

Telecommunications Manual

CHAPTER I – OVERVIEW

A. INTRODUCTION

Welcome to CAR's Telecommunications System. This system has been designed with the intent of increasing data access between Member Companies and CAR to improve data quality. The Telecommunications System enables Member Companies to perform numerous reporting functions in an efficient and independent manner.

The purpose of the On-line Telecommunications Manual is to:

- 1) Describe the various applications available to Member Companies, and
- 2) Provide the detailed instructions needed to execute these applications.

To achieve the goals listed above, CAR organized the On-line Telecommunications Manual into chapters which deal with each application in its entirety. Specifically,

- * an overview of the system
- * security and log-on/log-off procedures
- * detailed information (such as function keys, definitions of fields and error codes) relative to each function is provided.

The Manual assigns responsibilities to both Member Companies and the staff of Commonwealth Automobile Reinsurers, and defines their duties.

The Telecommunications Manual is an operational supplement to the actual reporting requirements found in the Manual of Administrative Procedures and the Massachusetts Automobile Statistical Plans. For specific information related to the reporting requirements, reference the above manuals.

The staff of Commonwealth Automobile Reinsurers, working with advisory committees under the authority of the Governing Committee, created the On-line Telecommunications Manual. CAR will revise the manual as needed and solicit suggestions for improvement. Please forward suggestions to the Operations Services Manager and direct any questions to your Data Analyst.

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B. DESCRIPTION OF RESPONSIBILITY

1. Commonwealth Automobile Reinsurers' Responsibility

The Commonwealth Automobile Reinsurers shall:

- a. Provide access to the On-line Telecommunications System, Monday - Friday from 7:00 AM – 6:00 PM EST, 95% of the time (except for published holidays or downtimes).
- b. Provide full support during the hours of 8:30-4:30 for questions or problems and to provide an easy method for notifying CAR of issues.
- c. Provide an applications response time of less than 4 seconds 95% of the time.
- d. Determine the standards for equipment protocols and their configurations.
- e. Notify companies of any changes in hardware, which will affect applications, 30 days prior to the installation. Additional notification will occur five days and one day prior to the installation (days = business days).
- f. Notify companies of any changes in software, which will affect applications, 30 days prior to installation or conversion. Additional notification will occur five days and one day prior to the installation (days = business days). Documentation will be modified and distributed 30 days prior to the change as well.
- g. Notify companies of any changes to procedures 30 days prior to the effective date of the change. Publication and distribution of changes will occur 14 days prior to the change taking effect.
- h. Research and respond to any questions concerning the On-line Telecommunications System, except for hardware and software owned by the Member Company.
- i. Notify Member Companies of planned interruptions in service during regularly scheduled hours via the Telecommunications Landing page on CAR's website. CAR Staff will respond with information during unplanned interruptions.
- j. Maintain proper controls, books, ledgers, and data sets necessary to perform and verify all update applications.
- k. During any development phase, CAR Staff reserves the right to determine the sequence and timing of each company's implementation. If necessary, expansion of CAR equipment may facilitate a longer phase-in period.

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CHAPTER I – OVERVIEW

B. DESCRIPTION OF RESPONSIBILITY (CONTINUED)

2. Member Company's Responsibility

The Member Company shall:

- a. Procure any necessary equipment and software, based upon the standard determined by CAR staff.
- b. Assume responsibility for equipment and software problems outside of CAR owned/leased equipment and software.
- c. Assume responsibility for the upkeep and repair of equipment and software outside of CAR owned/leased equipment and software. (CAR recommends that all equipment be covered under a vendor maintenance agreement.)
- d. Define a Security Administrator, provide a list of users, and follow proper security/problem resolution procedures.

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C. PROCEDURES FOR GAINING ACCESS

1. General Information

Access to CAR's telecommunications system is made directly using CAR's website: www.commauto.com. Click on Reports, Telecommunications, Start Session or Start Secure Session. The only difference between Start Session and Start Secure Session is that the Secure Session encrypts the data as it travels over the wires.

For new companies to CAR's On-line System, please complete the Communications Access Agreement located on CAR's website. This form outlines the security procedures and responsibilities involved in using the system.

Complete the user security forms, also located on CAR's website. Please list all new users and their valid applications.

In addition to all the new company users, the company must designate a Security Administrator to act as the liaison between CAR and the company to resolve security problems.

2. The company designated Security Administrator shall:

- a. Contact your CAR Data Analyst.
- b. Complete the Telecommunications Access Agreement and the Telecommunications User Security Form on CAR's website.
- c. Ensure that all potential users understand and follow the security procedures.

Upon receipt of these forms, CAR will generate the necessary User-Id/Password information to enable the staff of the Member Company to use the On-line Telecommunications System.

Commonwealth Automobile Reinsurers

COMPANY COMMUNICATIONS ACCESS AGREEMENT

_____ (hereafter "Company") hereby agrees to the following terms as a condition of
(Company Name)

gaining and maintaining access to Commonwealth Automobile Reinsurers' (CAR's) Online Telecommunications System and secure applications on its website:

1. The Company will designate a Security Administrator who will act as a liaison between the company and CAR relative to all matters of security with all communications tools.
2. CAR will assign User IDs for all communication tools to each individual designated by the Company Security Administrator on CAR's Security Form.
3. The User ID will be specific to the designated individual and may not be shared. Any change in that individual's status with the Company must be reported to CAR within 10 business days.
4. CAR will disable User IDs that have been inactive for more than 60 consecutive days.
5. User IDs will not be disclosed to any party other than the Company Security Administrator, the User, and CAR, except as provided in #7 below.
6. The Company certifies that it will maintain compliance with 201 CMR 17.00, Standards for the Protection of Personal Information of Residents of the Commonwealth, when applicable.
7. Data processing vendors may be granted access to User ID information by the Company; however, in no event shall CAR be liable for any damages of any kind or nature, whatsoever, arising out of the use of that User's ID information.
8. Any questions or problems with regard to security or operational issues arising out of this agreement must be communicated by the Company Security Administrator to the CAR Data Analyst assigned to the Company.
9. The Company agrees that CAR, in its sole discretion, shall have the right to cancel a company's User ID(s) for failure to comply with any of the above provisions, for misuse of any applications or data contained therein, or for attempting to access restricted areas.
10. This agreement may be supplemented by written addenda signed by both parties and referencing this document.

Company Security Administrator

By _____

Telephone _____

Email _____

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CHAPTER II - SECURITY

A. OVERVIEW OF THE SECURITY SYSTEM

Each company must designate a Security Administrator to be the liaison between the company and CAR relative to security issues. Section C of this chapter defines the specific responsibilities of the Security Administrator.

CAR's Online Telecommunications System has been designed with a number of security checkpoints. Failure to comply with any one of the checkpoints results in a disabled User ID.

You can access CAR's Telecommunications system directly from its website, www.commauto.com. Upon starting a session, a program runs called "Reflections for the WEB." This allows your computer to connect with CAR's mainframe.

After Reflections runs, the Warning Notice screen appears. At this screen, type in your User ID (SXXX or SCXX) and hit ENTER.

```
TUBES 1.935A                                     11/01/06  15:14:53
                                     W A R N I N G   N O T I C E

      THIS SYSTEM IS RESTRICTED TO AUTHORIZED USERS FOR
      LEGITIMATE BUSINESS PURPOSES AND IS SUBJECT TO AUDIT.
      THE ACTUAL OR ATTEMPTED UNAUTHORIZED ACCESS, USE OR
      MODIFICATION OF COMPUTER SOFTWARE IS A VIOLATION OF
      FEDERAL AND STATE LAWS.

                                     ENTER YOUR USER ID IN THE SPACE BELOW

                                     ENTER MENU NAME AND PASSWORD ==>>>
```

If the User Id is valid, the CAR sign-on screen appears. Enter your unique User ID and password. Do not share this User ID/password.

At the initial sign on, the password expires and you are prompted to define a new password. Also, CAR passwords automatically expire every 60 days and you will need to define a new password with each expiration.

All User IDs are defined for specific applications and company numbers. Accordingly, if the User ID is not valid for that company number and application, you will not gain access to the application.

If your User ID becomes disabled, please contact your Security Administrator who will contact CAR. (Chapter II - Section B contains additional information).

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CHAPTER II - SECURITY

B. DESCRIPTION OF SECURITY BREACHES

User IDs become disabled under the following circumstances:

- a. The User ID/password combination is not valid after three attempts.
- b. You sign on before 7:00 AM or after 6:00 PM, Eastern Standard Time.
- c. The Company Number is not valid for the User ID after three attempts.
- d. The User ID is not valid for a specific application after three attempts.
- e. You attempt to tab into a "secure" field.
- f. You attempt to change the company number too far into the application (i.e. after the company number has already been keyed in).
- g. The User ID remains inactive for over 60 days.
- h. Sharing of User IDs becomes known.

After 30 minutes of inactivity, disconnection occurs. You are able to log back in with no trouble if this occurs.

Contact your Security Administrator if your CAR User ID becomes disabled.

CAR Staff reserves the right to revoke a User ID if repeated security breaches occur.

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CHAPTER II - SECURITY

C. SECURITY PROCEDURES

1. General Information

The Security Administrator is the primary contact for telecommunications issues; CAR Staff will forward most telecommunications information, including activity reports, to this individual.

Notify CAR upon an employee termination so that it can determine whether to disable the User ID or update the password. Use the Telecommunications User Security Form.

Notify CAR when additional User IDs are required. Again, use the Telecommunications User Security Form.

In general, notify CAR Staff of any personnel changes that may impact the on-line system.

Member companies may designate access to data processing vendors (such as CGI) for CAR's Online Telecommunications System. The user may grant the data processing vendor their User ID information. However, in no event, shall CAR be liable for any damages of any kind arising from the use of the shared User ID.

2. Problem Resolution Procedures

In order to resolve a security problem, follow the procedures outlined below.

- a. Contact your Data Analyst and explain the problem.
- b. The Data Analyst will verify the user and the problem with the Security Administrator.
- c. If the problem is simple corrective actions may be taken while the Security Administrator is still on the phone.
- d. However, if more sophisticated actions are required, CAR Staff will contact the Security Administrator once the problem has been rectified.
- e. It is the Security Administrator's responsibility to then contact the company user.

Note that it is acceptable to contact your Security Administrator and have that person initiate the telephone call to CAR.

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

A. LOG-ON PROCEDURES

Access CAR's telecommunications system via its website: www.commauto.com.

From CAR's home page, click on Reports, Telecommunications, then either start session or start secure session.

This runs a program called Reflections for the WEB. Click OK to run the program. When that completes, the CAR Warning Screen appear (shown below).

```
TUBES 1.935A                                11/01/06  16:06:08
                                     W A R N I N G   N O T I C E

      THIS SYSTEM IS RESTRICTED TO AUTHORIZED USERS FOR
      LEGITIMATE BUSINESS PURPOSES AND IS SUBJECT TO AUDIT.
      THE ACTUAL OR ATTEMPTED UNAUTHORIZED ACCESS, USE OR
      MODIFICATION OF COMPUTER SOFTWARE IS A VIOLATION OF
      FEDERAL AND STATE LAWS.

                                     ENTER YOUR USER ID IN THE SPACE BELOW

                                     ENTER MENU NAME AND PASSWORD ==>
```

At "ENTER MENU NAME AND PASSWORD=====>", type your User ID, then hit "ENTER."
Three invalid attempts disables your User ID.

The CAR Sign-On Screen appears.

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

A. LOG-ON PROCEDURES (CONTINUED)

```
IESADMS01          DOSPROD
5690-VSE and Other Materials (C) Copyright IBM Corp. 2000 and other dates

      CCCCCCCC          AAAAAAAAAA          RRRRRRRRRR
CCCCCCCCCC          AAAAAAAAAAAA          RRRRRRRRRR
CC          CC          AA          AA          RR          RR
CC          CC          AA          AA          RR          RR
CC          CC          AAAAAAAAAA          RRRRRRRRRR
CC          CC          AAAAAAAAAA          RRRRRRRRRR
CC          CC          AA          AA          RR          RR
CC          CC          AA          AA          RR          RR
CCCCCCCCCC . .          AA          AA . .          RR          RR . .
CCCCCCC . .          AA          AA . .          RR          RR . .

      Your terminal is A001 and its name in the network is H01L520
      Today is 11/01/2006. To sign on to CARCICS -- enter your:

      USER-ID.....          The name by which the system knows you.
      PASSWORD.....          Your personal access code.

PF1=HELP          2=TUTORIAL          4=REMOTE APPLICATIONS
                                10=NEW PASSWORD
```

At "USER-ID..." type your CAR designated user id and then TAB into the PASSWORD field. At "PASSWORD..." type your password and hit "ENTER".

If you enter an invalid User ID/password combination, an error message appears. Re-key the information. Three invalid attempts disables the User ID.

CAR sets the User ID and initial password. At the initial sign on, the password expires (see Section B of this chapter). You maintain the new password from this point forward. Upon entering a valid User ID and password, the CAR VSE/ESA Function Selection screen appears.

```
IESADMSL.CARREMOT          VSE/ESA FUNCTION SELECTION          APPLID:
CARCICS
Enter the number of your selection and press the ENTER key:

      1 CAR SERVICING CARRIERS MENU

PF1=HELP          PF3=SIGN OFF

==>
```

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

A. LOG-ON PROCEDURES (CONTINUED)

Select "CAR SERVICING CARRIER MENU", tab to the bottom of the screen and at "=>", type "1" and press "ENTER".

The Telecommunications Menu Selections screen appears. The later chapters of this manual contain further information for each application.

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	09:06:03
C.A.R. ACCOUNTING	..... PF2	OR 02
SESSION 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	..... PF8	OR 08
TERMINATE C.A.R. SESSION PF12	OR 12
	: :	
	DEPRESS PFKEY OR ENTER	PROCESSING OPTION

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

B. PASSWORD MAINTENANCE

To change the password upon expiration, perform the following steps:

- a. After keying the old password at the CAR Sign-on Screen, the message "NEW PASSWORD REQUIRED" appears at the bottom of the screen.
- b. Key in a new password and press "ENTER". The CAR security system does not allow you to use a previous password.
- c. The system prompts with the message "RE-ENTER PASSWORD FOR VERIFICATION". Key in the same password and then press "ENTER".
- d. The CAR VSE/ESA Function Selection Screen appears.

The security procedures for changing passwords are very sensitive. Miskeying the verification step results in a disabled User ID. Accordingly, take extra care.

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

C. LOG-OFF PROCEDURES

In order to properly log off CAR's Telecommunications System, follow these procedures:

1. To exit from any application or any function within an application, press PF12 or tab to the function field, type in "12" and press "ENTER".
2. Continue pressing PF12 until the Telecommunications Menu Selections (TE100) screen appears. Again, press PF12 or type in "12" and press "ENTER".
3. The CAR VSE/ESA Function Screen appears. Press PF3 for Sign-Off.

Note that an improper disconnection (such as hanging-up while within a CAR application) could result in the User Id becoming "hung" and thus, inactive for the day.

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CHAPTER III - LOG-ON AND LOG-OFF PROCEDURES

D. TROUBLESHOOTING GUIDE

While you may refer any questions to CAR Staff, the following examples represent common mistakes and thus, can be avoided:

1. Do not sign on to the system before 7:00 AM or after 6:00 PM. The system is only available Monday - Friday.
2. Ensure you properly disconnect. An improper disconnection can disable your User-Id for the entire day. Never turn off or reset your computer if you are hung in the system.
3. If your computer appears to be hung, press your reset key (dependent upon your keyboard set up). Simple terminal errors can be corrected through this procedure.
4. Do NOT share User-Ids/Passwords. Not only is it a violation of the security procedures, but one person could change the password without informing you. Next time an attempted sign on occurs, the User-Id will become disabled because the password isn't valid anymore.
5. Remember that the system disconnects you after 30 minutes of inactivity.
6. When calling your Data Analyst with a problem, be as specific as possible when referencing a screen. This enables us to determine your problem more efficiently.
7. If your keyboard does not have an active PF12 function key, remember to type in "12" at the function field.
8. As the passwords change every 60 days, please remember your new passwords!!

A. GENERAL INFORMATION

The CAR Cession System is a subset of the overall CAR Accounting System that is limited to cession records only. It differs from the Statistical System in that the Cession System is a cumulative file containing data for all open policies. Note that only the three most current effective years are considered active. A cession represents the notification from a company that it wants CAR to cover the policy. You may submit cessions on tape, FTP, or using CAR's on-line system.

The CAR Cession System is a "policy-based" system meaning that CAR performs edits comparing the cession record to other cession records and to the premium and loss records on a policy, as opposed to "record-by-record" editing in the statistical system. To maintain and access cession records quickly, CAR established a "key". The "key" is

- Company Number
- Policy Effective Year
- Policy Number
- Record Number

Thus, the system treats all the cession records with the same key as part of a policy.

Throughout this manual, cession activity is described in one of four ways:

Adds - refer to new cession records, and include all four transaction types: TX1 - new business, TX2 - renewal, TX4 - flat cancellation, and TX5 - uncede.

Corrections - refer to changes to existing cession records, which may or may not eliminate an error.

Deletes - refer to the deactivation of a duplicate cession or the deletion of an invalid, non-matching TX4 or TX5 cession.

Nulls - refer to a TX1 or TX2 cession deactivated by a TX4 or TX5 cession.

Generally, CAR processes and loads data to the cession file on a weekly basis. The following chart outlines CAR's current processing schedule:

Daily: Process and load cessions (all media types) and most on-line cession corrections to the suspense files.

A. GENERAL INFORMATION (CONTINUED)

- Thursday Night: Process and load all other cession corrections to the suspense files.
- Friday Night: Load newly accepted cession adds, corrections, deletes and nulls to the cession database file.
- Produce the CR140 - Fatal Cessions Adds Report
- Produce the CR150 - Fatal Corrections Report
- Update the on-line system to add all new activity and errors, so that on Monday mornings, Servicing Carriers can review the on-line cession activity and error lists.

Additionally, the paper CR170 - Notice of Cessions Received runs in April of each year for the most recently closed cession reporting year for companies to retain as historical information.

The Cession on-line system allows the options of browsing listings, adding, correcting and deleting cession records. New records and corrections made through the on-line system are edited immediately. Records with fatal errors will not be loaded to the suspense file unless the fatal error is eliminated. Regardless of how the data is originally reported to CAR, all cession data loaded to the suspense file can be viewed through one of the on-line applications. This option allows for a more timely cession verification process.

A summary of each application is listed below:

Applied Cessions lists adds, corrections and deletes/nulls by specific load date. If an incorrect load date is entered, the system will bring you to the next subsequent load date. It also has an option to display batch totals by date received and media type. These batch totals can be used in conjunction with Servicing Carriers' cession verification procedures.

Active Cessions Listing for the three most current reporting years. It also indicates if a cession contains a non-fatal cession error. If CAR received the cession after the policy effective date, an * appears next to the cession.

A. GENERAL INFORMATION (CONTINUED)

Producer Code Browse allows you to list cessions by specific producer codes. It also indicates if CAR received a cession after the policy effective date by using an *.

Browse Pending records allows you to view all suspense records, regardless of how they were submitted. For example, a company may submit correction records through the on-line application and also send several batches on tape. Once loaded to the suspense file, records, sorted by record type, can all be viewed through the appropriate pending menu option.

Cession Errors is comprised of recently loaded cessions as well as older, uncorrected cession errors with non-fatal errors. Corrections can be made through the cession errors on-line. The system will immediately edit the correction. If any fatal or non-fatal errors are detected, they will display with an error description. The unique feature of the on-line system is that, not only does it identify errors before submitting a correction record to CAR, but it also allows the error to be corrected. A producer code inquiry "hot-key" also provides quick access to your producer code information without having to leave the correction screen.

Correct Cession by Key allows updates to records regardless of whether an error exists or not. For example, the insured's name or producer code may be changed even though the cession has no error. This application has the same functionality as the Cession Errors.

Add Cession Records allows new cession records to be submitted directly to CAR through the on-line application. The system will immediately edit the newly added record. If any fatal or non-fatal errors are detected, they will display with an error description. The unique feature of the on-line system is that, not only does it identify errors before submitting a record to CAR, but it also allows the error to be corrected. A producer code inquiry "hot-key" also provides quick access to your producer code information without having to leave the correction screen. Once the record is applied, all the data fields remain filled in so that repetitive data does not have to be continuously entered.

Warning and Penalty list, which is part of the On-line Accounting Correction application, can process corrections to any cession record that is listed on the Warning and Penalty list. Corrections can be made through the Warning and Penalty list on-line. This application has the same functionality as the Cession Errors.

A. GENERAL INFORMATION (CONTINUED)

Cession Message Board is used by CAR staff to post any information that is specific to the Cession system.

Cession Summary Report will appear at the end of each on-line session prior to exiting from the cession system. It provides add, correction, and deletion totals for the records that have been entered. A print screen of this information will be a useful tool in cession verification and problem resolution.

If at any time the actual cession load produces different results than what you expected when you entered the cession add or correction, please contact your company's Data Analyst. For example, previously valid cessions are now appearing with a non-fatal error code 5. This may have occurred due to changes to the producer code file.

For more specific information relative to the cession system, reference the Cession Edit Package and Chapter II of the Manual of Administrative Procedures.

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CHAPTER IV - CESSION SYSTEM

B. ACCESSING THE CESSION SYSTEM

To access the CESSION SYSTEM from TE100 - TELECOMMUNICATIONS MENU (exhibit IV-B-1),

- 1) **Select PF3 or**
- 2) **Tab to the option field, type "3" and hit ENTER**

Exhibit IV-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
	C.A.R. ACCOUNTING PF2 OR 02	
	CESSION SYSTEM PF3 OR 03	
	STATISTICAL SYSTEM PF4 OR 04	
	PRODUCER CODE SYSTEM PF5 OR 05	
	TAXI INDEX SYSTEM PF6 OR 06	
	AUDIT & CLAIMS SYSTEM PF7 OR 07	
	EXPERIENCE RATING SYSTEM PF8 OR 08	
	TERMINATE C.A.R. SESSION PF12 OR 12	
	: :	
	DEPRESS PFKEY OR ENTER PROCESSING OPTION	

The TE130 - CESSION LISTINGS screen (exhibit IV-B-2) appears.

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CHAPTER IV - CESSION SYSTEM

B. ACCESSING THE CESSION SYSTEM (CONTINUED)

Exhibit IV-B-2

TE130SA	COMMONWEALTH AUTOMOBILE REINSURERS CESSION LISTINGS	11/01/2006 11:15:30
COMPANY CODE ___		
ENTER COMPANY CODE FOR PROCESSING OR DEPRESS PF12 OR ENTER 12 FOR END OF SESSION : :		

- 1) **Input your company number, and**
- 2) **Hit ENTER**

The CR100SA - CESSION MENU screen (exhibit IV-B-3) appears.

B. ACCESSING THE CESSION SYSTEM (CONTINUED)

Exhibit IV-B-3

```
*** INPUT A DATE IF NEEDED ***
CR100SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: _____ CESSION MENU                          11:15:30

  BROWSE
  - APPLIED CESSIONS W/LOAD DATE 11 01 2006 ..... PF2  OR 02
                                MM DD YYYY
  - ACTIVE CESSIONS ..... PF3  OR 03
  - BROWSE BY PRODUCER ..... PF4  OR 04
  - BROWSE PENDING ..... PF5  OR 05

  CORRECT / ADD
  - ERRORS WITH LIST DATE 11 01 2006 ..... PF6  OR 06
                                MM DD YYYY
  - CORRECT CESSION BY KEY ..... PF8  OR 08
  - ADD CESSION RECORDS ..... PF9  OR 09

  - CESSION MESSAGE BOARD LAST UPDATED  11 01 2006  PF10 OR 10

  PF01/01 HELP          : _ :          PF12/12 EXIT
```

Enter the value in the processing option field or the appropriate PF key as follows:

- PF2/02: Displays the Applied Cessions - Cessions loaded for the run date you entered. See section B2 for specific information.
- PF3/03: Displays the latest Active Cession Listing - List of Active Cessions for the current three reporting years. See section B3 for more specific information.
- PF4/04: Allows the user to browse all cessions reported for a particular producer. See section B4 for specific information.
- PF5/05: Allows the user to view cession records added, corrected, deleted or nulled during the week prior to CAR's loading them to the masterfile on Fridays. See section B5 for specific information.
- PF6/06: Allows the user to process on-line cession corrections to the Cession Errors. See section B6 for specific information.

B. ACCESSING THE CESSION SYSTEM (CONTINUED)

PF8/08: Allows the user to process a cession correction or deletion by cession key. Cession Key is comprised of company number, policy year, policy number, record number. See section B9 for specific information

PF9/09: Allows the user to add a cession record. See section B10 for specific information.

PF10/10: Allows the user to access the Cession Message Board which display information specific to the cession system posted by CAR staff. See section B11 for specific information.

PF12/12: Returns to the Main Menu (TE100).

C. BROWSING THE APPLIED CESSIONS

The Applied Cessions - Applied Cessions allows you to view adds, corrections, deletes and nulls by a specific load date. To access Applied Cessions from the CR100SA - CESSION MENU,

- 1) **Tab to the "LOAD DATE" field.**
- 2) **Enter the date of the listing you want to view in Month/Day/Year format.**
- 3) **Press PF2/02.**

The system will bring you to the run you entered. If you entered an invalid date the system displays the first Applied Cessions run after the date you entered. If you enter a date, which contains no cessions, the message "NO CESSIONS WITH THIS DATE, SELECT DATE & REPORT" appears. Every Friday CAR loads the suspense file records to its cession file.

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

The Applied Cessions - LATEST ACTIVITY MENU (exhibit IV-B-4) screen appears.

Exhibit IV-B-4

```
CR156SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        CR156 - APPLIED CESSION ACTIVITY                11:15:30
COMPANY: 999                LOAD DATE: 11/01/2006
                        ANY INSURANCE COMPANY                MM/DD/YYYY

                        HELP ..... PF1 OR 01
                        ADDS ..... PF2 OR 02
                        CORRECTIONS ..... PF3 OR 03
                        DELETES AND NULLS ..... PF4 OR 04
                        EXIT ..... PF12 OR 12

                                : _ :
```

At this screen, you can -

1. Access the help screen.
2. Browse cession adds in policy number order by date received.
3. Browse cession corrections in policy number order of the cession *corrected*.
4. Brows cessions deleted or nulled in policy number order.
5. Exit back to previous menu.

To browse applied ADDS at the Applied Cessions screen -

- 1) **Press PF2 or**
- 2) **Tab to the option field, type "2" and hit ENTER.**

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CHAPTER IV - CESSION SYSTEM

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

1. Browse Adds

The Applied Cessions - APPLIED ADDS screen (exhibit IV-B-5) appears.

Exhibit IV-B-5

```

CR156SC                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999                APPLIED ADDS                11:15:30
                ANY INSURANCE COMPANY
CESSN LOAD DATE: 11/01/2006                START WITH DATE RECEIVED = YYMMDD: 061101
                R                A                A                C                E
                B MED C REC I  PROD R
POLICY NUMBER  EFF DT EXP DT DT RCV DT S T                S TYP T NO D  CODE R
320999        040805 050805 040828 1  0 1  INSURED    01 0 003 4 6B0  0
347427        041024 051024 041024 1  2 2  INSURED    01 0 003 4 959  0
418362        040305 050305 040131 0  0 5  INSURED    01 0 004 5 082  1
493946        040207 050207 040213 1  0 1  INSURED    01 0 003 5 563  0
503951        040207 050207 040213 1  0 1  INSURED    01 0 003 5 563  0
538499        040127 050127 040219 1  2 1  INSURED    01 0 001 4 511  0
* 550112      041224 051224 040313 2  0 1  INSURED    01 0 002 4 405  0
576393        040411 050411 040410 1  0 2  INSURED    01 0 004 4 932  0
596081        040514 050514 040528 1  0 1  INSURED    01 0 002 4 4C8  0
604894        040523 050523 040602 1  0 1  INSURED    01 0 001 5 4B3  0
615672        040510 050510 040602 1  0 1  INSURED    20 0 002 4 1G6  1
626341        040514 050514 040603 1  2 1  INSURED    01 0 002 4 127  1
* THIS CESSION HAS BEEN AWARDED A CESSION DATE OTHER THAN THE POL EFF DATE
                :  _  :
PF1/01 HELP  PF7/07 BACKWARD  PF8/08 FORWARD  PF9/09 TOTALS  PF12/12 EXIT

```

This listing displays all the cession add records for the cession load date displayed at the top of the screen. If there are no cession add records for the requested date, the message "NO CESSIONS FOUND WITH SELECTED CRITERIA" appears on the Applied Cession Activity menu.

Each screen can display up to 12 cession records. Use the PF8/08 - SCROLL FORWARD and PF7/07 - SCROLL BACKWARD functions to view all cession add records. If the screen contains 12 or fewer cession records, you'll see the message "ONLY ONE PAGE OF LISTING ".

An * next to the policy number indicates that CAR received a cession after the policy effective date on renewal business or after the 23 day extension on new business. The cession has been given a cession date other than the policy effective date (typically the cession receipt date).

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

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CHAPTER IV - CESSION SYSTEM

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

1. Browse Adds (continued)

Use the PF9/09 - TOTALS function to view all the cession batches that correspond to the load date chosen at the main menu. See section 2b for batch total information.

The field definitions are-

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number	Policy Number assigned by your company
EFF DT	Policy Effective Date	YYMMDD Format
EXP DT	Policy Expiration Date	YYMMDD Format
DT RCV	Date Received	Date CAR received cession notice or Date company input cession record on-line in YYMMDD Format.
DT PT	Date Pointer	Blank or 0 = No cession coverage 1 = Coverage as of policy effective date 2 = Coverage as of cession receipt date
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial Business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
INS NM	Insureds Name	Name of insured on cession
ABS	Auto Backdate Switch	0 = No Auto Backdate 1 = Auto Backdate Eligible 2 = Automatically Backdated
MED TYP	Media Type	00-19 = Tape 60-84 = On-line Activity 85-99 = File Transfer Protocol (FTP)
ACT	Activity Status	0 = Active cession 1 = Deleted cession 3 = Corrected cession 4 = Nulled by transaction 4 5 = Nulled by transaction 5

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

1. Browse Adds (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
REC NO	Record Number	Record number of cession
CID	CAR ID Code	CAR ID code on cession
PROD CODE	Producer Code	Assigned by Company
ERR	Cession Error Status	0 = No Error 1 = Error

To start at a specific date received-

- 1) **Tab to the "START WITH DATE RECEIVED =" field.**
- 2) **Type in a receipt date in Year/Month/Day format, and hit ENTER.**

The system will bring you directly to those cessions having that date received and subsequent.

2. Cession Batch Totals

A batch is defined as a single on-line data entry session or as designated on your tape, on-line entry, or FTP submission. The batch total screen provides you with a list of cession batch totals in date received order. Each received date is sorted into batch types, 01 - adds, and 03 - corrections. The batches displayed correspond to the load date entered on the CR100SA Main Menu. Use this function to administer your cession verification procedures by confirming the number of cessions you submitted on a particular date.

To access the CESSION BATCH TOTALS from the Applied Adds menu,

- 1) **Select PF9 or**
- 2) **Tab to the option field, type "9" and hit ENTER.**

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

2. Cession Batch Totals (continued)

The Applied Cessions - CESSION BATCH TOTALS screen (exhibit IV-B-6) appears.

Exhibit IV-B-6

CR156SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
	CR156 - CESSION BATCH TOTALS	11:15:30
COMPANY: 999		LOAD DATE: 11/01/2006
ANY INSURANCE COMPANY		
	BATCH	CESSION
	NO TYPE	TOTAL
		DATE RECEIVED
		SUSPENSE LOAD DATE
	20 01	3
		10/10/2006
	21 01	6
		10/11/2006
	50 01	176
		10/12/2006
	22 01	8
		10/12/2006
	50 01	153
		10/15/2006
	23 01	1
		10/15/2006
	50 01	200
		10/16/2006
	24 01	3
		10/16/2006
	50 01	158
		10/17/2006
	60 01	1
		10/17/2006
	01 01	28
		10/17/2006
	50 01	165
		10/18/2006
PF1/01 HELP	PF7/07 BACKWARD	: __ : PF8/08 FORWARD PF12/12 EXIT

The field definitions are -

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
BATCH NO	Batch Number	CAR assigns this based on media type and the number of batches received in a single day.
BATCH TYPE	Batch Type	01 = Regular add cession batch 03 = Correction cession batch
CESSION TOTAL	Cession Total	Total number of cession in batch
DATE RECEIVED	Date received	Date CAR received the cession batch

C. BROWSING THE APPLIED CESSIONS (CONTINUED)

4. Browse Deletes and Nulls (continued)

Each screen can display up to 12 cession records. Use the PF8/08 - SCROLL FORWARD and PF7/07 - SCROLL BACKWARD functions to view all cession correction records. If the screen contains 12 or fewer cession records, you'll see the message "ONE PAGE OF LISTING."

See pages 10 and 11 for field descriptions.

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CHAPTER IV - CESSION SYSTEM

D. BROWSING THE ACTIVE CESSIONS REPORT

To browse the Active Cessions Listing from the CR100SA - CESSION MENU,

- 1) Select PF3 or
- 2) Tab to the option field, type "3", and hit ENTER.

The current list of active cessions (exhibit IV-B-9) appears.

Exhibit IV-B-9

```
CR170SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999          CR170 - ACTIVE CESSIONS                            11:15:30
                        ANY INSURANCE COMPANY                          START W/EFF YR 05
I                      R                      POL NO A000430123          REC NO 001
N                      S T                    CAR PROD DT DT RCV          REC ER
F POLICY NUMBER      Y YMMDD Y YMMDD K X INSURED NM ID CODE PT Y YMMDD PREM NO R
1 500043             050502 060502 0 2 INSURED  5 157  1 050425 Y 001 0
1 500084             050502 060502 0 2 INSURED  5 047  1 050425 Y 001 0
* 1 500220           050502 060502 0 2 INSURED  5 111  2 050710 Y 001 0
1 500252             050427 060427 2 2 INSURED  5 467  1 050302 S 001 0
1 500260             050503 060503 0 2 INSURED  5 235  1 050425 Y 001 0
1 500627             050621 060621 0 2 INSURED  5 848  1 050523 S 001 0
1 500803             050504 060504 0 2 INSURED  4 798  1 050317 Y 001 0
1 501260             050503 060503 0 2 INSURED  5 661  1 050425 Y 001 0
1 501356             050502 060502 0 2 INSURED  5 754  1 050425 Y 001 0
1 501855             050505 060505 0 2 INSURED  4 484  1 050425 Y 001 0
1 501910             050506 060506 0 2 INSURED  5 106  1 050425 Y 001 0
1 501957             050504 060504 0 2 INSURED  4 799  1 050425 Y 001 0
* THIS CESSION HAS BEEN AWARDED A CESSION DATE OTHER THAN THE POL EFF DATE.
:  _  :
PF1/01 HELP          PF7/07 PAGE BACK          PF8/08 PAGE FORWARD          PF12/12 EXIT
```

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CHAPTER IV - CESSION SYSTEM

D. BROWSING THE ACTIVE CESSIONS REPORT (CONTINUED)

The Active Cession Listing is a cumulative list of all active cessions in CAR's cession database file for the three most current years. In addition to the standard cession information it also provides information on the premium status for the policy and if the cession is the active in-force cession.

The * indicates that CAR received the cession records after the 23 day extension on new business or after the effective date on renewal business.

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

The field definitions are-

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
INF	Active Inforce Cession	0 = Not inforce cession 1 = Active, inforce cession
POLICY NUMBER	Policy Number	Policy Number assigned by your company
EFF DT	Policy Effective Date	YYMMDD Format
EXP DT	Policy Expiration Date	YYMMDD Format
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial Business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
INSURED NM	Insured's Name	Name of insured on cession
CAR ID	CAR ID Code	CAR ID code on cession
PROD CODE	Producer Code	Assigned by company
DT PT	Date Pointer	Blank or 0 = No cession coverage 1 = Coverage as of policy effective date 2 = Coverage as of cession receipt date
DT RCV	Date Received	Date CAR received cession notice or Date company input cession record on-line.

D. BROWSING THE ACTIVE CESSIONS REPORT (CONTINUED)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
PREM	Premium Indicator	C = Flat cancelled N = No positive premium S = Short-term cancelled Y = Positive premium present - = TX4/TX5 cession
REC NO	Record Number	Record number of cession
ERR	Cession Error Status	0 = No Error 1 = Error

To start at a specific effective year and or policy number, record number combination,

- 1) **Tab to the START W/EFF YR field**
- 2) **Type in an effective year**
- 3) **Hit ENTER**

This system will bring up the policies which have the effective year specified.

E. BROWSING BY PRODUCER CODE

To access the Browse by Producer function from CR100SA - CESSION MENU,

- 1) **Select PF4 or**
- 2) **Tab to the option field, type "4", hit ENTER.**

The PRODUCER CODE BROWSE screen (exhibit IV-B-10) appears.

Exhibit IV-B-10

```
CR140SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        PRODUCER CODE BROWSE                        11:15:30
COMPANY: 999
                        ANY INSURANCE COMPANY

                        ENTER SPECIFIC INFORMATION BELOW

                        PRODUCER CODE: _____
                        CAR ID CODE:  _
                        EFFECTIVE YEAR:  ____
                        AUTO BACK DATE SW:  _
                                      :  _  :

PF1/01 HELP                PF3/03 PROCESS                PF12/12 EXIT
```

To look up those cessions containing a specific PRODUCER CODE, CAR ID CDE, EFFECTIVE YEAR and/or AUTO BACKDATE SWITCH,

- 1) **Enter the desired PRODUCER CODE, CAR ID CODE, EFFECTIVE YEAR, and AUTO BACKDATE SW in the appropriate fields.**
- 2) **Select PF3 or tab to the option field, type "3", and hit ENTER.**

If you do not complete all the information, then the system will display the information for the fields you complete. The more detail provided at the selection screen will result in a more specific display.

The PRODUCER CODE BROWSE detail screen (exhibit IV-B-11) appears.

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E. BROWSING BY PRODUCER CODE (CONTINUED)

Exhibit IV-B-11

CR140SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006		
COMPANY: 999	PRODUCER CODE BROWSE	11:15:30		
ANY INSURANCE COMPANY		PAGE: 01		
	R	C	A	E
	EFF DT EXP DT DT RCV DT S T	MED REC I	PROD B R	
POLICY NUMBER	YYMMDD YYMMDD YYMMDD PT K X	INSURED NM TYP NO D	CODE D R	
A00043	050502 060502 050425 1 0 2	INSURED 1 001 5 157	0 0	
A00084	050502 060502 050425 1 0 2	INSURED 1 001 5 047	0 0	
* A00220	050502 060502 050710 2 0 2	INSURED 50 001 5 111	0 0	
A00252	050427 060427 050302 1 2 2	INSURED 50 001 5 467	0 0	
A00260	050503 060503 050425 1 0 2	INSURED 1 001 5 235	0 0	
A00627	950621 060621 050523 1 0 2	INSURED 1 001 5 848	0 0	
A00803	050504 060504 050317 1 0 2	INSURED 51 001 4 798	0 0	
A01260	050503 060503 050425 1 0 2	INSURED 1 001 5 661	0 0	
A01356	050502 060502 050425 1 0 2	INSURED 1 001 5 754	0 0	
A01855	050505 060505 050425 1 0 2	INSURED 1 001 4 484	0 0	
A01910	050506 060506 050425 1 0 2	INSURED 1 001 5 106	0 0	
A01957	050504 060504 050425 1 0 2	INSURED 1 001 4 799	0 0	
	: _ :			
PF1/01 HELP	PF7/07 BACKWARD	PF8/08 FORWARD	PF12/12 EXIT	

See pages 10 and 11 for a description of the field abbreviations.

F. BROWSING PENDING CESSIONS

The Browse Pending menu allows you to view adds, corrections, deletes and nulls from the suspense file. To access the Browse Pending menu from the CR100SA - CESSION MENU,

- 1) Press PF5 or
- 2) Tab to the option field, type "5" and hit ENTER.

The CR150SA- Browse Pending screen appears (exhibit IV-B-12).

Exhibit IV-B- 12

```
CR150SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        BROWSE PENDING CESSIONS                        11:15:30
COMPANY: 999
      ANY NSURANCE COMPANY

                        HELP ..... PF1 OR 01
                        ADDS ..... PF2 OR 02
                        CORRECTIONS ..... PF3 OR 03
                        DELETES AND NULLS ..... PF4 OR 04
                        EXIT ..... PF12 OR 12

                        :  _  :
```

At this screen, you can -

- 1. Access the help screen.
- 2. Browse pending cession adds in policy number order by date received.
- 3. Browse pending cession corrections in policy number order of the cession *corrected*.
- 4. Browse pending cession deletes or nulls in policy number order.
- 5. Exit back to previous menu.

1. Pending Adds

To access ADDS at the Browse Pending screen -

- 1) Press PF2 or
- 2) Tab to the option field, type "2" and hit ENTER.

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CHAPTER IV - CESSION SYSTEM

F. BROWSING PENDING CESSIONS (CONTINUED)

1. Pending Adds (continued)

The PENDING CESSION ADDS screen (exhibit IV-B-13) appears.

Exhibit IV-B-13

CR151SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006				
COMPANY: 999	PENDING CESSION ADDS	11:15:30				
ANY INSURANCE COMPANY	POL NO 56409403602					
CAR	DTE RCV	POL EFF	POL EXP	MED	PROD	
ID	POLICY NUMBER	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	RSK TX TYP	CODE
4	56409403602	10/21/2004	12/13/2004	12/13/2005	2 2 50	443541
	INSURED NAME	INSURED				
5	56909628804	10/20/2004	12/12/2004	12/12/2005	2 2 50	440672
	INSURED NAME	INSURED				
5	578034357	10/15/2004	07/28/2004	07/28/2005	0 2 50	440431
	INSURED NAME	INSURED				
4	598071130	10/15/2004	11/30/2004	11/30/2005	0 2 50	449399
	INSURED NAME	INSURED				
5	59973078	10/17/2004	12/01/2004	12/01/2005	0 2 50	441240
	INSURED NAME	INSURED				
4	600152870	10/17/2004	09/14/2004	09/14/2005	0 2 61	443816
	INSURED NAME	INSURED				
4	601152870	10/24/2004	09/14/2004	09/14/2005	0 2 60	443816
	INSURED NAME	INSURED				
: _ :						
PF1/01 HELP	PF7/07 PAGE BACK		PF8/08 PAGE FORWARD		PF12/12 EXIT	

If there are no adds, the message "NO RECORDS PENDING" appears.

Each screen can display up to 7 cession records. Use the PF8/08 - SCROLL FORWARD and PF7/07 SCROLL BACKWARD functions to view all pending cession add records. If the screen contains 7 or fewer cession records, the message "ONLY ONE PAGE OF LISTING."

Enter policy number in the POL NO field (top right of screen) to find a specific policy number, enter the POL NO, and hit ENTER. If there is no cession matching the POL NO you typed in, the message "NO CESSIONS FOUND WITH SELECTED POLICY NUMBER" appears. You can type over the POL NO to search for a new cession.

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

F. BROWSING PENDING CESSIONS (CONTINUED)

1. Pending Adds (continued)

The field definitions are-

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CAR ID	CAR Id Code	CAR ID code on cession
POLICY NUMBER	Policy Number	Policy Number assigned by your company
DTE RCV	Date Received	Date Received
POL EFF	Policy Effective Date	MM/DD/YYYY Format
POL EXP	Policy Expiration Date	MM/DD/YYYY Format
RSK	Risk Indicator	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All Other Commercial Business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
MED TYP	Media Type	00-19 = Tape 60-84 = On-line Activity 85-99 = File Transfer Protocol (FTP)
PROD CODE	Producer Code	Assigned by company
INSURED NAME	Insured's Name	Named of insured on cession

F. BROWSING PENDING CESSIONS (CONTINUED)

2. Pending Corrections (continued)

Enter policy number in the POL NO field (top right of screen) to find specific policy number, enter the POL NO, and hit ENTER. If there is no cession matching the POL NO you typed in, the message "NO CESSIONS FOUND WITH SELECTED POLICY NUMBER" appears. You can type over the POL NO to search for a new cession.

The field definitions are –

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
POLICY NUMBER	Policy Number	Policy number assigned by company
POLICY EFF DTE	Policy Effective Date	Effective date reported on cession
POLICY EXP DTE	Policy Expiration Date	Expiration date reported on cession
RSK	Risk Type	0 = Private Passenger business 1 = Taxi/Limo/Car Service business 2 = All Other Commercial business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
MED TYP	Media Type	00-19 = Tape 60-84 = On-line Activity 85-99 = File Transfer Protocol (FTP)
CID	CAR ID Code	CAR ID reported on the cession
PROD CODE	Producer Code	Assigned by company
INSURED'S NAME	Insured's Name	Name of insured on cession

F. BROWSING PENDING CESSIONS (CONTINUED)

2. Pending Corrections (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
NON FATAL ERRORS	Non Fatal Error Codes	01 POLICY NUMBER INVALID 02 POLICY EXPIRATION DATE INVALID 03 EXPIRATION DATE INVALID WITH EFFECTIVE DATE 04 INSURED NAME INVALID 05 INVALID PRODUCER CODE 06 PRODUCER CODE / TYPE OF BUSINESS INVALID 07 INVALID DATE FOR PRODUCER CODE 08 DUPLICATE POLICY NUMBER / EFFECTIVE DATE 09 EFFECTIVE DATE INCONSISTENT ON TX4 CESSION 10 EFFECTIVE DATE INCONSISTENT ON TX5 CESSION 11 DATE RECEIVED INVALID WITH EFFECTIVE DATE FOR TX5 12 TX5 INVALID FOR PRODUCER 13 PREMIUM / LOSSES REPORTED ON TX5 14 NO MATCHING RECORD FOR TX4 15 MATCHING RECORD NOT ACTIVE FOR TX4 16 NO MATCHING RECORD FOR TX5 17 MATCHING RECORD NOT ACTIVE FOR TX5 18 RISK INDICATOR INCONSISTENT ON TX5

3. Pending Deletes and Nulls

To access the BROWSE PENDING DELETES and NULLS at the Browse Pending menu,

- 1) Select PF4 or
- 2) Tab to the option field, type "4" and hit ENTER.

The PENDING CESSION DELETES AND NULLS screen (exhibit IV-B-15) appears.

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CHAPTER IV - CESSION SYSTEM

G. CORRECTING THE CESSION ERRORS

The Cession Errors lists cessions that have one or more non-fatal cession errors. The errors are listed in descending order based upon error list date.

1. Correcting a Cession

To process on-line corrections to the Cession Errors from the CR100SA - CESSION MENU

- 1) Tab to the "LIST DATE" field.
- 2) Enter the date of the listing you want to view in Month/Day/Year format.
- 3) Press PF6/06.

The system brings you to the run date you entered, displaying all errors from this list date and prior. If you entered an invalid date, the system displays the first Cession Errors run after the date you entered. If there are no errors for your company, the message "NO CESSIONS IN ERROR FOR THIS COMPANY" appears. The Cession Errors - CAR CESSION ERROR LISTING screen (exhibit IV-B-16) appears.

Enter policy number in the POL NO field (top right of screen) to find a specific policy number, enter the POL NO, and hit ENTER. If there is no cession matching the POL NO you typed in, the message "NO CESSIONS FOUND WITH SELECTED POLICY NUMBER" appears. You can type over the POL NO to search for a new cession.

Exhibit IV-B-16

CR157SA	C.A.R. CESSION ERROR LISTING		11/01/2006	
COMPANY: 999	STARTING LIST DATE: 11/01/2006		11:15:30	
ANY INSURANCE COMPANY	(MM/DD/YYYY)		POL NO 56907119400	
	R			
CAR	POL EFF	POL EXP	S T	PROD RECEIPT REC POL
ID POLICY NUMBER	MM/DD/YY	MM/DD/YY	K X	INSURED'S NAME CODE MM/DD/YY NO MSG
- 5 56907119400	11/20/04	11/20/05	0 1	INSURED 440704 12/13/04 005
ERRORS	06			
4 56908485902	02/11/04	02/11/05	2 2	INSURED 442014 01/31/04 001
PENDING CORRECTION				
- 4 58908485902	02/11/04	02/11/05	2 2	INSURED 442014 01/28/04 002
ERRORS	08			
- 4 59009013500	02/07/04	02/07/05	2 1	INSURED 449112 02/12/04 001
ERRORS	08			
- 4 60009013500	02/07/04	02/07/05	2 1	INSURED 449112 01/28/04 002
ERRORS	08			
- 4 65209204902	10/15/04	10/15/05	2 2	INSURED 443646 10/03/04 001
ERRORS	06 08			
X - MARK THE CESSION TO BE CORRECTED				
				: _ :
PF1/01 HELP	PF3/03 CORRECT REC	PF7/07 PAGE BCK	PF11/11 POLICY MESSAGE	
	PF4/04 DELETE REC	PF8/08 PAGE FORWARD	PF12/12 EXIT	

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

Each screen can display up to 6 cession records. Use the PF8/08 - SCROLL FORWARD and F7/07 - SCROLL BACKWARD functions to view all cession correction records. ENTER. If the screen contains 6 or fewer cession records, the message "ONLY ONE PAGE OF LISTING" appears.

Enter policy number in the POL NO field (top right of screen) to find a specific policy number, enter the POL NO, and hit ENTER. If there is no cession matching the POL NO you typed in, the message "NO CESSIONS FOUND WITH SELECTED POLICY NUMBER" appears. You can type over the POL NO to search for a new cession.

The field definitions are -

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CAR ID	CAR ID Code	CAR ID reported on the cession
POLICY NUMBER	Policy Number	Policy number assigned by company
POLICY EFF DTE	Policy Effective Date	Effective date reported on cession
POLICY EXP DTE	Policy Expiration Date	Expiration date reported on cession
RSK	Risk Type	0 = Private Passenger business 1 = Taxi/Limo/Car Service business 2 = All Other Commercial business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
INSURED'S NAME	Insured's Name	Name of insured on cession
PROD CODE	Producer Code	Assigned by company
RCPT DTE	Receipt Date	Date CAR received cession
REC NO	Record Number	Assigned by CAR

To access the error explanation or correct a record,

- 1) **Tab to the desired record**
- 2) **Mark the policy number with an "X"**
- 3) **Select PF3 or type "03" in the option field, and hit ENTER.**

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

The Add Cession Records - Cession Record correct screen with detail error codes appears (exhibit IV-B-17).

Exhibit IV-B-17

```
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999           CESSION RECORD - CORRECT                    11:15:30
                        ANY INSURANCE COMPANY                    RCPT DTE 11/01/2006

                                REC NO 001
CAR                          POL EFF DT  POL EXP DT                PROD
ID POLICY NUMBER            MM/DD/YYYY MM/DD/YYYY  RSK TX  INSURED'S NAME  CODE
5 1240978590                08/04/2004 08/04/2005  0 2  INSURED        ERP675
( . . . . . )

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

PF1/01  HELP                : _ :                PF09/09 PRODUCER INQUIRY
PF3/03  APPLY CORRECTION    PF8/08 PAGE FORWARD  PF10/10 POLICY HISTORY
                                PF11/11 POLICY MESSAGE PF12/12 EXIT
```

This screen displays the cession record you chose with correction grids beneath all data fields. The error code and description shown is the current error status of the cession record.

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

The field definitions are-

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CAR ID	CAR ID Code	CAR ID reported on the cession
POLICY NUMBER	Policy Number	Policy number assigned by company
POLICY EFF DTE	Policy Effective Date	Effective date reported on cession
POLICY EXP DTE	Policy Expiration Date	Expiration date reported on cession
RSK	Risk Type	0 = Private Passenger business 1 = Taxi/Limo/Car Service business 2 = All Other Commercial business
TX	Transaction code	1 = New Business 2 = Renewal Business 4 = Flat Cancellation 5 = Retained as Voluntary
INSURED'S NAME	Insured's Name	Name of insured on cession
PROD CODE	Producer Code	Assigned by company
ERROR CODE	Error Code	01 POLICY NUMBER INVALID 02 POLICY EXPIRATION DATE INVALID 03 EXPIRATION DATE INVALID WITH EFFECTIVE DATE 04 INSURED NAME INVALID 05 INVALID PRODUCER CODE 06 PRODUCER CODE / TYPE OF BUSINESS INVALID 07 INVALID DATE FOR PRODUCER CODE 08 DUPLICATE POLICY NUMBER / EFFECTIVE DATE 09 EFFECTIVE DATE INCONSISTENT ON TX4 CESSION 10 EFFECTIVE DATE INCONSISTENT ON TX5 CESSION 11 DATE RECEIVED INVALID WITH EFFECTIVE DATE FOR TX5 12 TX5 INVALID FOR PRODUCER 13 PREMIUM / LOSSES REPORTED ON TX5 14 NO MATCHING RECORD FOR TX4 15 MATCHING RECORD NOT ACTIVE FOR TX4 16 NO MATCHING RECORD FOR TX5 17 MATCHING RECORD NOT ACTIVE FOR TX5 18 RISK INDICATOR INCONSISTENT ON TX5

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

If your correction is fatal, a message indicating the type of error appears at the top of the screen (exhibit IV-B-19).

Exhibit IV-B-19

```
FATAL ERROR 08 - MARKET INDICATOR/SERV CARRIER INVALID
CR600SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION RECORD - CORRECT          11:15:30
          ANY INSURANCE COMPANY          RCPT DTE 11/01/2006

          REC NO 001
CAR          POL EFF DT  POL EXP DT          PROD
ID POLICY NUMBER  MM/DD/YYYY MM/DD/YYYY RSK TX INSURED'S NAME  CODE
5 1786978590     08/04/2004 08/04/2005 0 2 INSURED          ERP675
( . . . . . 1 . . . . . )

ERROR
CODE      DESCRIPTION

PF1/01 HELP          : _ :          PF09/09 PRODUCER INQUIRY
PF3/03 APPLY CORRECTION  PF8/08 PAGE FORWARD  PF12/12 POLICY HISTORY
          PF11/11 POLICY MESSAGE  PF12/12 EXIT
```

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

If non-fatal error is found, the message "NON FATAL ERROR FOUND PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT" appears at the top of the screen and the non-fatal error code(s) are displayed below the grids (exhibit IV-B-20).

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

Exhibit IV-B-20

```
NON FATAL ERROR FOUND  PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999           CESSION RECORD - CORRECT                          11:15:30
                        ANY INSURANCE COMPANY                            RCPT DTE 11/01/2006

                                REC NO 001
CAR                                POL EFF DT  POL EXP DT                PROD
ID POLICY NUMBER                MM/DD/YYYY MM/DD/YYYY RSK TX  INSURED'S NAME        CODE
5  1240978590                   08/04/2004 08/04/2005  0 2  INSURED                ERP675
( . . . . . )                    . . . . . )                    . . . . . )                    ERP699 )

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

PF1/01 HELP                : _ :                PF09/09 PRODUCER INQUIRY
PF3/03 APPLY CORRECTION    PF8/8 PAGE FORWARD    PF10/10 POLICY HISTORY
                        PF11/11 POLICY MESSAGE    PF12/12 EXIT
```

You now have three options,

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

If you choose to apply a correction that has a non-fatal error, CAR will load the cession correction to its database file. After CAR has loaded the correction, it will appear in the cession errors function for the most recent error list date.

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

When the correction is applied, the message "SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE" appears .

G. CORRECTING THE CESSION ERRORS (CONTINUED)

1. Correcting a Cession (Continued)

After applying the correction, you have the option to PAGE FORWARD to the next record.

To Page forward to the next available cession record,

- 1) **Select PF8 or**
- 2) **Tab to the option field, type "08" and hit ENTER.**

Upon exiting the Add Cession Records, the cession record(s) that you corrected will have the message "PENDING CORRECTION" displayed below the policy number (exhibit IV-B-21).

Exhibit IV-B-21

SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE									
CR157SA		C.A.R. CESSION ERROR LISTING					11/01/2006		
COMPANY: 999		ERROR LIST DATE: 11/01/2006					11:15:30		
ANY INSURANCE COMPANY							(MM/DD/YYYY)		
		R							
CAR	POL	EFF	POL	EXP	S	T	PROD	RECEIPT	REC
ID	POLICY NUMBER	MM/DD/YY	MM/DD/YY	K	X	INSURED'S NAME	CODE	MM/DD/YY	NO
- 5	0854807210	07/31/04	07/31/05	0	2	INSURED	ERP261	06/27/97	001
	ERRORS	06							
- 5	0964228850	06/19/04	06/19/05	0	1	INSURED	ERP935	07/01/04	001
	ERRORS	06							
- 5	1006201214	06/06/04	06/06/05	0	1	INSURED	ERP394	07/01/04	001
	ERRORS	06							
- 5	1176642531	08/01/04	08/01/05	0	2	INSURED	ERP325	06/30/04	001
	ERRORS	06	07						
5	1240978590	08/04/04	08/04/05	0	2	INSURED	ERP645	07/02/04	001
	PENDING CORRECTION								
- 4	1274611551	08/04/04	08/04/05	0	2	INSURED	000008	07/02/04	001
	ERRORS	04							
X - MARK THE CESSION TO BE CORRECTED									
: _ :									
PF1/01 HELP		PF3/03 CORRECT RECORD			PF7/07 PAGE BCK		PF11/11 POLICY MESSAGE		
		PF4/04 DELETE RECORD			PF8/08 PAGE FWD		PF12/12 EXIT		

2. Deleting a Cession

You can delete only those cessions that meet one of the following criteria:

- 1) A cession in duplicate error
- 2) A TX4 or TX5 in error

G. CORRECTING THE CESSION ERRORS (CONTINUED)

2. Deleting a Cession (Continued)

You cannot randomly delete TX1 or TX2 cessions.

A deletion can be processed from the Cession Errors- Correct Cession Errors or the Correct Cession by Key. (Please reference section B9 for more information on "correct by key").

To delete a record from the Correct Cession Errors,

- 1) **Tab to the desired record**
- 2) **Mark the policy number with an "X"**
- 3) **Select PF4 or type "04" in the option field, and hit ENTER.**

The CR600SA- Cession Record - Delete screen appears (exhibit IV-B-22).

