

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**A. GENERAL INFORMATION**

The CAR Accounting Online Correction system allows you to review and correct critical and non-critical accounting errors, review and correct warning/penalty sessions, and browse through various informational lists:

- \* Net Negative Premiums (CA4000)
- \* Outstanding Loss Reserves (CA4100)
- \* Critical/Non Critical Analysis (CA2650)
- \* Premium and Losses Written-Off (CA3200)

CAR designed this system to allow you to view the information in different ways. For example, you can view critical error records by effective year, list date, or write-off date. You can view session/no premium policies by list date, risk type, or effective year.

From the critical and non-critical error functions, you can "hot-key" to the CAR Accounting Policy Histories to view overall policy information, view session information, and view ceded premium and loss records. From the warning/penalty function, you can "hot-key" to the producer code database file.

The application provides a message function for you to take notes on a policy. That is, for each policy, you can attach a note to use for any purpose, such as keeping a trail of correction activity and research efforts. The message function is a free-form blank screen; CAR does not read or monitor the messages.

The application also contains a newsletter that illustrates programs run during the current processing cycle, future processing scheduled, and noteworthy or information items. Currently, CAR updates the newsletter monthly.

Changes to this system occur weekly, monthly, and quarterly depending on the activity. The current processing schedule is outlined below.

**Corrections:** As you make correction to a policy, they are not immediately applied to the record(s). Instead, CAR writes them to a database file and applies the corrections on Friday nights.

**Cessions:** CAR loads sessions to its masterfile on Fridays nights.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

A. GENERAL INFORMATION (CONTINUED)

**Premium & Losses:** CAR loads ceded premium and loss data to its masterfile every Friday night.

**Write-Off & Purge\*:** CAR writes-off eligible critical error losses every month and purges eligible policies in March, June, September, and December.

Date policy first listed on-line in critical error: 9/15/2005  
Date corrections need to clear critical error: 9/15/2006  
Date CAR will write-off loss records: 9/20/2006 (approx.)

Regarding the purging of policies, to be eligible, a policy must be free of critical errors (except critical error code 1 on policies with premium records only), have had no activity within the past six months, contain no loss records, and older than the current premium/cession reporting years. After a policy is purged, you cannot view the premium records. (Note: you can request a paper policy history report which contains every detail record using the on-line policy history application). If you submit new activity against a purged policy, CAR will reactivate the policy and bring it back on-line so that you can view all premium records.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**B. ACCESSING THE ACCOUNTING ON-LINE SYSTEM**

To enter the Accounting On-line Access System from TE100 (exhibit XIII-B-1):

**Select PF2 or tab to the option field, type "02", and hit ENTER**

Exhibit XIII-B-1

```
TE100SB          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TEMENUSA          TELECOMMUNICATIONS                          11:15:30

      C.A.R. ACCOUNTING          ..... PF2  OR 02
      CESSION SYSTEM             ..... PF3  OR 03
      STATISTICAL SYSTEM         ..... PF4  OR 04
      PRODUCER CODE SYSTEM       ..... PF5  OR 05
      TAXI INDEX SYSTEM          ..... PF6  OR 06
      AUDIT & CLAIMS SYSTEM      ..... PF7  OR 07
      EXPERIENCE RATING SYSTEM   ..... PF8  OR 08
      TERMINATE C.A.R. SESSION   ..... PF12 OR 12

                          :      :
      DEPRESS PFKEY OR ENTER PROCESSING OPTION
```

The TE120 - CAR Accounting System screen appears (exhibit XIII-B-2).

**Input your company number**

**Select PF5 or tab to the option field, type "05", and hit ENTER**

Exhibit XIII-B-2

```
TE120          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
                C.A.R. ACCOUNTING SYSTEM                    11:15:30

      COMPANY NUMBER ..... ____

      CAR POLICY HISTORIES       ..... PF2  OR 02
      PRODUCER INQUIRIES        ..... PF3  OR 03
      CESSION BROWSE OPTIONS     ..... PF4  OR 04
      ACCOUNTING CORRECTIONS     ..... PF5  OR 05

      TO RETURN TO MAIN MENU     ..... PF12 OR 12

                          :      :

PF1/01 - HELP                                PF12/12 - RETURN MENU
```

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**B. ACCESSING THE ACCOUNTING ON-LINE SYSTEM (CONTINUED)**

The CO100SA - Menu Selections screen appears (exhibit XIII-B-3). From this screen, you can enter any one of CAR's error or informational listings, the monthly newsletter, or enter the message function.

Exhibit XIII-B-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	:	PF12/12 - RETURN TO MENU

Throughout this application, there are standard "PF" function keys that are listed below.

- PF1 = Help
- PF7 = Page Backward
- PF8 = Page Forward
- PF9 = Review/Update Policy Message\*
- PF10 = "Hot Key" into Accounting Policy Histories
- PF12 = Back out one screen

\* Please reference section pertaining to the message function.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400

1. Accessing Critical Error Policies

To access critical accounting errors, from the Menu Selections screen (exhibit XIII-C-1),

**Select PF2 or tab to the option field, type "02", and hit ENTER**

Exhibit XIII-C-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	:	PF12/12 - RETURN TO MENU

The CO200SA - Critical Errors screen appears (exhibit XIII-C-2).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-2

```
COMPANY 999                COMMONWEALTH AUTOMOBILE REINSURERS        CO200SA
                           ACCOUNTING ONLINE ACCESS SYSTEM        11/01/2006
                           CRITICAL ERRORS (CA2400)                10:40:40

(1) ERROR CODE (1,6 OR 7) AND EFFECTIVE YEAR (FORMAT=YYYY)
    ERROR CODE(S) ( ALL )      EFFECTIVE YEAR ( ALL )
    SELECT POLICIES ..... PF5 OR 05
    COMPANY SUMMARY ..... PF15 OR 15

(2) ERROR LIST DATE (LATEST DATE IS SHOWN) (FORMAT=MM/YYYY)
    ERROR LIST DATE ( 12 / 2006 )
    SELECT POLICIES ..... PF6 OR 06
    COMPANY SUMMARY ..... PF16 OR 16

(3) WRITE-OFF DATE (NEXT ELIGIBLE DATE IS SHOWN) (FORMAT=MM/YYYY)
    WRITE-OFF ELIGIBLE ( 12 / 2006 )
    SELECT POLICIES ..... PF7 OR 07
    COMPANY SUMMARY ..... PF17 OR 17

TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER
PF1/01 - HELP PANEL      :      : PF12/12 - RETURN TO MENU
```

You can access your critical errors in three ways:

- 1) *By error code and effective year:* You may input a specific error and/or effective year to review or you may input the word "all" for a complete listing of your errors. You can input error codes 1, 6, and/or 7 only.

**Type your choice over the default value and select PF5 or "05" for this option.** For example, when you first enter the system the word "all" appears within the grids. Type over "all" with your choice of error code(s) or effective year. Please note that if you select "all"/"all", the system takes longer to show the data because the volume is so large. If possible, narrow your selection choice.

**To view a summary of your errors, select PF15 or "15".** (The summary is described later in this section).

- 2) *By error list date:* You may input a specific list date to review and the system provides all critical errors that listed for the first time on that error list date.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. **CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

1. Accessing Critical Error Policies (continued)

**Type your choice over the default value and select PF6 or "06" for this option.**  
For example, when you first enter the system a default date appears within the grids.  
Type over that list date with your choice.

**To view a summary of your errors for a specific date select PF16 or "16".** (The summary is described later in this section).

- 3) *By write-off date:* You may input a specific write-off date in the future in order to review what records CAR will write-off at that time if you do not process any corrections. The write-off date represents the date CAR will run the CA3200 report.

**Type your choice over the default value and select PF7 or "07" for this option.**  
For example, when you first enter the system a default date appears within the grids.  
Type over that write-off date with your choice.

**To view a summary of your errors for a specific date select PF17 or "17".** (The summary is described later in this section).

When you select specific policies (as opposed to the summaries), the CO210SA - Critical screen appears (exhibit XIII-C-3).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO210SA
NEXT WO 12/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	CRITICAL- (ALL)EFF YR (ALL)ERRS	08:26 AM
FROM 6034690	POLICY 1ST LIST== PREMIUM ===	LOSS =====
YR POLICY NUMBER	STATUS MM/DD/YY ERRORS	DOLLARS ERRORS DOLLARS MM/DD/YY
-----		
- 05 6034690	04/21/06	1 28 0 0
- 05 6383950	04/21/06	2 49 0 0
- 05 6696240	04/21/06	57 972 0 0
- 05 6765390	04/21/06	5 3192 0 0
- 05 6794030	04/21/06	9 1332 0 0
- 05 6907030	04/21/06	17 1088 0 0
<b>P 05 6967749</b>	<b>04/21/06</b>	<b>12 493 0 0</b>
- 05 6972719	04/21/06	6 155 0 0
- 05 6973909	04/21/06	36 874 0 0
- 05 7021110	04/21/06	8 442 0 0
TYPE STARTING POLICY NUMBER -OR- TYPE 'P'/'L' TO SELECT PREM/LOSS POLICY		
PF1/01 - HELP PANEL	SELECT FUNCTION :	PF2/02 - SELECT ALL REC
PF3/03 - SELECT ERR REC	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

The third line of this screen shows you the option(s) you entered. For example, the above screen shows "(ALL) EFF YR" and "(ALL) ERRS". If you had selected effective year '2006' and error code '1', those values would appear within the parentheses.

To select a policy:

- 1) Mark a "P" or an "L" next to the policy number you want to review (P = Premiums and L = Losses).
- 2) Select PF2 or "02" to display all of the records for a policy (valid and invalid)

OR

Select PF3 or "03" to display only the error records for a policy.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

1. Accessing Critical Error Policies (continued)

You can also begin at a specific policy number. To do that, type in the policy number to the right of the word "FROM" and hit ENTER. The system brings you to that policy number.

Upon selecting a policy and hitting PF2 or PF3, the CO225SA - Premium Listing screen or CO250SA - Loss Listing screen appears (exhibit XIII-C-4).

Exhibit XIII-C-4

CO225SA		COMMONWEALTH AUTOMOBILE REINSURERS						11/01/2006			
COMPANY 999		ACCOUNTING PREMIUM LISTING - ALL						04:09 PM			
		EFF DATE		COV EFF		COV EXP		CRITICAL MSG DATE			
POLICY NUMBER		MM/DD/YY C TX		PROD RSK		MM/DD/YY MM/DD/YY		MM/DD/YY MM/DD/YY			
589062		00/00/05 4		99/99/99		00/00/00		06/30/06			
( ..... )		INSUREDS NAME									
PREMIUMS		ACTG		EXPIR		TRANS					
TX LNE		EFF SEQ		MM/YY MM/YY		TWN G		MM/YY CLASS C		DOLL 1 DOLL 2 -ERRORS--	
11 01		01 000001		03/05 01/06		671 1		01/05 11010 4		-21 1	
( 1. )		( .. )		( .. .. )		( .. .. )					
11 01		01 000002		03/05 01/06		671 1		01/05 11010 4		51 1	
( 1. )		( .. )		( .. .. )		( .. .. )					
13 01		01 000003		03/05 01/06		671 1		01/05 11010 4		-50 1	
( 1. )		( .. )		( .. .. )		( .. .. )					
13 01		01 000004		03/05 01/06		671 1		01/05 11010 4		20 1	
( 1. )		( .. )		( .. .. )		( .. .. )					
TOT PREM RECS		10						CRITICAL ERR RECS		10	
START W/SEQ #		1						NON CRIT ERR RECS		0	
PF1/01 - HELP PANEL		SELECT FUNCTION/ENTER NUMBER		PF3/03 - APPLY CORRECT							
PF7/07 - PAGE BACKWARD		:		:		PF8/08 - PAGE FORWARD					
PF9/09 - POLICY MESSAGE		PF10/10 - POLICY HISTORY		PF12/12 - RETURN TO MENU							

The top portion of the screen represents common area information and the lower portion of the screen shows the detail premium or loss records. If a record contains both critical and non-critical errors, the system will show you this. **However, records that are washed out (or written-off) do not appear in this system.** If you want to view all records for a policy, including the washout or write-off records, select PF10/10 to "hot key" into the policy history application.

To start at a specific sequence (record) number, tab to "START W/ SEQ #" and type it in. You may type in the leading 0s or arrow over to the current number and type over it. Hit ENTER after inputting the sequence number.

If you select PF2 from the CO210SA screen, all of that policy's records will appear on the CO225/250SA screen. This means that if the policy you select has both error records and non-error records, both types appear on the CO225/250SA screen. You can correct any field that shows a grid beneath it. Outstanding loss records do not have a grid beneath them so you cannot correct them (exhibit XIII-C-5).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-5

CO250SA COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS ACCOUNTING LOSS LISTING - ALL	11/01/2006 04:36 PM
POLICY NUMBER 010681	EFF DATE 00/00/05 5 1	PROD RSK ERP745 0
	COV EFF 08/10/05	COV EXP 08/31/05
	CRITICAL 11/19/05	MSG DATE 03/11/06
( ..... )	INSUREDS NAME RAFTES,CHARLES,G	
LOSSES	ACTG	ACCIDENT
TX LB EFF SEQ	MM/YY MM/DD/YY	TWN GRP
23 01 07 000013	11/05 07/25/05	039 1
( 2. )( .. )	( .. . . )	( . )( ..... )
21 01 07 000014	12/05 07/25/05	039 1
	CLAIM ID	C TP LOSS AMT
	CR0296792	5 24 58
	CR0296797	5 24 399
	CR0296797	5 24 131
	CR0296797	5 24 95
( 2. )( .. )	( .. . . )	( . )( ..... )
TOT LOSS RECS	44	CRITICAL ERR RECS 30
START W/SEQ #	13	NON CRIT ERR RECS 2
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF3/03 - APPLY CORRECT
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

The charts below and on the next page list the field abbreviations, full title, and possible values of the fields on the CO225/250SA screen. Note that the following chart does not include those fields for which you can enter and apply corrections to. They will be described in detail in the next section.

Top Portion of the CO225/250 Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
EFF DATE	Policy Effective Date	Assigned by company
C	CAR ID Code	CAR ID Code from first active cession record. If none, then first active premium record. If none, then first active loss record
TX	Transaction Type of first active cession	1 = New Business 2 = Renewal 4 = Flat Cancellation 5 = Retained as voluntary

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

1. Accessing Critical Error Policies (continued)

Top Portion of the CO225/250 Screen (continued)

<b>FIELD</b>	<b>FULL TITLE</b>	<b>POSSIBLE VALUES/DESCRIPTION</b>
PROD	Producer Code of first active session	Assigned by company
RSK	Risk Indicator of first active session	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial
COV EFF	Coverage Effective Date	Date that CAR begins coverage of loss records.
COV EXP	Coverage Expiration Date	Date that CAR's coverage ends for loss records.
CRITICAL 1ST LIST/ NON CRIT 1ST LIST	Critical 1st List Date/ Non Critical 1st List Date	Date the records first appeared on the critical/ non-critical error list.
MSG DATE	Message Date	Date the policy message was added or updated.

