CHAPTER XV - EXPERIENCE RATING SYSTEM

A. GENERAL INFORMATION

A requirement for ceded polices subject to experience rating is the submission of the Experience Rating Notification Form. The information contained on this form is compared to the detailed premium data to ensure that ceded policies have been rated and reported accurately to CAR.

Accordingly, the Experience Rating System allows users to add the Experience Rating Notification Forms online. Provided that all of the pertinent information has been input, the system calculates the liability or physical damage modification factor(s) for the policy. The online application also allows users to update, delete, or browse notification forms previously entered. Finally, the application provides the option of obtaining loss runs for voluntary policies.

Information is entered daily and written to a temporary file. A batch program, the **ER305D**, loads the pending records to CAR's Experience Rating file. The **ER305D** also performs the modification calculations for policies that contain the following information:

- Liability Basic Limits premium to perform a Liability Mod calculation.
- Physical Damage premium and at least one coverage code to perform a Physical Damage Mod calculation.
- At least two prior policy years of data. CAR uses valid tax id numbers entered online to identify prior policy information on the Experience Rating file. Every effort should be made to report accurate tax id numbers. Users can also enter prior policy information.
- Policy years equal to the current year. Records for policies effective after a rate change but prior to the approval of the Experience Rating Plan remain pending until the new rates are updated. Note that companies do have the ability to update older policy and prior effective year data, but calculations are not performed for those years.

The **ER305D** produces a series of reports that users can view on CAR's website. The reports are described as follows:

Confirmation/ Exception Report

The Confirmation report lists all transactions entered on the current day. Most of the fields appearing on the online screens are printed, along with the CAR user id and the transaction day and time. For update records, only the corrected data is shown. To view the original data, use the transaction history report. Any policies entered for a given effective year prior to the year's Experience Rating Plan being approved print on the report the day they are entered but remain pending until the Plan is approved.

The Exception report lists each record that the **ER305D** was not able to calculate the modification factor(s) due to insufficient information (Reason Codes 1-5). A message prints that explains why the calculation was not performed. Note that all records appear first on the Confirmation Report, then if applicable, on the Exception Report.

A. GENERAL INFORMATION (CONTINUED)

Rating Modification Worksheet Report

If at least two prior policy years of data are found or added, the **ER305D** produces a loss run and attempts to calculate modification factors separately for liability and physical damage coverages. The loss run provides a summary of the loss data used in the calculation while the worksheet provides the detail on the calculation of the modification factor. A message prints on the worksheet if a calculation cannot be performed because no premium has been entered.

If any of the information reflected on the reports is inaccurate or incomplete, or you would like the **ER305D** to calculate the modification factor, then add an update containing the corrected or missing data.

CAR also runs a quarterly batch program, the **ER685Q**, to identify missing or late notification forms and any modification discrepancies. *For more specific information relative to the Experience Rating System and associated penalties, please reference Chapter III, Section D of CAR's Manual of Administrative Procedures.*

A summary of each online application described in this chapter is listed below:

ER102 - *Notification Form Maintenance* allows new notification forms to be submitted directly to CAR through the online system. The system edits the form, highlights any fields in error, and displays error messages. Users can also view all the detail data, and correct, renew or delete any notification forms previously added to CAR's Experience Rating file. Changes to any field, except insured's name and number of vehicles, result in a recalculation. Add, update, renew or delete records are written to a temporary file until the nightly load to the Experience Rating file.

ER103 – *Prior Policy Information Maintenance* allows prior policy information to be submitted directly to CAR through the online system. The system edits the entered policies, highlights any fields in error, and displays error messages. Informational messages regarding the prior policy information may also display. Users can also view all the detail data, and correct or delete any prior policies previously added to CAR's Prior Policy Experience Rating file. Add, update or delete records are directly written to CAR's Prior Policy Experience Rating file. A record appears on the confirmation report which shows that a change was made.

ER104 – *Tax Id Affiliate Maintenance* allows a user to associate multiple tax ids with a primary tax id. The system edits the entered tax ids, highlights any fields in error, and displays error messages. Users can also view all the detail data, and correct or delete any tax ids previously associated to a primary tax id on CAR's Experience Rating file. Add, update or delete records are written to a temporary file until the nightly load to the Experience Rating file

A. GENERAL INFORMATION (CONTINUED)

ER105 - *Delete Pending Notification Form* allows users to delete Notification Forms that have not been added to CAR's Experience Rating file. Delete records are written to a temporary file until the nightly load to the Experience Rating file.

ER106 - *Browse Pending Notification Forms* allows users to view all pending transactions from the current day. This is a useful tool for entry verification.

ER107 - *Browse Applied Notification Forms in Date Received Order* allows users to browse notification forms added to the Experience Rating file by date received. Any discrepancies between CAR-calculated modifications and company-entered modifications are highlighted on the screen and the records are assigned appropriate discrepancy switch values.

ER108 - *Browse Applied Notification Forms in Policy Number Order* allows users to browse notification forms added to the Experience Rating file by policy number. Any discrepancies between CAR-calculated modifications and company-entered modifications are highlighted on the screen and the records are assigned appropriate discrepancy switch values.

ER109 - *Browse Applied Notification Forms with Specific Tax Id #* allows users to list all notification forms on CAR's Experience Rating file with a specific tax id (except '999999999'). All forms display regardless of company number.

ER110 - *Browse Applied Notification Forms with Insured's Name* allows users to list all notification forms, for your company, on CAR's Experience Rating file with a specific Insured's Name.

A. GENERAL INFORMATION (CONTINUED)

To access the Experience Rating System from the TE100 - TELECOMMUNICATIONS MAIN MENU (exhibit XV-A-1),

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

Exhibit XV-A-1

```
TE100SB              COMMONWEALTH AUTOMOBILE REINSURERS            11/01/2006
TEMENUSA                      TELECOMMUNICATIONS                     10:30:33

               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 ER100SA - EXPERIENCE RATING SYSTEM MENU (exhibit XV-A-2) appears.

Exhibit XV-A-2

```
ER100SA              COMMONWEALTH AUTOMOBILE REINSURERS            11/01/2006
                       EXPERIENCE RATING SYSTEM MENU                 05:01:31

                              COMPANY NUMBER ___

        NOTIFICATION FORM MAINTENANCE ................. PF2  OR 02
        PRIOR POLICY MAINTENANCE ...................... PF3  OR 03
        TAX ID AFFILIATE MAINTENANCE .................. PF4  OR 04

        DELETE PENDING NOTIFICATION FORM .............. PF5  OR 05

        BROWSE OPTIONS
           PENDING NOTIFICATION FORMS ................. PF6  OR 06
           APPLIED NOTIFICATION FORMS
              IN DATE RECEIVED ORDER .................. PF7  OR 07
              IN POLICY NUMBER ORDER .................. PF8  OR 08
              WITH SPECIFIC TAX ID # _________ ........ PF9  OR 09
              WITH INSURED'S NAME ___________________ ..... PF10 OR 10
           ELIGIBLE, NOT REPORTED ..................... PF11 OR 11


PF1/01 HELP                       : __ :   PF13/13 UNDERWRITING   PF12/12 EXIT
```

A. GENERAL INFORMATION (CONTINUED)

Use the PF keys to access any of the Experience Rating System options. The different options are listed in the table below. (Users can also type the corresponding number in the option field at the bottom of the screen).

PF Key	Description
PF1/01	This function key provides help throughout all the online screens
PF2/02	Allows the user to add, renew, update or delete a Notification Form. See section B for detailed information.
PF3/03	Allows the user to add, update or delete Prior Policy Information. See section C for detailed information.
PF4/04	Allows the user to add, update or delete an Affiliated Tax ID. See section D for detailed information.
PF5/05	Allows the user to delete pending Notification Forms from the Experience Rating Temporary File. See section E for detailed information.
PF6/06	Allows the user to view the current day's pending transactions (prior to CAR's daily load to the Experience Rating file). See section F for detailed information.
PF7/07	Allows the user to view Notification Forms that have been loaded to the Experience Rating file in date received order. See section G for detailed information.
PF8/08	Allows the user to view Notification Forms that have been loaded to the Experience Rating file in policy number order. See section H for detailed information.
PF9/09	Allows the user to browse all notification forms on CAR's Experience Rating file with a specific tax id number. See section I for detailed information.
PF10/10	Allows the user to browse all notification forms on CAR's Experience Rating file with a specific Insured's name. See section J for detailed information.
PF11/11	Allows the user to browse the quarterly listing of ceded policies which were determined to be eligible for experience rating but have not been submitted to CAR's Experience Rating file. See section K for detailed information.
PF12/12	Returns to the Main Menu (TE100).
PF13/13	For CAR use only; companies do not have access to this function.

B. NOTIFICATION FORM MAINTENANCE

1. ADDING A NOTIFICATION FORM

Notification forms can be added to CAR's Experience Rating file through the Notification Form Maintenance. Older year policies can be added to the file but a calculation is not performed. Policies effective in the subsequent year do not have the calculation performed until the year's rates are approved. To access the application from the ER100-EXPERIENCE RATING MENU,

1) Select PF2 or tab to the option field, type "02", and hit ENTER.

The ER102SA - Notification Form Maintenance screen appears (exhibit XV-B-1).

Exhibit XV-B-1

```
ER102SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      NOTIFICATION FORM MAINTENANCE                 05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2006 (YYYY)
                   POLICY NUMBER  123456789
                   TAX ID NUMBER  123456789 (REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ..... PF2 OR 02
                RENEW NOTIFICATION FORM .... PF3 OR 03
                UDPATE NOTIFICATION FORM ... PF4 OR 04
                DELETE NOTIFICATION FORM ... PF5 OR 05

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

To start the add notification form process,

1) **Input the effective year, policy number and tax id of the form to add.**
2) **Select PF2 or type "02" in the option field, and hit ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

The ER132SA - Add Prior Policy Information screen appears (exhibit XV-B-2).

Exhibit XV-B-2

```
ER132SA                  CAR EXPERIENCE RATING SYSTEM                 11/01/2006
 COMPANY:   999           ADD PRIOR POLICY INFORMATION                  05:17:50
 EFF YEAR:  2006
 POLICY NO: 123456789                TAX ID 123456789          TOTAL PRIORS 00
    CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 999 2005 58694732         123456789  02 999 2004 58694732         123456789
03 ___ ____ ________________ _________  04 ___ ____ ________________ _________
05 ___ ____ ________________ _________  06 ___ ____ ________________ _________
07 ___ ____ ________________ _________  08 ___ ____ ________________ _________
09 ___ ____ ________________ _________  10 ___ ____ ________________ _________
11 ___ ____ ________________ _________  12 ___ ____ ________________ _________
13 ___ ____ ________________ _________  14 ___ ____ ________________ _________
15 ___ ____ ________________ _________  16 ___ ____ ________________ _________
17 ___ ____ ________________ _________  18 ___ ____ ________________ _________
19 ___ ____ ________________ _________  20 ___ ____ ________________ _________
21 ___ ____ ________________ _________  22 ___ ____ ________________ _________
23 ___ ____ ________________ _________  24 ___ ____ ________________ _________
25 ___ ____ ________________ _________  26 ___ ____ ________________ _________
27 ___ ____ ________________ _________  28 ___ ____ ________________ _________
29 ___ ____ ________________ _________  30 ___ ____ ________________ _________

PF1/01 HELP      PF3/03 ADD       : __ :      PF5/05 SCROLL+      PF12/12 EXIT
```

When a valid tax id is entered on the prior ER102SA screen, CAR uses the number to match to the existing Experience Rating file to identify prior policy information and retrieve corresponding loss data from CAR's loss files. Prior policy information found by CAR automatically appears on the screen.

Valid prior policy years are policy effective year -2, -3 or -4.

To add the prior policies,

1) **Select PF3 or type "03" in the option field, and hit ENTER.**

or

1) **Tab to the appropriate field and input the company number, effective year, policy number and tax id of the prior policy to be added.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

If you selected PF12 before using PF3 to add the prior policy information, the data that was displayed or that was manually entered is NOT added to the Experience Rating prior policy file.

The ER122SA - Add Notification Form screen appears (exhibit XV-B-3).