Exhibit IV-B-22

```
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999           CESSION RECORD - DELETE                          11:15:30
                        ANY INSURANCE COMPANY                          RCPT DTE 11/01/2006
                        REC NO 001
CAR                    POL EFF DT   POL EXP DT                       PROD
ID POLICY NUMBER      MM/DD/YYYY   MM/DD/YYYY   RSK TX INSURED'S NAME   CODE
5  0854807210         07/31/04    07/31/05    2  1  INSURED           GAO261
( . . . . . )

ERROR
CODE      DESCRIPTION
08 DUPLICATE POLICY NUMBER / EFFECTIVE DATE

PF1/01  HELP                :  _  :                PF09/09 PRODUCER INQUIRY
PF3/03  APPLY DELETION      PF8/08  PAGE FORWARD      PF10/10 POLICY HISTORY
                        PF11/11 POLICY MESSAGE      PF12/12 EXIT
```

Do not make any corrections on the grids since you are deleting the record. In fact, the system won't allow you to. If you input a correction, you get a fatal error "RECORD TYPE INVALID."

G. CORRECTING THE CESSION ERRORS (CONTINUED)

2. Deleting a Cession (Continued)

To apply a deletion,

- 1) **Select PF3**
- 2) **Tab to the option field, type "03" and hit ENTER.**

A message will appear on the top of the menu showing "ERROR FREE PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT" or an error message.

- 1) **Select PF4 or type "04" in the option field, and hit ENTER, to apply the deletion.**
- 2) **Select PF5 or type "05" in the option field, and hit ENTER, to redo the deletion.**
- 3) **Select PF12 or type "12" in the option field, and hit ENTER, to exit.**

After applying the deletion, you have the option to PAGE FORWARD to the next record.

To page forward to the next available cession record,

- 1) **Select PF8 or**
- 2) **Tab to the option field, type "08" and hit ENTER.**

Upon exiting the Add Cession Records – Cession Record Delete, the deletion is applied and the message "SUCCESSFULLY ADDED TO THE CORRECTION SUSPENSE FILE" appears (exhibit IV-B-23).

G. CORRECTING THE CESSION ERRORS (CONTINUED)

2. Deleting a Cession (Continued)

Exhibit IV-B-23

```
SUCCESSFULLY ADDED TO THE CORRECTION SUSPENSE FILE
CR600SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION RECORD - DELETE          11:15:30
          ANY INSURANCE COMPANY          RCPT DTE 11/01/2006
                                REC NO 001
CAR          POL EFF DT    POL EXP DT          PROD
ID POLICY NUMBER  MM/DD/YYYY  MM/DD/YYYY  RSK TX  INSURED'S NAME  CODE
5  0854807210    07/31/2004  07/31/2005  2   1  INSURED          GAO261
( . . . . . )

ERROR
CODE      DESCRIPTION
08 DUPLICATE POLICY NUMBER / EFFECTIVE DATE

PF1/01  HELP          : _ :          PF9/09  PRODUCER INQUIRY
PF3/03  APPLY DELETION  PF8/08  PAGE FORWARD  PF10/10 POLICY HISTORY
                                PF11/11 POLICY MESSAGE  PF12/12 EXIT
```

3. Accessing the Producer Code File

To access the producer inquiry system from the correction screen,

- 1) **Select PF10 or**
- 2) **Tab to the option field, type "10" and hit ENTER.**

The PM600 - PRODUCER CODE INQUIRY screen appears (exhibit IV-B-24).

G. CORRECTING THE CESSION ERRORS (CONTINUED)

3. Accessing the Producer Code File (continued)

Exhibit IV-B-24

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM600SA          PRODUCER INQUIRY SYSTEM                    11:15:30

                COMPANY CODE          999

                EFF YEAR (YYYY)       2006

OPTION 1:  PRODUCERCODE          223
           OR
OPTION 2:  AGENCY NAME           _____

MEMBER COMPANIES, FILL IN THE KEY AND DEPRESS.... PF2 OR 02
RETURN TO MENU ..... PF12 OR 12

                :  _  :
```

The COMPANY CODE, EFF YEAR, and PRODUCER CODE fields are automatically filled with the information from the record that was displaying on the Add Cession Records screen. You can change any of the selection criteria to browse other producer code information.

H. VIEWING THE WARNING AND PENALTY LIST

The Warning and Penalty list function, in the on-line Accounting Correction application, allows you to correct cessions that have no corresponding positive premium.

See section B6 for information on applying corrections and deletes from the Add Cession Records. (Please note the "PAGE FORWARD" function within the CR600 is not available from the Warning and Penalty list function).

I. CORRECTING A CESSION BY CESSION KEY

The correction by cession key function allows you to choose a cession record without accessing it through the Cession Errors list. Cessions that are not in error can also be corrected through this function, such as a name change or a producer code change. (Please note the "PAGE FORWARD" function within the Add Cession Records is not available from the Warning and Penalty list function).

To access a cession correction or deletion using the key information from the CR100-Cession Menu,

- 1) **Select PF8 or**
- 2) **Tab to the option field, type "8", hit ENTER**

The Cession Correction by Key (exhibit IV-B-25) appears.

Exhibit IV-B-25

```
CR180SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION CORRECTION BY KEY                11:15:30
                      ANY INSURANCE COMPANY

PLEASE ENTER THE KEY FOR THE CESSION TO BE CORRECTED / DELETED

POLICY NUMBER      _____
EFFECTIVE YEAR     _____
RECORD NUMBER      _____
TRANSACTION CODE   C          C=CORRECTION / D=DELETE

: _ :
PF1/01 HELP          PF3/03 CESSION DETAIL          PF12/12 EXIT
```

To correct the record,

- 1) **Enter the key information, (Policy No, Eff Yr, Rec No)**
- 2) **Input "C" next to transaction code,**
- 3) **Select PF3 or**
- 4) **Tab to the option field, type "03", hit ENTER**

I. CORRECTING A CESSION BY CESSION KEY (CONTINUED)

To delete the record,

- 1) Enter the key information,
- 2) Input "D" next to transaction code,
- 3) Select PF3 or
- 4) Tab to the option field, type "03", and hit ENTER

J. ADDING A CESSION

To add new cession records to CAR's database file from the CR100 – CESSION MENU,

- 1) **Select PF9 or**
- 2) **Tab to the option field, type "9", and hit ENTER**

The Add Cession Records screen appears (exhibit-IV-B-26).

Exhibit-IV-B-26

CR600SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006				
COMPANY: 999	CESSION RECORD - ADD	11:15:30				
ANY INSURANCE COMPANY		RCPT DATE 11/01/2006				
	REC NO					
CAR	POL EFF DT	POL EXP DT	PROD			
ID	POLICY NUMBER	MM/DD/YYYY	MM/DD/YYYY	RSK TX	INSURED'S NAME	CODE
(.)						
ERROR	DESCRIPTION					
CODE						
PF1/01	HELP			PF09/09	PRODUCER INQUIRY	
PF3/03	APPLY ADD		:_____:	PF10/10	POLICY HISTORY	
			PF11/11	POLICY MESSAGE	PF12/12	EXIT

To report a new cession to CAR,

- 1) **Input information into the fields**
- 2) **Select PF3 or**
- 3) **Type "03" in the option field, and hit ENTER.**

Once you have hit PF3, CAR edits the new record you input through the fatal and non-fatal cession edits. Records that have fatal errors cannot be added to the suspense file. Any fatal edits will have to be corrected before they can be applied.

If the record is error free, the message "ERROR FREE PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT" appears at the top of the screen (exhibit IV-B-27).

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CHAPTER IV - CESSION SYSTEM

J. ADDING A CESSION (CONTINUED)

Exhibit IV-B-27

```
ERROR FREE PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT
CR600SA COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
COMPANY: 999 CESSION RECORD - ADD 11:15:30
ANY INSURANCE COMPANY RCPT DTE 11/01/2006
REC NO 001
CAR POL EFF DT POL EXP DT PROD
ID POLICY NUMBER MM/DD/YYYY MM/DD/YYYY RSK TX INSURED'S NAME CODE
5 1240978590 08/04/2004 08/04/2005 0 2 INSRUED ERP645

ERROR
CODE DESCRIPTION

PF01/01 HELP PF09/09 PRODUCER INQUIRY
P3/03 APPLY ADD : _ : PF10/10 POLICY HISTORY
PF11/11 POLICY MESSAGE PF12/12 EXIT
```

You now have three options,

- 1) Select PF4 or type "04" in the option field, and hit ENTER, to apply the correction.
- 2) Select PF5 or type "05" in the option field, and hit ENTER, to redo the correction.
- 3) Select PF12 or type "12" in the option field, and hit ENTER, to exit.

If your add is fatal, a message indicating the type of error appears at the top of the screen (exhibit IV-B-28).

Exhibit IV-B-28

```
FATAL ERROR 08 - MARKET INDICATOR/SERV CARRIER INVALID
CR600SA COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
COMPANY: 999 CESSION RECORD - ADD 11:15:30
ANY INSURANCE COMPANY RCPT DTE 11/01/2006
REC NO 001
CAR POL EFF DT POL EXP DT PROD
ID POLICY NUMBER MM/DD/YYYY MM/DD/YYYY RSK TX INSURED'S NAME CODE
5 1240978590 08/04/2004 08/04/2005 1 2 INSURED ERP645

ERROR
CODE DESCRIPTION

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

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CHAPTER IV - CESSION SYSTEM

J. ADDING A CESSION (CONTINUED)

To re-enter the correction, tab back to the field and type over your correction, then apply it or press PF12 to exit.

If non-fatal error is found, the message "NON FATAL ERROR FOUND PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT" appears at the top of the screen and the non-fatal error code(s) are displayed below the grids (exhibit IV-B-29).

Exhibit IV-B-29

```
NON FATAL ERROR FOUND PF4 TO APPLY, PF5 TO REDO, PF12 TO QUIT
CR600SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
COMPANY: 999          CESSION RECORD - ADD                            11:15:30
                    ANY INSURANCE COMPANY                            RCPT DTE 11/01/2006

                                REC NO 001
CAR                                POL EFF DT  POL EXP DT                                PROD
ID POLICY NUMBER                MM/DD/YYYY MM/DD/YYYY RSK TX INSURED'S NAME                CODE
5 1240978590                    08/04/2004 08/04/2005 0 2 INSURED                                ERP699

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

F01/01 HELP                                PF09/09 PRODUCER INQUIRY
PF3/03 APPLY ADD                            : __ :                                PF10/10 POLICY HISTORY
                                           PF10/10 PRODUCER INQUIRY            PF12/12 EXIT
```

You now have three options,

- 1) Select PF4 or type "04" in the option field, and hit ENTER, to apply the correction.
- 2) Select PF5 or type "05" in the option field, and hit ENTER, to redo the correction.
- 3) Select PF12 or type "12" in the option field, and hit ENTER, to exit.

If you choose to apply an add that has been found to have a non-fatal error, the record will be given a pending status and will appear in error the next time CAR loads cessions to its cession database file.

When the cession is added, the message "SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE" appears (exhibit IV-B-30).

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CHAPTER IV - CESSION SYSTEM

J. ADDING A CESSION (CONTINUED)

Exhibit IV-B-30

```
SUCCESSFULLY ADDED TO THE CESSION SUSPENSE FILE
CR600SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY: 999          CESSION RECORD - ADD          11:15:30
                    ANY INSURANCE COMPANY          RCPT DTE 11/01/2006

                                REC NO 001

CAR
ID POLICY NUMBER      POL EFF DT  POL EXP DT  RSK TX  INSURED'S NAME  PROD
 5 1240978590         08/04/2004 08/04/2005  0 2  INSURED          CODE
                                ERP645

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

PF1/01  HELP
PF3/03  APPLY ADD

                                : _ :
PF11/11 POLICY MESSAGE          PF09/09 PRODUCER INQUIRY
                                PF10/10 POLICY HISTORY
                                PF12/12 EXIT
```

As you continue to add other new cession records, all the fields remain filled in on the record (including any non-fatal error messages). Type over the fields with the data for the next cession record and then hit PF3 to add. (This was done so that you will not have to type repetitive data. For example, when adding January 1st cessions, you may have a great deal. This allows you to enter data without having to re-key some of the duplicate fields).

All the cessions that are entered in one entry session are considered one batch. An entry session is closed when you completely exit the cession system. A maximum of 25 batches is allowed for one company for one day. To insure that you will be able to add all the new cessions that you need to in a day, do not exit out of the system after a single entry; however, please keep in mind the 30 minute window for inactivity. Once you have reached the maximum batches for the day, you will not be able to enter any other cessions until the following day.

Press PF12 to return to the CR100SA - Cession Menu.

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CHAPTER IV - CESSION SYSTEM

K. CESSION MESSAGE BOARD

The message board is used by CAR staff to post information that is specific to the cession system. To access the Cession Message board from the Cession Menu,

- 1) Select PF10 or
- 2) Type "10" in the option field, and hit ENTER.

The CESSION MESSAGE BOARD screen (exhibit IV-B-31) appears.

Exhibit IV-B-31

```
CR300SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        CESSION MESSAGE BOARD                        11:15:30

                        UPDATED: 11/01/2006

LAST LIST DATE: 11/01/2006                LAST LOAD DATE: 11/01/2006

*****
* WELCOME TO THE CESSION ON-LINE SYSTEM                *
*
* SERVICING CARRIERS HAVE THE ABILITY TO ADD NEW CESSION RECORDS, AND                *
* CORRECT AND DELETE EXISTING CESSION RECORDS THROUGH THIS ON-LINE SYSTEM.                *
* NEW CESSION ACTIVITY IS GENERALLY PROCESSED AND LOADED FROM THE ON-LINE                *
* SUSPENSE FILES TO THE CESSION MASTERFILE ON FRIDAY EVENINGS.                *
*
* IF YOU HAVE ANY QUESTIONS, PARTICULARLY IF YOU FIND DISCREPANCIES BETWEEN                *
* THE ON-LINE EDITS AND THE BATCH EDITS IN THE CESSION LOAD, PLEASE CONTACT                *
YOUR CAR DATA ANALYST.                *
*
*
*
*****

                        ENTER PFKEY/OPTION
                        :   :                PF12/12 - EXIT MESSAGE BOARD
```

L. CESSION SUMMARY REPORT

The Cession Summary Report provides totals for each on-line session that will serve as a verification tool for total records entered. The record total is broken down into corrections, adds, and deletes. This screen will automatically appear at the end of each on-line session just prior to exiting the cession system, PF12 at the Cession Main Menu. CAR staff recommends that companies take a screen print of this information for use in verification and problem resolution (exhibit IV-B-32).

Exhibit IV-B-32

CR100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
COMPANY: 999	CESSION SUMMARY REPORT	11:15:30
USER - SC02 FOR ANY INSURANCE COMPANY		
-	15	CESSIONS CORRECTED.
-	10	CESSIONS ADDED.
-	12	CESSIONS DELETED.
HIT ENTER TO EXIT TO MENU		

Telecommunications Manual

CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

A. GENERAL INFORMATION

Cessions and ceded premium and loss records make up the CAR Accounting System. The files are cumulative containing data for all policy effective years that remain open.

The CAR Accounting System is a "policy based" system. That is, CAR treats all cession, ceded premium, and ceded loss records as a policy if they all contain the same:

- Company Number
- Policy Effective Year
- Policy Number

The system contains 12 policy based edits, known as the Critical and Non-Critical Edits. These edits show companies if they ceded a policy to CAR correctly. Policies which fail any of these edits appear on at least one of CAR's accounting error lists.

Critical Accounting Errors

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

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

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

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

Non-Critical Accounting Errors

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

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

A. GENERAL INFORMATION (CONTINUED)

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

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

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES

1. Access

To access Policy Histories from TE100-TELECOMMUNICATIONS MENU (exhibit V-B-1),

- 1) **Select PF2 or**
- 2) **Tab to the option field, type "02" and hit ENTER**

Exhibit V-B-1

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

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

                :
                :
                DEPRESS PFKEY OR ENTER PROCESSING OPTION
```

The TE120 - C.A.R. Accounting System screen (exhibit V-B-2) appears.

Exhibit V-B-2

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

                COMPANY NUMBER ..... ____

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

                :
                :

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

Telecommunications Manual

CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

1. Access (continued)

Your cursor should be positioned at the COMPANY NUMBER field.

- 1) **Type in your three-digit company code number**
- 2) **Select PF2 or tab to the option field, type in "02", and hit ENTER.**

If the company code is valid for your User Id, the CA310SA ON LINE POLICY HISTORY screen appears (exhibit V-B-3).

If the company code is invalid, the error message "INVALID COMPANY NUMBER/USER-ID" appears. If you simply typed an incorrect company number, re-key the correct number and hit ENTER. If the correct number was entered, please contact your company's Security Administrator or your CAR Data Analyst.

Exhibit V-B-3

```

                                CAR ACCOUNTING MASTER FILE
                                ON LINE POLICY HISTORY
                                CA310SA
                                11/01/2006

#####  ENTER REQUESTED POLICY IDENTIFICATION INFORMATION  #####
                                CO 999      YR      POL

#####  SELECT ONE OPTION          :  _  :          PF KEY OR NUMBER  #####
POLICY WITH COMMON RECORDS ..... PF1/01      CLAIM SUMMARY ..... PF5/05
POLICY WITH CESSION RECORDS ..... PF2/02      POLICY MESSAGE..... PF9/09
POLICY WITH PREMIUM RECORDS ..... PF3/03      REQUEST HARD COPY ..... PF10/10
POLICY WITH LOSS RECORDS ..... PF4/04        RETURN TO MENU ..... PF12/12
```

The company number field (CO) on the POLICY KEY MENU automatically displays your three-digit company number, which you keyed in at the TE120 screen.

Then, input the 4-position policy effective year and policy number you want to see

Select the PF key for the function you want or tab to the option field, type the appropriate function, and hit ENTER.

Telecommunications Manual

CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

2. Common Area Screen

To view the CA320 - Common Area Screen (exhibit V-B-4) from any screen within the CAR Policy History System,

- 1) **Select PF1 or**
- 2) **Tab to the option field, type "01", and hit ENTER**

Exhibit V-B-4

COMPANY 999	CAR POLICY HISTORY FOR COMMON AREA		CA320SA		
EFF YR 2006	ANY INSURANCE COMPANY		11/01/2006		
POLICY 0245841700					
POL EDT DATE 03/27/2006	PED NO EDIT	COV DATE PTR			
CAR COV DATE 99/99/9999	ERR CNT CRIT&NON-CRIT	CAR ID CODE 5			
POL EXP DATE 00/00/0000	STATUS NO STATUS	PRODUCER CODE ERP590			
W/O ELIGIBLE 00/0000	CRT DTE 03/27/2006	CESS REC CNT 0			
CESSION POLICY NUMBER OLD		..... NEW		
ACCOUNTING POLICY NUMBER OLD		..... NEW		
PREMIUM	TOTAL	LIABILITY	PIP	PHYS DAM	
RECORD CNT	4	2	2	0	
DOLLAR AMT	462	390	72	0	
LOSS	TOTAL	PAID	PAID ALLOC	OUTSTANDING	OUT ALLOC
RECORD CNT	0	0	0	0	0
DOLLAR AMT	0	0	0	0	0
				:	:
POL/COMMON....PF1	POL/PREM.....PF3	CLM/SUM.....PF5	POL/MESSAGE..PF9		
POL/CESS.....PF2	POL/LOSS.....PF4	ERR/SUM.....PF6	HARD COPY ..PF10		
			ESCAPE .....PF12		

CAR creates a Common Area record for every ceded policy. This record provides summary level information that CAR often uses as a "driver" for processing its programs. For example, the Warning and Penalty Listing uses the STATUS switch to determine if a cession should appear on the on-line listing.

A second common area screen exists showing additional error information. To access the secondary common area screen (exhibit V-B-5),

- 1) **Select PF6 or**
- 2) **Tab to the option field, type "06", and hit ENTER.**

To exit the secondary screen and return to the main common area screen, select PF12.

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

2. Common Area Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
POL EXP DATE	Policy Expiration Date	The date the policy's coverage expires
STATUS	Policy Status	No Status No Premium Premium Regular Cancel (Short) Flat Cancel Write-Off Warned
PRODUCER CODE	Producer Code	Taken from active inforce cession or premium record if no cession
W/O ELIGIBLE	Write-off Eligible Date	Write-off date if policy remains in critical error
CRT DTE	Critical List Date	Date policy first went into critical error
CESSION POLICY NUMBER....OLD	Old Cession Policy Number	Policy number the cession came from
CESSION POLICY NUMBER....NEW	New Cession Policy Number	Policy number the cession moved to
ACCOUNTING POLICY NUMBER....OLD	Old Accounting Policy Number	Policy number from which accounting records came from
ACCOUNTING POLICY NUMBER....NEW	New Accounting Policy Number	Policy number the accounting records moved to
RECORD COUNT	Same	Number of records (premiums and losses)
DOLLAR AMOUNT	Same	Premium and loss dollar amounts

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

2. Common Area Screen (continued)

The fields listed below represent those listed on the secondary screen.

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
ELIGIBLE W/O	Eligible Write-Off Date	Represents the date CAR will write-off loss records if not corrected
ERROR CODES	Accounting Error Codes	Y indicates error -- N indicates no error
1ST CRITICAL LIST	1st Critical List Date	Date policy first was identified in critical error including error record counts and dollar amounts.
1ST NON CRITICAL	1st Non-Critical List Date	Date policy first was identified in non-critical error including error record counts and dollar amounts.
LAST W/O DATE LOSS DATE	Last Write-Off Loss Date	Date policy last incurred a critical error loss write-off including error record counts and dollar amounts.
LAST OS LOSS QUARTER	Last Outstanding Loss Quarter	Highlights outstanding loss records reported during the previous quarter.

3. Cession Screen

To view the CA330 - Cession Screen (exhibit V-B-6) from any screen within the CAR Policy History System,

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

Commonwealth Automobile Reinsurers

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

3. Cession Screen (continued)

Exhibit V-B-6

COMPANY 999		CAR POLICY HISTORY FOR CESSIONS										CA330SA			
EFF YR 2006		ANY INSURANCE CO.										11/01/2006			
POLICY 294396		TOTAL RECORDS										2			
REC	EFF	RECEIPT	EXPIRE	LOAD	DEACT										
NO	T	MM/DD	MM/DD/YY	P	MM/DD/YY	MM/DD/YY	MM/DD/YY	BD	C	PROD	RK	A	INF	MED	RT
1	2	12/06	10/30/06	1	12/02/07	11/03/06	02/09/06	0	4	443080	0	4	0	60	0
2	4	12/06	02/06/06	2	12/02/07	02/09/06	00/00/00	0	4	443080	0	0	0	60	0
CESSION RECORDS										1	THRU	2			
										:	__	:			
POL/COMMON....PF1		POL/PREM.....PF3			CLM/SUMM.....PF5			SCROLL FORW...PF8							
POL/CESS.....PF2		POL/LOSS.....PF4			SCROLL BACK...PF7			HARD COPY.....PF10							
FOR ADDITIONAL FIELDS, SCROLL RIGHT...PF6										ESCAPE.....PF12					

Cessions actually reside on two screens due to the large number of fields. The first screen (exhibit V-B-6) displays the initial fields. Additional fields are located on the second screen (exhibit V-B-7). To move from one screen to the other,

- 1) Select PF6 or tab to the option field, type "6", and hit ENTER

Exhibit V-B-7

COMPANY 999		CAR POLICY HISTORY FOR CESSIONS										CA330SB			
EFF YR 2006		ANY INSURANCE CO.										11/01/2006			
POLICY 294396		TOTAL RECORDS										2			
REC	INSURED	NAME	ACTIV	LST	ERROR	LST	NULL	CORR	XR	ERROR CODES OR					
NO			MM/DD/YY	MM/DD/YY	ES	NUM	NUM	NUM	EY	CROSS-REF POLICY #					
1	INSURED		02/09/06	00/00/00	0	000	000								
2	INSURED		02/09/06	00/00/00	0	001	000								
CESSION RECORDS										1	THRU	2			
										:	__	:			
POL/COMMON....PF1		POL/PREM.....PF3			CLM/SUMM.....PF5			SCROLL FORW...PF8							
POL/CESS.....PF2		POL/LOSS.....PF4			SCROLL BACK...PF7			HARD COPY.....PF10							
FOR INITIAL FIELDS, SCROLL LEFT...PF6										ESCAPE.....PF12					

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)3. Cession Screen (continued)

Use the PF7 (Scroll Backward) and PF8 (Scroll Forward) to view cessions if more than eight appear on a policy. The field descriptions are highlighted below.

Field	Full Title	Description/Possible Values
T	Transaction Code	1 = New Business 2 = Renewal Business 4 = Flat Cancel 5 = Uncede
EFF DATE	Effective Date	MM/DD format
RECEIPT DATE	Receipt Date	Day CAR received cession notice
P	Cession Date Pointer	0 = No cession date (No CAR coverage) 1 = Use effective date for CAR coverage 2 = Use cession receipt date for coverage
EXPIRE DATE	Expiration Date	MM/DD/YY format
LOAD DATE	Load Date	Date CAR loaded cession to its file
DEACT DATE	Deactivate Date	Date cession became inactive
BD	Backdate Switch	0 = No automatic backdate 1 = Eligible for automatic backdate 2 = Automatic backdate granted
C	CAR ID Code	Values of 4 or 5
PROD	Producer Code	Company assigned
RK	Risk Type	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All other commercial
A	Activity Status	0 = Active cession 1 = Cession was deleted 3 = Cession was corrected 4 = Cession nulled by TX4 cession 5 = Cession nulled by TX5 cession
INF	In-force cession	0 = Not in-force cession 1 = In-force, active cession

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

3. Cession Screen (continued)

Field	Full Title	Description/Possible Values
MED	Media Type	00-19 = Tape cessions 60-84 = Online cessions 85-99 = File Transfer Protocol (FTP)
RT	Record Type	0 = regular "add" cession 3 = correction cession
INSUREDS NAME	Insured's Name	2 characters min. / 16 characters max.
ACTIVITY LIST DATE	Activity List Date	Date cession appeared on Applied Cessions listing.
ERROR LIST DATE	Error List Date	Date cession appeared on Cession Error List.
ES	Error Status	0 = No error on cession 2 = Cession appears on Cession Error List
NULL NUM	Nulled Record Number	Applies to TX4/5. Record number of nulled TX1/TX2 cession.
CORR NUM	Corrected Record Number	Record Number of the corrected cession.
XR EY	Cross-reference eff yr	The effective year cession moved to.
ERROR CODES OR CROSS-REF POLICY #	Error codes or cross-reference policy number	The type of cession error or policy number the cession moved to.

4. Premium Screen

To view the CA340 - Premium Screen (exhibit V-B-8) from any screen within the CAR Policy History System,

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

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

4. Premium Screen (continued)

Exhibit V-B-8

COMPANY 999		CAR POLICY HISTORY FOR PREMIUMS						CA340SA	
EFF YR 2006		ABC INSURANCE CO.						11/01/2006	
POLICY 294396		TOTAL RECORDS 10				TOTAL AMOUNT 27			
<pre> ACTG TRNS RC# TX LN M MMY MMY TWN CLASS GCDE AMOUNT-1 AMOUNT-2 **ERROR CODES** 1 11 45 12 0506 1205 645 041600 1401 35 0 1 2 13 45 12 0506 0106 645 041600 1401 -32 0 1 3 11 01 12 0506 1205 645 041600 1401 15 0 1 4 11 01 12 0506 1205 645 041624 1401 9 0 1 5 13 01 12 0506 0106 645 041600 1401 -14 0 1 6 13 01 12 0506 0106 645 041624 1401 -8 0 1 7 11 41 12 0506 1205 645 041600 1401 140 40 1 8 11 41 12 0506 1205 645 041624 1401 60 25 1 9 13 41 12 0506 0106 645 041600 1401 -128 -37 1 10 13 41 12 0506 0106 645 041624 1401 -55 -23 1 </pre>									
<pre> PREMIUM RECORDS 1 THRU 10 </pre>									
<pre> POL/COMMON....PF1 POL/PREM.....PF3 CLM/SUMM.....PF5 SCROLL FORW..PF8 POL/CESS.....PF2 POL/LOSS.....PF4 SCROLL BACK...PF7 HARD COPY....PF10 ESCAPE.....PF12 </pre>									

Use the PF7 (Scroll Backward) and PF8 (Scroll Forward) functions to view all premium records of the policy contains more than 8 records.

Below you will find a description of the fields.

Field	Full Title	Description/Possible Values
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short) Cancel Premium 14 = Reinstatement Premium 15 = Flat Cancel Premium 16 = Audit Premium
LN	Line of Business	01 = PIP Premium 41 = Liability Premium 45 = Physical Damage Premium
M	Effective Month	Policy effective month
ACTG DATE	Accounting Date	The submission containing this record
TRNS DATE	Transaction Date	MM/YY format
TWN	Premium Town	See Statistical Plans

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

4. Premium Screen (continued)

Field	Full Title	Description/Possible Values
CLASS	Class Code	Six-position code assigned by company
G	Class Group	1 = Private passenger 2 = CAR rate 3 = All other commercial
C	CAR ID Code	Values of 4, 5
D	Descriptor Code	0 = Regular record 1 = Credit \ Set via corrections 2 = Debit / to on-line error list
E	Edit switch	0 = Not edited 1 = Edited
AMOUNT-1	Premium Dollar1	BI, PIP, OTC premium
AMOUNT-2	Premium Dollar2	PD, COLL premium
ERROR CODES		Blank = Error Free Numeric Value = Indicates error Washout = Company offset this record Write-Off = CAR offset this error record Offset = CAR created this record in the CA3250

5. Loss Screen

To view the CA350 - Loss Screen (exhibit V-B-9) from any screen within the CAR Policy History System,

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

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

5. Loss Screen (continued)

Exhibit V-B-9

```

COMPANY 999                CAR POLICY HISTORY FOR LOSSES                CA350SA
EFF YR  2005                ABC CASUALTY & SURETY                11/01/2006
POLICY  5795645            TOTAL RECORDS  10                TOTAL AMOUNT  100000
                                ACDT  ACCDNT
RC#  TXLN  MMY  MMDDYY  TWN  CLASS  GCDE  TP  AMOUNT  CLAIM  NUMBER  ERROR  CODES
 1  2341  0107  010306  000  426900  2401  11  10000  1      168
 2  2341  0107  010306  000  426900  2401  11  10000  1      168
 3  2341  0107  010306  000  426900  2401  11  10000  1      168
 4  2341  0107  010306  000  426900  2401  11  10000  1      168
 5  2341  0107  010306  000  426900  2401  11  10000  1      168
 6  2341  0107  010306  000  426900  2401  11  10000  1      168
 7  2341  0107  010306  000  426900  2401  11  10000  1      168
 8  2341  0107  010306  000  426900  2401  11  10000  1      168
 9  2341  0107  010306  000  426900  2401  11  10000  1      168
10  2341  0107  010306  000  426900  2401  11  10000  1      168

                                LOSS RECORDS  1  THRU  10

                                :  _  :
POL/COMMON...PF1  POL/PREM.....PF3  CLM/SUMM.....PF5  SCROLL FORW...PF8
POL/CESS.....PF2  POL/LOSS.....PF4  SCROLL BACK ..PF7  HARD COPY....PF10
                                ESCAPE.....PF12
    
```

Use the PF7 (Scroll Backward) and PF8 (Scroll Forward) functions to view all loss records of the policy contains more than 8 records. Below you will find a description of the fields.

Field	Full Title	Description/Possible Values
TX	Transaction Code	21 = Outstanding Loss 22 = O/S Allocated Loss Expense 23 = Paid Loss 24 = Paid All Other Allocated Expense 25 = Salvage Recovery 26 = Subrogation Recovery 27 = Paid Legal Allocated Loss xpense 29 = Paid Medical Allocated Loss Exp.
LN	Line of Business	01 = PIP Premium 41 = Liability Premium 45 = Physical Damage Premium
ACDT	Accounting Date	The submission containing this record.
ACCDNT	Accident Date	MM/DD/YY format
TWN	Premium Town	See Statistical Plans

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

5. Loss Screen (continued)

Field	Full Title	Description/Possible Values
CLASS	Class Code	Six-position code assigned by company
G	Class Group	1 = Private passenger 2 = CAR rate 3 = All other commercial
C	CAR ID Code	Values of 4, 5
D	Descriptor Code	0 = Regular record 1 = Credit \ Set via corrections 2 = Debit / to on-line error list
E	Edit switch	0 = Not edited 1 = Edited
LT	Loss Type	See Statistical Plans
AMOUNT	Loss Amount	BI, PD, PIP, OTC, COLL
CLAIM NUMBER	Claim Number	Assigned by company
ERROR CODES		Blank = Error Free Numeric Value = Indicates error Washout = Company offset this record Write-Off = CAR offset this error record Offset = CAR created this record in the CA3200

6. Claim Summary Screen

To view the CA360 - Claim Summary Screen (exhibit V-B-10) from any screen within the CAR Policy History System,

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

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

B. CAR POLICY HISTORIES (CONTINUED)

6. Claim Summary Screen (continued)

Exhibit V-B-10

COMPANY 999	CAR POLICY HISTORY FOR CLAIMS				CA360SA
EFF YR 2005	ANY INSURANCE COMPANY				11/01/2006
POLICY 9875231					
CLAIM NUMBER	PAID-TX23	ALLOC-TXS	SALV-TX25	SUBG-TX26	NET PAYMENT
1	100000	0	0	0	100000
TOTAL ALL CLAIMS	100000	0	0	0	100000
CLAIM RECORDS		1	THRU	1	
POL/COMMON....PF1	POL/PREM.....PF3	CLM/SUM.....PF5	HARD COPY....PF10		
POL/CESS.....PF2	POL/LOSS.....PF4	SCR FORW....PF8	EXIT.....PF12		

Use the ENTER key to scroll forward if the screen contains more than 8 records. There is no scroll backward key; you need to go to a different screen (e.g. premiums) and then go back to the claim summary screen (PF5) to start at the beginning.

7. Print (Hard Copy) Policies

To request a hard copy policy history report from any screen within the CAR policy history function,

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

This action writes a request record to a file. The next time the CA3500 - Histories Reports run (usually twice a week), the policy history will print. CAR will then mail the report to you.

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CHAPTER V - CAR ACCOUNTING POLICY HISTORIES

C. CLOSE-OUT POLICY HISTORIES

Data (effective years 1984 - 1996 only) maintained on the CAR's Close-Out File is not available for on-line inquiry. However, to obtain Close-Out Policy History Reports through the on-line system,

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

If CAR closed-out a policy, all on-line screens including the common area screen will show no information and the message "NO COMMON AREA RECORDS FOUND" will appear. This is correct because close-out data is not maintained with the on-line data.

Even though no records were found, CAR writes the request record to a file and runs Closed-Out Policy Histories once per week. Once printed, CAR will mail the hard copy report to you.

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CHAPTER VI - PRODUCER MATRIX SYSTEM

A. GENERAL INFORMATION

CAR's Producer Matrix file is comprised of summary and detail records relative to Representative Producers, Exclusive Representative Producers, and voluntary agents writing automobile insurance in Massachusetts. Companies designate a code (known as the Producer Code) to denote a specific agent/broker or to denote business the company wrote directly.

Both the cession record and the statistical records collect the producer code. CAR uses the Producer Matrix File to verify that the information companies report is valid and accurate. Thus, CAR's cession and statistical systems compare the producer code and CAR ID Code fields to the Producer Matrix File. Those cession and statistical records that do not match are flagged in error. CAR also uses the Producer Matrix File in the determination of automatic backdates for cession coverage.

Companies are responsible for informing CAR of any changes affecting an agency, such as new appointments, terminations, address, or code changes to the Producer Matrix File. CAR guarantees that it will complete the changes to the Producer Matrix File within 10 working days of receiving an accurate update form. If any company would like a hard copy printout of the file, please contact your company's Data Analyst.

This chapter details the procedures to access the producer code database as its own function; however, you can also access this database via the statistical correction system and the cession correction system.

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY

1. Access

To access CAR's Producer Matrix File from TE100 -TELECOMMUNICATIONS MENU (exhibit VI-B-1):

- a. **Select PF5 or**
- b. **Tab to the option field, type "05" and hit ENTER**

Exhibit VI-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
	C.A.R. ACCOUNTING	..... PF2 OR 02
	SESSION 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 PM600 - COMPANY PRODUCER INQUIRY screen appears (exhibit VI-B-2).

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

1. Access (continued)

Exhibit VI-B-2

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM600SA          PRODUCER INQUIRY SYSTEM                    11:15:30

                COMPANY                999

                EFFECTIVE YEAR          _____

Option 1:  PRODUCER CODE                _____
OR
Option 2:  AGENCY NAME                  _____

MEMBER COMPANIES, FILL IN THE KEY AND DEPRESS...PF2 OR 02
DIVISION OF INSURANCE ACCESS.....PF3 OR 03
RETURN TO MENU.....PF12 OR 12

                :  _  :
```

To view information for a specific producer:

- a. **Input your company code if the field is blank**
- b. **Input the effective year**
- c. **Input the specific producer code you want to review**
- d. **Hit ENTER**

The PM610SA - COMPANY PRODUCER INQUIRY screen appears (exhibit VI-B-3).

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

1. Access (continued)

Exhibit VI-B-3

```
PM610SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        COMPANY PRODUCER INQUIRY                        11:15:30

AGENCY NUMBER          00765
AGENCY NAME            ANY INSURANCE AGENCY

   CO      CAR  ASSIGN  CONTRACT  PROD  NEW BUS  RENEWAL  EFF
   CODE  LOB  ID  YY/MM/DD  YY/MM/DD  CODE  YY/MM/DD  YY/MM/DD  YEAR
-  999  COM  4  00/00/00  00/00/00  061092
-  999  COM  4  00/00/00  00/00/00  061092
-  999  COM  4  00/00/00  00/00/00  061092
-  999  COM  0  00/00/00  00/00/00  061092
-  999  COM  4  00/00/00  00/00/00  061092
-  999  COM  0  00/00/00  00/00/00  061092  04/03/01  04/12/01  2004
-  999  COM  4  00/00/00  00/00/00  061092  04/03/01  04/12/01  2004

ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
                               :
                               :

PF3/03 - DETAIL INQUIRY      PF7/07 - PAGE BACKWARD      PF8/08 - PAGE FORWARD
PF12/12- RETURN TO MENU
```

If you entered a producer code not contained in CAR's database, then the system returns the message: "PRODUCER RECORD NOT FOUND" (exhibit VI-B-4).

Commonwealth Automobile Reinsurers

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

1. Access (continued)

Exhibit VI-B-4

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
PM600SA          PRODUCER INQUIRY SYSTEM                11:15:30

                COMPANY CODE          999
                EFFECTIVE YEAR        2006
OPTION 1:  PRODUCER CODE      Y65743
OR
OPTION 2:  AGENCY NAME _____

MEMBER COMPANIES, FILL IN KEY AND DEPRESS.... PF2 OR 02
DIVISION OF INSURANCE ACCESS..... PF3 OR 03
RETURN TO MENU..... PF12 OR 12

                : _ :
                PRODUCER RECORD NOT FOUND
```

In the event you entered an invalid producer code:

- a. **Re-key a valid producer code**
- b. **Hit ENTER**

2. Listing of Producer Codes

The PM610SA - COMPANY PRODUCER INQUIRY lists just the information for your company even though one agency may have contracts with other companies. The key for each record is comprised of -

- Company Number
- Producer Code
- Effective Year
- CAR ID CODE

The records are sorted and presented in this order. As a result, one producer code may have multiple corresponding records.

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

2. Listing of Producer Codes (continued)

The chart below shows a description of the remaining fields.

FIELD	DESCRIPTION
ASSIGN DATE	Indicates date CAR assigned a producer to a Servicing Carrier.
CONTRACT DATE	Indicates date company actually contracted with producer.
NEW BUS TERM	Indicates termination date for new business policies (TX1 cessions) from the broker.
RENEWAL TERM	Indicates termination date for renewal policies (TX2 cessions).
LOB	Line of business the agent writes: COM = Commercial; PPO = Personal; ALL = Both

To access additional information unique to a specific record,

- a. **Tab to the line you wish to view**
- b. **Type an "X"**
- c. **Select PF3 or tab to the option field, type "03" and hit ENTER**

The PM610SB - COMPANY PRODUCER INQUIRY screen appears (exhibit VI-B-4).

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

2. Listing of Producer Codes (continued)

Exhibit VI-B-4

```
PM610SB                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        COMPANY PRODUCER INQUIRY                11:15:30

AGENCY NUMBER          00765
AGENCY NAME            ANY INSURANCE AGENCY
COMPANY CODE           999                                CAR ID CODE           4
PRODUCER CODE          061092                            YEAR (YYYY)          2006
ASSIGN DATE (YYYYMMDD) 00000000
CONTRACT DT (YYYYMMDD) 20000101
NEW BUS TERM (YYYYMMDD)                                RENEWAL TERM (YYYYMMDD)

LINE OF BUSINESS       000          L.O.B       PPO       NNNNNNNNNNNN
LOB EFF MONTH          00          ELIG       COM       YYYYYYYYYYYY
                        PPO--COM       JFMAMJJASOND
BACKDATE OPTIONS       0  0          BACKDATE   PPO       00000000000000
BACKDATE MONTH         00          OPTIONS    COM       00000000000000
VOLUNTARY SWITCH       1
SYSTEM ADD DATE YYYYMMDD) 1997/01/01 TRANSACTION DATE (YYYYMMDD) 1997/06/01

                        DEPRESS PFKEY OR ENTER PROCESSING OPTION
                        :   _   :

PF3/03 - AGENCY DETAIL                                PF12/12 - RETURN TO MENU
```

3. Detail Producer Code Information

Below you will find descriptions of the fields contained in the PM610SB - Detail Producer Code screen.

L.O.B. ELIG: the fields to the right represent the type of business and the effective months the agent may write. A value of "Y" indicates yes, and a value of "N" indicates no.

For example: If an agent may write only commercial business, "Y"s will appear in the commercial line (as in Exhibit VI-B-6) only. Furthermore, if an agent was terminated mid-May, then the months of June through September will reflect "N"s.

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

3. Detail Producer Code Information (continued)

BACKDATE OPTIONS: the fields to the right represent the type of business and effective months eligible for session backdating.

0 = no automatic backdating

2 = new backdating

Note that backdate options can differ by line of business (i.e. PPO could be set for new business only, while COM is set for no autobackdating).

TRANSACTION DATE: Represents the date CAR last made an update to the producer code record

To access the agency detail information:

- a. **Select PF3 or**
- b. **Tab to the option field, type "03", and hit ENTER**

The PM620SA - COMPANY PRODUCER INQUIRY screen appears (exhibit VI-B-7).

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CHAPTER VI - PRODUCER MATRIX SYSTEM

B. PRODUCER CODE INQUIRY (CONTINUED)

3. Detail Producer Code Information (continued)

Exhibit VI-B-7

```
PM620PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM730SA          PRODUCER INQUIRY SYSTEM                    11:15:30

AGENCY NUMBER 00562   FILE EST 1995 / 04 / 28   FL TERM   /   /
                YYYY / MM / DD                YYYY / MM / DD

  AGENCY NAME ANY INSURANCE AGENCY
PRINCIPAL NAME INSURED
  STREET      999 MAIN STREET
P.O. ADDRESS
  TOWN        DORCHESTER          STATE MA          ZIP 99999
TELEPHONE #  999 - 999 - 9999     FAX # 999 - 999 - 9999
TOWN CODE    819      TERR 21    # ACTIVE SC'S 1
AS OF 2006 / 07 # PP EXPS 488    AS OF 2006 / 07  COMM WP    $9,031
AFFIL AGCY
PPO ERP CO  ANY INSURANCE COMPANY
COM ERP CO  ANY INSURANCE COMPANY
=====

PF12/12 - RETURN TO MENU
—
```

4. Agency Information

The PM620SA - COMPANY PRODUCER INQUIRY (exhibit VI-B-7) displays general and specific information relative to the agency,

- Agency Name
- Principle Owner
- Address
- Telephone Number
- # PP EXPS - the total number of private passenger exposures (for all companies) the agency wrote.
- # ACTIVE SC'S - the agency's total number of active Servicing Carriers.
- AFFIL AGCY - any affiliated agencies.

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CHAPTER VII - STATISTICAL POLICY HISTORIES

A. GENERAL INFORMATION

CAR's Statistical System is comprised of the detail premium and loss records companies report in their monthly accounting/statistical submissions (less "washout within" records). Typically, this system contains data for one accounting year; however, it can store up to 18 months of data.

CAR processes all data through its Front-End job stream four nights per week. This allows for almost an immediate turnaround of a file's acceptability. On Wednesday nights, CAR processes and loads all acceptable data files to its permanent statistical database files. The following chart outlines CAR's current processing schedule:

Frequency	Activity
Nightly	Process all statistical tapes/FTP transmissions through a pre-processing program to ensure they meet all coding requirements.
Monday, Tuesday, Thursday, Friday	Process acceptable statistical tapes/FTP transmissions through a "Front-End" process to edit the detail records.
Wednesday	Load all acceptable data files to the permanent statistical database files. Acceptable data files are those that do not exceed the 15% error content. Process and apply statistical error corrections companies have made to records in statistical error. Update the On-line Statistical Error Correction System to display newly reported errors.
Thursday Day	New errors from the previous week's correction processing are available for further on-line corrections. Recently loaded statistical data is now available to view on-line, using the policy history and statistical correction applications.
Thursday Night	Re-list previously listed files remaining over 5% in error after due date.

This processing schedule varies on approximately the 15th of each quarter-ending month. Regardless of the night of the week, CAR processes statistical tapes through the Front-End system. Then, on the 16th, again regardless of the night of the week, CAR loads newly accepted data to its statistical files, processes corrections, and updates the on-line correction application.

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES

For more specific information, reference the Massachusetts Private Passenger and Commercial Statistical Plans and the Statistical Edit Package.

The Statistical Policy Histories display all the detail premium and loss records available for a specific policy. The application contains the five most recent reporting years. So, for example, in 2007 you're able to look at data reported in 2003 and subsequent.

To access Statistical Policy Histories, from TE100 - Telecommunications Main Menu (exhibit VII-B-1),

- 1) **Select PF4 or**
- 2) **Tab to the option field, type "04", and hit ENTER.**

Exhibit VII-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
	C.A.R. ACCOUNTING	..... PF2 OR 02
	SESSION 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 TE140 - C.A.R. STATISTICAL SYSTEM screen (exhibit VII-B-2) appears.

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Exhibit VII-B-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                11:15:30

                COMPANY NUMBER ..... █

                STAT POLICY HISTORIES ..... PF2 OR 02
                RULE 12 RMV INQUIRIES ..... PF3 OR 03
                CESSION VOLUME ANALYSIS ..... PF4 OR 04
                STATISTICAL CORRECTIONS ..... PF5 OR 05
                STATISTICAL LOOKUPS ..... PF6 OR 06
                NON-POLK VIN MAINTENANCE ..... PF7 OR 07

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

                :      :
```

To access STAT POLICY HISTORIES from this screen,

- 1) **Enter your company number**
- 2) **Select PF2 or**
- 3) **Tab to the option field, type "02", and hit ENTER.**

The PF600 - REQUEST ON-LINE POLICY HISTORIES screen (exhibit VII-B-3) appears.

Exhibit VII-B-3

```
PF600MN          P O L I C Y   F I L E   S Y S T E M      DATE 11/01/2006
PF600SA          REQUEST ON-LINE POLICY HISTORIES        TIME  11:15:30

                COMPANY NUMBER.....
                POLICY NUMBER.....
                EFFECTIVE YEAR.(YYYY)...
                O/S LOSS QTR (MM/YYYY).. /

                LIST NO FAULT PREMIUM RECORDS..... PF4 OR 04
                LIST LIABILITY PREMIUM RECORDS..... PF5 OR 05
                LIST PHYSICAL DAMAGE PREMIUM RECORDS .. PF6 OR 06
                LIST LOSS RECORDS..... PF7 OR 07
                LIST TOTALS..... PF9 OR 09
                EXIT..... PF12 OR 12

                :      :
```

Telecommunications Manual

CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

- 1) Tab to the COMPANY NUMBER field.
- 2) Enter your company's three-digit code number, the policy number and effective year of the desired policy.
- 3) Enter the value in the processing option field or the appropriate PF key as follows:

PF4 – Displays all No-Fault Premium Records	PF9 – Calculates Summary Information
PF5 – Displays all Liability Premium Records	PF10 – Requests Hard Copy Report
PF6 – Displays all Phys Damage Prem Records	PF12 – Returns to Main Menu
PF7 – Displays all Loss Records	

Because the length of the statistical records is greater than the width of the screen, users must scroll left and right to view all the data elements. Also, some fields are repeated between the two screens, such as trans serial, transaction code, and accounting date, to help reduce the need for scrolling. Lastly, rather than displaying the actual screens, the charts on the following pages list the field abbreviations and their definitions for the premium and loss records.

Once inside the detail records use the PF keys listed in the chart below to navigate around.

PF1 – Displays Help Screen	PF7 – Scrolls Backward
PF3 – Displays Class Code Descriptions	PF8 – Scrolls Forward
PF5 – Scrolls Right	PF10 – Prints Hard Copy Request
PF6 – Scrolls Left	PF12 – Exits the System

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Premium Screen 1 - Identical for No Fault, Liability, and Physical Damage Premium Records

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short-term) Cancellation Prem 14 = Reinstatement Premium 15 = Flat Cancellation Premium 16 = Audit Premium
EFF MO	Policy Effective Month	Policy effective month reported on statistical record
EXP DATE	Policy Expiration Date	Policy expiration date reported on statistical record
ACTG DATE	Accounting Date	Monthly statistical submission containing this record
TX DATE	Transaction Effective Date	Transaction date reported on statistical record
CLASS	Classification Code	See statistical plans for valid class codes
ANN STA LOB	Annual Statement Line of Business	See statistical plans for valid codes
CID	CAR ID Code	0, 1, 4, or 5
RSK	Risk Code	See statistical plans for valid codes
CGP	Class Group	0, 1, 2, or 3
RID	Rating ID Code	See statistical plans for valid codes
RDF	Rate Departure Factor Code	Rate Departure reported on statistical record
EXPOSURE	Exposure Amount	Exposure amount reported on statistical record
PREMIUM	Premium Amount	Liability Record: BI/PD Premium No-fault Record: PIP Premium Physical Damage: OTC/COLL Premium
PROD	Producer Code	Producer code reported on statistical record
STAT ERRORS	Statistical Error Codes	Blank = Valid Record Number = "S" or "V" error (See Stat Edit Package)
CO USE	Company Use Field	Value reported on statistical record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

No Fault Premium Record - Screen 2

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short-term) Cancellation Prem 14 = Reinstatement Premium 15 = Flat Cancellation Premium 16 = Audit Premium
ACTG DATE	Accounting Date	Monthly statistical submission containing this record
TX DATE	Transaction Effective Date	Transaction date reported on statistical record
PRM TWN ZNE	Premium Town Code/Zone Rating Code	See statistical plans for valid town codes and zone rating codes
CLASS	Classification Code	See statistical plans for valid codes
DSC	Discount Code	See statistical plans for valid codes
AMC RAT MOD	Annual Mileage Code/ Experience Rating Modification Factor	See statistical plans for valid codes
VAL OTH MOD	Value Code/ All Other Experience Rating Modification Factor	See statistical plans for valid codes
PRD	Passive Restraint Discount Code	See statistical plans for valid codes
MODL YEAR AGE	Model Year/Age Code	Model Year/Age reported on statistical record
PIP COV	PIP Coverage Code	See statistical plans for valid codes
PIP DED	PIP Deductible Code	See statistical plans for valid codes
WSH	Washout Value	Blank - Indicates active record 1 or 2 - Indicates inactive or write-off correction record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

No Fault Premium Record - Screen 2 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
RED	Rate Edit Error Flag	Blank = No error 0, 1, A, B, C = Not Edited 2, D = Prem Dollar 2 Too Low 3, E = Prem Dollar 2 Too High 4, F = Prem Dollar 1 Too Low 5 = Prem Dollar 1 & 2 Too Low 6 = Dollar 1 Too Low/Dollar 2 Too High 7, G = Prem Dollar 1 Too High 8 = Dollar 1 Too High/Dollar 2 Too Low 9 = Prem Dollar 1 & 2 Too High
REW	Rate Edit Washout Flag	Blank = Record not washed out Number = Record washed out
PFS	Policy File Switch	Blank = Active record 1 = Record rejected after statistical load 2 = Write-Off Correction record
R12	Rule 12 Credit Error Flag	Blank = No Error 1 = Indicates Rule 12 error
ZIP	Zip Code	Zip code reported on statistical record
VIN NO	Vehicle Identification No	VIN reported on statistical record

Liability Premium Record - Screen 2

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short-term) Cancellation Prem 14 = Reinstatement Premium 15 = Flat Cancellation Premium 16 = Audit Premium

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Liability Premium Record - Screen 2 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
ACTG DATE	Accounting Date	Monthly statistical submission containing this record
TX DATE	Transaction Effective Date	Transaction date reported on statistical record
PRM TWN ZNE	Premium Town Code/Zone Rating Code	See statistical plans for valid town codes and zone rating codes
CLASS	Classification Code	See statistical plans for valid codes
DSC	Discount Code	See statistical plans for valid codes
AMC RAT MOD	Annual Mileage Code/ Experience Rating Modification Factor	See statistical plans for valid codes
VAL OTH MOD	Value Code/ All Other Experience Rating Modification Factor	See statistical plans for valid codes
PRD	Passive Restraint Device	See statistical plans for valid codes
MODL YEAR AGE	Model Year/Age Code	Model Year/Age reported on statistical record
PBC	Pollution Broadened Coverage	See statistical plans for valid codes
LID	Limits Identifier Code	See statistical plans for valid codes
AGG	Aggregate Limits Code	See statistical plans for valid codes
BI	Bodily Injury Limit Code	See statistical plans for valid codes
PD	Property Damage Limit Cde	See statistical plans for valid codes
MP	Medical Payments Limit Cd	See statistical plans for valid codes
UI	Uninsured Limit Code	See statistical plans for valid codes
UD	Underinsured Limit Code	See statistical plans for valid codes
WSH	Washout Value	Blank - Indicates active record 1 or 2 - Indicates inactive or write-off correction record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Liability Premium Record - Screen 2 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
RED	Rate Edit Error Flag	Blank = No error 0, 1, A, B, C = Not Edited 2, D = Prem Dollar 2 Too Low 3, E = Prem Dollar 2 Too High 4, F = Prem Dollar 1 Too Low 5 = Prem Dollar 1 & 2 Too Low 6 = Dollar 1 Too Low/Dollar 2 Too High 7, G = Prem Dollar 1 Too High 8 = Dollar 1 Too High/Dollar 2 Too Low 9 = Prem Dollar 1 & 2 Too High
REW	Rate Edit Washout Flag	Blank = Record not washed out Number = Record washed out
PFS	Policy File Switch	Blank = Active record 1 = Record rejected after statistical load 2 = Write-Off Correction record
R12	Rule 12 Credit Error Flag	Blank = No Error 1 = Indicates Rule 12 error
ZIP	Zip Code	Zip code reported on statistical record
VIN NO	Vehicle Identification No	VIN reported on statistical record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Physical Damage Premium Record - Screen 2

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
TX	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short-term) Cancellation Prem 14 = Reinstatement Premium 15 = Flat Cancellation Premium 16 = Audit Premium
ACTG DATE	Accounting Date	Monthly statistical submission containing this record
TX DATE	Transaction Effective Date	Transaction date reported on statistical record
PRM TWN ZNE	Premium Town Code/Zone Rating Code	See statistical plans for valid town codes and zone rating codes
CLASS	Classification Code	See statistical plans for valid codes
DSC	Discount Code	See statistical plans for valid codes
AMC RAT MOD	Annual Mileage Code/ Experience Rating Modification Factor	See statistical plans for valid codes
VAL OTH MOD	Value Code/ All Other Experience Rating Modification Factor	See statistical plans for valid codes
PRD	Passive Restraint Discount Code	See statistical plans for valid codes
MODL YEAR AGE	Model Year/Age Code	Model Year/Age reported on statistical record
SYM	Symbol Code	See statistical plans for valid codes
OEM	Original Equipment Mfg's Coverage	See statistical plans for valid codes
ATD	Anti-Theft Device Discount Code	See statistical plans for valid codes
R78	Pre-inspection ID Code	See statistical plans for valid codes
HT	High Theft Vehicle Code	See statistical plans for valid codes
XOTC	Extra Risk Rate Code- OTC	See statistical plans for valid codes
XCOL	Extra Risk Rate Code - COLL	See statistical plans for valid codes

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Physical Damage Premium Record - Screen 2 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
OTC COV	Other Than Collision Coverage Code	See statistical plans for valid codes
COL COV	Collision Coverage Code	See statistical plans for valid codes
WSH	Washout Value	Blank - Indicates active record 1 or 2 - Indicates inactive or write-off correction record
RED	Rate Edit Error Flag	Blank = No error 0, 1, A, B, C = Not Edited 2, D = Prem Dollar 2 Too Low 3, E = Prem Dollar 2 Too High 4, F = Prem Dollar 1 Too Low 5 = Prem Dollar 1 & 2 Too Low 6 = Dollar 1 Too Low/Dollar 2 Too High 7, G = Prem Dollar 1 Too High 8 = Dollar 1 Too High/Dollar 2 Too Low 9 = Prem Dollar 1 & 2 Too High
REW	Rate Edit Washout Flag	Blank = Record not washed out Number = Record washed out
PFS	Policy File Switch	Blank = Active record 1 = Record rejected after statistical load 2 = Write-Off Correction record
R12	Rule 12 Credit Error Flag	Blank = No Error 1 = Indicates Rule 12 error
ZIP	Zip Code	Zip code reported on statistical record
VIN NO	Vehicle Identification No	VIN reported on statistical record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Loss Screen 1

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
SUB	Subline Code	1 = Liability 5 = No Fault 8 = Physical Damage
TX	Transaction Code	21 = Outstanding Loss 22 = O/S Allocated Loss Expense 23 = Paid Loss 24 = Paid All Other Allocated Expense 25 = Salvage Recovery 26 = Subrogation Recovery 27 = Paid Legal Allocated Loss Expense 29 = Paid Medical Allocated Loss Expense
EFF MO	Policy Effective Month	Effective month reported on statistical record
ACTG DATE	Accounting Date	Monthly statistical submission containing this record
CLASS	Classification Code	See statistical plans for valid codes
ANN STA LOB	Annual Statement Line of Bus	See statistical plans for valid codes
CID	CAR ID Code	0, 1, 4, or 5
RSK	Type of Risk	See statistical plans for valid codes
CGP	Class Group	0, 1, 2, or 3
RID	Rating ID Code	See statistical plans for valid codes
PRD	Passive Restraint Discount Code	See statistical plans for valid codes
ACCDT DATE	Accident Date	Accident date reported on statistical record
PTL	Partial/Total Loss Indicator	See statistical plans for valid codes
LIM COV DED	Limits Coverage Code	See statistical plans for valid codes
LS TP	Loss Type	See statistical plans for valid codes
CLMT	Type of Claimant	See statistical plans for valid codes
ACC TWN	Accident Town	See statistical plans for valid codes

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Loss Screen 1 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CC	Claim Count	Claim Count reported on statistical record
LOSS AMOUNT	Loss Dollar Amount	Loss amount reported on statistical record
PROD	Producer Code	Producer code reported on statistical record
STAT ERRORS	Statistical Error Codes	Blank = Valid Record Number = "S" or "V" error (See Stat Edit Package)
CLAIM NUMBER	Claim Number	Claim Number reported on statistical record

Loss Screen 2

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
TRANS SERIAL	Transaction Serial Number	CAR assigns this to identify records
SUB	Subline Code	1 = Liability 5 = No Fault 8 = Physical Damage
TX	Transaction Code	21 = Outstanding Loss 22 = O/S Allocated Loss Expense 23 = Paid Loss 24 = Paid All Other Allocated Expense 25 = Salvage Recovery 26 = Subrogation Recovery 27 = Paid Legal Allocated Loss Expense 29 = Paid Medical Allocated Loss Expense
PRE TWN ZNE	Premium Town/Zone Rating Code	See statistical plans for valid codes
ZIP	Zip Code	Zip code reported on statistical record
CLASS	Classification Code	See statistical plans for valid codes
DSC	Discount Code	See statistical plans for valid codes
AMC	Annual Mileage Code	See statistical plans for valid codes

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

Loss Screen 2 (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CID	CID	0, 1, 4, or 5
RSK	Type of Risk	See statistical plans for valid codes
CGP	Class Group	0, 1, 2, or 3
RID	Rating ID Code	See statistical plans for valid codes
PRD	Passive Restraint Discount Code	See statistical plans for valid codes
VAL	Value Code	See statistical plans for valid codes
MODL YEAR AGE	Model Year/Age Code	Model year or age code reported on statistical record
SYM	Symbol Code	See statistical plans for valid codes
OEM	Original Equipment Mfg's Code	See statistical plans for valid codes
ATD	Anti-Theft Device Discount	See statistical plans for valid codes
HT	High Theft Discount Code	See statistical plans for valid codes
XOTC	Extra Risk Rate Code- OTC	See statistical plans for valid codes
XCOL	Extra Risk Rate Code - COLL	See statistical plans for valid codes
PBC	Pollution Broadened Coverage	See statistical plans for valid codes
LID	Limits Identifier Code	See statistical plans for valid codes
AGG	Aggregate Limit Code	See statistical plans for valid codes
CAT CDE	Catastrophe Code	See statistical edit package for valid codes
REPT DTE	Reporting Date	Reporting Date coded on statistical record
WSH	Washout Flag	Blank = Not washed out Number = Indicates washed out
VIN	Vehicle Identification Number	VIN reported on statistical record

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

List Totals Screen

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
CO	Company Number	CAR assigns this to identify companies
POL NO	Policy Number	CAR assigns this to identify policies
EFF YR	Effective Year	YYYY format
PHYS DAM EXP	Physical Damage Exposure	Accumulated policy total
LIAB EXP	Liability Exposure	Accumulated policy total
PIP EXP	No-Fault Exposure	Accumulated policy total
TOTAL EXP	Total Exposure	Total of physical damage, liability, and no-fault premium exposures
PHYS DAM PREM	Physical Damage Premium Amount	Accumulated policy total
LIAB PREM	Liability Premium Amount	Accumulated policy total
PIP PREM	No-Fault Premium Amount	Accumulated policy total
TOTAL PREM	Total Premium Amount	Total of physical damage, liability, and no-fault premium amounts
PHYS DAM PAID	Physical Damage Paid Loss Amount	Accumulated policy total
LIAB PAID	Liability Paid Loss Amount	Accumulated policy total
PIP PAID	No-Fault Paid Loss Amount	Accumulated policy total
TOTAL PAID	Total Paid Loss Amount	Total of physical damage, liability, and no-fault loss amounts
PHYS DAM PAID ALLOC	Physical Damage Allocated Paid Loss Amount	Accumulated policy total
LIAB PAID ALLOC	Liability Allocated Paid Loss Amount	Accumulated policy total
PIP PAID ALLOC	No-Fault Allocated Paid Loss Amount	Accumulated policy total
TOTAL PAID ALLOC	Total Allocated Paid Loss Amount	Total of physical damage, liability, and no-fault loss amounts

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

List Totals Screen (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
AS OF QTR: MM/YYYY	Outstanding Loss information for quarter indicated	Outstanding loss amounts based upon the input date on the PF600 screen.
PHYS DAM TOTAL INCURRED	Physical Damage Incurred Loss Total for Quarter Indicated	Accumulated policy total
LIAB TOTAL INCURRED	Liability Incurred Loss Total for Quarter Indicated	Accumulated policy total
PIP TOTAL INCURRED	No Fault Incurred Loss Total for Quarter Indicated	Accumulated policy total
GRAND TOT - TOTAL INCURRED	Grand Total of Incurred Loss Total for Quarter Indicated	Accumulated policy total
PHYS DAM PAID	Physical Damage Paid Loss Total for Quarter Indicated	Accumulated policy total
LIAB PAID	Liability Paid Loss Total for Quarter Indicated	Accumulated policy total
PIP PAID	No-Fault Paid Loss Total for Quarter Indicated	Accumulated policy total
GRAND TOT PAID	Total Paid Loss Amount	Total of physical damage, liability, and no-fault loss amounts
PHYS DAM PAID ALLOC	Physical Damage Allocated Paid Loss Amount for Quarter Indicated	Accumulated policy total
LIAB PAID ALLOC	Liability Allocated Paid Loss Amount for Quarter Indicated	Accumulated policy total
PIP PAID ALLOC	No-Fault Allocated Paid Loss Amount for Quarter Indicated	Accumulated policy total
GRAND TOT PAID ALLOC	Total Allocated Paid Loss Amount for Quarter Indicated	Total of physical damage, liability, and no-fault loss amounts
PHYS DAM OS	Physical Damage Outstanding Loss Total for Quarter Indicated	Accumulated policy total

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CHAPTER VII - STATISTICAL POLICY HISTORIES

B. STATISTICAL POLICY HISTORIES (CONTINUED)

List Totals Screen (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
LIAB OS	Liability Outstanding Loss Total for Quarter Indicated	Accumulated policy total
PIP OS	No-Fault Outstanding Loss Total for Quarter Indicated	Accumulated policy total
GRAND TOT OS	Total Outstanding Loss Amount	Total of physical damage, liability, and no-fault loss amounts
PHYS DAM OS ALLOC	Physical Damage Allocated Outstanding Loss Amount for Quarter Indicated	Accumulated policy total
LIAB OS ALLOC	Liability Allocated Outstanding Loss Amount for Quarter Indicated	Accumulated policy total
PIP OS ALLOC	No-Fault Allocated Outstanding Loss Amount for Quarter Indicated	Accumulated policy total
GRAND TOT OS ALLOC	Total Allocated Outstanding Loss Amount for Quarter Indicated	Total of physical damage, liability, and no-fault loss amounts

List Totals Screen PF Keys

PF10/10: Prints requested paper policy history reports for both the on-line and the older accounting year data stored on tapes.