Bottom Portion of the CO225/250SA Screen

<b>FIELD</b>	<b>FULL TITLE</b>	<b>POSSIBLE VALUES/DESCRIPTION</b>
LNE (CO225) LB (CO250)	Line of Business	01 = PIP Record 41 = Liability Record 45 = Physical Damage Record
SEQ	Sequence Number	Record number that CAR assigns
ACTG	Accounting Date	Date the company submitted the record
TWN	Premium Town	See statistical plans
G (CO225 only)	Class Group	1 = Private Passenger 2 = CAR Rated Commercial 3 = All Other Commercial
CLASS (CO225 only)	Classification Code	See statistical plans
C	CAR ID Code	CAR ID reported on the record
TP (CO250 only)	Type of Loss	See Statistical Plans
LOSS AMT (CO250 only) DOLL 1, DOLL 2 (CO225 only)	Dollar Amount(s)	Premium or Loss dollar amount(s) reported on record
ERRORS (CO225 only)	Error code	Critical and non-critical errors on record (See Appendix 2)

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections

To enter corrections at the CO225/250SA screen,

- 1) Tab to the record(s) and field(s) you want to correct
2) Enter the correction(s)
3) To apply the correction(s), select PF3 or tab to the option field, type "03", and hit ENTER

To enter corrections for more than one field, and/or for more than one record on a screen, first enter all the corrections, then select PF3 to apply all of the corrections at once.

Before paging forward to the next batch of records, you must apply the corrections on the current page. If you fail to apply the corrections and page forward, those corrections will not apply and you will need to redo them.

If the correction(s) you applied is valid, the message "RECORD SUCCESSFULLY ADDED" appears at the top of the screen and the correction(s) you entered will appear underneath the original value of the field you entered a correction for (exhibit XIII-C-6). In addition, the cursor moves to the bottom of the screen.

Exhibit XIII-C-6

Table containing screen output for 'RECORD SUCCESSFULLY ADDED' showing company details, policy information, and premium listings.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

2. Entering and Applying Corrections (continued)

If the correction(s) you applied is not valid, an error message appears at the top of the screen and the cursor moves to the invalid correction (exhibit XIII-C-7).

Exhibit XIII-C-7

INVALID TRANS TYPE CORRECTION - TRY AGAIN													
COMPANY 999				COMMONWEALTH AUTOMOBILE REINSURERS						CO225SA			
				ACCOUNTING ONLINE ACCESS SYSTEM						11/01/2006			
				PREMIUM LISTING - ALL						09:29 AM			
POLICY NUMBER		EFF DATE		COV EFF		COV EXP		CRITICAL MSG		DATE			
6696240		00/00/05 4		99/99/99		00/00/00		04/21/06					
( ..... )										INSUREDS NAME			
PREMIUMS		ACTG		EXPIR		TRANS							
TX LNE	EFF SEQ	MM/YY	MM/YY	TWN	G	MM/YY	CLASS	C	DOLL 1	DOLL 2	-ERRORS--		
11 01	01 000005	03/05	01/06	102	1	01/05	11010	4	48		1		
( 22 ) ( .. ) ( .. .. ) ( .. .. )													
11 01	01 000006	03/05	01/06	132	1	01/05	11010	4	43		1		
( 1. ) ( .. ) ( .. .. ) ( .. .. )													
11 41	01 000007	03/05	01/06	132	3	01/05	04160	4	143	48	1		
( 1. ) ( .. ) ( .. .. ) ( .. .. )													
11 41	01 000008	03/05	01/06	132	3	01/05	04161	4	-16	-17	1		
( 1. ) ( .. ) ( .. .. ) ( .. .. )													
TOT PREM RECS		101								CRITICAL ERR RECS		57	
START W/SEQ #		5								NON CRIT ERR RECS		0	
PF1/01 - HELP PANEL				SELECT FUNCTION/ENTER NUMBER				PF3/03 - APPLY CORRECT					
PF7/07 - PAGE BACKWARD				:				PF8/08 - PAGE FORWARD					
PF9/09 - POLICY MESSAGE				PF10/10 - POLICY HISTORY				PF12/12 - RETURN TO MENU					

Reenter the correction and Select PF3 to apply the new correction. Repeat this process until all the invalid corrections you entered are valid. When this is the case, the message at the top of the screen will read "RECORD SUCCESSFULLY UPDATED" or "RECORD SUCCESSFULLY ADDED".

The chart on the following page lists the field abbreviations, full title, and valid correction values for those fields you can apply corrections to, for both premium (CO225SA) and loss records (CO250SA).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections (continued)

PREMIUM RECORDS

FIELD	FULL TITLE	VALID CORRECTION VALUES
POLICY NUMBER	Policy Number	Alpha or numeric characters only At least 3 positions long No embedded spaces
TX	Transaction Code of Premium Record	Must be numeric First digit must be a "1" 10, 17, 18, and 19 are invalid
EFF	Policy Effective Month	01-12
EXPIR	Policy Expiration Date	Month = 01-12 Year = 00-99
TRANS	Policy Transaction Date	Month = 01-12 Year = 00-99

LOSS RECORDS

FIELD	FULL TITLE	VALID CORRECTIONS
POLICY NUMBER	Policy Number	Alpha or numeric characters only At least 3 positions long No embedded spaces
TX	Transaction Code of Premium Record	Must be numeric First digit must be a "2" 20 and 28 are invalid Only paid losses (23,24,25,26,27,29) can replace paid losses
EFF	Policy Effective Month	01-12
ACCIDENT	Accident Date	Month = 01-12 Day = 01-31 Year = 00-99
GRP	Class Group	1, 2, or 3
Claim ID	Claim Identification Number	Alpha or numeric characters only Blanks must be coded as spaces

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections (continued)

As you apply corrections to a record, CAR writes the corrections to a database file. CAR simply adds corrections to the database file as you apply the corrections during a week.

On Friday nights, CAR runs a program to collect all corrections residing on that database file and performs further editing. It then applies all valid corrections you made. Specifically, CAR washes out the original record and creates a new record showing the changed field(s). On Monday, you can see the corrections applied to all records. If a policy no longer contains a critical error, it no longer appears in this application; use the accounting policy history application to verify this. Conversely, if you did not eliminate the critical error, the policy appears on Monday.

After you apply a correction but before CAR applies the correction to the record (on Friday night), you can change the correction you entered. Simply, go back into the policy and find the record in which you want to delete or change your correction. The correction you made appears within the grid. You can type over the original correction or delete it. Then apply your new correction or deletion. For example,

On Monday, you change a transaction code to 15 on a record.  
On Thursday, you realize you should have changed it to a 13.  
Go back to that record. The 15 appears in the grid. Tab to the 15 and type over it inputting a 13. Hit PF3/03 to apply the correction. CAR updates it database file with the transaction 13.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)**

3. Summary Information

If you choose to view a summary for one of the options, the CO275SA screen (for effective years) or the CO276SA screen (for list dates) appears (exhibits XIII-C-9/10).

Exhibit XIII-C-9

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO275SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
NEXT WO 12/20/2006		CRITICAL SUMMARY ALL EFFEC YEAR(S)				11:00:00	
YEAR	TOTAL POLICIES	ERROR POLICIES	= P R E M I U M S =		= L O S S E S =		
			TOTAL DOLLS	ERROR DOLLS	TOTAL DOLLS	ERROR DOLLS	
- 99	7	0	0	0	0	0	
- 00	4	0	0	0	0	0	
- 01	4	1	8	8	0	0	
- 02	2	1	0	0	0	0	
- 03	3	2	7-	7-	473	473	
<b>X 04</b>	<b>14</b>	<b>14</b>	<b>77,980-</b>	<b>77,980-</b>	<b>7,156</b>	<b>7,156</b>	
- 05	1,198	14	47,075	47,658	2,237	2,237	
- 06	3,258	30	101,636	98,256	25,256	5,687	
TYPE 'X' BESIDE YEAR ENTRY FOR ERROR CODE WITHIN YEAR SUMMARY							
PF1/01 - HELP PANEL		SELECT FUNCTION :		:	PF3/03 - SELECT YEAR		
PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD			PF12/12 - RETURN TO MENU		

Exhibit XIII-C-10

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO276SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
NEXT WO 12/20/2006		CRITICAL SUMMARY 09/2006 LIST DATE(S)				11:01:01	
LIST DATE	TOTAL POLICIES		= P R E M S =		= L O S S E S =		
			RECORDS	DOLLARS	RECORDS	DOLLARS	
- 10/19/2006	1		2	7-	0	0	
<b>X 09/20/2006</b>	<b>7</b>		<b>22</b>	<b>6,125</b>	<b>6</b>	<b>1,411</b>	
TYPE 'X' BESIDE LIST DATE ENTRY FOR ERROR CODE WITHIN YEAR SUMMARY							
PF1/01 - HELP PANEL		SELECT FUNCTION :		:	PF3/03 - SELECT DATE		
PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD			PF12/12 - RETURN TO MENU		

**Mark an "X" next to the effective year or list date you want to review and select PF3 or "03".**

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**C. CRITICAL ERROR POLICIES - CA2400 (Continued)**

3. Summary Information (continued)

The CO275SB screen or CO276SB screen appears displaying the summary level information for the option you selected (exhibits XIII-C-11/12).

Exhibit XIII-C-11

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS					CO275SB
	ACCOUNTING ONLINE ACCESS SYSTEM					11/01/2006
NEXT WO 12/20/2006	CRITICAL SUMMARY 2004 EFFEC YEAR					13:53:40
===	TOTAL	===	CRITICAL		ERROR	
POLICIES	PREMIUMS	LOSSES	POLICIES	PREMS	DOLLARS	LOSSES DOLLARS
-----	-----	-----	-----	-----	-----	-----
14	265	10 1	14	265	77,980-	10 7,156
		6	5	0	0	8 7,018
		7	0	0	0	0 0
SELECT FUNCTION : :						
PF1/01 - HELP PANEL						PF12/12 - RETURN TO MENU

Exhibit XIII-C-12

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS					CO276SB
MM/DD/YYYY	ACCOUNTING ONLINE ACCESS SYSTEM					11/01/2006
NEXT WO 12/20/2006	CRITICAL SUMMARY 09/20/2006 LIST DATE(S)					13:57:22
===	TOTAL	===	CRITICAL		ERROR	
POLICIES	PREMIUMS	LOSSES	POLICIES	PREMS	DOLLARS	LOSSES DOLLARS
-----	-----	-----	-----	-----	-----	-----
7	22	6 1	6	22	6,125	4 1,411
		6	4	0	0	6 1,411
		7	0	0	0	0 0
SELECT FUNCTION : :						
PF1/01 - HELP PANEL						PF12/12 - RETURN TO MENU

To exit critical errors, hit PF12 or "12" at each screen.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685

1. Accessing Non Critical Error Policies

To access non critical accounting errors from the Menu Selections screen (exhibit XIII-D-1),

1. Select PF3 or tab to the option field, type "03", and hit ENTER

Exhibit XIII-D-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
<b>NON CRITICAL ERROR POLICIES</b>	<b>(CA2685)</b>	..... <b>PF3 OR 03</b>
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	:	PF12/12 - RETURN TO MENU

The CO300SA- Non Critical Errors screen appears (exhibit XIII-D-2).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

Exhibit XIII-D-2

```
COMPANY 999                COMMONWEALTH AUTOMOBILE REINSURERS                CO300SA
                           ACCOUNTING ONLINE ACCESS SYSTEM                11/01/2006
                           NON CRITICAL ERRORS (CA2685)                   11:02:30

(1) ERROR CODE (1 THRU 12) AND EFFECTIVE YEAR (FORMAT=YYYY)
    ERROR CODE   ( ALL )      EFFECTIVE YEAR ( ALL )
    SELECT POLICIES ..... PF5 OR 05
    COMPANY SUMMARY ..... PF15 OR 15

(2) ERROR LIST DATE (LATEST DATE IS SHOWN) (FORMAT=MM/YYYY)
    ERROR LIST DATE ( 09 / 2006 )
    SELECT POLICIES ..... PF6 OR 06
    COMPANY SUMMARY ..... PF16 OR 16

TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER
PF1/01 - HELP PANEL      :      : PF12/12 - RETURN TO MENU
```

You can access your non-critical errors in two ways:

- 1) *By error code and effective year:* You may input a specific error and/or effective year to review or you may input the word "all" for a complete listing of your errors. Please note that if you select "all"/"all", the system takes longer to show the data because the volume is so large. If possible, narrow your selection choice. You can input error codes 1-5 and/or 7-12 only.

**Type your choice over the default value and select PF5 or "05" for this option.** For example, when you first enter the system the word "all" appears within the grids. Type over "all" with your choice of error code(s) or effective year.

**To view a summary of your errors, select PF15 or "15".** (The summary is described later in this section).

- 2) *By error list date:* You may input a specific list date to review and the system provides all non-critical errors for that error list date. Each error list date shows a cumulative list of non-critical errors from month to month.

**Type your choice over the default value and select PF6 or "06" for this option.** For example, when you first enter the system a default date appears within the grids. Type over that list date with your choice.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

To view a summary of your errors for a specific date select PF16 or "16". (The summary is described later in this section).

When you select specific policies (as opposed to the summaries), the CO310SA - Non Critical screen appears (exhibit XIII-D-3).

Exhibit XIII-D-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO310SA
NEXT WO 07/24/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	NON CRITICAL- (2005)EFF YR (ALL)ERRS	11:28 AM
FROM 024583	POLICY 1ST LIST === PREMIUM ===	==== LOSS ===== MSG DATE
YR POLICY NUMBER	STATUS MM/DD/YY ERRORS DOLLARS	ERRORS DOLLARS MM/DD/YY
=====		
P 05 024583	PREM 05/20/05	24 4 0 0
- 05 019729	F CANC 06/17/05	16 928 0 0
- 05 026385	PREM 06/17/05	13 630 0 0
- 05 033368	R CANC 06/17/05	29 644 0 0
- 05 046420	PREM 06/17/05	18 1116 0 0
- 05 002366	WARNED 07/18/05	15 -945 0 0
- 05 009561	PREM 07/18/05	26 795 0 0
- 05 011588	07/18/05	6 0 0 0
- 05 011625	R CANC 07/18/05	13 0 0 0
- 05 012583	07/18/05	4 0 0 0
TYPE STARTING POLICY NUMBER -OR- TYPE 'P'/'L' TO SELECT PREM/LOSS POLICY		
PF1/01 - HELP PANEL	SELECT FUNCTION :	PF2/02 - SELECT ALL REC
PF3/03 - SELECT ERR REC	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

The third line of this screen shows you the option(s) you entered. For example, the above screen shows "(ALL) EFF YR" and "(ALL) ERRS".