Exhibit XV-B-3

```
2 PRIOR POLICY RECORDS ADDED
--------------------------------------------------------------------------------
ER122SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999             ADD NOTIFICATION FORM                     05:24:56
EFF YEAR:  2006
POLICY NO: 123456789                        TAX ID NO: 123456789

      INSURED'S NAME  _________________     REASON CODE   _ (0-3,5,G OR V)
      EFF MONTH & DAY __ __                 # OF VEHICLES ___
                    (MM DD)                 OTC COVERAGE  ___
      DATE RECEIVED   08 12 2006            COLL COVERAGE ___
      CLASS INDCTR    _ (C,L,T,Z OR A)
      LIABILITY BASIC                       PHYSICAL DAMAGE
      LIMITS PREMIUM _________              PREMIUM       _________

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
      LIABILITY MOD  ___                    PHYS DAM MOD  ___

                                : __ :
PF1/01 HELP               PF3/03  ADD POLICY                PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES            PF12/12 EXIT
```

Entering Primary Policy Data to the ER122SA screen**.**

Data should be entered for the policy being reported according to the following field definitions-

FIELD	POSSIBLE VALUES/DESCRIPTION
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
REASON CODE	0 = Eligible for Rating - calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change - calculation *will not* be performed 3 = Incomplete Prior Policy Information (less than two years) - calculation *will not* be performed 4 = More than 60 Prior Policies - calculation *will not* be performed 5 = Older Effective Year - calculation *will not* be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation *will* be performed
EFF MONTH & DAY	Effective date of policy being reported, MMDD Format
# VEHICLES	The number of vehicles for the policy being reported, including interchangeable plates for a garage risk.
OTC COVERAGE	OTC coverage code for the policy being reported.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

FIELD	POSSIBLE VALUES/DESCRIPTION
DATE RECEIVED	Date company input notification form online in MMDDYYYY Format.
COLL COVERAGE	COLL coverage code for the policy being reported.
CLASS INDCTR	T = Taxi Z = Zone Rated A = All Other
LIABILITY BASIC LIMITS PREMIUM	Basic Limits premium for the policy reported.
PHYSICAL DAMAGE PREMIUM	Physical Damage premium for the policy reported.
LIABILITY MOD	Three digit liability modification factor calculated by the company.
PHYS DAM MOD	Three digit physical damage modification factor calculated by the company.

A nine position tax id is required to add a form. If there is no FEI number, enter the social security number of the policyholder. Every effort should be made to report the tax id accurately. CAR uses this number to match to the existing Experience Rating file for the purpose of identifying prior policy information and for the retrieval of corresponding loss data.

A reason code of 'G' (garage) must always have a class indicator of 'A' (all other). A reason code of '2' (ownership change) must always have a class indicator of 'T' (taxi).

A reason code of 'V' is not be added to the Experience Rating file. It should only be entered to produce a loss run and calculation worksheet. A policy with a reason code of 'V' must have at least one prior policy to be processed.

When a policy of a Taxi/Limousine Servicing Carrier is added to the Experience Rating file, a record shell with the company number, effective year and policy number is added to the Taxi Index. To add the other relative policy data to the Index, go to the Taxi Index add screen. *For more specific information relative to the Taxi Index please reference the Taxi Index Manual.*

Liability premium must be entered to perform a Liability Mod calculation. Physical Damage premium and at least one coverage code must be entered to perform a Physical Damage Mod calculation. If no premium information is entered, the calculation is not performed but the record is added to the Experience Rating file.

Adding OTC/COLL coverages

The coverage code data can be entered manually or the coverage tables can be used. To access the coverage code tables from the ER122SA screen (exhibit XV-B-4),

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

Select PF9/09 for OTC or select PF10 for COLL hit ENTER.

Exhibit XV-B-4

```
ER122SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999            ADD NOTIFICATION FORM                     05:24:56
EFF YEAR:  2006
POLICY NO: 123456789                       TAX ID NO: 123456789

      INSURED'S NAME  INSURED              REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 01 01                # OF VEHICLES 005
                     (MM DD)               OTC COVERAGE  ___
      DATE RECEIVED   08 12 2006           COLL COVERAGE ___
      CLASS INDCTR    _ (C,L,T,Z OR A)
      LIABILITY BASIC                      PHYSICAL DAMAGE
      LIMITS PREMIUM _________             PREMIUM       _________

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                   PHYS DAM MOD  ___


                                  : __ :
PF1/01 HELP               PF3/03  ADD POLICY              PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES          PF12/12 EXIT
```

The ER125SA - Coverage Code table appears (exhibit XV-B-5).

Exhibit XV-B-5

```
ER125SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
EFFECTIVE YEAR: 2006          COLL COVERAGES                         03:00:22
                      COV CODE              DESCRIPTION
                        012             COLL W/W 2000 DED
                        015             COLL W/W 300 DED
                        016             COLL W/W 500 DED
                        017             COLL W/W 1000 DED
                        019             COLL W/W ALL OTHER
                        040             LIM COLL FULL COVERAGE
                        041             STATED AMT LIM COLL
                        042             LIM COLL 500 DED
                        043             LIM COLL 1000 DED
                        045             LIM COLL 300 DED
                        046             LIM COLL 2000 DED

                                  : __ :
PF1/01 HELP                 PF7/07 PAGE BACK
PF4/04 RETRIEVE COV CODE    PF8/08 PAGE AHEAD                 PF12/12 EXIT
```

To choose a coverage,

1) Move the cursor to the appropriate coverage
2) Select PF4 or type "04" in the option field, and hit ENTER.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

The ER122SA - Add Notification Form screen appears (exhibit XV-B-6).

Exhibit XV-B-6

```
ER122SA                CAR EXPERIENCE RATING SYSTEM               11/01/2006
COMPANY:   999            ADD NOTIFICATION FORM                    05:24:56
EFF YEAR:  2006
POLICY NO: 123456789                      TAX ID NO: 123456789

      INSURED'S NAME  INSURED             REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 01 01               # OF VEHICLES 005
                     (MM DD)              OTC COVERAGE  041
      DATE RECEIVED   08 12 2006          COLL COVERAGE 076___
      CLASS INDCTR    A (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 4500                 PREMIUM       2500

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                : __ :
PF1/01 HELP               PF3/03  ADD POLICY            PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES        PF12/12 EXIT
```

Before a policy is added, additional prior policy information can also be added.

To view or add prior policy information,

1) Select PF5 or type "05" in the option field, and hit ENTER.

The ER132SB - Add Prior Policy Information screen appears (exhibit XV-B-7).

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-7

```
ER133SA                      CAR EXPERIENCE RATING SYSTEM                      11/01/2006
COMPANY:   999          UPDATE/DELETE PRIOR POLICY INFORMATION                   12:32:32
EFF YEAR:  2006
POLICY NO: 123456789         TAX ID: 123456789                          TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 999 2005 58694732         123456789  01 ___ ____ ________________ __________
02 999 2004 58694732         123456789  02 ___ ____ ________________ __________
03                                      03 ___ ____ ________________ __________
04                                      04 ___ ____ ________________ __________
05                                      05 ___ ____ ________________ __________
06                                      06 ___ ____ ________________ __________
07                                      07 ___ ____ ________________ __________
08                                      08 ___ ____ ________________ __________
09                                      09 ___ ____ ________________ __________
10                                      10 ___ ____ ________________ __________
11                                      11 ___ ____ ________________ __________
12                                      12 ___ ____ ________________ __________
13                                      13 ___ ____ ________________ __________
14                                      14 ___ ____ ________________ __________
15                                      15 ___ ____ ________________ __________

PF1/01 HELP                          : __ :                          PF3/03  PROCESS
PF7/07 PAGE BACK                PF8/08 PAGE AHEAD                    PF12/12 EXIT
```

To add or edit the prior policies,

1) **Tab to the appropriate field and input the company number, effective year, policy number and tax id of the prior policy to be added.**

2) **Select PF3 or type "03" in the option field, and hit ENTER.**

To change a previously entered policy, tab to the line across from the policy to be changed and enter the new record.

To add a new prior policy, tab down until the cursor is at a line number with no record displayed to its right and enter the new record.

Valid prior policy years are policy effective year -2, -3 or -4.

Completing the Add of a Notification Form

Once all of the primary policy data and prior policy data has been entered, you can complete the add at the ER102SA screen by,

1) **Selecting PF3 or typing "03" in the option field, and hitting ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

This edits the data on the screen. If any fields do not pass CAR's editing, a message appears at the top of the screen, the fields are highlighted, and the cursor moves to the first field in error. (See exhibit XV-B-8).

Exhibit XV-B-8

```
ER122SA                CAR EXPERIENCE RATING SYSTEM               11/01/2006
COMPANY:   999            ADD NOTIFICATION FORM                    05:24:56
EFF YEAR:  2006
POLICY NO: 123456789                      TAX ID NO: 043164801

      INSURED'S NAME  INSURED             REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 91 01               # OF VEHICLES 005
                     (MM DD)              OTC COVERAGE  041
      DATE RECEIVED   08 12 2006          COLL COVERAGE ___
      CLASS INDCTR    A (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 4500                 PREMIUM       2500

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                  : __ :

PF1/01 HELP              PF3/03  ADD POLICY            PF5/05  PRIOR POL
PF09/09 OTC COVERAGES    PF10/10 COLL COVERAGES                   PF12/12 EXIT
```

After correcting the invalid information,

1) Select PF3 or type "03" in the option field, and hit ENTER.

When the record passes all edits, informational messages regarding prior policy information may display. If the notification has no prior policy message condition, the message "PF3 TO CONFIRM ADD" appears.

When the notification has been added, the message "RECORD SUCCESSFULLY ADDED" appears. (See exhibit XV-B-9). Note that a notification with a pending status cannot be updated.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

1. ADDING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-9

```
RECORD SUCCESSFULLY ADDED

ER102SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      NOTIFICATION FORM MAINTENANCE                 05:12:54

               PLEASE ENTER THE FOLLOWING KEY INFORMATION
                  COMPANY NUMBER 999
                  EFFECTIVE YEAR 2006 (YYYY)
                  POLICY NUMBER  123456789
                  TAX ID NUMBER  123456789 (REQUIRED FOR ADD)


               ADD NOTIFICATION FORM ..... PF2 OR 02
               RENEW NOTIFICATION FORM .... PF3 OR 03
               UDPATE NOTIFICATION FORM ... PF4 OR 04
               DELETE NOTIFICATION FORM ... PF5 OR 05


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

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM

To renew a notification form previously loaded to CAR's Experience Rating file from the ER102SA-EXPERIENCE RATING MENU,

1) **Select PF2 or type "02" in the option field, and hit ENTER.**

The ER102SA – Notification Form Maintenance screen appears (exhibit XV-B-10).

Exhibit XV-B-10

```
ER102SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                       NOTIFICATION FORM MAINTENANCE                05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2005 (YYYY)
                   POLICY NUMBER  987654321
                   TAX ID NUMBER  _________(REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ..... PF2 OR 02
                RENEW NOTIFICATION FORM ..... PF3 OR 03
                UDPATE NOTIFICATION FORM ..... PF4 OR 04
                DELETE NOTIFICATION FORM ..... PF5 OR 05

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

To begin the notification form renewal,

1) **Input the effective year, and policy number for the policy to be renewed.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

The ER132SA - Add Prior policy Information screen appears (exhibit XV-B-11).

Exhibit XV-B-11

```
ER132SA                 CAR EXPERIENCE RATING SYSTEM                 11/01/2006
 COMPANY:   999          ADD PRIOR POLICY INFORMATION                  05:17:50
 EFF YEAR:  2006
 POLICY NO: 987654321               TAX ID 456789123          TOTAL PRIORS 00
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR  POLICY NUMBER  TAX ID
01 999 2005 FE654321         456120789  02 999 2004 THX4732         123789985
03 ___ ____ _______________ _________  04 ___ ____ _______________ _________
05 ___ ____ _______________ _________  06 ___ ____ _______________ _________
07 ___ ____ _______________ _________  08 ___ ____ _______________ _________
09 ___ ____ _______________ _________  10 ___ ____ _______________ _________
11 ___ ____ _______________ _________  12 ___ ____ _______________ _________
13 ___ ____ _______________ _________  14 ___ ____ _______________ _________
15 ___ ____ _______________ _________  16 ___ ____ _______________ _________
17 ___ ____ _______________ _________  18 ___ ____ _______________ _________
19 ___ ____ _______________ _________  20 ___ ____ _______________ _________
21 ___ ____ _______________ _________  22 ___ ____ _______________ _________
23 ___ ____ _______________ _________  24 ___ ____ _______________ _________
25 ___ ____ _______________ _________  26 ___ ____ _______________ _________
27 ___ ____ _______________ _________  28 ___ ____ _______________ _________
29 ___ ____ _______________ _________  30 ___ ____ _______________ _________

PF1/01 HELP      PF3/03 ADD       : __ :      PF5/05 SCROLL+      PF12/12 EXIT
```

When a valid tax id is entered on the prior ER102SA screen, CAR uses the number to match to the existing Experience Rating file to identify prior policy information and retrieve corresponding loss data from CAR's loss files. Prior policy information found by CAR automatically appears on the screen.

Valid prior policy years are policy effective year -2, -3 or -4.

To add the prior policies,

1) **Select PF3 or type "03" in the option field, and hit ENTER.**

or

1) **Tab to the appropriate field and input the company number, effective year, policy number and tax id of the prior policy to be added.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

If you hit PF12 before using PF3 to add the prior policy information, the data that was displayed or manually entered is NOT added to the Experience Rating Prior Policy file.

Valid prior policy years are policy effective year -2, -3 or -4.

The ER123SA - Renew Notification Form screen appears (exhibit XV-B-12).

Exhibit XV-B-12

```
2 PRIOR POLICY RECORDS ADDED
--------------------------------------------------------------------------------
ER123SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999            RENEW NOTIFICATION FORM                    05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123

      INSURED'S NAME  INSURED             REASON CODE  0 (0-3,5,G OR V)
      EFF MONTH & DAY 09 14               # OF VEHICLES 005
                     (MM DD)              OTC COVERAGE  037
      DATE RECEIVED   08 12 2005          COLL COVERAGE 016
      CLASS INDCTR  A  (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 000006520            PREMIUM        000006018

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                  : __ :

PF1/01 HELP               PF3/03  ADD POLICY                PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES            PF12/12 EXIT
```

Updating Policy Information

The information currently residing on CAR's Experience Rating file for the policy being renewed is provided with the renewal effective year. Tab to the field you would like to modify and enter new data.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

A reason code cannot be changed to 'V' (voluntary). If you want a policy to be entered with a 'V' to get a loss run and calculation worksheet, it must be entered through the Add Notification option. See Section B1 for information on Adding a Notification Form.