Note: for an older effective year policy, there may be no data on-line and the policy history screen will be blank. Still select the "PRINT HARD COPY" function to obtain the policy history from the tape file.

PF12/12: Exit

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CHAPTER VIII - STATISTICAL CORRECTIONS

A. GENERAL INFORMATION

The Statistical Correction application allows companies to correct those records that contain a statistical error. The application identifies errors and presents "grids" for each possible data element that could be incorrect causing the statistical error. Companies may then input the correct value in the grid that will eliminate the error.

Facts about the on-line system:

- 1) It is interactive.
- 2) It provides immediate feedback when the user enters a correction.
- 3) It shows new errors caused by a correction.
- 4) It updates the error percents each time the user applies a correction.
- 5) It compares the updated error percent to the tolerance levels after each correction.
- 6) It provides a due date for each shipment key.
- 7) New data, based on new shipments, is loaded and available on Thursday of each week.

If you do not process enough corrections to meet the 5% tolerance level by the designated due date, penalties will accrue. Please reference the last section of this chapter for more complete information.

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CHAPTER VIII - STATISTICAL CORRECTIONS

B. ACCESS TO APPLICATION

To access statistical corrections from the TE100 - TELECOMMUNICATIONS MAIN MENU (exhibit VIII-B-1),

- 1) **Select PF4 or**
- 2) **Tab to the option field, type "04" and hit ENTER.**

Exhibit VIII-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
	C.A.R. ACCOUNTING PF2 OR 02	
	SESSION 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 TE140 - C.A.R. STATISTICAL SYSTEM screen (exhibit VIII-B-2) appears.

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CHAPTER VIII - STATISTICAL CORRECTIONS

B. ACCESS TO APPLICATION (CONTINUED)

Exhibit VIII-B-2

TE140MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TE140SA	C.A.R. STATISTICAL SYSTEM	11:15:30
COMPANY NUMBER ____		
STAT POLICY HISTORIES	..... PF2	OR 02
RULE 12 RMV INQUIRIES	..... PF3	OR 03
CESSION VOLUME ANALYSIS/PART. RATIO DATA	..... PF4	OR 04
STATISTICAL CORRECTIONS	..... PF5	OR 05
STATISTICAL LOOKUPS	..... PF6	OR 06
NON-POLK VIN MAINTENANCE	..... PF7	OR 07
POLICY PRODUCER CODE CORRECTIONS	..... PF8	OR 08
TO RETURN TO MAIN MENU	..... PF12	OR 12

At this screen,

- 1) Enter your company number and
- 2) Select PF5

If the company code is valid for your User-Id, you will gain access to the Statistical Correction System.

The SC100 - STAT ERROR CORRECTIONS MENU screen appears (exhibit VIII-B-3).

If the company code is invalid, the error message "INVALID COMPANY NUMBER/USER ID" appears. If you simply typed the incorrect company number, re-key the correct number and hit "ENTER". If you entered the correct number, please contact your Security Administrator and/or your Data Analyst.

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CHAPTER VIII - STATISTICAL CORRECTIONS

B. ACCESS TO APPLICATION (CONTINUED)

Exhibit VIII-B-3

SC100MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC100SA	STATISTICAL ERROR CORRECTIONS	11:15:30
	MENU SELECTIONS	
SELECT SHIPMENTS	.....	PF2 OR 02
SELECT POLICIES	.....	PF3 OR 03
REVIEW ERROR HISTORY FILE	.....	PF4 OR 04
REVIEW COMPANY PENDING	.....	PF5 OR 05
REVIEW COMPANY SUMMARY	.....	PF6 OR 06
REVIEW C.A.R. MESSAGES 04/13	.....	PF7 OR 07
EXIT STATISTICAL CORRECTIONS	PF12 OR 12
	DEPRESS PFKEY OR ENTER PROCESSING OPTION	
	: :	
PF1/01 - HELP		PF12/12 - EXIT

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA

You can access your data in two ways to view, correct, or bypass it:

- 1) Select Shipments
- 2) Select Policies

1. Select Shipments

This option allows you to view, correct, or bypass all records within a specific shipment. That is, if you submitted a private passenger liability premium shipment on February 4, 2006 then CAR generates a shipment key for that one shipment. You then perform actions against that one shipment, such as bypassing records, entering corrections, or viewing summary information.

To access your data by shipment from the SC100 - MENU SELECTIONS screen (exhibit VIII-C-1),

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

Exhibit VIII-C-1

SC100MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC100SA	STATISTICAL ERROR CORRECTIONS	11:15:30
	MENU SELECTIONS	
SELECT SHIPMENTS	.....	PF2 OR 02
SELECT POLICIES	.....	PF3 OR 03
REVIEW ERROR HISTORY FILE	.....	PF4 OR 04
REVIEW COMPANY PENDING	.....	PF5 OR 05
REVIEW COMPANY SUMMARY	.....	PF6 OR 06
REVIEW C.A.R. MESSAGES 03/12	.....	PF7 OR 07
EXIT STATISTICAL CORRECTIONS	.....	PF12 OR 12
DEPRESS PFKEY OR ENTER PROCESSING OPTION		
: :		
PF1/01 - HELP		PF12/12 - EXIT

The SC120 – SELECT SHIPMENT TO PROCESS screen (exhibit VIII-C-2) appears. (This screen displays up to 10 shipments on one screen).

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA (CONTINUED)

1. Select Shipments (continued)

Exhibit VIII-C-2

```

SC120PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC120SA                STATISTICAL ERROR CORRECTIONS                11:15:30
                        SELECT SHIPMENT TO PROCESS                PAGE 1

```

SHIPMENT	DUE DATE MM/DD/YY	ACTG MM/YY	TOT RECS	V ONLY	INVALIDS	BYPASS	ERROR %
- 99920060315011	05/28/06	01/06	16	0	7	0	43.75
- 99920060315012	05/28/06	01/06	32	0	27	1	84.37
- 99920060315021	05/28/06	01/06	11	0	3	0	27.27
- 99920060315022	05/28/06	01/06	27	2	23	0	77.77
- 99920060315031	05/28/06	01/06	13	0	8	0	61.53
- 99920060315032	05/28/06	01/06	29	0	26	2	89.65
- 99920060315041	05/28/06	01/06	19	0	15	0	78.94
- 99920060315042	05/28/06	01/06	33	0	29	2	87.87
- 99920060315061	05/28/06	01/06	17	0	8	0	47.05
- 99920060315062	05/28/06	01/06	31	0	22	0	70.96

```

ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
FIRST PAGE OF ELIGIBLE SHIPMENTS - PAGE FORWARD
PF1/01 - HELP PANEL                : _ :                PF2/02 - ERROR SUMMARY
PF3/03 - BYPASS FILE                PF4/04 - PROCESS FILE  PF5/05 - REVIEW PENDING
PF7/07 - PAGE BACKWARD              PF8/08 - PAGE FORWARD  PF12/12 - RETURN TO MENU

```

Each unique "SHIPMENT" number is comprised of:

- the company number (positions 1-3)
- receipt date of the shipment (positions 4-11)
- module number (positions 12-13)
- sequence number (position 14)

The SC120 screen displays summary information for each file available for correction; these include the due date for corrections, accounting month, general totals and error percentages.

To select any of the functions noted at the bottom of each screen,

- 1) Tab to the shipment you want to process.
- 2) Mark an "X" beside that shipment.
- 3) Select the appropriate function key or tab to the option field, input the function, and hit ENTER.

Please reference section E-1 of this chapter for procedures on inputting corrections.

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA (CONTINUED)

2. Select Policies

This option allows you to view or correct all records within a specific policy number. That is, if you submitted multiple lines of business in different accounting months for the same policy number, CAR organizes and retrieves the data for that one policy number. You then perform actions against that one policy, such as entering corrections or viewing summary information.

To access your data by policy number from the SC100 - MENU SELECTIONS screen (exhibit VIII-C-3),

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

Exhibit VIII-C-3

```
SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES          ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE  ..... PF4 OR 04
                REVIEW COMPANY PENDING     ..... PF5 OR 05
                REVIEW COMPANY SUMMARY     ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 07/10 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
                :
                :

PF1/01 - HELP                                PF12/12 - EXIT
```

The SC110 – SELECT POLICY TO PROCESS screen appears (exhibit VIII-C-4).

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA (CONTINUED)

2. Select Policies (continued)

Exhibit VIII-C-4

```
SC110PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC110SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  SELECT POLICY TO PROCESS

                  EFF YR: ____          POLICY: _____

ENTER 'X' BESIDE ONE OF THE FOLLOWING AND THEN HIT ENTER/PF KEY:

PREMIUM RECORDS: _          LOSS RECORDS: _

ENTER DESIRED POLICY OR HIT PF2 FOR A LIST

PF1/01 - HELP PANEL          : ____ :          PF2/02 - BROWSE POLICIES
PF4/04 - SELECT              : ____ :          PF12/12 - RETURN TO MENU
```

From this screen, you can choose either a specific policy number to view or you can browse the file in effective year, policy number order.

To select a specific policy -

- 1) **Input the policy number and effective year.**
- 2) **Enter an "X" next to premium or loss records.**
- 3) **Select PF4 or tab to the option field, type "04", and hit ENTER.**

The SC150 - SELECT PROCESSING TYPE screen appears (exhibit VIII-C-5).

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA (CONTINUED)

2. Select Policies (continued)

Exhibit VIII-C-5

```
SC150MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC150SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                SELECT PROCESSING TYPE

POLICY:         1256489

                SUMMARY OF ERRORS          ..... PF2 OR 02
                BYPASS CORRECTIONS         ..... PF3 OR 03
                ENTER CORRECTIONS          ..... PF4 OR 04
                VIEW PENDING CORRECTIONS    ..... PF5 OR 05

                EXIT TO SELECTION MENU      ..... PF12 OR 12

                DEPRESS PF KEY OR ENTER PROCESSING OPTION
                :   _   :

```

Although it appears you can view summary of errors and bypass corrections, you actually can't. Within the policy select function, you may enter corrections only or view pending corrections. To perform the other functions, you need to access the data by select shipment.

Please reference section E-2 of this chapter for procedures on inputting corrections by policy and section F for procedures to view pending corrections.

To browse all policies on the file, from the SC110 screen -

- 1) **Leave all fields blank or input an effective year to start from.**
- 2) **Select PF2 or tab to the option field, type "02", and hit ENTER.**

The SC115 - SELECT POLICY TO PROCESS screen (exhibit VIII-C-6) appears.

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CHAPTER VIII - STATISTICAL CORRECTIONS

C. ACCESSING YOUR DATA (CONTINUED)

2. Select Policies (continued)

Exhibit VIII-C-6

```
SC115PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC115SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  SELECT POLICY TO PROCESS                PAGE 1

      BEGIN SEARCH WITH EFFECTIVE YEAR: 2006  POLICY: 123456

      POLICY          YEAR PREMS LOSSES          POLICY          YEAR PREMS LOSSES
=====
- - 123456          2006 00000 00001  - - 123465          2006 00000 00002
- - 123457          2006 00000 00001  - - 123466          2006 00000 00002
- - 123458          2006 00000 00002  - - 123467          2006 00000 00002
- - 123459          2006 00000 00002  - - 123468          2006 00000 00004
- - 123460          2006 00000 00002  - - 123469          2006 00000 00002
- - 123461          2006 00000 00001  - - 123470          2006 00000 00002
- - 123462          2006 00000 00001  - - 123471          2006 00000 00001
- - 123463          2006 00000 00002  - - 123472          2006 00000 00001
- - 123464          2006 00000 00002  - - 123473          2006 00000 00001

      ENTER 'L' FOR LOSSES OR 'P' FOR PREMIUMS BESIDE SELECTION - THEN HIT PF KEY
      FIRST PAGE OF ELIGIBLE POLICIES - PAGE FORWARD
PF1/01 - HELP PANEL          : _ :          PF4/04 - SELECT POLICY
PF7/07 - PAGE BACKWARD      PF8/08 - PAGE FORWARD      PF12/12 - RETURN
```

- 1) Mark a "P" or an "L" (for premium/loss) beside the policy you wish to correct.
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

You can also input a starting policy number and policy effective year to begin your search. Simply input those fields and then hit ENTER. The system will start you at the selected criteria.

After marking a "P" or an "L" next to a record and selecting PF4, the SC150 - SELECT PROCESSING TYPE screen appears (exhibit VIII-C-5).

Please reference section E of this chapter for procedures to input corrections and section F to view pending corrections.

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA

Bypass means to "skip over" records. You would use this function when you:

- are not processing corrections against an entire shipment.
- processed some corrections against a shipment but will be making no more.
- are not processing corrections against an individual record.

For example, you could bypass records that you plan to correct by submitting offset/reenter records. Once you have bypassed a shipment or a record, it is no longer available for correction.

1. Bypassing an entire shipment

You may bypass a shipment or bypass the remaining (uncorrected) records in a shipment from the SC120 - SELECT SHIPMENT TO PROCESS (exhibit VIII-D-1).

Exhibit VIII-D-1

SHIPMENT		DUE DATE	ACTG	TOT RECS	V ONLY	INVALIDS	BYPASS	ERROR %
MM/DD/YY	MM/YY							
99920060315011	05/28/06	01/06	16	0	7	0	43.75	
99920060315012	05/28/06	01/06	32	0	27	1	84.37	
X 99920060315021	05/28/06	01/06	11	0	3	0	27.27	
99920060315022	05/28/06	01/06	27	2	23	0	77.77	
99920060315031	05/28/06	01/06	13	0	8	0	61.53	
99920060315032	05/28/06	01/06	29	0	26	2	89.65	
99920060315041	05/28/06	01/06	19	0	15	0	78.94	
99920060315042	05/28/06	01/06	33	0	29	2	87.87	
99920060315061	05/28/06	01/06	17	0	8	0	47.05	
99920060315062	05/28/06	01/06	31	0	22	0	70.96	

ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
 FIRST PAGE OF ELIGIBLE SHIPMENTS - PAGE FORWARD

PF1/01 - HELP PANEL	:	PF2/02 - ERROR SUMMARY
PF3/03 - BYPASS FILE	PF4/04 - PROCESS FILE	PF5/05 - REVIEW PENDING
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD	PF12/12 - RETURN TO MENU

- 1) Mark an "X" next to the shipment you wish to bypass.
- 2) Select PF3 or tab to the option field, type "03", and hit ENTER.

The SC350PR/SC300SA - BYPASS SHIPMENT screen appears (exhibit VIII-D-2).

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

1. Bypassing an entire shipment (continued)

Exhibit VIII-D-2

```
SC350PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC300SA          STATISTICAL ERROR CORRECTIONS              11:15:30
ACTG(MM/YYYY): 01/2006          BYPASS SHIPMENT
SHIPMENT: 99920060315032
DUE DATE(MM/DD/YYYY): 05/28/2006

WARNING - 5% TOLERANCE LEVEL WILL NOT BE SATISFIED IF SHIPMENT IS BYPASSED

REASON - EXPLANATION
  01 - NUMBER OF ERROR RECORDS WITHIN SHIPMENT IS LESS THAN 5%
*  02 - OFFSET CORRECTION RECORDS INCLUDED IN FUTURE SUBMISSION
*  03 - ERROR RECORDS WITHIN SHIPMENT WILL BE VALIDATED BY A RE-EDIT
*  04 - MAJORITY OF ERROR RECORDS ARE VERIFICATION ONLY RECORDS
*  05 - OTHER
*  ===> THIS REQUIRES A LETTER OF EXPLANATION TO YOUR C.A.R. ANALYST

          ENTER REASON CODE FROM ABOVE SELECTIONS
          THEN
          ENTER PFKEY/OPTION  ___

PF1/01 - HELP          PF3/03 - APPLY BYPASS          PF12/12 - EXIT BYPASS
```

To apply the bypass -

- 1) Type in the explanation code at the REASON CODE field.
- 2) Select PF3 or tab to the option field, type "03", hit "ENTER".

Upon completion, the system automatically returns to SC120 - STAT ERROR CORRECTIONS.

Upon bypassing a shipment, you should send a letter of explanation to your Data Analyst. In turn, your Data Analyst will verify that you carry out the indicated corrective actions. If you do not, penalties could result. The letter of explanation is located on C.A.R.'s internet under Manuals, Statistical Edit Package, Over 5% Statistical Explanation. Please note, if you are correcting errors via offsets/reenter records, you must correctly submit them in a monthly accounting shipment no more than **three** accounting months after the original shipment in order to avoid a relist and a penalty.

Note: when you bypass an entire shipment, the Verification-Only records are included in the Bypass Shipment function.

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

2. Bypassing an individual record

You may bypass individual records, versus an entire shipment, from the SC150, SC200SA/SB, SC425SA/SB and SC500 screens.

The procedure for bypassing individual records from the SC150, SC200SA/SB, and SC500 screens is the same. From the SC120 screen,

- 1) Mark an "X" next to the shipment you want to bypass.
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

The SC125 - STAT ERROR CORRECTIONS - SUMMARY screen appears (exhibit VIII-D-3).

Exhibit VIII-D-3

SC125PR	COMMONWEALTH AUTOMOBILE REINSURERS		11/01/02006
SC125SA	STAT ERROR CORRECTIONS - PREMIUM SUMMARY		11:15:30
ACTG(MM/YYYY): 01/2006 SELECT ERROR CODE(S) TO PROCESS			
SHIPMENT: 99920060315011			
_ S01 CLASS	0	_ S15 ANN MILE CODE	0
_ S02 POLICY	0	_ S16 RK TY/RT DEP	1
_ S03 PREM DATES	0	_ S17 PREMIUM TOWN	0
_ S04 EXPOSURE	0	_ S19 MEDPYLIM/CLS	0
_ S05 EXP/SIGN AGRE	4	_ S20 ZIP CODE	1
_ S06 ZERO PREM CLS	0	_ S21 AGE/SYM/MDYR	0
_ S07 BI PREM LIMIT	9	_ S22 REGULAT 1-78	0
_ S08 PD PREM LIMIT	244	_ S23 ANTITHFT DIS	0
_ S09 OTC COV PREM	0	_ S26 ANN ST LOB	0
_ S10 COLL COV PREM	0	_ S27 ZONE RAT CODE	0
_ S11 OTC COVERAGE	0	_ S28 NOFLT DEDUCT	0
_ S12 COLL COVERAGE	0	_ S29 VALUE CODE	0
_ S13 RATNG ID CDE	0	_ S30 PAS RESTRNT	0
_ S14 RATNG MOD FAC	0	_ S41 NONZERO PREM	0
		_ S42 LIMIT ID CDE	0
		_ S43 DISCOUNT CDE	0
		_ S45 CID/PROD CODE	0
		_ S46 PRODUCER CDE	5
		_ S47 HITHFT/X RSK	0
		_ S48 POL BRD CVG	0
		_ S49 VEH IDENT NO	3823
		_ V52 PREM EXP VER	139
		=====	
		S ERROR RECORDS	4086
		S ERR ABOVE 5%	0
		S ERR EXPOSURE	25790
		S ERR DOLLARS	560682
NOTE: ACCEPTABLE ERROR % OF .57			
SELECT ERROR(S) WITH 'X' - OR LEAVE SCREEN BLANK FOR ALL - ENTER PFKEY/OPTION			
PF4/4 -SELECT RECORDS : _ : PF12/12 - EXIT TO MENU			

- 1) Mark an "X" next to the error code you want to process.
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

The SC150 - SELECT PROCESSING TYPE screen appears (exhibit VIII-D-4).

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

2. Bypassing an individual record (continued)

Exhibit VIII-D-4

```

SC150MN                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC150SA                STATISTICAL ERROR CORRECTIONS                11:15:30
                        SELECT PROCESSING TYPE

ACTG(MM/YYYY): 01/2006
SHIPMENT: 99920060315013

SUMMARY OF ERRORS                ..... PF2 OR 02
BYPASS CORRECTIONS                ..... PF3 OR 03
ENTER CORRECTIONS                ..... PF4 OR 04
VIEW PENDING CORRECTIONS        ..... PF5 OR 05

EXIT TO SELECTION MENU          ..... PF12 OR 12

DEPRESS PFKEY OR ENTER PROCESSING OPTION
                                :  _  :

```

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

The SC300SB - Bypass Records screen appears (exhibit VIII-D-5).

Exhibit VIII-D-5

```

SC300PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC300SB                STAT ERROR CORRECTIONS - BYPASS RECORDS                11:15:30
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS                PAGE 1
SHIPMENT: 99920060315013

15 S ERROR RECORDS MAY BE BYPASSED AND STILL SATISFY THE 5% TOLERANCE

TRANS #      POLICY ID      EFFECT      ERROR CODES
-----
_ 0004856    1234560      01/06      01 02
_ 0004857    1234561      01/06      01 02
_ 0004873    1234562      01/06      01 07
_ 0004874    1234563      01/06      01
_ 0004875    1234564      01/06      01
_ 0004876    1234565      01/06      01 07
_ 0004878    1234566      01/06      01
_ 0004879    1234567      01/06      01
_ 0004880    1234568      01/06      01
_ 0004881    1234569      01/06      01

ENTER 'X' BESIDE SELECTED RECORD - THEN ENTER PFKEY/OPTION
PF1/01 - HELP PANEL                :  _  :                PF2/02 - ERROR SUMMARY
PF3/03 - APPLY BYPASS              PF4/04 - CORRECT RECORDS        PF5/05 - REVIEW PENDING
PF7/07 - PAGE BACKWARD            PF8/08 - PAGE FORWARD          PF12/12 - EXIT BYPASS

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

2. Bypassing an individual record (continued)

- 2) Mark an "X" next to the record you wish to bypass.
- 3) Select PF3 or tab to the option field, type "03", hit ENTER.

The message: "RECORD WAS SUCCESSFULLY BYPASSED" appears.

Notes: You cannot bypass verification-only records (errors V50, V51, V52) individually. You may bypass only one record at a time.

The message above the individual records: "15 S ERROR RECORDS MAY BE BYPASSED AND STILL SATISFY THE 5% TOLERANCE" allows you to monitor the volume of bypassed records as it impacts the ability to meet the 5% error tolerance. If this record volume is exceeded, the SC300SA - BYPASS CORRECTIONS screen appears. You must complete this information.

To bypass a record from either the SC200SA/SB or SC500 screens (exhibits VIII-D-6 and VIII-D-7),

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

Exhibit VIII-D-6

SC200PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC200SA	STAT ERROR CORRECTIONS - PREMIUM SUMMARY	11:15:30
ACTG(MM/YYYY): 01/2006	PRIVATE PASSENGER LIABILITY	
SHIPMENT: 99920060315011		
S01 CLASS	0 S15 ANN MILE CODE	0 S42 LIMITS ID CDE 0
S02 POLICY	3 S16 RK TYP/RAT DEP	0 S43 DISCOUNT CODE 0
S03 PREM DATES	0 S17 PREMIUM TOWN	0 S45 CID/PROD CODE 0
S04 EXPOSURE	0 S19 MEDPAYLIM/CLAS	0 S46 PRODUCER CODE 2
S05 EXP/SIGN AGREE	2 S20 ZIP CODE	1 S47 HITHEFT/X RSK 0
S06 ZERO PREM CLAS	0 S21 AGE/SYM/MOD YR	0 S48 POL BROAD CVG 0
S07 BI PREM LIMITS	0 S22 REGULATE 1-78	0 S49 VEH IDENT NUM 5
S08 PD PREM LIMITS	0 S23 ANTITHEFT DIS	0 V52 PREM EXP VER 4
S09 OTC COV PREM	0 S26 ANN STATE LOB	0
S10 COLL COV PREM	0 S27 ZONE RAT CODE	0 =====
S11 OTC COVERAGE	0 S28 NOFLT DEDUCT	0 S ERROR RECORDS 7
S12 COLL COVERAGE	0 S29 VALUE CODE	0 S ERR ABOVE 5% 7
S13 RATING ID CDE	0 S30 PAS RESTRAINT	0 S ERR EXPOSURE -84
S14 RATING MOD FAC	0 S41 NON ZERO PREM	0 S ERR DOLLAR -00002237
WARNING: UNACCEPTABLE ERROR % OF 43.75 WITH AN UNACCEPTABLE TOLERANCE LEVEL		
PF1/1 - HELP PANEL	ENTER PFKEY/OPTION : ___ :	PF3/3 - BYPASS RECORDS
PF4/4 - CORRECT RECORDS	PF5/5 - REVIEW PENDING	PF12/12 - EXIT SUMMARY

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

2. Bypassing an individual record (continued)

Exhibit VIII-D-7

```

SC500PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC500SA                STAT ERROR CORRECTIONS - PENDING ACTIVITY        11:15:30
ACTG(MM/YYYY): 01/2006 COMMERCIAL OUTSTANDING NO FAULT LOSSES        PAGE 01
SHIPMENT: 99920060315151
  TRANS
  SERIAL  POLICY NUMBER  MM/YY                ERROR CODES REMAINING
C 0002823 1234560        01/06                46
C 0002829 1234561        01/06                VALID

```

ENTER PFKEY/OPTION :

```

PF1/01 - HELP          ONE PAGE OF INQUIRY - NO SCROLLING AVAILABLE
PF2/02 - ERROR SUMMARY  PF3/03 - BYPASS RECORDS  PF4/04 - CORRECT RECORDS
PF7/07 - PAGE BACKWARD  PF8/08 - PAGE FORWARD    PF12/12 - EXIT PENDING

```

The Data Operations Department can "undo" bypass switches; however, this ability is limited to removing the switches for all bypassed records within a shipment (rather than individual records). That is, if you bypassed too many records so that you cannot reduce your errors to below 5%, then CAR can reset the entire shipment so you can perform further corrections.

To bypass a record from the SC425SA/SB or SC450SA/SB (exhibit VIII-D-8) screen,

Exhibit VIII-D-8

```

SC425SA  SUBLINE: 621  CAR STATISTICAL ERROR CORRECTIONS                11/01/2006
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS        11:15:30
SHIPMENT: 99920060315011
  POL  TRN  POL  C  R  ANL                LIMITS  U  U  ANN                C  P  D
TX EFF  EFF  EXP  PRM  A  S  LIN                N  N  MIL  MODL  G  R  I
TP M/YY M/YY M/YY TWN R K BUS CLASS  BI PD MED  I  D  CDE YEAR  P  C  S  PROD CD
=====
11 1/05 1/05 1/06 102 5 1 192 110100 08 2 00 08 00 030 2006 1 1 9 2706
POL# 1234560                EXP  -12  BI  PRM                -292  PD  PRM                -159
VIN#  RAT                ZIP CODE 01201                RATE DEPARTURE 100
  TRANS                ERROR POSITION  CORRECT VALUE  DESCRIPTION
0002628                S02 115                .....                POLICY ID
                        S49 030                .....                CLASS
                        S49 051                ..                MODEL YEAR
                        S49 131                .....                VEHICLE IDENTIFICATION NO

```

NO MORE ERRORS TO SCROLL

```

PF1/01 - HELP PANEL          PF3/03 - BYPASS RECORD          ENTER OPTION : ___ :
PF4/04 - PROCESS RECORD      PF5/05 - PREVIOUS ERROR        PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD         PF11/11 - STAT LOOKUP MENU     PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

D. BYPASSING DATA (CONTINUED)

2. Bypassing an individual record (continued)

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

The SC425SA/SB - ERROR CORRECTIONS screen re-appears but the function keys differ (exhibit VIII-D-9).

Exhibit VIII-D-9

```
SC425SA  SUBLINE: 621  CAR STATISTICAL ERROR CORRECTIONS          11/01/2006
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS      11:15:30
SHIPMENT: 99920060315011
POL TRN POL C R ANL LIMITS U U ANN M C P D
TX EFF EFF EXP PRM A S LIN N N MIL MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS BI PD MED I D CDE YEAR P C S PRODCD
=====
11 1/05 1/05 1/06 102 5 1 192 110100 08 2 00 08 00 030 2006 1 1 9 2706
POL# 1234560 EXP -12 BI PRM -292 PD PRM -159
VIN# CGE6789BN ZIP CODE 01201 RATE DEPARTURE 100
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
0002628 S02 115 ..... POLICY ID
S49 030 ..... CLASS
S49 051 .... MODEL YEAR
S49 131 ..... VEHICLE IDENTIFICATION NO

ENTER PFKEY/OPTION : ___ :
PF1/01 - HELP PANEL PF3/03 - CONFIRM BYPASS
PF9/09 - CANCEL BYPASS PF12/12 - EXIT
```

At this point, you can apply or cancel the bypass. To apply the bypass,

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

To cancel the bypass,

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

Upon applying the bypass, the next record automatically appears for correction. Upon canceling the bypass, the same record re-appears for correction.

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT

At the SC100 - MENU SELECTIONS screen (exhibit VIII-E-1),

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

Exhibit VIII-E-1

```

SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES            ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE   ..... PF4 OR 04
                REVIEW COMPANY PENDING     ..... PF5 OR 05
                REVIEW COMPANY SUMMARY     ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 03/14 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
                :
                :

PF1/01 - HELP                                         PF12/12 - EXIT

```

The SC120 - SELECT SHIPMENT TO PROCESS (exhibit VIII-E-2) screen appears. (This screen displays up to 10 shipments on one screen).

Exhibit VIII-E-2

```

SC120PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC120SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  SELECT SHIPMENT TO PROCESS                PAGE 1

                DUE DATE  ACTG
                MM/DD/YY  MM/YY  TOT RECS  V ONLY  INVALIDS  BYPASS  ERROR %
                =====
                _ 99920060315011 05/28/06 01/06          16      0        7        0  43.75
                _ 99920060315012 05/28/06 01/06          32      0       27        1  84.37
                _ 99920060315021 05/28/06 01/06          11      0        3        0  27.27
                _ 99920060315022 05/28/06 01/06          27      2       23        0  77.77
                x 99920060315031 05/28/06 01/06          13      0        8        0  61.53
                _ 99920060315032 05/28/06 01/06          29      0       26        2  89.65
                _ 99920060315041 05/28/06 01/06          19      0       15        0  78.94
                _ 99920060315042 05/28/06 01/06          33      0       29        2  87.87
                _ 99920060315061 05/28/06 01/06          17      0        8        0  47.05
                _ 99920060315062 05/28/06 01/06          31      0       22        0  70.96

                ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
                FIRST PAGE OF ELIGIBLE SHIPMENTS - PAGE FORWARD
                PF1/01 - HELP PANEL          : _ :          PF2/02 - ERROR SUMMARY
                PF3/03 - BYPASS FILE          PF4/04 - PROCESS FILE      PF5/05 - REVIEW PENDING
                PF7/07 - PAGE BACKWARD        PF8/08 - PAGE FORWARD      PF12/12 - RETURN TO MENU

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT (CONTINUED)

- 3) Tab to the shipment you want to process.
- 4) Mark an "X" beside that shipment.
- 5) Select PF4 or tab to the option field, type "04" and hit ENTER.

After a short time, the SC125SA/SB - SELECT ERROR CODE TO PROCESS screen appears (exhibit VIII-E-3). For a more detailed explanation about the information displayed on this screen refer to Section G-2.

Exhibit VIII-E-3

```
SC125PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC125SA                STAT ERROR CORRECTIONS - PREMIUM SUMMARY        11:15:30
ACTG(MM/YYYY): 01/2006  SELECT ERROR CODE(S) TO PROCESS
SHIPMENT: 99920060315022
_ S01 CLASS            0  _ S15 ANN MILE CODE        0  _ S42 LIMIT ID CDE        0
_ S02 POLICY           3  _ S16 RK TY/RT DEP        0  _ S43 DISCOUNT CDE      0
_ S03 PREM DATES      0  _ S17 PREMIUM TOWN       0  _ S45 CID/PROD CODE      0
_ S04 EXPOSURE         0  _ S19 MEDPYLIM/CLS       0  _ S46 PRODUCER CDE       6
_ S05 EXP/SIGN AGRE   1  _ S20 ZIP CODE           0  _ S47 HITHFT/X RSK       0
_ S06 ZERO PREM CLS   0  _ S21 AGE/SYM/MDYR       0  _ S48 POL BRD CVG        0
_ S07 BI PREM LIMIT   0  _ S22 REGULAT 1-78      0  _ S49 VEH IDENT NO      20
_ S08 PD PREM LIMIT   0  _ S23 ANTITHFT DIS      0  _ V52 PREM EXP VER      12
_ S09 OTC COV PREM    0  _ S26 ANN ST LOB        0
_ S10 COLL COV PREM   0  _ S27 ZONE RAT CODE      0  =====
_ S11 OTC COVERAGE    0  _ S28 NOFLT DEDUCT      0  S ERROR RECORDS        21
_ S12 COLL COVERAGE   0  _ S29 VALUE CODE        0  S ERR ABOVE 5%         20
_ S13 RATNG ID CDE    0  _ S30 PAS RESTRNT       0  S ERR EXPOSURE         12
_ S14 RATNG MOD FAC   0  _ S41 NONZERO PREM      0  S ERR DOLLARS          511
WARNING: UNACCEPTABLE ERROR % OF 77.77 WITH AN ACCEPTABLE TOLERANCE LEVEL

SELECT ERROR(S) WITH 'X' - OR LEAVE SCREEN BLANK FOR ALL - ENTER PFKEY/OPTION
PF4/4  -SELECT RECORDS      :  _  :                PF12/12 - EXIT TO MENU
```

- 6) Mark an "X" next to the error code you wish to correct or mark no error codes in order to retrieve all errors. If you select no specific error code, only "S" errors become available for correction. If you want to correct "V" errors, mark that error code.
- 7) Select PF4 or tab to the option field, type "04", hit ENTER.

The SC150 - SELECT PROCESSING TYPE screen (exhibit VIII-E-4) appears.

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT (CONTINUED)

Exhibit VIII-E-4

```

SC150MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC150SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  SELECT PROCESSING TYPE

ACTG(MM/YYYY):  01/2006
SHIPMENT: 99920060315013

SUMMARY OF ERRORS          ..... PF2 OR 02
BYPASS CORRECTIONS        ..... PF3 OR 03
ENTER CORRECTIONS      ..... PF4 OR 04
VIEW PENDING CORRECTIONS  ..... PF5 OR 05

EXIT TO SELECTION MENU    ..... PF12 OR 12

DEPRESS PFKEY OR ENTER PROCESSING OPTION
:  _  :

```

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

The SC400SA - STATISTICAL ERROR CORRECTIONS screen appears (exhibit VIII-E-5).

Exhibit VIII-E-5

```

SC400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC400SA          STATISTICAL ERROR CORRECTIONS              11:15:30
ACTG(MM/YYYY):  01/2006          PRIVATE PASSENGER NO-FAULT PREMIUMS
SHIPMENT: 99920060315022          EFFEC
TRANS #          POLICY ID          MM/YY          ERROR CODES
-----
_ 0002886 9856211111          01/06 02 49
_ 0002887 9856221111          01/06 02 49
X 0002888 9856222111          01/06 02
_ 0002890 9856231111          01/06 02 05 26 49
_ 0002892 9856241111          01/06 02 46 49

ONE PAGE OF SELECTION - NO SCROLLING
ENTER 'X' BESIDE SELECTED RECORD - THEN ENTER PFKEY/OPTION
PF1/01 - HELP PANEL          :  _  :
PF4/04 - SINGLE CORRECT      PF7/07 - PAGE BACKWARD      PF4/04 - POLICY HISTORY
PF5/05 - MULTIPLE CORRECT    PF8/08 - PAGE FORWARD        PF12/12 - EXIT TO MENU

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT (CONTINUED)

- 9) Tab to the record you wish to correct.
- 10) Mark the record with an "X".
- 11) Select PF4 or tab to the option field, type "04", and hit ENTER.

The SC425 - PREMIUM CORRECTION screen or the SC450 - LOSS CORRECTION screen appears (exhibit VIII-E-6).

Exhibit VIII-E-6

```

SC450SA  SUBLINE: 625  CAR STATISTICAL ERROR CORRECTIONS 11/01/2006
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER NO-FAULT LOSSES 11:15:30
SHIPMENT: 99920060315062
POL ACCI C R ANL C D ACCI ANN C C P D TY
TX EFF DENT PRM A S LIN O E DENT MIL MODL M G R I OF
TP M/YY M/DD/YY TWN R K BUS CLASS V D TOWN CDE YEAR T P C S LS CC PRODCD
=====
23 1/05 1/21/05 618 4 191 110100 1 01 300 750 2006 3 1 0 9 24 1 0210
POL# 98562221111 CLM# 1345687 LS AMT 64
VIN# R ZIP CODE 01752
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
0003016 S02 115 ..... POLICY ID
S15 030 ..... CLASS
S15 048 ... ANNUAL MILEAGE
S16 023 . TYPE OF RISK
S46 061 ..... PRODUCER CODE

NO MORE ERRORS TO SCROLL

PF1/01 - HELP PANEL PF3/03 - BYPASS RECORD ENTER OPTION : ___ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12- EXIT

```

Each screen displays only one detail record.

Grids appear for each possible invalid data element for each error code. Accordingly, the same data element may appear multiple times.

If a record has multiple errors, it is likely that one screen cannot display all the errors and grids. In this case, the message "MORE ERRORS TO SCROLL" appears. Use PF6 to scroll forward to next error to display all errors.

- 12) Tab to the data element(s) you wish to correct.
- 13) Type in the new data element(s).
- 14) Select PF4 or tab to the option field, type "04", and hit ENTER.

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT (CONTINUED)

At this point, the system is processing your correction(s) through the 54 statistical edits. After completing the initial processing, the system returns the message:

STATUS AFTER EDITING IS:

If the correction you coded is valid, the message will finish with "ERROR FREE" (see exhibit VIII-E-7). If the correction is invalid, the message will finish with an error such as, "S15" (see exhibit VIII-E-8).

Exhibit VIII-E-7

```

SC450SA  SUBLINE: 625  CAR STATISTICAL ERROR CORRECTIONS  11/01/2006
ACTG(MM/YYYY): 01/2006  PRIVATE PASSENGER NO-FAULT LOSSES  11:15:30
SHIPMENT: 99920060315061
POL  ACCI      C R ANL      C  D ACCI ANN      C C P D      TY
TX EFF  DENT  PRM A S LIN      O  E DENT MIL  MODL M G R I  OF
TP M/YY M/DD/YY TWN R K BUS CLASS  V  D TOWN CDE  YEAR T P C S  LS CC PRODCD
=====
23 1/05 1/13/05 711 0 1 191 142100 1 01  712 000  2006 1 0 0 0  24  1 441167
POL# 222010461      CLM# 67724363801      LS AMT      755
VIN#
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
1009824      S43      030      .....      CLASS
                S43      048      ...      ANNUAL MILEAGE
                S43      057      .      DISCOUNT CODE

STATUS AFTER EDITING IS:  ERROR FREE

PF2/02 - REDO CORRECTION(S)
PF4/04 - APPLY CORRECTIONS      PF8/08 - NEXT RECORD
ENTER OPTION :  _  :
PF3/03 - BYPASS
PF12/12- EXIT

```

Exhibit VIII-E-8

```

SC450SA  SUBLINE: 625  CAR STATISTICAL ERROR CORRECTIONS  11/01/2006
ACTG(MM/YYYY): 01/2006  PRIVATE PASSENGER NO-FAULT LOSSES  11:15:30
SHIPMENT: 99920060315062
POL  ACCI      C R ANL      C  D ACCI ANN      C C P D      TY
TX EFF  DENT  PRM A S LIN      O  E DENT MIL  MODL M G R I  OF
TP M/YY M/DD/YY TWN R K BUS CLASS  V  D TOWN CDE  YEAR T P C S  LS CC PRODCD
=====
23 1/05 1/21/05 618 4  191 110100 1 01  300 750 2006 6 2 1 0 9  24  1 0210
POL# 1234560      CLM# 965486      LS AMT      64
VIN# R      ZIP CODE 01752
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
0003016      S02      115      .....      POLICY ID
                S15      030      110100      CLASS
                S15      048      ...      ANNUAL MILEAGE
                S16      023      .      TYPE OF RISK
                S46      061      .....      PRODUCER CODE

STATUS AFTER EDITING IS:  S15

F2/02 - REDO CORRECTION(S)
F4/04 - APPLY CORRECTIONS      PF8/08 - NEXT RECORD
ENTER OPTION :  _  :
PF3/03 - BYPASS
PF12/12- EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

E. ENTERING CORRECTIONS BY SHIPMENT (CONTINUED)

After you complete this initial processing, you have two options:

1. If you want to apply the correction:

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

Once you apply a correction, the record is no longer available for further correction activity. If you processed the correction with errors, the record re-appears (with the updated field(s)) after CAR processes it through its weekly correction program. The system writes the correction records to a temporary correction file, and then updates the actual statistical records.

2. If you want to redo the correction:

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

The system will allow you to type over the correction(s) you just made. You can also move on to the next record (PF6), bypass the record (PF3), or exit (PF12).

Correction Notes:

The box below gives you information on coding exposure, claim count and blanks.

To indicate a value of blank, type the word "BLANK" or "BLANKS" in the grid next to the corresponding field.

To correct the exposure, enter an eight-position, signed value (see examples below).

For an exposure of 12, enter "+000012".

For an exposure of -8, enter "-000008".

For an exposure of 0, enter "+0000000" or "-0000000".

To correct claim count, enter a two-position, signed value (see examples below).

For a claim count of 1, enter "+1".

For a claim count of -1, enter "-1".

For a claim count of 0, enter "+0" or "-0".

New errors created from a correction are not available for updates until CAR runs the batch correction program.

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER

Within this function, you can correct individual error records or you can make a global correction within one policy number/effective year for specific error codes, a process know as multiple correct.

The single correct option allows you to process a correction to any error record within a specific policy.

The multiple correct allows you to make a single grid correction on a policy that will update all statistical records that contain the same error code within that policy.

In order to process a multiple correction against a policy, the records must meet the criteria outlined below.

- The error records must contain one of the following error codes:
 - **S02:** Policy Identification Number
 - **S15:** Annual Mileage Code
 - **S16:** Type of Risk/Rate Departure Factor
 - **S17:** Premium Town Code
 - **S20:** Zip Code
 - **S21:** Age Code/Symbol/Model Year
 - **S43:** Discount Code
 - **S46:** Producer Code
 - **S49:** Vehicle Identification Code

- The error records must be private passenger premium records only.

If a record does not meet both of these criteria, you should use the single correction option or the correct by shipment key option.

The multi-correct option is limited to these two criteria because the fields these error codes represent should always be the same for that policy.

Whether you use the single correct or the multi-correct option, the process for accessing the data for correction is the same.

At the SC100 - MENU SELECTIONS screen (exhibit VIII-F-1),

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

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-1

```
SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES          ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE   ..... PF4 OR 04
                REVIEW COMPANY PENDING     ..... PF5 OR 05
                REVIEW COMPANY SUMMARY     ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 09/01 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
                :
                :

PF1/01 - HELP                                PF12/12 - EXIT
```

The SC110 - SELECT POLICY TO PROCESS (exhibit VIII-F-2) screen appears.

Exhibit VIII-F-2

```
SC110PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC110SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  SELECT POLICY TO PROCESS

                EFF YR: _____ POLICY: _____

                ENTER 'X' BESIDE ONE OF THE FOLLOWING AND THEN HIT ENTER/PF KEY:

                PREMIUM RECORDS: _          LOSS RECORDS: _

                ENTER DESIRED POLICY OR HIT PF2 FOR A LIST

PF1/01 - HELP PANEL          : _ :          PF2/02 - BROWSE POLICIES
PF4/04 - SELECT            : _ :          PF12/12 - RETURN TO MENU
```

If you are unsure of the policy number or effective year, you can browse the file. Please reference section C-2: ACCESSING YOUR DATA (pages 7-8).

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

To access and correct all records with a specific policy number,

- 3) **Input the policy number and effective year.**
- 4) **Mark an "X" next to premium or loss records.**
- 5) **Select PF4 tab to the option field, type "04", and hit ENTER.**

The SC150 - SELECT PROCESSING TYPE screen appears (exhibit VIII-F-3).

Exhibit VIII-F-3

```
SC150MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC150SA          STATISTICAL ERROR CORRECTIONS             11:15:30
                  SELECT PROCESSING TYPE

POLICY:    546987125ACD123

SUMMARY OF ERRORS          ..... PF2 OR 02
BYPASS CORRECTIONS        ..... PF3 OR 03
ENTER CORRECTIONS        ..... PF4 OR 04
VIEW PENDING CORRECTIONS  ..... PF5 OR 05

EXIT TO SELECTION MENU    ..... PF12 OR 12

DEPRESS PFKEY OR ENTER PROCESSING OPTION
:  _  :
```

Although it appears you can view summary of errors and bypass corrections, you actually can't. Within the policy select function, you may only enter corrections or view pending corrections. To perform the other functions, you need to access the data by select shipment.

- 6) **Select PF4 to enter corrections or**
- 7) **Tab to the option field, type "04" and hit ENTER.**

The SC400 - POLICY ID CORRECTION screen appears (exhibit VIII-F-4).

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-4

SC400PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006	
SC400SA	STATISTICAL ERROR CORRECTIONS	11:15:30	
	POLICY ID: N569852		
	EFFEC		
TRANS #	SHIPMENT	MM/YY	ERROR CODES
=====	=====	=====	=====
0000062	99920060315011	01/06 02 16	
X 0000103	99920060315021	01/06 02 16 31	

ONE PAGE OF SELECTION - NO SCROLLING
ENTER 'X' BESIDE SELECTED RECORD - THEN ENTER PFKEY/OPTION
: _ :
PF1/01 - HELP PANEL
PF4/04 - SINGLE CORRECT PF7/07 - PAGE BACKWARD PF10/10 - POLICY HISTORY
PF5/05 - MULTIPLE CORRECT PF8/08 - PAGE FORWARD PF12/12 - EXIT TO MENU

To process a single correction against a record,

- 1) Tab to the record you wish to correct.
- 2) Mark the record with an "X".
- 3) Select PF4 or tab to the option field, type "04", and hit ENTER.

To process a multiple correction against all eligible records on this policy,

- 1) Tab to the record you wish to correct.
- 2) Mark the record with an "X".
- 3) Select PF5 or tab to the option field, type "05", and hit ENTER.

SINGLE CORRECTION

If you are processing a single correction against an individual record, either the SC425 - PREMIUM CORRECTION screen or the SC450 - LOSS CORRECTION screen appears (exhibit VIII-F-5).

Unlike correcting your data by shipment, when you select a policy, the system provides you with all errors at one time, including verification errors. There is no extra step to select a specific error code or a verification error.

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-5

```

SC450SA  SUBLINE: 625  CAR STATISTICAL ERROR CORRECTIONS  11/01/2006
                                POLICY ID: N569852  11:15:30

POL  ACCI      C R ANL      C  D ACCI ANN      C C P D  TY
TX EFF  DENT  PRM A S LIN  O  E DENT MIL  MODL M G R I  OF
TP M/YY M/DD/YY TWN R K BUS CLASS  V  D TOWN CDE  YEAR T P C S  LS CC PRODCD
=====
21 1/05 1/28/05 618 0 1 191 048330 1 01 200 100 2006 4 0 0 9 24 0 2701
SHP# 99920060315072 CLAIM# 96321658 LOSS AMT 807
VIN# 1C4GP64L8TB140629 ZIP CDE 01752
TRANS      ERROR POSITION  CORRECT VALUE      DESCRIPTION
0005136    S01      030      .....      CLASS
           S32      099      .....      CLAIM ID NUMBER
           S46      061      .....      PRODUCER CODE

                                NO MORE ERRORS TO SCROLL
PF1/01 - HELP                    PF3/03 - BYPASS RECORD  ENTER PFKEY/OPTION : __ :
PF4/04 - PROCESS RECORD          PF5/05 - PREVIOUS ERROR  PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD            PF11/11 - STAT LOOKUP MENU  PF12/12 - EXIT

```

Each screen displays only one detail record.

Grids appear for each possible invalid data element for each error code. Accordingly, the same data element may appear multiple times.

If a record has multiple errors, it is likely that one screen cannot display all the errors and grids. In this case, the message "MORE ERRORS TO SCROLL" appears. Use PF6 to scroll forward to next error to display all errors.

- 1) Tab to the data element(s) you wish to correct.
- 2) Type in the new data element(s).
- 3) Select PF4 or tab to the option field, type "04", and hit ENTER.

At this point, the system is processing your correction(s) through the 52 statistical edits. After completing the initial processing, the system returns the message:

STATUS AFTER EDITING IS:

If the correction you coded is valid, the message will finish with "ERROR FREE" (see exhibit VIII-F-6). If the correction is invalid, the message will finish with an error such as, "S34" (see exhibit VIII-F-7).

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-6

```

SC425SA  SUBLINE: 621  CAR STATISTICAL ERROR CORRECTIONS          11/01/2006
                                           POLICY ID: N569852                11:15:30

      POL  TRN  POL      C R ANL      LIMITS  U  U ANN      C P D
TX EFF  EFF  EXP  PRM A S LIN      N N MIL  MODL G R I
TP M/YY  M/YY  M/YY  TWN R K BUS CLASS  BI PD MED  I  D CDE  YEAR P C S  PRODCD
=====
11 8/04 8/05 8/05 212 5 1 192 130500 04 7 00 00 00 000 2006 1 0 9 0199
SHP# 99920060315013      EXP      12 BI PRM      100 PD PRM      50
VIN# JH4UA2650TC000756 ZIP CODE 02334      RATE DEPARTURE 100
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
0005022      S21      051      2006      MODEL YEAR
      S21      030      .....      CLASS
      S49      030      .....      CLASS
      S49      051      ..      MODEL YEAR
      S49      131      .....      VEHICLE IDENTIFICATION NO

STATUS AFTER EDITING IS: ERROR FREE

PF2/02 - REDO CORRECTION(S)                                ENTER OPTION :___:
PF4/04 - APPLY CORRECTIONS                                PF3/03 - BYPASS
PF8/08 - NEXT RECORD                                      PF12/12- EXIT
    
```

Exhibit VIII-E-7

```

SC450SA  SUBLINE: 625  CAR STATISTICAL ERROR CORRECTIONS          11/01/2006
                                           POLICY ID: N569852                11:15:30

      POL  ACCI      C R ANL      C  D ACCI ANN      C C P D      TY
TX EFF  DENT  PRM A S LIN      O  E DENT MIL  MODL M G R I      OF
TP M/YY  M/DD/YY  TWN R K BUS CLASS  V  D TOWN CDE  YEAR T P C S  LS CC PRODCD
=====
23 1/05 1/01/06 442 4 1 191 110100 1 01 102 100 2006 2 1 0 9 24 0 000000
SHP# 99920060315063      CLM# 9654879      LS AMT      30
VIN#      ZIP CODE
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
0006050      S34      008      9      POLICY EFFECTIVE MONTH
      S34      011      ./././..      ACCIDENT DATE

STATUS AFTER EDITING IS: S34

PF2/02 - REDO CORRECTION(S)                                ENTER OPTION :___:
PF4/04 - APPLY CORRECTIONS                                PF3/03 - BYPASS
PF8/08 - NEXT RECORD                                      PF12/12- EXIT
    
```

After you complete this initial processing, you have two options:

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

a. If you want to apply the correction:

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

Once you apply a correction, the record is no longer available for further correction activity. If you processed the correction with errors, the record re-appears (with the updated field(s)) after CAR processes it through its weekly correction program. The system writes the correction records to a temporary correction file, and then updates the actual statistical records.

b. If you want to redo the correction:

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

The system will allow you to type over the correction(s) you just made. You can also move on to the next record (PF6), bypass the record (PF3), or exit (PF12).

MULTIPLE CORRECTION

If you are processing a multiple correction against a policy, select PF5 from the SC400 screen; the SC475 - MULTI-RECORD CORRECTION screen appears (exhibit VIII-F-8).

Unlike correcting your data by shipment, when you select a policy, the system provides you with all errors at one time, including verification errors. There is no extra step to select a specific error code or a verification error.

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-8