To select a policy:

- 1) Mark a "P" or an "L" next to the policy number you want to review (P = premiums and L = Losses).
- 2) Select PF2 or "02" if you want to review all records for a policy (valid and invalid).

OR

Select PF3 or "03" if you want to review just the error records for a policy.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

1. Accessing Non Critical Error Policies (continued)

You can also start at a specific policy number. To do so, type in the policy number to the right of the word "FROM" and hit ENTER. The system brings you to that policy number.

Upon selecting a policy and hitting PF2 or 3, the CO225SA - Premium Listing screen or CO250SA Loss Listing screen appears (exhibit XIII-D-4).

Exhibit XIII-D-4

CO225SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
COMPANY 999	ACCOUNTING PREMIUM LISTING - ALL	11:26 AM
POLICY NUMBER	EFF DATE	COV EFF COV EXP NON CRIT MSG DATE
024583	00/00/05 4 2 000004 0	01/20/05 01/20/06 05/20/05
( ..... )		INSUREDS NAME MARTINEZ,ROSEMAR
PREMIUMS	ACTG EXPIR	TRANS
TX LNE EFF SEQ	MM/YY MM/YY TWN G	MM/YY CLASS C DOLL 1 DOLL 2 -ERRORS--
11 01 01 000001	03/05 01/06 300 1	01/05 110100 5 102 2
( 1. ) ( .. )	( .. .. )	( .. .. )
11 01 01 000002	03/05 01/06 300 1	01/05 110100 5 135 2
( 1. ) ( .. )	( .. .. )	( .. .. )
11 01 01 000003	03/05 01/06 300 1	01/05 110109 5 -43 2
( 1. ) ( .. )	( .. .. )	( .. .. )
11 01 01 000004	03/05 01/06 300 1	01/05 110109 5 -57 2
( 1. ) ( .. )	( .. .. )	( .. .. )
TOT PREM RECS	56	CRITICAL ERR RECS 0
START W/SEQ #	1	NON CRIT ERR RECS 24
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF3/03 - APPLY CORRECT
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

The top portion of the screen represents common area information and the lower portion of the screen shows the detail premium or loss records. If a record contains both critical and non-critical errors, the system will show you this. **However, records that are washed out (or written-off) do not appear in this system.** If you want to view all records for a policy, including the washout and write-off records, select PF10/10 to "hot key" into the policy history application.

To start at a specific sequence (record) number, tab to "START W/ SEQ #" and type it in. You may type in the leading 0s or arrow over to the current number and type over it. Hit ENTER after inputting the sequence number.

If you select PF2 from the CO310SA screen, all of that policy's records will appear on the CO225/250SA screen. This means that if the policy you select has both error records and non-error records, both types appear on the CO225/250SA screen. You can correct any field that shows a grid beneath it. Outstanding loss records do not have a grid beneath them so you cannot correct them (exhibit XIII-C-5).

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

1. Accessing Non Critical Error Policies (continued)

The chart beginning on page 23 lists the field abbreviations, full title, and possible values of the fields on the CO225/250SA screen.

2. Entering and Applying Corrections

To enter corrections at the CO225/250SA screen,

- 1) **Tab to the record(s) and field(s) you want to correct**
- 2) **Enter the correction(s)**
- 3) **To apply the correction(s), select PF3 or tab to the option field, type "03", and hit ENTER**

**To enter corrections for more than one field, and/or for more than one record on a screen, first enter all the corrections, then select PF3 to apply all of the corrections at once.**

**Before paging forward to the next batch of records, you must apply the corrections on the current page. If you fail to apply the corrections and page forward, those corrections will not apply and you will need to redo them.**

If the correction(s) you applied is valid, the message "RECORD SUCCESSFULLY ADDED" appears at the top of the screen and the correction(s) you entered will appear underneath the original value of the field you entered a correction for (exhibit XIII-D-5). In addition, the cursor moves to the bottom of the screen.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

2. Entering and Applying Corrections (continued)

Exhibit XIII-D-5

```

RECORD SUCCESSFULLY ADDED
COMPANY 999                COMMONWEALTH AUTOMOBILE REINSURERS                CO225SA
                           ACCOUNTING ONLINE ACCESS SYSTEM                11/01/2006
                           PREMIUM LISTING - ALL                    09:13 AM

POLICY NUMBER      EFF DATE      COV EFF  COV EXP  CRITICAL MSG DATE
08472200          00/00/06  4      PROD RSK MM/DD/YY MM/DD/YY MM/DD/YY MM/DD/YY
( ..... )
INSUREDS NAME

PREMIUMS
TX LNE EFF SEQ    ACTG  EXPIR      TRANS
MM/YY MM/YY TWN G MM/YY CLASS  C  DOLL 1  DOLL 2 -ERRORS--
11 01 01 000001 03/05 01/06 132 3 01/05 04160 4      8      1
( 12 ) ( .. )      ( .. .. ) ( .. .. )
11 01 01 000002 03/05 01/06 132 3 01/05 04161 4      -3      1
( 1. ) ( .. )      ( 01 07 ) ( 10 06 )
11 01 01 000003 03/05 01/06 132 1 01/05 11011 4      -15      1
( 12 ) ( .. )      ( .. .. ) ( .. .. )
11 01 01 000004 03/05 01/06 102 1 01/05 11011 4      -17      1
( 12 ) ( .. )      ( 01 07 ) ( 10 06 )

TOT PREM RECS      101                CRITICAL ERR RECS      57
START W/SEQ #      1                NON CRIT ERR RECS      0
PF1/01 - HELP PANEL  SELECT FUNCTION/ENTER NUMBER  PF3/03 - APPLY CORRECT
PF7/07 - PAGE BACKWARD      :      :      PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE  PF10/10 - POLICY HISTORY  PF12/12 - RETURN TO MENU
    
```

If the correction(s) you applied is not valid, an error message appears at the top of the screen and the cursor moves to the invalid correction (exhibit XIII-D-6).

Exhibit XIII-D-6

```

INVALID TRANS TYPE CORRECTION - TRY AGAIN
COMPANY 999                COMMONWEALTH AUTOMOBILE REINSURERS                CO225SA
                           ACCOUNTING ONLINE ACCESS SYSTEM                11/01/2006
                           PREMIUM LISTING - ALL                    09:29 AM

POLICY NUMBER      EFF DATE      COV EFF  COV EXP  CRITICAL MSG DATE
08472200          00/00/05  4      PROD RSK MM/DD/YY MM/DD/YY MM/DD/YY MM/DD/YY
( ..... )
INSUREDS NAME

PREMIUMS
TX LNE EFF SEQ    ACTG  EXPIR      TRANS
MM/YY MM/YY TWN G MM/YY CLASS  C  DOLL 1  DOLL 2 -ERRORS--
11 01 01 000005 03/05 01/06 102 1 01/05 11010 4      8      1
( 22 ) ( .. )      ( .. .. ) ( .. .. )
11 01 01 000006 03/05 01/06 132 1 01/05 11010 4      -3      1
( 1. ) ( .. )      ( .. .. ) ( .. .. )
11 41 01 000007 03/05 01/06 132 3 01/05 04160 4      -15      1
( 1. ) ( .. )      ( .. .. ) ( .. .. )
11 41 01 000008 03/05 01/06 132 3 01/05 04161 4      -17      1
( 1. ) ( .. )      ( .. .. ) ( .. .. )

TOT PREM RECS      101                CRITICAL ERR RECS      57
START W/SEQ #      5                NON CRIT ERR RECS      0
PF1/01 - HELP PANEL  SELECT FUNCTION/ENTER NUMBER  PF3/03 - APPLY CORRECT
PF7/07 - PAGE BACKWARD      :      :      PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE  PF10/10 - POLICY HISTORY  PF12/12 - RETURN TO MENU
    
```

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

2. Entering and Applying Corrections (continued)

Reenter the correction and Select PF3 to apply the new correction. Repeat this process until all the invalid corrections you entered are valid. When this is the case, the message at the top of the screen will read "RECORD SUCCESSFULLY UPDATED" or "RECORD SUCCESSFULLY ADDED".

The chart below and on the following page list the field abbreviations, full title, and valid correction values for those fields you can apply corrections to, for both premium (CO225SA) and loss records (CO250SA).

PREMIUM RECORDS

<b>FIELD</b>	<b>FULL TITLE</b>	<b>VALID CORRECTION VALUES</b>
POLICY NUMBER	Policy Number	Alpha or numeric characters only At least 3 positions long No embedded spaces
TX	Transaction Code of Premium Record	Must be numeric First digit must be a "1" 10, 17, 18, and 19 are invalid
EFF	Policy Effective Month	01-12
EXPIR	Policy Expiration Date	Month = 01-12 Year = 00-99
TRANS	Policy Transaction Date	Month = 01-12 Year = 00-99

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

2. Entering and Applying Corrections (continued)

LOSS RECORDS

FIELD	FULL TITLE	VALID CORRECTIONS
POLICY NUMBER	Policy Number	Alpha or numeric characters only At least 3 positions long No embedded spaces
TX	Transaction Code of Premium Record	Must be numeric First digit must be a "2" 20 and 28 are invalid Only paid losses (23,24,25,26,27,29) can replace paid losses
EFF	Policy Effective Month	01-12
ACCIDENT	Accident Date	Month = 01-12 Day = 01-31 Year = 00-99
GRP	Class Group	1, 2, or 3
Claim ID	Claim Identification Number	Alpha or numeric characters only Blanks must be coded as spaces

As you apply corrections to a record, CAR writes the corrections to a database file. CAR simply adds corrections to the database file as you apply the corrections during a week.

On Friday nights, CAR runs a program to collect all corrections residing on that database file and performs further editing. It then applies all valid corrections you made. Specifically, CAR washes out the original record and creates a new record showing the changed field(s). On Monday, you can see the corrections applied to all records. If a policy no longer contains a critical error, it no longer appears in this application; use the accounting policy history application to verify this. Conversely, if you did not eliminate the critical error, the policy will appear on Monday.

After you apply a correction but before CAR applies the correction to the record (on Friday night), you can change the correction you entered. Simply, go back into the policy and find the record in which you want to delete or change your correction. The correction you made appears within the grid. You can type over

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

2. Entering and Applying Corrections (continued)

the original correction or delete it. Then apply your new correction or deletion. For example,

On Monday, you change a transaction code to 15 on a record.  
 On Thursday, you realize you should have changed it to a 13.  
 Go back to that record. The 15 appears in the grid. Tab to the 15 and type over it inputting a 13. Hit PF3/03 to apply the correction. CAR updates it database file with the transaction 13.

3. Viewing Summary Information

If you choose to view a summary for one of the options (as opposed to the detail), the CO375SA screen (for effective years) or the CO376SA screen (for list dates) appears (exhibit XIII-D-7/8).

Exhibit XIII-D-7

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO375SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		NON CRITICAL SUMMARY ALL EFFEC YEAR(S)				11:03:04	
YEAR	TOTAL POLICIES	ERROR POLICIES	= = P R E M I U M S = = = =		L O S S E S = =		
			TOTAL DOLLS	ERROR DOLLS	TOTAL DOLLS	ERROR DOLLS	
- 99	7	1	0	0	0	0	0
- 00	4	1	0	0	0	0	0
- 01	4	1	8	8	0	0	0
- 02	2	1	0	0	0	0	0
- 03	3	2	7-	7-	473	0	0
- 04	14	5	77,980-	83,976-	7,156	0	0
<b>X 05</b>	<b>1,198</b>	<b>2</b>	<b>47,075</b>	<b>2,330-</b>	<b>2,237</b>	<b>0</b>	<b>0</b>
- 06	3,569	9	96,258	5,369	5,346	0	0

TYPE 'X' BESIDE YEAR ENTRY FOR ERROR CODE WITHIN YEAR SUMMARY

PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF3/03 - SELECT YEAR  
 PF7/07 - PAGE BACKWARD                PF8/08 - PAGE FORWARD                PF12/12 - RETURN TO MENU

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

3. Viewing Summary Information (continued)

Exhibit XIII-D-8

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO376SA
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006
	NON CRITICAL SUMMARY 08/2005 LIST DATE(S)				11:04:13
LIST DTE	=	P R E M S	=	=	L O S S E S
MM/DD/YY	POLICIES	RECORDS	DOLLARS	RECORDS	DOLLARS
-----					
<u>X</u> 08/19/05	1	2	7-	0	0
TYPE 'X' BESIDE LIST DATE ENTRY FOR ERROR CODE WITHIN DATE SUMMARY					
PF1/01 - HELP PANEL	SELECT FUNCTION :			PF3/03 - SELECT DATE	
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD			PF12/12 - RETURN TO MENU	

**Mark an "X" next to the effective year or list date you want to review and select PF3 or "03".**

The CO375SB screen or CO376SB screen appears displaying the summary level information for the option you selected (exhibits XIII-D-9/10).

Exhibit XIII-D-9

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO375SB
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006
	NON CRITICAL SUMMARY 2005 EFFEC YEAR				16:36:09
== =	T O T A L	== =	N O N	C R I T I C A L	E R R O R
POLICIES	PREMS	LOSSES	POLICIES	PREMS	DOLLARS
-----					
1,198	47,075	2,237	02	0	0
			03	0	0
			04	1100	3252
			05	98	502
			08	0	0
			09	0	0
			10	0	0
			11	0	0
SELECT FUNCTION :					
PF1/01 - HELP PANEL					PF12/12 - RETURN TO MEMU

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)**

3. Viewing Summary Information (continued)

Exhibit XIII-D-10

= = =		T O T A L		= = =		C R I T I C A L		E R R O R	
POLICIES	PREMS	LOSSES	POLICIES	PREMS	DOLLARS	LOSSES	DOLLARS		
1,198	47,075	2,237	02	0	0	0	0	0	0
			03	0	0	0	0	0	0
			04	1100	3252	1030	0	0	0
			05	98	502	168	0	0	0
			08	0	0	0	0	0	0
			09	0	0	0	0	0	0
			10	0	0	0	0	0	0
			11	0	0	0	0	0	0

SELECT FUNCTION : :

PF1/01 - HELP PANEL PF12/12 - RETURN TO MEMU

To exit non critical errors, hit PF12 or "12" at each screen.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY

1. Accessing Warning & Penalty Policies

To access warning and/or penalty policies at the Menu Selections screen (exhibit XIII-E-1),

Select PF4 or tab to the option field, type "04", and hit ENTER

Exhibit XIII-E-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
<b>WARNING AND PENALTY POLICIES</b>	<b>(CA2500)</b>	<b>..... PF4 OR 04</b>
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	:	PF12/12 - RETURN TO MENU

The CO400SA - Warning & Penalty screen appears (exhibit XIII-E-2).