Changes to any field except the insured's name and number of vehicles results in a recalculation.

When a policy for a Taxi/Limousine Servicing Carrier is added to the Experience Rating file, a record shell with the company number, effective year and policy number is added to the Taxi Index. To add the other relative policy data to the Index go to the Taxi Index add screen. *For more specific information relative to the Taxi Index please reference the Taxi Index Manual.*

The field definitions for the ER122SA screen are-

FIELD	POSSIBLE VALUES/DESCRIPTION
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
REASON CODE	0 = Eligible for Rating - calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change - calculation *will not* be performed 3 = Incomplete Prior policy Information (less than two years) - calculation *will not* be performed 4 = More than 60 Prior Policies - calculation *will not* be performed 5 = Older Effective Year - calculation *will not* be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation *will* be performed
EFF MONTH & DAY	Effective date of policy being reported, MMDD Format
# VEHICLES	The number of vehicles for the policy being reported including interchangeable plates for a garage risk.
OTC COVERAGE	OTC coverage code for the policy being reported.
DATE RECEIVED	Date company input notification form online in MMDDYYYY Format.
COLL COVERAGE	COLL coverage code for the policy being reported.
CLASS INDCTR	T = Taxi Z = Zone Rated A = All Other
LIABILITY BASIC LIMITS PREMIUM	Basic Limits premium for the policy reported.
PHYSICAL DAMAGE PREMIUM	Physical Damage premium for the policy reported.
LIABILITY MOD	Three digit liability modification factor calculated by the company.
PHYS DAM MOD	Three digit physical damage modification factor calculated by the company.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

Editing OTC/COLL coverages

The coverage code data can be changed manually or the coverage tables can be used. To access the coverage code table from the ER123SA screen (exhibit XV-B-13),

Select PF9 OTC or PF10 for COLL and hit ENTER.

Exhibit XV-B-13

```
ER123SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999            RENEW NOTIFICATION FORM                   05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123

      INSURED'S NAME  INSURED             REASON CODE  0 (0-3,5,G OR V)
      EFF MONTH & DAY 09 14               # OF VEHICLES 005
                    (MM DD)               OTC COVERAGE  037
      DATE RECEIVED   08 12 2005          COLL COVERAGE
      CLASS INDCTR  A  (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 000006520            PREMIUM        000006018

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                  : __ :
PF1/01 HELP               PF3/03  ADD POLICY                PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES            PF12/12 EXIT
```

The ER125SA - Coverage code table appears (exhibit XV-B-14)

Exhibit XV-B-14

```
ER125SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
EFFECTIVE YEAR: 2005          COLL COVERAGES                         03:00:22
                      COV CODE              DESCRIPTION
                        012             COLL W/W 2000 DED
                        015             COLL W/W 300 DED
                        016             COLL W/W 500 DED
                        017             COLL W/W 1000 DED
                        019             COLL W/W ALL OTHER
                        040             LIM COLL FULL COVERAGE
                        041             STATED AMT LIM COLL
                        042             LIM COLL 500 DED
                        043             LIM COLL 1000 DED
                        045             LIM COLL 300 DED
                        046             LIM COLL 2000 DED
                        049             LIM COLL ALL OTHER
                        072             COLL WO/W 2000 DED
                        076             COLL WO/W 300 DED

                                  : __ :
PF1/01 HELP                 PF7/07 PAGE BACK
PF4/04 RETRIEVE COV CODE    PF8/08 PAGE AHEAD                 PF12/12 EXIT
```

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

To choose a coverage,

1) **Move the cursor to the appropriate coverage**
2) **Select PF4 or type "04" in the option field, and hit ENTER.**

The ER123SA - Renew Notification Form screen appears (exhibit XV-B-15).

Exhibit XV-B-15

```
ER123SA                CAR EXPERIENCE RATING SYSTEM               11/01/2006
COMPANY:   999            RENEW NOTIFICATION FORM                   05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                    TAX ID NO: 456789123

      INSURED'S NAME  INSURED           REASON CODE  0 (0-3,5,G OR V)
      EFF MONTH & DAY 09 14             # OF VEHICLES 005
                    (MM DD)             OTC COVERAGE  037
      DATE RECEIVED   08 12 2005        COLL COVERAGE 016
      CLASS INDCTR  A  (C,L,T,Z OR A)
      LIABILITY BASIC                   PHYSICAL DAMAGE
      LIMITS PREMIUM 000006520          PREMIUM        000006018

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
      LIABILITY MOD  ___                PHYS DAM MOD  ___

                               : __ :
PF1/01 HELP              PF3/03  ADD POLICY                PF5/05  PRIOR POL
PF09/09 OTC COVERAGES    PF10/10 COLL COVERAGES            PF12/12 EXIT
```

Before a policy is added to the Experience Rating Temporary File, additional prior policy information can be added

To view or add prior policy information,

1) **Select PF5 or type "05" in the option field, and hit ENTER.**

The ER132SB - Add Prior Policy Information screen appears (exhibit XV-B-16).

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-16

```
ER133SA                      CAR EXPERIENCE RATING SYSTEM                      11/01/2006
COMPANY:   999           UPDATE/DELETE PRIOR POLICY INFORMATION                  12:32:32
EFF YEAR:  2005
POLICY NO: 987654321                        TAX ID NO: 456789123          TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 999 2005 FE654321         456120789  01 ___ ____ ________________ __________
02 999 2004 THX4732          123789985  02 ___ ____ ________________ __________
03                                      03 ___ ____ ________________ __________
04                                      04 ___ ____ ________________ __________
05                                      05 ___ ____ ________________ __________
06                                      06 ___ ____ ________________ __________
07                                      07 ___ ____ ________________ __________
08                                      08 ___ ____ ________________ __________
09                                      09 ___ ____ ________________ __________
10                                      10 ___ ____ ________________ __________
11                                      11 ___ ____ ________________ __________
12                                      12 ___ ____ ________________ __________
13                                      13 ___ ____ ________________ __________
14                                      14 ___ ____ ________________ __________
15                                      15 ___ ____ ________________ __________

PF1/01 HELP                          : __ :                          PF3/03  PROCESS
PF7/07 PAGE BACK                PF8/08 PAGE AHEAD                    PF12/12 EXIT
```

To add or edit the prior policies,

1) **Tab to the appropriate field and input the effective year, policy number and tax id of the prior policy to be added.**

2) **Select PF3 or type "03" in the option field, and hit ENTER.**

To change a previously entered policy, tab to the line across from the policy to be changed and enter the new record.

To add a new prior policy, tab down until the cursor is at a line number with no record displayed to its right and enter the new record.

Valid Prior policy years are policy effective year -2, -3 or -4.

Completing the Renewal of a Notification Form

Once all of the primary policy data and prior policy data has been entered, you can complete the add at the ER122SA screen by,

1) **Selecting PF3 or type "03" in the option field, and hitting ENTER.**

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

This edits the data on the screen. If any fields do not pass CAR's editing, a message appears at the top of the screen, the fields are highlighted, and the cursor moves to the first field in error. (See exhibit XV-B-17).

Exhibit XV-B-17

```
ER123SA                CAR EXPERIENCE RATING SYSTEM               11/01/2006
COMPANY:   999            RENEW NOTIFICATION FORM                   05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123

      INSURED'S NAME  INSURED             REASON CODE  0 (0-3,5,G OR V)
      EFF MONTH & DAY 09 41               # OF VEHICLES 005
                     (MM DD)              OTC COVERAGE  037
      DATE RECEIVED   08 12 2005          COLL COVERAGE 016
      CLASS INDCTR  A  (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 000006520            PREMIUM        000006018

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                : __ :
PF1/01 HELP               PF3/03  ADD POLICY                PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES            PF12/12 EXIT
```

After correcting the invalid information,

1) Select PF3 or type "03" in the option field, and hit ENTER.

When the record passes all edits, informational messages regarding prior policy information may display. If the notification has no prior policy message condition, the message "PF3 TO CONFIRM ADD" appears.

When the notification has been added, the message "RECORD SUCCESSFULLY ADDED" appears. (See exhibit XV-B-18). Note that a notification with a pending status cannot be updated.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

2. RENEWING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-18

```
RECORD SUCCESSFULLY ADDED

ER102SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      NOTIFICATION FORM MAINTENANCE                05:12:54

               PLEASE ENTER THE FOLLOWING KEY INFORMATION
                  COMPANY NUMBER 999
                  EFFECTIVE YEAR 2005 (YYYY)
                  POLICY NUMBER  987654321
                  TAX ID NUMBER  _________(REQUIRED FOR ADD)


               ADD NOTIFICATION FORM ............. PF2 OR 02
               RENEW NOTIFICATION FORM ........... PF3 OR 03
               UDPATE NOTIFICATION FORM .......... PF4 OR 04
               DELETE NOTIFICATION FORM .......... PF5 OR 05



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

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM

To update a notification form previously loaded to CAR's Experience Rating file from the ER100SA-EXPERIENCE RATING MENU,

1) **Select PF2 or type "02" in the option field, and hit ENTER.**

The ER102SA – Notification Form Maintenance screen appears (exhibit XV-B-19).

Exhibit XV-B-19

```
ER102SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                       NOTIFICATION FORM MAINTENANCE                05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2004 (YYYY)
                   POLICY NUMBER  987654321
                   TAX ID NUMBER  _________ (REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ..... PF2 OR 02
                RENEW NOTIFICATION FORM ..... PF3 OR 03
                UDPATE NOTIFICATION FORM ..... PF4 OR 04
                DELETE NOTIFICATION FORM ..... PF5 OR 05

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

To display the notification form to update,

1) **Input the effective year, and policy number for the policy to be renewed.**
2) **Select PF4 or type "04" in the option field, and hit ENTER.**

The ER124SA – Update/View Notification Form screen appears (exhibit XV-B-20).

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-20

```
ER124SA                CAR EXPERIENCE RATING SYSTEM               11/01/2006
 COMPANY:   999         UPDATE/VIEW NOTIFICATION FORM               02:07:19
 EFF YEAR:  2004
 POLICY NO: 987654321                       TAX ID NUMBER 456789123
            _________________                              _________
       INSURED'S NAME INSURED                REASON CODE   0
                     _________________                    _ (0-5 OR G)
       EFF MM & DD    01 01                 # OF VEHICLES 005
                      __ __                               ___
       DATE RECEIVED  08/12/2005            OTC COVERAGE  000
                                                          ___
       CLASS INDCTR   A                      COLL COVERAGE
                      _ (T,Z,OR A)                        ___
       LIABILITY BASIC                      PHYSICAL DAMAGE
       LIMITS PREMIUM      3912             PREMIUM              2500
                      _________                           _________
   OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
       LIABILITY MOD        CALC LIAB MOD    PHYS DAM MOD        CALC PHYSD MOD
                      ___          091                    ___
                                 : __ :
 PF1/01 HELP               PF3/03  UPDATE POLICY            PF5/05  PRIOR POL
 PF9/09 OTC COVERAGES      PF10/10 COLL COVERAGES           PF12/12 EXIT
```

Updating/Viewing Primary Policy Information

The information currently residing on CAR's Experience Rating file for the policy is provided with lines beneath to make corrections. Tab to the field you would like to modify and enter new data.

A reason code cannot be changed to 'V' (voluntary). If you want a policy to be entered with a 'V' to get a loss run and calculation worksheet, it must be entered through the Add Notification option. See Section B1 for information on Adding a Notification Form.

Changes to any field except the insured's name, and number of vehicles results in a recalculation.

If a policy number is changed, CAR deletes the old record and adds a new record to its Experience Rating file. This cannot be done to a primary policy until all of the affiliated policy information is deleted.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

The field definitions for the ER124SA screen are-

FIELD	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number reported statistically and on cessions. Can be up to sixteen characters with no embedded spaces or blanks.
TAX ID NUMBER	Nine position FEI number or Social Security number.
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
REASON CODE	0 = Eligible for Rating – calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change – calculation *will not* be performed 3 = Incomplete Prior policy Information (less than two years) - calculation *will not* be performed 4 = More than 15 Prior Policies - calculation *will not* be performed 5 = Older Effective Years - calculation *will not* be performed V = Voluntary Policy – request calculation worksheet/loss run G = Garage Policy – calculation *will* be performed
EFF MM & DD	Effective date of policy being reported, MMDD Format
# VEHICLES	The number of vehicles for the policy being reported, including interchangeable plates for a garage risk.
OTC COVERAGE	OTC coverage code for the policy being reported.
DATE RECEIVED	Date company input notification form online in MMDDYYYY Format.
COLL COVERAGE	COLL coverage code for the policy being reported.
CLASS INDCTR	T = Taxi Z = Zone Rated A = All Other
LIABILITY BASIC LIMITS PREMIUM	Basic Limits premium for the policy reported.
PHYSICAL DAMAGE PREMIUM	Physical Damage premium for the policy reported.
LIABILITY MOD	Three-digit liability modification factor calculated by the company.
CALC LIAB MOD	Three-digit liability modification factor calculated by CAR.
PHYS DAM MOD	Three-digit physical damage modification factor calculated by the company.
CALC PHYSD MOD	Three-digit physical damage modification factor calculated by CAR.