```

SC475SA  SUBLINE: 621  CAR STATISTICAL MULTI-RECORD CORRECTIONS  11/01/2006
                                POLICY-ID 89756                                11:15:30

      POL TRN POL      C R ANL          LIMITS  U  U ANN          C P D
TX EFF  EFF  EXP  PRM A S LIN          N  N MIL  MODL  G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS  BI PD MED  I  D CDE  YEAR  P C S  PRODCD
=====
11 1/05 1/05 1/06 819 4 1 192 110102 00 02 00  00 03 000  2005  1 0 9  107552
SHP# 99920060315011  EXP      12 BI PRM          0 PD PRM          100
VIN# WPOAA292XPS820067 ZIP 02126  RAT DEP 100
      TRANS      ERROR POSITION  CORRECT VALUE  DESCRIPTION
0003537          S01      030      .....  CLASS
          S46      061      .....  PRODUCER CODE

                                NO MORE ERRORS TO SCROLL
PF1/01 - HELP PANEL              :  _  :
PF4/04 - PROCESS RECORD          PF5/05 - PREV ERROR              PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD            PF11/11 - STAT LOOKUP MENU      PF12/12- EXIT

```

Each screen displays only one detail record.

Grids appear for each possible invalid data element for each error code. Accordingly, the same data element may appear multiple times.

If a record has multiple errors, it is likely that one screen cannot display all the errors and grids. In this case, the message "MORE ERRORS TO SCROLL" appears. Use PF6 to scroll forward to next error to display all errors.

- 1) Tab to the data element(s) you wish to correct.
- 2) Type in the new data element(s).
- 3) Select PF4 or tab to the option field, type "04", and hit ENTER.

At this point, the system is processing your correction(s) through the 52 statistical edits. After completing the initial processing, the system returns the message:

STATUS AFTER EDITING IS:

If the correction you coded is valid, the message will finish with "ERROR FREE" (see exhibit VIII-F-9). If the correction is invalid, the message will finish with an error such as, "S46" (see exhibit VIII-F-10).

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-9

```
SC475SA  SUBLINE: 621  CAR STATISTICAL MULTI-RECORD CORRECTIONS  11/01/2006
                                           POLICY-ID S1756                      11:15:30

POL TRN POL      C R ANL      LIMITS  U  U ANN      C P D
TX EFF EFF EXP PRM A S LIN      N  N MIL MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS BI PD MED I D CDE YEAR P C S  PRODCD
=====
11 1/05 1/05 1/06 819 4 1 192 110100 00 2 00 00 03 000 2005 1 0 9  107552
SHP# 99920060315011 EXP 12 BI PRM 0 PD PRM 100
VIN# WPOAA292XPS820067 ZIP 02126 RAT DEP 100
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
0000467      S02      115      51756      POLICY ID
           S46      061      007552      PRODUCER CODE

STATUS AFTER EDITING IS : ERROR FREE
PF1/01 - HELP PANEL      :  _  :
PF2/02 - REDO CORRECTION(S)
PF4/04 - APPLY CORRECTIONS  PF8/08 - NEXT RECORD      PF12/12- EXIT
```

Exhibit VIII-F-10

```
SC475SA  SUBLINE: 621  CAR STATISTICAL MULTI-RECORD CORRECTIONS  11/01/2006
                                           POLICY-ID S2756                      11:15:30

POL TRN POL      C R ANL      LIMITS  U  U ANN      C P D
TX EFF EFF EXP PRM A S LIN      N  N MIL MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS BI PD MED I D CDE YEAR P C S  PRODCD
=====
11 1/05 1/05 1/06 819 4 1 192 110100 00 02 00 00 03 000 2005 1 0 9  107552
SHP# 99920060315011 EXP 12 BI PRM 0 PD PRM 100
VIN# WPOAA292XPS820067 ZIP 02126 RAT DEP 100
TRANS      ERROR POSITION      CORRECT VALUE      DESCRIPTION
0000467      S02      115      51756      POLICY ID
           S46      061      007552      PRODUCER CODE

STATUS AFTER EDITING IS : S46
PF1/01 - HELP PANEL      :  _  :
PF2/02 - REDO CORRECTION(S)
PF4/04 - APPLY CORRECTIONS  PF8/08 - NEXT RECORD      PF12/12- EXIT
```

After you complete this initial processing, you have two options:

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

a. If you want to apply the correction:

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

Once you apply a correction, the records are no longer available for further correction activity. If you processed the correction with errors, the record re-appears (with the updated field(s)) after CAR processes it through its weekly correction program. The system writes the correction records to a temporary correction file, and then updates the actual statistical records.

b. If you want to redo the correction:

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

The system will allow you to type over the correction(s) you just made. You can also move on to the next record (PF6) or exit (PF12).

As mentioned previously, the multi-record correction option includes only certain error codes. These are S02, S15, S16, S17, S21, S43, S46, and S49. When you process a grid correction against one of these error codes, the system will apply the correction to every record that contains that error code within the policy.

Upon applying the correction, the system returns a message indicating the number of records the system applied the correction (exhibit VIII-F-11).

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Exhibit VIII-F-11

```

SC475SA  SUBLINE: 621  CAR STATISTICAL MULTI-RECORD CORRECTIONS  11/01/2006
                                POLICY-ID S2756                                11:15:30

      POL TRN POL      C R ANL          LIMITS  U  U ANN      C P D
TX EFF  EFF  EXP  PRM A S LIN          N  N MIL  MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS  BI PD MED  I  D CDE  YEAR P C S  PRODCD
=====
11 1/05 1/05 1/06 819 4 1 192 110100 00 02 00  00 03 000 2005  1 0 9  107552
SHP# 99920060315011  EXP      12 BI PRM          0  PD PRM          100
VIN# WPOAA292XPS820067 ZIP 02126  RAT DEP 100
      TRANS      ERROR POSITION  CORRECT VALUE  DESCRIPTION
0000467          S02      115      51756      POLICY ID
          S46      061      007552      PRODUCER CODE

APPLIED CORRECTIONS TO      7 RECORD(S)
                               :  _  :
PF8/08 - NEXT RECORD
PF12/12- EXIT
    
```

Once you apply the correction, you cannot access any of the records that received that correction activity; they will reside on the pending file until CAR processes the corrections.

In some instances, a record may contain an error code that is not a multi-correct eligible error code while also containing error codes that are eligible for the multi-correct process. While using the multi-correct option, you can correct errors that are not eligible for the multi-correct. However, the correction will apply to only that one record. The example outlined below clarifies this point.

- Policy AB12345 has seven records in error.
- All seven records have an S46 producer code error.
- Five of the seven records have an S04 exposure error.

You select a record that contains both the S04 and S46 error codes and apply a grid correction to fix both error codes. Upon applying the correction, the system returns the message: "APPLIED CORRECTIONS TO 7 RECORDS."

The system, in turn, will change the producer code on all seven records, but will change the exposure on just the one record you corrected. You will be able to correct the remaining S04 errors on the other four policies once CAR applies the producer code corrections as part of its weekly job stream.

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CHAPTER VIII - STATISTICAL CORRECTIONS

F. ENTERING CORRECTIONS BY POLICY NUMBER (CONTINUED)

Correction Notes:

The box below gives you information on coding exposure, claim count and blanks.

To indicate a value of blank, type the word "BLANK" or "BLANKS" in the grid next to the corresponding field.

To correct the exposure, enter an eight-position, signed value (see examples below).

For an exposure of 12, enter "+000012".

For an exposure of -8, enter "-000008".

For an exposure of 0, enter "+0000000" or "-0000000".

To correct claim count, enter a two-position, signed value (see examples below).

For a claim count of 1, enter "+1".

For a claim count of -1, enter "-1".

For a claim count of 0, enter "+0" or "-0".

New errors created from a correction are not available for updates until CAR runs the batch correction program.

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CHAPTER VIII - STATISTICAL CORRECTIONS

G. VIEWING THE ERROR SUMMARY

You can choose from two different error summary types: 1) provides an overall summary for all shipments combined, or 2) provides a summary for a specific shipment.

1. Overall Error Summary

After you type in your company code number, the SC100 - Menu Selections screen appears (exhibit VIII-G-1).

Exhibit VIII-G-1

SC100MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC100SA	STATISTICAL ERROR CORRECTIONS	11:15:30
	MENU SELECTIONS	
SELECT SHIPMENTS	.....	PF2 OR 02
SELECT POLICIES	.....	PF3 OR 03
REVIEW ERROR HISTROY FILE	.....	PF4 OR 04
REVIEW COMPNAY PENDING	.....	PF5 OR 05
REVIEW COMPANY SUMMARY	.....	PF6 OR 06
REVIEW C.A.R. MESSAGES 03/14	.....	PF7 OR 07
EXIT STATISTICAL CORRECTIONS	.....	PF12 OR 12
	DEPRESS PFKEY OR ENTER PROCESSING OPTION	
	: :	
PF1/01 - HELP		PF12/12 - EXIT

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

The SC250 - COMPANY SUMMARY screen appears (exhibit VIII-G-2); this screen shows you the number of errors per error code and the overall percent of statistical errors.

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CHAPTER VIII - STATISTICAL CORRECTIONS

G. VIEWING THE ERROR SUMMARY (CONTINUED)

1. Overall Error Summary (continued)

Exhibit VIII-G-2

SC250PR		COMMONWEALTH AUTOMOBILE REINSURERS				11/01/2006
SC250SA		STAT ERROR CORRECTIONS - COMPANY SUMMARY				11:15:30
COMPANY: 999						
S01 CLASS	113	S19 MEDPAYLIM/CLAS	21	S37 TYPE CLAIMANT	0	
S02 POLICY	912	S20 ZIP CODE	91	S38 CVG/LOSS TYPE	0	
S03 PREM DATES	37	S21 AGE/SYM/MOD YR	42	S39 CATASTROPHE	0	
S04 EXPOSURE	88	S22 REGULATE 1-78	30	S40 TX/SUBLN/LOSS	48	
S05 EXP/SIGN AGREE	48	S23 ANTITHEFT DIS	3	S41 NON ZERO PREM	9	
S06 ZERO PREM CLAS	17	S24 COVERAGE	0	S42 LIMITS ID CDE	0	
S07 BI PREM LIMITS	46	S25 NOFLT LOSS AMT	6	S43 DISCOUNT CODE	77	
S08 PD PREM LIMITS	9	S26 ANN STAT LOB	63	S44 PARTIAL IND	30	
S09 OTC COV PREM	8	S27 ZONE RAT CODE	0	S45 CID/PROD CODE	2	
S10 COLL COV PREM	30	S28 NOFLT DEDUCT	28	S46 PRODUCER CODE	288	
S11 OTC COVERAGE	48	S29 VALUE CODE	3	S47 HITHEFT/XRSK	2	
S12 COLL COVERAGE	47	S30 PAS RESTRAINT	32	S48 POL BROAD CVG	0	
S13 RATING ID CDE	2	S31 CLAIM COUNT	54	S49 VEH IDENT NUM	207	
S14 RATING MOD FAC	2	S32 CLAIM ID	107	V50 PHY DAM LOSS	1	
S15 ANN MILE CODE	71	S33 ACCDT TOWN	12	V51 ALLC LOSS ADJ	13	
S16 RK TYP/RAT DEP	126	S34 LOSS DATES	113	V52 PREM EXP VER	78	
S17 PREMIUM TOWN	50	S35 TYPE OF LOSS	7			
S18 LIAB LIMITS	4	S36 LIAB LOSS AMT	0	*TOTAL PERCENT	74.00	%
PF1/01 - HELP PANEL		: _ :		PF12/12 - RETURN TO MENU		

2. Specific Summary By Shipment Key

To view the error summary for a specific shipment key you must be in the "Select Shipment" option from the SC100 - Menu Selections menu (exhibit VIII-G-3).

Exhibit VIII-G-3

SC100MN		COMMONWEALTH AUTOMOBILE REINSURERS				11/01/2006
SC100SA		STATISTICAL ERROR CORRECTIONS				11:15:30
MENU SELECTIONS						
SELECT SHIPMENTS		.....	PF2	OR	02	
SELECT POLICIES		.....	PF3	OR	03	
REVIEW ERROR HISTORY FILE		.....	PF4	OR	04	
REVIEW COMPANY PENDING		.....	PF5	OR	05	
REVIEW COMPANY SUMMARY		.....	PF6	OR	06	
REVIEW C.A.R. MESSAGES	07/10	.....	PF7	OR	07	
EXIT STATISTICAL CORRECTIONS		PF12	OR	12	
DEPRESS PFKEY OR ENTER PROCESSING OPTION						
: :						
PF1/01 - HELP					PF12/12 - EXIT	

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CHAPTER VIII - STATISTICAL CORRECTIONS

G. VIEWING THE ERROR SUMMARY (CONTINUED)

2. Specific Summary By Shipment Key (continued)

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

The SC120 - SELECT SHIPMENT TO PROCESS (exhibit VIII-G-4) screen appears. (This screen displays up to 10 shipments on one screen).

Exhibit VIII-G-4

SC120PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC120SA	STATISTICAL ERROR CORRECTIONS	11:15:30
	SELECT SHIPMENT TO PROCESS	PAGE 1
	DUE DATE ACTG	
SHIPMENT	MM/DD/YY MM/YY	TOT RECS V ONLY INVALIDS BYPASS ERROR %
-----	-----	-----
X 99920060315011	05/28/06 01/06	16 0 7 0 43.75
- 99920060315012	05/28/06 01/06	32 0 27 1 84.37
- 99920060315021	05/28/06 01/06	11 0 3 0 27.27
- 99920060315022	05/28/06 01/06	27 2 23 0 77.77
- 99920060315031	05/28/06 01/06	13 0 8 0 61.53
- 99920060315032	05/28/06 01/06	29 0 26 2 89.65
- 99920060315041	05/28/06 01/06	19 0 15 0 78.94
- 99920060315042	05/28/06 01/06	33 0 29 2 87.87
- 99920060315061	05/28/06 01/06	17 0 8 0 47.05
- 99920060315062	05/28/06 01/06	31 0 22 0 70.96
ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION		
FIRST PAGE OF ELIGIBLE SHIPMENTS - PAGE FORWARD		
PF1/01 - HELP PANEL	:	PF2/02 - ERROR SUMMARY
PF3/03 - BYPASS FILE	PF4/04 - PROCESS FILE	PF5/05 - REVIEW PENDING
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD	PF12/12 - RETURN TO MENU

- 2) **Tab to the shipment for the error summary you want to view.**
- 3) **Mark an "X" next to that shipment.**
- 4) **Select PF2 or tab to the option field, type "02", and hit ENTER.**

The SC200SA/SB screen - Premium/Loss summary appears (exhibit VIII-G-5).

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CHAPTER VIII - STATISTICAL CORRECTIONS

G. VIEWING THE ERROR SUMMARY (CONTINUED)

2. Specific Summary By Shipment Key (continued)

Exhibit VIII-G-5

```
SC200PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC200SA          STAT ERROR CORRECTIONS - PREMIUM SUMMARY          11:15:30
ACTG(MM/YYYY): 01/2006          PRIVATE PASSENGER LIABILITY
SHIPMENT: 99920060315011
S01 CLASS              0          S15 ANN MILE CODE          0          S42 LIMITS ID CDE          0
S02 POLICY              3          S16 RK TYP/RAT DEP          0          S43 DISCOUNT CODE          0
S03 PREM DATES          0          S17 PREMIUM TOWN          0          S45 CID/PROD CODE          0
S04 EXPOSURE            0          S19 MEDPAYLIM/CLAS          0          S46 PRODUCER CODE          2
S05 EXP/SIGN AGREE      2          S20 ZIP CODE                1          S47 HITHEFT/X RSK          0
S06 ZERO PREM CLAS      0          S21 AGE/SYM/MOD YR          0          S48 POL BROAD CVG          0
S07 BI PREM LIMITS      0          S22 REGULATE 1-78          0          S49 VEH IDENT NUM          5
S08 PD PREM LIMITS      0          S23 ANTITHEFT DIS          0          V52 PREM EXP VER          4
S09 OTC COV PREM        0          S26 ANN STATE LOB          0
S10 COLL COV PREM        0          S27 ZONE RAT CODE          0          =====
S11 OTC COVERAGE        0          S28 NOFLT DEDUCT          0          S ERROR RECORDS            7
S12 COLL COVERAGE        0          S29 VALUE CODE            0          S ERR ABOVE 5%            7
S13 RATING ID CDE        0          S30 PAS RESTRAINT          0          S ERR EXPOSURE            -84
S14 RATING MOD FAC        0          S41 NON ZERO PREM          0          S ERR DOLLAR              -00002237
WARNING: UNACCEPTABLE ERROR % OF 43.75 WITH AN UNACCEPTABLE TOLERANCE LEVEL

ENTER PFKEY/OPTION : ___ :
PF1/1 - HELP PANEL          PF12/12 - RETURN TO MENU
```

This screen provides -

- record totals for each error code
- total error record count
- number of records above the 5% tolerance
- an overall error percentage
- acceptable or unacceptable tolerance

Notes: the ERROR RECORDS count equals the number of records in error not the sum of errors within each error code (some records have multiple errors) and the error percent calculation excludes verification-only records.

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CHAPTER VIII - STATISTICAL CORRECTIONS

H. VIEWING PENDING CORRECTIONS

This function displays the status (either corrected or bypassed) for each record or each shipment key you have performed activity against.

The correction system uses a pending file because CAR processes corrections weekly, not immediately. This option provides a way to monitor your correction and bypass activity in the interim.

1. Viewing pending activity for individual records

To view the pending activity for a specific shipment key, you must be in the "Select Shipment" option from the SC100 - Menu Selections menu (exhibit VIII-H-1).

Exhibit VIII-H-1

```
SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES            ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE   ..... PF4 OR 04
                REVIEW COMPANY PENDING      ..... PF5 OR 05
                REVIEW COMPANY SUMMARY      ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 03/14 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
                :
                :

PF1/01 - HELP                                PF12/12 - EXIT
```

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

The SC120 - SELECT SHIPMENT TO PROCESS screen (exhibit VIII-H-2) appears. (This screen displays up to 10 shipments on one screen).

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CHAPTER VIII - STATISTICAL CORRECTIONS

H. VIEWING PENDING CORRECTIONS (CONTINUED)

1. Viewing pending activity for individual records (continued)

Exhibit VIII-H-2

```
SC120PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC120SA                STATISTICAL ERROR CORRECTIONS                11:15:30
                        SELECT SHIPMENT TO PROCESS                PAGE 1

      SHIPMENT          DUE DATE  ACTG
      MM/DD/YY          MM/YY
-----
X 99920060315011 05/28/06 01/06          16      0      7      0  43.75
- 99920060315012 05/28/06 01/06          32      0     27     1  84.37
- 99920060315021 05/28/06 01/06          11      0      3      0  27.27
- 99920060315022 05/28/06 01/06          27      2     23     0  77.77
- 99920060315031 05/28/03 01/06          13      0      8      0  61.53
- 99920060315032 05/28/06 01/06          29      0     26     2  89.65
- 99920060315041 05/28/06 01/06          19      0     15     0  78.94
- 99920060315042 05/28/06 01/06          33      0     29     2  87.87
- 99920060315061 05/28/06 01/06          17      0      8      0  47.05
- 99920060315062 05/28/06 01/06          31      0     22     0  70.96

      ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
      FIRST PAGE OF ELIGIBLE SHIPMENTS - PAGE FORWARD
PF1/01 - HELP PANEL                :   :                PF2/02 - ERROR SUMMARY
PF3/03 - BYPASS FILE                PF4/04 - PROCESS FILE          PF5/05 - REVIEW PENDING
PF7/07 - PAGE BACKWARD              PF8/08 - PAGE FORWARD          PF12/12 - RETURN TO MENU
```

- 1) Tab to the shipment you want to review.
- 2) Mark an "X" next to that shipment.
- 3) Select PF5 or tab to the option field, type "05", and hit ENTER.

The SC500 - PENDING ACTIVITY screen appears (exhibit VIII-H-3).

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CHAPTER VIII - STATISTICAL CORRECTIONS

H. VIEWING PENDING CORRECTIONS (CONTINUED)

1. Viewing pending activity for individual records (continued)

Exhibit VIII-H-3

```
SC500PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC500SA                STAT ERROR CORRECTIONS - PENDING ACTIVITY                11:15:30
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS                PAGE 01
SHIPMENT: 99920060315011

  TRANS                POL EFF
  SERIAL  POLICY NUMBER  MM/YY                ERROR CODES REMAINING
C 0002623  546288                01/03                VALID
C 0002623                /                    /                    VALID
C 0002624                /                    /                    VALID
C 0002624  25689753                01/03                VALID
C 0002624                /                    /                    VALID
C 0002625                /                    /                    VALID
C 0002625  56987532                01/03                VALID
C 0002625                /                    /                    VALID

                                ENTER PFKEY/OPTION :      :
                                FIRST PAGE OF INQUIRY - USE PAGE FORWARD
PF1/01 - HELP
PF7/07 - PAGE BACKWARD    PF8/08 - PAGE FORWARD    PF12/12 - EXIT PENDING
```

Each screen displays up to 10 pending correction records.

A "C" indicates a pending correction record.

A "B" indicates a pending bypass record.

2. Viewing overall pending activity

From the SC100 - Menu Selection screen (exhibit VIII-H-4),

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CHAPTER VIII - STATISTICAL CORRECTIONS

H. VIEWING PENDING CORRECTIONS (CONTINUED)

2. Viewing overall pending activity (continued)

Exhibit VIII-H-4

```

SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

SELECT SHIPMENTS          ..... PF2 OR 02
SELECT POLICIES           ..... PF3 OR 03
REVIEW ERROR HISTORY FILE ..... PF4 OR 04
REVIEW COMPANY PENDING ..... PF5 OR 05
REVIEW COMPANY SUMMARY    ..... PF6 OR 06
REVIEW C.A.R. MESSAGES 07/10 ..... PF7 OR 07

EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

DEPRESS PFKEY OR ENTER PROCESSING OPTION
:      :

PF1/01 - HELP                                PF12/12 - EXIT

```

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

The SC550 - COMPANY PENDING ACTIVITY screen appears (exhibit VIII-H-5).

Exhibit VIII-H-5

```

SC550PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC550SA          STATISTICAL ERROR CORRECTIONS              11:15:30
COMPANY 999      COMPANY PENDING ACTIVITY              PAGE: 1

SHIPMENT          DUE DATE ACCTG RECORDS          CORRECTED          BYPASSED          ERROR
                  MM/DD/YY MM/YY CHANGED APPLIED PENDING APPLIED PENDING %
=====
99920060315011 05/28/06 01/06          13          4          4          3          4 43.75
99920060315012 05/28/06 01/06          2           0          0          27         0 84.37
99920060315021 05/28/06 01/06          17          4          4          0          0 27.27
99920060315022 05/28/06 01/06          3           0          0          0          0 77.77
99920060315031 05/28/06 01/06          15          2          2          0          0 61.53
99920060315032 05/28/06 01/06          2           0          0          26         0 89.65
99920060315041 05/28/06 01/06          0           0          0          0          0 78.94
99920060315042 05/28/06 01/06          3           0          0          2          0 87.87
99920060315061 05/28/06 01/06          0           0          0          0          0 47.05
99920060315062 05/28/06 01/06          0           0          0          0          0 70.96

DEPRESS PFKEY OR ENTER PROCESSING OPTION
:      :
FIRST PAGE OF INQUIRY - USE PAGE FORWARD
PF1/01 - HELP    PF7/07 - PAGE BACK    PF8/08 - PAGE FORWARD    PF12/12 - EXIT

```

H. VIEWING PENDING CORRECTIONS (CONTINUED)

2. Viewing overall pending activity (continued)

Each screen displays up to 10 shipments.

The RECORDS CHANGED field counts the total number of corrections you applied (including corrections that validated records and those that have not).

Both the "CORRECTED" and "BYPASSED" columns reflect two sets of counts.

The "APPLIED" counter refers to corrections that processed through the batch correction program and have been applied to the specific statistical record.

The "PENDING" counter refers to those corrections that are still residing on the temporary correction file and have yet to be processed through the batch correction program.

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CHAPTER VIII - STATISTICAL CORRECTIONS

I. REVIEW PRODUCER CODES

You can access CAR's Producer Matrix File from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-I-1).

Exhibit VIII-I-1

```

SC425SA  SUBLINE: 621  CAR STATISTICAL ERROR CORRECTIONS  11/01/2006
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS  11:15:30
SHIPMENT: 99920060315011
POL TRN POL C R ANL LIMITS U U ANN C P D
TX EFF EFF EXP PRM A S LIN N N MIL MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS BI PD MED I D CDE YEAR P C S PRODCD
=====
11 1/05 1/05 1/06 611 1 4 192 110100 07 7 07 999 2001 1 1 1 9 75555
POL# 125642 EXP 12 BI PRM 296 PD PRM 195
VIN# 1N4GB32AXMC808317 ZIP 02478 RAT DEP 912
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
2325271 S46 061 ..... PRODUCER CODE

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PANEL PF3/03 - BYBASS RECORD ENTER OPTION : __ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12- EXIT

```

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

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-I-2).

Exhibit VIII-I-2

```

SC650MN COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
SC650SA STATISTICAL ERROR CORRECTIONS 11:15:30
STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
: :

PF1/01 - HELP PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

I. REVIEW PRODUCER CODES (CONTINUED)

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

The PM600 - COMPANY PRODUCER INQUIRY screen appears (exhibit VIII-I-3). Since you came from the SC425/450 screen, the system automatically pulls the detail information from the statistical record into the PM600 screen.

Exhibit VIII-I-3

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM600SA          PRODUCER INQUIRY SYSTEM                    11:15:30

                  COMPANY CODE          999

                  EFF YEAR (YYYY)      2006

OPTION 1:  PRODUCER CODE  75555_
           OR
OPTION 2:  AGENCY NAME    _____

MEMBER COMPANIES, FILL IN THE KEY AND DEPRESS.... PF2 OR 02

RETURN TO MENU ..... PF12 OR 12

                  :  _  :
```

To change the producer code or effective year, type over the existing values.

Please reference Chapter VI - PRODUCER MATRIX SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

J. REVIEW CLASS CODES

You can access CAR's Class Code file from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-J-1).

Exhibit VIII-J-1

```

SC425SA  SUBLINE: 621  CAR STATISTICAL ERROR CORRECTIONS  11/01/2006
ACTG(MM/YYYY): 01/2006 PRIVATE PASSENGER LIABILITY PREMIUMS  11:15:30
SHIPMENT: 99920060315011
POL TRN POL C R ANL LIMITS U U ANN C P D
TX EFF EXP PRM A S LIN N N MIL MODL G R I
TP M/YY M/YY M/YY TWN R K BUS CLASS BI PD MED I D CDE YEAR P C S PROCD
-----
11 1/05 1/05 1/06 611 1 4 192 110100 07 07 07 999 2001 1 1 9 75555
POL# 125642 EXP 12 BI PRM 296 PD PRM 195
VIN# 1N4GB32AXMC808317 ZIP 02478 RAT DEP 912
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
2325271 S46 061 ..... PRODUCER CODE

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PANEL PF3/03 - BYPASS RECORD ENTER OPTION : __ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12- EXIT

```

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

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-J-2).

Exhibit VIII-J-2

```

SC650MN COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
SC650SA STATISTICAL ERROR CORRECTIONS 11:15:30
STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
: :

PF1/01 - HELP PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

J. REVIEW CLASS CODES (CONTINUED)

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

The AC300 - CLASS CODE INQUIRY screen appears (exhibit VIII-J-3). Since you came from the SC425/450 screen, the system automatically pulls the detail information from the statistical record into the AC300 screen.

Exhibit VIII-J-3

```
AC300PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
AC300SA          CLASS CODE INQUIRY SYSTEM                  11:15:30

PLEASE ENTER :

CLASS CODE      : 110100
AND/OR
CLASS TYPE      : 11

PRESS PFKEY OR TYPE OPTION AND PRESS ENTER
                :   _   :

PF01/01 - HELP          PF03/03 - CLASS CODE BROWSE
PF04/04 - CLASS TYPE BROWSE  PF12/12 - EXIT
```

To change the class code or class type, simply type over the existing values and select the appropriate PF key.

Please reference Chapter XVIII - STATISTICAL LOOKUP SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

K. REVIEW CATASTROPHE CODES

You can access CAR's Catastrophe Code file from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-K-1).

Exhibit VIII-K-1

```

SC450SA  SUBLINE: 618  CAR STATISTICAL ERROR CORRECTIONS 11/01/2006
ACTG(MM/YYYY): 01/2006 COMMERCIAL PHYSICAL DAMAGE LOSSES 11:15:30
SHIPMENT: 99920060315162
POL ACCI C R ANL ACC S R A T C P R C TY
TX EFF DENT PRM A S LIN DNT Y 7 ZON G H G T I A OF
TP M/YY M/DD/YY TWN R K BUS CLASS COV TWN M 8 RAT E F P L D T LS CC PRODCD
=====
23 1/05 1/26/05 512 0 1 212 011990 077 530 07 000 1 0 0 2 9 00 11 1 201031
POL# 12456794 CLAIM# 000006858001 LOSS AMT 1666
VIN# 1B7GG22X2WS637808 ZIP CDE 01060
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
1996195 S38 037 ... COVERAGE
S38 087 .. TYPE OF LOSS

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PF3/03 - BYPASS RECORD ENTER PFKEY/OPTION : __ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12 - EXIT

```

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

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-K-2).

Exhibit VIII-K-2

```

SC650MN COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
SC650SA STATISTICAL ERROR CORRECTIONS 11:15:30
STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
: :

PF1/01 - HELP PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

K. REVIEW CATASTROPHE CODES (CONTINUED)

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

The CC300 - CATASTROPHE CODE BROWSE screen appears (exhibit VIII-K-3). This application provides all current and valid catastrophe codes.

Exhibit VIII-K-3

CC300SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006	
CC300PR	CATASTROPHE CODE BROWSE	11:15:30	
	START	STOP	
CODE	ACCIDENT DATE	ACCIDENT DATE	
SELECT	YYYYMMDD	YYYYMMDD	
	START	STOP	
CODE	ACCIDENT DATE	ACCIDENT DATE	
SELECT	YYYYMMDD	YYYYMMDD	
-	15	20060304	20060306
-	18	20060331	20060401
-	24	20051221	20051224
-	28	20040701	20040703
-	32	20030404	20030405
-	39	20051210	20051213
-	46	20060311	20060314
-	48	20050713	20050716
-	54	20030530	20030601
-	57	20061111	20061112
HIT PF KEY OR TYPE OPTION AND PRESS ENTER			
()			
PF1/01 - HELP	PF3/03 - VIEW DETAILS	PF7/07 - PAGE BACK	
PF8/08 - PAGE FORWARD	PF11/11 - RETURN WITH DATA	PF12/12 - RETURN	

Please reference Chapter XVIII - STATISTICAL LOOKUP SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

L. REVIEW ZIP CODE/TOWN CODE

You can access CAR's Zip Code file from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-L-1).

Exhibit VIII-L-1

```

SC450SA  SUBLINE: 618  CAR STATISTICAL ERROR CORRECTIONS 11/01/2006
ACTG(MM/YYYY): 01/2006  COMMERCIAL PHYSICAL DAMAGE LOSSES 11:15:30
SHIPMENT: 99920060315162
POL ACCI C R ANL ACC S R A T C P R C TY
TX EFF DENT PRM A S LIN DNT Y 7 ZON G H G T I A OF
TP M/YY M/DD/YY TWN R K BUS CLASS COV TWN M 8 RAT E F P L D T LS CC PROCD
=====
23 1/05 1/26/05 512 0 1 212 011990 077 530 07 000 1 0 0 2 9 00 11 1 201031
POL# 12456794 CLAIM# 000006858001 LOSS AMT 1666
VIN# 1B7GG22X2WS637808 ZIP CDE 01060
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
1996195 S38 037 ... COVERAGE
S38 087 .. TYPE OF LOSS

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PF3/03 - BYPASS RECORD ENTER PFKEY/OPTION : __ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12 - EXIT

```

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-L-2).

Exhibit VIII-L-2

```

SC650MN COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
SC650SA STATISTICAL ERROR CORRECTIONS 11:15:30
STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
: :

PF1/01 - HELP PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

L. REVIEW ZIP CODE/TOWN CODE (CONTINUED)

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

The ZP400 - ZIP CODE INQUIRY screen appears (exhibit VIII-L-3). Since you came from the SC425/450 screen, the system automatically pulls the detail information from the statistical record into the ZP400 screen.

Exhibit VIII-L-3

```
ZP400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
ZP400SA          ZIP CODE INQUIRY                            11:15:30

                ENTER   STATE CODE:      22
                -----

                ZIP CODE:      01060

                OR
                --

                TOWN NAME:      _____

                ENTER THE STATE CODE AND A ZIP CODE OR A TOWN NAME AND DEPRESS PF4/04

                (  _  )

PF1/01 - HELP          PF2/02 - STATE CODE LIST
PF4/04 - PROCESS      PF12/12 - EXIT TO MENU
```

To change the zip code or town name, simply type over the existing values and select the appropriate PF key.

Please reference Chapter XVIII - STATISTICAL LOOKUP SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

M. PERFORM POLK VIN EDIT

You can access the Polk VIN Edit software from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-M-1).

Exhibit VIII-M-1

```

SC425SA  SUBLINE: 611  CAR STATISTICAL ERROR CORRECTIONS 11/01/2006
ACTG(MM/YYYY): 01/2006  COMMERCIAL LIABILITY PREMIUMS 11:15:30
SHIPMENT: 99920060315093
POL TRN POL C R ANL LIMITS U U P A C P
TX EFF EFF EXP PRM A S LIN N N B ZON G G R EXP AO
TP M/YY M/YY M/YY TWN R K BUS CLASS L BI PD MD I D C RAT E P C MOD MOD PROCD
=====
11 1/05 1/05 1/06 949 4 1 194 588300 2 13 04 04 0 000 9 2 0 122 100 012701
POL# CA0080003 EXP 12 BI PRM 1,926 PD PRM 418
VIN# 1TUCCH6A7FR005087 ZIP 01532 RAT ID 1 AGR LIM
TRANS ERROR POSITION CORRECT VALUE DESCRIPTION
0173934 S49 052 . AGE CODE
S49 030 . . . . . CLASS
S49 131 . . . . . VEHICLE IDENTIFICATION NO

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PANEL PF3/03 - BYPASS RECORD ENTER OPTION : __ :
PF4/04 - PROCESS RECORD PF5/05 - PREVIOUS ERROR PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD PF11/11 - STAT LOOKUP MENU PF12/12- EXIT

```

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

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-M-2).

Exhibit VIII-M-2

```

SC650MN COMMONWEALTH AUTOMOBILE REINSURERS 11/01/2006
SC650SA STATISTICAL ERROR CORRECTIONS 11:15:30
STATISTICAL LOOKUPS

CLASS CODES . . . . . PF2 OR 02
CATASTROPHE CODES . . . . . PF3 OR 03
ZIP CODE/TOWN CODE . . . . . PF4 OR 04
POLK VIN EDIT . . . . . PF5 OR 05
NON-POLK VIN BROWSE . . . . . PF6 OR 06
PRODUCER CODE . . . . . PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
:
:

PF1/01 - HELP PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

M. PERFORM POLK VIN EDIT (CONTINUED)

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

The VN400 - POLK PACKAGE VIN EDIT RESULTS screen appears (exhibit VIII-M-3). Since you came from the SC425/450 screen, the system automatically pulls the detail information from the statistical record into the VN400 screen.

Exhibit VIII-M-3

VN400PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
VN400SA	POLK PACKAGE VIN EDIT RESULTS	11:15:30
ENTER VIN NUMBER	1TUCCH6A7FR005087	MAKE YEAR PSSV HIGH
RETURNED VIN(09-25)	_____	TYPE CODE /AGE RES THEFT SYMBOL
ERROR STATUS(29-45)	_____	ERROR STAT(26-28) ___ VIS CODE(457) _
VIN PATTERN (47-63)	_____	INSURANCE ID (109-114) _____
ENCODED DATA(65-84)	_____	
STATE EXCEPT(241-246)	___ ___ VSR SYMBOL(115-117) ___	UNADJUSTED(118-120) ___
MAKE(458-477)	_____	MODEL(478-502) _____
	()	
PF1/01 - HELP PANEL	PF2/02 - RETURN ORIGINAL VIN	PF3/03 - EDIT VIN NUMBER
PF9/09 - ENCODED DATA		PF12/12 - RETURN TO MENU

Please reference Chapter XVIII - STATISTICAL LOOKUP SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

N. NON-POLK VIN BROWSE

You can access the Non-Polk VIN browse application from the SC425/450 - Premium/Loss Corrections screen (exhibit VIII-N-1).

Exhibit VIII-N-1

```

SC425SA  SUBLINE: 611  CAR STATISTICAL ERROR CORRECTIONS          11/01/2006
ACTG(MM/YYYY): 01/2006  COMMERCIAL LIABILITY PREMIUMS          11:15:30
SHIPMENT: 99920060315093
POL TRN POL          C R ANL          LIMITS          U  U  P          A  C  P
TX EFF EFF EXP      PRM A S LIN          N  N  B ZON G G R EXP AO
TP M/YY M/YY M/YY  TWN R K BUS CLASS  L BI PD MD  I  D  C RAT E P C MOD MOD PRODCD
=====
11 1/05 1/05 1/06 949 4 1 194 588300 2 13          04 04 0 000 9 2 0 122 100 012701
POL#  CA0080003          EXP          12  BI PRM          1,926  PD PRM          418
VIN#  1TUCCH6A7FR005087 ZIP 01532          RAT ID  1  AGR LIM
TRANS          ERROR POSITION          CORRECT VALUE          DESCRIPTION
0173934          S49          052          .          AGE CODE
          S49          030          .....          CLASS
          S49          131          .....          VEHICLE IDENTIFICATION NO

NO MORE ERRORS TO SCROLL
PF1/01 - HELP PANEL          PF3/03 - BYPASS RECORD          ENTER OPTION : __ :
PF4/04 - PROCESS RECORD          PF5/05 - PREVIOUS ERROR          PF6/06 - NEXT ERROR
PF8/08 - NEXT RECORD          PF11/11 - STAT LOOKUP MENU          PF12/12- EXIT

```

The SC650 - STATISTICAL LOOKUP menu appears (exhibit VIII-N-2).

Exhibit VIII-N-2

```

SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS          11:15:30
          STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
          :          :

PF1/01 - HELP          PF12/12 - EXIT

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

N. NON-POLK VIN BROWSE (CONTINUED)

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

The VN140 - BROWSE NON POLK VIN DATABASE screen appears (exhibit VIII-N-3). Since you came from the SC425/450 screen, the system automatically pulls the detail information from the statistical record into the VN140 screen.

Exhibit VIII-N-3

```
VN140PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN140SA          BROWSE NON-POLK VIN DATABASE              11:15:30

                STARTING VIN NUMBER:  1TUCCH6A7FR005087

                ENTER VIN NUMBER AND HIT ENTER TO BEGIN BROWSING
                LEAVE VIN NUMBER BLANK TO START BROWSING AT THE BEGINNING OF THE FILE

                (  _  )

                RETURN TO MENU ..... PF12 OR 12
```

Please reference Chapter XVIII - STATISTICAL LOOKUP SYSTEM for a complete description of this application.

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CHAPTER VIII - STATISTICAL CORRECTIONS

O. REVIEW CAR MESSAGES

To select the CAR Message Board at the SC100-MENU SELECTION screen (exhibit VIII-O-1),

Exhibit VIII-O-1

```
SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES          ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE   ..... PF4 OR 04
                REVIEW COMPANY PENDING      ..... PF5 OR 05
                REVIEW COMPANY SUMMARY      ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 09/01 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
```

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

The SC850SA - MESSAGE BOARD appears (exhibit VIII-O-2).

```
SC850FR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC855SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MESSAGE BOARD
                  UPDATED: 02/15/2003

                LAST CORRECTIONS RUN: 02/02/2003          NEXT SCHEDULED RUN: 02/06/2003

                *****
                * Welcome to the On-Line Statistical Correction System.
                *
                *
                * Please contact your data analyst if you have any questions regarding the
                * On-Line Statistical Correction System.
                *
                *
                *
                *
                *
                *
                *
                *
                *
                *****

                : _ :
```

Exhibit VIII-O-2

Hit "ENTER" to return to the menu.

O. REVIEW CAR MESSAGES (CONTINUED)

The MESSAGE BOARD provides information relative to the scheduling of the batch correction programs and special information that may impact the correction system (such as changes to edits).

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CHAPTER VIII - STATISTICAL CORRECTIONS

P. GETTING HELP

Each screen within the statistical correction system contains a "Help" function specific to that screen. To access "Help" from any screen within the system,

Select PF1 or tab to the option field, type "01", and hit Enter.

A help screen appears (see example of SC120 - Select Shipments help screen: Exhibit VIII-P-1).

Exhibit VIII-P-1

```
STAT CORRECTIONS - HELP SCREEN - SC120 - SELECT SHIPMENTS

DISPLAYS ALL OF A COMPANY'S SHIPMENTS (FILES) FOR THE PURPOSE OF SELECTING A
FILE FOR PROCESSING (PF3/BYPASS & PF4/PROCESS) OR REVIEW BEFORE PROCESSING
(PF2/ERROR SUMMARY & PF5/PENDING ACTIVITY). ONCE SELECTED FOR PROCESSING - A
WORK FILE OF STATISTICAL RECORDS IS CREATED & THE CORRECTIONS MENU IS OFFERED.

"X"          - INDICATES THE SHIPMENT (FILE) SELECTED FOR FURTHER PROCESSING
SHIPMENT     - FILE IDENTIFICATION (CO/DATE RECVD/MODULE) ASSIGNED BY C.A.R.
DUE DATE     - DATE ASSIGNED BY C.A.R. FOR CORRECTIONS TO BE COMPLETED
ACCTG DATE   - DATE ASSIGNED BY C.A.R. AND COMPANY FOR ACCOUNTING (MM/YY)
TOT RECS     - TOTAL RECORDS WITHIN SHIPMENT - INCLUDES ACCEPTED & REJECTED
VONLY        - # OF RECORDS MARKED AS INVALID DUE TO VERIFICATION EDITS
INVALIDS     - # OF RECORDS MARKED AS INVALID DUE TO STATISTICAL EDITS
BYPASSED     - # OF RECORDS WITHIN A SHIPMENT REMOVED FROM CORRECTION PROCESS
ERR %        - TOLERANCE PERCENTAGE USED FOR DETERMINING PENALTY ELIGIBILITY

PF2/02 - FAST PATH TO ERROR SUMMARY      PF3/03 - TRANSFER TO BYPASS FILE
PF4/04 - TRANSFER TO PROCESS SUB MENU    PF5/05 - FAST PATH TO REVIEW PENDING
PF7/07 - REVIEW LAST 10 LINES OF DATA   PF8/08 - REVIEW NEXT 10 LINES OF DATA

PF1/01 - REVIEW C.A.R. MESSAGES          :____:      PF12/12 - EXIT HELP PANEL
```

In general, the Help screens provide brief explanations of the various PF keys and their functions.

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CHAPTER VIII - STATISTICAL CORRECTIONS

P. GETTING HELP (CONTINUED)

Exhibit VIII-P-2

STAT CORRECTIONS - HELP SCREEN - SC425/50 - ENTER CORRECTIONS

DISPLAYS DETAIL RECORDS WITHIN THE SHIPMENT FOR THE PURPOSE OF CORRECTING THE DATA CAUSING THE RECORD TO BE IN ERROR. FOR EACH ERROR FOUND WITHIN THE DETAIL RECORD - GRID ENTRIES OF THE ASSOCIATED DATA FIELDS ARE DISPLAYED. INPUT TO AT LEAST ONE OF THESE FIELDS IS EXPECTED IN ORDER TO CORRECT THE SPECIFIC ERROR. ONCE ALL OF THE DESIRED FIELDS FOR ALL OF THE ERRORS ON THE RECORD HAVE BEEN CHANGED - PF4 IS SELECTED TO PROCESS THE NEW DATA AGAINST THE STATISTICAL EDIT PACKAGE. RESULTS OF THIS EDIT ARE SHOWN AND THE CHANGES CAN BE APPLIED (PF4) OR THE DATA CAN BE RE-ENTERED (PF2). ONCE THE CHANGES HAVE BEEN APPLIED - THE DETAIL RECORD BECOMES A 'PENDING' CORRECTION AND IS NOT OFFERED FOR FURTHER CORRECTIONS UNTIL AFTER THE NEXT BATCH CORRECTIONS RUN. IF STILL IN ERROR AT THAT TIME - THE DETAIL RECORD WILL BE MADE AVAILABLE FOR ONLINE CORRECTIONS.

PF2/02 REDO - OFFERS RECORD FOR CHANGES & RE-EDITING
PF3/03 BYPASS THE RECORD - REMOVE FROM CORRECTIONS
PF4/04 PROCESS THE RECORD - APPLY STATISTICAL EDITING
PF4/04 APPLY CORRECTION(S)- WRITE CHANGES & REMOVE FROM ONLINE
PF5/05 SCROLL BACK TO PREVIOUS ERROR OF RECORD
PF6/06 SCROLL AHEAD TO NEXT ERROR OF THE RECORD
PF8/08 SCROLL AHEAD TO NEXT RECORD FOR CORRECTION

: _ :

PF1/01 C.A.R. MESSAGES

PF12/12 - EXIT

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE

To help reduce the volume of VIN errors, you can use CAR's Non-Polk VIN file which is used in the editing process. This file was created to enhance the editing of VINs and reduce statistical errors.

You should add valid VINs to the Non-Polk file that Polk does not currently maintain including:

- Exotic Makes (e.g. Ferrari and Rolls Royce)
- Grey Market Vehicles (cars bought in another country and brought to US)
- State Assigned Vehicles
- Customized Vehicles
- Buses

The purpose of this file is to help reduce the number of statistical errors (S49/S21). Thus, if a VIN reported on a statistical record does not find a match against Polk, the edit next checks against the Non-Polk file. If a match is found, the record will be error free; if not, the appropriate error will be flagged.

The detailed information that resides on this file comes primarily from member companies.

To access the Non-Polk VIN file, choose the Non-Polk VIN maintenance function from the TE140 - CAR STATISTICAL SYSTEM screen (exhibit VIII-Q-1).

Exhibit VIII-Q-1

TE140MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TE140SA	C.A.R. STATISTICAL SYSTEM	11:15:30
COMPANY NUMBER 999		
STAT POLICY HISTORIES	..... PF2	OR 02
RULE 12 RMV INQUIRIES	..... PF3	OR 03
CESSION VOLUME/PART.RATIO DATA	..... PF4	OR 04
STATISTICAL CORRECTIONS	..... PF5	OR 05
STATISTICAL LOOKUPS	..... PF6	OR 06
NON-POLK VIN MAINTENANCE	..... PF7	OR 07
POLICY PRODUCER CODE CORRECTIONS PF8	OR 08
TO RETURN TO MAIN MENU PF12	OR 12

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

The VN100SA - CAR VIN Menu appears (exhibit VIII-Q-2).

Exhibit VIII-Q-2

```

VN100MN                               C.A.R. VIN MENU                               11/01/2006
VN105SA                               11:15:30

HELP ..... PF1 OR 01
ADD A NON-POLK VIN ..... PF2 OR 02
UPDATE A NON-POLK VIN ..... PF3 OR 03
DELETE A NON-POLK VIN ..... PF4 OR 04
BROWSE THE NON-POLK VINS ..... PF5 OR 05

TERMINATE SESSION ..... PF12 OR 12

( )

HIT PFKEY OR TYPE NUMBER AND HIT ENTER

```

From this screen, you have seven options which guide you through managing and viewing Non-Polk VIN data. The "Help" and "Terminate" functions are self-explanatory so the remainder of this section illustrates the remaining functions.

1) Adding a Non-Polk VIN

To add a new VIN to the Non-Polk file, select PF2 from the VN100 – CAR VIN MENU. The VN110 - ADD TO NON-POLK VIN DATABASE screen appears (exhibit VIII-Q-3).

Exhibit VIII-Q-3

```

VN110PR                               COMMONWEALTH AUTOMOBILE REINSURERS           11/01/2006
VN110SA                               ADD TO NON-POLK VIN DATABASE               11:15:30

VIN NUMBER _____
MODEL YEAR _____ (MUST BE 4 POSITIONS, > 1900)
TYPE _____ (M, P, T, U)
* MAKE _____
PASS RESTR _____ (0 OR 1)
HIGH THEFT _____ PRIVATE PASSENGER VEHICLES (0,1,2)
* VALUE CODE _____ PRIVATE PASSENGER MOTORCYCLES ONLY
* SYMBOL _____ PP SYM/COMM MOTOR VAL/COMM COST NEW
* REASON CODE _____ REASON FOR ADDING TO DATABASE (1-5)

* HELP CONTAINS PICK LISTS FOR THESE FIELDS

( _ )

FILL IN DATA, THEN HIT ENTER
PF1/01 - HELP                PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF2/02 - ADD VIN            PF4/04 - DELETE VIN         PF12/12 - RETURN TO MENU

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

1) Adding a Non-Polk VIN (continued)

To help in completing the information, "Pick Lists" are available for the Make, Value Code, Symbol, and Reason Code fields. To access the pick list for any of these fields, use the HELP Panel. Select PF1; the pick list menu appears. These pick lists are described on page 73.

Use the chart below as a guide for adding a VIN to the Non-Polk file.

Field	Description	Required
VIN	Must be a minimum of five and a maximum of 17 positions; cannot contain unique characters (e.g., \$, &, *)	YES
MODEL YEAR	Must be four positions. Model years 1901 through the current year plus one are valid.	YES
TYPE	Must be one of the following values: M (Motorcycle), P (Passenger), T (Truck), U (Unknown)	NO
MAKE	May be no more than four positions. A pick list is available to assist in entering this field.	NO
PASS RESTR	Passive Restraint is a one position field and should contain one of the following values: 0 (No Credit) or 1 (Category 1).	NO
HIGH THEFT	High Theft is a one position field and should contain one of the following values: 0 (N/A), 1 (YES), or 2 (High Theft with category III or IV anti-theft or vehicle recovery device or category I or II anti-theft device installed before December 31, 1990 (no rate adjustment applies).	NO
VALUE CODE	Must be three positions and is used for private passenger motorcycles only. A pick list is available to assist in entering this field.	NO
SYMBOL	Must be two positions. It contains the private passenger symbol, commercial motorcycle value code, or the commercial cost new code. A pick list is available to assist in entering this field.	NO
REASON CODE	Identifies the reason for adding the VIN to the database. It must be one position and contain one of the following values: 0 (Buses), 1 (Customized Vehicle), 2 (Exotic Make), 3 (Grey Market Vehicle), 4 (State Assigned), 5 (Trailer / Motor Home), or 9 (Other). A pick list is available to assist in entering this field.	YES

Once all the fields have been entered into the VN110 screen – Add to Non-Polk VIN Database, you may validate the fields. To validate, press ENTER or select PF2.

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

1) Adding a Non-Polk VIN (continued)

The VIN, Model Year, and Reason Code fields are required; therefore, if there is incorrect data in one of those three fields (not within parameters of the field), a message appears indicating which data element requires correction as shown in exhibit VIII-Q-4.

Exhibit VIII-Q-4

```
VN110PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN110SA          ADD TO NON-POLK VIN DATABASE                11:15:30

          VIN NUMBER _____
          MODEL YEAR 1995 (MUST BE 4 POSITIONS, > 1900)
          TYPE      _ (M, P, T, U)
* MAKE          _____
          PASS RESTR _ (0 OR 1)
          HIGH THEFT _ PRIVATE PASSENGER VEHICLES (0,1,2)
* VALUE CODE    _ PRIVATE PASSENGER MOTORCYCLES ONLY
* SYMBOL        _ PP SYM/COMM MOTOR VAL/COMM COST NEW
* REASON CODE 9 REASON FOR ADDING TO DATABASE (1-5)

* HELP CONTAINS PICK LISTS FOR THESE FIELDS

          ( _ )
*** FATAL ERROR - INVALID VIN NUMBER ***
          CORRECT DATA AND HIT ENTER
PF1/01 - HELP          PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF2/02 - ADD VIN      PF4/04 - DELETE VIN          PF12/12 - RETURN TO MENU
```

The data in the invalid field must be corrected to be valid. Once corrected, press ENTER or select PF2 to validate again.

If there is incorrect data (not within parameters of the field) for Type, Make, Passive Restraint, High Theft, Value Code, or Symbol, a message appears indicating which data element requires correction as shown in exhibit VIII-Q-5.

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

1) Adding a Non-Polk VIN (continued)

Exhibit VIII-Q-5

```
VN110PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN110SA          ADD TO NON-POLK VIN DATABASE                11:15:30

                VIN NUMBER MA438976
                MODEL YEAR  2000 (MUST BE 4 POSITIONS, > 1900)
                TYPE        N   (M, P, T, U)
* MAKE         ACUR ACURA
PASS RESTR    0   (0 OR 1)
HIGH THEFT   1   PRIVATE PASSENGER VEHICLES (0,1,2)
* VALUE CODE  000 PRIVATE PASSENGER MOTORCYCLES ONLY
* SYMBOL      09  PP SYM/COMM MOTOR VAL/COMM COST NEW
* REASON CODE 9  REASON FOR ADDING TO DATABASE (1-5)

* HELP CONTAINS PICK LISTS FOR THESE FIELDS

                ( _ )
                *** INVALID TYPE ***
CORRECT DATA AND HIT ENTER OR HIT PF2/02 TO ADD
PF1/01 - HELP          PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF2/02 - ADD VIN      PF4/04 - DELETE VIN          PF12/12 - RETURN TO MENU
```

If you hit ENTER to validate the field, then you can change the invalid field. To change the data that is either FATAL or INVALID, move to the field and key in the correct data. However, if you hit PF2 to actually add the VIN, then the VIN is added to the file with the invalid fields. When the record is added to the file, the invalid fields will be blanked out; only valid data will be added to the file. To correct blank fields, use the update function described next.

2) Updating a Non-Polk VIN

To update a Non-Polk VIN, at the CAR VIN Menu (exhibit VIII-Q-6),

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

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

2) Updating a Non-Polk VIN (continued)

Exhibit VIII-Q-6

```
VN100MN          C.A.R. VIN  MENU          11/01/2006
VN105SA                                     11:15:30

HELP ..... PF1 OR 01
ADD A NON-POLK VIN ..... PF2 OR 02
UPDATE A NON-POLK VIN ..... PF3 OR 03
DELETE A NON-POLK VIN ..... PF4 OR 04
BROWSE THE NON-POLK VINS ..... PF5 OR 05

TERMINATE SESSION ..... PF12 OR 12

( )

HIT PFKEY OR TYPE NUMBER AND HIT ENTER
```

The Update the Non-Polk VIN Database screen appears (exhibit VIII-Q-7).

Exhibit VIII-Q-7

```
VN120PR          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
VN120SA          UPDATE NON-POLK VIN DATABASE            11:15:30

VIN NUMBER _____
MODEL YEAR  _____ (MUST BE 4 POSITIONS, > 1900)
TYPE       _____ (M, P, T, U)
* MAKE     _____
PASS RESTR _____ (0 OR 1)
HIGH THEFT _____ PRIVATE PASSENGER VEHICLES (0,1,2)
* VALUE CODE _____ PRIVATE PASSENGER MOTORCYCLES ONLY
* SYMBOL   _____ PP SYM/COMM MOTOR VAL/COMM COST NEW
* REASON CODE _____ REASON FOR ADDING TO DATABASE (1-5)

* HELP CONTAINS PICK LISTS FOR THESE FIELDS

( _ )

FILL IN VIN, THEN HIT ENTER
PF1/01 - HELP          PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF2/02 - ADD VIN      PF4/04 - DELETE VIN          PF12/12 - RETURN TO MENU
```

To update a Non-Polk VIN you must know the exact VIN.

- 1) **Key in the VIN and hit ENTER or select PF3 or tab to the option field, type "03" and hit ENTER.**

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

2) Updating a Non-Polk VIN (continued)

The specific VIN and all its associated fields appear. All fields on this update screen with the exception of VIN can be updated. Follow the directions above on adding a Non-Polk VIN for entering the data in each of these fields to update as required.

Make the necessary changes and when completed,

- 3) **Hit ENTER to edit if you choose to.**
- 4) **Select PF 3 or tab to the option field, type "03", and hit ENTER to Update.**

The same fatal and invalid edits that occurred with adding a Non-Polk VIN are accessed. See Adding a Non-Polk VIN for the details concerning these edits.

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

3) Deleting a Non-Polk VIN

To delete a Non-Polk VIN, at the CAR VIN Menu (exhibit VIII-Q-8),

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

Exhibit VIII-Q-8

```
VN100MN          C.A.R. VIN MENU          11/01/2006
VN105SA                                     11:15:30

HELP ..... PF1 OR 01
ADD A NON-POLK VIN ..... PF2 OR 02
UPDATE A NON-POLK VIN ..... PF3 OR 03
DELETE A NON-POLK VIN ..... PF4 OR 04
BROWSE THE NON-POLK VINS ..... PF5 OR 05

TERMINATE SESSION ..... PF12 OR 12

( )

HIT PFKEY OR TYPE NUMBER AND HIT ENTER
```

The Delete from Non-Polk VIN Database screen appears (exhibit VIII-Q-9).

Exhibit VIII-Q-9

```
VN130PR          COMMONWEALTH AUTOMOBILE REINSURERS    11/01/2006
VN130SA          DELETE FROM NON-POLK VIN DATABASE    11:15:30

VIN NUMBER _____
MODEL YEAR  _____
TYPE        _____
MAKE        _____
PASS RESTR  _____
HIGH THEFT  _____
VALUE CODE  _____
SYMBOL      _____
REASON CODE _____

( _ )

FILL IN VIN, THEN HIT ENTER

PF2/02 - ADD VIN          PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF4/04 - DELETE VIN      PF12/12 - RETURN TO MENU
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

3) Deleting a Non-Polk VIN (continued)

To delete a Non-Polk VIN you must know the exact VIN.

Key in the VIN and hit ENTER or select PF4 or tab to the option field, type "04" and hit ENTER.