Exhibit XIII-E-2

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO400SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	WARNING & PENALTY (CA2500)	01:53:08
(1) PENALTY POLICIES - BY RISK TYPE (0, 1, 2 OR ALL) ( ALL )		
SELECT POLICIES	..... PF5 OR 05	
COMPANY SUMMARY	..... PF15 OR 15	
(2) WARNING POLICIES - BY RISK TYPE (0, 1, 2 OR ALL) ( ALL )		
SELECT POLICIES	..... PF6 OR 06	
COMPANY SUMMARY	..... PF16 OR 16	
(3) WARNING & PENALTY POLICIES BY LIST DATE (MM/YYYY) ( 07 / 2006 )		
SELECT POLICIES	..... PF7 OR 07	
COMPANY SUMMARY	..... PF17 OR 17	
(4) WARNING POLICIES APPEARING ON LATEST LIST DATE ( 06/2006 )		
SELECT POLICIES	..... PF8 OR 08	
TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	:	PF12/12 - RETURN TO MENU

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)**

1. Accessing Warning & Penalty Policies (continued)

You can access your warning and penalty policies in four ways:

1-2) *By risk type:* You can review just penalty policies by a specific risk type or just warning policies by a specific risk type. You can also review all penalty policies or all warning policies regardless of risk type.

**Type your choice over the default value and select PF5 or "05" to view penalty policies by risk type or PF6 or "06" to view warning policies by risk type.** For example, when you first enter the system the word "all" appears within the grids. Type over "all" with your choice of risk type.

**To view a summary of errors by risk type, select PF15/"15" or PF16/"16".** (The summary is described later in this section).

Risk type definitions:   0 = Private Passenger  
                                  1 = Taxi/Limo  
                                  2 = All Other Commercial

3) *By list date:* You can input a specific list date to review your warning policies only. The system provides all warning policies for that list date. This date represents a first list date so that if you select 07/2006, the system selects just those sessions first listed in 7/2006, not those from 6/2006 or prior.

**Type your choice over the default value and select PF7 or "07" for this option.** For example, when you first enter the system 09/2006 appears within the grids. Type over that list date with your choice.

**To view a summary of warning policies for a specific date or all dates, select PF17 or "17".** (The summary is described later in this section).

4) *Latest list date:* Use this option to review your most current warning or penalty policies. On the current print report, when a session appears for the first time on the warning list, an asterisk lists to the left of the policy number. In the on-line system, CAR could not incorporate the asterisk. Accordingly, this option shows you newly appearing session/no premium errors. You cannot change the date because only the current date would be useful.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)**

1. Accessing Warning & Penalty Policies (continued)

CAR updates newly eligible sessions the 28th of every month so that companies maintain a tracking mechanism of new session/no premium errors.

There is a "built-in" delay within the on-line application from when CAR receives the session until it appears on the Warning List. This delay is necessary because sessions arrive at CAR approximately two months prior to the premium. The delay equals approximately four months as illustrated in the following example:

- Policy Effective Date:	1/1/2006
- Date CAR Receives Cession:	1/1/2006
- Premium Due At CAR:	3/15/2006
- Date Policy Appears on Warning List if CAR has not received Prem:	4/28/2006

When you select specific policies (as opposed to the summaries), the CO410SA screen appears for the option you selected (exhibit XIII-E-3).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

Exhibit XIII-E-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS						CO410SA
	ACCOUNTING ONLINE ACCESS SYSTEM						11/01/2006
	WARNING POLICIES - RISK TYPE (ALL)						10:44 AM
FROM 004491	CAR	1ST LIST	COVERAGE	POL EXP	POLICY		
YR POLICY NUMBER	RSK ID	MM/DD/Y	MM/DD/YY	MM/DD/YY	PREM DOLL	MSG DATE	
-----							
- 05 004491	0 4	08/28/06	08/08/05	08/08/06		0	
- 05 005347	0 4	08/28/06	08/11/05	08/11/06		0	
- 05 005768	0 4	08/28/06	09/16/05	09/16/06		0	
- 05 200266	0 4	08/28/06	09/24/05	09/24/06		0	
- 05 200487	0 4	08/28/06	10/13/05	10/13/06		0	
- 05 205124	0 4	08/28/06	08/10/05	08/10/06		0	
- 05 205480	0 4	08/28/06	08/20/05	08/20/06		0	
- 05 205792	0 4	08/28/06	09/04/05	09/04/06		0	
- 05 205985	0 4	08/28/06	10/07/05	10/07/06		0	
- 05 207973	0 4	08/28/06	08/08/05	08/08/06		0	
TYPE STARTING POLICY NUMBER -OR- TYPE 'X' TO SELECT A POLICY							
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF2/02 - SELECT ALL REC					
PF7/07 - PAGE BACKWARD	: :	PF8/08 - PAGE FORWARD					
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU					

The third line of this screen shows you the option(s) you selected. For example, the above screen shows "Warning Policies – Risk Type (ALL)". If you had selected "Penalty Policies" for risk type "2", those values would appear within the parentheses.

To review a policy:

- 1) Mark an "X" next to the policy number you want to review.
- 2) Select PF2 or "02" to review the cession record on a policy.

You can also start at a specific policy number. To do that, type in the policy number to the right of the word "FROM" and hit ENTER. The system brings you to that policy number.

Upon marking the policy you want to review and selecting PF2, the CO425SA - Warning Policy screen appears (exhibit XIII-E-4).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)**

1. Accessing Warning & Penalty Policies (continued)

Exhibit XIII-E-4

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO425SA			
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006			
	WARNING POLICY CESSION LISTING	10:56 AM			
POLICY NUMBER	RSK	COV EFF	COV EXP	POLICY PREM DOLL	MSG DATE
123247407	0	08/01/05	08/01/06	\$66-	
===== C E S S I O N S =====					
CID	INSUREDS NAME	EFF DATE	EXP DATE	RCT DATE	
4	INSURED	MM/DD/YY	MM/DD/YY	MM/DD/YY	RSK TX PROD
		08/01/05	08/01/06	06/26/05	0 2 448440
NO ERRORS					
SELECT FUNCTION/ENTER NUMBER					
:					
:					

The top portion of the screen represents common area information and the lower portion of the screen shows the detail cession record. (Duplicate cessions do not appear). If the message "No Error" appears, it means no cession error exists on the policy. Although no cession error may exist, the policy is in a warning/penalty status. If a cession error does exist, the error code where appear instead of the message "No Errors."

The chart below and on the following page lists field abbreviations, full title, and possible values.

Top Portion of the CO425 Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number	Assigned by company
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial
COV EFF	Coverage Effective Date	Date that CAR begins coverage of loss records.
COV EXP	Coverage Expiration Date	Date that CAR's coverage ends for loss records.
POLICY PREM DOLL	Policy Premium Dollars	Amount of premium reported in statistical submissions.
MSG DATE	Message Date	Date the policy message was added or updated.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

Bottom Portion of the CO425 Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CID	CAR ID Code	Reported on cession record
INSUREDS NAME	Insureds Name	Assigned by company
EFF DATE	Effective Date	Effective date reported on cession record
EXP DATE	Expiration Date	Expiration date reported on cession record
RCT DATE	Receipt Date	Date CAR received the cession record
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial
TX	Transaction Code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained As Voluntary
PROD	Producer Code	Assigned by company

2. Entering and Applying Corrections

To enter corrections at the CO425SA screen,

- 1) **Mark an "X" next the cession record**
- 2) **Select PF3 or tab to the option field, type "03", and hit ENTER**

The CR600 – Cession Record Correct screen appears (exhibit XIII-E-5).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-5

```
CR600SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION RECORD - CORRECT          11:40:08
          ANY INSURANCE COMPANY

          REC NO 001   RCPT DTE 06/26/2005
CAR          POL EFF DT   POL EXP DT          PROD
ID POLICY NUMBER   MM/DD/YYYY   MM/DD/YYYY   RSK TX   INSURED'S NAME   CODE
4  123247407      08/01/2005   08/01/2006   0  2   INSURED          448440
( . . . . . )

ERROR
CODE      DESCRIPTION

PF01/01  HELP
PF3/03   APPLY CORRECTION      :  _  :
          PF11/11 POLICY MESSAGE   PF09/09 PRODUCER INQUIRY
          PF10/10 POLICY HISTORY
          PF12/12 EXIT
```

- 3) **Tab to the field(s) you want to correct**
- 4) **Enter the correction(s) within the grid**
- 5) **Select PF3 or tab to the option field, type "03", and hit ENTER**

Once you have hit PF3, CAR edits the correction you input through the fatal and non-fatal cession edits. When the edit procedure is complete, if the correction passes successfully through the edits, the message "ERROR FREE PF4 TO APPLY, PF5 TO REDO, PF1 TO QUIT" appears at the top of the screen (exhibit XIII-E-6).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-6

```
ERROR FREE  PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT

CR600SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION RECORD - CORRECT          11:34:20
          ANY INSURANCE COMPANY

          REC NO 001  RCPT DTE 08/22/2005
CAR          POL EFF DT  POL EXP DT          PROD
ID POLICY NUMBER  MM/DD/YYYY  MM/DD/YYYY  RSK TX  INSURED'S NAME  CODE
5  123247407      08/01/2005  08/01/2006  0  2  INSURED          448440
( . . . . . 2 . . . . . )

ERROR
CODE      DESCRIPTION

PF01/01  HELP          PF09/09  PRODUCER INQUIRY
PF3/03  APPLY CORRECTION  :  _  :          PF10/10  POLICY HISTORY
          PF11/11  POLICY MESSAGE          PF12/12  EXIT
```

You now have three options,

- 1) **Select PF4 or type "4" in the option field, and hit ENTER, to apply the correction.**
- 2) **Select PF5 or type "5" in the option field, and hit ENTER, to redo the correction.**
- 3) **Select PF12 or type "12" in the option field, and hit ENTER, to exit.**

If your correction is fatal, a message indicating the type of error appears at the top of the screen (exhibit XIII-E-7).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-7

```
FATAL ERROR 08 - MARKET INDICATOR/SERV CARRIER INVALID
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999          CESSION RECORD - CORRECT                11:34:20
                    ANY INSURANCE COMPANY
                                REC NO 001   RCPT DTE 08/22/2005
CAR                                POL EFF DT   POL EXP DT                PROD
ID POLICY NUMBER      MM/DD/YYYY  MM/DD/YYYY  RSK TX  INSURED'S NAME  CODE
4  123247407          08/01/2005 08/01/2006  0  2  INSURED          448440
( . . . . . 1 . . . . . )

ERROR
CODE      DESCRIPTION

PF01/01 HELP                PF09/09 PRODUCER INQUIRY
PF3/03 APPLY CORRECTION    :  _  :                P10/10 POLICY HISTORY
                                PF11/11 POLICY MESSAGE  PF12/12 EXIT
```

The system will not allow you to add a fatal cession record. To re-enter the correction, tab back to the field and type over your correction, then apply it or press PF12 to exit.

If a non-fatal error is found, the message "NON FATAL ERROR FOUND PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT" appears at the top of the screen and the non-fatal error code(s) are displayed below the grids (exhibit XIII-E-8).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-8

```
NON FATAL ERROR FOUND PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999           CESSION RECORD - CORRECT                  11:34:20
                      ANY INSURANCE COMPANY

CAR                    POL EFF DT   POL EXP DT   REC NO 001   RCPT DTE 08/22/2005
ID POLICY NUMBER      MM/DD/YYYY  MM/DD/YYYY  RSK TX  INSURED'S NAME   CODE
4  123247407         08/01/2005  08/01/2006  0  2  INSURED          448440
( . . . . . 2 . . . . . )

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

PF01/01 HELP
PF3/03 APPLY CORRECTION      : __ :
                                PF09/09 PRODUCER INQUIRY
                                PF10/10 POLICY HISTORY
                                PF11/11 POLICY MESSAGE
                                PF12/12 EXIT
```

You now have three options,

- 1) **Select PF4 or type "4" in the option field, and hit ENTER, to apply the correction.**
- 2) **Select PF5 or type "5" in the option field, and hit ENTER, to redo the correction.**
- 3) **Select PF12 or type "12" in the option field, and hit ENTER, to exit.**

If you choose to apply a correction that has a non-fatal error, CAR will load the cession correction to its database file. After CAR has loaded the correction it will appear on the next CR157 with the new error.

*Records that have a pending status cannot be corrected or deleted until after the cession load.*

When the correction is applied you will automatically return to the CO425 listing. The message "SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE" appears. The cession record that you corrected will have the message "PENDING CORRECTION" displayed below the policy number (exhibit XIII-E-9).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-9

```

SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE
COMPANY 999          COMMONWEALTH AUTOMOBILE REINSURERS          CO425SA
                    ACCOUNTING ONLINE ACCESS SYSTEM          11/01/2006
                    WARNING POLICY CESSION LISTING           10:56 AM

POLICY NUMBER      RSK    COV EFF    COV EXP    POLICY PREM DOLL    MSG DATE
123247407          0      08/01/05   08/01/06           $66-

===== C E S S I O N S =====
CID  INSUREDS NAME      EFF DATE    EXP DATE    RCT DATE    RSK    TX    PROD
_ 4  INSURED            08/01/05    08/01/06    06/26/05    0      2    448440
      PENDING CORRECTION

SELECT FUNCTION/ENTER NUMBER
:
:
PF1/01 - HELP PANEL          PF3/03 - CORRECT RECORD
PF9/09 - POLICY MESSAGE      PF10/10 - POLICY HISTORY  PF12/12 - RETURN TO MENU

```

CAR loads pending cessions to its cession database file every Friday. Accordingly, you will see your applied correction to the cession record on Monday mornings. If you made a policy number change which cleared the cession/no premium error, then you will no longer see the policy within the warning/penalty application. Instead, use the accounting policy history application to review the policy.