A 9-position tax id is required to add a form. If there is no FEI number, enter the social security number of the policyholder. Every effort should be made to report the tax id accurately. CAR uses this number to match to the existing Experience Rating file for the purpose of identifying prior policy information and for the retrieval of corresponding loss data.

A reason code of 'G' (garage) must always have a class indicator of 'A' (all other). A reason code of '2' (ownership change) must always have a class indicator of 'T' (taxi).

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

A reason code of 'V' is not added to the Experience Rating file. It should only be entered to produce a loss run and calculation worksheet. A policy with a reason code of 'V' must have at least one prior policy to be processed.

Liability premium must be entered to perform a Liability Mod calculation. Phys Dam premium and at least one coverage code must be entered to perform a Phys Dam Mod calculation.

Editing OTC/COLL coverages

The coverage code data can be changed manually or the coverage tables can be used. To access the coverage code table from the ER124SA screen (exhibit XV-B-21),

Select PF9 for OTC or PF10 for COLL and hit ENTER.

Exhibit XV-B-21

```
ER124SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999         UPDATE/VIEW NOTIFICATION FORM                  05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123

      INSURED'S NAME  INSURED             REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 01 01               # OF VEHICLES 005
                     (MM DD)              OTC COVERAGE  041
      DATE RECEIVED   08 12 2005          COLL COVERAGE ___
      CLASS INDCTR    A (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 4500                 PREMIUM       2500

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___

                                   : __ :

PF1/01 HELP               PF3/03  ADD POLICY                 PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES              PF12/12 EXIT
```

The ER125SA - Coverage code table appears (exhibit XV-B-22)

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-22

```
ER125SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
EFFECTIVE YEAR: 2005          COLL COVERAGES                         03:00:22
                       COV CODE              DESCRIPTION
                         012             COLL W/W 2000 DED
                         015             COLL W/W 300 DED
                         016             COLL W/W 500 DED
                         017             COLL W/W 1000 DED
                         019             COLL W/W ALL OTHER
                         040             LIM COLL FULL COVERAGE
                         041             STATED AMT LIM COLL
                         042             LIM COLL 500 DED
                         043             LIM COLL 1000 DED
                         045             LIM COLL 300 DED
                         046             LIM COLL 2000 DED
                         049             LIM COLL ALL OTHER
                         072             COLL WO/W 2000 DED
                         076             COLL WO/W 300 DED

                                      : __ :
PF1/01 HELP                  PF7/07 PAGE BACK
PF4/04 RETRIEVE COV CODE     PF8/08 PAGE AHEAD                  PF12/12 EXIT
```

To choose a coverage,

1) **Move the cursor with the arrow keys to the appropriate coverage**
2) **Select PF4 or type "04" in the option field, and hit ENTER.**

The ER124SA – Update/View Notification Form screen appears (exhibit XV-B-23).

Exhibit XV-B-23

```
ER124SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999          UPDATE/VIEW NOTIFICATION FORM                 05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                       TAX ID NO: 456789123

      INSURED'S NAME  INSURED              REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 01 01                # OF VEHICLES 005
                    (MM DD)                OTC COVERAGE  041
      DATE RECEIVED   08 12 2005           COLL COVERAGE 072
      CLASS INDCTR    A (C,L,T,Z OR A)
      LIABILITY BASIC                      PHYSICAL DAMAGE
      LIMITS PREMIUM 4500                  PREMIUM       2500

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                   PHYS DAM MOD  ___

                                    : __ :

PF1/01 HELP                PF3/03  ADD POLICY                  PF5/05  PRIOR POL
PF09/09 OTC COVERAGES      PF10/10 COLL COVERAGES              PF12/12 EXIT
```

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

Before a policy is added to the Experience Rating Temporary File, additional prior policy information can be added

To view or add prior policy information,

1) Select PF5 or type "05" in the option field, and hit ENTER.

The ER133SB – Update/Delete Prior Policy Information screen appears (exhibit XV-B-24).

Exhibit XV-B-24

```
ER133SA                     CAR EXPERIENCE RATING SYSTEM                     11/01/2006
COMPANY:   999          UPDATE/DELETE PRIOR POLICY INFORMATION                 12:32:32
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123          TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 999 2005 FE654321         456120789  01 ___ ____ ________________ _________
02 999 2004 THX4732          123789985  02 ___ ____ ________________ _________
03                                      03 ___ ____ ________________ _________
04                                      04 ___ ____ ________________ _________
05                                      05 ___ ____ ________________ _________
06                                      06 ___ ____ ________________ _________
07                                      07 ___ ____ ________________ _________
08                                      08 ___ ____ ________________ _________
09                                      09 ___ ____ ________________ _________
10                                      10 ___ ____ ________________ _________
11                                      11 ___ ____ ________________ _________
12                                      12 ___ ____ ________________ _________
13                                      13 ___ ____ ________________ _________
14                                      14 ___ ____ ________________ _________
15                                      15 ___ ____ ________________ _________

PF1/01 HELP                          : __ :                          PF3/03  PROCESS
PF7/07 PAGE BACK                PF8/08 PAGE AHEAD                    PF12/12 EXIT
```

To add or edit the prior policies,

1) Tab to the appropriate field and input the effective year, policy number and tax id of the prior policy to be added.

2) Select PF3 or type "03" in the option field, and hit ENTER.

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

To change a previously entered policy, tab to the line across from the policy to be changed and enter the new record.

To add a new prior policy, tab down until the cursor is at a line number with no record displayed to its right and enter the new record.

Valid prior policy years are policy effective year -2, -3 or -4.

Completing the Update of a Notification Form

Once all of the primary policy data and prior policy data has been entered, you can complete the add at the ER124SA screen by,

Selecting PF3 or type "03" in the option field, and hitting ENTER.

This edits the data on the screen. If any fields do not pass CAR's editing, a message appears at the top of the screen, the fields are highlighted, and the cursor moves to the first field in error. (See exhibit XV-B-25).

Exhibit XV-B-25

```
ER124SA                 CAR EXPERIENCE RATING SYSTEM                 11/01/2006
COMPANY:   999         UPDATE/VIEW NOTIFICATION FORM                   05:24:56
EFF YEAR:  2005
POLICY NO: 987654321                      TAX ID NO: 456789123

      INSURED'S NAME  INSURED             REASON CODE   0 (0-3,5,G OR V)
      EFF MONTH & DAY 21 01               # OF VEHICLES 005
                    (MM DD)               OTC COVERAGE  041
      DATE RECEIVED  08 12 2005           COLL COVERAGE ___
      CLASS INDCTR    A (C,L,T,Z OR A)
      LIABILITY BASIC                     PHYSICAL DAMAGE
      LIMITS PREMIUM 4500                 PREMIUM       2500

  OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE  CALCULATION
      LIABILITY MOD  ___                  PHYS DAM MOD  ___


                                  : __ :

PF1/01 HELP               PF3/03  ADD POLICY               PF5/05  PRIOR POL
PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES           PF12/12 EXIT
```

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

3. UPDATING A NOTIFICATION FORM (CONTINUED)

After correcting the invalid information,

1) Select PF3 or type "03" in the option field, and hit ENTER.

When the record passes all edits, informational messages regarding prior policy information may display. If the notification has no prior policy message condition, the message "PF3 TO CONFIRM ADD" appears.

When the notification has been added, the message "RECORD SUCCESSFULLY ADDED" appears. (See exhibit XV-B-26). Note that a notification with a pending status cannot be updated.

Exhibit XV-B-26

```
RECORD SUCCESSFULLY ADDED

ER102SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                       NOTIFICATION FORM MAINTENANCE                05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2005 (YYYY)
                   POLICY NUMBER  987654321
                   TAX ID NUMBER  _________(REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ..... PF2 OR 02
                RENEW NOTIFICATION FORM .... PF3 OR 03
                UDPATE NOTIFICATION FORM ... PF4 OR 04
                DELETE NOTIFICATION FORM ... PF5 OR 05



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

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

4. DELETING A NOTIFICATION FORM

To delete a notification form previously loaded to CAR's Experience Rating file from the ER100SA-EXPERIENCE RATING MENU,

1) **Select PF2 or type "02" in the option field, and hit ENTER.**

The ER102SA – Notification Form Maintenance screen appears (exhibit XV-B-27).

Exhibit XV-B-27

```
ER102SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                       NOTIFICATION FORM MAINTENANCE                05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2005 (YYYY)
                   POLICY NUMBER  987632116
                   TAX ID NUMBER  _________ (REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ............. PF2 OR 02
                RENEW NOTIFICATION FORM ........... PF3 OR 03
                UDPATE NOTIFICATION FORM .......... PF4 OR 04
                DELETE NOTIFICATION FORM .......... PF5 OR 05

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

To select the notification form to delete,

1) **Input the effective year, and policy number for the policy to be deleted.**
2) **Select PF5 or type "05" in the option field, and hit ENTER.**

The ER125SA – Delete Notification Form screen appears (exhibit XV-B-28).

B. NOTIFICATION FORM MAINTENANCE (CONTINUED)

4. DELETING A NOTIFICATION FORM (CONTINUED)

Exhibit XV-B-28

```
ER125SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY: 999             DELETE NOTIFICATION FORM                    02:45:46
EFF YEAR: 2004
POLICY NO: 987632116               TAX ID NUMBER: 023561895

    INSURED'S NAME  INSURED
    EFF MONTH & DAY 03/28
    DATE RECEIVED   04/05/2004
    CLASS INDCTR    A
    REASON CODE     0
    # OF VEHICLES     0              OTC COVERAGE
    # OF PRIOR POL   03               COLL COVERAGE

    LIABILITY BASIC                  PHYSICAL DAMAGE
    LIMITS PREMIUM  000003912        PREMIUM        000000000

    LIABILITY MOD                    PHYS DAM MOD


                                  : __ :

 PF1/01 HELP               PF3/03 DELETE POLICY               PF12/12 EXIT
```

A primary policy cannot be deleted until all of the affiliated policy information is deleted.

To apply the deletion,

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

The message "DELETE ACKNOWLEDGED - ACTIVITY PENDING" appears (exhibit XV-B-29).

Exhibit XV-B-29

```
DELETE ACKNOWLEDGED - ACTIVITY PENDING

ER102SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      NOTIFICATION FORM MAINTENANCE                05:12:54

               PLEASE ENTER THE FOLLOWING KEY INFORMATION
                  COMPANY NUMBER 999
                  EFFECTIVE YEAR 2005 (YYYY)
                  POLICY NUMBER  987632116
                  TAX ID NUMBER  _________ (REQUIRED FOR ADD)


               ADD NOTIFICATION FORM ............. PF2 OR 02
               RENEW NOTIFICATION FORM ........... PF3 OR 03
               UDPATE NOTIFICATION FORM .......... PF4 OR 04
               DELETE NOTIFICATION FORM .......... PF5 OR 05

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

C. PRIOR POLICY MAINTENANCE

Prior policy information can be directly added to CAR's Experience Rating Prior Policy file through the Prior Policy Maintenance. Previously entered prior policies can also be directly updated or deleted from the file. A record appears on the confirmation report identifying that a change was made

1. ADDING A PRIOR POLICY

To add a prior policy to CAR's Experience Rating Prior Policy file from the ER100SA-EXPERIENCE RATING MENU,

1) **Select PF3 or type "03" in the option field, and hit ENTER.**

The ER103SA – Notification Form Maintenance screen appears (exhibit XV-C-1).

Exhibit XV-C-1

```
ER103SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                    PRIOR POLICY INFORMATION MAINTENANCE           03:19:53




                PLEASE ENTER THE KEY INFORMATION
                    COMPANY NUMBER 999
                    EFFECTIVE YEAR 2005  (YYYY)
                    POLICY NUMBER  656432578
                    TAX ID NUMBER  087512436  (REQUIRED FOR ADD)


                ADD PRIOR POLICY .................. PF2/02
                UPDATE/DELETE PRIOR POLICY ........ PF3/03




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

To add prior policy information to a policy,

1) **Enter the Effective Year, Policy number and Tax ID of the policy**.
2) **Press PF2 or tab to the option field, type "02" and hit ENTER**.

C. PRIOR POLICY MAINTENANCE (CONTINUED)

1. ADDING A PRIOR POLICY (CONTINUED)

The ER132SA - Add Prior Policy Information screen appears (exhibit XV-C-2).