Exhibit VIII-Q-10

VN130PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
VN130SA	DELETE FROM NON-POLK VIN DATABASE	11:15:30
	VIN NUMBER MA10969	
	MODEL YEAR 1974	
	TYPE P	
	MAKE CHEV	
	PASS RESTR 0	
	HIGH THEFT 0	
	VALUE CODE	
	SYMBOL 10	
	REASON CODE	
	(_)	
	HIT PF4/04 TO DELETE VIN	
PF2/02 - ADD VIN	PF3/03 - UPDATE VIN	PF5/05 - BROWSE VINS
	PF4/04 - DELETE VIN	PF12/12 - RETURN TO MENU

The specific VIN and all its associated fields appear. Verify this is the VIN you want to delete and

Select PF 4 or tab to the option field, type "04", and hit ENTER to Delete.

The Delete from Non-Polk VIN Database screen appears with a message confirming the delete was successful (exhibit VIII-Q-11).

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

3) Deleting a Non-Polk VIN (continued)

Exhibit VIII-Q-11

VN130PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
VN130SA	DELETE FROM NON-POLK VIN DATABASE	11:15:30
	VIN NUMBER _____	
	MODEL YEAR _____	
	TYPE _____	
	MAKE _____	
	PASS RESTR _____	
	HIGH THEFT _____	
	VALUE CODE _____	
	SYMBOL _____	
	REASON CODE _____	
	(_)	
	DELETED MA10969	
	FILL IN VIN, THEN HIT ENTER	
PF2/02 - ADD VIN	PF3/03 - UPDATE VIN	PF5/05 - BROWSE VINS
	PF4/04 - DELETE VIN	PF12/12 - RETURN TO MENU

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

4) Browsing the Non-Polk VIN Database

To browse the Non-Polk VINs, at the CAR VIN Menu (exhibit VIII-Q-12),

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

Exhibit VIII-Q-12

```
VN100MN                C.A.R. VIN MENU                11/15/2006
VN105SA                11:15:30

HELP ..... PF1 OR 01
ADD A NON-POLK VIN ..... PF2 OR 02
UPDATE A NON-POLK VIN ..... PF3 OR 03
DELETE A NON-POLK VIN ..... PF4 OR 04
BROWSE THE NON-POLK VINS ..... PF5 OR 05

TERMINATE SESSION ..... PF12 OR 12

( )

HIT PFKEY OR TYPE NUMBER AND HIT ENTER
```

The Browse Non-Polk VIN Database screen appears (exhibit VIII-Q-13).

Exhibit VIII-Q-13

```
VN140PR                COMMONWEALTH AUTOMOBILE REINSURERS    11/01/2006
VN140SA                BROWSE NON-POLK VIN DATABASE        11:15:30

STARTING VIN NUMBER: _____

ENTER VIN NUMBER AND HIT ENTER TO BEGIN BROWSING
LEAVE VIN NUMBER BLANK TO START BROWSING AT THE BEGINNING OF THE FILE

( _ )

RETURN TO MENU ..... PF12 OR 12
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

4) Browsing the Non-Polk VIN Database

To browse the Non-Polk VIN file from the top of the file, leave the VIN number blank and hit ENTER or to browse this file from a certain VIN, type in the VIN or the first few characters of the VIN and hit ENTER.

The Browse Non-Polk VIN Database screen appears (exhibit VIII-Q-14) at the chosen starting point.

Exhibit VIII-Q-14

VIN NUMBER	MODEL	YEAR	MAKE	TYPE	HIGH THEFT	RESTR CODE	VALUE CODE	REASON SYMBOL	REASON CODE
RI1051	1999 CHEV			P					
RI1114	2001 FORD			T					
RI1149	2001 FORD			T					
RI1261	2002 MERC			P	0	0		08	9
RI1277	2003 OTHR			P		0			
RI1387	2003			P					
RI1395	2004 CHEV			P	0	0		14	
RI1430	2005 OLDS			P					
RI1448	2004 OTHR			U					
RI1457	2006 TOYT			P	0	1		05	4
RI1463	2005 ACUR			P	0	1		13	

MORE INQUIRY INFORMATION - SCROLL FORWARD/BACKWARD

(_)

PF07/07 - PAGE BACK PF08/08 - PAGE FORWARD PF12/12 - RETURN TO MENU

From this screen you have two options,

- 1) Scroll forward - Select PF8 or tab to the option field, type "08," and hit ENTER.
- 2) Scroll backward - Select PF7 or tab to the option field type "07," and hit ENTER.

To exit the NON-POLK VIN edit,

- 1) **Return to a Non-Polk VIN Screen (VN110, 120, 130, 140),**
- 2) **Select PF12 or tab to the option field, type "12", and hit ENTER.**

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

PICK LIST OPTIONS

To make it easier to add a Non-Polk VIN to the database, "Pick Lists" are available for MAKE, SYMBOL, VALUE CODE, COST NEW, and REASON CODE.

To access any of the pick lists, select PF1 – Help from the Add Non-Polk VIN screen (exhibit VIII-Q-15).

Exhibit VIII-Q-15

```

VN110PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN110SA          ADD TO NON-POLK VIN DATABASE                11:15:30

      VIN NUMBER _____
      MODEL YEAR  _____ (MUST BE 4 POSITIONS, > 1900)
      TYPE        _____ (M, P, T, U)
* MAKE          _____
      PASS RESTR  _____ (0 OR 1)
      HIGH THEFT  _____ PRIVATE PASSENGER VEHICLES (0,1,2)
* VALUE CODE    _____ PRIVATE PASSENGER MOTORCYCLES ONLY
* SYMBOL        _____ PP SYM/COMM MOTOR VAL/COMM COST NEW
* REASON CODE   _____ REASON FOR ADDING TO DATABASE (1-5)

* HELP CONTAINS PICK LISTS FOR THESE FIELDS

                        ( _ )

PF1/01 - HELP          PF3/03 - UPDATE VIN          PF5/05 - BROWSE VINS
PF2/02 - ADD VIN      PF4/04 - DELETE VIN          PF12/12 - RETURN TO MENU

```

The VN125 – CAR VIN FIELDS screen appears (exhibit VIII-Q-16)

Exhibit VIII-Q-16

```

VN125PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN125HD          C.A.R. VIN FIELDS                          11:15:30

      VIN NUMBER  A UNIQUE FIELD OF AT LEAST 5 AND UP TO 17 NUMBERS OR LETTERS
      MODEL YEAR  4 DIGIT NUMERIC MODEL YEAR FROM 1901 TO CURRENT YEAR + 1
      TYPE        M(MOTORCYCLE), P(PASSENGER), T(TRUCK) OR U(UNKNOWN)
      MAKE        VEHICLE MAKE CODE - SEE LIST - PF2
      PASS RESTR  PASSIVE RESTRAINT CODE - 0(NO CREDIT) OR 1(CATEGORY I)
      HIGH THEFT  0(N/A), 1(YES) OR 2(HIGH THEFT W/CAT. III OR IV ANTI-THEFT
                  OR VEHICLE RECOVERY DEVICE OR CAT. I OR II ANTI-THEFT DEVICE
                  INSTALLED BEFORE DEC. 31, 1990(NO RATE ADJUSTMENT APPLIES))
      VALUE CODE  3 DIGIT NUMERIC FIELD - SEE LIST - PF10 (PP MOTORCYCLE ONLY)
      SYMBOL      2 DIGIT NUMERIC FIELD - SEE LIST FOR APPROPRIATE DETAIL
                  (PP SYM - PF8/COMM MOTOR VAL - PF4/COMM COST NEW - PF6)
      REASON CODE 1 DIGIT NUMERIC FIELD - SEE LIST - PF9

                        ( _ )

PF2/02 - MAKE LIST
PF4/04 - COMM MOTOR VAL  PF8/08 - PP SYM          PF10/10 - PP MCYCLE VALUE CODE
PF6/06 - COMM COST NEW  PF9/09 - REASON CDE          PF12/12 - RETURN

```

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

PICK LIST OPTIONS (CONTINUED)

The pick list options are listed at the bottom of the screen. Select the pick list you want to view by hitting the appropriate PF Key. An example of each pick list is shown below. To bring back a value into the Add screen, either mark an 'X' next the correct value or enter the code where indicated, and hit PF12.

MAKE

VN125PR	COMMONWEALTH AUTOMOBILE REINSURERS		11/01/2006
VN125HA	MAKE CODES		11:15:30
CODE	MAKE	CODE	MAKE
- ACUR	ACURA	- CAP	CAPRI
- ALFA	ALFA ROMEO	- CHEV	CHEVROLET
- AMER	AMERICAN MOTORS	- CHNC	CHANCE
- ARO	ARO	- CHRY	CHRYSLER
- ASTO	ASTON MARTIN	- CITR	CITROEN
- AUDI	AUDI	- CRAN	CRANE CARRIER
- AUST	AUSTIN	- CROW	CROWN COACH
- AUTO	AUTOCAR	- DAIH	DAIHATSU
- AVAN	AVANTI	- DATS	DATSUN
- BENT	BENTLEY	- DEER	JOHN DEERE
- BLUE	BLUEBIRD	- DIAM	DIAMOND
- BMW	BMW	- DIAT	DIAMOND REO
- BUIC	BUICK	- DODG	DODGE
- CADI	CADILLAC	- DUPL	DUPLEX
- EGIL	EAGLE	- FRHT	FREIGHTLINER
- EXCL	EXCALIBUR	- FWD	FWD
- FERR	FERRARI	- GEO	GEO
- FIAT	FIAT	- GIAN	GIANT
- FORD	FORD	- GILL	GILLIG
- GMC	GMC	- HD	HARLEY DAVIDSON
- HEND	HENDRICKSON	- HINO	HINO

PLACE 'X' NEXT TO MAKE TO RETURN WITH CODE
(_)

PF8/08 - FORWARD PF12/12 - RETURN

PP VALUE CODE

VN125PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
VN125HF	PP MOTORCYCLE	11:15:30
=====		
CODE THE VALUE USED IN RATING THE POLICY: E.G. \$101 VALUE IS RATED AT \$200 (RATES ARE PER EACH \$100 OF VALUE OR FRACTION THERE OF), THEREFORE VALUE CODE IS 002. VALID CODES: 001 - 100, 999.		
MORE EXAMPLES:		
EXAMPLE 1: VALUE = \$80, ROUNDS UP TO \$100. VALUE CODE = 001.		
EXAMPLE 2: VALUE = \$1,090, ROUNDS UP TO \$1,100. VALUE CODE = 011.		
EXAMPLE 3: VALUE = \$9,999, ROUNDS UP TO \$10,000. VALUE CODE = 100		
VALUES IN EXCESS OF \$10,000 DEFAULT TO A VALUE CODE = 999.		
ENTER VALUE CODE: ____		
HIT ENTER TO RETURN		

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

PICK LIST OPTIONS (CONTINUED)

SYMBOL

VN125PR		COMMONWEALTH AUTOMOBILE REINSURERS				11/01/2006			
VN125HC		SYMBOL				11:15:30			
=====		=====				=====			
MODEL YEARS PRIOR TO 1990		MODEL YEARS 1990 AND LATER							
SYM	COST NEW	SYM	COST NEW	SYM	COST NEW	SYM	COST NEW		
01	0 - 1,600	* 15	24,001 - 28,000	01	0 - 6,500	15	22,001 - 24,000		
02	1,601 - 2,100	* 16	28,001 - 33,000	02	6,501 - 8,000	16	24,001 - 26,000		
03	2,101 - 2,750	* 17	33,001 - 39,000	03	8,001 - 9,000	17	26,001 - 28,000		
04	2,751 - 3,700	* 18	39,001 - 46,000	04	9,001 - 10,000	18	28,001 - 30,000		
05	3,701 - 5,000	* 19	46,001 - 55,000	05	10,001 - 11,250	19	30,001 - 33,000		
06	5,001 - 6,500	* 20	55,001 - 65,000	06	11,251 - 12,500	20	33,001 - 36,000		
07	6,501 - 8,000	* 21	OVER 65,000	07	12,501 - 13,750	21	36,001 - 40,000		
08	8,001 - 10,000			08	13,751 - 15,000	22	40,001 - 45,000		
10	10,001 - 12,500	* MODEL YEAR > 1981		10	15,001 - 16,250	23	45,001 - 50,000		
11	12,501 - 15,000	ONLY. PRIOR YEARS		11	16,251 - 17,500	24	50,001 - 60,000		
12	15,001 - 17,500	USE SYMBOL 14 TO		12	17,501 - 18,750	25	60,001 - 70,000		
13	17,501 - 20,000	INDICATE > 20,000		13	18,751 - 20,000	26	70,001 - 80,000		
14	20,001 - 24,000			14	20,001 - 22,000	27	OVER 80,000		

PICK-UPS, SEDANS, AND PANEL DELIVERIES RATED AS PRIVATE PASSENGER CARS = 09
 ENTER CODE ____
 HIT ENTER TO RETURN

COMMERCIAL VALUE CODE

VN125PR		COMMONWEALTH AUTOMOBILE REINSURERS				11/01/2006			
VN125HE		COMM MOTOR VALUE				11:15:30			
=====		=====				=====			
<p>CODE THE VALUE USED IN RATING THE POLICY: E.G. \$101 VALUE IS RATED AT \$200 (RATES ARE PER EACH \$100 OF VALUE OR FRACTION THERE OF), THEREFORE VALUE CODE IS 02. VALID CODES: 01 - 99</p> <p>MORE EXAMPLES:</p> <p>EXAMPLE 1: VALUE = \$80, ROUNDS UP TO \$100. VALUE CODE = 01.</p> <p>EXAMPLE 2: VALUE = \$1,090, ROUNDS UP TO \$1,100. VALUE CODE = 11.</p> <p>VALUES IN EXCESS OF \$9,800 DEFAULT TO A VALUE CODE = 99.</p>									
<p>ENTER VALUE CODE: ____ HIT ENTER TO RETURN</p>									

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CHAPTER VIII - STATISTICAL CORRECTIONS

Q. NON-POLK VIN FILE MAINTENANCE (CONTINUED)

PICK LIST OPTIONS (CONTINUED)

COMMERCIAL COST NEW

```
VN125PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN125HB          COMM COST NEW                               11:15:30
=====
                COMMERCIAL VEHICLES, VAN POOL VEHICLES AND
                VEHICLES CLASSIFIED AS PRIVATE PASSENGER TYPES
-----
                COST NEW          |          CODE
                =====          |          =====
                0 - 4,500         |          01
                4,501 - 6,000     |          02
                6,001 - 8,000     |          03
                8,001 - 10,000    |          04
                10,001 - 15,000   |          05
                15,001 - 20,000   |          06
                20,001 - 25,000   |          07
                25,001 - 40,000   |          08
                40,001 - 65,000   |          10
                65,001 - 90,000   |          11
                OVER 90,000       |          12

                ENTER CODE:  _
                HIT ENTER TO RETURN
```

REASON CODE

The REASON CODE is a feature when adding a VIN to the Non-Polk database. This code will identify customized vehicles as well as grey market vehicles, exotic cars, uses, and others.

```
VN125PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN125HG          NON-POLK VEHICLE IDENTIFICATION NUMBERS     11:15:30
=====
                REASON FOR ALLOWING THIS VIN ON FILE
-----

                REASON          |          CODE
                =====          |          =====
                BUSES           |          0
                CUSTOMIZED VEHICLE |          1
                EXOTIC MAKES     |          2
                GREY MARKET VEHICLE |          3
                STATE ASSIGNED    |          4
                TRAILERS/MOTOR HOMES |          5
                OTHER             |          9

                ENTER CODE:  _
                HIT ENTER TO RETURN
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

R. DATA QUALITY PROGRAM

The Massachusetts Automobile Statistical Plans state: "The purpose of the Data Quality Program is to assure that CAR receives accurate statistical data on a timely basis."

You must process enough statistical corrections against each shipment, by its due date, to reduce the error percent to less than 5%.

If you do not reduce the error percent within each shipment by the due date, then CAR will assess a Data Quality Penalty and relist the shipment on-line. CAR assesses Data Quality Penalties in the following situations:

<u>Criteria</u>	<u>Penalty Amount</u>
The initial due date has expired and the error percentage is not less than 5%	\$100
The shipment has been relisted, the second due date has expired and the error percentage is not less than 5%.	\$400
Each additional re-listing with error percentages of 5% or greater.	\$800

If you are bypassing a file (or records) as your correction activity, submit an explanation letter (see section VIII-S). CAR will not review the file until you have indicated when you will process the corrections.

If you are correcting errors via offset/reenter records, you must correctly submit them in a monthly accounting shipment no more than **three** accounting months after the original shipment in order to avoid a relist and a penalty. For example, you must include any offset/reenter records to correct errors contained in your 1/06 shipment no later than your 4/06 shipment.

If a statistical error shipment meets the following low volume criteria, CAR will not assess penalties against it whether or not you process corrections. (However, CAR encourages corrections in all situations!!).

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CHAPTER VIII - STATISTICAL CORRECTIONS

R. DATA QUALITY PROGRAM (CONTINUED)

Low Volume Error Listing Tolerance Levels

	Total No of Error <u>Records</u>	Total Exposures/ Premiums/Losses <u>In Error</u>
<u>Private Passenger Listings</u>		
Liability Premiums (621)	1 to 25	-60 to +60 Exposures
No-Fault Premiums (625)	1 to 25	-60 to +60 Exposures
Physical Damage Prem (628)	1 to 25	-60 to +60 Exposures
Liability Losses (621)	1 to 20	-2000 to +2000 Losses
No-Fault Premiums (625)	1 to 20	-2000 to +2000 Losses
Physical Damage Prem (628)	1 to 20	-2000 to +2000 Losses
<u>Commercial Listings</u>		
Liability Premiums (611)	1 to 20	-2500 to +2500 Premiums
No-Fault Premiums (615)	1 to 20	-2000 to +2000 Premiums
Physical Damage Prem (618)	1 to 20	-2000 to +2000 Premiums
Liability Losses (611)	1 to 15	-5000 to +5000 Losses
No-Fault Premiums (615)	1 to 15	-2000 to +2000 Losses
Physical Damage Prem (618)	1 to 15	-2000 to +2000 Losses

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE

This system was developed to help identify problems or trends in monthly statistical reporting. You may browse counts for each possible statistical error code by line of business (LOB), accounting date, or shipment key. The error counts are written to the file as they're loaded to CAR's permanent statistical database. The file is updated by incoming statistical data only. Any corrections submitted will not change the error counts on the file, thereby allowing companies to historically track recurring errors. The system is a browse tool only; no updating is allowed.

To access the Statistical Error History file, from the Statistical Corrections function - TE140 - CAR STATISTICAL SYSTEM screen (exhibit VIII-T-1),

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

Exhibit VIII-T-1

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                  11:15:30

                COMPANY NUMBER ..... 999

                STAT POLICY HISTORIES          ..... PF2  OR 02
                RULE 12 RMV INQUIRIES          ..... PF3  OR 03
                CESSION VOLUME ANALYSIS        ..... PF4  OR 04
                STATISTICAL CORRECTIONS          ..... PF5  OR 05
                STATISTICAL LOOKUPS            ..... PF6  OR 06
                NON-POLK VIN MAINTENANCE        ..... PF7  OR 07
                POLICY PRODUCER CODE CORRECTIONS ..... PF8  OR 08

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

                :                               :

DE11/01 - WFID                                     DE12/12 - DETIDN MENU
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

The SC100SA – STATISTICAL ERROR CORRECTIONS Menu appears (exhibit VIII-T-2).

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

Exhibit VIII-T-2

```
SC100MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC100SA          STATISTICAL ERROR CORRECTIONS              11:15:30
                  MENU SELECTIONS

                SELECT SHIPMENTS          ..... PF2 OR 02
                SELECT POLICIES           ..... PF3 OR 03
                REVIEW ERROR HISTORY FILE  ..... PF4 OR 04
                REVIEW COMPANY PENDING     ..... PF5 OR 05
                REVIEW COMPANY SUMMARY     ..... PF6 OR 06
                REVIEW C.A.R. MESSAGES 01/15 ..... PF7 OR 07

                EXIT STATISTICAL CORRECTIONS ..... PF12 OR 12

                DEPRESS PFKEY OR ENTER PROCESSING OPTION
                :
                :

PF1/01 - HELP                                         PF12/12 - EXIT
```

The SC360SA – STATISTICAL ERROR HISTORY MENU SELECTION appears (exhibit VIII-T-3).

Exhibit VIII-T-3

```
SC360PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC360SA          STATISTICAL ERROR HISTORY              11:15:30
COMPANY: 999          MENU SELECTION

                (1) SELECT BY LOB          ____ (01-16) OR (ALL)
                    AND/OR
                (2) SELECT BY ACTG DTE     ____ (MM/YY) OR (ALL)

                (3) SELECT BY SHIPMENT KEY _____

                ENTER LINE OF BUSINESS AND/OR ACCOUNTING DATE OR SHIP KEY THEN PRESS ENTER

                :
                :

PF1/01 - HELP                                         PF12/12 - EXIT
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

You can choose from three different browsing methods: 1) Select by Line of Business (LOB), 2) Select by Accounting Date, and 3) Select by Shipment Key. You may combine options 1 and 2 together to make the browse more selective.

1. Select By LOB

Values For LOB:

01=PRIVATE PASSENGER LIABILITY PREMIUM	09=COMMERCIAL LIABILITY PREMIUM
02=PRIVATE PASSENGER NO FAULT PREMIUM	10=COMMERCIAL NO FAULT PREMIUM
03=PRIVATE PASSENGER PHYS DAMAGE PREMIUM	11=COMMERCIAL PHYS DAMAGE PREMIUM
04=PRIVATE PASSENGER LIABILITY PAID LOSS	12=COMMERCIAL LIABILITY PAID LOSS
05=PRIVATE PASSENGER LIABILITY O/S LOSS	13=COMMERCIAL LIABILITY O/S LOSS
06=PRIVATE PASSENGER NO FAULT PAID LOSS	14=COMMERCIAL NO FAULT PAID LOSS
07=PRIVATE PASSENGER NO FAULT O/S LOSS	15=COMMERCIAL NO FAULT O/S LOSS
08=PRIVATE PASSENGER PHYS DAMAGE PAID LOSS	16=COMMERCIAL PHYS DAM PAID LOSS

- From the SC360SA screen (exhibit-VIII-T-4) - Enter "ALL" to view all errors and total count of each error or enter 01 through 16 depending on line of business desired, and hit ENTER.

Exhibit VIII-T-4

```
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SA                STATISTICAL ERROR HISTORY                        11:15:30
COMPANY:  999                MENU SELECTION

(1) SELECT BY LOB          ALL  (01-16) OR (ALL)
      AND/OR
(2) SELECT BY ACTG DTE    _____ (MM/YY) OR (ALL)
(3) SELECT BY SHIPMENT KEY _____

ENTER LINE OF BUSINESS AND/OR ACCOUNTING DATE OR SHIP KEY THEN PRESS ENTER

PF1/01 - HELP                :  _  :                PF12/12 - EXIT
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

1. Select By LOB (continued)

The SC360SC – STATISTICAL ERROR COUNTS – COMPANY SUMMARY screen appears (exhibit VIII-T-5).

Exhibit VIII-T-5

```

TYPE IN A NEW ACTG DTE OR LOB AND HIT ENTER TO CHANGE
-----
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SC                STATISTICAL ERROR COUNTS - COMPANY SUMMARY                11:15:30
COMPANY: 999  ACTG DTE(MM/YY): ALL  LOB: ALL  ENTER ERROR CODE: ____
S01 CLASS                266      S19 MEDPAYLIM/CLS                8      S37 TYPE CLAIMANT                0
S02 POLICY                248      S20 ZIP CODE                    94      S38 CVG/LOSS TYPE                28
S03 PREM DATES            0        S21 AGE/SYM/MODYR               42      S39 CATASTROPHE                 16
S04 EXPOSURE              14       S22 REGULATE 1-78                2       S40 TX/SUBLN/LOSS                0
S05 EXP/SIGN AGRE        0        S23 ANTITHEFT DIS                4       S41 NON ZERO PREM                0
S06 ZERO PREM CLS        0        S24 COVERAGE                    22      S42 LIMITS ID CDE                0
S07 BI PREM LIMIT        0        S25 NOFLT LOSS $                 0       S43 DISCOUNT CODE              20
S08 PD PREM LIMIT        0        S26 ANN STAT LOB                 14      S44 PARTIAL IND                  12
S09 OTC COV PREM         0        S27 ZONE RAT CODE                6       S45 CID/PROD CODE                0
S10 COLL COV PREM        2        S28 NOFLT DEDUCT                 0       S46 PRODUCER CODE               292
S11 OTC COVERAGE         4        S29 VALUE CODE                   0       S47 HITHEFT/XRSK                 2
S12 COLL COVERAGE        2        S30 PAS RESTRAINT                4       S48 POL BROAD CVG                0
S13 RATING ID CDE        0        S31 CLAIM COUNT                  30      S49 VEH IDENT NUM                52
S14 RATNG MOD FAC        0        S32 CLAIM ID                     122     V50 PHY DAM LOSS                 2
S15 ANN MILE CDE         8        S33 ACCDT TOWN                   51     V51 ALLC LOSS ADJ                38
S16 RK TY/RAT DEP        14       S34 LOSS DATES                   192     V52 PREM EXP VER                 0
S17 PREMIUM TOWN         55       S35 TYPE OF LOSS                  2
S18 LIAB LIMITS          2        S36 LIAB LOSS AMT                54
PF1/01 - HELP PANEL      PF2/02 - VIEW SHIPMENTS : ____ : PF12/12 - RETURN

```

- You can change the accounting date in the heading using the format mm/yy then hit ENTER to view the error counts for specified accounting date.
- You can change the LOB in the heading then hit ENTER to display the error counts for the specified LOB.
- You can change BOTH the accounting date and the LOB together if desired.

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

1. Select By LOB (continued)

- From the SC360SC screen (exhibit VIII-T-6), you can enter a specific error code to view more information about that error code. Type any three digit error code in the "Enter Error Code" field and select PF2 or tab to option field, type "02", and hit ENTER to view **ALL** the shipments for the error code entered. **Please note this option displays all the shipments for the error code entered regardless of accounting date and LOB.**

Exhibit VIII-T-6

TYPE IN A NEW ACTG DTE OR LOB AND HIT ENTER TO CHANGE							

SC360PR	COMMONWEALTH AUTOMOBILE REINSURERS						11/01/2006
SC360SC	STATISTICAL ERROR COUNTS - COMPANY SUMMARY						11:15:30
COMPANY: 999	ACTG DTE(MM/YY): ALL	LOB: ALL	ENTER ERROR CODE: S02				
S01 CLASS	266	S19 MEDPAYLIM/CLS	8	S37 TYPE CLAIMANT	0		
S02 POLICY	248	S20 ZIP CODE	94	S38 CVG/LOSS TYPE	28		
S03 PREM DATES	0	S21 AGE/SYM/MODYR	42	S39 CATASTROPHE	16		
S04 EXPOSURE	14	S22 REGULATE 1-78	2	S40 TX/SUBLN/LOSS	0		
S05 EXP/SIGN AGRE	0	S23 ANTITHEFT DIS	4	S41 NON ZERO PREM	0		
S06 ZERO PREM CLS	0	S24 COVERAGE	22	S42 LIMITS ID CDE	0		
S07 BI PREM LIMIT	0	S25 NOFLT LOSS \$	0	S43 DISCOUNT CODE	20		
S08 PD PREM LIMIT	0	S26 ANN STAT LOB	14	S44 PARTIAL IND	12		
S09 OTC COV PREM	0	S27 ZONE RAT CODE	6	S45 CID/PROD CODE	0		
S10 COLL COV PREM	2	S28 NOFLT DEDUCT	0	S46 PRODUCER CODE	292		
S11 OTC COVERAGE	4	S29 VALUE CODE	0	S47 HITHEFT/XRSK	2		
S12 COLL COVERAGE	2	S30 PAS RESTRAINT	4	S48 POL BROAD CVG	0		
S13 RATING ID CDE	0	S31 CLAIM COUNT	30	S49 VEH IDENT NUM	52		
S14 RATNG MOD FAC	0	S32 CLAIM ID	122	V50 PHY DAM LOSS	2		
S15 ANN MILE CDE	8	S33 ACCDT TOWN	51	V51 ALLC LOSS ADJ	38		
S16 RK TY/RAT DEP	14	S34 LOSS DATES	192	V52 PREM EXP VER	0		
S17 PREMIUM TOWN	55	S35 TYPE OF LOSS	2				
S18 LIAB LIMITS	2	S36 LIAB LOSS AMT	54				
PF1/01 - HELP PANEL		PF2/02 - VIEW SHIPMENTS	: _ :		PF12/12 - RETURN		

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

1. Select By LOB (continued)

Upon entering an error code and selecting PF2, the SC360SB – STATISTICAL ERROR COUNTS – ERROR CODE SUMMARY screen appears (exhibit VIII-T-7).

Exhibit VIII-T-7

```
-----  
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006  
SC360SB                STATISTICAL ERROR COUNTS - ERROR CODE SUMMARY          11:15:30  
  
COMPANY: 999  ERROR CODE: S02 - POLICY  
ACTG  
SHIPMENT            MM/YY    ERR COUNT  
=====
```

SHIPMENT	MM/YY	ERR COUNT
99920060517083	03/06	3
99920060517082	03/06	3
99920060227082	03/06	3
99920060227081	03/06	3
99920060517111	01/06	11
99920060517081	01/06	37
99920060517041	01/06	70
99920060228111	01/06	11
99920060228081	01/06	37
99920060228041	01/06	70

```
PF1/01 - HELP PANEL                : _ :  
PF7/07 - PAGE BACKWARD            PF8/08 - PAGE FORWARD            PF12/12 - RETURN
```

- All of a company’s shipments (files) are displayed in descending order by accounting date. The number of errors found within each shipment is also displayed.

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

2. Select by Accounting Date

- From the SC360SA (exhibit VIII-T-8) - Enter "ALL" to view all errors and total count of each error or enter a specific accounting date (mm/yy format) to view all errors and total count of each error for the specified date, and hit ENTER.

Exhibit VIII-T-8

SC360PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC360SA	STATISTICAL ERROR HISTORY	11:15:30
COMPANY: 999	MENU SELECTION	
(1) SELECT BY LOB	___ (01-16) OR (ALL)	
AND/OR		
(2) SELECT BY ACTG DTE	ALL (MM/YY) OR (ALL)	
(3) SELECT BY SHIPMENT KEY	_____	
ENTER LINE OF BUSINESS AND/OR ACCOUNTING DATE OR SHIP KEY THEN PRESS ENTER		
: _ :		
PF1/01 - HELP		PF12/12 - EXIT

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

2. Select by Accounting Date (continued)

The SC360SC – STATISTICAL ERROR COUNTS – COMPANY SUMMARY screen appears (exhibit VIII-T-9).

Exhibit VIII-T-9

```
TYPE IN A NEW ACTG DTE OR LOB AND HIT ENTER TO CHANGE
-----
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SC                STATISTICAL ERROR COUNTS - COMPANY SUMMARY                11:15:30
COMPANY: 999  ACTG DTE(MM/YY): ALL  LOB: ALL  ENTER ERROR CODE: ____
S01 CLASS                266      S19 MEDPAYLIM/CLS                8      S37 TYPE CLAIMANT                0
S02 POLICY                248      S20 ZIP CODE                    94      S38 CVG/LOSS TYPE                28
S03 PREM DATES            0        S21 AGE/SYM/MODYR              42      S39 CATASTROPHE                  16
S04 EXPOSURE              14      S22 REGULATE 1-78              2        S40 TX/SUBLN/LOSS                0
S05 EXP/SIGN AGRE         0        S23 ANTITHEFT DIS              4        S41 NON ZERO PREM                0
S06 ZERO PREM CLS         0        S24 COVERAGE                   22      S42 LIMITS ID CDE                0
S07 BI PREM LIMIT         0        S25 NOFLT LOSS $               0        S43 DISCOUNT CODE              20
S08 PD PREM LIMIT         0        S26 ANN STAT LOB              14      S44 PARTIAL IND                  12
S09 OTC COV PREM          0        S27 ZONE RAT CODE              6        S45 CID/PROD CODE                0
S10 COLL COV PREM         2        S28 NOFLT DEDUCT               0        S46 PRODUCER CODE                292
S11 OTC COVERAGE          4        S29 VALUE CODE                 0        S47 HITHEFT/XRSK                 2
S12 COLL COVERAGE         2        S30 PAS RESTRAINT              4        S48 POL BROAD CVG                0
S13 RATING ID CDE         0        S31 CLAIM COUNT                30      S49 VEH IDENT NUM                52
S14 RATNG MOD FAC         0        S32 CLAIM ID                   122     V50 PHY DAM LOSS                 2
S15 ANN MILE CDE          8        S33 ACCDT TOWN                 51      V51 ALLC LOSS ADJ                38
S16 RK TY/RAT DEP         14      S34 LOSS DATES                 192     V52 PREM EXP VER                 0
S17 PREMIUM TOWN          55      S35 TYPE OF LOSS                2
S18 LIAB LIMITS           2        S36 LIAB LOSS AMT              54
PF1/01 - HELP PANEL      PF2/02 - VIEW SHIPMENTS : ____ : PF12/12 - RETURN
```

- You can change the accounting date in the heading using the format mm/yy then hit ENTER to view the error counts for specified accounting date.
- You can change the LOB in the heading then hit ENTER to display the error counts for the specified LOB.
- You can change BOTH the accounting date and the LOB together if desired.

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

2. Select by Accounting Date (continued)

- From the SC360SC screen (exhibit VIII-T-10), you can enter a specific error code to view more information about that error code. Type any three digit error code in the "Enter Error Code" field and select PF2 or tab to option field, type "02", and hit ENTER to view **ALL** the shipments for the error code entered. **Please note this option displays all the shipments for the error code entered regardless of accounting date and LOB.**

Exhibit VIII-T-10

```

TYPE IN A NEW ACTG DTE OR LOB AND HIT ENTER TO CHANGE
-----
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SC                STATISTICAL ERROR COUNTS - COMPANY SUMMARY                11:15:30
COMPANY: 999   ACTG DTE(MM/YY): ALL   LOB: ALL   ENTER ERROR CODE: S02
S01 CLASS                266   S19 MEDPAYLIM/CLS                8   S37 TYPE CLAIMANT                0
S02 POLICY                248   S20 ZIP CODE                    94   S38 CVG/LOSS TYPE                28
S03 PREM DATES            0     S21 AGE/SYM/MOBYR              42   S39 CATASTROPHE                 16
S04 EXPOSURE             14     S22 REGULATE 1-78              2    S40 TX/SUBLN/LOSS                0
S05 EXP/SIGN AGRE        0     S23 ANTITHEFT DIS              4    S41 NON ZERO PREM                0
S06 ZERO PREM CLS        0     S24 COVERAGE                   22   S42 LIMITS ID CDE                0
S07 BI PREM LIMIT        0     S25 NOFLT LOSS $               0    S43 DISCOUNT CODE              20
S08 PD PREM LIMIT        0     S26 ANN STAT LOB               14   S44 PARTIAL IND                  12
S09 OTC COV PREM         0     S27 ZONE RAT CODE              6    S45 CID/PROD CODE               0
S10 COLL COV PREM        2     S28 NOFLT DEDUCT               0    S46 PRODUCER CODE              292
S11 OTC COVERAGE         4     S29 VALUE CODE                 0    S47 HITHEFT/XRSK                2
S12 COLL COVERAGE        2     S30 PAS RESTRAINT              4    S48 POL BROAD CVG               0
S13 RATING ID CDE        0     S31 CLAIM COUNT                30   S49 VEH IDENT NUM               52
S14 RATNG MOD FAC        0     S32 CLAIM ID                   122  V50 PHY DAM LOSS                 2
S15 ANN MILE CDE         8     S33 ACCDT TOWN                 51   V51 ALLC LOSS ADJ              38
S16 RK TY/RAT DEP        14    S34 LOSS DATES                 192  V52 PREM EXP VER                0
S17 PREMIUM TOWN         55    S35 TYPE OF LOSS                2
S18 LIAB LIMITS          2     S36 LIAB LOSS AMT              54
PF1/01 - HELP PANEL PF2/02 - VIEW SHIPMENTS :   :   PF12/12 - RETURN
    
```

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

2. Select by Accounting Date (continued)

Upon entering an error code and selecting PF2, the SC360SB – STATISTICAL ERROR COUNTS – ERROR CODE SUMMARY screen appears (exhibit VIII-T-11).

Exhibit VIII-T-11

```
-----  
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006  
SC360SB                STATISTICAL ERROR COUNTS - ERROR CODE SUMMARY                11:15:30  
  
COMPANY: 999  ERROR CODE: S02 - POLICY  
ACTG  
SHIPMENT      MM/YY  ERR COUNT  
=====
```

SHIPMENT	MM/YY	ERR COUNT
99920060517083	03/06	3
99920060517082	03/06	3
99920060227082	03/06	3
99920060227081	03/06	3
99920060517111	01/06	11
99920060517081	01/06	37
99920060517041	01/06	70
99920060228111	01/06	11
99920060228081	01/06	37
99920060228041	01/06	70

```
PF1/01 - HELP PANEL                :  _  :  
PF7/07 - PAGE BACKWARD            PF8/08 - PAGE FORWARD            PF12/12 - RETURN
```

- All of a company’s shipments (files) are displayed in descending order by accounting date. The number of errors found within each shipment is also displayed.

Commonwealth Automobile Reinsurers

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CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

3. Select by Shipment Key

- From the SC360SA screen (exhibit VIII-T-12) - Enter shipment key (co/date recvd/module) and hit ENTER to view the number of errors found within the specified shipment.

Exhibit VIII-T-12

```
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SA                STATISTICAL ERROR HISTORY                    11:15:30
COMPANY: 999                MENU SELECTION

(1) SELECT BY LOB      ____ (01-16) OR (ALL)
    AND/OR
(2) SELECT BY ACTG DTE  ____ (MM/YY) OR (ALL)

(3) SELECT BY SHIPMENT KEY 99920010613088

ENTER LINE OF BUSINESS AND/OR ACCOUNTING DATE OR SHIP KEY THEN PRESS ENTER

:  _  :

PF1/01 - HELP                PF12/12 - EXIT
```

- Depending on the module number, either SC360SD – PREMIUM SHIPMENT SUMMARY (exhibit VIII-T-13) **OR** SC360SE – LOSS SHIPMENT SUMMARY (exhibit VIII-T-14) screen will appear.

Exhibit VIII-T-13

```
SC360PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
SC360SD                STATISTICAL ERROR COUNTS - PREMIUM SHIPMENT SUMMARY    11:15:30
SHIPMENT: 99920060517111

S01 CLASS              0          S15 ANN MILE CDE          0          S42 LIMITS ID CDE          0
S02 POLICY              8          S16 RK TY/RAT DEP        0          S43 DISCOUNT CDE         0
S03 PREM DATES         0          S17 PREMIUM TOWN         0          S45 CID/PROD CODE         0
S04 EXPOSURE           0          S19 MEDPAYLIM/CLS        0          S46 PRODUCER CDE          8
S05 EXP/SIGN AGRE      0          S20 ZIP CODE              0          S47 HITHEFT/XRSK          0
S06 ZERO PREM CLS      0          S21 AGE/SYM/MODYR        6          S48 POL BROAD CVG         0
S07 BI PREM LIMIT      0          S22 REGULATE 1-78        2          S49 VEH IDENT NO          6
S08 PD PREM LIMIT      0          S23 ANTITHEFT DIS        0          V52 PREM EXP VER          0
S09 OTC COV PREM       0          S26 ANN STAT LOB         0
S10 COLL COV PREM      0          S27 ZONE RAT CODE         0
S11 OTC COVERAGE       0          S28 NOFLT DEDUCT         0
S12 COLL COVERAGE      0          S29 VALUE CODE           0
S13 RATNG ID CDE       0          S30 PAS RESTRAINT        0
S14 RATNG MOD FAC      2          S41 NON ZERO PREM        0

PF1/1 - HELP PANEL                :  _  :                PF12/12 - RETURN
```

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER VIII - STATISTICAL CORRECTIONS

S. VIEWING STATISTICAL ERROR HISTORY FILE (CONTINUED)

3. Select by Shipment Key (continued)

Exhibit VIII-T-14

SC360PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
SC360SE	STATISTICAL ERROR COUNTS - LOSS SHIPMENT SUMMARY	11:15:30
SHIPMENT: 99920060517083		
S01 CLASS	0	S27 ZONE RAT CODE 0
S02 POLICY	3	S28 NOFLT DEDUCT 0
S13 RATING ID CDE	0	S29 VALUE CODE 0
S15 ANN MILE CDE	0	S30 PAS RESTRAINT 0
S16 RK TY/RAT DEP	0	S31 CLAIM COUNT 0
S17 PREMIUM TOWN	0	S32 CLAIM ID 0
S18 LIAB LIMITS	0	S33 ACCDT TOWN 0
S19 MEDPAYLIM/CLS	0	S34 LOSS DATES 2
S20 ZIP CODE	0	S35 TYPE OF LOSS 0
S21 AGE/SYM/MODYR	0	S36 LIAB LOSS AMT 0
S22 REGULATE 1-78	0	S37 TYPE CLAIMANT 0
S23 ANTITHEFT DIS	0	S38 CVG/LOSS TYPE 1
S24 COVERAGE	1	S39 CATASTROPHE 0
S25 NOFLT LOSS \$	0	S40 TX/SUBLN/LOSS 0
S26 ANN STAT LOB	0	S42 LIMITS ID CD 0
		S43 DISCOUNT CODE 0
		S44 PARTIAL IND 0
		S45 CID/PROD CODE 0
		S46 PRODUCER CDE 3
		S47 HITHEFT/XRSK 0
		S48 POL BRD CVG 0
		S49 VEH IDENT NO 0
		V50 PHY DAM LOSS 0
		V51 ALLC LOSS ADJ 0
PF1/01 - HELP PANEL : _ :		
PF12/12 - RETURN		

- The title will display “Loss Shipment Summary” or “Premium Shipment Summary” depending on the shipment key module entered.
- Only errors pertaining to premiums will appear on the SC360SD screen.
- Only errors pertaining to losses will appear on the SC360SE screen.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

A. GENERAL INFORMATION

CAR's Special Investigative Unit (SIU) Identification File, also known as the Central Index System, is a database of claim information. The information is derived from cases investigated by Servicing Carrier Special Investigative Units. As of December 1993, this file contained approximately 18,000 names for both physical damage and PIP/BI claims. Only SIU personnel have access to this file.

The system allows you to browse through the entire file (regardless of the original reporting company) and add new claims records related to your company's investigations. To access this system, you need an individual's name or license number (usually social security number).

For those companies who submit large volumes of data, you have the option of submitting this data on tape. Please contact CAR's Claim Department for more information.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM

1. Access

To access CAR's SIU Identification File System from TE100 – TELECOMMUNICATIONS MENU (exhibit IX-B-1):

Exhibit IX-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
C.A.R. ACCOUNTING	..... PF2	OR 02
SESSION 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	

- a. **Select PF7 or**
- b. **Tab to the option field, type "07" and hit ENTER**

The TE170 - CAR AUDIT CLAIMS SYSTEM Screen (exhibit IX-B-2) appears.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

1. Access (continued)

To access CAR's SIU Identification File System from TE170 – C.A.R. AUDIT CLAIMS SYSTEM (exhibit IX-B-2):

Exhibit IX-B-2

```
TE170                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
                     C.A.R. AUDIT CLAIMS SYSTEM                11:15:30

                     COMPANY NUMBER . . . . ____

CAR POLICY HISTORIES          . . . .PF2 OR 2
SPECIAL INVESTIGATIVE UNIT    . . . .PF3 OR 3
ALLOCATED EXPENSE SYSTEM     . . . .PF4 OR 4
REINSURANCE AUDIT ACCESS     . . . .PF5 OR 5
AVERAGE COST PER CLAIM      . . . .PF6 OR 6

                               :      :

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

- a. Select PF3 or
- b. Tab to the option field, type "03" and hit ENTER

The SIU200 - SIU IDENTIFICATION MAIN MENU screen appears (exhibit IX-B-3).

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

1. Access (continued)

Exhibit IX-B-3

```
SIU200                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
                      SPECIAL INVESTIGATIVE UNIT SYSTEM          11:15:30

                      MAIN MENU

                      BROWSE S.I.U. IDENTIFICATION FILE.....PF3 OR 3
                      INQUIRE S.I.U. IDENTIFICATION FILE..... PF4 OR 4
                      ADD/UPDATE S.I.U. IDENTIFICATION RECORDS....PF5 OR 5
                      EXIT TO MAIN TELECOMMUNICATIONS MENU.....PF12 OR 12

                      :      :

                      PRESS APPROPRIATE PF KEY, OR ENTER CORRESPONDING NUMBER IN OPTION BOX
```

The SIU200 screen allows you to BROWSE the SIU Identification File or ADD/UPDATE SIU Identification File records. To select the BROWSE option -

- a. **Select PF3 or**
- b. **Tab to the option field, type "03", and hit "ENTER"**

To select the INQUIRE option-

- a. **Select PF4 or**
- b. **Tab to the option field, type "04" and hit "ENTER"**

To select the ADD/UPDATE option -

- a. **Select PF5 or**
- b. **Tab to the option field, type "05", and hit "ENTER"**

If you selected the BROWSE option, the SIU210 - BROWSE OPTION MENU appears (exhibit IX-B-4).

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

2. Browse (continued)

Exhibit IX-B-4

```
SIU210          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/06
                SPECIAL INVESTIGATIVE UNIT SYSTEM          11:15:30

                BROWSE OPTION MENU

                LAST NAME----->

TO SELECT RECORDS FROM THE FILE FOR BROWSING, ENTER ANY NUMBER OF LETTERS
FROM THE LAST NAME. STARTING AT THE BEGINING -- THANK YOU --

                NOTE A MAXIMUM OF 109 RECORDS WILL BE DISPLAYED PER BROWSE

                INPUT DATA FOR THE DESIRED IDENTIFICATION RECORDS THEN HIT THE ENTER KEY

                TO EXIT BROWSE OPTION MENU, HIT PF12 OR ENTER 12 IN OPTION BOX BELOW.

                :      :
```

You may browse the file by Last Name only.

After you enter the selection criteria, hit "**ENTER**". The SIU215 - BROWSE screen (exhibit IX-B-5) appears.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

2. Browse (continued)

Exhibit IX-B-5

```
SIU215                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        SPECIAL INVESTIGATIVE UNIT SYSTEM                11:15:30
RECORD 001 OF 071                BROWSE
LAST NAME  INSURED                FIRST NAME  INSURED  INITIAL
CARRIER   999                CLAIM NO.  999999-999                ALIAS
LOSS DATE  01 / 24 / 2006  LOSS TYPE  1  1=THEFT 2=BI 3=COLL 4=FIRE 5=AO
                        MM      DD      YYYY
ADDRESS - STREET  MAIN STREET                NUMBER  69                APT
CITY          ANYTOWN                STATE   MA                ZIP    99999
DATE OF BIRTH  03 / 13 / 1974  AREA CODE                TELEPHONE
                        MM      DD      YYYY
LICENSE  999999999                V. I. N.
POLICY   1234567
                        AUTOMOBILE INFO
YEAR  2005                MAKE OF CAR  BUICK                MODEL  SKYLARK
COMMENTS  THEFT
:  _  :
TO PAGE FORWARD...PF8 OR ENTER 8                TO PAGE BACK....PF7 OR ENTER 7
TO RETURN TO PRIOR SCREEN HIT PF12 OR ENTER 12
```

The SIU215 - BROWSE Screen displays one SIU Identification File record per screen. The "RECORD ## OF ##" statement reflects the total number of records meeting the selection criteria and the number of the record being displayed. The system displays all records meeting the selection criteria. Within BROWSE, you may view data from all companies reporting to CAR.

Use PF7 (SCROLL FORWARD) and PF8 (SCROLL BACKWARD) to view all records.

On the following page, you will find a description of the fields.

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CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

2. Browse (continued)

FIELD	DESCRIPTION
LAST NAME, FIRST, INITIAL	Name of the subject
CARRIER	Company Code Number
CLAIM NO.	Claim # assigned by reporting company
ALIAS	Other names associated with subject
LOSS DATE	MM/DD/YYYY Format
LOSS/TYPE	1 = Theft Loss 2 = Bodily Injury Loss 3 = Collision Loss 4 = Fire Loss 5 = All Other Losses
ADDRESS	Subject's address
DATE/OF/BIRTH	MM/DD/YYYY Format
AREA CODE & TELEPHONE	Subject's telephone number
LICENSE	Subject's license number
V.I.N.	Vehicle Identification Number
POLICY	Company policy number
AUTOMOBILE/INFO	Automobile involved in claim
COMMENTS	Any relative comments

3. Add/Update Option

When you select the ADD/UPDATE option from SIU200 - SIU IDENTIFICATION SYSTEM MAIN MENU, the SIU220 - FILE MAINTENANCE screen appears (exhibit IX-B-6). This screen initially displays no information.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

3. Add/Update Option (continued)

Exhibit IX-B-6

```

SIU220                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        SPECIAL INVESTIGATIVE UNIT SYSTEM                11:15:30
                        FILE MAINTENANCE
LAST NAME  _____ FIRST NAME _____ INITIAL  _
CARRIER   ___ CLAIM NO. _____ ALIAS _____
LOSS DATE  ___ / ___ / _____ LOSS TYPE  _ 1=THEFT 2=BI 3=COLL 4=FIRE 5=AO
           MM  DD  YYYY
ADDRESS - STREET _____ NUMBER _____ APT _____
CITY _____ STATE _____ ZIP _____
DATE OF BIRTH ___ / ___ / _____ AREA CODE _____ TELEPHONE _____
           MM  DD  YYYY
LICENSE _____ V.I.N. _____
POLICY _____
AUTOMOBILE INFO
YEAR _____ MAKE OF CAR _____ MODEL _____
COMMENTS _____
                TO ADD A RECORD ENTER ALL INFORMATION
                TO UPDATE A RECORD ENTER NAME AND CARRIER CODE ONLY

                :   :
TO ADD RECORD...PF3 OR ENTER 3      TO UPDATE RECORD...PF5 OR ENTER 5
FOR HELP.....PF1 OR ENTER 1        TO EXIT.....PF12 OR ENTER 12
    
```

To add a new record to the S.I.U. Identification File -

- a. Enter the requested information into the fields on the screen**
- b. Select PF3 or type "03" in the option field and hit "ENTER"**

At a minimum, you must input the LAST NAME, FIRST NAME, CARRIER, and LOSS/TYPE fields to add a new record.

Because the CARRIER field represents the Company Code Number CAR assigns, you may enter data for your CARRIER code only.

Once you successfully added a record to the file, a message appears indicating the number of records contained on the SIU Identification File having the same LAST NAME/FIRST NAME value as the record you just added.

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CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

3. Add/Update Option (continued)

To browse through these records -

- a. Select PF7 or
- b. Tab to the option box, type "07", and hit "ENTER"

At any time, you may access the HELP function. To access HELP -

- a. Select PF1 or
- b. Tab to the option field, type "01", and hit "ENTER".

To exit the SIU220 - FILE MAINTENANCE screen and return to the SIU200 - SIU IDENTIFICATION SYSTEM MAIN MENU -

- a. Select PF12 or
- b. Tab to the option box, type "12", and hit "ENTER"

To update an existing record on the SIU Identification File

- a. Enter information into the LAST NAME, FIRST NAME, INITIAL, and CARRIER fields on a blank SIU220 - FILE MAINTENANCE screen
- b. Select PF5 or type "05" in the panel option box and hit "ENTER"

Records with the same field values as those you input will appear one record at a time on the File Maintenance panel (exhibit IX-B-7).

Commonwealth Automobile Reinsurers

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CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

3. Add/Update Option (continued)

Exhibit IX-B-7

```
SIU220                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        SPECIAL INVESTIGATIVE UNIT SYSTEM                11:15:30
                        FILE MAINTENANCE
LAST NAME  INSURED          FIRST NAME  INSURED          INITIAL
CARRIER  999              CLAIM NO.  999999-999        ALIAS
LOSS DATE 01 / 24 / 2006  LOSS TYPE 1 1=THEFT 2=BI 3=COLL 4=FIRE 5=AO
          MM   DD   YYYY
ADDRESS - STREET  MAIN STREET          NUMBER          APT
CITY             ANYTOWN          STATE  MA          ZIP  99999
DATE OF BIRTH 03 / 13 / 1974  AREA CODE          TELEPHONE
          MM   DD   YYYY
LICENSE  999999999          V.I.N.
POLICY  9998756
          AUTOMOBILE INFO
YEAR  2005  MAKE OF CAR  BUICK          MODEL  SKYLARK
COMMENTS  THEFT
          IF THIS IS THE RECORD YOU WANT TO UPDATE ENTER Y AND HIT
          ENTER, ELSE ENTER AN N TO GET NEXT RECORD AND HIT ENTER

:  _  :
TO ADD RECORD...PF3 OR ENTER 3      TO UPDATE RECORD...PF5 OR ENTER 5
FOR HELP.....PF1 OR ENTER 1        TO EXIT.....PF12 OR ENTER 12
```

If the record shown is not the one you want to update, then bypass it. To bypass the record-

- a. **Tab to the option field**
- b. **Enter an "N"**
- c. **Hit "ENTER"**

To select a record to update -

- a. **Enter a "Y" in the option field**
- b. **Hit "ENTER"**

To UPDATE this record -

- a. **Type over the incorrect information listed on the screen**
- b. **Hit "ENTER"**

This process rewrites the file with the updated record.

Telecommunications Manual

CHAPTER IX - SIU IDENTIFICATION SYSTEM

B. SIU IDENTIFICATION SYSTEM (CONTINUED)

3. Add/Update Option (continued)

To select a different record to update, you must exit from the FILE MAINTENANCE application. To exit,

a. Select PF12 or

b. Tab to the option box, type "12", and hit "ENTER"

This returns you to the SIU200 - SIU IDENTIFICATION SYSTEM MAIN MENU.

Telecommunications Manual

CHAPTER X – RULE 29 CREDIT EDIT

A. GENERAL INFORMATION

CAR and its committees designed the Rule 29 Credit Edit System to ensure that companies are correctly reporting classification credit data. In order to verify this data, the system uses the policy number to match the class code on the detail statistical record reported by a company to similar data obtained from the Merit Rating Board/Registry [MRB].

When the edit finds statistical records that do not match the records created from the MRB data, the edit flags those records in a Rule 29 Error. Note that the Rule 29 error records can be found on CAR's website under the Rule 12 and 29 Credit Edits application off the Reports page. The Rule 29 Policy Inquiry File, available from CAR's Telecommunications System, should be used as a research tool in the correction process.

B. RULE 29 POLICY INQUIRY FILE

Each week, the MRB provides CAR with a file containing data based on merit rating inquiries for drivers who are less than 25 years of age at the effective date of the policy. Companies that do not utilize the MRB to obtain merit rating information are required to report youthful data verification records on a monthly basis. A youthful data verification record must be reported for each youthful operator for which corresponding statistical records are contained in the monthly statistical submission. CAR then processes each set of data through the RM100 - Rule 29 Load Program and loads valid records to the inquiry file.

The RM100 imputes and adds data elements to the data, such as class code and a number of processing fields. The RM100 actually creates two records for most MRB records because the Registry does not capture principal/occasional driver status. (Some classifications do not distinguish between principal/occasional statuses so CAR creates just one record). This file is then used to validate the classification code reported on the statistical record. On-line access is provided to companies to assist in the correction process. Please reference the Rule 29 Credit Edit Package for more detailed information.

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE)

1. Access

To access CAR's RMV File from TE100 - TELECOMMUNICATIONS MENU (exhibit X-C-1),

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

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER X – RULE 29 CREDIT EDIT

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)

1. Access (continued)

Exhibit X-C-1

```
TE100SB          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/10
TEMENUA          TELECOMMUNICATIONS                          11:15:30

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

                          :
                          :
      DEPRESS PFKEY OR ENTER PROCESSING OPTION
```

The TE140 – CAR Statistical System screen appears (exhibit X-C-2).

Exhibit X-C-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/10
TE140SA          C.A.R. STATISTICAL SYSTEM                          11:15:30

      COMPANY NUMBER ..... 999

      STAT POLICY HISTORIES      ..... PF2  OR 02
      RULE 29 RMV INQUIRIES      ..... PF3  OR 03
      CESSION VOLUME ANALYSIS/PART.RATIO DATA ..... PF4  OR 04
      STATISTICAL CORRECTIONS    ..... PF5  OR 05
      STATISTICAL LOOKUPS        ..... PF6  OR 06
      NON-POLK VIN MAINTENANCE   ..... PF7  OR 07
      POLICY PRODUCER CODE CORRECTIONS ..... PF8  OR 08

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

                          :
                          :
```

Telecommunications Manual

CHAPTER X – RULE 29 CREDIT EDIT

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)

1. Access (continued)

Tab to the COMPANY CODE field and enter your three-digit code.

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, enter PF3. The RM100PR - SEARCH RMV DATABASE screen appears (exhibit X-C-3).