3. Viewing Summary Information

If you choose to view a summary for one of the options (as opposed to the detail), the CO475SA screen (for effective years) or the CO476SA screen (for list dates) appears (exhibits XIII-E-10/11). When you choose an effective year or list date, the system shows you the date you picked and all subsequent dates.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)**

3. Viewing Summary Information (continued)

Exhibit XIII-E-10

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO475SA	
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
	WARNING SUMMARY ALL RISK TYPE(S)				17:14:08	
	WARNING		PENALTY		WRITE-OFF	
	YEAR	CESSIONS	DOLLARS	CESSIONS	DOLLARS	CESSIONS
	=====					
-	2005	1	60	0	0	1 50
-	2006	681	40,860	0	0	681 340,860
	=====					
TYPE 'X' BESIDE YEAR ENTRY FOR RISK TYPE WITHIN YEAR SUMMARY						
PF1/01 - HELP PANEL	SELECT FUNCTION :		:	PF3/03 - SELECT YEAR		
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD		PF12/12 - RETURN TO MENU			

Exhibit XIII-E-11

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO476SA
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006
	WARNING SUMMARY 09/2006 LIST DATE				11:24:12
	LIST	WARNING		PENALTY	
	DATE	CESSION	DOLLARS	CESSION	DOLLARS
	=====				
-	07/28/2006	6,421	385,260	0	0
-	08/28/2006	3,761	225,660	0	0
	=====				
TOTALS SHOWN REFLECT ALL ACTIVITY FOR THE MONTH					
PF1/01 - HELP PANEL	SELECT FUNCTION :		:	PF3/03 - SELECT DATE	
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD		PF12/12 - RETURN TO MENU		

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

3. Viewing Summary Information (continued)

The on-line summary function does not use the day in its "bucketing" of summary information. The summary information is best described using the example below.

A cession is eligible to appear on the *detail* warning list on June 28, 2006. Since the summary only looks at month and year, the cession is included in the warning *summary* screen as of June 1, 2006, even though it doesn't appear on the warning detail screen. Similarly, the same cession is eligible to appear on the *detail* penalty list on November 28, 2006. Again, since the summary looks at month and year only, the cession appears in the penalty *summary* as of November 1, 2006, even though it doesn't appear on the penalty detail screen. Accordingly, if the penalty summary indicates 100 cessions and the detail shows none, then the cessions will move to the detail penalty list the 28<sup>th</sup> of the month.

To view more specific breakdowns about an effective year or list date,

**Mark an "X" next to the effective year or list date you want to review and select PF3 or "03".**

The CO475SB screen or CO476SB appears displaying summary level information by risk type for the option you selected (exhibits XIII-E-12/13).

Exhibit XIII-E-12

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO475SB	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		WARNING SUMMARY 2005 EFFEC YEAR				11:02:42	
RISK	WARNING		PENALTY		WRITE-OFF		
TYPE	CESSIONS	DOLLARS	CESSIONS	DOLLARS	CESSIONS	DOLLARS	
-----	-----	-----	-----	-----	-----	-----	-----
00	1	60	0	0	1	1,200	
01	0	0	0	0	0	0	
02	0	0	0	0	0	0	
SELECT FUNCTION : :							
PF1/01 - HELP PANEL				PF12/12 - RETURN TO MENU			



Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS

To view your net negative policies from the Menu Selections screen (exhibit XIII-F-1),

Select PF5 or tab to the option field, type "05", and hit ENTER.

Exhibit XIII-F-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
<b>NET NEGATIVE PREMIUMS</b>	<b>(CA4000)</b>	<b>..... PF5 OR 05</b>
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 05 :	PF12/12 - RETURN TO MENU

The CO500SA - Net Negative Premium screen appears (exhibit XIII-F-2).

Exhibit XIII-F-2

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO500SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	NET NEGATIVE PREMIUM (CA4000)	11:09:29
(1) EFFECTIVE YEAR (FORMAT=YYYY)		
( ALL )		
SELECT POLICIES	.....	PF5 OR 05
COMPANY SUMMARY	.....	PF15 OR 15
TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: :	PF12/12 - RETURN TO MENU

You can view your net negative premiums by effective year only.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

To review a specific effective year,

- 1) Type the effective year you want to review over the "ALL"
- 2) Select PF5 or "05" to view the detail net negative policies or PF15 or "15" to view summary level information.

1. Viewing Detail Records

If you choose to view specific policies (as opposed to the summaries), the CO510SA - Net Negative Premium Policies screen appears (exhibit XIII-F-3).

Exhibit XIII-F-3

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS					CO510SA	
		ACCOUNTING ONLINE ACCESS SYSTEM					11/01/2006	
		NET NEGATIVE PREMIUM POLICIES - EFFECTIVE YEAR (ALL)					11:09 AM	
YR	POLICY NUMBER	RSK	POL STATUS	POL EDIT MM/DD/YY	COV EFF MM/DD/YY	COV EXP MM/DD/YY	POLICY PREM DOLL	MSG DATE MM/DD/YY
-	05 564200	0		09/19/06	99/99/99	00/00/00		-7
-	06 08472200	2		05/28/06	99/99/99	00/00/00	-83,607	
-	06 017648	2		03/20/06	99/99/99	00/00/00	-290	
-	06 059890	0		07/18/06	99/99/99	00/00/00	-61	
-	06 752247	0		08/18/06	99/99/99	00/00/00	-70	
-	06 00001300	2		08/18/06	99/99/99	00/00/00	-1,747	
-	06 318906	0	WARND	04/20/06	03/01/06	03/01/07	-583	

TYPE 'X' TO SELECT A POLICY

PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF2/02 - SELECT ALL REC
PF7/07 - PAGE BACKWARD	: :	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

To review a policy:

- 1) Mark an "X" next to the policy number you want to review.
- 2) Select PF2 or "02" to review all records for a policy.

Upon selecting the policy you want to review and hitting PF2, the CO525SA - Net Negative Premium Policy Cession Listing screen appears (exhibit XIII-F-4).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)**

1. Viewing Detail Records (continued)

Exhibit XIII-F-4

CO525SA	CAR ACCOUNTING ONLINE ACCESS SYSTEM						11/01/2006								
COMPANY 999	NET NEGATIVE PREMIUM POLICY CESSION LISTING						03:02 PM								
POLICY NUMBER	YEAR	RSK	COV EFF MM/DD/YY	COV EXP MM/DD/YY	POLICY PREM DOLL	MSG DATE MM/DD/YY									
318906	2006	0	03/01/06	03/01/07	\$ -583										
===== P R E M I U M S =====															
TX	LI	EFF	ACTG	EXP	TRANS	RECEIPT	PRM	CLS	C	D	P	PREM	PREM	ERROR	
	NE	MO	MM/YY	MM/YY	MM/YY	MM/DD/YY	TWN	CLASS	GRP	ID	S	E	DOLLAR1	DOLLAR2	CODES
12	01	05	05/06	05/07	05/06	07/08/06	650	110100	1	4	0	1	144		45
12	01	05	05/06	05/07	05/06	07/08/06	650	110100	1	4	0	1	-72		45
12	41	05	05/06	05/07	05/06	07/08/06	650	110100	1	4	0	1	778	428	45
12	41	05	05/06	05/07	05/06	07/08/06	650	110117	1	4	0	1	0	116	45
12	41	05	05/06	05/07	05/06	07/08/06	650	110100	1	4	0	1	-450	-257	45
12	41	05	05/06	05/07	05/06	07/08/06	650	110117	1	4	0	1	0	-105	45
12	45	05	05/06	05/07	05/06	07/08/06	650	110100	1	4	0	1	86	347	45
PF1/01 - HELP PANEL							SELECT FUNCTION/ENTER NUMBER								
PF7/07 - PAGE BACKWARD							:	:	PF8/08 - PAGE FORWARD						

This screen mimics the CA4000 print report. The top portion of the screen represents common area information and the lower portion of the screen shows the detail premium records.

The chart below and on the following page lists field abbreviations, full title, and possible values.

Top Portion of the CO525 Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number	Assigned by company
YR	Policy Effective Year	Effective year reported in statistical shipment
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial
COV EFF	Coverage Effective Date	Date that CAR begins coverage of loss records.
COV EXP	Coverage Expiration Date	Date that CAR's coverage ends for loss records.
POLICY PREM DOLL	Policy Premium Dollars	Amount of premium reported in statistical submissions.
MSG DATE	Message Date	Date the policy message was added or updated.

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)**

1. Viewing Detail Records (continued)

Bottom Portion of the CO525 Screen

<b>FIELD</b>	<b>FULL TITLE</b>	<b>POSSIBLE VALUES/DESCRIPTION</b>
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Short-Cancel Premium 14 = Reinstatement Premium 15 = Flat-Cancellation Premium 16 = Audit Premium
LINE	Line of Business	01 = No-fault 41 = Liability 45 = Physical Damage
EFF MO	Effective Month	Effective month reported on premium record
ACTG DATE	Accounting Date	Shipment in which the premium was included
EXP DATE	Expiration Date	Expiration date reported on premium record
TRANS DATE	Transaction Date	Transaction date reported on premium record
RECEIPT DATE	Receipt Date	Date CAR received the premium record
PRM TWN	Premium Town	Reported on premium record
CLASS	Class Code	Six-position class code on premium record
CLS GRP	Class Group	1 = Private Passenger 2 = CAR Rated Fleet 3 = All Other Commercial
CID	CAR ID Code	Reported on premium record
DS	Descriptor Switch	0 = Regular/Original record 1 = Offset Record 2 = Onset Record
PE	Premium Edit Switch	0 = New premium not edited 1 = Old premium edited
PREM DOLLAR 1	Premium Dollar 1	Reported on premium record
PREM DOLLAR 2	Premium Dollar 2	Reported on premium record
ERROR CODES	Accounting Error Codes	Critical and non-critical errors on record (See Appendix 2)

2. Viewing Summary Information

If you choose to view a summary of your net negative premiums, the CO575SA - Net Negative Premium Summary screen appears (exhibit XIII-F-5).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

2. Viewing Summary Information (continued)

Exhibit XIII-F-5

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO575SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		NET NEGATIVE PREMIUM SUMMARY ALL EFFEC YEAR(S)				11:10:03	
YEAR	TOTAL POLICIES	RISK TYPE = 0 POLICIES	RISK TYPE = 0 DOLLARS	RISK TYPE = 1 POLICIES	RISK TYPE = 1 DOLLARS	RISK TYPE = 2 POLICIES	RISK TYPE = 2 DOLLARS
2004	1	1	7-	0	0	0	0
2005	4	2	131-	0	0	2	83,897-
2006	2	1	583-	0	0	1	1,747-

PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF7/07 - PAGE BACKWARD  
PF7/08 - PAGE FORWARD                      PF12/12 - RETURN TO MENU

The summary screen breaks down the net negative premiums by effective year and risk type for your review.

To exit net negative premium policies, hit PF12 or "12" at each screen.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES

To view your outstanding loss reserves for the current quarter from the Menu Selections screen (exhibit XIII-G-1),

Select PF6 or tab to the option field, type "06", and hit ENTER.

CAR tells the system which quarter is current. If your company has not submitted outstanding losses for that quarter, CAR does not present any information. For example, if CAR updates the current quarter to be 6/2006 on August 15, 2006 and your company has not yet submitted your June submission (which includes the outstanding loss reserves), then you will not see any information. Once you submit the 6/2006 submission, you will see the information on-line once CAR performs its accounting load.

Exhibit XIII-G-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
<b>OUTSTANDING LOSS RESERVES</b>	<b>(CA4100)</b>	<b>..... PF6 OR 06</b>
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES		..... PF9 OR 09
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 06 :	PF12/12 - RETURN TO MENU

The CO600SA - Outstanding Loss Reserves screen appears (exhibit XIII-G-2).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

Exhibit XIII-G-2

```
COMPANY 999                COMMONWEALTH AUTOMOBILE REINSURERS                CO600SA
                           ACCOUNTING ONLINE ACCESS SYSTEM                11/01/2006
                           OUTSTANDING LOSS RESERVES (CA4100)                11:10:42

(1) EFFECTIVE YEAR (FORMAT=YYYY)
    ( ALL )
    SELECT CURRENT POLICIES ..... PF5 OR 05
    COMPANY SUMMARY ..... PF15 OR 15

TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER
                        :      :
PF1/01 - HELP PANEL                                PF12/12 - RETURN TO MENU
```

You can view your current outstanding loss reserves by effective year only.

To review a specific effective year,

- 1) Type the effective year you want to review over the "ALL"
- 2) Select PF5 or "05" to view the detail net negative policies or PF15 or "15" to view summary level information.

1. Viewing Detail Records

If you choose to view specific policies (as opposed to the summaries), the CO610SA - OS Loss Reserves Policies screen appears (exhibit XIII-G-3).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

1. Viewing Detail Records

Exhibit XIII-G-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO610SA
CURR QTR 09/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	OS LOSS RESERVES POLICIES - EFFECTIVE YEAR (2005)	10:02 AM
YR POLICY NUMBER	POLICY STATUS COV EFF COV EXP PREMIUM = QTR RESERVE = MSG DATE	
	MM/DD/YY MM/DD/YY DOLLARS RECORDS DOLLARS MM/DD/YY	
-----		
- 05 00136307	PREM 10/25/05 10/25/06 34014	1 100
- 05 00146306	PREM 02/03/05 02/03/06 56427	6 13414
- 05 08215905	PREM 01/01/05 01/01/06 95869	4 12110
- 05 08277504	PREM 01/01/05 01/01/06 29628	2 46000
- 05 08320403	PREM 01/01/05 01/01/06 57081	12 54189
- 05 08356503	PREM 06/30/05 06/30/06 71995	2 66000
- 05 08368403	PREM 12/23/05 12/23/06 62781	2 5500
- 05 08393302	PREM 03/14/05 03/14/06 13752	3 46072
- 05 08396002	R CAN 04/01/05 06/30/05 41810	10 12605
- 05 08401602	PREM 05/14/05 05/14/06 21569	2 21575
	TYPE 'X' TO SELECT A POLICY	
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF2/02 - SELECT ALL REC
PF7/07 - PAGE BACKWARD	: :	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

To review a policy:

- 1) Mark an "X" next to the policy number you want to review.
- 2) Select PF2 or "02" to review all records for a policy.

Upon selecting the policy you want to review and hitting PF2, the CO625SA - OS Loss Reserves Listing screen appears (exhibit XIII-G-4).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)**

1. Viewing Detail Records (continued)

Exhibit XIII-G-4

```

COMPANY 999          COMMONWEALTH AUTOMOBILE REINSURERS          CO625SA
LIST QTR 09/2006    ACCOUNTING ONLINE ACCESS SYSTEM          11/01/2006
                                     OS LOSS RESERVES LISTING                  10:00 AM

POLICY NUMBER      YR  COV EFF  COV EXP          ===QTR RESERVED===  MSG DATE
08202900           89  12/20/05 10/11/06      23438                1      10000

===== L O S S E S =====
EFF ACCIDENT PRM      CLS CAR LOSS      AMOUNT ERROR
TX LINE MO  MM/DD/YY TWN  CLASS  GRP ID  TYPE  CLAIM NUMBER  RESERVED CODES
22  41  10  05/18/06 625  314790  2   4   01   66404907303      10000

PF1/01 - HELP PANEL      SELECT FUNTION/ENTER NUMBER
PF7/07 - PAGE BACKWARD   :      :      PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE  PF10/10 - POLICY HISTORY  PF12/12 - RETURN TO MENU
    
```

The top portion of the screen represents common area information and the lower portion of the screen shows the detail outstanding loss records.