Exhibit XV-C-2

```
ER132SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999          ADD PRIOR POLICY INFORMATION                 05:17:50
EFF YEAR:  2005
POLICY NO: 656432578               TAX ID 089672436          TOTAL PRIORS 00
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 999 2004 98653222         123456789  02 999 2003 98653222         123456789
03 ___ ____ ________________ _________  04 ___ ____ ________________ _________
05 ___ ____ ________________ _________  06 ___ ____ ________________ _________
07 ___ ____ ________________ _________  08 ___ ____ ________________ _________
09 ___ ____ ________________ _________  10 ___ ____ ________________ _________
11 ___ ____ ________________ _________  12 ___ ____ ________________ _________
13 ___ ____ ________________ _________  14 ___ ____ ________________ _________
15 ___ ____ ________________ _________  16 ___ ____ ________________ _________
17 ___ ____ ________________ _________  18 ___ ____ ________________ _________
19 ___ ____ ________________ _________  20 ___ ____ ________________ _________
21 ___ ____ ________________ _________  22 ___ ____ ________________ _________
23 ___ ____ ________________ _________  24 ___ ____ ________________ _________
25 ___ ____ ________________ _________  26 ___ ____ ________________ _________
27 ___ ____ ________________ _________  28 ___ ____ ________________ _________
29 ___ ____ ________________ _________  30 ___ ____ ________________ _________

PF1/01 HELP      PF3/03 ADD       : __ :      PF5/05 SCROLL+      PF12/12 EXIT
```

When a valid tax id is entered on the prior ER103SA screen, CAR uses the number to match to the existing Experience Rating file to identify prior policy information and retrieve corresponding loss data from CAR' loss files. Prior policy information found by CAR automatically appears on the screen.

Valid prior policy years are policy effective year -2, -3 or -4.

To add the prior policies,

1) **Select PF3 or type "03" in the option field, and hit ENTER.**

or

1) **Tab to the appropriate field and input the company number, effective year, policy number and tax id of the prior policy to be added.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

When the add is applied, the ER103SA screen reappears with the message "# PRIOR POLICY RECORDS ADDED" (exhibit XV-C-3).

C. PRIOR POLICY MAINTENANCE (CONTINUED)

1. ADDING A PRIOR POLICY(CONTINUED)

Exhibit XV-C-3

```
  2 PRIOR POLICY RECORDS ADED
 ------------------------------------------------------------------------------
ER103SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                    PRIOR POLICY INFORMATION MAINTENANCE            03:19:53




                PLEASE ENTER THE KEY INFORMATION
                    COMPANY NUMBER 999
                    EFFECTIVE YEAR 2005  (YYYY)
                    POLICY NUMBER  656432578
                    TAX ID NUMBER  087512436  (REQUIRED FOR ADD)


                ADD PRIOR POLICY ................. PF2/02
                UPDATE/DELETE PRIOR POLICY ........ PF3/03




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

2. UPDATE/DELETING A PRIOR POLICY

To UPDATE/DELETE PRIOR POLICY INFORMATION from a notification form previously added to CAR's Experience Rating file from the ER100SA – EXPERIENCE RATING SYSTEM MENU,

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

The ER103SA - PRIOR POLICY INFORMATION MAINTENANCE screen (exhibit XV-C-4) appears.

C. PRIOR POLICY MAINTENANCE (CONTINUED)

2. UPDATE/DELETING A PRIOR POLICY (CONTINUED)

Exhibit XV-C-4

```
ER103SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                    PRIOR POLICY INFORMATION MAINTENANCE           03:19:53




                PLEASE ENTER THE KEY INFORMATION
                    COMPANY NUMBER 999
                    EFFECTIVE YEAR 2005  (YYYY)
                    POLICY NUMBER  656432578
                    TAX ID NUMBER  _________  (REQUIRED FOR ADD)


                ADD PRIOR POLICY ................. PF2/02
                UPDATE/DELETE PRIOR POLICY ........ PF3/03




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

To update/delete the prior policy information,

1) **Enter the Effective Year, and Policy number of the form to update or delete.**
2) **Press PF3 or tab to the option field, type "03" and hit ENTER.**

The prior policy screen for the policy selected appears (exhibit XV-C-5).

Exhibit XV-C-5

```
ER133SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999     UPDATE/DELETE PRIOR POLICY INFORMATION            10:33:39
EFF YEAR:  2005
POLICY NO: 698632578       TAX ID: 087512436              TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 333 2004 656432578        089612436  01 ___ ____ ________________ _________
02 333 2005 656432578        080012436  02 ___ ____ ________________ _________
03                                      03 ___ ____ ________________ _________
04                                      04 ___ ____ ________________ _________
05                                      05 ___ ____ ________________ _________
06                                      06 ___ ____ ________________ _________
07                                      07 ___ ____ ________________ _________
08                                      08 ___ ____ ________________ _________
09                                      09 ___ ____ ________________ _________
10                                      10 ___ ____ ________________ _________
11                                      11 ___ ____ ________________ _________
12                                      12 ___ ____ ________________ _________
13                                      13 ___ ____ ________________ _________
14                                      14 ___ ____ ________________ _________
15                                      15 ___ ____ ________________ _________
PF1/01 HELP                      : __ :                    PF3/03  PROCESS
PF7/07 PAGE BACK           PF8/08 PAGE AHEAD               PF12/12 EXIT
```

C. PRIOR POLICY MAINTENANCE (CONTINUED)

2. UPDATE/DELETING A PRIOR POLICY (CONTINUED)

To update a previously entered prior policy (exhibit-XV-C-6),

1) **Tab to the line across from the policy to be changed**
2) **Input the company number, effective year, policy number and tax id of the prior policy to be updated.**
3) **Select PF3 or type "03" in the option field, and hit ENTER.**

Exhibit-XV-C-6

```
ER133SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999     UPDATE/DELETE PRIOR POLICY INFORMATION             10:33:39
EFF YEAR:  2005
POLICY NO: 698632578       TAX ID: 087512436               TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 333 2003 656432578        089612436  01 ___ ____ _________________ _________
02 333 2004 656432578        080012436  02 333 2004 THW656879_______ 087512436
03                                      03 ___ ____ _________________ _________
04                                      04 ___ ____ _________________ _________
05                                      05 ___ ____ _________________ _________
06                                      06 ___ ____ _________________ _________
07                                      07 ___ ____ _________________ _________
08                                      08 ___ ____ _________________ _________
09                                      09 ___ ____ _________________ _________
10                                      10 ___ ____ _________________ _________
11                                      11 ___ ____ _________________ _________
12                                      12 ___ ____ _________________ _________
13                                      13 ___ ____ _________________ _________
14                                      14 ___ ____ _________________ _________
15                                      15 ___ ____ _________________ _________
PF1/01 HELP                        : __ :                    PF3/03  PROCESS
PF7/07 PAGE BACK            PF8/08 PAGE AHEAD                PF12/12 EXIT
```

To delete a previously entered prior policy (exhibit-XV-C-7),

C. PRIOR POLICY MAINTENANCE (CONTINUED)

2. UPDATE/DELETING A PRIOR POLICY (CONTINUED)

1) **Tab to the line across from the policy to be changed**
2) **Type an 'X'**
3) **Select PF3 or type "03" in the option field, and hit ENTER.**

Exhibit-XV-C-7

```
ER133SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY:   999     UPDATE/DELETE PRIOR POLICY INFORMATION            10:33:39
EFF YEAR:  2005
POLICY NO: 123456789       TAX ID: 087512436                TOTAL PRIORS 02
   CO# YEAR POLICY NUMBER    TAX ID        CO# YEAR POLICY NUMBER    TAX ID
01 998 2003 656465578        076554896  01 X__ ____ ____________________ _________
02 998 2004 T65498879        087655489  02 ___ ____ ____________________ _________
03                                      03 ___ ____ ____________________ _________
04                                      04 ___ ____ ____________________ _________
05                                      05 ___ ____ ____________________ _________
06                                      06 ___ ____ ____________________ _________
07                                      07 ___ ____ ____________________ _________
08                                      08 ___ ____ ____________________ _________
09                                      09 ___ ____ ____________________ _________
10                                      10 ___ ____ ____________________ _________
11                                      11 ___ ____ ____________________ _________
12                                      12 ___ ____ ____________________ _________
13                                      13 ___ ____ ____________________ _________
14                                      14 ___ ____ ____________________ _________
15                                      15 ___ ____ ____________________ _________
PF1/01 HELP                       : __ :                    PF3/03  PROCESS
PF7/07 PAGE BACK            PF8/08 PAGE AHEAD               PF12/12 EXIT
```

When the update/delete is applied the ER103SA screen reappears with the message "# PRIOR POLICY RECORDS UPD/DEL" (exhibit XV-C-8).

Exhibit XV-C-8

```
  1 PRIOR POLICY RECORDS UPD/DEL
 ------------------------------------------------------------------------------
ER103SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                    PRIOR POLICY INFORMATION MAINTENANCE           03:19:53



                PLEASE ENTER THE KEY INFORMATION
                    COMPANY NUMBER 999
                    EFFECTIVE YEAR 2005  (YYYY)
                    POLICY NUMBER  656432578
                    TAX ID NUMBER  087512436  (REQUIRED FOR ADD)


                ADD PRIOR POLICY ................. PF2/02
                UPDATE/DELETE PRIOR POLICY ........ PF3/03

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

D. TAX ID AFFILIATE MAINTENANCE

1. ADD AFFILIATE TAX IDS

Multiple tax ids can be affiliated with one another. A policy is designated as the primary policy when it is first entered into the system. Any tax ids that are affiliated to the primary must be added to CAR's Experience Rating Affiliate file through the Tax Id Affiliate Maintenance. To access the application from the ER100-EXPERIENCE RATING MENU,

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

The ER104SA – TAX ID AFFILIATE Maintenance screen appears (exhibit XV-D-1).

Exhibit XV-D-1

```
ER104SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      TAX ID AFFILIATE MAINTENANCE                 04:11:02



                PLEASE ENTER THE KEY INFORMATION
                    EFFECTIVE YEAR ____
                    TAX ID NUMBER  _________


                ADD AFFILIATE TAX IDS ............. PF2/02
                UPDATE AFFILIATE TAX IDS .......... PF3/03
                DELETE AFFILIATE TAX IDS .......... PF4/04







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

To add affiliate tax ids,

1) Input the effective year, and tax id of the primary policy.
2) Select PF2 or type "02" in the option field, and hit ENTER.

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

The ER104SA - AFFILIATE TAX IDS - ADD screen (exhibit XV-D-2) appears.

Exhibit XV-D-2

```
ER104SB                CAR EXPERIENCE RATING SYSTEM                11/01/2006
 EFF YR: 2005            AFFILIATE TAX IDS - ADD                    04:32:57
 TAX ID: 56326085
                    NO AFFILIATES YET          ENTER AFFILIATES
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________
                                                    _________

 PF1/01 HELP                      : __ :                    PF3/03  PROCESS
 PF7/07 SCROLL AHEAD          PF8/08 SCROLL BACK            PF12/12 EXIT
```

To add tax ids,

1) **Enter the tax ids to be affiliated to the tax id of the primary policy**.
2) **Select PF3 or type "03" in the option field, and hit ENTER**

If a tax id is incorrect or has already been affiliated to another tax id, the ER104SA screen appears with the message "HIGHLIGHTED TAX IDS ARE INCORRECT / ALREADY AFFILIATED" (exhibit XV-D-3).

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

Exhibit XV-D-3

```
HIGHLIGHTED TAX IDS ARE INCORRECT / ALREADY AFFILIATED
--------------------------------------------------------------------------------
ER104SB                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
EFF YR: 2005             AFFILIATE TAX IDS - ADD                     04:50:21
TAX ID: 56326085
                    NO AFFILIATES YET          ENTER AFFILIATES
                                                   123132132
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________
                                                   _________

PF1/01 HELP                        : __ :                      PF3/03  PROCESS
PF7/07 SCROLL AHEAD           PF8/08 SCROLL BACK               PF12/12 EXIT
```

After correcting the invalid data,

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

When the affiliated tax id is added, the ER104SA screen reappears with the message "RECORDS SUCCESSFULLY PROCESSED" (exhibit XV-D-4).

Exhibit XV-D-4

```
RECORDS SUCCESSFULLY PROCESSED
--------------------------------------------------------------------------------
ER104SA              CAR EXPERIENCE RATING KEY ENTRY               11/01/2006
                      TAX ID AFFILIATE MAINTENANCE                  04:44:14



                PLEASE ENTER THE KEY INFORMATION
                    EFFECTIVE YEAR 2005
                    TAX ID NUMBER  56326085


                ADD AFFILIATE TAX IDS ..... PF2/02
                UPDATE AFFILIATE TAX IDS ..... PF3/03
                DELETE AFFILIATE TAX IDS ..... PF4/04



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

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

To add the policy information for an affiliated Tax id, use the Notification Form maintenance. To access the application from the ER100-EXPERIENCE RATING MENU,

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

The ER102SA - Notification Form Maintenance screen appears (exhibit XV-D-5).

Exhibit XV-D-5

```
ER102SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      NOTIFICATION FORM MAINTENANCE                05:12:54

               PLEASE ENTER THE FOLLOWING KEY INFORMATION
                  COMPANY NUMBER 999
                  EFFECTIVE YEAR 2005 (YYYY)
                  POLICY NUMBER  KMT63879
                  TAX ID NUMBER  56326085 (REQUIRED FOR ADD)


               ADD NOTIFICATION FORM ..... PF2 OR 02
               RENEW NOTIFICATION FORM ..... PF3 OR 03
               UDPATE NOTIFICATION FORM ..... PF4 OR 04
               DELETE NOTIFICATION FORM ..... PF5 OR 05

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

To start the notification form add,

1) **Input the effective year, policy number and tax id of the form to add.**
2) **Select PF2 or type "02" in the option field, and hit ENTER.**

The ER126SA AFFILIATE - ADD NOTIFICATION FORM screen appears (exhibit XV-D-6).