Exhibit X-C-3

RM100PR	SEARCH RMV DATABASE	11/01/10
RM100SA		11:15:30
PLEASE ENTER THE FOLLOWING INFORMATION		
COMPANY NUMBER: <u>999</u>		
POLICY NUMBER: _____		
POLICY EFFECTIVE YEAR: _____		
: _ :		
PF1 = HELP	PF3 = VIEW	PF12 = EXIT

At this point, the company code is "protected." If you attempt to change it, you will disable your password. To access your data on the RMV file -

- a. **Input the policy number and effective year**
- b. **Select PF3**

The RM100PR - RM100 DISPLAY SCREEN 1 appears (exhibit X-C-4). Exhibit X-C-5 illustrates screen 2.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER X – RULE 29 CREDIT EDIT

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)

1. Access (continued)

Exhibit X-C-4

RM100PR		RM100PR DISPLAY SCREEN 1										11/01/10	
RM100SB												11:15:30	
CO-NO	999	POL-ID	99912212	POL-EFF-YR			09	PAGE: 01					
RMV	LAST			I	S	DATE	M	T	D	DATE	ST		
SRL	NAME	LICENSE NUMBER	ST	Q	X	LICENSED	L	L	T	U	BIRTH	CLAS RT CRED	
013605271	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1221 10 0.00	
013605272	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1421 10 0.00	
013605273	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1201 10 0.00	
013605274	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1401 10 0.00	
013605275	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1241 10 0.00	
013605276	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1261 10 0.00	
013676227	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1221 10 0.00	
013676228	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1421 10 0.00	
013676229	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1201 10 0.00	
013676230	INSURED	703112A99H	MA	3	U		6	6	U	0	19850311	1401 10 0.00	
: _ :													
CANNOT SCROLL BACKWARD BEGINNING OF RMV FILE													
PF1=HELP			PF7=PAGE BACKWARD				PF10=HARD COPY						
PF5=PAGE RIGHT			PF8=PAGE FORWARD				PF12=EXIT						

Exhibit X-C-5

RM100PR		RM100PR DISPLAY SCREEN 2										11/01/10	
RM100SC												11:15:30	
CO-NO	999	POL-ID	21012212	POL-EFF-YR			09	PAGE: 1					
RMV	LAST			RMV	RMV	MRB	P	G	D	P	TX		
SRL	NAME	LICENSE NUMBER	DATE	TX-EFF	POL-EFF	PROC	R	E	E	LES			
				DATE	DATE	DATE	I	N	F	R	LIC		
013605271	INSURED	FERRI703112A99H	20090530	20090601	20070605	P	0	0	0	0			
013605272	INSURED	FERRI703112A99H	20090530	20090601	20070605	P	0	0	0	0			
013605273	INSURED	FERRI703112A99H	20090530	20090601	20070605	O	0	0	0	0			
013605274	INSURED	FERRI703112A99H	20090530	20090601	20070605	O	0	0	0	0			
013605275	INSURED	FERRI703112A99H	20090530	20090601	20070605	B	0	0	0	0			
013605276	INSURED	FERRI703112A99H	20090530	20090601	20070605	B	0	0	0	0			
013676227	INSURED	FERRI703112A99H	20090530	20090601	20070610	P	0	0	0	0			
013676228	INSURED	FERRI703112A99H	20090530	20090601	20070610	P	0	0	0	0			
013676229	INSURED	FERRI703112A99H	20090530	20090601	20070610	O	0	0	0	0			
013676230	INSURED	FERRI703112A99H	20090530	20090601	20070610	O	0	0	0	0			
: _ :													
NO MORE RECORDS ON THE RMV FOR THIS KEY													
PF1=HELP			PF7=PAGE BACKWARD				PF10=HARD COPY						
PF6=PAGE LEFT			PF8=PAGE FORWARD				PF12=EXIT						

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CHAPTER X – RULE 29 CREDIT EDIT

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)

1. Access (continued)

Use the PF5 (PAGE RIGHT) and PF6 (PAGE LEFT) functions to view an entire record.

Use the PF7 (PAGE BACKWARD) and PF8 (PAGE FORWARD) functions if a policy contains more than 10 records.

The table below and on the following page provides all the field descriptions.

Field	Full Title	Description/Possible Values
RMV SRL	RMV serial number	CAR assigns to identify records
LAST NAME	Last Name	Operator's last name A "*" indicates a deferred operator
LICENSE NUMBER	License Number	Operator's license number
ST	State	State operator is licensed
INQ	Inquiry Transaction	1 = New Business 2 = Renewal 3 = Add/Change operator 4 = Add Collision Coverage 5 = Add Property Damage Coverage 6 = Reinstatement
SEX	Sex	M = Male; F = Female; U = Unknown
DATE FIRST LICENSED	Date First Licensed	Date operator became licensed in MA
MYL	MA Years Licensed	Number of years licensed in MA
TYL	Total Years Licensed	Total years licensed in all states (as reported to the MRB by a company)
DT	Driver Training Status	Y = Yes; N = No; U = Unknown
DTU	Driver Training Update	0 = No; 1 = Yes
DATE OF BIRTH	Date of Birth	Operator's date of birth
CLAS CODE	Class Code	CAR imputes this value
ST RT GP	Stat-Rate Group	CAR imputes this value
CRED FCTR	Credit Factor	Credit Factor for the class and effective year (will always appear as 0.00 after 2004)

Commonwealth Automobile Reinsurers

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CHAPTER X – RULE 29 CREDIT EDIT

C. RULE 29 CREDIT EDIT ON-LINE SYSTEM (RMV FILE) (CONTINUED)

1. Access (continued)

Field	Full Title	Description/Possible Values
RMV TX-EFF DATE	Transaction Inquiry Date	Date of inquiry at MRB/Registry
RMV POL-EFF DATE	Policy Effective Date	Policy effective date at MRB/Registry
MRB PROC DATE	Processed Date	Process date of inquiry at MRB/Registry
PRI	Principal/Occasional	P = Principal; O = Occasional; B = Both
GEN	CAR Generated Record	0 = Not generated; 1 = Generated
DEF	Deferred Operator	0 = Not Deferred; 1 = Deferred
PER	Permit Only	0 = Licensed Driver; 1 = Permit Driver
TX LESS LIC	RMV Transaction Date is less than Date First Licensed	0 = Transaction Date is greater 1 = Transaction Date is less than

Note that some fields will be blank for those companies not utilizing the MRB for merit rating inquiries.

To exit the Rule 12 System use the PF12 function key.

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

A. INTRODUCTION

CAR allows for access to Cession Volume data, Participation Ratio data, and Rate Deviation data through its telecommunications system. This chapter walks you through the steps to view this information.

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

B. BSU00 - BASE DATA SUMMARY FILE

CAR updates the Base Data Summary file during the last week of each month. This file contains the information displayed on the Cession Volume/Participation Ratio screens.

The following classes are included on this file:

- 1) Pure Private Passenger PDL exposures
- 2) Miscellaneous rated as Private Passenger and Private Passenger Motorcycle PDL exposures
- 3) Pure Private Passenger
- 4) Miscellaneous rated as Private Passenger and Private Passenger Motorcycle
- 5) Commercial all lines written premium.

This data is separated by CAR ID code, summarized for voluntary agents versus exclusive representative producer business, and ceded data versus voluntary data. The file also calculates percent of exposures ceded from the voluntary business and percent of exposures ceded from ERP business. These percentages are also calculated for commercial business using written premium.

The data contained in the Cession Volume screen represents the current policy year and is accumulated through a specified accounting month.

The data contained in the Participation Ratio Data screens represents the current calendar year and is accumulated through a specified accounting month.

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

C. ACCESSING CESSION VOLUME DATA

To access Cession Volume Data from TE100 – TELECOMMUNICATIONS MENU (exhibit XI-C-1):

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-C-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
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 TE140 – CAR Statistical System screen appears (exhibit XI-C-2).

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                  12:57:05

                COMPANY NUMBER .....  _____

                STAT POLICY HISTORIES                      ..... PF2  OR 02
                RULE 12 RMV INQUIRIES                      ..... PF3  OR 03
                CESS VOL/PART RATIO DATA                  ..... PF4  OR 04
                STATISTICAL CORRECTIONS                    ..... PF5  OR 05
                STATISTICAL LOOKUPS                        ..... PF6  OR 06
                NON-POLK VIN MAINTENANCE                    ..... PF7  OR 07
                POLICY PRODUCER CODE CORRECTIONS            ..... PF8  OR 08

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

                :                :
```

Tab to the COMPANY CODE field and enter your three-digit code.

1) Select PF4 or

2) Tab to the option field, type "04", and hit ENTER.

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, the BD201 – DATA OPTIONS screen appears (exhibit XI-C-3). This screen allows you to view cession volume/participation ratio data or data written at a rate deviation.

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-3

```
BD201SA                                DATA OPTIONS                                11/01/06
BD201PR                                03:27:55

                                     RATE DEVIATION..... PF4 OR 04
                                     CESSION VOL/PART RATIO DATA. PF5 OR 05
                                     EXIT..... PF12 OR 12

                                     HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                                     :      :
```

To access the Cession Volume Data menu,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER.**

Upon selecting PF5, the BD205 – Cession Volume/Participation Ratio Data screen appears (exhibit XI-C-4).

(To access the Rate Deviation menu, see section E starting on page 20).

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-4

BD205PR	CESSION VOLUME DATA	03:28:24
BD205SA	CURRENT POLICY YEAR DATA	11/01/06
PAGE 1	TOTALS BY AGENT TYPE AND CAR ID.....	PF2 OR 02
	PARTICIPATION RATIO DATA(BD415)	
PAGE 2A/SECTION 1	PP LIABILITY AND PHYS DAM EXPOSURES.....	PF4 OR 04
PAGE 2A/SECTION 2	PP CREDITS AND EXCLUSIONS.....	PF5 OR 05
PAGE 2A/SECTION 3	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM..	PF6 OR 06
PAGE 2B/SECTION 1	DETERMINE PP LIAB MOTOR/MISC EXPOSURES.....	PF16 OR 16
PAGE 2B/SECTION 2	DETERMINE PP LIAB MOTOR/MISC EXPO/EXCLUSIONS	PF17 OR 17
PAGE 2C/SECTION 1	WEIGHTING OF PURE PP PHYS DAM EXPOSURES....	PF18 OR 18
PAGE 2C/SECTION 2	WEIGHTING OF MOTOR/MISC PHYS DAM EXPOSURES.	PF19 OR 19
PAGE 2C/SECTION 3	WEIGHTING OF PP PHYS DAM EXCLUSIONS.....	PF20 OR 20
	PF12 OR 12 - EXIT	
	()	

To view "PAGE 1 TOTALS BY AGENT TYPE AND CAR ID,"

- 1) **Select PF2 or**
- 2) **Tab to the option field, type "02", and hit ENTER**

The BD210 - PAGE 1 for the current month's cession volume data for your company appears (exhibit XI-C-5). The data is displayed by CAR ID Code for private passenger, miscellaneous motorcycle, and commercial classes separately.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-5

BD210PR	CESSION VOLUME DATA REPORT						PAGE 1	11/01/06		
BD210SB	ACCOUNTING DATE 08 / 2006						10:23:18			
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					POLICY YEAR 2006			
CAR ID	PURE PREMIUM	PRV PASS	PASS PDL EXP	PRIV PASS PDL EXP	MISC MOTOR PREMIUM	M MOTR PDL EXP	PCT V/CD	COMMERCIAL WRIT PREM	PCT V/CD	
0	169,510,914		230,464	3,017,979	8,372		39,479,234			
4	31,658,295		22,365	324,783	600		13,353,972			
V AGT 1	201,169,209		252,829	3,342,762	8,972	8.8	52,833,206		25.3	
5	69,033,245		86,704	1,059,067	2,905		4,197,650			
T ERP	21,861,337		15,637	210,870	377		4,573,595			
T VOL	90,894,582		102,341	1,269,937	3,282	15.2	8,771,245		52.1	
T CED	238,544,159		317,168	4,077,046	11,277	89.4	43,676,884		70.9	
TOTAL	53,519,632		38,002	535,653	977	10.6	17,927,567		29.1	
TOTAL	292,063,791		355,170	4,612,699	12,254	100.0	61,604,451		100.0	
PLEASE ENTER AN ACCTG DATE AND HIT ENTER										
: _ :										
PF1/01=HELP	PF7/07=BACK	PF4/04=PG2A/1	PF5/05=PG2A/2	PF6/06=PG2A/3						
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1						
PF12/12=EXIT	PF10/10=INDUSTRY	PF19/19=PG2C/2	PF20/20=PG2C/3/							

The system carries forward the company code number. Thus, this field is "protected" and cannot be changed. If you attempt to change the company code, your user-id will become disabled.

To toggle between your company's data and the industry data,

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

To display the prior month's data,

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

To display the next month's data, when available,

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

To display any informational notes regarding private passenger or miscellaneous motorcycle data,

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

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA

To access Participation Ratio Data from TE100 – TELECOMMUNICATIONS MENU (exhibit XI-D-1):

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-D-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
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 TE140 – CAR Statistical System screen appears (exhibit XI-D-2).

Commonwealth Automobile Reinsurers

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit X-D-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                    12:57:05

                COMPANY NUMBER ..... _____

                STAT POLICY HISTORIES          ..... PF2  OR 02
                RULE 12 RMV INQUIRIES          ..... PF3  OR 03
                CESS VOL/PART RATIO DATA      ..... PF4  OR 04
                STATISTICAL CORRECTIONS        ..... PF5  OR 05
                STATISTICAL LOOKUPS            ..... PF6  OR 06
                NON-POLK VIN MAINTENANCE       ..... PF7  OR 07
                POLICY PRODUCER CODE CORRECTIONS ..... PF8  OR 08

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

                :                               :
```

Tab to the COMPANY CODE field and enter your three-digit code.

1) Select PF4 or

2) Tab to the option field, type "04", and hit ENTER.

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, the BD201 – DATA OPTIONS screen appears (exhibit XI-D-3). This screen allows you to view cession volume/participation ratio data or data written at a rate deviation.

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit XI-D-3

```
BD201SA                                DATA OPTIONS                                11/01/06
BD201PR                                03:27:55

                                     RATE DEVIATION..... PF4 OR 04
                                     CESSION VOL/PART RATIO DATA. PF5 OR 05
                                     EXIT..... PF12 OR 12

                                     HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                                     :      :
```

To access the Participation Ratio Data,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER.**

Upon selecting PF5, the BD205 – Cession Volume/Participation Ratio Data screen appears (exhibit XI-D-4).

(To access the Rate Deviation menu, see section E, starting on page 20).

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit XI-D-4

BD205PR	CESSION VOLUME DATA	03:28:24
BD205SA	CURRENT POLICY YEAR DATA	11/01/06
PAGE 1	TOTALS BY AGENT TYPE AND CAR ID.....	PF2 OR 02
PARTICIPATION RATIO DATA(BD415)		
PAGE 2A/SECTION 1	PP LIABILITY AND PHYS DAM EXPOSURES.....	PF4 OR 04
PAGE 2A/SECTION 2	PP CREDITS AND EXCLUSIONS.....	PF5 OR 05
PAGE 2A/SECTION 3	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM..	PF6 OR 06
PAGE 2B/SECTION 1	DETERMINE PP LIAB MOTOR/MISC EXPOSURES.....	PF16 OR 16
PAGE 2B/SECTION 2	DETERMINE PP LIAB MOTOR/MISC EXPO/EXCLUSIONS	PF17 OR 17
PAGE 2C/SECTION 1	WEIGHTING OF PURE PP PHYS DAM EXPOSURES....	PF18 OR 18
PAGE 2C/SECTION 2	WEIGHTING OF MOTOR/MISC PHYS DAM EXPOSURES.	PF19 OR 19
PAGE 2C/SECTION 3	WEIGHTING OF PP PHYS DAM EXCLUSIONS.....	PF20 OR 20
PF12 OR 12 - EXIT		
()		

1. Page 2A/Section 1 – PP Liability and Phys Dam Exposures

To view this screen,

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

The BD230 – PP Liability and Physical Damage Exposures screen appears for your company and the industry (exhibit XI-D-5).

Commonwealth Automobile Reinsurers

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

1. Page 2A/Section 1 – PP Liability and Phys Dam Exposures (continued)

Exhibit XI-D-5

BD230PR	PP LIABILITY AND PHYS DAM EXPOSURES	PAGE 2A/1	11/01/06	
BD230SA	ACCOUNTING DATE 08 / 2006		11:05:32	
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY			
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM
	CO EXP	IND EXP	CO EXP	IND EXP
VOL RETAINED	244201	2330982	188567	1849982
VOL CEDED	23322	117756	15534	81158
ERP RETAINED	91581	573037	61836	400597
ERP CEDED	15939	185737	10234	108639
VOL RET MISC/MO	3367	23977	3502	28476
VOL CED MISC/MO	196	3381	196	3514
ERP RET MISC/MO	1076	6290	1017	6076
ERP CED MISC/MO	111	2337	123	2283
ENTER ACTG DATE AND CO NO, THEN HIT ENTER				
: _ :				
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF5 /05=PG2A/2	PF6/ 06=PG2A/3
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3

2. Page 2A/Section 2 – PP Credits and Exclusions

To view this screen,

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

The BD232 – PP Credits and Exclusions screen appears for your company and the industry (exhibit XI-D-6). This screen shows private passenger liability Rule 12 participation credits, SDIP excluded exposures, and rate class excluded exposures.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

2. Page 2A/Section 2 – PP Credits and Exclusions (continued)

Exhibit XI-D-6

BD232PR	PP CREDITS AND EXCLUSIONS	PAGE 2A/2	11/01/06	
BD232SA	ACCOUNTING DATE 08 / 2006		11:12:20	
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY			
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM
	CO EXP	IND EXP	CO EXP	IND EXP
CAR ID 0 CREDITS	82656	815004	60406	584613
CAR ID 1 CREDITS	67767	402415	42719	258497
VOL CED SDIP XCL(4)	6758	30208	0	0
ERP CED SDIP XCL(5)	3969	23851	0	0
VOL CED RT/CLS XCL(4)	10202	30991	6303	18516
ERP CED RT/CLS XCL(5)	4413	18684	2473	9976
ENTER ACTG DATE AND CO NO, THEN HIT ENTER				
: _ :				
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF6/ 06=PG2A/3
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3

3. Page 2A/Section 3 – AO Liability and Phys Dam Written Premium

To view this screen,

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

The BD234 – AO Liability and Phys Dam Written Premium screen appears for your company and the industry (exhibit XI-D-7). This screen shows voluntary and ceded data for those classes excluded from the participation calculation.

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Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

3. Page 2A/Section 3 – AO Liability and Phys Dam Written Premium (continued)

Exhibit XI-D-7

BD234PR	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM				PAGE 2A/3	11/01/06
BD234SA	ACCOUNTING DATE 08 / 2006					11:25:14
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY					
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM		
	WRIT PREM	IND WRIT PREM	CO WRIT PREM	IND	WRIT PREM	
VOL RETAINED	34,462,318	259,397,643	8,730,607		69,074,661	
VOL CEDED	10,553,446	48,265,998	2,935,972		13,049,428	
ERP RETAINED	3,582,639	6,484,228	959,331		1,883,020	
ERP CEDED	3,502,898	43,225,705	983,453		9,311,659	
VOL CEDED EXCLUSIO	3,978,921	19,515,923	1,067,414		4,527,913	
ERP CEDED EXCLUSIO	1,531,230	24,646,134	326,421		3,760,338	
ENTER ACTG DATE AND CO NO, THEN HIT ENTER						
: _ :						
PF1 /01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2		
PF8 /08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1		
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3		

4. Page 2B/Section 1 – Determine PP Liab Motor/Misc Exposures

To view this screen,

Tab to the option field, type "16", and hit ENTER

The BD240 – Determine PP Liab Motor/Misc Exposures screen appears (exhibit XI-D-8). This screen illustrates the factoring of private passenger motorcycles and miscellaneous private passenger classes for your company. The totals are carried forward and included on Page 2A/Section 1.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

4. Page 2B/Section 1 – Determine PP Liab Motor/Misc Exposures (continued)

Exhibit XI-D-8

BD240PR	DETERMINE PP LIAB MOTOR/MISC EXPOSURES				PAGE 2B/1	11/01/06	
BD240SA	ACCOUNTING DATE 08 / 2006					11:49:42	
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					
C		MOTOR/MISC	MOTOR MISC		ADJUSTED	COMPANY	
I	POL	EXPOS/NSF	EXPOS/SF	FACTOR	EXPOSURES	TOTAL	
D	YR						
VOL RET	O	2003	-27	-167	0.33	-55	-82
		2004	974	7500	0.33	2475	3449
TOTAL			947	7333	0.33	2420	3367
VOL CED	4	2003	1	-21	0.33	-7	-6
		2004	10	582	0.33	192	202
TOTAL			11	561	0.33	185	196
ERP RET	1	2003	-7	-87	0.33	-29	-36
		2004	229	2675	0.33	883	1112
TOTAL			222	2588	0.33	854	1076
ENTER ACTG DATE AND CO NO, THEN HIT ENTER							
: _ : :							
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2			
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF17/17=PG2B/2	PF18/18=PG2C/1			
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3			

5. Page 2B/Section 2 – Determine PP Liab Motor/Misc Exposures/Exclusions

To view this screen,

Tab to the option field, type "17", and hit ENTER

The BD242 - Determine PP Liab Motor/Misc Exposures/Exclusions screen appears (exhibit XI-D-9). This screen is a continuation of 2B/1 and also includes the factoring of SDIP exclusions for motorcycles and miscellaneous classes. The totals are reflected on Page 2A/Section 2.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

5. Page 2B/Section 2 – Determine PP Liab Motor/Misc Exposures/Exclusions (cnt'd)

Exhibit XI-D-9

BD242PR	DETERMINE PP LIAB MOTOR/MISC EXPOSURES					PAGE 2B/2	11/01/06
BD242SA	ACCOUNTING DATE 08 / 2006						11:56:51
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					
	C		MTR/MISC	MTR MISC		ADJUSTED	COMPANY
	I	POL	EXPOS/NSF	EXPOS/SF	FACTOR	EXPOSURES	TOTAL
	D	YR					
ERP CED	5	2003	0	-32	0.33	-11	-11
		2004	3	362	0.33	119	122
TOTAL			3	330	0.33	108	111
VOL CED SDIP XCL 4	2003		0	-6	0.33	-2	-2
		2004	4	236	0.33	78	82
TOTAL			4	230	0.33	76	80
ERP CED SDIP XCL 5	2003		0	-14	0.33	-5	-5
		2004	1	159	0.33	52	53
TOTAL			1	145	0.33	47	48
ENTER ACTG DATE AND CO NO, THEN HIT ENTER							
: _ :							
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2			
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF18/18=PG2C/1			
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3			

6. Page 2C/Section 1 – Weighting of Pure PP Phys Dam Exposures

To view this screen,

Tab to the option field, type "18", and hit ENTER

The BD250 – Determine PP Coll/Otc Avg-Prem/Exposures screen appears (exhibit XI-D-10). This screen shows the data used to weight pure private passenger physical damage exposures and the calculated weighted exposures for your company.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

6. Page 2C/Section 1 – Weighting of Pure PP Phys Dam Exposures (continued)

Exhibit XI-D-10

BD250PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES						PAGE 2C/1	11/01/06	
BD250SA	ACCOUNTING DATE 08 / 2006							12:03:15	
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY							
	C								
	I	POL	COLLISION	COLL AVG	OTC	OTC AVG	WEIGHTED	COMPANY	
	D	YR	EXPOSURES	PREMIUM	EXPOSURES	PREMIUM	EXPOSURES	TOTAL	
VOL RET	0	2003	-1,106	\$217	-1,642	\$122	-1,298	0	
		2004	182,190	\$192	202,908	\$113	189,865	188,567	
VOL CED	4	2003	-242	\$390	-321	\$142	-263	0	
		2004	15,208	\$383	17,445	\$137	15,797	15,534	
ERP RET	1	2003	-410	\$217	-717	\$122	-520	0	
		2004	59,756	\$192	66,774	\$113	62,356	61,836	
ERP CED	5	2003	-290	\$390	-344	\$142	-304	0	
		2004	10,240	\$383	11,374	\$137	10,538	10,234	
ENTER ACTG DATE AND CO NO, THEN HIT ENTER									
: _ :									
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2					
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF17/17=PG2B/2					
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3					

7. Page 2C/Section 2 – Weighting of Motor/Misc Phys Dam Exposures

To view this screen,

Tab to the option field, type "19", and hit ENTER

The BD252 – Determine PP Coll/OTC Avg – Prem/Exposures screen appears (exhibit XI-D-11). This screen shows the weighting of motorcycle and miscellaneous physical damage exposures for your company.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

7. Page 2C/Section 2 – Weighting of Motor/Misc Phys Dam Exposures (continued)

Exhibit XI-D-11

BD252PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES	PAGE 2C/2	11/01/06
BD252SA	ACCOUNTING DATE 08 / 2006		12:13:32
COMPANY NUMBER 999 COMPANY NAME ANY INSURANCE COMPANY			
C			
I	POL	COLLISION	COLL AVG
D	YR	EXPOSURES	PREMIUM
MISC/MTR	0	2003	3
			\$217
			-36
			\$122
			-11
			0
		3,073	\$192
			4,263
			\$113
			3,513
			3,502
MISC/MTR	4	2003	-3
			\$390
			-6
			\$142
			-3
			0
		184	\$383
			242
			\$137
			199
			196
MISC/MTR	1	2003	5
			\$217
			-7
			\$122
			0
			0
		883	\$192
			1,247
			\$113
			1,017
			1,017
MISC/MTR	5	2003	-5
			\$390
			-6
			\$142
			-5
			0
		120	\$383
			151
			\$137
			128
			123
ENTER ACTG DATE AND CO NO, THEN HIT ENTER			
: : :			
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF5/ 05=PG2A/2
PF12/12=EXIT			PF16/16=PG2B/1
			PF17/17=PG2C/2
			PF18/18=P02C/1
			PF20/20=PG2C/3

8. Page 2C/Section 3 – Weighting of PP Phys Dam Exclusions

To view this screen,

Tab to the option field, type "20", and hit ENTER

The BD254 – Determine PP Coll/OTC Avg-Prem/Exposures screen appears (exhibit XI-D-12). This screen illustrates the weighting of your company's pure private passenger physical damage exposure for classes excluded from the participation calculation.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

8. Page 2C/Section 3 – Weighting of PP Phys Dam Exclusions (continued)

Exhibit XI-D-12

BD254PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES				PAGE 2C/3	11/01/06	
BD254SA	ACCOUNTING DATE 08 / 2006					12:19:23	
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					
C							
I	POL	COLLISION	COLL AVG	OTC	OTC AVG	WEIGHTED	
D	YR	EXPOSURES	PREMIUM	EXPOSURES	PREMIUM	EXPOSURES	
VOL CD EX	4	2003	-514	\$390	-618	\$142	-541
		2004	6,495	\$383	7,823	\$137	6,844
ERP CD EX	5	2003	-258	\$390	-319	\$142	-274
		2004	2,628	\$383	3,081	\$137	2,747
ENTER ACTG DATE AND CO NO, THEN HIT ENTER							
: _ :							
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2			
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF17/17=PG2B/2			
PF12/12=EXIT			PF18/PG2C/1	PF19/19=PG2C/2			

You can access any page within the application by using the PF keys indicated at the bottom of each screen.

You exit any screen by using PF12 or typing "12" in the option field.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA

To access the Rate Deviation Data menu from BD201 – Data Options menu (exhibit XI-E-1),

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-E-1

```
BD201SA                DATA OPTIONS                11/01/06
BD201PR                03:27:55

                RATE DEVIATION DATA..... PF4 OR 04
                CESSION VOL/PART RATIO DATA. PF5 OR 05
                EXIT..... PF12 OR 12

                HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                :      :
```

The BD203PR – Rate Deviation Data screen appears (exhibit XI-E-2).

Exhibit XI-E-2

```
BD203PR                RATE DEVIATION DATA                12:28:25
BD203SA                ACCOUNTING YEAR      _____    11/01/06

COMPANY NUMBER _____

                LIABILITY DETAIL..... PF4 OR 04
                PHYSICAL DAMAGE DETAIL..... PF5 OR 05
                LIABILITY/PHYSICAL DAMAGE TOTALS..... PF6 OR 06
                EXIT..... PF12 OR 12

                ENTER ACTG DATE AND CO-NO, THEN HIT DESIRED PFKEY OR
                TYPE DESIRED OPTION AND HIT ENTER

                (  _  )
```

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

Within the Rate Deviation application, the "PF" keys are standard from any screen.

To display liability totals,

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

To display physical damage totals,

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

To display your company totals,

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

To display the prior page's data,

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

To display the next page's data, when available,

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

To toggle between your company's data and the industry data,

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

To exit the system,

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

1. Liability Detail

To view the detail liability rate deviation data,

1) **Select PF4 or**

2) **Tab to the option field, type "04", and hit ENTER**

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

1. Liability Detail (continued)

The BD260 – Private Passenger Rate Deviation for Liability data screen appears (exhibit XI-E-3). This screen shows the detail liability data for the current policy year through the most current month.

Exhibit XI-E-3

BD260PR	PRIVATE PASSENGER RATE DEVIATION						11/01/06
BD260SA	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS			02:16:50
COMPANY NUMBER 999 COMPANY NAME ANY INSURANCE COMPANY							
LIABILITY							
PCT	CEDED	TOTAL	PCT	CEDED	TOTAL	PCT	
DEVIATED	EXPOSURES	EXPOSURES	CEDED	PREMIUMS	PREMIUMS	CEDED	
95.00	0	1	0.00	0	458	0.00	
22.60	3	232	1.29	2,270	118,579	1.91	
20.80	242	15,296	1.58	82,951	6,491,886	1.27	
19.00	431	25,364	1.69	140,310	10,757,088	1.30	
18.20	0	17	0.00	0	6,914	0.00	
17.30	1	108	0.92	-173	39,427	0.00	
16.40	12	676	1.77	6,597	314,489	2.09	
14.50	64	1,346	4.75	47,370	820,787	5.77	
: :							
PF1/01=HELP	PF7/07=BACK	PF5/05=PHYSICAL DAMAGE	PF6/06=COMPANY TOTALS				
PF12/12=EXIT	PF8/08=FORWARD			PF10/10=INDUSTRY			

2. Physical Damage Detail

To view the detail physical damage rate deviation data,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER**

The BD260 – Private Passenger Rate Deviation for Physical Damage data screen appears (exhibit XI-E-4). This screen shows the detail physical damage data for the current policy year through the most current month.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

2. Physical Damage Detail (continued)

Exhibit XI-E-4

BD260PR	PRIVATE PASSENGER RATE DEVIATION					11/01/06
BD260SA	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS		02:22:10
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY					
PHYSICAL DAMAGE						
PCT DEVIATED	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED	CEDED PREMIUMS	TOTAL PREMIUMS	PCT CEDED
95.00	0	1	0.00	0	350	0.00
22.60	3	204	1.47	891	56,459	1.57
20.80	196	12,240	1.60	42,675	3,164,090	1.34
19.00	329	19,788	1.66	60,758	5,119,076	1.18
18.20	0	10	0.00	-18	2,930	-0.61
17.30	1	87	1.14	-210	19,321	-1.08
16.40	10	549	1.82	2,836	150,669	1.88
14.50	45	1,013	4.44	17,259	384,521	4.48
: :						
PF1/01=HELP	PF7/07=BACK	PF4/04=LIABILITY	PF6/06=COMPANY TOTALS			
PF12/12=EXIT	PF8/08=FORWARD		PF10/10=INDUSTRY			

3. Liability and Physical Damage Totals

To view the company liability and physical damage totals,

- 1) **Select PF6 or**
- 2) **Tab to the option field, type "06", and hit ENTER**

The BD260 – Private Passenger Rate Deviation Totals for Liability and Physical Damage data screen appears (exhibit XI-E-5). This screen reflects summary liability and physical damage totals. Exposures and premium are displayed for all business written at a rate deviation (all factors), all business written at full rates (all other), and total book of business.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

3. Liability and Physical Damage Totals (continued)

Exhibit XI-E-5

BD260PR	PRIVATE PASSENGER RATE DEVIATION					11/01/06
BD260SB	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS		02:42:27
COMPANY TOTALS, COMPANY NO. 999 ANY INSURANCE COMPANY						
	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED
	LIABILITY			PHYSICAL DAMAGE		
ALL FAC	14,783	295,637	5.00	9,718	217,972	4.40
ALL OTH	27,367	101,426	26.90	16,944	65,441	25.80
TOTAL	42,150	397,063	10.60	26,662	283,413	9.40
	ALL LINES WRITTEN PREMIUM			PCT CEDED		
	CEDED PREMIUMS		TOTAL PREMIUMS			
ALL FAC	\$17,846,385		\$203,414,438		8.70	
ALL OTH	\$40,688,542		\$118,363,363		34.30	
TOTAL	\$58,534,927		\$321,777,801		18.10	
: _ :						
PF1/01=HELP	PF4/04=LIAB DTL	PF5/05=PHYSD DTL	PF10/10=IND TOT	PF12/12=EXIT		

To exit from the Cession Volume/Participation Ratio Data application, select PF12 or tab to the option field, type "12", and hit ENTER.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

A. GENERAL INFORMATION

The CAR Allocated Expense System creates and maintains a summarized database of allocated loss paid expense, legal and medical, beginning with accident year 1995 data.

The CAR Allocated Expense System allows you to browse information by line of business (subline) on the average allocated expense payments reported to the CAR Statistical files under the transaction code 24 (All Other Allocated Expense), 27 (Legal Allocated Expense), and 29 (Medical Allocated Expense) by accident year.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

B. ACCESSING THE ALLOCATED EXPENSE SYSTEM

To access CAR's Allocated Expense System from TE100-Telecommunications Menu (exhibit XII-B-1),

Exhibit XII-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:15:30
C.A.R. ACCOUNTING	..... PF2	OR 02
SESSION 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	

**Select PF7 or
Tab to the option field, type "7" and hit ENTER.**

The TE170 - CAR AUDIT CLAIMS SYSTEM Screen (exhibit XII-B-2) appears.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

B. ACCESSING THE ALLOCATED EXPENSE SYSTEM (CONTINUED)

Exhibit XII-B-2

```
TE170                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/06
                      C.A.R. AUDIT CLAIMS SYSTEM              11:15:30

                      COMPANY NUMBER ..... _____

CAR POLICY HISTORIES ..... PF2 OR 02
SPECIAL INVESTIGATIVE UNIT ..... PF3 OR 03
ALLOCATED EXPENSE SYSTEM ..... PF4 OR 04
REINSURANCE AUDIT ACCESS ..... PF5 OR 05
AVERAGE COST PER CLAIM ..... PF6 OR 06

                      :      :

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

**Select PF4 or
Tab to the option field, type "04" and hit ENTER.**

The AE100 - Allocated Expense Main Menu appears (exhibit XII-B-3).

Exhibit XII-B-3

```
AE100SA              ALLOCATED EXPENSE                      11:15:30
AE100MN              MAIN SCREEN                          11/01/06

C O M M O N W E A L T H A U T O M O B I L E R E I N S U R E R S

SELECT ONE OPTION

HELP .....PF1 OR 01
BROWSE .....PF3 OR 03
MESSAGE.....PF4 OR 04

TERMINATE SESSION.....PF12 OR 12

                      :      :
```

The Main Screen allows you to BROWSE the Allocated Expense File.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

C. **BROWSE DETAILS**

To select the BROWSE Details option,

**Select PF3 or
Type "03" and hit ENTER**

The AE600- Allocated Expense User Entry Screen (exhibit XII-C-1) appears.

Exhibit XII-C-1

```
AE600SA                ALLOCATED EXPENSE                11:15:30
AE600PR                USER ENTRY                    11/01/06

ENTER THE FOLLOWING FOR SPECIFIED REPORTS

                COMPANY NUMBER:  ____
                ACCIDENT YEAR:   ____

PF1/1 HELP  -  PF3/3 GET REPORT  -  PF12/12 EXIT
                :                :
```

You may browse the file for your company by selected accident year. To do so,

**Input your company number
Input an accident year
Select PF3 for menu of reports**

The AE600- Allocated Expense Selection Menu Screen (exhibit XII-C-2) appears.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

C. **BROWSE DETAILS (CONTINUED)**

Exhibit XII-C-2

AE600SC	COMMONWEALTH AUTOMOBILE REINSURERS	11:15:30
AE600PR	ALLOCATED EXPENSE SELECTION MENU	11/01/06
CO # 999 ENTER AN X TO SELECT ONE REPORT		
RPT	X	=====DESCRIPTION=====
1	-	PP - ALL OTHER - CED
2	-	PP - LEGAL - CED
3	-	PP - MEDICAL - CED
4	-	PP - ALL OTHER - VOL
5	-	PP - LEGAL - VOL
6	-	PP - MEDICAL - VOL
7	-	COM - ALL OTHER - CED
8	-	COM - LEGAL - CED
9	-	COM - MEDICAL - CED
10	-	COM - ALL OTHER - VOL
11	-	COM - LEGAL - VOL
12	-	COM - MEDICAL - VOL
13	-	PP/COM - ALL OTHER - CED
14	-	PP/COM - LEGAL - CED
15	-	PP/COM - MEDICAL - CED
16	-	PP/COM - ALL OTHER - VOL
17	-	PP/COM - LEGAL - VOL
18	-	PP/COM - MEDICAL - VOL
19	-	PP/COM - ALL OTHER - CED/VOL
20	-	PP/COM - LEGAL - CED/VOL
21	-	PP/COM - MEDICAL - CED/VOL
PF3/3	DISPLAY REPORT	
PF8/8	SELECT TOTALS SCREEN	: : PF12/12 - EXIT ACTION

A total of 21 reports may be viewed. These contain selections of ceded, voluntary, commercial, and private passenger business. Selections may be made from the menu screen. To display a report,

Tab to the report you want
Type "X"
Select PF3 to display the report

The appropriate screen will appear. As an example, below is report #8, which displays commercial ceded legal allocated expenses for specified accident year (exhibit XII-C-3).

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

C. BROWSE DETAILS (CONTINUED)

Exhibit XII-C-3

AE600SB	COMMONWEALTH AUTOMOBILE REINSURERS					11/01/06
AE600PR	COMMERCIAL					11:15:30
REPORT #:	08	LEGAL	ALLOCATED EXPENSE REPORT			
		CEDED	ACCIDENT YEAR: 2005			
COMPANY:	999 ANYINSURANCE	COMPANY	=====INDUSTRY=====			
TYPE	CLAIM	ALLOC	AVG	CLAIM	ALLOC	AVG
LOSS	COUNT	AMT	ALLOC	COUNT	AMT	ALLOC
BI	1	728	728	1	728	728
PD	0	0	0	0	0	0
OTC	0	0	0	0	0	0
COL	0	0	0	0	0	0
MP	0	0	0	0	0	0
UM	0	0	0	0	0	0
UDM	0	0	0	0	0	0
PIP	0	0	0	1	300	300
PLBI	0	0	0	0	0	0
PLPD	0	0	0	0	0	0
TOTAL	1	728	728	2	1,028	514
CHANGE REPORT # ABOVE FOR NEW REPORT						
PF1/1 HELP-PF3/3 NEW RPT-PF5/5 MENU : : PF7/7 BWD -PF8/8 FWD-PF12/12 EXIT						

T

To access the Browse Help screen: **Press PF1**

To display another report:

Tab to the "Report #" field in top left corner of screen
Type in the new report number
Press PF3

To return to the AE600- Allocated Expense Selection Menu screen, where you can choose another report or exit: **Press PF5**

To display the previous report, (report #7 in above example): **Press PF7**

To display the next report, (report #9 in above example): **Press PF8**

To exit:

Select PF12 or
Tab to the option box, type "12" and hit Enter

This returns you to the AE600- Allocated Expense User Entry screen where you can choose another accident year or exit.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

D. **BROWSE TOTALS**

To select the BROWSE Totals option from The AE100SA (exhibit XII-D-1),

Exhibit XII-D-1

```
AE100SA                ALLOCATED EXPENSE                11:15:30
AE100MN                MAIN SCREEN                11/01/06

      C O M M O N W E A L T H   A U T O M O B I L E   R E I N S U R E R S

SELECT ONE OPTION

      HELP .....PF1  OR 01

      BROWSE .....PF3  OR 03

      MESSAGE.....PF4  OR 04

      TERMINATE SESSION.....PF12 OR 12

                        :      :
```

**Select PF3 or
Type "03" and hit ENTER**

The AE600- Allocated Expense User Entry Screen (exhibit XII-D-2) appears.

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

D. BROWSE TOTALS (CONTINUED)

Exhibit XII-D-2

```
AE600SA                ALLOCATED EXPENSE                11:15:30
AE600PR                USER ENTRY                    11/01/06

ENTER THE FOLLOWING FOR SPECIFIED REPORTS

                COMPANY NUMBER:  ____
                ACCIDENT YEAR:   ____

PF1/1 HELP  -  PF3/3 GET REPORT  -  PF12/12 EXIT
                :                :
```

You may browse the file for your company by selected accident year. To do so,

Input your company number
Input an accident year
Select PF3 for menu of reports

The AE600- Allocated Expense Selection Menu Screen (exhibit XII-D-3) appears.

Exhibit XII-D-3

```
AE600SC                COMMONWEALTH AUTOMOBILE REINSURERS        11:15:30
AE600PR                ALLOCATED EXPENSE SELECTION MENU          11/01/06

CO # 999                ENTER AN X TO SELECT ONE REPORT
RPT  X  =====DESCRIPTION=====  RPT  X  =====DESCRIPTION=====

 1  -  PP  -  ALL OTHER  -  CED          13  -  PP/COM  -  ALL OTHER  -  CED
 2  -  PP  -  LEGAL    -  CED           14  -  PP/COM  -  LEGAL    -  CED
 3  -  PP  -  MEDICAL  -  CED           15  -  PP/COM  -  MEDICAL  -  CED
 4  -  PP  -  ALL OTHER -  VOL          16  -  PP/COM  -  ALL OTHER -  VOL
 5  -  PP  -  LEGAL    -  VOL           17  -  PP/COM  -  LEGAL    -  VOL
 6  -  PP  -  MEDICAL  -  VOL           18  -  PP/COM  -  MEDICAL  -  VOL
 7  -  COM -  ALL OTHER -  CED          19  -  PP/COM  -  ALL OTHER -  CED/VOL
 8  -  COM -  LEGAL    -  CED           20  -  PP/COM  -  LEGAL    -  CED/VOL
 9  -  COM -  MEDICAL  -  CED           21  -  PP/COM  -  MEDICAL  -  CED/VOL
10  -  COM -  ALL OTHER -  VOL
11  -  COM -  LEGAL    -  VOL
12  -  COM -  MEDICAL  -  VOL

PF3/3  DISPLAY REPORT
PF8/8  SELECT TOTALS SCREEN          :      :      PF12/12 - EXIT ACTION
```

To display the Total Reports,

Select PF8 select totals screen

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

D. **BROWSE TOTALS (CONTINUED)**

The AE600- Allocated Expense Totals Menu Screen (exhibit XII-D-4) appears.

Exhibit XII-D-4

```
AE600SD          COMMONWEALTH AUTOMOBILE REINSURERS          11:15:30
AE600PR          ALLOCATED EXPENSE TOTALS MENU              11/01/06

CO # 999          ENTER AN X TO SELECT ONE REPORT
RPT X ===DESCRIPTION===  RPT X ===DESCRIPTION===  RPT X ===DESCRIPTION===

22 _ PP TOTALS - CED      25 _ COM TOTALS - CED      28 _ PP/COM TOTALS - CED
23 _ PP TOTALS - VOL      26 _ COM TOTALS - VOL      29 _ PP/COM TOTALS - VOL
24 _ PP TOTALS - CED/VOL  27 _ COM TOTALS - CED/VOL  30 _ PP/COM ALL - CED/VOL

PF3/3  DISPLAY REPORT
PF7/7  PREVIOUS SCREEN          :          :          PF12/12 - EXIT ACTION
```

A total of 9 Total reports may be viewed. These contain selections of ceded, voluntary, commercial, and private passenger business. Selections may be made from the menu screen. To display a report,

Tab to the report you want
Type "X"
Select PF3 to display the report

The appropriate screen will appear. As an example, below is report #27, which displays commercial ceded and voluntary total expenses for specified accident year (exhibit XII-D-5).

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CHAPTER XII - ALLOCATED EXPENSE SYSTEM

D. BROWSE TOTALS (CONTINUED)

Exhibit XII-D-5

AE600SB	COMMONWEALTH AUTOMOBILE REINSURERS					11/01/06
AE600PR	COMMERCIAL					11:15:30
REPORT #:	27	ALL	ALLOCATED EXPENSE REPORT			
		CEDED/VOLUNTARY	ACCIDENT YEAR: 1997			
COMPANY:	999 ANY	INSURANCE CO.	=====INDUSTRY=====			
TYPE	CLAIM	ALLOC	AVG	CLAIM	ALLOC	AVG
LOSS	COUNT	AMT	ALLOC	COUNT	AMT	ALLOC
BI	304	194,208	639	1,822	971,235	533
PD	489	32,384	66	4,128	533,263	129
OTC	91	5,043	55	314	52,912	169
COL	139	-397	-3	612	53,115	87
MP	4	589	147	17	3,246	191
UM	1	15	15	16	3,981	249
UDM	4	1,232	308	25	10,287	411
PIP	390	47,149	121	2,524	470,377	186
PLBI	0	0	0	0	0	0
PLPD	0	0	0	2	1,045	523
TOTAL	1,422	280,223	197	9,460	2,099,461	222
CHANGE REPORT # ABOVE FOR NEW REPORT						
PF1/1 HELP-PF3/3 NEW RPT-PF5/5 MENU : : PF7/7 BWD -PF8/8 FWD-PF12/12 EXIT						

To access the Browse Totals Help screen: **Press PF1**

To display another report:

Tab to the "Report #" field in top left corner of screen
Type in the new report number
Press PF3

To return to the AE600- Allocated Expense Totals Menu screen, where you can choose another report or exit: **Press PF5**

To display the previous report, (report #26 in above example): **Press PF7**

To display the next report, (report #28 in above example): **Press PF8**

To exit:

Select PF12 or
Tab to the option box, type "12" and hit Enter

This returns you to the AE600- Allocated Expense User Entry screen where you can choose another accident year or exit.

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

A. GENERAL INFORMATION

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

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

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

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

A. GENERAL INFORMATION (CONTINUED)

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

B. ACCESSING THE ACCOUNTING ON-LINE SYSTEM

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

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

Exhibit XIII-B-1

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

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

                          :
                          :
      DEPRESS PFKEY OR ENTER PROCESSING OPTION
```

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

Input your company number

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

Exhibit XIII-B-2

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

      COMPANY NUMBER ..... ____

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

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

                          :
                          :

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

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

Exhibit XIII-B-3

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

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

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

* Please reference section pertaining to the message function.

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400

1. Accessing Critical Error Policies

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

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

Exhibit XIII-C-1

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-2

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

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

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

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

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

You can access your critical errors in three ways:

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Accessing Critical Error Policies (continued)

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-3

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS	CO210SA
NEXT WO 12/20/2006	ACCOUNTING ONLINE ACCESS SYSTEM	11/01/2006
	CRITICAL- (ALL)EFF YR (ALL)ERRS	08:26 AM
FROM 6034690	POLICY 1ST LIST== PREMIUM ===	LOSS =====
YR POLICY NUMBER	STATUS MM/DD/YY ERRORS	DOLLARS ERRORS DOLLARS MM/DD/YY

- 05 6034690	04/21/06	1 28 0 0
- 05 6383950	04/21/06	2 49 0 0
- 05 6696240	04/21/06	57 972 0 0
- 05 6765390	04/21/06	5 3192 0 0
- 05 6794030	04/21/06	9 1332 0 0
- 05 6907030	04/21/06	17 1088 0 0
P 05 6967749	04/21/06	12 493 0 0
- 05 6972719	04/21/06	6 155 0 0
- 05 6973909	04/21/06	36 874 0 0
- 05 7021110	04/21/06	8 442 0 0
TYPE STARTING POLICY NUMBER -OR- TYPE 'P'/'L' TO SELECT PREM/LOSS POLICY		
PF1/01 - HELP PANEL	SELECT FUNCTION :	PF2/02 - SELECT ALL REC
PF3/03 - SELECT ERR REC	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

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

To select a policy:

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

OR

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

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

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

Exhibit XIII-C-4

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Exhibit XIII-C-5

CO250SA COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS ACCOUNTING LOSS LISTING - ALL	11/01/2006 04:36 PM
POLICY NUMBER 010681	EFF DATE MM/DD/YY C TX PROD RSK 00/00/05 5 1 ERP745 0	COV EFF COV EXP CRITICAL MSG DATE MM/DD/YY MM/DD/YY MM/DD/YY MM/DD/YY 08/10/05 08/31/05 11/19/05 03/11/06
(.....)		INSUREDS NAME RAFTES,CHARLES,G
LOSSES	ACTG ACCIDENT	
TX LB EFF SEQ	MM/YY MM/DD/YY TWN GRP	CLAIM ID C TP LOSS AMT
23 01 07 000013	11/05 07/25/05 039 1	CR0296792 5 24 58
(2.)(..)	(.. . .) (.)	(.....)ERRORS= 7
21 01 07 000014	12/05 07/25/05 039 1	CR0296797 5 24 399
22 01 07 000015	12/05 07/25/05 039 1	CR0296797 5 24 131
23 01 07 000017	01/05 07/25/05 039 1	CR0296797 5 24 95
(2.)(..)	(.. . .) (.)	(.....)ERRORS= 7
TOT LOSS RECS	44	CRITICAL ERR RECS 30
START W/SEQ #	13	NON CRIT ERR RECS 2
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF3/03 - APPLY CORRECT
PF7/07 - PAGE BACKWARD	: :	PF8/08 - PAGE FORWARD
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU

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

Top Portion of the CO225/250 Screen

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

1. Accessing Critical Error Policies (continued)

Top Portion of the CO225/250 Screen (continued)

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

Bottom Portion of the CO225/250SA Screen

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections

To enter corrections at the CO225/250SA screen,

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

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

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

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

Exhibit XIII-C-6

Table showing screen output for 'RECORD SUCCESSFULLY ADDED' with columns for POLICY NUMBER, EFF DATE, COV EFF, COV EXP, CRITICAL MSG DATE, and various transaction details.

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections (continued)

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

Exhibit XIII-C-7

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections (continued)

PREMIUM RECORDS

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

LOSS RECORDS

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

2. Entering and Applying Corrections (continued)

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (CONTINUED)

3. Summary Information

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

Exhibit XIII-C-9

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

Exhibit XIII-C-10

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

C. CRITICAL ERROR POLICIES - CA2400 (Continued)

3. Summary Information (continued)

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

Exhibit XIII-C-11

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

Exhibit XIII-C-12

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685

1. Accessing Non Critical Error Policies

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

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

Exhibit XIII-D-1

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

Exhibit XIII-D-2

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

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

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

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

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

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

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

Exhibit XIII-D-3

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

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

To select a policy:

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

OR

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

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

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

Exhibit XIII-D-4

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

1. Accessing Non Critical Error Policies (continued)

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

2. Entering and Applying Corrections

To enter corrections at the CO225/250SA screen,

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-D-5

RECORD SUCCESSFULLY ADDED													
COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS								CO225SA			
		ACCOUNTING ONLINE ACCESS SYSTEM								11/01/2006			
		PREMIUM LISTING - ALL								09:13 AM			
POLICY NUMBER		EFF DATE		PROD RSK		COV EFF		COV EXP		CRITICAL MSG DATE			
08472200		00/00/06 4				99/99/99		00/00/00		04/21/06			
(.....)										INSUREDS NAME			
PREMIUMS		ACTG	EXPIR	TRANS									
TX LNE	EFF SEQ	MM/YY	MM/YY	TWN	G	MM/YY	CLASS	C	DOLL 1	DOLL 2	-ERRORS--		
11 01	01 000001	03/05	01/06	132	3	01/05	04160	4	8		1		
(12)	(..)		(.. ..)	(.. ..)									
11 01	01 000002	03/05	01/06	132	3	01/05	04161	4	-3		1		
(1.)	(..)		(01 07)	(10 06)									
11 01	01 000003	03/05	01/06	132	1	01/05	11011	4	-15		1		
(12)	(..)		(.. ..)	(.. ..)									
11 01	01 000004	03/05	01/06	102	1	01/05	11011	4	-17		1		
(12)	(..)		(01 07)	(10 06)									
TOT PREM RECS		101								CRITICAL ERR RECS		57	
START W/SEQ #		1								NON CRIT ERR RECS		0	
PF1/01 - HELP PANEL		SELECT FUNCTION/ENTER NUMBER								PF3/03 - APPLY CORRECT			
PF7/07 - PAGE BACKWARD		:		:						PF8/08 - PAGE FORWARD			
PF9/09 - POLICY MESSAGE		PF10/10 - POLICY HISTORY								PF12/12 - RETURN TO MENU			

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

Exhibit XIII-D-6

INVALID TRANS TYPE CORRECTION - TRY AGAIN													
COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS								CO225SA			
		ACCOUNTING ONLINE ACCESS SYSTEM								11/01/2006			
		PREMIUM LISTING - ALL								09:29 AM			
POLICY NUMBER		EFF DATE		PROD RSK		COV EFF		COV EXP		CRITICAL MSG DATE			
08472200		00/00/05 4				99/99/99		00/00/00		04/21/06			
(.....)										INSUREDS NAME			
PREMIUMS		ACTG	EXPIR	TRANS									
TX LNE	EFF SEQ	MM/YY	MM/YY	TWN	G	MM/YY	CLASS	C	DOLL 1	DOLL 2	-ERRORS--		
11 01	01 000005	03/05	01/06	102	1	01/05	11010	4	8		1		
(22)	(..)		(.. ..)	(.. ..)									
11 01	01 000006	03/05	01/06	132	1	01/05	11010	4	-3		1		
(1.)	(..)		(.. ..)	(.. ..)									
11 41	01 000007	03/05	01/06	132	3	01/05	04160	4	-15		1		
(1.)	(..)		(.. ..)	(.. ..)									
11 41	01 000008	03/05	01/06	132	3	01/05	04161	4	-17		1		
(1.)	(..)		(.. ..)	(.. ..)									
TOT PREM RECS		101								CRITICAL ERR RECS		57	
START W/SEQ #		5								NON CRIT ERR RECS		0	
PF1/01 - HELP PANEL		SELECT FUNCTION/ENTER NUMBER								PF3/03 - APPLY CORRECT			
PF7/07 - PAGE BACKWARD		:		:						PF8/08 - PAGE FORWARD			
PF9/09 - POLICY MESSAGE		PF10/10 - POLICY HISTORY								PF12/12 - RETURN TO MENU			

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

2. Entering and Applying Corrections (continued)

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

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

PREMIUM RECORDS

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

2. Entering and Applying Corrections (continued)

LOSS RECORDS

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

2. Entering and Applying Corrections (continued)

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

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

3. Viewing Summary Information

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

Exhibit XIII-D-7

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

3. Viewing Summary Information (continued)

Exhibit XIII-D-8

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO376SA	
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
	NON CRITICAL SUMMARY 08/2005 LIST DATE(S)				11:04:13	
LIST DTE	=	PREMS		=	LOSSES	
MM/DD/YY	POLICIES	RECORDS	DOLLARS	RECORDS	DOLLARS	

<u>X</u> 08/19/05	1	2	7-	0	0	
TYPE 'X' BESIDE LIST DATE ENTRY FOR ERROR CODE WITHIN DATE SUMMARY						
PF1/01 - HELP PANEL	SELECT FUNCTION :			:	PF3/03 - SELECT DATE	
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD				PF12/12 - RETURN TO MENU	

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

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

Exhibit XIII-D-9

COMPANY 999	COMMONWEALTH AUTOMOBILE REINSURERS				CO375SB		
	ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006		
	NON CRITICAL SUMMARY 2005 EFFEC YEAR				16:36:09		
===	TOTAL	===	NON	C R I T I C A L	E R R O R		
POLICIES	PREMS	LOSSES	POLICIES	PREMS	DOLLARS	LOSSES	DOLLARS

1,198	47,075	2,237	02	0	0	0	0
			03	0	0	0	0
			04	1100	3252	1,030	0
			05	98	502	168	0
			08	0	0	0	0
			09	0	0	0	0
			10	0	0	0	0
			11	0	0	0	0
SELECT FUNCTION :							
PF1/01 - HELP PANEL						PF12/12 - RETURN TO MEMU	

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

D. NON CRITICAL ERROR POLICIES - CA2685 (CONTINUED)

3. Viewing Summary Information (continued)

Exhibit XIII-D-10

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

COMPANY 999 COMMONWEALTH AUTOMOBILE REINSURERS CO376SB
ACCOUNTING ONLINE ACCESS SYSTEM 11/01/2006
NON CRITICAL SUMMARY 08/19/2006 LIST DATE 16:39:23

SELECT FUNCTION : :

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY

1. Accessing Warning & Penalty Policies

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

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

Exhibit XIII-E-1

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

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

Exhibit XIII-E-2

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

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

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

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

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

Exhibit XIII-E-3

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS					CO410SA	
		ACCOUNTING ONLINE ACCESS SYSTEM					11/01/2006	
		WARNING POLICIES - RISK TYPE (ALL)					10:44 AM	
FROM 004491	CAR	1ST LIST	COVERAGE	POL EXP	POLICY			
YR POLICY NUMBER	RSK ID	MM/DD/Y	MM/DD/YY	MM/DD/YY	PREM DOLL	MSG DATE		

- 05 004491	0 4	08/28/06	08/08/05	08/08/06	0			
- 05 005347	0 4	08/28/06	08/11/05	08/11/06	0			
- 05 005768	0 4	08/28/06	09/16/05	09/16/06	0			
- 05 200266	0 4	08/28/06	09/24/05	09/24/06	0			
- 05 200487	0 4	08/28/06	10/13/05	10/13/06	0			
- 05 205124	0 4	08/28/06	08/10/05	08/10/06	0			
- 05 205480	0 4	08/28/06	08/20/05	08/20/06	0			
- 05 205792	0 4	08/28/06	09/04/05	09/04/06	0			
- 05 205985	0 4	08/28/06	10/07/05	10/07/06	0			
- 05 207973	0 4	08/28/06	08/08/05	08/08/06	0			
TYPE STARTING POLICY NUMBER -OR- TYPE 'X' TO SELECT A POLICY								
PF1/01 - HELP PANEL	SELECT FUNCTION/ENTER NUMBER	PF2/02 - SELECT ALL REC						
PF7/07 - PAGE BACKWARD	:	PF8/08 - PAGE FORWARD						
PF9/09 - POLICY MESSAGE	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU						

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

To review a policy:

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

Exhibit XIII-E-4

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

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

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

Top Portion of the CO425 Screen

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

1. Accessing Warning & Penalty Policies (continued)

Bottom Portion of the CO425 Screen

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

2. Entering and Applying Corrections

To enter corrections at the CO425SA screen,

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-5

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

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

ERROR
CODE      DESCRIPTION

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-6

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

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

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

ERROR
CODE DESCRIPTION

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

You now have three options,

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-7

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

ERROR
CODE      DESCRIPTION

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-8

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

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

ERROR
CODE      DESCRIPTION
06 PRODUCER CODE / TYPE OF BUSINESS INVALID

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

You now have three options,

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

2. Entering and Applying Corrections (continued)

Exhibit XIII-E-9

```

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

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

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

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

```

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

3. Viewing Summary Information

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

3. Viewing Summary Information (continued)

Exhibit XIII-E-10

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

Exhibit XIII-E-11

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

E. VIEWING CA2500 - WARNING & PENALTY (CONTINUED)

3. Viewing Summary Information (continued)

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

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

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

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

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

Exhibit XIII-E-12

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS

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

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

Exhibit XIII-F-1

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

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

Exhibit XIII-F-2

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

To review a specific effective year,

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

1. Viewing Detail Records

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

Exhibit XIII-F-3

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

TYPE 'X' TO SELECT A POLICY

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

To review a policy:

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

1. Viewing Detail Records (continued)

Exhibit XIII-F-4

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

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

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

Top Portion of the CO525 Screen

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

1. Viewing Detail Records (continued)

Bottom Portion of the CO525 Screen

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

2. Viewing Summary Information

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

F. VIEWING CA4000 - NET NEGATIVE PREMIUMS (CONTINUED)

2. Viewing Summary Information (continued)

Exhibit XIII-F-5

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES

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

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

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

Exhibit XIII-G-1

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

Exhibit XIII-G-2

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

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

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

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

To review a specific effective year,

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

1. Viewing Detail Records

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

1. Viewing Detail Records

Exhibit XIII-G-3

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

To review a policy:

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

1. Viewing Detail Records (continued)

Exhibit XIII-G-4

```

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

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

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

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

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

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

Top Portion of the CO625 Screen

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

G. VIEWING CA4100 - OUTSTANDING LOSS RESERVES (CONTINUED)

1. Viewing Detail Records (continued)

Bottom Portion of the CO525 Screen

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

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

2. Viewing Summary Information

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

H. VIEWING CA2650 - CRITICAL/NON CRITICAL ANALYSIS

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

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

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

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

Exhibit XIII-H-1

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

Exhibit XIII-H-2

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

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

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

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

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

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

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

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

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

1. Critical Listed by Effective Year

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

Exhibit XIII-H-3

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

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Critical Listed (All) Years (continued)

Exhibit XIII-H-4

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

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

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

2. Critical Analysis by Date Error Listed

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

2. Critical Analysis by Date Error Listed (continued)

Exhibit XIII-H-5

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

3. Non Critical Policies by Effective Year (continued)

Exhibit XIII-H-7

COMPANY 999		COMMONWEALTH AUTOMOBILE REINSURERS				CO720SA	
		ACCOUNTING ONLINE ACCESS SYSTEM				11/01/2006	
		NON CRITICAL ERRORS ALL YEARS				14:02:23	
YEAR	TOTAL POLICIES	NON CRIT POLICIES	PREMIUM RECORDS	NON CRIT PREM REC	LOSS RECORDS	NON CRIT LOSS REC	
- 1998	3	0	31	0	86	0	
- 1999	60	10	3,511	0	1,549	116	
- 2000	215,928	3,143	1,341,552	5,262	103,113	5,944	
- 2001	231,626	3,868	1,604,499	5,891	108,549	5,779	
- 2002	203,726	1,080	969,464	2,067	70,839	1,289	
- 2003	81,412	935	921,159	5,044	67,216	1,421	
- 2004	74,739	1,090	894,515	6,700	65,497	1,840	
- 2005	76,751	868	982,462	5,225	79,816	1,319	
- 2006	67,329	453	730,447	4,087	26,753	290	

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

SELECT FUNCTION

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

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

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

The CO720SB - Non Critical Errors (YYYY) Year(s) screen appears (exhibit XIII-H-8).

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

3. Non Critical Policies by Effective Year (continued)

Exhibit XIII-H-8

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

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

CAR's Audit Review Program

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

CAR's Audit Review Program (continued)

Error Code 4:

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

Error Code 5:

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

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

4. Non Critical Dollars by Effective Year

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

4. Non Critical Dollars by Effective Year (continued)

Exhibit XIII-H-9

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

4. Non Critical Dollars by Effective Year (continued)

Exhibit XIII-H-10

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

I. VIEWING CA3200 - PREMIUM/LOSSES WRITTEN OFF

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

Exhibit XIII-I-1

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

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

Exhibit XIII-I-2

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

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

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

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

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

1. Viewing Detail Policies Written-Off

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Viewing Detail Policies Written-Off (continued)

Exhibit XIII-I-3

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

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

TYPE 'X' BESIDE YR OF CHOSEN POLICY

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

Exhibit XIII-I-4

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

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

TYPE 'X' BESIDE YR OF CHOSEN POLICY

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

To review a specific policy:

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Viewing Detail Policies Written-Off (continued)

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

Exhibit XIII-I-5

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

Exhibit XIII-I-6

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Viewing Detail Policies Written-Off (continued)

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

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

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

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

2. Viewing Summary Information

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

1. Viewing Detail Policies Written-Off (continued)

Exhibit XIII-I-7

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

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

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

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

Exhibit XIII-I-8

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES

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

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

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

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

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

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

Exhibit XIII-J-1

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

Exhibit XIII-J-2

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

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

                        ENTER NUMBER -OR- SELECT FUNCTION KEY

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

                        : __ :
```

1. Adding a Message

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

Exhibit XIII-J-3

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

2. Deleting a Message

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

Exhibit XIII-J-4

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

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

Hit PF4 or "04" to delete the message.

