Key F1 at the sub system MAIN MENU to access the UTILITIES MENU. The following menu questions are displayed (not all programs display all questions):

1. AS OF - Key the purge as of date in the format MMDDYYYY (see schedule).
   **** NEVER ENTER A DATE WITHIN THE CURRENT YEAR **.**

2. PRINT PURGED RECORDS? - Key **(Y)ES** for a detail list of the records removed from the file. Enter **(N)O** to print a summary report of record counts.
   NO is the recommended response.

3. SAVE PURGED RECORDS? - Key **(Y)ES** to create a file of the purged records. Enter **(N)O** to **NOT** save the data.
   YES is the recommended response to archive the records removed.

4. SPOOL/PREVIEW PRINTER OUTPUT? – Key **(N)O** and press Enter. If **(Y)ES** is selected, the print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection.

2. BACK UP THE FILE OF PURGED RECORDS

After the completion of the purge program(s) and if PURGED RECORDS are saved, perform a backup of the purged records (HIST folder).

After you purge, a good test is to run a Written Premium and AR Report Receipts and Disbursements, and verify that you get the same number (before you let the staff in the system).

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PURGING (ARCHIVING) INSPRO FILES

FILE NAME	PURGE PROGRAM	FREQUENCY AS OF DATE	RECORDS PRINT	RECORDS SAVE
AR PAID FILE	AR094	Purge Annually (or semi-annually as shown on the following chart). After the end of March, purge as of 12/31 of the previous year – 1. **Retain Current Year plus One Full Prior Year.**	NO	**YES**
ACCOUNT CURRENT MASTER FILE	AR096	SAME AS ABOVE.	YES	N/A
AGENT REIMBURSEMENT FILE	AR098	Purge Annually. After the end of March, purge as of 12/31 of the previous year. **Retain the Current Year.**	NO	N/A
PREMIUM MASTER FILE	PA094	Purge Annually. After the end of March, purge as of 12/31 of the previous year – 3. **Retain Current Year plus Three Full Years.**	NO	**YES**
POLICY WRITING COVERAGE MASTER & PW MISC FILES ***(Not Applicable to SQL Clients)***	PW115	Purge Annually (or semi-annually as shown on the following chart). After the end of March, purge as of 12/31 of the previous year – 3. **Retain Current Year plus Three Full Years.**	N/A	N/A

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A. PURPOSE

Insurance Data Files grow larger over time as more policies and transactions are added to them. Files become fragmented as new data takes the next available cell, rather than keeping all like items together in order. This adversely affects System Performance as the file grows in size. File Re-Organization improves file response time in two ways:

1. Maintains file access efficiency by de-fragmenting and re-indexing the file.
2. Removes deleted records to free space for new data use.

B. PROCEDURE

File Re-organizations should be scheduled and run as outlined below.

1. Before running Re-organization on any file make sure a current complete **System Backup** has been done.
2. Have everyone out of the INS PRO Application.
3. Run the file Re-organization(s).
4. Verify the new file is accessible by doing an Inquiry or printing a status report.

C. RE-ORGANIZATION SCHEDULE

FILE NAME	RE-ORGANIZATION FREQUENCY
AROPEN (Accounts Receivable Open File)	QUARTERLY
APINTER(Accounts Payable Interface File)	QUARTERLY
DEPRE (Deposit Premium File)	QUARTERLY
PAMAST (Premium Master File)	SEMI-ANNUALLY
PHHIST, PWCHIST, PWMHIST, SUPHIST	SEMI-ANNUALLY
PHNAME (Policy Holder Name File)	SEMI-ANNUALLY
PWCOV (Policy Writing Coverage Master File)	SEMI-ANNUALLY
PWMISC (Policy Writing Miscellaneous File)	SEMI-ANNUALLY
SUPNAME(Supplemental Name File)	SEMI-ANNUALLY

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FILE NAME	RE-ORGANIZATION FREQUENCY
ACMAST (Account Current Master File)	ANNUALLY
ARHIST, PAHIST (History Files)	ANNUALLY
ARPAID (Accounts Receivable Paid File)	ANNUALLY
CLAIMT (Claimant File)	ANNUALLY
LAHEAD (Loss Header File)	ANNUALLY
LAMAST (Loss Master File)	ANNUALLY
MOPFILE(Master Options File)	ANNUALLY
MORT (Mortgagee Reference File)	ANNUALLY
PNDIARY(Policy Diary File)	ANNUALLY
PROVIDER (Provider File)	ANNUALLY
QUOTE (Quote File)	ANNUALLY
SUMMARY (Premium/Loss Summary File)	ANNUALLY
ZIPFILE (Zip Code File)	ANNUALLY

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RESPONSIBILITIES / TASKS TO BE ASSIGNED IN DATA PROCESSING ENVIRONMENT

04/01/91

1. Daily Production Control
- Posting
- Printing
- Balancing/checking
- Mailing
- Filing reports
- Data back-ups

2. Periodic Processing Control
- Scheduling
- Running
- Balancing/checking
- Distribution
- Filing

3. Software Control
- Review updates
- Load changes
- Disseminate information
- Maintain documentation
- File updates
- Report problems/request changes
- Monitor resolution/completion
- Maintain software back-ups
- Support agreements
- Support contacts

4. Hardware Control
- Maintain inventory
- Initiate/update maintenance agreements
- 1. Daily Production Control
- Posting
- Printing
- Balancing/checking
- Mailing
- Filing reports
- Data back-ups

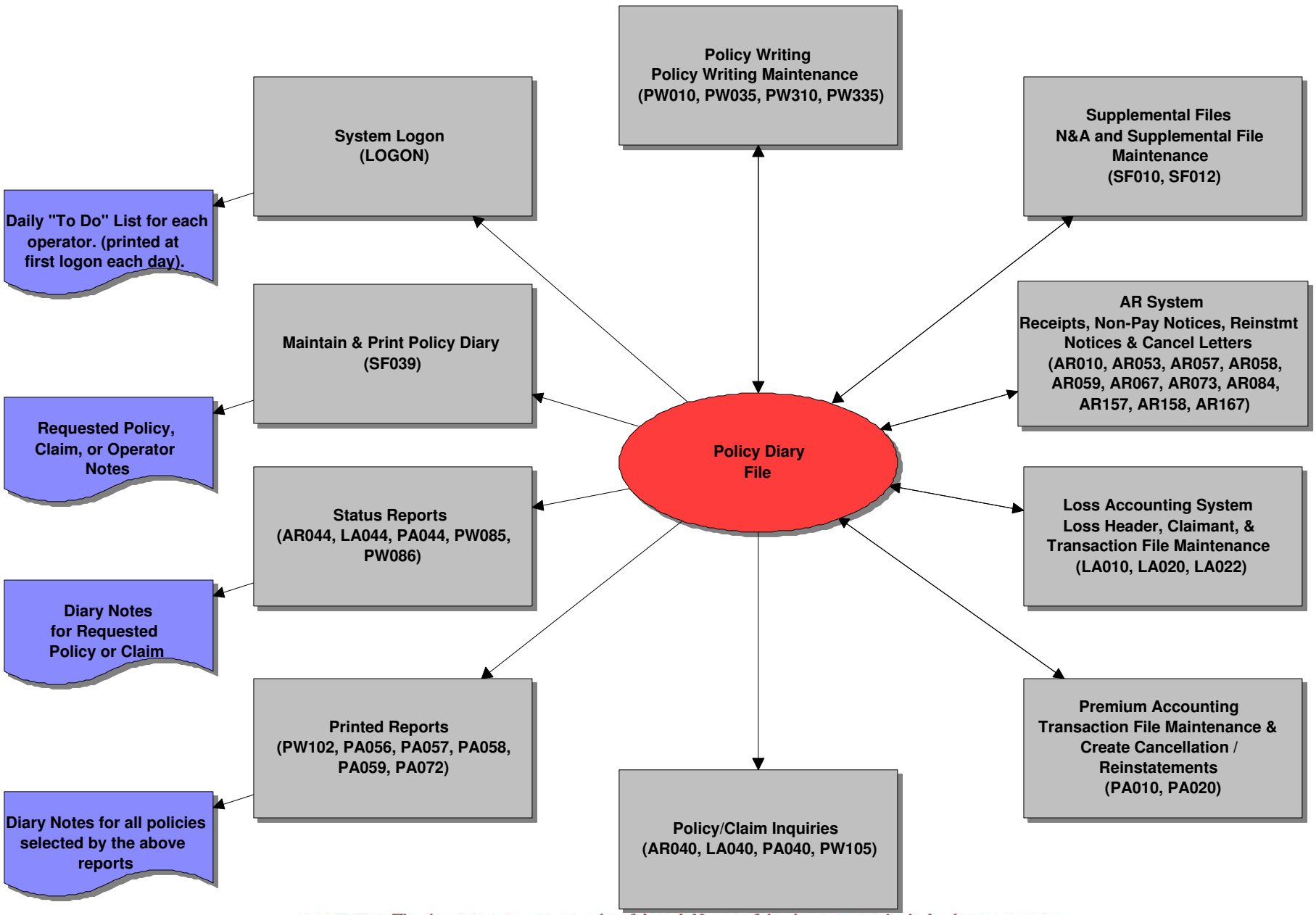
5. Other Areas
- Data security
- Application security
- Operator training (software & hardware)
- Operator cross-training
- Learn basic operating system commands
- Develop/maintain procedures
- Maintain supplies inventories-paper, forms, ribbons, etc

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POLICY DIARY



POLICY DIARY SYSTEM



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The **INS**urance **PRO**cessing System includes a Policy Diary Capability which is used to record notes, reminders or any other kind of information relating to a policy, claim or operator. The Policy Diary System is accessible from all of the other INS-PRO systems.

The benefits provided include:

1. Permanent retention of important information regarding a claim or policy, even if the policy number changes at renewal.

2. A daily report of "To Do" items by operator prints automatically.

3. Automatic diary entries are recorded when Non-Payment Notices, Non-Renewal Notices, Reinstatement Notices or Cancellation Letters are generated. If the Accounts Payable Interface option is being used, entries are recorded for Premium Refunds and Claim Payments.

4. On the Diary Date, Operator Diaries are printed daily at Logon if the **SF039** Security File question Print Diary After Logon has been set to (**Y**)es.

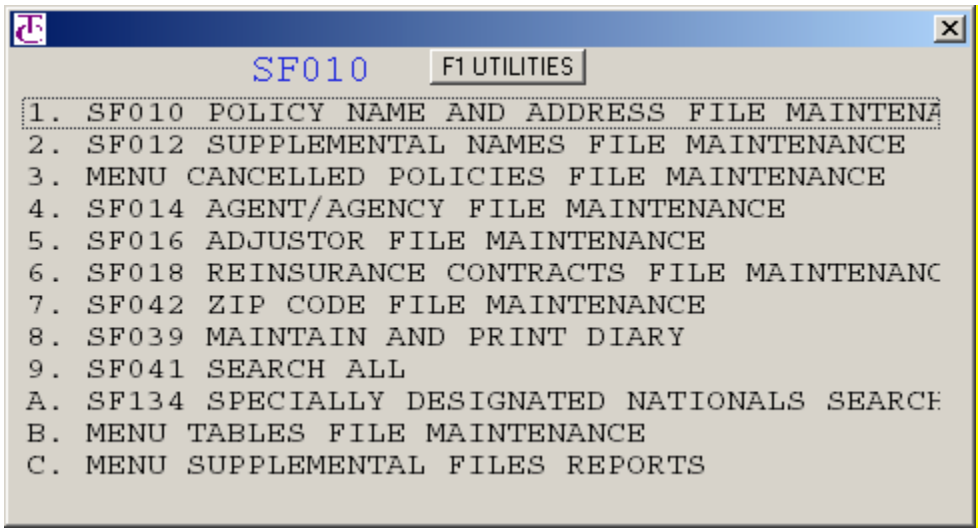
SF039 - Maintain and Print Diary Information is the primary Policy Diary program. It allows you to add, change, delete or print diary entries. The operator has the ability to print the diary by policy, claim or operator. The Policy Diary fields are:

POL/CLM#	Key the policy #, for a policy note. Key the claim #, for a claim note. Key Enter or blank, for an operator note.
DATE	Defaults to today's date. If this note is for future action, enter the date that you want to be reminded.
TYPE	If the date you enter is greater than today's date, (**F**)uture will display otherwise, the type is (**G**)eneral.
INDICATOR	Policy or claim notes default to (**P**)ermanent. Operator notes are considered (**T**)emporary. Any note generated by another **INS PRO** program (printing a Non-Payment Cancellation Notice), is a (**S**)ystem note and is considered (**P**)ermanent. This indicator will be used to purge (**T**)emporary notes from the file.
NOTES	Key data up to 15 lines per screen. If you need to enter more than 15 lines for a single note you can enter another note for the same date and they will be printed together.

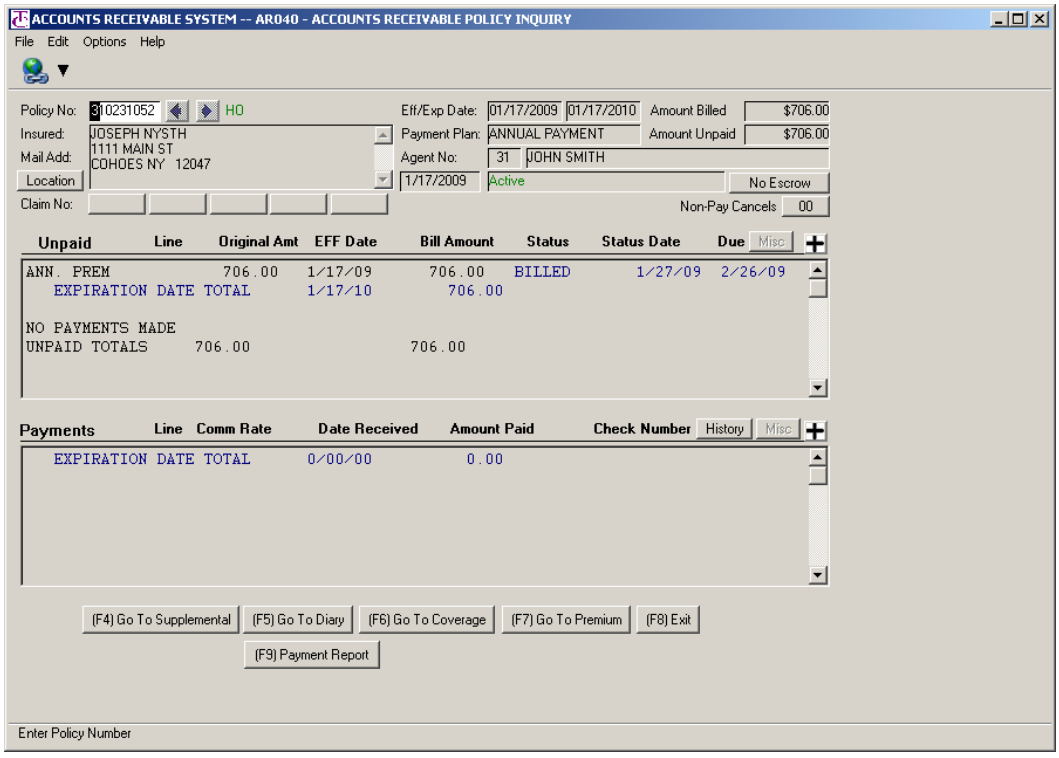
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A. WHERE TO FIND THE POLICY DIARY

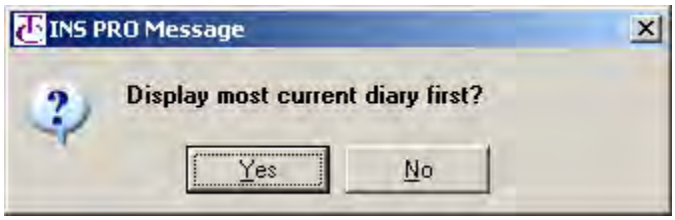
Supplemental Files – SF039



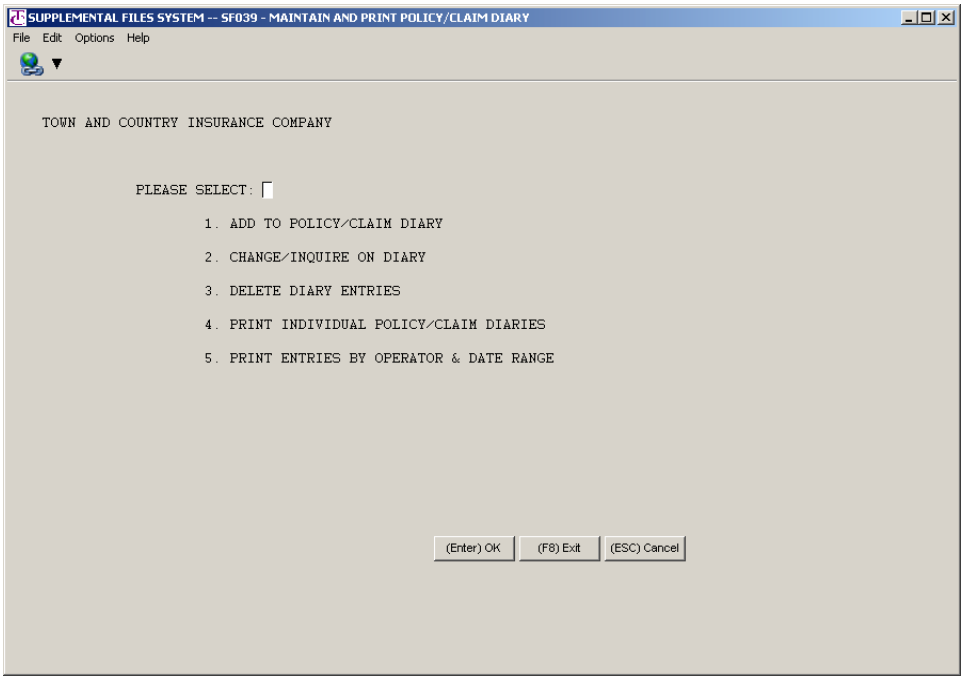
Inquiry – < F5 > Go to Diary



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A question has been added to the Master Options File which will allow you to view diary notes in reverse order. "Display most current diary first?" defaults to "Y" and the question does not display on the screen. Change the default to "N" if you want to see the oldest note first.



When adding, changing or deleting a note, after entering the number, you must specify whether this is a (**P**)olicy number or a (**C**)laim number. This allows the same number to be used in both the Premium and Loss Accounting Systems. **NOTE:** Diaries cannot be changed or deleted after 24 hours. Only your **INS PRO** System Supervisor may correct a diary error.

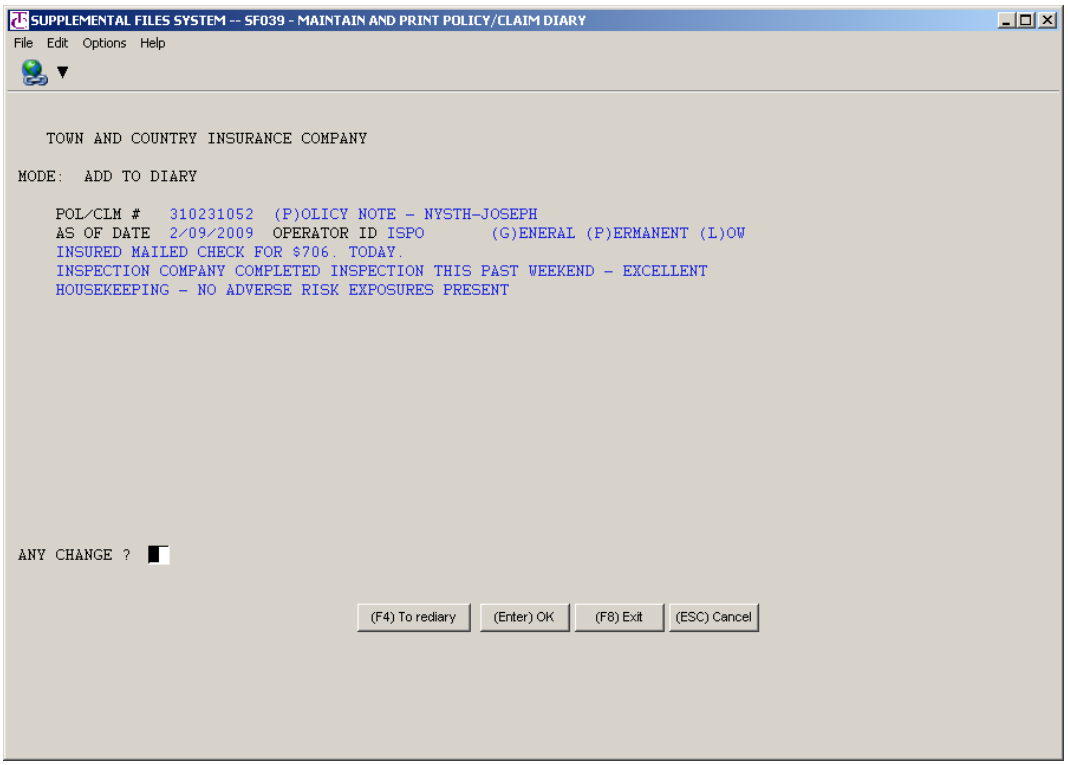
Please Select:

1. Add to Policy/Claim Diary
2. Change/Inquire On Diary
3. Delete Diary Entries (Contact your Supervisor)
4. Print Individual Policy/Claim Diaries
5. Print Entries by Operator & Date Range

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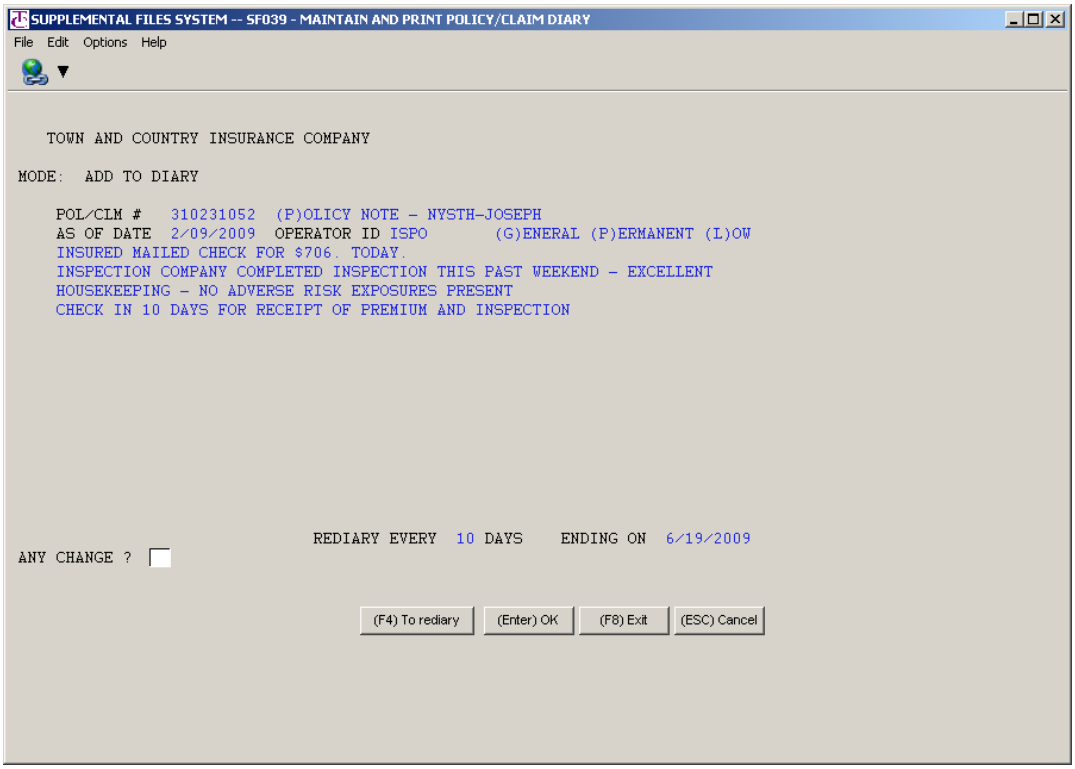
B. ADDING A DIARY NOTE

When adding a note, you will be prompted for a priority indicator. Enter (**L**)ow, (**M**)edium or (**H**)igh. The program defaults to (**L**)ow. In the change mode you can specify the priority of the notes that you want to see.



The ability to add a note once and have it roll-over or re-diary periodically has been added. After adding a note, key [**F4**] to re-diary. Enter the number of days, from the date of entry, that you want to see this note again. A weekly reminder is 7 days, a monthly reminder is 30 days, an annual reminder is 365 days, or enter any number of days. You must specify an 8 digit ending date in MMDDYYYY format so the program will know when to stop re-diary. To stop re-diary at any time prior to the ending date, use the [**F4**] key and blank out the number of days in the most recent re-diary note. Re-diary notes are created and print as reminders when you first logon to **INS PRO**.

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CHANGING/INQUIRING ON A NOTE Once you enter the policy/claim number, all of the notes for that policy/claim number will be displayed in date order.

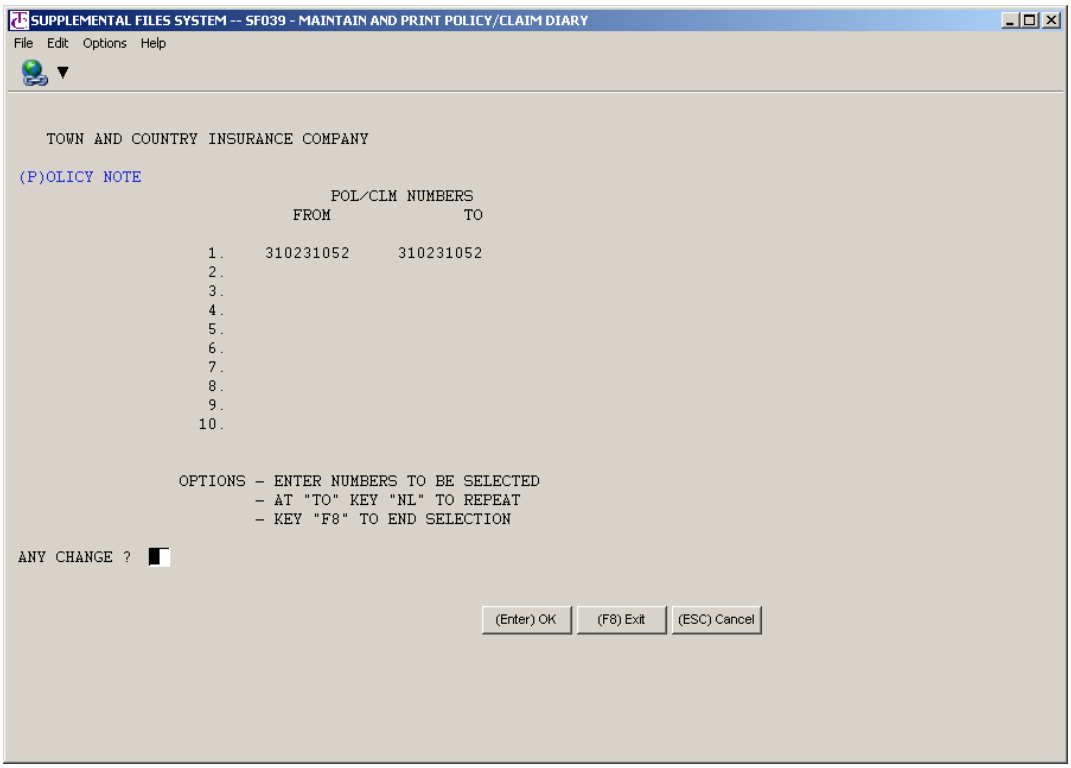
C. **DELETING AN ENTRY (SUPERVISOR ONLY)** Diary Entries can only be deleted or changed within 24 hours of entry by the person who entered the diary. After 24 hours you must refer the matter to your office **INS PRO** System Supervisor.

When deleting entries, the system will prompt for the policy/claim number. Once entered, the program will ask if you want all entries for this policy/claim number deleted. Select Yes, only if you have confirmed that all of the entries for the policy/claim number are incorrect.

Do you want to Delete Entries Made on this Date?
Once you are on the correct record, the system will ask if you want all entries for this date deleted. Only answer (**Y**)es, if the entire entry for that date is incorrect.

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D. PRINT POLICY/CLAIM DIARY



E. PRINT OPERATOR ENTRIES If you know an individual will be out for several days, you may want to print their entries so that they can be reassigned. This will prompt you for an operator and a date range of notes. It will also ask for Policy, Claim, Operator, or All. This will enable you to print the notes in groups for reassignment.

F. SYSTEM GENERATED DIARIES

1. **POLICY/CLAIM INQUIRIES** All of the inquiry programs have the ability to allow the operator to automatically jump over to the Diary File to view or add to the entries attached to the current policy/claim.

2. **POLICY/CLAIM STATUS REPORTS** All status report programs have a menu question, so that the operator can decide if they need the Diary Entries attached to the current policy/claim.

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3. **PRE-RENEWAL SURVEYS, EXPIRATION REPORTS, ANNIVERSARY/RENEWAL WORKSHEETS AND POLICY CHANGE NOTICES** These programs have a menu question, so that the operator can decide if the Diary entries need to be printed with the reports. In most cases, you would want to see the Diary Entries when reviewing the anniversary/renewal.

4. **PRINTING NON-PAYMENT NOTICES** The system is set up to automatically put an entry in the file when a notice is printed. The entry will state:

   "NON-PAYMENT CANC. NOTICE ISSUED EFFECTIVE MM/DD/YYYY"

   This will enable all staff to know about the Notice. All other types of cancellation notices will also have an appropriate entry.

5. **PRINTING NON-RENEWAL NOTICES** The system is set up to automatically put an entry in the file when a notice is printed. The entry will state:
   "NON-RENEWAL NOTICE ISSUED EFFECTIVE MM/DD/YYYY"

   This will enable all staff to know about the Notice.

6. **PRINTING REINSTATEMENT NOTICES** The system is set up to automatically put an entry in the file when a notice is printed. The entry will state as follows if reinstated without a lapse in coverage:

   "REINSTATEMENT NOTICE ISSUED EFFECTIVE MM/DD/YYYY"

   The entry will state as follows if reinstated with a lapse in coverage:

   "REINSTATEMENT NOTICE ISSUED EFFECTIVE MM/DD/YYYY WITH A LAPSE IN COVERAGE FROM MM/DD/YYYY TO MM/DD/YYYY"

   This entry will also have any comments that were printed on the letter. This will enable all staff to know about the Notice.

7. **PRINTING CANCELLATION LETTERS** The system is set up to automatically put an entry in the file when a letter is printed. The entry will state:

   "CANCELLATION LETTER ISSUED EFFECTIVE MM/DD/YYYY"

   This entry will also have any comments that were printed on the letter. This will enable all staff to know about the Notice.

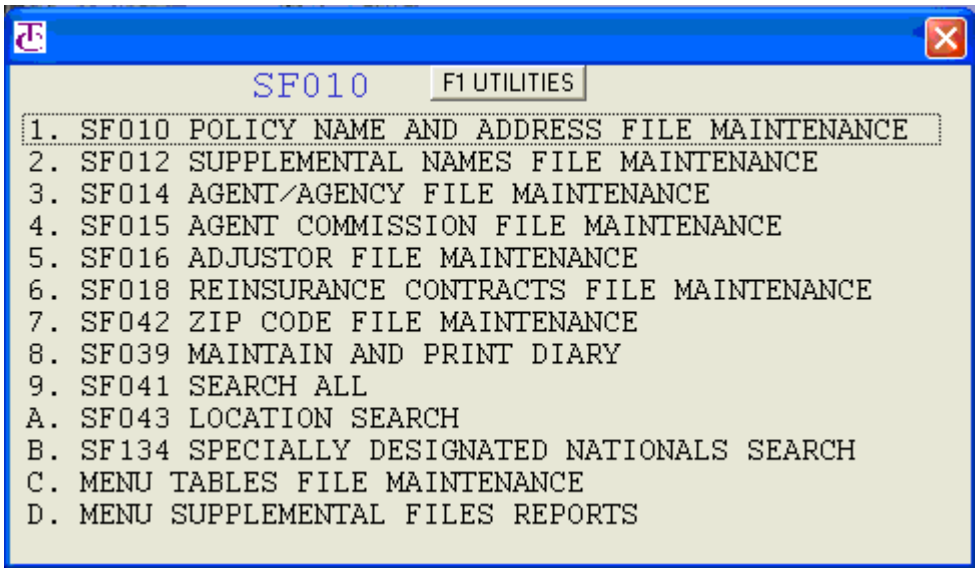
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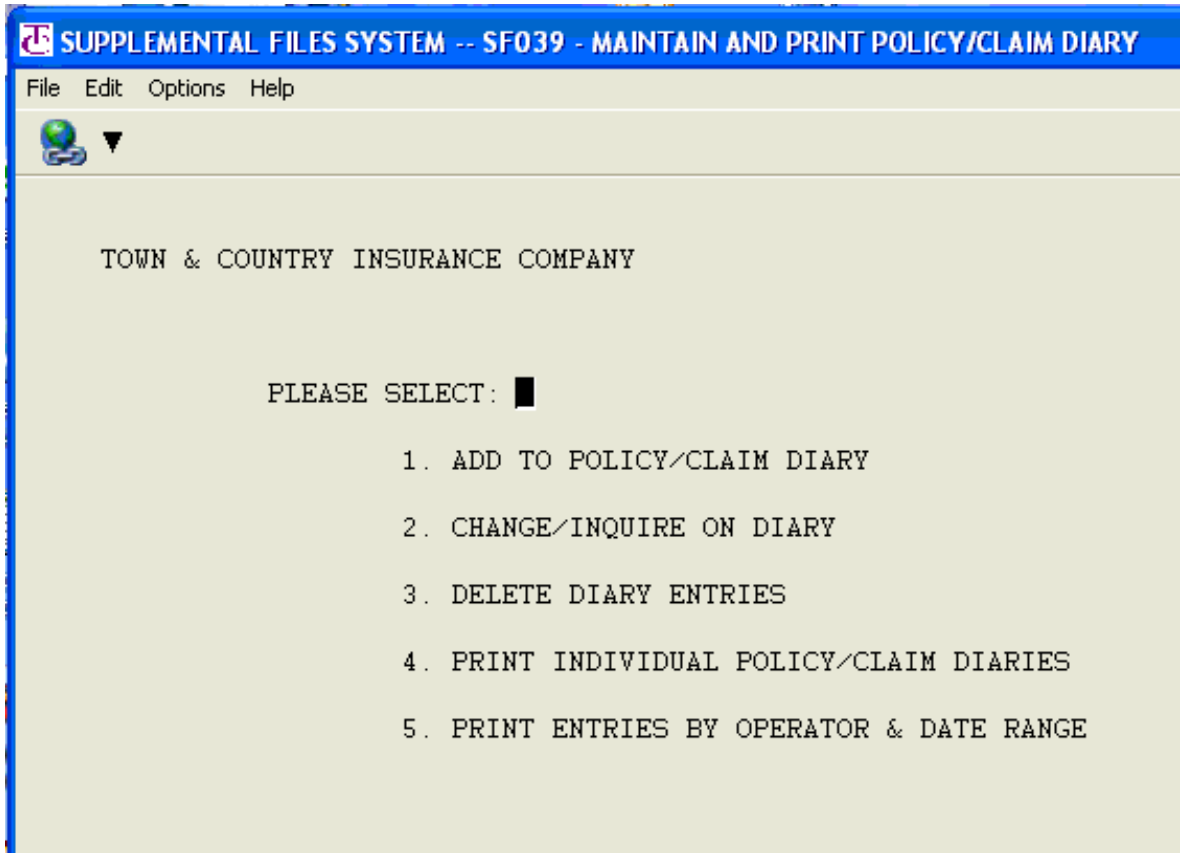
8. CHECK INFORMATION If the optional Accounts Payable Interface option is being used, the system will automatically put an entry in the file for each Premium Refund, Loss & Loss Adjusting Expense check written. The entry will state

PAYEE (payee name) AMOUNT PAID (check amount)
CHECK DATE (date on check) CHECK # (check number)
REFERENCE (check reference information)

This will make information on checks written readily available to all staff.

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SUPPLEMENTAL FILES SYSTEM -- SF039 - MAINTAIN AND PRINT POLICY/CLAIM DIARY

File Edit Options Help

```
    TOWN & COUNTRY INSURANCE COMPANY

MODE:  CHANGE/INQUIRE ON DIARY
     FILE NO
    POL/CLM #   310200046  (P)OLICY NOTE - BUSH JR-GEORGE AND DEBB
    AS OF DATE  4/10/2006  OPERATOR ID BDH        (G)ENERAL (S)YSTEM    (M)EDIUM
     4/10/06 - CANCELLATION LETTER ISSUED EFFECTIVE  6/01/06 .  COMMENTS:
    FINAL BILL.  TO MAINTAIN COVERAGE PLEASE PAY NOW.
     4/10/06  Non-Payment Canc. Notice Issued effective  4/22/06. REASONS:
```

LOSS ACCOUNTING SYSTEM -- LA040 - CLAIM INQUIRY

File Edit Options Help

```
    TOWN & COUNTRY INSURANCE COMPANY
FILE NO
CLAIM NO       0004002   INSURED'S NAME   BROWN-CHARLES & LUCIE
POLICY NO    373200004   AGENT            TOWN INSURANCE AGENCY OF PA
DATE REPORTED  4/30/04   PRIMARY ADJUSTOR FORT ORANGE CLAIMS SERVICE
DATE OF LOSS   4/30/04   CATASTROPHE                 LITIGATION N
PREV POLICY              POLICY TYPE      32         LOCATION   ON PREMISES
COMMENT: ELECTRICAL ORGIN FIRE
CLAIMS ON POLICY     4005 C       5004 C

  REINS ADJ  TRANS                          LOSS      LOSS      ADJ EXP  ADJ EXP
    CO   NO   DATE   TRANSACTION CLASS  RESERVE     PAID      RESERVE    PAID
 1         4 10/28/04 INCREASE  0100    1,000                   150           DC
 2         4 10/28/04 FINAL PAY 0100    1,000-      950.00



LINE:  01 PROPERTY   DIRECT TOTALS:                  950.00     150
FIRE                 REINS. TOTALS:
                     REINS. PENDING:
CLAIM CLOSED     AS OF 10/28/04
```

(F7) Jump to ar | (F1)Restart | (F2)Misc

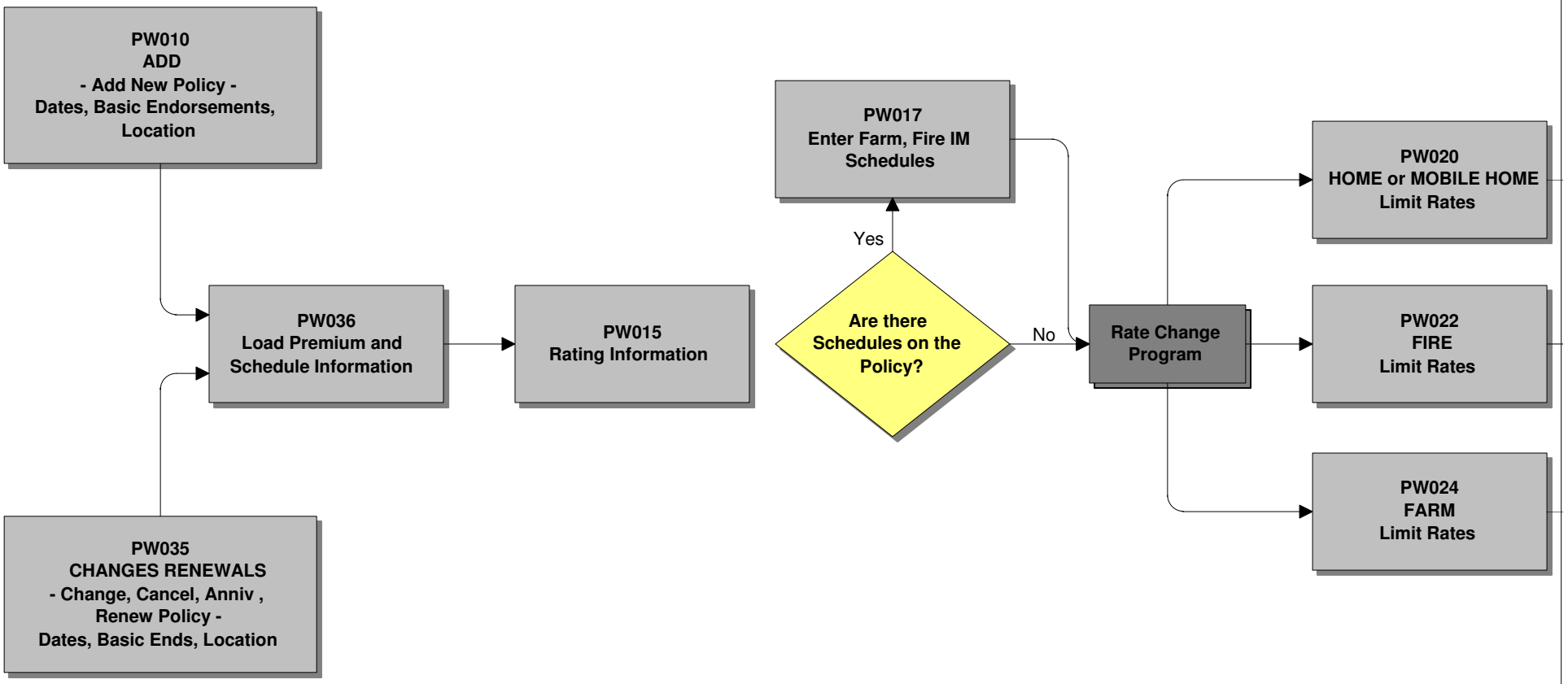
(F3)Claimants | (F4)Diary | (F5)Other claims | (Nl) Continue | (Enter) OK | (F8) Exit | (ESC) Cancel

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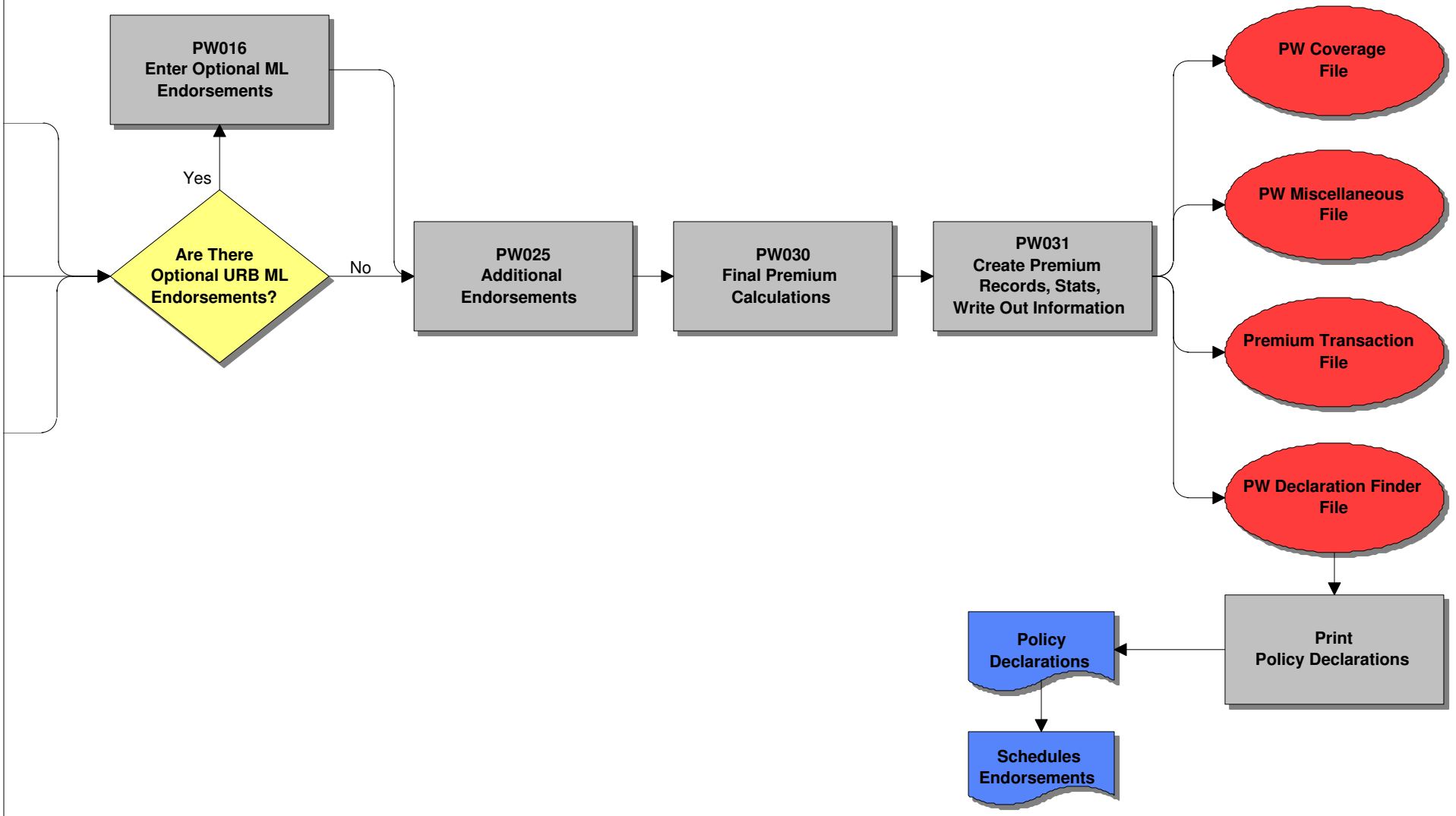
POLICY WRITING



POLICY WRITING - PERSONAL LINES

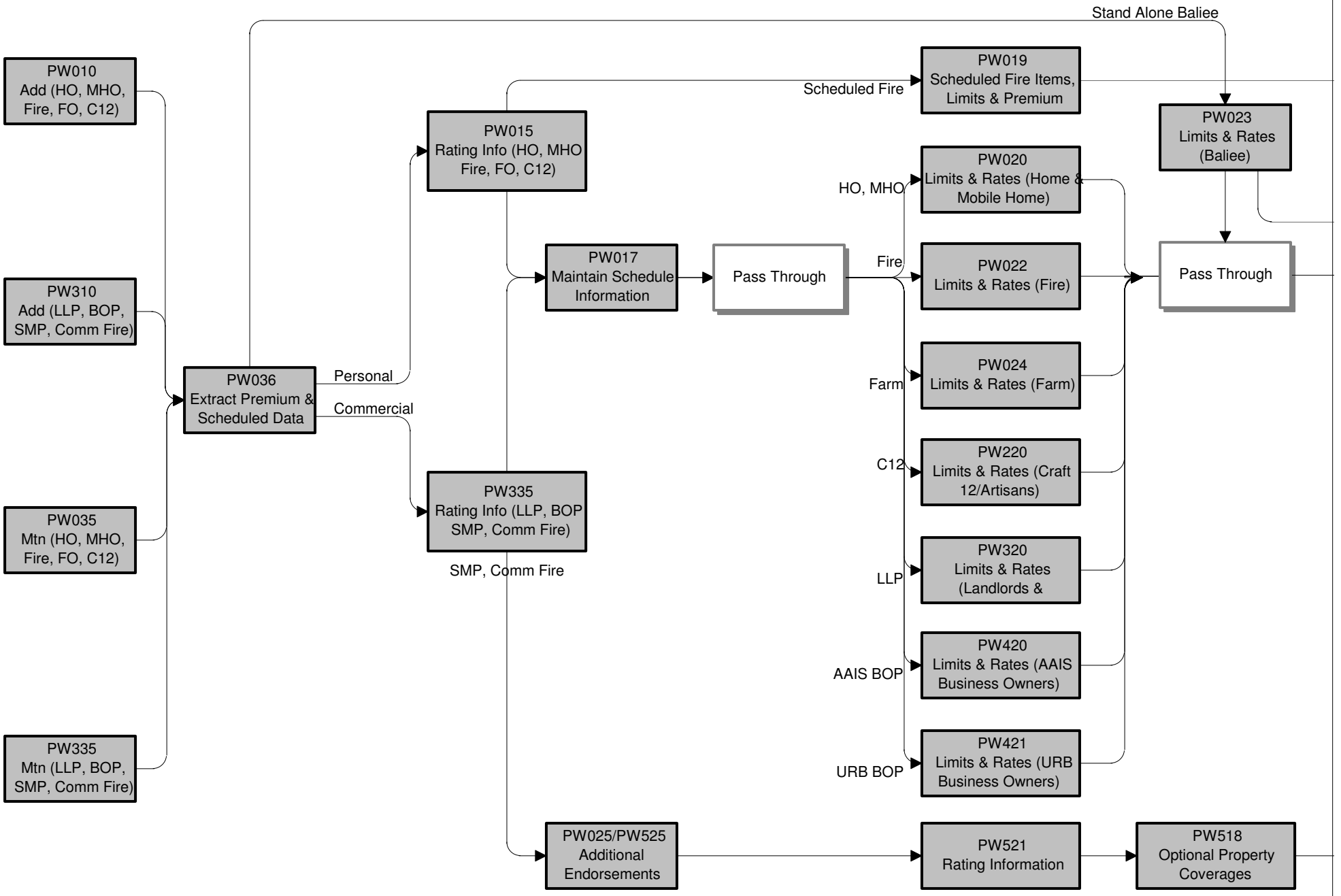


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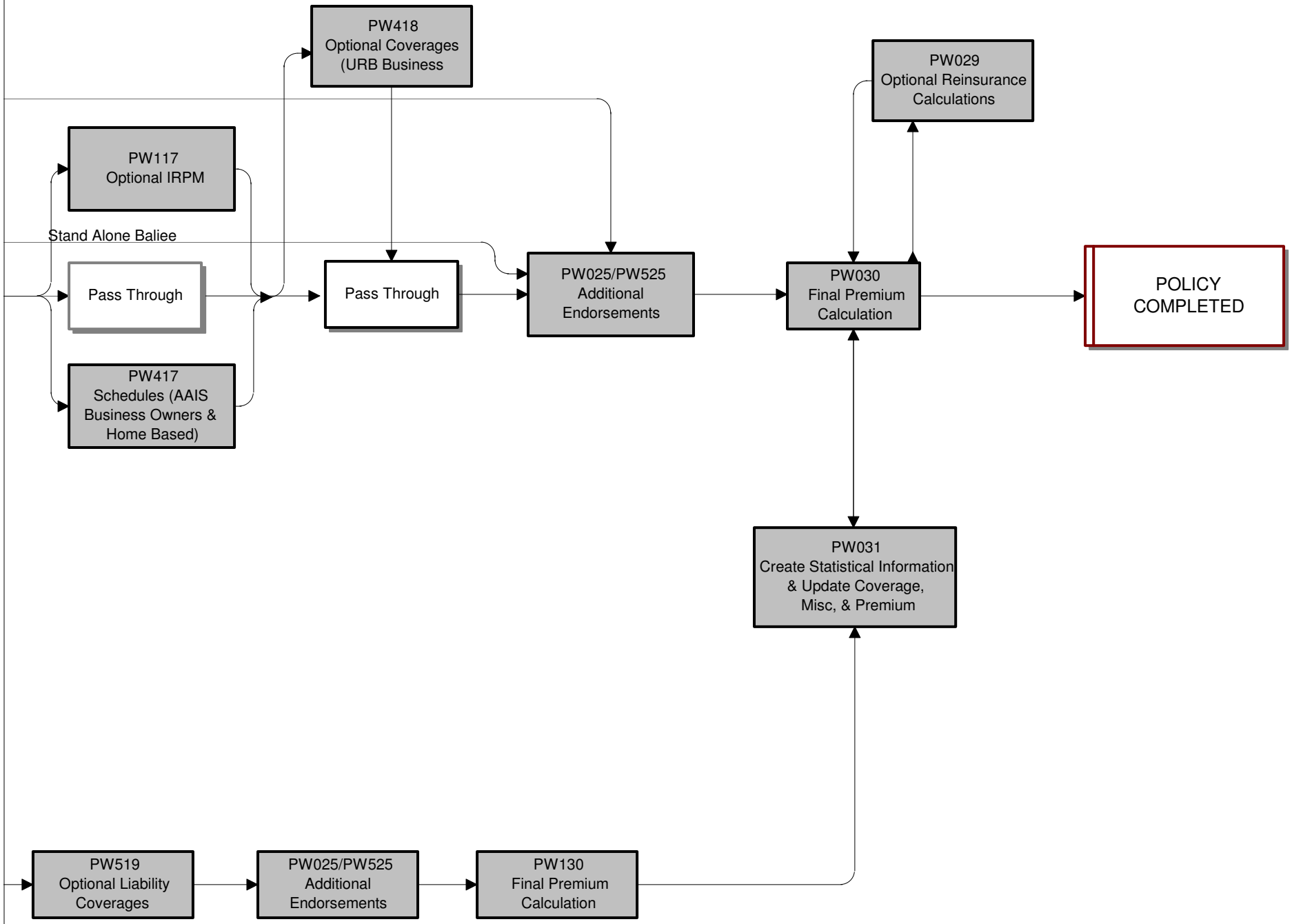


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POLICY WRITING SYSTEM



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FILE MAINTENANCE PROGRAMS

PW010 ADD POLICY (DATES, BASIC ENDMT, LOC) HO, MHO, FIRE, FO, C12
PW310 ADD POLICY (DATES, BASIC ENDMTS) LLP, CL
PW015 ADD/MNT POLICY (RATING INFORMATION) HO, MHO, FIRE, FO
PW215 ADD/MNT POLICY (RATING INFORMATION) UMBRELLA
PW315 ADD/MNT POLICY (RATING INFORMATION) LLP, CL
PW515 ADD/MNT POLICY (RATING INFORMATION) ISO GENERAL LIABILITY
PW016 * ADD/MNT POLICY (OPTIONAL COVERAGES) ML ENDORSEMENTS
PW416 ADD/MNT POLICY (OPTIONAL COVERAGES) MSO BOP
PW516 ADD/MNT POLICY (OPTIONAL COVERAGES) ISO/AAIS COMMERCIAL
PW017 ADD/MNT POLICY (SCHEDULES) FO, FIRE
PW117 * ADD/MNT POLICY (OPTIONAL IRPM)
PW217 ADD/MNT POLICY (SCHEDULES) UMBRELLA
PW417 ADD/MNT POLICY (SCHEDULES) AAIS BOP & HOMEBASED
PW018 ADD/MNT POLICY (SCHEDULED ITEMS) SCHEDULED FIRE
PW118 ADD/MNT POLICY (SCHEDULED ITEMS) SCHEDULED FIRE
PW318 ADD/MNT POLICY (SCHEDULED ITEMS) COMMERCIAL LIABILITY
PW418 ADD/MNT POLICY (OPTIONAL COVERAGES) URB BOP
PW518 ADD/MNT POLICY (OPTIONAL COVERAGES-SF FORMS) C/F, SMP
PW019 * ADD/MNT POLICY (SCHEDULED ITEMS) SCHEDULED FIRE
PW119 * ADD/MNT POLICY (SCHEDULED ITEMS) MSO SCHEDULED FIRE
PW219 * ADD/MNT POLICY (SCHEDULED ITEMS) AAIS ARTISANS
PW519 ADD/MNT POLICY (OPTIONAL COVERAGES-LS FORMS) C/F, SMP
PW020 ADD/MNT POLICY (LIMITS, RATES) HO, MHO
PW220 ADD/MNT POLICY (RATING INFO, LIMITS, RATES) C12
PW320 ADD/MNT POLICY (LIMITS, RATES) LLP, CL
PW420 * ADD/MNT POLICY (LIMITS, RATES) AAIS BOP
PW620 ADD/MNT POLICY (LIMITS, RATES) BOAT PAK
PW720 ADD/MNT POLICY (LIMITS, RATES) COMM AUTO
PW421 * ADD/MNT POLICY (LIMITS, RATES) URB BOP
PW521 * ADD/MNT POLICY (LIMITS, RATES) COMM FIRE, SMP
PW522 ADD/MNT POLICY (LIMITS, RATES) AAIS COMM FIRE, SMP
PW022 ADD/MNT POLICY (LIMITS, RATES) FIRE
PW023 ADD/MNT POLICY (LIMITS, RATES) STAND ALONE BALIEE
PW024 ADD/MNT POLICY (LIMITS, RATES) FO
PW025 ADD/MNT POLICY (ENDORSEMENTS)
PW525 ADD/MNT POLICY (ENDORSEMENTS)
PW026 * ADD/MNT POLICY (HO-162)
PW028 * UPDATE REINSURANCE RECORDS
PW029 ADD/MNT POLICY (REINSURANCE)
PW030 ADD/MNT POLICY (CALCULATIONS AND PREMIUMS)

FILE MAINTENANCE PROGRAMS (continued)

PW130 * ADD/MNT POLICY (CALCULATIONS AND PREMIUMS) COMM FIRE/SMP

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PW031 ADD/MNT POLICY (STATS AND UPDATE)
PW032 ADD/MNT POLICY (POLICY HISTORY)
PW035 MNT POLICY (DATES, BASIC ENDMTS, LOC) HO, MHO, FIRE, FO, C12
PW335 MNT POLICY (DATES, BASIC ENDORSEMENTS) LLP, CL
PW036 MNT POLICY EXTRACT PREMIUM & SCHEDULED DATA
PW037 * AGENT DECLARATION ASSIGNMENT MAINTENANCE
PW040 PROCESS SELECTED ANNIVERSARY POLICIES
PW042 PROCESS SELECTED AUTOMATIC RENEWALS
PW061 * RATES FILE MAINTENANCE – RELATIVITY FACTORS
PW063 RATES FILE MAINTENANCE – COMM AUTO
PW064 RATES FILE MAINTENANCE – COMM FIRE/SMP
PW065 RATES FILE MAINTENANCE – PERSONAL LINES
PW066 RATES FILE MAINTENANCE – BOP
PW067 * ENDORSEMENT FILE MAINTENANCE – ML FORMS
PW070 ENDORSEMENTS FILE MAINTENANCE
PW072 COMMERCIAL CLASSIFICATION FILE MAINTENANCE
PW074 * RESIDENTIAL BUILDING FACTOR FILE MAINTENANCE
PW075 OPTIONAL COVERAGES FILE MAINTENANCE

INQUIRY PROGRAMS

PW085 PRINT POLICY STATUS REPORT
PW086 PRINT POLICY STATUS REPORT - SCHEDULED FIRE
PW185 PRINT POLICY STATUS REPORT – COMM AUTO
PW087 PRINT UMBRELLA POLICY WORKSHEETS
PW089 PRINT BOP POLICY WORKSHEETS
PW586 PRINT SMP POLICY WORKSHEETS
PW105 SUMMARY POLICY INQUIRY
PW106 * POLICY HISTORY INQUIRY

REPORT PROGRAMS

PW038 * PRINT AGENT DECLARATION ASSIGNMENT REPORT
PW050 PRINT SELECTED POLICY RATING LIST
PW051 * PRINT LIST OF MHO BY YEAR OF CONSTRUCTION
PW052 PRINT SELECTED ENDORSEMENT POLICIES
PW053 * EXTRACT COVERAGE DATA FOR REINSURANCE ANALYSIS
PW054 * PRINT MERIT RATED HOMEOWNERS REPORT
PW055 * EXTRACT GUY CARPENTER (ERIE) ZIP CODE DATA
PW056 * EXTRACT CATASTROPHE MODELING DATA – GRC
PW057 * EXTRACT AM BEST DATA CALL FILES
PW058 * EXTRACT CATASTROPHE MODELING DATA – BALIS
PW059 * EXTRACT CATASTROPHE MODELING DATA
PW159 * EXTRACT INSTRAT/UNICEDE CATASTROPHE MODELING DATA
PW068 * MAINTAIN AND PRINT REAPPRASIAL LETTERS
PW069 * MAINTAIN AND PRINT POLICY CHANGE ENDORSEMENTS
PW080 * PRINT ADDITIONAL ENDORSEMENTS

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REPORT PROGRAMS (Continued)

PW081 PRINT DECLARATIONS - FREE FORM
PW281 PRINT DECLARATIONS – UMBRELLA
PW381 PRINT DECLARATIONS – BOP & HOME BASE
PW581 PRINT DECLARATIONS – COMM FIRE & SMP
PW681 PRINT DECLARATIONS - BOAT PAK
PW781 PRINT DECLARATIONS – COMM AUTO
PW082 PRINT DECLARATIONS - SCHEDULED FIRE
PW282 PRINT DECLARATIONS - AAIS ARTISANS
PW083 PRINT DECLARATIONS - STAND ALONE BALIEE
PW084 PRINT SUPPLEMENTAL DECLARATIONS & HO162
PW184 * PRINT SUPPLEMENTAL DECLARATIONS - ML FORMS
PW384 PRINT SF10b & BOP OPTIONAL COVERAGE ENDORSEMENTS
PW584 PRINT C/F & SMP - SF & LS OPTIONAL COVERAGE ENDORSEMENTS
PW386 PRINT OPTIONAL COVERAGE ENDORSEMENTS - MSO BOP
PW085 POLICY STATUS REPORTS/WORKSHEETS
PW185 POLICY WORKSHEETS – COMM AUTO
PW086 POLICY STATUS REPORTS/WORKSHEETS - FIRE
PW087 POLICY STATUS REPORTS/WORKSHEETS – UMBRELLA
PW088 PRINT CRAFT/12 SCHEDULES
PW089 POLICY STATUS REPORTS/WORKSHEETS – BOP
PW090 PRINT RATES – PERSONAL LINES
PW190 PRINT RATES – COMM FIRE &MP
PW091 PRINT RATES – BOP
PW194 PRINT RATES – COMM AUTO
PW092 * PROCESS RATE CHANGES – PERSONAL LINES
PW192 * COPY AND DEVIATE RATES - PERSONAL LINES
PW093 COPY/DELETE RATES – COMMERCIAL LINES
PW094 * PRINT RESIDENTIAL BUILDING FACTORS
PW095 PRINT ENDORSEMENTS LIST
PW096 * PROCESS RATE CHANGES – COMMERCIAL LINES
PW097 PRINT COMMERCIAL CLASSIFICATION FILE
PW098 * PRINT OPTIONAL COVERAGES FILE
PW099 * PRINT ENDORSEMENT RATES – ML FORMS
PW102 PRINT PRE-RENEWAL SURVEYS
PW103 * PRINT PRE-RENEWAL SURVEYS - SF10B ENDORSEMENT
PW104 PRINT PRE-RENEWAL SURVEYS – SCHEDULES
PW150 * ANNIVERSARY EXPIRATION LIST BY INSURED
PW152 * MAINTAIN AND PRINT VOLUNTARY AUDITS
PW154 * MAINTAIN AND PRINT PHYSICAL AUDITS
PW156 * PRINT LIST OF HO POLICIES THAT DO NOT HAVE INFLATION GUARD
PW158 * PRINT LIST OF HO POLICIES WITH A SEASONAL OCCUPANCY CODE
PW159 * EXTRACT INSTRAT/UNICEDE CATASTROPHE MODELING DATA
PW160 * PRINT LIST OF POLICIES BY BUSINESS DESCRIPTION

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REPORT PROGRAMS (Continued)

PW162 * PRINT C12 AUDIT FORMS
PW164 * LIST FREE-FORM ENDORSEMENTS
PW166 * LIST HO REPLACEMENT COST POLICIES WITHOUT ML243
PW168 * ML220 ENDORSEMENT REPORT
PW200 SELECT AND PRINT ANNIVERSARY POLICIES

UTILITY PROGRAMS

PW110 DELETE INDIVIDUAL POLICIES
PW111 DELETE COMMERCIAL SCHEDULES
PW115 PURGE POLICY WRITING FILES
PW300 CONTROL FILE MAINTENANCE AND PRINT

POLICY QUOTING *

FILE MAINTENANCE PROGRAMS

PW910 ADD/MNT POLICY QUOTATIONS
PW920 ADD/MNT POLICY QUOTATIONS (WINDOWS)
PW940 ADD/MNT POLICY QUOTATIONS (WEB)

REPORT PROGRAMS

PW950 PRINT POLICY QUOTATIONS
PW952 PRINT POLICY QUOTATIONS - SCHEDULES
PW954 PRINT POLICY QUOTATIONS – OPTIONAL ENDORSEMENTS
PW956 PRINT POLICY QUOTATIONS – C12 SCHEDULES
PW958 PRINT POLICY QUOTATIONS – BOP
PW960 PRINT POLICY QUOTATIONS – SF10b AND BOP OPTIONAL COVERAGES
PW962 PRINT POLICY QUOTATIONS – SCHEDULED FIRE
PW964 PRINT POLICY QUOTATIONS – COMM FIRE & SMP
PW966 PRINT POLICY QUOTATIONS – C/F & SMP - SF & LS OPTIONAL COVERAGE ENDORSEMENTS
PW990 PRINT POLICY QUOTING REPORT
PW992 TRANSFER QUOTES

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PURPOSE

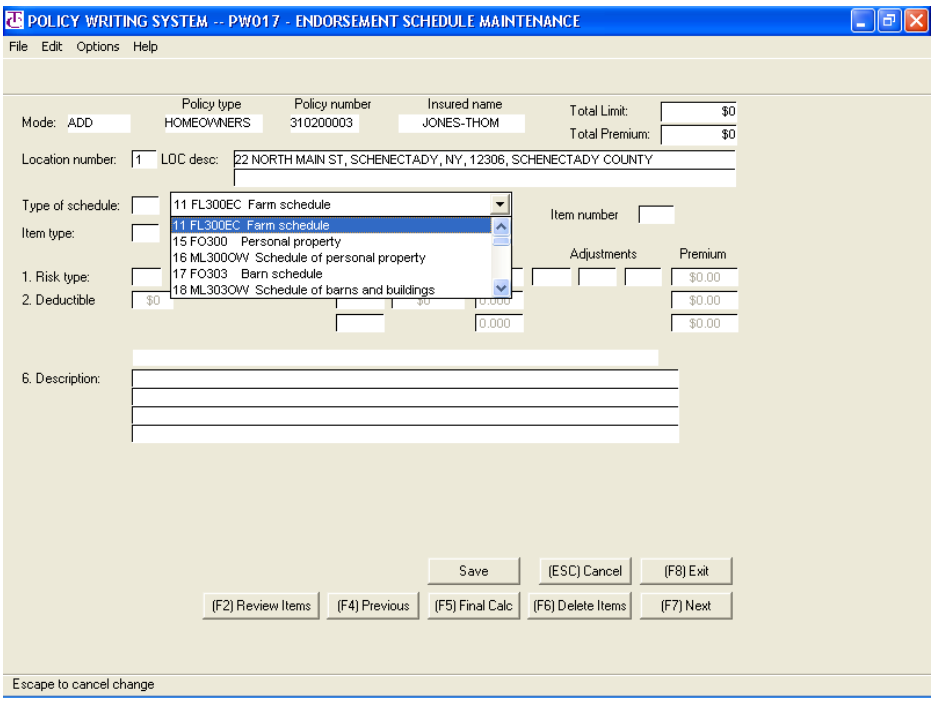
This program (**PW017**) is designed to add and maintain scheduled endorsements on a policy, for example: farm buildings and machinery, or IM coverage for personal property.

FIELD DEFINITIONS

Location number - Enter the number to indicate which location the schedule applies to. Location Number 1 is usually defined as the Primary Location.

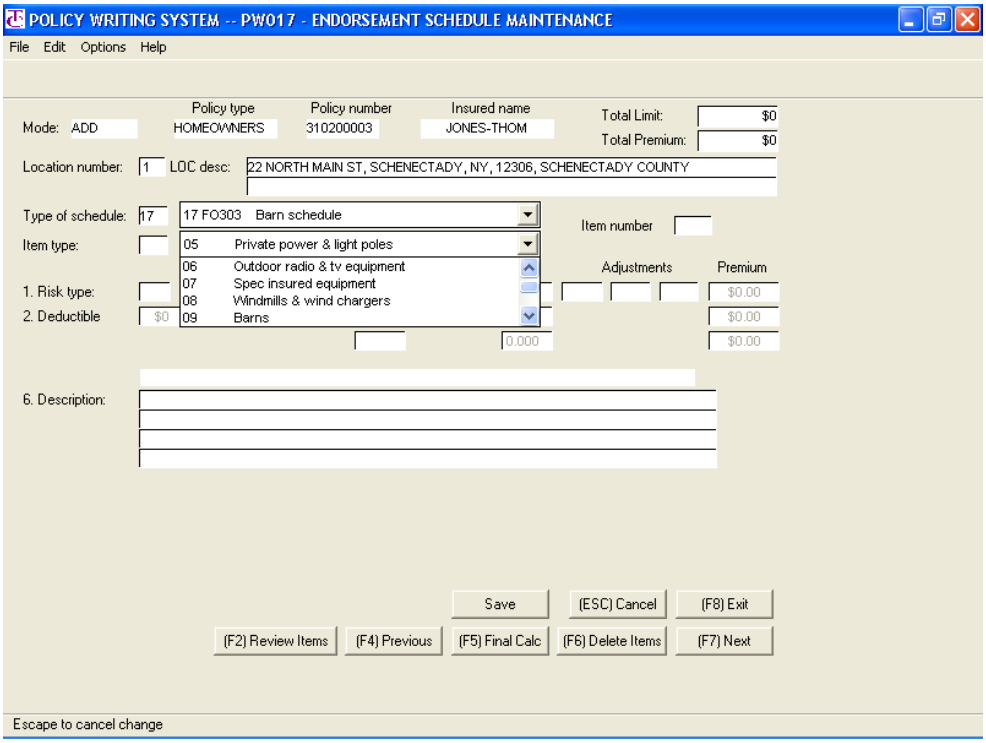
Location description - This will be printed on the Schedule. The location description for the Primary Location (#1) is defaulted to the Policy Location Description, which is entered on the 1st policy entry screen (PW010/PW035 or PW315, Item 27).

Type of schedule - This is the numeric code assigned to the schedule. If you do not know the number leave the field blank and click on the drop down arrow at the end of the Schedule Name Box. A list box will display all valid schedules. Scroll down until you locate the desired Schedule. Click on the Schedule description. The highlighted Schedule Number will default to Type of Schedule field.



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Item type - This is the numeric code assigned to the item type being added to the schedule. If you do not know the number leave the field blank and click on the drop down arrow at the end of the Item Name Box. A list box will display all valid items. Scroll down until you locate the desired Item. Click on the Item description. The highlighted Item Number will default to Item Type field.



Risk type - This is a sub classification of the item type. The Risk Type will be used with the Item Number to determine which rate will be used for this item.

Deductible - Enter the Deductible for the Item. If the item has a unique deductible, the special deductible will print below the Item on the Schedule. The policy deductible amount is defaulted automatically.

Line - Enter the 4-digit Line of Business code that should be used in the Premium Record for this item. For most schedules, this is defaulted to your Inland Marine Line of Business or Policy Line of Business.

Limit - Enter the amount of coverage for the individual item.

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Rate – Will be defaulted to the rate found in the Rates File. If there was a Deductible Credit/Surcharge, the Deductible Factor will be applied to this rate. If a rate was not found, enter the rate that should be used to calculate the amount of premium.

Adjustments – Enter the 3-character Adjustment Endorsement(s). These are used to apply Credits/Surcharges (Ex. Smoke Detector Credit, Wiring Surcharges) to the Item's Premium.

Premium – The amount of premium for the individual schedule. The Premium will be calculated based on the Limit, Rate and Adjustments (if any).

Description – This area is used to describe the item. An entry on the first line is required.

Construction Code\ Year[1] – Enter the statistical code describing the material used to construct the building, and the year the building was constructed.

Perils[1] – Enter the Perils covered.

Classification Code[1] – Enter the Statistical Code, which describes the item.

Loss Exposure group[1] *(if applicable)*– For reinsurance, enter the Loss Exposure group this item belongs in. The default is 1.

Note[1] – These fields are for statistical reporting and reinsurance and may not display and vary by line of business.

Save – This is used to add the item/schedule to the policy. If a Schedule/Item is added without a Location Description, the Operator will be reminded to enter the Location Description.

(ESC) Cancel – This is used to exit the **schedule** add or change mode without saving changes.

(F8) Exit – This is used to exit the **policy** without saving any changes.

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(F2) Review - This is used to access the schedule Review Screen. Double click on the desired endorsement to make any changes or to delete it.

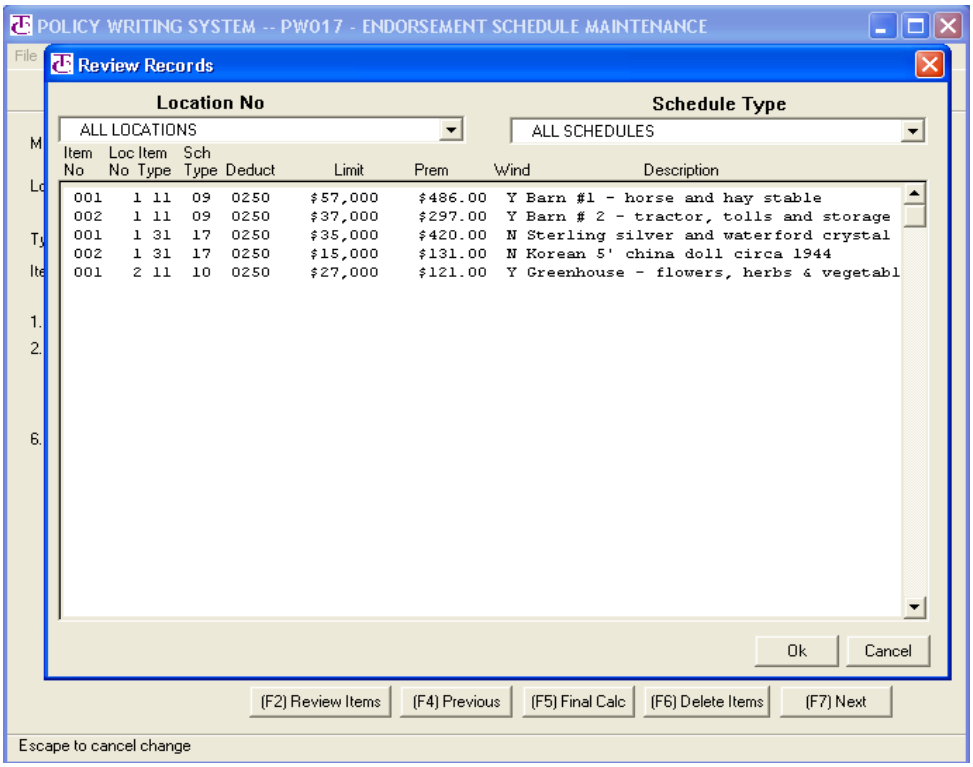
Delete Items - This is used to delete an individual item from an endorsement, or the specified endorsement and all items on it.

Previous - Returns you to the previous screen.

Final Calc - This function calculates the entire policy and brings you directly to the program that will display the premiums.

Next - Brings you to the next screen, typically the policy limits screen.

REVIEW Items/Schedule List Box - Used to view all of the schedules/items. Double Clicking on an Item or Highlighting and pressing enter will bring the Item up for changes/review. By clicking on the Drop down box for Location No you may view a specific location or all locations. By clicking on the Drop down box for Schedule Type you may view a specific Schedule Type or All Schedules.



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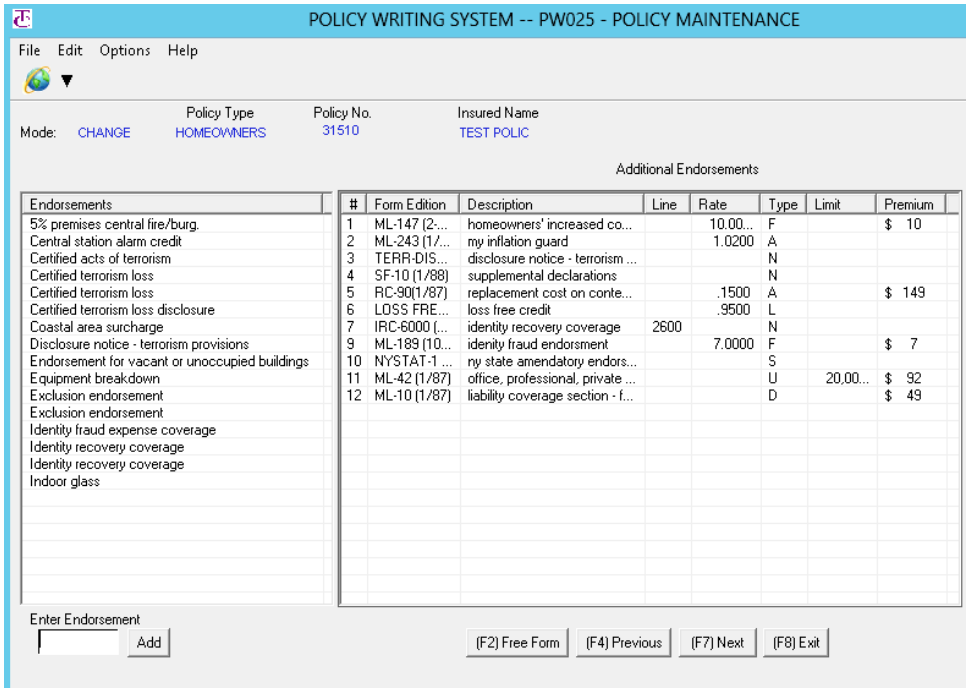
After clicking on **Save** if adding items, to Exit PW017 screen key <F7> **Next**.

PW017 Add Main Sched Endorsements.doc

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PURPOSE

PW025 is designed to allow the operator to add, edit or delete premium and non-premium bearing endorsements to the policy as well as to enter Statistical Information that is needed for lined endorsements.



ADDING ENDORSEMENTS TO A POLICY

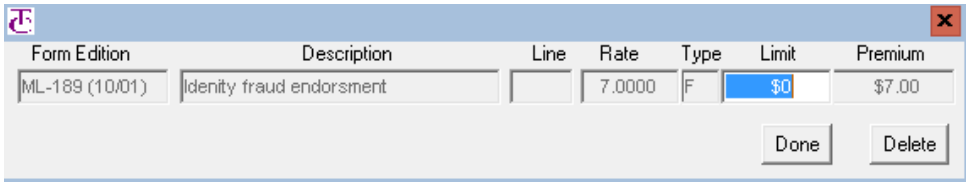
There are several ways that an endorsement can be added to a policy:

1. **ENDORSEMENT LIST** – The endorsement list allows the user to choose from a list of endorsements without having to know the endorsements name. In order to add an endorsement to a policy, click on the desired endorsement on the list.

2. In the **ENTER ENDORSEMENT** field **-** Key in the name/number of the endorsement you wish to add to the policy and hit the add button.

3. A second window will appear, containing the detail information about the endorsement. The operator will be able to make changes or delete the endorsement off of the policy. ***Note: Do not "X" out of this window, only key "DONE" or "DELETE"***

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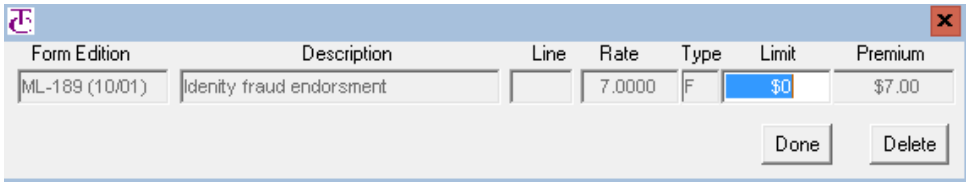
The endorsement will either be placed on the list to the right and you will be prompted for additional information. Once entry of the Endorsement Information has been completed, the endorsement will be added to the list on the right.

CHANGING AN ENDORSEMENT

To change an endorsement, which has already been added to the policy, please do the following:

1. Click on the name of the endorsement on the Policy Endorsement List, on the Right-hand Side of the Screen.

2. A second window will appear, containing the detail information about the endorsement. The operator will be able to make changes or delete the endorsement off of the policy. ***Note: Do not "X" out of this window, only key "DONE" or "DELETE"***



3. If the endorsement contains Statistical Information, a third window will appear which will contain the Statistical Information for this endorsement. The information can be reviewed and/or changed.

DELETING AN ENDORSEMENT

To delete an endorsement off of a policy, please do the following:

1. Click on the endorsement name on the Policy Endorsement List, on the Right-hand side of the screen.

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2. A second window will appear, containing the detail information about this endorsement.

3. Click on the Delete Key within this window and the Endorsement will be removed from the Policy.

FREE FORM ENDORSEMENTS

To add Free Form Endorsements to a policy, please do the following:

1. Click on the Free Form button.

2. Fill out all necessary fields and hit the Done Button.

3. If the endorsement requires Statistical Information, a third window will appear providing the operator with ability to enter the additional information.

FUNCTION KEYS

(F2) Free Form Click or Key <F2> to add a free form endorsement.

(F4) Previous Click or Key <F4> to return to the previous screen.

(F7) Next Click or Key <F7> to go to the next screen, (typically the policy limits screen). This is the default function, Key Enter.

(F8) Exit Click or Key <F8> to exit the **policy** without saving any changes.
ARE YOU SURE YOU WISH TO END THIS POLICY? Select **NO** if you do not want to exit the policy without saving. Select **YES** if you do wish to exit the policy without saving.

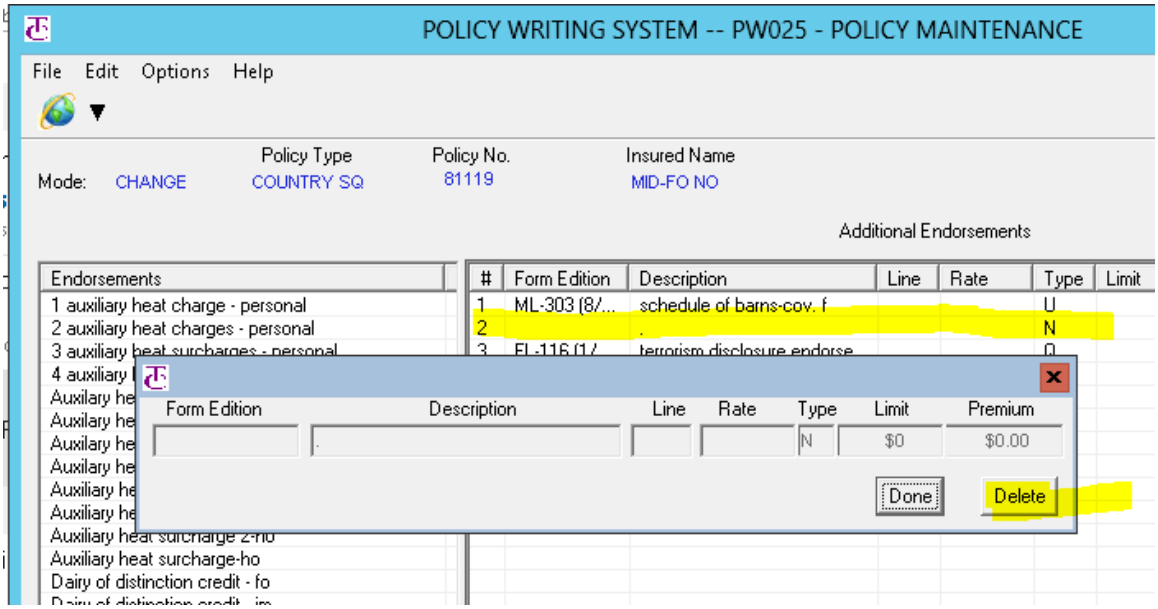
FURTHER EXPLANATION

The program is used to add, edit or delete premium and non-premium bearing endorsements to the policy as well as to enter statistical information that is needed for lined endorsements.

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Each column width may be changed by clicking and dragging the bar at the end of the column heading to the left or right. Each column may be sorted by clicking on the column title bar.

Please Note: *If an endorsement appears as a blank line on the PW025 screen (or as an endorsement with no description under Additional Endorsements on the PW Status Report), it is most likely a Free Form endorsement that was "spaced out" (instead of properly deleting it) but it still needs to be deleted. While in the PW025 screen, click on the endorsement line, which will open up the errant endorsement and then key Delete. If left alone, it may cause numbering issues on the PW025 screen and/or incorrect display of endorsements on the dec page.*



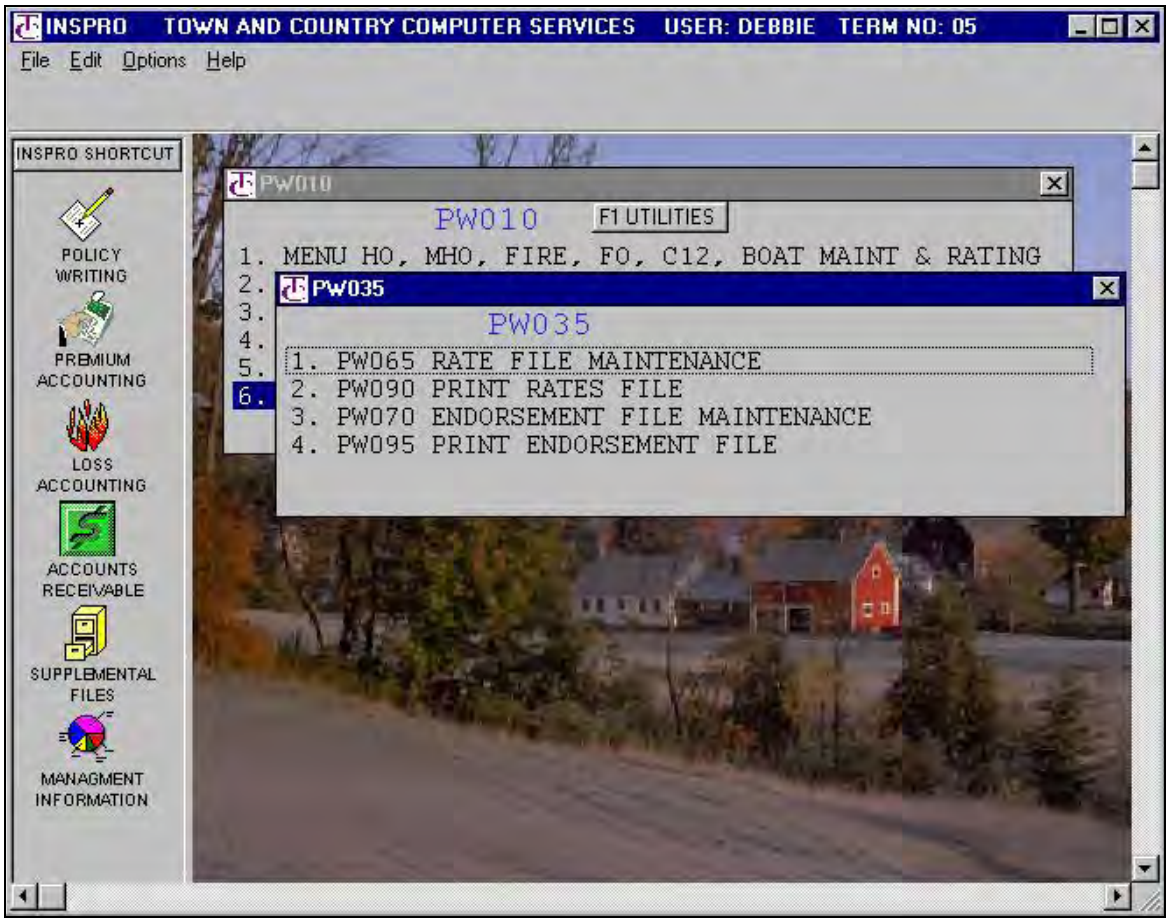
ADDITIONAL ENDORSEMENTS:			ITEM LOB	RATE/TYPE PR
ML303	ML-303 (8/91)	SCHEDULE OF BARNS-COV. F	0000	.0000 /U P
ML430A			0000	.0000 /N
FL116	FL-116 (1/08)	TERRORISM DISCLOSURE ENDORSEMENT	0000	.0000 /Q P
FMD1	FMD-1	FLOOD NOTICE	0000	.0000 /N
RISFO	RIS-FO	RENEWAL INCREASE SAFEGUARD - FO/CS	0000	.0000 /O P
RISFO	RIS-FO	RENEWAL INCREASE SAFEGUARD - FO/CS	0000	.0000 /O P

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MAINTAINING THE ENDORSEMENT FILE

A. PURPOSE

The **INS**urance **PRO**cessing System includes a file of basic endorsements included with all policy types, as well as endorsements that affect the policy premium. One program maintains this file, which is accessed from the Policy Writing menu:

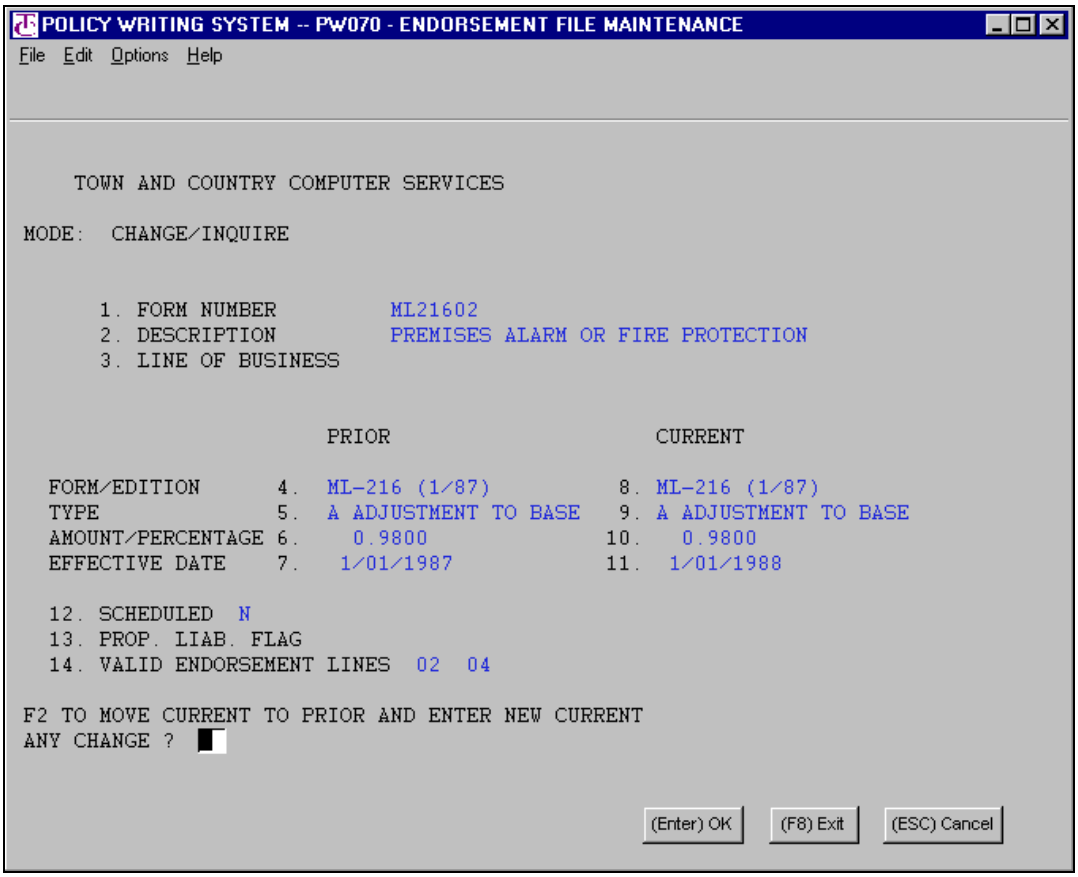


PW070 - ENDORSEMENT FILE MAINTENANCE

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B. PROCEDURE

To enter endorsements select the ENDORSEMENT FILE MAINTENANCE option from the Policy Writing RATE & ENDORSEMENT FILE MAINTENANCE menu. The entry screen will prompt for the following information:



a. **Field number 1 - Form number**: This is the seven position field used to extract an endorsement from the file. The entry to this field should be the alphanumeric form number **excluding any punctuation** (See instructions).

b. **Field number 2 - Description**: This is the forty-six position alphanumeric field that is a description used for reference purposes and is printed on the declaration when endorsements are itemized (i.e. listed individually with the associated premium).

c. **Field number 3 - Line of Business**: This field is used when a premium is coded differently from the main policy type. Enter

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the major class of the line of business in the endorsement file. When adding the endorsement to a policy, the first two positions of the line of business will display on the screen, then wait for the third and fourth positions to be defined. (ex. endorsing Inland Marine coverage on a Homeowners policy).

d. **Field number 4 - Form/Edition (PRIOR):** This is an eighteen position field used for a short description of the endorsement. This entry is comprised of the form number and edition date of the form including punctuation. The entries to this field should appear exactly as they are to be printed on the endorsement form (ex. ML-55 2/81). The edition date should be shown as MM/YY only, day is not required.

e. **Field number 5 - Type (PRIOR):** This is a single character used to classify and/or rate the endorsement. See the list below for valid types.

f. **Field number 6 - Amount/Percentage (PRIOR):** This is the rate or amount to be charged for this endorsement. It is used in conjunction with the Type Code.

g. **Field number 7 - Effective Date (PRIOR):** This is the prior effective date of this endorsement. If this is the first time the endorsement is being maintained, the effective date should be 01011901 (enter as MMDDCCYY only).

h. **Field number 8 - Form/Edition (CURRENT):** This is an eighteen position field used for a short description of the endorsement. This entry is comprised of the form number and edition date of the form including punctuation. The entries to this field should appear exactly as they are to be printed on the endorsement form (ex. ML-55 2/81). The edition date should be shown as MM/YY only, day is not required.

i. **Field number 9 - Type (CURRENT):** This is a single character used to classify and/or rate the endorsement. See list below for valid types.

j. **Field number 10 - Amount/Percentage (CURRENT):** This is the rate or amount to be charged for this endorsement. It is used in conjunction with the Type Code.

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k. **Field number 11 - Effective Date (CURRENT)**: This is the current effective date of the endorsement (enter as MMDDCCYY only). Enter the policy effective date on or after which your company has elected to start using this new edition.

NOTE: Keying F2 at any change will shift current information to the prior column and prompt for new current information to be entered.

l. **Field number 12 – Scheduled**: This one position field contains a **Y**es/**N**o flag that is used to determine if the endorsement is normally scheduled.

m. **Field number 13 – Property/Liability Flag**: This one position field is used by the automated Reinsurance Program(s) to determine if the endorsement Limit and Premium is to be included as Property Reinsurance or Liability Reinsurance. For Adjustment and Non-Rated endorsements this should be left blank.

n. **Field number 14 – Valid Endorsement Lines**: Enter the **COMPANY LINES** that the endorsement can be added to. If the endorsement can be added to any line of business, enter a line of business code of "**-99**". If an endorsement can be added to any line of business except one or two lines, enter a line of business code of "-99" followed by the lines that are **NOT** valid (Ex. If an endorsement is valid for all **COMPANY LINES** of business but Inland Marine (01) the table would be set up with -99 01).

TYPE CODES

A = Adjustment to Base Premium (Percentage)
B = One time only change, not Pro Rated (Dollar amount)- LFC will apply to B type endorsement
C = Adjustment to Base Premium & Liability Premium (Percentage)
D = Optional Rated Liability
E = Minimum Premium Adjustment
F = Flat amount charged (Dollar amount)
H = Rate per hundred (Dollar amount)
J = Flat amount, not Pro Rated (Dollar amount)
K = Adjustment to Premium Records Excluding Liability (Percentage, custom programming may apply)
L = Adjustment to individual premiums (Percentage)
M = Manual (Zeroes)

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N = Non-rated (Zeroes)
O = Optional standard endorsement (Zeroes)
P = Percentage of Value (Percentage)
Q = Terrorism Premium (Percentage)
S = Standard endorsement (Zeroes)
T = Rate per thousand (Dollar amount)
U = Reserved for handling scheduled endorsements
V = Additional Residence endorsement (Zeroes)
W = Lead Exclusion (Percentage)
X = Adjustment to "A" Rate (Percentage)
Y = Adjustment to "B" Rate (Percentage)
Z = Standard, except anniversaries, endorsement (Zeroes)
1 = Adjustment to Liability Premium Records Only (Percentage, custom programming may apply)

C. DETAILED INSTRUCTIONS

1. To enter **basic endorsements** (those that will appear on all policies for each state, peril and form), the seven position key is structured as follows:

   Positions one and two are the state code.
   Positions three and four are the peril (company line of business)
   Position five is the form of the endorsement (see form table for valid forms).
   Positions six and seven are the sequence number (order of appearance) of the endorsement.

   NOTE: Sequence numbers must start with 01 and can not be greater than 20. Special Sequence numbers that must start with 51 and can not be greater than 70 are reserved for URB T Form basic endorsements.

   ex: 3102201 (NY, LOB 02, Form 2, Seq 01)
   3102202 (NY, LOB 02, Form 2, Seq 02)
   3104101 (NY, LOB 04, Form 1, Seq 01)

   URB NY Homeowners has optional policy T forms for downstate business. These basic forms must be set up using sequence numbers 51-70. Refer to the Technical Bulletin for further set-up instructions (TB URB T Forms).

   ex: 3102251 (NY, LOB 02, Form 2, Seq 51)

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PLEASE NOTE:
If a Basic Standard endorsement (seven digits) will not be used effective a specific date, key F2 to move the Current information to the Prior side. In the Current side fields, set the type to be "S" and the Effective Date to be the date that the endorsement will no longer be added to the policies. The Form/Edition and Amount fields will both be left blank.

2. To enter other than basic endorsements (those that optionally appear on the policy), the seven position key is the endorsement number without the added punctuation. ex: ML-216 would be entered as ML216.

3. Entering Type Code and Amount:

   A. On an "Adjustment to Base Premium" endorsement, the percentage is applied to the **base premium**. The base premium for personal lines is coverage A or C (if tenant). For commercial lines the base premium is coverage A plus B. For a charge on the Chain Multiply Method, if the charge is 4% above the base premium, the rate should be entered as 1.04. For a charge on the Original Base Method, the rate should be entered as .04. For a credit on the Chain Multiply Method, if the credit is 4% off the base premium, the rate should be entered as .96. For a charge on the Original Base Method the rate should be entered as .04-.

   B. On a "One Time Only Charge, not Pro Rated" endorsement, the amount entered will not be pro rated. The premium created from this endorsement will not increase annual premium, only billable premium. LFC will apply to B Type endorsement. On the next change, the endorsement will be automatically removed from the policy. No premium refund will be given when the endorsement is removed. (ex: ML-25 - CONSENT TO MOVE MOBILE HOME)

   C. On an "Adjustment to Base Premium and Liability Premium" endorsement, the percentage is applied to the base premium and the liability premium individually. The percentage amount is entered as described under type A above.

   D. On an "Optional Liability" endorsement, the premium charged is obtained from the appropriate Liability rate table using the Liability Limits. The Amount field can be left blank.

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E. On a "Minimum Premium" Endorsement, the premium charged is calculated based on the difference between the Inception Premium for policy and the New Policy Minimum Premium charged for the Policy Type. The Amount field can be left blank. NOTE: This endorsement is not available for general use and has been programmed to handle a company specific situation. If you have a need for this type of endorsement contact T&C for further information.

F. On a "Flat Rate" endorsement, the entry in the amount field is the premium to be charged. (ex: ML-148 HOMEOWNERS' EXTRA COVERAGE)

H. On a "Rate per Hundred" endorsement, the entry in the amount field is the exact dollar amount to be charged per each one hundred dollars of limit. (ex: ML-49 OUTSIDE ANTENNA)

J. On a "Flat Amount, not Pro Rated" endorsement, the entry in the amount field is a dollar amount that will not be pro rated. A line of business entry must be made (which can be changed when the endorsement is added to a policy). The endorsement will remain on the policy until removed by an operator. The premium for this endorsement type will be included in the inception premium and is considered annual premium.

K. On a "Policy Adjustment" endorsement, the percentage is applied to all premiums individually. The percentage amount is entered as described under type A above. NOTE: This endorsement has been programmed for company specific criteria that do not apply to general Optional Coverages. Custom programming will apply.

L. On a "Policy Adjustment" endorsement, the percentage is applied to all premiums individually. The percentage amount is entered as described under type A above.

NOTE: When there is more than one "L" type endorsement on a policy, INS PRO groups all the "L" type endorsements into one endorsement premium on the dec under itemized endorsements.

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M. On a "Manual" endorsement, the type and amount, if any, will be entered when the policy is processed. (ex: FL-300W FARM SCHEDULE)

N. On a "Non-Rated" endorsement, no amount is necessary in the amount field. There is no charge for this endorsement. (ex: FL-160 LIABILITY COVERAGE EXCLUSIONS)

O. On an "Optional Standard" endorsement, no amount is necessary in the amount field. There is no charge for this endorsement. The code is used in situations where a different endorsement is substituted for a standard endorsement or a standard endorsement is removed completely. (ex: ML-10 is sometimes substituted for a ML-9, FL-1 is sometimes removed if the policy has no dwelling). It applies to policies on the annual anniversary.

P. On a "Percentage of Premium" endorsement, the amount entered in the amount field is the percentage of the limit that is added to the premium amount. (ex: if the "P" rate is .25 (25 percent) and the limit is $100.00, the total cost of the endorsement would be calculated at $25.00).

Q. On a "Terrorism Policy Adjustment" endorsement, the percentage is applied to all premiums individually. The percentage amount is entered as the actual percentage that will be charged for this coverage (2.75% would be entered as .0275). A separate premium record will be created for total premium charged for this endorsement.

S. On a "Standard" endorsement, no amount is necessary in the amount field. There is no charge for these endorsements. They apply to policies on the annual anniversary.

T. On a "Rate per Thousand" endorsement, the entry in the amount field is the dollar amount charged per each one thousand dollars. (ex: ML-48 RELATED PRIVATE STRUCTURES)

U. Reserved for internal handling Scheduled endorsements - not to be used when entering endorsements on the endorsements file.

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V. On a policy with an Additional Residence, this endorsement may be added on the **PW025** Policy Maintenance screen. Adding the coverage V endorsement will open a quoting screen to key the information for the Additional Residence rating, calculate the Premium Amount, and display it in the Premium field.

W. On a Lead Exclusion endorsement, the adjustment rate is applied to the liability premium (coverage L) of a Dwelling Fire URB type policy. The rate needs to be entered based from Zero. (ex: enter the rate as .07- if a 7% credit is to be given)

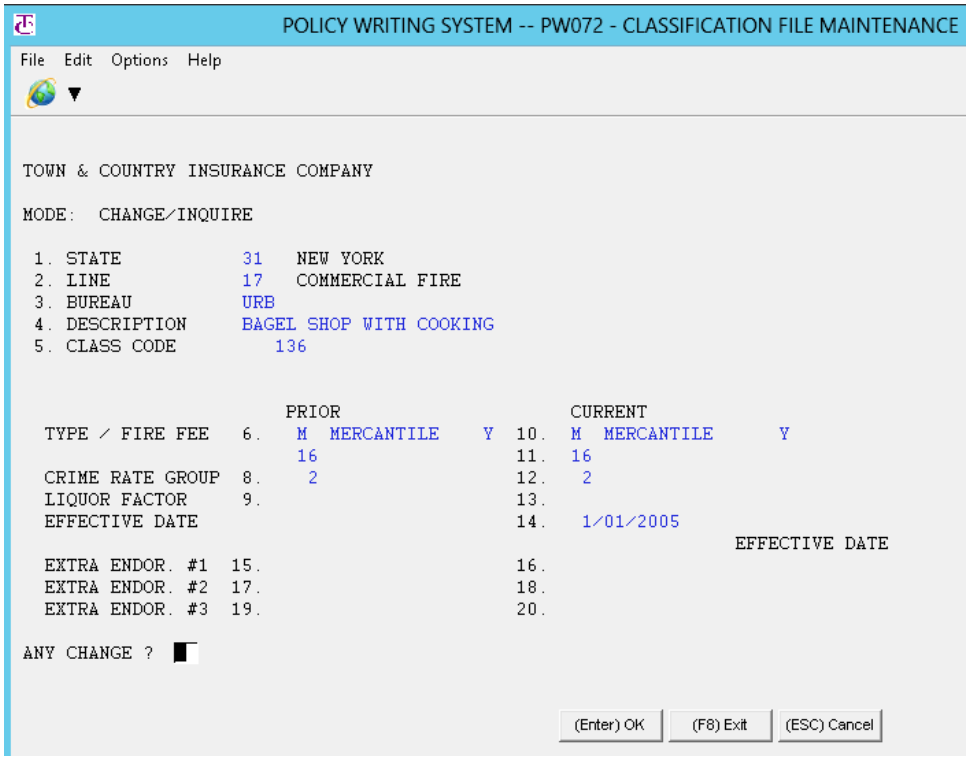
X. On an "Adjustment to Coverage A Base Rate" endorsement for commercial policies, the percentage is applied to only the coverage A rate. The percentage amount is entered as described under Type A above.

Y. On an "Adjustment to Coverage B Base Rate" endorsement for commercial policies, the percentage is applied to only the coverage B rate. The percentage amount is entered as described under Type A above.

Z. On a "Standard, except Anniversaries" endorsement, no amount is necessary in the amount field since there is no charge. This endorsement is similar to a Standard endorsement, and is placed only on a policy that is being processed as new or renewal. (ex. ML-52 CONTINUOUS RENEWAL PLAN). This endorsement would be setup with a type Z if the company is converting 3 year policies to 1 year policies on renewal. This endorsement applies to policies on the 3rd year Renewal Only. It is not applicable to the annual anniversary.

1. On a "Policy Adjustment" endorsement, the percentage is applied to all premiums individually. The percentage amount is entered as described under type A above. NOTE: This endorsement has been programmed for company specific criteria that does not apply to general Optional Coverages. Custom programming will apply.

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CLASSIFICATION FILE MAINTENANCE (PW072)

State — *Enter 31 for NY.*

Line — *Enter your Bureau line of business.*

Bureau — *Enter URB for the rating bureau.*

Description — *Enter the business classification description as you want it to appear on the declaration page.*

Type — *Some examples of valid Type of Business entries are:*

A = Apartments	*P = Payroll*
C = Churches	*R = Receipts*
E = Each	*S = Service*
M = Mercantile	*U = Units*
O = Offices	

Note: Type F1 to see full list of Type Codes

Fire Fee — *Key in "YES" if Fire Fee applies*

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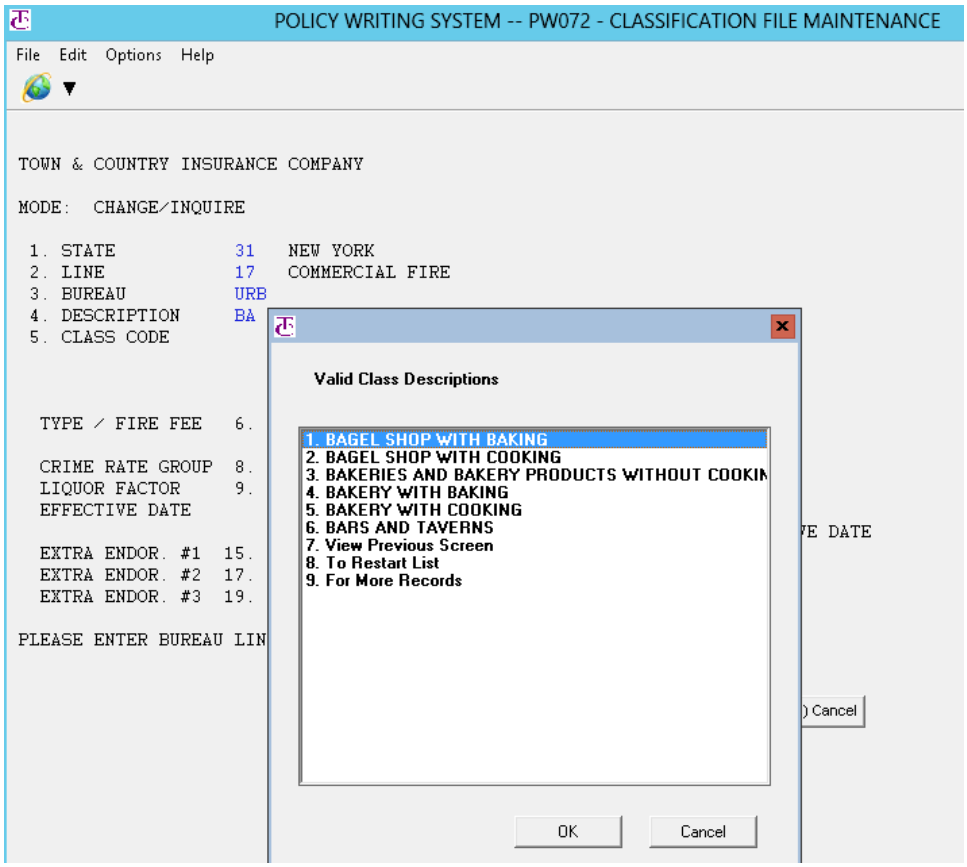
Rate Group Enter the rate group that applies to the specific type of coverage. (See URB manual).

Crime Rate Group *Key in if applicable*

Liquor Factor
1 - Beer & Wine
2 - Clubs
3 - Package Store
4 - None

Enter the appropriate responses for the current column. Key in the effective date the current side would be used.

Key in extra endorsements if applicable.



CLASSIFICATION FILE MAINTENANCE (PW072)

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This is the classification file maintenance program "Change" screen. This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file, and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with "N" the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selected.

The entire Classification File may be reviewed by printing PW097 from PW Rate & Endorsement File Maintenance. Selection Criteria is by State (Two digit code); Line of Business (select one, or enter through for all); and Bureau.

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Rate Changes for Personal Lines will be completed In PW092 (from Menu Rate and Endorsement File Maintenance).

PLEASE NOTE: You may wish to browse to the Prog/**ISPO** folder and copy/paste your existing rates file pwrate.nx and pwrate.xd to your desktop until your rate changes are finished/confirmed. It is also recommended you print your PW090 rates file to a pdf and rename it for reference and for comparison after PW is finished.

Enter through print prompts and use PW092 screen for entering applicable rate changes:

Coverage Code: PW092 will need to be run for each Coverage Code that has applicable rate change.

State Code: two digit State Code.

Line Code: two digit Line of Business code (run for each LOB code).

Prem Group: ***(If Applicable)*** enter in the "range" of all applicable Premium Groups for that LOB (may obtain from PW090 rates file).

Form Code: PW092 will need to be run for each applicable Form Code.

Current Eff: key in effective date of range change i.e. 02012016.

Flat Change: See Screen Print Example.

Percent Change: See Screen Print Example.

Starting Limit: Lowest limit in your rate tables.

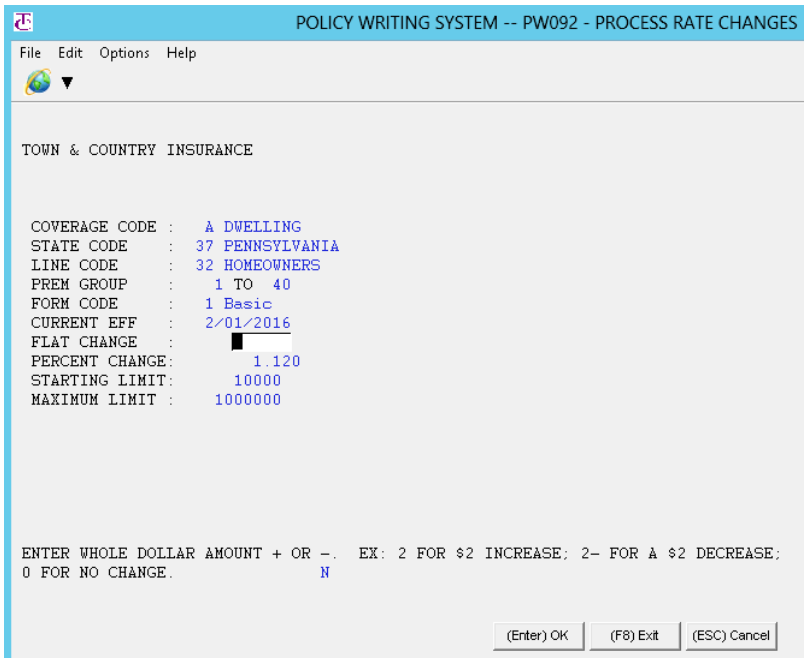
Maximum Limit: Highest limit in your rate tables.

PW092 will generate a report showing the applicable changes when finished.

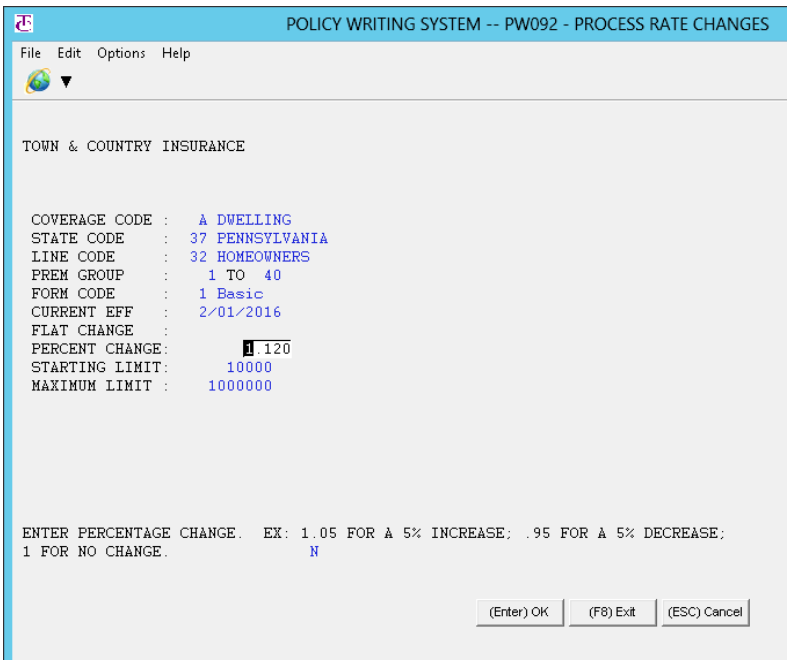
The former Current Rates & Date are moved to the Prior column and the new rates (with change applied) will appear in Current column.

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EXAMPLE FLAT CHANGE HO'S COVERAGE A:

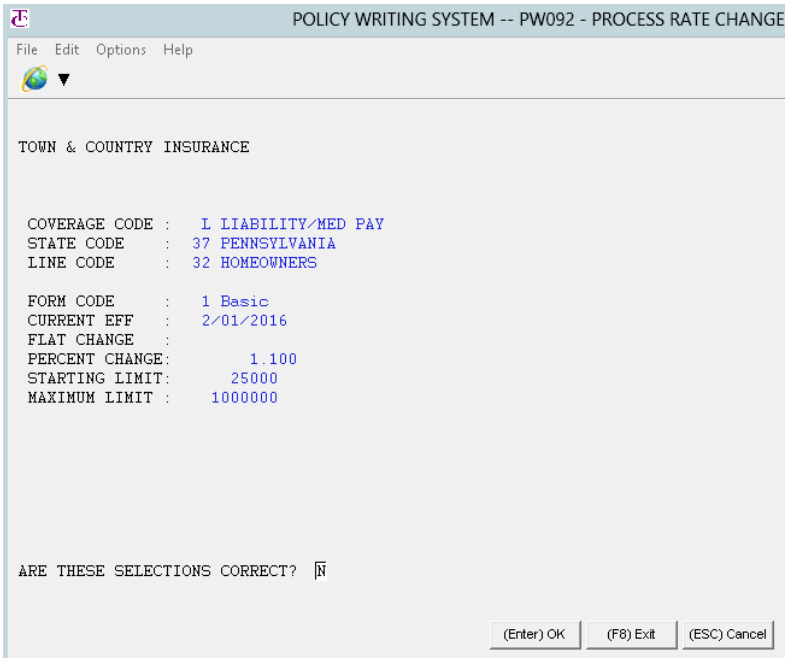


EXAMPLE PERCENT CHANGE HO'S COVERAGE A:

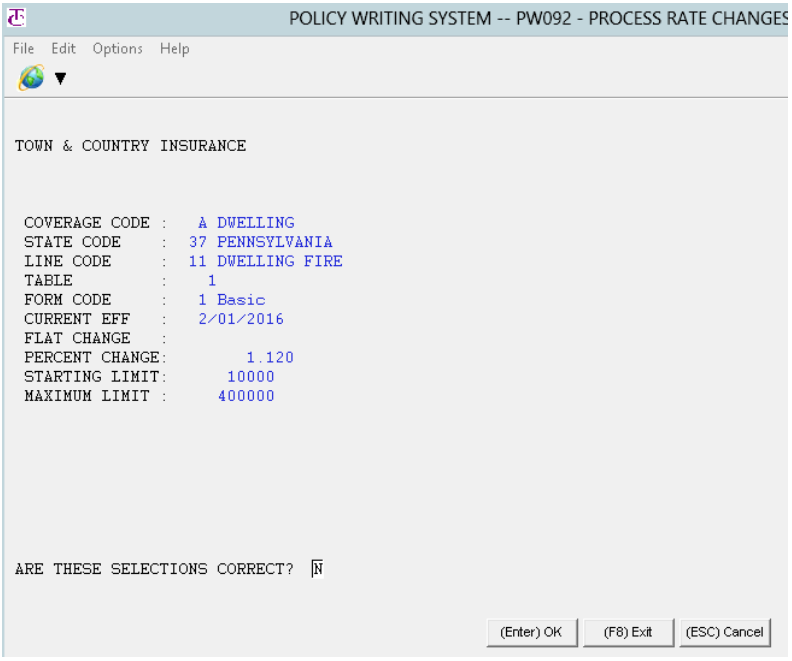


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EXAMPLE PERCENT CHANGE HO's COV L:



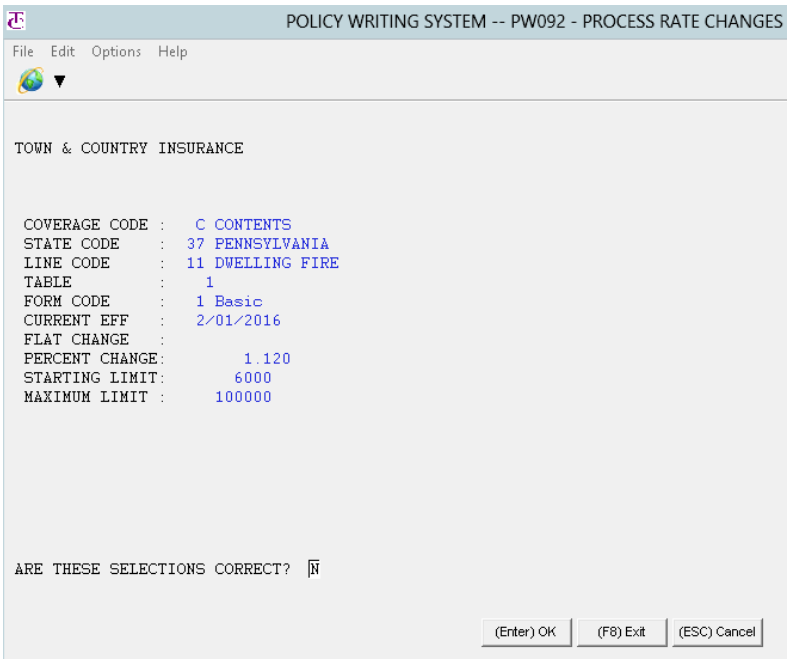
EXAMPLE PERCENT CHANGE Dwelling Fire COV A:



NOTE: *"Table" is applicable Premium Group. Must be run for each PG shown in your PW090 rates file. Form Code is always 1.*

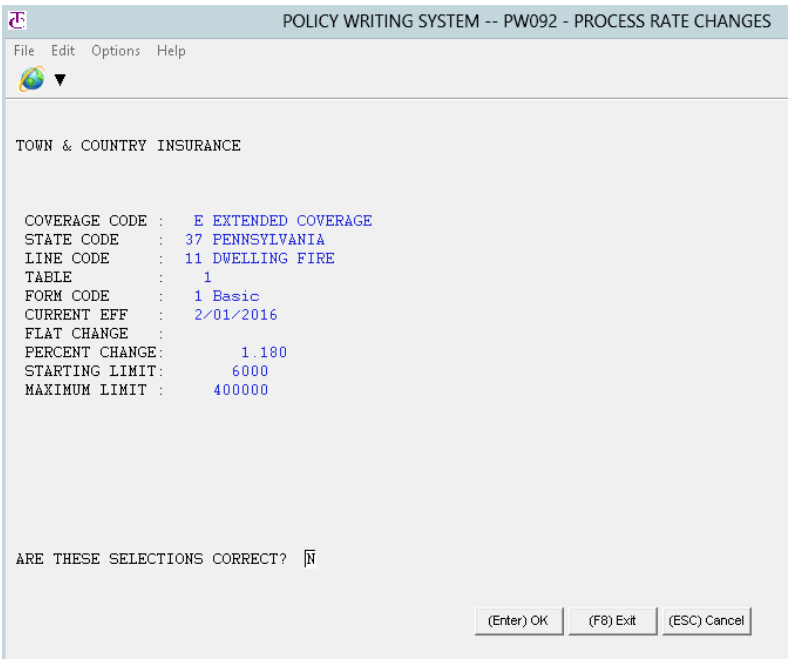
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EXAMPLE PERCENT CHANGE Dwelling Fire COV C:



NOTE: *"Table" is applicable Premium Group. Must be run for each PG shown in your PW090 rates file. Form Code is always 1.*

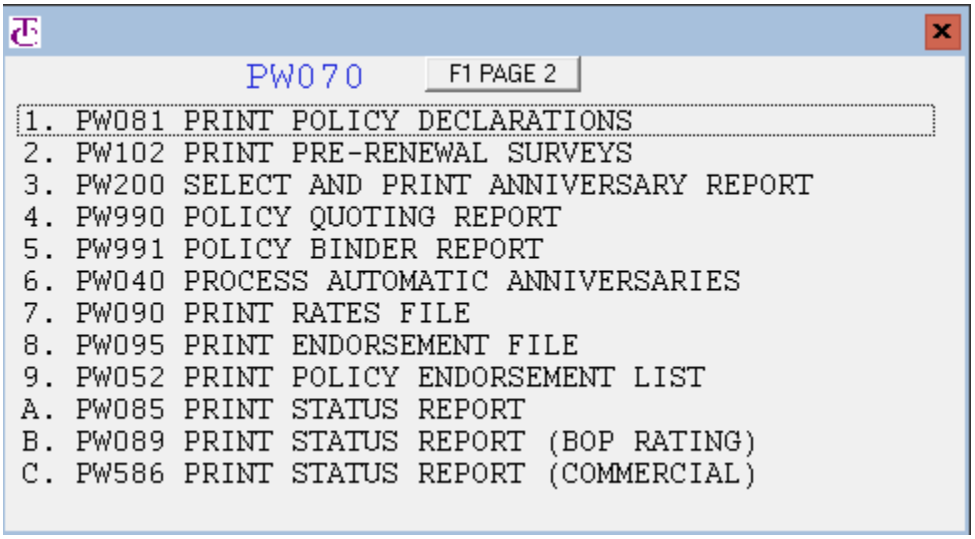
EXAMPLE PERCENT CHANGE Dwelling Fire COV E Extended Coverage:



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A. **PURPOSE**

INS PRO Policy Writing System can re-rate a policy anniversary automatically or manually. Processing policy anniversaries generates current billing and declaration information. Re-rating is needed to insure current rates, endorsements, and coverages in effect at the anniversary date. The date used for rating is controlled by the RATE DATE field in the Policy Writing Control record.



B. **PROCESSING**

The steps to process policy anniversaries include:

1. Run the SELECT AND PRINT ANNIVERSARY REPORT (PW200) to list the policies to be rated (See Notes).

   ***NOTE**: If answered (Y)es to create finders, PW200 may still be run multiple times (i.e., if dates on first run were incorrect) **If PW040 has NOT been run yet**.*

2. Run the PROCESS AUTOMATIC ANNIVERSARIES (PW040) option to rate policies that are not special rated. When the program finishes running, a report lists any policies that could not be processed automatically (See Notes).

   Review this PW040 list and process these policies using the RATE A POLICY ANNIVERSARY option.

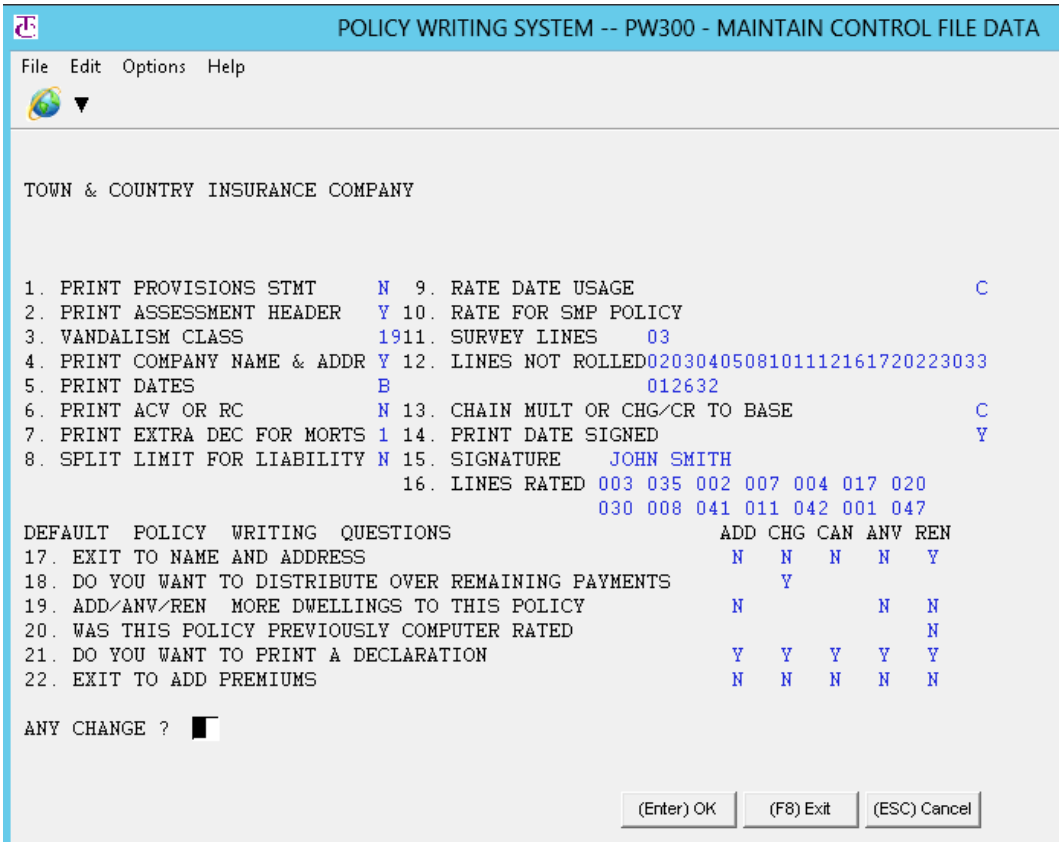
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3. Use the RATE A POLICY ANNIVERSARY option to rate previously entered policies that are **special rated** (see Notes).

4. Post the premium records created by the rating programs.

5. Print anniversary declarations and bills (See Notes).

Anniversary processing for lines of business which are not computer rated through Policy Writing is done in the Premium Accounting System. See the Premium Accounting System PA Policy Anniv.doc for details. The LINES NOT ROLLED field in the Policy Writing Master Control record should contain the Lines of Business codes which are to be computer rated on anniversary.



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NOTES:

1. The **SELECT AND PRINT ANNIVERSARY POLICIES program (PW200)** creates the following **six** reports:

   a. A list of **errors** where the Name and Address record is active but the Policy Coverage record is not. These need to be individually investigated (See Note 4 below).

   b. A list of policies to be **manually processed.**

   c. A list of anniversary policies which are **special rated** and will need to be manually processed.

   d. A list of anniversary policies which will **rate automatically.**

   e. A list of policies that have **already been rated** for the next one year period (if any).

2. **SPECIAL RATED POLICIES include:**

   a. Policies with one or more rates that were not on the rates file when the policy was entered.

      While using the RATE A POLICY ANNIVERSARY option, review the Special Rated field value, the value will be "Y". Update this file to "N" and check the policy for the missing rate(s). Enter the missing rates into the Rates File so next year this policy can be processed as part of the Automatic Anniversaries. **As long as the special rated flag is set to "Y", the policy will NOT be selected for an automatic anniversary.**

   b. Policies where the computer calculated premium for one or more coverages was altered.

      PLEASE NOTE: *Policies in non pay pending will now appear in the Special Rated list with * non pay cancel pending * indicator to avoid inadvertent automatic processing of the renewal.*

3. **ANNIVERSARY DECLARATIONS**

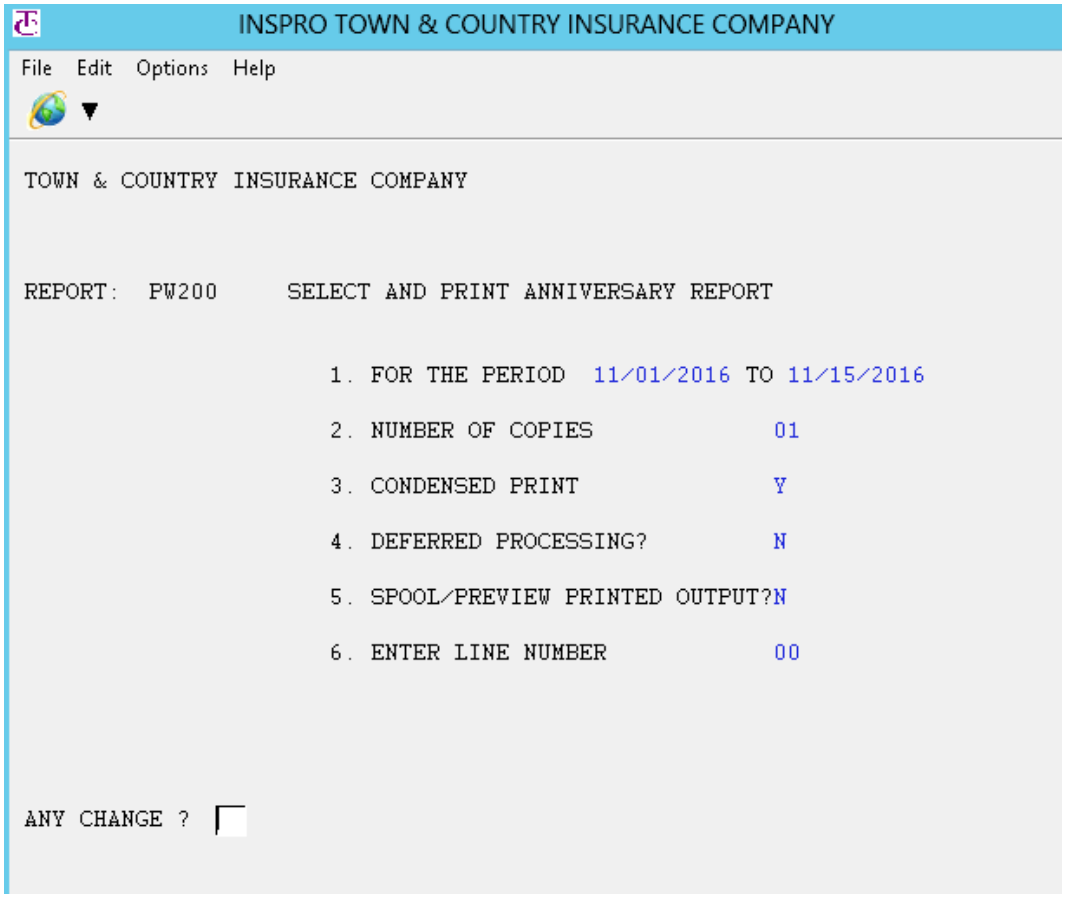
   The option to print a declaration for policy anniversaries is controlled by a field in the Policy Writing Master Control

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Record. Enter "Y"es in the DO YOU WANT TO PRINT A DECLARATION field for anniversaries (ANV). The policy will print as part of a batch when PRINT ALL DECLARATIONS is selected.

4. POLICIES LISTED ON THE AUTOMATIC PROCESSING ERROR LIST

The policies listed on this PW040 report had an error during the anniversary rating process. The error is listed next to the policy number on the report. These errors include; rate not on file and an endorsement not on file that needs to be added to the policy automatically. Investigate and resolve the error condition, then use the RATE A POLICY ANNIVERSARY option to process the policy (s).



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An option has been added into SF048 Master Options File Maintenance (from SF Main Menu, F1 Utilities) for the Quote Effective Date when printing quotes from PW950. By setting the Default Answer on this option to "Y", the Quote Effective Date at the top of the Quote will remain as is (instead of the date that the quote is being generated).

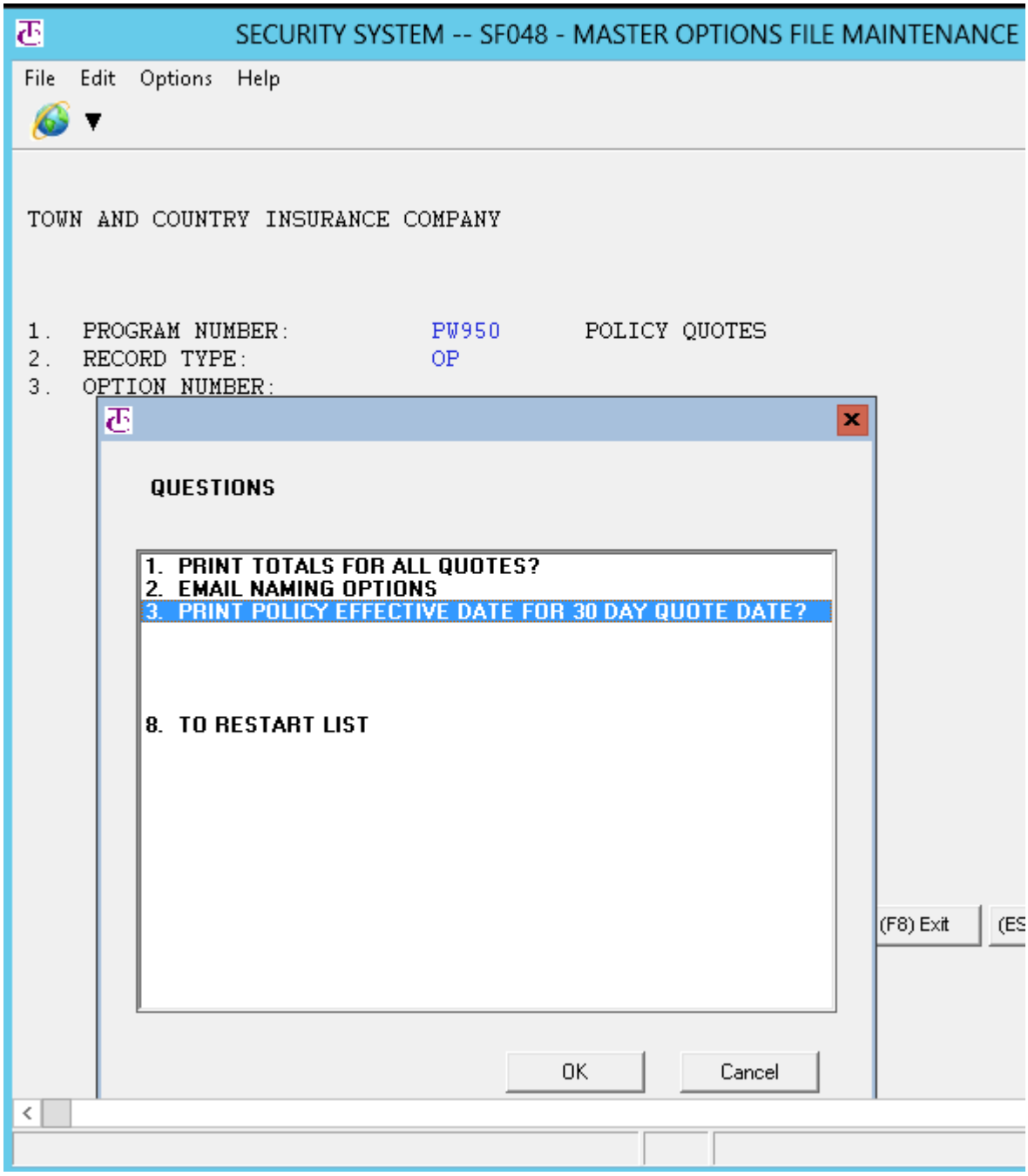


Supplemental Files - <F1> Utilities

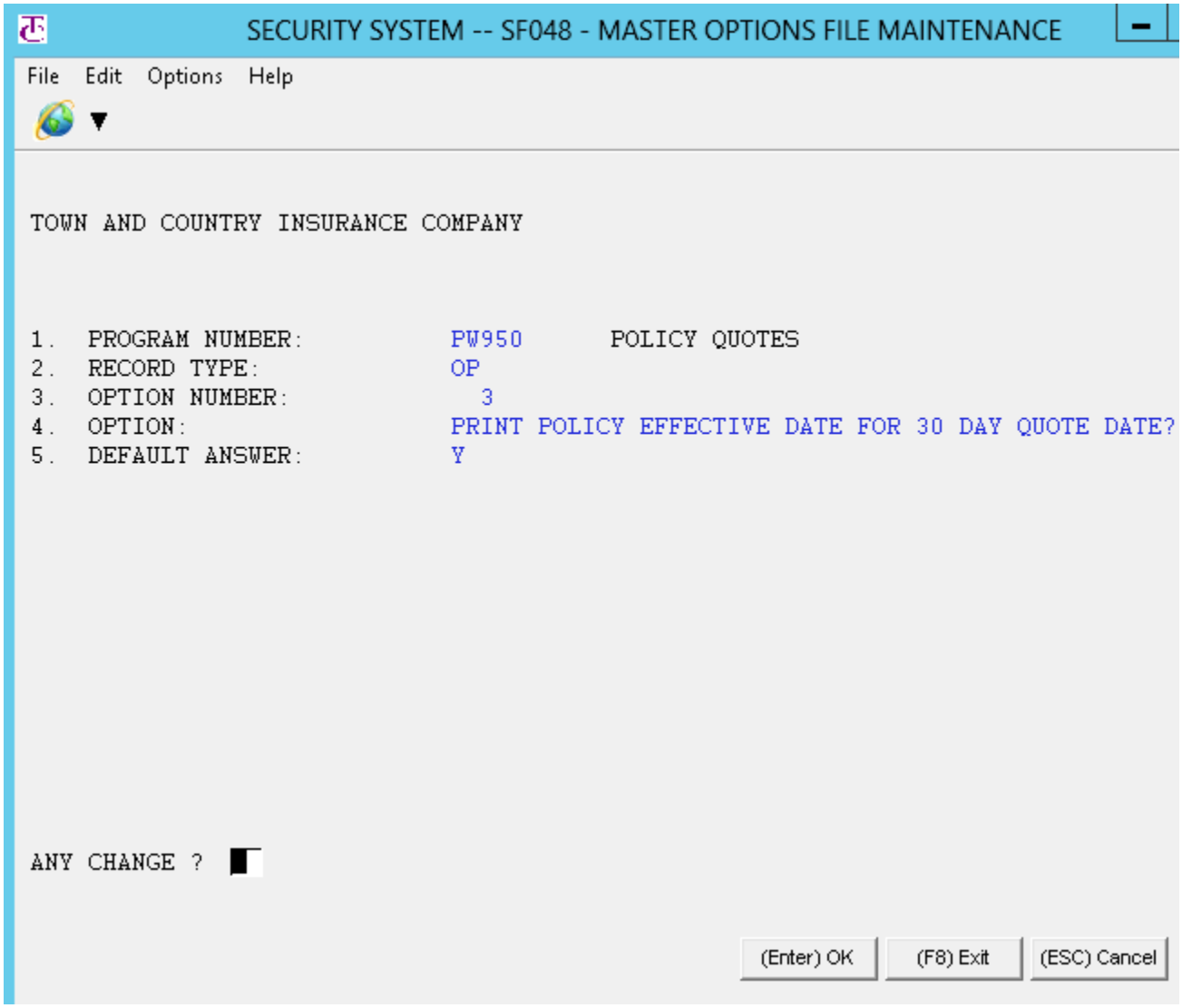
Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **PW950** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item "**Print Policy Effective Date for 30 Day Quote Date?**".
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to "**Y**" and key Enter.
8. At "Any Change" key Enter and <F8> to Exit Program

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A. OVERVIEW

INS PRO provides the ability to apply a charge to each Additional Insured added to a policy. This option is available for those companies that have licensed the **PW016 - Additional ML Endorsements** option. Applicable Lines are HO, MHO and FO. Presently this is available for URB, ISO, and older AAIS lines.

Applicable Forms: ML-41, ML-315, ML-315A, ML-316 & ML-316A

B. SET-UP

The option must be turned on using **SF048** - Master Options File Maintenance as shown below. You must call Town and Country for a password to use this option.



PROGRAM: PW016
RECORDS TYPE: OP
OPTION NUMBER: 1
OPTION: APPLY CHARGES TO ADDL INS?
DEFAULT: Y

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ML-41

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 3
AMOUNT: LIABILITY LIMIT

ML-315

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 14
AMOUNT: LIABILITY LIMIT

ML-315A

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 26
AMOUNT: LIABILITY LIMIT

ML-316 AND ML-316A

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 16
FORM CODE: 1 = ML316 2 = ML316A
AMOUNT: LIABILITY LIMIT



PW Addl Named Insured Charges.doc

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A. PURPOSE

The **INS**urance **PRO**cessing System includes programs to delete records when data entry mistakes are made that cannot otherwise be corrected. The Policy Writing System delete program also provides the option to remove records from the PREMIUM ACCOUNTING AND ACCOUNTS RECEIVABLE SYSTEMS since these systems interface with Policy Writing. The program is:

PW110 - DELETE INDIVIDUAL POLICY RECORDS

B. PROCEDURE

From the Policy Writing Main Menu:

1) KEY <F1>

2) SELECT Delete Individual Policies

3) ENTER the policy number (location & building if applicable):

   the program will display the first record found with that policy number, location number, building number.

   If this is the correct record, key "Y"es (Sample Screen A)

4) Using the function keys SELECT which file(s) to delete: (Sample Screen B)

   <**F1**> POLICY WRITING only (PW Files)

   <**F2**> PREMIUM TRANSACTION FILE only* (Patrans)

   <**F3**> PREMIUM MASTER FILE only* (Pamast)

   <**F4**> ACCOUNTS RECEIVABLE FILE only** (Aropen)

   <**F5**> All of the above (All Files)

* Pertains to all lines except BOP, Comm Fire, and SMP.
** Pertains to all lines except BOP, Comm Fire, LLP and SMP.

These limitations are due to the multiple location and/or multiple building nature of these lines.

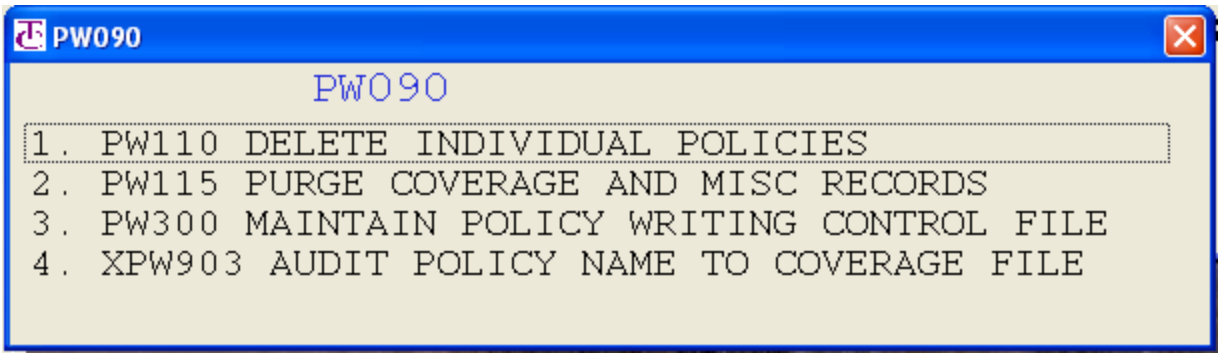
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C. **PROCESSING**

Once the file(s) is selected, the name of the file is displayed in high intensity (**bold**) (see Sample Screen C) and a question is displayed "ARE YOU SURE?". If "Y"es is keyed for <F1> POLICY WRITING ONLY, the deletion is automatic. However, if "Y"es is keyed for the <F2> Premium Transaction, <F3> Premium Master, or the <F4> Accounts Receivable Files, the program displays a box with transaction dates. The transaction date that **matches the coverage record** will display in high intensity (**bold**). When selecting a transaction date to delete, **all records within the file selected matching the transaction date will be deleted**. (See Sample Screen D).

A deletion register is available if needed.

After the deletion is completed, the function key prompts are re-displayed and record counts are displayed under the file headings. At this point, another file can be chosen for record deletion or <**NL**> may be keyed to display the next coverage record with the same policy number. If the program does not find another record with the same policy number a message is displayed.(see Sample Screen E).



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RATE EFFECTIVE DATES:

Whenever new rates are adopted they must be applied to both new business and renewals effective as of the same date. The system maintains current and prior rates with a single effective date for each. The policy anniversary date is compared to the rate effective dates to determine if the current or prior rates apply.

CHANGING RATES:

Rates can not be revised more than once a year. The system maintains current and prior rates for each coverage within a line of business. In order to properly rate changes, prior rates must be available for one year, until a policy is re-rated on the next anniversary.

BASIC FORMS:

The system provides for up to 20 standard endorsements for each form and line of business. If more than 20 are needed they can be added on the additional endorsements screen.

ENDORSEMENT EFFECTIVE DATES:

Whenever new endorsement editions are put in use they must be applied to both new business and renewals effective as of the same date. The system maintains current and prior endorsement editions with a single effective date for each. The policy effective date is compared to the endorsement effective dates to determine if the current or prior edition applies.

COMMISSIONS:

The Policy Writing system generates commission based on the Policy Type. Each Premium Record for a policy generated from the Policy Writing system will contain the same commission rate.

RATING CHANGES:

The system determines the premium for a change by pro-rating the difference between the previous policy premium (without the change) and the new policy premium (with the change). The previous anniversary date is used to determine which rates (current or prior) are to be used. Increases may not use current rates-depending on when

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the current rates are effective and the anniversary date of the policy.

BUREAU RULES:

The system generally follows the rating rules promulgated by the URB and AAIS rating bureaus. There is no guarantee that rating techniques that differ from bureau rules can be programmed. When deviating from bureau rates it is suggested that the same "technique" be used; e.g. if the bureau uses a percent, also use a higher or lower percent, don't switch to a flat amount.

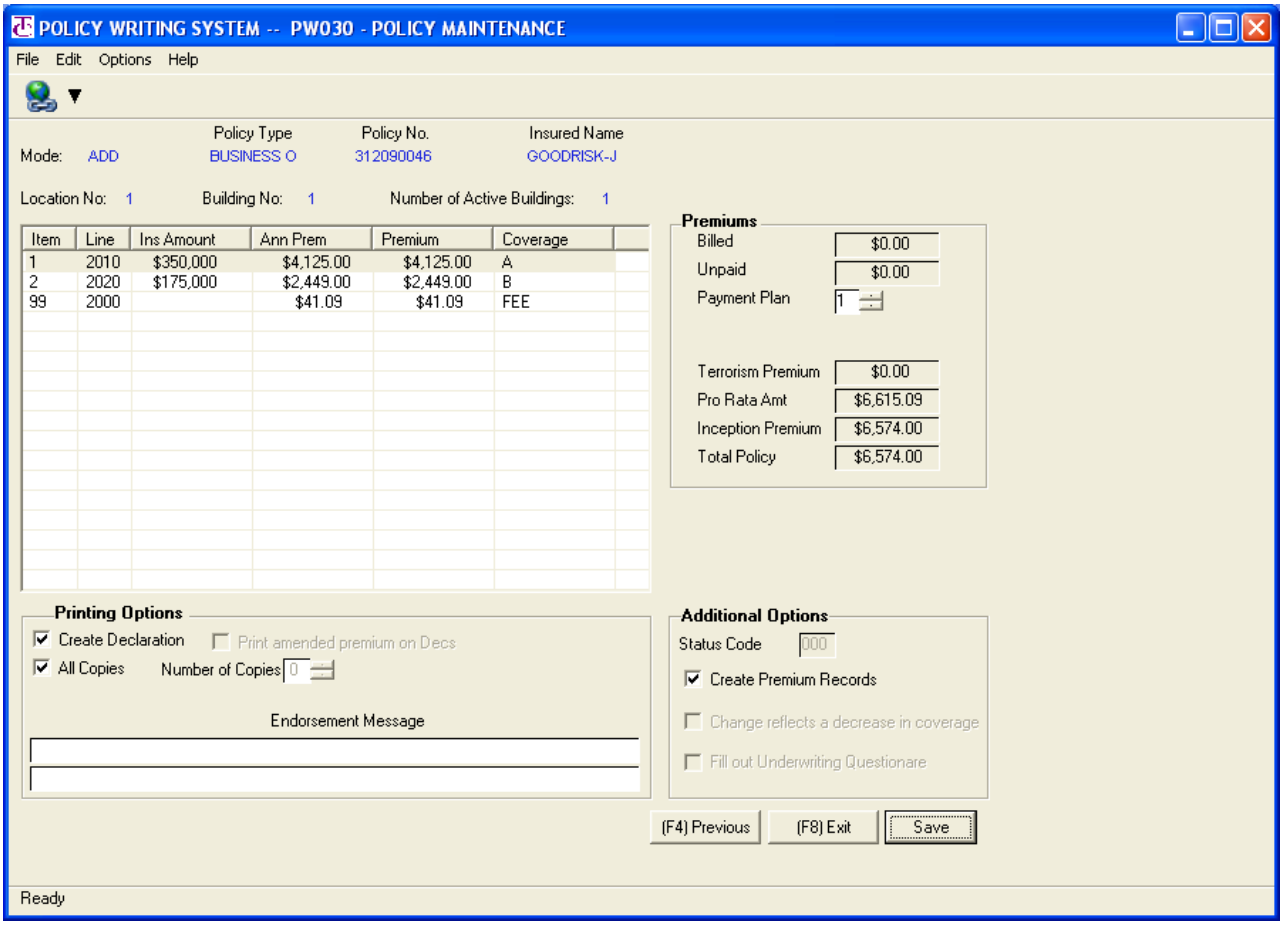
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PURPOSE

The **INS PRO** Final Premium Calculation programs **(PW030/PW130)** are used by Policy Quoting and Policy Writing to calculate the final premiums for risks which will be passed to the Premium Transaction File. When these premiums are posted using **PA018** POST TRANSACTIONS TO THE PREMIUM MASTER FILE they will be used for Premium and Statistical Reporting, and Billing.

PROCEDURE

MODE, POLICY TYPE, POLICY NO, INSURED NAME, LOCATION NO, BUILDING NO, NUMBER OF ACTIVE BUILDINGS
These fields are automatically defaulted from the Name and Address, and Policy Writing files.



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ITEM, LINE, INS AMOUNT, ANNUAL PREMIUM, PREMIUM COVERAGE
All fields are automatically defaulted from the data entered. Each column width may be changed by clicking and dragging the bar at the end of the column heading to the left or right. Each column may be sorted by clicking on the column title bar. Double click on an item line to access a change box that permits editing the premium Line code. Endorsement premium codes must be changed on the previous **PW025** screen.

PREMIUMS
Billed and **Unpaid** will show zero when a new policy is being added. In Change Mode the actual amount Billed and Unpaid for the risk will be displayed. The **Payment Plan** defaults from the Policy Name and Address file. In Add Mode only, the payment plan may be changed as desired. Click and select the desired payment plan. Once the policy has been posted, the payment plan may only be changed using **AR020** CHANGE PAYMENT PLAN ON OPEN ITEMS. The **Terrorism Premium**, **Pro Rata Amt**, **Inception Premium** and **Total Policy Premium** are calculated and automatically displayed.

PRINTING OPTIONS
Create Declaration is defaulted. Uncheck this only if you do not want a declaration to print when PRINT DECLARATION FINDER FILE is selected in **PW081** PRINT POLICY DECLARATIONS. **Print Amended Premium on Decs** will be grayed out in Add Mode. In Change Mode this may be checked to Print the Amended Premium or Unchecked to not print the Amended Premium for a premium change on the Declarations. The **Email** option is shown for Commercial and non-GUI Quotes if the Email Option has been licensed. Uncheck Print Quote and Check Email Quote to Email the Quote. **All Copies** is defaulted to print. Uncheck to select other than all copies. For **Number of Copies** select 1 copy or as many as desired other than all copies. The **Print Terrorism Disclosure Notice** option is shown for Commercial Quotes. Check to print a Terrorism Disclosure with the Quote. Uncheck to not print a Terrorism Disclosure Notice. The **Endorsement Messages** are up to two lines of a free form one time messages that may be keyed to print on the declaration. **NOTE:** Print All Copies must be checked when using the optional Mortgagee Notification feature.

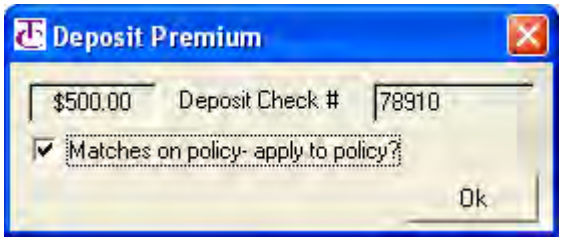
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ADDITIONAL OPTIONS

The **Status Code** field is grayed out and is for program use only at this time. **Change Reflects a Decrease in Coverage** will be grayed out in Add Mode. In Change Mode this may be checked if the change represents a decrease in coverage. The **Fill out Underwriting Questionnaire** option is shown for Commercial and non-GUI Quotes if the Questionnaire Option has been licensed. Check this only to complete the questionnaire. **NOTE:** Once the questionnaire has been started all fields must be completed to save the questionnaire.

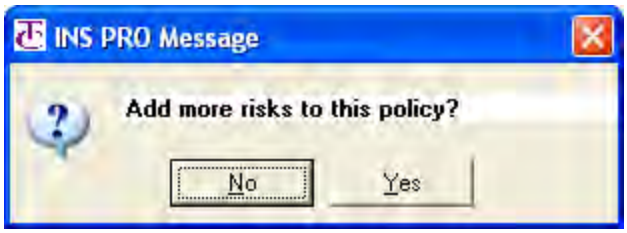
DEPOSIT PREMIUM

If a Deposit has been received, a window will display showing a Deposit Amount and Deposit Check Number. Click in the box "Matches on policy-apply to policy" and key Enter to select **OK** to match the deposit to the policy. Uncheck the box and key Enter to not match it. Additional deposit boxes will appear if more than one deposit has been received.



ADD MORE RISKS TO THIS POLICY?

Select **NO** if the policy has no further locations. Select **YES** to add another building or location. This question only displays for multi-location policy types.



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FUNCTION KEYS

(F4) Previous
Select **(F4)** to go back to previous screens.

(F8) Exit
Select **(F8)** to exit Policy Writing without saving the information entered.

Save
Select **(Save)** to exit Policy Writing and save all added or changed information. This will also write premium records to the Premium Transaction File if applicable. **Save** is the default. You may key Enter to **Save** while exiting.

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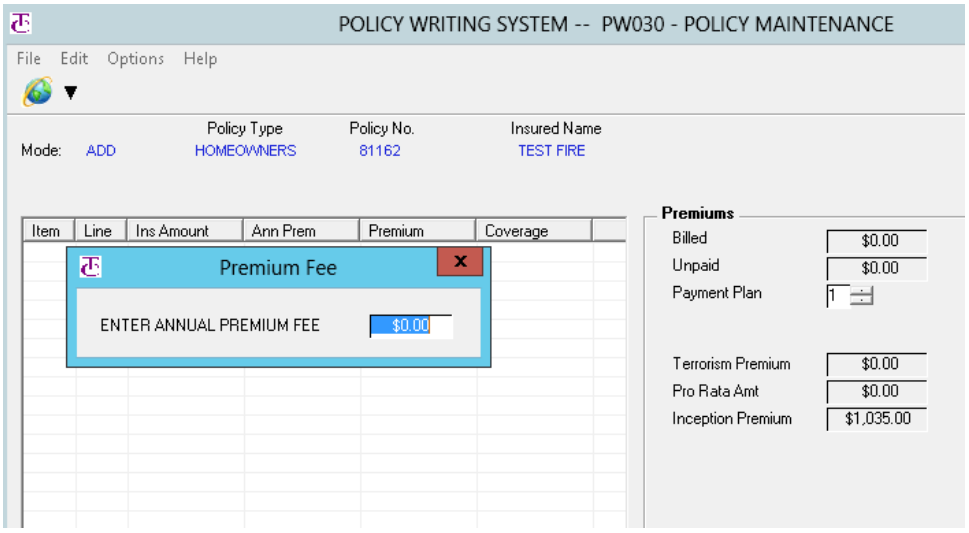
This guide defines the steps used in the POLICY WRITING System to calculate the Fire Fee.

- **LLP anything more than two family per location we take the fire premium (cov a and b), / 2 and multiply by 0.0125.**

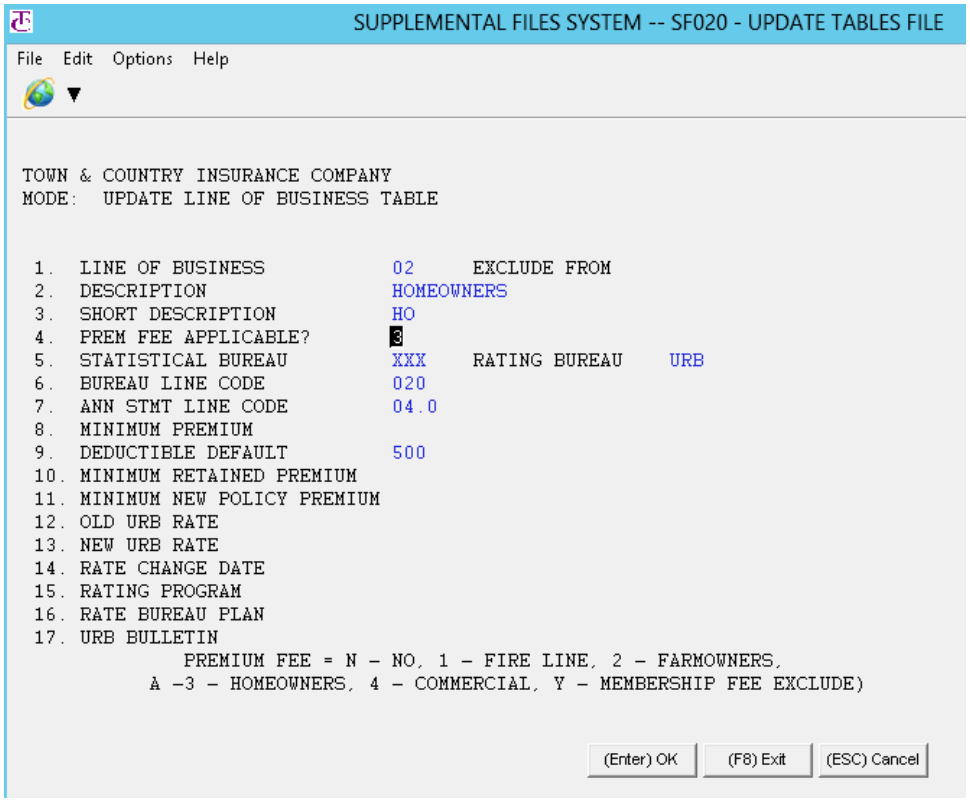
- **BOP cov A and B plus the min premium if any, / 2 and mult by 0.0125**

- **PW130 – Commercial fire rated; take cov A and B plus min premium on property and multiply by 0.0125**

Other lines of business will prompt for the Fire Fee if the Supplemental Files Line of Business Table, Prem Fee Applicable is set to 1, 2, 3, 4 or "Y".



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The Policy Writing System automatically calculates inflation guard increases when rating policy anniversaries and renewals. The pre-renewal surveys also reflect the increased limits at renewal if a policy has inflation guard.

The annual percentage of increase, usually 4%, 6%, or 8%, and the applicable IG endorsement are entered when the policy is initially issued. The annual increases are calculated as follows:

1. **CALCULATING THE AMOUNT OF THE INCREASE**

   A single annual percent will be applied - for example:
   Coverage A of 60,000 with a 6% annual inflation guard

   60,000 x 1.06 = **63,600**

2. **ROUNDING THE LIMIT AFTER THE CALCULATION**

   The limit will be rounded to the **nearest** $1,000 - for example:

   Coverage A of 63,600 **will round to 64,000**

   Coverages B, C, and D will be calculated from the rounded Coverage A amount.

3. **INCREASED COVERAGE B, C OR D**

   The amount of the increase will be added to the new base limit for example: Coverage C

   was 35,000 (30,000 base + 5,000 increase)
   will be 37,000 (32,000 calculated from new 64,000 Coverage A base + 5,000 increase)

4. **DECREASED COVERAGE B, C OR D**

   The limit will be changed up to the new base limit for example: Coverage C

   was 25,000 (30,000 less 5,000 decrease)
   will be 27,000 (calculated from new 64,000 Coverage A base; 32,000 less 5,000 decrease)

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5. ADJUSTING FOR CONSTRUCTION COSTS AND GENERAL INFLATION

No automatic adjustment will be made.

Inflation guard increases will be automatically applied to policies coded with an inflation guard percent when anniversary and renewal rating is done. The pre-renewal survey form will also reflect the inflation guard increase.

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FORM:

COMM ONLY	ALL OTHERS	
SF-1	Basic	1
SF-2	Broad	2
SF-3	Special	3
SF-4	Tenant	4
SF-5	All Risk	5
SF-6	Condominium	6
	Limited	8

CONSTRUCTION:

Frame	1
Veneer Masonry	2
Masonry	3
Fire Resistive	4
Over Frame (AAIS only)	5
Stucco (AAIS only)	6
Specifically Rated (AAIS only)	7
Mobil Home (fire only)	8
Non-Combustible (AAIS only)	8
Masonry Non-Combustible (AAIS)	9

PROTECTION:

Protected	1
Semi-Protected	2
Unprotected	3
Highly-Protected (Comm only)	4
NYC Frame(Personal only)	4
NYC Masonry (Personal only)	5

MAJOR PERIL (URB BOP ONLY):

	BASIC	DELUXE
Apartment	01	11
Mercantile	02	12
Office	03	13
Service	04	14
Churches	05	15

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OCCUPANCY:

Owner	O
Tenant	T
Seasonal	S
Vacant	V
Non Owner Occupied	N

TIE DOWN (applies to Mobil Homes only):

No tie Down -	No permanent Foundation	1
Tie Down -	No permanent Foundation	2
No tie Down -	Permanent Foundation	3
Tie Down -	Permanent Foundation	4

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This guide defines the steps used in the POLICY WRITING System to calculate the inception premium for a personal lines policy. Use the Worksheet attached and this guide to audit/verify premium calculations.

To determine if your company uses Chain Method or Original Method, go to PW Main Menu, F1 Utilities, PW300 Control File, enter through print prompts, Select 1. Edit Master Record to question 13 on first screen.

Choose one of the following methods:

A. CHAIN MULTIPLY METHOD (*standard method*)

1. **Determine Base Policy Premium** (A)__
   For forms 1,2,3,5 & 8 it will be the coverage A premium.
   For forms 4 & 6 it will be the coverage C premium.

2. **Apply all charges that are an adjustment to the base premium (A).** (B)__
   For example, if both the ML-216 (a 2% credit) and the ML-243 endorsements (a 2% charge), were being applied to the original base premium(A) the calculation would be:

   ```
   original base  =   814.00
   2% credit ML-216  x  .98
                      797.72
   2% charge ML-243  x 1.02
                      813.67 ← insert at (B)
   ```

   These amounts include any free form endorsements that are added with an endorsement code of A; for example a New Home Discount.

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3. **Calculate the deductible charge or credit based on amount (B).** (C)__
For example, if the policy has a 1,000 deductible that entitles the policy holder to a 25% credit the calculation would be:

813.67 ← *from (B)*
x .75 *(25% deductible credit)*
610.25

This amount is now rounded to the nearest whole dollar.

The new amount is 610.00 ← and is inserted at (C)

4. **Calculate the ML-55 charge based on amount (C) plus any increased coverage C premium.** (D)__
For example, if the charge for replacement cost coverage on contents is a 15% charge, the calculations would be:

610.00 ← *from (C) + Coverage C premium*
x .15 *(ML-55 charge)*
91.50
92.00 *(Whole dollar rounding)*

5. **Accumulate all other credits and debits.** (E)__
For example, 75.00 for Liability/Medical Payments premium, increase coverage C premium (not forms 4 or 6), Free form endorsements that have a charge and are not type "A", Workers Compensation (if applicable), etc.

6. **Calculate the inception premium by accumulating as follows:** (F)__

C + D + E = F
610.00 + 92.00 + 75.00 = 777.00

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B. ORIGINAL BASE METHOD *(alternate method)*

1. **Determine Base Policy Premium:** (A)__
   For forms 1,2,3,5 & 8 it will be the coverage A premium
   For forms 4 & 6 it will be the coverage C premium

2. **Apply all charges that are an adjustment to the base premium (A).** (B)__
   For example:

	ML-216	ML-243	
original base =	814.00	814.00	
2% credit =	x .02-	x .02	*= 2% charge*
	16.28- plus	16.28+	*= -0-diff (insert @ B)*

   These amounts include any free form endorsements that are added with an endorsement type code of A; for example a New Home Discount.

3. **Calculate the deductible charge or credit based on amount (A).** (C)__
   For example, if the policy has a 1,000 deductible that entitles the policy holder to a 25% credit the calculation would be:

```
814.00 ← from (A)
 x .25- (25% deductible credit)
203.50-
```

   This amount is added to the amount in (B) and rounded to the nearest dollar then inserted in (C).

   203.50- plus -0-diff = 203.50- or 204.00- (C)

4. **Calculate the ML-55 charge based on amount (A) plus any increased coverage C premium.** (D)__
   For example, if the charge for replacement cost coverage on contents is a 15% charge, the calculations would be:

```
610.00 ← from (A) + Coverage C premium
 x .15 (ML-55 charge)
 91.50
```

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92.00 *(Whole dollar rounding)*

5. **Accumulate all other credits and debits.** (E)__
   For example, 75.00 for Liability/Medical Payments premium, increase coverage C premium (not forms 4 or 6), Free form endorsements that have a charge and are not type "A", Workers Compensation (if applicable), etc.

6. **Calculate the inception premium by accumulating as follows:** (F)__

A + C + D + E = F

814.00 + (204.00-) + 92.00 + 75.00 = 777.00

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PREMIUM CALCULATION WORKSHEET
CHAIN MULTIPLY METHOD

Agent _____ Date ___/___/___

Insured _____

_____

_____

_____	_____	_____	_____	_____	_____
Policy Type	Territory	Protection	Construction	Premium Group	Form

1. Determine Base Policy Premium. (A)_____
2. Apply all charges that are an adjustment to the base premium (A). (B)_____
3. Calculate the deductible charge or credit based on the amount in (B). (C)_____
4. Calculate the ML-55 charge based on amount (C). (D)_____
5. Accumulate all other credits and debits. (E)_____
6. Calculate the inception premium by accumulating as follows: (F)_____

Chain Multiply Method C + D + E = F

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PREMIUM CALCULATION WORKSHEET
ORIGINAL BASE METHOD

Agent _____ Date ___/___/___

Insured _____

_____

_____

_____	_____	_____	_____	_____	_____
Policy Type	Territory	Protection	Construction	Premium Group	Form

1. Determine Base Policy Premium. (A)_____
2. Apply all charges that are an adjustment to the base premium (A). (B)_____
3. Calculate the deductible charge or credit based on the amount in (B). (C)_____
4. Calculate the ML-55 charge based on amount (C). (D)_____
5. Accumulate all other credits and debits. (E)_____
6. Calculate the inception premium by accumulating as follows: (F)_____

Original Base Method A + C + D + E = F

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A. PURPOSE

INSPRO has the capability to make changes to a policy effective in the prior policy period after a renewal or anniversary for the current period has been completed. This requires two steps. The first is a pro rata change in the prior period; the second is a full year change in the current policy period.

B. PROCEDURE

To rate a prior period change always start with the current policy number (even if changed from the prior period). When prompted for the
TRANS EFF DATE, enter the date of the change. The program will prompt, "EFF PRIOR TO LAST CHANGE -PRIOR PERIOD CHANGE?" Respond "**Y**"es and the program will read in the prior record and rating will continue as normal. When prior rating is completed, the program prompts, (on lines HO, MHO, FIRE, FO, CRAFT/12 only) "CONTINUE WITH CHANGE FOR CURRENT PERIOD?" If "**Y**"es is keyed, the program changes the policy number to current number (if different), and proceeds with the current period change.

For all other lines a message to make the same change in current period will be displayed. NOTE: On Commercial Lines and LLP "renewals" prior changes always start with the current policy number but use prior location and building numbers.

If making a prior period change that is effective before the last change a message displays **"PRIOR TO LAST CHANGE MADE TO POLICY - CONTINUE Y/N?"** if "**Y**"es is keyed rating continues, if "**N**"o is keyed "**not processed**" is displayed.

If you answer "**N**"o to the prior period change question, premium records will NOT be created in the prior period, however, the current policy period will be updated for the change made.

If you answer "**N**"o to continue with the change for current period the program reverts back to the start, allowing you to enter another policy number. At this point, the next policy can be processed and/or the current period change can be finished on the policy in progress. (This does not apply to Commercial Lines or Landlord Package policies, see note above).

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C. PROCESSING

There are several options on printing declarations. Choose the one(s) that best suits your company's procedure.

1. **Printing declarations for THREE YEAR policies.**

   a. FROM - TO dates within one three year period:

      1. Print one declaration.

         First, make the change in the prior period and say "**N**"o to a dec. Next, make the change to the current period, adding a message in the message area to indicate that the policy was changed in the prior period, process the policy, and say "**Y**"es to create a dec.

   b. FROM - TO dates in two different three year periods:

      1. Print two declarations.

      First, make the prior change and say "Y"es to print a dec. Next, process the current period, again saying "Y"es to create a dec.

2. **Printing declarations for ONE YEAR policies.**

   a. Printing one declaration.

      Start by making the prior period change. Process the policy as normal but say "N"o to a dec. When processing the current change add a message to the message area indicating when the change initially became effective, then say "Y"es to create a dec.

   b. Printing two declarations.

      Process the prior and current periods as mentioned above, but when the question is asked to create a dec answer "Y"es for both the prior and current periods.

      NOTE: *if two are requested the prior dec will print first.*

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This procedure explains how to enter rates for schedules. The sample rate page used in this example is shown below.

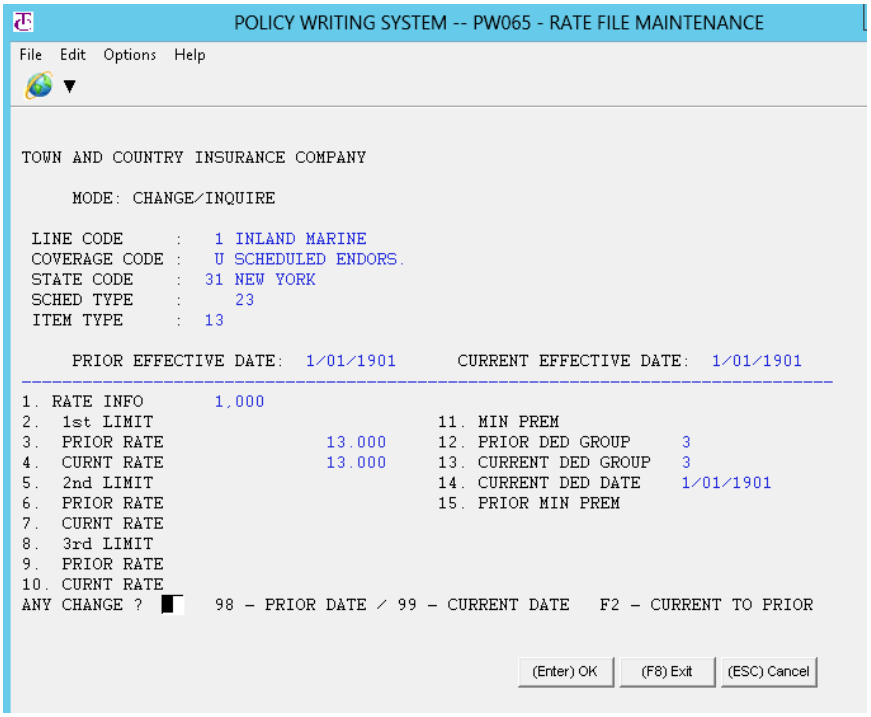
DATE: 5/31/16 10:58 am TOWN AND COUNTRY INSURANCE COMPANY PAGE: 4

PROGRAM NO: PW090 STATE 31 LINE 1 INLAND MARINE SCHEDULE 23 COVERAGE U

ITM	RSK	1ST LIMIT	PRIOR RATE	CURR RATE	2ND LIMIT	PRIOR RATE	CURR RATE	3RD LIMIT	PRIOR RATE	CURR RATE	P MIN PREM	C MIN PREM	P DED GRP	C DED GRP	PRIOR DATE	CURR DATE	C DED DATE
13	0	999,999	1.350	1.350									1	1	1/01/1998	3/31/2002	3/31/2002
13	00		13.000	13.000									3	3	1/01/1901	1/01/1901	1/01/1901

Sample rate page

Shown in screen #1 is an example of entering rates for the Livestock Item on the Livestock Breeders Equipment Form (MR-34). Also refer to screen #2 for an example of the MR-34 Schedule being entered into Policy Writing.



Screen #1 – Rate File Maintenance

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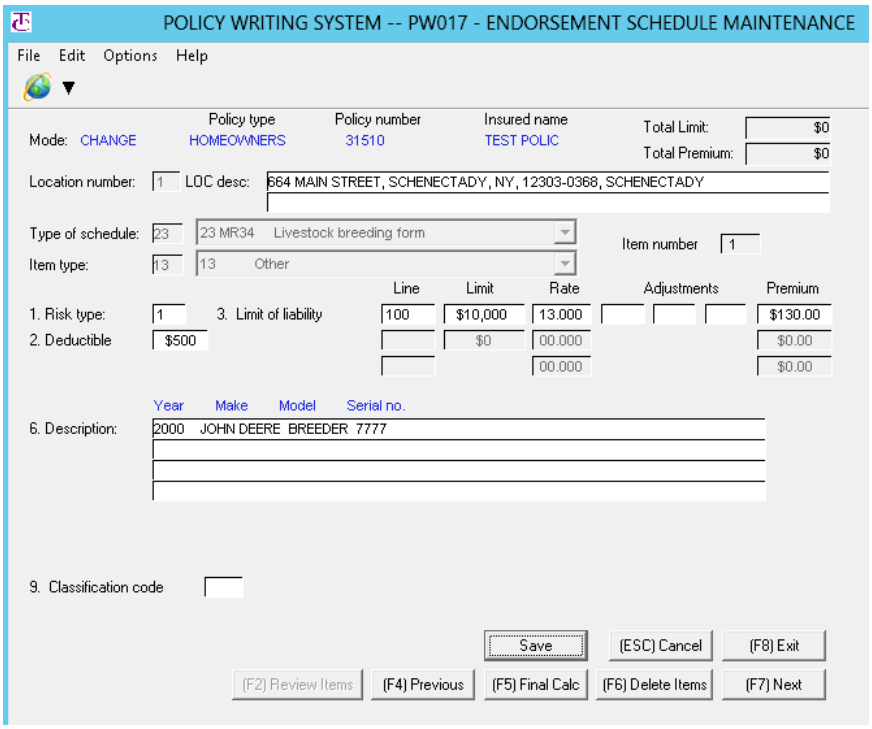
COVERAGE CODE: Enter a **"U"**.

STATE CODE: Enter the appropriate state code (ex. NY State 31).

LINE CODE: This field should be equal to the Line of Business assigned to the schedule on the Schedule Screen. ex. 01 if an IM Schedule, 03 if a Farmowner Schedule. **This is NOT the Line of Business of the policy just the Line of Business of the schedule.**

SCHEDULE TYPE: Refer to the Schedule & Item Codes sheet for the proper value of this field. The value for MR-34 is 23. This is the same value assigned to the TYPE OF SCHEDULE field on the Schedules Screen.

ITEM TYPE: Refer to the Schedule & Item Codes sheet for the proper value of this field. This is the same value assigned to the ITEM TYPE field on the Schedules Screen.



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Enter data into the following fields:

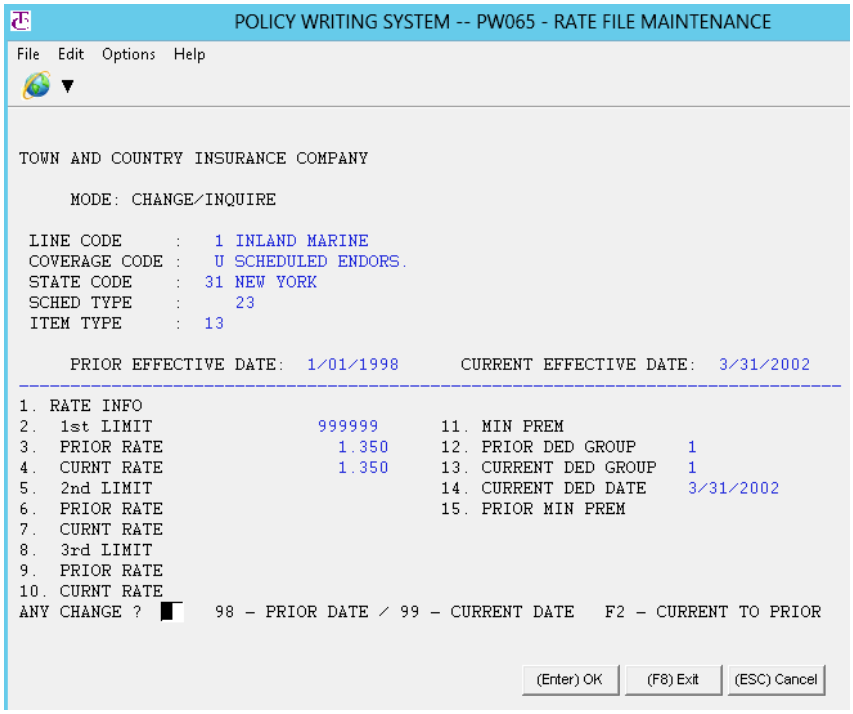
1. RISK TYPE This field allows for a further breakdown of the rates beyond Schedule Type and Item Type. The Risk Type could be assigned the values of 1-4, each type with its own rate. This is the same value assigned to the RISK TYPE field on the Schedule Screen.

Rates can be scaled into 3 groups giving the capability to charge one rate up to a certain limit, a second rate up to a second limit and a third rate up to a third limit. Using the Livestock Breeding rates from the sample rate page shows an example of scaled rates.

2. 1ST LIMIT If there are no scaled rates this value should be 999999 as in the earlier screen print. Otherwise, enter the first limit on the scale.

3. PRIOR RATE Enter the first set of Prior rates.

4. CURRENT RATE Enter the first set of current rates.
If there are no scaled rates skip to MINIMUM PREMIUM. Otherwise, continue on to the next field.



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5. 2nd LIMIT If there is NOT a third scaled rate this value should be 999999 as in above screen. Otherwise, enter the second limit on the scale.

6. PRIOR RATE Enter the second set of prior rates.

7. CURRENT RATE Enter the second set of current rates.

8. 3rd LIMIT If there is NOT a third scaled rate this value should be blank as in above screen. Otherwise, enter 999999.

9. PRIOR RATE Enter the third set of prior rates.

10. CURRENT RATE Enter the third set of current rates.

11. MIN PREMIUM Enter the Annual Minimum Premium allowed for this Schedule Type.

12. DED GROUP Enter the appropriate deductible table into this field. If you do not use multiple deductible tables enter 0.

DEDUCTIBLE TABLES - SCHEDULES

The system allows for multiple deductible tables. This capability allows for a group of schedules to be assigned its own deductible factors. The DED GROUP field shown in screen #1 relates to the DED GROUP assigned below.

COVERAGE CODE "X" is the correct value for this field.

STATE CODE Enter the appropriate state code

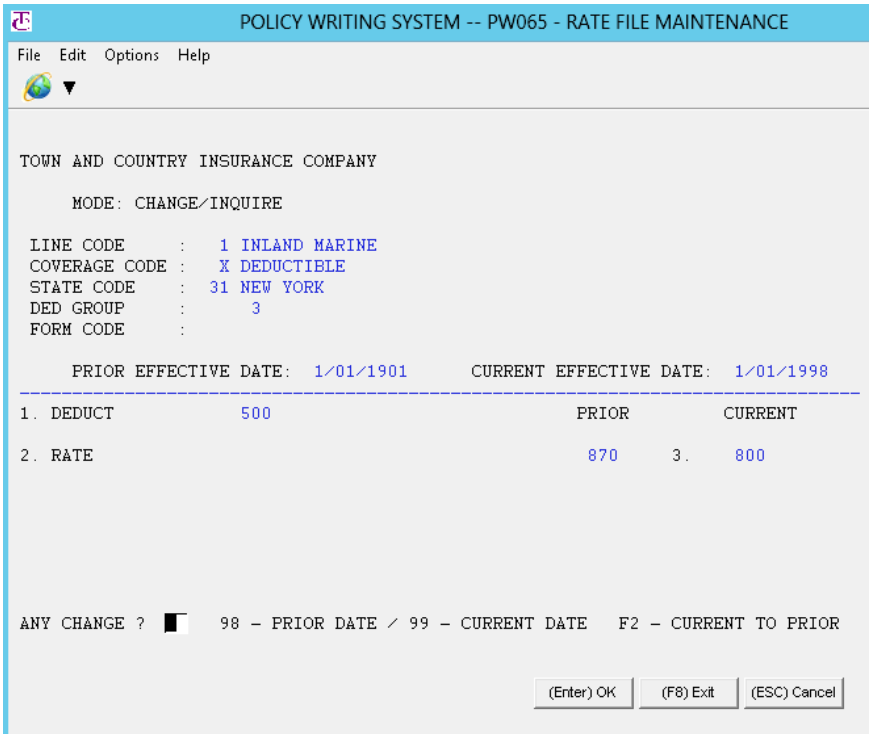
LINE CODE This field should be equal to the Line of Business assigned to the schedule on the Schedule Screen. ie. 01 if an IM Schedule, 03 if a Farmowner Schedule. This is **NOT the Line of Business of the policy** just the Line of Business of the schedule.

DED GROUP Enter the appropriate Deductible Table into this field. This is the same value assigned to the DED GROUP field on the Schedules rate screen. If you do not use multiple deductible tables enter 0.

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1. DEDUCT Enter deductible.

2. RATE Enter the prior and current Deductible Factors. ie .90 should be entered as 900.



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Policy Writing has the capability to handle both combined Single Limit Liability and Split Limit Liability for commercial lines. With Single Limit Liability Bodily Injury (BI) and Property Damage (PD) are combined into a single limit. In Split Limit Liability BI & PD are split into two separate limits, each with it's own premium. This procedure outlines the steps you need to follow to set up the system to handle the type of liability your company offers.

PW CONTROL FILE

The first step is to set up a default for the SPLIT LIMIT question that will be asked in PW315 - ADD/MNT POLICY (RATING INFORMATION) LLP. It is stored in the PW Control File. Follow these steps to be sure your default is correct:

1. POLICY WRITING SYSTEM (F1)

3. Maintain Policy Writing Control File

   answer the standard menu questions

1. EDIT MASTER RECORD

8. SPLIT LIMIT FOR LIABILITY (see sample screen #1)

If you are writing a single limit on all commercial line policies answer this question "N"o, otherwise answer "Y"es.

POLICY ISSUE

As you issue policies through the Policy Writing system a question is asked in PW315 concerning SPLIT LIMITS (see sample screen #2). The answer to this question defaults for the 1st building to the Control File default explained in the previous step. All buildings after the first will default to the value entered for the first building.

Answering this question "N"o, will establish that the policy will have single limit liability (see sample screen #3). Likewise answering this "Y"es, will establish that the policy will have split limit liability (see sample screen #4).

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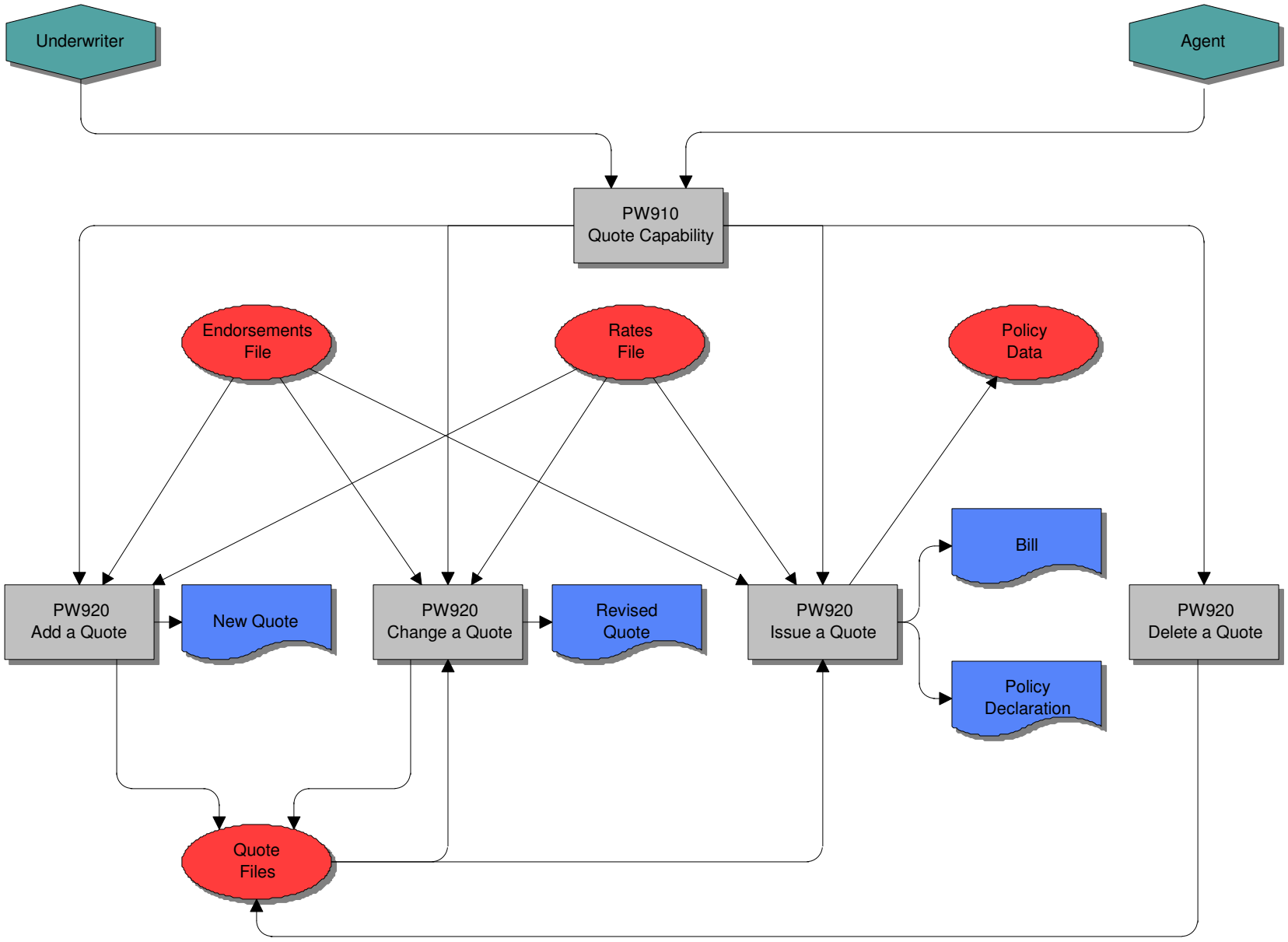
MID TERM CHANGE

Changing to or from split limit liability on a policy is as simple as changing the answer to the split limit question in PW315. Any changes in premiums or limits will, of course, also have to be made on the limits screen.

If this policy has more than one building then you must be sure to change all buildings. Failure to do this will leave some buildings split and others with a single limit. The Policy Writing Status Report (PW085) will print the SPLIT LIMIT field. This should always be identical for all buildings of a policy.

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ISSUING AND MAINTAINING QUOTES



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A. TABLE FILE SETUP

1. Create a New Line of Business for each product to be reported (Mechanical Breakdown, Identity Recovery, Service Line)
   a. Select Supplemental Files System; Tables File Maintenance; Update; Line of Business Table; Update Table Records
   b. Add a new Line of Business for the Equipment Breakdown, Service Line, and Identity Recovery entering the code you have chosen (assigned code)
   c. Input zero for Bureau Line of Business
   d. Input the proper Statement Line Code
      i. Equipment Breakdown – 27
      ii. Service Line – 28
      iii. Identity Recovery – 29
   e. If reporting Statistics, put the appropriate bureau code in the "Statistical Bureau" field. Example: AIS, MSO, or URB

2. Create a New Statement Line of Business Record
   a. From the Update Tables File selection list, select Statement Line of Business
   b. Enter the proper code for the product
      i. Equipment Breakdown – 27
      ii. Service Line – 28
      iii. Identity Recovery – 29
   c. Enter "0" for the Statement Sub Number
   d. Enter the product description
      i. Equipment Breakdown
      ii. Service Line
      iii. Identity Recovery

3. Create Company Line and Control Record records
   a. From the Update Tables File selection list, select Company Name and Address
   b. Equipment Breakdown is record number 52, Service Line is record number 53, and Identity Recovery is record number 54
   c. Refer to the SF020 Documentation on the proper formatting for records 52, 53 and 54

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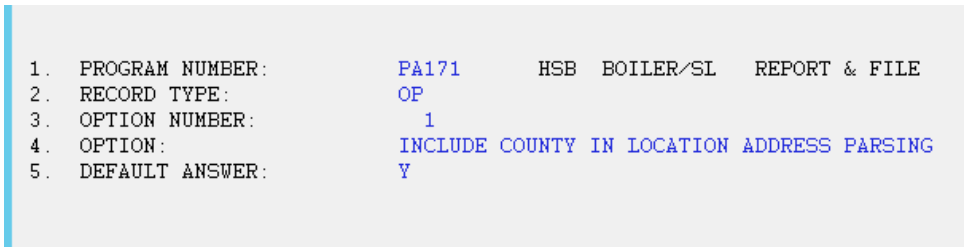
4. Create New Commission Rate Table Records
   a. From the Update Tables File selection list, select Commission Rate Table
   b. Enter your assigned code for the Line of Business
   c. Enter the Commission Rates you will pay your agents (enter zero if no commission is being paid)
   d. Enter the Effective Date the company has elected to start writing this coverage

5. Create New Cause of Loss Records
   a. From the Update Tables File selection list, select Cause of Loss Table
   b. Enter your assigned code for the Line of Business
   c. Enter only the Causes of Loss applicable to the coverage. For example: 06-Explosion, 07-Fire, 12-Lightning, etc.

B. MASTER OPTIONS FILE SETUP

1. Go to the Master Options File program (SF048) found in Supplemental Files, F1 Utilities

2. Update the values for the options available
   a. Option 1 – Include County in Location Address Parsing
      i. Determines if the County code is in the Location information or not



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b. Option 2 – Bordereau Reporting Revision*
   i. Sets the Revision that is being used for the Bordereau Reporting

```
1.  PROGRAM NUMBER:          PA171      HSB  BOILER/SL   REPORT & FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             2
4.  OPTION:                  BORDEREAU REPORTING REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                08.04
```

c. Option 3 – EQB Inforce File Revision*
   i. Sets the Revision that is being used for the EQB and EBF Inforce Reporting

```
1.  PROGRAM NUMBER:          PA171      HSB  BOILER/SL   REPORT & FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             3
4.  OPTION:                  EQB INFORCE FILE REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                06.31
```

d. Option 4 – HSP Inforce File Revision*
   i. Sets the Revision that is being used for the HSP Inforce Reporting

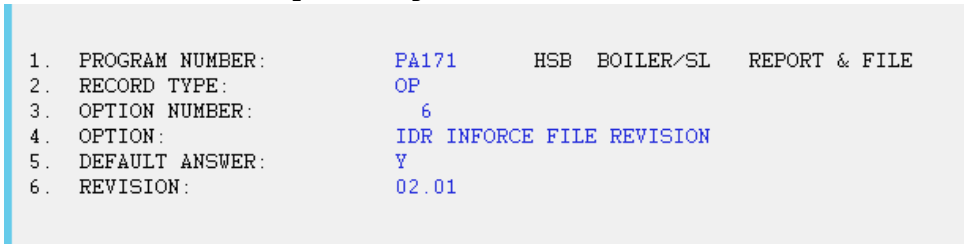
```
1.  PROGRAM NUMBER:          PA171      HSB  BOILER/SL   REPORT & FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             4
4.  OPTION:                  HSP INFORCE FILE REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                02.02
```

e. Option 5 – SLC Inforce File Revision*
   i. Sets the Revision that is being used for the SLC Inforce Reporting

```
1.  PROGRAM NUMBER:          PA171      HSB  BOILER/SL   REPORT & FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             5
4.  OPTION:                  SLC INFORCE FILE REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                02.02
```

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f. Option 6 – IDR Inforce File Revision*
   i. Sets the Revision that is being used for the IDR Inforce Reporting



* This Revision value will override the Revision value set in the Table File control record for each product if the option is set to be used and there is a Revision value set

C. REINSURANCE CONTRACTS FILE SETUP

1. Create New Reinsurance Contracts
   a. Select Supplemental Files System; Reinsurance Contracts File Maintenance; Add Records
   b. Enter the line for the product(s) you'll be writing
      i. For example, 2700 for Equipment Breakdown, 2800 for Service Line, 2900 for Identity Recovery
   c. Enter the proper description for each product type
   d. Enter the Reinsurance Commission Rate. For example if your company's ceding commission is thirty percent, enter "30.0"

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D. ENDORSEMENT FILE SETUP

1. Create New Endorsement Records for each product
   a. Select Policy Writing System; Rate and Endorsement File Maintenance; Endorsement File Maintenance; Add Records
   b. Enter the Form Number for the endorsement to be used for each product
   c. Enter the Endorsement Title for the description
   d. Enter the assigned Line of Business code
   e. Enter the Bureau Form and Edition Date
   f. Enter the appropriate type for how the coverage will rate
   g. Enter the appropriate premium charge if applicable
   h. Enter the Effective Date the company has elected to start writing this coverage
   i. Enter "N" for Scheduled
   j. Enter spaces for the Property/Liability Flag

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A. MENU QUESTION 1 – FOR THE PERIOD _____ TO _____ (DATE RANGE)

Key in the desired beginning date and ending date range to obtain a list of policies with an Expiration date that falls within that date range. We recommend going 15 months out on the date range from the date of the report to pull in all policies that are expiring between those dates (i.e. 1/1/17-4/1/18). Enter through reminder of print prompts

B. PLEASE ENTER ENDORSEMENT

Key in the Endorsement the same way as in the PW070 Endorsement File Form Number Field (Example LS5, ML216A).

C. ACTIVE POLICIES ONLY: Y OR N

Answering (**Y**)es will only print a list of active policies with the endorsement.
Answering (**N**)o will print a list of all policies (active and cancelled) with the endorsement.

FURTHER EXPLANATION

This Optional Program prints a list of all policies with an Expiration Date between the selected date range that have a certain Endorsement. A separate page will print for each line of business that has one or more policies containing the Endorsement selected.

The report provides a detailed list (if applicable): Policy Number, Risk/Building Number, Insured Name, Line of Business, Effective Date, Expiration Date, Original Policy Date, Endorsement Limit, Endorsement Premium, Policy Premium, and Endorsement Code.

The Total Policies Printed, Total Endorsement Premium and Total Policy Premium is printed for each line. Totals for all lines are shown on the last page of the report.

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CATASTROPHE PLANNING EXTRACTS

There are two programs that extract policy property limits in to a flat sequential file that can be imported into MS Excel or other programs. These optional reports are typically found the Policy Writing System Reports Menu.

They are: **PW055 – Extract Catastrophe Modeling Data - Erie**
PW058 – Extract Catastrophe Modeling Data – Balis

For each individual policy a record is created with the location zip code and the limits for the building and contents. The policy number is included to tie the record back to an individual policy for audit purposes. Only active inforce policies are selected for the extract. The file is created in the **PROG/ISPO folder** and is named as noted below.

PW055 EXTRACT RECORD FORMAT – File Name **ZIPSUR.TXT**

```
01  EXTRACT-RECORD.
    03  POLICY                 PIC 9(9).
    03  FILLER                     PIC X.
    03  POLICY-TYPE            PIC 9(8).
    03  FILLER                     PIC X.
    03  ZIP-CODE               PIC X(5).
    03  FILLER                     PIC X.
    03  COUNTY                 PIC 9(3).
    03  FILLER                     PIC X.
    03  BUILDING LIMIT         PIC 9(8).
    03  FILLER                     PIC X.
    03  CONTENTS LIMIT         PIC 9(8).
    03  FILLER                     PIC X.
    03  OTHER LIMIT            PIC 9(8).
    03  FILLER                     PIC X.
    03  TIME-ELEMENT LIMIT     PIC 9(8).
    03  FILLER                     PIC X.
    03  ANNUAL-PREMIUM1        PIC 9(6).
    03  SIGN                   PIC X.
    03  ANNUAL-PREMIUM2        PIC 99.
    03  FILLER                     PIC X.
    03  EARTHQUAKE INDICATOR   PIC X.
    03  FILLER                     PIC X.
    03  END OF RECORD          PIC XX
```

PW058 EXTRACT RECORD FORMAT – File Name **FMCCAT.TXT**

```
01  EXTRACT-RECORD.
    03  POLICY-TYPE            PIC 9(8).
    03  FILLER                     PIC X.
    03  ZIP-CODE               PIC 9(8).
    03  FILLER                     PIC X.
    03  BUILDING LIMIT         PIC 9(8).
    03  FILLER                     PIC X.
    03  CONTENTS LIMIT         PIC 9(8).
    03  FILLER                     PIC X.
    03  ANNUAL-PREMIUM1        PIC 9(6).
    03  SIGN                   PIC X.
    03  ANNUAL-PREMIUM2        PIC 99.
    03  FILLER                     PIC X.
    03  POLICY NUMBER          PIC 9(9).
    03  END OF RECORD          PIC XX.
```


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This is the cat modeling extract file created by program PW058. For each individual policy a record is created with the location zip code and the limits for the building and contents. The policy number is included to tie the record back to an individual policy for audit purposes. Only active inforce policies are selected for the extract.

```
FD  FMC-EXTRACT-FILE.

01  FMC-EXTRACT-RECORD.
    03  FMC-POLICY-TYPE            PIC 9(8).
    03  FILLER                     PIC X.
    03  FMC-ZIP-CODE               PIC 9(8).
    03  FILLER                     PIC X.
    03  FMC-BUILDING               PIC 9(8).
    03  FILLER                     PIC X.
    03  FMC-CONTENTS               PIC 9(8).
    03  FILLER                     PIC X.
    03  FMC-ANNUAL-PREMIUM1        PIC 9(6).
    03  FMC-SIGN                   PIC X.
    03  FMC-ANNUAL-PREMIUM2        PIC 99.
    03  FILLER                     PIC X.
    03  FMC-POLICY                 PIC 9(9).
    03  FMC-END.
        05  FMC-END1               PIC X.
        05  FMC-END2               PIC X.
```

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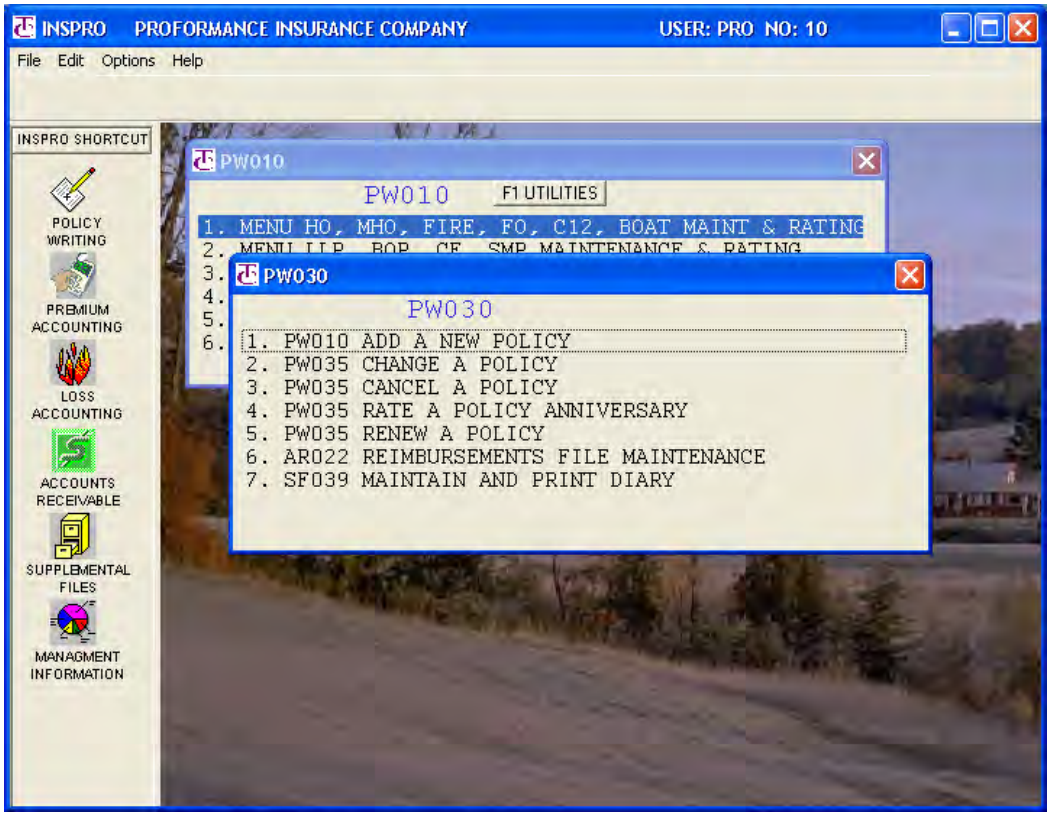
PURPOSE

The InsPro Policy Writing System provides the ability to Add, Change, and Anniversary/Renew a policy. Posting Premium Accounting (PA018) will create Premium Records and Accounts Receivable Open Records for Billing. Declarations may be printed using the Policy Writing Reports Menu FPPW081, Print Declarations. Bills may be printed, after posting, using the Accounts Receivable Reports Menu AR051, Print Bills.

PROCEDURE

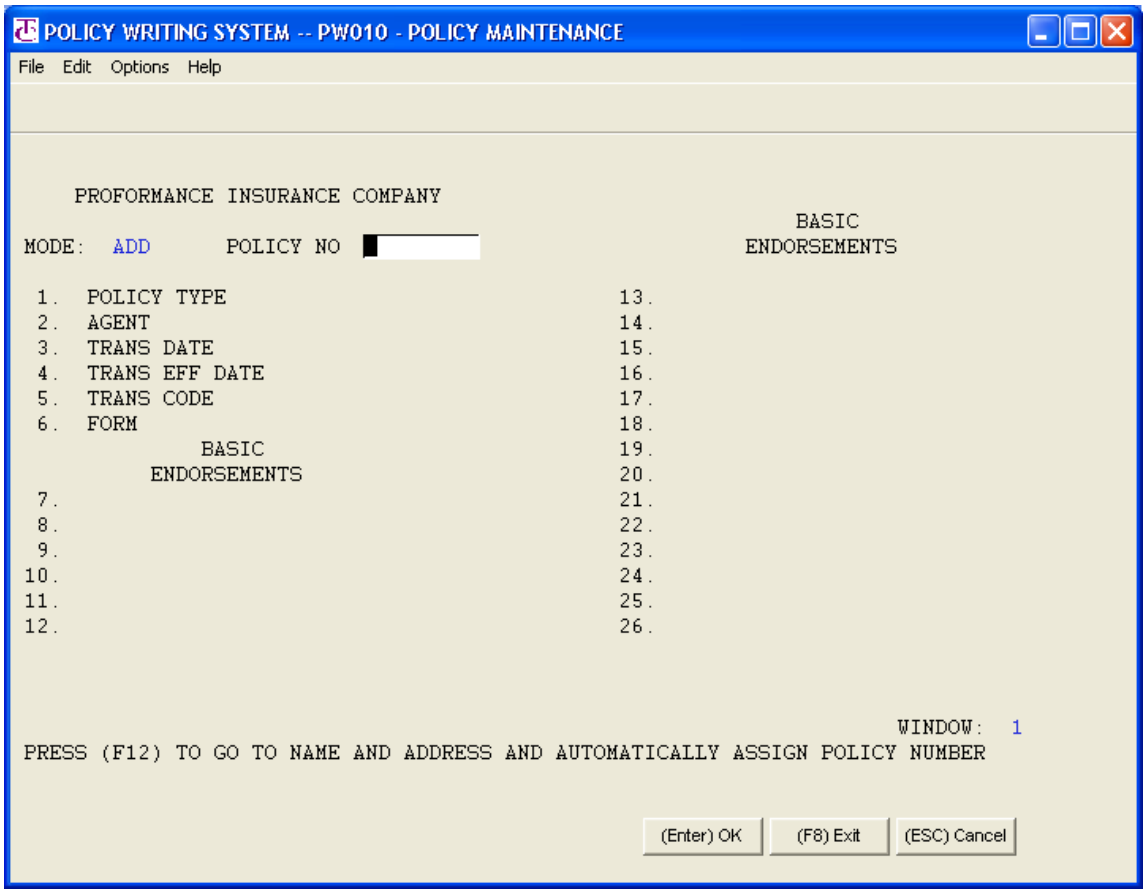
NOTE: ALL ENTRIES IN THE INS PRO SYSTEM IS WITH THE CAPS LOCK ON

POLICY Writing System
Menu HO Maintenance & Rating



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PW010 ADD A POLICY (PW035 for Change or Anniversary) Enter the Policy Number or Auto Assign F12 Function Key if this option has been set up for use by your company.

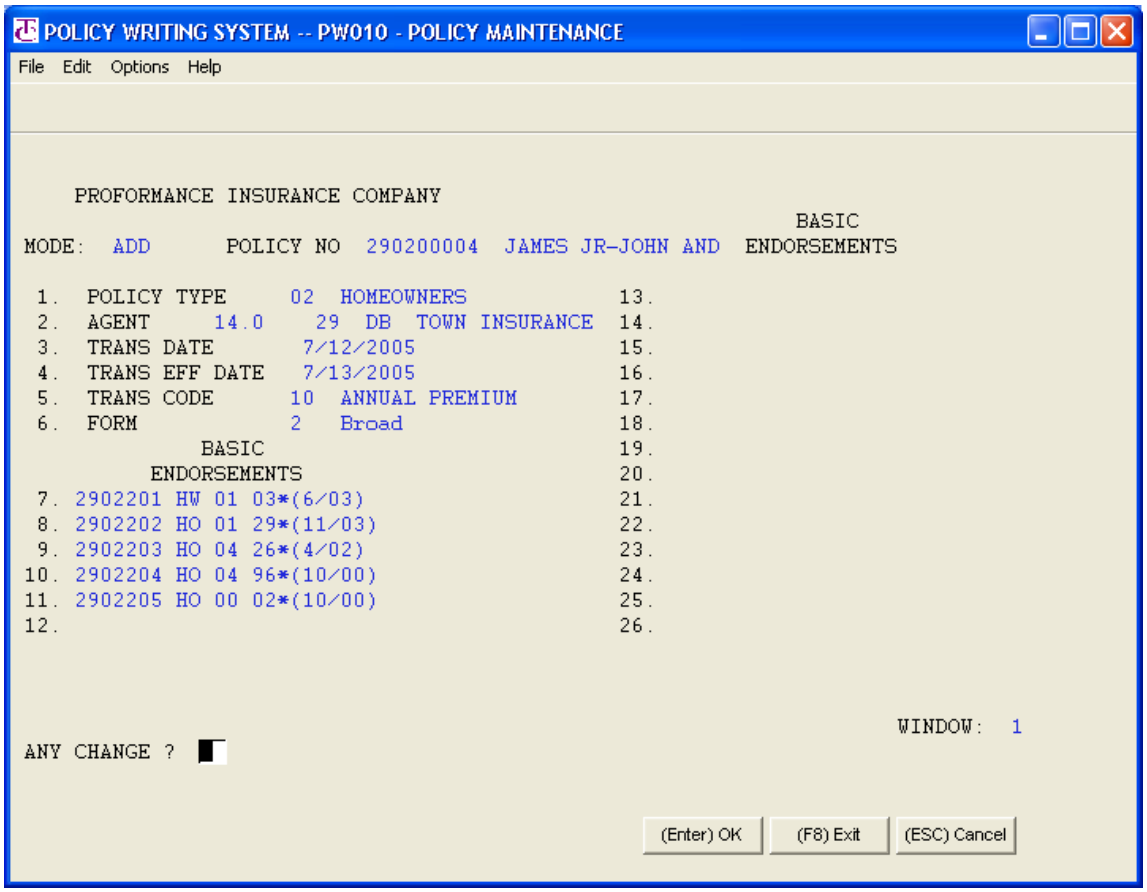


After entering the policy number the program will automatically bring you to the Supplemental Files System Policyholder Name and Address Screen (SF010-See Separate Documentation) or ask you if you want to go there if the Name and Address file has been previously set up. Once the Name and Address Record has been SAVED the program will return to Policy Writing.

If there is a Mortgagee, Additional Insured or other Billing Name, the Supplemental Files - Supplemental Names File (SF012-See Separate Documentation) may be accessed from the Policy Holder Name Screen by clicking on MORTGAGEE.

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Policy Writing Screen (PW010 ADD) (PW035 Change or Anniversary)

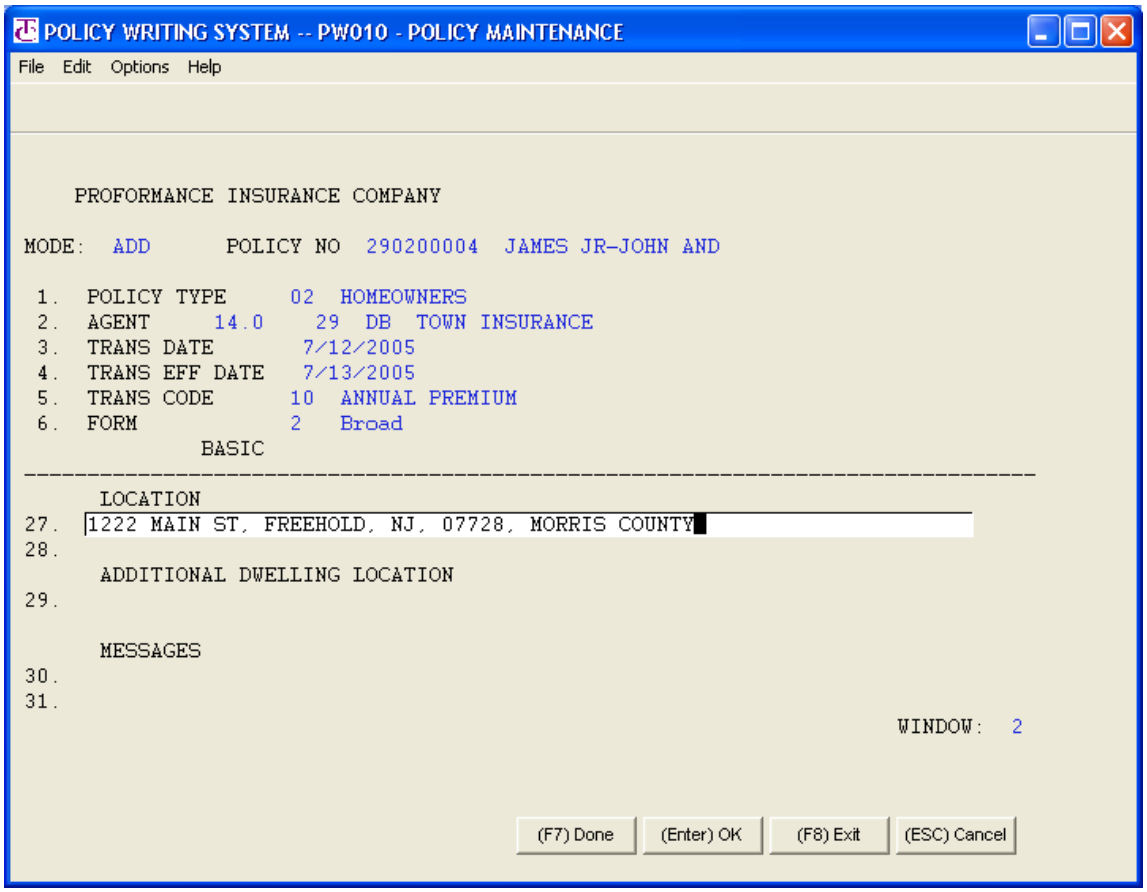


Verify Info –
Item 3 – Trans Date defaults to Current Date
Item 4 – Trans Effective Date is the Policy Effective Date or Effective Date of Endorsement on a Change
Item 5 – Transaction Code: 10 Defaults on ADD
10 New Business, 12 Endorsement Increase,
13 Endorsement Decrease, 14 Anniversary/Renewal
11 Cancellation (Processed Through PA020)
16 Reinstatement (Processed Through PA020)
Item 6 – Select the Desired Policy Form

Item 7-26 Basic Policy Endorsements (PW070-See Separate Documentation for Updating the Endorsement File)

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Policy Writing Screen PW010 ADD (2) (PW035 Change or Anniversary)



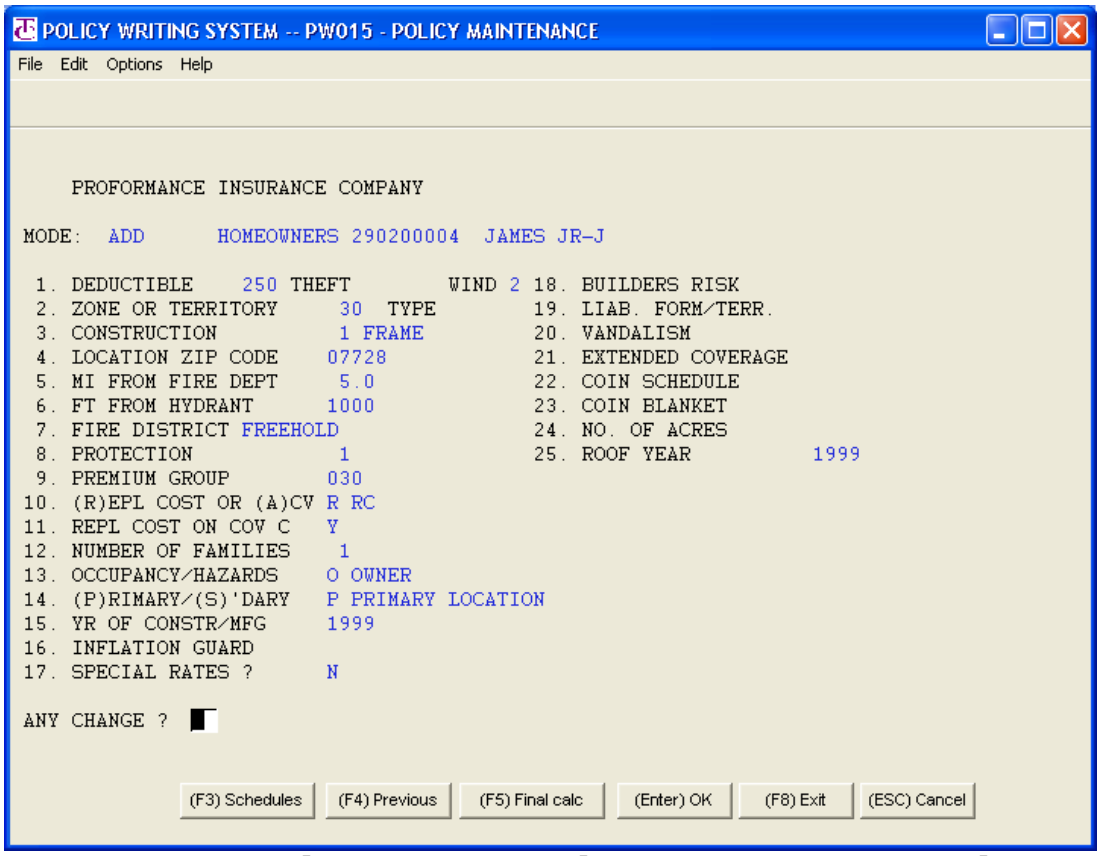
Item 27 – Enter the Location of the Insured Premises as shown (Only Mandatory if the Location is different from the Mailing Address).

Item 29 – Additional Dwelling to extend Liability.
On the Next Screen you will get 2 Window Questions, when you enter the amount of Liability Insurance, if you fill in an address at this item (follow the same format as for location). Is this a Farm? Is this Rented to Others? Key the appropriate answers.

Item 30 and 31 – Optional Special Messages you want to print on the Declarations of the New Policy.

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Policy Writing – PW015 - (Rating Information)



Item 1 – Policy Deductible, Theft Deductible, Wind Deductible. The Policy Deductible is Mandatory. In addition, you may have either an Optional Theft OR Optional Wind Deductible but not both options at the same time (Refer to Homeowners Manual and Company Underwriting Guidelines).

Item 2 and Item 9 Territory and Premium Group Default to 30 – Key the desired Territory and Premium Group

Item 3 – Key the Construction

Item 8 – Key the Protection Class

Item 11- Key Y for Replacement Cost Contents to add the appropriate form automatically

Item 15- Key the Year Dwelling was built for proper credit

Item 17 – Special Rates – ALWAYS NO (Refer to PW065 Rate File Maintenance Documentation if update/add a rate is needed)

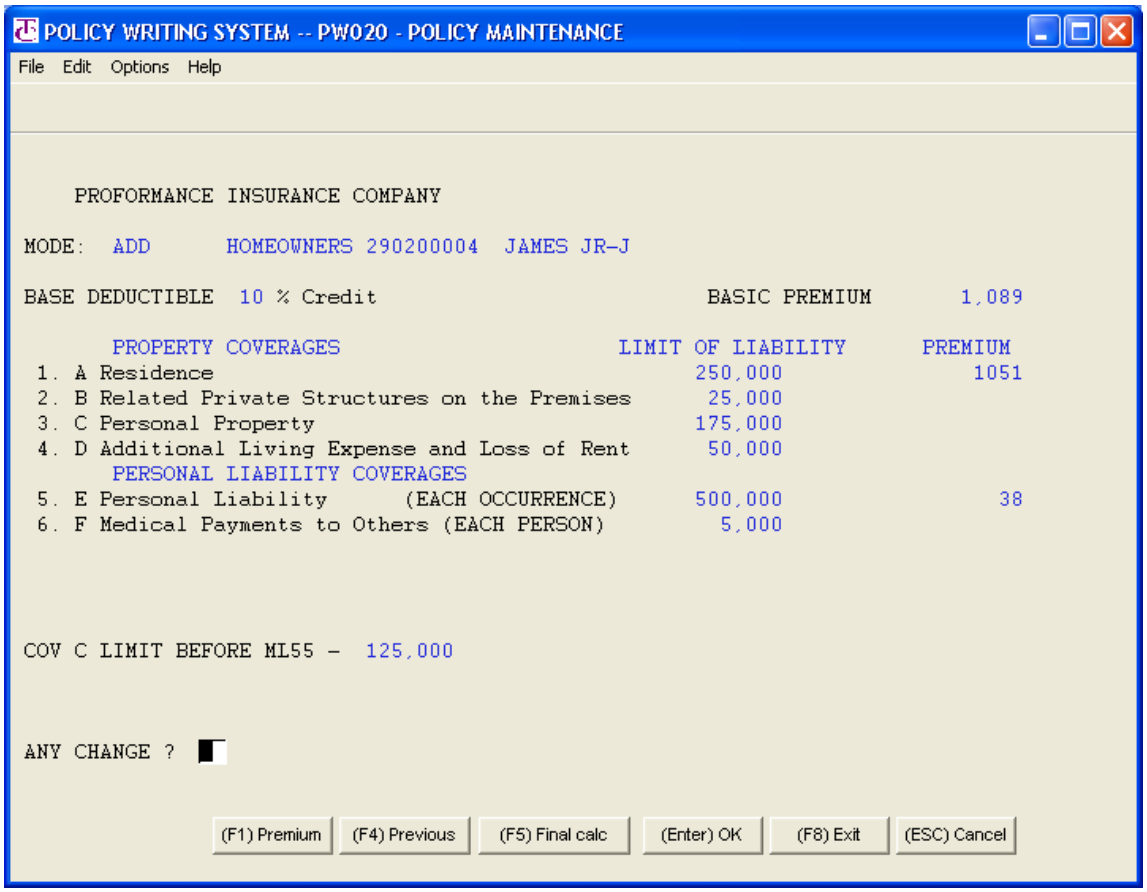
Item 24- Key in the number of acres for Farm Liability Only

Item 25- Key Year Roof was updated or same as Year Built

Note: when in each field look at the bottom of the screen for entry codes if needed.

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Policy Writing – PW020 (Coverage and Rating)

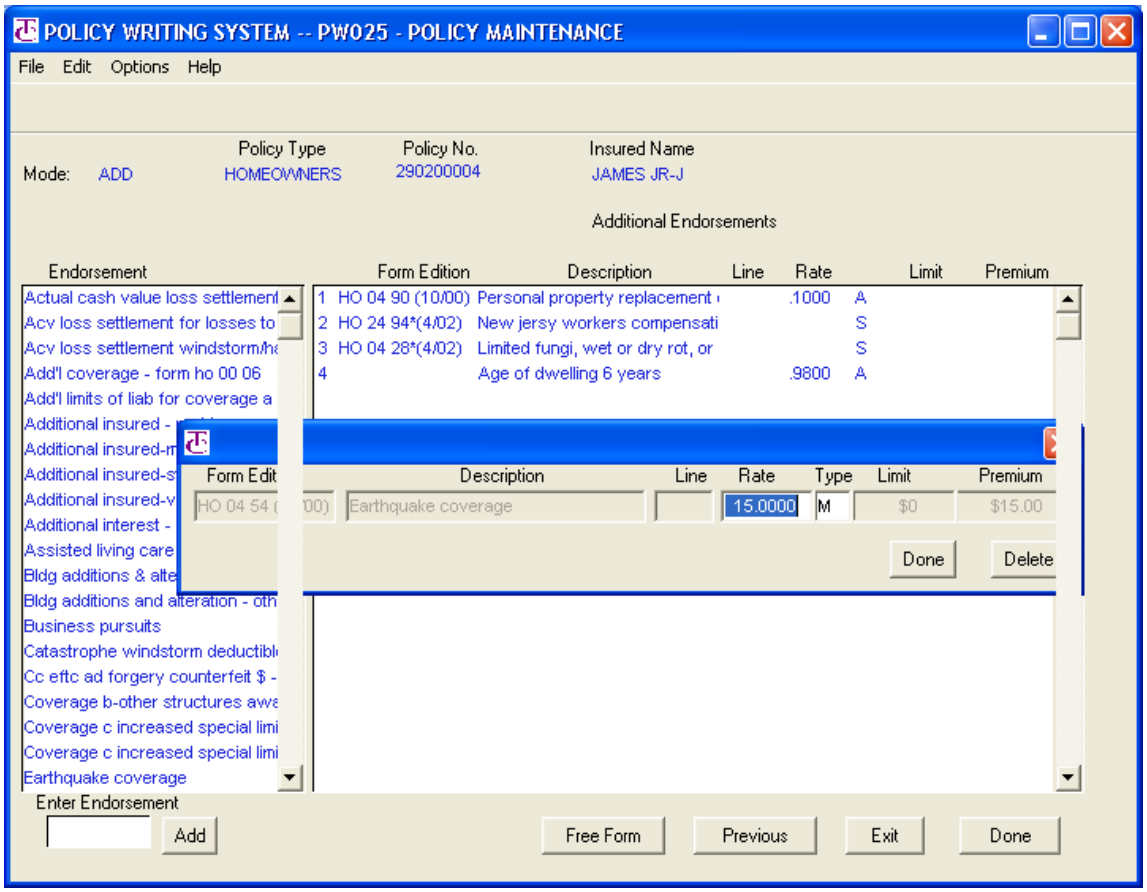


Key in the Appropriate Limits of Liability – the Rates should come up automatically (Make sure Special Rate Flag is No on the previous screen).

Note: Cov C LIMIT BEFORE ML55 (ML55 is a System Code for Replacement Cost Contents).

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Policy Writing – PW025



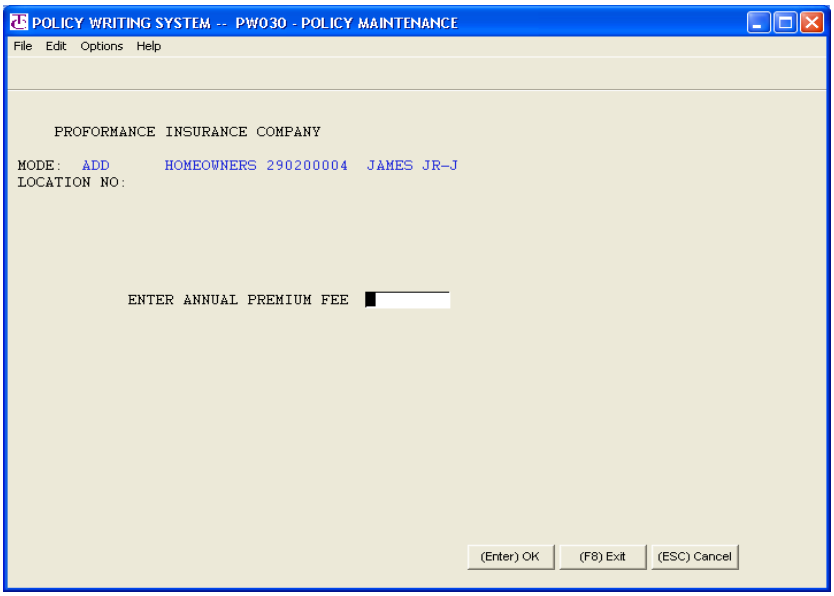
The Right Side of the Screen shows the applicable policy endorsements automatically added to the policy. The left side of the screen shows all Optional Endorsements in the Endorsement File that may be selected.

In this example, the Optional Earthquake Endorsement has been selected and a rate entered. Click done will add the endorsement. Delete will Delete the Endorsement.

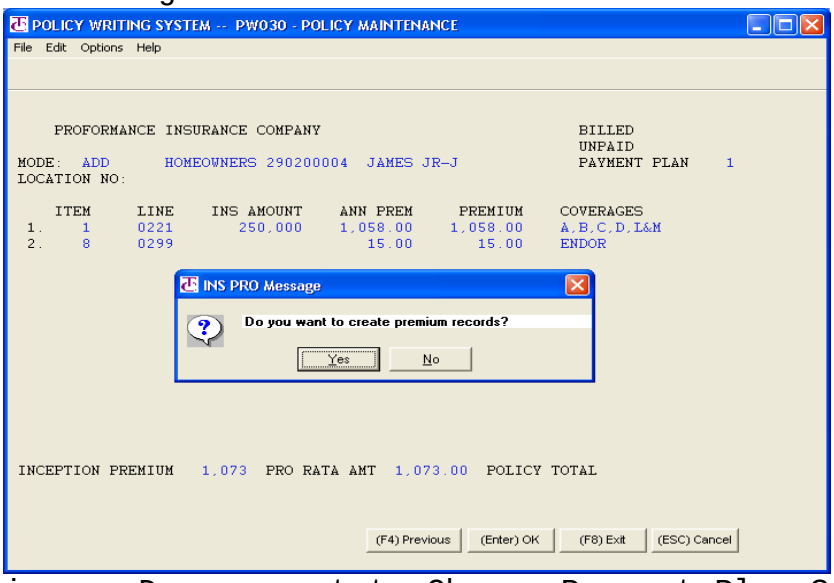
The Endorsement file may be updated as needed (PW070-See Separate Documentation)

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Policy Writing – PW030 (Optional Annual Premium Fee)



Key Premium Fee if applicable if not Key Enter through this screen leaving it blank



Questions – Do you want to Change Payment Plans? – Yes/NO
Do you want to Create Premium Records? - YES
Do you want to MATCH Deposit – YES/No
Do you want a Declaration – YES
You may enter an Optional 2 line Declaration Message (not stored)

PW065 ISO HO ENTRY

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ENTERING RATES FOR ISO HO PACKAGE

A. PURPOSE

To allow automatic rating of ISO HO policies the **INS**urance **PRO**cessing System has set up the following programs:

PW065 – RATE FILE MAINTENANCE

B. PROCEDURE Entering Rates

The program that is used to enter rates is called Rate File Maintenance PW065. After selecting Rate File Maintenance you will see 3 choices, 1. add, 2. change/inquire, 3. delete; select add:

1. Entering Coverage A & C rates. (DWELLING AND PERSONAL PROPERTY)

LINE **=** 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE **=** A or C
STATE **=** State Code (29 for NJ)
PREM GROUP **=** Territory Code
FORM **=** 2 (2 Broad, 3 Special, 5 Comprehensive) Coverage A
FORM **=** 4 (4 Contents Broad, 6 Unit-Owners) Coverage C
FORM **=** 4 (6 Unit Owners) Coverage A

Enter the appropriate **PRIOR** and **CURRENT** rate effective dates.

AMOUNT **=** Amount of Coverage

**For form 4 Coverage A enter a 5,000 amount with a rate of zeros, a 6,000 amount with a rate of each add'l 1,000, and a 100,000 amount with a rate of (each add'l) * (100,000 – 5,000) / 1000. Ex (4 * (100,000 – 5,000) / 1000 = 380)

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2. Entering Coverage B & D Rates. (PRIVATE STRUCTURES, LOSS OF USE INCREASED LIMITS)

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = B or D
STATE = State Code (29 for NJ)

You will not have to enter premium group or form. Once the screen displays, you will notice it looks like the screen used to enter coverage A rates.

Enter Coverage **B** or **D** rates for the amounts 500, and 1,000,000.

Note: Some companies may want to include rates for higher limits.

3. Entering Premium Factors

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = F
STATE = State Code (29 for NJ)
PREM GROUP =

Policy Form	Construction	Protection Class					
		1-4	5,6	7	8	9	10
Form 2, 3, 5	Frame	1	3	5	7	9	11
	Masonry	2	4	6	8	10	12

Policy Form	Construction	Protection Class			
		1-3	4,5	6,7	8-10
Form 4	Frame	1	3	5	7
	Masonry	2	4	6	8

FORM = 2 (2 Broad, 3 Special, 5 Comprehensive)
FORM = 4 (4 Contents Broad, 6 Unit-Owners)

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4. Entering Deductible Factors.

This is the table where the deductible factors are kept.

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = X
STATE = State Code (29 for NJ)

ALL Deductible

PREM GROUP =

Forms 2, 3 and 5	
Less then 59,999	1
60,000–99,999	2
100,000-200,000	3
Greater 200,000	4

Forms 4	
Less then 9,999	1
Greater 9,999	2

FORM = 1 or 4
DEDUCTIBLE = Deductible Amount * 100 Ex (1.00 = 100, .95 = 95)

Theft Deductible

PREM GROUP =

Form 4	3-City, 4-Other then City
Form 6	3
Form 2 & 3	5 Special theft only

FORM = 4 OR 6
THEFT DED = Theft Deductible
All DED = All Deductible
Form 4 - Enter current and prior rates for Up to 25,000 and Over 25,000.
Form 6 - Enter current and prior rates for Up to 40,000 and Over 40,000.

Special Wind

PREM GROUP =

	Coastal	Inland
Less then 59,999	1	5
60,000–99,999	2	6
100,000-200,000	3	7
Greater 200,000	4	8

Form = 1%-2, 2%-3

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5. Personal Liability. (Increased Limits)

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = L
STATE = State Code (29 for NJ)
PREM GROUP = 0
FORM = 1
AMOUNT = Liability Amount
MEDICAL = Medial Payment

Enter the Current and Prior Rate.

6. Farmers Personal Liability

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = L
STATE = State Code (29 for NJ)
No. OF FAM = # of Families
FORM = 10 1-160, 11 161-500, 12 over 500
Amount = 0

Enter Current and Prior Rates for each Medical Payment.

7. Each Additional Farm Premises Operated by Insured

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = Y
STATE = State Code (29 for NJ)
No. OF FAM = 9
FORM = 1
Amount = 0

Enter Current and Prior Rates for each Medical Payment.

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8. Each Additional Farm Premises Rented To Others

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = Y
STATE = State Code (29 for NJ)
No. OF FAM = 7 1-159, 8 160-500, 9 Over 500 (Total Acreage)
FORM = 1
Amount = 0

Enter Current and Prior Rates for each Medical Payment.

9. Additional Residence Occupied by Insured

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = Y
STATE = State Code (29 for NJ)
No. OF FAM = # of Families
FORM = 1
Amount = 0

Enter Current and Prior Rates for each Medical Payment.

10. Additional Residence Rented To Others

LINE = 02 (if your company line for HO is not **02** use company line in place of **02)**
COVERAGE = R
STATE = State Code (29 for NJ)
No. OF FAM = # of Families
FORM = 1
Amount = 0

Enter Current and Prior Rates for each Medical Payment.

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C. PRINTING RATES **PW090 – PRINT RATES**

Enter the following for each description:

State – State #

Line of Business – Company Line of Business for Homeowners

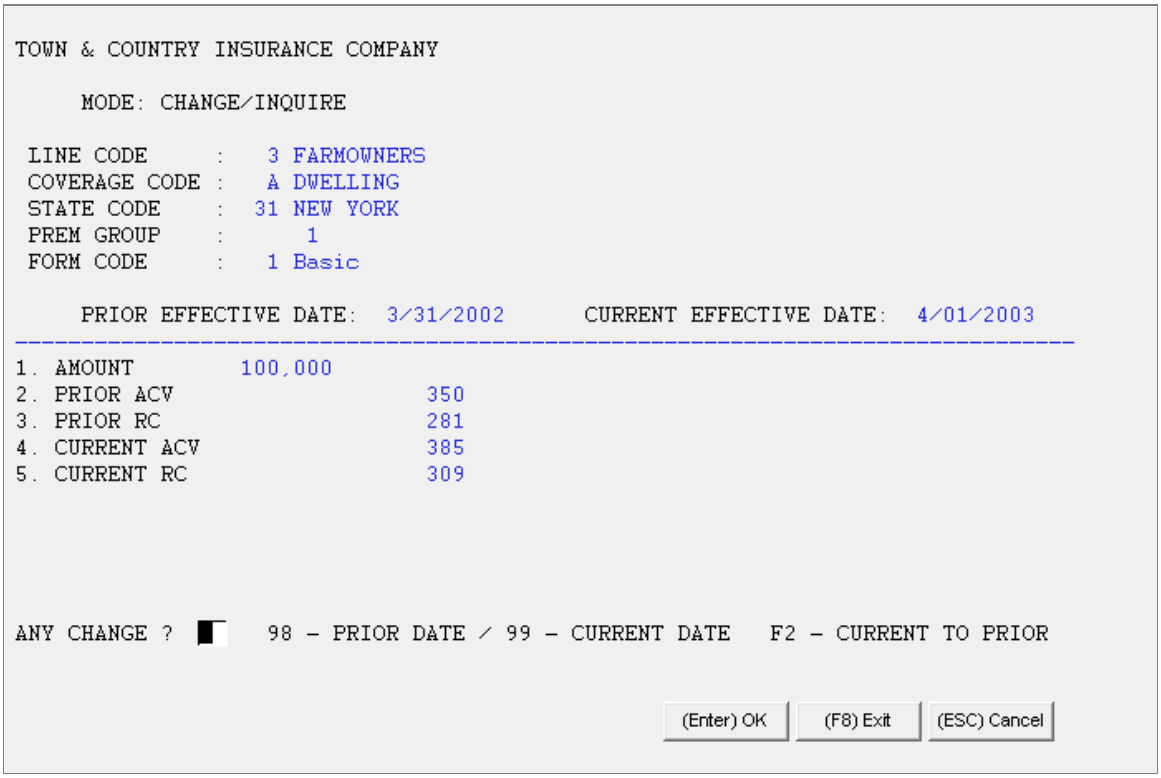
Coverage = Coverage Letter

The program reads through all rates selecting the rates that apply to the selection criteria. When done, the report prints on the specified printer.

At this point all rates should be entered. Now a policy can be rated.

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FARM DWELLING RATES



Line Code Key "3" for Farmowners

Coverage Code Key "A" for Dwelling

State Code Key "31" for New York

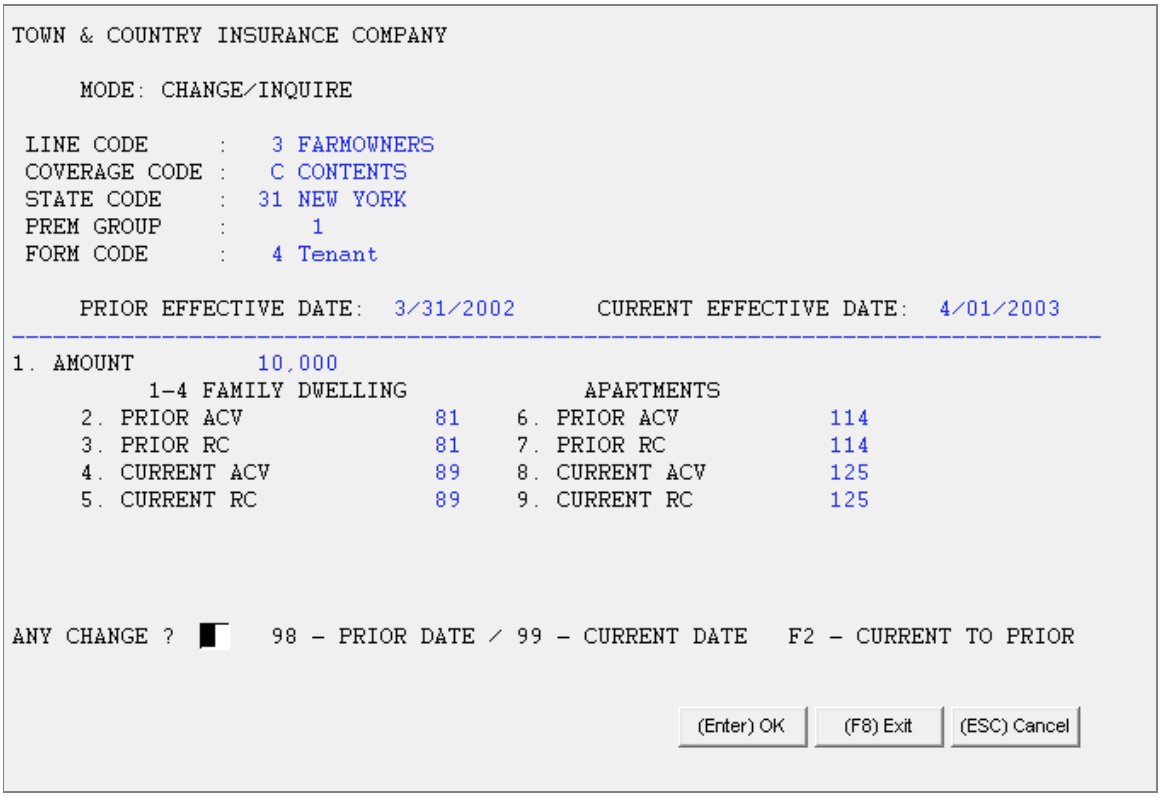
Premium Group Key the Premium Group

Form Code Key the Form (1-Basic, 2-Broad, 3-Special, etc.)

Amount Key the dwelling limit amount

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FARM TENANT RATES



Line Code Key "3" for Farmowners

Coverage Code Key "C" for Contents

State Code Key "31" for New York

Premium Group Used for entering the Protection Type (1=Protected, 2=Semi-Protected, 3=Unprotected)

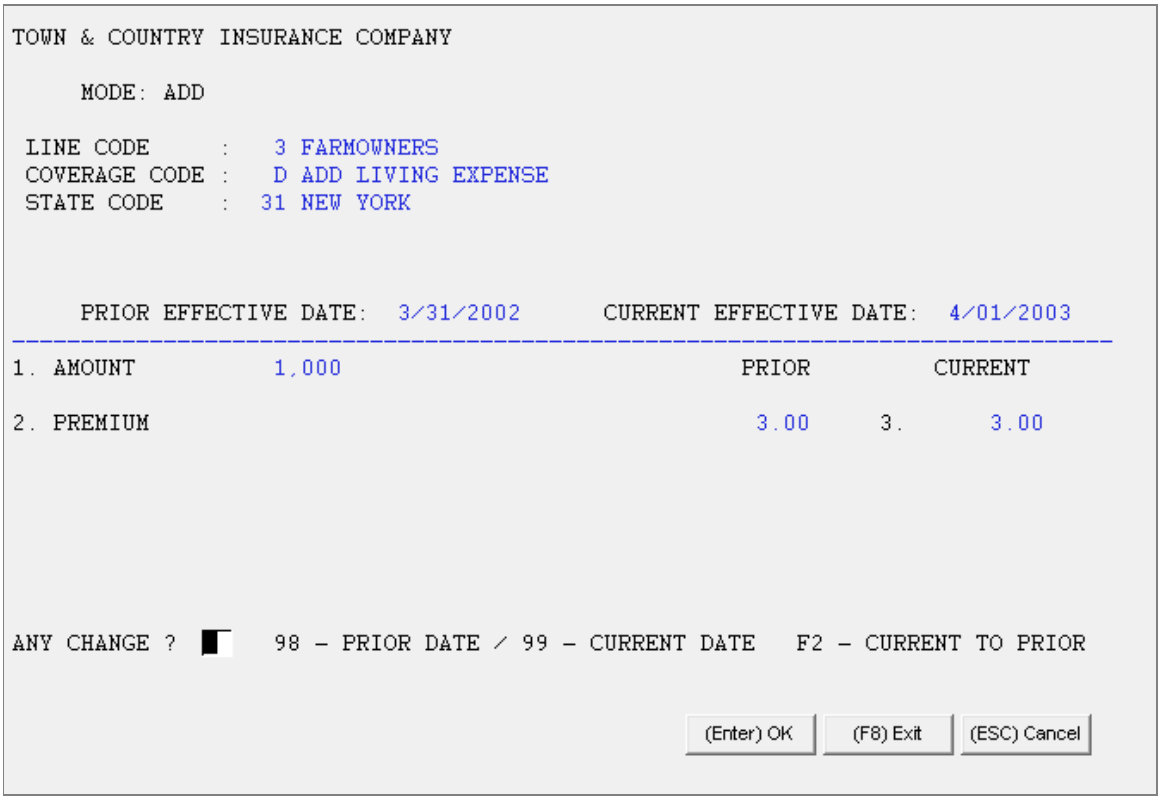
Form Code Key "4" for Tenant

Amount Key the contents limit amount

From the manual, the C/O I column is entered in the 1-4 family dwelling section and the C/O II is entered under Apartments

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FARM ADDITIONAL LIVING RATES



Line Code Key "3" for Farmowners

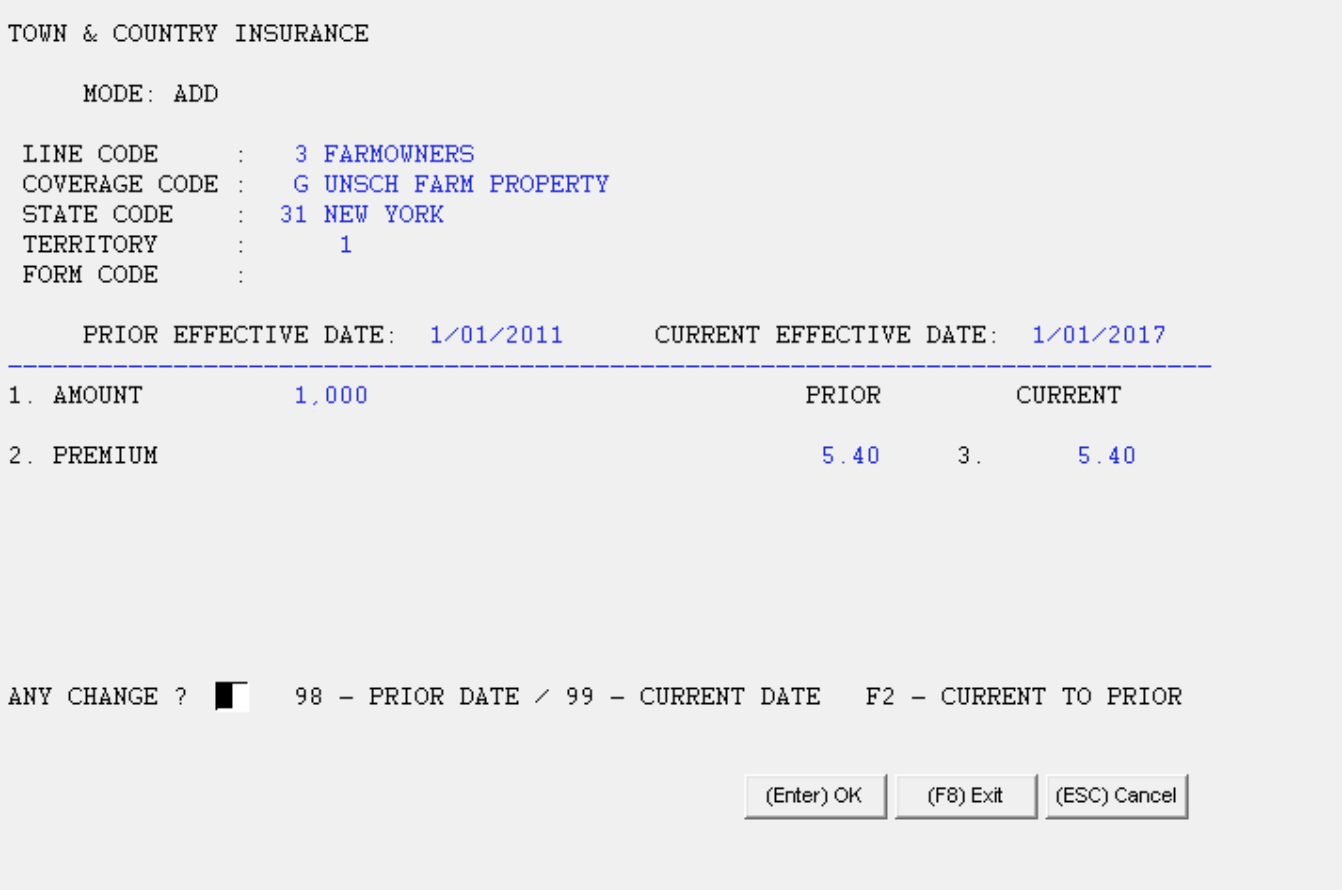
Coverage Code Key "D" for Additional Living Expenses

State Code Key "31" for New York

Amount Key any specific limit amounts, the system will Interpolate in between limits entered.

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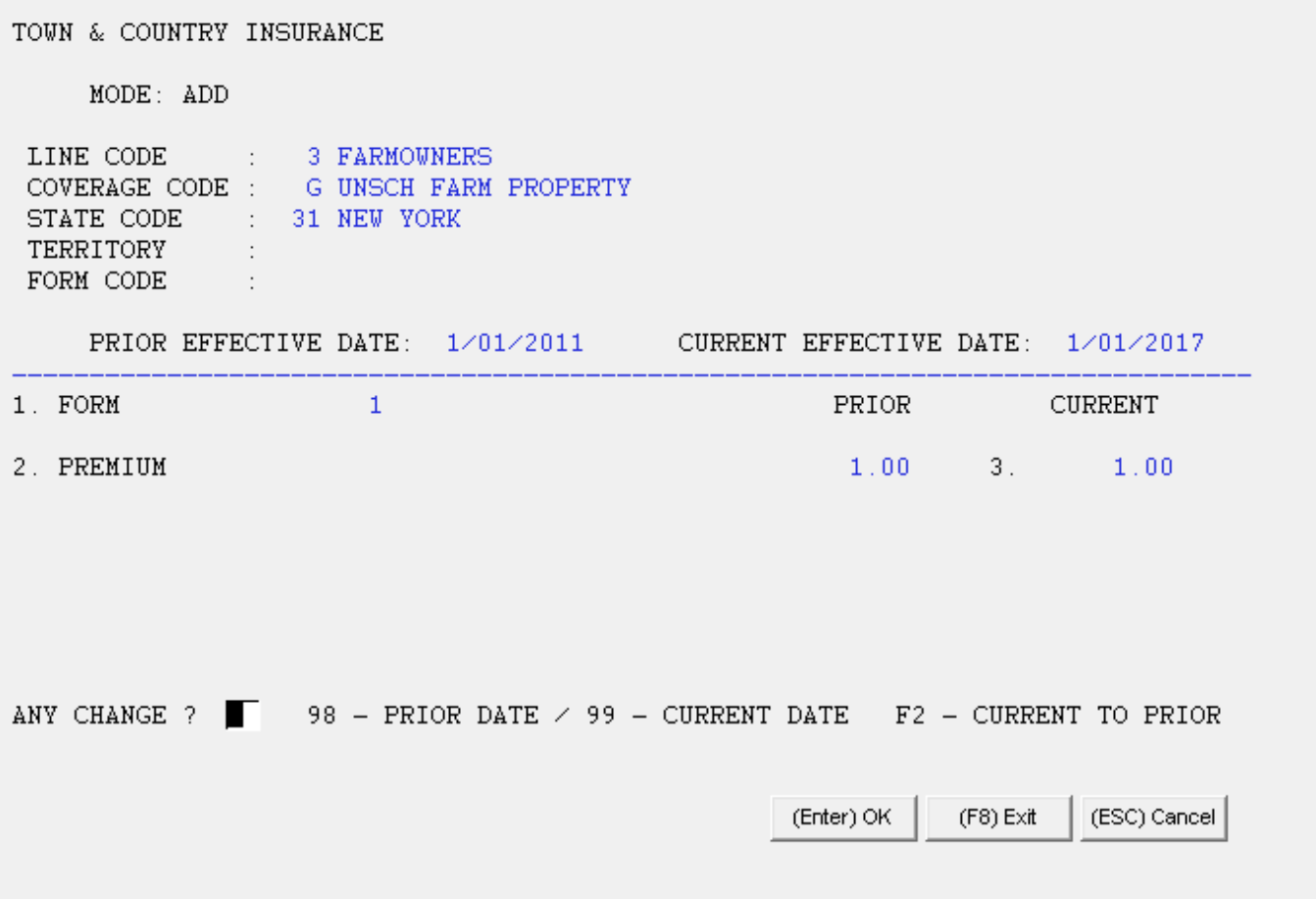
UNSCHEDULED FARM PERSONAL PROPERTY



Line Code	Key "3" for Farmowners
Coverage Code	Key "G" for Unscheduled Farm Personal Property
State Code	Key "31" for New York
Territory	Key the Zone that the rate applies to
Amount	Key any specific limit amounts, the system will interpolate in between limits entered

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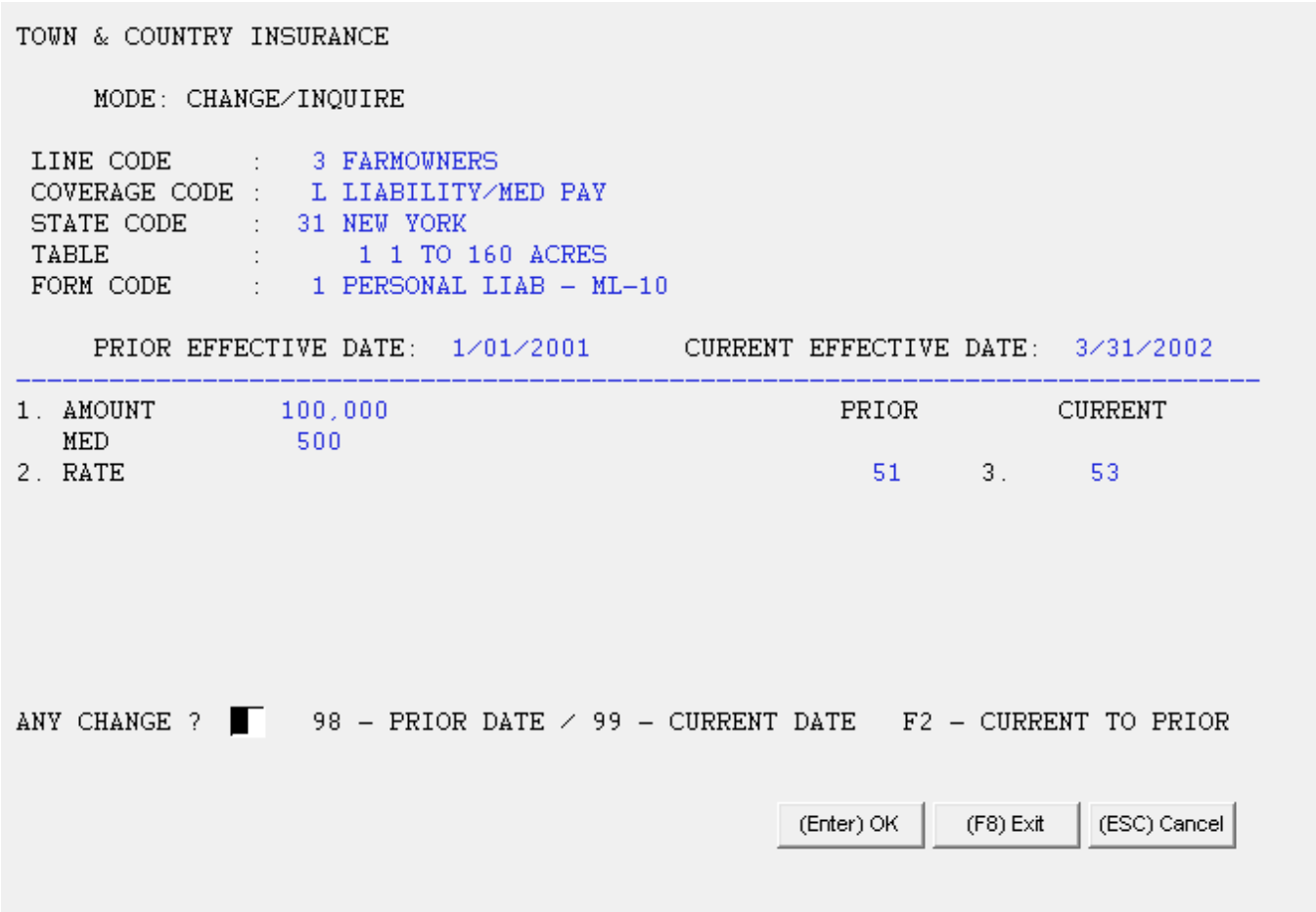
UNSCHEDULED FARM PERSONAL PROPERTY – FORM FACTOR



Line Code	Key "3" for Farmowners
Coverage Code	Key "G" for Unscheduled Farm Personal Property
State Code	Key "31" for New York
Territory	Key Zero to enter in the Form Factors
Form	Key the numerical value of the form (6=ML-6F,2=ML-2F 62=ML-62, etc.)

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LIABILITY RATES (ML-10F)



Line Code Key "3" for Farmowners

Coverage Code Key "L" for Liability

State Code Key "31" for New York

Table (Acres) Key in the table:

1 = 1-160 acres
2 = 161-500 acres
3 = over 500 acres
31 = 3 family, 1-160 acres
32 = 3 family, 161-500 acres
33 = 3 family, over 500 acres
41 = 4 family, 1-160 acres

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42 = 4 family, 161-500 acres
43 = 4 family, over 500 acres

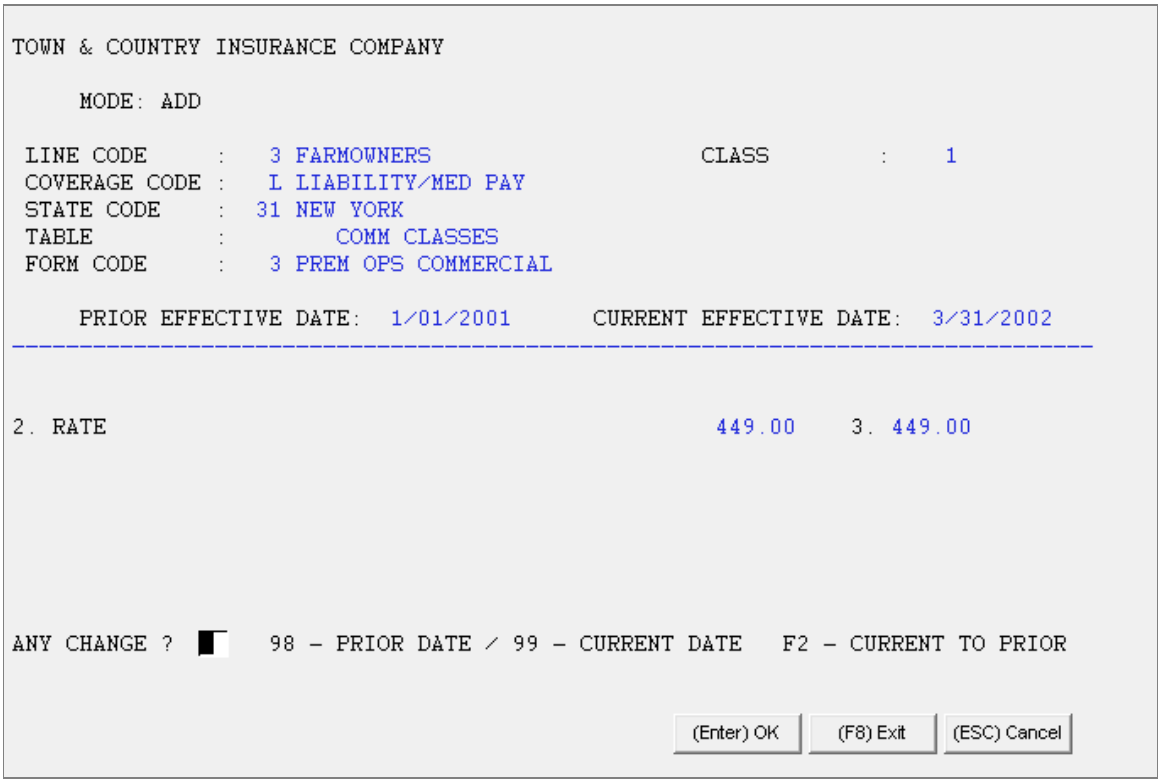
Form Code Key "1"

Amount Key the Occurrence Limit

Med Key the Med Pay limit (500 is the base)

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LIABILITY – CLASSES



Line Code Key "3" for Farmowners

Coverage Code Key "L" for Liability

State Code Key "31" for New York

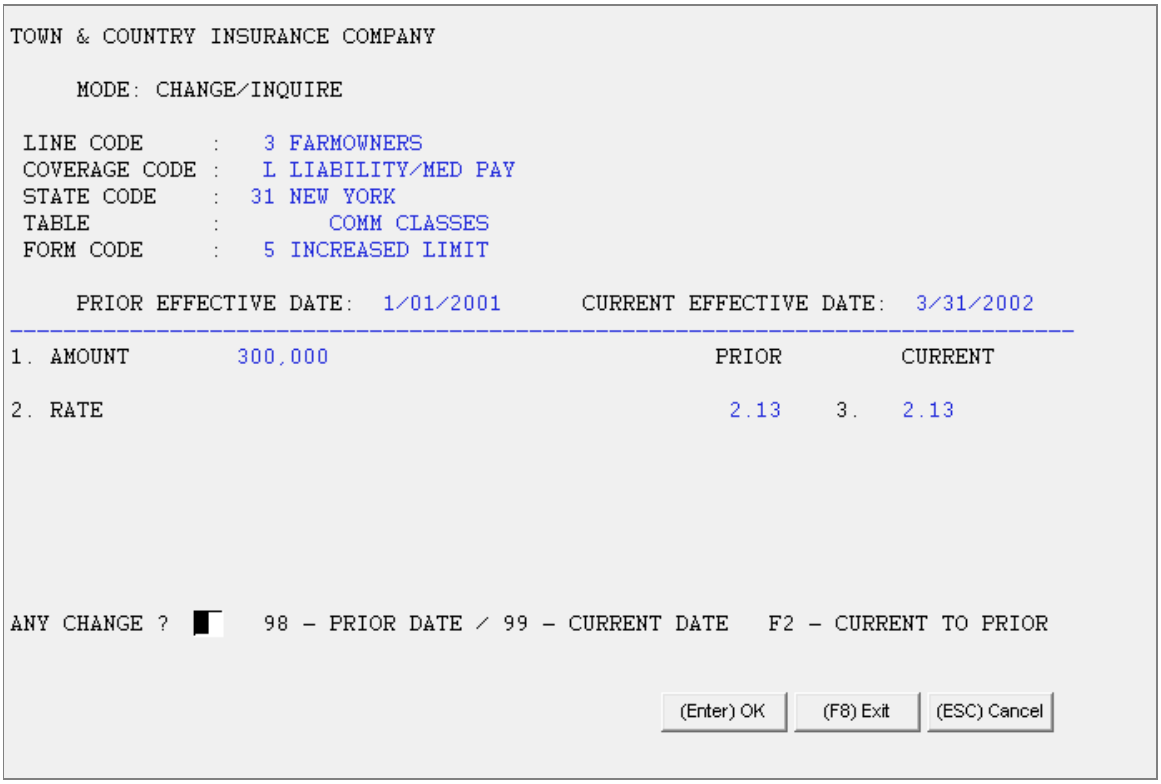
Table Key "0" for Commercial Classes

Form Code Key "3" for the Premises & Operations or "4" for Products

Class The Class value is an arbitrary number given to each item. Sequentially number the entries starting with "1"
(1=Animal Saddle for Hire, 2=Animal Breeding, 3=Blacksmithing)

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LIABILITY – INCREASED LIMIT FACTORS



Line Code Key "3" for Farmowners

Coverage Code Key "L" for Liability

State Code Key "31" for New York

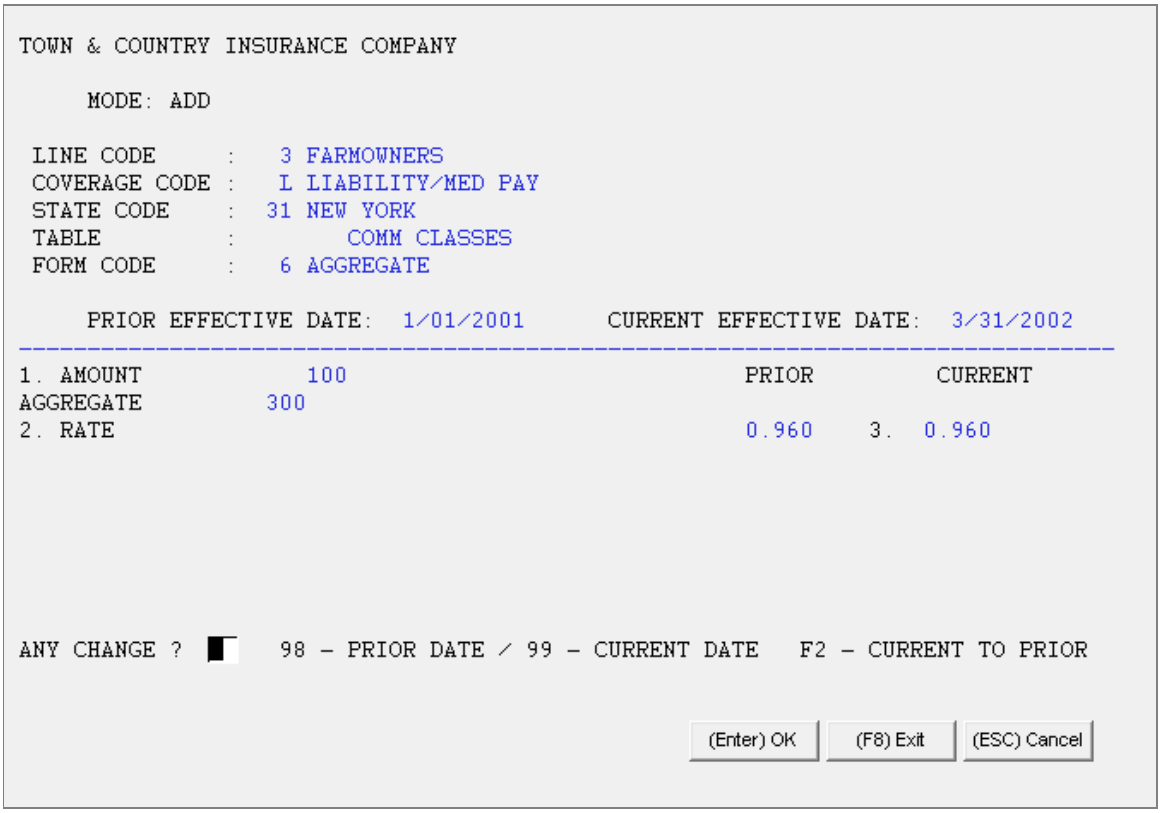
Table Key "0" for Commercial Classes

Form Code Key "5" for Increased Limit Factors

Amount Key in the Occurrence Limit Amount

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LIABILITY – AGGREGATE FACTORS



Line Code Key "3" for Farmowners

Coverage Code Key "L" for Liability

State Code Key "31" for New York

Table Key "0" for Commercial Classes

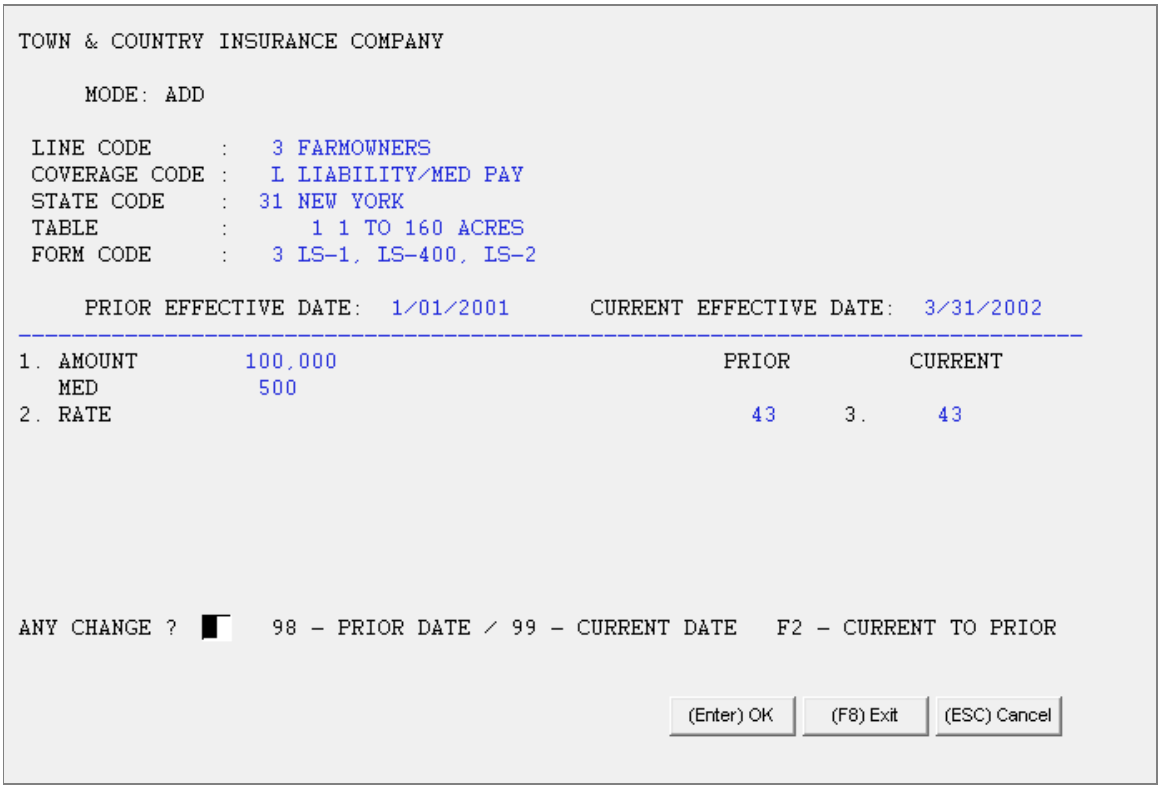
Form Code Key "6" for Aggregate Factors

Amount Key in the Occurrence Limit (omit 000)

Aggregate Key in the Aggregate Limit (omit 000)

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LIABILITY – PREMISES AND OPERATIONS – LS-1, LS-400, LS-2



Line Code Key "3" for Farmowners

Coverage Code Key "L" for Liability

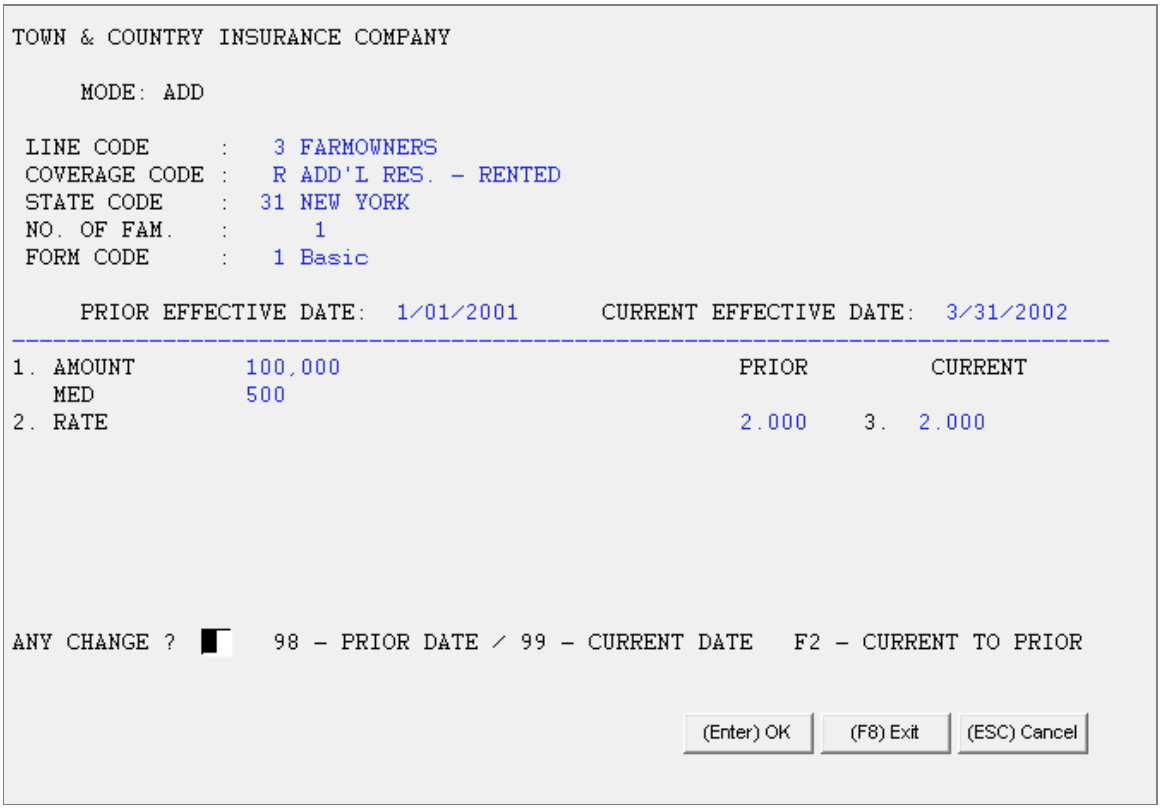
State Code Key "31" for New York

Table Key in the Acres range:
1=1-160, 2=161-500, 3=over 500

Form Code Key in "3" for the Premises and Operations Form

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ADDITIONAL LOCATION RENTED TO OTHERS



Line Code Key "3" for Farmowners

Coverage Code Key "R" for Additional Location Rented

State Code Key "31" for New York

No. of Fam Key the number of families

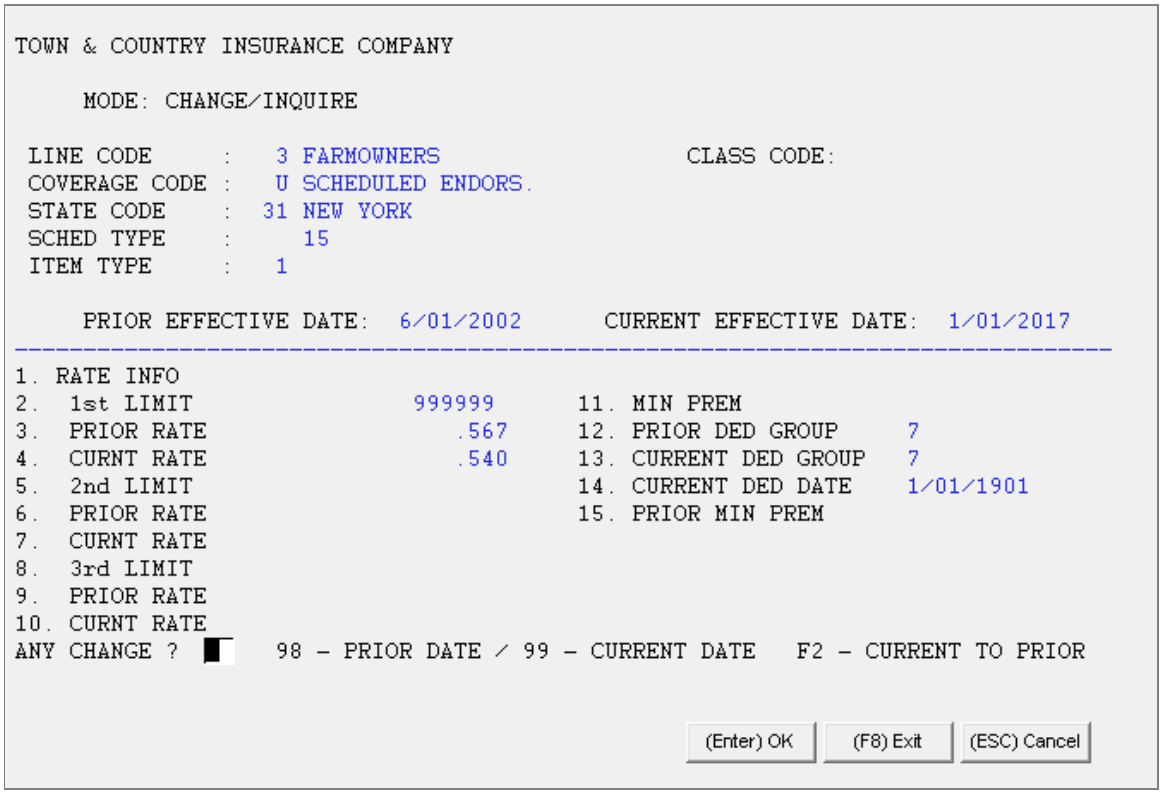
Form Code Key "1"

Amount Key the Occurrence Limit

Med Key the Med Pay limit (500 is the base)

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SCHEDULE ITEMS



Line Code — Key "3" for Farmowners

Coverage Code — Key "U" for Scheduled Endorsements

State Code — Key "31" for New York

Sched Type — Key the code of the Scheduled Endorsement (property-15, building-17, etc.)

Item Type — Key the item code

Rate Info — This field is used to distinguish different rates for the same item. Start with "0" or "1"

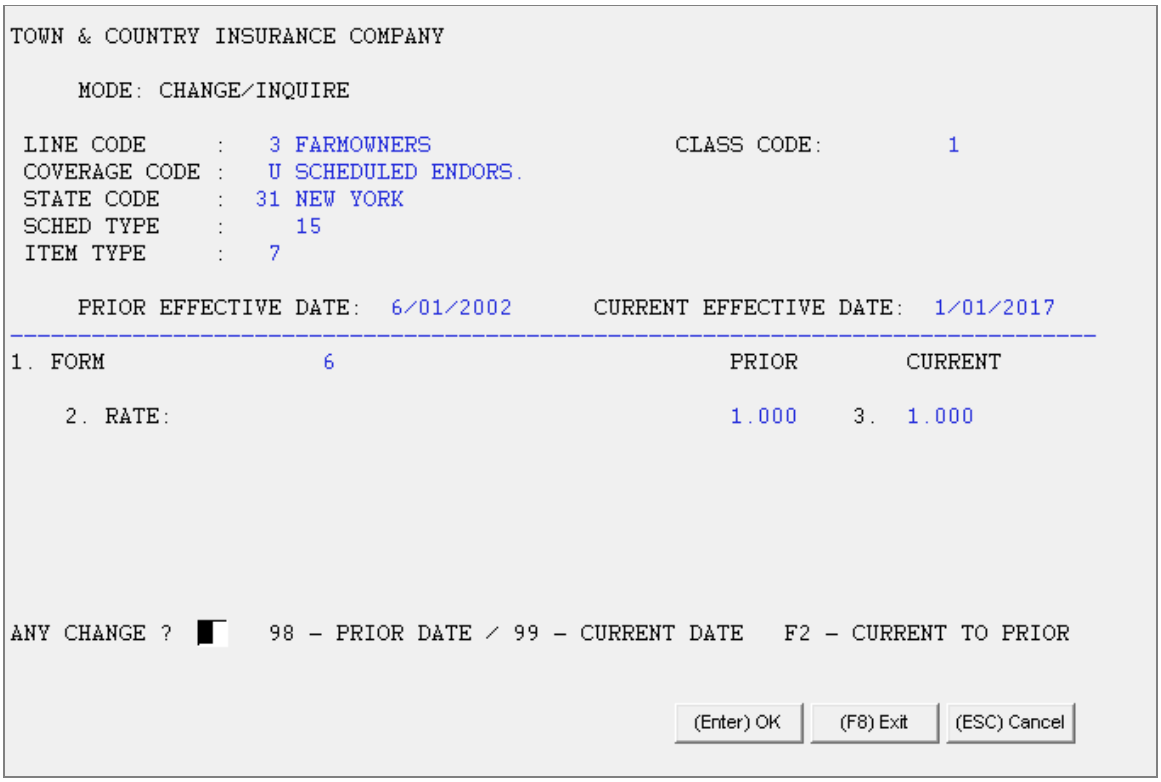
1st Limit — If there are no scaled rates this value should be 999999, otherwise enter the first limit on the scale

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Prior Rate	Enter the first set of prior rates
Current Rate	Enter the first set of current rates If there are no scaled rates, skip to MINIMUM PREMIUM. Otherwise continue on to the next field
2nd Limit	If there is NOT a second scaled rate this value should be 999999, otherwise enter the second limit on the scale
Prior Rate	Enter the second set of prior rates
Current Rate	Enter the second set of current rates
3rd Limit	If there is NOT a third scaled rate this value should be blank, otherwise enter 999999
Prior Rate	Enter the third set of prior rates
Current Rate	Enter the third set of current rates
Min Premium	Enter the annual minimum premium allowed for this Schedule type
Ded Group	Enter the appropriate deductible table into this field. If you do not use multiple deductible tables, enter 0

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SCHEDULE ITEMS – FORM FACTOR



Line Code Key "3" for Farmowners

Coverage Code Key "U" for Scheduled Endorsements

State Code Key "31" for New York

Sched Type Key the code of the Scheduled Endorsement for Coverage E or F (property-15, building-17, etc.)

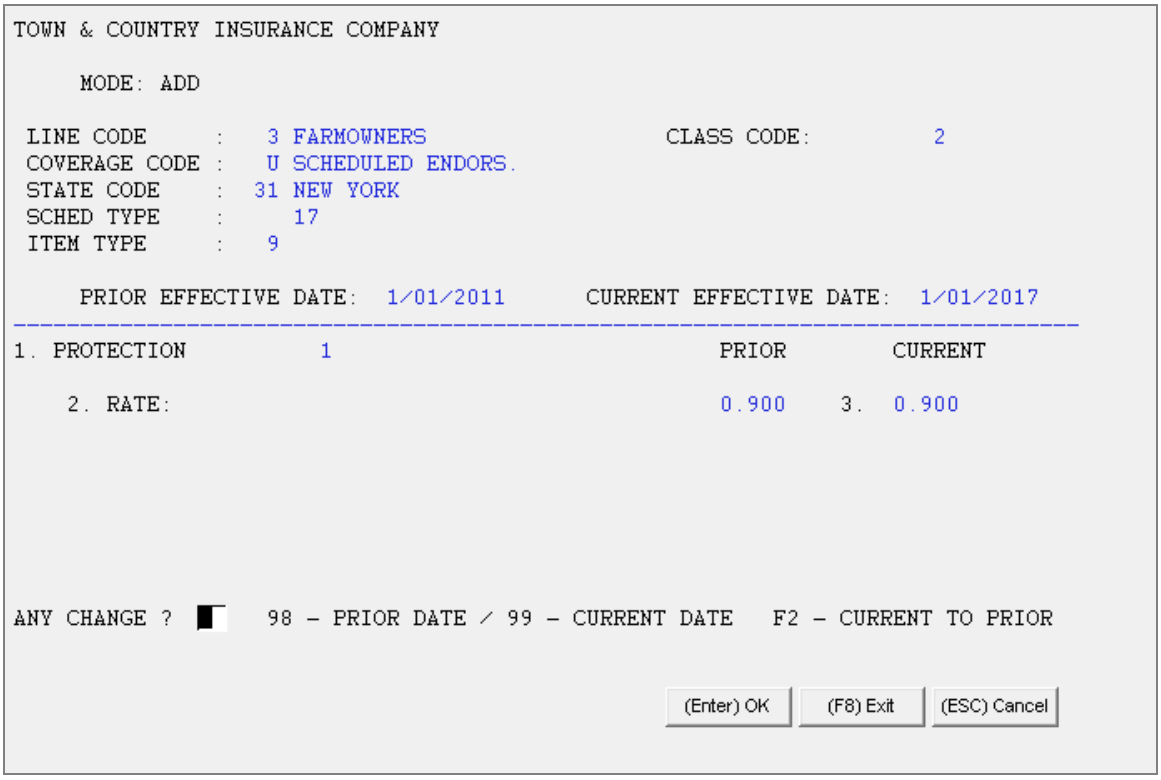
Item Type Key the item code

Class Code Key "1" for the Form Factor

Form Key the numerical value of the form (6=ML-6F 2=ML-2F 62=ML-62, etc.)

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SCHEDULE ITEMS – PROTECTION FACTOR



Line Code Key "3" for Farmowners

Coverage Code Key "U" for Scheduled Endorsements

State Code Key "31" for New York

Sched Type Key "17" for the Building (Coverage F) Schedule

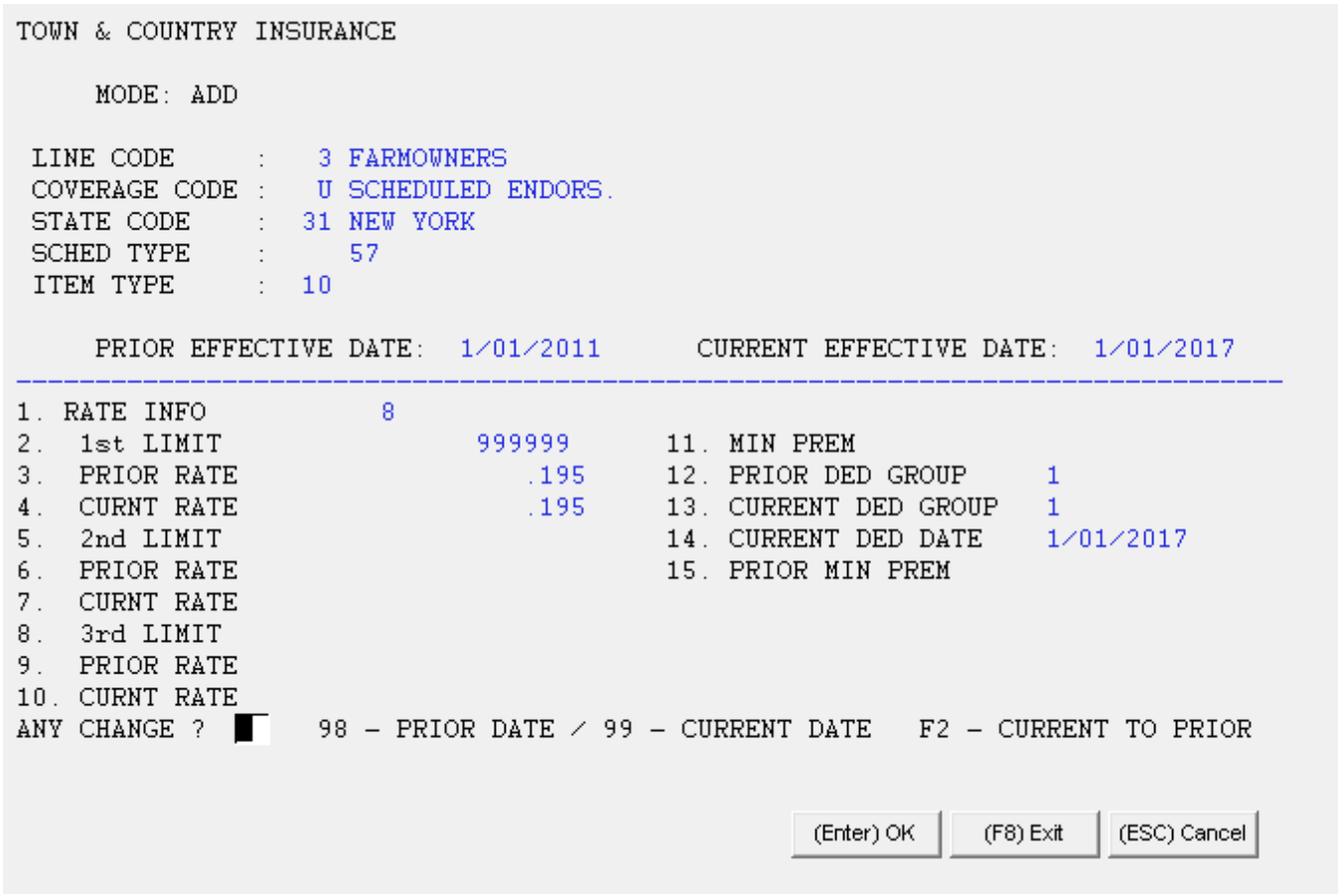
Item Type Key the item code

Class Code Key "2" for the Protection Factor

Protection Key the Protection code
(1=Protected 2=Semi-Protected 3=Unprotected)

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SCHEDULE ITEMS – COVERAGE B SCHEDULED PRIVATE STRUCTURES



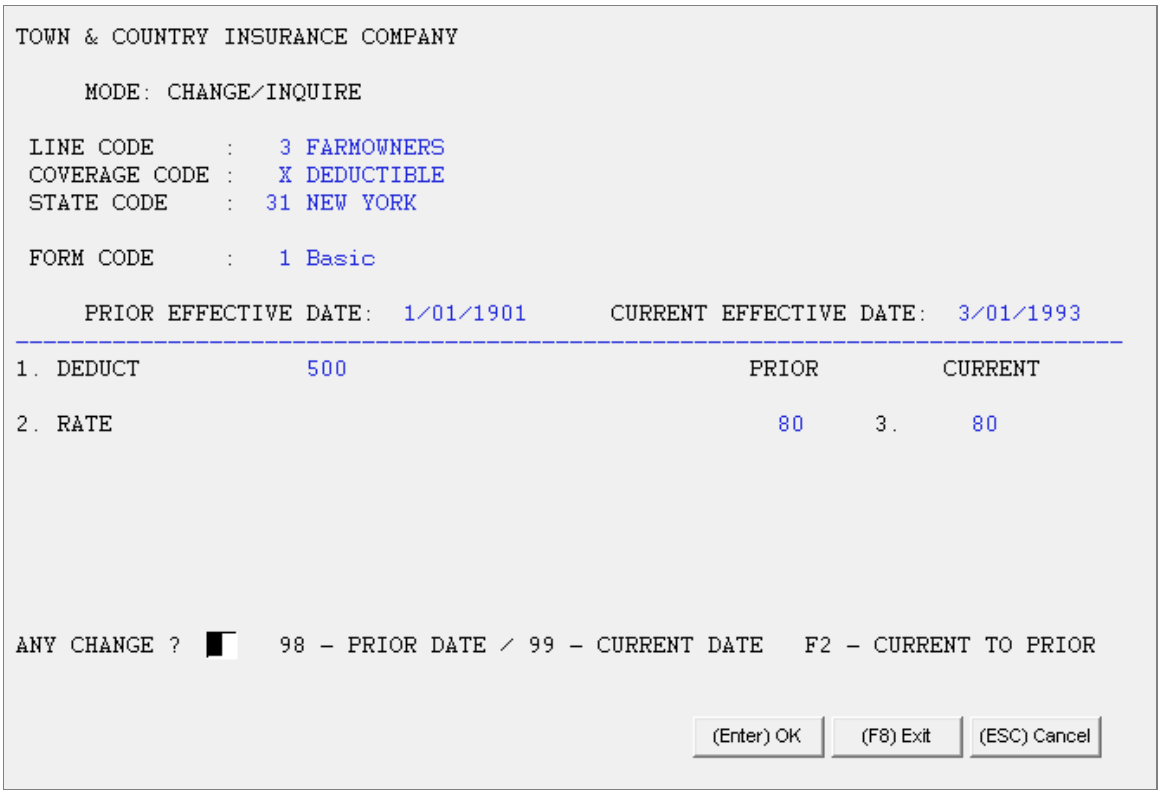
Line Code	Key "3" for Farmowners
Coverage Code	Key "U" for Scheduled Endorsements
State Code	Key "31" for New York
Sched Type	Key 57 for the ML-301 Coverage B Endorsement
Item Type	Key 10 for the only valid item code
Rate Info	Key in the Form code value. ML-8 = 8 ML-1 = 1 ML-2 = 2 ML-3 = 3 ML-5 = 5

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1st Limit	Enter in 999999 for this field
Prior Rate	Enter in the Prior Rate as a rate per $100
Current Rate	Enter in the Current Rate as a rate per $100
2nd Limit	Leave this field at 0
Prior Rate	Leave this field at 0
Current Rate	Leave this field at 0
3rd Limit	Leave this field at 0
Prior Rate	Leave this field at 0
Current Rate	Leave this field at 0
Min Prem	Key in the minimum annual premium for this coverage
Ded Group	Key in 1 to use the same deductible table as the base policy

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FARM DEDUCTIBLE



Line Code Key "3" for Farmowners

Coverage Code Key "X" for Deductible

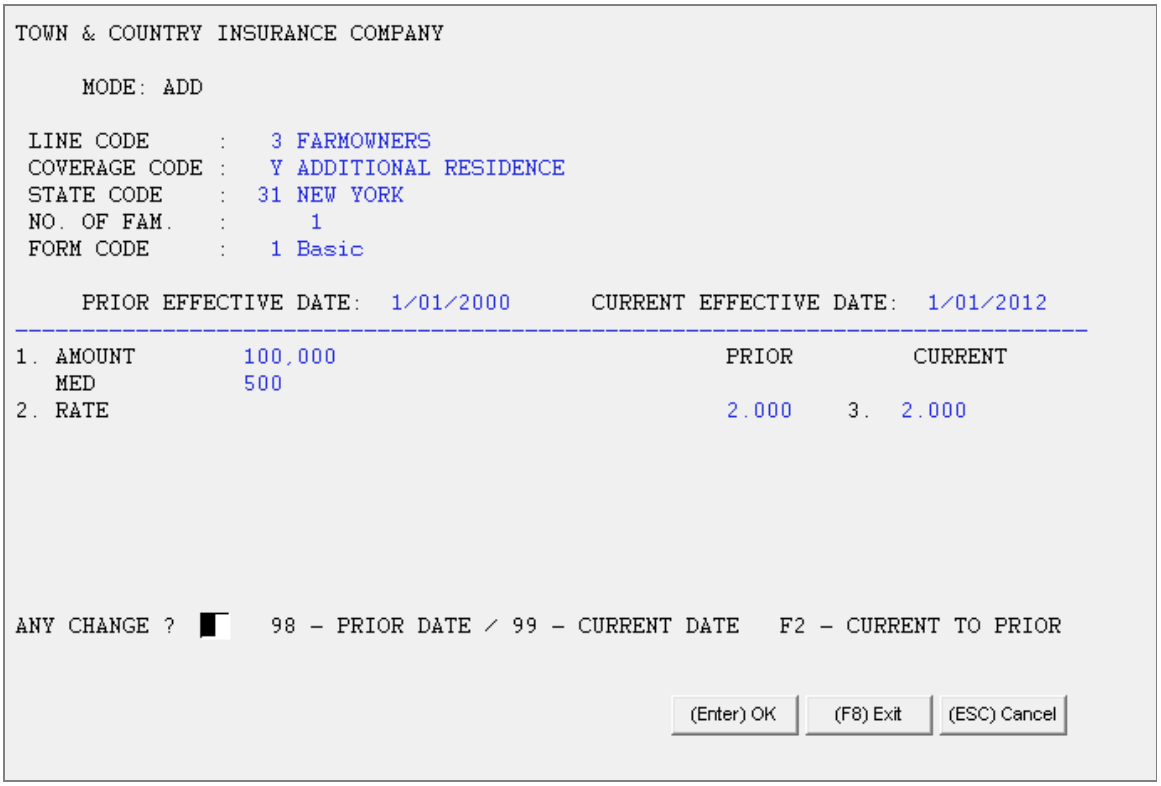
State Code Key "31" for New York

Form Code Key "1"

Deduct Key the Deductible amount

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ADDITIONAL LOCATION



Line Code	Key "3" for Farmowners
Coverage Code	Key "Y" for Additional Location
State Code	Key "31" for New York
No. of Fam	Key "1"
Form Code	Key "1"
Amount	Key the Occurrence Limit
Med	Key the Med Pay limit (500 is the base)

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MAINTAINING AND USING THE POLICY HISTORY FILES

1. PURPOSE

INSPRO has the capability to maintain a set of files which contain a record of each change that is made to the policy (Each change that is Policy Name and Address, Supplemental Files, and Policy Writing Files). Maintaining these files will provide the ability to: 1. Keep a record of all changes (endorsements) made; 2. Reprint a Declaration for any period of time and/or endorsement; 3. Answer questions of policy coverage at the time of loss.

2. PROCEDURE

To create the initial Policy Name & Address and Supplemental Name History Files you will want to run XSF970 - CREATE PHNAME & SUPNAME HISTORY FILES from Shift F5 (*Call TCCS for password*).

Each time a Policy or Supplemental Name is added or changed, a record of the change will be made in the history file. Each record can be accessed by the Date and Time the change was made.

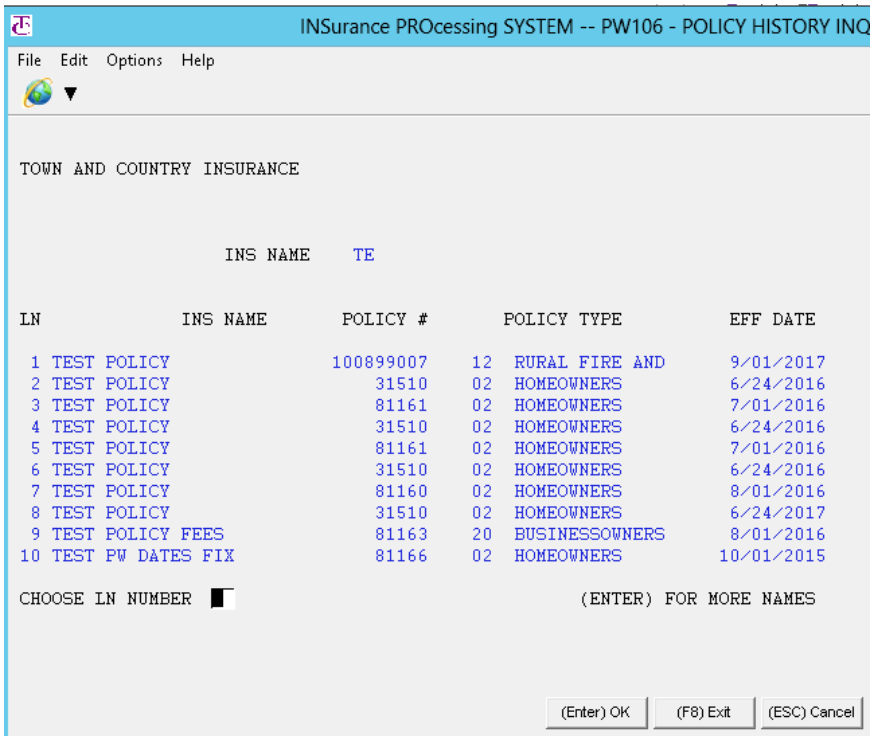
3. USING THE HISTORY FILE

PW106 - POLICY HISTORY INQUIRY (from PW Menu Policy Inquiry). This program will enable you to select the policy you want to see history information on (By Name or Policy Number). Select the data and time the transaction was made, view the coverage and endorsement information in a summarized mode, print the coverage and endorsement information, or reprint a policy declaration.

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A. Selecting the Policy

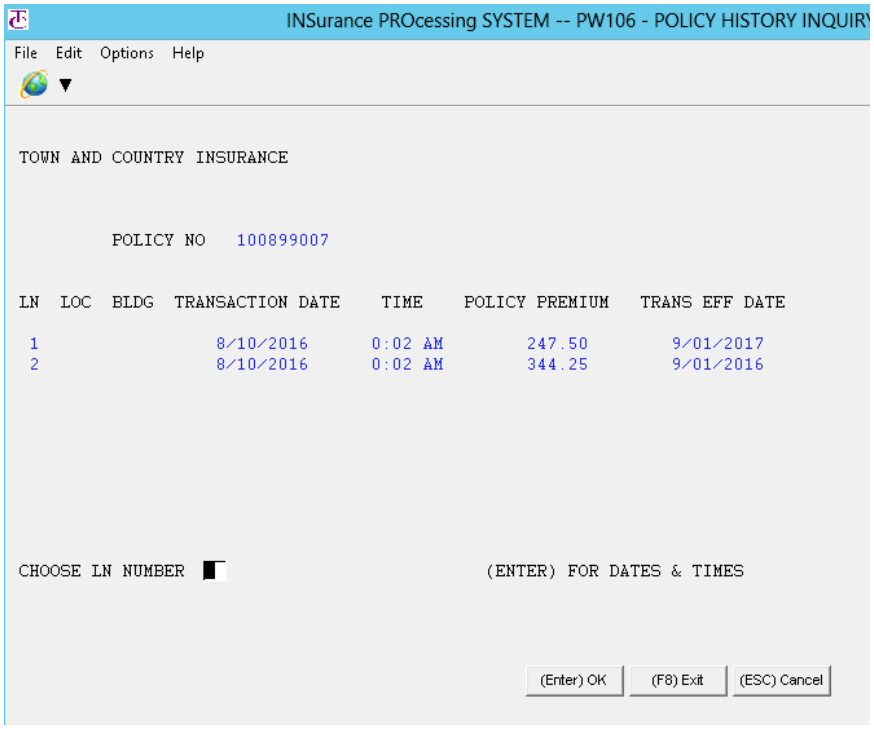
The program will ask for the Policy Number but will provide the ability to see a list of the insureds in the history file starting with a specified name (key F1 Ins Name). See Sample Screen Below.



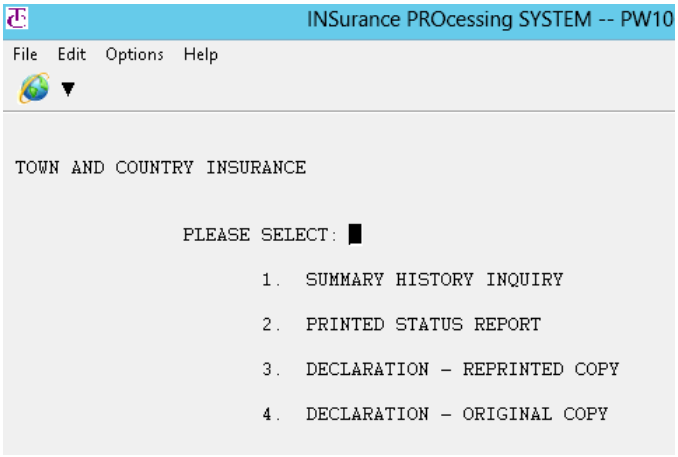
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B. Selecting the Date & Time

Once the policy number is entered, the program will list the dates and times that a transaction (Add, Change (endorsement), Anniversary, Renewal) was made to the Policy Coverage information. The program will ask which entry is wanted. See Sample Screen Below.



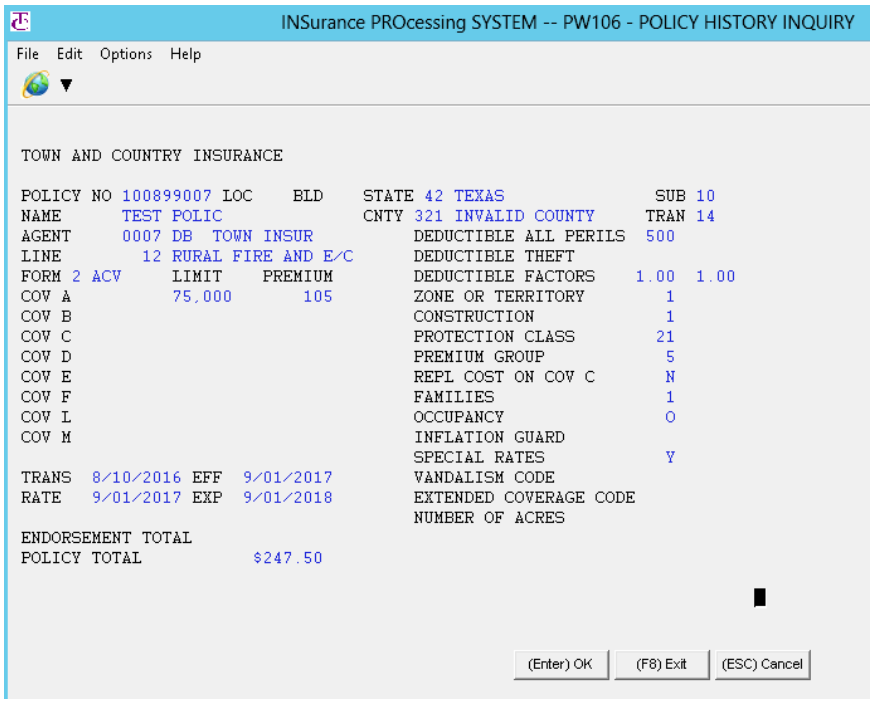
Once you select the line number you wish to review, you will select one of the following:



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C. Reviewing the Summary History

The program provides the ability to review the Coverage Limits, Coverage Premium, Endorsements, Policy and Transaction Dates in a summarized mode. See Sample Screen Below.



D. Printing the Coverage Information

The program provides the ability to print a status report which will show detailed information about the Coverage Limits, Coverage Premium, Endorsements, Policy and Transaction Dates, and detailed Schedule information for Farm and Inland Marine Coverages.

E. Re-Printing a Policy Declaration

The program provides the ability to re-print the declaration for any entry in the history file. The declaration will state that it is **REPRINTED** (i.e. Homeowners Declaration Reprint). This is printed on the declaration to prevent any confusion between the original and the reprinted declaration.

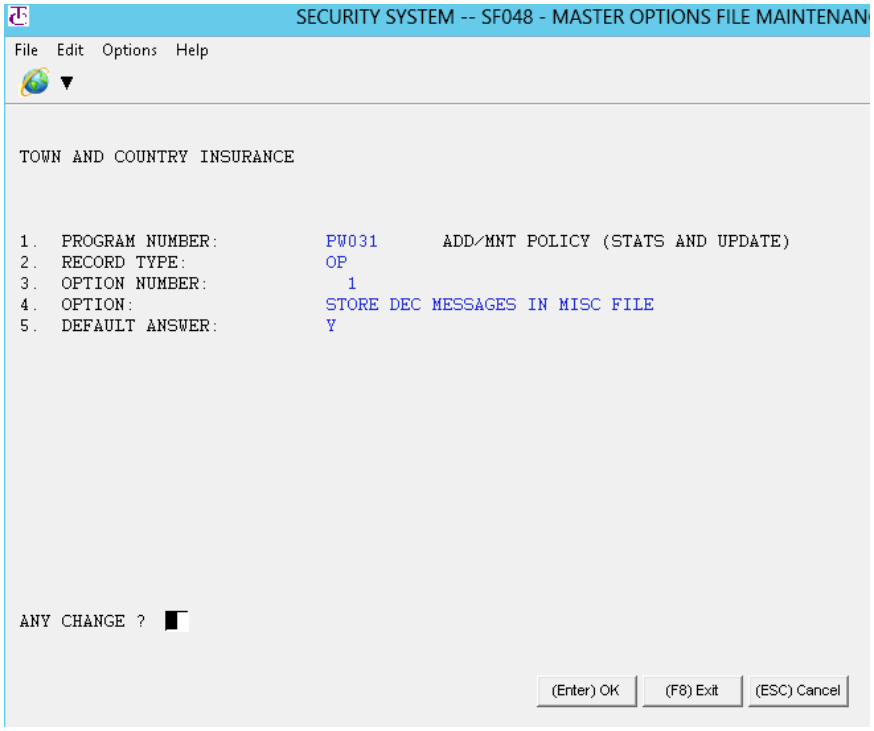
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If you are printing multiple policies or date periods at one time you should not ask to print the declarations now until the last selection has been made. Once the Print Now question has been answered "Y"es, the program will be exited and the selections will be printed. If you do not want to print the selections immediately, answer "No" to Print Declarations Now? And then they will be printed with the Declaration Finder File.

F. Store and Print Declaration Messages

INSPRO provides the option to store and print Declaration Messages on the History Declarations. This option may be turned on in Supplemental Files - <F1> Utilities - **SF048** Master Options File Maintenance - 1) Change/Inquire.

PROGRAM NUMBER: Key **PW031.**
RECORD TYPE: Key **OP** (Option).
OPTION NUMBER: Select **1** "Store Dec Messages in Misc File."
DEFAULT ANSWER: Key **(Y)ES**
ANY CHANGE: Key enter.



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PW159 may be run in Instrat mode for Guy Carpenter or Unicede mode for other re-insurers as per their request. It will create a file **ICMLOC.TXT** in your **ISPO Folder.** This file can be transmitted to the re-insurer via CD or may be zipped and emailed. It can also be imported into MS Excel for viewing if you wish. ***NOTE:*** *The following lines of business are not currently being extracted: Artisans, Bailee, Boat Pac, Craft 12, and Umbrella.*

INSTRAT There are 2 rows for each policy location, if applicable. The first policy row is the POLICY FILE Layout (27 Columns) and the second policy row is the LOCATION FILE Layout (54 Columns).

POLICY FILE COLUMN HEADINGS	LOCATION FILE COLUMN HEADINGS
Account Number or Name	Account Number or Name
Policy Number	Policy Number
Policy Form/Type of Business	Site Number
Inception Date	Building Number
Expiration Date	Line of Business
Blanket/Policy Limit	State
Blanket/Policy Deductible or Minimum Ded.	ZIP Code
Blanket/Policy Deductible Maximum	County
Policy Premium	City
Blanket/Policy Building Limit	Street Address
Blanket/Policy Building Deductible	Latitude
Blanket/Policy Appurtenant Structures Limit	Longitude
Blanket/Policy Appurtenant Structures Ded.	Site Limit
Blanket/ Policy Contents Limit	Site Deductible or Minimum Deductible
Blanket/Policy Contents Deductible	Site Deductible Maximum
Blanket/Policy Time Element Limit	Building Limit
Blanket/Policy Time Element Limit Deductible	Building Value
Earthquake Blanket/Policy Sublimit	Building Deductible
Earthquake Blanket/Policy Ded. or Min. Ded.	Appurtenant Structures Limit
Earthquake Blanket/Policy Ded. Maximum	Appurtenant Structure Value
Earthquake Policy Premium	Appurtenant Structure Deductible
Wind Blanket/Policy Ded. or Minimum Ded.	Contents Limit
Wind Blanket/Policy Deductible Maximum	Contents Value
User Defined 1	Contents Deductible
User Defined 2	Time Element Limit
User Defined 3	Time Element Deductible
User Defined 4	Automobile Limit

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POLICY FILE COLUMN HEADINGS	LOCATION FILE COLUMN HEADINGS
	Automobile Value
	Automobile Deductible
	Wind Excluded (Y/N)
	Earthquake Endorsed (Y/N)
	Construction Class
	Occupancy Type
	Number of Stories
	Year Built
	Risk Count
	Earthquake Site Sublimit
	Earthquake Site Deductible or Minimum Ded.
	Earthquake Site Deductible Maximum
	Wind Site Deductible or Minimum Deductible
	Wind Site Deductible Maximum
	Earthquake Building Sublimit
	Earthquake Building Deductible
	Earthquake Appurtenant Structures Sublimit
	Earthquake Appurtenant Structures Deductible
	Earthquake Contents Sublimit
	Earthquake Contents Deductible
	Earthquake Time Element Sublimit
	Earthquake Time Element Deductible
	Deductible Trigger (Y/N)
	User Defined 1
	User Defined 2
	User Defined 3
	User Defined 4

UNICEDE (26 Columns)

Column Headings

1. Policy Number
2. Line of Business
3. Coverage A
4. Cov B
5. Cov C
6. Cov D
7. Cov E
8. Cov F
9. Construction
10. Location #
11. Address
12. City
13. State
14. Zip

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15. Occupancy
16. Earthquake
17. Bur. Protection
18. Deductible
19. Premium
20. Effective Date
21. Expiration Date
22. County
23. Site Limit
24. Site Ded
25. Stories #
26. Year Built

Note: *Four Additional Columns are included for future use.*

INSTRAT CATASTROPHE MODELING DOCUMENTATION

PW159 – To be used with an MS Excel spreadsheet.
Below is a list of Column headings for each type of record.

LAYOUT

Policy Record	
Account Number or Name	3 Alphanumeric Characters (N/A)
Policy Number	9 Numeric Characters
*Type of Business	10 Alphanumeric Characters
Inception Date	8 Numeric Characters
Expiration Date	8 Numeric Characters
Policy Limit	10 Numeric Characters
Policy Deductible	5 Numeric Characters
Policy Deductible Maximum	3 Alphanumeric Characters
Policy Property Premium	8 Numeric Characters
Building Limit	8 Numeric Characters
Building Deductible	5 Numeric Characters
Appurtenant Structures Limit	8 Numeric Characters
Appurtenant Structures Deductible	5 Numeric Characters
Contents Limit	8 Numeric Characters
Contents Deductible	5 Numeric Characters
**Time Element Limit	8 Numeric Characters
Time Element Deductible	5 Numeric Characters
***Earthquake Limit	8 Numeric Characters
Earthquake Deductible	5 Numeric Characters
Earthquake Deductible Maximum	3 Alphanumeric Characters
Earthquake Premium	8 Numeric Characters
Wind Deductible	5 Numeric Characters
Wind Deductible Maximum	3 Alphanumeric Characters

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*** Line of Business Definitions**

HO –	Homeowners	**MHO** –	Mobile/Manufactured Homeowners
FIRE –	Fire	**IM** –	Inland Marine
CFARM –	Commercial Farm	**FO** –	Farm Owners
FARM –	Farm Owners	**FF** –	Farm Fire
CFIRE –	Commercial Fire	**SMP** –	Special Multi Peril
LLP –	Landlords	**BOP** –	Business Owners

****** **Coverage D and/or endorsement** SF-95, SF-97, C-P95, SF-40, SF-44, SF-43.SF-46.

******* **Endorsement** ML-54, FO-54, CP-89, OR SF-398.

INSTRAT CATASTROPHE MODELING *~Continued*

Location Record	
Account Number or Name	3 Alphanumeric Characters (N/A)
Policy Number	9 Numeric Characters
Site Number	2 Numeric Characters
Building Number	2 Numeric Characters
*Line of Business	10 Alphanumeric Characters
State	2 Alphanumeric Characters
Zip Code	10 Alphanumeric Characters
County	20 Alphanumeric Characters
City	20 Alphanumeric Characters
Street Address	35 Alphanumeric Characters
Latitude	3 Alphanumeric Characters (N/A)
Longitude	3 Alphanumeric Characters (N/A)
Site Limit	10 Numeric Characters
Site Deductible	5 Numeric Characters
Site Deductible Maximum	3 Alphanumeric Characters (N/A)
Building Limit	8 Numeric Characters
Building Value	3 Alphanumeric Characters (N/A)
Building Deductible	5 Numeric Characters
Appurtenant Structures Limit	8 Numeric Characters
Appurtenant Structures Value	3 Alphanumeric Characters (N/A)
Appurtenant Structures Deductible	5 Numeric Characters
Contents Limit	8 Numeric Characters
Contents Value	3 Alphanumeric Characters (N/A)

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Location Record	
Contents Deductible	5 Numeric Characters
Time Element Limit	8 Alphanumeric Characters (N/A)
Time Element Deductible	5 Numeric Characters
Automobile Limit	3 Alphanumeric Characters (N/A)
Automobile Value	3 Alphanumeric Characters (N/A)
Automobile Deductible	3 Alphanumeric Characters (N/A)
Wind Excluded (Y/N)	1 Alphanumeric Characters
Earthquake Endorsed (Y/N)	1 Alphanumeric Characters
**Construction Class	1 Numeric Characters
***Occupancy Type	1 Alphanumeric Characters
Number of Stories	3 Alphanumeric Characters (N/A)
Year Built	4 Numeric Characters
Risk Count	1 Numeric Characters
Earthquake Site Sublimit	8 Numeric Characters
Earthquake Site Deductible	5 Numeric Characters
Earthquake Site Deductible Maximum	3 Alphanumeric Characters (N/A)
Wind Site Deductible	5 Numeric Characters
Wind Site Deductible Maximum	3 Alphanumeric Characters (N/A)
Earthquake Building Sublimit	8 Numeric Characters
Earthquake Building Deductible	5 Numeric Characters
Earthquake App Structures Sublimit	8 Numeric Characters
Earthquake App Structures Deductible	5 Numeric Characters
Earthquake Time Element Sublimit	8 Numeric Characters
Earthquake Time Element Deductible	5 Numeric Characters
Deductible Trigger (TY/N)	1 Alphanumeric Character

*** Line of Business Definitions:**

HO –	Homeowners	**MHO –**	Mobile/Manufactured Homeowners
FIRE –	Fire	**IM –**	Inland Marine
CFARM –	Commercial Fire	**FO –**	Farm Owners
FARM –	Farm	**FF –**	Farm Fire
CFIRE –	Commercial Fire	**SMP –**	Special Multi-Peril
LLP –	Landlords	**BOP –**	Business Owners

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**** Construction Class Definitions:**

1 – Frame
2 – Veneer
3 – Joisted Masonry
4 – Fire Resistive
5 – Alum/Plastic/Steel Siding
6 – Stucco
7 – Mobile Homes
8 – Non-Combustible
9 – Masonry Non-Combustible
10 – Earth Homes
11 – Wind Resistive
12 – Semi-wind Resistive
13 – Heavy Timber Joisted
14 – Modified Fire Resistive
15 – All other Construction

***** Occupancy Type Definitions:**

O – Owner
S – Seasonal
T – Tenant
V – Vacant
N – None
W – Weekend
Space– Other

UNICEDE CATASTROPHE MODELING DOCUMENTATION

PW159 – To be used with an MS Excel spreadsheet.
Below is a list of Column headings for each record.