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

Exhibit XV-D-6

```
--------------------------------------------------------------------------------
 ER126SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
 COMPANY:   999        AFFILIATE - ADD NOTIFICATION FORM              10:11:45
 EFF YEAR:  2005
 POLICY NO: KMT63879                     TAX ID NO: 563260850


       INSURED'S NAME  _________________    REASON CODE   0 (0-3,5,G OR V)
       EFF MONTH & DAY __ __                # OF VEHICLES   0
                      (MM DD)               OTC COVERAGE
       DATE RECEIVED   09 08 2005           COLL COVERAGE
       CLASS INDCTR    T (C,L,T,Z OR A)
       LIABILITY BASIC                      PHYSICAL DAMAGE
       LIMITS PREMIUM 000005618             PREMIUM       000000000


   OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
       LIABILITY MOD                        PHYS DAM MOD


                                 : __ :
 PF1/01 HELP               PF3/03  ADD POLICY                PF5/05  PRIOR POL
 PF09/09 OTC COVERAGES     PF10/10 COLL COVERAGES            PF12/12 EXIT
```

To complete the add of the affiliated policy,

1) **Input the Insured's Name, policy effective month, and policy effective day of the form to add.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

The information from the primary policy fills the other fields on the screen. This information can only be altered through an update of the primary policy.

To browse the prior policy information,

1) **Select PF5 or type "05" in the option field, and hit ENTER.**

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

The ER103SC - PRIOR POLICY INFORMATION screen appears (exhibit XV-D-7).

Exhibit XV-D-7

```
ER103SC                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
CO  YEAR POLICY           PRIOR POLICY INFORMATION                   05:36:56
999 2005 LMC8146388

  CO  YEAR POLICY NUMBER    TAX ID        CO  YEAR POLICY NUMBER    TAX ID
  999 2002 LMC0208723       043211877     999 2000 0211732          043211877
  999 2003 0527432          043211877     999 2001 TMC8140039       043211877
  999 2003 TMC9962856       043211877

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

Prior policy information can only be browsed for an affiliated policy. If a prior policy needs to be changed, it must be updated through the prior policy maintenance (see Section D-2).

To continue adding the form at the ER126SA screen,

1) **Select PF12 or type "12" in the option field, and hit ENTER**

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

1. ADD AFFILIATE TAX IDS (CONTINUED)

The ER126SA – Affiliate Add Notification screen appears (exhibit XV-D-8)

Exhibit XV-D-8

```
--------------------------------------------------------------------------------
 ER126SA                 CAR EXPERIENCE RATING SYSTEM               11/01/2006
 COMPANY:   999        AFFILIATE - ADD NOTIFICATION FORM             10:11:45
 EFF YEAR:  2005
 POLICY NO: KMT63879                    TAX ID NO: 56326085


       INSURED'S NAME  INSURED             REASON CODE   0 (0-3,5,G OR V)
       EFF MONTH & DAY 10 06               # OF VEHICLES   0
                      (MM DD)              OTC COVERAGE
       DATE RECEIVED   09 08 2005          COLL COVERAGE
       CLASS INDCTR    T (C,L,T,Z OR A)
       LIABILITY BASIC                     PHYSICAL DAMAGE
       LIMITS PREMIUM 000005618            PREMIUM       000000000


   OPTIONAL FIELDS, LEAVE BLANK FOR CAR RATE CALCULATION
       LIABILITY MOD                       PHYS DAM MOD


                                 : __ :
 PF1/01 HELP              PF3/03  ADD POLICY               PF5/05  PRIOR POL
 PF09/09 OTC COVERAGES    PF10/10 COLL COVERAGES           PF12/12 EXIT
```

To complete the Affiliate Notification add,

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

When the notification has been added, the message "ADD ACKNOWLEDGED - RECORD PENDING POL=CO-YR-POL=999-2005-KMT63879" appears. (See exhibit XV-D-9).

D. TAX ID AFFILIATE MAINTENANCE

1. ADD AFFILIATE TAX IDS (CONTINUED)

Exhibit XV-D-9

```
ADD ACKNOWLEDGED - RECORD PENDING POL=CO-YR-POL=999-2005-TESTAFF14

ER102SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                       NOTIFICATION FORM MAINTENANCE                05:12:54

                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2005 (YYYY)
                   POLICY NUMBER  KMT63879
                   TAX ID NUMBER  56326085 (REQUIRED FOR ADD)


                ADD NOTIFICATION FORM ............. PF2 OR 02
                RENEW NOTIFICATION FORM ........... PF3 OR 03
                UDPATE NOTIFICATION FORM .......... PF4 OR 04
                DELETE NOTIFICATION FORM .......... PF5 OR 05


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

Note that a notification with a pending status cannot be updated.

2. UPDATE AFFILIATE TAX IDS

Any tax ids that were previously affiliated to the primary can be updated through the Tax Id Affiliate Maintenance. To access the application from the ER100-EXPERIENCE RATING MENU,

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

The ER104SA - Notification Form Maintenance screen appears (exhibit XV-D-10).

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

2. UPDATE AFFILIATE TAX IDS (CONTINUED)

Exhibit XV-D-10

```
ER104SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      TAX ID AFFILIATE MAINTENANCE                 04:11:02




                PLEASE ENTER THE KEY INFORMATION
                    EFFECTIVE YEAR ____
                    TAX ID NUMBER  _________


                ADD AFFILIATE TAX IDS ............. PF2/02
                UPDATE AFFILIATE TAX IDS .......... PF3/03
                DELETE AFFILIATE TAX IDS .......... PF4/04



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

To begin the affiliated tax id update,

1) **Input the effective year, and tax id of the primary policy.**
2) **Select PF3 or type "03" in the option field, and hit ENTER.**

The ER104SB – Affiliate Tax IDS – Update screen appears (exhibit XV-D-11).

Exhibit XV-D-11

```
ER104SB                CAR EXPERIENCE RATING SYSTEM                11/01/2006
 EFF YR: 2005            AFFILIATE TAX IDS - UPDATE                  05:53:05
 TAX ID: 020400010
                    AFFILIATE TAX IDS          ENTER UPDATES
                       043570568                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________
                                                  _________

PF1/01 HELP                      : __ :                      PF3/03  PROCESS
PF7/07 SCROLL AHEAD          PF8/08 SCROLL BACK              PF12/12 EXIT
```

D. TAX ID AFFILIATE MAINTENANCE (CONTINUED)

2. UPDATE AFFILIATE TAX IDS (CONTINUED)

To update a previously entered affiliated tax id,

1) **Tab to the line across from the tax id policy to be changed**
2) **Input the correct tax id.**
3) **Select PF3 or type "03" in the option field, and hit ENTER.**

When the update is applied, the ER104SA screen reappears with the message "RECORDS SUCCESSFULLY PROCESSED" (exhibit XV-D-12).

Exhibit XV-D-12

```
RECORDS SUCCESSFULLY PROCESSED
--------------------------------------------------------------------------------
ER104SA               CAR EXPERIENCE RATING KEY ENTRY               11/01/2006
                       TAX ID AFFILIATE MAINTENANCE                  05:55:31




                PLEASE ENTER THE KEY INFORMATION
                    EFFECTIVE YEAR 2005
                    TAX ID NUMBER  020400010


                ADD AFFILIATE TAX IDS ..... PF2/02
                UPDATE AFFILIATE TAX IDS ..... PF3/03
                DELETE AFFILIATE TAX IDS ..... PF4/04







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

3. DELETE AFFILIATE TAX ID

Any tax ids that are affiliated to the primary can be deleted from CAR's Experience Rating Affiliate file through the Tax Id Affiliate Maintenance. To access the application from the ER100-EXPERIENCE RATING MENU,

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

D. TAX ID AFFILIATE MAINTENANCE

3. DELETE AFFILIATE TAX ID (CONTINUED)

The ER104SA - Notification Form Maintenance screen appears (exhibit XV-D-13).

Exhibit XV-D-13

```
ER104SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                      TAX ID AFFILIATE MAINTENANCE                 04:11:02



                PLEASE ENTER THE KEY INFORMATION
                    EFFECTIVE YEAR ____
                    TAX ID NUMBER  _________


                ADD AFFILIATE TAX IDS ..... PF2/02
                UPDATE AFFILIATE TAX IDS .......... PF3/03
                DELETE AFFILIATE TAX IDS .......... PF4/04


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

To begin the affiliated tax id delete,

1) **Input the effective year, and tax id of the primary policy.**
2) **Select PF4 or type "04" in the option field, and hit ENTER.**

The ER104SB - Notification Form Maintenance screen appears (exhibit XV-D-14).

Exhibit XV-D-14

```
ER104SB                CAR EXPERIENCE RATING SYSTEM                11/01/2006
EFF YR: 2005            AFFILIATE TAX IDS - DELETE                  05:55:58
TAX ID: 022200010
                   AFFILIATE TAX IDS          X FOR DELETES
                      043477568                  _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________
                                                 _________

PF1/01 HELP                      : __ :                  PF3/03  PROCESS
PF7/07 SCROLL AHEAD          PF8/08 SCROLL BACK          PF12/12 EXIT
```

D. TAX ID AFFILIATE MAINTENANCE

3. DELETE AFFILIATE TAX ID (CONTINUED)

To delete a previously entered affiliated tax id,

1) **Tab to the line across from the tax id policy to be deleted**
2) **Type an "X"**
3) **Select PF3 or type "03" in the option field, and hit ENTER.**

When the delete is applied, the ER103SA screen reappears with the message "RECORDS SUCCESSFULLY PROCESSED" (exhibit XV-D-15).

Exhibit XV-D-15

```
RECORDS SUCCESSFULLY PROCESSED
 ------------------------------------------------------------------------------
 ER104SA               CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                        TAX ID AFFILIATE MAINTENANCE                 05:56:27




                  PLEASE ENTER THE KEY INFORMATION
                      EFFECTIVE YEAR 2005
                      TAX ID NUMBER  022200010


                  ADD AFFILIATE TAX IDS ..... PF2/02
                  UPDATE AFFILIATE TAX IDS ..... PF3/03
                  DELETE AFFILIATE TAX IDS ..... PF4/04







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

E. DELETE PENDING NOTIFICATION FORMS

To access the ER105SA – Delete Pending Notification Form from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) **Press PF5 or tab to the option field, type "05" and hit ENTER.**

The ER105SA – The DELETE PENDING NOTIFICATION FORM screen (exhibit XV-E-1) appears.

Exhibit XV-E-1

```
ER105SA              CAR EXPERIENCE RATING KEY ENTRY              11/01/2006
                     DELETE PENDING NOTIFICATION FORM               05:17:21




               PLEASE ENTER THE FOLLOWING KEY INFORMATION
                  COMPANY NUMBER 999
                  EFFECTIVE YEAR 2005 (YYYY)
                  POLICY NUMBER  978541



  PF1/01 HELP     PF3/03 DELETE     : __ :                       PF12/12 EXIT
```

To select the pending notification form to delete,

1) **Input the effective year, and policy number of the form to delete.**
2) **Select PF2 or type "02" in the option field, and hit ENTER.**

The ER105SA – The DELETE PENDING NOTIFICATION FORM screen (exhibit XV-E-2) appears.

Exhibit XV-E-2

```
ER105SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
 COMPANY:   999        DELETE PENDING NOTIFICATION FORM              05:25:39
 EFF YEAR:  2005
 POLICY NO: 978541

         TAX ID NUMBER   125478912            USER ID       SC8002
         INSURED'S NAME  INSURED              TRANSACTION   I
         EFFECTIVE MM/DD 01/01                TRANS DATE
         DATE RECEIVED   09/02/2005           PRIOR POLICY   2
         CLASS INDCTR    A (C,L,T,Z,OR A)
         REASON CODE     0                    OTC COVERAGE  025
         # OF VEHICLES     3                  COLL COVERAGE 017

         LIABILITY BASIC                      PHYSICAL DAMAGE
         LIMITS PREMIUM       254             PREMIUM             325
         LIABILITY MOD                        PHYS DAM MOD

                                 : __ :
 PF1/01 HELP               PF3/03 DELETE POLICY                  PF12/12 EXIT
```

E. DELETE PENDING NOTIFICATION FORMS

To delete the pending notification form,

1) Select PF3 or type "03" in the option field, and hit ENTER.

When the notification has been deleted, the message "RECORD SUCCESSFULLY DELETED" appears on the ER105SA – The DELETE PENDING NOTIFICATION FORM screen. (See exhibit XV-E-3).