The chart below and on the following page lists field abbreviations, full title, and possible values.

Top Portion of the CO625 Screen

<b>FIELD</b>	<b>FULL TITLE</b>	<b>POSSIBLE VALUES/DESCRIPTION</b>
POLICY NUMBER	Policy Number	Assigned by company
YR	Policy Effective Year	Effective year reported in statistical shipment
COV EFF	Coverage Effective Date	Date that CAR begins coverage of loss records.
COV EXP	Coverage Expiration Date	Date that CAR's coverage ends for loss records.
POLICY PREM DOLL	Policy Premium Dollars	Amount of premium reported in statistical submissions.
QTR RESERVED RECORSD/DOLLARS	Current Quarter's record and dollar amounts	Information from reported loss records for the quarter noted upper left corner or screen
MSG DATE	Message Date	Date the policy message was added or updated.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

1. Viewing Detail Records (continued)

Bottom Portion of the CO525 Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Short-Cancel Premium 14 = Reinstatement Premium 15 = Flat-Cancellation Premium 16 = Audit Premium
LINE	Line of Business	01 = No-fault 41 = Liability 45 = Physical Damage
EFF MO	Effective Month	Effective month reported on premium record
ACCIDENT DATE	Accident Date	Reported on loss record
PRM TWN	Premium Town	Reported on premium record
CLASS	Class Code	Six-position class code on premium record
CLS GRP	Class Group	1 = Private Passenger 2 = CAR Rated Fleet 3 = All Other Commercial
CID	CAR ID Code	Reported on loss record
LOSS TYPE	Loss Type	Reported on loss record
CLAIM NUMBER	Claim Number	Reported on loss record
AMOUNT RESERVED	Loss Amount	Reported on loss record
ERROR CODES	Accounting Error Codes	Critical and non-critical errors on record (See Appendix 2)

The system shows the critical accounting errors an outstanding loss may have.

2. Viewing Summary Information

If you choose to view a summary of your outstanding loss reserves, the CO675SA -O/S Loss Reserves Summary screen appears (exhibit XIII-G-5).



Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS

To view the critical/non critical analysis from the Menu Selections screen (exhibit XIII-H-1),

**Select PF7 or tab to the option field, type "07", and hit ENTER.**

This function is informational and provides an overall picture of your critical and non-critical errors.

CAR uses the non-critical portion as a driver for the Audit Review program.

Exhibit XIII-H-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400) . . . . .	PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685) . . . . .	PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500) . . . . .	PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000) . . . . .	PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100) . . . . .	PF6 OR 06
<b>CRITICAL/NON CRITICAL ANALYSIS</b>	<b>(CA2650) . . . . .</b>	<b>PF7 OR 07</b>
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200) . . . . .	PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES	. . . . .	PF9 OR 09
REVIEW C.A.R. NEWSLETTER	. . . . .	PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 07 :	PF12/12 - RETURN TO MENU

The CO700SA - Critical & Non Critical Analysis screen appears (exhibit XIII-H-2).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)

Exhibit XIII-H-2

```
CO700SB          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY  999          ACCOUNTING ONLINE ACCESS SYSTEM          03:25:10

(1) CRITICAL ANALYSIS      . . . . . EFFECTIVE YEAR (FORMAT = YYYY )
    ( ALL ERROR CODES )      EFFECTIVE YEAR ( ALL )
        SELECT      . . . . . PF5 OR  05

(2) CRITICAL ANALYSIS      . . . . . DATE ERROR LISTED (FORMAT=MM/YYYY)
    ( EARLIEST DATE SHOWN )  DATE ERROR LISTED ( 12 / 2006 )
        SELECT      . . . . . PF6 OR  06

(3) NON CRITICAL POLICIES  . . . . . EFFECTIVE YEAR (FORMAT=YYYY)
    ( ALL ERROR CODES )      EFFECTIVE YEAR ( ALL )
        SELECT      . . . . . PF7 OR  07

(4) NON CRITICAL DOLLARS   . . . . . EFFECTIVE YEAR (FORMAT=YYYY)
    ( ALL ERROR CODES )      EFFECTIVE YEAR ( ALL )
        SELECT      . . . . . PF8 OR  08

        TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER
PF1/01 - HELP PANEL          :      :          PF12/12 - RETURN TO MENU
```

Because this is a summary function, no separate summary function key exists like the other applications.

You can view a summary of your critical errors in two ways:

- 1) *By Effective Year:* Provides a breakdown by policy year and by critical error code. It includes information such as # of policies having error code 1, 6, or 7, and record and dollar totals.
- 2) *By Error List Date:* Provides a breakdown by error list date and by critical error code. It includes information such as # of policies having error code 1, 6, or 7, and record and dollar totals.

**You can select a specific effective year or error list date to review, by typing over the defaults with your choice and then selecting PF5/05 (effective year) or PF6/06 (error list date).**

You can view a summary of your non-critical errors in two ways:

- 1) *By Effective Year:* Provides a breakdown by policy year and by non-critical error code. It includes information such as # of policies having error code 2-5 or 8-12 and record and dollar totals. This option provides the Audit Review information.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)

2) By Error List Date: Provides a breakdown by error list date and by non-critical error code. It includes information such as # of policies having error code 2-5 or 8-12 and record and dollar totals.

You can select a specific effective year or error list date to review, by typing over the defaults with your choice and then selecting PF7/07 (effective year) or PF8/08 (error list date).

1. Critical Listed by Effective Year

Upon choosing PF5 to view critical policies, the CO710SA - "Critical Analysis All Effec Years" screen appears (exhibit XIII-H-3).

Exhibit XIII-H-3

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO710SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		CRITICAL ANALYSIS ALL EFFEC YEAR(S)				08:43:10	
YEAR	TOTAL POLICIES	CRITICAL PLUS W/P	CRITICAL MINUS W/P	ERROR PCT	PAID LOSS & PREM RECORDS	PAID LOSS & PREM ERRORS	
- 2000	32,497	5	1	.01	598,539	24	
- 2001	10,236	6	6	.06	164,233	24	
- 2002	8,956	9	7	.09	141,594	122	
- 2003	11,094	80	78	.71	183,022	576	
- 2004	2,329	51	33	1.80	44,215	608	
- 2005	1,302	149	129	.77	9,281	341	

TYPE 'X' BESIDE YEAR ENTRY FOR ERROR CODE WITHIN YEAR SUMMARY

PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF3/03 - SELECT YEAR  
PF7/07 - PAGE BACKWARD                PF8/08 - PAGE FORWARD                PF12/12 - RETURN TO MENU

To review the error counts by each critical error code for a specific effective year:

- 1) Mark an "X" next to the effective year
- 2) Select PF3 or tab to the option field, type "03", and hit Enter.

The CO710SB - Critical Error Analysis (YYYY) Effec Years screen appears (exhibit XIII-H-4).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)**

1. Critical Listed (All) Years (continued)

Exhibit XIII-H-4

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO710SB		
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006		
		CRITICAL ANALYSIS 2005 EFFEC YEAR(S)				08:48:49		
YEAR	TOTAL POLICIES	CRITICAL PLUS	W/P	CRITICAL MINUS	W/P	ERROR PCT	PAID LOSS & PREM RECORDS	PAID LOSS & PREM ERRORS
2005	11,094	80		78		.71	183,022	576
ERROR CODES	CRITICAL POLICIES	ERROR PERCNT	PREM RECS IN	PREM RECS ERROR	PREM DOLL IN	PREM DOLL ERROR	LOSS RECS IN	LOSS RECS ERROR
- 01 -	63	.57	425		30,359		26	13,461
- 06 -	17	.15	0		0		30	13,614
- 07 -	15	.14	0		0		123	109,605
ALL	79	.71	425		30,359		151	123,066

PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF12/12 - RETURN TO MENU

This screen provides overall totals, such as policy counts, error records, and error dollars for the specific effective year you selected. It also breaks down the error counts and dollars by critical error code. You should use this analysis to track critical error volumes.

2. Critical Analysis by Date Error Listed

Upon choosing PF6 (from CO700) to view a summary critical error policies by a specific date listed, the CO276SA - Critical Summary List Date screen appears (exhibit XIII-H-5).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)

2. Critical Analysis by Date Error Listed (continued)

Exhibit XIII-H-5

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO276SA	
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006	
NEXT WO 12/24/2005	CRITICAL SUMMARY 12/2005 LIST DATE(S)	12:38:36	
LIST DATE	TOTAL POLICIES	= P R E M S =	= L O S S E S =
		RECORDS DOLLARS	RECORDS DOLLARS
-----	-----	-----	-----
- 12/19/2005	73	180 77,899	95 54,165
- 01/09/2006	1	11 7,791	1 202
TYPE 'X' BESIDE LIST DATE ENTRY FOR ERROR CODE WITHIN YEAR SUMMARY			
PF1/01 - HELP PANEL	SELECT FUNCTION :	:	PF3/03 - SELECT DATE
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD		PF12/12 - RETURN TO MENU

To review the error counts by each critical error code for a specific effective year:

- 1) **Mark an "X" next to the error list date**
- 2) **Select PF3 or tab to the option field, type "03", and hit Enter.**

The CO276SB - Critical Summary List Date screen appears (exhibit XIII-H-6).





**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)**

3. Non Critical Policies by Effective Year (continued)

Exhibit XIII-H-8

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO720SB	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		NON CRITICAL ANALYSIS 2005 EFFEC YEAR(S)				11:39:54	
YEAR	TOTAL POLICIES	NON CRIT POLICIES	PREMIUM RECORDS	NON CRIT PREM REC	LOSS RECORDS	NON CRIT LOSS REC	
2008	658	66	13,550	648	500	26	
ERROR CODES	NON CRIT POLICIES	ERROR PERCNT	= OVER TOLERANCE	=	LAST MAS	TO BE PROCESSED	
- 02 -	2	.30					
- 03 -	0						
- 04 -	49	7.45 *	200512	200609	JUNE	2006 MAS	
- 05 -	16	2.43 *	200607	200704	JANUARY	2007 MAS	
- 08 -	8	1.22					
- 09 -	0						
- 10 -	9	1.37					
- 11 -	0						
- 12 -	0						
SELECT FUNCTION : :							
PF1/01 - HELP PANEL		PF3/03 - UPDATE AUDIT RECORD			PF12/12 - RETURN TO MENU		

This screen provides overall totals, such as number of policies, number of error records, and error dollar totals. It also shows the error percent and error policy count broken down by error code.

**CAR's Audit Review Program**

The CO720SB screen also serves as CAR's Audit Review program. As you can see in the screen on the previous page (exhibit XIII-H-9), CAR shows an "\*" next to the error percent if it exceeds 1% and the number of policies to the left of that error percent exceeds 10.

CAR also indicates the date your company exceeded the tolerance level (Year/Mo) and the date (Year/Mo) which you need to process corrections to avoid an Audit Review penalty.

If you need to submit premium or loss records to clear non-critical errors, the field "Last MAS To Be Processed" tells you which monthly accounting shipment must contain them in order to avoid an Audit Review penalty.

Using the information in the CO720SB screen on the previous page, please follow through the following example.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)

CAR's Audit Review Program (continued)

Error Code 4:

- 1) In 12/2005, Company 999 exceeded the tolerance level for error code 4.
- 2) Company 999 must process corrections on-line by September 1, 2006 to avoid the Audit Review penalty or,
- 3) Company 999 must submit premium corrections in its June 2006, due at CAR on August 15, 2006, to avoid the Audit Review penalty.

Error Code 5:

- 1) In 7/2006, Company 999 exceeded the tolerance level for error code 5.
- 2) Company 999 must process corrections on-line by April 1, 2007 to avoid the Audit Review penalty or,
- 3) Company 999 must submit premium corrections in its January 2007, due at CAR on March 15, 2007, to avoid the Audit Review penalty.

You should use this analysis to track your non-critical errors as they near 1% and 10 policies in error. CAR will use this function to perform its monthly Audit Review program.

4. Non Critical Dollars by Effective Year

Upon choosing PF8 (from the CO700SB) screen to view non-critical dollars by effective year, the CO730SA - Non Critical Analysis All Years screen appears (exhibit XIII-H-9).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)

4. Non Critical Dollars by Effective Year (continued)

Exhibit XIII-H-9

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO730SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		NON CRITICAL ANALYSIS ALL EFFEC YEAR(S)				10:35:26	
YEAR	TOTAL POLICIES	NON CRIT POLICIES	PREMIUM DOLLARS	NON CRIT PREM DOLL	LOSS DOLLARS	NON CRIT LOSS DOLL	
- 2004	38	7	25,972	165	73,191	1,700-	
- 2005	658	66	648,712	31,388	502,078	2,885-	
- 2006	1,277	15	772,630	6,430	178,280	0	

PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF3/03 - SELECT YEAR  
PF7/07 - PAGE BACKWARD                  PF8/08 - PAGE FORWARD                  PF12/12 - RETURN TO MENU

To review the error counts, premium and loss non-critical error dollars, and percent of dollars in error:

- 1) **Mark an "X" next to the effective year**
- 2) **Select PF3 or tab to the option field, type "03", and hit Enter.**

The CO730SB - Non Critical Analysis Effec Year screen appears (exhibit XIII-H- 10).

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS (CONTINUED)**

4. Non Critical Dollars by Effective Year (continued)

Exhibit XIII-H-10

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS					CO730SB
		ACCOUNTING ONLINE ACCESS SYSTEM					11/01/2006
		NON CRITICAL ANALYSIS 2006 EFFEC YEAR(S)					10:43:08
YEAR	TOTAL POLICIES	NON CRIT POLICIES	PREMIUM DOLLARS	NON CRIT PREM DOLL	LOSS DOLLARS	NON CRIT LOSS DOLL	
2006	658	66	648,712	31,388	502,078	2,885-	
ERROR CODES	NON CRIT POLICIES	PREM ERROR RECORDS	PREM ERROR DOLLAR AMT	ERR DOLL %	LOSS ERROR RECORDS	LOSS ERROR DOLLAR AMT	ERR DOLL %
- 02 -	2	34	4,720	.73	2	639	.13
- 03 -	0	0	0		0	0	
- 04 -	49	599	29,418	4.53	0	0	
- 05 -	16	136	1,496-	.23	0	0	
- 08 -	8	0	0		8	16,441	3.27
- 09 -	0	0	0		0	0	
- 10 -	9	0	0		16	19,965-	3.98
- 11 -	0	0	0		0	0	
- 12 -	0	0	0		0	0	
PF1/01 - HELP PANEL		SELECT FUNCTION :			:	PF12/12 - RETURN TO MENU	

This screen serves as a dollar analysis for you to monitor the financial impact of your non-critical errors, by error code, for a specific policy effective year. Please reference the example below to better understand the non-critical dollar analysis (CO730SB - Exhibit XIII-H-12).