LAYOUT

Policy Record	
Policy Number	9 Numeric Characters
*Line of Business	10 Alphanumeric Characters
Building Limit a (Cov. A)	8 Numeric Characters
Appurtenant Structures Limit (Cov. B)	8 Numeric Characters
Contents Limit (Cov. C)	8 Numeric Characters
**Time Element Limit (Cov. D)	8 Numeric Characters
Scheduled Personal Property (Cov. E)	8 Numeric Characters
Scheduled Buildings (Cov. F)	8 Numeric Characters
Construction Type	30 Alphanumeric Characters
Location Number	2 Numeric Characters
Street Address	35 Alphanumeric Characters

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Policy Record	
City	20 Alphanumeric Characters
State	2 Alphanumeric Characters
Zip Code	5 Alphanumeric Characters
Occupancy Type	30 Alphanumeric Characters
***Earthquake Limit	8 Numeric Characters
****Protection Class	2 Numeric Characters
Policy Deductible	5 Numeric Characters
Property Premium	9 Numeric Characters
Inception Date	10 Alphanumeric Characters
Expiration Date	10 Alphanumeric Characters
County	20 Alphanumeric Characters
Site Limit	8 Numeric Characters
Site Deductible	5 Numeric Characters
Number of Stories	3 Alphanumeric Characters (N/A)
Year Built	4 Numeric Characters
Prepared for future use	6 Alphanumeric Characters
Prepared for future use	4 Alphanumeric Characters
Prepared for future use	1 Alphanumeric Characters
Prepared for future use	9 Numeric Characters

*** Line of Business Definitions:**

HO –	Homeowners	**MHO –**	Mobile/Manufactured Homeowners
FIRE –	Fire	**IM –**	Inland Marine
CFARM –	Commercial Fire	**FO –**	Farm Owners
FARM –	Farm Owners	**FF –**	Farm Fire
CFIRE –	Commercial Fire	**SMP –**	Special Multi-Peril
LLP –	Landlords	**BOP –**	Business Owners

**** Coverage D and/endorsement** SF-95, SF-97, CP-95, SF-40, SF-44, SF-43,SF-46.

***** Endorsement** ML-54, FO-54, CP-89, SF-98.

****** URB Protection Code Definitions**

1 – Protected
2 – Semi Protected
3 – Unprotected
4 – NYC Masonry
5 – NYC Frame

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URB Fire Protection Code Definitions

1 – Protected
2 – Semi Protected
3 – Unprotected
4 – Upstate Cities
5 – NYC Masonry
6 – NYC Frame

AAIS Protection Code Definitions
21 – Protected
22 – Semi Protected
23 – Unprotected
4 – NYC Masonry
5 – NYC Frame

MSO Protection Code Definitions
1 – Protected
3 – Semi Protected
6 – Unprotected

MSO Fire Protection Code Definitions
1 – 2 Protected
3 - 4 Semi Protected
5 – Unprotected

All other Protection Code Definitions
1 – Protected
2 – Semi Protected
3 – Unprotected
4 – Highly Protected

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OVERVIEW

This **INS PRO** optional program lists policies effective within a selected date range by Business Owners Policy Class Description. The report shows: Business Description, Effective Date, Policy Number, Policyholder, Premium Amount, and the five most recent claims for each policy, if applicable.

Note: The Premium Amount shown is the CURRENT Inception Premium. This report should not be used to balance with any other reports.

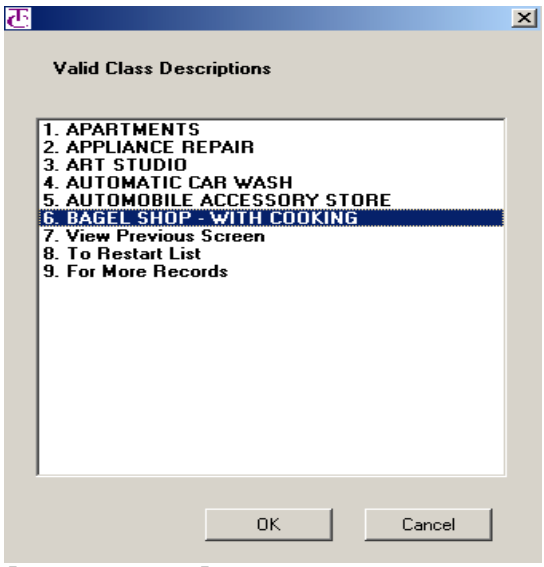
PROCEDURE

Enter the desired policy Effective Date range:
FOR THE PERIOD _____ TO _____.

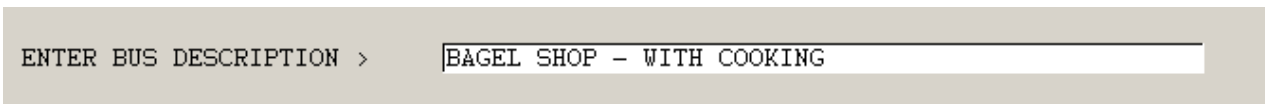
Select from the following options to print:

A = All BOP Classes

O = ONE specific BOP Class
A Valid Class Descriptions box will open.

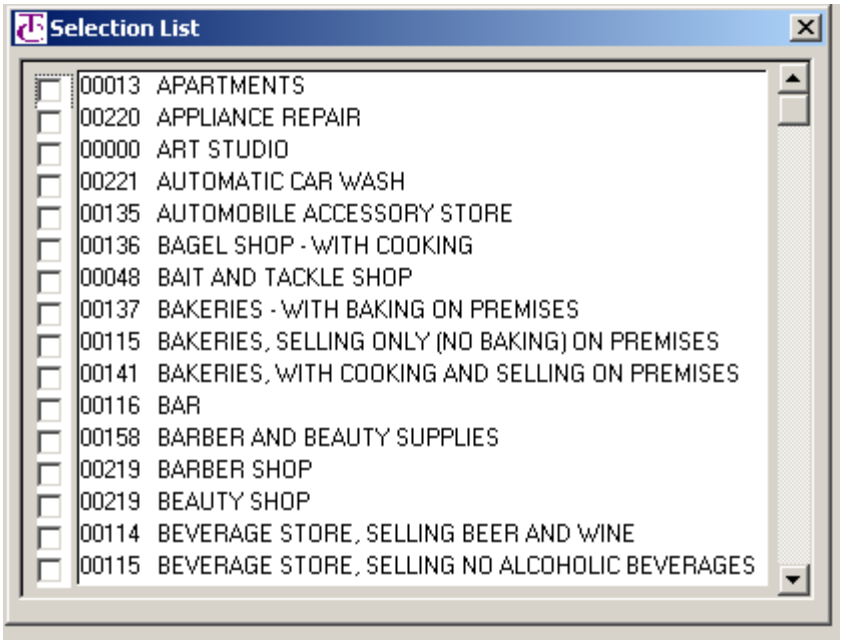


Select the desired Class and Click OK or key enter. The selected Class will default. Key enter.



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M = MULTIPLE BOP Classes –
Select the Rating Bureau (**U**)RB or (**A**)AIS or (**M**)SO.
Key the 2 character state abbreviation (**NY**, **PA**, etc).
A Selection List box will open - Click on the check box of one, or as many BOP classes as desired. Key Enter.



Select the desired Printer Option to run the program.

NOTE: The selection options displayed are from the Commercial Classification File(PWCLASS)which is maintained by program PW072.

DATE: 10/13/08 3:52 pm — TOWN MUTUAL INSURANCE COMPANY — PAGE: 1

PROGRAM NO: PW160 — POLICIES BY BOP BUSINESS DESCRIPTION — REQUESTOR: JOET

EFFECTIVE FROM 1/01/2008 TO 9/30/2008

BUSINESS DESCRIPTION	EFF DATE	POLICY NO	POLICY HOLDER	PREMIUM AMOUNT
BAGEL SHOP - WITH COOKING	9/30/2008	312000030	JAMES-JOHN	9440.00
	9/30/2008	312000031	JONES-JOHN	9175.00
	9/30/2008	312000101	JOSEPH-KEVIN	23803.00
	9/30/2008	312000104	JOSEPH-JOE	7604.00
	9/30/2008	312000105	MAIN-JULIE	11139.00
	9/30/2008	312000109	JO-JOSEPH	3502.00
	9/30/2008	312000109	JO-JOSEPH	10506.00
BAKERIES - WITH BAKING ON PREMISES	9/30/2008	312000107	BELL-LUCY	5706.00
CLAIMS: 8019				

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OVERVIEW

This **INS PRO** optional program lists policies effective within a selected date range by Commercial Fire and SMP Policy Class Description. A separate page prints for each Property Class or Liability Class Type which shows: Effective Date, Policy Number, Policyholder, and the five most recent claims for each policy, if applicable.

PROCEDURE

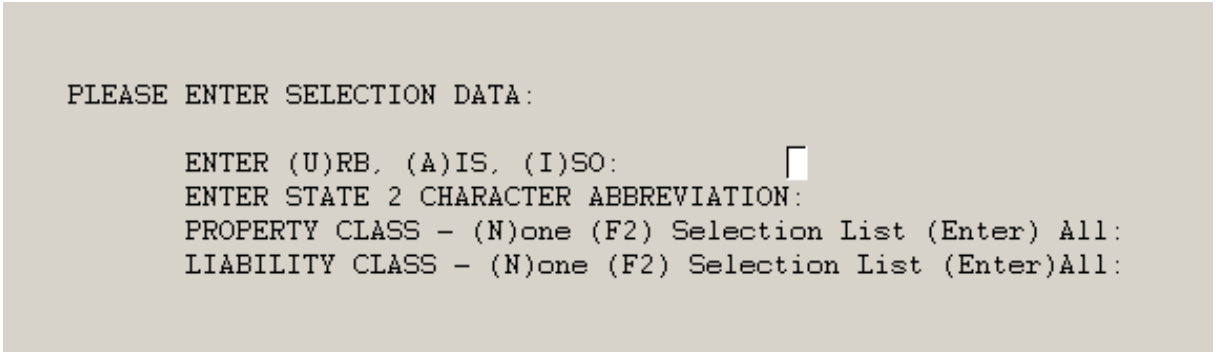
Enter the desired policy Effective Date range:
FOR THE PERIOD _____ TO _____.

Select from the following options to print:

Select the Rating Bureau: (**U**)RB or (**A**)AIS or (**M**)SO.
Key the 2 character state abbreviation (**NY**, **PA**, etc).

Property Class: Key either (**N**)one, (**F2**) to display a Selection List, or (**Enter**) for All

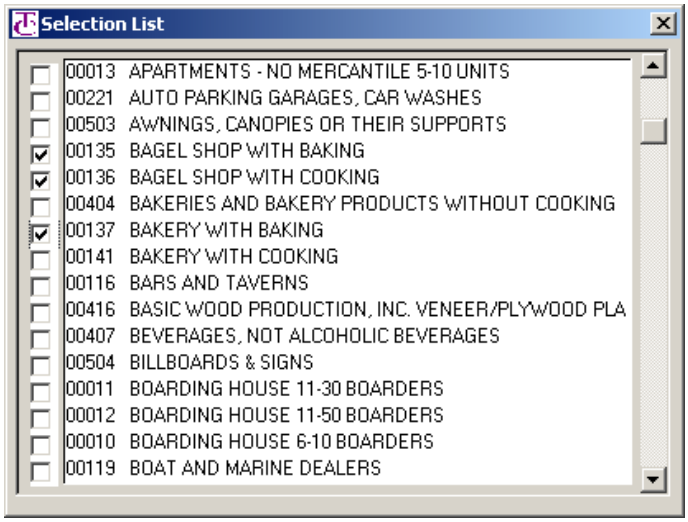
Liability Class: Key either (**N**)one, (**F2**) to display a Selection List, or **(Enter**) for All



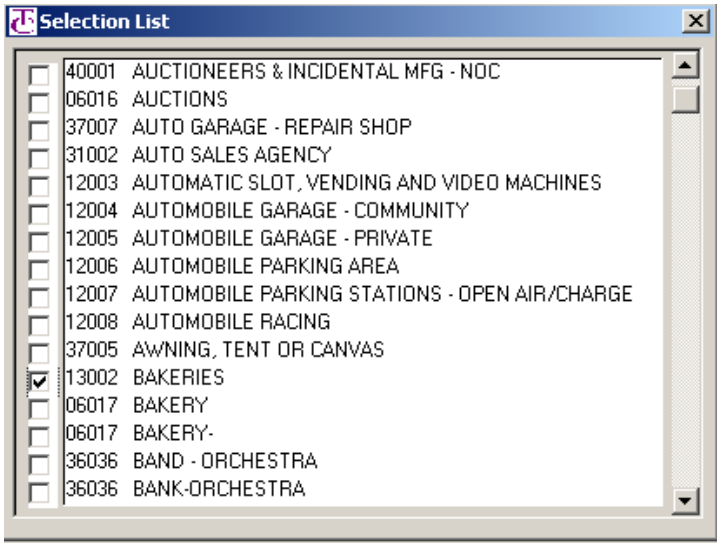
A Selection List box will open for Property Classes, if Selected - Click on the check box for one or as many classes as desired.
Key Enter.

NOTE: The selection options displayed are from the Commercial Classification file (PWCLASS)which is maintained by program **PW072**.

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A Selection List box will open for Liability Classes, if Selected - Click on the check box for one, or as many classes as desired. Key Enter.



Select the desired Printer Option to run the program.

DATE: 10/13/08 4:33 pm TOWN MUTUAL INSURANCE COMPANY PAGE: 1

PROGRAM NO: PW161 CFIRE/SMP POLICIES BY DESCRIPTION REQUESTOR: JOET

EFFECTIVE FROM 1/01/2008 TO 9/30/2008

CLASS TYPE: PROPERTY DESC BAGEL SHOP WITH BAKING

EFF DATE	POLICY NO	POLICY HOLDER	CLAIMS
9/30/2008	311700008	JOSEPH-MICHAEL	

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A. PURPOSE

The additional Endorsements option automates the rating and issuing of many ML endorsement forms. The endorsements can be attached to any policy where the ML series is appropriate: Homeowners, Farmowners, and Mobile Homeowners. The Supplemental Declarations approach is used to print the information required for each form. Please refer to Section C for the initial setup steps; and Section D for rate entry.

B. RATING AND ISSUING THE ADDITIONAL ENDORSEMENTS

1. Adding Endorsements-

Proceed entering your HO, MHO or Farm Policy as normal. At the ANY CHANGE question on the PW016 Optional Endorsements Screen (see Screen A), key in the entry # of the endorsement you wish to automate. If the endorsement already exists on the policy, you will be asked if you wish to automate the coverage. Entering "**Y**" will allow you to proceed. Entering "**N**" will bring you back to ANY CHANGE.

Information such as deductible, liability and medical payment limits will be defaulted per policy information. If further Rating information is required you will be prompted to enter the appropriate information. Property limits, gross receipts limits, payroll limits, wages, etc. should be keyed in whole dollar amounts, the program will handle any factoring required to rate the specific endorsements. The line of business will also be defaulted; however you have the ability to change this if necessary. Keying **NL** will calculate the premium based on the rating information entered. If the rate for this particular endorsement cannot be found, you will be prompted to manually enter the premium. ***Note:*** *The Rate File should be checked and the appropriate rate entered to prevent further manual entries.*

You will be prompted to enter between 1 and 4 lines of description. Anytime a blank description line is entered, the window will close and the main screen will reappear. You will notice a premium displayed next to the endorsement that you just finished, unless you have entered a non-premium Endorsement in which case "added" will be displayed.

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Multiple entries can be made on some ML forms.

For these forms you will be prompted:

Add/Change/Inquire/Delete. Select Add. You will be prompted to enter key rating information. Follow the steps outlined above. After entering the final description line, you will be prompted to "review/add another". Answering "Y" will allow entry of another form of this type. "N" will bring you to ANY CHANGE.

2. Changing Endorsements

Choosing the Change/Inquire/Delete option will open a window displaying previously entered forms. To change an item, key in the item number you wish to review and/or change and make any changes as outlined above.

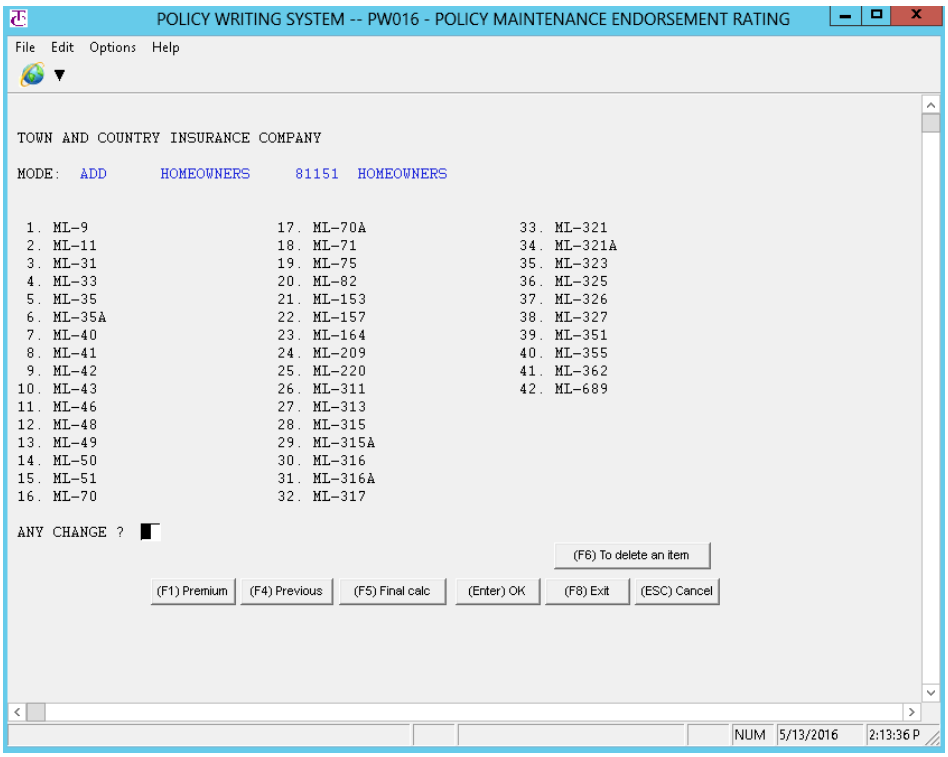
3. Deleting Endorsements

When deleting endorsements that have multiple entries:

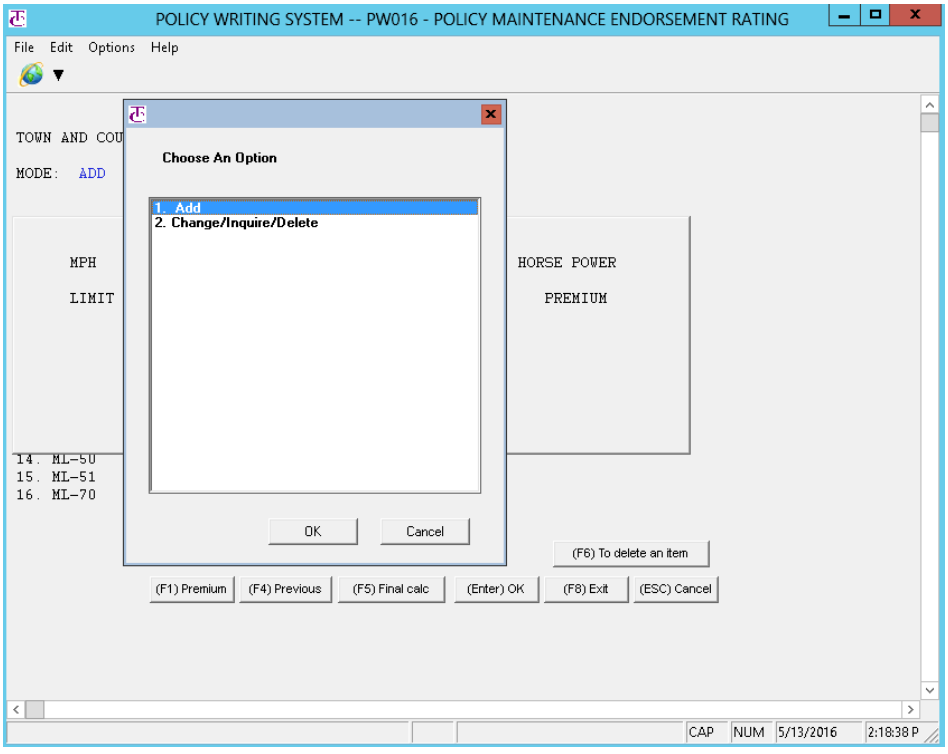
At the ANY CHANGE screen, type the endorsement number. The Add/Change/Inquire/Delete option box will appear. Choose option 2 Change/Inquire/Delete. The Review Records screen will appear with all the items related to that particular endorsement. Key <F6> to Delete. You will be asked to enter the item number. That particular item will be deleted and you will be brought to the ANY CHANGE screen again. As above, the endorsement and appropriate credit will be reflected on the following screen.

As with other INS PRO programs, you have the ability to default question answers or skip them entirely through the SF048 Master Options File Maintenance program. Until you make changes, all questions are defaulted to **N** and are not being skipped.

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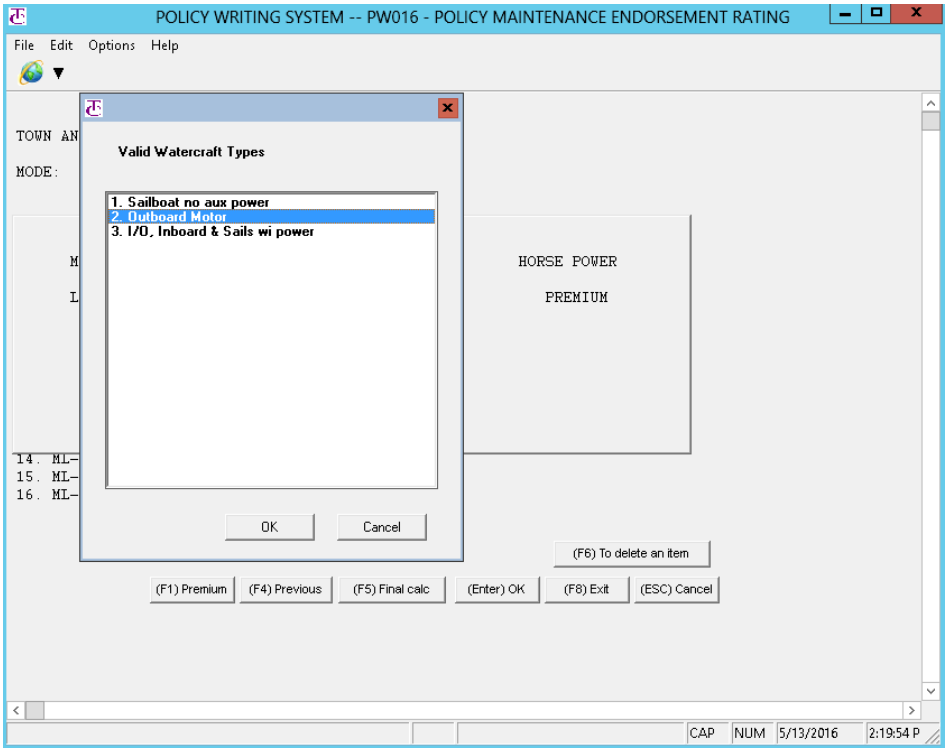


SCREEN A

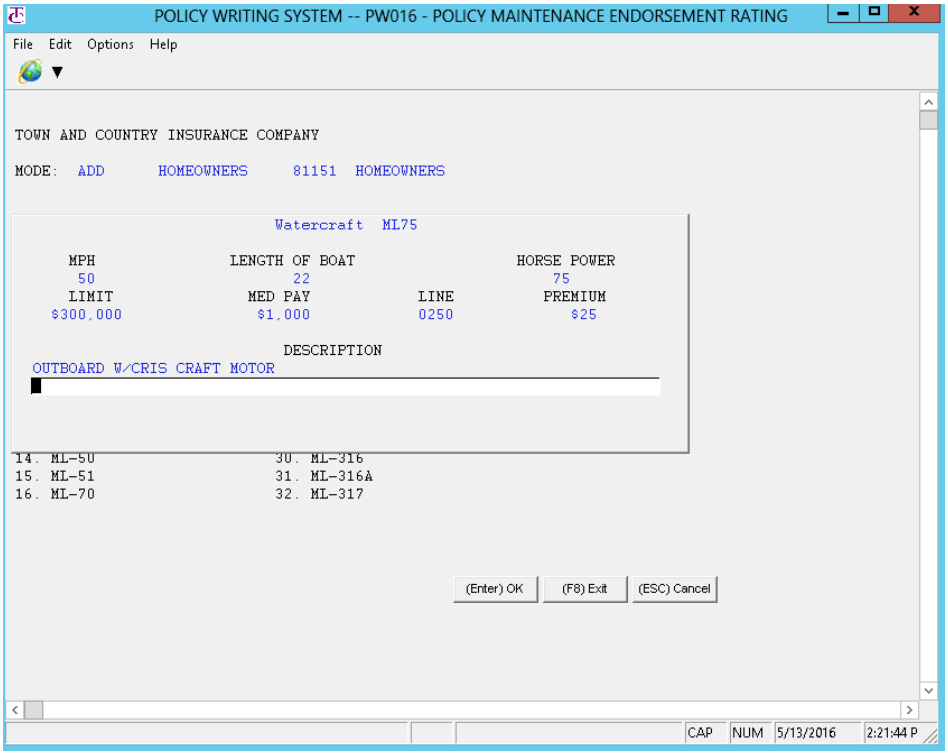


SCREEN B

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SCREEN C



SCREEN D

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ENDORSEMENT FORMS TABLE

Endorsement Number	Endorsement Code	Valid Form Code	Description
ML-11	01	1	Suppl Dec – Farm Liability-1-160 Acres
ML-11	01	2	Suppl Dec – Farm Liability-161-500 Acres
ML-11	01	3	Suppl Dec – Farm Liability-Over 500 Acres
ML-153 **	71		Related Private Structures-Not Business
ML-157	54		Care Provided to Others
ML-164	09	N/A	Snowmobile Liability
ML-209	23	N/A	Waterbed Liability
ML-220	27	N/A	Supplemental Dec
ML-31	59		Condo Additions Higher Limit
ML-311	15	N/A	Farm Employer's Liability
ML-313	12	1	Custom Farming-Liab only-Including Pesticide
ML-313	12	2	Custom Farming-Liab only-Excluding Pesticide
ML-315	14	N/A	Additional Insureds
ML-315A	26	N/A	Additional Insureds
ML-316	16	1	Additional Insureds
ML-316A	10		Additional Insureds
ML-316	16	2	Additional Insureds
ML-317	17	N/A	Fire Legal Liability
ML-321	69		Animal Boarding Coverage
ML-321A	68		Animal Boarding Endorsement
ML-323	25	N/A	Weight of Ice, Snow or Sleet
ML-325	67		Borrowed Farm Equipment
ML-326	18	1-6	Incidental Business Pursuits Inc. Products
ML-327	19	1-6	Incidental Business Pursuits Excl. Products
ML-33	60		Condo Rental To Others Coverage
ML-35	61		Condo Additional Loss Assessment Coverage
ML-351	64		Farm Operations Records Expenses
ML-355	65		Farm Extra Expense
ML-35A	63		Condo Earthquake Loss Assessment
ML-362	66		Bulk Milk Coverage

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Endorsement Number	Endorsement Code	Valid Form Code	Description
ML-40	02	1	Related Private Struc-Rented-Liab 1 Family
ML-40	02	2	Related Private Struc-Rented-Liab 2 Family
ML-41	03	N/A	Additional Insured
ML-42	04	1	Office Prof Studio-On Premise
ML-42	04	2	Office Prof Studio-Instruction
ML-43	05	N/A	Office Prof Studio-Other Premises
ML-46	70		Personal Injury Endorsement
ML-48	06	N/A	Related Private Structures
ML-49	07	N/A	Outdoor Antenna
ML-50	62		Homeowners Loss Assessment Coverage
ML-51	24	N/A	Tenant Improvements
ML-689	28	1	Limited Fungi, Wet or Dry Rot-Property
ML-689	28	2	Limited Fungi, Wet or Dry Rot-Liability
ML-70	11	1	Add'l Residence-Rented-Liability 1 Family
ML-70	11	2	Add'l Residence-Rented-Liability 2 Family
ML-70A	29	1	Add'l Residence-Rented- Excls & Conditions-Liability 1 Family
ML-70A	29	2	Add'l Residence-Rented- Excls & Conditions-Liability 2 Family
ML-71	08	1-6	Business Activities-Rate Class
ML-75	13	10	Water Craft-Liability only-Sailboats
ML-75	13	20	Water Craft-Liability only-Outboard Motorboats
ML-75	13	20	Water Craft-Liability only-0-Under 80HP
ML-75	13	20	Water Craft-Liability only-1-Over 79HP
ML-75	13	30	Water Craft-Liability only-Sailboat With Auxiliary Power, Inboard Or Inboard/Outboard
ML-75	13	30	Water Craft-Liability only-1-Under 16Mph
ML-75	13	30	Water Craft-Liability only-2-16 To 30Mph
ML-75	13	30	Water Craft-Liability only-3-Over 30Mph
ML-82	73		Golf Cart Liability Extension
ML-9	72		Personal Liability

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C. INITIAL SETUP STEPS

1. Update the Policy Writing Control File

Select the Policy Writing Control File (From PW, F1 Utilities) – Choose PW 300 – Maintain Policy Writing Control file menu. Choose Option #1, Edit Master Record. Look for the question 'ML Endorsement Rating' and set to "Y" (Item # 23) which will allow entry into Optional Coverage Program (You will need to call Town and Country for the daily password). Setting Use ML-11 Endorsement to "Y" indicates that your company uses the ML-11 Endorsements. If it is set to No, an error message will be displayed on the Endorsement entry screen should you choose to enter a ML-11. The message will ask you to check the Control File. On the following screen, forms ML220, ML689 and ML70A (items #13, #16 and #18) also require policy writing entries if your company uses them and you will need the password to change the setting.

2. Enter the Endorsements in the Endorsements File

Go to Rate and Endorsements File Maintenance Menu and then choose **PW070** Endorsements File Maintenance. Any endorsements that you want to use will need to be entered here if they don't already exist.

ENDORSEMENT FILE MAINTENANCE

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select **PW070** Endorsement File Maintenance
4. Key "1" for Add Records
5. Key the Form Number (ML31, ML33, ML35, etc.)
6. Key the Descriptions (match the Table Descriptions in this document)
7. Leave the Line of Business field blank
8. Key in the Form Editions of each Form.
9. Key in "M" for the Type
10. Leave the Amount/Percentage field blank
11. Key in the prior effective date
12. Repeat steps 8 through 11 for the Current
13. Key "N" for Scheduled
14. Key "P" for Prop. flag and/or "L" for Liab. flag
15. Leave the Valid Endorsement Lines field blank

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3. Enter the Optional Coverage

Go to **PW075** Optional Coverages file Maintenance. Enter the Optional Coverages as per the attached Listing. These must be entered for all Bureau lines (HO, MHO and Farmowners) that you want to use the ML forms with.

OPTIONAL COVERAGE FILE MAINTENANCE

Confirm the Optional Coverages are added to the Optional Coverage File.

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select **PW075** Optional Coverages File Maintenance
4. Select "1" to Add Records
5. Key in the applicable State Code
6. Key in the Bureau Line (2, 3, and 4 for URB Homeowners, Farm Owners, and Mobile Home, 32, 33, and 34 for AAIS Homeowners, Farm Owners, and Mobile Home)
7. Key in the Description for the coverages that apply (from the table in this document)
8. Key in the proper (two digit) Endorsement Code (from table in this document)
9. Key in the proper Endorsement Name (this is the form name)
10. Leave the Panel Number and Rating Number fields empty
11. Key in Y for Web Visibility.
12. A complete list of endorsements may be printed from PW098 Print Optional Coverages File. (May select ST and LOB you wish to print; or ALL)

If your company writes 3 and 4 family Additional Residence Rented to others (ML70), turn this feature on: From Supplemental Files, F1 Utilities, Master Options File (SF048), and select Change/Inquire. Enter PW016 for the program and OP for the record type. Find and Select Allow 3-4 Family ML70. Turn this to "Y".

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D. RATE ENTRY MAINTENANCE (See sample screens E & F)

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select **PW067** Rate File Maintenance – ML Endorsements
4. Key "1" for Add Records
5. Key in the Company Line of Business these coverages would apply to
6. Key "U" for the Coverage Code
7. Key in the State Code (31 for NY, 37 for PA, 21 for MI, etc.)
8. Key in the Endor Code for the coverage currently entering rates for endorsements (from table in this document).
   Entering 0 or spaces will display a window and the user may select the endorsement code number or you may enter the endorsement number using the table below.
   Note: *Enter as a two digit code; system will convert to three digits.*
9. For ML-35 and ML-35A, Key in the Form Code (1=Basic, 2=Broad, etc.).
   A help line will be displayed on the bottom of the screen indicating what to enter. The listing of valid Form Codes per each endorsement follows.
10. Key in the Prior and Current Effective dates
11. For ML-35 and ML-50
    a. Key in the Limit amount and then the associated rate
       i. For the ML-50, the limits used from the manual were $1,000 @ $10, $5,000 @ $16, and $10,000 @ $20
    b. To enter the "Each Additional Amount" (see Screen G)
       i. Key "0" for the Amount
       ii. Key the Rate, the Highest Limit saved to the file for this coverage, and the Increments to use above the Highest Limit amount

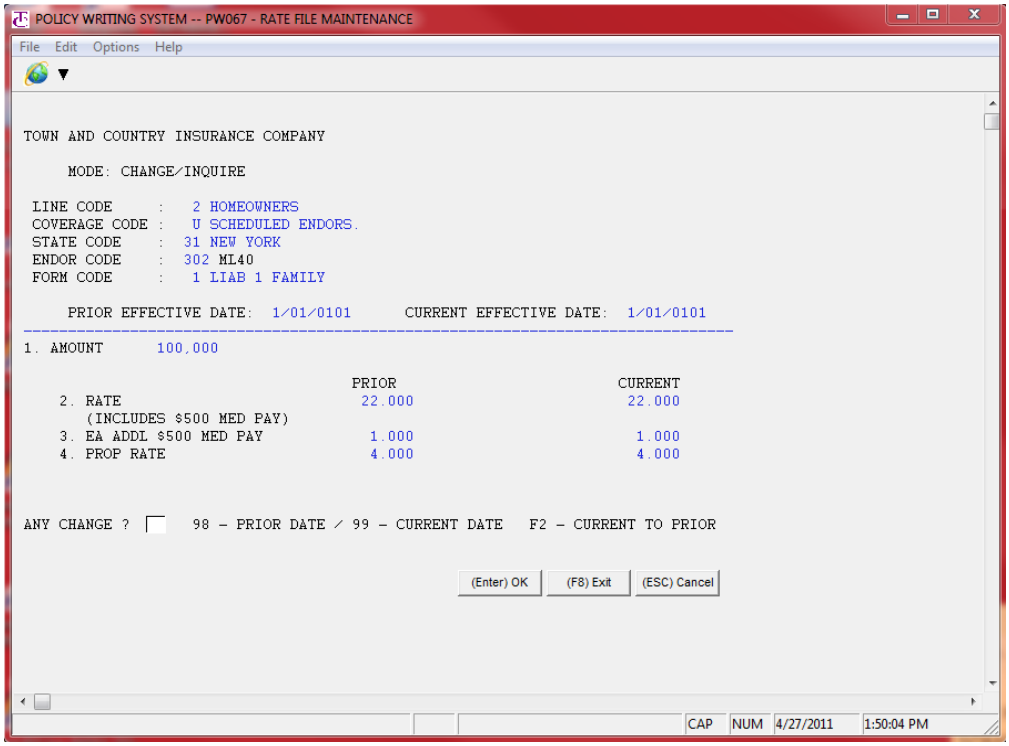
    Note: *The "Each Additional Amount" values for Highest Limit and Increment Limit are extremely important for rating functionality*
12. For Property Coverage enter the applicable prior and current rate in dollar cents format. At ANY CHANGE enter the number, if any that needs to be changed.
13. For Liability Coverage you will be prompted to enter a rate which correlates to the liability limit including $500 Medical Payment limit. Enter the rate in dollar and cents format. Enter the rate for additional $500 of medical payments. If prompted

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enter the minimum premium. At ANY CHANGE enter the number, if any, which needs to be changed.

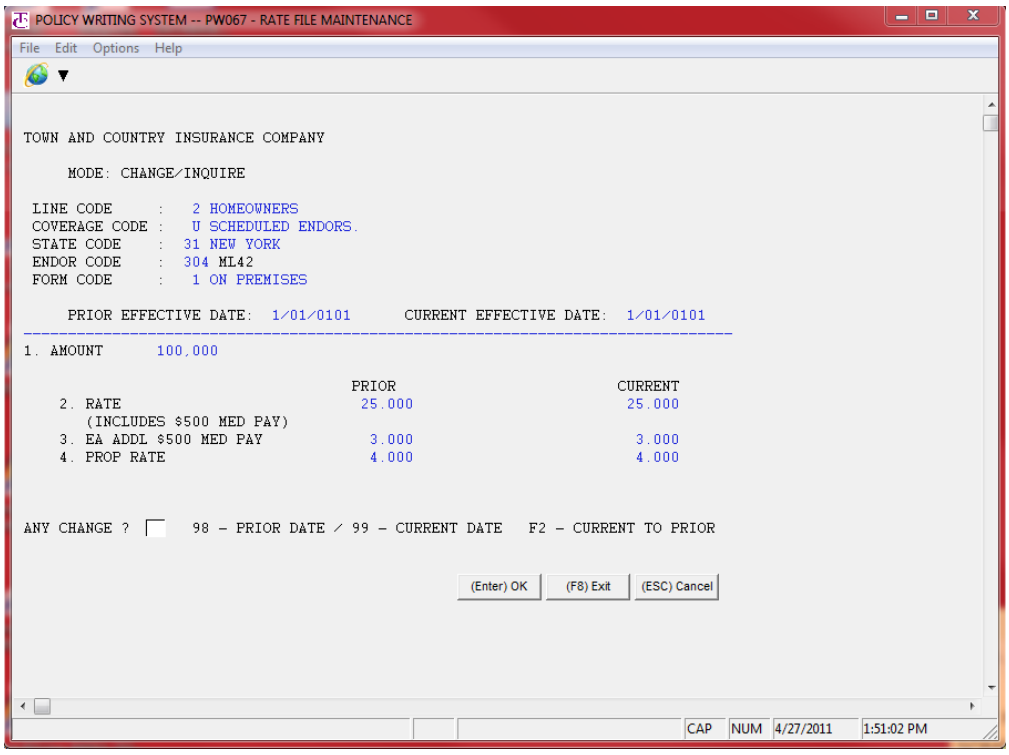
** ***PLEASE NOTE: For those companies who are not using the ML153 endorsement, it is still necessary to add the ML153 endorsement to the Optional Coverages File: add it for each Bureau line you write for HO, FO, and MHO.***

Note: *The entire PW067 ML Endorsements Rate File may be reviewed by printing PW099 from PW Rate & Endorsements File Maintenance. A selection criterion is by State (two digit code); Company Line of Business (select one, or enter through for ALL). Coverage code will pre-fill as "U".*

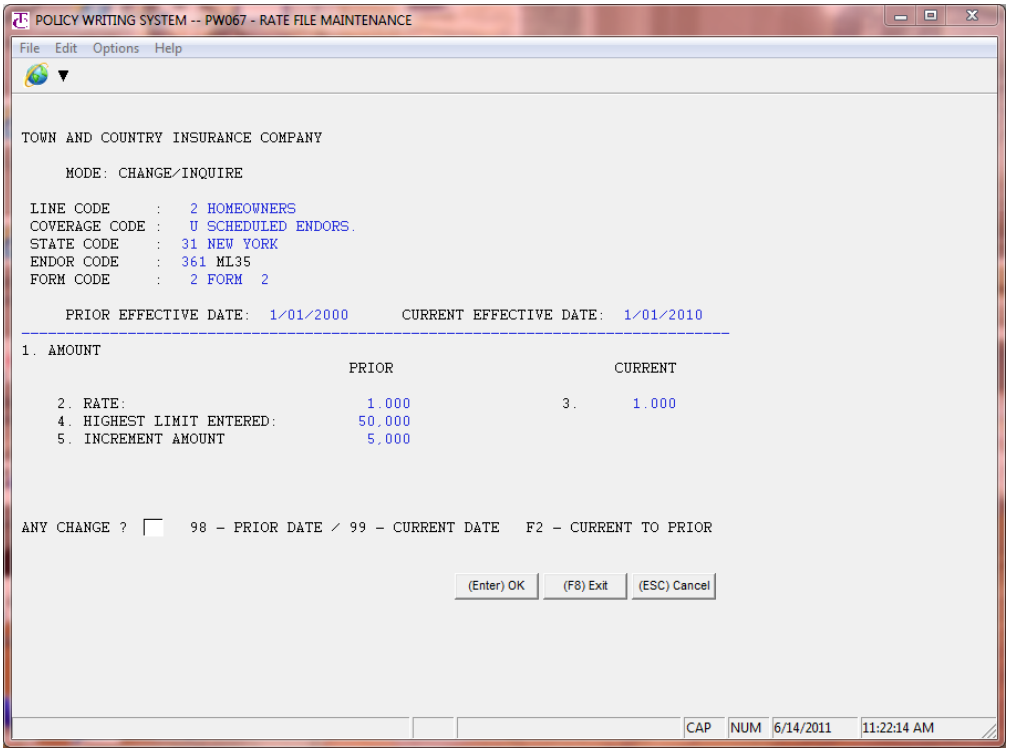


SCREEN E

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SCREEN F



SCREEN G

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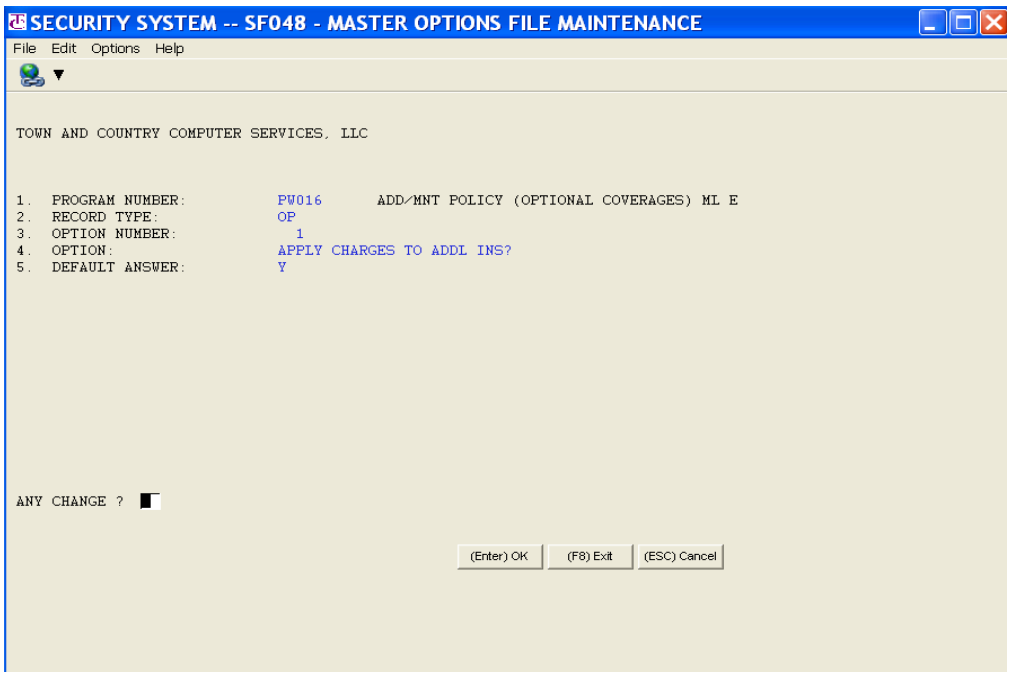
A. OVERVIEW

INS PRO provides the ability to apply a charge to each Additional Insured added to a policy. This option is available for those companies that have licensed the **PW016** Additional ML Endorsements option. Applicable Lines are HO, MHO and FO. Presently this is available for URB, ISO and older AAIS lines.

Applicable Forms: ML-41, ML-315, ML-315A, ML-316 & ML-316A

B. SET-UP

The option must be turned on in the **SF048** Master Option File as shown below. You must call Town and Country for the daily password to license this option.



PROGRAM: PW016
RECORDS TYPE: OP
OPTION NUMBER: 1
OPTION: APPLY CHARGES TO ADDL INS?
DEFAULT: Y

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ML-41

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 3
AMOUNT: LIABILITY LIMIT

ML-315

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 14
AMOUNT: LIABILITY LIMIT

ML-315A

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 26
AMOUNT: LIABILITY LIMIT

ML-316 AND ML-316A

LINE CODE: YOUR COMPANY LOB
COVERAGE CODE: U
STATE CODE: YOUR STATE CODE
ENDORSEMENT CODE: 16
FORM CODE: 1 = ML316 2 = ML316A
AMOUNT: LIABILITY LIMIT



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PROCEDURE - RENEWING NON-RATED COMMERCIAL POLICY INTO A RATED COMMERCIAL POLICY

8/11/04

This procedure outlines the steps needed to renew a non-rated commercial policy into a rated commercial policy, keeping the existing policy number and preserving the ability of performing a prior period change. The commercial information will need to be entered on the policy's renewal as if adding new business. It is more efficient to perform each step listed below with several policies and not process one policy at a time

1. Renew/update the effective and expiration dates in name and address using the (SF010) program.

   - Select the Supplemental Name System, Name and Address File Maintenance
   - Select Renew mode
   - Enter the policy number then key enter. Confirm the effective and expiration dates have updated
   - Save changed policy

2. Process the renewal in Policy Writing – Rate a Policy Anniversary/Renewal

   - Select the Policy Writing System, MENU LLP, BOP, CF, SMP Maintenance & Rating
   - Select Rate a Policy Anniversary/Renewal
   - Enter the policy, location, and building number, then key **enter**
   - A message displays, **"Is this a non-rated commercial renewing to a rated commercial policy?"**, answer this question **"Y"**
   - The program will create the prior records and delete the current records
   - The curser then prompts for the next policy number.

3. Add the commercial information in the **"add mode"** using program PW310. The information entered is as of the policy's renewal.

   - Select the Policy Writing System, MENU LLP, BOP, CF, SMP Maintenance & Rating
   - Select Add a Policy / New Location

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3. Continued

- Enter the policy number and key **enter**
- A message displays, **"Policy on coverage file, adding another dwelling?"** Answer this question **"Y"**.
- Continue with entering the appropriate location and building number and the remaining policy information
- When the message displays, **"Do you want to create premium records"**, answer this question **"Y"**
- When the message displays **"Do you want to create a declaration finder"**, answer this question **"Y"**
- Statistical information will be automatically created as a by-product of entering a rated commercial policy
- The program will return to the first Policy Writing program, ready to repeat the process for the next policy.

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A. OVERVIEW

The **INS PRO** system allows for the optional printing of policy forms and endorsements. They print immediately following the corresponding declaration as daily work is processed. This feature affords a considerable savings in policy assembly time, time spent ordering and maintaining an inventory of forms; and perhaps (depending on your forms supplier) a savings in the cost of the forms themselves. You have complete control over which forms and endorsements you want printed. This gives you the option of printing all forms and endorsements, or printing the optional ones, using pre-printed forms for the standard multi-page forms that go on all policies. The forms to be printed must be in an MS Word and PDF document format**. These are typically provided by the rating bureaus, and can easily be created for any custom endorsements unique to your company. The forms print with all new business declarations. Only forms whose edition dates have changed print on anniversary and renewals. *** See note 2 in next page.*

B. PROGRAMS

The following programs are involved to provide this capability:

PW070 ENDORSEMENT FILE MAINTENANCE
PW300 CONTROL FILE MAINTENANCE AND PRINTING
PWx81 PRINT POLICY DECLARATIONS (All Declarations Programs)
PWx10 ADD, ANNIVERSARY AND RENEWAL PROGRAMS
PWx35 ANNIVERSARY PROCESSING PROGRAMS
PWx31 RATING AND UPDATE PROGRAMS

C. PROCEDURE

You will be able to obtain the needed MS Word documents from your Rating Bureau (AAIS, ISO, MSO, or URB) on CD or the bureau's website. It is important to set aside time to save the forms with the proper file name when using this option. The naming convention is based on the Form/Edition as entered in your Policy Writing Endorsements file. All file names must end in "**.doc**" for the MS Word file and end in "**.pdf**" for PDF naming convention**. *The program will look for spaces and remove them.* It will then look for parenthesis to locate the edition date. If the edition date begins with a zero, the leading zero will be deleted. For example:

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if your Form/Edition is: BU0403 (01/99) the corresponding document file name should be BU0403199.doc. If your Endorsement File listing has a Form/Edition of BU0403 (1/99), it would be BU0403199.doc. However, if your Form/Edition is BU0403 01 99, then your word document would be named BU04030199.doc, since there is not a parenthesis.

NOTE 1: *There is an 11 character limitation in the naming of the Word doc in prog/ISPO; i.e. Form/Edition of ML-150B-DISC(5/12) would need to be named ML150BDISC5.doc in prog/ISPO.*

****NOTE 2:*** *For those clients who have licensed Endorsement Forms Printing and who are also on MS Word 2013, there is a new application that now uses PDF forms to print documents (removing the need for InsPro to interact with MS Word). Before moving to the new Forms Printing Process, those clients would need to convert their Word forms to PDF files; and also store the PDF forms in the prog/ISPO folder in addition to the Word forms that are stored.*

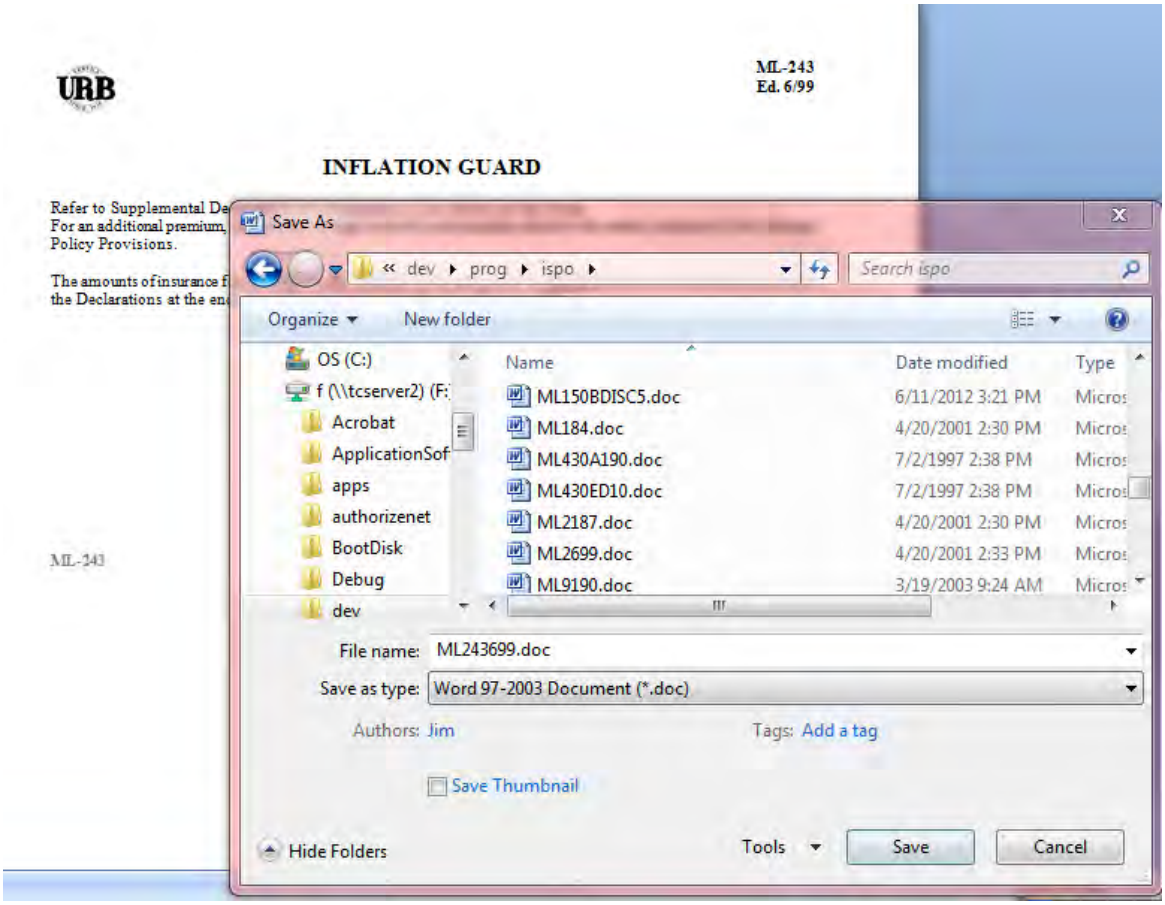
Using the MS Word program is an easy way to both view the endorsement files as received from your rating bureau, rename them as needed, and save them in the prog/ISPO folder. Use this procedure any time you want a new or revised form to automatically print.

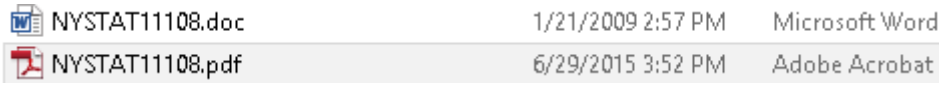
For example: The ML243 endorsement file named **0699.doc** on the URB forms CD will need to be renamed to ML243699.doc in word format and also as ML243699.pdf in PDF format.

1. Use MS Word to view the Endorsement on your Rating Bureau CD
2. Click File – Save As
3. Save in: prog/ISPO folder
4. File Name: ML243699.doc
5. Save as Type: **Word 97-2003 Document (*.doc)****
6. Repeat for each Form that you wish to have automatically printed.
7. Convert your MS Word 2013 forms to PDF files: Open your Word document and print it to PDF (it should automatically keep the same naming convention). Save in prog/ISPO folder in addition to the corresponding Word form.

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Note: *If the file is saved as a regular Word Document (.docx) this procedure will not work (make sure the extension is* ***.doc****)*





Note: *Do NOT save Forms in* ***prog/ISPO*** *that you do not want to print with New and Anniversary/Renewal policy declarations.*

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D. **INITIAL SET-UP** *(only needs to be run one-time when first licensed)*

A single program needs to be run to build a file of the forms and endorsements on existing policies so that when anniversaries/renewals are processed only the new editions and added forms will print (step 1 below). Then, once you have set up the form files in the prog/ISPO folder (steps 2, 3, and 4), turn on the option in the Policy Writing Control file (step 5).

1. Contact Town and Country Computer Services for the daily password to run the Initial Set-Up program for this option. You will be given the daily password and instructed to run the program **LOADE** from a shift <F5>.

2. Print your Endorsement File List and note each endorsement you want to print with New and Anniversary/Renewal **INS PRO** Declarations.

3. Locate the Word document for each on your bureau CD or Website.

4. Save it to the prog/ISPO folder using the naming procedure noted above.

5. Go into  Policy Writing
   - Key <F1> Utilities
   - Select - 4. PW300 Maintain the Policy Writing Control File
   - Select - 1. Edit the Master Record
   - Key – Enter to get to the screen that begins Windstorm Class.
   - Change - 8. Print Laser Endorsements
   - Key **Y** for yes.

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A. OVERVIEW

Many insurance programs include an optional endorsement to cover Identity Theft. The **AAIS** form is ML 0686 – Identity Fraud Expense Coverage and the **URB** form is ML-189 – Identity Fraud Endorsement. The implementation of this coverage is easily done in the **INS PRO Policy Writing System,** simply by adding the forms to the Endorsement File. Clicking on the form from the choices box in the Optional Endorsements Program (PW025) will add the form/coverage and associated premium to the policy.

The **Hartford Steam Boiler** Company (HSB) has a reinsurance program specifically tailored for identity recovery coverage. They reinsure the exposure 100% and provide complete claim services to help victims restore their credit history and identity records. An electronic bordereau is part of the program so companies don't need to add expense or staff to provide the coverage. An optional **INS PRO** program creates the monthly bordereau file which is then transmitted to HSB.

The following specific **INS PRO** programs are involved:

PW025 – Add/Maintain Optional Endorsements – this program is modified to automatically add the appropriate form to new and/or renewal policies based on the lines of business and effective date specified by the insurer.

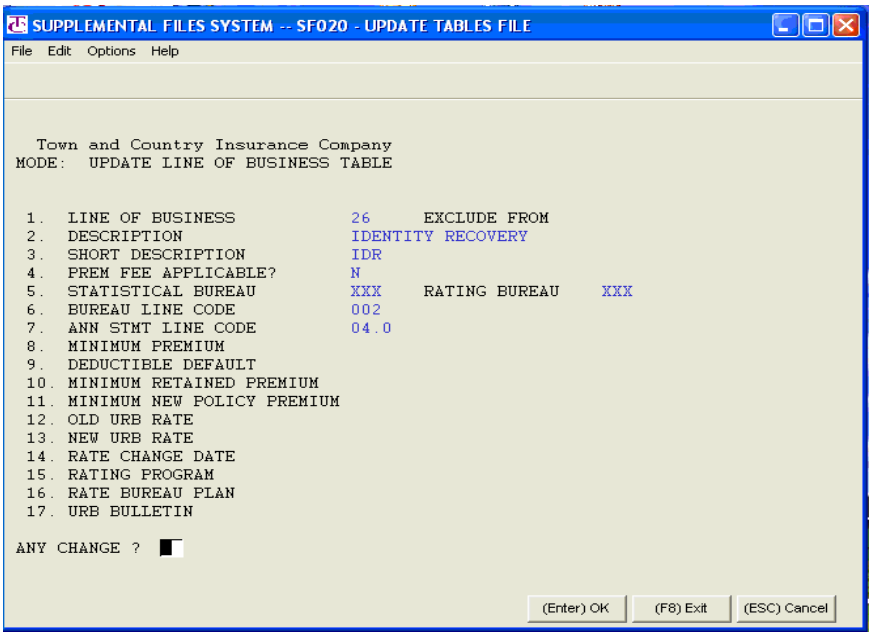
PW029 – Create Ceded Reinsurance Premiums – depending on the reinsurance contracts the insurer has, this program may need to be modified to bypass the identity theft limit and premium, since the coverage is 100% reinsured.

PA064 – Create HSB Identity Recovery Report and Bordereau – this program is run monthly to list the identity theft premium written during the month and to create the bordereau file to be transmitted to HSB.

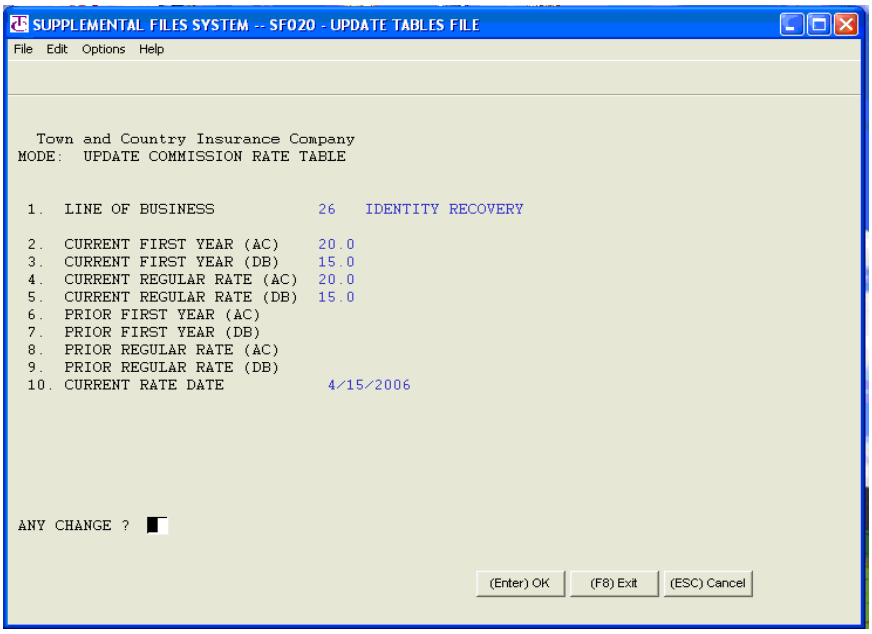
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B. SETUP

1. Add a new line of business code to the **Line of Business Table** for the Identity Theft premiums. Try and use a two digit code that does not conflict with other rating bureau line of business codes.

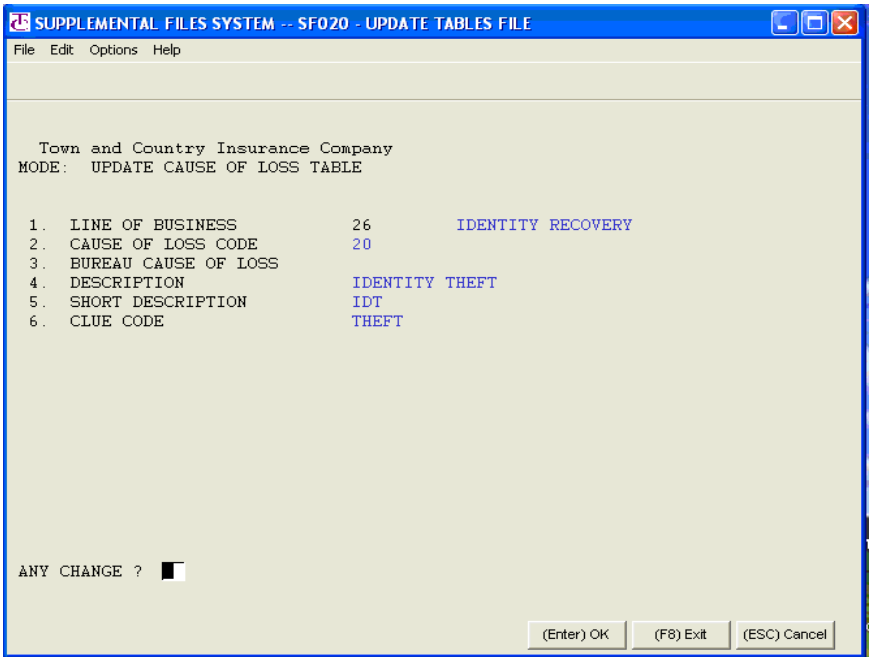


2. Add the commission rates paid to your agents to the **Commission Rate Table.**

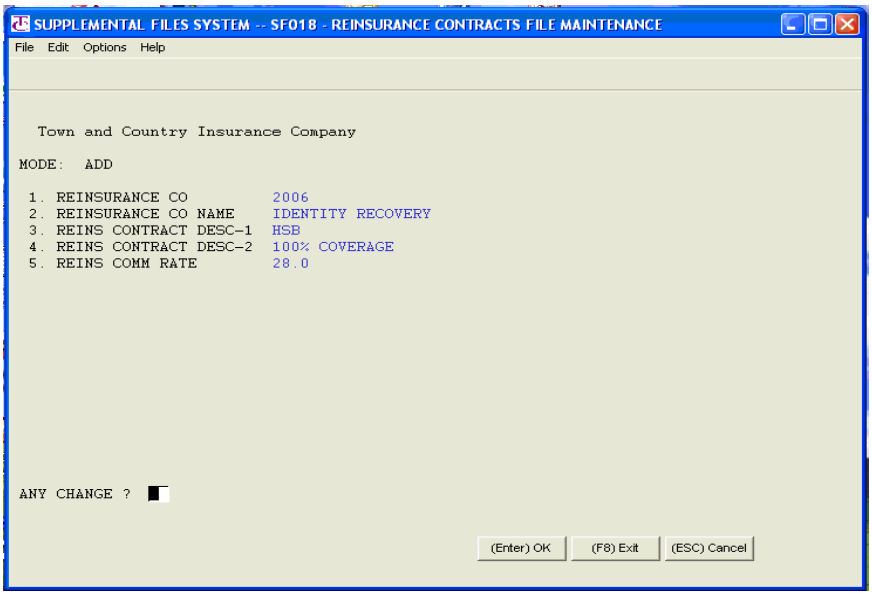


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3. Add at least one Cause of Loss to the **Cause of Loss Table** for the line of business code chosen. The typical rating bureau code for theft is 20.

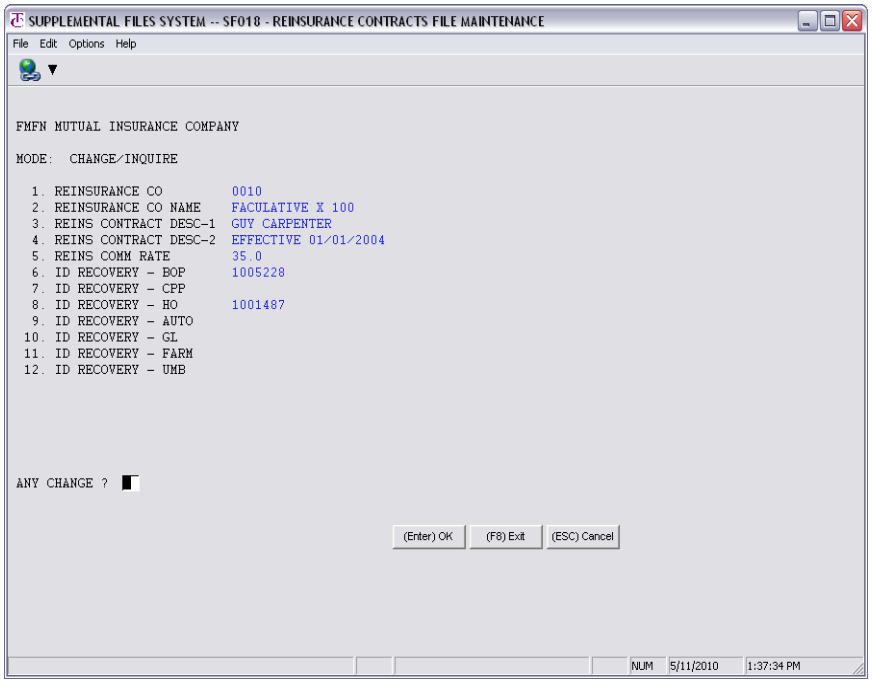


4. Add a new reinsurance contract to the **Reinsurance Contacts file.** Be sure to enter the commission rate you receive from HSB in the commission rate field.



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4a. For the new file format of HSB there will be 7 additional fields displayed to hold the contract numbers of different policy lines.



1. **ID RECOVERY – BOP** – This code contains the contract number that the Company receives from HSB for BOP policies.

2. **ID RECOVERY – CPP** - This code contains the contract number that the Company receives from HSB for CPP policies.

3. **ID RECOVERY – HO** - This code contains the contract number that the Company receives from HSB for HO policies.

4. **ID RECOVERY – AUTO** - This code contains the contract number that the Company receives from HSB for AUTO policies.

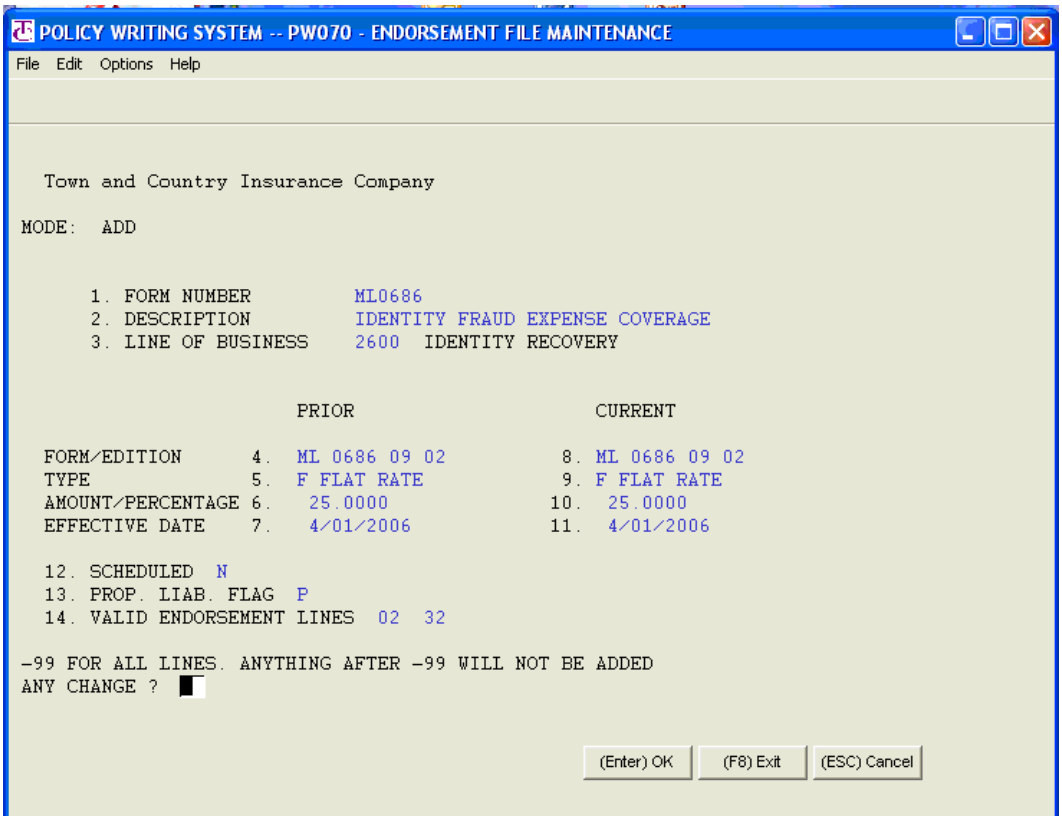
5. **ID RECOVERY – GL** - This code contains the contract number that the Company receives from HSB for GL policies.

6. **ID RECOVERY – FARM** - This code contains the contract number that the Company receives from HSB for FARM policies.

7. **ID RECOVERY – UMB** - This code contains the contract number that the Company receives from HSB for UMB policies.

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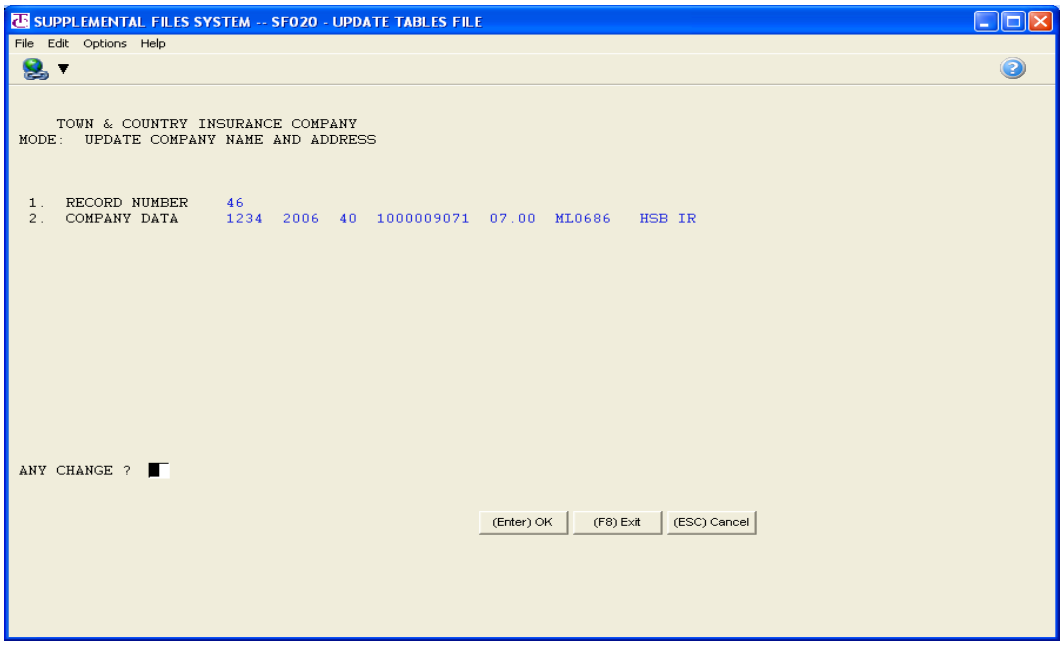
5. Add the appropriate Identity Theft endorsement to the **Policy Writing Endorsements file.** If more than one limit is being offered, multiple entries will need to be made. Be sure to enter the chosen line of business in **3. LINE OF BUSINESS.** The **TYPE** is typically **F** – Flat Rate. The **AMOUNT/PERCENTAGE** field contains the premium charge for the coverage. Enter a P – Property in **13. PROP. LIAB. FLAG.**



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6. Add the HSB Identity Codes to **Record 46** in the **Company Name and Address Table. HSB IDENTITY CODES:** Key the Hartford Steam Boiler Company ID in the first 4 spaces followed by 2 blank spaces. Key the HSB Reinsurance Contract number in the next 4 spaces followed by 2 blank spaces. Key the Company Line of Business code in the next 2 spaces followed by 2 blank spaces. Key the 10 digit HSB Treaty in the next 10 spaces followed by 2 blank spaces. . Key the premium charge in dollars and cents including leading and trailing zeros and the decimal point (up to 99.99). Key the premium charge (up to 99.99) in the next 5 spaces followed by 2 blank spaces. Key the endorsement form in the next (up to 7) spaces followed by 2 spaces. The endorsement form must match Item 1 in the **PW070** Endorsement File. Key the version number if using a file format with a version number next (up to 99.99). A typical entry would appear as:

1234 0010 40 1000009071 07.00 ML0686 01.90



Once these Set Up steps have been completed policies with the coverage can be issued. Any custom programming changes to automatically add the endorsement to specific lines and the monthly reporting program will be available for download via email.

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IDENTITY RECOVERY OPTION
March 15, 2006

A. OVERVIEW

Many insurance programs include an optional endorsement to cover Identity Theft. The **AAIS** form is ML 0686 – Identity Fraud Expense Coverage and the **URB** form is ML-189 – Identity Fraud Endorsement. The implementation of this coverage is easily done in the **INS PRO Policy Writing System** simply by adding the forms to the Endorsement File. Clicking on the form from the choices box in the Optional Endorsements Program (PW025) will add the form/coverage and associated premium to the policy.

The **Hartford Steam Boiler** company (HSB) has a reinsurance program specifically tailored for the identity theft coverage. They reinsure the exposure 100% and provide complete claim services to help victims restore their credit history and identity records. An electronic bordereau is part of the program so insurers don't need to add expense or staff to provide the coverage. An optional **INS PRO** program creates the monthly bordereau file which is then transmitted to HSB.

The following specific **INS PRO** programs are involved:

PW025 – Add/Maintain Optional Endorsements – this program is modified to automatically add the appropriate form to new and/or renewal policies based on the lines of business and effective date specified by the insurer.

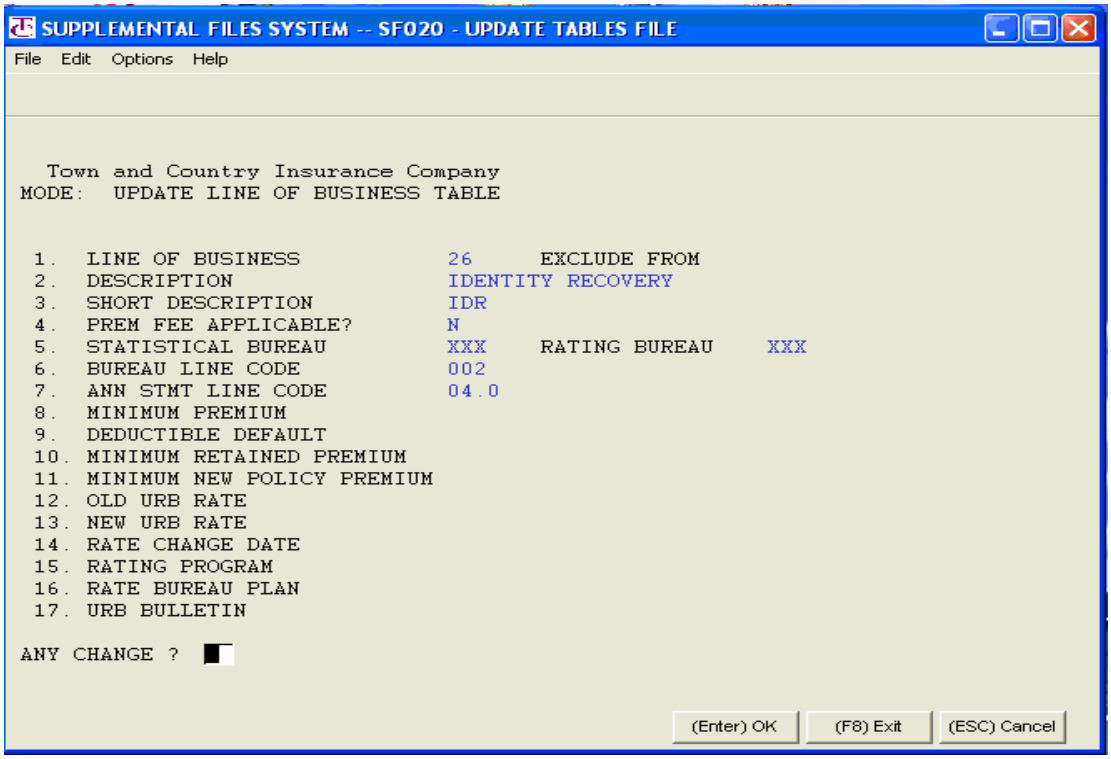
PW029 – Create Ceded Reinsurance Premiums – depending on the reinsurance contracts the insurer has, this program may need to be modified to bypass the identity theft limit and premium, since the coverage is 100% reinsured.

PA064 – Create HSB Identity Recovery Report and Bordereau – this program is run monthly to list the identity theft premium written during the month and to create the bordereau file to be transmitted to HSB.

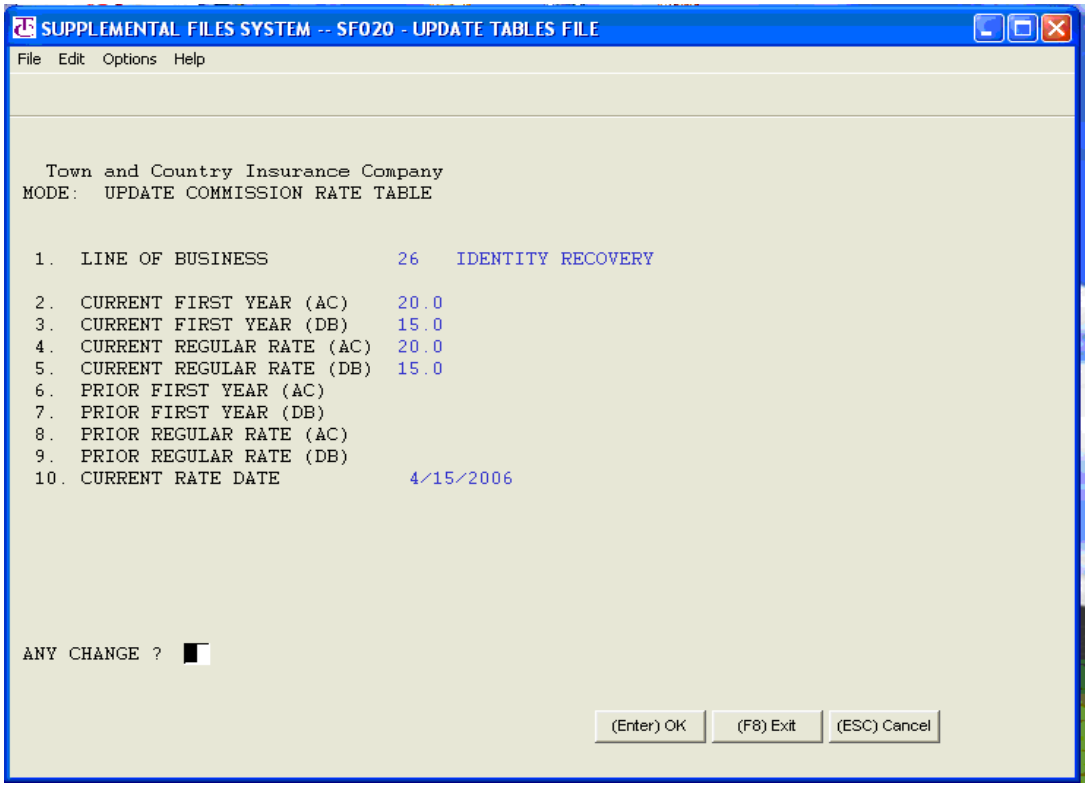
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B. SETUP

1. Add a new line of business code to the **Line of Business Table** for the Identity Theft premiums. Try and use a two digit code that does not conflict with other rating bureau line of business codes.

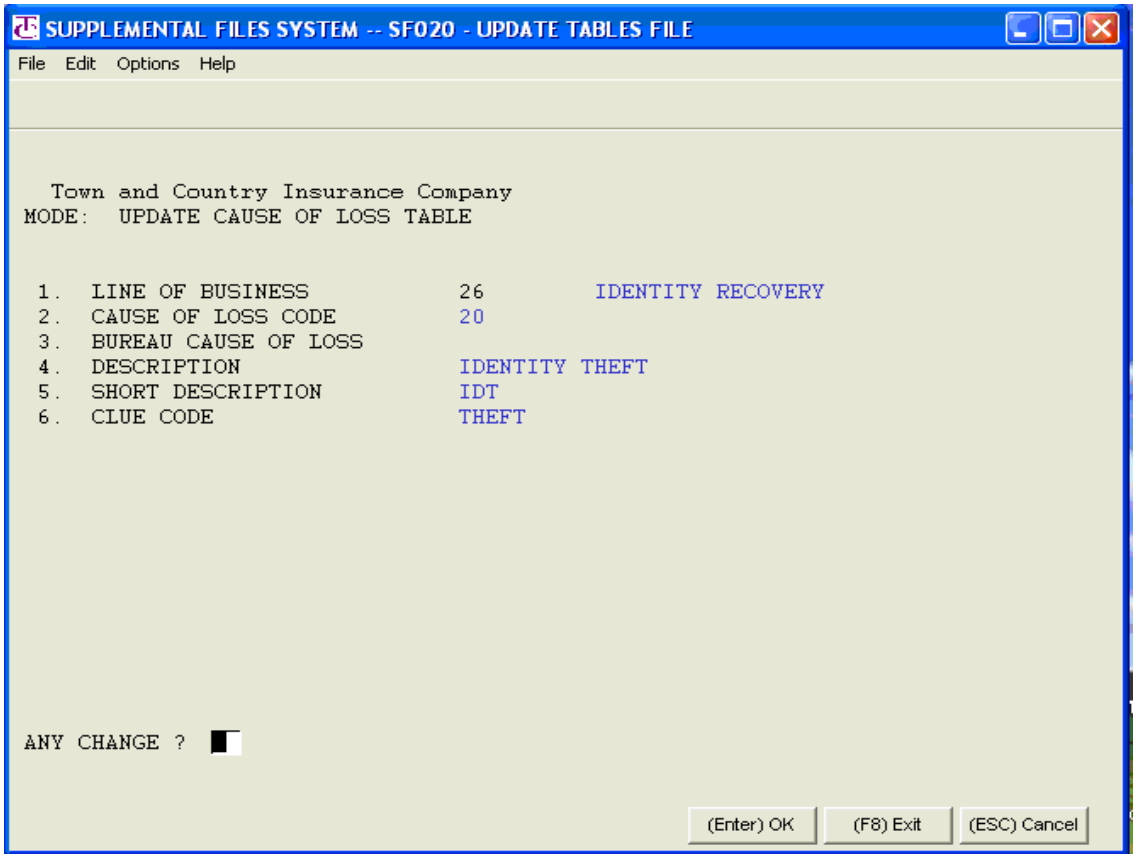


2. Add the commission rates paid to your agents to the **Commission Rate Table**.

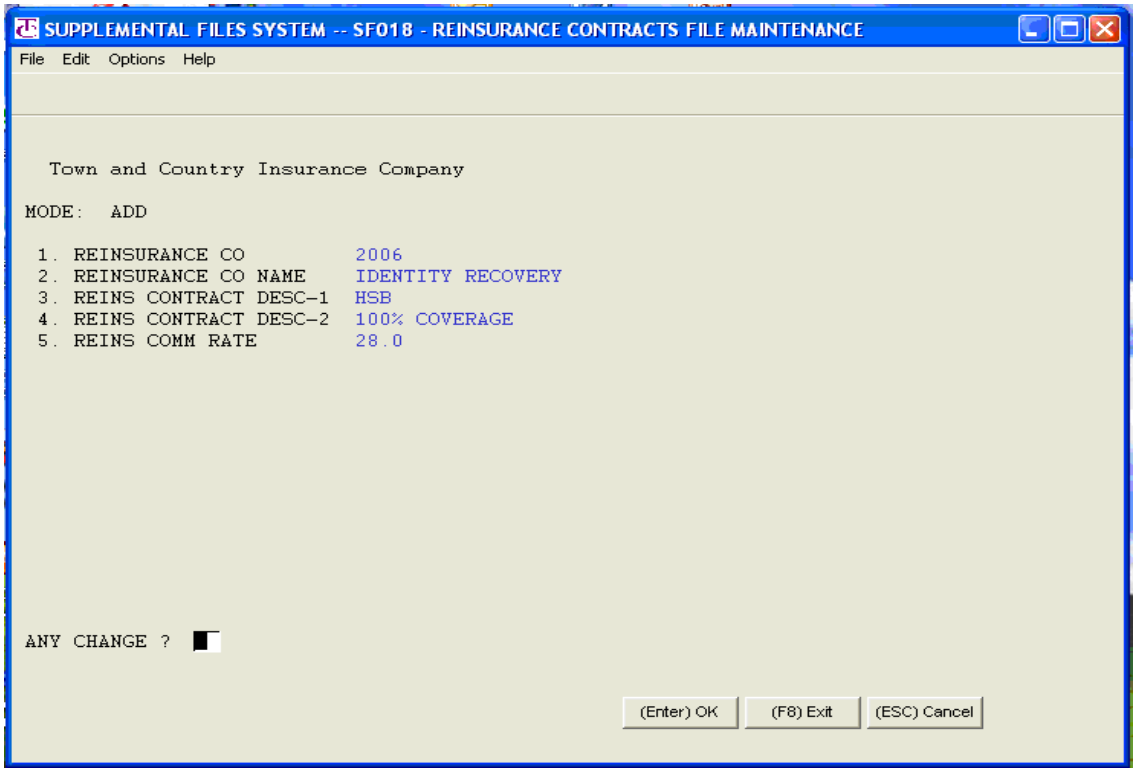


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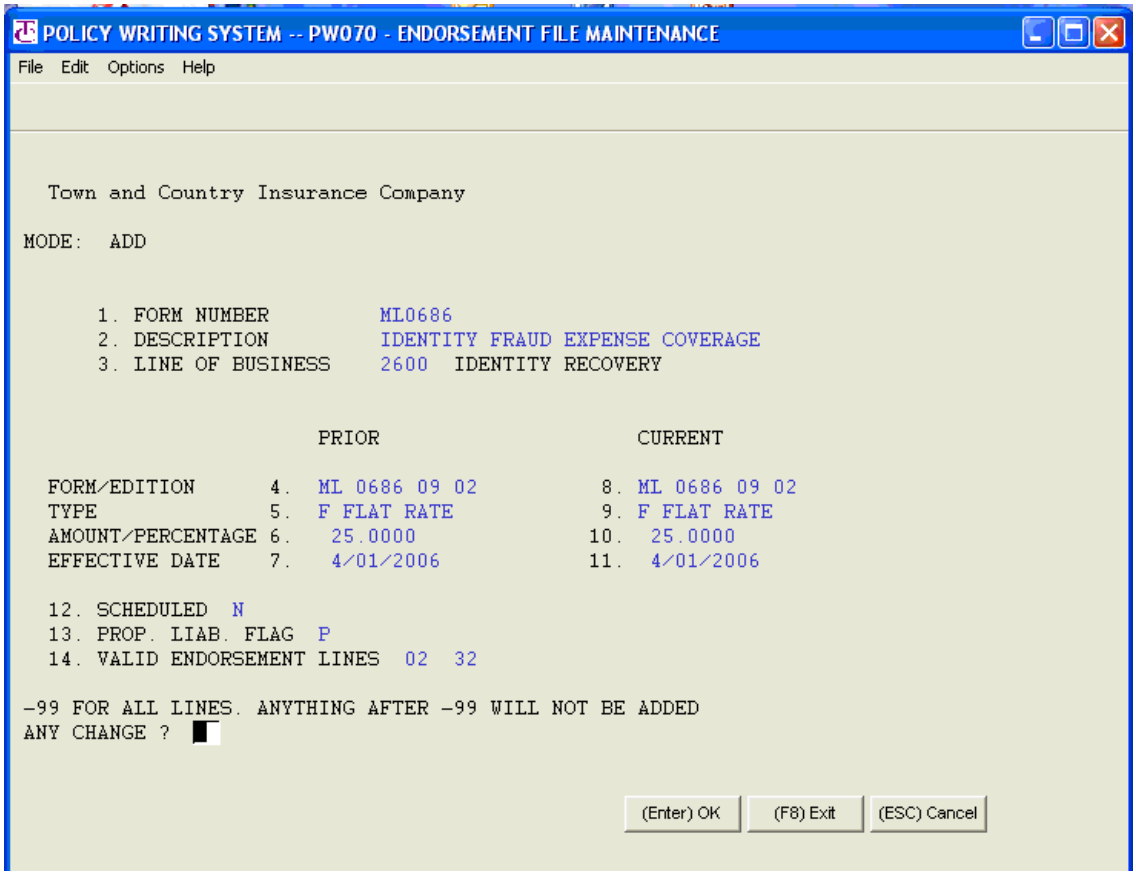


4. Add a new reinsurance contract to the **Reinsurance Contacts file**. Be sure to enter the commission rate you receive from HSB in the commission rate field.



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5. Add the appropriate Identity Theft endorsement to the **Policy Writing Endorsements file**. If more than one limit is being offered, multiple entries will need to be made. Be sure to enter the chosen line of business in **3. LINE OF BUSINESS**. The **TYPE** is typically **F** – Flat Rate. The **AMOUNT/PERCENTAGE** field contains the premium charge for the coverage. Enter a P – Property in **13. PROP. LIAB. FLAG**.



Once these Set Up steps have been completed policies with the coverage can be issued. Any custom programming changes to automatically add the endorsement to specific lines and the monthly reporting program can be downloaded at any time.

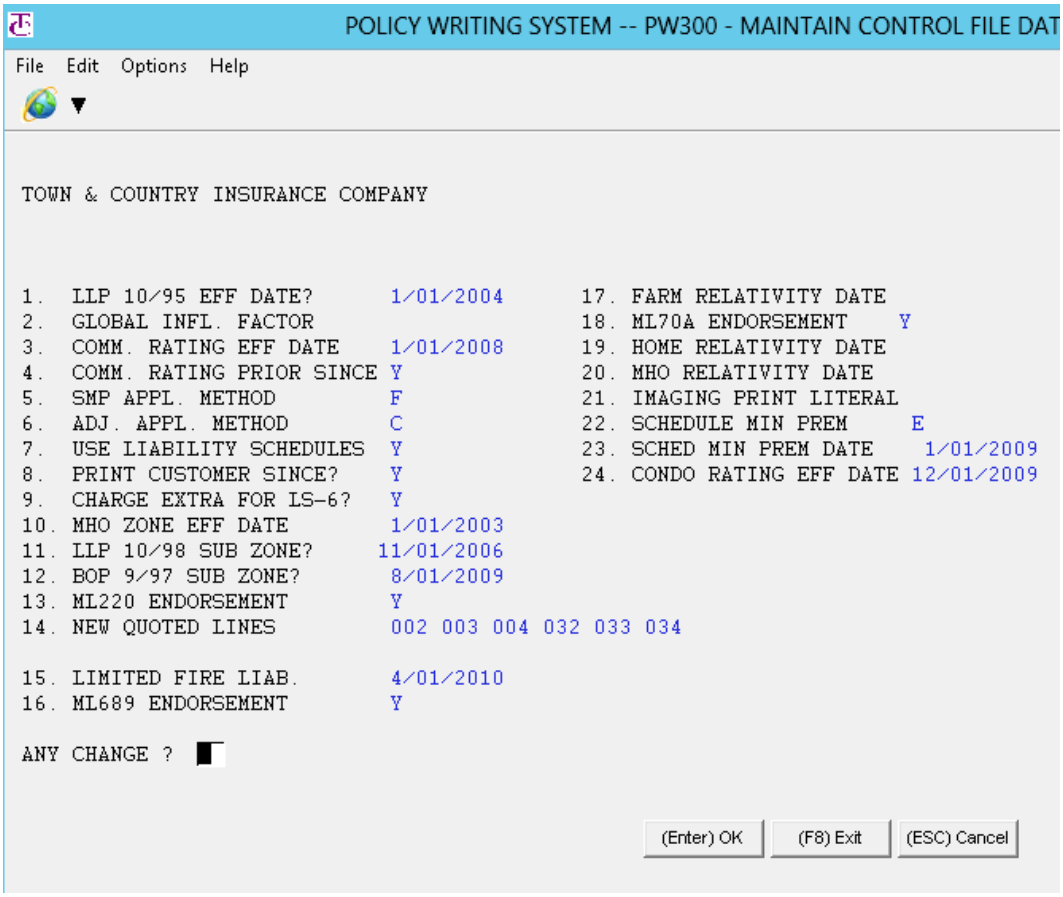
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PURPOSE

The purpose of the procedure is to outline the set-up for URB Dwelling and Farm Fire Liability Rating and enter the applicable rates.

CURRENT PROGRAMS NEEDED: PW015, PW022, PW065, PW300

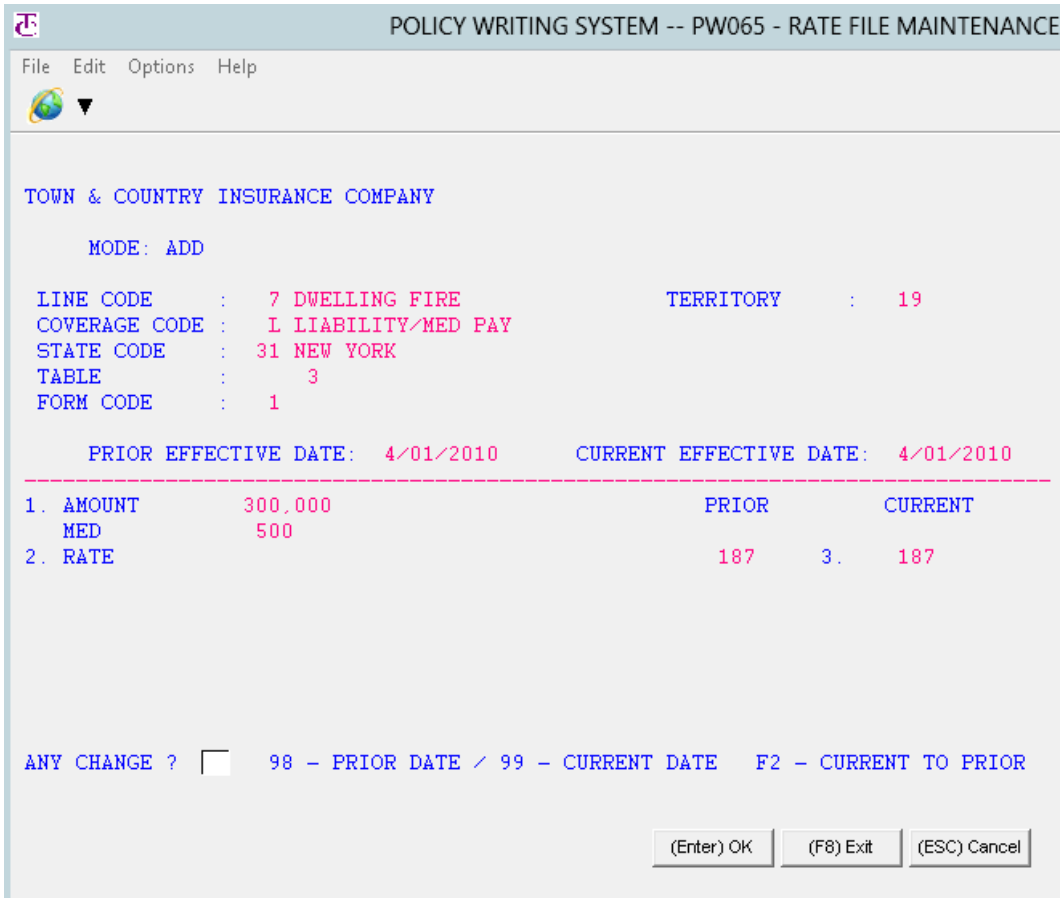
Policy Writing
<F1> Utilities
PW300 Maintain Policy Writing Control File
1. Edit the Master Record
3rd or 4th Screen – Item 15. (Call For Password)



Enter the Effective Date that you will begin using Liability Rating i.e. 04012010; and enter through next screen.

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Policy Writing
Rate and Endorsement File Maintenance
PW065 Rate File Maintenance
ADD Mode



Line Code: is your Company Line of Business for both Dwelling Fire and Farm Fire. (Rates will be entered twice, once for each line, if you have multiple lines set up).

Coverage Code: is "**L**" for Liability/Medical Payments.

State Code: is "**31**" for New York.

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TABLE	FORM CODE
0 = CPL	2
1 = FCPL 1-160 acres	3
2 = FCPL 161-500 acres	3
3 = FCPL over 500 acres	3
4 = Additional Farm Premises	3
1 = OL&T one family	1
2 = OL&T two family	1
3 = OL&T three family	1
4 = OL&T four family	1
1 = OL&T-F 1 - 160 acres	4
2 = OL&T-F 161-500 acres	4
3 = OL&T-F over 500 acres	4
10 = Medical Payments CPL	2
11 = Medical Payments FCPL 1-160 acres	3
12 = Medical Payments FCPL 161-500 acres	3
13 = Medical Payments FCPL over 500 acres	3
14 = Medical Payments Add'l Farm Premise	3
11 = Medical Payments OL&T 1 family	1
12 = Medical Payments OL&T 2 family	1
13 = Medical Payments OL&T 3 family	1
14 = Medical Payments OL&T 4 family	1
11 = Medical Payments OL&T-F 1-160 acres	4
12 = Medical Payments OL&T-F 161-500 acres	4
13 = Medical Payments OL&T-F over 500 acres	4

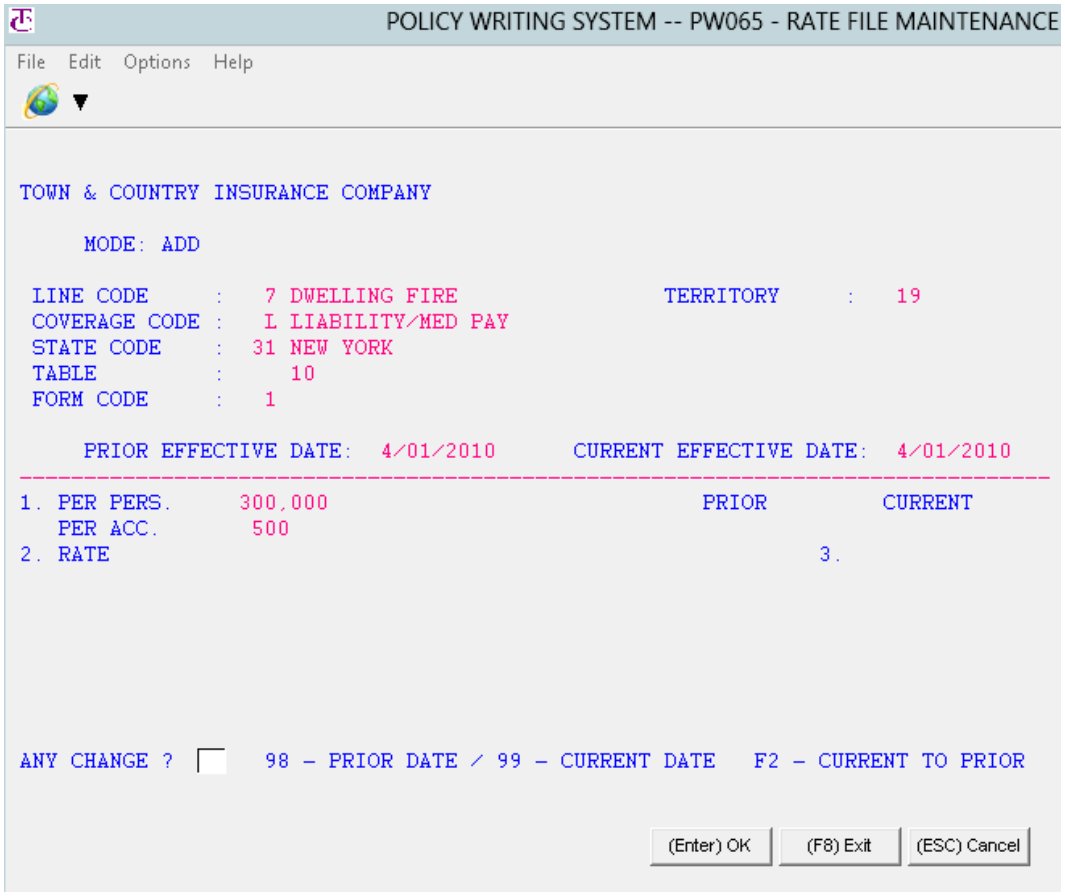
Territory: Enter the appropriate territory from General Liability manual. If you do not use territorial rating, enter 0.

Prior Effective Date: Enter 04012010.

Current Effective Date: Enter date which you wish to start using these rates (must be 04012010 or greater).

PLEASE NOTE: *When entering the limit of liability rates must be entered multiple times for each combination of Liability and Medical Payment limits. (EX: 100,000/500, 100,000/1000, 100,000/2000, etc) Medical payments rates must be entered per person/per accident. (EX: 1000/10,000, 1000/25,000, 1000/50,000) (Even if the applicable rate is zero).*

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Initially enter the same rate in both columns. In the future, when your company changes rates, you will come to this screen and key F2. This will move the current rates to the prior column and allow you to enter a new current rate.

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A. **PURPOSE**

URB Landlord's Edition 10/95 has been updated to allow Aggregate Rating. The Ins-Pro System has been programmed to support this filing for those companies that have adopted Aggregate Landlord Rating.

B. **PROCEDURE**

1. Set switch in Policy Writing Control File LLP-10-95 rating to "Y":

   a. Go into Policy Writing and key F1.
   b. Go into PW Control File (PW300). Answer default print questions, proceed into Edit Master Record.
   c. Go to the last screen enter the start rate Date.

2. Add literal by going into Edit Literal Records which is in the above-mentioned PW300 Control File. Edit Literal Records #24 as follows:
   a. STATE CODE **31** (New York)
   b. LOB CODE **30** (Company Line of Business)
   c. RECORD NUMBER **24**
   d. ANY CHANGE **Y**
      Starting in position 29 type: **(Aggregate)**
      (See Attached PW300 Control File Literal Exhibit)
   e. ANY CHANGE **N**
   f. F8 to Exit

3. Add/Check FL-19 Endorsement File

   a. Policy Writing
   b. Rate and Endorsement File Maintenance
   c. PW70 – Endorsement File Maintenance
   d. Add Records or Change Records as Needed
   e. FORM **FL19** (See Endorsement File Exhibit)
   f. Make sure Current Fields are updated accordingly
   g. F8 to Exit

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4. Add Aggregate Rate:

   a. Policy Writing
   b. Rate and Endorsement File
   c. PW065 Rate File Maintenance
   d. Add/Change (Exhibit Attached)
   e. LINE CODE **30** (Company LOB Code)
   f. COVERAGE CODE **G** AGGREGATE FACTORS
   g. STATE CODE **31** (New York)
   h. EACH OCCURANCE 100(Enter Limits per Manual in thousands)
   i. Enter PRIOR and CURRENT use EFFECTIVE DATE
   j. Enter Each Amount- (Enter Aggregate Limits per Manual in thousands)
   k. Enter appropriate Prior and Current Rate Factor
   l. Any Change N
   m. F8 to Exit

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A. PURPOSE

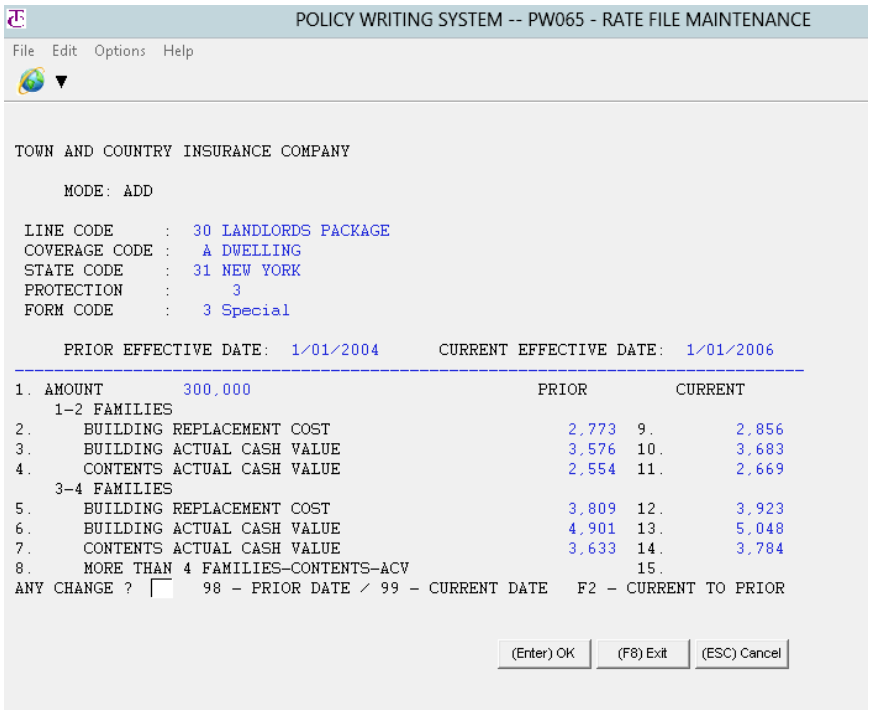
Rate Entry of Landlord Package policies in INSPRO is done in the following program:

PW065 - RATE FILE MAINTENANCE

B. PROCEDURE ENTERING RATES:

The program that is used to enter rates is called Rate File Maintenance PW065. After selecting Rate File Maintenance you will see: 1. Add Records, 2 Change/Inquire, 3. Delete Records. Select **Add Records.**

1. ENTERING A & C RATES (Dwelling and Personal Property)



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LINE CODE:	30 *(your company's LOB for Landlord)*
COVERAGE CODE:	**A**
STATE CODE:	31 (For NY)
PROTECTION:	1 – Protected *Zone 1 prior to 1960* 2 – Semi Protected *Zone 1 prior to 1960* 3 – Unprotected *Zone 1 prior to 1960* 61 – Protected *Zone 1 since 1960* 62 – Semi Protected *Zone 1 since 1960* 63 – Unprotected *Zone 1 since 1960* 4 – *Zone 2 prior to 1960* 64 – *Zone 2 since 1960* 6 – Frame *Other Zone prior to 1960* 5 – Other Construction *Other Zone prior to 1960* 66 – Frame *Other Zone since 1960* 65 – Other Construction *Other Zone since 1960*
FORM CODE:	1 – Basic without vandalism 2 – Broad 3 – Special 4 – Basic coverage with vandalism
PRIOR EFFECTIVE DATE:	Enter appropriate date
CURRENT EFFECTIVE DATE:	Enter appropriate date
AMOUNT:	Start with 10,000 as it does in the URB manual.

Enter rates for Replacement Cost & Actual Cash Value for 1-2 family and 3-4 family omitting more than 4 families-contents-ACV. When the screen asks for contents rates (at Lines 4 & 7) enter the Personal Property rates by multiplying the rate per thousand and rounding to the nearest dollar.

Add a coverage **C** rate for one and five thousand by entering 1,000 for amount, leave everything else blank but contents. Repeat for 5,000.

This process will be done for all 3 protections and all 4 forms.

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2. ENTERING B RATES. (Private Structures Increased Limit)

LINE CODE: 30

COVERAGE CODE: **B**

STATE CODE: 31 (For NY)

PROTECTION:

1 – Protected *Zone 1 prior to 1960*
2 – Semi Protected *Zone 1 prior to 1960*
3 – Unprotected *Zone 1 prior to 1960*
61 – Protected *Zone 1 since 1960*
62 – Semi Protected *Zone 1 since 1960*
63 – Unprotected *Zone 1 since 1960*
4 – *Zone 2 prior to 1960*
64 – *Zone 2 since 1960*
6 – Frame *Other Zone prior to 1960*
5 – Other Construction *Other Zone prior to 1960*
66 – Frame *Other Zone since 1960*
65 – Other Construction *Other Zone since 1960*

FORM CODE:

1 – Basic without vandalism
2 – Broad
3 – Special
4 – Basic coverage with vandalism

PRIOR EFFECTIVE DATE: Enter appropriate date

CURRENT EFFECTIVE DATE: Enter appropriate date

AMOUNT: Enter rates for the amounts 1,000, 5,000, and 10,000.

Note: *Some companies might want to include rates for higher limits.*

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3. ENTERING D RATES. (Additional Living Expense or Loss of Rent)

LINE CODE: 30

COVERAGE CODE: **D**

STATE CODE: 31 (For NY)

PROTECTION:

1 – Protected *Zone 1 prior to 1960*
2 – Semi Protected *Zone 1 prior to 1960*
3 – Unprotected *Zone 1 prior to 1960*
61 – Protected *Zone 1 since 1960*
62 – Semi Protected *Zone 1 since 1960*
63 – Unprotected *Zone 1 since 1960*
4 – *Zone 2 prior to 1960*
64 – *Zone 2 since 1960*
6 – Frame *Other Zone prior to 1960*
5 – Other Construction *Other Zone prior to 1960*
66 – Frame *Other Zone since 1960*
65 – Other Construction *Other Zone since 1960*

FORM CODE:

1 – Basic without vandalism
2 – Broad
3 – Special
4 – Basic coverage with vandalism

PRIOR EFFECTIVE DATE: Enter appropriate date

CURRENT EFFECTIVE DATE: Enter appropriate date

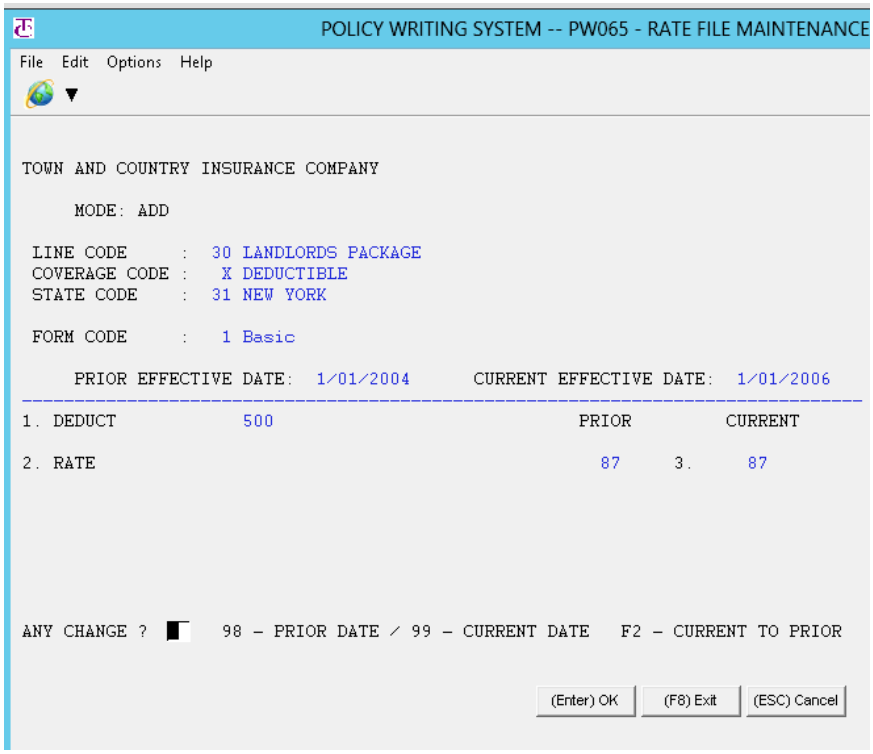
AMOUNT: Enter rates for the amounts 1,000, 5,000, and 10,000.

Note: *Some companies might want to include rates for higher limits.*

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4. ENTERING DEDUCTIBLE FACTORS.

This is the table where the deductible factors are kept.



LINE CODE: 30

COVERAGE CODE: **X**

STATE CODE: 31 (For NY)

FORM CODE: 1

PRIOR EFFECTIVE DATE: Enter appropriate date

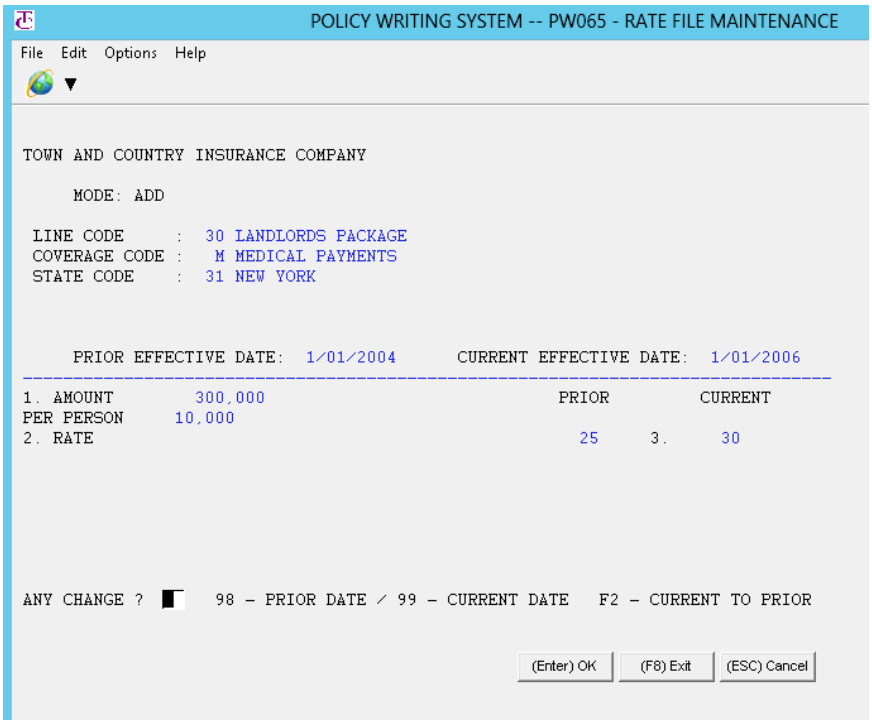
CURRENT EFFECTIVE DATE: Enter appropriate date

DEDUCT:

RATE: Enter percentage that gets applied to the base. The number entered is the percent above or below 100% charged.

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5. ENTERING PREMISES MEDICAL PAYMENTS.



LINE CODE: 30

COVERAGE CODE: **M**

STATE CODE: 31 (For NY)

FORM CODE: 1

PRIOR EFFECTIVE DATE: Enter appropriate date

CURRENT EFFECTIVE DATE: Enter appropriate date

AMOUNT: Limit of liability.

RATE: Appropriate premium from rates manual.

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6. ENTERING PERSONAL LIABILITY (FL-CPL) – (Increased Limits).

LINE CODE:	30
COVERAGE CODE:	**P**
STATE CODE:	31 (For NY)
PRIOR EFFECTIVE DATE:	Enter appropriate date
CURRENT EFFECTIVE DATE:	Enter appropriate date
AMOUNT:	Limit of liability.
RATE:	Appropriate premium from rates manual.

7. ENTERING PREMISES LIABILITY (FL-OLT)

LINE CODE:	30
COVERAGE CODE:	**O**
STATE CODE:	31 (For NY)
PRIOR EFFECTIVE DATE:	Enter appropriate date
CURRENT EFFECTIVE DATE:	Enter appropriate date
AMOUNT:	Limit of liability.
RATE:	Appropriate premium FOR 1-2 Families and 3-4 Families from rates manual.

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8. PRINTING RATES

PW090 Print Rates File
Enter through the print prompts and key in:

State - 31 (For NY)
Line of Business - Company Line of Business for Landlords
Coverage – Enter through for ALL.

NOTE: *If certain coverage is desired, specify. (i.e. If coverage "A" rates are the only rates desired, enter "A" for coverage code.*

The program reads through all rates selecting the rates that apply to the selection criteria.

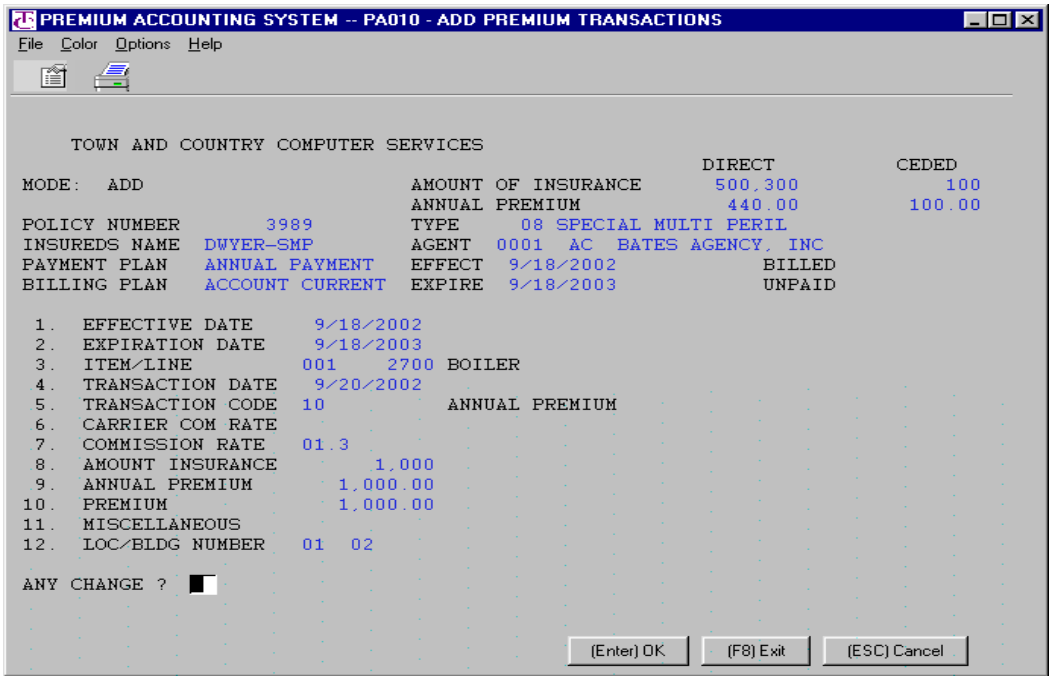
NOTE: As long as rates are entered for all Coverage A and Coverage C limits you have in your system, INSPRO will interpolate for limits in between limits that have rates in them.

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A. NON RATED COMMERCIAL PREMIUMS

1. Adding /Changing Premium Before Posting

All non-rated commercial premium records require a location and building number. On the add and change/inquire premium transactions screen (PA010, PA012), enter the location and building number into field # 12.



2. Changing Premiums After Posting

If the Premium has already been posted and a Location and Building Number has not been entered, the premium record must be deleted using Delete Premium Master Records (PA090) and then re-entered using Add Premium Transactions, (PA010 see procedure 1 from above). After posting the transaction, delete the extra Accounts Receivable Record, using Delete A/R Open Records (AR090) keeping the premium and accounts receivable files in balance.

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A. PURPOSE

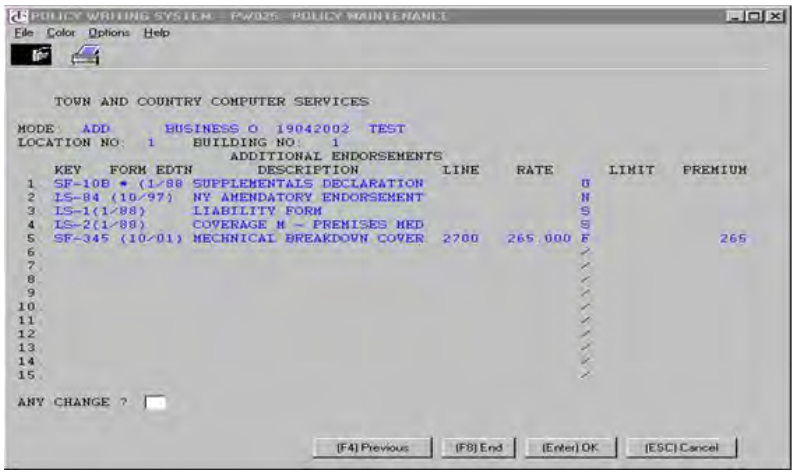
The **INS**urance **PRO**cessing system has the ability to rate the Mechanical Breakdown and Service Line Coverages and create a monthly and quarterly Bordereau formatted for either electronic (Email) or magnetic media submission. This coverage pertains to mechanical, electrical, or pressure system breakdown (URB endorsements SF-345 & FL-345) or underground utility lines (URB endorsement ML-342) reinsured by Mutual Boiler Re.

B. PROCEDURE

1. ADDING COVERAGE

The Reinsurance Carrier requires a complete address for the location/building so they can perform an on-site inspection of the mechanical exposure. The format for entering the location address is as follows: Address-1, Address-2 (if any), City, State, Zip Code and County (for example "123 Main St, Albany, NY, 12201, Albany"). The location information is only necessary when the address of the location/building is different from the billing address entered in the Name and Address file (SF010).

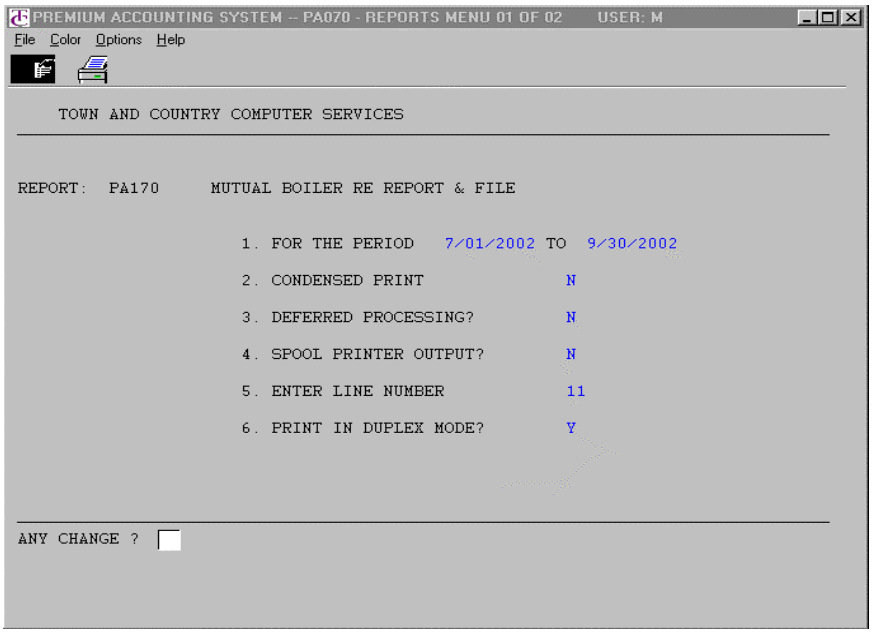
When processing a policy, **add** the coverage with the appropriate premium charge on the additional endorsement screen (PW025). If endorsing a policy, update the premium, if necessary, based on the policy limits. The boiler coverage limit and premium is recorded on its own line of business and a separate premium record is sent to Premium Accounting. This money is pro-rated based on the effective date of the coverage.



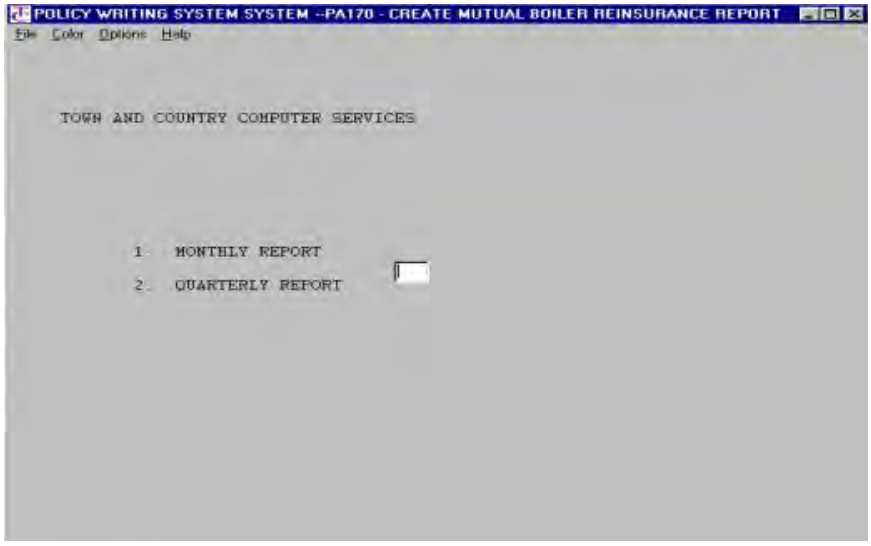
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2. REPORTING TO MUTUAL BOILER REINSURANCE

At the end of each month/quarter, run program PA170 – Mutual Boiler Re Report & File. This creates a report and extract file listing Mechanical Breakdown and Service Line Coverage activity that has occurred within the reporting period. It will also produce an extract file that lists the Service Line coverages that were in force during the reported period. The extract files can then be forwarded to the Reinsurance Carrier. The Month End and Quarter End report is located in the Premium Accounting System on the Reports Menu Reinsurance Report (PA170). The menu prompts for the report run dates, Number of Copies, etc. Once the program is executed, two selections will display on the screen; "1. Monthly Report" and "2. Quarterly Report". Enter "1" or "2" for the desired report.



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3. FILE INFORMATION

A **Month End** and **Quarter End** file submission to the reinsurance carrier is necessary. The file contains policy, agent and location data as specified by the carrier. The policy information includes: name and address, policy number, effective and expiration dates, transaction date and the premium for the boiler coverage. The agent information includes: the agent name and address. The location information includes: the location of the risk, (if different from the name and address), whether the risk is owner or tenant occupied, and the building and business property limits.

The **Month End** file contains only boiler and service line coverage information that has transacted within the month selected. This information is derived from the Premium Master file.

The **Quarter End** file contains two different types of data. The first type is **premium data** already sent to the reinsurance carrier. It is used to cross check the premium data previously submitted to the reinsurance carrier for the prior quarter. The second data type is **loss experience**. The loss records contain policy number, claim number, date of loss, insured name, loss adjustments and loss payments. This data is necessary for the reinsurance carrier to reimburse your company for any paid

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claims and adjusting expenses. ***NOTE: Loss Experience looks only at direct side.***

As a by-product of creating submission files, reports are also created. The **Monthly Report** lists transactions that occurred within a given month. The detail of the report shows policy number, effective dates, etc. The ceded premium column reflects the amount the reinsurance carrier is to receive. The **Quarterly Report** lists premium transactions similar to the monthly report and claim history that was paid in the month.

Once the report(s) have finished running, the submission file(s) need to be sent to the Reinsurance Carrier. The submission file (s) are located in the_\PROG\ISPO directory. The name of the monthly submission file is "**bomonth**". The quarterly submission has two files. Those file names are: "**bolqtr**" – quarterly Loss submission and "**bopqtr**" – quarterly Premium submission. For either run types there will also be a "**bomonthsrv**" file created. This is the Service Line inforce file. If the Policy Writing Control File is set up with Personal Bureau Lines then the above mentioned submission files will have 2 versions (refer to PW Mechanical Breakdown Setup document). The "**bomonth**" submission file will now be split into the "**bomonthper**" and "**bomonthcom**" files. The "**bolqtr**" file will be "**bolqtrper**" and "**bolqtrcom**" files while the "**bopqtr**" file will be "**bopqtrper**" and "**bopqtrcom**" files. Files ending with "per" will contain policies where their bureau lines match the bureau lines set up in the Policy Writing Control File for personal lines. Files ending in "com" will have policies that do not match the personal bureau lines in the Control File.

Contact your Reinsurance Carrier for submission instructions.

Mutual Boiler Reinsurance prefers having these submission file(s) sent via Email.

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A. TABLE FILE SETUP

1. Create a New Line of Business for each product to be reported

- Select Supplemental Files System; Tables File Maintenance; Update; Line of Business Table; Update Table Records
- Add a new Line of Business for the Mechanical Breakdown Coverage by entering the code that has been chosen. If Service Line Coverage will be offered, enter the code that will be the Service Line assigned code
- Input Zero for Bureau Line of Business
- Input the Statement Line Code within the Line of Business Table record. "27" will be for Mechanical Breakdown and "28" will be for Service Line
- If reporting Statistics, put the appropriate bureau code in the "Statistical Bureau" field. Example: AIS, MSO, or URB

2. Create a New Statement Line of Business Record

- From the Update Tables File selection list, select Statement Line of Business
- Enter "27" for the Statement Occurrence Number for Mechanical Breakdown and "28" for Service Line
- Enter "0" for Statement Sub Number
- Enter "BOILER & MACHINERY" for Description for Mechanical Breakdown. Enter "Service Line" for Service Line

3. Create the Mutual Boiler Re ID Record

- From the Update Tables File selection list, select Company Name and Address
- Enter "45" for the Record Number
- Enter the Mutual Boiler Re Identification Code. This code will be assigned by Mutual Boiler Re. It will be in the format 900XX

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4. Create the Service Line Table Record(s)

- From the Update Tables File selection list, select Company Name and Address
- Enter "55" for the Record Number
- To enter the default record, key "0" for the Company Line. This is the record that will be referenced if there aren't any specific Company Line records. If there are Company Lines that will use a different endorsement form than the default record, key in their Company Line
- Key in the Form Number as it was (or will be) entered in PW070 Endorsement File Maintenance in the first 7 characters. Enter a space, then key in the 4 digit line for the Service Line coverage. The first two digits will correspond to what was entered in the Tables File during step A1. The last two digits will either be 00 or a user defined code for more refinement in premium reporting (for example to represent the endorsement on a specific policy type or form code)

5. Create a New Commission Rate Table Record

- From the Update Tables File selection list, select Commission Rate Table
- Enter the Mechanical Breakdown and/or Service Line assigned code from step A1 for the Line of Business
- Enter the Commission Rates you will pay your agents (enter zero if no commission is being paid)
- Enter the Effective Date the company has elected to start writing this coverage

6. Create New Cause of Loss Records

- From the Update Tables File selection list, select Cause of Loss Table
- Enter the Mechanical Breakdown and/or Service Line assigned code from step A1 for the Line of Business
- Enter only the Causes of Loss applicable to the coverage, for example: 06-Explosion, 07-Fire, 12-Lighthing, etc.

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B. REINSURANCE CONTRACTS FILE SETUP

1. Create a New Reinsurance Contract for Default Commission

- Select Supplemental Files System; Reinsurance Contracts File Maintenance; Add Records
- Enter "2700" for the Reinsurance Contract
- Enter "Mutual Boiler Re" for the Company Name and a contract description
- Enter the Reinsurance Commission Rate. For example if your company's ceding commission is thirty percent, enter "30.0"

If the Default Commission will be used for all Mechanical Breakdown and Service Line records, skip to part C

If SF048 – Master Option for PA170 (OP #3) "USE 4 DIGIT LINE FOR REINS CONTRACT NUMBER" will be set to N, skip to part C.

Note: To use a separate commission rate for Service Line records, this option must be set to Y

2. Create a New Reinsurance Contract for Mechanical Breakdown (non-default)

- Select Supplemental Files System; Reinsurance Contracts File Maintenance; Add Records
- Enter the 4 digit line that matches to your Mechanical Breakdown coverage. This will match to the Line of Business that will be listed in the Mechanical Breakdown endorsement(s). You may need multiple records set up if you have several endorsements being used. Example:

  HO uses SF345 with line 2700
  HO Form 4 uses SF345A with line 2701
  This would need a Reinsurance contract for 2700 & 2701

- Enter "Mutual Boiler Re" for the Company Name and a contract description
- Enter the Reinsurance Commission Rate. For example if your company's ceding commission is thirty percent, enter "30.0"

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3. Create a New Reinsurance Contract for Service Line

- Select Supplemental Files System; Reinsurance Contracts File Maintenance; Add Records
- Enter the 4 digit line that matches to your Service Line coverage. This will match to the Line of Business that will be listed in the Service Line endorsement(s). You may need multiple records set up if you have several endorsements being used. Example:

  HO uses SF345 with line 2700
  HO Form 4 uses SF345A with line 2701
  This would need a Reinsurance contract for 2700 & 2701

- Enter "Mutual Boiler Re" for the Company Name and a contract description
- Enter the Reinsurance Commission Rate. For example if your company's ceding commission is thirty percent, enter "30.0"

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C. ENDORSEMENT FILE SETUP

1. **Create a New Endorsement Record for Each Mechanical Breakdown Endorsement**
   - Select Policy Writing System; Rate and Endorsement File Maintenance; Endorsement File Maintenance; Add Records
   - Enter the Form Number for the endorsement to be used
   - Enter the Endorsement Title for the description
   - Enter the Line of Business code. This will be a 4 digit code where the first two digits are the Mechanical Breakdown assigned code (A1) and the last two digits will either be 00 or a user defined value for refined premium reporting
   - Enter the Bureau Form and Edition Date
   - Enter for the appropriate type for how the coverage will rate
   - Enter the appropriate premium charge if applicable
   - Enter the Effective Date the company has elected to start writing this coverage
   - Enter "N" for Scheduled
   - Enter spaces for Property/Liability Flag

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2. Create a New Endorsement Record for Each Service Line Endorsement

- Select Policy Writing System; Rate and Endorsement File Maintenance; Endorsement File Maintenance; Add Records
- Enter the Form Number for the endorsement to be used
- Enter the Endorsement Title for the description
- Enter the Line of Business code. This will be a 4 digit code where the first two digits are the Service Line assigned code (A1) and the last two digits will either be 00 or a user defined value for refined premium reporting
- Enter the Bureau Form and Edition Date
- Enter the appropriate type for how the coverage will rate
- Enter the appropriate premium charge if applicable
- Enter the Effective Date the company has elected to start writing this coverage
- Enter "N" for Scheduled
- Enter spaces for the Property/Liability Flag

D. POLICY WRITING CONTROL FILE SETUP FOR PERSONAL AND COMMERCIAL SPLIT REPORTING

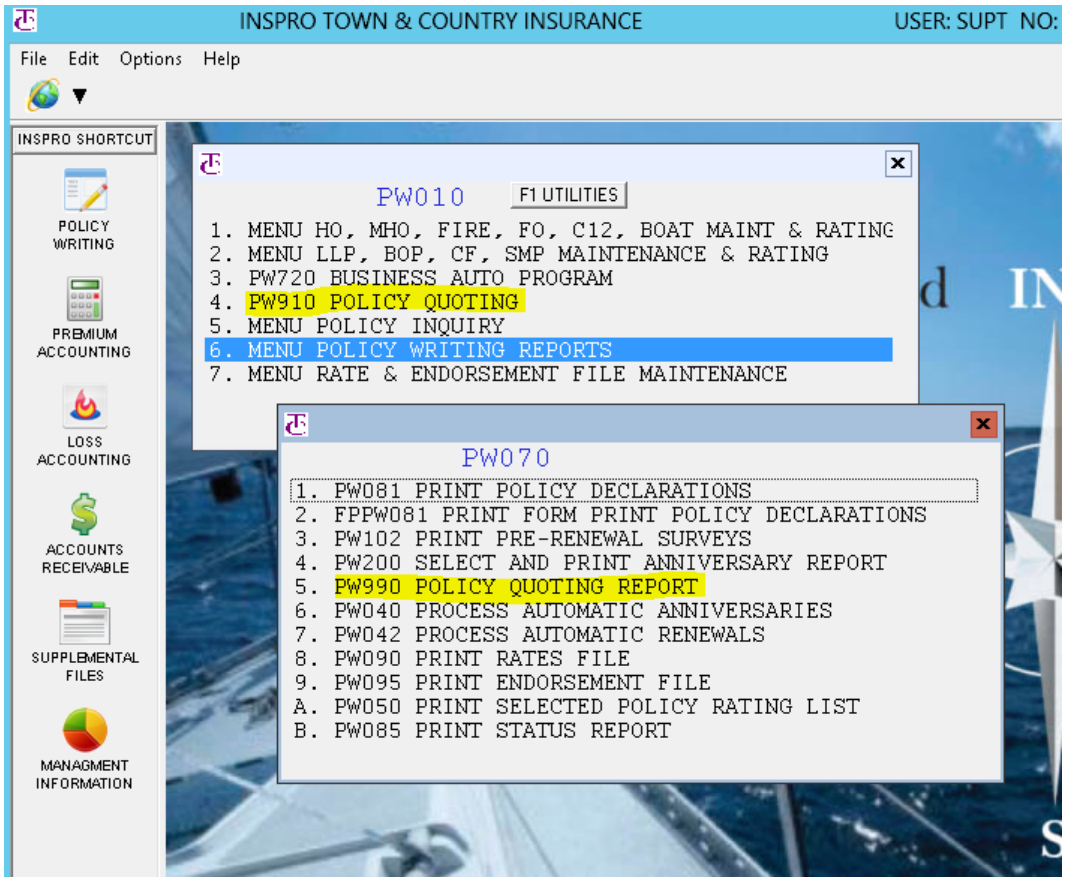
1. To create Personal and Commercial submission files.

- Select Policy Writing System; Utilities; Maintain Policy Writing Control File; Edit Master Record
- Find the screen that starts with 1. URB BOP 7/00 EFF DATE. At Any Change enter 2 to modify PERS MECH BREAK BUR LINES
- Enter bureau lines for personal policies. Leave blank if not splitting personal and commercial policies in submission files
- Note that this split will apply to Mechanical Breakdown and Service Line

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Purpose

INSPRO includes a complete Policy Quoting capability. A quote can be entered, saved, updated, and, if the insured accepts the quote, the quote can be issued without having to re-enter any information. The quote can be printed or Emailed. All quotes and revisions are stored separately from production data in a special Prog\QUOT folder. A comprehensive Policy Quoting Report is included which shows activity by agent and line.



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QUOTE NUMBER ASSIGNMENT

A quote number can be assigned two ways:

(A) The Quote Number can be **manually assigned** by keying *enter* at the quote number field. The program will proceed to the Name and Address screen to allow manual entry of a quote number.

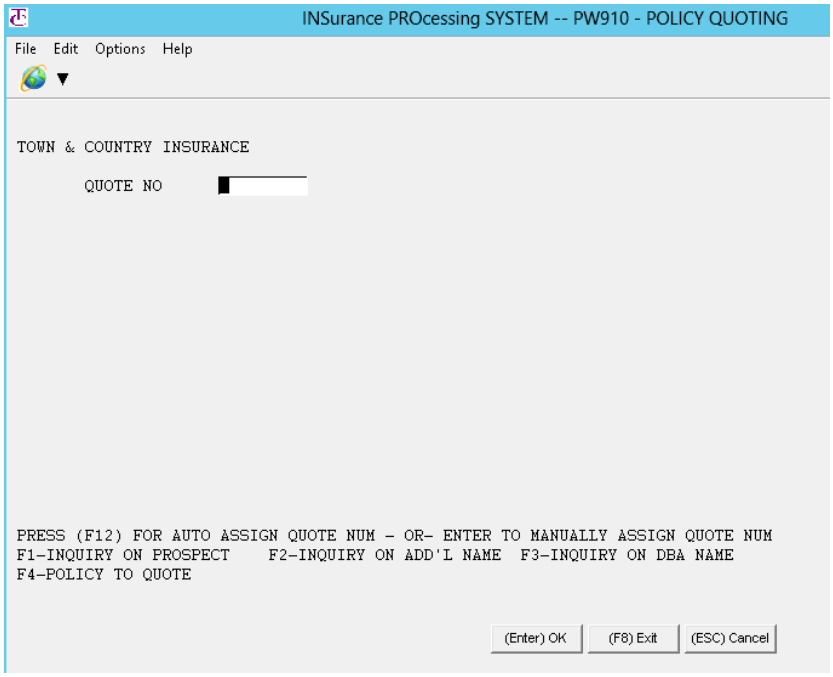
(B) To **automatically assign** the next available number key **F12**. Simply key **F12**, with or without a prefix, and the program will assign the next available quote number after checking for the last number assigned.

POLICY NUMBER ASSIGNMENT

When a quote is being issued as a policy, there are again two options for assigning a policy number:

(A) The first is simply to **enter the desired policy number manually.**

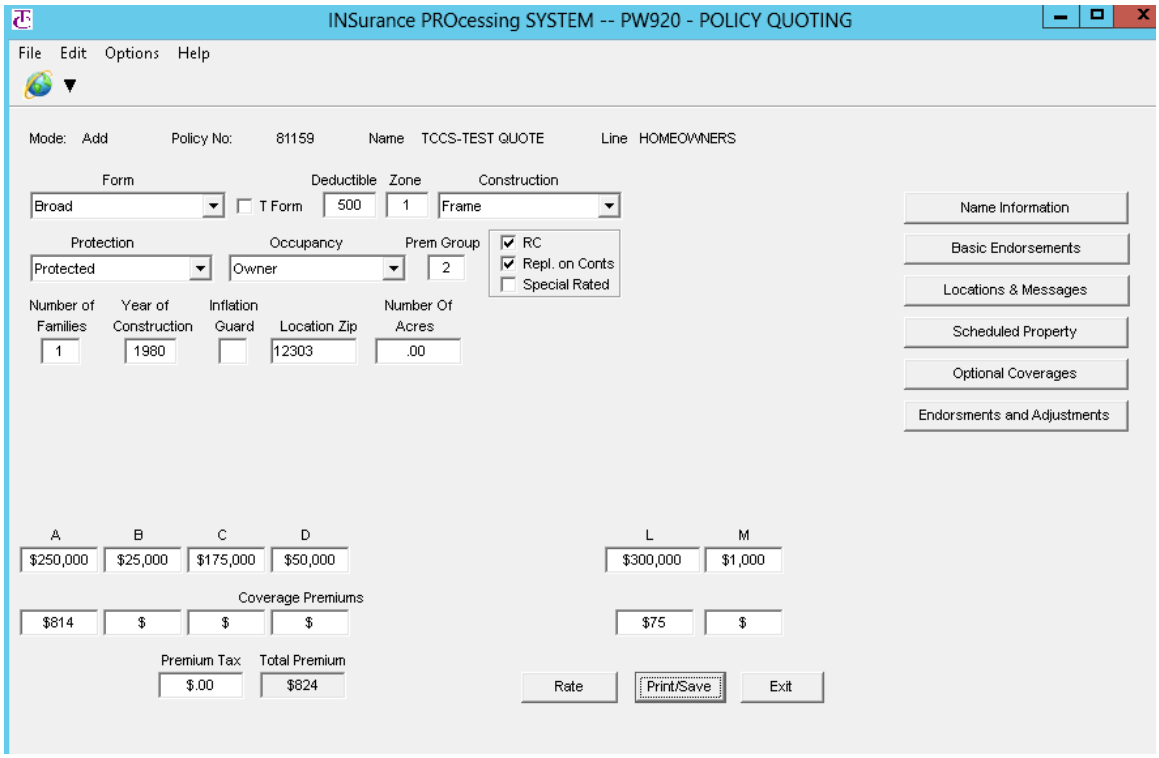
(B) To **automatically assign** the next available policy number key **F12** after entering the proper prefix (if applicable). The program will assign the next available policy number after first checking for the last number assigned.



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ADD

The procedure for entering the quote information is the same as entering a new policy.



QUOTE INQUIRY

Quote Inquiry can be done any one of four ways; **Quote Number, Prospect** (quote name), **Additional Name,** or **DBA name.** After selecting the inquiry method by entering the quote number or if searching by Prospect Name enter the prospect's last name or part of the last name and key *enter*. A screen of names in alphabetical order starting with letters entered will display. To select a specific quote enter the line number (1 - 15) from the screen and then the option number for the choices at the bottom of the screen; for example: F2 or 2 – to make changes to an existing quote.

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ISSUE

To issue a quote as a policy, (***NOTE:*** *This is a good time to verify Policy Eff Date has not changed*) from the quote number screen select an inquiry method. Key in the quote number or key all or part of the quote name and key *enter*. The screen will display a list of names starting as close as possible with the name/quote number entered. If the quote is not on the screen, key *enter* to display more names. Select the item number for the quote that is to be issued and then select **F1** or **1** to **Issue**. The program will prompt for a **policy number**. Enter a policy number or key **F12** for automatic assignment. At this point, the quote has been copied to production and the program will now proceed to the Policy Writing System in change mode. The operator then reviews the policy, making any changes needed, and creates premium records for billing and statistical reporting.

When issuing commercial policies, the policy number is assigned to all locations attached to the quote number. When/if issuing another location/building under the same quote number, the program knows if part of the quote has been issued. If it has, a message will be displayed stating a policy number has been assigned to this quote. The currently assigned policy number can be kept or the quote can be assigned to a different policy number. If re-assignment is necessary, the program will prompt for another policy number which can be either manually entered or auto assigned. In either case the program writes all information to the production files and proceeds into change mode for final review and premium record creation.

NOTE: *Reassignment is necessary when the company wants to split the quote location/buildings to different policy numbers. Reassignment can only be done on quotes that have not yet been issued.*

CHANGING A QUOTE

To change a quote, first select a method of inquiry. Key in the quote number or all or part of the quote name and key *enter*. A screen of up to fifteen quotes will display. From this screen, select the quote that is to be changed, key *enter*, then select **F2** or **2** for the option **"Change"**. The program will then proceed to policy writing in change mode. The subsequent screens will respond as they do in production. After keying *enter* on the premium record screen, the program will write the quote to the quote files and the previous quote will be stored for future changes.

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DELETING A QUOTE

To delete a quote, first select a method of inquiry. Key in quote number or all or part of the quote name and key *enter*. A screen of up to fifteen quotes will display. From this screen, select the quote that is to be deleted, key *enter*, then select **F3** or **3** for the option **"Delete"**. The program will delete records for the selected quote from all files; name, name history, supplemental, supplemental history, coverage, coverage history, misc, misc history, and quote.

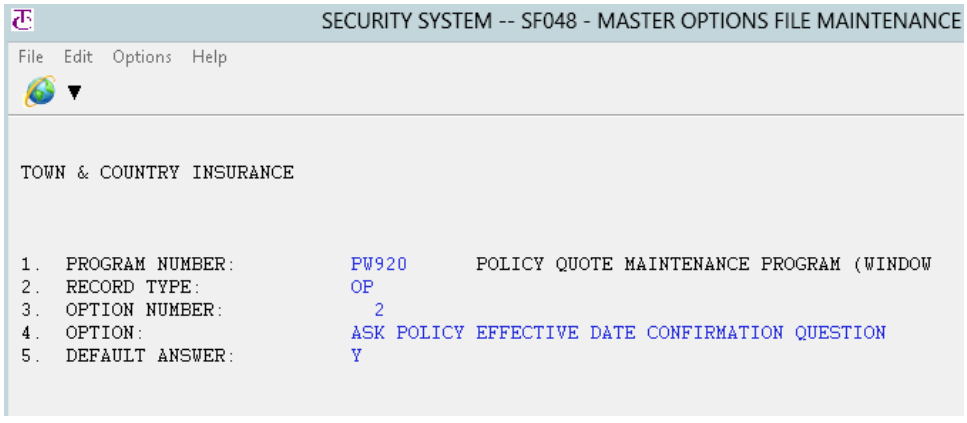
NOTE: *When deleting a quote, the delete option deletes all records including all previous quotes for the quote/location/building number selected.*

FILL OUT UNDERWRITING QUESTIONNAIRE? (Optional)

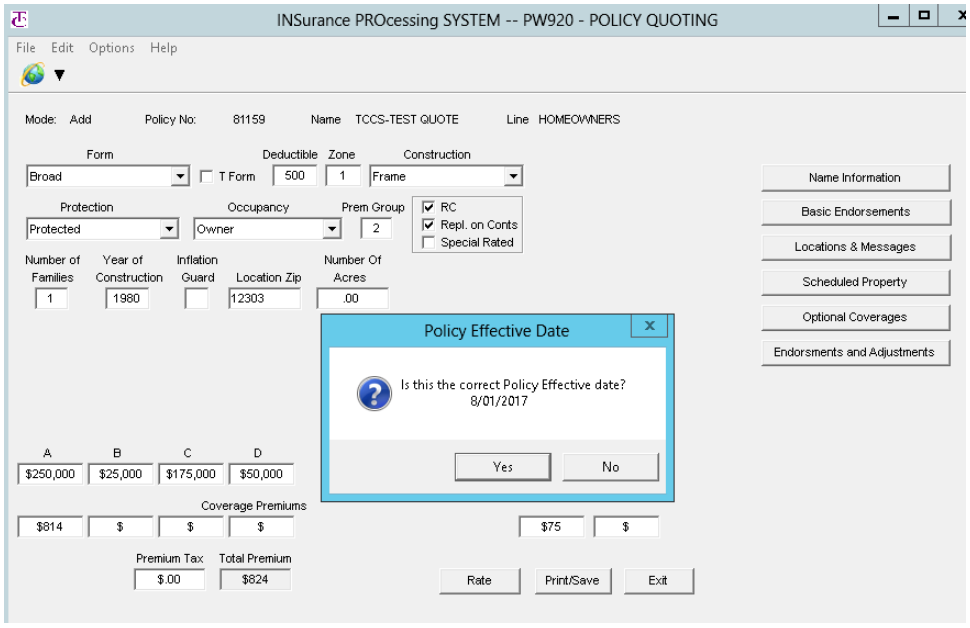
The optional Underwriting Questionnaire, if licensed, is accessed when PRINT/SAVE is selected. All questions must be completed in order to save and print the questionnaire. Select YES to complete, save and print the questionnaire or Select NO to skip the questionnaire.

PRINTING A QUOTE

Before printing a quote, this is a good time to confirm the policy eff date. In SF048 Master Options (from SF, F1 Utilities), Program PW920 RECORD TYPE = OP, find and select "Ask Policy Effective Date Confirmation Question" and set the default answer to "Y"es. During the Quote Print process, INSPRO will ask user to confirm Policy Effective Date (see below).



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PLEASE NOTE:

Before printing a CFire or SMP quote, the following literal #272 must be entered in PW300 Control File (from PW, F1 Utilities). ST is two digit ST code; Line is Bureau Line. If literal 272 is not in the PW300 Literals, InsPro will use literal 65 (dec literal only) which will affect the spacing of this line on CFire or SMP quotes. See screen print below.

```
1.  STATE CODE          31   NEW YORK
2.  LOB CODE             8
3.  RECORD NUMBER       0272

LITERAL DESCRIPTION

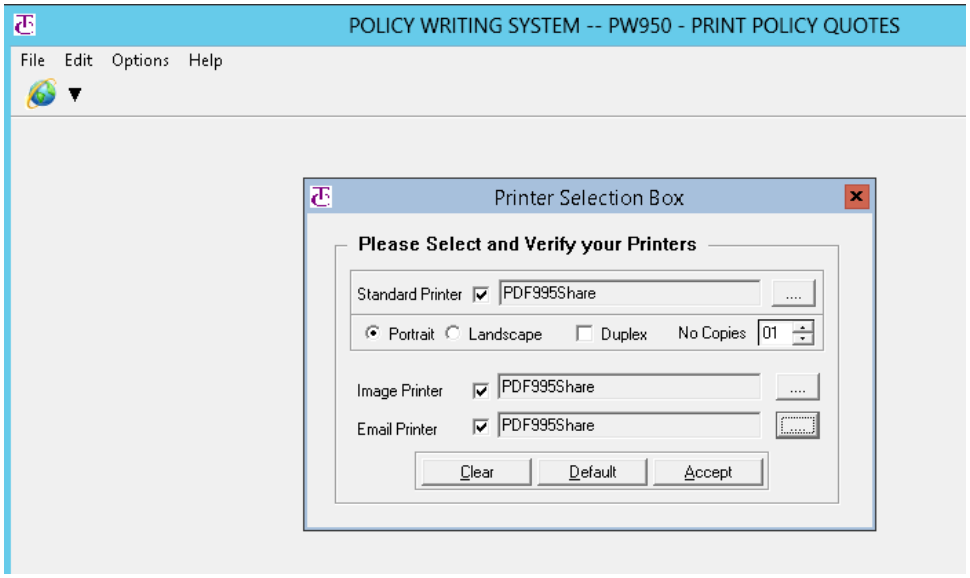
     COVERAGE              COINSURANCE   DEDUCTIBLE   LIMIT OF LIABILITY PREMIUM
.... ....1.... ....2.... ....3.... ....4.... ....5.... ....6.... ....7.... ....8
```

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To print a quote, first select a method of inquiry. Key in the quote number or all or part of the quote name and key *enter*. A screen of up to fifteen quotes will display. From this screen, select the quote that is to be printed, key *enter*, then select **F4** or **4** for the option **"Print"**. The printed format will be similar to the declarations page, but without reference to the word **policy** or implying there is coverage in force.

IMAGE AND/OR EMAIL A QUOTE

The printer selection box will appear (see screen print) click into the box to the right of standard printer to select your printer depending on whether you want a hard copy or pdf.



In both cases, The Windows Printer Selection box will appear. Choose the PDF Print Driver to create the image and /or Email quote. (Refer to SF_Imaging.doc and SF Agents E-Docs Setup.doc).

If NO is selected, a second question is then asked: DO YOU WANT TO PRINT THE QUOTE NOW? Select NO to exit without printing. If YES is selected to print the quote. The Windows Printer Selection box will appear. Select the desired printer that you wish to have the quote printed to.

Another Windows Printer Selection box will open to choose a printer to print the Terrorism Disclosure Notice if applicable.

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STATUS REPORT

This function will print all quote information and coverage's in a detail worksheet format. To print a status report, first select a method of inquiry. Key in the quote number or all or part of the quote name and key *enter*. A screen of up to fifteen quotes will display. From this screen, select the quote, key *enter*, then select **F5** or **5** for the option **"Status"**. The program will print a status report of the quote. The format will be similar to a Policy Writing status report for the line of business being quoted.

DECLINE A QUOTE

The purpose of declining a quote is to remove the quote from the active list. The insured may have refused the policy or the agent or issuing company may have declined the quote for underwriting reasons. The quote information is still stored within the quoting system for the quoting report, but not accessible through the on-line quoting system. The information is used for "quote to policy" ratios by agent.

To decline a quote, first select a method of inquiry. Key in the quote number or all or part of the quote name and key *enter*. A screen of up to fifteen quotes will display. From this screen, select the quote that is to be declined, key *enter*, then select **F6** or **6** for the option **"Decline"**. After this process, the quote/location/building number will be removed from the screen.

PREVIOUS QUOTE (History)

After changing a quote, this function is used to review previous quoted coverages. To access a previous quote select a method of inquiry, key in the quote number or all or part of the quote name and a screen of up to fifteen quotes will display. Select the quote that is to be reviewed, key *enter*, then **F7** or **7** for the option **"Prev Quote"**. Another window opens and displays previous quotes for the quote/location/building number selected. The previous quotes are listed in oldest to most current sequence. The options to select a previous quote are the same as the previous screen with the exception that option **7** does not apply because the history option is already active.

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POLICY TO QUOTE (Quoting an existing Policy)

A policy can be brought into quoting and reviewed/changed as a quote. This option can be useful if an insured calls and asks "what if" questions on coverage options or the impact of a rate change needs to be determined. Once the coverage options are selected, the quote can be saved, printed and/or sent to the insured or agent for review.

To bring a policy into quoting, enter the Policy Number then select **F4 – Policy to Quote**. The policy information is copied into the quoting system and a quote number is automatically assigned. At this point, key *enter* and quoting will process a change on the policy that is now copied into quoting. The transferred policy/quote can also be accessed by name. Policies that are copied into quoting are not counted as part of the "quote to policy" ratios on the quoting report.

NOTE: ***Once a policy is turned into a quote it cannot be turned back to the original policy number.*** *The quote may be issued as a new policy number or changes may be manually endorsed on the original policy.*

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QUOTE ENTERED IN NAME AND ADDRESS NOT IN POLICY WRITING

In inquiry, a quote listed on the screen may have a zero quote date. This means the name and address information was entered but the quote rating and coverage information was not. The operator had keyed **F8** or *escaped* out of processing the quote before the detail information was written to the quote files. The quote is not in error. The add function can be completed by selecting the change option on this quote and entering the rating and coverage information. Once the quote is complete, the quote date will be the current day.

The quote inquiry screen displays up to fifteen quotes at a time. This screen displays the following items:

LN	**L**ine **N**umber; sequential number of items
PROSPECT	Name assigned to quote; this can be the name (Prospect), ADD'L Name, or DBA Name depending on the type of search done.
RK	Risk Number, usually the location # of the risk.
BL	Building Number (if applicable)
QUOTE #	The quote number assigned to the quote
TYPE	Line of Business of quote
QUOTE DATE	The day when the quote was added to the system
EFF DATE	The proposed effective date for the quote
*****	Indicates previous quotes exist

Name Information[1]**-**
Clicking this button will return to the name and address screen for review and modification.

Basic Endorsements[1]**-**
Clicking this button will open a window displaying the basic endorsements attached to this quote and allow the listed basic endorsements to be updated.

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Locations & Messages[1]-
Clicking this button will open a window displaying the quote location, additional dwelling location, and message description records.

Scheduled Property[1]-
Clicking this button displays the schedule rating screen (PW017). This screen accepts and displays farm machinery/farm property, and inland marine schedule items.

Optional Coverages[1]-
Clicking this button opens the Optional Coverage window (optional ML's). This optional window handles ML endorsements on the quote.

Endorsements and Adjustments[1]-
Clicking this button displays the additional endorsement window. This window displays automatically added additional coverages and allows optional endorsement forms to be added.

[1]When done with the maintenance on each of these windows, program control returns to the original screen (calling screen).

Rate-
Clicking this button will re-rate the quote and display an updated inception premium. In order to save/print the quote, the **rate button must be clicked after updating any other fields.**

Print/Save-
Clicking this button will re-rate, save, and print the quote.

Exit-
Clicking this button will exit the quote **without saving.**

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QUOTE INSTALL AND SETUP INSTRUCTIONS

Town & Country Preparation -

Create Policy Writing Control File extracts for all rated bureau lines the company intends to quote. Use **XPW901** to create the extract files. The names for the extract file should be in the format **QUOTELINE** (QUOTEHO - Quote extract for homeowners)

Modify Policy Writing menus (PW010 and PW070) for quoting and the quoting report (PW990).

System Setup – (At Client Site)

Load quote related programs and menu files

Load Policy Writing Control File Extracts

Create a sub directory off PROG called **"QUOT"**

Add **"PQ"** to Company Setup record in the Table File

If the client is using security, update the user security area for policy quoting.

Reorg the Policy Writing Control file extracts into the Production Policy Writing Control File.

Update Item #14 "New Quoted Lines" in the Policy Writing Control file Master Record. Enter the bureau lines that are to be processed as new quoted lines. Enter as a three digit code: 002, 003, 004, - or - 032, 033, 034 as applicable.

Revise the backup procedure to include the newly created directory **QUOT.**

If company is using *auto policy number assignment,* before entering quotes into the system, enter a dummy quote number of **999999999.** This gives the system an ending marker.

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A. OVERVIEW

INSPRO allows for the optional printing of Terrorism Notices with Declarations. They print immediately following the corresponding declaration as daily work is processed. This feature affords a considerable savings in policy assembly time. The Terrorism finder file would need to have a record in it for the notice to be printed with the policy declaration.

B. PROGRAMS

The following programs are involved to provide this capability:

PA174 PRINT TERRORISM DISCLOSURE NOTICES
PWx81 PRINT POLICY DECLARATIONS (All Declarations Programs)

C. PROCEDURE

The Declaration printing programs will print the first copy of the policy declaration. Then the programs will call out to the PRINT TERRORISM DISCLOSURE NOTICE (PA174). If the Terrorism Notice Finder has a record for the printed policy number, then the program will print that Notice using the Declaration printer.

D. INITIAL SET-UP

Terrorism Notices can now be printed out along with declarations instead of having to collate them.
To turn this feature on: In SF Main Menu, F1 Utilities, select **SF048** Master Options File Maintenance. After answering the printing questions, select 1. Change/Inquire. Enter **PW081** for the Program Number and enter **OP** for the Record Type. Find and select **Print Terrorism Notices with Policies**. By setting your Default answer to "**Y**", the Terrorism Notices will print out with the declaration.

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A. Main Screen

a. **Quote#:** This is the quote number which has been entered in the Supplemental Name & Address screen.

b. **Transaction Date:** The date the quote was entered into the system (If the field is blank and the enter key is pressed today's date will be defaulted).

c. **Transaction Effective:** The date the quote is effective (If the field is blank and the enter key is pressed today's date will be defaulted).

d. **Transaction Code:** This field identifies if the quote is being added for the first time or changed.

e. **Agent:** This field shows the agent number for reference purposes only.

f. **Legal Entity:** Using the drop down box you can select the type of Legal Entity.

g. **Business Description:** This field is used for Description purposes only.

h. **Fleet/Non Fleet:** Identifies the policy as a fleet or non fleet.

i. **Liability Limits:** Using the drop down box you can select the amount of Liability as either single or split limits.

j. **Med Pay:** Using the drop down box you can select the amount of Medical Pay.

k. **UM/UIM Bodily Injury:** Using the drop down box you can select the amount of Bodily Injury as either single or split limits.

l. **UM Property Damage:** Using the drop down box you can select the amount of Property Damage.

m. **Assigned Risk:** Selecting this box identifies it as an assigned risk policy.

n. **Name Information Button:** This button will bring you to the Supplemental Name & Address program.

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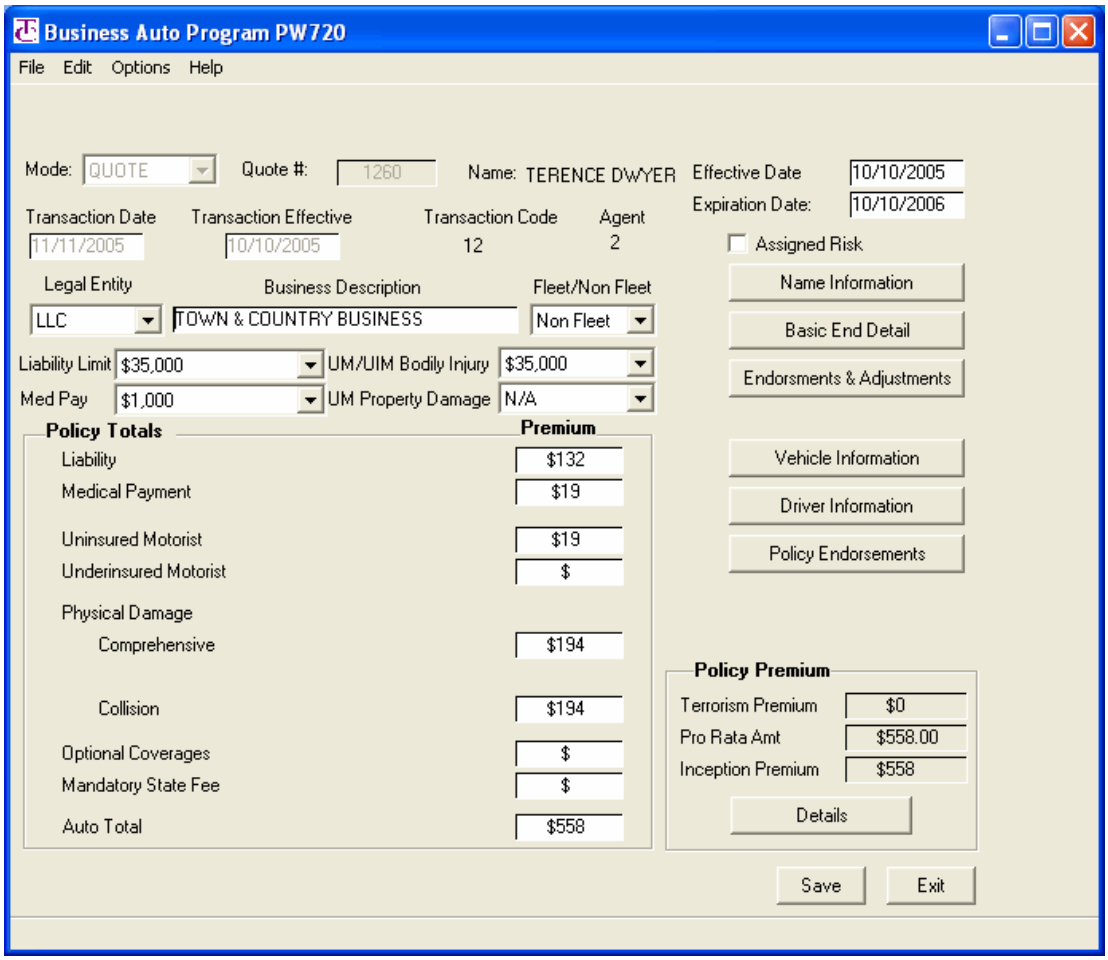
o. **Basic End Detail:** This button will display a box showing the mandatory endorsement and will allow you to add or remove these endorsements.

p. **Endorsements & Adjustments:** This button will bring you to the Add/Maintenance Endorsement program. (See supporting documentation for further information regarding this screen).

q. **Vehicle Information:** This button will bring up the Vehicle Information screen **(Section B).**

r. **Driver Information:** This button will bring up the Driver Information Screen **(Section C).**

s. **Policy Endorsement:** This button will bring up the Policies Endorsement Screen **(Section D).**



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B. Vehicle

I. Vehicle Information

a. **Vehicle #:** This field display which vehicle is being added or changed. The field is an auto generated number and can not be changed.

b. **Type of Vehicle:** Using the dropdown field you are able to select the type of vehicle.

c. **Make:** This field is used to classify the Make of the vehicle

d. **Model:** This field is used to classify the Model of the vehicle

e. **Year:** This field is used to identify the year of the vehicle. This field is a 4 digit year.

f. **VIN:** This field is used to for the VIN Number of the vehicle.

g. **Cost:** This is the value of the vehicle when purchased new.

h. **Garaged City:** This field is used to identify what City the vehicle is garaged.

i. **State/Zip:** This field is used to identify what state and zip code the vehicle is garaged in.

j. **Territory:** This field is used to identify the territory the vehicle is garaged in.

k. **PP Class:** This field is only used for Private Passenger automobiles and identifies the classification of the vehicle.

l. **Over 15 Miles:** This checkbox identifies whether the vehicle is driven over 15 miles daily.

m. **Usage:** This Dropdown box is only used for Trucks & Trailers and identifies the **Business Use** classification.

n. **Weight:** This Dropdown box is only used for Trucks & Trailers and identifies the **Size** classification.

o. **Distance:** This Dropdown box is only used for Trucks & Trailers and identifies the **Radius** classification.

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p. **Rating Factor:** This Dropdown box is only used for Trucks & Trailers and identifies the **Secondary** classification.

q. **Dumping:** This Dropdown box is only used for Trucks & Trailers and identifies weather the vehicle is used for dumping or not.

r. **Coverage Button:** This button will bring up the Vehicle Coverage Screen **(Section B - II)**

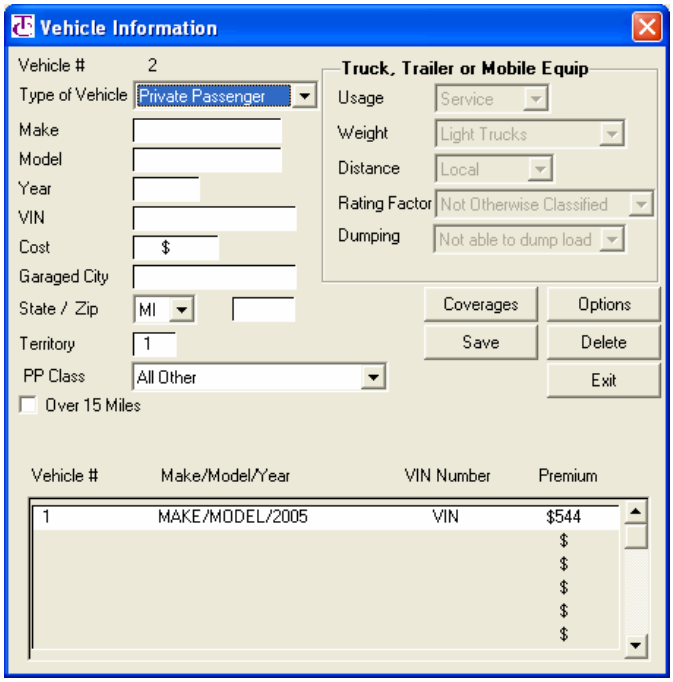
s. **Options Button:** This button will bring up the Vehicle Options Screen **(Section B - III)**

t. **Save Button:** This button will save the current vehicle, if there is information that is missing an error message will be displayed. This record will not be saved until all required information is filled out.

u. **Delete Button:** This button will DELETE the currently selected Vehicle.

v. **Exit Button:** This will exit the current screen.

w. **List View:** The list view will display all vehicles currently on the policy. You may make changes to a vehicle by selecting one from the list.



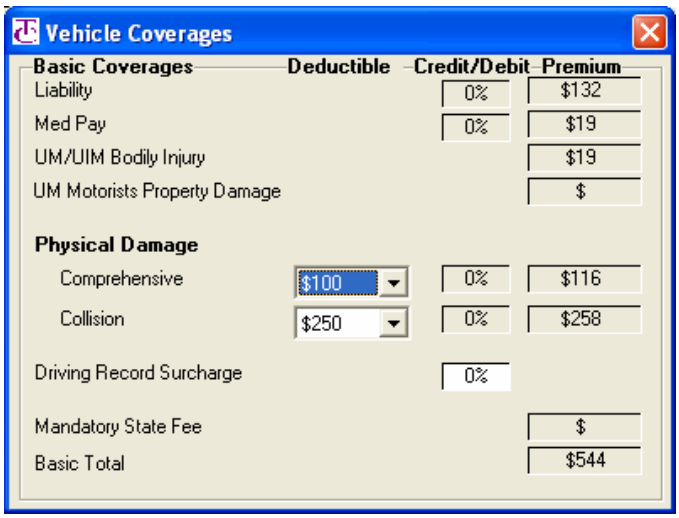
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II. Vehicle Coverage

a. Deductible: Using the dropdown box you are able to select different deductible amounts for both Comprehensive and Collision Coverage.

b. Credit/Debit: These fields show the amount of Credit/Debit that is being applied to each premium base on what has been entered in the Policy Endorsement Screen.

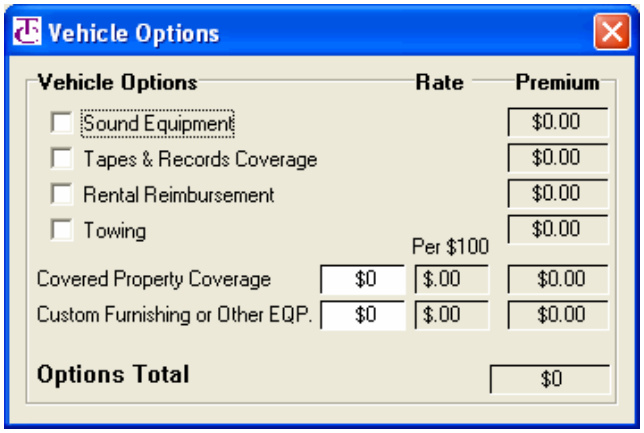
c. Driving Record Surcharge: Allows you to enter a Surcharge amount which will be applied to the final premium amount.



III. Vehicle Options

a. Options: Check each option that applies to the Vehicle.

b. Coverage's: Once an amount has been entered the rate will display and the premium will be calculated.



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C. Driver Information

a. Driver Name: Enter Driver full name.

b. Sex: Using the dropdown box select Male or Female.

c. Married: If Married mark the Married checkbox.

d. Birth Date: Enter Date of Birth in the following format MMDDYYYY or hit enter to bring up a calendar.

e. License Number: Enter the driver's license number.

f. License State: Enter the state the driver is license in.

g. Primary Vehicle: Using the dropdown box select the vehicle that this driver primarily uses.

h. Use: Enter the percent of usage for this vehicle.

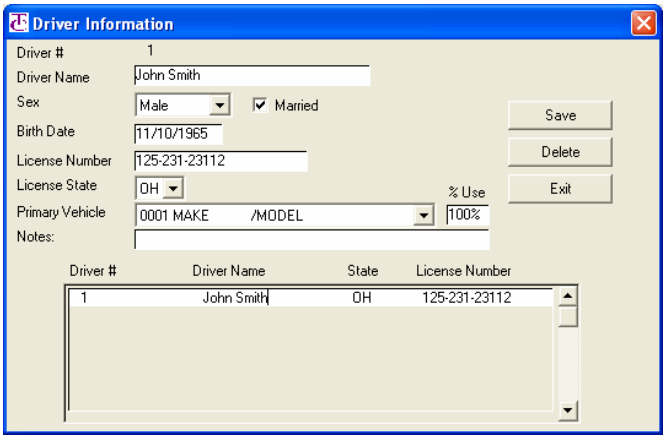
i. Notes: This field is used for informational purposes.

j. Save Button: Once all fields have been entered click on this button in order to save the record.

k. Delete Button: This button is used to delete the currently selected driver record.

l. Exit Button: This will exit the current screen.

m. List View: The list view will display all drivers currently on the policy. You may make changes to a driver by selecting one from the list.



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D. Policy Endorsements

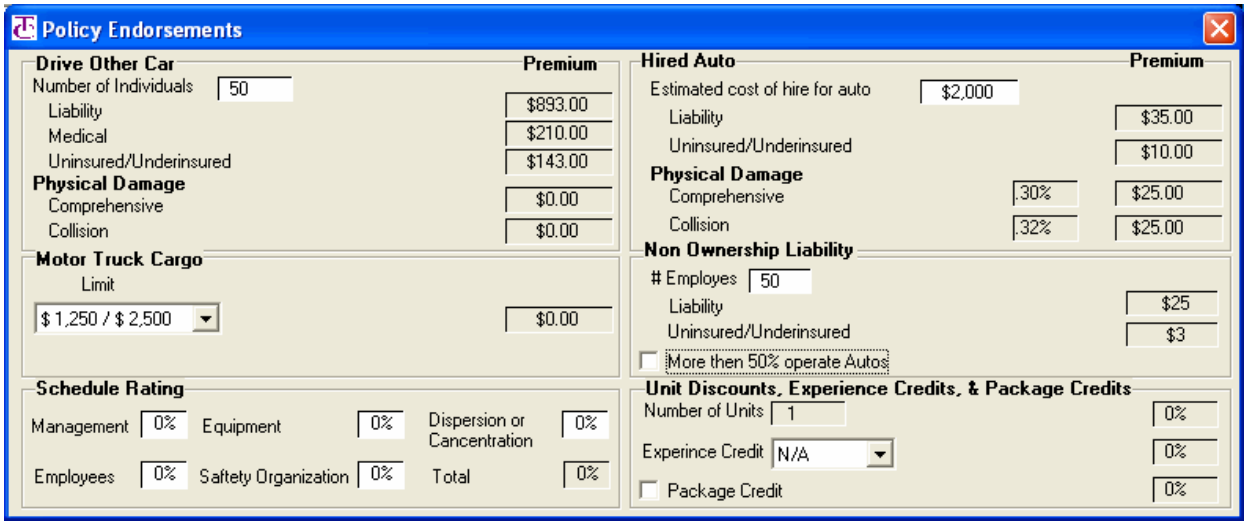
a. Drive Other Car/Hired Auto: Once the numbers of individuals or estimated cost is entered the premium will be calculated based on the rates entered.

b. Motor Truck Cargo: Using the dropdown box you may select the appropriate limit; Base limit is $1,250/$2,500 with no charge and is mandatory.

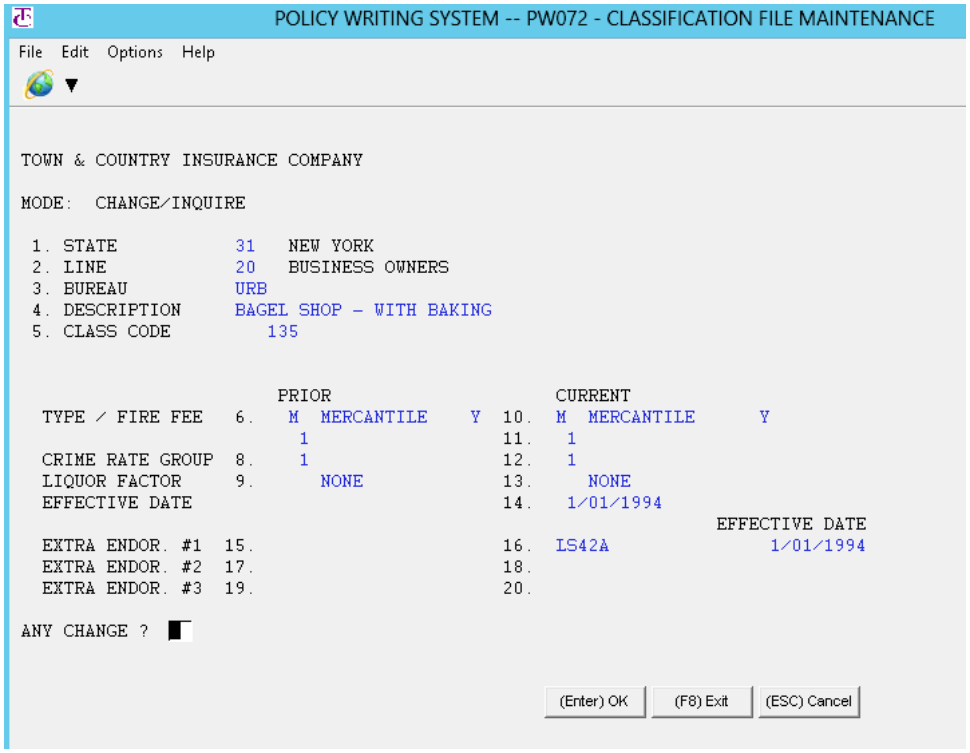
c. Schedule Rating: Enter the appropriate Credit/Debit percentage for each category **(If entering a Credit, use a negative percentage).**

d. Non Ownership: Enter the number of employee's if more then 50% of the employees regularly operate the auto check the More then 50% operate Autos Box.

e. Unit Discounts/Experience Credits/Package Credits: The number of units will be automatically calculated as well as the credit that is applied. Using the dropdown box select the appropriate Experience credit to apply. If the policy is eligible for a package credit, select the Package Credit check box.



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CLASSIFICATION FILE MAINTENANCE (PW072)

State — Enter 31 for NY.

Line — Enter "20" for Business Owners (or your company line of business for Business Owners).

Bureau — Enter URB for the rating bureau.

Description — Enter the business classification description as you want it to appear on the declaration page.

Type — Some examples of valid Type of Business entries are:

A = Apartments	O = Offices
C = Churches	S = Service
M = Mercantile	U = User Defined

Note: Type F1 to see full list of Type Codes

Fire Fee — Key in "YES" if Fire Fee applies.

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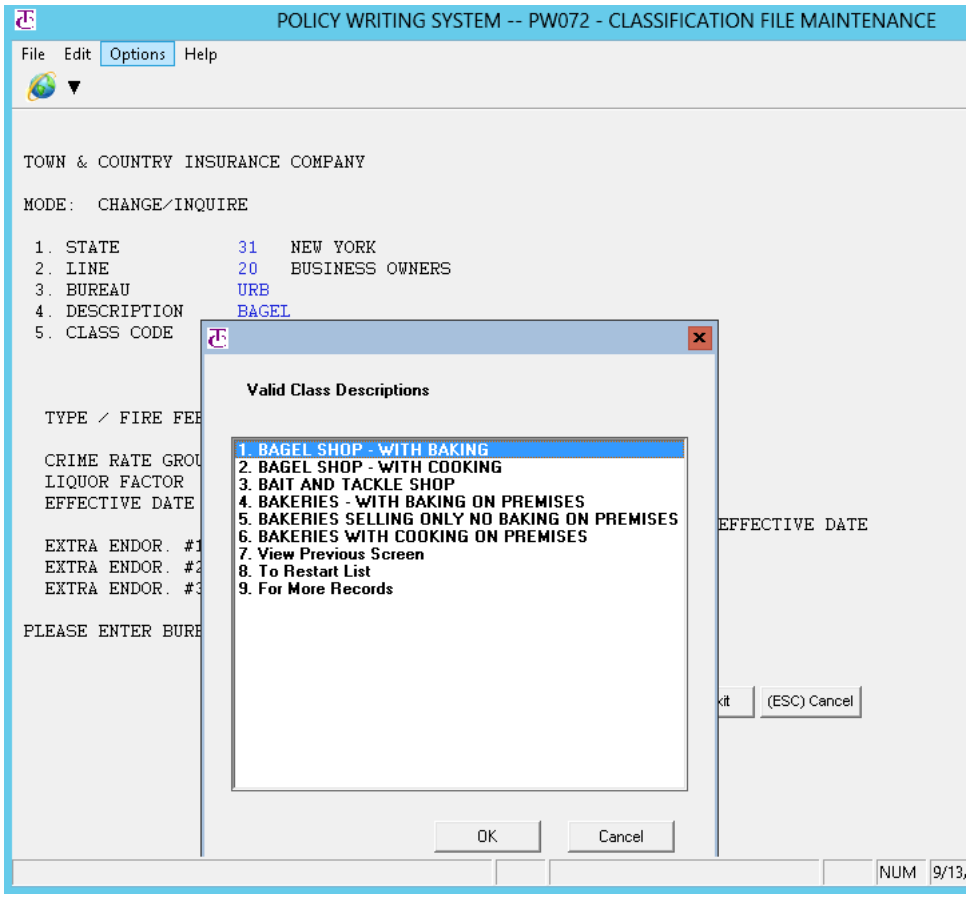
Rate Group Enter the rate group that applies to the specific type of coverage. (See URB manual).

Crime Rate Group Key in if applicable

Liquor Factor
1 - Beer & Wine
2 - Clubs
3 - Package Store
4 - None

Enter the appropriate responses for the current column. Key in the effective date the current side would be used.

Key in extra endorsements if applicable.



CLASSIFICATION FILE MAINTENANCE (PW072)

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This is the classification file maintenance program (change screen). This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with "N" the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selection.

The entire Classification File may be reviewed by printing PW097 from PW Rate & Endorsement File Maintenance. Selection Criteria is by State (Two digit code); Line of Business (select one, or enter through for all); and Bureau.

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PLEASE SELECT:

1. EDIT MASTER RECORD

Key the item number to change. Key Enter through each screen. Key <ESC> to cancel any changes. Key <F8> at Please Select when done.

1. **PRINT PROVISIONS STMT**
   Key **(N)O** if the Provisions Statement is not applicable. Key **(Y)ES** to print the Provisions Statement at the bottom of the Declarations.

2. **PRINT ASSESSMENT HEADER**
   Key **(N)O** if an Assessment Header is not applicable. Key **(Y)ES** to print the Assessment Header at the top of the Declarations. Edit Literal Records 30 & 31 to amend wording.

3. **VANDALISM CLASS**
   Key the two digit Company Line of Business Code used by system defaults and reports for Vandalism classification.

4. **PRINT COMPANY NAME & ADDR**
   Key **(N)O** if Declarations are printed on Letterhead. Key **(Y)ES** to Print Company Name and Address at the top of the Declarations. Edit Company Name and Address Table Records 1-5 as needed.

5. **PRINT DATES**
   Key **(T)RANS DATE, (S)YSTEM DATE, (B)OTH DATES** or **(N)O DATES** to print or exclude printing of the transaction date on the lower left corner of the Declarations and the system date on the lower right hand corner of the Declarations.

6. **PRINT ACV OR RC**
   Key **(Y)ES** to include, or **(N)O** to exclude the words, Actual Cash Value or Replacement Cost printing after Residence on Personal Lines Declarations.

7. **PRINT EXTRA DEC FOR MORTS**
   Key (1) to print separate laser copies of Declarations for each Mortgagee. Key **(Y)ES** to print non- laser multi-part form copies for Mortgagees. Key **(N)O** to not print Mortgagee copies of Declarations.

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8. SPLIT LIMIT FOR LIABILITY
This question is applicable only to Non-Rated URB CF/SMP Commercial Policies. Key **(Y)ES** for Split Limit. Key **(N)O** for Single Limit.

9. RATE DATE USAGE
Key (O)RIGINAL EFFECTIVE DATE for rates and endorsements to take effect only on the renewals for policies with terms greater than 12 months. Key **(C)URRENT ANNIVERSARY DATE** for rates and endorsements to recalculate with each annual anniversary processing.

10. RATE FOR SMP POLICY
Key the SMP policy factor to be used for Non-Rated URB SMP Commercial Policies. Rated commercial policies do not use this field. The SMP factor is programmed.

11. SURVEY LINES
Key the two digit Company Lines of Business to select for Pre-Renewal Surveys.

12. LINES NOT ROLLED
Key the two digit Company Lines of Business that are not rolled by PA060. These are the lines of business selected by Auto Anniversary (PW200 and PW040).

13. CHAIN MULT OR CHG/CR TO BASE
Key **(C)HAIN** to apply adjustment factors to the previous adjusted premium. Key **(O)RIGINAL BASE** to calculate all adjustments from the original base premium. **Caution:** This should not be changed once the system is in use. Change would require further system set up changes to rates and endorsements as well as possible custom programming.

14. PRINT DATE SIGNED
Key **(Y)ES** to include, or **(N)O** to exclude the countersignature date printing on the Declarations.
Refer to **SF048** Master Options File Maintenance Options. The **PW081** program Option 1 PRINT COUNTERSIGNATURE/AUTHORIZED REPRESENTATIVE Default Answer should be set to **(Y)ES.**

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15. SIGNATURE
Key the authorized representative's name to be printed, or **A** to have the agency name printed, or \S to have the signature bitmap print on the Declarations. Leave this field blank to manually sign Declarations or if your printer has a signature chip. Note: PWSIGN.BMP is stored in the QPR folder.

16. LINES RATED
Key the three digit Bureau Lines of Business starting with a zero for lines rated by the system.

DEFAULT POLICY WRITING QUESTIONS

17. EXIT TO NAME AND ADDRESS
Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Note that the Default Answer in the Master Options File is X for these questions as they are controlled here.

18. DO YOU WANT TO DISTRIBUTE OVER REMAINING PAYMENTS
Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Key **(Y)ES** under CHG and other fields may be left blank if not applicable for this question. Note that the Default Answer in the Master Options File is **X** for these questions as they are controlled here.

19. ADD/ANV/REN MORE DWELLINGS TO THIS POLICY
Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Note that the Default Answer in the Master Options File is **X** for these questions as they are controlled here.

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20. WAS THIS POLICY PREVIOUSLY COMPUTER RATED

Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Key **(N)O** under REN and other fields may be left blank if not applicable for this question. Note that the Default Answer in the Master Options File is **X** for these questions as they are controlled here.

21. DO YOU WANT TO PRINT A DECLARATION

Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Note that the Default Answer in the Master Options File is **X** for these questions as they are controlled here.

22. EXIT TO ADD PREMIUMS

This question is applicable only to Non-Rated Commercial Policies. Key **(Y)ES** for the default answer YES to this question under ADD, CHG, CANCEL, ANV, or REN. Key **(N)O** for the default answer NO to the question under the above when ADDING, CHANGING, CANCELLING, processing ANNIVERSARIES or RENEWING policies. Note that the Default Answer in the Master Options File is **X** for these questions as they are controlled here.

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NEXT SCREEN 2
*(This Screen 2 may be set up & default settings for clients who write Craft 12 Coverage)***

1. **WINDSTORM CLASS**
   Key the two digit Company Line of Business Code used by system defaults and reports for Personal Lines Dwelling Fire Windstorm classification.

2. **LIABILITY CLASS**
   Key the two digit Company Line of Business Code used by system defaults and reports for Personal Lines Dwelling Fire Liability classification.

3. **PRINT ML-52**
   Key **(N)O** to not print the URB ML-52 Form. Key **(Y)ES** to Print the URB ML-52 Form with the Declarations.

4. **CREATE REINSURANCE**
   Currently not used. Reinsurance custom programming overrides this setting.

5. **PRINT ADJUSTMENT CREDITS**
   Key **(N)O** to not itemize adjustment credits. Key **(Y)ES** to print the adjustment credit descriptions on the Declarations.

6. **PRINT PAYMENT PLAN**
   Key **(Y)ES** to print the payment plan code on the Declarations. Key **(N)O** to exclude the payment plan code from printing on the Declarations.

7. **PRINT ENDORSEMENT COSTS**
   Key **(Y)ES** to print the individual endorsement descriptions and costs on the Declarations. Key **(N)O** to exclude to not itemize the descriptions on the Declarations.

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8. **PRINT LASER ENDORSEMENTS**
   Key **(Y)ES** to turn the option on to print bureau forms. Key **(N)O** to not use this option.
   Note that **LOADE** program needs to be run when this option is licensed for the first time. Endorsement MS WORD documents must be named appropriately and stored in the ISPO Directory. Refer to Policy Writing Documentation: Endorsement Forms Printing.

9. **DEC FOR ADDITIONAL INSURED**
   Key **(Y)ES** to print separate laser copies of Declarations for each Additional Insured. Key **(N)O** to not print Additional Insured copies of Declarations.

10. **PRINT ALL SCHEDULES**
    Key **(Y)ES** to print all schedules on changes with Declarations. Key **(N)O** to only print the new or changed schedules with Declarations.

11. **PRINT FLOOD COMMENT**
    Key **(Y)ES** to print the New York flood comment on all Declarations. Key **(N)O** to exclude the New York flood comment on Declarations.

12. **PRINT PHONE NUMBER**
    Key **(N)O** to exclude the phone number from printing on Declarations. Key **(Y)ES** to print the phone number under the Company Name and Address at the top of the Declarations. Edit Company Name and Address Table Record 6 as needed.

13. **PRINT LITERAL COPY 1**
    Key ** **INSURED** ** to have the insured copy of the Declarations print first.

14. **PRINT LITERAL COPY 2**
    Key ** **AGENT** ** to have the agent copy of the Declarations print second.

15. **PRINT LITERAL COPY 3**
    Key ** **COMPANY** ** to have the company copy of the Declarations print third.
    Note that the agent and company copy (2 and 3) order may be switched if custom programming has not been done to turn off the printing of a company copy.

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16. BOP RATING
If the URB or AAIS BOP rating option has been licensed, Key the date that BOP rating is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in **PW066** Rate File Maintenance BOP.

17. BOP RATING PRIOR/SINCE
Key **(Y)ES** if prior and since 1960 year built URB BOP rates apply. Key **(N)O** if not applicable.

18. SF-10B COVERAGES
Key the URB BOP coverage code in each field for the literals and coverage amount to be printed on the SF10B in the order entered. 1=Additional Expense, 2=Loss of Income, 3=Accounts Receivable, 4=Building Inflation Guard, 5=Employee Dishonesty, 6=Exterior Signs, 7= Money & Securities, 8=Away from Insured Premises, 9=Valuable Papers and Records, 10=Seasonal Variation, 996=Personal Injury, 997=Sprinklered. Note that changing this order may require filing the revised Declarations with state Insurance Department.

19. QUESTION MIN PREM
Key **(Y)ES** to have the system ask if the BOP Minimum Premium should be charged whenever it is applicable. Key **(N)O** to not ask the question automatically.

20. THIRD YEAR ANNIVERSARY
Key **(Y)ES** for the pre-renewal survey question on 1 year policies on their 3 year anniversary. Key **(N)O** to not ask the third year anniversary question on pre-renewal surveys for 1 year policies.

21. SKIP CANCELLED POLICIES
Key **(Y)ES** to prevent changes, anniversaries or renewals on cancelled policies. Key **(N)O** to allow changes, anniversaries or renewals on cancelled policies.

22. URB FIRE 11/96 EFF DATE
If the Optional URB 11/96 rating option has been licensed, Key the date that Fire rating is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW065 Rate File Maintenance.

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23. ML ENDORSEMENT RATING

If the Optional ML Endorsement Rating (for HO, MHO and FO policies) has been licensed, Key **(Y)ES.** If it has not Key **(N)O.** Contact Town and Country Computer Services for the Password. Rates are stored in PW067 Rate File Maintenance ML Endorsement.

24. USE ML-11 ENDORSEMENT

Key **(Y)ES** if Optional ML Endorsement Rating has been licensed and the ML-11 Form is used for Farmowners Liability. Key **(N)O** if the ML-11 Form is not used. Note this field may not be accessed if ML Endorsement field is **(N)O.**

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NEXT SCREEN 3

1. **LLP 10/95 EFF DATE?**
   If the Optional URB LLP 10/95 rating option has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW065 Rate File Maintenance.

2. **GLOBAL INFL. FACTOR**
   Key the percentage amount of the inflation guard desired for all lines of business to be applied at renewal/anniversary. Applies to all lines and overrides individual policy programming inflation guard percentage.

3. **COMM RATING EFF DATE**
   If the Optional (ISO, URB or AAIS) Commercial Policy rating option has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW064 Rate File Maintenance Commercial Lines.

4. **COMM RATING PRIOR SINCE**
   Key **(Y)ES** if prior and since 1960 year built URB Commercial rates apply. Key **(N)O** if not applicable.

5. **SMP APPL METHOD**
   Key (B) to apply URB SMP Factor to Base Rates. Key **(F)** to apply to URB SMP factor to final premium.

6. **ADJ APPL METHOD**
   Key **(C)HAIN** to apply SMP adjustments separately. Key **(L)UMP SUM** to apply SMP adjustments lump sum.

7. **USE LIABILITY SCHEDULES**
   Key **(Y)ES** to print the individual Commercial Liability Schedules with the Declarations. Key **(N)O** to print the liability items on the supplemental Declaration page.

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8. **PRINT CUSTOMER SINCE**
   Key **(Y)ES** to print the customer since date on the Declarations (taken from the original date in SF010 Name and Address file). Key **(N)O** to not print this on the Declarations

9. **CHARGE EXTRA FOR LS-6**
   Key **(Y)ES** to charge 15% for URB LS-6. Key **(N)O** to let it rate without the 15% additional charge.

10. **MHO ZONE EFF DATE**
    If the Optional URB MHO Zone Rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW065 Rate File Maintenance.

11. **LLP 10/98 SUB ZONE?**
    If the Optional URB LLP 10/98 Sub Zone rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW065 Rate File Maintenance.

12. **BOP 9/97 SUB ZONE?**
    If the Optional URB BOP 9/97 Sub Zone rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW066 Rate File Maintenance BOP.

13. **ML220 ENDORSEMENT**
    If the Optional AAIS ML220 Endorsement has been licensed, Key **(Y)ES**. Blank or **(N)O** if it is not licensed. Contact Town and Country Computer Services for the Password.

14. **NEW QUOTED LINES**
    If the GUI Quote Option has been licensed, enter the three digit Bureau Lines of Business codes for each licensed line: 002 or 032=Homeowners, 003 or 033=Farmowners, 004 or 034=MHO. Blank if not licensed. Contact Town and Country Computer Services for the Password.

15. **LIMITED FIRE LIABILITY**
    If the URB Limited Fire Liability option has been licensed, Key in the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password.

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16. ML689 ENDORSEMENT
If the Optional AAIS ML689 Endorsement has been licensed, Key **(Y)ES**. Blank or **(N)O** if it is not licensed. Contact Town and Country Computer Services for the Password.

17. FARM RELATIVITY DATE
If the Optional AAIS Farmowners Relativity Rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW061 Relativity Rate File Maintenance.

18. ML70-A ENDORSEMENT
If the Optional URB ML-70A Endorsement has been licensed, Key **(Y)ES**. Blank or **(N)O** if it is not licensed. Contact Town and Country Computer Services for the Password.

19. HOME RELATIVITY DATE
If the Optional AAIS Homeowners Relativity Rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW061 Relativity Rate File Maintenance.

20. MHO RELATIVITY DATE
If the Optional AAIS MHO Relativity Rating has been licensed, Key the date that it is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in **PW061** Relativity Rate File Maintenance.

21. IMAGING PRINT LITERAL
If Image printing, enter the copy literal that should be displayed on you imaged declarations and quotes.

22. SCHEDULE MIN PREM
If using Minimum Premium for schedule endorsements (PW017), enter "E" for endorsement level applied minimum premium, "I" for per item minimum premium, or "N" for not in use.

23. SCHED MIN PREM DATE
If Schedule Min Prem is "E" or "I", key the date to begin processing. Should not be before the latest Anniversary rated date in the system.

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24. CONDO RATING EFF DATE
If the Optional Condominium rating has been licensed, key the date that condo rating will be effective to activate condo rating. Contact Town and Country Computer Services for the Password.

NEXT SCREEN 4

1. EFF DATE OF 7/00 BOP URB MANUAL
If using the URB 7 2000 BOP manual, Key the effective date to start using this manual.

2. PERS MECH BREAK BUR LINES
If Mechanical Breakdown is being applied to Personal Lines, Key the Bureau line codes of your Personal Lines of Business to create personal and commercial versions of your monthly and quarterly submission files. Up to 5 bureau lines can be entered. Leave blank if not splitting personal and commercial policies in submission files.

3. URB FO 2/01 EFF DATE
If using the URB Feb 2001 FO manual , Key the effective date to start using this manual.

4. URB LLP 3/12 EFF DATE
If using the URB Mar 2012 LLP manual , Key the effective date to start using this manual.

5. AAIS MA HO 3/11 EFF DATE
If using the AAIS Mar 2011Massachusets HO manual , Key the effective date to start using this manual.

OPTIONAL SCREENS **

If Optional Bureau Lines of Business are entered in Lines Rated for URB Craft12 Line 035 and/or MSO BOP Line 091, additional screens will prompt for Coverage Limit Defaults for these lines.

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OPTIONAL CRAFT/12 SET UP & DEFAULTS SCREEN

1. – 14. ACCOUNTS RECEIVABLE – MED PAY
Key the Default Limit of Insurance for each described coverage. Key **(Y)ES** for the system to prompt for confirmation of the coverage amount for each item during policy entry. Key **(N)O** to skip the coverage item during policy entry.

15. – 16. OPTIONAL COVERAGES
Key Optional Coverage Literals if applicable. Key the Default Limit of Insurance for the optional coverage. Key **(Y)ES** for the system to prompt for confirmation of this item during policy entry. Key **(N)O** to skip the coverage item during policy entry. Key the **SPACE** Bar if the item is a Property Coverage. Key **(O)** if the item pertains to Coverage O. Key **(P)** for Personal Injury. Key the desired print order on the SF-512 for this item. Example 12 will print before M&C on the SF-512.

17. – 20. BUILDING – O & C PROT (LS-8)
Key the Default Limit of Insurance for each described coverage. Key **(Y)ES** for the system to prompt for confirmation of the coverage amount for each item during policy entry. Key **(N)O** to skip the coverage item during policy entry.

21. PAYROLL (per 1000).
Key the Default Payroll Amount per $1000.

22. RECEIPT (per 1000)
Key the Default Receipts Amount per $1000.

23. AGGREGATE
Key the Aggregate Factor. Example Key **(2)** for 2:1. Key **(0)** for None.

24. SF-512 DOUBLE SPACE
Key the **(Y)ES** to print double spacing on the SF-512. Key **(N)O** for single spacing.

25. LIABILITY DEFAULT
Key **(1)** LS-3, **(2)** LS-5, or **(3)** LS-6.

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OPTIONAL MSO BOP
BU 04 13 SUPPLEMENTAL DECLARATION LIMIT DEFAULTS

1. **MSO BOP DATE**
   If the MSO BOP rating option has been licensed, Key the date that MSO BOP rating is first being rated by the system. Contact Town and Country Computer Services for the Password. Rates are stored in PW066 Rate File Maintenance BOP.

2. **– 26. ACCOUNTS RECEIVABLE – FIRE/EXPLOSION LIAB**
   Key the Default Limit of Insurance for each described coverage.

OPTIONAL MSO BOP
BU 04 03 SUPPLEMENTAL DECLARATION LIMIT DEFAULTS

1. **– 26. ACCOUNTS RECEIVABLE – FIRE/EXPLOSION LIAB**
   Key the Default Limit of Insurance for each described coverage.

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2. EDIT LITERAL RECORDS

1. **STATE CODE**
   Key the two digit State Code.

2. **LOB CODE**
   Key the two digit Bureau Line of Business Code.

3. **RECORD NUMBER**
   Key (Y)ES at any change, edit the literal record and Key Enter. Key Enter until prompted to enter the next state code. <F8> when done.

PLEASE NOTE:

Before printing a CFire or SMP quote, the following literal #272 must be entered in PW300 Control File (from PW, F1 Utilities). ST is two digit ST code; Line is Bureau Line. If literal 272 is not in the PW300 Literals, INSPRO will use literal 65 (dec literal only) which will affect the spacing of this line on CFire or SMP quotes. See screen print below.

```
1.  STATE CODE          31   NEW YORK
2.  LOB CODE             8
3.  RECORD NUMBER       0272

LITERAL DESCRIPTION

     COVERAGE              COINSURANCE   DEDUCTIBLE   LIMIT OF LIABILITY PREMIUM
.... ....1.... ....2.... ....3.... ....4.... ....5.... ....6.... ....7.... ....8
```

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3. PRINT CONTROL FILE

SELECT STATE AND LINE?
Key **(Y)ES** to print Literals for only selected states and Bureau Lines. Key Enter. Key two digit state code. Key two digit Bureau Line of Business Code. Key **(N)O** to print literals for all states and all lines of business.

A windows printer selection box will display. Once the desired printer is selected the report will automatically run and print.

4. PRINT MASTER RECORD ONLY

Select this option to print only the Policy Writing Control File Master Record Data. A windows printer selection box will display. Once the desired printer is selected the report will automatically run and print.

FURTHER EXPLANATION

This file maintains the system controls and defaults for Policy Writing and Rating as well as the Literals and defaults for printing Declarations. It is recommended that you Print the Control File before changing any settings or Literals.

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ARTISANS RATE ENTRY KEY FIELDS

Rate entry for Artisans will be completed in PW066 Rate File Maintenance. At the main PW menu, select Menu Rate & File Maintenance/PW066.

Coverage A - Building or **Coverage B - Contents**

Territory	Territory
Protection	1 = Protected, 2 = Semi Protected 3 = Unprotected
Construction	1 = Frame, 2 = Joist Mas, 3 = Non com, 4 = Mas N/C , 5 = Fir Res

Coverage R - Rate Groups for Business Property

Territory	Territory
Premises Charge	1 = On Premises
Rate Group	0 - 6
Amount	High Limit of Insurance

Coverage L - Liability

Territory	Territory
Rate Group	Rate Group
Amount	Each Occurrence Limit

Coverage C - XCU Liability

Territory	Territory
Class	1 - Earth Excavation 2 - Landscape Gardening 3 - Plumbing Residential or Office 4 - Septic Tank 5 - Steel Cutters 6 - Steel Drillers 7 - Trench Digger 8 - Waterproofing 9 - Welder
Amount	Each Occurrence Limit

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Coverage T - Personal Property off Premises Charge

Territory	Territory
Rate Group	0 - 6
Amount	Total Limit

Coverage M - Money & Securities

Territory	Territory (Base Amount) or 0 (Rule 8.9)
Rule 8.9 only	
off limit/ 100	limit divided by 100
Amount	On limit (whole limit)

Coverage X - Deductible

Deduct Code	1 = Property 2 = Liability
Amount	Deductible Amount

Coverage G - Aggregate

Table	1 = General Agg 2 = Products
Amount	Multiple

Coverage O - Fire Legal

Amount	Coverage O limit

Coverage P - Personal Advertising Exclusion

Enter Factor

Coverage F -

Table 1	Contractual Liab Limitations
Table 2	Aggregate Limit Per Project
Enter Factor	

Coverage U - Optional Endorsements

End Code 6 PACE 1

End Code 7 PACE 2

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End Code 8 PACE 3

End Code 4 Loss of Income
Table 1 = Without Waiting Period
2 = With 72 hour waiting period

End Code 11 Backup Sewer Drain

End Code 12 Employee Dishonesty
Amount Limit

End Code 14 Accounts Receivable

End Code 15 Valuable Papers

End Code 16 Computers
Rate 1 Fire Resistive & Mas Non. Comb.
Rate 2 Non Comb. & Joist Mas
Rate 3 Frame

End Code 17 Signs

End Code 18 Glass Coverage
Rate 1 2nd Floor and Below
Rate 2 Exterior Above 2nd floor
Rate 3 Interior
Rate 4 Territory 10-30, 60, 70, 90-120
Rate 5 Territory 40
Rate 6 Territory 50, 80

End Code = 19 Earthquake Coverage
Table 4 = Zone 4
Property 1 = Building 2 = Pers Prop
Rate 1 = 1C, 2A
Rate 2 = 1D, 2B
Rate 3 = 3A, 4A
Rate 4 = 3B, 4B, 5A
Rate 5 = 4C, 4D, 5AA
Rate 6 = 5B
Rate 7 = 5C

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Table5 = Zone 5
Property 1 = Building 2 = Personal Property
Rate 1 = 1C-D, 2A-B
Rate 2 = 3A-B, 4A-B, 5A
Rate 3 = 4C-D, 5AA
Rate 4 = 5B
Rate 5 = 5C

Table 0 = Factors
Rate 1 = 10-25%
Rate 2 = 25-50%
Rate 3 = over 50%
Rate 4 = Ground Stability
Rate 5 = Roof Tank

Table 9 = Deductible
Amount = % (ie 2, 3 etc)
Rate 1 = 4D, 5AA, 5B, 5C
Rate 2 = All other

End Code = 20 Installation Floater
Table 1 = Property
Amount = Limit of Prop at Jobsite

Table 2 = Testing Coverage

End Code = 21 Contractors Equipment
Table 1 = Blanket 2 = Scheduled
Enter rates as in the manual Amount per $1000 for each group

End Code = 22 Contractors Tools
Enter rates as in the manual Amount per $1000 for each group

End Code = 23 Lessors (Additional Insured)

End Code = 24 Lessor Leased Equipment

End Code = 25 Lessor Grantor of Franchise

End Code = 26 Owners, Lessees or Contractors

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End Code = 27 Care, Custody, Control
Amount = Limit of liability (whole amount ie 300000)

End Code = 28 Hired/Non Owned
Amount = Limit of liability (whole amount ie 300000)
Rate1 = Hired
Rate2 = Non Owned

End Code = 29 Employee Benefits
Amount = Each Claim (whole amount ie 25000)

End code = 30 Voluntary Property Damage
Amount = Each Occurrence (whole amount ie 1000)

End Code = 31 Employee Related Practice
Table 1 = Service 2 = Construction
Amount = limit of insurance (ie 25000)
1st Rate = full time
2nd Rate = part time

Table 6 = Extended Reporting

Table 7 = Deductible Table
Amount = Deductible Amount
Rate 1 = 25000
Rate 2 = 50000
Rate 3 = 100000
Rate 4 = 300000
Rate 5 = 500000
Rate 6 = 1000000

Table 8 = Additional Insured
Rate1 = New Organizations
Rate2 = All Employees
Rate3 = Supervisory Employees
Rate4 = Controlling Interests
Rate5 = Designated Person

Table 9 = Claims Made Table
Amount = Years in Program

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CLASS CODE ENTRY

Class Code entry for Artisans will be completed in PW072 Classification File Maintenance. At the main PW menu, select Menu Rate & File Maintenance/PW072.

State	State Code
Line	Bureau Line Code
Bureau	AIS
Description	Class Description
Class Code	5 digit Stat Class
ERP	"S" or "C"
Rate Group (Prop)	Property Rate Group Number
Rate Group (Liab)	Liability Rate Group Number
XCU	Y" or "N"
Effective Date	Effective date of Current side
Extra Endor	Up to 3 extra endorsements can be entered that will automatically be added to the policy when this class code is entered.

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ARTISANS ENDORSEMENT ENTRY

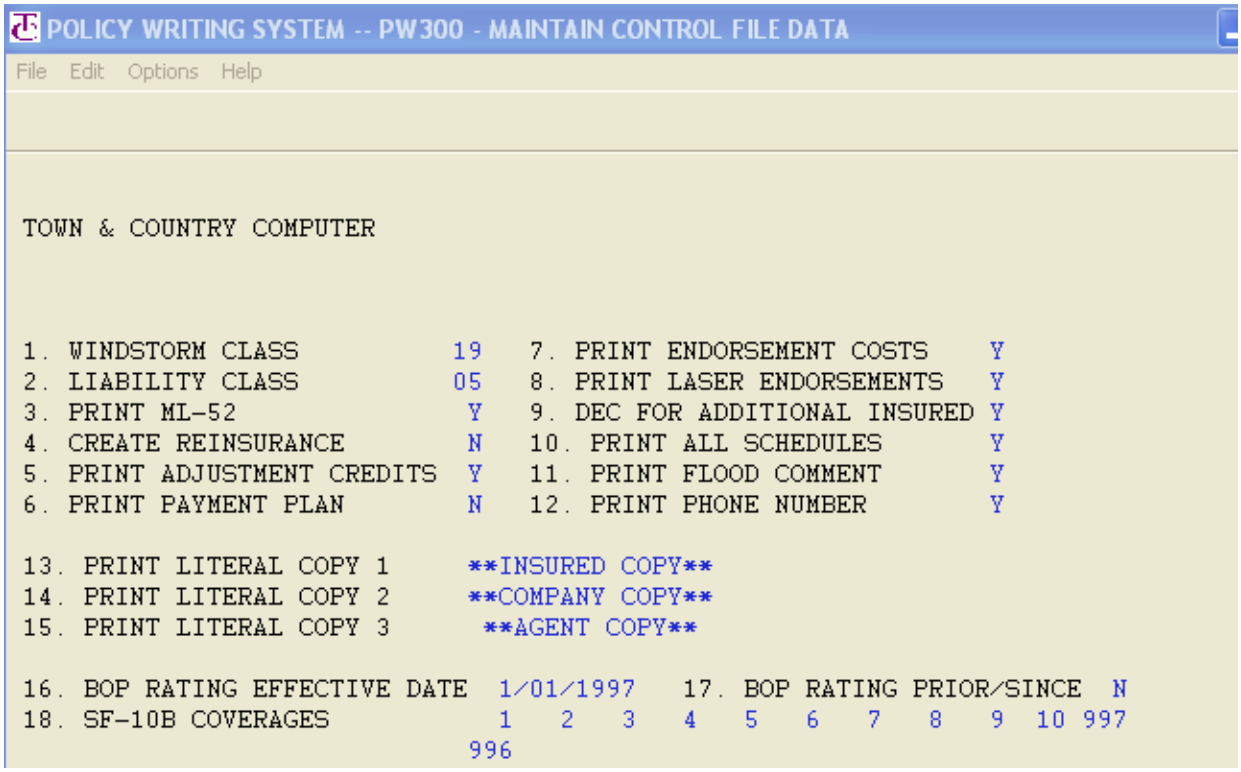
AP0611	Loss of Income
AP309	PACE 1
AP312	Schedule of Artisans Property Additional Coverage
AP310	Artisans PACE 2
AP311	Artisans PACE 3
BP348	Theft Exclusion
BP330	Water Damage Coverage
AP308	Employee Dishonesty
AP304	Money & Securities Coverage
BP320	Accounts Receivable Coverage
BP328	Valuable Papers
BP322	Computer Coverage
AP0662	Installation Floater
AP0659	Contractors' Equipment
AP0660	Contractors' Equipment Schedule
AP0661	Contractors' Tools
GL842	Additional Insured Lessors
BP305	Additional Insured Leased Equipment
BP499	Additional Insured Grantor of Franchise
GL113	Additional Insured - Owners, Lessees, or Contractors
GL242	Supplemental Liability Coverage
BP605	Expanded non-owned auto coverage
BP333	Non Owned auto coverage
GL892	Employee Benefits liability coverage
AP0658	Voluntary Property Damage

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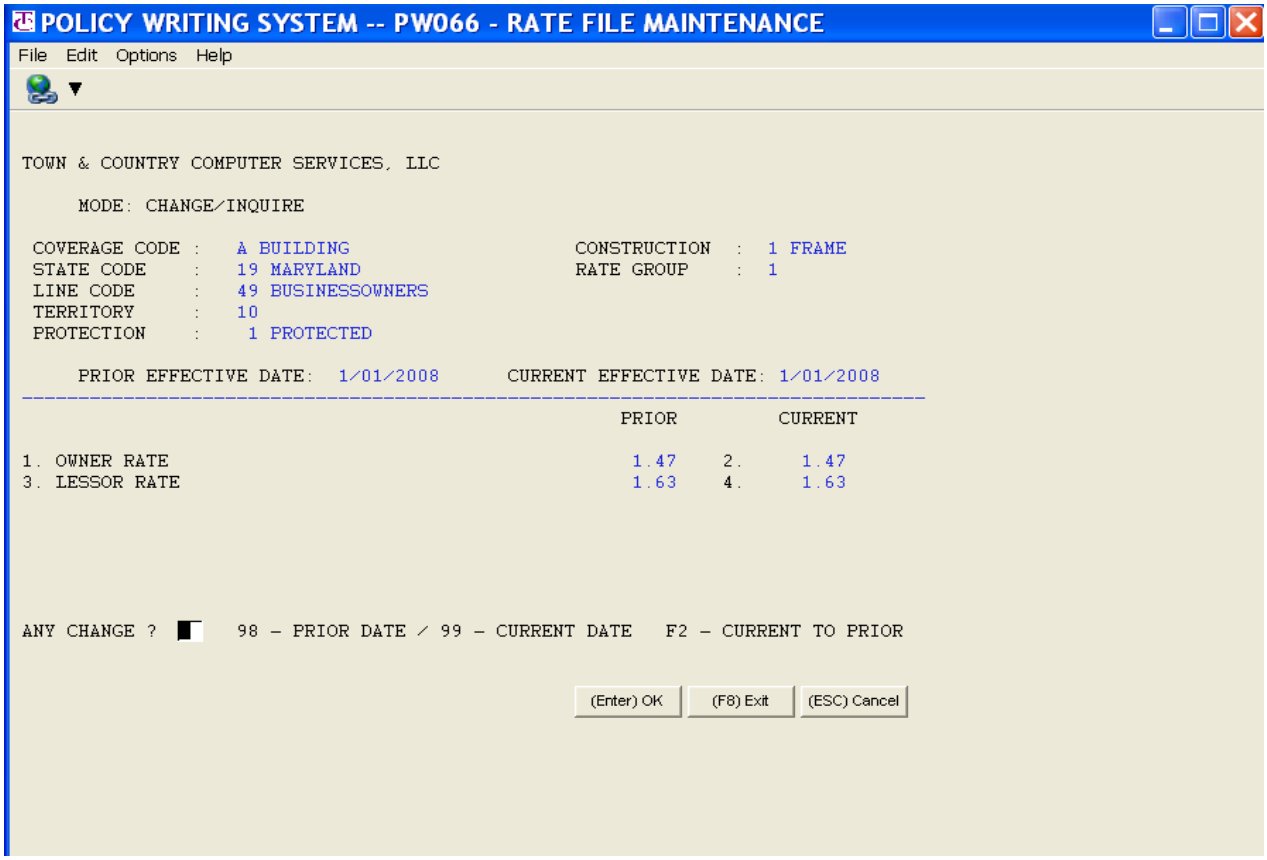
POLICY WRITING SYSTEM – PW300 – MAINTAIN CONTROL FILE DATA

BUSINESS OWNERS PERTINENT ENTRY

BOP RATING EFFECTIVE DATE Enter the date your company chooses to start rating Business Owners policies through Policy Writing. This date will be compared to the effective date in the Name and Address file. If the Name and Address effective date is equal to or greater than the ***BOP Rating Effective Date,*** the Policy Writing system will rate the BOP policy. Enter the BOP Rating Effective date on line #16.



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ADDING BUILDING RATES (PWO66)

Coverage Code — Enter "A" for building.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners

Territory — Enter the valid territory codes per manual. Entries are only needed for the areas your company writes in.

Protection — The valid protection codes are as follows:
1 - Protected
2 - Partially Protected/Unprotected
Entries are only needed for the protection classes you write.

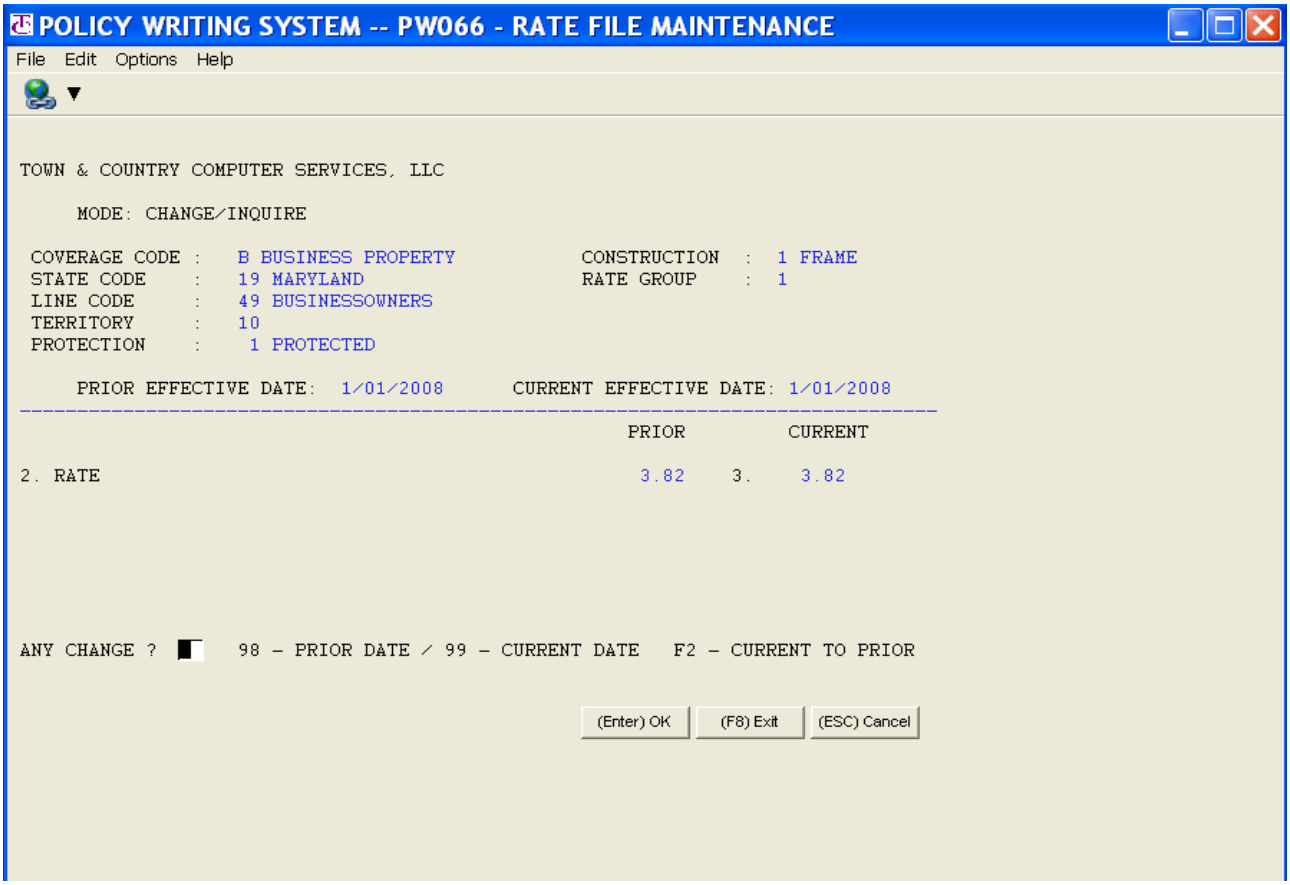
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Construction The valid construction codes are:
1 - Frame
2 - Masonry/Joisted
3 - Non Combustible
4 - Masonry Non Combustible
5 - Fire Resistive
Entries are only needed for the construction codes you write.

Rate Group Enter rate group per manual.

Enter rates in dollar and cents format as shown in sample screen. Repeat the above steps for all territories, protections, constructions, rate groups, (if applicable to your company) until all building rate are entered.

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ADDING BUSINESS PROPERTY RATES (PW066)

Coverage Code — Enter "B" for Business Property

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Territory — Enter the valid territory codes per manual. Entries are only needed for the areas your company writes in.

Protection — The valid protection codes are as follows:
1 - Protected
2 - Partially Protected/Unprotected
Entries are only needed for the protection classes you write.

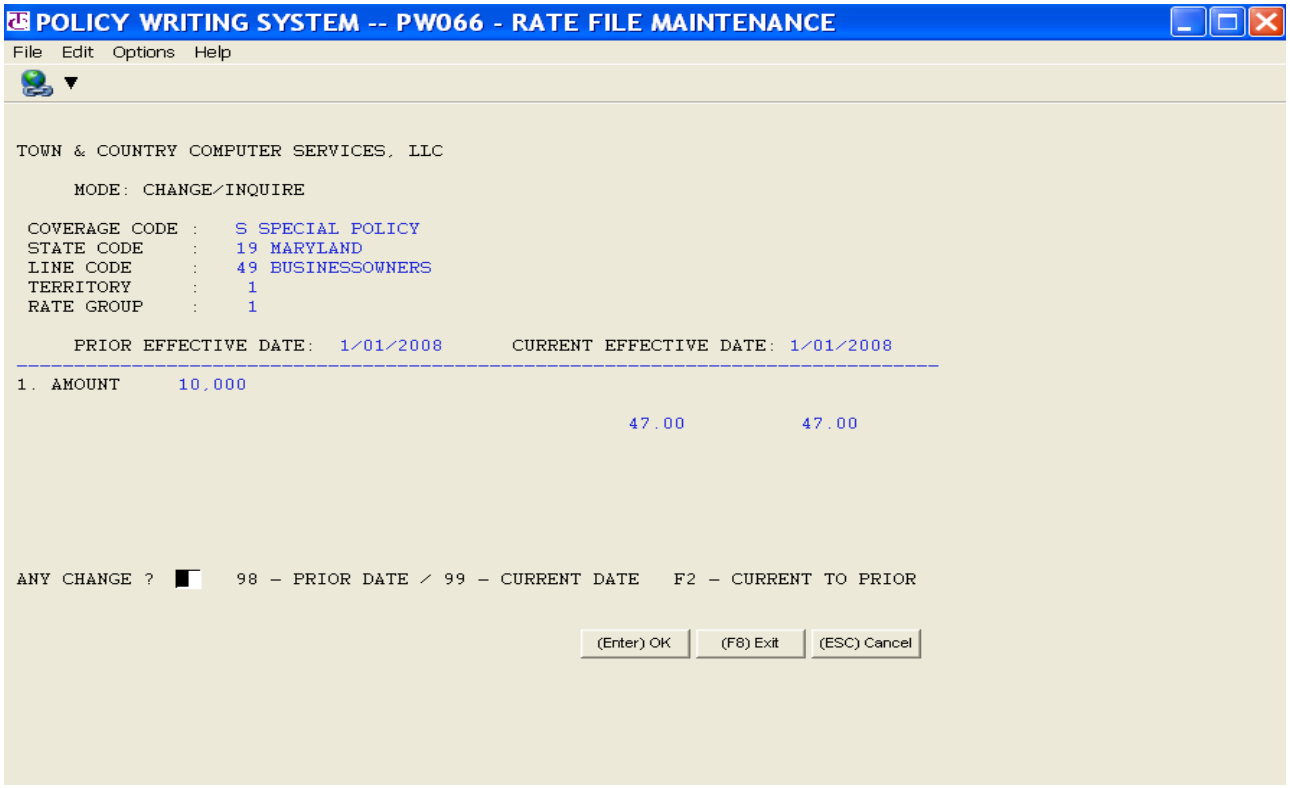
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Construction The valid construction codes are:
1 - Frame
2 - Masonry/Joisted
3 - Non Combustible
4 - Masonry Non Combustible
5 - Fire Resistive
Entries are only needed for the construction codes you write.

Rate Group Enter rate group per manual.

Enter rates in dollar and cents format as shown in sample screen. Repeat the above steps for all territories, protections, constructions, rate groups, (if applicable to your company) until all business property rate are entered.

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ADDING SPECIAL PERSONAL PROPERTY CHARGE (PW066)

Coverage Code — Enter "S" for Special Property

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

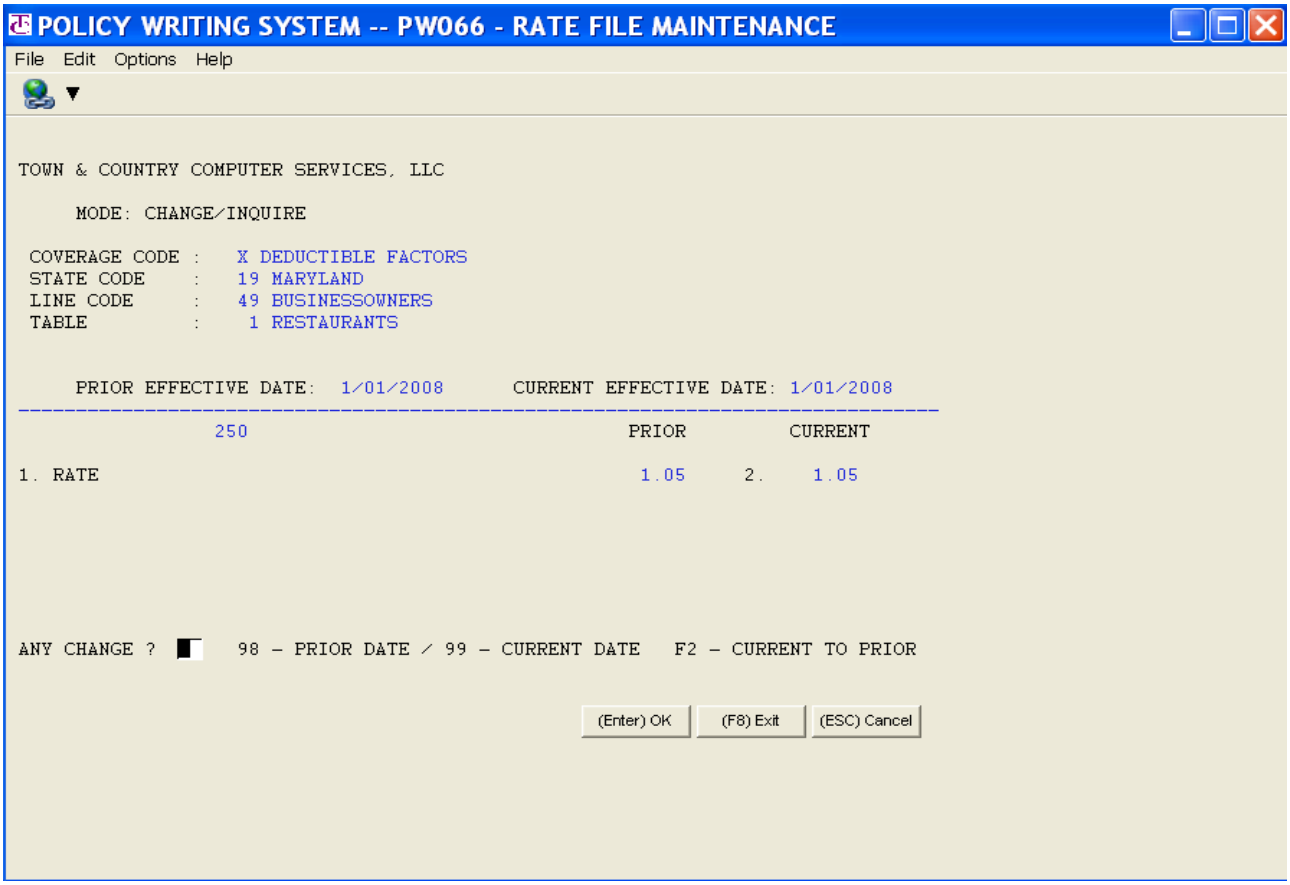
Territory — Valid territory codes:
1 = Anne Arundel, Howard, Montgomery & Prince Georges
2 = Baltimore County & City of Baltimore
0 = Balance of State

Rate Group — Enter rates for rates groups 0 - 10

11 = Money & Securities and Burglary & Robbery
Enter base amount.

Amount — Enter the lower amount; EX: 1 /10,001 / 20,001, etc.

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ADDING DEDUCTIBLE RATES (PW066)

Coverage Code Enter "X" for deductible.

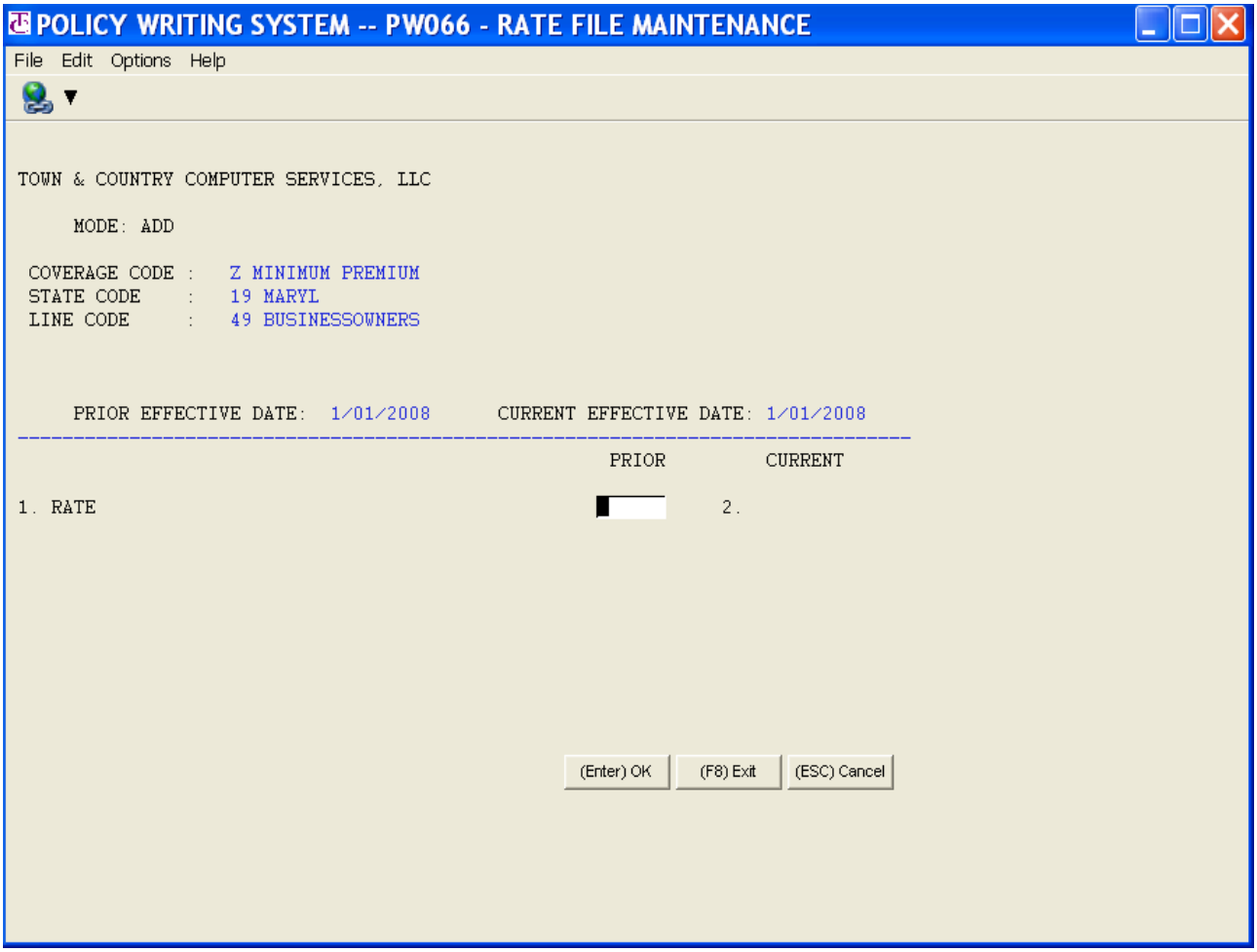
State Code Enter two digit state codes.

Line Code Enter your company line of business for Business Owners.

Table 1 = Restaurants / 2 = All Other Classes

Enter each deductible amount and the applicable factor. You must enter factors or percentages for each desired deductible that is to apply to premiums.

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ADDING MINIMUM PREMIUMS (PW066)

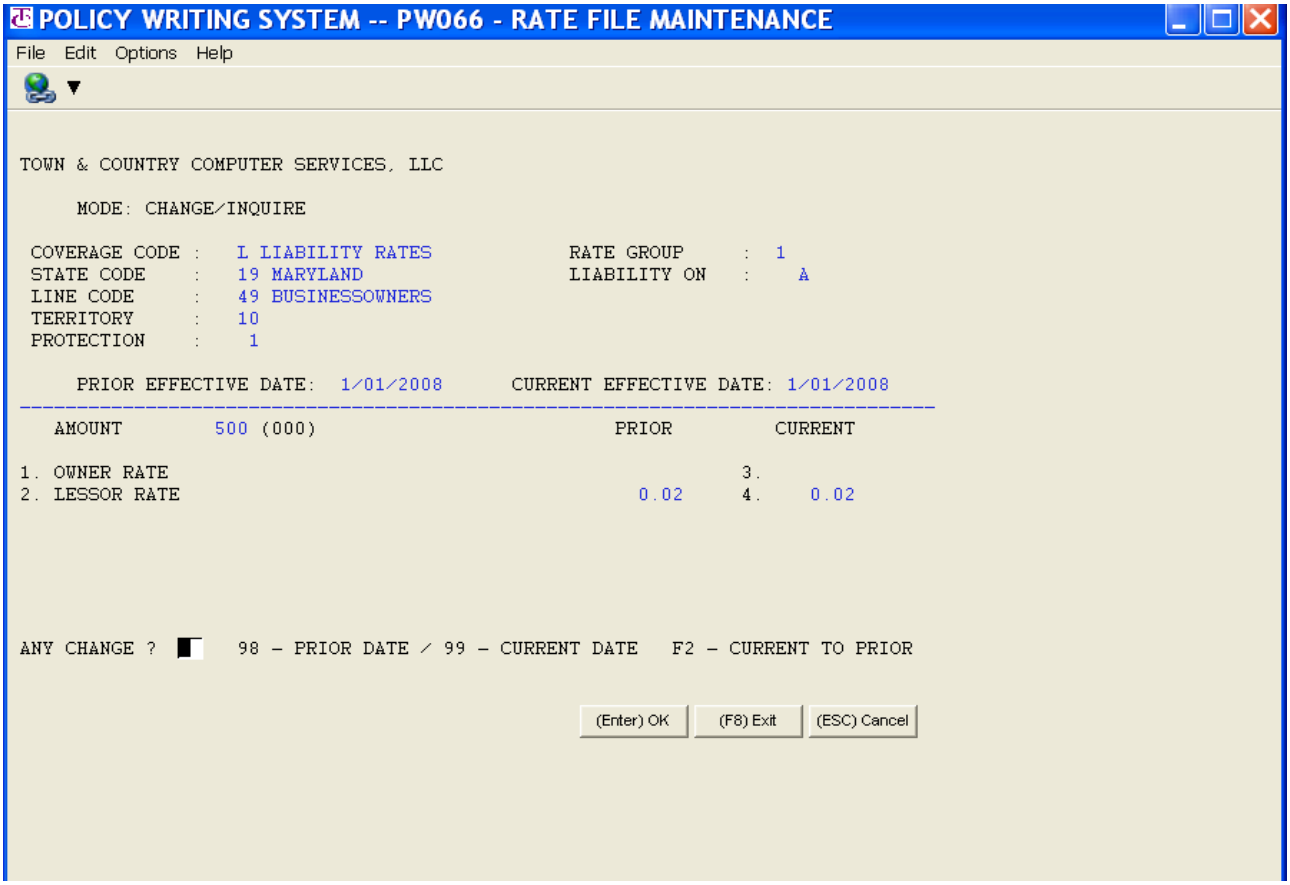
Coverage Code — Enter "Z" for MINIMUM PREMIUM

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Rate — Enter minimum premium per manual.

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ADDING LIABILITY RATES (PW066)

Coverage Code — Enter "L" for liability rates.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Territory — Enter the valid territory codes per manual. Entries are only needed for the areas your company writes in.

Protection — The valid protection codes are as follows:
1 - Protected
2 - Partially Protected/Unprotected
Entries are only needed for the protection classes you write.

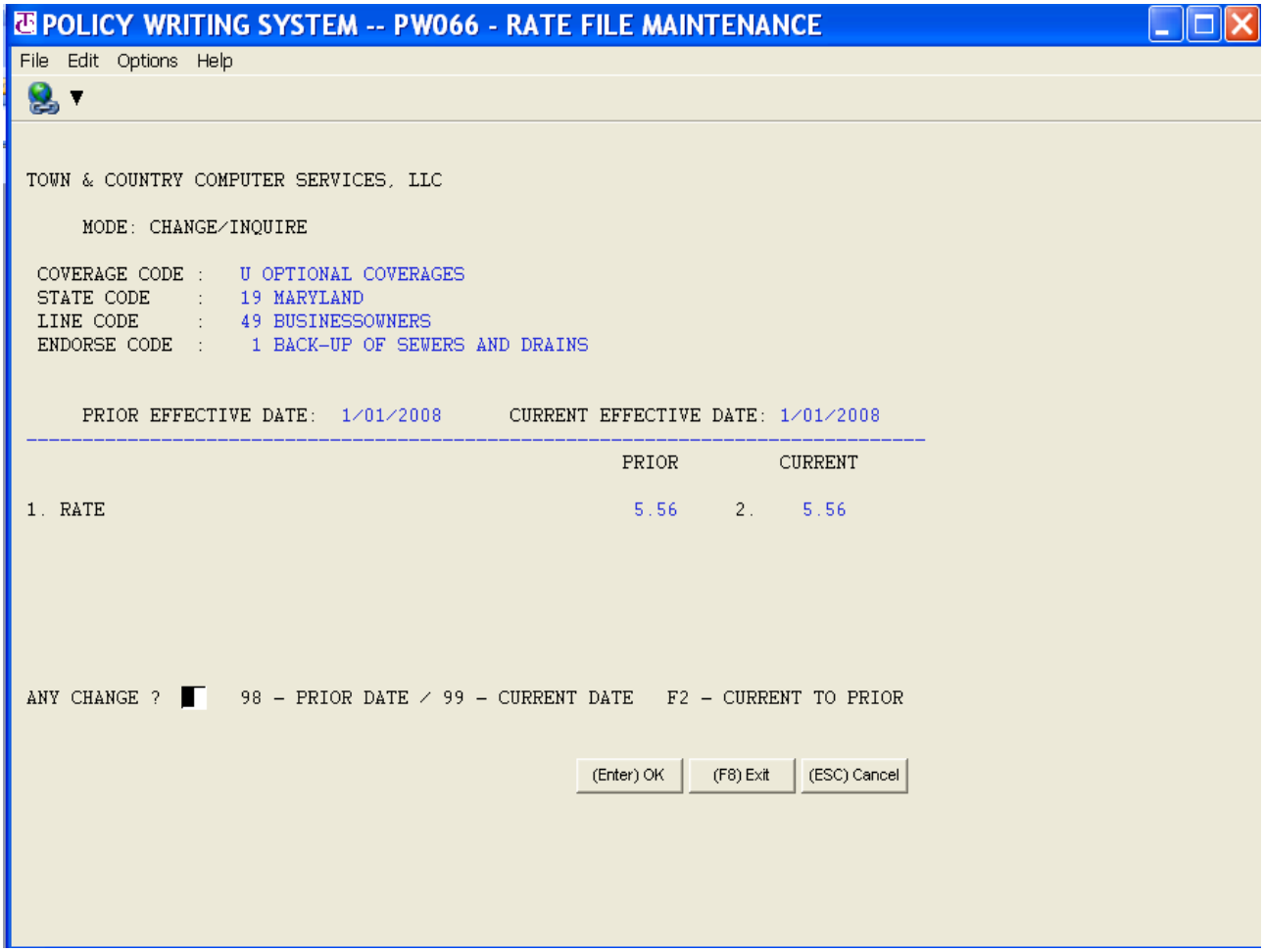
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Rate Group Enter rate group per manual.

Enter rates in dollar and cents format as shown in sample screen. If N/A is applicable, enter 0. Repeat the above steps for all territories, protections, rate groups, (if applicable to your company) until all liability rate are entered.

Liability On 0 = Coverage A / 1 = Coverage B
You will need to enter liability rates for both Coverage A and Coverage B, per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

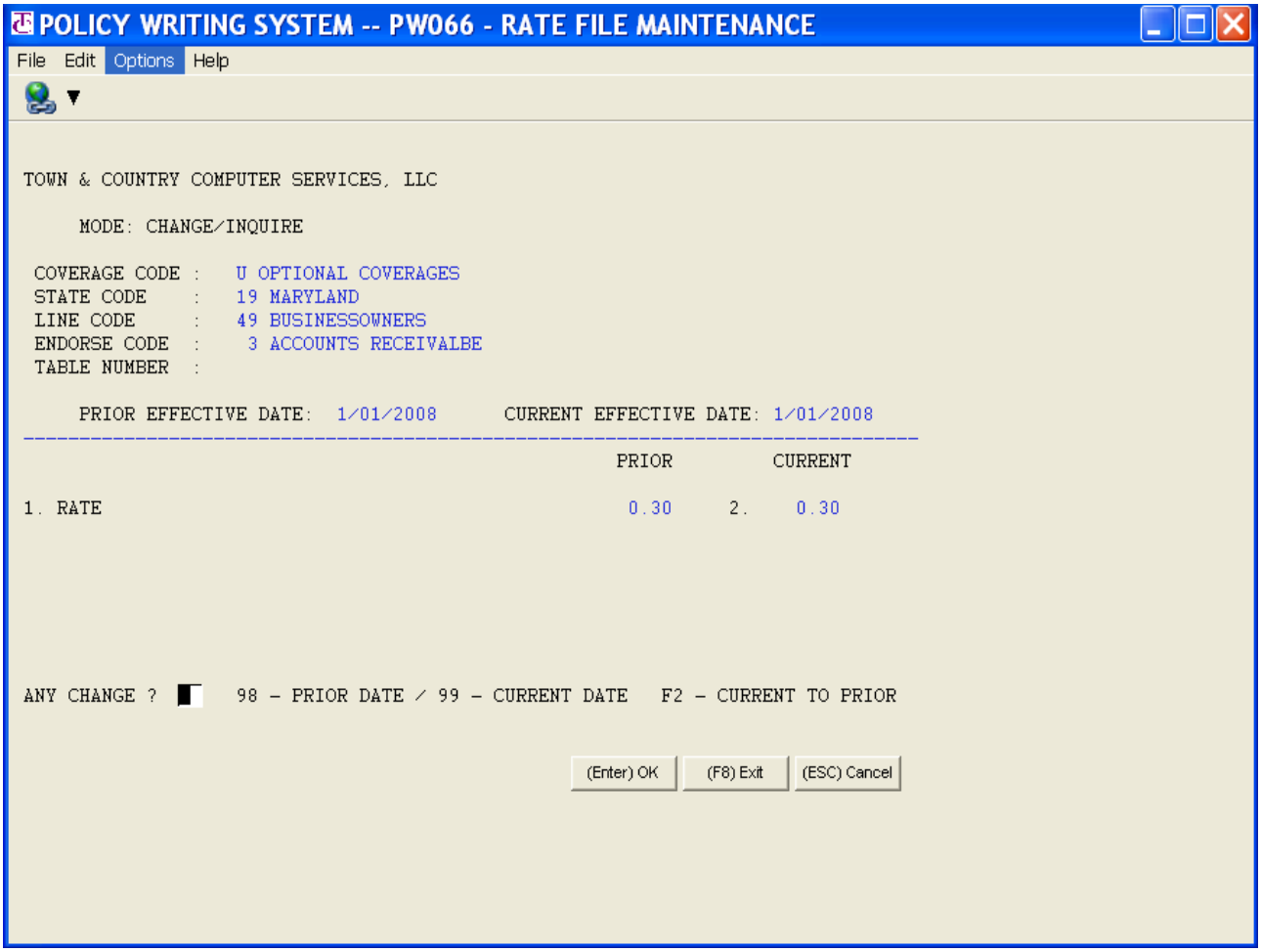
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "1" for BACK-UP SEWERS & DRAINS

Rate Group — Enter amount per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

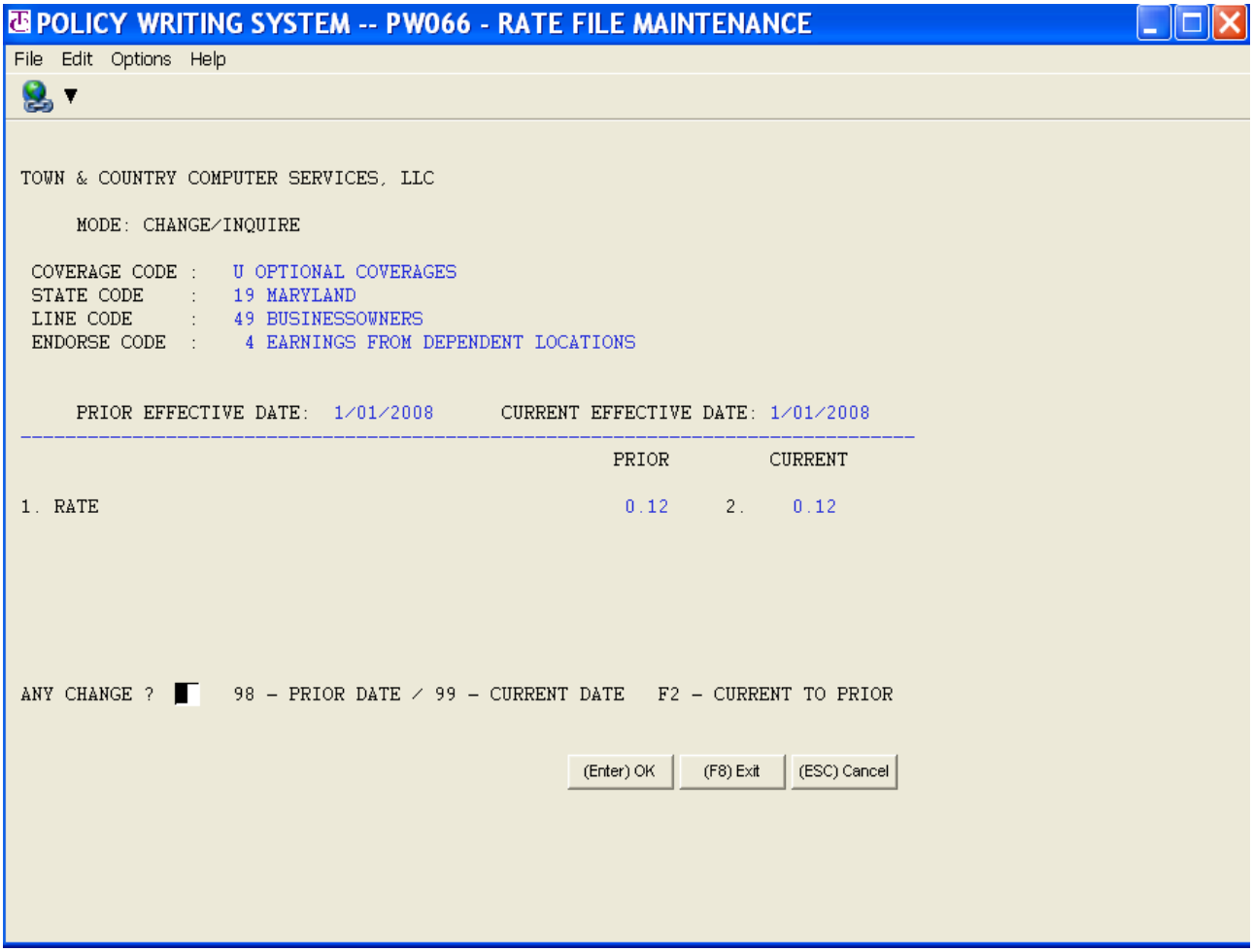
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "3" for ACCOUNTS RECEIVABLES.

Table Number — 0 = Restaurants
1 = All Other Classes

Enter applicable factors per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

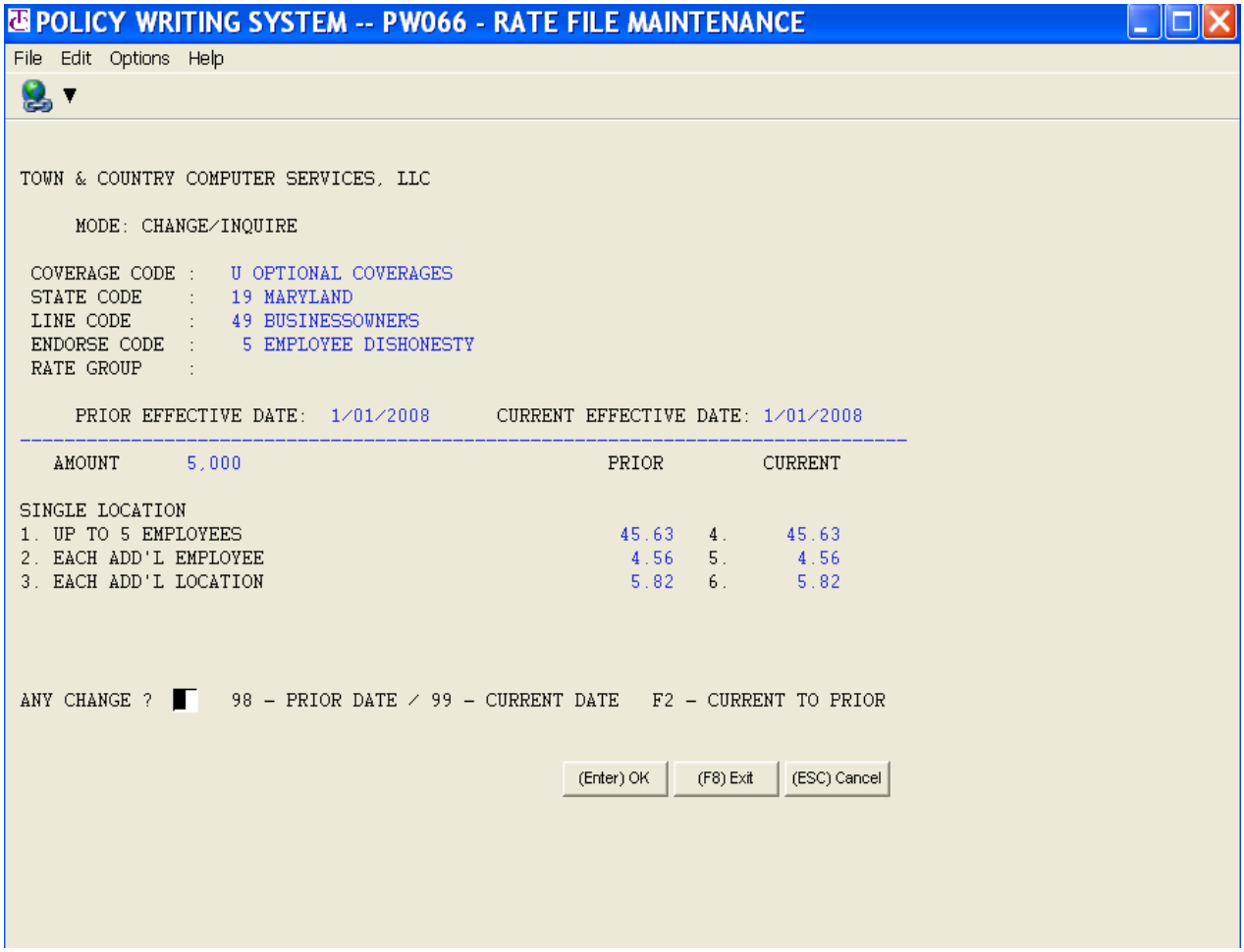
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "4" for EARNINGS FROM DEPENDENT LOCATION

Rate — Enter factor for all classes.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "5" for EMPLOYEE DISHONEST.

Rate Group — "0" = Rating info for Single Location, Up to 5 Employees and Each Add'l Employee.

"1" = Self Storage Warehouse Employees

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

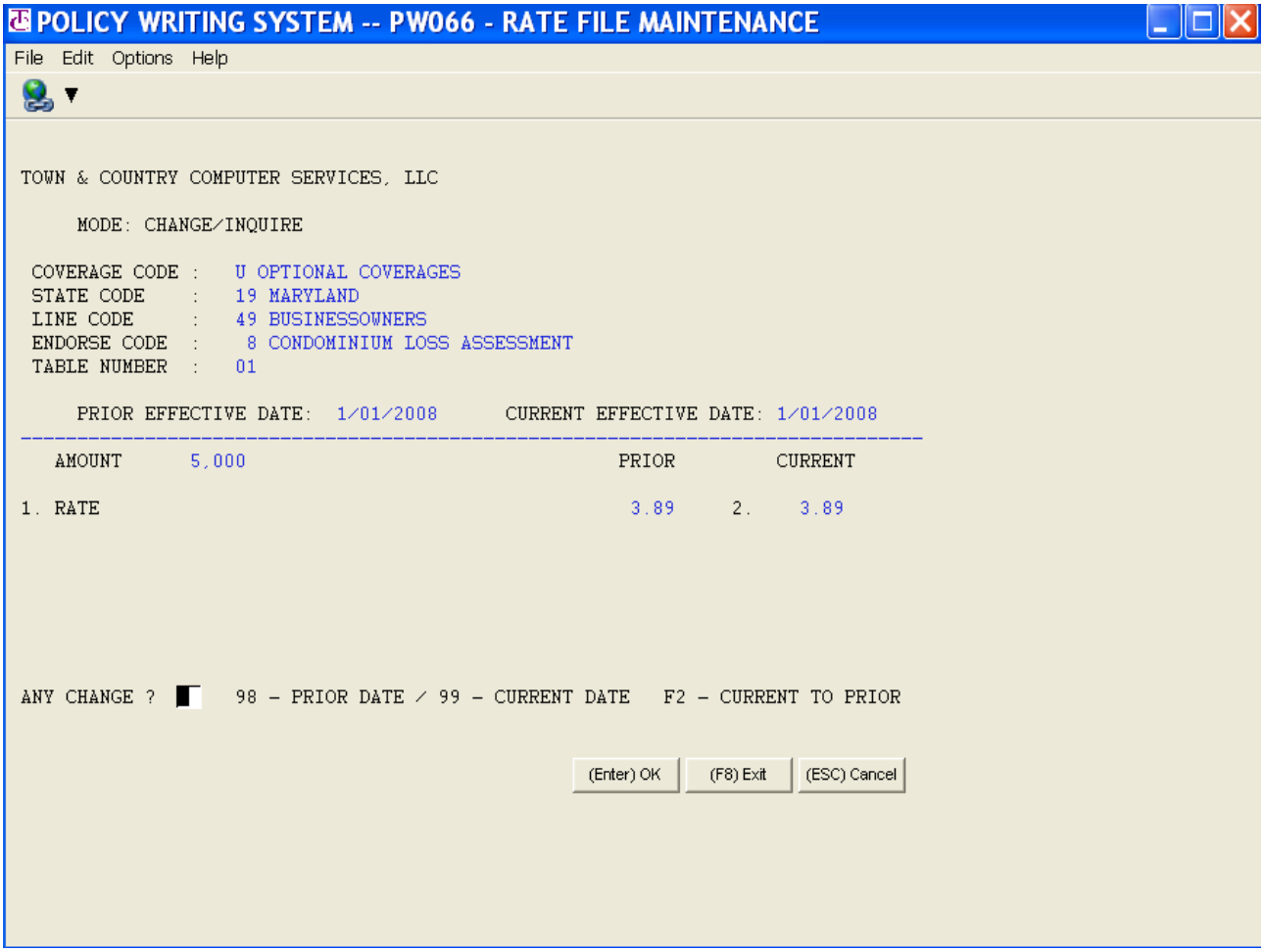
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "6" for OUTDOOR SIGNS.

Rate — Enter rate per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

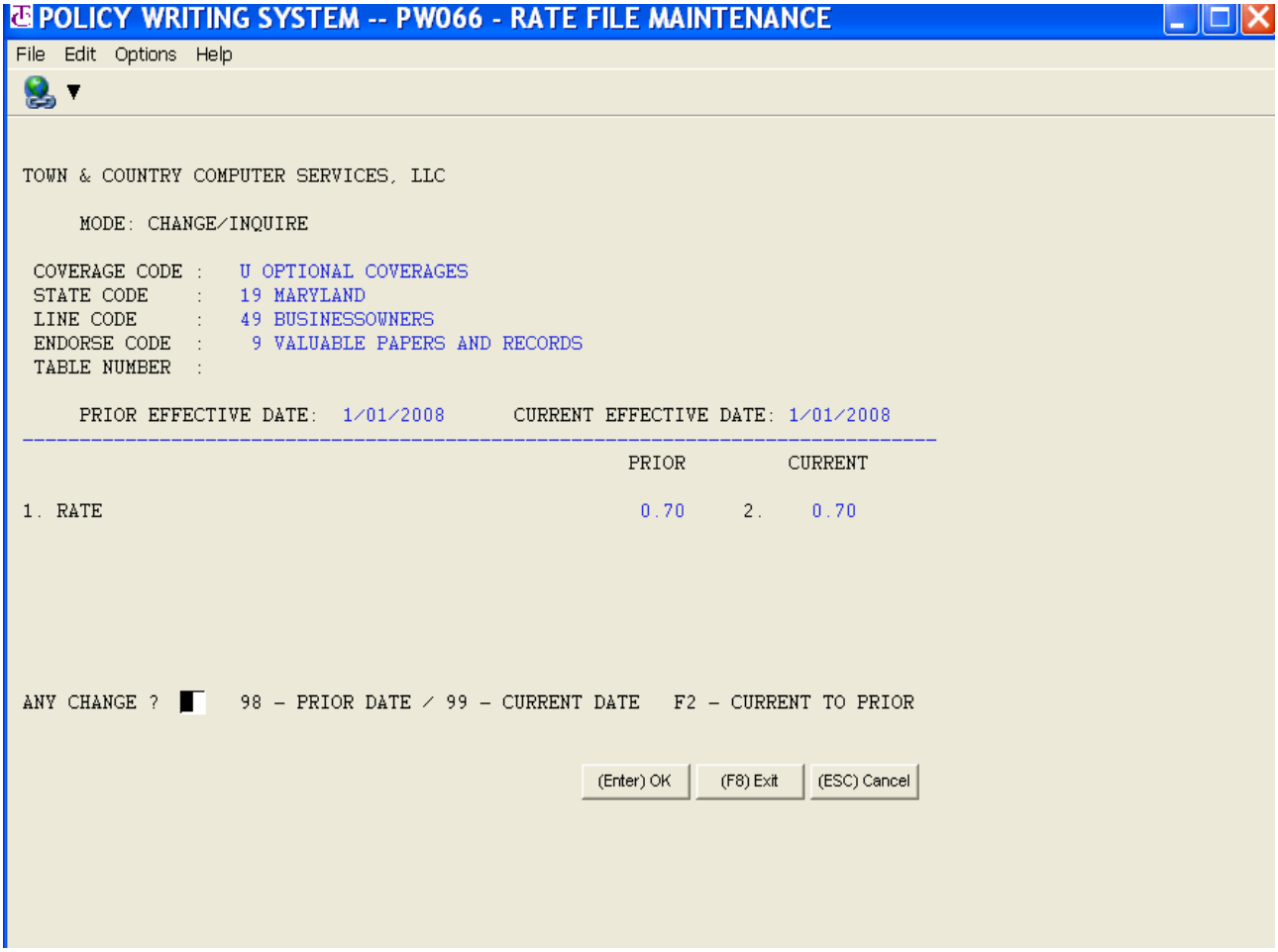
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "8" for CONDOMINIUM LOSS ASSESSMENT

Table — 1 = BP 0100
2 = BP 0200

Rate — Enter rates per manual for $1,000, $5,000, and $10,000 for each table.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

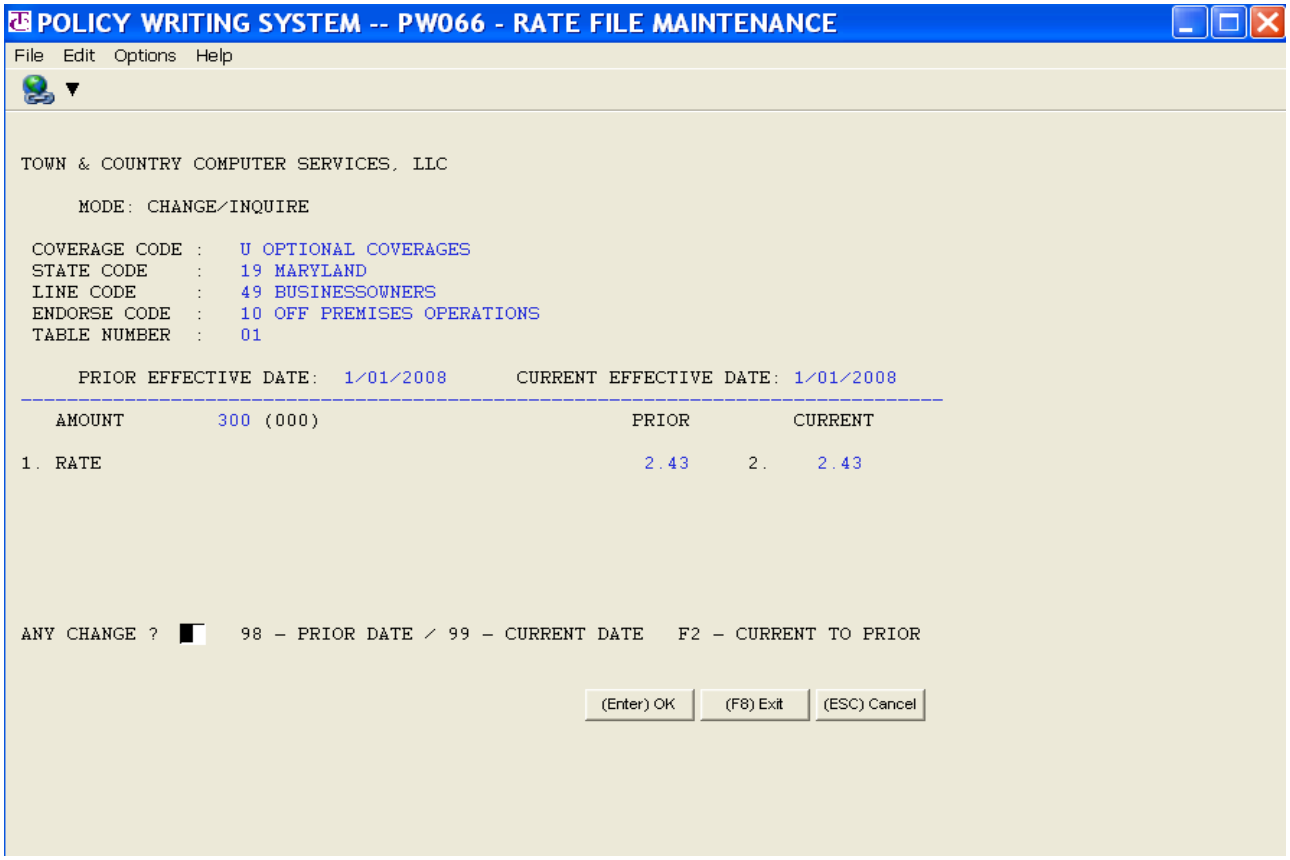
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "9" for VALUABLE PAPERS & RECORDS.

Table — 0 = Restaurant
1 = All Other Classes

Rate — Enter factor for each table.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

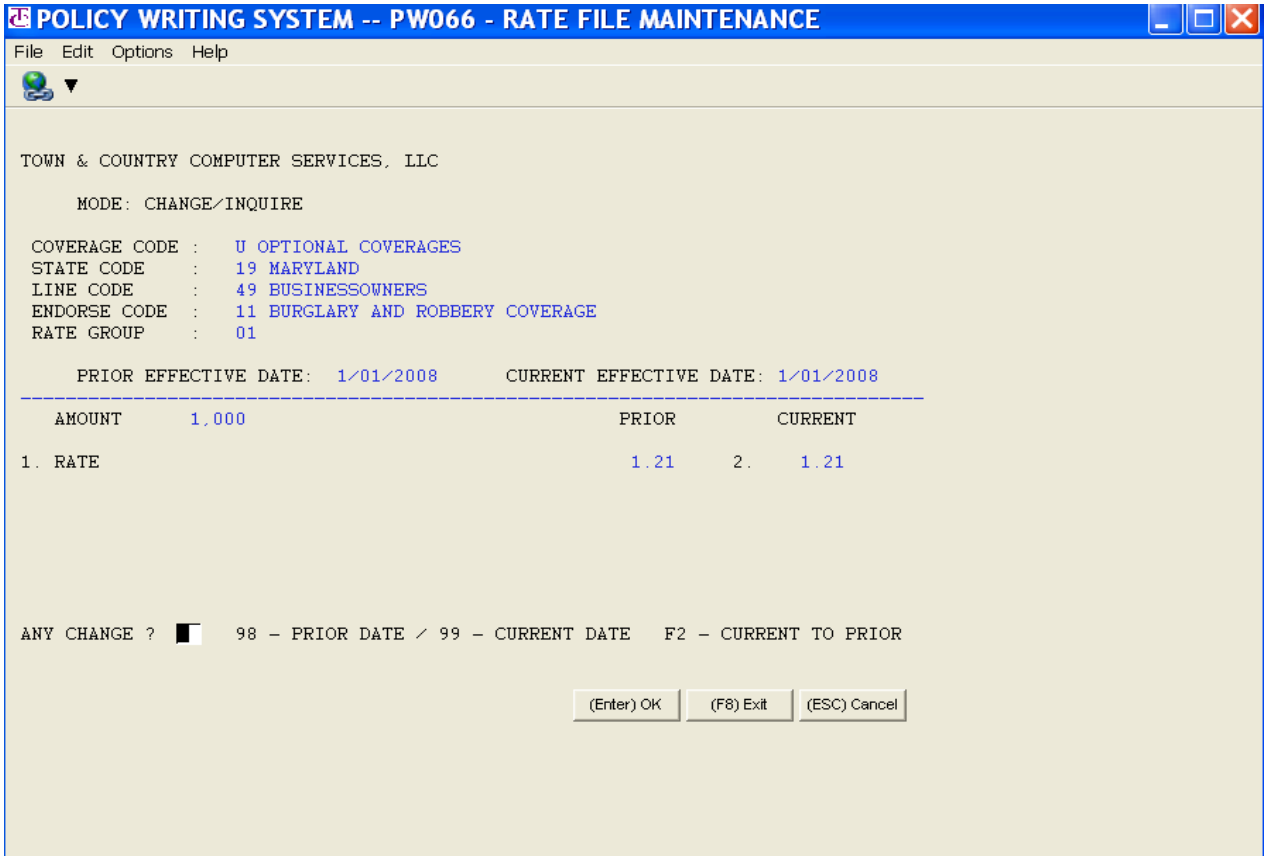
Endorse Code — Enter "10" for ADDITIONAL PREMIUM-OFF PREMISE.

Table
1 = L
2 = M
3 = H

Amount — Enter liability amounts by 1000. (EX; $300,000 will be entered as 300).

Rate — Enter applicable rate per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

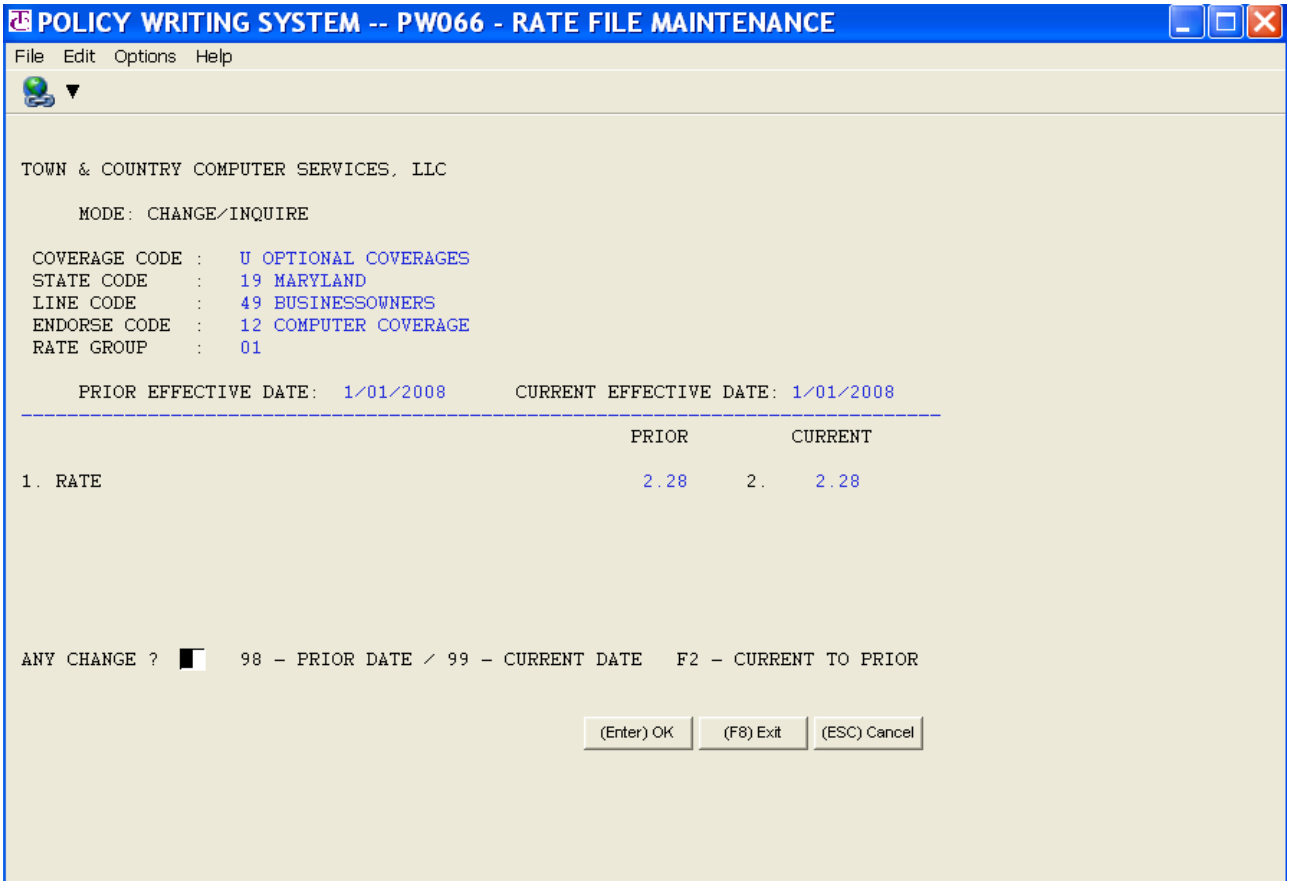
Endorse Code — Enter "11" for BURGLARY & ROBBERY COVERAGE

Rate Group — Enter rates for each rate group 1 - 10

Amount — Enter limits per manual

Rate — Enter applicable rate per manual.

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Coverage Code — Enter "U" for Optional Coverage.

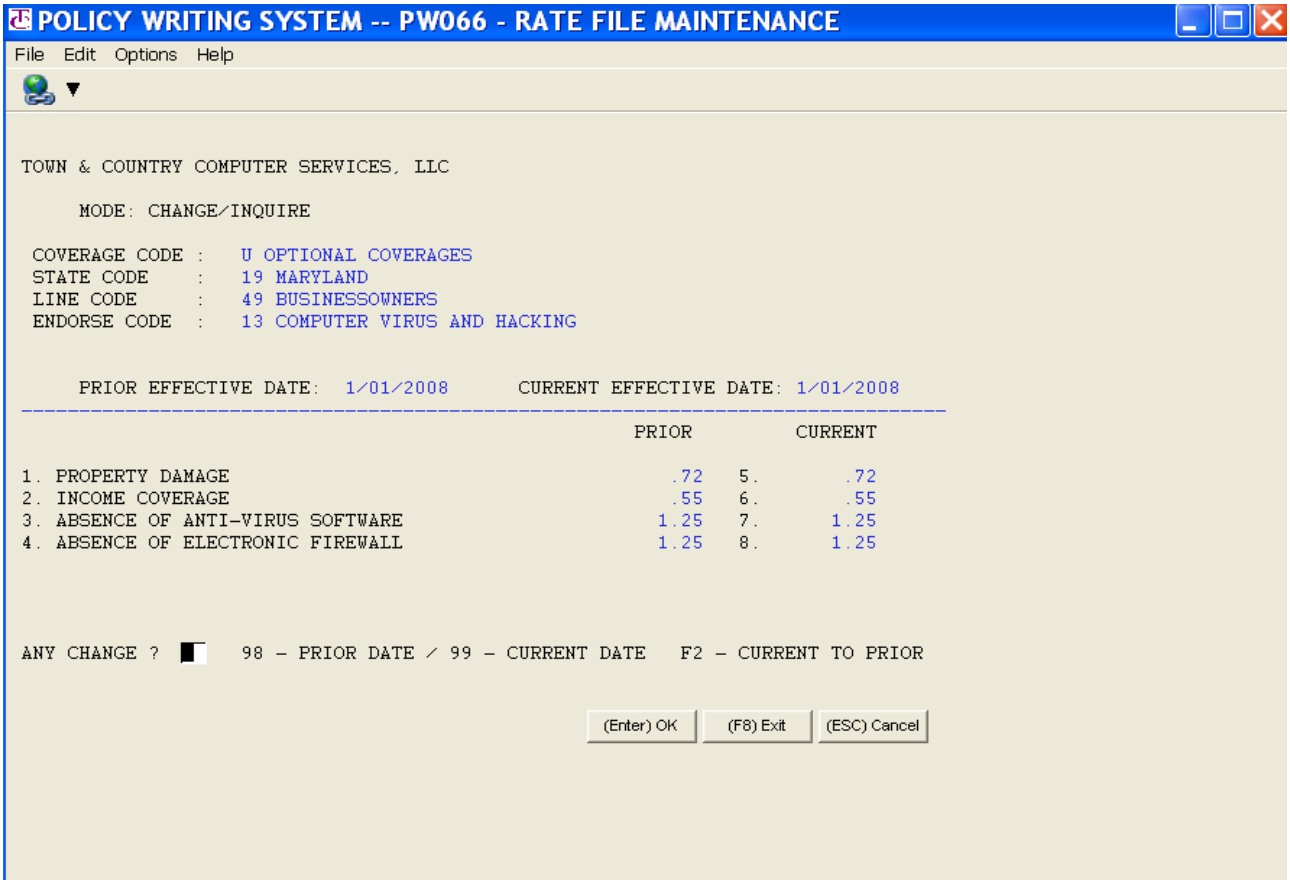
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "12" for COMPUTER COVERAGE

Rate Group
1 = Fire Resistive & Masonry Non-combustible
2 = Non-combustible & Joisted Masonry
3 = Frame

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

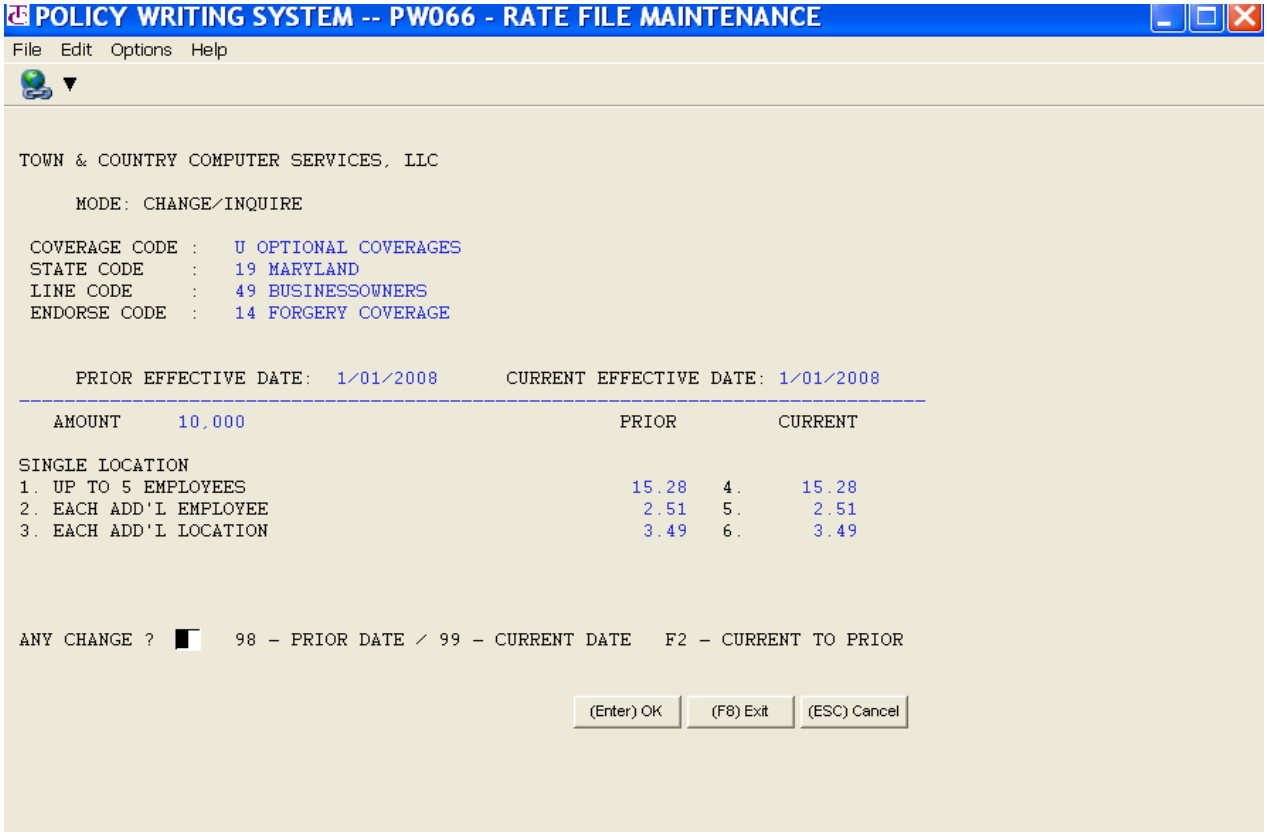
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "13" for COMPUTER VIRUS & HACKING.

Enter factors for:
- Property Damage
- Income Coverage
- Absence of Anti-Virus
- Absence of Elect. Firewall

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

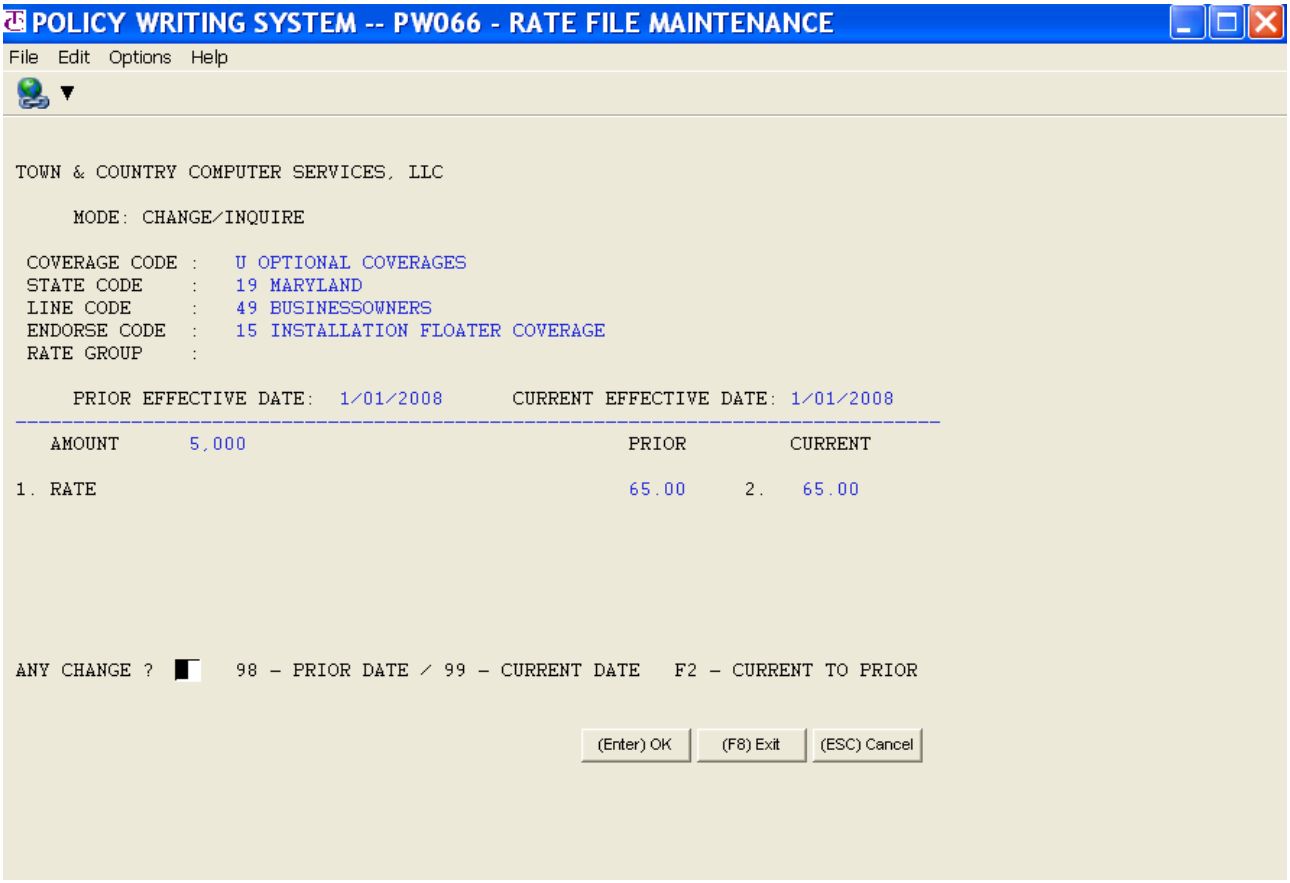
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "14" for FORGERY COVERAGE.

Amount — Enter limits per manual.

Enter rates per manual.

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Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

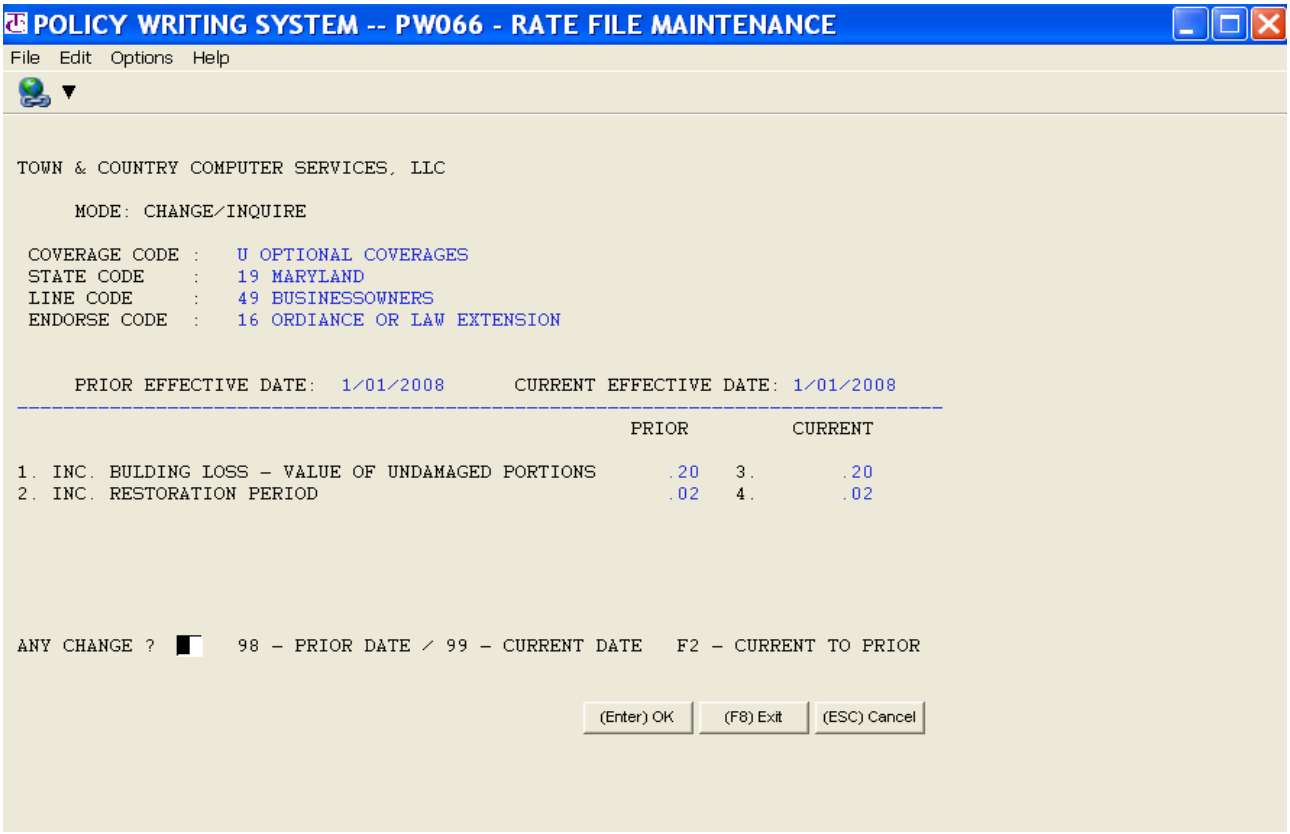
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "15" for INSTALLATION FLOATER.

Rate Group — 0 = Job Site
1 = Testing Coverage

Amount — Enter limits per manual.
Enter charge per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

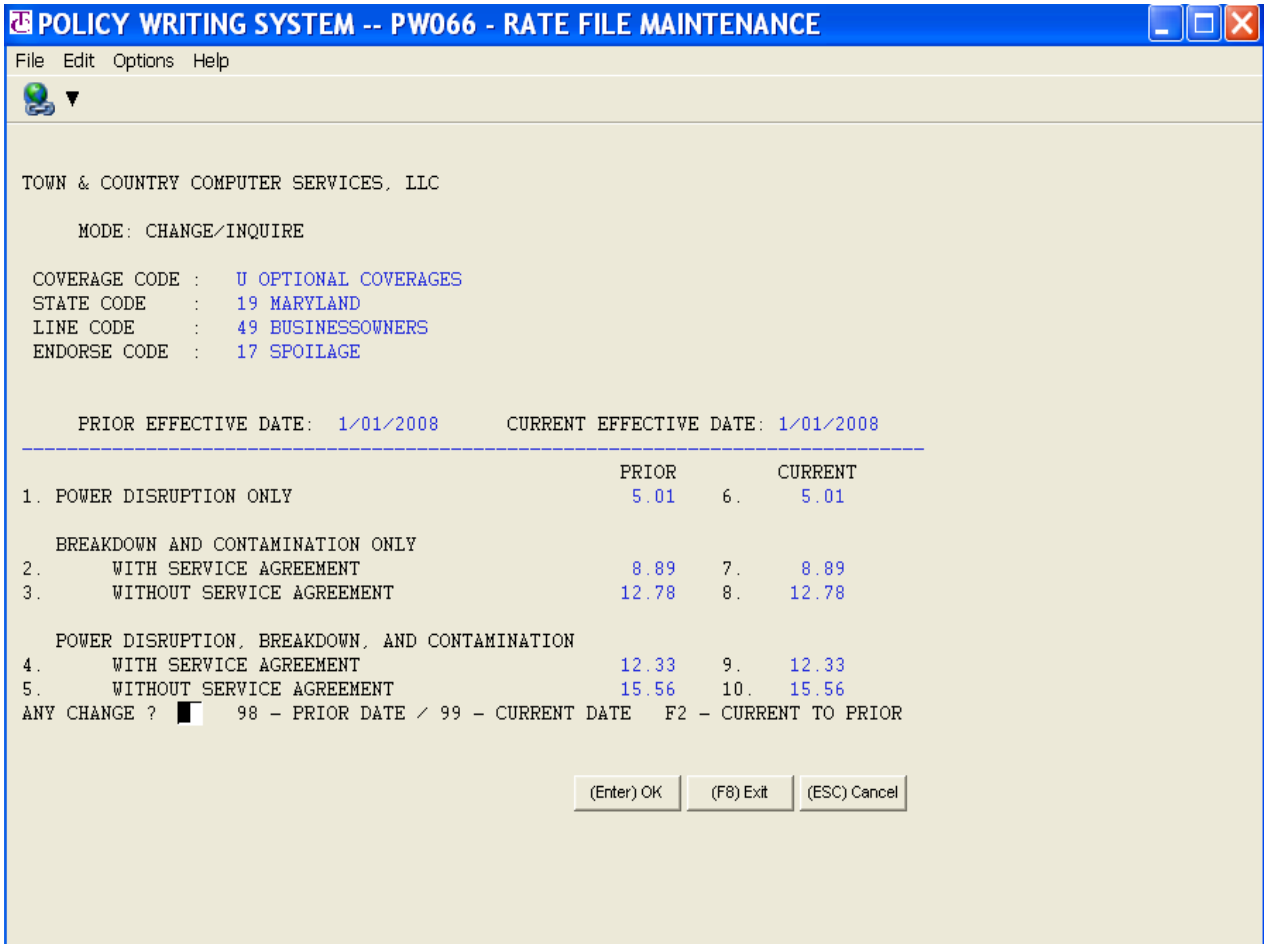
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "16" for ORDIANCE OR LAW EXTENSION

Amount — Enter factors per manual.

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Coverage Code — Enter "U" for Optional Coverage.

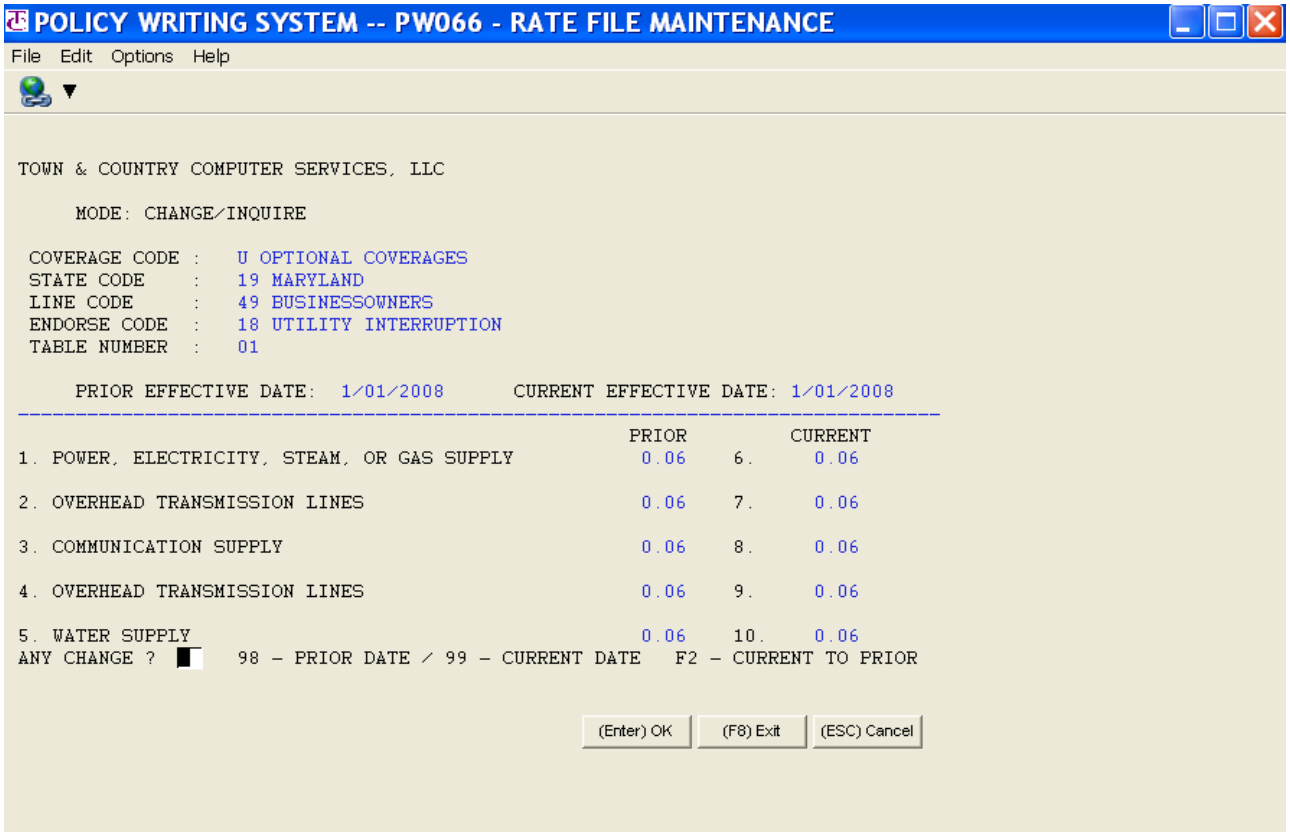
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "17" for SPOILAGE.

Enter applicable rates per manual & screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

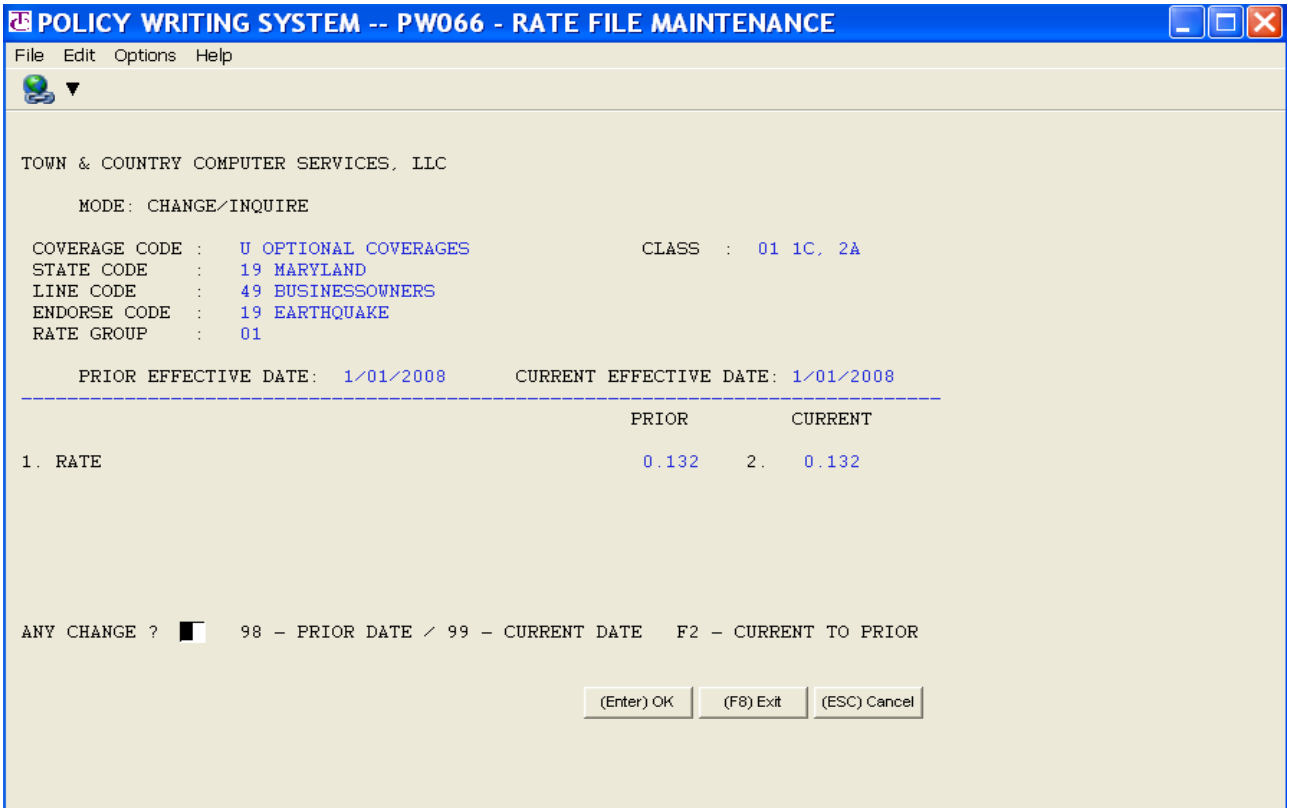
Endorse Code — Enter "18" for UTILITY INTERRUPTION COVERAGE.

Table Number

1 = BP0200 Special Building
2 = BP0200 Special Personal Property
3 = BP0100 Bldg & Bus Personal Property
4 = BP0100/BP0200 Earthquake Bldg & Bus Prop
5 = BP0100 Time Element
6 = BP0200 Time Element
7 = Earthquake Time Element

Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "19" for EARTHQUAKE

Rate Group

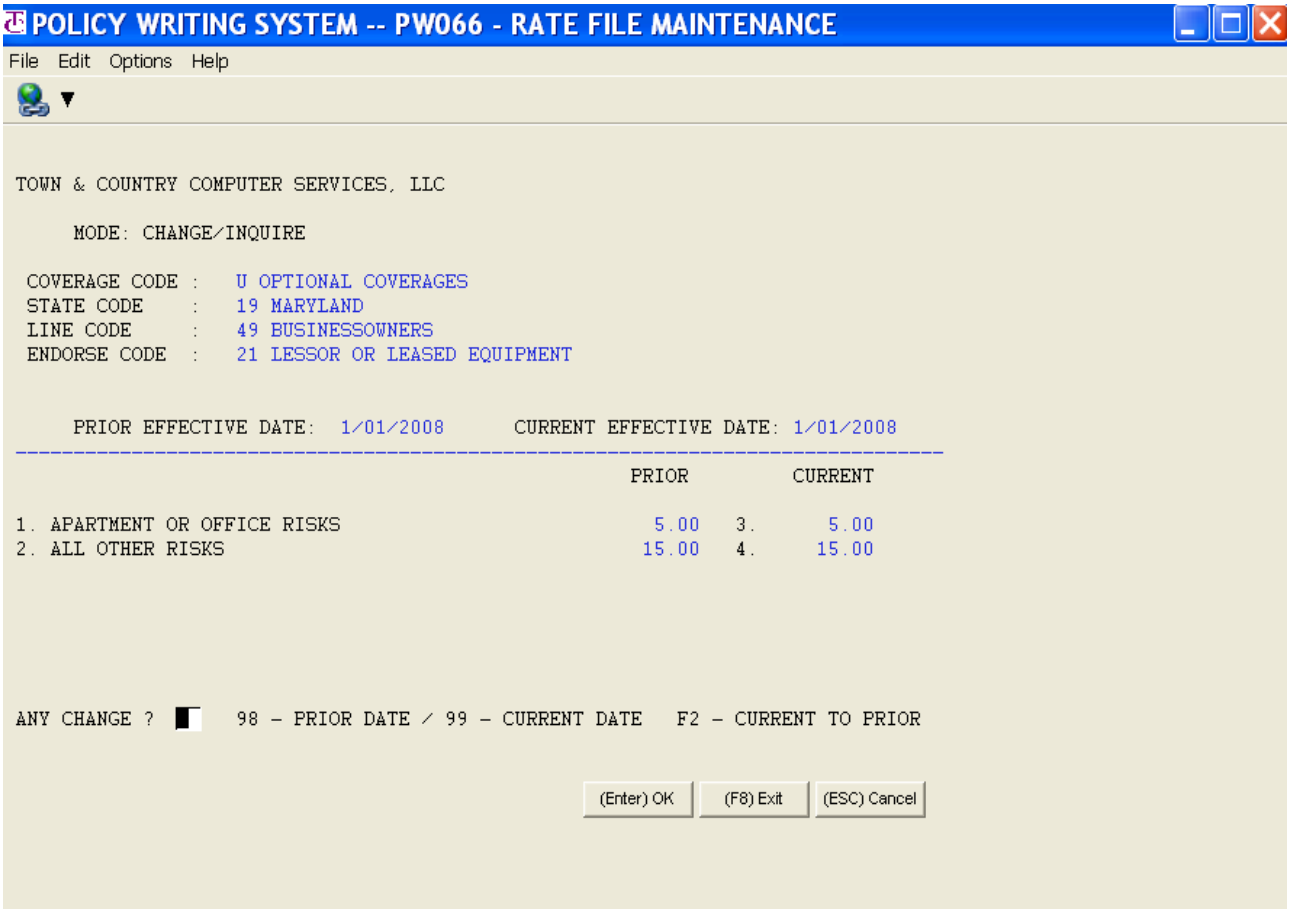
0 = Building
1 = 1
2 = 2
3 = 3
4 = 4
5 = Deductible 1C,1D,2A,2B,3A,3B,4A,4B,5A.
6 = Deductible 4C,4D,5AA,5B,5C,5D.

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Class

1 = Zone 1 1C, 2A
2 = Zone 1 1D, 2B
3 = Zone 1 3A, 4A, 5A
4 = Zone 1 4D, 5AA
5 = Zone 1 4B
6 = Zone 1 4C
7 = Zone 1 3B
8 = Zone 1 5B
9 = Zone 1 5C, 5D

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

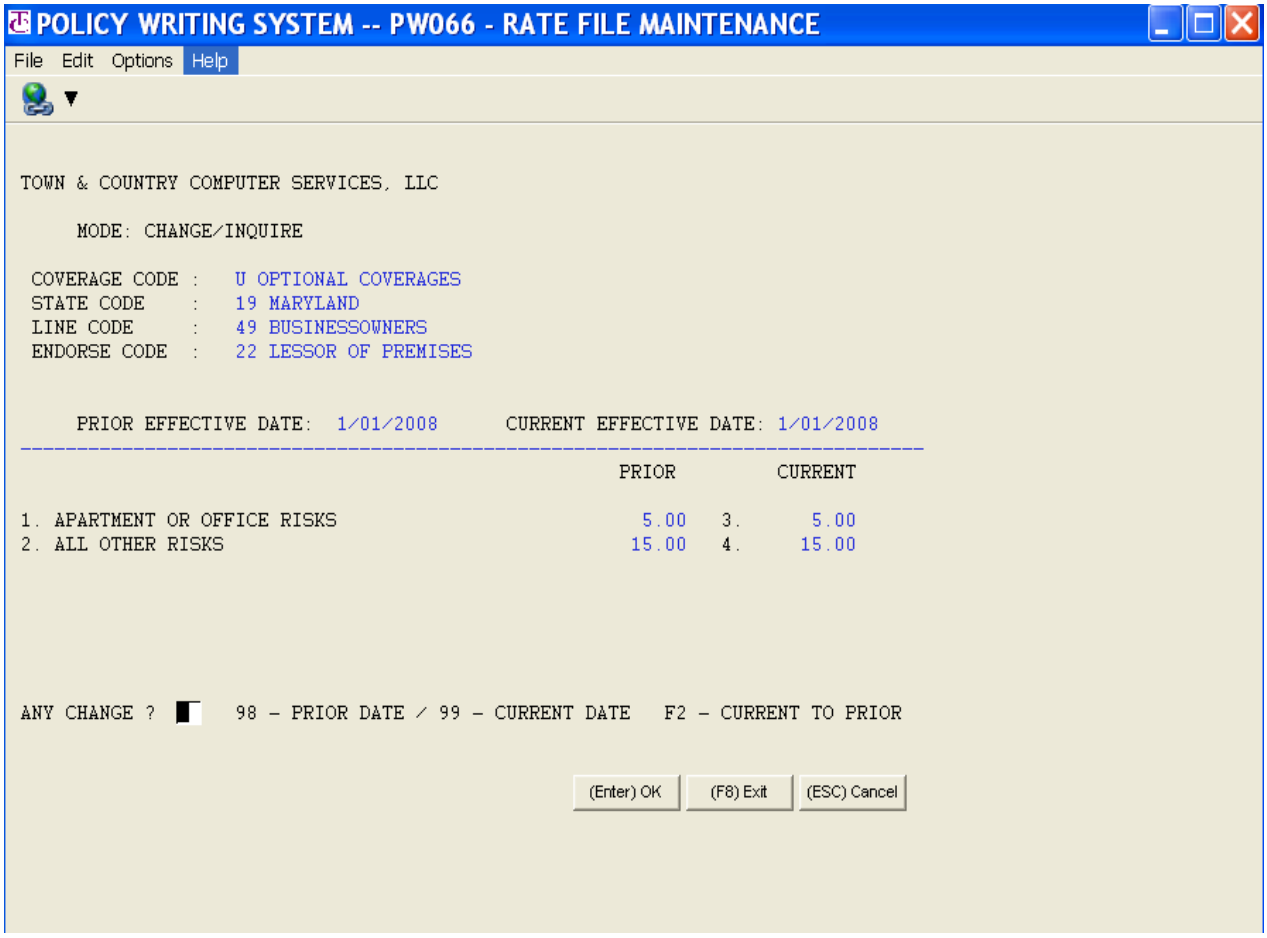
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "21" for LESSOR OF LEASED EQUIPMENTE

Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

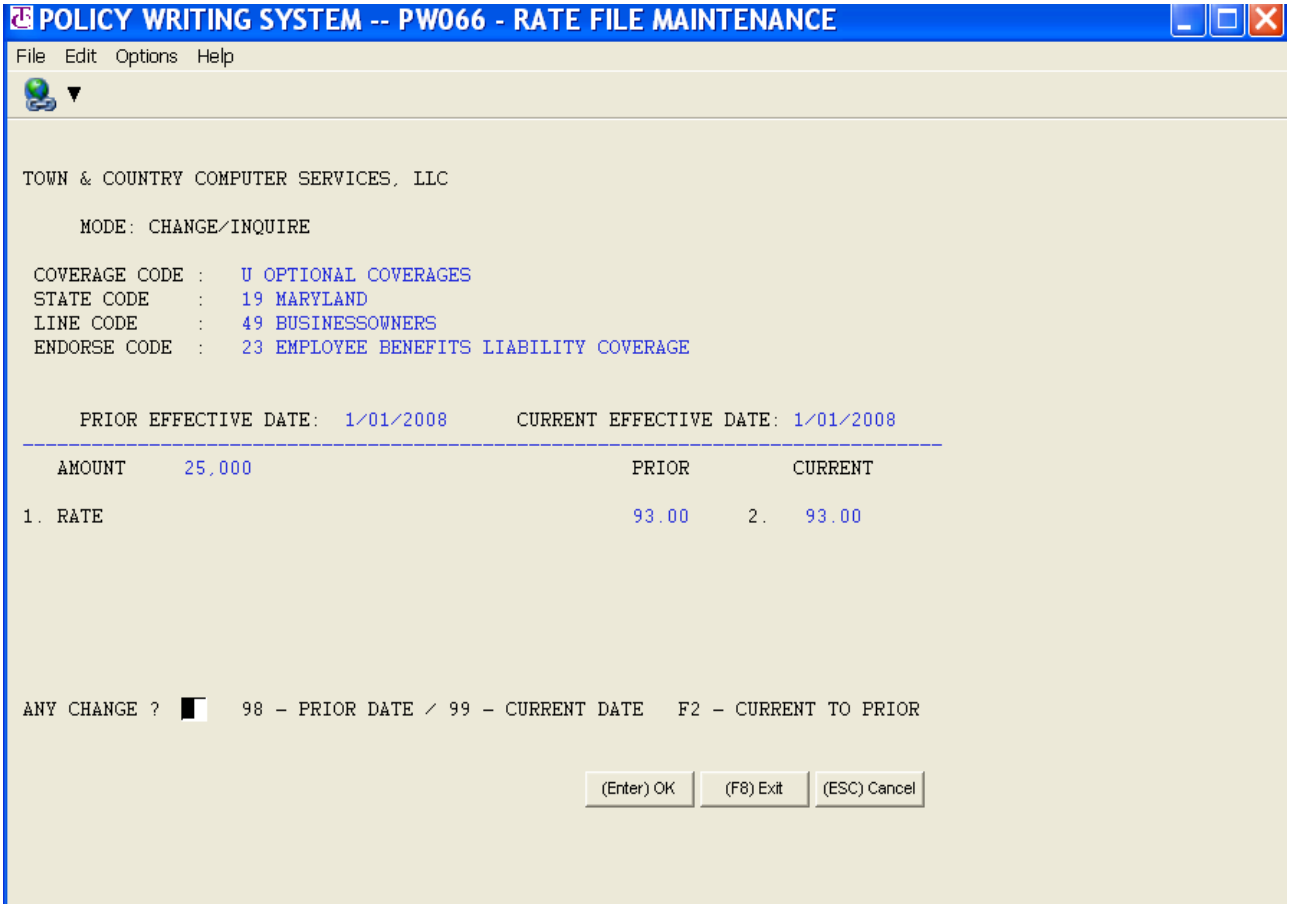
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "22" for LESSOR OR PREMISE.

Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

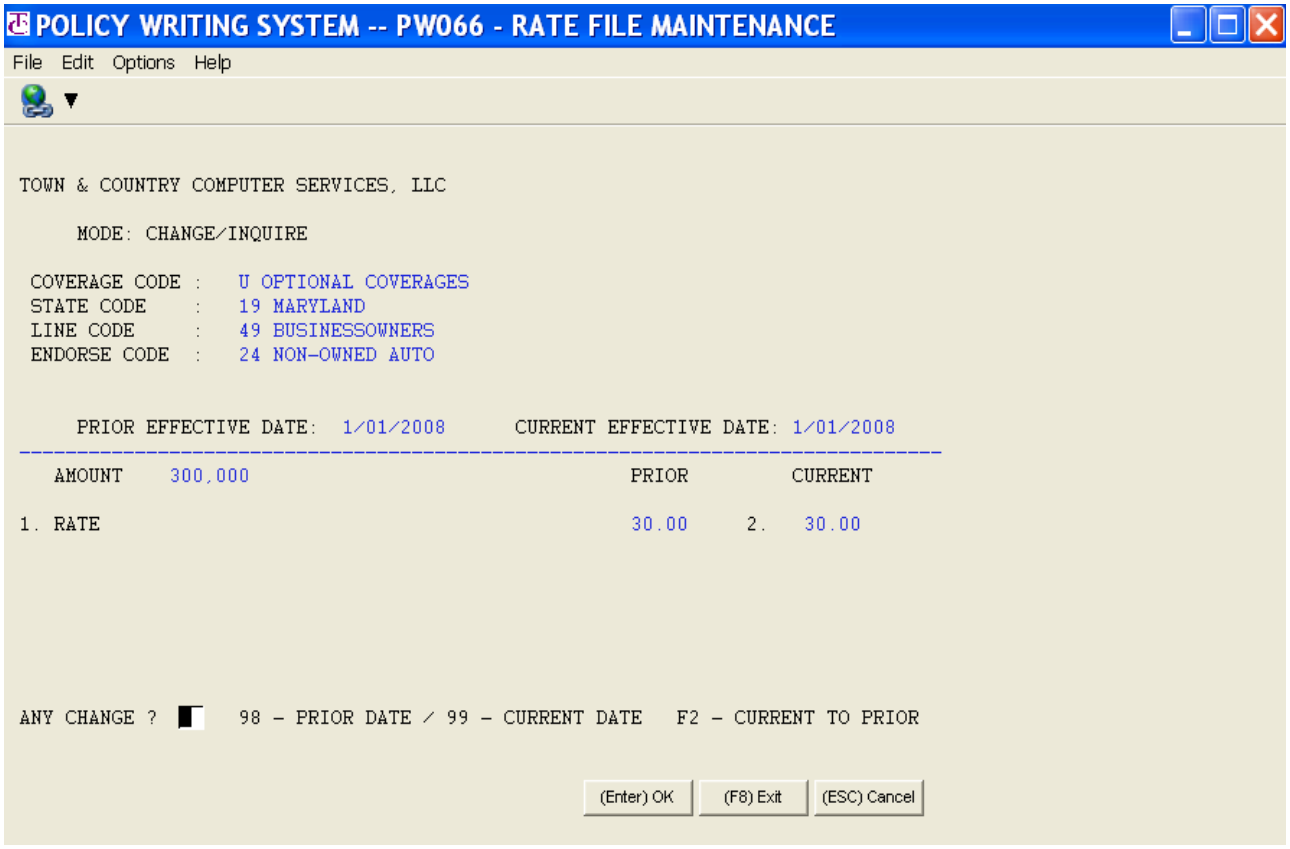
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "23" for EMPLOYEE BENEFITS LIABILITY

Amount — Enter Each Claim limit.