Exhibit XV-E-3

```
* RECORD SUCCESSFULLY DELETED
--------------------------------------------------------------------------------
ER105SA               CAR EXPERIENCE RATING KEY ENTRY               11/01/2006
                      DELETE PENDING NOTIFICATION FORM               05:27:51



                PLEASE ENTER THE FOLLOWING KEY INFORMATION
                   COMPANY NUMBER 999
                   EFFECTIVE YEAR 2005 (YYYY)
                   POLICY NUMBER  978541









PF1/01 HELP     PF3/03 DELETE     : __ :                          PF12/12 EXIT
```

F. BROWSING PENDING NOTIFICATION FORMS

Choose the Browse Pending Notification Forms option to view records that were added, updated or deleted on the current day. A notification that has a pending status cannot be updated. These records are "pending" until the nightly load to CAR's Experience Rating file. To access the ER106SA – Browse Pending Notification Forms from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) **Press PF6 or tab to the option field, type "06" and hit ENTER.**

The ER106SA - PENDING NOTIFICATION BROWSE BY POLICY screen (exhibit XV-F-1) appears.

Exhibit XV-F-1

```
ER106SA                 CAR EXPERIENCE RATING SYSTEM              11/01/2006
COMPANY: 999         PENDING NOTIFICATION BROWSE BY POLICY          03:19:28
  STARTING POLICY
  12345678          EFFECTIVE  DATE RCV                          LIAB PD  C R T
  POLICY NUMBER    MM/DD/YYYY MM/DD/YY INSURED'S NAME  TAX ID    MOD MOD L C X
_ 12345678         01/01/2003 09/02/03 INSURED         125478912         A 0 I
_ 16222571         01/01/2003 09/02/03 INSURED         125478912         A 0 I
_ 16105587         02/02/2002 09/02/03 INSURED         125478912         A 0 I
_ 18144988         08/01/2003 08/28/03 INSURED         123456789         A 2 I
_ 18178494         07/25/2003 08/28/03 INSURED         123456798         A 3 I









PF1/01 HELP                       : __ :                   PF5/05  PRIOR POL
PF7/07 PAGE BACK             PF8/08 PAGE AHEAD             PF12/12 EXIT
```

This listing displays all notification activity in policy number order. If there are no records pending, the message "THERE ARE NO PENDING RECORDS FOR COMPANY NUMBER ###" appears.

Each screen can display up to 14 notification records. Use the PF8/08 to SCROLL FORWARD and PF7/07 to SCROLL BACKWARD to view all pending notification records. If the screen contains 14 or fewer notification records, you'll see the message "ONLY ONE PAGE OF LISTING".

Voluntary records are not added to the CAR Experience Rating file. They are entered only to produce an Experience Rating Worksheet and Loss Run. They list here with a "V" in the RC (reason code) and TX (transaction type) columns.

F. BROWSING PENDING NOTIFICATION FORMS (CONTINUED)

To scroll forward to a specific policy number,

1) Enter the policy number in the "STARTING POLICY" field and hit ENTER.

The field definitions for the ER150SA screen are-

FIELD	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number reported statistically and on cessions can be up to sixteen characters with no embedded spaces.
EFFECTIVE	Effective date of policy being reported, in MMDDYYYY Format.
DATE RCVD	Date CAR received Notification Form or Date company input notification form online in MMDDYYYY Format.
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
TAX ID	Nine position FEI number or Social Security number
LIAB MOD	Three-digit liability factor calculated by the company.
PH MOD	Three-digit physical damage factor calculated by the company.
CL	Class Indicator T = Taxi Z = Zone Rated A = All Other
RC	Reason Code 0 = Eligible for Rating - calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change - calculation *will not* be performed = Incomplete Prior policy Information (less than two years) - calculation *will not* be performed 4 = More than 60 Prior Policies - calculation *will not* be performed 5 = Older Effective Year - calculation *will not* be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation *will* be performed
TX	Transaction Code I = Insert (Add) U =Update D = Delete V =Voluntary C = Print Calculation

F. BROWSING PENDING NOTIFICATION FORMS (CONTINUED)

To view prior policy information,

1) **Tab to the desired record,**
2) **Mark the policy number with an "X",**
3) **Select PF5 or type "05" in the option field, and hit ENTER.**

Exhibit XV-F-2

```
ER106SA                  CAR EXPERIENCE RATING SYSTEM              11/01/2006
COMPANY: 999          PENDING NOTIFICATION BROWSE BY POLICY          03:19:28
  STARTING POLICY
  12345678           EFFECTIVE  DATE RCV                          LIAB PD  C R T
  POLICY NUMBER     MM/DD/YYYY MM/DD/YY INSURED'S NAME  TAX ID    MOD MOD L C X
X 12345678          01/01/2003 09/02/03 INSURED         125478912         A 0 I
_ 16222571          01/01/2003 09/02/03 INSURED         125478912         A 0 I
_ 16105587          02/02/2002 09/02/03 INSURED         125478912         A 0 I
_ 18144988          08/01/2003 08/28/03 INSURED         123456789         A 2 I
_ 18178494          07/25/2003 08/28/03 INSURED         123456798         A 3 I









PF1/01 HELP                          : __ :                  PF5/05  PRIOR POL
PF7/07 PAGE BACK               PF8/08 PAGE AHEAD             PF12/12 EXIT
```

The ER103SC –PRIOR POLICY INFORMATION screen appears (exhibit XV-F-3).

Exhibit XV-F-3

```
ER103SC                 CAR EXPERIENCE RATING SYSTEM               11/01/2006
CO  YEAR POLICY           PRIOR POLICY INFORMATION                  04:12:49
999 2003 12345678

  CO  YEAR POLICY NUMBER    TAX ID        CO  YEAR POLICY NUMBER    TAX ID
  999 2003 12356890000      812618699     999 2003 17072409991      043841234
  999 2004 13215840000      402789699     999 2004 17123400001      335484285
  999 2005 15087258941      042123699     999 2005 17862400001     049871285









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

G. BROWSING APPLIED NOTIFICATION FORMS IN DATE RECEIVED ORDER

The ER107SA - Browsing Applied Notification Forms in Date Received Order allows you to view forms which have already been added to CAR's Experience Rating file. The policies are listed with the most recent activity displaying first. To access the Browsing Applied Notification Forms in Date Received Order from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) Press PF7 or tab to the option field, type "07" and hit ENTER.

The ER107SA - APPLIED NOTIFICATION BROWSE BY DATE RCVD screen (exhibit XV-G-1) appears.

Exhibit XV-G-1

```
ER107SA                 CAR EXPERIENCE RATING SYSTEM              11/01/2006
COMPANY: 999       APPLIED NOTIFICATION BROWSE BY DATE RCVD        01:09:13
                                                      CO   CO     CAR CAR
  DATE RCVD                 EFFECTIVE                LIAB PHYS D LIAB PHYS C R
  MM/DD/YY POLICY NUMBER    MM/DD/YY INSURED'S NAME   MOD MOD  S  MOD MOD  L C
_ 02/18/05 2512976          03/24/05 INSURED          082 083  0  082 083  T 0
_ 02/03/05 1027155          01/01/05 INSURED          000 092  3  090 089  T G
_ 02/03/05 3203293          02/01/05 INSURED          000 112  1  085 112  A G
_ 02/03/05 3203442          02/01/05 INSURED          083 109  0  083 109  T 0
_ 02/03/05 4078278          12/07/05 INSURED          161 173  0  161 173  A G
_ 02/03/05 4078703          01/01/05 INSURED          000 102  1  081 102  T 0
_ 02/03/05 4661837          01/01/05 INSURED          000 079  1  090 079  T G
_ 01/29/05 4067836          01/16/05 INSURED          092 090  2  092 091  Z 0
_ 01/28/05 3037120          01/16/05 INSURED          097 081  0  097 081  A 0
_ 01/28/05 3203294          01/01/05 INSURED          119 000  0  119 000  Z 0
_ 01/28/05 5861581          02/01/05 INSURED          086 116  0  086 116  A 0
_ 01/27/05 3279603          01/01/05 INSURED          100 000  0  100 000  A 0
_ 01/23/05 1814498          02/15/05 INSURED          097 106  0  097 106  T 0
_ 01/23/05 3283241          02/10/05 INSURED          103 066  0  103 066  T 0
                                  : __ :
PF1/01 HELP                                          PF5/05 VIEW PRIOR POL
PF7/07 PAGE BACK            PF8/08 PAGE AHEAD        PF12/12 EXIT
```

G. BROWSING APPLIED NOTIFICATION FORMS IN DATE RECEIVED ORDER (CONTINUED)

Each screen can display up to 14 notification records. Use the PF8/08 to SCROLL FORWARD and PF7/07 to SCROLL BACKWARD to view all applied notification records.

CAR-calculated Liability or Physical Damage modifications are compared to modifications that were entered by the company. Any discrepancies between the CAR-calculated modifications and company-entered modifications are highlighted on the applied browse screen. A discrepancy switch setting will describe the type of discrepancy that has occurred.

The field definitions for the ER160SA screen are-

FIELD	POSSIBLE VALUES/DESCRIPTION
DATE RCVD	Date CAR received Notification Form or Date company input notification form online in MMDDYY Format
POLICY NUMBER	Policy Number reported statistically and on cessions. Can be up to sixteen characters with no embedded spaces or blanks.
EFFECTIVE	Effective date of policy being reported, MMDDYY Format.
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
CO LIAB MOD	Three-digit liability factor calculated by the company.
CO PHYSD MOD	Three-digit physical damage factor calculated by the company.
DS	Discrepancy Switch 0 = No discrepancy 1 = Liability Mod discrepancy 2 = Physical Damage Mod discrepancy 3 = Both Modifications have discrepancies
CAR LIAB MOD	Three-digit liability factor calculated by CAR.
CAR PHYS MOD	Three-digit physical damage factor calculated by CAR.
CL	Class Indicator T = Taxi Z = Zone Rated A = All Other
RC	Reason Code 0 = Eligible for Rating - calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change - calculation *will not* be performed 3 = Incomplete Prior policy Information (less than two years) - calculation *will not* be performed 4 = More than 60 Prior Policies - calculation *will not* be performed V = Voluntary Policy - request calculation worksheet/loss run 5 = Older Effective Year - calculation *will not* be performed G = Garage Policy - calculation *will* be performed

G. BROWSING APPLIED NOTIFICATION FORMS IN DATE RECEIVED ORDER (CONTINUED)

To view prior policy information,

1) **Tab to the desired record,**
2) **Mark the policy number with an "X",**
3) **Select PF5 or type "05" in the option field, and hit ENTER.**

Exhibit XV-G-2

```
ER107SA                  CAR EXPERIENCE RATING SYSTEM              11/01/2006
COMPANY: 999       APPLIED NOTIFICATION BROWSE BY DATE RCVD         01:09:13
                                                      CO  CO     CAR CAR
  DATE RCVD                 EFFECTIVE                LIAB PHYS D LIAB PHYS C R
  MM/DD/YY POLICY NUMBER    MM/DD/YY INSURED'S NAME   MOD MOD  S  MOD MOD  L C
_ 02/18/04 2512976          03/24/04 INSURED          082 083  0  082 083  T 0
_ 02/03/04 1027155          01/01/04 INSURED          000 092  3  090 089  T G
_ 02/03/04 3203293          02/01/04 INSURED          000 112  1  085 112  A G
_ 02/03/04 3203442          02/01/04 INSURED          083 109  0  083 109  T 0
X 02/03/04 4078278          12/07/03 INSURED          161 173  0  161 173  A G
_ 02/03/04 4078703          01/01/04 INSURED          000 102  1  081 102  T 0
_ 02/03/04 4661837          01/01/04 INSURED          000 079  1  090 079  T G
_ 01/29/04 4067836          01/16/04 INSURED          092 090  2  092 091  Z 0
_ 01/28/04 3037120          01/16/04 INSURED          097 081  0  097 081  A 0
_ 01/28/04 3203294          01/01/04 INSURED          119 000  0  119 000  Z 0
_ 01/28/04 5861581          02/01/04 INSURED          086 116  0  086 116  A 0
_ 01/27/04 3279603          01/01/04 INSURED          100 000  0  100 000  A 0
_ 01/23/04 1814498          02/15/04 INSURED          097 106  0  097 106  T 0
_ 01/23/04 3283241          02/10/04 INSURED          103 066  0  103 066  T 0
                                  : __ :
PF1/01 HELP                                            PF5/05 VIEW PRIOR POL
PF7/07 PAGE BACK            PF8/08 PAGE AHEAD          PF12/12 EXIT
```

The ER103SC –PRIOR POLICY INFORMATION screen appears (exhibit XV-G-3).

Exhibit XV-G-3

```
ER103SC                CAR EXPERIENCE RATING SYSTEM                11/01/2006
CO  YEAR POLICY          PRIOR POLICY INFORMATION                   04:12:49
999 2006 4078278

  CO  YEAR POLICY NUMBER    TAX ID        CO  YEAR POLICY NUMBER    TAX ID
  999 2003 12356890000      812618699     999 2003 17072409991      043841234
  999 2004 13215840000      402789699     999 2004 17123400001      335484285
  999 2005 15087258941      042123699     999 2005 17862400001     049871285









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

H. BROWSING APPLIED NOTIFICATION FORMS IN POLICY NUMBER ORDER

The ER108SA - Browsing Applied Notification Forms in Policy Number Order allows you to view forms on CAR's Experience Rating file. To access the policy number order browse from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) Press PF8 or tab to the option field, type "08" and hit ENTER.

The ER108SA - APPLIED NOTIFICATION BROWSE BY POLICY screen appears (exhibit XV-H-1).