3. Updating a Message

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

Exhibit XIII-J-5

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

3. Updating a Message (continued)

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

4. Displaying a Message

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

Exhibit XIII-J-6

```

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

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

```

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

5. Browsing Messages

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

J. REVIEWING/UPDATING POLICY MESSAGES (CONTINUED)

5. Browsing Messages (continued)

Exhibit XIII-J-7

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

K. REVIEW CAR NEWSLETTER

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

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

Exhibit XIII-K-1

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

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

Exhibit XIII-K-2

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

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

To access the next page of the CAR Newsletter,

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

To access a specific page within the newsletter,

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

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

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

This will bring you back to the menu selections screen.

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION

1. Critical Accounting Errors

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

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

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

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

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

2. Non-Critical Accounting Errors

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

2. Non-Critical Accounting Errors (continued)

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

3. Warning & Penalty Policies

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

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

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

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

3. Warning & Penalty Policies

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

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

4. Net-Negative Premium Policies

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

5. Outstanding Loss Reserves

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

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

6. Critical/Non Critical Analysis

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

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 1 - GENERAL INFORMATION (CONTINUED)

7. Premium and Losses Written-Off

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

L. APPENDIX 2 – CRITICAL/NON CRITICAL ACCOUNTING ERRORS

Critical Accounting Errors

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

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

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

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

Non-Critical Accounting Errors

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

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CHAPTER XIII - CAR ACCOUNTING ONLINE CORRECTIONS

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

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

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

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

A. GENERAL INFORMATION

Commonwealth Automobile Reinsurers has the responsibility of ensuring that the statistical data submitted to the residual market is of the utmost integrity. In order to accomplish this, the Quality Control Improvement Program (QCIP) was established. The QCIP reviews ceded loss transactions reported by Member Companies in an effort to ensure proper reporting practices. The QCIP is comprised of five programs that identify and list loss records with possible error conditions described below. This QCIP program is now known as the Reinsurance Audit Access System.

The Reinsurance Audit Access System has been designed to provide member companies with on-line access to their data identified on the QCIP programs. The new system allows users:

- to browse through their company's most recent information reported to CAR
- to attach a status message to summary data
- to indicate a reason code for detail records
- to increase data access between Member Companies and CAR
- to ultimately improve data quality of the residual market

The message function enables company personnel to make notations to policies and claims that have been researched. Messages may be updated from time to time as necessary. CAR's Audit Department will have the same message capabilities completing the on-line communications loop between Member Companies and CAR.

This on-line system is comprised of ceded losses from the CAR Accounting System for policy effective years **1996** to the present, reported from the **01/96** accounting month to the current date. The Reinsurance Audit programs process data on a monthly cycle following the CAR Accounting Load allowing Member Companies to view their most recent information reported.

The following five programs currently make up the Reinsurance Audit System:

(A) RA410 - Duplicate Allocated Expense Report

This program lists the condition of a ceded claim having two or more positive or negative allocated loss expense records (TX Type 24, 27, 29) of the same dollar value reported to CAR for a given policy and claim number.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

A. GENERAL INFORMATION (CONTINUED)

(B) RA420 - Indemnity/Subrogation Analysis Report

This program relates the number of net indemnity (TX Type 23) and subrogation (TX Type 26) records for each same absolute dollar value within a particular ceded claim number. When there is a difference of 1 record and the net count of indemnity and subrogation ceded records are of opposite sign the entry is listed.

(C) RA430 - PIP Duplicate Payment Report

This program lists the condition of a ceded PIP claim having two or more positive or negative loss records (TX Type 23, 26) of the same dollar value reported to CAR for a given policy and claim number.

(D) RA435 - Duplicate Payment Report Other Than PIP

This program lists the condition of a Liability or Physical Damage ceded claim having two or more positive or negative loss records (TX Type 23, 25, 26) of the same dollar value reported to CAR for a given policy and claim number.

(E) RA440 - Negative Claim Balances

This program lists claims having a net negative balance by grouping (CO/YR/POL/CLM/SUB/LT) for TX Types 23 – 29.

Note that if the Net Claim (TX Types 23 – 29) is between +/- \$499, the claim is not listed by RA410 – RA435 and if the Net Negative Claim is between 0 and -10 the claim is not listed by RA440. Furthermore, detail loss values of +/- \$499 or less for the RA420, RA430 and RA435, and loss values of +/- \$249 or less for the RA410, are not listed on the reports. These programs are designed for Audit use and do not necessarily imply that records are incorrect.

For more specific information relative to the Reinsurance Audit System please contact CAR's Audit Department

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

B. ACCESS TO APPLICATION

To access the Reinsurance Audit Access System, choose the AUDIT & CLAIMS SYSTEM option from the TE100SB – Telecommunications Main Menu (exhibit XIV-B-1).

Exhibit XIV-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
C.A.R. ACCOUNTING	..... PF2	OR 02
SESSION 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

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

The TE170 – CAR Audit Claims screen (exhibit XIV-B-2) appears.

Commonwealth Automobile Reinsurers

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

B. ACCESS TO APPLICATION (CONTINUED)

Exhibit XIV-B-2

```
TE170                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/06
                      C.A.R. AUDIT CLAIMS SYSTEM                09:20:36

                      COMPANY NUMBER ..... 999

CAR POLICY HISTORIES      .... PF2 OR 02
SPECIAL INVESTIGATIVE UNIT .... PF3 OR 03
ALLOCATED EXPENSE SYSTEM  .... PF4 OR 04
REINSURANCE AUDIT ACCESS  .... PF5 OR 05
AVERAGE COST PER CLAIM   .... PF6 OR 06

                      :      :
```

- 1) Enter your three-digit company code number in the space provided.
- 2) Select PF5 or tab to the option field, type "05" and hit ENTER.

If the company code is valid for your User-Id, you will gain access to the Reinsurance Audit System. The RA100SA – Reinsurance Audit Access screen appears (exhibit XIV-B-3).

Exhibit XIV-B-3

```
RA100SA              COMMONWEALTH AUTOMOBILE REINSURERS          11/01/06
COMPANY 999          REINSURANCE AUDIT ACCESS                03:03:05
                      LAST RUN DATE 06/01/1999

ENTER 'X' FOR INACTIVE _

DUPLICATE ALLOCATED EXPENSES (RA410) ... PF2 OR 02
INDEMNITY SUBROGATION ANALYSIS (RA420) ... PF3 OR 03
DUPLICATE PAYMENTS FOR PIP (RA430) ... PF4 OR 04
DUPLICATE PAYMENTS OTHER THAN PIP (RA435) ... PF5 OR 05
NEGATIVE CLAIM BALANCES (RA440) ... PF6 OR 06

REVIEW/UPDATE AUDIT MESSAGES ..... PF9 OR 09

SELECT FUNCTION KEY/ENTER NUMBER
                      :      :

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

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

C. ACCESSING YOUR DATA

The RA100SA screen (Exhibit XIV-C-1) allows you to choose a report to view on-line. The LAST RUN DATE indicates the latest run date of the reports to include new activity.

The screen defaults to select "Active" data. Entering an "X" at the top of the screen allows you to select "Inactive" data. Please see *Section D* for more information about Active/Inactive data.

Exhibit XIV-C-1

```
RA100SA                COMMONWEALTH AUTOMOBILE REINSURERS        11/01/06
COMPANY 999            REINSURANCE AUDIT ACCESS          03:03:05
                        LAST RUN DATE 11/01/2006

ENTER 'X' FOR INACTIVE _

      DUPLICATE ALLOCATED EXPENSES      (RA410) ... PF2 OR 02
      INDEMNITY SUBROGATION ANALYSIS    (RA420) ... PF3 OR 03
      DUPLICATE PAYMENTS FOR PIP        (RA430) ... PF4 OR 04
      DUPLICATE PAYMENTS OTHER THAN PIP (RA435) ... PF5 OR 05
      NEGATIVE CLAIM BALANCES          (RA440) ... PF6 OR 06

      REVIEW/UPDATE AUDIT MESSAGES      ..... PF9 OR 09

                        SELECT FUNCTION KEY/ENTER NUMBER
                        :
                        :

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

To view any one of the reports listed on the RA100SA screen, enter the value in the processing option field or the hit the appropriate PF key as follows:

- PF2/02: Duplicate Allocated Expenses report (RA410)
- PF3/03: Indemnity Subrogation Analysis report (RA420)
- PF4/04: Duplicate Payments for PIP report (RA430)
- PF5/05: Duplicate Payments Other Than PIP report (RA435)
- PF6/06: Negative Claim Balances (RA440)
- PF9/09: Review/Update Audit Messages – see *Section E* for more information
- PF12/12: Return to the TE170 Main Menu

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

C. ACCESSING YOUR DATA (CONTINUED)

1. Accessing Summary Level Data

Upon selecting a report from the RA100SA screen, the RA200SA Summary Level screen (Exhibit XIV-C-2) appears. The screen lists all Co/Yr/Pol/Clm records with detail records eligible for the selected report. Note that the Summary and Detail screens are formatted the same for each report, but the selection criteria is different (see Section A). Accordingly, this manual shows only one report.

Exhibit XIV-C-2

RA200SA	REINSURANCE AUDIT ACCESS						11/01/06	
COMPANY 999	RA410 DUPLICATE ALLOCATED EXPENSES						11:33:16	
	ACTIVE LAST RUN 11/01/2006							
START AT								
			1ST					M
EFF	POLICY	CLAIM	LIST	= ORIGINAL	=	CURRENT	=	S
YEAR	NUMBER	NUMBER	DATE	RECS	DOLLARS	RECS	DOLLARS	G
- 1996	13B642068	66004535501	11/06	2	100	2	100	B
X	1996 12308925200	66120633403	11/06	2	656	2	656	
- 1996	123510630	67920479401	11/06	17	170	17	170	C
- 1996	123633093	67905659301	11/06	3	135	3	135	C
- 1996	123793109	67720798301	11/06	17	3,800-	17	3,800-	
- 1996	213133264	67020770802	11/06	2	450	2	450	
- 1997	213750414	67220565401	11/06	2	130	2	130	A
- 1997	213945428	66422237303	11/06	2	626	2	626	
SELECT FUNCTION KEY/ENTER NUMBER								
:								
:								
PF1/01 - HELP PANEL	PF2/02 - SELECT TOTALS		PF3/03 - SELECT DETAILS					
PF4/04 - DEACTIVATE	PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD					
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY		PF12/12 - RETURN TO MENU					

Start At - you may enter an effective year and/or policy number to jump to.

- **1ST List Date** = date the summary level record first appeared on the report
- **Original record/dollar amounts** = the figures from the first list date
- **Current record/dollar amounts** = the totals of the data currently listed
- **MSG:** A = CAR Audit Department message only, B = CAR and Company message, C = Company message only

2. Accessing Detail Level Data

To view the detail data for a specific summary record listed on the RA200SA screen,

- 1) Mark the record you want to select with an "X".
- 2) Select PF3 or tab to the option field, type "03", and hit ENTER.

Commonwealth Automobile Reinsurers

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

C. ACCESSING YOUR DATA (CONTINUED)

2. Accessing Detail Level Data (continued)

The RA210SA Detail Level screen appears (Exhibit XIV-C-3 Example I) appears for reports A – D (refer to section A for a description).

The RA210SA Detail Level screen appears (Exhibit XIV-C-3 Example II) appears for report E (refer to section A for a description).

Exhibit XIV-C-3
(Example I)

RA210SA	REINSURANCE AUDIT ACCESS		11/01/06
COMPANY 999	RA435 DUPLICATE PAYMENTS OTHER THAN PIP		13:41:04
	ACTIVE LAST RUN 11/01/2006		
YEAR	POLICY NUMBER	CLAIM NUMBER	CO MSG DATE: 04/24/2007
2006	3598678	0136075103	CAR MSG DATE: 04/24/2007
CAR	RESULT	RECORD I SY	O ACTG ACCIDENT LOSS
CODE	AUDITING RESULTS	MM/DD/YY NUMBER D SP TX B	MM/YEAR MM/DD/YEAR DOLLAR
22	STOP PAY NOT REPORT	05/18/06 14 4 03 23 41	08/2006 02/29/2006 1,360
22	STOP PAY NOT REPORT	05/18/06 18 4 03 23 41	09/2006 02/29/2006 1,360
SELECT FUNCTION KEY/ENTER NUMBER			
PF1/01 - HELP PANEL	:	:	PF3/03 - UPDATE RESULT
PF4/04 - COMPANY REASONS	PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY		PF12/12 - RETURN

Exhibit XIV-C-3
(Example II)

RA210SA	REINSURANCE AUDIT ACCESS		11/01/06
COMPANY 999	RA440 NEGATIVE CLAIMS BALANCES		11:09:48
	ACTIVE LAST RUN 11/01/2006		
YEAR	POLICY NUMBER	CLAIM NUMBER	GROUPING 80 CO MSG DATE:
2006	5266943	0145241801	C LT L CAR MSG DATE:
	REASON	RECORD I SY	O ACTG ACCIDENT LOSS
CODE	COMPANY REASON	MM/DD/YY NUMBER D SP TX B	MM/YEAR MM/DD/YEAR DOLLAR
20	RECOVERIES ROUNDED	05/13/06 3 4 11 26 45	06/2006 07/14/2006 392-
SELECT FUNCTION KEY/ENTER NUMBER			
PF1/01 - HELP PANEL	:	:	PF3/03 - SELECT REASON
PF4/04 - CAR RESULTS	PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY		PF12/12 - RETURN TO MENU

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

C. ACCESSING YOUR DATA (CONTINUED)

The following is a list of some of the fields on the screen and their definitions for all reports A - E:

- **Code** and **Company Reason** = display reason codes selected by the company users to explain the status of the detail records – see *Section F* for more information
- **Reason Date** = the date the company reason code was chosen
- **CID** = CAR Id Code
- **LSS/TYP** = Loss Type
- **TX** = Transaction Type
- **LOB** = Line of Business (01 = PIP, 41 = Liability, 45 = Physical Damage)
- **ACTG Date** = Accounting Date in which the record was submitted to CAR
- **CO/CAR MSG** – date a CO/CAR summary level message was left – see *Section E* for more information
- **GROUPING** – Group number assigned to a specific line of business. The 1ST digit for the group indicates the Subline. (1 = Liability, 5 = PIP, 8 = Physical Damage). Net Claim Balance is negative for CO/YR/POL/CLM/LOB/LT for TX'S 23-29, Loss Types (LT) vary by subline. These groupings are describing report E **ONLY**. **See groupings below:**

GROUPING 50--NO FAULT (PIP LOB 01) CLAIMS: All loss types for PIP are considered together in determining if a negative condition exists.

GROUPING 80--PHYSICAL DAMAGE (LOB 45) CLAIMS: All COLLISION LT'S, 10-12, are considered together in determining if a negative condition exists.

GROUPINGS 81-8X-PHYSICAL DAMAGE (LOB 45) CLAIMS: All OTHER than COLLISION LT's are considered separately in determining if a negative condition exists:

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C. ACCESSING YOUR DATA (CONTINUED)

Groupings 81 - 8X continued

GROUPING NUMBER	LOSS TYPE
81	01 Fire
82	02 Theft
83	03 Glass
85	05 Vandalism
86	06 Wind storm etc
87	07 Flood
88	08 Towing
89	09 All Other
8X	Any Other

GROUPINGS 11-1X-LIABILITY (LOB 41) CLAIMS: All LT's are considered separately in determining if a negative condition exists.

GROUPING NUMBER	LOSS TYPE
11	01 Bodily Injury (BI) to others OR
	11 Inter Intra company
12	02 Guest or Out of State OR
	14 Inter Intra company
13	03 Property Damage (PD)
15	05 Medical Payment
16	06 Uninsured
17	07 Underinsured
1X	Any Other

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D. ACTIVE/ INACTIVE/REMOVED SUMMARY LEVEL RECORDS

All summary level records are originally listed as "active" records. Users with update capability have the ability to move an "active" record to "inactive" if they have researched the problem, and do not want to view the record on the active list that they work from. Note that an "inactive" record is automatically changed to "active" if there is new activity for the Co/Yr/Pol/Clm record.

1. Making a Summary Level record Inactive

A Summary Level Co/Yr/Pol/Clm record can be moved from "active" to "inactive" status and vice versa at the RA200SA Summary Level screen (Exhibit XIV-D-1).

To make a record "inactive,"

Exhibit XIV-D-1

AUDIT CLAIMS RECORD REMOVED FROM ACTIVE STATUS									
RA200SA		REINSURANCE AUDIT ACCESS					11/01/06		
COMPANY	999	RA410 DUPLICATE ALLOCATED EXPENSES					13:17:37		
		ACTIVE LAST RUN 11/01/2006							
START AT									
EFF	POLICY	CLAIM	1ST	=	ORIGINAL	=	CURRENT	=	M
YEAR	NUMBER	NUMBER	DATE	RECS	DOLLARS	RECS	DOLLARS		S
-	2006	7897463873	6020421800000002	02/06	4	554	4	554	
-	2006	7897463873	6020421800000003	01/06	2	264	5	686	
-	2006	7897529803	6601942900000002	01/06	4	530	4	530	
-	2006	7897544123	6019050400000005	12/06	2	484	7	1,170	
-	2006	7897574683	6019839500000002	01/06	2	266	2	266	
-	2006	7897600643	6020659200000002	01/06	4	20	4	20	
X	2007	7896986914	6023002400000002	01/07	4	530	7	952	
-	2007	7897023954	6023322200000003	02/07	4	554	4	554	
-	2007	7897060564	6603097400000004	02/07	4	554	4	554	
-	2007	7897201894	6603444200000003	01/07	4	530	4	530	
SELECT FUNCTION KEY/ENTER NUMBER									
: :									
PF1/01	- HELP PANEL		PF2/02	- SELECT TOTALS		PF3/03	- SELECT DETAILS		
PF4/04	- DEACTIVATE		PF7/07	- PAGE BACKWARD		PF8/08	- PAGE FORWARD		
PF9/09	- AUDIT MESSAGES		PF10/10	- POLICY HISTORY		PF12/12	- RETURN TO MENU		

- 1) Mark the record you wish to make inactive with an "X".
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

Once you follow the steps above, the message "AUDIT CLAIMS RECORD REMOVED FROM ACTIVE STATUS" appears.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

D. ACTIVE/ INACTIVE/REMOVED SUMMARY LEVEL RECORDS (CONTINUED)

2. Viewing Inactive Data

If you have made some records "Inactive," you can access them from the RA100SA screen (Exhibit XIV-D-2). To do this-

Exhibit XIV-D-2

```
RA100SA                COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
COMPANY 999            REINSURANCE AUDIT ACCESS              03:03:05
                        LAST RUN DATE 11/01/2006

ENTER 'X' FOR INACTIVE X

      DUPLICATE ALLOCATED EXPENSES      (RA410) ... PF2 OR 02
      INDEMNITY SUBROGATION ANALYSIS    (RA420) ... PF3 OR 03
      DUPLICATE PAYMENTS FOR PIP        (RA430) ... PF4 OR 04
      DUPLICATE PAYMENTS OTHER THAN PIP (RA435) ... PF5 OR 05
      NEGATIVE CLAIM BALANCES          (RA440) ... PF6 OR 06

      REVIEW/UPDATE AUDIT MESSAGES      ..... PF9 OR 09

                        SELECT FUNCTION KEY/ENTER NUMBER
                        :
                        :

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

- 1) Mark an "X" at the top of the screen to indicate "Inactive."
- 2) Select the PF option for the report you would like to see.

The RA200SA screen (Exhibit XIV-D-4) appears showing "Inactive" Summary records.

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D. ACTIVE/ INACTIVE/REMOVED SUMMARY LEVEL RECORDS (CONTINUED)

Exhibit XIV-D-4

RA200SA	REINSURANCE AUDIT ACCESS						11/01/06	
COMPANY 999	RA410 DUPLICATE ALLOCATED EXPENSES						13:32:56	
INACTIVE LAST RUN 03/24/1998								
START AT								
EFF	POLICY	CLAIM	1ST	LIST	= ORIGINAL	= CURRENT	= M	
YEAR	NUMBER	NUMBER	DATE	RECS	DOLLARS	RECS	DOLLARS G	
_ 2007	7896986914	6023002400000002	01/07	4	530	7	952	
SELECT FUNCTION KEY/ENTER NUMBER								
: :								
PF1/01 - HELP PANEL	PF2/02 - SELECT TOTALS	PF3/03 - SELECT DETAILS						
PF4/04 - ACTIVATE	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD						
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU						

The same procedures described in Section XIV-D-1 can be followed to move a record from "inactive" to "active" status.

3. Removed Records: The CAR Audit Department will periodically remove records from on-line viewing. These records have been accepted as valid reportings and do not require any further action. The removed records are still tallied with the totals of each company.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

E. SUMMARY LEVEL MESSAGES

All users with access to this system have the ability to browse and display the CAR and Company Summary level messages for their data. Users with update capability have the ability to add, update, and delete Company Summary messages. CAR's Audit Department has the ability to display and browse all Summary messages, and to add, update, and delete CAR Summary messages.

Users can leave general Summary Level messages that record research done on a specific Co/Yr/Pol/Clm record. Different users can continually update the message area for a Summary record. Note that the Summary message area for each record consists of 11 lines – the first 3 lines are reserved for CAR's Audit Department and the remaining 8 are reserved for company users.

The Summary Message Menu can be accessed to display, add, update, delete, and browse Summary messages from the RA100SA main menu screen, from the RA200SA Summary Level screen (Exhibit XIV-E-1), and from the RA210SA Detail Level Screen. Note that messages must exist to display, update, or delete. A message exists if there is an "A" (CAR Audit message), "B" (CAR and company message), or "C" (Company message only) in the "MSG" field. Messages can only be added if a message does not already exist for the record.

To display, add, update, delete or browse messages from the Summary Level screen,

Exhibit XIV-E-1

RA200SA	REINSURANCE AUDIT ACCESS				11/01/06	
COMPANY 999	RA410	DUPLICATE ALLOCATED EXPENSES		15:28:54		
START AT			ACTIVE	LAST RUN 11/01/2006		
EFF	POLICY	CLAIM	1ST	LIST = ORIGINAL =	= CURRENT =	M
YEAR	NUMBER	NUMBER	DATE	RECS DOLLARS	RECS DOLLARS	S
X	2005	98731105108811	1010825871401	12/05 2 140	2 140	B
_	2005	98731107001901	1010823249899	12/05 2 108	2 108	
_	2005	98731107236801	1010822955704	01/05 3 174	3 174	A
_	2005	98731349820901	2010301704805	02/05 2 206	2 206	
_	2006	98731051507202	1017901592501	02/06 2 106	2 106	
_	2006	98731060237611	1010832866703	12/06 2 510	2 510	C
_	2006	98731068021102	1017902949403	12/06 2 300	2 300	
_	2006	98731078446901	1015023479302	01/06 2 206	4 312	
_	2006	98731104478912	1010832943601	02/06 2 106	2 106	
_	2006	98731105136312	1010835071703	12/06 2 158	2 158	
SELECT FUNCTION KEY/ENTER NUMBER						
:						
PF1/01 - HELP PANEL	PF2/02 - SELECT TOTALS	PF3/03 - SELECT DETAILS				
PF4/04 - DEACTIVATE	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD				
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU				

- 1) Mark an "X" next to a record for which you would like to display, add, update, or delete a message. (Select any record to browse).
- 2) Select PF9 or tab to the option field, type "09", and hit ENTER.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

E. SUMMARY LEVEL MESSAGES (CONTINUED)

The RA900SA – AUDIT MESSAGE MENU screen appears (Exhibit XIV-E-2).

Exhibit XIV-E-2

```
RA900SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/06
COMPANY : 999          REINSURANCE AUDIT ACCESS                03:31 PM
                        AUDIT MESSAGE MENU

ENTER REPORT INFORMATION
REPORT TYPE           E
EFFECTIVE YEAR       2006
POLICY NUMBER        3235899
CLAIM NUMBER         0143103401
GROUPING             80

ADD MESSAGE           .... PF2
DELETE MESSAGE        .... PF3
UPDATE MESSAGE        .... PF4
DISPLAY MESSAGE       .... PF5
BROWSE MESSAGES      .... PF6

SELECT FUNCTION - OR - ENTER NUMBER
                   :   :
PF1/01 - HELP PANEL                PF12/12 - RETURN TO MENU
```

This screen will only appear if you have update capability. If you do not have update capability, the Display screen (Exhibit XIV-E-3) appears. The report information of the record you selected at the RA200SA screen is carried into this screen. When entering this screen from the RA100SA Main Menu, you must enter all the information to add, delete, update or display a particular message. To browse messages, only the report type is required. The report type codes are:

- A = RA410 - Duplicate Allocated Expense report
- B = RA420 – Indemnity Subrogation Analysis report
- C = RA430 – Duplicate Payments for PIP report
- D = RA435 – Duplicate Payments Other Than PIP report
- E = RA440 – Negative Claim Balances (this report will require a grouping number)

To add, delete, update, or display the message or browse all messages -

1) Select the PF-key for the desired function.

1. Displaying Messages

Upon choosing the PF5 option from the RA900SA screen (Exhibit XIV-E-2), the Audit Message Display screen (Exhibit XIV-E-3) appears.

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E. SUMMARY LEVEL MESSAGES (CONTINUED)

Exhibit XIV-E-3

```
RA950SA/RA950PR      C.A.R. REINSURANCE AUDIT ACCESS SYSTEM      11/01/06
COMPANY : 999          RA440 - NEGATIVE CLAIMS BALANCES      03:30 PM
EFF YEAR: 2006        AUDIT MESSAGE UPDATE  FUNCTION
POLICY #: 3235899
CLAIM #: 0143103401   GROUPING      80

COMPANY UPDATED BACM 10/19/06                CAR UPDATED 10/01/2006
=====
= PLEASE EXPLAIN THE REASON FOR NEGATIVE CLAIM.           =
=                                                         =
=                                                         =
= SHOULD INSURED'S DEDUCTIBLE BE RETURNED SINCE 100% SUBROGATION WAS =
= RECEIVED                                                 =
=                                                         =
=                                                         =
=                                                         =
=                                                         =
=                                                         =
=====
PF1/01-HELP                :                :                PF12/12-EXIT
```

In the above example, messages were input by both a CAR user and a company user on the dates indicated at the top of the screen. Note that CAR users leave messages in the first 3 lines and company users leave messages in the last 8 lines.

If you attempt to display a message for a summary record that does not have a message, the note "RECORD NOT ON FILE - USE ADD OR BROWSE FUNCTION" appears.

2. Adding Summary Level Messages

To add a new message, select the PF2 option from the RA900SA screen (Exhibit XIV-E-2). The Audit Message Add screen (Exhibit XIV-E-4) appears if a message does not already exist for the selected summary record.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

E. SUMMARY LEVEL MESSAGES (CONTINUED)

Exhibit XIV-E-4

```
RA950SA/RA920PR      C.A.R. REINSURANCE AUDIT ACCESS SYSTEM      11/01/06
COMPANY : 999          RA410 - DUPLICATE ALLOCATED EXPENSES      03:46 PM
EFF YEAR: 2005        AUDIT MESSAGE  ADD
POLICY #: 564633093
CLAIM #: 67905659301

COMPANY UPDATED                      CAR UPDATED BA01  03/25/06
=====
=
=
=
= YOU CAN START TYPING HERE...
=
=
=
=
=
=
=
=
=====
:
:
PF1/01-HELP          PF4/04 - ADD MESSAGE          PF12/12-EXIT
```

To add a message,

- 1) Type your message in the space provided (the last 8 lines).
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

Note that messages will automatically wrap to the next line, even in the middle of a word. You must hit TAB at the end of a line to prevent a word from being split between lines.

If you attempt to add a message for a summary record that already has a message, the note "RECORD ALREADY ADDED - USE UPDATE FUNCTION" appears. You may use the update function to add information to the existing message. When you add a message, the note "AUDIT MESSAGE SUCCESSFULLY ADDED" appears.

3. Deleting Summary Level Messages

Upon selecting the PF3 option from the RA900SA screen (Exhibit XIV-E-2), the Audit Message Delete screen (Exhibit XIV-E-5) appears as long as a message exists for the record selected.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

E. SUMMARY LEVEL MESSAGES (CONTINUED)

Exhibit XIV-E-5

```
RA950SA/RA930PR      C.A.R. REINSURANCE AUDIT ACCESS SYSTEM      11/01/06
COMPANY : 999          RA410 - DUPLICATE ALLOCATED EXPENSES      04:21 PM
EFF YEAR: 2005        AUDIT MESSAGE  DELETE
POLICY #: 98546189818011
CLAIM #: 1051800546199

COMPANY UPDATED SC02 03/26/06                      CAR UPDATED
=====
=                                                     =
=                                                     =
=                                                     =
= JANUARY RUN SHOULD HAVE TWO RECORDS FOR $500 BUT WITH DIFFERENT TX TYPE =
= THAN THE $300 ENTRIES. ALSO CLAIM ENDING IN 101 FOR THE SAME POLICY SHOULD =
= BE ADDED.                                           =
=                                                     =
=                                                     =
=                                                     =
=                                                     =
=====
:                                                     :
PF1/01-HELP          PF4/04 - DELETE MESSAGE          PF12/12-EXIT
```

To delete the message,

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

If you attempt to delete a message for a summary record that does not have a message, the note "RECORD NOT ON FILE - NO NEED TO DELETE" appears. When you delete a message, the note "AUDIT MESSAGE SUCCESSFULLY DELETED" appears.

Note that you cannot delete a message if a CAR user has also left a message for the record. If you attempt to delete a message record containing a CAR message, the note "RECORD CONTAINS C.A.R. DATA - USE UPDATE FUNCTION" appears. You can use the update function to erase your section of the message record.

4. Updating Summary Level Messages

Upon selecting the PF4 option from the RA900SA screen (Exhibit XIV-E-2), the Audit Message Update screen (Exhibit XIV-E-6) appears as long as a message exists for the record selected.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

E. SUMMARY LEVEL MESSAGES (CONTINUED)

Exhibit XIV-E-6

```
RA950SA/RA940PR      C.A.R. REINSURANCE AUDIT ACCESS SYSTEM      11/01/06
COMPANY : 999        RA410 - DUPLICATE ALLOCATED EXPENSES      11:08 AM
EFF YEAR: 2005      AUDIT MESSAGE UPDATE
                   POLICY #: 987633093
                   CLAIM  #: 67905659301

COMPANY UPDATED SC02 03/26/06                CAR UPDATED
=====
=
=
=
= I HAVE CHECKED THIS CLAIM AND FEEL THAT IT IS NOT A DUPLICATE.
=
=
=
=
=
=====
PF1/01-HELP                PF4/04 - UPDATE MESSAGE                PF12/12-EXIT
```

To update the message,

- 1) Type your revised message in the space provided (the last 8 lines),
- 2) Select PF4 or tab to the option field, type "04", and hit ENTER.

If you attempt to update a message for a summary record that does not have a message, the note "RECORD NOT ON FILE - USE ADD FUNCTION" appears. When you update a message, the note "AUDIT MESSAGE SUCCESSFULLY UPDATED" appears.

5. Browsing Summary Level Messages

Upon selecting the PF6 option from the RA900SA screen (Exhibit XIV-E-2), the RA960SA - Audit Message Browse screen (Exhibit XIV-E-7) appears.

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E. SUMMARY LEVEL MESSAGES (CONTINUED)

Exhibit XIV-E-7

RA960SA	C.A.R. REINSURANCE AUDIT ACCESS SYSTEM	11/01/2007
COMPANY : 999	RA410 - DUPLICATE ALLOCATED EXPENSES	14:10:51
	AUDIT MESSAGE BROWSE FUNCTION	
YEAR POLICY ID	CLAIM ID	COMPANY UPDATED CAR UPDATED
- 2005 899873389	660000072173702	S727 04/28/2006 AUVP 09/27/2006
- 2005 899891809	660000078777602	AUVP 09/27/2006
- 2005 899906403	662000082008201	AUVP 09/27/2006
- 2005 899922473	679000074907101	S727 04/28/2006 AUVP 09/27/2006
- 2005 899949769	664000078918101	S727 11/09/2006 AUVP 11/02/2006
- 2005 899003914	681000078010101	S727 11/09/2006 AUVP 11/02/2006
- 2005 899005181	660000071030402	S727 11/09/2006 AUVP 11/02/2006
- 2005 899023053	660000078745302	S727 11/09/2006 AUVP 11/02/2006
- 2005 899051823	662000068258604	S727 02/02/2006 AUVP 11/02/2006
- 2005 899056083	660000068398003	S727 11/09/2006 AUVP 11/02/2006
- 2005 899056197	664000067004502	S727 02/02/2006 AUVP 11/02/2006
- 2005 899067367	661000080903601	S727 11/09/2006 AUVP 11/03/2006
TYPE 'X' BESIDE ENTRY TO VIEW MESSAGES		
PF1/01 - HELP	SELECT FUNCTION :	PF3/03 - REVIEW MESSAGE
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD	PF12/12- RETURN TO MENU

To review a message,

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

If you attempt to browse the messages for a report type that does not have any summary messages, the note "NO MESSAGE RECORDS FOR SELECTED REPORT TYPE" appears. Otherwise, the following display screen appears.

RA950SA/RA940PR	C.A.R. REINSURANCE AUDIT ACCESS SYSTEM	11/01/06
COMPANY : 999	RA410 - DUPLICATE ALLOCATED EXPENSES	04:26 PM
EFF YEAR: 2006	AUDIT MESSAGE DISPLAY	
POLICY #: 12131060237611		
CLAIM #: 1010832866703		
COMPANY UPDATED SC02 03/26/06	CAR UPDATED AADB 03/25/06	
=====		
= ARE THESE ENTRIES FOR MRI'S? CHECK CLAIM AND ADVISE RESULTS OF REVIEW.		=
=		=
=		=
= INSURED NEVER SHOWED FOR FIRST MRI, SO SECOND WAS REQUESTED.		=
=		=
=		=
=		=
=		=
=		=
=		=
=====		
PF1/01-HELP	PF4/04 - UPDATE MESSAGE	PF12/12-EXIT

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

F. DETAIL LEVEL MESSAGES

Unlike the Summary messages, codes are chosen to leave abbreviated detail messages. All users with access to this system have the ability to view the CAR and Company detail level messages. Users with update capability have the ability to add, update, or delete detail Company Reason Codes. CAR's Audit Department has the ability to add, update, and delete detail CAR Result Codes. Note that you may also access the Summary Message Menu to display, add, update, delete, and browse Summary messages from the detail level screens (RA210SA).

1. Viewing Company Reason Codes and CAR Result Codes

The Company Reason messages appear on the RA210SA – Detail Level screen (Exhibit XIV-F-1). The "Reason Date" indicates the date the reason code was chosen.

Exhibit XIV-F-1

RA210SA	REINSURANCE AUDIT ACCESS		11/01/06	
COMPANY 999	RA435	DUPLICATE PAYMENTS OTHER THAN PIP		08:30:57
	ACTIVE	LAST RUN 11/01/2006		
YEAR	POLICY NUMBER	CLAIM NUMBER	CO MSG 03/26/2006	CAR MSG 03/25/2006
2006	9995861	0147006001	C LT L	
		REASON	RECORD I SY O	ACTG ACCIDENT LOSS
CODE	COMPANY REASON	MM/DD/YY	NUMBER	D SP TX B MM/YEAR MM/DD/YEAR DOLLAR
12	STOP PAY NOT REPORT	03/26/06		1 4 11 23 45 10/2006 10/21/2006 2,668
				2 4 11 23 45 12/2006 10/21/2006 2,668
SELECT FUNCTION KEY/ENTER NUMBER				
PF1/01	- HELP PANEL	:	:	PF3/03 - SELECT REASON
PF4/04	- CAR RESULTS	PF7/07	- PAGE BACKWARD	PF8/08 - PAGE FORWARD
PF9/09	- AUDIT MESSAGES	PF10/10	- POLICY HISTORY	PF12/12 - RETURN TO MENU

To view the CAR Result messages,

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

The RA215SA screen (Exhibit XIV-F-2) appears that looks just like the previous screen but lists the CAR Results instead of the Company Reasons. Use the PF4 key to toggle between the two screens with the same detail data but different messages.

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F. DETAIL LEVEL MESSAGES (CONTINUED)

Exhibit XIV-F-2

RA215SA	REINSURANCE AUDIT ACCESS		11/01/06
COMPANY 999	RA440 NEGATIVE CLAIM BALANCES	ACTIVE LAST RUN 06/01/1999	08:58:56
YEAR	POLICY NUMBER	CLAIM NUMBER	GROUPING 80 CO MSG DATE: 05/19/2006
2006	5266943	0145241801	C LT L CAR MSG DATE:
CAR		RESULT RECORD I SY O	ACTG ACCIDENT LOSS
CODE	AUDITING RESULTS	MM/DD/YY NUMBER D SP TX B	MM/YEAR MM/DD/YEAR DOLLAR
14	DEDUCTIBLE RETURN	05/13/06 3 4 11 26 45	06/2006 07/14/2006 392-
SELECT FUNCTION KEY/ENTER NUMBER			
PF1/01 - HELP PANEL	:	:	PF3/03 - UPDATE RESULT
PF4/04 - COMPANY REASONS	PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY		PF12/12 - RETURN

2. Selecting a Detail Reason Code

You can get to the Company Reason Code selection screen from the RA210SA Detail Level screen (Exhibit XIV-F-3).

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F. DETAIL LEVEL MESSAGES (CONTINUED)

Exhibit XIV-F-3

RA210SA	REINSURANCE AUDIT ACCESS		11/01/06
COMPANY 999	RA410 DUPLICATE ALLOCATED EXPENSES	ACTIVE LAST RUN 11/01/2006	15:38:04
YEAR	POLICY NUMBER	CLAIM NUMBER	CO MSG DATE:
2006	3556981	0136249701	C LT L CAR MSG DATE:
CAR		RESULT RECORD I SY O	ACTG ACCIDENT LOSS
CODE	AUDITING RESULTS	MM/DD/YY NUMBER	D SP TX B MM/YEAR MM/DD/YEAR DOLLAR
		55 4 01 27 41	10/2006 03/11/2006 400
		56 4 01 27 41	11/2006 03/11/2006 400
SELECT FUNCTION KEY/ENTER NUMBER			
PF1/01 - HELP PANEL	:	:	PF3/03 - UPDATE RESULT
PF4/04 - COMPANY REASONS	PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY		PF12/12 - RETURN

To select a Reason Code-

- 1) Place your cursor on the line of the record you want to leave a reason code for,
- 2) Select PF3 or tab to the option field, type "03", and hit ENTER.

The RA210SB Select Reason Code screen (Exhibit XIV-F-4 Example I) appears for reports A – D (refer to section A for a description).

The RA210SB Select Reason Code screen (Exhibit XIV-F-4 Example II) appears for report E (refer to section A for a description).

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

F. DETAIL LEVEL MESSAGES (CONTINUED)

Exhibit XIV-F-4
(Example I)

```
RA210SB                REINSURANCE AUDIT ACCESS                11/01/06
COMPANY  999          RA410 DUPLICATE ALLOCATED EXPENSES    16:05:16
                                ACTIVE   LAST RUN 11/01/2006

SELECT  EXPLANATION
REASON  DISPLAYED AS      EXPANDED EXPLANATION AND CONDITIONS FOR USE
=====
- 00  * REASON DELETED *  =====> - SELECT TO REMOVE REASON CODE
- 10  DUPLICATE PAYMENT  CORRECTION - OFFSET WILL BE MADE IN NEXT SHIPMENT
X 11  DUPLICATE ENTRY    CORRECTION - ENTRY REPORTED TWICE - OFFSET NEXT MAS
- 12  STOP PAY NOT REPOR CORRECTION - STOP PAY NOT REPORTD - OFFSET NEXT MAS
- 20  SUBRO RECOV INSTAL NO EXCEPTION - SUBRO BEING RECOVERED IN INSTALLMENTS
- 21  50 - 50 PAYMENT    NO EXCEPTION - CLAIM PAID 50 - 50
- 22  OFFSET OTHER CLAIM NO EXCEPTION - OFFSET MADE UNDER DIFFERENT CLAIM #
- 23  PAYMENTS ROUNDED   NO EXCEPTION - PAYMENTS ROUNDED - DIFFERENT CENTS
- 24  MULTIPLE PAYMENTS NO EXCEPTION - MULTIPLE PAYMENTS WITH SAME DOLLAR AMT
- 30  SEE MESSAGE SCREEN =====> - REFER TO CLAIM MESSAGE FOR EXPLANATION

                                TYPE 'X' BESIDE REASON CODE THEN SELECT FUNCTION KEY/ENTER NUMBER
                                :
                                :
PF1/01 - HELP PANEL          PF3/03 - SELECT REASON          PF12/12 - RETURN TO MENU
```

To select a specific Reason Code (Reports A – D),

- 1) **Mark and "X" beside the reason code you wish to select.**
- 2) **Select PF3 or tab to the option field, type "03", and hit ENTER.**

Note that you can delete an existing code by selecting the first "00" option.

After selecting a code, the code and brief explanation are placed on the original Detail screen (Exhibit XIV-F-5).

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

F. DETAIL LEVEL MESSAGES (CONTINUED)

Exhibit XIV-F-4
(Example II)

```
RA210SB                REINSURANCE AUDIT ACCESS                11/01/06
COMPANY  999           RA440 NEGATIVE CLAIMS BALANCES        11:18:49
                                ACTIVE   LAST RUN 11/01/2006

SELECT  EXPLANATION
REASON  DISPLAYED AS      EXPANDED EXPLANATION AND CONDITIONS FOR USE
=====
- 00 * REASON DELETED *  =====> - SELECT TO REMOVE REASON CODE
- 10 10% PIP SUBRO INCLD CORRECTION - WILL OFFSET XTRA 10% SUBRO $ NEXT MAS
- 11 SUBRO REPORTING      CORRECTION - WILL CORR $ TO PROPER COV/CLM NEXT MAS
- 12 SUBRO $ OVER PAID $  CORRECTION - WILL REFUND EXCESS SUBRO $ NEXT MAS
- 13 CLAIM ENTRY ERROR    CORRECTION - WILL ADJUST $ TO PROPER CLM NEXT MAS
- 14 DEDUCTIBLE RETURN    CORRECTION - WILL REFUND INSURD DEDUCTIBLE NEXT MAS
- 20 RECOVERIES ROUNDED   =====> - NO ADJUSTMENT NECESSARY
- 30 SEE MESSAGE SCREEN   =====> - REFER TO CLAIM MESSAGE FOR EXPLANATION

                                TYPE 'X' BESIDE REASON CODE THEN SELECT FUNCTION KEY/ENTER NUMBER
                                :
                                :
PF1/01 - HELP PANEL          PF3/03 - SELECT REASON          PF12/12 - RETURN TO MENU
```

To select a specific Reason Code (Report E),

- 3) **Mark and "X" beside the reason code you wish to select.**
- 4) **Select PF3 or tab to the option field, type "03", and hit ENTER.**

Note that you can delete an existing code by selecting the first "00" option.

After selecting a code, the code and brief explanation are placed on the original Detail screen (Exhibit XIV-F-5).

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

F. DETAIL LEVEL MESSAGES (CONTINUED)

Exhibit XIV-F-5

COMPANY REASON CODE ADDED										
RA210SA		REINSURANCE AUDIT ACCESS						11/01/06		
COMPANY 999		RA410 DUPLICATE ALLOCATED EXPENSES						17:26:51		
ACTIVE LAST RUN 11/01/2006										
YEAR	POLICY NUMBER	CLAIM NUMBER	CO MSG			CAR MSG				
2006	12331103790511	1010840680001	C	LT	L					
		REASON RECORD	I	SY	O	ACTG	ACCIDENT	LOSS		
CODE	COMPANY REASON	MM/DD/YY NUMBER	D	SP	TX	B	MM/YEAR	MM/DD/YEAR	DOLLAR	
11	DUPLICATE ENTRY	03/26/06	8	5	24	29	01	07/2006	05/08/2006	350
			17	5	24	29	01	02/2007	05/08/2006	350
SELECT FUNCTION KEY/ENTER NUMBER										
PF1/01	- HELP PANEL	:	:	:	:	:	PF3/03	- SELECT REASON		
PF4/04	- CAR RESULTS	PF7/07	- PAGE BACKWARD	PF8/08	- PAGE FORWARD					
PF9/09	- AUDIT MESSAGES	PF10/10	- POLICY HISTORY	PF12/12	- RETURN TO MENU					

Note that the selected Reason Code was pulled onto the detail record and a message appears at the top of the screen indicating a Reason Code was added. The current date is placed in the Reason date field.

You can update or delete a Reason Code the same way you added one.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

G. SUMMARY TOTALS

You can select an option from the RA200SA – Summary Level screen (Exhibit XIV-G-1) to view the grand totals for each report, by effective year.

Exhibit XIV-G-1

RA200SA	REINSURANCE AUDIT ACCESS	11/01/06							
COMPANY 999	RA410 DUPLICATE ALLOCATED EXPENSES	17:32:59							
	ACTIVE LAST RUN 11/01/2006								
START AT									
EFF	POLICY	CLAIM	1ST	=	ORIGINAL	=	CURRENT	=	M
YEAR	NUMBER	NUMBER	DATE	RECS	DOLLARS	RECS	DOLLARS	G	
- 2006	98131062782511	1035903789711	01/05	2	10	2	10		
- 2006	98131062829701	1017902678502	12/05	2	50	6	264		
- 2006	98131065097101	1010838652602	01/05	2	52	4	140		
- 2006	98131065436702	1010836869201	12/06	2	36	2	36		
- 2006	98131100306812	1015026159204	12/06	2	1,404	2	1,404	A	
- 2006	98131100796101	1015025883201	12/06	2	18	2	18		
- 2006	98131103627411	1010841198401	01/06	2	510	2	510		
- 2006	98131103721512	1015025748401	02/06	3	105	3	105		
- 2006	98131103790511	1010840680001	12/06	2	700	2	700		
- 2006	98131106365511	1010837531001	12/06	2	70	2	70		
SELECT FUNCTION KEY/ENTER NUMBER									
:									
PF1/01 - HELP PANEL	PF2/02 - SELECT TOTALS	PF3/03 - SELECT DETAILS							
PF4/04 - DEACTIVATE	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD							
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU							

To view Summary Grand Totals,

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

The RA220SA – Summary Totals screen (Exhibit XIV-G-2) appears.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

G. SUMMARY TOTALS (CONTINUED)

Exhibit XIV-G-2

RA220SA	REINSURANCE AUDIT ACCESS						11/01/06	
COMPANY 999	RA440 NEGATIVE CLAIMS BALANCES						11:24:52	
SUMMARY - ALL LAST RUN 11/01/2006								
	= = O R I G I N A L = =				= = C U R R E N T = =			
EFF	POSITIVE		NEGATIVE		POSITIVE		NEGATIVE	
YEAR	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS
2002	1	511	2	962-	1	511	2	962-
2005	37	13,594	15	17,203-	37	13,594	16	19,703-
2006	6	8,700	7	16,547-	6	8,700	7	16,547-
SELECT FUNCTION KEY/ENTER NUMBER								
PF1/01 - HELP PANEL	:	:				PF3/03 - ACTIVE ONLY		
PF4/04 - INACTIVE ONLY							PF5/05 - REMOVED ONLY	
PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD					PF12/12 - RETURN TO MENU		

The Totals are broken out by Current and Original, and then by Positive and Negative dollar amounts.

To view only the "Active" totals (discussed in Section D) from the RA220SA screen,

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

The RA225SA - Active Totals screen (Exhibit XIV-G-3) appears.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

G. SUMMARY TOTALS (CONTINUED)

Exhibit XIV-G-3

RA225SA	REINSURANCE AUDIT ACCESS						11/01/06	
COMPANY 999	RA410 DUPLICATE ALLOCATED EXPENSES						18:08:01	
	ACTIVE ONLY LAST RUN 11/01/2006							
	= = O R I G I N A L = =				= = C U R R E N T = =			
EFF	POSITIVE		NEGATIVE		POSITIVE		NEGATIVE	
YEAR	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS
2005	340	33,739	0	0	343	33,798	0	0
2006	86	5,315	0	0	86	5,315	0	0
SELECT FUNCTION KEY/ENTER NUMBER								
:								
:								
PF1/01 - HELP PANEL			PF8/08 - PAGE FORWARD			PF12/12 - RETURN TO MENU		
PF7/07 - PAGE BACKWARD								

To view only the "Inactive" totals (discussed in Section D) from the RA220SA screen,

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

The RA225SB Inactive Totals screen (Exhibit XIV-G-4) appears.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

G. SUMMARY TOTALS (CONTINUED)

Exhibit XIV-G-5

RA225SC	REINSURANCE AUDIT ACCESS				11/01/06			
COMPANY 999	RA440 NEGATIVE CLAIMS BALANCES				12:03:33			
	REMOVED ONLY LAST RUN 11/01/2006							
	= = O R I G I N A L = =				= = C U R R E N T = =			
EFF	POSITIVE		NEGATIVE		POSITIVE		NEGATIVE	
YEAR	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS	RECS	DOLLARS
2005	12	3,191	4	4,495-	12	3,191	5	6,995-
SELECT FUNCTION KEY/ENTER NUMBER								
: :								
PF1/01 - HELP PANEL			PF8/08 - PAGE FORWARD			PF12/12 - RETURN TO MENU		
PF7/07 - PAGE BACKWARD								

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

H. ACCESSING CAR ACCOUNTING POLICY HISTORIES

You can access the CAR Accounting Policy History screens from the Reinsurance Audit Access Summary Level and Detail Level screens. These screens allow you to see all the cessions, and premium and loss transactions submitted for the ceded policy (Co/Yr/Pol). They may help you to identify the reason why some of the policy's records were listed on a Reinsurance Audit system report.

To access the CAR Accounting Policy Histories from the RA200SA – Summary Level screen (Exhibit XIV-H-1),

Exhibit XIV-H-1

RA200SA	REINSURANCE AUDIT ACCESS		11/01/06	
COMPANY 999	RA410	DUPLICATE ALLOCATED EXPENSES	13:11:51	
	ACTIVE	LAST RUN 11/01/2006		
START AT				
			1ST	M
EFF	POLICY	CLAIM	LIST = ORIGINAL =	= CURRENT =
YEAR	NUMBER	NUMBER	DATE RECS DOLLARS	RECS DOLLARS S
X	2006 2500856	0139554003	02/06 3 750	3 750 G
-	2006 3552979	0135835404	02/06 2 1,198	2 1,198
-	2006 3556981	0136249701	02/06 2 800	2 800
-	2006 3913280	0139830901	02/06 2 620	2 620
-	2006 3994804	0144643503	03/06 2 878	2 878
-	2006 4687019	0136997002	02/06 2 550	2 550
-	2006 4947339	0141848703	02/06 2 500	2 500
-	2006 5025775	0137062003	02/06 2 630	2 630
-	2006 5051727	0135689002	02/06 2 630	2 630
-	2006 5172174	0139227304	02/06 2 620	2 620
SELECT FUNCTION KEY/ENTER NUMBER				
:				
:				
PF1/01 - HELP PANEL	PF2/02 - SELECT TOTALS	PF3/03 - SELECT DETAILS		
PF4/04 - DEACTIVATE	PF7/07 - PAGE BACKWARD	PF8/08 - PAGE FORWARD		
PF9/09 - AUDIT MESSAGES	PF10/10 - POLICY HISTORY	PF12/12 - RETURN TO MENU		

- 1) Mark the record you want to select with an "X".
- 2) Select PF10 or tab to the option field, type "10", and hit ENTER.

The CA310SA – On-line Policy History screen (Exhibit XIV-H-2) appears.

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

H. ACCESSING CAR ACCOUNTING POLICY HISTORIES (CONTINUED)

Exhibit XIV-H-2

```

                                CAR ACCOUNTING MASTER FILE                CA310SA
                                ON LINE POLICY HISTORY                    11/01/06

#####      ENTER REQUESTED POLICY IDENTIFICATION INFORMATION      #####
                                CO 999      YR 2006      POL 2500856

#####      SELECT ONE OPTION                :  _  :                PF KEY OR NUMBER      #####

POLICY WITH COMMON RECORDS ..... PF1/01      CLAIM SUMMARY ..... PF5/05
POLICY WITH CESSION RECORDS ..... PF2/02      REQUEST HARD COPY ..... PF10/10
POLICY WITH PREMIUM RECORDS ..... PF3/03      RETURN TO MENU ..... PF12/12
POLICY WITH LOSS RECORDS ..... PF4/04
```

The company number, effective year, and policy number of the record you selected is carried into this screen. You can type over the policy number and effective year information (the company number cannot be changed) to look at another policy.

Please see Chapter V for more information about the options on this menu. Note that you can request a hard copy of a policy history from any of the CAR Policy History screens. This paper copy will print at CAR and then will be mailed to you.

To access the CAR Accounting Policy Histories from the RA210SA – Detail Level screen (Exhibit XIV-H-3),

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CHAPTER XIV - REINSURANCE AUDIT ACCESS SYSTEM

H. ACCESSING CAR ACCOUNTING POLICY HISTORIES (CONTINUED)

Exhibit XIV-H-3

RA210SA	REINSURANCE AUDIT ACCESS		11/01/06			
COMPANY 999	RA410	DUPLICATE ALLOCATED EXPENSES	13:28:12			
	ACTIVE	LAST RUN 03/24/1998				
YEAR	POLICY NUMBER	CLAIM NUMBER	CO MSG	CAR MSG		
2006	2500856	0139554003	C LT L			
		LAST MSG RECORD	I SY O ACTG	ACCIDENT	LOSS	
CODE	COMPANY REASON	MM/DD/YY NUMBER	D SP TX B	MM/YEAR	MM/DD/YEAR	DOLLAR
			17 5 01 29 41	09/2006	10/05/2006	250
			18 5 01 29 41	09/2006	10/05/2006	250
			19 5 01 29 41	09/2006	10/05/2006	250
SELECT FUNCTION KEY/ENTER NUMBER						
PF1/01 - HELP PANEL	:	:		PF3/03 - SELECT REASON		
PF4/04 - CAR RESULTS		PF7/07 - PAGE BACKWARD		PF8/08 - PAGE FORWARD		
PF9/09 - AUDIT MESSAGES		PF10/10 - POLICY HISTORY		PF12/12 - RETURN TO MENU		

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

The CA310SA – On-line Policy History screen (Exhibit XIV-H-2) appears.

To exit the Reinsurance Audit Access System, at each screen,

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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

A. GENERAL INFORMATION

A requirement for ceded policies 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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
SESSION 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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE 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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 <i>will</i> be performed 1 = Insured is New in Business - calculation <i>will not</i> be performed 2 = Ownership Change - calculation <i>will not</i> be performed 3 = Incomplete Prior Policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 60 Prior Policies - calculation <i>will not</i> be performed 5 = Older Effective Year - calculation <i>will not</i> be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation <i>will</i> 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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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),

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 LIMITS PREMIUM  _____
                PHYSICAL DAMAGE
                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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
LIMITS PREMIUM 4500                PHYSICAL DAMAGE
                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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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				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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	(MM DD)	# OF VEHICLES 005
DATE RECEIVED 08 12 2006		OTC COVERAGE 041
CLASS INDCTR A (C,L,T,Z OR A)		COLL COVERAGE ___
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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE NOTIFICATION FORM ..... PF4 OR 04
DELETE NOTIFICATION FORM ..... PF5 OR 05

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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE 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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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)
      DATE RECEIVED   08 12 2005            OTC COVERAGE 037
                        CLASS INDCTR  A (C,L,T,Z OR A)            COLL COVERAGE 016
      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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 <i>will</i> be performed 1 = Insured is New in Business – calculation <i>will not</i> be performed 2 = Ownership Change - calculation <i>will not</i> be performed 3 = Incomplete Prior policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 60 Prior Policies - calculation <i>will not</i> be performed 5 = Older Effective Year - calculation <i>will not</i> be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation <i>will</i> 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 MMDDYYYYY 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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
LIMITS PREMIUM 000006520                PHYSICAL DAMAGE
                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
    
```

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.**

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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)	PHYSICAL DAMAGE	
LIABILITY BASIC	PREMIUM 000006018	
LIMITS PREMIUM 000006520		
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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
                UPDATE NOTIFICATION FORM ..... PF4 OR 04
                DELETE NOTIFICATION FORM ..... PF5 OR 05

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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE 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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
	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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 sessions. 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 <i>will</i> be performed 1 = Insured is New in Business – calculation <i>will not</i> be performed 2 = Ownership Change – calculation <i>will not</i> be performed 3 = Incomplete Prior policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 15 Prior Policies - calculation <i>will not</i> be performed 5 = Older Effective Years - calculation <i>will not</i> be performed V = Voluntary Policy – request calculation worksheet/loss run G = Garage Policy – calculation <i>will</i> 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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	(MM DD)	# OF VEHICLES 005
DATE RECEIVED 08 12 2005		OTC COVERAGE 041
CLASS INDCTR A (C,L,T,Z OR A)		COLL COVERAGE ____
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)

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	(MM DD)	# OF VEHICLES 005
DATE RECEIVED 08 12 2005		OTC COVERAGE 041
CLASS INDCTR A (C,L,T,Z OR A)		COLL COVERAGE 072
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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	(MM DD)	# OF VEHICLES 005
DATE RECEIVED 08 12 2005	CLASS INDCTR A (C,L,T,Z OR A)	OTC COVERAGE 041
LIABILITY BASIC	LIMITS PREMIUM 4500	COLL COVERAGE ____
		PHYSICAL DAMAGE 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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE NOTIFICATION FORM ..... PF4 OR 04
DELETE NOTIFICATION FORM ..... PF5 OR 05

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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE 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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
UPDATE NOTIFICATION FORM ..... PF4 OR 04
DELETE NOTIFICATION FORM ..... PF5 OR 05

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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

C. PRIOR POLICY MAINTENANCE (CONTINUED)

1. ADDING A PRIOR POLICY(CONTINUED)

Exhibit XV-C-3

```
      2 PRIOR POLICY RECORDS ADDED
-----
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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
```

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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),

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 _____
04 _____
05 _____
06 _____
07 _____
08 _____
09 _____
10 _____
11 _____
12 _____
13 _____
14 _____
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
    
```

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
                        UPDATE 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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
      LIMITS PREMIUM 000005618     PHYSICAL DAMAGE
                                       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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
                        UPDATE 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).

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.**

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
```

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 DELETE PENDING NOTIFICATION FORM	11/01/2006 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 DELETE PENDING NOTIFICATION FORM	11/01/2006 05:25:39
COMPANY: 999		
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

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
```

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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							
POLICY NUMBER	MM/DD/YYYY	MM/DD/YY	INSURED'S NAME	TAX ID	LIAB PD	C R T	
12345678	01/01/2003	09/02/03	INSURED	125478912	MOD MOD	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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 DATE RCVD	Effective date of policy being reported, in MMDDYYYY Format. 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	<u>Class Indicator</u> T = Taxi Z = Zone Rated A = All Other
RC	<u>Reason Code</u> 0 = Eligible for Rating - calculation <i>will</i> be performed 1 = Insured is New in Business – calculation <i>will not</i> be performed 2 = Ownership Change - calculation <i>will not</i> be performed = Incomplete Prior policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 60 Prior Policies - calculation <i>will not</i> be performed 5 = Older Effective Year - calculation <i>will not</i> be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation <i>will</i> be performed
TX	<u>Transaction Code</u> I = Insert (Add) U =Update D = Delete V =Voluntary C = Print Calculation

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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 : _ :								
PF7/07 PAGE BACK			PF8/08 PAGE AHEAD			PF5/05 PRIOR POL		
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								

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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		
DATE RCVD	POLICY NUMBER	EFFECTIVE	INSURED'S NAME	LIAB MOD	PHYS MOD	D	CAR LIAB MOD	CAR PHYS MOD	C	R
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				

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	<u>Discrepancy Switch</u> 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	<u>Class Indicator</u> T = Taxi Z = Zone Rated A = All Other
RC	<u>Reason Code</u> 0 = Eligible for Rating - calculation <i>will</i> be performed 1 = Insured is New in Business - calculation <i>will not</i> be performed 2 = Ownership Change - calculation <i>will not</i> be performed 3 = Incomplete Prior policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 60 Prior Policies - calculation <i>will not</i> be performed V = Voluntary Policy - request calculation worksheet/loss run 5 = Older Effective Year - calculation <i>will not</i> be performed G = Garage Policy - calculation <i>will</i> be performed

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CHAPTER XV - EXPERIENCE RATING SYSTEM

**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			
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			
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				

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	EFFECTIVE	CO	CO	CAR	CAR				
AFN3502294		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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	<u>Discrepancy Switch</u> 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 PHYSD MOD	Three-digit physical damage factor calculated by CAR
CL	<u>Class Indicator</u> T = Taxi Z = Zone Rated A = All Other
RC	<u>Reason Code</u> 0 = Eligible for Rating - calculation <i>will</i> be performed 1 = Insured is New in Business – calculation <i>will not</i> be performed 2 = Ownership Change - calculation <i>will not</i> be performed 3 = Incomplete Prior policy Information (less than two years) - calculation <i>will not</i> be performed 4 = More than 60 Prior Policies - calculation <i>will not</i> be performed 5= Older Effective Year - calculation <i>will not</i> be performed V = Voluntary Policy - request calculation worksheet/loss run G = Garage Policy - calculation <i>will</i> 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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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	
TAX ID	CO NO	EFF YEAR	POLICY NUMBER	EFF MM/DD	REASON CODE	CLASS 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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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		
INSURED'S NAME	CO	EFF	POLICY NUMBER	TAX ID	EFF	REASON	CLASS	
	NO	YEAR			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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

Commonwealth Automobile Reinsurers

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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.

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CHAPTER XV - EXPERIENCE RATING SYSTEM

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
    
```

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

A. GENERAL INFORMATION

The Average Cost Per Claim system creates and maintains the Average Cost Per Claim summarized database, (AVS). It is run concurrently with the Allocated Expense System, on a monthly basis beginning with accident year 1995. That is, CAR updates the AVS database once per month (usually the second week of each month).