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

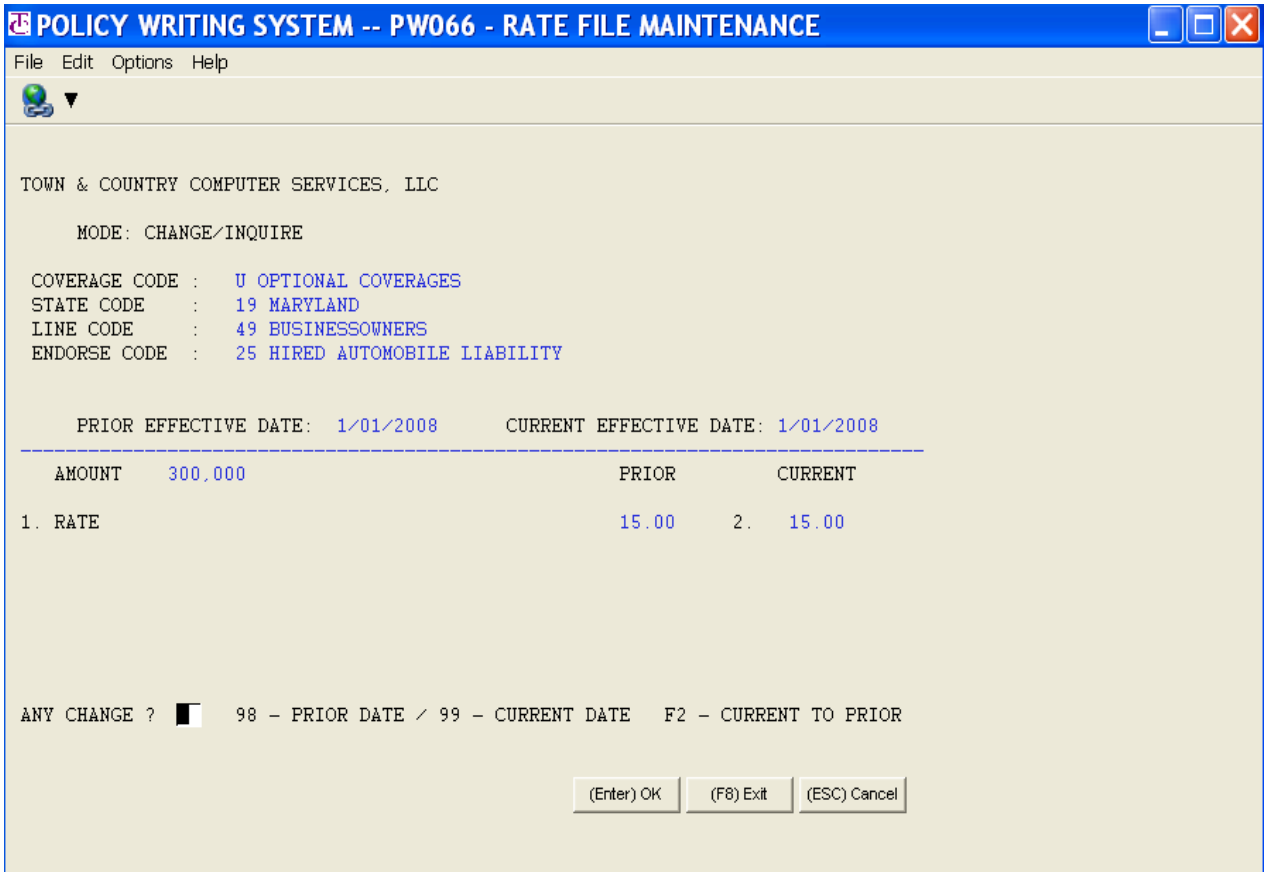
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "24" for NON-OWNED AUTO LIABILITY

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

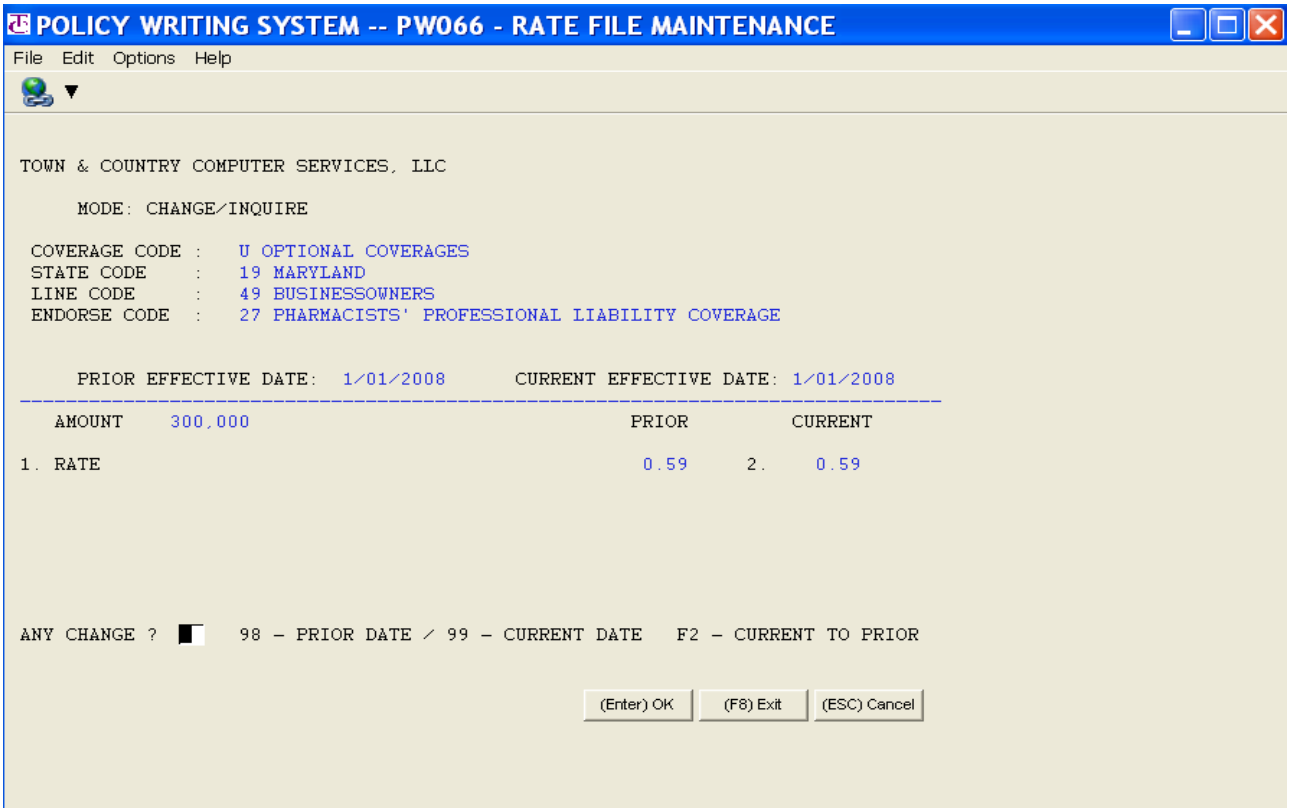
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "25" for HIRED AUTO LIABILITY

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

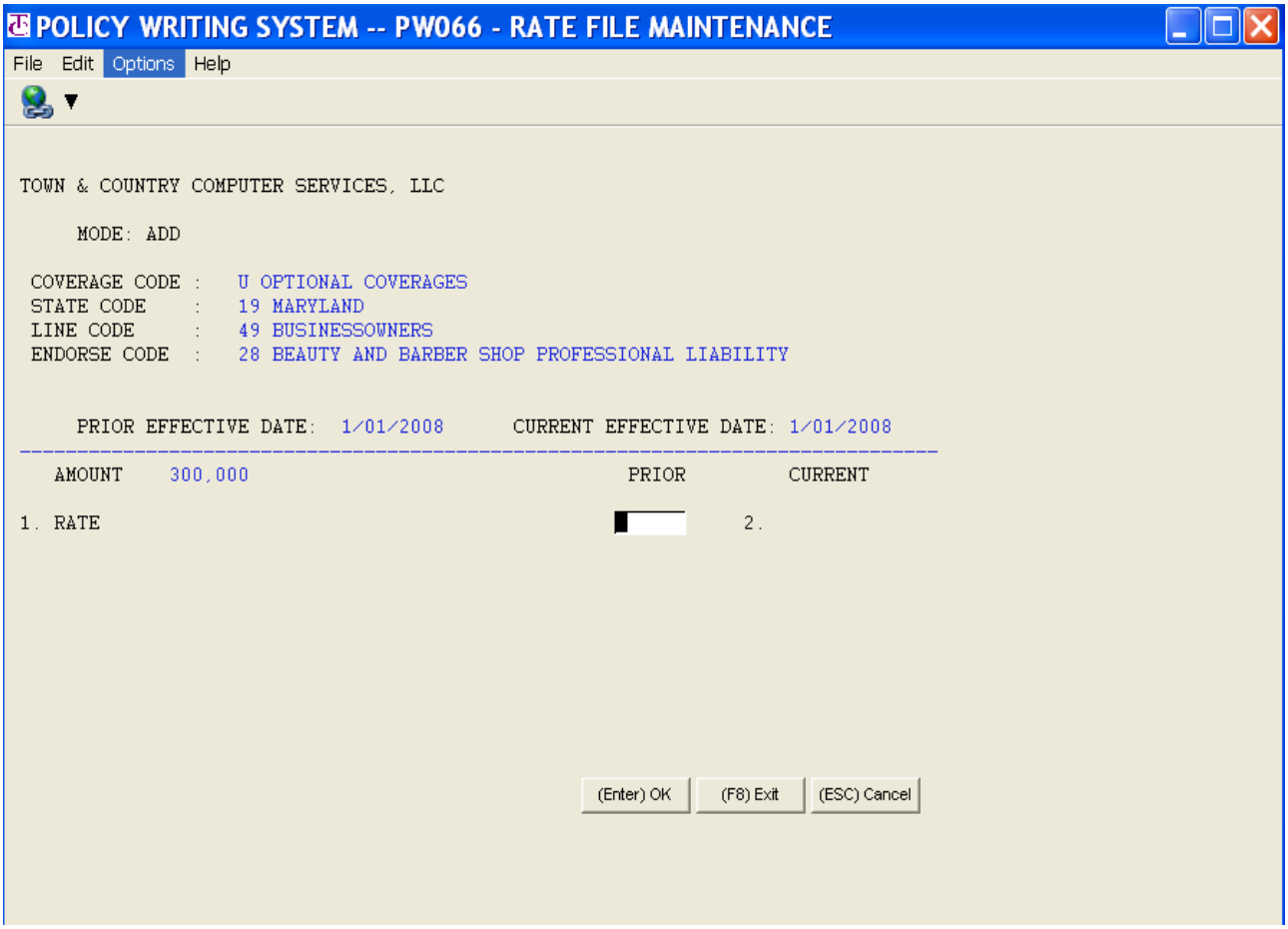
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "27" for PHARMACIST'S PROFESSIONAL LIAB

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

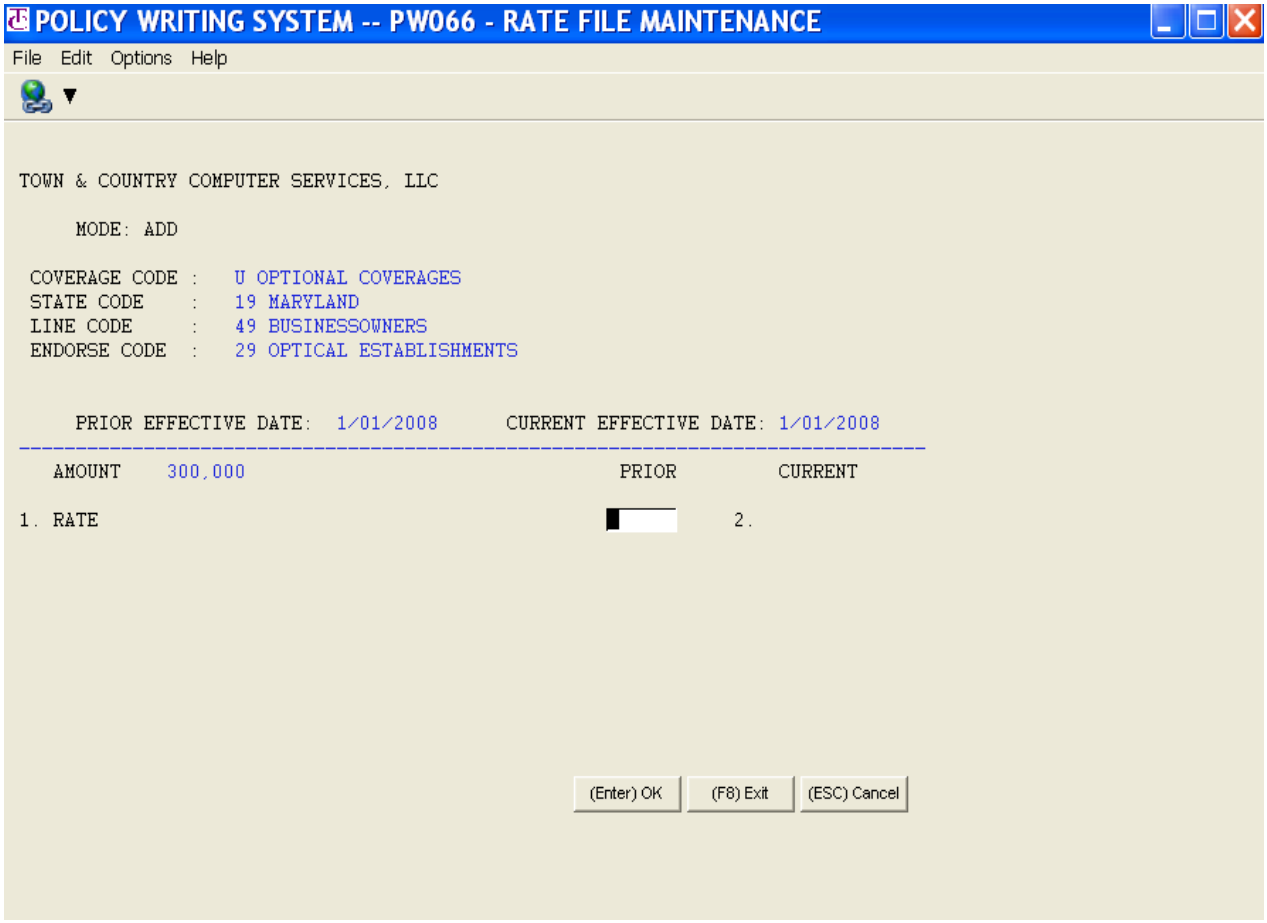
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "28" for BEAUTY & BARBER PROFESSIONAL LIABILITY COVERAGE.

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

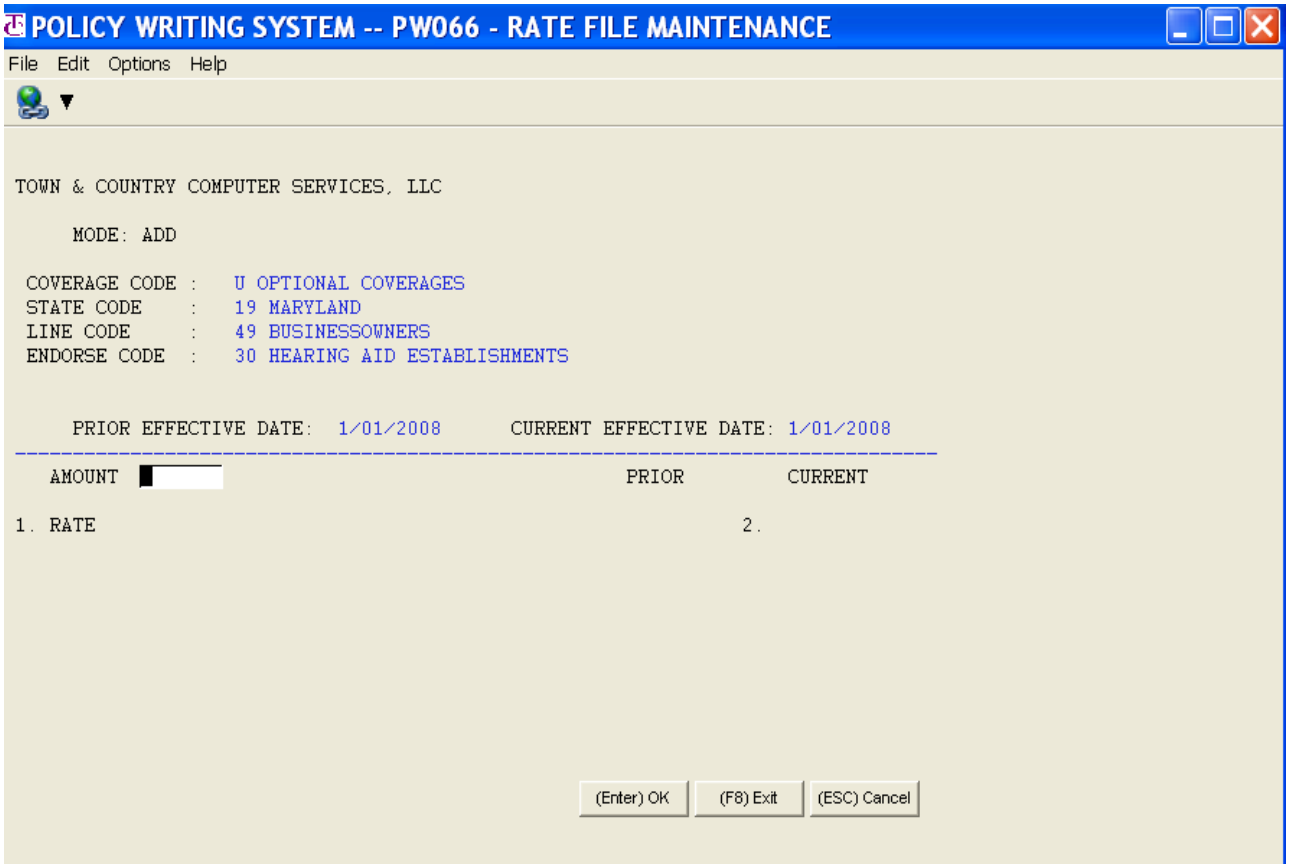
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "29" for OPTICAL ESTABLISHMENTS

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

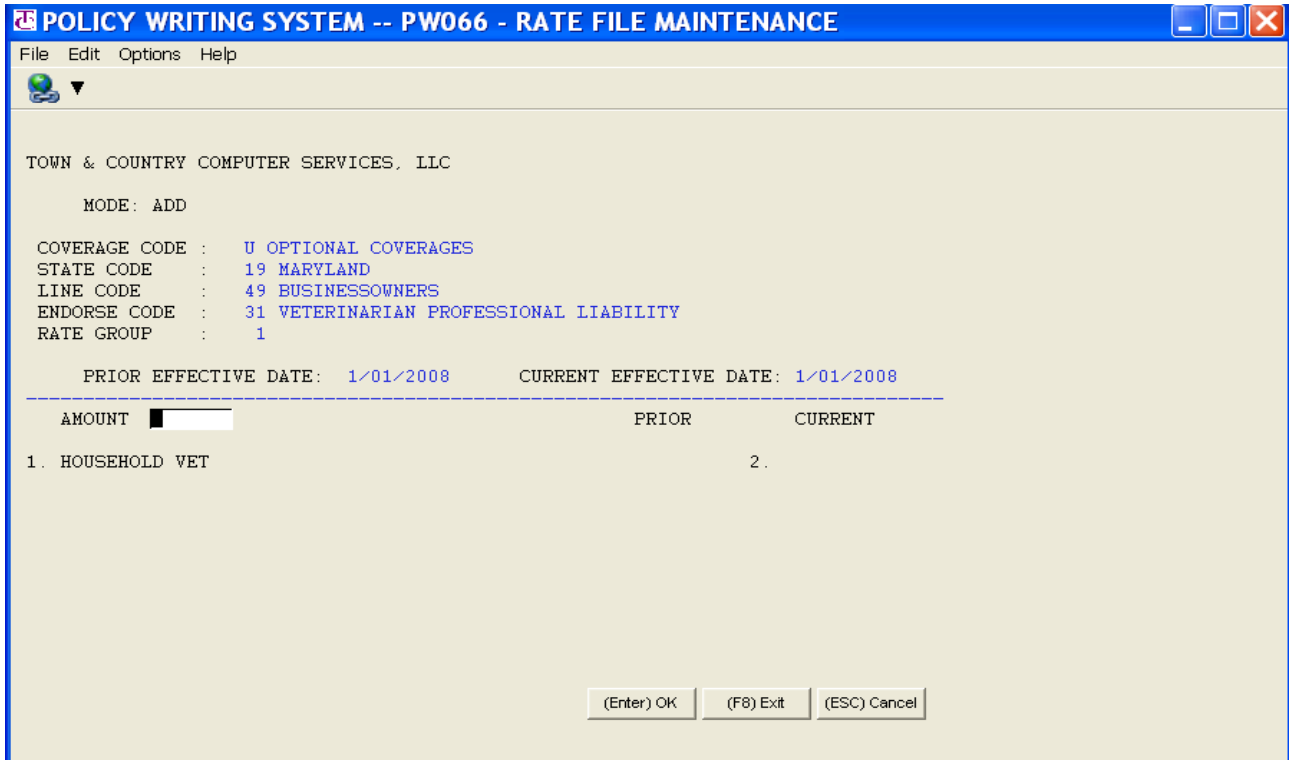
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "30" for HEARING AID ESTABLISHMENTS

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen

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Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

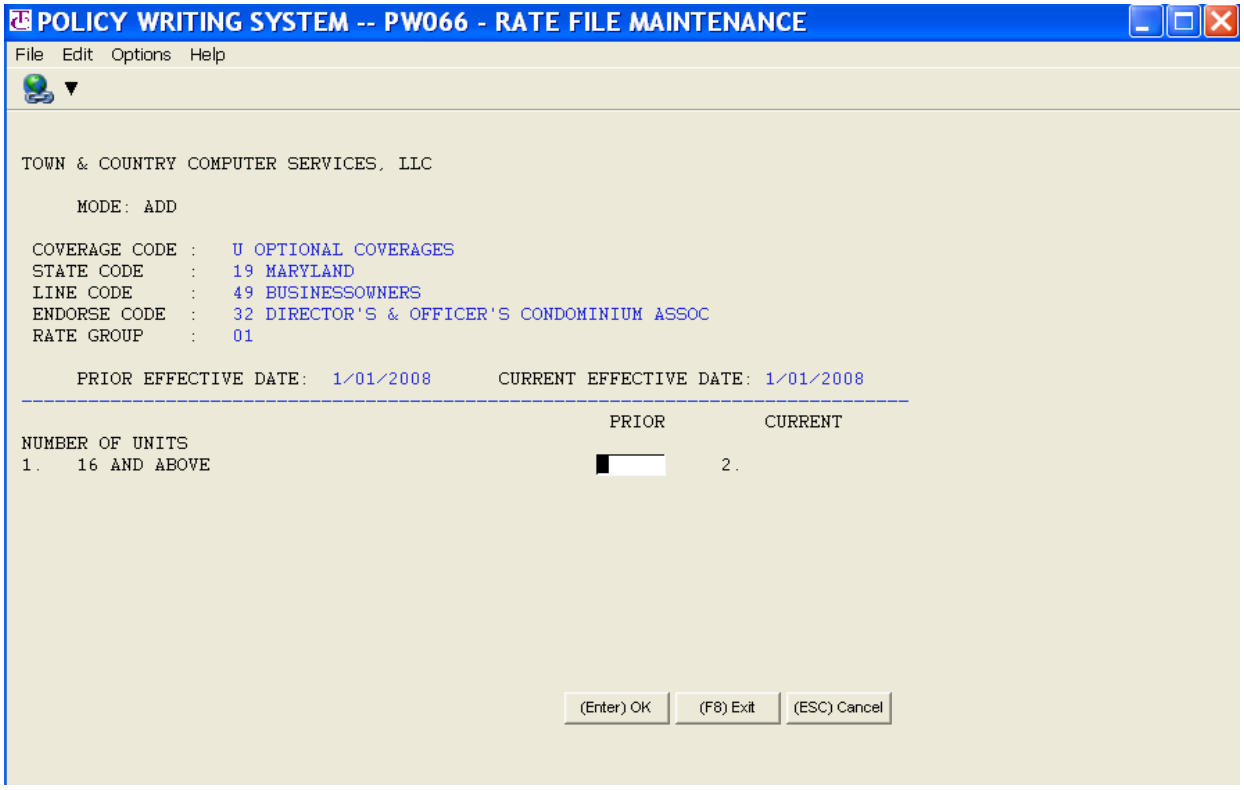
Endorse Code — Enter "31" for VETERINARIAN PROFESSIONAL LIABILITY COVERAGE

Rate Group
1 = Household Vet
2 = Other Vet
3 = Student Vet

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

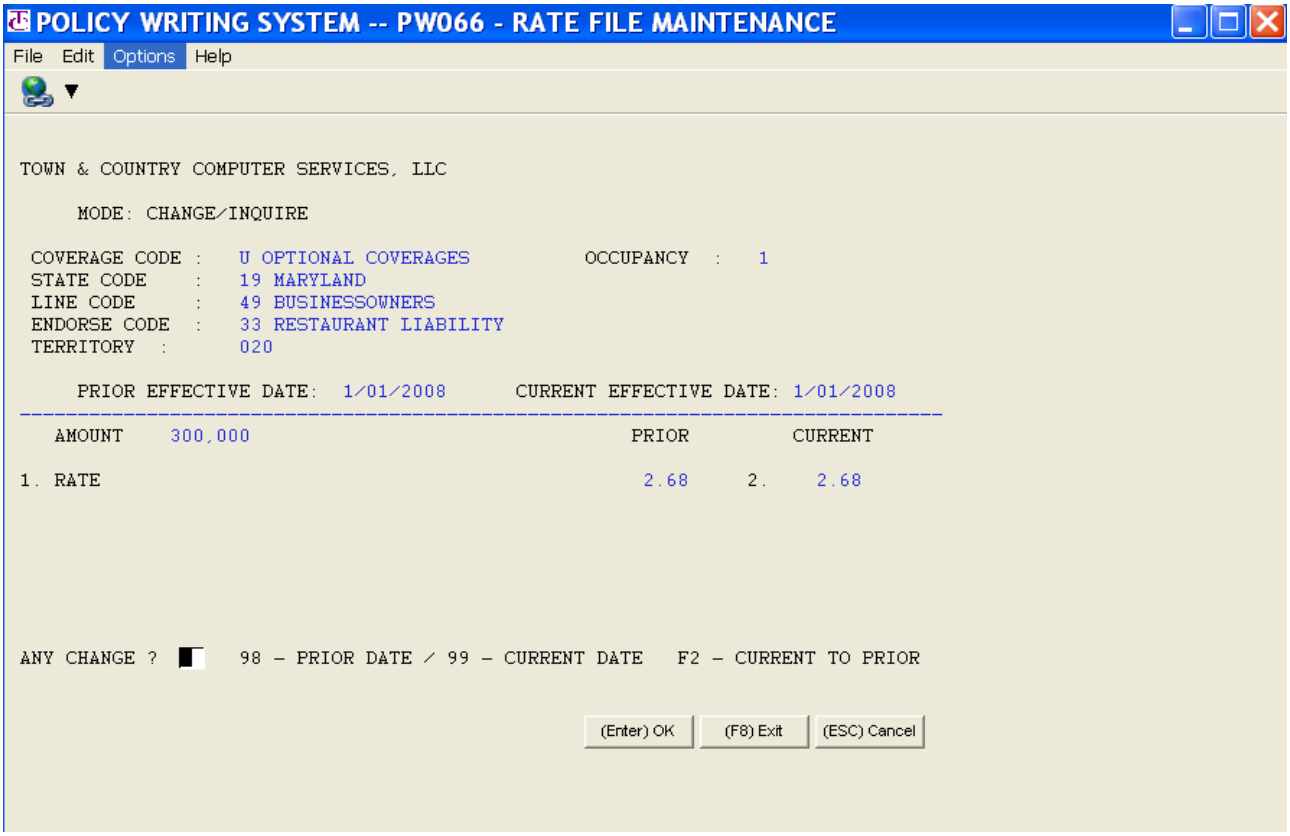
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "32" for DIRECTOR'S & OFFICER'S CONDOMINIUM ASSOC.

Rate Group — 0 = 1 - 15 UNITS
1 = 16 & ABOVE

Rate — Enter applicable rates per manual and screen

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

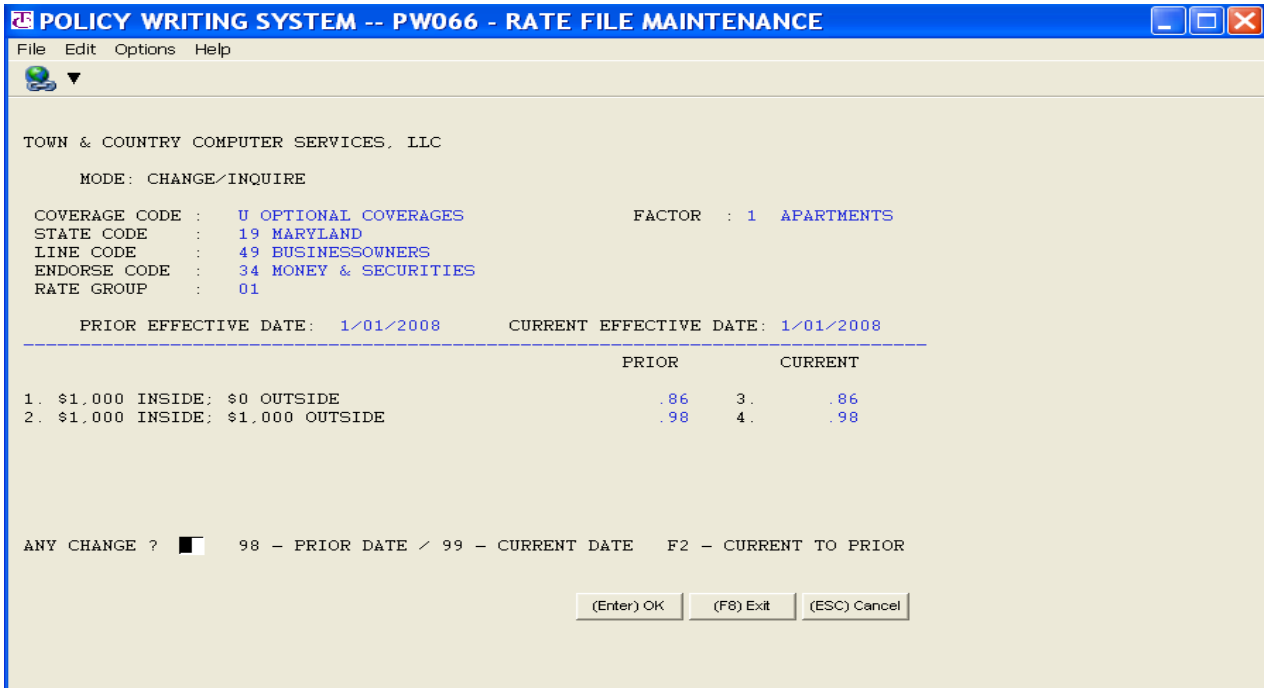
Endorse Code — Enter "33" RESTAURANT LIABILITY

Territory — Enter rates for each territory for both Owner & Lessor.

Occupancy — 1 = Owner
2 = Lessor

Rate — Enter applicable rates per manual and screen.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "34" for MONEY & SECURITIES

Rate Group

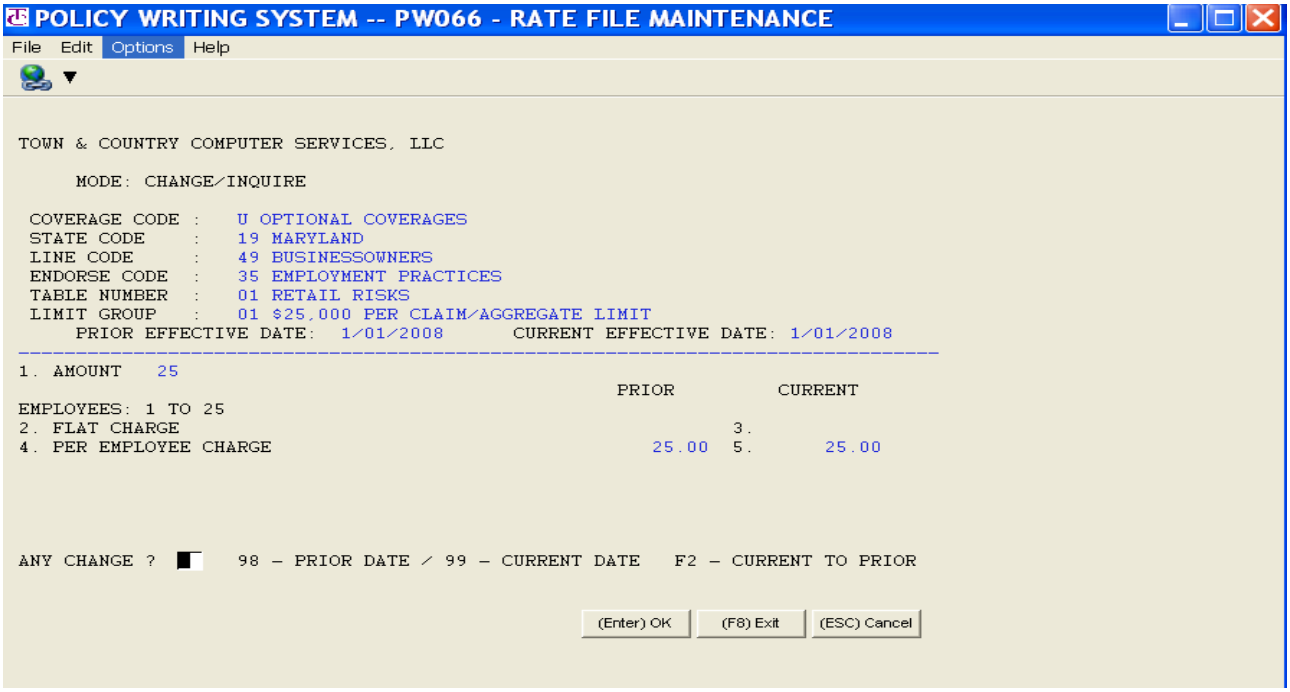
1 = $1,000
2 = $1,500
3 = $2,000
4 = $2,500
5 = $5,000
6 = $10,000
7 = $10 - $25,000

Factor

1 = Apartments
2 = Office
3 = Other

Rate — Enter applicable rates per manual and screen

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 1 = Retail Risks

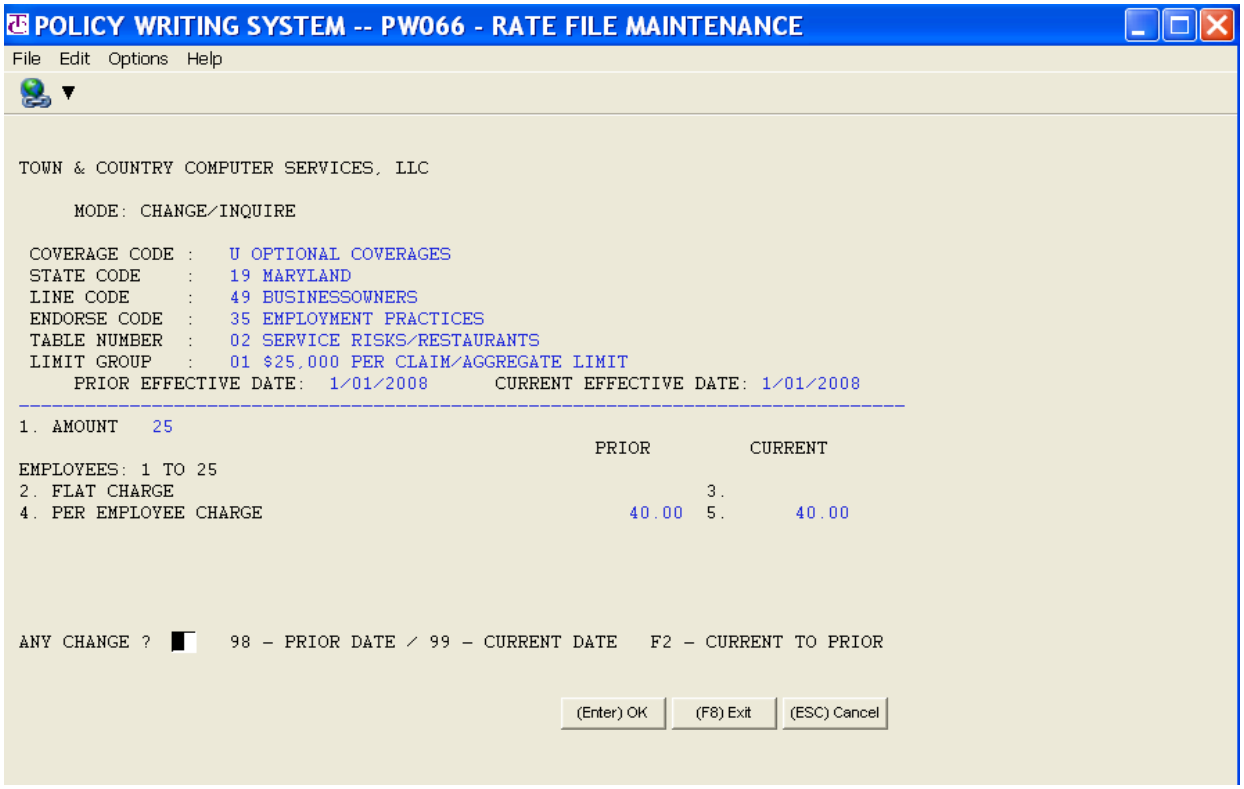
Limit Group

1 = $25 3 = $100 5 = $500
2 = $50 4 = $300 6 = $1000

Amount

25 = 1 thru 25
50 = 26 thru 50
100 = 51 thru 100

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 2 = Service Risks & Restaurants

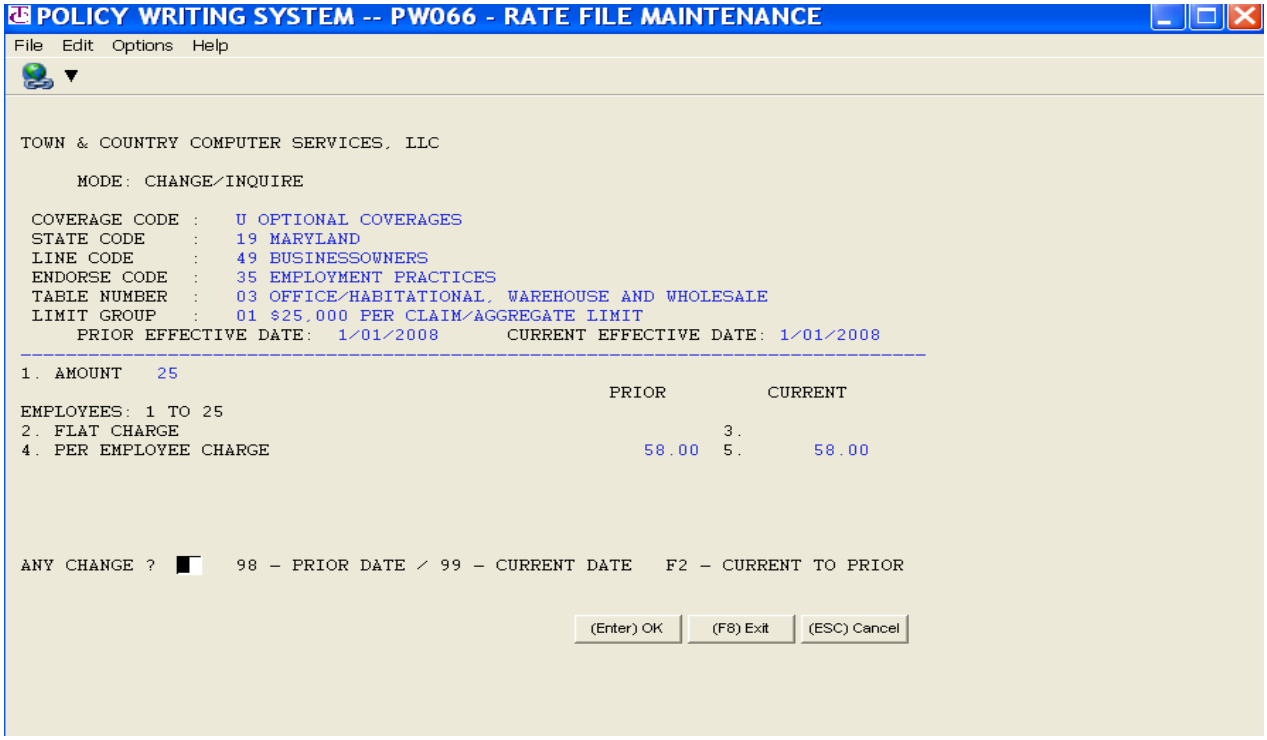
Limit Group

1 = $25 3 = $100 5 = $500
2 = $50 4 = $300 6 = $1000

Amount

25 = 1 thru 25
50 = 26 thru 50
100 = 51 thru 100

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 3 = Office/Habitational, Warehouse & Wholesale

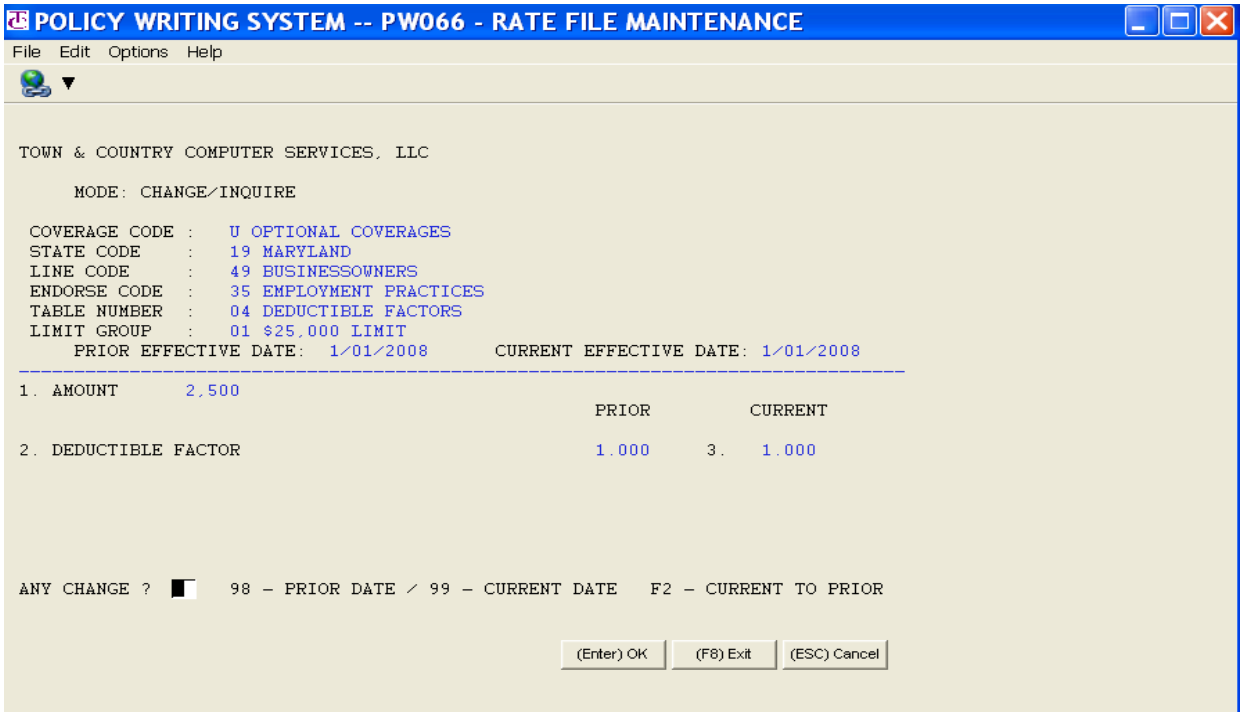
Limit Group

1 = $25 3 = $100 5 = $500
2 = $50 4 = $300 6 = $1000

Amount

25 = 1 thru 25
50 = 26 thru 50
100 = 51 thru 100

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code Enter "U" for Optional Coverage.

State Code Enter two digit state codes.

Line Code

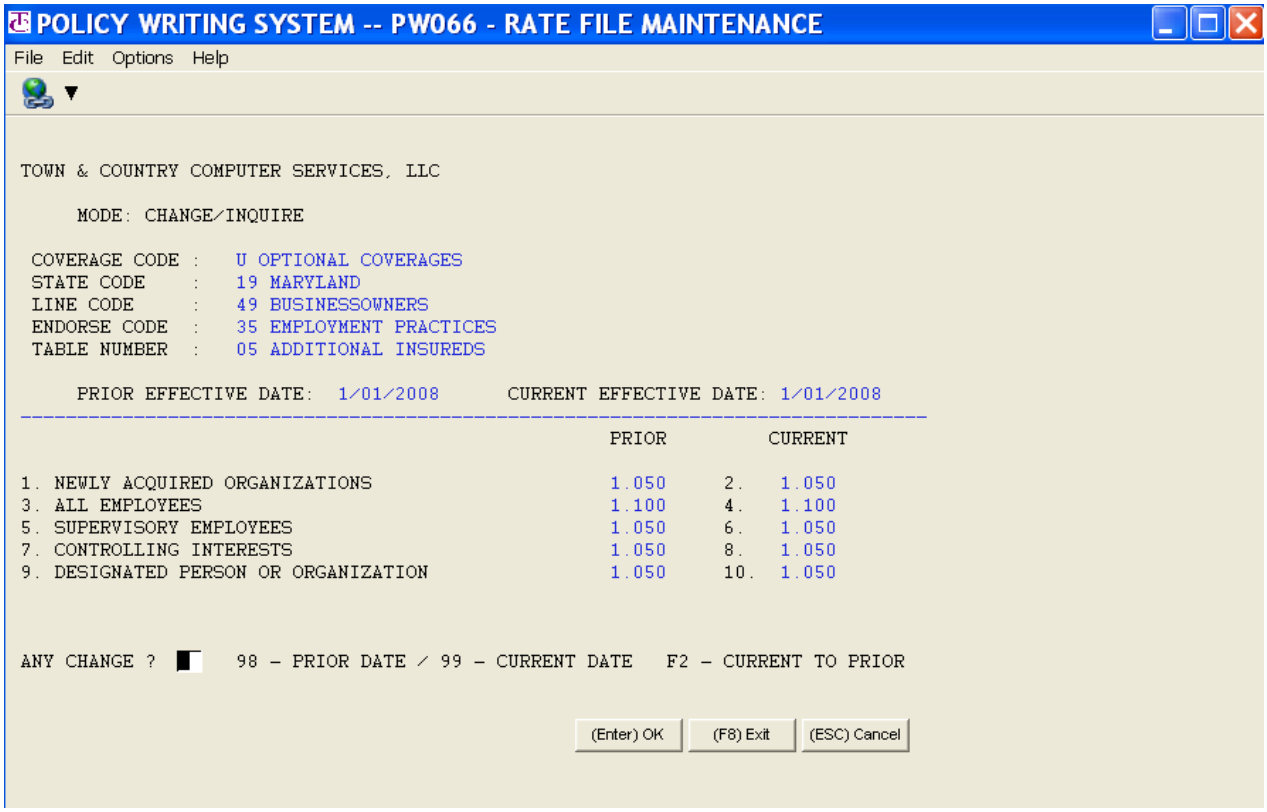
Endorse Code Enter "35" for EMPLOYMENT PRACTICES

Table Number 4 = Deductible Table

Limit Group
1 = $25 3 = $100 5 = $500
2 = $50 4 = $300 6 = $1000

Amount Enter Deductible Amount and applicable factor per manual.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

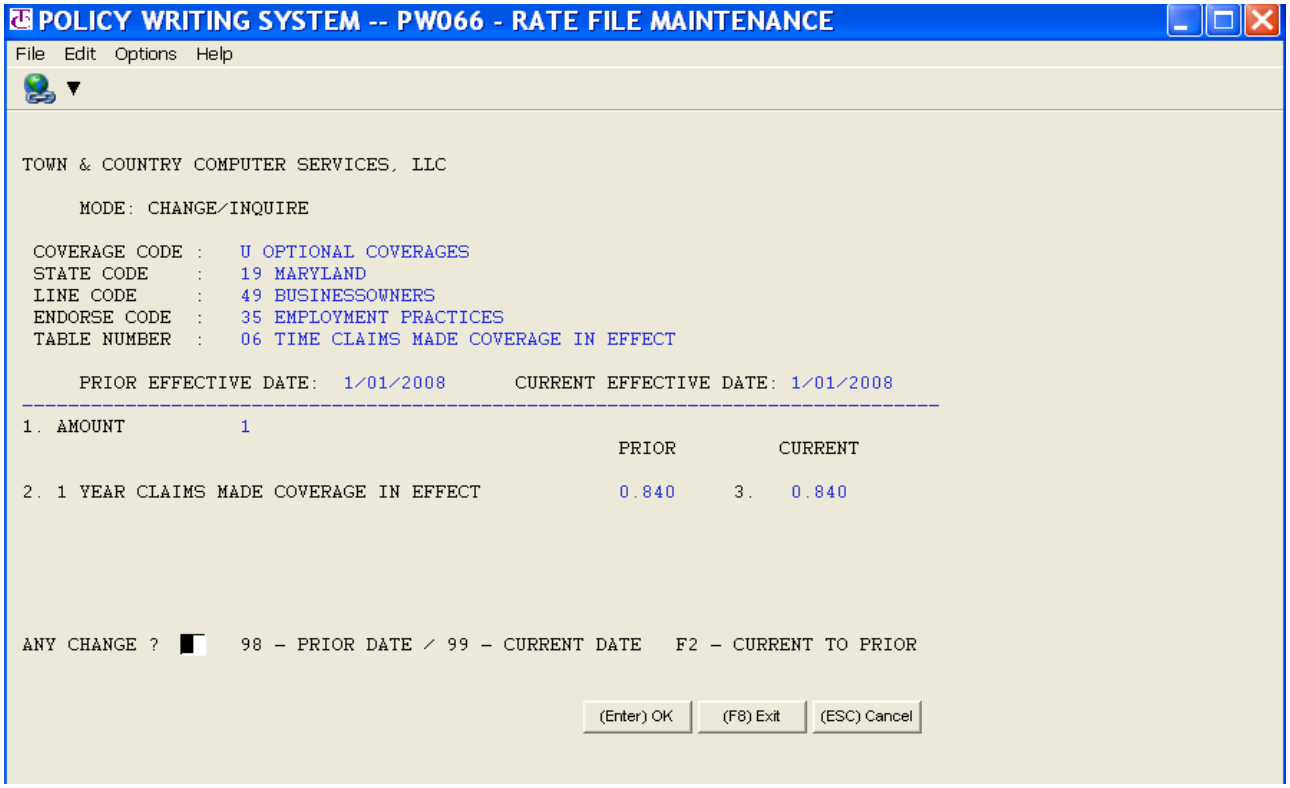
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 5 = Additional Insured

Enter applicable factors.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

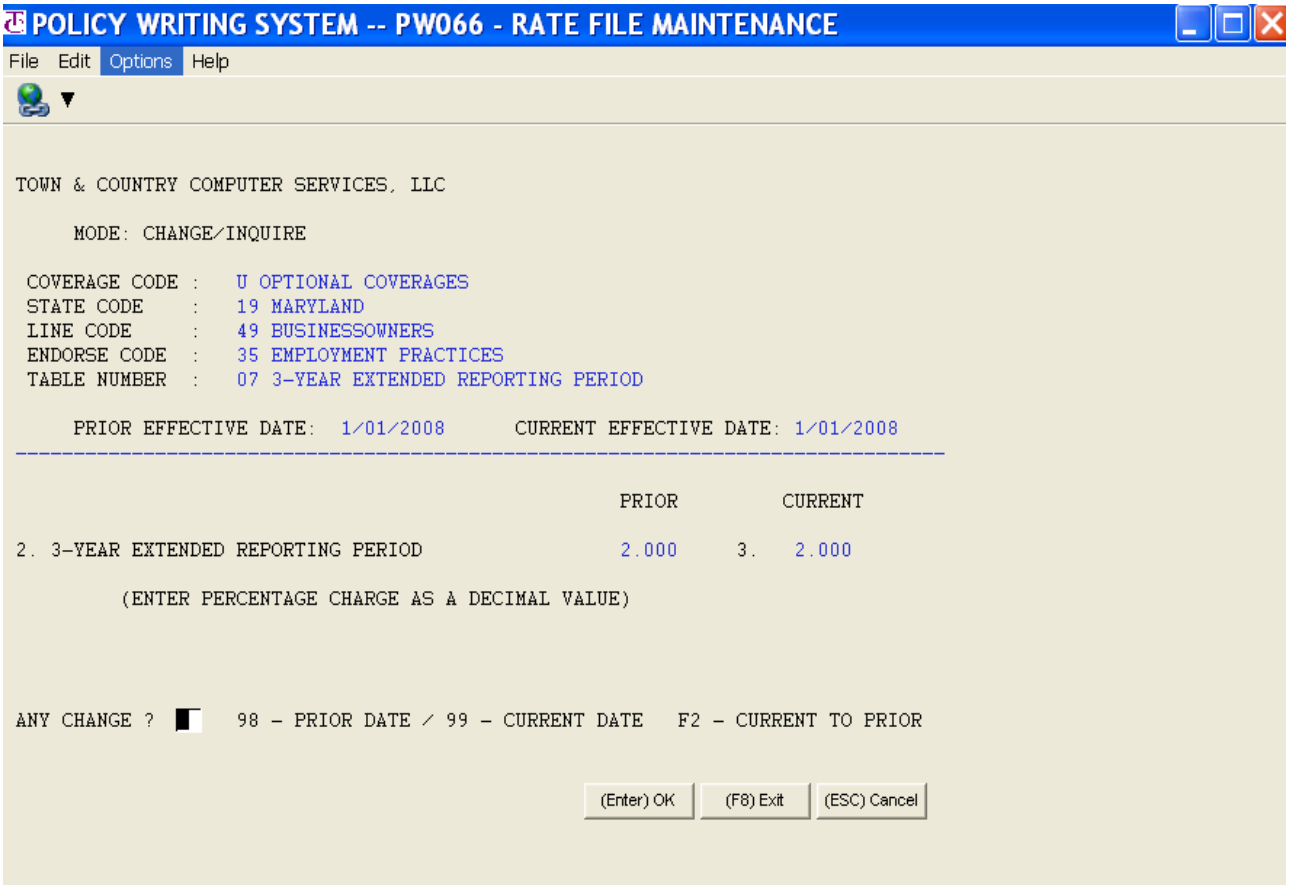
Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 6 = Amount of Time Claims Made in Effect

Amount — Enter 1 for 1 year, 2 for 2 years, etc.

Enter applicable factors.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

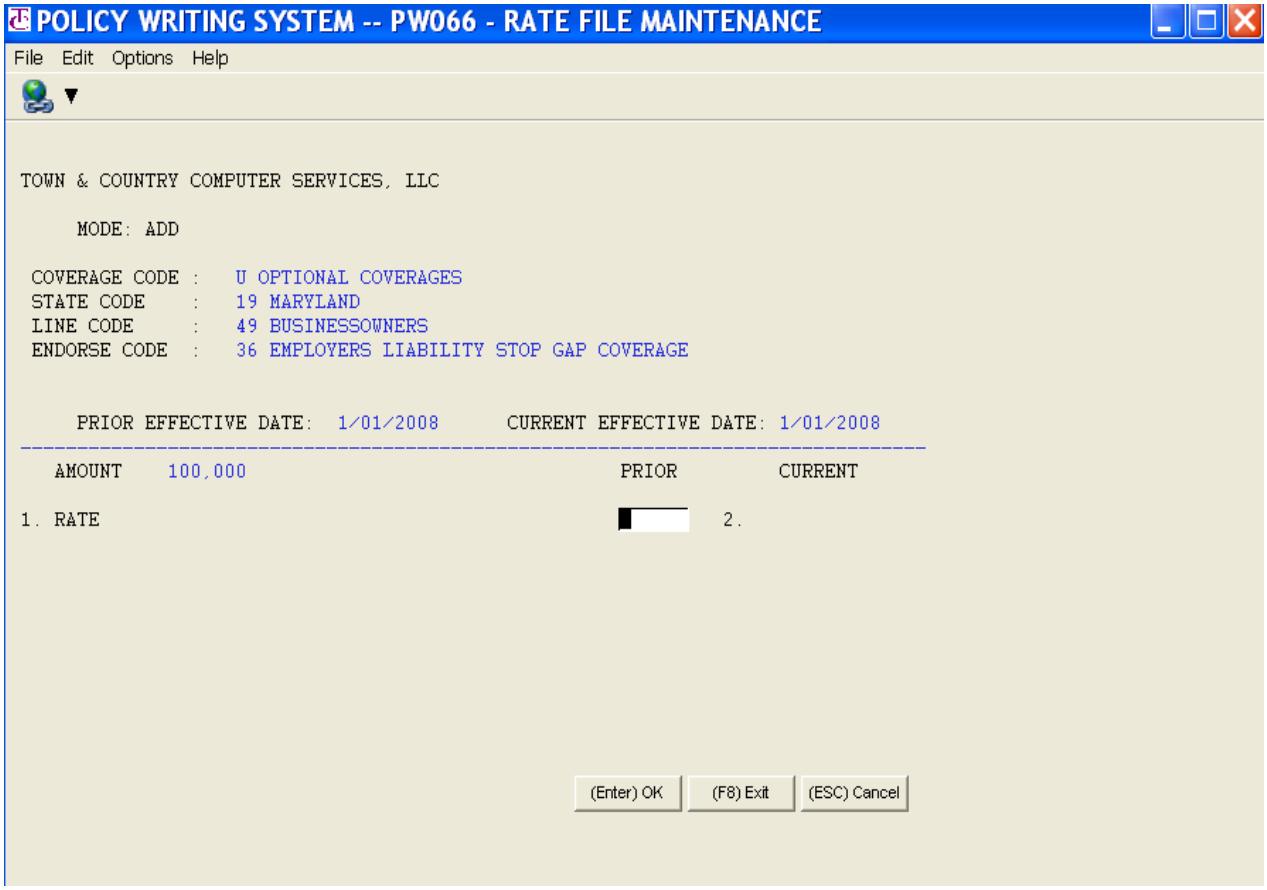
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "35" for EMPLOYMENT PRACTICES

Table Number — 7 = 3-Year Extended Reporting Period

Enter applicable factors.

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ADDING OPTIONAL COVERAGES (PW066)

Coverage Code — Enter "U" for Optional Coverage.

State Code — Enter two digit state codes.

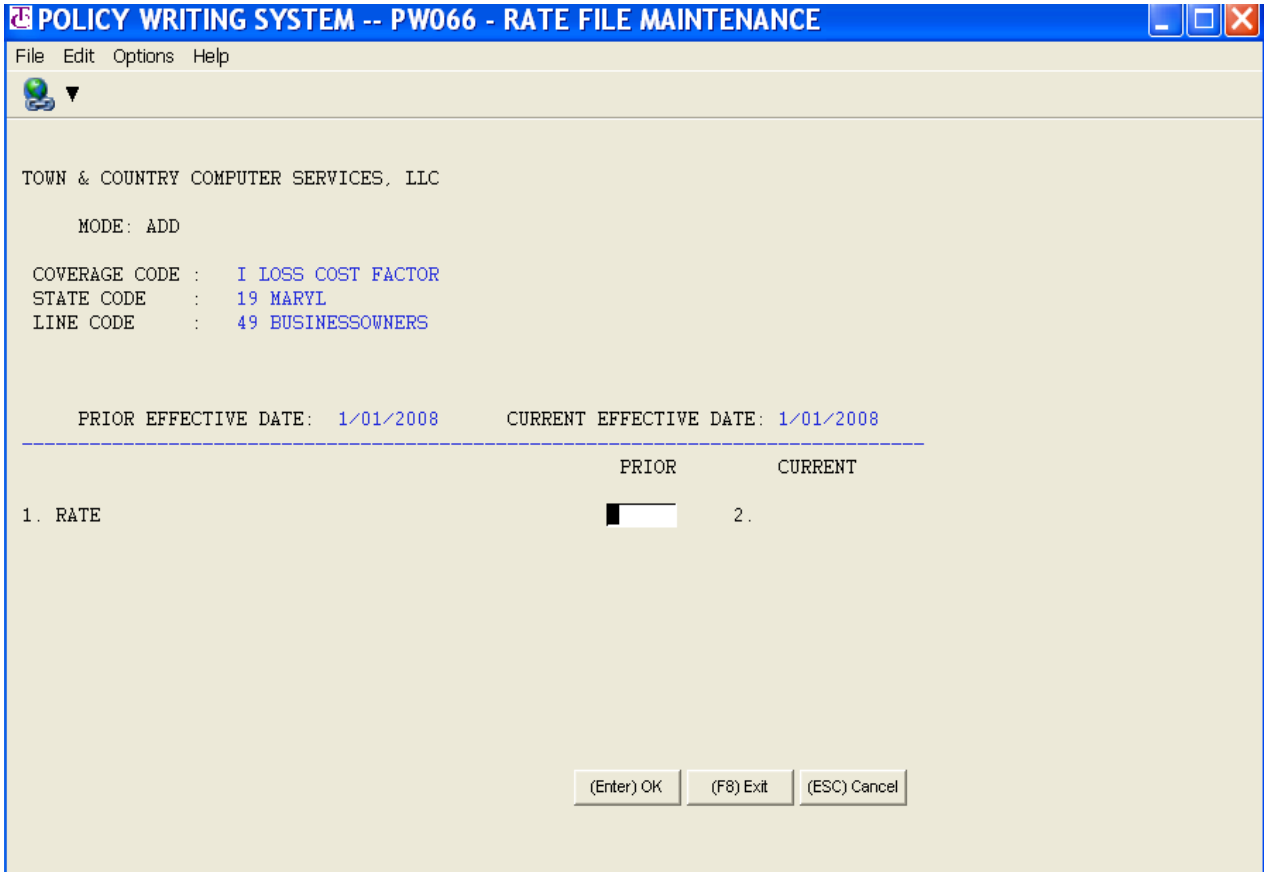
Line Code — Enter your company line of business for Business Owners.

Endorse Code — Enter "36" for EMPLOYERS LIABILITY STOP GAP

Amount — Enter liability limit.

Rate — Enter applicable rates per manual and screen

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ADDING LOSS COST MULTIPLIER

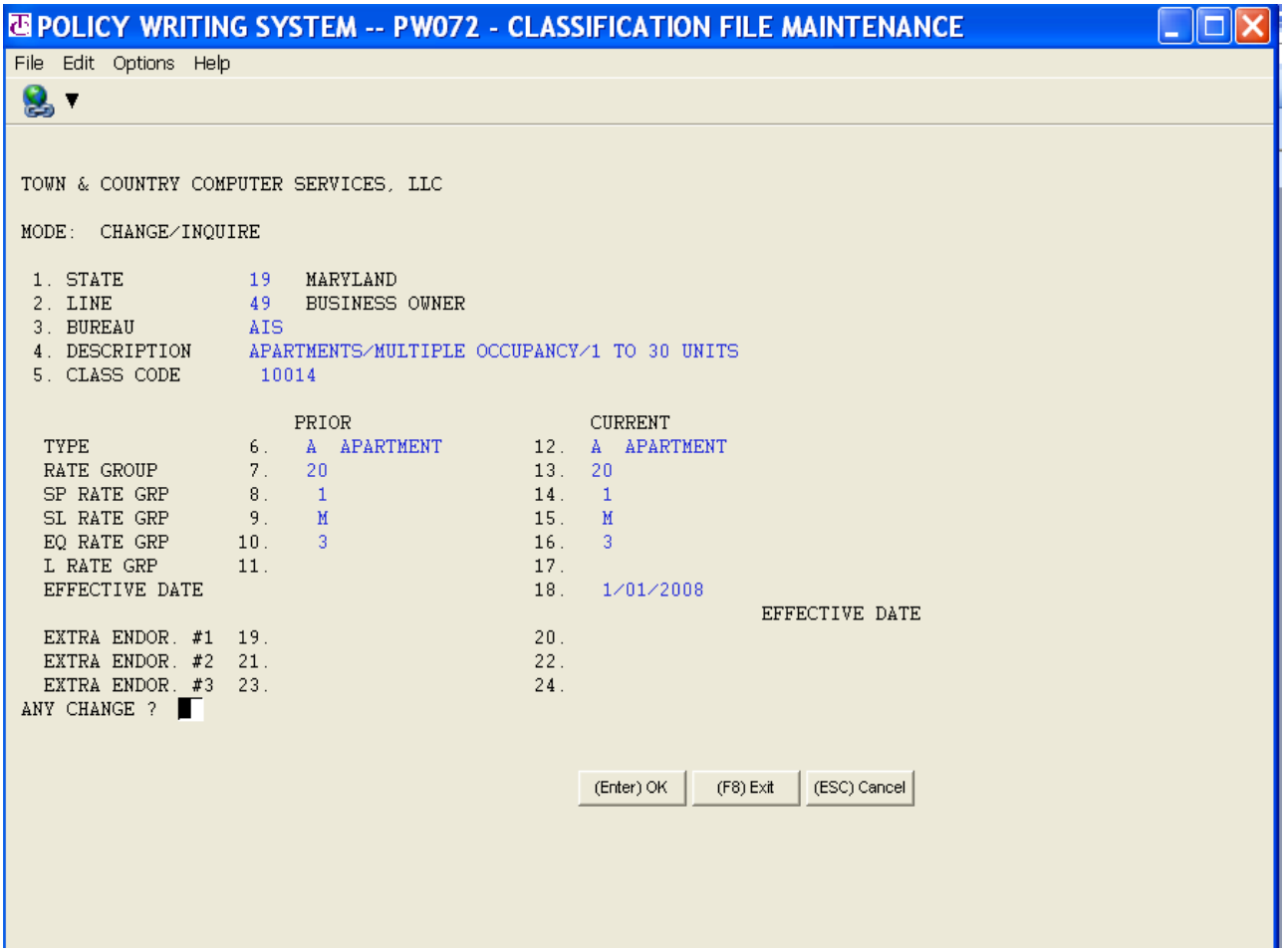
Coverage Code — Enter "I" for Loss Cost Factor

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Business Owners.

Rate — Enter your company loss cost factor.

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CLASSIFICATION FILE MAINTENANCE (PW072)

State — Enter two digit state codes.

Line — Enter two digit company line of business for Business Owners.

Bureau — Enter "AIS" for the rating bureau.

Description — Enter the business classification description as you want it to appear on the declaration page.

Class Code — Enter applicable class code from manual.

Type — Enter type of business - F1 for drop down box showing available entries.

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SP Rate Group Enter the special rate group number that applies to the specific type of coverage. (See AIS manual).

SL Rate Group Enter the sprinkler leakage rate group number that applies to the specific type of coverage. (See AIS manual).

EQ Rate Group Enter the earthquake rate group number that applies to the specific type of coverage. (See AIS manual).

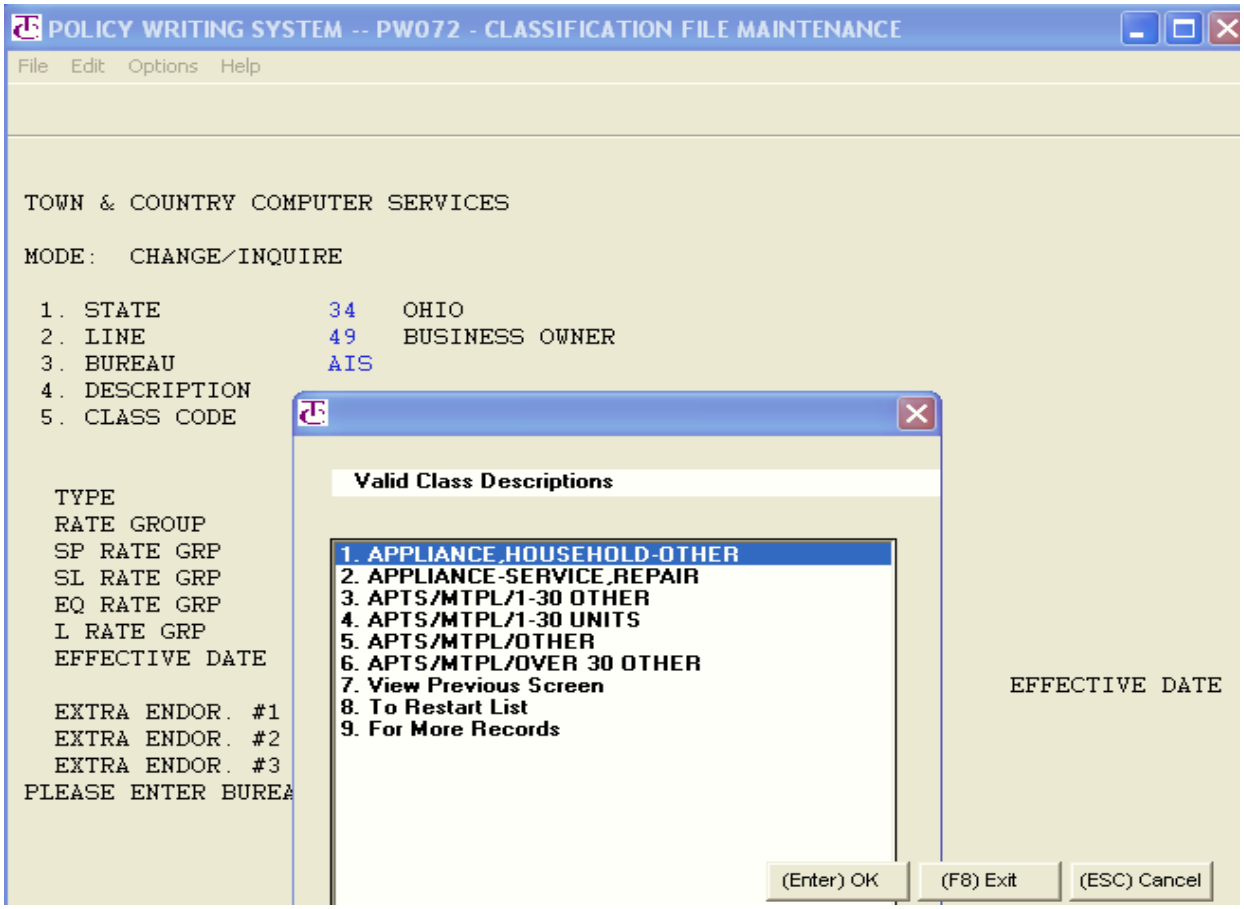
L Rate Group Enter the liability rate group number that applies to the specific type of coverage. (See AIS manual).

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual.

Extra Endor #1, 2 & 3 Enter the mandatory endorsement for the specific description class. The endorsement(s) will automatically print on the declaration.

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual

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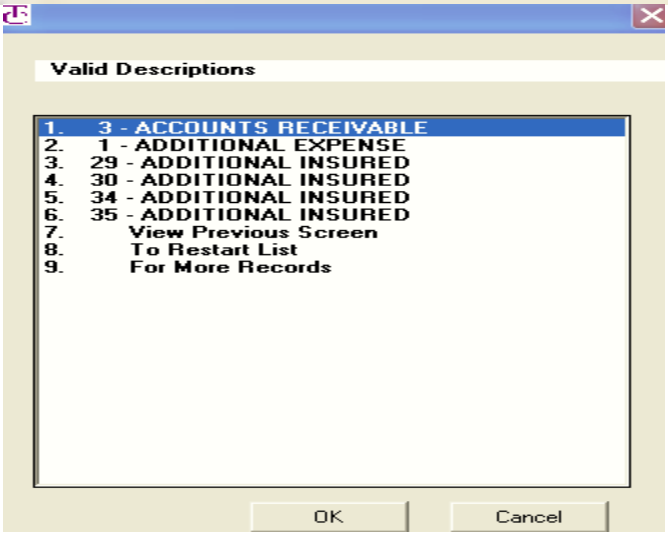


CLASSIFICATION FILE MAINTENANCE (PW072)

This is the classification file maintenance program "Change" screen. This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file, and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with "N" the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selected.

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Entering Optional Coverage Descriptions (PW075)

State Code - Enter two digit state code.

Line Code - Enter your company line of business for Business Owners.

Description - Enter the name of the optional coverage. These coverage descriptions correspond to an endorsement description or the type of coverage within an endorsement.

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Endorsement Code - The code number is arbitrarily assigned to a particular coverage. Contact T & C for list of code numbers.

Endorsement Name - Enter the endorsement form number the coverage belongs to. An example BUILDING INFLATION PROTECTION is a coverage on the SF-10B. Enter the endorsement form without hyphens. When entering the coverage for a policy, the program will automatically add the appropriate forms to the policy.

Continue to enter all optional coverages until all valid endorsement codes your company uses for Business Owners are entered.

NOTE: Town and Country Computer Services will supply a starter optional coverage file. An optional coverage report will also be provided for reference. If a coverage is not listed on the report that your company uses, contact Town and Country for additional programming.

Changing or Inquiring Optional Coverage Descriptions

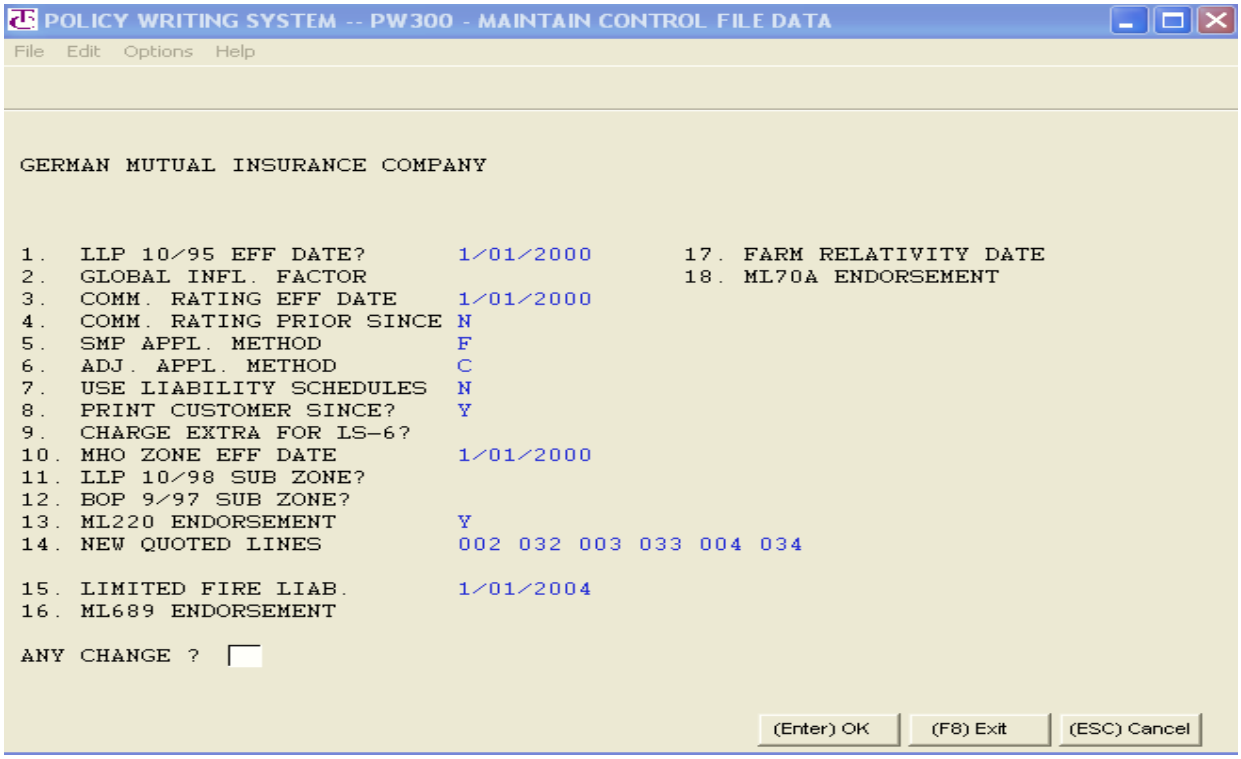
Enter the State Code and Line Code as if adding an optional coverage description. When prompted for the description and are unsure of the spelling of the description, a blank may be entered. Entering a blank will cause a menu box to display alphabetically optional coverage descriptions that are on file. Scroll thru the list until the desired optional coverage is found. The operator can either scroll forward, backward or restart the list.

When prompted for a description, if part of the description is entered, the program will search the file for that description entered. If not found, a menu box will display. Within the menu box will be descriptions starting with the description that was entered. Then progressing thru the alphabet giving the same options as if a blank was entered.

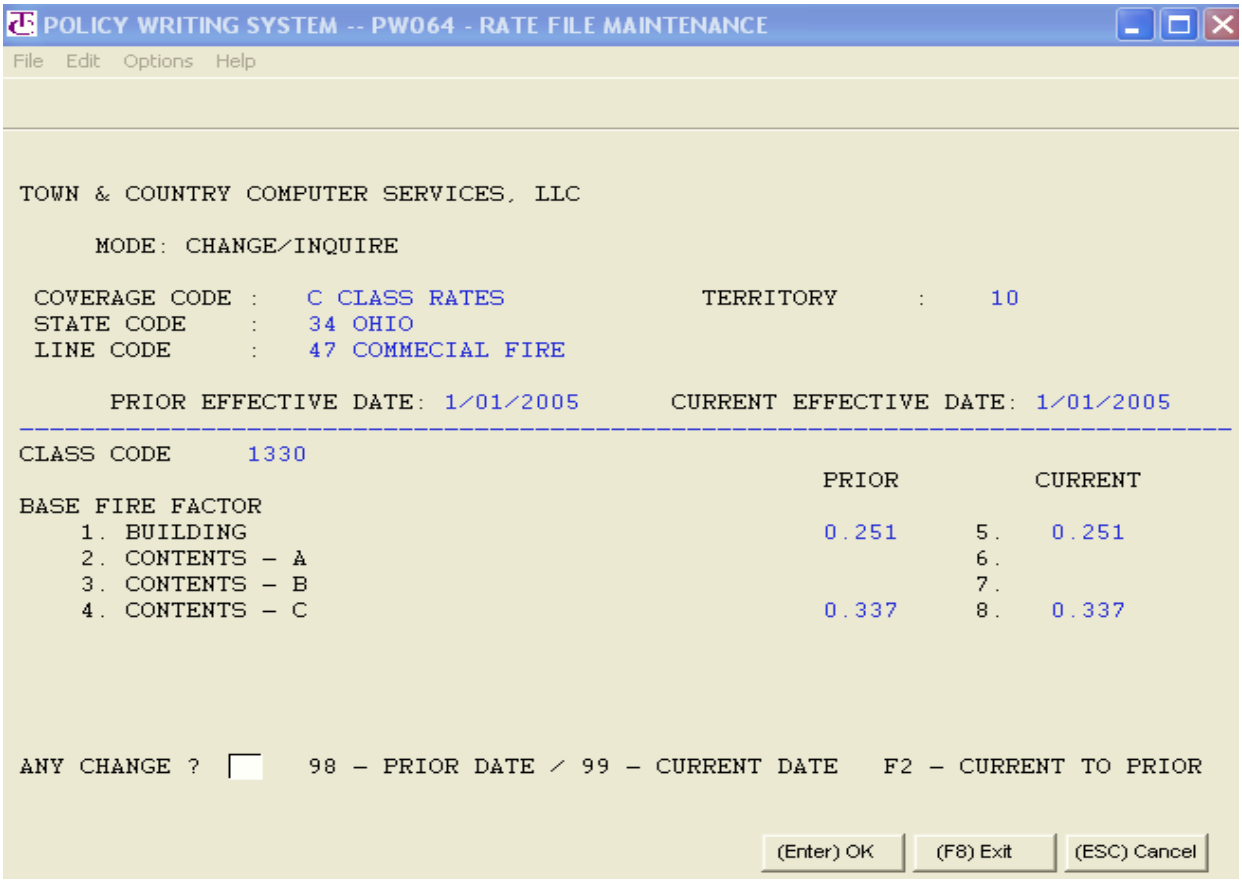
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POLICY WRITING SYSTEM – PW300 – MAINTAIN CONTROL FILE DATA

COMMERCIAL FIRE/LIABILITY RATING EFFECTIVE DATE Enter the date your company chooses to start rating Commercial Fire policies through Policy Writing. This date will be compared to the effective date in the Name and Address file. If the Name and Address effective date is equal to or greater than the ***Commercial Fire Rating Effective Date***, the Policy Writing system will rate the BOP policy. Enter the Commercial Fire Rating Effective date on line #3.



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ADDING CLASS RATES (PW064)

Coverage Code — Enter "C" for Class Rate (Building and Business Property Rates).

State Code — Enter two digit state codes.

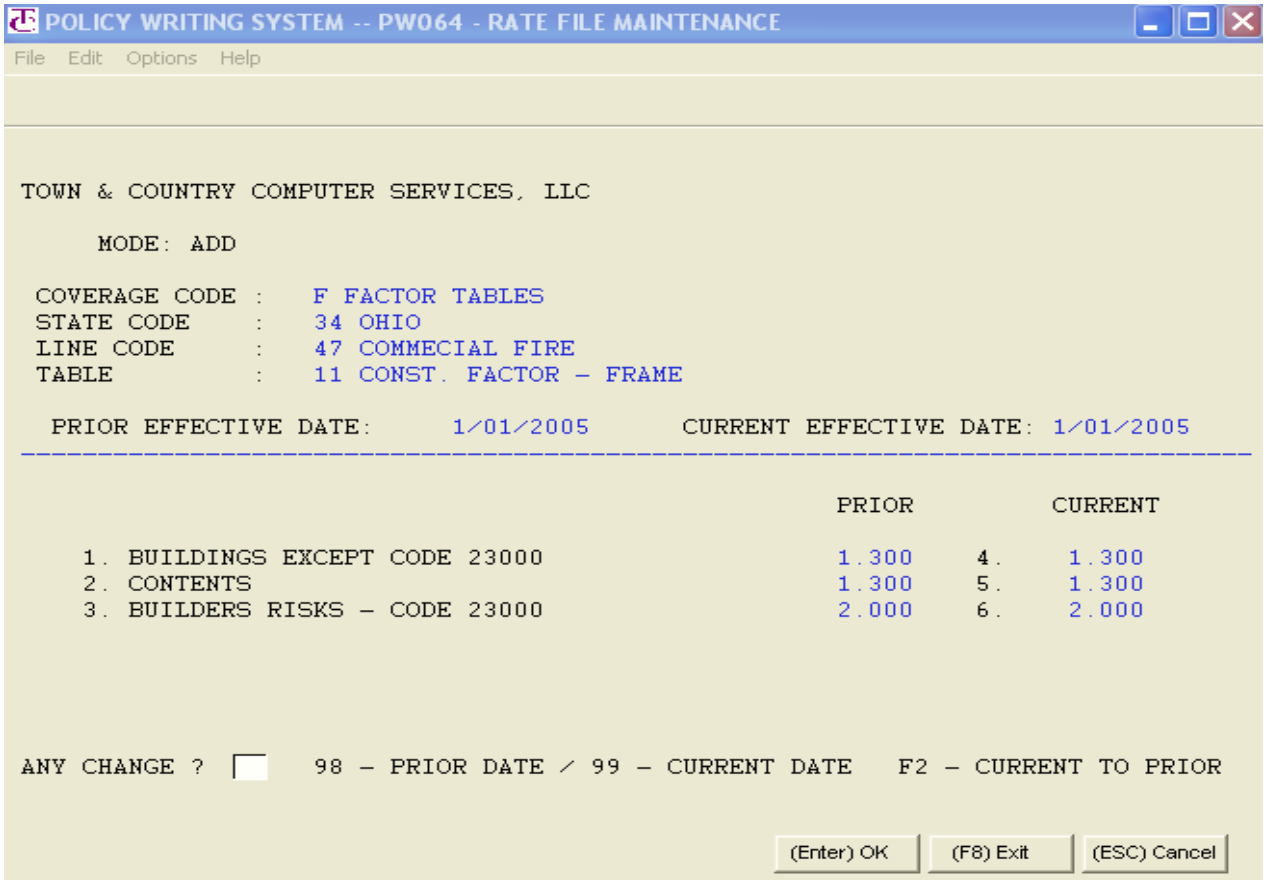
Line Code — Enter your company line of business for Commercial Fire.

Territory — Enter the valid territory codes per manual. Entries are only needed for the areas your company writes in.

Class Code — Enter the 5 digit class code.

Enter the Base Fire Factor for B, CA, CB and CC when applicable.

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ADDING CONSTRUCTION/CLASS FACTORS (PW064)

Coverage Code Enter “F” for Factor table.

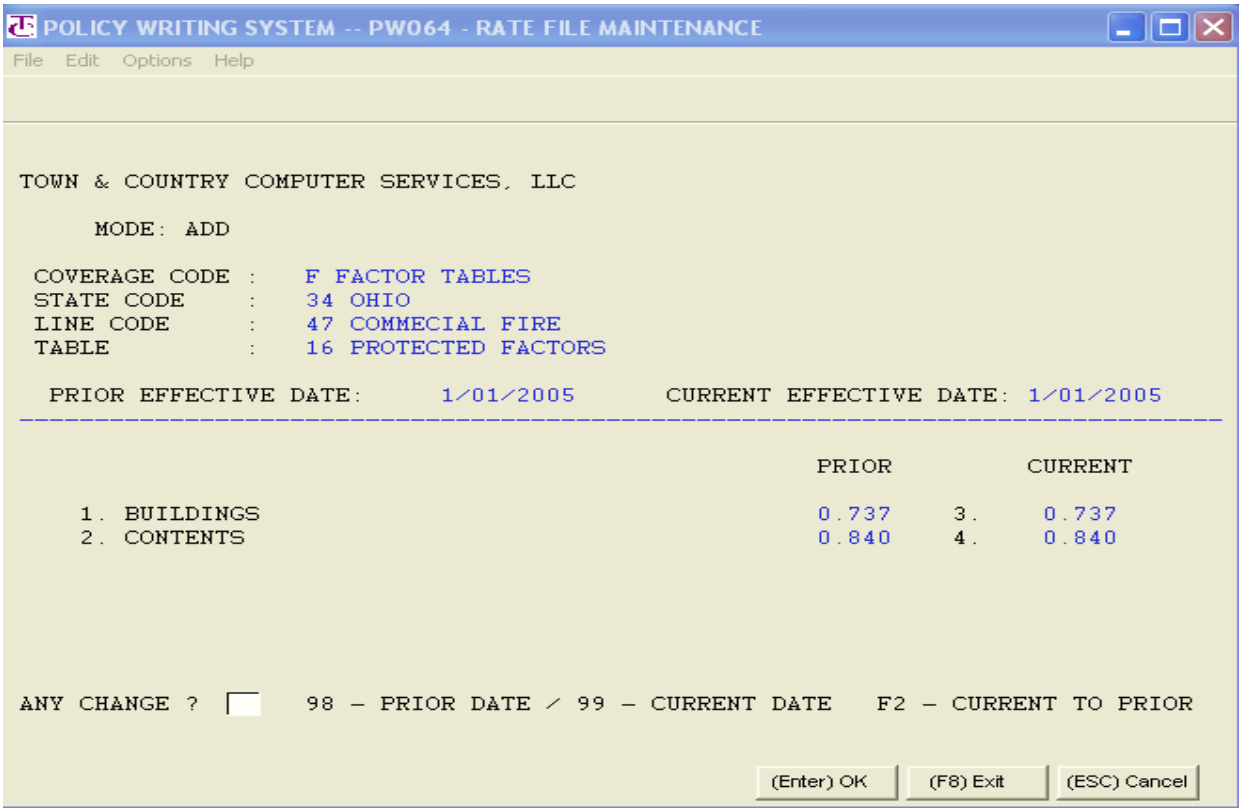
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table
11 = Frame
12 = Masonry Joisted
13 = Non-Combustible
14 = Masonry Non-Combustible
15 = Modified Fire Resistive & Fire Resistive

Enter applicable factors.

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ADDING PROTECTION FACTORS (PW064)

Coverage Code Enter "F" for Factor table.

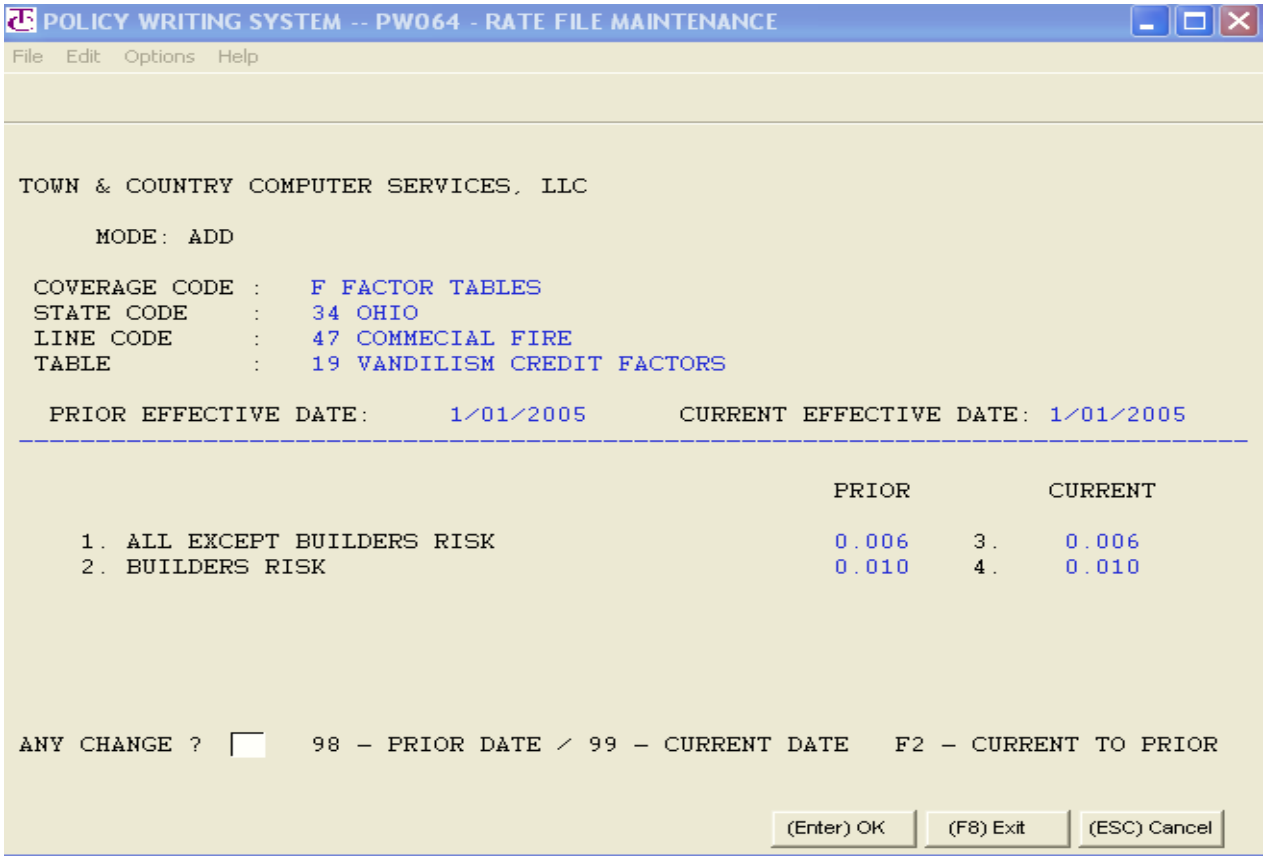
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table
16 = Protected
17 = Partially Protected
18 = Unprotected.

Enter applicable factors.

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ADDING VANDALISM CREDITS/SURCHARGE FACTORS (PWO64)

Coverage Code Enter “F” for Factor table.

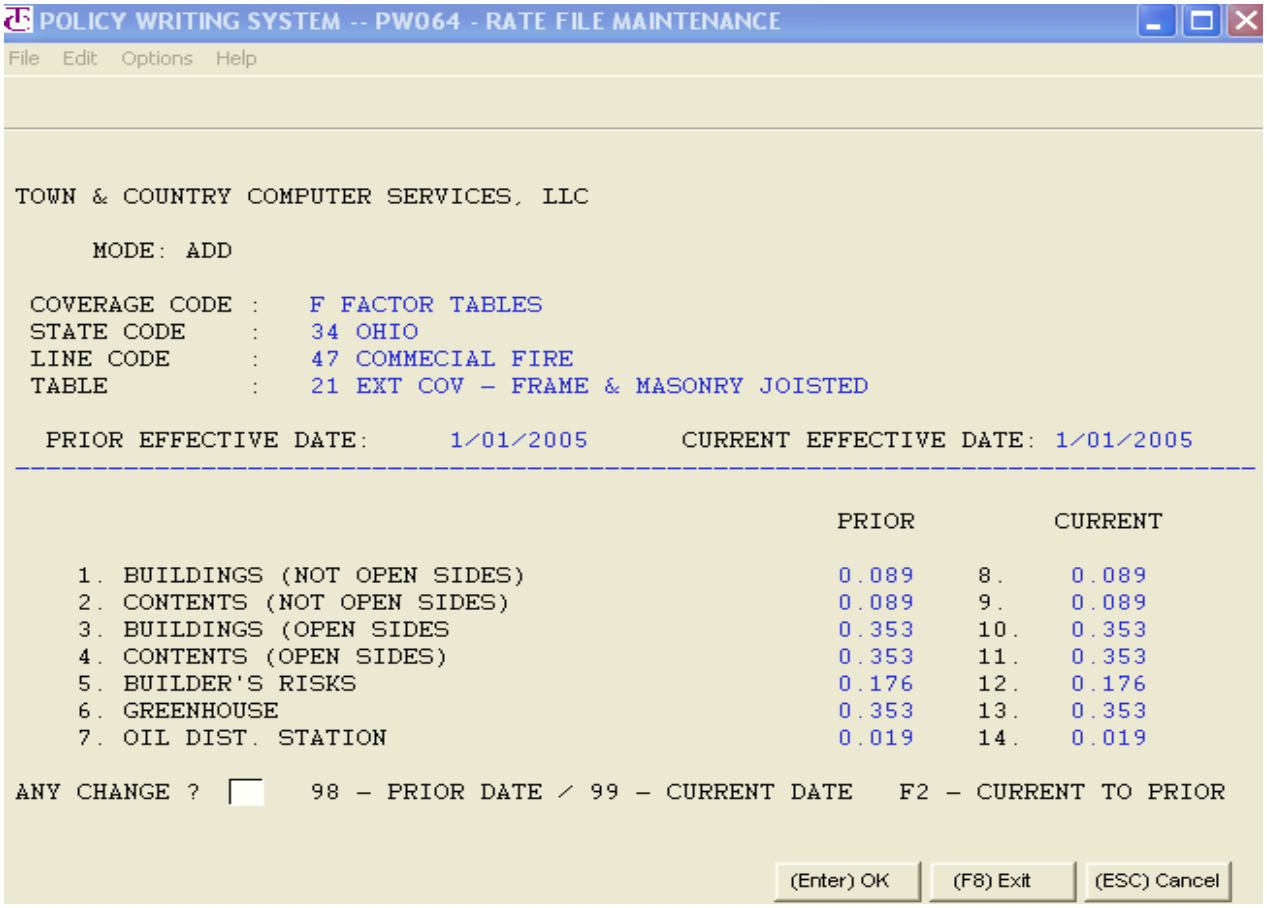
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table 19 = Vandalism Credits
20 = Vandalism Surcharges

Enter applicable factors

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ADDING EXTENDED COVERAGES FACTORS (PWO64)

Coverage Code Enter “F” for Factor table.

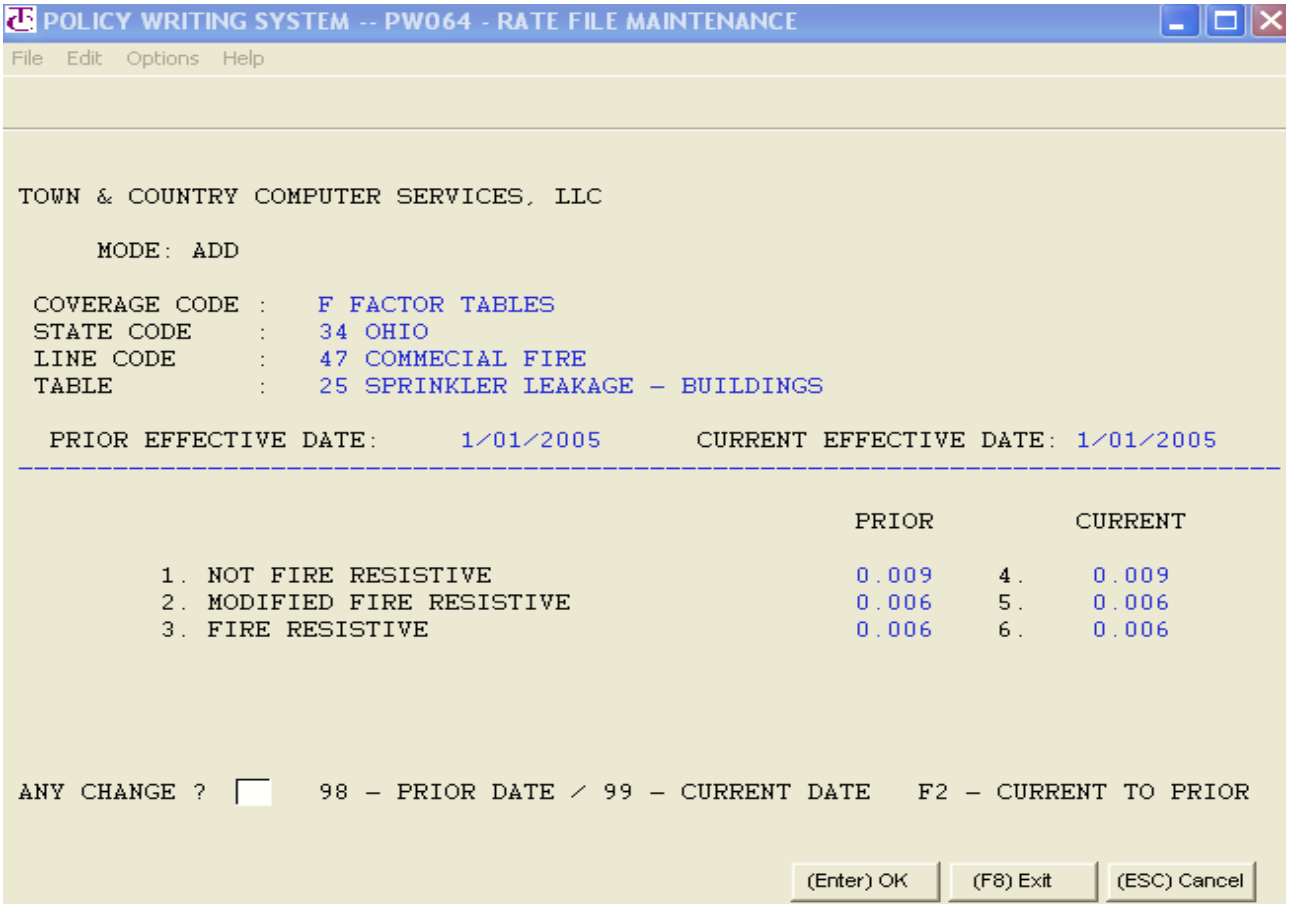
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table
21 = Frame & Masonry Joisted
22 = Non-Combustible
23 = Masonry Non-Combustible
24 = Mod. Frame & Fire Resistive

Enter applicable factors

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ADDING SPRINKLER LEAKAGE FACTORS (PW064)

Coverage Code Enter "F" for Factor table.

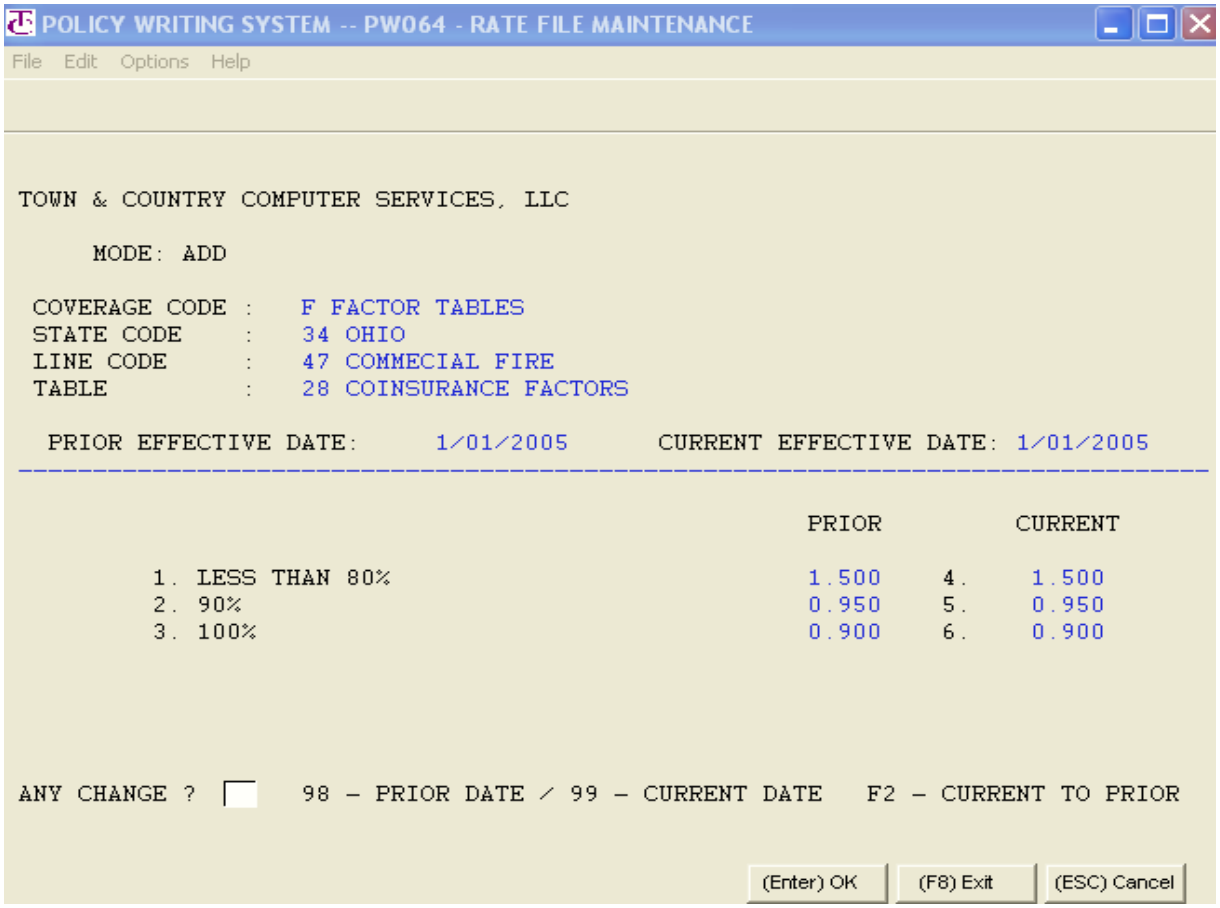
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table
25 = Building
26 = Personal Property
27 = Time Element

Enter applicable factors

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ADDING COINSURANCE (PW064)

Coverage Code — Enter "F" for Factor table.

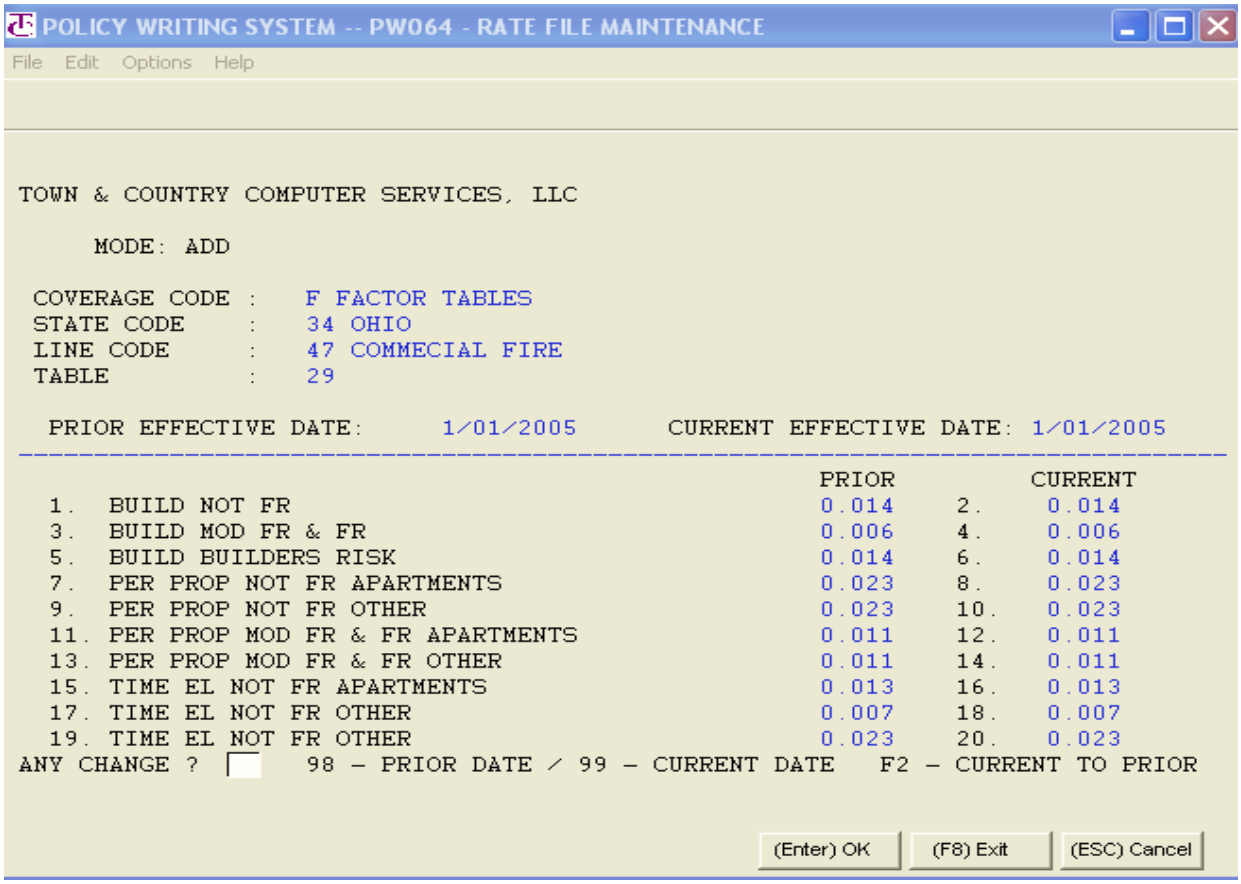
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

Table — Enter 28.

Enter applicable factors per manual.

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ADDING BROAD & SPECIAL CHARGES (PW064)

Coverage Code Enter “F” for Factor table.

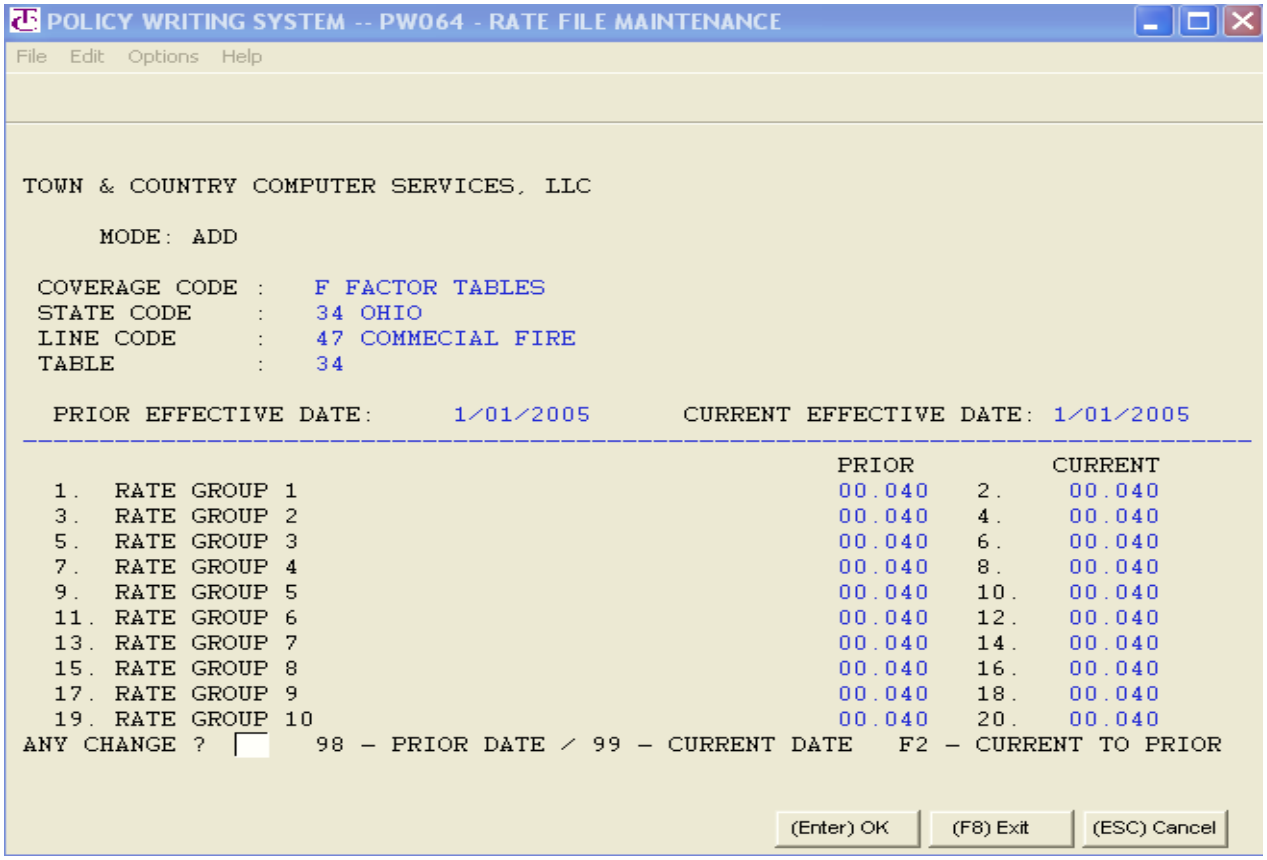
State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table Enter 29 = Broad Perils
Enter 30 = Theft Included Per 100
Enter 31 = Theft Included Charge
Enter 32 = Theft Excluded per 100
Enter 33 = Theft Excluded Charge

Enter applicable factors per manual.

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ADDING SPECIAL PERILS PERSONAL PROPERTY (PW064)

Coverage Code Enter “F” for Factor table.

State Code Enter two digit state codes.

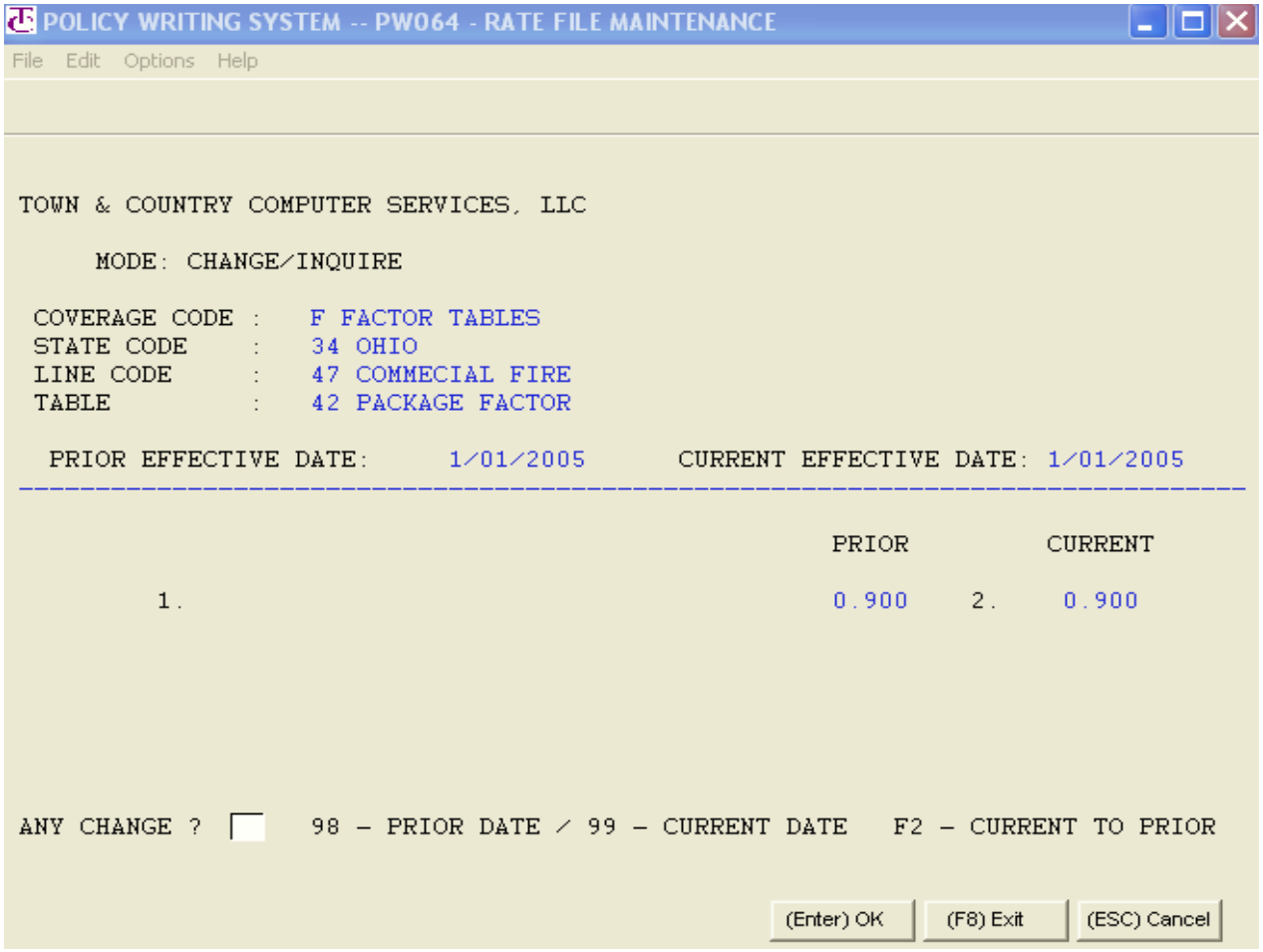
Line Code Enter your company line of business for Commercial Fire.

Table

Enter 34 = Per 100
Enter 35 = Table A
Enter 36 = Table B
Enter 37 = Table C
Enter 38 = Table D
Enter 39 = Table E
Enter 40 = Table F
Enter 41 = Table G

Enter applicable factors per manual.

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ADDING PACKAGE FACTOR (PW064)

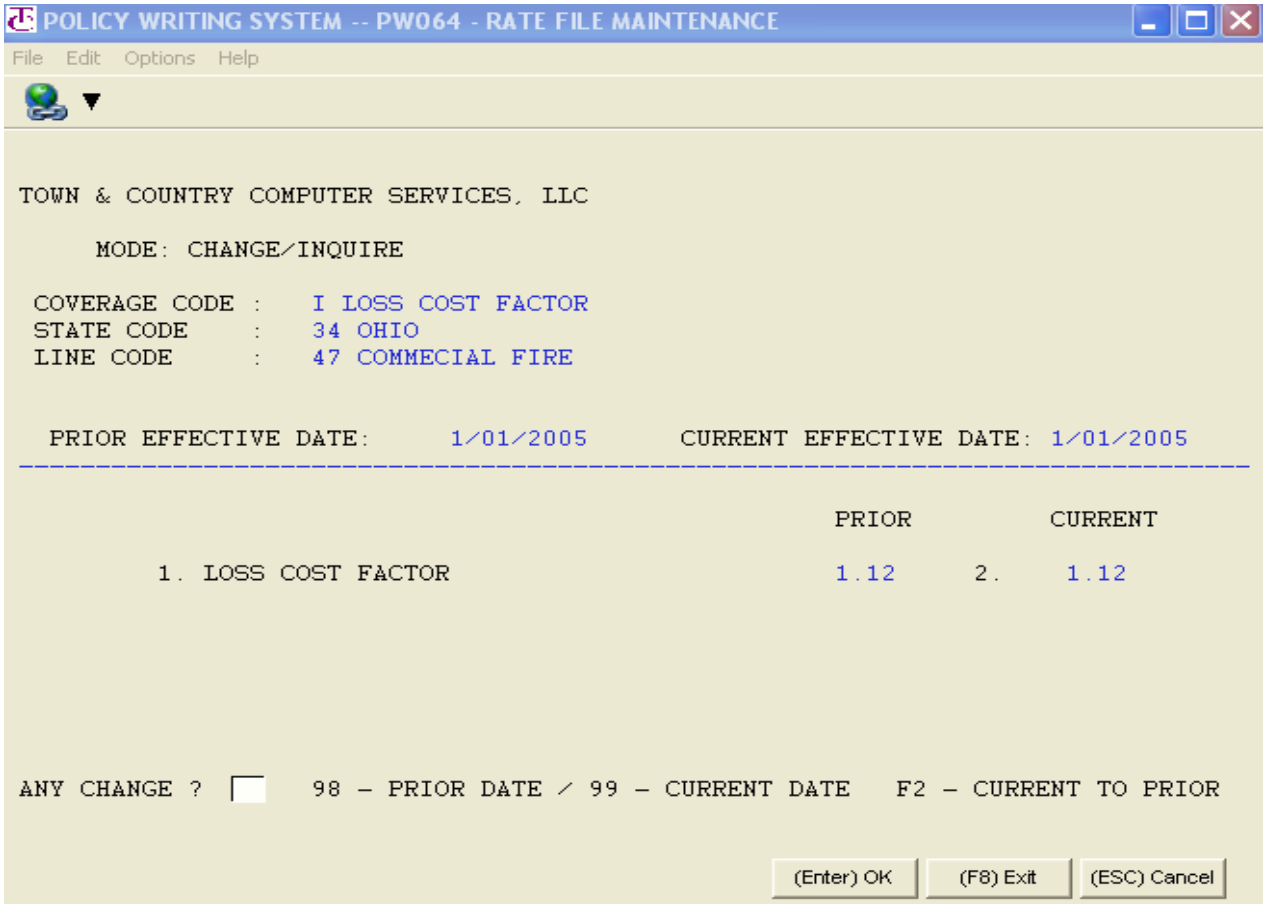
Coverage Code Enter “F” for Factor table.

State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Table Enter 42. Enter package factor.

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ADDING LOSS COST FACTOR(PW064)

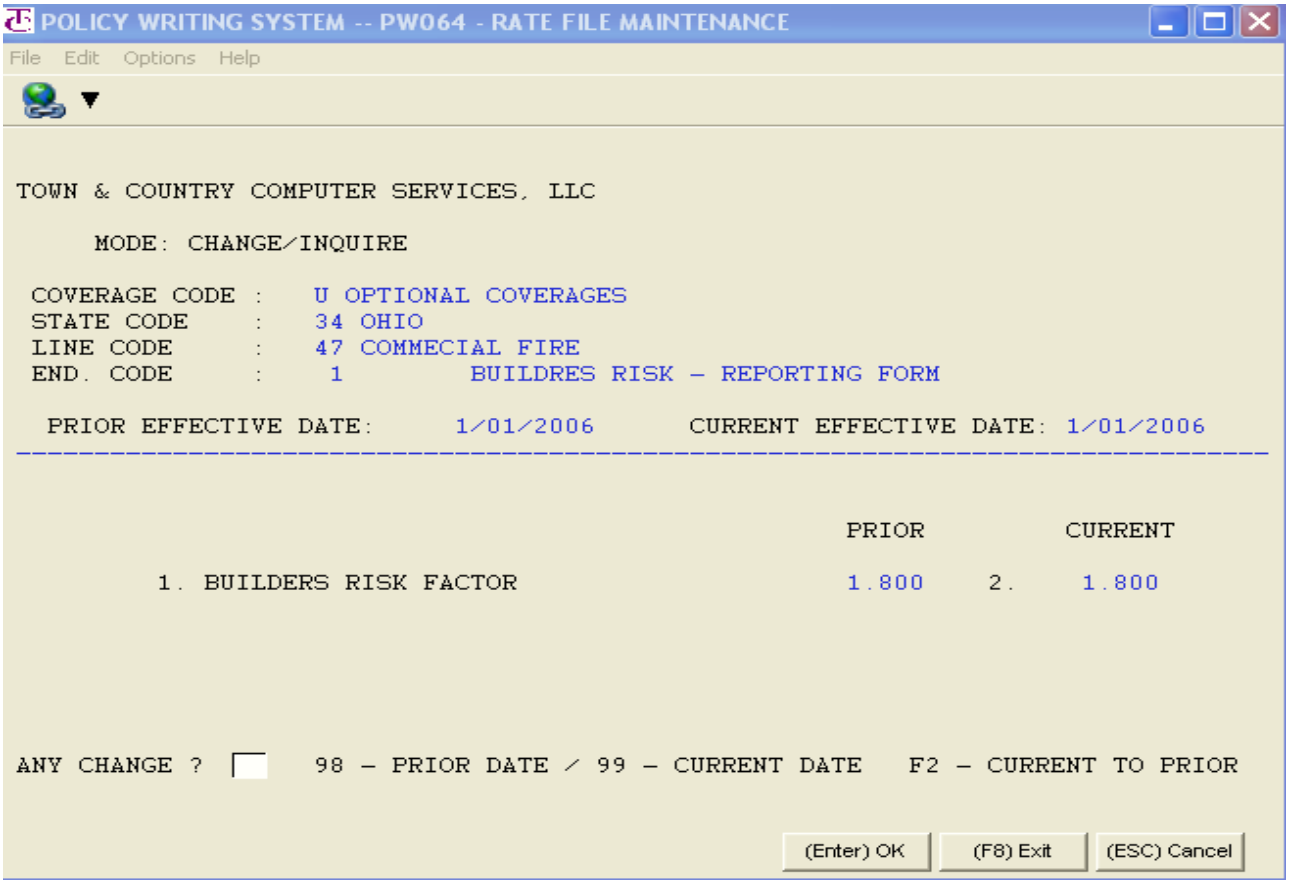
Coverage Code Enter "I" for Loss Cost Factor.

State Code Enter two digit state codes.

Line Code Enter your company line of business for Commercial Fire.

Enter factor for Loss Cost.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

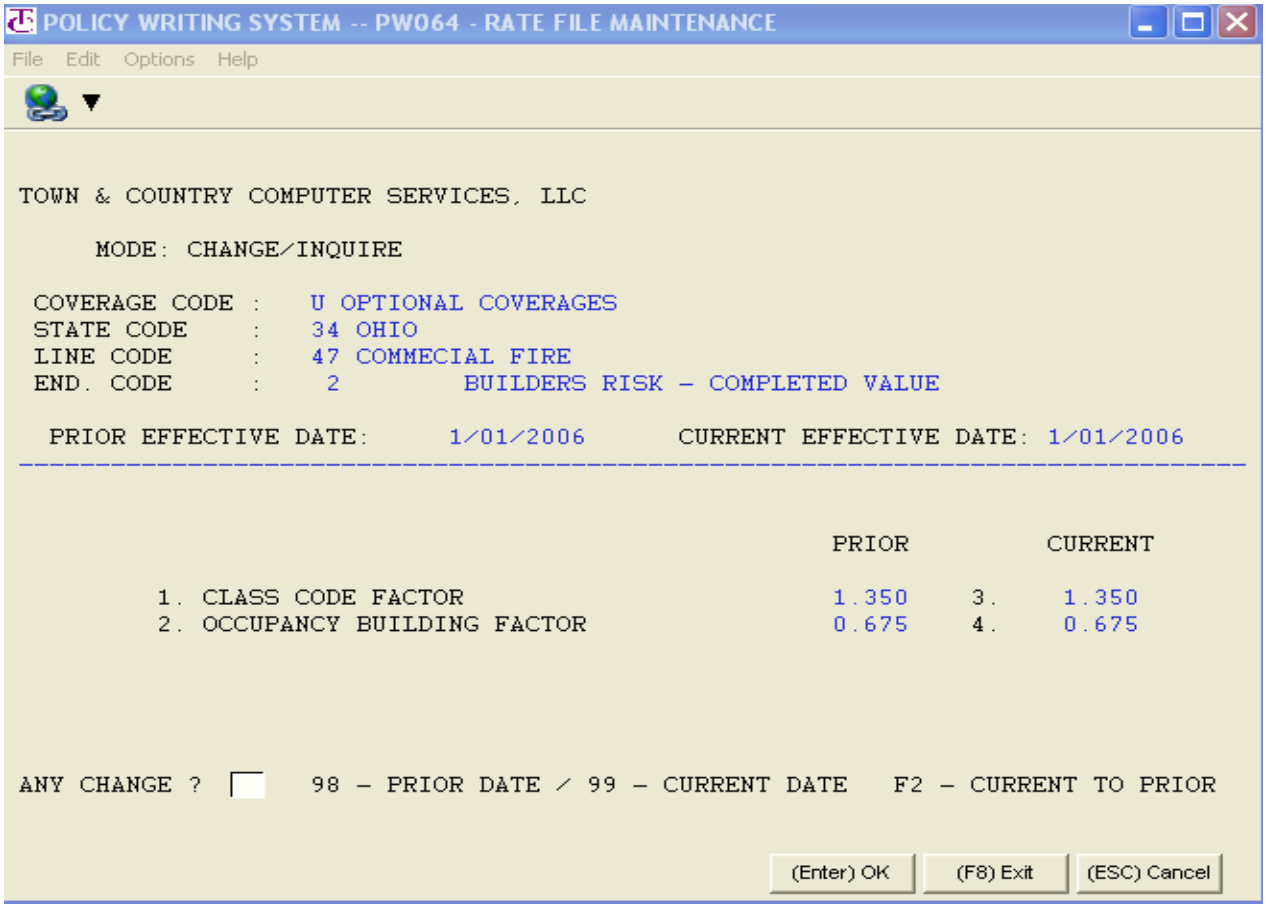
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "1" for Builders' Risk Reporting Form Factor.

Enter applicable factor from manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

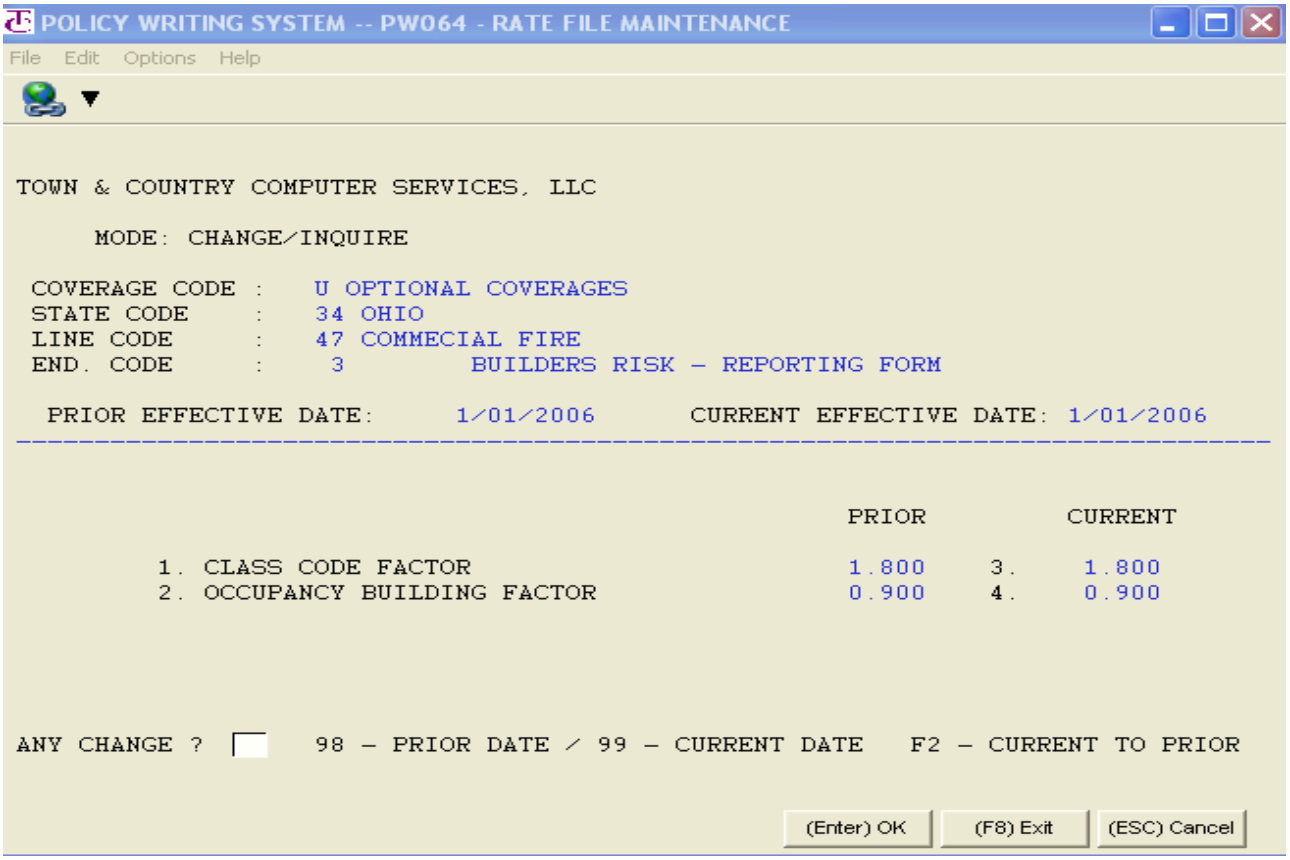
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "2" for Builders' Risk Completed Value.

Enter applicable factor from manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

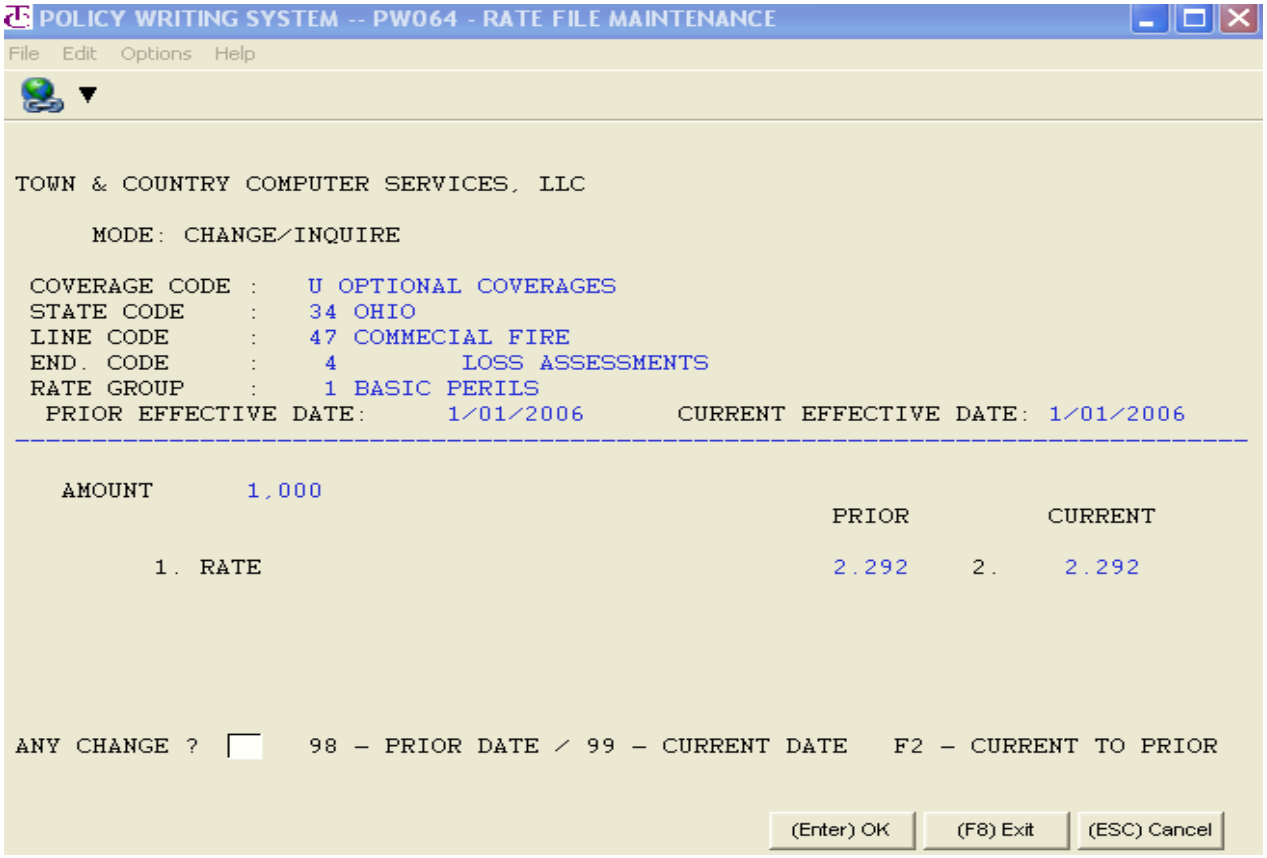
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "3" for Builders' Risk Reporting Form.

Enter applicable factor from manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

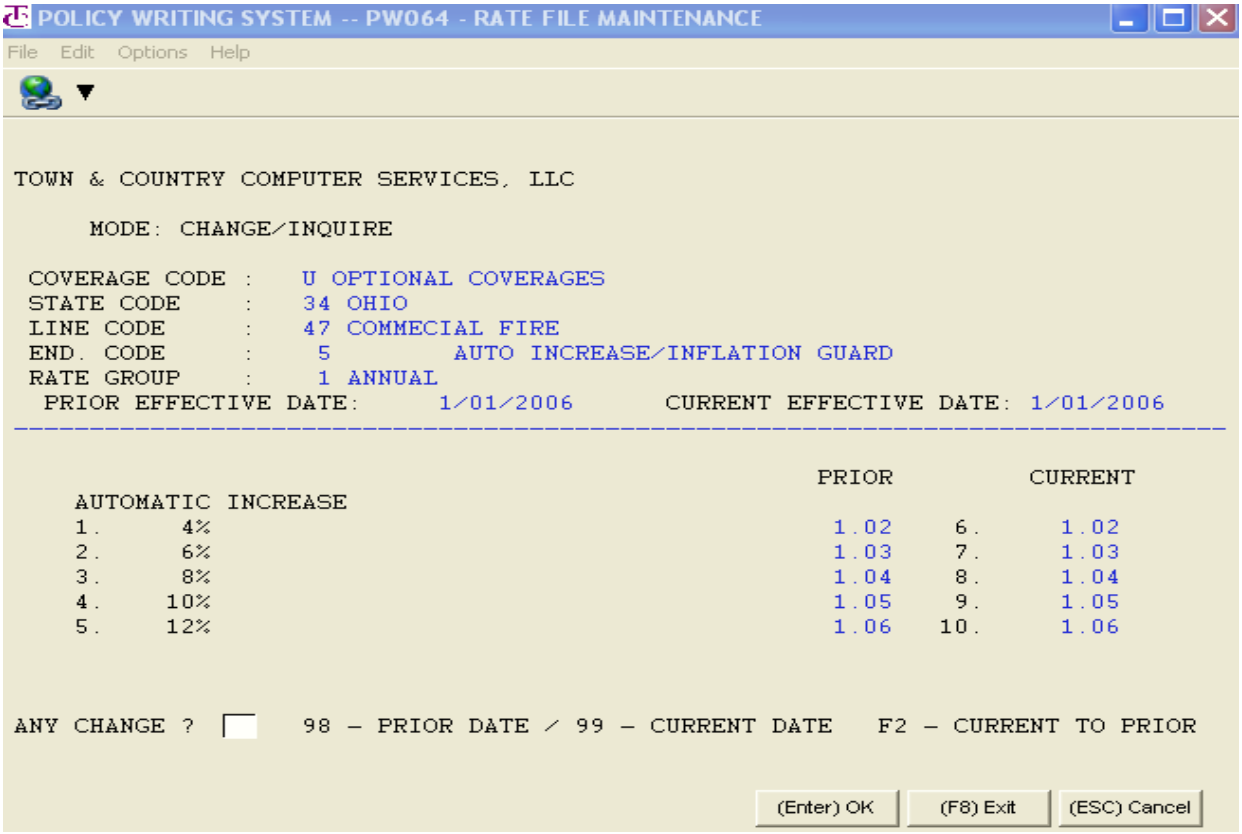
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "4" for Loss Assessment.

Rate Group
1 = Basic Perils
2 = Broad Perils
3 = Special Perils

Amount — Enter each limit per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

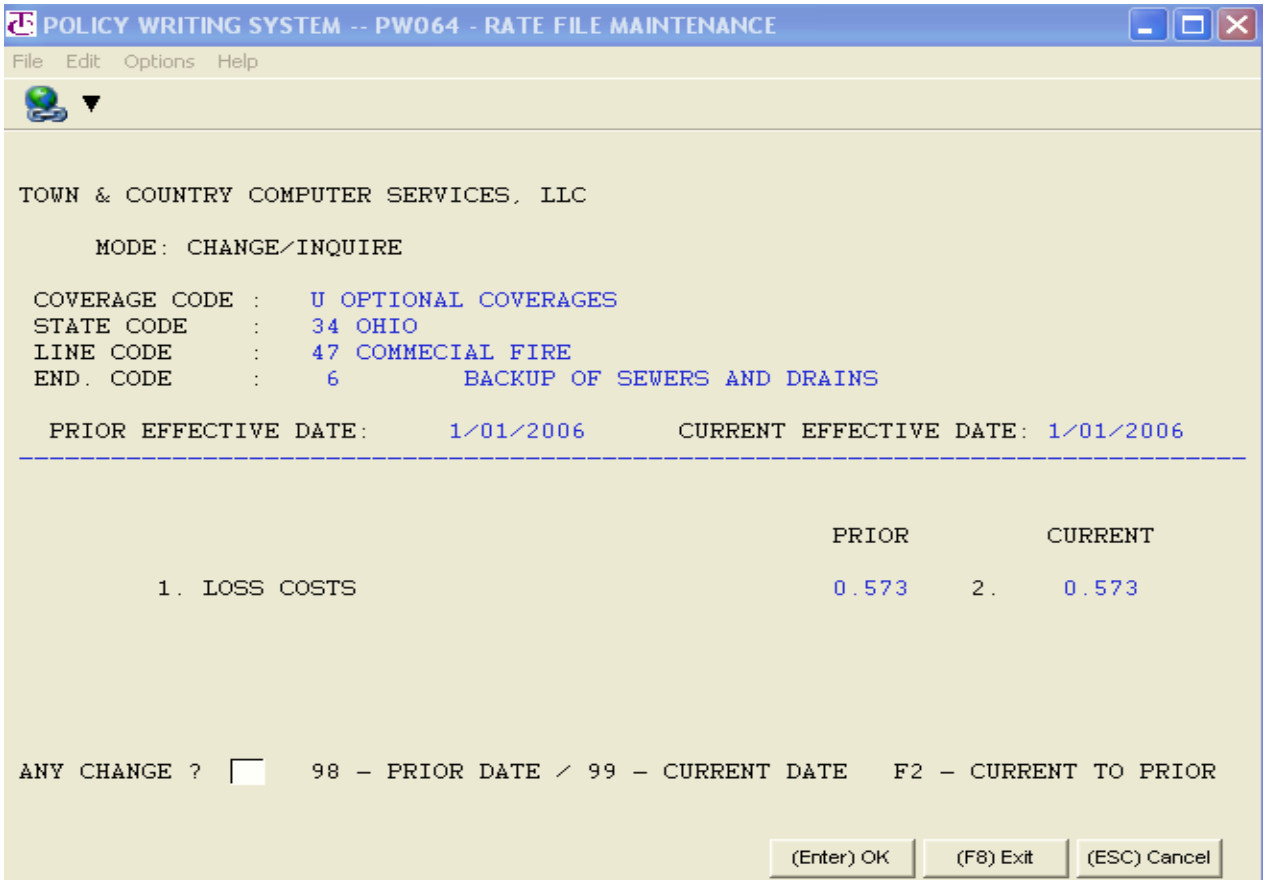
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "5" for Auto Increase/Inflation Guard.

Rate Group — 1 = Annual Prepaid
2 = 3-Year

Enter applicable factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

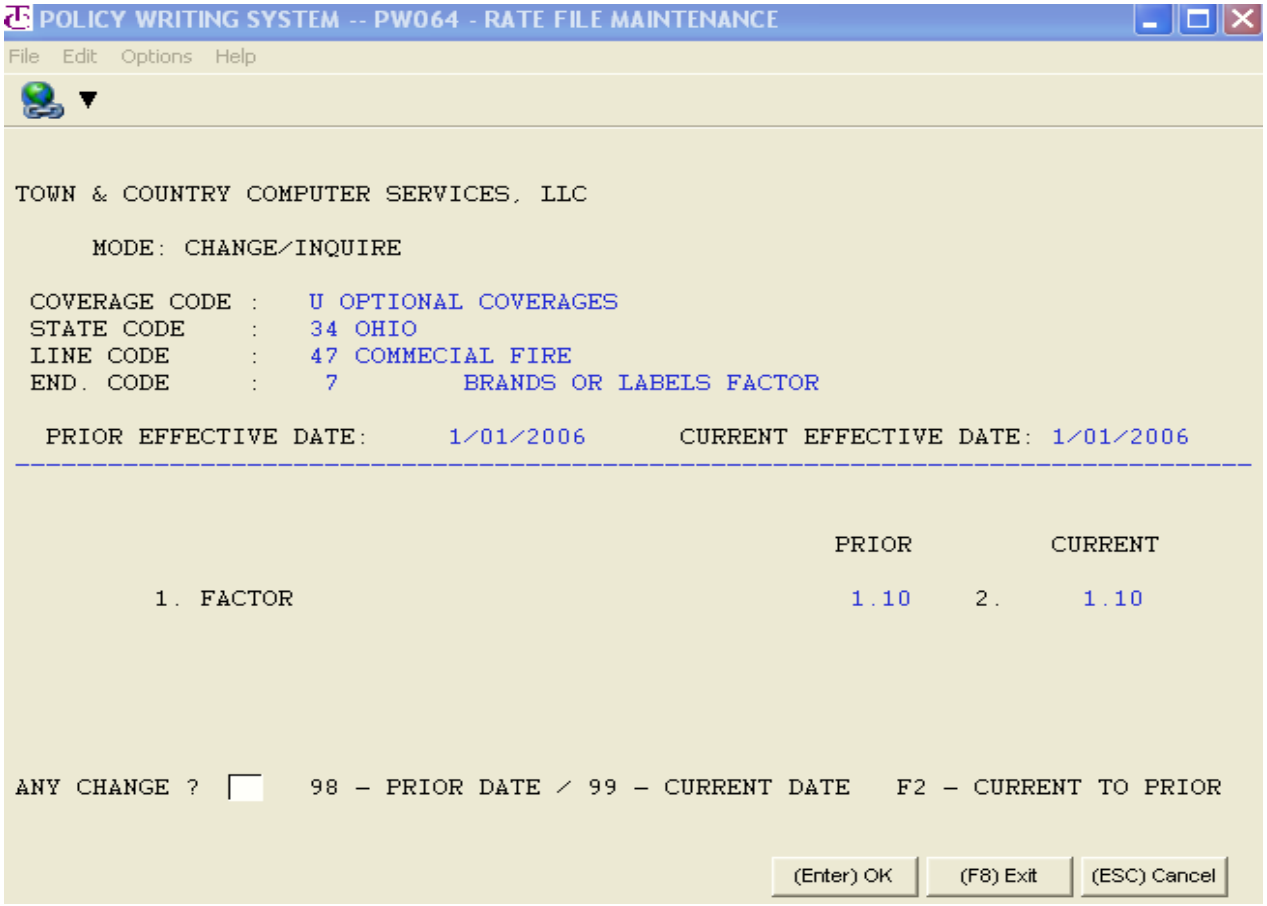
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "6" for Backup of Sewers & Drains.

Enter applicable factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

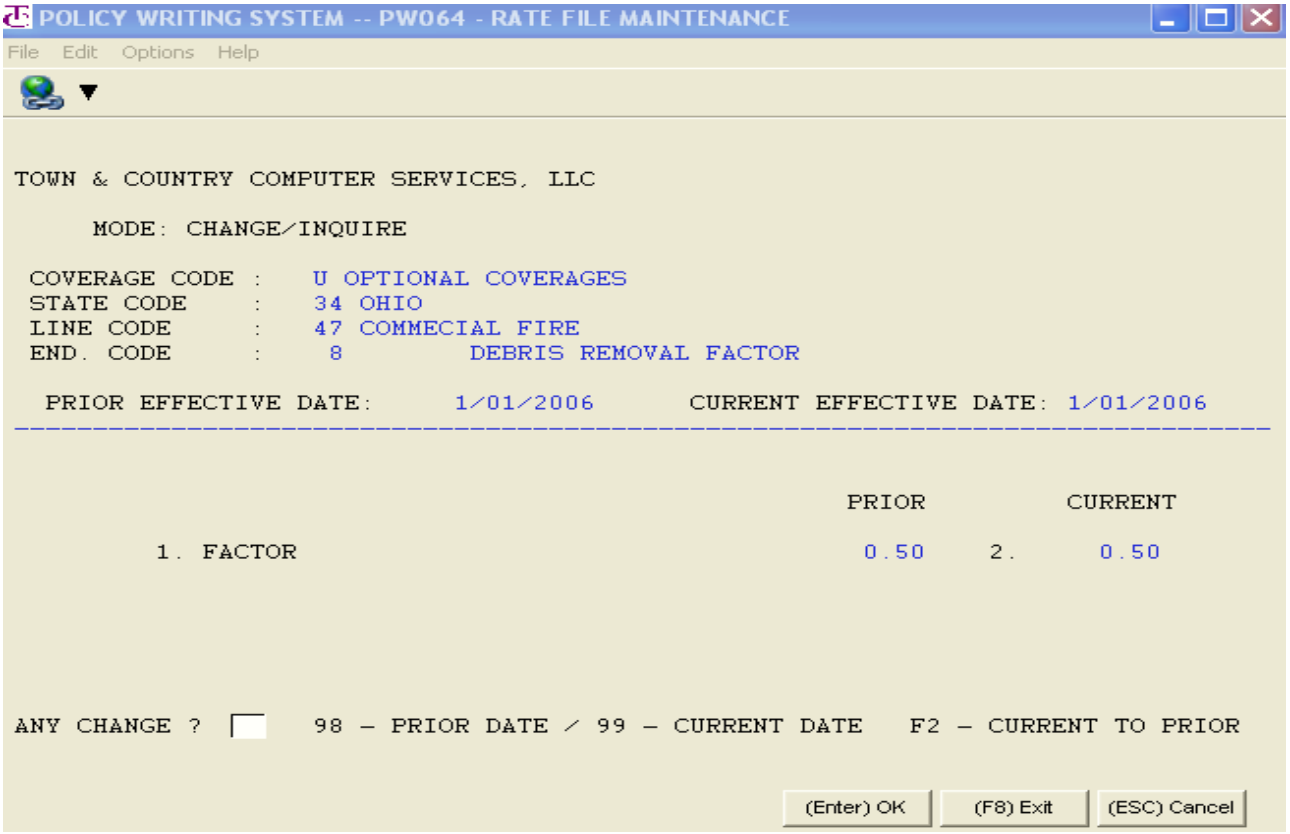
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "7" for Brand or Labels Factor.

Enter applicable factor per manual

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

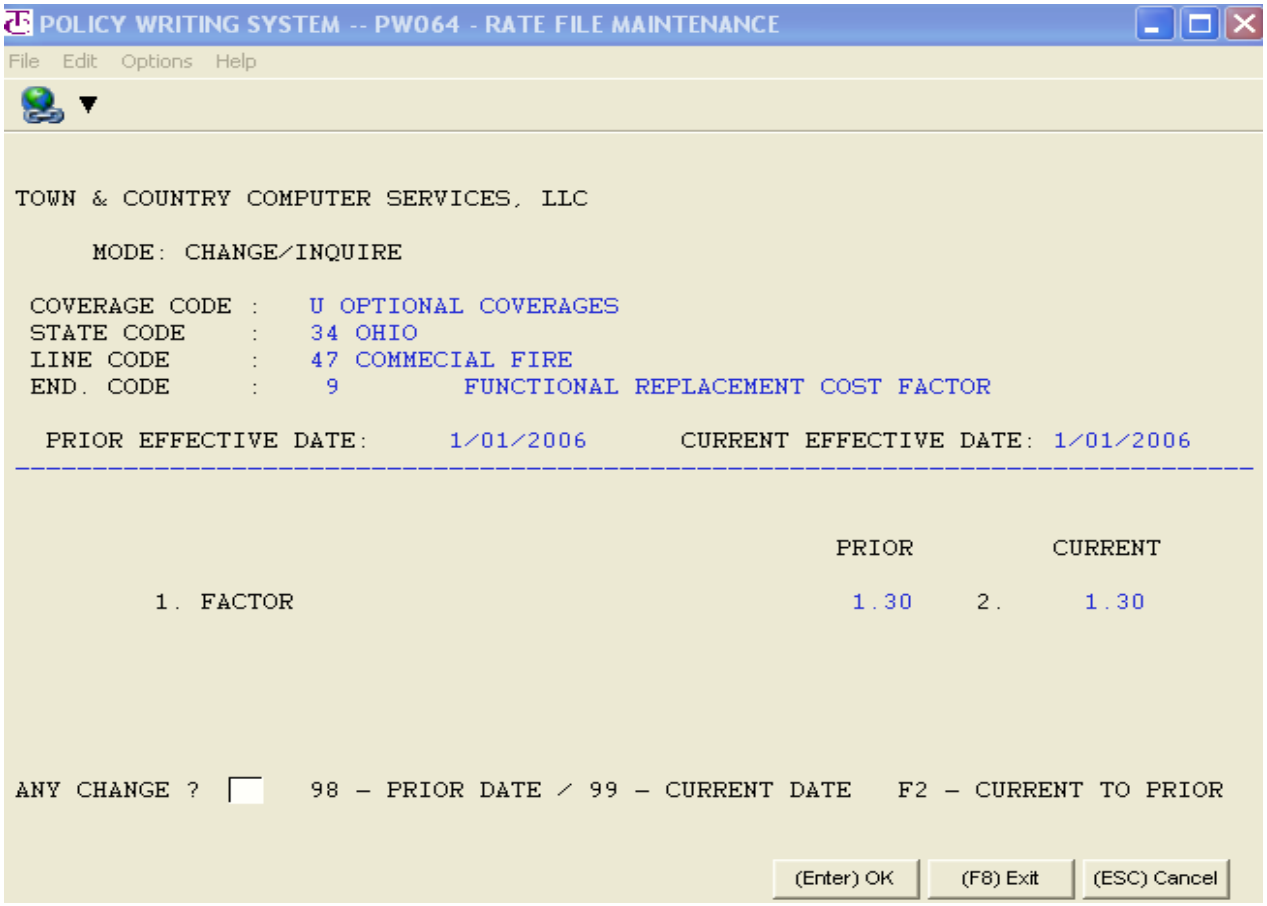
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "8" for Debris Removal Factor.

Enter applicable factor per manual

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

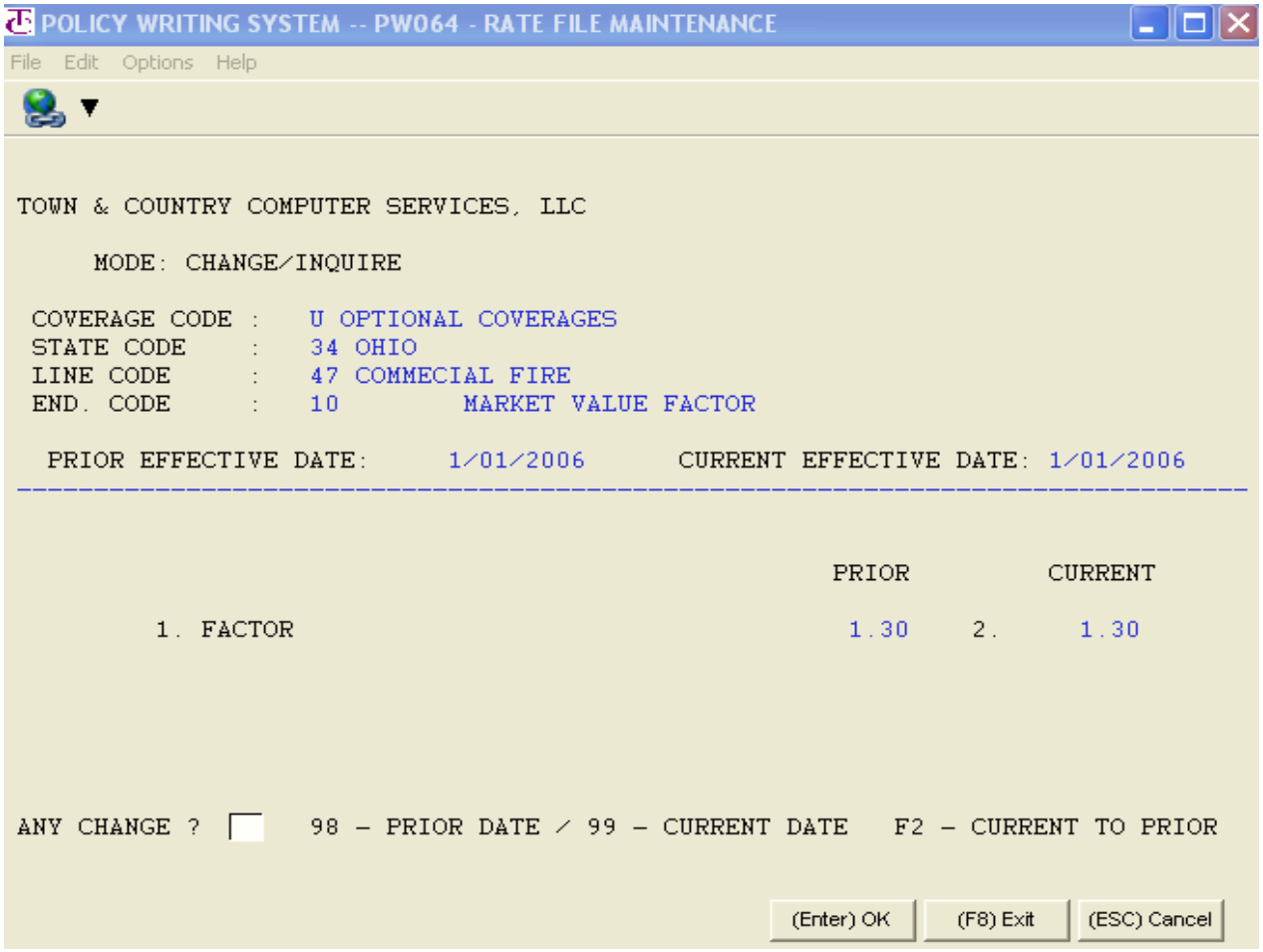
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "9" for Functional Replacement Cost Factor.

Enter applicable factor per manual

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

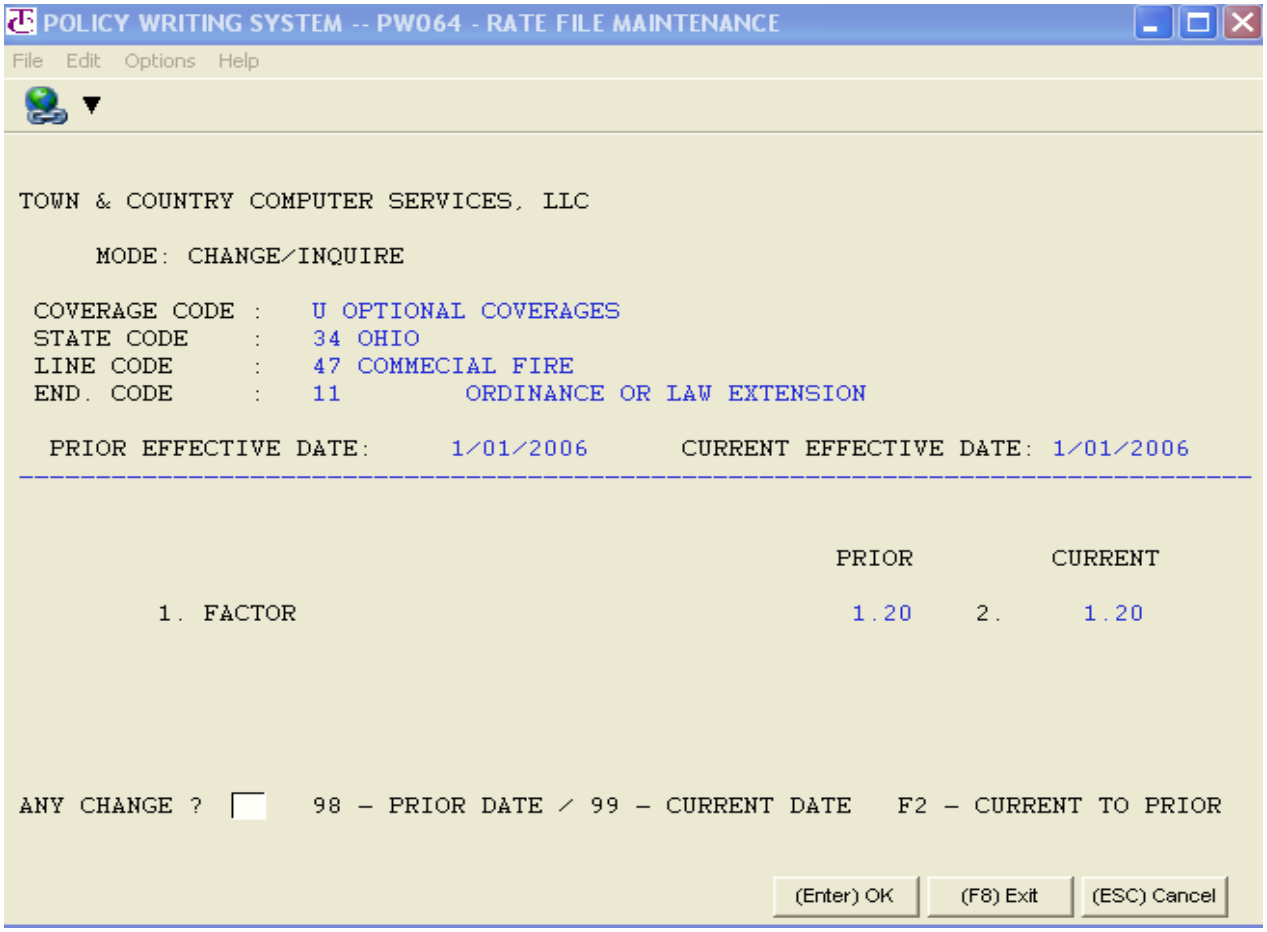
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "10" for Market Value Factor.

Enter applicable factor per manual

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

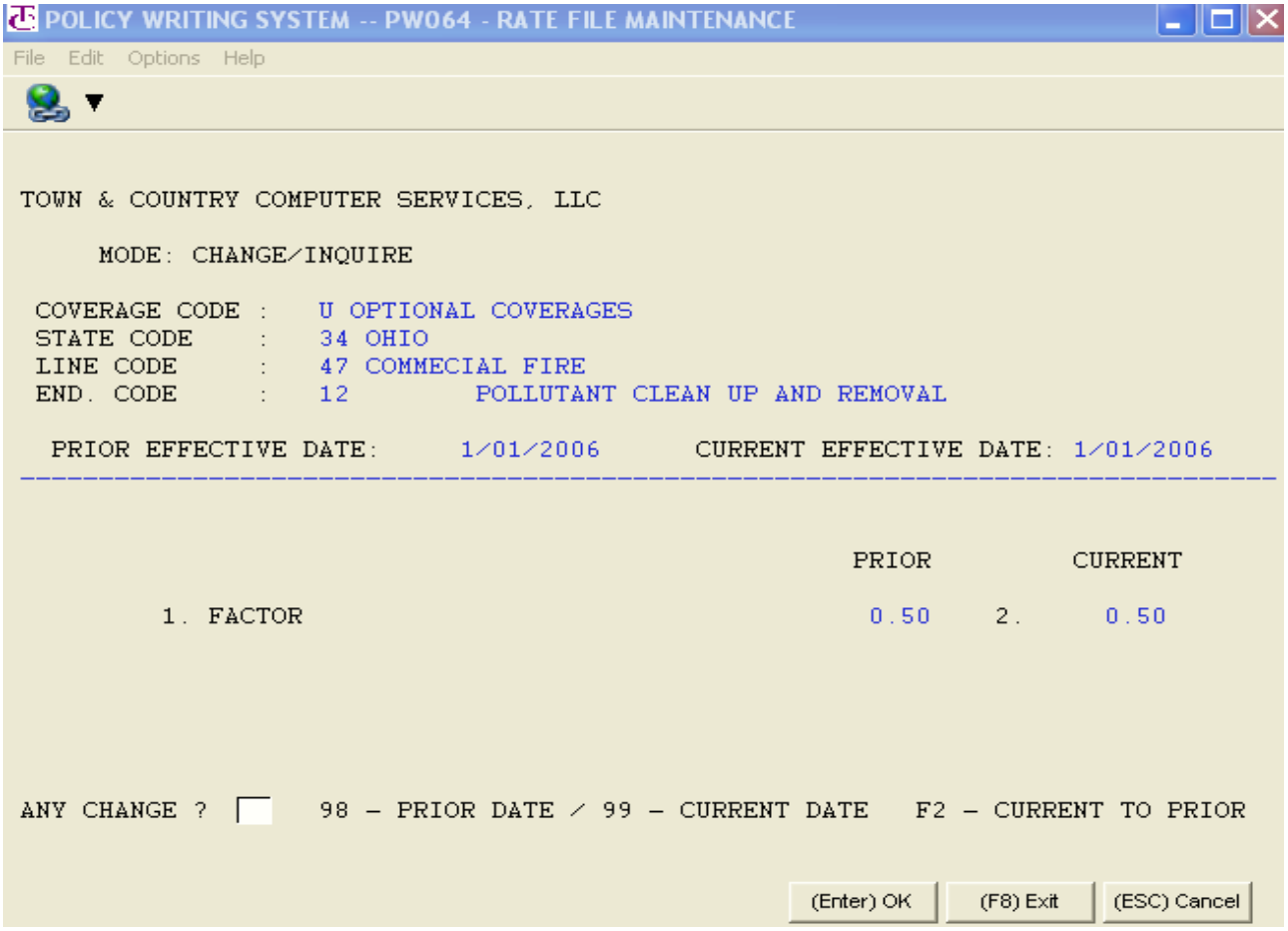
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "11" for Ordinance or Law Extension

Enter applicable factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

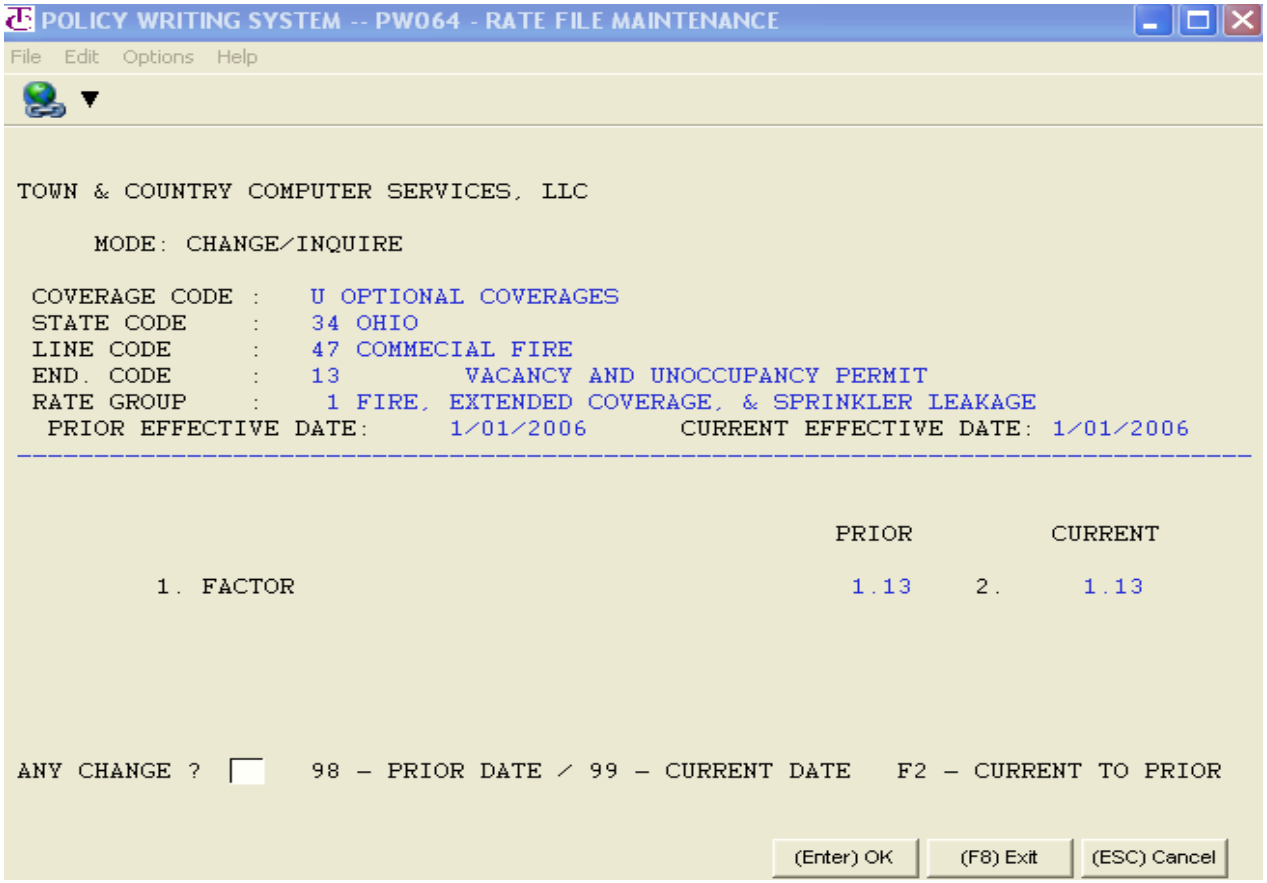
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "12" for Pollutant Clean Up & Removal.

Enter applicable factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

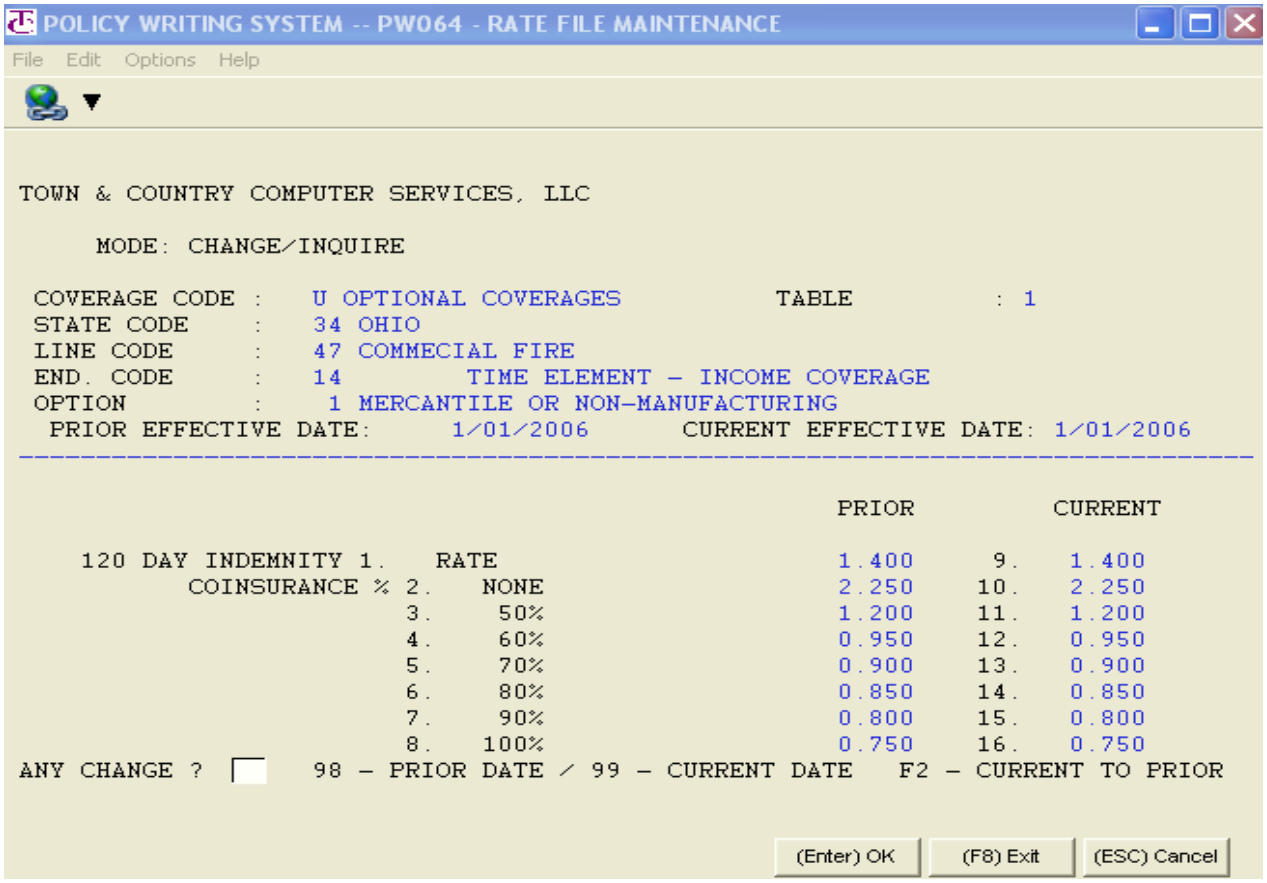
End Code — Enter "13" for Vacancy & Unoccupancy Permit

Rate Group

1 = Fire, Extended Coverage & Sprinkler Leakage Coverage
2 = Broad Perils
3 = Special Perils
4 = Earthquake Perils

Enter applicable factors for each per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

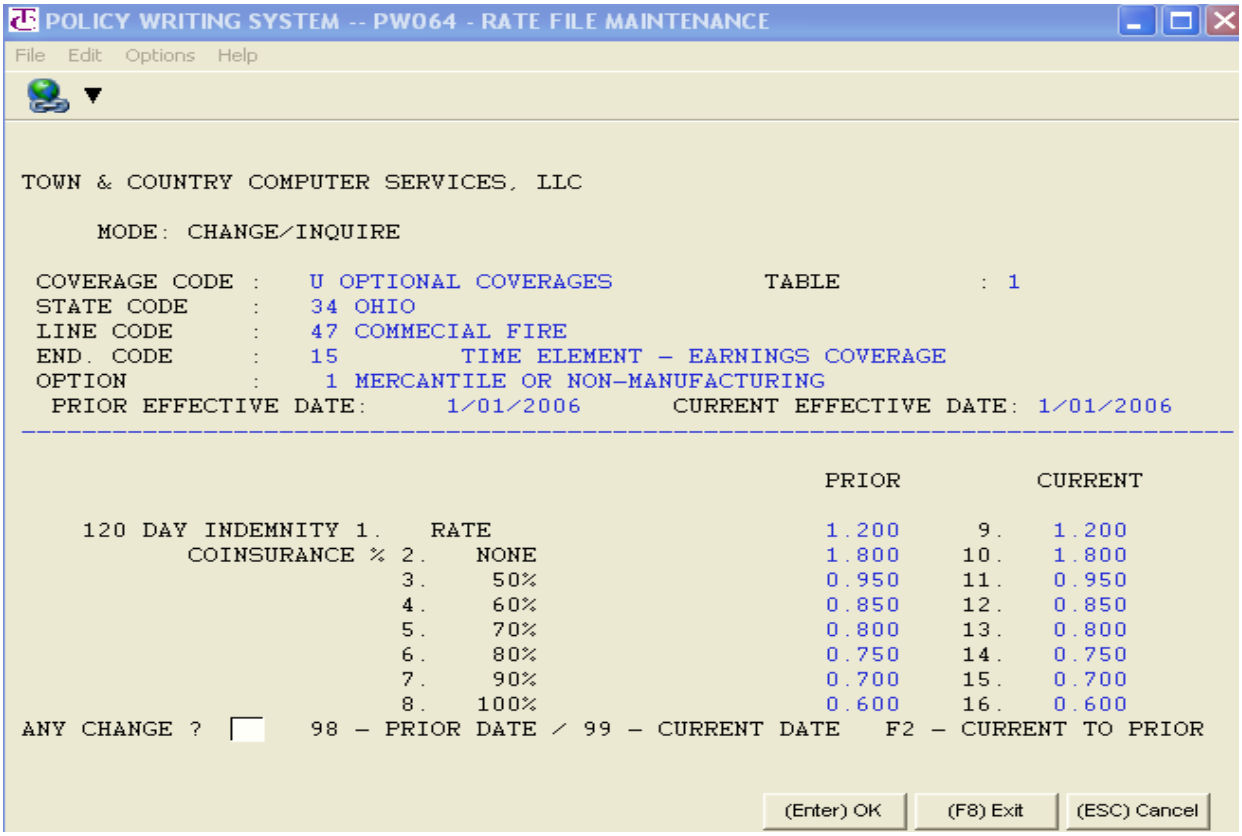
End Code — Enter "14" for Time Element-Income Coverage

Option
1 = Mercantile or Non-Mfg
2 = Mfg
3 = Rental

Table
1 = Period of Indemnity
2 = Monthly Limitation

Enter factors for each Option & Table per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

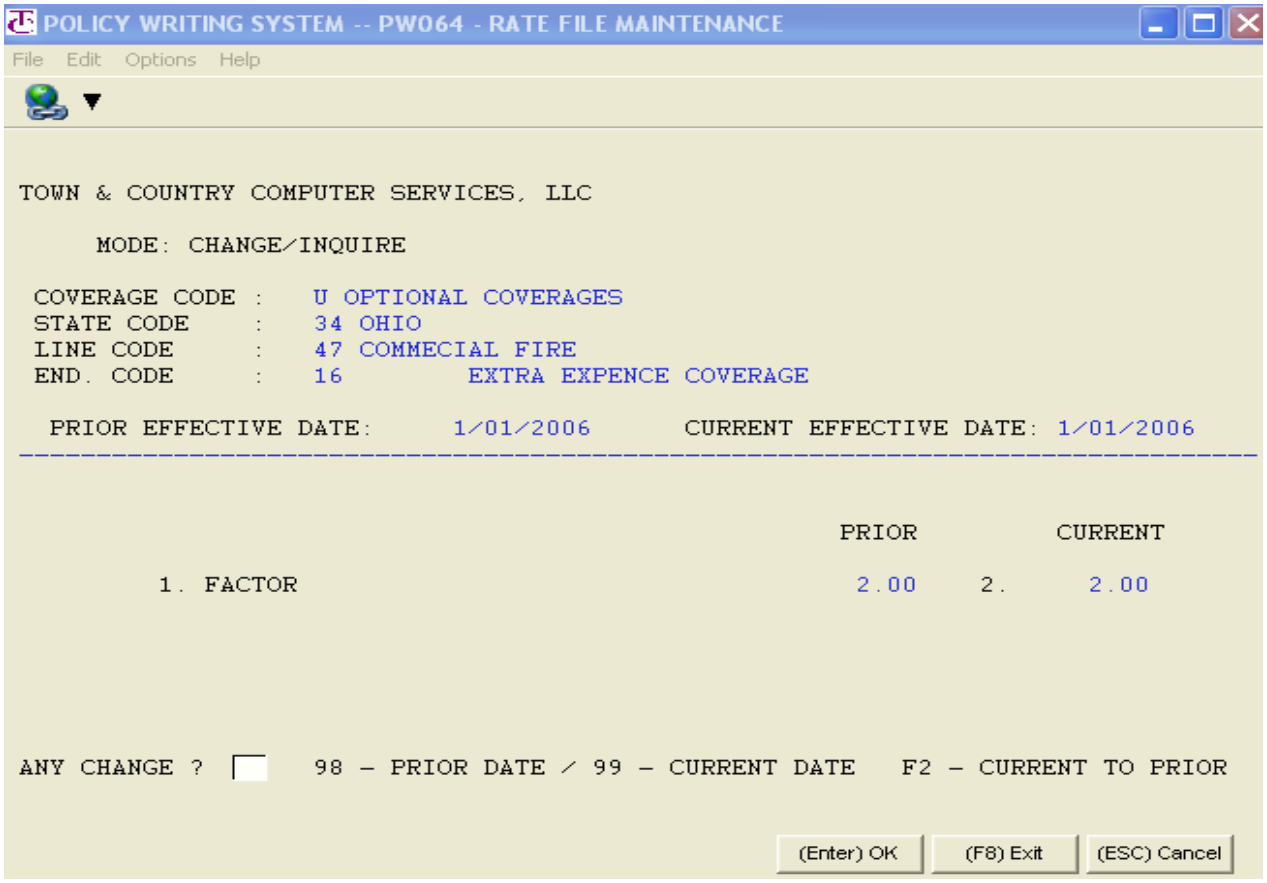
End Code — Enter "15" for Time Element- Earnings Coverage

Option
1 = Mercantile or Non-Mfg
2 = Mfg
3 = Rental

Table
1 = Period of Indemnity
2 = Monthly Limitation

Enter factors for each Option & Table per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

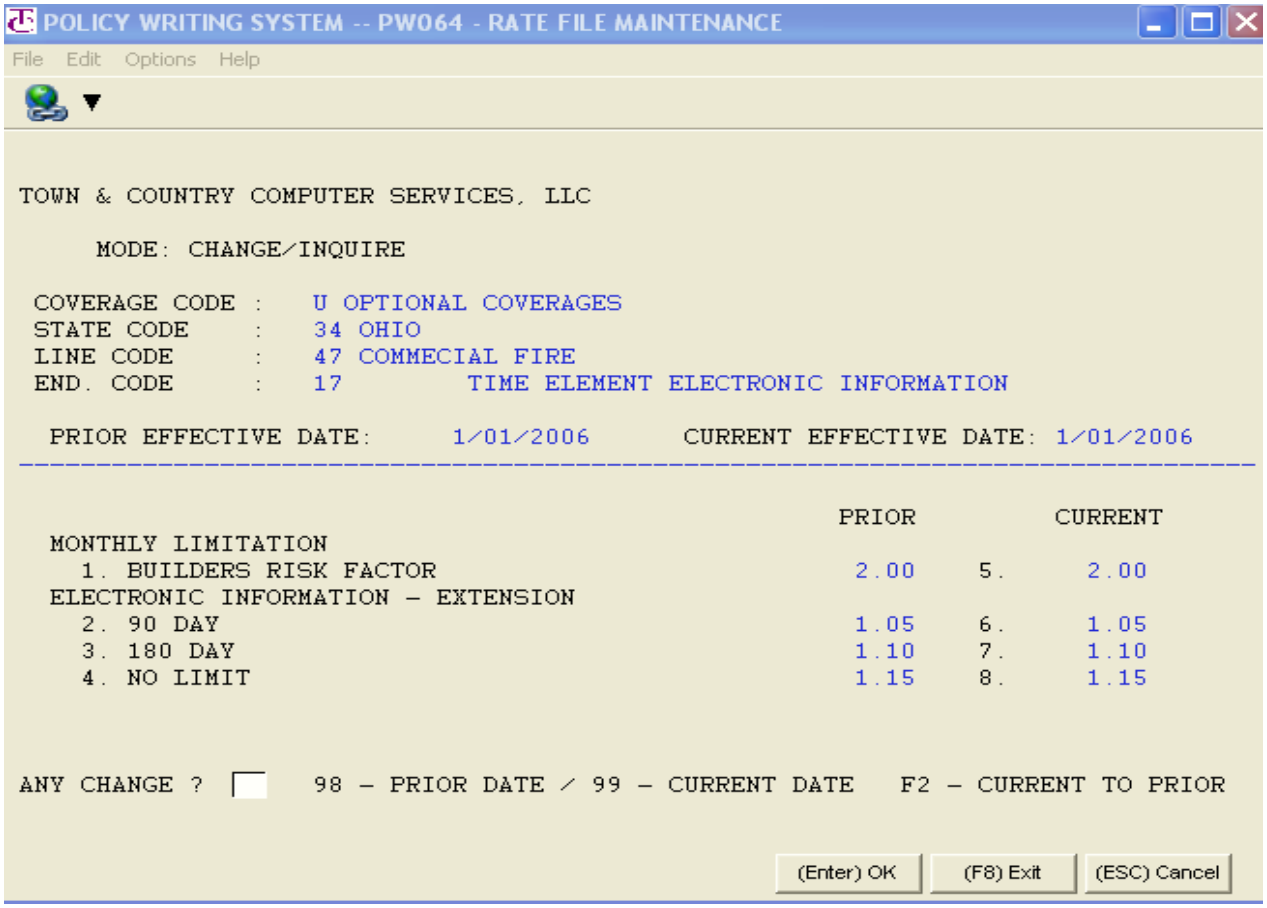
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "16" for Extra Expense Coverage

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

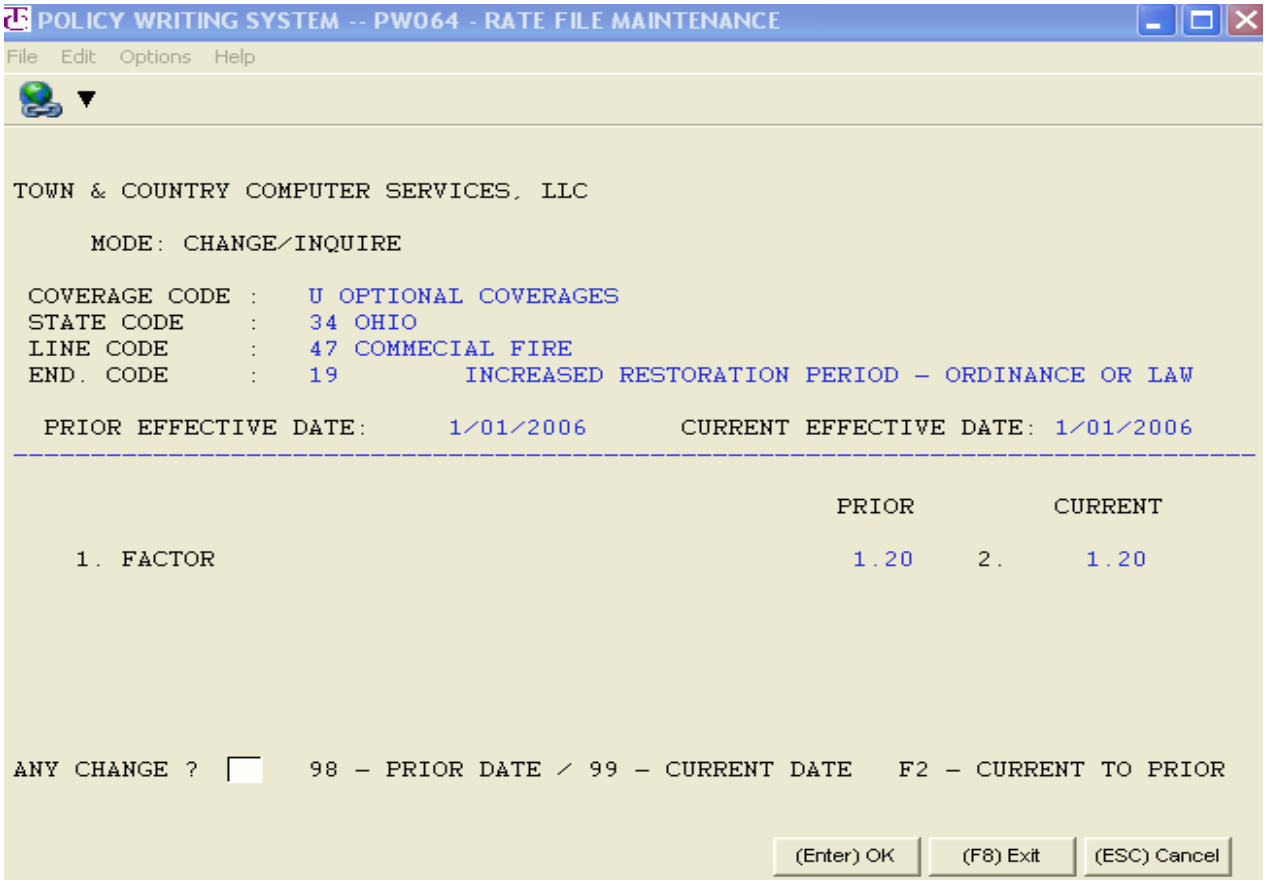
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "17" for Time Element/Electronic Information

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

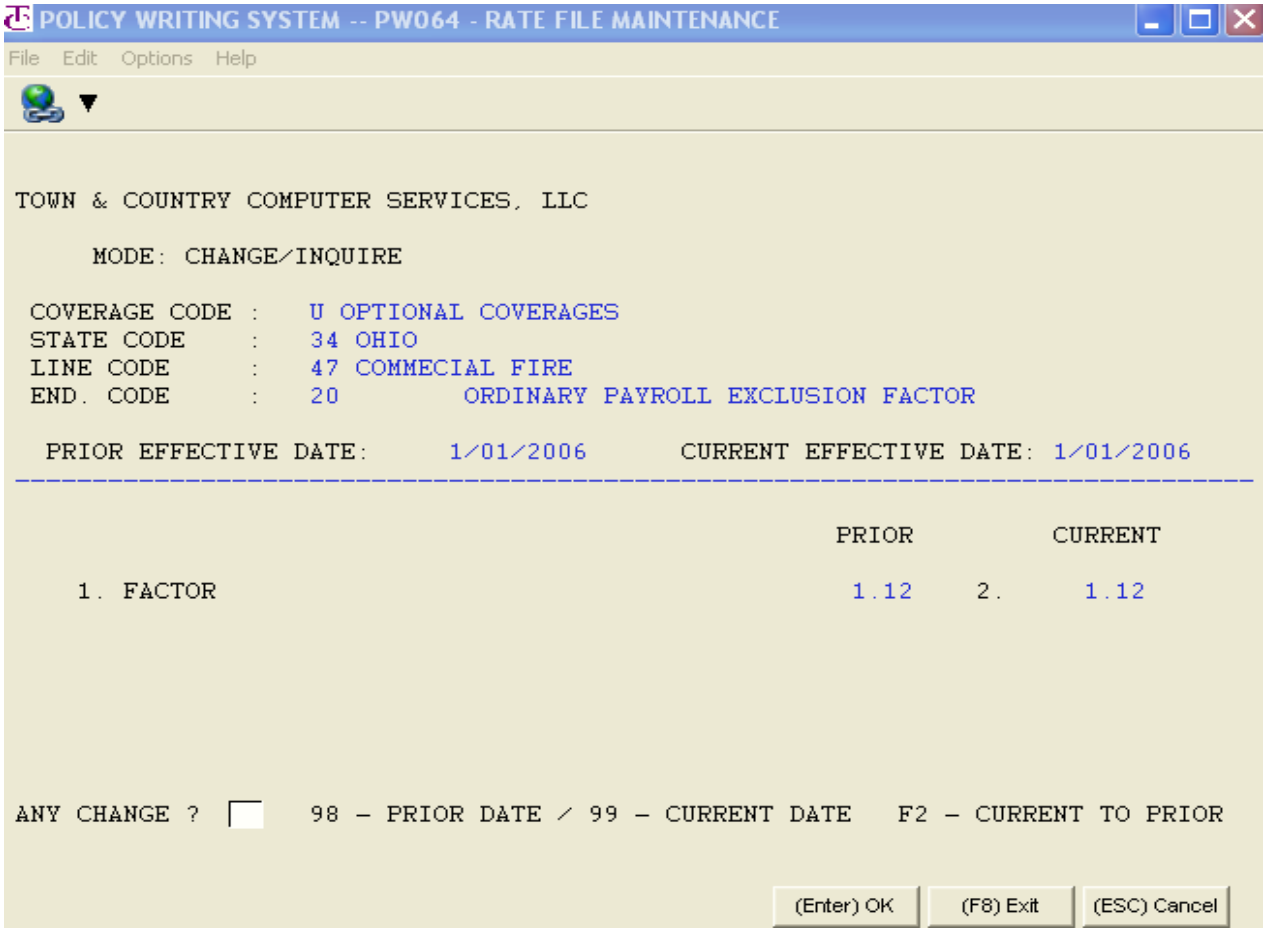
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "19" for Increased Restoration Period Ordinance or Law.

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

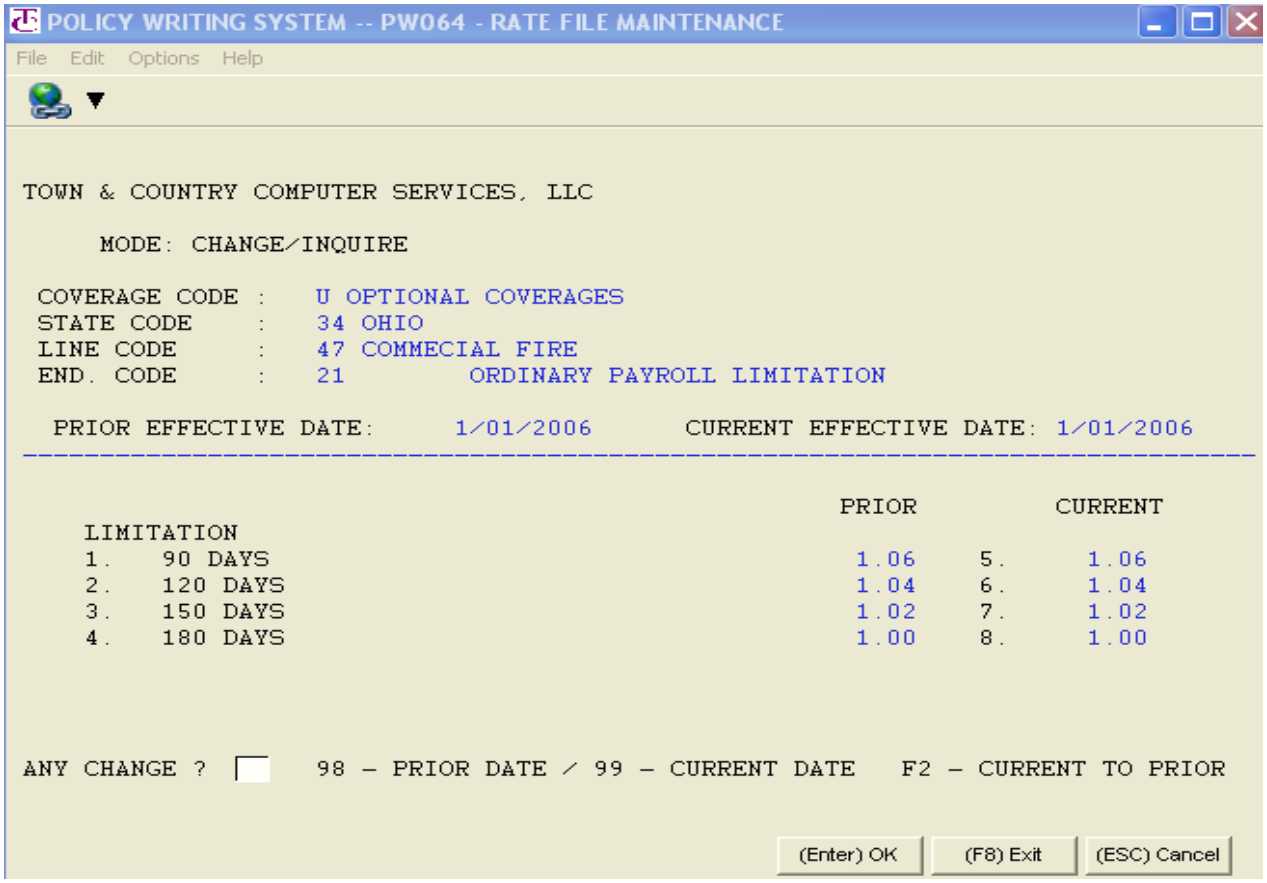
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "20" for Ordinary Payroll Exclusion

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

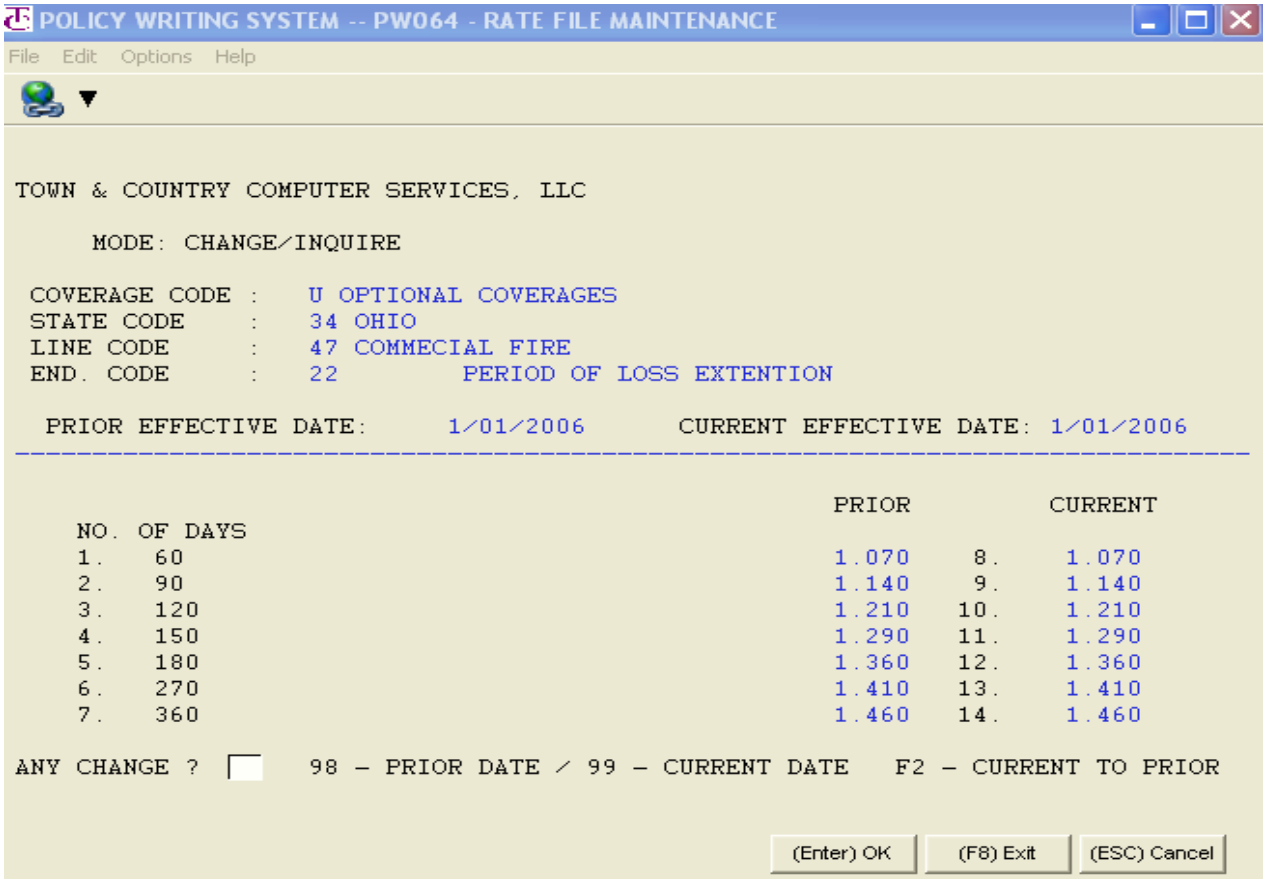
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "21" for Ordinary Payroll Limitation

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

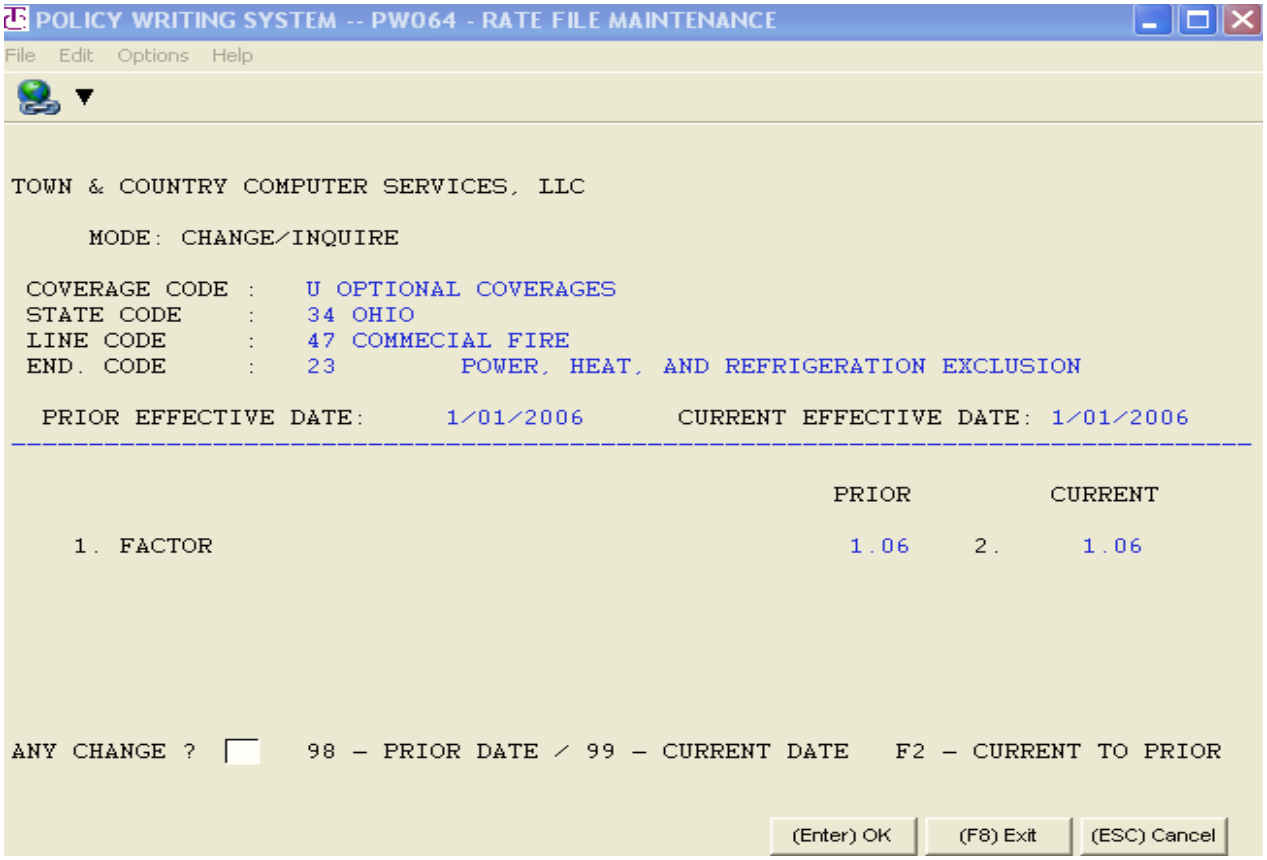
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "22" for Period of Loss Extension

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

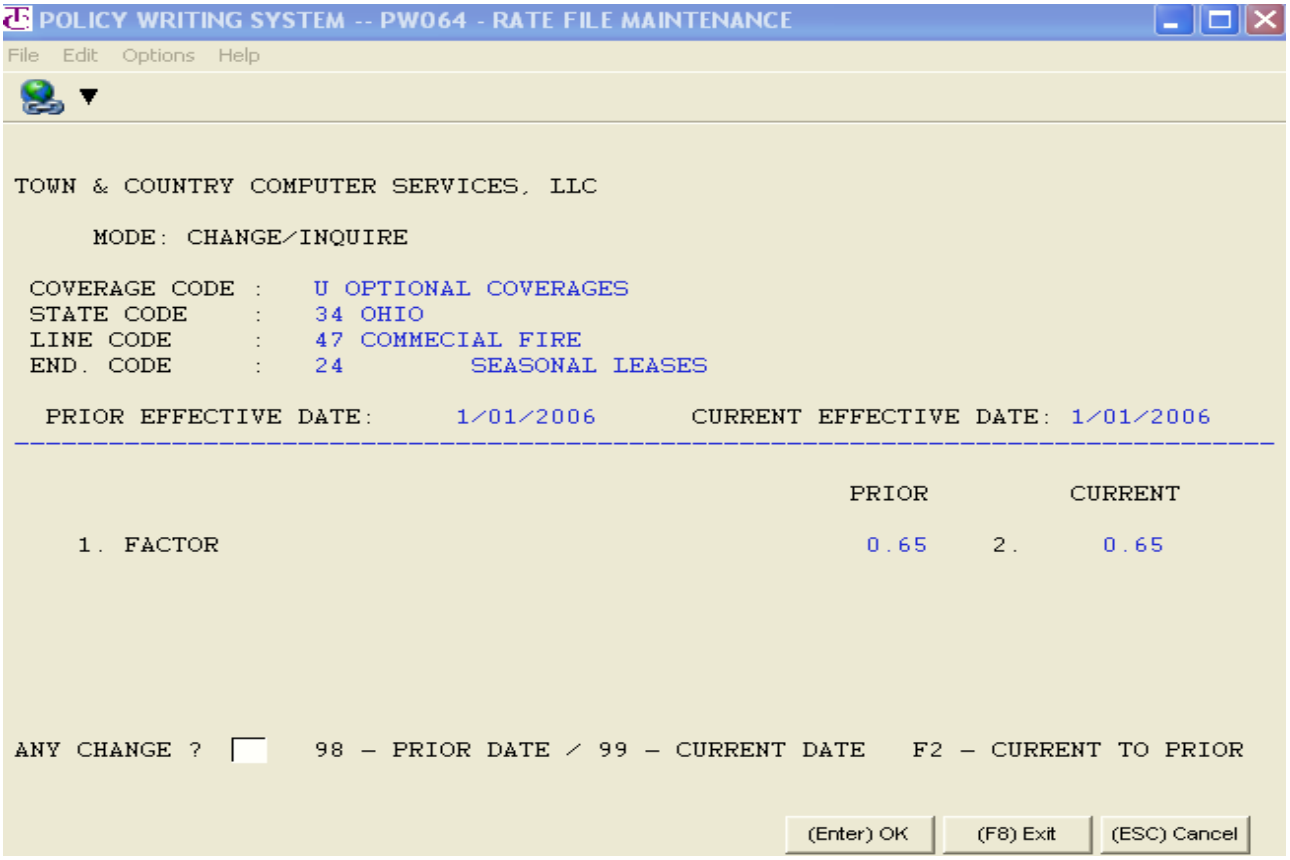
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "23" for Power, Heat and Refrigeration Exclusion.

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

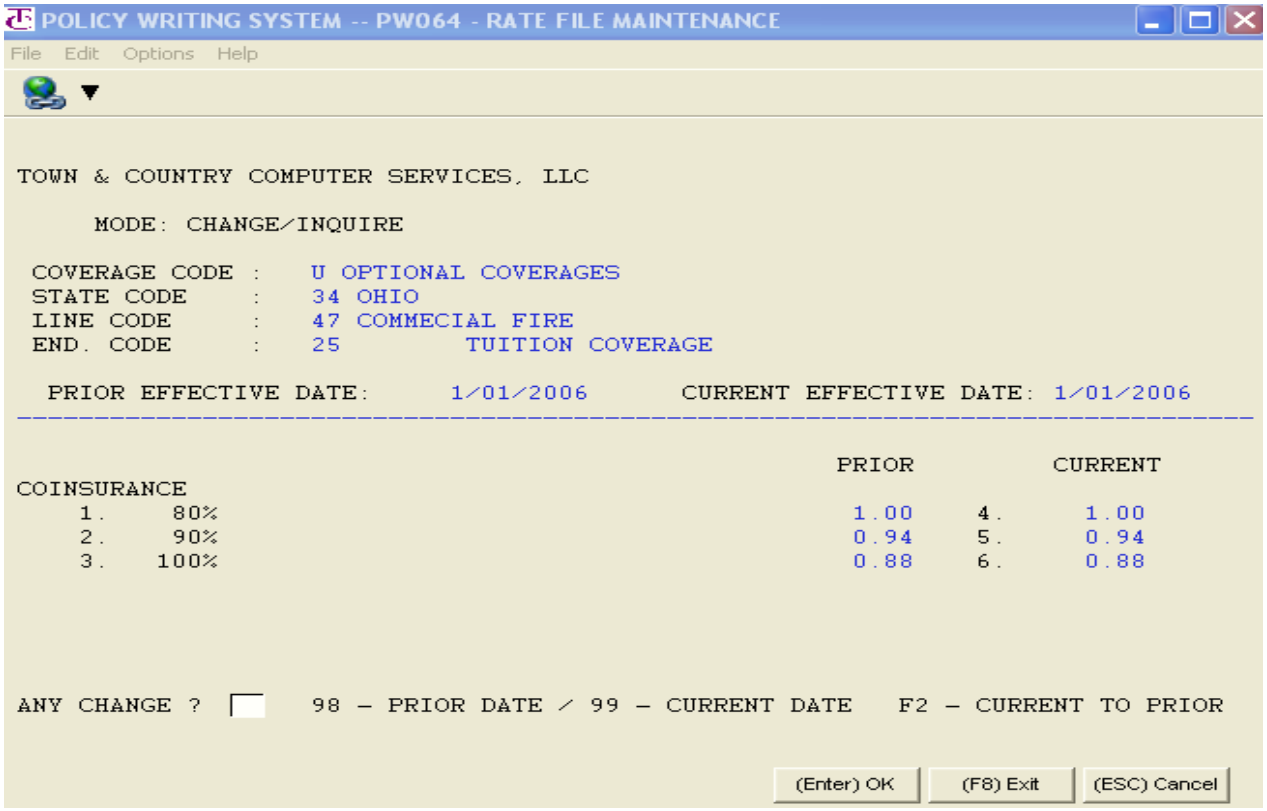
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "24" for Seasonal Leases

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

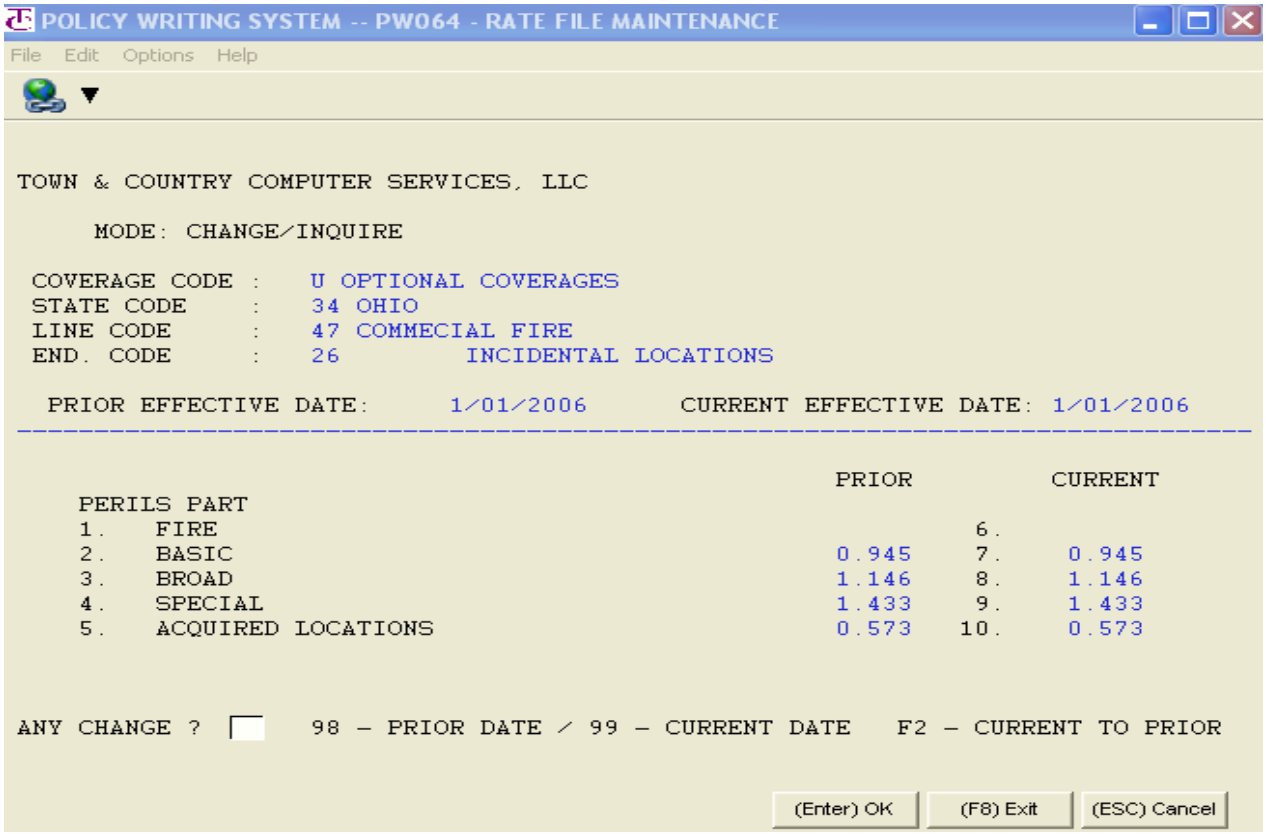
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "25" for Tuition Coverage.

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

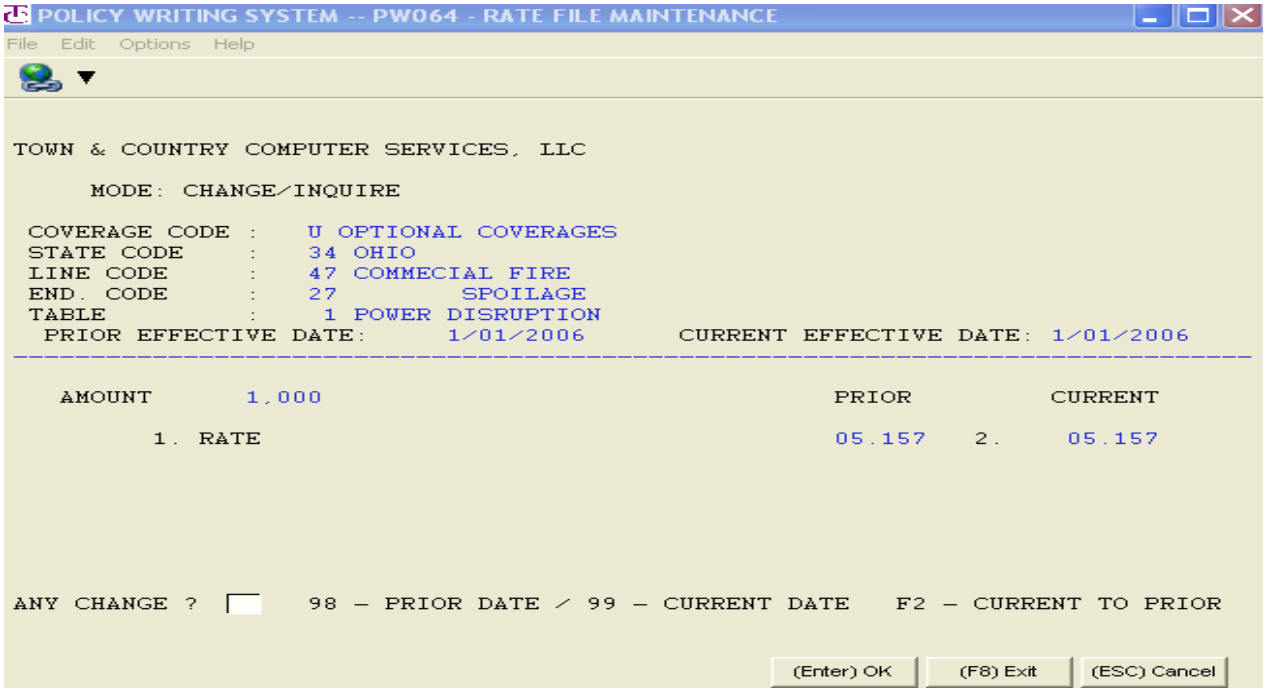
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "26" for Incidental Locations.

Enter factor per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "27" for Spoilage

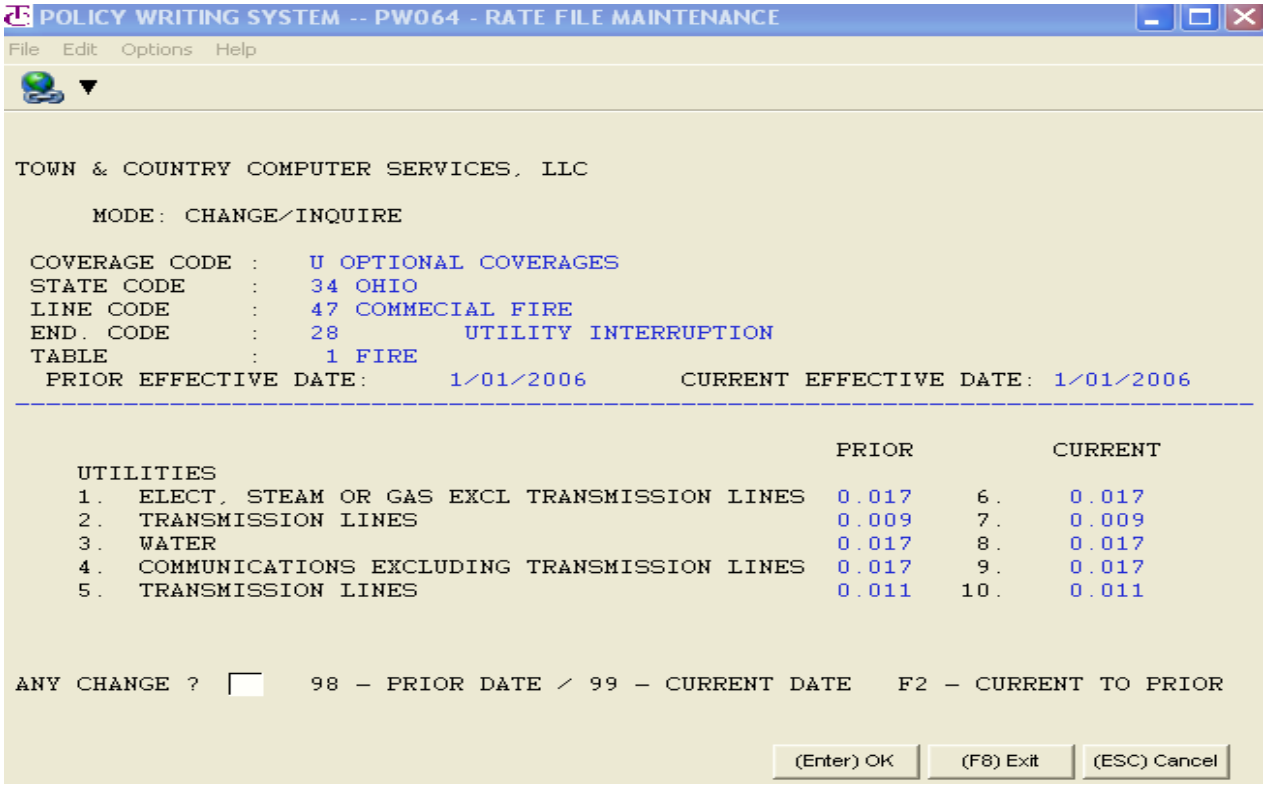
Table

1 = Power Disruption
2 = Breakdown & Contamination – WITH
3 = Breakdown & Contamination – WITHOUT
4 = Both Power Disruption, Breakdown & Contamination – WITH
5 = Both Power Disruption, Breakdown & Contamination - WITHOUT

Amount — Enter limits per manual.

Enter applicable factors for each table and limit per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

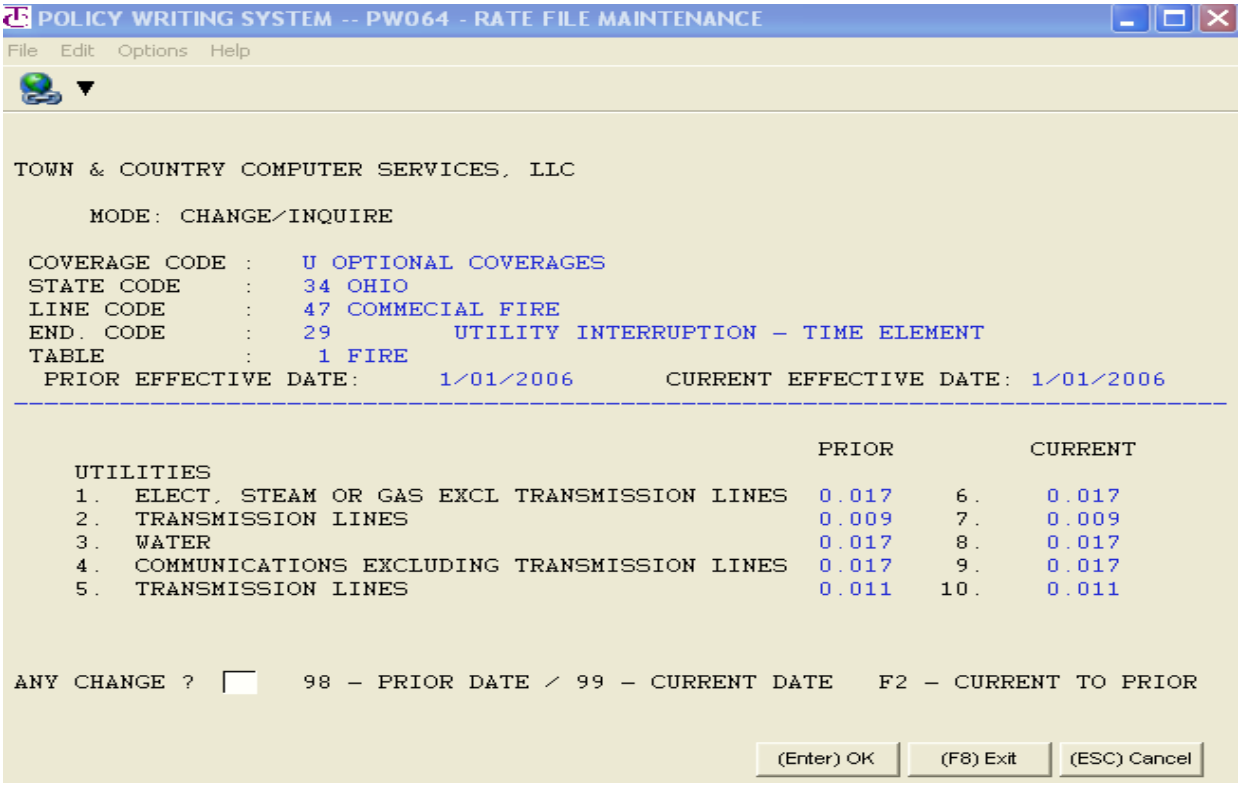
End Code — Enter "28" for Utility Interruption

Table

1 = Fire
2 = Extended Coverage
3 = Sprinkler Leakage
4 = Broad
5 = Special Building
6 = Special Contents
7 = Earthquake

Enter applicable factors for each table, per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

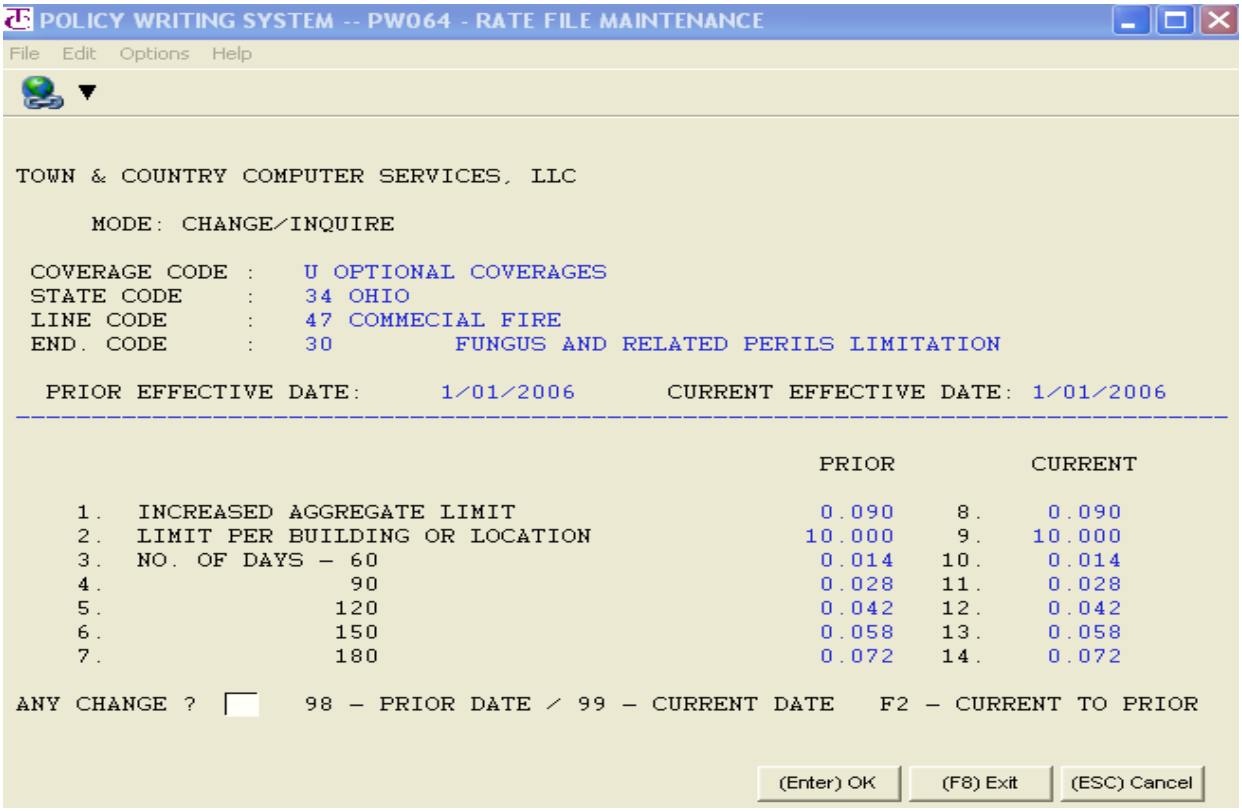
End Code — Enter "29" for Utility Interruption – Time Element

Table

1 = Fire
2 = Extended Coverage
3 = Sprinkler Leakage
4 = Broad
5 = Special Building
6 = Special Contents
7 = Earthquake

Enter applicable factors for each table, per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

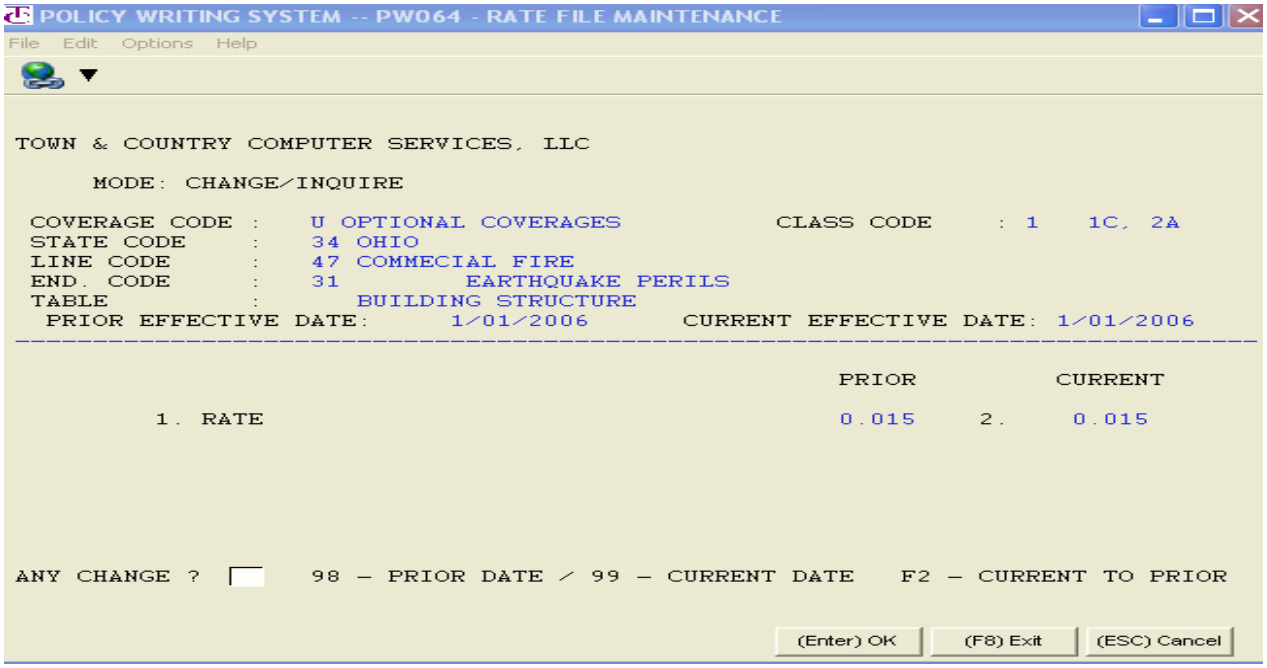
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "30" for Fungus & Related Perils Limitation

Enter factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "31" for Earthquake Perils

Table

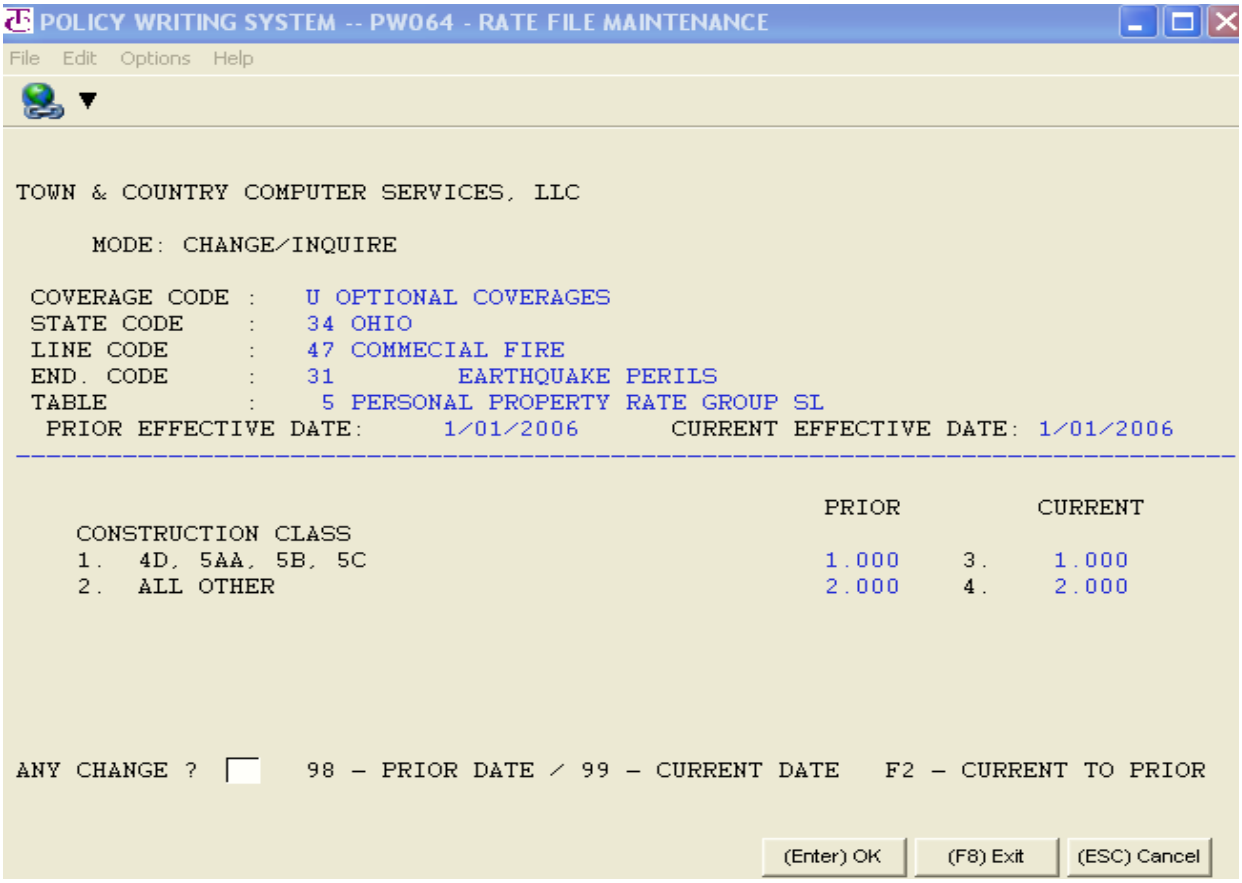
0 = Building Structure
1 = Real Property – 1
2 = Real Property – 2
3 – Real Property – 3
4 – Real Property – 4

Class Code

1 = 1C,2A	12 = 5C
2 = 1D,2B	11 = 5B
3 = 3A,4A	10 = 4C-D,5AA
4 = 3B,4B,5A	9 = 3A-B,4A-B,5A
5 = 4C,4D,5AA	8 = 1C-D,2A-B
6 = 5B	7 = 5C

Enter applicable factors for each Table and Class Code per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

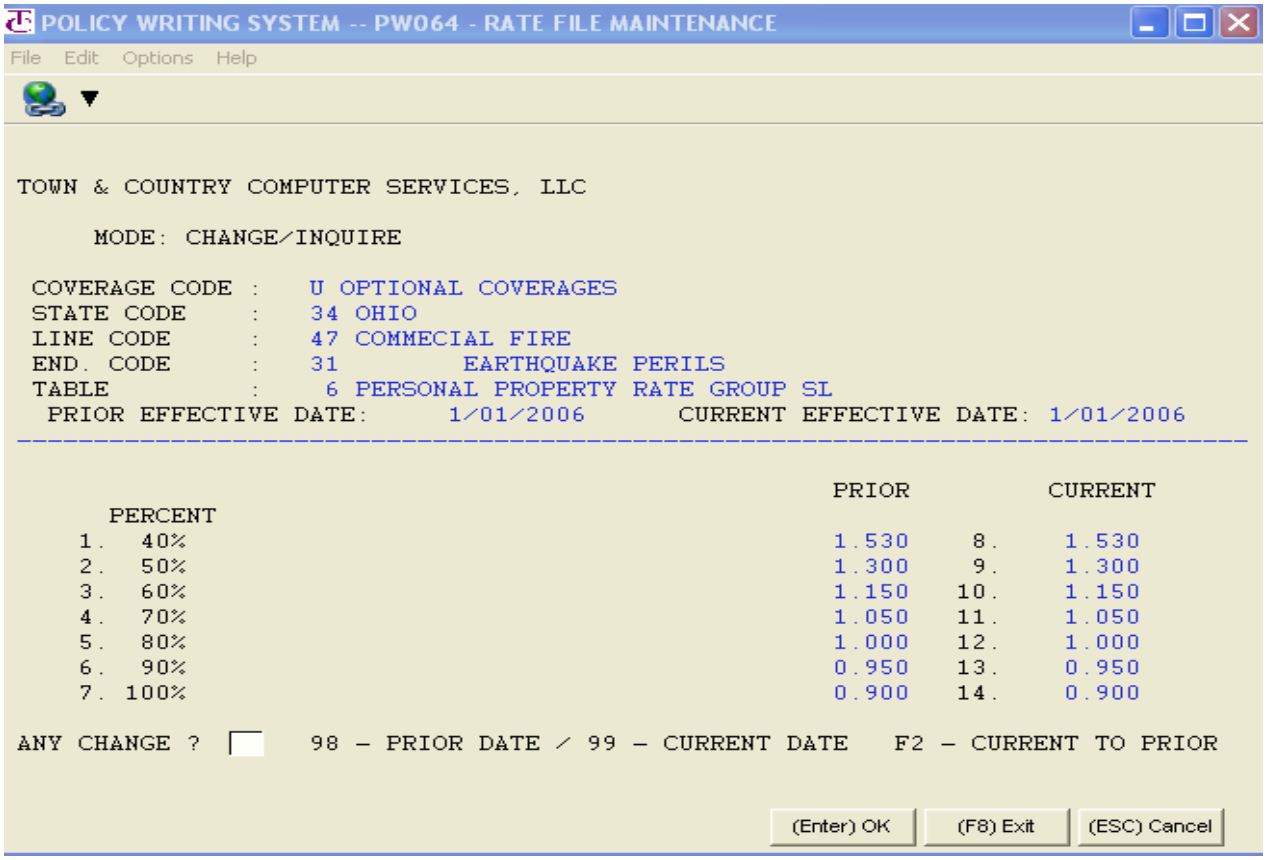
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "31" for Earthquake Perils

Table — 5 = Deductible

Enter factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

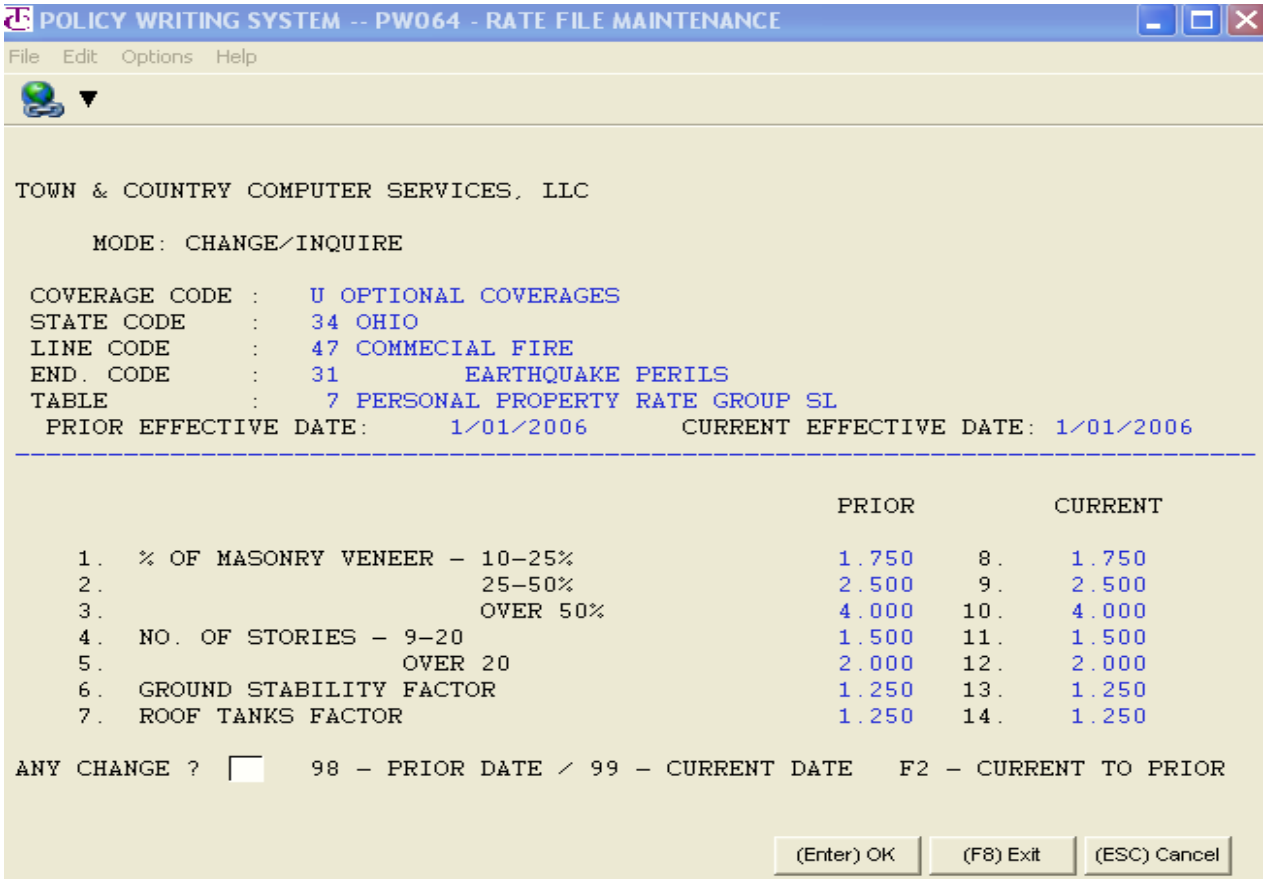
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "31" for Earthquake Perils

Table — 6 = Coinsurance

Enter factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

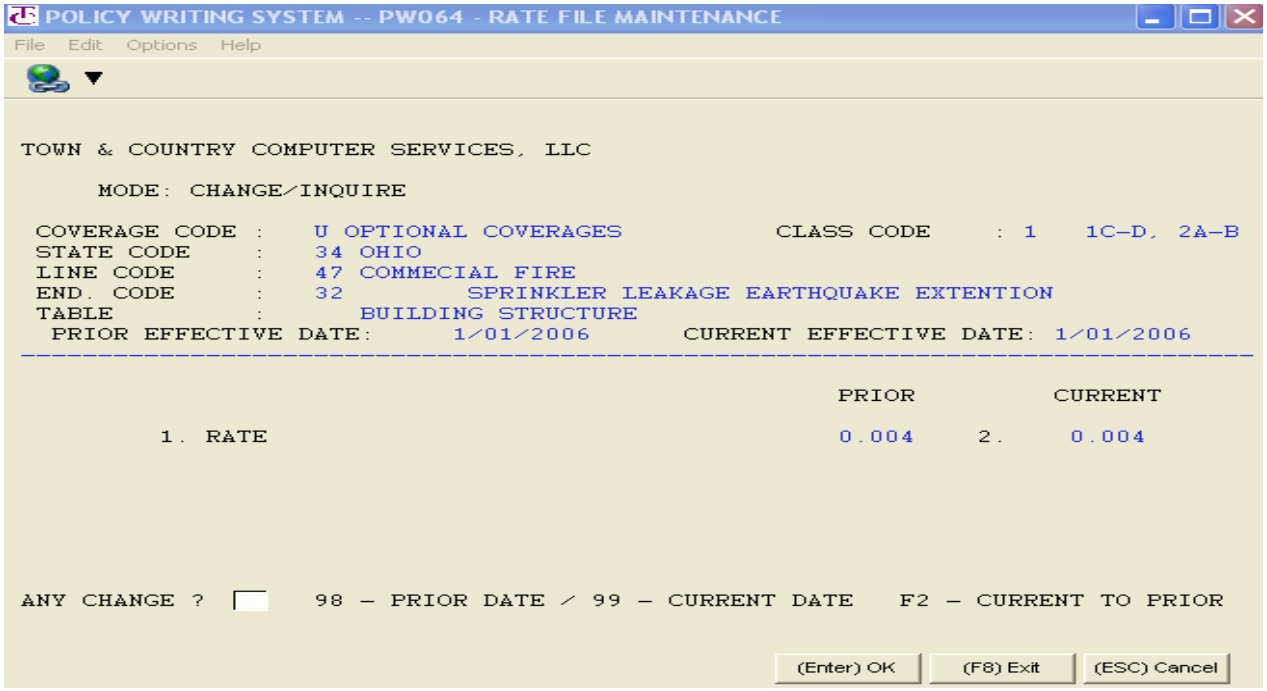
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "31" for Earthquake Perils

Table — 7 = Masonry Veneer
Time Element – Building Height
Ground Stability Factor
Roof Tanks Factor

Enter factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "32" for Sprinkler Leakage Earthquake Extension

Table

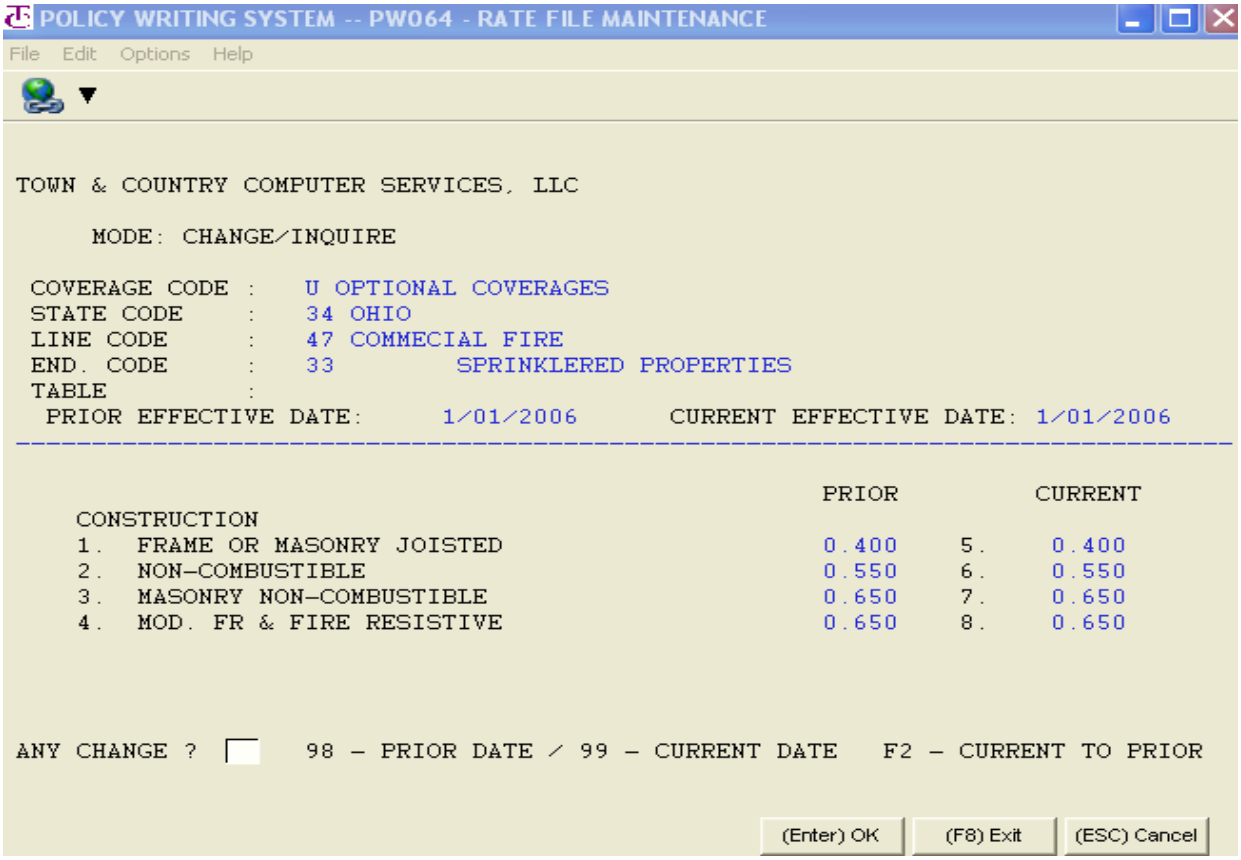
0 = Building Structure
1 = Personal Property – l
2 = Personal Property – m
3 – Personal Property - h

Class Code

1 = 1C-D,2A-B	8 = 5AA,5A-C
2 = 3A-B	7 = 4A-D
3 = 4A-D	6 = 3A-B
4 = 5AA,5A-C	5 = 1C-D,2A-B

Enter factors for each Table & Class Code per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

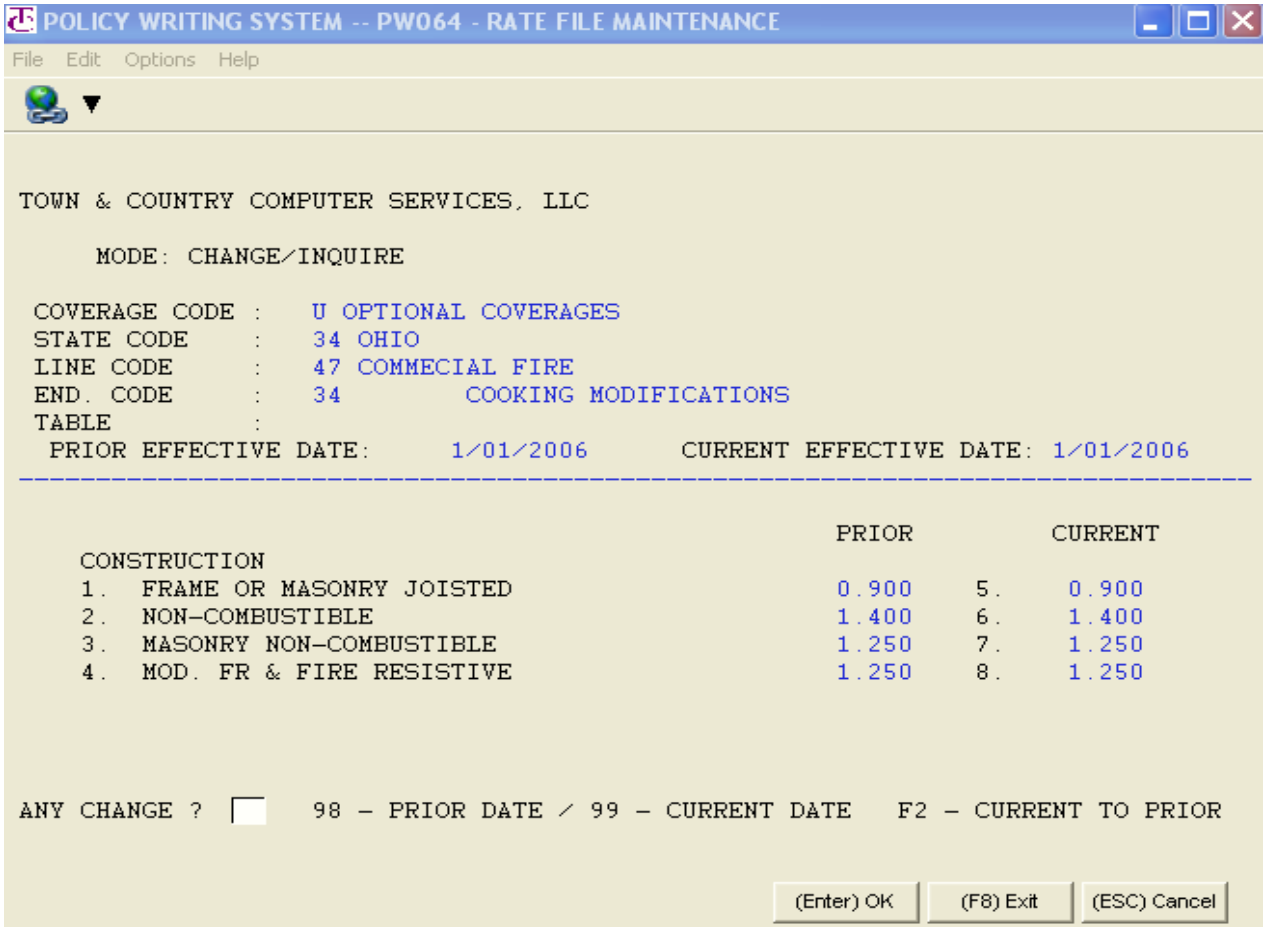
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "33" for Sprinklered Properties

Table — 0 = All
1 = Other Classes

Enter applicable factors per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter “U” for Optional Coverages.

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

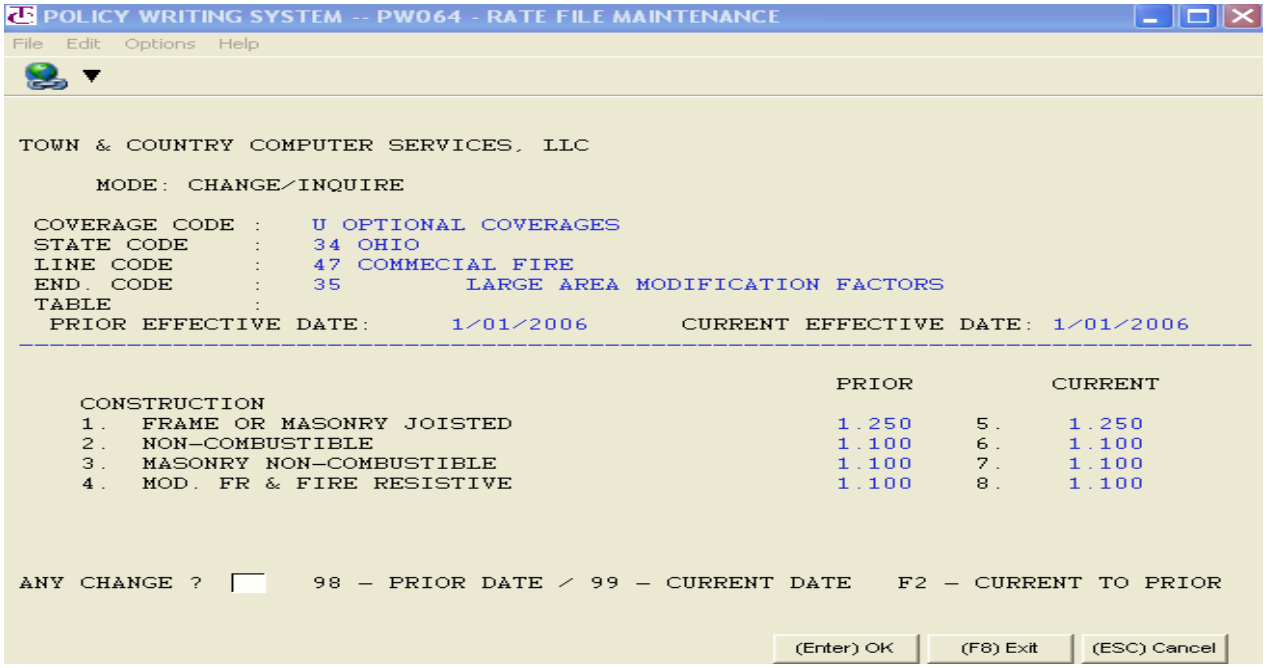
End Code — Enter “34” for Cooking Modification Factors

Table

0 = Under 10
1 = 10 – 20
2 = over 20
3 = All other classes

Enter factors for each table per manual.

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ADDING OPTIONAL COVERAGE (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state codes.

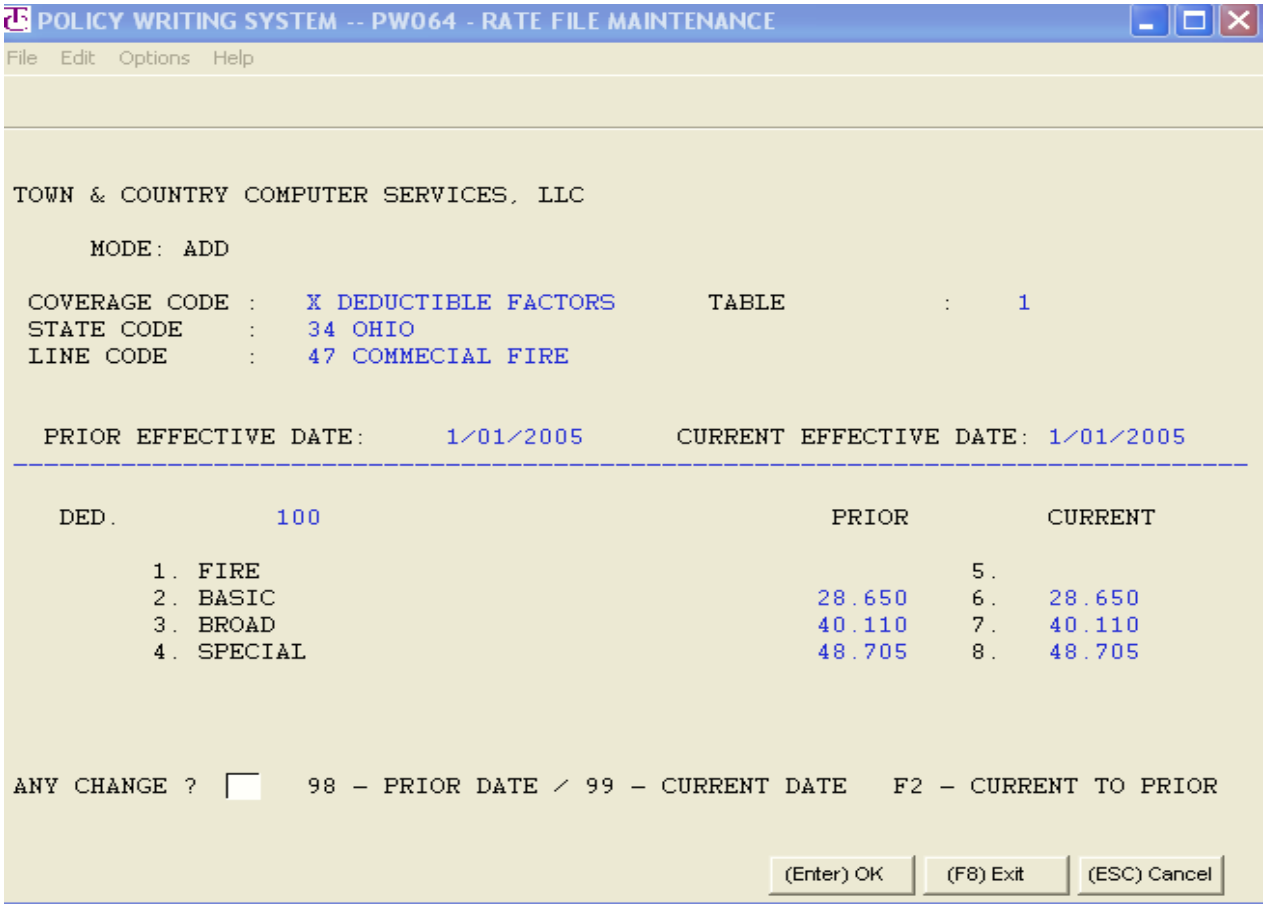
Line Code — Enter your company line of business for Commercial Fire.

End Code — Enter "35" for Large Area Modification Factor

Table — For class codes: 11800,20100,20200,21300, 21400,21500,21910,21920,22100,22700,22800
0 = 15 to 25
1 = over 25
For class codes: 11010-11700, 11900-12500, 19910-19930
2 = 15 to 25
3 = over 25
For All Other Classes
4 = 15 to 25
5 = over 25

Enter factors for each table per manual.

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ADDING DEDUCTIBLE RATES (PW064)

Coverage Code — Enter "X" for deductible.

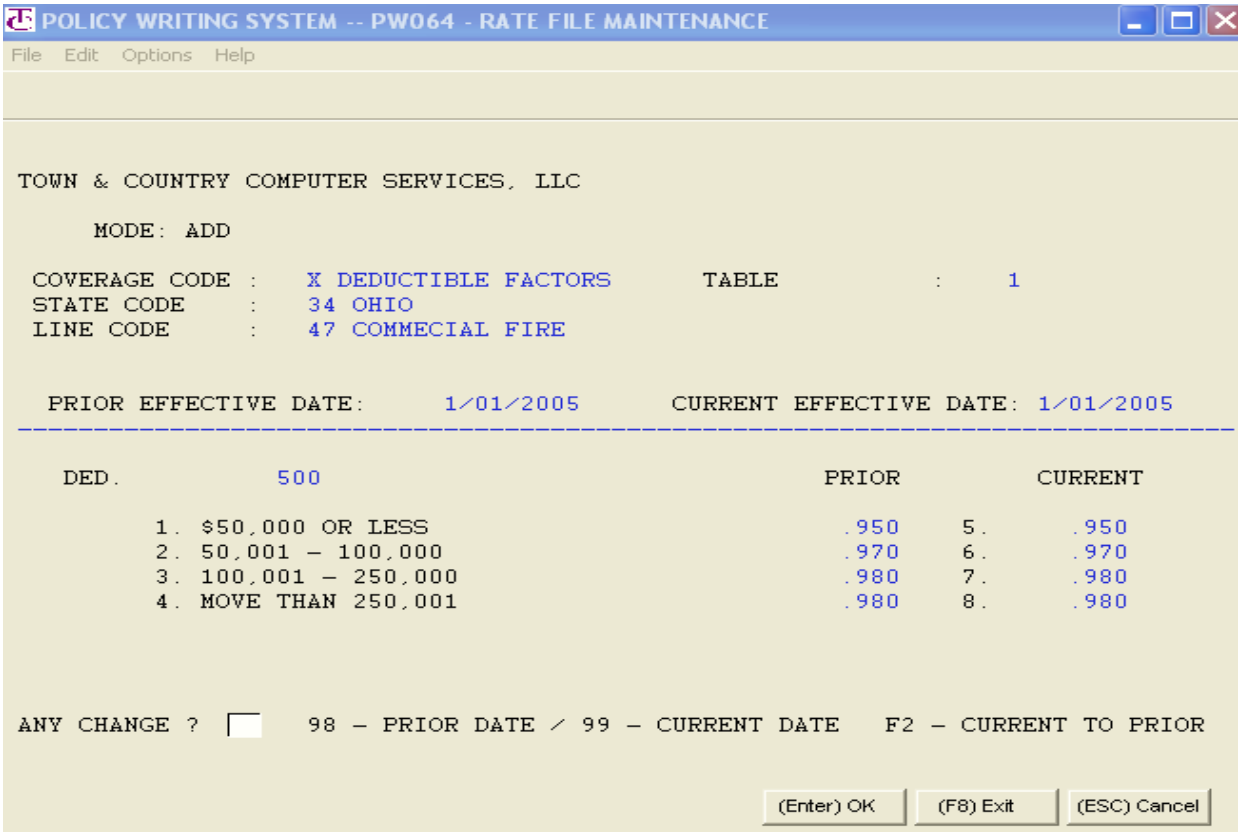
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Commercial Fire.

Table — 1 = First Location
2 = Each Additional Location

DED. — Enter 100. Enter rates from the $100 Deductible table.

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ADDING DEDUCTIBLE RATES (PW064)

Coverage Code — Enter "X" for deductible.

State Code — Enter two digit state codes.

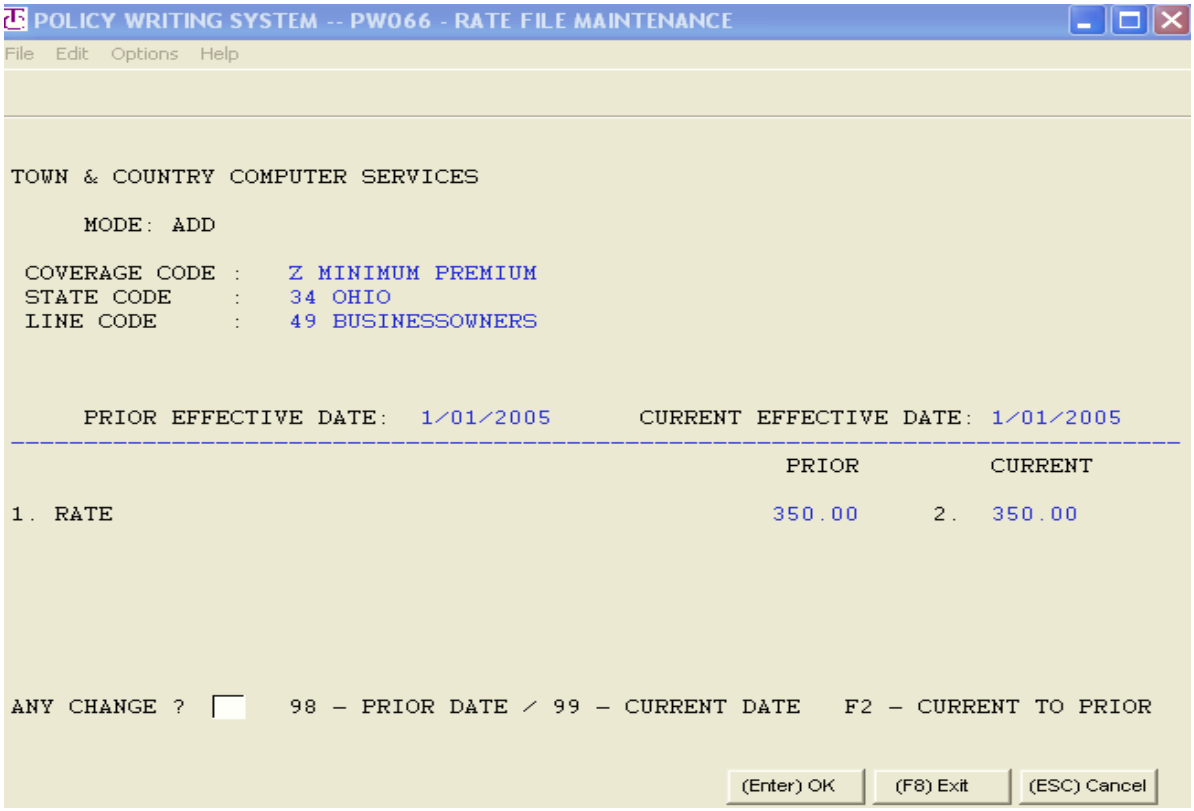
Line Code — Enter your company line of business for Commercial Fire.

Table — 1 = Fire Deductible
2 = Other Deductible

DED. — Enter each deductible amount (EX: 500 / 1000 / 3000, etc).

Enter applicable factors per manual.

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ADDING MINIMUM PREMIUMS (PW066)

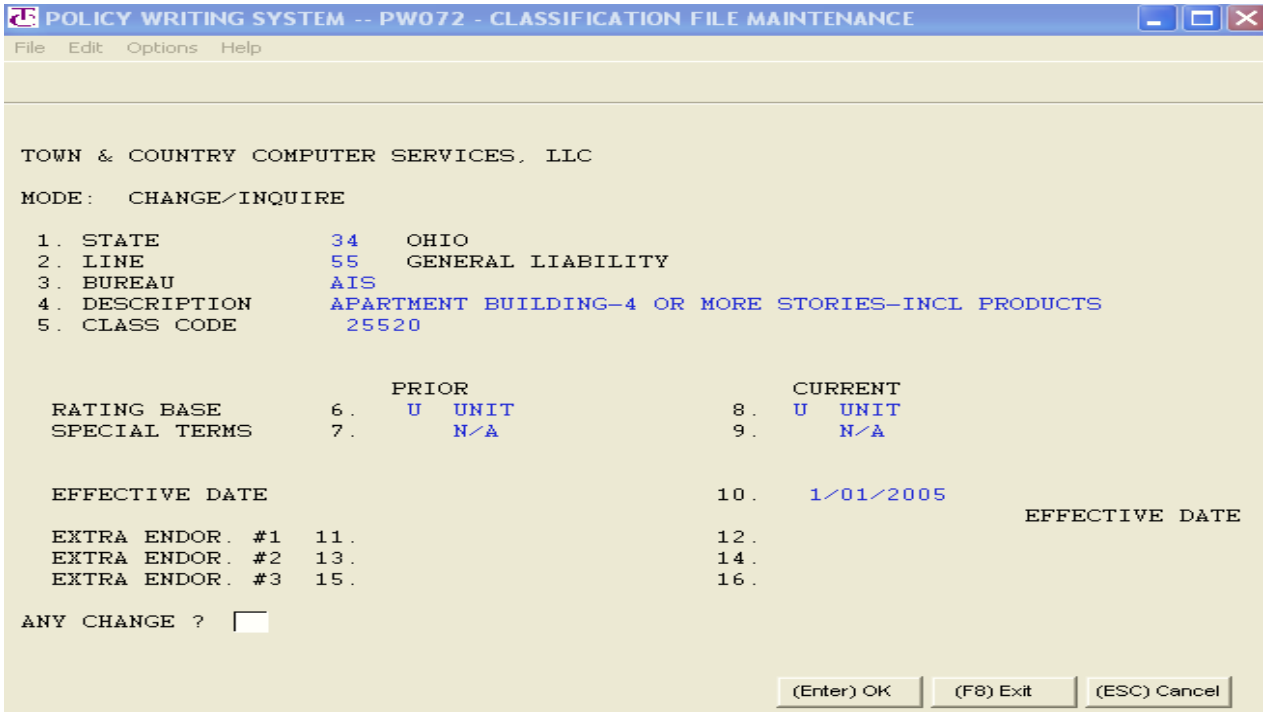
Coverage Code Enter "Z" for MINIMUM PREMIUM

State Code Enter two digit state code

Line Code Enter your company line of business for Business Owners.

Rate Enter minimum premium per manual.

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CLASSIFICATION FILE MAINTENANCE (PW072)

State — Enter two digit state code

Line — Enter two digit company line of business for Commercial Fire.

Bureau — Enter “AIS” for the rating bureau.

Description — Enter the business classification description as you want it to appear on the declaration page.

Class Code — Enter applicable class code from manual.

Rating Base — Enter type of business – F1 for drop down box showing available entries

Special Terms

0 = not applicable
1 = NOC
2 = Not for profit
3 = NPD

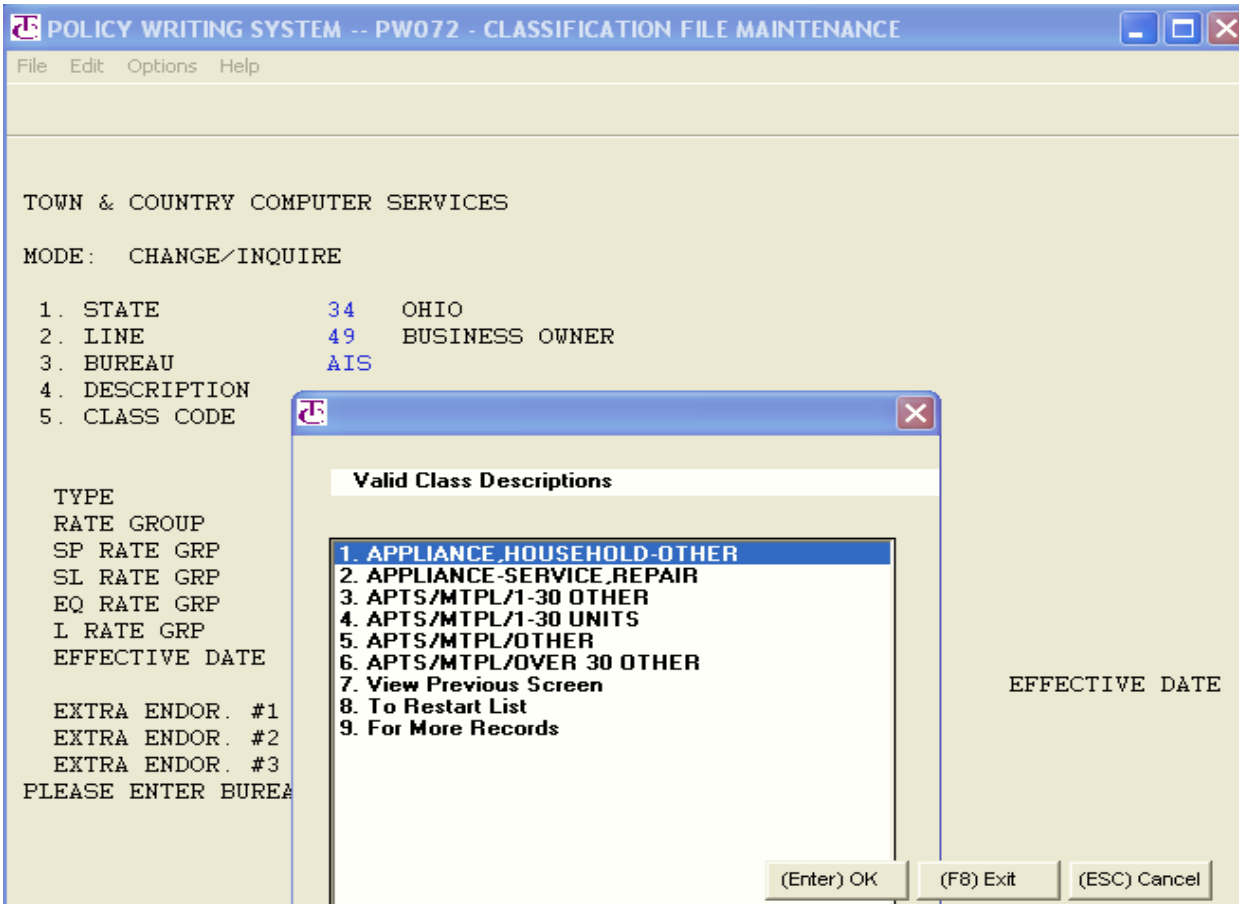
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Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual.

Extra Endor #1, 2 & 3 Enter the mandatory endorsement for the specific description class. The endorsement(s) will automatically print on the declaration.

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual

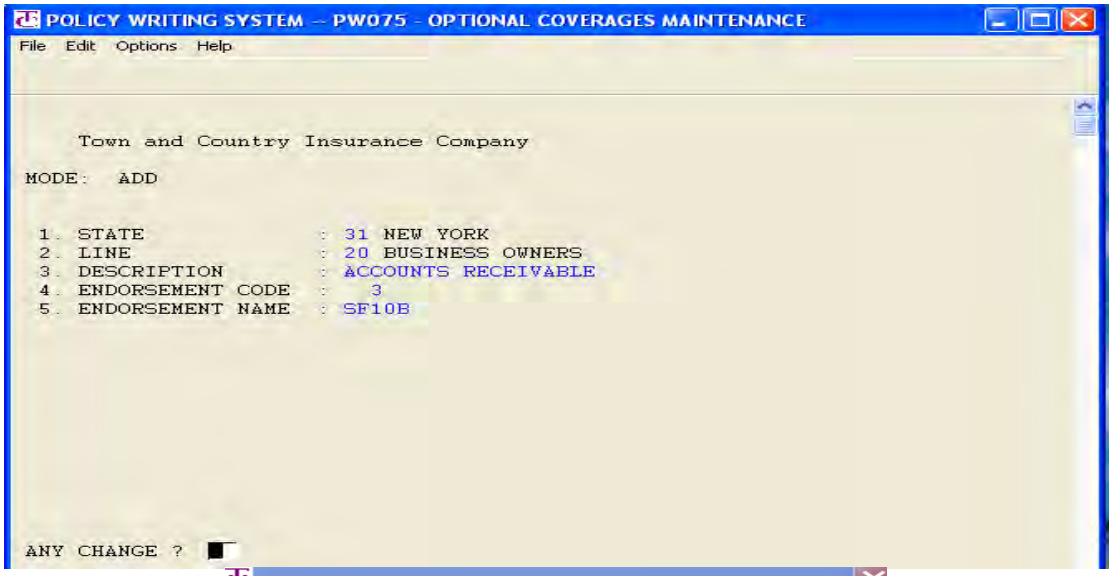
TCCS This document is proprietary and confidential. No part of this document may be disclosed in any manner to a third party without the prior written consent of TCCS.

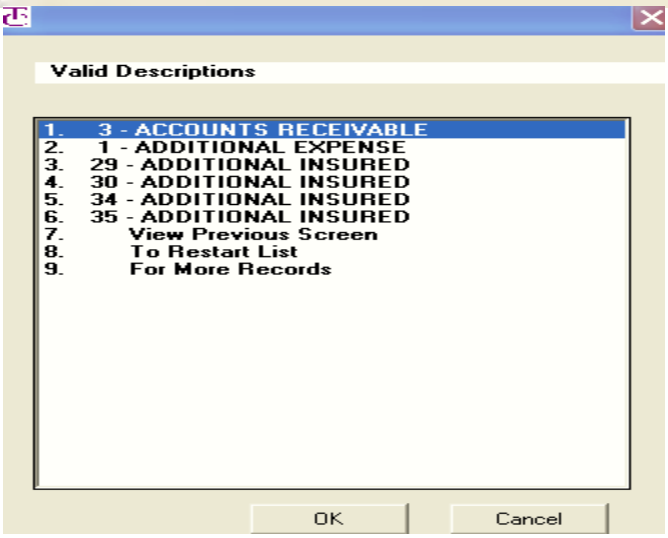


CLASSIFICATION FILE MAINTENANCE (PW072)

This is the classification file maintenance program "Change" screen. This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file, and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with "N" the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selected. Change print screen to show CF not BOP

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Entering Optional Coverage Descriptions (PW075)

State Code - Enter 31 for New York State

Line Code - Enter 20 for Business Owners (or your company line of business for Business Owners.

Description - Enter the name of the optional coverage. These coverage descriptions correspond to an endorsement description or the type of coverage within an endorsement.

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Endorsement Code - The code number is arbitrarily assigned to a particular coverage. Contact T & C for list of code numbers.

Endorsement Name – Enter the endorsement form number the coverage belongs to. An example BUILDING INFLATION PROTECTION is a coverage on the SF-10B. Enter the endorsement form without hyphens. When entering the coverage for a policy, the program will automatically add the appropriate forms to the policy.

Continue to enter all optional coverages until all valid endorsement codes your company uses for Business Owners are entered.

NOTE: Town and Country Computer Services will supply a starter optional coverage file. An optional coverage report will also be provided for reference. If a coverage is not listed on the report that your company uses, contact Town and Country for additional programming.

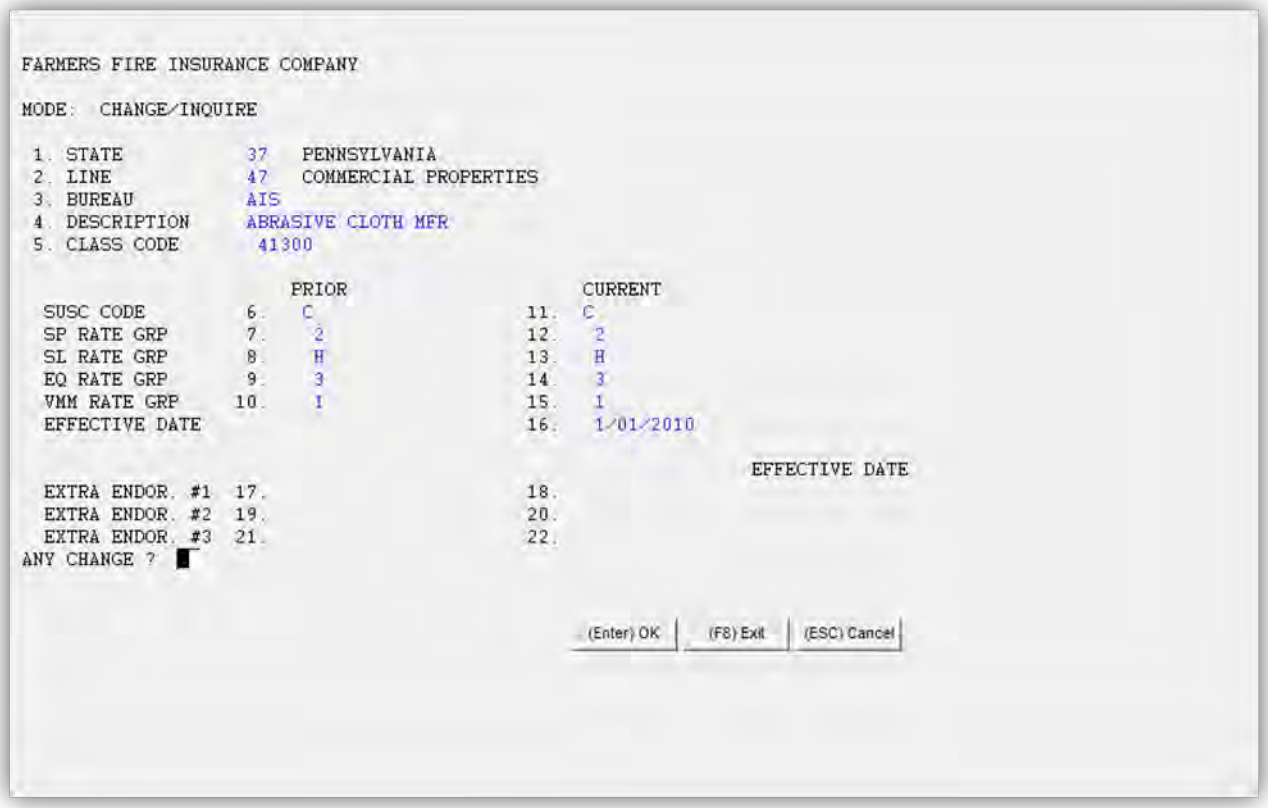
Changing or Inquiring Optional Coverage Descriptions

Enter the State Code and Line Code as if adding a optional coverage description. When prompted for the description and are unsure of the spelling of the description, a blank may be entered. Entering a blank will cause a menu box to display alphabetically optional coverage descriptions that are on file. Scroll thru the list until the desired optional coverage is found. The operator can either scroll forward, backward or restart the list.

When prompted for a description, if part of the description is entered, the program will search the file for that description entered. If not found, a menu box will display. Within the menu box will be descriptions starting with the description that was entered. Then progressing thru the alphabet giving the same options as if a blank was entered.

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Property Commercial Class Item Entry



STATE State where this item applies (37 = Pennsylvania)

LINE 47 = Property

BUREAU AIS should default in and is the correct value

DESCRIPTION Type in the description of this Class Item that will be displayed and prints

CLASS CODE Type in the 5-digit Class Code per the manual

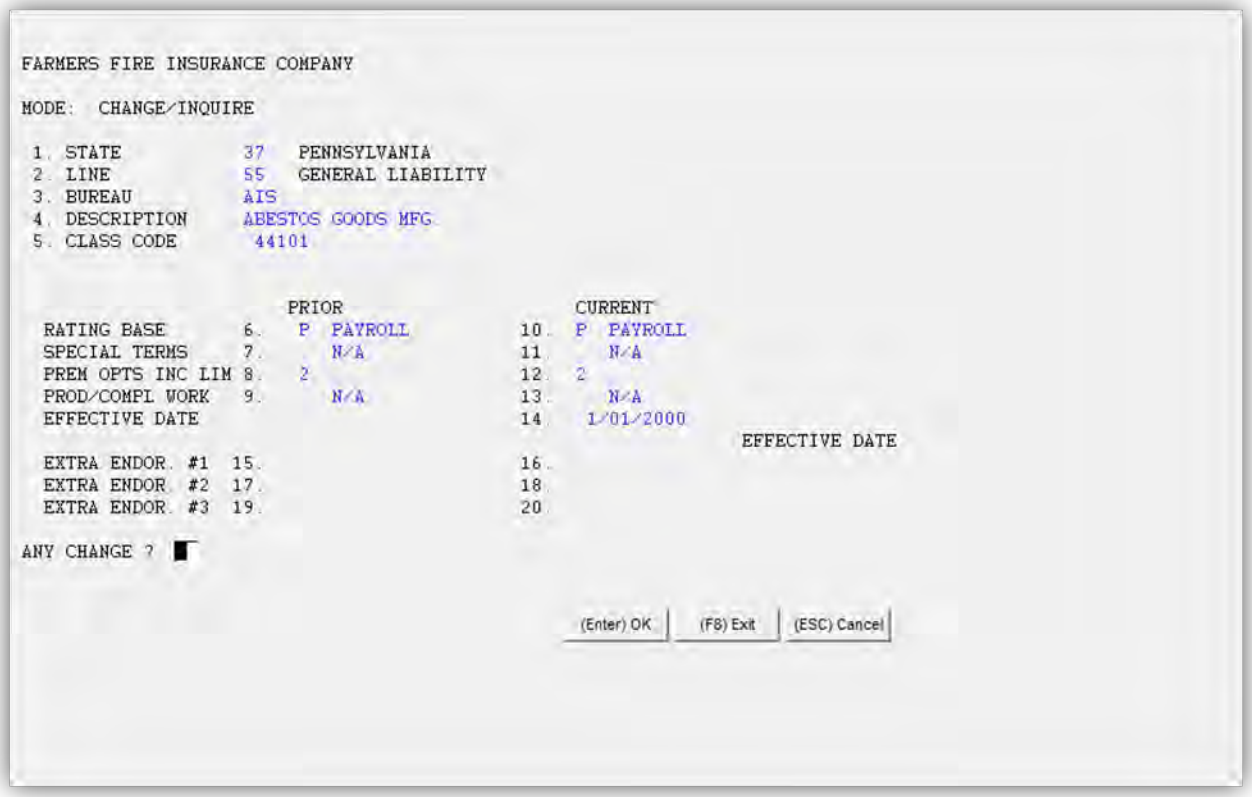
Type in the SUSC Code, SP, SL, EQ, and VMM Rate Group values shown in the manual.

EFFECTIVE DATE Type in the date to use the Current values

EXTRA ENDOR Type in any extra endorsements to add with this Class Item

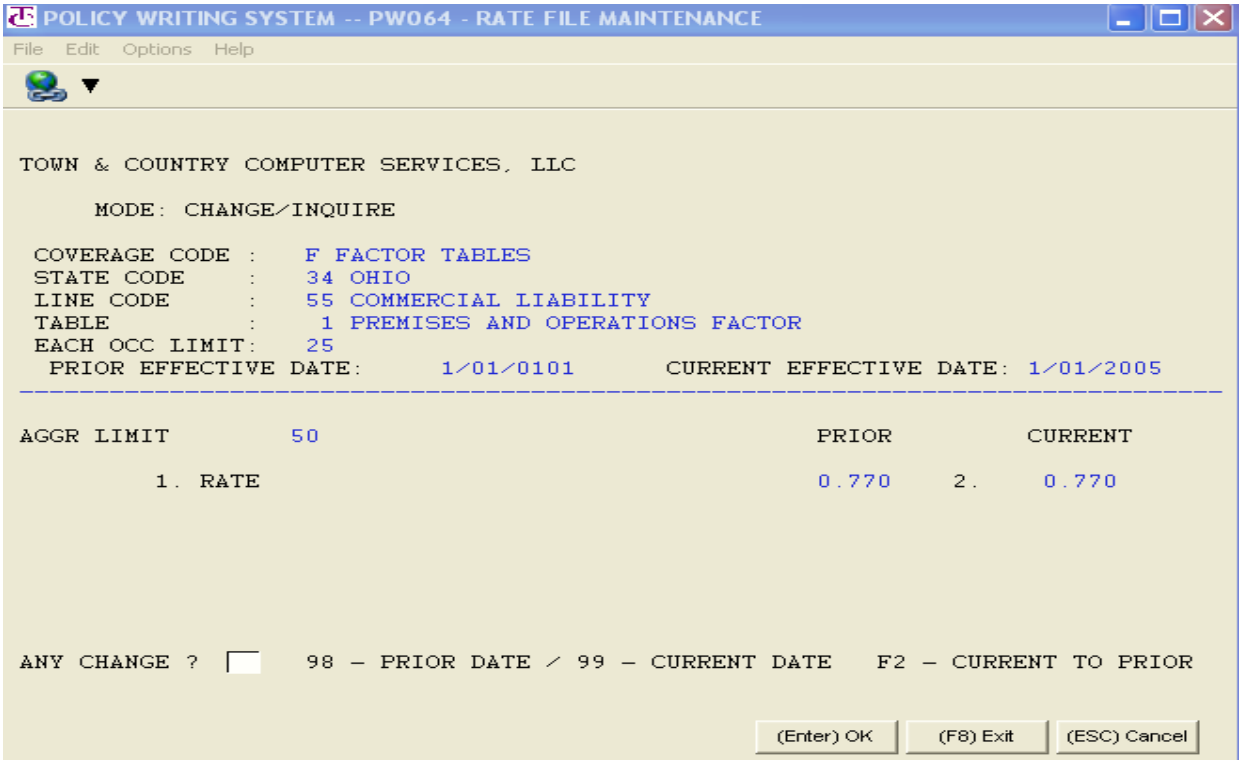
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Liability Commercial Class Item Entry



STATE	State where this item applies (37 = Pennsylvania)
LINE	55 = Liability
BUREAU	AIS should default in and is the correct value
DESCRIPTION	Type in the description of this Class Item that will be displayed and prints
CLASS CODE	Type in the 5-digit Class Code per the manual
RATING BASIS	Type in the 1 or 2 letter code for the Rating Basis
PREM OPTS INC LIM	Refer to the Class Rate pages and type in a “1” for A or “2” for B
EFFECTIVE DATE	Type in the date to use the Current values
EXTRA ENDOR	Type in any extra endorsements to add with this Class Item

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "F" for Commercial Liability.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

Table

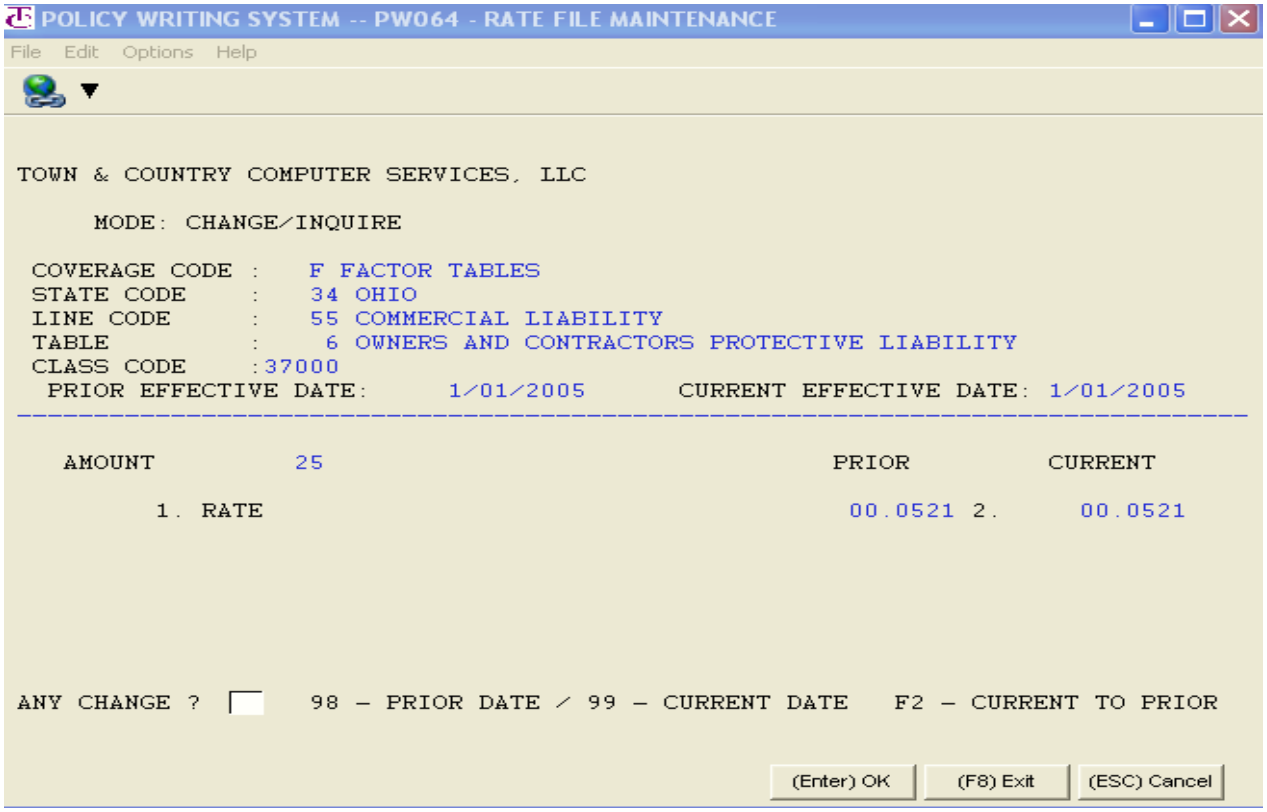
1 = Table 1 Factors Premises & Operations
2 = Table 2 Factors Premises & Operations
3 = Table 3 Factors Premises & Operations
4 = Table A Factors Products & Completed Work
5 = Table B Factors Products & Completed Work

Each Occ Limit — Enter the Each Occurrence Limit from manual.

Aggr Limit — Enter the Aggregate Limit from the manual.

Enter factors for each combination using the "Each Occurrence Limit and "Aggregate Limit" from the manual.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter “F” for Commercial Liability.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

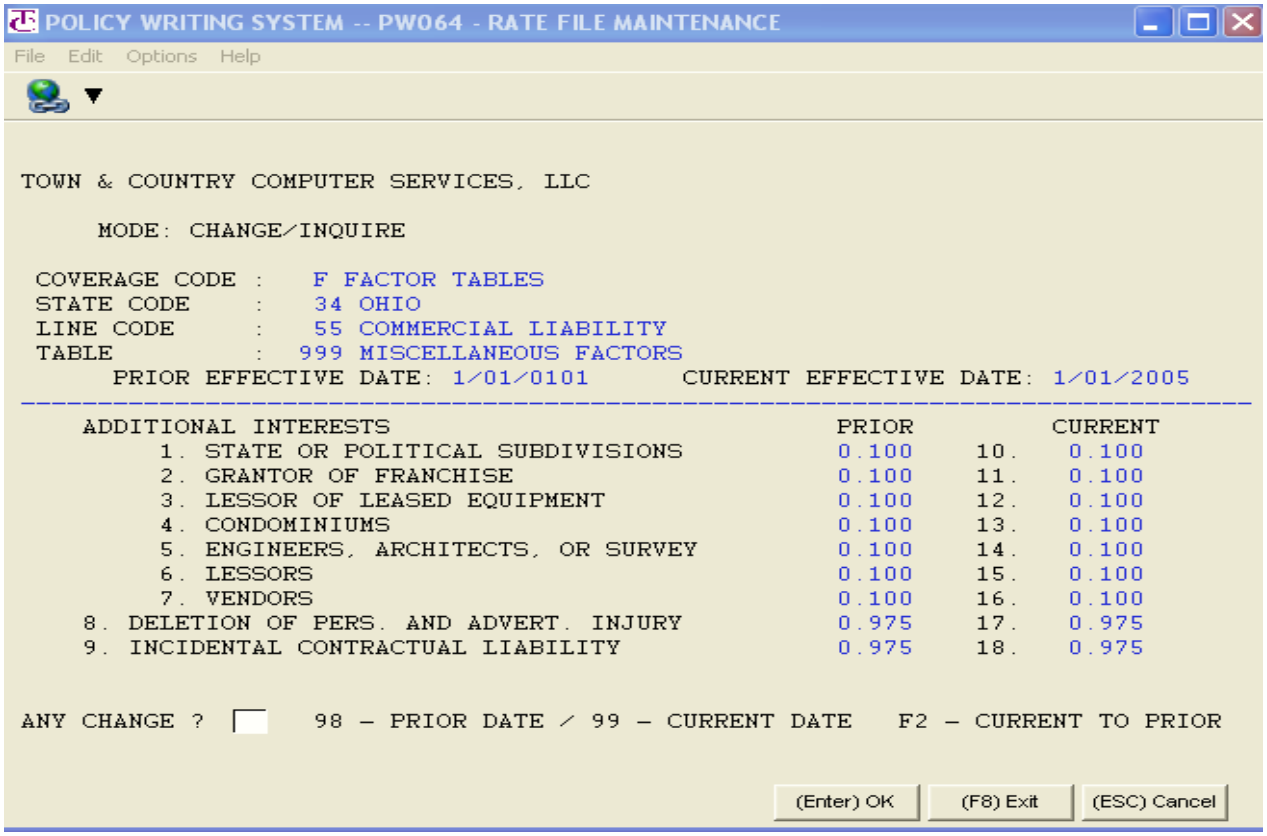
Table — 6 = Owners & Contractors Protective Liability.

Class Code — Enter Class Codes per manual.

Amount — Enter limits per manual. (EX: 25 / 50 / 100, etc). Enter factors for each Class Code.

Enter applicable charge.

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ADDING LIABILITY RATES (PW064)

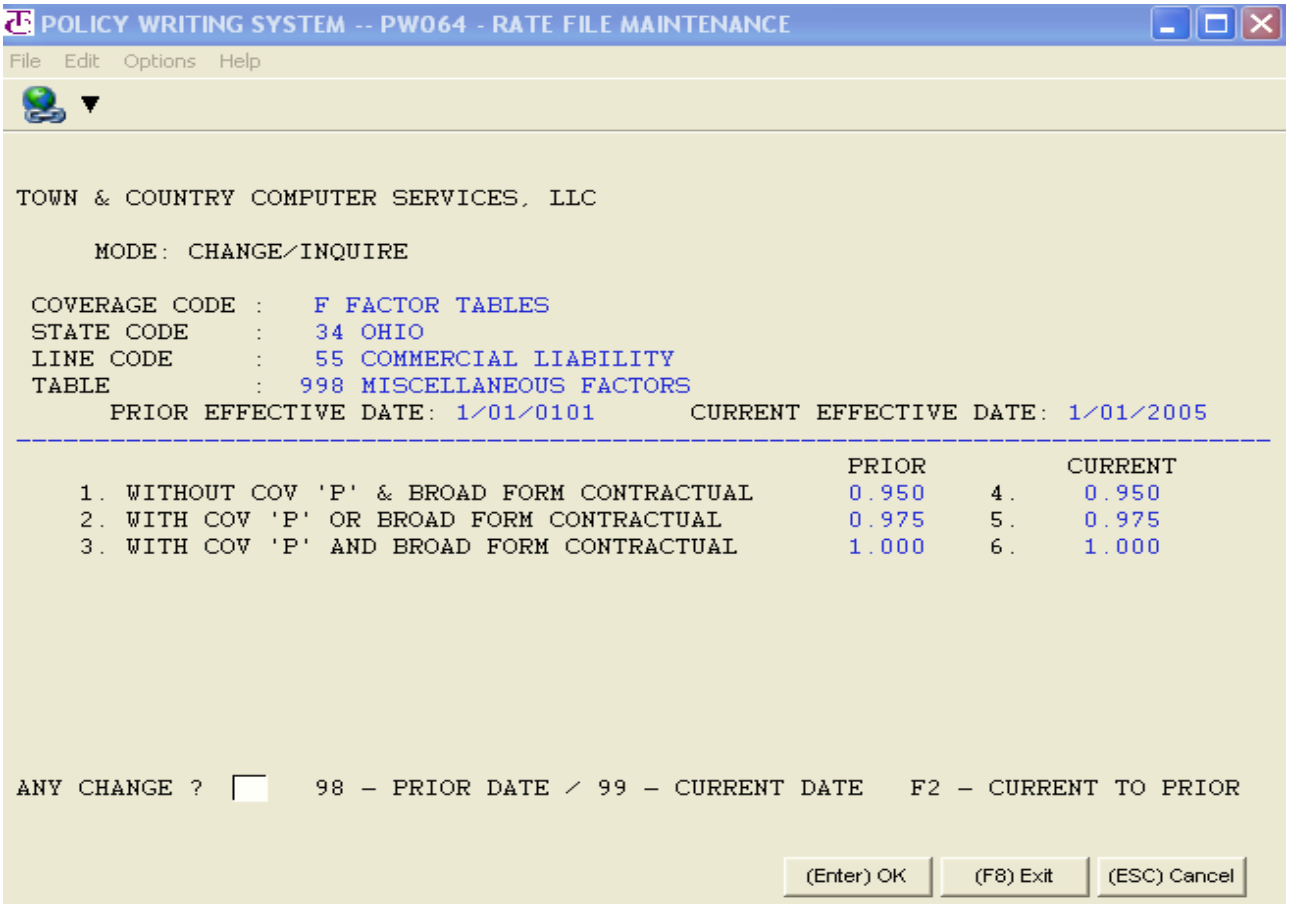
Coverage Code — Enter “F” for Commercial Liability.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

Table — 999 = Miscellaneous Factors in manual.

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ADDING LIABILITY RATES (PW064)

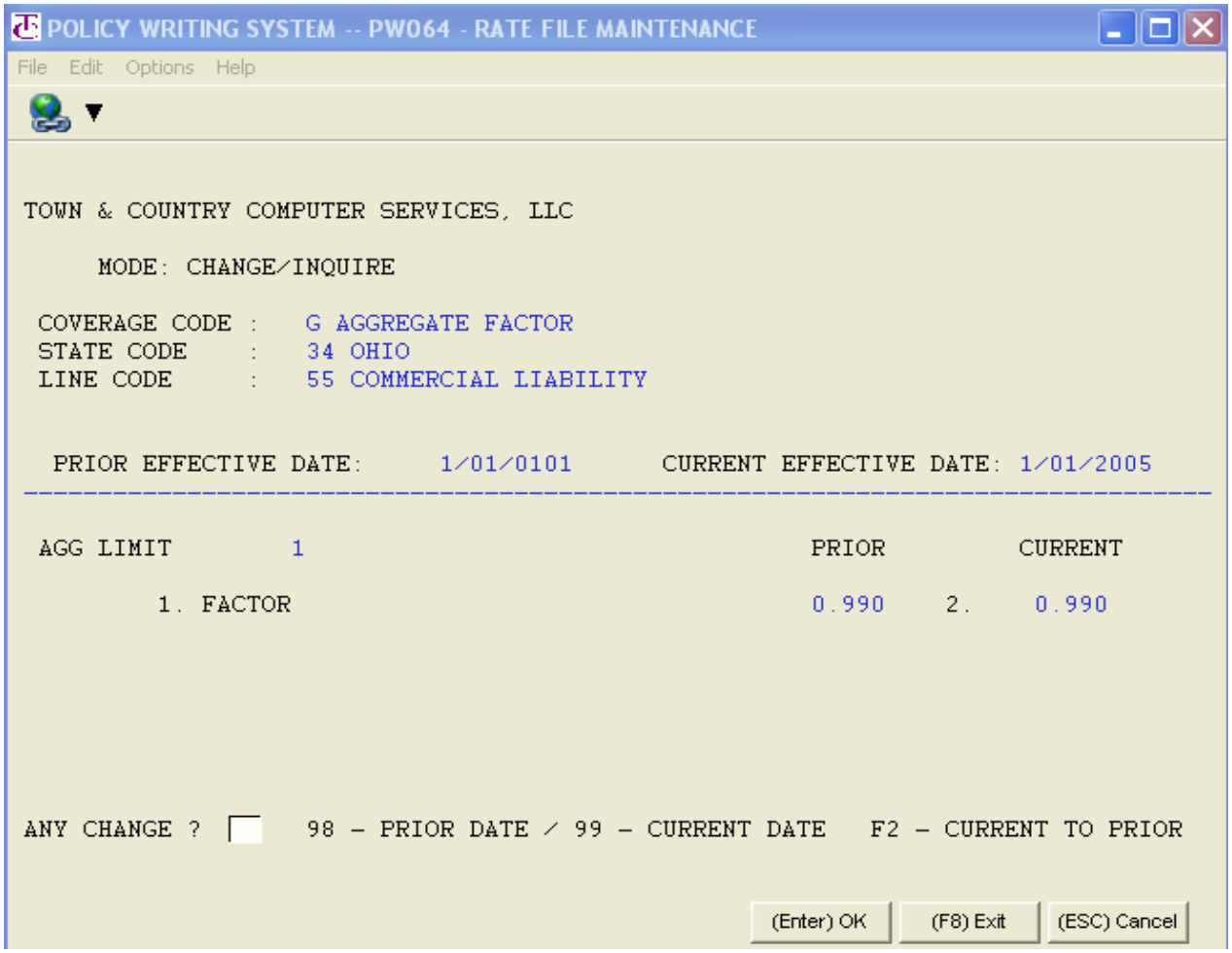
Coverage Code — Enter “F” for Commercial Liability.

State Code — Enter two digit state code

Line Code — Enter your company line of business for Commercial Liability.

Table — 998 = Miscellaneous Factors in manual.

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ADDING LIABILITY RATES (PW064)

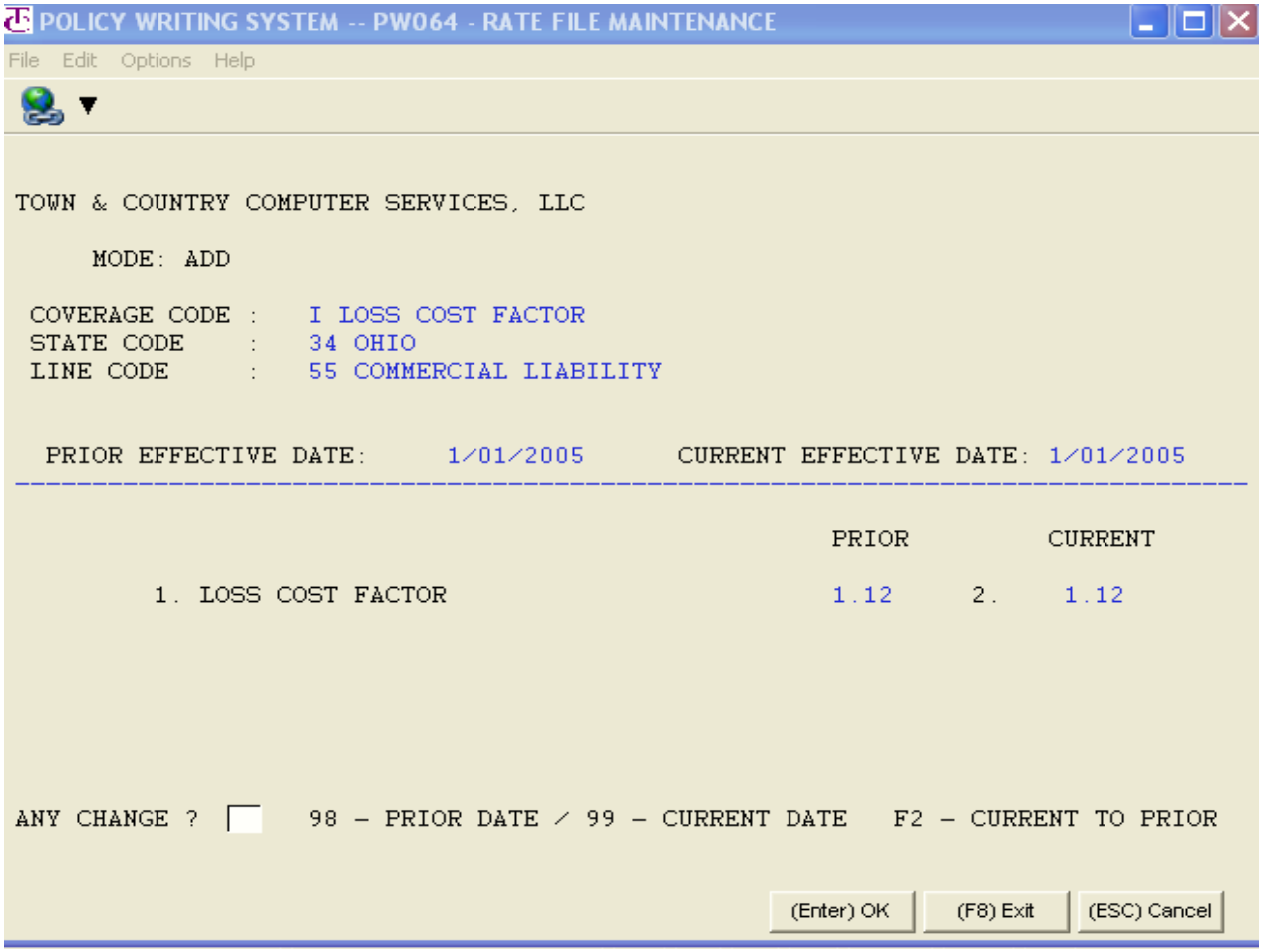
Coverage Code — Enter "G" for Aggregate Limits.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

Agg Limit — Enter each multiple 1 – 10 and the applicable factor.

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ADDING LIABILITY RATES (PW064)

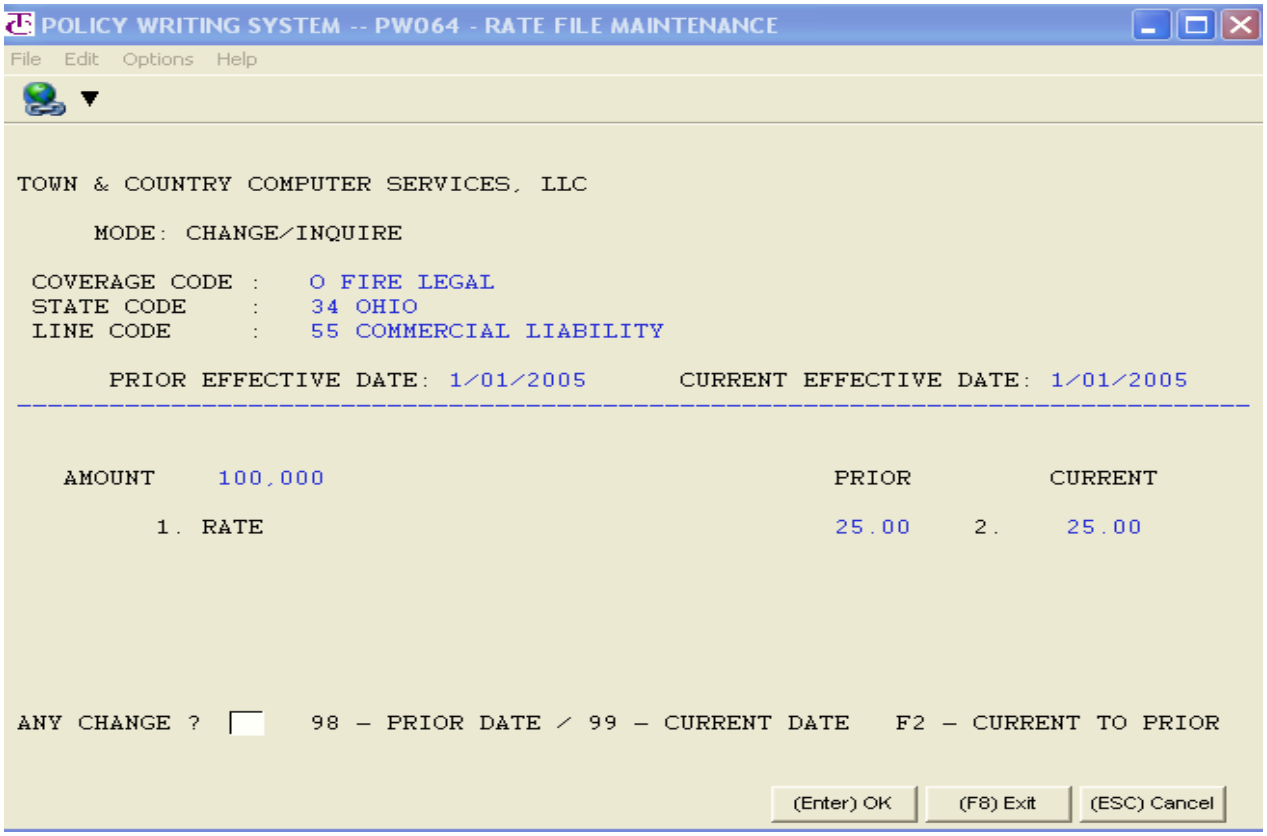
Coverage Code — Enter "I" for Loss Cost Factor.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

Enter factor for Loss Cost.

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ADDING LIABILITY RATES (PW064)

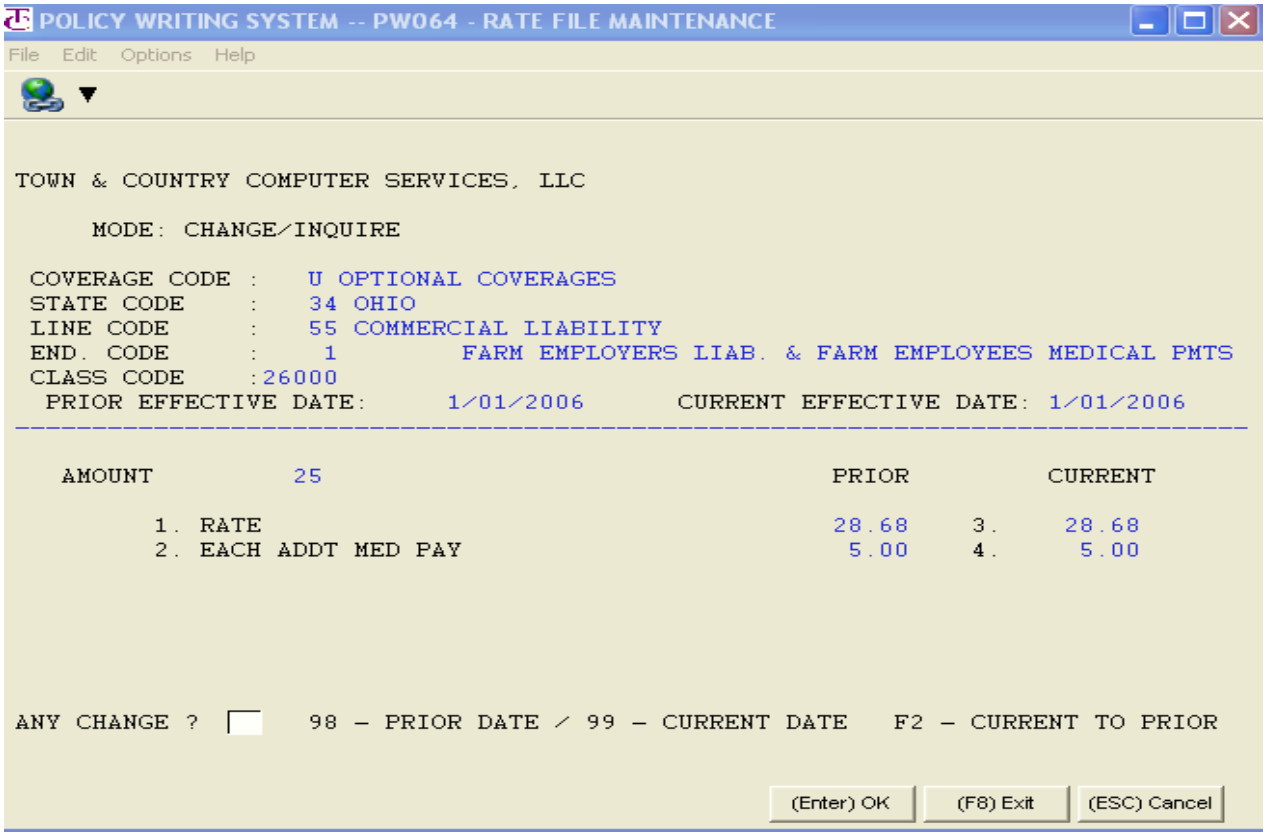
Coverage Code — Enter "O" for Fire Legal.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

Amount — Enter each Coverage O liability limit with applicable charge.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

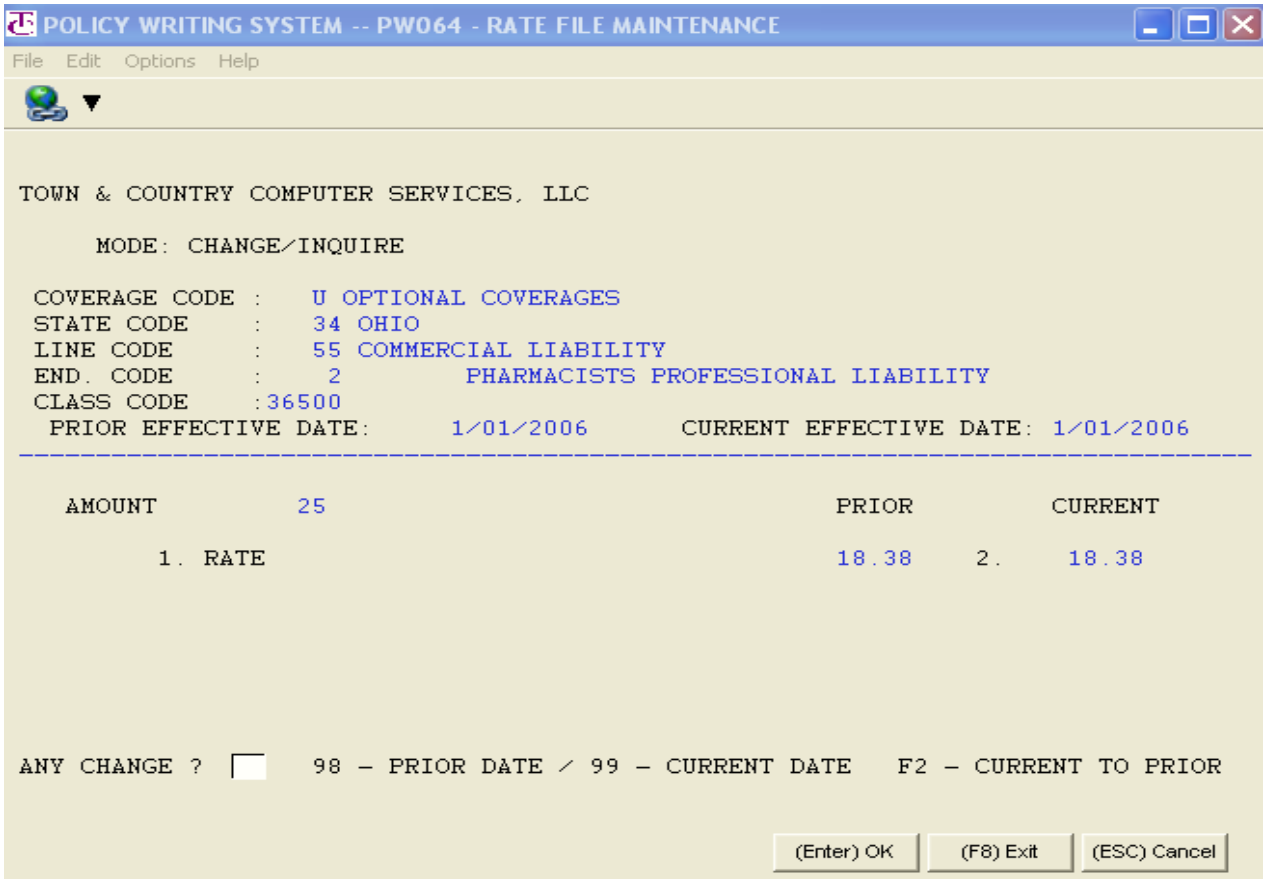
End. Code — 1 = Farm Employers Liability & Farm Employees Medical Payments

Class Code — Enter Class Codes per manual.

Amount — Enter Coverage V limits per manual. (EX: 25 / 50 / 100, etc). Enter factors for each Class Code.

Enter applicable charge.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

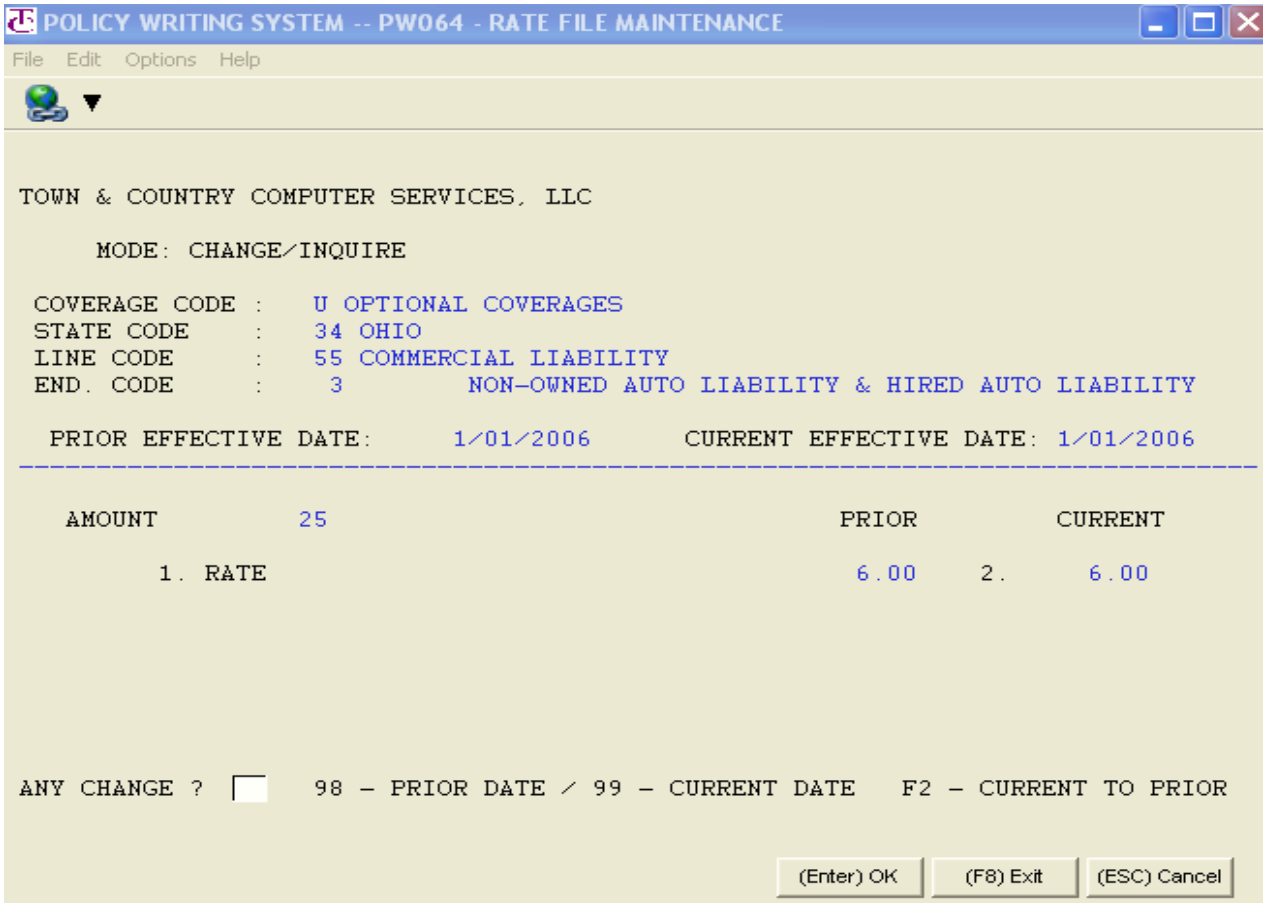
End. Code — 2 = Pharmacists Professional Liability

Class Code — Enter Class Codes per manual.

Amount — Enter limits per manual. (EX: 25 / 50 / 100, etc). Enter factors for each Class Code.

Enter applicable charge.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state code.

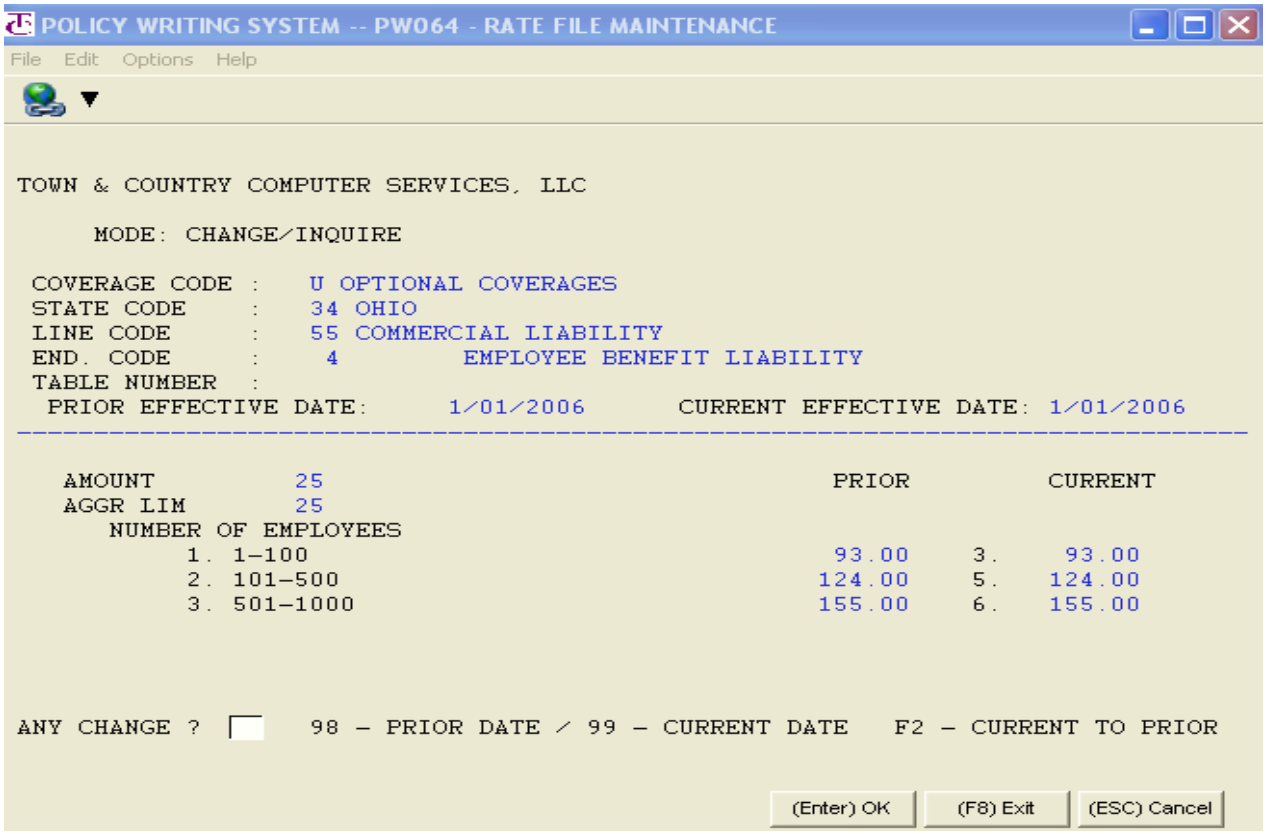
Line Code — Enter your company line of business for Commercial Liability.

End. Code — 3 = Non-Owned Auto & Hired Auto Liability

Amount — Enter limits per manual. (EX: 25 / 50 / 100, etc). Enter factors for each Class Code.