Exhibit XV-H-1

```
ER108SA                CAR EXPERIENCE RATING SYSTEM              11/01/2006
COMPANY: 999        APPLIED NOTIFICATION BROWSE BY POLICY          10:58:05
  START POLICY                                          CO   CO    CAR CAR
  AFN3502294       EFFECTIVE                          LIAB PHYS  LIAB PHYS C R
  POLICY NUMBER    MM/DD/YY TAX ID #  INSURED'S NAME   MOD MOD DS MOD MOD  L C
_ AQQ3502294       01/01/02 3666294   INSURED          098 072 0  098 072  Z 0
_ AQQ3563637       01/01/01 013886    INSURED          060 057 0  060 057  A 0
_ AQQ3574179       12/23/01 032105551 INSURED          105 061 0  105 061  T 0
_ AQQ3584056       01/01/01 043333008 INSURED          064 054 2  064 050  T 0
_ AQQ3689931       05/20/01 022212295 INSURED          079 061 0  079 061  T 0
_ AQQ3822366       12/05/01 026873895 INSURED          089 103 0  089 103  T 0
_ AQQ3929702       01/01/01 DF0753702 INSURED          100 064 1  097 064  A 0
_ AQQ3930391       05/24/01 228244447 INSURED          150 150 0  150 150  A 0
_ AQQ4012101       10/15/01 4124448   INSURED          083 027 3  088 029  T 0
_ AQQ9650982       04/01/01 004420815 INSURED          086 000 0  086 000  Z 0
_ AQQ9651235       12/24/01 041000239 INSURED          090 081 3  097 083  T 0
_ AFN9653816       04/08/01 000987869 INSURED          089 100 0  089 100  A 0
_ AFN9657759       12/31/01 042233676 INSURED          097 104 0  097 104  A 0
_ AFN9661619       12/01/01 040014258 INSURED          086 080 0  086 080  T 0
                                  : __ :
PF1/01 HELP                  PF7/07 PAGE BACK              PF10/10 PRINT CALC
PF5/05 VIEW PRIOR POL INFO   PF8/08 PAGE AHEAD             PF12/12 EXIT
                                     E
```

Each screen can display up to 14 notification records. Use the PF8/08 to SCROLL FORWARD and PF7/07 to SCROLL BACKWARD functions to view all applied notification records.

When CAR has calculated modifications for either Liability or Physical Damage, those modifications are compared to modifications that were entered by a company while adding the notification. Any discrepancies between the CAR-calculated modifications and company-entered modifications are highlighted on the applied browse screen. A discrepancy switch setting describes the type of discrepancy that has occurred.

H. BROWSING APPLIED NOTIFICATION FORMS IN POLICY NUMBER ORDER (CONTINUED)

The field definitions for the ER108SA screen are –

FIELD	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number reported statistically and on cessions. Can be up to sixteen characters with no embedded spaces or blanks .
EFFECTIVE	Effective date of policy being reported, MM DD YY Format.
TAX ID NUMBER	Nine position FEI number or Social Security number.
INSURED'S NAME	Name of insured on policy, up to sixteen characters.
CO LIAB MOD	Three-digit liability factor calculated by the company
CO PHYSD MOD	Three-digit physical damage factor calculated by the company.
DS	Discrepancy Switch 0 = No discrepancy 1 = Liability Mod discrepancy 2 = Physical Damage Mod discrepancy 3 = Both Modifications have discrepancies
CAR LIAB MOD	Three-digit liability factor calculated by CAR.
CAR PHYS MOD	Three-digit physical damage factor calculated by CAR
CL	Class Indicator T = Taxi Z = Zone Rated A = All Other
RC	Reason Code 0 = Eligible for Rating - calculation *will* be performed 1 = Insured is New in Business – calculation *will not* be performed 2 = Ownership Change - calculation *will not* be performed 3 = Incomplete Prior policy Information (less than two years) - calculation *will not* be performed 4 = More than 60 Prior Policies - calculation *will not* be performed 5= Older Effective Year - calculation *will not* be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation *will* be performed

To view prior policy information or request a reprint of a calculation worksheet and loss run,

1) **Tab to the desired record,**
2) **Mark the policy number with an "X",**
3) **Select PF5 or type "05" in the option field and hit ENTER to view prior policy information.**

See sections F and G for examples.

I. BROWSING APPLIED NOTIFICATION FORMS WITH A SPECIFIC TAX ID

The ER109SA - Browsing Applied Notification Forms with a Specific Tax ID # allows you to view notification forms on CAR's Experience Rating file with a specific tax id number. To access the Browsing Applied Notification Forms with a Specific Tax ID # from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) **Tab to the TAX ID # field and a 9-position tax id number.**
2) **Press PF9 or tab to the option field, type "09" and hit ENTER.**

The ER109SA - APPLIED TRANSACTIONS WITH TAX ID 123456789 screen (exhibit XV-I-1) appears.

Exhibit XV-I-1

```
ER109SA                  CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY: 999       APPLIED TRANSACTIONS WITH TAX ID 123456789          04:46:11

               CO    EFF                                  EFF     REASON   CLASS
   TAX ID      NO    YEAR   POLICY NUMBER                 MM/DD   CODE  INDICATOR
   123456789   999   2001   7833967                       10/23      3       A
   123456789   999   2002   65471400000                   03/23      G       A
   123456789   999   2002   TMC1234567                    09/23      0       T









                                     : __ :
PF1/01 HELP      PF7/07 PAGE BACK          PF8/08 PAGE AHEAD      PF12/12 EXIT
```

This listing displays all notification records across all companies that have the specified tax id number. If there are no records on the Experience Rating file with the specified tax id, the message "NO RECORDS FOUND WITH SPECIFIED TAX ID" appears.

Each screen can display up to 14 notification records. Use the PF8/08 – SCROLL FORWARD and PF7/07 SCROLL BACKWARD functions to view all the notification records. If the screen contains 14 or fewer notification records, you'll see the message "ONLY ONE PAGE OF LISTING".

NOTE: Records submitted prior to the online system do not have class indicators**.**

J. BROWSING APPLIED NOTIFICATION FORMS WITH A SPECIFIC INSURED'S NAME

The ER109SA - Browsing Applied Notification Forms with a Specific Insured's Name allows you to view notification forms on CAR's Experience Rating file with a specific Insured's Name for your company number. To access the Browsing Applied Notification Forms with a Specific Insured's Name from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) **Tab to the INSURED'S NAME field and enter as much of the name as possible.**
2) **Press PF10 or tab to the option field, type "10" and hit ENTER.**

The ER110SA - APPLIED TRANSACTIONS WITH TAX ID ALLUME screen (exhibit XV-J-1) appears.

Exhibit XV-J-1

```
ER110SA                CAR EXPERIENCE RATING SYSTEM                11/01/2006
              APPLIED RECORDS BY INSURED NAME ALLUME                  05:02:48

                 CO   EFF                                  EFF  REASON  CLASS
INSURED'S NAME   NO   YEAR  POLICY NUMBER     TAX ID      MM/DD  CODE  INDCTR
INSURED          999  2001  KTM8141279        043212877   06/12    0      T
INSURED          999  2001  TKTM142856        043212877   12/05    0      T
INSURED          999  2003  LMC8584388        043212877   01/30    0      T

                                    :  __  :
PF1/01 HELP      PF7/07 PAGE BACK       PF8/08 PAGE AHEAD       PF12/12  EXIT
```

This listing displays all notification records across all companies that have the specified tax id number. If there are no records on the Experience Rating file with the specified tax id, the message "NO RECORDS FOUND WITH SPECIFIED TAX ID" appears.

Each screen can display up to 14 notification records. Use the PF8/08 – SCROLL FORWARD and PF7/07 SCROLL BACKWARD functions to view all the notification records. If the screen contains 14 or fewer notification records, you'll see the message "ONLY ONE PAGE OF LISTING".

NOTE: Records submitted prior to the online system do not have class indicators**.**

K. BROWSING ELIGIBLE, NOT REPORTED POLICIES

The ER111SA - Browsing Eligible, not Reported Policies allows you to view the current quarterly run of the Eligible, not Reported Report. The Eligible, Not Reported Report is a listing of ceded policies which were determined to be eligible for experience rating but have not been submitted to CAR's Experience Rating file. The quarterly report first looks at the ceded commercial premiums and determines if a policy is eligible to be rated. To access the Browsing Eligible, not Reported Policies from the ER100SA - EXPERIENCE RATING SYSTEM MENU,

1) **Select PF11 or type "11" in the option field and hit ENTER.**

The ER111SA – ELIGIBLE, NOT REPORTED INFORMATION screen (exhibit XV-K-1) appears.

Exhibit XV-K-1

```
 ER111SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY: 999          ELIGIBLE, NOT REPORTED INFORMATION               05:02:11
QUARTER: 3/2006
                       ELIG
YEAR  POLICY NUMBER    CODE COMMENT
2006  QPL8111241         2  ____________________________________________________
2006  QPL8134424         2  ____________________________________________________
2006  QPL8134512         2  ____________________________________________________
2006  QPL8135405         2  ____________________________________________________
2006  QPL8151054         2  ____________________________________________________
2006  QPL8151096         2  ____________________________________________________
2006  QPL8151171         2  ____________________________________________________
2006  QPL8151429         2  ____________________________________________________
2006  QPL8151618         2  ____________________________________________________
2006  QPL8154592         2  ____________________________________________________
2006  QPL8154606         2  ____________________________________________________
2006  QPL8154710         2  ____________________________________________________
2006  QPL8154967         2  ____________________________________________________
2006  QPL8155065         2  ____________________________________________________
2006  QPL8155081         2  ____________________________________________________

PF1/01 HELP                        : __ :                    PF3/03  UPDATE
PF7/07 PAGE BACK             PF8/08 PAGE AHEAD               PF12/12 EXIT
```

The eligibility criteria that applies to the ceded commercial premium is identified by a CAR code, which is listed to the right of the policy number in the ELIG CODE field.

K. BROWSING ELIGIBLE, NOT REPORTED POLICIES (CONTINUED)

The CAR code Definitions are as follows:

CAR Code Value	Line Of Business	Eligibility Criteria
1	Liability Only	Taxis and policies written on a gross receipts or mileage basis the exposure must be greater than 0.
2	Liability Only	Limousines, car service and all bus classifications, the sum of the PD liability exp must be 36 car months (3 vehicles), or greater.
3	Liability Only	Trucks, tractors, private passenger types, garage plates, commercial motorcycles and vehicles classified from the Special Types Section of the Commercial Automobile Manual, the sum of the PD exposure must be equal to 60 car months (5 vehicles), or greater.
4	Liability Only	Non-owned and hired auto coverage the sum of the PD premium must be $5000 or greater.
5	Liability Only	Composite rated policies, the sum of BI and PD premium must be greater than 0.
6	Physical Damage Only	All garage, gross receipt, mileage and composite rate classifications, the sum of the OTC and Collision premium must be $1500 or greater.
7	Physical Damage Only	Taxis, the sum of the OTC and Collision premium must be $1000 or greater.
8	Physical Damage Only	Exposure must be 60 car months (5 vehicles) or greater, and the sum of OTC and Collision premium must be $1500 or greater.
9	Physical Damage Only	Garage and specific vehicles with physical damage coverage, the sum of OTC and Collision premium must be $1500 or greater.

K. BROWSING ELIGIBLE, NOT REPORTED POLICIES (CONTINUED)

The policies continue to list on the Eligible, Not Reported Report until they have been submitted to CAR's Experience Rating file, or if incorrect statistical data has been reported, until the data is offset and submitted correctly. A comment line is provided to allow users to write notations for policies. These notations are saved and appear next to the policy each time it is listed.

To enter a comment,

1) **Tab to the line across from the policy where the comment needs to be added**
2) **Type the text of the comment**
3) **Select PF3 or type "03" in the option field, and hit ENTER.**

When the text is updated the ER111SA screen reappears with the message "# COMMENTS WERE UPDATED" (exhibit XV-K-2).

Exhibit XV-K-2

```
1 COMMENTS WERE UPDATED
--------------------------------------------------------------------------------
ER111SA                 CAR EXPERIENCE RATING SYSTEM                11/01/2006
COMPANY: 999         ELIGIBLE, NOT REPORTED INFORMATION              05:03:40
QUARTER: 3/2006
                      ELIG
YEAR  POLICY NUMBER   CODE COMMENT
2006  LLT8111241        2  submit policy asap
2006  LLT8134424        2  ____________________________________________________
2006  LLT8134512        2  ____________________________________________________
2006  LLT8135405        2  ____________________________________________________
2006  LLT8151054        2  ____________________________________________________
2006  LLT8151096        2  ____________________________________________________
2006  LLT8151171        2  ____________________________________________________
2006  LLT8151429        2  ____________________________________________________
2006  LLT8151618        2  ____________________________________________________
2006  LLT8154592        2  ____________________________________________________
2006  LLT8154606        2  ____________________________________________________
2006  LLT8154710        2  ____________________________________________________
2006  LLT8154967        2  ____________________________________________________
2006  LLT8155065        2  ____________________________________________________
2006  LLT8155081        2  ____________________________________________________
PF1/01 HELP                       : __ :                      PF3/03  UPDATE
PF7/07 PAGE BACK             PF8/08 PAGE AHEAD                PF12/12 EXIT
```