- 1) Error Code 4 has a total of \$29,418 in premium in error.
- 2) Company 999 has reported a total of \$648,712 in premium for 1996.
- 3) This means that 4.53% of Company 999's premium dollars are in non-critical error (29,418/648,712 \* 100).
- 4) Company 999 should then use the detail non-critical error function to isolate the error code 4 problem and process corrections.

All of the critical and non-critical analysis functions are helpful in isolating company reporting problems and monitoring correction activities.

To exit critical/non critical analysis, hit PF12 or "12" at each screen.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF

To view your premium and losses written off from the Menu Selections screen (exhibit XIII-I-1),  
**Select PF8 or tab to the option field, type "08", and hit ENTER.**

Exhibit XIII-I-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400) . . . . .	PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685) . . . . .	PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500) . . . . .	PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000) . . . . .	PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100) . . . . .	PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650) . . . . .	PF7 OR 07
<b>PREMIUMS AND LOSSES WRITTEN-OFF (CA3200)</b>	<b>. . . . .</b>	<b>PF8 OR 08</b>
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES	. . . . .	PF9 OR 09
REVIEW C.A.R. NEWSLETTER	. . . . .	PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 08 :	PF12/12 - RETURN TO MENU

The CO800SA - Records Written Off screen appears (exhibit XIII-I-2).

Exhibit XIII-I-2

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO800SA
NEXT LOSS WO 11/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
NEXT PREM WO 04/20/2007	RECORDS WRITTEN OFF (CA3200)	08:37:41
(1) EFFECTIVE YEAR - (FORMAT=YYYY) ( ALL )		
PREMIUM POLICIES	. . . . .	PF5 OR 05
COMPANY SUMMARY	. . . . .	PF15 OR 15
(2) WRITE OFF YEAR - (FORMAT=YYYY) ( ALL )		
WRITE OFF MONTH - (FORMAT=MM)	( ALL )	OPTIONAL
LOSS POLICIES	. . . . .	PF6 OR 06
COMPANY SUMMARY	. . . . .	PF16 OR 16
TYPE OVER ( DEFAULTS ) - SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: :	PF12/12 - RETURN TO MENU

You can view your premium and loss write-offs in two ways:

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF (CONTINUED)**

- 1) ***By effective year for premiums:*** You may input a specific effective year to review or you may input the word "all" for a complete listing of premium write-off records.
- 2) ***By write-off year and month for losses:*** You may input a specific year or month to review or you may input the word "all" for a complete listing of write-off records.

The system works more quickly if you specify an effective year or write-off month and/or year. Type your choice over the word "all" contained in the grids and then select the appropriate PF key.

CAR writes-off eligible losses once per month, following the CAR accounting load (approximately the 20<sup>th</sup> of each month). CAR writes-off loss records that have remained in critical accounting error for a year.

CAR writes-off eligible premium once per year for the most recent premium close-out year. This write-off occurs approximately April 20<sup>th</sup> of each year. In April 2006, CAR will write-off effective year 2003 net-negative premium.

1. Viewing Detail Policies Written-Off

To view either the premium records written-off or the loss records written-off:

- 1) **Type in the effective year you want to review or the write-off month and/or year.**
- 2) **Select PF5/"05" for premiums or PF6/"06" for losses.**

The CO810SA - Policies Written-Off - Premium/Loss screen appears (exhibit XIII-I-3 and XIII-I-4).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF (CONTINUED)

1. Viewing Detail Policies Written-Off (continued)

Exhibit XIII-I-3

COMPANY	999	COMMONWEALTH AUTOMOBILE REINSURERS	CO810SA
NEXT WO	04/20/2007	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
EFF YR	2004	POLICIES WRITTEN OFF - PREMIUM	12:04 PM

  

YR	POLICY NUMBER	COV EFF MM/DD/YY	COV EXP MM/DD/YY	=== PREM WO === RECORDS	=== LOSS WO === DOLLARS	RECORDS	DOLLARS	MSG DT MM/DD/YY
- 04	896219044	99/99/99	00/00/00	1	121	0	0	
- 04	697219546	12/31/04	12/31/05	19	2876	0	0	
- 04	325219999	12/01/04	12/01/05	16	1062	0	0	
- 04	259223469	11/22/04	11/22/05	76	17849	0	0	
- 04	753224523	11/10/04	11/10/05	6	5	0	0	
- 04	159071136	06/12/04	06/12/05	43	50	0	0	
- 04	546074208	99/99/99	00/00/00	16	61	0	0	

TYPE 'X' BESIDE YR OF CHOSEN POLICY

PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF3/03 - SELECT POLICY
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

Exhibit XIII-I-4

COMPANY	999	COMMONWEALTH AUTOMOBILE REINSURERS	CO810SA
NEXT WO	11/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
WO YEAR	2006	POLICIES WRITTEN OFF - LOSS	12:11 PM
WO MONTH	ALL		

  

YR	POLICY NUMBER	COV EFF MM/DD/YY	COV EXP MM/DD/YY	=== PREM WO === RECORDS	=== LOSS WO === DOLLARS	RECORDS	DOLLARS	MSG DT MM/DD/YY
- 01	564949834	03/20/01	02/24/02	0	0	3	-283	
- 02	781950085	99/99/99	00/00/00	0	0	3	-11290	
- 03	146193244	99/99/99	00/00/00	0	0	23	-12495	
- 04	634223450	10/08/04	10/08/05	0	0	2	-2634	
- 05	954949852	99/99/99	00/00/00	0	0	2	-1277	

TYPE 'X' BESIDE YR OF CHOSEN POLICY

PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF3/03 - SELECT POLICY
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

To review a specific policy:

- 1) Mark an "X" next to the policy number you want to review,
- 2) Select PF3 or "03".

**Commonwealth Automobile Reinsurers**

**Telecommunications Manual**

**CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS**

**I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF (CONTINUED)**

1. Viewing Detail Policies Written-Off (continued)

If you are viewing premiums, the CO825SA - Premium Written Off screen appears (exhibit XIII-I-5; if you are viewing losses, the CO850SA - Losses Written Off screen appears (exhibit XIII-I-6).

Exhibit XIII-I-5

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO825SA
NEXT WO 04/20/2007	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
EFF YR 03	PREMIUM WRITTEN OFF - LISTING	11:08 AM
<p>COV EFF COV EXP === PREMIUM === == PAID LOSS === MSG DT</p> <p>POLICY NUMBER MM/DD/YY MM/DD/YY RECORDS DOLLARS RECORDS DOLLARS MM/DD/YY</p> <p>1236793420 02/18/03 02/18/04 48 14 0 0</p>		
<p align="center">===== P R E M I U M =====</p>		
LI EFF ACTG EXP	TRANS RECEIPT PRM	CLS D P PREMIUM PREMIUM ERROR
TX NE MO MM/YY MM/YY MM/YY MM/DD/YY TWN CLASS GRP C S D	DOLLAR1 DOLLAR2 CODES	
11 01 02 02/03 02/04 02/03 04/27/06 030 11010 1 5 0 1	-46 0	
11 01 02 02/03 02/04 02/03 04/27/06 030 11012 1 5 0 1	-35 0	
11 41 02 02/03 02/04 02/03 04/27/06 030 11010 1 5 0 1	-153 -194 5	
11 41 02 02/03 02/04 02/03 04/27/06 030 11012 1 5 0 1	-79 -149 5	
11 45 02 02/03 02/04 02/03 04/27/06 030 11012 1 5 0 1	0 -168	
11 45 02 02/03 02/04 02/03 04/27/06 030 11010 1 5 0 1	-131 -306	
11 45 02 02/03 02/04 02/03 04/27/06 030 11010 1 5 0 1	-31 0	
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF1/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

Exhibit XIII-I-6

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO850SA
NEXT WO 11/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	LOSSES WRITTEN OFF - LISTING	11:09 AM
<p>COV EFF COV EXP === PREMIUM === == PAID LOSS == MSG DATE</p> <p>POLICY NUMBER MM/DD/YY MM/DD/YY RECORDS DOLLARS RECORDS DOLLARS MM/DD/YY</p> <p>1236765390 99/99/99 00/00/00 0 0 4 -933</p>		
<p align="center">===== L O S S E S =====</p>		
EFF ACCTG ACCIDENT PRM	CLS LOSS	ERROR
TX LINE MO MM/YY MM/DD/YY TWN CLASS GRP C TP CLAIM ID	LOSS AMT CODES	
23 45 01 08/05 03/08/05 615 73520 3 4 05 6504526400000001	-459 1	
23 45 01 08/05 03/08/05 615 73520 3 4 05 6504526300000001	-90 1	
23 45 01 08/05 03/07/05 615 73520 3 4 03 6504526600000001	-226 1	
23 45 01 08/05 03/08/05 615 23520 3 4 05 6504526500000001	-158 1	
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF (CONTINUED)**

1. Viewing Detail Policies Written-Off (continued)

The top portion of the screens represent common area information and the lower portion of the screens show the detail premium or loss records written-off.

To "hot-key" into the accounting policy history:

**Select PF10 or tab to the option field, type "10", and hit ENTER.**

The system carries forward the company number, policy effective year, and policy number into the policy history. From within the policy history, you can review common area information, cession records, and all premium and loss records.

2. Viewing Summary Information

To view a summary of your premium records written-off:

- 1) **Input a specific effective year or the word "all"**
- 2) **Select PF15 or tab to the option field, type "15" and hit ENTER.**

The CO875SA - Premium Policies Written Off Company Summary Screen appears (exhibit XIII-I-7) showing summary information by effective year.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF (CONTINUED)

1. Viewing Detail Policies Written-Off (continued)

Exhibit XIII-I-7

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO875SA
NEXT WO 11/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	PREM POLICIES WRITTEN OFF ALL EFFEC YEARS	15:03:09
= = = W R I T T E N - O F F = = =		
YEAR	POLICIES	PREM DOLLARS
=====	=====	=====
2000	52,947	1,757
2001	2,251	411
2002	1,943	4,231
2003	1,571	22,024
PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF7/07 - PAGE BACKWARD PF8/08 - PAGE FORWARD                      PF12/12 - RETURN TO MENU		

To view a summary of your loss records written-off:

- 1) Input a write-off year/month or the word "all"
- 2) Select PF16 or tab to the option field, type "16" and hit ENTER.

The CO876SA - Policies Written Off Company Summary Screen appears (exhibit XIII-I-8) showing a summary by write-off date.

Exhibit XIII-I-8

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO876SA
NEXT WO 04/20/2007	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	POLICIES WRITTEN-OFF 09/2003 WO YEAR/MONTH	15:08:18
DATE = = W R I T T E N - O F F = =		
	LISTED POLICIES	LOSS DOLLARS
=====	=====	=====
03/28/2003	4	26,702-
06/28/2004	1	1,277-
PF1/01 - HELP PANEL                      SELECT FUNCTION :                      PF7/07 - PAGE BACKWARD PF8/08 - PAGE FORWARD                      PF12/12 - RETURN TO MENU		

To exit the write-off function, hit PF12 or "12" at each screen.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES

You can review or update a policy message anywhere within the system. To access the function, hit PF9 or "09" from any screen that displays that function key (along the bottom of the screen).

Use this function to keep notes of corrections made or research you may be doing. CAR created it like a word processor so that you may include any information you need.

From the Main Policy Message menu (CO900SA) you may add, delete, update, display, or browse policy messages. But within each error or informational listing, you may only add or update a policy message.

The message function keeps track of which user added a message or updated a message and the date it was done.

To access the policy message function from the Menu Selections screen (exhibit XIII-J-1),

**Select PF9 or tab to the option field, type "09", hit ENTER.**

Exhibit XIII-J-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	10:40 AM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400)	..... PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685)	..... PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500)	..... PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000)	..... PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100)	..... PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650)	..... PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200)	..... PF8 OR 08
REVIEW MESSAGES:		
<b>REVIEW/UPDATE POLICY MESSAGES</b>		..... <b>PF9 OR 09</b>
REVIEW C.A.R. NEWSLETTER		..... PF11 OR 11
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 09 :	PF12/12 - RETURN TO MENU

The CO900SA - Policy Message Menu screen appears (exhibit XIII-J-2).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

Exhibit XIII-J-2

```

CO900MN                COMMONWEALTH AUTOMOBILE REINSURERS                CO900SA
                        ACCOUNTING ONLINE CORRECTIONS                11/01/2006
                        POLICY MESSAGE MENU                            11:26 AM

                        ENTER KEY INFORMATION
                        COMPANY : 999
                        EFF YEAR: _____
                        POLICY #: _____

                        ENTER NUMBER -OR- SELECT FUNCTION KEY

                        1. ADD MESSAGE ..... PF1
                        2. DELETE MESSAGE .... PF2
                        3. UPDATE MESSAGE .... PF3
                        4. DISPLAY MESSAGE .... PF4
                        5. BROWSE MESSAGES ... PF5
                        12. EXIT ..... PF12

                        : __ :

```

1. Adding a Message

To add a message, input the four-position effective year and policy number and then select PF1 or "01". The CO910SA - Policy Message Add screen appears (exhibit XIII-J-3).

Exhibit XIII-J-3

```

CO910PR                COMMONWEALTH AUTOMOBILE REINSURERS                CO910SA
                        ACCOUNTING ONLINE CORRECTIONS                11/01/2006
COMPANY : 999                POLICY MESSAGE ADD                            03:55 PM
EFF YEAR: 2005                WRITTEN BY SCXX 11/01/2006
POLICY #: 587927983          UPDATED BY SCXX 11/01/2006

*****
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
* _____ *
***** $PF4/04 - ADD MESSAGE *****

PF1/01-HELP                : __ :                PF12/12-EXIT

```

Type in your notes and then hit PF4 or "04" to add the message. The current date appears in the MSG DATE field on all appropriate screens.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

2. Deleting a Message

To delete a message, input the four-position effective year and policy number and select PF2 or "02". The CO910SA - Policy Message Delete screen appears (exhibit XIII-J-4).