Enter applicable charge.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

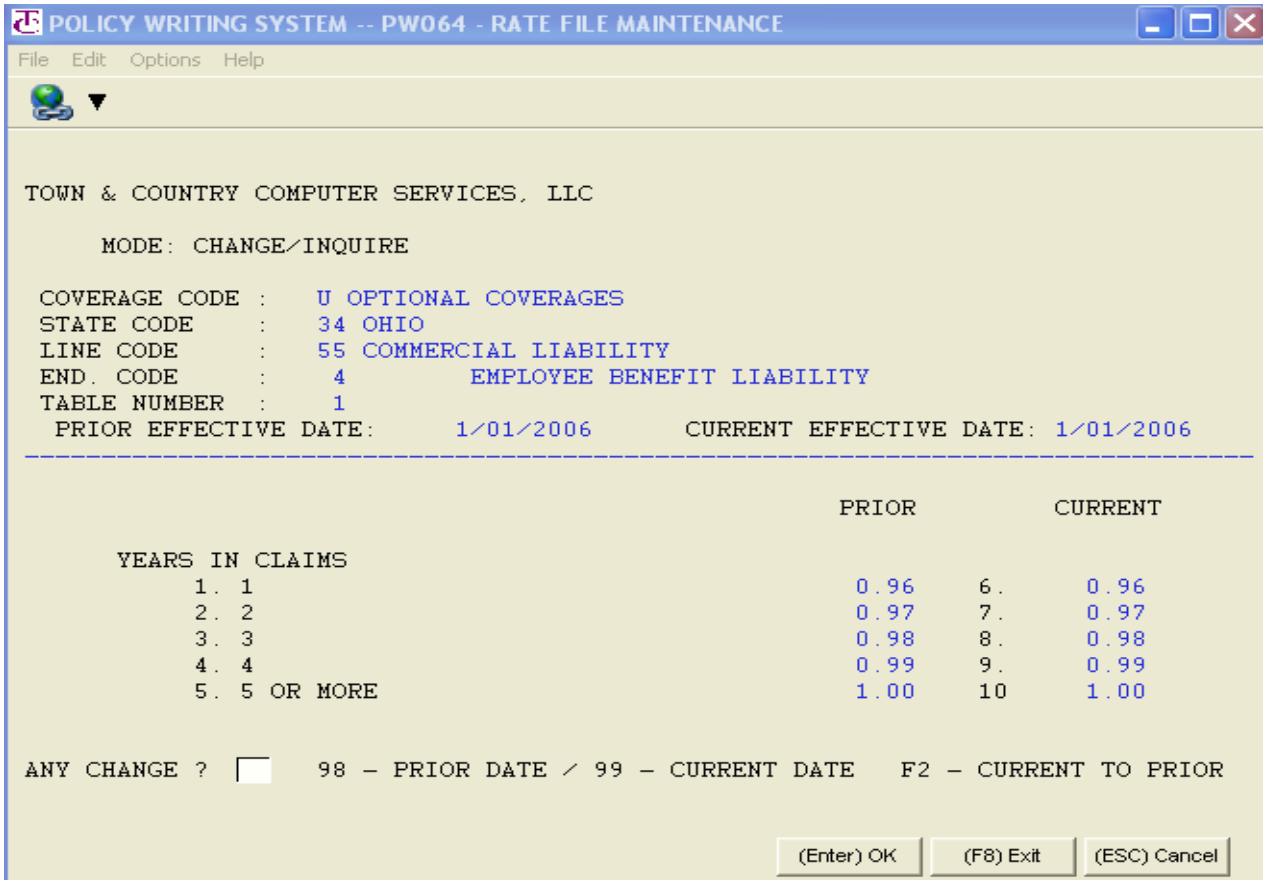
End. Code — 4 = Employee Benefit Liability Coverage

Table — 0 = Number of Employees

Amount — Enter limits per manual. (EX: 25 / 50 / 100, etc). Enter factors for each Class Code.

Aggr Lim — Enter Aggregate Limit per manual.

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ADDING LIABILITY RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages.

State Code — Enter two digit state code.

Line Code — Enter your company line of business for Commercial Liability.

End. Code — 4 = Employee Benefit Liability Coverage

Table — 1 = Claims-Made Discount Factor

Enter factors per manual.

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CLASSIFICATION FILE MAINTENANCE (PW072)

State Enter two digit state code.

Line Enter two digit company line of business for Commercial Fire.

Bureau Enter "AIS" for the rating bureau.

Description Enter the business classification description as you want it to appear on the declaration page.

Class Code Enter applicable class code from manual.

Rating Base Enter type of business – F1 for drop down box showing available entries.

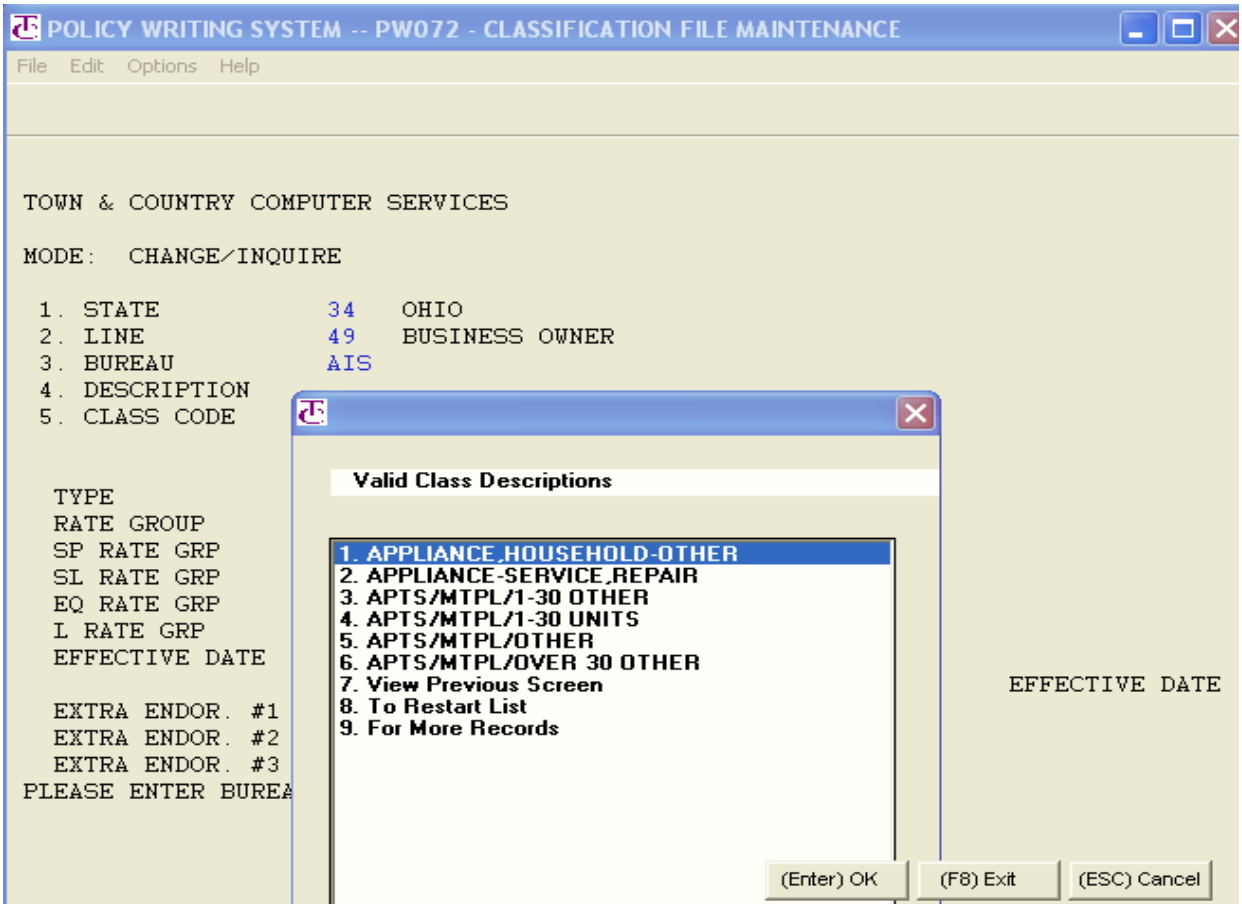
Special Terms
0 = not applicable
1 = NOC
2 = Not for profit
3 = NPD

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual.

Extra Endor #1, 2 & 3 Enter the mandatory endorsement for the specific description class. The endorsement(s) will automatically print on the declaration.

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual

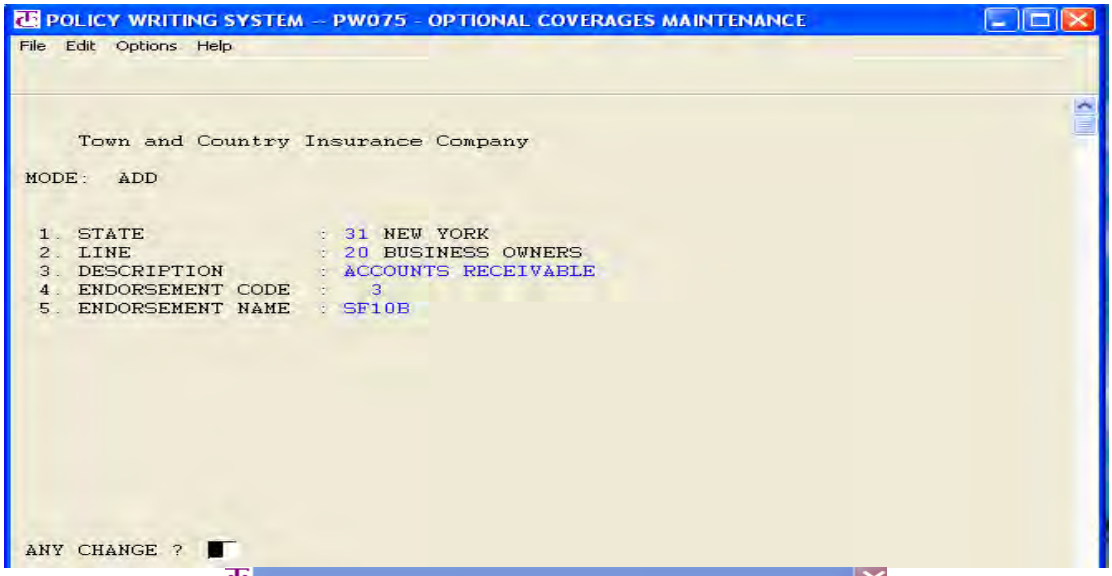
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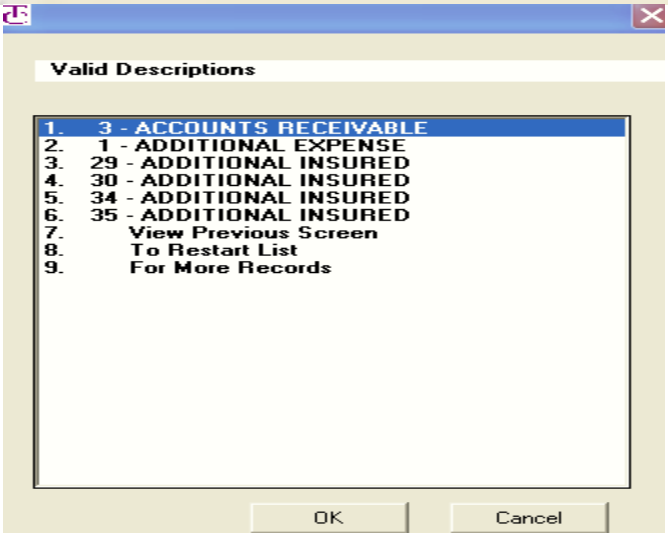


CLASSIFICATION FILE MAINTENANCE (PW072)

This is the classification file maintenance program “Change” screen. This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file, and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with “N” the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selected.

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Entering Optional Coverage Descriptions (PW075)

State Code - Enter 31 for New York State

Line Code - Enter 20 for Business Owners (or your company line of business for Business Owners.

Description - Enter the name of the optional coverage. These coverage descriptions correspond to an endorsement description or the type of coverage within an endorsement.

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Endorsement Code - The code number is arbitrarily assigned to a particular coverage. Contact T & C for list of code numbers.

Endorsement Name – Enter the endorsement form number the coverage belongs to. An example *BUILDING INFLATION PROTECTION* is a coverage on the SF-10B. Enter the endorsement form without hyphens. When entering the coverage for a policy, the program will automatically add the appropriate forms to the policy.

Continue to enter all optional coverages until all valid endorsement codes your company uses for Business Owners are entered.

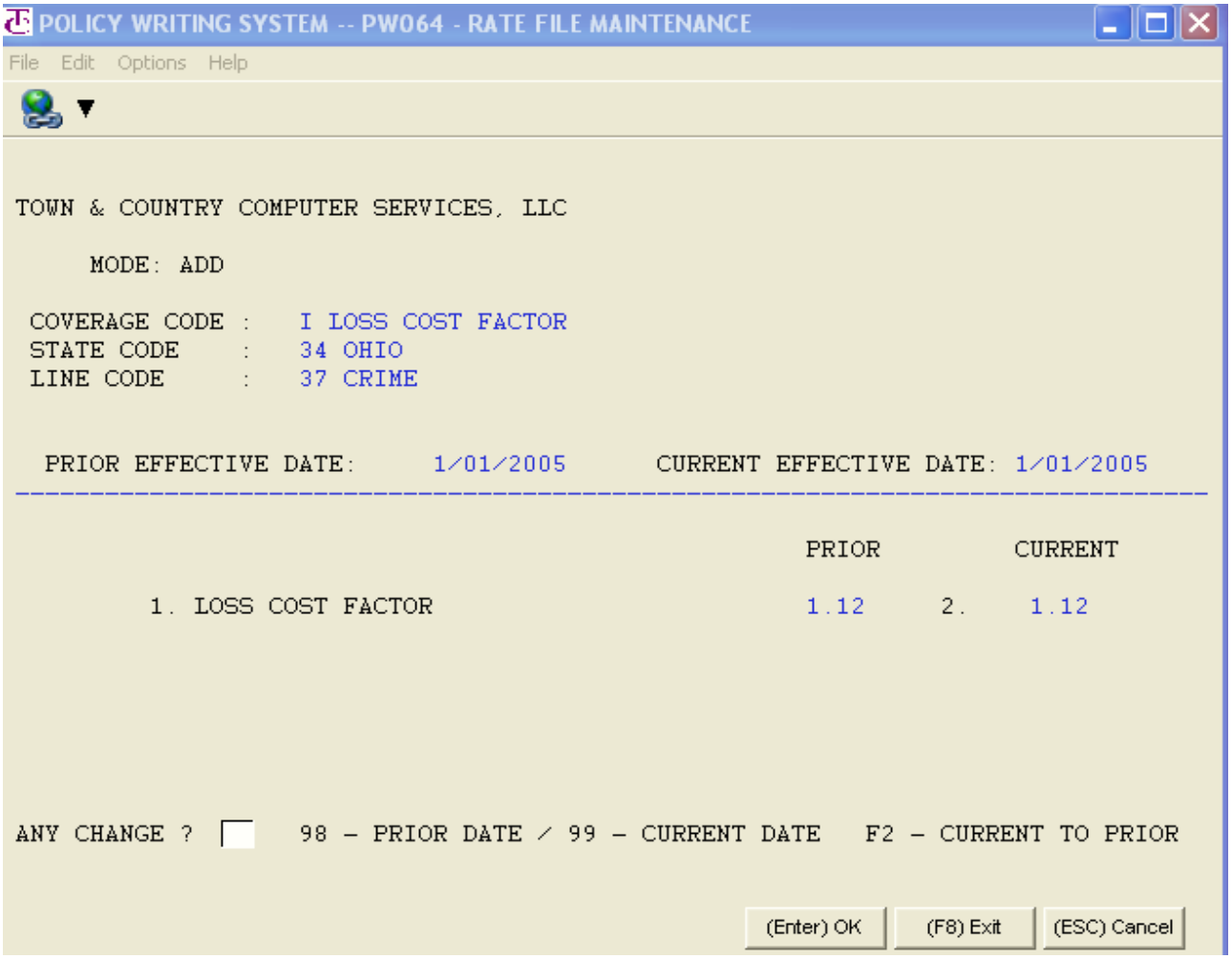
NOTE: Town and Country Computer Services will supply a starter optional coverage file. An optional coverage report will also be provided for reference. If a coverage is not listed on the report that your company uses, contact Town and Country for additional programming.

Changing or Inquiring Optional Coverage Descriptions

Enter the State Code and Line Code as if adding a optional coverage description. When prompted for the description and are unsure of the spelling of the description, a blank may be entered. Entering a blank will cause a menu box to display alphabetically optional coverage descriptions that are on file. Scroll thru the list until the desired optional coverage is found. The operator can either scroll forward, backward or restart the list.

When prompted for a description, if part of the description is entered, the program will search the file for that description entered. If not found, a menu box will display. Within the menu box will be descriptions starting with the description that was entered. Then progressing thru the alphabet giving the same options as if a blank was entered.

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ADDING CRIME RATES (PW064)

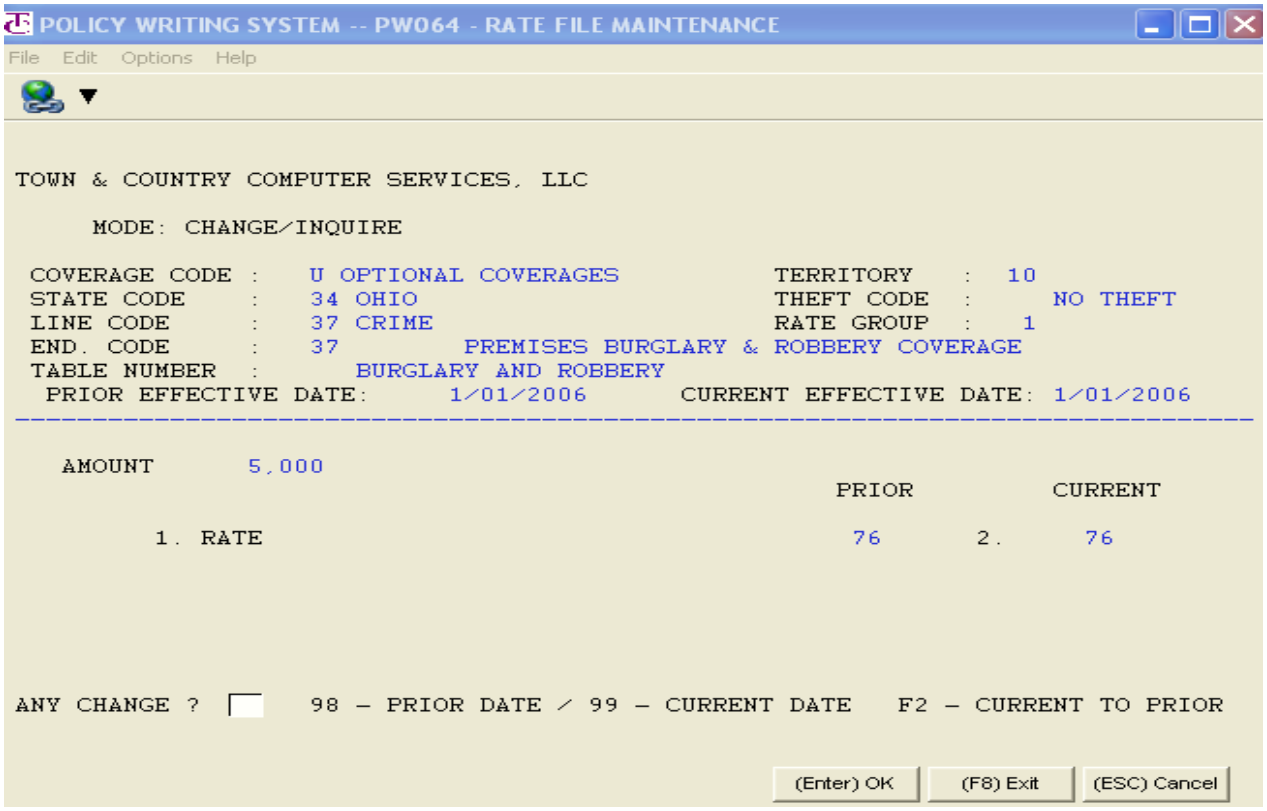
Coverage Code Enter "I" for Loss Cost Factor

State Code Enter two digit state codes.

Line Code Enter your company line of business for Crime.

Enter company factor for Loss Cost.

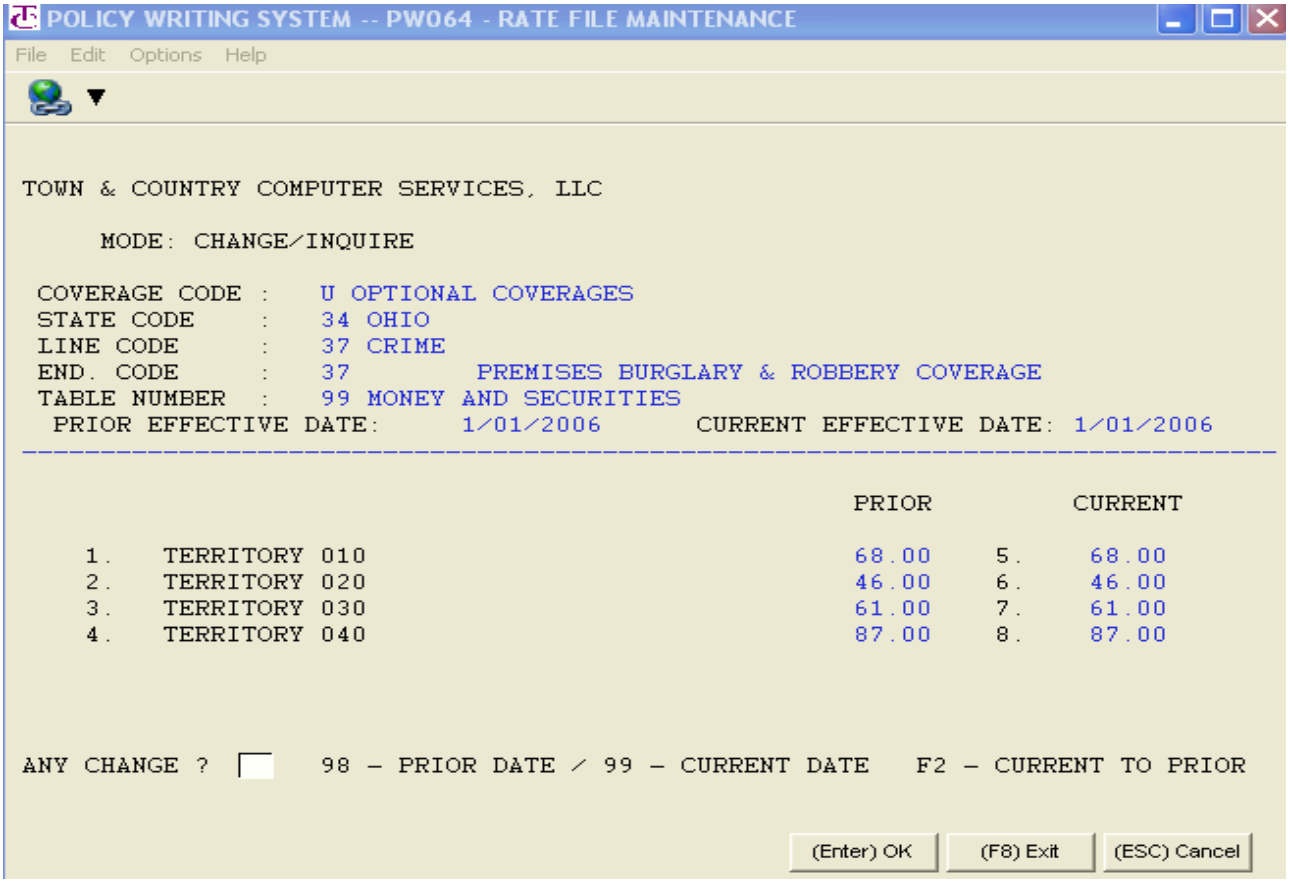
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ADDING CRIME RATES (PWO64)

Coverage Code	Enter “U” for Optional Coverages
State Code	Enter two digit state codes.
Line Code	Enter your company line of business for Crime.
End. Code	37 for Burglary & Robbery
Table Number	0 = Burglary & Robbery
Territory	Enter applicable territory number per manual.
Theft Code	0 = Theft 1 = No Theft
Rate Group	Enter rates for each rate group in manual, 1 – 10.

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ADDING CRIME RATES (PW064)

Coverage Code Enter “U” for Optional Coverages

State Code Enter two digit state codes.

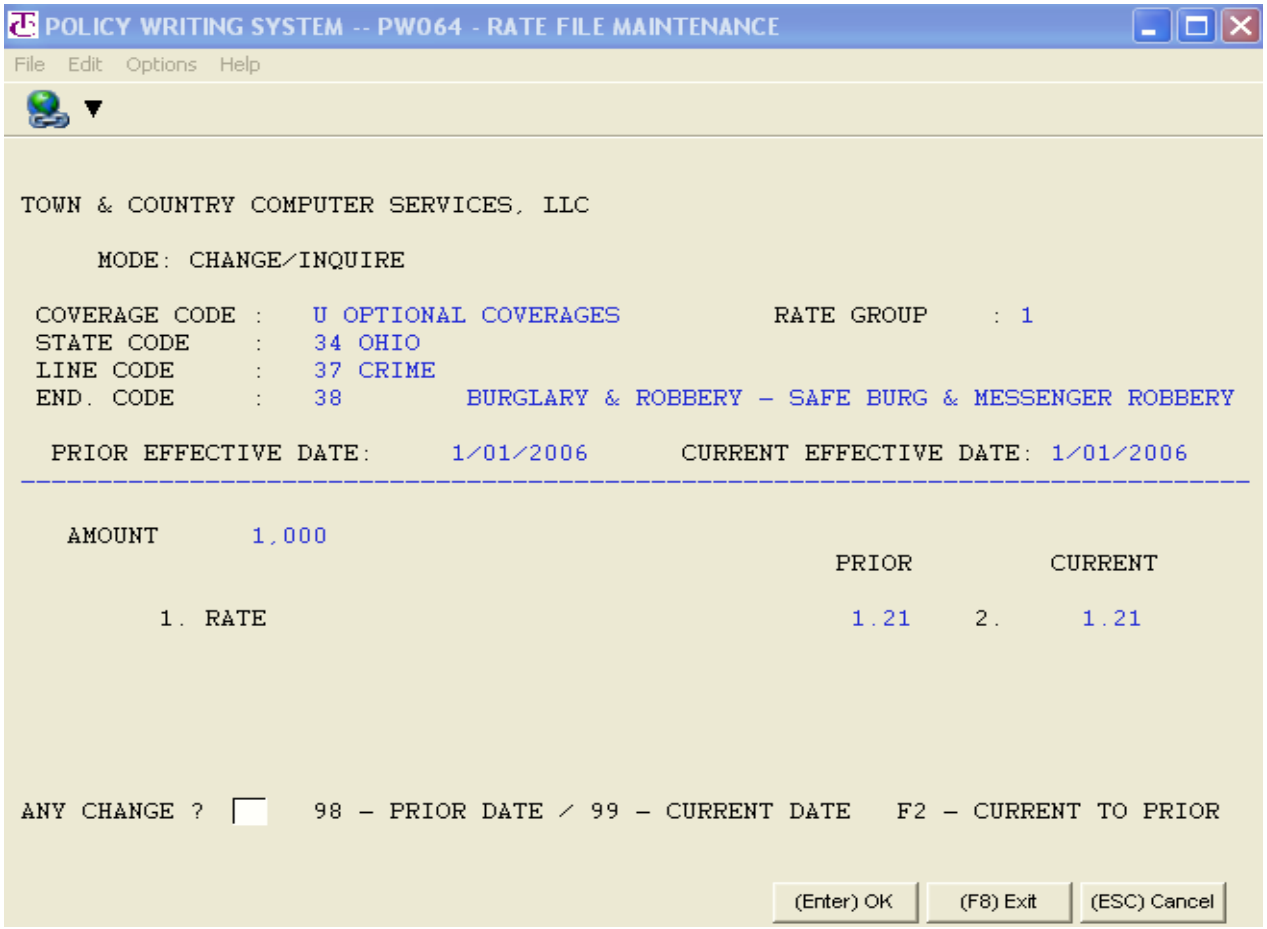
Line Code Enter your company line of business for Crime.

End. Code 37 for Burglary & Robbery

Table Number 99 = Money & Securities

Enter applicable charge for each territory.

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ADDING CRIME RATES (PW064)

Coverage Code Enter "U" for Optional Coverages

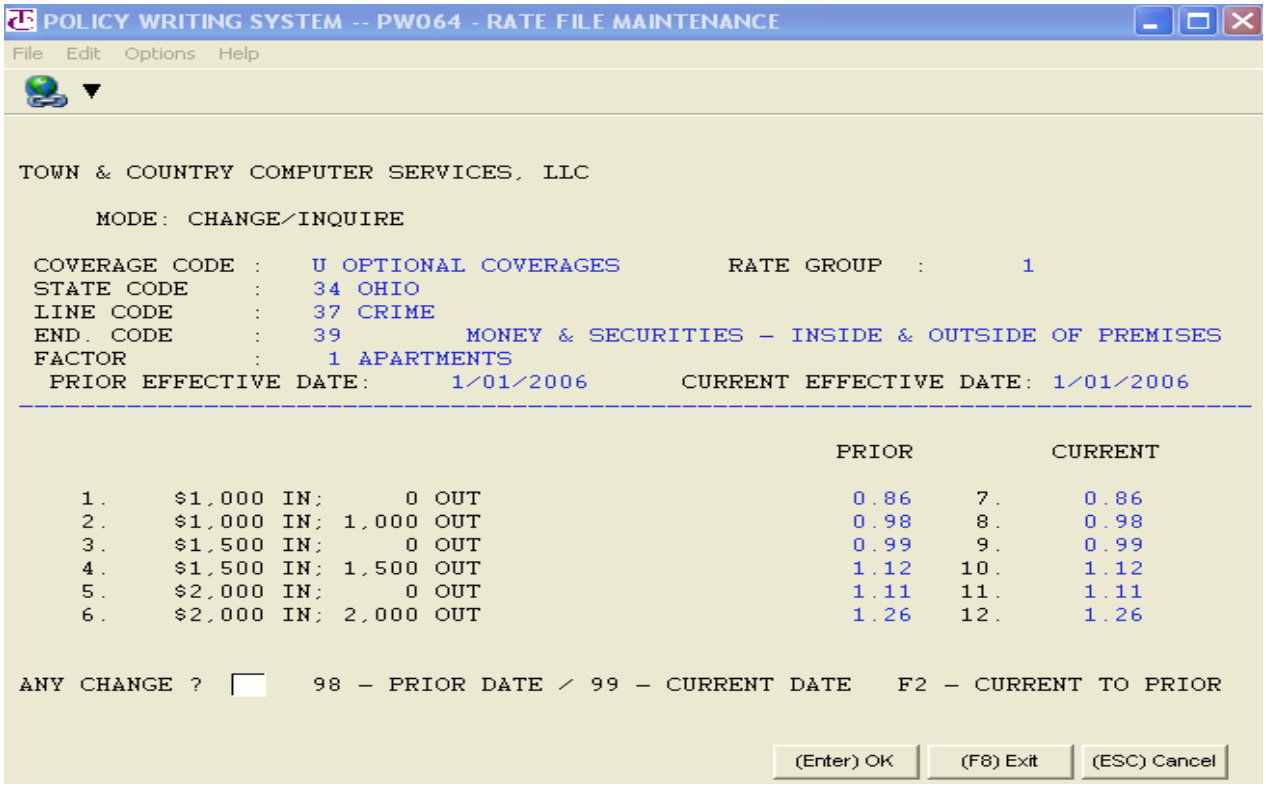
State Code Enter two digit state codes.

Line Code Enter your company line of business for Crime.

End. Code 38 for Burglary & Robbery
Safe Burglary & Messenger Robbery

Amount Enter limits per manual with applicable factors.

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ADDING CRIME RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Crime.

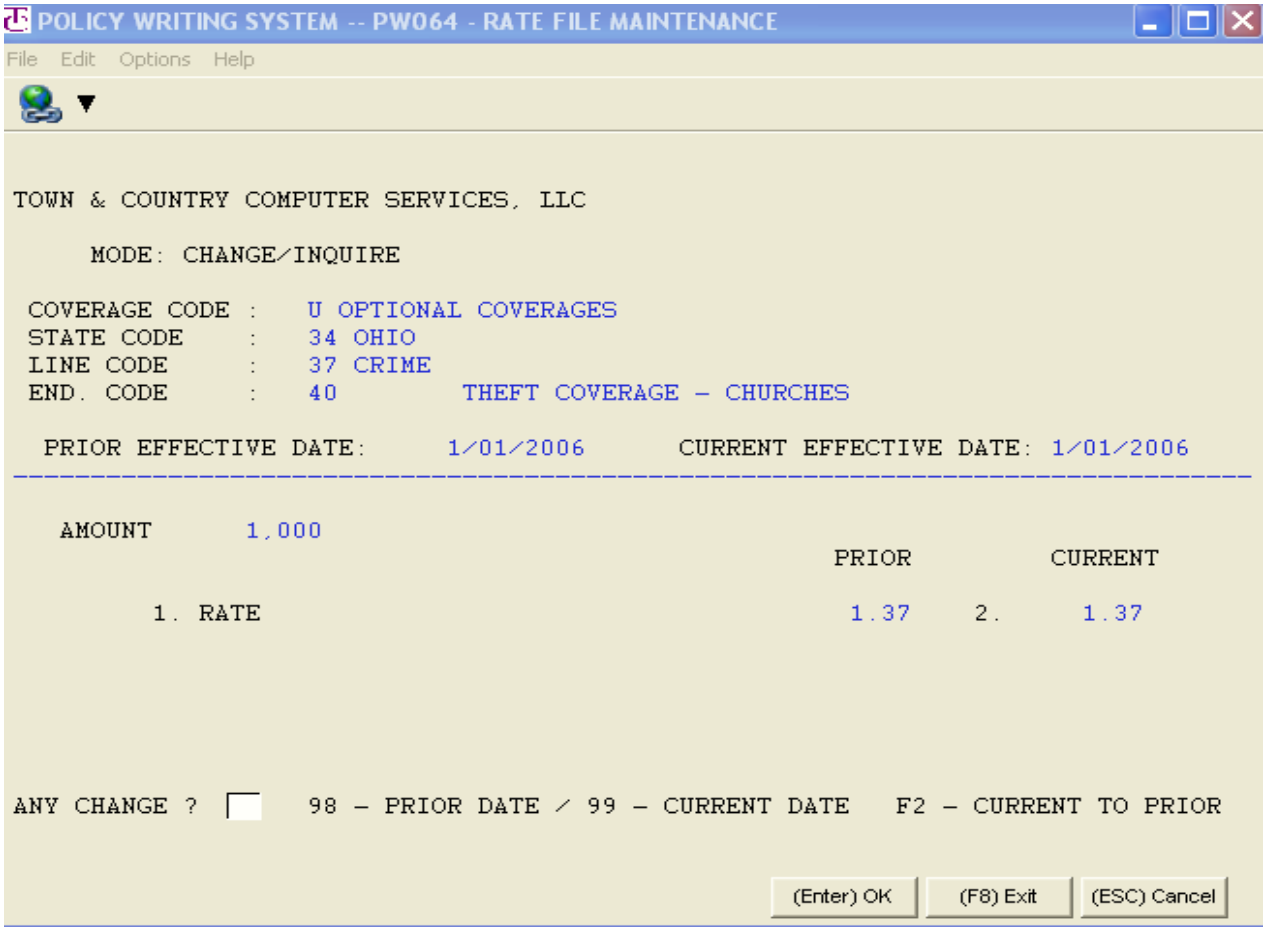
End. Code — 39 for Money & Securities/Inside-Outside

Factor
1 = Apartments
2 = Office
3 = Other

Rate Group
1 = 1000 in/0 out to 2000 in/2000 out
2 = 2500 in/0 out to 5000 in/500 out
3 = 10000 in/0out to 25000in/25000 out

Enter factors for each rate group.

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ADDING CRIME RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages

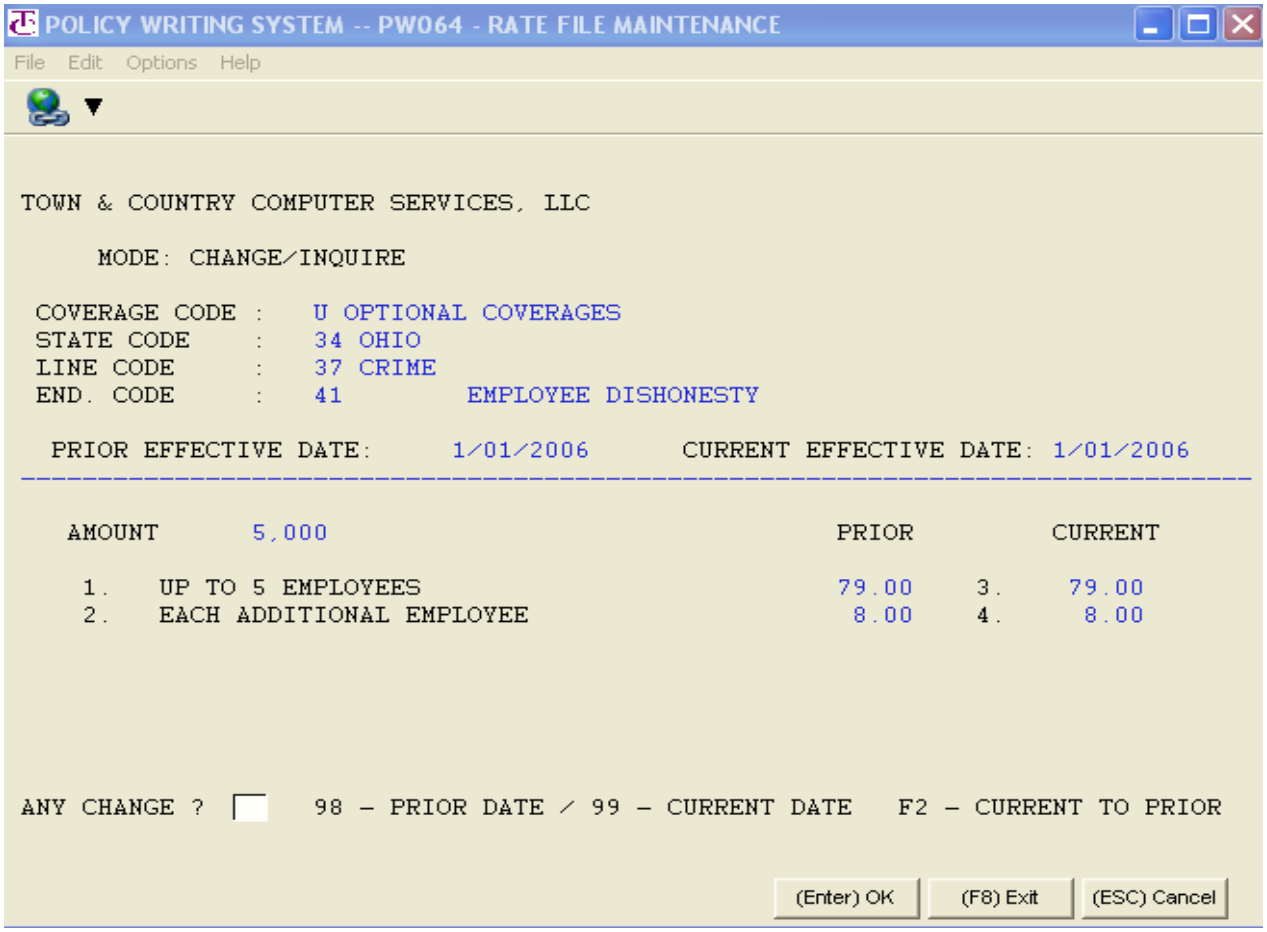
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Crime.

End. Code — 40 for Theft Coverage - Churches

Amount — Enter limit amounts per manual with applicable factor.

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ADDING CRIME RATES (PW064)

Coverage Code Enter “U” for Optional Coverages

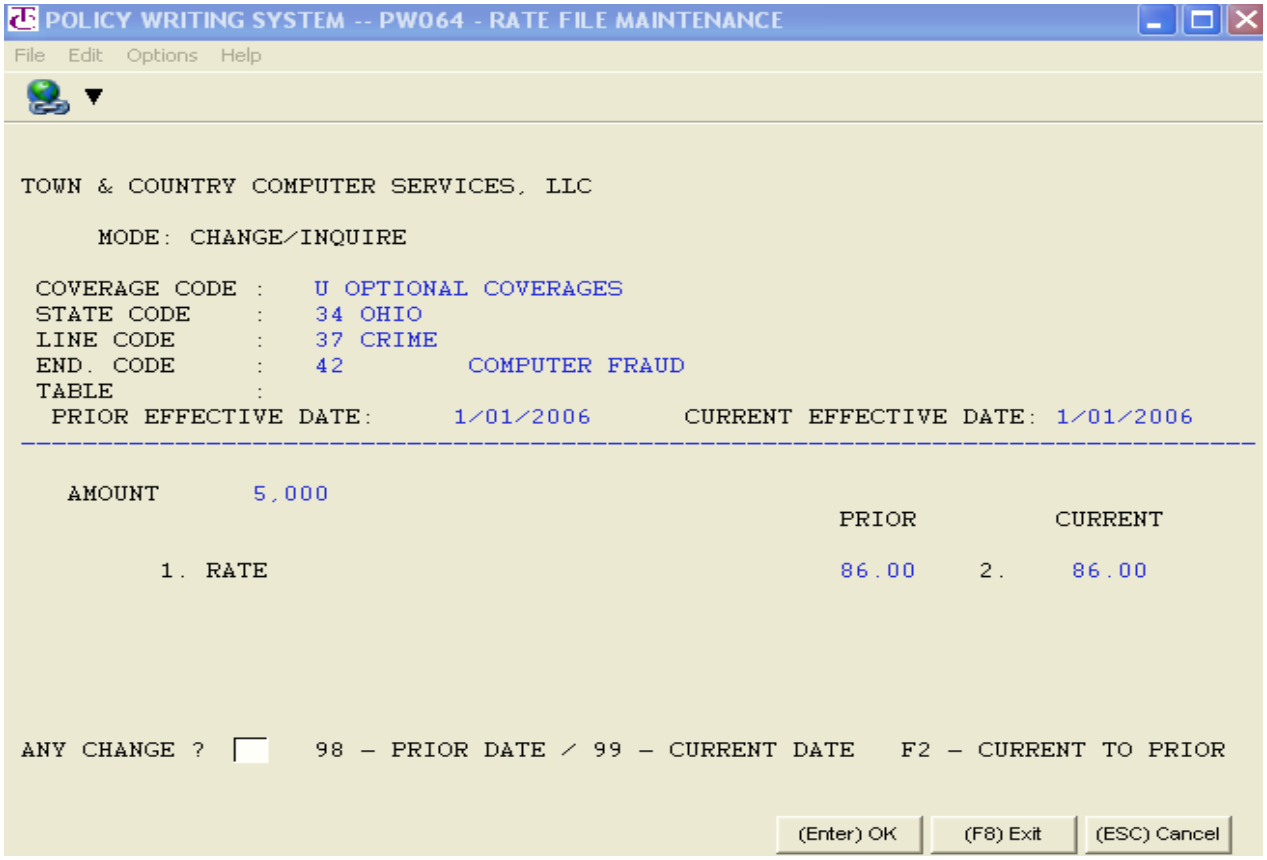
State Code Enter two digit state codes.

Line Code Enter your company line of business for Crime.

End. Code 41 for Employee Dishonesty Coverage

Amount Enter limit amounts per manual.

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ADDING CRIME RATES (PW064)

Coverage Code Enter "U" for Optional Coverages

State Code Enter two digit state codes.

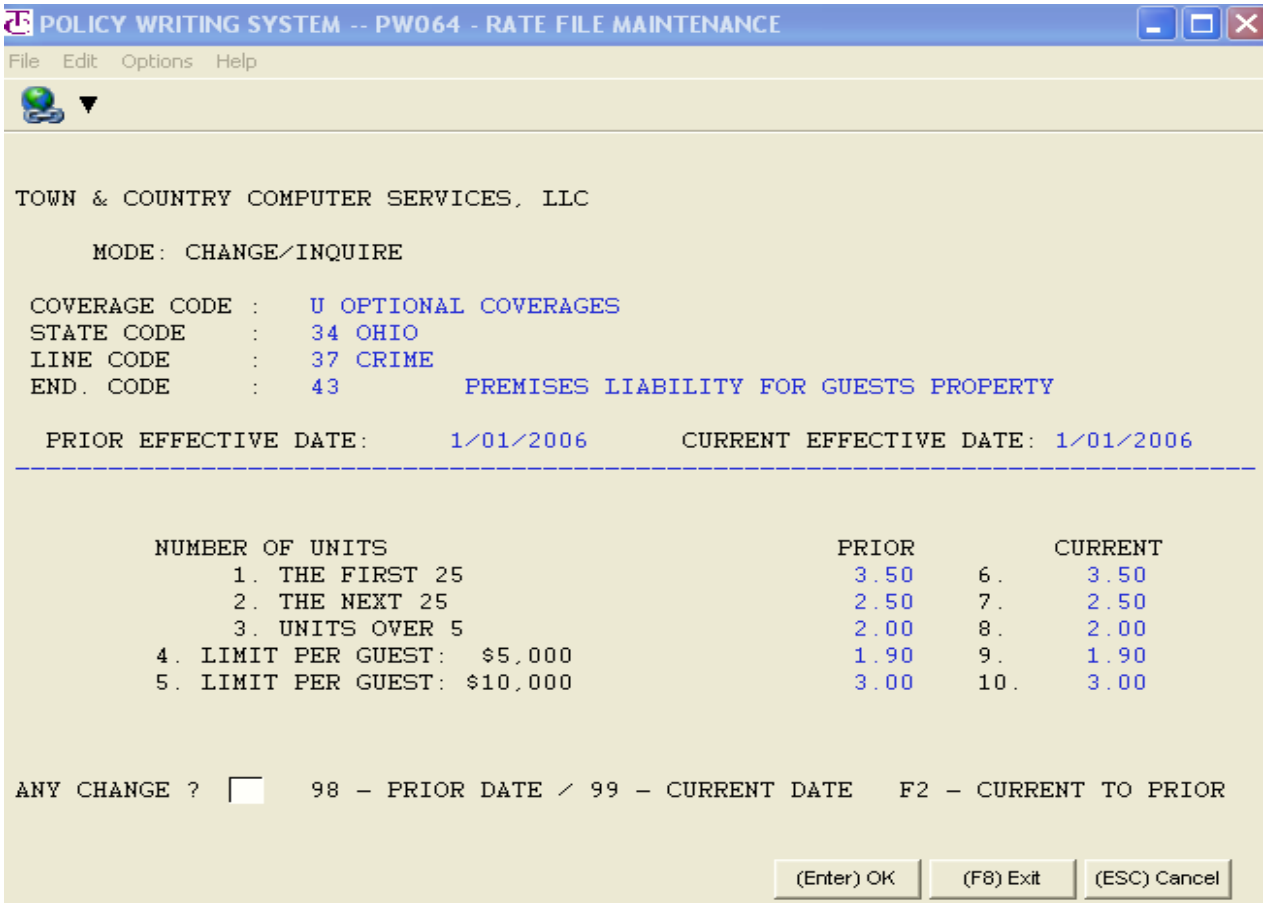
Line Code Enter your company line of business for Crime.

End. Code 42 for Computer Fraud Coverage

Table 0 = Base Charges
1 = Sales Factor

Amount Enter limit amounts per manual.

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ADDING CRIME RATES (PW064)

Coverage Code Enter “U” for Optional Coverages

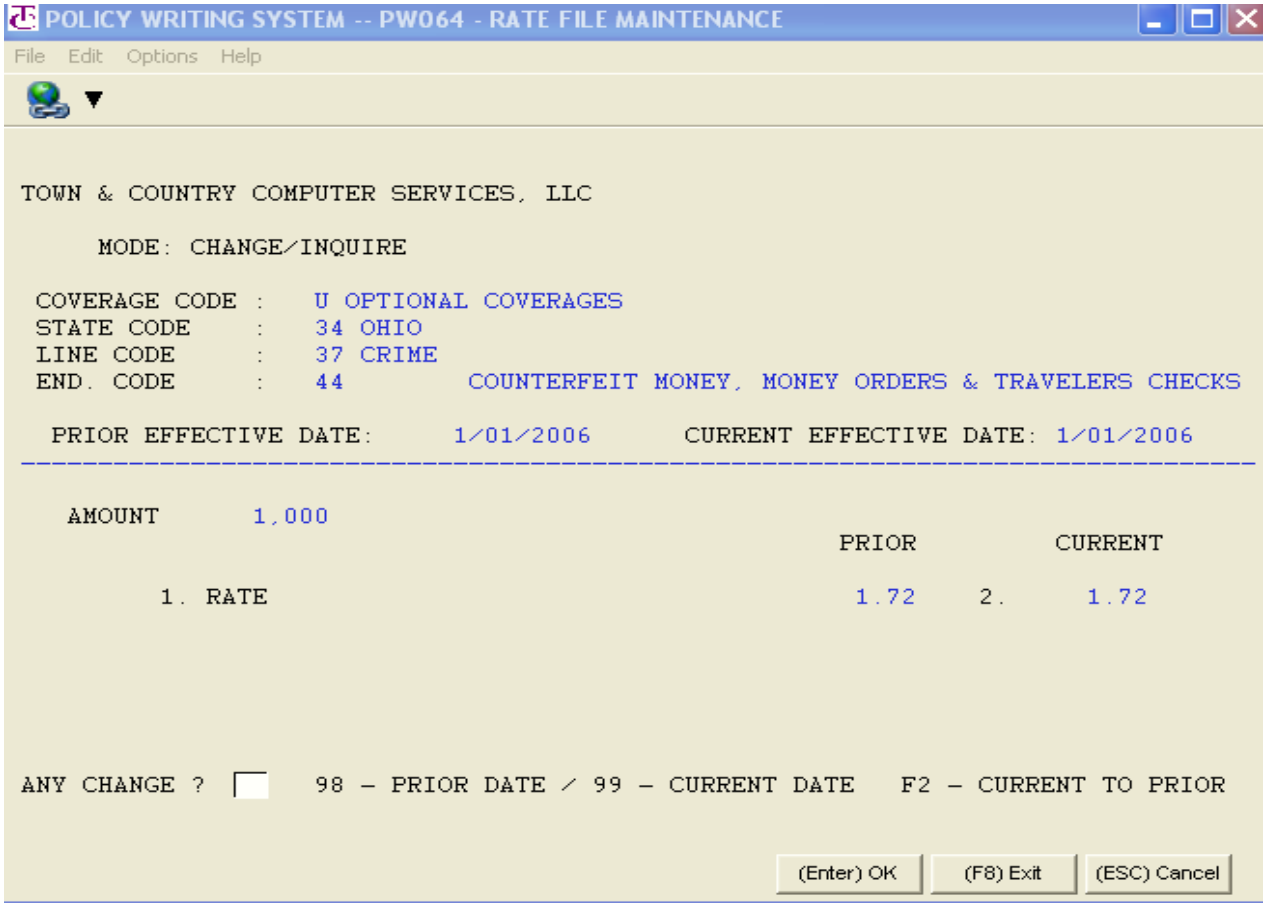
State Code Enter two digit state codes.

Line Code Enter your company line of business for Crime.

End. Code 43 for Premise Liability for Guest Property

Enter charges following screen per manual.

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ADDING CRIME RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages

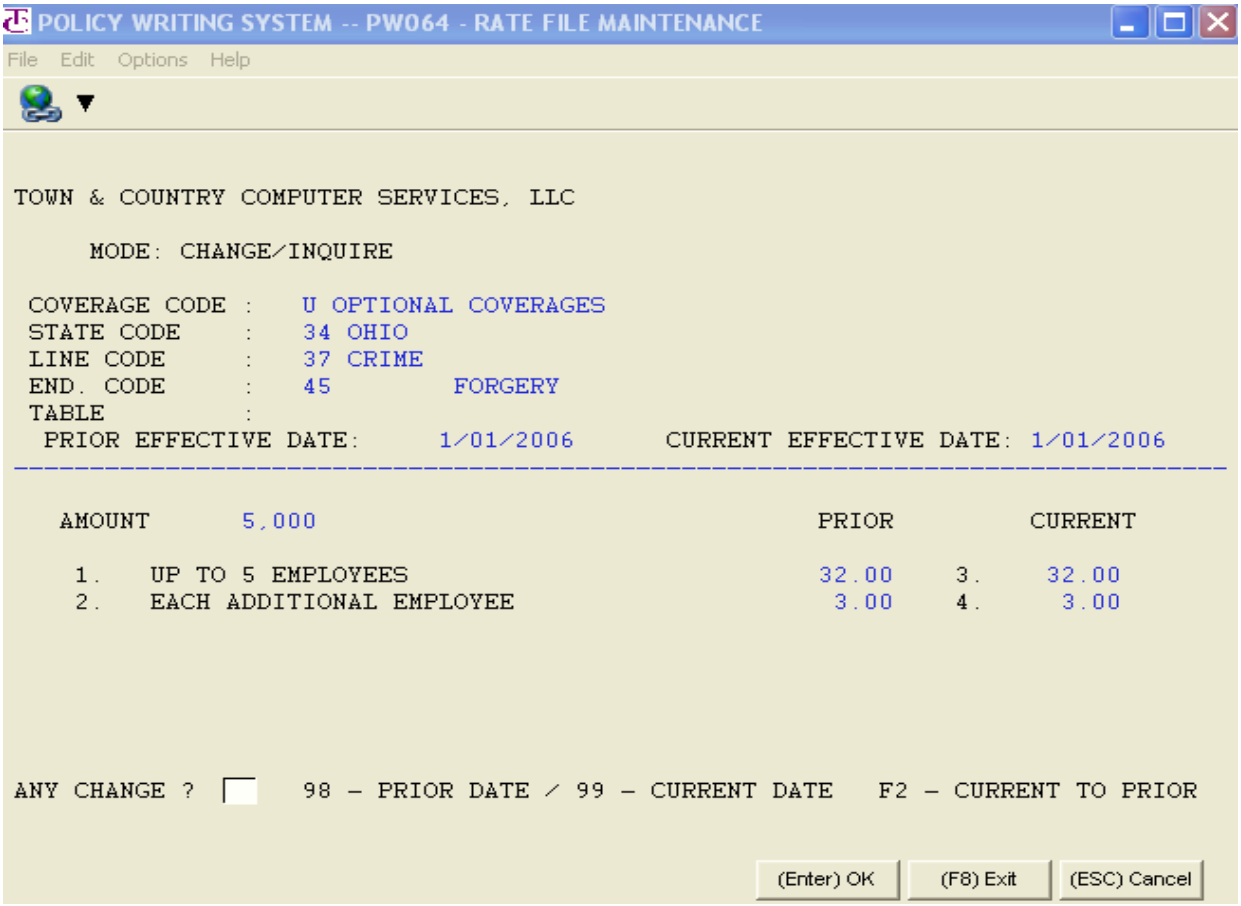
State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Crime.

End. Code — 44 for Counterfeit Money, Money Orders and Travelers Checks

Amount — Enter limit amounts and charge per manual.

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ADDING CRIME RATES (PW064)

Coverage Code — Enter "U" for Optional Coverages

State Code — Enter two digit state codes.

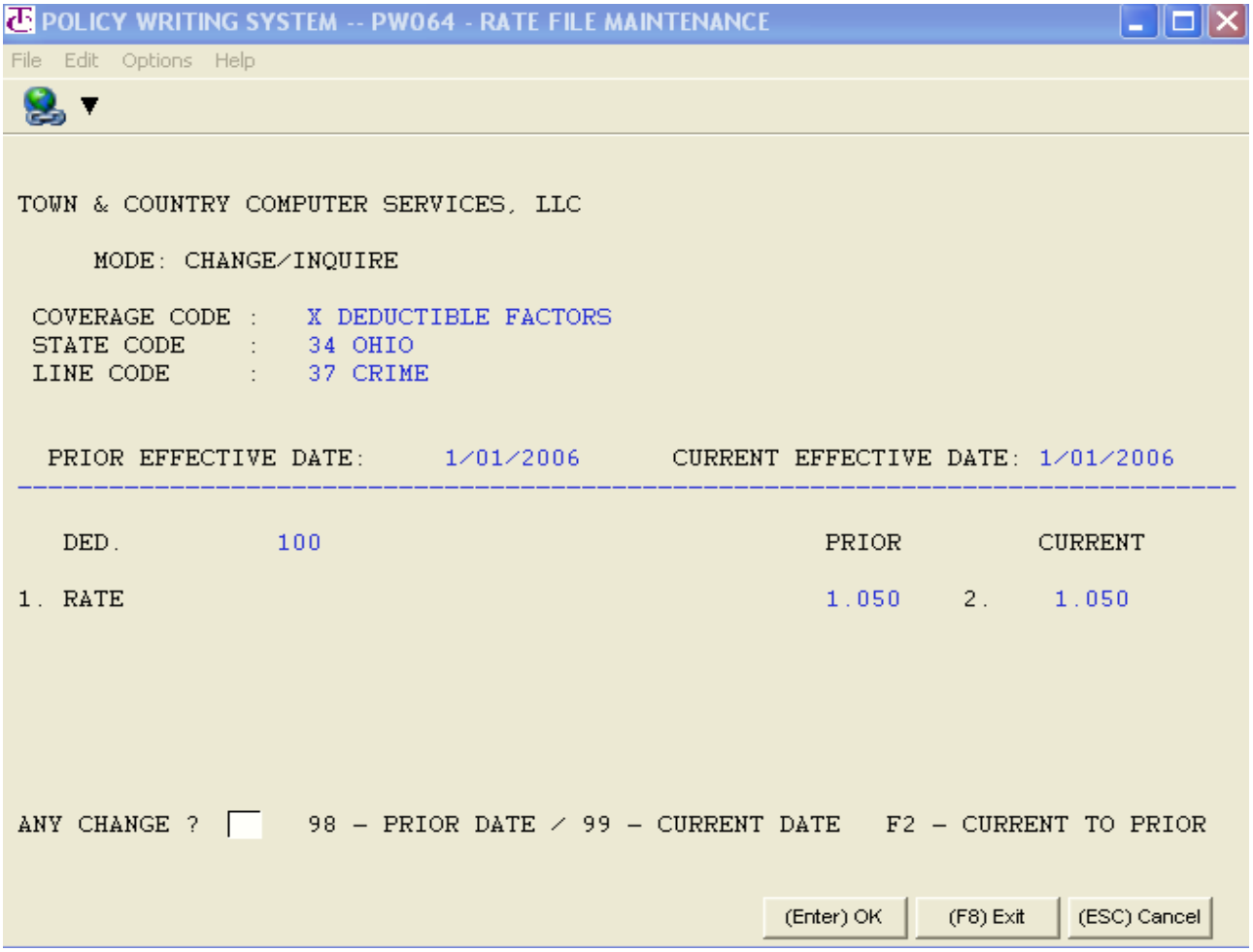
Line Code — Enter your company line of business for Crime.

End. Code — 45 for Forgery Coverage

Table — 0 = Up to 5 Employees
1 = Personal Accounts

Amount — Enter limit amount and charges per manual.

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ADDING CRIME RATES (PW064)

Coverage Code — Enter "X" for Deductible Factors

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Crime.

Ded. — Enter each deductible option and applicable Factor.

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AAIS Dwelling Fire/Farm Properties Item Types

Item	Description
1	Produce
2	Livestock
3	Contents & Personal Property
4	Non-Specifically Insured Equipment
5	Private Power and Light Poles
6	Outdoor radio & TV Equipment
7	Specifically Insured Equipment
8	Windmills & Wind Chargers
9	Barns & Other Farm Structures
10	Dwellings
11	Silos
12	Trailer or Mobile Homes
13	Commercial Property (non rating)
14	Vandalism & Theft (non rating)
15	Policy Liability (non rating)
16	Fair Rental Value
17	Garages
18	Unscheduled Farm Property
19	Poultry – not on farms
20	Poultry – farm brooder house
21	Poultry – farm incubator
22	Poultry farm all other buildings
23	Tobacco
24	Potato Storage Building
25	Potato Storage Contents
26	Potato Cellar Building
27	Potato Cellar Contents
28	Personal Property of others
29	Business Income/Extra Expense
51	Personal/Farm Personal Liability
52	Premises Only
53	Fire Legal Liability

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A. PROCEDURE



POLICY WRITING
RATE & ENDORSEMENT FILE MAINTENANCE
PW065 RATE FILE MAINTENANCE

PLEASE SELECT
1. ADD RECORDS
2. CHANGE/INQUIRE
3. DELETE RECORDS

Select Add, Change/Inquire or Delete Records

NOTE: When entering data on the rating screen, "LINE" refers to the Company Fire Line of Business, "COVERAGE" to the type of coverage, and "STATE" to the state whose rates are being entered.

Building
Coverage = A
State = State Code
Line = Company Line
Premium Group = Premium Group
Construction = 1
Amount = Amount of Insurance

Contents
Coverage = C
State = State Code
Line = Company Line
Premium Group = Premium Group
Construction = 1
Amount = Amount of Insurance

Deductible
Coverage = X
State = State Code
Line = Company Line
Table = 1 = Fire
2 = Extended Coverage
Form = 1
Amount = 999999

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Extended Coverage
Coverage = E
State = State Code
Line = Company Line
Premium Group = Premium Group
Form = Policy Form
Amount = Amount of Insurance

Landlord's Premises Only Coverage A Rates
Line = Company Line
Coverage Code = Q
State = State Code
Prem Group = Premium Code
Form = Policy Form
No. of Fam. = 1 to 3
Amount = Amount of Insurance

Landlord's Premises Only Coverage A Increased Limits
Line = Company Line
Coverage Code = Q
State = State Code
Prem Group = Premium Code
Form = 0 or spaces
No. of Fam. = 1 to 4
Amount = Amount of Insurance

Landlord's Premises Only Coverage M
Line = Company Line
Coverage = M
State = State Code
Form = 0 or spaces
No. of Fam. = 1 to 4

Landlord's Premises Only Deletion of Coverage P
Line = Company Line
Coverage = P
State = State Code
Prem Group = 0 or spaces
Form = 0 or spaces
No. of Fam. = 1 to 4

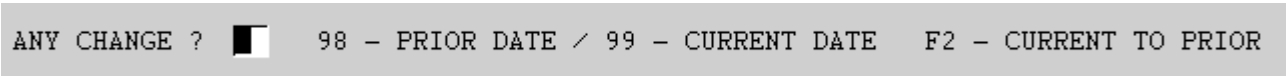
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Landlord's Premises Only Coverage Cov X (Flat)(Windstorm/Hail Deductible)*
Coverage = X
State = State Code
Line = Company Line
Table = 4
Form Code = 0 or spaces
Amount = 999999

Landlord's Premises Only Coverage X (Factor)(Windstorm/Hail Deductible)*
Coverage = X
State = State Code
Line = Company Line
Table = 5
Form Code = 0 or spaces
Amount = 999999

***NOTE: Landlord's Premises Only Deductible may be entered as either a Flat Dollar Amount or as a Factor depending on your manual. Use either Table 4 or 5 as noted above.**

B. CHANGE RATES



At Any Change:
Key "98" to Change only the Prior Effective Rate Date.
Key "99" to Change only the Current Effective Rate Date.
Key <F2> to Move the Current Effective Rate Date to the Prior Effective Rate Date and Move the Current Rate to the Prior Rate. This clears the current rate field for entry of a new current rate.

C. PRINT RATES

Use **PW090** PRINT RATES FILE to print the rates.

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AAIS Farm Prop Fire Rate Entry

Building
Coverage = A
State = State
Line = Company Line
Premium Group = Premium Group
Form = 1
Amount = Amount of Insurance

Contents
Coverage = C
State = State
Line = Company Line
Premium Group = Premium Group
Form = 1
Amount = Amount of Insurance

Deductible
Coverage = X
State = State
Line = Company Line
Table 1 = Fire
2 = Extended Coverage
Form = 1
Amount = 999999

Extended Coverage
Coverage = E
State = State
Line = Company Line
Premium Group = Premium Group
Form = Form
Amount = Amount of Insurance

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Coverage E, F & G
Coverage = U
State = State
Line = Company Line
Form = 1 – except barns & silos
Prem Grp

2	Livestock
7	Described Machinery
4	Machinery Not Described
18	Coverage G – Unscheduled Property
1	Farm Produce
23	Tobacco
8	windmills
9	Barns

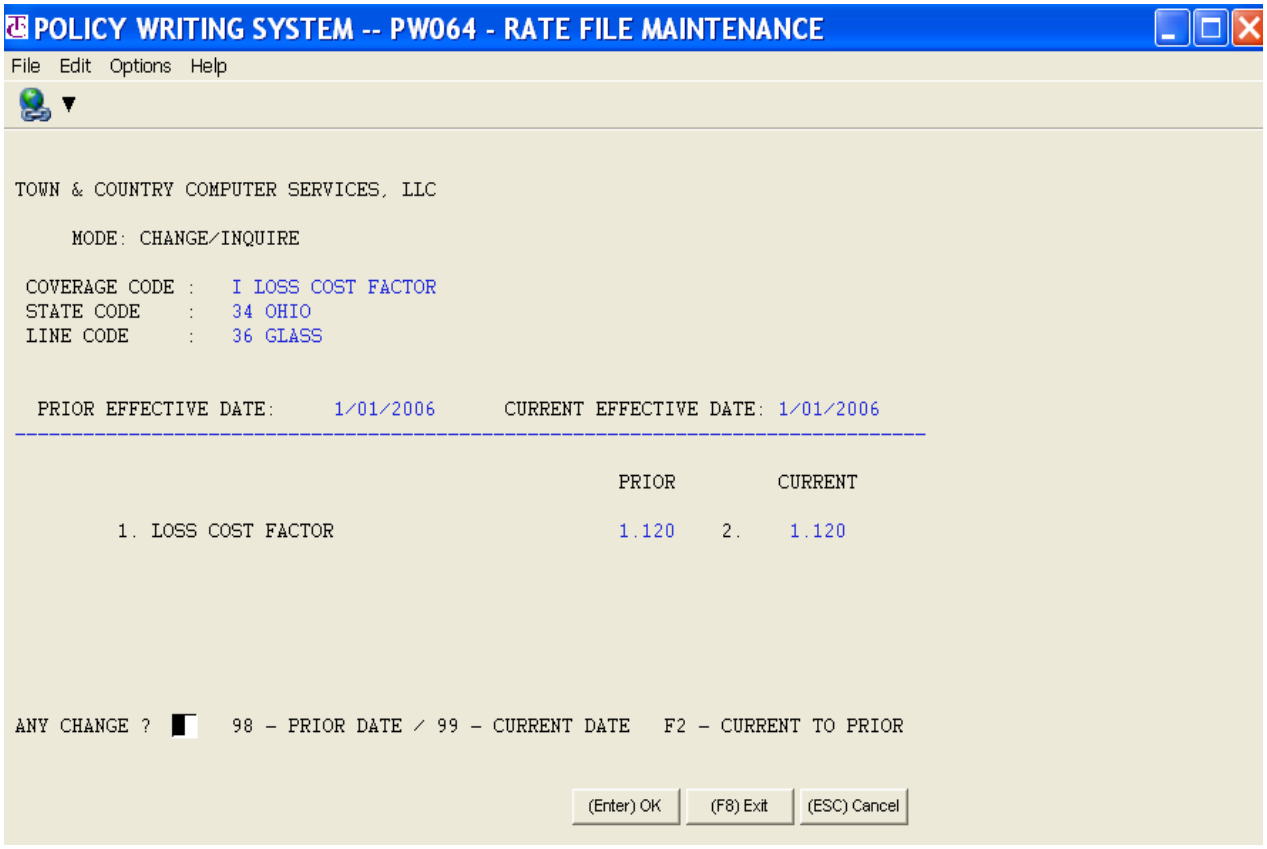
Form 1 = Type 1
Form 2 = Type 2
Form 3 = Type 3

19	Poultry not on farms
20	Poultry farm houses
21	Incubator
22	All other buildings
24	Potato Buildings
25	Potato Contents
26	Potato Cellar Building
27	Potato Cellar Contents
11	Silos

Form 1 = Type 1
Form 2 = Type 2
Form 3 = Type 3

Vandalism
Cov = V

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ADDING GLASS RATES (PW064)

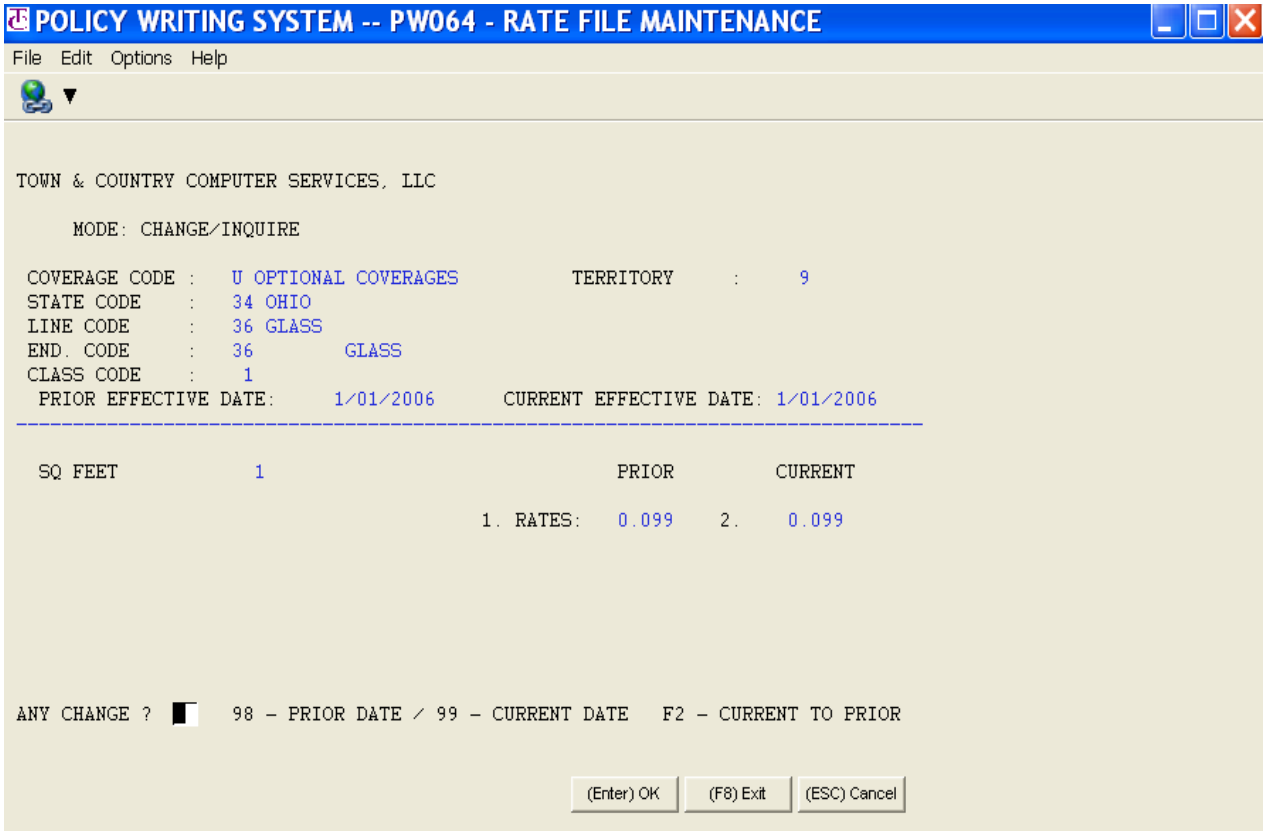
Coverage Code Enter "I" for Loss Cost Factor

State Code Enter two digit state codes.

Line Code Enter your company line of business for Glass.

Enter company factor for Loss Cost.

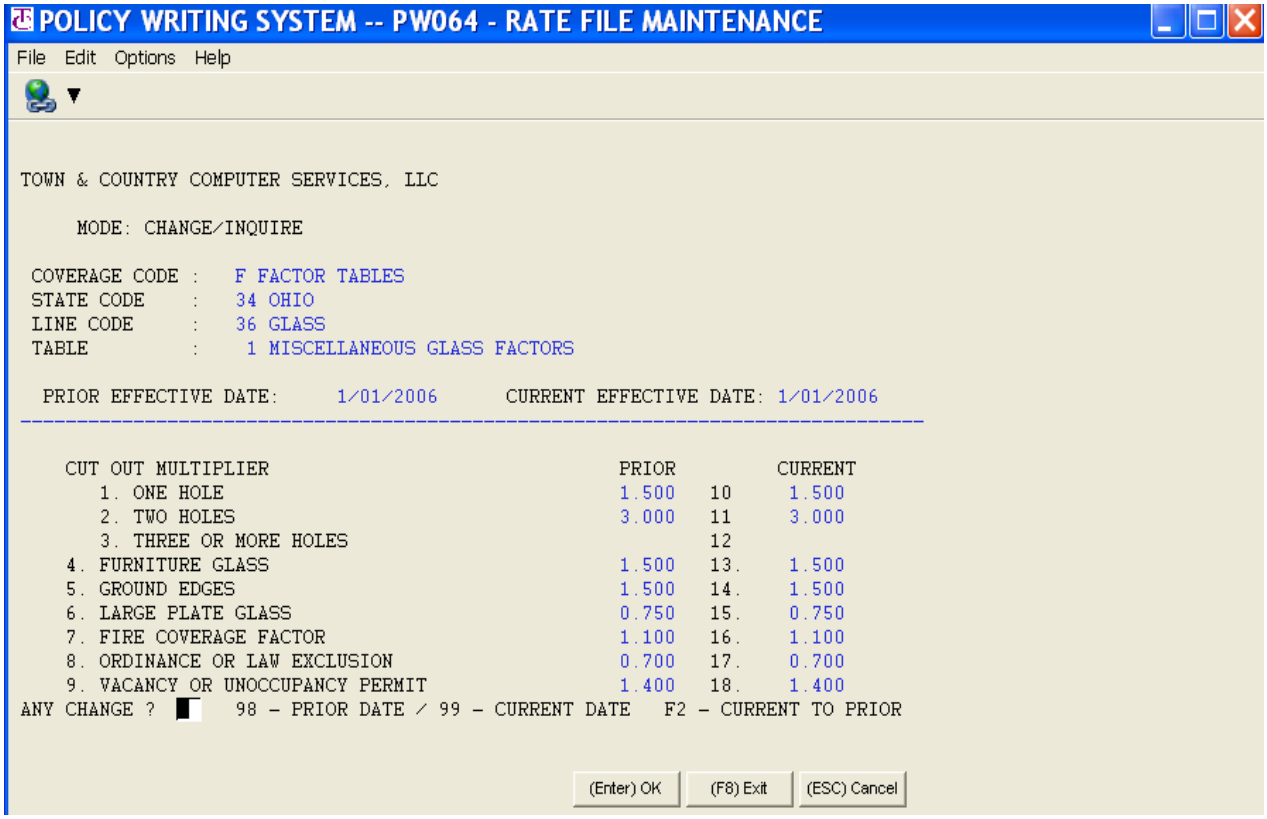
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ADDING GLASS RATES (PW064)

Coverage Code	Enter “U” for Optional Coverage
State Code	Enter two digit state codes.
Line Code	Enter your company line of business for Glass.
End Code	Enter 36.
Class Code	Enter the valid class code per manual.
Territory	Enter the valid territory code per manual.
Sq Feet	Enter square feet per manual.
	Enter all applicable Classes & Territories.

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ADDING GLASS RATES (PW064)

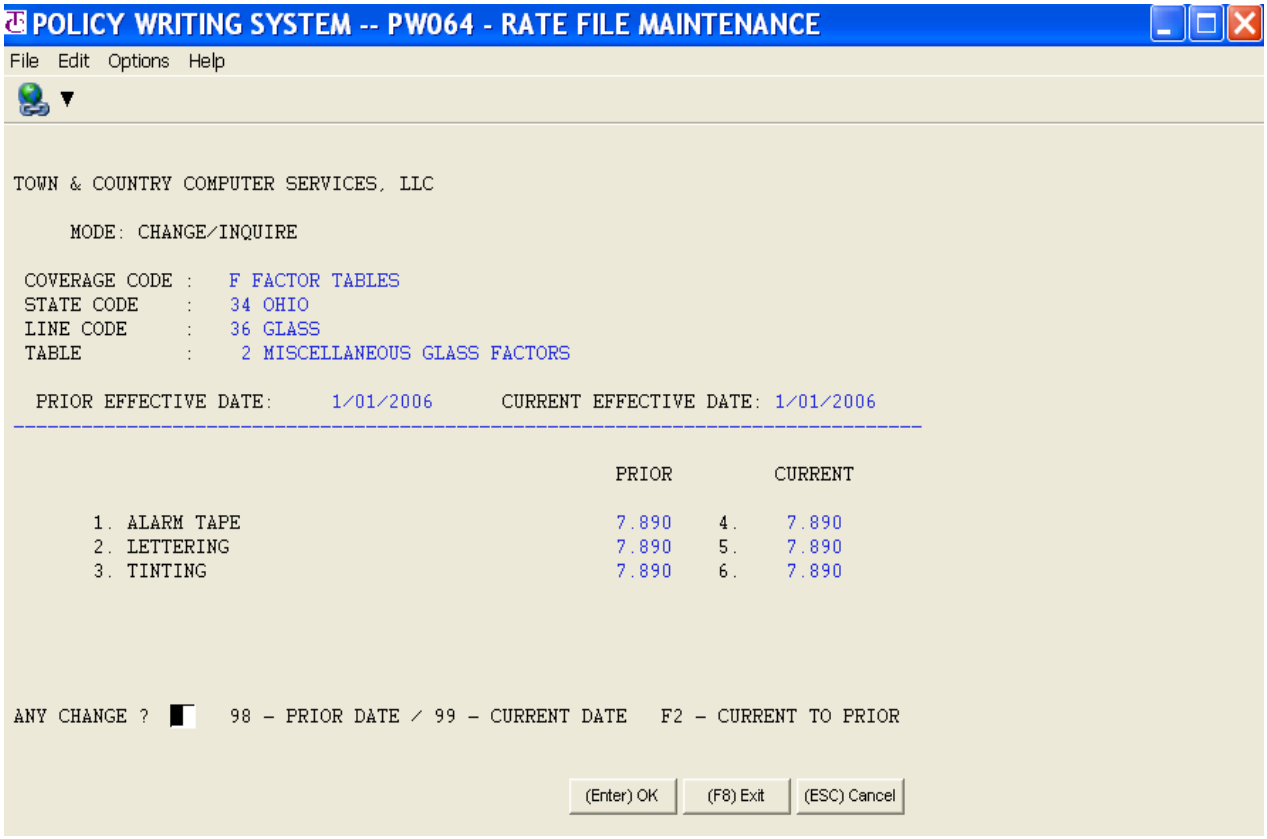
Coverage Code Enter “F” for Factors Table

State Code Enter two digit state codes.

Line Code Enter your company line of business for Glass.

Table
1 = Misc. Glass Factors
Features of Glass Factors
2 = Misc. Glass Factors
Applications to Glass Loss Cost

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ADDING GLASS RATES (PW064)

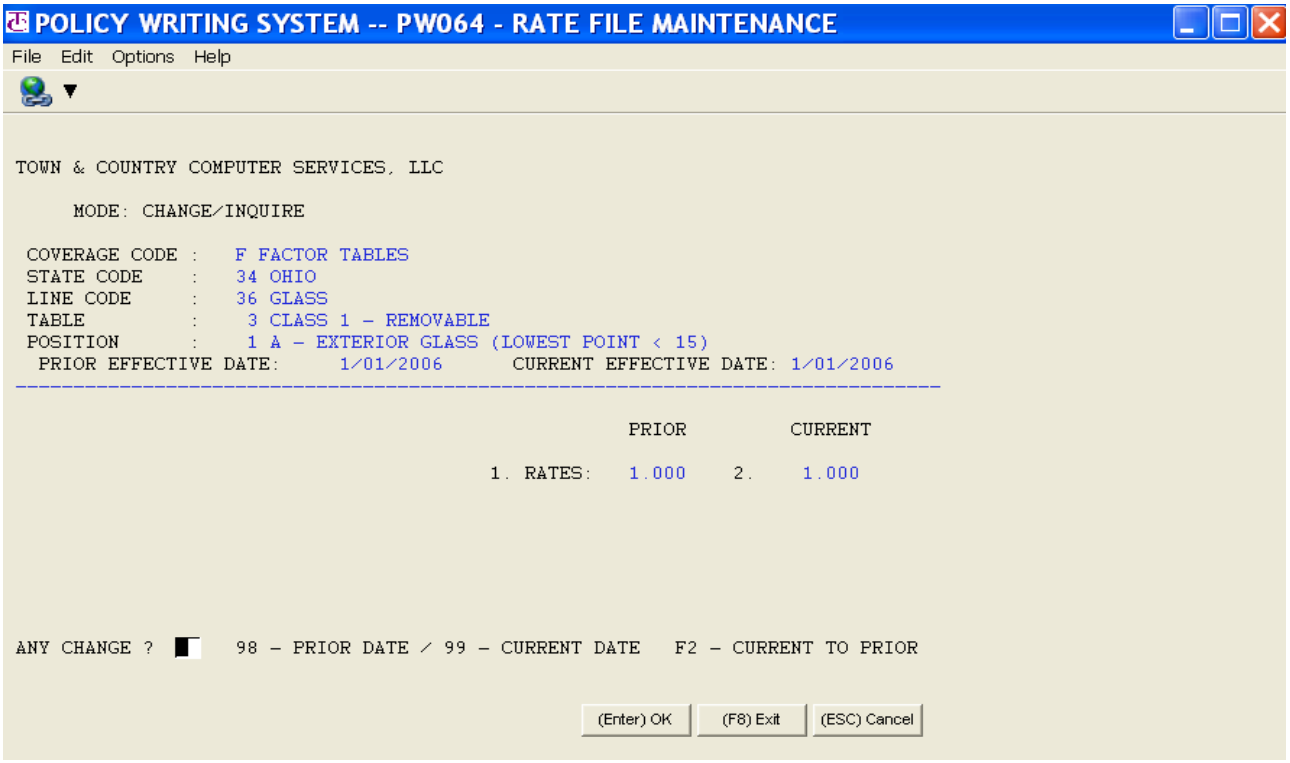
Coverage Code Enter “F” for Factors Table

State Code Enter two digit state codes.

Line Code Enter your company line of business for Glass.

Table 2 = Misc. Glass Factors
Applications to Glass Loss Cost

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ADDING GLASS RATES (PW064)

Coverage Code — Enter “F” for Factors Table/Class Position

State Code — Enter two digit state codes.

Line Code — Enter your company line of business for Glass.

Table

3 = 1A Class 1 glass in which all edges are set in removable frames.
4 = 1B Class 1 glass in which all exposed edges are mitered, cemented or butted.
5 = All Class 2 glass
6 = All Class 3 glass
7 = All Class 4 glass
8 = All Class 5 glass
9 = All Class 6 glass

Position

1 = A 2 = B
3 = C 4 = D
5 = E 6 = F

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AAIS Liability Class Code Entry (PW072)

State = State Code
Line = Bureau Line Code
Bureau = AIS
Description = Class Description
Class Code = 5 digit Stat Class

Enter the rating basis. F1 key can be hit to display a current list of options
Effective Date = Effective date of Current side
Extra Endor - Up to 3 extra endorsements can be entered that will automatically be added to the policy when this class code is entered.

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AAIS Personal/Farm Personal Rate Entry

Personal Liability

Cov = L
State = State
Line = Line
Item = 51
Territory = Territory #, 99 for all
Class Code = 3 digit class code
Limit = liability limit

Farm Premises Only

Cov L
State = State
Line = line
Item = 52
Territory Territory #, 99 for all
No Family = number of family
Limit = liability limit

Fire Legal Liability

Cov = 0
State = State
Line = Line
Limit = Fire legal limit

Aggregate

Cov = G
State = State
Line = Line
Limit = Agg Multiple

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BUSINESS OWNERS

TOWN AND COUNTRY INSURANCE COMPANY

POLICY DECLARATIONS

12303

Location: 1 Building: 1

Policy Number: 50000000089

Policy Period: FROM 7/15/2017 TO 7/15/2018

NEW POLICY

12:01 AM Standard Time

INSURED:

MSO BOP TEST
500 MAIN STREET
WEXFORD PA 15090

AGENT: **100**

EXCHANGE UNDERWRITERS INC
C/O RICHARD B BOYER
P.O. BOX 480
CANONSBURG, PA. 15317
PHONE: 800/392-4264

BUSINESS DESCRIPTION: **APARTMENTS**

☐ Named Perils ☐ Basic Plus ☒ Expanded Coverage

The Described Location(s) covered by this policy are as follows:

500 MAIN STREET, WEXFORD, PA 15090

This replaces all previously issued policy Declarations, if any. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. This policy applies only to those coverages below for which a limit of Insurance and/or a limit of liability or premium charge is shown. Our limit for each coverage shall not be more than the amount stated for such coverage, subject to all the terms of this policy.

COVERAGE	VALUATION	DEDUCTIBLE	LIMIT OF LIABILITY	PREMIUM
A. Building	RC	$500	$200,000	$1,092
B. Business Property	RC	$500	$90,000	$817
C. Loss of Income		NONE		
D. Money & Securities		$500	$10,000	
Money & Securities Outside		$500	$2,000	

A WIND DEDUCTIBLE OF $ 500 APPLIES

E. Bodily Injury & Property Damage	(Each Occurrence)	$500,000	$50
	(Aggregate)	$1,000,000	
F. Premises Medical Payments	(Each Person)	$5,000	
G. Products/Completed Work	(Each Occurrence)	$500,000	
	Aggregate	$1,000,000	
Fire Legal Liability	(Each Occurrence)	$50,000	
G. Personal/Advertising Injury	(Each Occurrence)	NONE	
	(Aggregate)	NONE	

"THIS DECLARATION DOES NOT SUPERSEDE ANY CANCELLATION NOTICE"

12303

Location: 1 Building: 1

Policy Number: 50000000089 Policy Period: FROM 7/15/2017 TO 7/15/2018

NEW POLICY 12:01 AM Standard Time

INSURED:

MSO BOP TEST
500 MAIN STREET
WEXFORD PA 15090

AGENT: **100**

EXCHANGE UNDERWRITERS INC
C/O RICHARD B BOYER
P.O. BOX 480
CANONSBURG, PA. 15317
PHONE: 800/392-4264

Subject to the Following Forms and Endorsements (* Basic Forms Included with this Policy):

BU0810 0115, MCL-187 0407, MCL-191 0602, BU 0401 1207, BU0143 0314,
NPB 0401 1207, PRIVNOT 0101, BU0403 0107

MCM 419 0115	NON CERTIFIED ACT OF TERRORISM EXCLU	
MSOBU 2514 (2/9)	EQUIPMENT BREAKDOWN	$42

INCEPTION PREMIUM **$2,001**

Subsequent payments will be due each year on the anniversary date based on rates in effect at that time.

Rating Information: Protection: PROTECTED Construction: COMBUSTIBLE
Occupancy: OWNER Fire District: WEXFORD

Mortgagee: NONE

MUTUAL POLICY PROVISIONS

 Continued On Page 3 For Location 1 Building 1

12303

Location: 1 Building: 1

Policy Number: 50000000089 Policy Period: FROM 7/15/2017 TO 7/15/2018

NEW POLICY 12:01 AM Standard Time

INSURED:

MSO BOP TEST
500 MAIN STREET
WEXFORD PA 15090

AGENT: **100**

EXCHANGE UNDERWRITERS INC
C/O RICHARD B BOYER
P.O. BOX 480
CANONSBURG, PA. 15317
PHONE: 800/392-4264

1. Membership: This policy is issued by a Mutual Company organized and existing under the laws of the Commonwealth of Pennsylvania, and the insured by accepting this policy becomes a member of this Company. By virtue of this policy, the Policyholder is a member of the Company and is entitled to vote in person or by proxy, at all meetings of the Company.

2. Annual Meeting: The annual meeting of the members shall be held at 1:00 P.M. on the fourth Saturday of February of each year at the home office of the Company. The members shall have the notice prescribed by law.
IN WITNESS WHEREOF, we have caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by our authorized representatives.

Jonathan D. Smith
Secretary

President

DECLARATIONS SUPPLEMENT PENNSYLVANIA

BU 04 03 01 07

Policy No: 50000000089 **Effective:** 7/15/2017

Each basic limit - or, if increased, each revised limit - shown below is our maximum limit of liability for the coverage in any occurrence, except as otherwise stated. The page numbers noted below are the applicable pages in the Businessowners form (BU 04 01).

COVERAGE PART I		LOCATION Loc 1 Bldg 1
Accounts Receivable * (1) (Pg. 2)	Basic Limit:	$ 3,000
	Revised Limit:	$
Building Code / Law Coverage * (Pg. 3)	Factor:	.10
	Revised Factor	.00
* *Does not Apply if Insured on Actual Cash Value Basis*		
Building Glass (Pg. 3)	Basic Limit per Occurrence:	$ 1,000
	Basic Limit on Any One Pane or Unit:	$ 100
Building Personal Property * (Pg. 1)		
Customer's Property	Basic Limit:	$ 1,000
	Revised Limit:*	$
* *Separate Specific Amount Not Subject to Coverage B Limit*		
Building Personal Extension * (Pg. 3)		
Consequent Loss (1)		
Utility Services	Basic Limit:	$ 1,000
	Revised Limit:	$
Mechanical Breakdown	Basic Limit:*	$
* *Annual Aggregate Limit*	Revised Limit:*	$
Off Premises		
Coverage A	Basic Limit:	$ 5,000 <Total Limit - All Locations
Coverage B	Basic Limit:	$ 1,000 <Total Limit - All Locations
	Revised Limit:	$ <Total Limit - All Locations
Personal Effects (1)	Basic Limit:	$ 3,000
Debris Removal (Pg. 4)	Factor:	.250
	Basic Limit:	5,000
	Revised Limit:	
Fire Expense Coverage (Pg. 5)		
Fire Department Service Charge	Limit:	$ 1,000
Fire Extinguisher Recharge Expenses	Limit:	$ 1,000
Outdoor (Exterior) Signs (Pg. 5)	Basic Limit:	$ 1,000
	Revised Limit:	$
	Deductible per Occurrence:	$ 35

Note: (1) *Applies Only With Coverage B*

Revised Limits shown in bolded font

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DECLARATIONS SUPPLEMENT - PENNSYLVANIA

Policy No: 50000000089

COVERAGE		LOCATION	
PART I		**Loc** 1	**Bldg** 1
Pollution Clean Up (Pg. 5)	Basic Limit:	$	10,000
	Revised Limit:	$	
	Separate, Specific Deductible:	$	
Property Restrictions (1) **(Pg. 8)**			
Furs	Basic Limit:	$	3,000
Jewelry	Basic Limit:	$	3,000
(Jewelry Value Waiver Limit)		$	100
Trees, Shrubs, and Plants (Pg. 5)			
Basic Limit per Occurrence:		$	1,000
Basic Limit on Any One Pane or Unit:		$	250
Valuable Papers and Records (Pg 6)	Basic Limit:	$	3,000
	Revised Limit:	$	
Water Damage - Sewer / Drain Back Up (Pg. 9)			
When BU 50 03 applies:	Basic Limit:	$	5,000
	Revised Limit:	$	

OTHER SPECIAL POLICY CONDITIONS

NOTES:

"--" means coverage not applicable.

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Revised Limits shown in Bold font

Rates are entered in PW065 Rate File Maintenance.

COVERAGE A

State	State Code
Line	Company Line Code
Cov	A
Prem Grp	1
Form	Form 8 - Fire Only Form 9 - Fire/EC, Form 1 - Fire/EC/Vand Form 2 Form 3
Amt	Amount of Insurance

COVERAGE B

State	State Code
Line	Company Line Code
Cov	B

COVERAGE C

State	State Code
Line	Company Line Code
Cov	C
Prem Grp	1
Form	Form 8 - Fire Only Form 9 - Fire/EC, Form 1 - Fire/EC/Vand Form 2 Form 3 Form 4
Amt	Amount of Insurance

COVERAGE D

State	State Code
Line	Company Line Code
Cov	D

DEDUCTIBLES (*See Below*)

Enter Rate as whole number; program will divide by 100 to get correct factor

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PROPERTY DEDUCTIBLE

State	State
Line	Company Line Code
Cov	X
Table	1 - Main Coverage Limit $100,000 or Less 2 - Main Coverage Limit $100,001 or More
Form	1
Deduct	Deductible Amount

WIND DEDUCTIBLE

State	State
Line	Company Line Code
Cov	X
Table	3
Form	1
Wind Deductible	Wind Deductible Amount (*Policy Deductible field will prefill)*

BARNS

State	State
Line	Company Line Code
Cov	U
Sched Type	9
Item	1 - Option A 2 - Option B 3 - Option C
Rate Info	0
1st limit	999999 **Enter rates for "1st" set prior/current only**

ALL OTHER FARM STRUCTURES

State	State
Line	Company Line Code
Cov	U
Sched Type	11
Item	1 - Option A 2 - Option B 3 - Option C
Rate Info	0
1st limit	999999 (enter rates for 1st set prior/current only

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MDL 1

State	State
Line	Company Line Code
Cov	L
End. No.	1
Table	# of family
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

MDL 2 – RESIDENCE

State	State
Line	Company Line Code
Cov	L
End. No.	2
Table	# of Family
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

MDL 2 – ADD'L INSURED

State	State
Line	Company Line Code
Cov	L
End. No.	4
Table	# of Family
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

FARM LIABILITY - INITIAL

State	State
Line	Company Line Code
Cov	L
End. No.	5
Table	1 - 1- 160 Acres 2 - 161-500 Acres 3 - 501+
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

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FARM LIABILITY – EA. ADD'L FARM PREMISES

State	State
Line	Company Line Code
Cov	L
End. No.	6
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

FARM LIABILITY – EA. ADD'L FARM PREMISES RENTED TO OTHERS

State	State
Line	Company Line Code
Cov	L
End. No.	7
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

CUSTOM FARMING

State	State
Line	Company Line Code
Cov	L
End. No.	8
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

BUSINESS ACTIVITIES - INCIDENTAL OFFICE

State	State
Line	Company Line Code
Cov	L
End. No.	13
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

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BUSINESS ACTIVITIES - COLLECTORS, MESSENGERS, SALESMEN

State	State
Line	Company Line Code
Cov	L
End. No.	14
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

BUSINESS ACTIVITIES - TEACHERS

State	State
Line	Company Line Code
Cov	L
End. No.	15
Table	1 - Basic 2 - Basic + Corporal Punishment
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

PERSONAL INJURY

State	State
Line	Company Line Code
Cov	L
End. No.	18
Table	0
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

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WATERCRAFT LIABILITY INBOARD/ I-O

State	State
Line	Company Line Code
Cov	L
End. No.	19
Table	1 – Less than 15 ft.
	2 – Up to 26 ft.
	3 – Up to 40 ft.
	4 – over 40 ft.
Group	1 – Up to 50 HP
	2 – Up to 100 HP
	3 – Up to 151 HP
Amt	Limit of Liability
Med	Limit of Medical Payments

WATERCRAFT LIABILITY SAILBOATS POWERED

State	State
Line	Company Line Code
Cov	L
End. No.	20
Table	1 – Less than 15 ft
	2 – Up to 26 ft.
	3 – Up to 40 ft.
	4 – over 40 ft.
Group	1 – Up to 50 HP
	2 – Up to 100 HP
	3 – Up to 151 HP
Amt	Limit of Liability
Med	Limit of Medical Payments

WATERCRAFT LIABILITY SAILBOATS NO POWER

State	State
Line	Company Line Code
Cov	L
End. No.	21
Table	1 – 26 to 40 Ft.
	2 – 41+ Ft.
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

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WATERCRAFT LIABILITY OUTBOARD MOTOR

State	State
Line	Company Line Code
Cov	L
End. No.	22
Table	1 – 25 to 45 HP
	2 – 46 to 60 HP
	3 – 61+ HP
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

WATERCRAFT LIABILITY HOUSEBOATS

State	State
Line	Company Line Code
Cov	L
End. No.	22
Table	1 – Not Self Propelled
	2 – Self Propelled
Group	0
Amt	Limit of Liability
Med	Limit of Medical Payments

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A. PURPOSE

This program (**PW061**) is used to enter and maintain Relativity Factors and Loss Cost Multipliers.

B. PROCEDURE

POLICY WRITING SYSTEM
MENU - RATE AND ENDORSEMENT FILE MAINTENANCE
PW061 - RELATIVITY FILE MAINTENANCE

MODE

Select Add, Change, Copy, Delete or Print as desired. If Print is selected then click the print button.

Copy is used to implement a rate change. Enter the appropriate State, Line, and Date information for the existing rates you wish to copy and the new rates you wish to paste. When satisfied with the selections, click the copy button. You now have a new set of rates to modify as needed to implement the rating change.

GENERAL DATA FIELDS

1) State	Key the applicable state code.
2) Line	Key the company line of business. (Not the bureau line of business)
3) Date	Key the effective date.

NOTE: *The revision date record controls what factors will be used when rating policies. When rating is performed, the effective date of the policy will be used to find the Revision Date record that is closest to the policy effective date without being greater. This revision date will be used when selecting all other factors. So, the effective date on all other factors should match to the associated Revision Date record.*

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FACTOR SPECIFIC DATA FIELDS

REVISION DATE RECORD

1) Coverage Enter "**E**".

Key a description for the revision, up to 10 characters.

TERRITORY RECORD

1) Coverage Key "**T**".

2) Construction Key the appropriate construction code
(Add Mode: If factors are the same for all – Key 1 and Check All Construction Codes).

3) Form Key the appropriate form code
(Add Mode: If factors are the same for all – Key 1 and check All Owner Forms OR Key 4 and check All Tenant Forms).

4) Territory Key the territory.

FORM RECORD

1) Coverage Key "**F**".

2) Construction Key the appropriate construction code
(Add Mode: If factors are the same for all – Key 1 and Check All Construction Codes).

3) Form Key the appropriate form code

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PROTECTION/CONSTRUCTION RECORD

1) Coverage Key "**P**".

2) Construction Key the appropriate construction code

3) Form Key the appropriate form code
(Add Mode: If factors are the same for all - Key 1 and check All Owner Forms OR Key 4 and check All Tenant Forms).

4) Protection Key the appropriate protection code.

COVERAGE RECORD

1) Coverage Key either "**A**" or "**C**". "C" is for form 4 or 6, and "A" is for all other forms. *The Mobile Home relativity factors must be entered under both coverage A and C.*

2) Construction Key the appropriate construction code
(Add Mode: If factors are the same for all - Key 1 and Check All Construction Codes).

3) Form Key the appropriate form code
(Add Mode: If factors are the same for all - Key 1 and check All Owner Forms OR Key 4 and check All Tenant Forms).

4) Amount Key the applicable amount of insurance.

CONDOMINIUM RECORD

1) Coverage Key "**A**".

2) Construction Key the appropriate construction code
(Add Mode: If factors are the same for all - Key 1 and Check All Construction Codes).

3) Form Key "6"

4) Amount Key the applicable amount of insurance.

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LIABILITY ADDITIONAL CHARGE RECORD *(Not Needed For Home And Mobile Home)*

1) Coverage Key "**L**".

2) Construction Key the appropriate construction code

3) Form Key the appropriate form code

LOSS COST MULTIPLIER RECORD

A Company Loss Cost Multiplier can be applied to rating for each Line of Business. It must be entered. Use a value of one (1) for the factor if there is no Company LCM relativity factor.

1) Coverage Key "**Z**".

2) LCM Key one (1).
Allows for the future use of many loss cost multipliers in the rating process. Currently, only one is required by the Bureau. The actual factor goes in the "Relativity Factor" field.

C. SETUP

Relativity Rating is turned on by entering the start date in the Policy Writing Control. Policy Writing <F1> Utilities - PW300 Maintain Policy Writing Control File - Edit the Master Record – in screen that begins with LLP 10/95 EFF DATE – Item 17 Farm Relativity Date and/or Item 19 Home Relativity Date and/or Item 20 MHO Relativity Date (Contact Town and Country for the password).

NOTE: *The Relativity Factor File is stored in the ISPO folder and named: PWRLTV.NX and PWRLTV.XD.*

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```
POLICY WRITING SYSTEM -- PW066 - RATE FILE MAINTENANCE
    TOWN and COUNTRY COMPUTER SERVICES

     MODE: ADD

COVERAGE CODE :   B BUSINESS PROPERTY          CONSTRUCTION    :   1 FRAME
STATE CODE    :   31 NEW YORK                  RATE GROUP      :  11
LINE CODE     :   20 BUSINESS OWNERS           PRIOR/SINCE     :   1
TERRITORY     :   1                            RC/AV           :   1
PROTECTION    :   1 PROTECTED

    PRIOR EFFECTIVE DATE:  1/01/1996      CURRENT EFFECTIVE DATE: 1/01/1996
-------------------------------------------------------------------------
1.  AMOUNT                                              PRIOR      CURRENT

2.  STANDARD RATE                                       1.40   4.      1.40

3.  DELUXE RATE                                         1.53   5.      1.53


ANY CHANGE ? __  98 - PRIOR DATE / 99 - CURRENT DATE   F2 - CURRENT TO PRIOR
```

Adding Business Property Rates

Coverage Code - **Enter "B" for Business property.**

State Code - **Enter "31" for New York State.**

Line Code - **Enter "20" for Business Owners (or your company line of business for Business Owners).**

Territory - **The valid territory codes are: 1 - Upstate & suburban, 2 - Upstate Cities, 3 - New York City. Entries are only needed for the areas your company writes in BOP in.**

Protection - **The valid protection codes are: 1 - Protected, 2 - Semi Protected, 3 - Unprotected, 4 - Highly Protected. Entries are only needed for the protection class your write.**

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Construction - **The valid construction codes are: 1 - Frame, 3 - Masonry, 4 - Fire Resistive. Entries are only needed for the construction codes you write.**

Rate Group - **The rate group is composed of two separate numbers. The first digit is the type of exposure. For example, 1 - Service, 2 - Mercantile, 3 - Apartment, 4 - Office and 5 - Church. The second number is the rate group within each type (1 thru 5 where applicable). When entering rates for apartments, offices and churches, the rate groups are 0. For example, the apartment rate group is 30. Business property rates must be entered for each rate group and exposure type entered in the classification file.**

Prior/Since - **The valid Prior/Since codes are: 1 - Since, 2 - Prior. If your company does not use prior/since rating, enter all rates, using a code of 1.**

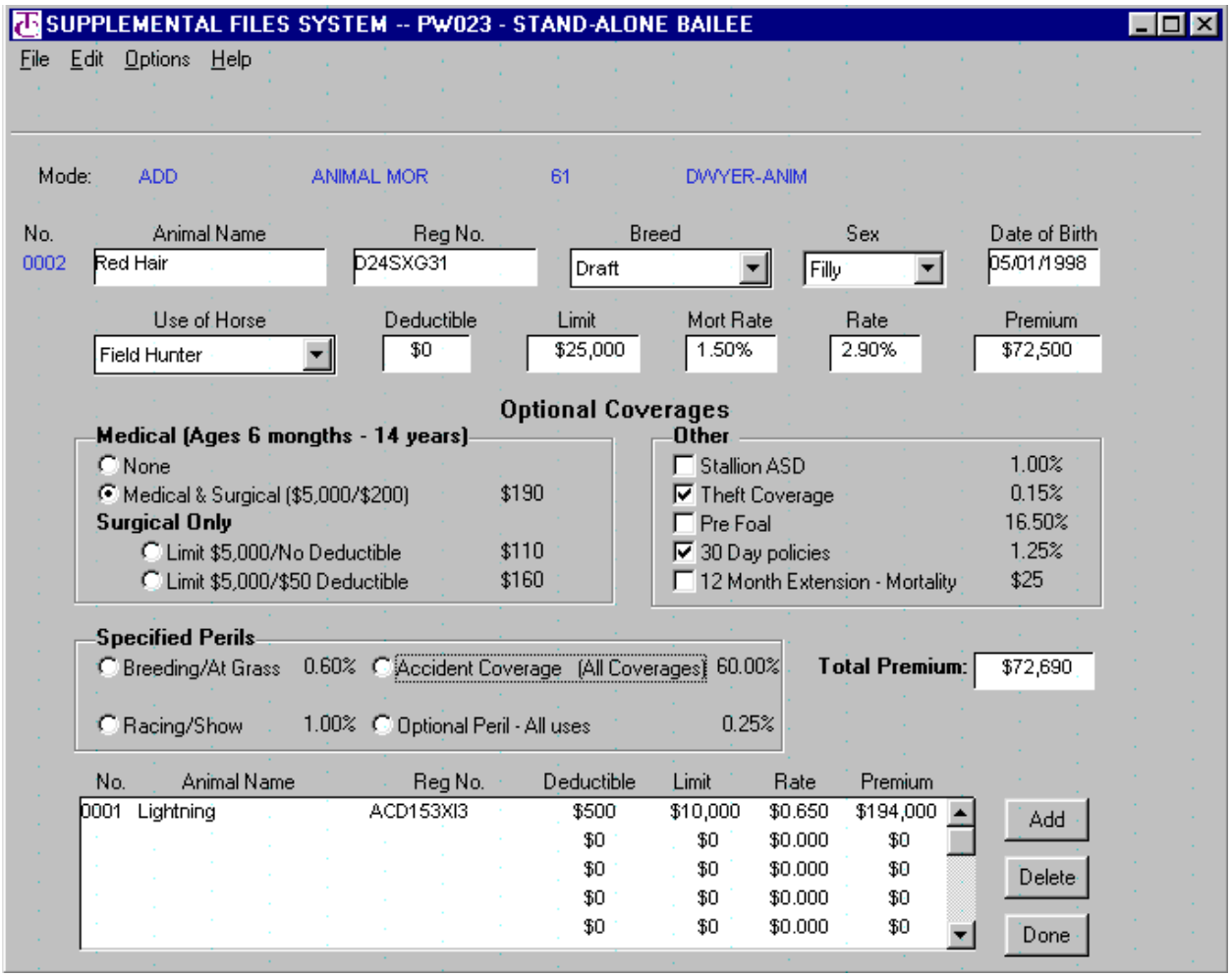
RC/ACV - **The valid Replacement Cost and Actual Cash Value codes are: 1 - replacement cost 2 - actual cash value.**

Enter rates in a dollar and cents format as shown above. Repeat the above steps for all territories, protections constructions, rate groups, prior/since (if applicable to your company) and RC/ACV codes until all business property rates are entered.

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Sample Animal Mortality Data Entry Screen

August 22, 2003



PW Anml Mort Sample Screen.Doc

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AAIS BOAT PAK RATE ENTRIES

Line of Business Table.

1) Enter line of business that you want for Boat Pak
2) Enter "AIS" in Bureau Reported To
3) Enter 16 in Bureau Line Code.

Rates

Boat Limits

1) Enter the number for the corresponding Territory in Prem Group
2) Enter Age of Boat in Form Code
   Example: 0-5 = 1, 6-10 = 2, etc.
3) Enter the limit in Amount
4) Enter the corresponding premium for sail in Prior ACV and Current ACV
5) Enter the corresponding premium for power in Prior RC and Current RC

```
LINE CODE      :  37 BOAT PAK
COVERAGE CODE  :   A DWELLING
STATE CODE     :  31 NEW YORK
PREM GROUP     :      1
FORM CODE      :   1 BASIC

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. AMOUNT        1,000
2. PRIOR ACV                    155
3. PRIOR RC                      53
4. CURRENT ACV                  155
5. CURRENT RC                    53
```

Property Deductible Factors

```
LINE CODE      :  37 BOAT PAK
COVERAGE CODE  :   X DEDUCTIBLE
STATE CODE     :  31 NEW YORK

FORM CODE      :   1 BASIC

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. AMOUNT      999,999
               PRIOR                      CURRENT

  50  2.         115                 8.     115
 100  3.         110                 9.     110
 250  4.         100                10.     100
 500  5.          89                11.      89
1000  6.          78                12.      78
2500  7.                            13.
```


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BT4 Coverage

Add in Endorsement File Maintenance
Enter Rate in Amount/Percentage line

```
      1. FORM NUMBER          BT4
      2. DESCRIPTION          LIMITED NAVIGATION PERIOD
      3. LINE OF BUSINESS     3700  BOAT PAK


                          PRIOR                      CURRENT

  FORM/EDITION       4.  BT-4 (2/01)             8. BT-4 (2/01)
  TYPE               5.  P PERCENT OF VALUE      9. P PERCENT OF VALUE
  AMOUNT/PERCENTAGE  6.    0.6500               10.   0.6500
  EFFECTIVE DATE     7.   4/01/2002            11.  4/01/2002

  12. SCHEDULED  N
  13. PROP. LIAB. FLAG
```

Trailer Deductible Factors

Enter in Rates File
Enter 2 in Form Code

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   X DEDUCTIBLE
 STATE CODE     :  31 NEW YORK

 FORM CODE      :   2 BROAD

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. AMOUNT      999,999
               PRIOR                    CURRENT

  50  2.         115                 8.     115
 100  3.         110                 9.     110
 250  4.         100                10.     100
 500  5.                            11.
1000  6.                            12.
2500  7.                            13.
```


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Liability Limits

500 thru 5000 represent 1 – 6 Rate Groups

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   L LIABILITY/MED PAY
 STATE CODE     :  31 NEW YORK

 FORM CODE      :   1 BASIC

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. AMOUNT      100,000
              ---- MEDICAL PAYMENTS ----
               PRIOR                    CURRENT
 500  2.          20                 8.      20
1000  3.          22                 9.      22
2000  4.          29                10.      29
3000  5.          45                11.      45
4000  6.          55                12.      55
5000  7.          64                13.      64
```

Additional Medical Payments

Enter 1000 in Amount to get proper rate.

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   L LIABILITY/MED PAY
 STATE CODE     :  31 NEW YORK

 FORM CODE      :   1 BASIC

     PRIOR EFFECTIVE DATE:  1/01/2001      CURRENT EFFECTIVE DATE:  1/01/2001
-------------------------------------------------------------------------------
1. AMOUNT        1,000
              ---- MEDICAL PAYMENTS ----
               PRIOR                    CURRENT
 500  2.          3                  8.       3
1000  3.                             9.
2000  4.                            10.
3000  5.                            11.
4000  6.                            12.
5000  7.                            13.
```


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Miscellaneous Property- Increased Limit

Premium is for each additional $100 of insurance

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :      1
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. RATE INFO         1
2.  1st LIMIT                  100      11. MIN PREM
3.  PRIOR RATE                1.500     12. PRIOR DED GROUP
4.  CURNT RATE                1.500     13. CURRENT DED GROUP
5.  2nd LIMIT                           14. CURRENT DED DATE    1/01/0101
6.  PRIOR RATE                          15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE_
```


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Expanded Emergency Service Coverage

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :     1
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. RATE INFO       100
2.  1st LIMIT                            11. MIN PREM
3.  PRIOR RATE                 2.000     12. PRIOR DED GROUP
4.  CURNT RATE                 2.000     13. CURRENT DED GROUP
5.  2nd LIMIT                            14. CURRENT DED DATE    1/01/2002
6.  PRIOR RATE                           15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE
```


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URB BOAT PAK RATE ENTRY

A. IN SF TABLES FILE, LINE OF BUSINESS TABLE:

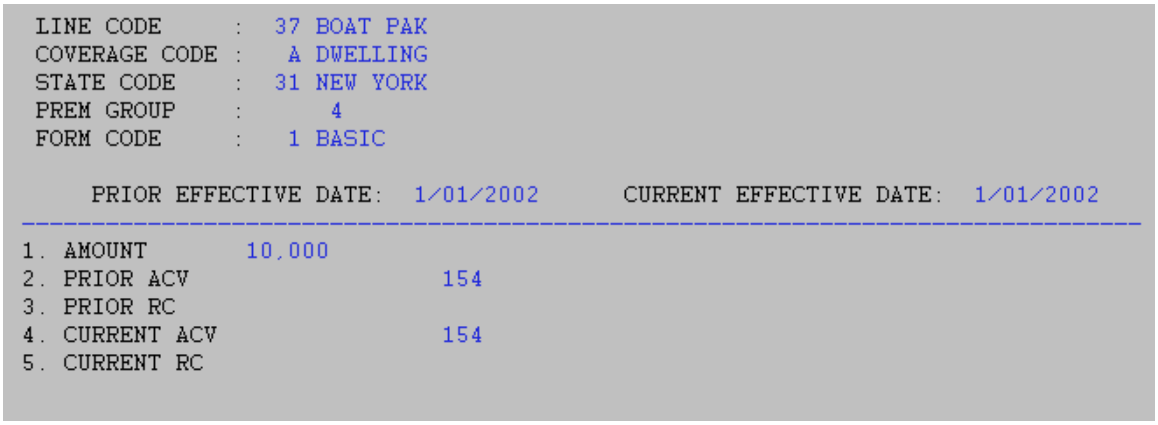
- Enter Company Line of business that you want for Boat Pak
- Enter "URB" in Bureau Reported To
- Enter 37 in Bureau Line Code.

B. IN PW065 RATE FILE MAINTENANCE (RATE ENTRY USES COMPANY LINE IN LINE CODE):

Rates

Boat Limits

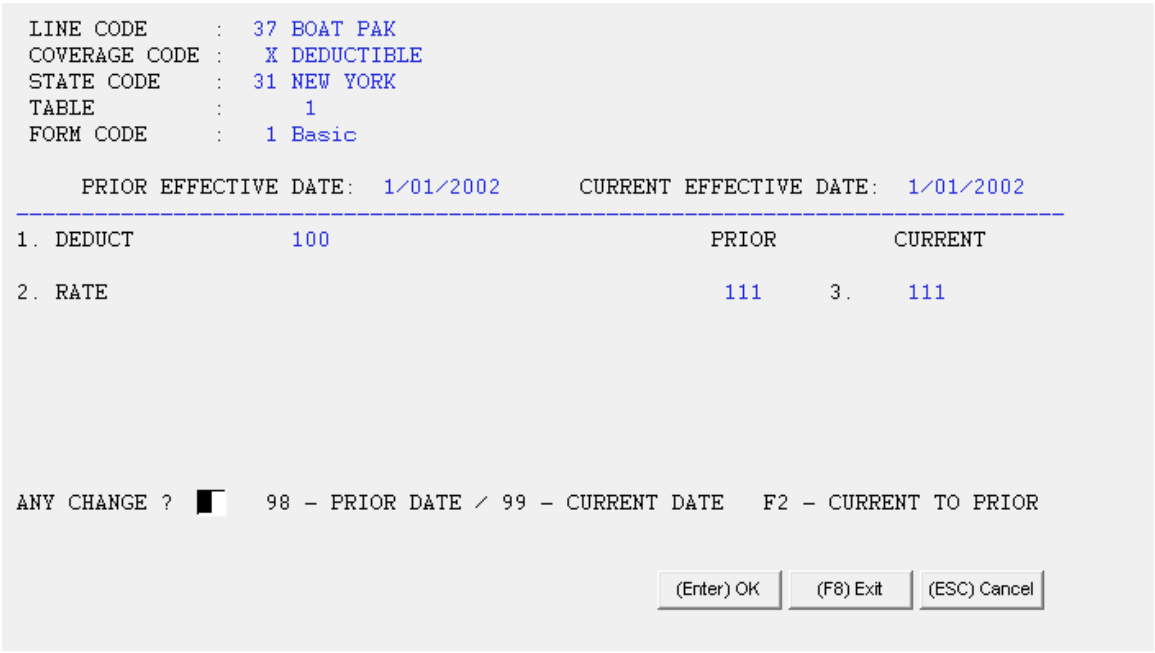
- Enter the number for the corresponding Territory in Prem Group
- Enter 1 in Form Code
- Enter the limit in Amount
- Enter the corresponding premium in Prior ACV and Current ACV



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Property Deductible Factors

- Enter 1 in Table
- Enter 1 in Form Code for each deductible factor being entered



Boat Classification, Age of Boat, and Special Condition Factors are in program.

Lay-Up Waiver

Factor in program.

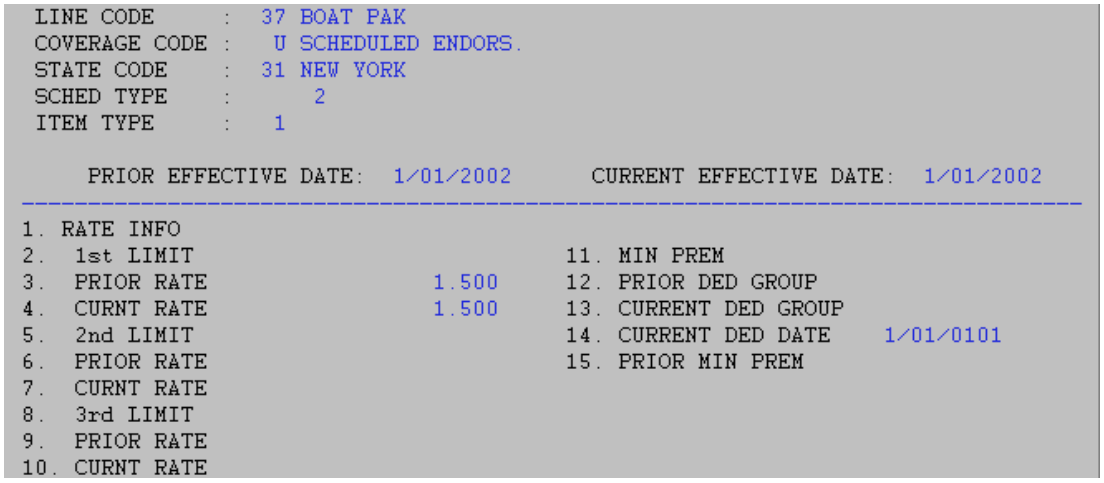
Boat Trailer Rate.

Rate in program.

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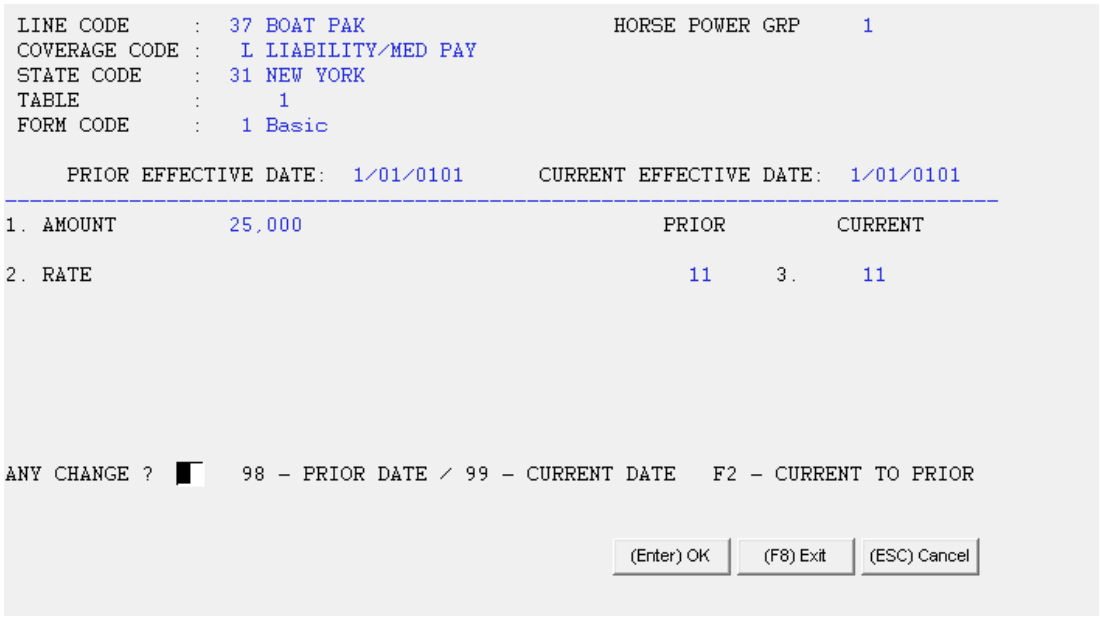
Portable Boating Equipment

- Enter 2 in Sched Type
- Enter 1 in Item Type for Scheduled Rate and 2 for Unscheduled Rate.



Liability Limits

- Enter in Table, 1 for boats less than 26 feet, and 2 for boats 26 feet and longer.
- Enter 1 in Form Code.
- In HP Group, enter groups for MPH variables and HP variables per URB manual.



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Liability Deductibles

- Enter 8 in Sched Type
- Enter 1 through 5 for each deductible in Item Type

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :     8
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. RATE INFO
2.  1st LIMIT                  100      11. MIN PREM
3.  PRIOR RATE                 .990     12. PRIOR DED GROUP
4.  CURNT RATE                 .990     13. CURRENT DED GROUP
5.  2nd LIMIT                           14. CURRENT DED DATE    1/01/0101
6.  PRIOR RATE                          15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE
```

Medical Payments

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   M MEDICAL PAYMENTS
 STATE CODE     :  31 NEW YORK

 FORM CODE      :   1 Basic

     PRIOR EFFECTIVE DATE:  1/01/0101      CURRENT EFFECTIVE DATE:  1/01/0101
-------------------------------------------------------------------------------
1. AMOUNT            500                          PRIOR         CURRENT

2. RATE                                             3     3.      3




ANY CHANGE ?    98 - PRIOR DATE / 99 - CURRENT DATE   F2 - CURRENT TO PRIOR

                                        (Enter) OK  (F8) Exit  (ESC) Cancel
```

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Expanded Emergency Service Coverage

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :     1
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. RATE INFO       250
2.  1st LIMIT                            11. MIN PREM
3.  PRIOR RATE                 5.000     12. PRIOR DED GROUP
4.  CURNT RATE                 5.000     13. CURRENT DED GROUP
5.  2nd LIMIT                            14. CURRENT DED DATE    1/01/2002
6.  PRIOR RATE                           15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE
```

Non-Owned Boat

- Enter 4 in Sched Type

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :     4
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/0101      CURRENT EFFECTIVE DATE:  1/01/0101
-------------------------------------------------------------------------------
1. RATE INFO
2.  1st LIMIT                            11. MIN PREM
3.  PRIOR RATE                15.000     12. PRIOR DED GROUP
4.  CURNT RATE                15.000     13. CURRENT DED GROUP
5.  2nd LIMIT                            14. CURRENT DED DATE    1/01/0101
6.  PRIOR RATE                           15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE
```

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Removal of Boat Wreckage Additional Amount

- Enter 5 in Prem Group

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   A DWELLING
 STATE CODE     :  31 NEW YORK
 PREM GROUP     :      5
 FORM CODE      :   1 BASIC

     PRIOR EFFECTIVE DATE:  1/01/0101      CURRENT EFFECTIVE DATE:  1/01/0101
-------------------------------------------------------------------------------
1. AMOUNT        2,000
2. PRIOR ACV                    10
3. PRIOR RC
4. CURRENT ACV                  10
5. CURRENT RC
```

Sports Equipment Floater-(MR-56)

- Enter 6 in Sched Type
- For Class 1-2: enter 1 in Item Type,
- For Class 3-6: enter 2,
- For Class 7-9: enter 3

```
 LINE CODE      :  37 BOAT PAK
 COVERAGE CODE  :   U SCHEDULED ENDORS.
 STATE CODE     :  31 NEW YORK
 SCHED TYPE     :      6
 ITEM TYPE      :   1

     PRIOR EFFECTIVE DATE:  1/01/2002      CURRENT EFFECTIVE DATE:  1/01/2002
-------------------------------------------------------------------------------
1. RATE INFO
2.  1st LIMIT                           11. MIN PREM
3.  PRIOR RATE                .750      12. PRIOR DED GROUP
4.  CURNT RATE                .750      13. CURRENT DED GROUP
5.  2nd LIMIT                           14. CURRENT DED DATE    1/01/0101
6.  PRIOR RATE                          15. PRIOR MIN PREM
7.  CURNT RATE
8.  3rd LIMIT
9.  PRIOR RATE
10. CURNT RATE
```

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Sports Equipment Deductible

- Enter 2 in Table
- Enter 1 in Form Code
- Enter each deductible and factor

```
LINE CODE      :  37 BOAT PAK
COVERAGE CODE  :   X DEDUCTIBLE
STATE CODE     :  31 NEW YORK
TABLE          :     2
FORM CODE      :   1 Basic

     PRIOR EFFECTIVE DATE:  1/01/0101      CURRENT EFFECTIVE DATE:  1/01/0101
-------------------------------------------------------------------------------
1. DEDUCT            500                              PRIOR         CURRENT

2. RATE                                                 90     3.      90
```

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C. IN PW070 ENDORSEMENT FILE MAINTENANCE:

Sports Equipment Floater- (MR-56)

- Enter in Endorsement File

```
     1. FORM NUMBER          MR56
     2. DESCRIPTION          SPORTS EQUIPMENT FLOATER
     3. LINE OF BUSINESS     0100  IND AND MARINE

                          PRIOR                      CURRENT

  FORM/EDITION       4.  MR-56 (9/92)           8. MR-56 (9/92)
  TYPE               5.  M MANUAL               9. M MANUAL
  AMOUNT/PERCENTAGE  6.                        10.
  EFFECTIVE DATE     7.   6/01/1995            11.  6/01/1995

  12. SCHEDULED  N
  13. PROP. LIAB. FLAG  P
  14. VALID ENDORSEMENT LINES

F2 TO MOVE CURRENT TO PRIOR AND ENTER NEW CURRENT
ANY CHANGE ?
```

(Enter) OK | (F8) Exit | (ESC) Cancel

Uninsured Boaters Endorsement- (ML-513)

```
     1. FORM NUMBER          ML513
     2. DESCRIPTION          UNINSURED BOATERS ENDORSEMENT
     3. LINE OF BUSINESS

                          PRIOR                      CURRENT

  FORM/EDITION       4.  ML-513 (2/99)          8. ML-513 (2/99)
  TYPE               5.  M MANUAL               9. T RATE PER THOUSAND
  AMOUNT/PERCENTAGE  6.                        10.   1.0000
  EFFECTIVE DATE     7.   2/01/1999           11.  8/01/1999

  12. SCHEDULED  N
  13. PROP. LIAB. FLAG  L
  14. VALID ENDORSEMENT LINES

F2 TO MOVE CURRENT TO PRIOR AND ENTER NEW CURRENT
ANY CHANGE ?
```

(Enter) OK | (F8) Exit | (ESC) Cancel

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Personal Property Endorsement- (ML-514)

```
      1. FORM NUMBER          ML514
      2. DESCRIPTION          PERSONAL PROPERTY ENDORSEMENT
      3. LINE OF BUSINESS


                          PRIOR                      CURRENT

  FORM/EDITION       4.  ML-514 (2/99)           8. ML-514 (2/99)
  TYPE               5.  M MANUAL                9. F FLAT RATE
  AMOUNT/PERCENTAGE  6.                         10.  25.0000
  EFFECTIVE DATE     7.   2/01/1999             11.  8/01/1999

  12. SCHEDULED  N
  13. PROP. LIAB. FLAG  P
  14. VALID ENDORSEMENT LINES

F2 TO MOVE CURRENT TO PRIOR AND ENTER NEW CURRENT
ANY CHANGE ?

                                        (Enter) OK  (F8) Exit  (ESC) Cancel
```

Boat Pak Agreement- (ML-511)

```
      1. FORM NUMBER          3137101
      2. DESCRIPTION          BOAT PAK AGREEMENT
      3. LINE OF BUSINESS


                          PRIOR                      CURRENT

  FORM/EDITION       4.  ML-511 * (4/99          8. ML-511 * (4/99)
  TYPE               5.  S STANDARD              9. S STANDARD
  AMOUNT/PERCENTAGE  6.                         10.
  EFFECTIVE DATE     7.   4/01/1999             11.  8/01/1999

  12. SCHEDULED  N
  13. PROP. LIAB. FLAG
  14. VALID ENDORSEMENT LINES

F2 TO MOVE CURRENT TO PRIOR AND ENTER NEW CURRENT
ANY CHANGE ?

                                        (Enter) OK  (F8) Exit  (ESC) Cancel
```


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The chart below is needed to add rates for the CRAFT 12 Line of Business.

RATE FILE

	FLAT FEE	TEN STND BASIC LIAB INC LMTS		LS5&6	O&C		AGGR FAC	MED PAY	ADD'L A&B	DED
COV	F	T	L	L	L	L	G	M	A-B	X
STATE	31	31	31	31	31	31	31	31	31	31
LOB	35	35	35	35	35	35	35	35	35	35
PREM		0-1	1-2	1-2	1-2	1-2			1-8	0-2
FORM			1	2	3	4			1-5	
AMT			CLASS CODE	LIMIT	999999	999999		ACC LIMIT		999999

ADDITIONAL ENTRY INFORMATION:

COV T - increased rates for Standard Coverages (per 1000)

Premium group (Table) = 0

FIELD	COVERAGE
1	Accounts Receivable
2	Business credit card, Forgery
3	Business Property
4	Debris Removal
5	Employee Dishonesty
6	Money & Securities
7	Property of Others in your care
8	Tools & Equipment floater (standard)
9	Valuable Papers & Records
10	While Away from Insured Premises

Premium group (table) = 1

FIELD	COVERAGE
1	Optional Coverage 1
2	Optional Coverage 2
3	Fire Legal Liability
4	N/A
5	N/A
6	Money & Securities (NYC)
7	N/A
8	Tools & Equipment (Broad)
9	Tools & Equipment (Special)
10	N/A

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COV L - Liability Rates (GL: per 100 P/C OPS: per 1000)

Premium Group (Territory)

Value	Meaning
1	Remainder of State
2	New York City

COV G - Aggregate Factors

FIELD	FACTOR	EX-LIABILITY AGGREGATE
1	1:1	25,000/25,000
2	2:1	25,000/50,000
3	3:1	100,000/300,000
4	4:1	25,000/100,000
5	5:1	100,000/500,000
6	6:1	25,000/200,000
7	7:1	
8	8:1	
9	9:1	
10	10:1	

COV A & B - Optional Building & Business Property (per 1000)

Premium Group (protection)

VALUE	MEANING
1	Highly Protected Masonry
2	Protected Masonry
3	Semi-Protected Masonry
4	Unprotected Masonry
5	Highly Protected Frame
6	Protected Frame
7	Semi-Protected Frame
8	Unprotected Frame

Form Code

VALUE	MEANING
1	SF-1
2	SF-2
3	SF-3
4	SF-4
5	SF-4A

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COV X - Deductible Factors

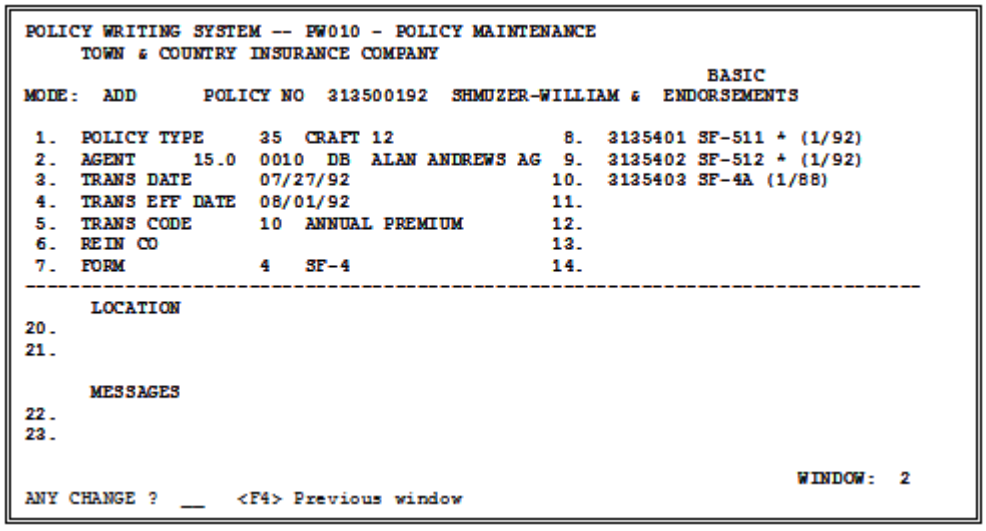
Premium Group (Table)

VALUE	MEANING
0	Property Coverage
1	Manufacturers & Contractors
2	Prod/Cmp Operation

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Screen #1 - PW010 - POLICY MAINTENANCE

1. POLICY TYPE	Bureau LOB (Display only)
2. AGENT	Agent number (Display only)
3. TRANS DATE	Transaction date
4. TRANS EFF DATE	Effective date of issue, change or cancellation
5. TRANS CODE	10 - Annual Premium 11 - Cancellation 12 - Increase coverage 13 - Decrease coverage 14 - Renewal
6. REIN CO	Reinsurance Contract Number (N/A)
7. FORM	Should always be 4



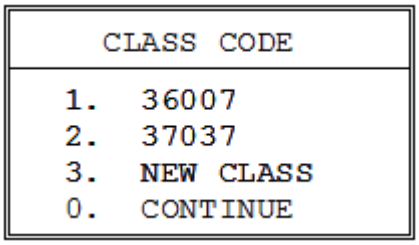
8.-19. BASIC ENDORSEMENTS	Basic endorsements that always go on the policy (ex. SF511, SF512)
20.-21. LOCATION	Location description of the premises
22.-23. MESSAGES	Message to be printed on the dec.

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Screen #2 - PW220 - POLICY MAINTENANCE

STANDARD COVERAGES

1. Accounts Receivable	Cov above the default is rated per $1,000
2. Credit Card Forgery	(same as #1)
3. Business Property	(same as #1) Business property coverage, except tools & equipment, at the designated home/office location
4. Debris Removal	(same as #1)
5. Employee Dishonesty	(same as #1)
6. Money & Securities	(same as #1)
7. Property of Others	(same as #1)
8. Tools & Equipment	(same as #1) A popup menu will be presented to obtain the appropriate floater (Standard, Broad or Special)
9. Papers & Records	(same as #1)
10. While Away from Prem	(same as #1)
11. General Liability	On entry of the limit of liability a popup menu will appear prompting for additional information. Example:



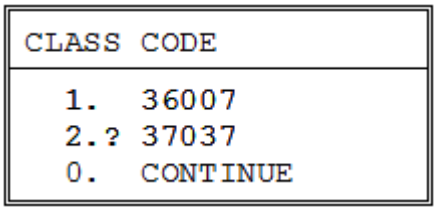
Choose 1 or 2	change previously entered information on class code 36007 or 37037.
Choose 3	Add a new classification
Choose 0	Exit the pop up menu

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On choosing an existing class or adding a New class a window will be opened and the following information will be displayed:

1. FORM	Choose the appropriate liability form from the popup menu (M&C, LS-5, or LS-6)
2. TERRITORY	Choose the appropriate territory from the popup menu (other or NYC)
3. AGGREGATE	enter the aggregate limit
4. CLASS	Enter the appropriate classification code according to the URB Rate manual (ex. 36007 - carpenter)
5. PAYROLL	Enter the payroll that applies to this classification
6. PREMIUM	Computer rated premium
ANY CHANGE	Fields 1 thru 6 may be changed or <NL> to finish entry or <F3> to delete this class code

12. Products/Completed Operations — On entry of the Limit of Liability a popup menu will be shown prompting for additional information. Example:



Choose 1	Change previously entered information on class code 36007
Choose 2	Enter new information on class code 37037
Choose 0	Exit the popup menu

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On choosing an existing class or entering new information a window will be opened and the following information will be displayed:

1. AGGREGATE	Enter the aggregate limit.
2. RECEIPTS	Enter the receipts that apply to this classification
3. PREMIUM	Computer rated premium
ANY CHANGE	Fields 1-3 may be changed or <NL> to finish entry or <F3> to delete this class code

13. Medical Payments	coverage above default is charged at appropriate rate
14. Optional Coverage 1	(same as #1)
15. Optional Coverage 2	(same as #1)

```
  POLICY WRITING SYSTEM -- PW220 - POLICY MAINTENANCE
    TOWN & COUNTRY COMPUTER SERVICES

MODE:  CHANGE   CRAFT 12   313500192  SHMUZER-WI

    STANDARD COVERAGES                              TOTAL PREMIUM:    1,486

 1. Accounts Receivable    3,000       4  16. Total Payroll      60,000
 2. Credit Card, Forger    1,000          17. Gross Receipts    100,000
 3. Business Property      5,000      20
 4. Debris Removal         1,000             OPTIONAL COVERAGES
 5. Employee Dishonesty    1,000
 6. Money & Securities     1,000          18. Building           10,000      30
 7. Property of Others     1,000          19. Property
 8. Tools & Equipment      5,000      32  20. Fire Legal         10,000      10
 9. Papers & Records       1,000          21. O & C Prot         10,000      80
10. While Away From Pre    1,000
11. General Liability    100,000   1,129  22. Deductible           250   1.000
12. Prod/Cmp Operations  100,000     104  23. Deductible(Liab)       1.000 1.000
13. Med Pay (ea person)    1,000       7  24. Special Rates                  N
          (ea accident)   50,000
14. Optional Coverage 1    1,000
15. Optional Coverage 2    1,000
ANY CHANGE ?  __  <F1> Premium <F4> Previous <F5> Final Calc <F8> End
```

Screen #2 PW220 - POLICY MAINTENANCE

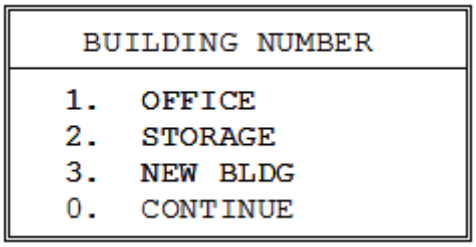
16. Total Payroll	Displays total of all payrolls entered in the General Liability window(s)
17. Gross Receipts	Displays total of all receipts entered in the Products/Completed Operations window(s)

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OPTIONAL COVERAGES

The optional Building and Business Property coverages are in addition to the Standard Business Property coverage that comes with the policy. You have the ability to add up to 5 building locations with 5 associated business property coverages. If a home/office building is being added there is no need to add the associated Business Property in this case because the home/office Business Property is among the Standard Coverages. If any other Building coverage is added then the associated Business Property Coverage should also be added.

18. Building — When choosing this field a popup menu is shown prompting for additional information. Example:



Choose 1	Change previously entered information on location 1 office building
Choose 2	Change previously entered information on location 2 storage building
Choose 3	Add a new building
Choose 0	Exit the popup menu

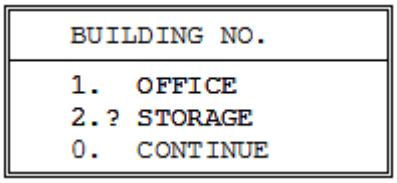
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On choosing an existing building or adding a new building a window will be opened and the following information will be displayed.

1. FORM	Choose the appropriate property form from the popup menu (SF-1, SF-2, SF-3, SF-4 or SF-4A)
2. CONSTRUCTION	Choose the appropriate construction type from the popup menu (Masonry or Frame)
3. PROTECTION	Choose the appropriate protection type from the popup menu (Highly Protected, Protected, Semi-protected or Unprotected.
4. OCCUPANCY	Choose the appropriate occupancy (Office, Shop or Storage)
5. LIMIT	Enter the coverage amount for the building
6. PREMIUM	Computer rated premium
7. MILES	Enter the miles from the fire department
8. FEET	Enter the feet from hydrant
9. DISTRICT	Enter the Fire District
10. & 11. LOCATION	Enter the location description
ANY CHANGE	Fields 1 thru 11 may be changed or <NL> to finish entry or <F3> to delete this building and its related property

19. Property — When choosing this field a popup menu is shown prompting for additional information. Example:

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Choose 1	Change previously entered information on location 1 office building
Choose 2	Enter new information on location 2 storage building
Choose 0	Exit the popup menu

When choosing an existing building or entering new information a window will be opened and the following information will be displayed.

1. FORM	Choose the appropriate property form from the popup menu (SF-1, SF-2, SF-3, SF-4 or SF-4A)
2. LIMIT	Enter the coverage amount for the property
3. PREMIUM	Computer rated premium
ANY CHANGE	Fields 1 thru 3 may be changed or <NL> to finish entry or <F3> to delete this property

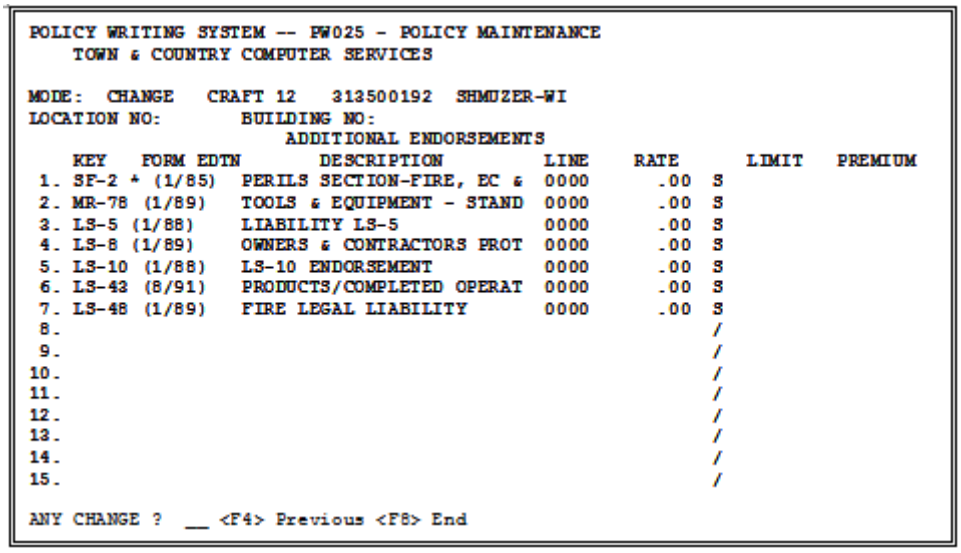
20. Fire Legal	(same as #1. Accounts Receivable)
21. O & C Protective	(same as #1. Accounts Receivable)
22. Deductible	Enter the property deductible
23. Deductible (Liab)	Enter the Liability deductible (if any)
24. Special Rates	Set to Y if premiums have been manually changed

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Screen #3 - PW025 - POLICY MAINTENANCE

The system will support up to 30 additional endorsements that apply to the policy. Most of these endorsements will be automatically added to this screen based on the information entered in the second screen. The endorsements and the coverages from the second screen which the endorsements are based on is as follows:

FORM	COVERAGE
SF-1	Basic Coverage on Building or add'l Business Property
SF-2	Broad Coverage on Building
SF-3	All Risk Coverage on Building
SF-4	All Risk Coverage on add'l Business Property
SF-4A	All Risk Coverage (opt theft) on Add'l Business Property
MR-78	Standard Tools & Equipment Floater
MR-79	Special Tools & Equipment Floater
MR-80	Broad Tools & Equipment Floater
LS-3	Manufacturers' & Contractors' Liability
LS-5	Business General Liability
LS-6	Business General Liability-Extra Coverage
LS-8	Owners & Contractors Protective Liability
LS-10	Aggregate Limit on Liability
LS-43	Products/Completed Operations
LS-48	Fire Legal Liability
LS-56	Deductible Liability Coverage



```
POLICY WRITING SYSTEM -- PW025 - POLICY MAINTENANCE
    TOWN & COUNTRY COMPUTER SERVICES

MODE:  CHANGE   CRAFT 12   313500192  SHMUZER-WI
LOCATION NO:       BUILDING NO:
                   ADDITIONAL ENDORSEMENTS
    KEY    FORM EDTN       DESCRIPTION          LINE    RATE      LIMIT   PREMIUM
 1. SF-2 * (1/85)  PERILS SECTION-FIRE, EC &  0000      .00  S
 2. MR-78 (1/89)   TOOLS & EQUIPMENT - STAND  0000      .00  S
 3. LS-5 (1/88)    LIABILITY LS-5             0000      .00  S
 4. LS-8 (1/89)    OWNERS & CONTRACTORS PROT  0000      .00  S
 5. LS-10 (1/88)   LS-10 ENDORSEMENT          0000      .00  S
 6. LS-43 (8/91)   PRODUCTS/COMPLETED OPERAT  0000      .00  S
 7. LS-48 (1/89)   FIRE LEGAL LIABILITY       0000      .00  S
 8.                                                         /
 9.                                                         /
10.                                                         /
11.                                                         /
12.                                                         /
13.                                                         /
14.                                                         /
15.                                                         /

ANY CHANGE ?  __ <F4> Previous <F8> End
```

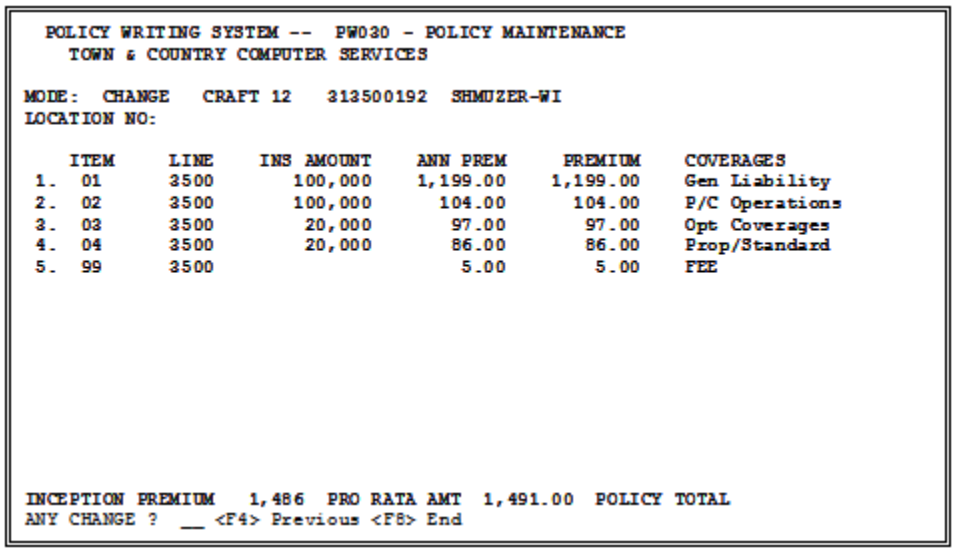
Screen #3 - PW025 - POLICY MAINTENANCE

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Screen #4 - PW030 - POLICY MAINTENANCE

You will be prompted to enter the NYS Premium Fee (item 99) when this screen is displayed.

The screen shows the final premiums grouped into 4 basic items plus item 99 for the fire fee and item 8 and above for any premium bearing endorsements entered on screen #3. See the Craft/12 Rating Guide Documentation for a more thorough discussion of the four basic items.



```
  POLICY WRITING SYSTEM --  PW030 - POLICY MAINTENANCE
    TOWN & COUNTRY COMPUTER SERVICES

MODE:  CHANGE   CRAFT 12   313500192  SHMUZER-WI
LOCATION NO:

    ITEM     LINE    INS AMOUNT    ANN PREM     PREMIUM    COVERAGES
1.  01       3500       100,000    1,199.00    1,199.00    Gen Liability
2.  02       3500       100,000      104.00      104.00    P/C Operations
3.  03       3500        20,000       97.00       97.00    Opt Coverages
4.  04       3500        20,000       86.00       86.00    Prop/Standard
5.  99       3500                      5.00        5.00    FEE

INCEPTION PREMIUM    1,486  PRO RATA AMT  1,491.00  POLICY TOTAL
ANY CHANGE ?  __ <F4> Previous <F8> End
```

Screen #4 - PW030 - POLICY MAINTENANCE

At "ANY CHANGE?" enter <F4> to view previous screens or <F8> to end (the policy). Canceling any changes made or <NL> to save (the policy).

On entering <NL> you will be asked:

DO YOU WANT TO CREATE PREMIUM RECORDS? - Answer (Y)es
DO YOU WANT A DECLARATION? - Answer (Y)es

At this point the policy is complete and you are returned to Screen #1.

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DWELLING AND FARM PROPERTIES PROGRAM

CODE	DESCRIPTION
1	PRODUCE
2	LIVESTOCK
3	CONTENTS
4	NON SPECIFICALLY INSURED EQUIPMENT
7	SPECIFICALLY INSURED EQUIPMENT
9	BARNS & OUTBUILDINGS
10	DWELLINGS
12	TRAILER & MOBILE HOMES
16	FAIR RENTAL VALUE
17	GARAGES

FARM PROPERTIES PROGRAM

CODE	DESCRIPTION
5	PRIVATE POWER AND LIGHT POLES
6	OUTDOOR RADIO AND TV EQUIPMENT
8	WINDMILLS AND WIND CHARGES
11	SILOS
18	UNSCHEDULED FARM PROPERTY
19	POULTRY NOT ON FARMS
20	BROODER HOUSE
21	POULTRY FARM INCUBATOR
22	POULTRY FARM ALL OTHER BUILDINGS
23	TOBACCO
24	POTATO STORAGE BUILDINGS
25	POTATO STORAGE CONTENTS
26	POTATO CELLAR BUILDING
27	POTATO CELLAR CONTENTS

PERSONAL and PREMISIS LIABILITY PROGRAM

CODE	DESCRIPTION
51	PERSONAL/FARM PERSONAL
52	PREMISIES ONLY
53	FIRE LEGAL LIABILITY

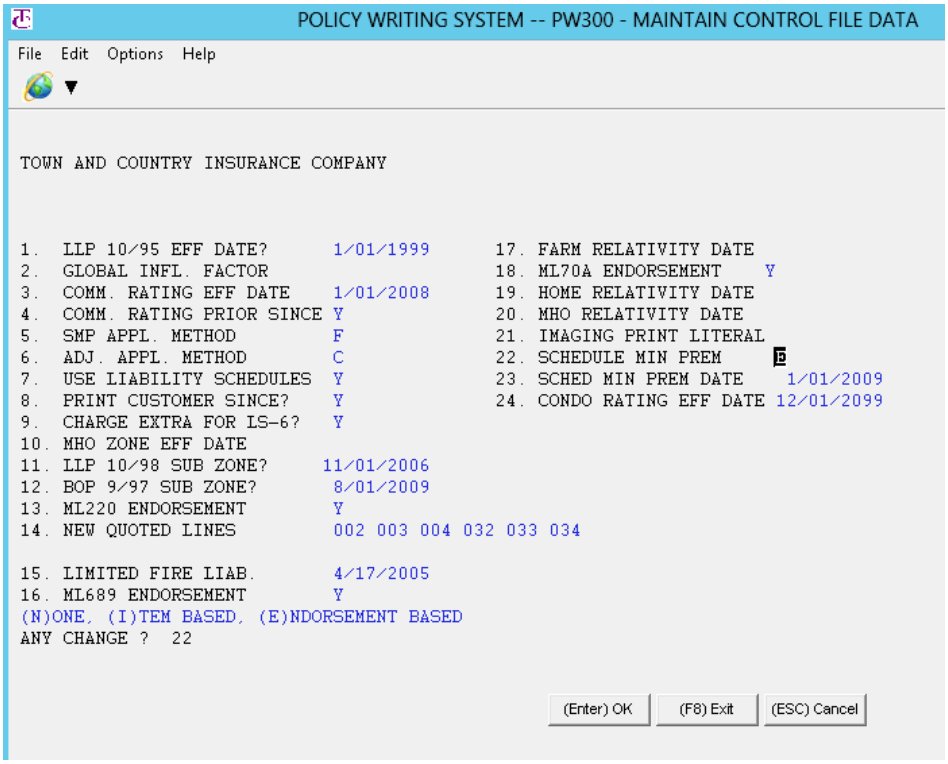
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PURPOSE

The **INS PRO** System allows for the option of Minimum Premium rating per Scheduled Item or Scheduled Endorsement.

SET-UP

POLICY WRITING
<F1> UTILITIES
PW300 MAINTAIN POLICY WRITING CONTROL FILE
Enter through print prompts
1) EDIT THE MASTER RECORD
Key enter to get to the screen that begins with **1) LLP 10/95 Eff Date**
At **ANY CHANGE?** Key 22 and key enter.
22. SCHEDULE MIN PREM Blank or Key **(N)**ONE to not use Min Prem.
Key **(I)**TEM to apply Minimum Premium per Item.
Key **(E)**NDORSEMENT to apply Minimum Premium per Endorsement.
At **ANY CHANGE?** Key 23 and key enter.
23. SCHED MIN PREM DATE Key the Minimum Premium Date.
At **ANY CHANGE?** Key enter.



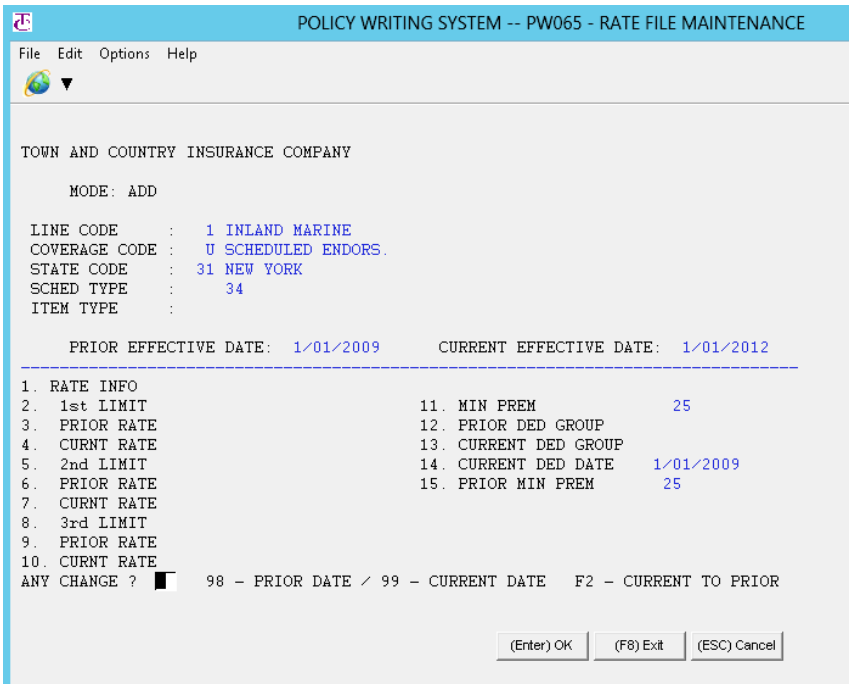
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MIMIMUM PREMIUM RATE ENTRY

POLICY WRITING
RATE & ENDORSEMENT FILE MAINTENANCE
PW065 RATE FILE MAINTENANCE
1) ADD RECORDS OR
2) CHANGE/INQUIRE

LINE: Key the Company Inland Marine Line of Business Code.
COVERAGE: Key "**U**" for Scheduled Endorsements.
STATE: Key the desired State Code.
SCHEDULE: Key the desired Schedule Code.*****
(For Minimum Premium by Item Key "**0**" ZERO.)
ITEM: Key the desired Item Code.*****
(For Minimum Premium by Endorsement Key "**0**" ZERO.)
RATE INFO: Key "**0**" (Rate Info is Usually Zero.)
ENDORSEMENT LEVEL MINIMUM PREMIUM SAMPLE ENTRY
(**E** has been Keyed in PW Control File)

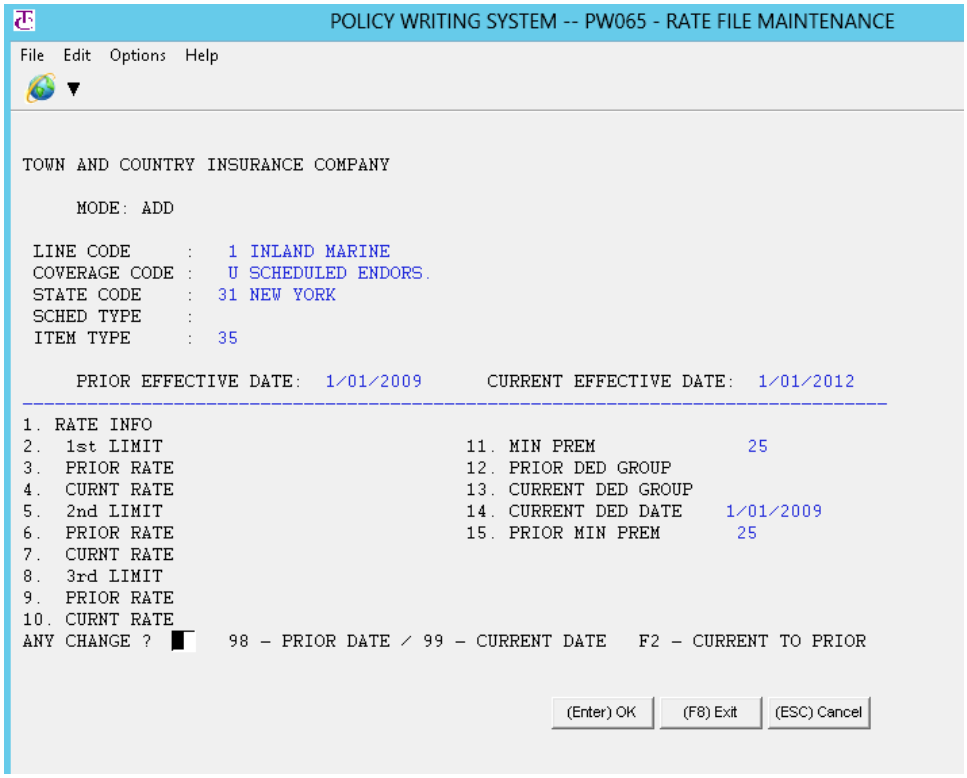
Key each schedule for which Minimum Premium is applicable.
Leave Item Blank.
Leave Rate Info Blank.
Key the Minimum Premium.
Key the current Ded Date.
Key the prior Min Premium.



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ITEM GLOBAL LEVEL MINIMUM PREMIUM SAMPLE ENTRY
(**I** has been keyed in the PW Control File)

Leave Schedule Blank.
Key each **I**tem for which Minimum Premium is applicable.
Leave Rate Info Blank.
Key the Min Prem.
Key the Current Ded Date.
Key the Prior Min Prem Date.



If Rate Info is used to further breakdown rates for Scheduled Item types, minimum premium may be entered accordingly using the Rate Info field.

If Schedule Type and Item Type are both keyed, a minimum premium may be keyed for each specific combination.

*** NOTE:** Print the Schedule/Item Type Table for a list of Schedule and Item Codes. (From SF, Tables File Maintenance, Print Tables File List, Select Schedule/Item Type Table).

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Prior to using the MSO BOP program, the supporting files need to be setup. These include PW300 the Policy Writing Control File, PW066 MSO Rates File, PW072 Commercial Classification File, and the PW070 Endorsements File.

Add a Line of Business in the Line of Business Table. The Company Line can be any line of business relevant to the company. The Bureau Line of Business must be 91, the MSO assigned code.

In the Policy Writing Control File (from PW F1 Utilities, Edit Master Record), add the line of business to 16. LINES RATED. On the BU 04 13 screen, enter the date the MSO BOP rating will take effect (Call T&C for the password). Next, enter the Supplemental Declaration Limit Defaults for BU 04 13. At Any Change, key enter and Enter the limit defaults for BU 04 03.

In PW066 Rate File Maintenance (artisan/BOP), enter the Rates needed for rating MSO BOP policies. For all rates, the Line Code is the Company Line of Business assigned in the Table File. The State Code is the code for your state.

Building Rates: Coverage A

Occupancy	1 – Apartment 2 – Office 3 – Mercantile
Protection	1, 2 or 3
Construction	1 – Type A (Frame) 2 – Type B (Non Combustible) 3 – Type C (Masonry Non Combustible) 4 – Type D (Fire Resistive)

Basic Named Perils: Coverage B

Rate Number	1 – 9
Protection	1, 2 or 3
Construction	1 – Type A 2 – Type B 3 – Type C 4 – Type D

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Expanded Coverage Premium: Coverage C

Rate Group	1 – 11
Limit	Enter the High End of the Contents Limit Span

Liability: Coverage L

Amount	Limit of Liability *Please note a limit of liability should be entered for the basic limit.
Rate	Enter zero
Surcharge factor	1.0

Fire Legal Liability: Coverage O

Amount	Fire Legal Limit *Please note a limit of liability should be entered for the basic limit.
Rate	Enter zero

Policy Deductible: Coverage X

Table	1
Amount	Deductible Amount

Wind Deductible: Coverage X

Table	2
Amount	Policy Deductible Amount
Rate	Factor for that deductible

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Optional Endorsements: Coverage U

Endorsement Code	If it is not known, key enter with the End Code blank and a drop down list of valid endorsements will appear.

1 - Accounts Receivable
2 - Building Law
3 - Building Glass
4 - Glass Per Pan
5 - Customer Property
6 - Utility Service
7 - Mechanical Breakdown
8 - Off Premises A
9 - Off Premises B
10 - Personal Effects
11 - Debris Factor
12 - Debris Removal
13 - Fire Dept Service Charge
14 - Fire Extinguisher
15 - Outdoor Sign
16 - Outdoor Ded
17 - Pollution Cleanup
18 - Pollution Deductible
19 - Theft Furs
20 - Theft Jewelry
21 - Jewelry Waiver
22 - Trees Per Occ
23 - Tree Ea.
24 - Valuable Papers
25 - Fire Extinguisher
26 - Employee Dishonesty
27 - Indoor Glass
28 - Barber Shop Liability
29 - Beauty Shop Liability
30 - Druggist Liability
31 - Funeral Directors Liability
32 - Optical Liability
33 - Employee Benefits
Table 1 Rate Table 2 Ded
34 - Water Damage
35 - Liquor Liability
36 - Uninsured Motorist
37 - Incidental Professional
38 - Outdoor Glass
39 - Additional Insured BU0404
40 - Additional Insured BU0601
41 - Additional Insured BU0602
42 - Additional Insured BU0603
43 - Additional Insured BU0604
44 - Additional Insured BU0605
45 - Additional Insured BU0606
46 - Additional Insured BU0607
47 - Additional Insured BU0608
48 - Additional Insured BU0609
49 - Additional Insured BU0616

Please note not all of the Codes listed above will require rates.

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Enter the Endorsements associated with the Manual. The code is listed as it is to be put into the PW070 Endorsement File Maintenance.

Endorsement Code	Description
BU0403	Supplemental Declaration
BU0413	Supplemental Declaration
BU0282	Employee Dishonesty
BU0375	Indoor Glass
BU0193A	Barber Liability
BU0193B	Beauty Liability
BU0194	Druggist Liability
BU0195	Funeral Directors Liability
BU0192	Optical/ Hearing Aid Services
MCL425	Employee Benefits
MCL426	Employee Benefits – Supplemental Declaration
BU0197	Liquor Legal Liability
MCM815	Uninsured and Underinsured Motorist
MCM828	Uninsured and Underinsured Motorist
BU0191	Incidental Professional
BU5001	Deleted Money & Securities
BU5003	Water Backup
BU5008	Fire Legal Liability Additional Charge
BU0404	Additional Insured
BU0601	Additional Insured
BU0602	Additional Insured
BU0603	Additional Insured
BU0604	Additional Insured
BU0605	Additional Insured
BU0607	Additional Insured
BU0608	Additional Insured
BU0609	Additional Insured
BU0616	Additional Insured

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PW072 Commercial Classification File Maintenance

State	State Code
Line	**Bureau Line of** Business Code (91)
Bureau	MSO
Description	Class Description
Code	Code Assigned by MSO (Call T&C for a BOP Occupancy Class List if needed)
Type	(M)ercantile (A)partment (O)ffice (U)ser Defined
Rate Group	Basic Named Perils Group
Expanded Coverage Group	*for: (1) use Rate Group 11 (2) use Rate Group 12 (3) use Rate Group 13 (4) use Rate Group 14 (5) use Rate Group 15
Effective Date	Date Current Side is to take effect
Extra Endorsements	Enter the Endorsement Code of any extra endorsements that are to be put on the policy whenever this class is used. ***Note:*** *The Endorsement Code must match the Code that was used in the Endorsement File when this endorsement was set up.*

FURTHER EXPLANATION:

If adding a new classification (i.e. Cell Phone Stores) that is not already in the INS PRO Classification File, first contact MSO to find out which class code they have assigned to it.

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In the Policy Writing BOP Maintenance Menu, select add a policy. You will be prompted to enter the name and address information. The user may choose to enter Mortgagee/Location/Additional Insured Information (SF012).

For the first location and building, the system will automatically default to Loc 1, Bldg 1. The user will be prompted to enter all subsequent Locations and Buildings on the policy whenever they go through Add mode again on this policy number.

Enter the Form of the policy when prompted:
- Basic - Form 1,
- Expanded - Form 2, and
- Named Perils - Form 3.

The basic standard endorsements that were previously entered for each form will display. The form code also triggers the correct Supplemental Coverage limits to default on the Optional Coverage Screen.

The user will be prompted to enter the Business Description. They may choose to enter the Class Code if it is known. If the code is not known, key Enter past the class code to the Business Description Field. Enter the first letter of the Business Description of the policy. A list of valid classes that were previously entered in the Commercial Classification File will appear. Select the Description of the policy.

After keying Enter, a series of rating information questions will be displayed. ***It is important to enter valid information on this screen as it affects the rating of the policy***:

- Enter the **policy deductible and wind deductible** if applicable.
- Enter the appropriate **territory code**. *Please note that this triggers the appropriate territory factor to get applied to the policy.* To apply the territory surcharge for Pittsburgh, use a territory code of 31.
- If the **construction code** is not known, simply key enter and a list of valid construction codes will appear for selection.
- Select the correct **protection code** or if it is not known, choose from the drop down list.
- Select if **Replacement Cost** is applicable to the building coverage and then the **property coverage**. *If ACV is entered, the ACV*

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adjustment factor will be applied to the building and/or property premium.

- Enter a "Y" in the sprinklered field if the **sprinklered adjustment** should apply. This triggers the sprinklered factor to apply to the policy.
- Select the **occupancy** of the policy. *If an occupancy code of Single Owner is entered (S), the single occupancy factor will automatically get applied to the property coverage. If the occupancy code of Vacant is entered, the vacancy factor will automatically get applied to the building coverage.*
- Entering a "Y" in the **Theft Excluded** field will cause the system to automatically reduce the Expanded Coverage Premium.
- Select if **Loss of Income** is applicable to the policy. *An entry of "N" will automatically apply the Deleted Loss of Income factor. An entry of "L" will apply the Limited Loss of Income factor to the property coverage.*
- Enter the **Inflation Percentage** if any.
- Choose if **Building Law Coverage** is applicable to the policy. An answer of "Y" will cause the system to prompt for the Percentage. Enter the appropriate percentage. The system will automatically surcharge the 5% for each 10% increase after deducting the initial 10% extension from the percentage entered.

At this point in the policy entry, the user will have the opportunity to enter any adjusting endorsement information.

Entering the Adjustment code will cause the system to read the Endorsement File and add that adjustment to the policy. The user has the opportunity to enter any A (adjustment to the base), X (adjustment to the A rate), Y (adjustment to the B rate) or L (adjustment to individual premiums) endorsements. These adjustments will be applied in the rating program so that the premium that is shown on the screen includes these modifications. The user may at this time enter any other premium bearing or non-premium bearing endorsements that are pertinent to the policy. *Please note that this screen will appear again after the Optional Coverage Endorsement entry screen.*

Adjusting endorsements can only be added on the first PW025 Endorsement Screen so they can be applied to the Coverage premium.

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There are two endorsements that cause additional rating to apply:

1. Entering the BU 50 01 endorsement, using an Endorsement Code of BU5001, causes the **Deleted Money & Securities Factor** to get applied to the Property premium.**

2. Entering the BU 50 08 endorsement, using an Endorsement Code of BU5008, causes the **Fire Legal Liability additional flat charge** to apply.

Upon entering the Coverage Limits screen, the system will get the deductible rate for the policy deductible and display the percentage surcharge/credit for it. If the system cannot find the deductible, the user will be prompted to manually enter the factor. If the system cannot find any of the rates for the limit or deductible on this screen, the special rated flag will be set causing the policy to special rate. Enter the **limits of the policy. *The premiums displayed are the manual rate with the above-mentioned factors, deductibles and aggregate factors applied to it.***

On a new policy, the Supplemental Declaration default limits are read out of the Policy Writing Control File and displayed on the Optional Coverage screen. The user may elect to increase the limits shown.

Select the number of the coverage to increase (if one of the supplemental coverage screen) or add (if one of the optional coverage endorsements). A window will appear prompting the user to enter rating information. The premium for the coverage will display under the premium. The endorsement will be added to the policy as well.

An error message, "Endorsement not on File" is caused when the system cannot find the endorsement code in the endorsement file. See Set up Instructions for MSO BOP for a list of valid endorsements and their codes.

The Line of Business has been coded to default the first two digits to the company line of business and the last two to either 00 for Property Coverages and 60 for Liability Coverages. Each of the Optional Additional Endorsements has up to 4 lines of description that will print on the declaration.

When adding the various Additional Insured endorsements, the first window will prompt the user if they are Adding, Changing/Inquiring or

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Deleting the endorsement. The next window to appear will prompt the user to select which Additional Endorsement Form they are adding.

The second PW025 Endorsement Screen displays all of the previously added endorsements as well as the Additional Endorsements added to the policy. ***At this time any other Premium Bearing Endorsements or Non Premium Bearing endorsements that were not entered previously can be added to the policy.*** Adjusting endorsements should be added on the first PW025 screen as described above.

The final screen lists the Premium Records created during the policy entry. Verify the total premium for the policy. A series of questions will then prompt the user if they want to print a Declaration or Create Premium Records. These questions should be answered according to your company procedures. Answer "Y" to "Add more locations to the policy" to enter additional Building/Locations if there is more than one on a policy.

****** Money and Securities (Coverage D) does not generate its own premium. It is a factor applied to the Property (Coverage B) premium. Captured from the MSO BOP Manual:

Money and Securities (Coverage D)
Available only when Coverage B is provided under Expanded Coverage unless BU 50 01 applies. Show in Declarations.
Basic Limit – $10,000 On Premises and $2,000 Off Premises.

(a) To Delete Coverage – Apply factor of .50 to the applicable Expanded Coverage additional premium for all locations for the "First $10,000." The product is the credit for deletion of Coverage D. If BU 05 21 (Theft Exclusion) applies, do not delete Coverage D.

(b) If BU 50 01 applies, charge an additional premium determined by applying a factor of .50 to the "First $10,000" premium in the Expanded Coverage Premium Table.

(c) To Increase Coverage – Apply factor of .50 to the applicable Expanded Coverage additional premium for all locations for the "First $10,000." The product is the additional premium for a revised limit of $15,000 On Premises and $3,000 Off Premises.

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	DESCRIPTION	CODE
ITEMS:		
	Produce	1
	Livestock	2
	Contents and Personal Property	3
	Non-Specifically Insured Equipment	4
	Private Power and Light Poles	5
	Outdoor Radio and Television Equipment	6
	Specifically Insured Equipment	7
	Windmills and Wind Chargers	8
	Barns and other Farm Structure	9
	Dwellings and Private Structures	10
	Silos	11
	Trailers and Mobil Homes	12
	Commercial Property	13
**	Vandalism and Theft (PA Fire Declarations only)	14
**	Policy Liability	15

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A. PROCEDURE

POLICY WRITING
RATE & ENDORSEMENT FILE MAINTENANCE
PW065 RATE FILE MAINTENANCE

PLEASE SELECT
1. ADD RECORDS
2. CHANGE/INQUIRE
3. DELETE RECORDS

```
PLEASE SELECT:

       1. ADD RECORDS

       2. CHANGE/INQUIRE

       3. DELETE RECORDS
```

Select Add, Change/Inquire or Delete Records

NOTE: When entering data on the rating screen, "LINE" refers to the Company Line of Business, "COVERAGE" to the type of coverage, and "STATE" to the state whose rates are being entered.

```
    MODE: ADD

LINE CODE      :  32 HOMEOWNERS
COVERAGE CODE  :   A DWELLING
STATE CODE     :  32 NORTH CAROLINA
PREM GROUP     :     1
FORM CODE      :   1 Basic

    PRIOR EFFECTIVE DATE:  1/01/2009      CURRENT EFFECTIVE DATE:  1/01/2009
--------------------------------------------------------------------------------
1. AMOUNT        1,000
2. PRIOR ACV
3. PRIOR RC
4. CURRENT ACV
5. CURRENT RC
```

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Refer to "TB Condominium Rating" for further information on setting up the Condominium Rate Date.

COVERAGE A:

ZONE = Key the Premium Group.
FORM = Key 1, 2, 3, etc.

* If Condominium Rating is set up in the Policy Writing Control File, Coverage A rates should be entered using a Form 6 code.

Key the Prior and Current Effective Date.
Key the Coverage Amount.
Key the Prior and Current ACV and RC Rates.

COVERAGE B:

No extra information needed.

COVERAGE C:

ZONE = Key the Premium Group.
FORM = Key 4 or 6.

* If Condominium Rating is set up in the Policy Writing Control File, Coverage A rates should be entered using a Form 6 code.

COVERAGE D:

No extra information needed.

COVERAGE L (Liability):

(For MHO, ZONE = Key Zero)
TABLE = Key Zero for 1-2 Family.
Key 1 for 3-4 Family (if split Key 1 for 3, 2 for 4 Family).
FORM = Key 1

* If Condominium Rating is set up in the Policy Writing Control File, Coverage A rates should be entered using a Form 6 code.

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COVERAGE R (Additional Residence – Renter to Others):
NO. OF FAM. = Key the Number of Families.
FORM = Key 1.

COVERAGE X (Deductible):
FORM = Key 1.

COVERAGE Y (Additional Residence – Occupied by an Insured):
NO. OF FAM. = Key the Number of Families.
FORM = Key 1.

B. CHANGE RATES



At Any Change:
Key “98” to Change only the Prior Effective Rate Date.
Key “99” to Change only the Current Effective Rate Date.
Key <F2> to Move the Current Effective Rate Date to the Prior Effective Rate Date and Move the Current Rate to the Prior Rate. This clears the current rate field for entry of a new current rate.

C. PRINT RATES

Use **PW090** PRINT RATES FILE to print the rates.

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Schedules:

CODE	DESCRIPTION	URB	AAIS
11	Farm Schedule	FL-300EC	
12	Farm Schedule	FL-300W	
13	Supplemental Schedule	FL-310EC	
14	Supplemental Schedule	FL-310W	
15	Schedule of Farm Property-Cov E	ML-300	FO-300
16	Schedule of Farm Property-Cov E	ML-300OW	FO-300OW
17	Schedule of Barns & Buildings-Cov F	ML-303	FO-303
18	Schedule of Barns & Buildings-Cov F	ML-303OW	FO-303OW
19	Farm Produce-Seasonal Variation	ML-391	
20	Specific Livestock Form	MR-31	
21	Blanket Livestock Form	MR-32	
22	Pro Rata Livestock Form	MR-33	
23	Livestock Breeding Form	MR-34	
24	Farm Machinery & Equipment Form	MR-41	IM-850
25	Farm Machinery & Equipment Form	MR-41A	IM-851
26	Specific Livestock Form	MR-310	IM-860
27	Blanket Livestock Form	MR-321	IM-861
28	Pro Rata Livestock Form	MR-330	
31	Miscellaneous Property	MR-52	IM-903
32	Personal Articles Coverage	MR-53	IM-175
33	Miscellaneous Property Floater	MR-54	IM-176
34	Computer Coverage	MR-61	
35	Contractors' Equipment Form	MR-71	IM-810
36	Contractors' Equipment Form	MR-72	IM-811
37	Repairman's Floater	MR-73	
38	Equipment Rental Reimbursement Agmt.	MR-74	
39	Installation Floater	MR-75	
40	Tools and Equipment Coverage	MR-78	
41	Tools and Equipment Coverage	MR-79	
42	Tools and Equipment Coverage	MR-80	
43	Additional Acquired Property	MR-81	
44	Satellite Antenna Coverage	MR-82	IM-235
46	Fine Arts Coverage	MR-85	
47	Valuable Papers & Records	MR-86	
48	Accounts Receivable	MR-87	
49	Physicians & Surgeons Equipment	MR-88	
50	Signs	MR-89	IM-663
51	Musical Instruments	MR-90	
52	Trailers	MR-91	
53	Surveyor's Property	MR-101	
54	Outboard Motorboat Coverage		IM-300

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CODE	DESCRIPTION	URB	AAIS
55	Scheduled Personal Property		ML-61
56	Gun Coverage		IM-212
57	Scheduled Property Coverage		IM-901
58	Scheduled Property Coverage		IM-902
59	Miscellaneous Property Coverage		IM-904
60	Sports Equipment Floater	MR-56	
61	Deferred Payment Floater	MR-57	
62	Exhibition Floater - Includes Theft	MR-58	
63	Exhibition Floater - Excludes Theft	MR-59	
64	Pedigreed Animals Floater	MR-60	
65	Installation Floater-causes not otherwise excluded	MR-76	
66	Golf Carts	MR-102	
67	Transit Coverage-Common-causes not otherwise excluded	MR-103	
68	Transit Coverage-Private-causes not otherwise excluded	MR-104	
69	Transit Coverage - Common - specified causes	MR-105	
70	Transit Coverage - Private - specified causes	MR-106	

ITEMS

CODE	DESCRIPTION
1	Produce
2	Livestock
3	Personal Property
4	Non-Specifically Insured Equipment
5	Private Power and Light Poles
6	Outdoor Radio and Television Equipment
7	Specifically Insured Equipment
8	Windmills and Wind Chargers
9	Barns
10	Dwellings and Private Structures
11	Silos
12	Trailers and Mobile Homes
13	All Other
14	Accounts Receivable
15	Bicycle
16	Coin Collection
17	Fine Arts - Personal Including Breakage

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CODE	DESCRIPTION
18	Fine Arts - Personal Excluding Breakage
19	Fine Arts - Commercial Including Breakage
20	Fine Arts - Commercial Excluding Breakage
21	Furs
22	Golfer's Equipment/Golf Carts
23	Jewelry
24	Musical Instruments - Personal
25	Musical Instruments - Professional
26	Dance Bands and Orchestras
27	Other Bands and Orchestras
28	Personal Effects
29	Photographic Equipment - Personal
30	Photographic Equipment - Commercial
31	Silverware
32	Stamp Collection
33	Wedding Presents with Breakage
34	Wedding Presents without Breakage
35	Computer Coverage
36	Computer Coverage - Media
37	Computer Coverage - Extra Expense
38	Physicians & Surgeons Equipment
39	Physicians & Surgeons Equipment - Carried
40	Signs
41	Boats
42	Outboard Motors
43	Boat Trailer
44	Utility Trailer
45	Camper Trailer
46	Other Trailer
47	Valuable Papers and Records Unspecified
48	Valuable Papers and Records Specified
49	Saucon Credit
50	Guns & Gun Accessories
51	Livestock - Optional Coverage
60	Additional Expense

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SMP/CFire rate entry is completed in PW064 Rate File Maintenance (commercial).

Minimum Premium:

Coverage Code	**Z**
LOB Code	17 (Cfire), 5 (liab), 8 (SMP)

Deductible:

Coverage Code	**X**
LOB Code	17
Table	1 = Fire 2 = Extended Coverage
LOB Code	5
Table	3 = LS55, 4 = LS56
Subtable	1 = Personal Liability, 2 = M & C, 3 = Products Compl Ops

Class Rates:

Coverage Code	**C**
LOB Code	17
Territory	1 = Remainder State, 2 = NYC
Protections	1 = Prot, 2 = Semi, 3 = Unprot, 4 = Highly Prot
Prior Since	1 = Since 1960, 2 = Prior 1960
Rate Group	1 – 23

Special Class Rates:

Coverage Code	**S**
LOB Code	17
Class Code	501 – 547 *(A drop down list will appear if unknown)*
Sub Class	*(A drop down list will appear if unknown)*

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Business Property:

Coverage Code **B**

LOB Code 17

Class Code 1 – 6

Optional Coverages:

Coverage Code **U**

LOB Code **17 = (Cfire)**
(A drop down list will appear if unknown)
See List of Commercial Fire Endorsements on page 5 for code numbers

LOB Code **5 = (Liability)** See List of Liability Endorsements on page 6 for code numbers

LOB Code **6 = (Glass)** *See List of Glass Endorsements on page 4 for code number*
Enter Width/Length accordingly

Coverage Code F = Factor Tables
M = Multipliers
X = Deductible

LOB Code **9 = (Burglary)** *See List of Burglary Optional Endorsements on page 4*

If applicable to the endorsement also enter the following:

Coverage Code F = Factor Tables

Coverage X = Deductible

NOTE: *For Optional Coverage U type endorsements that appear on the List of Commercial Fire Endorsements on page 5, rates are entered in PW064 as* ***LOB 17.***
For Optional Coverage U type endorsements that appear on the List of Liability Endorsements on page 6, rates are entered in PW064 as ***LOB 05.***

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Factor Tables:

Coverage Code	**F**
LOB Code	17
Table	999, 998 & 997 *See screens for factors sporadically placed in the manual*
LOB Code	5
Table	996 & 995 *See screens for factors sporadically placed in the manual* 1 = Increased Limits Bodily Injury 2 = Increased Limits Property Damage 3 = Increased Limits Personal Liability 4 = Increased Limits Medical Payments 5 = Increased Limits Medical Payments 1-2 Family Dwellings Only 6 = Increased Limits Owners & Contractors Protective 7 = Increased Limits Products Completed Operations 8 = Increased Limits Storekeepers 9 = Increased Limits Storekeepers Medical Payments

Liability Rates:

Coverage Code	**L**
LOB Code	5
Territory Code	1 - 19 *(as defined in URB GL manual)* 20 = Products/Completed Operations
Class Code	(as appropriate)
Minimum Premium	Enter with each record if applicable
Type	1 = Owners Landlords Tenants 2 = Storekeepers 3 = Personal Liability 4 = Personal Liability Farm 5 = Manufacturers Contractors 6 = NYC LS1 7 = NYC (FL-CPL) 8 = NYC (FL-OLT) 9 = LS-8

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Aggregate Limits:

Coverage Code **G**

LOB Code 5

Aggregate Limit

Each Occurrence Limit

List of Burglary Optional Endorsements

Endorsement Name	Endorsement	Code #
Mercantile Opens Stock Burglary	SF56	2
Mercantile Open Stock Burg & Theft	SF57	3
Storekeepers Burglary & Robbery	SF58	33
Mercantile Robbery & Safe Burglary	SF62	34
Money & Securities Broad Form	SF63	35
Church Theft	SF59	43
Combination Crime Endorsement	SF61	44
Combination Crime Endorsement	SF61A	45
Liability for Guests Property	SF60	46
Storekeepers Burglary & Robbery	SF58A	47
Burglary of Money & Securities	F58B	48
Money & Securities Broad Form	SF63A	49

List of Glass Endorsements

Endorsement Name	Endorsement	Code #
Glass Coverage	SF79	36

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List of Commercial Fire Endorsements

Endorsement Name	Endorsement	Code #
Builders Risk Renovation	SF21	1
Replacement Cost Provision	SF27	4
Sprinkler Leakage	SF30	5
Gross Earnings	SF40	6
Ordinary Payroll Exclusion	SF41	7
Ordinary Payroll Limited Coverage	SF42	8
Loss Earnings	SF43	9
Extra Expense	SF44	10
Loss of Rents	SF46	11
Off Premises Power Clause	SF94	12
Off Premises Power Clause	SF95	13
Off Premises Power Clause	SF96	14
Off Premises Power Clause	SF97	15
Agreed Amount	SF28	16
Protective Safeguards	SF53	17
Demolition/Debris Removal	SF101	18
Real Property Liability Fire	SF64	19
Schedule Insurance endorsement	SF65	20
Refrigerated Food	SF93	21
Tenants Improvements	SF135	22
Inflation Guard	SF98	23
Increased Cost of Construction	SF103	24
Alcoholic Beverage	SF105	25
Peak Season	SF125	26
Business Property Away from Premises	SF133	27
Leasehold Interest	SF134	28
Seasonal Variation	SF391	29
Earthquake Coverage	SF398	30
Household Property	SF31	31
Loss Assessment Coverage	SF24	32
Customer Goods	SF132	37
Bailee Endorsement	SF130	38
Outside Glass	SF78	40
Demolition Coverage	SF102	41
Additional Insured	SF100	42
Optional Time Deductible (Indirect Loss)	SF348	50
Optional Time Deductible (Consequential Loss)	SF349	51
Added Water Damage Coverage	SF72	59

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List of Liability Endorsements

Endorsement Name	Endorsement	Code #
Additional Insured	LS22	1
Additional Insured	LS23	2
Additional Insured	LS19	3
Additional Insured	LS21	4
Additional Insured	LS25	5
Additional Insured Vendors Broad Form	LS71	6
Beauty of Barber Shop	LS44	7
Care Provided for Others	LS64	8
Clergy Person Professional	LS45	9
Druggist Liability	LS47	10
Employers Non-Ownership	LS50	11
Explosion, Collapse	LS26	12
Farm Pollution Liability	LS414	13
Hired/Non Owned Auto	LS50A	14
Insured Liability While Employed by Other	LS418	15
Lead Coverage	FL17	16
Liquor Legal Liability	LS34	17
Morticians Coverage	LS46	18
Sudden and Accidental Pollution	LS69	19
Water Damage Exclusion	LS75	20
Personal Injury Liability	LS49	21
Products/Completed Operations (LS1/LS3)	LS42	22
Products/Completed Operations (LS5/LS6)	LS42A	23
Products/Completed Operations No Food	LS43	24
Host Liquor Law Coverage	LS30	25
Additional Insured Secured Creditors	LS22A	27

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In PW070 Endorsement File Maintenance, enter as A type endorsement. In Valid Endorsement Lines enter SMP/CFire Lines for them *to appear in the PW025 Endorsement List*.

List of Automated Drop Down Endorsements

Endorsement Name	Endorsement Code #
Electrical Systems	ELECNC
Heating Systems not Conforming to Code	HEATNC
Premises Alarms	PREMALM
Central Station Reporting Alarm	CSAFIRE
Heating in fire proof room conforming to Code	HEATC
Masonry Veneer	MASVNER
Underwriters Laboratory Approved Fire Appliances	ULAFA

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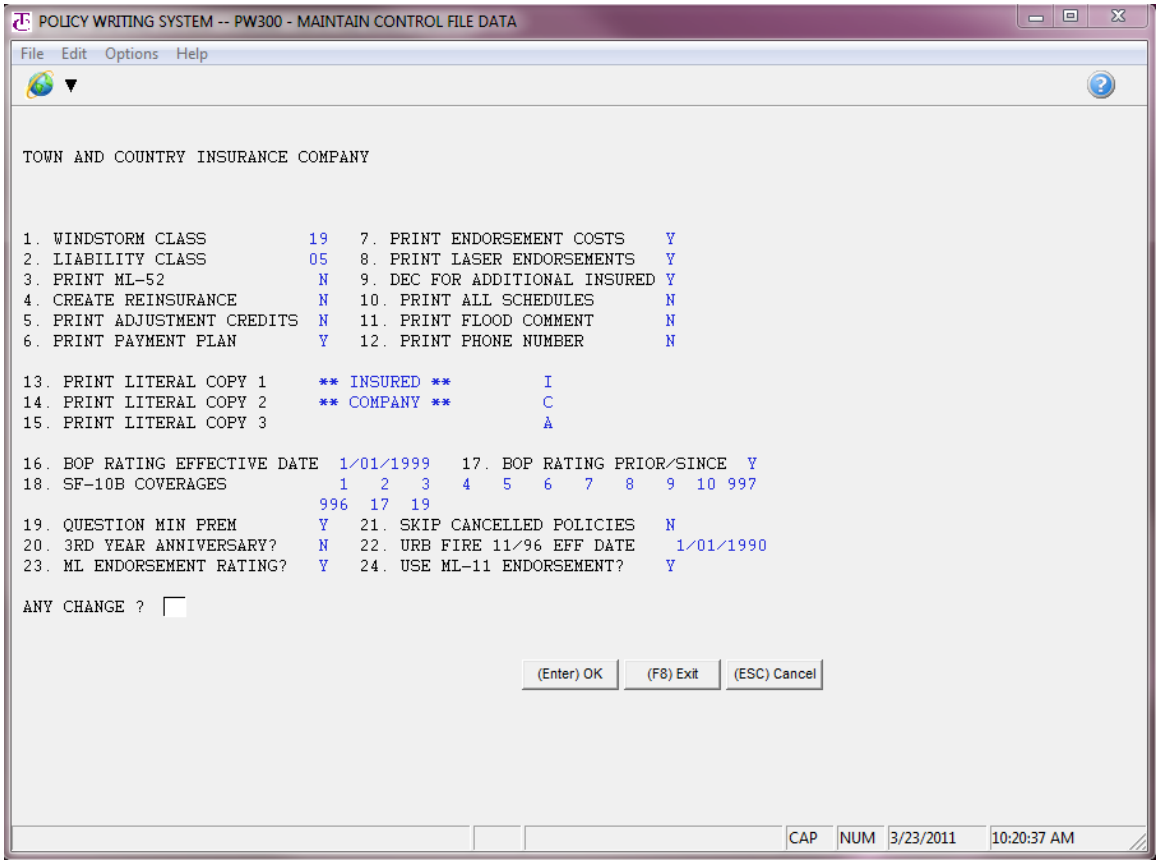
POLICY WRITING SYSTEM – PW300 – MAINTAIN CONTROL FILE DATA

BUSINESS OWNERS PERTINENT ENTRIES

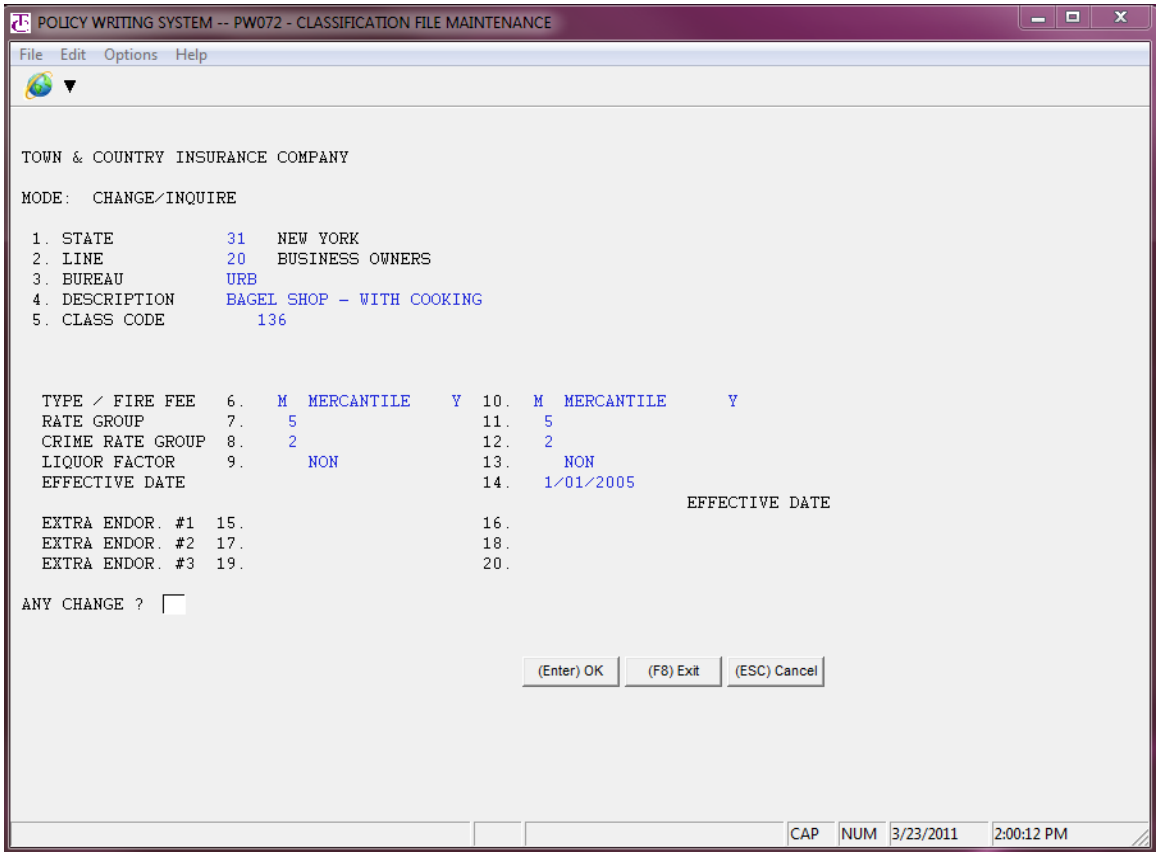
BOP RATING EFFECTIVE DATE Enter the date your company chooses to start rating Business Owners policies through Policy Writing. This date will be compared to the effective date in the Name and Address file. If the Name and Address effective date is equal to or greater than the *BOP Rating Effective Date*, the Policy Writing system will rate the BOP policy.

BOP RATING PRIOR/SINCE If your company uses *PRIOR/SINCE* rating (Prior 1960); set this switch to "Y". Otherwise enter "N" for not using prior/since rating.

SF-10B COVERAGES In the sample screen below enter the series of numbers for line 18. (1,2,3,4,5,6,7,8,9,10,997,996,17,19).



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CLASSIFICATION FILE MAINTENANCE (PW072)

State — Enter 31 for NY.

Line — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Bureau — Enter URB for the rating bureau.

Description — Enter the business classification description as you want it to appear on the declaration page.

Type — Some examples of valid Type of Business entries are:

A = Apartments	O = Offices
C = Churches	S = Service
M = Mercantile	U = User Defined

Note: Type F1 to see full list of Type Codes

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Fire Fee Key in "YES" if Fire Fee applies.

Rate Group Enter the rate group that applies to the specific type of coverage. (See URB manual).

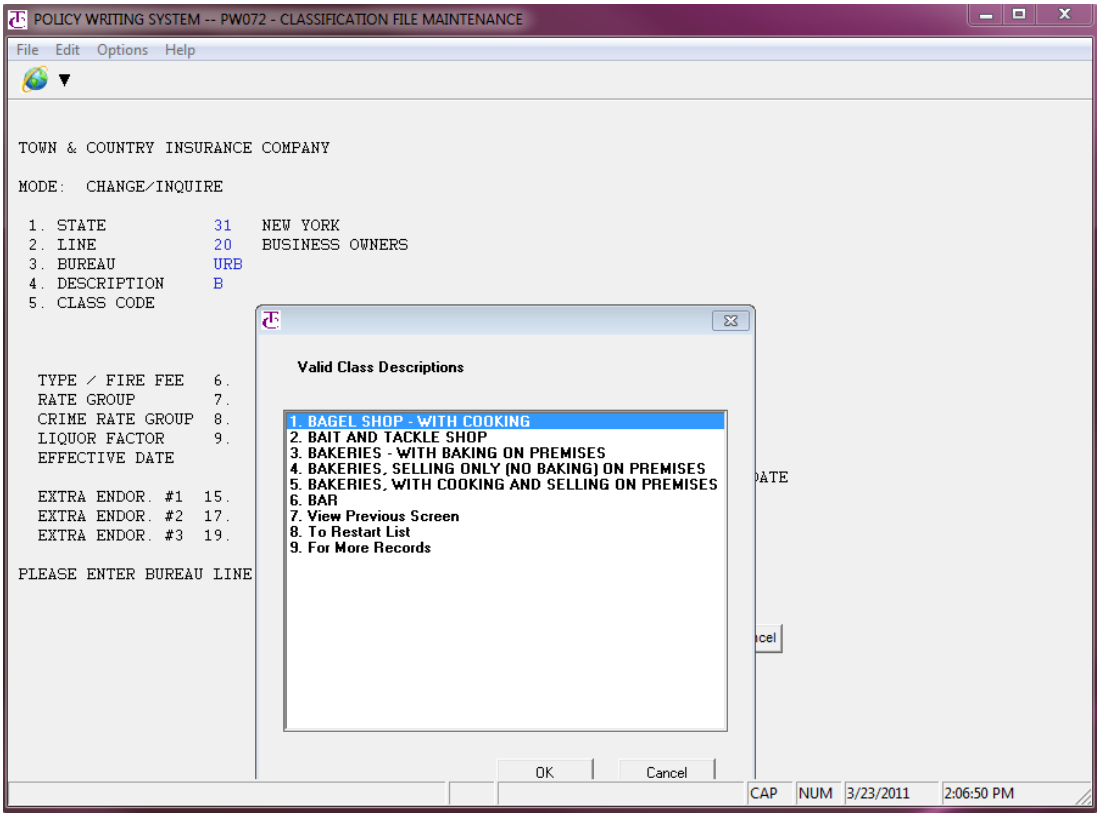
Crime Rate Group Key in if applicable

Liquor Factor
1 – Beer & Wine
2 – Clubs
3 – Package Store
4 - None

Enter the appropriate responses for the current column. The valid effective date would be the current effective date of your company's rating manual.

Key in extra endorsements if applicable.

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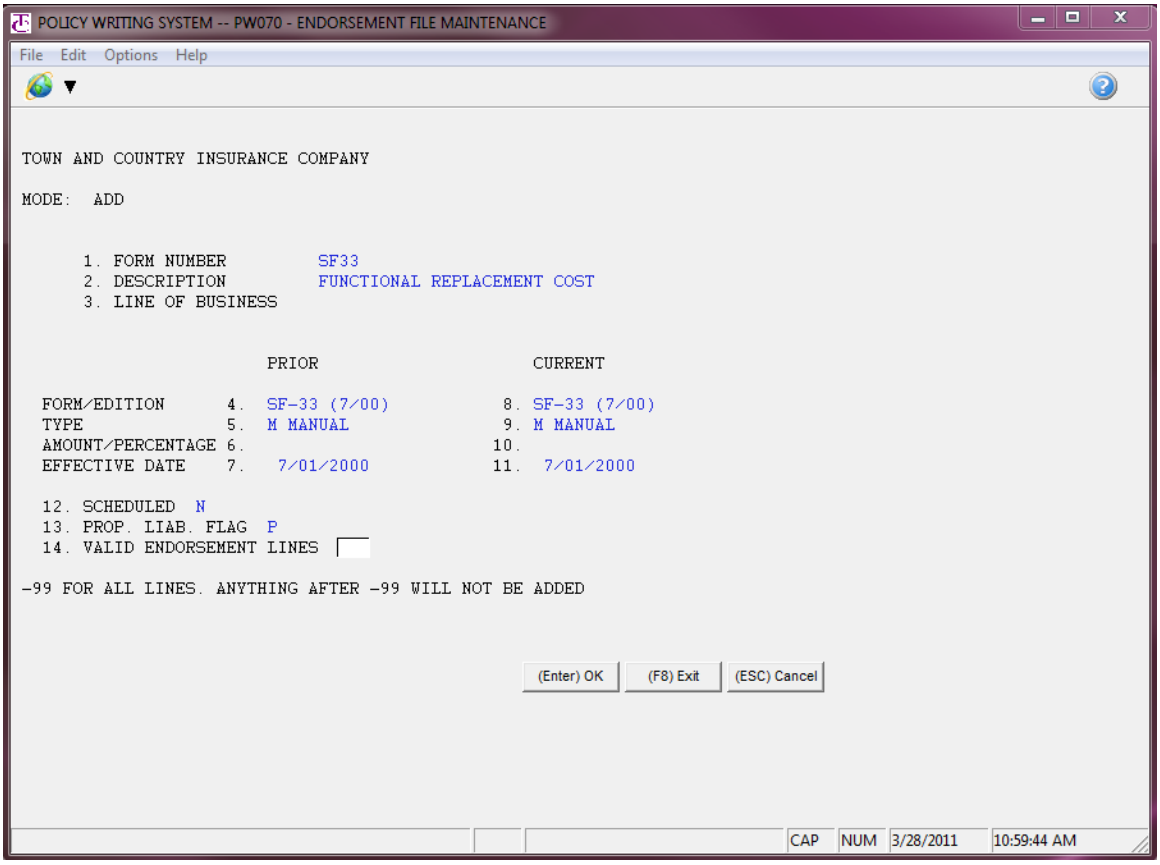


CLASSIFICATION FILE MAINTENANCE (PW072)

This is the classification file maintenance program "Change" screen. This screen illustrates if changes need to be made to any business classification, the entire business classification does not need to be entered. If the first letter of the business classification is entered, a menu box will appear and display the first six descriptions and give options to view a previous screen, restart list or display more records. If nothing is entered at the business description prompt, the menu box will display the first description on file, and gives the same options as mentioned above. After the business description is selected, the menu box will close and the remainder of the prompts will display awaiting alteration. Once any change is answered with "N" the classification will be updated with the responses displayed on this screen, the screen will clear and await the next update selected.

The entire Classification File may be reviewed by printing PW097 from PW Rate & Endorsement File Maintenance. Selection Criteria is by State (Two digit code); Line of Business (select one, or enter through for all); and Bureau.

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ENDORSEMENT FILE MAINTENANCE

Confirm the Endorsements are entered in the Endorsement File.

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select PW070 Endorsement File Maintenance
4. Enter "1" for Add Records

Form Number — Enter SF33, SF47, SF106, etc. (see Valid Coverage / Endorsement Codes table at the end of this document)

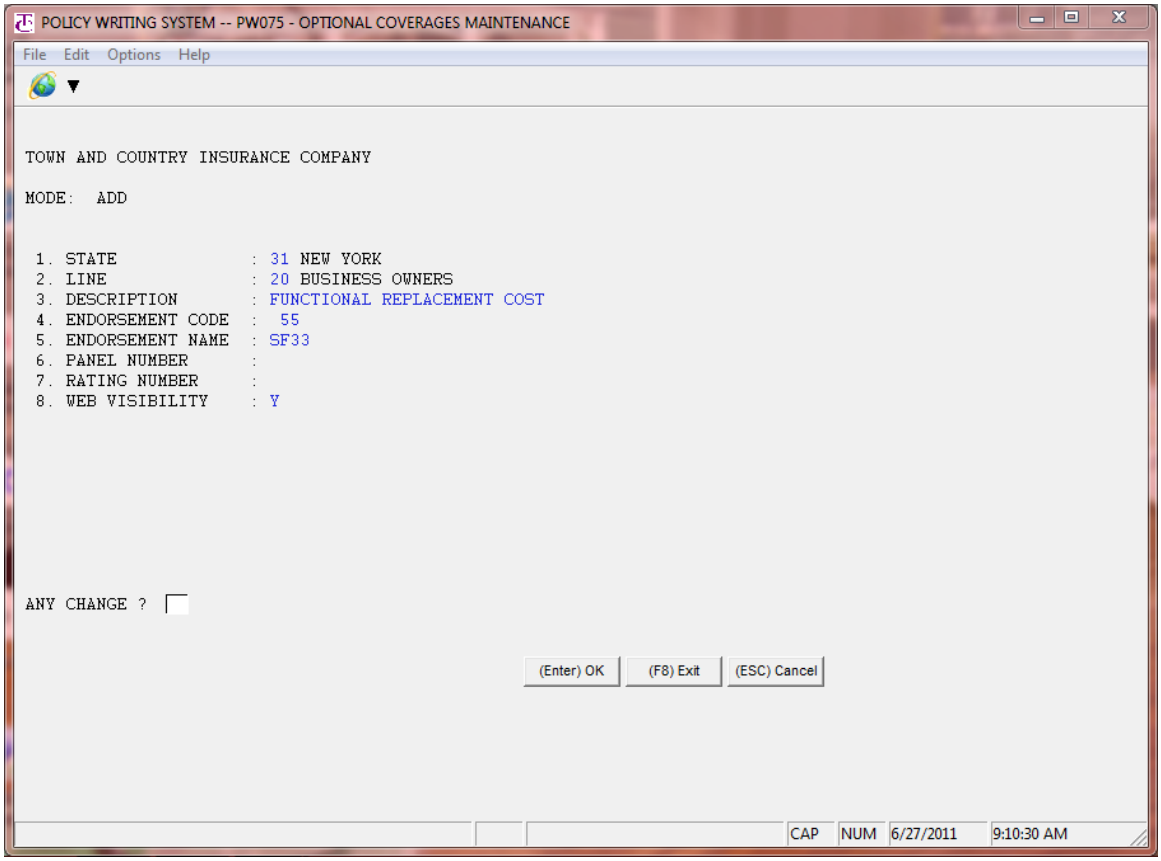
Descriptions — Match the Descriptions to the descriptions in the Optional Coverage File (see Valid Coverage / Endorsement Codes table at the end of this document)

Line of Business — Leave the field blank

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Form Editions	Enter form edition
Type	Enter M
Amount/Percentage	Leave field blank
Effective Date	Enter prior Effective Date
	Repeat steps 8 through 11 for Current Coverage
Scheduled	Enter N
Prop. Liab. Flag	Enter P for Property or L for Liability
Valid Endorsement Lines	Leave field blank

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ENTERING OPTIONAL COVERAGE DESCRIPTIONS (PW075)

State Code — Enter 31 for New York State

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Description — Enter the Description of coverage that apply (see VALID COVERAGE / ENDORSEMENT CODES table at the end of this document)

Endorsement Code — The code number is arbitrarily assigned to a particular coverage. (see Valid Coverage / Endorsement Codes table at the end of this document)
Ex. For form SF-33 Functional Replacement Cost, use Code 55.

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Endorsement Name Enter the endorsement form number the coverage belongs to. An example *BUILDING INFLATION PROTECTION* is a coverage on the SF-10B. Enter the endorsement form without hyphens. When entering the coverage for a policy, the program will automatically add the appropriate forms to the policy.

Panel Number Leave field empty

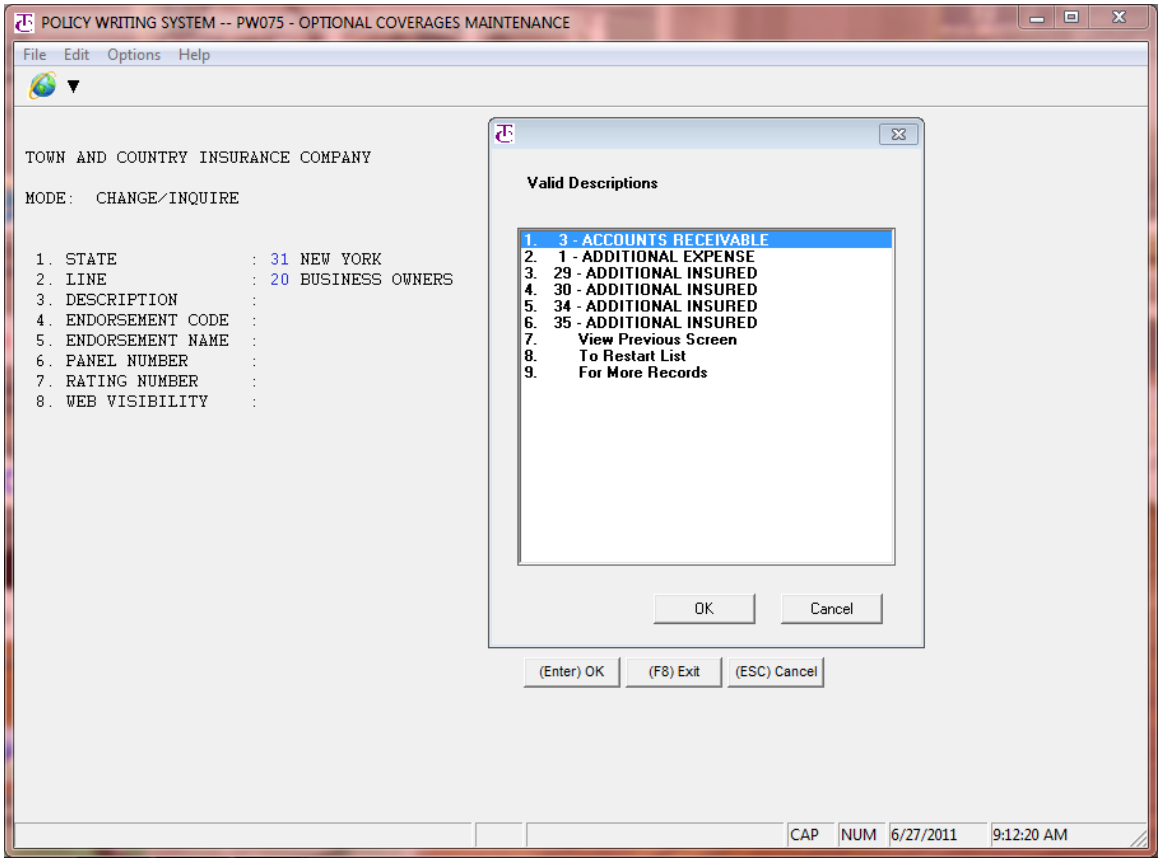
Rating Number Leave field empty

Web Visibility Enter Y if you are a Web Quoting Client and would like this coverage to be visible through the Web

Continue to enter all optional coverages until all valid endorsement codes your company uses for Business Owners are entered.

NOTE: Town and Country Computer Services will supply a starter optional coverage file. An optional coverage report will also be provided for reference. If a coverage is not listed on the report that your company uses, contact Town and Country for additional programming.

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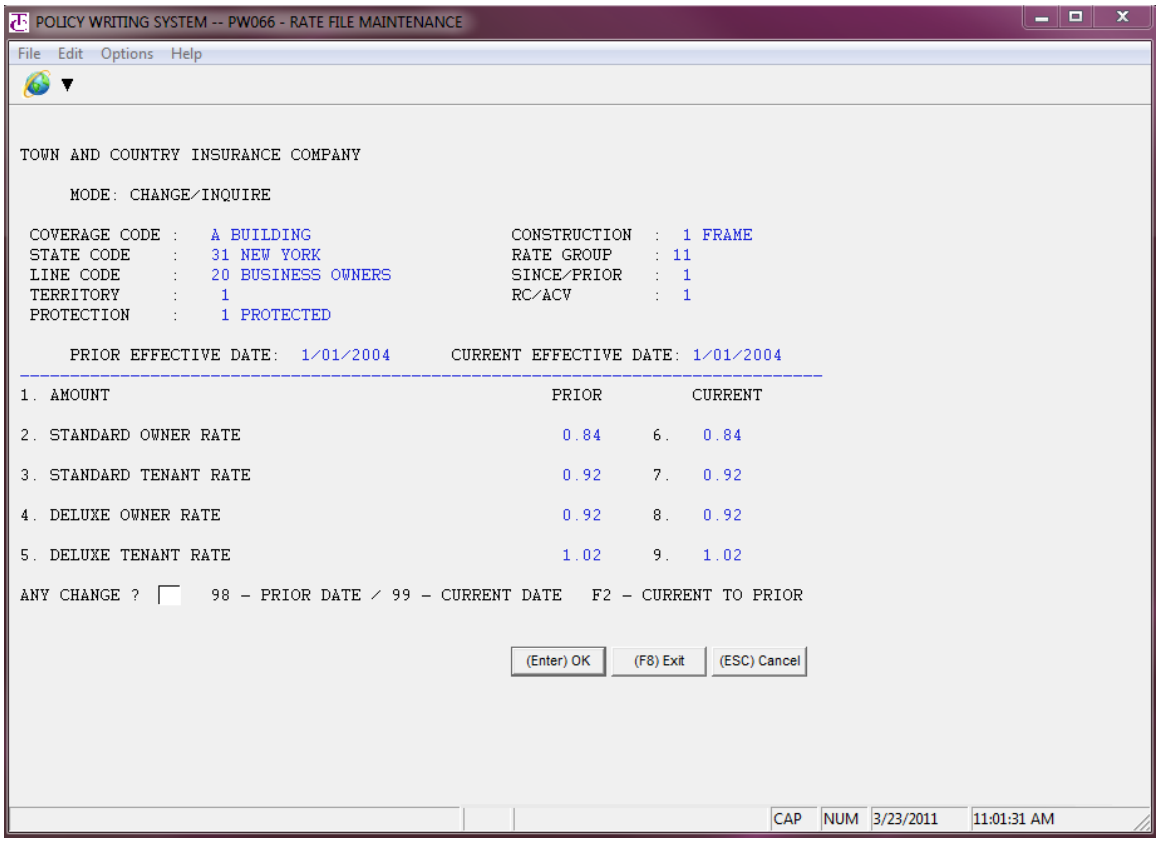


CHANGING OR INQUIRING OPTIONAL COVERAGE DESCRIPTIONS

Enter the State Code and Line Code as if adding an optional coverage description. When prompted for the description and are unsure of the spelling of the description, a blank may be entered. Entering a blank will cause a menu box to display alphabetically optional coverage descriptions that are on file. Scroll through the list until the desired optional coverage is found. The operator can either scroll forward, backward or restart the list.

When prompted for a description, if part of the description is entered, the program will search the file for that description entered. If not found, a menu box will display within the menu box starting with the description that was entered, then progressing through the alphabet giving the same options as if a blank was entered.

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ADDING BUILDING RATES (PW066)

Coverage Code Enter A for building.

State Code Enter 31 for NY

Line Code Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Territory The valid territory codes are as follows:
1 – Upstate & suburban
2 – Upstate Cities
3 – New York City
Entries are only needed for the areas your company writes in.

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Protection

The valid protection codes are as follows:
1 – Protected
2 – Semi Protected
3 – Unprotected
4 – Highly Protected
Entries are only needed for the protection classes you write.

Construction

The valid construction codes are:
1 – Frame
3 – Masonry
4 – Fire Resistive
Entries are only needed for the construction codes you write.

Rate Group

The rate group is composed of two separate numbers. The first digit is the type of exposure. (EX: 1-Service, 2-Mercantile, 3-Apartment, 4-Office, 5-Church). The second number is the rate group within each type (1 thru 5 where applicable). Rate Groups to be entered for building coverage: SERVICE 11, 12, 13 & 14. MERCANTILE 21, 22, 23, 24 & 25. APARTMENT 30. OFFICE 40. CHURCH 50. HOTEL/MOTEL 60. Building rates must be entered for each group and exposure that you plan to use).

Prior/Since

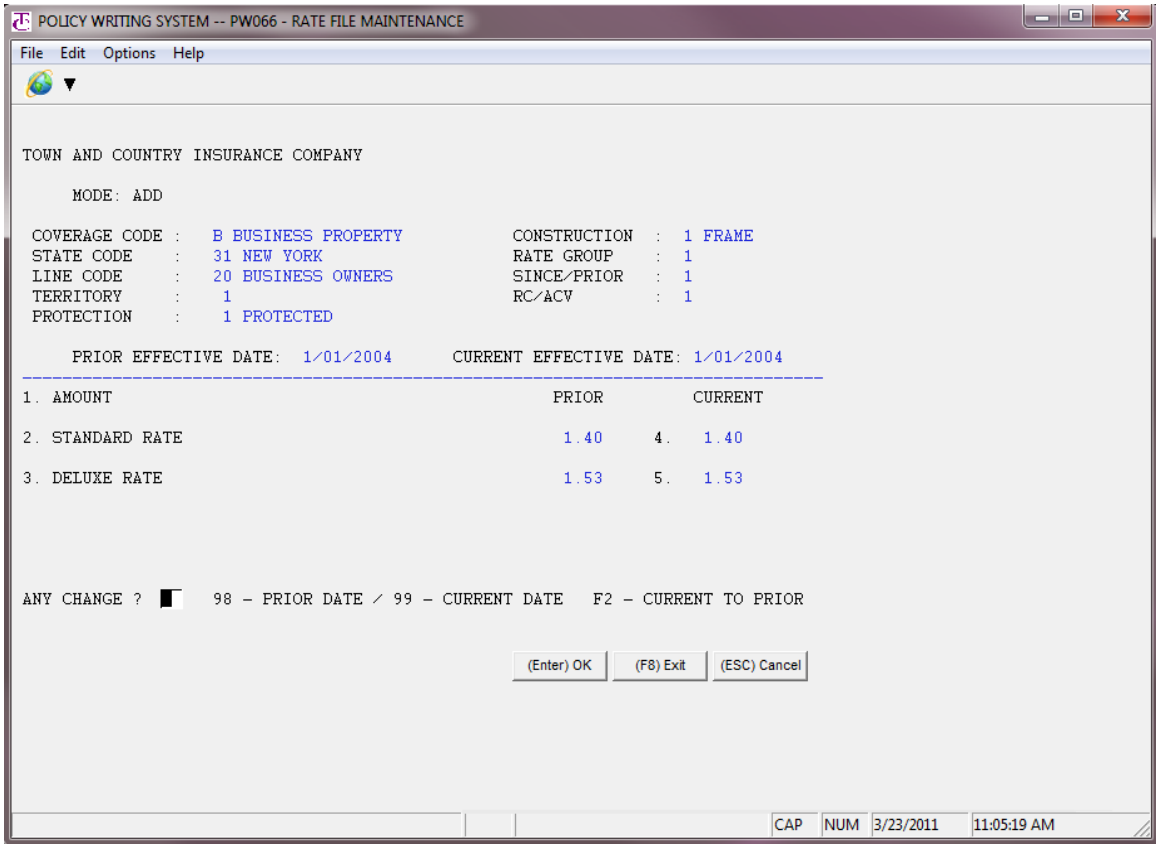
The valid Prior/Since codes are:
1 – Since
2 – Prior
If your company does not use prior/since rating, enter all rates using a code of 1.

RC/ACV

The valid Replacement Cost and Actual Cash Value codes are:
1 – Replacement Cost
2 – Actual Cash Value

Enter rates in dollar and cents format as shown in sample screen. Repeat the above steps for all territories, protections, constructions, rate groups, prior/since, (if applicable to your company) and RC/ACV codes until all building rate are entered.

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ADDING BUSINESS PROPERTY RATES (PW066)

Coverage Code — Enter B for Business Property

State Code — 31 for NY

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Territory — The valid territory codes are as follows:
1 – Upstate & suburban
2 – Upstate Cities
3 – New York City
Entries are only needed for the areas your company writes in.

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Protection

The valid protection codes are as follows:
1 – Protected
2 – Semi Protected
3 – Unprotected
4 – Highly Protected
Entries are only needed for the protection classes you write.

Construction

The valid construction codes are:
1 – Frame
3 – Masonry
4 – Fire Resistive
Entries are only needed for the construction codes you write.

Rate Group

The rate group is composed of two separate numbers. The first digit is the type of exposure. (EX: 1-Service, 2-Mercantile, 3-Apartment, 4-Office, 5-Church). The second number is the rate group within each type (1 thru 5 where applicable). Rate Groups to be entered for business property coverage: SERVICE 11, 12, 13 & 14. MERCANTILE 21, 22, 23, 24 & 25. APARTMENT 30. OFFICE 40. CHURCH 50. HOTEL/MOTEL 60.Building rates must be entered for each group and exposure that you plan to use).

Prior/Since

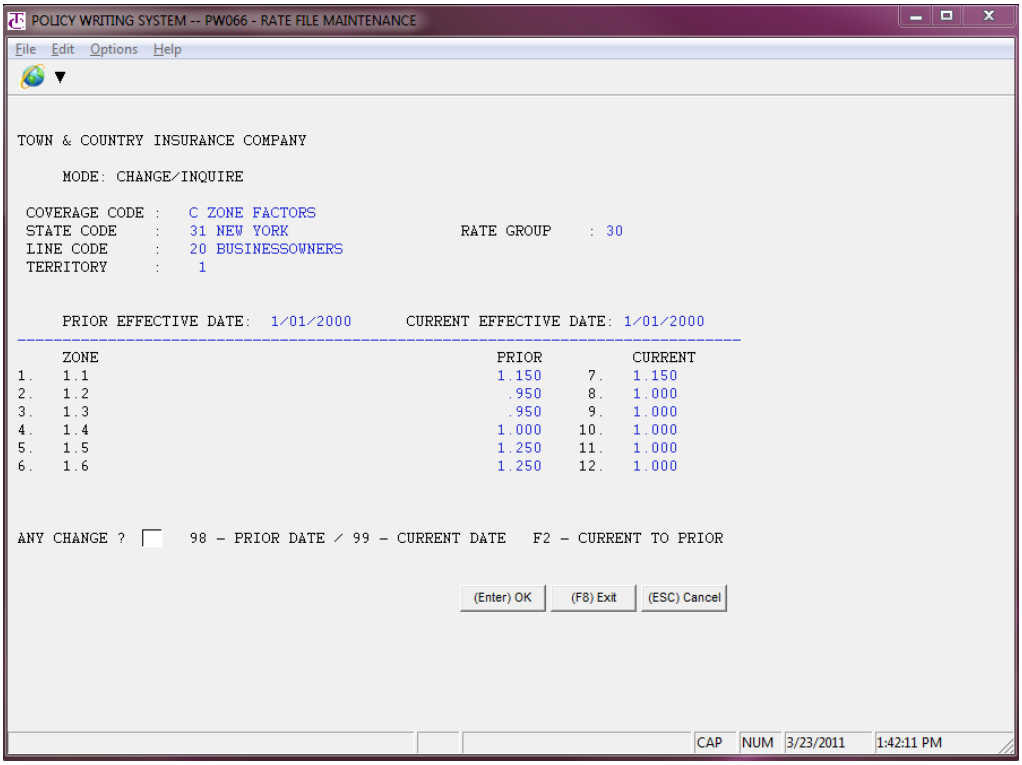
The valid Prior/Since codes are:
1 – Since
2 – Prior
If your company does not use prior/since rating, enter all rates using a code of 1.

RC/ACV

The valid Replacement Cost and Actual Cash Value codes are:
1 – Replacement Cost
2 – Actual Cash Value

Enter rates in dollar and cents format as shown in sample screen. Repeat the above steps for all territories, protections, constructions, rate groups, prior/since, (if applicable to your company) and RC/ACV codes until all business property rate are entered.

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ADDING ZONE FACTORS FOR SUB ZONE RATING (PW066)

Coverage Code — Enter C for Zone Factors

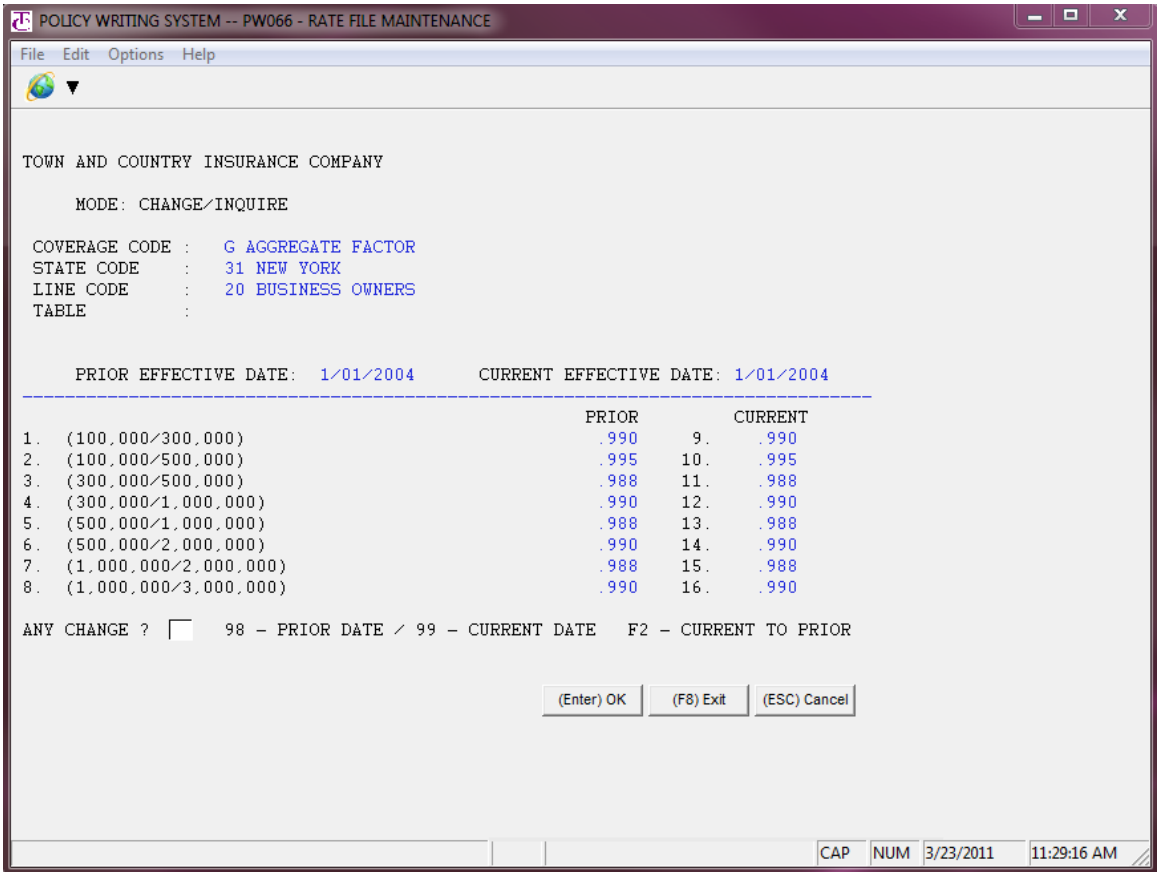
State Code — 31 for NY

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Territory — The valid territory codes are as follows:
1 – Upstate & suburban
2 – Upstate Cities
3 – New York City
Entries are only needed for the areas your company writes in.

Rate Group — The rate groups to be entered:
APARTMENTS = 30 / CHURCHES = 50 / HOTELS/MOTELS = 60 / MERCANTILE BUILDING = 21 MERCANTILE BUSINESS PROPERTY = 22 / OFFICE = 40 / SERVICE BUILDINGS = 11 / SERVICE BUSINESS PROPERTY = 12. Factor must be entered for each rate group that you plan to use.

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ADDING AGGREGATE FACTORS (PW066)

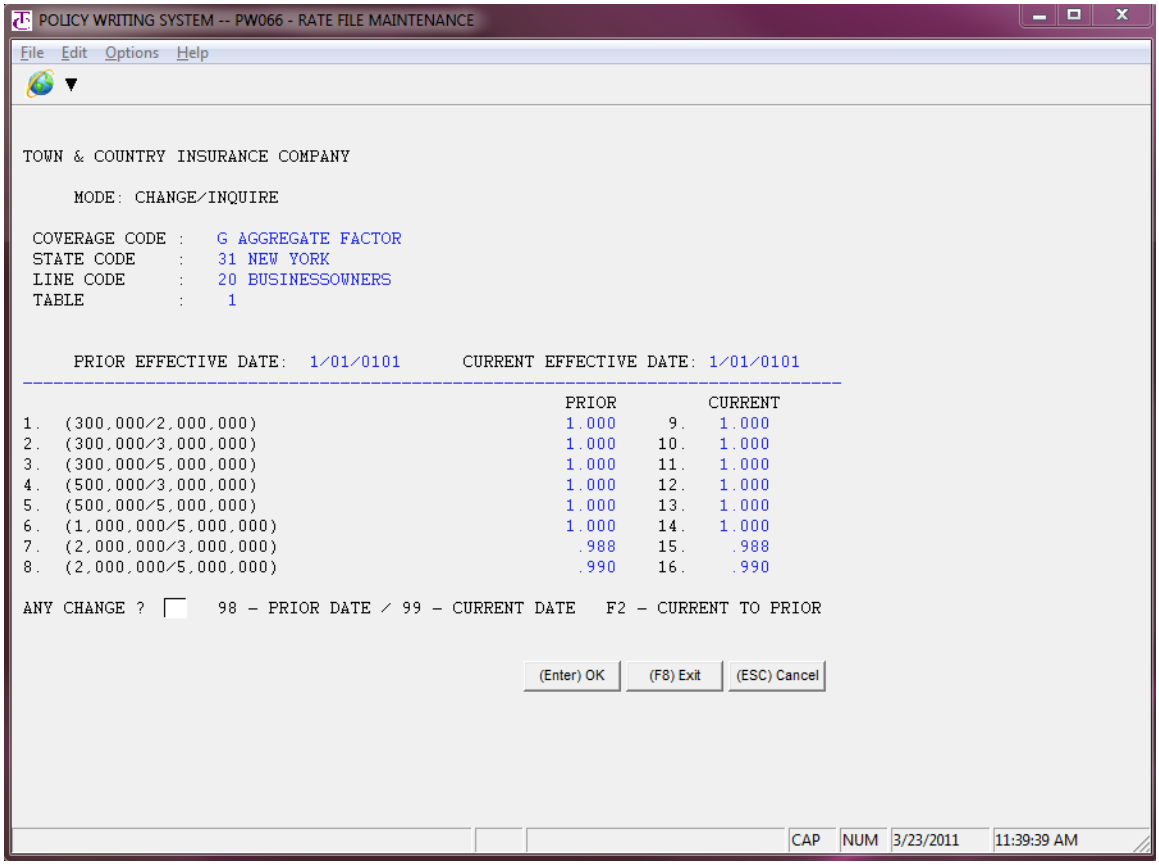
Coverage Code — Enter G for Aggregate Factor.

State Code — 31 for NY.

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

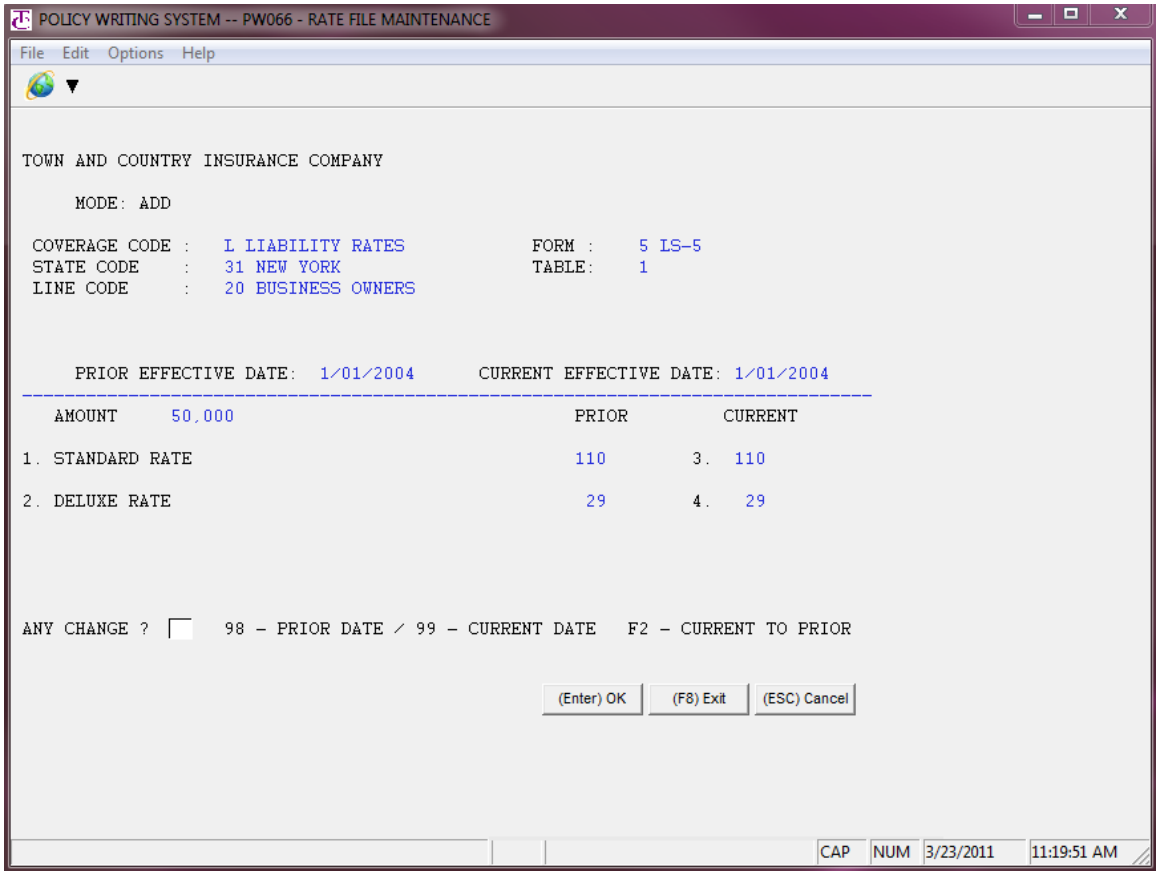
Table Code — Enter Table 0 for the above screen.
Enter Table 1 for the higher limits screen shown below.

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These are the only rate tables that need to be entered for aggregate factors. These factors apply to the building and/or business property if an aggregate is added to the policy. If your company's practice is to not add aggregates to Business Owners policies, these rates do not need to be entered. If your company's practice is to not adjust the building and/or business property premium, enter "1" for all options.

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ADDING LIABILITY RATES (PW066)

Coverage Code — Enter L for liability rates.

State Code — 31 for NY.

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Form — The form code corresponds to the form of liability:
1 = LS-1
5 = LS-5
6 = LS-6

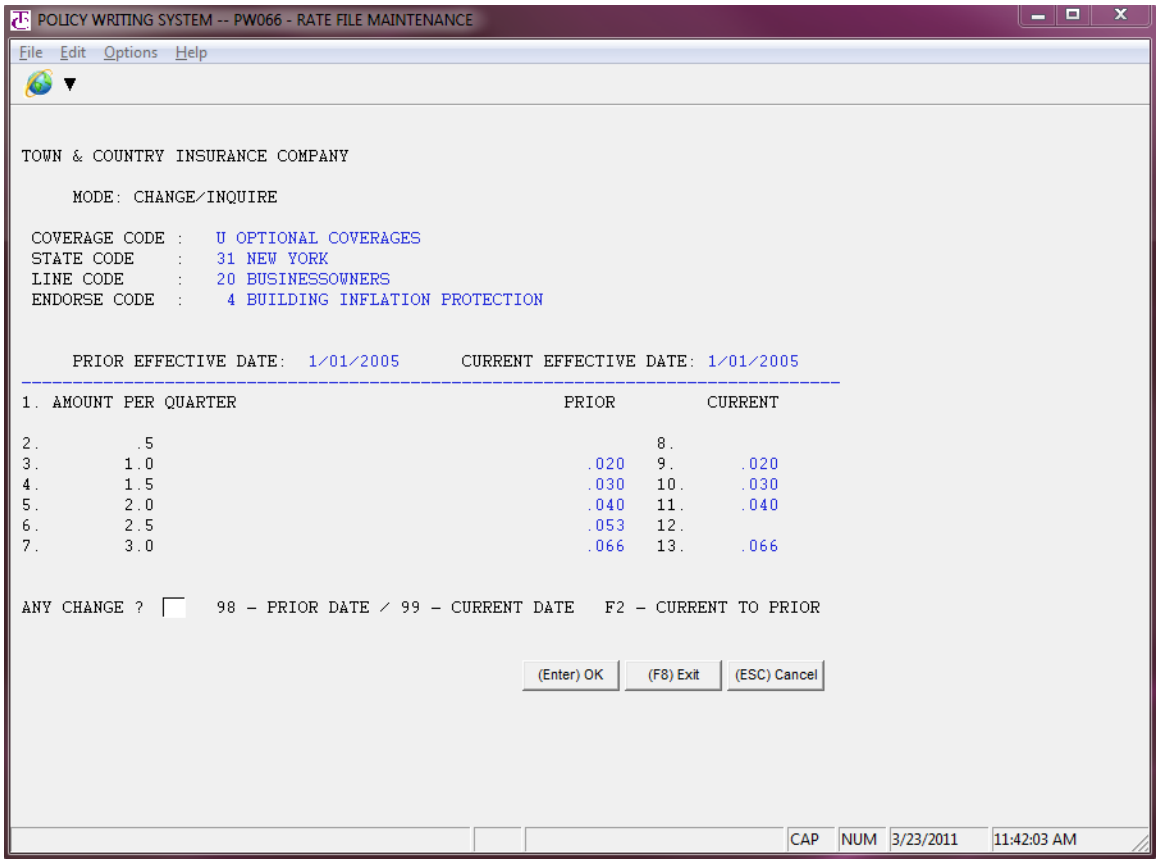
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Table The table code corresponds to the sets of liability rates in the standard URB manual. In the manual the first set of liability rates is for Churches, Apartments, Offices, Mercantile or Service Building Business not operated by the insured = TABLE 1. The second set of rates is for Mercantile or Service Building Business operated by insured (rates groups 1, 2, 3 & 4) = TABLE 2. The third set of liability rates are for Mercantile or Service Building Business operated by insured (rate group 5) = TABLE 3.

Amount The amount corresponds to limit of coverage "L" Each Accident).

These rates need to be entered for each liability form type (LS-1, LS-5, LS-6), each of the three tables and for all *each accident* liability limits within all liability forms and tables your company writes for the Business Owner line. If your company has just one set of liability rates, for all the above mentioned parameters, they must be entered multiple times.

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ADDING BUILDING INFLATION PROTECTION (PW066)

Coverage Code — Enter U for Optional Coverage.

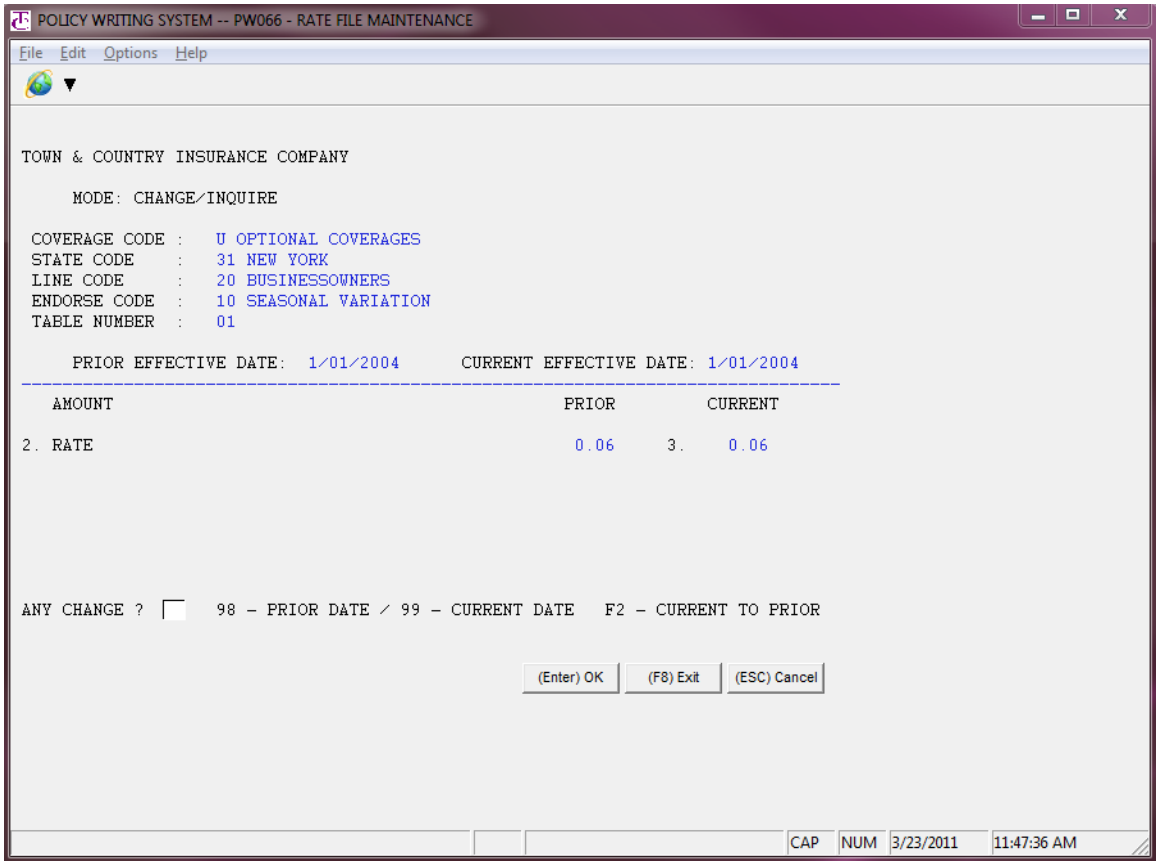
State Code — 31 for NY.

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Endorse Code — Enter "4" for the Building Inflation Protection code.

Enter the rates/factors for the amount of increase per quarter for both prior and current. These factors reflect the amount of additional premium charged the current year prior to the policy's anniversary. If your company does not charge an inflation premium prior to the policy's anniversary, enter "1" for all the factors.

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ADDING OPTIONAL COVERAGE (ENDORSE CODES) (PW066)

No rate is needed to be entered for SF-312A

Coverage Code — Enter U for Optional Coverage.

State Code — 31 for NY.

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Endorse Code — See Valid Coverage / Endorsement Codes table at the end of this document. Ex. Enter 10 for SEASONAL COVERAGE.

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Table Number

The valid table number codes are as follows:
1 = the rate to add coverage to a standard business owners policy.
2 = the rate to be charged if increasing additional number of months of coverage.
3 = the rate used if increasing the percentage rate above the twenty-five percentage amount.

Prior Effective Date

For first time use current date

Current Effective Date

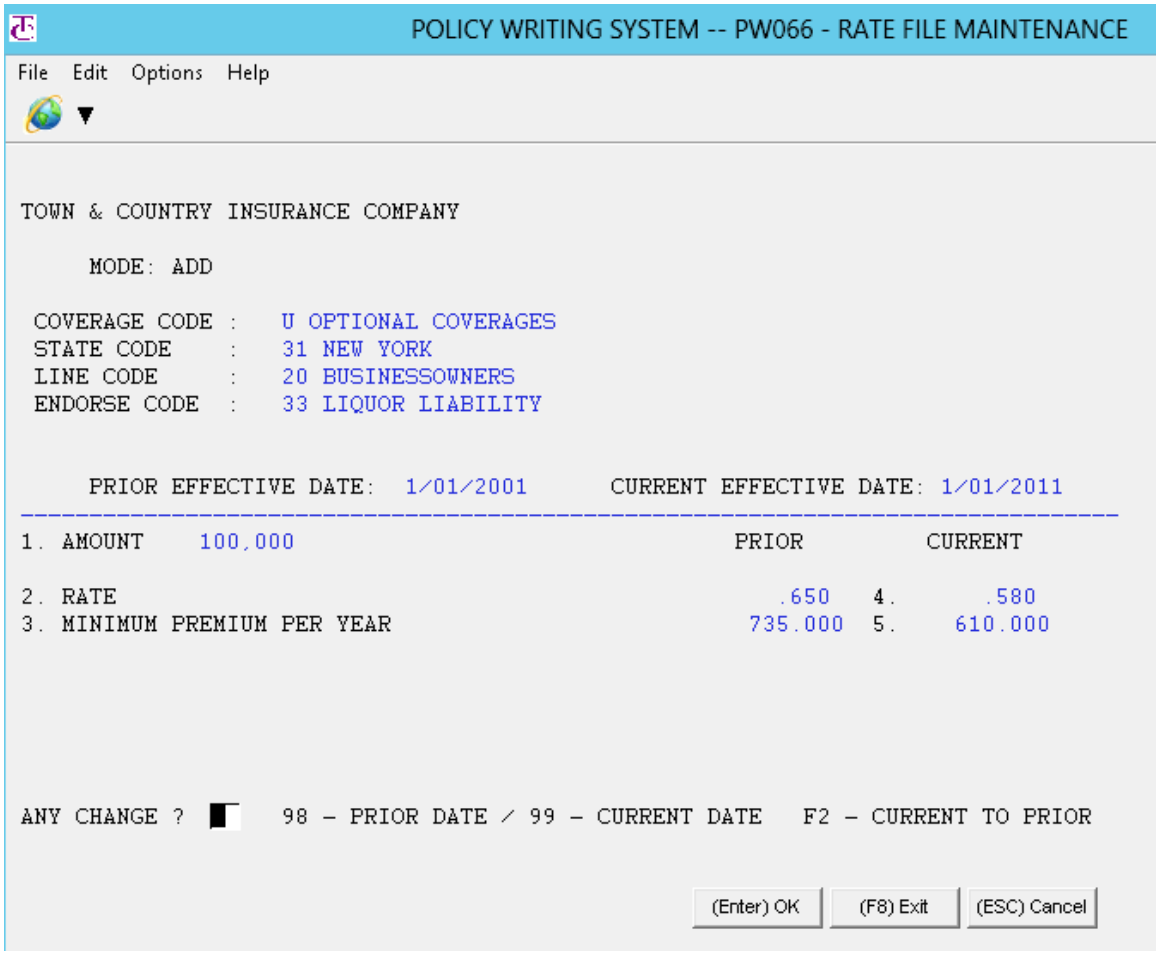
Type the start date when the rate will be in use

Rate

Enter the rates as they are listed in the manual (for 1.5%, enter as 1.5)

*For SF-47 Enter the % increase applied to the Composite Building Rate as a decimal (for 16% increase, enter the rate as .16)

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ADDING OPTIONAL COVERAGE (ENDORSE CODES)(PW066)

Coverage Code — Enter U for Optional Coverage.

State Code — 31 for NY.

Line Code — Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Endorse Code — See Valid Coverage / Endorsement Codes table at the end of this document. Ex. Enter 33 for LIQUOR LIABILITY.

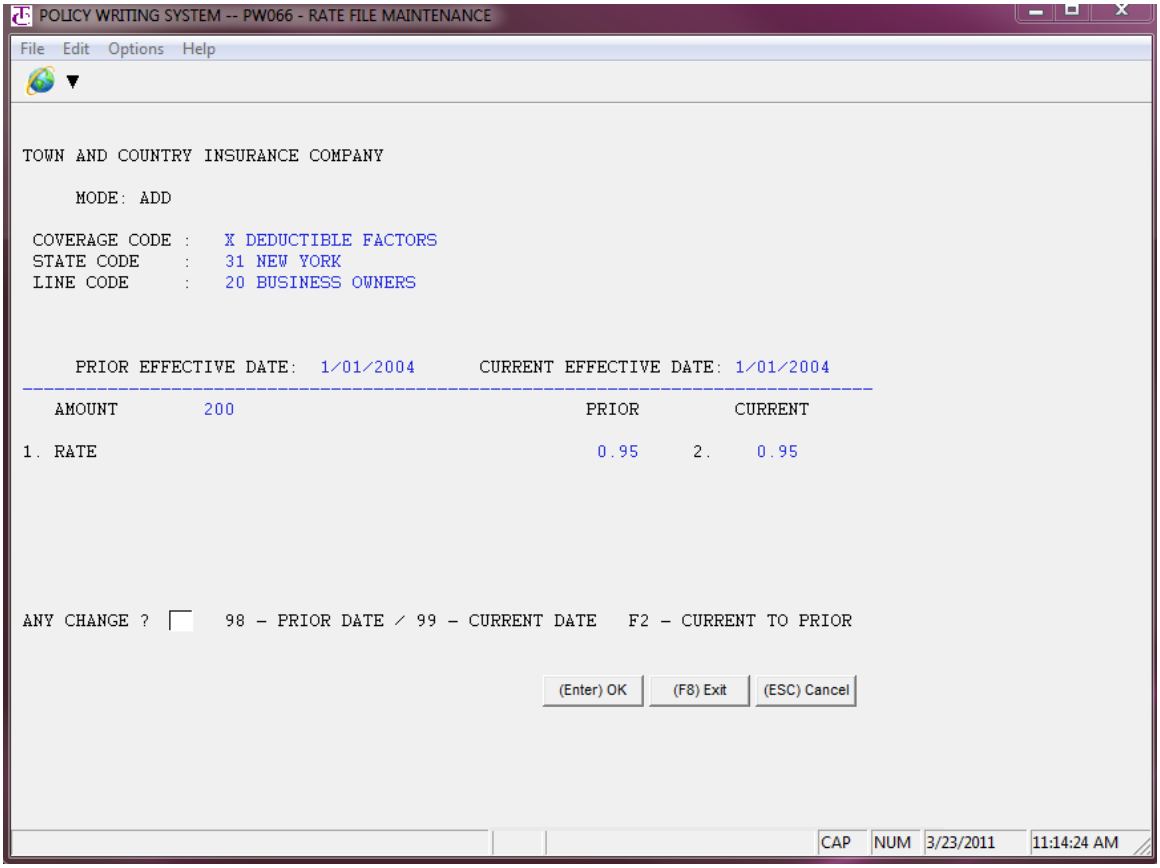
Prior Effective Date — For first time use current date

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Current Effective Date	Type the start date when the rate will be in use
Amount	Enter rates for each liability limit your company writes for this line.
Rate	Enter the rates as they are listed in the manual.
Minimum Premium Per Year	Enter in this field

Note: *In the PW072 Classification File, for each class, Liquor Factor (Fields # 9 and #13) will need to be set up to indicate if it is Beer & Wine, Clubs, Package Store, or None.*

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ADDING DEDUCTIBLE RATES (PW066)

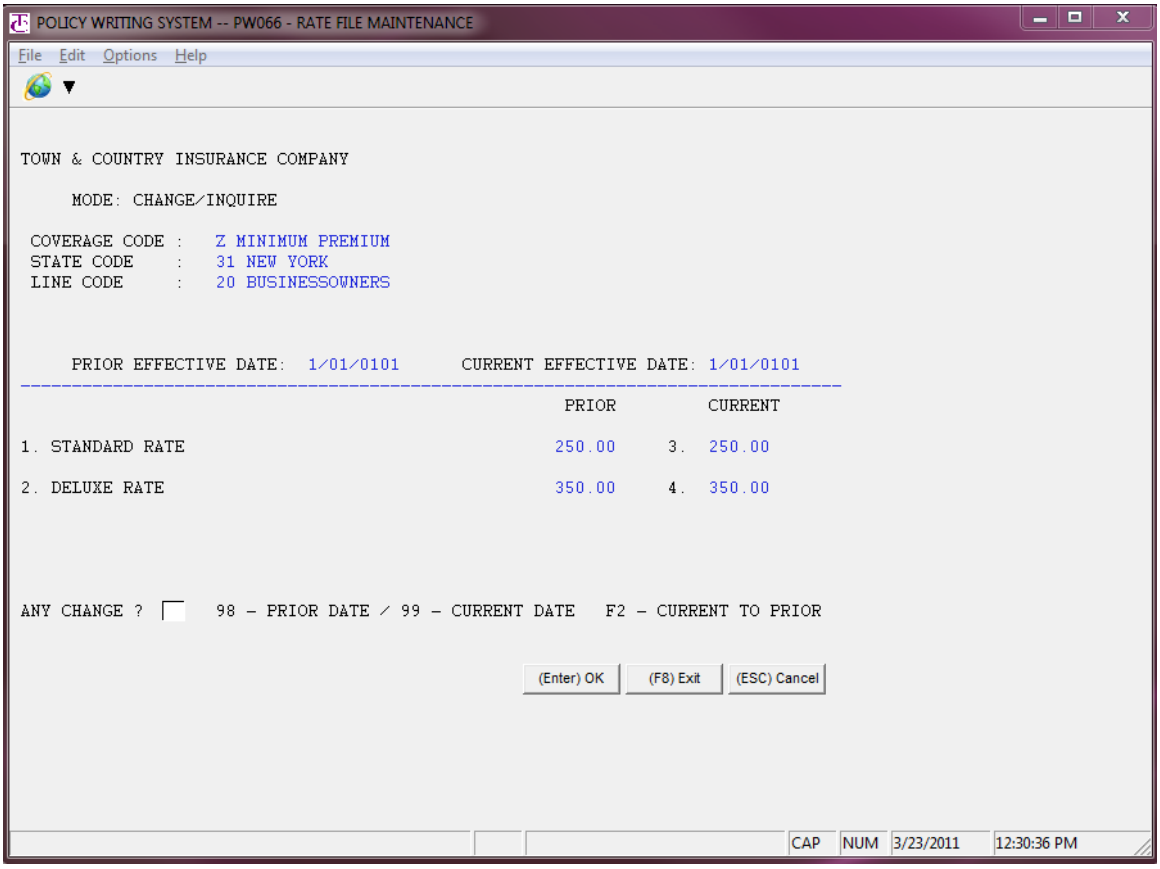
Coverage Code Enter X for deductible.

State Code 31 for NY

Line Code Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Enter each deductible amount and the applicable factor. You must enter factors of percentages (decimal values) for each desired deductible that is to apply to premiums. All factors are based on/from 100. For example, on the above screen, the deductible of 500 in the current column shows 0.95 or a 5% credit. For a surcharge, the factor must be 100 plus the charge. An example is if 250 is mandatory deductible and policy issued at 100, company surcharges 15%, the factor would read 1.15.

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ADDING MINIMUM PREMIUMS (PW066)

Coverage Code Enter Z for Minimum Premium.

State Code 31 for NY.

Line Code Enter your company line of business for Business Owners (20 for Standard BOP / 21 for Deluxe BOP).

Enter the minimum premium your company charges for both the Standard BOP and Deluxe BOP.

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VALID COVERAGE / ENDORSEMENT CODES

Code	Form	Description
1	SF10B	ADDITIONAL EXPENSE
2	SF10B	LOSS OF INCOME
3	SF10B	ACCOUNTS RECEIVABLE
4	SF10B	BUILDING INFLATION PROTECTION
5	SF10B	EMPLOYEE DISHONESTY COVERAGE
6	SF10B	EXTERIOR SIGNS
7	SF10B	MONEY AND SECURITIES
8	SF10B	WHILE AWAY FROM INSURED PREMISES
9	SF10B	VALUABLE PAPERS AND RECORDS
10	SF10B	SEASONAL VARIATION
11	SF103	INCREASED COST OF CONSTRUCTION
12	SF94	OFF PREMISES POWER CLAUSE SF94
13	SF95	OFF PREMISES POWER CLAUSE SF95
14	SF96	OFF PREMISES POWER CLAUSE SF96
15	SF97	OFF PREMISES POWER CLAUSE SF97
16	SF28A	AGREED AMOUNT
17	SF132	CUSTOMERS GOODS
18	SF101	DEMOLITION/DEBRIS REMOVAL COVERAGE
19	SF398	EARTHQUAKE
20	SF78	OUTDOOR GLASS
21	SF93	REFRIGERATED FOOD PRODUCTS
22	SF135	TENANTS IMPROVEMENTS & BETTERMENTS
23	SF58A	STOREKEEPERS BURGLARY AND ROBBERY
24	LS44	BEAUTY OR BARBER SHOP LIABILITY
25	LS45	CLERGY PERSON PROFESSIONAL LEGAL LIABILITY
26	LS47	DRUGGISTS LIABILITY
27	LS50	EMPLOYERS' NON-OWNERSHIP AUTOMOBILE COVERAGE
28	LS46	MORTICIANS OR CEMETERY COVERAGE
29	LS22	ADDITIONAL INSURED
30	SF100	ADDITIONAL INSURED
32	SF55	BURGLARY & ROBBERY COVERAGE
33	LS34	LIQUOR LIABILITY
34	LS19	ADDITIONAL INSURED

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VALID COVERAGE / ENDORSEMENT CODES

Code	*Form*	*Description*
35	LS25	ADDITIONAL INSURED
36	LS75	WATER DAMAGE EXCLUSION (NYC)
37	SF10B	SPRINKLER LEAKAGE
38	SF312	LIMITED LOSS OF INCOME
39	SF349	OPTIONAL TIME DEDUCTIBLE
40	SF443	INFLATION GUARD
41	LS22A	ADDITIONAL INSURED -LS22A
44	LS50A	HIRED AND NON-OWNED AUTOMOBILE COVERAGE
45	SF58B	STOREKEEPERS BURGLARY AND ROBBERY
46	LS25A	ADDITIONAL INSURED FOR STATE OR POLITICAL SUBDIVISION
52	LS70A	COVERAGE APPLICABLE TO DESIGNATED PREMISES
53	SF106	REFRIGERATED PROPERTY
54	SF47	ORDINANCE AND LAW COVERAGE
55	SF33	FUNCTIONAL REPLACEMENT COST
56	SF94A	OFF PREMISES POWER CLAUSE SF94A
57	SF95A	OFF PREMISES POWER CLAUSE SF95A
58	SF312A	LOSS OF INCOME -SPECIAL LIMITATIONS
59	SF72	ADDED WATER DAMAGES COVERAGE
995		CAUSE OF LOSS
996	SF10B	PERSONAL INJURY
997	SF10B	SPRINKLERED
998	SF312	LOSS OF INCOME -SPECIAL LIMITATIONS
999	SF104	CONTINGENT LIABILITY

If an invalid *endorse code* is entered, a menu box will display a list of valid choices. The choices are displayed in numerical sequence, beginning with the first optional coverage code on file. The menu box will only display if an invalid *endorse code* is entered or a blank is entered. Once the optional coverage is selected, the menu box will close and the program will continue.

Rates must be entered for each endorsement code using the same format listed above. (Item 6, 11, 12, 13, 14, 15, 18 must be entered per 100. All other per 1000)

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BOP Item Codes	
1	Building
2	Business Property
5	Liability
8	Unlined Endorsements
9	Lined Endorsements
99	Fire Fee
300 Series	Optional Coverages (Find out by printing Opt Cov File)
356-SF94A	
357-SF95A	

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A. PROCEDURE

POLICY WRITING
RATE & ENDORSEMENT FILE MAINTENANCE
PW065 RATE FILE MAINTENANCE

PLEASE SELECT
1. ADD RECORDS
2. CHANGE/INQUIRE
3. DELETE RECORDS

- Select Add, Change/Inquire or Delete Records

NOTE: *When entering data on the rating screen, "LINE" refers to the Company Fire Line of Business, "COVERAGE" to the type of coverage, and "STATE" to the state whose rates are being entered.*

DWELLING FIRE

Line	Company Line
Coverage	**A**
State	State Code
Table	1: Protected 2: Semi-Protected 3: Unprotected 4: Upstate Cities 5: NYC Masonry 6: NYC Frame
Form Code	1
Amount	Amount of Insurance

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ADDITIONAL LIVING EXPENSE

Line Company Line

Coverage **D**

State State Code

Table 1 - 6: Rates are the Coverage A Rates for each additional $1,000

Form Code 1

Amount Amount of Insurance

WIND

Line Company Line

Coverage **E**

State State Code

Table 6: Extended Coverage (Bldgs & Conts)

Form Code 1

Amount Amount of Insurance

HAZARDOUS CONDITIONS

Line Company Line

Coverage **H**

State State Code

Table 1: Un-occupancy (Charge A)
2: Vacancy (Charge B)

Form Code 1

Amount Amount of Insurance

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SPECIAL CONDITION (I.E. MOBIL HOME CONDITION)

Line Company Line
Coverage **J**
State State Code
Table 1: Building & Contents
Form Code *Leave blank*
Amount Amount of Insurance

SPECIAL CONDITION (I.E. MOBIL HOME WIND)

Line Company Line
Coverage **K**
State State Code
Table 1: EC Replacement Cost & ACV
Form Code *Leave blank*
Amount Amount of Insurance

LIABILITY

See PW Liability Rates URB fire document

VANDALISM (BROAD OR SPECIAL)

Line Company Line
Coverage **S**
State State Code
Table 8: Broad Form
9: Special Form
Form Code 1

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Amount Amount of Insurance

VANDALISM (RC & ACV)

Line Company Line
Coverage **V**
State State Code
Table 7: RC & ACV
Form Code 1
Amount Amount of Insurance

DEDUCTIBLE TABLES

Line Company Line
Coverage **X**
State State Code
Table 1
Form Code 1
Deductible Enter the percent charged or credited for each deductible in both prior and current columns. The number entered is the percent above or below 100% charged.

Examples:

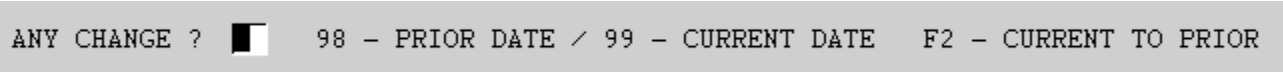
Deductible	Enter	Charge/Credit
100	133	33% charge
250	100	No charge or credit
500	70	30% credit

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B. PRINT RATES

When the rate entry is complete, print a copy of the rate file to verify accuracy. Use **PW090** PRINT RATES FILE to print the rates.

C. CHANGE RATES



At Any Change:

- Key **98** to Change only the Prior Effective Rate Date.
- Key **99** to Change only the Current Effective Rate Date.
- Key **<F2>** to Move the Current Effective Rate Date to the Prior Effective Rate Date and Move the Current Rate to the Prior Rate. This clears the current rate field for entry of a new current rate.

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A. SETUP PW CONTROL FILE

1. Set Effective Date on which the manual will take effect

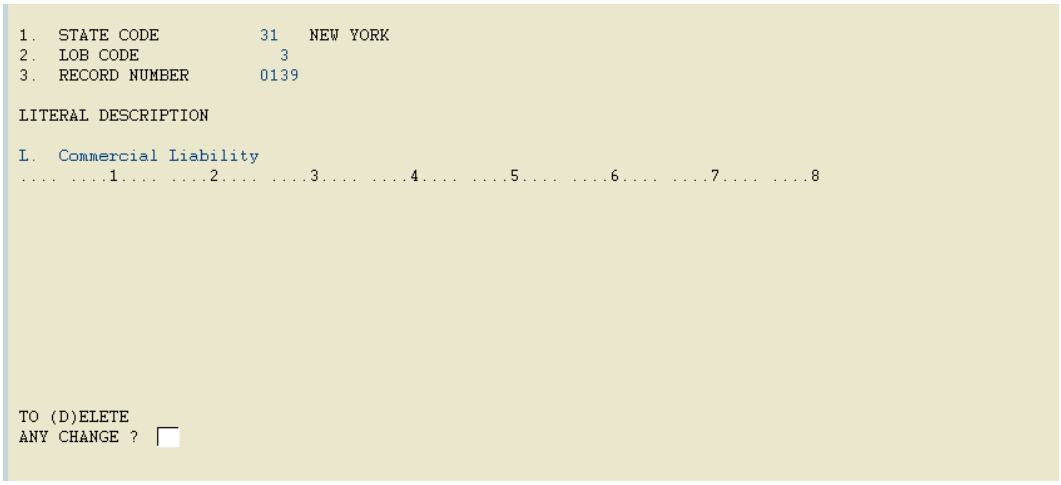
- Policy Writing
- F1 Utilities
- PW300 Maintain Policy Writing Control File
- Accept defaults on Menu questions
- Key 1 to Edit Master Record
- Key Enter until at screen shown below
- Key in date for URB FO 4/01 Eff Date field



2. Setup Literal Records that will be used on the screen and print on the declarations/quotes

- Policy Writing
- F1 Utilities
- PW300 Maintain Policy Writing Control File
- Accept defaults on Menu questions
- Key 2 to Edit Literal Records
  - Key in State Code (31 for New York)
  - Key in Bureau Line for Farm
  - Key in the following Record Numbers
    - 20 – M. Medical Payments to Others (Each Person)
    - 37 – G Unscheduled Farm Personal Property
    - 51 – ML301 If Appli
    - 137 – (Aggregate)
    - 138 – N. Products and Completed Operations
    - 139 – L. Commercial Liability

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- Add Classes (Business Exposures) to the Classification File
  - Policy Writing
  - Menu Rate & Endorsement File Maintenance
  - PW072 Commercial Classification File Maintenance
    - May need to go to F1 Page 2 to locate on menu
  - Key 1 to Add Records
  - Key in the State (31 for New York)
  - Key in the Bureau Line for Farmowners
  - Key in the Bureau as URB
  - Key in the Description of the Class from the manual
  - Key in the Class Code using a sequential number going down the list of classes in the manual. The first item listed will be Class Code 1, the second Class Code 2, etc. until reaching the bottom of the list
  - Type will be "R" for Receipts unless otherwise noted on the manual page next to the class item
  - Fire Fee is "N"
  - Rate Group will be 1
  - Crime Rate Group will be spaces
  - Liquor Factor will be 4
  - Repeat for the Current side
  - Key in the Effective date the Current side would be used
  - Key Enter through the extra endorsements

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```
MODE:  ADD

 1. STATE            31   NEW YORK
 2. LINE              3   COMMERCIAL FARM LIAB
 3. BUREAU           URB
 4. DESCRIPTION      FARM MACHINERY REPAIR SHOP
 5. CLASS CODE            4

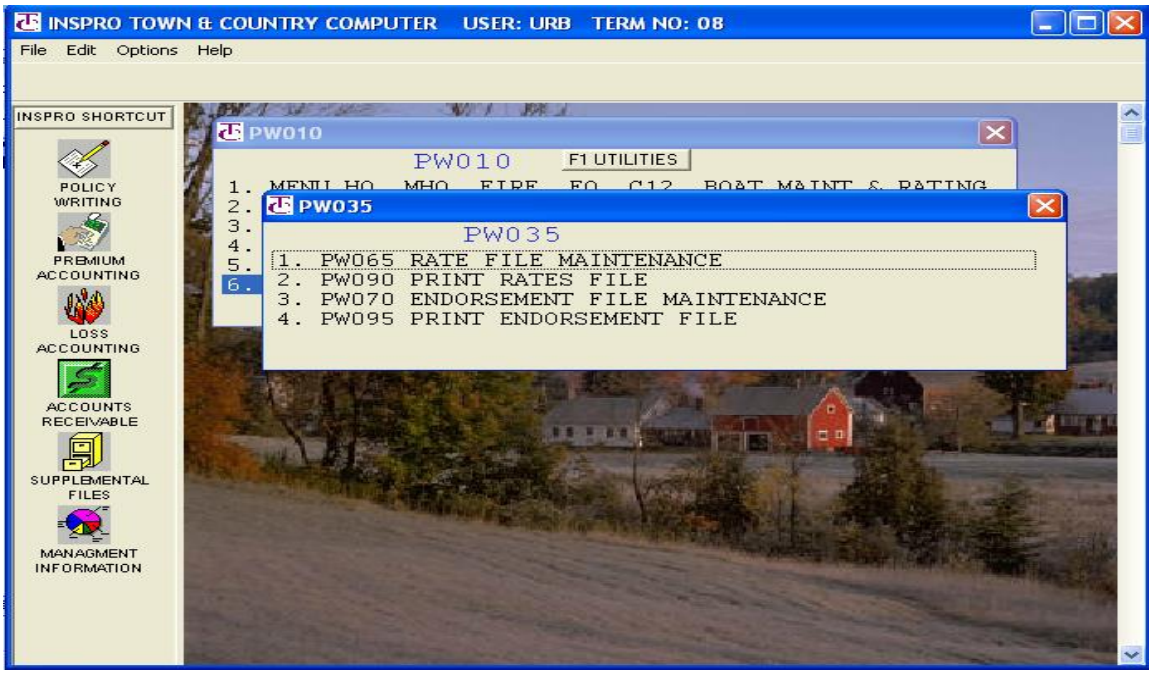

                        PRIOR                      CURRENT
  TYPE / FIRE FEE   6.   R  RECEIPTS      N  10.  R  RECEIPTS       N
                          1                  11.   1
  CRIME RATE GROUP  8.                       12.
  LIQUOR FACTOR     9.                       13.
  EFFECTIVE DATE                             14.   4/01/2001
                                                              EFFECTIVE DATE
  EXTRA ENDOR. #1  15.                       16.
  EXTRA ENDOR. #2  17.                       18.
  EXTRA ENDOR. #3  19.                       20.

ANY CHANGE ?
```

- Follow Rate Entry steps from PW 065 URB FO Rate File Maintenance document.

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Rate entry for HOMEOWNERS will be completed in PW065. At the main menu, go to Policy Writing / Rate & Endorsement File Maintenance / PW065 Rate File Maintenance / ADD.



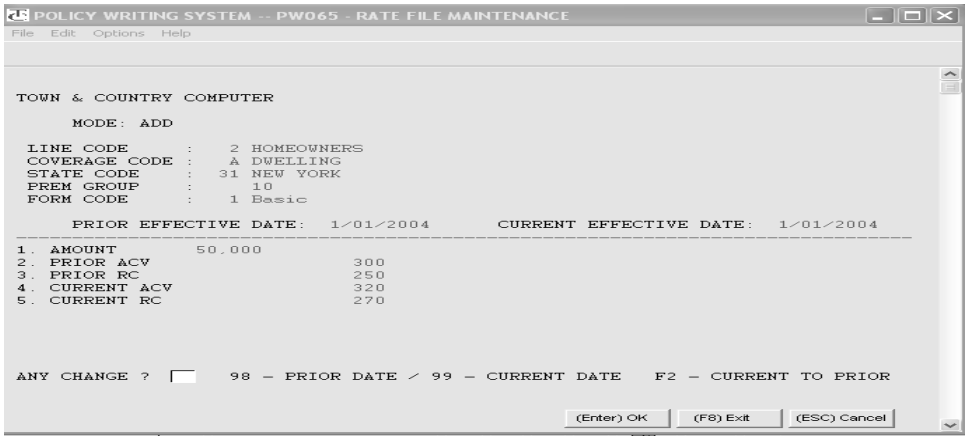
You will use PW065 screen for entering rates and premiums for:

Coverage A	Dwelling / Condominium
Coverage C	Tenant Coverage / Condominium / Condominium surcharge
Coverage L	Liability (CPL & FCPL)

* See "TB Condominium Rating" for further information on setting up the Condominium Rate Date.

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The following procedure is for **Coverage A Dwelling**



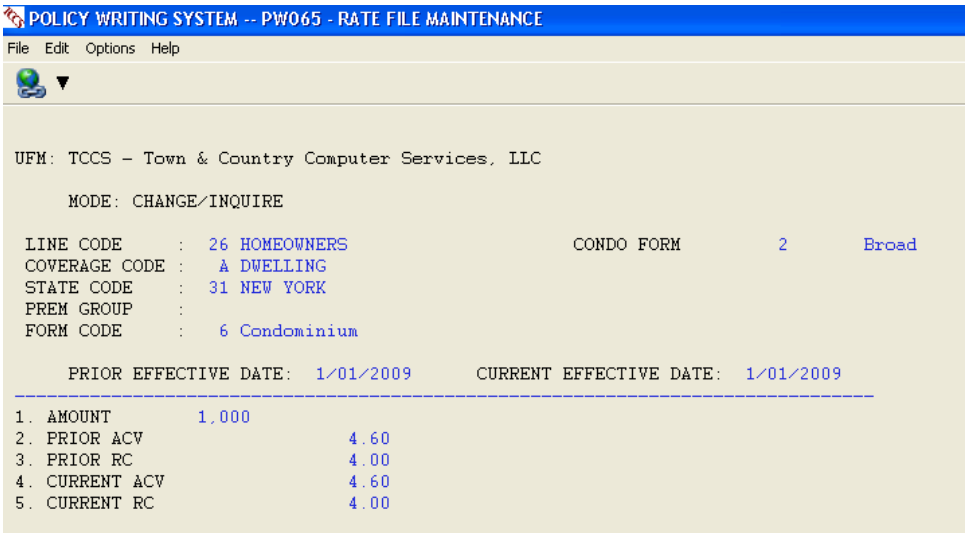
Line Code	Enter your Homeowners line of business
Coverage Code	**A=Dwelling**
State Code	Enter 31 for New York
Premium Group	Enter applicable Premium Group per manual. You will enter rates for all 31 premium group individually.
Form Code	Enter applicable Form for rates to be entered. (ML-1, ML-2, ML-3, ML-5, ML-8, ML-1T, ML-2T, ML-3T, and ML-5T).
Prior Eff Date	Key date without slashes (01012004).
Current Eff Date	Key date without slashed (01012004).
Amount	Enter an amount of coverage. It is recommended that rates are entered in the same increments as published in your manual. Start with the lowest amount of coverage you write and build up. Use the "Each Additional" rate to enter higher coverage limits, if necessary.
Prior ACV	Enter the ACV premium based on above criteria.
Prior RC	Enter the RC premium based on above criteria.
Current ACV	Enter the same rate as Prior ACV.
Current RC	Enter the same rate as Prior RC.

In the future when your company changes rates, you will come to this screen and either key F2 to move the current rates to the prior column and enter new current rates, or use PW092 Process Rate Changes to automatically do this function.

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The Following Procedure is for **Coverage A Condominium Rating.**

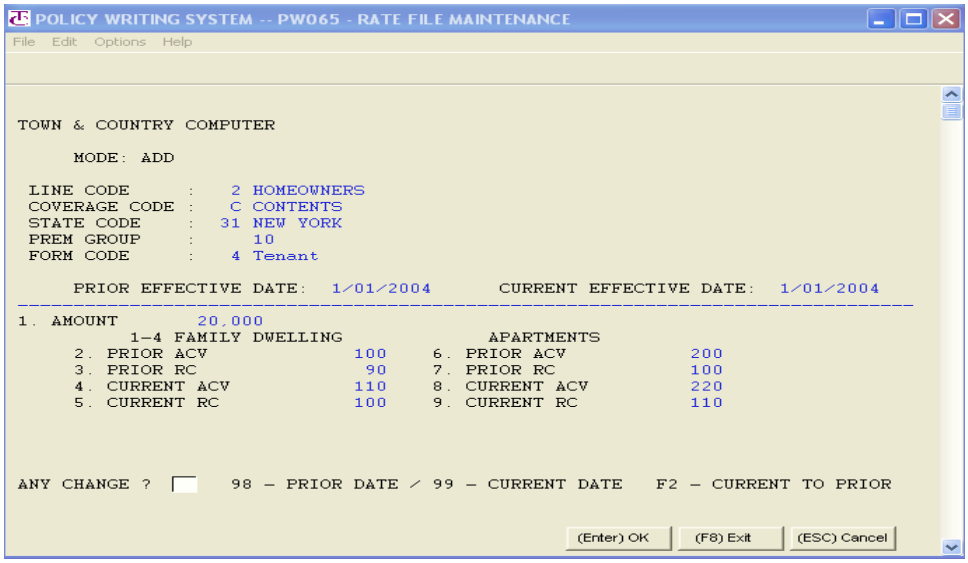
Rate entry is only required if the Policy Writing Control record (condominium rate date) is set up.



Line Code	Enter your Homeowners line of business.
Coverage Code	**A = Dwelling.**
State Code	Enter 31 for New York.
Premium Group	Not applicable. Enter a Zero Premium group.
Form Code	Enter 6 for ML-6 Condominium.
Condo Form	Enter in the Condominium Peril according to your Manual: 2 for ML-2, 3 for ML-3, and 5 ML-5.
Prior Eff Date	Key date without slashes (Ex. 01012004).
Current Eff Date	Key date without slashes (Ex. 01012004).
Amount	Enter an amount of 1,000 for the per-thousand rate.
Prior ACV	Enter the ACV amount based on above criteria.
Prior RC	Enter the RC amount based on above criteria.
Current ACV	Enter the same rate as Prior ACV.
Current RC	Enter the same rate as Prior RC.
	Note: *Replacement Cost must be indicated in PW920 quote screen or on PW015 screen for RC to apply to coverage A.*

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The following procedure is for **Coverage C (Tenant Homeowners Rates)**



Line Code	Enter your Homeowners line of business
Coverage Code	**C = Contents**
State Code	Enter 31 for New York
Premium Group	Enter applicable Premium Group per manual. You will enter rates for all 8 premium group individually.
Form Code	Enter 4 for ML-4
Prior Eff Date	Key date without slashes (01012004).
Current Eff Date	Key date without slashed (01012004).
Amount	Enter an amount of coverage. It is recommended that rates are entered in the same increments as published in your manual. Start with the lowest amount of coverage you write and build up. Use the "Each Additional" rate to enter higher coverage limits, if necessary.
	1 – 4 FAMILY DWELLINGS
Prior ACV	Enter the ACV premium based on above criteria.
Prior RC	Enter the RC premium based on above criteria.
Current ACV	Enter the same rate as Prior ACV.

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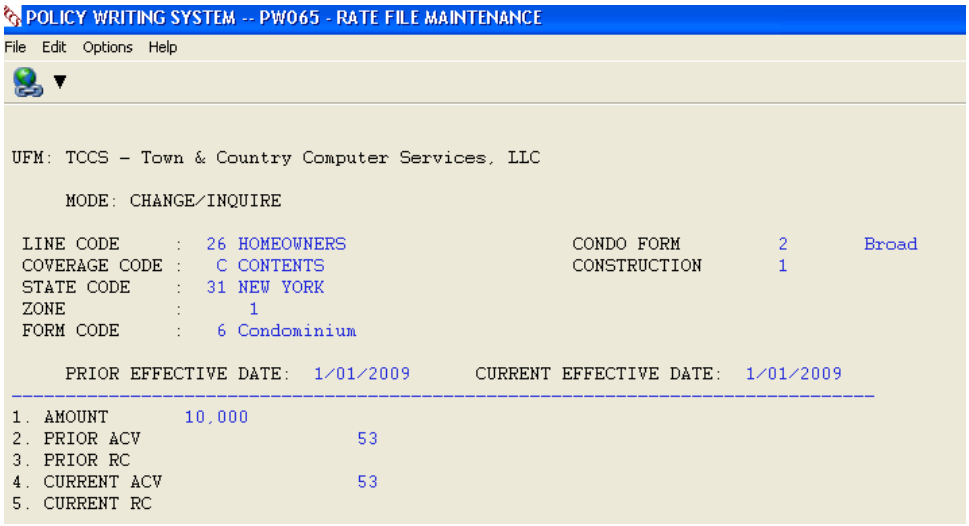
Current RC	Enter the same rate as Prior RC.
	APARTMENTS – C/O II
	(NUMBER OF FAMILIES FIELD IN POLICY MAINTENANCE SCREENS MUST BE 5 OR HIGHER FOR THESE GROUP II RATES TO APPLY)
Prior ACV	Enter the ACV premium based on above criteria.
Prior RC	Enter the RC premium based on above criteria.
Current ACV	Enter the same rate as Prior ACV.
Current RC	Enter the same rate as Prior RC.

In the future when your company changes rates, you will come to this screen and either key F2 to move the current rates to the prior column and enter new current rates, or use PW092 Process Rate Changes to automatically do this function.

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The Following Procedure is for **Coverage C Condominium Rating.**

Rate entry is only required if the Policy Writing Control record (condominium rate date) is set up.



Line Code	Enter your Homeowners line of business.
Coverage Code	**C = Contents.**
State Code	Enter 31 for New York.
Zone	Enter applicable Zone per manual. You will enter rates for all Zones individually.
Form Code	Enter 6 for ML-6 Condominium.
Condo Form	Enter in the Condominium Peril according to your Manual: 2 for ML-2, 3 for ML-3, and 5 ML-5.
Construction	Enter Construction code (Ex. 1-Frame). See URB Statistical Manual for valid codes.
Prior Eff Date	Key date without slashes (Ex. 01012004).
Current Eff Date	Key date without slashes (Ex. 01012004).
Amount	Enter an amount of coverage. It is recommended that rates are entered in the same increments as published in your manual. Start with the lowest amount of coverage you write and build up. Use the "Each Additional" rate to enter higher coverage limits, if necessary.

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Prior ACV Enter the ACV premium based on above criteria.

Prior RC Enter the RC premium based on above criteria.

Current ACV Enter the same rate as Prior ACV.

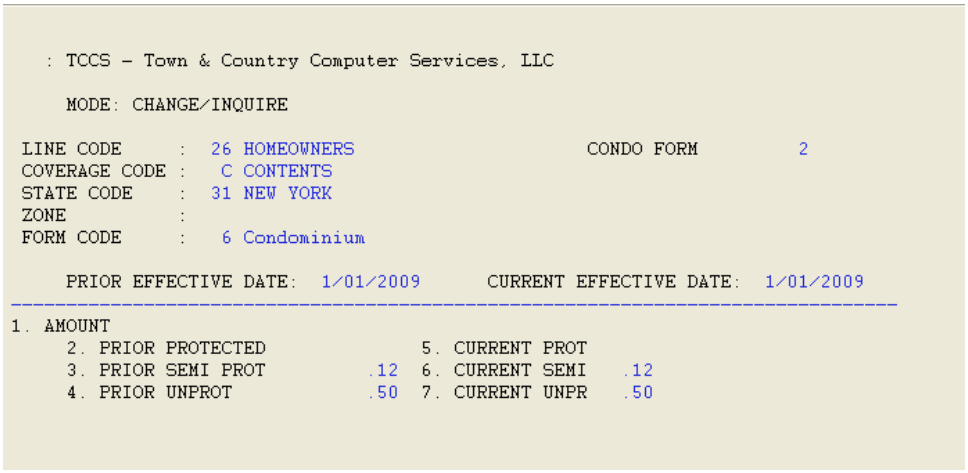
Current RC Enter the same rate as Prior RC.

Note: *Replacement Cost on contents must be indicated in PW920 quote screen or on PW015 screen for RC to apply to coverage C.*

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The Following Procedure is for **Coverage C Condominium Surcharge.**

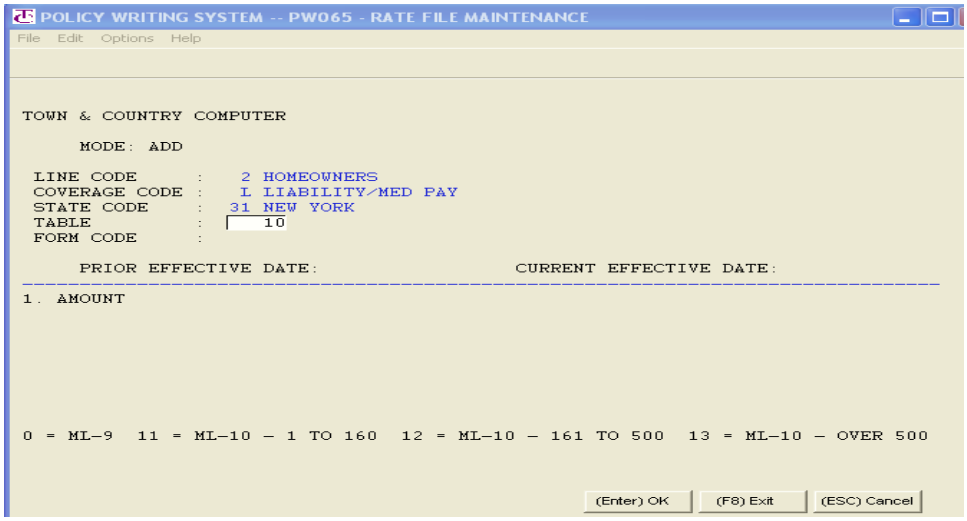
Rate entry is only required if the Policy Writing Control record (condominium rate date) is set up.



Line Code	Enter your Homeowners line of business.
Coverage Code	**C = Contents.**
State Code	Enter 31 for New York.
Zone	Enter Zero for Zone.
Form Code	Enter 6 for ML-6 Condominium.
Condo Form	Enter in the Condominium Peril according to your Manual: 2 for ML-2, 3 for ML-3, and 5 ML-5.
Prior Eff Date	Key date without slashes (Ex. 01012004).
Current Eff Date	Key date without slashes (Ex. 01012004).
Amount	No amount is required.
Protected	Enter the decimal value for the percent provided in your manual (Ex. 1% = .01).
Semi Protected	Enter the decimal value for the percent provided in your manual (Ex. 1% = .01).
Unprotected	Enter the decimal value for the percent provided in your manual (Ex. 1% = .01).

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The following procedure is for **Coverage L (Liability Rates)**



Line Code — Enter your Homeowners line of business

Coverage Code — **L = Liability**

State Code — Enter 31 for New York

Table

0 = ML-9
11 = ML-10 / 1 to 160 acres
12 = ML-10 / 161 to 500 acres
13 = ML-10 / over 500 acres

Form Code — Enter 1 (one)

***** If Condominium Rating is set up in the Policy Writing Control File, Coverage L rates should be entered using a Form 6 code.

Prior Eff Date — Key date without slashes (01012004).

Current Eff Date — Key date without slashed (01012004).

Amount — Enter liability amount with medical payments. When entering the limit of liability rates must be entered multiple times for each combination of Liability and Medical Payment limits. (EX: 100,000/500, 100,000/1000,100,000/2000, etc)

In the future when your company changes rates, you will come to this screen and either key F2 to move the current rates to the prior column and enter new current rates, or use PW092 Process Rate Changes to automatically do this function.

PW URB HO Rate Entry

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UMBRELLA RATING AND ISSUE
April 21, 2005

OVERVIEW

Current programs handle Umbrella policies for two rating bureaus; AAIS and ISO. Each of these formats is used by several companies, with company variations within the bureau: AAIS – AUM, ICC, and TRI; ISO – ROX (Hart Re). Only AUM is an active user. We now need to add two additional rating bureaus; MSO and URB. MSO will be used by CAR and URB by CEN.

The programs specific to Umbrella include:

PW215 – ADD/MNT POLICY (RATING INFORMATION) – UMBRELLA
PW217 – ADD/MNT POLICY (SCHEDULES) – UMBRELLA
PW281 – PRINT DECLARATIONS – UMBRELLA
PW087 – PRINT UMBRELLA POLICY WORKSHEETS.

Other standard PW programs also handle Umbrella rating and issue: PW010, PW035, PW025, PW030, and PW031.

The lines of business normally used are:

50 – Personal Umbrella
51 – Farm Umbrella
52 – Commercial Umbrella

However, there are some exceptions to these lines.

Programs PW217, PW281, and PW087 are pretty much the same for all bureaus and companies. PW215, the main data entry and rating program has different routines for bureau and each line within the bureau. While the formats are similar, some bureaus have more detailed rating rules then others.

Currently, only AAIS for TRI is being rated, with the rates in internal program tables. Other bureaus/companies are prompted to enter the final premium. See the Umbrella rate pages in the TRI binder for the subscripting used in the internal tables.

Since many questions/routines are the same for the different bureaus and lines, PW215 should be structured this way:

AAIS	ISO	MSO	URB
Personal	Personal	Personal	Personal
Farm	Farm	Farm	Farm
Commercial	Commercial	Commercial	Commercial

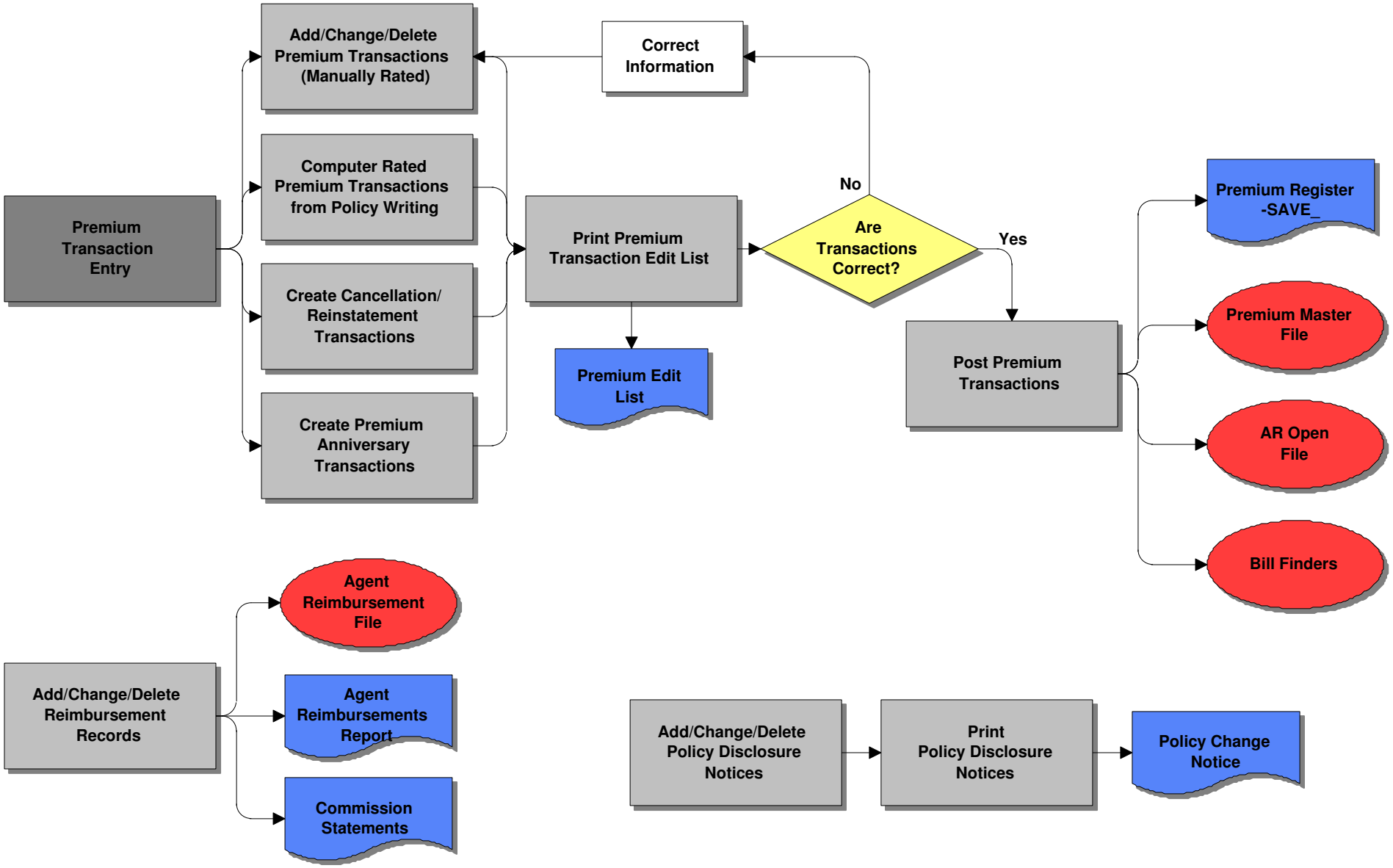
The alternative is a separate program for each bureau. Only ROX is using the ISO variation, and they are in a "run off" state and will not be using the program after the end of 2005. There is growth potential in the number of users for the AAIS and URB bureaus (FIN and ONT are potential users). Since MSO has a limited number of subscribers, another company after CAR is unlikely.

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PREMIUM ACCOUNTING



PREMIUM ACCOUNTING SYSTEM



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FILE MAINTENANCE PROGRAMS

PA010		ADD PREMIUM TRANSACTIONS
PA011	*	ADD COMMERCIAL AUTO PREMIUM TRANSACTIONS
PA012		CHANGE/INQUIRE PREMIUM TRANSACTIONS
PA014		DELETE PREMIUM TRANSACTIONS
PA016		PRINT PREMIUM TRANSACTION EDIT LIST
PA017		ADD HERMITAGE PREMIUM TRANSACTIONS
PA018		POST & PRINT PREMIUM TRANSACTION REGISTER
PA020		CREATE CANCELLATION/REINSTATEMENT TRANSACTIONS
PA022		MONTH END PREMIUM POSTING
PA024		POLICY CHANGE NOTICE FILE MAINTENANCE
PA026		PROCESS POST ASSESSMENT RATE CHANGES
PA028		TERRORISM DISCLOSURE NOTICE FILE MAINTENANCE

INQUIRY PROGRAMS

PA040		PREMIUM INQUIRY
PA044		PRINT PREMIUM STATUS REPORT

REPORT PROGRAMS

PA050		PRINT PREMIUM DEVELOPMENT REPORT
PA550		WRITTEN PREMIUM REPORTS
PA051	*	PRINT A.M. BEST WORKSHEET
PA052		PRINT DIRECT BILL PREMIUM REPORT
PA053	*	PRINT MGA COMMISSION REPORT - PAID
PA153	*	PRINT MGA COMMISSION REPORT - WRITTEN
PA054	*	PRINT ACCOUNT CURRENT PREMIUM REPORT
PA055	*	PRINT POLICIES SUBJECT TO FACULATIVE REINSURANCE REPORT
PA056		PRINT EXPIRING POLICIES BY AGENT REPORT
PA057		PRINT 3 YEAR ANNIVERSARY EXPIRATION REPORT
PA058		PRINT ANNIV & EXPIRATION WORKSHEETS
PA059	*	PRINT NEW BUSINESS BY LINE REPORT
PA060		CREATE ANNIVERSARY RECORDS
PA061	*	TEXAS ANNUAL STATEMENT SECTION VIII WORKSHEET
PA062		PRINT UNEARNED PREMIUM REPORT
PA063		EARNED PREMIUM BY COUNTY
PA064		PRINT REINSURANCE REPORTS
PA065		PRINT PROPERTY CATASTROPHE REPORT
PA066		PRINT INSURANCE INFORCE REPORTS
PA067		PRINT LIMIT AND PREMIUM PROFILE REPORT
PA068	*	PRINT SUMMARY OF INFORCE PREMIUM
PA069	*	PRINT CARRIER BINDER REPORT
PA169	*	PRINT INTERNAL BINDER REPORT
PA070	*	PRINT EXPIRING POLICIES BY LINE REPORT

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PA071	*	CREATE REINSURANCE RECORDS REPORT
PA072		PRINT POLICY CHANGE NOTICES
PA074		SELECTED PREMIUM RECORDS BY CLASS REPORT
PA076	*	PRINT PREMIUM REGISTER REPORT
PA078	*	LIST AUDIT PREMIUM RECORDS
PA080	*	PREMIUM STATISTICAL REPORTING
PA082		PRINT PREMIUM MASTER FILE PERIL REPORT

REPORT PROGRAMS

PA084	*	POST ASSESSMENT BILLING REPORT
PA086	*	PRINT A/C COMMISSIONS BY PERIL REPORT
PA087	*	PRINT CONTRIBUTIONS TO REINS INFORCE REPORT
PA088		PRINT NY FIRE UNDERWRITERS PREMIUM REPORT
PA089		SPLIT COMMERCIAL MULTIPLE PERIL PREMIUM
PA150	*	PRINT SELECTED PREMIUM MASTER RECORDS REPORT
PA152	*	PREMIUM DEVELOPMENT REPORT - PERPETUAL POLICIES
PA153		MGA COMMISSION REPORT - WRITTEN
PA154	*	PRINT ACCOUNT CURRENT INVOICES
PA156	*	POLICY EXPIRATION INFORMATION REPORT
PA158	*	PRINT LIST OF EXPIRING POLICIES BY DATE & INSUREDS NAME
PA160	*	PRINT EXPIRING POLICIES BY NAME REPORT
PA162	*	POLICY FEE REPORT
PA163	*	PRINT WRITTEN COMM LIAB PREMIUM BY COUNTY
PA164	*	PRINT REINSURANCE BY CONTRACT & EXPIRATION DATE
PA166		EXTRACT PRE-DISASTER SURVEY INFO
PA168	*	BY LINE REINSURANCE CALCULATIONS
PA170	*	MUTUAL BOILER RE REPORT & FILE
PA172	*	PRINT WRITTEN PREMIUM BY AGENT REPORT
PA174		PRINT TERRORISM DISCLOSURE NOTICES
PA176		SELECT INITIAL DISCLOSURE NOTICES
PA178		PRINT TERRORISM NON-RESPONDED LIST
PA264		LIST REINSURANCE BY POLICY

UTILITY PROGRAMS

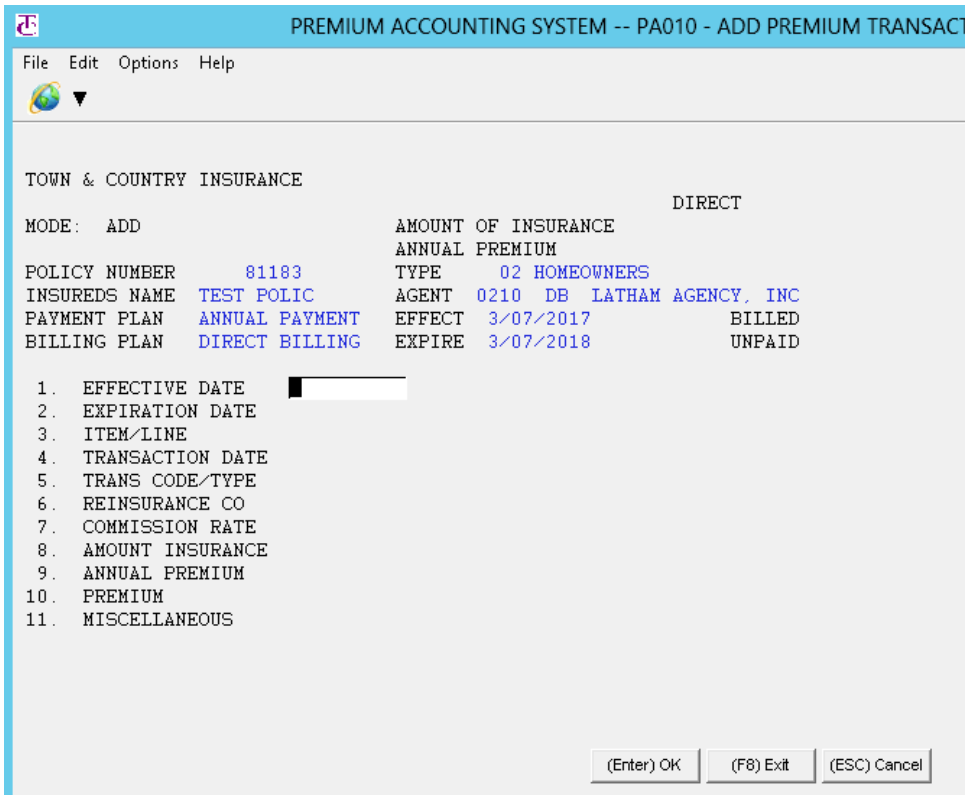
PA090		DELETE PREMIUM MASTER RECORDS
PA094		PURGE PREMIUM MASTER & HISTORY FILES

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A. PURPOSE

INSPRO provides the ability to manually enter premium information. This information is used to record Written/Assumed/Ceded Premium and create the Outstanding Receivable/Billing Information.

B. DIRECT WRITTEN PREMIUM ENTRY



1. **EFFECTIVE DATE –** Key enter to default the Policy Effective Date (or key a valid date). This is the effective date of this premium transaction. This date is used to determine Written, In Force, Earned, and Unearned Premium Calculations. Key enter to default the policy effective date plus one year (or key a valid date).

2. **EXPIRATION DATE** – This is the expiration date of this premium transaction. This date is used to determine In Force, Earned and Unearned Premium Calculations. The date can't be greater than 1 year from the Effective Date. The date can't be prior to the

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Effective Date. The date can't be beyond N&A expiration date, if the policy has a 3-year term, the date must be an anniversary date.

3. **ITEM/LINE**

   a. This is a 3-digit code that allows multiple premium records to be grouped together on anniversary/renewal. This must be filled in. Key F1 to see list of eligible codes.

   b. This is a 4-digit code, which allows the system to group premium by the type of coverage that is provided. The first 2-digits must be in the Tables File-Line Of Business Table.

4. **TRANSACTION DATE** – Enter through for today's date.

5. **TRANSACTION CODE / TYPE** - Enter a valid transaction code from the Tables File – Transaction Code – Premium Accounting Table. If a transaction code 11 (cancel) is entered and the N&A is not active, a warning message is displayed. TYPE OF POLICY will default in second field. At Any Change, key enter.

6. **REINSURANCE CO** – This field will be skipped on Direct Premium Entries.

7. **COMMISSION RATE** – This is the Commission Rate that has been negotiated with the Agent that wrote the business. This is defaulted from the Tables File – Commission Rate Table and/or Agent Record based on the Agent's Commission Type.

8. **AMOUNT OF INSURANCE** – This is the Coverage Limit attached to this premium amount. The Coverage is cumulative, therefore when entering an endorsement, only enter the increase or decrease amount. When entering the Coverage Amount for a Transaction Code 11 (Cancel) or 13, enter a positive number and the system will add the negative sign.

9. **ANNUAL PREMIUM** – This contains the Annualized Premium Amount for this Premium Record. The Premium is cumulative, therefore when entering an endorsement, only enter the increase or decrease amount. When entering the Premium for a Transaction Code 11

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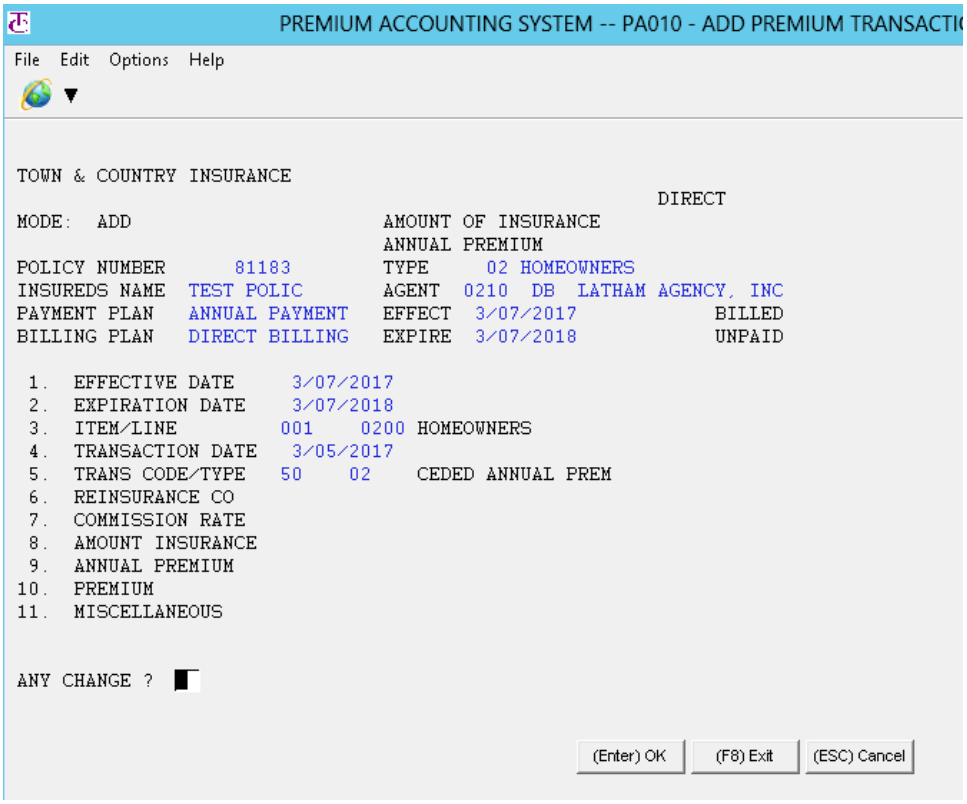
(Cancel) or 13, enter a positive number and the system will add the negative sign.

10. **PREMIUM** - This is the actual Premium Amount for this Premium Record. The program will automatically calculate the pro-rata premium based on the Effective/Expiration Dates and the Annual Premium. Unless specifically programmed, all premiums are dollar rounded. The Premium is cumulative, therefore when entering an endorsement, only enter the increase or decrease amount. When entering the Premium for a Transaction Code 11 (Cancel) or 13, enter a positive number and the system will add the negative sign.

11. **MISCELLANEOUS** – This field is for comments.

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C. REINSURANCE PREMIUM ENTRY



6. **REINSURANCE CO** – This 4-digit code contains the reinsurance contract number for the assumed/ceded premium. Contracts are set up in SF018 Reinsurance Contracts File Maintenance.

7. **COMMISSION RATE** – This code contains the assumed/ceded commission rate. This is the commission you will pay the carrier for assumed business, or the Reinsurance Company will be paying your company for ceded business.

8. **AMT INS SUBJECT/CEDED**

   a. This field contains that amount of coverage that was Subject to the Reinsurance Contract. The Subject Limit is based on which coverages and limits the Reinsurance Contract specifies.

   b. This field contains the amount of coverage that is being assumed/ceded to the Carrier/Reinsurance Company.

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9. **ANN PREM SUBJECT/CEDED**

   a. This field contains the Annual Premium that was Subject to Reinsurance. The Subject Limit is based on which coverages and limits the Reinsurance Contract specifies.

   b. This field contains the Annual Premium that is being assumed/ceded to the Reinsurance Company. The program will default this field to the (Ceded Limit / Subject Limit) * Subject Annual Premium.

10. **PREMIUM SUBJECT/CEDED**

   a. This field contains the actual Subject Premium Amount for this Premium Record. The program will automatically calculate the premium based on the Effective/Expiration Dates and the Subject Annual Premium.

   b. This field contains the actual Ceded Premium Amount for this Premium Record. The program will automatically calculate the premium based on the Effective/Expiration Dates and the Assumed/Ceded Annual Premium.

11. **MISCELLANEOUS** – This field is for comments.

12. **LEG/RISK NUMBER** – This field contains the Loss Exposure Group Number. On some types of policies the Reinsurance Coverage is broken down into groups of closely adjoining buildings and this is handled by entering a unique Loss Exposure Group Number for each group.

FURTHER EXPLANATION

This program is used to add Premium Accounting Transactions and to manage the Premium Accounting System in conjunction with:

PA012 Change/ Inquire Premium Transactions,
PA014 Delete Premium Transactions,
PA020 Create Cancellation/ Reinstatements,
PA016 Print Transaction Edit List, and
PA018 Post Transactions to the Premium Master File.

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Earned premium can be derived from unearned and written premium or calculated by applying a factor to the annual (inforce) premium. Both methods are used in INS PRO. The industry standard is 1/24th factor; but the 365th method is also available. The 365th method is more accurate. This method calculates the earned premium per Day by taking the annual premium/365 x the number of days in force (the effective date of the policy to the report date determines how many days in force). This number by the premium per day is the Earned Premium; and this is subtracted from the annual premium to get the **Unearned Premium**. If you wish to use the 365th method, go to Supplemental Files, F1 Utilities, SF048 Master Options. In Change/Inquire mode, enter in INSPRO for the Program and OP for the Record Type. Find the Calculate Unearned Premium 365 Method and set Default Answer to "Y"es.

PA062 - PRINT UNEARNED PREMIUM REPORT

$$\text{Unearned Factor} = \frac{(\#\text{ of months unearned} \times 2) - 1}{\text{policy term} \times 2}$$

Unearned Premium = Annual Premium x Unearned Factor
# of months unearned = expiration mth/year - as of date mth/year.
Creates a Comma Separated Values file PA062EXT.CSV which may be opened with MS Excel which will show the Earned and Unearned premium on a per record basis.

PA062 reads the Line of Business table, and then uses what is in #7 Ann Stmt Line Code to read the Statement Line Table (so you can track which lines are going into which Annual Statement); see screen print below.

```
1.  LINE OF BUSINESS            02      EXCLUDE FROM
2.  DESCRIPTION                 HOMEOWNERS
3.  SHORT DESCRIPTION           HO
4.  PREM FEE APPLICABLE?        3
5.  STATISTICAL BUREAU          XXX     RATING BUREAU     XXX
6.  BUREAU LINE CODE            002
7.  ANN STMT LINE CODE          04.0
8.  MINIMUM PREMIUM             03
9.  DEDUCTIBLE DEFAULT
10. MINIMUM RETAINED PREMIUM
11. MINIMUM NEW POLICY PREMIUM
12. OLD URB RATE
```

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1. STMT OCCURRENCE # 04
2. STMT SUB #
3. DESCRIPTION HOMEOWNERS MULTIPLE PERIL

PA082 – PRINT PREMIUM MASTER PERIL REPORT

This is a detail policy level report that can be used to verify the summary report created by PA062. It lists written premium for the report period selected and unearned premium as of the report period ending date. The unearned calculation is done as stated above. Creates a Comma Separated Values file PA082EXT.CSV which may be opened with MS Excel.

PLEASE NOTE: If balancing PA062 and PA082, PA082 needs to run for a time of at least one year to match the time period of PA062. A run date in PA082 to match PA062 as of date i.e. 3/31/15 would need to be 4/01/14-3/31/15.

PA062EXT.CSV File Layout Column Headings layout:

TRANS-DATE	Transaction Date
POLICY-NO	Policy Number
TYPE	Policy Type
ITEM	Item (a 3 digit number used internally) 99 is a fee, 990/991 Terrorism, 1-989 Policy Premium
LINE	Line – 4 digit number of how to classify the premium based on the policy type
RATE	Commission Rate
BILL-PLAN	Bill Plan (DB/AC)
TRANS-CODE	Transaction Code 10 New, 11 Cancellation, 12/13 Endorsement Increase/Decrease, 14 Anniversary,

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16 Reinstatement,
20-29 Statistical Records

PMT-PLAN	Payment Plan (Code from the billing plan table to correspond to the various pay plans i.e. 1 - Annual, 3 - 3 pay, 4 - 25%)
TERM	Term of Policy
EFF-DATE	Premium Effective Date, may be different than policy effective date
EXP-DATE	Policy Expiration Date
CO-NO	Reinsurance Contract Number if reinsurance premium (trans code > 49)
PREMIUM	Premium booked (pro rata premium)
ANN-PREM	Annual Premium
EARNED	Earned Premium
UNE-PREM	UnEarned Premium
	Factor
	Per Day Premium

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PURPOSE

The **INSPRO** Reinsurance Report lists Reinsurance Premium Records input into the system by reinsurance contract. This report is printed monthly and/or quarterly for reporting to the applicable reinsurance carrier.

Guy Carpenter requires that ceded premiums for their Facultative Contracts be reported in an MS Excel spreadsheet file. The program **PA064 - REINSURANCE REPORTS** creates a file of ceded premiums for each contract listed on the report. The facultative contract file(s) are opened in an Excel format, copied and pasted into the Excel spreadsheet provided by Guy Carpenter. Each contract year should be submitted in a separate spread sheet.

NOTE: *As with Written Premium, the record must be transacted or effective during the period the report is run (i.e. reinsurance records entered in January 2017 on a December 2016 policy will appear on January 2017 reinsurance report).*

PROCEDURE



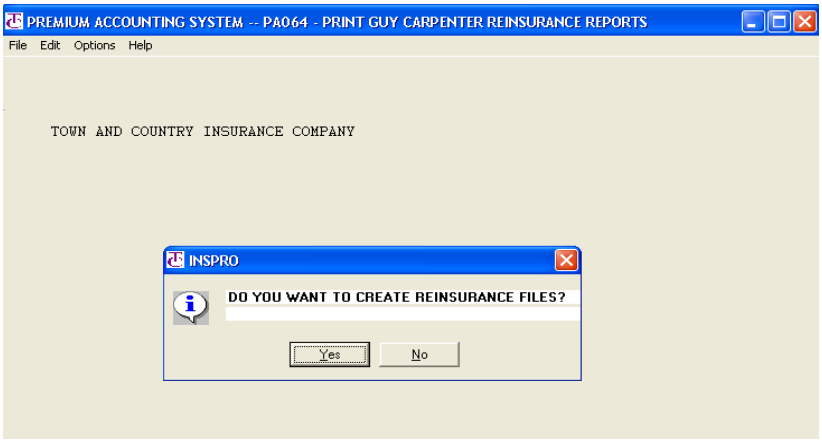
Premium Accounting
Premium Reports
PA064 REINSURANCE REPORTS

Selection of the PA064 Reinsurance Report will ask the question: **"DO YOU WANT TO CREATE REINSURANCE FILES?"**

If your reinsurer is Guy Carpenter – Answer **Yes.**

If your reinsurer is other than Guy Carpenter – Answer **No.**

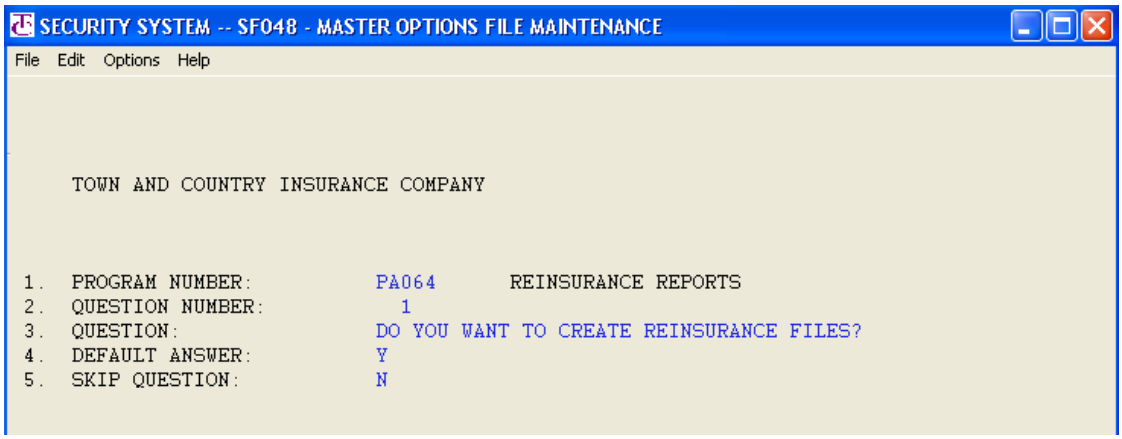
Run the report for the applicable month or quarter.



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This question is in the **MASTER OPTIONS FILE** and may be shut off with a default answer of **YES** or **NO** as desired.

Supplemental Files
<F1> Utilities
SF048 MASTER OPTIONS FILE MAINTENANCE
1) Change/Inquire
PA064



Change Item 4 DEFAULT ANSWER to **Y**es or **N**o as desired.
Change Item 5 SKIP QUESTION to **Y**es
You will no longer see this question.

CREATING THE GUY CARPENTER BORDEREAU

After you have run the Reinsurance Report:

1) **Open** the Guy Carpenter Excel Spreadsheet, **DISABLE MACROS,** and fill in the heading with your company identification and dates.

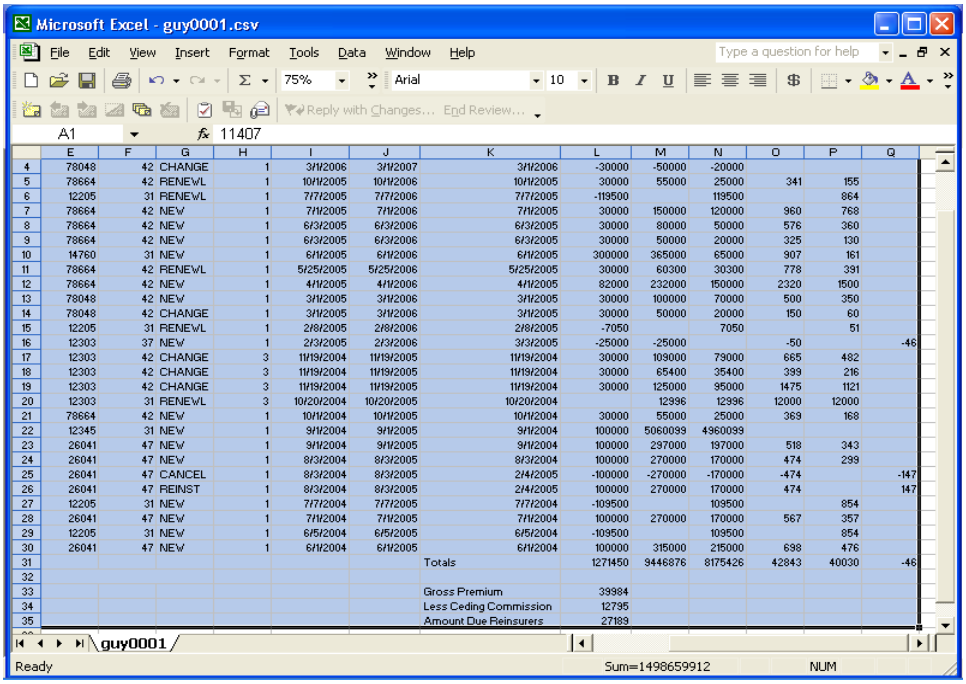
2) **Open** a blank Excel spreadsheet and select **File Open.** LOOK IN your server drive for the **PROG\ISPO** folder.

3) In the **ISPO** folder double click the GUY9999.CSV file (where 9999 is your number for the facultative contract) for the contract number you wish to report. For example GUY0040.

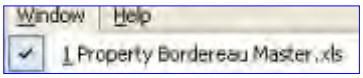
4) Highlight all Columns and Rows. **Include the Total Rows.**

5) **Click Edit – Click Copy**

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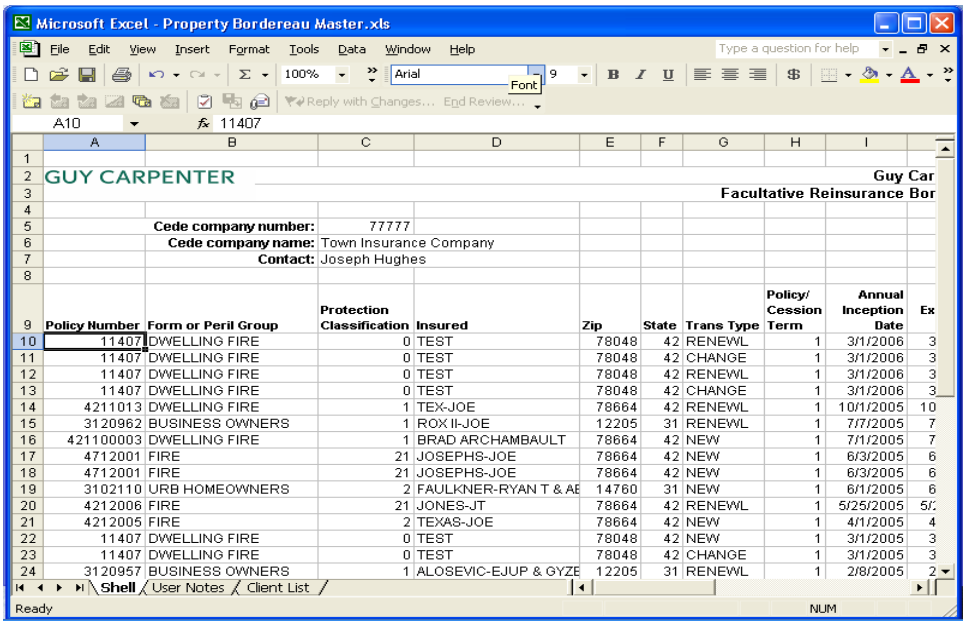


6) Under Window **Select** the Guy Carpenter spreadsheet.



7) **Click in the first cell under Policy Number.**

8) **Click Edit – Click Paste**



9) Complete the heading area of the Spreadsheet.

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10) Save the Excel File and submit it to Guy Carpenter.

Column Headers

A Policy Number
B Policy Type
C Protection Code
D Insured Name
E Zip Code
F State
G Trans Type
H Policy Term
I Annual Inception Date
J Annual Expiration Date
K Endt/Cancel Date
L Policy Form/Description
M Facultative Retention
N Total Insured Value (TIV)
O Ceded TIV
P Annual Direct Premium
Q Ceded Premium
R Pro-Rated Premium

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The pa065 Property Catastrophe Report will provide a summary of Exposure, Policy Counts and Inforce Premium by State, Line, and County. Pa065 RPT.csv (MS Excel format) will be created in Prog/ISPO folder.

1. Line Of Business

The Property Coverage information is summarized by Annual Statement Line of Business (not by Company Line).

2. Column Definitions

A. Exposure

The Exposure is the maximum property coverage for each policy.

Fire
The total of the Coverage A, B, C, and D limits.

Fire Coverage E and F
The total of the Coverage E and F limits plus the total of any Scheduled Endorsement limits.

Farmowners Multiple Peril
The total of the Coverage A, B, C, and D limits.

Farmowners Multiple Peril Coverage E and F
The total of the Coverage E and F limits plus the total of any Scheduled Endorsement limits.

Homeowners Multiple Peril
The total of the Coverage A, B, C, and D limits.

Commercial Multiple Peril
The total of the Coverage A, B, C, and D limits on Landlord policies.

The total of the Coverage A and B limits on Business Owners, Special Multiple Peril and Commercial Fire policies.

The total of the Coverage for Accounts Receivable, Business Credit Card and Forgery, Business Property while on premises, Debris Removal, Employee Dishonesty, Money and Securities,

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Property of Others while in Your Care, Tools and Equipment off Premises, Valuable Papers and Records, Business Property while away from premises, Building, Contents, and two optional coverage limits on Craft 12 policies.

Inland Marine
The total of the Coverage for Scheduled items.

B. Policy Counts

The number of policies written for each statement line of business.

For Business Owner, Commercial Fire, Landlords, and Special Multiple Peril policies each location/building is counted separately.

C. Inforce Premium

The Inforce Premium is the full current annual premium for the Property Coverage.

Fire
The total of the Coverage A, B, C, and D premiums.

Fire Coverage E and F
The total of the Coverage E and F premiums plus the total of any Scheduled Endorsement premiums.

Farmowners Multiple Peril
The Coverage A premium X 0.85 plus Coverage B, C, and D premiums.

Farmowners Multiple Peril Coverage E and F
The total of the Coverage E and F premiums plus the total of any Scheduled Endorsement premiums.

Homeowners Multiple Peril
The Coverage A premium X 0.85 plus Coverage B, C, and D premiums on Homeowner policies.

The Coverage A premium X 0.70 plus Coverage B, C, and D premiums on Mobile Homeowner policies.

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Commercial Multiple Peril
The Coverage A premium X 0.85 plus Coverage B, C, and D premiums on Landlord policies.

The total Coverage A and B premiums X 0.65 on Business Owner policies.

The total Coverage A and B premiums on Special Multiple Peril and Commercial Fire policies.

The Basic Charge X 0.85 plus the total for Accounts Receivable, Business Credit Card and Forgery, Business Property while on premises, Debris Removal, Employee Dishonesty, Money and Securities, Property of Others while in Your Care, Tools and Equipment off Premises, Valuable Papers and Records, Business Property while away from premises, Building, Contents, and two optional coverage Premium on Craft 12 policies.

Inland Marine
The total of the premiums for Scheduled items.

The premium for Tenant policies is the premium for Coverage C X 0.70 plus the premium for Coverage D.

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The Limit and Premium Profile Report (PA067) will provide a summary of Policy Counts, Limits and Premiums for each Line of Business broken down by the size of the policy. The Profile is in three selections:

Property Limit and Premium Profile
Liability Limit and Premium Profile
Combined Limit and Premium Profile

System will ask if you wish to create a PA067rpt.csv extract file. Default Answer is YES. Key enter to create an MS Excel file PA067RPT.CSV file which will be located in the Prog/ISPO folder. If No is keyed, the MS Excel file will not be created.

1. Line of Business

The Profile is broken down by the following Line of Business Codes:

Line Code	Liability Code	Type of Business
011		Dwelling Fire without Liability
012		Farm Fire without Liability
013		Commercial fire without Liability
021		Dwelling Fire with Liability
021	171	Dwelling Fire CPL Liability
021	172	Dwelling fire FCPL Liability
021	173	Dwelling fire OL&T F Liability
022		Farm Fire with Liability
022	171	Farm Fire CPL Liability
022	172	Farm Fire FCPL Liability
022	173	Farm Fire OL&T f Liability
030		Farmowner Policy
031		Tenant Farmowner Policy
040		Homeowner Policy
041		Tenant Homeowner or Mobil Homeowner Policy
042		Mobile Homeowner Policy
050		Commercial Fire with Liability
050	P&B	Commercial Fire Combined Liability

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Line Code	Liability Code	Type of Business
050	PD	Commercial Fire Property Damage Liability
050	BI	Commercial Fire Bodily Injury Liability
051		Special Multiple Peril Policy
051	P&B	Special Multiple Peril Combined Liability
051	PD	Special Multiple Peril Property Damage Liability
051	BI	Special Multiple Peril Bodily Injury Liability
052		Business Owner Policy
052	P&B	Business Owner Combined Liability
052	PD	Business Owner Property Damage Liability
052	BI	Business Owner Bodily Injury Liability
053		Landlords Policy
090		Inland Marine Policy
350		Craft 12 Policy
350	GEN	Craft 12 General Liability
350	P/C	Craft 12 Products and Completed Operations Liability
350	F L	Craft 12 Fire Legal Liability
350	O&C	craft 12 Owners and Contractors Liability

2. Counts

For policies where the premium or liability is split into several categories the count is divided across those categories.

If Inland Marine or Farm Schedules are attached to policies, they are **not** counted separately. The policy is counted as 1. If Inland Marine is a standalone policy it counts as 1. GL attached to a Commercial Fire Policy Counts as .5. So a count of .5 is possible. Craft 12 – Liability Only – has 4 possible breakdowns. So a count of .33 or .66 or .99 is possible. The policy count will be escalated on this report and should not be compared to the Policy Holder Count report (SF082).

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3. Limits

All limits are rounded to the nearest thousand and are based on the Line of Business:

a. Property

Line	*Limits*
Fire	Coverages A + B + C + D + E + F
Homeowner	Coverage A + B + C + Property Endorsements
Tenant Homeowner	Coverage C + Property Endorsements
Farmowner	Coverage A + B + C + Property Endorsements
Tenant Farmowner	Coverage C + Property Endorsements
Mobile Homeowner	Coverage A + B + C + Property Endorsements
Tenant Mobile Homeowner	Coverage C + Property Endorsements
Commercial Fire	Coverages A + B
Special Multi Peril	Coverages A + B
Inland Marine	Total of all Scheduled Endorsements
Business Owner	Coverages A + B
Landlord	Coverage A
Craft 12	Total of all Property Coverages

Note: *Property Endorsements are defined as those endorsements in the endorsement file where the Prop/Liab Flag is set to "P" for property.*

Coverage C is defined as Replacement Cost on Contents Limit if applicable; otherwise the Coverage C limit is used.

b. Liability

The liability limit is always the appropriate Coverage L limit.

NOTE: *The 25(000) column also includes policies with -0- limit liability.*

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4. Premium

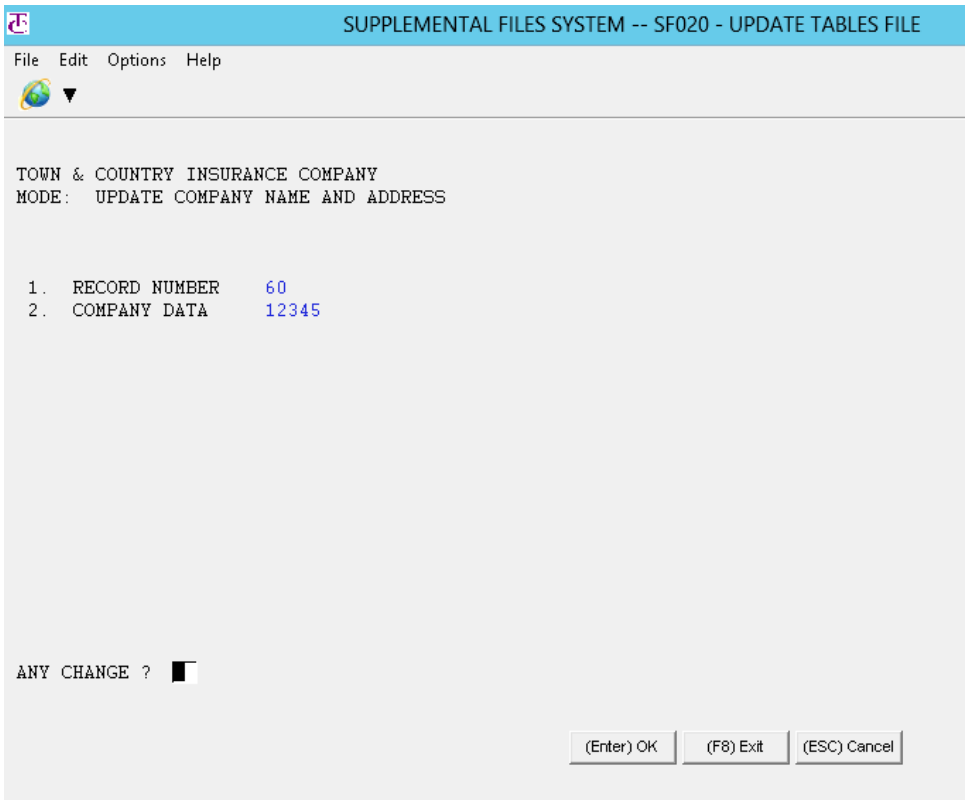
All premiums are rounded to the nearest dollar and are based on the Line of Business:

Line	Property Premium	Liability Premium
Fire	Inception – L – M	Coverage L + M
Homeowner	Inception * .85	Inception * .15
Tenant Homeowner	Inception * .70	Inception * .30
Farmowner	(Inception – E – F – Sch Premium) * .85	(Inception – E – F – Sch Prem) * .15
Farm Property	E + F + Sch Premium	
Tenant Farmowner	(Inception – Sch Prem) *.70	(Inception – Sch Prem) * .30
Mobile Homeowner	Inception * .70	Inception * .30
Commercial Fire	Inception – L – M	Coverage L + M
Special Multi Peril	Inception – L – M	Coverage L + M
Inland Marine	Inception	
Business Owner	Inception * .65	Inception * .35
Landlord	Inception * .85	Inception * .15
Craft 12	Premium for Coverage 1 thru 10	Premium for GL + Product + Base charge

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A. SETUP

Before this report is run, setup is required in SF, Menu Table File Maintenance, Update Table File. Select Company Name & Address Table, Record Number 60, and key in your 5 digit NAIC company code.



B. PROCEDURE

This report will be found under Premium Accounting, Reports, PA128 Terrorism Data Call. It will produce a .csv file in the **/prog/ispo** folder. The name of the file will be formatted, as required, in the following manner:

Company NAIC Code + p + year for the ending period + ot.csv

So if your code was 12345 and you ran the report for 1/1/13-12/31/15 the file would be saved as "12345p2015ot.csv"

Submit this file following the process outlined in the data call.

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Please note that this report may take multiple hours to run. It is therefore recommended that it is run after hours in the evening.

C. FURTHER INFORMATION

This program will process through the Name and Address file looking for policies that have an annual statement line that is to be reported. Upon finding a matching line, the program shifts to process through the Premium Master File records. If the annual statement line of the premium record doesn't match the policy, the record is skipped (the exception to this is for a commercial policy of line 5.0. This policy will report lines 5.1 and 5.2). The selection criteria for the records is the same as what is used in PA063.

Using the information from the Premium Master record, the program will accumulate the written premium, limit, and earned premium that falls within the reporting year. This information is accumulated separately for each building on the policy and accumulated in a policy total.

Once all the Premium Master records have been read, if the Starting Date is 2 years in the past or farther, then the program will begin processing Premium History records. These records are processed in the same fashion as the Premium Master records.

When all Premium Records are processed, the information is written to a Policy Level work file. Then the next valid policy in Name and Address is processed. At the end of reading through all the Name and Address records, the program will begin processing through the Policy Level Work files.

The Policy Level work files are read and the required .CSV structure is built. This includes the summation criteria breakdown of State and Year. The records are then read and written to the actual .CSV records.

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A. PURPOSE

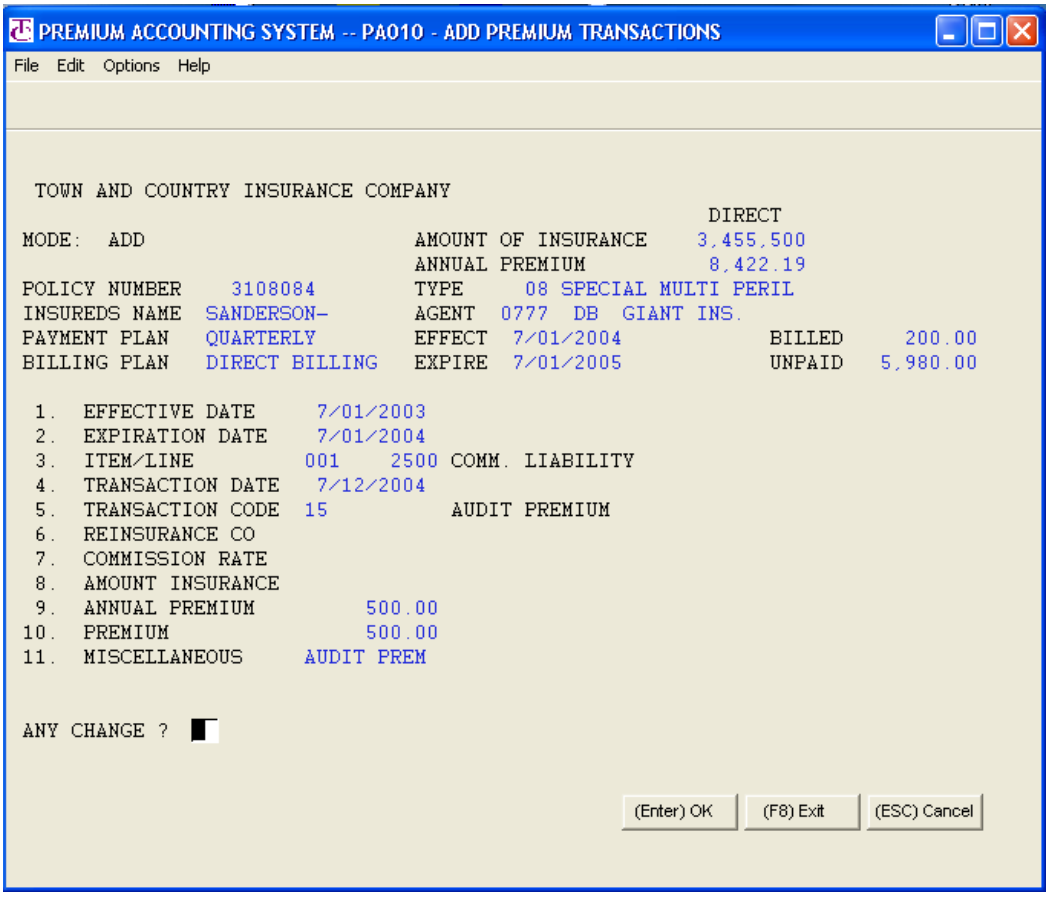
The purpose of this procedure is to outline the process for billing and collecting premium resulting from audits. Typically commercial liability premiums based on payroll and/or receipts are subject to audit.

B. PROCEDURE

The entry of audit premium transactions is handled by the Premium Transaction Maintenance programs – Add, Change/Inquire, and Delete (PA010, PA012, PA014). Premiums will be generated and passed to the Accounts Receivable System through Premium Accounting posting (PA018).



PREMIUM ACCOUNTING
TRANSACTION FILE MAINTENANCE
PA010 ADD PREMIUM TRANSACTIONS



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1. EFFECTIVE DATE – enter the effective date of the transaction. Prior period changes should be done first (Transaction Code 15), thus effective date would be 12 months prior to the current term. Remember once this transaction is completed, you must then enter the current policy term for the current year premium adjustment with a Transaction Code 12.)

2. EXPIRATION DATE - enter the expiration date which will be 12 months from the effective date.

3. ITEM/LINE – the item number will default to 1. Enter the line of business code applicable to the audit premium. This is usually the policy type, or commercial liability (**2500**).

4. TRANSACTION DATE – this is the accounting date and will default to the current date.

5. TRANSACTION CODE – enter **15** for Audit. (This transaction code must be set up in the Tables File/Transaction Codes.) (Transaction Code 15 is for Prior period Audit Premiums.) (Transaction Code 12 is for Current/Renewal period Audit Endorsements.)

6. COMMISSION RATE – the commission rate is automatically entered from the Commission Table. If your company does not pay commission on audit premiums, you must change the commission rate to zero here. At any change type the item number 7. The cursor will go up to the commission field and blank it out. Hit enter to lock in the zero Commissions Rate. (Programming is pending to automatically change the Commission Rate to Zero on a Transaction Code 15.)

7. AMOUNT OF INSURANCE – should be left blank as no increase in coverage has been afforded for an audit premium.

8. ANNUAL PREMIUM – enter the annual increase premium from the audit.

9. PREMIUM – the amount entered into annual premium will default as long as your effective and expiration date is for 12 months.

10. MISCELLANEOUS- enter AUDIT PREM for reference when doing an inquiry.

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C. NOTES

The entries are posted with other premium activity for the day when PA018 Post Premium Transactions is run. Posting creates Accounts Receivable Open Records for billing.

It is important to do both a prior period change and current period change so that the correct premium is charged for both terms. The PRIOR Term is always a Transaction Code 15. The Current or Renewal Term is a Transaction Code 12.

The Select and Print Non-Payment Cancel List program (**AR056**) has been updated to NOT select policies with only a Transaction Code 15 for Non-Payment of Premium Cancellation. The report will show the policy with a message * AUDIT PREMIUM – NOT SELECTED *.
Accounting will then be able to write-off the prior term unpaid Audit Premium from this listing using a Transaction Code 15 with a negative amount when desired.

D. POLICY WRITING SYSTEM

For those Lines of Business that are issued using the Policy Writing System, Audit premiums may be processed using the Policy Writing System by doing both a prior period and current period endorsement change, instead of using the Premium Accounting Procedure. The PRIOR Period change is a Transaction Code 15. The Current or Renewal Period Term is a Transaction Code 12.

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INS PRO provides for a 4-digit classification code in both the Premium and Loss Accounting Systems. This code is used to categorize premium and loss amounts for both NAIC statement accounting and internal analysis purposes. The codes are user defined and may be tailored to meet particular requirements.
Following is a suggested format that will meet NAIC and rating bureau requirements and provide information for internal analysis and rate setting.

PREMIUM & LOSS CLASSIFICATION CODES:

01 - INLAND MARINE (AAIS & URB)

3rd Digit Covered Property	4th Digit Attachment
1. Livestock	1. Not attached (floater only)
2. Machinery	2. Homeowners
3. Furs	3. Farmowners
4. Golfers	4. Mobile Homeowners
5. Jewelry	5. Commercial Fire
6. Musical Instruments	6. Farm Fire
7. Outboard Motors	7. Dwelling (Standard) Fire
8. Photographic Equipment	8. SMP
9. All others	9. All other

02 - HOMEOWNERS (AAIS & URB)
03 - FARMOWNERS (AAIS & URB)
04 - MOBILE HOMEOWNERS (AAIS & URB)

3rd Digit Form	4th Digit - Covered Property
1. Basic	1. Main dwelling
2. Broad	2. Secondary dwelling
3. Special	3. Increased cov B
4. Tenant	4. Increased cov C
5. All Risk	5. Coverage E - Blanket
6. Condominium	6. Coverage E - Scheduled
8. Limited	7. Coverage F
	8.
	9. All other

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05 - GENERAL LIABILITY (URB)
25 - GENERAL LIABILITY (AAIS)

3rd Digit Type	4th Digit Attachment
1. CPL	5. Commercial Fire
2. FCPL	6. Farm Fire
3. OL & F	7. Dwelling (Standard) Fire
4. M & C	8. SMP
5. Products	9. All other
6. Storekeepers	
7. Completed Operations	
8. Business Gen Liab (CGL)	
9. All others	

07 - STANDARD FIRE (URB)
11 - DWELLING FIRE (AAIS)
12 - FARM FIRE (AAIS)

3rd Digit - Covered Property	4th Digit Occupancy
1. Dwelling – protected	1. Owner 1-2 family
2. Dwelling - semi-protected	2. Tenant 1-2 family
3. Dwelling – unprotected	3. Owner 3-4 family
4. Livestock	4. Tenant 3-4 family
5. Machinery	5. Seasonal
6. Barn - type 1	6. Unoccupied
7. Barn - all other	9. All other
8. Mobile Home	
9. All other	

08 - SPECIAL MULTI-PERIL (AAIS & URB)
17 - COMMERCIAL FIRE (AAIS & URB)

3rd Digit Type of Business	4th Digit Construction
1. Mercantile, Store	1. Frame
2. Garage, Contracting	2. Masonry
3. Church	3. Mixed
4. Office	4. Fire Resistive
5. Club-Fraternal Org	5. Contents
6. Restaurant, Tavern	9. All other
7. Motel, Hotel	
8. Apartment	
9. All other	

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10 - EXTENDED COVERAGE/WIND
18 - THEFT COVERAGE
19 - VM & M

3rd Digit Covered Property	4th Digit Attachment
1. Dwelling – protected	5. Commercial Fire
2. Dwelling - semi-protected	6. Farm Fire
3. Dwelling – unprotected	7. Dwelling (Standard) Fire
4. Livestock	8. SMP
5. Machinery	9. All other
6. Barn - type 1	
7. Barn - all other	
8. Mobile Home	
9. All other	

20 - BUSINESS OWNERS (URB)

3rd Digit Form	4th Digit Type of Business
1. Standard	1. Merchantile, Store
2. Delux	2. Garage, Contracting
9. All other	3. Church
	4. Office
	5. Club, Fraternal Org
	6. Restaurant, Tavern
	7. Motel, Hotel
	8. Mobile Home
	9. All other

30 - LANDLORDS (URB)

3rd Digit Form	4th Digit Occupancy
1. Basic - w/o Vandalism	1. Owner 1-2 family
2. Broad	2. Non-Owner 1-2 family
3. Special	3. Owner 3-4 family
4. Basic - w/Vandalism	4. Non-Owner 3-4 family
9. All other	5. Contents
	9. All Other

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The following is a brief outline of the data entry done in the Premium Accounting System for facultative reinsurance cedings. The entry of reinsurance transactions is handled by the Premium Transaction Maintenance programs – Add, Change/Inquire, Delete (PA010, PA012, PA014). Please reference screen below.

1. EFFECTIVE DATE – Enter the effective date for the transaction.

2. EXPIRATION DATE – The expiration date will default to the next policy anniversary.

3. ITEM/LINE – The item number will default to 1. Enter the line of business code applicable to the coverage being ceded. This is usually policy type. On policies where Inland Marine coverage is endorsed on, multiple entries will be required, one for the primary coverage, a second for the Inland Marine (or other) coverage.

4. TRANSACTION DATE – This is the accounting date and will initially default to the current date, subsequently to the previous entry.

5. TRANSACTION CODE – Any code starting with 5 represents a ceded transaction, for example: 50 – Ceded Premium; 52 – Ceded Increase; etc. (see transaction code list below)

6. REINSURANCE CO - Enter the reinsurance contract number you have assigned to your facultative contract.

7. COMMISSION RATE – The commission rate is automatically entered from the reinsurance contract record.

8. AMT INS SUBJECT ___CEDED___ - Enter the amount of insurance subject to reinsurance and the amount being ceded.

9. ANN PREM SUBJECT ___CEDED___ - Enter the annual premium for the subject amount of insurance. The ceded premium will be automatically calculated based on the percent that the ceded amount of insurance is of the subject amount of insurance. On an increase or decrease, enter the amount of annual premium for the **change only.** For a cancellation, enter the amount of return premium – normally a credit.

10. PREMIUM SUBJECT___CEDED___ - The pro-rata premium amounts for both the SUBJECT and CEDED premiums will be calculated by the program, based on the transaction effective date.

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11. MISCELLANEOUS – User field, no entry needed. On a multiple risk policy you may want to enter a brief description to identify the risk this entry covers, for instance: “MAIN FARM”; or “TENANT FARM”.

12. LEG/RISK NUMBER – Enter the number of the Loss Exposure Group or Rick. Most policies will have only 1, which is the default. On a multiple location policy, or a policy with multiple loss exposures, be sure to make an entry for each risk.

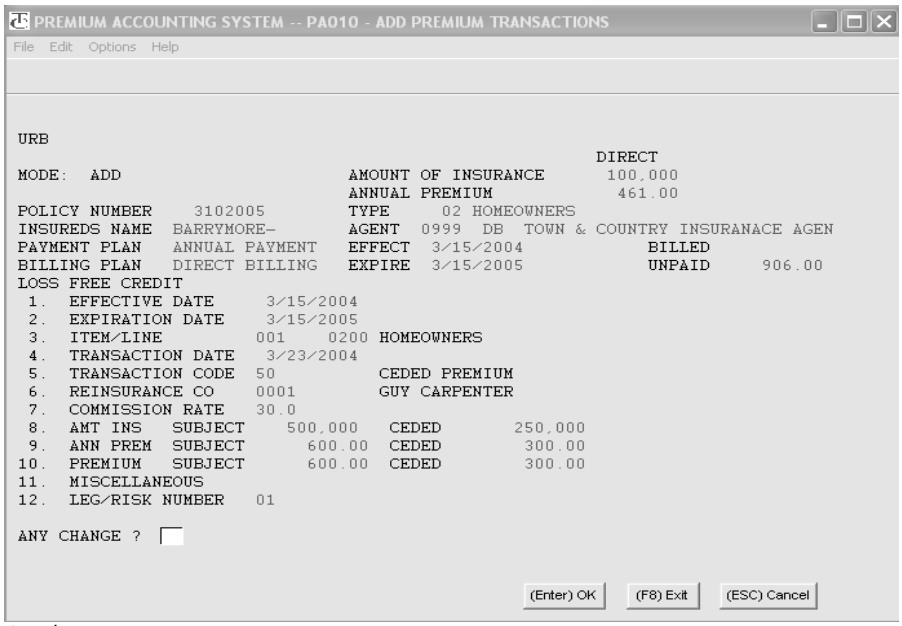
As entries are made the total Amount of Insurance and Annual Premium entered will display on the upper right of the screen. The ceded premium amounts should never be more than the direct amounts.

The reinsurance entries are then posted with other premium activity and will be available for subsequent reporting.

REINSURANCE TRANSACTION CODES:

50	CEDED PREMIUM
51	CEDED CANCELLATION
52	CEDED INCREASE
53	CEDED DECREASE
54	CEDED RENEWAL
56	CEDED REINSTATEMENT

SAMPLE PA010 REINSURANCE ENTRY



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Description:

The Premium Master file contains one or more records for each policy. It is the primary file used for premium accounting. Reports developed from this file include written premium, earned and unearned premium, inforce premium, etc. Each time activity occurs on a policy (increases, decreases, cancellations, etc.); records to reflect the premium involved are added to this file. Records remain on file until they are purged to a history file.

FILE FIELDS:

1. POLICY NUMBER	9(9)	The policy number is numeric, right justified with leading zeros.
2. RISK-NO	99	A two-digit risk or location number for Landlords and Commercial lines.
3. BLDG-NO	99	A two-digit building number for Commercial Lines.
4. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
5. POLICY-TYPE	99	A two-digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
6. AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
7. CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
8. INS-NAME	X(10)	The first 10 characters of the insured's name field from the Policy Name & Address file. May be blank.

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9. ITEM-NO	999	A sequential number assigned to each item on a policy. Ex: 001 = house, 002 = barn 1, ppe = barn 2, etc. Item 099 identifies a Policy Fee record.
10. LINE	9(4)	A company defined four digit line of business code classifying the premium. The first two digits are often bureau codes; the last two are user defined. Ex: 0221 would be the main dwelling on an HO-2 policy. Used to match the Master to the major -class in the Loss Master for statistical reporting.
11. BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC- Account Current, DB – Direct Bill.
12. PMT-PLAN	9	A one-digit code for the payment plan in effect on the policy. 1 = annual, 2 = semi-annual, etc.
13. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
14. TRANS-CODE	99	A predefined two-digit code identifying the activity. 10 - annual premium, 11 – cancellation, 12 – increase in coverage, etc.
15. REINS-CO	9(4)	A four-digit number to identify the reinsurance contract for ceded or assumed premiums. Zeros in direct premium records.
16. COMM-RATE	99V9	The commission rate applicable to this premium. It is a whole number with one decimal and may be zeros. Ex: 15% = 15.0.

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17. AMT-INS	S9(9)	The dollar amount of insurance applicable to this item. If a cancellation or decrease, the amount is usually negative. It may be zeros. Ex: 20,000 on a Mobile Home record.
18. ANN-PREM	S9(7)V99	The full annual premium applicable to this item. Usually negative on a cancellation or decrease
19. PREMIUM	S9(7)V99	The pro rata premium applicable to this item. For a full 1 year transaction it is the same as the Annual Premium. On a mid-term increase or decrease it is a pro rata amount. Usually negative on a cancellation or decrease.
20. TRANS-EFF	9(8)	The effective date of the premium in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a change or cancellation it is the effective date of the transaction.
21. TRANS-EXP	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally the next anniversary date. It cannot be more than 1 year after the transaction effective date unless the policy is prepaid.
22. MISC	X(10)	An area for user comments or information. May be blank. Often used for deductible, for example: 100 deductible.
23. STATE	99	Two-digit state identification using bureau codes: 31 = NY, 37 = PA.
24. COUNTY	9(3)	Three-digit county identification using bureau codes.
25. POLICY-TERM	99	The term of the premium in the record in months, usually 12.

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26. RECORD-STATUS	X	A code maintained by the system to indicate the status of the record: A-Active, C-Canceled, E-Expired, S-In Suspense (Advanced).
27. MISC-2	X(3)	A second miscellaneous area reserved for passing billing information.
28. LOSS-CREDIT-FLAG	X	A credit indicator for only those companies that have a program in use. Blank if not used.
29. CARRIER-COMM	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.
30. SUBJECT-AMT-INS	S9(9)	The dollar amount of insurance that is subject to reinsurance. Blank if the record contains direct information.
31. SUBJECT-ANN-PREMIUM	S9(7)V99	The full annual premium that is subject to reinsurance. Blank if the record contains direct information.
32. SUBJECT-PREMIUM	S9(7)V99	The pro rata premium that is subject to reinsurance. Blank if the record contains direct information.
33. DATE-POSTED	9(8)	This is a system controlled field that contains the date that the record was actually created. The date is in MMDDCCYY format. This field is not yet in use.
34. TIME-POSTED	9(6)	This is a system controlled field that contains the time the record was actually created. The time is in HHMMSS format. This field is not yet in use.

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35. OPERATOR-ID	X(10)	This is a system controlled field that contains the user name of the operator that created the record. This field is not yet in use.
36. PROG-ID	X(6)	This is a system controlled field that contains the program used to create the record. This field is not yet in use.
37. SCHEDULED-ITEM	X	Y = If premium was generated by a Policy Writing scheduled item, else N.
38. EXPANSION	X(29)	Area reserved for future use.
39. ZIP-CODE	X(10)	Zip code of policy in 99999-9999 format.
40. EXPANSION	XX	An area reserved for future use.

Total record length is 229 characters.

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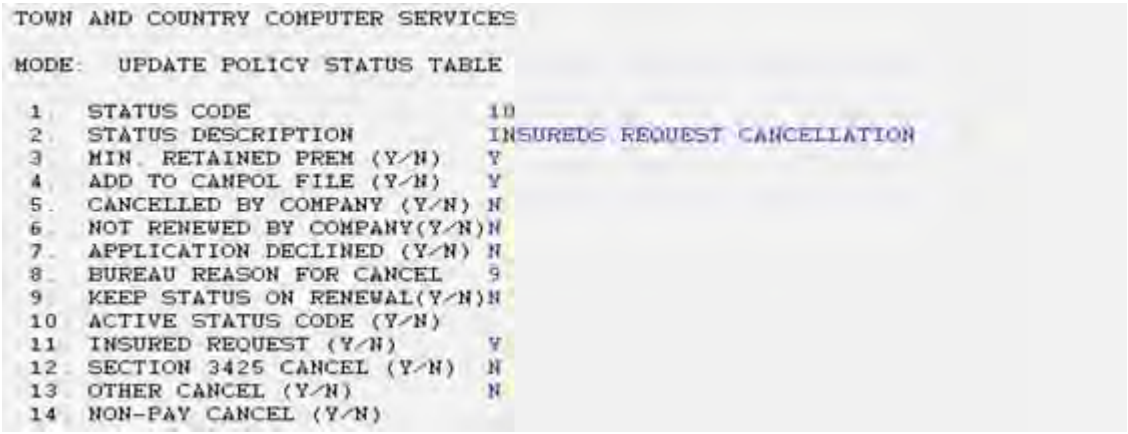
A. OVERVIEW

INS PRO has the ability to automatically increase an earned premium to meet a minimum amount set by your company.

B. PROCEDURE

1. To set up a Minimum Retained Premium.

a) This is done in the policy Status table.
b) Supplemental Files
c) Table File
d) Update Table File
e) Policy Status Table
f) The Minimum Retained Premium selection needs to be set to "Y" for all Policy Status Codes that you want the minimum retained premium to apply
g) Key "Y" at Any Change and enter until you get to Min Retained Prem.
h) Then enter through the rest of the fields and key Enter at Any Change to save it.



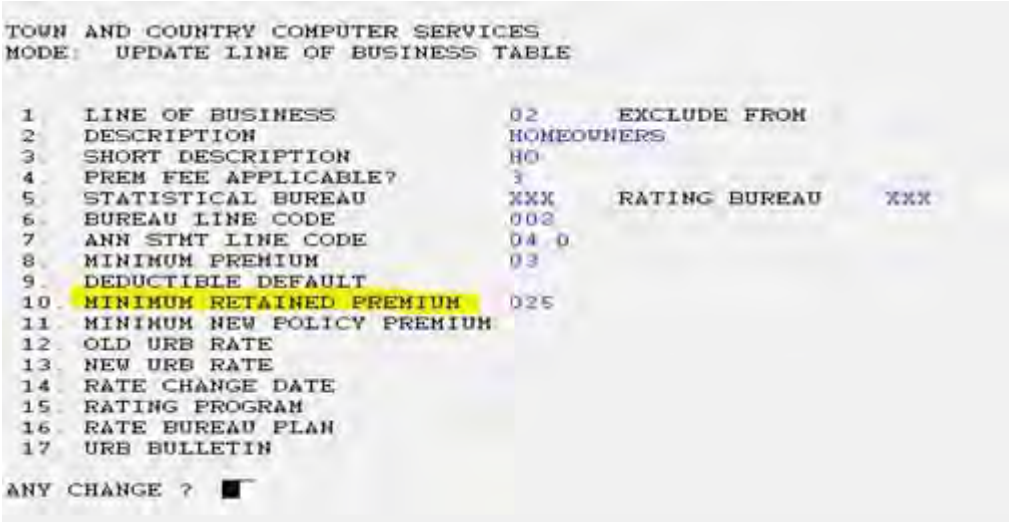
NOTE: *Premium records will show MRP on misc. field to indicate MRP was used.*

2. Set up the Minimum Retained Amount

a) This is done in the line of business table
b) Supplemental Files
c) Table File
d) Update Table File

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e) Line of Business Table
f) Line of Business. Key "Y" at Any Change and update #10 Minimum Retained Premium to the amount that you want to retain, for example 25.



NOTE: *If using the same policy Status Codes for both Minimum Retained and Not, then set up two unique policy status codes one with the Minimum Retained = "Y" and one with it "N".*

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A. PURPOSE

The **INS PRO** Premium Accounting System handles policy premiums on a 1 year basis. On each anniversary of a policy the premium for the prior year is modified for any in term or any anniversary changes, then "rolled" forward for the next year. The INS PRO programs involved in this procedure have been designed to control and automate this process, eliminating the need to re-enter detail policy information on each anniversary. The procedure applies to the first and second anniversaries on 3 year policies and to all anniversaries of 1 year (continuous) policies, as long as the policy remains in force. The procedure should be adapted to your company's particular billing cycle and the programs run on a regularly scheduled monthly basis.

The steps involved include:

1. Printing policy worksheets and reviewing each policy for any anniversary changes.

2. Entering and posting on anniversary changes.

3. Creating anniversary premium records.

4. Posting the anniversary premium records and creating A/R records for billing.

5. Printing anniversary bills.

B. PROCEDURE

1. Printing Anniversary Worksheets

   Once a month print anniversary worksheets. From the Premium Accounting System - Reports Menu select the PA058 Anniversary/ Renewal Worksheets option. A From-To range of dates will be requested. Normally this will be 2 to 3 months in advance of the current month. An anniversary worksheet will be printed for each in force policy whose anniversary falls within the range of dates entered.

   NOTE: *This program should be run after Month End Premium Posting has been completed so that worksheets for cancelled policies will not be printed. The program can also be run semi-monthly*

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for a 15 day period. Be sure not to duplicate dates to avoid duplicate worksheets.

2. Code the Worksheets for On Anniversary Changes

   Review each worksheet for any on-anniversary changes. If necessary each worksheet can be matched to the policy file. The most frequent change required is updating for new rates. Note any changes on the worksheet for each line(s) on the policy. Name and address or agent changes should also be noted.

   NOTE: Amount of insurance and annual premium changes are noted as increases or decreases to the amount shown on the worksheet, not the new net amount.

3. Enter and Post the On Anniversary Changes

   Using the Supplemental Files System – SF010 Policy Name and Address File Maintenance selections update the Policy Name and Address record for any changes noted on the worksheet. These would include changes to the name, address, or a change of agents.

   NOTES:

   a. *It is not necessary to update the policy effective and expiration dates on a 1 year (continuous) policy. This is done automatically by the PA022 Month End Premium Posting Program at the end of the anniversary month.*

   b. *Changing the agent on the Policy Name and Address file will automatically assign that new agent to all anniversary records. Corresponding changes in the billing plan (AC or DB) will also be made.*

   c. *Changing the payment plan on the Policy Name and Address file will automatically assign that new payment plan to the anniversary billing. Using the Premium Accounting System – Transaction File Maintenance selections (Add, Change/Inquire, Delete, Print Edit List and Post) enter and post the amount of insurance and premium changes using the worksheet as the source document.*

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The following rules must be followed:

a. **Transaction Date** - the transaction date must be on or prior to the anniversary date. Normally the current date can be used.

b. **Effective Date** - the effective date must be the upcoming anniversary date.

c. **Expiration Date** - the expiration date must also be the upcoming anniversary date. (We are not putting any premium in force at this point, only giving the computer amounts to be combined with the last year's premium when the anniversary records are created).

d. **Transaction Codes** - a transaction code 12 - increase coverage is used for new or increased premium; a transaction code 13 - decrease coverage is used for items being deleted or rate reductions.

e. **Amount of Insurance** - enter the amount of increase (trans 12) or decrease (trans 13) not the new net amount.

f. **Annual Premium** - Enter the amount of increase (trans 12) or decrease (trans 13) not the new net amount.

g. **Premium** - the premium amount must be zero. This will be the default entry if matching effective and expiration dates have been correctly entered.

Print a PA016 Edit List to verify the entries then PA018 Post the Transactions to the Premium Master File. As many batches as needed to enter the anniversary changes can be entered and posted. The work can be spread over several weeks, but should be completed 2-3 days before anniversary bills are to be printed.

4. Creating Anniversary Premium Records

When all On Anniversary changes have been entered and posted, run the PA060 Create Anniversary Records program, selecting that option from the Premium Accounting System Reports Menu.

The From-To date entries will correspond to the anniversary dates to be processed.

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This program will create a Premium Transaction File of the anniversary records for each in force policy falling within the range of dates entered. A report showing the policies being processed is also created.

Review the report for accuracy. If any changes are needed they can be made using the Premium Accounting Transaction File Maintenance functions at this point.

5. Posting Anniversary Premium Records and Creating A/R Records For Billing

   Select PA018 Post Transactions to Premium Master File from the Premium Accounting System - Transaction File Maintenance menu to post the anniversary records. You must respond Y(es) to the "Create A/R Records?" question in order to be able to print anniversary bills. This program will post the records to the Premium Master File and the A/R Open File and also create billing finder records for the subsequent printing of bills. Be sure to label and file the Premium Transaction Register.

6. Printing Anniversary Bills

   Anniversary bills are printed by selecting the AR051 Print Bills Option form the Accounts Receivable System-Reports Menu. Enter either **A**(ll) or **R**(egular) for the type of bills desired.

   The anniversary bills will print in the order specified in the Tables File – Company Setup Table. At the same time the due date will be calculated and stored or follow up billing and the aging of receivables. You may want to enter a Mail Date of the first of the next month if the bills will not be mailed until then. Note: the payment plan on the Policy Name and Address record at the time the anniversary premium records are created (step 4) will determine the payment plan shown on the bill.

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A. OVERVIEW

INS PRO provides the ability to process a short rate cancellation (90% of the pro-rata return premium).

B. PROGRAMS

In order to use this feature, set-up is required in SF048 Master Options File Maintenance (from SF Main Menu, F1 Utilities).

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C. SET-UP

SF048 – MASTER OPTIONS FILE MAINTENANCE

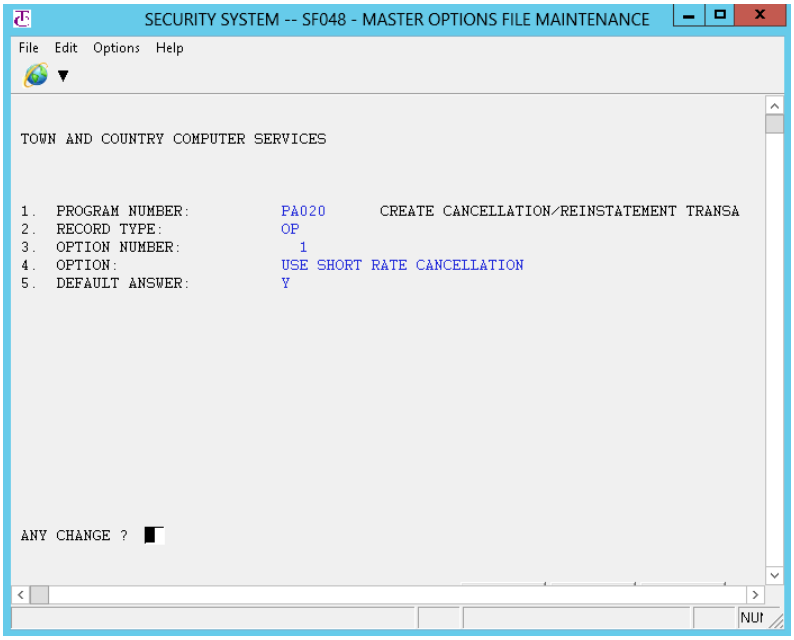
OPTION #1 – CHANGE/INQUIRE

1. Program Number: **PA020** Create Cancellation / Reinstatement Transaction
2. Record Type: **OP** (Option)
3. Question number: From Questions windows, find and select
4. Question: **"USE SHORT RATE CANCELLATION?"**
5. Default Answer: **"Y"** (preferred choice)

If one or more of your company's rating manuals provides for short rate cancellations and you occasionally cancel policies this way (90% of the pro rata return premium), set this default to "Y".

In order to change 5. Default Answer, key 5 into ANY CHANGE? field (bottom of screen) and select "Y"es or "N"o.

At ANY CHANGE ? key **Enter** and **<F8>** to exit.



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SF048 – MASTER OPTIONS FILE MAINTENANCE
OPTION #1 – CHANGE/INQUIRE

1. Program Number: **PA020** Create Cancellation / Reinstatement Transaction

2. Record Type: **DQ** (Display Question)

3. Question number: From Questions windows, find and select

4. Question: "**CANCEL WITH SHORT RATE?**"

5. Default Answer: "**N**" (preferred choice)

   If the majority of your cancellations are pro-rata, set this default answer to "N".

   In order to change 5. Default Answer, key 5 into ANY CHANGE? field (bottom of screen) and select "Y"es or "N"o.

6. Skip Question: "N" *Question must be asked, cannot skip.*

At ANY CHANGE? key **Enter** and **<F8>** to exit.



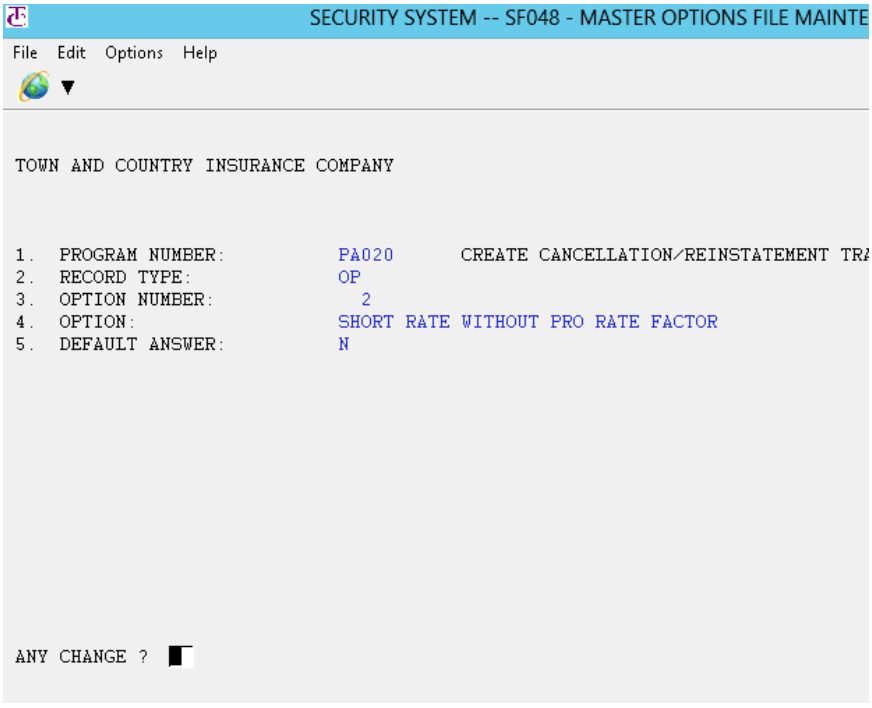
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SF048 – MASTER OPTIONS FILE MAINTENANCE
OPTION #1 – CHANGE/INQUIRE

1. Program Number: **PA020** Create Cancellation / Reinstatement Transaction
2. Record Type: **OP** (Option)
3. Question number: From Questions windows, find and select
4. Question: "**SHORT RATE WITHOUT PRO RATA FACTOR?**"
5. Default Answer: "N" (preferred choice)

   "**N**" *will not display this question.*

At ANY CHANGE ? key **Enter** and **<F8>** to exit.



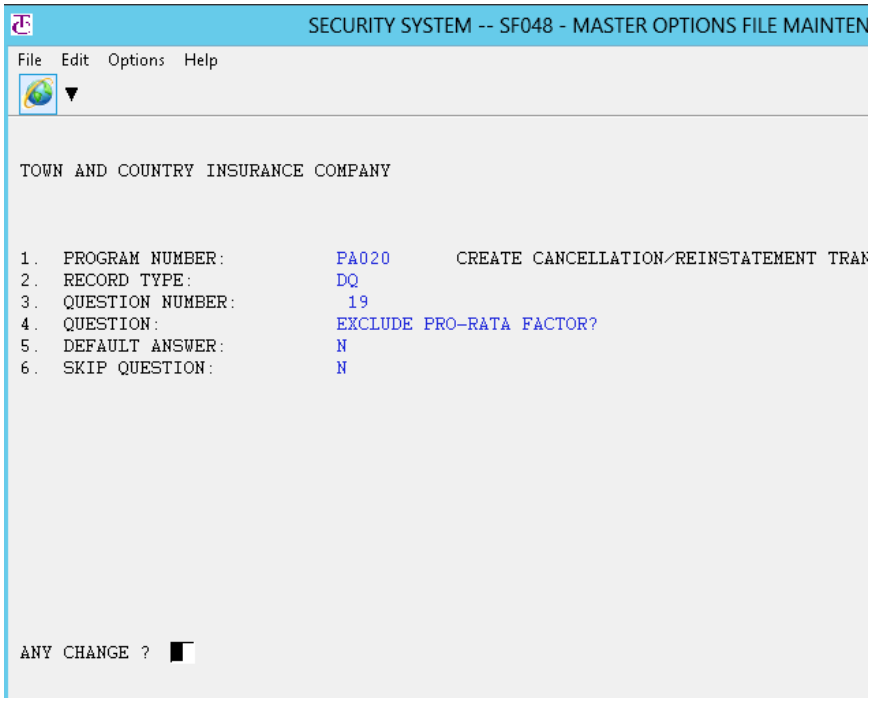
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SF048 – MASTER OPTIONS FILE MAINTENANCE
OPTION #1 – CHANGE/INQUIRE

1. Program Number: **PA020** Create Cancellation / Reinstatement Transaction
2. Record Type: **DQ** (Display Question)
3. Question number: From Questions windows, find and select
4. Question: "**EXCLUDE PRO RATA FACTOR?**"
5. Default Answer: "N" (preferred choice)

   "**N**" *will not display this question.*

At ANY CHANGE ? key **Enter** and **<F8>** to exit.



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A. PURPOSE

The 1992 NAIC Annual Statement requires that Commercial Multiple Peril premium be split into property and liability components. The program which does this split is on the Premium Reports Menu:

PA089 – SPLIT COMMERCIAL MULTIPLE PERIL PREMIUM

B. PROCEDURE

Splitting Commercial Premium involves several steps which should be done in the following sequence:

1. Decide how the premium will be split for each line.

2. Enter the line of business selection criteria for each line on the program entry screen.

3. The program will calculate and/or total the property and liability components and print a report listing the breakdown by line.

C. PROCESSING

1. Deciding how the premium will be split for each line.

   a. For each line of business that is reported as Commercial Multiple Peril premium, find out if the liability portion of the premium is put into it own premium record with a unique 4 digit class code. If it is, get a list of the 3rd and 4th digits for each liability class.

   b. If the premium for the line is entered as one record, find out what the reinsurance contract or rating manual has listed as the liability percentage of the premium.

2. Entering the line of business selection criteria.

   a. For each line of business you will be prompted to enter the 2 digit line of business code. Enter <NL> at the line of business code to end selection and begin processing.

   b. You will then be asked how the premium for this line will be split, **P** if by percentage or **L** if by line.

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C. PROCESSING (continued)

c. If you are splitting the line using a percentage, you will then be prompted to enter the liability percentage of the premium. (See Screen A)

d. If you are splitting the line using 4 digit class codes, you will be prompted to enter the 3rd and 4th digit of each liability class. You can enter up to 10 classes. (See Screen B)

e. You will then be asked if there is “ANY CHANGE?”. If you need to change any of the information answer “Y”es and the program will allow you to re—enter the information.

f. Repeat steps a thru e until all Lines that are reported as Commercial Multiple Peril are entered. To end selection enter <NL> at the Line of Business.

3. The program will now look for premium records that have the lines of business and total the Property and Liability Premium according to the selection criteria you entered. When the report prints, it will print the selection criteria and the total Property and Liability Premium for each selected line and the total Commercial Property and Liability Premium.

NOTE: The addition of the total Commercial Property and Liability Premium should equal the total Commercial Multiple Peril premium listed on the Premium Development Report (PAO5O).

By using percentages calculated from the written premium split, the earned premium and unearned premium reserves can also be divided (page 14 columns 3 & 5).

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A. PURPOSE

INSPRO has the capability to generate and print the various Disclosure Notices, even if the policy wasn't rated through Policy Writing, that are required based on the Terrorism Risk Insurance Act of 2002. The programs which handle selecting and printing the notices can be found on the Premium Accounting System; Premium Accounting Reports; Process Terrorism Disclosure Notices menu. The programs involved are:

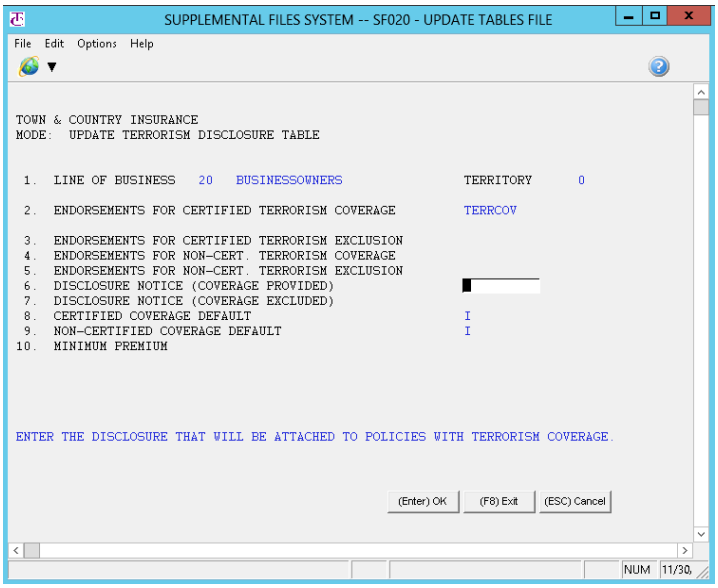
PA028 – TERRORISM DISCLOSURE NOTICE FILE MAINTENANCE
PA174 – PRINT TERRORISM DISCLOSURE NOTICES
PA176 – SELECT INITIAL DISCLOSURE NOTICES

B. INITIAL SETUP

1. TABLE FILE – TERRORISM DISCLOSURE TABLE

In SF020, the Terrorism Disclosure Table will contain the endorsements and disclosure notices that will be used for each company line of business. A record will need to be entered for each company line of business that is considered Commercial by the Terrorism Act.

Territory – Enter a territory of zero unless identifying coverage for NYC. NYC coverage is Territory 1.



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a. **ENDORSEMENTS FOR CERTIFIED TERRORISM COVERAGE** – Enter the endorsement(s) that will be put on policies that have coverage for Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

b. **ENDORSEMENTS FOR CERTIFIED TERRORISM EXCLUSION** – Enter the endorsement(s) that will be put on policies that ***DO NOT*** have coverage for Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

c. **ENDORSEMENTS FOR NON-CERTIFIED TERRORISM COVERAGE** – Enter the endorsement(s) that will be put on policies that have coverage for Non-Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

d. **ENDORSEMENTS FOR NON-CERTIFIED TERRORISM EXCLUSION** – Enter the endorsement(s) that will be put on policies that ***DO NOT*** have coverage for Non-Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

e. **DISCLOSURE NOTICE (COVERAGE PROVIDED)** – Enter the name of the Disclosure Notice that will be put on policies that have coverage for Acts of Terrorism. Enter the underlined letters exactly as shown.

   i. **TERDIS** – URB's TERR-DISC (11/02) – Disclosure Notice – Terrorism Insurance Provisions.

   ii. **CL1035** – AAIS's CL 10 35 12 02 – Policyholder Disclosure Notice of Terrorism Insurance Coverage. This notice ***does not*** contain the wording regarding Standard Fire Policies.

   iii. **CL1035S** – AAIS's CL 10 35 12 02 – Policyholder Disclosure Notice of Terrorism Insurance Coverage. This notice contains the wording regarding Standard Fire Policies.

   iv. **TPD4** – MSO's TPD-4 – Policyholder Disclosure Notice of Terrorism Coverage. For New and Renewals

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v. **TPD5** - MSO's TPD-5 – Policyholder Disclosure Notice of Terrorism Coverage. For Renewals – Coverage deleted on request.

vi. **TPD6** - MSO's TPD-6 – Policyholder Disclosure Notice of Terrorism Coverage. For Renewals – Coverage added on request.

f. **DISCLOSURE NOTICE (COVERAGE EXCLUDED)** – Enter the name of the Disclosure Notice that will be put on policies that ***DO NOT*** have coverage for Acts of Terrorism. Enter the underlined letters exactly as shown.

g. **CERTIFIED COVERAGE DEFAULT** (I = Include, E = Exclude)

i. I = All new and renewal policies will initially include the coverage and the coverage will be excluded if the insured rejects the offer of coverage.

ii. E = All new and renewal policies will initially be sent with a coverage exclusion and the coverage will be included if the insured accepts the offer of coverage.

h. **NON-CERTIFIED COVERAGE DEFAULT** (I=Include, E=Exclude)

i. I = All new and renewal policies will initially include the coverage and the coverage will be excluded if the insured rejects the offer of coverage.

ii. E = All new and renewal policies will initially be sent with a coverage exclusion and the coverage will be included if the insured accepts the offer of coverage.

2. ENDORSEMENT FILE MAINTENANCE

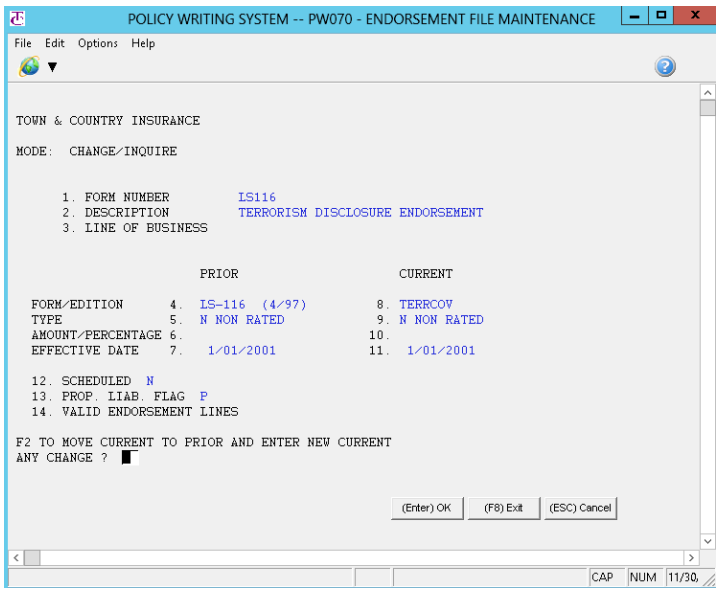
a. All of the endorsements that will be used to include or exclude Terrorism Coverage will need to be added to your Endorsement File.

i. If there is no charge for the coverage and the endorsement does not need to be itemized on the declaration page, they will be entered as an Endorsement Type "N". If there is a charge for the coverage or the endorsement should be itemized on the declaration, they

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will be entered as an Endorsement Type "Q". Endorsement Type "Q" will apply the charge for terrorism coverage against the Policy Premium and create a separate Premium Record for this endorsement. The rate should be entered as the actual percentage being charged (i.e. if the charge for the coverage is .0275 than .0275 should be put in endorsement record).

ii. The Property-Liability Flag must be filled in. Unless there is a separate Terrorism Rate for the Liability portion of the policy, the flag must be filled in with a "P".



C. PRINTING THE INITIAL NOTICE FOR INFORCE POLICIES

Printing the initial Terrorism Disclosure Notice involves several steps done in the following sequence:

1. Run Select Initial Disclosure Notices – PA176.

   a. The program will prompt for up to 10 company lines of business. If your company has more than 10 company lines that will need disclosure notices, the program can be run multiple times.

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b. The program will read the Policy Name & Address File and will select all policies that Expire after 11/26/2002. This will include all policies that were inforce on11/26/02 and those that were written or renewed after that date.

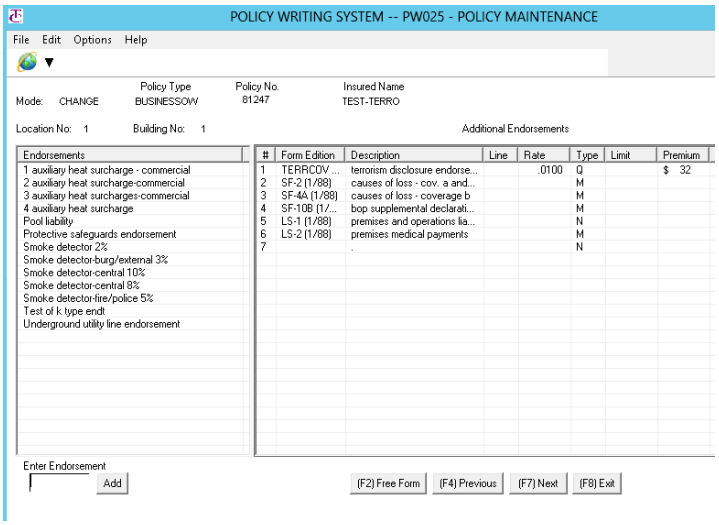
c. A report will be printed showing all policies that were selected.

2. Use PA028 – TERRORISM DISCLOSURE NOTICE FILE MAINTENANCE to add, change or delete records from the Terrorism Disclosure File.

3. Print the Terrorism Disclosure Notice(s) using program PA174 – PRINT TERRORISM DISCLOSURE NOTICES. The program has the option to print a Certificate of Mailing with the Notices.

D. PROCESSING TERRORISM COVERAGE FOR NEW & RENEWAL POLICIES

1. When a policy/quote is entered/anniveraried/renewed within Policy Writing, the Additional Endorsement Maintenance Program (PW025/PW525) will look at the Table File - Terrorism Insurance Table to determine which endorsements need to be added to the policy. If the Name and Address Terrorism indicators (Explained Below) have been filled in, the program will use these indicators to determine which endorsements need to be added. If the Name and Address Terrorism indicators are blank, the program will use the Terrorism Insurance Table Defaults (Cert. & Non-Cert.) to determine which endorsements need to be added.



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2. When the Final Calculations (PW030/PW130) are performed on a policy, the premium for the terrorism coverage/exclusion will be determined ***after*** all other calculations have been performed. The amount of premium that will be charged for the Terrorism Coverage/Exclusion will be shown separately on the screen.

3. When there is a premium charge, separate premium record(s) will be created for the charges for Certified and Non-Certified Acts of Terrorism. These records will have an item number of 990 (Certified) and 991 (Non-Certified) for purposes of recording Statistical Information and for future reports (if needed).

4. On New/Anniversary/Renewal policies, a Terrorism Disclosure Finder Record will be created. This record will contain the name of the Disclosure Notice that should be printed for this policy along with the charge(s) for Certified Terrorism Coverage.

5. When the declaration prints, the endorsements that explain the Terrorism Coverage/Exclusion will be printed. If the endorsement was set up as Non-Rated or your company is not itemizing endorsements, the endorsement Form-Edition will be listed with the other non-rated endorsements. If the endorsement was set up as a type "Q" and your company is itemizing endorsements, the endorsement name and charge will be listed separately (see sample declaration following).

   To check to see if your company is itemizing endorsements, please go into your PW300 Policy Writing Control File (Policy Writing System – Utilities), Edit Master Record. The field (Print Endorsement Costs) is on the screen beginning with windstorm class.

6. To print Terrorism Notices along with declarations: In SF Main Menu, F1 Utilities, select SF048 Master Options File Maintenance. After answering the printing questions, select 1. Change/Inquire. Enter PW081 for the Program Number and enter OP for the Record Type. Find and select Print Terrorism Notices With Policies. By setting your Default answer to "Y", the Terrorism Notices will print out with the declaration.

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BUSINESSOWNERS
POLICY DECLARATIONS

TOWN & COUNTRY INSURANCE
210 MORRIS ROAD
SCHENECTADY NY 12303

Location: 1 Building: 1

Policy Number: **81247**
Policy Period: FROM 5/01/2018 TO 5/01/2019
NEW POLICY
12:01 AM Standard Time

INSURED:
TERRORISM PRINT TEST
SCHENECTADY NY 12303

AGENT: **2**
TOWN & COUNTRY INSURANCE AGENCY
210 MORRIS RD
SCHENECTADY NY 12303-0328
PHONE: 518-355-3947

The Described Location(s) covered by this policy are as follows:
TEST
This replaces all previously issued policy Declarations, if any. This policy applies only to accidents, occurrences or losses which happen during the policy period shown above. This policy applies only to those coverages below for which a limit of Insurance and/or a limit of liability or premium charge is shown. Our limit for each coverage shall not be more than the amount stated for such coverage, subject to all the terms of this policy.
OPTIONAL COVERAGES (Each Accident)

COVERAGE		COINSURANCE	DEDUCTIBLE	LIMIT OF LIABILITY	PREMIUM
A. Building	ACV	NONE	$500 SF-2	$250,000	$2,348
B. Business Property	ACV	NONE	$500 SF-4A	$90,000	$866
L. Bodily Injury & Property Damage			(Each Occurrence)	$500,000	$29
			(Aggregate)	$1,000,000	
M. Premises Medical Payments			(Each Person)	$500	
			(Each Accident)	$10,000	
Products/Completed Operations			(Each Occurrence)	$500,000	
			(Aggregate)	$1,000,000	
Fire Legal Liability			(Each Occurrence)	$50,000	

Subject to the Following Forms and Endorsements:
SF-2 (1/88), SF-20 (1/88), SF-311 (1/88), SF-312 (1/88), SF-18 (7/96)
SF-83 (3/02), ML-430B * (2/08), SF-4 (1/88), SF-2 (1/88),
SF-4A (1/88), SF-10B (1/88), LS-1 (1/88), LS-2 (1/88)
TERRCOV 1.15 TERRORISM DISCLOSURE ENDORSEMENT $32

INCEPTION PREMIUM **$3,275**

NY STATE FIRE FEE **$20.09**

Subsequent payments will be due each year on the anniversary date based on rates in effect at that time.

5/16/18
COUNTERSIGNATURE DATE

**** HOME OFFICE ****

Jonathan D. Smith
OUR AUTHORIZED REPRESENTATIVE

5/16/18
BOP- DEC (8/98)

Continued On Page 2 For Location 1 Building 1

5/01/18

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7. When the Disclosure Notices are printed, the Name and Address Terrorism information is updated. The "Return By" date is put in the Terrorism Disclosure Date field. If there is no charge for Terrorism Coverage, the Certified and Non-Certified indicators will be set to "I" (Included).

E. MANUALLY PROCESSING NON-RATED LINES – When manually entering the Premium Information, the system will allow you to select the Terrorism Disclosure notice and enter the Terrorism Premium.

1. When the operator has finished entering the first premium record on a Policy that could have Terrorism Coverage, the Operator will be prompted "Does a Terrorism Disc. Notice need to be printed?". This question will only be asked if the records being entered are a Transaction Code 10 (New Business) or 14 (Renewal Premium) and the Table File - Terrorism Insurance Record exists for the policy type being entered.

2. If the operator answers "yes", the system will create the Finder record for the Terrorism Disclosure Notice. The system will then display the record and ask the operator to make any changes, if necessary.

   NOTE: *If charging for Terrorism Coverage, the Terrorism Premium amount will need to be entered.*

3. To enter the Terrorism Premium

   a. Enter "T" when prompted "Enter More Records, Reinsurance, Fees or Terrorism Premium.

   b. Select the type of terrorism coverage being entered

      i. 990 – Certified Acts of Terrorism
      ii. 991 - Non-Certified Acts of Terrorism

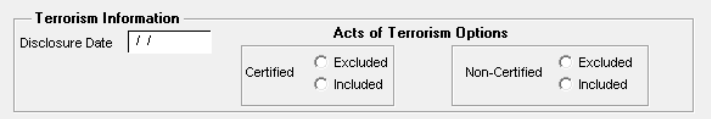
4. When the Disclosure Notices are printed, the Name and Address Terrorism information is updated. The "Return By" date is put in the Terrorism Disclosure Date field. If there is no charge for Terrorism Coverage, the Certified and Non-Certified indicators will be set to "I" (Included).

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F. UPDATING TERRORISM COVERAGE FIELDS

If you offer the option to include or exclude terrorism coverage, follow these steps when the insured has made a choice.

1. Go into Policy Name and Address File Maintenance – Change Mode. The Terrorism Coverage Fields are on the 2nd screen.



   a. **TERRORISM DISCLOSURE DATE** – Will contain the "Respond By" date, if a notice has been sent and a response has not been received or the date of the response, if one has been received.

   b. **TERRORISM CERT**

      i. " " (space) – indicates that a notice has been sent but the insured has not responded to the Disclosure Notice.
      ii. ***"I"*** – indicates that a response has been received indicating that the Insured wants to have the Terrorism Coverage for Certified Losses Included on their policy.
      iii. ***"E"*** – indicates that a response has been received indicating that the Insured wants Terrorism Coverage for Certified Losses Exclusion put on their policy.

   c. **TERRORISM NON-CERT** – Same as Terrorism Certified, except the insured's choice for Non-Certified Losses.

2. Process a change through Policy Writing.

   a. The Terrorism Endorsements will be updated automatically on the Additional Endorsements Screen (PW025/PW525).

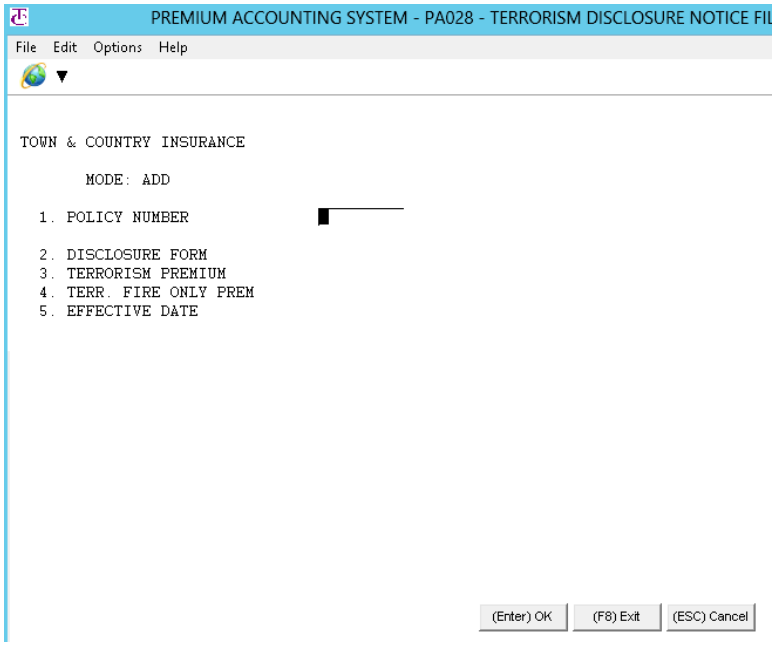
   b. The charge for Terrorism Coverage will be recalculated based on the Endorsements that have been added. The system will pro-rate the premium based on the date the coverage was revised.

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G. TERRORISM DISCLOSURE NOTICE FILE MAINTENANCE - PA028

a. DATA ENTRY INSTRUCTIONS:

Select the mode of the program: Add, Change or Delete. After a mode is selected, the following screen will appear.



ADD: To add policies to the Terrorism Disclosure Notice File enter the policy number. The program will retrieve the insureds name. You will be prompted to answer the "CORRECT RECORD" question. A Y(es) answer will allow you to enter the appropriate disclosure information. This record will be added to the file. Please see DATA DEFINITIONS for more detail.

CHANGE: To change a record you have previously added, enter the policy number of the record. You will be prompted to answer the "CORRECT RECORD" question. A Y(es)
answer will allow data to be changed. Please see DATA DEFINITIONS for more detail.

DELETE: To delete a record from the file, enter the policy number of the record to be deleted. You will be prompted to answer the "CORRECT RECORD" question. A Y(es) answer will delete the record.

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H. PRINT TERRORISM DISCLOSURE NOTICES – PA174

a. DATA ENTRY INSTRUCTIONS:

Enter the mailing date. This will be the date that appears on all notices and on the mailing certificates.

b. PROCESSING DESCRIPTION:

This program will read the Terrorism Disclosure Notice File and produce the appropriate Disclosure Notice.

The program (optionally) prints mailing certificates for companies that want to use certified mail. The certificate (or a copy of it) can also be used as a record that Disclosure Notices were sent on the policies listed. After the letters and the mailing certificates have printed, the Terrorism Disclosure Notice File is deleted from the system.

I. DATA DEFINITIONS

1. POLICY NUMBER - Enter the policy number of the policy to receive the Terrorism Disclosure Notice. The insured's name will be displayed for verification that the correct number was entered.

2. FORM – Enter the name of the Disclosure Notice being printed. For the initial disclosure the form name will be "TRIA-1".

3. TERRORISM PREMIUM – Enter the annual amount of premium that will be charged if the Terrorism Coverage is accepted. If the Form is "TRIA-1", the program will skip this field.

4. EFF DATE - Enter the date that the terrorism premium must be paid by in order to receive the Terrorism Coverage. If the Form is "TRIA-1" or the Terrorism Premium is zero, the program will skip this field.

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TERR-DISC
Ed. 11/02

DISCLOSURE NOTICE

Terrorism Insurance Provisions

Your policy/quote includes important coverage changes. Please review this important notice and retain it with your insurance policy/quote.

This disclosure notice provides information on the Terrorism Risk Insurance Act of 2002. You should review your policy/quote carefully. Conflicts between this disclosure notice and the policy/quote shall be resolved by the terms of your policy/quote.

Coverage for acts of terrorism may already be included in your current policy/quote. You should know that, effective November 26, 2002, any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

The portion of your annual premium that is attributable to coverage for acts of terrorism is **$0.00**
If the required premium is not received by **3/15/2003** the offer of coverage terminates and the failure to pay constitutes a rejection.

I ACKNOWLEDGE THAT I HAVE THE RIGHT TO REJECT THE OFFER OF COVERAGE UNDER THE TERRORISM RISK INSURANCE ACT OF 2002. BY ELECTING TO DO SO, AS INDICATED BELOW, I UNDERSTAND THAT I AM NOT REQUIRED TO PAY THE ADDITIONAL PREMIUM QUOTED ABOVE. I UNDERSTAND THAT BY REJECTING THE OFFER OF TERRORISM COVERAGE, I WILL NOT BE COMPENSATED BY THE UNITED STATES OR BY THIS POLICY/QUOTE, FOR LOSSES ATTRIBUTABLE TO CERTIFIED ACTS OF TERRORISM.

NO TERRORISM EXCLUSION OR LIMITATION IS PERMITTED TO THE EXTENT THAT COVERAGE IS OTHERWISE REQUIRED UNDER THE INSURANCE LAW.

☐ **ACCEPTANCE OF TERMS**	☐ **REJECTION OF TERMS**
_____ Policyholder/Applicant's Signature	_____ Policyholder/Applicant's Signature
_____ Print Name	_____ Print Name
_____ Date	_____ Date

Name of Insurer: TOWN & COUNTRY COMPUTER SERVICES, LLC

Policy Number: 99990

TERR-DISC **Ed. 11/02**

SAMPLE FORMS

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AAIS
CL 1035 12 02
Page 1 of 2

Insurance Company: TOWN & COUNTRY COMPUTER SERVICES, LLC
Policy Number: 99990
Named Insured: FARM TEST

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. See the next page for a further description of an act of terrorism as provided under the Act.

Coverage under your policy/quote is affected as follows:
Any terrorism exclusions attached to your policy/quote are not applicable to losses caused by certified acts of terrorism as defined in the Act.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of your billing notice. You may reject this offer by completing and signing the enclosed statement and returning it to us. If you send us a signed rejection of coverage, your policy/quote will be endorsed to exclude coverage for certified terrorism losses.

The portion of your annual premium that is attributable to coverage for acts of terrorism, as defined in the Act, is: **$30.00**

_____ I acknowledge that I have been notified that under the Terrorism Risk Insurance Act of 2002, any covered losses caused by certified acts of terrorism under my policy/quote will be partially reimbursed by the United States and I have been notified of the amount of my premium attributable to such coverage.

_____ I hereby reject this offer of coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy/quote.

You should know that coverage provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown above does not include any charges for the portion of loss covered by the federal government under the Act.

Policyholder/Applicant's Signature: **Date:**

_____ _____

Print Name

_____

SAMPLE CL 1035

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AAIS
CL 1035 12 02
Page 1 of 2

The following excerpt from the Act is provided for your information:

According to Section 102(1) of the Terrorism Risk Insurance Act of 2002, "The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United states or to influence the policy or affect the conduct of the United States Government by coercion." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (I) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed $5,000,000." Section 102(1)(C)and (D) specify that the determinations are final and not subject to judicial review and that the Secretary of the Treasury cannot delegate the determination to anyone.

SAMPLE CL 1035

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AAIS
CL 1035 12 02
Page 1 of 2

Insurance Company: TOWN & COUNTRY COMPUTER SERVICES, LLC
Policy Number: 99990
Named Insured: FARM TEST

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. See the next page for a further description of an act of terrorism as provided under the Act.

Coverage under your policy/quote is affected as follows:
Any terrorism exclusions attached to your policy/quote are not applicable to losses caused by certified acts of terrorism as defined in the Act.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of your billing notice. You may reject this offer by completing and signing the enclosed statement and returning it to us. If you send us a signed rejection of coverage, your policy/quote will be endorsed to exclude coverage for certified terrorism losses.

In the state of ___, a terrorism exclusion makes an exception for fire losses resulting from an act of terrorism. Accordingly, if you reject the offer of terrorism coverage as provided under the program, that rejection is not applicable to fire losses resulting from an act of terrorism. In this state, the coverage in your policy/quote for such fire losses will continue. The premium for such fire coverage is stated below. This premium is due whether or not you reject the offer described above for terrorism coverage.

One of the following premiums is due:
If you accept this offer, the premium for terrorism coverage is **$30.00**
If you reject this offer, the premium for terrorism (fire only) coverage is **$7.00**

_____ I acknowledge that I have been notified that under the Terrorism Risk Insurance Act of 2002, any covered losses caused by certified acts of terrorism under my policy/quote will be partially reimbursed by the United States and I have been notified of the amount of my premium attributable to such coverage.

_____ I hereby reject this offer of coverage. I understand that an exclusion of certified terrorism losses will be made part of this policy/quote.

You should know that coverage provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium shown above does not include any charges for the portion of loss covered by the federal government under the Act.

Policyholder/Applicant's Signature: **Date:**

_____ _____
Print Name

_____

SAMPLE CL1035S

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AAIS
CL 1035 12 02
Page 1 of 2

The following excerpt from the Act is provided for your information:

According to Section 102(1) of the Terrorism Risk Insurance Act of 2002, "The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States ---- (i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to (I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of (I) an air carrier or vessel described in paragraph (5)(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United states or to influence the policy or affect the conduct of the United States Government by coercion." Section 102(1)(B) states, "No act shall be certified by the Secretary as an act of terrorism if (I) the act is committed as part of the course of war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or (ii) property and casualty insurance losses resulting from the act, in the aggregate, do not exceed $5,000,000." Section 102(1)(C)and (D) specify that the determinations are final and not subject to judicial review and that the Secretary of the Treasury cannot delegate the determination to anyone.

SAMPLE CL 1035 12 02

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POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Coverage under your existing policy may be affected as follows:

Any terrorism exclusions for acts of terrorism, as defined in the Act, already contained in your policy/quote or included in an endorsement are nullified as of November 26, 2002.

You should know that coverage provided by this policy/quote for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the nsurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

SAMPLE TPD4

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. If you elect to accept this coverage, the premium is payable according to your billing notice.

You may reject this coverage by signing and returning the notice to us. If you decline the coverage, an exclusion for terrorism losses will be added to this policy/quote.

The portion of your annual premium that is for the coverage for terrorism, as defined in this Act, is: **$30.00**

Please mark an "X" in one of the boxes below.

	I hereby elect to purchase terrorism coverage. Sign and return this form to us.
	I hereby decline the terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism. Sign and return this form to us.

Policyholder / Applicant's Signature

TOWN & COUNTRY COMPUTER SERVICES, LLC
Insurance Company

Print Name

99990
Policy Number

Date

TPD4

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POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Coverage under your existing policy/quote may be affected as follows:

Any terrorism exclusions for acts of terrorism, as defined in the Act, already contained in your policy/quote or included in an endorsement are nullified as of November 26, 2002.

You should know that coverage provided by this policy/quote for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. Your renewal policy/quote includes this coverage and the premium is payable according to your billing notice.

You may reject this coverage by signing and returning this notice to us by the date listed below. If you decline the coverage, an exclusion for terrorism losses will be added to this policy/quote.

The portion of your annual premium that is for the coverage for terrorism, as defined in this Act, is: **$30.00**

	I hereby decline the terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism. Sign and return this form to us by: **3/15/2003**

SAMPLE TPD5

Policyholder / Applicant's Signature	TOWN & COUNTRY COMPUTER SERVICES, LLC Insurance Company
Print Name	99990 Policy Number
Date	

TPD5

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POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, effective November 26, 2002, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If you accept this coverage, any terrorism exclusions for acts of terrorism, as defined in the Act, already contained in your policy/quote or included in an endorsement are nullified.

If you accept this offer of coverage, you should know that coverage that may be provided by this policy/quote for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. Your renewal policy/quote does not include this coverage, but includes an exclusion for terrorism losses.

You may accept this coverage by signing and returning this notice to us by the date listed below. If you elect to accept this coverage, the premium is payable according to your billing notice.

The portion of your annual premium that is for the coverage for terrorism, as defined in this Act, if you accept this coverage is:

$30.00

	I hereby elect to purchase terrorism coverage. Sign and return this form to us by **3/15/2003**

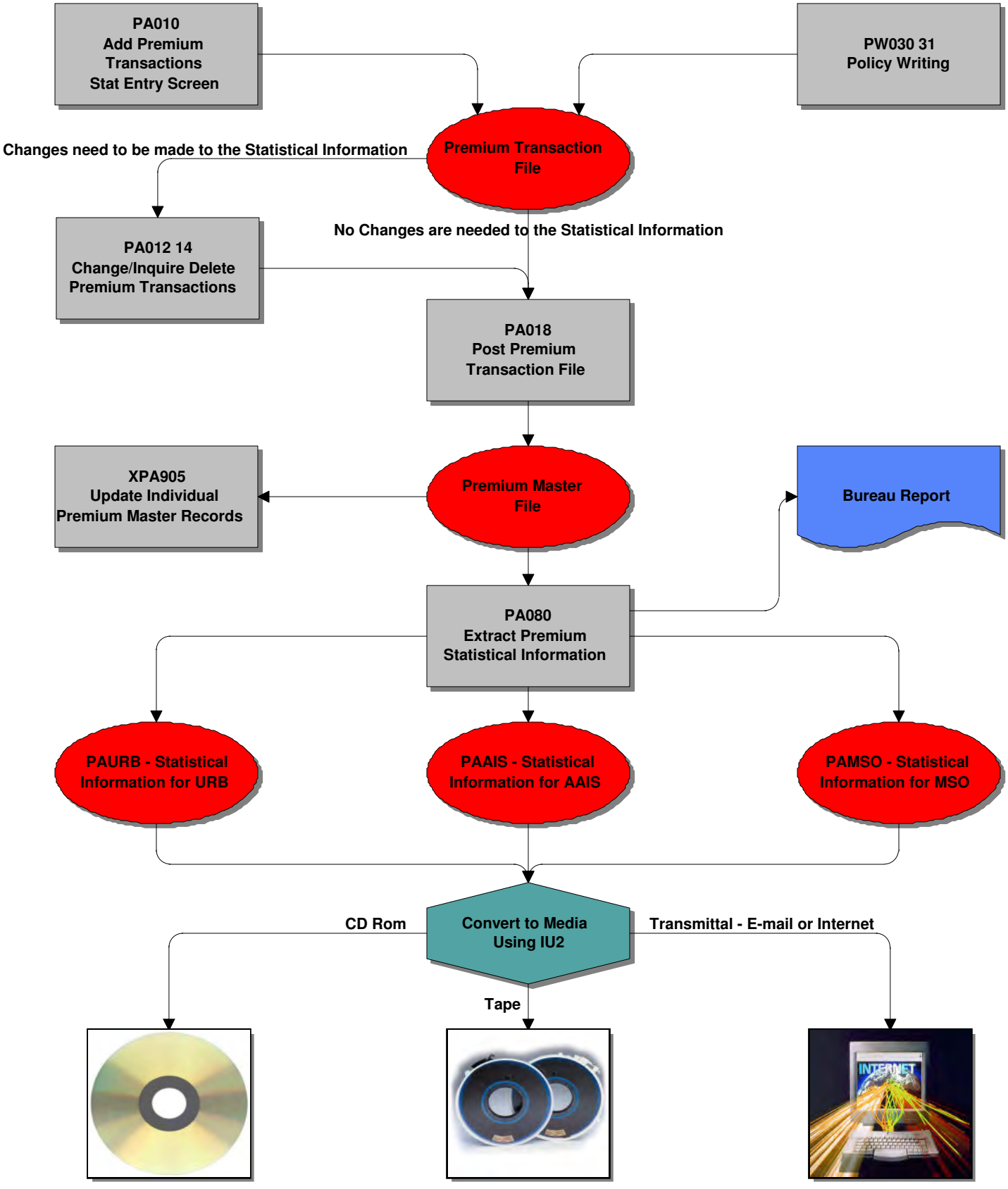
SAMPLE TPD6

Policyholder / Applicant's Signature	TOWN & COUNTRY COMPUTER SERVICES, LLC Insurance Company
Print Name	99990 Policy Number
Date	

TPD6

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STATISTICAL REPORTING - PREMIUMS



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A. PURPOSE

INSPRO has the capability to generate and print the cover letter needed for the **Policy Change Notice** required by **Chapter 220 of the New York insurance laws**. Three copies of this letter are needed: one for the insured, agent, and company. The two programs involved are:

PA024 - POLICY CHANGE NOTICE FILE MAINTENANCE
PA072 - PRINT POLICY CHANGE NOTICES

B. PROCEDURE

Printing Policy Change Notices involves several steps done in the following sequence:

1. Select policies requiring a Policy Change Notice. Also select the proper disclosure form(s) required for each policy. URB has published guidelines for determining which form(s) to use.

   Note: *Program PA056 – PRINT EXPIRING POLICIES BY AGENT REPORT or program SF054 – PRINT SELECTED POLICY HOLDER LIST may be used to list policies for selection.*

2. Enter the data for the policies selected using PA024 - POLICY CHANGE NOTICE FILE MAINTENANCE. This will allow you to add, change or delete records from the Policy Change File.

3. Print the policy change notice(s) using PA072 - PRINT POLICY CHANGE NOTICES.

4. Mail the policy change notice with the proper disclosure form to the insured and agent. Mailing Certificates for both the insured, and the agent copies are optionally printed by PA072 (as specified in the Company Setup Information Table in the Tables File).

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C. PROCESSING

1. POLICY CHANGE NOTICE FILE MAINTENANCE - PA024

A. Enter the signature name and title to print on all notices. (The default values displayed are from the Company Name and Address Table, records 10 & 11).

B. Enter Add, Change, or Delete. After a mode is selected, a screen similar to this will appear.

ADD:

To add policies to the Policy Change Notice File enter the policy number. The program will retrieve the insureds name, agent, anniversary/renewal date and annual premium. You will be prompted to answer the "CORRECT RECORD" question. Y(es) will allow you to enter the appropriate additional data. This record will be added to the file. Please see DATA DEFINITION for more detail.

CHANGE:

To change a record previously added, enter the record's policy number. You will be prompted to answer the "CORRECT RECORD" question. Y(es) will allow data to be changed. Please see DATA DEFINITION for more detail.

DELETE:

To delete a record from the file, enter the policy number of the record to be deleted. You will be prompted to answer the "CORRECT RECORD" question. Y(es) will delete the record.

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2. PRINT POLICY CHANGE NOTICES - PA072

A. Enter the mailing date. This will be the date that appears on all letters and on the mailing certificates

B. EMAIL AGENT REPORTS *(Optional for INS PRO Email Users only)* If (Y)es is selected, two windows Printer Selection boxes will display.

C. Use **(C)** ADDRESS, **(L)** LOGO FILE, or **(B)** Blank

D. This program will read the Policy Change Notice File and produce three copies of the Policy Change Notice cover letter. The paragraph indicating the anniversary/renewal date will be modified to fit the appropriate case.

The paragraph indicating the **increase in premium** will only be printed if the "NEW PREMIUM" field of the record is not equal to zero *(If **no** new premium is entered, this paragraph will **not** be printed)*.

The paragraph indicating the **attached form(s)** will be printed if one or more forms have been entered.

The paragraph stating the **reason for the premium change** will be printed **only** if a reason was entered.

The paragraph containing the **additional comments** will be printed only if comments have been entered.

The name and title entered at the start of the program will print at the bottom of each letter.

Copies for both the insured and agent will be printed as required by Chapter 220 regulations. **The program (optionally) prints mailing certificates for companies that want to use certified mail.** The certificate (or a copy of it) can also be used as a record that Policy Change Notices were sent on the policies listed.

After the letters and the mailing certificates have printed, the Policy Change Notice File is deleted from the system.

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D. DATA DEFINITION

1. POLICY NUMBER — Enter the policy number of the policy to receive the Policy Change Notice. The insured's name will be displayed for verification that the correct number was entered.

2. AGENT NUMBER — Retrieved from the Policy Name and Address File and may not be changed.

3. CURRENT PREMIUM — Retrieved from the Premium Master File. This field may be changed if incorrect.

4. NEW PREMIUM — Enter the new premium if required to inform the insured of an increase in premium. *If no increase is to be reported,* ***do not enter an amount.*** This field may be changed.

5. FORMS — Enter up to 9 characters for each disclosure notice form(s) being sent. If no forms are to be sent, no entry is needed. This field may be changed.

6. NUMBER OF COPIES — Enter the number of copies to be printed for each policy. Subsequent defaults are the previous answer. This is designed for companies that want to use multiple part forms. This field can be changed.

7. REASON CHANGED — Enter up to 128 characters for the reason that the premium changed. If no reason is needed, no entry should be made. This field may be changed.

8. COMMENTS — Enter up to four lines of 55 characters each. If no comments are needed, no entry should be made. This field may be changed.

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PURPOSE

Print AM Best Worksheet is an optional program that is used to obtain data needed to complete the A.M. Best annual data call. The A.M. Best Premium Rating Worksheet reports data "FOR THE YEAR ENDING" using the date that was keyed in the AS OF field. The report lists by Statement Line of Business: New Policy Count, Renewed Policy Count, Total Policy Count, New Premium Average, Renewed Premium Average, Direct Premium Written, New Direct Premium Written, Renewed Direct Premium Written and the Grand totals for each. The program is:

PA051 PRINT AM BEST WORKSHEET

PROCEDURE

Key the desired **AS OF** Date. This is typically the year end (123120XX) to be reported to A.M. Best.

Select the Menu option to Preview the Printed Output. (**N)O** and press Enter to not preview the report. Select **(Y)ES** to preview the report. The print preview window will open. The report may be previewed page by page, printed or exit answering yes to cancel the print job. The Windows Printer Box will open for printer selection.

Use the printed report to complete the AM Best Worksheet.

CALCULATION EXPLANATION

The **PA051** worksheet calculates counts in the following manner:

The **New Policy Count (2)** includes policies if the Transaction code is a 10 or 14 and the Original Effective Date in the Name Address file is the same as the Effective Date in the Premium Master record. This count does not get decremented in the event the policy is cancelled, nor is it incremented in the event the policy is reinstated.

The **Renewed Policy Count (3)** includes policies if the Transaction Code is a 10 or 14 and the Original Effective Date is not the same as the Premium Master record. This count also does not get decremented in the event the policy is cancelled, nor is it incremented in the event the policy is reinstated. The counts are done as long as the policy is effective as of the day **PA051** is run.

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The **Total Policy Counts (4)** column may not be equal to the New Policy Count + Renewed Policy Count. This is because the New is just new and the Renewed is just renewed while the Policy Count includes subtracting the cancelled policies and adding the reinstated policies. In the event a policy is effective 12/31/2015 – 12/31/2016 and the Cancellation was done in February 2016, this would be included in the counts since the premium record effective date falls in 2016.

The **New Premium Average (5)** field is calculated by taking the New Direct Premiums Written column (9) and dividing it by the New Policy Count column (02).

The **Renewed Premium Average (6)** field is calculated by taking the Renewed Direct Premium Written column (10) and dividing it by the Renewed Policy Count column (3).

The premium fields are computed by the standard written premium calculation: Written premium is transacted during the date range and the policy is effective or transacted prior to the date range and if the policy is effective. Even if the policy is effective in the date range, if the premiums were transacted after the date range they are not included in this report.

The **Direct Written Premium (8)** column is the total of the New Direct Written Premiums column (9) and the Renewed Direct Written Premiums column (10). This column should cross-foot to **PA050** Net Direct Premium.

The **New Direct Written Premium (9)** column includes direct written premium from new policies only if Transaction code 10 and if the original effective date is the same as the effective date in the Premium Master record. This figure is not decremented in the event the policy is cancelled, nor is it incremented in the event the policy is reinstated.

The **Renewed Direct Written Premium (10)** column includes direct written premium from renewal policies, policy changes, cancellations and reinstatements for Transaction codes 11, 12, 13, 14, and 16.

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1. REPORTING TO HARTFORD STEAM BOILER REINSURANCE

There are three lines that can be reported to HSB at the end of each month using the PA171 – HSB Report & File program. These items are **Equipment Breakdown**, **Service Line**, and **Identity Recovery**. These will be reported in a Bordereau File (Equipment Breakdown, Service Line, and Identity Recovery), Commercial Equipment Breakdown (EQB) Inforce File, Personal Equipment Breakdown (HSP) Inforce File, Service Line (SLC) Inforce File, and Identity Recovery (IDR) Inforce File. Some of these items may be combined into a single file as well.

Please ***NOTE:*** *The Identity Recovery may be reported via PA064*. To determine which program is being used to report this coverage, check to see if the Identity Recovery Inforce File Revision Master Option is set to "Y" in SF048 Master Options File Maintenance. If this option is set to "Y" and has a value, PA171 is being used to report this coverage.

```
1.  PROGRAM NUMBER:          PA171      HSB  BOILER/SL   REPORT & FILE
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             6
4.  OPTION:                  IDR INFORCE FILE REVISION
5.  DEFAULT ANSWER:          Y
6.  REVISION:                02.01
```

After running the PA171 program, there will be a report and extract files created that lists all the activity of Equipment Breakdown, Service Line, and Identity Recovery (where applicable) that has occurred within the reporting period. The extract files can then be sent to HSB for reporting.

2. FILE INFORMATION

The bordereau file will contain information derived from the Premium Master File. The inforce files will contain policies that have a valid version of the endorsement coverage on the policy during the time the report is run.

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Once the reports have finished running, the submission files need to be sent to HSB. The submission files are located in the /PROG/ISPO directory. The name of the files will depend on the revision being run:

For **Bordereau revision 8.04**, the bordereau file names will be "HSPxxxxBORD.TXT", "SLCxxxxBORD.TXT", and "EQBxxxxBORD.TXT". The "xxxx" will be the product code that's entered in your SF020 Company Name and Address Table file setup.

For a **Bordereau revision other than 8.04**, the bordereau file name will be "COMxxxxBORD.TXT" and will contain all lines. The "xxxx" will be the equipment breakdown product code that's entered in your SF020 Company Name and Address Table file setup.

The Inforce file names are:

Revision 6.31 for EQB and EBF – "EBxxxxINF.TXT"
Revision 2.02 for Identity Recovery – "IDRxxxx.INF.TXT"
Revision 2.02 for HSB and SLC – "COMxxxxINF.TXT"

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A. PURPOSE

The INSurance PROcessing system has the capability to split out different types of Policy Fees. This provides companies that charge multiple types of Fees to separately track the amount charges/collected for each type of fee. Multiple programs allow the entry and maintenance of the Fee types:

PA010 – ADD PREMIUM TRANSACTIONS
PA012 – CHANGE/INQUIRE PREMIUM TRANSACTIONS
XPA905 – UPDATE PREMIUM MASTER FILE RECORDS
XAR908 – UPDATE AR OPEN FILE RECORDS
XAR909 – UPDATE AR PAID FILE RECORDS

Multiple report programs split the fees out:

PA050 – PREMIUM DEVELOPMENT REPORT
AR066 – OUTSTANDING RECEIVABLES REPORT
AR064 – RECEIPTS AND DISBURSEMENTS REPORT

B. SETUP

The following will need to be done to enable your company to track your fees by type:

1. Go into the Statement Line of Business Table (Supplemental Files System; Table File Maintenance; Update Table Files)

2. Bring up STMT Occurrence #34, STMT Sub #0. Change the description to "FEES" or "POLICY FEES".

3. Add your Fee Types under STMT Occurrence #34, STMT Sub #'s 1-9. Please be aware that subscript #1 is reserved for NY State Fire Fees.

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OVERVIEW

This program is similar to XPA906 - Audit Premiums to Receivables by Effective Date. The primary differences between the two programs are: 1.) This program will only audit policies with a transaction date within the date range entered (XPA906 uses policy effective date), and 2.) A tighter date range (can only be run for a maximum of a 10 day period). This program is designed to identify policies that do not have matching Premium Accounting and Accounts Receivable records due to file integrity problems or record deletions/updates after posting.

RUNNING THE PROGRAM

Access the program from the Premium Accounting Utilities Menu (key F1 from the Premium Accounting main menu). The menu will prompt for a FROM - TO date range. Typically the program is run weekly for a 7 day period. If a file's integrity is in question for a particular day, then it is recommended that the date range encompass that day with a few days both before and after. For example: if a file integrity problem occurred on Dec. 1st,the program should be set to run from Nov. 28th or 29th up to 2 or 3 days after that point (Dec. 3rd or 4th). Following the date range, answer the printing related questions and the program will start to run.

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WHAT THE PROGRAM LOOKS FOR

This program will start reading records from the Premium Master file. If it finds a policy whose transaction date falls within the date range entered, it will then check for a corresponding Name and Address record. Provided the policy is on the Name and Address file, it will accumulate the written premium, then search for matching records on the AR Open and AR Paid files. If records are found in AR, they will also be accumulated. When the program has found all the PA and AR records it can for a particular policy, it will then compare the premium total to the accounts receivable total. If the amounts in PA and AR do **not** match, the policy will be listed on the Audit Report for manually checking/verification.

IF THE PREMIUM AND ACCOUNTS RECEIVABLE DO NOT MATCH

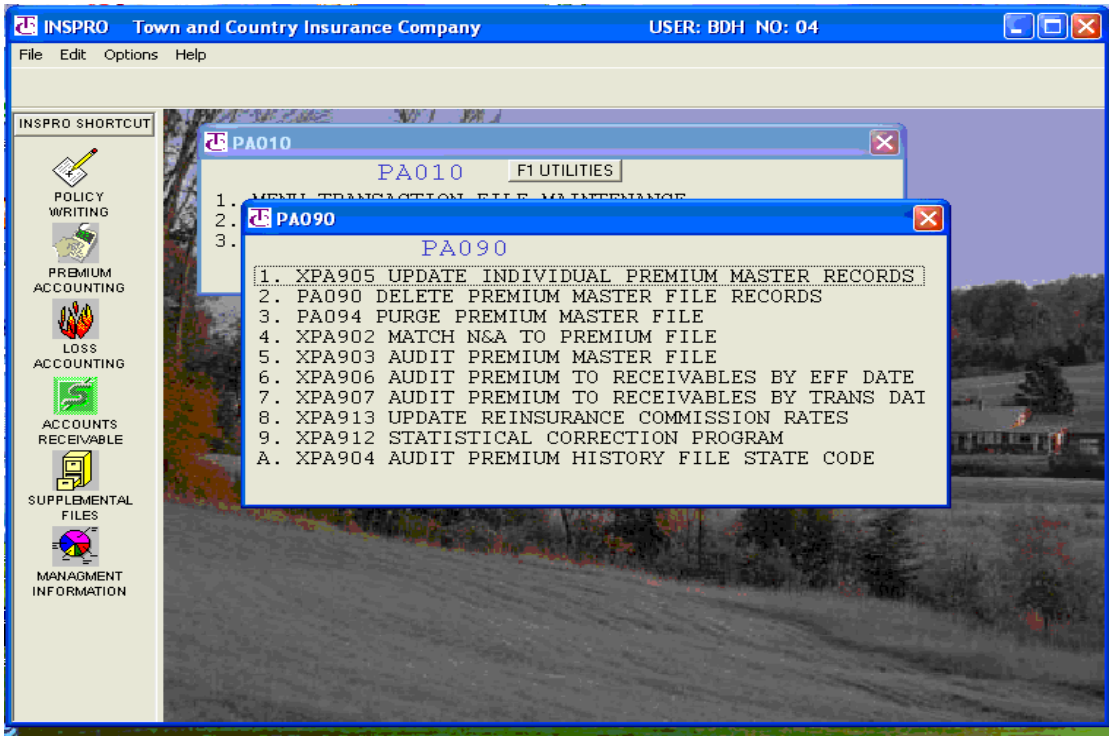
If there is a discrepancy between the corresponding PA and AR records, it will print out on a line-by-line basis the following information:

- Policy Holder name
- Policy number
- Total written premium
- Any unpaid amounts and adjustments
- Any paid amounts and adjustments.

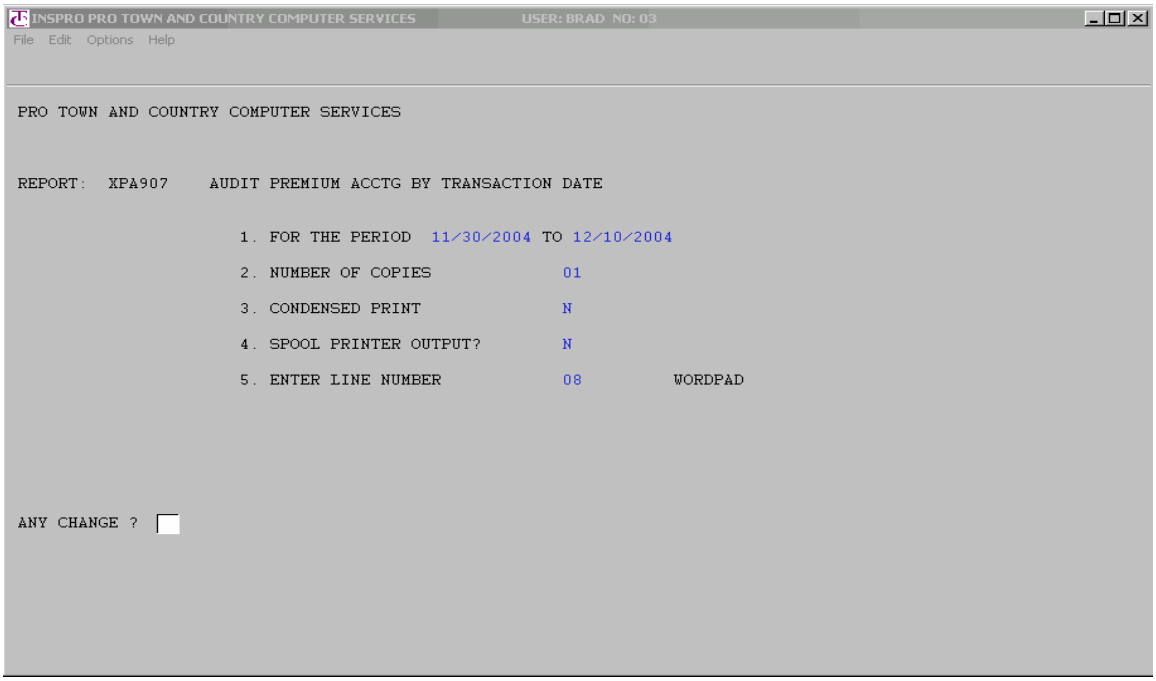
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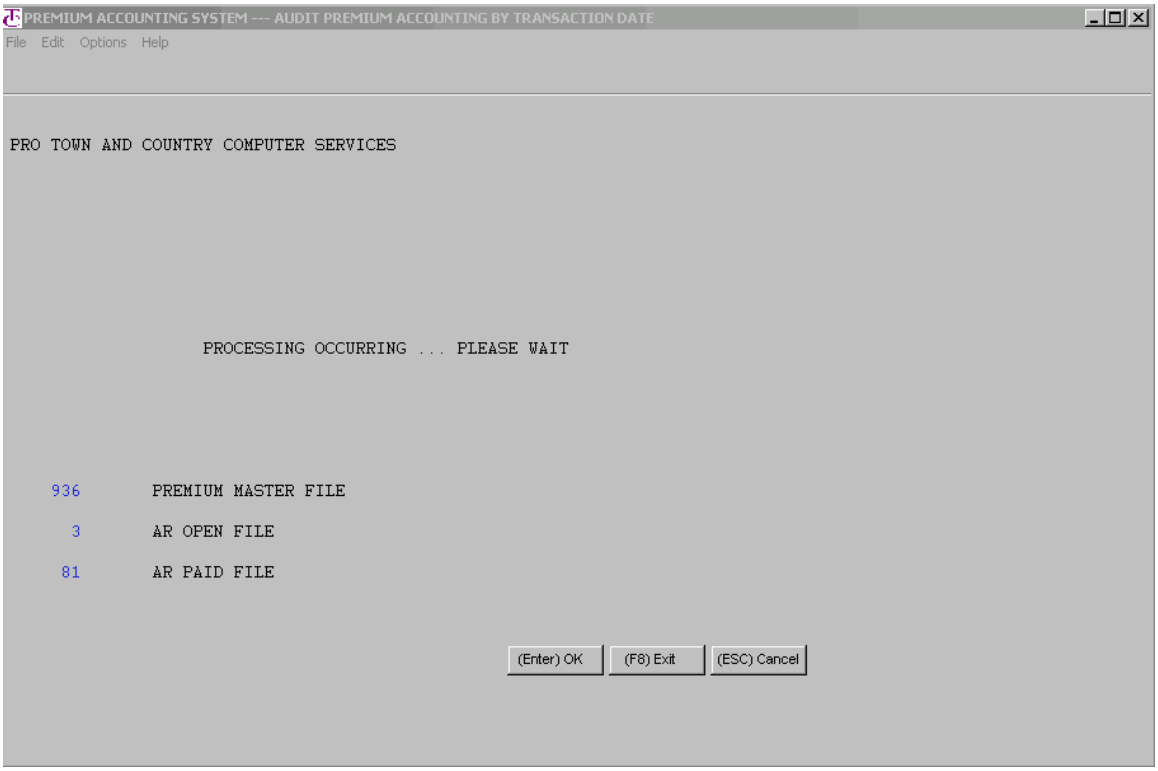
- This does ***not*** include any of the following Transaction types:
  - 27 (Service Charges)
  - 28 (Installment Charges)
  - 29 (Taxes/Fees).

The last page of the report will display a count of the total Premium Master Records read, number of policies audited, and the number of policies that need to be checked.



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SHORT FORMS



AR072 APPLY PREMIUM CREDITS

May 4, 2018

AR072 Apply Premium Credits is found on the **AR Reports menu**.

Enter through the print prompts and run AR072. When policies are at zero balance in the AR Open, running AR072 will apply premium credits to the debits showing in the AR Open, and move everything to the AR Paid file.

It will generate a report by policy number of credits that were applied to debits. The Total Processed will be broken down by Premium, Service Charges, Installment Charges, and Premium Fees.

It is suggested AR072 be run at least once a week; and should always be run before the AR056 non pay list is run.

It is also important that AR072 be run first at month end/quarter end <u>before</u> any other reports are run.

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APPLYING MONEY FROM ONE POLICY TO THE NEXT

October 28, 2016

To apply money from one policy to another in **Small Business**, you will use AR010 Add Transactions (see notes below).

Enter first Policy Number (that you are moving the money from).

Use 20 Adjustment as the transaction code.

Enter a positive adjustment amount to remove a credit balance on the old policy (i.e. like a cancellation credit). You can enter something in the reference field here to cross reference the two policies; i.e. *Moved to policy #####.* At bottom of screen, select (P)lace the Adjustment on the Open File; and post.

Then back into AR010 Add Transactions to enter the Policy Number you want to apply the credit to.

Use 20 Adjustment as the transaction code.

Enter in the amount followed by – (to make the amount be a negative number). You can enter something in the reference field here to cross reference the two policies; i.e. *Moved from policy #####.* At bottom of screen, select (A)pply to Open Items Now and Place on the Paid File; and post.

When done, view both policies in AR Inquiry to verify AR Open and AR Paid look correct.

Note 1: If the new policy has not been entered yet, you will not be able to add the adjustment to that policy until AR OPEN exists. Therefore, the adjustment can be entered into the Deposit Premium file waiting to be matched at the end of the PW process.

Note 2: These instructions are for moving money from a cancelled policy to a rewrite or for moving money from a policy that is all paid up but has had an incorrect payment applied to it (which would have created an overpayment credit in the AR Open).

Note 3: If, however, a payment was applied incorrectly to a policy that is not paid in full, then follow instructions in AR036 Process Bounced/Returned checks to bounce the payment on the incorrect policy from the AR Paid back up to the AR Open (since it is still owed). Then that payment can be applied to the proper policy number as it should have been.

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PROCEDURE TO CLEAN-UP ACCOUNTS RECEIVABLE

November 04, 2016

Use this procedure when there is either a positive or negative amount in the open file that needs to be removed.



- Account Receivable System
- Transaction File Maintenance
- **AR010** Add Transaction

  Enter Policy Number

  1 – Agent No. – Comes up automatically

  2 – Effective Date – Hit enter to default the policy effective date

  3 – Trans Date – Enter to default current day's date

  4 – Trans Code: **20 – Adjustment**

  27 – Adjustment to Service Charge

  28 – Adjustment to Installment Charge

  29 – Adjustment to Premium Fee

  5 – Line – Hit enter to default Policy Line of Business

  6 – Comm Rate – Should always change to **Zero** Unless Commissions are Paid on a Written Basis then enter to default current Commission Rate)

  7 – Amount – if amount is positive – enter a negative amount **$7.00-**

  if amount is negative – enter a positive amount $7.00

  8 – Reference – W/O to Write Off

  Select the (P)lace the adjustment on the Open File option that displays at bottom of screen after Any Change.

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POST ACCOUNT RECEIVABLE



- Account Receivable System
- Transaction File Maintenance
- AR016 Print Transaction Edit List – Review for any corrections
- **AR018** Post Transaction to Open Item File

This procedure will zero balance the transaction

WARNING: ***Don't use this procedure to remove Outstanding Premiums. Refer to Writing Off Unpaid Premium Technical Bulletin.***

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DISBURSEMENT PROCEDURE

June 2, 2010

Whenever a refund check is issued on a policy, a disbursement must also be recorded. After the check is issued, go to:



- Account Receivable System
- Transaction File Maintenance
- AR010 Add Transaction

  Enter Policy Number

  1 - Agent No. - Comes up automatically

  2 - Effective Date - Hit enter to default the policy effective date

  3 - Trans Date - Enter date check was issued

  4 - Trans Code - **Always use 30 code for disbursement**

  5 - Check Number - Enter number of check issued

  6 - Check Amount - Enter amount of check (Amount unpaid should now = zero)

  7 - Reference - Enter any memo message

POST ACCOUNT RECEIVABLE:

- Account Receivable System
- Transaction File Maintenance
- AR016 Print Edit List – Review prior to posting
- AR018 Post Transactions to Open Item File

This procedure should be done at least weekly, before reports are run.

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PROCEDURE FOR ACCOUNTS RECEIVABLE RECEIPTS – AR011

June 30, 2017

AR011 works the same as AR010 except when you short pay a policy. This program automatically applies the money and produces the bill. You are not forced to manually apply money.

- Accounts Receivable
- Transaction File Maintenance
- AR011 Add Accounts Receivable Receipts

  Enter Policy Number

  1 – Trans Date: Key date bank deposit will be made or key enter to default current date

  2 – Check No: Key check number, or MO for money order, or MTG for mortgagee payment, or AG for agent payment, or CASH (or Key <F1> for a Cash Receipt) or CC (or Key <F2> for a Credit Card Receipt). Leave blank if not applicable.

  3 – Check Amount: Key amount of check.

System asks: DO YOU WANT TO BILL THE BALANCE? Answer YES and system will automatically produce a bill. Answer NO and system will not produce a bill.

The payment order is done based on Effective date, then by trans code. The Effective Date is set to 0 if it's a Trans Code 11 record and the Policy is in Cancel status (third digit not 0).

If there are multiple outstanding receivables that are effective on the same date, they are sorted in the following sequence – oldest items first (unless custom code applies):

1. Trans 11 records on a Canceled policy (zero effective date)
2. When matching effective date it sorts by the following order:
   a. Fees – Trans Codes ending in 9
   b. Credit amounts regardless of trans code
   c. Adjustments – Trans Code 20
   d. New Business, Cancels, Reinstatements, Renewals – Trans Codes 10, 11, 14, 16
   e. Changes – Trans Codes 12 and 13
   f. Charges – Trans Codes ending in 7 or 8

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If processing payments from EVO, the order is different:

1. Trans 11 records on a Canceled policy (zero effective date)
2. When matching effective date it sorts by the following order:
   a. Credit amounts regardless of trans code
   b. Reinstatements – Trans Code 16
   c. Charges – Trans Codes ending in 7 or 8
   d. Fees – Trans Codes ending in 9
   e. Adjustments – Trans Code 20
   f. New, Cancel, Renewal – Trans Codes 10, 11, 14
   g. Changes – Trans Codes 12, 13

When finished entering payments, run AR017 PRINT RECEIPT TRANSACTION EDIT LIST. Verify the total equals the total of all checks and cash. When the total of edit list and the total of all checks and cash balance, – run AR019 POST AND PRINT RECEIPT TRANSACTIONS. Again, verify the posting totals equal all checks and cash. Look for ***ERROR*** on the report which indicates something went wrong. (If you do not balance with the Edit List – compare checks and cash to edit report before moving forward).

After posting, PRINT BILLS AR051 (or AR050) for those policies you want to bill the balance. Run AR084 to print any reinstatement notices.

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CANCELLATION PROCEDURE

August 7, 2017

This procedure is to be followed when canceling a policy for any reason other than non-payment of premium.

Reasons for Cancellation Codes (Examples)

101 - Insured Request 121 - Underwriting Reasons 131 - Terminated Agent

From SF Tables File Maintenance, Print SF070 – Tables File List – Print the Policy Status Table (*as a reference for your company's specific cancellation reason*)

Premium Accounting System

- Transaction File Maintenance
- **PA020** Create Cancellations/Reinstatements

  Enter:

  Policy Number

  Cancel Effective Date

  Trans Date – Enter to default current date

  Status – Use one of your company policy status codes

  System will ask some questions:

  - Are the dates and status correct?
  - Do you want to issue a bill?
  - Cancel the premium flat? (only asked on mid-term cancellations)
  - Cancel policy with no return/owed premium? (only asked on mid-term cancellations)
  - Waive the existing installment charge? (only asked on mid-term cancellations)
  - Do you want to print cancellation letter?
  - System will let you know that policy is processed; and that PW coverage records were updated.

Hold until **POSTING PROCEDURES** have been completed.

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Then go to:

Premium Accounting System

- Transaction File Maintenance
- PA016 Print Transaction Edit List – Review for Corrections Prior to Posting
- **PA018** Post Transactions to Premium Master File – **Always answer Yes to Create AR Open Records**

Account Receivable System

- Account Receivable Reports
- AR084 Select & Print Cancel/Reinstate Notices

  7 - Print Notices
- AR051 Print Bills

  A for All

You will now have a printed cancellation notice and a bill showing premium either debit or credit due.

NOTE: Waived charges get written out to the AR Transaction File; and then they get posted whenever AR018 posting is completed.

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CHANGING TERRORISM ENDORSEMENTS

April 10, 2015

Choose to make the update using EITHER Method 1 OR Method 2

METHOD 1 - Will not work for multiple endorsement codes for terrorism going to a single form

1. **Custom Programming will be needed to remove the old endorsement from the policy so there aren't two versions of the terrorism notice on the policy**

2. Go to the Terrorism Table and update the Endorsement Code to the new Endorsement Code

3. Go to the Endorsement File Maintenance and add the NEW Endorsement Codes in

    a. Make the PRIOR side the OLD Endorsement Code

    b. Make the CURRENT side the NEW Endorsement Code

Example: Old Endorsement Code in the Terrorism Table file is SF-116. New Code to be used will be TERRCOV.

1. Update Terrorism Table entry to be TERRCOV

2. Enter in the Endorsement file the TERRCOV code

3. Key in the PRIOR information to be the Form Edition for the SF-116

4. Key in the CURRENT information to be the Form Edition for the TERRCOV

METHOD 2 - Will work with multiple endorsement codes for terrorism going to a single form

1. Go to the Endorsement File Maintenance under the OLD Endorsement Code(s)

2. Key F2 to move the CURRENT information to PRIOR

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3. Update the CURRENT side to be the NEW Endorsement Code that's going to be used

Example: Old Endorsement Code is SF-116 and New Code is TERRCOV

1. Go in the Endorsement File under SF116

2. Key F2 to move the Current side to the Prior side

3. Change the Current side to be Form Edition TERRCOV

****Printed Disclosure Notice**: To change the printed notice a copy of the new notice needs to be submitted to Town and Country, in .pdf format, where programming will need to be done to set it up correctly.**

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DEFERRED PROCESSING PROCEDURES

April 13, 2018

INS PRO gives you the ability to defer process most all reports. The objective is to process reports at night so you have no “down time” during working hours. It is important that you first determine what time your backup is scheduled to run as deferred processing should be set to run after a full backup has been completed. When you answer Y=YES to the question, the procedures are as follows:

Supplemental Files Systems

F1 Utilities Menu

SF106 Deferred Processing Control

At this point you are able to: **View all deferred reports by terminal inquiry**. You may **Change** or **Delete** any request.

Print Control File – this report will tell you all reports ready to run. Review this report and verify that date ranges are correct.

Nightly Processing – this is final report and will start the program.

- Please Set Time – enter time to start. Be sure the time you enter is **after** the completion of your backup. When you have entered the correct time in hour, minutes, AM or PM – hit set time. Hit Enter (OK). **DO NOT EXIT (F8) FROM THIS PROGRAM**. Doing so will stop the process.
- In the bottom left hand corner, you will see TIME REMAINING. This is a clock that shows the time remaining before the program starts to run.
- Once deferred processing is complete, it will send all reports to the spool file to be printed at your leisure.

When you come to work the next day, you now have the option to run those reports requested from the spool file.

PLEASE NOTE:

See SF Deferred Processing doc for details of a new option that has been created so that any client can turn on Deferred Processing (saving time not having to update every report menu to have the deferred flag set).

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Note: If you have not used the deferred processing in quite some time, we recommend that you delete it and start over.

1) Browse to Prog/ISPO folder and remove the following files:
   deferred.nx
   deferred.xd
   schdefer.nx
   schdefer.xd
2) Recreate it by going to SF F1 Utilities and select SF106, which will recreate the file.

Supplemental Files

F1 Utilities Menu

SF108 Print Individual Spooled Reports

- You will see a listing of all spooled reports by program number; report name, date & time spooled. You have the option to print or delete these reports.

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DEPOSIT PREMIUM PROCEDURE

June 2, 2010



- Accounts Receivable
- Transaction File Maintenance
- AR024 Deposit Premium

When a new application comes in and there is money with the application – go to Deposit Premium – ADD – enter required information. (If you are first entering the Name and Address information in Supplemental Files Maintenance, SF010 Policy Name and Address File Maintenance, you will be given a question: Do You Want to go to Deposit Premium. If answered Yes, the program will automatically take you to AR024 Deposit Premium.) When the policy is issued through PW, at the last screen the system will advise you that there is a deposit premium sitting there to apply, do you want to match it. Answer YES if the correct amount is supplied. Then when you post premium, print decks then print bills….your bill will acknowledge the deposit payment. The check or cash then is placed in the vault in an envelope marked DEPOSIT PREMIUM for deposit on next trip to the bank.

You will get an Applied Deposit Premium Report (AR026) every time bills are printed where one or more Deposit Premiums have been applied as you follow the above procedures. File this report in the APPLIED DEPOSIT PREMIUM folder.

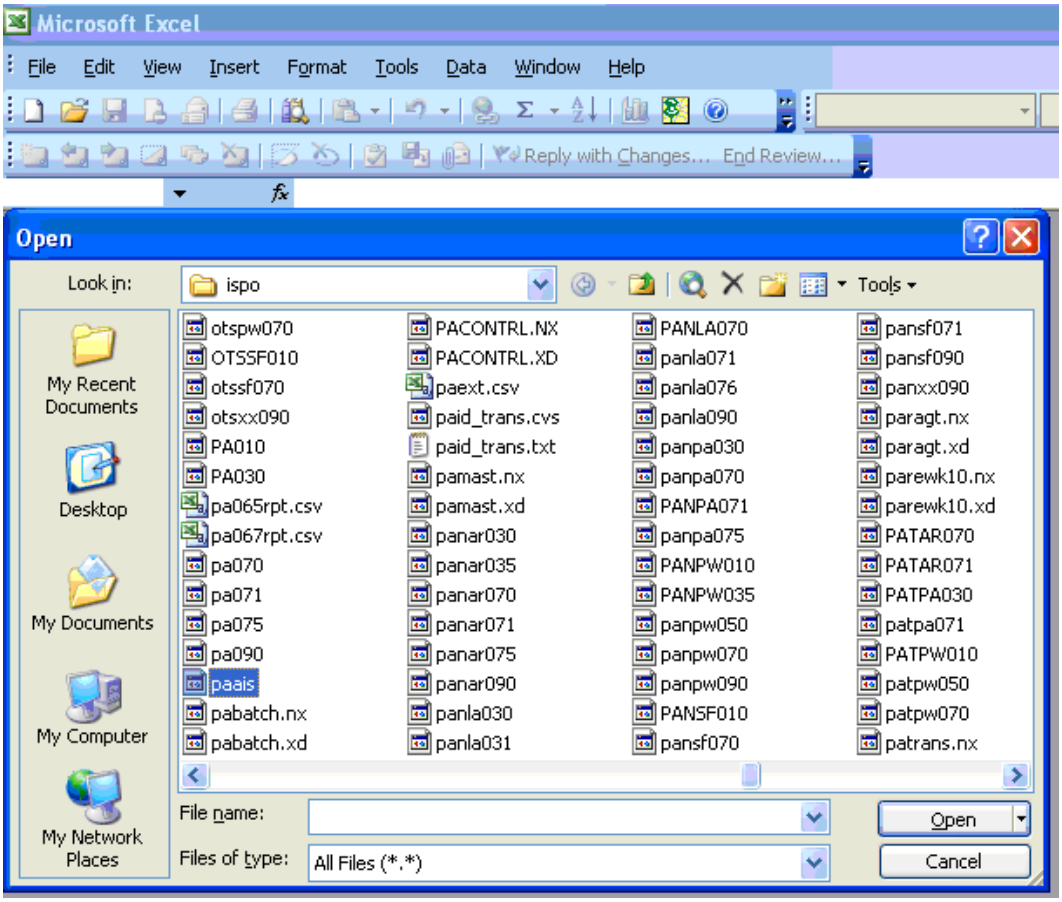
On those days you are making a deposit into the INS-PRO system and after the deposit figures balance – then run **AR086** PRINT DEPOSIT PREMIUM REPORTS. This report will tell you what is setting in the deposit premium file. You should account for each deposit on the report. These checks then have to be added into your normal deposit to the bank.

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IMPORTING STATS INTO EXCEL

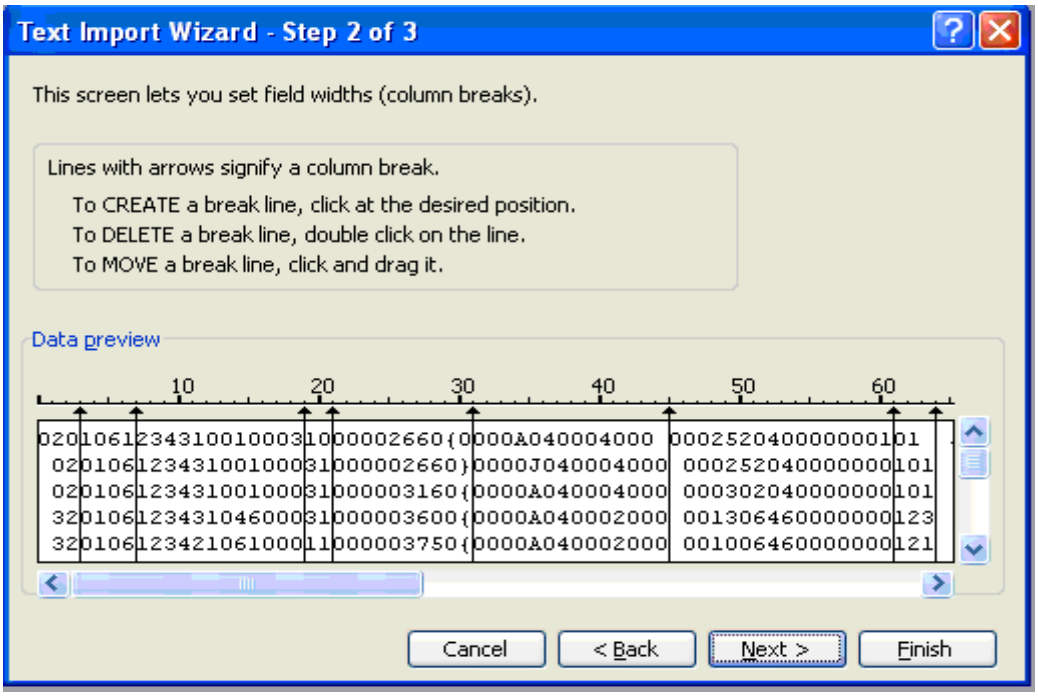
March 3, 2006

1. Open MS Excel; click on File; find the ISPO folder; click on PAAIS

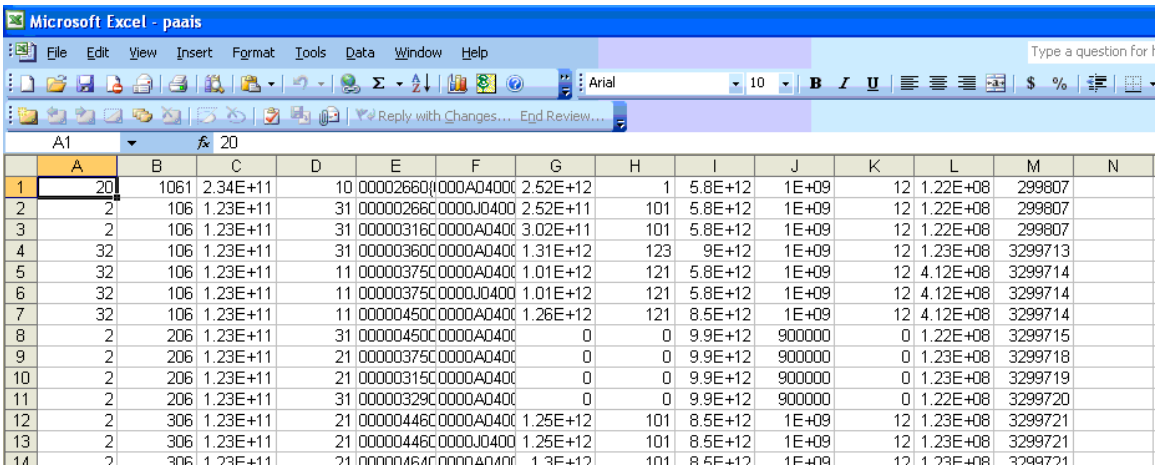


2. The Text Import Wizard will open. Using the AAIS stat record format, add BREAK lines between each field as specified on the layout.

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3. Click Finish and the data will import into Excel. Some columns may need to be redefined as signed numeric – amount of insurance, premium, etc.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	20	1061	2.34E+11	10	00002660{	000A0400(	2.52E+12	1	5.8E+12	1E+09	12	1.22E+08	299807	
2	2	106	1.23E+11	31	00000266(	0000J0400	2.52E+11	101	5.8E+12	1E+09	12	1.22E+08	299807	
3	2	106	1.23E+11	31	00000316(	0000A0400	3.02E+11	101	5.8E+12	1E+09	12	1.22E+08	299807	
4	32	106	1.23E+11	31	00000360(	0000A0400	1.31E+12	123	9E+12	1E+09	12	1.23E+08	3299713	
5	32	106	1.23E+11	11	00000375(	0000A0400	1.01E+12	121	5.8E+12	1E+09	12	4.12E+08	3299714	
6	32	106	1.23E+11	11	00000375(	0000J0400	1.01E+12	121	5.8E+12	1E+09	12	4.12E+08	3299714	
7	32	106	1.23E+11	11	00000450(	0000A0400	1.26E+12	121	8.5E+12	1E+09	12	4.12E+08	3299714	
8	2	206	1.23E+11	31	00000450(	0000A0400	0	0	9.9E+12	900000	0	1.22E+08	3299715	
9	2	206	1.23E+11	21	00000375(	0000A0400	0	0	9.9E+12	900000	0	1.23E+08	3299718	
10	2	206	1.23E+11	21	00000315(	0000A0400	0	0	9.9E+12	900000	0	1.23E+08	3299719	
11	2	206	1.23E+11	31	00000329(	0000A0400	0	0	9.9E+12	900000	0	1.22E+08	3299720	
12	2	306	1.23E+11	21	00000446(	0000A0400	1.25E+12	101	8.5E+12	1E+09	12	1.23E+08	3299721	
13	2	306	1.23E+11	21	00000446(	0000J0400	1.25E+12	101	8.5E+12	1E+09	12	1.23E+08	3299721	

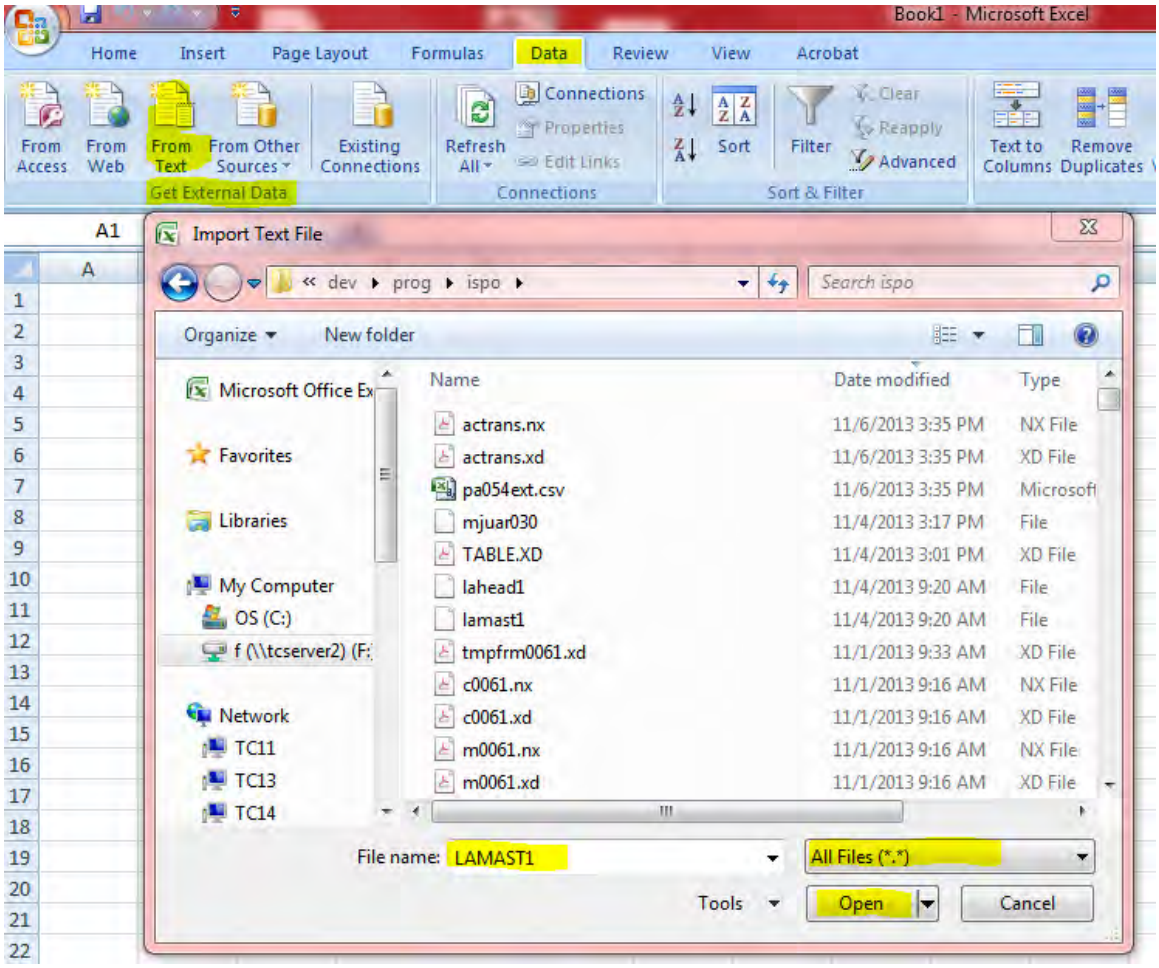
You can then use any of the Excel commands to delete columns, add totals and sub-totals, sort on any column, etc.

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IMPORTING .TXT FILE INTO EXCEL

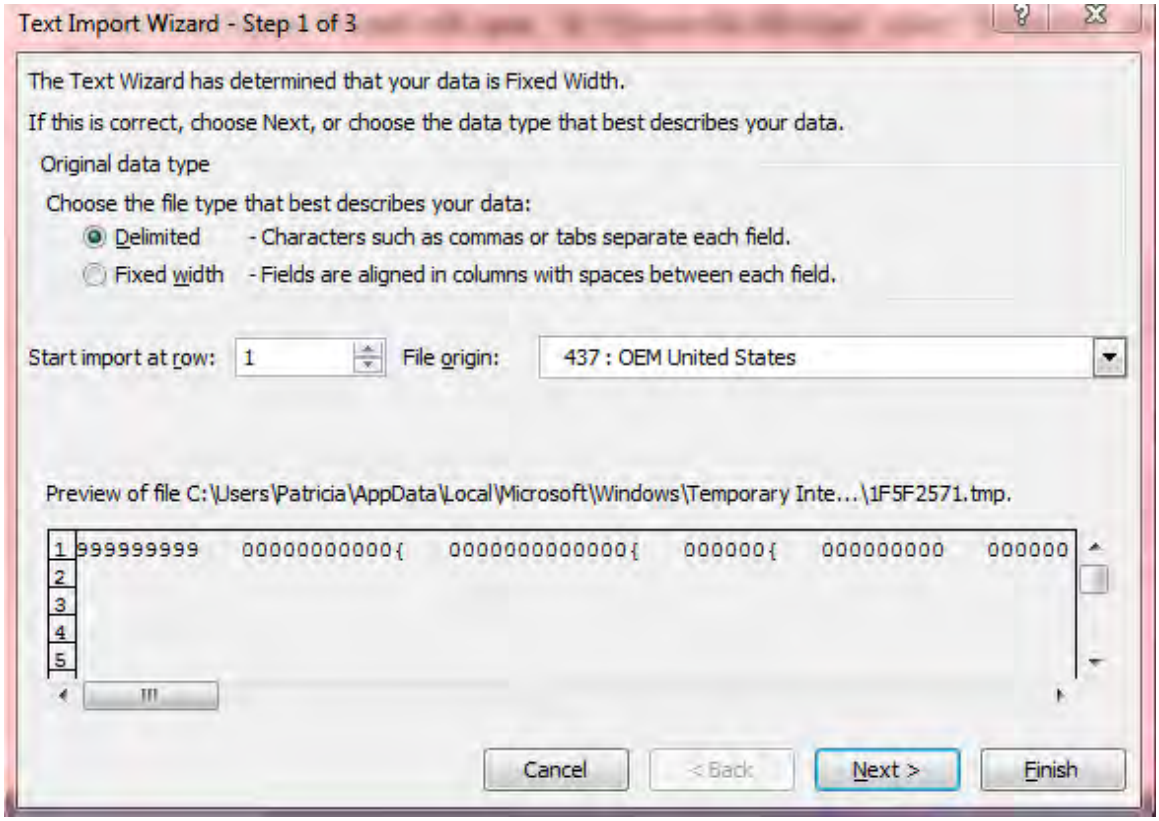
November 7, 2013

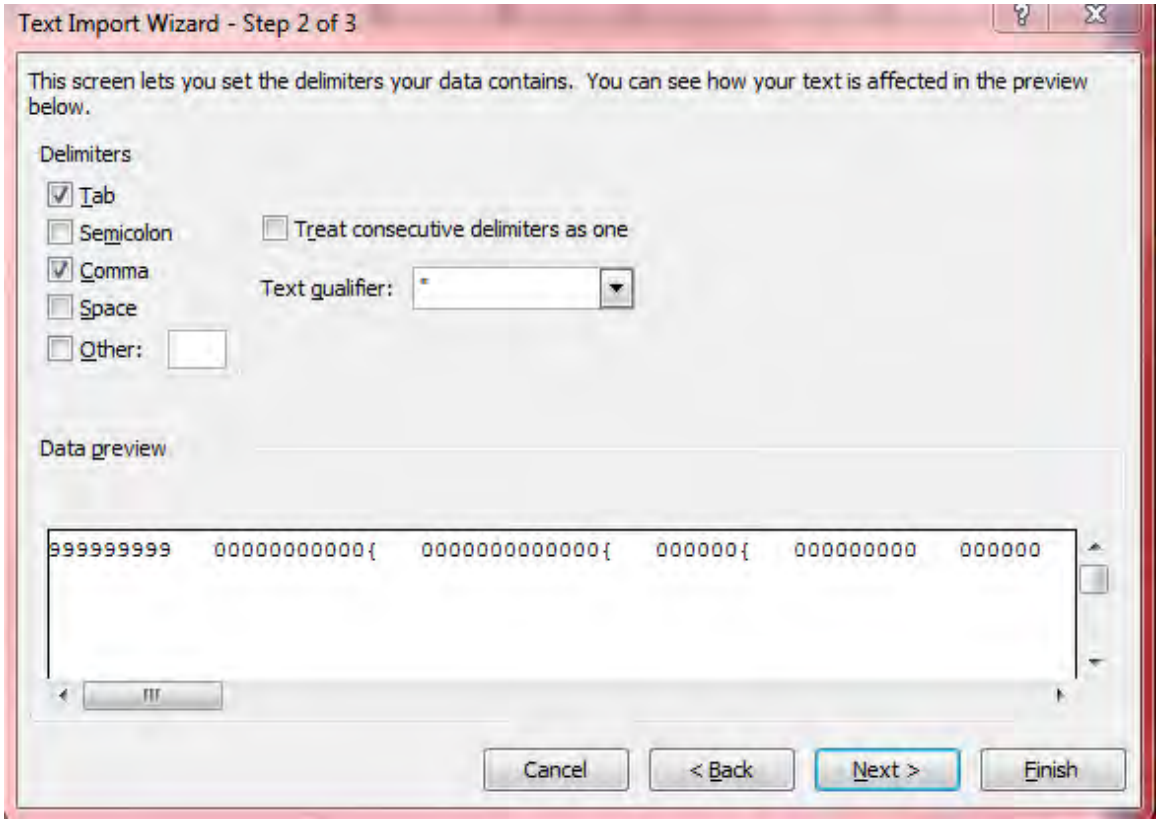
1. Open MS Excel; click on Data Tab and (in the Get External Data ribbon) click on From Text and Select/find your Data Source and (select “All Files” and key in/choose the File name you wish to import) and “Open”



2. The Text Import Wizard will open. In “Choose the file type” select “Delimited” and Next>. Under “Delimiters” put checkmark in “Comma” (and leave checkmark in “Tab”) and Next>.

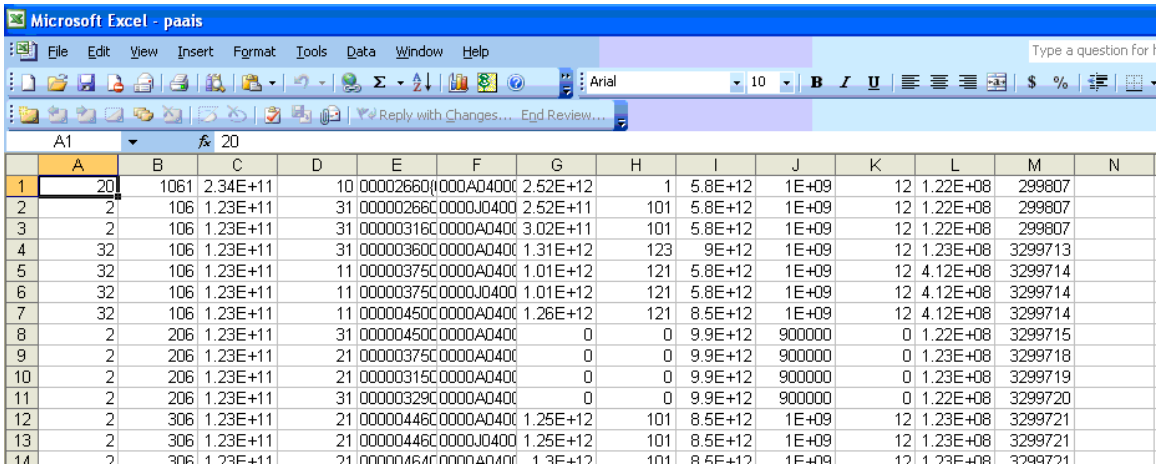
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3. Click “Finish” and then “OK” (in Import Data popup) and the data will import into Excel. Some columns may need to be redefined as signed numeric – amount of insurance, premium, etc.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	20	1061	2.34E+11	10	00002660(	000A04000	2.52E+12	1	5.8E+12	1E+09	12	1.22E+08	299807	
2	2	106	1.23E+11	31	00000266(	0000J0400	2.52E+11	101	5.8E+12	1E+09	12	1.22E+08	299807	
3	2	106	1.23E+11	31	000003160	0000A0400	3.02E+11	101	5.8E+12	1E+09	12	1.22E+08	299807	
4	32	106	1.23E+11	31	000003600	0000A0400	1.31E+12	123	9E+12	1E+09	12	1.23E+08	3299713	
5	32	106	1.23E+11	11	000003750	0000A0400	1.01E+12	121	5.8E+12	1E+09	12	4.12E+08	3299714	
6	32	106	1.23E+11	11	000003750	0000J0400	1.01E+12	121	5.8E+12	1E+09	12	4.12E+08	3299714	
7	32	106	1.23E+11	11	000004500	0000A0400	1.26E+12	121	8.5E+12	1E+09	12	4.12E+08	3299714	
8	2	206	1.23E+11	31	000004500	0000A0400	0	0	9.9E+12	900000	0	1.22E+08	3299715	
9	2	206	1.23E+11	21	000003750	0000A0400	0	0	9.9E+12	900000	0	1.23E+08	3299718	
10	2	206	1.23E+11	21	000003150	0000A0400	0	0	9.9E+12	900000	0	1.23E+08	3299719	
11	2	206	1.23E+11	31	000003290	0000A0400	0	0	9.9E+12	900000	0	1.22E+08	3299720	
12	2	306	1.23E+11	21	000004460	0000A0400	1.25E+12	101	8.5E+12	1E+09	12	1.23E+08	3299721	
13	2	306	1.23E+11	21	000004460	0000J0400	1.25E+12	101	8.5E+12	1E+09	12	1.23E+08	3299721	
14	2	306	1.23E+11	21	000004640	0000A0400	1.3E+12	101	8.5E+12	1E+09	12	1.23E+08	3299721	

You can then use any of the Excel commands to delete columns, add totals and sub-totals, sort on any column, etc.

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LOCK BOX PAYMENTS

June 5, 2014

Handling receivables via a lock box involves several steps:

The return payment envelope you send with invoices is addressed to your local bank's payment processing Post Office box number.

The bank receives payments on your behalf; micro encodes the checks and deposits the money in your account the same day. As a byproduct of the micro encoding process, they create a computer file of policy numbers with the amount paid.

The computer file is transmitted or forwarded to you daily. The payments are then processed against your outstanding receivables file with a program written expressly for this purpose.

The benefits of Lock Box Payment processing include:

- Money is deposited the same day received, maximizing interest earnings.
- Payments are applied to policies automatically, eliminating manual data entry.
- An itemized report of applied payments is printed for control and documentation purposes.
- Manual payments can still be entered to handle walk-ins and other special situations.

Town & Country provides services and a program to implement Lock Box Payment processing:

TECHNICAL SERVICES

Town & Country will work closely with your local bank to define the format of the payment record and to develop the best means to transfer the data to your in-house computer for processing.

AR028 - POST and PRINT LOCK BOX PAYMENTS REPORT

This program, tailored for the record format used by your bank and the application rules you specify, applies payments to individual policies and prints an itemized list for control and documentation.

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LOSS HEADER PROCEDURE

May 2, 2016

To set up a new claim, a Loss Header must first be created.



Loss Accounting System

Header File Maintenance

LA020 Add Loss Header

1. Enter assigned Claim Number either manually or by auto number assignment <F12>.
2. Enter Policy Number. You should now see items 3, 4, 5, 6 & 7 filled in with insured/policy information. This information defaults from the Policy Name and Address File.

8. Primary Adjustor: If you know the number of the assigned adjustor, enter the number. If not, hitting enter opens a drop down box listing your company's adjustors. Using the arrow key or mouse, highlight the desired adjustor and hit enter.
9. Date & Time of Loss: Enter date of loss. Time of loss is not a required field.
10. Date Reported: Enter date loss was reported.
11. **Major Class:** Will default to the policy type. This can be changed.

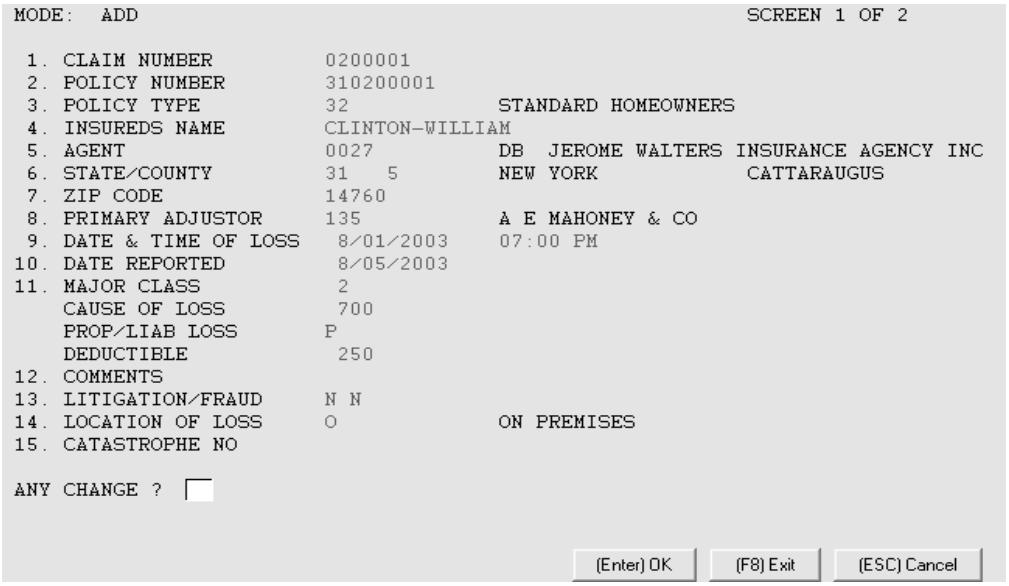
    Cause of Loss: If you hit enter, a drop down box will open showing all causes of loss set up for your company. Using the arrow key or mouse, highlight the desired cause and hit enter.

    Type of Loss: Key enter to open a drop down box showing the type of loss being either: **(P)** Property Loss, **(L)** Liability Loss, **(M)** Medical Payments, **(U)** Loss of Use, or **(C)** Personal Property. Choose one and hit enter.

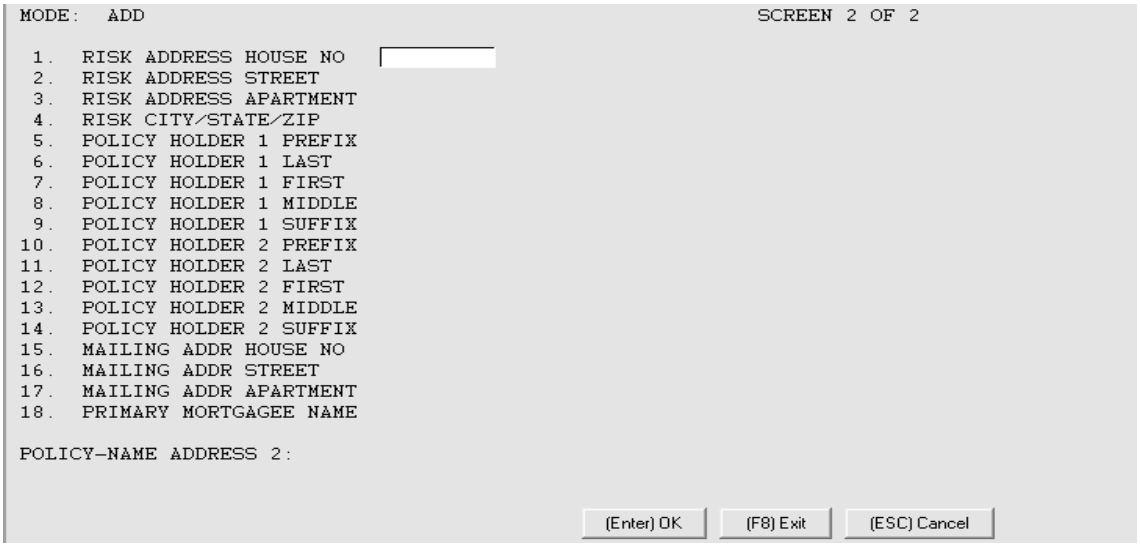
    Deductible: Enter the Deductible Amount of the policy, hit enter. The system takes you back to add another Major Class and Cause of Loss, if applicable. (EX: a fire loss under homeowners could result in not only a Fire/property cause of loss, but also a Liability cause of loss) If there is not another cause of loss needed, hit enter to continue.
12. **Comments:** Enter any comments to loss up to 30 characters.
13. **Litigation/Fraud:** Enter Yes or No for each field.
14. **Location of Loss:** A drop down box will open. Choose one of the three.

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15. **Catastrophe Number:** If applicable, enter assigned Cat number.

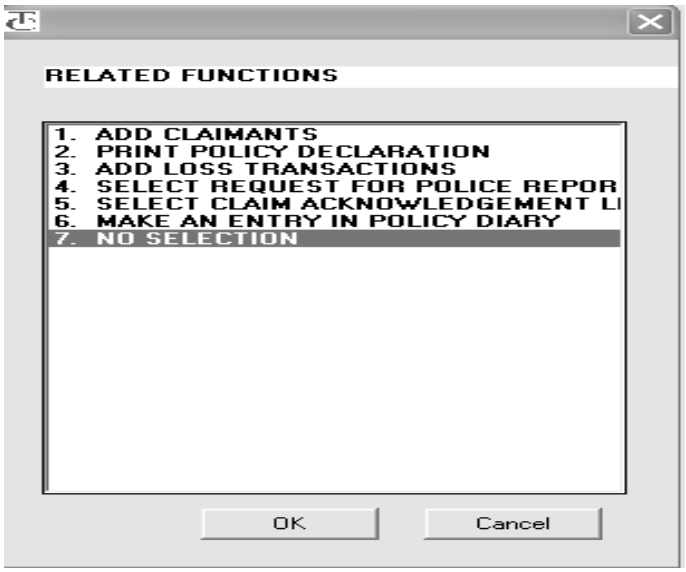


SCREEN 2: APLUS/CLUE reporting information. Only when this option has been purchased and set up in Table Files will you see this screen. The INS PRO System cannot pull forward this information exactly in the format required by CLUE. At the bottom of the screen you will be given the information you need to complete the field above. Each session must be filled in applicable to the policy/loss. Risk Address, Street, City, State, Zip and Policy Holder 1 Last and First are required fields.

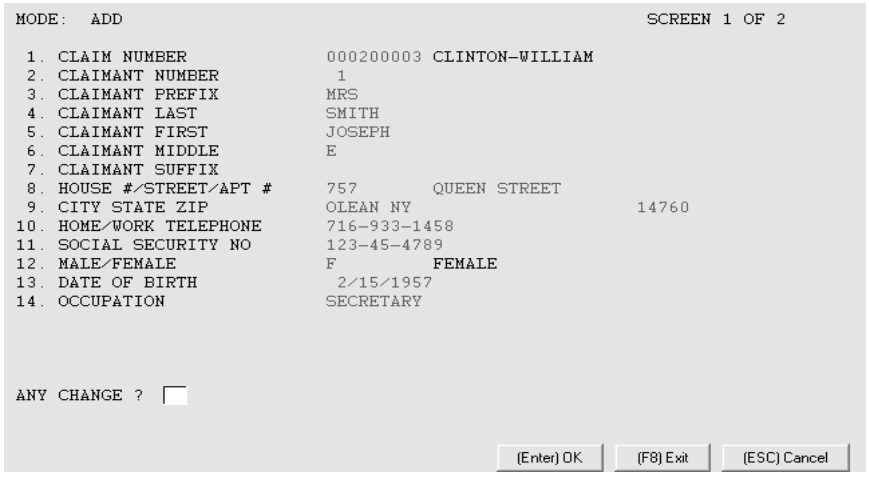


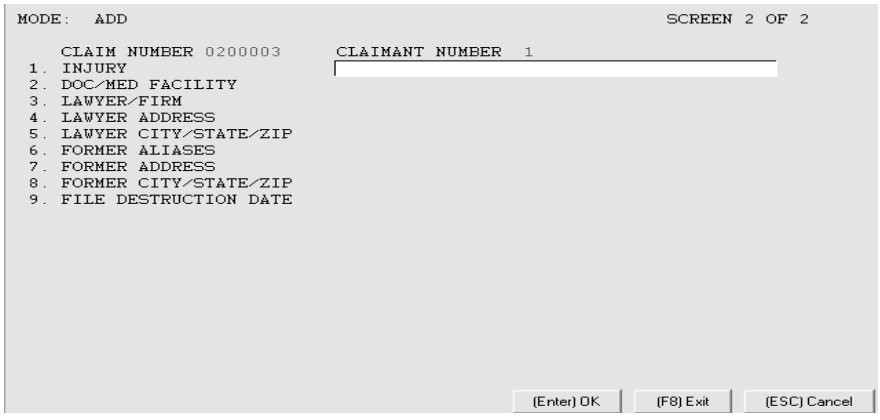
After hitting enter at any change, the Related Functions menu box will open. Choose the option you wish to do next.

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1) **ADD CLAIMANTS:** Enter information concerning the claimant, if applicable.





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2) **PRINT POLICY DECLARATION**: Will take you to the Policy Writing History file where you will choose what declaration you need printed based on date of loss, etc.

3) **ADD LOSS TRANSACTION:** Will take you directly to LA010, Loss Transaction File Maintenance. Refer to Procedure To Add Loss Transactions

4) **SELECT REQUEST FOR POLICE REPORTS:** Is an optional form letter. Fill in required information to complete and print.

5) **SELECT CLAIM ACKNOWLEDGEMENT LETTER:** Is an optional form letter. Fill in required information to complete and print.

6) **SELECT REQUEST FOR MEDICAL REPORT:** Is an optional form letter. Fill in required information to complete and print.

7) **NO SELECTION:** Will take you back to start.

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LOSS TRANSACTIONS PROCEDURE

June 13, 2016

After a Loss Header has been set up on a claim, you must now enter the transactions to reflect activity on the claim.



Loss Accounting System

Transaction File Maintenance

LA010 Add Loss Transactions

Enter assigned claim number. Loss Header information defaults automatically.

1) **Cause of Loss**: Defaults from the Loss Header file.
2) **Major Class**: The first two digits defaults must match a Major Class in the Loss Header record. If you track and breakdown losses, you will want to use the 4 digit classification codes. In order to provide accurate information, these codes must be used identically through both the Premium and Loss Accounting Systems. If you choose not to use the classification codes, just enter the two digit line of business code.
3) **Claimant Number**: Will default to "1" if a claimant has been set up.
4) **Adjustor**: Will default to same adjustor set up in the Loss Header file. This can be changed.
5) **Trans Date**: Keying enter will default to current day's date.
6) **Trans Code**: Listed below are the only transaction codes to be used in Loss Accounting. You may have multiple transactions for one loss.

11	PARTIAL PAYMENT	PART PAY
12	FINAL PAYMENT	FINAL PAY
13	CLOSE W/O PAYMENT	CLOSE W/O
14	PMT AFTER CLOSE	PMT AFTER
15	SALVAGE & SUBROGATE	SLVG/SUBRO
16	SET RESERVE / REOPEN	SET UP RSV
17	INCREASE RESERVE	INC RSV
18	DECREASE RESERVE	DEC RSV
19	RETURN CLAIM CHECK	RET CHECK
31	ASSUMED PARTIAL PAY	A-PART PAY
32	ASSUMED FINAL PAY	A-FINAL PAY
33	ASSUMED CLOSED W/O	A-CLOSE WO
34	ASSUMED PAY AFTER CL	A-PAY AFTR
35	ASSUMED SALV & SUBRO	A-SAL/SUB
36	ASSUMED SET UP RESV	A-SET RESV
37	ASSUMED INCREASE RES	A-INC RESV
38	ASSUMED DECREASE RES	A-DEC RESV
39	ASSUMED RETURN CHECK	A-RET CHCK

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50	PENDING RECOVERY	PEND RCVRY
51	PARTIAL RECOVERY	PART RCVRY
52	FINAL RECOVERY	FINAL RCVY
53	CLOSED NO RECOVERY	CLOSE NO R
54	RECOVERY AFTER CLOSE	RCVRY AFTR
55	SALVAGE/SUBRO	SLVG/SUBRO
56	SET UP RECV RESERVE	SET UP RCV
57	INCREASE RESERVE	INC RSRV
58	DECREASE RESERVE	DEC RSRV
59	RETURN RECOV CHECK	RET RCVRY

7) **Reins Co**: Enter Reinsurance Contract number, if applicable.

8) **Loss Reserve**: Enter amount determined to be total claim amount. This amount can be adjusted later.

9) **Loss Paid**: Enter amount(s) paid. There may be multiple entries.

10) **Adj Exp Resv**: Enter Adjusting Expense Reserve amount. This can be adjusted later.

11) **Adj Exp Paid**: Enter amount of Adjusting Expense Paid per adjustor. System will ask "Is this a defense and cost payment?" Answer Yes or No accordingly. **Yes** if DC Defense Costs – Allocated Funds; **No** if OE Other Expenses – Un-Allocated Funds.

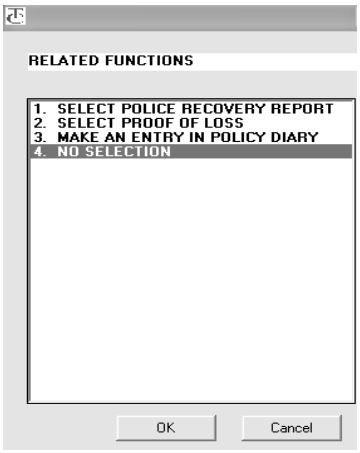
12) **Misc**: Enter comments up to 15 characters.

13) Check No: Enter number of check if payment being made.

If the payment is a Loss Payment, enter the check number in the first 6 positions of the Check Number Field. If the payment is a Loss Adjusting Expense payment, enter the check number in the last 6 positions of the check number field.

Optional Accounts Payable Interface Users will see the check payment windows. Optional Statistical Reporting Users will see the Statistical Reporting Screen.

When transactions are completed, the system will open a drop down box called Related Functions. You have the following options:



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No Selection: System will bring you back to Start – Enter a New Claim.

Be sure to post all transactions when done.



Loss Accounting System

Transaction File Maintenance

LA016 Print Loss Transaction Edit List – Review Closely

LA018 Post Transactions to Loss Master File

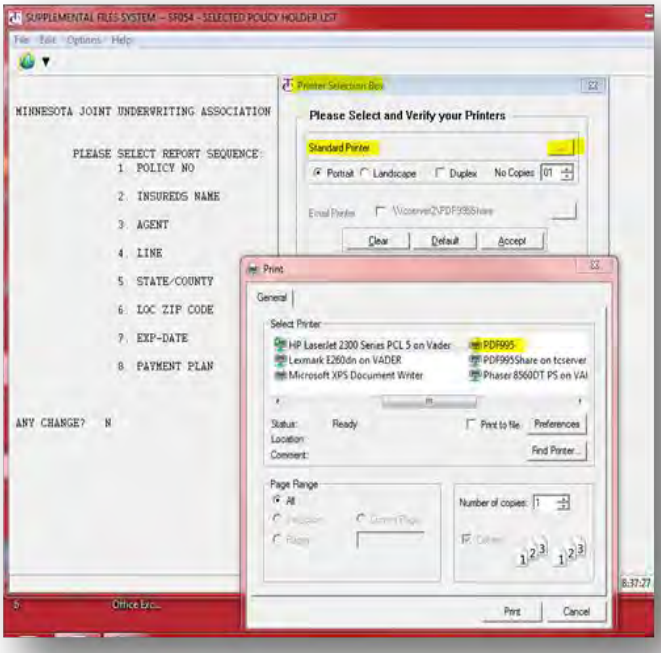
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MERGE NAME & ADDRESS DATA INTO WORD DOCUMENT

November 17, 2015

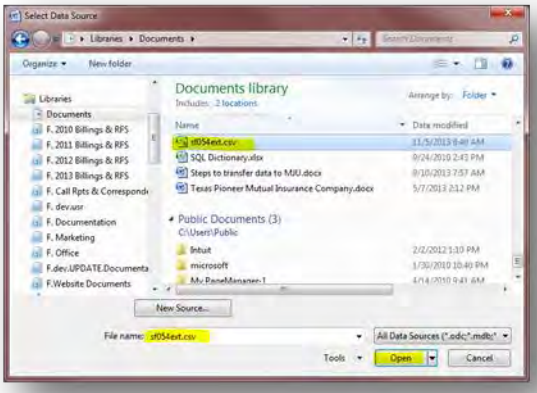
INS PRO provides the capability to generate a list of insureds, agents or adjusters' names and addresses. This list can be general or very specific, such as Homeowners policyholders for a specific agent within a specific zip code. This list can then be merged in a MS Word document to generate personalized letters and/or labels. The instructions provided in the example below highlight the steps to merge Insureds Name & Address data.

1. Log into **INS PRO**
2. Select **Supplemental Files**
3. Select **Supplemental Files Reports** menu
4. Select a list:
   a. **SF054 – Policy Holder List**
   b. **SF060 – Agents List**
5. Enter through **Print** screen prompts
6. Enter through **Selection Data** screen prompts (this will gather all insureds in the database)
7. Enter through **Report Sequence** screen prompts
8. In **Printer Selection Box**, select […] button for **Standard Printer** and select either a printer for a hard copy of the file, or PDF995 for a pdf file of the report



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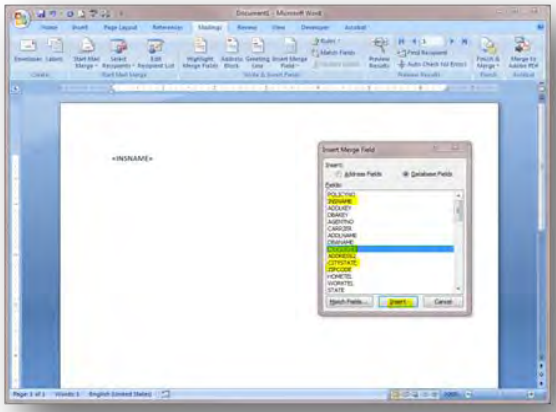
9. Select **Accept** button. (This will run the report).
10. Once the report has finished, locate in your PC /Prog/ISPO folder and find sf054ext.csv file (for policy holders list) or sf060csv.csv file (for agents list).
11. Open MS Word (The following instructions apply to MS Word 2007, but there are compatible steps for earlier versions of MS Word)
12. Mailings, Select Recipients, Use existing List
13. Locate, select and open sf054ext.**csv** file (for policy holders list) or sf060csv.**csv** file (for agents list) in your PC.



14. **If** prompted with screen Header Record Delimiters, in Field Delimiters select coma(,) and key OK
15. **If** creating **letters**, type (body of) letter and format as desired. Go to step 17.
16. **If** creating **labels**, from the Mailings Tab > Start Mail Merge > Labels. The Label Options Window will pop up, select the type of label you will be using and press the OK button.
17. Still under Mailings > Insert Merge Field and insert the following fields which contain the address information needed for mailing:

a. <u>For Policy Holder List:</u>

- **INSNAME** (Insured Name), select insert
- **ADDRESS1** (Address), select insert
- **ADDRESS2** (Address 2nd line), select insert
- **CITYSTATE** (City and State), select insert
- **ZIPCODE** (Zip Code), select insert



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b. <u>For Agent List:</u>

- **AGENT_NAME** (Agent Name), select insert
- **STREET** (Address), select insert
- **CITY_STATE** (City and State), select insert
- **ZIP_CODE** (Zip Code), select insert

18. Close (the Insert Merge Field Window)
19. Format the fields as desired with font types, spaces, line breaks, etc.
20. At this point, you can Preview Results (under Mailings Tab) and make any additional changes.
21. **If** creating **labels,** under Mailings tab > Update Labels. This will populate all the labels in your layout.
22. Finish Merge to send documents directly to printer, or to create document with all individual letters/labels (to review before printing).

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MULTIPLE LOCATION COMMERCIAL/SMP POLICIES

ADD LOCATION PROCEDURE

March 3, 2008

When a policy has already had an anniversary processed and an endorsement to add a NEW location effective PRIOR to the anniversary date is received.



- Policy Writing System
  - Select MENU LLP / BOP / CF / SMP MAINTENANCE & RATING

    PW310 ADD New Location

    - Key in the New Location number. The Transaction Code should remain a 12. By using Transaction Code 12 the declaration will print the effective date adding the new location (This Changes to Transaction Code 10 in Premium Accounting automatically indicating New Business).
    - Key the new location information – The system will pro rate the premium on PW030. The System does NOT ask you to continue in THE CURRENT PERIOD.

    PW335 RATE A POLICY ANNIVERSARY

    - Next you MUST use PW335 to Anniversary the NEW LOCATION ONLY as the other locations have already rolled forward.

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NON PAYMENT CANCELLATION PROCEDURE

August 7, 2017

This procedure is to be followed when canceling a policy for non-payment of premium only. This procedure will complete the policy pending cancellation for non-pay. It is done after the effective date of the cancellation. Allow 1 or 2 days for mailing.

Premium Accounting System

- Transaction File Maintenance
- **PA020** Create Cancellation/Reinstatements

  Enter:

  Policy Number

  Cancel Effective Date – which is usually the termination date *(unless operator wishes to cancel policy flat if no premium paid **)*

  Trans Date – hit enter to default current date

  Status – Use one of your company policy status codes for nonpayment of premium.

  System will ask some questions:

  - Are the dates and status correct?
  - Do you want to issue a bill?
  - ** Cancel the premium flat? (only asked on mid-term cancellations)
  - Cancel policy with no return/owed premium? (only asked on mid-term cancellations)
  - Waive the existing installment charge? (only asked on mid-term cancellations)
  - Do you want to print cancellation letter?
  - System will let you know that policy is processed; and that PW coverage records were updated.

Hold until ***POSTING PROCEDURES*** have been completed.

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Then go to:

Premium Accounting System

- Transaction File Maintenance
- PA016 Print Transaction Edit List – Review for Corrections Prior to Posting
- **PA018** Post Transactions to Premium Master File – **Always answer Yes to Create AR Open Records**

Hold this transaction for 90 days. If after that time the outstanding balance has not been paid, following procedure Premium Accounting Write Off.

***NOTE**: Waived charges get written out to the AR Transaction File; and then they get posted whenever AR018 posting is completed.*

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POLICY COUNTS MI050 VS MI060 VS SF082

January 08, 2016

MI050 reads the Summary File which is updated through premium posting. Its counts are based on the effective date and the transaction code. A transaction 10 or 14 with an effective date within the date range is counted as new. A transaction 11 with an effective date within the date range is counted as cancelled. When the Summary File is built, if the PAMAST transaction date is before the Starting Date selected, the record is ignored, all other records are included.

NOTE: WRITTEN PREMIUM is TOTAL of ALL agents (although MI050 prints out ACTIVE agents only). This may be proved out by running PA052 in (D)etail mode.

MI060 reads the Policy Name and Address File to get its counts and then uses the Premium Master file. It uses the later of the two dates and increments its counts based on when something was transacted. . If there is no previous policy number, and the effective date equals the original effective date, and the effective date is within the date range, the policy is considered new. If the policy is inactive and the policy status is not expired/renewed and the status date is within the date range, the policy is considered cancelled.

SF082 reads the Policy Name and Address file to get its counts.

If the Original Effective Date is after the As of Date, the record is ignored.

If the Policy is Active (Policy Status Code ends in 0 which include policies pending cancellation) or the Policy Status Effective date is after the As of Date and the Policy is cancelled, the policy is considered in Force and added to the Total count.

If the Policy Effective Date matches the Original Effective Date, the Policy is added to the New Count.

If the Policy Status is cancelled (last digit is not a 0):
If the Policy Status Effective Date is before the ending date and the year is the same as the As of Year or the Status is 001 or the Status matches the Expired/renewed Code in the Company Setup Table, the policy is considered Expired.
If the above is not true, then the policy is considered Cancelled

NOTES:
MI060 checks to see if there is no previous policy number to determine if a policy is new, where SF082 does not do this check.

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MI050 will include Premiums by Year, and only excludes records where the Transaction date is before the Starting Date of the MI090 Rebuild. SF082 excludes policies where the Original Effective Date is after the As of Date Selected.

So take for instance a policy written with September 25 Effective Dates and Entered in October:

Reports Run with a September Date:

MI050 1 in force, 0 new, 0 cancel

MI060 0 New, 0 Cancelled

SF082 1 Count in September 2016, 1 New

Reports Run with an October Date Range

MI050 1 Inforce, 1 New, 0 Cancel

MI060 1 New, 0 Cancel

SF082 1 Count in September 2016, 1 New Policy

Policy is then Cancelled in November with an October 5 Effective Date. Reports rerun in October:

MI050 0 Inforce, 1 New, 1 Cancel

MI060 1 New, 0 Cancel

SF082 Active Count 0, 1 New under Line and Agent, 1 Cancel under Line and Agent

Reports run with a November Date Range

MI050 Reports Nothing

MI060 Reports 0 New, 1 Cancelled

SF082 Active Count 0, 1 New under Line and Agent, 1 Cancel under Line and Agent

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POLICY RENEWAL PROCEDURE

June 2, 2010



- Policy Writing System
- Select for HO / MH / Fire / FO

  5 – Renew a Policy

  - Enter policy number – system asks if you want to go to Name & Address – YES
  - System asks if record is correct, if so…YES
  - Asks for new policy number or renewal number. USE THE SAME POLICY NUMBER AS BEFORE. (The system will automatically change the effective and expiration dates on line 15 / line 17 will show the old number…all else should remain unchanged. If you need to correct the address or name, do so now.
  - Enter will go to next screen – system will ask if you want to go to mortgage information, etc. If applicable, go there to update records, otherwise continue
  - You are now back in PW at the Trans Date – ENTER will default today's date.
  - Trans effective date – ENTER for current effective date of policy.
  - The system will now take you through the existing policy. If any changes need to be done on the renewal dates, do them now. On the second screen (PW015) be sure line 17 reads NO to Special Rated. There is no reason for any policy to special rate. Go through the screens, update if necessary.
  - At the end (PW030) say YES to create premium records and YES to declaration.
  - Post and print.

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POSTING PROCEDURE

June 2, 2010

Posting of Premium and Accounts Receivables should be done in full at least once every day, followed by printing of Declarations Bills and other Notices.



- Premium Accounting System
- Transaction File Maintenance
- PA016 Print Transaction Edit List – Review for Corrections Prior to Posting
- **PA018** Post Transactions to Premium Master File – Always answer Yes to Create AR Open Records



- Accounts Receivable System
- Transaction File Maintenance
- AR016 Print Transaction Edit List – Review for Corrections Prior to Posting
- **AR018** Post Transactions to Open Item File



- Policy Writing System
- Policy Writing Reports
- **PW081** Print Policy Declarations
  1) Print Declaration Finder File - To print all policies entered

  (If you have *Optional Programming Print Bills with Declarations*, Bills for New Business and Endorsements will Print Automatically with Declarations.)



- Accounts Receivable System
- DB Accounts Receivable Reports
- **AR051** Print Direct Bills
  1) A for ALL
- **AR084** Select and Print Cancel/Reinstatement Notices (this should be run to print all cancel notices ***other*** than for non-payment.)

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PROCEDURE FOR ENTERING PREMIUM PAYMENTS

June 2, 2010

Run an adding machine tape of all checks and cash entered the same time they are entered into INSPRO. Endorse the back of all checks.



- Account Receivable
- Transaction File Maintenance
- AR010 Add Transaction

  Enter policy number

  1 - Agent No. – Comes up automatically

  2 - Effective date – Hit Enter to default policy effective date

  3 - Trans date – Enter date bank deposit will be made or default is today's date

  4 - Trans code – **Use 40 code for receipt of premium**

  5 - Check number – Enter check number or MO for money order or MTG for mortgagee payment, or AG for agent payment

  6 - Check amount – Enter amount of check

If the amount entered does not match amount due, the system will force you to apply to the money. Take any installment charges or service charges first, and then apply the balance to the primary amount due unless the payment is just short the amount of the installment charge and you wish to waive it. The breakdown total must equal the amount of the check. (The system will ask if you want to waive any outstanding installment charges which can be done by pressing F2.)

The system will ask you if you want to bill the balance – answer Yes or NO depending on circumstance.

When finished entering payments Run **AR016 EDIT LIST**. Verify the total equals the total of all checks and cash. When total of edit list and total of all checks and cash balance – **POST AR018**. Again, verify the posting totals equal all checks and cash. Look for ***ERROR*** on the report which indicates something went wrong. (If you do not balance with the Edit – compare checks and cash to edit report before moving forward.)

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After posting, **Print Bills AR051** for those policies you wanted to bill the balance, and then run **AR084** to print any reinstatements notices.

Finalize all work (reinstatements, re-billing, endorsements, etc) having to do with the deposit.

Stamp the back of all checks. Prepare deposit slip and take to the bank. Attach company copy of deposit slip to the A/R posting sheet and file in proper place until bookkeeper/accounting clerk can load into QuickBooks.

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PRE-RENEWAL PROCEDURE

September 4, 2013

- Go to Policy Writing
- Go to Menu Policy Writing Reports
- Select PW202 Select and Print Pre-anniversary Report
    a. This will ask for a date range. Key in the Expiration date of the policies you'd like to select and enter through menu questions.
    b. Key 1 for Auto Add Records
        i. System will read through policies that fall within the Expiration date range selected
    c. When finished, a report will be printed out showing various categories for the policies that fall within the correct date range
        i. Cancelled Page – Policies with a canceled Coverage record
        ii. To Be Entered Page – Policies that have Name and Address Information, but not coverage information
        iii. Special Rated – Policies that have been Special/Manually Rated
        iv. Automatic – Policies that have been selected and added to the Pre-Renewal Finder file to be processed
        v. Already Processed
        vi. Last Page – Summary of the record counts for each of the pages
    d. Any policies that are listed on the Special Rated page should be manually added to the Pre-Renewal Finder file
        i. Key 2 for Add Selected Records
        ii. Key in the Policy Number and then the New Premium that will be printed on the Pre-Renewal Notice
        iii. Click (or key Enter when highlighted) on the Process Button to save the record
- Once all the policies have been selected/entered, F8 out of pw202 and return to menu
- Select PW044 Process and Print Pre-Anniversaries
    a. Key Enter through the menu questions

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b. Key 1 to run through the Pre-anniversary process

    i. This part may take a while to run, depending on the number of policies on the Finder File

    ii. Screens will change and flash as the system processes the information

c. Select the printer for the Error report list and review the results

    i. Correct any errors listed

- If there are no errors or the ones listed have been corrected, go back in to PW044

a. Key 2 to Print the Notices that have been processed

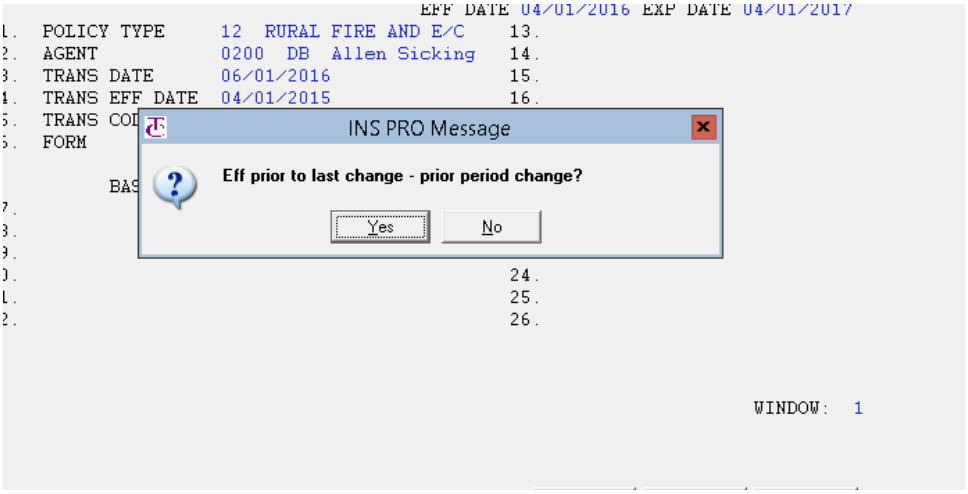
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HOW TO CREATE A PRIOR PERIOD DECLARATION

June 28, 2016

Go into Policy Writing, Change Mode. Enter your policy number. Enter "N" to go to Name/Address. Enter a Transaction **Effective** Date in the prior period, for example 4/1/2015 (ie 04012015); see below. Transaction code may be changed to 14 if Renewal Declaration is wanted.

You will be prompted, "Eff Prior to Last Change - Prior Period Change?", Answer "Y" so the system pulls up that period's records.



Hit Enter at the Any Change, then select F6 Non Premium Change.



When Prompted Answer "Y" to "Do you want a Declaration?".

When all finished, go into Policy Writing PW081 and Print the Declaration Finder File.

"Continue with change with current period?" may be answered "N".

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REINSTATEMENT PROCEDURE – PA020

May 8, 2017

This procedure is to be followed when reinstating a policy for any reason.

Premium Accounting System

- Transaction File Maintenance
- **PA020** Create Cancellations/Reinstatements

  Enter:

  Policy Number

  Reinstatement Effective Date - this should be the same date as the original cancellation date. Entering a date other than this date may cause a lapse in coverage. Note: If the Policy Status is 001 – Terminated, the system will not prompt for a Reinstatement Date as the policy is considered simply Cancelled. If the policy needs to be reinstated, enter a Policy Status Code other than Terminated that best matches the actual reason the policy was Cancelled. Then proceed as follows.

  Trans Date – Enter to default current date.

  Status - Key Enter to change the Policy Status back to 000 - Active.

  System will ask some questions:

  - Are dates & status correct? Verify; then answer Yes.
  - Do you want to issue a bill? Yes is the normal answer.
  - System will let you know policy is processed & records are created.
  - Do you want to print a reinstatement notice? Yes is the normal answer.
  - System will verify cancellation date and reinstate date; and ask you to enter the reinstatement notice print date.
  - Enter the original cancellation type – see screen for options.
  - Additional Message box will open if you have set this option - see TB Cancellation/Reinstatement Message.
  - Enter reinstatement comment - you may enter your comments.
  - System will let you know reinstatement record written.

  Hold until ***POSTING PROCEDURES*** have been completed.

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Then go to:

Premium Accounting System

- Transaction File Maintenance
- PA016 Print Transaction Edit List – Review for Corrections Prior to Posting
- **PA018** Post Transactions to Premium Master File – **Always answer Yes to Create AR Open Records**

Account Receivable System

- Account Receivable Reports
- AR084 Select & Print Cancel/Reinstate Notices

  7 – Print Notices
- AR051 Print Bills

  A for All

You will now have printed a reinstatement notice and a bill.

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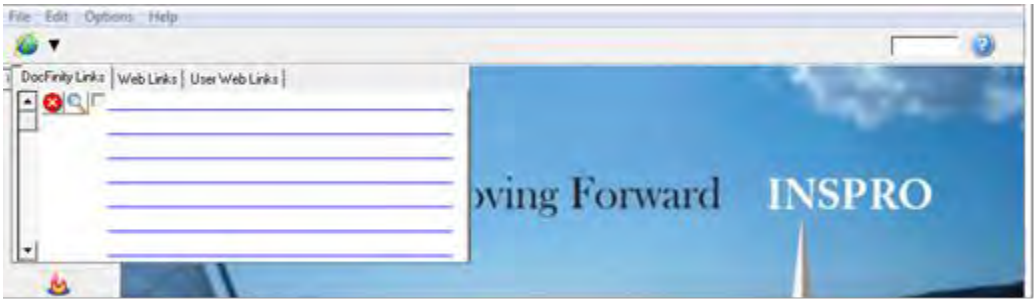
SETTING UP BROWSER LINKS IN INS PRO

May 01, 2014

Use the Globe (v down arrow) in the INS PRO toolbar to set up various types of links to open in your default browser. There are three tabs for links, dependent on the INS PRO configuration: Web Links that all users see; User links that individual users see; and, if available, it is possible to add a DocFinity link that pass certain information to DocFinity and call up the associated documents.

There are various icons controlling the configuration of these links. Logged in as a company employee, the Globe will take you to the Company Default link. Logged in as an agent, the Globe will take you to the Agent Default link. See Setup for further information on setting defaults.

Within the tabs, use the Magnifying Glass to add or modify a link, and the Checkbox indicates that the link is the Company Default Link. The red/white "X" deletes an existing link (**use caution**; once a link is deleted it is **gone**).



A. Web Links Setup.



1. Click on drop down Arrow next to globe to add links.
2. Choose the Web Links tab.
3. Click on the Magnifying Glass to add link.
4. Enter the desired link in the text box.
5. If this link is the Company Default or the Agent Default, check the appropriate box.
6. Click the OK button.

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B. User Web Links Setup.



1. Click on drop down Arrow next to globe to add links.
2. Choose the User Web Links tab.
3. Click on the Magnifying Glass to add link.
4. Enter the desired link in the text box.
5. If this link is the Agent Default, check the appropriate box.
6. Click the OK button.

C. DocFinity Links Setup.



1. Setting the “DocFinity Option” in SF048 to “Y” is required for DocFinity links to display.
2. Click on drop down Arrow next to globe to add links.
3. Choose the DocFinity Link tab.
4. Click on the Magnifying Glass to add link supplied by DocFinity.
    i. Version 9 or earlier. DocFinity will supply the link information and identify which checkboxes to select.
    ii. Version 10 will not display the Policy #, Claim #, or the Insureds Name checkboxes.
    iii. Embed Version 10 link variables in the link. Available variables:
        1. <inspro_policy>
        2. <inspro_claim>
        3. <inspro_insname>

        Example: ;arg1=<inspro_policy>;arg2=<inspro_claim>

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XAR901 AUDIT AROPEN ARPAID

May 7, 2018

This program lists policies from the accounts receivable file that have records with installment totals different than the current balance.

It validates the trans date, eff date, exp date, billing dates, due dates, status dates, line, agent, and payment plan.

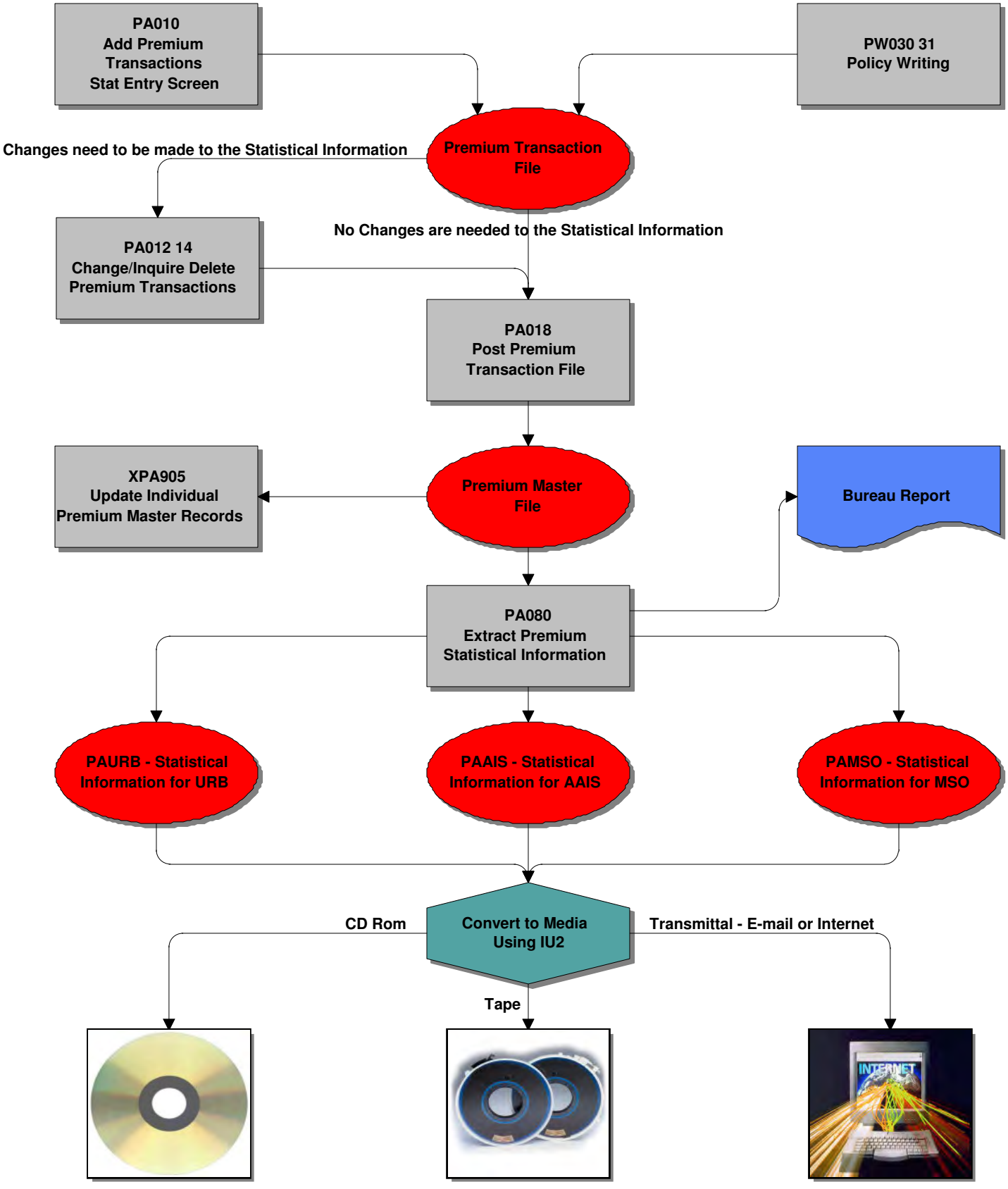
If Cancel eff more than 6 months is printed on the report, it represents a policy that has a balance where the Cancellation effective date is more than 6 months in the past. These policies should be either written off (Refer to Technical Bulletin Write Off Unpaid Premium) or rebilled.

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STATISTICAL REPORTING

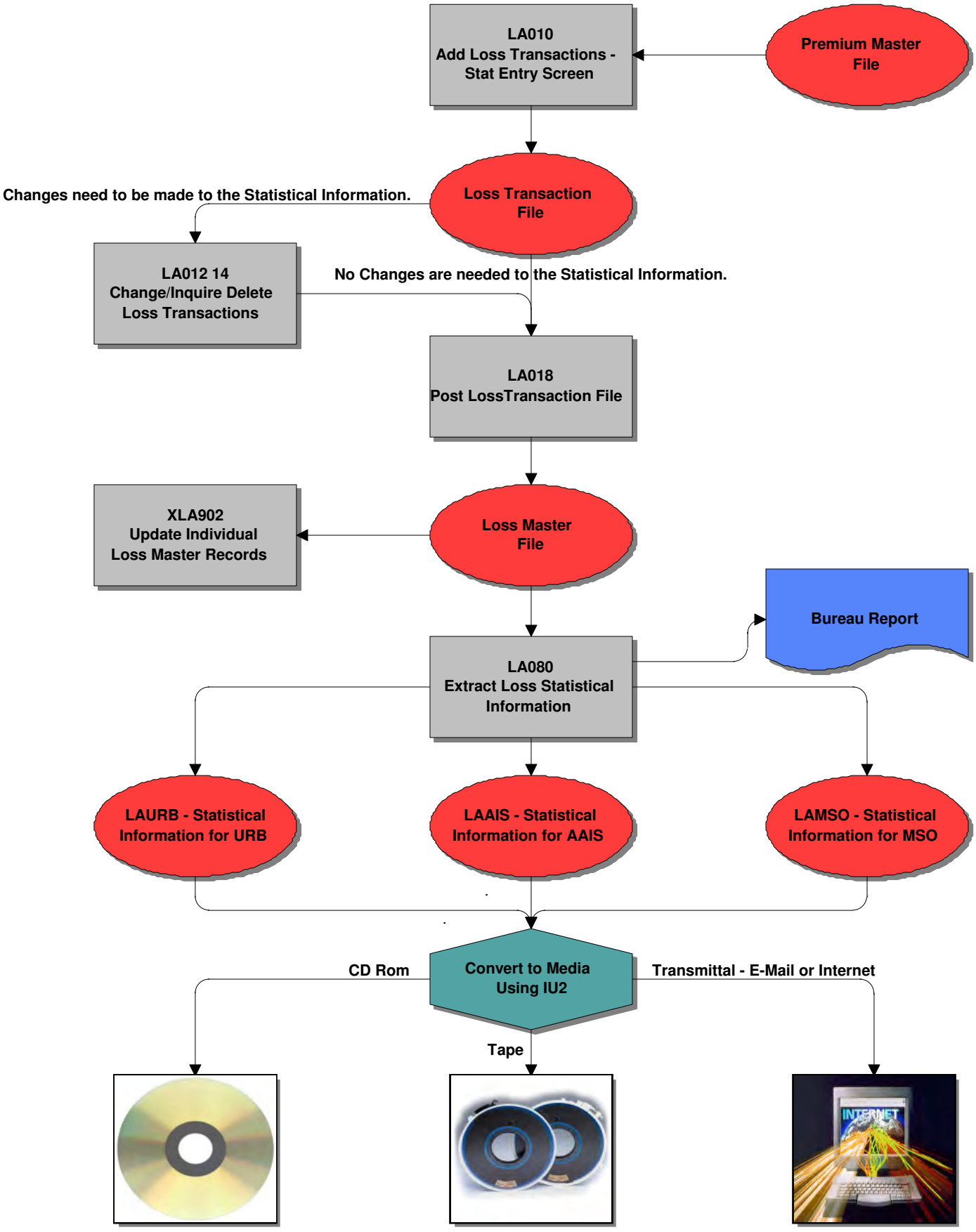
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STATISTICAL REPORTING - PREMIUMS



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STATISTICAL REPORTING - LOSSES



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AIS STATISTICAL REPORTING 04/03
LOSS STAT DRIVER CODES

BUREAU LINE OF BUSINESS	CODES	TOTAL
31 Inland Marine	07 15 09 34 02 12 13 26 49 30 37 33 28 16 75	15
32 Homeowners	16 15 09 34 12 13 17 23 19 21 22 02 47 49 18 38 37 33 28	19
33 Farmowners	16 15 09 34 12 13 17 07 03 21 22 02 47 49 18 38 19 23 25 26 37 33 28 75	24
34 Mobile Homeowners	16 15 09 34 20 17 13 23 18 21 22 02 47 49 38 37 33 28	18
36 Glass	07 08 09 34 02 47 49 30 37 33 28 16 75	13
37 Burglary	06 07 08 09 34 02 49 14 22 31 26 42 30 37 33 28 75	17
41 Dwelling Fire	11 14 15 09 34 12 13 23 17 02 18 19 47 49 38 30 37 33 28	19
42 Farm Fire	11 14 15 09 34 12 13 23 03 17 02 07 47 49 18 19 38 30 37 33 28 75	22
47 Commercial Fire	11 14 07 15 09 34 12 13 29 02 47 49 18 46 39 48 31 39 30 37 33 28 75	23
49 Business Owners or Artisans (45)	07 16 14 15 09 34 12 13 02 05 26 21 22 32 47 48 49 38 37 33 28 75	22
55 Gen’l Liability	06 07 26 14 21 32 02 35 05 22 29 49 30 33 28 75	16
08 Special Multi Peril	11 14 07 15 09 34 12 13 29 02 47 49 18 46 39 48 31 39 30 37 33 28 75	23
16 Boatowners	14 02 34 09 37 25 44 11 27 21 23 16 22 13 36 05 20 45 43 28 35 33 17	23

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AIS STATISTICAL REPORTING 04/03
PREMIUM STAT DRIVER CODES

BUREAU LINE OF BUSINESS	CODES	TOTAL
31 Inland Marine	03 17 05 60 07 08 10 11 28 32 40 46 30 14 78	15
32 Homeowners	14 13 05 60 07 08 10 11 15 18 25 22 23 27 34 40 46 47 30	19
33 Farmowners	14 13 05 60 07 08 10 11 15 18 25 22 23 03 16 27 34 49 28 40 46 47 30 78	24
34 Mobil Homeowners	14 13 05 60 07 08 11 15 18 21 22 23 24 27 40 46 47 30	18
36 Glass	05 60 07 08 32 40 46 30 78 14	10
37 Burglary	14 03 13 05 60 07 08 12 19 32 33 42 28 40 46 30 78	17
41 Dwelling Fire	09 12 13 05 60 07 08 10 11 15 18 25 27 34 32 40 46 47 30	19
42 Farm Fire	09 12 13 05 60 07 08 10 11 15 03 16 18 25 27 32 34 40 46 47 30 78	22
47 Commercial Fire	09 12 03 13 05 60 07 08 10 11 18 19 27 31 32 33 48 61 40 46 47 30 78	23
49 Business Owners or Artisans (45)	03 14 12 13 05 60 07 08 10 11 20 22 23 27 39 48 40 46 47 30 78	21
55 Gen’l Liability	02 03 12 22 23 39 07 08 37 20 32 31 46 30 78	15
08 Special Multi Peril	09 12 03 13 05 60 07 08 10 11 18 19 27 31 32 33 48 61 40 46 47 30 78	23
16 Boatowners	12 07 60 05 40 49 44 09 29 22 24 14 23 08 38 20 21 45 43 30 39 36	22

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A. PURPOSE

Statistical reporting to a rating bureau (AAIS, MSO, URB) involves transmitting both premium and loss transactions to the bureau on a quarterly basis. The bureau edits the submissions to be sure only valid statistical codes are being used in the transactions reported.

PREMIUM REPORTING

Premium transactions include new business, anniversaries, renewals, changes and cancellations. In the case of changes and cancellations, statistical data from the **previous** premium transaction is used to create the data for the **current** transaction. Until a policy has been renewed or an anniversary is processed, **there is no statistical data in the previous records.** Changes and cancellations, therefore, done prior to the renewal or anniversary, do not contain valid statistical data. It typically takes a **full year** to build a **complete** statistical data base for all policies.

There are two options for starting premium statistical reporting:

1. **Submit only** new business, anniversaries, and renewals for the first year, **then** start including changes and cancellations after the first year.

2. Build a base of statistical data the first year (without reporting), then start reporting all transactions in the second year.

Town & Country recommends the first option, since it provides an opportunity to become familiar with the reporting process and to gain experience with the details of statistical coding and correcting errors for the lines of business being reported.

With the second option, the validity of the statistical data is not being checked by the bureau. When reporting is started a year later, you may find that your statistical data base contains a lot of invalid codes and you are faced with a substantial correction process.

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LOSS REPORTING

Each submission of loss transactions includes transaction done during the quarter **and** the current reserve position on all open claims. To start reporting, all that is required is to make statistical entries in **all open claims** at the beginning of the quarter. In most cases, this is a manageable job. On a go-forward-basis, statistical codes are then put in loss transactions as they happen. At the end of the quarter all reported records will be coded.

The initial statistical data for losses is extracted from the corresponding premium record, if one exists and has been coded. The records are "corresponding" when the four digit loss major class **matches** the four digit premium line of business. Generally, by the middle of the first year enough premiums have been coded that the loss coding is a minimal additional effort.

If option 1 is elected for premium statistical reporting, loss reporting is initiated on the same date. If option 2 is elected, the entering of loss statistics can be deferred for a year.

B. **PROCEDURE**

1. Select the first of a quarter date to being statistical coding. This would be typically 1 or 2 months in advance of the current date, since renewals and anniversaries are usually processed in advance of the effective date.

2. Set up **INSPRO** for statistical reporting by updating the applicable tables in the Tables File (Line of Business, Statistical Drivers, Company Name & Address). Be sure to update the Table File for **all** of the lines that you plan to report. Refer to the Statistical Reporting documentation for more details.

3. Decide which method you will use for reporting premium transactions (see A.1. above**). If you elect option 1 notify Town & Country of the quarter starting date you have chosen.** We will modify the Premium Statistical Reporting program to only select new business, anniversaries, and renewals effective on or after that date for the first year. After the first year, all transactions, including changes and cancellations will be reported.

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4. Add statistical codes to the Loss Master file for all claims that are open on the first of the quarter date you have elected. This is done using XLA902 – Update Individual Loss Master File Records. Only one record, the most recent, for each claim needs to be coded.

5. Be sure all staff members that will be entering statistical information have access to current bureau manuals and know the starting effective date.

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LOSS STAT DRIVER DEFINITIONS

FOR ALL BUREAUS

01 Stat Loss
02 Claim Count
03 Risk
04 Reported Date
05 Eff Date
06 Subline
07 Class
08 Amt of Ins
09 Deductible Type
10 Endors Code
11 Major Peril
12 Construction
13 Protection
14 Coverage
15 Size
16 Form
17 Occupancy
18 Exception
19 Family Size
20 Tie Down
21 Liability Limit
22 Med Pay
23 YR of Construction
24 Settlement
25 Farm Size
26 Policy Type
27 Rsk Type
28 Zip Code
29 Rating ID
30 Package ID
31 Rate Group
32 Aggregate Limit
33 Status
34 Deductible Amt
35 Loss Type
36 Rate Territory
37 Pool
38 Wind/Hail Ded
39 Large Area Modifier
40 Bulletin
41 Ded Prop T/A
42 Protect Device
43 YR of Renovation
44 RC/ACV Building
45 RC/ACV Contents
46 Theft Limit
47 Area
48 Sprinkler Code
49 Territory
50 Foundation
51 Profit/Non-Prof
52 Basis
53 Coinsurance
54 Merit
55 Lead
56 Location
57 Theft Ded
58 Liab Class Code
59 Prop Class Code
60 Prop Class #
61 BI & PD Limit
62 Uninsured Limit
63 Underinsured Limit
64 UM/UIM Basis
65 Exposures
66 PIP Coverage
67 PIP Deductible
68 PIP Rating Base
69 PIP Primary/Excess
70 PD Deductible
71 PD Age Groups
72 Original Cost New
73 Recovery Systems
74 Optional Coverage
75 Terrorism Indicator

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01	LT-LOSS	S9(8)V99
02	LT-CLAIM-COUNT	S9(5)
03,29	LT-RISK	9
04	LT-REPORTED-DATE	9(6)
05	LT-EFF-DATE	9(4)
06	LT-SUB-LINE	999
07,58	LT-CLASS	9(5)
08	LT-AMT-OF-INS	9
09	LT-DED-TYPE	9
10,30	LT-ENDORS-CODE	9
11	LT-MAJOR-PERIL	99
12	LT-CONSTRUCTION	99
13	LT-PROTECTION	99
14	LT-COVERAGE	99
15,65	LT-SIZE	9(5)
16,67,72	LT-FORM	99
17	LT-OCCUPANCY	9(4)
18	LT-EXCEPTION	9
19,62,71	LT-FAMILY SIZE	9
20,39,60	LT-TIE-DOWN	9
21	LT-LIAB-LIMIT	9(5)
22,46,59	LT-MED-PAY	999
23	LT-YR-CONSTR	9(4)
24	LT-CLAIM-SETTLEMENT	9
25	LT-FARM SIZE	9(4)
26	LT-POL-TYPE	99
27	LT-RSK-TYPE	999
28	LT-ZIP-CODE	9(9)
31,36	LT-RATE-GROUP	99
32,61,66,70	LT-AGG-LIMIT	99
33	LT-CLAIM-STATUS	S9
34,68,74	LT-DED-AMT	99
35	LT-TYPE-LOSS	99
37,63,69,73	LT-POOL	9
38	LT-WIND-HAIL	9
40,49	LT-BULLETIN	999
41	LT-DED-PROP-T-A	99
42,48,64	LT-PROTECT-DEV	9
43	LT-YR-RENOV	9(4)
44	LT-RC-BUILD	9
45	LT-RC-CONTENTS	9
47,50	LT-AREA	9
51,53,54	LT-PROFIT	9
52	LT-BASIS	9(5)
55,56	LT-LEAD	9
57	LT-THEFT-DED	9
75	LT-Terrorism	9

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OTHER FIELDS

LT-CAUSE-LOSS	LA010	LH-CAUSE-LOSS	9(4)
LT-LOSS-DATE	LA010	LH-LOSS-DATE	9(6)
LT-STATE	LA010	LH-STATE	99
LT-COUNTY	LA010	LH-COUNTY	999
LT-BUREAU-LINE	LA010	LI-BUREAU-LOB CODE	99
LT-CATASTROPHE-NO	LA010	LH-CAT NO	99
LT-MONTHS-COVERED			99
LT-EFF-DATE	LA010	LH-REPORTED-DATE	9(4)
LT-ZIP-CODE	LA010	LH-ZIP-CODE	9(5)

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MSO STATISTICAL REPORTING 03/06
LOSS STAT DRIVER CODES

BUREAU LINE OF BUSINESS	CODES	TOTAL
10 Commercial Fire or 20 Allied Lines	06 05 02 26 07 14 29 12 13 15 34 28	12
91 Business Owners	06 05 02 26 17 14 12 36 21 34 15 07 32 38 28	15
94 Comm Auto Liab	06 05 02 26 07 29 36 61 22 62 63 64 28 65	14
93 Comm Auto No Fault	06 05 02 26 07 29 36 66 67 68 69 28 65	13
21 Comm Auto PD	06 05 02 26 07 29 36 70 71 72 73 28 65 74	14
02 Homeowners	06 05 02 13 16 15 30 19 12 21 34 14 28 38 27	15
39 Terrorism	06 05 14	03

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MSO STATISTICAL REPORTING 03/06
PREMIUM STAT DRIVER CODE

BUREAU LINE OF BUSINESS	CODES	TOTAL
10 Commercial Fire or 20 Allied Line	02 20 28 03 12 31 10 11 13 60 35 30	12
91 Business Owners	02 20 28 15 12 10 38 22 60 13 03 35 39 27 30	15
94 Comm Auto Liab	02 20 28 03 31 38 65 23 66 67 68 35 30 07	14
93 Comm Auto No Fault	02 20 28 03 31 38 69 70 71 72 35 30 07	13
21 Comm Auto PD	02 20 28 03 31 38 73 74 75 76 35 30 07 77	14
02 Homeowners	02 20 11 14 13 32 34 10 22 60 12 33 35 30 27 29	16
39 Terrorism	02 20 12	3

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PREMIUM STAT DRIVER DEFINITIONS

FOR ALL BUREAUS

01 Stat Premium
02 Subline
03 Class
04 Amount of Ins
05 Deductible Type
06 Endors Code
07 Exposure
08 Mths Covered
09 Major Peril
10 Construction
11 Protection
12 Coverage
13 Size
14 Form
15 Occupancy
16 Risk Type
17 Policy Size
18 Exception
19 Theft Limit
20 Pol Eff Date
21 Tie Down
22 Liability Limit
23 Med Pay
24 Manufac YR
25 YR of Construction
26 Claim Settlement
27 Wind/Hail Ded
28 Type of Policy
29 Rsk Type
30 Zip Code
31 Rating ID
32 Package ID
33 Rate Group
34 Family Size
35 Rate Mod
36 Rate Dep
37 X Base & Basis
38 Rate Territory
39 Aggregate Limit
40 Pool
41 Ded Prop T & A
42 Protect Device
43 YR of Renovation
44 RC/ACV Building
45 RC/ACV Contents
46 Territory
47 Area
48 Sprinkler
49 Farm Size
50 Foundation
51 Profit/Non Profit
52 Basis
53 Coinsurance
54 Merit
55 Lead
56 Location
57 Theft Ded
58 Pol Status/Reason
59 Bulletin
60 Deductible Amt
61 Large Area Modifier
62 Liab Class Code
63 Prop Class Code
64 Prop Class #
65 BI & PD Limit
66 Uninsured Limit
67 Underinsured Limit
68 UM/UIM Basis
69 PIP Coverage
70 PIP Deductible
71 PIP Rating Base
72 PIP Primary/Excess
73 PD Deductibles
74 PD Age Group
75 Original Cost New
76 Recovery Systems
77 Optional Coverage
78 Terrorism Indicator

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The following programs are involved in the INS PRO Statistical Reporting process:

ENTRY/CORRECTION OF STATISTICAL DATA

PA010	ADD PREMIUM TRANSACTIONS
PA012	CHANGE/INQUIRE PREMIUM TRANSACTIONS
PA044	PRINT PREMIUM STATUS REPORT
XPA905	UPDATE INDIVIDUAL PREMIUM MASTER RECORDS
LA010	ADD LOSS TRANSACTIONS
LA012	CHANGE/INQUIRE LOSS TRANSACTIONS
LA044	PRINT CLAIM STATUS REPORT
XLA902	UPDATE INDIVIDUAL LOSS MASTER RECORDS

CREATE STATISTICAL DATA FOR COMPUTER RATED POLICIES

PW030	ADD/MAINTAIN POLICY (Calculation or Update)

EXTRACT STATISTICAL DATA FOR BUREAU REPORTING

PA080	PREMIUM STATISTICAL REPORTING
LA080	LOSS STATISTICAL REPORTING

EDIT STATISTICAL DATA FOR BUREAU REPORTING

XPAA80	AAIS STATISTICAL EDIT
XPAU80	URB STATISTICAL EDIT

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01	PT-STAT-PREM	S9(8)V99
02	PT-SUB-LINE	999
03,62	PT-CLASS	9(5)
04	PT-AMT-OF-INS	9
05	PT-DED-TYPE	9
06,32	PT-ENDORS-CODE	9
07	PT-EXPOSURE	S9(5)
08	PT-MONTHS-COVERED	99
09	PT-MAJOR-PERIL	99
10	PT-CONSTRUCTION	99
11	PT-PROTECTION	99
12	PT-COVERAGE	99
13	PT-SIZE	9(5)
14,70,75	PT-FORM	99
15	PT-OCCUPANCY	9(4)
16,31	PT-RISK-TYPE	9
17	PT-POLICY-SIZE	9(5)
18	PT-EXCEPTION	9
20	PT-POLICY-EFF-DATE	9(4)
21,61,64	PT-TIE-DOWN	9
22	PT-LIAB-LIMIT	9(5)
23,19,63	PT-MED-PAY	999
24,25	PT-YR-OF-CONSTR	9(4)
26,78	PT-CLAIM-SETTLEMENT	9
27	PT-WIND-HAIL	9
28	PT-POL-TYPE	99
29	PT-RSK-TYPE	999
30	PT-ZIP-CODE	9(9)
33,37,38	PT-RATE-GROUP	99
34,66,74	PT-FAMILY SIZE	9
35	PT-RATE-MOD	999
36	PT-RATE-DEP	999
39,65,69,73	PT-AGG-LIMIT	99
40,67,72,76	PT-POOL	9
41	PT-DED-PROP-T-A	99
42,48,68	PT-PROTECT DEV	9
43	PT-YR-RENOV	9(4)
44	PT-RC-BUILD	9
45	PT-RC-CONTENTS	9
46,59	PT-BULLETIN	999
47,50	PT-AREA	9
49	PT-FARM-SIZE	9(4)
51,53,54	PT-PROFIT	9
52	PT-BASIS	9(5)
55,56	PT-LEAD	9
57	PT-THEFT-DED	9
58	PT-STATUS-REASON	99
60,71,77	PT-DED-AMT	99

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A. PURPOSE

INSPRO supports statistical reporting to several rating bureaus: American Association of Insurance Services (AAIS), Mutual Services Office (MSO), and Underwriters Rating Board (URB). These rating bureaus normally require that statistical data be sent to them on a quarterly basis. This procedure outlines the steps needed for a quarterly submission of both premium and loss data. The programs involved are:

PA080 - Premium Statistical Reporting
LA080 - Loss Statistical Reporting
PAA80 - AAIS Statistical Edit
PAU80 - URB Statistical Edit
IU2 - File Utility

B. PROCEDURE

Several steps are involved to complete a quarterly reporting of statistical information:

1. Run the statistical reporting programs to extract current quarter data.

2. Run the statistical edit program on the data to be reported, making any corrections as necessary.

3. If not submitting via email, transfer the extracted data to the appropriate media required by the rating bureau(s).

4. Complete the transmittal form and send with the media.

5. If the bureau sends an error report, correct and resubmit the data.

C. PROCESSING

1. EXTRACT CURRENT QUARTER DATA

   a. Normally the quarterly statistical reporting process is done about 2 weeks after the end of the quarter. This allows time for monthly reports to be run and balanced and any corrections to be made and posted. Normally the bureaus require that the

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data be received by them 30 – 45 days after the quarter-end date.

b. Run **both** the Premium and Loss statistical reporting programs from the respective Reports Menu (See screens A,B,C,D,E,F). Selecting the (D)etail option will itemize each data record on the report. Selecting the (S)ummary option will produce the totals page only (see sample reports attached). Select the bureau for extract by entering "**A**" for AIS, "**M**" for MSO or "**U**" for URB. If you report to more than one bureau, you can extract multiple bureaus in a single run.

2. EDIT AND VERIFY THE DATA

a. If you report to AIS or URB, run both the Premium and Loss statistical edit programs (See screens A,D). These programs will list any errors found.

b. If you report to MSO, review and verify the data printed on the detail report. Within each line of business look for any extraneous or obviously incorrect codes. The printed detail line information corresponds to the 150 position record layout for each line of business as outlined in your bureau's stat manual. The data fields are in columns going down the page, making any inconsistent data stand out from that above and below it. Hi-lite or otherwise mark any errors found. If all the data is correct proceed to step 3 below.

c. Correct any errors found using either:

XPA905 – UPDATE INDIVIDUAL PREMIUM MASTER RECORDS
XLA902 – UPDATE INDIVIDUAL LOSS MASTER RECORDS

These programs are on the respective system Utility Menus. The policy/claim number is included in each record printed on the report in the Company Identification field. If any corrections are made, you must then re-run the extract program(s) as noted in step 1.b. above.

3. TRANSFER THE DATA TO ELECTRONIC FORMAT

a. The rating bureaus require that the data be submitted in electronic format. Using the INS PRO IU2 utility transfer the extracted files. (See screens G, H).

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4. SUBMITTING THE DATA

   a. Complete the prescribed Transmittal form (See samples attached). The information to complete the form is on the totals pages of the Statistical Reports (PA080, LA080).

   b. If not submitting via email, complete and affix a label to the media being submitted. Be sure to include your company identification number and the quarter being reported (See sample attached).

   c. Mail the Transmittal and media to the rating bureau being sure to use a special mailer or other packaging that will protect the media from damage in post office handling.

5. CORRECTING ERRORS

   When the rating bureau received your data they process it through a series of edits to validate the data for each line of business submitted. These edit programs list any errors found and the bureau will send the list to you. If a large number of errors are found they will ask that the data be corrected and resubmitted.

   a. Correct the errors as outlined in step 2.c. above.

   b. Run the extract program for the data being resubmitted: PA080 for premiums and/or LA080 for losses as outlined in step 1.b. above.

   c. Transfer the corrected data to the proper media as outlined in step 3.a. above.

   d. If not submitting via email, complete a new transmittal, being sure to check the complete resubmission box, and send it with the properly labeled media to the bureau as outline in step 4.a-c. above.

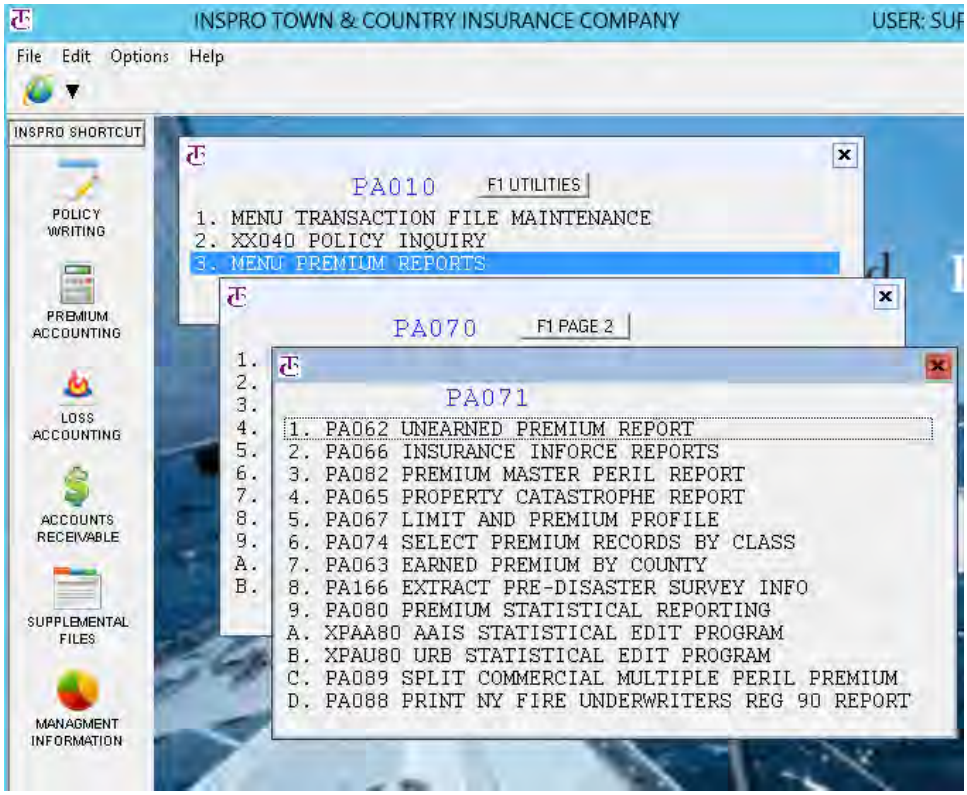
6. GENERAL

   a. It is recommended that the extract listings and copies of the transmittal be kept for at least a year.

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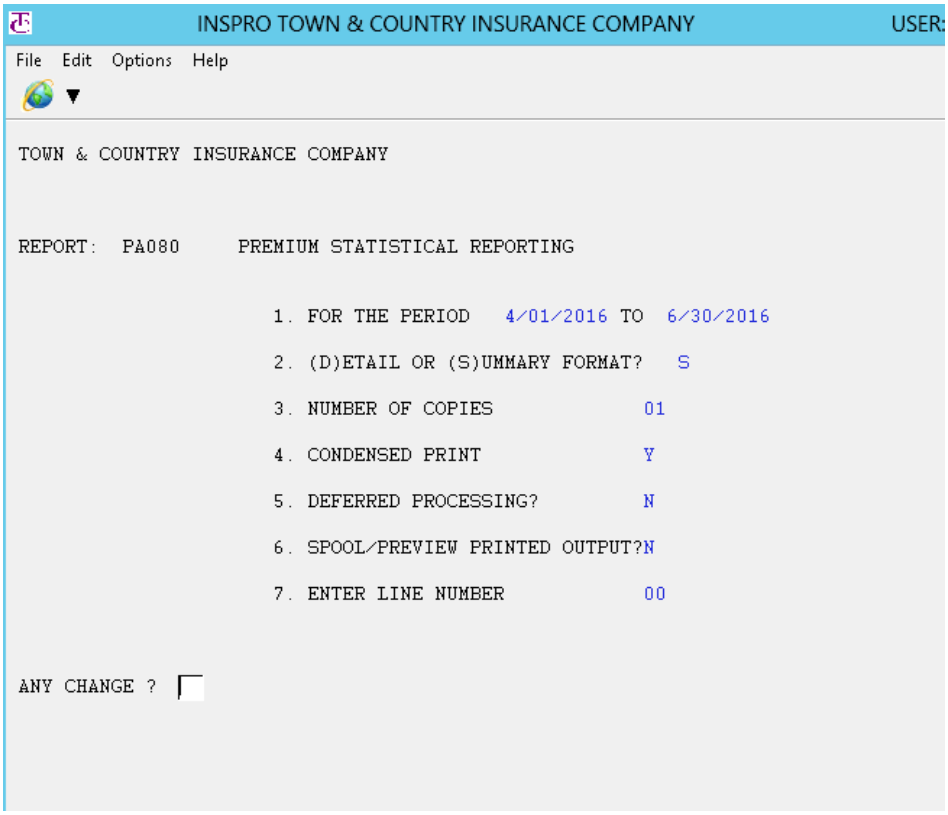
b. If a large number of the same type of errors occur, be sure the applicable program is corrected or the data entry operator is made aware of the correct code(s) to use.

c. If your company adopts new bureau programs be sure the correct program codes are used as specified in the statistical manual.

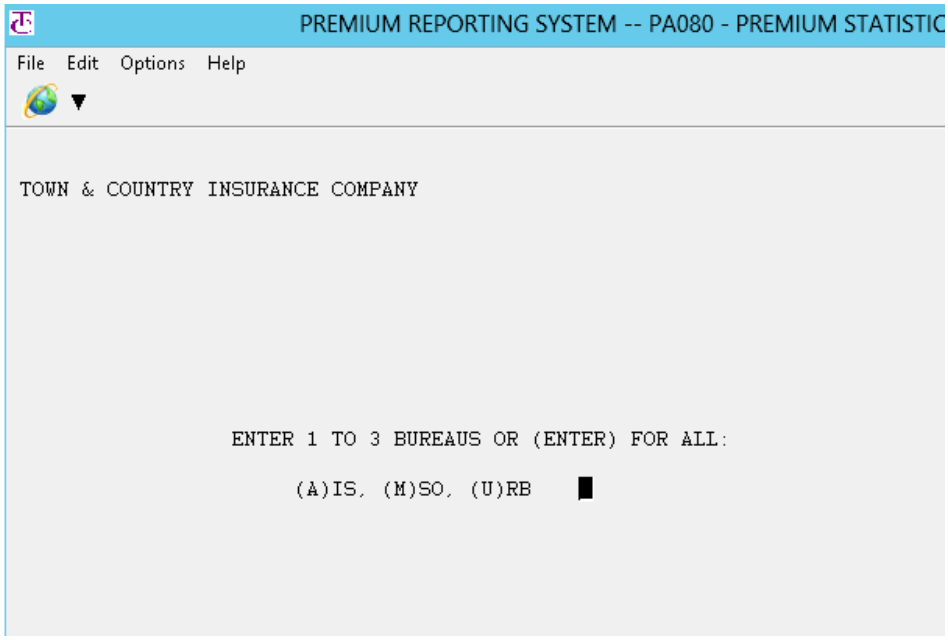


SCREEN A

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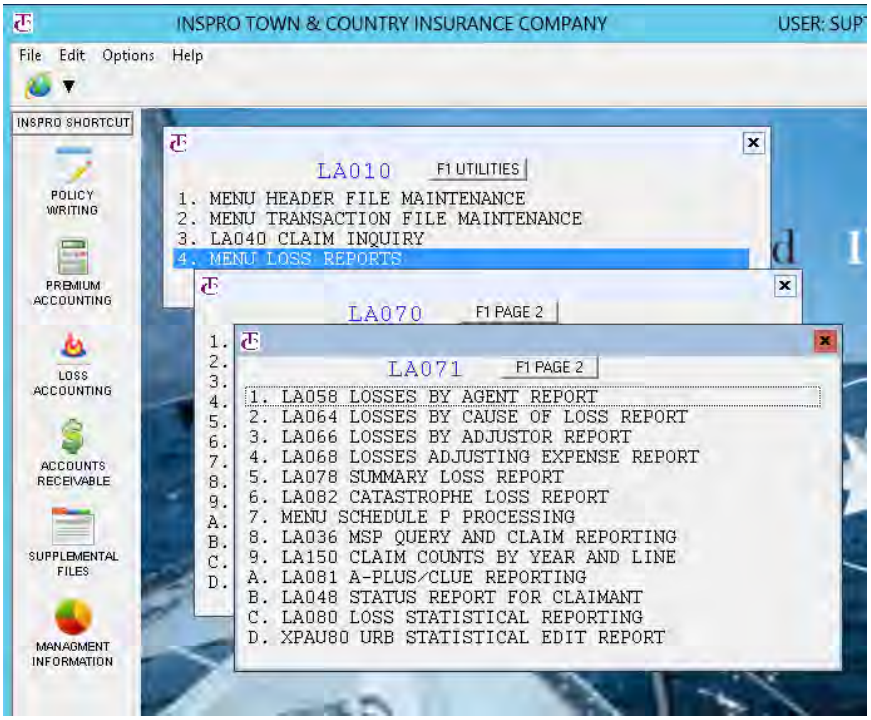


SCREEN B

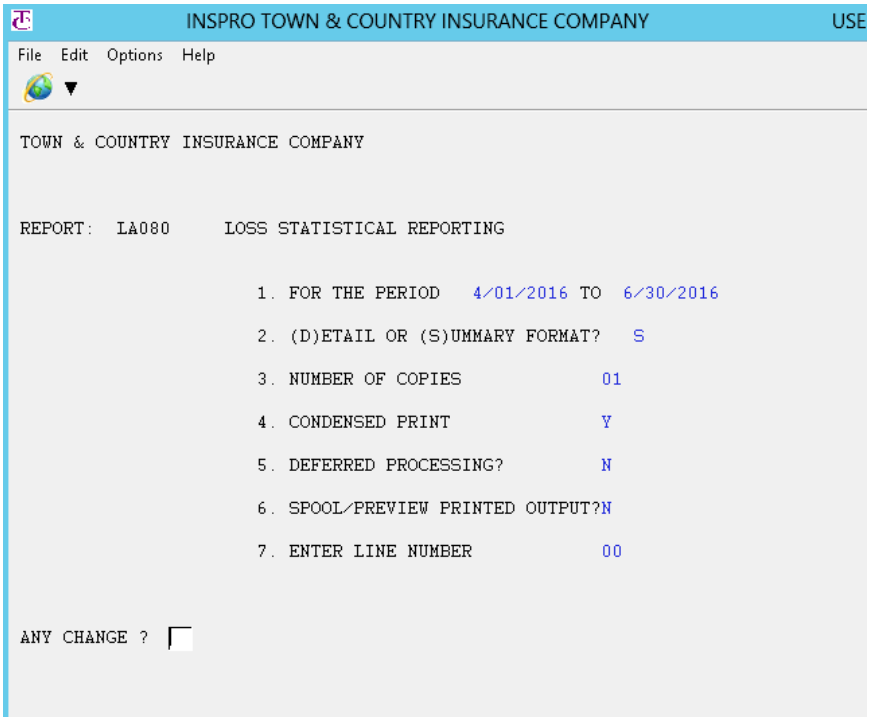


SCREEN C

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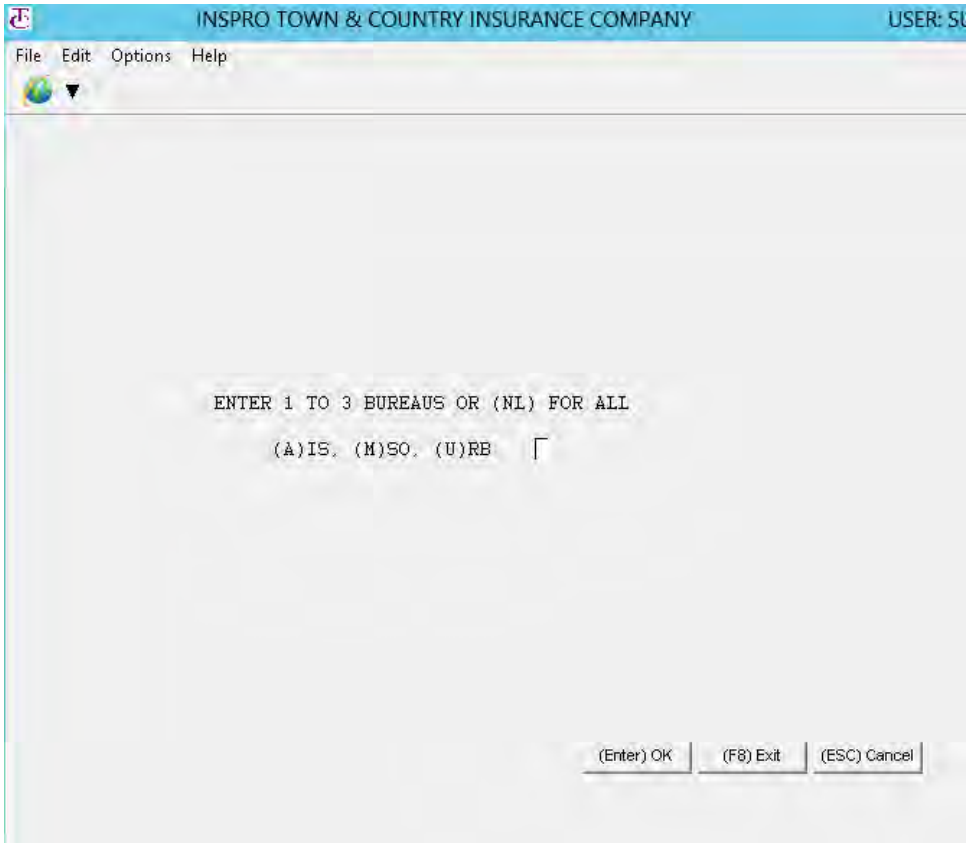


SCREEN D

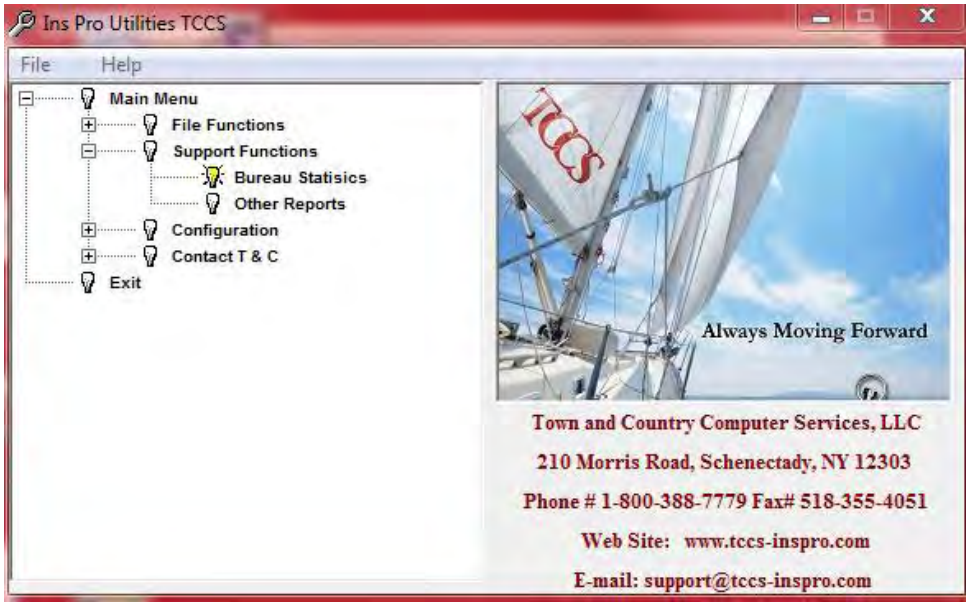


SCREEN E

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SCREEN F



SCREEN G

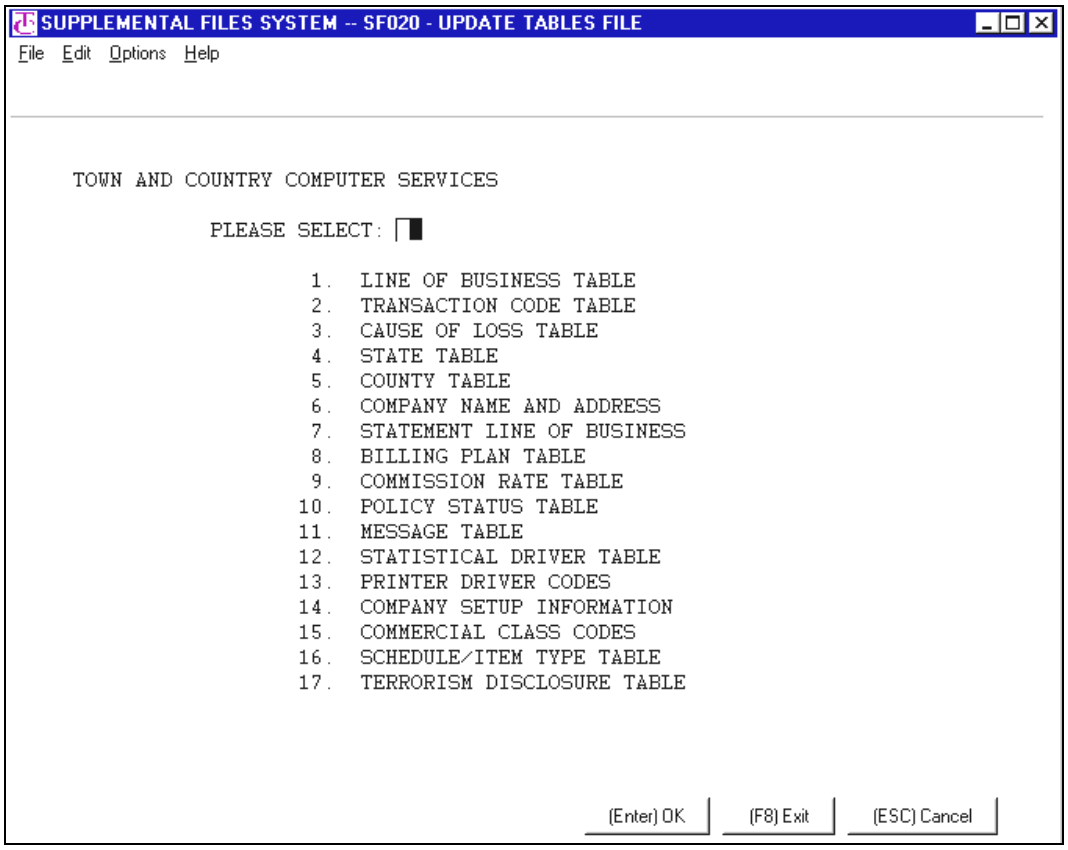
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SCREEN H

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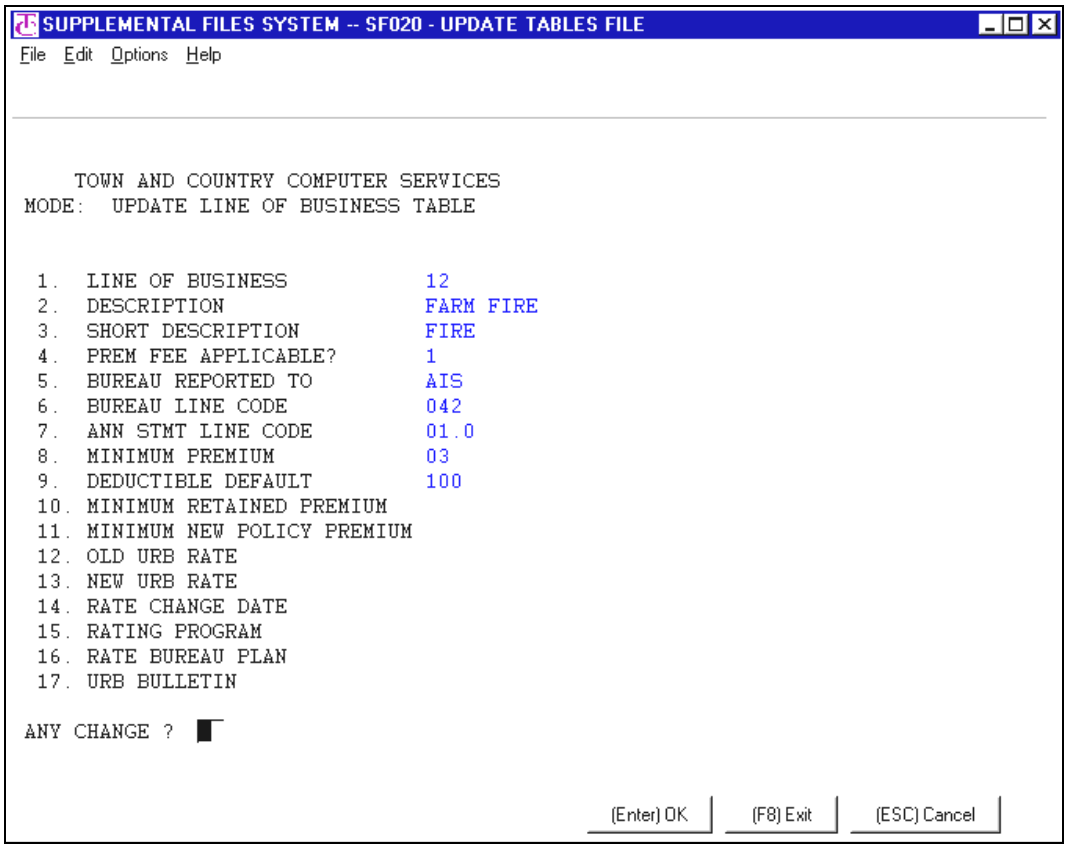
Several table files have to be updated to contain information needed by the statistical record. See screen A.



SCREEN A

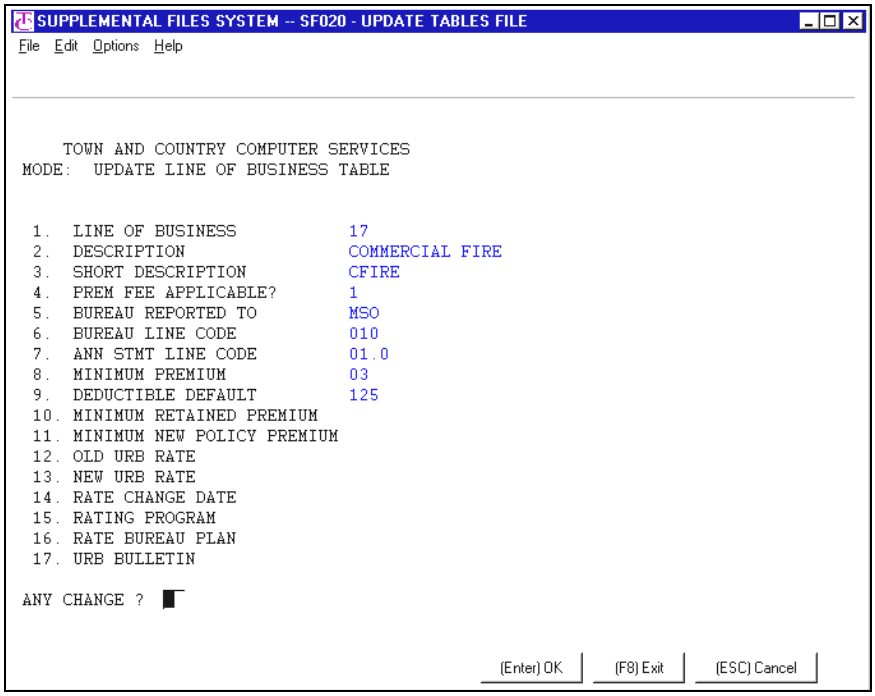
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Update items 5, 6 and 17 of the Line of Business Table. Item 5 must be AIS, MSO, URB or XXX. Use XXX if you do not report the line to any bureau. Item 6 is the code that the rating bureau uses to identify a line of business and it may be different from the line of business in item 1. Refer to the Premium Stat Driver Code pages for the correct Bureau Line of Business codes. Update item 17 if you report the line to URB. URB Bulletin is found on the first page of the rating manual for the particular line. If you do not report the line to URB, enter zeros. See screens B, C & D.

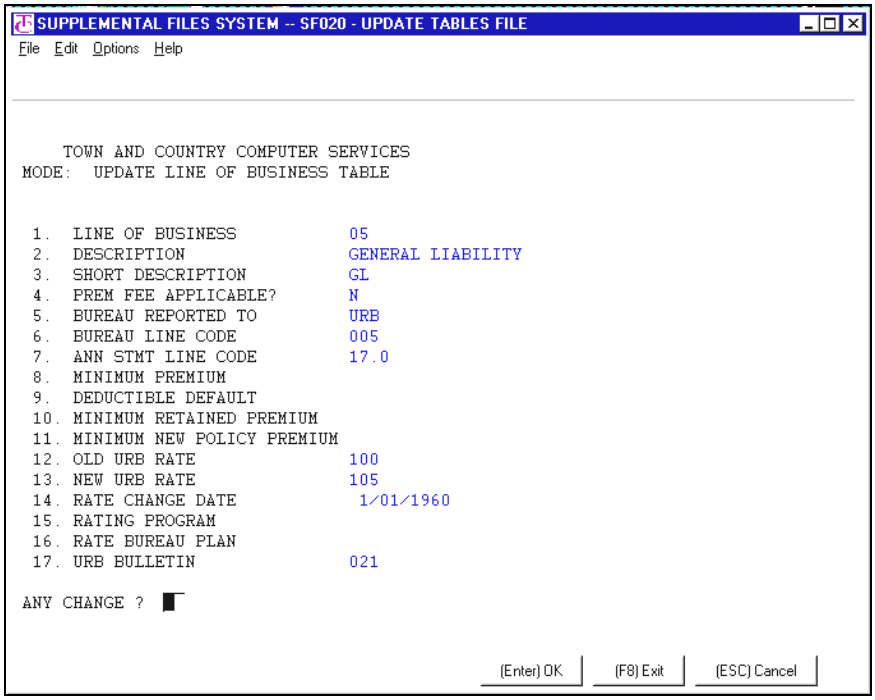


SCREEN B

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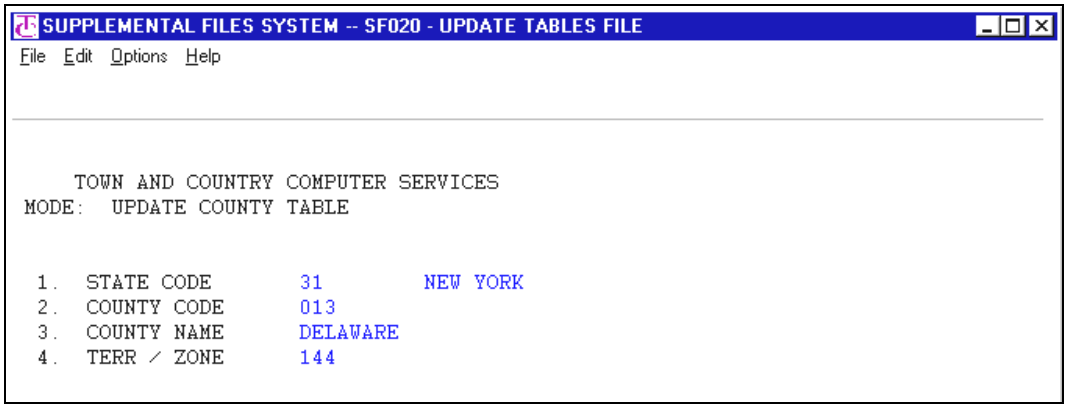
SCREEN C



SCREEN D

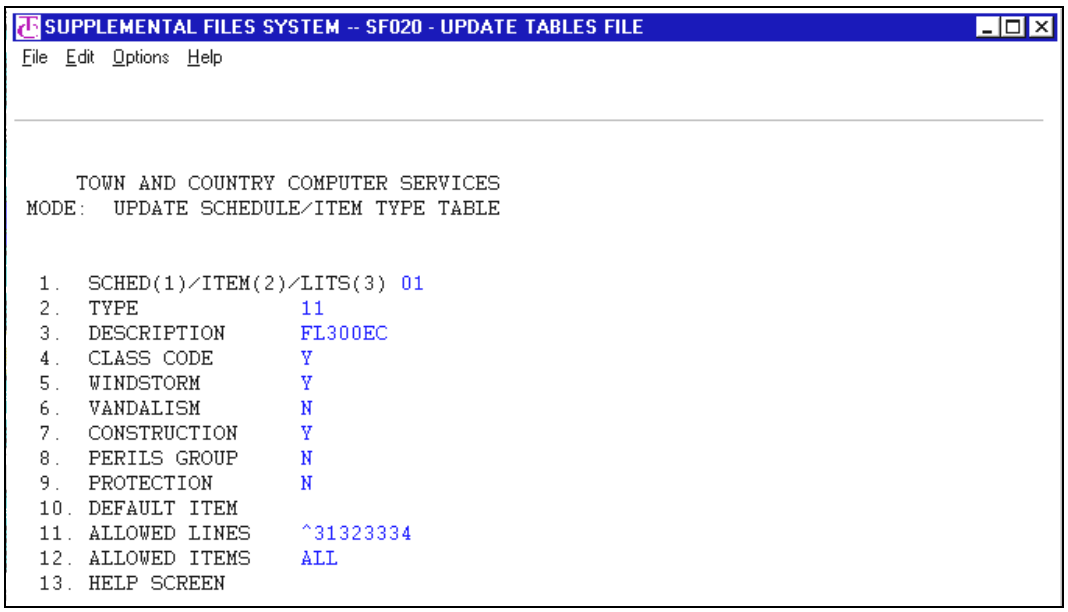
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If you report to AIS, update item 4. Use the rating manual for the largest (most Written Premium) line of business that you report to AIS. Enter the territory code from the "Territorial Definitions" pages. All of the lines you report to AIS will use the same Terr/Zone codes. If you do not report to AIS you do not have to update this table. See screen E1.



SCREEN E1

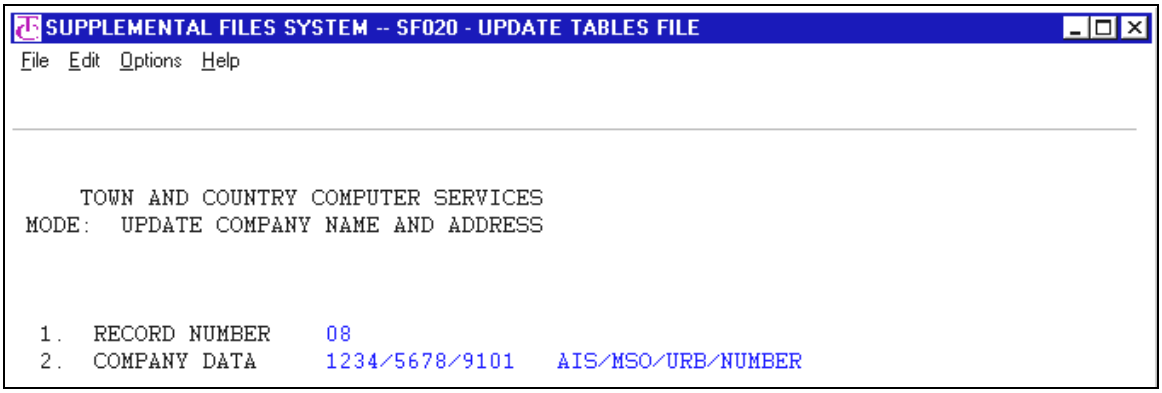
If you report to AIS, update item 9 using the AIS Bureau Line of Business codes. See Screen E2.



SCREEN E2

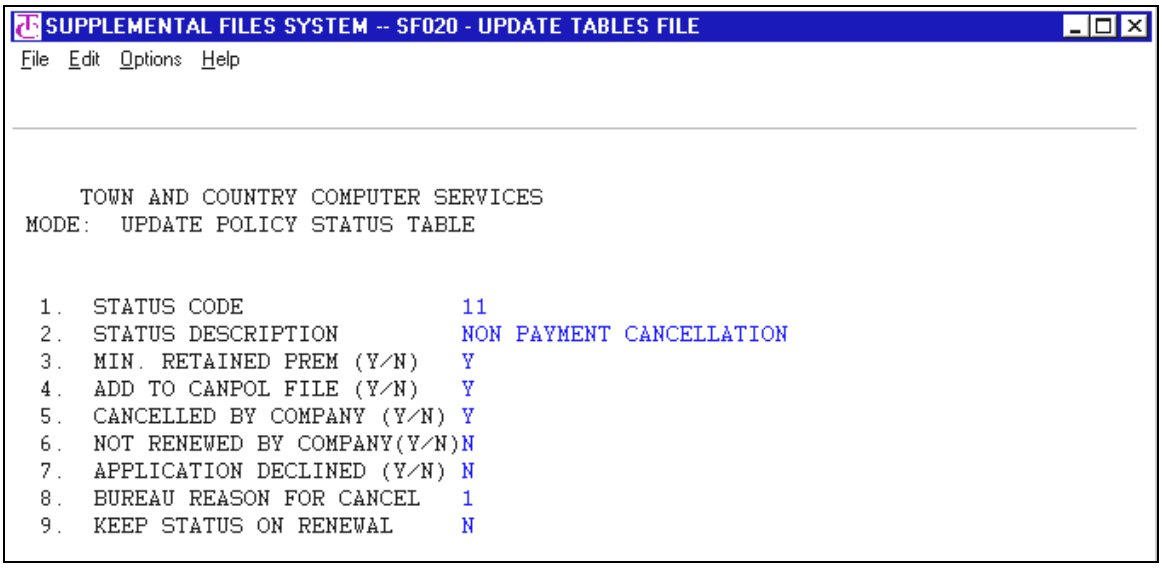
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Update item 2. This item contains your company's 4 digit bureau ID #. The first 4 digits are for AIS, the second 4 digits are for MSO and the last 4 digits are for URB. Screen F is an example for a company that reports to all 3 bureaus. 1234/0000/9101 represents a company that reports to AIS and URB but not MSO.



SCREEN F

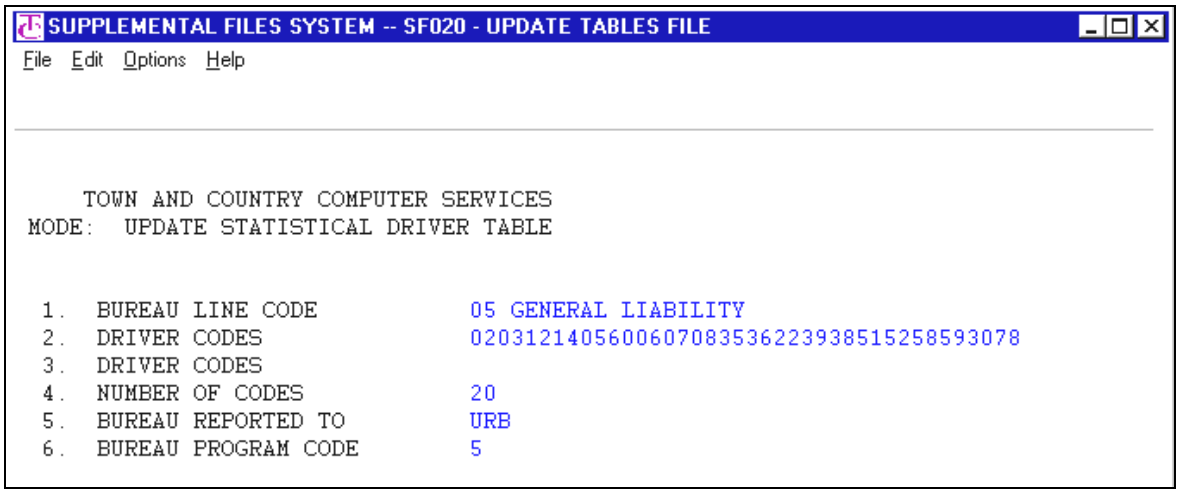
If you report to URB, update item 8. Bureau Reason for Cancel codes are found in the URB All Lines Statistical Plan manual.



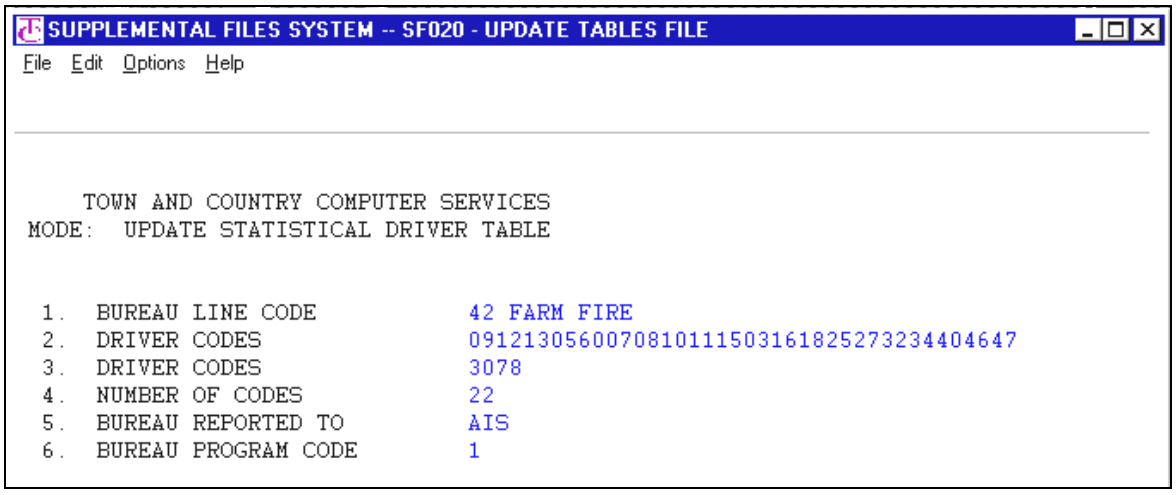
SCREEN G

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Update all records in your Statistical Driver Table based on the premium and loss stat driver code pages. Item 1 - Bureau Line Code is the code the rating bureau uses to identify a line of business. This code must match Bureau Line Code (item 6) from the Line of Business Table. See Screen B. Update Item 6 - Bureau Program Code. For AIS, enter the appropriate Program Class Code from the stat manual for the particular line. For URB, the code is 5 for all lines. For MSO, refer to the Statistical Plan Code field in the MSO stat manual. See screens H & I.



SCREEN H



SCREEN I

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URB STATISTICAL REPORTING 04/03
LOSS STAT DRIVER CODES

BUREAU LINE OF BUSINESS	CODES	TOTAL
01 Inland Marine	07 15 09 34 02 10 33 40 28 16 75	11
02 Homeowners	16 15 09 34 12 13 21 22 02 33 42 23 43 44 45 19 56 57 40 54 28	21
03 Farmowners	16 15 09 34 12 13 07 03 21 22 02 33 42 23 43 44 45 56 57 25 40 54 28 75	24
04 Mobil Homeowners	16 15 09 34 20 13 23 21 22 02 33 43 42 44 45 56 57 50 40 54 28	21
05 General Liability	06 07 10 14 21 16 24 32 36 02 09 34 33 51 52 40 28 75	18
06 Glass	06 07 08 09 34 02 10 40 28 75	10
07 Residntl/Farm Fire	11 14 15 09 34 12 13 27 02 10 33 42 23 43 44 40 28 75	18
09 Burglary	06 07 08 09 34 02 10 16 40 28 75	11
17 Commercial Fire	11 14 07 15 09 34 12 13 02 31 10 33 23 43 53 40 28 75	18
20 Business Owners	11 14 07 15 09 34 12 13 21 02 31 24 32 10 33 23 43 17 22 44 40 28 75	23
30 Landlords	16 15 09 34 12 17 13 21 22 02 33 23 43 32 44 19 55 40 54 28 75	21
35 Craft 12	06 07 14 21 32 02 10 33 09 34 41 52 40 28 75	15
36 Home Business Pak	06 15 12 13 14 09 34 10 21 32 52 36 02 23 43 58 59 60 40 28 75	21
08 Special Multi Peril	11 14 07 15 09 34 12 13 02 31 10 33 23 43 53 40 28 75	18
37 Boatowners	02 07 08 09 34 13 14 21 22 23 16 27 28 33 35 36 37 40 54	19

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URB STATISTICAL REPORTING 04/03
PREMIUM STAT DRIVER CODES

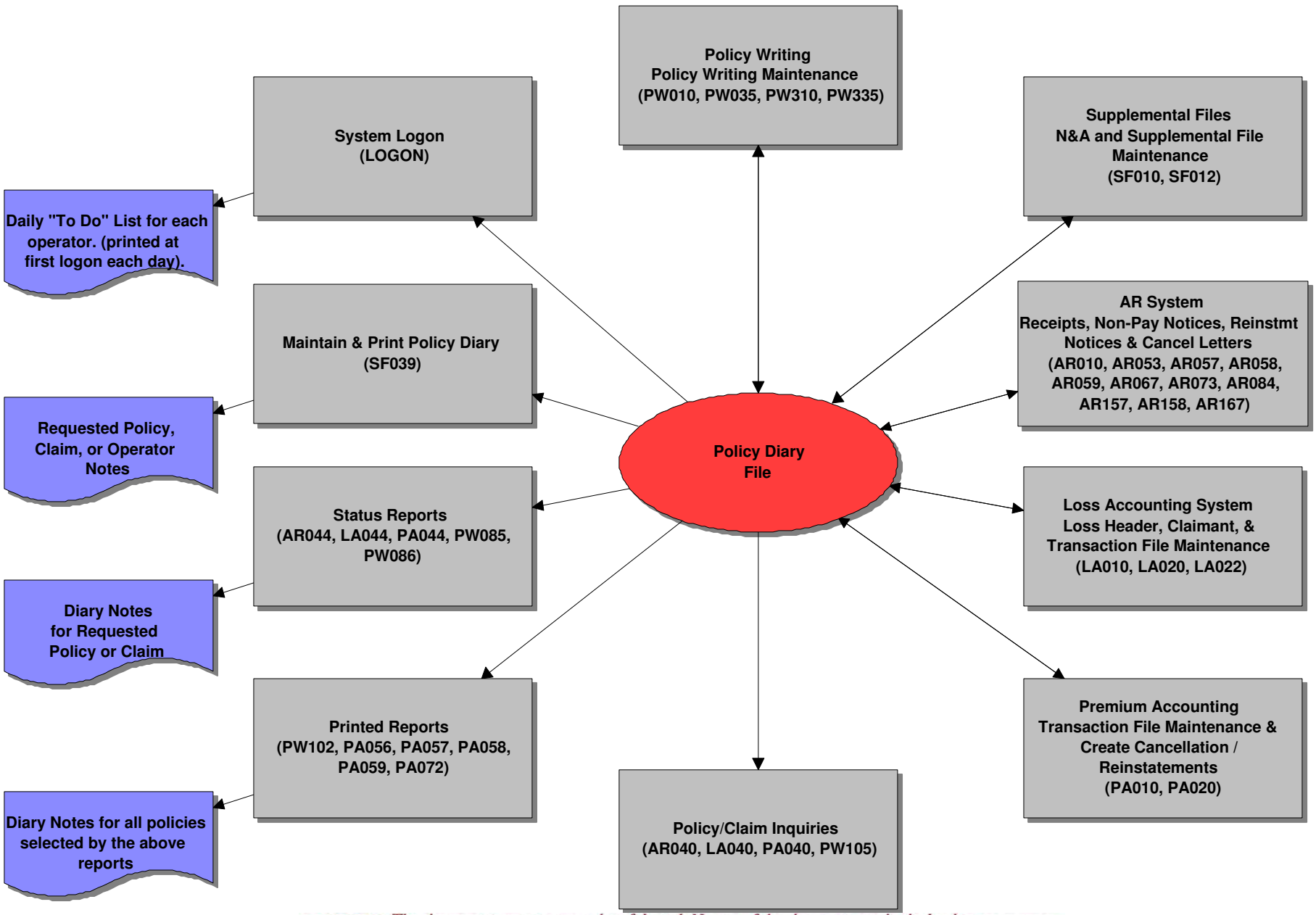
BUREAU LINE OF BUSINESS	CODES	TOTAL
01 Inland Marine	03 17 05 60 07 08 06 35 36 58 59 30 14 78	14
02 Homeowners	14 13 05 60 10 11 22 23 07 08 35 36 34 25 43 42 44 45 56 57 54 58 59 30	24
03 Farmowners	14 13 05 60 10 11 03 16 22 23 07 08 35 36 25 43 42 44 45 49 56 57 54 58 59 30 78	27
04 Mobil Homeowners	14 13 05 60 21 50 11 22 23 07 08 35 36 24 43 42 44 45 56 57 54 58 59 30	24
05 General Liability	02 03 12 14 05 60 06 07 08 35 36 22 39 38 51 52 58 59 30 78	20
06 Glass	02 03 04 05 60 07 08 06 35 36 58 59 30 78	14
07 Residntl/Farm Fire	09 12 13 05 60 07 08 06 10 11 35 36 29 25 43 42 44 58 59 30 78	21
09 Burglary	02 03 04 05 60 07 08 06 14 35 36 58 59 30 78	15
17 Commercial Fire	09 12 03 13 05 60 07 08 06 10 11 25 43 35 36 33 53 58 59 30 78	21
20 Business Owners	09 12 03 13 05 60 07 08 06 10 11 15 25 43 22 23 39 44 35 36 33 58 59 30 78	25
30 Landlords	14 13 05 60 07 08 10 11 15 25 43 35 36 22 23 39 34 44 54 55 58 59 30 78	24
35 Craft 12	02 03 12 05 60 07 08 06 22 39 35 36 41 52 58 59 30 78	18
36 Home Business PAK	02 12 13 05 60 07 08 06 10 11 22 39 25 43 35 36 38 52 62 63 64 58 59 30 78	25
08 Special Multi Peril	09 12 03 13 05 60 07 08 06 10 11 25 43 35 36 33 53 58 59 30 78	21
37 Boatowners	12 07 05 60 42 24 22 23 17 54 38 03 29 14 30 08 40 35 36 58 59 04	22

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SUPPLEMENTAL FILES



POLICY DIARY SYSTEM



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FILE MAINTENANCE PROGRAMS

SF010 POLICY HOLDER NAME & ADDRESS FILE MAINTENANCE
XSF010 POLICY HOLDER NAME & ADDRESS DISPLAY
SF012 SUPPLEMENTAL NAMES FILE MAINTENANCE
SF013 APLUS REQUEST FILE MAINTENANCE
SF014 AGENT/AGENCY FILE MAINTENANCE
SF015 * AGENT COMMISSION FILE MAINTENANCE
SF016 ADJUSTOR FILE MAINTENANCE
SF018 REINSURANCE CONTRACTS FILE MAINTENANCE
SF020 UPDATE TABLES FILE
SF022 DELETE TABLES FILE RECORDS
SF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (SOUTHWARE)
BSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (BUSINESS WORKS)
DSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (DACEASY)
FSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (FREEDOM)
GSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (GREAT PLAINS)
QSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (QUICK BOOKS)
SF025 * RETURN ACCOUNTS PAYABLE INFORMATION
SF026 * CANCELED POLICIES FILE MAINTENANCE
SF027 * QUOTE FILE MAINTENANCE
SF029 * CARRIER POLICY NUMBER FILE MAINTENANCE
SF030 CHANGE AGENT ASSIGNMENT
SF031 CHANGE AGENT ASSIGNMENT - SINGLE POLICY
SF032-35 INTEGRATED DOCUMENT WRITING
SF038 USER SECURITY FILE MAINTENANCE
SF039 DIARY/LOG FILE MAINTENANCE
SF040 PROGRAM SECURITY FILE MAINTENANCE
SF041 * SEARCH ALL CAPABILITY
SF042 ZIP CODE FILE MAINTENANCE
SF044 MORTGAGEE REFERENCE FILE MAINTENANCE
SF046 * PROVIDER FILE MAINTENANCE
SF048 MASTER OPTIONS FILE MAINTENANCE
SF088 * ENTER INSPECTION REPORT ORDERS
SF125 DOC FINITY MAINTENANCE
SF152 PROCESS MORTGAGEE NOTIFICATION FILES
SF188 * ENTER INSPECTION ORDER INFORMATION
SF289 ADD INSPECTION MIA REPORTS

REPORT PROGRAMS

SF050 PRINT POLICY HOLDER NAME & ADDRESS LIST
SF051 * PRINT SELECTED POLICY HOLDER LIST BY STATUS
SF052 PRINT ALPHABETIC POLICY HOLDER LIST
SF053 PRINT NUMERICAL POLICY HOLDER LIST
SF054 PRINT SELECTED POLICY HOLDER LIST
SF055 PRINT MORTGAGEE REFERENCE LIST
SF056 PRINT POLICY HOLDER MAILING LABELS
SF057 * PRINT LIST OF POLICIES SELECTED BY INSPECTION DATE
SF058 PRINT SUPPLEMENTAL NAMES LIST

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REPORT PROGRAMS (Continued)

SF059 * PRINT UNIQUE POLICYHOLDER COUNT
SF060 PRINT AGENT/AGENCY LIST
SF061 * PRINT AGENT/ADJUSTOR LASER MAILING LABELS
SF062 PRINT AGENT/AGENCY MAILING LABELS
SF063 * PRINT AGENT COMMISSION FILE
SF064 PRINT ADJUSTOR LIST
SF065 PRINT ADJUSTOR MAILING LABELS
SF066 PRINT REINSURANCE CONTRACTS LIST
SF067 * EXTRACT INFORMATION FOR FILE FOLDER LABELS
SF068 * PRINT PROXY LETTERS
SF069 * ARSON APPLICATION LETTERS
SF070 PRINT TABLES FILE LIST
SF071 * LIST POLICIES WITHOUT CARRIER POLICY #
SF072 * PRINT ENVELOPES
SF073 * PRINT LOSS FREE CREDIT INFORMATION
SF074 * PRINT FILE LOOKUP LIST
SF076 * UPDATE & PRINT CANCELED POLICIES LIST
SF077 * ALPHABETIC COMBINATION LABELS
SF078 * PRINT RENEWAL MAILING LABELS
SF082 PRINT POLICY HOLDER COUNT REPORT
SF083 PRINT REGULATION 90 REPORT
SF084 PRINT QUARTERLY STATEMENT WORKSHEETS
SF085 * SELECT PAST DUE INSPECTION ORDERS
SF185 * PRINT PAST DUE SELF-INSPECTION ORDERS
SF086 PRINT ANNUAL STATEMENT WORKSHEETS
SF087 * PRINT LIST OF OUTSTANDING INSPECTIONS
SF089 * PRINT INSPECTION REPORT ORDERS
SF189 * PRINT 5 YEAR INSPECTION REPORTS
SF090 PRINT TERMINATED POLICIES BY REASON REPORT
SF092 * PRINT ALPHABETIC POLICY COUNT REPORT
SF114 EXTRACT LASER CODES FOR SENDING TO CLIENTS
SF118-22 * EXTRACT DATA FOR USE WITH EXTERNAL APPLICATIONS
SF124 * EXTRACT PREMIUM REINSURANCE RECORDS
SF126 * STAGE INTERFACE FILE
SF128 * UPDATE INTERFACE FILE
SF130 * CREATE SEQUENTIAL EXTRACT FILES
SF132 * EXTRACT RECEIVABLE INFORMATION FOR WEB SITE
SF134 SPECIALLY DESIGNATED NATIONALS SEARCH
SF136 * PA MARKET CONDUCT SURVEY - UNDERWRITING EXTRACT
SF138 * PA MARKET CONDUCT SURVEY - RATING EXTRACT
SF140 * PA MARKET CONDUCT SURVEY - CLAIMS EXTRACT
SF142 * NAIC MARKET CONDUCT ANALYSIS REPORT
SF150 * POLICY FILE NUMBER REPORT
SF160 * COMMISSION SCHEDULE ASSIGNMENT LIST
SF162 * TRANS UNION CREDIT EXTRACT REPORT
SF190 PRINT TERMINATED POLICIES BY CARRIER/CARRIER POL# REPORT

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UTILITY PROGRAMS

SF094	PURGE POLICY HOLDER NAME & ADDRESS FILE
SF096	CHECK FILE INTEGRITY - MAIN FILES
SF097	CHECK FILE INTEGRITY - POLICY WRITING FILES
SF098	CHECK FILE INTEGRITY - WORK & MISC FILES
SF100	PRINT SPOOL FILE UTILITY
SF104	UPDATE SPOOLED FILE
SF106	DEFERRED PROCESSING CONTROL
SF108	PRINT INDIVIDUAL SPOOLED REPORTS
SF110	PRINT ALL SPOOLED REPORTS
SF112	DEFERRED PROCESSING EXECUTION
CALC	CALCULATOR PROGRAM
LOGON	LOGON PROGRAM
MENU	MENU CONTROL PROGRAM FOR THE INSPRO SYSTEM
PRNMISC	MISCELLANOUS RECORDS LIST
XX040	POLICY INQUIRY SELECT - ALL SYSTEMS

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A. PURPOSE

The **INS**urance **PRO**cessing System provides a capability to enter and maintain the Policyholder Name and Address information which is used by the system to provide accurate and descriptive bills, declarations, cancellation notices, and to control other information entered for a policy.

One program maintains the Policy Holder Name and Address File and it is accessed from the Supplemental Files Menu:

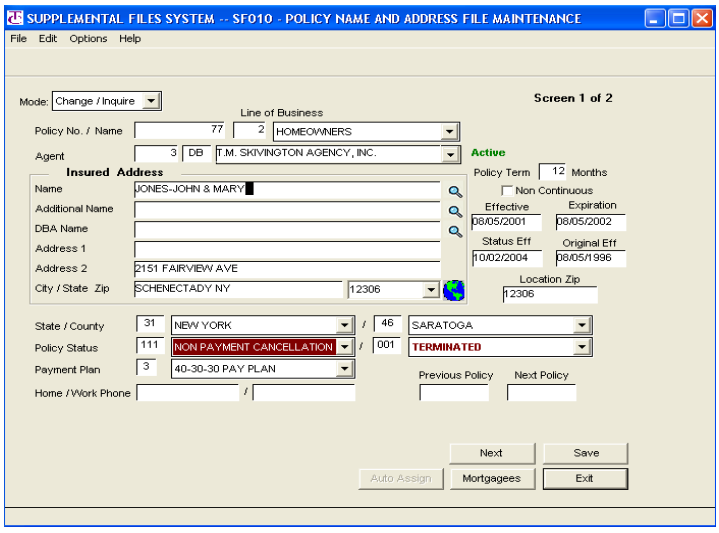
SF010 – Policy Holder Name And Address File Maintenance

The information in the file is displayed on four reports (and may printed documents and letters), which are accessed from the Supplemental Files Reports Menu:

SF050 – Policy Holder Name And Address List
SF052 – Alphabetic Policy Holder List
SF053 – Policy Holder Numeric List
SF054 – Selected Policy Holder List

B. SCREEN 1 INFORMATION

MODE - Click on the drop down arrow and select the desired action OR type: **A -** ADD, **C** - Change/Inquire, **D** – Delete, or **R** - Renew. The Enter or Tab key will bring you to the next field. Shift Tab brings you back to the previous field.



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POLICY NUMBER – In Change/Inquire Mode policies can be accessed by Number or Name. Enter the Policy Number or the first few letters of the Named Insured in the Policy Number field and key Enter. If adding, the policy number must be unique[i]. If changing, deleting, or renewing, it must be on file[ii]. In Add Mode, if automatically assigning the policy number, put in the known part of the policy number per your company's sequence for auto assignment and press <F12>. Auto Assignment must be set-up in the Company Name and Address Table File Record 12.

LINE OF BUSINESS – Enter the Line of Business Code if known. It must be a valid code from the Line of Business table[iii]. If unknown, tab to the Line of Business drop down box and select the desired Line of Business. This can only be changed on Add or Renew. If changing the Line of Business during a renewal, the Company Line must be the same type of policy as the original one that ties to the same Bureau Line Code of the original policy. An example is you can't change a BOP to HO or a HO to a MHO.

AGENT/BILL PLAN – Key the Agent Code if known. It must be a valid code on the Agents file[iv]. Key the first few letters of the agents name, a window of valid choices will be displayed starting with the letters keyed. If the agent is terminated, "TERMINATED" displays on the screen. The Agent's bill plan must be AC or DB[v,vi]. If the Agent is both AC and DB, BO appears in the Bill Plan area, change it to AC for Account Current or DB for Direct Bill as desired.

INSURED'S NAME - Enter the last name-first name except for business names. This field cannot be blank. It will accept up to 35 characters. Clicking on the Magnifying Glass Icon will automatically bring up Search All and show any matches to the name entered in this field.

ADDITIONAL NAME – The field will accept up to 35 characters. It may be left blank. When entering a Care Of use C/O. Enter last name-first name. Clicking on the Magnifying Glass Icon will automatically bring up Search All and show any matches to the name entered in this field.

DBA NAME – The field will accept up to 35 characters. It may be left blank. When entering a Doing Business As use DBA[vii,viii]. Enter last name-first name. Clicking on the Magnifying Glass

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Icon will automatically bring up Search All and show any matches to the name entered in this field.

ADDRESS 1 - Use this field for additional address information. It can only be filled in if Address 2 is also filled in[ix]. If the address includes a Post Office Box, enter the street on this line and the PO BOX in Address 2.

ADDRESS 2 - Use this field to enter the Street Address. It cannot be all spaces if Address 1 is filled in[ix].

CITY, STATE/ZIP – This field cannot be blank. It allows up to 24 characters in City and State, and 10 in Zip Code. The hyphen will automatically be inserted in the Zip Code if 9 digits are entered. The program will ask for the Zip Code first. If the entry is on the Zip Code File, it will fill in the City and State automatically. Clicking on the Globe Icon at the end of the Zip Code Field will bring up MapQuest and show the location of the address on the map. **SF042** Zip Code File Maintenance is used to add or update the zip code file. **NOTE:** If the city and state does not automatically fill in, Key the correct city and state. Key the state and county code below. When the record is saved, the **SF042** Zip Code File will be updated with the new zip code and available for automatic default in the future.

LOCATION ZIP - The Zip Code for the actual risk location should be entered here. If no entry is made, the Mailing Address Zip will default when the Enter or Tab is keyed. This field cannot be blank. This is the Zip Code that will pass to Policy Writing for location rating. **NOTE:** If the risk location zip is different from the mailing zip and does not automatically fill in, Key the correct city and state. Key the state and county code below. When the record is saved, the **SF042** Zip Code File will be updated with the new zip code and available for automatic default in the future. The city and state from the mailing address field will be used, which may not always be correct. **Update the SF042 Zip Code File with the correct city and state if needed.**

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STATE/COUNTY

a. The State Code must be a valid state in State Table[x]. It will be filled in from the Zip Code File based on the Zip Code in the Location Zip Code field, if the Zip Code is on file, otherwise a window of valid choices will be displayed. If the company only writes in one state, the State Code will default.

b. The County Code must be a valid county in County table[xi]. It will be filled in from the Zip Code File, if the Zip Code is on file, otherwise a window of valid choices will be displayed.

HOME/WORK PHONE – The field accepts up to 12 characters for each number. A slash (/) will be inserted between the Area Code and Number, and a hyphen (-) will be inserted in the number if only the numbers are entered. These fields may be left blank.

PAYMENT PLAN – Enter the Billing Plan code if known. This must be a valid code from the Payment Plan Table[xii]. It Defaults to 1 (Annual Payment), if no entry is made. If the code is not known, select the desired Payment Plan from the drop down box. **NOTE: AR020 is used to Change the Payment Plan after the policy has been issued. Changing the Payment Plan directly in the Name and Address File will not update existing AR records. Changing Name and Address to Annual Payment will require manual billing of outstanding installments.**

POLICY TERM/STATUS

a. The Policy Term is entered in months, must be numeric, and can't be greater than 60 monthsxiii. If not 12 or 36 months, a verify message displaysxiv. Defaults to 12 or 36 (depending on company) if no entry is made.

b. If the term is 12, click Non-Continuous only if a continuous automatic renewal is not applicable (e.g. a 1 year not to be renewed policy).. This option may be set to skip in the Master Options File (SF048), and the question turned on Y, or off N, in item 20 of the Company Set-Up Table (14) in Supplemental Files SF020 - Update Table Files.

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NOTE: Non-Continuous flag must be set in order to issue a short-term ("special event") flat charge policy in InsPro.

c. The Policy Status must be a valid code from the Policy Status Table. Zero in the 3rd digit is Active, One (1) is Terminated.

d. The Prior Status must be a valid code from the Policy Status Table. This contains the prior status. This is used to allow special status' to be reset when a pending cancellation status is removed.

EFFECTIVE DATE
The Effective Date must be a valid date[xv]. If the effective date is more than 3 months in advance of the current date a verify message displays[xvi].

EXPIRATION DATE
The Expiration Date must be a valid date[xv]. The expiration date must be later than the effective date[xvii]. Can't exceed the effective date plus the term[xviii]. If month and day does not match the effective month and day a verify message displays[xix]. If the expiration date does not go full term a verify message displays[xx].

STATUS EFF/ORIGINAL EFF

a. The Status Effective Date must be a valid datexv. If the policy is active, the date must match the current Effective Datexxi. If the policy is terminated or pending termination, the date must be on or prior to the Expiration Date, but not prior to the Effective Datexxii,xxiii.

b. The Original Effective Date cannot be greater than the Effective Datexxiv. Leave the field blank if the Original Effective Date is unknown.

PREVIOUS POLICY/ NEXT POLICY – These are numeric fields. A maximum of 9-digits is allowed in each field.

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FUNCTION BUTTONS

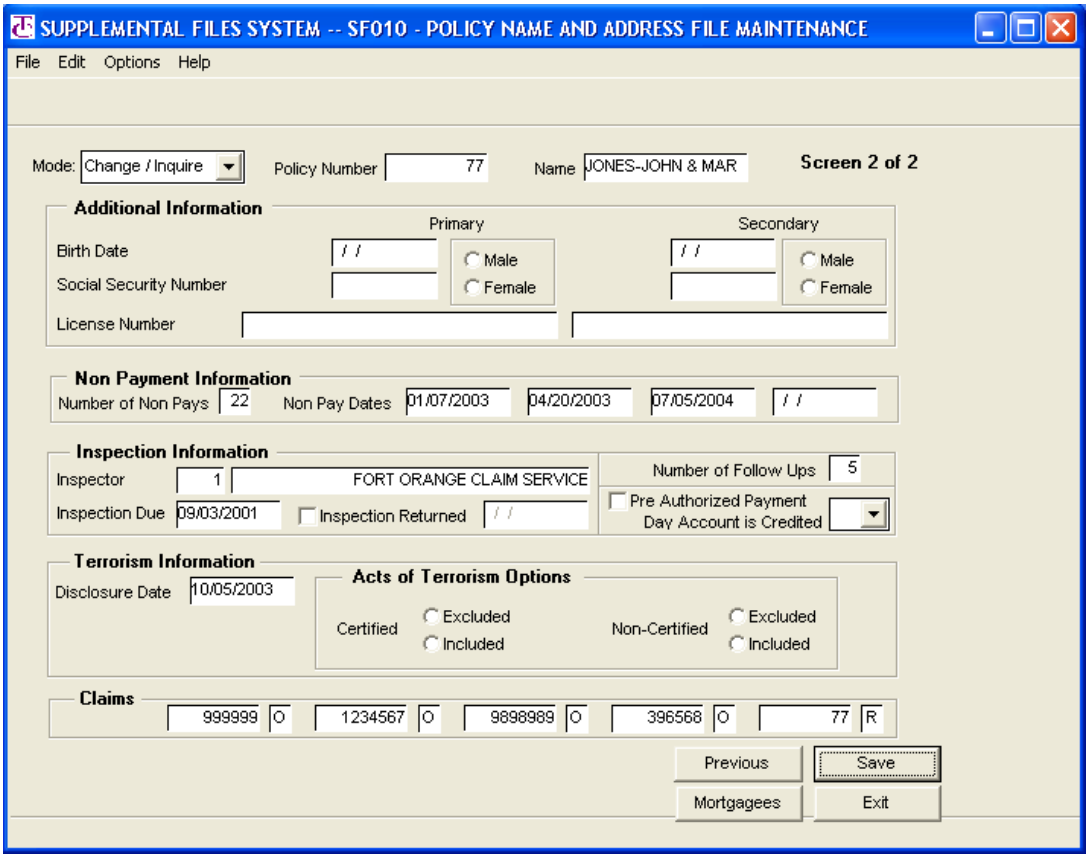
NEXT – Advances you to screen 2 of 2.

SAVE – Click to Save any Added or Changed data. You may also Save on Screen 2 of 2. If you click Exit without clicking Save, you will lose any New/Changed data.

MORTGAGEES - Automatically SAVES Name and Address Records and brings you to SF012 - Supplemental Names File to add or change a Mortgagee, Additional Insured, Certificate Holder, Additional Names, or Location information

EXIT – Exits the program WITHOUT saving any changed data, unless you have clicked on the MORTGAGEES button which also automatically SAVES data keyed to that point.

C. SCREEN 2 FIELDS



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ADDITIONAL INFORMATION

INSUREDS BIRTH DATE: This must be a valid date[xv]. If the insured is a Senior Citizen and date is unknown, Key <F1>. The second is left blank if only one Insured is named on the policy.

SOCIAL SECURITY NO. – Enter the number; the hyphens will be inserted automatically. The second is left blank if only one Insured is named on the policy.

SEX - M or F or blank if not used. The second is left blank if only one Insured is named on the policy.

LICENSE NUMBER – Enter Insured's driver's license number. The second is left blank if only one Insured is named on the policy.

NON-PAY #/DATES

a. This field displays a count of the number of Non-Payment Cancellation Notices printed. It is automatically maintained by the Non-Payment Cancellation Notice print programs.

b. These fields are automatically filled in and contain the date issued of the last 4 Non-Payment Cancellation Notices. These must be valid dates[xv]. They are maintained by the Non-Payment Cancellation Notice print programs.

NUMBER OF FOLLOW-UPS – A count of the number of Follow-Up Bills that have been printed is displayed in this field. It is maintained by the Select Follow-Up Bills program.

INSPECTION INFORMATION

a. INSPECTOR – This must be a valid code from the Adjustors File.

b. INSPECTION DUE – This must be a valid datexv. It is filled in by the Inspection Order print programs.

c. INSPECTION RETURNED – Click to Check Yes. Enter the date the Inspection was returned. Must be a valid date. [xv]

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PRE-AUTH. PAYMENT – This field is only prompted for if your company offers Pre-Authorized Payments (Payments automatically Deducted from the Insured's Savings Account, Checking Account or Credit Card). This is set to Yes if the Insured has given authorization for the automatic deductions.

DAY ACCT IS CREDITED – The day of the month that the Insured has authorized the deduction to be made on.

TERRORISM INFORMATION – This field stores the date that Terrorism Disclosure Notice was sent. It is automatically filled in when the PA174 - Print Disclosure Notices program is run. It may be updated to the date of the Insured's reply to **I**nclude or **E**xclude Terrorism Coverage.

ACTS OF TERRORISM OPTIONS – This field is filled in after the Insured Responds to Include or Exclude Terrorism Coverage.

CLAIMS – This is a display of the most recent 5 claims for the policy. The Add Loss Headers program maintains this information automatically. Although these fields are automatically populated, **XLA904** - Rebuild Name & Address Claim Table be run to initially populate the fields or update them if necessary.

FUNCTION BUTTONS

PREVIOUS – Brings you back to screen 1.

SAVE – Click Save to Save any Added or Changed data. You may also Save on Screen 1. If you click Exit without clicking Save, you will lose any New/Changed data.

MORTGAGEES - Automatically SAVES Name and Address Records and brings you to SF012 Supplemental Names File to add or change a Mortgagee, Additional Insured, Certificate Holder, Additional Names, or Location information.

EXIT – Exits the program WITHOUT saving any New/Changed data, unless you have clicked on the MORTGAGEES button which also automatically SAVES data keyed to that point.

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DISPLAYED MESSAGES

[i] Record already on Policy Name/Address File
[ii] Record not on Policy Name/Address File
[iii] Invalid Policy Type
[iv] Agent not on file
[v] Invalid Agent Type
[vi] AC - Account Current DB - Direct Bill
[vii] Please enter DBA with no preceding space
[viii] Please enter only DBA
[ix] If only one address line is needed use Address 2
[x] Invalid State
[xi] Invalid County
[xii] Invalid Payment Plan
[xiii] Invalid term - greater than 60 months
[xiv] Policy term not 12 or 36 months, is it correct?
[xv] Invalid date
[xvi] Verify EFF date, is it correct?
[xvii] EXP date prior to EFF date.
[xviii] Invalid EXP date or term.
[xix] EXP MMDD not = EFF MMDD - is it correct?
[xx] Is the EXP date correct?
[xxi] Active - Status Date should = EFF date
[xxii] Status date prior to EFF date
[xxiii] Status date beyond EXP date
[xxiv] Invalid date - can't be greater than EFF date

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A. PURPOSE

The **INS**urance **PRO**cessing **System** provides a capability to enter and maintain Supplemental Name and Address information. This includes information on Mortgagees, Billing Names, Additional Named Insureds, Third Party Designees, Location Descriptions and Pre-Authorized Payment Information, which is used by the system to provide accurate and descriptive bills, declarations, and cancellation notices.

One program maintains the Supplemental Names File and it is accessed from the Supplemental Files Menu:

SF012 - Supplemental Names File Maintenance

The information on the file is displayed on two reports, which are accessed from the Supplemental Files Reports Menu:

SF050 - Print Policy Holder Name & Address List
SF058 - Print Supplemental Names List

B. NAMES & ADDRESSES

To add a Supplemental Names File Record, select **SF012 - SUPPLEMENTAL NAMES FILE MAINTENANCE** from the Supplemental Files Menu. Select the **ADD RECORDS** option. The entry screen will prompt for the following information:

1. **POLICY NUMBER** - This is the number assigned to identify a particular policy.[i] Once the number has been entered, the Insured's name will be shown. Enter up to a 9-digit number. This field may not be changed once entered. If incorrect press ESC to start over or delete the record and re-enter with a correct number.

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2. **TYPE OF NAME** – Click on the arrow and select the type of name from the Drop Down Type of Name Box.

   NOTE: MORT CODE *is an invisible field that is automatically assigned. It facilitates the automatic updating of mortgagee specific information through the Mortgagee Reference File Maintenance Program.*

   a. **Additional Insured** – Is listed on the Declaration and receives copies of Declarations and Cancellation notices.
   NOTE: *Must be Mort Type other than (C)ert Holder* ***and*** *in PW300 Control File, 9. Dec for Additional Insured must be set to "Y" in order for the Additional Insured to print out on the mortgagee area of the dec.*

   b. **Billing Name Only** – Is the individual that receives the invoices but has no interest in the property being insured.

   c. **Broker** – Is used for Brokered Business for where the Broker is not the agent of record but gets copies of Invoices, Declarations and Cancellation Notices but has no interest in the property being insured

   d. **Combination Billing/Mortgagee** – Is the person receiving the invoices but has an interest in the property being insured. Is listed on the declaration and receives copies of Declarations, Invoices, and Cancellation Notices.

   e. **Finance Company** – Is the individual that receives the invoices but has no interest in the property being insured.

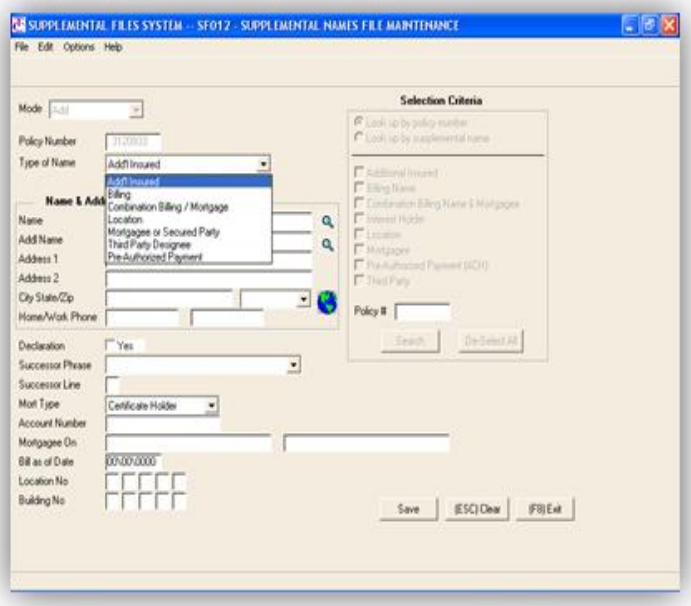
   f. **Location Only** – Is used to describe the actual location of the property being insured. Is used as a default for the Declaration Location Description. It may be printed on Invoices. If the Table File-Company Setup Information-Print Supp Or PW Location Field is set to "S", this description prints on the Mortgagee's copy of the Cancellation Notices. This is NOT recommended, PW is the preferred place to track location.

   g. **Mortgagee or Secured Party Name Only** – Has an interest in the property being insured. Is listed on the declaration and receives copies of Declarations and Cancellation Notices.

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h. **Third Party Designee** - Is the individual that a "Senior Citizen Insured" has authorized to receive duplicate copies of Cancellations, Non-Renewals, and/or Conditional Renewals. (New York Regulation)

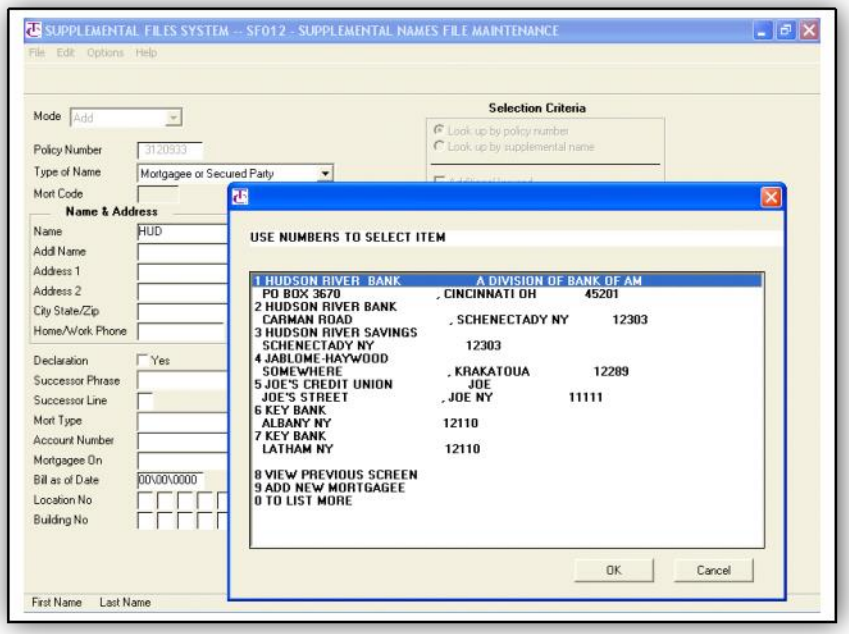
i. **Pre-Authorized Payment** - Contains information which is used to Directly Debit an Insureds Checking/Savings Account or Credit Card.



3. **NAME** - This 35-character field is used for the name of the person or financial institution. This field may be changed. When you enter the name of a financial institution, type the first few letters and key enter, the program checks to see if the institution is on the Mortgagee Reference file. If the institution is, highlight by clicking on it or arrow to the correct name and address and click ok. The remaining information for the record is defaulted from the Reference File and filled in automatically. If the institution is not on the Reference File, click on (9) Add New Mortgagee and the Mortgagee Reference File will be updated automatically for future use as you type in the information. The Additional Insured and Billing Name types may be entered Last Name-First Name with a hyphen and will be reversed when printed. Other names should be entered as they should be printed (i.e. not reversed). Clicking on the Magnifying Glass at the End of the Name Field in Add Mode will

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take you to the Mortgagee Reference File. In Change Mode, or once a selection has been made, it will take you to Search All.



4. **ADDITIONAL NAME** - This 35-character field is used for the Additional Name or Care Of information that won't fit on the first line. This field can be left blank and can be changed.

5. **ADDRESS 1** - This 35-character field may be used for the apartment number, building name, or other address information. Can only be filled in if Address 2 is also filled in. [ii] This field can be left blank and can be changed.

6. **ADDRESS 2** - This 35-character field is used for the street or P.O. Box mailing address. If only one line is needed for the address, this is the field to use. [2] This field can be left blank and can be changed.

7. **CITY, STATE/ZIP**

   a. The Zip Code is a 10-character field. Enter either a 5 or 9-digit zip code. A hyphen will automatically be inserted in the 9-digit zip codes. Alphabetic characters for Canadian zip codes may also be added. These fields may be changed, but can't be left blank. After you have entered a zip code the City and State will automatically fill in if found in the zip

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code file. The arrow down at the side of the zip code is a drop down box for other available zip codes for that city/state.

b. The City and State is a 24-character field for the city and state mailing address. If the Zip code file does not find the information, enter the city, followed by a two character state abbreviation.

c. Clicking on the Globe Icon at the end of the Zip Code field will take you to Mapquest and show you the location of the address.

8. **HOME/WORK PHONE** - Each of these are 12-character fields, which permits the use of hyphens, contains the phone numbers. Hyphens will automatically be inserted if not keyed in.

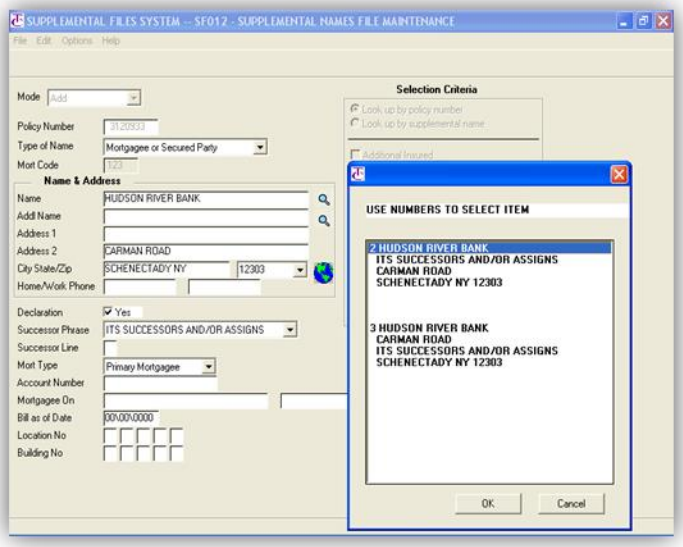
9. **DECLARATION** - This is a check box field for YES. This field may be changed. The default is 'Y' for applicable parties with insurable interests.

   NOTE: *Only Type of Name (A)dditional Named Insured, (C)ombination Billing/Mortgagee, and (M)ortgagee or Secured Party Name Only will print out on a dec if Mort Type is other than (C)ert Holder.*

10. **SUCCESSOR PHRASE** - This is a drop down box that contains available successor phrases (ex. Its Successors and/or Assigns) to be printed on policy declarations. Click on the desired phrase. This field may be changed. Phrases may be added or edited in SF020 Message Table.

11. **SUCCESSOR LINE** - This 1-character field specifies the position of the successor phrase in the address. When you enter to this field a drop down window shown below will appear. This window gives two choices of how the address will appear. Select the desired option. If no successor phrase is specified, the successor line will automatically default to zero.

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12. **MORTGAGEE TYPE** - Select the appropriate type mortgagee that is being put on the policy from the drop down box. The type of mortgagee is shown on Declarations. This field may be changed. The default is a space.

    Certificate Holder
    Land Contract Holder
    Lenders Loss Payable
    Loss Payable
    Loss Payee
    Primary Mortgagee
    Secondary Mortgagee
    Title Holder Mortgagee
    Trustee

    NOTE: *Please refer to NOTES under Additional Named Insured and under Declaration.*

13. **ACCOUNT NUMBER** - This 20-character field contains the mortgagee loan number, if any, for this record. This is printed on the Declaration. This field may be changed. The default is spaces.

14. **MORTGAGEE ON** - These two 30-character fields are used to describe the property the mortgagee has an interest in. This is primarily used when there are multiple mortgagees on the same policy covering different property. These fields print on the Declaration. They can be changed. The default is a space.

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15. **BILL AS OF DATE** - This 8-digit field is used to activate the billing process for this record. The Bill As of Date must be a valid date.[iii] This field may be changed. The default is zeros. For a newly mortgaged property with an insurance escrow account it is typically one year after the policy effective date.

    There are three ways to enter a BILL AS OF DATE.

    a. Enter a date in MMDDCCYY format. (Numbers only)

    b. Press the "NL" key to default to a date of 00/00/0000.

    c. Press the F1 key to enter the policy effective date plus one year as the Bill As Of Date. Example: Policy Effective date is 03/25/2008, the BILL AS OF DATE will be 03/25/2009.

16. **LOCATION NUMBER/BUILDING NUMBER** -Landlord's Package & Commercial Lines Only - This field allows up to five locations/buildings to be assigned to the same mortgagee. For Landlords enter the location number(s) for this mortgagee.



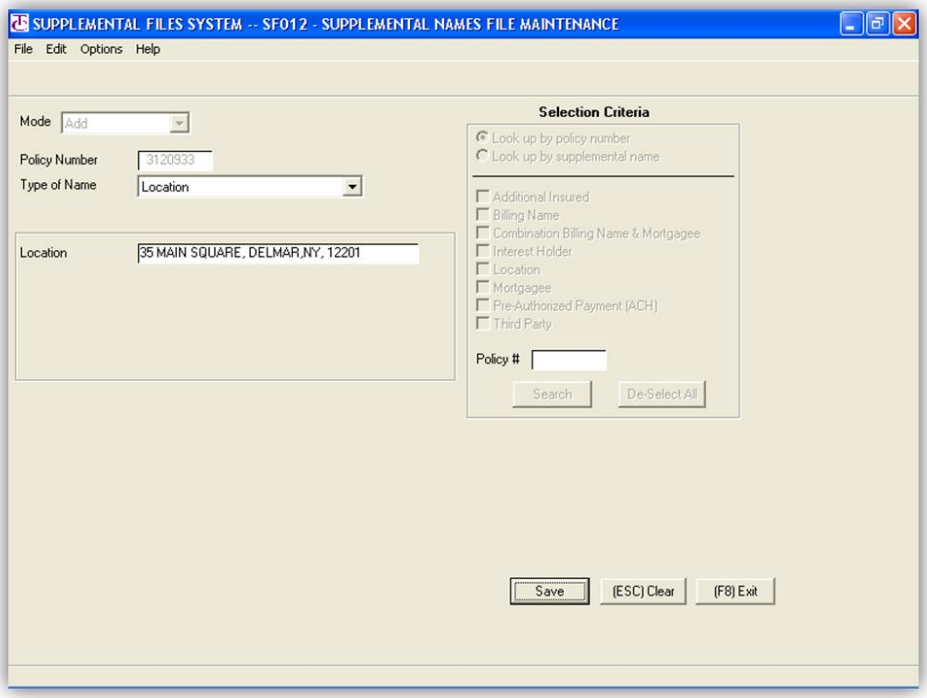
    For Commercial Lines enter the location & building numbers for this mortgagee.



    The default for both types is zeros.

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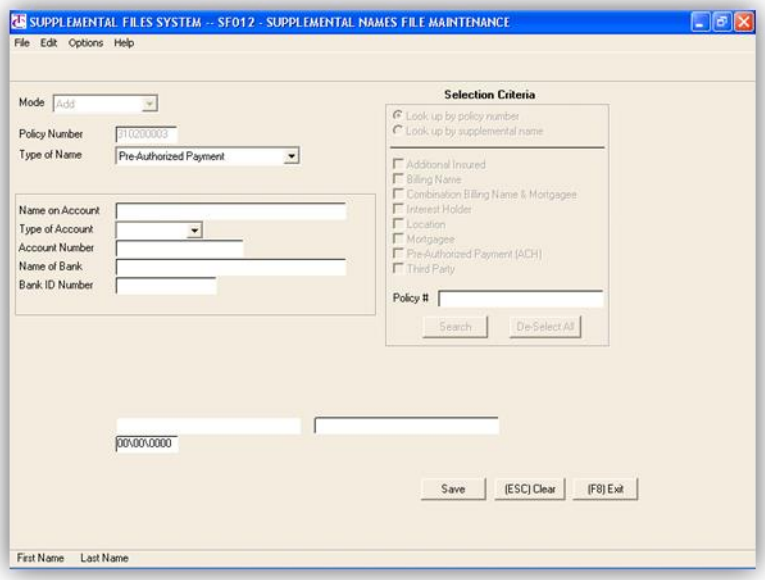
C. **LOCATION DESCRIPTION**



LOCATION DESCRIPTION - This 35-character field is used for a description of the location of the property. This field may be changed. This description will print on the bill to identify which property this bill is for.

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D. **PRE-AUTHORIZED PAYMENT (Savings or Checking Account –*OPTIONAL*-)**



NAME ON ACCOUNT – This 35-character field contains the actual name on the account. This is used by the Bank to confirm that the correct account is being credited or debited. This field can be changed but must be filled in.

TYPE OF ACCOUNT – Please select one of the following types of accounts by clicking in the drop down box. Savings Account will default if none selected.

Savings Account
Checking Account

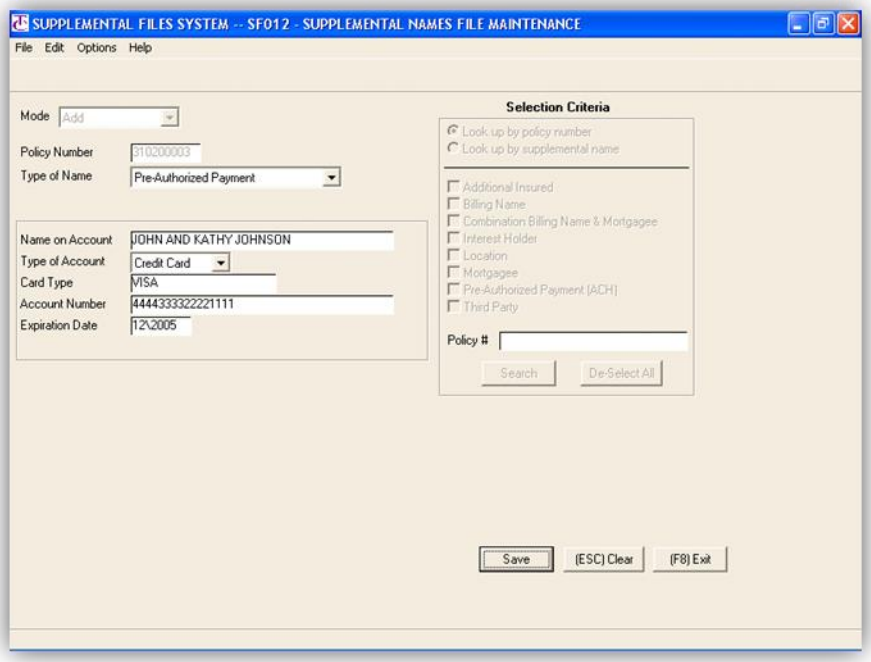
ACCOUNT NUMBER – This 15-character field contains the number of the account that will be debited. This field can be changed but must be filled in.

NAME OF BANK – This 35-character field contains the actual name of the bank. This is used for confirmation of the account. This field can be changed but must be filled in.

BANK ID NUMBER – This 9-character field contains the ID number for the bank that holds the account. This field can be changed but must be filled in.

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E. **PRE-AUTHORIZED PAYMENT (Credit Card Only –*OPTIONAL*-)**



NAME ON ACCOUNT – This 35-character field contains the actual name on the account. This is used by the Bank to confirm that the correct account is being credited or debited. This field can be changed but must be filled in.

TYPE OF ACCOUNT – Select Credit Card from the drop down box.

CARD TYPE – This 15-character field contains the type of credit card being used. This field can be changed but must be filled in (VISA, MASTERCARD, ETC).

ACCOUNT NUMBER - This 35-character field contains the Credit Card Account Number. This field can be changed but must be filled in.

EXPIRATION DATE – This 6-digit field contains the Month and Year that the card expires (MM/YYYY). This field can be changed but must be filled in.

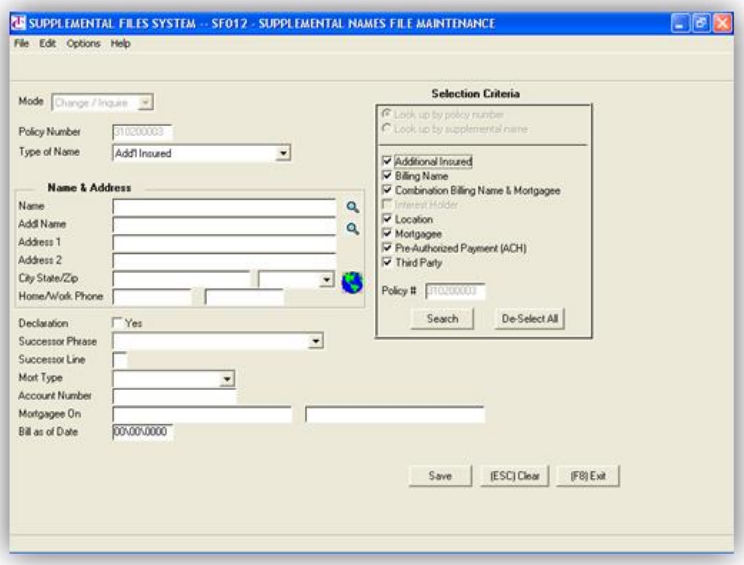
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F. **PROCESSING**

To maintain the Supplemental Names File select option 2 from Supplemental File Menu - **SUPPLEMENTAL NAMES FILE MAINTENANCE.** The program will prompt for a mode: ADD, CHANGE, or DELETE (Select from the drop down box OR Type **A** – Add, **C** – Change, or **D** - Delete).

1. **ADD** - To add a Supplemental Names File Record SELECT ADD and enter a valid policy number from the Policy Name and Address File. The Policy Number will default when entering from Policy Writing. The program will retrieve the insureds name. Then enter the appropriate additional data.

2. **CHANGE** – Selecting the Change/Inquire Option and keying Enter or Tab will activate the Selection Criteria box. To change an existing Supplemental Names File Record, either look up by Policy Number or by Supplemental Name. Look up by Policy Number will default and prompt for Policy Number entry. The options for the types of names are given. You may use your mouse to click each option on or off or Select or De-select by touching the space bar. The Tab or Enter key will move you forward. Shift-Tab will move you back to the previous item.



Click SEARCH. Answer the "CORRECT RECORD" prompt. A Yes will allow the record to be changed. A No will display the next record for the policy, if any.

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3. **DELETE** - Selecting the Delete Option and keying Enter or Tab will activate the Selection Criteria box. To Delete an existing Supplemental Names File Record, either look up by Policy Number or by Supplemental Name. The options for the types of names are given. You may use your mouse to click each option on or off or Select or De-select by touching the space bar. The Tab or Enter key will move you forward. Shift-Tab will move you back to the previous item. If looking up by Supplemental Name, up to a 35-character name may be entered.

   Click Search. Answer the "CORRECT RECORD" prompt. A Yes entered will delete the record. A No will display the next record for the policy, if any.

FUNCTION KEYS

Save	Click to Save all Added or Changed Data.
(ESC) Clear	Click one time in Change or Add Mode to Change Policy Number. Click twice to Change the Mode.
(F8) Exit	Click to Exit the Program WITHOUT Saving Data. Click Save First, then F8 to Exit the program and Save data.

FURTHER EXPLANATION

The program provides a capability to enter and maintain Supplemental Name and Address information. This includes information on Mortgagees, Billing Names, Additional Insured, Broker, Finance Co., Third Party Designees, Location Descriptions and Pre-Authorized Payment Information, which is used by the system to provide accurate and descriptive bills, declarations, and cancellation notices. Question defaults are stored in the SF048 Master Options File. Optional programming is available for Mortgagee Fee and Split Bill Capability. The information on the file is displayed on two reports, which are accessed from the Supplemental Files Reports Menu: SF050 Print Policy Holder Name & Address List and SF058 Print Supplemental Names List.

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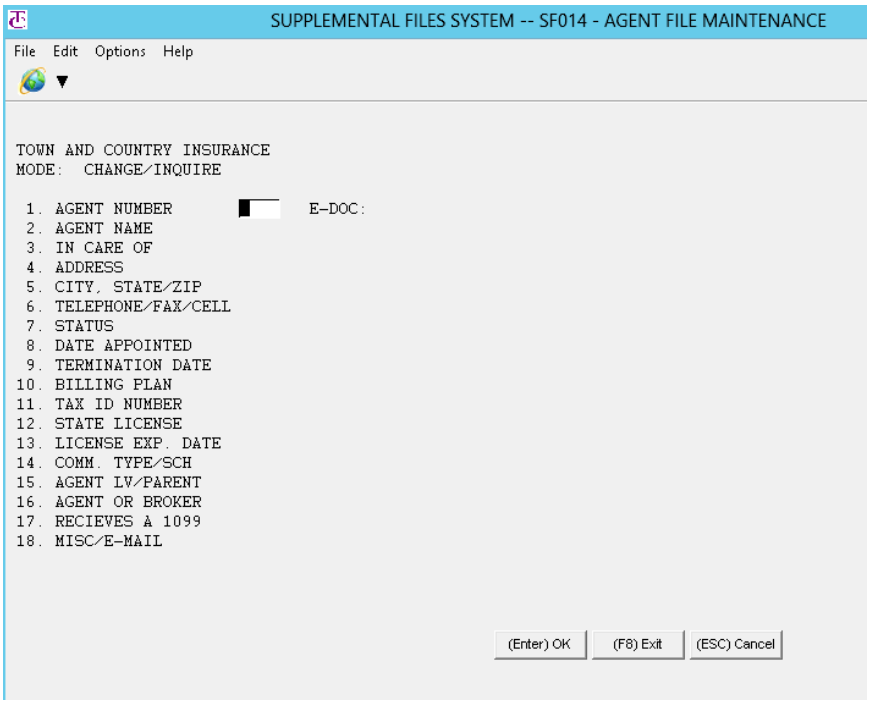
DISPLAYED ERROR MESSAGES

[i] Record not on policy name/address file
[ii] If only one address line is needed use address 2
[iii] Invalid Date

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A. PURPOSE

INSPRO provides the ability to enter and maintain Agent Information. This information is used to explain how the agent business is to be handled within the system.



1. **AGENT NUMBER** – This 4-digit field contains the number assigned to the Agent. This number is used throughout the system to designate this agent. This field can't be changed and must be numeric.

2. **E-DOC** – Type will be selected in F3 Function Key.

3. **AGENT NAME** – This 35-character field contains the name of the Agent. The name should be entered as you would want it to appear on Declarations and reports. This field can't be left blank but can be changed.

4. **IN CARE OF** – This 35-character field contains Additional Name information. The name should be entered as you would like it to appear on Declarations. This field can be left blank and can be changed.

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5. **ADDRESS** - This35-character field contains Address Information. This field can be left blank and can be changed.

6. **CITY, STATE/ZIP**

   a. This 24-character field contains the City and State code. This field can't be left blank but can be changed.

   b. This 10-character field contains the Zip Code. Hyphen will automatically be inserted in ZIP if 9 digits are entered. This field can't be left blank but can be changed.

7. **TELEPHONE/FAX** - Each 12-digit field contains the telephone numbers for this agent. These numbers are printed on Declarations, Invoices and Notices. If the telephone numbers are entered without the hyphens the hyphens will be inserted.

8. **STATUS** - Must be valid code. 0 = Active, Not 0 = Terminated. A warning message will appear if a policy is entered with a terminated agent.

9. **DATE APPOINTED** - Enter valid date or (NL) for zeros. This is informational only.

10. **TERMINATION DATE** - Enter valid date or (NL) for zeros. This is informational only.

11. **BILLING PLAN** - Enter 2 Digit valid bill plan.

    a. **AC** - Account Current
    b. **DB** - Direct Bill
    c. **BO** - Both AC and DB. The designation is determined as each policy is entered.
    d. **NA** - Non-Agent. This can be used for individuals who collect reimbursement fees or for individuals that you need to be able to print Mailing Labels for. Policies can't be assigned to agents with this billing plan.

12. **TAX ID NUMBER** - This 11-digit field contains the agents Social Security Number or Federal Tax ID Number. This is used for creating 1099 information. Enter the number with the appropriate hyphen(s). This field can be left blank and can be changed.

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13. **STATE LICENSE** – This 12-character field contains the Agent's State License Number. This is informational only. This field can be left blank and can be changed.

14. **EXP DATE LICENSE** - Enter valid date or (NL) for zeros. This is informational only.

15. **COMMISSION TYPE/RATE**

    a. Enter a valid rate type.
       i. **S** – Standard
       ii. **F** – Flat rate
       iii. **I** - Incremental rate.

    b. Enter rate only if not standard. This rate can be changed.

16. **AGENT LV/PARENT**

    a. Enter 0 if not applicable - i.e. no sub-agent. Enter 1 if no parents above agent (i.e. parent agent). Enter 2 if 1 parent above agent (i.e. child agent). Enter 3 if 2 parents above agent (i.e. grandchild agent). This code can be changed.

    b. If a sub agent of another agent or agency, enter the parent agent/agency number. This code can be changed.

17. **AGENT OR BROKER** - Enter A for Agent or B for Broker-Direct. This is used when listing the agent on Declarations, Invoices and Notices. This field can be changed.

18. **RECEIVES A 1099** - Enter Y or N. This determines if this agent should be selected when selecting 1099 information. This field can be changed.

19. **MISCELLANEOUS/EMAIL** – The first field is a 15-character field for miscellaneous information. This field can be left blank and can be changed.

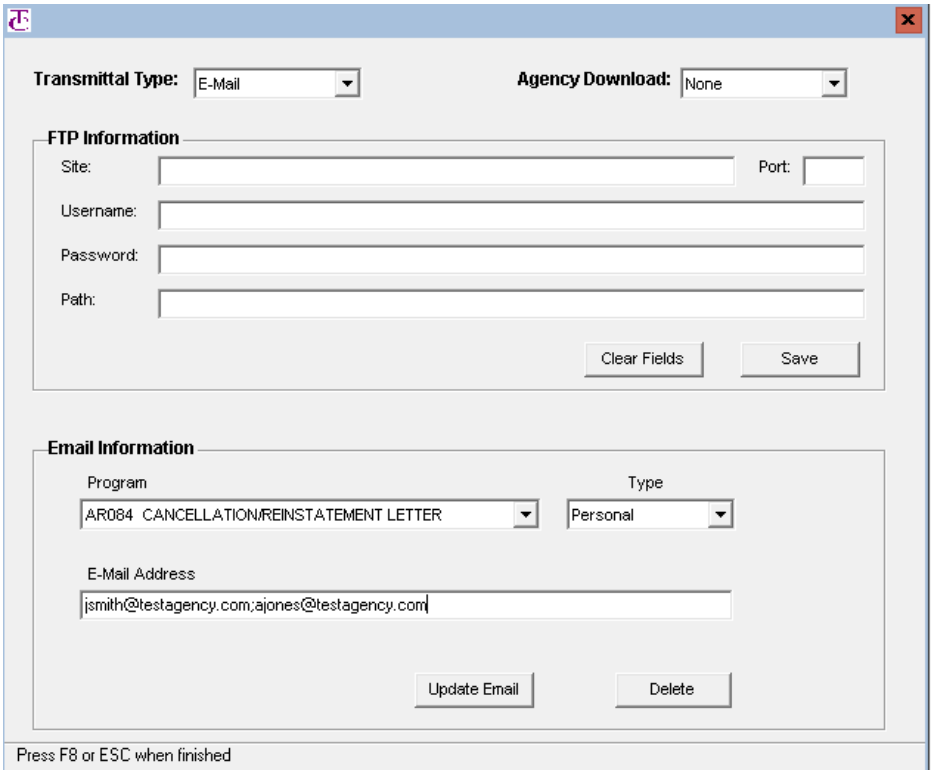
    The second field is a 40-character field for the Agency's Email Address. If no email address is found, the agent copy will print a paper copy. All the INS PRO Email agent copies of reports will go to this address unless the report has been assigned a different agent Email address.

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Key <F3> to select Electronic Document Transmittal type and to assign Email addresses to specific reports. Select the report and key the desired Email address. Key Update Email to save the assigned address. Key Delete to delete the assigned Email address.

With Electronic Document Naming feature, AR084 Cancellation/Reinstatement Letters and PW081 PW Declaration Printing now have a TYPE selection box to select an email address for personal and an email address for commercial. (Select AR084 or PW081 in PROGRAM and key Enter to get to TYPE selection box). Key Update Email when done.

NOTE: *An email address must be filled in for each type (even if the same email address is used for both). However the same document type can be sent to two people in an agency at the same time. Key in the first email address followed by a semicolon and the second email address (no spaces).*

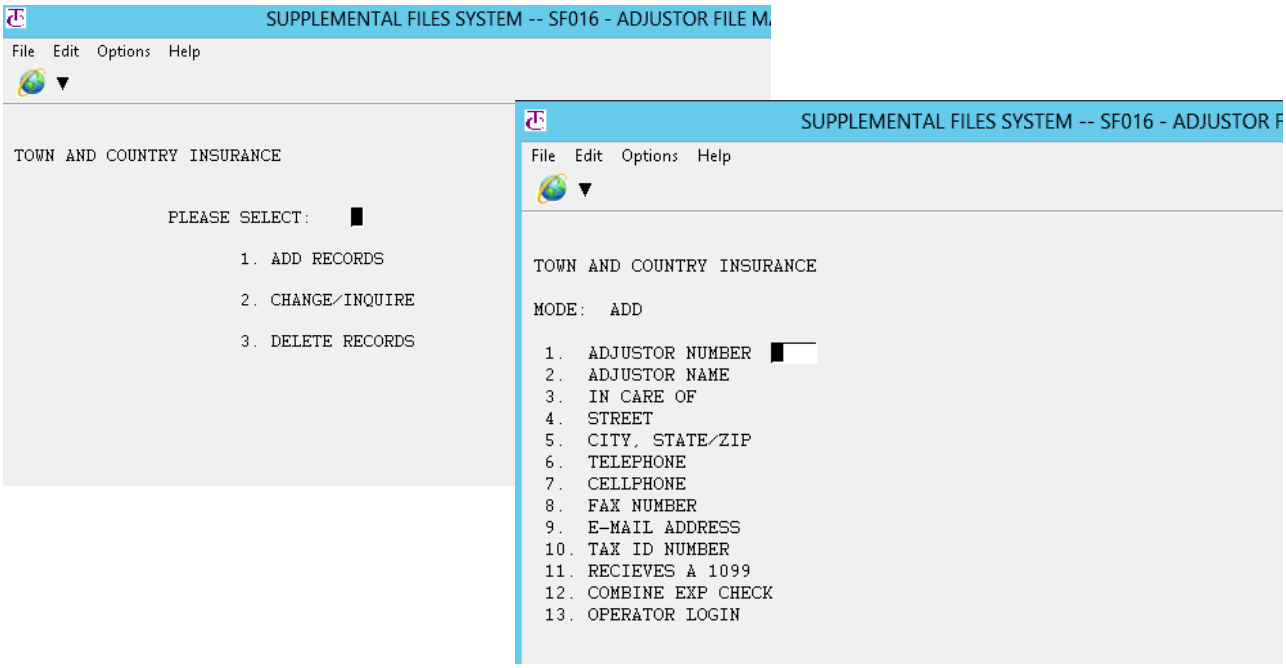


Key (the actual) F8 function key or ESC on keyboard to exit.

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A. PURPOSE

INSPRO provides the ability to enter and maintain Adjustor and Inspector information. The Adjustor information is used to explain who is handling specified claims and to pay for adjusting expenses. The Inspector information is used to assign policy inspection orders. It is recommended that the Adjustors and Inspectors be separately grouped within the file (this is usually done by a numeric grouping).



1. **ADJUSTOR NUMBER** – This 4-character field contains the number assigned to the Adjustor or Inspector. This number is used throughout the system to designate this Adjustor/Inspector. This field can't be changed and must be numeric.

2. **ADJUSTOR NAME** - This 35-characters fiend contains the name of the Adjustor/Inspector. The name should be entered as you would want it to appear on Loss Letters/Inspection Orders. This field can't be left blank but can be changed.

3. **IN CARE OF** - This 35-character field contains Additional Name Information. This field can be left blank and can be changed.

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4. **STREET** - This 35 character field contains Address Information. This field can be left blank and can be changed.

5. **CITY, STATE/ZIP**

   a. This 24-character field contains the **City and State**. This field can't be left blank but can be changed.

   b. This 10-character field contains the **Zip Code**. Hyphen will automatically be inserted in ZIP if 9 digits are entered. This field cannot be left blank but can be changed.

6. **TELEPHONE** - This 12-digit field contains the Adjustor/Inspector's Phone Number. This number is printed on Loss Letters and Inspection Orders. If the number is entered without the hyphens, the hyphens will be inserted. This field can be left blank and can be changed.

7. **CELL PHONE** - This 12-digit field contains the Adjustor/Inspector's Cell Phone Number. This number is printed on Loss Letters and Inspection Orders. If the number is entered without the hyphens, the hyphens will be inserted. This field can be left blank and can be changed.