Exhibit XIII-J-4

```
CO930PR          COMMONWEALTH AUTOMOBILE REINSURERS          CO910SA
                  ACCOUNTING ONLINE CORRECTIONS              11/01/2006
COMPANY : 999          POLICY MESSAGE DELETE                  04:00 PM
EFF YEAR: 2005          WRITTEN BY SCXX 11/01/2006
POLICY #: 975927983    UPDATED BY SCXX 11/01/2006

*****
* SUBMITTED OFFSETTING PREMIUM IN 8/06 MONTHLY SHIPMENT.  WILL CLEAR ERROR *
* CODE 1.  DO NOT SEND MORE CEDED PREMIUM.                               *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
***** $PF4/04 - DELETE MSG *****
PF1/01-HELP          :  _  :          PF12/12-EXIT
```

Hit PF4 or "04" to delete the message.

3. Updating a Message

To update a message, input the four-position effective year and policy number and then select PF3 or "03". The CO910SA - Policy Message Update screen appears (exhibit XIII-J-5).

Exhibit XIII-J-5

```
CO930PR          COMMONWEALTH AUTOMOBILE REINSURERS          CO910SA
                  ACCOUNTING ONLINE CORRECTIONS              11/01/2006
COMPANY : 999          POLICY MESSAGE UPDATE                  04:00 PM
EFF YEAR: 2005          WRITTEN BY SCXX 11/01/2006
POLICY #: 745927983    UPDATED BY SCXX 11/01/2006

*****
* RESEARCHING THIS POLICY.  WILL UPDATE POLICY MESSAGE WHEN PROBLEM IS *
* ISOLATED.                                                         *
*                                                                           *
* DISCOVERED PROBLEM.  PROCESSED ACCIDENT DATE CORRECTIONS ON 8/1/06. *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
***** $PF4/04 - UPDATE MSG *****
PF1/01-HELP          :  _  :          PF12/12-EXIT
```

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

3. Updating a Message (continued)

Type in your notes and then hit PF4 or "04" to update the message. The current date overrides the previous date and it appears in the MSG DATE field on all appropriate screens.

4. Displaying a Message

To display a message, input the four-position effective year and policy number and then select PF4 or "04". The CO940SA - Policy Message Display screen appears (exhibit XIII-J-6).

Exhibit XIII-J-6

```

CO940PR                COMMONWEALTH AUTOMOBILE REINSURERS                CO940SA
                        ACCOUNTING ONLINE CORRECTIONS                    11/01/2006
COMPANY:  999          POLICY MESSAGE DISPLAY                            04:03 PM
EFF YEAR: 2005                                     WRITTEN BY SCXX 11/01/2006
POLICY #: 547927983                                   UPDATED BY SCXX 11/01/2006

*****
* POLICY CONTAINS CAR ID CODE INCONSISTENCIES BETWEEN PREMS AND LOSSES. *
* WILL PROCESS OFFSET/REENTER CORRECTIONS IN THE 9/05 SUBMISSION.      *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
*                                                                           *
***** PF4/04 - UPDATE MESSAGE *****
PF1/01-HELP                :  __  :                PF12/12-EXIT

```

From the display function, you may also update a message. Hit PF4 or "04", input your changes, and hit PF4 or "04" again.

5. Browsing Messages

To browse all messages, select PF5 or "05". The CO950SA - Policy Message Browse screen appears (exhibit XIII-J-7).

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

5. Browsing Messages (continued)

Exhibit XIII-J-7

```
CO950PR                COMMONWEALTH AUTOMOBILE REINSURERS                CO950SA
                        ACCOUNTING ONLINE CORRECTIONS                    11/01/2006
COMPANY: 999           POLICY MESSAGE BROWSE                            04:10 PM
EFF YEAR: 2005        WRITTEN BY SCXX 11/01/2006
POLICY #: 85403318501  UPDATED BY SCXX 11/01/2006

*****
* RESEARCHING PROBLEM. WILL UPDATE MESSAGE WHEN DETERMINE NECESSARY *
* CORRECTIONS                                                         *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*                                                                       *
*****
PF1/01 - HELP           : _ :           PF4/04 - UPDATE MESSAGE
PF7/07 - PAGE BACKWARD  PF8/08 - PAGE FORWARD  PF12/12 - RETURN TO MENU
```

Use the PF7 and PF8 function keys to page forward and back. To update a message, hit PF4 or "04", update the message, and then hit PF4 again.

To exit the message function, hit PF12 or "12" at each screen.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

K. REVIEW CAR NEWSLETTER

To access the CAR Newsletter from the Menu Selections screen (exhibit XIII-K-1),

- 1) Select PF11, or tab to the option field, type "11", and hit ENTER.

Exhibit XIII-K-1

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO100SA
	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	MENU SELECTIONS	02:52 PM
ERROR LISTINGS:		
CRITICAL ERROR POLICIES	(CA2400) . . . . .	PF2 OR 02
NON CRITICAL ERROR POLICIES	(CA2685) . . . . .	PF3 OR 03
WARNING AND PENALTY POLICIES	(CA2500) . . . . .	PF4 OR 04
INFORMATIONAL LISTINGS:		
NET NEGATIVE PREMIUMS	(CA4000) . . . . .	PF5 OR 05
OUTSTANDING LOSS RESERVES	(CA4100) . . . . .	PF6 OR 06
CRITICAL/NON CRITICAL ANALYSIS	(CA2650) . . . . .	PF7 OR 07
PREMIUMS AND LOSSES WRITTEN-OFF	(CA3200) . . . . .	PF8 OR 08
REVIEW MESSAGES:		
REVIEW/UPDATE POLICY MESSAGES	. . . . .	PF9 OR 09
<b>REVIEW C.A.R. NEWSLETTER</b>	<b>. . . . .</b>	<b>PF11 OR 11</b>
SELECT FUNCTION KEY/ENTER NUMBER		
PF1/01 - HELP PANEL	: 11 :	PF12/12 - RETURN TO MENU

The CO110SA - CAR NEWSLETTER screen appears (exhibit XIII-K-2)

Exhibit XIII-K-2

CO110SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
PAGE: 0	ACCOUNTING ONLINE ACCESS SYSTEM	03:23:12
	DECEMBER 2006	
LAST MAS PROCESSED		EXCLUDED COMPANIES
OCTOBER 2006	CO # LINE OF BUS	ACTG DT
	999 COMM LIAB PREM	10/06
LATEST CESSION RECEIPT DATE	999 COMM PREM	10/06
12/11/06	999 COMM PREM	10/06
	999 ALL COMM	10/06
DUE DATES	999 COMM LIAB PREM	10/06
	999 COMM PREM	10/06
	999 COMM LIAB PREM	10/06
SINCE ON-LINE CORRECTIONS	999 COMM PREM	10/06
ARE NOW AVAILABLE, DUE DATES		
HAVE BECOME OBSOLETE.		
: _ :		
PF1/01 - HELP PANEL	PF8/08 - NEXT PAGE	PF12/12 - RETURN TO MENU

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**K. REVIEW C.A.R. NEWSLETTER (CONTINUED)**

The CAR Newsletter contains information regarding the current production cycle, next month's scheduled processing, future processing, noteworthy items, and general "FYI" information.

To access the next page of the CAR Newsletter,

**Select PF8, or tab to the option field, type "08" and hit ENTER.**

To access a specific page within the newsletter,

- 1) **Type in the page number over the current page number in the upper left corner.**
- 2) **Hit ENTER**

To exit the CAR Newsletter, from any screen in the newsletter application,

**Select PF12, or tab to the option field, type "12" and hit ENTER.**

This will bring you back to the menu selections screen.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**L. APPENDIX 1 - GENERAL INFORMATION**

1. Critical Accounting Errors

The "Error List Date" is the date which the policy first incurred a critical error (essentially the date CAR edited the policy and marked it with a critical error code). CAR does not update this date as policies list each month; once the date is set, it stays that way until the policy becomes free of critical error. So, when you view critical error policies by error list date, you will see only those policies that incurred a critical error for the first time on the same day.

The "Error List Date" is also a driver for the write-off eligible date. The write-off date for any individual policy is one year from the "Error List Date". So, if a policy first incurred a critical error in August, 2005, it becomes eligible for the critical error write-off in August, 2006.

The "Write-Off Date" indicates the month and year that CAR will write-off a policy if you fail to clear the critical error. That is, if you input 7/2006, you can review all policies that CAR will write-off at that time.

When making corrections, be sure to apply the corrections on each screen, prior to paging forward. If you fail to apply the corrections and you page forward, you will lose your corrections.

When you select a policy number to start with within the list of policies, you can input the first three or four positions and the system will bring you those that match the positions you indicated.

2. Non-Critical Accounting Errors

The "Error List Date" is the date which the policy first incurred a non-critical error (essentially the date CAR edited the policy and marked it with a non-critical error code). CAR does not update this date as policies list each month; once the date is set, it stays that way until the policy becomes free of non-critical error. So, when you view non-critical error policies by error list date, you will see only those policies that incurred a non-critical error for the first time on the same day.

When making corrections, be sure to apply the corrections on each screen, prior to paging forward. If you fail to apply the corrections and you page forward, you will lose your corrections.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

2. Non-Critical Accounting Errors (continued)

When you select a policy number to start with within the list of policies, you can input the first three or four positions and the system will bring you those that match the positions you indicated.

3. Warning & Penalty Policies

When a cession lists for the first time on the Warning List it appears under the "WARNING & PENALTY POLICIES - FOR LATEST LIST DATE" function. This function lists all cessions appearing for the first time. CAR updates newly eligible cessions the 28th of every month so that companies maintain a tracking mechanism of new cession/no premium errors.

There is a "built-in" delay within the on-line application from when CAR receives the cession until it appears on the Warning List. This delay is necessary because cessions arrive at CAR approximately two months prior to the premium. The delay equals approximately four months as illustrated in the following example:

- Policy Effective Date:	1/1/2006
- Date CAR Receives Cession:	1/1/2006
- Premium Due At CAR:	3/15/2006
- Date Policy Appears on Warning List if CAR has not received Prem:	4/28/2006

The "Latest List Date" function lists newly appearing cessions from both the Warning and Penalty Lists on approximately the 28th of each month. The example below illustrates this scenario.

- Policy Effective Date:	9/1/2005
- Date CAR Receives Cession:	6/1/2006
- Coverage Date:	6/1/2006
- Date Policy Appears on Warning/Penalty List if CAR has not received Prem:	6/28/2006

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

3. Warning & Penalty Policies

Cessions always appear on the warning list for 5 months prior to moving to the penalty list.

Duplicate cessions do not appear on the on-line application; only the active, inforce cession appears. Accordingly, CAR doesn't assess a \$60 cession/no premium penalty on the duplicate cession(s), nor a cession/no premium write-off penalty against the duplicate cession(s).

4. Net-Negative Premium Policies

The system moves more quickly if you specify an effective year, rather than choosing to review "all" years.

5. Outstanding Loss Reserves

The system moves more quickly if you specify an effective year, rather than choosing to review "all" years.

The system displays only the current quarter's reserves; it is not a cumulative list. Also, CAR tells the system which quarter's information to show. The quarter is based upon what accounting data has been loaded to the system. That is, CAR loaded 6/2006 data (including outstanding losses) to its accounting database files on August 19, 1997. It updated the current quarter to 6/2006. That will remain the current quarter until CAR loads 9/2006 data on November 20, 2006.

6. Critical/Non Critical Analysis

This function is strictly a summary function in that you cannot review specific policies. Instead, it serves as a way to isolate reporting problems by providing error record counts and error dollar amounts by error code and effective year.

It also serves as CAR's automated Audit Review program. The system provides an indicator (\*) if a non critical error code exceeds the tolerance level, the date it exceeded the tolerance, and the date you must submit corrections by to avoid an Audit Review penalty. You can also monitor the error percents of all error codes so that as they approach the tolerance level you can process corrections to ensure they don't exceed it.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

7. Premium and Losses Written-Off

The loss write-off includes only on-line critical error policies. Records submitted against closed-out policies that incur a critical error are not included on-line.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**L. APPENDIX 2 – CRITICAL/NON CRITICAL ACCOUNTING ERRORS**

Critical Accounting Errors

Critical accounting errors are deemed critical because they prevent loss coverage, impacting a company financially. There are three critical accounting errors that are highlighted below.

Error Code 1: No Active, In-force Cession Record. Every ceded policy must contain an active transaction 1 or 2 cession record.

Error Code 6: No Positive Premium for Loss Records. Positive premium must exist on a ceded policy that contains loss records.

Error Code 7: Date Discrepancies on Loss – Accident Date Outside Cession Bounds. The accident date on the loss record must be a valid date and fall within the policy's cession bounds.

Non-Critical Accounting Errors

Non-critical accounting errors are deemed non-critical because they indicate some kind of reporting problem but not significant enough to prevent loss coverage. Although they do not prevent loss coverage, they can impact a company financially if the volume of non-critical errors is high (please reference the Policy Edit Package or Manual of Administrative Procedures. There are nine non-critical accounting errors that are highlighted on the following page.

Telecommunications Manual

CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

**L. APPENDIX 2 – CRITICAL/NON CRITICAL ACCOUNTING ERRORS**  
**(CONTINUED)**

- Error Code 2: CAR ID Code Inconsistency. The CAR ID Code on all premium and loss records must equal and must match the CAR ID Code on the policy's first active, in-force cession.
- Error Code 3: Effective and Expiration Date Inconsistency. The effective and expiration date on all premium and loss records must equal and must match the effective and expiration date on the policy's first active, in-force cession.
- Error Code 4: Date Discrepancies on Premium Records – New/Renewal Premium Not Found. The transaction code on all premium records must be 11-16. All the date fields must contain valid dates. All policies must contain an active transaction 11 premium record.
- Error Code 5: Net Premium Not Positive. For every line of business/class group combination, the premium amount must be greater than or equal to \$0.
- Error Code 8: Accident Date/Class Group Inconsistent Within Loss Records. Losses that contain the same claim number must also contain the same class group and accident date.
- Error Code 9: Invalid Net Loss Amount. The net paid loss amount for a particular line of business and claim number must be greater than or equal to \$0.
- Error Code 10: No Matching Claim for Subrogation. If a policy contains a subrogation record (transaction code 26), the record must correspond to a paid loss record with the same line of business and claim number.
- Error Code 11: Invalid Expense Amounts. The net allocated expense amounts (transaction codes 24, 27, and 29), within the same line of business and claim number, must be greater than or equal to \$0.
- Error Code 12: Unmatched Reinstatements. If a transaction 14 premium record exists on a policy, a transaction code 13 or 15 must also exist and must match to the transaction 14 record.

Using the on-line accounting correction application, you can correct certain types of errors. For example, if you need to correct a transaction code, accident date, claim number, class group, etc., you can make those corrections via the on-line system. However, if you need to offset a premium or loss record or correct a CAR ID Code, you must submit offset/reenter records.