8. **FAX NUMBER** - This 12-digit field contains the Adjustor/Inspector's Fax Number. If the number is entered without the hyphens, the hyphens will be inserted. This field can be left blank and can be changed.

9. **E-MAIL ADDRESS** - This 40 digit field contains the Adjustor/Inspector's email address. This field can be left blank and can be changed.

10. **TAX ID NUMBER** - This 11-digit field contains the agents Social Security Number or Federal Tax ID Number. This is used for creating 1099 information. Enter the number with the appropriate hyphen(s). This field can be left blank and can be changed.

11. **RECEIVES A 1099** - Enter Y or N. This determines if this Adjustor/Inspector should be selected when selecting 1099 information. This field can be changed.

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12. **COMBINED EXP CHECK** – This combines the expense checks from multiple claims into one check. Enter Y or N. This field cannot be left blank.

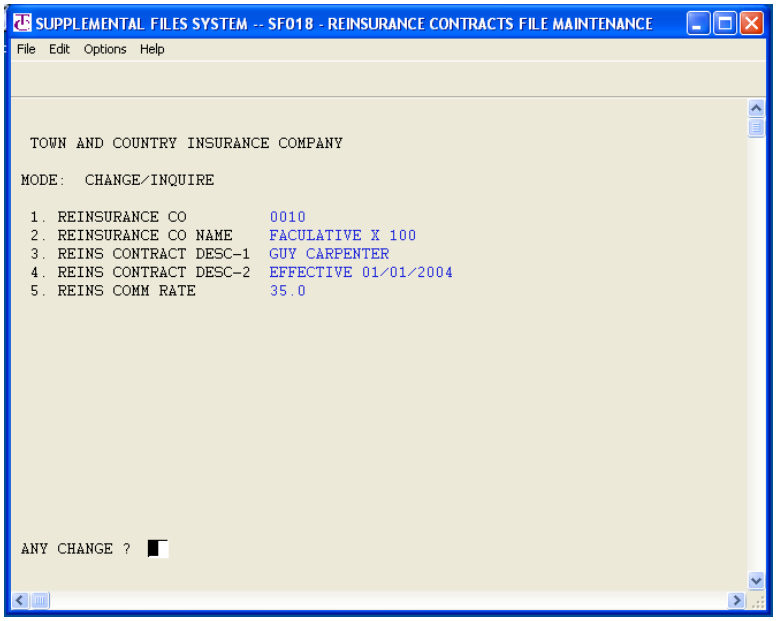
13. **OPERATOR LOGIN** – This 10 digit field contains the operator login. It prevents claim checks from being made payable to themselves in the event that the optional Option Allow Employees to Pay Adjustor Expense checks is set to "N". This field can be left blank and can be changed.

A list of existing Adjustors/Inspectors can be printed out of SF064 Adjustor List (from SF Reports Menu).

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A. PURPOSE

INSPRO provides the ability to enter and maintain Reinsurance Contract information. This information is used to control ceded and/or assumed reinsurance processing.



1. **REINSURANCE CO** – This 4character field contains the number assigned to this Reinsurance Contract. This number is used throughout the system to designate this Contract. This field can't be changed and must be numeric.

2. **REINSURANCE CO NAME -** This 20-character field contains the name of the Contract. The name should be entered as you would want it to appear on reports. This field can't be left blank but can be changed.

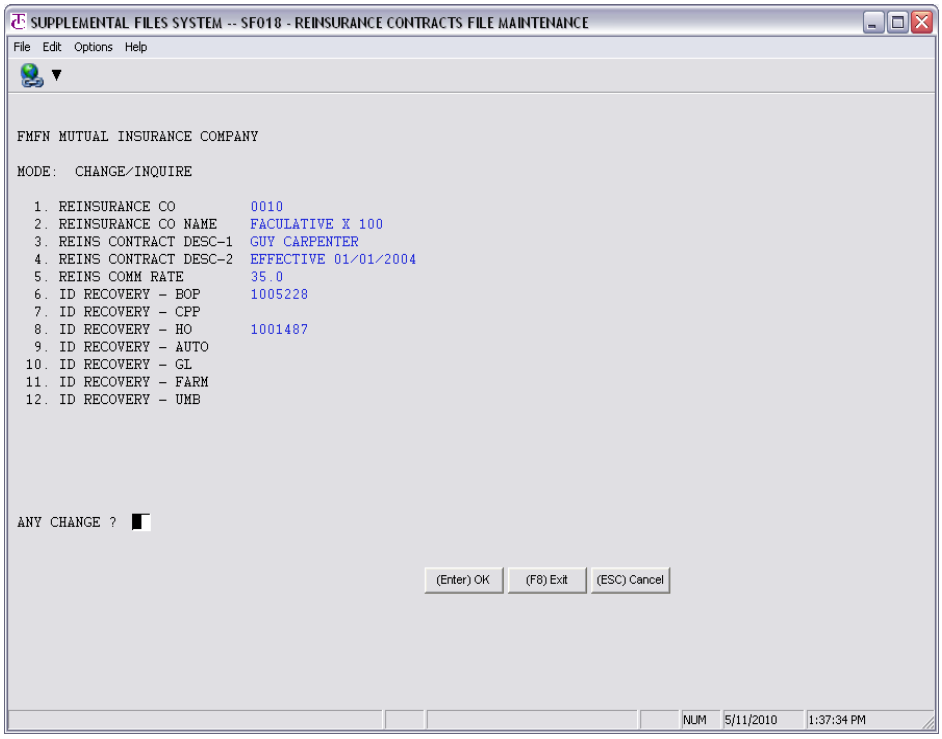
3. **REINS CONTRACT DESC-1** – This 20-character field contains a description of the contract. This is usually used to hold the ceding points. This is informational only. This field can be left blank and can be changed.

4. **REINS CONTRACT DESC 2** – This 20 character field contains a description of the contract. This is informational only. This field can be left blank and can be changed.

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5. **REINS COMM RATE** – This code contains the Commission Rate that the Company receives from the Reinsurer on ceded premiums. This field can be zeros and also can be changed.

For the new file format of HSB there will be 7 additional fields displayed to hold the contract numbers of different policy lines.



1. **ID RECOVERY – BOP** – This code contains the contract number that the Company receives from HSB for BOP policies.

2. **ID RECOVERY – CPP** – This code contains the contract number that the Company receives from HSB for CPP policies.

3. **ID RECOVERY – HO** – This code contains the contract number that the Company receives from HSB for HO policies.

4. **ID RECOVERY – AUTO** – This code contains the contract number that the Company receives from HSB for AUTO policies.

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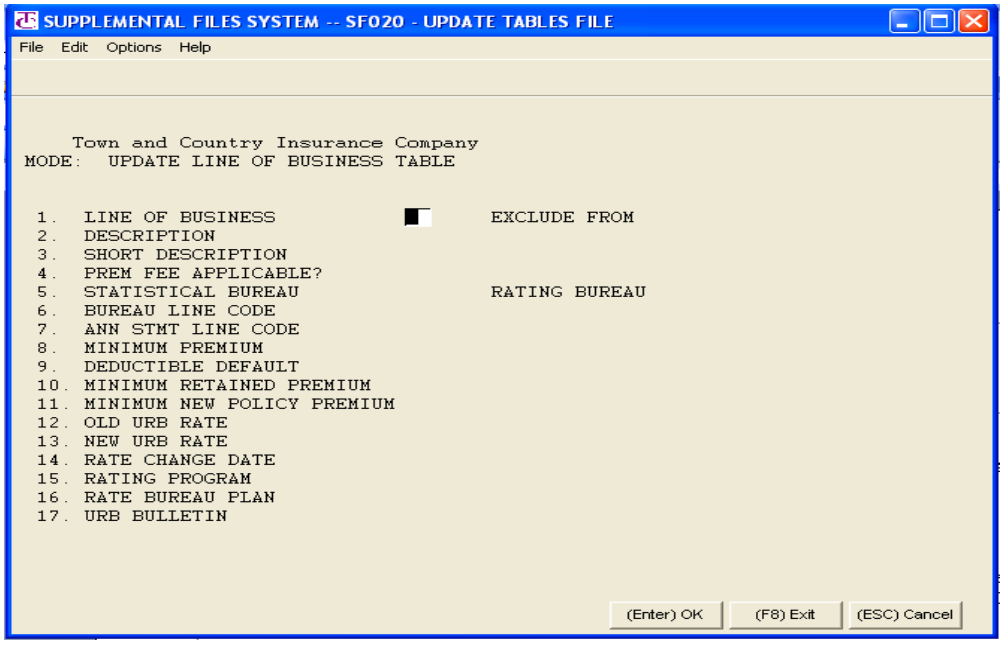
5. **ID RECOVERY – GL** - This code contains the contract number that the Company receives from HSB for GL policies.

6. **ID RECOVERY – FARM** - This code contains the contract number that the Company receives from HSB for FARM policies.

7. **ID RECOVERY – UMB** - This code contains the contract number that the Company receives from HSB for UMB policies.

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A. LINE OF BUSINESS TABLE - Contains information about each Line of Business that a company writes.



1. LINE OF BUSINESS - 2-digit code used to designate the company line of business. This is used for Policy Types, Loss Types, and as the first two digits of the Premium & Loss Classification Codes.

EXCLUDE FROM - 1 - character code used to exclude the Line of Business from selection lists:
a. A - Exclude from Agents
b. E - Exclude from Everyone
c. Blank - Don't Exclude

2. DESCRIPTION - 35 character description of the Line of Business. This prints on Declarations, Bills, Notices, Letters, and many of the reports.

3. SHORT DESCRIPTION - 5 character short description of the Line of Business. This prints on graphs and reports where space is limited.

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4. **PREM FEE APPLICABLE**
   - **a.** 1 – NY State Premium Fee – Applies to the Fire Line
   - **b.** 2 – NY State Premium Fee – Applies to the Farm Owners Line
   - **c.** 3 – NY State Premium Fee – Applies to the Home Owners Line
   - **d.** 4 – NY State Premium Fee – Applies to the Commercial Line
   - **e.** Y – A Membership or other fee applies to this Line of Business
   - **f.** N – No fees apply to this Line of Business

5. **STATISTICAL BUREAU** – 3-character designation for the Rating Bureau that Statistics are reported to for this Line of Business (AIS, ISO, MSO, or URB).

   RATING BUREAU – 3 character designations for the Rating Bureau reported to for this Line of Business (AIS, ISO, MSO, or URB).

6. **BUREAU LINE CODE** – 2-digit code used to designate which Bureau Rating Line this Line of Business is reported on.

7. **ANN STMT LINE CODE** – code used to designate which Annual Statement Line this Line of Business is reported to.

8. **MINIMUM PREMIUM** – Minimum Amount of premium being charged for endorsements on this Policy Type.

9. **DEDUCTIBLE DEFAULT** – the default Deductible Amount used for this Policy Type. This is usually the base deductible (100%) for the Policy Type.

10. **MINIMUM RETAINED PREMIUM** – The minimum amount of premium to be retained on cancellations. This is used in conjunction with the Min. Retained Prem. Flag on the Policy Status Table.

11. **MINIMUM NEW POLICY PREMIUM** – Minimum Amount of premium being charged for the entire policy. A type E endorsement "MINPREM" must be set up in the PW070 Endorsement File.

12. **OLD URB RATE** – URB Prior Modification Value for Statistical Reporting (Stat Manual page 19)

13. **NEW URB RATE** – URB Current Modification Value for Statistical Reporting (Stat Manual page 19)

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14. **RATE CHANGE DATE** – URB Statistical Reporting Current Modification Value Effective Date.

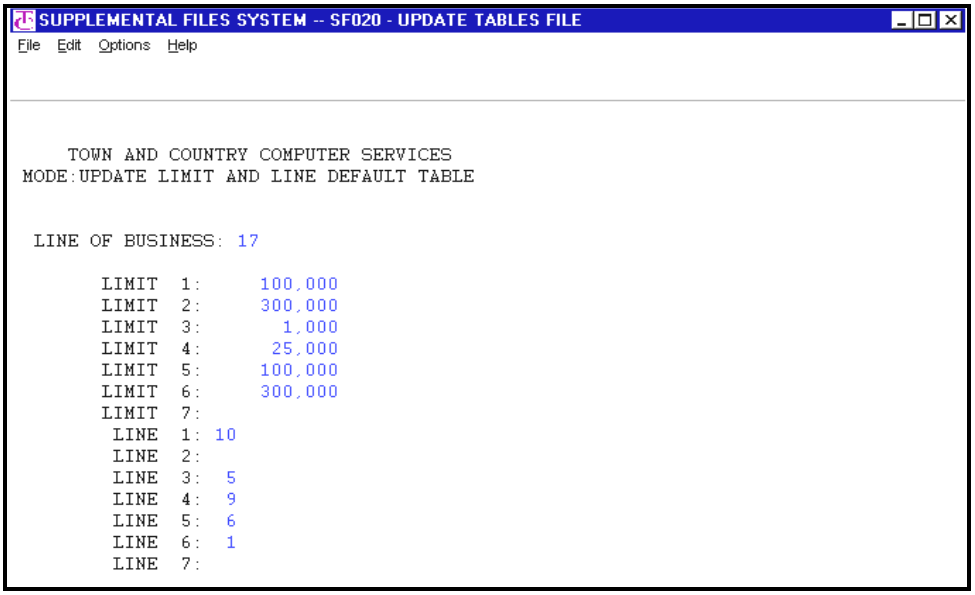
15. **RATING PROGRAM** – Statistical Reporting Bureau Program used for the Line of Business (see individual Stat Manuals.)

16. **RATE BUREAU PLAN** – Statistical Reporting Field not currently used.

17. **URB BULLETIN** – URB Bulletin in use for the Line of Business for Statistical Reporting (Stat Manual page 20)

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A. LINE OF BUSINESS TABLE - LIMIT and LINE DEFAULTS - Contains the default Limits and Line of Business codes used by Policy Writing for Commercial Policies. The table must be set up for each commercial line of business issued by the company.



1. **LIMIT 1** - 9-digit number containing the default Coverage L Limit (Each Occurrence).

2. **LIMIT 2** - 9-digit number containing the default Coverage L Aggregate Limit.

3. **LIMIT 3** - 9-digit number containing the default Coverage M Limit (Each Person).

4. **LIMIT 4** - 9-digit number containing the default Coverage M Aggregate Limit (Each Accident).

5. **LIMIT 5** - 9-digit number containing the default Products and Completed Ops Limit (Each Occurrence).

6. **LIMIT 6** - 9-digit number containing the default Products and Completed Ops Limit (Aggregate).

7. **LIMIT 7** - 9-digit number containing the default Fire Legal Liability Limit (Each Occurrence).

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8. **LIMIT 8** – 9-digit number containing the default Personal Advertising Injury

9. **LINE 1** – 2-digit Company Line of Business Code for the EC (Extended Coverage) portion of the policy.

10. **LINE 2** - Not currently used.

11. **LINE 3** - 2-digit Company Line of Business Code for the Liability portion of the policy.

12. **LINE 4** - 2-digit Company Line of Business Code for the Burglary portion of the policy.

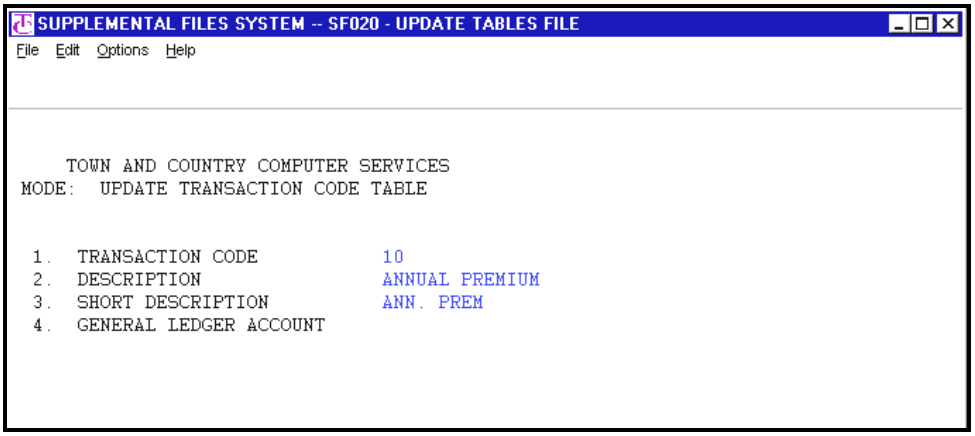
13. **LINE 5** - 2-digit Company Line of Business Code for the Glass portion of the policy.

14. **LINE 6** - 2-digit Company Line of Business Code for the IM (Inland Marine Coverage) portion of the policy.

15. **LINE 7** - Not currently used.

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B. TRANSACTION CODE TABLE – Contains the codes used to explain how a transaction affects the accounting for a Policy or Claim. The Table is broken down into three sub-tables: Loss Accounting, Premium Accounting and Accounts Receivable.



1. **TRANSACTION CODE** – 2-digit code used by the Accounting Reports to determine how the transaction affects the policy and/or company.

2. **DESCRIPTION** – 20-character field used to describe the type of transaction. This description appears on most data entry screens and could appear on Invoices.

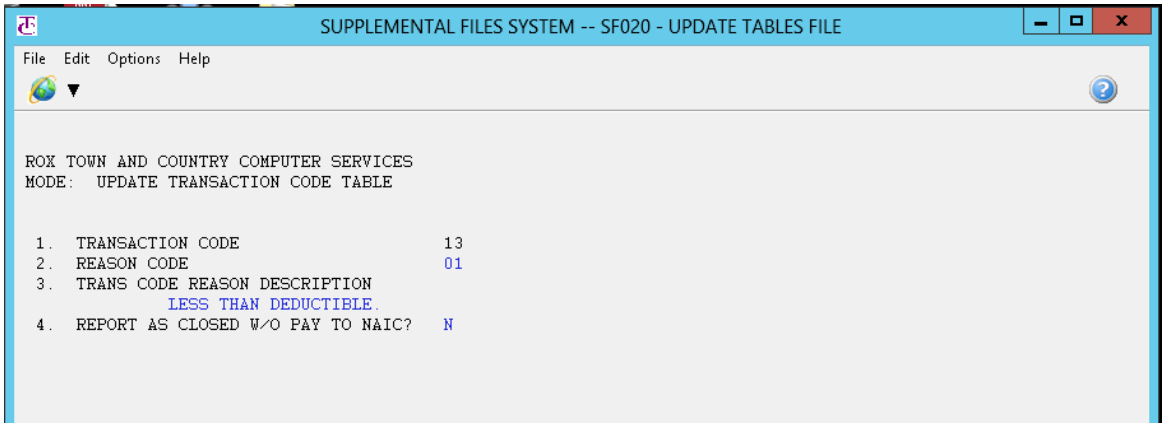
3. **SHORT DESCRIPTION** – 10-character field used to describe the type of transaction. This description appears on the inquiry screens.

4. **GENERAL LEDGER ACCOUNT** – 30-charcter field which is used when Accounts Receivable - Reimbursement Transactions are passed from INS-PRO to your Accounting Software (i.e. QuickBooks, Freedom, DacEasy, Sunguard, Great Plains, etc.). This field is not currently being used.

NOTE: The processing related to these codes is predefined. Only the Descriptions can be reordered.

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B.1. TRANSACTION REASON CODE TABLE (LOSS ACCOUNTING ONLY). – Contains the codes and the associated reason for use with Transaction Code 13, Closed without Payment. Used to indicate the reason a claim was closed without payment and to determine how the claim is reported under the SF142 - NAIC Market Conduct Annual Statement Report. Access these Reason Codes from Loss Accounting Transaction Code "13". At the "Any Change?" prompt, enter "R" to access the Transaction Reason Code Screen.



1. **TRANSACTION CODE** – Defaults to "13".

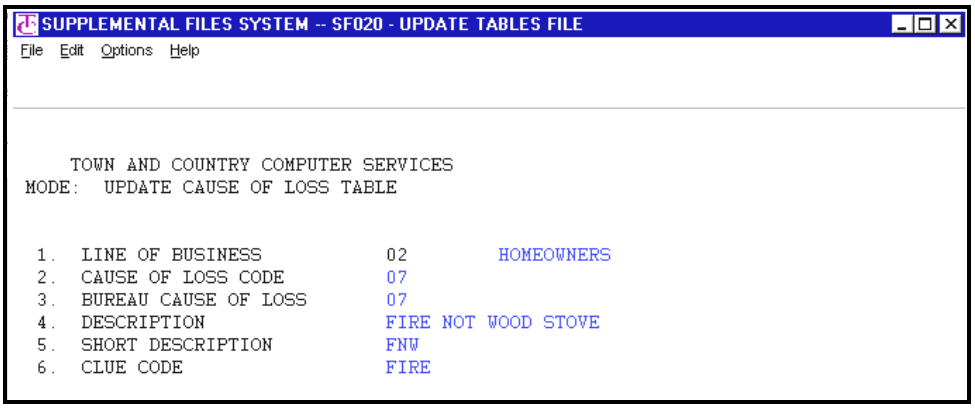
2. **REASON CODE** - Enter a 2-digit Reason Code.

3. **TRANS CODE REASON DESCRIPTION** - Enter Description that represents what the code will represent.

4. **REPORT AS CLOSED W/O PAY TO NAIC?** - Enter "Y" or "N".

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C. CAUSE OF LOSS TABLE – Contains the codes used to identify the cause of loss for each claim. This table is broken down by Company Line of Business.



1. **LINE OF BUSINESS** – the Company Line of Business Code that this Cause of Loss applies to. The Causes need be set up for all Lines of Business that you write.

2. **CAUSE OF LOSS CODE** – 2-digit code that the company has assigned for this Cause. It is recommended that statistical bureau codes be used if the company does not already have an established set of codes in use.

3. **BUREAU CAUSE OF LOSS CODE** – 2-digit code that is used to report this Cause to the Bureau. This does not need to match the Company Cause Code. **Enter only if the Company Code is different than the Bureau Code.**

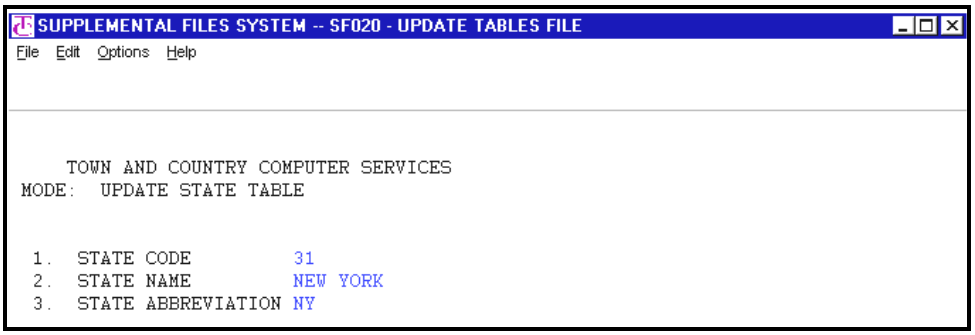
4. **DESCRIPTION** – 20-character field used to describe the Cause of Loss. This is shown on Data Entry Screens, Claim Inquiries, Expiration Lists, and some reports.

5. **SHORT DESCRIPTION** – 3-character field used to describe the Cause of Loss. This is used on some reports.

6. **CLUE CODE** – 5-character code that is used to report this cause to CLUE or A-Plus. See A-Plus/CLUE Reporting and Set-Up documentation.

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D. STATE TABLE – contains the code for each State that your company is authorized to write in.



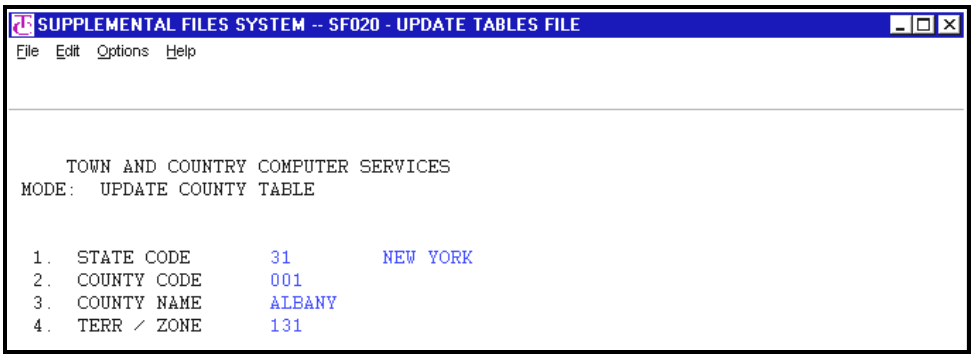
1. **STATE CODE** – 2-digit code, which designates the state the Policy or Claim, is in. Since this code is used for statistical reporting, use of the statistical reporting bureau state codes is recommended.

2. **STATE NAME** – 20-character field, which contains the actual name of the state. This is shown on Data Entry Screens, Inquiry Screens and reports.

3. **STATE ABBREVIATION** – 2-character field containing the actual U.S. Postal Service abbreviation for the state.

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E. COUNTY TABLE



1. **STATE CODE** – 2-digit code, which identifies which state this county is in.

2. **COUNTY CODE** – 3-digit code, which designates which county the Policy or Claim is in. Since this code is used for statistical reporting, use of the statistical reporting bureau county codes is recommended.

3. **COUNTY NAME** – 20-character field, which contains the actual name of the county. This is used on Data Entry Screens, Inquiry Screens, and reports.

4. **TERRITORY/ZONE** – 3-digit field, which contains the default territory/zone for Policy Writing. This is only used for those lines of business that have zone rating.

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F. COMPANY NAME AND ADDRESS TABLE – Contains the company's Name and Address and other information specific to the company.

0. COMPANY NAME – the company name as it should appear on the top of the screens and reports.

0. COMPANY ID – ***leave as originally set by TCCS.***

1. COMPANY NAME – the full company name as it should appear on Declarations, Invoices, Notices and Letters.

2. COMPANY ADDRESS – the company address as it should appear on Declarations, Invoices, Notices and Letters.

3. COMPANY ADDRESS – the company address as it should appear on Declarations, Invoices, Notices and Letters *(If a second line is necessary, otherwise leave blank)*.

4. COMPANY CITY-STATE – the company city and state as it should appear on Declarations, Invoices, Notices and Letters.

5. COMPANY ZIP CODE – the company zip code as it should appear on Declarations, Invoices, Notices and Letters.

6. PHONE NUMBER – contains the company phone and, if wanted, the fax number or web site address as they should appear on Declarations, Invoices, Notices and Letters.

7. EMPLOYER ID NUMBER – the tax ID number that is used for 1099's.

8. AIS/ISO/MSO/URB COMPANY ID NUMBER – identification number assigned by your rating/statistical reporting bureau.

9. MINIMUM PREMIUM FOR NON-PAYMENT CANCELLATION – The minimum past due balance for a policy to be selected for a Non-Payment Cancellation Notice. Any Policy that is **below** this amount will be listed on the report, but will NOT be selected for a notice to be printed.

10. DEC/NON-PAY SIGNATURE NAME – the default signature for Declarations, Non-Payment Notices, and Letters.

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11. **TITLE OF SIGNATURE NAME** – the default title of the individual that is signing the Declarations, Non-Payment Notices, and letters.

12. **POLICY/CLAIM AUTO ASSIGN SETUP** – contains the format for assigning Policy and Claim Numbers. The policy number is a 9 digit field followed by a space and then a 1 digit number. This is followed by five spaces. The claim number is a 7 digit number followed by a space and 1 digit number. The 1 digit number is the total digits of the policy or claim number that will be automatically assigned in sequence.

13. **MAXIMUM AMOUNT TO BE WAIVED PER BILL** – contains the maximum amount that can be waived. This field is used to trigger the Waive Balance Question when entering premium payments.

14. **MINIMUM AMOUNT FOR PRO-RATA DISTRIBUTION** – contains the minimum endorsement amount that is that can be Pro-Rata Distributed. When an Endorsement is Pro-Rata Distributed, the Premium Posting Program calculates the amount of premium that needs to be billed to catch the policy up to the next installment. The remainder of the endorsement is distributed over the remaining installments. This field is used to trigger a question when the Endorsement is entered.

15. **MAXIMUM AMOUNT TO MOVE TO NEXT INSTALLMENT** – contains the maximum underpayment amount that can be moved to the next installment. This eliminates the need to re-bill small underpayments. This field is used to trigger the Move To Next Installment Question when entering receipts. This field is also used when applying Deposit Premiums.

16. **MAXIMUM AMOUNT TO MOVE TO NEXT INTALLMENT AND WAIVE INSTALLMENT CHARGE** – contains the maximum underpayment amount that can be moved to the next installment without collecting the installment charge. This field is used when applying Deposit Premiums.

17. **A.M. BEST, A-PLUS/CLUE, AND NAIC NUMBERS** – contains the company's A.M. Best and/or A-Plus/CLUE Company Identification Number in the first five spaces followed by a blank space followed by the NAIC Company Identification Number.

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18. **WC CARRIER CODE** – contains the company's Workers Compensation Carrier Identification Code. This is used for the workers compensation unit stat reports.

19. **LOSS PAYMENT ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account that is used for Loss Payment Checks.

20. **ALLOCATED LOSS ADJ EXPENSE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Allocated Loss Adjusting Expense Checks. If you have only one Loss Adjusting Expense Account, use the same account number for the Allocated and Unallocated Accounts.

21. **COMMISSION ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Commission Checks.

22. **RETURN PREMIUM ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Return Premium Checks.

23. **RETURN SERVICE CHARGE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Returned Service Charges. If you do not break out Service Charges, please enter the Return Premium Account.

24. **RETURN INSTALLMENT CHARGE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Returned Installment Charges. If you do not break out Installment Charges, please enter the Return Premium Account.

25. **RETURN FIRE FEE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Returned Fire Fees. If you do not break out Fees, please enter the Return Premium Account.

26. **MAILING CERTIFICATE CHARGES** – contains the following information which is used for printing Mailing Certificates:

    a. Certificate of Mailing Charge
    b. Minimum number of pieces of mail needed get a reduced Certificate of Mailing Charge
    c. Reduced Certificate of Mailing Charge

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d. Postage Rate

27. **UNALLOCATED LOSS ADJ EXPENSE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for Unallocated Loss Adjusting Expense Checks. If you have only one Loss Adjusting Expense Account, use the same account number for the Allocated and Unallocated Accounts.

28. **ACCOUNTS RECEIVABLE CHECKING ACCOUNT** – contains the Accounts Payable Checking Account used for Return Premium and Commission Checks.

29. **LOSS ACCOUNTING CHECKING ACCOUNT** – contains the Accounts Payable Checking Account used for Loss and Loss Adjusting Expense Checks.

30. **ACH DESTINATION ID** – used to create the Pre-Authorized Payment File that is sent to the Bank.

31. **ACH ORIGIN ID** – used to create the Pre-Authorized Payment File that is sent to the Bank.

32. **ACH DESTINATION NAME** – used to create the Pre-Authorized Payment File that is sent to the Bank.

33. **ACH ORIGIN NAME** – used to create the Pre-Authorized Payment File that is sent to the Bank.

34. **ACH COMPANY NAME** – used to create the Pre-Authorized Payment File that is sent to the Bank.

35. **ACH COMPANY DISCRETIONARY DATA** – used to create the Pre-Authorized Payment File that is sent to the Bank.

36. **ACH COMPANY ID** – used to create the Pre-Authorized Payment File that is sent to the Bank.

37. **ACH ORIGINATING DFI ID** – used to create the Pre-Authorized Payment File that is sent to the Bank.

40. **CARRIER PREMIUM ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for the Premium Paid the Carrier.

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41. **CARRIER PREMIUM FEE ACCOUNTS PAYABLE ACCOUNT** – contains the Accounts Payable Account used for the Premium Fees paid to the Carrier. If you do not break out fees, please enter the Carrier Premium Account.

42. **ACCOUNTS PAYABLE HOLDING ACCOUNT** – contains the Accounts Payable Account that is used when interfacing payments to the Bills To Pay Capability of Quick Books.

43. **SALVAGE PAID ACCOUNTS PAYABLE ACCOUNT** – contains the Salvage Paid Account that is used when paying adjustors for assistance in collecting Salvage on a Loss.

44. **MIB ELECTRONIC FILE SET-UP –** contains the 4 or 5 letter MIB Company Identification Number.

45. **MECHANICAL BREAKDOWN –** contains the Mutual Boiler Re Identification Code in 900XX Format.

    The 0 Company Line record is the default record that the program will use for the Company Number value.

46. **HSB IDENTITY CODES –** contains the Hartford Steam Boiler Company ID in the first 4 spaces followed by 2 blank spaces. The HSB Reinsurance Contract number in the next 4 spaces followed by 2 blank spaces. The Company Line of Business code in the next 2 spaces followed by 2 blank spaces. Key the 10 digit HSB Treaty in the next 10 spaces followed by 2 blank spaces. Key the premium charge (up to 99.99) in the next 5 spaces followed by 2 blank spaces. Key the endorsement form in the next (up to 7) spaces followed by 2 blank spaces. Key the version number if using a file format with a version number next (up to 99.99). (1234 0010 40 1000009071 07.00 ML0686 01.90). Note the endorsement form must match Item 1 in the **PW070** Endorsement File and the HSB Reinsurance Contract code must be set up in **SF018** Reinsurance contracts file. Version number is needed if using the updated file format from HSB.

47. **LOSS CLAIM LETTER SIGNATURE NAME** – the default signature for Loss Claim Letters used by LA071, LA073, LA075, LA077, LA079, LA175 and LA177.

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48. **TITLE FOR LOSS CLAIM LETTER SIGNATURE** - the default title of the individual that is signing the Loss Claim Letters.

49. **MEDICARE SECONDARY PAYER RRE** – contains the Required Reporting Entity (RRE) identification number and contact name. Key the 9 digit identification number followed by a space. Key the 23 character contact name.

50. **EQUIPMENT BREAKDOWN CODE** – contains the Reinsurance Contract number in the first 4 spaces followed by 2 blank spaces. Key the endorsement form in the next (up to 7) spaces. Note the endorsement form must match Item 1 in the PW070 Endorsement File and the Reinsurance Contract code must be set up in SF018 Reinsurance contracts file.

51. **CLUE REPORTING CODE** – Only used when sending the Clue file via HTTPS. Contains the User Id followed by a comma, space and Source Node ID followed by a comma.

52. **HSB EQUIPMENT BREAKDOWN RECORD** – The Company Line field contains the Company Line that the Equipment Breakdown coverage will be written on. The Company Data field contains the Equipment Breakdown Company Line in the first 4 characters followed by a blank space. The next 7 characters are the Equipment Breakdown endorsement Form Name (the endorsement form must match Item 1 Form Number in the **PW070** Endorsement File), followed by a space. The next 18 characters are for the Form Edition currently in effect, followed by 1 space*. The next 4 characters are the Product Code assigned by HSB followed by a space. The next 7 characters are for the Contract Number assigned by HSB. *(See Figure A).*

    The Company Line record 0 is information for the Control Record on the PA171 inforce file report that is sent out. The format for this record is 3 characters for the record type from the manual (HSP for version 02.02), 1 blank space, 5 characters for the version number of the manual, 1 blank space, 4 characters for the Product Code assigned by HSB. *(See Figure B).*

53. **HSB SERVICE LINE RECORD** – The Company Line field contains the Company Line that the Service Line coverage will be written on. The Company Data field contains the Service

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Line Company Line of business in the first 4 characters followed by a blank space. The next 7 characters are the Service Line endorsement Form Name (the endorsement form must match Item 1 Form Number in the **PW070** Endorsement File), followed by a space. The next 18 characters are for the Form Edition currently in effect, followed by 1 space*. The next 4 characters are the Product Code assigned by HSB followed by a space. The next 7 characters are for the Contract Number assigned by HSB. *(See Figure A).*

The Company Line record 0 is information for the Control Record on the PA171 inforce file report that is sent out. The format for this record is 3 characters for the record type from the manual (SLC for version 02.02), 1 blank space, 5 characters for the version number from the manual, 1 blank space, 4 characters for the Product Code assigned by HSB. *(See Figure B).*

54. HSB IDENTITY RECOVERY RECORD – The Company Line field contains the Company Line that the Identity Recovery coverage will be written on. The Company Data field contains the Identity Recovery Company Line contains the Identity Recovery Line of business in the first 4 characters followed by a blank space. The next 7 characters are the Identity Recovery endorsement Form Name (the endorsement form must match Item 1 Form Number in the **PW070** Endorsement File), followed by a space. The next 18 characters are for the Form Edition currently in effect, followed by 1 space*. The next 4 characters are the Product Code assigned by HSB followed by a space. The next 7 characters are for the Contract Number assigned by HSB. *(See Figure A).*

The Company Line record 0 is information for the Control Record on the PA171 inforce file report that is sent out. The format for this record is 3 characters for the record type from the manual (IDR for version 02.01), 1 blank space, 5 characters for the version number of the manual, 1 blank space, 4 characters for the Product Code assigned by HSB. *(See Figure B).*

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Figure A

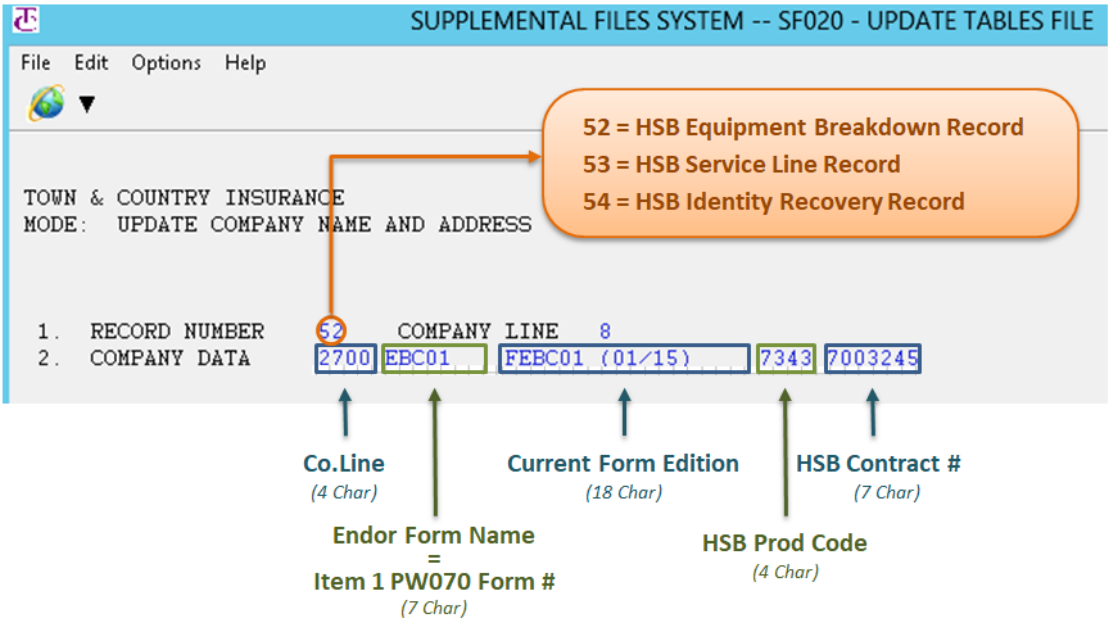
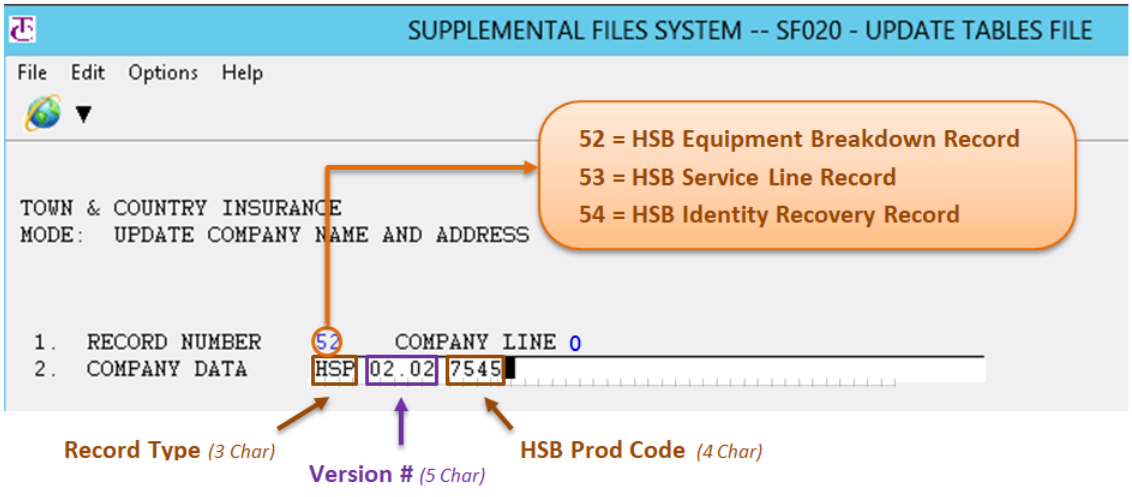


Figure B

Company Line Record 0



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55. **MUTUAL BOILER RE SERVICE LINE** – contains the endorsement name used for this coverage in the first 7 characters (the endorsement form must match Item 1 in the **PW070** Endorsement File).

    The 0 Company Line record is the default record that the program will use when searching for an endorsement name to match against.

56. **NON-PAYMENT FEE AMOUNT** – contains the prior and current rate for the non-pay fee to charge. Format is first 3 characters are the Prior Rate, space, 3 characters for the Current Rate, space, 10 characters for the Current Effective Date (015 025 3/01/2015)**. Note that for the date, if the month is a single digit the leading zero can be included or there will need to be two spaces between the date and the Current Rate. For a single digit day, the leading zero MUST be included. **For those clients who use standard code, AR056 uses Bill Eff Date and AR055 uses the date keyed in for Eff Date of NonPay Cancels.

57. **EVO PK CODE** – Contains the number assigned by xpress-pay.com for mobile payments to use with QR Code

58. **LEXIS/NEXIS FIRST TRANSFER NAME** – Contains the number assigned by Lexis/Nexis for their FIRST transfer ID

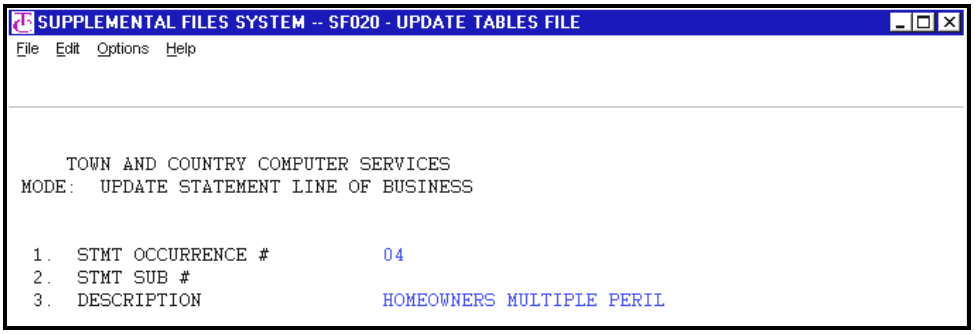
59. **ISO CLAIMSEARCH/APLUS REPORTING COMPANY CODE** – Contains the Customer Code assigned by ISO ClaimSearch.

60. **NAIC COMPANY CODE** – Contains the Company Code assigned by NAIC

* The form edition information is no longer needed to be added as the program will read the Endorsement File to get this information. However the spacing in the record still needs to be maintained.

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G. **STATEMENT LINE OF BUSINESS TABLE** – Contains the Lines of Business that are reported to the State on the NAIC Statement Format. All Company Lines of Business **must** correspond to a Statement Line of Business.



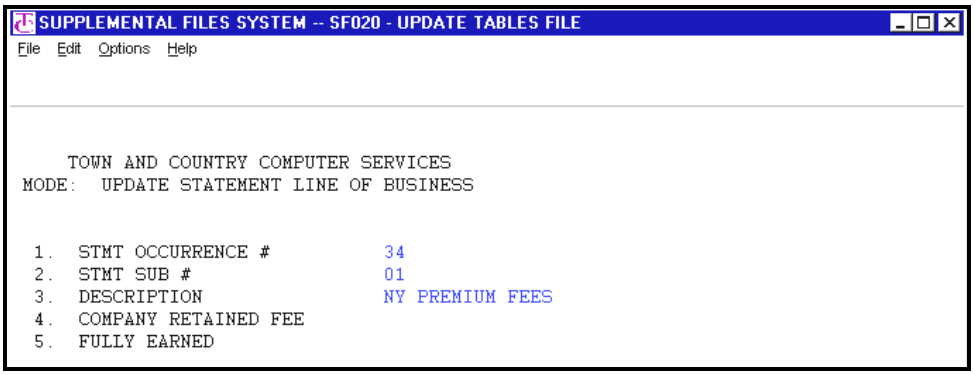
1. **STMT OCCURRENCE #** – 2-digit code that corresponds to the line of the Annual Statement that is being reported.

2. **STMT SUB #** – 2-digit code that corresponds to the sub-line of the Annual Statement that is being reported. While not all Annual Statement Lines contain Sub-Lines, all Annual Statement Lines **MUST** have a Sub-Line zero.

3. **DESCRIPTION** – 20-character description of the Annual Statement Line. This is printed on reports.

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H. STATEMENT LINE OF BUSINESS – MULTI-FEE CAPABILITY – Contains an entry for each fee that a company can charge.



1. **STMT OCCURRENCE #** – 34 is the pre-assigned entry for policy fees or taxes.

2. **STMT SUB #** – 2-digit code that corresponds to the individual Fee being setup/maintained.

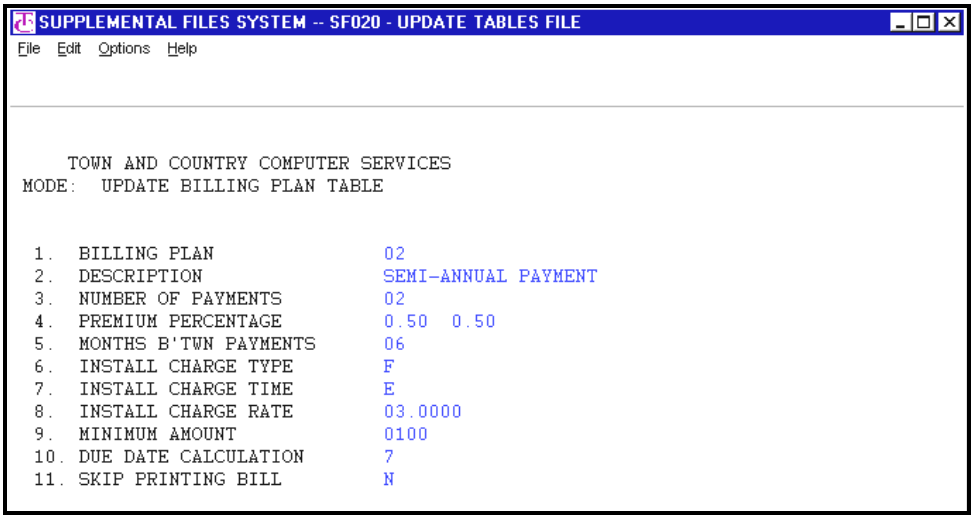
3. **DESCRIPTION** – 20-character description of the fee being charged.

4. **COMPANY RETAINED FEE** – For MGA's, this flag identifies those fees, which are not passed on to the carrier.

5. **FULLY EARNED** – this flag identifies those fees, which are not returned if a policy is cancelled.

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I. BILLING PLAN TABLE – Contains information about each Billing Plan that your company uses. This information is used to set up Accounts Receivable and Installment Charge records when Premiums are posted. The table **MUST** contain record #1 – Annual and #9 – Pre-Paid even if your company doesn't offer these options.



1. **BILLING PLAN** – 2 digit code, which is used to assign the payment plan to the Policy, Premium and Accounts Receivable records.

2. **DESCRIPTION** – 20-character description of the Billing Plan. Used on Data Entry and Inquiry Screens.

3. **NUMBER OF PAYMENTS** – the number of installments for this Billing Plan. This must be a number between 1 and 12.

4. **PREMIUM PERCENTAGE** – the percentage (with 2 digits of precision) occurs 4 times and is the way that the premium is broken down into receivables. Each percentage will apply to the corresponding installment number (i.e. percentage 1 applies to installment 1, percentage 2 applies to installment 2, etc.). Any remaining installments will be an even amount of the remaining balance amongst the remaining installments, with any extra amounts applied to the first installment. If the Billing Plan has equal installments (i.e. a 12 pay with each installment being a 12^{th} of the premium), leave all of the percentage fields blank.

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5. **MONTHS B'TWEEN PAYMENTS** – the number of months between each installment bill. This must be a number between 1 and 12. If this number is multiplied by the number of installments, it must be 12 or less.

6. **INSTALLMENT CHARGE TYPE**

   a. F - FLAT INSTALLMENT CHARGE
   b. N - NO INSTALLMENT CHARGE
   c. P - PERCENTAGE INSTALLMENT CHARGE

7. **INSTALLMENT CHARGE TIME**

   a. E - CHARGED ON EACH INSTALLMENT
   b. F - CHARGED ON THE FIRST INSTALLMENT ONLY
   c. N - NO INSTALLMENT CHARGE
   d. U - CHARGED ON THE UNPAID BALANCE (ON ALL **BUT** THE FIRST INSTALLMENT)

8. **INSTALLMENT CHARGE RATE** – the actual installment change amount (Flat) or Percentage that is to be charged with each eligible installment.

9. **MINIMUM AMOUNT** – the minimum amount to be eligible for this Billing Plan. This is for reference only, unless special programming has been requested.

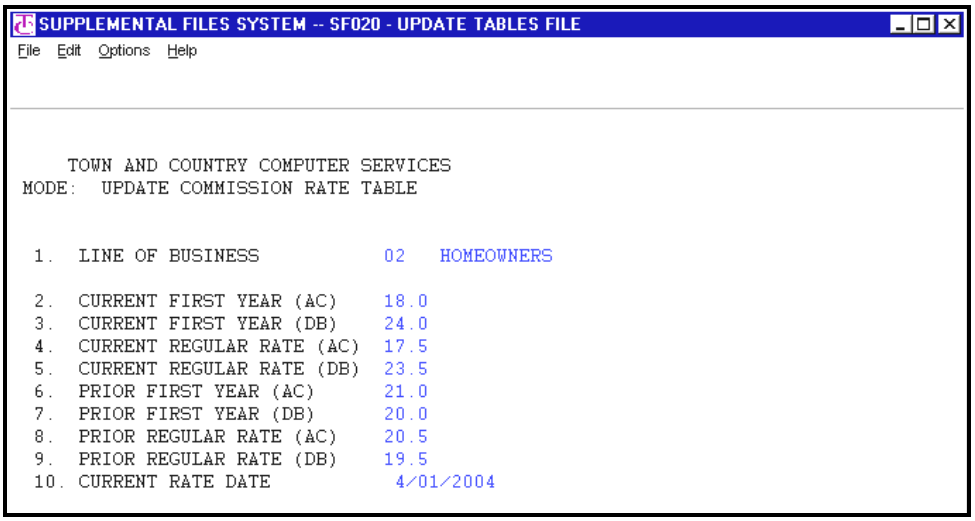
10. **DUE DATE CALCULATION**

    a. 1. EFFECTIVE DATE
    b. 2. BILLING DATE OR EFFECTIVE DATE
    c. 3. BILLING DATE + 20 OR EFFECTIVE DATE
    d. 4. BILLING DATE + 30 OR EFFECTIVE DATE
    e. 5. BILLING DATE + 30 OR EFFECTIVE DATE + 30
    f. 6. BILLING DATE + 60 OR EFFECTIVE DATE + 30
    g. 7. BILLING DATE + 15 OR EFFECTIVE DATE – 18
    h. 8. BILLING DATE + 10 OR EFFECTIVE DATE *(Optional Programming)*
    i. 9. BILLING DATE + 15 Or EFFECTIVE DATE *(Optional Programming)*

11. **SKIP PRINTING BILL** – this flag is set to Yes if the payment plan does not require bills being printed; for example a plan where payments are received automatically (i.e. a Milk Plan). **PLEASE NOTE:** ACH bill plans are set at "N."

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J. COMMISSION RATE TABLE – Contains the commission rates for each Company Line of Business. There MUST be a Commission Rate Record for every Company Line of Business.



1. **LINE OF BUSINESS** – 2-digit code, which contains the Company Line of Business.

2. **CURRENT FIRST YEAR (AC)** – percentage paid on the first year of an Account Current Policy effective after the Current Rate Date.

3. **CURRENT FIRST YEAR (DB)** – percentage paid on the first year of a Direct Bill Policy effective after the Current Rate Date.

4. **CURRENT REGULAR RATE (AC)** – percentage paid after the first year for an Account Current Policy effective after the Current Rate Date.

5. **CURRENT REGULAR RATE (DB)** – percentage paid after the first year for a Direct Bill Policy effective after the Current Rate Date.

6. **PRIOR FIRST YEAR (AC)** – percentage paid on the first year of an Account Current Policy effective before the Current Rate Date.

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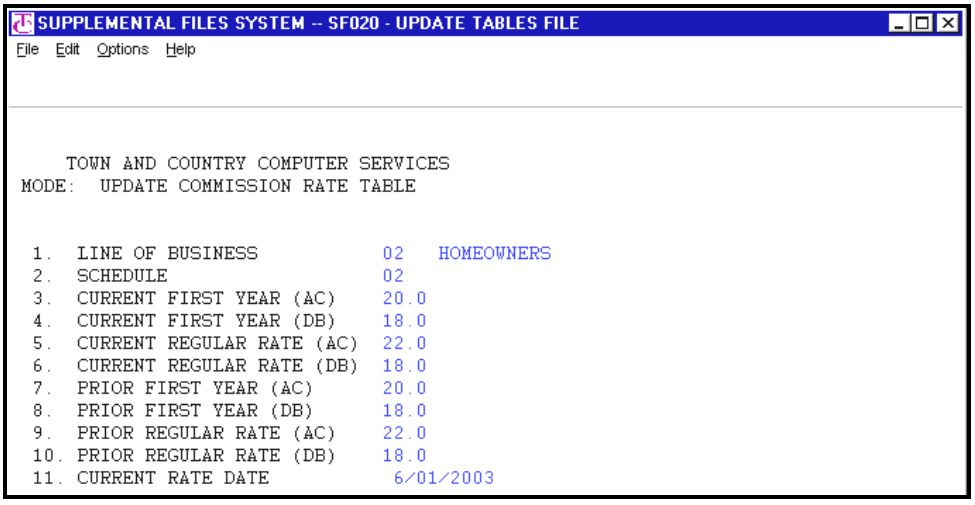
7. **PRIOR FIRST YEAR (DB)** - percentage paid on the first year of a Direct Bill Policy effective before the Current Rate Date.

8. **PRIOR REGULAR YEAR (AC)** - percentage paid after the first year for an Account Current Policy effective before the Current Rate Date.

9. **PRIOR REGULAR YEAR (DB)** - percentage paid after the first year for a Direct Bill Policy effective before the Current Rate Date.

10. **CURRENT RATE DATE** - the date that the Current Rates are effective.

COMMISSION RATE TABLE - TIERED (SCHEDULED) COMMISSIONS - Contains the commission rates for each Company Line of Business and each Tier that an Agent can be placed on. There MUST be a Commission Rate Record for Every Company Line of Business/Tier.

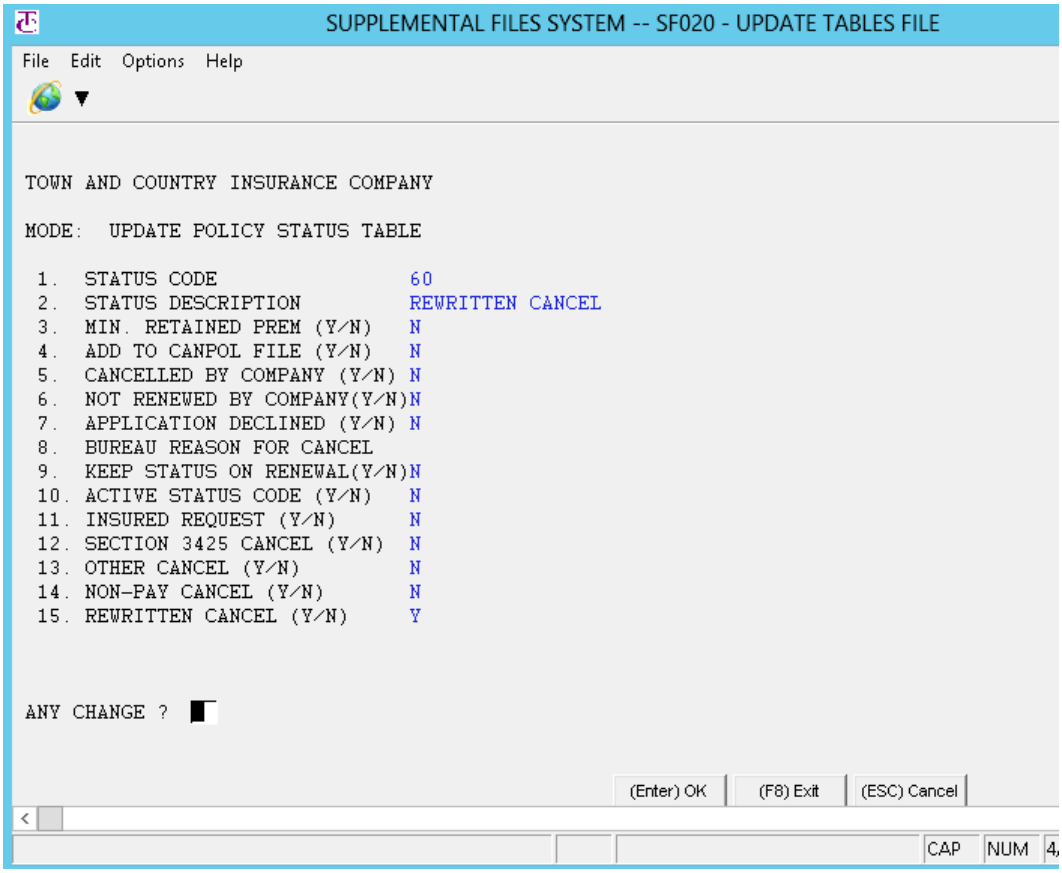


2. **SCHEDULE** - Contains the number of the Tier. The Schedule (Tier) Number is matched to the number in the Agent/Agency Record and is used to determine the proper commission rate level for each Agent.

   The remaining fields have the same definition as detailed above.

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K. POLICY STATUS TABLE – Contains the description for all active and cancelled (*terminated) policies. ***Fields 3-15 in every status code are required to have a Yes or a No answer except for Bureau Reason for Cancel.***



1. **STATUS CODE** - 2 digit code which is used as the first 2-digits of the Policy Status. If the 3rd digit of the Policy Status is a "0", the policy is active; otherwise the policy is cancelled (*terminated).

2. **STATUS DESCRIPTION** - 20 character description, which is used to explain why the policy was cancelled or a special action that is being taken on an active policy. This is displayed on Data Entry and Inquiry Screens and is printed on some reports.

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3. **MIN. RETAINED PREM** - used to determine if this type of cancellation has a Minimum Retained Premium. This is used in conjunction with the Line of Business - Minimum Retained Premium Amount.

4. **ADD TO CANPOL FILE** - used to determine if this type of cancellation should result in the policy being added to the SF076 Cancelled Policies File. If your office does run this report, answer Yes; if not, answer N.

5. **CANCELLED BY COMPANY** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

6. **NOT RENEWED BY COMPANY** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report and/or the **NAIC Market Conduct Annual Statement. If Yes, field 15 must be set to No.

7. **APPLICATION DECLINED** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

8. **BUREAU REASON FOR CANCEL** - contains the statistical code for reporting this type of cancellation.

9. **KEEP STATUS ON RENEWAL** - on active policies, this field is used to determine if the status should be carried over to the renewal. Normally status codes are cleared when a policy is renewed.

10. **ACTIVE STATUS CODE (Y/N)** - used by Name & Address File Maintenance to properly set the third digit of cancelled policies to 1. Status Codes that could be used on either Active or Cancelled policies should have an Active Status Code of "Y".

11. **INSURED REQUEST (Y/N)** - if set to Yes (fields 6, 14 and 15 must be set to No) then all policies with this status code that are cancelled will fall in Column 3 Less Policies Trmntd by Insured on the ***MI072 report **and/or** the **NAIC Market Conduct Annual Statement.

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12. **SECTION 3425 (b) or (c) OF THE INSURANCE LAW CANCEL (Y/N)** - if set to Yes and the Insured Request (#11) is set to No, then all policies with this status code that are cancelled will fall in Column 4 Less Policies Trmntd by Insured on the MI072 report. ***(Applies to NYS clients only)****.

13. **OTHER CANCEL (Y/N)** - if set to Yes and Insured Request (#11) and Section 3425 (#12) are set to No, then all policies with this status code that are cancelled, but the cancellation code does not match the expired non renewed code in the company setup table, this will then fall in Column 5 Other Trmtns by Company of the MI072 report. ***(Applies to NYS clients only)****.

14. **NON-PAY CANCEL (Y/N)** - if set to Yes, then fields 6 and 15 must be set to No. **NAIC Market Conduct Annual Statement

15. **REWRITTEN CANCEL (Y/N)** - Any policy status codes for Policy Rewritten Cancel will need this set to Y so that these type of cancels will not be included in the **NAIC Market Conduct Annual Statement (per the NAIC reporting changes).

***Terminated Policies:** the third digit of a policy status code in SF010 Name/Address must be other than a "0" to be counted as a terminated policy.

****Please Note:** for SF142 NAIC MCAS report to be accurate questions 6, 11, 14 and 15 must be answered properly for each applicable policy status code. The hierarchy of how SF142 reads this report is as follows:

- Field **15** REWRITTEN CANCEL – If YES, all other settings in the status code are ignored; and policies with this status code will not be included in any MCAS.
- Field **6** NOT RENEWED BY COMPANY – If YES, then field 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Renewals count.
- Field **14** NON-PAY CANCEL – If YES, fields 6 and 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Pay cancel count. If the current status is Non-Pay

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Cancel and the Prior status is Non-Pay Cancel it'll be counted twice in the NAIC report.

- Field **11** INSURED REQUEST – If YES, fields 6 and 14 and 15 must be set to No. Policies with this status code will be pulled into MCAS Insured Request cancel count.

- If **15, 6, 14** and **11** are all set to No and the third digit of the Policy Status Code is not 0, these cancelled policies will go into the date incremented & cancel count on the MCAS report.

*****NYS Clients Only:** Update the Item 11-Insured Request, Item 12-Section 3425 (b) or (c) of the Insurance Law Cancel, and Item 13-Other Cancel with a "Y"es or "N"o to best define this type of cancellation. ***Note: "Y"es should be set only once in either one of fields 11, 12, or 13.***

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L. MESSAGE TABLE – Contains messages that are printed on Bills and Non-Payment Cancellation Notices.

Messages 1 & 2 are for Revised Bills.

Messages 3 & 4 are for Second Notice (Follow-Up) Bills.

Messages 5, 6 & 7 are Good Will Messages – these messages appear on all invoices for active policies (provided that there is space).

Messages 8 & 9 are for Returned Check Bills (insufficient funds).

Messages 10 & 11 are for Partial Payment Bills.

Messages 12 & 13 are for User Defined Message #1 – (Selected Policy Bills)

Messages 14 & 15 are for User Defined Message #2 – (Selected Policy Bills)

Messages 20-29 are User Defined Cancellation and Reinstatement Letter Messages

Messages 31-39 are for Successor and Assigns clauses

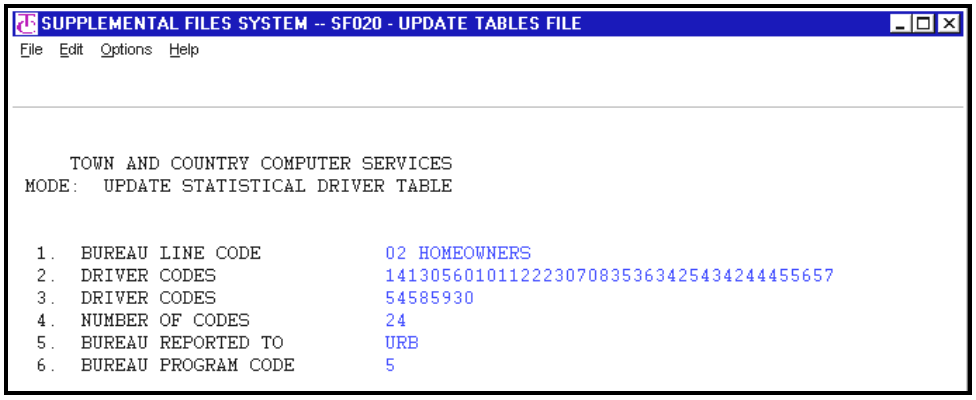
Messages 40-49 are for User Defined Loss Letter Messages

Messages 50 – 59 are for coverage information on the Non-Payment Cancellation Notices

Messages 60 – 69 are for additional service fees.

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M. **STATISTICAL DRIVER TABLE** – Contains the codes used to retain Premium and Loss Statistical Data. There is a sub table for Premium and Loss Accounting. Each Bureau Line that is reported MUST have a Driver Record.



1. **BUREAU LINE CODE** – 2-digit Bureau Line Code.

2. **DRIVER CODES** – string of 2-digit codes, which determines the fields that are being retained and reported to the Statistical Bureau.

3. **DRIVER CODES -** string of 2-digit codes, which determines the fields that are being retained and reported to the Statistical Bureau.

4. **NUMBER OF CODES** - 2-digit field, which contains the number of drivers that were entered.

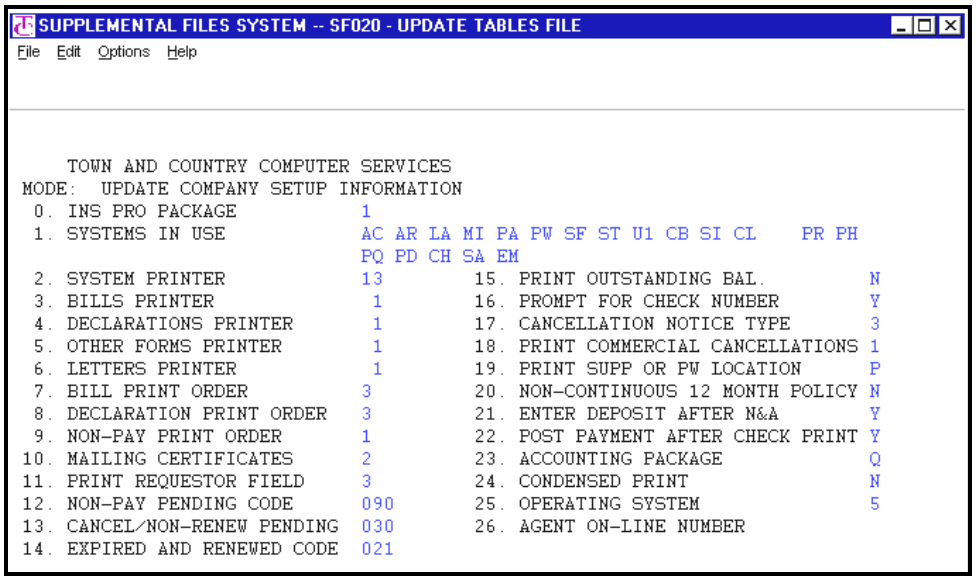
5. **BUREAU REPORTED TO** – 3-character field containing the bureau that the statistical information is going to be reported to.

6. **BUREAU PROGRAM CODE**

N. **PRINTER DRIVER CODES** – Contains information about each printer attached to the system that is used to print non-form print reports. This is now obsolete. INS PRO Form Print Reports use MS WINDOWS Printer Drivers. Please refer to Manual Documentation for further information.

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O. COMPANY SETUP INFORMATION – Contains information about systems that have been licensed and defaults that control how the system functions.



0. INS PRO PACKAGE – contains the version of INS-PRO that was licensed:

1-INS PRO
2-INS PRO II
3-INS PRO II WITH MULTIPLE PRINTERS

1. SYSTEMS IN USE – contains the 2-digit codes for each of the optional systems/ capabilities that were licensed.

2. SYSTEM PRINTER – the 2-digit code for the default system (Reports) printer. If the multiple bin capability has been licensed, the 2-digit bin code will be prompted for also.

3. BILLS PRINTER – the 2-digit code for the default Bills printer. If licensed, the 2-digit bin code will be prompted for also.

4. DECLARATIONS PRINTER – the 2-digit code for the default Declarations printer. If licensed, the 2-digit bin code will be prompted for also.

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5. **OTHER FORMS PRINTER** – the 2-digit code for the default Forms (Non-Payment Cancellations) printer. If licensed, the 2-digit bin code will be prompted for also.

6. **LETTERS PRINTER** – the 2-digit code for the default Letters printer. If licensed, the 2-digit bin code will be prompted for also.

7. **BILL PRINT ORDER** – contains the sort sequence for the Bills. The choices are:

   a. Policy Number Order
   b. Line Of Business/Policy Number Order
   c. Terminal Number/Policy Number Order
   d. Insured's Name/Policy Number Order
   e. Agent Number/Policy Number Order
   f. Zip Code/Policy Number Order

8. **DECLARATION PRINT ORDER** – contains the sort sequence for the Declarations. The choices are:

   a. Policy Number Order
   b. Line Of Business/Policy Number Order
   c. Terminal Number/Policy Number Order
   d. Insured's Name/Policy Number Order
   e. Agent Number/Policy Number Order
   f. Zip Code/Policy Number Order
   g. Effective Date/ Insured's Name

9. **NON-PAY PRINT ORDER** – contains the sort sequence for the Non-Payment and Non-Renewal Notices. The choices are:

   a. Policy Number Order
   b. Line Of Business/Policy Number Order
   c. Terminal Number/Policy Number Order
   d. Insured's Name/Policy Number Order
   e. Agent Number/Policy Number Order
   f. Zip Code/Policy Number Order
   g. Effective Date/ Insured's Name

10. **MAILING CERTIFICATES** – used to determine if mailing certificates are printed with the Non-Payment Cancellation Notices, Non-Renewal Notices and Cancellation Letters. The choices are:

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a. Do Not Want Mailing Certificates
b. Want Mailing Certificates For Insureds But Not Agents
c. Want Both Kinds Of Mailing Certificates (insureds and agents)

11. **PRINT REQUESTOR FIELD** – used to identify who selected the report for printing. The choices are:

a. Do Not Print The Requestor On The Top Of Reports
b. Print Requestor's Terminal Number On Reports
c. Print The Requestor's Username On Reports

12. **NON-PAY PENDING CODE** – 3-digit Status Code, which is put on all policies that receive a Non-Payment Cancellation Notice. Policies with this status do not receive Installment Bills until this status has been cleared. Policies with this status are not Automatically Anniversaried/Renewed.

13. **CANCEL/NON-RENEW PENDING** – 3-digit Status Code, which is put on all policies that are **going to be** cancelled or Non-Renewed. Policies with this status do not receive Installment Bills and are not Automatically Anniversaried.

14. **EXPIRED AND RENEWED CODE** – 3-digit Status Code, which is put on policies that were renewed to a different policy number. These policies are considered in active but are not counted as Terminated.

15. **PRINT OUTSTANDING BAL.** – is not currently used.

16. **PROMPT FOR CHECK NUMBER** – If set to **Yes**, when entering premium payments, the operator will always be prompted to enter the check number for the receipt. If set to **No**, the operator will not be prompted to enter the check number, however, an entry can be made from the Any Change prompt.

17. **CANCELLATION NOTICE TYPE** – contains the code for the type of Cancellation Notice that is being used.

18. **PRINT COMMERCIAL CANCELLATIONS** – for NY state commercial lines cancellations – identifies which pre-printed continuous form is being used.

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19. **PRINT SUPP OR PW LOCATION** – when printing Non-Payment Cancellation Notices, should the location description from Supplemental Files or Policy Writing be printed on the Mortgagee's copy of the notices?

20. **NON-CONTINUOUS 12 MONTH POLICY** – contains the default answer to the 12-month Continuous or Non-Continuous Policy question.

21. **ENTER DEPOSIT AFTER N&A** – if this flag is set to Yes, the system will provide you with the option to enter the Deposit Premium after entering the Name and Address record.

22. **POST PAYMENT AFTER CHECK PRINT** – if this flag is set to **Yes,** the system will not post Loss Payment and Accounts Receivable Transactions until the Check information has been returned from your Accounts Payable System. If this is set to **No,** the transactions will be posted without a check number and the check number WILL NOT automatically be put in later.

23. **ACCOUNTING PACKAGE** – identifies the Accounts Payable Package that **INS PRO** being interfaced with. The choices are:

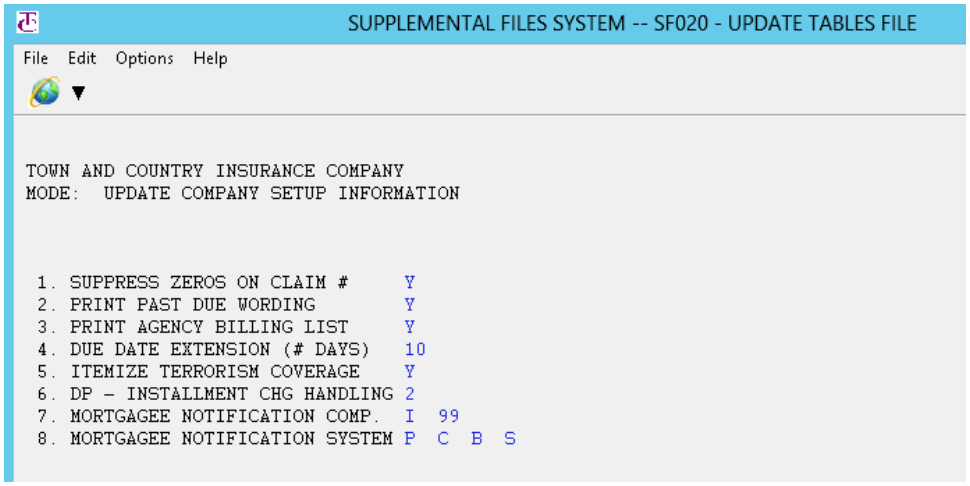
    a. B=BUSINESS WORKS
    b. D=DACEASY
    c. F=FREEDOM
    d. G=GREAT PLAINS
    e. Q=QUICK BOOKS
    f. S=SOUTHWARE

24. **CONDENSED PRINT –** contains the default answer to the Condensed Print Question.

25. **OPERATING SYSTEM** – contains the code for the type of operating system that **INS PRO** is being run on.

26. **AGENT ON-LINE NUMBER** – contains the workstation number that the Agent's dial into when working with **INS PRO** On-Line.

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1. **SUPPRESS ZEROS ON CLAIM #** - if set to Yes, the leading zeros will not be printed or displayed for Claim Numbers.

2. **PRINT PAST DUE WORDING** – When an Invoice has a balance that is Past Due, should the words "PAST DUE" appears on the invoice instead of the date of the Past Due Balance. Since the Due Date is past the Mailing Date of the Invoice, the words "PAST DUE" might better emphasize the fact that the insured ***must*** pay immediately to keep the policy active.

3. **PRINT AGENCY BILLING LIST** – When invoices are printed, information regarding the invoice is placed in the Agency Billing List file. Setting the flag to "Y", will allow this information to continue to be put in the file. Setting the flag to "N" will stop the creation/maintenance of the file. This applies to companies that do NOT send agents a copy of each bill, but rather send a monthly list instead.

4. **DUE DATE EXTENSION (# DAYS)** – 2-digit field that contains the number of days the Due Date can be extended on a Partial Payment Invoice. If the field contains a value other than zero, the operator will be asked if they would like to have the due date extended. If they answer "Y"es, the Due Date will be extended before the Partial Payment Invoice is printed. This is to handle situations where the company would like to give an Insured extra time for paying the remaining balance because a considerable amount was paid with the Partial Payment. Blank field defaults to 0.

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5. **ITEMIZE TERRORISM COVERAGE** – Allows the Terrorism Premium to be separated out on the Invoice. Answering "N"o will result in the Terrorism Premium being included in the Policy Premium Amount on the Invoice.

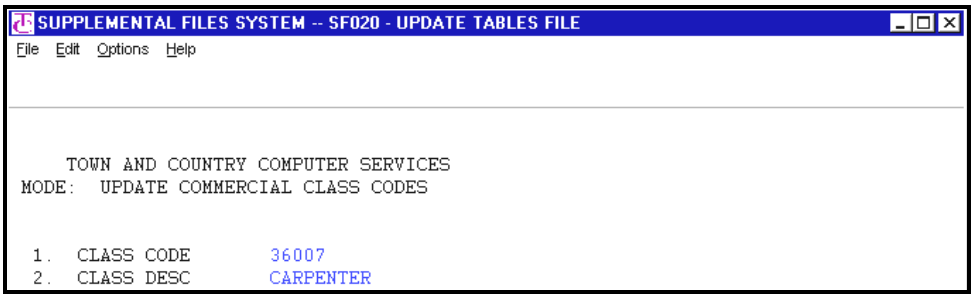
6. **DP – INSTALLMENT CHARGE HANDLING** – Controls the way that the Invoice and Deposit Premium Posting Programs handle the 1st Installment – Installment Charge, if there is one. The choices are:
   Blank – Defaults to 1.
   a. 1 - Paid With The 1st Inst. Or Waived If Balance Is Within Move Limit
   b. 2 - On The Invoice Show The Full Remaining Balance With The Inst. Chg
   c. 3 - Apply Payment To The Inst. Chg Only If Payment Overpays 1st Inst.
   d. 4 - Do Not Apply The Deposit To The Inst. Charge.

7. **MORTGAGEE NOTIFICATION COMP.** – Identifies the Mortgagee Notification Company. Blank if the option is not licensed. I for InsVista followed by the 2 digit account number. E for Elios/Choicepoint. L for eLeiens/ISO CV Exchange followed by the 4 digit account number.

8. **MORTGAGEE NOTIFICATION SYSTEM** – Turns on portions of the Mortgagee Notification interface. P for Policy Writing Declarations, C for Cancellations and Reinstatements, B for Bills, S for Supplemental Names Records. Key the code for the desired Mortgagee Notification(s) to be turned on. Space out the field to turn off the desired selection.

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P. COMMERCIAL CLASS CODES – Contains the liability classification codes and descriptions used to rate Craft 12 Liability.



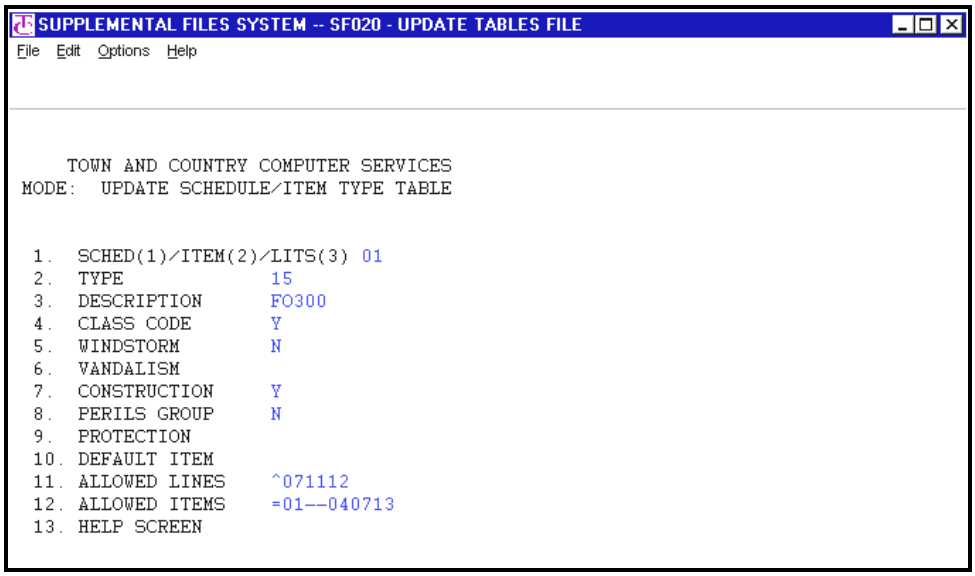
1. **CLASS CODE** – 5-digit code used to identify the Liability Rate being assigned to this type of Commercial Business.

2. **CLASS DESC** – 30-character description of the type of Commercial Business.

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Q. SCHEDULE/ITEM TYPE TABLE – Contains information about the types of Items and schedules that are attached to your policies. This contains 3 sub-tables.

1. **SCHED(1)/ITEM(2)/LITS(3)** – **1 = Schedules**



2. **TYPE** – 2-digit code, which contains the schedule number used when adding this schedule to a policy.

3. **DESCRIPTION** – 8-character code, which contains the Endorsement Number that should be attached to this schedule.

4. **CLASS CODE** – used to determine if the Class Code should be prompted for on this schedule.

5. **WINDSTORM** – used to determine if Windstorm should be prompted for on this schedule.

6. **VANDALISM** – used to determine if Vandalism should be prompted for on this schedule.

7. **CONSTRUCTION** – used to determine if the Construction Code should be prompted for on this schedule.

8. **PERILS GROUP** – used to determine if the Perils Group should be prompted for on this schedule.

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9. **PROTECTION** - used to determine if the Protection should be prompted for on this schedule.

10. **DEFAULT ITEM** – contains the code for the default item for this schedule.

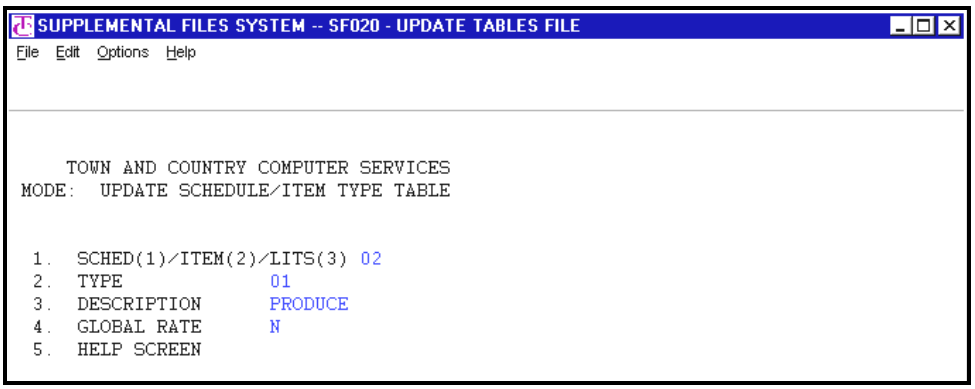
11. **ALLOWED LINES** – contains the codes for the lines of business that are allowed to have this type of schedule. "^" means all lines excluding those listed. "=" means include all lines listed. "--" means all lines between those listed.

12. **ALLOWED ITEMS** – contains the codes for the items that are allowed on this type of schedule. "^" means all codes excluding those listed. "=" means include all codes listed. "--" means all codes between those listed.

13. **HELP SCREEN** – is not currently used.

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1. **SCHED(1)/ITEM(2)/LITS (3) – 2=Items**



2. **TYPE** – contains the item code that is used when entering this item onto a policy.

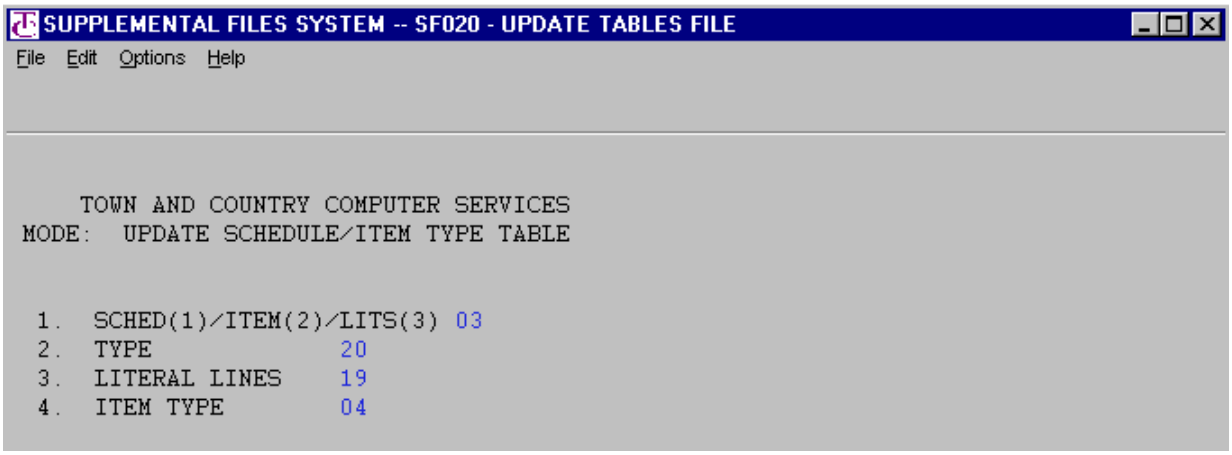
3. **DESCRIPTION** – contains a description of the item that is show on the Entry Screen only.

4. **GLOBAL RATE** – if set to Yes.

5. **HELP SCREEN** – is not currently used.

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1. **SCHED(1)/ITEM(2)/LITS (3)** – **3=Literals**



2. **TYPE** – 2-digit code, which contains the schedule number used when adding this schedule to a policy.

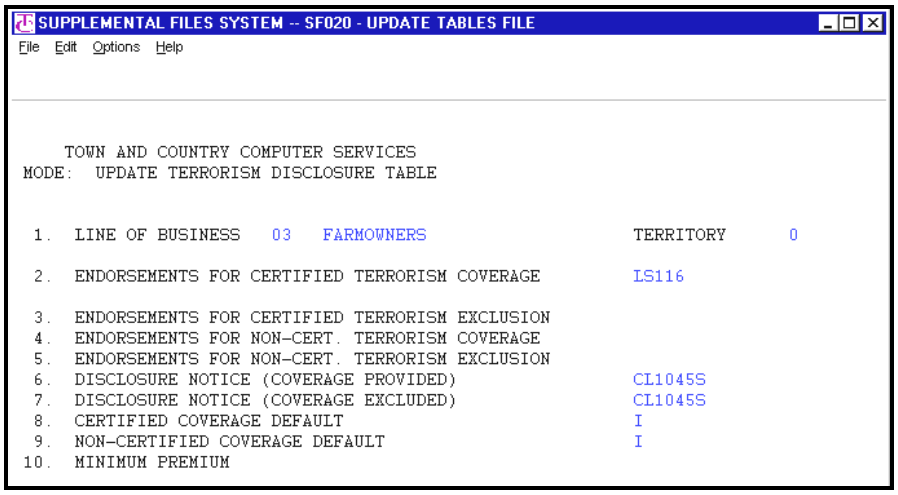
3. **LITERAL LINES –** contains the 2-digit codes that identify the increment of the literals table that contains the headings that are being printed on the schedule. "99" – is interpreted as a blank line.

4. **ITEM TYPE** – contains the type of detail line that is being printed.

   a. 4 = item number, limit of coverage and description
   b. 5 = item number, limit of coverage, rate charged, premium and description
   c. 6 = item number, limit of coverage and description
   d. 7 = item number, limit of coverage, rate charged, premium and description
   e. 8 = item-number, limit of coverage, Fire rate, EC rate, Vandalism rate and description

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R. TERRORISM DISCLOSURE TABLE – Contains the endorsements and disclosure notices that will be used for each company line of business. A record must to be entered for each company line of business that is considered Commercial by the Terrorism Act.



1. **LINE OF BUSINESS/TERRITORY** – Enter the Company Line of Business and Territory Number (if applicable) for each Terrorism Record.

2. **ENDORSEMENTS FOR CERTIFIED TERRORISM COVERAGE** – Enter the endorsement(s) that will be put on policies that have coverage for Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

3. **ENDORSEMENTS FOR CERTIFIED TERRORISM EXCLUSION** – Enter the endorsement(s) that will be put on policies that ***DO NOT*** have coverage for Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

4. **ENDORSEMENTS FOR NON-CERTIFIED TERRORISM COVERAGE** – Enter the endorsement(s) that will be put on policies that have coverage for Non-Certified Acts of Terrorism. There is room to enter two endorsements. This can be left blank if manually entering the premium.

5. **ENDORSEMENTS FOR NON-CERTIFIED TERRORISM EXCLUSION** – Enter the endorsement(s) that will be put on policies that ***DO NOT*** have coverage for Non-Certified Acts of Terrorism. There

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is room to enter two endorsements. This can be left blank if manually entering the premium.

6. **DISCLOSURE NOTICE (COVERAGE PROVIDED)** – Enter the name of the Disclosure Notice that will be put on policies that have coverage for Acts of Terrorism. Enter the underlined letters *exactly* as shown.

   a. **TERDIS** – URB's TERR-DISC (11/02) – Disclosure Notice – Terrorism Insurance Provisions.
   b. **CL1035** – AAIS's CL 10 35 12 02 – Policyholder Disclosure Notice of Terrorism Insurance Coverage. This notice ***does not*** contain the wording regarding Standard Fire Policies.
   c. **CL1035S** – AAIS's CL 10 35 12 02 – Policyholder Disclosure Notice of Terrorism Insurance Coverage. This notice contains the wording regarding Standard Fire Policies.
   d. **TPD4** – MSO's TPD-4 – Policyholder Disclosure Notice of Terrorism Coverage. For New and Renewals
   e. **TPD5** – MSO's TPD-5 – Policyholder Disclosure Notice of Terrorism Coverage. For Renewals – Coverage deleted on request.
   f. **TPD6** – MSO's TPD-6 – Policyholder Disclosure Notice of Terrorism Coverage. For Renewals – Coverage added on request.

7. **DISCLOSURE NOTICE (COVERAGE EXCLUDED)** – Enter the name of the Disclosure Notice that will be put on policies that ***DO NOT*** have coverage for Acts of Terrorism. Enter the bolded letters *exactly* as shown.

8. **CERTIFIED COVERAGE DEFAULT** (I = Include, E = Exclude)

   a. I = All new and renewal policies will initially include the coverage and the coverage will be excluded if the insured rejects the offer of coverage.
   b. E = All new and renewal policies will initially be sent with a coverage exclusion and the coverage will be included if the insured accepts the offer of coverage.

9. **NON-CERTIFIED COVERAGE DEFAULT** – Same values as above

10. **MINIMUM PREMIUM** – The minimum amount that can be charged for the Terrorism Coverage.

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A. PURPOSE

INSPRO stores the agent number related to a policy or claim in several files:

Policy Holder Name & Address Files
* Premium Master & Premium History Files
* A/R Open, Paid & History Files
Loss Header Files
* Policy Writing Files

The starred files (*) also store commission rates. The purpose of this program is to change the agent and/or commission rate in these files when the need arises. This is done with the following program:

SF030 - CHANGE AGENT ASSIGNMENT

The Change Agent Assignment program uses **Transaction Date.** Take this into consideration when keying the process As of Date.

- Use the current date if you want the old agent to get commissions, disc, etc. up to the next renewal date.

- Use a date one year back to include all transactions if you want the change to take effect immediately, all commissions, decs, etc. go to the new agent.

B. PROCEDURE

1. Review the data in the AGENT/AGENCY FILE records for the agent(s) involved in the change. Verify that the new agent has the correct COMMISSION TYPE and RATE.

2. Run the program.

   a. Select SUPPLEMENTAL FILES SYSTEM from the main menu
   b. Key {F1} to access the UTILITIES MENU
   c. Select SF030 - CHANGE AGENT ASSIGNMENT

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3. Check the report.

   For each file selected, a detail list of all records changed will be printed. A recap at the end of the report summarizes the number of records changed.

4. If your company has the Management Information System and Change Agent Assignment was run to actually re-assign an agent number, the Summary File Rebuild (MI090) will need to be run. Change Agent Assignment is not able to update information in the Summary File.

C. PROCESSING

The selection questions will display one at a time and prompt you for an answer. (See Sample screen attached)

1. CHANGE AGENT NUMBER FROM ____ TO _____

Key the old and new agent numbers involved. If you are only updating a commission rate enter the **same** number in both places.

2. UPDATE COMMISSION RATE?

Key "**Y**"es to have the program update the commission rate. If the commission type is "**S**"tandard, the rate from the Commission Rate Table based on Line of Business is used. If the type is "**F**"ixed, the rate is taken from the new agent's record. If the type is "**I**"ncrement, the new agent's increment is added to the Commission Rate Table Line of Business rate.

NOTE: *This program will update the commission for each premium record based on the line of business code in the record. If your company offers different commissions for different lines of business, different commission rates may apply for records within a policy. For example: On a Homeowners with 20% commission that has an Inland Marine Schedule where Inland Marine Line has a 15% commission, the 0200 records would get 20%, and 0100 records would get15%. If this does not meet the standard operating practices of your company, contact Town and Country Computer Services. Custom programming is available.*

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3. (A)CTIVE POLICIES (T)ERMINATED OR (B)OTH?

Choose "A", "T", or "B". The status of a policy is determined by the policy status code in the Policy Holder Name and Address File only.

4. CHANGE POLICY NAME & ADDRESS RECORDS?

(**Y**)ES. If (**N**)O is selected, the Name and Address Records will remain unchanged. (N)O would be selected if ONLY using the program to update Commission Rates for the same agent number.

5. CHANGE PREMIUM MASTER RECORDS?

(**Y**)ES. As of ___. (Transaction date is on or after Premium Master as of date - See Explanation area below). If (**N**)O is selected, Premium Records will remain unchanged until individual policies renew and all Premium Data on reports would be listed for the old agent.

6. CHANGE PREMIUM HISTORY RECORDS?

(**N**)O. Change only records that are current. If (**Y**)ES is selected, it would go back in time and change old records. If (Y)ES, enter As Of date. (Transaction date is on or after Premium History as of date.)

7. CHANGE ACCOUNTS RECEIVABLE PAID RECORDS?

(**N**)O. Changes only current records. If (**Y**)ES is selected, it would change the agent on all current paid transactions on the policies. i.e. If running SF030 towards the end of November 2016, answer Yes and use 11/01/16 in your AS OF DATE. Then when November commissions are run, ALL payments that were made in November will go to new agent. (Transaction date is on or after A/R Paid as of date).

8. CHANGE ACCOUNTS RECEIVABLE HISTORY RECORDS?

(**N**)O. Change only current records. If (**Y**)ES is selected, it would change agent on all paid transactions back in time that are in the History File. (Transaction date is on or after A/R History as of date).

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9. CHANGE ACCOUNTS RECEIVABLE OPEN RECORDS?

(**Y**)ES. Change the agent on all A/R open records or those yet to be paid. As of ____. (See Explanation area below). Answering (**N**)O would leave the open or unpaid records under the old agent code. (Transaction date is on or after A/R open as of date).). INSPRO Message "Update ALL AROPEN records on file?" will appear. Answer YES to ensure ALL AR Open records are updated.

10. CHANGE LOSS HEADER RECORDS?

(**Y**)ES. Change the agent on all claims to have updated agent codes. If (**N**)O is selected Loss Information would remain unchanged and show the old agent code.

11. CHANGE POLICY WRITING COVERAGE RECORDS?

(**Y**)ES. Change the agent in Policy Writing to have updated agent codes. If (**N**)O is selected Policy Writing records remain unchanged and show the old agent code.

12. CHANGE (A)LL OR (S)ELECTED POLICIES?

(**A**)LL. All means every policy under that agent code. (**S**)elected would prompt for entry of the policy numbers to be changed. A message will ask and verify SELECTING ALL POLICIES – answer YES if desired and entries are correct. If NO is selected, the set up process will be cancelled.

D. NOTES

Key <F8> at ANY CHANGE to reselect the Agent Numbers or terminate the program without processing any changes. Click OK at the "Not Processed" message.

In order to make changes to a selected file no other INS PRO program can access it while this program is running. *If a selected file is being used, an ERROR message will appear on the screen and the program will stop running.*

When this occurs the printed report will detail which file(s) has been processed. The program can be rerun when the file is available.

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To avoid errors all other workstations must exit the INS PRO application while running this program.
Changes made as a result of this program may alter the outcome of reports using agent and/or commission rate. The effect on previous and future reports should be considered carefully when changing agents.

Be sure to allow sufficient processing time. The program must examine each record in the file(s) to determine if the agent in the record is the one being changed.

Rebuild the Summary File (MI090) will need to be run if your company has the Management Information System and Change Agent Assignment was run to actually change one or more agent numbers.

FURTHER EXPLANATION

Changing the agent code on a group of policies **MUST** be done through SF030. The program will automatically change all modes of the system.

The Change Agent Assignment (**SF030**) program uses **Transaction Date**. Take this into consideration when keying the process As of Date.

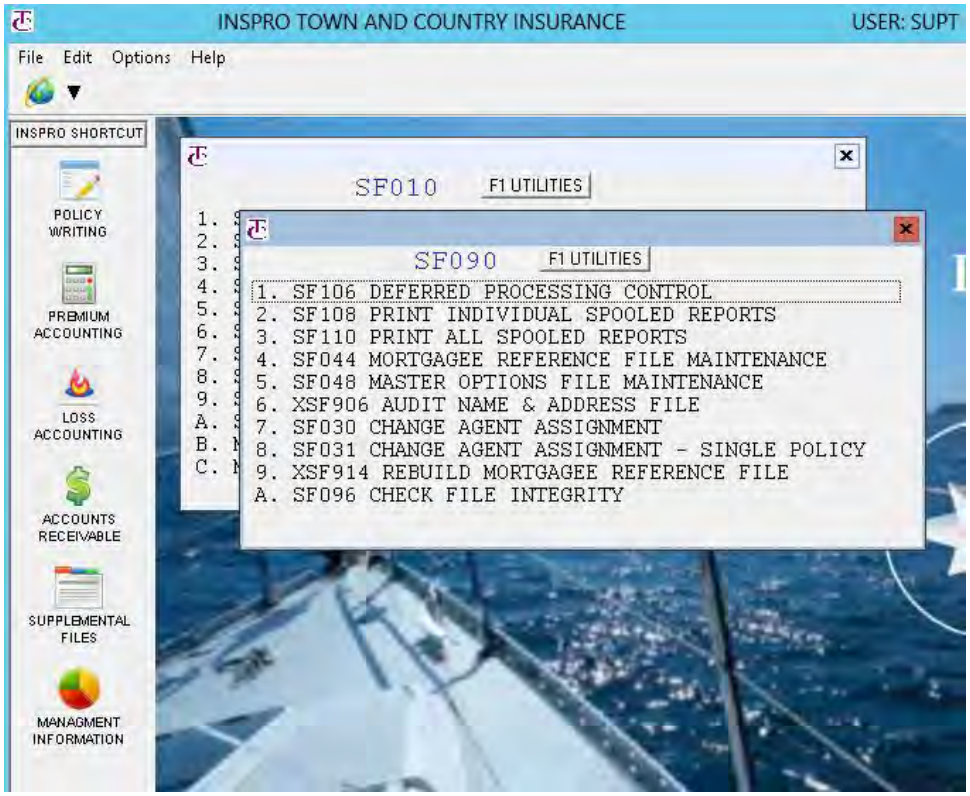
* Use current date if you want the old agent to get commissions, decs, etc. up to the renewal.

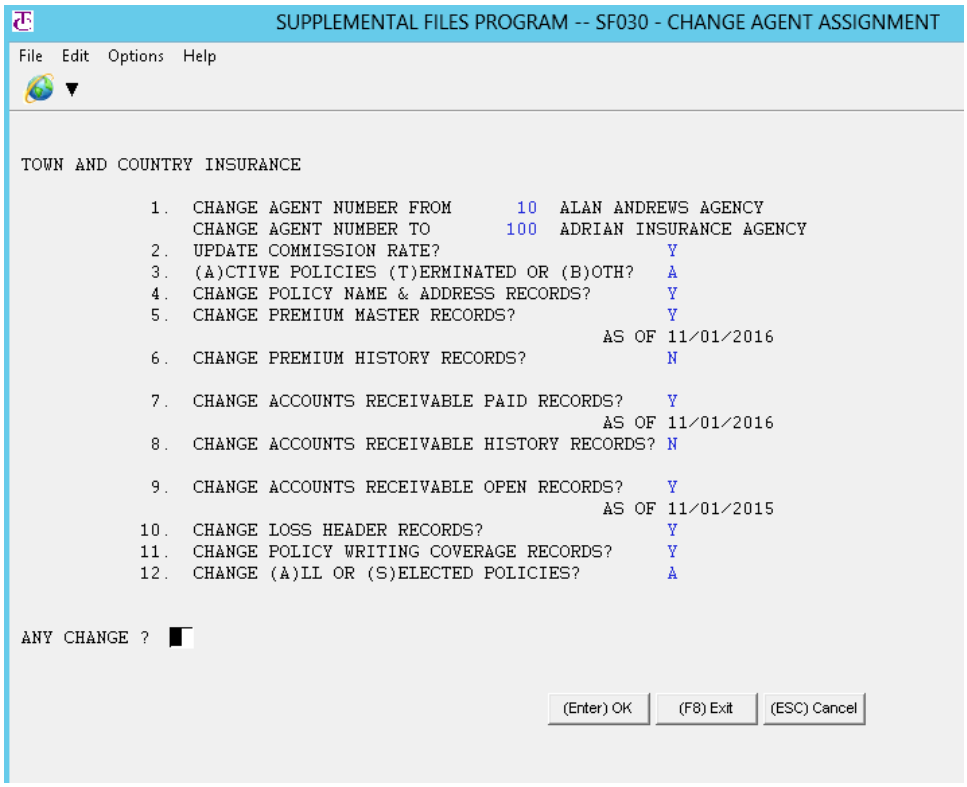
* Use a date one year back to include all transactions if you want the change to take effect immediately, all commission, decs, etc to new agent.

This program may also be used to ONLY update Commission Rates for an agent when a Commission Rate change has been made and is needed to take effect immediately on In-Force Business. In that case: The Change Agent From and To would be the same code. Update Commission Rates would be answered Yes. Change Policy Name Address Records may be answered No. All other questions would be answered as applicable.

*****WHILE RUNNING THIS PROGRAM, EVERY TERMINAL MUST BE LOGGED OFF*****

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A. PURPOSE

The **INS**urance **PRO**cessing System stores the agent number related to a policy or claim in several files:

Policy Holder Name & Address Files
* Premium Master & Premium History Files
* A/R Open, Paid & History Files
Loss Header Files
* Policy Writing Files

The starred files (*) also store commission rates. The purpose of this program is to change the agent and/or commission rate in these files when the need arises. This is done with the following program:

SF031 - CHANGE AGENT ASSIGNMENT–SINGLE POLICY

The Change Agent Assignment–Single Policy program uses **Effective Date**. Take this into consideration when keying the process As of Date.

B. PROCEDURE

1. Review the data in the AGENT/AGENCY FILE records for the agent(s) involved in the change. Verify that the new agent has the correct COMMISSION TYPE and RATE.

2. Run the program.

   a. Select SUPPLEMENTAL FILES SYSTEM from the main menu
   b. Key {F1} to access the UTILITIES MENU
   c. Select SF031 - CHANGE AGENT ASSIGNMENT–SINGLE POLICY

3. Check the report.

   For each file selected, a detail list of all records changed will be printed. A recap at the end of the report summarizes the number of records changed. (See Sample report attached)

4. If your company has the Management Information System and Change Agent Assignment–Single Policy was run to actually change agent number, the Summary File Rebuild (**MI090**) will need to be run. Change Agent Assignment is not able to update information in the Summary File.

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C. PROCESSING

The selection questions will display one at a time and prompt you for an answer. (See Sample screen attached)

1. CHANGE POLICY NUMBER
   Key the desired Policy Number.

2. CHANGE AGENT NUMBER FROM

   The current agent numerical code will be displayed. TO_____ Key the new agent code and press enter. If using the program to ONLY update Commission Rate you may key the same agent number again.

3. UPDATE COMMISSION RATE?

   Key "**Y**"es to have the program update the commission rate. If the commission type is "**S**"tandard, the rate from the Commission Rate Table based on Line of Business is used. If the type is "**F**"ixed, the rate is taken from the new agent's record. If the type is "**I**"ncrement, the new agent's rate is added to the Commission Rate Table Line of Business. Key "**N**" to not update the Commission Rate.

   NOTE: This program will update the commission for each premium record based on the line of business code in the record. If your company offers different commissions for different lines of business, different commission rates may apply for records within a policy. For example: On a Homeowners with 20% commission that has an Inland Marine Schedule where Inland Marine Line has a 15% commission, the 0200 records would get 20%, and 0100 records would get15%. If this does not meet the standard operating practices of your company, contact Town and Country Computer Services. Custom programming is available.

3. AS OF

   The Policy Effective Date will default. Key enter to use the Effective Date of the Policy. Key another date if desired and key enter.

ANY CHANGE? ____

   A "**N**"o response at this prompt will initiate file updating.

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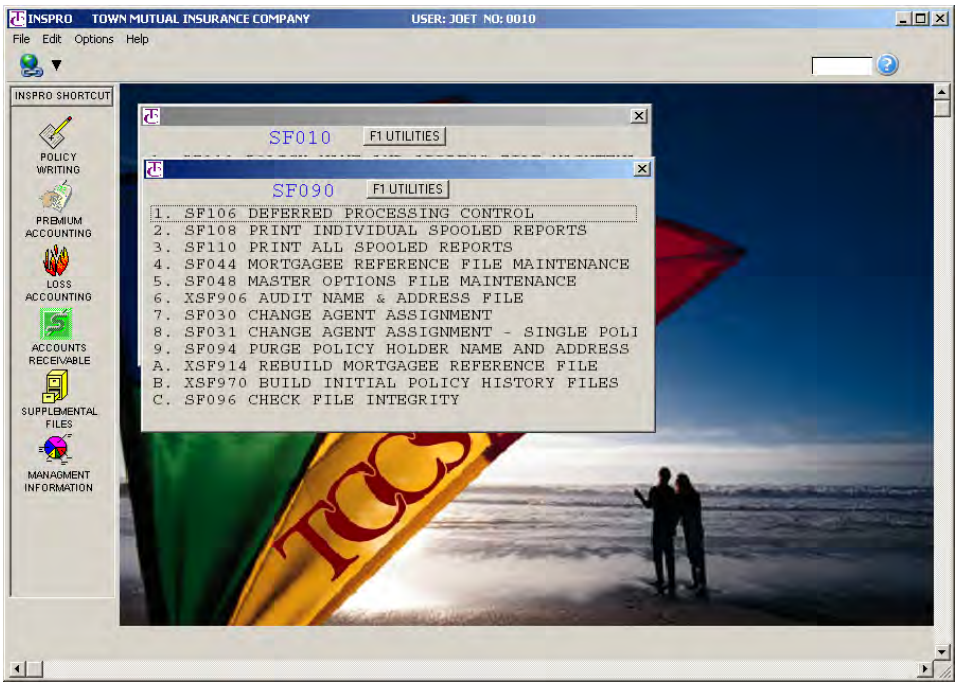
D. NOTES

Key <F8> at ANY CHANGE to reselect the Policy Number or terminate the program without processing any changes. Click OK at the "Not Processed" message.

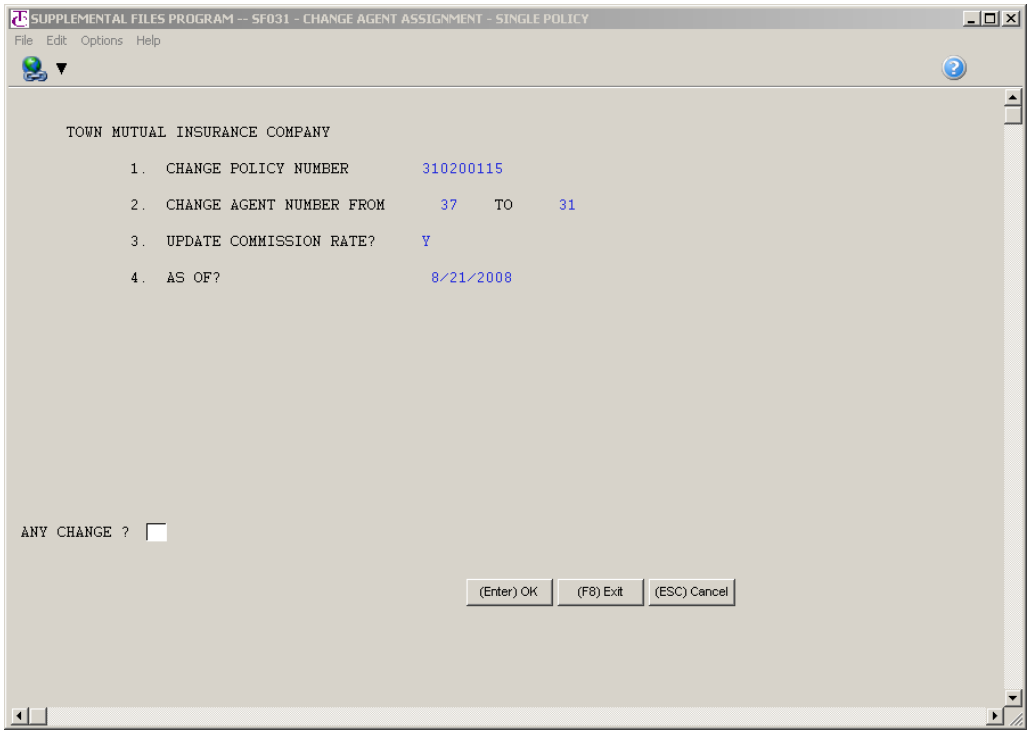
In order to make changes to a selected file no other INS PRO program can access it while this program is running. If a selected file is being used, an ERROR message will appear on the screen and the program will stop running. When this occurs the printed report will detail which file(s) has been processed. The program can be rerun when the file is available. **To avoid errors all other workstations must exit the INS PRO application while running this program.**

Changes made as a result of this program may alter the outcome of reports using agent and/or commission rate. The affect on previous and future reports should be considered carefully when changing agent assignment.

Rebuild the Summary File (**MI090**) will need to be run if your company has the Management Information System and Change Agent Assignment was run to actually change agent number.



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DATE: 9/15/08 3:22 pm TOWN MUTUAL INSURANCE COMPANY PAGE: 001

PROGRAM NO: SF031 C H A N G E A G E N T A S S I G N M E N T - S I N G L E P O L I C Y REQUESTOR: JOET

POLICY 310200115 AS OF: 08/21/08
NUMBER OF RECORDS WITH: CHANGE AGENT NUMBER FROM 37 TO 31
UPDATE COMMISSION OPTION = YES

FILE NAME	AGENT CHANGE	NO AGENT CHANGE (DUE TO ERRORS)	COMMISSION CHANGE	NO COMMISSION CHANGE (DUE TO ERRORS)
POLICY NAME FILE	1	0	0	0
PREMIUM MASTER FILE	2	0	2	0
A/R PAID FILE	1	0	1	0
A/R OPEN FILE	1	0	1	0
LOSS HEADER FILE	1	0	1	0
PW COVERAGE FILE	1	0	1	0
PREMIUM HIST FILE	0	0	0	0
A/R HIST FILE	0	0	0	0

NOTES: COMMISSION RATE IS NOT CHANGED ON REINSURANCE RECORDS, PREMIUM FEE RECORDS, OR INSTALLMENT CHARGE RECORDS.
CHANGES MADE AS A RESULT OF THIS PROGRAM MAY ALTER THE OUTCOME OF REPORTS USING AGENT AND/OR COMMISSION RATE.
WHEN CHANGES ARE MADE TO HISTORY FILE(S) MI090 - CREATE/REBUILD SUMMARY FILE PROGRAM MAY HAVE TO BE RE-RUN.

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This program may be accessed two ways after which you will be prompted for the USERNAME.

1. FROM LOGON:

   a. Note: use only from here if ID file has been deleted
   b. Key (CTRL) (F6)
   c. enter the SF038 password

2. FROM AN INS PRO MENU:

   a. After logging into INS PRO with a user name who has ADMIN ID security level 9
   b. Key (CTRL) (F6) from an INS PRO Menu
   c. Select 1. Maintain Print User security

   Note: *If the user does not have ADMIN ID Security level 9, contact TCCS for the daily password.*

To ADD a USER

1. **USERNAME:** Enter the new USERNAME using alpha letters only, then key Enter. The name can be from one to nine characters long. A message that you are adding a record is displayed on the screen. Key Enter or click **OK.**

   NOTE: *Agent User Name MUST be the four digit numerical agency code number.*

2. **ID PASSWORD:** Key the new USER'S PASSWORD. This may be up to seven characters long and may contain any keyboard combination including numbers and symbols; however it may **NOT** be left empty. Key Enter.

3. **ADMIN INDICATOR:** Key 0 for all users. Key 9 for system administrators only

4. **LAST LOGON:** When adding a new user, editing or re-adding an existing user, the last logon date is a required entry. For a new user, it should be the current date. For existing users, it must reflect the last date they logged into **INS PRO.** The Last Logon Date will be defaulted for existing users. If re-adding a

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previously existing user, it is important to key the actual last logon date the user accessed the system. This date is required to print the appropriate diary notes at login.

5. **DIRECTORY:** This field is normally the **ISPO** directory where all data files reside. Key Enter.
   If you are setting up another company directory, Key the 4 upper case letters that agree with the folder name created under PROG.

6. **HISTORY DIRECTORY:** This field is normally the **HIST** directory where all history data files reside. Key Enter.
   If you are setting up another company directory, Key the 4 upper case letters that agree with the history folder name created under PROG.

7. **PRINT DIARY AFTER LOGON:** Key **(N)O** to not print diaries for the user at logon or **(Y)ES** to print diaries for the user at logon. Agents should be set to **(N)O.**

8. **ASK ALL QUESTIONS:** Key Enter to leave this blank or Key **(N)O** to not ask all system questions. The defaults of the Master Options File will be used. Key **(Y)ES** to override the Master Options file and ask all system questions for optional use in training mode. Agents should be blank or set to **(N)O.**

SYSTEM SECURITY

1. **SECURITY LEVELS:**
   Key the level of security the new user will have for each system module.

   0 – No access
   1 – Inquiry programs only
   3 - File maintenance programs/data entry only.
   5 – Report program
   9 – Full Supervisory Access
   <F1> To **not use** security

   Note: *SQL Users will need to key inspro (all lowercase) for ODBC and for ODBC User. Call TCCS for ODBC Password.*

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2. **IS THIS CORRECT?** This will give you the opportunity to change the information before exiting. The default answer is **(Y)ES**. Key Enter. Key **(N)O** and Key Enter to make any changes.

INQUIRE / EDIT USER

1. Key the Username, and Key Enter.
2. All prior data related to that name will automatically default.
3. Edit the Data, Key Enter over items without making changes to keep the current settings.

INQUIRE ON ENTIRE FILE

To walk thru the entire ID file and to display the user names in alphabetical order Key Enter at the username prompt. Key Enter again to go to the next user.

DELETE A USER

1. Enter Username, and Key Enter.
2. Key <F3> or click on the <F3> Delete function key.
3. You will be prompted to insure that this is the record you want deleted. Key Enter to Delete the Record. Key Esc to not delete the record.
4. This record has been deleted. Key Enter or click OK.

FUNCTION BUTTONS

(F1) To not use security	Click this option for system supervisors only or if you do not wish to use system security. This is will give a level 9 security clearance for all system modules and programs automatically.
(Enter) OK	Click to move to the next field or Key Enter.
(N) Next	Click to move to the next field or Key Enter.
(F2) Print	Click to print the security file.
(F3) Delete	Click to delete a user.
(F8) Exit	Click to Exit the Program.
(ESC) Cancel	Click to Exit without saving any changes.

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FURTHER EXPLANATION
This program is used to maintain the INS PRO Security file and to allow use of system modules.

AUTOMATIC LOGIN TO **INS PRO**
The **INS PRO** application requires a Username and Password to begin using the application. If desired, environment variables can be set up to automatically log a user into **INS PRO.** When started, **INS PRO** will check the user's environment for the INSPRONAME and INSPROPWD variables.

If either or both are found, the application will use these variables in the following manner:

If both variables are found, **INS PRO** will attempt to log the user in with the supplied values. If successful, the user can begin using the application. If unsuccessful, a username and password will be prompted for. The values supplied by the environment variables will be defaulted to the logon screen.

If only one of the two variables is found, a username and password will be prompted for. The value supplied by the environment variable will be defaulted to the logon screen.

All **INS PRO** security will remain intact if this feature is implemented. **INS PRO** will read the Security File to confirm the username and password. System restrictions and security level restrictions will all be applied.

INS PRO username and password guidelines still apply.

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The **INS**urance **PRO**cessing system has the capability to store zip code information with the option to add, change/inquire, delete and print any of the records. One program performs these functions:

SF042 - ZIP CODE FILE MAINTENANCE

TO ADD A NEW RECORD

To add a new record to your zip code file access ZIP CODE FILE MAINTENANCE from the Main Menu of the SUPPLEMENTAL FILES SYSTEM and select the add function. Fill in the following:

1. ZIP CODE — Will accept 10 characters. Note: only 5 digit codes should be maintained. The extra space provides for Canada and other countries.
2. CITY STATE — Allows up to 24 characters. Cannot be all spaces. Use Post Office approved 2 character state abbreviations. (No punctuation needed)
3. STATE CODE — Enter valid 2 digit code from the State Table.
4. COUNTY CODE — Enter valid 3 digit code from the County Table
5. SUB COUNTY — Enter 3 digit statistical plan sub-county, if applicable.
6. AREA CODE — Enter the 3 digit telephone area code.
7. EXCHANGE — Enter the 3 digit telephone exchange.

Note: items 5,6 & 7 are not currently used and may be left blank.

TO CHANGE OR INQUIRE

To change or inquire on an existing record enter the zip code in question. All related information will automatically be displayed with the option to change any of it.

TO DELETE

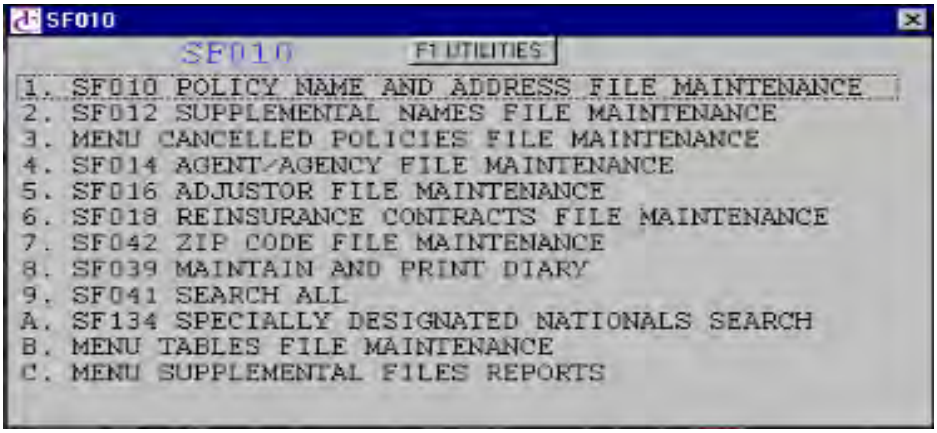
To delete an existing record enter the incorrect zip code. The system will ask "IS THIS THE CORRECT RECORD?" A "**Y**"es answer

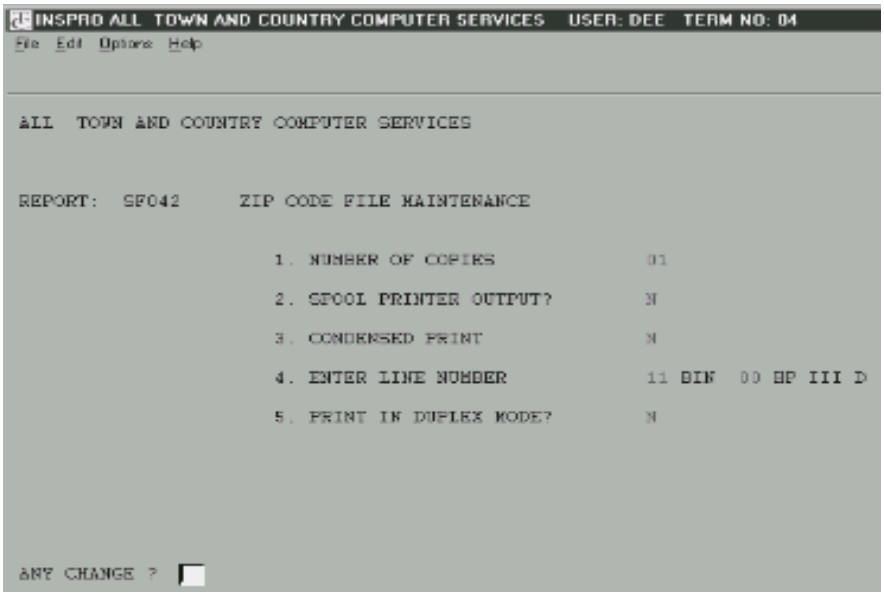
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will be followed by the question, "DO YOU WANT TO DELETE THIS RECORD?" A "**Y**"es will delete the record.

PRINTING THE FILE

A report listing the entire file of zip codes, with the city and state, state code and county codes, will print in either numerical zip code order, or alphabetically by city and state.





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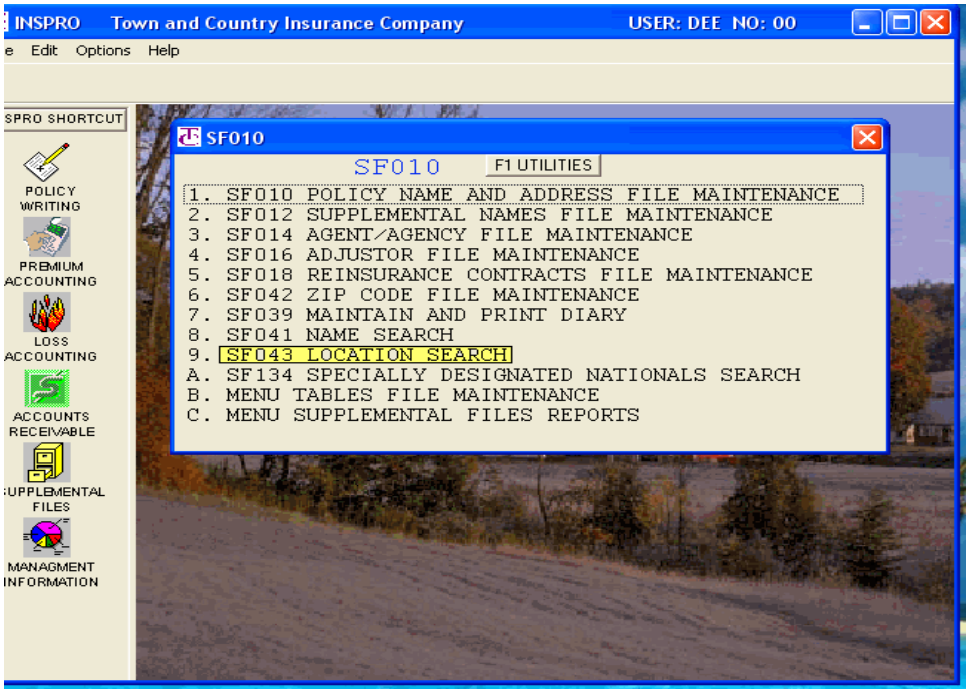
A. PURPOSE

INS PRO has the ability to search for a location and then display it on a map with other locations in the same zip code. This feature can be used for locating adjacent properties for reinsurance and underwriting purposes, identifying properties in hazardous locations, finding double insured properties, and illustrating saturations within a given geographic area. When mapping a selection (if licensed), the location is shown in relation to other properties currently insured with the company. Driving instructions can be displayed/printed for the selected property, as well as other demographic information. The location information file is built by program MI088 – Print Property Limits Report and Create Location File. The search function is handled by:

SF043 – LOCATION SEARCH

B. PROCEDURE

The function is run by selecting the Location Search option from the Supplemental Files Main Menu:



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The Location Search program supports several ways to search for an insured location(s):

State	Enter a 2 digit state code or select from the choices in the drop-down box.
Line of Business	Enter a 2 digit line code or select from the dropdown box.
Zip Code	Enter a 5 digit zip code
Street Name or Insured's Name	Enter the full or first few letters of a street/insured's name.
Status	Select Active, Terminated, or Both from the Information Filter box.

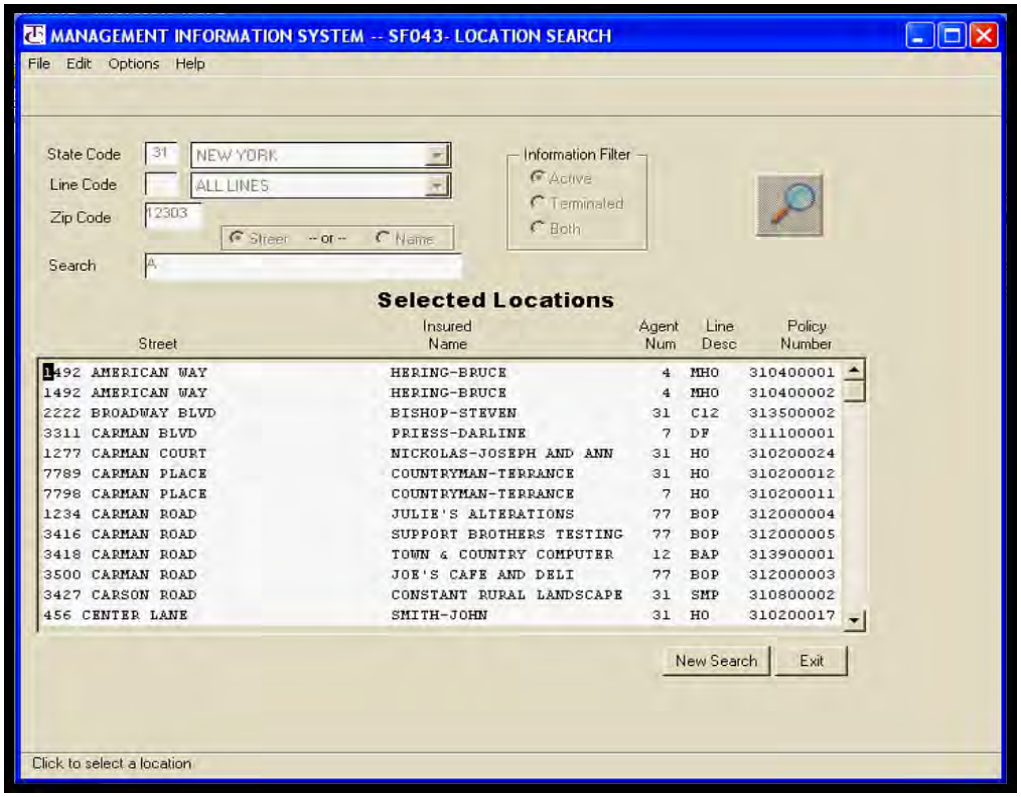
Once the search parameters are entered, click the  (magnifying glass) to search for locations matching the parameters entered. The window displays the first group of selected locations. If additional locations need to be reviewed within the selection criteria, click/drag the scroll bar on the right of the display window.

The Selected Locations box contains the following information:

- **Street** – The street name of the location. The address comes from the policy location description(s) if valid (911 acceptable). Otherwise (by default) from the Name and Address file.
- **Insured Name** – The Insured's Name from the name and address file.
- **Agent Num** – The number of the agent assigned to the policy.
- **Line Desc** – The "short name" designation from the Line of Business Table in the Tables file.
- **Policy Number** – The policy number covering the location.
- Between "Line Desc" and "Policy Number" an "*" will display to signify a terminated policy.

The sample below illustrates a search for New York properties, with any line of business, only properties located in zip code 12303, sorting the selected locations by street, searching for a street beginning with the letter "A" and only active policies. If there are few or no streets beginning with the selected search pattern, streets beginning with the next letter will also be included in the display box.

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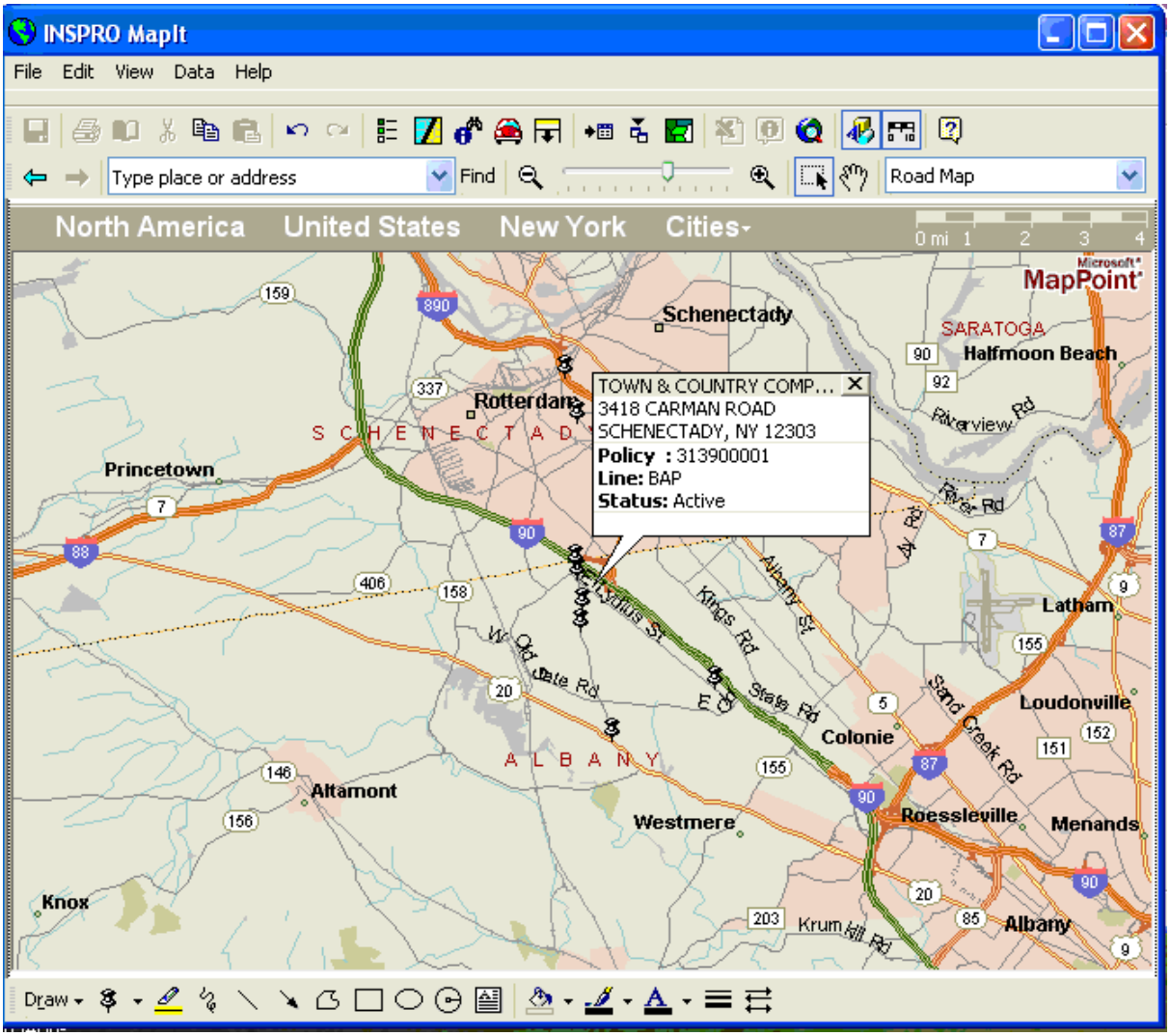


Once the selected locations are displayed, several options are available:

- Review the locations displayed for adjacent locations.
- Review the locations displayed for possible duplicate coverage at the same location.
- Map a location – i.e. display a selected location on a MS MapPoint® state map.
- Start a new search – Click New Search to begin entering new search criteria
- Exit – Click Exit to leave program.

To map a location, select a location by double clicking an item. That selected location, and all other locations within the same zip code, are loaded in the map program (MS MapPoint)®. A map displays with push pins showing the location of each insured property within the same zip code. Clicking on the push pin will open a balloon window with the insured's name & address, policy number, line of business and status in it.

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SF 043

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A. PURPOSE

INSPRO includes a Mortgagee Reference File which is used to provide maximum efficiency in maintaining mortgagee information. The benefits provided include:

1. Elimination of redundant data entry where the same mortgagee is listed on more than one policy.

2. A "global change" capability where information on a mortgagee is updated once and all related policies are automatically updated, such as a branch bank relocation or bank name change.

   PLEASE NOTE: It is suggested user print out the SF055 – Mortgagee Reference File before doing any global changes.

3. An alphabetical look-up capability by entering all or part of a mortgagee name.

4. Multiple reporting options including:
   - alphabetic listing
   - policy sequence listing
   - listing by type code

5. Automatic maintenance of a link between the detail policy file and the reference file.

Three programs are used to maintain the Mortgagee Reference File.

One program allows additions/deletions, alphabetic look-up, and single policy changes to the file: SF012 Supplemental Names File Maintenance.

Another program maintains the Mortgagee Reference File and handles "global changes" involving multiple policies. It is accessed from the Supplemental Files F1 Utilities Menu: SF044 Mortgagee Reference File Maintenance.

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B. TO ADD

To add a mortgagee to the Mortgagee Reference File, select **SF012 SUPPLEMENTAL NAMES FILE MAINTENANCE.** Select **ADD RECORDS.** The entry screen will prompt for the following information:

1. **POLICY NUMBER:** This is a number assigned to a particular policy. Enter up to a nine digit number. This field may not be changed once entered. If incorrect press ESC to start over.

2. **TYPE OF NAME:** This is a one position field used to classify the information being entered. Only types (C) or (M) can be added to the Mortgagee Reference File. *See SF012 documentation – Maintaining Supplemental Names File.*

3. **MORTGAGEE CODE:** This is a field that is automatically populated. It facilitates the access of each mortgagee by the system.

4. **NAME:** This is a thirty-five position field used for the name of the person or financial institution. After the name or partial name has been entered, a window of mortgagee choices is displayed. Select Add New Mortgagee.

Enter the remaining information as normal (*See SF012 documentation – Maintaining the Supplemental Names File*). When the supplemental names record is saved, the new mortgagee information is also added to the Mortgagee Reference File.

If, after the changes are made, the new mortgagee information is not the same as another mortgagee, it is added to the Mortgagee Reference File as a new mortgagee, with the selected policy the only policy to use that particular mortgagee.

C. CHANGE MORTGAGEE INFORMATION

There are two types of changes:

1. Change only one policy's mortgagee
2. Change mortgagee information for a group of policies

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1. To change only one policy's mortgagee select **SF012 - SUPPLEMENTAL NAMES FILE MAINTENANCE.** Select **CHANGE/INQUIRE.** The option to look up by Policy Number or Supplemental Name is then given in Selection Criteria.

   If looking up by Policy Number, at the Type of Name prompt, choose either (C) Combination Billing/Mortgagee and/or (M) Mortgagee or Secured Party to change the Mortgagee Reference File. After the correct record is selected and the prompt for ANY CHANGE? appears, the mortgagee information may be changed.

   If looking up by Supplemental Name, at the Type Of Name prompt, choose either (C) and/or (M) to change the Mortgagee Reference File. A field for the name then appears. Again, after correct record is selected and the prompt for ANY CHANGE? appears, the mortgagee information may be changed.

2. To change mortgagee information for a group of policies (global changes), select the option from F1 Utilities Menu, **SF044 - MORTGAGEE REFERENCE FILE MAINTENANCE.** Enter through print prompts.

   A 35 character field for Mortgagee Name will appear. A full or partial name or an initial may be entered. A window will appear and allow the choice of mortgagees. After a selection is made, confirm that it is the correct record. If it is not, choose "N" and the program will return to the mortgagee name field. If it is the correct record, choose "Y". Update the record as necessary. Answer "Y" to "Change to another mortgagee?" question if combining duplicate mortgagees into one *(see SF Duplicate Mort.doc).* If a change is needed in the Successor Phrase, a window will appear. This allows the choice of which line the successor phrase will be on in the address. After the changes are completed, a report will print with the new and old information and a list of all the policy numbers that reference the same mortgagee record. In the example below, the street address was simply changed from "1402 Altamont Ave." to "1400 Altamont Ave."; and the report shows the 12 policies that were affected by this change.

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PROGRAM NO: SF044 **M O R T G A G E E C H A N G E L I S T** **REQUESTOR: SUPT**

MORTGAGEE CODE :	0001		0001
MORTGAGEE NAME :	BANK OF AMERICA		BANK OF AMERICA
ADDITIONAL NAME :			
ADDRESS 1 :			
ADDRESS 2 :	1402 ALTAMONT AVENUE	HAS CHANGED TO	1400 ALTAMONT AVENUE
CITY STATE :	SCHENECTADY NY		SCHENECTADY NY
ZIP CODE :	12303		12303
WORK PHONE :			
DECLARATION :	Y		Y
SUCCESSOR PHRASE :	31 ITS SUCCESSORS AND/OR ASSIGNS		31 ITS SUCCESSORS AND/OR ASSIGNS
SUCCESSOR LINE :	0		0

THE FOLLOWING POLICIES HAVE BEEN CHANGED

310200038	310400003	310200039	371100009	373270803
31510	31513	210100002	314700001	31515
31511	31542			

TOTAL RECORDS CHANGED : 12

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1. PURPOSE

INS PRO allows each company to set the default answer to system questions and to determine which questions they would like to skip (if applicable).

SF048 - Master Options File which contains all of the questions asked in the system, the default answers and whether your company has elected to skip being asked the question.

SF048 (maintains and prints the Master Options File) is accessed from the SF F1 Utilities Menu:



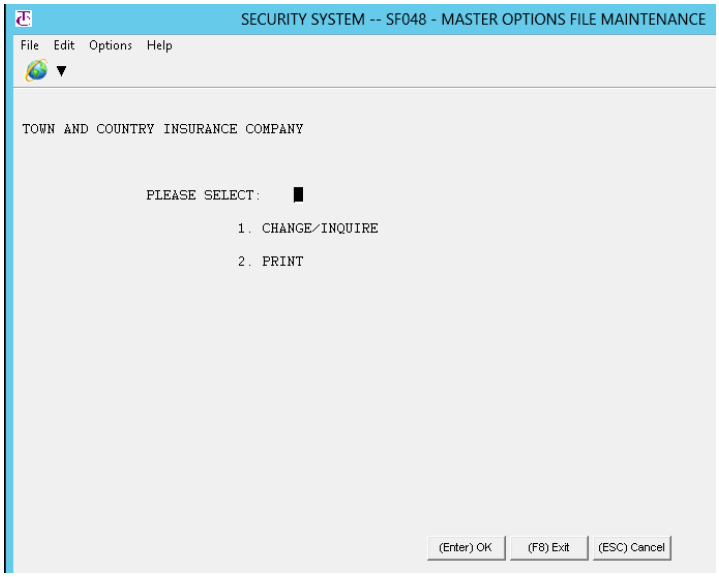
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2. PROCEDURE

To set up your own defaults and/or elect to skip being asked some questions, proceed as follows:

a. Print the Master Options List

Option 2-Print, of the Master Options File Maintenance Program will print a list of all questions.



The list includes the program number, question number, question, default answer, and the skip answer for each question in the system. The list is printed in program number order and each sub-system is on a separate page.

Notes:

If default answer contains '', the field is maintained by another file.*

If skip question contains '', the question cannot be turned off.*

b. Review the List of Questions

Have the staff for each department review the list of questions and determine the best default for each question ("Y"es, "N"o, or Space - no default), and for those questions that can be

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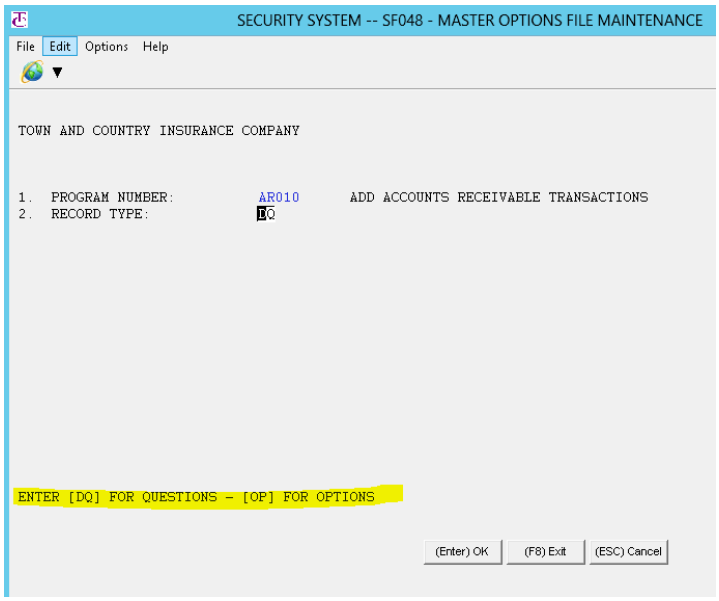
skipped, whether or not they would like the system to always use the default answer and not ask the question.

Note: If you choose to have the system skip asking the question, the default answer will always be used. ***Skipping questions should only be used for questions that have only one answer for your company.***

c. Update the Default Answers and Skip Answer

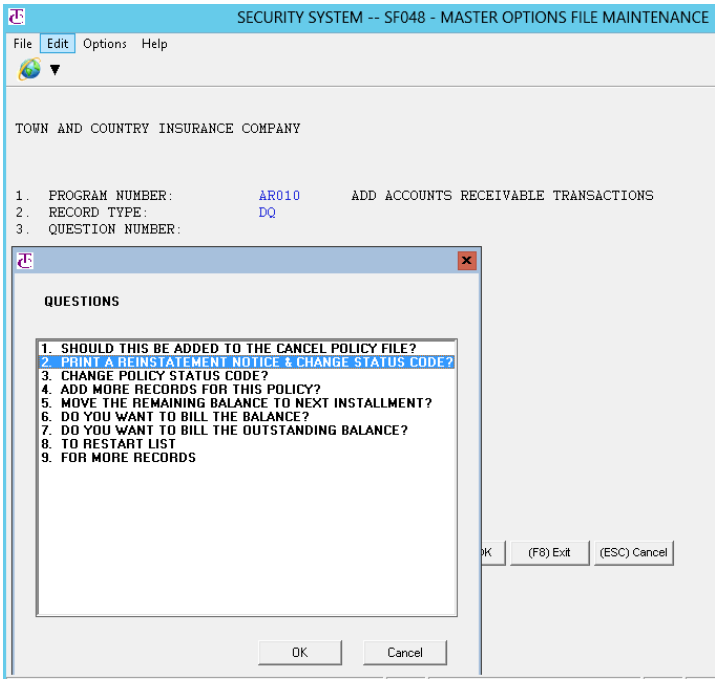
Option 1 of the Master Options File Maintenance Program is Change/Inquire. This will enable you to view the questions, default and skip flags.

The program will prompt you for the Program Number to be updated

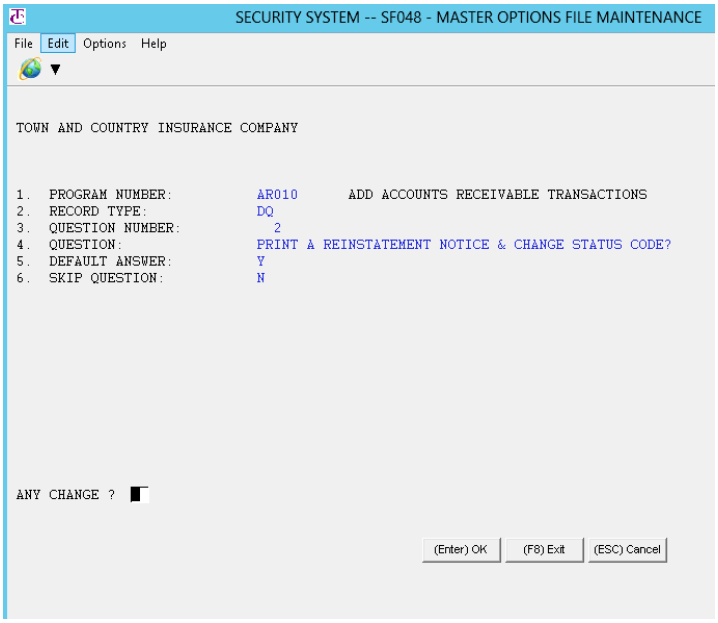


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It will then display a window of all questions that are asked



Once a question has been selected, the **DEFAULT ANSWER** and Skip Question will be shown on the screen.



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DEFAULT ANSWER can be answered **"Y"**es, **"N"**o or " " (Space). If the default answer is a space, the operator must always answer the question (they cannot just press <NL>. There are a couple of questions where the default answer cannot be set because the default answer is already stored in the PW Control File or the Company Setup Record.

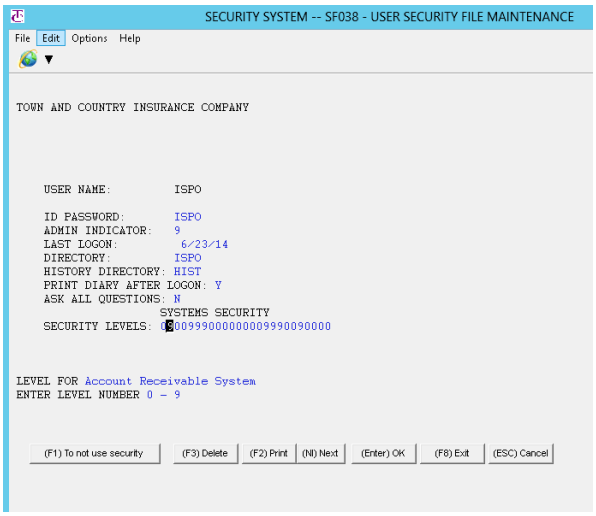
SKIP QUESTION can be answered with a **"Y"**es or **"N"**o. The skip is only allowed on questions that could always have the same response, and that Town and Country feels will not compromise the integrity of the **INS-PRO** system. If the Skip Question field is set to **"Y"**es, the operator will not see the question at all.

D. Setting Up the All Question Mode

INS PRO has the capability of displaying all questions (regardless of the Skip Question field) for new operators or operators that do not use the system frequently. The All Question Mode will provide the operator with the opportunity to learn the responses to questions that would normally be turned off. This will provide them will an opportunity to learn what is "Done behind the Scenes".

A parameter is the SF038 User Security File (reference the procedure **Maintaining User/Program Security Files** for more information).

The All Questions Mode is controlled by the following screen.

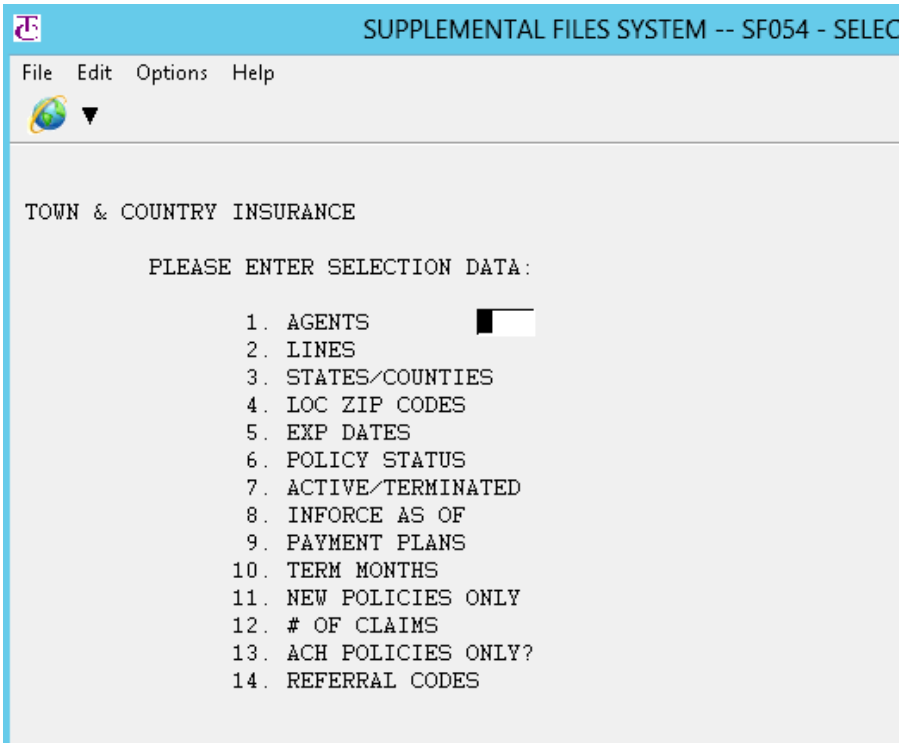


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Selected Policy Holder List report is designed to allow various subsets of policy information to be selected, sorted, printed, and extracted to a separate file. A full screen of selection options is provided (see screen below), and is followed by 8 options for sorting the selected records. The selected data is then presented in a printed report and also written to a sequential, comma delimited, file which can be imported into other applications (MS Excel for example). The extract file name is **"SF054EXT.CSV"**. The program is accessed from the Supplemental Files Reports menu.

AGENT ELECTRONIC REPORTS?
Key (Y) and enter if licensed for INSPRO Email option.
Key (N) if not licensed.

SPOOL/PREVIEW PRINTED OUTPUT
Key Enter to default to (N)o. If (Y)es is selected, the print preview window will open. The report may be previewed page by page, printed or select exit preview and answer Yes to cancel the print job.



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ENTER SELECTION CRITERIA:

1. Agents	Enter 1 to 5 Agents or key Enter for ALL.
2. Lines	Enter 1 to 5 Lines of Business or key Enter for ALL.
3. State/Counties	Enter 1 to 5 State/County codes or key Enter for ALL.
4. Loc ZIP codes	Enter 1 to 5 location zip codes or key Enter for ALL
5. Exp Dates	Enter Expiration Date Range or enter through for ALL.
6. Policy Status	Enter 1 to 5 policy status codes or key Enter for ALL.
7. Active/Terminated	Enter (A)ctive or (C)ancelled or (B)oth.
8. Inforce As Of	Enter Inforce Date MMDDYY or key Enter if N/A
9. Payment Plans	Enter 1 to 5 payment plans or key Enter for All
10. Term Months	Enter Policy Term in months or key Enter for ALL
11. New Policies Only	Key Y for New Policies only or Enter through for No
12. Number of Claims	Enter # of Claims (3 for 3 or more) or F1 for zero
13. ACH Policies Only	Key Y to find Pre-Authorized Payment Policies only
14. Referral Codes	Enter 1 to 5 Referral Codes or key Enter for ALL

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Further Explanation

Policy Name/Address is only as of that date and time as it stands when SF054 is run. If EFF DATE and ORIG EFF DATE in SF010 Name/Address match, policy will get pulled into this report as new business. This report can be run multiple times if various selection criteria is needed. In expiration date selection, if renewals have been processed through 3/01/18, use expiration date selection of 3/1/17-2/28/18. Depending on selection criteria, report could be lengthy; so it's recommended to print it to a pdf and rename/save if running it multiple times. Examples of uses for this report would be:

- To find policy holders on ACH
- To find book of policy numbers for one agent
- To find policies with a certain payment plan
- To find policies in certain zip codes or certain counties
- To find policies with certain policy status codes or referral codes
- Can be run by expiration date to find an errant policy appearing on SF082 Active Policies By Expiration Date report.

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PRINTING THE SUPPLEMENTAL NAMES LIST

A. PURPOSE

The **INS**urance **PRO**cessing System has the capability to print a Supplemental Names List in numerical or alphabetical order. The program which prints this list is:

SF058 - PRINT SUPPLEMENTAL NAMES LIST

B. PROCEDURE

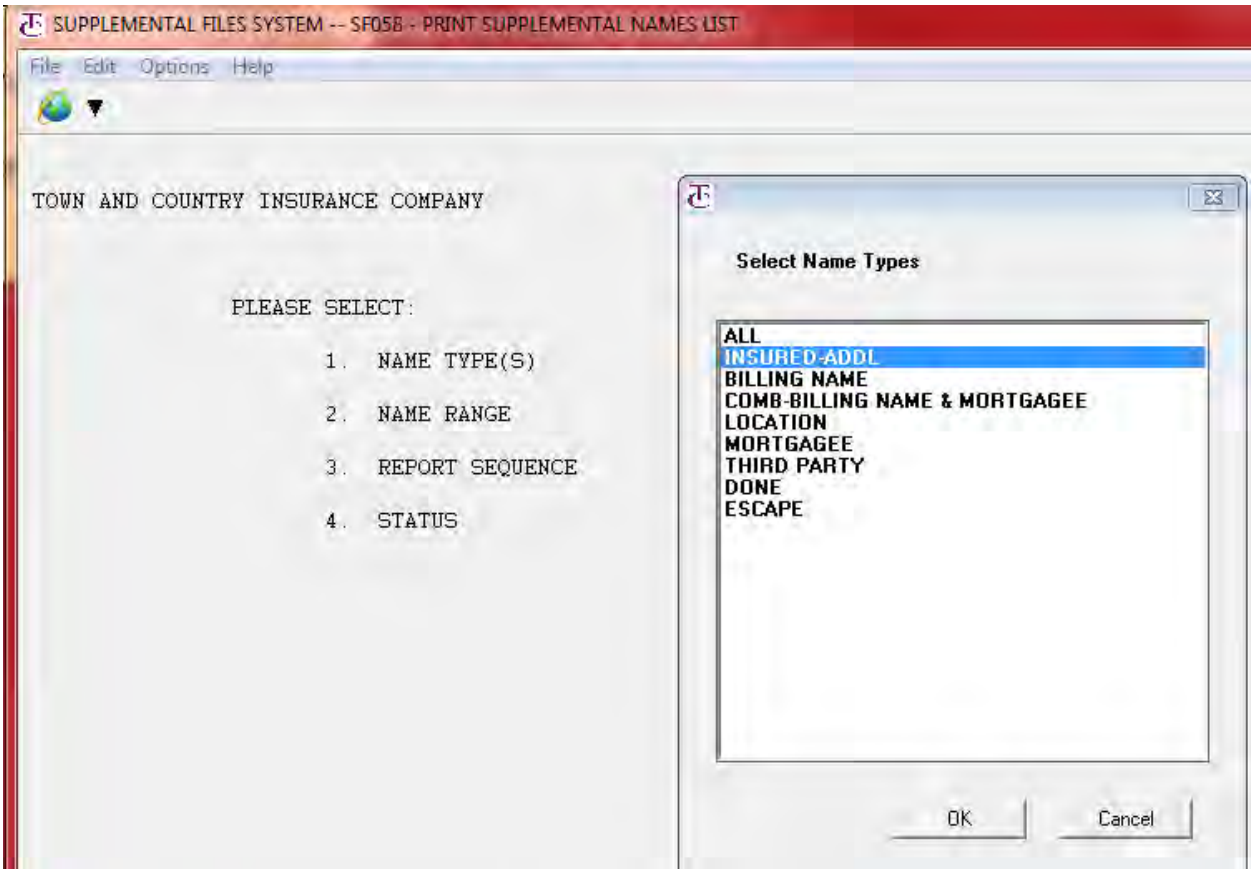
To print the Supplemental Names List choose the MENU SUPPLEMENTAL FILES REPORTS. Select SF058 SUPPLEMENTAL NAMES LIST; enter through print prompts screen and select your printer. In your Selection Criteria, you will first Select Name Type you wish to appear on this report (see Screen A example). Key “Done” when you’ve finished selecting Name Types. Name Range will allow you to select ALL or select Range by Name. Options to print the file in Policy Number Order or Alphabetical order are then given; along with choice to select Active or Terminated or Both.

If (C) and/or (M) is chosen in Select Name Type, and when printing in alphabetical order, the list will print in the format shown on Screen B. This format groups policies that have the same mortgagee together. For any other choice, and for all choices when printing in Policy Number Order, the print format is that shown on Screen C.

GENERAL INFORMATION:

Key <ESC> at ANY CHANGE? then <F8> twice to exit without processing.

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SCREEN A

PROGRAM NO: SF058 S U P P L E M E N T A L N A M E S F I L E L I S T REQUESTOR: SUPT

MORTGAGEE INFORMATION	POLICY NUMBER	NAME TYPE	MORTGAGEE DESCRIPTION	ACCOUNT NUMBER	DECLARATION
BANK OF AMERICA 1400 ALTAMONT AVENUE SCHENECTADY NY 12303	310200038	C-BILL & MORT		XX345678901234567XXX	WITH DEC
	371100009	C-BILL & MORT	P-PRIMARY MORT	XXX12345678901234XXX	WITH DEC
	210100002	C-BILL & MORT	P-PRIMARY MORT	77777	WITH DEC
	31515	C-BILL & MORT	P-PRIMARY MORT		WITH DEC
	LOCATION NUMBERS: 01				
	31542	C-BILL & MORT	T-TITLE HOLDER		WITH DEC
	78407	C-BILL & MORT	P-PRIMARY MORT	99999	WITH DEC
CASE CREDIT CORP ITS SUCCESSORS AND/OR ASSIGNS PO BOX 292 RACINE WI 53401-0292	200001	C-BILL & MORT	P-PRIMARY MORT	131313213	WITH DEC

SCREEN B

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PROGRAM NO: SF058 S U P P L E M E N T A L N A M E S F I L E L I S T REQUESTOR: SUPT

POLICY NO	NAME TYPE	NAME AND ADDRESS	ACCOUNT NO	ADDITIONAL INFORMATION
310200003	A-ADDL INSD			WITHOUT DEC
				SUCCESSOR PHRASE: 00
310200019	A-ADDL INSD	JOHN DEER LEASING COMPANY	1978765	L-LOSS PAYEE WITH DEC
		20076 PARK AVENUE		SUCCESSOR PHRASE: 00
		NEW YORK NY 11001		
314700001	A-ADDL INSD	HENRY SMITH		WITH DEC
		22 COUNTY LINE ROAD		SUCCESSOR PHRASE: 00
		ROTTERDAM NY 12306		
373200004	A-ADDL INSD	CHARLES BROWN, SENIOR		WITHOUT DEC
		22 MAYFLOWER DRIVE		SUCCESSOR PHRASE: 00
		CANNONSBURG PA 15317		
373308478	A-ADDL INSD	DONALD & JOYCE PONTO	LAND CONTRACT	C-CERTIFICATE WITH DEC
		N1942 ANKLAN RD		SUCCESSOR PHRASE: 00
		WEYAUWEGA WI 54983		

SCREEN C

SF 058 Print Supplemental Names List.doc

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A. PURPOSE

INSPRO includes a Mortgagee Reference File to eliminate redundant data entry, handle "global" changes, and to provide an alphabetic look-up by mortgagee name. Duplicate entries are often found in this file as a result of different addressing information on new policy applications, spelling differences, and punctuation variations. This procedure outlines the steps to remove the duplicate records; consolidating the file down to one entry for each bank/mortgagee location.

B. PROCESSING

1. List the Reference File and Identify Duplicates

   It is first suggested that a list of the mortgagees on file be run to facilitate locating and correcting duplicates. Run program SF055 - Print Mortgagee Reference list from the Supplemental Files Reports menu, F1 Utilities. Review the list and mark any corrections and duplicates on it.

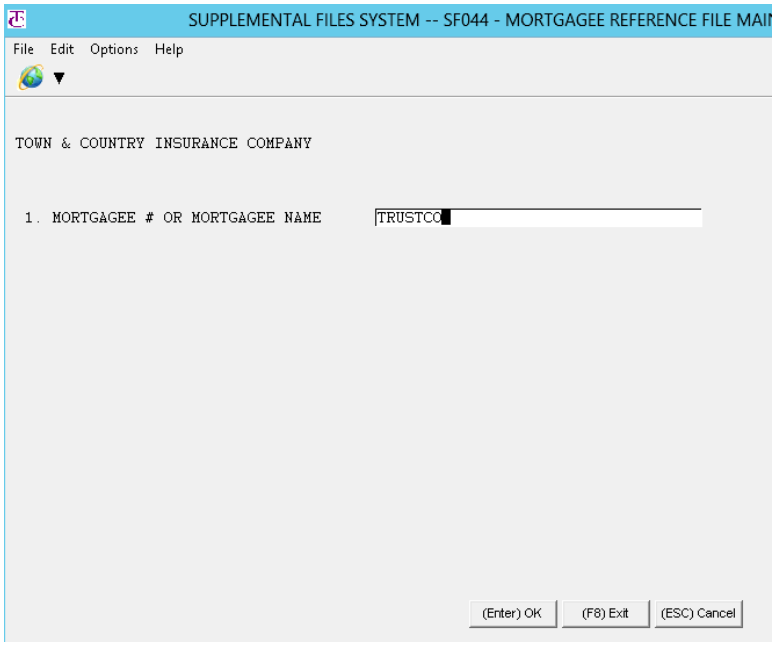
   The easiest approach is to change the first occurrence of a duplicate mortgagee to be exactly the way you want it, then consolidate all duplicates into the first one.

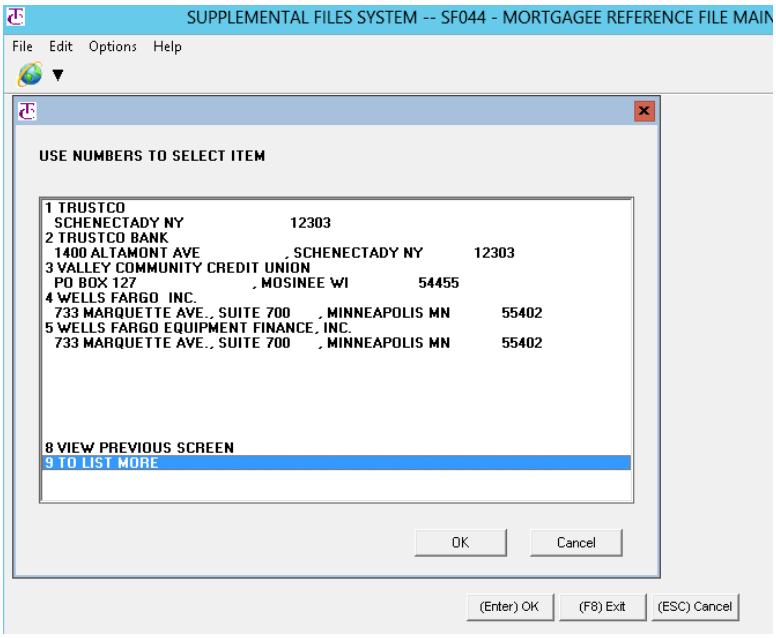
   Use program SF044 - Mortgagee Reference File Maintenance (accessed from SF F1 Utilities) to update the name and address information of the first record as necessary. (See SF044.doc).

2. Eliminate the Duplicates

   Using program SF044 - Mortgagee Reference File Maintenance, access the duplicate name to be consolidated into the first.

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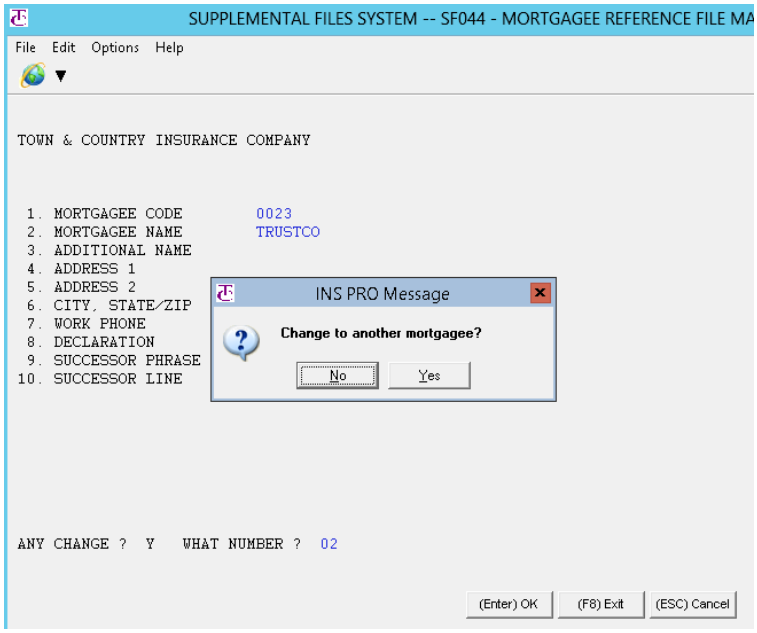




At ANY CHANGE? select the line that needs to be changed and key "OK".

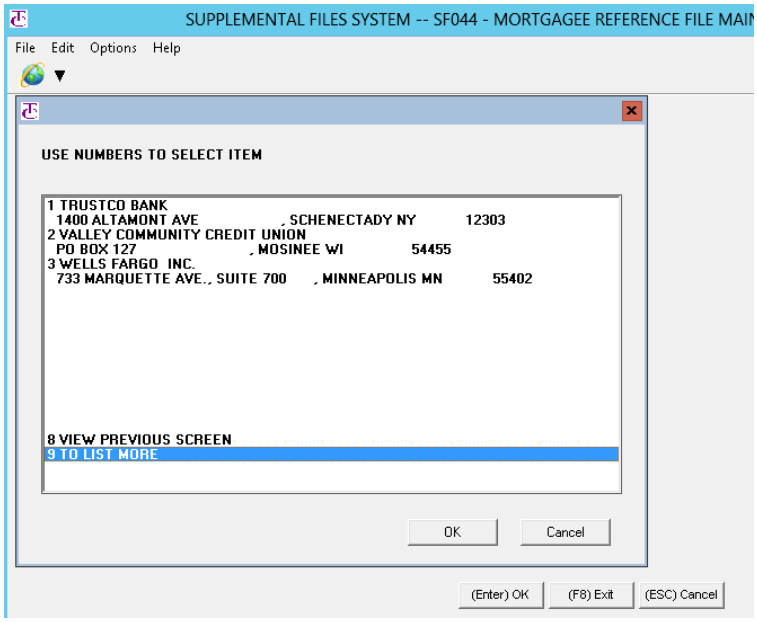
Respond "Y"es to the "CHANGE TO ANOTHER MORTGAGEE?" question.

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Key in the correct mortgagee name and address that the duplicate record is to be consolidated into and key Enter.

Enter through at ANY CHANGE? and the duplicate record will be consolidated into the primary name selected. The duplicate name will be deleted and any policies automatically updated to primary record.



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When the program is exited a list of the mortgagees changed and the related policies will be printed.

Notes:

It is recommended that all staff who enter mortgagee information review and decide on standards for formatting name and address information and punctuation (if any) to be used.

It your file contains a lot of duplicate names, it is an option to delete the file and start a new one. The file will automatically build as new policies are entered.

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ENTERING NAME AND ADDRESS INFORMATION

09/09/08

Individual names are entered last name first with a hyphen separating the first and last names. This allows alphabetic inquiry and applies to both the insured's name and the additional name fields.

Business names are generally not reversed. Be sure not to use a hyphen in the name. Another character must be substituted if the name contains a hyphen, other wise it will be reversed when printed.

When entering a care of or doing business as in the additional name field the abbreviations must be **C/O** and **DBA, without periods or spaces.**

The Post Office delivers mail by reading the address from the bottom up. If only two lines are needed use ADDRESS 2 and the CITY, STATE/ZIP lines, leaving ADDRESS 1 blank.

Please follow the following examples when entering name and address information:

Insured's Name		JONES-THOMAS AND SHIRLEY	
Add'l Name			
Address 1			
Address 2		RD 1, BOX 34	
City, State/Zip		SPRAKERS,NY	12345
Insured's Name		SMITH-ESTATE OF HAROLD	
Add'l Name	C/O	SMITH-MRS MARY	
Address 1		22 MAPLE STREET	
Address 2		PO BOX 455	
City, State/Zip		SCOTIA, NY	12345
Insured's Name		LIVINGSTON-DR STANLEY	
Add'l Name			
Address 1		MEDICAL ARTS BUILDING	
Address 2		345 SPRUCE STREET	
City, State/Zip		UTICA, NY	12345
Insured's Name		PETTY-RICHARD A	
Add'l Name	DBA	PETTY RACERS	
Address 1		PIT STOP 22	
Address 2		99 RACEWAY ROAD	
City, State/Zip		NAZERTH, PA	23456

The same general rules are followed for entering Supplemental Name and Address information, EXCEPT only billing names and additional named insureds are reversed.
When entering mortgagees and locations, enter the name and address information just as you want it to print on bills and declarations.

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A. PURPOSE

The **INS**urance **PRO**cessing System offers security at both the user and program levels to control access to the various systems and programs. The security features are integrated with the menu programs. Systems and/or programs not available to a user are not displayed as options on menu screens, thus allowing menus to be tailored to each operator's job functions. Automatic Login to **INS PRO** is available and explained further in section D.

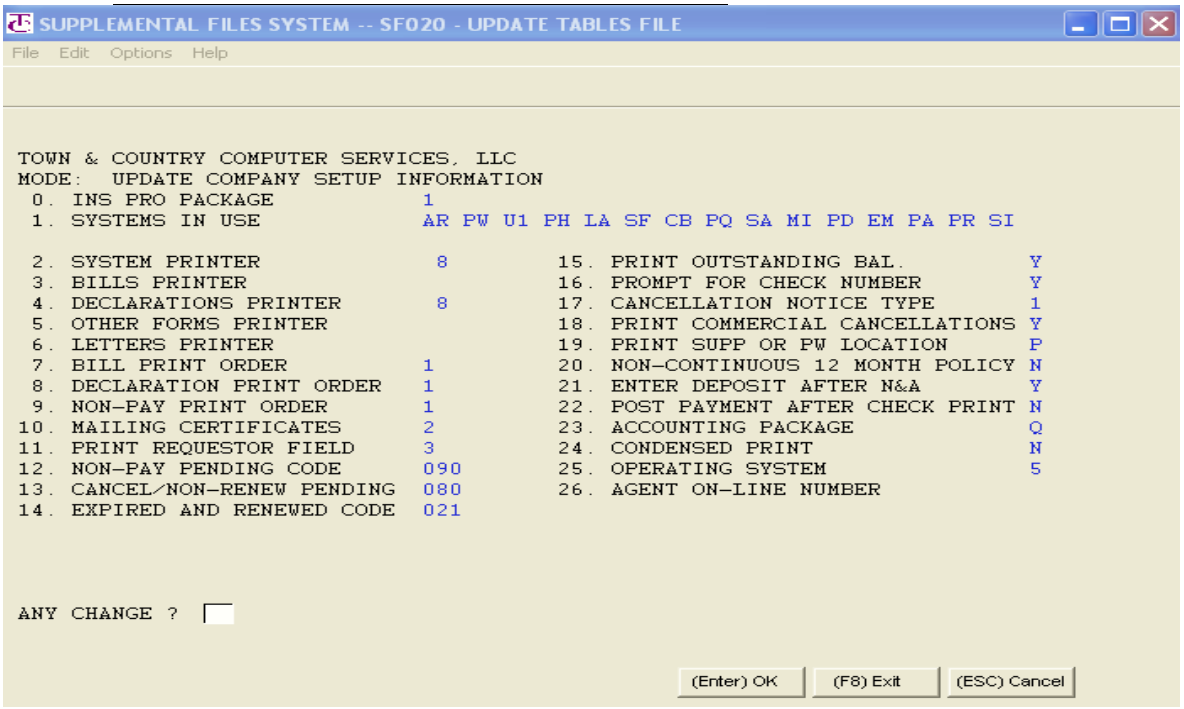
There are three programs involved, one that sets up the entire system, the other two set up user access levels by system and individual program access levels.

- SF020 – UPDATE TABLES FILE
- SF038 – USER SECURITY FILE MAINTENANCE
- SF040 – PROGRAM SECURITY FILE MAINTENANCE

NOTE: This procedure should be kept confidential and use of the programs restricted to the person responsible for information systems operations.

B. PROCEDURE

1. UPDATE COMPANY SETUP INFORMATION



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This step must be DONE, whether or not you use the Security System features. Select Supplemental File System, Tables File Maintenance, Update Tables File, Company Setup Information. At ANY CHANGE? change both items 0 and 1. When changing 0 or 1 the prompt ENTER PASSWORD will appear, please call Town and Country Computer Services for the password.

0. **INS PRO PACKAGE**
   - is to define which system was purchased: **INS PRO** or **INS PRO II** (see screen A)

1. **SYSTEMS IN USE**
   - is to define what sub-systems are being used. (see screen B)

If you are not interested is using the security features no further action is required. You may skip the rest of this procedure.

2. USER SECURITY

To maintain User Security levels enter CTRL-F6 at the LOGON screen or any MENU screen. Enter the password if prompted (screen C). Select MAINTAIN/PRINT USER SECURITY FILE this will setup each users security levels (screen D). Use <F4> Modify to add/change user security levels (screen E).

USER NAME:	This is the user logon name for INS PRO. Enter a meaningful name without numbers, six characters allowed. The User Name for Agents On-Line Access MUST be the four digit Agent/Agency code.
ID PASSWORD:	This is the new users individual password. This may be up to seven characters long and may contain any combination of letters and/or numbers.
ADMIN INDICATOR:	Allows access to this program without being prompted for the password. Enter a

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	9 for the Administrators record, for all others users enter 0.
LAST LOGON:	When adding a new user, editing or re-adding an existing user, the last logon date is a required entry. For a new user, it should be the current date. For existing users, it must reflect the last date they logged into INS PRO. The Last Logon Date will be defaulted for existing users. If re-adding a previously existing user, it is important to key the actual last logon date the user accessed the system. This date is required to print the appropriate diary notes at login.
DIRECTORY:	Not prompted for-informational only.
HISTORY DIRECTORY:	Not prompted for-informational only.
PRINT DIARY AFTER LOGON:	When set to YES, all daily diary tasks will be printed for that individual.
ASK ALL QUESTIONS:	When set to YES, all questions within the INS PRO system will be asked. If set to NO, questions asked will be controlled by the Master Options File.
SECURITY LEVELS:	Allows access to each sub-system that is being used in the Company Setup Information table file record. Enter F1 if not using security. (NOT RECOMMENDED) Valid entries are: 0 – No access 1 – Inquiry programs only 3 – File maintenance programs/data entry only. 5 – Report program 9 – Full Supervisory Access

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Add a user security record for all of the users that are going to use the INS PRO System. MEMO: Agent User Name MUST be the four digit agency code number.



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3. PROGRAM SECURITY

A list of Program Security Default Levels is attached, refer to this when setting up user security levels. If the Default Security Levels are not adequate, then Select MAINTAIN/PRINT PROGRAM SECURITY FILE (screen D) and modify the programs(s) that need a lower or higher security level (screen F). Use <F4> Modify to add/change program security levels.

PROGRAM NUMBER:	Key a valid program number using the Program Security Default Levels list attached
SECURITY LEVEL:	Key any number from 0-9 or enter an "0" to not display that selection on the screen

C. PROCESSING

To maintain the User Security File and Program Security File use CTRL-F6 at LOGON program or MENU program. Both programs allow adding, changing, and deleting with function keys (screen E). The information is reported by using the <F2> Print function.

D. AUTOMATIC LOGIN TO **INS PRO**

The **INS PRO** application requires a Username and Password to begin using the application. If desired, environment variables can be set up to automatically log a user into **INS PRO**. When started, **INS PRO** will check the user's environment for the INSPRONAME and INSPROPWD variables.

If either or both are found, the application will use these variables in the following manner.

- If both variables are found, **INS PRO** will attempt to log the user in with the supplied values. If successful, the user can begin using the application. If unsuccessful, a username and password will be prompted for. The values supplied by the environment variables will be defaulted to the logon screen.

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- If only one of the two variables is found, a username and password will be prompted for. The value supplied by the environment variable will be defaulted to the logon screen.

Important Notes:

All **INS PRO** security will remain intact if this feature is implemented. **INS PRO** will read the Security File to confirm the username and password. System restrictions and security level restrictions will all be applied.

INS PRO username and password guidelines still apply.

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A. PURPOSE

The Menu program is designed to facilitate accessing the various INS PRO applications. It also handles the initial security controls and gives easy access to a number of utility options – calendar, calculator, email, etc. It is the first screen displayed when selecting the **INS PRO** icon from your desktop.

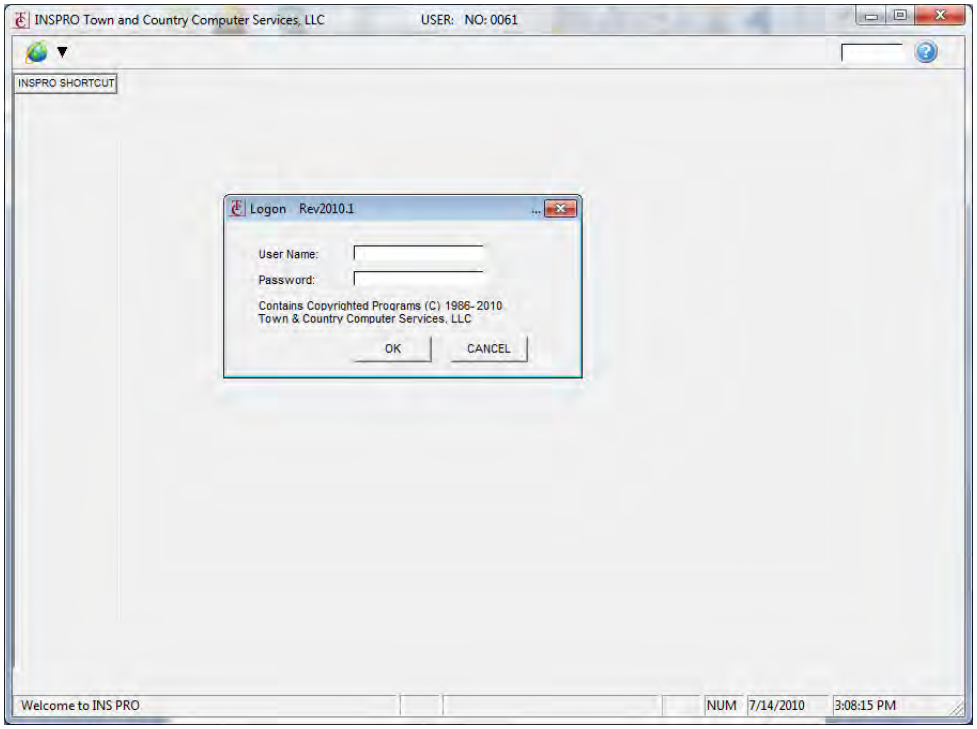
B. SIGNING ON

Clicking on the **INS PRO** icon will execute the Interactive COBOL Runtime and initiate the Menu program. The following screen will display.

Enter your User Name
then **key TAB** to advance to the Password
Enter your Password
then **key Enter** to accept the Password and advance to the INS PRO Main Menu

If your User Name or Password is not correct a message will display and you will need to re-enter the information.

➔



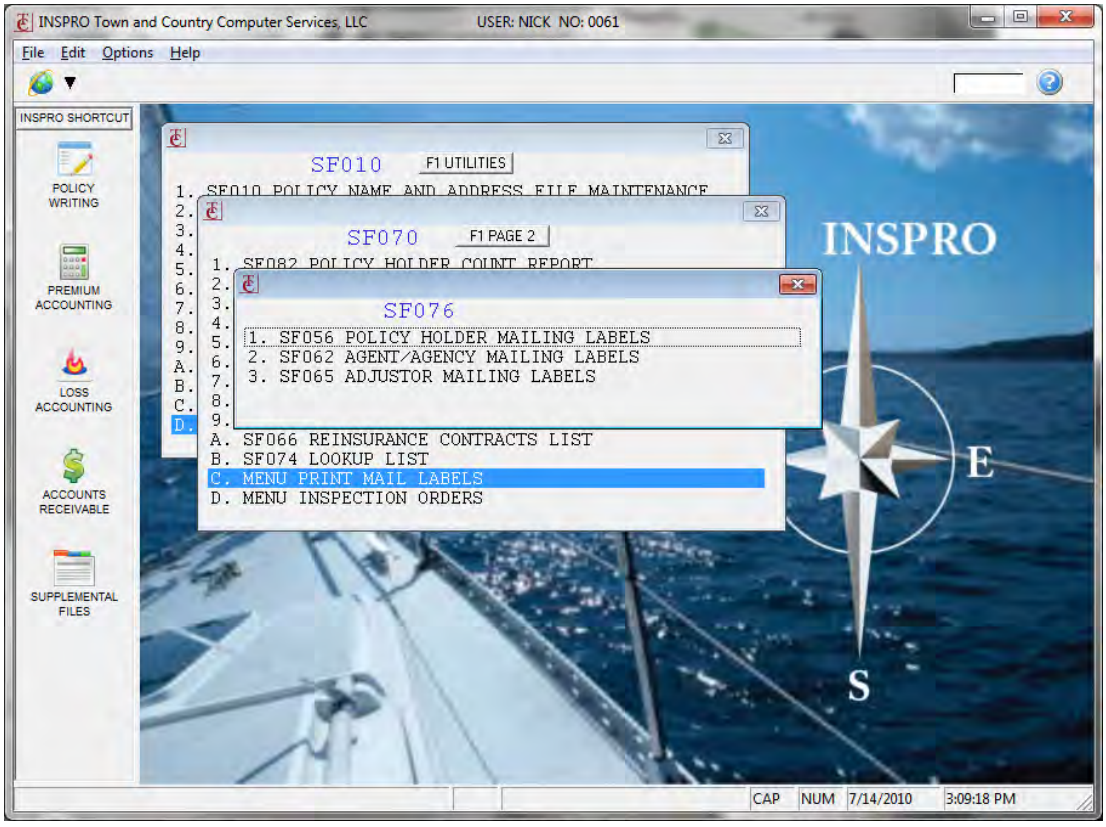
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C. ACCESSING INS PRO APPLICATIONS

The menu screen below will display after you have successfully signed on. The primary application icons display on the left side of the screen. Simply click on the desired application and the main menu for that application will display in the center window.

Choices from the menu options can be selected by **either** clicking on the description line, **or** key the number/letter to the left of the description. If the chosen option is another menu it will display on top, of but offset from, the previous choice.

In the sample below, the mouse was clicked on the SUPPLEMENTAL FILES icon, then A. SUPPLEMENTAL FILES REPORTS was chosen, followed by B. PRINT MAIL LABELS. Clicking on one of the three labels options will run that program.



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C. ACCESSING INS PRO APPLICATIONS (continued)

Another application can be accessed by **either** keying **F8** to "back up" **or** simply clicking on the desired choice.

D. EXITING THE MENU

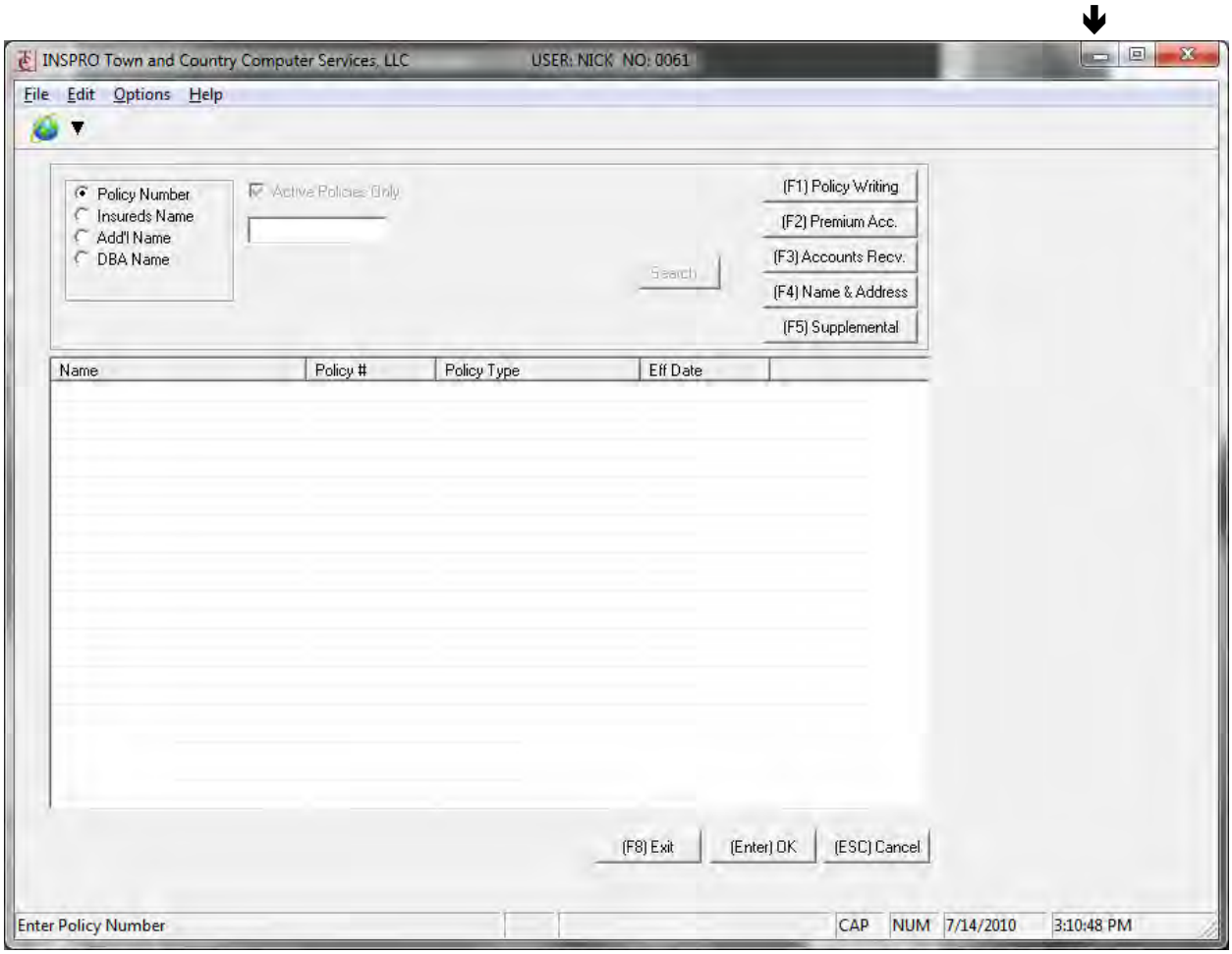
To EXIT the menu program and leave the **INS PRO** System, **F8** out of any application being used back to the Menu, then **either** click on **F**ile in the upper left and click on the **E**xit button, **or** click on the **X** on the upper right. The Menu program and ICOBOL runtime system will terminate and the desktop will redisplay.



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E. MINIMIZE THE MENU

To minimize (close) the Menu window (and any **INS PRO** application that may be running in it), simply click on the "_" in the upper right of the window. The window will minimize.



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F. EDIT OPTIONS

Clicking on the **E**dit choice on the upper left provides options to **change the colors** used by the Menu program and to **change the picture** that displays in the menu window.

Color Options: The standard colors are **GRAY** for the Background, **BLUE** for Text 1 (user entered data), and **BLACK** for Text 2 (displayed text). To change a color, click on one of the three options and select the desired color from the color pallet that displays. **Caution**: do not choose the same color for more than one item – for example choosing BLUE for both the background and Text 1 will result in an all blue screen with nothing discernable. Each workstation may choose it's own colors. Colors selected will remain in effect until changed again.



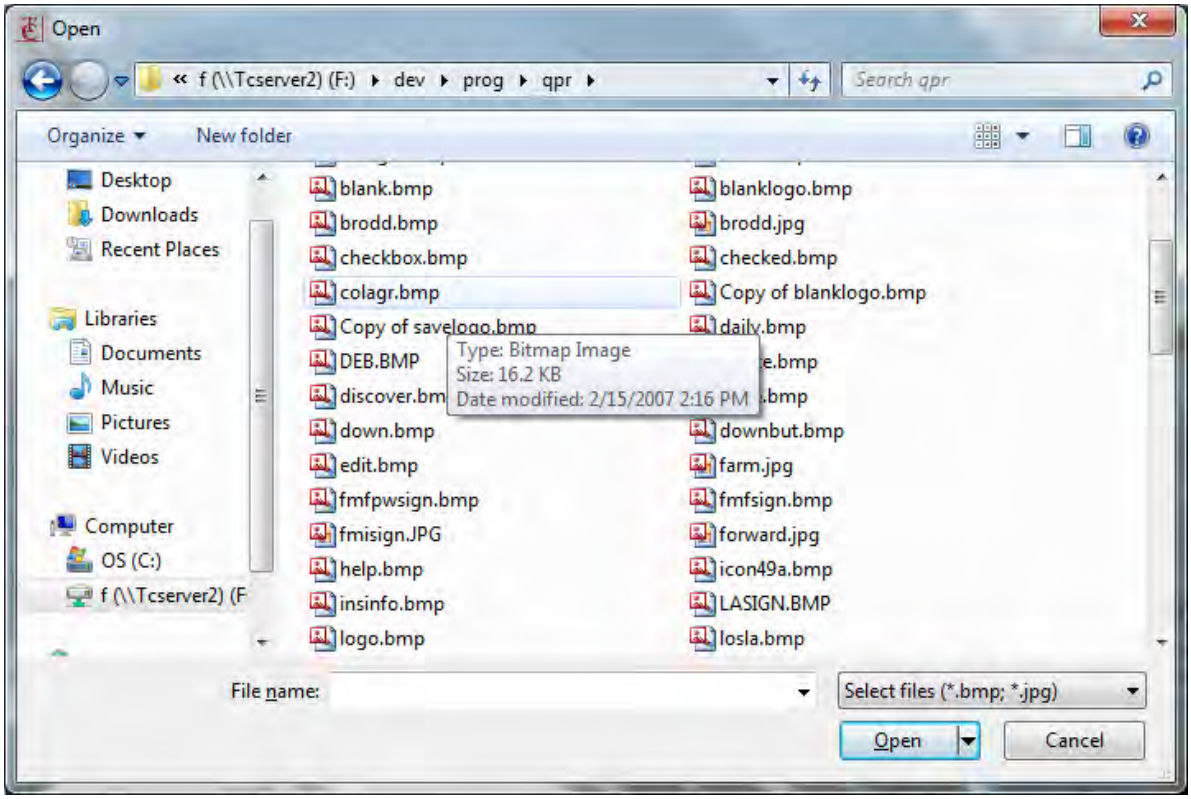
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F. EDIT OPTIONS (continued)

Picture Options: Clicking on the **P**icture choice will open a window allowing you to select a picture file to replace the rural screen distributed with the program. **The file selected must be:**

- ☐ A bit mapped file – file name ends in **.bmp (560 X 792)**
- ☐ A jpeg file that ends in **.jpg (560 X 792)**
- ☐ Must have a file name **8** characters long **or less**
- ☐ Must reside in the **qpr** folder which is in the **prog** folder

Simply move the picture file you want to use into the **qpr** folder using MS Explorer, and then select that file from the window that displays when the **P**icture option from the **E**dit choices is selected.

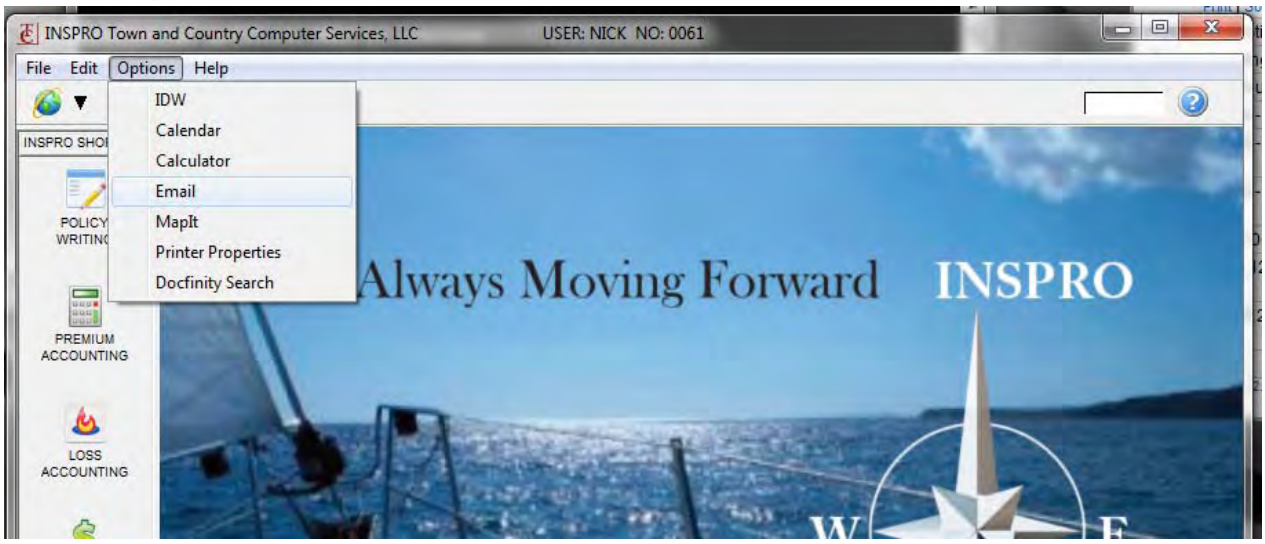


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G. OPTIONS

Clicking on Options in the upper left provides choices for accessing several utility type programs. These include:

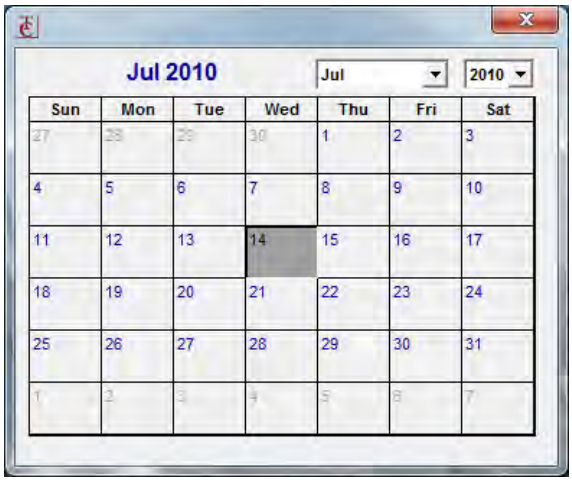
- ☐ **IDW** – the INS PRO Integrated Document Writer
- ☐ **Calendar** – the MS Calendar program
- ☐ **Calculator** – the MS Windows Calculator program
- ☐ **Email** – the INS PRO Email Program
- ☐ **MapIt** – The Location Mapping software
- ☐ **Printer Properties** – Printer Bin information
- ☐ **DocFinity Search** – Imaging Interface Utility



IDW – Please reference the procedure INTEGRATED DOCUMENT WRITER for information on this program. Note – with the popular use of word processing programs, IDW is no longer being maintained and will be phased out.

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Calendar – the MS Windows Calendar will display.



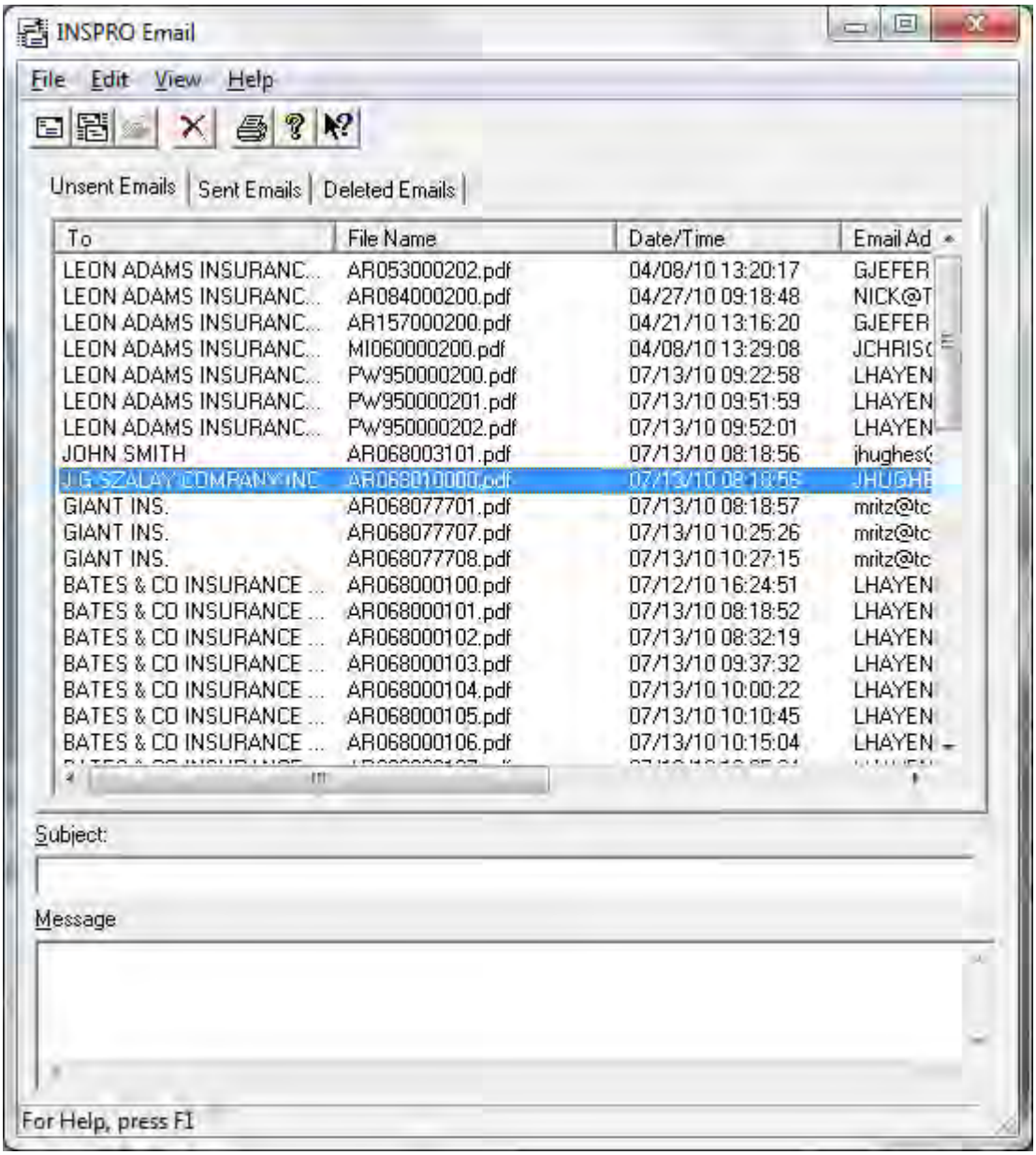
G. **OPTIONS** (continued)

Calculator – the MS Windows Calculator will display. Since it is an independent program, as are the Calendar and Email programs, it may be used at any time, even if another **INS PRO** program is being used.



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Email – The **INS PRO** Email application window will open. Please refer to the procedure EMAILING INS PRO DOCUMENTS AND REPORTS for details on this program.



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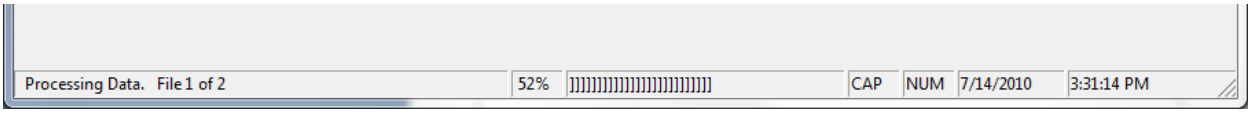
G. STATUS BAR

Look to the status bar for useful tips throughout INSPRO. Whether you are looking for the type of information to enter within a field or just to make sure that your cap or num lock is activated.



Progress Bar
Reports will also use this status bar to display the progress of the particular report you are running.

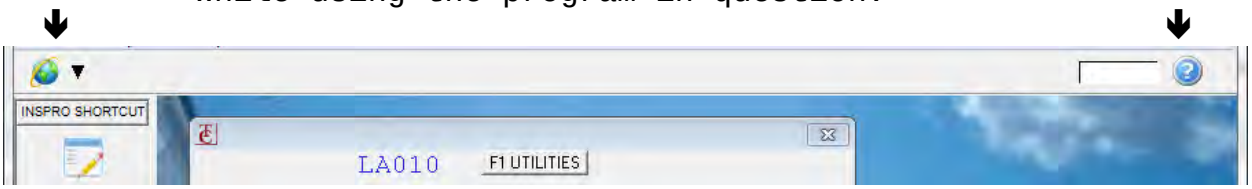
Provides:
- A visual display of progress
- Numerical representation of progress
- Information about the files being processed



H. INSPRO TOOLBAR

The toolbar provides you with some easy access programs available to you throughout the application.

- **Link Globe** – Store Links for company use, agent use or for use with the imaging interface.
- **Help Button**– access help information for any program by typing in the program number and clicking the help icon at the Menu level. Or by clicking the Help Icon while using the program in question.



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A. PURPOSE

When entering name and addresses or Claims, **INS PRO** has the capability to find the next available number for a given numbering scheme. The user enters the known part of the number and the computer will assign the next available number. For example: if your policy numbers are assigned according to agent number and effective year, and the agent number is 26 and the effective year is 92, the user would enter 2692. The computer would then assign 002692006 for the policy number, if the policy number assigned for this agent in 1992 was 0026905.

This **INS PRO** feature can save a lot of clerical time often spent maintaining and using a manual register who's only purpose is to know what the next available number is. It will work for most numbering schemes, but will not handle methods where the known part is in the lower order digits (right hand part of the number).

B. SETUP

1. Record number 12 of the COMPANY NAME & ADDRESS TABLE in the TABLES TILE contains information for assigning Policy Numbers and Claim Numbers. If you want to use this capability for only one of these numbers, enter only the information for that number. (Note: The Policy and Claim number format is for possible future use to validate the number entered.) To enter this record at the Main Menu select:

   - ▶ SUPPLEMENTAL FILES SYSTEM
   - ▶ TABLE FILE MAINTENANCE
   - ▶ UPDATE TABLES FILE
   - ▶ COMPANY NAME AND ADDRESS

   then enter:

   12 for the Record Number (This will be a new record)
   and the Policy/Claim Number information (See Screen A)

2. To insure that the program can always find one record before the end-of-the-file enter the following "dummy record" in the POLICY NAME AND ADDRESS FILE:

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SETUP – Continued

Policy Number = 999999999, Term = 1, Status = 001, the Effective Date = 11/30/99 and Expiration Date = 12/30/99.

3. In the Loss Header File enter a record with a Claim Number of 9999999. The Date of Loss and Date Reported should be 1/01/01. This "dummy" record is required to insure that the program can always find one record before the end-of-the-file.

C. PROCEDURE

1. NEW POLICIES AND CLAIMS

Instead of entering the entire number, enter the known part of the number and press <F7>. (See attached screens B and D.) The computer will fill in the unknown part of the policy or claim number with the next sequential number and display it in the data entry field.

If **INS PRO** gives the same number to two policies or claims that are being entered at the same time, the first policy or claim to finish being entered will actually be assigned the number originally displayed. The second policy or claim entered will be reassigned the next number in the sequence. The user will be made aware of the numbering change with prompt shown on screens C and E.

2. RENEWAL POLICIES

The assignment of renewal numbers is done the same way as new policy numbers and is shown on screen F.

3. INTERFACE WITH POLICY WRITING AND PREMIUM ACCOUNTING

Policy Writing and Premium Accounting will allow you to go over to Name and Address and assign the policy number by pressing <F1> instead of entering a policy number. **INS PRO** will tell you that <F1> will let you go to Name and Address to assign the policy number with the prompt shown in screen G.

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ACCOUNTS RECEIVABLE SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	AR040	ACCOUNTS RECEIVABLE POLICY INQUIRY
1	AR042	ACCOUNTS RECEIVABLE ALPHA INQUIRY
1	AR046	A/C A/R AGENT INQUIRY
3	AR010	ADD ACOUNTS RECEIVABLE TRANSACTIONS
3	AR014	DELETE ACCOUNTS RECEIVABLE TRANSACTION
3	AR016	ACCOUNTS RECEIVABLE TRANSACTION EDIT LIST
3	AR018	ACCOUNTS RECEIVABLE TRANSACTION REGISTER
3	AR020	CHANGE POLICY PAYMENT PLAN
3	AR022	AGENT REIMBURSEMENT FILE MAINTENANCE
3	AR024	DEPOSIT PREMIUM FILE MAINTENANCE
3	AR030	A/C ACCOUNTS RECEIVABLE TRANSACTIONS
3	AR032	A/C A/R TRANSACTION EDIT LIST
3	AR034	A/C A/R TRANSACTION REGISTER
3	AR036	BOUNCED/RETURNED CHECK REGISTER
3	AR055	MAINTAIN NON-PAY & NON-RENEWAL NOTICES FILE
5	AR044	ACCOUNTS RECEIVABLE STATUS REPORT
5	AR048	A/C A/R STATUS REPORT
5	AR050	PRINT BILLS
5	AR052	SELECT INDIVIDUAL POLICY BILLS
5	AR054	SELECT FOLLOW UP BILLS
5	AR056	NON PAYMENT CANCELLATION LIST
5	AR057	NON-PAY AND NON-RENEWNOTICES *C35p - INSURED'SFORM*
5	MO057	NON-PAY AND NON-RENEW NOTICES *MU8000 - MORTGAGEE'S FORM*
5	AR058	NON-PAY AND NON-RENEW NOTICES *SHORT FORM*
5	AR059	NON-PAY AND NON-RENEW NOTICES *LONG FORM*
5	AR060	AGED RECEIVABLES BY POLICY REPORT
5	AR062	AGED RECEIVABLES BY AGENT REPORT
5	AR063	OVER 30 DAY RECEIVABLES BY AGENT REPORT
5	AR064	RECEIPTS AND DISBURSEMENTS REPORT
5	AR066	OUTSTANDING RECEIVABLES REPORT
5	AR068	DIRECT BILL COMMISSION STATEMENTS
5	AR070	INSTALLMENT BILLING REPORT
5	AR072	APPLIED PREMIUM CREDITS REPORT
5	AR074	UNBILLED INSTALLMENTS REPORT
5	AR076	AGENT REIMBURSMENTS REPORT
5	AR078	SELECT DB AGENT 1099'S
5	AR080	A/C AGED RECIEVABLES REPORT
5	AR082	SELECT A/C AGENT 1099'S

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ACCOUNTS RECEIVABLE SYSTEM *(Continued)*

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
5	AR084	REINSTATEMENT NOTICES
5	AR086	DEPOSIT PREMIUM REPORT
5	AR088	PAID PREMIUM BY AGENT REPORT
5	AR168	DETAIL COMMISSION STATEMENTS
9	AR090	DELETED A/R OPEN FILE RECORDS
9	AR092	DELETED A/R PAID FILE RECORDS
9	AR094	A/R PAID FILE PURGE REPORT
9	AR096	A/C A/R MASTER FILE PURGE REPORT
9	AR098	AGENT REIMBURSEMENTS FILE PURGE REPORT

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LOSS ACCOUNTING SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	LA040	CLAIM INQUIRY
1	LA042	ALPHA CLAIM INQUIRY
3	LA010	ADD LOSS TRANSACTIONS
3	LA012	CHANGE/INQUIRE LOSS TRANSACTIONS
3	LA014	DELETE LOSS TRANSACTIONS
3	LA016	LOSS TRANSACTION EDIT LIST
3	LA018	LOSS TRANSACTION REGISTER
3	LA020	ADD LOSS HEADERS
3	LA022	CHANGE/INQUIRE LOSS HEADERS
3	LA024	DELETE LOSS HEADERS
5	LA044	CLAIM STATUS REPORT
5	LA050	LOSS REGISTERS
5	LA052	OPEN CLAIMS REPORT
5	LA054	LOSSES BY CLAIM NUMBER - DIRECT & CEDED
5	LA056	REINSURANCE LOSSES BY STATE & LINE REPORT
5	LA058	LOSSES BY AGENT REPORT
5	LA060	WRITTEN TO PAID LOSS RATIO REPORT
5	LA061	WRITTEN TO INCURED LOSS RATIO REPORT
5	LA062	EARNED TO INCURRED LOSS RATIO REPORT
5	LA562	EARNED TO INCURRED AGENCY RATIO REPORT
5	LA063	PAID PREMIUM TO PAID LOSS RATIO REPORT
5	LA563	PAID PREMIUM TO PAID LOSS AGENCY RATIO REPORT
5	LA064	LOSSES BY CAUSE OF LOSS REPORT
5	LA066	LOSSES BY ADJUSTER REPORT
5	LA566	CLAIM COUNTS BY ADJUSTOR REPORT
5	LA068	LOSS ADJUSTMENT EXPENSES REPORT
5	LA568	LOSS EXPENSES PAID REPORT
5	LA070	LOSS RESERVE DEVELOPMENT SCHEDULE
5	LA072	SCHEDULE O AND P REPORT
5	LA074	SELECT ADJUSTOR 1099'S
5	LA076	INCURRED BUT NOT REPORTED REPORT
5	LA078	SUMMARY LOSS REPORT
5	LA080	LOSS STATISTICAL REPORT
5	LA082	CATASTROPHE LOSS REPORT
5	LA084	SELECT SCHEDULE P DATA
5	LA086	MAINTAIN SCHEDULE P DATA
5	LA088	SCHEDULE P - PART 1
5	LA089	SCHEDULE P - PARTS 2 & 3

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LOSS ACCOUNTING SYSTEM *(Continued)*

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
9	LA090	DELETED LOSS MASTER RECORDS
9	LA094	LOSS FILES PURGE REPORT

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MANAGEMENT INFORMATION SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	MI040	GRAPHIC INQUIRY OF PREMIUMS
5	MI050	AGENT EXPERIENCE REPORT
5	MI052	POLICY ANALYSIS REPORT
5	MI054	INFORCE POLICY LIMITS BY COUNTY
5	MI056	LOSS TRIANGULATION WORKSHEETS
5	MI058	CLAIMS BY SIZE REPORT
5	MI060	NEW & CANCELLED POLICIES BY AGENT REPORT
5	MI062	NEW & CLOSED CLAIMS REPORT
5	MI080	AGENT INCENTIVE REPORT
9	MI090	CREATE/REBUILD SUMMARY FILE
9	MI094	SUMMARY FILE PURGE REPORT

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PREMIUM ACCOUNTING SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	PA040	PREMIUM INQUIRY
1	PA042	ALPHA PREMIUM INQUIRY
3	PA010	ADD PREMIUM TRANSACTIONS
3	PA012	CHANGE/INQUIRE PREMIUM TRANSACTIONS
3	PA014	DELETE PREMIUM TRANSACTIONS
3	PA016	PREMIUM TRANSACTION EDIT LIST
3	PA018	PREMIUM TRANSACTION REGISTER
3	PA020	CREATE CANCELLATION/REINSTATEMENT TRANSACTIONS
3	PA022	MONTH END PREMIUM POSTING REPORT
3	PA024	POLICY CHANGE NOTICE FILE MAINTENANCE
5	PA044	PREMIUM STATUS REPORT
5	PA050	PREMIUM DEVELOPMENT REPORT
5	PA550	WRITTEN PREMIUM REPORTS
5	PA052	DIRECT BILL PREMIUM REPORT
5	PA054	ACCOUNT CURRENT PREMIUM REPORT
5	PA056	EXPIRING POLICIES BY AGENT REPORT
5	PA058	ANNIV & EXPIRATION WORKSHEETS
5	PA060	ANNIVERSARY PREMIUM REPORT
5	PA062	UNEARNED PREMIUM REPORT
5	PA064	REINSURANCE REPORTS
5	PA066	INSURANCE INFORCE REPORTS
5	PA070	EXPIRING POLICIES BY LINE REPORT
5	PA072	POLICY CHANGE NOTICES
5	PA074	SELECTED PREMIUM RECORDS BY CLASS REPORT
5	PA080	PREMIUM STATISTICAL REPORT
5	PA082	PREMIUM MASTER FILE PERIL REPORT
5	PA084	POST ASSESSMENT BILLING REPORT
9	PA090	DELETED PREMIUM MASTER RECORDS
9	PA094	PREMIUM MASTER FILE PURGE REPORT

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POLICY WRITING SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	PW105	SUMMARY POLICY INQUIRY
3	PW010	ADD POLICY (DATES,BASIC ENDMNTS,LOCATION) HO,MHO,FIRE,FO
3	PW310	ADD POLICY (DATES,BASIC ENDMTS) LLP
3	PW015	ADD/MNT POLICY (RATING INFORMATION) HO,MHO,FIRE,FO
3	PW315	ADD/MNT POLICY (RATING INFORMATION) LLP
3	PW017	ADD/MNT POLICY (SCHEDULES) FO,FIRE
3	PW018	ADD/MNT POLICY (SCHEDULED ITEMS) PA FIRE
3	PW020	ADD/MNT POLICY (LIMITS, RATES) HO,MHO
3	PW320	ADD/MNT POLICY (LIMITS, RATES) LLP
3	PW021	ADD/MNT POLICY (LIMITS, RATES) SEASONAL HO
3	PW022	ADD/MNT POLICY (LIMITS, RATES) FIRE
3	PW024	ADD/MNT POLICY (LIMITS, RATES) FO
3	PW025	ADD/MNT POLICY (ENDORSEMENTS)
3	PW030	ADD/MNT POLICY (CALCULATIONS AND PREMIUMS)
3	PW031	ADD/MNT POLICY (STATS AND UPDATE)
3	PW035	MNT POLICY (DATES, BASIC ENDMNTS,LOCATION) HO,MHO,FIRE,FO
3	PW335	MNT POLICY (DATES, BASIC ENDMNTS,LOCATION) LLP
3	PW036	MNT POLICY EXTRACT PREMIUM & SCHEDULED DATA
3	PW037	MNT AGENT DECLARATION ASSIGNMENT FILE
3	PW040	PROCESS SELECTED ANNIVERSARY POLICIES
3	PW065	RATES FILE MAINTENANCE
3	PW070	ENDORSEMENTS FILE MAINTENANCE
5	PW038	AGENT DECLARATION ASSIGNMENT REPORT
5	PW080	DECLARATIONS - PRE-PRINTED FORM (PA ONLY)
5	PW081	DECLARATIONS - FREE FORM
5	PW082	DECLARATIONS - PA FIRE
5	PW084	SUPPLEMENTAL DECLARATIONS
5	PW085	POLICY STATUS REPORT
5	PW086	POLICY STATUS REPORT (PA FIRE ONLY)
5	PW090	RATES LIST
5	PW095	ENDORSMENTS LIST
5	PW102	PRE-RENEWAL SURVEYS (PLAIN PAPER)
5	PW200	ANNIVERSARY POLICIES LIST
9	PW110	DELETE INDIVIDUAL POLICIES
9	PW115	PURGE COVERAGE MASTER FILE
9	PW300	CONTROL FILE LIST

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SUPPLEMENTAL FILES SYSTEM

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
1	LOGON	LOGON PROGRAM
1	MENU	MENU CONTROL PROGRAM FOR THE INSPRO SYSTEM
3	SF010	POLICY HOLDER NAME & ADDRESS FILE MAINTENANCE
3	SF012	SUPPLEMENTAL NAMES FILE MAINTENANCE
3	SF014	AGENT/AGENCY FILE MAINTENANCE
3	SF016	ADJUSTOR FILE MAINTENANCE
3	SF018	REINSURANCE CONTRACTS FILE MAINTENANCE
3	SF020	UPDATE TABLES FILE
3	SF022	DELETE TABLES FILE RECORDS
3	SF026	CANCELLED POLICIES FILE MAINTENANCE
3	SF028	1099 FILE MAINTENANCE
3	SF030	CHANGE AGENT ASSIGNMENT REPORT
3	SF032	INTERGRATED DOCUMENT WRITING
3	SF033	INTERGRATED DOCUMENT WRITING
3	SF034	INTERGRATED DOCUMENT WRITING
3	SF035	INTERGRATED DOCUMENT WRITING
3	SF036	ELECTRONIC REMINDER CALENDAR
3	SF038	USER SECURITY FILE MAINTENANCE
3	SF088	ENTER INSPECTION REPORT ORDERS
5	SF050	POLICY HOLDER NAME AND ADDRESS LIST
5	SF051	POLICY HOLDER NAME AND ADDRESS LIST
5	SF052	ALPHABETIC POLICY HOLDER LIST
5	SF053	NUMERICAL POLICY HOLDER LIST
5	SF054	SELECTED POLICY HOLDER LIST
5	SF056	POLICY HOLDER MAILING LABELS
5	SF058	SUPPLEMENTAL NAMES LIST
5	SF060	AGENT/AGENCY LIST
5	SF062	AGENT/AGENCY MAILING LABELS
5	SF064	ADJUSTOR LIST
5	SF065	ADJUSTOR MAILING LABELS
5	SF066	REINSURANCE CONTRACTS LIST
5	SF070	TABLES FILE LIST
5	SF076	CANCELLED POLICIES LIST
5	SF078	RENEWAL MAILING LABELS
5	SF080	1099'S
5	SF082	POLICY HOLDER COUNT REPORT
5	SF582	POLICY COUNT BY AGENT REPORT

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SUPPLEMENTAL FILES SYSTEM *(Continued)*

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
5	SF084	QUARTERLY STATEMENT WORKSHEETS
5	SF086	ANNUAL STATEMENT WORKSHEETS
5	SF089	PRINT INSPECTION REPORT ORDERS
5	SF090	PRINT TERMINATED POLICIES BY REASON REPORT
5	SF092	ALPHABETIC POLICY HOLDER COUNT
5	SF100	PRINT SPOOL FILE UTILITY
5	SF104	UPDATE SPOOL FILE
5	SF106	DEFERRED PROCESSING CONTROL REPORT
5	SF108	PRINT INDIVIDUAL SPOOLED REPORTS
5	SF110	PRINT ALL SPOOLED REPORTS
5	SF112	DEFERRED PROCESSING EXECUTION
9	SF094	NAME & ADDRESS FILE PURGE REPORT
9	SF096	CHECK FILE INTEGRITY - MAIN FILES
9	SF097	CHECK FILE INTEGRITY - POLICY WRITING FILES
9	SF098	CHECK FILE INTEGRITY - WORK & MISC FILES

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SPECIAL PURPOSE PROGRAMS

SECURITY DEFAULT	PROGRAM NUMBER	PROGRAM NAME
9	XAR902	CORRECT DUE DATE IN AROPEN FILE
9	XAR903	CORRECT AROPEN INSTALLMENT RECORD PAY'T PLAN CODES
9	XAR904	REPROCESS PAYMENTS NOT DELETED ON AR OPEN FILE
9	XAR905	DELETE AROPEN RECORDS BASED ON EFF DATE
9	XAR906	UPDATE AROPEN FILE INSTALLMENT RECORDS
9	XAR907	DELETE AROPEN RECORDS BASED ON TRANS DATE
9	XAR908	UPDATE INDIVIDUAL AR OPEN RECORDS
9	XAR909	UPDATE INDIVIDUAL AR HISTORY RECORDS
9	XLA901	LOSS AUDIT REPORT
9	XLA902	UPDATE INDIVIDUAL LOSS MASTER RECORDS
9	XPA901	DELETE PREM MASTER RECORDS BASED ON TRANS DATE
9	XPA902	MATCH N&A TO PREMIUM FILE
9	XPA903	AUDIT PREMIUN MASTER FILE
9	XPA905	UPDATE INDIVIDUAL PREMIUM MASTER RECORDS
9	XPW901	EXTRACT CONTROL FILE RECORDS BY LINE
9	XPW902	DELETE RATES BY FROM-TO KEY
9	XPW903	AUDIT POLICY WRITING FILES
9	XPW904	UPDATE PW COVERAGE FILE
9	XSF901	DELETE/UPDATE POLICY NAME & ADDRESS RECORDS
9	XSF902	CORRECT TRANS DATE ON AR OPEN, AR HIST &/0R PAMAST FILE
9	XSF903	LIST INVALID N&A EXPIRATION DATES
9	XSF905	REGISTER MEETING ATTENDANTS

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FILE MAINTENANCE PROGRAMS

SF010 POLICY HOLDER NAME & ADDRESS FILE MAINTENANCE
XSF010 POLICY HOLDER NAME & ADDRESS DISPLAY
SF012 SUPPLEMENTAL NAMES FILE MAINTENANCE
SF013 APLUS REQUEST FILE MAINTENANCE
SF014 AGENT/AGENCY FILE MAINTENANCE
SF015 * AGENT COMMISSION FILE MAINTENANCE
SF016 ADJUSTOR FILE MAINTENANCE
SF018 REINSURANCE CONTRACTS FILE MAINTENANCE
SF020 UPDATE TABLES FILE
SF022 DELETE TABLES FILE RECORDS
SF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (SOUTHWARE)
BSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (BUSINESS WORKS)
DSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (DACEASY)
FSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (FREEDOM)
GSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (GREAT PLAINS)
QSF024 * INTERFACE TO ACCOUNTS PAYABLE SYSTEM (QUICK BOOKS)
SF025 * RETURN ACCOUNTS PAYABLE INFORMATION
SF026 * CANCELED POLICIES FILE MAINTENANCE
SF027 * QUOTE FILE MAINTENANCE
SF029 * CARRIER POLICY NUMBER FILE MAINTENANCE
SF030 CHANGE AGENT ASSIGNMENT
SF031 CHANGE AGENT ASSIGNMENT - SINGLE POLICY
SF032-35 INTEGRATED DOCUMENT WRITING
SF038 USER SECURITY FILE MAINTENANCE
SF039 DIARY/LOG FILE MAINTENANCE
SF040 PROGRAM SECURITY FILE MAINTENANCE
SF041 * SEARCH ALL CAPABILITY
SF042 ZIP CODE FILE MAINTENANCE
SF044 MORTGAGEE REFERENCE FILE MAINTENANCE
SF046 * PROVIDER FILE MAINTENANCE
SF048 MASTER OPTIONS FILE MAINTENANCE
SF088 * ENTER INSPECTION REPORT ORDERS
SF125 DOC FINITY MAINTENANCE
SF152 PROCESS MORTGAGEE NOTIFICATION FILES
SF188 * ENTER INSPECTION ORDER INFORMATION
SF289 ADD INSPECTION MIA REPORTS

REPORT PROGRAMS

SF050 PRINT POLICY HOLDER NAME & ADDRESS LIST
SF051 * PRINT SELECTED POLICY HOLDER LIST BY STATUS
SF052 PRINT ALPHABETIC POLICY HOLDER LIST
SF053 PRINT NUMERICAL POLICY HOLDER LIST
SF054 PRINT SELECTED POLICY HOLDER LIST
SF055 PRINT MORTGAGEE REFERENCE LIST
SF056 PRINT POLICY HOLDER MAILING LABELS
SF057 * PRINT LIST OF POLICIES SELECTED BY INSPECTION DATE
SF058 PRINT SUPPLEMENTAL NAMES LIST
SF059 * PRINT UNIQUE POLICYHOLDER COUNT

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REPORT PROGRAMS (Continued)

SF060 PRINT AGENT/AGENCY LIST
SF061 * PRINT AGENT/ADJUSTOR LASER MAILING LABELS
SF062 PRINT AGENT/AGENCY MAILING LABELS
SF063 * PRINT AGENT COMMISSION FILE
SF064 PRINT ADJUSTOR LIST
SF065 PRINT ADJUSTOR MAILING LABELS
SF066 PRINT REINSURANCE CONTRACTS LIST
SF067 * EXTRACT INFORMATION FOR FILE FOLDER LABELS
SF068 * PRINT PROXY LETTERS
SF069 * ARSON APPLICATION LETTERS
SF070 PRINT TABLES FILE LIST
SF071 * LIST POLICIES WITHOUT CARRIER POLICY #
SF072 * PRINT ENVELOPES
SF073 * PRINT LOSS FREE CREDIT INFORMATION
SF074 * PRINT FILE LOOKUP LIST
SF076 * UPDATE & PRINT CANCELED POLICIES LIST
SF077 * ALPHABETIC COMBINATION LABELS
SF078 * PRINT RENEWAL MAILING LABELS
SF082 PRINT POLICY HOLDER COUNT REPORT
SF083 PRINT REGULATION 90 REPORT
SF084 PRINT QUARTERLY STATEMENT WORKSHEETS
SF085 * SELECT PAST DUE INSPECTION ORDERS
SF185 * PRINT PAST DUE SELF-INSPECTION ORDERS
SF086 PRINT ANNUAL STATEMENT WORKSHEETS
SF087 * PRINT LIST OF OUTSTANDING INSPECTIONS
SF089 * PRINT INSPECTION REPORT ORDERS
SF189 * PRINT 5 YEAR INSPECTION REPORTS
SF090 PRINT TERMINATED POLICIES BY REASON REPORT
SF092 * PRINT ALPHABETIC POLICY COUNT REPORT
SF114 EXTRACT LASER CODES FOR SENDING TO CLIENTS
SF118-22 * EXTRACT DATA FOR USE WITH EXTERNAL APPLICATIONS
SF124 * EXTRACT PREMIUM REINSURANCE RECORDS
SF126 * STAGE INTERFACE FILE
SF128 * UPDATE INTERFACE FILE
SF130 * CREATE SEQUENTIAL EXTRACT FILES
SF132 * EXTRACT RECEIVABLE INFORMATION FOR WEB SITE
SF134 SPECIALLY DESIGNATED NATIONALS SEARCH
SF136 * PA MARKET CONDUCT SURVEY - UNDERWRITING EXTRACT
SF138 * PA MARKET CONDUCT SURVEY - RATING EXTRACT
SF140 * PA MARKET CONDUCT SURVEY - CLAIMS EXTRACT
SF142 * NAIC MARKET CONDUCT ANALYSIS REPORT
SF150 * POLICY FILE NUMBER REPORT
SF160 * COMMISSION SCHEDULE ASSIGNMENT LIST
SF162 * TRANS UNION CREDIT EXTRACT REPORT
SF190 PRINT TERMINATED POLICIES BY CARRIER/CARRIER POL# REPORT

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UTILITY PROGRAMS

SF094	PURGE POLICY HOLDER NAME & ADDRESS FILE
SF096	CHECK FILE INTEGRITY - MAIN FILES
SF097	CHECK FILE INTEGRITY - POLICY WRITING FILES
SF098	CHECK FILE INTEGRITY - WORK & MISC FILES
SF100	PRINT SPOOL FILE UTILITY
SF104	UPDATE SPOOLED FILE
SF106	DEFERRED PROCESSING CONTROL
SF108	PRINT INDIVIDUAL SPOOLED REPORTS
SF110	PRINT ALL SPOOLED REPORTS
SF112	DEFERRED PROCESSING EXECUTION
CALC	CALCULATOR
LOGON	LOGON PROGRAM
MENU	MENU CONTROL PROGRAM FOR THE INSPRO SYSTEM
XX040	POLICY INQUIRY SELECT - ALL SYSTEMS

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OVERVIEW

Title III of the USA Patriot Act includes a customer identification requirement and Executive Order 13224 includes a requirement to not transfer funds to/from a person or entity linked to terrorism as identified by the Office of Foreign Assets Control (OFAC) of the US Treasury Department. OFAC maintains a list of names of Specifically Designated Nationals (SDNs) contained in data files that companies can use to meet these requirements.

This procedure outlines the use of the INS PRO programs developed to help companies comply with these requirements:

SF134 – Specifically Designated Nationals Search - checks all **existing** active policyholders, prospects, and claimants against the SDN files.

SF041 – Search All - checks all **newly entered** policyholders, prospects, and claimants against the SDN files.

Both programs maintain an activity file which documents all of the file searches done. In the event of an audit, this information can be used as evidence of compliance.

DOWNLOAD THE SDN FILE

The current SDN file should be downloaded at least quarterly.
Go to website http://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx

In left column, click on:
Specially Designated Nationals List (SDN List)
And select CLICK HERE FOR SDN LIST DATA FILES

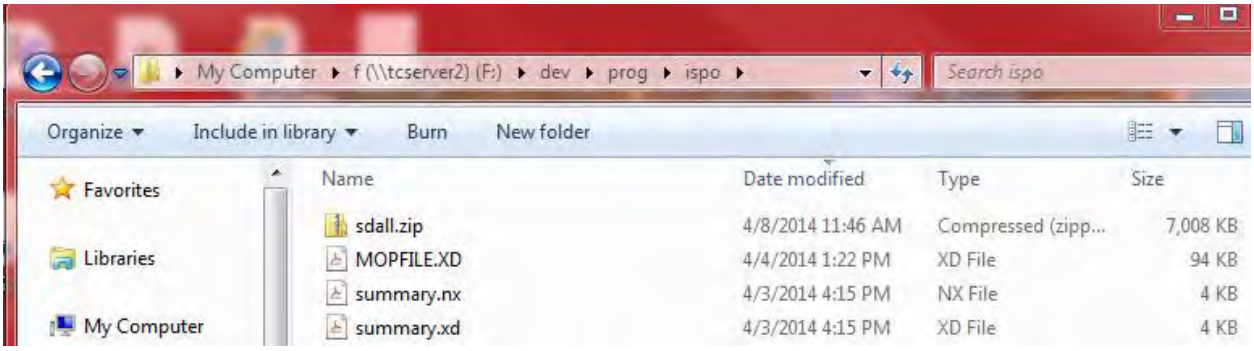
To locate File Name: SDALL.ZIP
File Type: zip file
From: **treasury.gov**

SAVE it to your computer:

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Save/import the file **sdall.zip** (right click on it and "Save Target As") to the ISPO directory on your server. Answer Yes to replace an existing file if you get that message question.
After download is complete, exit the web site.

Using Windows Explorer, go to the directory the file was saved to and find the **sdall.zip** file.



Right Click on the sdall.zip file to "Extract All" (and be sure to extract to Prog**ISPO\SDALL** folder when you are in "Select a Destination and Extract Files"). Answer Yes to replace an existing file if you should get that message question.

After the files have been unzipped, close that window.

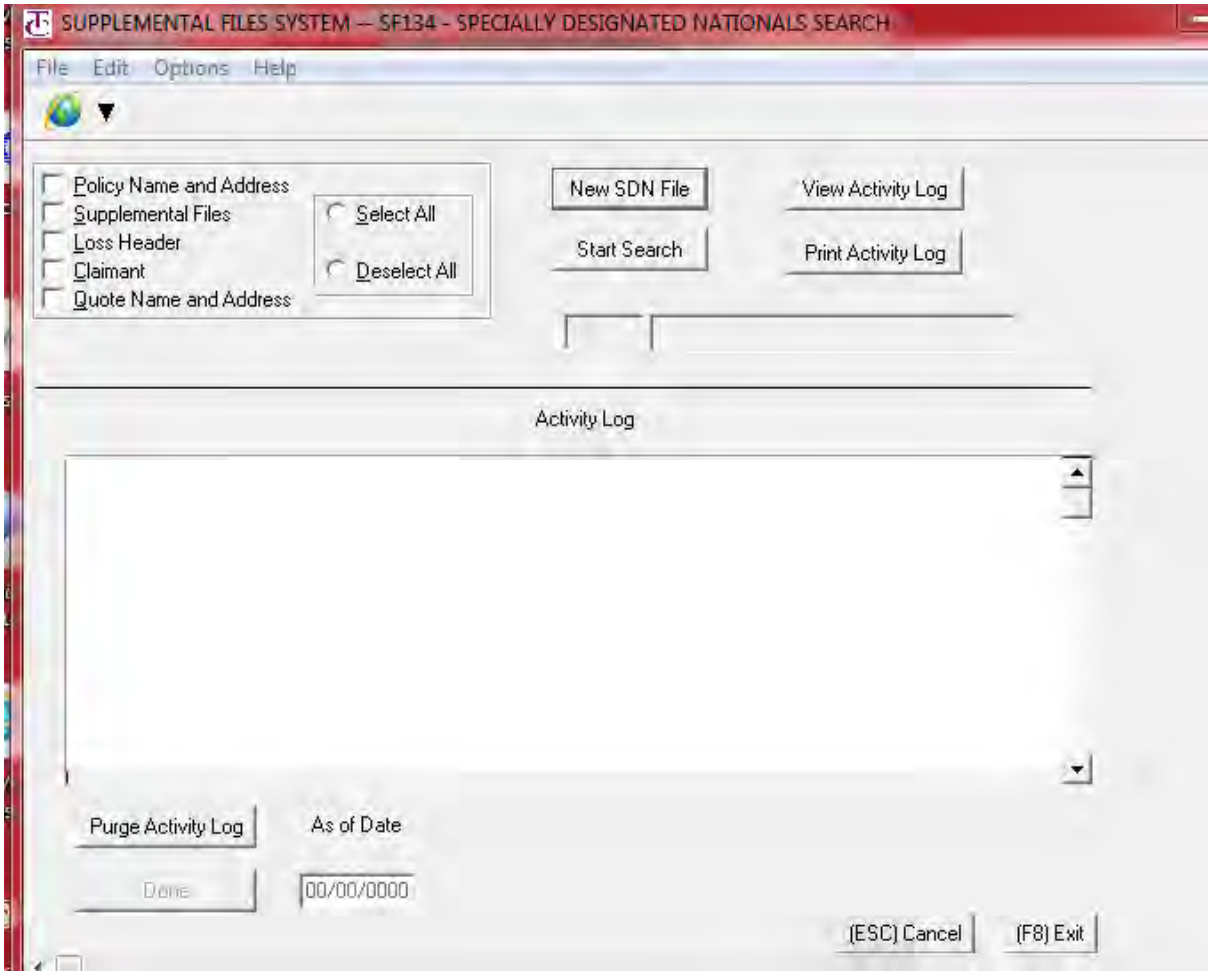
After unzipping the files, copy the SDN.FF and ALT.FF files to Prog\ISPO (replace existing SDN.FF and ALT.FF files if they exist). Only these files are needed. After successfully copying the files, for data security compliance, the sdall.zip file should be deleted from the Prog/ISPO folder; and all files should be deleted from the "Prog\ISPO\SDALL" folder. Some of the files may contain Social Security numbers or other sensitive data.

Next it will be necessary to convert those files to a form that INS-PRO can use. The SDN.FF and ALT.FF files copied to ISPO do not contain sensitive data and are needed to meet the Specially Designated Nationals requirements.

Open INS-PRO and go to Supplemental Files and select **SF134** Specially Designated Nationals Search program; and enter through print questions.

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To convert the files, click on the **New SDN File** button



On the screen, the files being converted will appear in the two boxes located under the Start Search button. When the conversion is finished – click OK to PROCESS COMPLETED. The program returns to the Start Search button.

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CHECKING FOR MATCHING NAMES

- Either select the individual files or click the Select All check box to select all files. Names in the files chosen are now ready to be checked against the names in the two files that were downloaded from the US Treasury website.
- Click on the Start Search button to begin the process. All files being checked will appear in the two boxes right below. An activity log file will be created. It also creates a report listing all SDN names that matched the INS-PRO files that were checked in Policy and/or Claim Number Order.
- When the Search is done, click OK to Process Completed.
- The View Activity Log button will be hi-lighted when finished.

ACTIVITY LOG FILE

The log file consists of several parts:

Header Record
The record number.
The date the check was processed.
The SDN file checked against
The INS-PRO file checked.

Detail Record 1
The record number.
The Policy, Claim, or Quote Number found with a match
The Policy, Claim, or Quote Name that matched

Detail Record 2
The record number
The SDN Number of the match used by the Treasury department
The SDN or ALT name found that closely matches the name on file.
* It is possible that there may be more than 1 record found with a match

Footer Record
The record number
The Number of INS-PRO records processed.
The number of SDN or ALT matches found.

These records will be repeated for each INS-PRO file that is checked.

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There are three options for the activity log file:

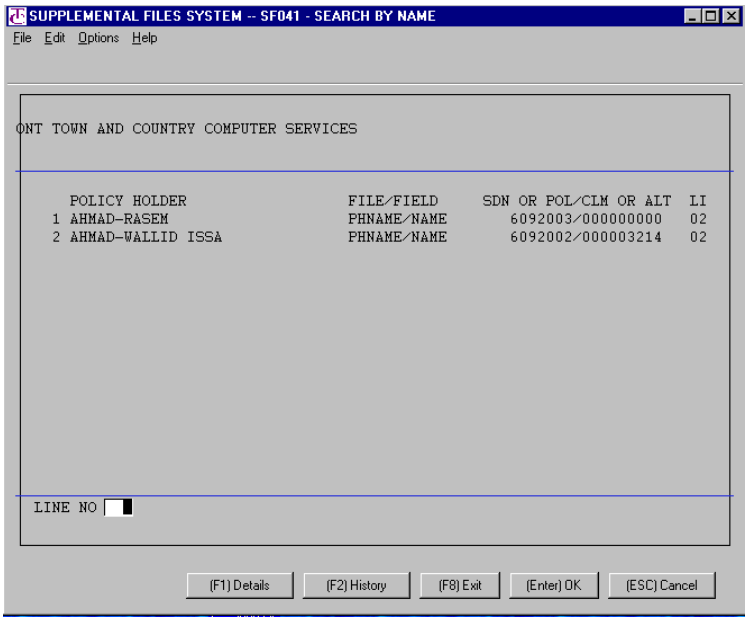
- Click on the **View Activity Log** to display the Log File in the window above the button. If the View Activity Log is chosen, it is necessary to hit the "Enter" key to end the View Activity Log process.
- Click on the **Print Activity Log** button to print the Activity log.
- Click on the **Purge Activity Log** if purging of records becomes necessary. When the Purge Activity Log is chosen, the date field area under that button becomes active. Enter in the As of Date to purge all records up to and including the As of Date. After the date has been entered, click the Done Button or hit the Enter key from your keyboard to initiate the purge.

The Exit, Cancel, and Done buttons are self-explanatory.

CHECKING NEW INSUREDS, CLAIMANTS, AND PROSPECTS

Search All now has the capability of doing an individual check of a name against the SDN files using the existing parameters of that program. It also writes to the Activity Log file.

It lists the date the check was made, the type of SDN file checked against, the Name checked for, and how many matches were found.

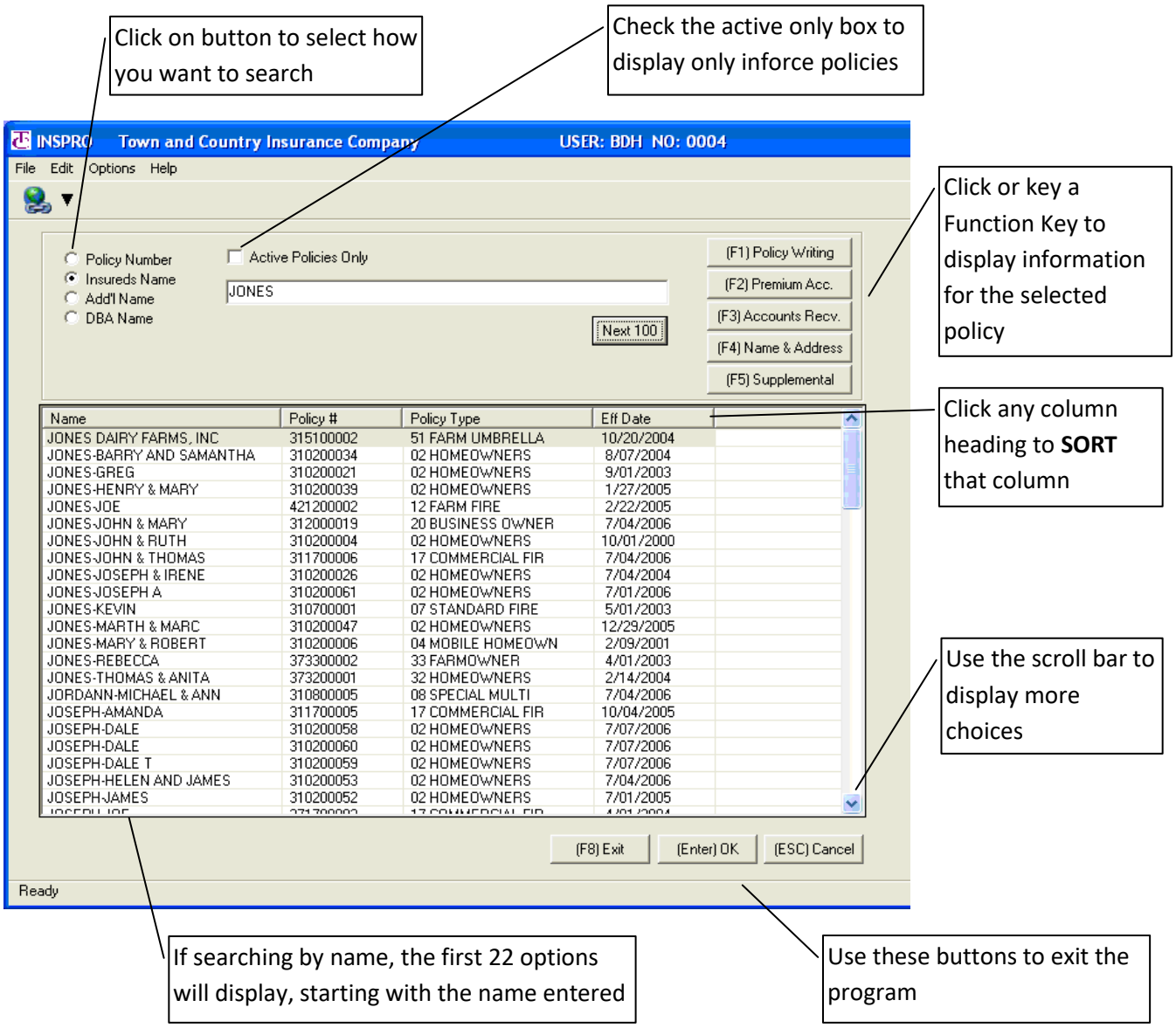


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INS PRO INQUIRY SELECTION SCREEN

November 15, 2016

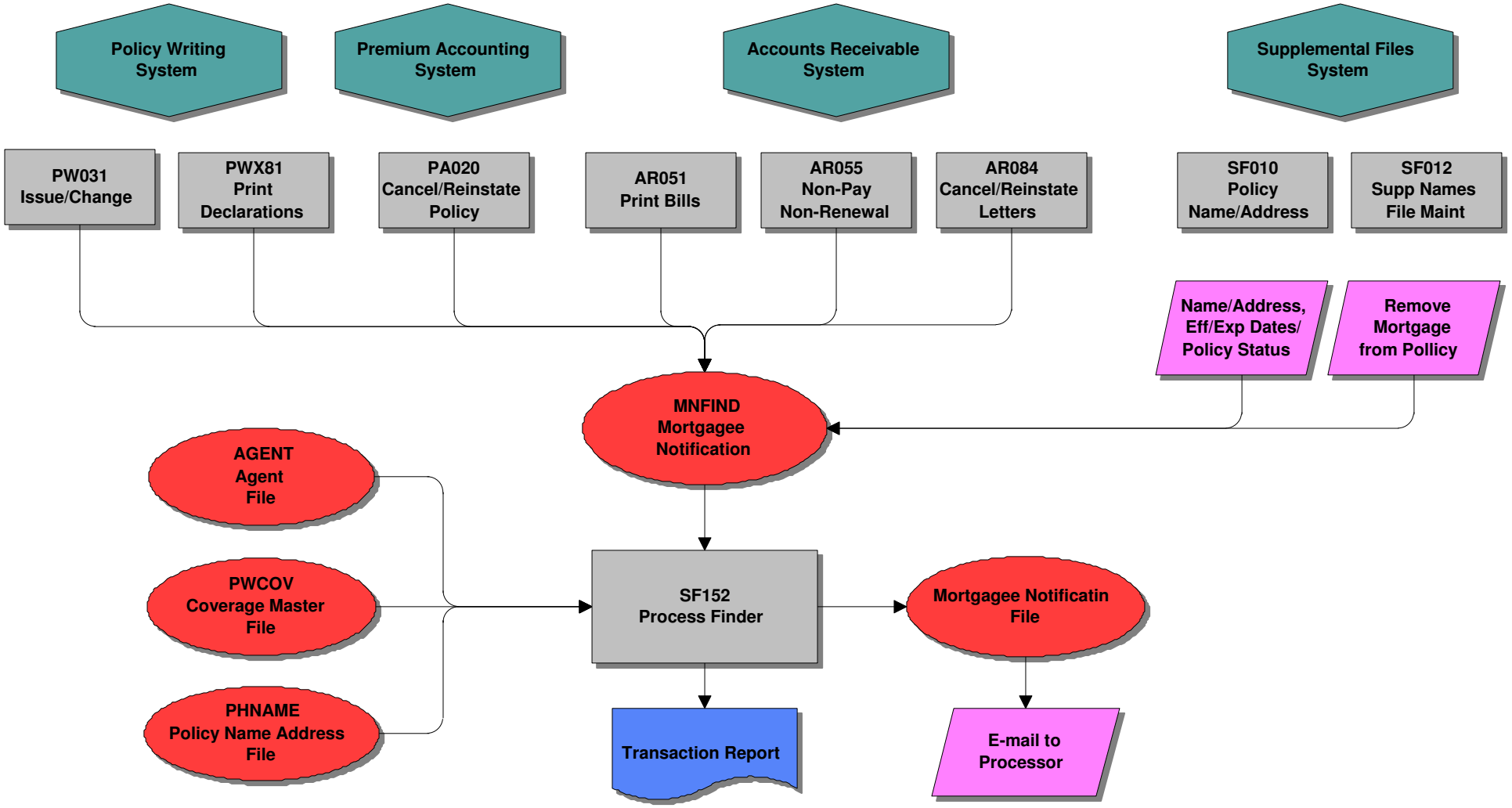
This screen is used to access policy, premium, receivables, name and address, and supplemental name information by – Policy Number, Insured's Name, Additional Named Insured's, or DBA or C/O Name.



Name	Policy #	Policy Type	Eff Date
JONES DAIRY FARMS, INC	315100002	51 FARM UMBRELLA	10/20/2004
JONES-BARRY AND SAMANTHA	310200034	02 HOMEOWNERS	8/07/2004
JONES-GREG	310200021	02 HOMEOWNERS	9/01/2003
JONES-HENRY & MARY	310200039	02 HOMEOWNERS	1/27/2005
JONES-JOE	421200002	12 FARM FIRE	2/22/2005
JONES-JOHN & MARY	312000019	20 BUSINESS OWNER	7/04/2006
JONES-JOHN & RUTH	310200004	02 HOMEOWNERS	10/01/2000
JONES-JOHN & THOMAS	311700006	17 COMMERCIAL FIR	7/04/2006
JONES-JOSEPH & IRENE	310200026	02 HOMEOWNERS	7/04/2004
JONES-JOSEPH A	310200061	02 HOMEOWNERS	7/01/2006
JONES-KEVIN	310700001	07 STANDARD FIRE	5/01/2003
JONES-MARTH & MARC	310200047	02 HOMEOWNERS	12/29/2005
JONES-MARY & ROBERT	310200006	04 MOBILE HOMEOWN	2/09/2001
JONES-REBECCA	373300002	33 FARMOWNER	4/01/2003
JONES-THOMAS & ANITA	373200001	32 HOMEOWNERS	2/14/2004
JORDANN-MICHAEL & ANN	310800005	08 SPECIAL MULTI	7/04/2006
JOSEPH-AMANDA	311700005	17 COMMERCIAL FIR	10/04/2005
JOSEPH-DALE	310200058	02 HOMEOWNERS	7/07/2006
JOSEPH-DALE	310200060	02 HOMEOWNERS	7/07/2006
JOSEPH-DALE T	310200059	02 HOMEOWNERS	7/07/2006
JOSEPH-HELEN AND JAMES	310200053	02 HOMEOWNERS	7/04/2006
JOSEPH-JAMES	310200052	02 HOMEOWNERS	7/01/2005

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MORTGAGEE NOTIFICATION



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A. PURPOSE

The **INS**urance **PRO**cessing System provides a risk management tool called the Cancelled Policies File. This file, and the associated programs, allow you to store and use information to identify risks that have experience factors which do not meet underwriting standards. When used as part of the underwriting process, it helps protect insureds from extra costs due to the experience of poorer risks.

There are three programs in this sub-system:

SF026 - CANCELLED POLICIES FILE MAINTENANCE

This program handles adds, changes, and deletions for the file. The inquiry option is alphabetical by name, allowing quick access to information in the file.

SF076 - UPDATE CANCELLED POLICIES FILE

This program transfers information on cancelled policies from the Name and Address file to the Cancelled Policies file.

SF076 - PRINT CANCELLED POLICIES LIST

This program lists in alphabetical order, all policies in the file. It provides a quick reference for users who may not have access to a terminal for on line inquiry.

B. PROCEDURE

To initiate use of this sub system, the COMPANY SETUP INFORMATION and the POLICY STATUS TABLE in TABLE FILES MAINTENANCE must be setup correctly.

In the SUPPLEMENTAL FILES SYSTEM choose, TABLE FILES MAINTENANCE, then select SF020 - UPDATE TABLES FILE ↓

Select COMPANY SETUP INFORMATION ↓

Update 1. Systems in use with a U1. (screen A)

Return to UPDATE TABLE FILE ↓

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Select POLICY STATUS TABLE → and Update 4. ADD TO CANPOL FILE? (Y/N) to a "Y"es. Do this for all Policy Status Codes that should be added to the Cancelled Policies File. (screen B)

Once this has been done run SF076 - UPDATE CANCELLED POLICIES FILE. This program will automatically update the cancelled policies file by passing the Name and Address file and selecting all policy status codes that have yes in the add to canpol file field.

Use SF026 - CANCELLED POLICIES FILE MAINTENANCE to add, change/inquire or delete records from the Cancelled Policies File. This is the program to use when checking new applications to see if the applicant was previously insured with your company.

Use SF076 - PRINT CANCELLED POLICIES LIST to receive a current listing of who is in the Cancelled Policies file.

C. PROCESSING

To begin processing the Cancelled Policies File go to Supplemental Files System choose CANCELLED POLICIES FILE MAINTENANCE. (screen C)

1. CANCELLED POLICIES FILE MAINTENANCE (SF026)

Select the mode of the program: Add, Change/Inquire or Delete. A screen similar to screen D will appear.

ADD: To add policies to the Cancelled Policies File enter the policy number of the cancelled policy. The program will retrieve the insureds name, city/state agent number, policy type, cancel reason, cancellation date, number of non-pay cancels sent and claim count. Enter any additional data. See DATA DEFINITIONS for more detail.

CHANGE: To change or inquire on a record that was previously added, enter the insured name. (screen E) Select the record to be changed. At ANY CHANGE? a "Y"es answer will allow data to be changed. See DATA DEFINITIONS for more detail.

DELETE: To delete a record from the file, enter the insured name, (screen E) and select the record to be deleted. Answer the correct record question. A Y(es) answer will delete the record.

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2. UPDATE CANCELLED POLICIES FILE - SF076

This program should be run monthly or quarterly to insure an up to date Cancelled Policies File. A report of all the newly cancelled policies will be generated for review.

3. PRINT CANCELLED POLICIES LIST - SF076

This report will list all insureds on the Cancelled Policies file in alphabetical order. It should be printed at least once a year. (see sample report 1)

D. DATA DEFINITION

1. POLICY NUMBER	Enter the policy number of the policy to be put in the Cancelled Policies file. If the Name and Address record is found then all data will be displayed and verified, except amount owed and comments fields. If no Name and Address record is found then all data must be entered. This may be changed.
2. INSUREDS NAME	Enter insureds name. Last name first, hyphen, then first name. Allows 35 characters. This key field may not be changed.
3. CITY, STATE	Enter insureds city, state. Allows 24 characters. This field may be changed.
4. AGENT NUMBER	Enter the agent number for this insured. This may be changed.
5. POLICY TYPE	Enter the type of policy. This may be changed.
6. CANCEL REASON	Enter the first two digits of the policy status code for the reason that this insured was cancelled. This may be changed.
7. CANCEL DATE	Enter the cancellation date in MMYY format. This may be changed.
8. NON PAY CANCEL	Enter the number of times a non-pay cancellation notice has been sent. This may be changed.

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DATA DEFINITION CONTINUED:

9.	NUMBER CLAIMS	Enter the number of claims against this insured. This may be changed.
10.	AMOUNT OWED	Enter the amount that is still owed on the policy, if any. May be useful to collect old receivables. This may be changed.
11.	COMMENTS	Enter 35 characters of information. This may be changed.

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A. PURPOSE

INSPRO provides the capability to record claim payments for a Provider. A provider is any individual or company who performs a service for the insured or claimant that helps resolve the claim. (Ex.- A Doctor or Repairman).

Several programs maintain the Provider File found on the LA Reports - F1 Utilities - Loss Provider File Maintenance and Reports Menu (Screen A) and on the LA Transaction File Maintenance Menu:

SF046 - PROVIDER FILE MAINTENANCE
LA010 - ADD LOSS TRANSACTIONS

The information on the file is displayed on two reports found on the LA Reports second menu - Provider File Maintenance and Reports:

LA059 - LIST OF PROVIDERS WITHOUT ID NUMBERS
LA065 - PRINT LIST OF PROVIDERS

B. PROCEDURE

When adding a Claim Payment (Trans Code 11-Partial, 12-Final, or 14-After Close) you will be asked if the payment is being made to a Medical Provider. If the answer is "Y"es, the beginning of the Provider's Name will be asked for (up to 5 characters) (Screen B). A window will then be displayed showing all providers starting with the name entered. (Screen C). This window gives you the option to select the provider. If ADD A NEW PROVIDER is chosen, the program SF046 (Provider File Maintenance) will be called. (Screen D). The entry screen will prompt for the following information:

1. **PROVIDER NUMBER:** This is the number assigned to each Provider. The system will automatically assign this number.

2. **PROVIDER NAME:** A 35 character field which contains the Provider's Name.

3. **ADDRESS 1:** A 35 character field which contains part of the Provider's Address. It is recommended that if you are only going to use 1 address line, that the first address line is left blank.

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4. **ADDRESS** 2: A 35 character field which contains part of the Provider's address. It is recommended that if you are only going to use 1 address line; that the second address line is filled in.

5. **CITY, STATE/ZIP:** A 24 character field, for the city and state and a 10 character field for the zip code. The zip code will be prompted for first. Enter a 5 or 9 digit zip code. A hyphen will automatically be inserted in 9 digit codes. If the zip code is on your zip code File, the city and state will be filled in automatically. If the zip code is new, you will be prompted to enter the city and state.

6. **CONTACT NAME:** A 35 character field which contains the person or department which the payment will be mailed to.

7. **TELEPHONE:** A 12 character field which permits the use of hyphens. Hyphens will automatically be inserted if not keyed in.

8. **FAX NUMBER:** A 12 character field which permits the use of hyphens. Hyphens will automatically be inserted if not keyed in.

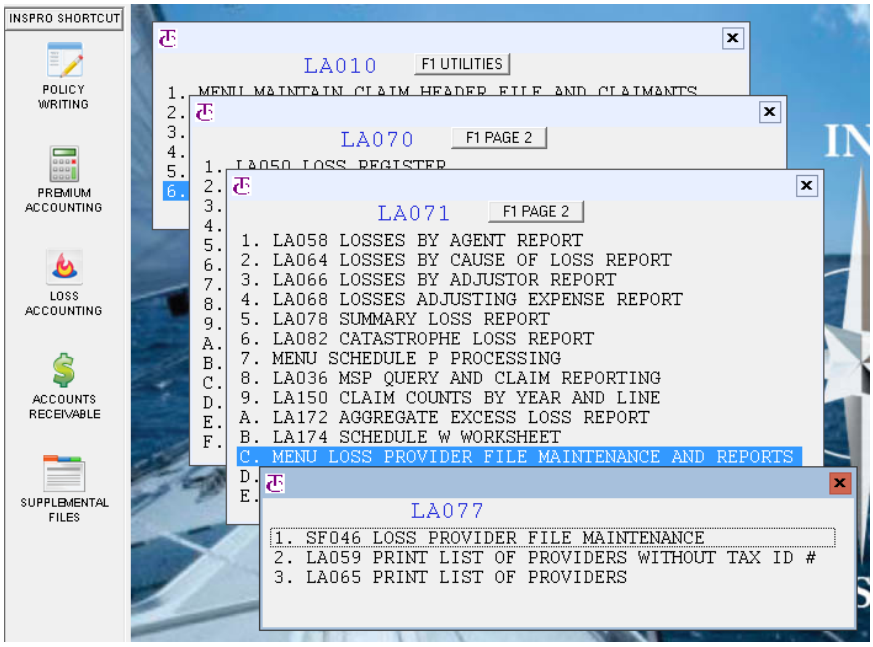
9. **TAX ID NUMBER:** A 11 character field which contains the Provider's Federal Tax Id Number or Social Security Number.

10. **RECEIVES A 1099?** Enter Y or N. This determines if this provider should be selected when selecting 1099 information.

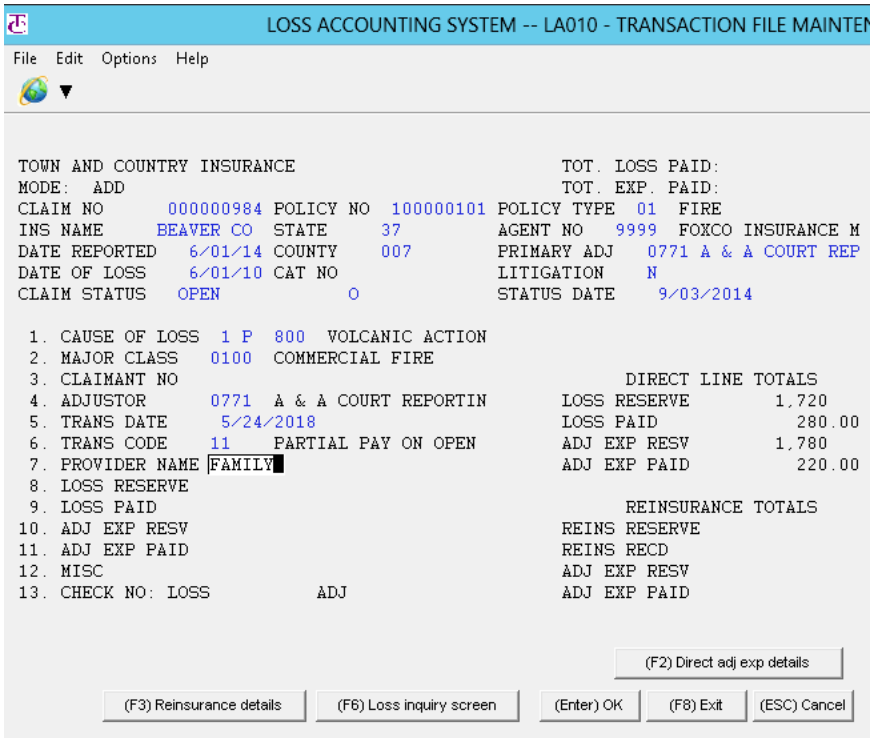
11. **LAST ACTIVITY DATE:** This date field can be left blank. Each time a payment is made to a provider the transaction date of the payment will be put in this field. In the future, this date will be used to purge the file of old providers.

When these fields have been entered, SF046 will be exited and the operator will be returned to the Loss Transaction they were previously entering.

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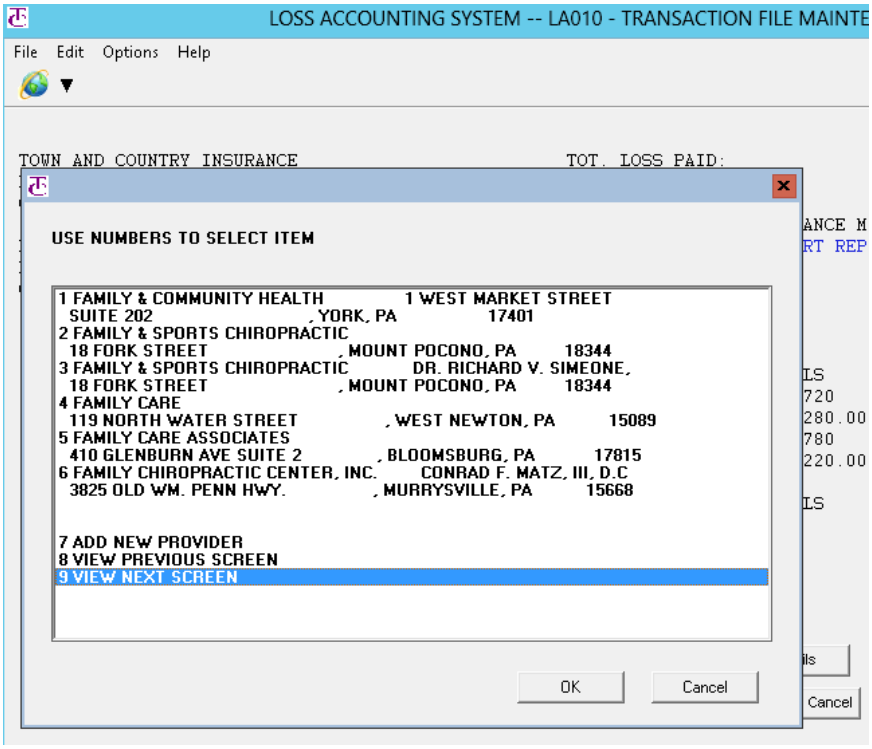


SCREEN A

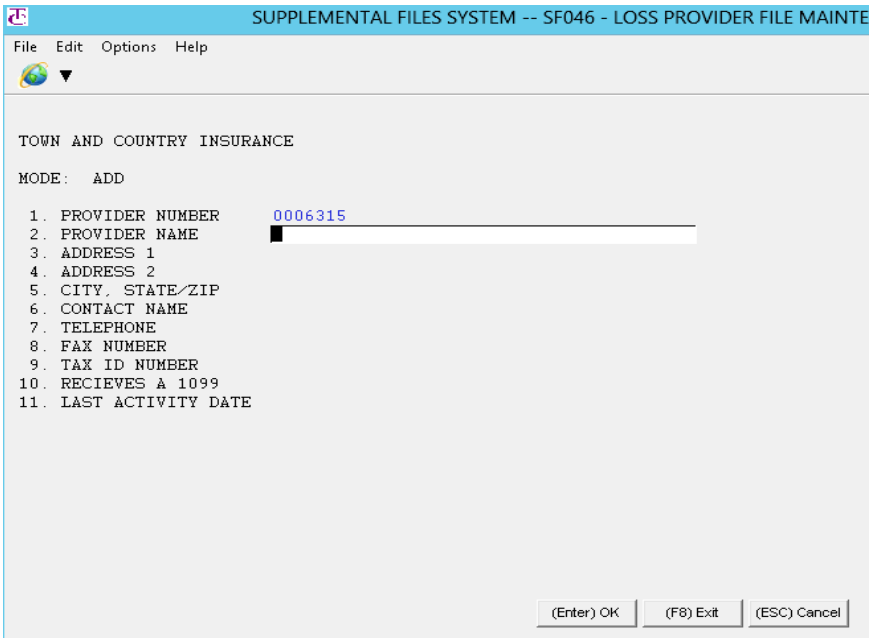


SCREEN B

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SCREEN C



SCREEN D

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PRINTING MAIL LABELS

A. PURPOSE

The **INS**urance **PRO**cessing System has the capability to print two different size mail labels for policy holders, agents and adjustors. The larger size labels are recommended in order to accommodate long names (up to 35 characters) and 5 name and address lines. The programs used to print either size label are:

SF056 - PRINT POLICY HOLDER MAILING LABELS
SF062 - PRINT AGENT/AGENCY MAILING LABELS
SF065 - PRINT ADJUSTOR MAILING LABELS

B. PROCEDURE

To print mail labels choose the SUPPLEMENTAL FILES REPORTS option from the MAIN MENU in the Supplemental Files System. When you select the option PRINT MAIL LABELS you will be given the choice of POLICY HOLDER MAILING LABELS, AGENT/AGENCY MAILING LABELS, or ADJUSTOR MAILING LABELS.

For POLICY HOLDER MAILING LABELS:

Enter the size of label (3½ x 15/16's or 4 x 1 7/16's) requested. Enter the selection data as follows:

1. AGENTS	AGENT # or (NL) for all agents
2. LINES	LINES OF BUSINESS or (NL) for all
3. COUNTIES	COUNTY CODES or (NL) for all counties
4. ZIP CODES	ZIP CODE or (NL) for all zip codes
5. EXPIRATION DATE	A RANGE or (NL) for all dates
6. STATUS	A-active, C-canceled, B-both
7. INFORCE AS OF	Date or (NL) if not applicable

One to five entries may be made for agents, lines, counties, and zip codes. After the selection process is complete you will be asked for the report sequence. This allows you to print labels sorted the way you want. For example: If you want labels in agent number order (enter 1 next to agent), then policy number order (enter 2 next to policy number), and then by insureds name (enter 3 next to insureds name). The report sequence will be:

1. Policy No	2	5. County	0
2. Insureds Name	3	6. Zip Code	0
3. Agent	1	7. Expiration Date	0
4. Line	0		

If you want the labels sorted even further then continue the sort sequence by entering a 4 next to the next selection.

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For AGENT/AGENCY LABELS or ADJUSTOR LABELS:

You will be prompted to first enter:

The number of labels: the number of consecutive labels to print for each agent or adjustor

The number of copies: the number of complete sets of labels

Choose which size label:

3½ x 15/16 or 4 x 1 7/16

Select range of agents or adjustors: You may print labels for just one, for a range or for all.

e.g. For agent #100 enter from 100 to 100
For agents #100 & #101 enter from 100 to 101
For agents #100 - #110 enter from 100 to 110

GENERAL INFORMATION:

Key <ESC> at ANY CHANGE? then "F8" to exit without processing.

You will be prompted to put the mailing labels in the printer before printing starts. An alignment pattern will be printed to give you the opportunity to get the labels lined up properly.

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The Regulation 90 Program (SF083) will print a report and create sequential data files containing information necessary to comply with the NYS Insurance Department's Regulation 90 concerning Geographical Redlining Prohibition reporting requirements.

A. INPUT SCREENS

1. MENU QUESTIONS

a. Accepts an as of date (Ending Date). The program will automatically uses an Starting Date of 01/01 of the same year as the Ending Date.

b. Asks for (D)etail or (S)ummary option. The menu will default to Summary. Detail is used only if selected Counties and Zip Codes are needed for audit purposes.

c. Asks for Number of Copies, Condensed Print, Spool Printer Output, and Line Number.

2. DETAIL OPTION QUESTIONS

Accepts and verifies five (5) counties with up to five (5) zip codes per county. The program will display the county description. The zip codes entered are verified using the Zip Code File. If the Zip Code is not on the Zip Code File, a operator is asked if they want to continue with this Zip Code.

At the first Zip Code for each county, <NL> is accepted if all Zip Codes within the County are wanted.

B. SETTING UP SELECTION CRITERIA

1. LINES OF BUSINESS

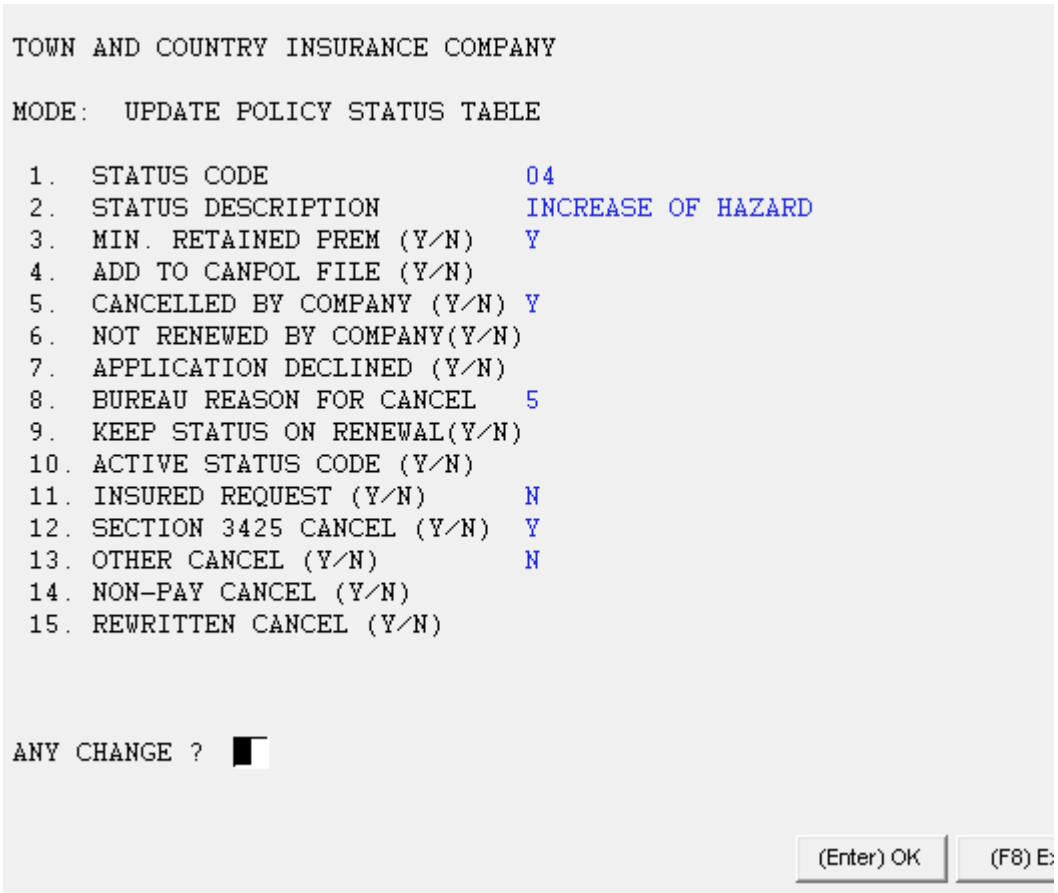
The program reads the Line of Business Table to determine which lines of business fall into the Personal and Commercial Fire Categories. If the Bureau Code is URB, each line with a Bureau Line of Business Code of 07 is Personal Fire and 17 is Commercial Fire. If the Bureau Code is AIS, each line with a Bureau Line of Business Code of 41 is Personal Fire and 47 is

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Commercial Fire. If the Bureau Code is MSO, each line with a Bureau Line of Business Code of 10 is Commercial Fire.

2. POLICY STATUS CODES

The Policy Status Code Table is read to determine which Status Codes indicate Canceled By Company, Non Renewed By Company and Application Declined using the fields highlighted in the below screen print.



3. COMPANY INFORMATION

Record 8 of the Company Name and Address File contains the NAIC Code. This is in character positions 5 - 9 of the record. The NAIC Code is printed on the Heading of the Report.

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C. SELECTING AGENTS INFORMATION

1. DETERMINING AGENT'S COUNTY

The Agents File is read sequentially. If the Agent's Zip Code is zeros or is not on the Zip Code File, the County is Unknown (999), otherwise the Agent's Zip Code is used to read the Zip Code File and the county is taken from the Zip Code File.

2. START OF YEAR

If the Date Appointed is prior to the Starting Date and the Termination Date is either zero or not after the Starting Date, the Agent is considered to have been writing business before the start of the report period.

3. TERMINATED DURING YEAR

If the Termination Date is after the Starting Date and is on or before the Ending Date, the Agent is considered to have been terminated during the report period.

4. ADDED DURING YEAR

If the Appointed Date is on or between the Starting and Ending Dates, the Agent is considered to have been added during the report period.

5. END OF YEAR

The End Of Year column is computed using the following calculation: Number at Start of Year - Number Terminated + Number Added.

D. SELECTING INFORMATION FOR APPLICATIONS AND FIRE REPORTS

1. SELECTING POLICIES

The Policy Name and Address File is read Sequentially. If the Policy Type matches one of those specified as being Personal or Commercial Fire, the policy is selected otherwise the policy is skipped.

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2. **SELECTING ZIP CODE**

a. SUMMARY OPTION

If the Policy Location Zip Code is one of those that is individually listed for Personal or Commercial Fire, the policy is counted on the County report and on the Itemized Zip Code Report.

b. DETAIL OPTION

If the policy County/Location Zip Code is one of the Counties or County/Zip Codes that was selected, the policy is selected otherwise the policy is skipped.

3. **OPENING INFORCE**

If the policy Effective Date is before the Starting Date and the policy is active (Status = XX0), the policy is considered as being Inforce as of the beginning of the report period.

If the policy Effective Date is before the Starting date and the policy is terminated (Status not = XX0) and the Status Effective Date is before the Starting Date, the policy is considered as being Inforce as of the beginning of the report period.

4. **NEW BUSINESS AND APPLICATIONS RECEIVED**

If the original policy Effective Date is after the Starting Date and is on or before the Ending Date, the policy is considered to be New Business and an Application Received.

5. **CANCELED BY COMPANY**

If the Policy Status Effective Date is after the Starting Date and is on or before the Ending Date and the first two digits of the Status Code matches a Canceled By Company Status Code, the policy is considered to have been Canceled by the Company.

6. **NON-RENEWED BY COMPANY**

If the Policy Status Effective Date is after the Starting Date and is on or before the Ending Date and the first two digits of the Status Code matches a Non-Renewed By Company Status Code,

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the policy is considered to have been Non-Renewed by the Company.

7. APPLICATIONS DECLINED

If the Policy Status Effective Date is after the Starting Date and is on or before the Ending Date and the first two digits of the Status Code matches a Application Declined Status Code, the policy is considered to be a Declined Application.

8. POLICIES WRITTEN ON APPLICATIONS RECEIVED

The program will compute the Number of Policies that were Written on Applications Received by taking the Number of Applications Received less the Number of Applications Declined.

9. CLOSING INFORCE

If the policy Expiration Date is on or after the Ending Date and the policy is active (Status = XX0), the policy is considered as being Inforce as of the end of the report period.

If the policy Expiration Date is on or after the Ending Date and the policy is terminated (Status not = XX0) and the Status Effective Date is after the Ending Date, the policy is considered as being Inforce as of the end of the report period.

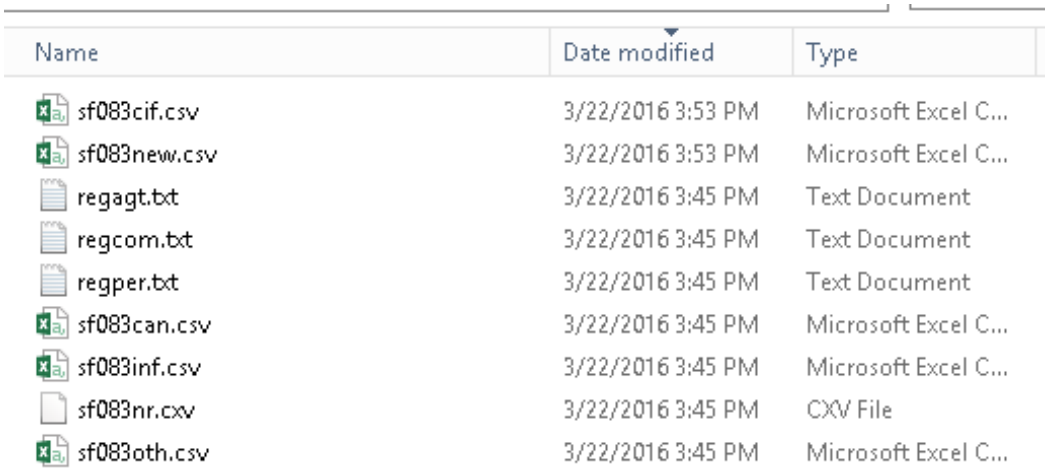
E. REPORTING THE INFORMATION

1. RUNNING THE PROGRAM

The program has the capability of creating three (3) TEXT files: REGAGT.TXT, REGCOM.TXT, REGPER.TXT. These files contain the County and Zip Code information in a format that can be imported into a Spreadsheet program.

The program creates .csv files that will be found in the Prog/ISPO folder.

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Name	Date modified	Type
sf083cif.csv	3/22/2016 3:53 PM	Microsoft Excel C...
sf083new.csv	3/22/2016 3:53 PM	Microsoft Excel C...
regagt.txt	3/22/2016 3:45 PM	Text Document
regcom.txt	3/22/2016 3:45 PM	Text Document
regper.txt	3/22/2016 3:45 PM	Text Document
sf083can.csv	3/22/2016 3:45 PM	Microsoft Excel C...
sf083inf.csv	3/22/2016 3:45 PM	Microsoft Excel C...
sf083nr.cxv	3/22/2016 3:45 PM	CXV File
sf083oth.csv	3/22/2016 3:45 PM	Microsoft Excel C...

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File Formats

OVERVIEW – SF132 – Extract Web Site Information creates files of information derived from various **INS PRO** data base files for the purpose of displaying information on an insurance company's web site. This provides current information in a summarized, easy to work with format, while protecting the production files residing on the company's server.

The program is typically run daily and the extracted files then transmitted to the web site host server where applications developed by the web site developer controls the display and used of the data. As noted on the data base formats, each data field is delimited by a "pipe" character.

1. Policy Information Record – File name: **policy.txt**

```
01  POLICY-CSV-WORK-RECORD.
    03  POL-CSV-AGENT-NO           PIC 9(4).
    03  POL-CSV-DELIM1             PIC X     VALUE "¦".
    03  POL-CSV-POL-NO             PIC 9(9).
    03  POL-CSV-DELIM2             PIC X     VALUE "¦".
    03  POL-CSV-PREV-POL           PIC 9(9).
    03  POL-CSV-DELIM3             PIC X     VALUE "¦".
    03  POL-CSV-NEXT-POL           PIC 9(9).
    03  POL-CSV-DELIM4             PIC X     VALUE "¦".
    03  POL-CSV-LOB                PIC 99.
    03  POL-CSV-DELIM5             PIC X     VALUE "¦".
    03  POL-CSV-INSURED            PIC X(35).
    03  POL-CSV-DELIM6             PIC X     VALUE "¦".
    03  POL-CSV-EFF-DATE           PIC 9(8).
    03  POL-CSV-DELIM7             PIC X     VALUE "¦".
    03  POL-CSV-ORIG-EFF-DATE      PIC 9(8).
    03  POL-CSV-DELIM8             PIC X     VALUE "¦".
    03  POL-CSV-PAYPLAN            PIC 99.
    03  POL-CSV-DELIM9             PIC X     VALUE "¦".
    03  POL-CSV-PRIOR-STATUS       PIC 999.
    03  POL-CSV-DELIM10            PIC X     VALUE "¦".
    03  POL-CSV-EXP-DATE           PIC 9(8).
    03  POL-CSV-DELIM11            PIC X     VALUE "¦".
    03  POL-CSV-TERM               PIC 99.
    03  POL-CSV-DELIM12            PIC X     VALUE "¦".
    03  POL-CSV-NONPAYS            PIC 99.
    03  POL-CSV-DELIM13            PIC X     VALUE "¦".
    03  POL-CSV-TOT-BILLED         PIC -9(7).99.
    03  POL-CSV-DELIM14            PIC X     VALUE "¦".
    03  POL-CSV-TOT-UNPAID         PIC -9(7).99.
    03  POL-CSV-DELIM15            PIC X     VALUE "¦".
    03  POL-CSV-CUR-STATUS         PIC 999.
    03  POL-CSV-DELIM16            PIC X     VALUE "¦".
    03  POL-CSV-STATUS-DATE        PIC 9(8).
    03  POL-CSV-END.
        05  POL-CSV-END1           PIC X.
        05  POL-CSV-END2           PIC X.
```

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2. Agent Information Record – File name: **agent.txt**

```
01  AGENT-CSV-WORK-RECORD.
    03  AG-CSV-NO                  PIC 9(4).
    03  AG-CSV-DELIM1              PIC X     VALUE "¦".
    03  AG-CSV-AGENCY              PIC X(35).
    03  AG-CSV-END.
        05  AG-CSV-END1            PIC X.
        05  AG-CSV-END2            PIC X.
```

3. Accounts Receivable Information Record – File name: **ar_trans.txt**

```
01  AR-CSV-WORK-RECORD.
    03  AR-CSV-POL-NO              PIC 9(9).
    03  AR-CSV-DELIM1              PIC X     VALUE "¦".
    03  AR-CSV-TRANS-DATE          PIC 9(8).
    03  AR-CSV-DELIM2              PIC X     VALUE "¦".
    03  AR-CSV-TRANS-CODE          PIC 99.
    03  AR-CSV-DELIM3              PIC X     VALUE "¦".
    03  AR-CSV-ORIG-BALANCE        PIC -9(7).99.
    03  AR-CSV-DELIM4              PIC X     VALUE "¦".
    03  AR-CSV-EFF-DATE            PIC 9(8).
    03  AR-CSV-DELIM5              PIC X     VALUE "¦".
    03  AR-CSV-EXP-DATE            PIC 9(8).
    03  AR-CSV-DELIM6              PIC X     VALUE "¦".
    03  AR-CSV-BILL-AMT            PIC -9(7).99.
    03  AR-CSV-DELIM7              PIC X     VALUE "¦".
    03  AR-CSV-STATUS              PIC X.
    03  AR-CSV-DELIM8              PIC X     VALUE "¦".
    03  AR-CSV-DUE-DATE            PIC 9(8).
    03  AR-CSV-END.
        05  AR-CSV-END1            PIC X.
        05  AR-CSV-END2            PIC X.
```

4. Accounts Receivable Payment Information – File name: **paid_trans.txt**

```
01  AP-CSV-WORK-RECORD.
    03  AP-CSV-POL-NO              PIC 9(9).
    03  AP-CSV-DELIM1              PIC X     VALUE "¦".
    03  AP-CSV-TRANS-DATE          PIC 9(8).
    03  AP-CSV-DELIM2              PIC X     VALUE "¦".
    03  AP-CSV-TRANS-CODE          PIC 99.
    03  AP-CSV-DELIM3              PIC X     VALUE "¦".
    03  AP-CSV-EFF-DATE            PIC 9(8).
    03  AP-CSV-DELIM4              PIC X     VALUE "¦".
    03  AP-CSV-DUE-DATE            PIC 9(8).
    03  AP-CSV-DELIM5              PIC X     VALUE "¦".
    03  AP-CSV-PREMIUM             PIC -9(7).99.
    03  AP-CSV-DELIM6              PIC X     VALUE "¦".
    03  AP-CSV-CHECK-NO            PIC X(15).
    03  AP-CSV-END.
        05  AP-CSV-END1            PIC X.
        05  AP-CSV-END2            PIC X.
```

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5. Premium Information Record – File name: **prem_trans.txt**

```
01  PA-CSV-WORK-RECORD.
    03  PA-CSV-POL-NO              PIC 9(9).
    03  PA-CSV-DELIM1              PIC X     VALUE "¦".
    03  PA-CSV-REINS-ASSUM         PIC 99.
    03  PA-CSV-DELIM2              PIC X     VALUE "¦".
    03  PA-CSV-TRANS-DATE          PIC 9(8).
    03  PA-CSV-DELIM3              PIC X     VALUE "¦".
    03  PA-CSV-TRANS-CODE          PIC 99.
    03  PA-CSV-DELIM4              PIC X     VALUE "¦".
    03  PA-CSV-ITEM                PIC 999.
    03  PA-CSV-DELIM5              PIC X     VALUE "¦".
    03  PA-CSV-CLASS               PIC 9(5).
    03  PA-CSV-DELIM6              PIC X     VALUE "¦".
    03  PA-CSV-EFF-DATE            PIC 9(8).
    03  PA-CSV-DELIM7              PIC X     VALUE "¦".
    03  PA-CSV-INS-AMT             PIC -9(9).
    03  PA-CSV-DELIM8              PIC X     VALUE "¦".
    03  PA-CSV-PREMIUM             PIC -9(7).99.
    03  PA-CSV-DELIM9              PIC X     VALUE "¦".
    03  PA-CSV-ANN-PREM            PIC -9(7).99.
    03  PA-CSV-END.
        05  PA-CSV-END1            PIC X.
        05  PA-CSV-END2            PIC X.
```

6. Claim Information Record – File name: **claim.txt**

```
01  CL-CSV-WORK-RECORD.
    03  CL-CSV-POL-NO              PIC 9(9).
    03  CL-CSV-DELIM1              PIC X     VALUE "¦".
    03  CL-CSV-CLAIM-NO            PIC 9(9).
    03  CL-CSV-DELIM2              PIC X     VALUE "¦".
    03  CL-CSV-CLAIM-STATUS        PIC 9(9).
    03  CL-CSV-END.
        05  CL-CSV-END1            PIC X.
        05  CL-CSV-END2            PIC X.
```

7. Previous Policy Information Record – File name: **prev_policies.txt**

```
01  PP-CSV-WORK-RECORD.
    03  PP-CSV-POL-NO              PIC 9(9).
    03  PP-CSV-DELIM1              PIC X     VALUE "¦".
    03  PP-CSV-PREV-POL-NO         PIC 9(9).
    03  PP-CSV-END.
        05  PP-CSV-END1            PIC X.
        05  PP-CSV-END2            PIC X.
```


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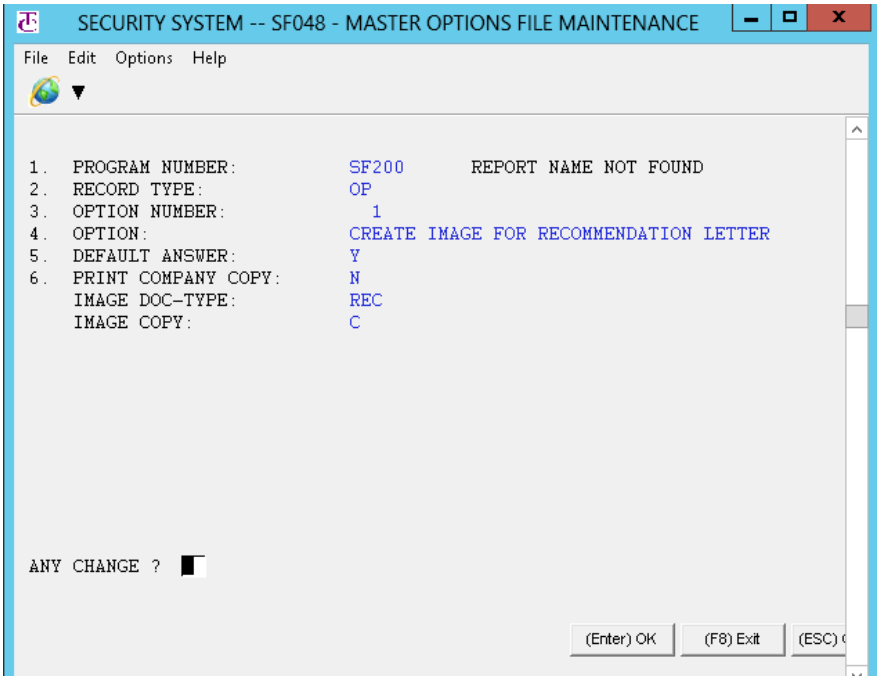
A. PURPOSE

The **INS**urance **PRO**cessing System has the ability to accept recommendations for policies which then can be used to print out a recommendation letter, create an image copy of the letter, create a copy to be emailed to the agent, and create a diary entry for the policy regarding the recommendations. This feature can be found in the Supplemental Files Reports Menu.

B. SETUP OPTIONS

Create an Image For Recommendation Letter. Determines if the letter should be imaged and sets the image doc type name.

From the Supplemental Files menu, select F1-Utilities, SF048 Master Options File Maintenance, select 1-Change/Inquire
Program Number: SF200
Record Type: OP
Option Number: 1



Electronic Document Naming Options – to set the values to be used in the email file name. For more details see document "Electronic Document Naming".

From the same Supplemental Files menu window:
Program Number: SF200
Record Type: OP
Option Number: 2

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C. PROCEDURE

There are multiple processing options within the program. Selections available are:

1. Add Recommendations
2. Change Recommendations
3. Delete From Print Queue
4. Print Recommendations
5. Delete All Print Queue
6. Purge Database As Of

Add Recommendations
This selection will save letters to file and add them to the print queue.

Select Add Recommendations from the first selection menu. This will open up a new menu list for the type of letter to add.

1. R-A2 – Insured Notice (Personal)
2. R-E2 – Insured Notice (Commercial)
3. R-D4 – Extension Letter
4. R-B2 – Insured Extended Deadline (Personal)
5. R-EB2 – Insured Extended Deadline (Commercial)
6. R-B3 – Insured 2nd Notice (Personal)
7. R-EB3 – Insured 2nd Notice (Commercial)

Key in the Policy Number (including the Risk Number and Building Number for a Commercial letter) for the policy that the inspection recommendations apply to. If the number entered is valid, the name of the Insured on the policy will display.

Key in the Underwriter that will handle the letter for the policy entered.

Key in the Operator ID whom the Diary records will be addressed to. The program will default the current login ID.

If there is any Location information on the policy, this information will be filled in for the Location field. If nothing is found, then the Location information will need to be keyed in. There are two lines available for this information. The information will be printed on the letter.

The Type field is only applicable to the Commercial letter types. This is used to identify if the recommendation is required or not. A Type 1 recommendation is required and Type 2 is recommended. These types will be separated on the printed letter.

There can be up to 10 Recommendations keyed in for each Type. Personal letters will have 10 total and Commercial 20 total. These

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recommendations will be saved to allow them to be read in for future letters on this policy.

Saving the letter will write the information to file and add it to the print queue.

Change Recommendations
This selection will update existing letters and add them to the print queue.

Select Change Recommendations from the first selection menu. This will open up a new menu list for the type of letter to change.

1. R-A2 – Insured Notice (Personal)
2. R-E2 – Insured Notice (Commercial)
3. R-D4 – Extension Letter
4. R-B2 – Insured Extended Deadline (Personal)
5. R-EB2 – Insured Extended Deadline (Commercial)
6. R-B3 – Insured 2nd Notice (Personal)
7. R-EB3 – Insured 2nd Notice (Commercial)

Key in the Policy Number (also the Risk Number and Building Number for a Commercial letter). If the letter is found on file, the information will be populated. Key in the line number on the screen to select the field that should be changed.

Saving the letter will update the information in the file and add it to the print queue.

Delete From Print Queue
This selection will delete letters from the print queue only.

Select Delete From Print Queue from the first selection menu. This will open up a new menu list for the type of letter to delete.

1. R-A2 – Insured Notice (Personal)
2. R-E2 – Insured Notice (Commercial)
3. R-D4 – Extension Letter
4. R-B2 – Insured Extended Deadline (Personal)
5. R-EB2 – Insured Extended Deadline (Commercial)
6. R-B3 – Insured 2nd Notice (Personal)
7. R-EB3 – Insured 2nd Notice (Commercial)

Key in the Policy Number (also the Risk Number and Building Number for a Commercial letter). If the letter is found on file, the Insured's Name will display on the screen and a window will ask to confirm that it's the correct policy. Selecting "Y" from this question will confirm the deletion of the policy from the print queue. Selecting "N" will return to the Policy Number field.

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Note that this only deletes the letter from the printing queue. The recommendation information will still be saved.

Print Recommendations
This selection will print all the letters that are currently in the print queue file.

Select Print Recommendations from the first selection menu. A window will open asking if Diary records should be created or not. If Diary records are going to be created, they will be created as future entries as follows for the listed letter type:

R-A2 – 60 days future, "RECOMMENDATIONS COMPLETED?"
R-E2 – 60 days future, "RECOMMENDATIONS COMPLETED?"
R-D4 – 15 days future, "RECOMMENDATIONS COMPLETED?"
R-B2 – set at 5/15/xx where xx is in the future, "R-B3"
R-EB2 – set at 5/15/xx where xx is in the future, "R-EB3"
R-B3 – set at 6/15/xx where xx is in the future, "RECOMMENDATIONS COMPLETED?"
R-EB3 – set at 6/15/xx where xx is in the future, "RECOMMENDATIONS COMPLETED?"

The next window will ask to select the printer for a paper print, image print, and email print. After accepting the printer(s) the letters in the print queue will be printed and the program will exit.

The first page of the letter will contain a header that is printed from an image saved on file (rcmhead.jpg). A footer image (rcmfoot.jpg) will print on the first and second page.

Delete All Print Queue
This selection will delete all letters that are currently in the print queue file.

Select Delete All Print Queue from the first selection menu. If there are no letters in the current print queue, a message will display informing of this status. However, if there are letters in the print queue, the screen will display how many it has found on the file and ask to confirm deleting them.

Purge Database As Of
This selection will delete letters from file that are older than a date entered.

Select Purge Database As Of from the first selection menu. Key in the As Of date to delete letters that are older than or equal to the As Of date. A confirmation window will open to let the date entered be verified. Once the date is accepted, all records on file that were entered as of and prior will be deleted.

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TCCS Town & Country Computer Services, LLC

Phone: 518.355.3947 Fax: 518.355.4051

August 16, 2016

TEST RECOMM LETTER
MARBLE PA 16334

Re: Policy 855648

Dear Policyholder:

An inspection was recently completed on the above referenced risk. As a result, the inspector often discovers conditions that may increase the chance of a property or liability loss. In order to keep premiums affordable, we find it necessary to recommend our policyholders make corrections to the conditions we find.

Attached is a description of the improvements we consider necessary to continue coverage. Please make the recommended corrections and return a copy of this letter to us, with your signature within 60 days of the above stated date.

If you have any questions regarding this matter, please contact your agent.

Sincerely,

JOHN SMITH
Underwriter
Loss Control Department

Cc: 0100 ADVANTAGE'S INSURANCE SERVICE

R-A2 (3/2015)

210 Morris Road Schenectady, NY 12305

Location: MAIN ST, ANYTOWN, PA 16334

PORCH REPAIR

I HEREBY CERTIFY THAT ALL RECOMMENDATIONS LISTED HEREIN HAVE BEEN COMPLETED AS OF THIS DATE:

Signature _____ Date _____

Policy: 855648

Insured: TEST RECOMM LETTER

DESCRIPTION

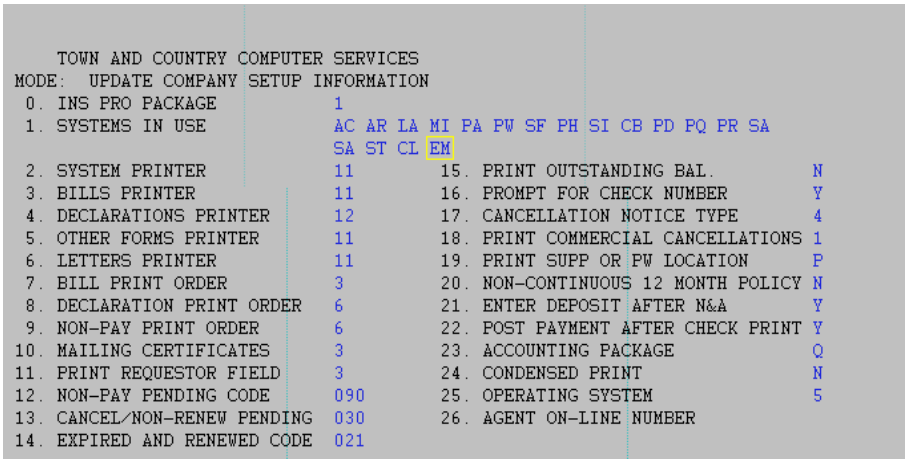
INSPRO E-Docs capability is designed to electronically send documents and reports to agents and adjusters, saving handling, postage, and paper costs.

The Email program allows the user to select individual files that are displayed within the list box. The user can then enter a subject and/or message, and email the selected files that have been created by various programs within INSPRO. Once these files have been sent, an entry is written to a log file and the files are deleted from the Mail folder.

The **INSPRO** FTP Program provides the ability to FTP Documents to your own FTP site or an FTP site of the Agent's preference. This allows the agents to log in and retrieve their documents. The transferred files are stored for a defined period of time and removed from the mail folder.

A. INSPRO AGENTS ELECTRONIC DOCUMENTS - INITIAL SETUP

1. **ADD THE OPTION TO COMPANY SETUP INFORMATION IN THE TABLES FILE**
   Supplemental Files
   Tables Files Maintenance
   Update Tables
   Select 14. Company Setup Information
   1. SYSTEMS IN USE
   Add **EM** to Systems in Use (Contact T&C for the password to access this line).



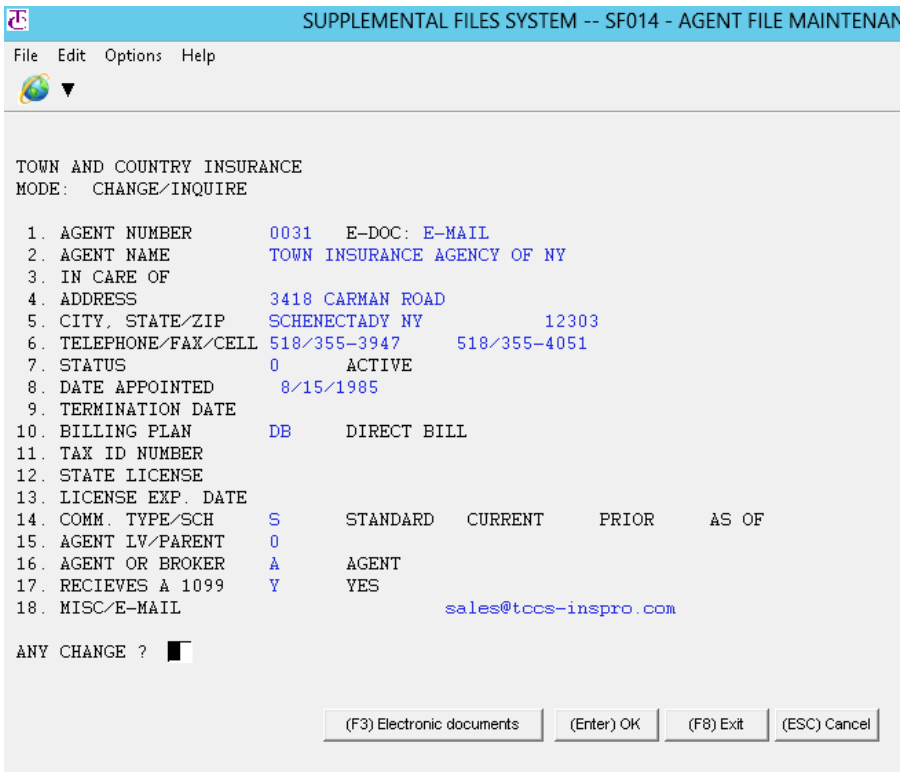
```
   TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE COMPANY SETUP INFORMATION
 0. INS PRO PACKAGE          1
 1. SYSTEMS IN USE           AC AR LA MI PA PW SF PH SI CB PD PQ PR SA
                             SA ST CL EM
 2. SYSTEM PRINTER           11        15. PRINT OUTSTANDING BAL.          N
 3. BILLS PRINTER            11        16. PROMPT FOR CHECK NUMBER         Y
 4. DECLARATIONS PRINTER     12        17. CANCELLATION NOTICE TYPE        4
 5. OTHER FORMS PRINTER      11        18. PRINT COMMERCIAL CANCELLATIONS  1
 6. LETTERS PRINTER          11        19. PRINT SUPP OR PW LOCATION       P
 7. BILL PRINT ORDER         3         20. NON-CONTINUOUS 12 MONTH POLICY  N
 8. DECLARATION PRINT ORDER  6         21. ENTER DEPOSIT AFTER N&A         Y
 9. NON-PAY PRINT ORDER      6         22. POST PAYMENT AFTER CHECK PRINT  Y
10. MAILING CERTIFICATES     3         23. ACCOUNTING PACKAGE              Q
11. PRINT REQUESTOR FIELD    3         24. CONDENSED PRINT                 N
12. NON-PAY PENDING CODE     090       25. OPERATING SYSTEM                5
13. CANCEL/NON-RENEW PENDING 030       26. AGENT ON-LINE NUMBER
14. EXPIRED AND RENEWED CODE 021
```

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2. Setup Agents for Electronic Documents

Supplemental Files
SF014 Agent/Agency File Maintenance or
SF016 Adjustor File Maintenance
Change/Inquire
Agent Number or Adjustor Number

Enter the agent's Primary email address in the second field of Item 18. This Email Address will be used as the default address for Email transfers if report specific addresses are not set up (or item 9 for each adjustor).



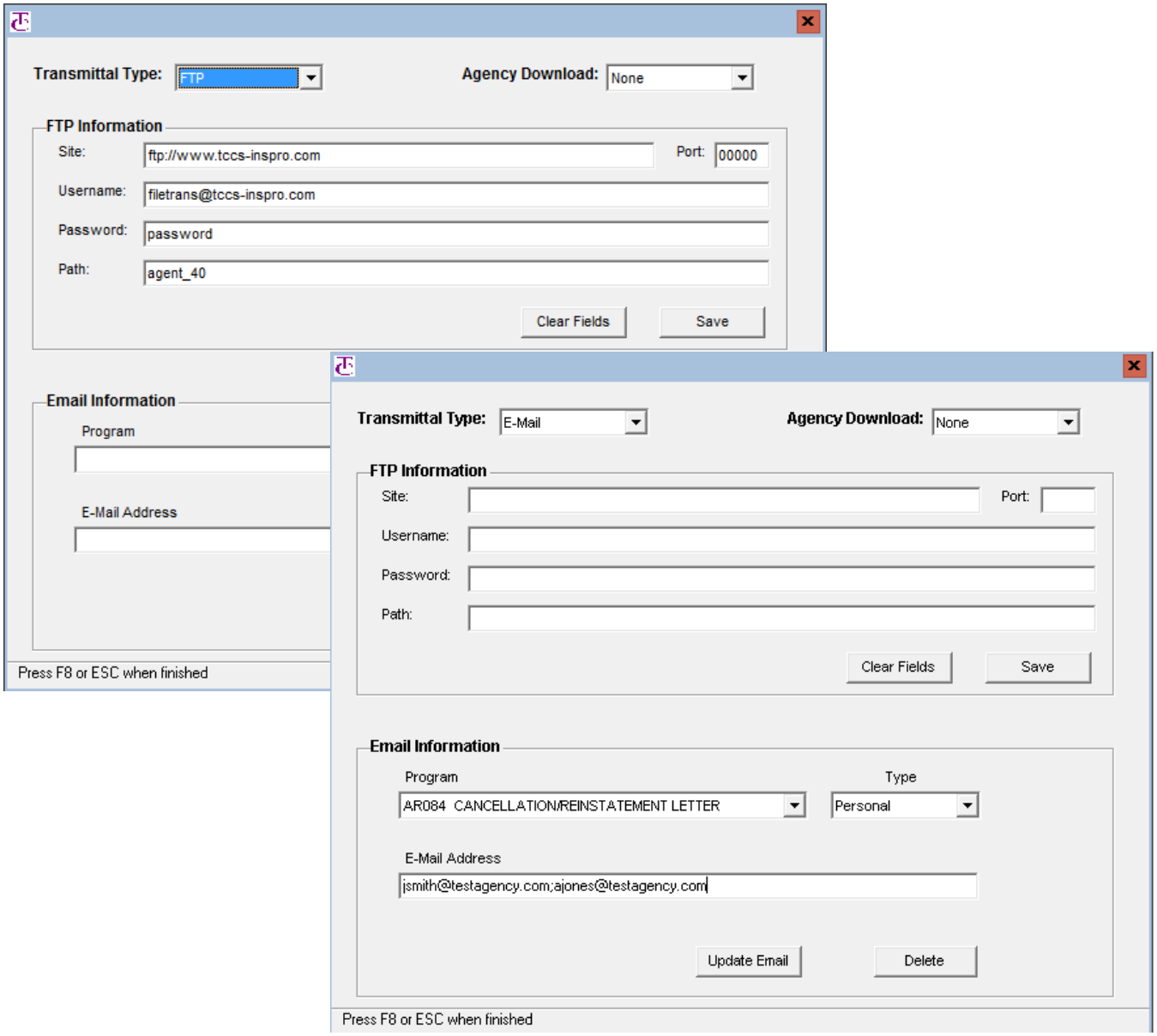
Key <F3> to For Electronic Document Configurations.

NOTE: *An email address must be filled in for each type (even if the same email address is used for both). However the same document type can be sent to two people in an agency at the same time by keying in the first email address followed by a semicolon and the second email address (no spaces).*

Key <F4> or Click Update to save the assigned address. Key <F5> or Click Delete to delete the assigned Email address.

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- **Transfer Type** – the primary mode for sending E-Documents
- **FTP** – Sends documents to a specific FTP server for agents to download documents at their convenience.
- **EMAIL** – Send documents to agent email addresses
- **Agency Download** – sends policy information to Agency Systems on a nightly basis



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FTP Information

Collects the FTP Credentials for each Agency. This information will be used by the system to upload files to the desired FTP server.

Path – use this field to provide a folder path for the agent's documents. The username must have the appropriate privileges to write documents to this folder. If the username provided has privileges to create folders in the root directory, the application can create the folder for you.

Email Information

Report specific email addresses will work in conjunction with both FTP and EMAIL transfer types. The report specific address will override the default address set up on the main screen as well as the FTP settings to allow for flexibility in sending electronic documents.

3. Add New Folders in the PROG Directory

a. **EMAIL** - Create a new folder called "MAIL" in your PROG directory. This new directory will be used to store any reports to be emailed. In the MAIL directory create two new folders: Create a folder called "SENT" which will store all sent emails. Create a "DELETE" folder which will store all emails that have been deleted.

b. **FTP** - Create a new folder called "FTP" in your PROG directory. This new directory will be used to store any reports to be sent. In the FTP directory create two new folders: Create a folder called "Completed" which will store all transferred documents. Create a "Error" folder which will store all documents that have been not been successfully transferred.

4. Install PDF995 Print Driver

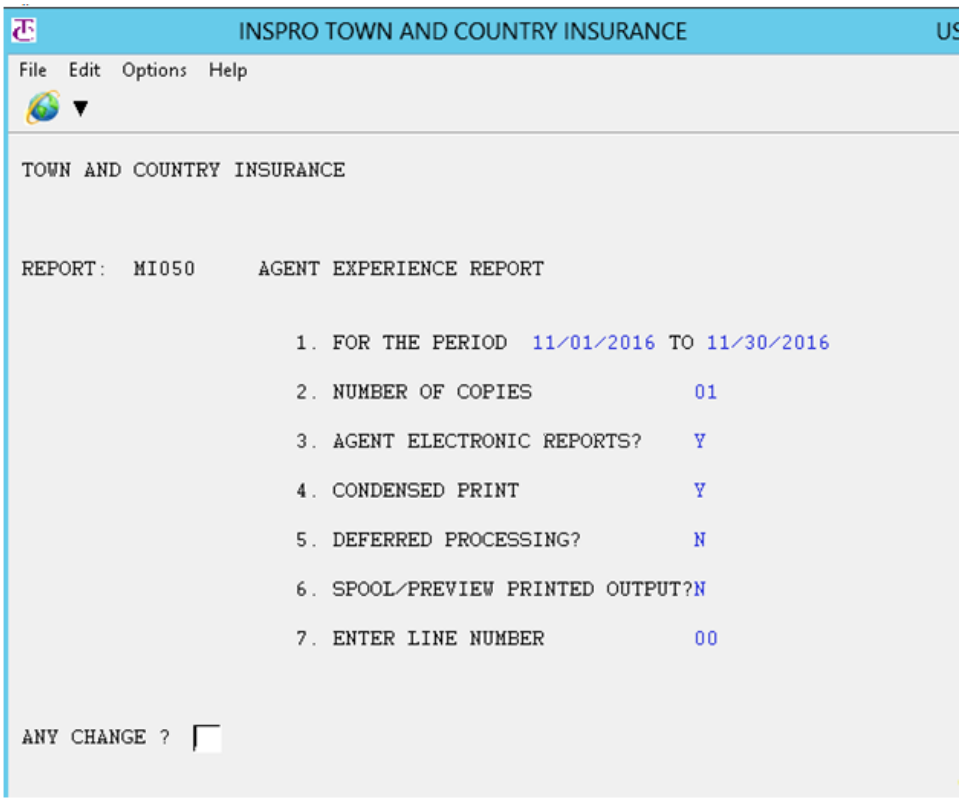
Refer to the EMAIL PDF DRIVER INSTALLATION procedure.

5. Load EmailList.exe to the PROG Directory (and/or) load and configure InsProFTP.exe.

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B. CREATING E-DOCS TO BE SENT

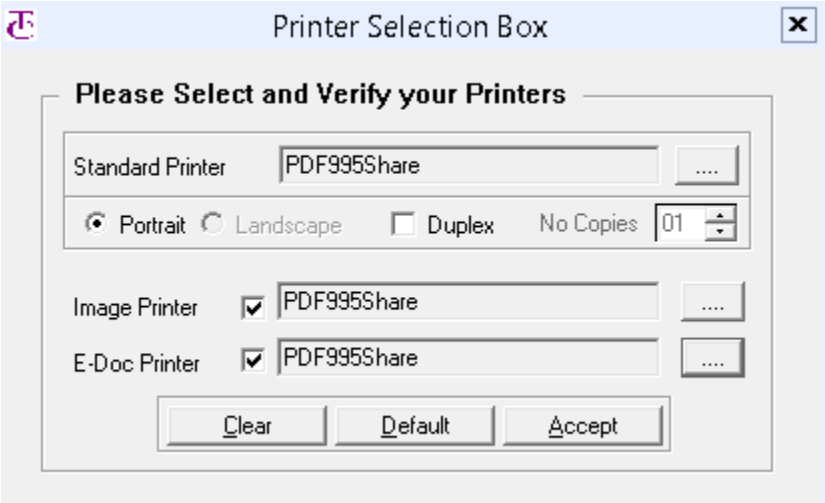
1. Many **INSPRO** System Reports have been converted to Form Print and are "Email ready". If a report has been designed to allow emailing, a question will be asked in the report Menu Options. Answer "Y" to set the email function when the report is run.



2. If the particular report being electronically sent has Summary/Detail options, the program must be set to Detail Mode "D" in order to set the Email feature to yes.

3. If the program is E-Doc ready and the Summary/Detail option is set to "D" a Printer Dialog box will appear defaulting the windows default printer for the selected Standard Printer and the (PDF995Share or PDF995) printer for the selected Email Printer. To choose a different printer simply click on the box marked [...] next to the printer name and select a new printer. If the selected printers are correct, simply click on the accept button to continue.

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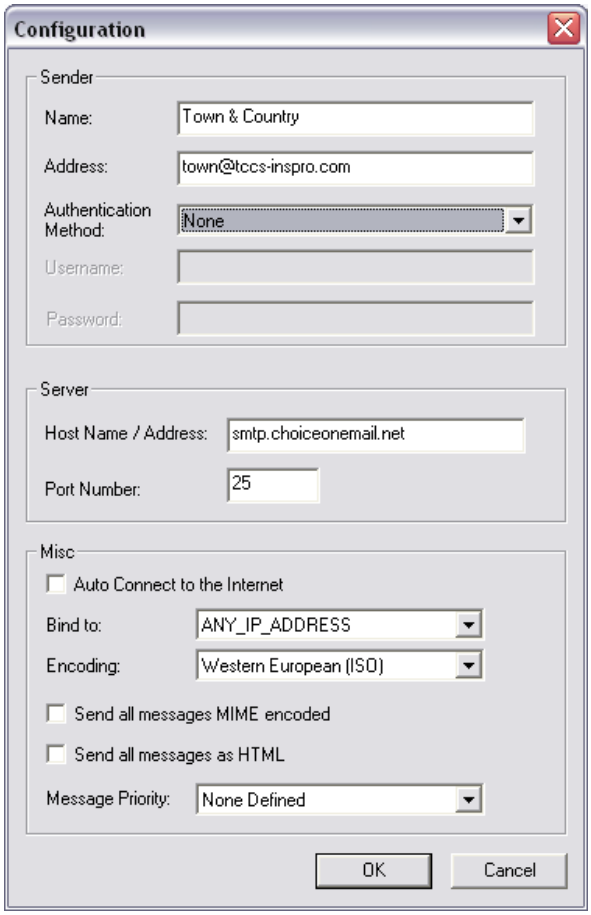


The report program will create the E-Document files for all agents/adjustors that have FTP/Email settings set up in their respective file. These will be stored until the Email and/or FTP application is ready to transmit the data. The report will print normally for any agents/adjustors that do not have an FTP or Email setup on file.

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C. EMAIL CONFIGURATION

This screen is accessed from the **INSPRO** Menu bar by clicking Options, Email, Edit, and Configuration. It is used to set up the return name and address information, any authentication that is needed as well as informing the program of your SMTP server and port number.



Name

This information will be displayed in the From Address of the email that will be received by the recipient. Enter either your company name or your own.

Address

This is the return email address that the recipient will receive, if for any reason they reply to your email, this address will be used. Enter either your company email address or your own.

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Authentication
This option should be left at **None**, your SMTP server should do its own authentication. If for any reason the email program is not working correctly because of authentication reasons you should contact Town & Country for further instructions.

Host Name/Address & Port Number
This field will hold the address of your SMTP server. The name may be found in MS Outlook under Tools, Email Accounts. If you are not using MS Outlook or are having problems locating this information, contact your Internet provider and request the Outgoing Mail Server (SMTP) Address and port number. In most cases the port number is 25.

Misc. Options

1. **Auto Connect to the Internet**
   This option, if selected, will attempt to automatically connect you to the internet if you are not already connected. Unless you are using a modem connection, leave this unchecked.

2. **Bind To**
   Leave Any_IP_Address as is which will bind you to any of the addresses in the list.

3. **Encoding**
   Western European (ISO) is the suggested setting.

4. **MIME Encoding**
   Selecting this option will send all emails in an MIME format. The recommended setting is unchecked.

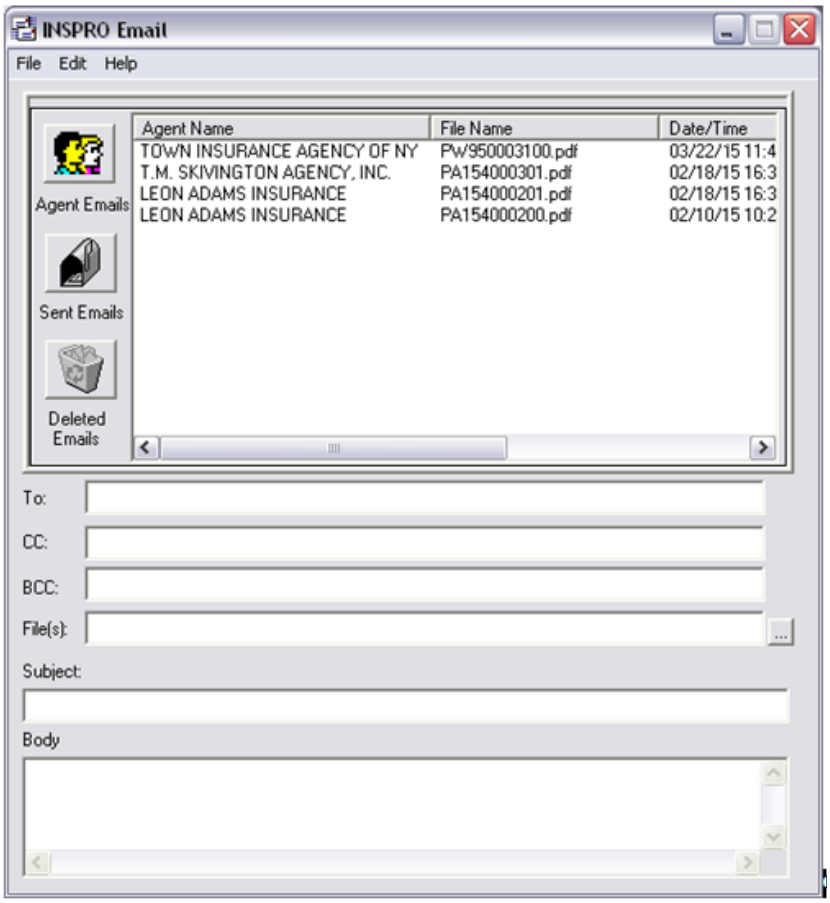
5. **HTML**
   Selecting this option will send all emails in an HTML format. The recommended setting is to leave it unchecked.

6. **Message Priority**
   Changing this option will set the emails at different levels of priority.

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D. SENDING EMAIL REPORTS

The Email program is accessed from the Menu bar by clicking on the Options choice, then clicking on the Email choice.

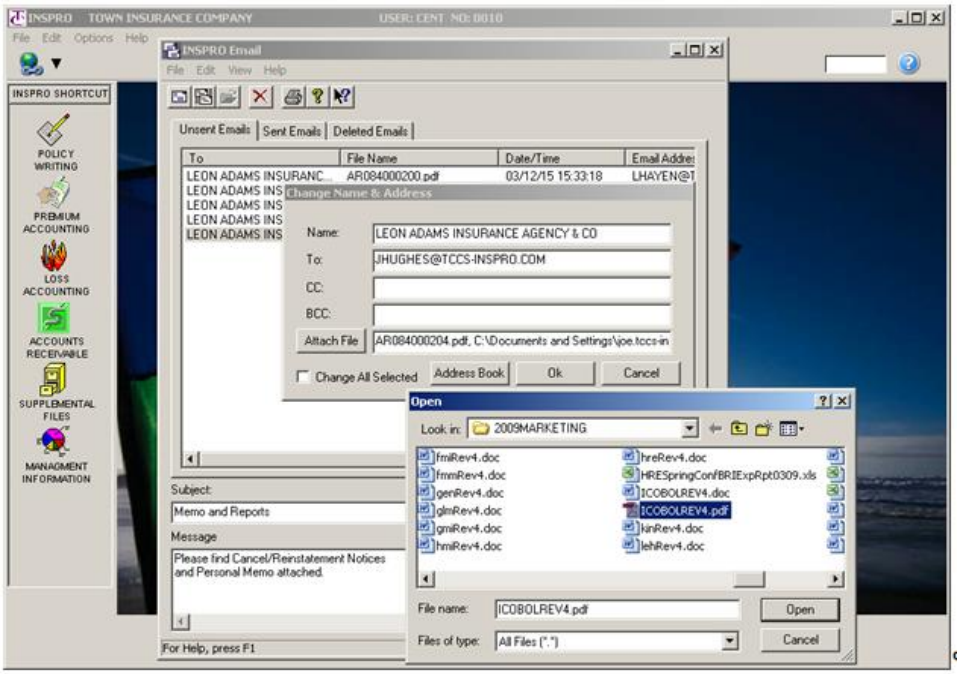


Add Additional Attachments to an Email or Change Email Recipient

Additional attachments may be added to an email. Double-click an item on the email list. The "Change Name & Address" box will open. Click the Attach File button to browse for more files to attach to the email. Select the folder in the "Look in" window. Locate the file to be attached by double-clicking on the file or click the file once and click the Open button. Click the Ok button.

The email recipient may be changed by highlighting and changing the email address in the "To" field. A copy and/or a blind copy of the email may be sent to additional recipients by keying an email address in the "CC" and/or "BCC" fields as desired.

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NOTE: Clients who are on Office 365 for email will not see their SENT emails in the InsPro Options/Email from the menu bar. They will find their SENT emails in the SENT email folder on the computer of the staffer who is sending the agent Emails out of Outlook.

File/Send Emails

When the Send Email option is clicked all items that have been selected will be sent out to your SMTP server. Each item that has been selected will be written to a Log file in the Sent Folder and then removed from the list. If an item is re-sent from either the Sent Folder or Deleted Folder the email will be sent along with the attachment. However, an additional log will not be created and the item will not be removed from the sent list.

File/Delete Emails

When the Delete Emails option is clicked all items that have been selected will be removed from the screen and the associated files will be deleted. This will be recorded in the Deleted Log file. If an item is deleted from either the Sent Folder or the Deleted Folder a log file will not be created.

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File/Open Emails
This option is only available for Sent or Deleted Emails. When the Open Emails option is clicked the Address, Subject, and Message information will be displayed on the screen. At this time you will not be able to view any attachments that are associated with the email.

File/Print Log
When the Print Log option is selected a log of all Sent and Deleted emails will be printed.

File/EXIT
When the Exit option is selected the **INSPRO** Email program will close.

Edit/Select All
When the Select All option is clicked all items in the list box will be highlighted, ready to be sent or deleted.

Selecting Individual Items
The user may select only certain items on the list by holding down the Ctrl key and then selecting (clicking on) each item.

Edit/Deselect All
When the Deselect All option is clicked all selected items in the list box will no longer be highlighted.

Edit/Refresh List
The Refresh List option will redisplay the Emails waiting to be sent. Any new reports run since the screen was last displayed will be added.

Edit/Set Timer
The Set Timer option will allow you to automatically send any reports that are in the email folder without user intervention. Select every 5, 10, or 15 minutes.

Sent/Deleted Emails Button
If either the Sent or Deleted button is clicked the program will display a list of emails that have been either Sent or Deleted. This list will display the Name, File Name and Date/Time the email was either sent or deleted. The emails in either one of these lists can be re-sent along with its attachment. There will be no

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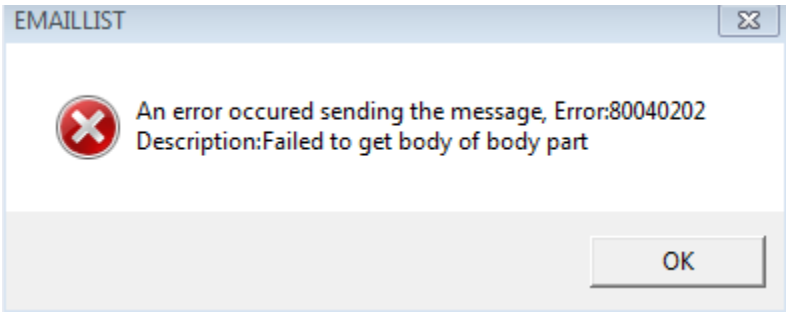
additional log file created when this is done from either of these folders.

Additional Emails

You do have the option to send additional emails by entering an email address in the "To" field and attaching any files you wish to go along with this. A log will be created for each additional email that is sent.

PLEASE NOTE:

If (when sending an email with an attachment) you should see the EMAILLIST error shown below, this may indicate the attachment/document being added to the email is OPEN or that two staff members are sending INSPRO Email at the same time.



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E. FTP **CONFIGURATION**

The application is configurable through the insproFTP.exe.config file located in the PROG folder.
In the file there is an app settings tag that contains the configurable options for the application.

```
  <connectionStrings>
    <add name="insproConnectionString" connectionString="Data Source=tccs-SQL;Initial
Catalog=inspro;Persist Security Info=True;User ID=***;Password=***;Enlist=False"
      providerName="System.Data.SqlClient" />
  </connectionStrings>


  <appSettings>
    <add key="FtpFolder" value="\\tccs-dc\Shared\Data\dev\Town\prog\FTP"/>
    <add key="Timer" value="15"/>
    <add key="StorageMonths" value="3"/>
    <add key="DocFolders" value="True"/>
  </appSettings>
```

***** *If you do not have or have forgotten the user ID and/or password, please contact TCCS.*

ConnectionStrings
Used to point to the INSPRO database

FtpFolder
The location of the FTP folder where files are being created.

Timer
To set the application to transfer records on a timer, enter a value in minutes greater than 0.

StorageMonths
The amount of time in months that the application should store completed transfers.

DocFolders
Setting this option to true will place the agent documents in folders based on the Document Type.

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F. SENDING FTP REPORTS

The FTP Program is designed with three transfer modes

Manual

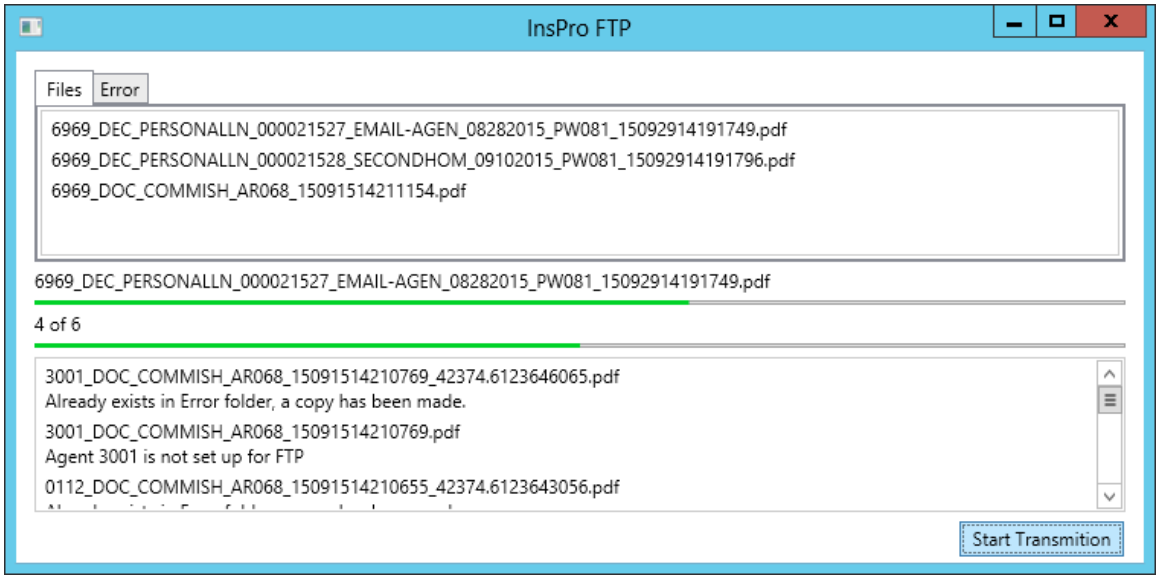
Open the FTP application and select the transfer files button at your convenience. This mode can be accessed at any time by opening the FTP application from the menu options in Small Business or the applications tab in Advantage.

Timer

Transmit files regularly on a specified time frame. Using the configuration file a timer can be set up (in minutes) to transfer files periodically. Simply install and open the application on your workstation or server and leave the application running (can set the application to run on computer or server start up or manually open the application).

Auto

Set the application to run with your computer or servers' scheduled tasks passing in the argument "Auto". This will run the FTP application silently in the background. The application will transfer all files in the FTP folder and shut down after the files have been sent. The application can be scheduled to run at any time of the day or multiple times throughout the day.



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BIN CAPABILITY

A. PURPOSE

The INSurance PROcessing System has the ability of allowing companies to select the bin that they want items printed to. This enables companies to have special paper (i.e. letterhead and declaration paper) in a specific bin and not have to worry about items being accidentally printed on the wrong paper.

B. PROCEDURE

1. Updating the Printer Driver Records

   a. Setting the Maximum Number of Bins

   The driver record 00 for the laser printer needs to be undated to show the maximum number of bins on the printer. This is done by going into Supplemental Files, Table File Maintenance, Update Table Files, Printer Driver Record, entering the Printer number and record 00. At Any Change, answer “Y”es and newline thru the field until you get to the Number of Bins field. In this field you will put the maximum number of bins the printer has.

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE PRINTER DRIVER CODES

                                PRINT CODE RECORD
 1.  LINE NUMBER           11       00       11.  6 LINES TO THE INCH  50
 2.  DEVICE DESC           HP III D           12.  8 LINES TO THE INCH  48
 3.  MAKE & MODEL          LASER HPIIID       13.  LETTER QUALITY      120
 4.  FORM FEED ON OPEN     N                  14.  DOUBLE STRIKE        71
 5.  ESCAPE CODE            27                15.  EMPHASIZED CODE      69
 6.  RESET CODE             33                16.  ITALIC CODE          52
 7.  STANDARD CODE          53                17.  PROPORTIONAL CODE     0
 8.  ELITE CODE             77                18.  UNIX/NETWORK SPOOLER  Y
 9.  CONDENSED CODE         15                19.  ON CODE               1
10.  EXPANDED CODE          14                20.  OFF CODE              0
                                              21.  NUMBER OF BINS        2




ANY CHANGE ?  __
```

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b. Entering the Driver Codes for the Bins

Enter the driver codes for each of your bins based on the codes in your Printer Manual into the following driver records. If you need assistance finding the bin codes in your printer manual, please give Town and Country a call and we will assist you.

Bin 1 Driver 16
Bin 2 Driver 17
Bin 3 Driver 35
Bin 4 Driver 36
Bin 5 Driver 37

2. Setting the Default Bins

The default bin numbers need TO be put in the Table File Company Setup Record. This record can be found by going into Supplemental File, Table File Maintenance, Update Table Files, Company Setup Record. At Any Change, answer "Y"es and the system will move you thru the default questions. After being asked for each default printer, you will be asked for the default bin. If the default printer is not a laser printer, put in a bin of 00. If the printer is a laser printer, put in the bin that you would prefer this item sent TO. For example Declarations could be sent TO printer 11, bin 01 and Bills could be sent TO printer 11, bin 02

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
TOWN AND COUNTRY COMPUTER SERVICES
MODE:  UPDATE COMPANY SETUP INFORMATION
 0. INS PRO PACKAGE           1
 1. SYSTEMS IN USE            AC AR LA MI PA PW SF PQ SI CB PD CH    PR U1

 2. SYSTEM PRINTER             1   0    15. PRINT OUTSTANDING BAL.         N
 3. BILLS PRINTER              1   0    16. PROMPT FOR CHECK NUMBER        Y
 4. DECLARATIONS PRINTER       1   0    17. CANCELLATION NOTICE TYPE       5
 5. OTHER FORMS PRINTER        1   0    18. PRINT COMMERCIAL CANCELLATIONS 1
 6. LETTERS PRINTER            1   0    19. PRINT SUPP OR PW LOCATION      P
 7. BILL PRINT ORDER          6         20. NON-CONTINUOUS 12 MONTH POLICY N
 8. DECLARATION PRINT ORDER   6         21. ENTER DEPOSIT AFTER N&A        Y
 9. NON-PAY PRINT ORDER       6         22. POST PAYMENT AFTER CHECK PRINT Y
10. MAILING CERTIFICATES      3         23. ACCOUNTING PACKAGE             Q
11. PRINT REQUESTOR FIELD     3         24. CONDENSED PRINT                N
12. NON-PAY PENDING CODE      090       25. OPERATING SYSTEM               5
13. CANCEL/NON-RENEW PENDING  030       26. AGENT ON-LINE NUMBER
00
14. EXPIRED AND RENEWED CODE  021



ANY CHANGE ?  __
```

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C. USING TO THE DEFAULT BIN CAPABILITY

When selecting a printable item from the Menu the Bin Number will be displayed next to the Line Number (if the line number represents a Laser Printer). If you want to change the Bin Number, select the Line/Bin Number Menu questions and the system will ask for a new Line and Bin Number.

SF bin_capability

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This DOCUMENT outlines one way to process binders – where coverage is afforded for a limited period, but no policy is actually issued. Typically an Accord binder form is used to specify the period and coverages.

1. SET UP

Add a status code to the Policy Status Table in the Tables File (SF020), for example:

07 BINDER

This will identify binders and provide information on the number issued, active and cancelled.

2. PROCESSING

Name & Address Information

Assign a binder number and enter insured name and address information (SF010)

POLICY TERM	Duration of binder.
POLICY STATUS	enter the code assigned for active binders
EFF & EXP DATES	enter the binder period – typically 3 months

Premium Accounting

Enter the premium for the binder period in the Premium Accounting System (PA010 – Add Premium Transactions).

ANNUAL PREMIUM	leave this ZERO - since no policy has been issued there is no annual premium inforce.
PREMIUM	enter the premium amount only for the binder period.

Accounts Receivable

Posting the premium transaction will automatically set up a receivable for the binder charge and create a bill. It will be necessary to manually note the bill "BINDER."

When the payment is received enter it as usual (AR0l0) and if a commission applies, it will appear on the next commission report.

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Termination/Expiration

The Month End posting program (PA022) will automatically expire the binder at the end of the expiration month. The receivable will stay outstanding until paid.

If the binder needs to be cancelled before the normal expiration date, enter a cancellation transaction using the Create Cancellation/Reinstatement Transactions program (PA020). A return premium will be calculated and a bill generated for the return amount, or the net amount due if nothing was previously paid.

Reporting

The binder premiums will be reflected on reports showing Written Premium (PAO5O, PA052, PA054, PA082). Since no annual premium was entered, binders will NOT show on Unearned and Inforce Premium reports (PA062, PA063, PA066).

The Selected PolicyHolders report (SF054) can be used to list binders at any time; active, terminated, or both. The Policy Holder Count report (SF082) will show the number of new and terminated binders on a year-to-date basis.

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A. OVERVIEW

INS PRO provides the optional ability to turn a quote into an Insurance Binder.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following programs:

1. SF048 – Master Options File
2. PW300 – Maintain Policy Writing Control File
3. SF010 – Policy Name and Address File Maintenance
4. PW910 – Policy Quoting
5. PW991 – Policy Binder Report

C. SET-UP



Supplemental Files - <F1> Utilities

Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item #**5** – "AGENT BINDING AUTHORITY OPTION".
6. Enter Password. *Contact Town and Country for the Password.*
7. Key the number **5** into the ANY CHANGE box and key Enter.
8. Change Default Answer to "**Y**" and key Enter.
9. Key <F8> to Exit Program



Policy Writing Files – <F1> Utilities

Edit the Literal Records with the following messages:
(**NOTE:** Once entered, Literals may be edited at the company's discretion.)

1. **PW300 – Maintain Policy Writing Control File**
2. Edit Literal Records – Key/Add the following literals
3. State Code – Key desired State Code

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4. LOB Code - Key the desired Bureau Line of Business Code (Repeat this for each line of business that will use the Binder Option)
5. Record Number:

Key the record number and key Enter for all lines except BOP.

400 - Binder Number:
401 - Effective for 30 days from date of binder:
402 - The described location included in the binder is located at the above address, unless otherwise stated. (2nd line)
403 - This replaces all previously issued binders, if any.
404 - YOUR RESIDENTIAL FIRE INSURANCE BINDER
405 - YOUR DWELLING PROPERTIES INSURANCE BINDER
406 - This binder provides coverage limited to not exceed 30 days. If a policy is
408 - HO-BINDER 9/98 (**NOTE:** This literal should reflect the policy type and edition date. If this literal is not set up for binder, the quote literal record number 268 will print.)
409 - This endorsement forms a part of the binder identified below:
410 - BINDER. THE 90 DAY PERIOD FOR SEASONAL VARIATION COVERAGE MUST BE SHOWN BELOW. (All on 1 line)
411 - The foregoing discloses all hazards insured hereunder known to exist at the effective date of this binder unless otherwise stated. (2nd line)

Key the record number and key Enter for all BOP lines.

400 - Binder Number:
401 - Effective for 30 days from date of binder:
402 - The described location included in the binder is located at the above address, unless otherwise stated. (2nd line)
403 - This replaces all previously issued binders, if any.
404 - The following optional coverages shown below form a part of your binder.
406 - This binder is provided based on the information available. Coverage is limited
407 - to and will not exceed 30 days. If a policy is issued, the coverages and premium
408 - BOP-BINDER 9/98 (**NOTE:** This literal should reflect the policy type and edition date. If this literal is not

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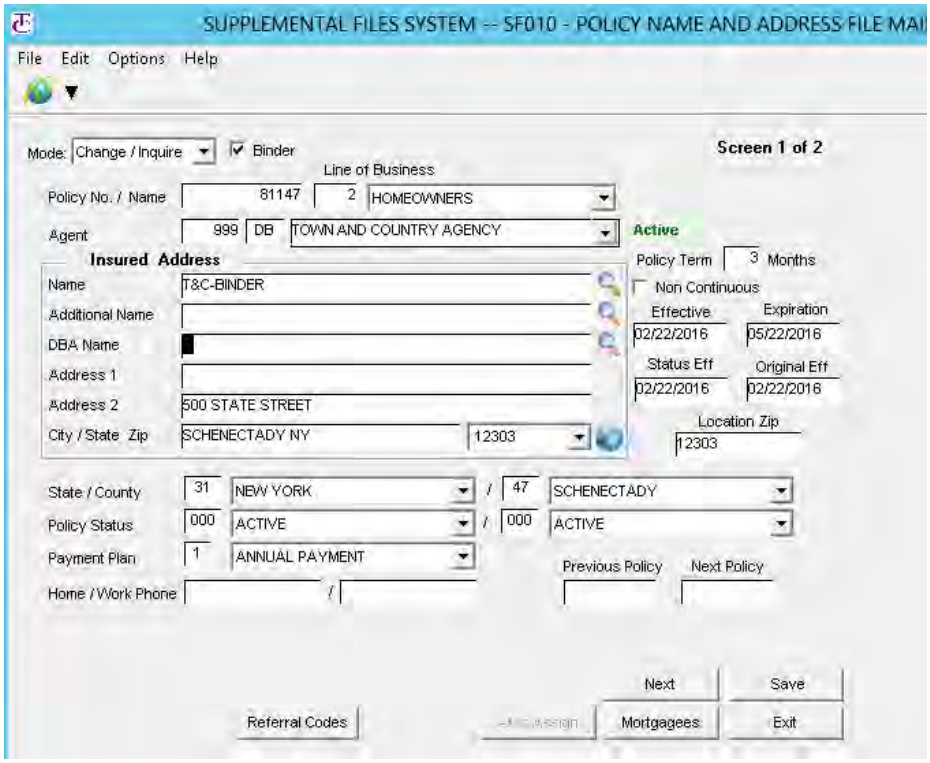
set up for binder, the quote literal record number 268 will print.)

409 – This endorsement forms a part of the binder identified below:

D. Issuing an Insurance Binder

Policy Writing – PW910 Policy Quoting

Once the option has been enabled in the Master Options file, and all literals have been entered, they are now available for selection to print on Binders. Check the Binder Box on the name and address screen in quoting. When the quote is printed or emailed, it will print the Binder Literals.



E. POLICY BINDER REPORT

The Policy Binder Report (PW991) is added to the Policy Writing Reports menu when this option is licensed. The report prints a list of all binders in the system showing: Binder Number, Binder Date and Insured Name.

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INSTALLATION INSTRUCTIONS

1. Update the COMPANY SETUP INFORMATION record using UPDATE TABLES FILE. Change SYSTEMS IN USE to include the "U1" system identifier. This will activate the CANCELLED POLICIES FILE sub-system. If using security also change each user to have access to this sub-system. Please call Town & Country for password.

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
     TOWN & COUNTRY INSURANCE COMPANY

MODE:  UPDATE
 0. INS PRO PACKAGE           1
 1. SYSTEMS IN USE            AR LA MI PA PW SF ST SW AC U1
 2. SYSTEM PRINTER            01        12. NON-PAY PENDING CODE          090
 3. BILLS PRINTER             01        13. EXPIRED AND RENEWED CODE      001
 4. DECLARATIONS PRINTER      01        14. PRINT OUTSTANDING BAL.        Y
 5. OTHER FORMS PRINTER       01        15. PROMPT FOR CHECK NUMBER       Y
 6. LETTERS PRINTER           01        16. INCLUDE UNBILLED INSTALLMENTS N
 7. BILL PRINT ORDER          1         17. CANCELLATION NOTICE TYPE      2
 8. DECLARATION PRINT ORDER   1         18. NON-CONTINUOUS 12 MONTH POLICY N
 9. MAILING CERTIFICATES      3         19. CONDENSED PRINT               Y
10. DUE DATE CALCULATION      1         20. OPERATING SYSTEM              2
11. PRINT REQUESTOR FIELD     1         21. EXPANSION



ANY CHANGE ?  __
```

2. Update your POLICY STATUS TABLE records using UPDATE TABLES FILE. Put a "Y"es in the ADD TO CANPOL FILE (Y/N) field (line 4) for all the status codes you want added to the Cancelled Policies file. Terminated policies with these status codes will automatically be added to the file each time the program SF027 - UPDATE CANCELLED POLICIES FILE is run.

```
SUPPLEMENTAL FILES SYSTEM -- SF020 - UPDATE TABLES FILE
     TOWN & COUNTRY INSURANCE COMPANY

MODE:  UPDATE

 1.  STATUS CODE               14
 2.  STATUS DESCRIPTION        FRAUDULENT STATEMENT CANCEL
 3.  MIN. RETAINED PREM (Y/N)  N
 4.  ADD TO CANPOL FILE (Y/N)  Y





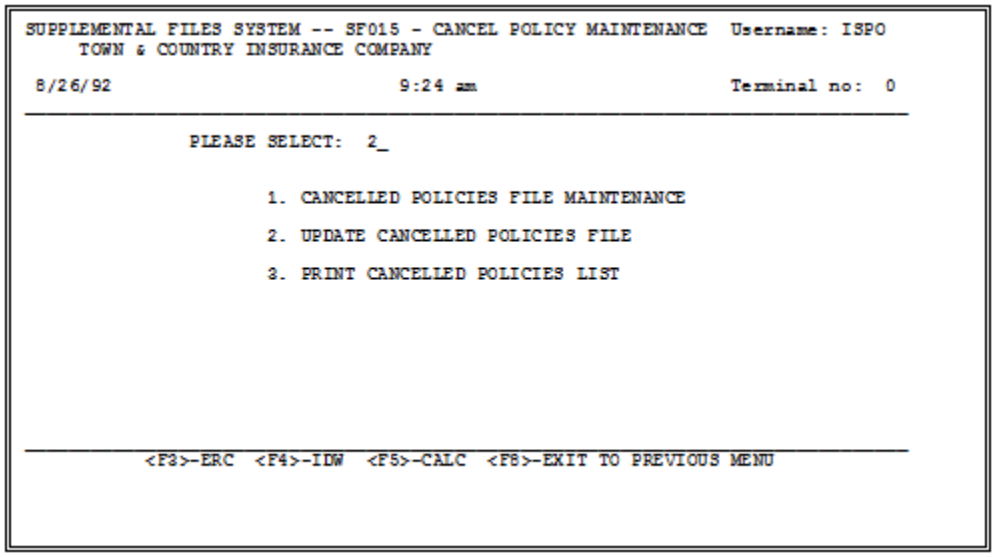




ANY CHANGE ?  __
```

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3. Create the initial CANCELLED POLICIES FILE by running SF076 - UPDATE CANCELLED POLICIES FILE. All cancelled policies with policy status codes that have the ADD TO CANPOL FILE (Y/N) set to "Y" will be put into the CANCELLED POLICIES FILE. This program should be run monthly or quarterly from now on.



Once all three steps are completed the Policy Holder Name and Address file can be purged. All of the cancelled policies are now in the CANCELLED POLICIES FILE and will be retained, even when the Name and Address record is eventually purged.

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A. PURPOSE

The **INS**urance **PRO**cessing System has the capability to store and search by the Carrier Claim Number. This provides a way to cross-reference the MGA's Claim (Control) Number and the number actually assigned by the Carrier.

B. STORING

The Add Loss Headers Program (LA020) and Change/Inquire Loss Headers Program (LA022) have been revised to accept and to store the Carrier Claim Number. This field will be found on the 1st screen of 2. The field is 25-characters long and will store an Alphanumeric Claim Number.

```
LOSS ACCOUNTING SYSTEM -- LA020 – ADD LOSS HEADERS
TOWN AND COUNTRY COMPUTER SERVICES
MODE:  ADD                                              SCREEN 1 OF 2

 1. CLAIM NUMBER           98802
 2. POLICY NUMBER            99990
 3. POLICY TYPE          40            COMMERCIAL AUTO
 4. INSUREDS NAME        KRUG-ANDREW
 5. AGENT                0026          DB  DEBORAH J. KRUG
 6. STATE/COUNTY         31   1        NEW YORK            ALBANY
 7. ZIP CODE             12303
 8. PRIMARY ADJUSTOR       1           FORT ORANGE CLAIM SERVICE
 9. DATE & TIME OF LOSS   6/26/2001
10. DATE REPORTED         6/26/2001
11. MAJOR CLASS           2
    CAUSE OF LOSS         100
    PROP/LIAB LOSS        P
    DEDUCTIBLE
12. COMMENTS
13. LITIGATION/FRAUD      N N
14. LOCATION OF LOSS      O             ON PREMISES
15. CATASTROPHE NO         0
16. CARRIER #/CLM NO      2  CBN356581c                    GREAT INSURANCE
ANY CHANGE ?
```

C. INQUIRY

The inquiry program has the option of searching by the Carrier Claim Number. This enables an operator to search by the Claim (Control) number, Insureds Name, Claimant Name or the Carrier Claim Number.

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```
LOSS ACCOUNTING SYSTEM -- LA040 - CLAIM INQUIRY
KIN TOWN AND COUNTRY COMPUTER SERVICES

CLAIM NO        _______
POLICY NO               AGENT
DATE REPORTED           PRIMARY ADJUSTOR
DATE OF LOSS            CATASTROPHE                    LITIGATION
NEXT POLICY             POLICY TYPE                    LOCATION

CLAIMS ON POLICY

  REINS ADJ  TRANS
    CO   NO   DATE   TRANSACTION CLASS  RESERVE     PAID      RESERVE    PAID




INQUIRY ON:  F1 - INSURED'S NAME  F2 - CLAIMANT'S NAME F3 - CARR CLM #
```

```
LOSS ACCOUNTING SYSTEM -- LA040 - CLAIM INQUIRY
KIN TOWN AND COUNTRY COMPUTER SERVICES

CARR CLM #      _____________________________
POLICY NO               AGENT
DATE REPORTED           PRIMARY ADJUSTOR
DATE OF LOSS            CATASTROPHE                    LITIGATION
NEXT POLICY             POLICY TYPE                    LOCATION

CLAIMS ON POLICY

LN  CARRIER CLAIM NUMBER      INSUREDS NAME                      CLAIM #
 1  CBN356581c                 KRUG-ANDREW                        98802









ENTER LN NUMBER __          (NL) FOR MORE NAMES, (ESC) TO START OVER
INQUIRY ON:  F1 - CLAIM NO       F2 - INSURED'S NAME  F3 - CLAIMANT'S NAME
```


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D. ENTERING CLAIM INFORMATION

The Add Loss Transactions Program (LA010) has been revised to provide the option of searching by the Carrier Claim Number to find the Claim that you want to update.

```
LOSS ACCOUNTING SYSTEM -- LA010 - TRANSACTION FILE MAINTENANCE
TOWN AND COUNTRY COMPUTER SERVICES                TOT. LOSS PAID:          .00
MODE:  ADD                                        TOT. EXP. PAID:          .00
CLAIM NO        A_____________________________    POLICY TYPE
INS NAME                STATE                     AGENT NO
DATE REPORTED           COUNTY                    PRIMARY ADJ
DATE OF LOSS            CAT NO                    LITIGATION
CLAIM STATUS                                      STATUS DATE

 1.
 2.                          CARRIER CLAIM NUMBERS
 3.   1.  CBN356581c                KRUG-ANDREW
 4.
 5.
 6.
 7.
 8.
 9.
10.   8.  TO RESTART LIST
11.   <NL> to select
12.
13. CHECK NO

F1 - TO LOOKUP BY CARRIER CLAIM NUMBER
```


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A. PURPOSE

The **INS**urance **PRO**cessing System has the capability to store, print and search by the Carrier Policy Number. This provides a way to cross-reference the MGA's Policy (Control) Number and the number actually assigned by the Carrier.

B. STORING

The Policy Name and Address File Maintenance Program (SF010) has been revised to accept and store the Carrier Policy Number. This field will be found on the 2nd screen of 2. The field is 25-characters long and will store an Alphanumeric Policy Number.

```
SUPPLEMENTAL FILES SYSTEM -- SF010 - POLICY NAME AND ADDRESS FILE
MAINTENANCE
TOWN AND COUNTRY COMPUTER SERVICES

MODE:  CHANGE/INQUIRE                                        SCREEN 2 OF
2

    POLICY NUMBER            99990
 1. INSUREDS BIRTH DATE   0/00/0000              0/00/0000
 2. SOCIAL SECURITY NO.
 3. SEX
 4. LICENSE NUMBER
 5. NON-PAY #/DATES       0
 6. NUMBER OF FOLLOW-UPS  0
 7. INSPECTOR             901          ABC ADJUSTING
 8. INSPECTION DUE         9/27/2001
 9. INSPECTION RETURNED   N   0/00/0000
10. CLAIMS
11. PRE-AUTH. PAYMENT
12. DAY ACCT IS CREDITED 00
13. CARRIER NUMBER       02 GREAT INSURANCE
14. CARRIER POLICY NUMBERCBA 1248752781
```

C. INQUIRY

The inquiry program has the option of searching by the Carrier Policy Number. This enables an operator to search by the Policy (Control) number, Insureds Name, Additional Name, DBA Name or the Carrier Policy Number.

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```
INSurance PROcessing SYSTEM -- XX040 - POLICY INQUIRY
TOWN AND COUNTRY COMPUTER SERVICES


                    POLICY NO   _________









INQUIRY ON:  F1 - INS NAME    F2 ADD'L NAME    F3 -  DBA NAME    F5 - CARR POL
#
```

```
INSurance PROcessing SYSTEM -- XX040 - POLICY INQUIRY
TOWN AND COUNTRY COMPUTER SERVICES


                    CARR POL #  C_____________________________


LN CARRIER POL #             INS NAME                              POLICY # CAR
#

 1 CBA 1248752781            KRUG-ANDREW MICHAEL                     99990  02
 2 TC82356-D                 PECK-ETHEL                            4182001  01









CHOOSE LN NUMBER  __ THEN SYSTEM _                    <ENTER> FOR MORE NAMES
<F1> or 1-POLICY WRITING   <F2> or 2-PREMIUM ACCTING   <F3> or 3-ACCOUNTS REC
<F4> or 4-NAME & ADDRESS   <F5> or 5-SUPPLEMENT NAME   <F8> EXIT
```


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D. FORMS

1. **INVOICES** – AR051 – This form will show the Carrier Policy Number and the Policy (File) number at the top of the invoice and on the return stub.

2. **NON-PAYMENT CANCELLATION NOTICES** – AR157 – the Carrier Policy Number and the Policy (File) Number will be shown at the top of the Notices.

3. **NON-RENEWAL NOTICES** – AR158 – the Carrier Policy Number and the Policy (File) Number will be shown at the top of the Notices.

4. **UNDERWRITING CANCELLATION NOTICES** – AR155 – the Carrier Policy Number and the Policy (File) Number will be shown at the top of the Notices.

5. **CANCELLATION/REINSTATEMENT LETTERS** – AR084 – the Carrier Policy Number and the Policy (File) Number will be shown at the top of the Notices.

E. REPORTS

1. **MGA COMMISSION REPORT –** PA053 – This program will show the Carrier Policy Number (if available) on the Policy Total Line. The Policy (Control) number will appear in the body of the report.

2. **MGA COMMISSION REPORT – WRITTEN** – PA153 – This program will show the Carrier Policy Number (If available) on the Policy Total Line. The Policy (Control) number will appear in the body of the report.

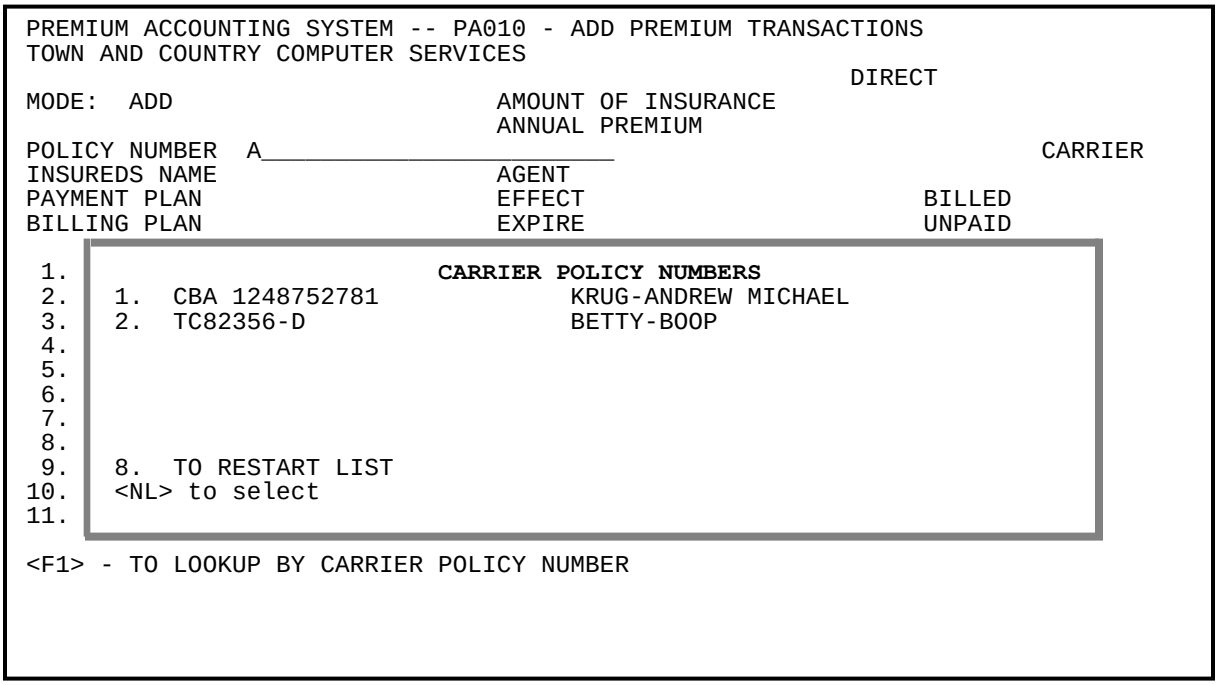
3. **LIST POLICIES WITHOUT CARRIER POLICY NUMBERS** – SF071 – This program will list by Carrier any polices that do not have a Carrier Policy Number. This will be used initially as a Control List to make sure that all polices that have been written are updated to reflect the Carrier Policy Number. This can be run periodically to confirm that you have received Carrier Policies Numbers for all of your new business. This report can be run for a selected Carrier.

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F. ENTERING POLICY INFORMATION

Some of the Data Entry Programs have been revised to provide the option of searching by the Carrier Policy Number to find the Policy that you want to update. The programs that have been revised for the capability are:

PA010 – Add Premium Transactions
PA020 – Create Cancellations/Reinstatements
AR010 – Add Accounts Receivable Transactions



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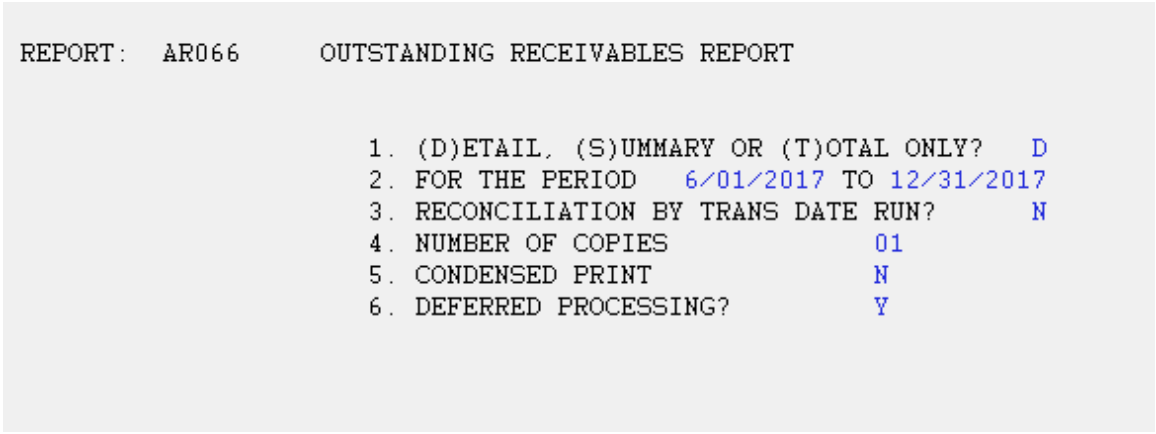
A. PURPOSE

INS PRO gives you the ability to schedule deferred processing for most all reports. The objective is to provide a way to schedule reports on a weekly, monthly, quarterly, or yearly basis. These reports will remain on file until deleted in the Deferred Processing Program.

B. PROCEDURE

1. ADDING A PROGRAM TO A DEFERRED SCHEDULE

When selecting a program for Deferred processing, you want to enter "Y" in the Deferred Processing Field on the Menu Screen.



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2. PROCESSING A DEFERRED SCHEDULE

To process the Scheduled Deferred Report(s):

A. Go to Supplemental Files Systems

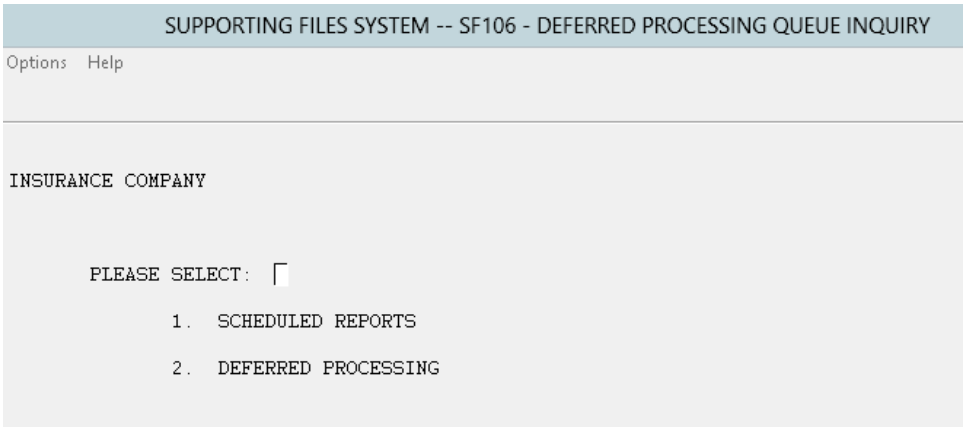
B. Click on the F1 Utilities button

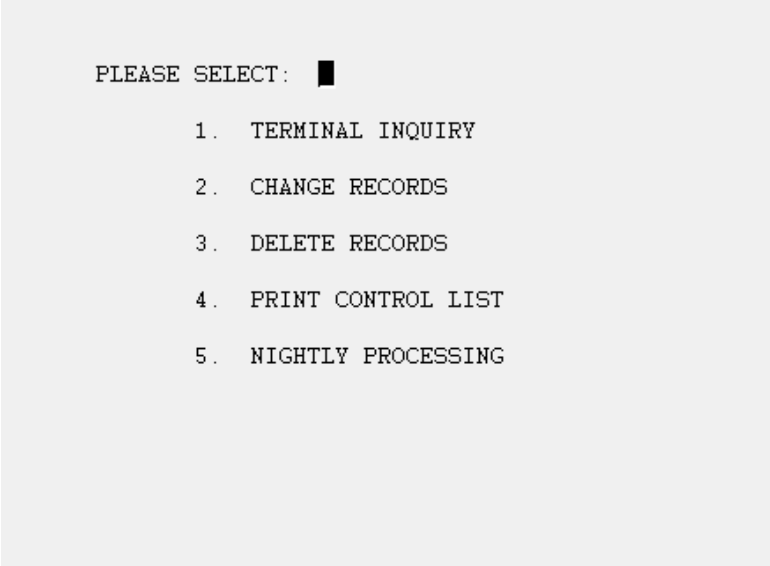
C. Select SF106 Deferred Processing Control

D. The following menu then will appear:

a. Select #2 for regular Deferred Processing.

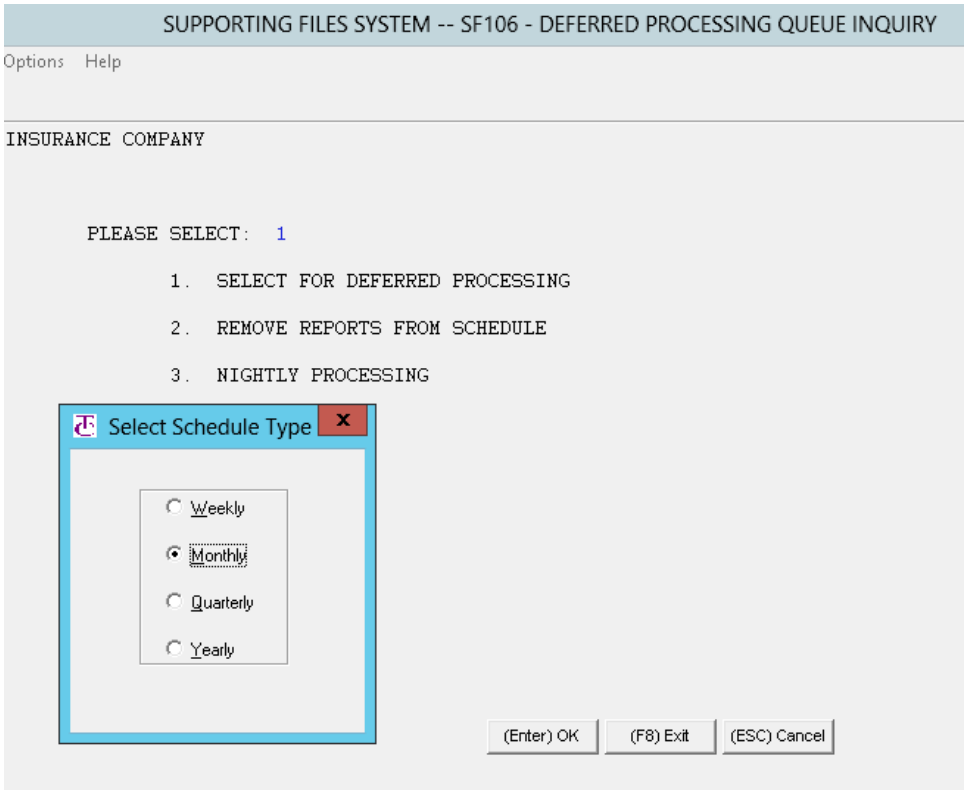
b. Select #1 for Scheduled Deferred Processing.





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F. When selecting Scheduled Reports the following menu will appear:



a. Select #1 to begin processing the Scheduled Deferred Reports.

b. Select #2 to permanently delete a Scheduled Deferred Report.

c. Select #3 to start the Scheduled and/or regular Deferred Reports & select printer.

G. If you chose #1 (Select for Deferred Processing), the Select Scheduled Type (Weekly, Monthly, Quarterly or Yearly) pop-up menu will appear. Choose the type (weekly, monthly, quarterly or yearly) you would like to run.

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H. The following window, will give you an opportunity to enter the dates for the scheduled reports. The dates entered will be used for the Reports that ask for Dates.



I. The program will ask if you want to process any other Scheduled types. Clicking on the "Yes" button will take you back to the Select Scheduled Type pop-up menu for further processing. Clicking on the "No" button will take you back to the Scheduled Deferred Processing Main Menu.

J. If no other changes are needed, select #3 – Nightly Processing to start Deferred Processing. This works in the same way as regular Deferred Processing.

Nightly Processing – this is final report and will start the program.

- Please Set Time – enter time to start. Be sure the time you enter is **after** the completion of your backup. When you have entered the correct time in hour, minutes, AM or PM – hit set time. Hit Enter (OK). **DO NOT EXIT (F8) FROM THIS PROGRAM.** Doing so will stop the process.
- In the bottom left hand corner, you will see TIME REMAINING. This is a clock that shows the time remaining before the program starts to run.
- Once deferred processing is complete, it will send all reports to the spool file to be printed at your leisure.

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Note: *A new option has been created that any client can turn on for Deferred Processing (saves the time not having to update every report menu to have the deferred flag set).*
To set it, select Supplemental Files, F1 Utilities, SF048 Master Options file. After taking the default questions, please select 1. Change/Inquire. Enter INSPRO for the program and OP for the Record Type. Find and Select Deferred Processing Option (call TCCS for daily password). Set the default Answer to "Y". Log out of INSPRO to the login screen; and then log back in. You should now see the Deferred Processing question on the menu for the following programs:

AR032	AR094	LA058	LA162	PA040	PA082	SF055
AR034	AR096	LA060		PA050	PA094	SF060
AR050	AR098	LA062	MI050	PA052	PA166	SF064
AR056	AR170	LA064	MI052	PA054	PA176	SF066
AR060		LA066	MI054	PA058	PA178	SF076
AR062	LA016	LA068	MI058	PA060		SF082
AR064	LA018	LA070	MI062	PA062	PW090	
AR065	LA036	LA076	MI066	PA063	PW095	XAR922
AR070	LA048	LA078	MI068	PA064	PW102	XLA901
AR071	LA050	LA080	MI076	PA065	PW115	XPA902
AR072	LA051	LA081	MI090	PA066	PW200	XPA903
AR076	LA052	LA082		PA067		XPAU80
AR080	LA053	LA084	PA016	PA072	SF024	
AR088	LA054	LA088	PA018	PA074	SF050	
AR089	LA056	LA150	PA022	PA080	SF052	

FURTHER EXPLANATION

If you have not used the deferred processing in quite some time, we recommend that you delete it and start over.

1) Browse to Prog/ISPO folder and remove the following files:

   deferred.nx
   deferred.xd
   schdefer.nx
   schdefer.xd

2) Recreate it by going to SF F1 Utilities and select SF106, which will recreate the file.

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A. DESCRIPTION

The **INSPRO** Email capability transmits documents in an Adobe PDF format. This procedure outlines the Installation of a PDF driver, PDF995, necessary to create the Adobe PDF format document files. PDF995 is a product of Software 995 Corporation (www.software995.com).

B. INSTALLING PDF DRIVER SOFTWARE

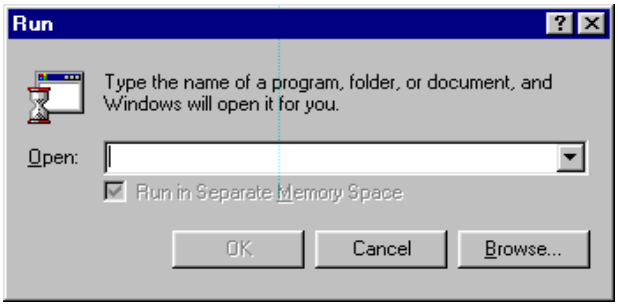
1. Before installing PDF995, if you have not already done so, create a "MAIL" folder in your "PROG" directory. This new folder will be used to store all files that will be emailed. Within the "MAIL" Directory create a folder called "SENT" and a folder called "DELETED". These folders will store the emails that are either sent or deleted.

2. Uninstall any Old Version of PDF995 (if it exists)
   - From the Start Menu Open the Control Panel
   - Select Add or Remove Programs
   - Uninstall Programs PDF995, PDF995Edit, and Signature995

3. Place the PDF995 CD into your Network Server CD Rom Drive.

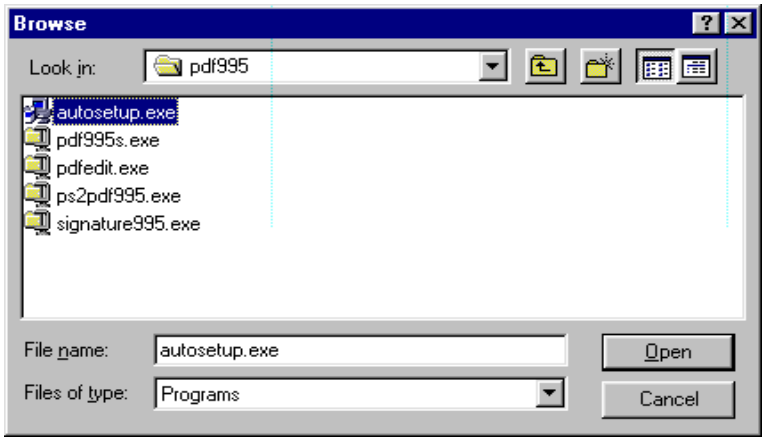
4. A window opens up showing the list of files on the CD. Run the program "**autosetup.exe**" found in folder PDF995 by double clicking on it. You will not see any activity on your screen but you will hear the CD Rom Drive working. Please allow approximately 5 minutes for the program to install as it may pause between various file installations. Proceed to step 7. **NOTE**: If the window does **not** automatically open, go to step 5.

5. Click on your Start Button and select Run.



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6. Using the BROWSE option select the CD Rom Drive in the LOOK IN drop down box. Double Click on the **autosetup.exe** program found in the PDF995 Folder.



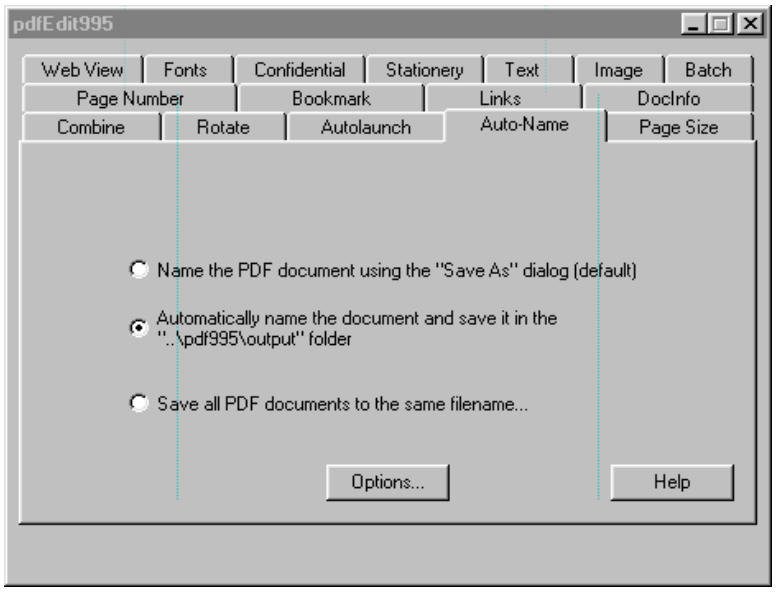
7. The Run Window will appear with the path properly entered, click the OK button to run the program. You will not see any activity on your screen but you will hear the CD Rom Drive working. Please allow approximately 5 minutes for the program to install as it may pause between various file installations.



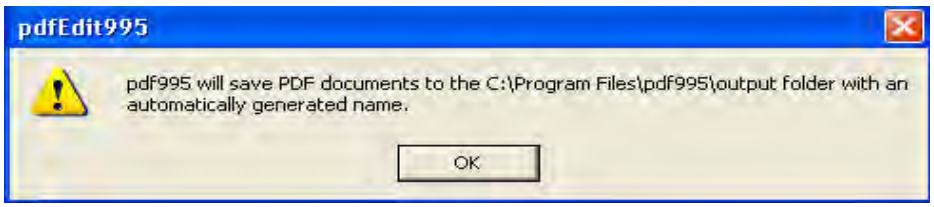
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8. Run program **pdfedit995**, to configure the driver. Select Start – Programs - Software995 – pdfedit995.

   The pdfedit995 program window will appear. Select the Auto-Name tab and select the second option.

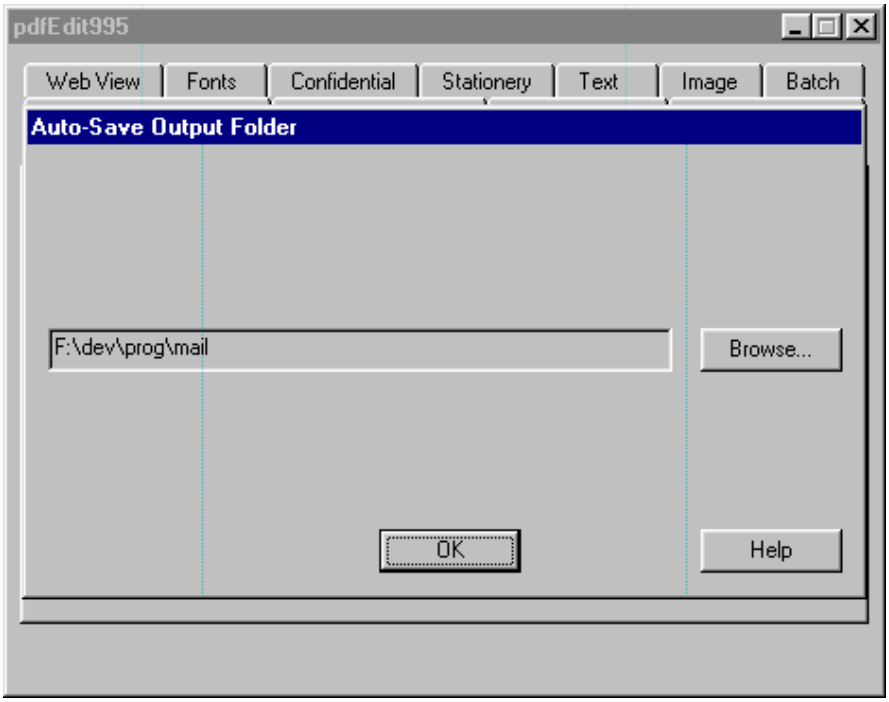


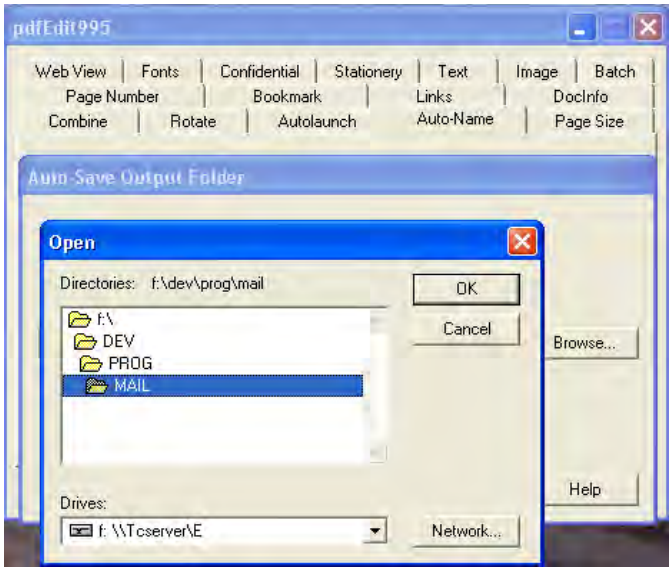
he following message will appear – click OK.



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9. Click on the Options button - click the Browse button - select the Network Server Drive where the PROG Directory resides. Click PROG and click the MAIL folder. Click OK to close the Browse Folder. Click OK to save the path on the Auto-Save output Folder and then close the application using the 'X' found on the top right hand corner of the screen.





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(NOTE: If installing on all PC's that will use INS PRO Email – Skip Section C Pages 5 and 6 and proceed directly with Section D Page 7 – Testing.)

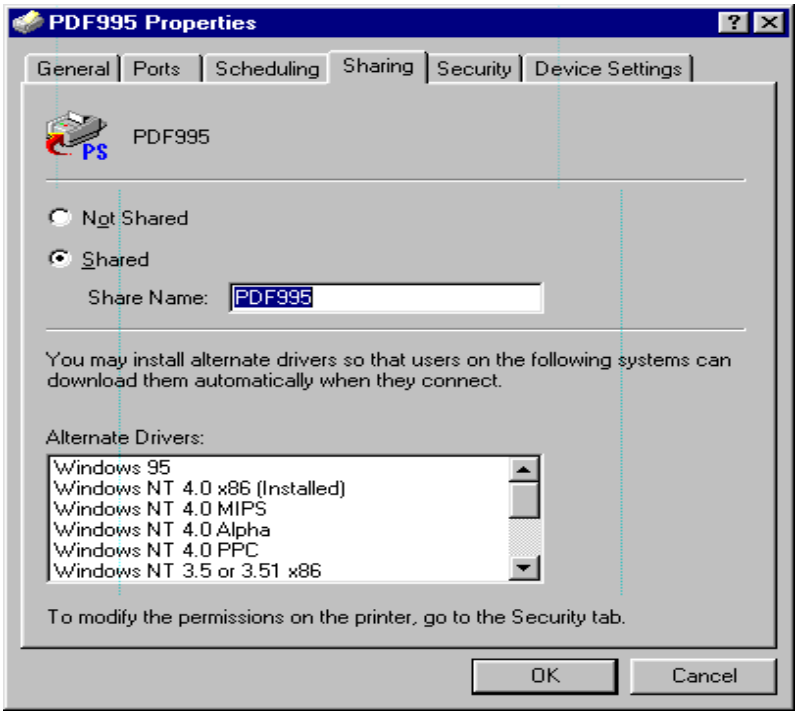
C. SHARING THE PDF995 PRINT DRIVER (ON THE SERVER ONLY)

SET UP SHARING (ALL OPERATING SYSTEMS)

1. Open the printer folder: select Start – Settings - Printers (On a Windows XP computer select Start - Printers and Faxes).

2. Rename the PDF995 Printer to PDF995Share (Case-Sensitive)

3. Right mouse click the PDF995 Printer and select the Properties option. Left click the Sharing tab and click on the Shared option (On Windows XP computers click on Share this printer). Click on the OK button (On Windows XP computers click Apply then OK).



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4. Using Explore locate C:\Program Files\PDF995,
   a. Right mouse click the PDF995 folder and select properties, select the sharing tab, select the share folder option
   b. Select the Security Tab, highlight Everyone and select the Full Control Allow option
   c. Hit the OK button.

5. Using Explore locate C:\Program Files\PDF995\res\pdf995.ini
   a. Right click the file and select Open File
   b. Add the following to the end of the file, **Be sure to end the DataFolder path with a "\"**

```
Initial Dir=MYDOCUMENTS
DataFolder=\\servername\prog\mail\
User Mode=1
```

Your File should look similarly to this

```
[Parameters]
Quiet=0
Use GPL Ghostcript=1
TS Enabled=0

Use GPL Ghostscript=1
Use AFPL Ghostscript=1
Install=1
Output File=SAMEASDOCUMENT
Output Folder=D:\dev\prog\mail
Initial DIR=MYDOCUMENTS
Data Folder=\\tcserver1\d\dev\prog\mail\
User Mode=1
```

   c. Save and Close File

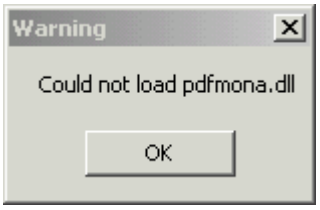
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D. TESTING

1. Add A Network Printer PDF995 to a Workstation. Note: On XP Machines, it may auto install.

2. From a computer workstation that does not have the PDF995 driver installed print out a test document. Use Note Pad or Word and select the PDF995Share option from the printer dialog box.

3. If the computer workstation displays an error while printing, "Warning could not load pdfmona.dll" you will need to place the pdfmona.dll file found on the PDF995 install CD into the directory C:\Windows\System or C:\WINNT\System.



4. Repeat TESTING steps 1-3 above on all desired remaining workstations.

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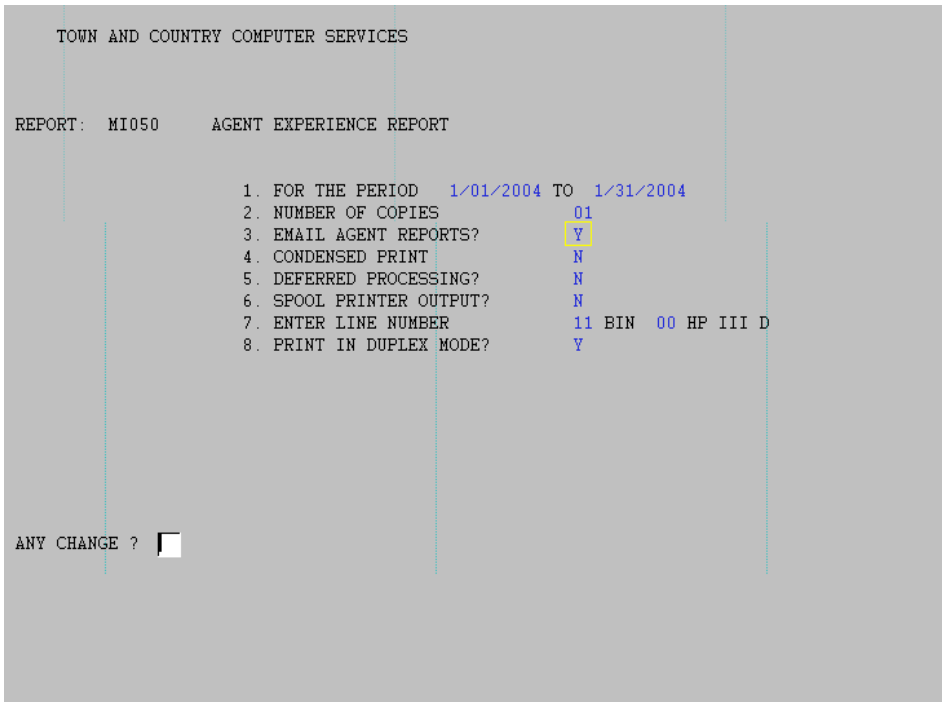
A. DESCRIPTION

The **INSPRO** Email capability is designed to email documents and reports to agents and adjusters, saving handling, postage, and paper costs.

The Email program allows the user to select individual files that are displayed within the list box. The user can then enter a subject and/or message, and email the selected files, that have been created by various programs within **INSPRO**. Once these files have been sent an entry is written to a log file and the files are deleted from the Mail folder.

B. CREATING EMAILS TO BE SENT

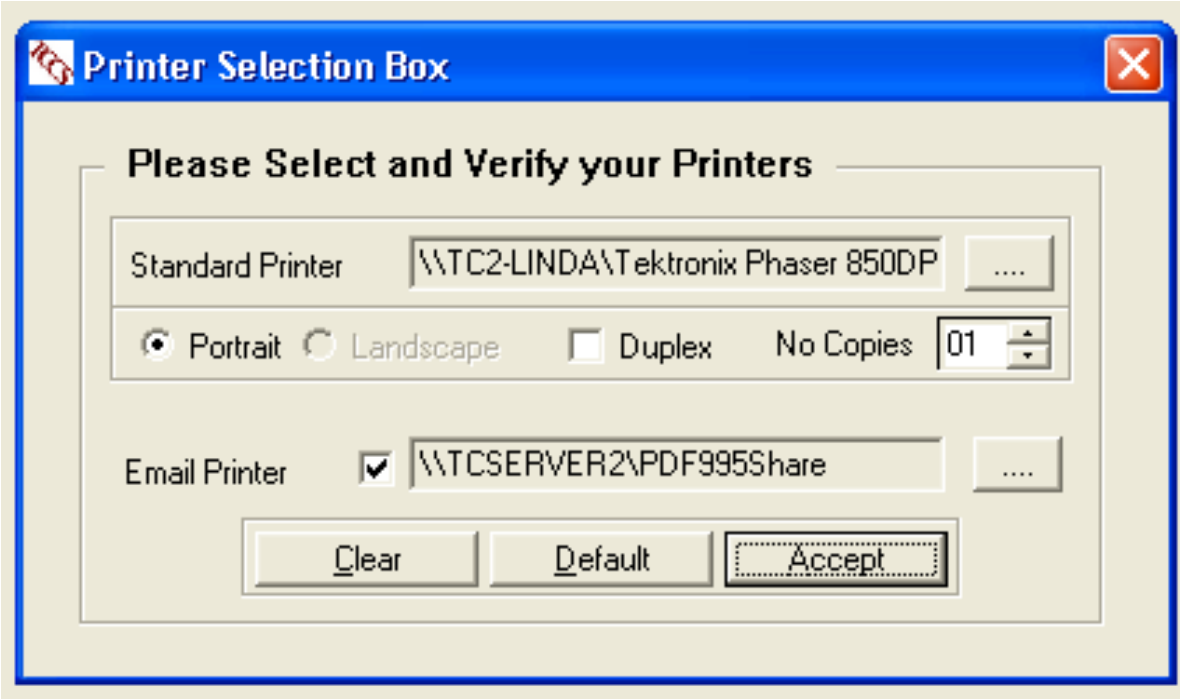
1. Many **INSPRO** System Reports have been converted to Form Print and are "Email ready". If a report has been designed to allow emailing, a question will be asked in the report Menu Options. Answer "Y" to set the email function when the report is run.



2. If the particular report being Emailed has Summary/Detail options, the program must be set to Detail Mode "D" in order to set the Email feature to yes.

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3. If the program is Email ready and the Summary/Detail option is set to "D" a Printer Dialog box will appear defaulting the windows default printer for the selected Standard Printer and the (PDF995Share or PDF995) printer for the selected Email Printer. To choose a different printer simply click on the box marked … next to the printer name and select a new printer. If the selected printers are correct, simply click on the accept button to continue.

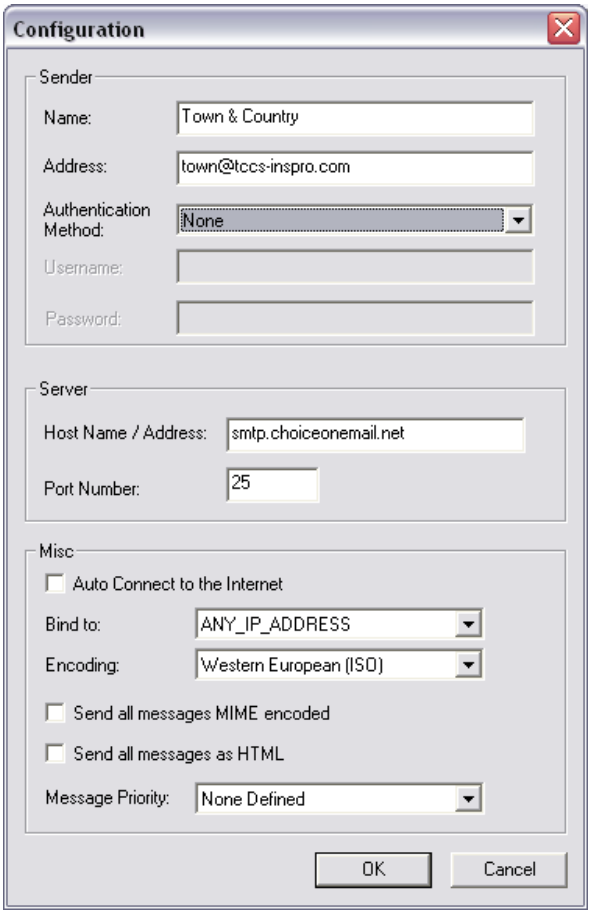


The report program will create the email files for all agents/adjustors that have an email address in the respective file. These will be stored in the "MAIL" directory ready to be sent when the Email choice is selected from the options tab at the top of the menu screen. The report will print normally for any agents/adjustors that do not have an email address on file.

C. Configuration

This screen is accessed from the **INSPRO** Menu bar by clicking Options, Email, Edit, and Configuration. It is used to set up the return name and address information, any authentication that is needed as well as informing the program of your SMTP server and port number.

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Name
This information will be displayed in the From Address of the email that will be received by the recipient. Enter either your company name or your own.

Address
This is the return email address that the recipient will receive, if for any reason they reply to your email, this address will be used. Enter either your company email address or your own.

Authentication
This option should be left at **None**, your SMTP server should do it's own authentication. If for any reason the email program is not working correctly because of authentication reasons you should contact Town & Country for further instructions.

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Host Name/Address & Port Number
This field will hold the address of your SMTP server. The name may be found in MS OutLook under Tools, Email Accounts. If you not using MS Outlook or having problems locating this information, contact your Internet provider request the Outgoing Mail Server (SMTP) Address and port number. In most cases the port number is 25.

Misc. Options

1. **Auto Connect to the Internet**
   This option, if selected, will attempt to automatically connect you to the internet if you are not already connected. Unless you are using a modem connection, leave this unchecked.

2. **Bind To**
   Leave Any_IP_Address as is which will bind you to any of the addresses in the list.

3. **Encoding**
   Western European (ISO) is the suggested setting.

4. **MIME Encoding**
   Selecting this option will send all emails in an MIME format. The recommended setting is unchecked.

5. **HTML**
   Selecting this option will send all emails in an HTML format. The recommended setting is to leave it unchecked.

6. **Message Priority**
   Changing this option will set the emails at different levels of priority.

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D. SENDING EMAIL REPORTS

The Email program is accessed from the Menu bar by clicking on the Options choice, then clicking on the Email choice.

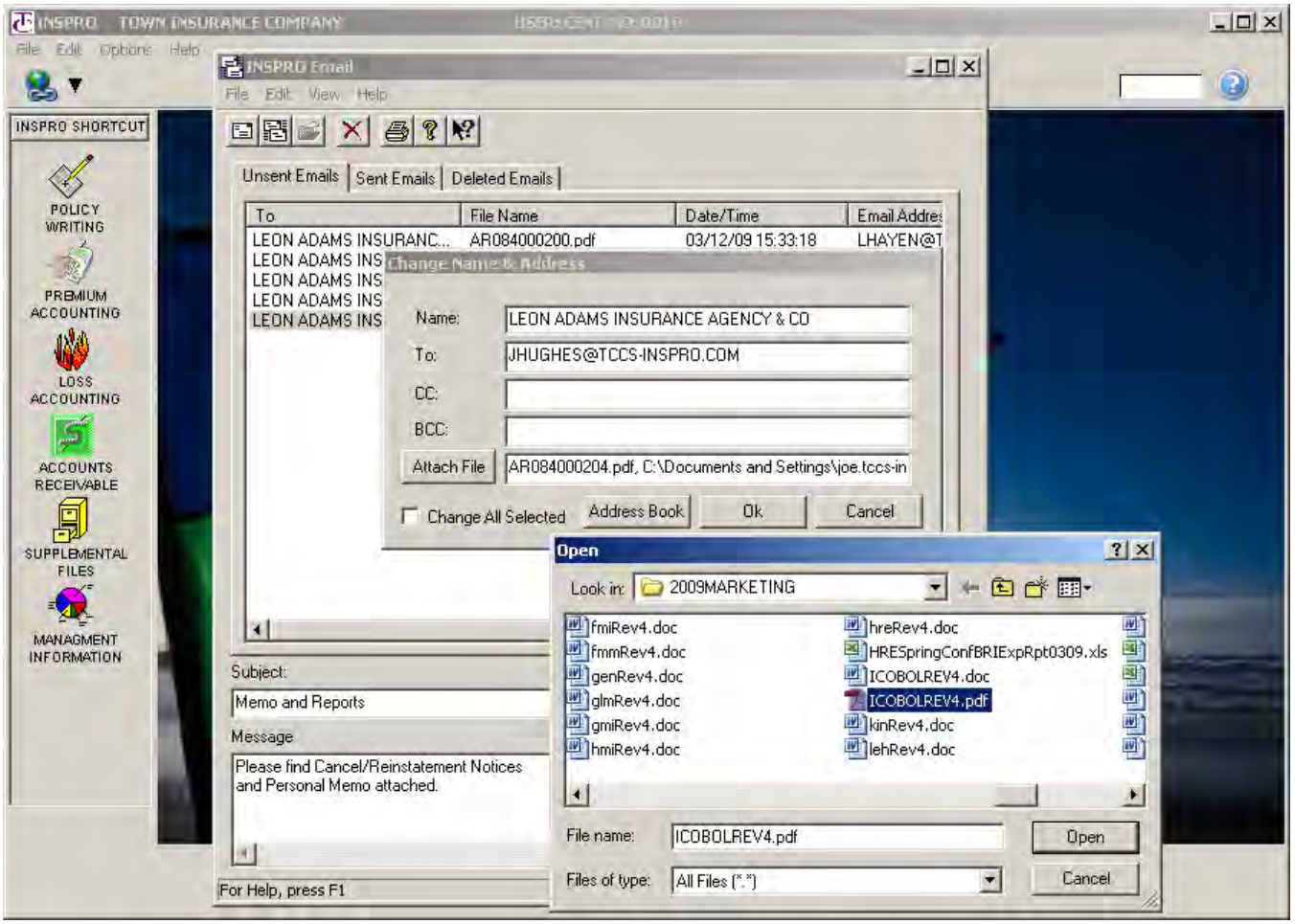


Add Additional Attachments to an Email or Change Email Recipient

Additional attachments may be added to an email. Double-click an item on the email list. The "Change Name & Address" box will open. Click the Attach File button to browse for more files to attach to the email. Select the folder in the "Look in" window. Locate the file to be attached by double-clicking on the file or click the file once and click the Open button. Click the Ok button.

The email recipient may be changed by high-lighting and changing the email address in the "To" field. A copy and/or a blind copy of the email may be sent to additional recipients by keying an email address in the "CC" and/or "BCC" fields as desired.

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File/Send Emails

When the Send Email option is clicked all items that have been selected will be sent out to your SMTP server. Each item that has been selected will be written to a Log file in the Sent Folder and then removed from the list. If an item is resent from either the Sent Folder or Deleted Folder the email will be sent along with the attachment. However, an additional log will not be created and the item will not be removed from the sent list.

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File/Delete Emails
When the Delete Emails option is clicked all items that have been selected will be removed from the screen and the associated files will be deleted. This will be recorded in the Deleted Log file. If an item is deleted from either the Sent Folder or the Deleted Folder a log file will not be created.

File/Open Emails
This option is only available for Sent or Deleted Emails. When the Open Emails option is clicked the Address, Subject, and Message information will be displayed on the screen. At this time you will not be able to view any attachments that are associated with the email.

File/Print Log
When the Print Log option is selected a log of all Sent and Deleted emails will be printed.

File/EXIT
When the Exit option is selected the **INSPRO** Email program will close.

Edit/Select All
When the Select All option is clicked all items in the list box will be highlighted, ready to be sent or deleted.

Selecting Individual Items
The user may select only certain items on the list by holding down the Ctrl key and then selecting (clicking on) each item.

Edit/Deselect All
When the Deselect All option is clicked all selected items in the list box will no longer be highlighted.

Edit/Refresh List
The Refresh List option will redisplay the Emails waiting to be sent. Any new reports run since the screen was last displayed will be added.

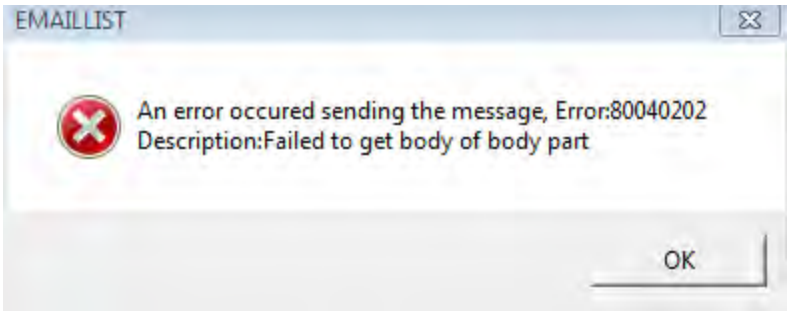
Edit/Set Timer
The Set Timer option will allow you to automatically send any reports that are in the email folder without user intervention. Select every 5, 10, or 15 minutes.

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Sent/Deleted Emails Button
If either the Sent or Deleted button is clicked the program will display a list of emails that have been either Sent or Deleted. This list will display the Name, File Name and Date/Time the email was either sent or deleted. The emails in either one of these list can be resent along with its attachment. There will be no additional log file created when this is done from either of these folders.

Additional Emails
You do have the option to send additional emails by entering an email address in the "To" field and attaching any files you wish to go along with this. A log will be created for each additional email that is sent.

PLEASE NOTE:
If (when sending an email with an attachment) you should see the EMAILLIST error shown below, this may indicate the attachment/document being added to the email is OPEN or that two staff members are sending InsPro Email at the same time.



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A. PURPOSE

INSPRO allows companies to request and print/email orders for inspection reports on selected policies. There are three programs involved which are accessed through the Supplemental Files System:

- SF010 – POLICY HOLDER NAME AND ADDRESS MAINTENANCE
- SF088 – MAINTAIN INSPECTION FILE
- SF089 – PRINT INSPECTION REPORT ORDERS

Additional Optional Programs Include:

- SF085 – SELECT PAST DUE INSPECTION ORDERS
- SF087 – PRINT LIST OF OUTSTANDING INSPECTION ORDERS

Inspection Order processing has the ability to email a copy of the report to the inspection company/inspector. (See Printing Inspection Orders below).

B. PROCEDURE

Initially, any inspectors for which you will use the email capability must have a valid email address in the email address field in the Adjustors File (inspection companies/inspectors are stored in this file, together with adjustors, lawyers, etc). They are entered using program SF016 – ADJUSTOR FILE MAINTENANCE.

To order an inspection report for a particular policy, the policy must be entered in the Inspection Request file. This may be done one of two ways:

1. Enter policy information in SF010 - POLICY HOLDER NAME & ADDRESS MAINTENANCE. Select **Yes** to the question "Do You Want to Enter an Inspection Order."
2. Enter the inspection directly through SF088 – MAINTAIN INSPECTION FILE

When selected, program SF089 – PRINT INSPECTION REPORT ORDERS will read the request file and print an inspection order. If you choose to use the email capability an email file will be created for the inspector's copy in the 'MAIL' folder in Prog. Refer to the Email documentation for specific email information.

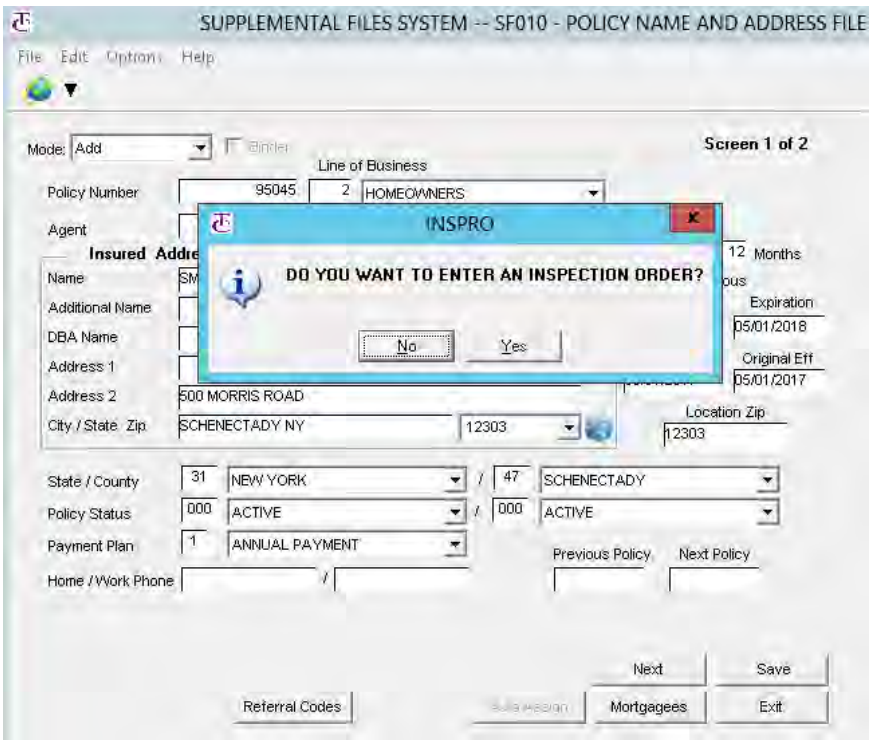
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C. PROCESSING

1. Requesting Inspection Report Orders:

a. SF010 – POLICY HOLDER NAME & ADDRESS MAINTENANCE

A convenient time to request an inspection report is when a policy is being added to the name and address file. When all data has been entered and the Save button is clicked, the following message will appear.



Select Yes, the system will bring you to Inspection Report Order processing allowing you to Key all of the necessary information. Insured name and address information will automatically default.

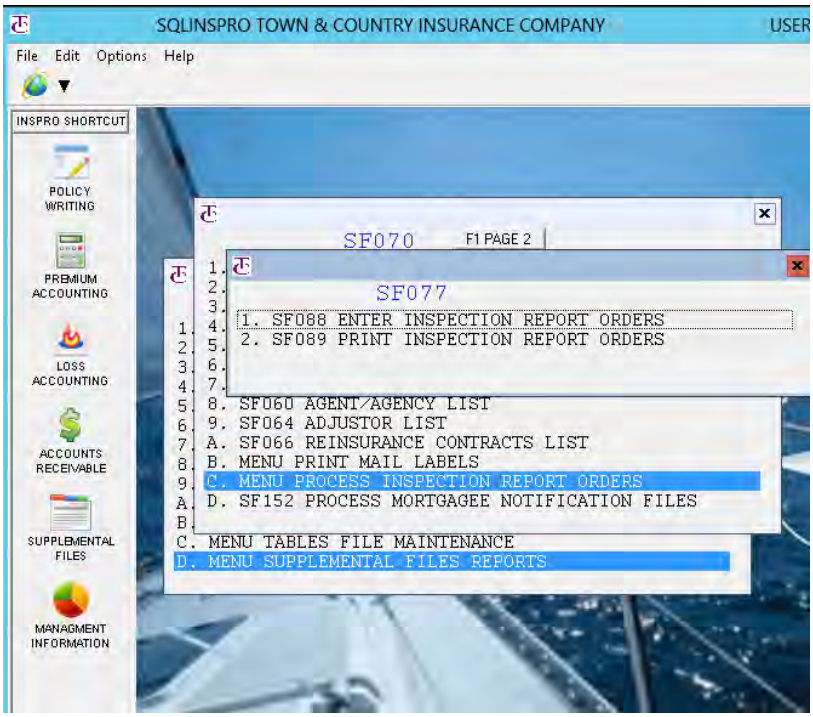
b. SF088 – ENTER INSPECTION REPORT ORDERS

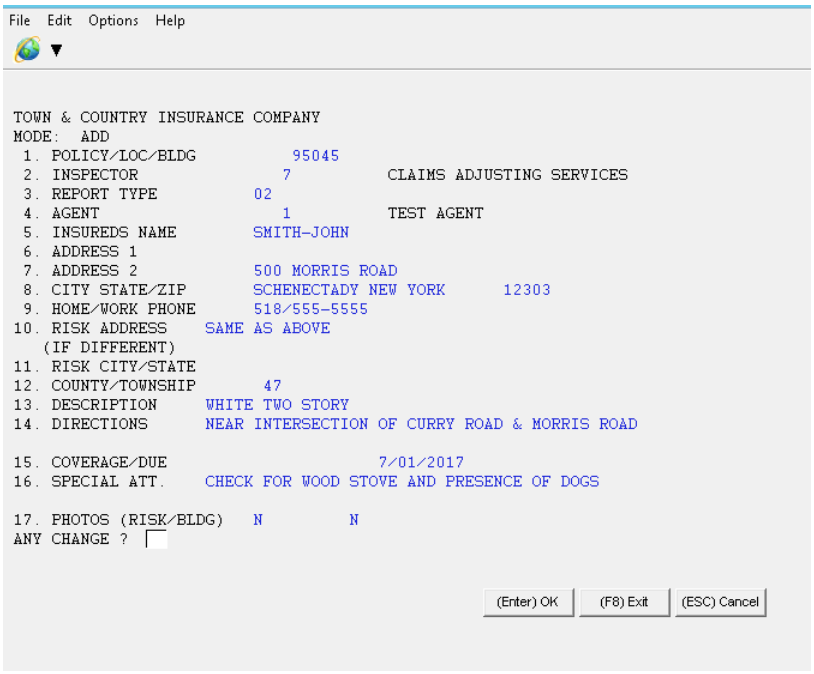
Alternatively, Inspection Report Order Processing may be accessed directly from the menu.

- SUPPLEMENTAL FILES →
- MENU SUPPLEMENTAL FILES REPORTS →
- MENU INSPECTION ORDERS →
- SF088 – MAINTAIN INSPECTION FILE

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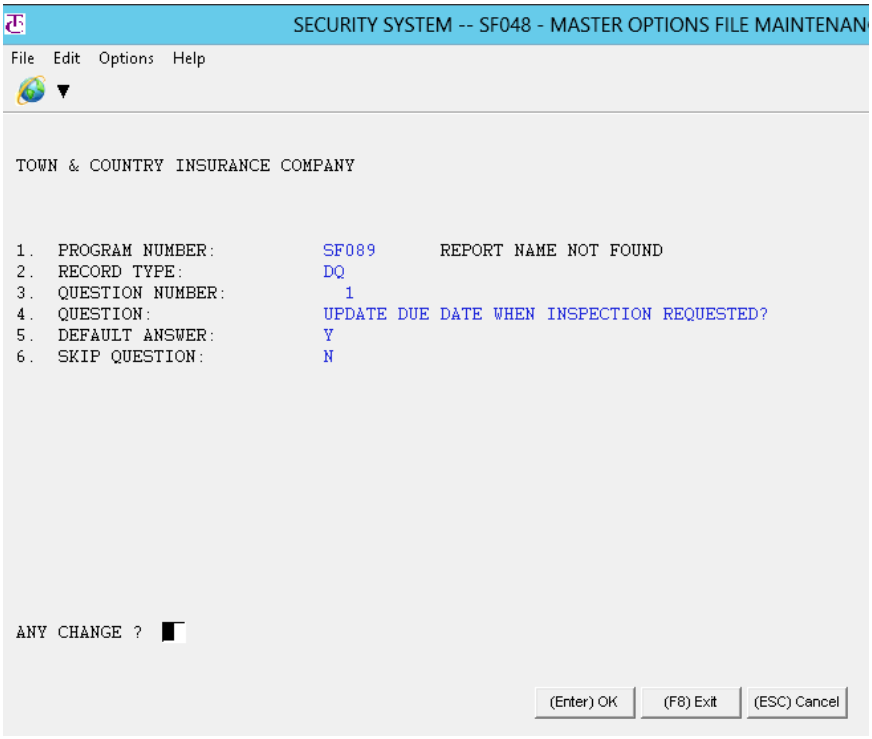
Key the Policy Number. Name and Address file information will default. Key the rest of the data needed for the inspection. When you have finished entering a new inspection it will automatically be added to the inspection request file (See Sample Screens Below).





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In SF048 Master Options File, there is an option for processing the inspection due date (See Screen Below). If you want the inspection information in Name and Address to be updated each time an inspection is requested then you should set the default answer to "Y". If you only want the inspection information in Name and Address updated if the inspection due date in the inspection file is zero then you should set the default answer to "N".



When making a change or inquiry on an inspection, you will be asked if you wish to print the inspection. Selecting Yes will put that order in the inspection request file to be printed.

2. Printing Inspection Orders:

a. SF089 – PRINT INSPECTION REPORT ORDERS

This program will print an order for an inspection report that can be mailed or emailed to the inspector.

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Select (Y)ES to Menu Question "Email Adjustor Reports" to create an email report for all inspectors that have email addresses in the Adjustor file.

To print a request and/or create the email file:

- MENU SUPPLEMENTAL FILES REPORTS →
- MENU INSPECTION ORDERS →
- SF089 – PRINT INSPECTION REPORT ORDERS

When selecting the program, the email question will be asked in the report menu options, answer "Y" to set the email function when the report is run.

When you choose to send the inspector's copy of the inspection order by email, then only the company copy of the inspection order will print.

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Sample Inspection Order

TOWN AND COUNTRY INSURANCE COMPANY
210 Morris Rd.
Schenectady, NY 12303-5394
518/355-3947 www.tccs-inspro.com

INSPECTION ORDER/REPORT

INSPECTOR: 7
CLAIMS ADJUSTING SERVICES
STATE ST
ALBANY, NY 12205

INSURED:
JOHN SMITH
500 MORRIS ROAD
SCHENECTADY NEW YORK 12303

DATE: 5/02/2017
POLICY #: 95045
EFF DATE: 5/01/2017
EXP DATE: 5/01/2018

PHONE/FAX #: /

AGENT: 1 TEST FILLER AGENT

DATE INSPECTED: _____

LOCATION: 500 MORRIS ROAD, SCHENECTADY, NY, 12303, SCHENECTADY

1. **TYPE OF DWELLING** ☐ 1 FAM. ☐ 2 FAM. ☐ OCCUPIED ☐ VACANT
2. **CONDITION OF DWELLING** ☐ EXCELLENT ☐ AVERAGE ☐ POOR
3. **CONDITION OF OUTBUILDINGS** ☐ EXCELLENT ☐ AVERAGE ☐ POOR ☐ NONE
4. **STATUS OF NEIGHBORHOOD** ☐ IMPROVING ☐ STABLE ☐ DETERIORATING
5. **FIRE PROTECTION** ☐ A ☐ B ☐ C
6. **SWIMMING POOL** ☐ INGROUND ☐ ABOVE GROUND ☐ FENCED
7. **PETS** (DOGS, HORSES, ETC.) _____

COMMENTS: _____

PET ADDENDUM

WHO WAS INTERVIEWED ☐ INSURED ☐ NEIGHBOR ☐ NO ONE AVAILABLE
WAS THERE A DOG ON THE PREMISES ☐ YES ☐ NO

BREED: _____

TEMPERMENT OF DOG ☐ MILD ☐ AVERAGE ☐ AGGRESSIVE ☐ VICIOUS
DOG CONFINED TO ☐ HOUSE ☐ HOUSE & YARD ☐ YARD ONLY ☐ RUNS LOOSE
IF NO ONE INTERVIEWED, ANY EVIDENCE OF A DOG ON THE PREMISES ☐ YES ☐ NO
IF YES ☐ DOG HEARD IN DWELLING ☐ BEWARE OF DOG SIGN
☐ DOG HOUSE SEEN ☐ DOG CHAIN ATTACHED TO TREE OR FENCE
☐ OTHER, EXPLAIN BELOW

Note: *Inspections entry screen & report may be different than shown based on company specific requirements.*

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A. PURPOSE

INSPRO allows companies who have licensed the INS PRO Inspection Order option to request and print/email orders for inspection reports on selected quotes. There are three programs involved which are accessed through the Policy Quoting System:

- SF010 – POLICY HOLDER NAME AND ADDRESS MAINTENANCE
- SF088 – MAINTAIN INSPECTION FILE
- SF089 – PRINT INSPECTION REPORT ORDERS

B. SET-UP

Initially, the option to use Inspections in quoting must be turned on in the Master Options File.
***** This only needs to be done once. *****

- From Main Menu – Select **Supplemental Files System**
- Select **F1** Utilities
- Select **SF048** – Master Options File Maintenance
- Key through printing options
- Select choice **1** – Change/Inquire
- Key **PW910** in "Program ID" box and key <ENTER>
- Key **OP** in "Record Type" box and key <ENTER>
- Select Option – **USE INSPECTION ORDERS IN POLICY QUOTING**
- Key in Daily Password **(Contact T&C for the Password)**
- Key **5** in "ANY CHANGE" box and key <ENTER>
- Change to "Y" and key <ENTER>, then exit the program

C. PROCEDURE

1. Requesting Inspection Report Orders:

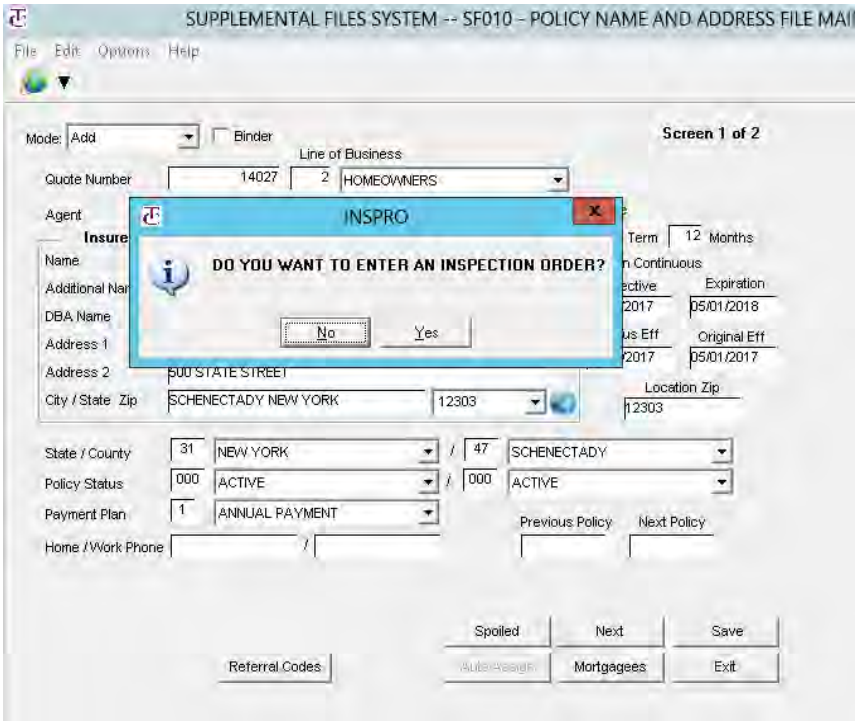
Inspection Report Orders for quotes follow the same flow as quote processing and therefore may **ONLY** be entered and printed through policy quoting.

When a new quote is added to the name and address file and the Save button is clicked, the message "DO YOU WANT TO ENTER AN INSPECTION ORDER?" will appear (See Screen below). Select Yes

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to go to the Inspection Report Order processing screen. Key all of the pertinent inspection order information. Key Enter to automatically default

Name and Address file information (Policy Type, Agent, Insured's Name, Address, City, State, Zip Code and Effective Date). All inspection requests in Policy Quoting are stored separately from production data in a special "QUOTE" folder. Select No to not request an Inspection Report Order.



Once the information has been entered for the inspection, "DO YOU WANT TO PRINT THE INSPECTION ORDER?" message will appear. Select Yes to put that order in the inspection request file to be printed. Select No if you do not wish to print an inspection report order.

Complete the quote entry. Click Rate and Print/Save. Select the desired answers to Complete the Underwriting Questionnaire (if applicable), Email or Print the quote. The message "PLEASE SELECT A PRINTER FOR INSPECTION ORDER" will appear. Select OK or Key Enter. Windows Printer selection boxes will appear to select printer options for emailing or printing the inspection order.

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The DUE DATE OF NEW INSPECTIONS will default to 30 days from the date the inspection is entered. Key a different due date or Key Enter. The due date will be written to the Inspection Due Date field which is displayed on the Name and Address File second screen.

2. Modifying Inspection Report Orders:

To update information on an inspection report order in Policy Quoting or to request an inspection report order for an existing quote, select the desired quote. Key in the quote number or all or part of the quote name and Key Enter. A screen of up to ten quotes will display. Key the number of the desired quote and Key Enter. Select **F2** or **2** to **Change** the quote.

Click the Save button on the Name and Address File Screen. The message "EXIT TO INSPECTION MAINTENANCE?" will be displayed. Select Yes to go to Inspection Report Order processing. Select 1) ADD RECORDS to add a new inspection order or 2) CHANGE/INQUIRE to edit an existing inspection order. When finished "DO YOU WANT TO PRINT THE INSPECTION ORDER?" message will appear. Select Yes to put that order in the inspection request file to be printed. Select No if you do not wish to print/email an inspection report order.

3. Deleting an Inspection Report Order

An Inspection Report Order may be manually deleted through the Policy Quoting System. To delete an inspection order Key in the quote number or all or part of the quote name and Key Enter. A screen of up to ten quotes will display. Key the number of the applicable quote. Key Enter, then select **F2** or **2** for the option **"Change"**. Click the Save button in the Name and Address File. "EXIT TO INSPECTION MAINTENANCE?" will be displayed. Select Yes to go to Inspection Report Order processing. Select 3) DELETE RECORDS to delete the inspection report order.

NOTE: *An inspection report order will be automatically deleted if the associated quote is deleted.*

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4. Printing an Inspection Report Order

An inspection report order for a quote may **ONLY** be printed or emailed through Policy Quoting.

When entering a new inspection report order or modifying an existing inspection report order, select Yes to the question "DO YOU WANT TO PRINT THE INSPECTION ORDER?" The inspection order will be entered into the inspection request file and the inspection will print with the quote.

To print an existing inspection request order from the inspection file you must first bring up the associated quote. Key the quote number or all or part of the quote name and Key Enter. A screen of up to ten quotes will display. Select the desired quote and Key Enter. Select **F4** or **4** to **Print**. Key **Q** to print QUOTE ONLY. Key **I** to print INSPECTION ONLY. Key **B** to print BOTH at the same time.

The message "PLEASE SELECT A PRINTER FOR INSPECTION ORDER" will appear. Select OK or Key Enter. Windows Printer selection boxes will appear to select printer options for emailing or printing the order.

5. Inspection Report Orders and Issuing a Policy from a Quote

When a Policy is issued from a quote for which an inspection report order has been requested the inspection order information is written out to the production inspection file with the policy number assigned. The inspection report order can now be accessed and maintained directly through Supplemental Files.

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A. DESCRIPTION

MapIt is mapping software tailored for using the information contained within the **INSPRO** System. Users have the capability to locate physical addresses of policy holders, locate agents and adjustors, or find where new prospects are located in relation to existing policy holders as well as in relation to terminated Policies. Before using MapIt, you should rebuild your location file with the most current information. Please refer to the documentation on MI088 - Print Property Limits by Location and Create Search File to rebuild this file.

B. INSTALLING INSPRO MAPIT SOFTWARE

1. Before installing **INSPRO** MapIt you must have Microsoft MapPoint 2004® installed on your computer.

2. Prior to installation of the INSPRO MapIt mapping system, please disable any anti-virus or anti-spyware programs as they may interfere with the installation process. If you are re-installing Mapit or updating to a new version of MapIT please remove prior version before installation.

3. Place the CD into your CD-ROM drive.

4. The installation screen should automatically appear. If it does not appear, you may manually launch the setup utility by taking the following steps:
   i. Click on Start menu
   ii. Click run
   iii. Type D:\Setup.exe (D is typically the default letter for CD-ROM drives, yours may be labeled differently)

5. Follow the on-screen instructions. **NOTE:** You may install MapIt to any directory by clicking on the “Browse” button and selecting the drive and folder, otherwise it will install the program to the default, C:\Program Files\MapIt. We recommend using the default path. If you would like to install the program to another directory, but are unsure how, contact your system administrator.

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6. Click “Finish” when the installation is complete.

   NOTE: You *may* cancel the installation at anytime, but it is not recommended to do so, as it may corrupt files that will complicate any future installation of MapIt.

7. On the first run of **INS PRO** MapIT, **Refer to section D below.** After the initial configuration steps, the program will automatically move the Mapit.exe, Location.mdb and Company.mdb to their proper locations in your PROG directory, based on the Path to ISPO that you entered during your initial configuration. If the path to ISPO is incorrect you will need to manually move these files over from the MapIT Folder. IF your PROG directory already contains the above listed files MapIt will ask you if you want to replace them. Answer YES. If this install is updating a previous install, you must replace these files for MapIt to function properly.

C. RUNNING INSPRO MAPIT

1. Open INSPRO
2. Along the top edge, you will see five choices.
3. Select Options → MapIt



4. MapIt program will now launch

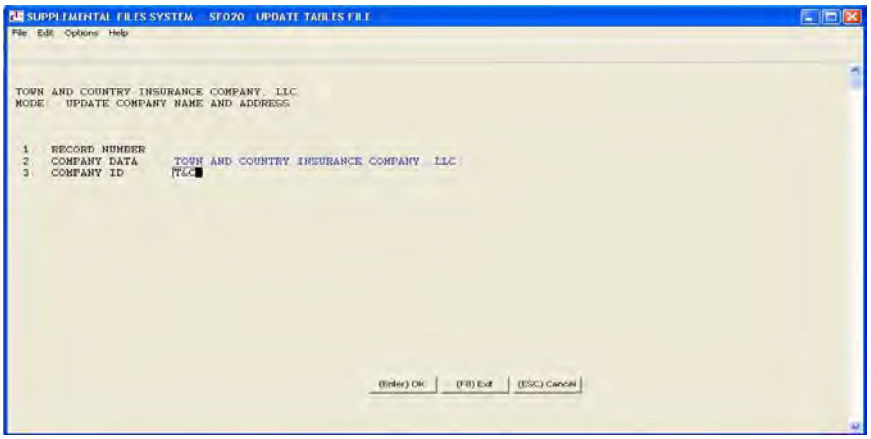
D. CONFIGURING MAPIT

The first time MapIt is launched; there will be some set-up work that is required. Once these steps have been taken the settings will be saved, unless MapIt has been removed from the computer and reinstalled.

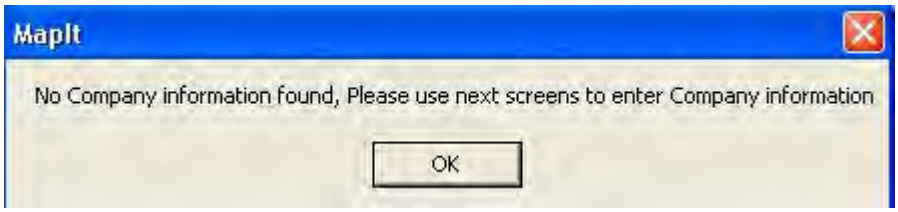
Before launching INSPRO MapIt for the first time, you should determine your three letter company designation

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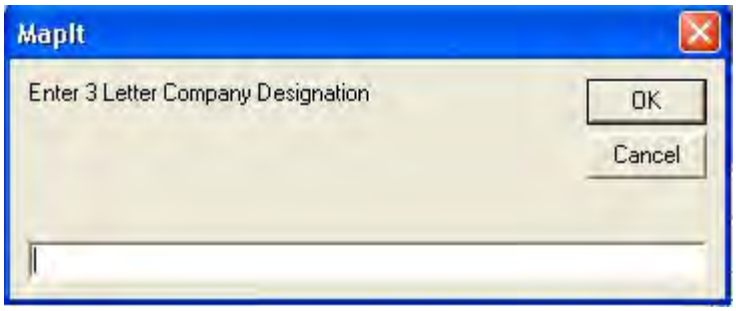
(ID). This can be found in your Company Name/Address table. To locate it: select Supplemental Files, Tables File Maintenance, Update Table File, 6. Company Name and Address. Press <Enter> at the record number prompt. Your three letter Company ID will display following the literal "3. COMPANY ID".



When the application is run for the first time, the following Screen will appear:



Click "OK" to continue the set-up. The next screen will show:



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The company designation can be any combination of three letters, however it is recommended that the same three letters used for your company ID inside INSPRO be used. Follow the next series of screens that appear to enter in the remainder of the company information. Once the company name and address information has been gathered, the following screen will appear:



This is the same path name that is used for your INSPRO application. If you are unsure of where the full path to the ISPO folder is, please consult your system administrator. The path name may be entered using a drive letter (i.e. F:\Town\Prog\Ispo) or UNC name (i.e. \\server1\C\Town\Prog\Ispo).

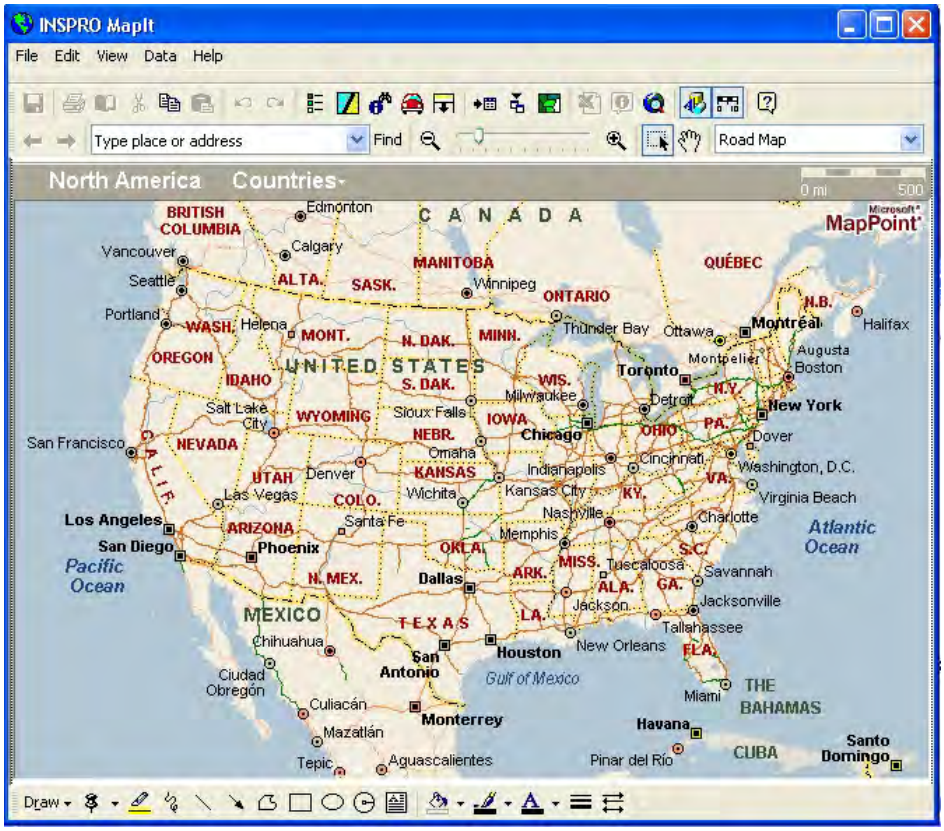


The Next box will ask you for your PushPin Selection for Agents, Adjustors, Quotes and Policy Insured Locations. You may select from two different PushPins and Several Color Choices so that each may standout from one another. When plotting using these deferent search types, the pins will be assigned the selected colors.

The initial set-up is now complete for MapIt.

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USING INSPRO MAPIT



This is the main processing screen for MapIt. Anything a user wishes to locate, plot, or inquire on will be navigated through this screen. Along the top edge of screen will be five menu choices. They are as follows:

1. File – From here you may start a new map, open an existing saved map, or print a map.

2. Edit – Here you can copy a map which places it on the clipboard and can be pasted in Microsoft products such as Word or Outlook.

3. View – This changes the visual effects of the map. From here the following can be changed: map style (road map, topographical map, etc…), the size of the lettering and zoom level.

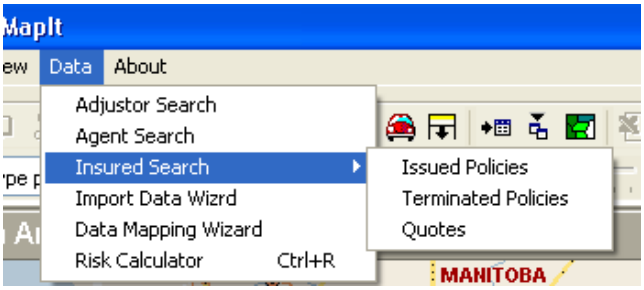
4. Data – This menu will allow users to query insured, agents and adjustors based on criteria like zip codes, policy numbers and addresses. This is described in more detail in the **DATA MENU** section (see letter **E**).

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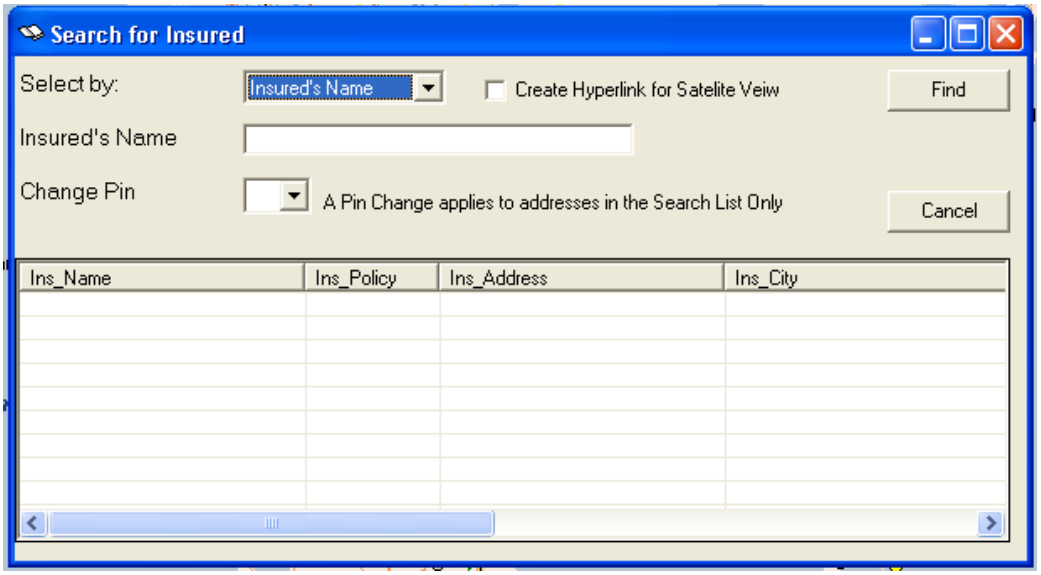
5. About – This menu contains basic information about the Map-It software and the ability to change company set-up configuration. The latter is discussed more thoroughly in the **ADDITIONAL COMPANY INFORMATION** section (see letter **F**).

E. DATA MENU

The DATA menu contains the primary functions that Map-It was designed for. In conjunction with data from INSPRO, MapIt will give a visual representation of insured, quote, terminated, agent or adjustor addresses, showing such detail as proximity to one another, and even allowing a driving route to be created. Users can also query to find out more specific information, such as all policy holders within a given zip code.



To run a query, select the search criteria (insured, agent, or adjustor) then click on the corresponding menu item. One of the following screens will appear.



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This example is for querying on an insured; however the screen for agent and adjustor queries will look similar. Selection options for these queries are found in the "Select By" drop down box.

In the example shown, a query will be done searching for the closest match to the insured's name entered.

The "Change Pin" drop down box allows the user to choose a different representational PushPin for the data they are searching. This is a good way to let the selection choice stand out from other data and point out possible problems with Location Data.

EX) Search Criteria – CITY
Input – BROOKLYN
Change Pin Selection – RED

When the policy is selected, the PushPin color will change to red for all locations returned by the search criteria. In this case all locations listed with the city Brooklyn.
This can help you find errors in location data if you find that a PushPin outside of Brooklyn has changed Red or consequently PushPins within Brooklyn that have not changed red.

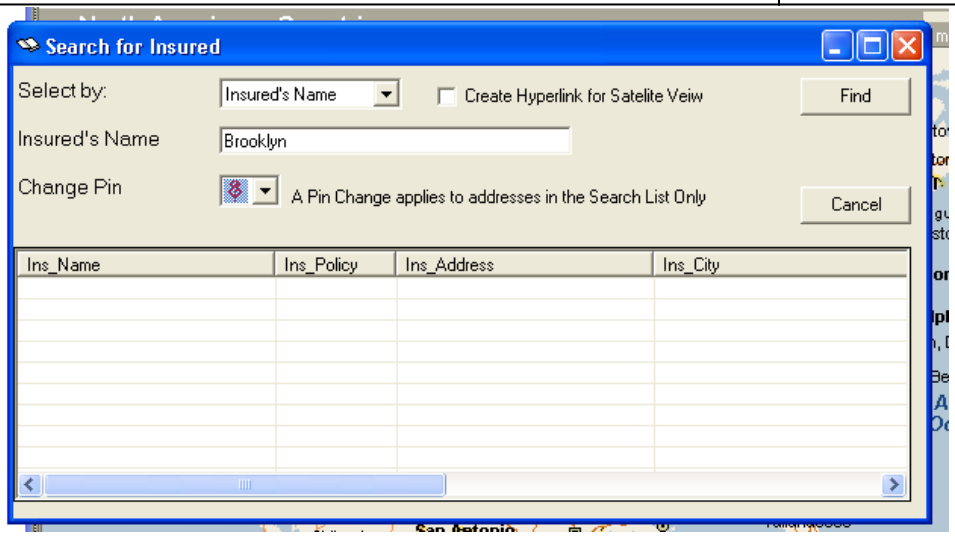
The **Create Hyperlink For Satellite View** option if checked will add the link in each PushPin balloon to bring up the Virtual Earth Satellite View for the applicable location.

IMPORTANT: When mapping locations with conflicting data, policies are often plotted by zip code rather then street address or city.

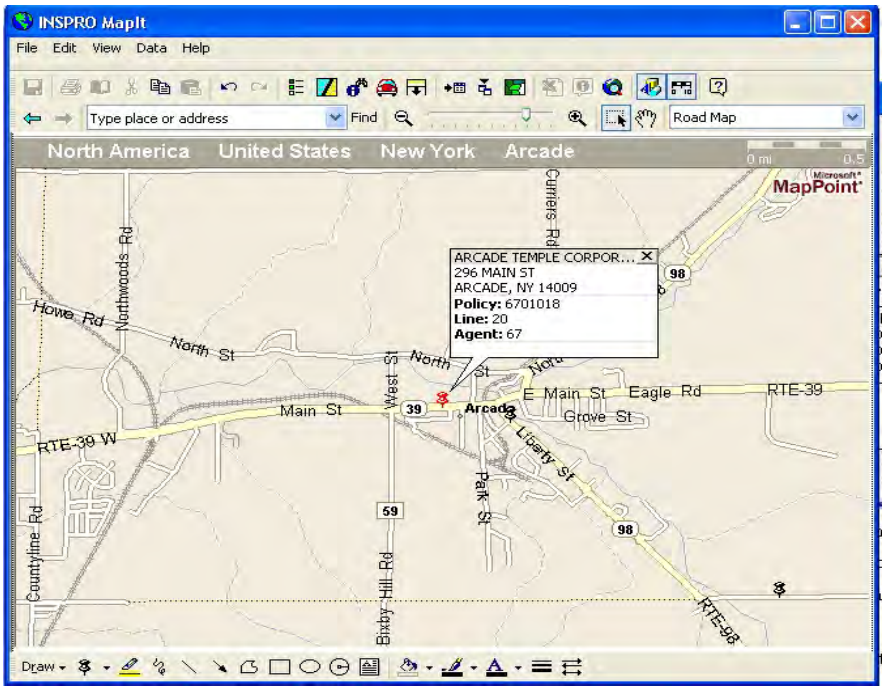
Click the **Find** button to begin the query (see below). The exact match and/or the closest match to what has been entered will display in the box beneath the selection criteria. A PLEASE WAIT message will display.

NOTE: Depending on the amount of records in your **INS PRO** system, it may take some time for the map to be plotted.

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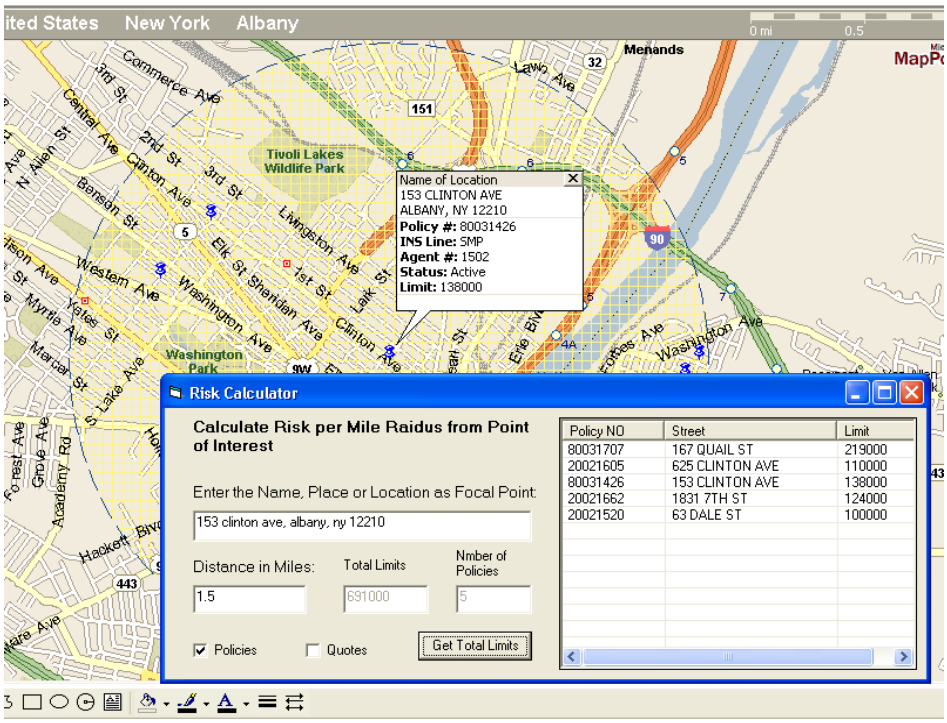
Select the record that is closest to what you were searching on by clicking on that name. You will be brought to the main map. If the address is formatted correctly, you will see a PushPin, displayed in the color symbol you chose above, along with a balloon showing the policy information for the selection (see below):



One note about the inquiries; if you decide to run queries for insured, agents and adjustors, all can be placed on one map. This is advantageous to display the relation between any of the three, and pins will not be erased unless you decide to start over with a new map.

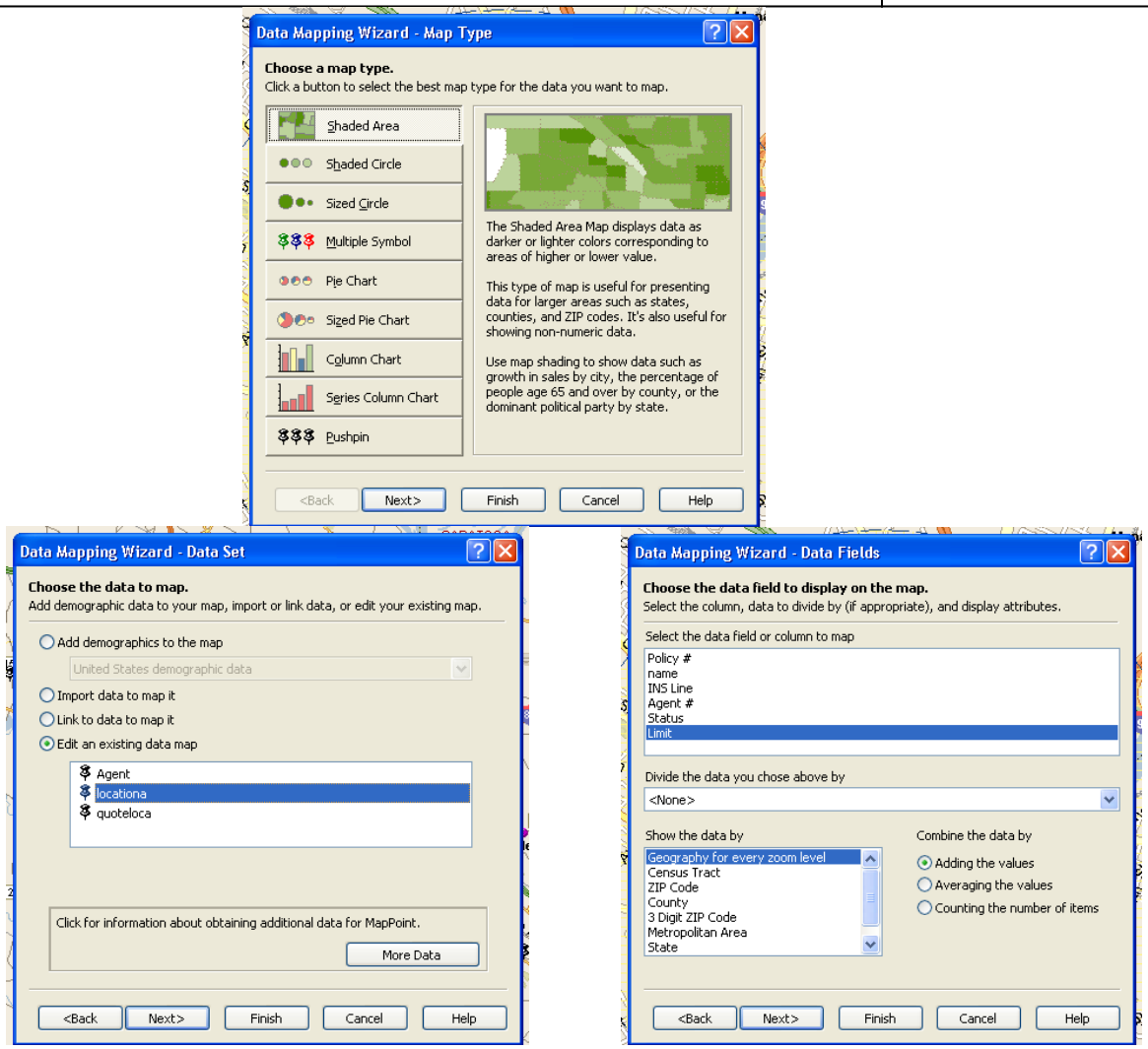
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The Risk Calculator is another Useful tool. This tool will add up the total limit of policies within a radius of miles around a specific location. This procedure can be run for Active Policy Locations, Quote Locations or both. This will also display the individual policy numbers, locations and limits in a list display.



The Data Mapping Wizard allows you to adjust how the location data is displayed. You can use different map type options such as shaded areas, to highlight states, counties, and zip codes depending on the number of agents or total limits.

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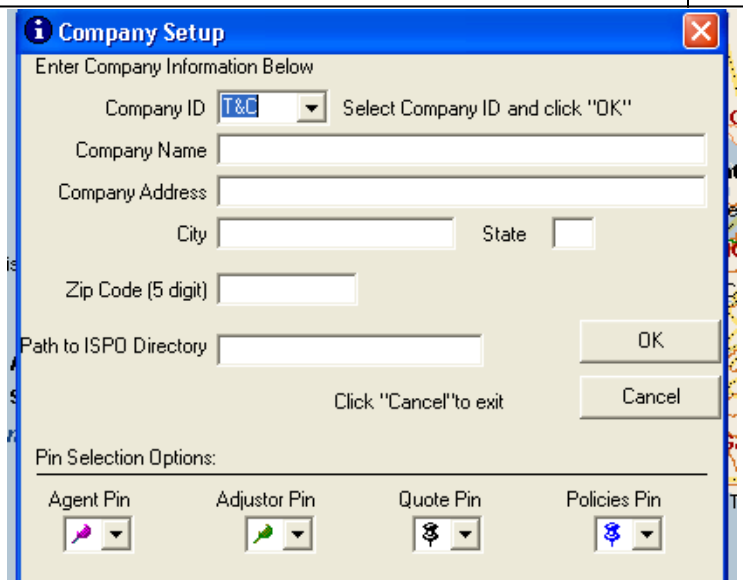
F. ADDITIONAL COMPANY INFORMATION

MapIt has been designed to accommodate multi-user companies. If a company has a separate data directory, MapIt can be tailored to also use data inside that directory. To do so, the following steps need to be completed.

1. Click Help → Company Setup

2. The following screen appears:

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3. Enter a new company ID and click "OK". A message will appear stating no company information is found and prompt if a new one should created.

4. Click "Yes". You will be brought back to the screen above. Fill out the information then click "Update". The record will be saved and the new company may be accessed when a new session is started up, or an error message will alert the operator to re-key any mistyped data.

5. When multiple company records exist, MapIt will display a question as to which company ID should be used with each session. This is done in the following screen:



6. Enter the three letter company ID, and MapIt will

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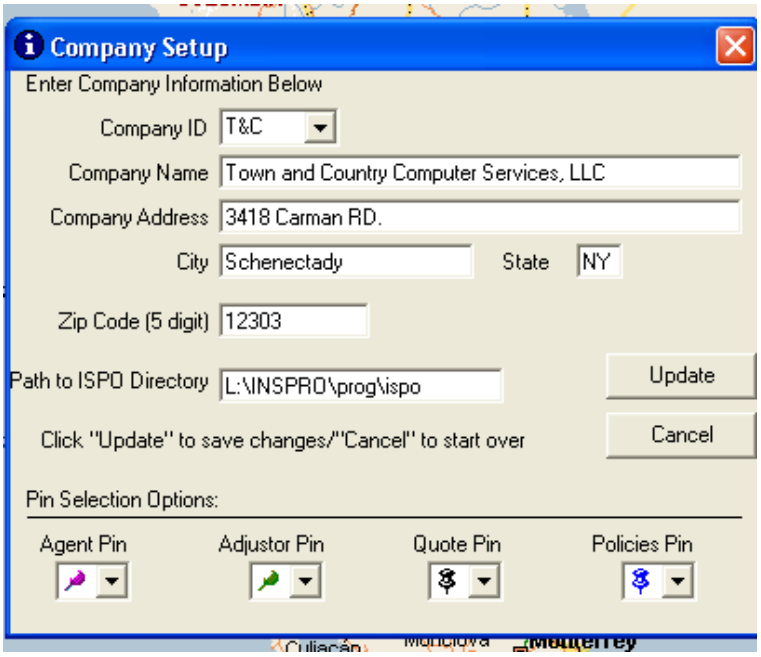
use the information from the proper directory based on the configuration entered.

H. UPDATING COMPANY INFORMATION

At some time, it may become necessary to update some information about your company that is stored inside the MapIt program.

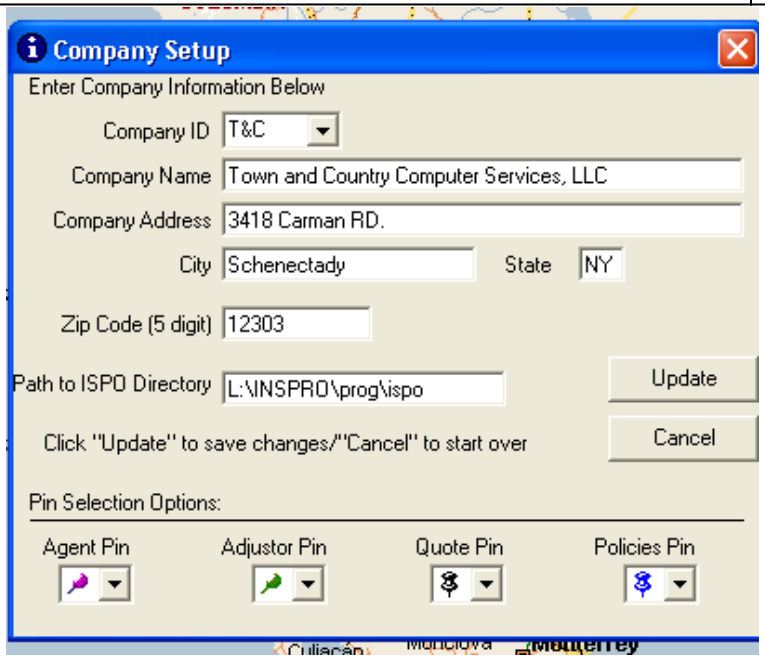
1. From the main map screen, select About → Company Setup.

2. Select a name from the first box with the drop down arrow. Once you have chosen the company ID you wish to change information for, click the "Ok" button.



3. You will see all of the other boxes containing data about your selected company. You may change any or all of the boxes as necessary. When you are satisfied with your changes, click the "Update" button. If you feel you chose the wrong company, or do not want to save the changes you made, click the "Cancel" button.

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4. Once you have clicked “Update” or “Cancel”, you will be brought back to the first step. If you have a secondary company ID you wish to change, you may perform steps 1-3 until you have updated all companies. If you have no other company data to change, simply click the “Cancel” button and you will be brought back to the main map screen.

I. USING LEGENDS AND OVERVIEW

1. The Legends and Overview tool is located under View, Legends and Overview, or it can be accessed by pressing Ctrl+G.

2. Under the heading “PushPins” you can see all of the datasets that you have imported into MapIt and the PushPin type associated with each dataset.

3. The Legends and Overview tool will also give you the listing of all the symbols that are located on the map and their meaning.

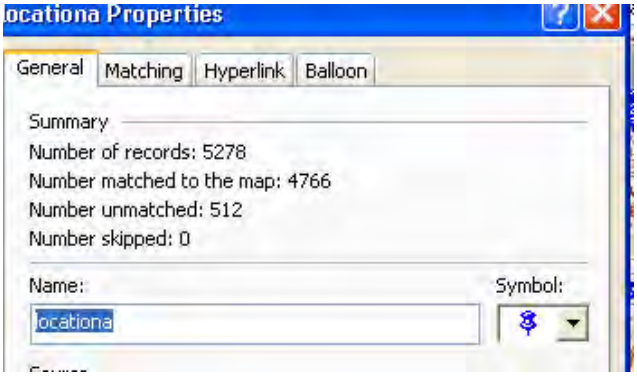
4. Right clicking on the particular dataset you are interested in and clicking Properties will give you more information about the dataset and allow you to:

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a. Change the PushPin symbol for the entire dataset(see Example A below).
b. View the status of your records. How many were matched, unmatched and how they were matched (see Example B below).
c. Change the information you want to be displayed in the balloon (see Example C below).

5. The Legends and Overview will also allow you to delete PushPin datasets, but this is not recommended. If you do delete a dataset from the Legends and Overview you will need to restart MapIt if you want to re-plot that particular set of data.

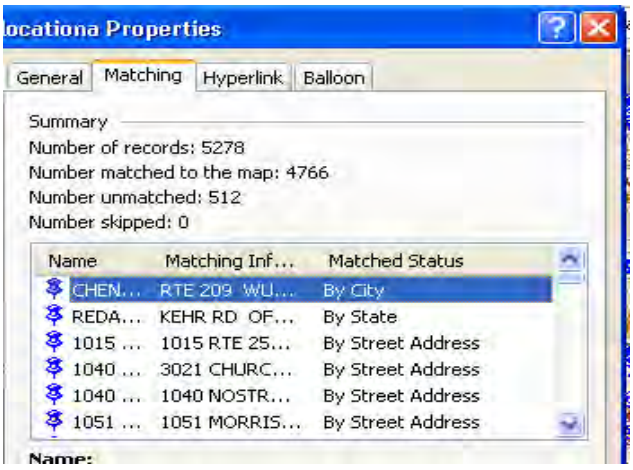
Example A.



Legends and Overview

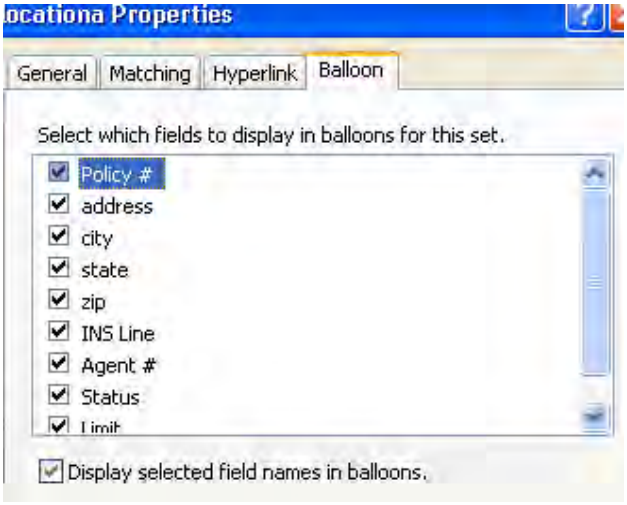


Example B.



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Example C.



Refer to the MS MapPoint Guide for further details.

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A. DESCRIPTION

MapIt is a mapping application tailored to use information contained within the **INSPRO** System. It gives the capability to locate physical addresses of policy holders, agents/agencies and adjustors, or to find where new prospects are located in relation to existing policy holders, as well as in relation to terminated policies. Before using MapIt, you should rebuild your location file with the most current information. Please refer to the documentation on MI088 - Print Property Limits by Location and Create Search File to rebuild this file.

B. INSTALLING INSPRO MAPIT SOFTWARE

1. Before installing **INSPRO** MapIt you must have Microsoft MapPoint 2006® installed on your computer. A copy needs to be on each workstation that will use MapIt.

2. Prior to the installation of the **INSPRO** MapIt application, please disable any anti-virus or anti-spyware programs as they may interfere with the installation process. If you are re-installing Mapit, or updating to a new version, please first uninstall the prior version.

3. Place the CD in your CD-ROM drive.

4. The installation screen should automatically appear. If it does not, you may manually launch the setup utility as follows:
   i. Click on **Start**
   ii. Click **Run**
   iii. Type **D:\Setup.exe**
   (D is typically the default letter the CD-ROM drive, yours may be different)

5. Follow the on-screen instructions. **NOTE:** You may install MapIt to any folder by clicking on the “Browse” button and selecting a drive and folder, otherwise it will installin the default, C:\Program Files\MapIt. We recommend using the default path. If you would like to install the program to another folder, but are unsure how, contact your system administrator.

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6. Click "**Finish**" when the installation is complete.

   NOTE: You may cancel the installation at anytime, but it is not recommended, as it may corrupt files that will complicate any future installation of MapIt.

7. On the first run of **INSPRO** MapIT, **Refer to section D below.** After the initial configuration steps, the install program will automatically move the Mapit.exe, Location.mdb and Company.mdb to their proper locations in your PROG folder, based on the Path to ISPO that you entered during your initial configuration. If the path to ISPO is incorrect you will need to manually move these files over from the MapIt folder. If your PROG folder already contains the above listed files MapIt will ask you if you want to replace them. Answer "**YES**". If this installation is updating a previous one, you must replace these files for MapIt to function properly.

C. RUNNING INSPRO MAPIT

1. Open **INSPRO**
2. Along the top edge, you will see four choices.
3. Select **Options** → **MapIt**



4. The MapIt program will now launch

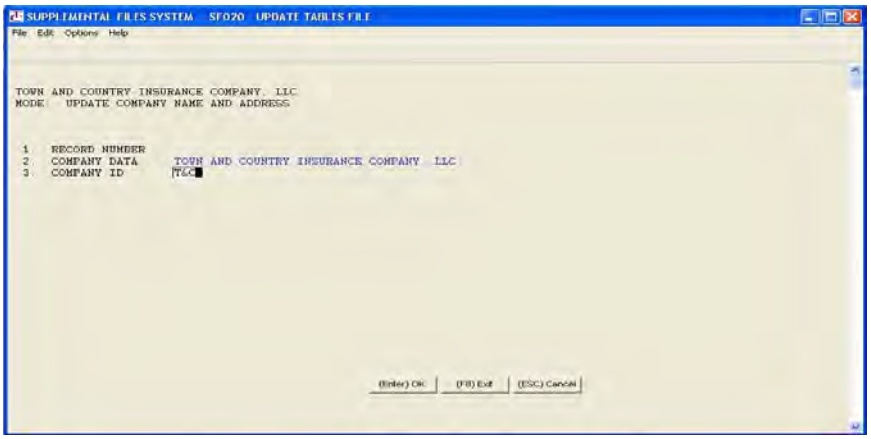
D. CONFIGURING MAPIT

The first time MapIt is launched there will be some set-up work that is required. Once these steps have been taken the settings will be saved, unless MapIt is uninstalled from the computer and then reinstalled.

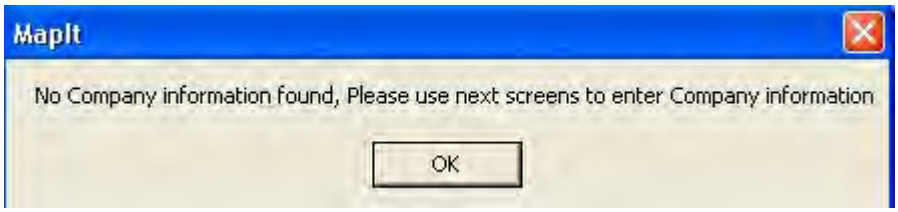
Before launching **INSPRO** MapIt for the first time, you should determine your three letter company designation (ID). This can be found in your Company Name/Address

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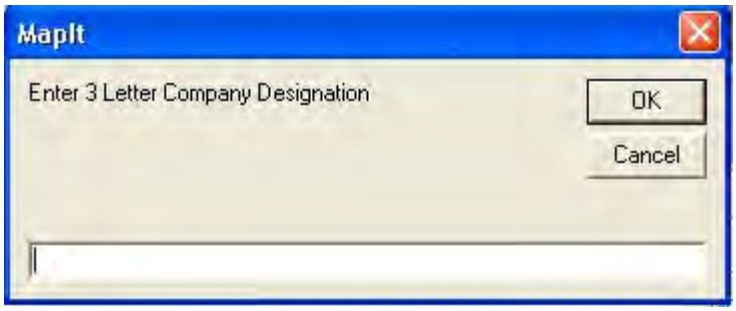
Table. To locate it select: Supplemental Files, Tables File Maintenance, Update Table File, 6. Company Name and Address. Key <Enter> at the record number prompt. Your three letter Company ID will display following the literal "3. COMPANY ID".



When the application is run for the first time, the following Screen will appear:



Click "**OK**" to continue the set-up. The next screen will show:



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The company designation can be any combination of three letters, however it is recommended that the same three letters used for your company ID inside **INSPRO** be used. Follow the next series of screens that appear to enter in the remainder of the company information. Once the company name and address information has been gathered, the following screen will appear:



This is the same path name that is used for your **INSPRO** application. If you are unsure what the full path to the ISPO folder is, please consult your system administrator. The path name may be entered using a drive letter or the server name. For example: F:\Town\Prog\Ispo **or** \\server1\C\Town\Prog\Ispo

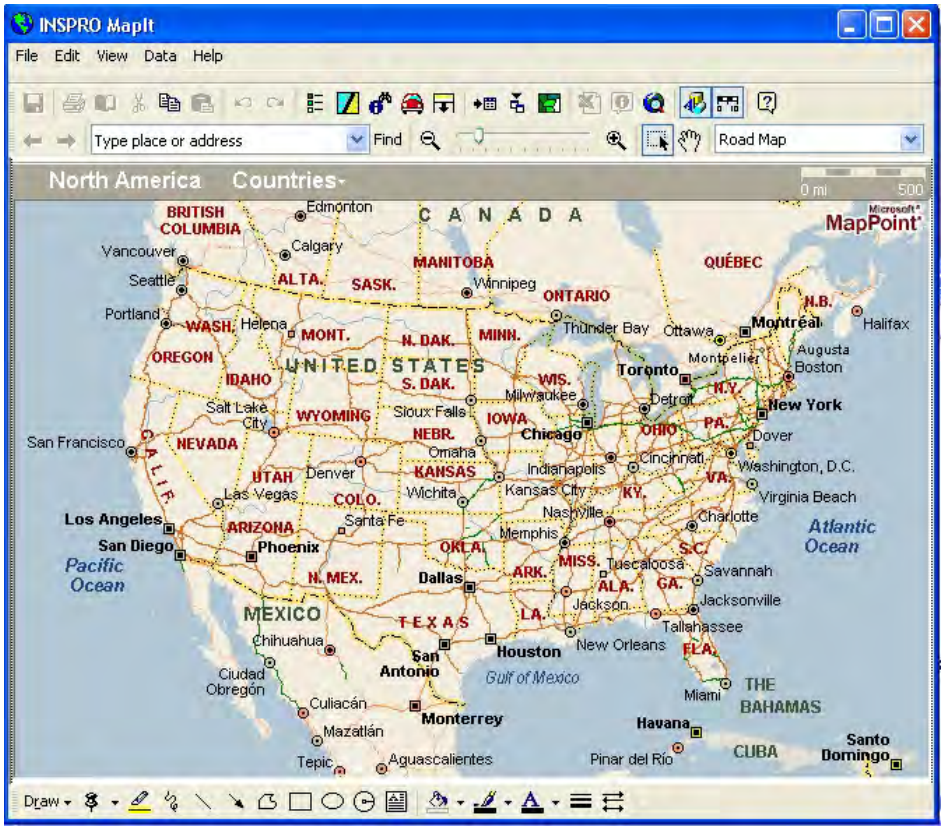


The Next box will ask you for your PushPin Selection for Agents, Adjustors, Quotes and Policy Locations. You may select from two different PushPins and several color choices so that they will standout from one another. When plotting using these deferent search types, the pins will be assigned your specified colors.

The initial set-up for MapIt is now complete.

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E. USING INSPRO MAPIT



This is the main processing screen for MapIt. Anything a user wishes to locate, plot, or inquire on will be navigated through this screen. Five menu choices display along the top edge of screen. They are:

1. **File** – From here you may start a new map, open an existing saved map, or print a map.

2. **Edit** – Here you can copy a map which places it on the clipboard and can be pasted in Microsoft products such as Word or Outlook.

3. **View** – This changes the visual effects of the map. Map style (road map, topographical map, etc…), the size of the lettering, and zoom level can be changed.

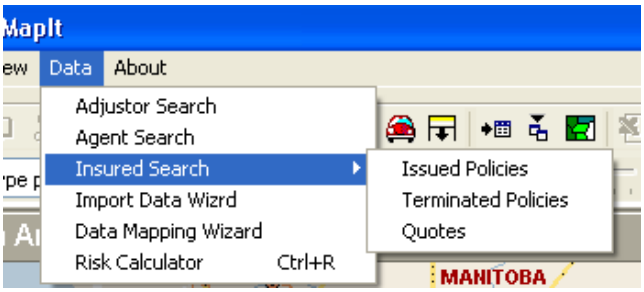
4. **Data** – Quires on policies, agents, and adjustors, based on criteria like zip codes, policy numbers and addresses are initiated here. This is described in more detail in the E. **DATA MENU** section.

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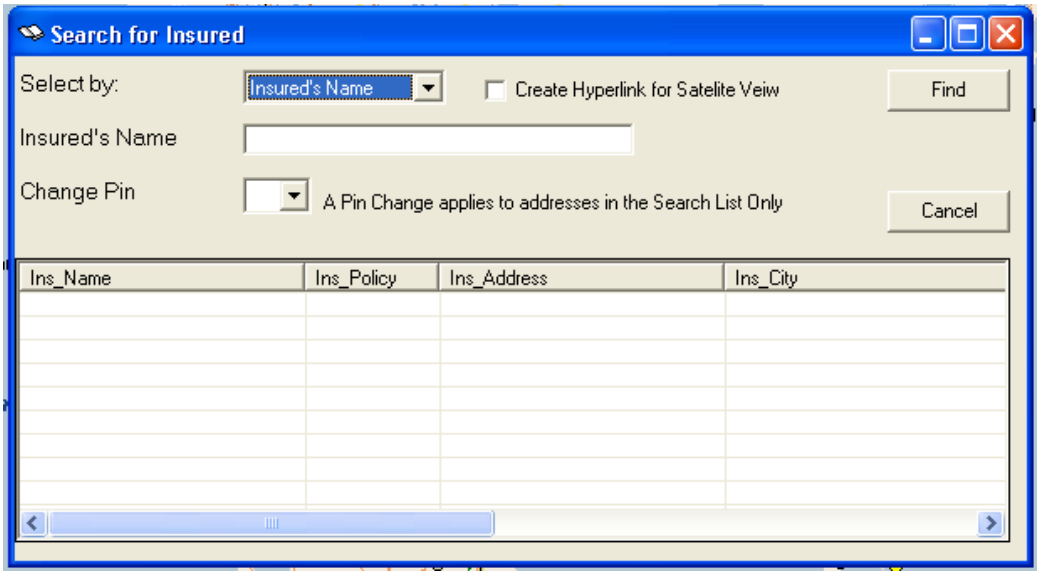
5. **About** – This menu contains basic information about the Map-It software and the ability to change company set-up configuration. The latter is discussed more thoroughly in the F. **ADDITIONAL COMPANY INFORMATION** section.

E. DATA MENU

The DATA menu contains the primary functions that Map-It was designed for. In conjunction with data from **INSPRO**, MapIt will give a visual representation of policy, quote, terminated policy, agent, or adjustor addresses, showing such detail as proximity to one another, and even allowing a driving route to be created. Users can also query to find out more specific information, such as all policy holders within a given zip code.



To run a query, select the search criteria (insured, agent, or adjustor) then click on the corresponding menu item. One of the following screens will appear.



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This example is for querying on an insured; however the screen for agent and adjustor queries will look similar. Selection options for these queries are found in the "Select By" drop down box.

In the example, a query was done searching for the closest match to the insured's name entered.

The "Change Pin" drop down box allows the user to choose a different representational PushPin for the data being searched. This is a good way to let the selection choice stand out from other data and better visualize the identified location.

EX) Search Criteria – CITY
Input – BROOKLYN
Change Pin Selection – RED

When the policy is selected, the PushPin color will change to red for all locations returned by the search criteria, in this case all locations within the borough of Brooklyn.

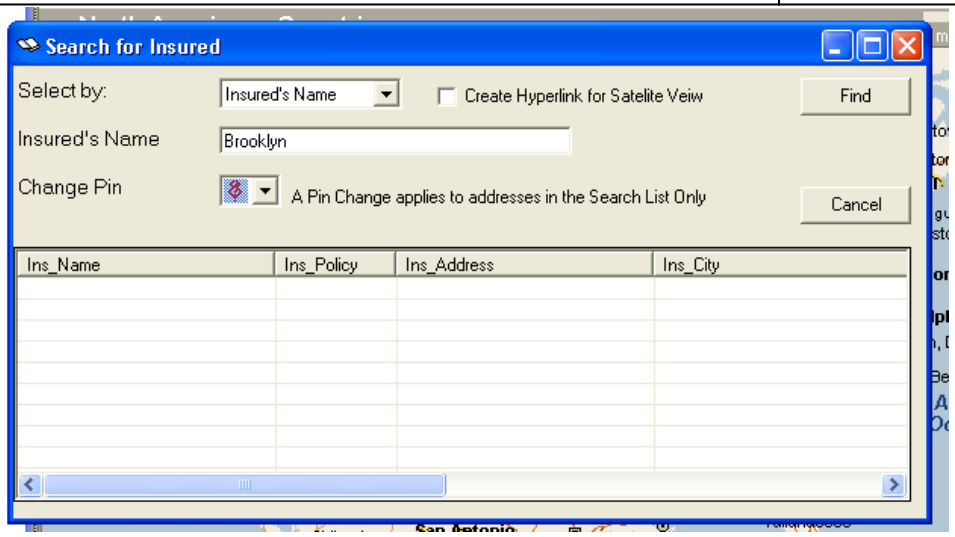
This can help spot errors in location data if you find that a PushPin outside of Brooklyn has changed to Red or conversely, PushPins within Brooklyn that have not changed to red.

Checking the **Create Hyperlink For Satellite View** option will add the link in each PushPin balloon to bring up the MS Virtual Earth satellite view for the location.

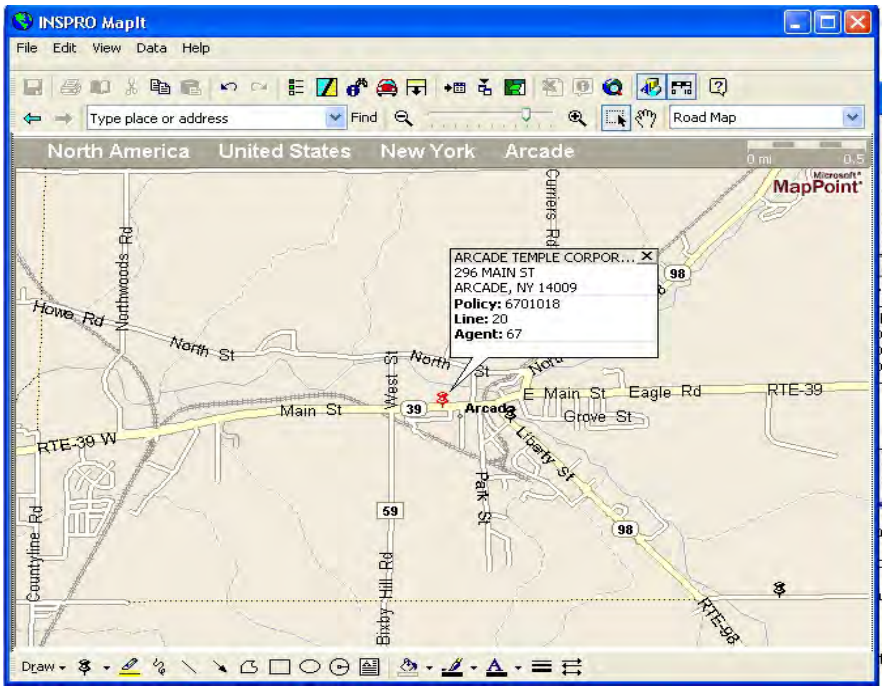
IMPORTANT: When MS MapPoint maps locations with conflicting data most often zip code, rather then street address or city, is used to place the pushpin.
Click the **Find** button to begin the query (see below). The exact match and/or the closest match to what has been entered will display in the box beneath the selection criteria. A PLEASE WAIT message will display.

NOTE: Depending on the number of records in your **INSPRO** data base, it may take some time for the map to be plotted and displayed.

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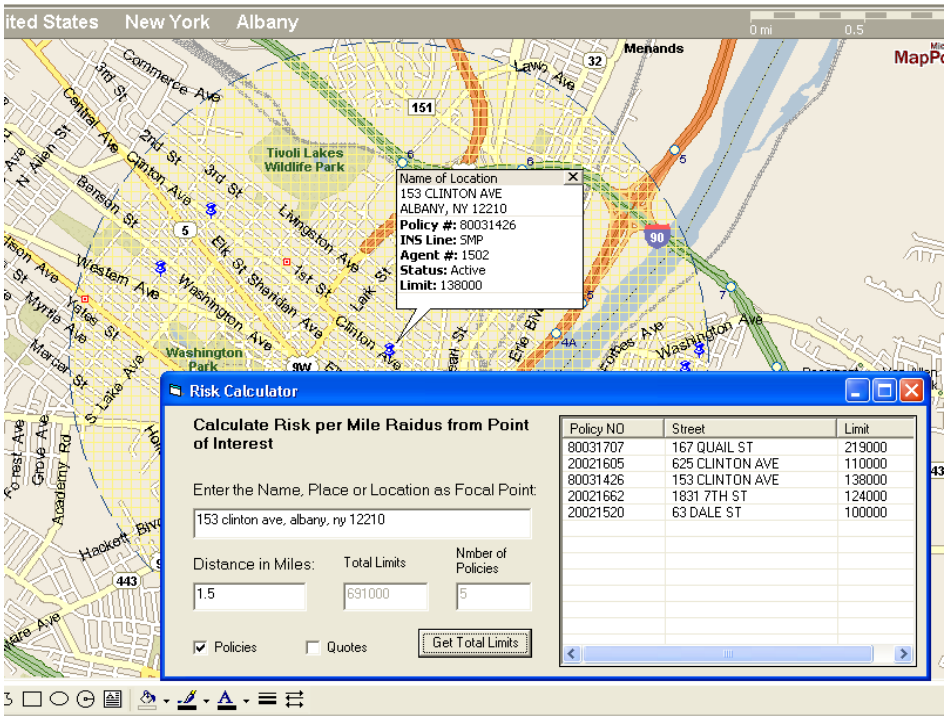
Select the record that is closest to what you were searching on by clicking on that name. You will be brought to the main map. If the address is formatted correctly, you will see a PushPin, displayed in the color you chose above, along with a balloon showing the policy information for the selection (see below):



Note: If you decide to run queries for insured, agents and adjustors, all can be placed on one map. This is advantageous to display the relation between any of the three, and pins will not be erased unless you decide to start over with a new map.

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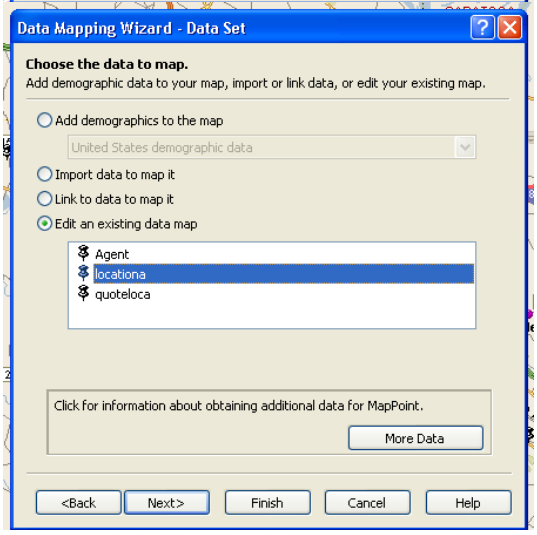
The Risk Calculator is another useful tool. It will add up the total property limits of policies within a radius of miles around a specific location. This procedure can be run for Active Policy Locations, Quote Locations or both. This will also display the individual policy numbers, locations and limits in a list display.

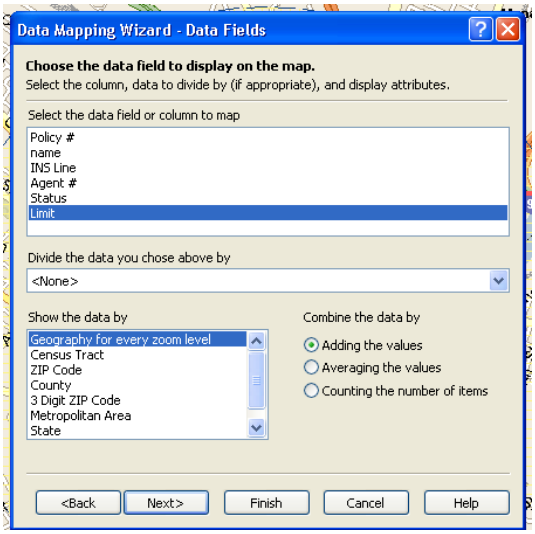


The **Data Mapping Wizard** allows you to adjust how the location data is displayed. You can use different map type options such as shaded areas, to highlight states, counties, and zip codes depending on the number of agents or total limits.

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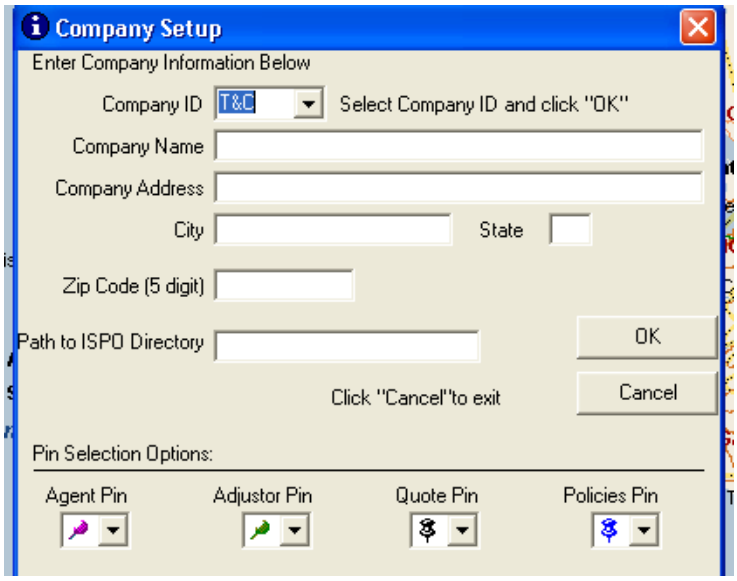
F. ADDITIONAL COMPANY INFORMATION

MapIt has been designed to support multiple companies. If each company has a separate data folder, MapIt can be tailored to also use data inside that folder. Use these steps to set up MapIt for a multi-company situation:

1. Click **Help → Company Setup**

2. The following screen appears:

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3. Enter a new company ID and click "OK". A message will appear stating no company information is found and ask if a new one should created.

4. Click "**Yes**". You will be brought back to the screen above. Fill out the information then click "**Update**". The record will be saved and the new company may be accessed when a new session is started, or an error message will alert the operator to re-key any mistyped data.

5. When multiple company records exist, MapIt will display a question as to which company ID should be used for each session. The following screen appears:



6. Enter the three letter company ID, and MapIt will use the information from the proper folder based on the configuration entered.

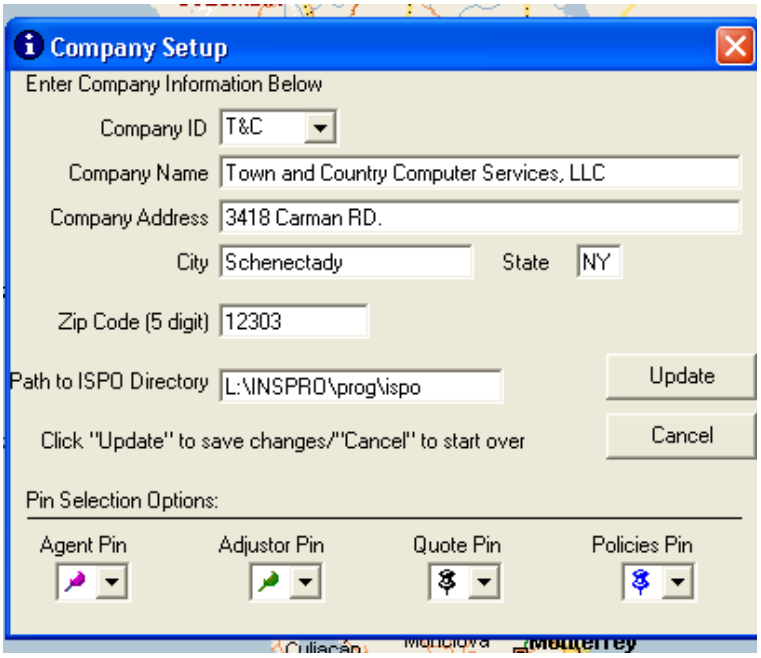
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H. UPDATING COMPANY INFORMATION

At some future point, it may be necessary to update some information about your company that is stored in the MapIt program.

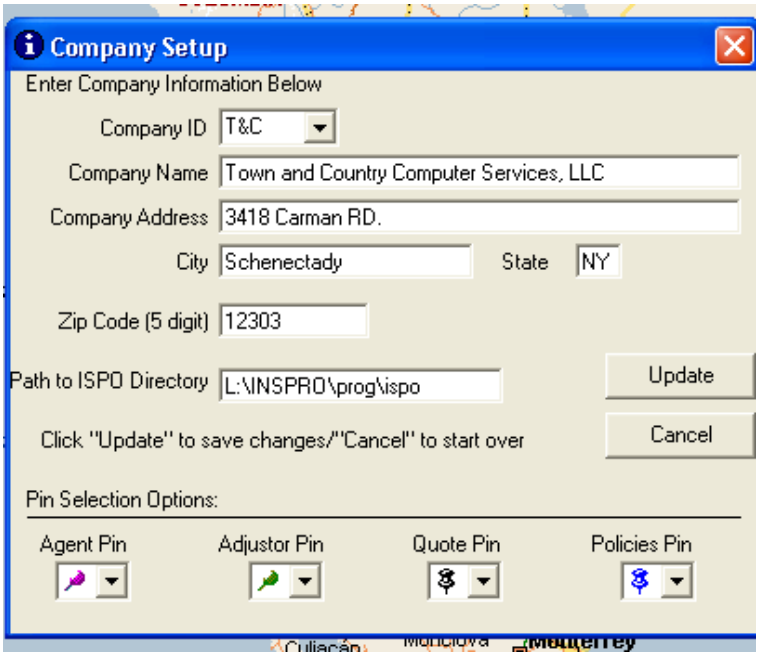
1. From the main map screen, select **About → Company Setup.**

2. Select a name from the first box with the drop down arrow. Once you have chosen the company ID you wish to change information for, click the "**OK**" button.



3. The information for the selected company will display. You may change any or all of the boxes as necessary. When you are satisfied with your changes, click the "**Update**" button. If you feel you chose the wrong company, or do not want to save the changes you made, click the "**Cancel**" button.

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4. Once you have clicked "**Update**" or "**Cancel**", you will be brought back to the first step. If you have a second company ID you wish to change, you may perform steps 1-3 until you have updated all companies. If you have no other company data to change, simply click the "**Cancel**" button and you will be brought back to the main map screen.

I. USING LEGENDS AND OVERVIEW

1. The Legends and Overview tool is located under View, Legends and Overview, or it can be accessed by pressing Ctrl+G.

2. Under the heading "**PushPins**" you can see all of the datasets that you have imported into MapIt and the PushPin type associated with each dataset.

3. The Legends and Overview tool will also give you the listing of all the symbols that are located on the map and their meaning.

4. Right clicking on the particular dataset you are interested in and clicking **Properties** will give you more information about the dataset and allow you to:

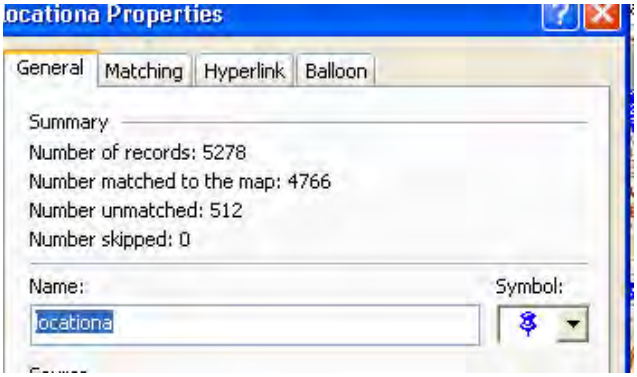
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a. **Change the PushPin symbol** for the entire dataset(see Example A below).
b. **View the status of your records.** How many were matched, unmatched and how they were matched (see Example B below).
c. **Change the information you want to be displayed in the balloon** (see Example C below).

5. The Legends and Overview will also allow you to delete PushPin datasets, but this is not recommended. If you do delete a dataset from the Legends and Overview you will need to restart MapIt if you want to re-plot that particular set of data.

Example A.

Legends and Overview



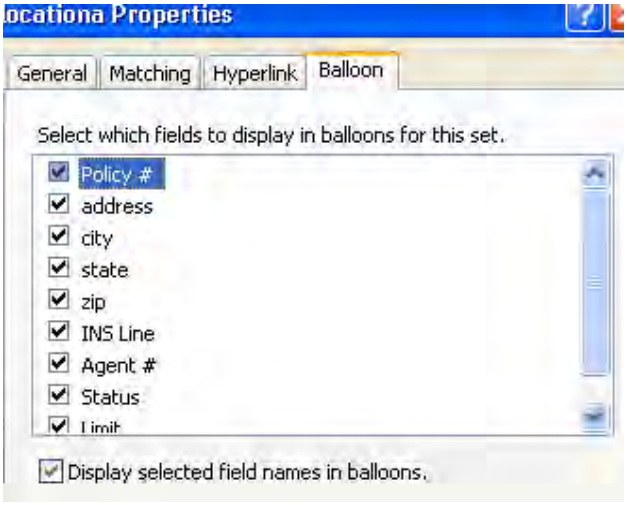


Example B.



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Example C.



Refer to the MS MapPoint Guide for further details.

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A. DESCRIPTION

MapIt is mapping software tailored for using the information contained within the **INSPRO** System. Users have the capability to locate physical addresses of policy holders, locate agents and adjustors, or find where new prospects are located in relation to existing policy holders as well as in relation to terminated policies. Before using MapIt, you should rebuild your location file with the most current information. Please refer to the documentation on MI088 - Print Property Limits by Location and Create Search File to rebuild this file.

B. INSTALLING INSPRO MAPIT SOFTWARE

1. Before installing **INSPRO** MapIt you must have Microsoft MapPoint 2004® installed on your computer.

2. Prior to installation of the INSPRO MapIt mapping system, please disable any anti-virus or anti-spyware programs as they may interfere with the installation process. If you are re-installing MapIt or updating to a new version of MapIt please remove the prior version before installation.

3. Place the CD into your CD-ROM drive.

4. The installation screen should automatically appear. If it does not, you may manually launch the setup utility by taking the following steps:
   i. Click on Start menu
   ii. Click Run
   iii. Type D:\Setup.exe (D is the default letter for CD-ROM drives, yours may be different)

5. Follow the on-screen instructions. **NOTE:** You may install MapIt to any folder by clicking on the “Browse” button and selecting the drive and folder, otherwise it will install the program to the default, C:\Program Files\MapIt. We recommend using the default path. If you would like to install the program to another folder, but are unsure how, contact your system administrator.

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6. Click “Finish” when the installation is complete.

   NOTE: You *may* cancel the installation at anytime, but it is not recommended to do so, as it may corrupt files, which will complicate any future installation of MapIt.

7. On the first run of **INS PRO** MapIt, **Refer to section D below.** After the initial configuration steps, the program will automatically move the MapIt.exe, Location.mdb and Company.mdb to their proper locations in your PROG folder, based on the Path to ISPO that you entered during your initial configuration. If the path to ISPO is incorrect you will need to manually move these files over from the MapIt Folder. IF your PROG folder already contains the above listed files MapIt will ask you if you want to replace them. Answer **YES**. If this install is updating a previous install, you must replace these files for MapIt to function properly.

C. RUNNING INSPRO MAPIT

1. Open INSPRO
2. Along the top edge, you will see five choices.
3. Select Options → MapIt



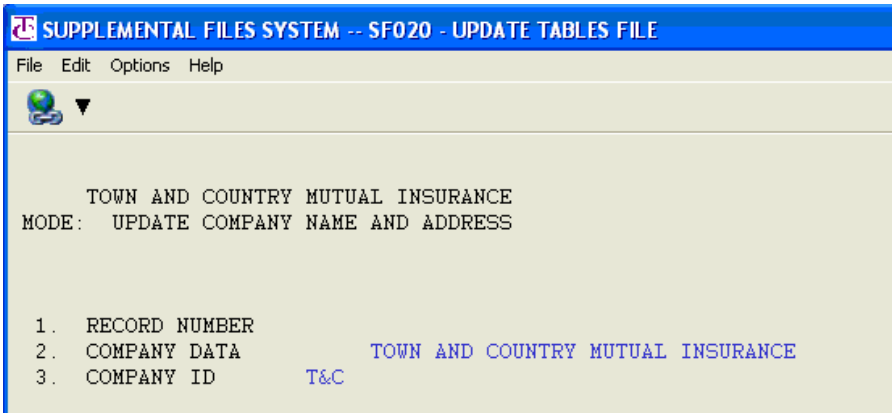
4. MapIt program will now launch

D. CONFIGURING MAPIT

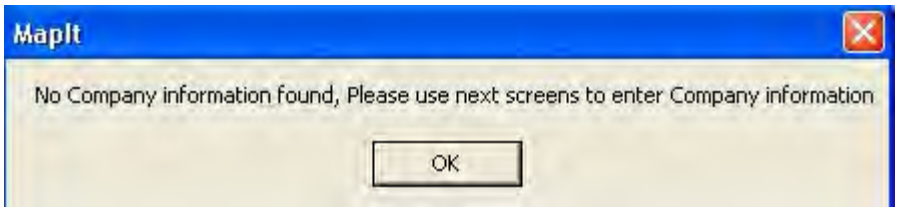
The first time MapIt is launched; there will be some set-up work that is required. Once these steps have been taken the settings will be saved, unless MapIt has been removed from the computer and reinstalled.

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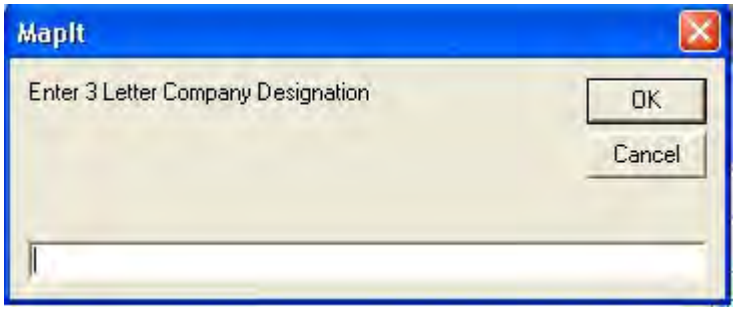
Before launching INSPRO MapIt for the first time, you should determine your three letter company designation (ID). This can be found in your Company Name/Address table. To locate it: select Supplemental Files, Tables File Maintenance, Update Table File, 6. Company Name and Address. Press <Enter> at the record number prompt. Your three letter Company ID will display following the literal "3. COMPANY ID".



When the application is run for the first time, the following Screen will appear:



Click "OK" to continue the set-up. The next screen will show:



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The company designation can be any combination of three letters, however it is recommended that the same three letters used for your company ID inside INSPRO be used. Follow the next series of screens that appear to enter in the remainder of the company information. Once the company name and address information has been gathered, the following screen will appear:



This is the same path name that is used for your INSPRO application. If you are unsure of where the full path to the ISPO folder is, please consult your system administrator. The path name may be entered using a drive letter (i.e. F:\Town\Prog\Ispo) or UNC name (i.e. \\server1\C\Town\Prog\Ispo).

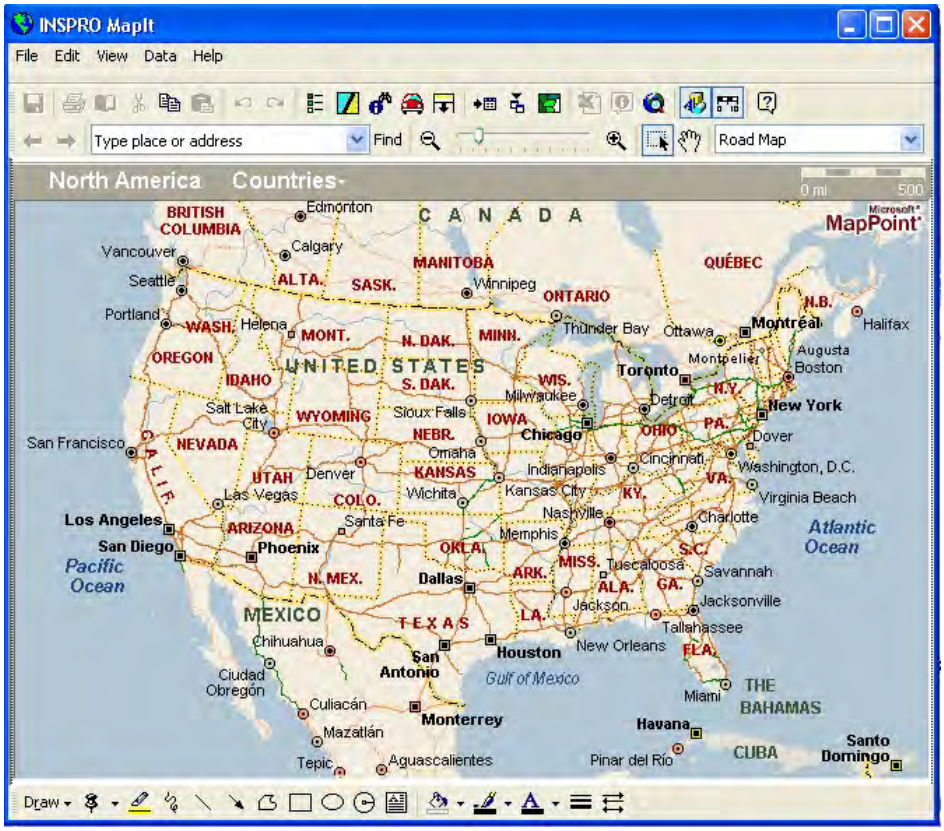


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USING INSPRO MAPIT



This is the main processing screen for MapIt. Anything a user wishes to locate, plot, or inquire on will be navigated through this screen. Along the top edge of screen will be five menu choices. They are as follows:

1. **File** – From here you may start a new map, open an existing saved map, or print a map.

2. **Edit** – Here you can copy a map which places it on the clipboard and can be pasted in Microsoft products such as Word or Outlook.

3. **View** – This changes the visual effects of the map. From here the following can be changed: map style (road map, topographical map, etc…), the size of the lettering and zoom level.

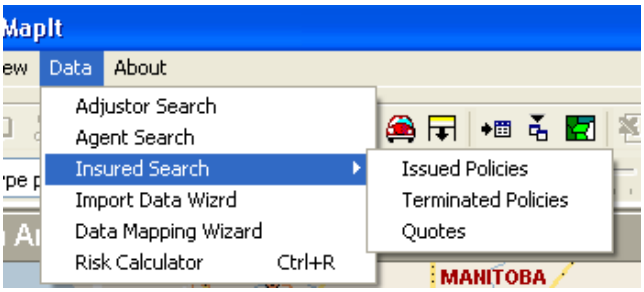
4. **Data** – This menu will allow users to query insured, agents and adjustors based on criteria like zip codes, policy numbers and addresses. This is described in more detail in the **DATA MENU** section (see letter **E**).

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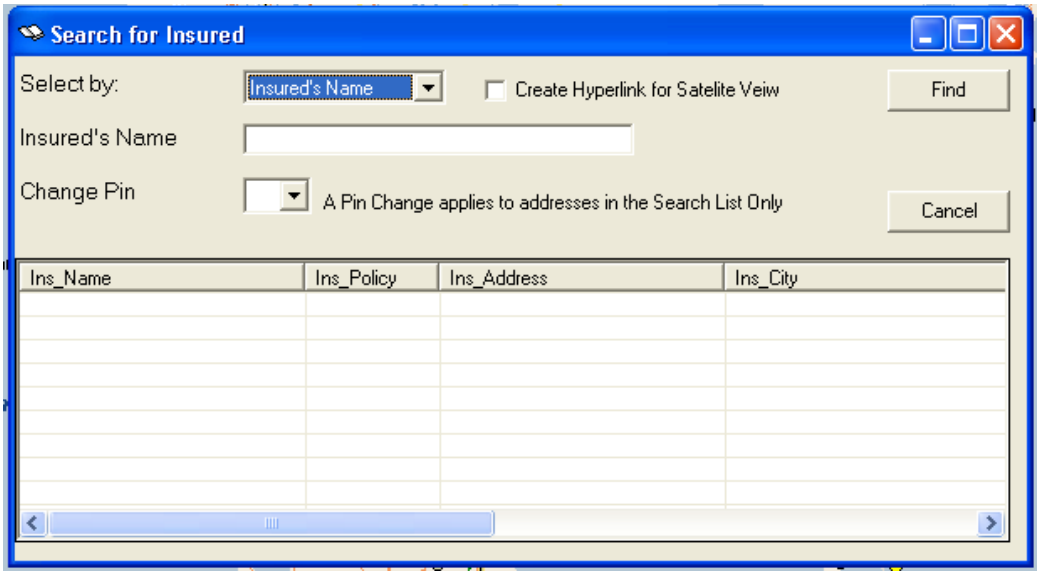
5. **About** – This menu contains basic information about the Map-It software and the ability to change company set-up configuration. The latter is discussed more thoroughly in the **ADDITIONAL COMPANY INFORMATION** section (see letter **F**).

E. DATA MENU

The DATA menu contains the primary functions that Map-It was designed for. In conjunction with data from INSPRO, MapIt will give a visual representation of insured, quote, terminated, agent or adjustor addresses, showing such detail as proximity to one another, and even allowing a driving route to be created. Users can also query to find out more specific information, such as all policy holders within a given zip code.



To run a query, select the search criteria (insured, agent, or adjustor) then click on the corresponding menu item. One of the following screens will appear.



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This example is for querying on an insured; however the screen for agent and adjustor queries will look similar. Selection options for these queries are found in the "Select By" drop down box.

In the example shown, a query will be done searching for the closest match to the insured's name entered.

The "Change Pin" drop down box allows the user to choose a different representational PushPin for the data they are searching. This is a good way to let the selection choice stand out from other data and point out possible problems with Location Data.

EX) Search Criteria – CITY
Input – BROOKLYN
Change Pin Selection – RED

When the policy is selected, the PushPin color will change to red for all locations returned by the search criteria. In this case all locations listed with the city Brooklyn. This will help you find errors in location data if you find that a PushPin outside of Brooklyn has changed Red or, conversely, PushPins within Brooklyn that have not changed red.

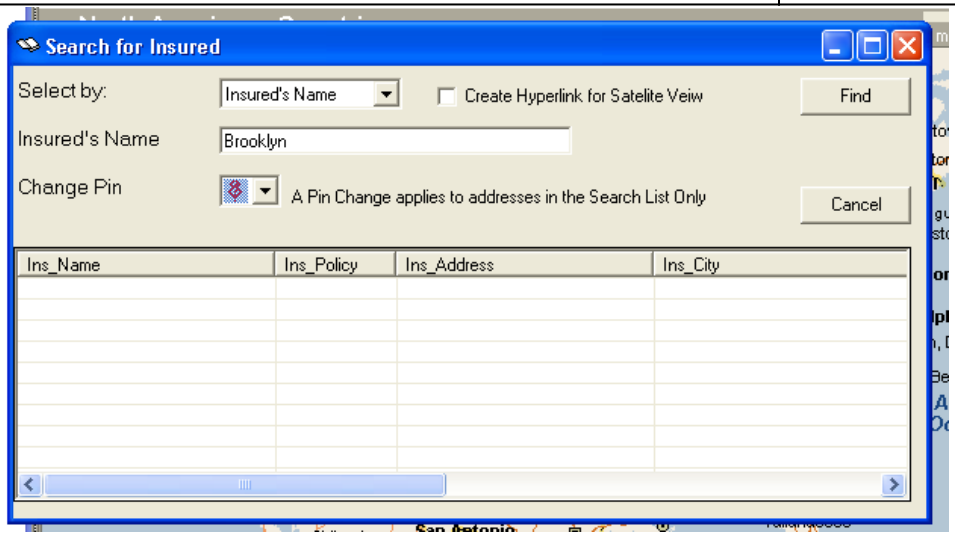
The **Create Hyperlink For Satellite View** option if checked will add the link in each PushPin balloon to bring up the Virtual Earth Satellite View for the applicable location.

IMPORTANT: When mapping locations with conflicting data, policies are often plotted by zip code rather then street address or city.

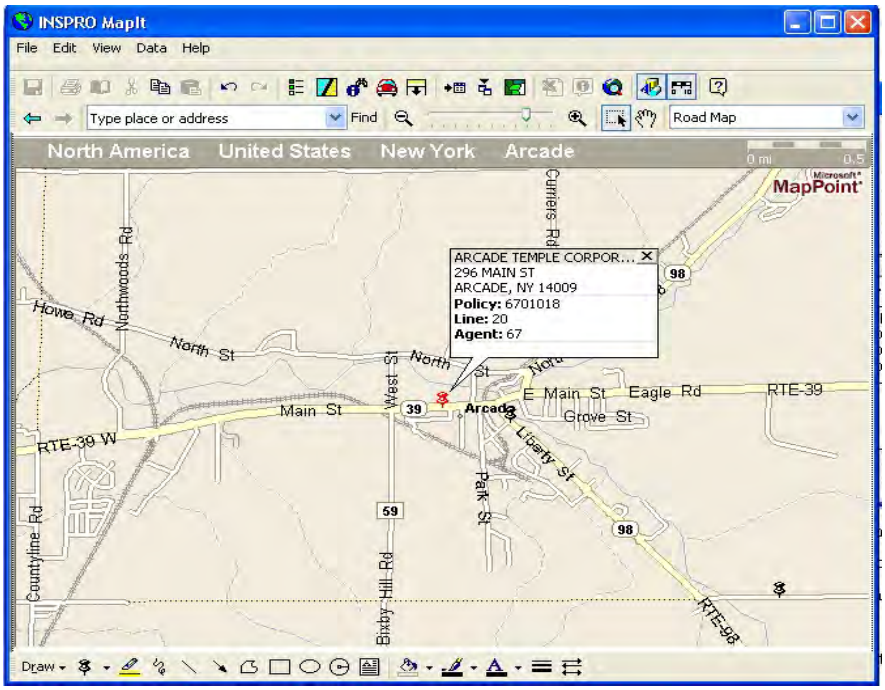
Click the **Find** button to begin the query (see below). The exact match and/or the closest match to what has been entered will display in the box beneath the selection criteria. A PLEASE WAIT message will display.

NOTE: Depending on the number of records in your **INS PRO** system, it may take some time for the map to be plotted.

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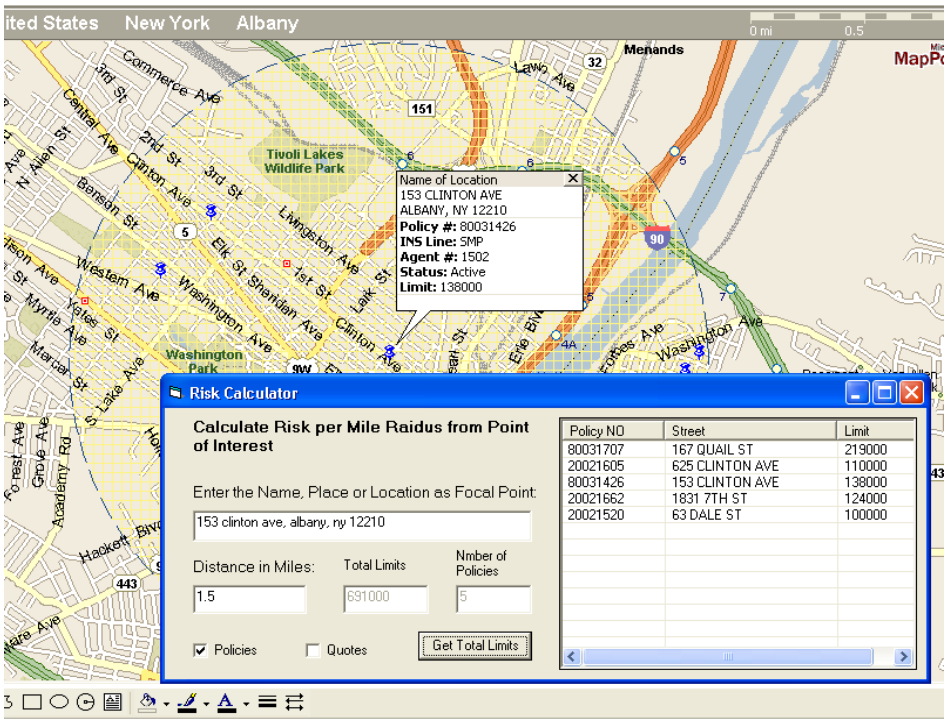
Select the record that is closest to what you were searching on by clicking on that name. You will be brought to the main map. If the address is formatted correctly, you will see a PushPin, displayed in the color symbol you chose above, along with a balloon showing the policy information for the selection (see below):



One **note** about the inquiries; if you decide to run queries for insured, agents and adjustors, all can be placed on one map. This is advantageous to display the relation between any of the three, and pins will not be erased unless you decide to start over with a new map.

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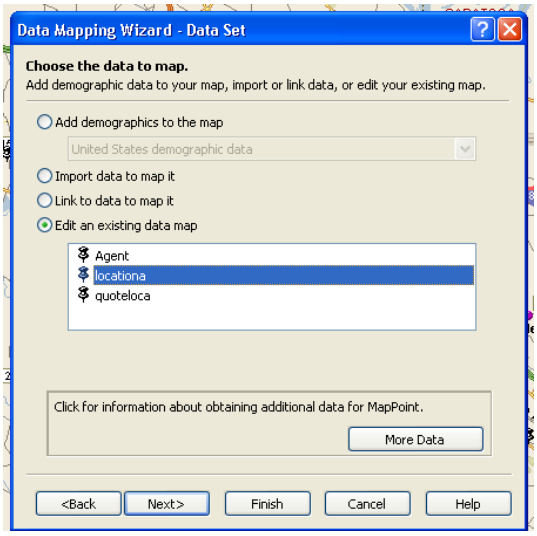
The **Risk Calculator** is another Useful tool. This tool will add up the total limit of policies within a radius of miles around a specific location. This procedure can be run for Active Policy Locations, Quoted Locations or both. This will also show the individual policy numbers, locations, and limits in a list display.

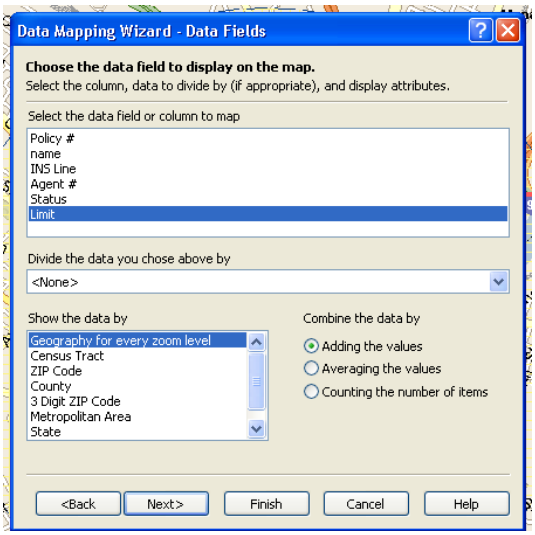


The **Data Mapping Wizard** allows you to adjust how the location data is displayed. You can use different map type options such as shaded areas, to highlight states, counties, and zip codes depending on the number of agents or total limits.



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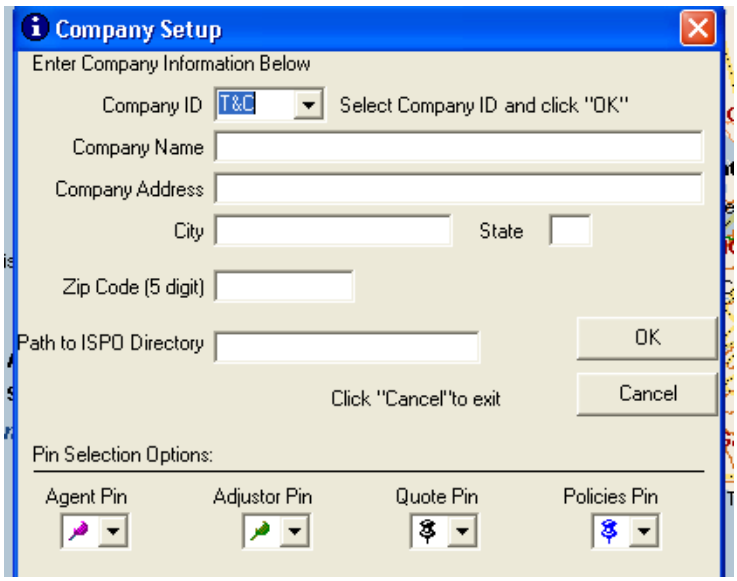




F. ADDITIONAL COMPANY INFORMATION

MapIt has been designed to accommodate multi-company situations (two or more corporate entities running on the same server). If a company has a separate data folder, MapIt can be tailored to also use data inside that folder. To do so, the following steps need to be completed.

1. Click Help → Company Setup
2. The following screen appears:



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3. Enter a new company ID and click "OK". A message will appear stating no company information is found and prompt if a new one should created.

4. Click "Yes". You will be brought back to the screen above. Fill out the information then click "Update". The record will be saved and the new company may be accessed when a new session is started up, or an error message will alert the operator to re-key any mistyped data.

5. When multiple company records exist, MapIt will display a question as to which company ID should be used with each session. This is done in the following screen:



6. Enter the three letter company ID, and MapIt will use the information from the proper folder based on the configuration entered.

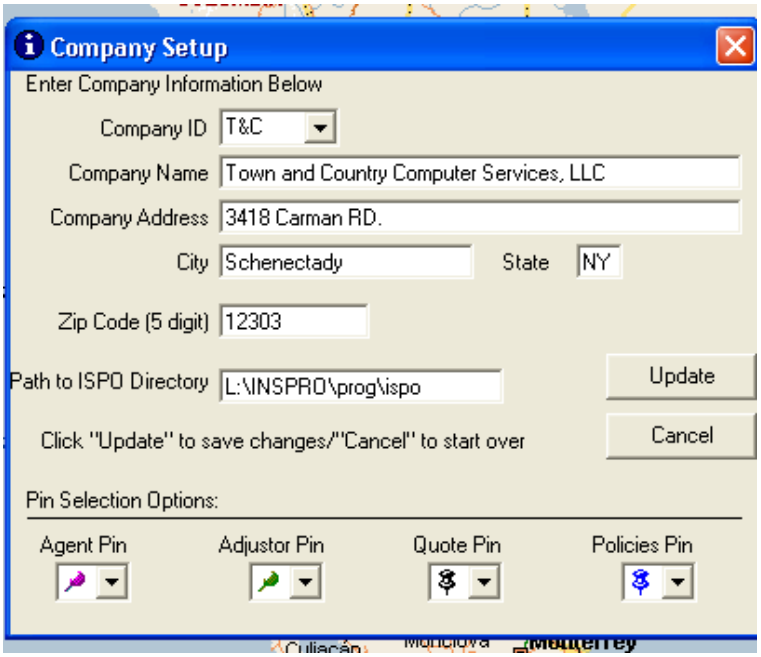
H. UPDATING COMPANY INFORMATION

At some time, it may become necessary to update some information about your company that is stored inside the MapIt program.

1. From the main map screen, select About → Company Setup.

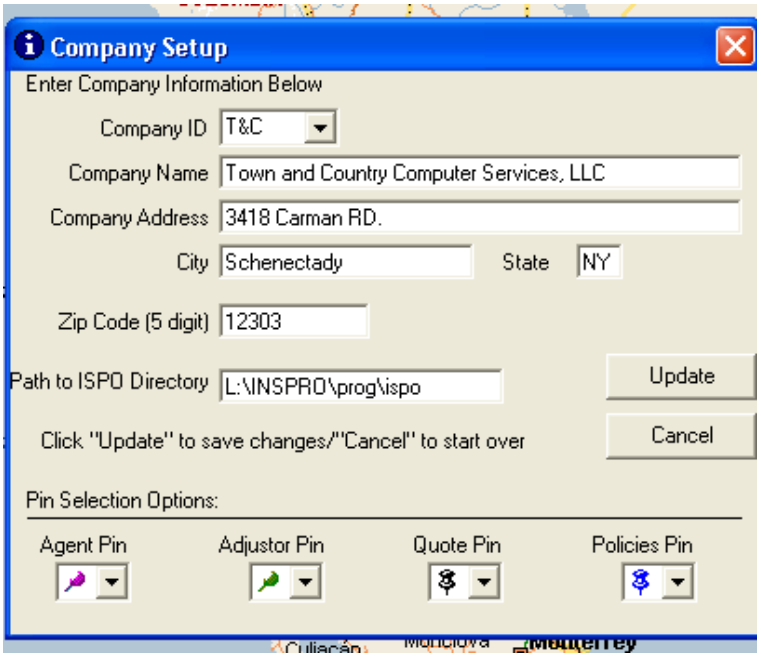
2. Select a name from the first box with the drop down arrow. Once you have chosen the company ID you wish to change information for, click the "Ok" button.

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3. You will see all of the other boxes containing data about your selected company. You may change any or all of the boxes as necessary. When you are satisfied with your changes, click the “Update” button. If you feel you chose the wrong company, or do not want to save the changes you made, click the “Cancel” button.

4.



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5. Once you have clicked “Update” or “Cancel”, you will be brought back to the first step. If you have a secondary company ID you wish to change, you may perform steps 1-3 until you have updated all companies. If you have no other company data to change, simply click the “Cancel” button and you will be brought back to the main map screen.

I. USING LEGENDS AND OVERVIEW

1. The **Legends and Overview** tool is located under View, Legends and Overview, or it can be accessed by pressing Ctrl+G.

2. Under the heading “**PushPins**” you can see all of the datasets that you have imported into MapIt and the PushPin type associated with each dataset.

3. The Legends and Overview tool will also give you the listing of all the **symbols** that are located on the map and their meaning.

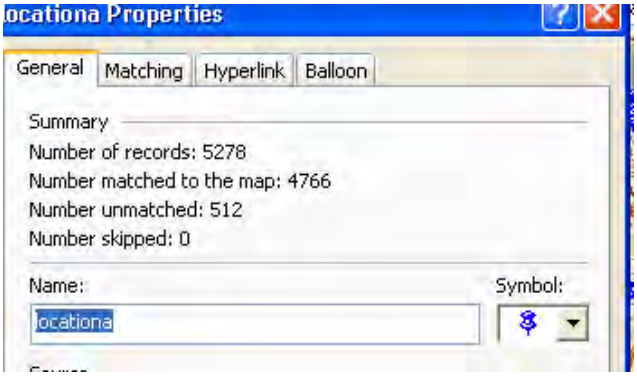
4. Right clicking on the particular dataset you are interested in and clicking **Properties** will give you more information about the dataset and allow you to:

5.
   a. Change the PushPin symbol for the entire dataset(see Example A below).
   b. View the status of your records. How many were matched, unmatched and how they were matched (see Example B below).
   c. Change the information you want to be displayed in the balloon (see Example C below).

5. The Legends and Overview will also allow you to delete PushPin datasets, but this is not recommended. If you do delete a dataset from the Legends and Overview you will need to restart MapIt if you want to re-plot that particular set of data.

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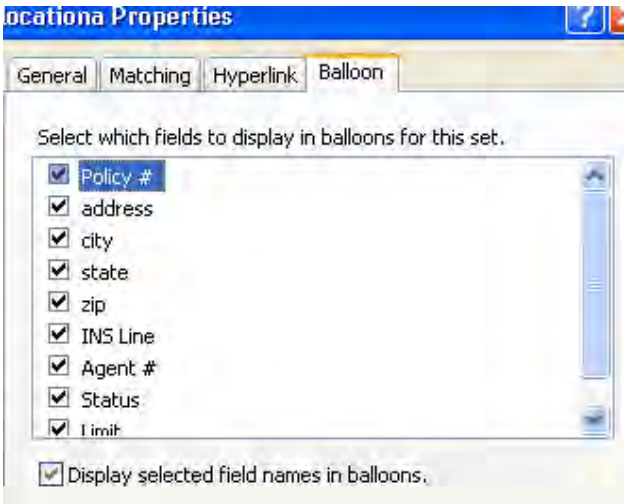
Example A.



Example B.



Example C.



Legends and Overview



Refer to the MS MapPoint Guide for further details.

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A. DESCRIPTION

MapIt is a mapping application tailored to use information contained within the **INSPRO** System. It gives the capability to locate physical addresses of policy holders, agents/agencies and adjustors, or to find where new prospects are located in relation to existing policy holders, as well as in relation to terminated policies. Before using MapIt, you should rebuild your location file with the most current information. Please refer to the documentation on MI088 - Print Property Limits by Location and Create Search File to rebuild this file.

B. INSTALLING INSPRO MAPIT SOFTWARE

1. Before installing **INSPRO** MapIt you must have Microsoft MapPoint 2006® installed on your computer. A copy needs to be on each workstation that will use MapIt.

2. Prior to the installation of the **INSPRO** MapIt application, please disable any anti-virus or anti-spyware programs as they may interfere with the installation process. If you are re-installing Mapit, or updating to a new version, please first uninstall the prior version.

3. Place the CD in your CD-ROM drive.

4. The installation screen should automatically appear. If it does not, you may manually launch the setup utility as follows:
   i. Click on **Start**
   ii. Click **Run**
   iii. Type **D:\Setup.exe**
   (D is typically the default letter the CD-ROM drive, yours may be different)

5. Follow the on-screen instructions. **NOTE:** You may install MapIt to any folder by clicking on the “Browse” button and selecting a drive and folder, otherwise it will installin the default, C:\Program Files\MapIt. We recommend using the default path. If you would like to install the program to another folder, but are unsure how, contact your system administrator.

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6. Click "**Finish**" when the installation is complete.

   NOTE: You may cancel the installation at anytime, but it is not recommended, as it may corrupt files that will complicate any future installation of MapIt.

7. On the first run of **INSPRO** MapIT, **Refer to section D below.** After the initial configuration steps, the install program will automatically move the Mapit.exe, Location.mdb and Company.mdb to their proper locations in your PROG folder, based on the Path to ISPO that you entered during your initial configuration. If the path to ISPO is incorrect you will need to manually move these files over from the MapIt folder. If your PROG folder already contains the above listed files MapIt will ask you if you want to replace them. Answer "**YES**". If this installation is updating a previous one, you must replace these files for MapIt to function properly.

C. RUNNING INSPRO MAPIT

1. Open **INSPRO**
2. Along the top edge, you will see four choices.
3. Select **Options** → **MapIt**



4. The MapIt program will now launch

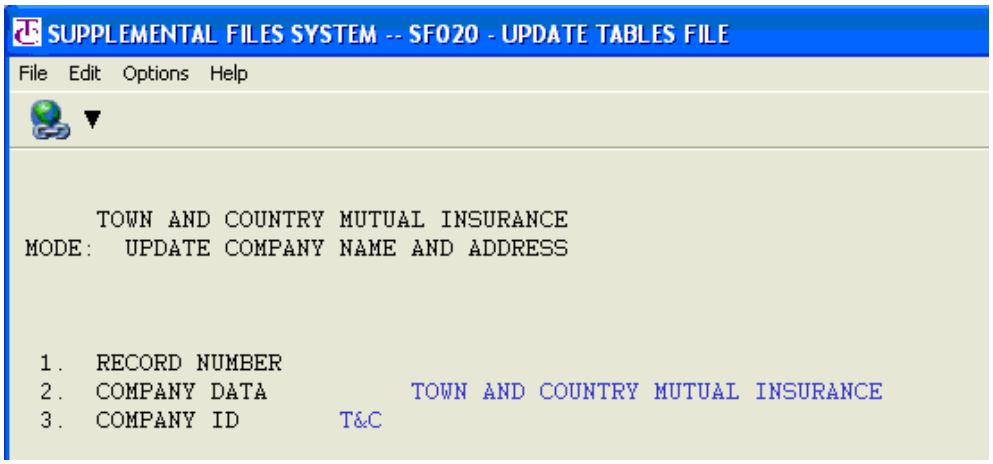
D. CONFIGURING MAPIT

The first time MapIt is launched there will be some set-up work that is required. Once these steps have been taken the settings will be saved, unless MapIt is uninstalled from the computer and then reinstalled.

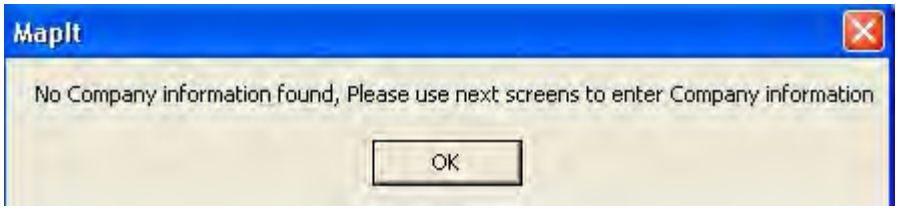
Before launching **INSPRO** MapIt for the first time, you should determine your three letter company designation (ID). This can be found in your Company Name/Address

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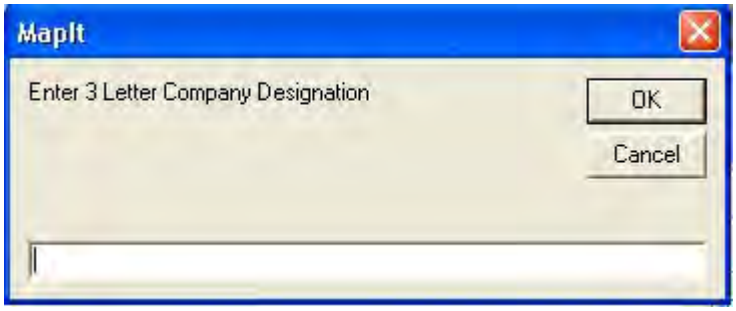
Table. To locate it select: Supplemental Files, Tables File Maintenance, Update Table File, 6. Company Name and Address. Key <Enter> at the record number prompt. Your three letter Company ID will display following the literal "3. COMPANY ID".



When the application is run for the first time, the following Screen will appear:



Click "**OK**" to continue the set-up. The next screen will show:



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The company designation can be any combination of three letters, however it is recommended that the same three letters used for your company ID inside **INSPRO** be used. Follow the next series of screens that appear to enter in the remainder of the company information. Once the company name and address information has been gathered, the following screen will appear:



This is the same path name that is used for your **INSPRO** application. If you are unsure what the full path to the ISPO folder is, please consult your system administrator. The path name may be entered using a drive letter or the server name. For example: F:\Town\Prog\Ispo **or** \\server1\C\Town\Prog\Ispo

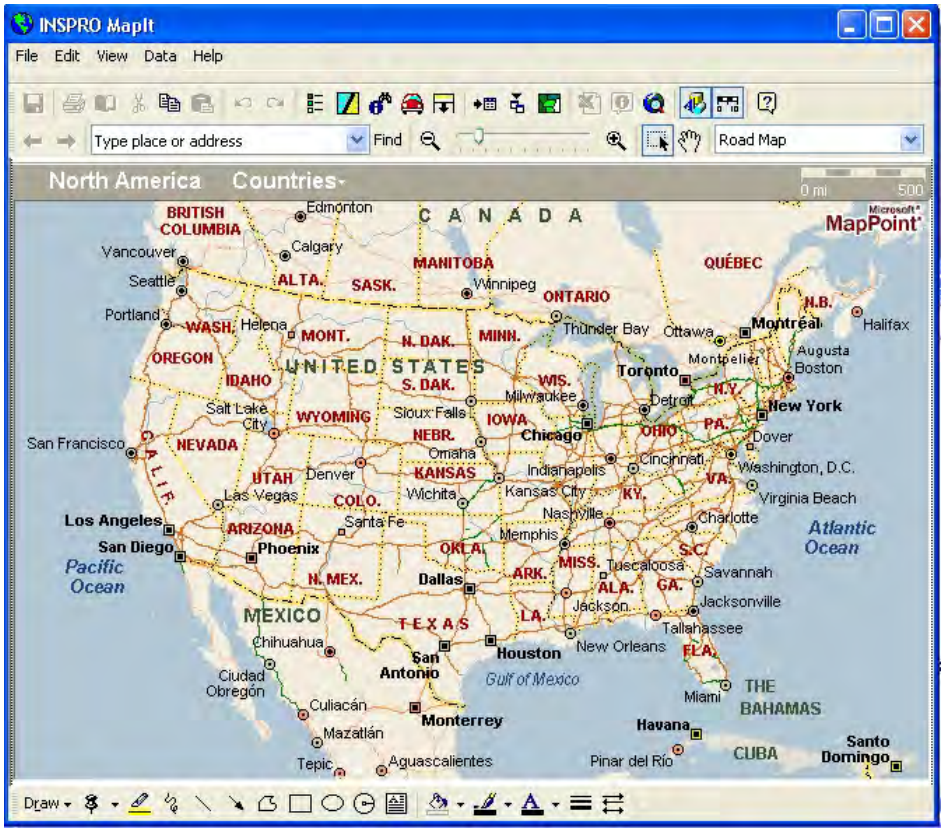


The Next box will ask you for your PushPin Selection for Agents, Adjustors, Quotes and Policy Locations. You may select from two different PushPins and several color choices so that they will standout from one another. When plotting using these deferent search types, the pins will be assigned your specified colors.

The initial set-up for MapIt is now complete.

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E. USING INSPRO MAPIT



This is the main processing screen for MapIt. Anything a user wishes to locate, plot, or inquire on will be navigated through this screen. Five menu choices display along the top edge of screen. They are:

1. **File** – From here you may start a new map, open an existing saved map, or print a map.

2. **Edit** – Here you can copy a map which places it on the clipboard and can be pasted in Microsoft products such as Word or Outlook.

3. **View** – This changes the visual effects of the map. Map style (road map, topographical map, etc…), the size of the lettering, and zoom level can be changed.

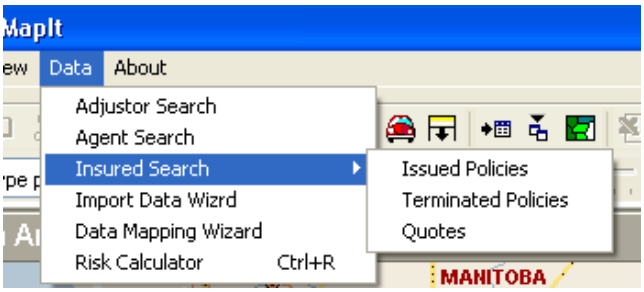
4. **Data** – Quires on policies, agents, and adjustors, based on criteria like zip codes, policy numbers and addresses are initiated here. This is described in more detail in the E. **DATA MENU** section.

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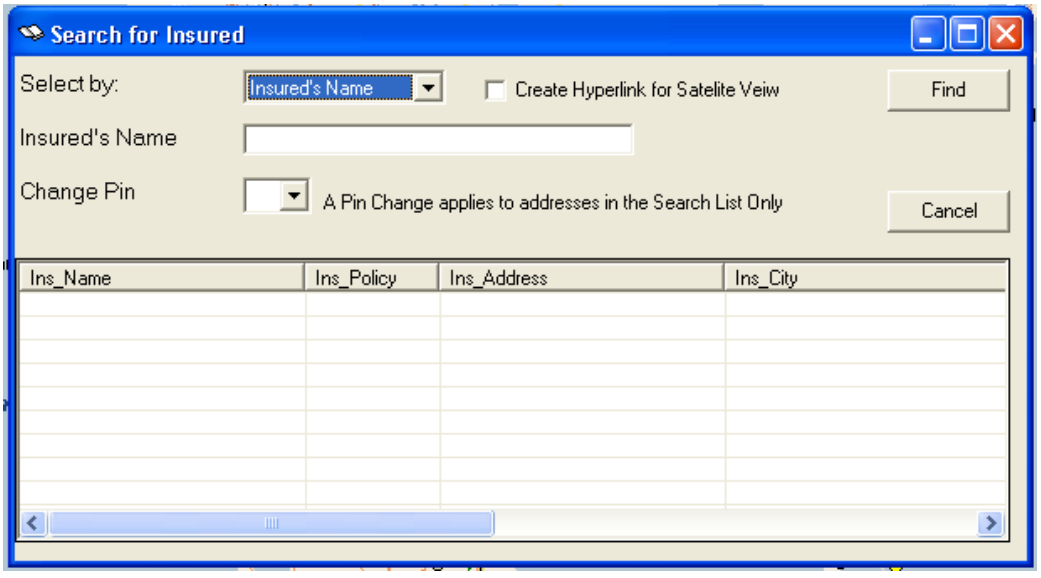
5. **About** – This menu contains basic information about the Map-It software and the ability to change company set-up configuration. The latter is discussed more thoroughly in the F. **ADDITIONAL COMPANY INFORMATION** section.

E. DATA MENU

The DATA menu contains the primary functions that Map-It was designed for. In conjunction with data from **INSPRO**, MapIt will give a visual representation of policy, quote, terminated policy, agent, or adjustor addresses, showing such detail as proximity to one another, and even allowing a driving route to be created. Users can also query to find out more specific information, such as all policy holders within a given zip code.



To run a query, select the search criteria (insured, agent, or adjustor) then click on the corresponding menu item. One of the following screens will appear.



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This example is for querying on an insured; however the screen for agent and adjustor queries will look similar. Selection options for these queries are found in the "Select By" drop down box.

In the example, a query was done searching for the closest match to the insured's name entered.

The "Change Pin" drop down box allows the user to choose a different representational PushPin for the data being searched. This is a good way to let the selection choice stand out from other data and better visualize the identified location.

EX) Search Criteria – CITY
Input – BROOKLYN
Change Pin Selection – RED

When the policy is selected, the PushPin color will change to red for all locations returned by the search criteria, in this case all locations within the borough of Brooklyn.

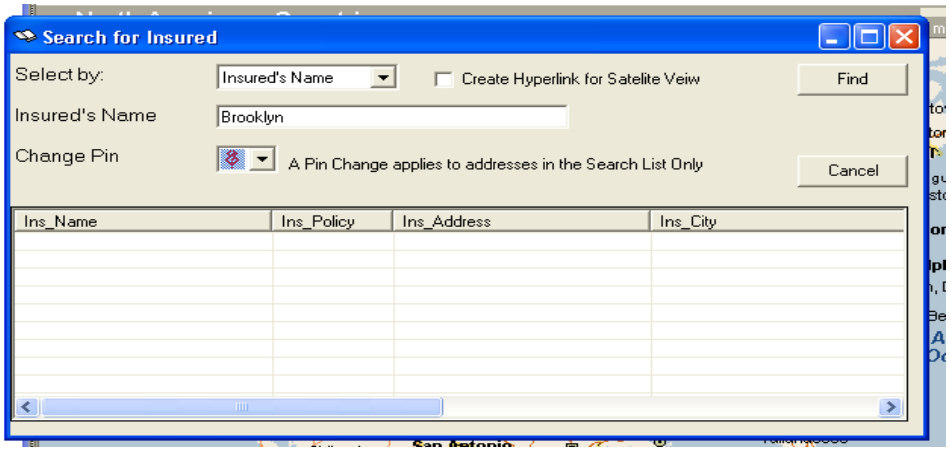
This can help spot errors in location data if you find that a PushPin outside of Brooklyn has changed to Red or conversely, PushPins within Brooklyn that have not changed to red.

Checking the **Create Hyperlink For Satellite View** option will add the link in each PushPin balloon to bring up the MS Virtual Earth satellite view for the location.

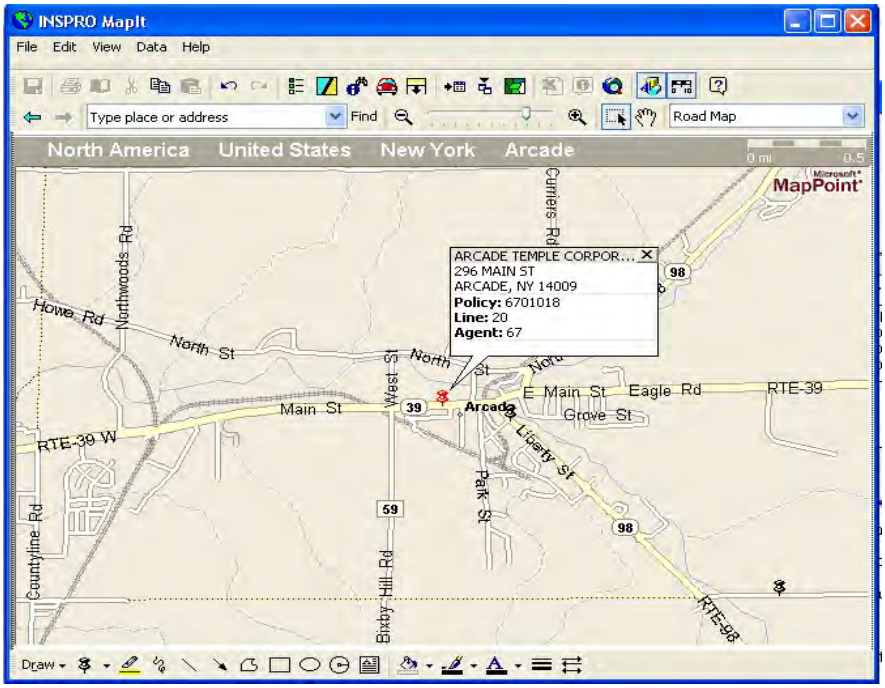
IMPORTANT: When MS MapPoint maps locations with conflicting data most often zip code, rather then street address or city, is used to place the pushpin.
Click the **Find** button to begin the query (see below). The exact match and/or the closest match to what has been entered will display in the box beneath the selection criteria. A PLEASE WAIT message will display.

NOTE: Depending on the number of records in your **INSPRO** data base, it may take some time for the map to be plotted and displayed.

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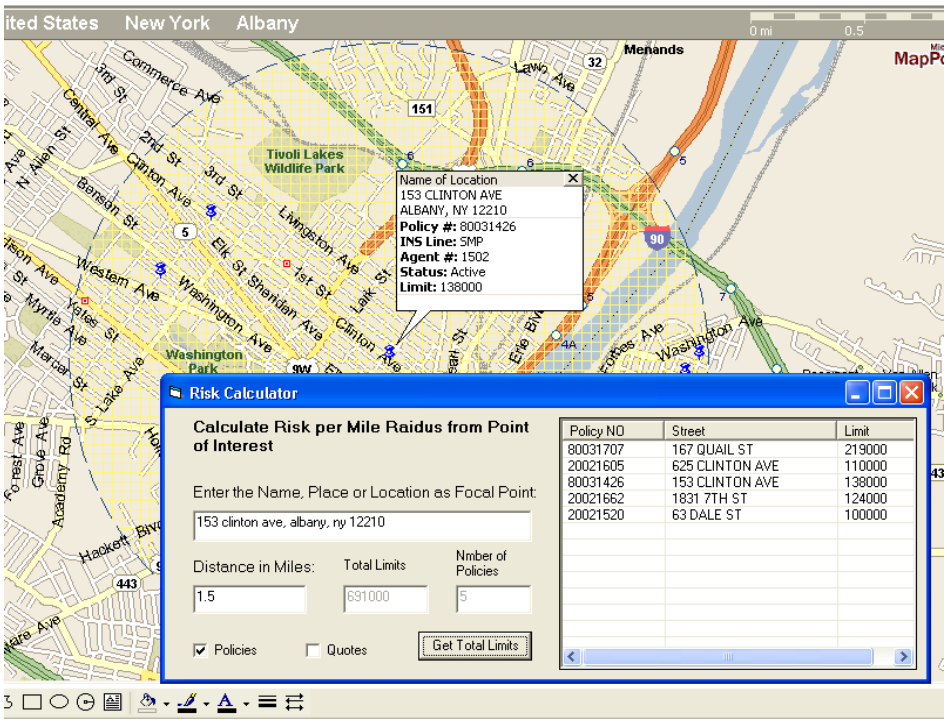
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Note: If you decide to run queries for insured, agents and adjustors, all can be placed on one map. This is advantageous to display the relation between any of the three, and pins will not be erased unless you decide to start over with a new map.

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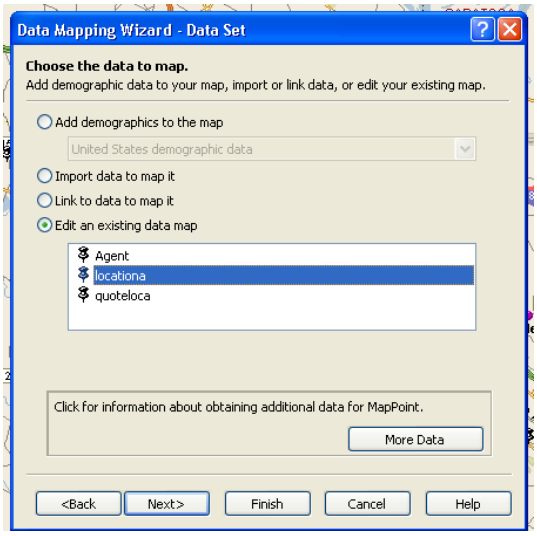
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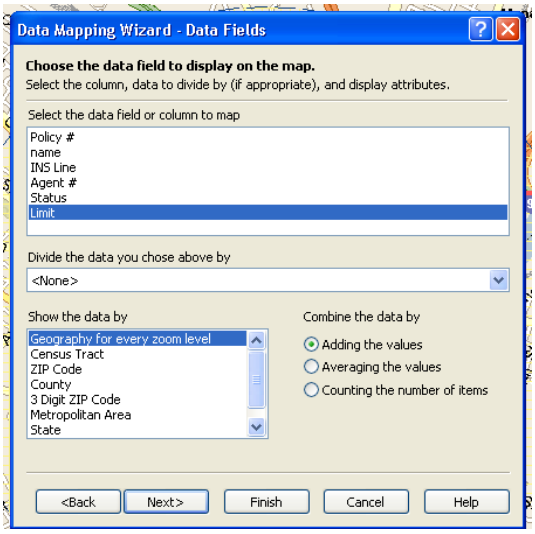


The **Data Mapping Wizard** allows you to adjust how the location data is displayed. You can use different map type options such as shaded areas, to highlight states, counties, and zip codes depending on the number of agents or total limits.



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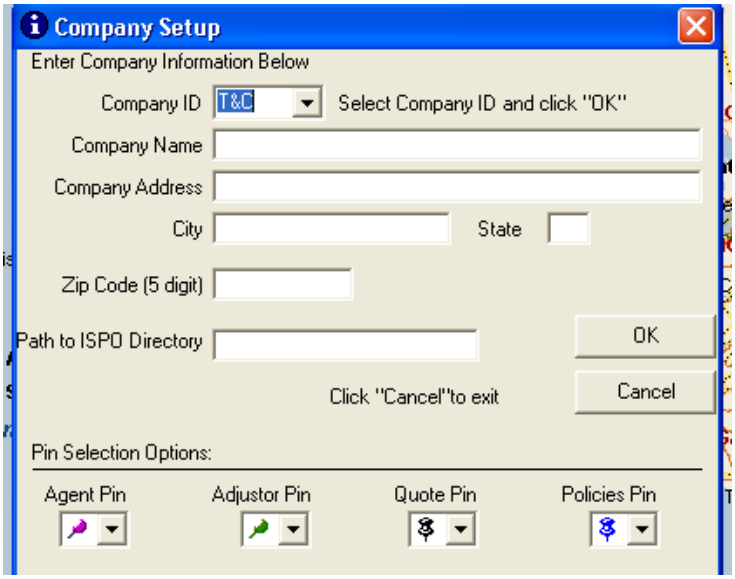




F. ADDITIONAL COMPANY INFORMATION

MapIt has been designed to support multiple companies (two or more corporate entities running on the same server). If each company has a separate data folder, MapIt can be tailored to also use data inside that folder. Use these steps to set up MapIt for a multi-company situation:

1. Click **Help → Company Setup**
2. The following screen appears:



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3. Enter a new company ID and click "**OK**". A message will appear stating no company information is found and ask if a new one should created.

4. Click "**Yes**". You will be brought back to the screen above. Fill out the information then click "**Update**". The record will be saved and the new company may be accessed when a new session is started, or an error message will alert the operator to re-key any mistyped data.

5. When multiple company records exist, MapIt will display a question as to which company ID should be used for each session. The following screen appears:



6. Enter the three letter company ID, and MapIt will use the information from the proper folder based on the configuration entered.

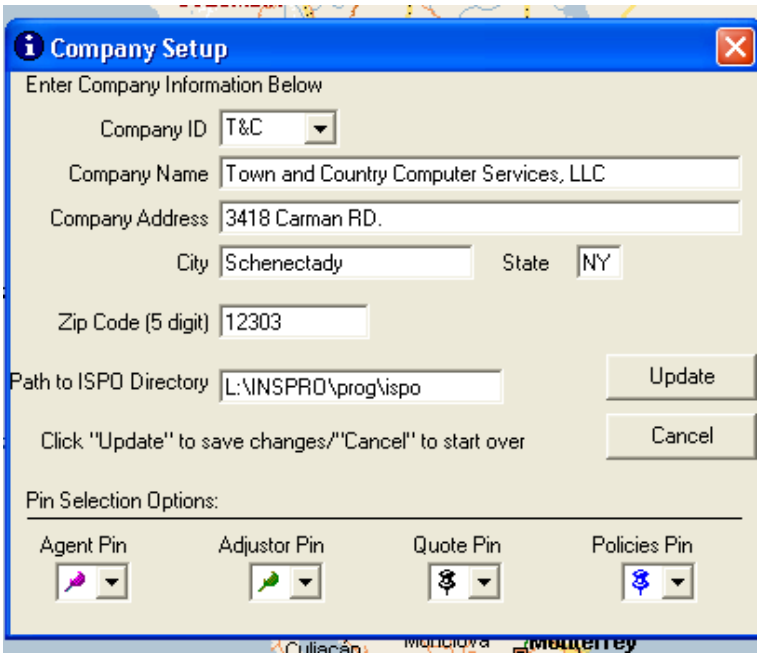
H. UPDATING COMPANY INFORMATION

At some future point, it may be necessary to update some information about your company that is stored in the MapIt program.

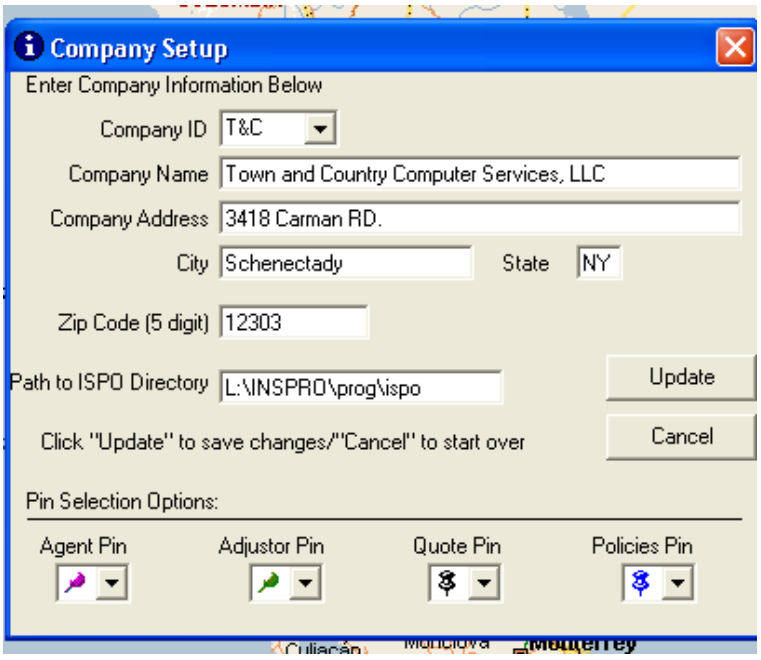
1. From the main map screen, select **About → Company Setup**.

2. Select a name from the first box with the drop down arrow. Once you have chosen the company ID you wish to change information for, click the "**OK**" button.

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3. The information for the selected company will display. You may change any or all of the boxes as necessary. When you are satisfied with your changes, click the "**Update**" button. If you feel you chose the wrong company, or do not want to save the changes you made, click the "**Cancel**" button.



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4. Once you have clicked "**Update**" or "**Cancel**", you will be brought back to the first step. If you have a second company ID you wish to change, you may perform steps 1-3 until you have updated all companies. If you have no other company data to change, simply click the "**Cancel**" button and you will be brought back to the main map screen.

I. USING LEGENDS AND OVERVIEW

1. The **Legends and Overview** tool is located under View, Legends and Overview, or it can be accessed by pressing Ctrl+G.

2. Under the heading "**PushPins**" you can see all of the datasets that you have imported into MapIt and the PushPin type associated with each dataset.

3. The Legends and Overview tool will also give you the listing of all the **symbols** that are located on the map and their meaning.

4. Right clicking on the particular dataset you are interested in and clicking **Properties** will give you more information about the dataset and allow you to:

   a. **Change the PushPin symbol** for the entire dataset(see Example A below).
   b. **View the status of your records**. How many were matched, unmatched and how they were matched (see Example B below).
   c. **Change the information you want to be displayed in the balloon** (see Example C below).

5. The Legends and Overview will also allow you to delete PushPin datasets, but this is not recommended. If you do delete a dataset from the Legends and Overview you will need to restart MapIt if you want to re-plot that particular set of data.

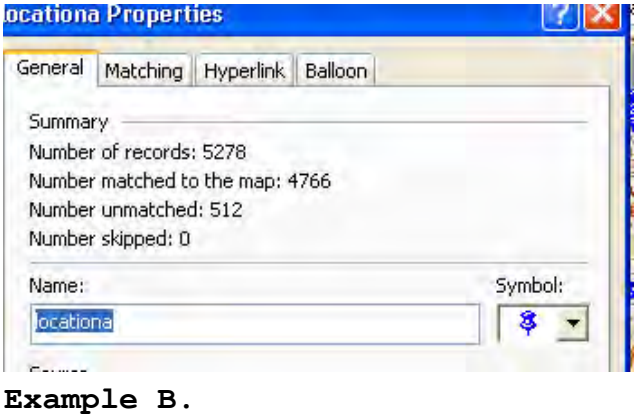
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Example A.

Legends and Overview

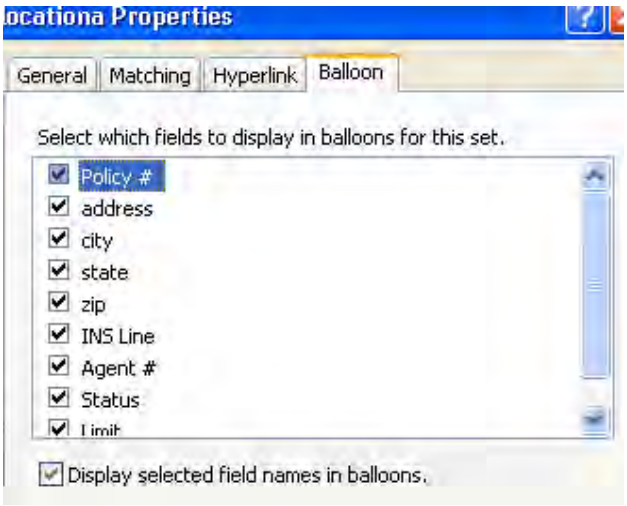


Example B.





Example C.



Refer to the MS MapPoint Guide for further details.

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A. PURPOSE

The **INS**urance **PRO**cessing System will allow companies to request and print/email orders for inspection reports on selected policies from Mutual Inspection Bureau (MIB). There are three programs involved which are accessed through the Supplemental Files System:

- SF010 – POLICY HOLDER NAME AND ADDRESS MAINTENANCE
- SF288 – ENTER MIB INSPECTION REPORT ORDERS
- SF289 – PRINT/EMAIL INSPECTION REPORT ORDERS

Additional Optional Programs Include:

- SF085 – SELECT PAST DUE INSPECTION ORDERS
- SF087 – PRINT LIST OF OUTSTANDING INSPECTION ORDERS

A feature of MIB Inspection Order processing is the ability to create an electronic inspection report file that can be transmitted via e-mail to MIB, instead of the traditional printed report. **This eliminates mailing/faxing delays and associated costs.** (See Printing Inspection Orders below).

B. PROCEDURE

Initially, the MIB inspection company must be assigned a number and entered in the Adjusters File using program SF016 – ADJUSTOR FILE MAINTENANCE. To order an inspection report for a particular policy, the policy must be entered in the Inspection Request file. This may be done one of two ways: 1) Entering policy information in SF010 - POLICY HOLDER NAME & ADDRESS MAINTENANCE or by 2) Entering the inspection directly through SF288 – ENTER MIB INSPECTION REPORT ORDERS.

When selected, program SF289 – PRINT/EMAIL INSPECTION REPORT ORDERS will read the request file and either print an inspection order, create an electronic file that may be emailed, or both, for each policy on file.

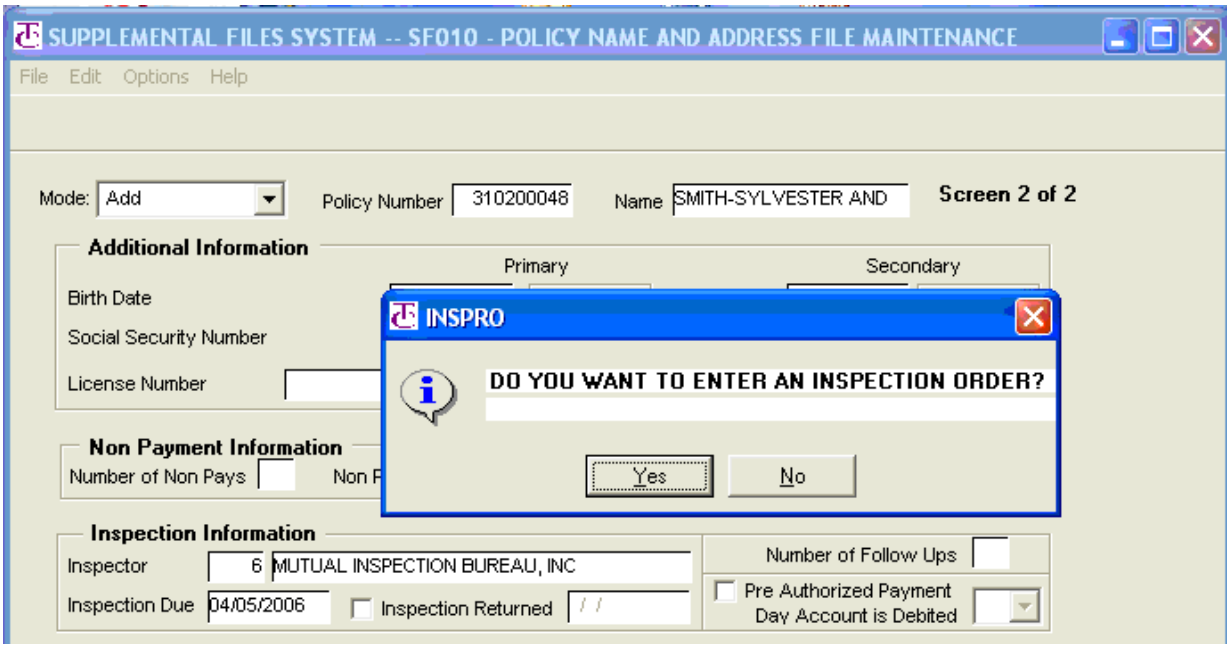
C. PROCESSING

1. Requesting Inspection Report Orders:

a. SF010 – POLICY HOLDER NAME & ADDRESS MAINTENANCE

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A convenient time to request an inspection report is when a policy is being added to the name and address file. When all data has been entered and the "Save" button is clicked, the following message will appear.



By answering "Yes", you will be brought to SF288 and be able to enter all of the inspection order information MIB requires (see below).

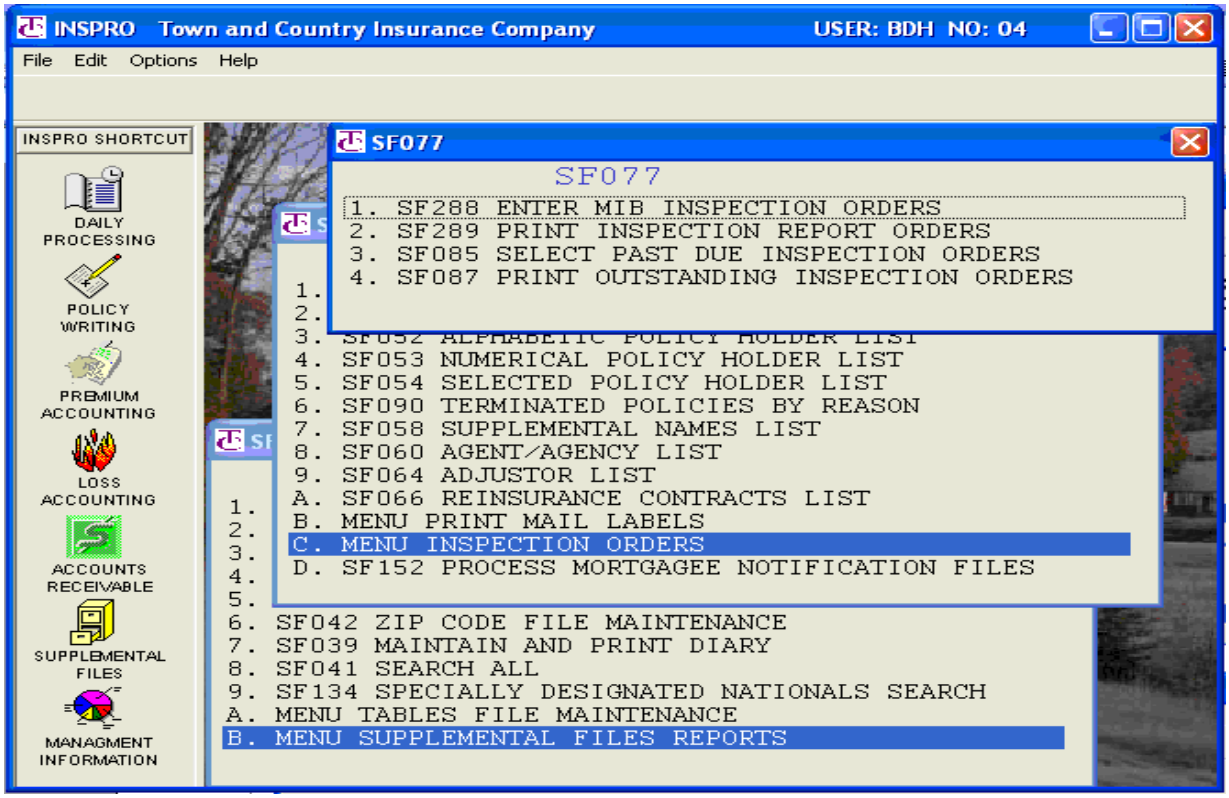
b. SF288 – ENTER MIB INSPECTION REPORT ORDERS

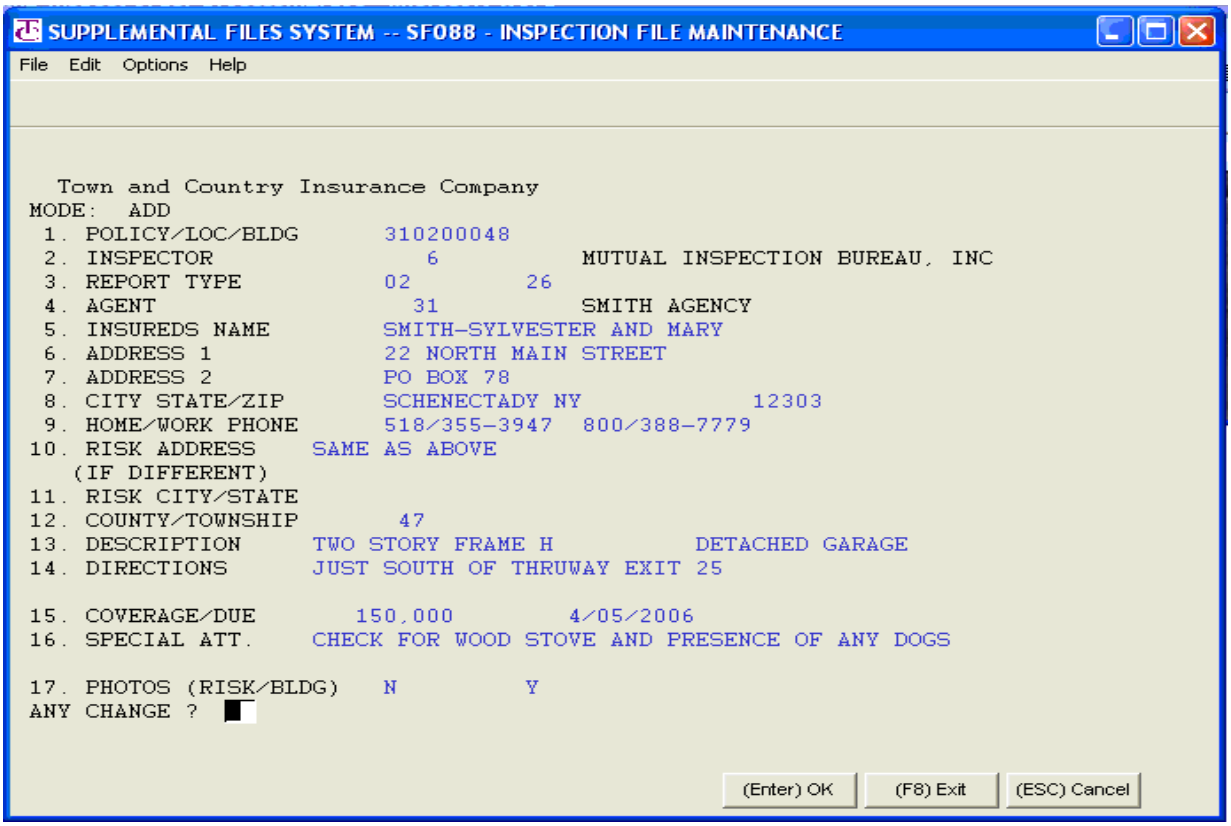
Alternatively, you may access SF288 directly from the menu.

- SUPPLEMENTAL FILES →
- MENU SUPPLEMENTAL FILES REPORTS →
- MENU INSPECTION ORDERS →
- SF288 – ENTER MIB INSPECTION REPORT ORDERS

Now you will be able to enter the inspection information needed for a policy. When you have finished entering a new inspection it will automatically be added to the inspection request file.

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If you are making a change or inquiry on an inspection, you will be asked if you wish to print the inspection. Answering "Yes" will put that order in the inspection request file to be processed in SF289.

2. Printing Inspection Orders:

a. SF289 – PRINT/EMAIL INSPECTION REPORT ORDERS

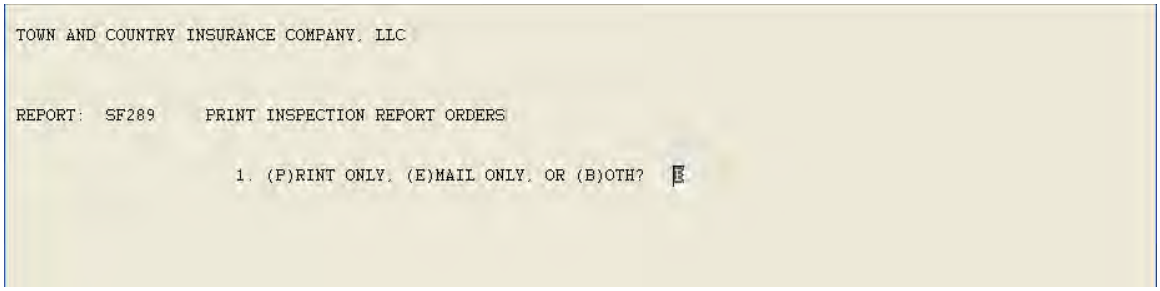
This program will print an order for inspection report that can be mailed to MIB. Alternatively, an electronic request file may be emailed as an attachment to MIB, instead of mailing them a printed order.

To print a request or create the electronic file, take the following steps:



- MENU SUPPLEMENTAL FILES REPORTS →
- MENU INSPECTION ORDERS →
- SF289 – PRINT/EMAIL INSPECTION REPORT ORDERS

When selecting the program, you will have three choices:



By selecting (**P**), you will **only** receive a **printed copy** of the inspection order; (**E**) will **only** create the **electronic file** format for MIB, and (**B**) will produce **both** a printed copy and the electronic file. You may select that option if you wish to keep a printed copy of the inspection for your records.

See the last page for a sample MIB Inspection Order.

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3. MIB Electronic File Set-Up

If you elect to use the electronic file format for MIB, please use the following setup procedure prior to producing your inspection orders. ** This only needs to be done once. **

- Select MENU TABLES FILE MAINTENANCE
- Select SF020 – UPDATE TABLES FILE
- Select #6 – COMPANY NAME AND ADDRESS INFORMATION
- Enter 44 in RECORD NUMBER box and key <ENTER>
- Click "OK" when message box appears
- Enter your 4 or 5 letter company identification specified for your company by MIB
- Key <ENTER> and save record

You will also need to change an option in the Master Options File to ensure SF010 – Policy Name and Address File Maintenance program properly calls SF288 to enter your inspection order. ** This only needs to be done once. **

- From Main Menu – Select Supplemental Files System
- Select F1
- Select SF048 – Master Options File Maintenance
- Enter thru printing options
- Select choice 1 – Change/Inquire
- Enter **SF010** in "Program ID" box and key <ENTER>
- Enter **OP** in "Record Type" box and key <ENTER>
- Select Option 1 – MIB FORMAT INSPECTION ORDERS
- Enter in daily password (**call T&C for this**)
- Enter 5 in "ANY CHANGE?" box and press Enter
- Change to "**Y**" and key <ENTER>
- Exit program

When you select the (**E**) or (**B**) option from SF289, the program will produce a file called **XXXX.csv**, where XXXX is the company designation you entered in the Table file record above. This file will be placed in the **ISPO** folder. To send it to MIB, simply attach the file to an e-mail to them, and your inspection orders will be handled.

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Sample MIB Inspection Order

MUTUAL INSPECTION BUREAU, INC
REQUEST FOR LOSS CONTROL SURVEY

Company Name: FARMERS-FMAR DATE: 3/23/2006 DUE: 4/05/2006

Company Symbol: FWEX Inspector Phone: 800/227-0232

Policy #: H10200048- Agent Name: SMITH AGENCY

Insured Name: SYLVESTER AND MARY SMITH Agent Phone:

Mailing Addr 1: 22 NORTH MAIN STREET Work Phone: 800/388-7779

Mailing Addr 2: PO BOX 78 Home Phone : 518/355-3947

City: SCHENECTADY State: NY Zip: 12303

Location Address – *If different from Mailing Address*

Inspect Addr 1: SAME AS ABOVE

Inspect Addr 2:

City: Twp:

County: * INVALID COUNTY CODE *

State: Zip:

Description of Risk: TWO STORY FRAME HOUSE WITH DETACHED GARAGE

Directions to Risk: JUST SOUTH OF THRUWAY EXIT 25

Current Coverage: $150,000

Special Attention: CHECK FOR WOOD STOVE AND PRESENCE OF ANY DOGS

Type of Report: 02-HOMEOWNERS

Supplements Requested: 26-DWG. RELD. COST
00-NONE
00-NONE

Photo of Risk: ☐ Photo of all Buildings: ☒

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A. PURPOSE

The **INS**urance **PRO**cessing System is able to interface with delivery services such as InsVista, Choicepoint, or CV Exchange, for mortgagee notifications. The notifications include: mortgagee changes (adds, changes, removals); policy changes (new issues, renewals, endorsements, and cancellations); and billings for escrow accounts. Sending an electronic file to a delivery service, who then distributes the transactions to the designated mortgagee, provides substantial savings in handling, postage, and paper.

Many **INS PRO** programs support this capability:

SF152 – Process Mortgagee Notification Files
This program processes a policy activity file and builds a file of properly formatted records to be sent to InsVista, Choicepoint, or CV-Exchange for processing.

AR051 – Print Bills
ARXXX – Print Non-Payment and Non-Renewal Notices
(Various states)
AR084 – Print Cancellation/Reinstatement Letters
PA020 – Create Cancellation/Reinstatement Transactions
PW031 – Update Policy Writing Files
SF012 – Supplemental Names File Maintenance

All of these programs identify transactions that require mortgagee notifications and build an activity file used by the reporting program to identify policies to be processed.

In addition, all declaration print programs have been modified to **not** print mortgagee copies of declarations where notification will be sent via Mortgagee Notification Company (PW081, PW082, PW281, PW282, PW381, PW581 and PW681).

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B. PROCEDURE

1. Create the Notification File

Periodically run **SF152 Process Mortgagee Notification Files** (based of volume – daily, several times a week, weekly).



SUPPLEMENTAL FILES
SUPPLEMENTAL FILES REPORTS
SF152 – PROCESS MORTGAGEE NOTIFICATION FILES

2. Print Declarations for Any Needing Regular Mail

Review the report. Print declarations for any policies listed as needing notification by regular mail service (if any), and resolve any errors shown.



POLICY WRITING SYSTEM
POLICY WRITING REPORTS
PRINT POLICY DECLARATIONS
2. PRINT SELECTED DECLARATIONS

Then enter the policy numbers listed on the report. Enter "1" for the number of copies. Print and mail the declarations to the mortgagee(s) listed on the declaration.

3. To Send the Notification File to Choicepoint

Choicepoint (Lexis Nexis/formerly Elios) will provide their own software to get processed files to them. However, the files created from INS PRO will be called as follows: eliosMMDDYYYY.txt. MMDDYYYY is the date the file was created. For example:

Elios01012005 would be a file created 1/01/2005 (and will be found in the Prog/ELIO folder).

- Refer to Initial Setup Procedure (D) if you are using the First Transfer Utility

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4. To Email the Notification File to InsVista

Attach the notification **and** billing files to an **email** and send to insvista@insvista.com. The files will be found in the PROG/ISPO folder on your **INS PRO** server. The file names are in the format: XXX99**HO**MMDDYYYY and XXX99**BG**MMDDYYYY, where HO is the Notification file, BG is the Billing file, and MMDDYYYY is the date the file was created. For example:

XXX99**HO**01282005 is a Notification file created 01/28/2005

XXX99**BG**01282005 is a Billing file created 01/28/2005

XXX – Your 3 letter company designation from INS PRO
99 - Two-digit designation assigned by InsVista

Note: No files are created if there are no notifications and/or bills to be sent. The SF152 Report will show the number of records in each file. There will be no file if the number of records is zero.

5. To Send Notification Files to CV-Exchange

As of this time, CV-Exchange does not provide any utility software to push the created files from your system to their secure FTP server. One recommended utility program to accomplish this is called Tunnelier. It is a free-ware program that may be downloaded from www.bitvise.com. This will allow you to access the secure FTP Server CV-Exchange has set up. Please contact CV-Exchange for your user name and password to access the FTP site.

The **INS PRO** program SF152 Process Mortgagee Notification Files, will create two files: YYYYMMDDXXXNNNNHO and YYYYMMDDXXXNNNNBG. HO is the Notification file and BG is the Billing file. These files are found in the PROG/ISPO folder on your server.

The breakdown of the file names are as follows:

YYYY – The year the file was created
MM – The month that the file was created
DD – The day the file was created
XXX – Your 3 letter company designation from **INS PRO**
NNNN – Your 4 digit ID number assigned by CV-Exchange

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For Example:

20070601AAA0001HO is a Notification file created 06/01/07

20070601AAA0001BG is a Billing file created on 06/01/07

Please contact CV-Exchange for further instructions on placement of the files on their FTP Server. Once the transactions are completed, CV-Exchange will process the files and email your company contact. CV-Exchange will notify your contact if all files processed were successful or if any contained errors.

6. Verify Delivery

InsVista will send a return file by Email confirming the delivery to each mortgagee. Save these files in a folder as specified by InsVista.

Periodically, using the **IDB** software supplied by InsVista, review the processed transactions and confirm that all activity on the Notification Report has been delivered to the mortgagees. Contact InsVista to resolve any discrepancies.

C. NOTES

1. FORMATTING LOCATION INFORMATION

Location information put in the Policy Writing System must be entered in the correct format in order to transfer properly to an InsVista record. The correct format to use is:

Address-1,(space)Address-2 (if any),(space)City,(space)State, (space) Zip Code,(space) County.

For example:

210 Morris Rd, Schenectady, NY, 12303, Albany

There should be a space after each comma to delimit the next field in the address. The location information only needs to be entered when the address of the location/building is **different** from the billing address entered in the Policy Holder Name and

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Address record (SF010). The county name is not needed for Mortgagee Notification, but is required if your company participates in a Mechanical Breakdown coverage program.
Please note that any errors in the formatting shown above will cause the Mortgagee Notification to use the Policy Name and Address File information instead, which may not be an accurate address for the property in question.

2. EMAIL TO COMPANY ONCE A DAY

The current date is part of the file name, therefore files should only be Emailed to companies once a day. Sending a second file with the same name will overlay the first file. If SF152 – Process Mortgagee Notification Files is run more than once on the same day, data from the extra run(s) will be **added** to the files created on the first run.

3. MANAGING OLD FILES

Since the **date created** is part of the file name, each run of the reporting program will create a new file to be emailed. Over time, a large number of files will be created. At the company's discretion, these files can be archived (i.e. copied to a backup media or moved to a holding folder) then deleted, or simply deleted, perhaps once a month. The InsVista **IDB** verification software does provide a complete accounting of processed notifications/bills, so retaining the data after emailing for more than a month is unnecessary.

CAUTION – Be sure the correct files are attached to each email. The files will be grouped together when displayed in the attachment window. You may want to move the files to a holding folder as soon as the email has been sent, to avoid the possibility of sending the same file twice.

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D. INITIAL SET-UP PROCEDURE

1. Turn On the Mortgagee Notification Option



Supplemental Files
Tables File Maintenance
Update Tables Files
14. Company Set-Up Information
1. Systems In Use

Add MN (Mortgagee Notification) in the next available space in the Systems In Use group. This requires a password, which you will need to call Town & Country to get.

On the second screen of Company Set-up Information, there will be an area to enter which company you are using. Enter [I] for InsVista, [E] for Elios/Choicepoint or [L] for CV Exchange. This is important as it will tell SF152 which set of mortgagee notification files to create.

If you have elected to use InsVista or CV-Exchange, a second box will appear next to the "I". This is for your identification number InsVista or CV-Exchanged has assigned to you. This **must** be entered because it is used in the file name that SF152 creates. Elios does not use this field, so it will be skipped.

Following that, you will be prompted to enter in which systems you would like finder records created for. Enter the corresponding letter for the following:

[P] – Policy Writing system: All new business, renewals, Anniversaries, policy changes and declarations
[C] – Cancellations: All nonpay/nonrenew notices, cancellation and reinstatement letters, and cancellations / reinstatements done through PA020
[B] – Billing: All instances of bills with mortgagees that are escrow billing
[S] – Supplemental Files: Any time a mortgagee is deleted.

Note: If you wish to temporarily disable a system from being used, you may space out the letter of system inside of SF020. For example: If you wish to print a mortgagee's copy of a declaration, spacing out the [P] will inform the Mortgagee Notification system you wish to produce paper copies instead.

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If you are using Lexis/Nexis FIRST Transfer utility, you will need to set up the Company ID. Select Company Name/Address table and set up Record #58. This is the ixfer_UserName field. It is case sensitive so check with your representative at Lexis/Nexis to verify the exact name.

Turn on this option by going to Supplemental Files, F1 Utilities, SF048 Master Options File. Select SF152 for the Program and OP for the Record Type. Find and Select Use First naming Convention Choicepoint. Set the Default Answer to "Y".

The file will be named: FIRST_P_M_INPUT_(your company id)_ (Date/Time Stamp).txt

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2. Verify/Add Your NAIC Identification Number



Tables File Maintenance
Update Tables Files
6. Company Name and Address
Record 17

Your assigned 5 digit NAIC identification number is entered in positions 7 – 11, following your AMBEST number in 1-5. There is one space between the two numbers.

3. Send Daily Test Files to InsVista

Send several **small** daily test files to InsVista for their internal testing procedures. Selected declarations/bills will need to be printed for **all policies** listed on the Notification Report during the test period.

4. Start Live Processing

When the test results have been approved, notify InsVista or Elios of the date you will initiate "live" processing.

Reference InsVista or Elios documentation for further details on the testing procedure.

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Contact – InsVista:
Carolyn Morrison
InsVista, LLC
Office 877-474-1779
Cell 713-206-8999
Email Carolyn@insvista.com

Contact – Elios:
John Davila
Choicepoint A Lexis Nexis Company (Formally Elios)
Office (925) 245-0480
Fax (925) 945-0545
Email john.davila@lexisnexis.com

Contact – CV-Exchange:
Elaine d'Lys McClurkan
CV-Exchange Implement Manager
Office (866)733-9900 x8710
Email emcclurkan@iso.com

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A. OVERVIEW

Insurance companies authorized to do business in certain states are required to provide data for the NAIC Market Conduct Annual Statement survey to the applicable State Insurance Departments. The information to complete this data call may be obtained from **INS PRO** in a report formatted for easy entry into the NAIC MCAS Data Collection Worksheet (www.naic.org).

Notes:

- Not all claims data is reported. Currently, only Homeowners base claims data is included (Home, Mobile Home, and Dwelling Fire), and Tenant Occupancy policies are **NOT** included.
- Categorizing claim types is done in LA020 – Loss Header Maintenance, using the PROP/LIAB LOSS flag, where P=Property Loss, L=Liability Loss, M=Medical Payments, U=Loss of Use, and C=Personal Property.

SF142 – NAIC MARKET CONDUCT ANNUAL STATEMENT

B. INITIAL SET-UP

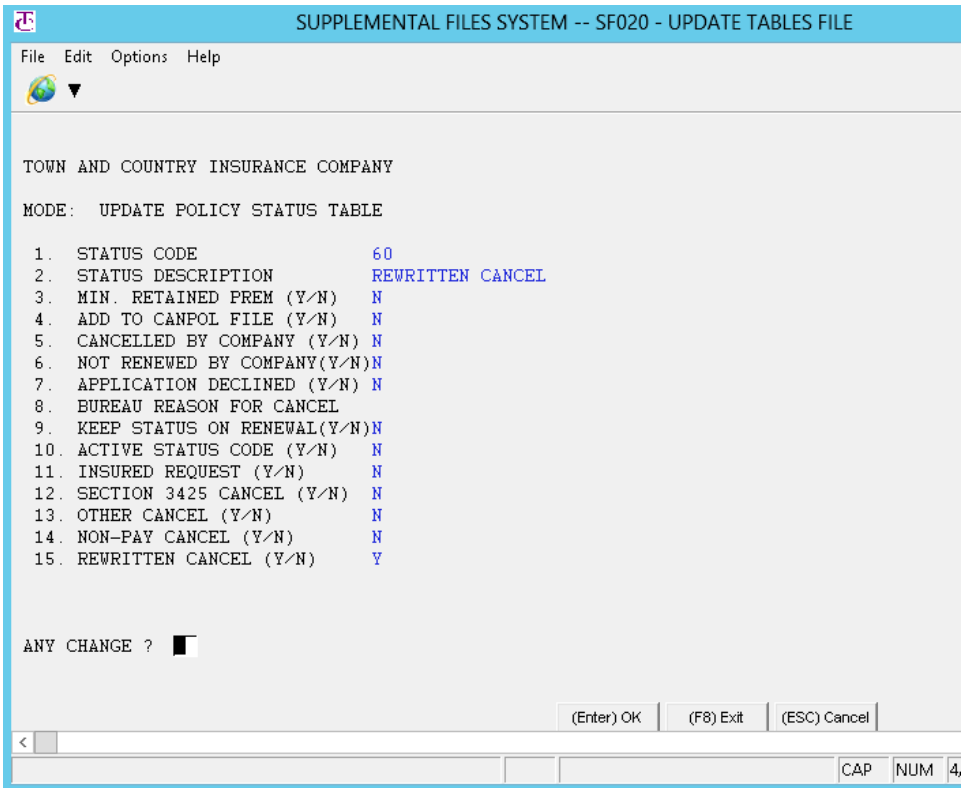
1. Update Table Files - Policy Status Code Table

Print the Policy Status Code Table and decide what Status Codes identify Company Cancellations, Company Non-Renewals, Insured Request Cancellations, and Non-Payment.



- Supplemental Files
- Tables File Maintenance
- **SF070** – Print Tables File List
  9 – Policy Status Code Table
  10 - Policy Status Table – Contains the description for all active and cancelled (*terminated) policies. Fields 3-15 are required to have a Yes or a No answer except for Bureau Reason for Cancel.

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1. **STATUS CODE** - 2 digit code which is used as the first 2-digits of the Policy Status. If the 3rd digit of the Policy Status is a "0", the policy is active; otherwise the policy is cancelled (*terminated).

2. **STATUS DESCRIPTION** - 20 character description, which is used to explain why the policy was cancelled or a special action that is being taken on an active policy. This is displayed on Data Entry and Inquiry Screens and is printed on some reports.

3. **MIN. RETAINED PREM** - used to determine if this type of cancellation has a Minimum Retained Premium. This is used in conjunction with the Line of Business - Minimum Retained Premium Amount.

4. **ADD TO CANPOL FILE** - used to determine if this type of cancellation should result in the policy being added to the SF076 Cancelled Policies File. If your office does run this report, answer Yes; if not, answer N.

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5. **CANCELLED BY COMPANY** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

6. **NOT RENEWED BY COMPANY** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report and/or the **NAIC Market Conduct Annual Statement. If Yes, field 15 must be set to No.

7. **APPLICATION DECLINED** - used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

8. **BUREAU REASON FOR CANCEL** - contains the statistical code for reporting this type of cancellation.

9. **KEEP STATUS ON RENEWAL** - on active policies, this field is used to determine if the status should be carried over to the renewal. Normally status codes are cleared when a policy is renewed.

10. **ACTIVE STATUS CODE (Y/N)** - used by Name & Address File Maintenance to properly set the third digit of cancelled policies to 1. Status Codes that could be used on either Active or Cancelled policies should have an Active Status Code of "Y".

11. **INSURED REQUEST (Y/N)** - if set to Yes (fields 6, 14 and 15 must be set to No) then all policies with this status code that are cancelled will fall in Column 3 Less Policies Trmntd by Insured on the MI072 report and/or the **NAIC Market Conduct Annual Statement.

12. **SECTION 3425 (b) or (c) OF THE INSURANCE LAW CANCEL (Y/N)** - if set to Yes and the Insured Request (#11) is set to No, then all policies with this status code that are cancelled will fall in Column 4 Less Policies Trmntd by Insured on the MI072 report. (Applies to NYS clients only).

13. **OTHER CANCEL (Y/N)** - if set to Yes and Insured Request (#11) and Section 3425 (#12) are set to No, then all policies with this status code that are cancelled, but the cancellation code does not match the expired non renewed code in the company setup table, this will then fall in

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Column 5 Other Trmtns by Company of the MI072 report. (Applies to NYS clients only).

14. **NON-PAY CANCEL (Y/N)** - if set to Yes, then fields 6 and 15 must be set to No. **NAIC Market Conduct Annual Statement

15. **REWRITTEN CANCEL (Y/N)** - Any policy status codes for Policy Rewritten Cancel will need this set to Y so that these type of cancels will not be included in the **NAIC Market Conduct Annual Statement (per the NAIC reporting changes).

***Terminated Policies:** the third digit of a policy status code in SF010 Name/Address must be other than a "0" to be counted as a terminated policy.

****Please Note:** for SF142 NAIC MCAS report to be accurate questions 6, 11, 14 and 15 must be answered properly for each applicable policy status code. The hierarchy of how SF142 reads this report is as follows:

- Field **15** REWRITTEN CANCEL – If YES, all other settings in the status code are ignored; and policies with this status code will not be included in any MCAS.
- Field **6** NOT RENEWED BY COMPANY – If YES, then field 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Renewals count.
- Field **14** NON-PAY CANCEL – If YES, fields 6 and 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Pay cancel count. If the current status is Non-Pay Cancel and the Prior status is Non-Pay Cancel it'll be counted twice in the NAIC report
- Field **11** INSURED REQUEST – If YES, fields 6 and 14 and 15 must be set to No. Policies with this status code will be pulled into MCAS Insured Request cancel count.
- If **15, 6, 14** and **11** are all set to No and the third digit of the Policy Status Code is not 0, these cancelled policies will go into the date incremented & cancel count on the MCAS report.

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2. Update Tables Files – Company Name and Address Table

- Supplemental Files
- Tables File Maintenance
- **SF020** – Update Tables File
  6 – Company Name and Address Table
  Record Number 7

  Make sure that your correct Company Employer ID Number is entered in the first 10 spaces in item 2 of Record 7.

```
MODE:  UPDATE COMPANY NAME AND ADDRESS


 1.  RECORD NUMBER     07
 2.  COMPANY DATA      14-1676059     Employer Id Number
```

  Record Number 17

  The first 5 spaces of this record are for the AM BEST or APLUS/CLUE Number followed by a blank space. The next 5 spaces are for your NAIC Number (99999)
  Make sure that your correct NAIC Number is entered in the second 5 spaces in item 2 of Record 17.

```
MODE:  UPDATE COMPANY NAME AND ADDRESS


 1.  RECORD NUMBER     17
 2.  COMPANY DATA      12345 99999     AMBEST/APLUS/CLUE-NAIC COMPANY ID#
```

3. Update Tables Files – Transaction Code Table

Custom Transaction Reason Codes may be added, applicable to transaction 13s, Closed w/o Payment. These codes can be applied when using transaction code 13 in INS PRO. It will determine how the claim is reported, either as Closed w/o Payment or Closed w/Payment. The NAIC has, in the past, had loosely defined requirements for determining if a claim should be counted as Closed with or without Payment. Use

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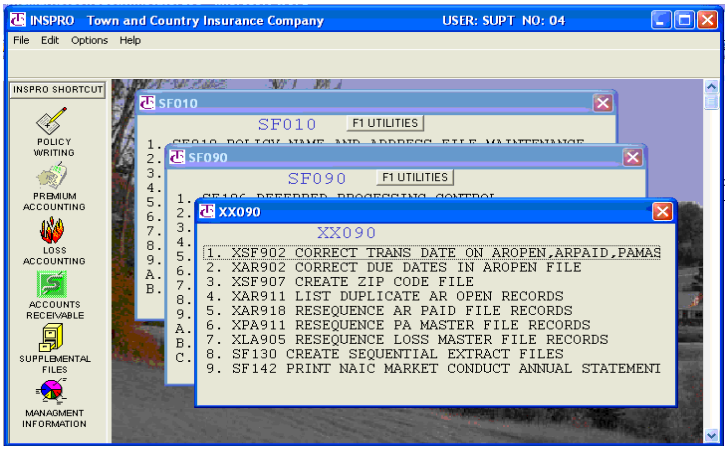
of these reason codes allows you to apply your own interpretation of the NAIC MCAS Data Call and Definitions. Please note that the NAIC regularly updates the MCAS definitions. If used, these Transaction Reason Codes should be reviewed against any new NAIC MCAS changes.

- Supplemental Files
- Tables File Maintenance
- **SF020** - Update Tables File
- **2** – Transaction Code Table
- **1** – Loss Accounting System
- Enter Transaction Code "13". At the "Any Change?" prompt, enter "R" to access the Transaction Reason Code Screen.
- Enter a 2-digit Reason Code.
- Enter Description that represents what the code will be used for.
- Enter "Y" or "N" to "Report as Closed w/o Pay to NAIC?"

C. RUN THE REPORT

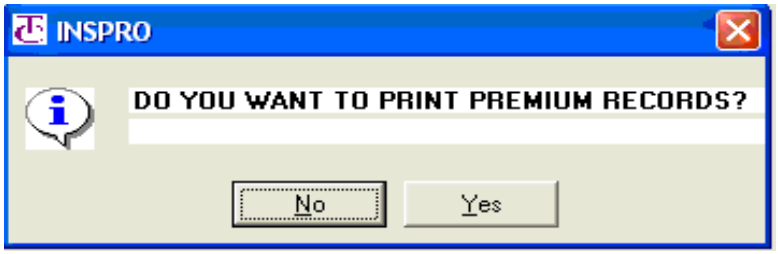


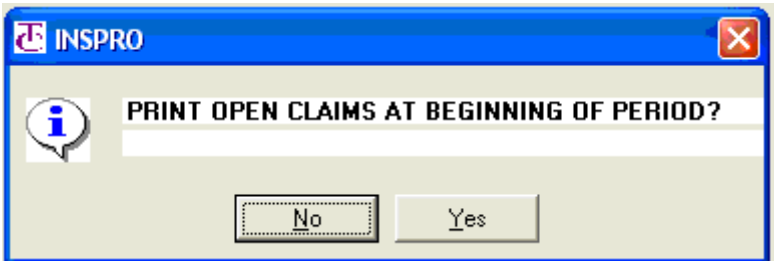
- Supplemental Files
- <F1> Utilities
- <F1> Utilities Page 2 (XX090)
- **SF142 – PRINT NAIC MARKET CONDUCT ANNUAL STATEMENT**
- Enter the date range required by the NAIC Data Call (ex - 01/01/2005 to 12/31/2005).

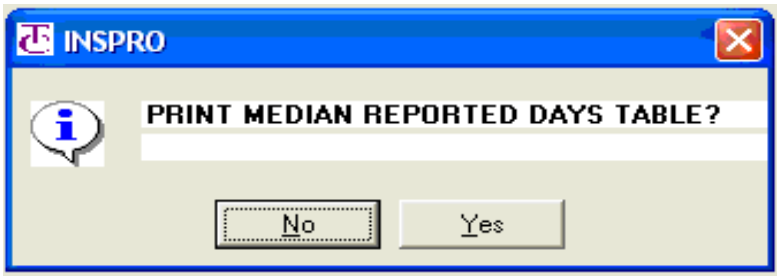


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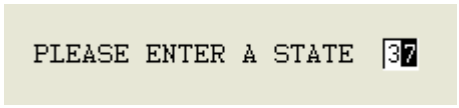
The program provides **three** options for printing a detail list of policies/claims that are included in the counts displayed on the report. Click on the **Yes** button **only** if you want to verify specific information on the report. (**Note** – some of these reports may be long, depending on your policy and claim counts).







If your company writes in more that one state, the program will then prompt for a **two digit State Code. Run the report once for each participating State that you write Homeowner/Mobile Homeowner policies in.**



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D. COMPLETE AND FILE THE SURVEY

Key the information from the report into the MS Access Data Base that you downloaded from the NAIC website.

Submit the completed survey file to the applicable state Insurance department using the method they specify (email Attachment or diskette).

PLEASE NOTE:
The program creates two CSVs, one for the Dwellings in force and one for the In force. They differ in that the Inforce is any of the owner occupied while the Dwelling Inforce is any inforce owner occupied with dwelling coverage.

SF142din	NAIC MARKET CONDUCT ANALYSIS policies in the dwelling inforce
SF142in	NAIC MARKET CONDUCT ANALYSIS policies in the Inforce

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SAMPLE REPORT

STATE: 21 **FOR THE PERIOD 1/01/2010 TO 12/31/2010**
NAIC # 30341 **EMPLOYER ID #380530690**

HOMEOWNERS CLAIMS ACTIVITY

	Dwelling	Personal Property	Liability	Medical Payments	Loss of Use
Count "O"ccurance or "C"laimant:	0	0	0	0	0
Number of Claims OPEN at the Beginning of Period:	52	0	5	0	0
Number of Claims OPENED During Period:	367	0	14	0	0
Number of Claims OPEN at the End of Period:	82	0	9	0	0
Number of Claims CLOSED WITH Payment During the Period:	305	0	9	0	0
Number of Claims CLOSED WITHOUT Payment During the Period:	32	0	1	0	0
Median Days to Final Payment:	21.0	0.0	14.0	0.0	0.0
Number of Claims CLOSED WITH Payment within 0-30 Days:	190	0	5	0	0
Number of Claims CLOSED WITH Payment within 31-60 Days:	48	0	2	0	0
Number of Claims CLOSED WITH Payment within 61-90 Days:	18	0	0	0	0
Number of Claims CLOSED WITH Payment within 91-180 Days:	25	0	0	0	0
Number of Claims CLOSED WITH Payment within 181-365 Days:	23	0	1	0	0
Number of Claims CLOSED WITH Payment beyond 365:	1	0	1	0	0
Number of Claims CLOSED WITHOUT Payment within 0-30 Days:	6	0	0	0	0
Number of Claims CLOSED WITHOUT Payment 31-60 Days:	5	0	0	0	0
Number of Claims CLOSED WITHOUT Payment within 61-90 Days:	7	0	0	0	0
Number of Claims CLOSED WITHOUT Payment within 91-180 Days:	13	0	1	0	0
Number of Claims CLOSED WITHOUT Payment within 181-365 Days:	1	0	0	0	0
Number of Claims CLOSED WITHOUT Payment beyond 365:	0	0	0	0	0
Median Days from Loss Date to Reported Date:	4.0	0.0	7.0	0.0	0.0
Suits OPEN at Beginning of Period:	0	0	0	0	0
Suits OPEN During the Period:	0	0	0	0	0
Suits CLOSED During the Period:	0	0	0	0	0
Suits OPEN at End of Period:	0	0	0	0	0

HOMEOWNERS UNDERWRITING ACTIVITY

Number of Dwellings which have policies in force at the end of the period:	8,146
Number of policies in force at the end of the period:	8,147
Number of new policies written during the period:	498
Dollar amount of direct written premium during the period:	3,299,192
Number of company-initiated non-renewals during the period:	86
Number of cancellations for non-pay or non-sufficient funds:	216
Number of cancellations for insured's request:	462
Number of company-initiated cancellations that occur in the first 59 days after effective date:	9
Number of company-initiated cancellations that occur 60-90 days after effective date:	13
Number of company-initiated cancellations that occur greater than 90 days after effective date:	62

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SAMPLE REPORT

PROGRAM NO: SF142 N A I C M A R K E T C O N D U C T A N A L Y S I S OPERATOR:

STATE: 37 TRANS 13 REASON FOR THE PERIOD 1/01/2010 TO 12/31/2010
NAIC # 55555 EMPLOYER ID #55-5555555

COUNT	CLAIM #	REASON CODE	REASON DESC	REPORTED AS	PERIOD

*** Claims listed here have NAIC specific reasons in the Transaction Table and have been reported
*** as listed for the period indicated. If desired, you may adjust these Transaction Table records
*** and re-run, or adjust your reported counts based on this list, at your discretion.

1	000900938	0001	NO CLAIM PRESENTED	CLOSED W/PAY	BEGINNING

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E. FILE LAYOUT

MCEUNDRA NON RENEW

UF-COMP-CODE-A	PIC X(5).
UF-POLICY-TYPE-A	PIC X(5).
UF-POLICY-NO-1-A	PIC X(11).
UF-POLICY-NO-2-A	PIC Z(9).
UF-CANCEL-CODE-A	PIC 9(5).
UF-EFF-A	PIC 9(8).
UF-CANCEL-DATE-A	PIC 9(8).
UF-NOTICE-DATE-A	PIC 9(8).
UF-INCP-DATE	PIC 9(8).
UF-INS-NAME-A	PIC X(50).

MCEUNDRB MID TERM

UF-COMP-CODE-B	PIC X(5).
UF-POLICY-TYPE-B	PIC X(5).
UF-POLICY-NO-1-B	PIC X(11).
UF-POLICY-NO-2-B	PIC Z(9).
UF-CANCEL-CODE-B	PIC 9(5).
UF-EFF-B	PIC 9(8).
UF-CANCEL-DATE-B	PIC 9(8).
UF-NOTICE-DATE-B	PIC 9(8).
UF-REFUND-DATE-B	PIC 9(8).
UF-INCP-DATE-B	PIC 9(8).
UF-INS-NAME-B	PIC X(50).

MDEUNDRC NEW CANCEL

UF-COMP-CODE-C	PIC X(5).
UF-POLICY-TYPE-C	PIC X(5).
UF-POLICY-NO-1-C	PIC X(11).
UF-POLICY-NO-2-C	PIC Z(9).
UF-CANCEL-CODE-C	PIC 9(5).
UF-EFF-C	PIC 9(8).
UF-CANCEL-DATE-C	PIC 9(8).
UF-NOTICE-DATE-C	PIC 9(8).
UF-INCP-DATE-C	PIC 9(8).
UF-INS-NAME-C	PIC X(50).

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MCEUNDRD REFUSAL TO RENEW

```
UF-COMP-CODE-D              PIC X(5).
UF-INS-NAME-D               PIC X(50).
UF-DECLIN-DATE-D            PIC 9(8).
UF-REASON-CODE-D            PIC 9(5).
```

MCEUNDRE RECISSION

```
UF-COMP-CODE-E              PIC X(5).
UF-POLICY-TYPE-E            PIC X(5).
UF-POLICY-NO-1-E            PIC X(11).
UF-POLICY-NO-2-E            PIC Z(9).
UF-EFF-DATE-E               PIC 9(8).
UF-REASON-DATE-E            PIC 9(8).
UF-REASON-CODE-E            PIC 9(5).
UF-INS-NAME-E               PIC X(50).
```

MCERATEA NEW HO WITHOUT SURCHARGE

```
RF-COMP-CODE-A              PIC X(5).
RF-POLICY-TYPE-A            PIC X(5).
RF-POLICY-NO-1-A            PIC X(11).
RF-POLICY-NO-A              PIC Z(9).
RF-ORIG-EFF-A               PIC 9(8).
RF-INS-NAME-A               PIC X(50).
```

MCERATEB NEW HO WITH SURCHARGE

```
RF-COMP-CODE-B              PIC X(5).
RF-POLICY-TYPE-B            PIC X(5).
RF-POLICY-NO-1-B            PIC X(11).
RF-POLICY-NO-B              PIC Z(9).
RF-ORIG-EFF-B               PIC 9(8).
RF-INS-NAME-B               PIC X(50).
```

MCERATEC NEW TENANT HO NO SURCHARGE

```
RF-COMP-CODE-C              PIC X(5).
RF-POLICY-TYPE-C            PIC X(5).
RF-POLICY-NO-1-C            PIC X(11).
RF-POLICY-NO-C              PIC Z(9).
RF-ORIG-EFF-C               PIC 9(8).
RF-INS-NAME-C               PIC X(50).
```

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MCERATED NEW TENANT HO WITH SURCHARGE

```
RF-COMP-CODE-D              PIC X(5).
RF-POLICY-TYPE-D            PIC X(5).
RF-POLICY-NO-1-D            PIC X(11).
RF-POLICY-NO-D              PIC Z(9).
RF-ORIG-EFF-D               PIC 9(8).
RF-INS-NAME-D               PIC X(50).
```

MCERATEE NEW DWELLING FIRE

```
RF-COMP-CODE-E              PIC X(5).
RF-POLICY-TYPE-E            PIC X(5).
RF-POLICY-NO-1-E            PIC X(11).
RF-POLICY-NO-E              PIC Z(9).
RF-ORIG-EFF-E               PIC 9(8).
RF-INS-NAME-E               PIC X(50).
```

MCERATEF RENEW HO NO SURCHARGE

```
RF-COMP-CODE-F              PIC X(5).
RF-POLICY-TYPE-F            PIC X(5).
RF-POLICY-NO-1-F            PIC X(11).
RF-POLICY-NO-F              PIC Z(9).
RF-ORIG-EFF-F               PIC 9(8).
RF-INS-NAME-F               PIC X(50).
```

MCERATEG RENEW HO WITH SURCHARGE

```
RF-COMP-CODE-G              PIC X(5).
RF-POLICY-TYPE-G            PIC X(5).
RF-POLICY-NO-1-G            PIC X(11).
RF-POLICY-NO-G              PIC Z(9).
RF-ORIG-EFF-G               PIC 9(8).
RF-INS-NAME-G               PIC X(50).
```

MCERATEH RENEW TENANT HO NO SURCHARGE

```
RF-COMP-CODE-H              PIC X(5).
RF-POLICY-TYPE-H            PIC X(5).
RF-POLICY-NO-1-H            PIC X(11).
RF-POLICY-NO-H              PIC Z(9).
RF-ORIG-EFF-H               PIC 9(8).
RF-INS-NAME-H               PIC X(50).
```

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MCERATEI RENEW TENANT HO WITH SURCHARGE

```
03 RF-COMP-CODE-I          PIC X(5).
03 RF-POLICY-TYPE-I        PIC X(5).
03 RF-POLICY-NO-1-I        PIC X(11).
03 RF-POLICY-NO-I          PIC Z(9).
03 RF-ORIG-EFF-I           PIC 9(8).
03 RF-INS-NAME-I           PIC X(50).
```

MCERATEJ RENEW DWELLING FIRE

```
RF-COMP-CODE-J             PIC X(5).
RF-POLICY-TYPE-J           PIC X(5).
RF-POLICY-NO-1-J           PIC X(11).
RF-POLICY-NO-J             PIC Z(9).
RF-ORIG-EFF-J              PIC 9(8).
RF-INS-NAME-J              PIC X(50).
```

MCERATEK RENEW CFIRE/IM

```
RF-COMP-CODE-K             PIC X(5).
RF-POLICY-TYPE-K           PIC X(5).
RF-POLICY-NO-1-K           PIC X(11).
RF-POLICY-NO-K             PIC Z(9).
RF-ORIG-EFF-K              PIC 9(8).
RF-TRANS-DATE-K            PIC 9(8).
RF-PREM-K                  PIC 9(7)V99.
RF-PRIOR-PREM-K            PIC 9(7)V99.
```

CLAIMS HO

```
RF-COMP-CODE-A             PIC X(5).
RF-POLICY-TYPE-A           PIC X(5).
RF-POLICY-NO-1-A           PIC X(11).
RF-POLICY-NO-A             PIC Z(9).
RF-CLAIM-NO-1-A            PIC X(13).
RF-CLAIM-NO-A              PIC Z(7).
RF-DATE-LOSS-A             PIC 9(8).
RF-DATE-REPORT-A           PIC 9(8).
RF-AMOUNT-1-DOLLAR-A
RF-AMOUNT-1-CENTS-A        PIC 99.
RF-FIRST-PAY-DATE-A        PIC 9(8).
RF-LAST-PAY-DATE-A         PIC 9(8).
RF-DENIED-DATE-A           PIC 9(8).
```

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CLAIMS HO TENANT

```
RF-COMP-CODE-B              PIC X(5).
RF-POLICY-TYPE-B            PIC X(5).
RF-POLICY-NO-1-B            PIC X(11).
RF-POLICY-NO-B              PIC Z(9).
RF-CLAIM-NO-1-B             PIC X(13).
RF-CLAIM-NO-B               PIC Z(7).
RF-DATE-LOSS-B              PIC 9(8).
RF-DATE-REPORT-B            PIC 9(8).
RF-AMOUNT-PAID-B.
RF-AMOUNT-1-DOLLAR-B        PIC 9(7).
RF-AMOUNT-1-CENTS-B         PIC 99.
RF-FIRST-PAY-DATE-B         PIC 9(8).
RF-LAST-PAY-DATE-B          PIC 9(8).
RF-DENIED-DATE-B            PIC 9(8).
```

CLAIMS FIRE

```
RF-COMP-CODE-C              PIC X(5).
RF-POLICY-TYPE-C            PIC X(5).
RF-POLICY-NO-1-C            PIC X(11).
RF-POLICY-NO-C              PIC Z(9).
RF-CLAIM-NO-1-C             PIC X(13).
RF-CLAIM-NO-C               PIC Z(7).
RF-DATE-LOSS-C              PIC 9(8).
RF-DATE-REPORT-C            PIC 9(8).
RF-AMOUNT-1-DOLLAR-C        PIC 9(7).
RF-AMOUNT-1-CENTS-C         PIC 99.
RF-FIRST-PAY-DATE-C         PIC 9(8).
RF-LAST-PAY-DATE-C          PIC 9(8).
RF-DENIED-DATE-C            PIC 9(8).
```


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A. OVERVIEW

One of the **optional** capabilities of the **INS**urance **PRO**cessing System is the ability to handle multiple companies on one system with only one set of programs. Data for each company is maintained in a separate directory, allowing complete flexibility for systems used, operator security, policy rates, commission rates, billing plans, etc. All of the licensed programs can be used for both companies, without having to pay separate licensing fees.

Town & Country helps with this process during an on-site visit to assist with the initial set up steps. Typically this takes only one to two hours, excluding time to setup operating system (network) parameters.

B. PROCEDURE

1. Set up Directories for the New Company – From the programs directory (PROG) create two new directories, one for the active data and a second for the historical data. The directories must have unique **4 character** names, typically an abbreviation of the company name.

2. Move required Files from the Original Company Directory to the New Active Data Directory – Move from the ISPO directory the following files:
   TABLE.(NX,XD) – Tables File
   MOPFILE.(NX,XD) – Master Options File
   PWCONTROL.(NX,XD) – Policy Writing Control File – if Policy Writing will be used
   menus – Menu Files – all those with no extension (*.)

   Optionally the following data files may be moved, depending on particular requirements:
   ADJUSTOR.(NX,XD) – Adjustors File – move if same adjustors are used by both companies
   AGENT.(NX,XD) – Agent/Agency File – move if same agents are used by both companies
   MORT.(NX,XD) – Mortgagee Reference File – move if policies are likely to be financed by same banks
   ZIPFILE.(NX,XD) – Zip Codes File – move if policies will be written in the same areas by both companies

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PROCEDURE (continued)

3. Set Up Security for Access to the New Company – Using the Security File Maintenance program, set up user names and passwords for each operator who will be working with the new company. Be sure to enter the correct 4 character data and history directory names that have been setup for the new company.

4. Create Initial Empty Files – Sign on with an operator name for the **new** company and run the following programs to create initial empty files:

   SF014 – Agent/Agency File Maintenance – if the file was not moved in step 2 above
   SF016 – Adjustor File Maintenance – if the file was not moved in step 2 above
   SF018 – Reinsurance Contracts File Maintenance
   SF010 – Policy Holder Name & Address File Maintenance
   AR018 – Post & Print A/R Transaction Register
   AR034 – Post & Print A/C A/R Transaction Register – if there are Account Current agents in the new company
   AR094 – Purge Accounts Receivable Paid & History Files – run as of 01/01/1900
   PA018 – Post & Print Premium Transaction Register
   PA094 – Purge Premium Master & History Files – run as of 01/01/1900
   PW110 – Delete Individual Policies – if Policy Writing will be used in the new company

5. Update the Tables Files for the New Company – Update the following Tables using SF020 – Update Tables File for parameters needed for the new company:
   Line of Business
   Cause of Loss
   State Table
   County Table
   Company Name and Address
   Billing Plan Table
   Commission Rate
   Statistical Driver Table
   Company Setup Information

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PROCEDURE (continued)

6. Update System Maintenance macros/routines – Update the necessary system maintenance macros/routines to handle the new directories. These typically include:
   Backup procedures – daily, weekly, etc.
   Restore/Recovery procedures
   Corrupt File procedures – ICREORG, FIXUP, ICCHECK, etc.

7. Create/Update Individual System Data Files as Needed – These are mostly in the Policy Writing System and would typically include:
   Policy Writing Control File
   Policy Rates File
   Endorsements File
   Classifications File
   Optional Coverage File

8. Test the New Company – Enter several policies and claims and run a sampling of reports to verify all parameters have been properly set and output is correct.

   Test backup and recovery macros/routines.

Note: Also reference the Technical Note **SETTING UP A NEW LINE OF BUSINESS** if the new company will be writing different lines than those written by the original company.

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Pennsylvania Market Conduct Examination

Examination List Files

02/10/2009

Three programs are used to create the various examination list files typically requested at the start of a Pennsylvania Insurance Department market conduct examination:

SF136 – Market Conduct Exam Underwriting Extract
SF138 – Market Conduct Exam Rating Extract
SF140 – Market Conduct Exam Claims & Agent Extract

These programs are on the Special Purpose Programs menu (select Supplemental Files, key <F1> for the Utilities Menu, key <F1> for the Special Purpose Programs menu). The programs will prompt for a From – To date range. Enter the **Examination Period** as specified in the exam notification letter. The extract files will be created in the **PROG\ISPO folder**. Each file will be named as specified below. MS Notepad can be used to print the contents of each file to create the listings required by the examiner. They can be copied to diskette or CD (and renamed if desired) using MS Explorer. **Please verify** your company's 5 digit NAIC number is in the Company Name & Address Table, Record 17, positions 7-11 before running the programs.

SF136 – Market Conduct Exam Underwriting Extract

Note: The lists and files for all of the items in this section must be provided **separately for each policy type**. The files are created in sequence by policy type. View the file in MS Notepad and then hi-light and copy/paste each line to an individual file. Policy types are determined as shown in the Table on the last page. The Insured's Name field is **NOT** being separated between the Last and First, rather handled as one continuous 50 character field.

MCEUNDRA.TXT → All **non-renewals**, where the effective date of non-renewal is in the experience period. Record length = 118.

MCEUNDRB.TXT → All **mid-term cancellations**, where the effective date of cancellations is in the experience period. Record length = 125. **Note:** The Refund Mailed Date must be manually entered where applicable.

MCEUNDRC.TXT → All **new Business** policies that were cancelled within the first 60 days of policy inception date, where the effective date of cancellation is in the experience period.
Record length = 118.

MCEUNDRD.TXT → All policies that where **refused to be written**, whether declined by the company or by your agents during the experience period. You will be prompted to enter the status code that identifies these policies.
Record length = 68.

MCEUNDRE.TXT → All **rescinded** policies where the rescission date is in the experience period. You will be prompted to enter the status code that identifies these policies. Record length = 101.

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Pennsylvania Market Conduct Examination

SF138 – Market Conduct Exam Rating Extract

Note: The Insured's Name field is **NOT** being separated between Last and First, rather handled as one continuous 50 character field.

MCERATEA.TXT → All **new** Homeowner and MHO policies **without** a surcharge with inception dates during the experience period. Record length = 88.

MCERATEB.TXT → All **new** Homeowner and MHO policies **with** a surcharge with inception dates during the experience period. You will be prompted to enter up to 5 endorsement codes that identify the loss surcharges you use. Record length = 88.

MCERATEC.TXT → All **new** Tenant Homeowner and MHO policies **without** a surcharge with inception dates during the experience period. Record length = 88.

MCERATED.TXT → All **new** Tenant Homeowner and MHO policies **with** a surcharge with inception dates during the experience period. You will be prompted to enter up to 5 endorsement codes that identify the loss surcharges you use. Record length = 88.

MCERATEE.TXT → All **new** Dwelling Fire and Farm Properties policies with inception dates during the examination period. Record length = 88.

MCERATEF.TXT → All Homeowner and MHO policies **renewed without** a surcharge during the experience period. Record length = 88.

MCERATEG.TXT → All Homeowner and MHO policies **renewed with** a surcharge during the experience period. Record length = 88.

MCERATEH.TXT → All Tenant Homeowner and MHO policies **renewed without** a surcharge during the experience period. Record length = 88.

MCERATEI.TXT → All Tenant Homeowner and MHO policies **renewed with** a surcharge during the experience period. Record length = 88.

MCERATEJ.TXT → All Dwelling Fire and Farm Properties policies **renewed** during the experience period. Record length = 88.

MCERATEK.TXT → All Other policies **renewed** during the experience period.
Note: this file must be separated by policy type (see instructions above). Record length = 64.

SF140 – Market Conduct Exam Claim & Agent Extract

MCECLMA.TXT → All Homeowner and MHO property claims reported during the experience period. Record length = 99.

MCECLMB.TXT → All Tenant Homeowner and MHO property claims reported during the experience period. Record length = 99.

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MCECLMC.TXT → All Dwelling Fire property claims reported during the experience period. Record length = 99.

MCECLMD.TXT → All licensed and appointed agents during all or part of the experience period. Record length = 150.

MCECLME.TXT → All agents terminated during the experience period. Record length = 150.

Policy Type Table

Policy Type	Policy Prefix	Bureau Line of Business
Commercial Fire	CFIRE	17, 47 or (Non-MSO 10
Commercial Package	COMM	08, 20, 33, 45, 49 or 91 Artisans, BOP, Farmowners, SMP
DF & Farm Props O Occ	OFIRE	07, MSO10, 11, 41, 42 and Occupancy NOT = T
DF & Farm Props T Occ	TFIRE	07, MSO10, 11, 41, 42 and Occupancy = T
Farmowners	FARM	03 or 33
General Liability	GL	05 or 55
Homeowner (SF136)	HO	02 or 32 and Form NOT = 4
Tenant Homeowner (SF136)	HOTEN	02 or 32 and Form = 4
Mobile Homeowner(SF136)	MHO	04 or 34
HO/MHO (SF138)	HO	02, 32, 04 or 34 and Form NOT = 4
HO/MHO (SF138)	HOTEN	02, 32, 04 or 34 and Form = 4
Mono-line Personal IM	IM	01 or 31
Mono-line Boatowner	BOAT	16 or 37
Mono-line Commercial IM	----	Not identified

Note: The Policy Prefix **FIRE** is used in the Rating and Claim files where a distinction between Owner occupied and Tenant occupied is not required.

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Description:

The Policy Name and Address File contains one record for each policy. It contains the insured's name and address and other information about the policy. Both active and canceled or expired policies are on the file. It is one of the principle files of the system and is referenced by many programs.

FILE FIELDS:

1.	POLICY-NO	9(9)	Policy number is numeric, right justified with leading zeros.
2.	INS-NAME		The insured's name field contains the last name then first name with a "-" separating them. It is left justified with trailing spaces. Business names are not reversed and contain no "-". Examples: JONES-MRS MARY A. SMITH'S DAIRY.
	a. INS-NAME-KEY	X(20)	The first 20 positions of the insured's name.
	b. INS-NAME-REST	X(15)	The remaining 15 positions of insured's name.
3.	ADDL-NAME	X(20)	An additional twenty spaces for longer name information if needed.
4.	AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
5.	CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.

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FILE FIELDS: (continued)

6.	ADDL-NAME	X(35)	This field contains the last name then the first name with a "-" separating them for additional names, if any, on the policy. It is left justified and may be blank.
7.	ADDRESS-1	X(35)	This is used for any additional information, for example: apartment number, suite or building. It is left justified and may be blank.
8.	ADDRESS-2	X(35)	This field contains the or post office box number. It is left justified and may be blank.
9.	CITY-STATE	X(24)	The city, state contains the city or town name and state abbreviation, usually separated by a ",". It is left justified. Example: Schenectady, NY.
10.	ZIP-CODE	X(10)	The zip code may contain a 5 or 9 digit zip code left justified. The 9 digit code contains the "-".
11.	HOME-TEL	X(12)	Telephone number of the insured including punctuation. Area code may or may not be present and may be blank.
12.	WORK-TEL	X(12)	Telephone number of the insured's place of employment including punctuation. Area code may or may not be present and may be blank.

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FILE FIELDS: (continued)

13.	STATE	9(2)	Two digit state identification using bureau codes. Example: 31 = NY.
14.	COUNTY	9(3)	Three digit county identification using bureau codes.
15.	LOCATION-ZIP	X(10)	The zip code where the insured property is located. May contain 5 or 9 digit code left justified. The 9 digit code contains the “-’.
16.	EFF-DATE	9(8)	The policy effective date in MMDDCCYY format.
17.	EXP-DATE	9(8)	The policy expiration date in the MMDDCCYY format, normally 1 to 3 years after the effective date unless the policy is short term.
18.	POLICY-TERM	9(2)	The term of the policy in months, normally 12 or 36.
19.	POLICY-TYPE	9(2)	A 2 digit code for the type of the policy, for example: 02=HOMEOWNERS. Company defined codes (often Bureau) are used.
20.	STATUS	9(3)	An active or canceled indicator. Only the low order position is significant; 0=active, all else is a terminated policy. The first 2 digits are for used to indicate the reason for termination and are company defined.

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FILE FIELDS: (continued)

21.	STATUS-EFF-DATE	9(8)	The date the policy became effective if active or the effective date of termination if canceled. In MMDDCCYY format.
22.	ORIGINAL-EFF	9(8)	The date the policy was first issued by the company, in MMDDCCYY format.
23.	PREVIOUS-POLICY-NO	9(9)	The number of the policy this policy is a renewal of, providing an audit trail back to a previous policy.
24.	NEXT-POLICY-NO	9(9)	The next policy number used when the policy has been renewed.
25.	PMT-PLAN	9	A 1 digit code for the payment plan in effect on the policy. Examples: 1=annual, 2-semi-annual, etc.
26.	BILL-PLAN	XX	The agent billing plan under which this policy is handled; AC=account current DB=direct bill.
27.	LOSSES		Five occurrences of claim number and claim status for losses under this policy.
	a. CLAIM-NO	9(7)	The claim number is numeric, right justified with leading zeros. It is maintained by the Loss System and may be zeros.

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FILE FIELDS: (continued)

	b. CLAIM-STATUS	X	Also maintained by the Loss System this area contains the status of a claim; O=open, C=closed, R=reopened.
28.	CANCEK-CNT	99	The number of times a non-payment cancellation notice has been printed for this policy.
29.	BIRTH-DATE	9(8)	Two occurrences of birth date of the insureds named in the policy in MMDDCCYY format.
30.	S-S-N	X(11)	Two occurrences of social security # of the insureds named in the policy in 999-99-9999 format.
31.	SEX	X	Two occurrences of gender, M or F, of the insureds named on the policy.
32.	LICENSE-NO	X(25)	Two occurrences of drivers license # of the insureds named on the policy.
33.	LOSS-FREE-CREDIT	X	A credit indicator for only those companies that have a program in use. Blank if not used.
34.	LFC-DATE	X(8)	The date the loss free credit became effective in MMDDCCYY format.
35.	NON-CONTINUOUS	X	A “Y”es if this is a non-continuous 12 month policy, otherwise “N”o.

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FILE FIELDS: (continued)

36.	INSPECT-DATE		
	a. INSPECT-YY	9(4)	The year the insured property was inspected in CCYY format.
	B. INSPECT-MM	99	The month the insured property was inspected.
37.	NONPAY-PRINT-DATE	9(8)	The date that a non-payment notice was printed in MMDDCCYY format.
38.	LAST-BILL	X	This field is not in use.
39.	POL-DESC	X(7)	This field contains a short description of the type of policy.
40.	DEC-CONTROL-NO	9(7)	A pre-printed declaration page serial #. Not related to the policy #.
41.	PRIOR-STATUS	9(3)	The value that was previously stored in 20. STATUS.
42.	EXPANSION	X(13)	Area reserved for future use.

Total record length in 495 characters.

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A. PURPOSE

The **INS**urance **PRO**cessing **System** provides the ability to set up multiple Commission Rate Tables (Schedules) and place Agents on different schedules based on company-determined criteria (Premium Volume, Loss Ratio, Time with company, etc). This is often referred to as "Tiered Commissions".

The Commission Rate Schedules are setup and handled by the following group of programs:

SF014 AGENT/AGENCY FILE MAINTENANCE
SF020 UPDATE TABLES FILE
SF022 DELETE TABLES FILE RECORDS
SF060 AGENT/AGENCY LIST
SF070 TABLES FILE LIST
SF160 COMMISSION SCHEDULE ASSIGNMENT LIST

B. PROCEDURE

1. TABLE FILE MAINTENANCE – COMMISSION RATE TABLE

The Commission Rates for the each new Commission Rate Schedule will need to be entered. When entering Commission Rates, the operator will be prompted to enter the Line of Business Code and then the Schedule Number.

The numbers assigned to Commission Schedules MUST be 2 and higher. Numbers 0 & 1 are reserved for Non-Scheduled Commission Rates.

```
MODE:  UPDATE COMMISSION RATE TABLE


 1.  LINE OF BUSINESS           02   HOMEOWNERS
 2.  SCHEDULE                   02
 3.  CURRENT FIRST YEAR (AC)    20.0
 4.  CURRENT FIRST YEAR (DB)    18.0
 5.  CURRENT REGULAR RATE (AC)  22.0
 6.  CURRENT REGULAR RATE (DB)  18.0
 7.  PRIOR FIRST YEAR (AC)      20.0
 8.  PRIOR FIRST YEAR (DB)      18.0
 9.  PRIOR REGULAR RATE (AC)    22.0
 10. PRIOR REGULAR RATE (DB)    18.0
 11. CURRENT RATE DATE           6/01/2003
```

NOTE: The rates for all lines must be entered for each schedule. If some of the

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rates are missing, premium for the lines with out rates will be processed with a 0% rate.

2. **AGENT/AGENCY FILE MAINTENANCE**

There are several fields in the Agent File, which enable a company to control which Commission Rate Schedule an Agent uses.

a. Commission Rate Type – In order for an Agent to be placed on a Commission Rate Schedule, the Commission Rate Type *MUST* be "S"-Standard.

b. Current Schedule Number – This is the number of the Commission Rate Schedule that the Agent currently qualifies for.

c. Prior Schedule Number – This is the number of the Commission Rate Schedule that the Agent previously qualified for. When Commission Rate Schedules are first being implemented, the Prior Schedule number should be set to 0 (Zero).

d. Schedule As of Date – This is the date that the Agent starts using the Current Schedule Number. When determining a Commission Rate, the system determines the Schedule Number based on the Effective Date of the current Billing Period.

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```
MODE:  CHANGE/INQUIRE

 1. AGENT NUMBER        0026
 2. AGENT NAME          DEBORAH J. KRUG
 3. IN CARE OF
 4. ADDRESS             3418 CARMAN ROAD
 5. CITY, STATE/ZIP     SCHENECTADY NY           10301-6789
 6. TELEPHONE/FAX/CELL  518/355-3947     518/355-4051   518/355-1234
 7. STATUS              0       ACTIVE
 8. DATE APPOINTED       8/15/1989
 9. TERMINATION DATE
10. BILLING PLAN        DB      DIRECT BILL
11. TAX ID NUMBER       14-1234567
12. STATE LICENSE       12052003
13. LICENSE EXP. DATE   12/31/2002
14. COMM. TYPE/SCH      S       STANDARD   CURRENT    2PRIOR     AS OF   4/01/2004
15. AGENT LV/PARENT     1
16. AGENT OR BROKER     A       AGENT
17. RECIEVES A 1099     Y       YES
18. MISC/E-MAIL                         DKRUG@TCCS-INSPRO.COM

ANY CHANGE ?
```

3. **PRINT TABLE FILES**

   When printing Commission Rates, the rates for each Commission Rate Schedule will be printed as a group (Ex. 0, 2, 3). The Commission Rate Schedule Number will be shown at the top of each page.

4. **PRINT AGENT/AGENCY LIST**

   The Current & Prior Schedule Number and Effective date will be shown for each agent/agency.

5. **COMMISSION SCHEDULE ASSIGNMENT LIST**

   This is a consolidated report showing each agent and their schedule numbers. It is used to verify the correct schedule has been entered and to serve as a "work sheet" when changes are made.

C. USE OF COMMISSION RATE SCHEDULES – The following programs have setup to use the Current or Prior Schedule Number in the Agent record when determining a Policies Commission Rate.

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AR010	ADD ACCOUNTS RECEIVABLE TRANSACTIONS
PA010	ADD PREMIUM TRANSACTIONS
PA012	CHANGE/INQUIRE PREMIUM TRANSACTIONS
PA058	ANNIV & EXPIRATION WORKSHEETS
PA060	ANNIVERSARY PREMIUM REPORT
PW010	ADD POLICY (DATES,BASIC ENDMNTS,LOCATION) PERSONAL LINES
PW035	MNT POLICY (DATES, BASIC ENDMNTS,LOCATION) PERSONAL LINES
PW040	PROCESS SELECTED ANNIVERSARY POLICIES
PW310	ADD POLICY (DATES,BASIC ENDMNTS) COMMERCIAL LINES
PW335	MNT POLICY (DATES, BASIC ENDMNTS,LOCATION) COMMERCIAL LINES
PW720	ADD/MNT POLICY (LIMITS, RATES) COMM AUTO
PW920	POLICY QUOTE MAINTENANCE PROGRAM (WINDOWS)
SF030	CHANGE AGENT ASSIGNMENT REPORT
SF031	CHANGE AGENT ASSIGNMENT REPORT - SINGLE POLICY

D. SETUP

The Scheduled Commission Rate option is turned on by the Master Options File.

Program Number:	INSPRO
Record Type:	OP
Question Number:	2
Option:	SCHEDULED COMMISSIONS
Default Answer:	Y

Contact Town & Country to turn this optional feature on.

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A. DESCRIPTION

The **INS PRO I**maging capability is designed to create Image PDF documents. This allows the flexibility to save the documents to a folder structure on the server, a database or interfaced with a document management system. The system is designed to eliminate paper storage of company copies and duplicates, which represents a substantial savings in paper costs.

The Imaging Option is set up for Declarations, Quotes and numerous other reports and letters throughout the application. Each report/letter has a variety of Imaging Options that can be set for your customization and control.

B. IMAGING SETUP

1. To Turn Imaging On:

Supplemental Files - <F1> Utilities

1. SF048 – Master Options File Maintenance
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item #**8** – "INSPRO IMAGING OPTION".
6. Enter Password. Contact Town and Country for the Password.
7. Key the number **5** into the ANY CHANGE box and key Enter.
8. Change Default Answer to "**Y**" and key Enter.
   Key <F8> to Exit Program

2. If interfacing with a document management system (ie: DocFinity) set up the DocFinity option.

Supplemental Files - <F1> Utilities

1. SF048 – Master Options File Maintenance
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item #**1** – "DOCFINITY OPTION".
6. Enter Password. Contact Town and Country for the Password.
7. Key the number **5** into the ANY CHANGE box and key Enter.
8. Change Default Answer to "**Y**" and key Enter.
9. Enter in the DocFinity version number and Key Enter
   Key <F8> to Exit Program

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3. If Imaging Quotes; set up the Quote Imaging Option.

Supplemental Files - <F1> Utilities
1. SF048 – Master Options File Maintenance
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item #**12** – "TURN ON QUOTE IMAGING".
6. Enter Password. Contact Town and Country for the Password.
7. Key the number **5** into the ANY CHANGE box and key Enter.
8. Change Default Answer to "**Y**" and key Enter.
   Key <F8> to Exit Program

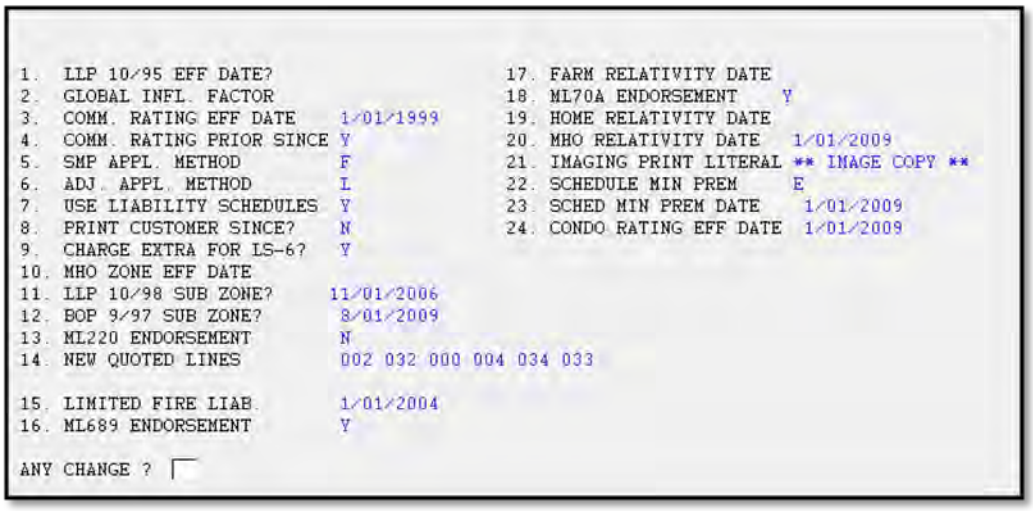
C. IMAGING DECLARATION/QUOTE CONFINGURATION OPTIONS

Declaration and Quote configuration is handled through the Policy Writing Control file Master Record.

1. Set Up the Image Copy Literal

POLICY WRITING <F1> UTILITES
PW300 MAINTAIN POLICY WRITING CONTROL FILE
1. EDIT THE MASTER RECORD
   Key enter to the screen that begins with 1) LLP 10/95 Eff Date
2. ANY CHANGE
   Select #21 Imaging Print Literal.
3. IMAGE PRINT LITERAL - Enter the copy literal that should be displayed on the Imaged Declarations and Quotes.
4. Enter through the remaining Master Records screens to save the changes.

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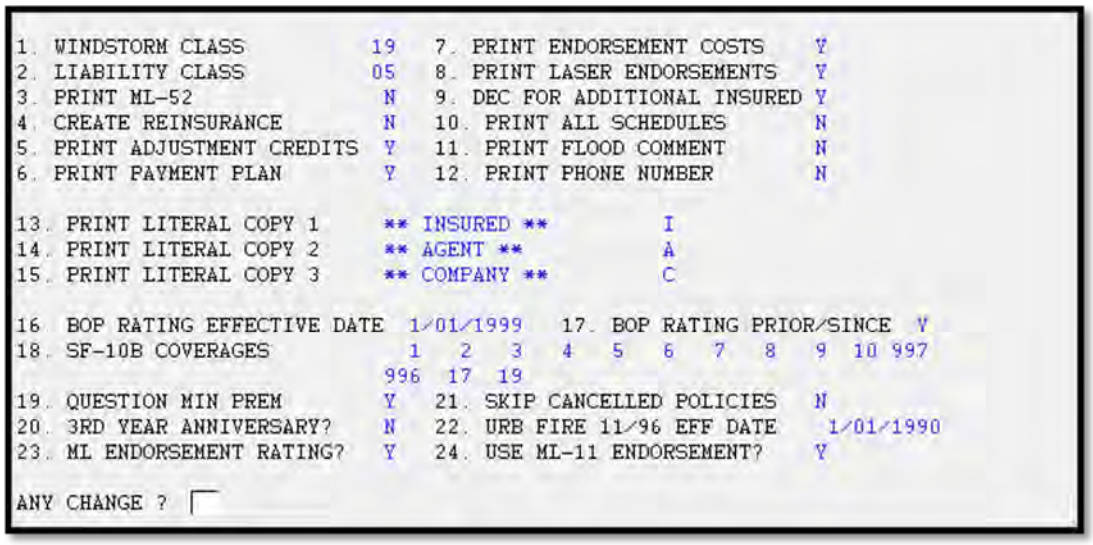
2. To Discontinue printing a Paper Company Copy.

To turn off printing the company copy declaration, Copy literal 2 or 3 must be designated as “C”

POLICY WRITING <F1> UTILITES
PW300 MAINTAIN POLICY WRITING CONTROL FILE

1. EDIT THE MASTER RECORD
   Key enter to the screen that begins with 1) WINDSTORM CLASS
2. ANY CHANGE
   Select # 14 or 15 Print Copy Literal 2 or 3.
3. Print Literal COPY 2 or 3 – Enter the copy literal that should be displayed on the Declaration, key enter. Set the Literal to “C” for Company Copy.
4. Enter through the remaining Master Records screens to save the changes.

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D. IMAGING REPORT/LETTER CONFIGURATION OPTIONS

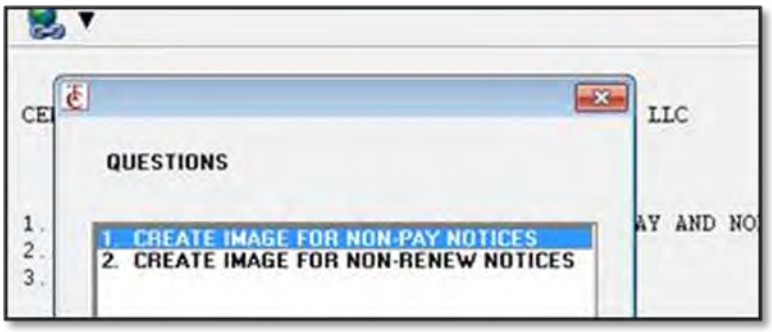
INS PRO allows for "by report" handling of Imaging features. In programs that have Imaging capabilities, each notice in a program can be set to create the Image file differently depending on the company needs.

Supplemental Files - <F1> Utilities

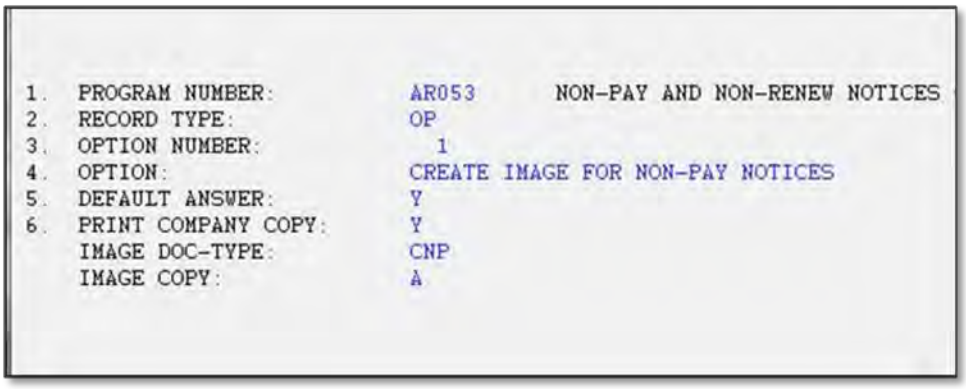
1. SF048 – Master Options file.
2. Enter 1 for Change/Inquire
3. Program number: *"Any imaging program Name"*
4. Record Type: "OP"
5. All Image options are preceded by "Create Image For" followed by the report name being printed.
   Exe) "CREATE IMAGE FOR POLICY CHANGE NOTICES"

Programs that print multiple types of notices have multiple options that can be set through the Master Options file.

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The Master Options file allows you to: (1) Turn imaging On or Off. (2) Control printing of the "Company Copy". (3) Set the document management type name (Doc Type). (4) Set the image copy literal for the report.



Turn Imaging On or Off. For each individual notice or letter Imaging can be turned on or off. Setting the default answer to "N" turns imaging off for that particular notice or letter.

Print the Company Copy. Set printing of the company copy on or off "Print Company Copy" by setting the value to "N" or "Y"

Modify your doc type.
(This is the variable that the document management system uses to know what type of report is being sent. For example "CNP" represents cancellation non-payment notice as a standard. If you decide to modify this you will need to contact the company that services you document management system so they can update your records for this doc type. (**ex**. DocFinity))

Set the image copy literal. Choose "A" for agent copy, "I" for insured copy, or "C" for company copy. Whichever option you choose, the image copy will mirror the print for that copy literal.

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NOTE: Reports and letters that do not have copy literals will not allow you to enter values for both Print a Company copy and Image copy, as they do not apply.

E. USING INSPRO IMAGING

1. Except for Declarations, the Dialog Window will automatically import the MS Windows Default Printer for the "Standard Printer" and "Mail Cert Printer".

2. The Email Printer and Image Printer will default the PDF995share or PDF995 if either are available printers from the workstation. If one of these two printers is not available the selection will be left blank.

3. Any individual printer can be modified by using the "Open printer dialog box" button labeled as "…" which appears next to each printer. The new selection will be imported from the Windows dialog box into the printer selection box.

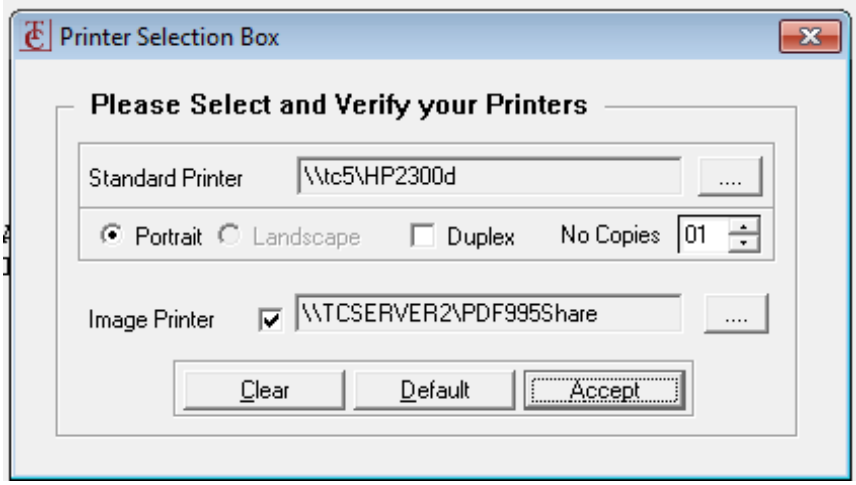
4. The Printer Selection Window provides some quick printer preference modification for your "Standard Printer" such as Portrait/Landscape, Duplex (long side), and Number of Copies. More detailed preferences are still available to you for the "Standard Printer" through the "Open printer dialog box" button. **NOTE**: Number of Copies does **NOT** refer to Specific **INS PRO** copy types such as "Company Copy" but the number of copies being printed.

5. The Printer Dialog Window also provides the ability to turn Imaging and Emailing on or off before processing. Simply click the checkbox next to these printers to turn the feature on or off. The checkbox will be unchecked and the printer will be grayed out when the featured has been turned off.

6. The Printer Dialog Window will display at the beginning of each program and no further entry will be required for mailing certificates or other printer preferences.

7. Quotes have the unique ability to turn off printing the Standard Printer for hard copies. When printing a quote an extra check box will be available to turn off the standard printer if desired.

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F. IMAGED FILES

1) Reports and declarations that are imaged correctly can be located in the designated folder of your choice.

2) If using a document management system such as DocFinity, the finished PDF file will be placed in an importation folder for further processing.

3) If you are seeing image files in your mail folder contact TCCS for assistance in Configuring the PDF printer and Post Processing Image application (INSPDF).

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PREMIUM ITEM CODES

1 Building
2 Property?
3 Coverage E or F
4 Coverage E or F on Farmowners
5 Liability
6 VMM
7 EC
8 Unlined Endorsement (0000 Line- PW070 End File)
9-20 Lined Endorsements (Up to 10)
85 IM Schedule
87 IM Schedule
200 Property
300-399 Optional Property
400-499 Optional LS Liability Endorsements
500 Liability

990 & 991 Terrorism
992 Mechanical Breakdown
999 Minimum Premium

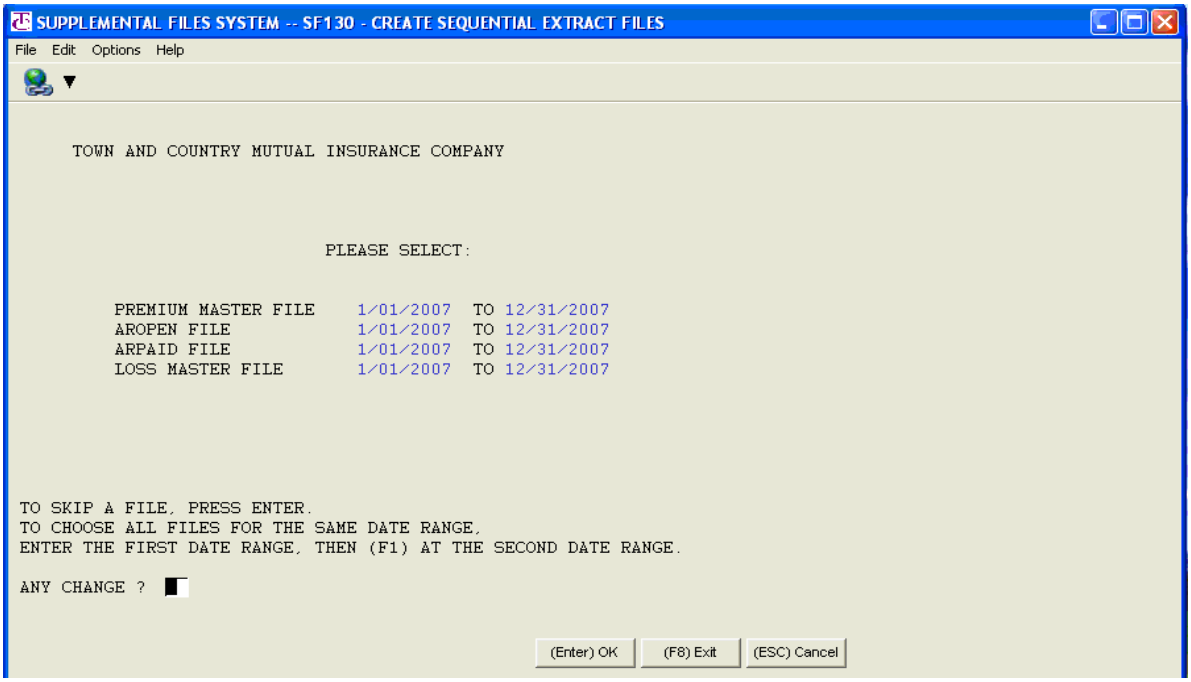
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This optional program creates sequential, comma delimited, files which can be imported into other applications (MS Excel for example) for audit and data analysis purposes. It is accessed from the Supplemental Files Special Purpose Programs menu (key <F1> twice).

The program will prompt for the entry of a date range to select data for the year(s) being audited. Record selection is based on the **transaction date** for the AR files and Loss Master file. Associated Loss Header records are extracted to match the Loss Master records. Standard **written premium selection, including advance written premium** is used for the Premium Master file. The last record on each extract file is a **control record** identified by "999999999" in the first field of the record.

It is recommended that these extracts be run at year end so they are available if/when requested by auditors. After running the extract program, transfer the file(s) from the ISPO folder to a CD or "save folder". The files can be compressed using WINZIP if necessary. Provide the corresponding record layouts and media to the auditor.

Primary File	**File Created in PROG\ISPO**
Premium Master File	PAMAST1
Accounts Receivable Open File	AROPEN1
Accounts Receivable Paid File	ARPAID1
Loss Header File	LAHEAD1
Loss Master File	LAMAST1



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Description:

The AR Open file contains one or more records for each policy. It is the primary file used for accounts receivable. The sum of records on file for a policy is the balance due or the refund owed. As amounts are paid, adjusted or disbursed, open records are deleted and written to the AR Paid File.

FILE FIELDS:

1.	POLICY-NO	9(9)	Policy number is numeric, right justified with leading zeros.
2.	SUB-CODE	9(5)	A system generated number so each records will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
3.	POLICY-TYPE	99	A two digit code of the type of the policy, for example 02 = HOMEOWNERS. Company defined codes are used (often Bureau) are used.
4.	BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
5.	AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
6.	CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
7.	INS-NAME	X(10)	The first 10 characters of the insured's name field from the policy Name and Address file. May be blank.

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FILE FIELDS: (continued)

8. LINE	99	A company defined two digit line of business code classifying the Receivable. The code is often the Bureau code.
9. PMT-PLAN	9	A 1 digit code for the payment plan in effect on the policy. 1 = Annual, 2 = Semi-annual, etc.
10. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
11. TRANS-CODE	99	A predefined two digit code identifying the activity. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc.
12. EFF-DATE	9(8)	The effective date of the receivable in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a cancellation or change it is the effective date of the transaction.
13. EXP-DATE	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally not more than 1 year after the transaction effective date unless the policy is pre-paid.
14. RECORD-AMOUNT	S9(7)99	The original amount of the receivable is numeric, right justified with leading zeros.

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FILE FIELDS: (continued)

15.	RECORD-BALANCE	S9(7)99	The current balance of the receivable is numeric, right justified with leading zeros.
16.	APPLIED-SUB-CODE	9(5)	A system generated number which contains the sub code of the Paid Premium which was bounced back to the Open File.
17.	COMM-RATE	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.
18.	CHECK-NO	X(15)	The check number field can contain up to 15 characters of information. On the Open File it is usually blank.
19.	REFERENCE	X(20)	The reference field contains comments about the transaction. Usually used for Bounced Payment, Service Charges and Adjustments.
20.	MISC	X(10)	A system controlled field which usually contains billing information.
21.	CURRENT-PAYMENT	9	A system controlled field which contains the number of the currently billed installment.
22.	BILLING DISTRIBUTION	The following fields occur 12 times.	
	a. BILL-DATE	9(8)	The date this installment was last billed in MMDDCCYY format.
	b. DUE-DATE	9(8)	The date this installment is due in MMDDCCYY format.

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FILE FIELDS: (continued)

c.	BILLING-PERIOD-TO	9(8)	The date this installment bills the policy through in MMDDCCYY format.
d.	BILL-AMOUNT	S9(7)V99	The amount of money still owed for this installment.
e.	STATUS-FLAG	X	The status of this installment could be O - Open (not billed), C - Billed due to cancellation, B - Billed, F - Follow Up Billed, P - Paid, N - Not Used.
f.	STATUS-DATE	9(8)	This is the date the status for this installment was set in MMDDCCYY format.
23.	LOSS-CREDIT-FLAG	X	This flag notes if a Loss Free Credit Percentage has been applied to the receivable.
24.	AMT-INS	S9(9)	The amount of insurance is a numeric, right justified field , which is only, used for certain companies.
25.	CARRIER-COMM	99V9	The Carrier Commission rate is used by managing agencies only and contains the commission that the carrier will pay the agent for managing the policy.
26.	EXPANSION	X(27)	An area reserved for future use.

Total record length is 679 characters.

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Description:

The AR Paid file contains records of all payments, adjustments or disbursements made to a policy. This information is used to produce agent's commission statements and 1099's. Records remain on file until they are purged to a history file.

FILE FIELDS:

1.	POLICY-NO	9(9)	Policy number is numeric, right justified with leading zeros.
2.	SUB-CODE	9(5)	A system generated number so each records will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
3.	POLICY-TYPE	99	A two digit code of the type of the policy, for example 02 = HOMEOWNERS. Company defined codes are used (often Bureau) are used.
4.	BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
5.	AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
6.	CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
7.	INS-NAME	X(10)	The first 10 characters of the insured's name field from the policy Name and Address file. May be blank.

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FILE FIELDS: (continued)

8.	LINE	99	A company defined two digit line of business code classifying the receivable. The code is often the Bureau code.
9.	PMT-PLAN	9	A 1 digit code for the payment plan in effect on the policy. 1 = Annual, 2 = Semi-annual, etc.
10.	TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
11.	TRANS-CODE	99	A predefined two digit code identifying the activity. 40 - annual premium, 41 - cancellation, 42 - increase in coverage, etc.
12.	EFF-DATE	9(8)	The effective date of the paid premium in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a cancellation or change it is the effective date of the transaction.
13.	EXP-DATE	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally not more than 1 year after the transaction effective date unless the policy is pre-paid.
14.	RECORD-AMOUNT	S9(7)99	The amount paid, adjusted or disbursed is numeric, right justified with leading zeros.

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FILE FIELDS: (continued)

15. APPLIED-SUB-CODE	9(5)	A system generated number which contains the sub code of the open record that was paid, adjusted or disbursed.
16. COMM-RATE	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.
17. CHECK-NO	X(15)	The check number field is a 15 character field containing the number of the check or "CASH". Not always filled in.
18. REFERENCE	X(20)	The reference field contains comments about the transaction. Usually used for Bounced Payment, Service Charges and Adjustments.
19. MISC	X(10)	A system controlled field which usually contains billing information.
20. PAYMENT-NUMBER	9	A system controlled field which is not being used at this time. Usually contains a 1.
21. OPEN-TRANS-DATE	9(8)	The accounting date for the original open record, usually the current date at the time the entry is made, in MMDDCCYY format. Used for putting bounced payments back into the correct record.

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FILE FIELDS: (continued)

22. OPEN-TRANS-CODE	99	A predefined two digit code identifying the activity of the original open record. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc. Used for putting bounced payments back into the correct record.
23. OPEN-BUCKET-EFF	9(8)	The installment effective date of the original open item, in MMDDCCYY format.
24. BILL-DATE	9(8)	The date the open item was last billed in MMDDCCYY format.
25. DUE-DATE	9(8)	The due date of the open item in MMDDCCYY format.
26. BILLING-PERIOD-TO	9(8)	The installment expiration date of the open item in MMDDCCYY format.
27. LOSS-CREDIT-FLAG	X	This flag notes if a loss free credit percentage has been applied to the payment.
28. CARRIER-COMM	99V9	The carrier commission rate is used by managing agencies only and contains the commission that the carrier will pay the agent for managing the policy.
29. EXPANSION	X(27)	An area reserved for future use.

Total record length is 199 characters.

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Description:

The Loss Header file contains one record for each claim. General information about the claim, which normally does not change, is stored in the record. This record is used in conjunction with the Loss Master files for loss accounting reports. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM-NO	9(9)	The claim number is numeric, right justified with leading zeros.
2. POLICY-NO	9(9)	The policy number is numeric, right justified with leading zeros.
3. POLICY-TYPE	99	A two digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
4. LH-AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
5. PRIMARY-ADJUSTOR	9(4)	The adjustor number is number, right justified with leading zeros. This is the adjustor who coordinates the claim.
6. INS-NAME	X(35)	The insured's name field from Policy Name & Address, usually last name first (except for business names).
7. ZIP-CODE	X(10)	5 or 9 digit zip code left justified, with a "-" if 9 digits.
8. STATE	99	Two-digit state identification using bureau codes: 31 = NY, 37 = PA.

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FILE FIELDS:

9. COUNTY	9(3)	Three-digit county identification using bureau codes.
10. LOSS-DATE	9(8)	The actual date of the loss in MMDDCCYY format.
11. LOSS-TIME	X(8)	The actual time of the loss in HH:MM AM/PM format. Except for fire losses this field is usually left blank.
12. REPORTED-DATE	9(8)	The date the loss was first reported to the company/agent in MMDDCCYY format.
13. LITIGATION	X	A “y”es if the claim is in litigation, otherwise blank.
14. CAT-FLAG	X	A “B” if a Bureau declared catastrophe, a “C” if a Company declared catastrophe, otherwise blank.
15. CAT-NO	99	A bureau or company assigned catastrophe number, if applicable, otherwise zeros.
16. LOCATION-LOSS	X	O = On Premises, X = Off Premises, U = Unknown
17. LINE-CAUSE-TABLE		OCCURS 5 TIMES.
a. LOSS-TYPE	99	A two digit code for the type of loss.
b. PROP-LIAB-FLAG	X	P = Property Loss, L = Liability Loss.
c. CAUSE-LOSS	9(4)	A four-digit code identifying the cause of loss. The first two are usually bureau company defined, often zeros.

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FILE FIELDS:

d. DEDUCTIBLE	9(5)	A five-digit deductible amount.
e. STATUS-TABLE		Six occurrences of claim status information. The first pertaining to the direct loss, the remaining five are for up to 5 reinsurance contracts that may be involved on the claim.
i. CLAIM-STATUS	X	O = Open, C = Closed, R = Reopened
ii. REINS-CO	9(4)	A four-digit number to identify the reinsurance contract on ceded losses. Zeros if not applicable.
iii. STATUS-DATE	X(8)	The date the claim was opened, closed or re-opened in MMDDCCYY format.
18. COMMENTS	X(30)	An area for user comments or miscellaneous information.
19. RISK-STREET-ADDR		Filled in if reporting to A+ or Clue. Contains the address where the claim occurred.
a. RISK-HOUSE-NO	X(9)	The house number of the Claim. Optional field.
b. RISK-STREET-NAME	X(20)	The street where the claim occurred. Mandatory field.
c. RISK-APT-NO	X(5)	The apartment number of the claim occurrence. Optional field.
d. RISK-CITY-STATE	X(24)	The city and state of the claim occurrence. Mandatory field.

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FILE FIELDS:

e. RISK-ZIP	X(10)	The zip code of the claim occurrence. Mandatory field.
20. INS-STREET-ADDR		Filled in if reporting to A+ or Clue. Contains the mailing address of the insured if different than the Risk Address.
a. INS-HOUSE-NO	X(9)	The house number in the insured's mailing address. Optional field.
b. INS-STREET-NAME	X(20)	The street name in the insured's mailing address. Optional field.
c. INS-APT-NO	X(5)	The apartment number in the insured's mailing address. Optional field.
21. POLICY-HOLDER-1		Filled in if reporting to A+ or Clue. Contains the name of the primary policy holder.
a. PH1-PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional field.
b. PH1-LAST	X(20)	The last name of the primary insured Mandatory field.
c. PH1-FIRST	X(20)	The first name of the primary insured. Mandatory field.
d. PH1-MIDDLE	X(15)	The middle name or initial of the primary insured. Optional field.
e. PH1-SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.

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FILE FIELDS:

22. POLICY-HOLDER-2		Filled in if reporting to A+ or Clue. Contains the name of the secondary insured.
a. PH2-PREFIX	X(4)	The prefix contains Mr., Mrs., Miss. Optional Field.
b. PH2-LAST	X(20)	The last name of the secondary insured. Optional field.
c. PH2-FIRST	X(20)	The first name of the secondary insured. Optional field.
d. PH2-MIDDLE	X(15)	The middle name or initial of the secondary insured. Optional field.
e. PH2-SUFFIX	X(3)	The suffix contains Sr., Jr., II, III. Optional field.
23. PRIM-MORT-NAME	X(30)	The primary mortgagee is the first mortgagee to be paid on the claim. This is not always the primary mortgagee on the policy. Optional field.
24. MORT-LOAN-NO	X(15)	The mortgagee’s loan number is an optional field.
25. HA-CODE	9(2)	This field is used to record the number of each housing authority for one company.
26. FRAUD	X	
27. CARRIER-NO	99	
28. POLICY EFFECTIVE DATE	9(8)	MMDDYYYY
29. POLICY EXPIRATION DATE	9(8)	MMDDYYYY
30. CARRIER CLAIM NO	X(25)	

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FILE FIELDS:

31. OFFICE ID	X	
32. EXPANSION	X(30)	An area reserved for future use.
33. TIME STAMP	X(30)	Date, time, operator-ID, Program-ID.

Total record length is 965 characters.

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Description:

The Loss Master file contains one or more records for each claim. It is the primary file used for loss accounting. Reports developed from this file include loss registers, open claims, reinsurance losses, schedule P, etc. Each time activity occurs on a loss (payments, recoveries, adjustments to reserves, etc.), records to reflect the activity are added to this file. Records are purged from the file when the claim has been closed for 10 years.

FILE FIELDS:

1. CLAIM-NO	9(9)	The claim number is numeric, right justified with leading zeros.
2. LOSS-TYPE	99	A two-digit code for the type of loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
3. PROP-LIAB-FLAG	X	P = Property loss, L = Liability. Used to match the Master information to the Line-Cause-Table in the Loss Header.
4. KEY-CAUSE-LOSS	9(4)	A four-digit code identifying the cause of the loss. Used to match the Master information to the Line-Cause-Table in the Loss Header.
5. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a claim is added.

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FILE FIELDS:

6. MAJOR-CLASS	9(4)	A company defined four digit line of business code classifying the loss. The first two digits must match the Loss-Type and are often bureau codes. The last two digits are user defined. Used to match the Master to the line in the Premium Master for statistical reporting.
7. ADJUSTOR	9(4)	The adjustor number is numeric, right justified with leading zeros.
8. CLAIMANT	99	The claimant number is numeric, right justified with leading zeros and represents a payment to a claimant instead of to the insured. Often zeros.
9. LOSS-PROVIDER	9(7)	The loss provider number is numeric, right justified with leading zeros and represents a payment to a loss provider (hospital, doctor, pharmacy) instead of to the insured. Often zeros.
10. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry was made, in MMDDCCYY format.
11. TRANS-CODE	99	A predefined two-digit code identifying the activity. 11-partial payment, 12-final payment, 13-close w/o payment, etc.

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FILE FIELDS:

12. REINS-CO	9(4)	A four-digit number identifying the reinsurance contract for ceded losses. Zeros in direct loss records.
13. LOSS-RESV	S9(9)	An estimated amount set up in reserve to cover the cost of this loss.
14. LOSS-PAID	S9(9)V99	The actual amount paid for this transaction.
15. ADJ-EXP-RESV	S9(5)	An estimated amount of expenses to be incurred for the adjustor(s).
16. ADJ-EXP	S9(5)V99	The actual amount paid to an adjustor for this transaction.
17. CHECK-NO	X(15)	The number of the check(s) that were issued in paying this transaction.
18. MISC	X(15)	An area for user comments or information. May be blank.
19. STAT-RECORD	X(197)	An area for bureau statistical information. It contains all zeros if not used.
20. ALLOCATED-EXP	X	Y=Allocated Loss Expense. N=Unallocated Loss Expense.
21. CHECK STATUS	X	
22. EXP-TYPE-1	99	First expense category.
23. EXP-AMT-1	S9(5)V99	First expense category amount.

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FILE FIELDS:

24. EXP-TYPE-2	99	Second expense category.
25. EXP-AMT-2	S9(5)V99	Second expense category amount.
26. ITEM NUMBER	X(3)	
27. EXPANSION	X(30)	An area reserved for future use.
28. TIME STAMP	X(30)	Date, Time, Operator ID, Program ID.
29. DATE OF LOSS	9(8)	MMDDYYYY

Total record length is 401 characters.

*Items 22 through 25 are company specific.

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Description:

The Premium Master file contains one or more records for each policy. It is the primary file used for premium accounting. Reports developed from this file include written premium, earned and unearned premium, inforce premium, etc. Each time activity occurs on a policy (increases, decreases, cancellations, etc.), records to reflect the premium involved are added to this file. Records remain on file until they are purged to a history file.

FILE FIELDS:

1. POLICY-NO	9(9)	The policy number is numeric, right justified with leading zeros.
2. RISK-NO	99	A two digit risk or location number for landlords and Commercial Lines.
3. BLDG-NO	99	A two digit number for Commercial Lines.
4. SUB-CODE	9(4)	A system generated number so each record will have a unique key. Starting at 10, the number is incremented by 10 as each record within a policy is added.
5. POLICY-TYPE	99	A two digit code for the type of the policy, for example 02 = HOMEOWNERS. Company defined (often Bureau) codes are used.
6. AGENT-NO	9(4)	The agent number is numeric, right justified with leading zeros.
7. CARRIER-NO	99	The carrier number is numeric, right justified with leading zeros. Is only used for Managing Agency Companies.
8. INS-NAME	X(10)	The first 10 characters of the insured's name field from the Policy Name & Address file. May be blank.

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FILE FIELDS: (continued)

9. ITEM-NO	999	A sequential number assigned to each item on a policy. Ex: 001 = house, 002 = barn 1, ppe = barn 2, etc. Item 099 identifies a Policy Fee record.
10. LINE	9(4)	A company defined four digit line of business code classifying the premium. The first two digits are often bureau codes; the last two are user defined. Ex: 0221 would be the main dwelling on an HO-2 policy. (used to match the Master to the major-class in the Loss Master for statistical reporting.)
11. BILL-PLAN	XX	The agent billing plan in effect at the time the record is entered. AC - Account Current, DB - Direct Bill.
12. PMT-PLAN	99	A 2 digit code for the payment plan in effect on the policy. 1 = annual, 2 = semi-annual, etc.
13. TRANS-DATE	9(8)	The accounting date for the record, usually the current date at the time the entry is made, in MMDDCCYY format.
14. TRANS-CODE	99	A predefined two digit code identifying the activity. 10 - annual premium, 11 - cancellation, 12 - increase in coverage, etc.

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FILE FIELDS: (continued)

15. REINS-CO	9(4)	A four digit number to identify the reinsurance contract for ceded or assumed premiums. Zeros in direct premium records.
16. COMM-RATE	99V9	The commission rate applicable to this premium. It is a whole number with one decimal position and may be zeros. Ex: 15% = 15.0
17. AMT-INS	S9(9)	The dollar amount of insurance applicable to this item. If a cancellation or decrease, the amount is usually negative. It may be zeros. Ex: 20,000 on a Mobile Home record.
18. ANN-PREM	S9(7)V99	The full annual premium applicable to this item. Usually negative on a cancellation or decrease.
19. PREMIUM	S9(7)V99	The pro rata premium applicable to this item. For a full 1 year transaction it is the same as the Annual Premium. On a mid-term increase or decrease it is a pro rata amount. Usually negative on a cancellation or decrease.
20. TRANS-EFF	9(8)	The effective date of the premium in the record in MMDDCCYY format. On a new policy or anniversary it is the inception or anniversary date. On a change or cancellation it is the effective date of the transaction.

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FILE FIELDS: (continued)

21. TRANS-EXP	9(8)	The expiration date of the premium in the record in MMDDCCYY format, normally the next anniversary date. It cannot be more than 1 year after the transaction effective date unless the policy is prepaid.
22. MISC	X(10)	An area for user comments or information. May be blank. Often used for deductible, for example: 100 deductible.
23. STATE	99	Two digit state identification using bureau codes: 31 = NY, 37 = PA.
24. COUNTY	9(3)	Three digit county identification using bureau codes.
25. POLICY-TERM	99	The term of the premium in the record in months, usually 12.
26. RECORD-STATUS	X	A code maintained by the system to indicate the status of the record: A-Active, C-Canceled, E-Expired, S-In Suspense (Advanced).
27. MISC-2	X(3)	A second miscellaneous area reserved for passing billing information.
28. LOSS-CREDIT-FLAG	X	A credit indicator for only those companies that have a program in use. Blank if not used.
29. CARRIER-COMM	99V9	The commission rate is a two digit, one decimal place field containing the percentage that will be paid to the agent.

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FILE FIELDS: (continued)

30. SUBJECT-AMT-INS	S9(9)	The dollar amount of insurance that is subject to reinsurance. Blank if the record contains direct information.
31. SUBJECT-ANN-PREMIUM	S9(7)V99	The full annual premium that is subject to reinsurance. Blank if the record contains direct information.
32. SUBJECT-PREMIUM	S9(7)V99	The pro rata premium that is subject to reinsurance. Blank if the record contains direct information.
33. DATE-POSTED	9(8)	This is a system controlled field that contains the date that the record was actually created. The date is in MMDDCCYY format. This field is not yet in use.
34. TIME-POSTED	9(6)	This is a system controlled field that contains the time the record was actually created. The time is in HMMSS format. This field is not yet in use.
35. OPERATOR-ID	X(10)	This is a system controlled field that contains the user name of the operator that created the record. This field is not yet in use.
36. PROG-ID	X(6)	This is a system controlled field that contains the program used to create the record. This field is not yet in use.

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FILE FIELDS: (continued)

37. SCHEDULED-ITEM	X	Y = If premium was generated by a Policy Writing scheduled item, else N.
38. EXPANSION	X(29)	Area reserved for future use.
39. STAT-RECORD	X(151)	An area for bureau statistical information. It contains all zeros if not used.

Total record length is 368 characters.

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FILE NAME "AROPEN1" - RECORD LENGTH 717 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
SUB CODE	10 - 14	9(5)
POLICY TYPE	15 - 16	99
BILL PLAN	17 - 18	99
AGENT NUMBER	19 - 22	9(4)
CARRIER NUMBER	23 - 24	99
INSUREDS NAME	25 - 34	X(10)
LINE	35 - 36	99
PAYMENT PLAN	37 - 38	99
TRANSACTION DATE	39 - 46	9(8)
TRANSACTION COEE	47 - 48	99
EFFECTIVE DATE	49 - 56	9(8)
EXPIRATION DATE	57 - 64	9(8)
RECORD AMOUNT	65 - 73	S9(7)V99
RECORD BALANCE	74 - 82	S9(7)V99
APPLIED SUB CODE	83 - 87	9(5)
COMMISSION RATE	88 - 90	99V9
CHECK NUMBER	91 - 105	X(15)
REFERENCE	106 - 125	X(20)
MISCELLANEOUS	126 - 135	X(10)
CURRENT PAYMENT	136 - 136	9
BILLING DISTRIBUTION 1 - THE FOLLOWING GROUP OF FIELDS OCCURS 12 TIMES		
BILL DATE	137 - 144	9(8)
DUE DATE	145 - 152	9(8)
BILLING PERIOD TO	153 - 160	9(8)
BILL AMOUNT	161 - 169	S9(7)V99
STATUS FLAG	170 - 170	X
STATUS DATE	171 - 178	9(8)
BILLING DISTRIBUTION 2	179 - 220	
BILLING DISTRIBUTION 3	221 - 262	
BILLING DISTRIBUTION 4	263 - 304	
BILLING DISTRIBUTION 5	305 - 346	
BILLING DISTRIBUTION 6	347 - 388	
BILLING DISTRIBUTION 7	389 - 430	
BILLING DISTRIBUTION 8	431 - 472	
BILLING DISTRIBUTION 9	473 - 514	
BILLING DISTRIBUTION 10	515 - 556	
BILLING DISTRIBUTION 11	557 - 598	
BILLING DISTRIBUTION 12	599 - 640	
LOSS CREDIT FLAG	641 - 641	X
AMOUNT OF INSURANCE	642 - 650	S9(9)
CARRIER COMMISSION RATE	651 - 653	99V9
DATE POSTED	654 - 661	9(8)
TIME POSTED	662 - 667	X(6)
OPERATOR ID	668 - 677	X(10)
PROGRAM ID	678 - 683	X(6)
FEE TYPE	684 - 685	99
EXPANSION	686 - 715	X(30)
END OF RECORD MARKER	716 - 717	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL RECORD AMOUNT	13 - 26		S9(12)V99
FILLER	27 - 29	CONTAINS ALL SPACES	X(3)
TOTAL RECORD BALANCE	30 - 43		S9(12)V99
FILLER	44 - 46	CONTAINS AL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	47 - 52		9(6)
FILLER	53 - 715	CONTAINS ALL SPACES	X(663)
END OF RECORD MARKER	716 – 717		XX

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FILE NAME "ARPAID1" - RECORD LENGTH 237 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
SUB CODE	10 - 14	9(5)
POLICY TYPE	15 - 16	99
BILL PLAN	17 - 18	XX
AGENT NUMBER	19 - 22	9(4)
CARRIER NUMBER	23 - 24	99
INSUREDS NAME	25 - 34	X(10)
LINE	35 - 36	99
PAYMENT PLAN	37 - 38	99
TRANSACTION DATE	39 - 46	9(8)
TRANSACTION CODE	47 - 48	99
EFFECTIVE DATE	49 - 56	9(8)
EXPIRATION DATE	57 - 64	9(8)
RECORD AMOUNT	65 - 73	S9(7)V99
APPLIED SUB CODE	74 - 78	9(5)
COMMISSION RATE	79 - 81	99V9
CHECK NUMBER	82 - 96	X(15)
REFERENCE	97 - 116	X(20)
MISCELLANEOUS	117 - 126	X(10)
PAYMENT NUMBER	127 - 127	9
OPEN TRANSACTION DATE	128 - 135	9(8)
OPEN TRANSACTION CODE	136 - 137	99
OPEN BUCKET EFFECTIVE DATE	138 - 145	9(8)
BILL DATE	146 - 153	9(8)
DUE DATE	154 - 161	9(8)
BILLING PERIOD TO	162 - 169	9(8)
LOSS CREDIT FLAG	170 - 170	X
CARRIER COMMISSION RATE	171 - 173	99V9
DATE POSTED	174 - 181	9(8)
TIME POSTED	182 - 187	9(6)
OPERATOR ID	188 - 197	X(10)
PROGRAM ID	198 - 203	X(6)
FEE TYPE	204 - 205	99
EXPANSION	206 - 235	X(30)
END OF RECORD MARKER	236 - 237	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL RECORD AMOUNT	13 - 27		S9(12)V99
FILLER	28 - 30	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	31 - 36		9(6)
FILLER	37 - 235	CONTAINS ALL SPACES	X(199)
END OF RECORD MARKER	236 - 237		XX

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FILE NAME "LAHEAD1" - RECORD LENGTH 967 POSITIONS November 2003
AUDIT RECORD LAYOUT

FIELD NAMES		LOCATION	LENGTH
CLAIM NUMBER		1 - 9	9(9)
POLICY NUMBER		10 - 18	9(9)
POLICY TYPE		19 - 20	99
AGENT NUMBER		21 - 24	9(4)
PRIMARY ADJUSTOR		25 - 28	9(4)
INSUREDS NAME		29 - 63	X(35)
ZIP CODE		64 - 73	X(10)
STATE		74 - 75	99
COUNTY		76 - 78	9(3)
DATE OF LOSS		79 - 86	9(8)
TIME OF LOSS		87 - 94	X(8)
DATE REPORTED		95 - 102	9(8)
LITIGATION		103 - 103	X
CATASTROPHE CODE		104 - 104	X
CATASTROPHE NUMBER		105 - 106	99
LOCATION OF LOSS		107 - 107	X
MAJOR CLASS INFO 1 – THE FOLLOWING GROUP OF FIELDS OCCURS 5 TIMES			
LOSS TYPE		108 - 109	99
PROPERTY/LIABILITY FLAG		110 - 110	X
CAUSE OF LOSS		111 - 114	9(4)
DEDUCTIBLE		115 - 119	9(5)
CLAIM STATUS	X OCCURS 6 TIMES	120 - 125	
REINSURANCE CONTRACT	9(4) OCCURS 6 TIMES	126 - 149	
STATUS DATE	9(8) OCCURS 6 TIMES	150 - 197	
MAJOR CLASS INFO 2		198 - 287	
MAJOR CLASS INFO 3		288 - 377	
MAJOR CLASS INFO 4		378 - 467	
MAJOR CLASS INFO 5		468 - 557	
COMMENTS		558 - 587	X(30)
RISK HOUSE NUMBER		588 - 596	X(9)
RISK STREET NAME		597 - 616	X(20)
RISK APARTMENT NUMBER		617 - 621	X(5)
RISK CITY/STATE		622 - 645	X(24)
RISK ZIP CODE		646 - 655	X(10)
INSUREDS HOUSE NUMBER		656 - 664	X(9)
INSUREDS STREET NAME		665 - 684	X(20)
INSUREDS APARTMENT NUMBER		685 - 688	X(5)
POLICY HOLDER 1 PREFIX		690 - 693	X(4)
POLICY HOLDER 1 LAST NAME		694 - 713	X(20)
POLICY HOLDER 1 FIRST NAME		714 - 733	X(20)
POLICY HOLDER 1 MIDDLE NAME		734 - 748	X(15)
POLICY HOLDER 1 SUFFIX		749 - 751	X(3)
POLICY HOLDER 2 PREFIX		752 - 755	X(4)
POLICY HOLDER 2 LAST NAME		756 - 775	X(20)
POLICY HOLDER 2 FIRST NAME		776 - 795	X(20)
POLICY HOLDER 2 MIDDLE NAME		796 - 810	X(15)
POLICY HOLDER 2 SUFFIX		811 - 813	X(3)
PRIMARY MORTGAGEE NAME		814 - 843	X(30)
MORTGAGE LOAN NUMBER		844 - 858	X(15)

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FIELD NAMES	LOCATION	LENGTH
HOUSING AUTHORITY CODE	859 - 860	99
FRAUD CODE	861 - 861	X
CARRIER NUMBER	862 - 863	99
POLICY EFFECTIVE DATE	864 - 871	9(8)
POLICY EXPIRATION DATE	872 - 879	9(8)
CARRIER CLAIM NUMBER	880 - 904	X(25)
OFFICE ID	905 - 905	X
EXPANSION	906 - 935	X(30)
DATE POSTED	936 - 943	9(8)
TIME POSTED	944 - 949	9(6)
OPERATOR ID	950 - 959	X(10)
PROGRAM ID	960 - 965	X(6)
END OF RECORD MARKER	966 - 967	XX

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CONTROL RECORD LAYOUT - LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL CLAIM NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	13 - 18		9(6)
FILLER	19 - 965	CONTAINS ALL SPACES	X(947)
END OF RECORD MARKER	966 – 967		XX

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FILE NAME "LAMAST1" – RECORD LENGTH 403 POSITIONS November 2003
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
CLAIM NUMBER	1 - 9	9(9)
LOSS TYPE	10 - 11	99
PROPERTY/LIABILITY FLAG	12 - 12	X
CAUSE OF LOSS	13 - 16	9(4)
SUB CODE	17 - 20	9(4)
MAJOR CLASS	21 - 24	9(4)
ADJUSTOR	25 - 28	9(4)
CLAIMANT	29 - 30	99
LOSS PROVIDER	31 - 37	9(7)
TRANSACTION DATE	38 - 45	9(8)
TRANSACTION CODE	46 - 47	99
REINSURANCE CONTRACT	48 - 51	9(4)
LOSS RESERVE	52 - 60	S9(9)
LOSS PAID	61 - 71	S9(9)V99
ADJUSTMENT EXPENSE RESERVE	72 - 76	S9(5)
ADJUSTMENT EXPENSE PAID	77 - 83	S9(5)V99
CHECK NUMBER	84 - 98	X(15)
MISCELLANEOUS	99 - 113	X(15)
STATISTICAL CAUSE OF LOSS	114 – 117	9(4)
DATE OF LOSS	118 – 125	9(8)
STATE	126 – 127	99
COUNTY	128 – 130	9(3)
BUREAU LINE	131 – 132	99
STATISTICAL LOSS AMOUNT	133 – 142	S9(8)V99
CLAIM COUNT	143 – 147	S9(5)
CATASTROPHE NUMBER	148 – 149	99
MONTHS COVERED	150 – 151	99
RISK	152 – 152	9
DATE REPORTED	153 – 158	9(6)
EFFECTIVE DATE	159 – 162	9(4)
SUB LINE	163 – 165	9(3)
CLASS	166 - 170	9(5)
AMOUNT OF INSURANCE CODE	171 – 171	9
DEDUCTIBLE TYPE	172 – 172	9
DEDUCTIBLE AMOUNT	173 – 174	99
ENDORSEMENT CODE	175 – 175	9
MAJOR PERIL	176 – 177	99
CONSTRUCTION	178 – 179	99
PROTECTION	180 – 181	99
COVERAGE	182 – 183	99
SIZE	184 – 188	9(5)
FORM	189 – 190	99
OCCUPANCY	191 – 194	9(4)
CLAIM STATUS	195 – 195	S9
FAMILY SIZE	196 – 196	9
TIE DOWN	197 – 197	9
LIABILITY LIMIT	198 – 202	9(5)
MEDICAL PAYMENT	203 – 205	9(3)
YEAR OF CONSTRUCTION	206 – 209	9(4)

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FIELD NAMES	LOCATION	LENGTH
CLAIM SETTLEMENT	210 – 210	9
ZIP CODE	211 – 219	9(9)
RATE GROUP	220 – 221	99
RISK TYPE	222 – 224	9(3)
POOL CODE	225 – 225	9
FARM SIZE	226 – 229	9(4)
AGGREGATE LIMIT	230 – 231	99
STATISTICAL TYPE OSS	232 – 233	99
EXCEPTION CODE	234 – 234	9
WIND/HAIL CODE	235 – 235	9
BULLETIN	236 – 238	9(3)
DEDUCTIBLE PROPERTY-TYPE&AMOUNT	239 – 240	99
PROTECTION DEVICE	241 – 241	9
YEAR OF RENOVATION	242 – 245	9(4)
REPLACEMENT COST-BUILDING	246 – 246	9
REPLACEMENT COST-CONTENTS	247 – 247	9
AREA CODE	248 – 248	9
PROFIT CODE	249 – 249	9
BASIS	250 – 254	9(5)
LEAD	255 – 255	9
THEFT DEDUCTIBLE CODE	256 – 256	9
POLICY TYPE	257 – 258	99
STATISTICAL BUREAU	259 – 261	X(3)
TERRORISM	262 - 262	9
STATISTICAL EXPANSION	263 – 310	X(48)
ALLOCATED EXPENCE	311 – 311	X
CHECK STATUS	312 – 312	X
EXPENSE TYPE 1	313 – 314	99
EXPENSE AMOUNT 1	315 – 321	S9(5)V99
EXPENSE TYPE 2	322 – 323	99
EXPENSE AMOUNT 2	324 – 330	S9(5)V99
ITEM NUMBER	331- 333	X(3)
EXPANSION	334 – 363	X(30)
DATE POSTED	364 – 371	9(8)
TIME POSTED	372 – 377	9(6)
OPERATOR ID	378 – 387	X(10)
PROGRAM ID	388 – 393	X(6)
DATE OF LOSS	394 – 401	9(8)
END OF RECORD MARKER	402 – 403	XX

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CONTROL RECORD LAYOUT – LAST RECORD ON THE FILE

FIELD NAMES	LOCATION		LENGTH
CONTROL CLAIM NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL LOSS RESERVE	13 - 24		S9(12)
FILLER	25 - 27	CONTAINS ALL SPACES	X(3)
TOTAL LOSS PAID	28 - 41		S9(12)V99
FILLER	42 - 44	CONTAINS ALL SPACES	X(3)
TOTAL ADJUSTING EXPENSE RESERVE	45 - 51		S9(7)
FILLER	52 - 54	CONTAINS ALL SPACES	X(3)
TOTAL ADJUSTING EXPENSE	55 - 63		S9(7)V99
FILLER	64 - 66		X(3)
TOTAL NUMBER OF RECORDS ON FILE	67 - 72		9(6)
FILLER	73 - 401	CONTAINS ALL SPACES	X(329)
END OF RECORD MARKER	402 – 403		XX

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FILE NAME "PAMAST1" - RECORD LENGTH 382 POSITIONS JUNE 2002
AUDIT RECORD LAYOUT

FIELD NAMES	LOCATION	LENGTH
POLICY NUMBER	1 - 9	9(9)
RISK NUMBER	10 - 11	99
BUILDING NUMBER	12 - 13	99
SUB CODE	14 - 17	9(4)
POLICY TYPE	18 - 19	99
AGENT NUMBER	20 - 23	9(4)
CARRIER NUMBER	24 - 25	99
INSUREDS NAME	26 - 35	X(10)
ITEM NUMBER	36 - 38	999
LINE	39 - 42	9(4)
BILL PLAN	43 - 44	XX
PAYMENT PLAN	45 - 46	99
TRANSACTION DATE	47 - 54	9(8)
TRANSACTION CODE	55 - 56	99
REINSURANCE CONTRACT	57 - 60	9(4)
COMMISSION RATE	61 - 63	99V9
AMOUNT OF INSURANCE	64 - 72	S9(9)
ANNUAL PREMIUM	73 - 81	S9(7)V99
PREMIUM	82 - 90	S9(7)V99
TRANSACTION EFFECTIVE DATE	91 - 98	9(8)
TRANSACTION EXPIRATION DATE	99 - 106	9(8)
MISCELLANEOUS	107 - 116	X(10)
STATE	117 - 118	99
COUNTY	119 - 121	9(3)
POLICY TERM	122 - 123	99
RECORD STATUS	124 - 124	X
MISCELLANEOUS 2	125 - 127	X(3)
LOSS CREDIT FLAG	128 - 128	X
CARRIER COMMISSION RATE	129 - 131	99V9
SUBJECT AMOUNT OF INSURANCE	132 - 140	S9(9)
SUBJECT ANNUAL PREMIUM	141 - 149	S9(7)V99
SUBJECT PREMIUM	150 - 158	S9(7)V99
DATE POSTED	159 - 166	9(8)
TIME POSTED	167 - 172	9(6)
OPERATOR ID	173 - 182	X(10)
PROGRAM ID	183 - 188	X(6)
SCHEDULED ITEM	189 - 189	X
FEE TYPE	190 - 191	99
EXPANSION	192 - 219	X(28)
BUREAU LINE	220 - 221	99
EXPOSURE	222 - 226	S9(5)
MONTHS COVERED	227 - 228	99
SUB LINE	229 - 231	9(3)
CLASS	232 - 236	9(5)
STATISTICAL PREMIUM	237 - 246	S9(8)V99
AMOUNT OF INSURANCE CODE	247 - 247	9
DEDUCTIBLE TYPE	248 - 248	9
DEDUCTIBLE AMOUNT CODE	249 - 250	99

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FIELD NAMES	LOCATION	LENGTH
ENDORSEMENT CODE	251 - 251	9
MAJOR PERIL	252 - 253	99
CONSTRUCTION	254 - 255	99
PROTECTION	256 - 257	99
COVERAGE	258 - 259	99
SIZE	260 - 264	9(5)
FORM	265 - 266	99
OCCUPANCY	267 - 270	9(4)
RISK TYPE	271 - 271	9
POLICY SIZE	272 - 276	9(5)
EXCEPTION	277 - 277	9
FAMILY SIZE	278 - 278	9
POLICY EFFECTIVE DATE	279 - 282	9(4)
TIE DOWN	283 - 283	9
LIABILITY LIMIT	284 - 288	9(5)
MEDICAL PAYMENT	289 - 291	9(3)
YEAR OF CONSTRUCTION	292 - 295	9(4)
CLAIM SETTLEMENT	296 - 296	9
STATISTICAL ZIP CODE	297 - 305	9(9)
RATE GROUP	306 - 307	99
RATE MODIFICATION	308 - 310	9(3)
RATE DEPARTURE	311 - 313	9(3)
RISK TYPE	314 - 316	9(3)
POOL	317 - 317	9
AGGREGATE LIMIT	318 - 319	99
POLICY TYPE CODE	320 - 321	99
WIND/HAIL CODE	322 - 322	9
DEDUCTIBLE PROPERTY-TYPE&AMOUNT	323 - 324	99
PROTECTION DEVICE	325 - 325	9
YEAR OF RENOVATION	326 - 329	9(4)
REPLACEMENT COST-BUILDING	330 - 330	9
REPLACEMENT COST-CONTENTS	331 - 331	9
BULLETIN	332 - 334	9(3)
AREA	335 - 335	9
FARM SIZE	336 - 339	9(4)
PROFIT	340 - 340	9
BASIS	341 - 345	9(5)
LEAD	346 - 346	9
THEFT DEDUCTIBLE	347 - 347	9
STATUS REASON	348 - 349	99
STATISTICAL BUREAU	350 - 352	X(3)
STATISTICAL EXPANSION	353 - 370	X(18)
ZIP CODE	371 - 380	X(10)
END OF RECORD MARKER	381 - 382	XX

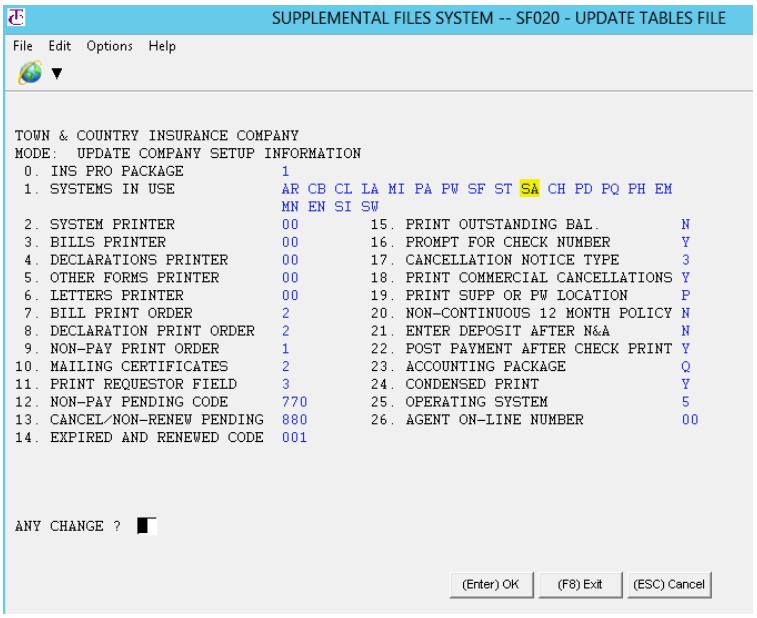
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CONTROL RECORD LAYOUT – LAST RECORD ON THE FILE

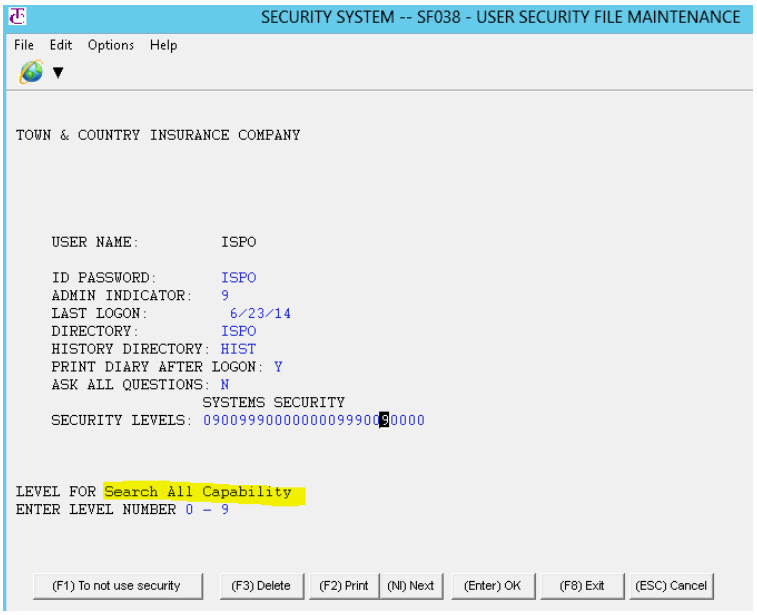
FIELD NAMES	LOCATION		LENGTH
CONTROL POLICY NUMBER	1 - 9	CONTAINS ALL NINES	9(9)
FILLER	10 - 12	CONTAINS ALL SPACES	X(3)
TOTAL AMOUNT OF INSURANCE	13 - 24		S9(12)
FILLER	25 - 27	CONTAINS ALL SPACES	X(3)
TOTAL ANNUAL PREMIUM	28 - 39		S9(10)V99
FILLER	40 - 42	CONTAINS ALL SPACES	X(3)
TOTAL PREMIUM	43 - 54		S9(10)V99
FILLER	55 - 57	CONTAINS ALL SPACES	X(3)
TOTAL NUMBER OF RECORDS ON FILE	58 - 63		9(6)
FILLER	64 - 380	CONTAINS ALL SPACES	X(317)
END OF RECORD MARKER	381 – 382		XX

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1. **From SF, Update Tables Files, Add option to <u>Company Setup Information</u> in Tables File.** Add **SA** to **1. SYSTEMS IN USE.** You will need to call T&C for the password to access this line.

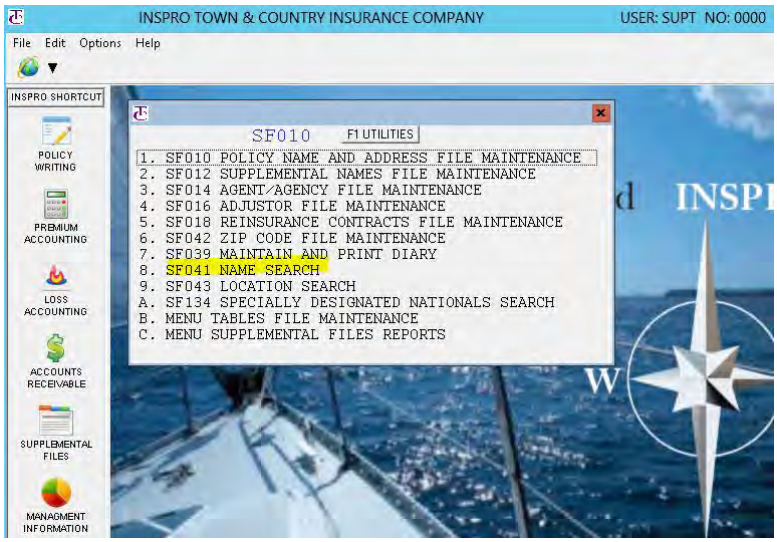


2. From INSPRO main screen, Control F6 to update User Security File. If you are using user security to control what systems each operator has access to, you will need to add a security level for the Search All option.

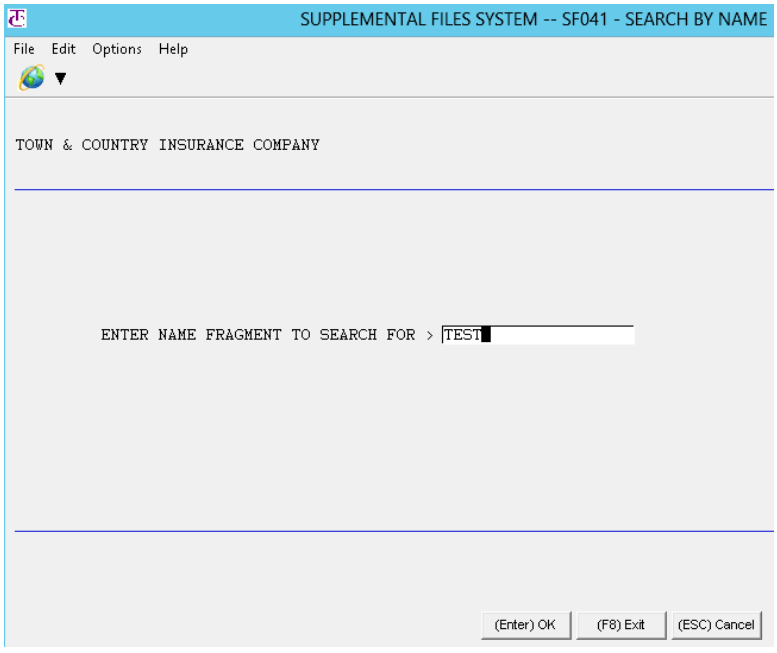


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3. Search All is Available for Use.
Access SF041 Search All from the Supplemental Files Main Menu

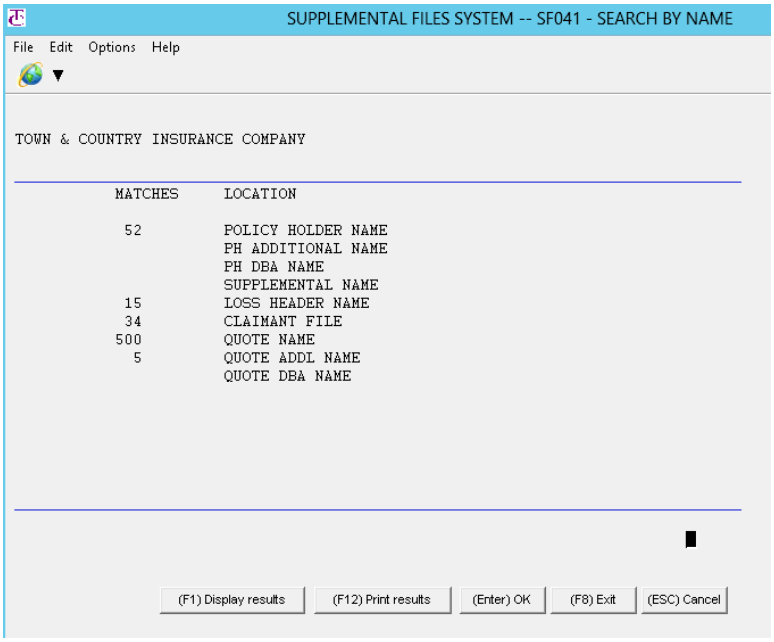


4. Enter Name to Search for.

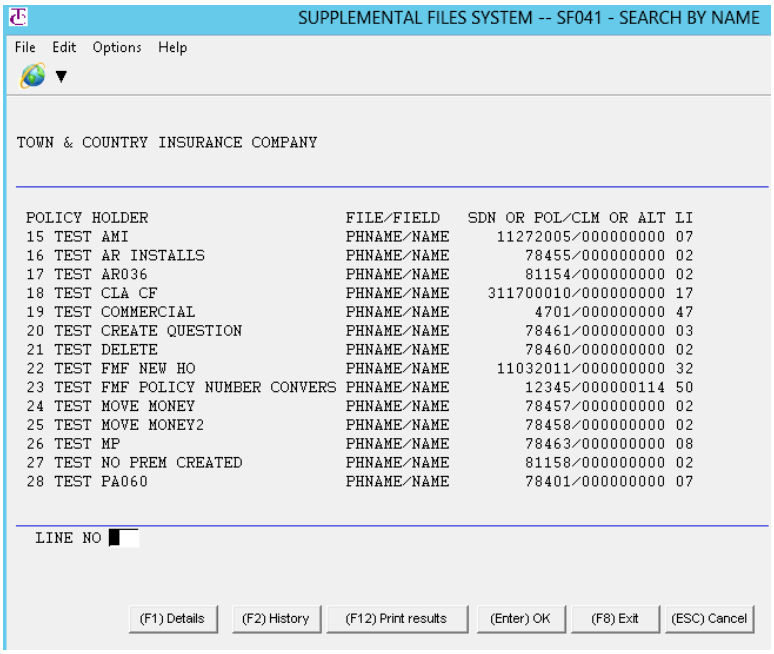


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5. A list of name matches (and in which module) will be shown.



6. Keying F1 will display results.
Key enter to continue scrolling through the list.

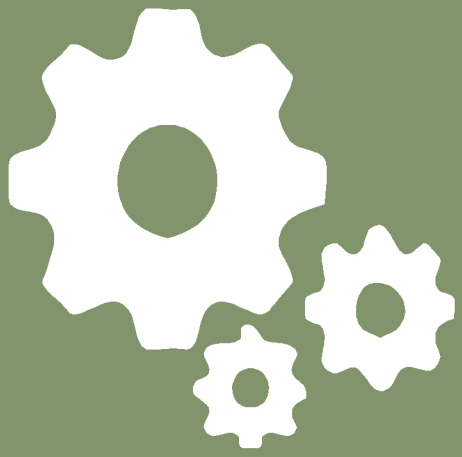


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7. To see details, enter line number of policy you wish to review and key F1 for details or F2 for history.
F12 Print Results will print entire list by Policy Holder Name; File/Field; Policy Number or Claim Number; and Line of Business. List could be lengthy so you might wish to print it to a pdf.

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TECHNICAL BULLETINS



A. OVERVIEW

INS PRO provides the ability to print Additional Service Fees messages on bills using text from the Message Table in the Tables File. Up to ten custom messages may be added. These messages will appear on the bill.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following programs:

1. SF048 – Master Options File Maintenance
2. SF020 – Tables File Maintenance.

The following programs will display the message selections:

1. AR051 – Print Direct Bills

C. SET-UP



Supplemental Files - <F1> Utilities

Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item **"Use Additional Service Fee Messages 60-69"**.
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to "**Y**" and key Enter.
8. At "Any Change" key Enter and <F8> to Exit Program

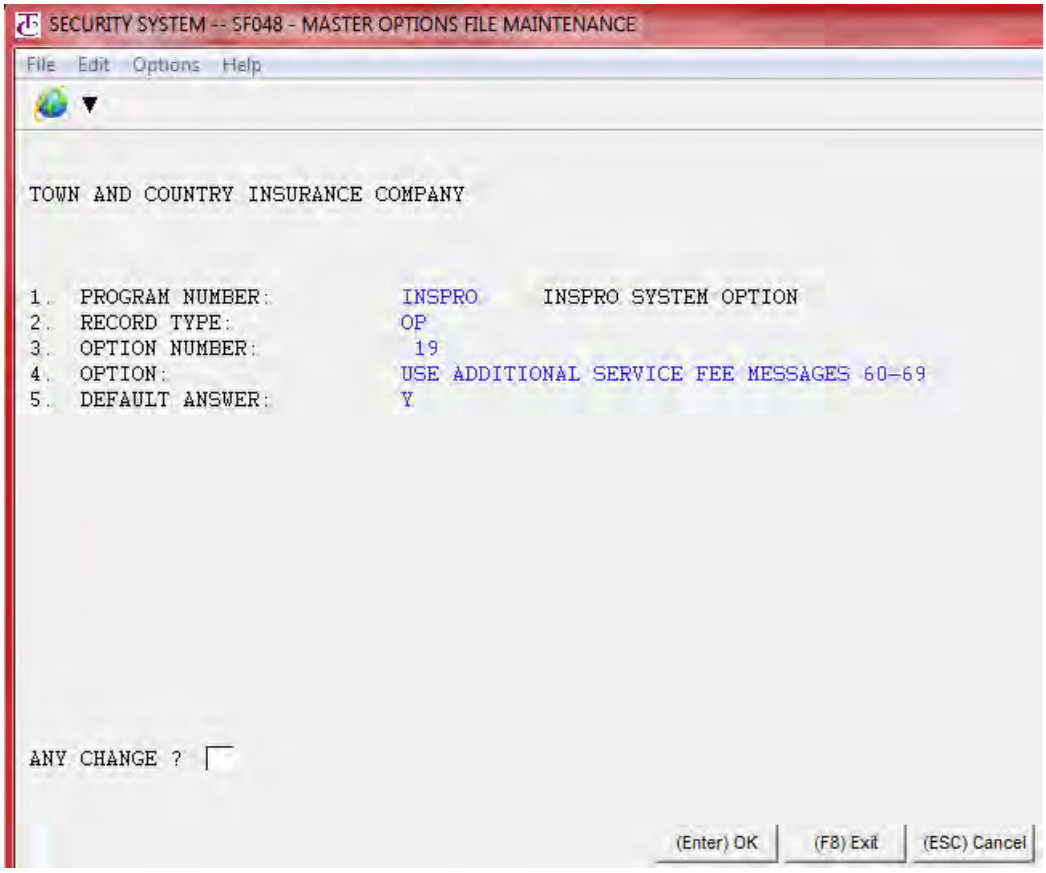
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Supplemental Files – Menu Tables File Maintenance

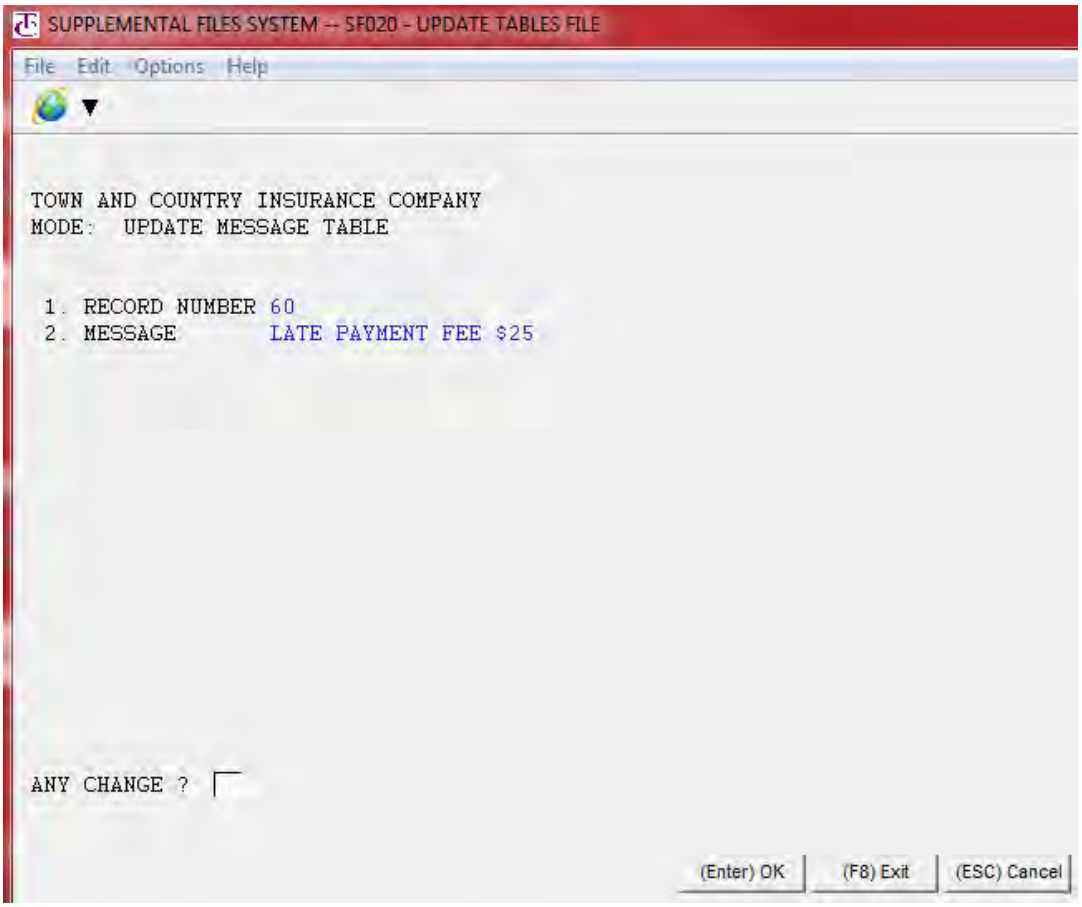
Populate the Messages Table with custom messages:

1. **SF020 – Update Tables File** Select SF020 Update Tables File
2. Select Option – Message Table and key Enter
3. Record #60 - #69 have been reserved for this purpose; Key the Record Number and key Enter
4. Message – type the desired message and key Enter
5. Repeat for Records #61-#69
6. At "Any Change" key Enter and <F8> to Exit Program

See screen print examples below. Please refer to the Supplemental Files Document SF020.doc for further details.

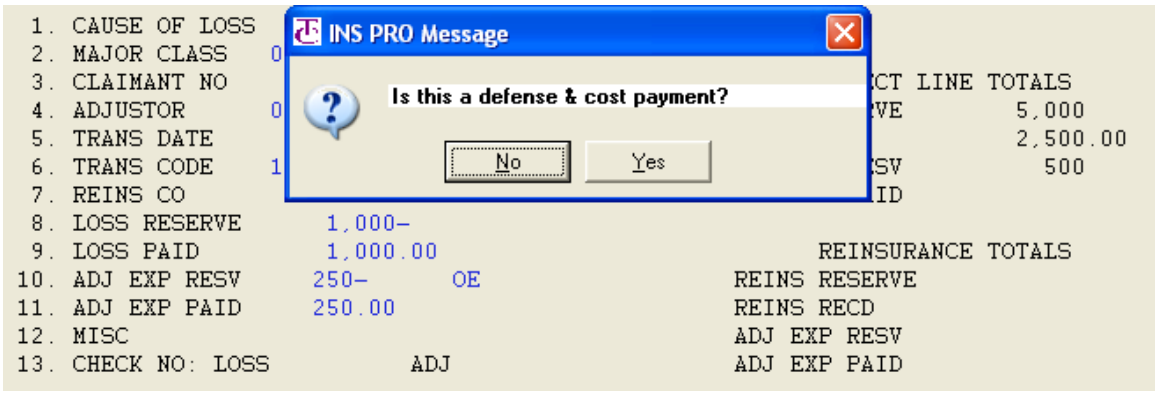


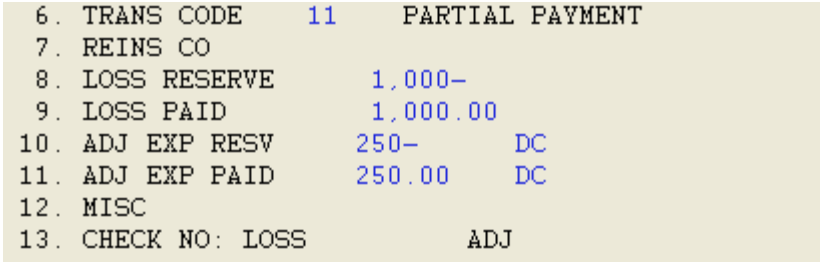
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The NAIC Annual Statement requires that Loss Expenses (as shown on Schedule P) be classified as either "Defense and Cost Containment Payments" or "Adjusting and Other Payments". When an amount is entered in **11. Adjusting Expense Paid** a pop-up window will ask if the payment is a Defense & Cost Payment. Clicking on **"No"** will identify the amount as Other Expense (displayed as **OE**). Clicking on **"Yes"** will identify the amount as a Defense & Cost Containment Expense (displayed as **DC**).





Two definitions for the expenses are shown below. Please contact your accountant if you need a more detailed explanation.

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Defense and Cost Containment Expenses

Defense and Cost Containment Expenses is defined as expenses that are correlated with the loss amounts. These expenses include (whether internal or external):

- Defense expenses (defense by the insurer in a contentious situation, whether a first-party or third-party claim)
- Litigation expenses
- Cost containment expenses

Refer to the ***Reporting Guidebook for the Annual Calls for Experience*** for the more detailed description of expenses that are included.

Defense and Cost Containment Claim Expenses
Defense and cost containment expenses include those expenses incurred by the insurance company in the investigation, adjustment, or defense of specific claims.

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OVERVIEW

Verifying that all premiums entered are properly reflected on financial reports, have been billed, and are either still outstanding or have been paid, is an important auditing task that all companies should do on a regular basis. The process is referred to as a "reconciliation" of premiums and receivables.

REPORTS USED

INS PRO includes several reports to support the reconciliation task:

AR069 – ACCOUNTS RECEIVABLE/PREMIUM RECONCILIATION REPORT

This report runs automatically each time the AR066 Outstanding Receivables report is run. It displays amounts by line of business and includes a reconciliation line at the bottom of the report. When the PRIOR OUTSTANDING amount is filled in the equation should be equal. Instructions for validating each of the amounts are printed on the report (see sample attached).

PA050 – PREMIUM DEVELOPMENT REPORT

This report supports the Written Premium amounts shown on AR069. The CURRENT WRITTEN amounts should be identical on both reports. Be sure to exclude any fees and that the report has been run on an Effective Date basis (respond **N**o to the RECONCILIATION BY TRANS DATE question).

AR066 – OUTSTANDING RECEIVABLES REPORT

This report supports the Outstanding Receivables and Advanced Receivables amounts shown on AR069. These amounts should be identical on both reports. Be sure to use the GROSS outstanding receivables page, NOT the outstanding COMMISSIONS or NET outstanding receivables pages. Again, be sure to exclude any service charges, installment charges, or fees (premiums are being reconciled, not other non-premium amounts).

OUTSTANDING RECEIVABLE REPORT – a csv (Comma Separated Value) file has been added when running AR066 which will contain all of the policies in the 91 day and over column of the report. This file can be opened in Excel making this information easier to work with. The file is called AR066090.csv and can be found in your ISPO directory. The report has been updated to print in a bold font for better readability and alignment purposes (AR066).

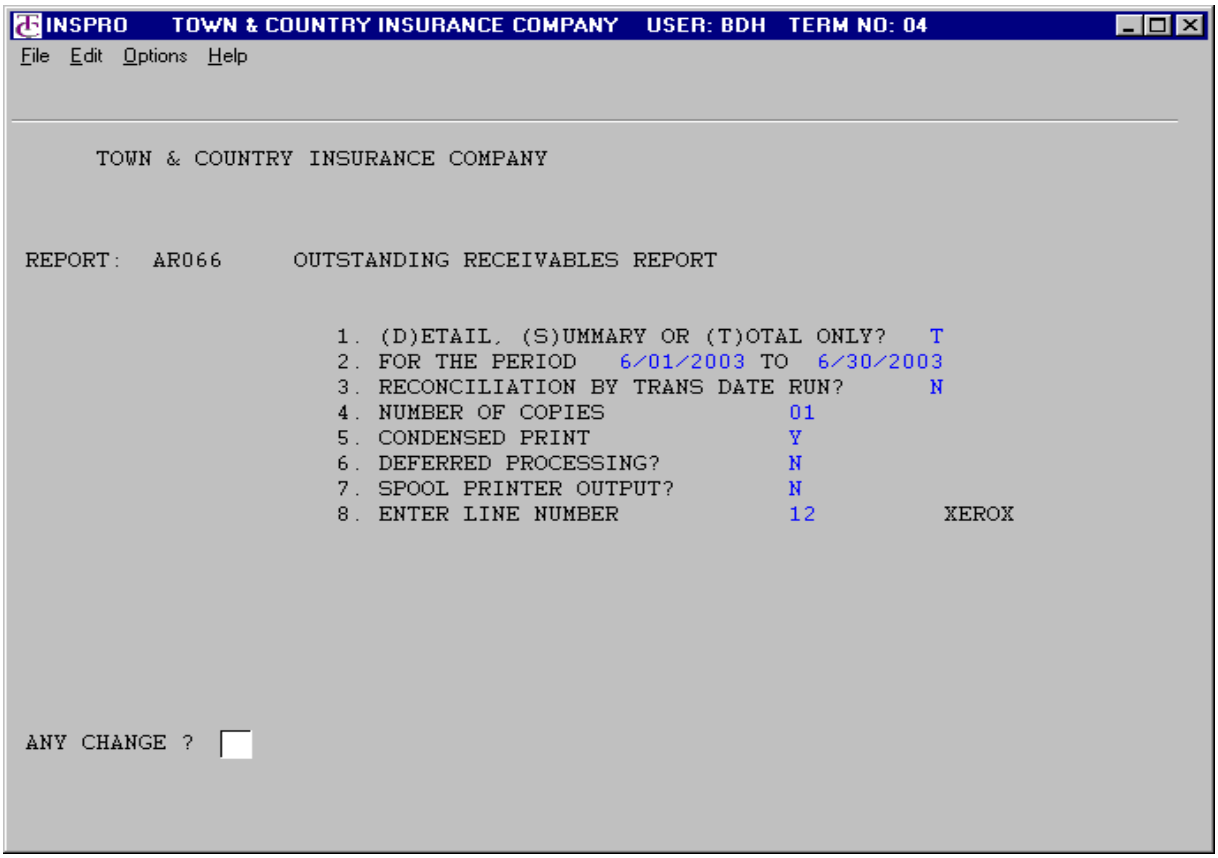
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AR064 – RECEIPTS AND DISBURSEMENTS REPORT

This report supports both the Prior Advance Receipts and Current Receipts amounts shown on AR069. These amounts should be identical on both reports. Be sure to use the GROSS totals page, NOT the COMMISSIONS or NET pages. The Premium Total line amounts should be used, which does not include service charges, installment charges, or fees.

RUNNING THE REPORTS

Run AR066 from the Accounts Receivable reports menu for the period to be reconciled, typically a month. Be sure to say "N"o to question 3.



The AR069 – Accounts Receivable/Premium Reconciliation report will automatically run following AR066 and both reports will print together.

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Fill in the PRIOR OUTSTANDING amount in the space provided from the prior months report, using the PREMIUM TOTAL from the TOTAL OUTSTANDING column on the GROSS OUTSTANDING RECEIVABLES page.

Complete the equation and it should balance: Current Written = Current Outstanding **minus** Advanced Receivables **minus** Prior Outstanding **plus** Prior Advance Receipts **plus** Current Receipts.

IF THE EQUATION DOES NOT BALANCE

There are several things that can result in an out-of-balance situation:

1. The wrong prior outstanding report amount was used – verify that the report used has an ending date only one day before the beginning date of the report being reconciled. Verify the correct amount from the correct page was entered in the space provided.

2. The current or prior report was run on a Transaction Date basis – the bottom of the reconciliation page includes a message showing how the report was run. It should say "** THE WRITTEN PREMIUM NUMBERS ARE BASED ON EFFECTIVE DATE" on both reports.

3. Records may have been deleted from one or more of the files – check for any AR090 – Delete Individual AR Open File Records, AR092 – Delete Individual AR Paid File Records, and/or PA090 Delete Individual Premium Master File Records reports. If any are found the equation will need to be adjusted accordingly.

4. There may be one or more invalid records on the files being used - run the various audit reports to help identify any erroneous data:

   XAR901 – AUDIT AROPEN & ARPAID FILES
   XPA902 – MATCH N&A TO PREMIUM FILE
   XPA903 – AUDIT PREMIUM MASTER FILE
   XPA906 – AUDIT PREMIUMS TO ACCOUNTS RECEIVABLE

5. The Premium Master, AR Open, and/or the AR Paid files are corrupt – run PA050, AR064, and AR066 for the same period and compare the by-line amounts shown on AR069. If they do not match the corresponding file may be corrupt. Call Town & Country for assistance in recovering the file.

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If the problem is not resolved, do the reconciliation for a one-day period. This will make it a lot easier to identify any procedural or data problems. Once any procedural and/or data corrections have been made, and following five consecutive days of daily reconciliation, start a weekly reconciliation.

RUN **AR066** Outstanding Receivables Report for a 1-day period selecting **T**otal Only and answer **Y**es to Reconciliation By Trans Date - Get the total outstanding receivables amount daily. Using the prior days balance:

a) Add Premiums from current day's **PA018** – Premium Posting Register.

b) Subtract the Net of Receipts and Disbursements from current day's **AR018** – Accounts Receivable Posting Register to equal the current day's total outstanding balance.

c) Factor in Any Waived Premiums which do not show on the **AR018** Register or **AR064** Report.

d) Always process Bounced Checks in INSPRO using **AR036** and update your ledger accordingly.

AR069 Prints automatically at the end of the **AR066** report. By filling in the Prior Outstanding amount on the **AR069** report you should balance every day.

NOTES:

Work with just Premium Totals, since installment charges, service charges and NY Fire Fees are not premiums and are handled separately in the ledger.

*Run **AR072** Apply Premium Credits daily and carefully check the report to make sure no debit premiums are being dropped that do not have an off-setting credit premium.*

It is recommended that you start on a daily basis. If it doesn't balance it is easier to identify the problem working with smaller amounts and fewer policies. Once a week or two has balanced each day, the procedure can be done just weekly or monthly.

After successful weekly reconciliation's, the month should be in balance. If it is not, please call Town & Country to schedule an on-site visit to help identify why the reconciliation does not balance. It is very important that any discrepancies be quickly identified to insure accurate financial reports.

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PROCEDURAL RECOMMENDATIONS

Companies should adhere to the following internal procedures to help insure that the **INS PRO** System generates accurate financial reports:

1. **Make all corrections using offsetting entries** – enter a transaction to reverse the incorrect entry and a second transaction for the correcting entry. This will keep files in balance and provide an audit trail for the corrections.

2. **Write off uncollected premiums only by reducing the written premium amount** – see the Technical Bulletin Writing Off Unpaid Premiums. Uncollectable premiums should NOT BE DELETED from the AR Open file. This will cause an out-of-balance situation.

3. **Adjustments in Accounts Receivable should only be used to write off uncollected installment charges, service charges, and miscellaneous fees** (other than NY Fire Fees) – only non-premium amounts should be written off with a credit adjustment transaction:

   27 – Adjust Installment Charge
   28 – Adjust Service Charge
   29 – Adjust Fee

4. **Run the audit programs on a regular basis** – the audit programs listed page 3, item 4 (as well as those in other systems) should be run at least quarterly. If problems are found, they should be run more frequently until the problem(s) has been identified and corrected.

5. **Restrict access to all special purpose programs to only the most experienced staff members** – all employees should have a security level not higher than 7 for all applications they use, except those with specific responsibility for financial reports and database integrity. It is much easier to control company databases if a limited number of people have access to the special purpose programs.

NOTE:
AR066 has the following note: per NAIC rules – if any portion of the policy is over 90 days past due, all receivables for that policy are treated as over 90. The 91 and over past due figure shown on this page is based on NAIC rules and is used for annual/quarterly statement preparation.

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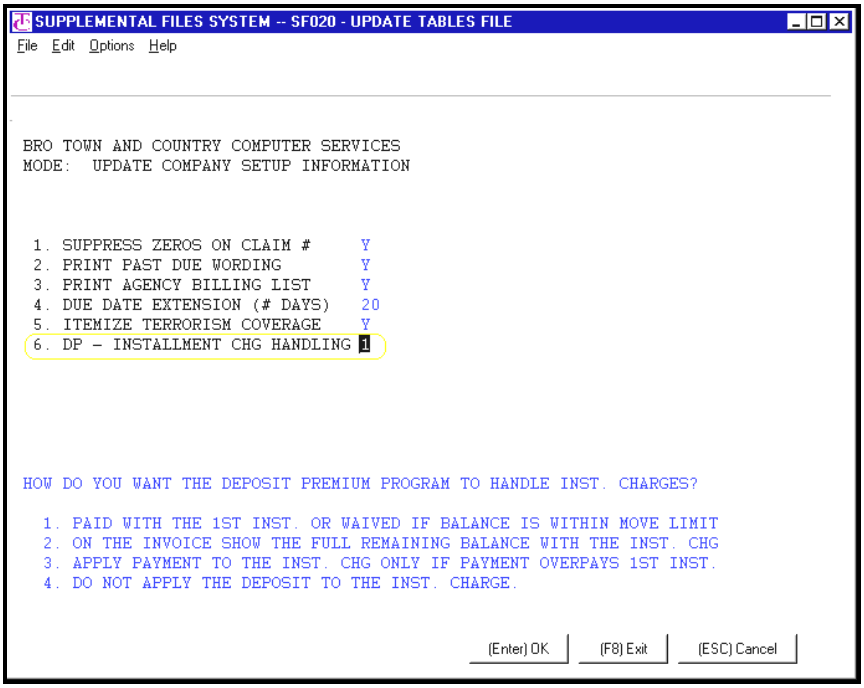
Uncollected Premium – To the extent that there is no related unearned premium, any uncollected premium balances which are over ninety days due shall be nonadmitted. If an installment premium is over ninety days due, the amount over ninety days due plus all future installments that have been recorded on that policy shall be nonadmitted.

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The INS-PRO system allows each company to select the way that they would like the Deposit Premium Capability to treat Installment Charges. Two fields control the Installment Charge handling:

- Table File – Company Name And Address Table – Record # 16 - Maximum Amount To Move To Next Installment And Waive Installment Charge

- Table File – Company Setup Information – Deposit Premium–Installment Charge Handling. This new field will be used by the Invoice and Deposit Premium Posting Programs to determine how to handle the Installment Charges.



Please choose one of the following choices:

o **1** **Paid with the 1st Inst or Waived if balance is within Move Limit. (This is the way that the program is currently working)**

- *Used when the Deposit will pay the Installment Charge.*

- or -

- If the balance remaining on the 1st installment is less than the Move Limit (Table File-Company Name & Address Record #16), the installment charge will be waived.

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The invoice will be printed without the installment charge.

- **2** **On the Invoice show the Full Remaining Balance with the Inst. Chg (i.e. the insured will always pay the installment charge for the first installment).** In order to eliminate the problem of needing to adjust the Installment Charge out of the Deposit Payment, the Insured will not be given the option of paying less the installment charge on the 1st installment.

- **3** **Apply Deposit to the Inst. Chg only if Deposit Overpays the 1st Inst.**

  - If the Deposit does ***NOT*** pay the first installment in full

    - The invoice will show the Full Remaining Balance without the Installment Charge. Since the insured underpaid the first installment and has to make a payment, the program will give them the option to pay the policy off without installment charges.

    - The Deposit Premium Posting Program will not apply any of the payment to the Installment Charge.

  - If the Deposit pays more than the first installment

    - The invoice will show the Full Remaining Balance with the Installment Charge. Since the insured overpaid the first installment and does not need to make any more payments, the program will not give them the option of paying the policy off without installment charges.

    - The Deposit Premium Posting Program will apply part of the payment to the installment charge.

- **4** **Do not apply the Deposit to the Inst. Charge.**
  - The invoice will show the Full Remaining Balance without the Installment Charge. The insured will

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always have the option to pay the policy off without installment charges.

- The Deposit Premium Posting Program will not apply any of the payment to the Installment Charge.
- If the insured overpaid the first installment and does not pay the policy off before the second installment is billed, the second installment bill will show a Previous Balance (of the installment charge).

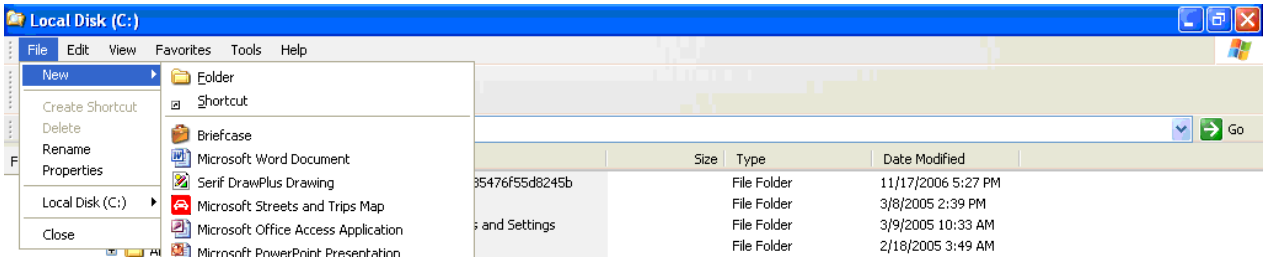
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INS PRO reports can be easily archived for future review, printing, searching, or emailing by storing them in an Adobe PDF format. This will provide a substantial savings in paper costs and associated printing and filing time.

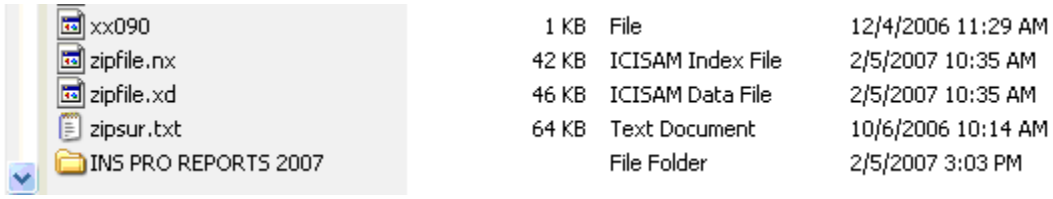
For easy reference and backup purposes a separate folder should be created for each calendar year's reports. Using the features of Adobe Acrobat Reader, selected pages can be printed (often only the total pages are needed), searches for specific values can be made (a policy number or amount for example), and the report can be forward to others via email (accountants, auditors, reinsurance carriers).

1. Create a Folder for the Archived Reports

Using **MS Explorer**, create a new folder with a self explanatory name, for example **INS PRO REPORTS 2007**. This should be a sub-folder of the data folder where your primary data files are kept, typically **ISPO**. This will insure that the folder is backed up automatically each time your primary data files are backed up.



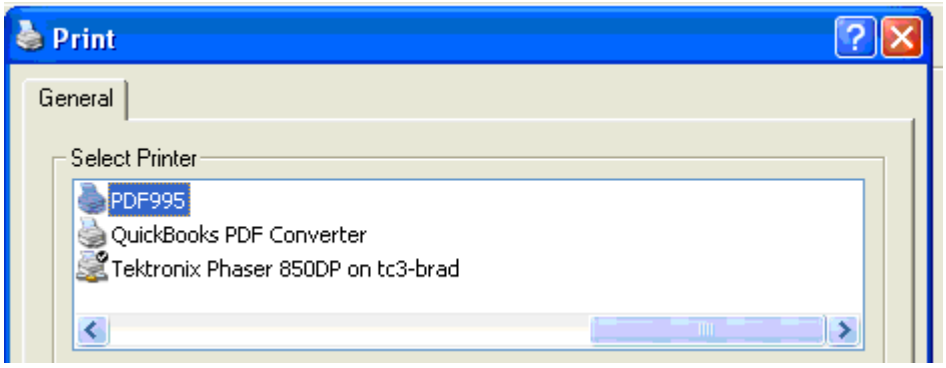
Click on **FILE**, select **NEW**, then **Folder**. Key in the name of the reports folder in the box that opens at the bottom of the files listed in the display window.



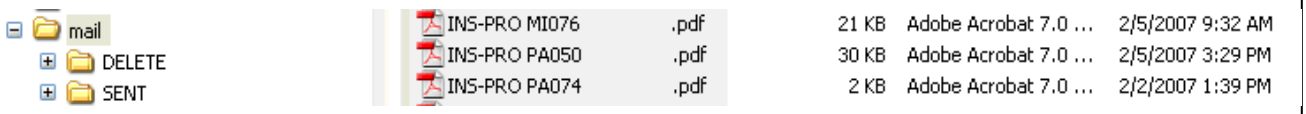
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2. Run Reports Using PDF995 as the Printer

As **INS PRO** reports are run, select the **PDF995** printer choice from the MS Windows printer option box that displays.

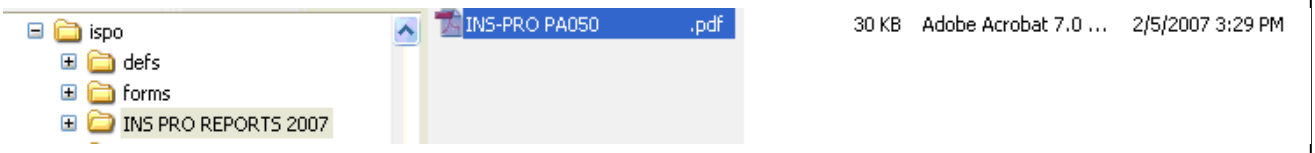


Each report will create a file in the **MAIL** folder identified by the report name, for example: The January run for PA050 – Premium Development report is given the file name **"INS-PRO PA050 .pdf"**.



3. Move Reports to the Reports Folder

Periodically move the reports to be archived from the PROG/MAIL folder to the PROG/ISPO/INS PRO REPORTS 2007 folder using MS Explorer. Either click on the report name and "drag" it to the folder, or highlight the report and use the Edit/Cut (Ctrl+X) and Edit/Paste (Ctrl+V) functions to transfer the file.



The reports can be moved as a group after several have been run. Note, however, if any single program is run more that once (for example PA050 run for both a month and year-to-date) the PDF file **must** be moved and renamed before the program is run again. Otherwise the second run will overlay and replace the first run.

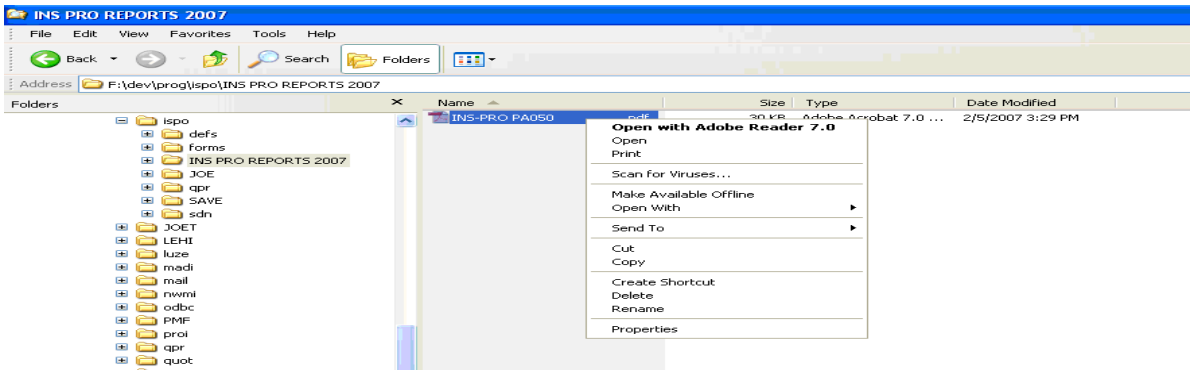
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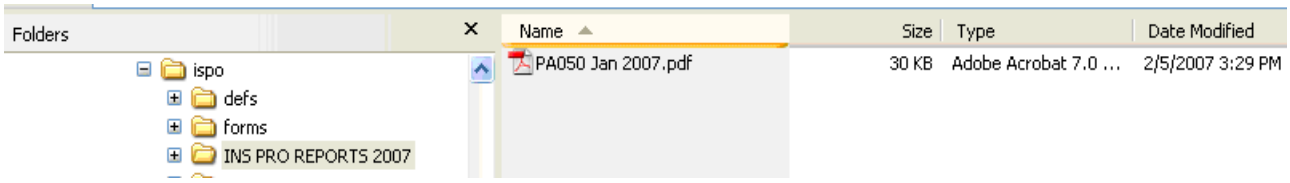
4. Rename the Report File for Easy Identification

Over time, there will a large number of report files in the folder and it is very important to be able to distinguish what each one represents. Using the report period in the file name is an excellent way to identify them.

The sample PA050 – Premium Development report was run for January. It should be renamed from INS-PRO PA050.pdf to **PA050 010107 013107.pdf**. A year-to-date report for January and February would be renamed **PA050 010107 022807.pdf**. For "as of" reports simply use zeros for the from date, for example **PA062 000000 033107.pfd**. If a new folder is set up each year, it may not be necessary to put the year in the file name, however, just in case the files in different folders get mixed, this is a recommended format.

To rename the report file using MS Explorer, simply click on it, then **right click**. Select the **Rename** choice from the drop down box. The file name can then be changed and keying the **Enter** key will record the change.





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OVERVIEW

The INS-PRO System includes programs to Audit your files. These programs should be run periodically to cross-check the data in the various system files. A report will be printed indicating any records that should be reviewed. The programs are listed below.



POLICY WRITING SYSTEM
F1 - UTILITIES

XPW903 AUDIT POLICY NAME FILE TO COVERAGE FILE



PREMIUM ACCOUNTING SYSTEM
F1 - UTILITIES

XPA902 MATCH N&A TO PREMIUM FILE
- Date Range Month at a time, Quarter

XPA903 AUDIT PREMIUM MASTER FILE

XPA906 AUDIT PREMIUM ACCOUNTING TO ACCOUNTS RECEIVABLE
- Date Range Month at a Time



ACCOUNTS RECEIVABLE SYSTEM
F1 - UTILITIES

XAR901 AUDIT AROPEN AND ARPAID FILES



LOSS ACCOUNTING SYSTEM
F1 – UTILITIES

XLA901 AUDIT LOSS HEADER & MASTER FILES



SUPPLEMENTAL SYSTEM
F1 – UTILITIES

XSF906 AUDIT NAME & ADDRESS FILE

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INS PRO provides a number of options for billing additional premium on an existing policy. When premiums are entered as a result of a change, either in Policy Writing or Premium Accounting, a series of questions are asked allowing the best option to be selected for billing the additional premium. These options are based on the billing plan, premium amount, and the particular policy's billing situation.

PROGRAMS – PA010, PW030, PW130

Bill Two Installments?

Is asked when a transaction for a full year period is processed more than 30 days after the effective date. Answer the question:

Yes – The First and Second Installment will be billed as a group with one installment charge.

No – Only the First Installment will be billed with one installment charge.

Do You Want A Revised Anniversary Bill?

Is asked when a transaction for a full year period is processed before the effective date and premium for the current year has been billed. Answer the question:

Yes – The endorsement will be distributed over all the installments and the Anniversary Bill will be reprinted with the endorsement premium included.

No – Continues asking questions.

Print an Initial Bill For Z9/99/04 thru Z9/99/04 and Distribute Remainder?

Is asked when a transaction is processed after or within 30 days of the current Installment Effective Date and the Pro-Rata Premium is more than your Pro-Rata Distribute Maximum (Company Name and Address Record 14). Answer the question:

Yes – The endorsement will be distributed over remaining installments plus pro-rata for current installment. A bill will be printed for the current installment of the endorsement.

No – Continues asking questions.

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The Next Installment Has Already Been Billed, Do You Want The Premium Distributed Over The Remaining Installments And The Installment Rebilled?

Is asked when a transaction is processed more than 30 days prior to a billed installment. Answer the question:

Yes – The endorsement will be distributed across remaining installments including the current. The current installment Bill will be reprinted with the endorsement included.

No – Continues asking questions.

The Last Installment For This Policy Has Already Been Printed, This Change Will Be Billed Immediately.

Is displayed when a transaction is processed after the last installment has already been billed or paid.

Message Only – Bill will be printed immediately – No Distribution available.

Do You Want To Distribute Over Remaining Payments?

Is asked if the conditions for the other questions are false or the other questions have been answered **No**. Answer the question:

Yes – The endorsement will be distributed over unbilled installments. There will be no immediate bill printed.

No - The endorsement will be billed as a lump sum immediately.

F:\office\doc TB Billing Questions.doc

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A. OVERVIEW

INS PRO provides the ability to print custom messages on the Cancellation and Reinstatement letters using text from the Message Table in the Tables File. These messages will appear in a pop-up selection screen in programs that ask if you wish to print a Cancellation or Reinstatement Letter. Up to 10 custom messages may be added, and up to three custom messages may be selected for printing. They may be used in addition to the standard four comment lines provided for the letters.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following programs:

1. SF048 – Master Options File Maintenance
2. SF020 – Tables File Maintenance.

The following programs will display the message selections:

1. PA020 – Process Cancellations/Reinstatements
2. AR010 – Add Accounts Receivable Transactions
3. AR011 – Add Accounts Receivable Receipts
4. AR084 – Select & Print Cancellation/Reinstatement Letters

C. SET-UP



Supplemental Files - <F1> Utilities

Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key **"OP"** and key Enter
5. From the Pop-up list select item #**7** – **"READ CANCEL/REINS MESSAGES FROM MESSAGES TABLE"**.
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to **"Y"** and key Enter.
8. Key <F8> to Exit Program

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Supplemental Files – Tables Files Maintenance

Populate the Messages Table with custom messages:

1. **SF020 – Update Tables File** Select Option #1
2. Select #11 - Message Table and key Enter
3. Record (#20-#29 have been reserved for this purpose)
   Key the record number and key Enter
4. Message – type the desired message and key Enter
5. Repeat for Records #21-#29.
6. Key <F8> to Exit Program

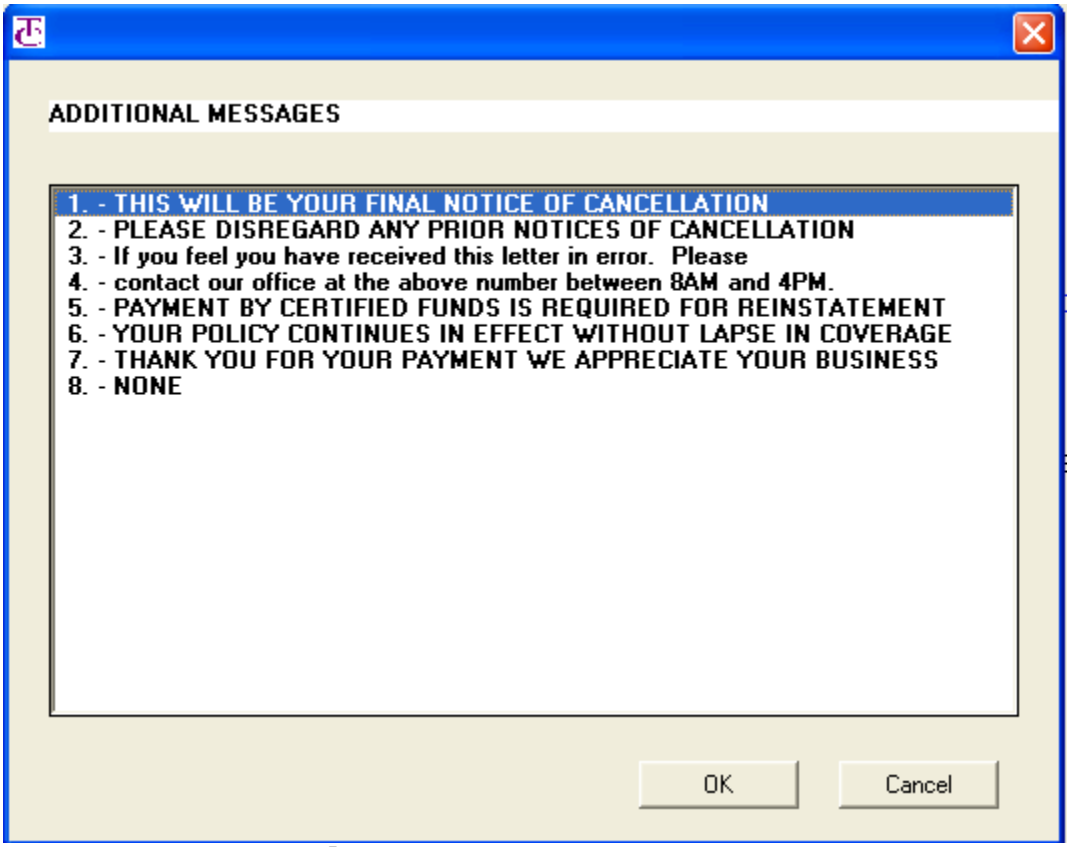
Please refer to the Supplemental Files Document SF020.doc for further detailed information on how to enter messages into the Messages Table.

D. USING THE NEW MESSAGES

Once the option has been enabled in the Master Options file, and all messages have been entered, they are now available for selection to print on Cancellation and Reinstatement letters.

The messages will be displayed in a separate window (see Example 1 below). The operator will have the opportunity to select up to three separate messages to print on the letters. Please note that the messages window will only appear if “Y” is selected to printing Cancellation or Reinstatement letter in AR010, AR011 or PA020. When manually entering Cancellations or Reinstatements in AR084, this screen will appear automatically before filling out the four comment lines.

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Example 1. Message Pop-up Screen

If, at any point, the “NONE” option is selected, the process will be completed and the pop-up screen will close.

When all Cancellations and/or Reinstatements have been selected, they may be printed as normal through **AR084 – Select & Print Cancellation/Reinstatement Letters.** The letters will include the messages selected from the pop-up screen.

If your Company has the Policy Diary capability enabled, these messages will be automatically written to the diary along with any of the comment lines that were filled in.

By default, these messages will appear in the same font size and style as the previous lines of the letter. If you would like these to stand out a little more and catch the insured’s attention, INS PRO provides an option to do so.

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In order to take advantage of this feature, set-up is required in the program SF048 – Master Options File Maintenance.

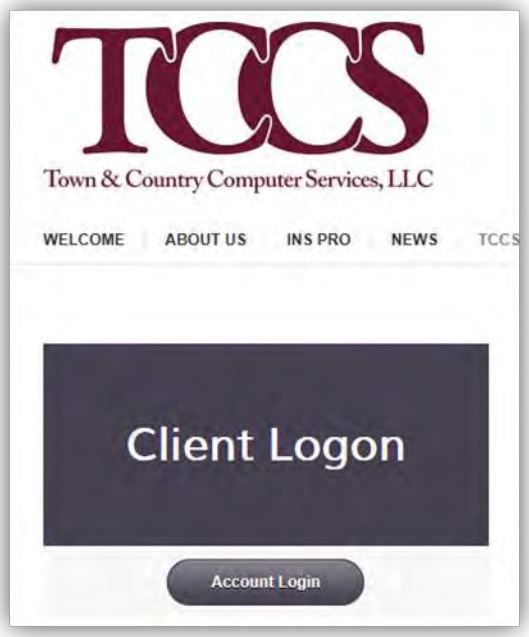
1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **AR084** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item #**1** – "**BOLD OPTIONAL MESSAGES FROM TABLES FILE**".
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to "**Y**" and key Enter.
8. Key <F8> to Exit Program

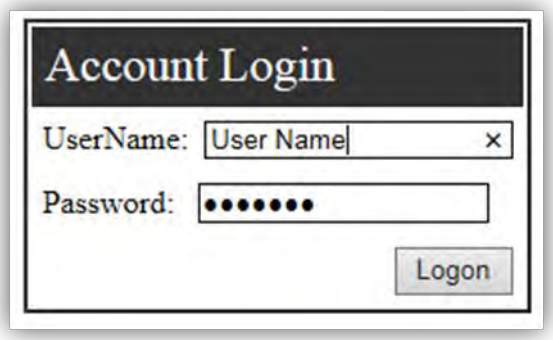
Once this option is enabled, you will now see the messages selected from the pop-up menu above be printed in bold lettering.

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From our website www.tccs-inspro.com – go to TCCS Links Client Logon/Account Login. Type in the User Name and Password that you provided to TCCS. *Call or email Support if you don't have (or cannot locate) your Client Login.* We recommend one set of login credentials per company, but you can have multiple.



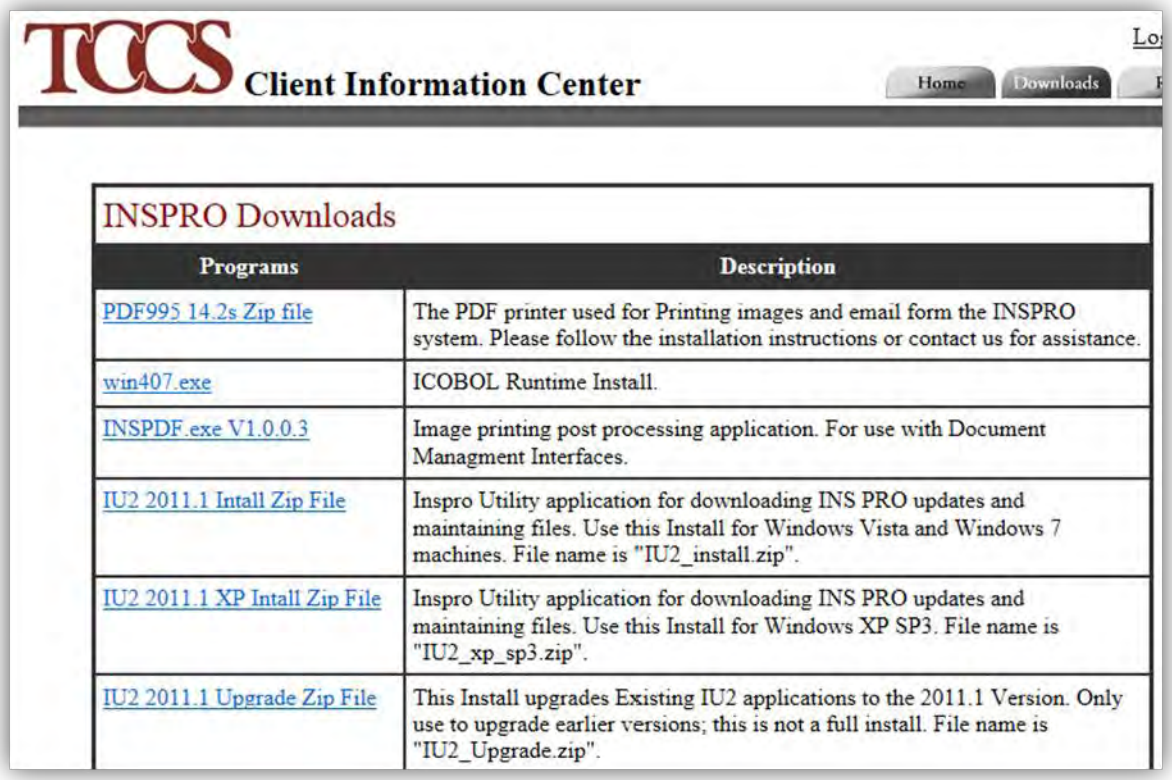




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From here you have access to Ins Pro Downloads as well as your RFS list (Open, Closed, etc.).





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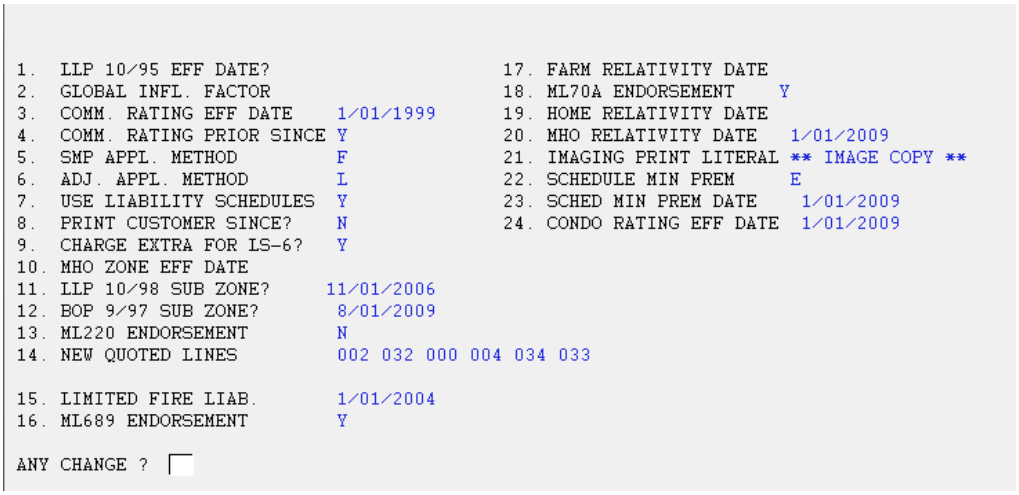
INS PRO Supports Condominium Rating for both AAIS and URB.

Condominium rating is controlled by a Policy Writing Control date, if this date is set condominium rating will apply to all form 6 policies after or equal to this date.

* Condominium Rating is designed to use Form 6 rates (not Form 4)

A. SETUP

POLICY WRITING
<F1> UTILITES
PW300 MAINTAIN POLICY WRITING CONTROL FILE
1) EDIT THE MASTER RECORD
Key enter to the screen that begins with 1) LLP 10/95 Eff Date
ANY CHANGE? Key 24 and key enter.
24. CONDOMINIUM RATE DATE Enter the date that condo rating will be effective to activate condo rating. Contact Town and Country for the daily password.
ANY CHANGE? Key enter.



Policy Writing – Rate and Endorsement File Maintenance
PW061 Relativity Rate File Maintenance
PW065 RATE FILE MAINTENANCE
PW090 Print rate file

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Refer to your Homeowner's Rate Entry documentation for further assistance in adding Condominium Rates.

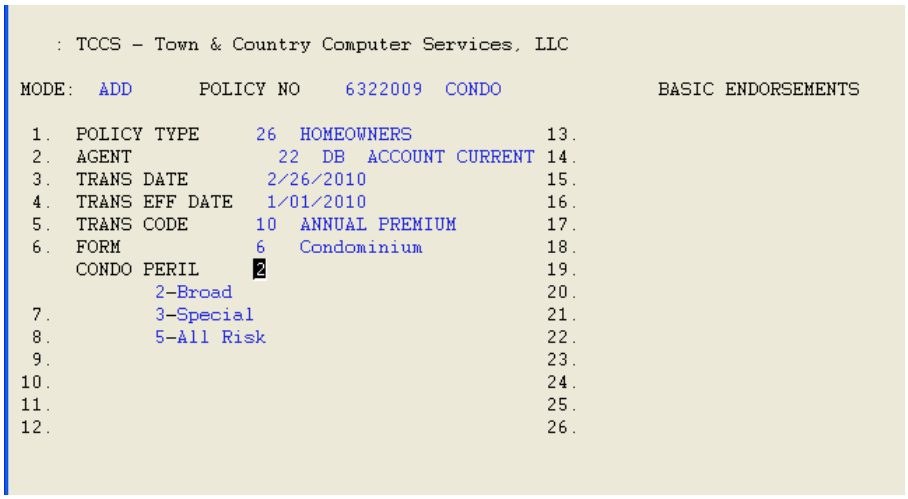
PW PW065 AAIS HO RATE ENTRY.doc
PW URB HO Rate Entry.doc
PW 061 Relativity Factors Maintenance.doc

NOTE: A new Liability rate will need to be added for Form 6 if this rate does not already exist on your rate file.

Condominium Rating allows you to rate Coverage A on policies starting as of the Condominium-Rate-Date. INSPRO will first collect the Coverage C Limit on Coverage Entry screen (PW020) and will appropriately default the given Coverage A limit for the Coverage C Entered. Coverage A rating is based on the increased limit from the Base Coverage Amount. Please refer to your rating Manuals and to the INSPRO rate entry documentation for more details.

URB Condominium Rating

After Condominium Rating is set up, INSPRO will collect a Form and secondary Peril Code to define the type of coverage desired.



The Peril code is also displayed when entering rates and printing declarations (ex. Condominium Broad) when Condo Rating is activated.

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A. PURPOSE

INSPRO has the capability to create a .CSV file (in Prog/ISPO folder) that may be opened in excel. Please consider that some may be optional licensed reports or company specific.

The reports with the capability to create a .csv file are listed below categorized by module:

ACCOUNTS RECEIVABLES	
AR064	RECEIPTS & DISBURSEMENTS REPORT (a second csv now tracks the period that premium dollars are reported in; useful for identifying Advanced Monies).
AR066	OUTSTANDING RECEIVABLES REPORT
AR068	DIRECT BILL COMMISSION STATEMENTS
AR162	EXTENDED AGED RECEIVABLES BY AGENT REPORT

LOSS ACCOUNTING	
LA050	LOSS REGISTERS REPORT (Must be in "D"etail mode)
LA051	LIST OF LOSS SALVAGES AND RECOVERIES
LA052	OPEN CLAIMS REPORT (*creates two .csv's; LA052ext1.csv is for claims in current year only)*
LA053	SELECTED LOSS DATA REPORT
LA062	EARNED TO INCURRED LOSS RATIO REPORT
LA062det	WILL PROVIDE THE DETAIL ON A CLAIM BASIS
LA069	CLAIM SUMMARY REPORT
LA070	LOSS RESERVE DEVELOPMENT-SCHEDULE (For reserve column #8)
LA076	INCURRED BUT NOT REPORTED REPORT
LA078	SUMMARY LOSS REPORT
LA084	SELECT SCHEDULE P DATA (lists claims considered Open in LA088)
LA169	CLAIM SUMMARY REPORT – LOSS RUN
LA178	PAID LOSS REPORT

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MANAGEMENT INFORMATION

MI050	AGENT EXPERIENCE REPORT
MI072	REGULATION 154 REPORT
MI078	LOSS RATIO ANALYSIS REPORT
MI088	PROPERTY LIMITS BY LOCATION

PREMIUM ACCOUNTING

PA017	ADD HERMITAGE PREMIUM TRANSACTIONS
PA050	PREMIUM DEVELOPMENT REPORT (Must be in "D"etail mode)
PA052	DIRECT BILL PREMIUM REPORT (Must be in "D"etail mode)
PA054	ACCOUNT CURRENT PREMIUM REPORT
PA062	UNEARNED PREMIUM REPORT
PA063	EARNED PREMIUM BY COUNTY REPORT
PA064	REINSURANCE REPORTS (answer **Y** to Create Reins Records)
PA065	PROPERTY CATASTROPHE REPORT
PA066	INSURANCE INFORCE REPORTS
PA067	PREMIUM AND LIMIT PROFILE
PA068	PERPETUAL DEPOSIT REPORT
PA082	PREMIUM MASTER FILE PERIL REPORT
PA153	MGA COMMISSION REPORT - WRITTEN
PA162	POLICY FEE REPORT
PA166	EXTRACT PRE-DISASTER SURVEY INFO (will now also write out to pa166c.csv and pa166p.csv which will help identify which policies make up this report)
PA264	REINSURANCE REPORTS (csv may differ from pdf)

POLICY WRITING

PW050	SELECT POLICY RATING LIST
PW053	EXTRACT COVERAGE DATA FOR REINSURANCE ANALYSIS
PW160	PRINT POLICIES BY BOP CLASS DESCRIPTION

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PW161	PRINT POLICIES BY SMP CLASS DESCRIPTION

SUPPLEMENTAL FILES

SF014	AGENT AGENCY FILE MAINTENANCE
SF016	ADJUSTOR FILE MAINTENANCE
SF043	LOCATION SEARCH
SF054	SELECTED POLICY HOLDER LIST
SF060	AGENT/AGENCY LIST
SF082	POLICY HOLDER COUNT REPORT
SF083	REGULATION 90 REPORT
SF090	TERMINATED POLICIES BY REASON REPORT
SF120	BUILD FILES FOR EXTERNAL APPLICATIONS
SF122	BUILD FILES FOR EXTERNAL APPLICATIONS
SF130	CREATE SEQUENTIAL AUDIT EXTRACT FILES
SF132	EXTRACT RECEIVABLE INFORMATION FOR WEB SITE
SF136	MARKET CONDUCT EXAM - UNDERWRITING
SF138	MARKET CONDUCT EXAM - RATING
SF140	MARKET CONDUCT EXAM - CLAIMS & AGENT EXTRACT
SF142din	NAIC MARKET CONDUCT ANALYSIS policies in the dwelling inforce
SF142in	NAIC MARKET CONDUCT ANALYSIS policies in the Inforce
SF289	MIB INSPECTIONS

Note: *All INS PRO Form Print Reports may be printed to a PDF/converted to a .txt file and copied/pasted then to a MS Excel spreadsheet if desired (see Short Form doc).*

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Declarations, Quotes and Bills are Email Capable under INS PRO.

Using the Multiple Printer Selection Window INS PRO provides the ability to control the individual printers (Hard Copy, Imaging, Emailing) when processing Declarations, Quotes and Bills.

Declarations:

1) Unlike other Email Capable programs, the Standard Printer will be left blank. The operator will be required to manually select one to ensure the correct Declaration printer is used. Printer Preferences can be set at the time of printing.

2) Imaging and Emailing are selected by checking the Option for each run.

3) Options have been added to discontinue printing a Company Copy when Imaging is available.

4) In the event Email is selected the Agent Copy can be set up to discontinue printing a hard copy.

Quotes:

1) The flexibility to Print, Email, and Image are options that may be selected at time of print.

2) The Email address is collected at time of print so that individual agents within an agency will receive the proper quote.

Bills:

1) Bills may be Imaged or Emailed during the Declaration print job as well as a standalone Billing print job.

2) Only those clients who have requested custom logic to print an Agent Bill will have the capability to Email.

3) Options are available to turn Imaging on.

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Policy Writing Setup:
The Insured, Company and Agent Copy must be designated prior to use. This is set in the Policy Writing Control File Master Record. Only Print Literal Copy 2 and 3 may be used to designate the Agent and Company copy. If your company has designated the Agent or Company in Print Literal Copy 1, please call T&C to discuss other programming options.

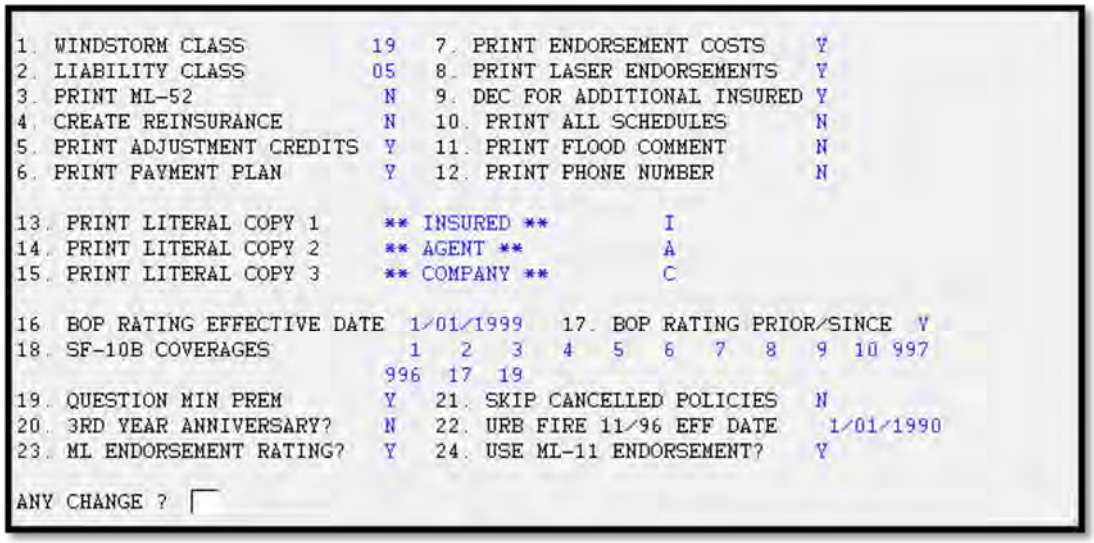
POLICY WRITING <F1> UTILITIES
PW300 MAINTAIN POLICY WRITING CONTROL FILE

1) EDIT THE MASTER RECORD
   Key enter to the screen that begins with 1) WINDSTORM CLASS

2) ANY CHANGE
   Select 13, 14 and/or 15

3) PRINT LITERAL COPY 1, 2 or 3 –
   Enter the copy literal that should be displayed on the Declaration, key enter. Set the literal to "C" for Company Copy, "A" for Agent Copy, or "I" for Insured Copy.

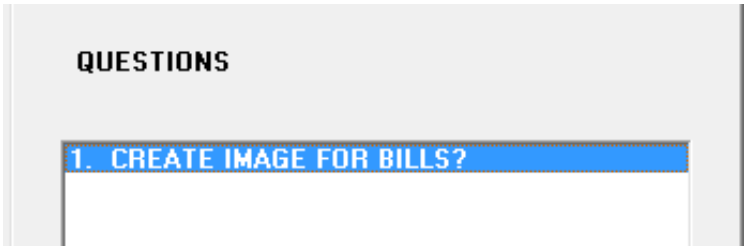
4) Enter through the remaining Master Records screens to save the changes.



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Image Bill Setup:

Supplemental Files - <F1>
Sf048 – Master Options File.
1) Enter 1 for Change/Inquire
2) Program number: "AR051"
3) Record Type: "OP"
4) All Image options are preceded by "Create Image For" followed by the report name being printed.
   Ex. "CREATE IMAGE FOR BILLS?"



Refer to TB Printer Dialog.doc for more information on the features available through the new printer selection box.

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The “standards” INSurance PROcessing System account current capability handles the outstanding receivables on a monthly summary basis by agent. An itemized account current statement shows all policies with a written premium due for the month, with a single record for the total put in the outstanding receivables file for each agent. Payments are entered as received, again with a single entry for the amount of the agent’s check. At any point, an inquiry or report from this file shows the year-to-date written premiums due for each month and the payments that have been received, with a difference being the net outstanding receivable. The outstanding amount cannot be tied back to any particular policies unless payments are noted manually on the monthly account current statements for each agent.

This standard capability works fine when agents “pay as billed” which is not always the case. INS PRO has been revised to handle account current receivables on a detail basis. The direct bill receivables file is detailed and the billing plan (AC or DB) is a record field.

The account Current Report program PA054 prints the monthly statement per agent and creates an account current transaction record per agent which reflects the payment due for the month. Run the Account Current Posting program AR034 to post these AC transaction records to the AC master file. With the addition of detail account current, PA054 will write a detail AC receivable for each policy on the statement to the AROPEN file.

When payment is received for the agent, it must be applied at the policy level using the Add AR Transactions program AR010. After entering all AC payments for the day, run Post & Print AR Transaction Register program AR018. The posting program will update the AROPEN file per policy and create an account current transaction record reflecting the agent's total payment. Run the Account Current Posting program AR034 to post these AC transaction records the AC master file.

Accounts Receivable programs that relate to direct bill only have been changed to skip account current policies. Accounts Receivable reports have been changed to produce separate reports and totals for DB and AC policies.

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Earned premium can be derived from unearned and written premium or calculated by applying a factor to the annual (inforce) premium. Both methods are used in INS PRO. The industry standard is 1/24th factor; but the 365th method is also available. The 365th method is more accurate. This method calculates the earned premium per Day by taking the annual premium/365 x the number of days in force (the effective date of the policy to the report date determines how many days in force). This number by the premium per day is the Earned Premium; and this is subtracted from the annual premium to get the Unearned Premium. If you wish to use the 365th method, go to Supplemental Files, F1 Utilities, SF048 Master Options. In Change/Inquire mode, enter in INSPRO for the Program and OP for the Record Type. Find the Calculate Unearned Premium 365 Method and set Default Answer to "Y"es.

PA062 - PRINT UNEARNED PREMIUM REPORT

$$\text{Unearned Factor} = \frac{(\#\text{ of months unearned} \times 2) - 1}{\text{policy term} \times 2}$$

Unearned Premium = Annual Premium x Unearned Factor
# of months unearned = expiration mth/year - as of date mth/year.
Creates a Comma Separated Values file PA062EXT.CSV which may be opened with MS Excel which will show the Earned and Unearned premium on a per record basis. (*Refer to PA062 Unearned Premium Report.doc*)

PA082 – PRINT PREMIUM MASTER PERIL REPORT

This is a detail policy level report that can be used to verify the summary report created by PA062. It lists written premium for the report period selected and unearned premium as of the report period ending date. The unearned calculation is done as stated above. Creates a Comma Separated Values file PA082EXT.CSV which may be opened with MS Excel.
PLEASE NOTE: *If balancing PA062 and PA082, PA082 needs to run for a time of at least one year to match the time period of PA062. A run date in PA082 to match PA062 as of date i.e. 3/31/17 would need to be 4/01/16-3/31/17.*

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MI050 - PRINT AGENT EXPERIENCE REPORT

Unearned Factor = $\frac{(\text{\# of months unearned} \times 2) - 1}{\text{policy term} \times 2}$

\# of months unearned = expiration mth/year - To date mth/year

NOTE: *Unearned premium is calculated for each month that the policy will be effective. Unearned premium is calculated in the extract program and PA018.*

Earned Premium = Unearned Premium (From Month -1)
- Unearned Premium (To Month)
+ Total Written Premium for the Period

LA062 - PRINT EARNED TO INCURRED LOSS RATIO REPORT

Prior Unearned is developed using the same logic as PA062 with as of date mth/year – 1 month.
Current Written is developed using the standard written premium selection criteria.
Current Unearned is developed using the same logic as PA062.

Earned Premium = Prior Unearned + Current Written – Current Unearned on a per record basis.

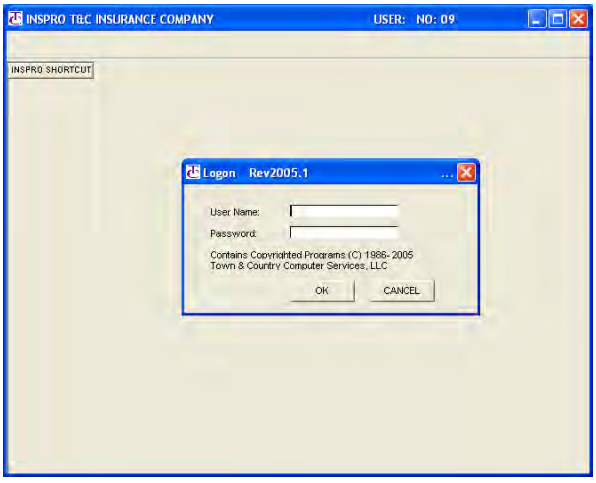
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Proper Application Shutdown is required to prevent file corruption. The X in the upper corner of the window should only be used within the menu program. If this method is used to shutdown the application while in any other program a file that is open may become corrupted. You should alert your Systems Manager what program you were running if you ever need to exit the program this way. The Systems Manager will then check the appropriate Data Files for corruption.

When leaving the workstation unattended it is best to make sure that the INSPRO Application is at a Menu screen as shown in the example below. Should there be a power interruption to your PC, this will help protect System Data Files from becoming corrupt. <F8> to a Main Menu from the program that you are working in whenever taking a break or working with another application.



To properly shut down the INSPRO Application, <F8> or EXIT out of all System Programs back to the Logon Screen, as shown below, and click on the cancel button.



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NEW DOCUMENT NAME

The new format for the electronic document naming convention is as follows, with all the extra options turned off:

Agent#_DocType_Policy#_ProgID_TimeStamp.pdf

Agent#	The number of the agent as entered in INS PRO.
DocType	A three letter designation for the document type. Further explanation below with the new naming option.
Policy#	Uses the 9-digit INS PRO policy number in the system. Note that this will only be populated in programs that function on a policy number basis, all others will show this field as zeros (i.e. declarations and bills but not an agent commission report).
ProgID	Name of the program used to create the document. This is used to help ensure a unique name for the document.
TimeStamp	Date and Time that the document was created. This is used to help ensure a unique name for the document. The format will be mmddyyyyhhmmssmm.

Example:

0127_DEC_040024428_PW081_15120713520307.pdf

Agent: 127
DocType: DEC (declaration)
Policy#: 40024428 (Homeownwers policy)
Printed on 12/7/15 @ 1:52pm

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SF048 MASTER OPTION TO TURN ON ADDITIONAL NAMING ELEMENTS

The option captured below will turn on additional elements of the electronic document naming convention.

```
1.  PROGRAM NUMBER:          PW081      DECLARATIONS - FREE FORM
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             6
4.  OPTION:                  EMAIL NAMING OPTIONS
5.  DEFAULT ANSWER:          Y
6.  DOC-TYPE:                DEC
    DOC DESCRIPTION          PERSONAL
    INSURED NAME:            Y
    RISK/BLDG:               Y
    EFF DATE:                Y
```

The full name available is below when the description is populated and all elements are turned on:

Agent#_DocType_Description_Policy#_Risk#_Bldg#_InsName_EffDate_ProgID_TimeStamp.pdf

Default Answer — This setting will determine if the new naming convention or the old one will be used.

Doc-Type — This setting is used to determine what type the document is. The default setup is for the Declaration programs to be DEC, Bills to be BIL, Quotes to be QTE, and all others to be DOC. ***Spaces between characters and special characters are not allowed as they will cause the FTP functionality to not work correctly.***

Doc Description — This setting allows a personalized description (up to 12 characters) to be entered. If this is left blank the element will be omitted from the document name. ***Spaces between characters and special characters are not allowed as they will cause the FTP functionality to not work correctly.***

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Insured Name	Setting this option to "Y" will add this element to the name when it is available in the program creating the document. Note that only the first 10 characters of the Insured Name will be used in the document name.
Risk/Bldg	Setting this option to "Y" will add these elements to the name when they are available in the program creating the document.
Eff Date	Setting this option to "Y" will add this element to the name when it is available in the program creating the document. The Effective Date used is the effective date of the policy.

Example:

0127_DEC_PERSONAL_040024428_CARSON-JOH_12012015_PW081_15120713520307.pdf

Agent: 127
DocType: DEC (declaration)
Description: PERSONAL
Policy#: 40024428 (Homeownwers policy)
Insured Name: John Carson
Effective: 12/1/15
Printed on 12/7/15 @ 1:52pm

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Optional Coverage File Maintenance
Confirm the Optional Coverages are added to the Optional Coverage File.

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select PW075 Optional Coverages File Maintenance
4. Select "1" to Add Records
5. Key in the State Code (31 for NY)
6. Key in the Bureau Line (17 for URB Commercial Fire)
7. Key in the Description for the coverages that apply
   a) SF-500 – BUSINESS EXTENDER
   b) SF-516 – SMP/FIRE POLICY EXTENDER END. – END #1
   c) SF-517 – SMP/FIRE POLICY EXTENDER END. – END #2
   d) SF-518 – SMP/FIRE POLICY EXTENDER END. – END #3
   e) SF-519 – EXTENDER ENDORSEMENT
8. Key in the proper Endorsement Code:
   a) SF-500 – 52
   b) SF-516 – 53
   c) SF-517 – 54
   d) SF-518 – 55
   e) SF-519 - 56
9. Key in the proper Endorsement Name (this is the form name)
10. Leave the Panel Number and Rating Number fields empty

Endorsement File Maintenance
Confirm the Endorsements are entered in the Endorsement File.

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select PW070 Endorsement File Maintenance
4. Key "1" for Add Records
5. Key the Form Number (SF500, SF516, SF517 etc.)
6. Key the Descriptions (match the Descriptions to the descriptions in the Optional Coverage File)
7. Leave the Line of Business field blank
8. Key in the Form Editions of each Form.
9. Key in "M" for the Type
10. Leave the Amount/Percentage field blank
11. Key in the prior effective date
12. Repeat steps 8 through 11 for the Current
13. Key "N" for Scheduled
14. Key "P" for Property and "L" for Liability for the Prop. Liab. Flag
15. Leave the Valid Endorsement Lines field blank

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Rate Entry Maintenance

1. Go to Policy Writing
2. Go to Menu Rate & Endorsement File Maintenance
3. Select PW066 Rate File Maintenance
4. Key “1” for Add Records
5. Key in the Line of Business these coverages would apply to
6. Key “U” for the Coverage Code
7. Key “31” for the State Code
8. Key in the Endor Code for the coverage currently entering rates for
    a) SF-500 – 52
    b) SF-516 – 53
    c) SF-517 – 54
    d) SF-518 – 55
    e) SF-519 - 56

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A. PURPOSE

Insurance Data Files grow larger over time as more policies and transactions are added to them. Files become fragmented as new data takes the next available cell, rather than keeping all like items together in order. This adversely effects System Performance as the file grows in size. File Re-Organization improves file response time in two ways:

1. Maintains file access efficiency by de-fragmenting and re-indexing the file.
2. Removes deleted records to free space for new data use.

B. PROCEDURE

File Re-organizations should be scheduled and run as outlined below.

1. Before running Re-organization on any file make sure a current complete **System Backup** has been done.
2. Have everyone out of the INS PRO Application.
3. Run the file Re-organization(s) using IU2.
4. Verify the new file is accessible by doing an Inquiry or printing a status report.

C. RE-ORGANIZATION SCHEDULE

FILE NAME	RE-ORGANIZATION FREQUENCY
AROPEN (Accounts Receivable Open File)	QUARTERLY
APINTER(Accounts Payable Interface File)	QUARTERLY
DEPPRE (Deposit Premium File)	QUARTERLY
PAMAST (Premium Master File)	SEMI-ANNUALLY
PHHIST, PWCHIST, PWMHIST, SUPHIST	SEMI-ANNUALLY
PHNAME (Policy Holder Name File)	SEMI-ANNUALLY
PWCOV (Policy Writing Coverage Master File)	SEMI-ANNUALLY
PWMISC (Policy Writing Miscellaneous File)	SEMI-ANNUALLY
SUPNAME(Supplemental Name File)	SEMI-ANNUALLY

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C. RE-ORGANIZATION SCHEDULE (continued)

FILE NAME	RE-ORGANIZATION FREQUENCY
ACMAST (Account Current Master File)	ANNUALLY
ARHIST, PAHIST (History Files)	ANNUALLY
ARPAID (Accounts Receivable Paid File)	ANNUALLY
CLAIMT (Claimant File)	ANNUALLY
LAHEAD (Loss Header File)	ANNUALLY
LAMAST (Loss Master File)	ANNUALLY
MOPFILE(Master Options File)	ANNUALLY
MORT (Mortgagee Reference File)	ANNUALLY
PNDIARY(Policy Diary File)	ANNUALLY
PROVIDER (Provider File)	ANNUALLY
QUOTE (Quote File)	ANNUALLY
SUMMARY (Premium/Loss Summary File)	ANNUALLY
ZIPFILE (Zip Code File)	ANNUALLY

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A. PURPOSE

The importance of regular data and program backups cannot be over emphasized. A fixed disk failure or file damaging power surge Surge can happen at any time, without warning. Using this procedure will allow full recovery with no more than a day of lost data entry.

B. PROCEDURE

RECOMMENDED BACKUP MODEL ("Grandfather, Father, Son" principle)

This method is a cost-effective, comprehensive and secure backup system. Covering twelve weeks, it requires ten Data Cartridge Tapes or Diskette Sets, allowing you to delete data from you fixed disk and to retrieve it again up to three months later. It involves a simple, fast, daily routine. Here's how it's done:

First label your backup media as follows:

Error! Bookmark not defined.Monday	**Tuesday**	**Wednesday**	**Thursday**
Friday 1	**Friday 2**	**Friday 3**	
Month 1	**Month 2**	**Month 3**	

Start the cycle on a Friday evening, and backup the entire fixed disk onto the media labeled **Friday 1**.

On Monday you backup only the **INS PRO** directory (and SouthWare if being used) onto the media labeled Monday; you repeat the process on Tuesday, Wednesday and Thursday using the corresponding media.

On the Friday, use Friday 2 to backup the entire fixed disk. Go through the next week similarly, but when it comes to Friday use Friday 3 for the complete weekly backup.

Go through the following week similarly, but when it comes to Friday use Month 1 to backup the entire fixed disk.

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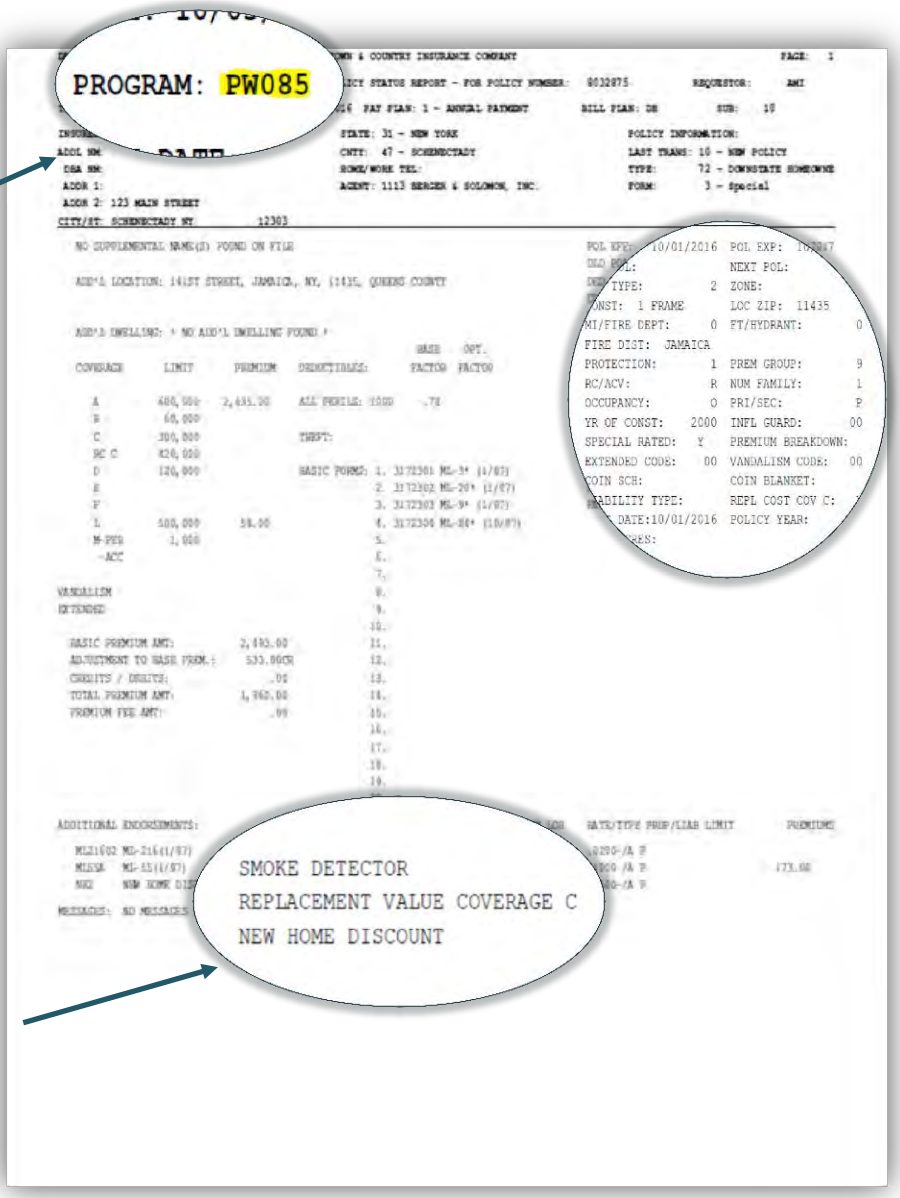
For the next four week period repeat the cycle, but at the end of the fourth week, use the cartridge tape labeled Month 2 for the complete backup. You now have a complete record of twelve weeks' data, and the same rotation cycle can start again.

Also be sure to backup the entire fixed disk at year end and before loading program revisions.

Note: This procedure by 3M Data Storage Markets Division, St. Paul, MN. 55144-100

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PW085 - POLICY WRITING STATUS REPORT



Rating / Header Information

Rating Information

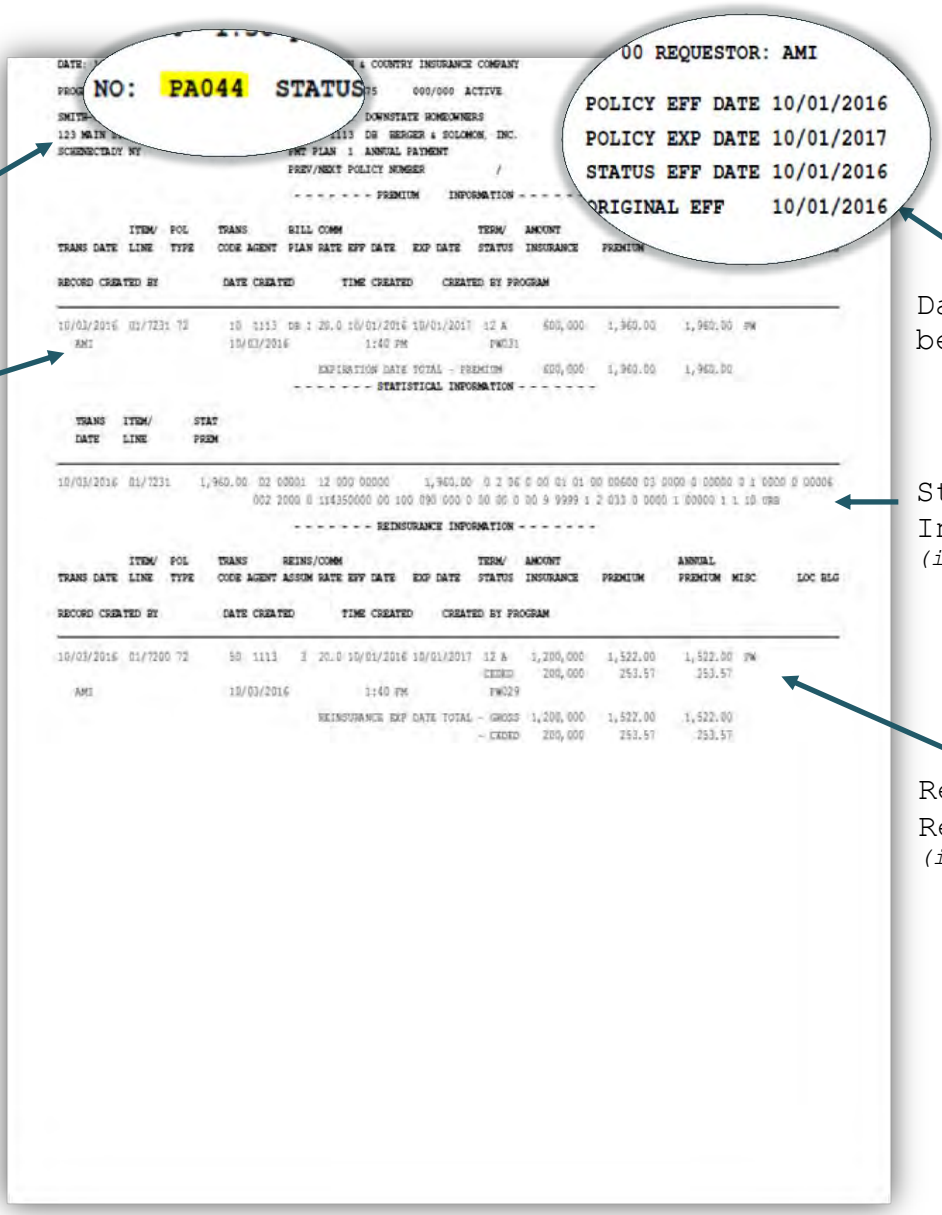
Endorsements on the Policy

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PA044 - PREMIUM ACCOUNTING STATUS REPORT

Information from Name & Address

Premium Records
(Each PW coverage has a corresponding premium record)



Dates can be verified

Statistical Information
(if applicable)

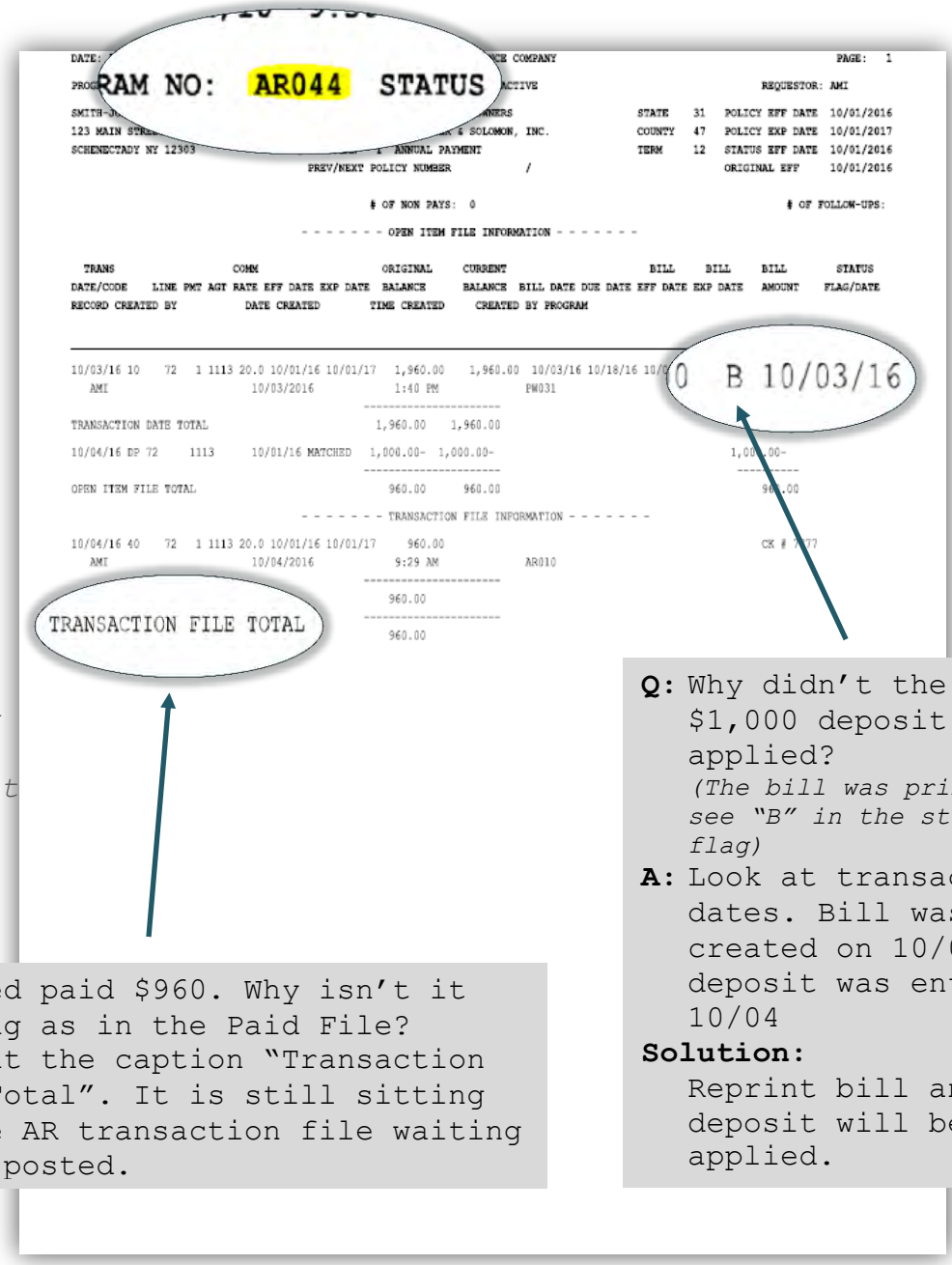
Reinsurance Records
(if applicable)

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AR044 - ACCOUNTS RECEIVABLE STATUS REPORT

This report is broken out into 2 sections:

- What is **Owed** (open items)
- What is **Paid** (paid file)



This Policy has no payments yet

Q: Why didn't the $1,000 deposit get applied?
(The bill was printed – see "B" in the status flag)
A: Look at transaction dates. Bill was created on 10/03; deposit was entered 10/04
Solution:
Reprint bill and deposit will be applied.

Q: Insured paid $960. Why isn't it showing as in the Paid File?
A: Look at the caption "Transaction File Total". It is still sitting in the AR transaction file waiting to be posted.

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A. OVERVIEW

The **INS PRO** System includes HELP screens to assist in using the system. When a program is accessed, if there is HELP documentation for the program, a Question Mark Symbol will display in the upper right hand corner of the screen. Clicking on this will display the HELP short form documentation. Each **INS PRO** Update will contain new/revised HELP documents, which are automatically loaded by the **INS PRO** Utilities Program, IU2.

B. PROCEDURE

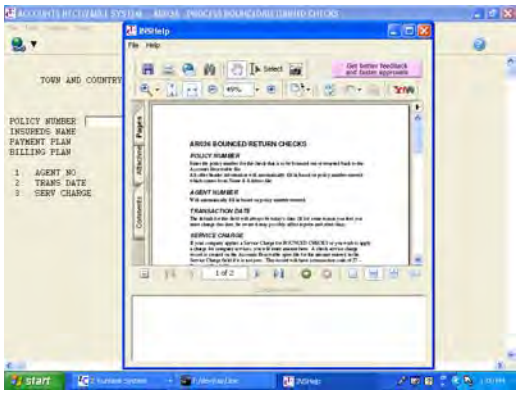
Click the HELP Button when in a program or Key the program number or document code name in the HELP window on the main menu and Click the HELP button. HELP

The INS PRO HELP window will open using Adobe Reader 7.0 (or a later version).

Use the scroll bar, or page forward buttons, to view the rest of the document. Company specific instructions and notes may be added or edited by your staff in the Company Notes area.

If you enter or edit Company Notes a Save Changes Message will appear when you exit the INS Help Window. Select **YES** if you want to save the notes. Select **NO** to not save the notes.

NOTE: You may Key up to 8 Characters in the HELP Window on the main menu and click the HELP question mark button to create a notes file by any name you wish. Be judicious with the name selection and when creating notes documents. Everyone will have access to the created notes files. They are stored in the HELP folder.

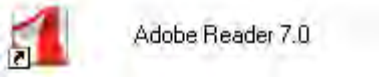


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C. SYSTEM REQUIREMENTS



(.Net Framework 1.1(NT Only) or 2.0)



(Adobe Reader 7.0 or later version)

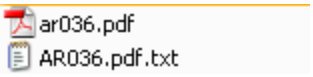
*** If your operating system is XP the .Net Framework will already be installed.**
*** These can both be found on the INSPRO update Disk.**

D. SET-UP

To support the Help Screens, a HELP folder will need to be created in the PROG folder. Open MS Windows Explorer, browse to the network disk where the **PROG** folder resides. Click on File, New, Add New Folder. Name the folder **HELP**.

To load HELP file updates, set up the IU2 configuration settings for the new HELP folder. In IU2, click on Main Menu, then Configuration, Set Up Company Info. Set up your Help Path. You can type this path similar to the ISPO path; however it should end in HELP instead of ISPO.

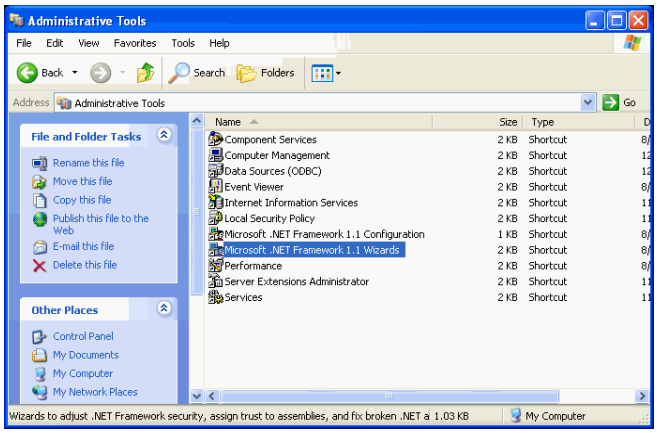
The HELP folder will contain 2 files for each program HELP Document. The PDF file is created by Town and Country Computer Services and may not be changed. The PDF.TXT file contains the Company notes that are entered and may be edited by your staff.



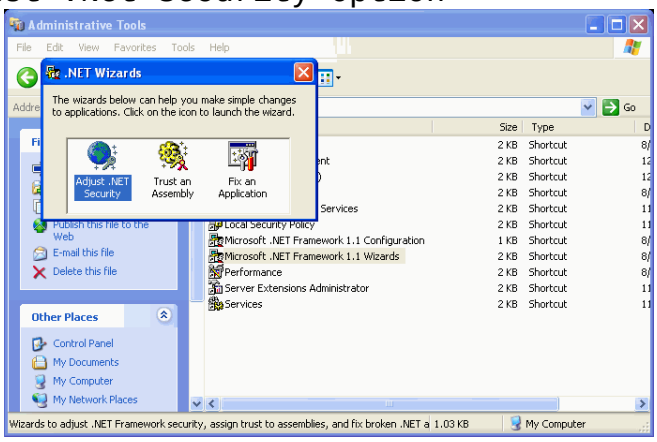
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ADMINISTRATIVE TOOLS .NET FRAMEWORK INSTALLATION

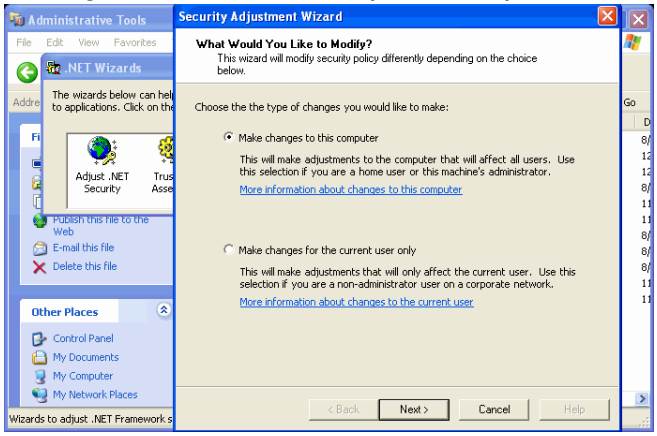
1. From Administrative Tools open the Microsoft .net Framework 1.1 Wizard



2. Open the Adjust .Net Security Option

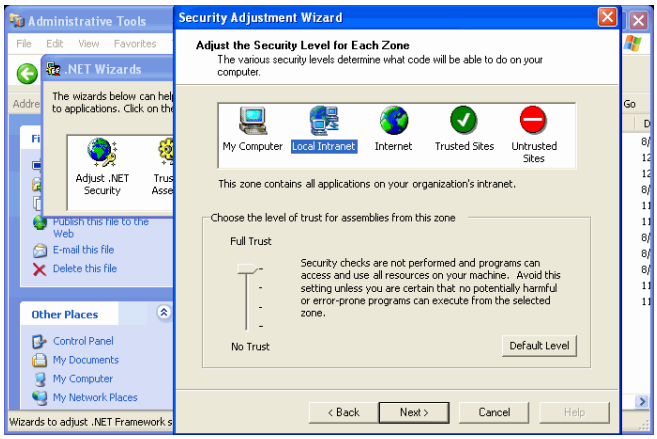


3. Select “Make changes to this computer option” then click Next

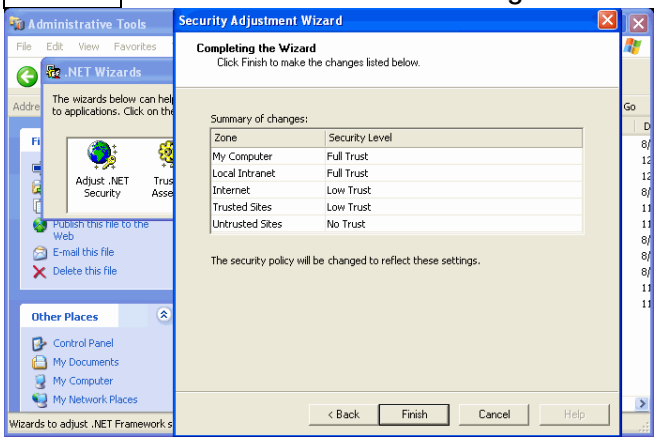


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4. Select “Local Intranet”, raise the Trust level to Full Trust and click Next. This will allow your computer to run .Net applications across a network.



5. Click on the Finish button to save changes.



NOTE: If your PC does not have Dot Net Frame Work installed, an executable file may be found on the last **INS PRO** Update CD in the Dot Net Frame Work 1.1 folder.

FOLDER: Dot Net Frame Work 1.1

dotnetfx.exe

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INS PRO Email Capability. These reports are ready to be emailed to your agents. Please note, some of these may be optional licensed reports or company specific.

AR051	Print Direct Bills (Refer To TB Declaration Email)
AR053	Non-Pay & Non-Renew Notices *Pennsylvania*
AR068	Agent Commission Statements
AR071	Agent Billing List
AR076	Agent Reimbursements Report
AR084	Cancellation & *Reinstatement* Letters [(1)] (Refer to AR084 Doc)
AR155	Laser Cancellation Notices *New York*
AR157	Laser Non-Payment Notices *New York*
AR158	Laser Nonrenewal Notices *New York*
AR159	Non-Pay And Non-Renew Notices *Michigan*
AR173	Non-Pay And Non-Renew Notices *Texas*
AR183	Pre-Authorized Payment Notices
AR455	Laser Cancellation Notices *Minnesota*
AR457	Laser Non-Payment Notices *Minnesota*
AR458	Laser Non-Renewal Notices *Minnesota*
AR557	Laser Non-Payment Notices *North Carolina"
AR558	Laser Non-Renewal/Notice Of Cancellation *North Carolina*
LA058	Losses By Agent
LA060	Written To Paid Loss Ratio Report
LA062	Loss Ratio Report Earned To Incurred
LA077	Print Claim Acknowledgement Letters
LA175	Loss History Report [(1)]
LA177	Select & Print Open Claim Letters (Pa)
LA560	Earned To Paid Loss Ratio Report
MI050	Agent Experience Report
MI060	New & Cancelled Policies By Agent
PA052	Direct Bill Premium Report
PA056	Agent Expirations Report
PA072	Policy Change Notices (NY Only) [(1)]
PA154	Account Current Invoices
PW044	Process Selected Renewal Letter List
PW081	Print Declarations (Refer To TB Declaration Email)
PW081	Declarations -Free Form
PW082	Declarations -Scheduled Fire

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PW102	Pre-Renewal Surveys (Plain Paper)
PW281	Declarations -Umbrella
PW282	Declarations -AAIS Artisans
PW381	Declarations -BOP & Home Base
PW581	Print Declarations -Comm Fire/SMP
PW681	Declarations -Boat Pak
PW950	Policy Quotes (Refer To TB Declaration Email)
SF054	Selected Policy Holder List
SF089	Print Inspection Orders
SF200	Recommendation Letters

Once set-up for the Email Capability, your company will immediately see savings in paper, postage, and personnel time. Emailing quotes will save the time and expense of faxing, as well as the paper used for printing. There are no labels to print, no envelopes to stuff, and no postage costs to incur; just Email it! Related Documentation: SF Email Setup.doc; TB Printer Dialog.doc; SF 014.doc; TB Electronic Document Naming.doc

(1) *If Letterhead paper is being used for these applications a .bmp letterhead image file will be needed.*

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OVERVIEW

The **INS**urance **PRO**cessing system adheres to a 365 day year to maintain consistency in programming, system inquiries, and reporting. When Leap Year occurs it is important to be aware that **February 29th is not** included in a common year and therefore, is treated as an Invalid Date in the system.

PROCEDURE

Remind your staff each leap year:

- Sufficient mail time should be added to any state regulated notification period and make sure the 2/29 date is not used. Diary Dates and Cancellation Effective Dates need to have a date of 2/28 or 3/1.

- Policies cannot be issued with an **Effective date** of 2/29. Effective Dates must be either 2/28 or 3/1. Correspondingly, a policy also cannot have an **Expiration date** of 2/29.

- Losses cannot be set up with 2/29 as a **Date of Loss**. A Loss Date of 2/28 or 3/1 must be used. The comments section may be used to note an actual date of 2/29, at the company's discretion.

When February month-end processing for the 2/1 – 2/28 period has been completed, advise your staff that they may access **INS PRO** but a date of 3/1 should be used for any transactions entered in the system. If anyone tries to enter 2/29 as a Transaction Date, Transaction Effective Date, Date of Loss, Date of Mailing, or Diary Date, an Invalid Date message will appear.

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A. OVERVIEW

The **INS**urance **PRO**cessing system provides for a location risk address different from the mailing address. Enter location information when the address of the location/building is **different** from the billing address entered in the Policy Holder Name and Address record (**SF010**).

B. PROCEDURE

LOCATION FIELDS (PW010 AND PW315)
Key in Address-1, Address-2 (if any), City, and key Enter twice. After the last comma, the program will automatically default the State, and County from the Name and Address File Location Zip and County fields. Alternatively, key in the address manually as described under Further Explanation.

NOTE: If a Location address exists in Supplemental Names File (**SF012**), the program will default the information into this field. Arrow through the field and Key in any missing information as described under Further Explanation.

C. FURTHER EXPLANATION

Location information put in the Policy Writing System must be entered in the correct format in order to transfer properly to other **INS PRO** interface options, such as Location Mapping, Mechanical Breakdown Bordereau, and Mortgagee Notification. The correct format to use is:

Address-1, Address-2 (if any), City, State, Zip Code, County.

For example: 3418 Carman Road, Schenectady, NY, 12303, Albany

NOTE: Any errors in the formatting shown above will cause Mortgagee Notification to use the Policy Name and Address File information instead, which may not be an accurate address for the insured property. Mechanical Breakdown will be reported without a location address resulting in an error returned from the reinsurer. Location Mapping will not plot the risk.

Feature change 2/2013: Mechanical Breakdown has a new option (SF048, PA170 OP): “Include County in Location Address Parsing” which will allow the County to be omitted from the above location format. Set option to “N” if you wish to omit County. Location Mapping will not plot the risk.

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A. OVERVIEW

INS PRO provides the ability to print the location addresses on non-pay notices.

B. PROGRAMS

In order to use this feature, set-up is required in the following program:

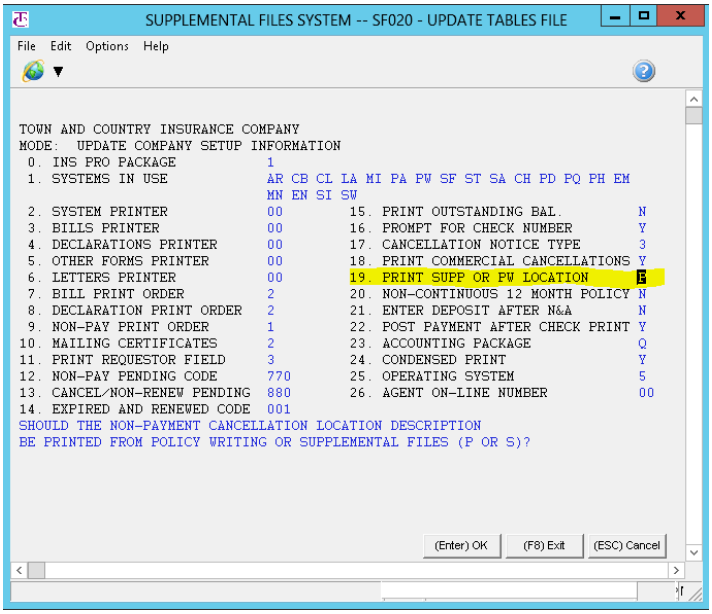
1. SF020 – Tables File Maintenance.

INS PRO will first check the company setup table to see if there is an "S" or a "P" to know where to pull the location information from. (See Screen 1 below)

C. SET-UP

Supplemental Files - <F1> Utilities

1. **SF020 Update Tables File**
2. Select Company Setup Table
3. In "PRINT SUPP OR PW LOCATIONS" if "P" is selected, location Address is read from Policy Writing. If "S" is selected, location info is read from Supplemental Files.



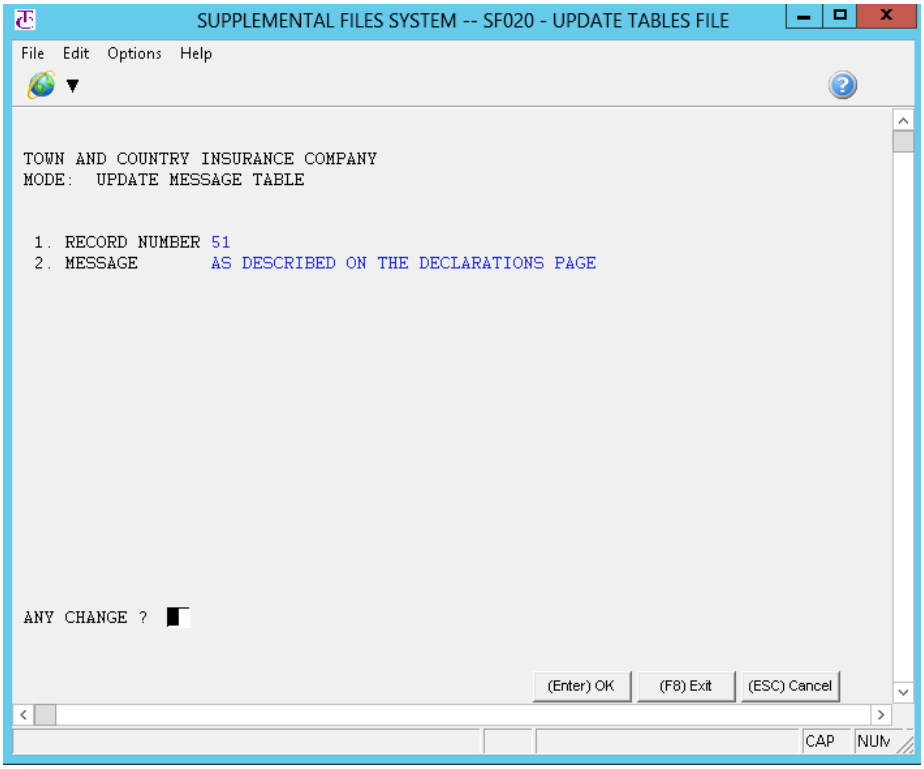
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Supplemental Files – Menu Tables File Maintenance

Populate the Messages Table:

1. **SF020 – Update Tables File** Select SF020 Update Tables File
2. Select Option – Message Table and key Enter
3. Record #51 - has been reserved for this purpose;
   Key the Record Number and key Enter
4. Message – type AS DESCRIBED IN THE DECLARATIONS PAGE and key Enter
5. At "Any Change" key Enter and <F8> to Exit Program

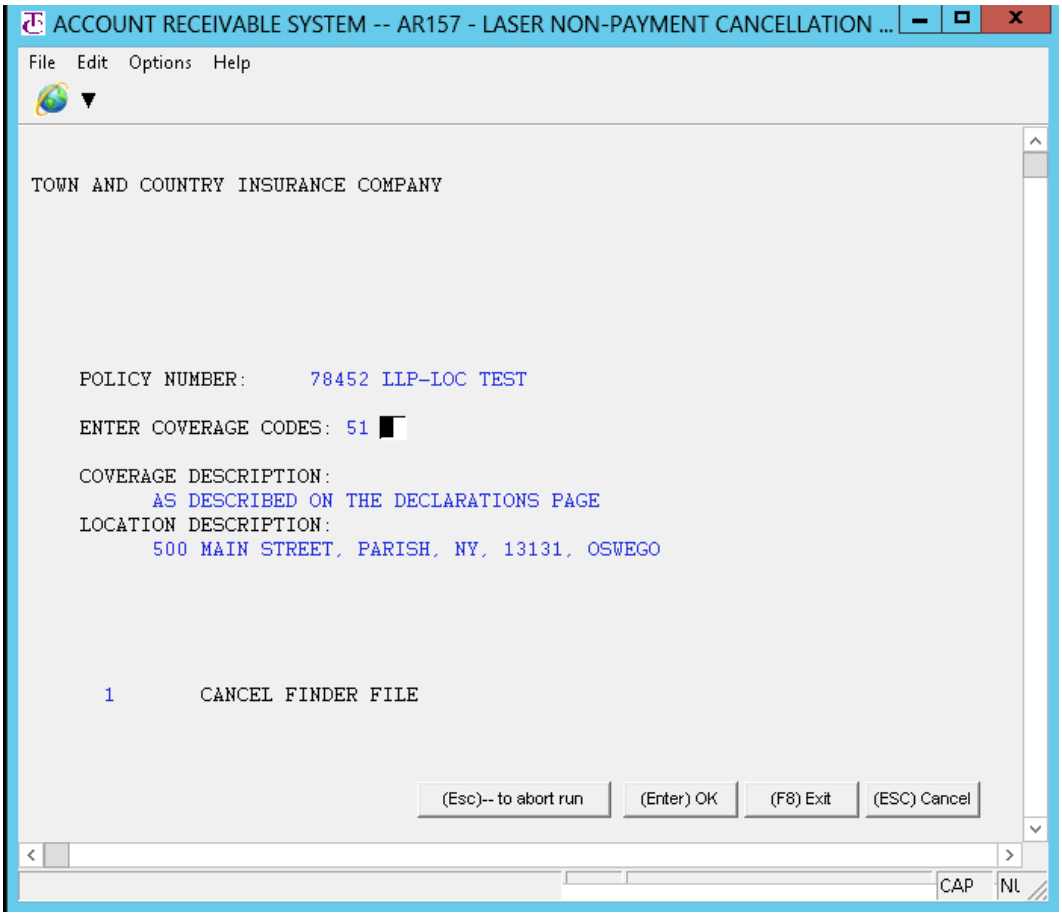
Please refer to the Supplemental Files Document SF020.doc for further details.



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D. PRINTING CANCELLATION NOTICE

During the printing process INS PRO displays the location and then from the message table the user can type comments. In our example, message 51 was set up as "AS DESCRIBED ON THE DECLARATIONS PAGE", and then 51 would be keyed in the ENTER COVERAGE CODES field



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Further Explanation:

INS PRO will print a location on non-pay notices on the Supplemental Name copy and only if client is NOT using Mortgagee Notification program. If using Mortgagee Notification, then location will print on company duplicate of the mortgagee copy.

NOTICE OF CANCELLATION - NEW YORK

INSURANCE COMPANY

TOWN & COUNTRY INSURANCE
210 MORRIS ROAD
SCHENECTADY NY 12303

KIND OF POLICY: LANDLORDS PACKAGE
POLICY NO: 78452
DATE OF MAILING: 8/06/2015
ISSUED THRU OUR OFFICE AT:
SCHENECTADY NY
AGENT: ADRIAN INSURANCE AGENCY
AGENT NO: 0100

NAME AND ADDRESS OF MORTGAGEE

WELLS FARGO EQUIPMENT FINANCE, INC.
733 MARQUETTE AVE., SUITE 700
MINNEAPOLIS MN 55402

INSURED

LOC TEST LLP
500 MAIN STREET
OSWEGO NY 13131

Effective 8/24/2015 at 12:01 A.M. (Standard Time), we hereby cancel the Mortgagee Agreement which is made part of the above mentioned policy issued to the insured named above covering on
AS DESCRIBED ON THE DECLARATIONS PAGE
at 500 MAIN STREET, PARISH, NY, 13131, OSWEGO
and made payable to you as mortgagee (or trustee), in the event of loss.

ACCOUNT NUMBER: 999

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Market Conduct Examination

1. **Programs that could be run to obtain the information needed**

   a. MI060 – New and Cancelled Policies Report
      i. Would provide a list of all new polices within the date range
      ii. Would provide a list of all Non-Renewals and Cancellations within the Period

   b. PA056 – Expiring Policies by Agent Report
      i. Would provide a list of all policies that expired within the date range.
      ii. Will skip all policies that are currently terminated – these policies will need to be obtained by looking at your terminations.

   c. LA053 – Selected Loss Data Report – Selecting based on Date Reported
      i. Would Provide a list of all claims that were reported within the date range.

2. **Programs that could be written to obtain the information needed**

   a. **Underwriting Report** – This program could read the Policy Name & Address File and select all policies that have a Policy Status of Terminated (The third digit of the Policy Status Code is *NOT* zero) and a Status effective date that falls within the Experience Period. The program will then create a Comma-Delimited Text File (importable into Excel) that would contain the following information.

   The program will skip any policies that have a Policy Status Code that is equal to the Table File – Company Setup Table – Expired and Renewed Code.

   The program will not be able to add the information for the Applications that were declined. These will need to be added manually.

      i. **Policy Type** – Pic X(5) - This field would be based on your Bureau LOB Code. (EX. Line of Business 15 = Bureau Line AAIS-41 = Fire).

      Can we provide a single extract file with the Policy Type listed as the first field or do we need to provide a separate extract file for each Policy Type?

      ii. **Sequential Number –** Pic 9(5).

      If we number the lines of the text file, will there be a problem if the sort order is changed and or other items are added to the file?

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iii. **Policy Number –** Pic 9(9)

iv. **Insured's Name** – Pic X(35) - Full Insureds Name – We will un-reverse the name so that it is in the same format as would be printed on declarations, invoices, notices.

v. **Original Effective Date** – Pic 9(8) (MMDDYYYY) - This date will be taken from the Name and Address Original Effective Date field.

This date may or may not have been filled in during the conversion to INS-PRO.

vi. **Cancellation Date** – Pic 9(8) (MMDDYYYY) - Policy Name and Address Status Effective Date.

vii. **Cancellation Status Code** – Pic 99 – The first two digits of the Policy Name and Address Status Code. Will need to provide the Auditor with a list of your Table File – Policy Status Codes.

viii. **Type of Cancellation** – Pic X(10)

1. **"NON-RENEW"** – If the Policy Name and Address Status Effective Date is equal to the Policy Name and Address Expiration Date.

2. **"MID-TERM"** – If the Policy Name and Address Status Effective Date is *not* equal to the Policy Name and Address Expiration Date and the Status Effective Date is more than 60 days after the Policy Name and Address Original Effective Date.

3. **"NEW-CANCEL"** – If the Policy Name and Address Status Effective Date is within 60 days of the Policy Name and Address Original Effective Date.

b. **RATING REPORT** – This program will read the Policy Name and Address File and will select all polices that were written (Original Effective Date) or Renewed during the Experience Period. The program will skip any policies that were terminated either before the report period or before their renewal, if the renewal fell within the report period. The program will then create a Comma-Delimited Text File (importable into Excel) that would contain the following information.

Does your company Surcharge new or renewal business based on Loss Experience. If so, what Endorsement is used.

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If your company provides a Loss Free Discount, you should check to see if the policies that do not have the discount should be listed.

i. **Policy Type** – Pic X(5) - This field would be based on your Bureau LOB Code. (EX. Line of Business 15 = Bureau Line AAIS-41 = Fire).

Can we provide a single extract file with the Policy Type listed as the first field or do we need to provide a separate extract file for each Policy Type?

ii. **Sequential Number –** Pic 9(5).

If we number the lines of the text file, will there be a problem if the sort order is changed and or other items are added to the file?

iii. **Policy Number –** Pic 9(9)

iv. **Insured's Name** – Pic X(35) - Full Insureds Name – We will un-reverse the name so that it is in the same format as would be printed on declarations, invoices, notices.

v. **Original Effective Date** – Pic 9(8) (MMDDYYYY) - This date will be taken from the Name and Address Original Effective Date field.

This date may or may not have been filled in during the conversion to INS-PRO.

vi. **Cancellation Date** – Pic 9(8) (MMDDYYYY) - Policy Name and Address Status Effective Date.

vii. **Cancellation Status Code** – Pic 99 – The first two digits of the Policy Name and Address Status Code. Will need to provide the Auditor with a list of your Table File – Policy Status Codes.

viii. **Type of Policy** – Pic X(10)

1. **"NEW"** – If the Policy Name and Address Original Effective Date fell within the Experience Period.

2. **"RENEWAL"** – If the Policy Name and Address Original Effective Date is prior to the Experience Period.

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c. **CLAIMS REPORT** – This program will read the Loss Header File and will select all claims that had a Date Reported within the Experience Period. The program will then create a Comma-Delimited Text File (importable into Excel) that would contain the following information.

If a single claim had multiple causes of loss (ex. A homeowners claim with an Inland Marine and Homeowners Sub-section), is the claim reported once under the policy type or does it get reported for each Sub-Line. If Sub-Lines are reported, does it get reported under the Policy Type or the Line of Business charged).

i. **Policy Type** – Pic X(5) - This field would be based on your Bureau LOB Code. (EX. Line of Business 15 = Bureau Line AAIS-41 = Fire).

Can we provide a single extract file with the Policy Type listed as the first field or do we need to provide a separate extract file for each Policy Type?

ii. **Sequential Number –** Pic 9(5).

If we number the lines of the text file, will there be a problem if the sort order is changed and or other items are added to the file?

iii. **Claim Number** – Pic 9(7)

iv. **Insured's Name** – Pic X(35) - Full Insureds Name – We will un-reverse the name so that it is in the same format as would be printed on declarations, invoices, notices.

v. **Date of Loss** – Pic 9(8) (MMDDYYYY)

vi. **Date Reported** – Pic 9(8) (MMDDYYYY)

vii. **Settlement Date** – Pic 9(8) (MMDDYYYY) – The Date that the Direct Side of the Claim was closed. Reinsurance Information will be ignored.

viii. **Amount** – Pic 9(7).99- - The Total Amount Paid on the Claim.

If a Claim has Salvage and Subrogation, should it be included in the Amount Paid?

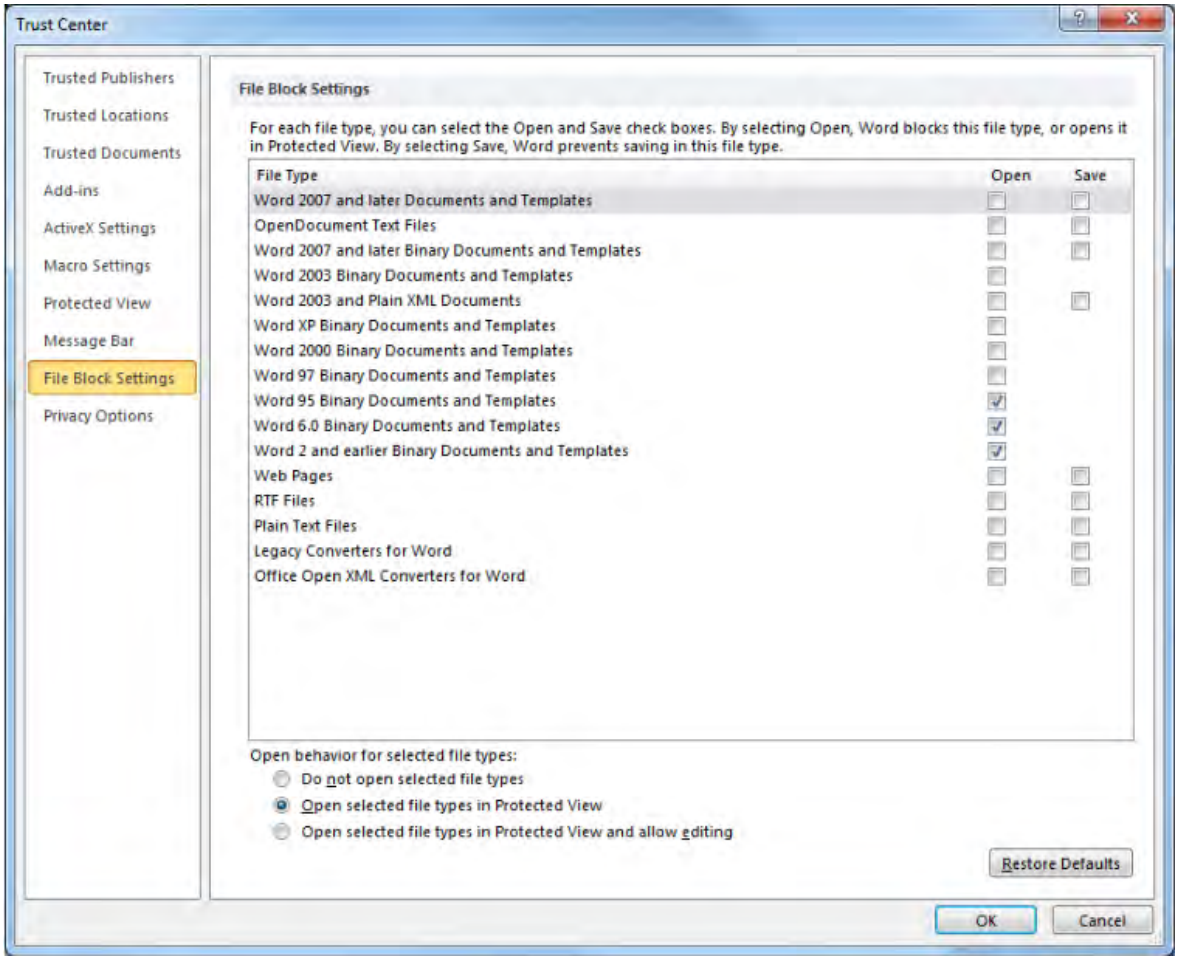
If a Claim is still in the process of being settled, should the outstanding reserve be included? Should the outstanding reserve be put in a separate field?

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For those clients on MS Word 2010, there is a setting to unblock word documents that were previously created in Word 2003 version or later.

To unblock, open a new document in Word 2010.

In **File** tab, go to **Options**, **Trust Center**, Trust Center **Settings**, **File Block Settings** (see screen print below). This is where user can set Open Behavior for selected file types (see bottom of screen); and then in the upper box can select which file type to open. If unable to get policy forms with a declaration or if getting an "access denied" when trying to print policy forms, these File Block Settings should be verified.



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A. OVERVIEW

One of the many features of the **INS**urance **PRO**cessing System is the ability to easily set up a new line of business. This enables companies to develop specialty products with a minimum or no special programming. Examples include "preferred" policies for very good risks, products for niche markets, and policies for high-risk exposures.

B. PROCEDURE

1. Assign a Line of Business – Assign a unique two-digit line of business code. Avoid duplicating designated bureau codes, even if the line is not currently written. Make the code easy to remember, for instance standard Homeowners is 02, a preferred HO might be assigned 22. The same second digit will make it easier to remember (and 12 is the AAIS bureau code for farm fire).

2. Update the following Tables in the Tables File:

   a. Line of Business
   b. Cause of Loss - use of bureau codes for the type of policy being set up is recommended.
   c. Commission Rate
   d. Statistical Driver Table - if reporting stats. Use the same codes as the standard policy the new line is based on.

3. Policy Writing System - if the line is to be computer rated:

   a. Update the Master Control record - Lines Rated, Survey Lines, and Lines Not Rolled.
   b. Enter standard endorsements for the new line.
   c. Enter rates for the new line. The following optional programs are available which may simplify this task if the new line is based on a standard line using the same rate structure with a deviation:

      XPW902 - Copy/Delete Rate File Records - Personal Lines
      PW092 - Process Rate Changes - Personal Lines
      PW093 - Copy/Delete Rate File Records - Commercial Lines
      PW096 - Process Rate Changes - Commercial Lines

4. Test - Enter and verify several representative test policies before going "live". Be sure to check the billing, commission

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rates, and statistical records.

```
POLICY WRITING SYSTEM -- PW092 - PROCESS RATE CHANGES
TOWN AND COUNTRY COMPUTER SERVICES


 COVERAGE CODE :   A DWELLING
 STATE CODE    :  31 NEW YORK
 LINE CODE     :   2 HOMEOWNERS
 PREM GROUP    :    0
 FORM CODE     :
 CURRENT EFF   :   6/01/1998
 FLAT CHANGE   :
 PERCENT CHANGE:        1.05
 STARTING LIMIT:  _________
 MAXIMUM LIMIT :  _________




ARE THESE SELECTIONS CORRECT?  N



POLICY WRITING SYSTEM -- XPW902 - RATE FILE EXTRACT
TOWN AND COUNTRY COMPUTER SERVICES


FROM KEY FIELDS                        TO KEY FIELDS
---------------                        -------------

1. STATE        31                     7. STATE        31

2. LINE         03                     8. LINE         33









ANY CHANGE ?  __
```

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```
POLICY WRITING SYSTEM -- PW093 - DUPLICATE COMMERICAL RATES
TOWN AND COUNTRY COMPUTER SERVICES

           STATE:            31          STATE:            31

           LINE OF BUSINESS: 30          LINE OF BUSINESS: 33

           COVERAGE CODE:    A           COVERAGE CODE:    A

           TERRITORY:        000         TERRITORY:        000

           PROTECTION:       ALL         PROTECTION:       ALL

           CONSTRUCTION:     ALL         CONSTRUCTION:     ALL

           RATE GROUP:       ALL         RATE GROUP:       ALL

           SINCE/PRIOR:      ALL         SINCE/PRIOR:      ALL

           RC / ACV :        ALL         RC / ACV :        ALL


ARE THESE SELECTIONS CORRECT?  Y




POLICY WRITING SYSTEM -- PW096 - PROCESS COMMERCIAL RATE CHANGES
TOWN AND COUNTRY COMPUTER SERVICES


 COVERAGE CODE :  A  DWELLING
 STATE CODE    :  31 NEW YORK
 LINE CODE     :  20 BUSINESS OWNERS
 TERRITORY     :     ALL
 PROTECTION    :     ALL
 CONSTRUCTION  :     ALL
 RATE GROUP(S) :  __ ALL
 PRIOR/SINCE   :     ALL
 RC/ACV        :     ALL
 FLAT CHANGE   :        .000
 PERCENT CHANGE:  1.05
 CURRENT EFF DATE: 6/ 1/1998




ARE THESE SELECTIONS CORRECT?  N


NOTE: For BOP does only coverages A & B
```


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A. OVERVIEW

INS PRO provides the ability to print a Non Payment Notice for a Certificate Holder.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following programs:

1. SF048 – Master Options File Maintenance

C. SET-UP MASTER OPTION

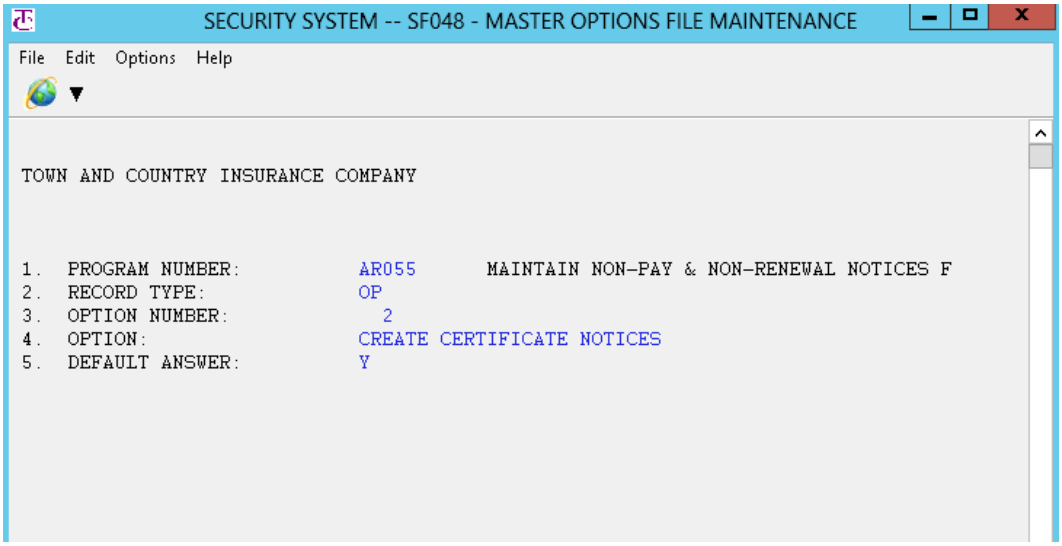


Supplemental Files - <F1> Utilities

Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option # – Change/Inquire
3. Program ID field key **AR055** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item **"Create Certificate Notices"**.
6. Call T&C for the Daily Password to turn this feature on.
7. Key the number **5** into the ANY CHANGE box and key Enter.
8. Change Default Answer to "**Y**" and key Enter.
9. At "Any Change" key Enter and <F8> to Exit Program

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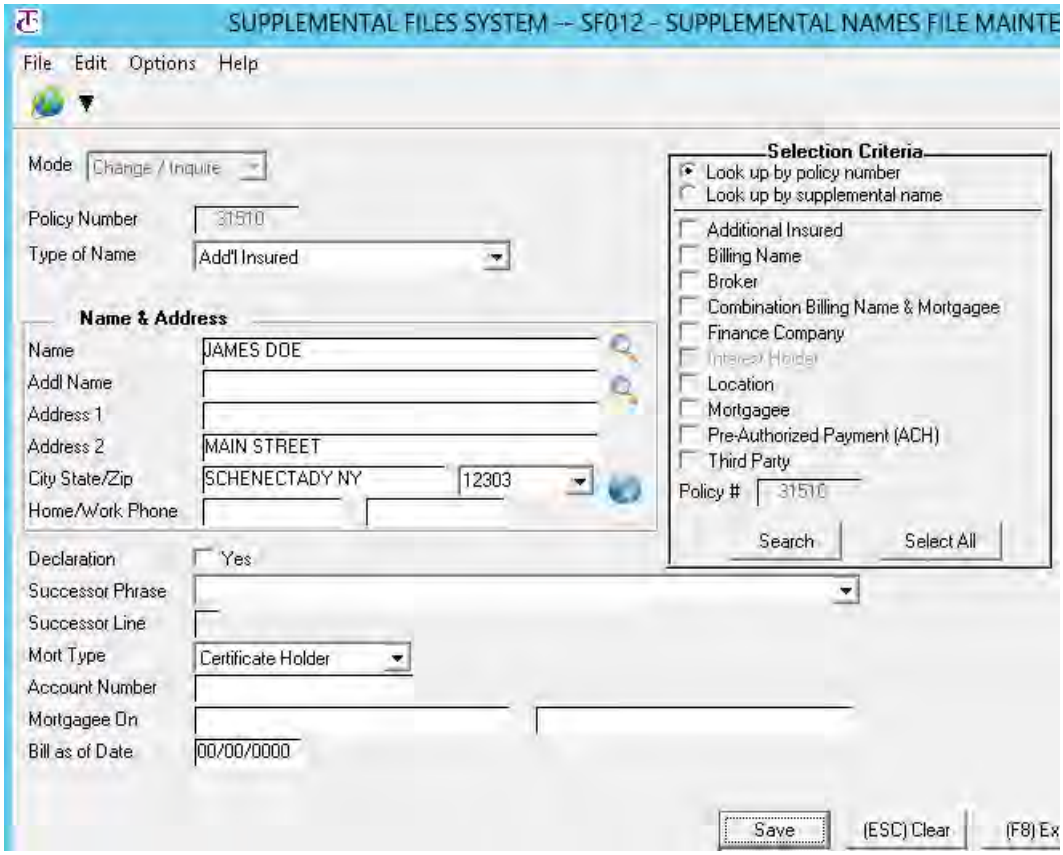


If it is set to "Y", and if the Cancellation is a Non Pay, it will print a copy of the Notice for the Certificate Holder and create a Mailing Certificate as well. Last copy of the Cancellation for Non Pay notice will show *Certificate Holder Copy*. All other types of Cancellation Notices (Mid Term and Non Renew) will not print this and will continue to print Additional Insured.

D. SUPPLEMENTAL NAMES FILE MAINTENANCE

For a Certificate Holder to receive a copy of a Non Pay Notice, in SF012 Supplemental Names File Maintenance, the Type of Name must be "A"dditional Insured and Mort Type must be "C"ertificate Holder.

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A. ODBC Connection Instructions – Docfinity clients
PLEASE NOTE: Prior to setting up this ODBC, you will need to have the Name and Database that OIT provides.**

1. Open DataSources (ODBC), which can be found within the Control Panel, possibly in the Administrative Tools section. **Please Note: If running on a *64-bit machine*, you must run the 32-bit Data Sources (ODBC) set up program. This may be found by using Explorer to browse to the Windows\SysWOW64 directory and running odbcad32.exe from there.**

2. Select the System DSN tab and click the Add button. (NOTE: If setting up on the SQL server, it needs to be a "User DSN", which would only apply to the specific user profile.)

3. From the list select SQL Server and click the Finish button.

4. In the Name field use "docfinity" (all lower case). The description field should be filled in with "INS PRO DocFinity Interface". The Server selection should be the server that the Docfinity database resides on. When everything is filled out click the Next Button.

5. Select "With SQL Server authentication" and "Connect to SQL Server" **(contact TCCS for Login Name and Password)** and click the next button.

6. Select the "change the default database" option and select the "**Name provided by OIT" database from within the drop down box provided; and make sure to select both "use ANSI" and click the Next button.

7. The last screen will be displayed (and checkmark should be in "Perform translation") with a finish button on the bottom of the screen; because none of the settings need to be displayed you may click on the finish button now.

8. You will be given the opportunity to test the database connection at this time. Do so, as this will avoid unnecessary problems during the INS PRO implementation. If the test is successful, you may click on the OK button to finish. If not successful, review these steps and make the changes required.

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A. ODBC Connection Instructions – SQL clients

1. Open DataSources (ODBC), which can be found within the Control Panel, possibly in the Administrative Tools section. **Please Note: If running on a *64-bit machine*, you must run the 32-bit Data Sources (ODBC) set up program. This may be found by using Explorer to browse to the Windows\SysWOW64 directory and running odbcad32.exe from there.**

2. Select the System DSN tab and click the Add button.

3. From the list select SQL Server and click the Finish button.

4. In the Name field use “inspro” (all lower case). The description field should be filled in with something meaningful. The Server selection should be the server that the inspro database resides on. When everything is filled out click the Next Button.

5. Select "With SQL Server authentication" and “Connect to SQL Server” using the Login Name of “inspro” (all lowercase) and the password to “ispo132”; then click the next button.

6. Select the “change the default database” option and select “inspro” from within the drop down box provided; and make sure to select both “use ANSI” and click the Next button.

7. The last screen will be displayed (and checkmark should be in “Perform translation”) with a finish button on the bottom of the screen; because none of the settings need to be displayed you may click on the finish button now.

8. You will be given the opportunity to test the database connection at this time. Do so, as this will avoid unnecessary problems during the INS PRO implementation. If the test is successful, you may click on the OK button to finish. If not successful, review these steps and make the changes required.

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The Policy Status Table contains the description for all active and cancelled (*terminated) policies. Fields 3-15 are required to have a **Y**es or **N**o answer except for Bureau Reason for cancel.

INS PRO users that are also New York advance premium companies are required to prepare reports to comply with Regulation 90 - Geographical Redlining Prohibition. The reporting program, SF083 - REGULATION 90 REPORT, is on the SUPPLEMENTAL FILES Reports Menu. One requirement of Regulation 90 is a count of the number of personal lines fire and commercial fire policies cancelled by the company, not renewed by the company and applications declined during the reporting year. **INS PRO** uses the third digit of policy status in the Policy Name record to identify these types of inactive policies. A "2" indicates cancelled by company, a "3" indicates non-renewed by company, and a "4" indicates application declined. (Previously the only valid third digit was "0" - active or "1" – terminated). It is recommended that these codes be used for all lines of business, even if they are not subject to Regulation 90. This will avoid confusion as to which codes to use when.

For example, if policy status code 12 means terminated for underwriting reasons, enter 122 as status code to show cancelled by company.

Even if your company is not required to file Regulation 90, we encourage you to use the third digit codes.

******* *Please Refer to* ***Policy Status Code Notations*** *on* ***AR Print Non Pay and Non Renew Notices****, and* ***AR055 Maintain and Print Non Pay and Non Renew Notices*** *documents.*

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POLICY STATUS CODES

1st & 2nd Digits — As defined in your Policy Status Codes Table in the Tables File.

3rd Digit

0 = Active policy
1 = Terminated by Insured or expired
2 = Cancelled by Company
3 = Non-renewed by Company
4 = Application declined

***** PLEASE NOTE:*** *Policy Status Codes that could be used on either Active or Cancelled policies should have field 10. Active Status set to* ***Y****es.*

1. **STATUS CODE** – 2 digit code which is used as the first 2-digits of the Policy Status. If the 3rd digit of the Policy Status is a "0", the policy is active; otherwise the policy is cancelled (*terminated).

2. **STATUS DESCRIPTION** – 20 character description, which is used to explain why the policy was cancelled or a special action that is being taken on an active policy. This is displayed on Data Entry and Inquiry Screens and is printed on some reports.

3. **MIN. RETAINED PREM** – used to determine if this type of cancellation has a Minimum Retained Premium. This is used in conjunction with the Line of Business – Minimum Retained Premium Amount.

4. **ADD TO CANPOL FILE** – used to determine if this type of cancellation should result in the policy being added to the SF076 Cancelled Policies File. If your office does run this report, answer Yes; if not, answer N.

5. **CANCELLED BY COMPANY** – used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

6. **NOT RENEWED BY COMPANY** – used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report and/or the **NAIC Market Conduct Annual Statement. If Yes, field 15 must be set to No.

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7. **APPLICATION DECLINED** – used to determine if policies cancelled with this status should be counted on the NY Regulation 90 report.

8. **BUREAU REASON FOR CANCEL** – contains the statistical code for reporting this type of cancellation.

9. **KEEP STATUS ON RENEWAL** – on active policies, this field is used to determine if the status should be carried over to the renewal. Normally status codes are cleared when a policy is renewed.

10. **ACTIVE STATUS CODE (Y/N)** – used by Name & Address File Maintenance to properly set the third digit of cancelled policies to 1. Status Codes that could be used on either Active or Cancelled policies should have an Active Status Code of "Y"*******.

11. **INSURED REQUEST (Y/N)** – if set to Yes (fields 6, 14 and 15 must be set to No) then all policies with this status code that are cancelled will fall in Column 3 Less Policies Trmntd by Insured on the MI072 report **and/or** the **NAIC Market Conduct Annual Statement.

12. **SECTION 3425 (b) or (c) OF THE INSURANCE LAW CANCEL (Y/N)** – if set to Yes and the Insured Request (#11) is set to No, then all policies with this status code that are cancelled will fall in Column 4 Less Policies Trmntd by Insured on the MI072 report. **(Applies to NYS clients only)**.

13. **OTHER CANCEL (Y/N)** – if set to Yes and Insured Request (#11) and Section 3425 (#12) are set to No, then all policies with this status code that are cancelled, but the cancellation code does not match the expired non renewed code in the company setup table, this will then fall in Column 5 Other Trmtns by Company of the MI072 report. **(Applies to NYS clients only)**.

14. **NON-PAY CANCEL (Y/N)** - if set to Yes, then fields 6 and 15 must be set to No. **NAIC Market Conduct Annual Statement

15. **REWRITTEN CANCEL (Y/N)**- Any policy status codes for Policy Rewritten Cancel will need this set to Y so that these type of cancels will not be included in the **NAIC Market Conduct Annual Statement (per the NAIC reporting changes).

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** **Terminated Policies**: the third digit of a policy status code in SF010 Name/Address must be other than a "0" to be counted as a terminated policy.*

*** **Please Note**: for SF142 NAIC MCAS report to be accurate questions 6, 11, 14 and 15 must be answered properly for each applicable policy status code. The hierarchy of how SF142 reads this report is as follows:*

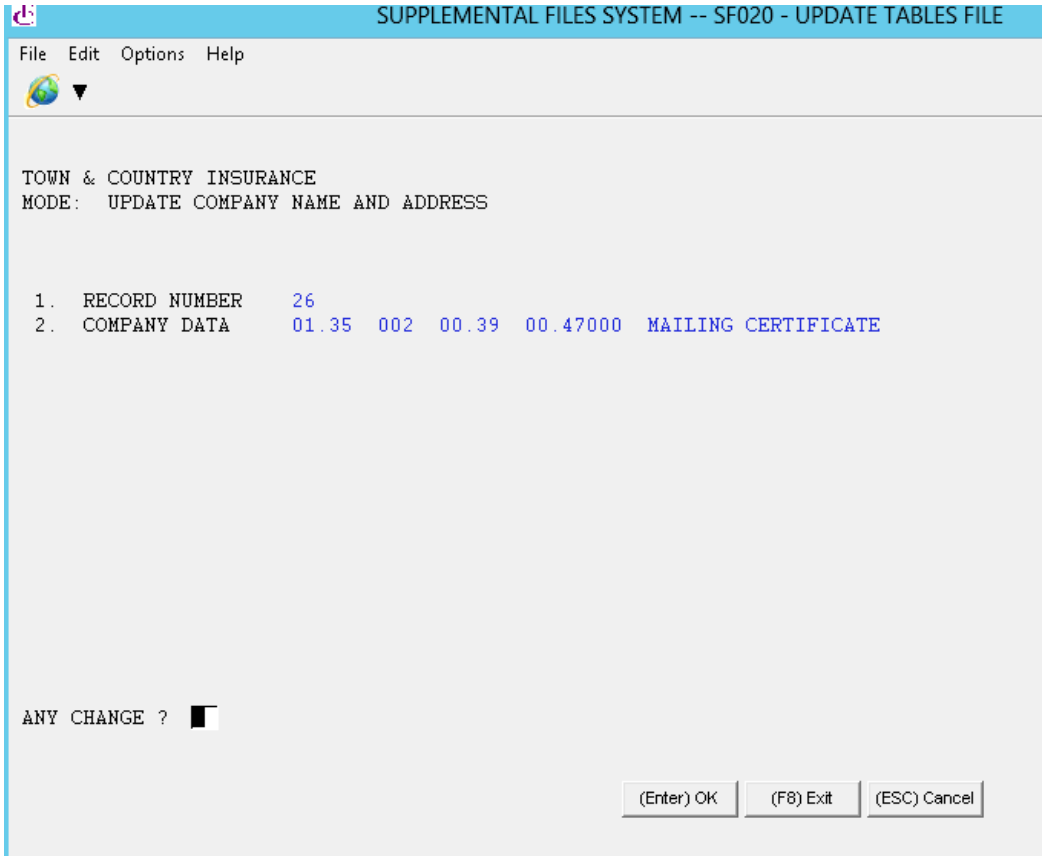
- ***Field 15 REWRITTEN CANCEL** – If YES, all other settings in the status code are ignored; and policies with this status code will not be included in any MCAS.*
- ***Field 6 NOT RENEWED BY COMPANY** – If YES, then field 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Renewals count.*
- ***Field 14 NON-PAY CANCEL** – If YES, fields 6 and 15 must be set to No. Policies with this status code will be pulled into MCAS Non-Pay cancel count. If the current status is Non-Pay Cancel and the Prior status is Non-Pay Cancel it'll be counted twice in the NAIC report*
- ***Field 11 INSURED REQUEST** – If YES, fields 6 and 14 and 15 must be set to No. Policies with this status code will be pulled into MCAS Insured Request cancel count.*
- ***If 15, 6, 14 and 11** are all set to No and the third digit of the Policy Status Code is not 0, these cancelled policies will go into the date incremented & cancel count on the MCAS report.*

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The current Postage Rate and mailing certificate charges are stored in **INSPRO** in Supplemental Files, Menu Tables File Maintenance, SF020 Update Tables File, Company Name and Address Table, Record 26 (see screen print below). This information is used to create the Mailing Certificates that are printed after Cancellation Notices and other types of letters.

To modify this record, at "Any Change" key "Y."
PLEASE NOTE: *If a NEW Postal Rate, this must be done* ***On the Effective Date of the new rate*** *(or after).*

Please NOTE: *the rates shown in this doc are an example of the rate and how it is entered into INSPRO. The actual rates need to be verified with your local P.O. and/or your postage meter supplier.*



The SPACING here is very important (**two** spaces between each field).

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1. **Mailing Certificate Charge** – This is the amount charged if you are not receiving a discount for bulk mailing letters. This field starts in position #1 and takes up 5 positions (i.e. 01.35).

2. **Minimum Pieces For Receiving Discount** – This should be set to the number of letters that do not receive the reduced Mailing Certificate Rate. Any letters over this amount will receive the reduced Mailing Certificate Rate. This field starts in position #8 and takes up 3 positions (002).

3. **Discount Mailing Certificate Charge** – This is the discounted rate for bulk mailing Certified Letters. This amount is used if the number of letters being printed is equal to or greater than the Minimum Pieces for Receiving a Discount. This field starts in position #13 and takes up 5 positions (i.e. 00.39).

4. **Postage Charge** – This is the Postage rate that is charged per piece of mail. This field starts in position #20 and takes up 8 positions (i.e. 00.46000).

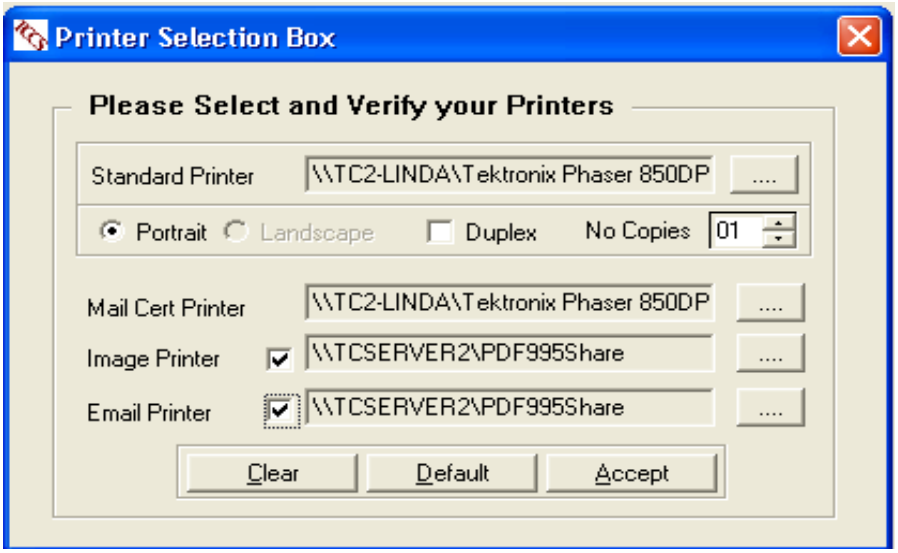
Note: *If once this record has been updated, the mailing certificates are not printing correctly, please confirm that the amounts were put in the correct positions.*

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Multiple Printer Selection Window

With INS PRO features such as Imaging and Emailing capabilities, a multiple Printer Selection Window will be displayed. This will allow several different printers to be selected at once. Each print job is clearly displayed and modifiable.

All Email capable programs, programs that require Mailing Certificates and Imaging programs have been updated to display the new Dialog Window.



New Printer Dialog Features

1) Except for Declarations, the Dialog Window will automatically import the MS Windows Default Printer for the “Standard Printer” and “Mail Cert Printer”.

2) The Email Printer and Image Printer will default the PDF995share or PDF995 if either are available printers from the workstation. If one of these two printers is not available the selection will be left blank.

3) Any individual printer can be modified by using the “Open printer dialog box” button labeled as “…” which appears next to each printer. The new selection will be imported from the Windows dialog box into the printer selection box.

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4) The Printer Selection Window provides some quick printer preference modification for your “Standard Printer” such as Portrait/Landscape, Duplex (long side), and Number of Copies. More detailed preferences are still available to you for the “Standard Printer” through the “Open printer dialog box” button. NOTE: Number of Copies does NOT refer to Specific INS PRO copy types such as “Company Copy” but the number of copies being printed.

5) The Printer Dialog Window also provides the ability to turn Imaging and Emailing on or off before processing. Simply click the checkbox next to these printers to turn the feature on or off. The checkbox will be unchecked and the printer will be grayed out when the featured has been turned off.

6) The Printer Dialog Window will display at the beginning of each program and no further entry will be required for mailing certificates or other printer preferences.

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To print a blank declaration from INSPRO, there is a setting in the SF048 Master Options File Maintenance that will accomplish this.

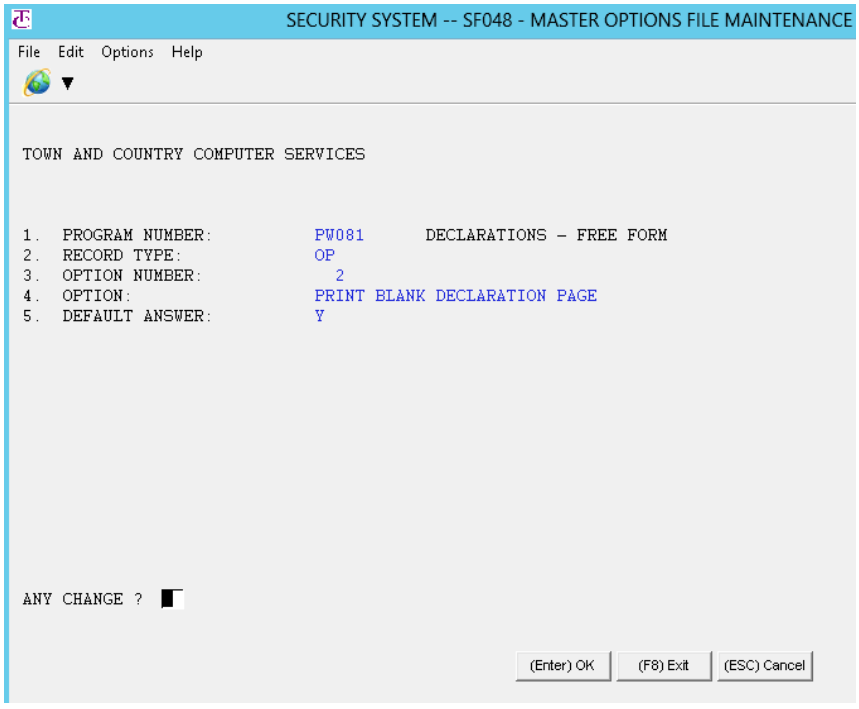
From Supplemental Files main menu, key F1 Utilities and select SF048 Master Options File Maintenance. Enter through the print prompts and select Change/Inquire. Program Number is PW081 and Record Type is OP. Find and select Print Blank Declaration Page. At Any Change, key in 5 and set the Default Answer to Y. Enter through and F8 out of Master Options File (see first screen print).

From Policy Writing Reports menu, select PW081 Print Policy Declarations. Enter through print prompts and select Print Blank Declaration Page (see second screen print).

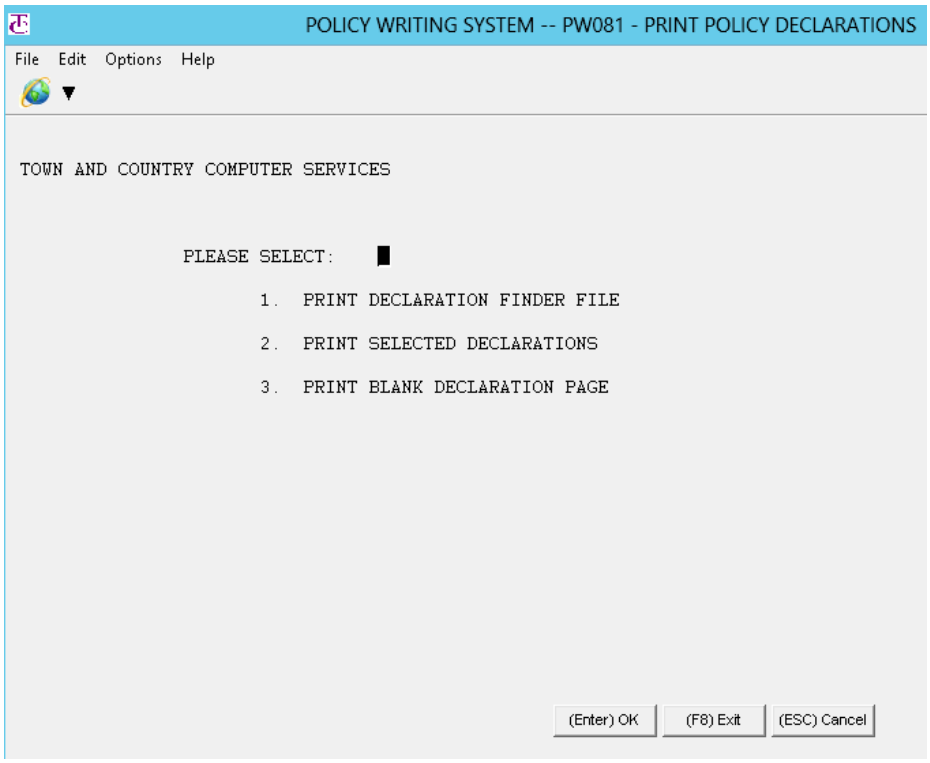
System will ask for Company Line of Business (two digit code), Transaction Code (i.e. 10 if you wish blank dec to show New Policy; 14 if you wish it to show Renewal etc), ST code (i.e. 31 for NYS), and number of copies you wish to print (see third screen print).

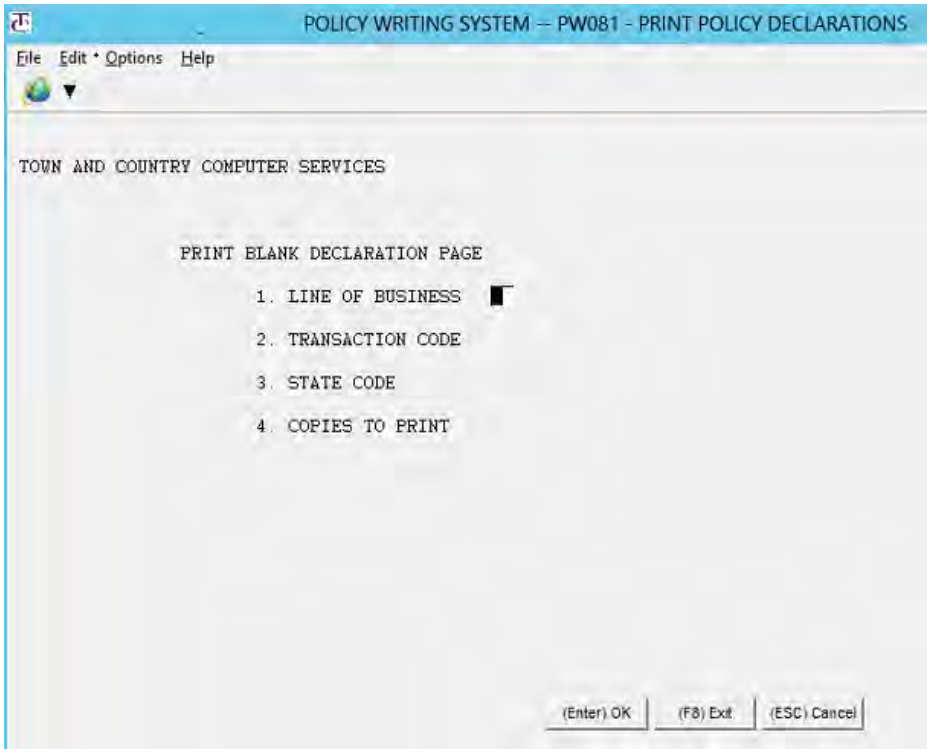
This tells the system to print out a blank dec page with all the applicable literals (only) for that particular line of business.

NOTE: *The standard blank declaration isn't designed to show the form/edition date in lower left corner.*



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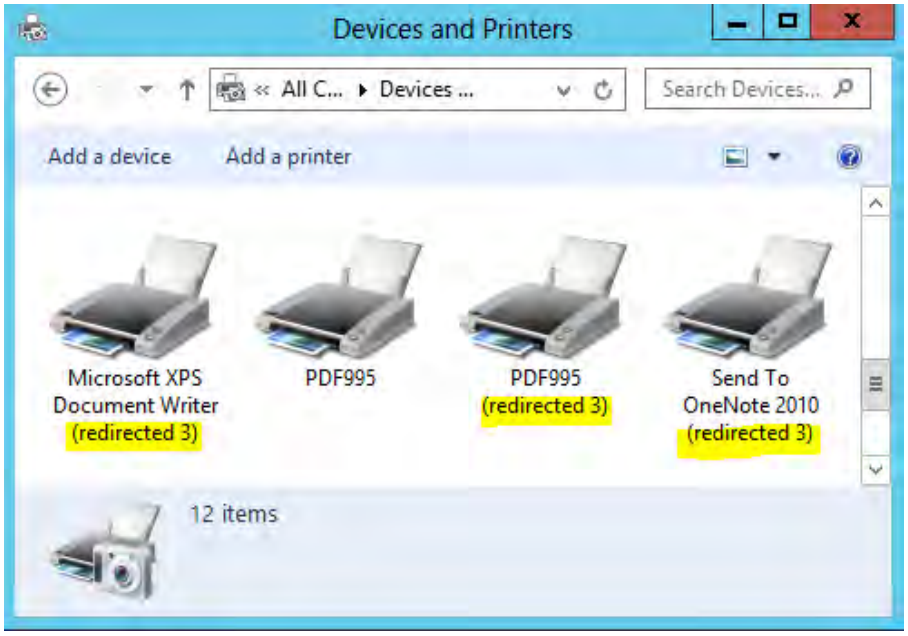




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Occasionally having more than 20 printer keys in the registry can cause **QPR Printer not found/selected** errors. This occurs when programs switch printers and are then unable to pull the printer information back from the registry.

1. From Control Panel go to Devices and Printers. Locate the redirected number that is attached to your local printers. (In the example below #3).



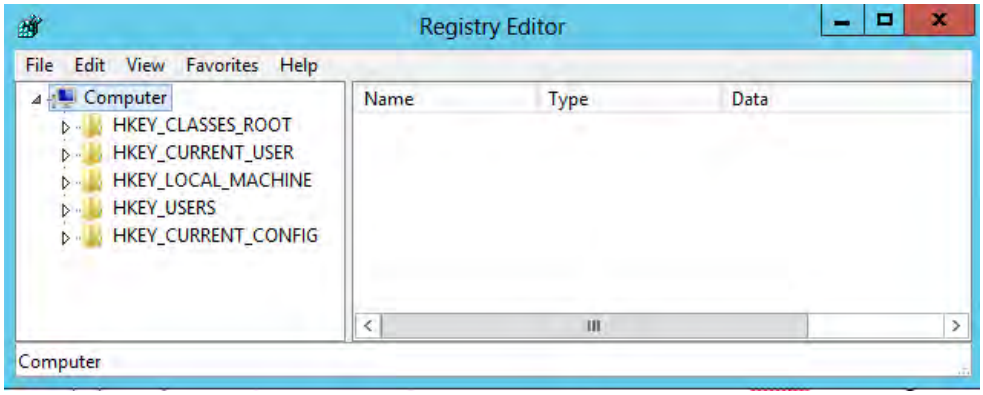
*** WARNING ***

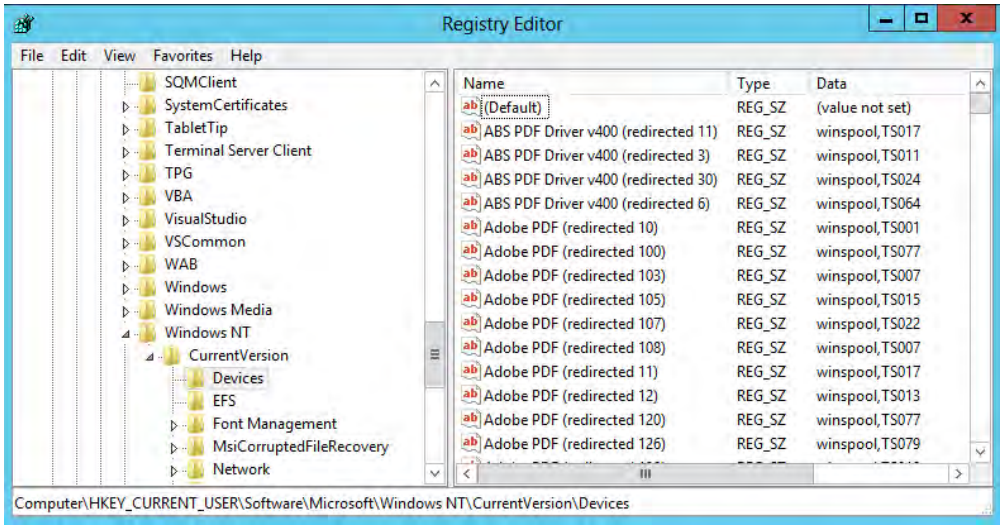
THE FOLLOWING INSTRUCTIONS SHOULD ONLY BE DONE BY AN IT SPECIALIST. Serious problems might occur if you modify the registry incorrectly.

2. Hold the windows key and "R", type **regedit**. You will be prompted you if you want to give regedit.exe permission to make changes. Say yes.

3. On the left side should be a folder tree structure. Expand HKEY_CURRENT_USER > Software > Microsoft > windows nt, currentversion > and then devices.

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4. Delete all redirected (**and only redirected**) devices **<u>not matching</u>** the current redirected number on your printers.

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PRINTING RC OR ACV ON CFIRE/SMP DECS

05/29/18

A new feature has been added to allow RC or ACV printing on Commercial Fire/Special Multi-Peril declarations.

The feature is based on the policy writing control file setting of RC/ACV literal. If the printing of the RC/ACV literal is turned on, then a master option for printing the RC/ACV on CFIRE/SMP declarations is checked: SF048, PW581, OP, 2. Print RC/ACV on declarations.

The basic logic is to look for the SF27 or SF33 optional coverage records. These records contain the content which states which coverage is being covered as RC. If neither of these records covers Building or Business Property coverage, then that coverage is considered ACV.

The exception to printing ACV is if an endorsement is found on the policy that refers to SF27 or SF33 that is not the above mentioned optional coverage. If one of these endorsements are found, then the wording ACV will not be printed. Instead a blank space will be printed since the system will have no reference to what coverage is being handled as RC.

The non-U type endorsements with form names that are checked are **"SF27", "SF 27", "SF-27", "SF27A", "SF27B", "SF27C", "SF33", "SF 33", "SF-33", "SF33A", "SF33B", "SF33C".** If you use another form to apply RC to a SMP/CFIRE policy please let Town and Country know so custom coding can be added.

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OVERVIEW

Through Form Print, INS-PRO has the capability to print any Printer that has been installed on the Workstation or to any Print Driver (Ex. Adobe Distiller). With this capability, INS-PRO will allow the Windows Spoolers/printers to control the print jobs.

CONSIDERATIONS:

NUMBER OF COPIES: INS-PRO will no longer be controlling the number of Copies that are printed. The Windows Dialog Box will control this.

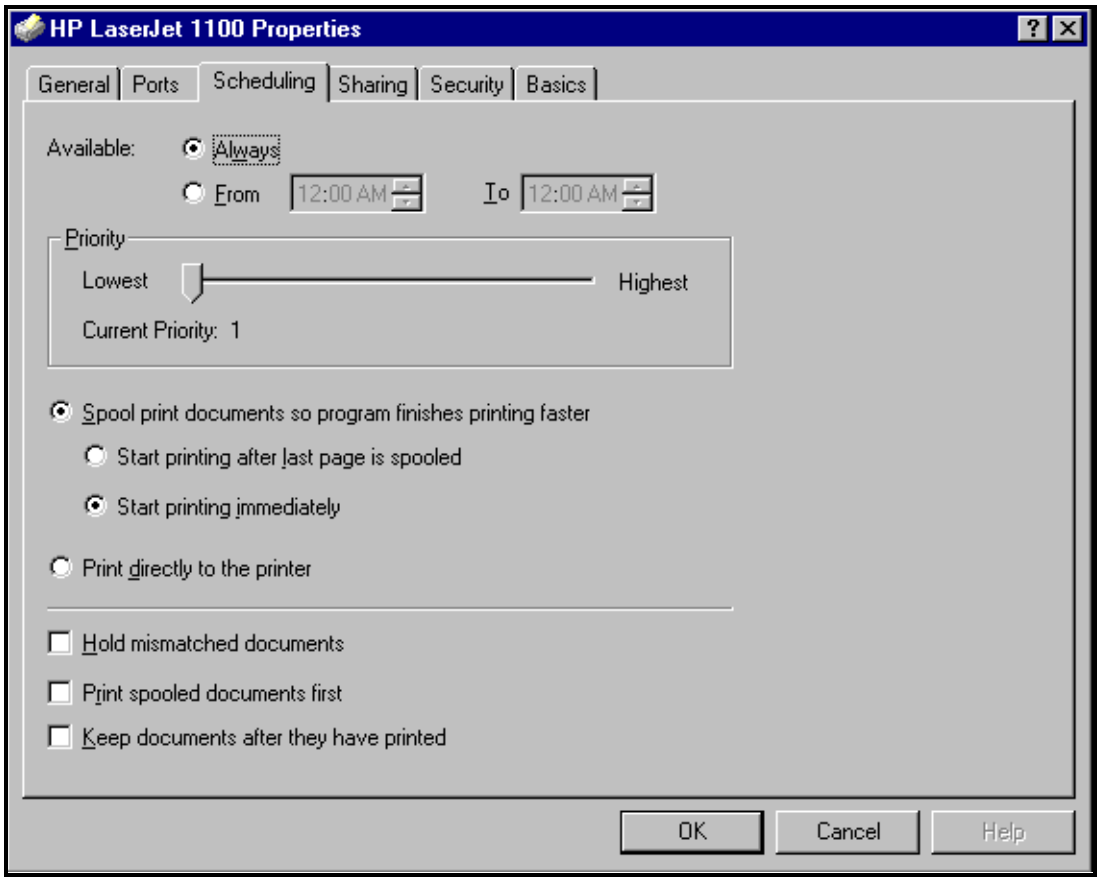
DUPLEX PRINTING: Even though the Duplex Printing Flag will be passed to the Windows Dialog Box, the Windows Dialog Box will now control Duplex Printing.

PRINT QUALITY: The way that reports/forms/letters print may vary based on the printer that is selected. These variations include the size of the printing, the quality of graphics (Logo's, symbols, signatures).

SPOOLING: The ability to "Spool Reports" (run a report now and print it later) will no longer exist under Form Print. There are ways to do things similar to "Spooling" under Form Print.

1. Setup Printer Scheduling – If you go select a Printer Properties under Settings:Printers, there is an option to set up Printer Scheduling. This controls when a printer is available and if a job is sent to a printer outside of the scheduled time, the job will sit in the Print Spooler until the printer becomes available again.

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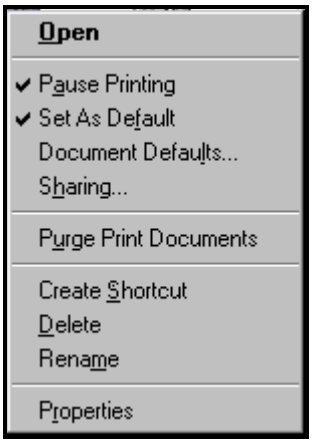


Advantages – The Operator will never need to remember to pause the printer

Disadvantages - If someone is working late, the printer is unavailable.

2. Pausing the Printer – If you right click on the printer under Settings:Printers, there is an option to Pause the Printer. Once a printer has been paused, the printer can be selected for print jobs but they will not be printed until the Pause Printing is un-clicked.

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Advantages – The operator can pause the printer only when they are doing a deferred processing run and/or running reports that should be printed later.

Disadvantages – If the operator forgets to pause the printer, the deferred processes will print while there is nobody watching the print run.

3. Use a Print Driver such (Ex. Adobe Distiller, PeerNet Drivers). These drivers will convert the reports/forms/letters into a format that can be saved automatically to a file. This is also convenient if the file is going to be stored for later use and/or e-mailed to an individual (Accountant, Agent, Adjustor, etc).

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OVERVIEW

INS PRO provides an optional procedure for correcting Policy Dates if the Policy Writing Effective and/or Expiration dates are found to be wrong. There is a way to correct these dates without deleting and re-entering the policy. *This method works best if policy has been issued in current month which has not been closed yet.* The Dates can be corrected using the following steps:

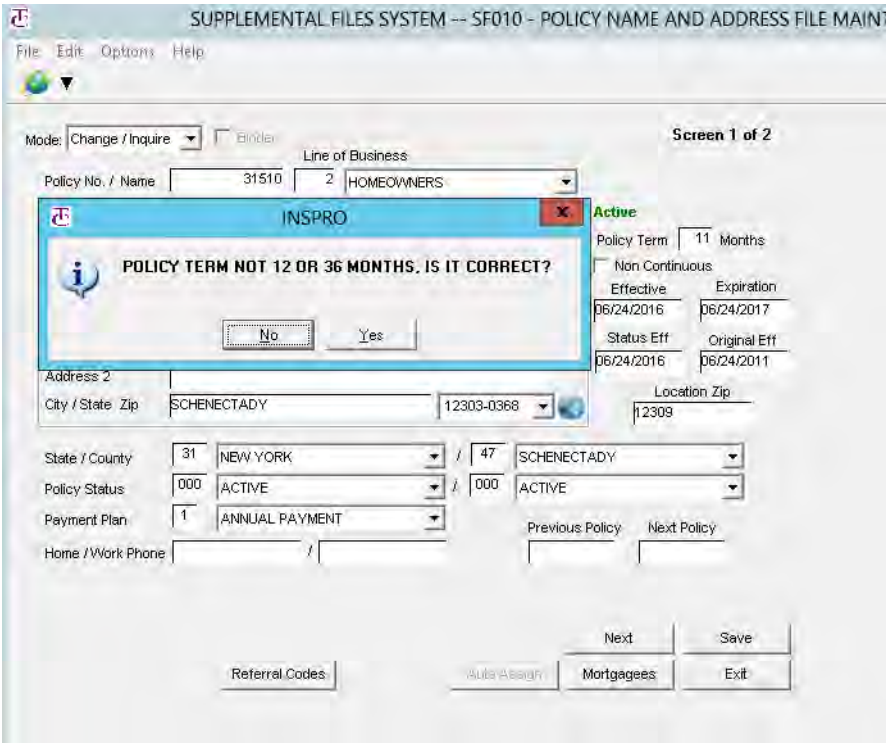
PROCEDURE

SUPPLEMENTAL FILES
SF010 POLICY NAME AND ADDRESS FILE MAINTENANCE

1. Bring the policy up in Name and Address File Maintenance.

2. Confirm that the Policy Effective and Expiration Dates are correct on the Name and Address File. If they are not correct, correct them.

3. Change the term from 12 or 36 to 11. The program will ask you if this term is correct, answer **Y**es. (Changing the term to 11 causes Policy Writing to update the dates in step 5 below)



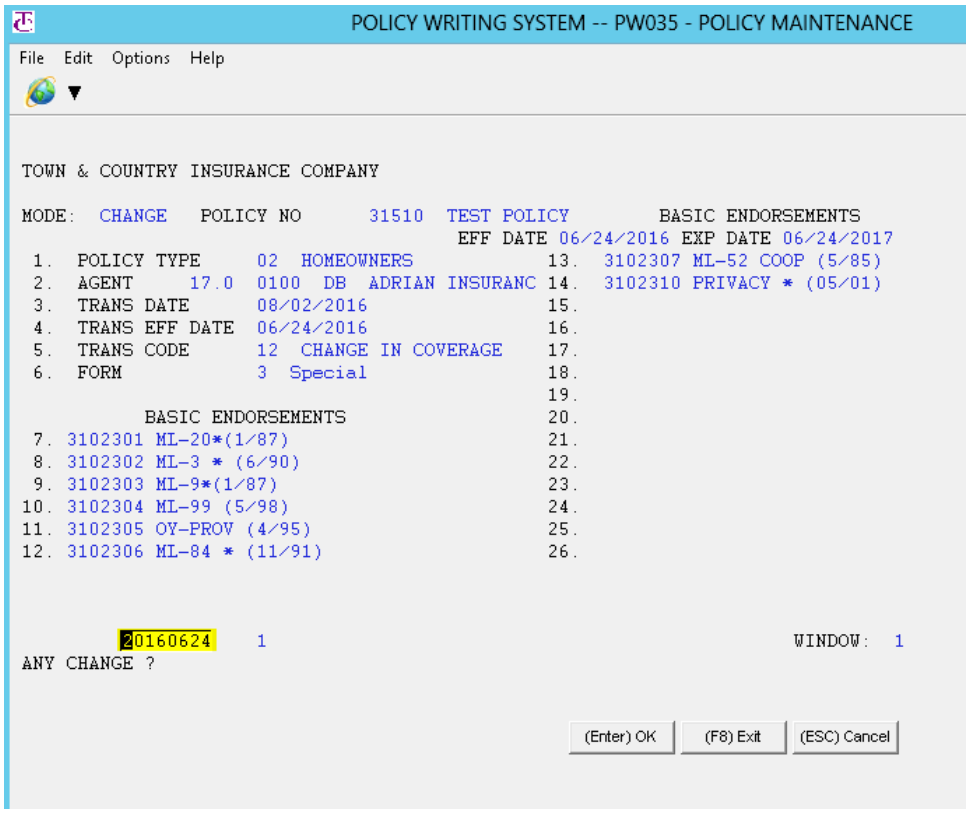
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4. Save the Name and Address Record.

5. ***PLEASE NOTE: If this policy has an ML309 - Additional Locations or ML67 - Other Residence Coverage Endorsement on it, this endorsement must be deleted before the date(s) are fixed, and then added back on to the policy after the dates are fixed.***

POLICY WRITING
PW035/PW335 CHANGE A POLICY

6. Bring the policy up in Policy Writing Change Mode.



a. On first screen, properly set the transaction code (10 if the policy should remain new; 14 if the policy should remain a renewal).

b. On same screen, at Any Change Key Shift <F1> and Key the proper rate date (YYYYMMDD format) and enter through.

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c. Enter thru the Policy Writing screens and save the policy.

d. Uncheck Create Premium if premium already exists.

e. If needed, request a new declaration.

7. Bring the policy back up in SF010 - Name and Address File Maintenance.

8. Change the term back to either 12 or 36: 12 if it was a 1 year policy; 36 if it was a 3 year policy.

9. Do a Premium Inquiry on the policy and confirm that the Effective and Expiration dates are correct on the Premium Records. If the Premium dates need to be corrected, also correct the AR Open File dates.

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INS PRO reports generated from the Premium Accounting, Accounts Receivable and Loss Accounting systems will provide figures to assist in the preparation of your statements.

Run quarterly and year end reports for the dates shown on your operations schedule.

Certain totals may be taken from the reports and entered directly on a corresponding statement line. Other figures become factors in calculations whose result will be a line item.

The following pages show which **INS PRO** reports furnish statement information.

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Quarterly Statement/INSPRO Report Cross Reference Page

STMT PAGE	LINE#	DESCRIPTION	PROG#	PROGRAM NAME	LINE DESCRIPTION
2	10.1	PREMIUMS & AGENTS BALANCES IN COURSE OF COLLECTION	AR066	OUTSTANDING RECEIVABLES	LINE OF BUSINESS TOTL PAGE, PREMIUM TOTL LINE, EFFECTIVE & BILLED
2	10.2	PREMIUMS, AGENTS BALANCES & INSTALLS BOOKED BUT DEFERRED & NOT YET DUE	AR066	OUTSTANDING RECEIVABLES	LINE OF BUSINESS TOTL PAGE, PREMIUM TOTL LINE, ADVANCED PREMIUM PLUS INSTALLS NOT BILLED
3	1	LOSSES (CURRENT YR)	LA052	OPEN CLAIMS	DIRECT INSURANCE, CURRENT YEAR AMOUNT TOTL LINE, LOSS RESERVE
3	1.A	REINS PAYABLE ON PAID LOSSES	LA052	OPEN CLAIMS	CEDED INSURANCE ON PAID LOSS, GRAND TOTL LOSS RESERVE
3	2	LOSS ADJUSTMENT EXPENSE	LA052	OPEN CLAIMS	DIRECT INSURANCE, GRAND TOTL LINE, ADJUST EXP RESERVE
3	9	UNEARNED PREMIUM	PA062	UNEARNED PREMIUMS	UNEARNED PREMIUM STATE TOTL
4	1	PREMIUM EARNED	PA062 PA050 PA062	CALCULATION	PRIOR UNEARNED PLUS CURRENT NET WRITTEN LESS, CURRENT UNEARNED =, CURRENT YEAR EARNED PREMIUM
4	2	LOSSES INCURRED	LA050 LA052	YTD LOSS REG OPEN CLAIMS	CHANGES IN RESERVES PLUS PAYMENTS = INCURRED LOSSES

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Quarterly Statement/INSPRO Report Cross Reference Page (continued)

STMT PAGE	LINE#	DESCRIPTION	PROG#	PROGRAM NAME	LINE DESCRIPTION
5	1	PREMIUM COLLECTED NET OF REINSURANCE	AR064	RECEIPTS & DISBURSEMTS	LINE OF BUSINESS PAGE, TOTL PREM LINE, NET AMOUNT LESS REINS
5	2	LOSS & LOSS ADJUST EXPENSE PAID	LA050	YTD LOSS REG	GRAND TOTL LOSS AMOUNT PLUS ADJUST EXPENSE
16		SCHEDULE T EXHIBIT PREM WRITTEN	PA050 LA050	WRITTEN PREM YTD LOSS REG	LINE OF BUSINESS TOTL PAGE DIRECT LOB TOTLS
17		PART 1 LOSS EXPERIENCE	LA062	EARNED TO INCURR LOSS RATIO	SUMMARY–ALL AGENTS
17		PART 2 DIRECT PREM WRITTEN	PA050	WRITTEN PREM	LINE OF BUSINESS TOTL PAGE
18		PART 3 LOSS RESERVE & DEVELOPMENT	LA070	LOSS RESERVE AND DEVELOPMENT	

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SPECIAL INSTRUCTION SHEET

RECOVERY RESERVE HANDLING

Loss transaction code 50-Recovery Pending in the Loss Accounting System is used to track outstanding reinsurance recoveries. It is designed to help you avoid understating your reserves on the Quarterly Loss Reserve and Development Schedule and at the same time keep track of recoveries due from your reinsurer.

Procedure: Where there is a reinsurance recovery reserve on a claim reduce the recovery reserve by the amount of any direct payments made, (as they are made and the recovery is filed for) but do not reduce it less than zero.

Example: 1. Proper Procedure:

	Direct		Reinsurance		Net
	Reserve	Paid	Reserve	Paid	Unpaid
Claim is Opened	50,000		36,000		14,000
Partial Payment	40,000-	40,000	36,000-*		
Net Reserve	10,000		-0-		10,000

*Transaction Code 50

2. If the recovery reserve was not reduced:

Claim is Opened	50,000		36,000		14,000
Partial Payment	40,000-	40,000	-0-		
Net Reserve	10,000		36,000		26,000-

A negative net unpaid loss results.

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RECOVERY RESERVE HANDLING - Continued

Whenever a direct payment is made on a claim (transaction 11 or 12) also enter a recovery pending, if reinsurance applies. Enter a positive reserve amount on a transaction 50. It will automatically display as negative. The recovery pending is that amount you expect to receive from your reinsurer. In addition to the reinsurance totals which appear on a terminal inquiry or a status report, if a claim contains a transaction 50, a reinsurance pending total is calculated and shown. This feature will be added to several loss reports. See the sample screen which follows for examples of recovery pending entry and inquiries.

When the recovery check is received from your reinsurer then enter a transaction 51-Partial Recovery Received or transaction 52-Final Recovery Received, as appropriate. No entry needs to be made in the reserve fields, since this was already done with the transaction 50-Recovery Pending at the time you filed for the recovery.

In the past you entered a transaction 58 to decrease your reinsurance reserve at the time you filed for a recovery. Transaction 58 should still be used to decrease an overstated reserve but a transaction 50 should be used in place of 58 to decrease a reserve in anticipation of a recovery. However, for existing claims combining the transaction 50 with the old transaction 58 will not produce an accurate pending recovery total. To avoid this there are two options to choose from:

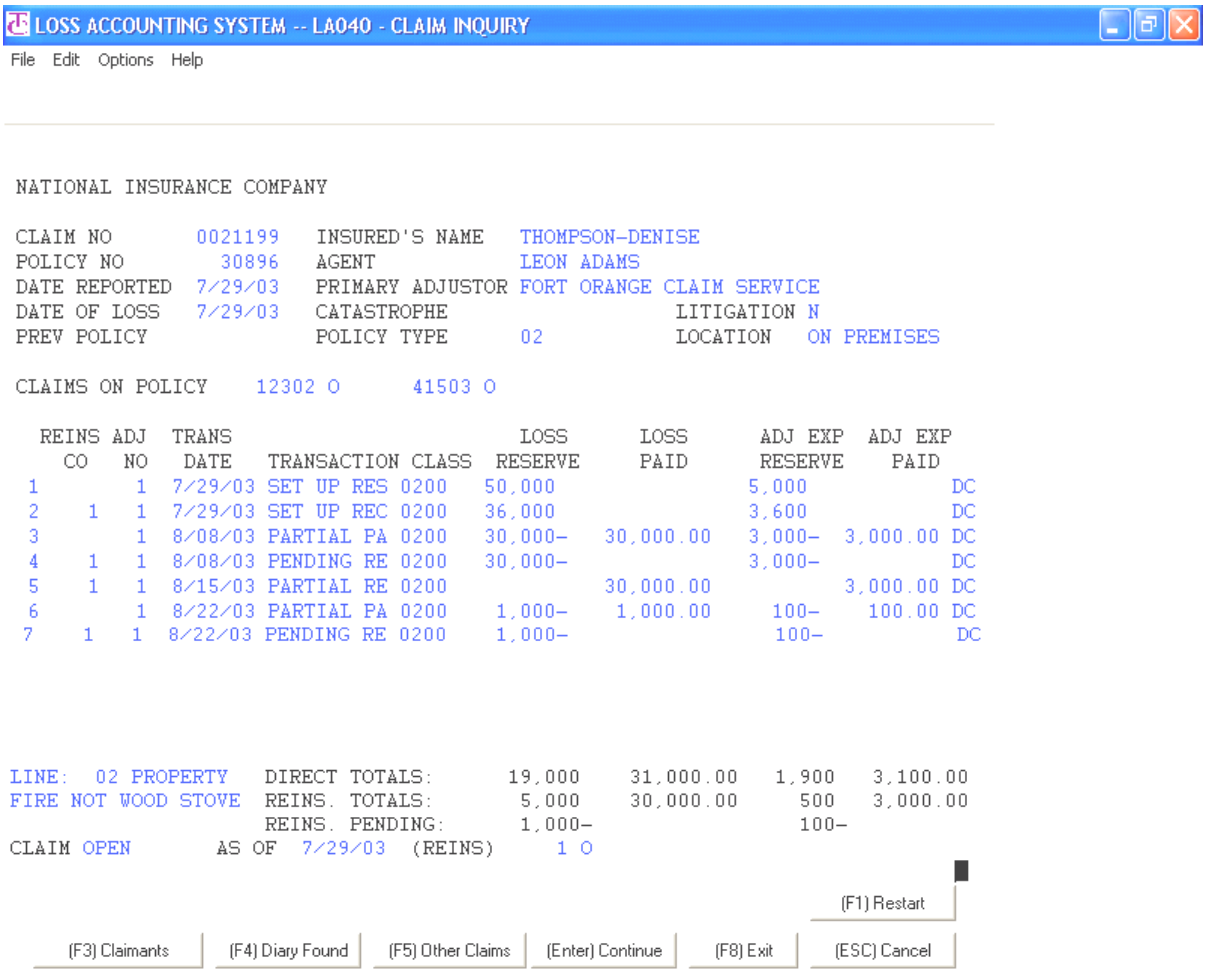
#1 Change the transaction code from 58 to 50 on those claims with recovery pending using XLA902 – UPDATE INDIVIDUAL LOSS MASTER RECORDS.

- or –

#2 Use transaction code 50 on new claims only.

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RECOVERY RESERVE HANDLING – Continued



NOTE: This screen is two screens combined for convenience only.

1&2 Initial entries setting up direct and reinsurance reserves
3 Partial payment made to insured
4 Recovery for partial payment filed for
5 Recovery check received from reinsurer
6 Second partial payment made to insured
7 Recovery for second partial payment filed for

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RECOVERY RESERVE HANDLING – Continued

PROCEDURE RELATING TO SUBGROGATION

When subrogation needs to be returned to the reinsurer on a claim that contains transaction code 50 use the following as a guideline to insure an accurate pending recovery.

Enter (3) Transactions –

1. Decrease Reserve, Transaction 58, negative amount.
2. Pending Recovery Reserve, Transaction 50, positive amount.
3. Subrogation Paid, Transaction 55, negative amount.

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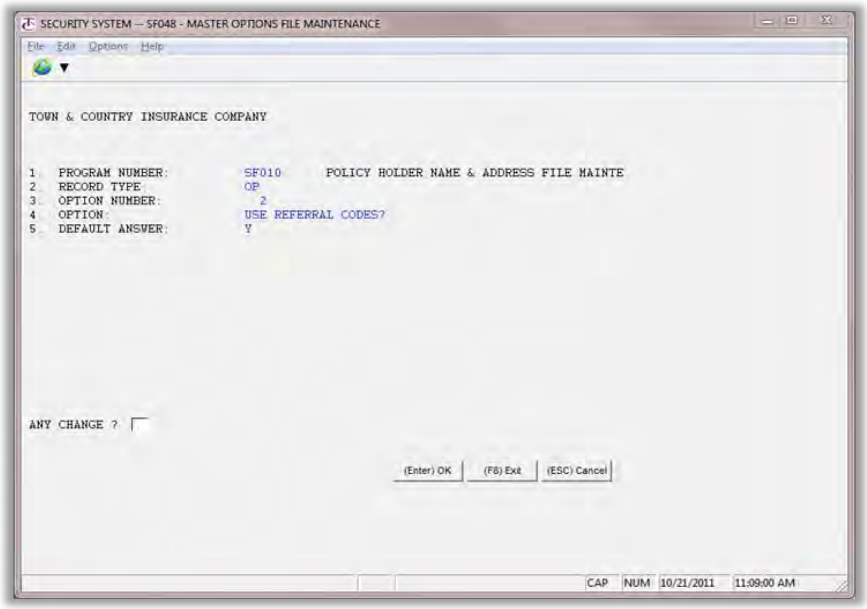
A. PURPOSE

INS PRO provides the ability to collect and print up to three Referral Codes. A new Master Option has been created for those clients who wish to use these.

B. PROCEDURE

The steps to set up the Referral Code option are as follows:

1. **Supplemental Files** Main Menu
2. Key **"F1 Utilities"**
3. Key **SF048 Master Options File Maintenance**
4. Enter through initial prompt(s)
5. Select **"1. CHANGE/INQUIRE"**
6. In 1.PROGRAM NUMBER enter: **SF010**
7. In 2.RECORD enter: **OP**
8. In QUESTIONS screen pop up, choose **2.USE REFERRAL CODES? and OK:**



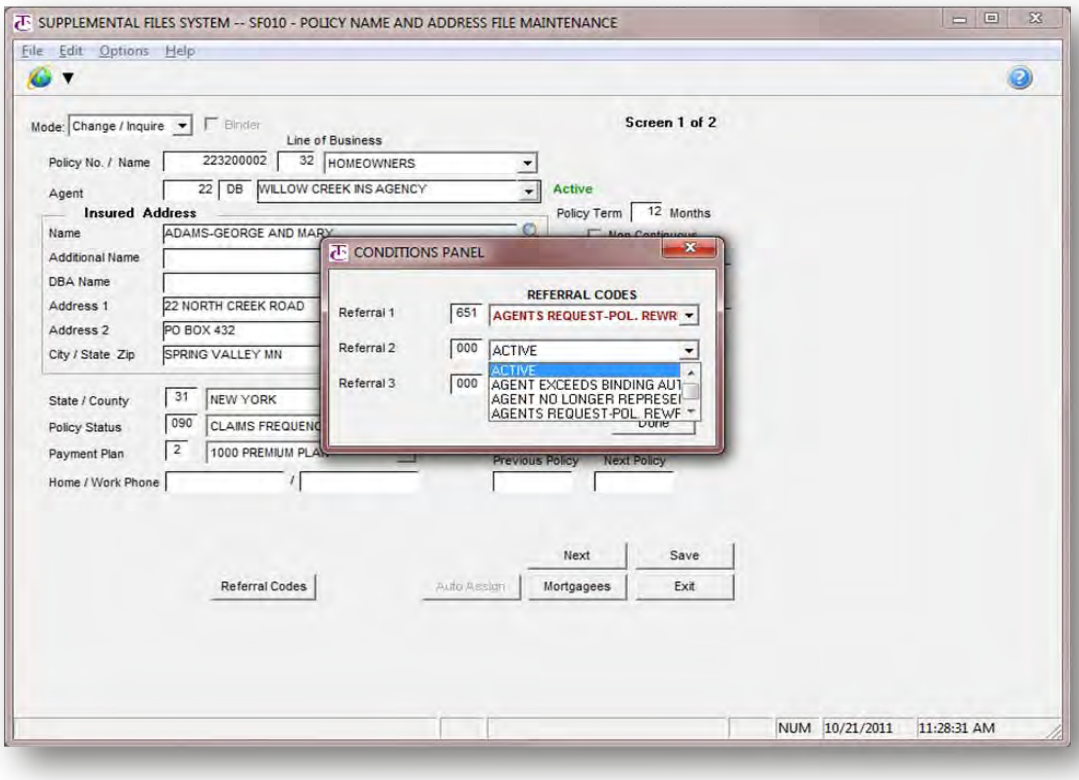
9. In item 5.DEFAULT ANSWER: enter **"Y"** if you wish to use this option or **"N"** if you choose NOT to use this option.

Referral Codes are set up in the SUPPLEMENTAL FILES SYSTEM SF010 POLICY NAME AND ADDRESS FILE MAINTENANCE screen by keying the Referral Codes button at the bottom of the screen (see below). This allows the policy status to be left as is in the SF010 Name/Address

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screen, but still flags the policy at a quick glance. Once the Referral Codes button in SF010 is selected, the screen will pop up allowing up to 3 referral codes to be chosen from a drop down list (from the Policy Status Code table in SF020 SF Tables File Maintenance).

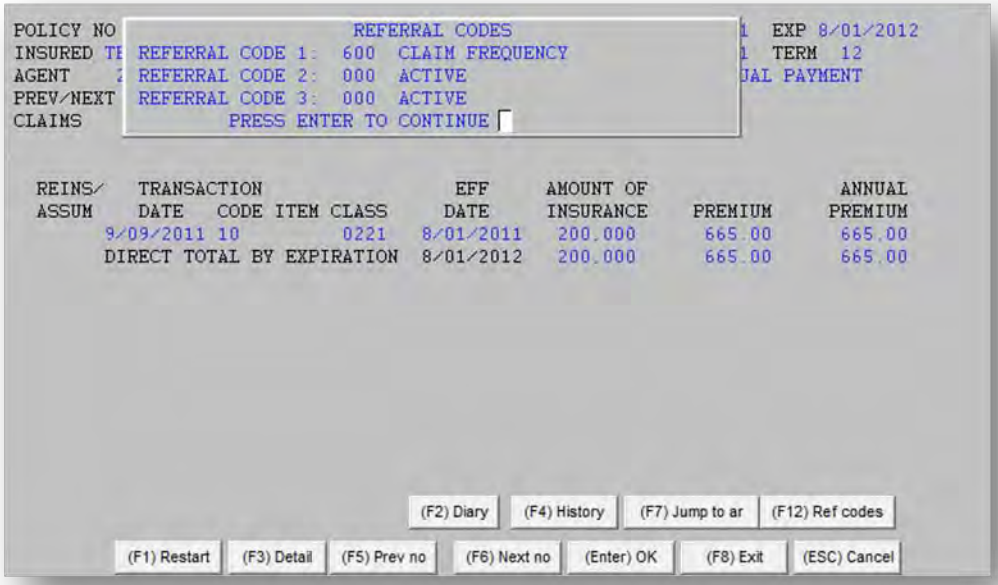
Note: *To add (more specific) Referral Codes to this list, they would need to be added into the Policy Status Codes table file (SF020).*



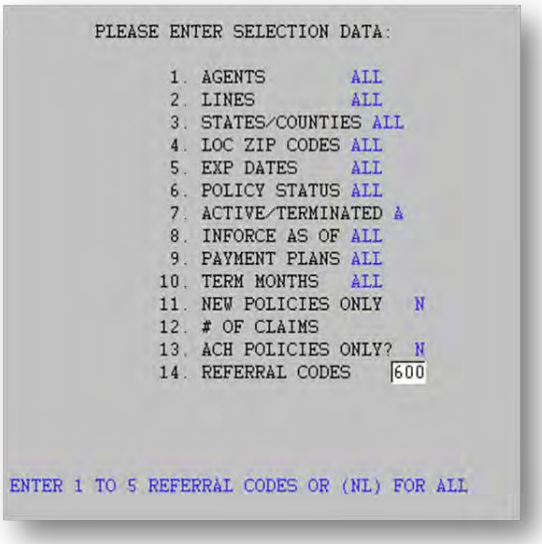
Some suggested reasons user may want to flag and watch a certain account: Review Liab-Umb Limits; Large Loss (over $10,000); VIP account; Claim Frequency; Payment History etc.

These Referral Codes, once set, will display in AR040 AR Inquiry and PA040 PA Inquiry (see below) as F12 Referral Code button:

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There will now be a selection field in SF054 Selected Policy Holder List to look for policies that have a specific status code on them (see below). The Referral Codes will also print out on the PA070 Expiration Report.



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A. OVERVIEW

If a policy, quote, or claim does not get updated into the Docfinity tables from INSPRO, there are two methods for correcting this.

B. PROCEDURE

1. If an individual policy or quote did not go into Docfinity:

- Bring up the Policy or the Quote in SF010 Name and Address Change Mode. Change LOB to a different line and save. Go back in again and change back to the proper LOB and enter through the screen and save.

2. If an individual claim did not go into Docfinity:

- Bring up the Claim number in LA022 Change/Inquire Loss Headers. Make a minimal change to Comments field and save. Go back in again and change back to the original comments and enter through the screen and save.

Either of these actions will call SF125 Docfinity Maintenance which will repopulate the Docfinity Tables just for that policy, quote, or claim.

There is also XSF913 Docfinity Table Setup that can be run (call TCCS for daily password). This will repopulate the entire Docfinity Table.

NOTE: Everyone must be out of the system when running XSF913.

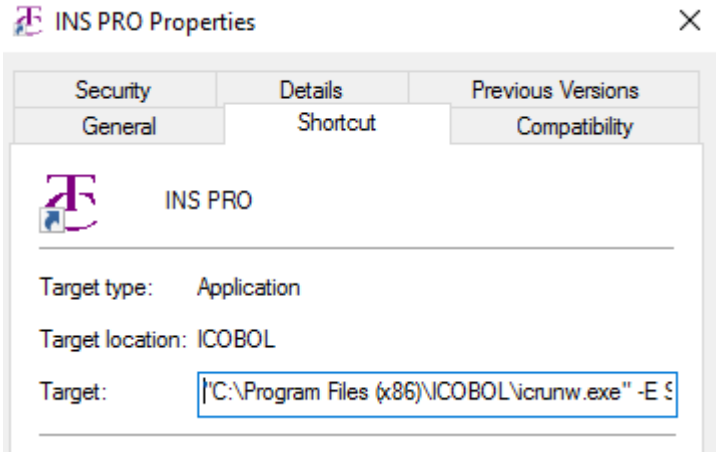
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OVERVIEW

Instructions for adding settings to adjust INS PRO to your screen resolution.

PROCEDURE

Individually adjusted via the icon used to start INS PRO. Right-click on the icon and select Properties from the menu. A window similar to this should open:



In the Target field (older Windows versions called it "Start In") you should see the path to icrunw.exe or icrun.exe. There may be settings in place already. If so, the format is a minus sign immediately followed by a setting indicator, followed by a space and then the value for the setting. Spacing is important, as you can see in the above example: there is a space after the path to the icrunw.exe, before the first setting is started.

To adjust INS PRO based on your screen resolution, these settings must be added to the Target field (explanation of each follows):

-E SP2OAR=1 -E SP2OIC=1 -E SP2OWD=1024 -E SP2OHT=768

EXAMPLES

Example #1:

Target field contains: "C:\Program Files (x86)\ICOBOL\icrunw.exe".

Edited: "C:\Program Files (x86)\ICOBOL\icrunw.exe" -E SP2OAR=1 -E SP2OIC=1 -E SP2OWD=1024 -E SP2OHT=768

Shown in smaller font so it fits on one line to demonstrate spacing:
"C:\Program Files (x86)\ICOBOL\icrunw.exe" -E SP2OAR=1 -E SP2OIC=1 -E SP2OWD=1024 -E SP2OHT=768

Example #2:

Target field contains a setting already: "C:\Program Files (x86)\ICOBOL\icrunw.exe" -T 5

Edited: "C:\Program Files (x86)\ICOBOL\icrunw.exe" -T 5 -E SP2OAR=1 -E SP2OIC=1 -E SP2OWD=1024 -E SP2OHT=768

Shown in smaller font so it fits on one line to demonstrate spacing:
"C:\Program Files (x86)\ICOBOL\icrunw.exe" -T 5 -E SP2OAR=1 -E SP2OIC=1 -E SP2OWD=1024 -E SP2OHT=768

EXPLANATION OF SETTINGS

- SP2OAR – set this to 1 to maintain aspect ratio of windows. Value is always 1 (one).
- SP2OIC – set to 1 to cause the bitmap images in icon fields to be scaled as for SP2OWD and SP2OHT. Value is always 1 (one).
- SP2OWD – set this to the width (in pixels) of the screen on which your panels were designed to cause the panels to be scaled up or down for other screen sizes. Start with 1024 and adjust up or down as you see fit.
- SP2OHT – set this to the height (in pixels) of the screen on which your panels were designed to cause the panels to be scaled up or down for other screen sizes. Start with 768 and adjust up or down as you see fit.

Some standard Width and Height settings, in pixels:

Width (pixels)	Height (pixels)
640	360
800	600
1024	768
1280	720
1280	800
1280	1024
1360	768
1366	768
1440	900
1536	864
1600	900
1680	1050
1920	1080
1920	1200
2048	1152
2560	1080
2560	1440
3440	1440
3840	2160

A. OVERVIEW

INS PRO provides the ability to secure Privacy Related fields. For verification purposes, the last four digits of each field will be visible, the preceding characters will be replaced with an "*". The programs use the User's Security to determine if the fields should be displayed. A Security Level or Admin Indicator of 9, or if your company has chosen to not use security, will display the entire field. Levels below a 9 will display the field in the secured format.

B. PROGRAMS

In order to take advantage of this feature, set-up is required in the following programs:

1. SF048 – Master Options File Maintenance.
2. SF038 – Security File Maintenance.

The following programs will display the secured selections:

1. SF010 – Policy Holder Name/Address File Maintenance.
2. SF012 – Supplemental Name File Maintenance.

C. SET-UP

Supplemental Files - <F1> Utilities

Turn the option on:

1. **SF048 – Master Options File Maintenance**
2. Select Option #1 – Change/Inquire
3. Program ID field key **INSPRO** and key Enter
4. Record Type field, key "**OP**" and key Enter
5. From the Pop-up list select item **#15 – "SECURE DISPLAY OF SENSITIVE FIELD".**
6. Key the number **5** into the ANY CHANGE box and key Enter.
7. Change Default Answer to "**Y**" and key Enter.
8. Key <F8> to Exit Program.

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Supplemental Files – User Security Files Maintenance

Set Security Level for each user:

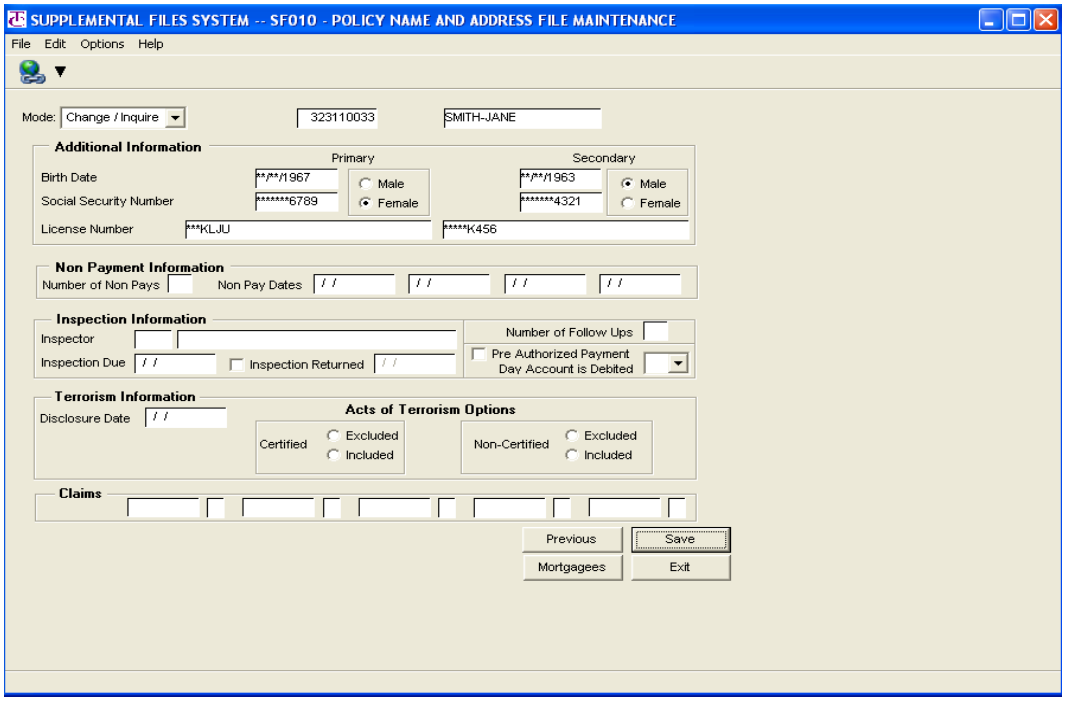
1. At the Main INSPRO Screen select Ctrl + F6 to access the User Security program.
2. Select #1 – Maintain/Print User Security File.
3. Review/Update the Security Level of each system module or Admin Indicator as necessary for each User.
4. Key <F8> to Exit Program.

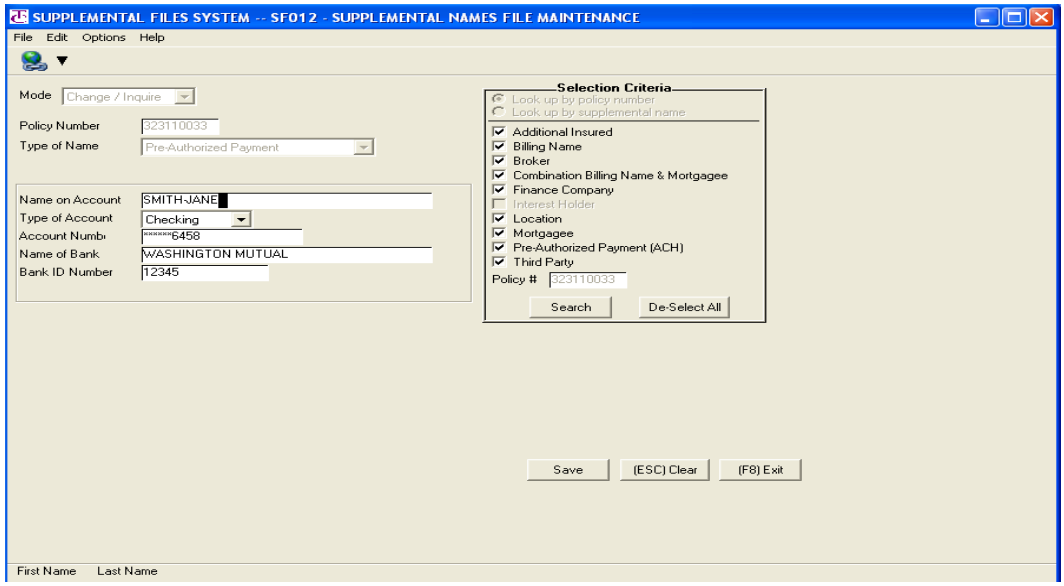
Please refer to the Supplemental Files Document SF Maintain Security File or SF038 On-line HELP Documentation for further detailed on how to update User Security information.

D. USING THE SECURITY FEATURE

Once the option has been enabled in the Master Options file, and all user security levels have been set, the fields are now secured. For data entry verification purposes **Add Mode** will continue to display the fields unsecured. In Change/Inquire Mode or Delete Mode the Date of Birth, Drivers License Number and, Social Security Number fields in the Policy Holder Name/Address file will display in a secure format. The Account Number for Pre Authorized Payment records will also display in a secure format.

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A. PURPOSE

INSPRO has the ability to print company Logos, Letterhead Information, and Signatures on various forms and letters. Examples include: a Logo on Policy Quotes, a Logo on invoices, Letterhead Information on Loss History Letters, and a Signature on Loss History Letters. This lets **INSPRO** users emphasize their company identity on documents sent to insureds and agents.

INSPRO programs have been developed to print the images stored in bit map files (.bmp) on various documents using the FormPrint software. This Technical Bulletin defines the image files being used and outlines a method for creating them. Once set up for use, the images are stored in Prog/QPR folder

1. **Logo image - LOGO.BMP** – This image file allows you to print a small Company Logo in the upper left-hand corner of a document.

2. **Letthead image - LETLOGO.BMP** – This image file allows you to print your Company Letterhead on the top of letters/forms.

3. **Accounts Receivable Signature image - ARSIGN.BMP** – This image file allows you to print a facsimile signature above the signature-title line on Accounts Receivable System related documents.

4. **Loss Accounting Signature image - LASIGN.BMP** – This image file allows you to print a facsimile signature above the signature-title line on Loss Accounting System related documents.

5. **Policy Writing Signature image - PWSIGN.BMP** – This image file allows you to print a facsimile signature above the signature-title line on Policy Writing System related documents.

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B. SET UP

1. A Master Option File question must be activated.

   a. Go to **Supplement Files System** then key **F1** to display the Utilities menu.

   b. Select the **SF048 - Master Options File Maintenance** choice. Answer the printing options with defaults.

   c. Enter **1. Change/Inquire**

   d. Enter **PW081** for the program number.

   e. Enter **OP** for the record type

   f. Enter your choice for the Default Answer – "**Y**" to print the Countersignature line or "**N**" to not print the line.

   g. Key **Enter** at ANY CHANGE to save the setting.

   h. Key **F8** twice to Exit the program.

2. The option to print signatures must be turned on in the Policy Writing Control file.

   a. Go to the **Policy Writing System** then key **F1** to display the Utilities Menu.

   b. Select **PW300-Maintain Policy Writing Control File**. Answer the printing options with defaults.

   c. Key **1.** Edit Master Records.

   d. At ANY CHANGE enter **15** SIGNATURE. Enter **\S**. This will activate the signature stored on file.

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C. CREATING IMAGE FILES

Initially the various image files are distributed as empty .bmp files. If you would like to use logos, letterhead or signatures, insert the appropriate image in the file as follows:

1. Open the appropriate **INSPRO** File with Microsoft Paint.
   a. Go into **MS Paint** program (typically found in the Accessories group of programs)
   b. Select **Open** from the **File** choice on the Toolbar
   c. Select your **INSPRO** Network Drive (Ex. F:)
   d. Select the **PROG** Folder
   e. Select the **QPR** Folder
   f. Find the appropriate **.bmp** image file (Ex. arsign.bmp)
   g. Double Click on the file to open it.
2. The logo, letterhead, or signature to be used needs to go on your computer.
   a. If the logo, letterhead, or signature is currently setup for use with other programs (MS Word for example) and has a .bmp file extension, it can be used.
   b. If the logo, letterhead, or signature is not on your system it will need to be scanned to create the image file. Town & Country can create the image file(s) using source images you provide if you do not have access to a scanner.
3. The logo, letterhead, or signature then will need to be copied from its current location into the image file opened with MS Paint.

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a. Select **Paste From**… the **Edit** choices on the Toolbar

b. Select the folder(s) that contain your source image file for the **Look In** area

c. Double click the source file name to paste the image into the **INSPRO** file open in MS Paint

4. The Microsoft Paint File then will need to be **saved** before it can be used.

a. Select **File** from the upper right of the tool bar

b. Select **Save** from the choices window

If the file becomes corrupted, you will need to have a backup or copy that can be used to restore the file. Once these files have been setup, please either backup, make a separate copy, or verify you are currently backing up the QPR Directory.

Notes:

Currently, only a single signature in an image file is supported. If your company has MULTIPLE people that sign documents in one of the systems (Accounts Receivable, Loss Accounting, Policy Writing) please leave the signature image file for that system empty.

Unless you are printing on a color printer, the images will be printed in shades of Black and White. A photo copy of a color logo will show what it will look like printed in black and white.

If your logo or signature is large, it will be resized by Form Print to fit the space allotted.

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The Programs listed below contain one or more Company Defined Image Files.

PROGRAM	IMAGE FILE	IMAGE FILE
AR051 – Print Bills Credit Card Information	MC.BMP VISA.BMP	DISCOVER.BMP
AR084 – Select and Print Cancellation/Reinstatement Letters	ARSIGN.BMP	
LA175 – Print Policy Loss History	LASIGN.BMP	LETLOGO.BMP
PA072 – Print Policy Change Notice	PWSIGN.BMP	LETLOGO.BMP
PW950 – Policy Quoting	LOGO.BMP	

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OVERVIEW

To get a quantity of policies by month, run SF082 Policy Holder Count Report.

PROCEDURE

SF082 reads the Policy Name and Address file to get its counts. The report will ask for an As Of date and will generate a separate page showing the following:

Active Policies by Expiration Date
Inforce Policies by Line
Inforce Policies by Agent
Terminated Policies by Reason
Inforce Policies by Payment Plan
Policies Expiring Prior to Current Year (if any)
Policy Errors (if any)

FURTHER EXPLANATION

If the Original Effective Date is after the As of Date, the record is ignored.

If the Policy is Active (Policy Status Code ends in 0 which include policies pending cancellation) or the Policy Status Effective date is after the As of Date and the Policy is cancelled, the policy is considered in Force and added to the Total count.

If the Policy Effective Date matches the Original Effective Date, the Policy is added to the New Count.

If the Policy Status is cancelled (last digit is not a 0), and:

If the Policy Status Effective Date is before the ending date and the year is the same as the As of Year or the Status is 001 or the Status matches the Expired/renewed Code in the Company Setup Table, the policy is considered Expired.

If the above is not true, then the policy is considered Cancelled

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Validity of SF082 data will depend on when PA022 month end report was last run (i.e. if dates have not been rolled forward in SF010 Name and Address yet, SF082 counts may be off). SF082 can always be re-run as well to see if the counts are more accurate if user is unsure of when PA022 was last run. If a count suddenly appearing on SF082 does not appear to be correct (i.e. SF082 run for the end of May is suddenly showing a Feb policy still outstanding that did not show up on previous SF082 run), a suggested report to run for verification is SF054 Selected Policy Holder List narrowing down the selection criteria by Expiration Date. In this example, it turned out the Feb policy had not had the dates rolled forward in Name and Address yet as it had been reinstated and then renewed manually after the fact. Once the status of the Feb policy was verified and the dates were rolled forward, it no longer appeared on the SF082 count.

XSF906 Policy Name and Address audit is one that should be run periodically to cross check the data in the various sides of the system.

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"STANDARD" WRITTEN PREMIUM

Written Premium as Programmed in –

PA050 – PREMIUM DEVELOPMENT REPORT
PA052 – DIRECT BILL PREMIUM REPORT
PA054 – ACCOUNT CURRENT PREMIUM REPORT
PA064 – REINSURANCE REPORTS
PA074 – SELECTED PREMIUM RECORDS BY CLASS REPORT
PA082 – PREMIUM MASTER FILE PERIL REPORT
PA088 – NY FIRE UNDERWRITERS PREMIUM REPORT
PA089 – SPLIT COMMERCIAL MULTIPLE PERIL REPORT
LA060 – WRITTEN TO PAID LOSS RATIO REPORT
LA061 – WRITTEN TO INCURERED LOSS RATIO REPORT
MI040 – MIS PREMIUM INQUIRY
MI050 – AGENT EXPERIENCE REPORT

1. Premium transacted within the period and effective within the period.

- plus -

2. Premium transacted within the period and effective prior to the period.

- plus -

3. Premium transacted prior to the period and effective within the period.

Examples in the month of June:

1. A new policy processed in June and effective in June.

2. A change processed in June but effective in May.

3. A renewal processed back in May but effective in June.

NOTE: Some reports offer an "ALTERNATIVE" or "RECONCILIATION" based only on Transaction Date.

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A. OVERVIEW

MI090 is accessed from MI, F1 Utilities. The **INSPRO** System displays the last time that the MI090 Summary File Rebuild was run and gives the option to rebuild the file prior to running Management Information System Reports. Rebuilding of the Summary File is necessary to insure that Premium and Loss Data from the respective Master Files is kept current in the Summary File. MI090 will write out a CSV file that gives the policy detail (found in Prog/ISPO folder).

B. PROGRAMS

In order to create a new Summary File, MI090 must be run with a date range from 01/01/1901 to a one year future date from the run date (example 01/01/1901 to 12/31/2017).

MI090	CREATE/REBUILD THE SUMMARY FILE

The following programs will show the last rebuild and automatically run the rebuild program if requested to do so:

MI040	GRAPHIC INQUIRY OF PREMIUMS
MI042	GRAPHIC INQUIRY OF LOSSES
MI050	PRINT AGENT EXPERIENCE REPORT

– Optional and Company Specific Programs –

MI064	PRINT AGENTS EXPERIENCE SUMMARY REPORT
MI080	AGENT INCENTIVE REPORT
SF084	PRINT QUARTERLY STATEMENT WORKSHEETS
SF086	PRINT ANNUAL STATEMENT WORKSHEETS

C. PROCEDURE

1. Select any of the above reports as per usual company procedures.

2. An information screen will appear to advise the last Summary File Rebuild date (See Below).

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NOTE: *Should a date of 00/00/0000 display, a recent date is unavailable and the rebuild should be run.*

Selecting (Y)ES will result in an immediate run of MI090. The time it takes for the file to rebuild will depend on the size of your Premium Master File, Premium History File and Loss Master File. No other Management Information system report should be run until the rebuild has been completed.

All of the information as of the last time that the Posting Programs (PA018 and LA018) were run will be included in the rebuilt file. It is suggested that all posting be completed prior to running the rebuild.

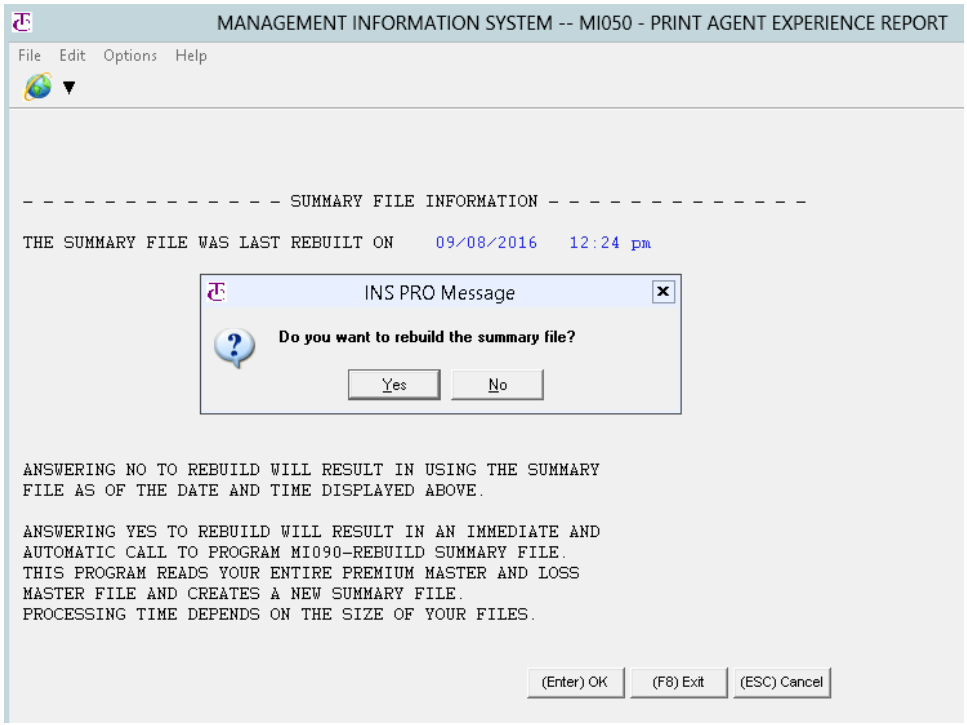
NOTE: *Any time the MI090 is run, everyone needs to be out of INSPRO*

Selecting (N)O to Rebuild the Summary File will not run MI090. The requested report only will run with the data from the last rebuild date. This may result in Management Information reports not being in agreement with other system reports.

3. Once you have rebuilt the Summary File, each time you run one of the above reports, an exact date and time will be shown on the Summary File Information Screen (See below).

NOTE: *The information screen will display for each report that uses the Summary File. Once the file has been rebuilt, it is not necessary to rebuild it again for each report when running multiple reports on the same day. All reports will be credible as long as no further posting or updates have been done to the Master Files since the last date and time the rebuild was completed.*

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INS PRO supports the use of URB optional basic policy T forms for downstate Homeowners policies.

Once these URB forms have been adopted, the option is turned on in the Master Options File and Endorsements are set up in Endorsement File Maintenance.



Supplemental Files - <F1>
SF048 Master Options File Maintenance
Change Inquire – Program PW010 – Record Type OP – Question 1
Use T Forms on Homeowners – Item 5 Make Default Answer **Y**es

```
1.  PROGRAM NUMBER:          PW010      ADD POLICY (DATES,BASIC ENDMNTS,LOCATION
2.  RECORD TYPE:             OP
3.  OPTION NUMBER:             1
4.  OPTION:                  USE T FORMS ON HOMEOWNERS
5.  DEFAULT ANSWER:          Y
```



Policy Writing – Rate and Endorsement File Maintenance
PW095 Print Endorsement File
PW070 Endorsement File Maintenance

Print and Review your Endorsement File list (PW095). Set-up a 51-70 sequence for each Endorsement that uses a T Form for all Standard Basic Homeowners Endorsements (PW070).

The Sequence number must start with 51 and not be greater than 70 for T forms.

Ex: 3102251 (NY-31, LOB-02, Form-2, Sequence-51)

Refer to Policy Writing System Procedure – Maintaining the Endorsements File for further information if needed.

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Policy Writing – Homeowners – Add/Change/Anniversary a Policy

On Add, Change or Anniversary of a Homeowners Policy put a **T** after the Form Number on the PW010 or PW035 screen at item 6 to bring up the basic T forms.

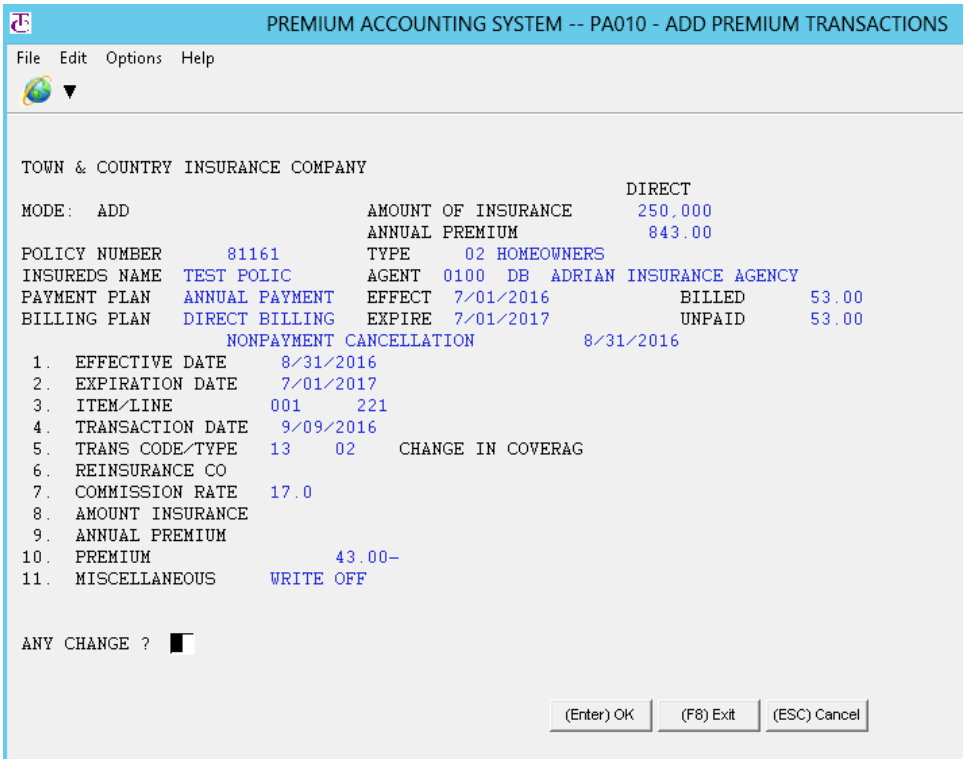
```
6.  FORM            2T Broad
             1-Basic
             2-Broad
7.  3102251 3-Special
8.  3102252 4-Tenant
9.  3102253 5-All Risk
10.         6-Condominium
11.         8-Limited
12.
```


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Frequently, policies cancelled for non-payment will have an outstanding earned premium that the insured will never pay. These amounts are considered a non-admitted asset once they are 90 days old and should be "written off". The correct way to do this is by making an entry in the Premium Accounting System to reduce the written premium by the amount of the outstanding premium. This credit will then be passed to the Accounts Receivable System and the policy will go "zero balance". By making the entry in Premium Accounting, you keep the Premium and Receivables systems "in balance" since the write off is posted in **both** systems.

1. ENTER THE PREMIUM TRANSACTIONS

From the Premium Accounting Transactions File Maintenance Menu, select PA010 ADD PREMIUM TRANSACTIONS. After entering the policy number, the following screen will display:



(See page 3)

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Enter the information as follows:

1. EFFECTIVE DATE	Use the cancellation effective date
2. EXPIRATION DATE	This will default to the next expiration date
3. ITEM/LINE	The item will default to 001, enter the primary line of business code for the policy (F1 to select from list).
4. TRANSACTION DATE	This will default to today's date
5. TRANSACTION CODE	Enter 13 - DECREASE IN PREMIUM and enter through.
6. REINSURANCE CO	The reinsurance contract number is skipped automatically. Note: a separate entry to decrease the ceded premium may be needed if there is reinsurance on the policy. Use a TRANSACTION CODE 53 - CEDED DECREASE.
7. COMMISSION RATE	This will fill in automatically
8. AMOUNT OF INSURANCE	Leave this **BLANK** - the amount of insurance was already credited when the policy was cancelled.
9. ANNUAL PREMIUM	Leave this **BLANK** - the annual premium was already credited when the policy was cancelled
10. PREMIUM	Enter the amount of premium to be written off (enter as a positive amount). This is the amount displayed after BILLED and UNPAID in the upper right, **less** any installment or services charges.
11. MISCELLANEOUS	An entry of "WRITE OFF" is suggested to document why the transaction was made.

2. POST THE TRANSACTIONS

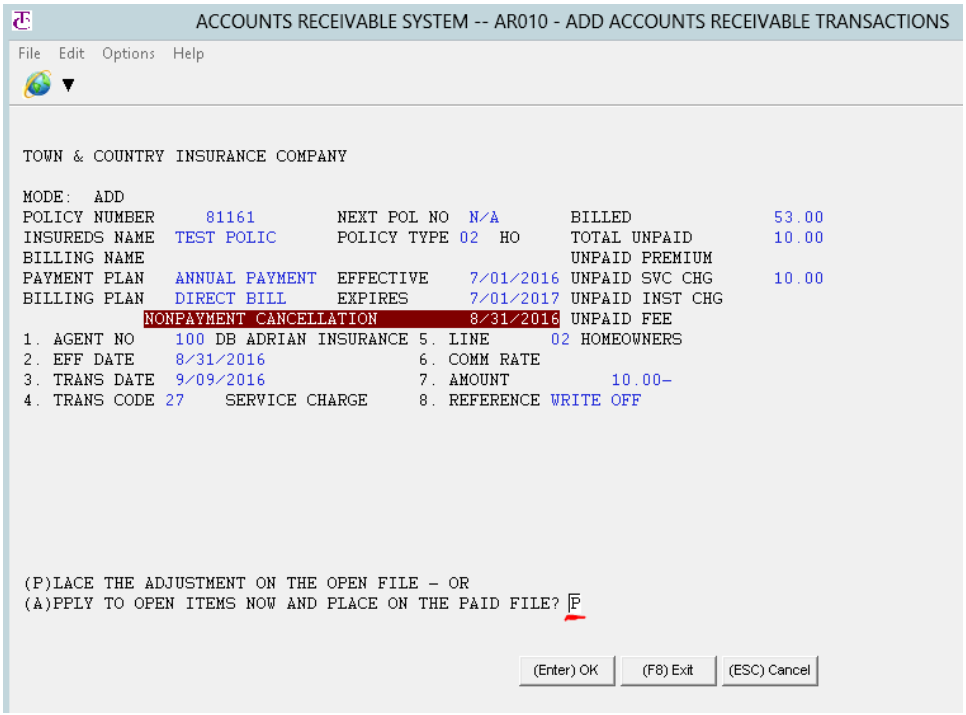
Select PA018 POST TRANSACTIONS TO PREMIUM MASTER FILE from the Premium Accounting Transactions File Maintenance menu. When the Premium Transactions are posted, the credit amount will also be

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posted to the Accounts Receivable Open file (be sure to answer "YES" to create AR Open Records).

3. WRITE OFF ANY INSTALLMENT OR SERVICE CHARGES

Because installment and service charges are NOT premium, they must be written off with an Accounts Receivable Transaction. From the Accounts Receivable Transaction File Maintenance menu, select AR010 ADD TRANSACTIONS. After entering the policy number the following screen will display:



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Enter the information as follows:

1. AGENT NO	This will display automatically
2. EFF DATE	Use the cancellation effective date
3. TRANS DATE	This will default to today's date
4. TRANS CODE	Enter 20 – ADJUSTMENTS, 27 – ADJUSTMENTS TO SERVICE CHARGE, 28 - INSTALLMENT CHARGE, or 29 – ADJUSTMENTS TO PREMIUM FEE as appropriate. Enter two transactions if BOTH: a late payment and installment charge need to be written off.
5. LINE	This will default to the policy type
6. COMM RATE	This default to zeros automatically
7. AMOUNT	Enter the amount of late payment or installment charge to be written off, followed by the "-" sign. This amount will be shown following UNPAID SVC CHG and/or UNPAID INST CHG in the upper right of the screen.
8. REFERENCE	An entry of "WRITE OFF" is suggested to document why the transaction was made.

Select the (P)LACE THE ADJUSTMENT ON THE OPEN FILE option from the bottom of the screen which displays after "ANY CHANGE?".

4. POST THE TRANSACTIONS

Select AR018 POST AR TRANSACTIONS TO THE AR OPEN FILE from the Accounts Receivable Transaction File Maintenance menu to post the transactions.

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5. RUN APPLY PREMIUM CREDITS

Select AR072 APPLY PREMIUM CREDITS from the Accounts Receivable Reports menu. This program will apply the premium, service charge, and installment credits to the outstanding amounts and the policy will go "zero balance". This report should be run before any end-of-month reports are run so the zero balance policies will not appear on the report.

Notes: *It is suggested that outstanding amounts on cancelled policies be written off at least quarterly, before the end of the quarter. The 91 & OVER PAST DUE column on AR066 – Outstanding Receivables Report will show which policies need to have uncollected premiums written off.*

An alternative way to write off any service or installment charges is to **enter a zero payment** (Transaction Code 40) and select the <F2> TO Waive Service Charge that appears on the lower portion of the screen.

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A. Be sure you have "good" data

1. ACCOUNTS RECEIVABLE

- Run AR060 – Aged Receivables by Policy
- Write off small past due amounts
- Collect large past due amounts

2. PREMIUM FILES

- Run XPA902 – Match N & A to Premium File
- All active policies should have some inforce premium
- Run PA062 – Unearned Premium Report
- Correct any invalid expiration dates listed

3. LOSS FILES

- Run LA052 – Open Claims Report
- Verify reserve levels on all open claims
- Verify recovery estimates on open claims
- Run LA054 – Losses by Claim Number
- Correct any closed claims with reserve amounts still showing
- Run XLA901 – Audit Loss Header & Master Files
- Set up reserves on open claims that don't have them
- Delete any invalid claim numbers

4. NAME & ADDRESS

- Run SF082 – Policy Holder Count Report
- Correct any invalid expiration dates shown

5. GENERAL

- Review and balance all November month-end reports

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B. Establish the Schedule for Year-End Processing

1. **PICK A CUT-OFF DATE**

- Consider impact on Written/Unearned Premium, Receipts and Commissions
- Notify all employees of cut-off date
- Notify all agents (if appropriate)

2. **SCHEDULE REPORTS TO BE RUN**

- Review schedule and note sequence
- Note extra copies needed by accountants
- Year-end backups should be done at end of cut off date and tapes marked for permanent retention

C. Verify and Balance Reports

1. **CHECKING REPORTS**

- Verify correct dates were used
- Verify run is complete – check totals
- Review all pages for errors/obvious problems
- Balance reports
- File report so it can be found when needed
- Correct/Re-run any reports needed

D. End-Of-Year Wrap-Up

1. **FILE PRIOR YEAR REPORTS**

- Box and label prior year reports that need to be kept (but don’t require frequent reference-eg trans registers)
- Bind and label monthly and quarterly reports that will be needed for reference

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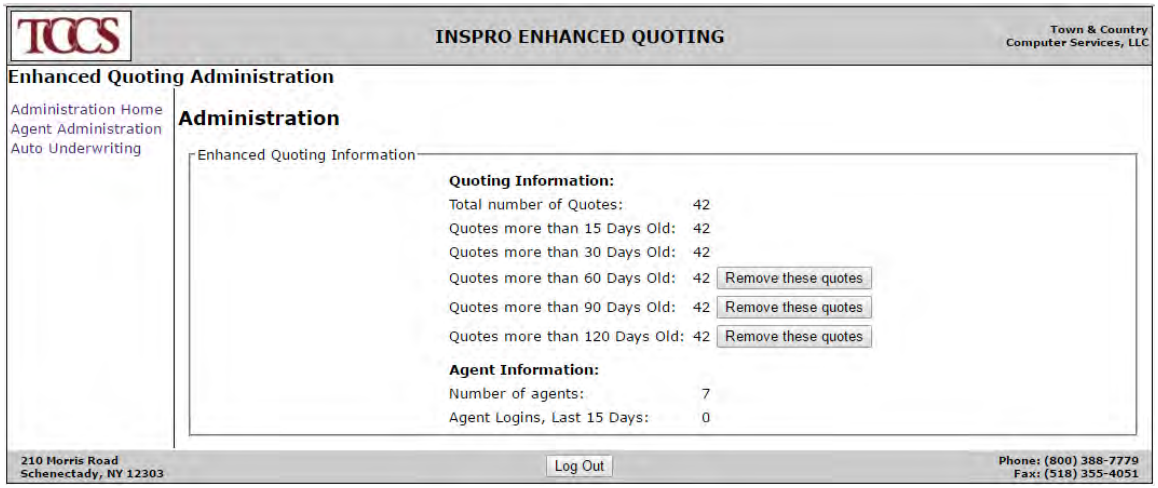
2. **SCHEDULE AND RUN FILE PURGES**

- Be sure all end-of-year reports are run and balanced
- Backup files before running any purge program
- Run purge programs – check reports
- Don’t run purges until AFTER annual statements have been completed and filed – May is suggested

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ADMINISTRATION PANEL

Only the administrator login provides access to this panel. All agents will instead see the options to view Accounts Receivable Inquiries, search and manage their quotes, and start new quotes (depending on their security settings).



Administrator Options

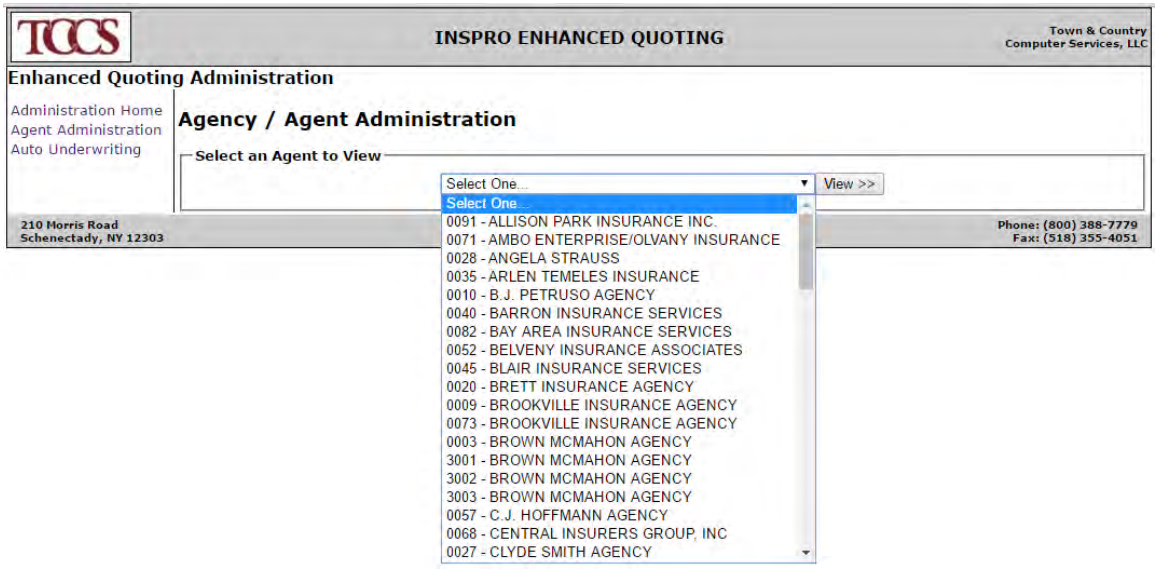
The Administrator can manage options for Policy Maintenance, Agent/Agency Administration, or Auto Underwriting.



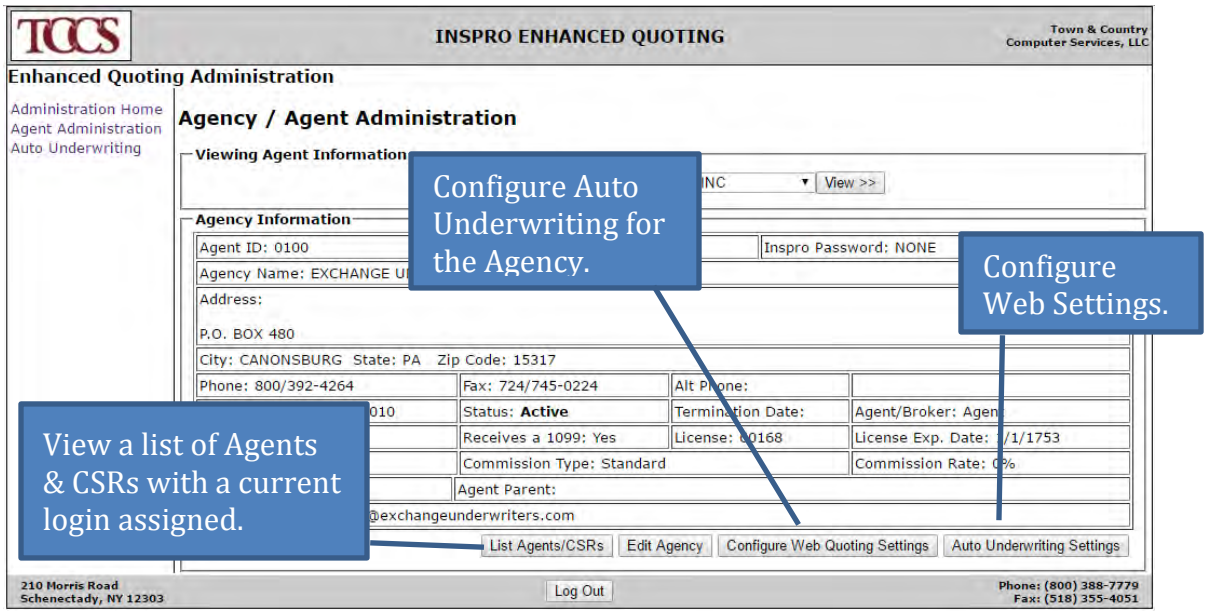
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Agency / Agent Administration

The Administrator clicks on "Agent Administration" and then uses the drop down menu to select an Agency to manage:

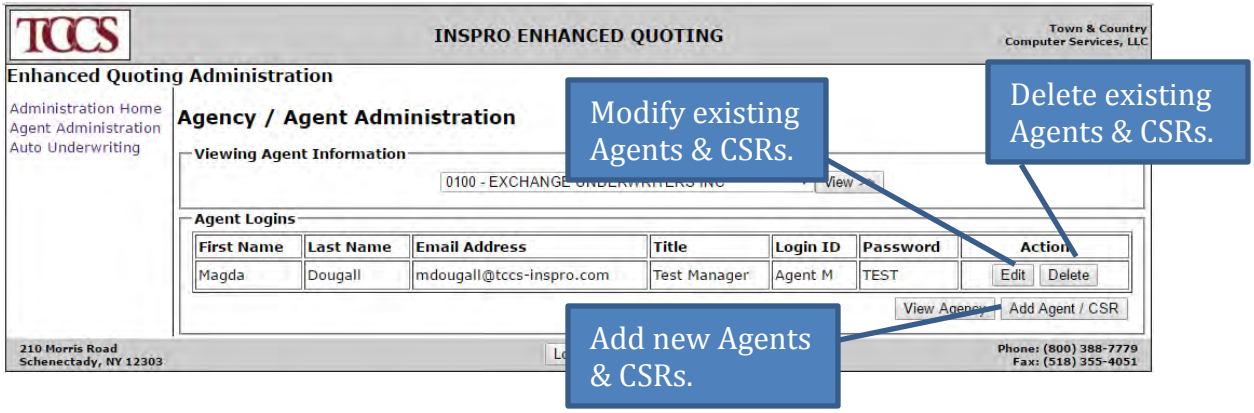


Below the main administration panel is shown for the selected agency:

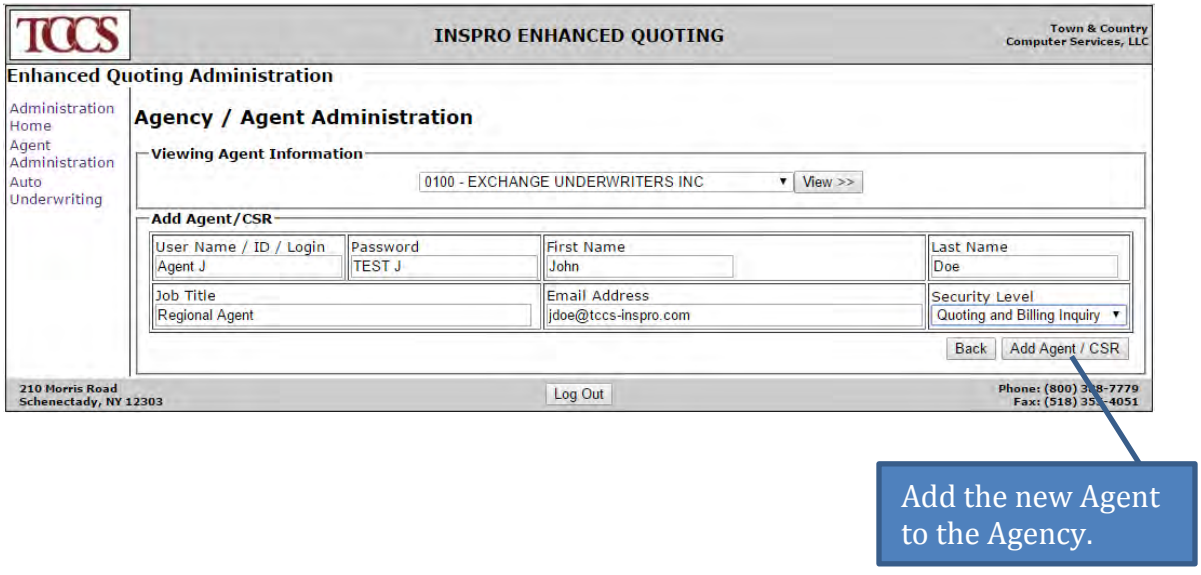


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The Agent Administration Panel:
You can add, modify or delete an agent in this list.



The Add Agent panel:
Click the "Add Agent / CSR" button on the Agent Administration Panel to get to the Add Agent Panel. The administrator adds the new Agent's information into the form, as well as its Security Level and then clicks the "Add Agent / CSR" button. He/she would then be taken back to the Agent Administration panel.



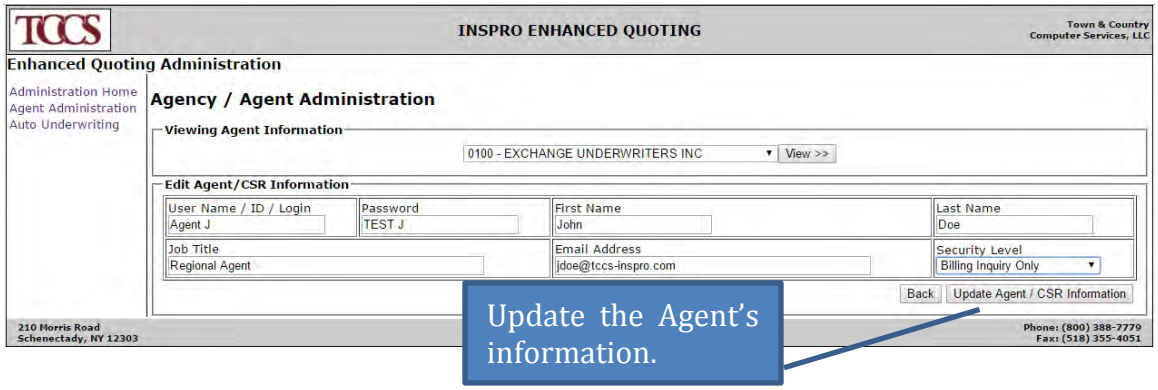
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WEB APPLICATIONS



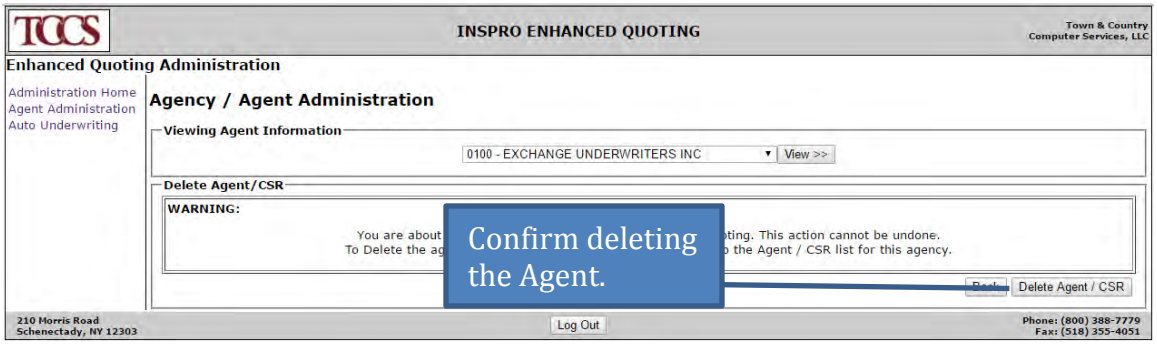
The Edit Agent panel:

Click the "Edit" button on the Agent Administration Panel to get to the Edit Agent Panel. The administrator updates the Agent's information in the form, and then clicks the "Update Agent / CSR Information" button. He/she would then be taken back to the Agent Administration panel.



The Delete Agent warning:

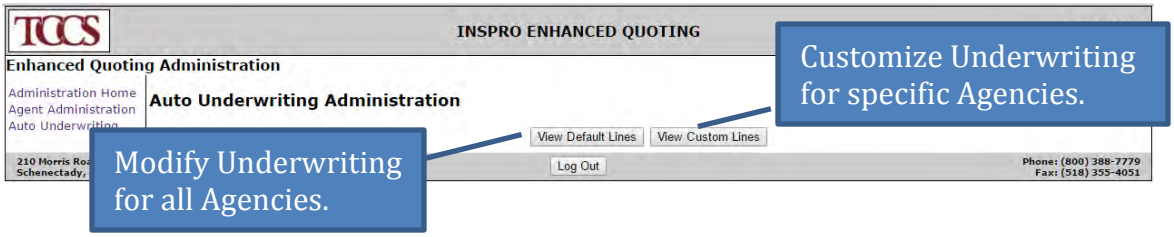
When the administrator clicks the "Delete" button from the Agent Administration Panel, the following warning appears. If it is really necessary to delete the agent, then click the "Delete Agent / CSR" button.



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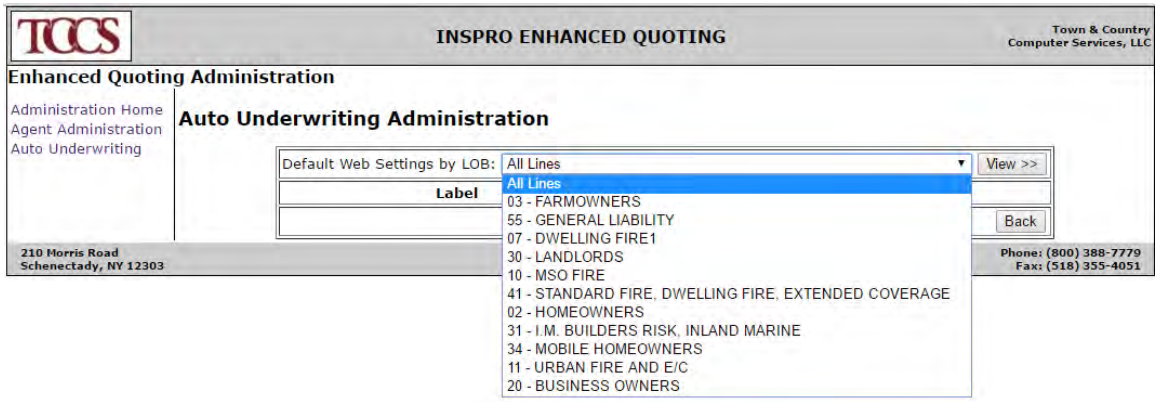
AUTO-UNDERWRITING PANEL

To modify the default web settings, click "View Default Lines". To customize lines of business for specific agencies, click "View Custom Lines".



Default Lines Auto Underwriting Administration

In the Default Lines panel select a line of business from the dropdown menu and click "View".

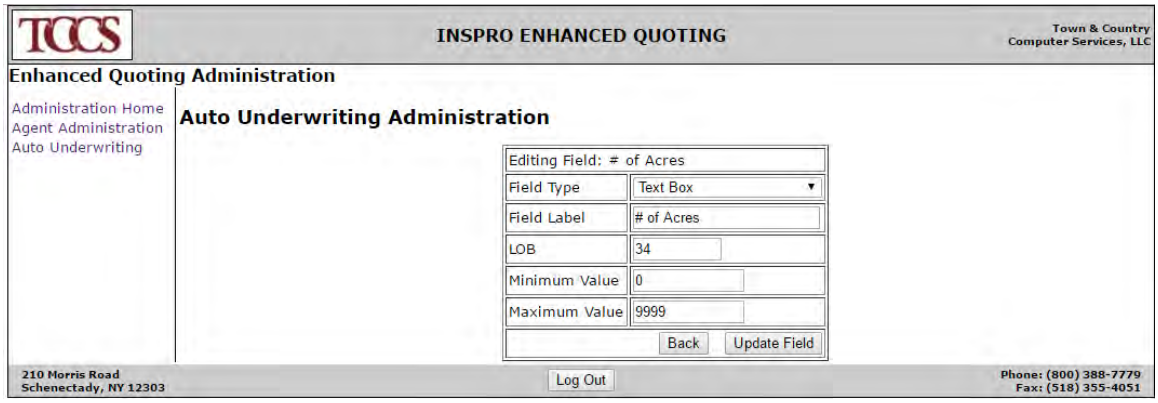


A list of underwriting questions will appear below the dropdown. Click the "Edit" button for one of the questions to modify the underwriting constraints for that question.

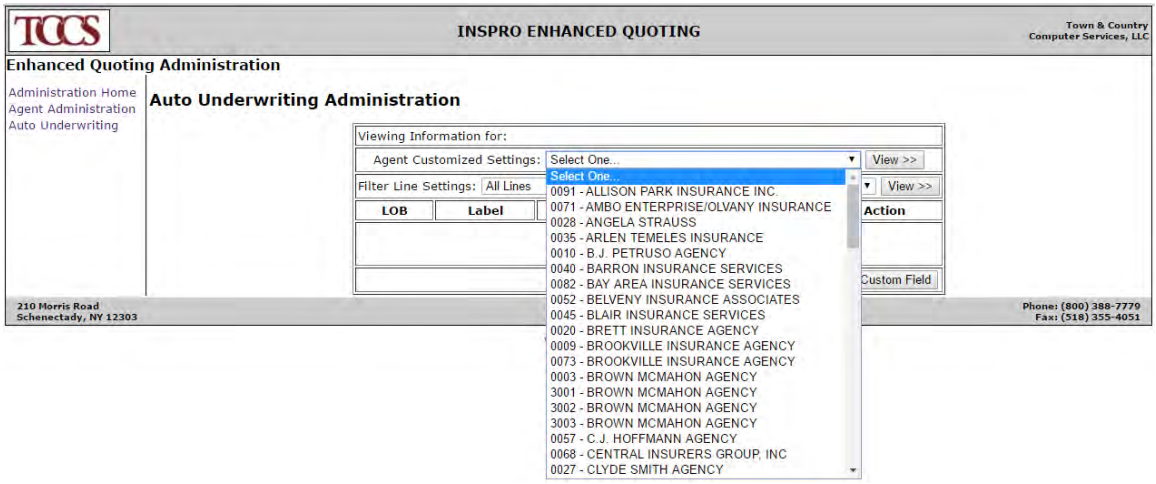


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In the Edit Screen, you'll have the option to determine whether the field is a textbox, text area, radio selection, or dropdown menu. You can change the field label, the line of business for the field, and several other options. For some fields, you'll have the ability to select the minimum and maximum values for that field. For other fields, you can turn on and off different options for the field. When you've finished modifying your underwriting field, click the "Update Field" button to save your changes.

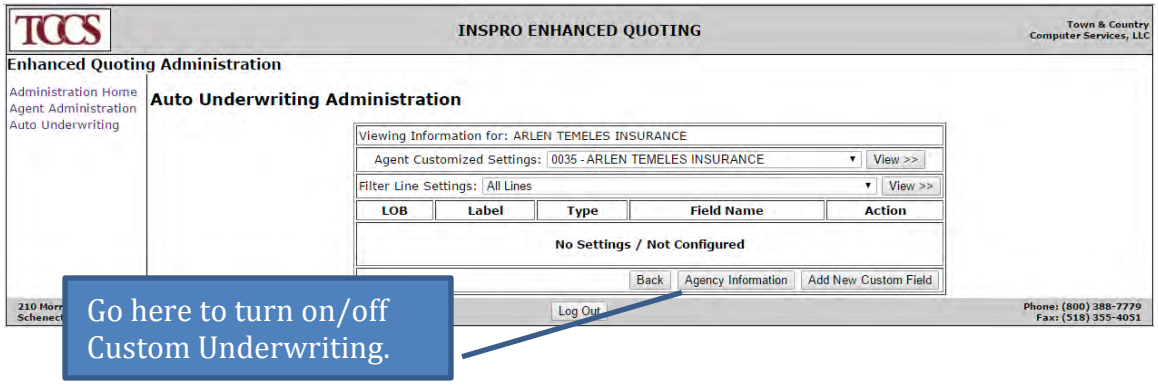


To modify an agency, go to "View Custom Lines" and select the agency from the drop down list. Then click "View" (the top one) to lock in that Agency into the panel.

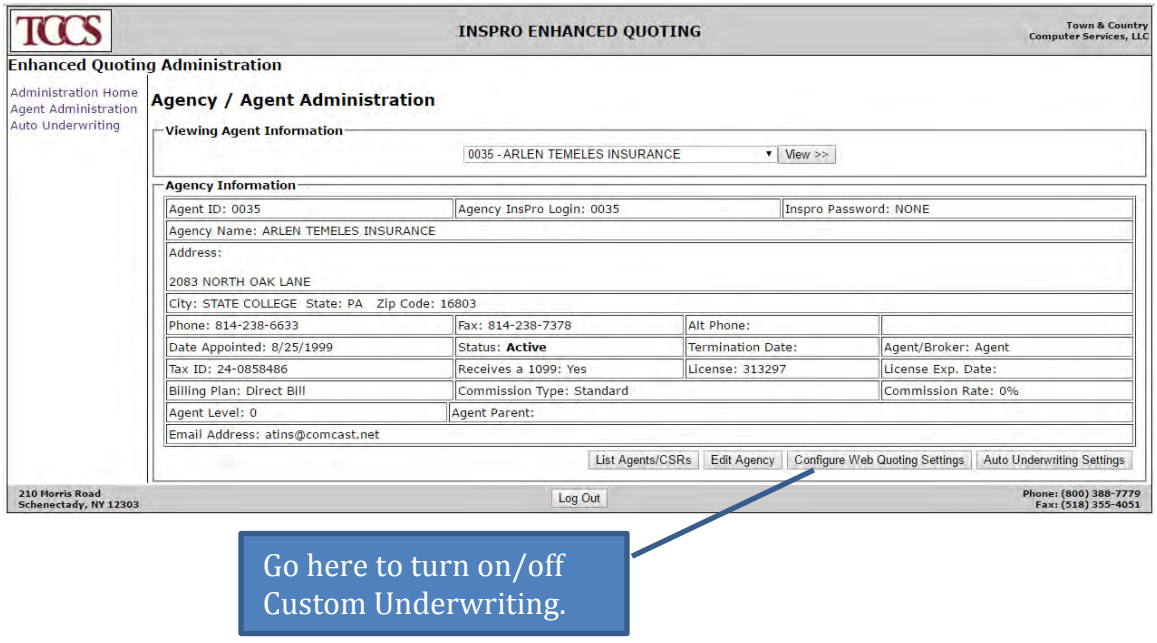


You may find that the table that appears displays the message "No Settings / Not Configured". If this is the case, Custom Auto-Underwriting may not be enabled for this Agency yet. To turn on Custom Underwriting, start by clicking "Agency Information".

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Now click the "Configure Web Quoting Settings" button.

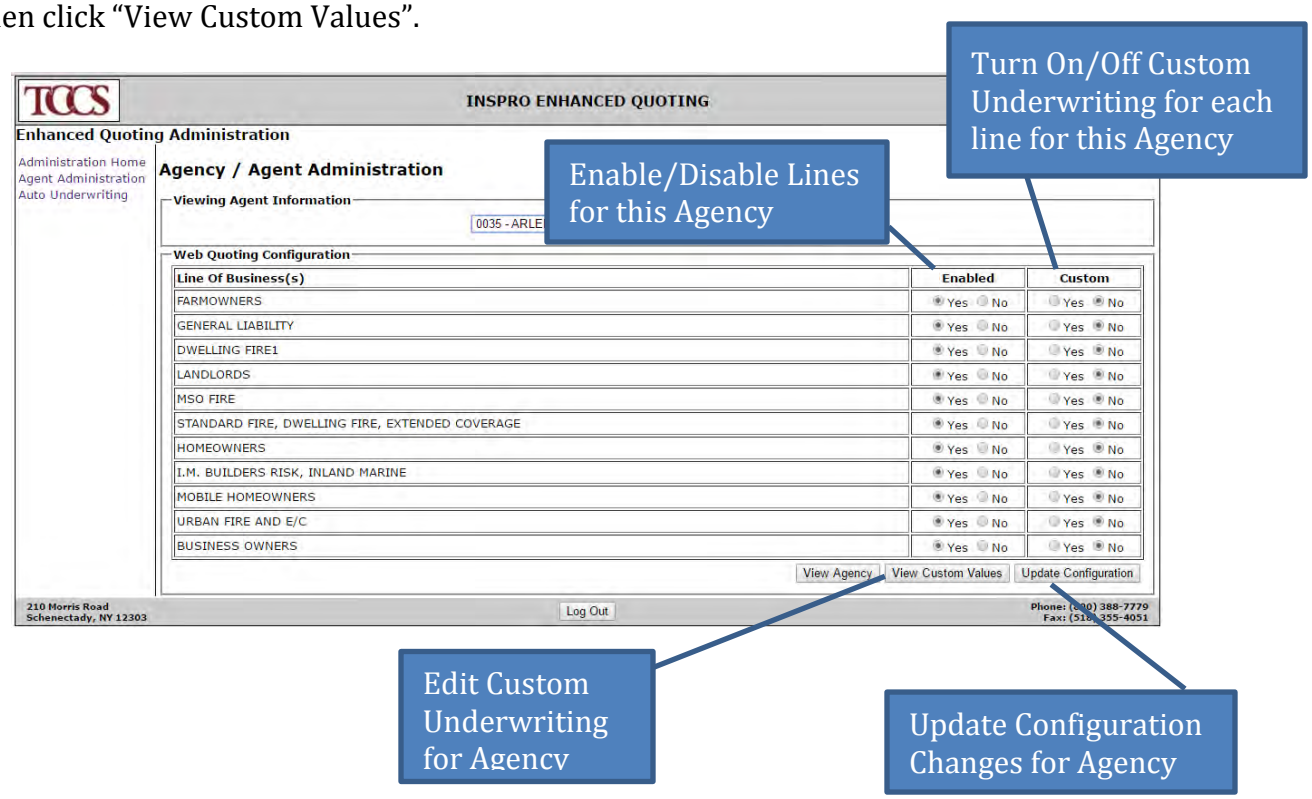


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On this panel we have two ways to administer the lines of business offered in Web Quoting for the Agency. The Enabled column is used to turn on/off the different lines of business for the Agency. For example, if Dwelling Fire is turned off for this Agency, their agents won't be able to write quotes for the Dwelling Fire line.

The second option we have is to turn on/off custom auto-underwriting for each line of business. The Custom column provides the controls for this feature, and once custom underwriting is turned on, we can control exactly what this specific agency sees when they write quotes in Web Quoting.

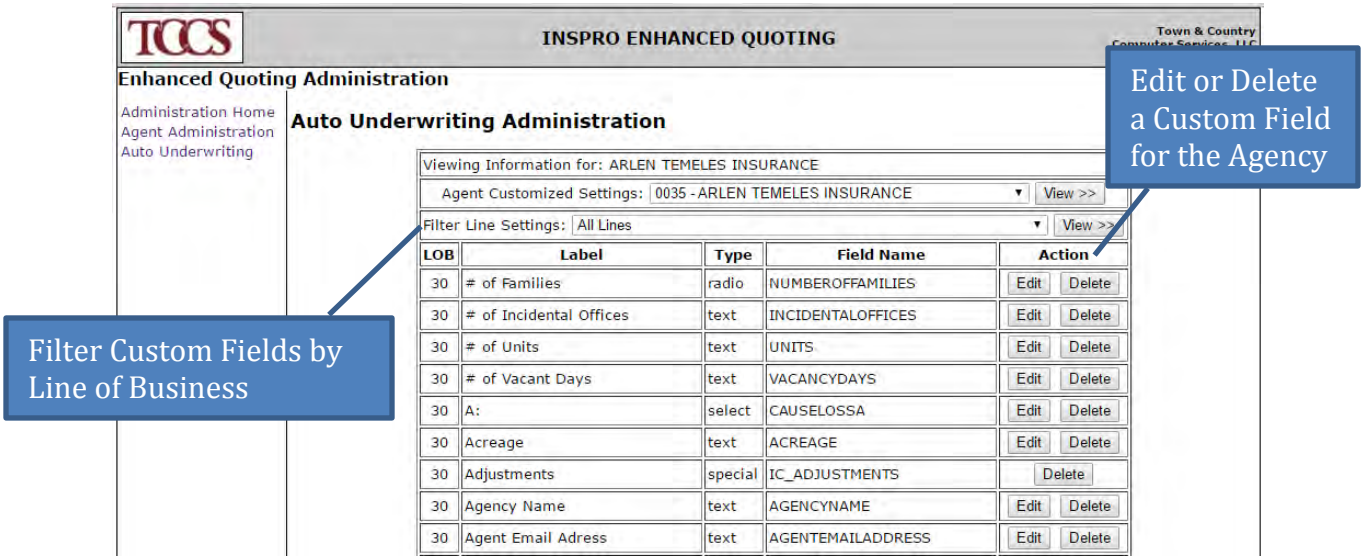
After you have made the desired changes for this Agency, click the "Update Configuration" button and then click "View Custom Values".



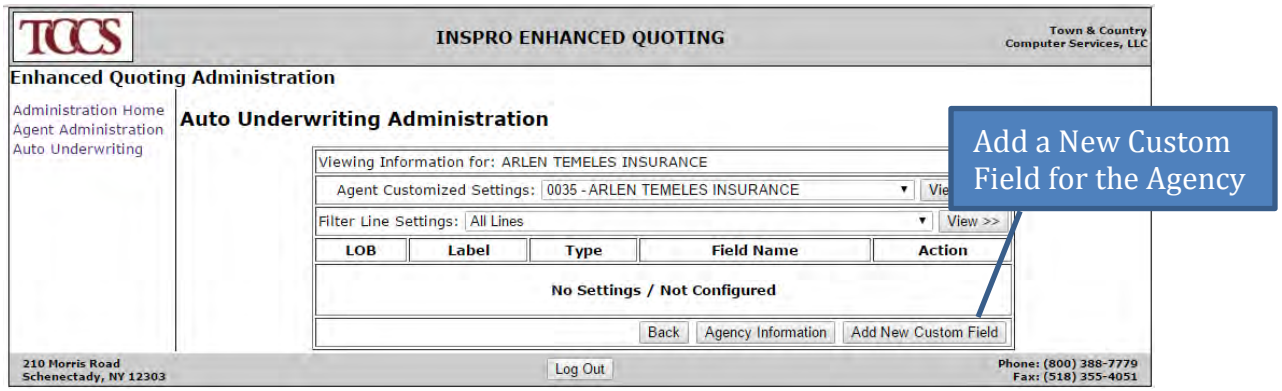
On the Agency's custom underwriting panel, you'll have the ability to change Agencies (using the top dropdown menu and its associated View button) and the ability to filter the custom fields listed on the page using the "Filter Line Settings" dropdown menu. Select a line you want to view, and then click the "View" button next to the dropdown menu.

Now for every underwriting field that agency has, you'll have the option to edit or delete that field. The edit feature is very much akin to the Default Line field editor. And the delete button displays a warning and gives you an option to back out of the deletion process before a full deletion of the custom field occurs.

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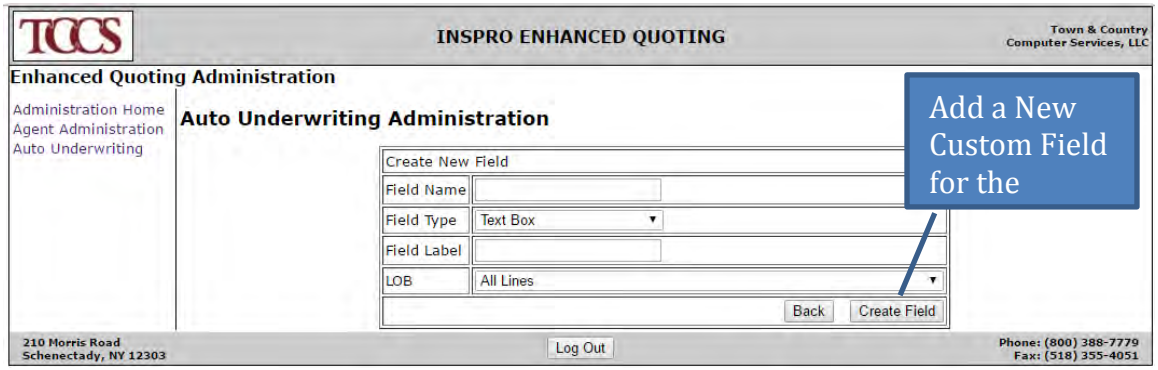


To add a new field to the underwriting for this agency, go to the Auto-Underwriting Panel for the agency and click on the "Add New Custom Field" button.

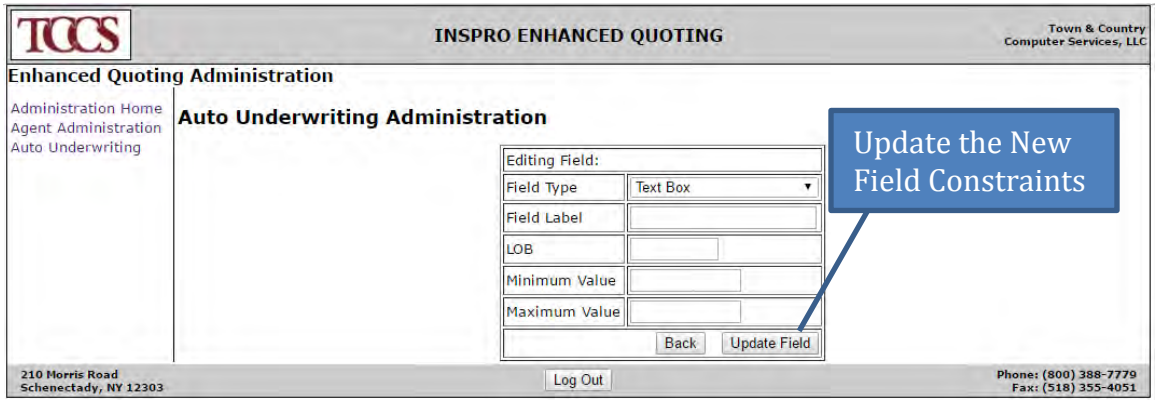


On the Edit Panel, you'll have the ability to give your new field a name, select whether it is a textbox, text area, radio button or dropdown menu field, give your field a label, and select which line of business the field is for. When you're ready to add the new field, click the "Create Field" button.

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Now you'll see a screen for setting the new field's minimum and maximum values. Provide the values you'd like to set, and then click the "Update Field" button. Then click the "Back" button and you're done. Note: Custom fields will collect data, but will not be available in INS PRO without custom programming.



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