This system is designed to expand the information available relative to average claim costs. Companies are now able to browse their average costs in various ways. The results for your company and the Industry are available by subline and accident year through several different report types.

<u>REPORT TYPE</u>	<u>REPORT NAME</u>
1	Private Passenger - Ceded
2	Private Passenger - Voluntary
3	Private Passenger - Ceded/Voluntary
4	Commercial - Ceded
5	Commercial - Voluntary
6	Commercial - Ceded/Voluntary
7	Private Passenger /Commercial - Ceded
8	Private Passenger/Commercial- Voluntary
9	Private Passenger/Commercial - Ceded/Voluntary

Each report type includes the following calculations:

Average Allocated Expense derived by dividing the Allocated Expense amount by the claim count for a specific loss type.

Total Net Loss amount that equals the sum of the Indemnity amount, Allocated amount, Salvage amount and Subrogation amount for a specific loss type.

Average Claim Cost is derived by dividing the Total Net Loss amount by the Claim Count for a specified loss type.

Average Salvage amount is calculated by dividing the Salvage amount by the Salvage count.

Percent Recovery to Paid (Salvage) is derived by dividing the Salvage amount by the Indemnity amount.

Average Subrogation amount is calculated by dividing the Subrogation amount by the Subrogation count.

Percent Recovery to paid (Subrogation) is derived by dividing the Subrogation amount by the Indemnity amount.

CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

A. GENERAL INFORMATION (CONTINUED)

The AVS is created utilizing an excess cap for claims under Bodily Injury, Uninsured Motorist and Underinsured Motorist that are paid as indemnity.

For security purposes, you will only be able to view your company's information and the industry averages for each line of coverage.

If you encounter any problems, please notify your data analyst.

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

B. ACCESSING THE AVERAGE COST PER CLAIM SYSTEM

To access the Average Cost per Claim System from the TE100- TELECOMMUNICATIONS MAIN MENU (exhibit XVII-B-1),

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

Exhibit XVII-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
C.A.R. ACCOUNTING	..... PF2 OR 02	
SESSION 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 TE170MN- C.A.R. AUDIT CLAIMS SYSTEM appears (exhibit XVII-B-2).

Exhibit XVII-B-2

TE170	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/06
	C.A.R. AUDIT CLAIMS SYSTEM	09:20:36
	COMPANY NUMBER <u>999</u>	
CAR POLICY HISTORIES	..... PF2 OR 02	
SPECIAL INVESTIGATIVE UNIT	..... PF3 OR 03	
ALLOCATED EXPENSE SYSTEM	..... PF4 OR 04	
REINSURANCE AUDIT ACCESS	..... PF5 OR 05	
AVERAGE COST PER CLAIM	..... PF6 OR 06	
	: :	
PF1/01 - HELP		PF12/12 - RETURN TO MENU

CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

B. ACCESSING THE AVERAGE COST PER CLAIM SYSTEM (CONTINUED)

To access CAR's Average Cost Per Claim System from this screen,

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

The AV100SA – AVERAGE COST PER CLAIM SYSTEM screen (exhibit XVII-B-3) appears.

Exhibit XVII-B-3

```
AV100SA          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
AV100MN          AVERAGE COST PER CLAIM                          15:36:13
                  MAIN MENU

                  HELP .....PF1  OR 01
                  BROWSE .....PF3  OR 03
                  MESSAGE.....PF4  OR 04
                  UPDATE MESSAGE.....PF5  OR 05
                  TERMINATE SESSION.....PF12 OR 12

                  :  __  :
```

Enter the value in the processing option field or the appropriate PF key as follows:

- PF1/01 This function key provides help throughout all the on-line screens.
- PF3/03 Allows the user to browse average costs by accident year for private passenger and commercial business, for voluntary and ceded business either separately or in combination. The corresponding industry results are also available. See section C for specific information.
- PF4/04 Allows the user to access the Average Cost Per Claim message board which displays information specific to the Average Cost Per Claim system posted by CAR staff. See section D for specific information.
- PF5/05 For CAR use only; companies will not have access to this function.
- PF12/12 Returns to the Main Menu (TE100).

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

C. **BROWSING THE AVERAGE COST PER CLAIM REPORTS**

The Average Cost Per Claim for your company can be browsed by subline and accident year through several different report types. The Industry averages can also be browsed by the same report types. To browse the Average Cost Per Claim reports from the AV100 - AVERAGE COST PER CLAIM MENU (exhibit XVII-C-1),

Exhibit XVII-C-1

```

AV100SA          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
AV100MN          AVERAGE COST PER CLAIM                 15:36:13
                  MAIN MENU

                HELP .....PF1  OR 01

                BROWSE .....PF3  OR 03

                MESSAGE.....PF4  OR 04

                UPDATE MESSAGE.....PF5  OR 05

                TERMINATE SESSION.....PF12 OR 12

                : __ :
    
```

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

The AV600SA – AVERAGE COST PER CLAIM REPORT SELECTION MENU (exhibit XVII-C-2) appears.

Exhibit XVII-C-2

```

AV600SA          COMMONWEALTH AUTOMOBILE REINSURERS      17:35:52
AV600PR          AVERAGE COST PER CLAIM                 11/01/06
                  REPORT SELECTION MENU

CO # 999 ENTER 1 ACCIDENT YEAR OR 'ALL' AND AN X TO SELECT ONE REPORT

                ACCIDENT YEAR(YYYY): 2005

                RPT  X  ==DESCRIPTION==

                1   X  PP    - CED
                2   -   PP    - VOL
                3   -   PP    - CED/VOL
                4   -   COM   - CED
                5   -   COM   - VOL
                6   -   COM   - CED/VOL
                7   -   PP/COM - CED
                8   -   PP/COM - VOL
                9   -   PP/COM - CED/VOL

                PF3/3  DISPLAY REPORT      : __ :      PF12/12 - EXIT ACTION
    
```

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

C. BROWSING THE AVERAGE COST PER CLAIM REPORTS (CONTINUED)

To select a report type,

- 1) Input an accident year or ALL
- 2) Tab to the desired report type
- 3) Mark it with an "X"
- 4) Select PF3 or type "03" in the option field and hit ENTER.

If there are no records for a company the message "NO RECORDS FOUND FOR THIS COMPANY/YEAR" appears.

The selected report screen will appear. As an example, report type #2 is displayed. This report shows private passenger voluntary average costs per claim for a specified accident year (exhibit XVII-C-3).

Exhibit XVII-C-3

AV650SA	COMMONWEALTH AUTOMOBILE REINSURERS				11/01/2006	
AV650PR	PRIVATE PASSENGER VOLUNTARY				15:40:42	
REPORT #:	02	AVERAGE COST PER CLAIM REPORT				
CHANGE REPORT # ABOVE FOR NEW REPORT						
COMPANY:	999 ANY INSURANCE COMPANY			ACCIDENT YEAR:	2005	
TYPE	CLAIM	INDEM	ALLOC	AVG ALLOC	TOTAL NET	AVERAGE
LOSS	COUNT	AMT	AMT	EXPENSE	LOSS AMOUNT	CLAIM COST
BI	1100	12411441	1875203	1705	14277444	12979
PD	799	1931099	25119	31	1953660	2445
OTC	34	83353	2644	78	85997	2529
COL	1382	4224296	5885	4	1026932	743
MP	183	702703	5556	30	708259	3870
UM	115	1006029	59777	520	1063481	9248
UDM	27	518505	76163	2821	594668	22025
PIP	2510	8714314	246901	98	3960761	1578
PL	0	0	0	0	0	0
AO	399	181909	0	0	57210	143
TOT	6549	29773649	2297248	351	23728412	3623
=NOTE= BI, UM, UDM CLAIMS THAT ARE PAID AS INDEMNITY AND ARE GREATER THAN 100,000 ARE NOT INCLUDED IN THIS REPORT						
PF1/1	HELP	PF5/5	PG RIGHT	PF8/8	PAGE FORWARD	
PF3/3	NEW RPT	PF7/7	PG BACK	:	PF9/9	VIEW INDUSTRY PF12/12 EXIT

To display a different report for the same accident year,

- 1) Type over the current report number with the number of the desired report,
- 2) Press PF3 or tab to the option field, type "03" and hit ENTER.

To display the corresponding Industry report,

- 1) Press PF9 or tab to the option field, type "09" and hit ENTER.

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

C. BROWSING THE AVERAGE COST PER CLAIM REPORTS (CONTINUED)

- Use PF9 as a toggle between the Industry and company results.
- Each report is displayed in two parts. The Salvage and Subrogation records are displayed on the right side of the report. Use PF5/5 to PAGE TO THE RIGHT and PF6/6 to PAGE TO THE LEFT to browse the two pieces of the report.
- Use the PF8/8 to SCROLL FORWARD and PF7/07 to SCROLL BACKWARD to view the other report types for the specified accident year.

The field definitions for the AV650SA are-

FIELD	POSSIBLE VALUES/DESCRIPTION
LOSS TYPE	BI - Bodily Injury PD - Property Damage OTC – Other Than Collision COL – Collisiion MP - Medical Payments UM - Uninsured Motorist UDM – Underinsured Motorist PIP - No Fault PL – Pollution Liability AO - All Other Than Collision
CLAIM COUNT	The number derived by using the claims that only have indemnity payments under a type of loss on a particular claim number and date of loss.
INDEM AMT	The amount paid under a specific type of loss.
ALLOC AMT	The out of pocket investigative expenses paid under a particular type of loss.
AVG ALLOC EXPENSE	The sum of allocated expenses divided by the claim count.
TOTAL NET LOSS AMOUNT	The sum of indemnity payments plus allocated expenses plus the salvage and subrogation recoveries for a particular loss type.
AVERAGE CLAIM COST	The total net loss amount divided by the claim count for a particular type of loss.
SALVAGE COUNT	The number of claims with indemnity payments for a particular type of loss with a salvage recovery.
SALVAGE AMOUNT	The amount of salvage recoveries received under a particular type of loss.
AVERAGE SALVAGE	The sum of the salvage amount divided by the salvage count under a particular type of loss.
% RECOV TO PD	The percentage of salvage amount recovered to the indemnity paid under a particular type of loss.
SUBRO COUNT	The number of claims with indemnity payments for a particular type of loss with a subrogation recovery.
SUBRO AMOUNT	The amount of subrogation received under a type of loss.
AVG SUBRO	The sum of subrogation amount divided by the subrogation count under a particular type of loss.
% RECOV TO PD	The percentage of subrogation amount recovered to the indemnity paid under a specific type of loss.

CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

C. BROWSING THE AVERAGE COST PER CLAIM REPORTS (CONTINUED)

To exit back to the main menu,

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

D. AVERAGE COST PER CLAIM MESSAGE BOARD

The message board is used by CAR to post information that is specific to the Average Cost Per Claim system. To access the Average Cost Per Claim Message Board from the AV100 - AVERAGE COST PER CLAIM MENU (exhibit XVII-D-1),

Exhibit XVII-D-1

```
AV100SA          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
AV100MN          AVERAGE COST PER CLAIM              15:36:13
                  MAIN MENU

                  HELP .....PF1  OR 01
                  BROWSE .....PF3  OR 03
                  MESSAGE.....PF4  OR 04
                  UPDATE MESSAGE.....PF5  OR 05
                  TERMINATE SESSION.....PF12 OR 12

                  : __ :
```

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CHAPTER XVII – AVERAGE COST PER CLAIM SYSTEM

D. AVERAGE COST PER CLAIM MESSAGE BOARD (CONTINUED)

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

The AV200SA- AVERAGE COST PER CLAIM SYSTEM MESSAGE BOARD appears (exhibit XVII-D-2).

Exhibit XVII-D-2

```
AV200SA          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
AV200PR          AVERAGE COST PER CLAIM SYSTEM             10:26:18
                  MESSAGE BOARD
                  UPDATED: 11/01/2006

LAST AVERAGE COST PER CLAIM RUN: 11/09/2006   NEXT SCHEDULED RUN: 12/10/2006

*****
* WELCOME TO THE AVERAGE COST PER CLAIM SYSTEM. *
*                                               *
*                                               *
*                                               *
*                                               *
*                                               *
*                                               *
*                                               *
*                                               *
*                                               *
*****
                  ENTER PFKEY/OPTION
                  :   :           PF12/12 - EXIT MESSAGE BOARD
```

To exit back to the main menu,

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

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

A. GENERAL INFORMATION

The Statistical Online Lookup System was created to assist in the correcting and/or coding of statistical records by centralizing CAR's commonly used databases.

Users may access the following databases via the lookup function:

Database	Description of Contents
Class Code	Provides information relative to class type, valid effective years, and subline codes.
Catastrophe Code	Provides corresponding accident dates for each catastrophe code.
Zip Code/Town Code	Provides valid zip codes for cities and towns
Polk VIN Edit	Allows user to edit a VIN
Non-Polk VIN	Allows user the browse through VINs contained on the Non- Polk VIN database
Producer Code	Provides valid CAR ID Code, effective months/years, lines of business, and termination dates

The look-up functions are available within the statistical correction application via a "hot-key" and from the TE140 - Statistical Menu. Please reference Chapter VIII - Statistical Corrections of this manual for specific information relative to the look-up functions within the statistical correction application.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

B. ACCESSING THE STATISTICAL ONLINE LOOKUP SYSTEM

To access the Statistical Online Lookup System from the TE100 – Telecommunications Main Menu (exhibit XVIII-B-1),

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

Exhibit XVIII-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	03:33:32
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 TE140MN – C.A.R. Statistical System Menu (exhibit XVIII-B-2) appears.

Exhibit XVIII-B-2

TE140MN	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TE140SA	C.A.R. STATISTICAL SYSTEM	03:24:49
COMPANY NUMBER 999		
STAT POLICY HISTORIES	..... PF2	OR 02
RULE 12 RMV INQUIRIES	..... PF3	OR 03
CESSION VOLUME ANALYSIS	..... PF4	OR 04
STATISTICAL CORRECTIONS	..... PF5	OR 05
STATISTICAL LOOKUPS	..... PF6	OR 06
NON-POLK VIN MAINTENANCE	..... PF7	OR 07
POLICY PRODUCER CODE CORRECTIONS PF8	OR 08
TO RETURN TO MAIN MENU PF12	OR 12
	: :	
PF1/01 - HELP		PF12/12 - RETURN MENU

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

B. ACCESSING THE STATISTICAL ONLINE LOOKUP SYSTEM (CONTINUED)

- 1) Enter your three-digit company code number.
- 2) Select PF6, or tab to the option field, type "06", and hit ENTER.

The SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-B-3) appears.

Exhibit XVIII-B-3

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS           15:34:37
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
:
:

PF1/01 - HELP                                PF12/12 - EXIT
```

The options available are listed in the table below.

PF1 – Help	PF5 – Edit VINs via Polk
PF2 – Browse Class Codes	PF6 – Browse or Update Non-Polk VINs
PF3 – Browse Catastrophe Codes	PF7 – Browse Producer Codes
PF4 – Browse Zip Codes and Town Codes	PF12 – Return to CAR Statistical System Menu

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

C. CLASS CODE LOOKUP

The Class Code Lookup is a browse function that contains all valid class codes and their corresponding effective years and valid sublines.

Upon selecting PF2 from the SC650MN screen, the AC300PR – Class Code Inquiry System screen (exhibit XVIII-C-1) appears.

- 1) **Input the class code or class type.**
- 2) **Select either PF3 or PF4, or type the value in the option field, and hit ENTER.**

By selecting Class Type Browse, you will view records in ascending order by class type beginning with the class type you input. Selecting Class Code Browse will display records in ascending order by class code, again based on the initial class code input.

The first record on the database will appear if a class type or class code is not entered.

Exhibit XVIII-C-1

```
AC300PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
AC300SA          CLASS CODE INQUIRY SYSTEM                  03:31:35

PLEASE ENTER :

CLASS CODE   :  993200
AND/OR
CLASS TYPE   :  71

PRESS PFKEY OR TYPE OPTION AND PRESS ENTER
              :  _  :

PF01/01 - HELP                      PF03/03 - CLASS CODE BROWSE
PF04/04 - CLASS TYPE BROWSE         PF12/12 - EXIT
```

Upon selecting PF3 or PF4, the Class Type/Code Browse screen appears (exhibits XVIII-C-2 or XVIII-C-3) displaying the corresponding data for the codes entered.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

C. CLASS CODE LOOKUP (CONTINUED)

Exhibit XVIII-C-2
(Browse by Class Code)

AC310PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006			
AC310SA	CLASS TYPE/CODE BROWSE	10:35:07			
START WITH CLASS CODE: 993200					
CLASS TYPE	CLASS CODE	EFFECTIVE YEARS	VALID	SUBLINE	
71	993200	1992 - 2006	---	---	618
71	998000	1992 - 2006	621	625	628
71	998100	1992 - 2006	611	615	618
71	998200	1992 - 2006	611	615	618
71	998500	1992 - 2006	611	615	618
71	998700	1992 - 2006	611	615	618
71	998900	1992 - 2006	611	615	618
71	999000	1992 - 2006	611	615	618
PRESS PFKEY OR TYPE OPTION AND PRESS ENTER					
PF01/01 - HELP	:	:	PF07/07 - PAGE BACK		
PF08/08 - PAGE FORWARD			PF12/12 - RETURN		

Exhibit XVIII-C-3
(Browse by Class Type)

AC310PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006			
AC310SA	CLASS TYPE/CODE BROWSE	10:37:20			
START WITH CLASS TYPE: 71					
CLASS TYPE	CLASS CODE	EFFECTIVE YEARS	VALID	SUBLINE	
71	800000	1992 - 2006	621	---	---
71	993200	1992 - 2006	---	---	618
71	998000	1992 - 2006	621	625	628
71	998100	1992 - 2006	611	615	618
71	998200	1992 - 2006	611	615	618
71	998500	1992 - 2006	611	615	618
71	998700	1992 - 2006	611	615	618
71	998900	1992 - 2006	611	615	618
71	999000	1992 - 2006	611	615	618
72	059900	1992 - 2006	611	615	618
PRESS PFKEY OR TYPE OPTION AND PRESS ENTER					
PF01/01 - HELP	:	:	PF07/07 - PAGE BACK		
PF08/08 - PAGE FORWARD			PF12/12 - RETURN		

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

C. CLASS CODE LOOKUP (CONTINUED)

The Help application contained within the actual browse supplies a list of valid class types. From the AC310PR Help Screen (exhibit XVIII-C-4), select PF1 to view a list of all valid class types.

Exhibit XVIII-C-4

```
AC310PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
AC310HB          CLASS CODE BROWSE HELP                      12:41:44

START WITH CLASS CODE : KEY A CLASS CODE INTO THIS FIELD AND PRESS
                        ENTER TO SCROLL DIRECTLY TO THAT CLASS CODE

PF7/07           : SCROLLS BACK

PF8/08           : SCROLLS FORWARD

PF12/12          : RETURNS TO MAIN PROGRAM (AC300PR)

PRESS PFKEY OR TYPE OPTION AND PRESS ENTER
                :      :

PF1/01 - LIST CLASS TYPES                                PF12/12 - RETURN
```

Upon selecting PF1 (List Class Types), the detail list appears (exhibit XVIII-C-5 and exhibit XVIII-C-6).

Exhibit XVIII-C-5

```
AC310PR          COMMONWEALTH AUTOMOBILE REINSURERES        11/01/2006
AC310HC          CLASS TYPE LISTING                          03:37:50

CLASS            CLASS
TYPE DESCRIPTION TYPE DESCRIPTION
-----
11 - PRIVATE PASSENGER          24 - ZONE RATED TRUCKS TRACTORS
12 - COMMUTER DISCOUNT          TRAILERS - FLEET
13 - PRIVATE PASSENGER SDIP      29 - LIMOUSINES - FLEET
    -POINTS                       31 - TAXIS
14 - PRIVATE PASSENGER SDIP      32 - COMMERCIAL BUSES
    -CREDITS                       33 - VAN POOLS
21 - REGULAR TRUCKS TRACTORS     34 - ZONE-RATED BUSES
    TRAILERS                       35 - LIMOUSINES AND PRIVATE
22 - ZONE-RATED TRUCKS TRACTORS  PASSENGER TYPE BUSES
    TRAILERS                       36 - TAXIS - FLEET
23 - REGULAR TRUCKS TRACTORS     37 - COMMERCIAL BUSES - FLEET
    TRAILERS - FLEET              38 - ZONE-RATED BUSES - FLEET

PRESS PFKEY OR TYPE OPTION AND PRESS ENTER
                :  _  :

PF1/01 - ADDITIONAL CLASS TYPES                                P12/12 - RETURN
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

C. CLASS CODE LOOKUP (CONTINUED)

Exhibit XVIII-C-6

AC310PR	COMMONWEALTH AUTOMOBILE REINSURERES	11/01/2006
AC310HD	CLASS TYPE LISTING	11:22:00
CLASS	CLASS	
TYPE DESCRIPTION	TYPE DESCRIPTION	

39 - LIMOUSINES AND PRIVATE	82 - PRIVATE PASSENGER TYPES-FLEET	
PASSENGER BUSES - FLEET	91 - MISC RATED AS PRIVATE	
41 - GARAGES - SUBJECT TO	PASSENGER	
COMPULSORY LAW -	92 - PRIVATE PASSENGER MOTORCYCLE	
42 - GARAGES - PREMISES	93 - MISC RATED AS PRIVATE	
43 - GARAGES NOT SUBJECT TO	PASSENGER SDIP - POINTS	
COMPULSORY LAW	94 - MISC RATED AS PRIVATE	
51 - SPECIAL TYPES	PASSENGER SDIP- CREDIT	
52 - MOTORCYCLES - COMMERCIAL	95 - PRIVATE PASSENGER MOTORCYCLE	
61/62 - NON - OWNED	SDIP - POINTS	
71 - SPECIAL RATING AND ADJUSTMENT	96 - PRIVATE PASSENGER MOTORCYCLE	
72 - GROSS RECEIPTS AND MILEAGE	SDIP - CREDITS	
81 - PRIVATE PASSENGER TYPES		
PRESS PFKEY OR TYPE OPTION AND PRESS ENTER		
: _ :		
PF12/12 - RETURN		

To return back to the Main Menu, hit PF12 or tab to the option field, type "12", and hit ENTER.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

D. CATASTROPHE CODES LOOKUP

The Catastrophe Code Lookup application allows the user to browse all catastrophe codes and their corresponding accident dates contained in CAR's database. The codes are assigned by ISO's Property Casualty Services (PCS).

To access the Catastrophe Code Database from the SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-D-1),

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

Exhibit XVIII-D-1

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS              15:34:37
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
          :          :

PF1/01 - HELP                                PF12/12 - EXIT
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

D. CATASTROPHE CODES LOOKUP (CONTINUED)

The CC300SA – Catastrophe Code Browse screen appears (exhibit XVIII-D-2) displaying the catastrophe codes with their start and stop dates.

Exhibit XVIII-D-2

CC300SA	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
CC300PR	CATASTROPHE CODE BROWSE	11:29:06
	START	STOP
CODE	CATASTROPHE	ACCIDENT DATE
SELECT	CODE	YYYYMMDD
—	58	20040611
—	59	20040106
X	61	20000117
—	62	20020126
—	63	20040131
—	65	20050224
—	73	20010101
—	74	20010113
—	75	20050521
—	76	20040106
	HIT PF KEY OR TYPE OPTION AND PRESS ENTER	
	()	
PF1/01 - HELP	PF3/03 - VIEW DETAILS	PF7/07 - PAGE BACK
PF8/08 - PAGE FORWARD		PF12/12 - RETURN

ISO's Property Claims Service (PCS) may assign duplicate codes with different accident dates (such as catastrophe code 61). Place an "X" next to the catastrophe code and select PF3 to view the accident dates. Upon selecting this option, the CC310SA – Catastrophe Code Detail Screen (exhibit XVIII-D-3) appears.

Exhibit XVIII-D-3

CC310SA	COMMONWEALTH AUTOMOBILE REINSURERS	DATE	11/01/2006
CC310PR	CATASTROPHE CODE	TIME	11:29:37
	DETAIL SCREEN		
CATASTROPHE	ACCIDENT DATES	ACCIDENT DATES	
CODE	YYYYMMDD	YYYYMMDD	
61	20000117	20000628	
	20000118	20000629	
	20000119	20000630	
	20000120		
	20000624		
	20000625		
	20000626		
	20000627		
	HIT PF KEY OR TYPE OPTION AND PRESS ENTER		
	()		
PF1/01 - HELP		PF12/12 - RETURN	

To return back to the Main Menu, hit PF12 or tab to the option field, type "12", and hit ENTER.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

E. ZIP CODE/TOWN CODE LOOKUPS

The Zip Code/Town Code Lookup function is a browse application that contains the valid zip codes for the associated state code entered.

This function also provides the town names for all corresponding zip codes. That is, the user can search by a specific zip code and retrieve all towns containing that zip code or the user can enter a town name and retrieve the valid zip code.

To access the Zip Code/Town Code Databases from the SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-E-1),

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

Exhibit XVIII-E-1

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS              15:34:37
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
:
:

PF1/01 - HELP                                PF12/12 - EXIT
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

E. ZIP CODE/TOWN CODE LOOKUPS (CONTINUED)

The ZP400SA – Zip Code Inquiry screen appears (exhibit XVIII-E-2).

Exhibit XVIII-E-2

```

ZP400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
ZP400SA          ZIP CODE INQUIRY                          03:54:52

                ENTER      STATE CODE:
                -----

                ZIP CODE:

                OR
                --

                TOWN NAME:      _____

ENTER THE STATE CODE AND A ZIP CODE OR A TOWN NAME AND DEPRESS PF4/04

                (  _  )

PF1/01 - HELP                      PF2/02 - STATE CODE LIST
PF4/04 - PROCESS                    PF12/12 - EXIT TO MENU

```

By selecting PF2 or typing 02 within the ZP400SA – Zip Code Inquiry Screen (exhibit XVIII-E-3), all of the states and their associated codes appear.

Exhibit XVIII-E-3

```

ZP400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
ZP400SB          STATE CODES                                03:54:00

01 AL ALABAMA    16 IA IOWA          31 NJ NEW JERSEY   46 VT VERMONT
02 AK ALASKA     17 KS KANSAS         32 NM NEW MEXICO   47 VA VIRGINIA
03 AZ ARIZONA    18 KY KENTUCKY      33 NY NEW YORK     48 WA WASHINGTON
04 AR ARKANSAS   19 LA LOUISIANA     34 NC NO CAROLINA  49 WV WEST VIRGINIA
05 CA CALIFORNIA 20 ME MAINE         35 ND NORTH DAKOTA 50 WI WISCONSIN
06 CO COLORADO   21 MD MARYLAND      36 OH OHIO         51 WY WYOMING
07 CT CONNECTICUT 22 MA MASSACHUSET 37 OK OKLAHOMA     52 CN CANADA
08 DE DELAWARE   23 MI MICHIGAN      38 OR OREGON       53 IT INTERNATIONAL
09 DC DIS OF COL 24 MN MINNESOTA     39 PA PENNSYLVANIA 54 PR PUERTO RICO
10 FL FLORIDA    25 MS MISSISSIPPI  40 RI RHODE ISLAND 55 VI VIRGIN ISLANDS
11 GA GEORGIA    26 MO MISSOURI      41 SC SO CAROLINA  56 MP NORTH MARIANA
12 HI HAWAII     27 MT MONTANA       42 SD SOUTH DAKOTA 57 GU GUAM
13 ID IDAHO      28 NE NEBRASKA     43 TN TENNESSEE    58 AS AMERICAN SAMOA
14 IL ILLINOIS   29 NV NEVADA       44 TX TEXAS        59 PW PALAU
15 IN INDIANA    30 NH NEW HAMPSHI  45 UT UTAH

APO/FPO DESIGNATIONS:
60 AA FOR THE AMERICAS OTHER THAN CANADA
61 AE FOR EUROPE, MIDDLE EAST, AFRICA AND CANADA
62 AP FOR THE PACIFIC

                (  _  )                      PF12/12 - EXIT STATE CODES

```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

E. ZIP CODE/TOWN CODE LOOKUPS (CONTINUED)

Upon entering either a zip code or town name,

- 1) Select PF4 or type "04" and press Enter.

Depending on the criteria entered, one of the following ZP400SC – Zip Code/Town Code Listing screens will appear (exhibit XVIII-E-4 or exhibit XVIII-E-5)

Exhibit XVIII-E-4

```
ZP400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
ZP400SC          ZIP CODE / TOWN LISTING                    03:56:12

STATE CODE: 22   ZIP CODE: 02143
                  BOSTON
                  SOMERVILLE
                  NORTH SOMMerville
                  EAST SOMERVILLE

                THIS IS THE ONLY PAGE - NO MORE RECORDS TO DISPLAY

PF1/01-HELP          (    )          PF07/07-PAGE BACK
PF8/08-PAGE FORWARD          PF12/12-RETURN TO INQUIRY
```

Exhibit XVIII-E-5

```
ZP400PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
ZP400SC          ZIP CODE / TOWN LISTING                    03:57:48

STATE CODE: 22   TOWN NAME: SOMERVILLE
                  02143
                  02144
                  02145

                THIS IS THE ONLY PAGE - NO MORE RECORDS TO DISPLAY

PF1/01-HELP          (    )          PF07/07-PAGE BACK
PF8/08-PAGE FORWARD          PF12/12-RETURN TO INQUIRY
```

To return back to the Main Menu, hit PF12 or tab to the option field, type "12", and hit ENTER.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

F. POLK VIN EDIT

The Polk VIN Edit function allows the user to edit a vehicle identification number.

To access the Polk VIN Database from the SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-F-1),

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

Exhibit XVIII-F-1

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS              15:58:52
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
:
:

PF1/01 - HELP                                PF12/12 - EXIT
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

F. POLK VIN EDIT (CONTINUED)

Upon selecting PF5, the VN400PR – Polk Package VIN Edit Results screen appears (exhibit XVIII-F-2).

Exhibit XVIII-F-2

```

VN400PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
VN400SA                POLK PACKAGE VIN EDIT RESULTS                    02:58:31

ENTER VIN NUMBER      2G4WC582071171743    YEAR  PSSV  HIGH      SYMBOL
/AGE  RES  THEFT    YR  +1  +2
RETURNED VIN(09-25)  _____          -   -   -          -   -   -
ERROR STATUS(29-45)  _____          ERROR STAT(26-28)  ___ VIS CODE(457)  _
VIN PATTERN (47-63)  _____          INSURANCE ID (109-114)  _____
ENCODED DATA(65-84)  _____          TYPE(01)  _ MAKE CODE(02-06)  _____
MAKE(458-477)  _____          MODEL(478-502)  _____

(      )

PF1/01 - HELP PANEL    PF2/02 - RETURN ORIGINAL VIN    PF3/03 - EDIT VIN NUMBER
PF9/09 - ENCODED DATA    PF12/12 - RETURN TO MENU

```

To edit a VIN, type in the VIN next to "ENTER VIN NUMBER", select PF3 or type 03 in the option field, and hit Enter. The results appear in the "ERROR STATUS" field. If the VIN is valid, all positions within the Error Status field (positions 29 - 45) will be "0". Also, the Error Stat field (positions 26 - 28) must be "0" (exhibit XVIII-F-3). Any positions containing a "1" indicate an invalid VIN.

Exhibit XVIII-F-3

```

VN400PR                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
VN400SA                POLK PACKAGE VIN EDIT RESULTS                    02:57:22

ENTER VIN NUMBER      2G4WC582071171743    YEAR  PSSV  HIGH      SYMBOL
/AGE  RES  THEFT    YR  +1  +2
RETURNED VIN(09-25)  2G4WC582071171743    07   S   N          08

ERROR STATUS(29-45) 00000000100000000    ERROR STAT(26-28) 000 VIS CODE(457) 1
VIN PATTERN (47-63)  OMVCSBREKYPNNNNNN    INSURANCE ID (109-114)
ENCODED DATA(65-84)  LCX4D2326 FG          TYPE(01) P MAKE CODE(02-06) BUIC
MAKE(458-477)  BUICK                MODEL(478-502)  LACROSSE CX

(      )

      2G4WC582071171743 HAS BEEN EDITED, HIT PF3 TO EDIT AGAIN
PF1/01 - HELP PANEL    PF2/02 - RETURN ORIGINAL VIN    PF3/03 - EDIT VIN NUMBER
PF9/09 - ENCODED DATA    PF12/12 - RETURN TO MENU

```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

F. POLK VIN EDIT (CONTINUED)

To view the encoded detail of the vehicle, select PF9 or type 09 in the option field and hit Enter. The VN475PR - Polk Encoded Passenger Data Explanation Screen appears (exhibit XVIII-F-4).

The detail information pertains to the vehicle of the entered VIN.

Exhibit XVIII-F-4

```
VN475PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN475SA          POLK ENCODED PASSENGER DATA EXPLANATION          15:00:56

ENTERED VIN NUMBER  2G4WC582071171743 ABS(28) 2 = 4 WHEEL STANDARD

SECURITY(31) B = IMMOBILIZER, KEYLESS & ALARM  DRL(32) S = STANDARD

ENCODED DATA(65-84) LCX4D2326 FG

POLK SERIES CODE(65-67) LCX

POLK BODY STYLE CODE(68-69) 4D = SEDAN 4 DOOR

CUBIC INCH DISPLACEMENT(70-72) 232  CYLINDERS(73-74) 6

CARBURETION CODE(75) F          FUEL CODE(76) G = GAS
          BARRELS UNKNOWN
          FUEL INJECTION
UNUSED BY PASSENGER VEHICLES(77-84)
```

To return back to the Main Menu,

- 1) **Press any key to return to the POLK VIN Edit Screen**
- 2) **Select PF12 or tab to the option field and type "12"**
- 3) **Hit ENTER**

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

G. NON-POLK VIN LOOKUPS

The Non-Polk VIN Lookup function allows the user to browse vehicle identification numbers not currently maintained within the POLK database.

To access the Non-Polk VIN Database from the SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-G-1)

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

Exhibit XVIII-G-1

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS              16:04:03
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
                :           :

PF1/01 - HELP                                PF12/12 - EXIT
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

G. NON-POLK VIN LOOKUPS (CONTINUED)

The VN140PR – Browse Non-Polk VIN Database screen appears (exhibit XVIII-G-2).

Exhibit XVIII-G-2

VN140PR	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
VN140SA	BROWSE NON-POLK VIN DATABASE	11:38:51

STARTING VIN NUMBER: _____

ENTER VIN NUMBER AND HIT ENTER TO BEGIN BROWSING
LEAVE VIN NUMBER BLANK TO START BROWSING AT THE BEGINNING OF THE FILE

(_)

RETURN TO MENU PF12 OR 12

You can view data by either typing in a specific Non-Polk VIN at the "Starting VIN Number" field or by leaving this field blank and hitting Enter.

By leaving this field blank and hitting Enter, you will be starting with the first record on the database.

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

G. NON-POLK VIN LOOKUPS (CONTINUED)

The VN140PR - Browse Non-Polk VIN Database screen appears. The records list in ascending order (exhibit XVIII-G-3).

Exhibit XVIII-G-3

```
VN140PR          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
VN140SB          BROWSE NON-POLK VIN DATABASE                11:44:18
```

VIN NUMBER	MODEL	YEAR	MAKE	TYPE	HIGH THEFT	RESTR CODE	VALUE CODE	SYMBOL	REASON CODE
AAA185JH26570	1997			P					
AA165BHB12737	1981	OTHR		U	0	0			
AA165KHA21087	1980	INTL		U					
AA172JHB25181	1979								
AA172KHB14807	1980								
AA175KHA18089	1980	INTL		U					
AA185JHA16089	1979	INTL		T					
AA185KCA13970	1980								
AA185KHA10024	1987	FORD		U		0			
AA185KHA12207	1980	INTL		U					
AA195KHA10861	1980								

MORE INQUIRY INFORMATION - SCROLL FORWARD/BACKWARD

(_)

PF07/07 - PAGE BACK PF08/08 - PAGE FORWARD PF12/12 - RETURN TO MAIN MENU

To return back to the Main Menu,

- 1) **To return to the NON-POLK VIN Browse Screen**
- 2) **Select PF12 or tab to the option field and type "12"**
- 3) **Hit ENTER**

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

H. PRODUCER CODE LOOKUPS

The Producer Code Lookup function allows the user to view information for the specific producer code assigned to their company. It shows information such as valid line of business, contract date, valid effective years, and valid CAR ID Codes.

To access the Producer Code Database from the SC650MN – Statistical Error Corrections/Statistical Lookup Menu (exhibit XVIII-H-1),

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

Exhibit XVIII-H-1

```
SC650MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
SC650SA          STATISTICAL ERROR CORRECTIONS              16:04:03
                  STATISTICAL LOOKUPS

CLASS CODES ..... PF2 OR 02
CATASTROPHE CODES ..... PF3 OR 03
ZIP CODE/TOWN CODE ..... PF4 OR 04
POLK VIN EDIT ..... PF5 OR 05
NON-POLK VIN BROWSE ..... PF6 OR 06
PRODUCER CODE ..... PF7 OR 07

PLEASE PRESS PF KEY OR TYPE OPTION AND PRESS ENTER
          :           :

PF1/01 - HELP                                PF12/12 - EXIT
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

H. PRODUCER CODE LOOKUPS (CONTINUED)

Upon selecting PF7, the PM600MN - Producer Inquiry screen appears (exhibit XVIII-H-1).

To view a specific producer code, input the effective year, the producer code or agency name, and select PF2 or type "02", and press ENTER. All fields are required for entry.

If the producer code does not exist in CAR's database, the message "Producer Record Not Found" appears at the top of the screen. There is no true browse capability within this lookup function.

Exhibit XVII-H-1

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM600SA          PRODUCER INQUIRY SYSTEM                    12:45:16

                COMPANY CODE          999
                EFF YEAR (YYYY)       2005
OPTION 1:  PRODUCER CODE          XX1234
OR
OPTION 2:  AGENCY NAME _____

MEMBER COMPANIES, FILL IN THE KEY AND DEPRESS.... PF2 OR 02

RETURN TO MENU ..... PF12 OR 12

                :
                :
```

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CHAPTER XVIII – STATISTICAL ONLINE LOOKUP SYSTEM

H. PRODUCER CODE LOOKUPS (CONTINUED)

The PM610SA - Company Producer Inquiry screen appears (exhibit XVIII-H-2) with all of the information pertinent to the producer code entered.

Exhibit XVIII-H-2

```

PM610SA                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        COMPANY PRODUCER INQUIRY                        02:20:14

AGENCY NUMBER          01234
AGENCY NAME            ANY INSURANCE AGENCY

      CO      CAR      ASSIGN      CONTRACT      PROD      NEW BUS      RENEWAL
      CODE    LOB     ID       YY/MM/DD    YY/MM/DD   CODE       TERM        TERM        EFF
X  999     COM     1       05/01/19   05/02/05   XX1234     YY/MM/DD    YY/MM/DD    YEAR
_  999     COM     5       05/01/19   05/02/05   XX1234     YY/MM/DD    YY/MM/DD    YEAR
_
_
_
_
_
ENTER 'X' BESIDE SELECTION - THEN DEPRESS PFKEY OR ENTER PROCESSING OPTION
                        : _ :

      PF3/03 - DETAIL INQUIRY      PF7/07 - PAGE BACKWARD      PF8/08 - PAGE FORWARD
                        PF12/12 - RETURN TO MENU

```

To view the detail of a specific CAR ID, place an "X" next to the line and hit PF3. The PM610SB - Company Producer Inquiry screen appears displaying the additional information (exhibit XVIII-H-3).

Exhibit XVIII-H-3

```

PM610SB                COMMONWEALTH AUTOMOBILE REINSURERS                11/01/2006
                        COMPANY PRODUCER INQUIRY                        03:21:56

AGENCY NUMBER          01234
AGENCY NAME            ANY INSURANCE AGENCY
COMPANY CODE           999
PRODUCER CODE          XX1234
ASSIGN DATE (YYYYMMDD) 20050119
CONTRACT DT (YYYYMMDD) 20050203
NEW BUS TERM(YYYYMMDD)
                        RENEWAL TERM (YYYYMMDD)
LINE OF BUSINESS       000      L.O.B   PPO     JFMAMJJASOND
LOB EFF MONTH          00      ELIG    COM     YYYYYYYYYYYY
                        PPO--COM   JFMAMJJASOND
BACKDATE OPTIONS       0 0     BACKDATE PPO   000000000000
BACKDATE MONTH         00      OPTIONS  COM   000000000000
VOLUNTARY SWITCH       1
SYSTEM ADD DATE(YYYYMMDD) 20051027  TRANSACTION DATE(YYYYMMDD) 20050122

                        DEPRESS PFKEY OR ENTER PROCESSING OPTION
                        : _ :

      PF3/03 - AGENCY DETAIL      PF12/12 - RETURN TO MENU

```

To return back to the Main Menu, hit PF12 or tab to the option field, type "12", and hit ENTER.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

A. GENERAL INFORMATION

The Policy-Based Producer Code correction application lists those policies that contain producer code and/or CAR ID Code discrepancies. That is, every record (both premium and loss) within the same policy should have the same producer code and CAR ID Code. If either of those two data elements differ between the records, CAR considers the policy to have a policy-based producer code error.

For policies that contain a producer code discrepancy only, the application allows companies to make one grid correction that will change the actual producer code on every record for that policy. It does not allow companies to process a record using an invalid producer code. If the user attempts to make a correction using an invalid producer code, a message appears stating that the producer code/CAR ID Code combination is invalid.

If the producer code correction fixes a producer code error (S46 error), CAR updates the corresponding statistical error percent for that shipment to reflect the new valid record count. So, as a user is making corrections to this system, it may also reflect in the statistical correction application.

For policies that contain a CAR ID Code discrepancy, no grid corrections are allowed. The records are displayed for informational purposes only. To correct this error condition, companies must submit offset/re-enter records. A separate screen shows just those policies that contain a CAR ID Code discrepancy.

The system does not show every statistical record for a policy. Instead, it shows one record for each discrepancy. For example, if a company reports nine premium records with a producer code of 123456 and one loss record with a producer code of ABCDEF, then the system will list just two records to highlight the discrepancy, not all 10.

Like the paper process, with the on-line Policy Based Producer Code system, there are no correction deadlines and no penalties currently in place. However, inconsistent producer code reporting affects the integrity of certain applications CAR performs such as the subscription reports and the calculation of loss ratios by producer.

The schedule below outlines the processing cycle for this system.

Wednesday Night: Corrections made during the prior week are applied to the statistical records.

Wednesday Night: Washout records (offsets) are applied to existing statistical records.

Thursday Morning: New policies appear online as a result of new activity during prior week.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

B. ACCESS TO APPLICATION

To access the policy-based producer code system from the TE100 - TELECOMMUNICATIONS MAIN MENU (exhibit XIX-B-1),

- 1) **Select PF4 or**
- 2) **Tab to the option field, type "04" and hit ENTER.**

Exhibit XIX-B-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	01:48:58
C.A.R. ACCOUNTING	..... PF2	OR 02
SESSION 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 TE140 - CAR STATISTICAL SYSTEM screen (exhibit XIX-B-2) appears.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

B. ACCESS TO APPLICATION (CONTINUED)

Exhibit XIX-B-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS      11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                02:13:27

                COMPANY NUMBER ..... 999

                STAT POLICY HISTORIES ..... PF2 OR 02
                RULE 12 RMV INQUIRIES ..... PF3 OR 03
                CESSION VOLUME ANALYSIS ..... PF4 OR 04
                STATISTICAL CORRECTIONS ..... PF5 OR 05
                STATISTICAL LOOKUPS ..... PF6 OR 06
                NON-POLK VIN MAINTENANCE ..... PF7 OR 07
                POLICY-BASED PRODUCER CODE ..... PF8 OR 08

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

                :      :

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

At this screen,

- 1) Enter your company number.
- 2) Select PF8 or 08.

If the company code is valid for your User-Id, you will gain access to the Policy-Based Producer Code System.

The SP600 - POLICY PRODUCER CORRECTIONS BROWSE screen appears (exhibit XIX-B-3).

If the company code is invalid, the error message "COMPANY USER VIOLATION/ACCESS DENIED" appears. If you simply typed the incorrect company number, re-key the correct number and hit "ENTER". If you entered the correct number, please contact your Security Administrator and/or your Data Analyst.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

B. ACCESS TO APPLICATION (CONTINUED)

Exhibit XIX-B-3

```
ENTER "X" BESIDE RECORD - THEN PRESS PFKEY/OPTION
-----
SP600PR                POLICY PRODUCER CODE CORRECTIONS          11/01/2006
SP600SA                BROWSE                                          09:56:16
COMPANY 999

      YEAR    POLICY NUMBER                YEAR    POLICY
-----
-      2005    5034848                -      2005    5745785
-      2005    5157219                -      2005    5868512
-      2005    5193720                -      2005    5941244
-      2005    5481533                -      2005    5941594
-      2005    5489129                -      2005    5942033
-      2005    5489267                -      2005    5986011
-      2005    5497595                -      2005    5986035
-      2005    5500965                -      2005    6003285
-      2005    5509557                -      2005    6057399
-      2005    5511244                -      2006    3567044

                                :
                                :
PF1/01 - HELP      PF3/03 - DETAILS      PF7/07 - BACK      PF12/12 - EXIT
                   PF4/04 - OFFSETS/RE-ENTERS  PF8/08 - FORWARD
```

Use the PF7/PF8 function keys to scroll back and forward through all error policies.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

C. PROCESSING PRODUCER CODE CORRECTIONS

The SP600 - POLICY PRODUCER CODE CORRECTIONS screen serves as the starting point for this system. It lists, for all policy effective years, those policies that contain producer code inconsistencies. That is, a policy must have the same producer code coded on all detail premium and loss records. If even one record contains a different producer code, the system makes it available for correction.

Like producer code, the CAR ID code must also be the same on all records reported for an individual policy. Policies that have this discrepancy appear on the SP605 - POLICY PRODUCER CODE OFFSET/RE-ENTER screen. If a record contains a different CAR ID Code, the system shows it in error but does not allow for grid corrections. *Exception: CAR does not consider CAR ID Code 0 and 4 or 1 and 5 a discrepancy within the same policy. That is, if a policy has one record with a CAR ID Code of 4 and another record with a CAR ID Code of 0, that is not considered a discrepancy.* Section D of this chapter discusses this error condition in more detail.

To view and/or correct a policy that contains a producer code discrepancy from the SP600 screen (exhibit XIX-C-1),

- 1) Mark the policy with an "X"
- 2) Select PF3/03 to view the detail records on the policy.

Exhibit XIX-C-1

SP600PR	POLICY PRODUCER CODE CORRECTIONS				11/01/2006
SP600SA	BROWSE				09:56:16
COMPANY 999					
	YEAR	POLICY NUMBER		YEAR	POLICY
X	2005	5034848	-	2005	5745785
-	2005	5137069	-	2005	5863363
-	2005	5157219	-	2005	5868512
-	2005	5193720	-	2005	5941244
-	2005	5481533	-	2005	5941594
-	2005	5489129	-	2005	5942033
-	2005	5489267	-	2005	5986011
-	2005	5497595	-	2005	5986035
-	2005	5500965	-	2005	6003285
-	2005	5509557	-	2005	6057399
-	2005	5558071	-	2006	3567044
: :					
PF1/01 - HELP	PF3/03 - DETAILS	PF7/07 - BACK	PF12/12 - EXIT		
	PF4/04 - OFFSETS/RE-ENTERS	PF8/08 - FORWARD			

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

C. PROCESSING PRODUCER CODE CORRECTIONS

Upon selecting PF3 to view the detail records, the SP610 - POLICY PRODUCER CODE CORRECTIONS screen appears (exhibit XIX-C-2).

Exhibit XIX-C-2

SP610SA		POLICY PRODUCER CODE				11/01/2006	
CO NO: 999		CORRECTIONS				02:00:28	
EFF YR: 2005							
POL ID: 5034848							
ACTG C		TRN-EFF/ EXPIRE					
TX EF DATE I PROD		ACCDT-DT DATE	EXP/	PREM DOLL1/	PREM DOLL2/		
TP MM MMY D CODE	CLS	YY/MM/DD	YY/MM CLM-CNT	LOSS-AMT	CLAIM-ID		
11 12 1205 0 321356	1101	05/12	00/12	12	331	0	
11 12 0206 0 321134	1101	05/12	00/12	12	251	0	
PRODUCER CODE _____ : :							
PF1/01 - HELP	PF5/05 - PREV POLICY	PF07/07 - BACK	PF10/10 - POL HISTORY				
PF4/04 - APPLY	PF6/06 - NEXT POLICY	PF08/08 - FORWARD	PF11/11 - PROD BROWSE				
			PF12/12 - EXIT				

The SP610 shows one record for each different producer code reported on the policy. (It does not show a complete list of detail records reported).

Because this system looks at the policy as a whole, both premium and loss records may appear on the SP610 screen. Accordingly, the column headings combine data fields for premium and loss records. The following chart defines the column headings in more detail.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

C. PROCESSING PRODUCER CODE CORRECTIONS (CONTINUED)

Column Heading	Definition
TX	Transaction Type: 11-16 = Premium Record 21-29 = Loss Record
EFMM	Policy Effective Month
ACTG DATE	Accounting Date of record
CID	CAR ID Code
PROD CODE	Producer Code
CLS	Class Code
TRN-EFF / ACCDT-DT	Transaction Effective Date (Premiums) Accident Date (Loss Records)
EXPIRE DATE	Expiration Date (Premiums)
EXP / CLM-CNT	Exposure (Premium Records) Claim Count (Loss Records)
PREM DOLL 1 / LOSS-AMT	Premium Dollar 1 Amount (Premiums) Loss Dollar Amount (Losses)
PREM DOLL 2 / CLM-ID	Premium Dollar 2 Amount (Premiums) Claim ID Number (Losses)

When you apply the grid correction at the SP610 screen, the system changes all detail records on the policy to have that producer code. So, even though just a sample of records list for a policy, the system does update every record.

To input a correction,

- 1) Type the valid producer code in the grid,
- 2) Hit PF4/04 to apply the correction.

If the correction is valid, the message "RECORD ERROR FREE, PF3 TO REDO, PF4 TO APPLY" appears at the top of the screen. Exhibit XIX-C-3 provides an example.

After verifying the correction, hit PF4/04 again to actually apply the correction.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

C. PROCESSING PRODUCER CODE CORRECTIONS (CONTINUED)

Exhibit XIX-C-3

```
RECORD ERROR FREE, PF3 TO REDO, PF4 TO APPLY
```

SP610SA	POLICY PRODUCER CODE		11/01/2006
CO NO: 999	CORRECTIONS		08:47:59
EFF YR: 2005			
POL ID: 5034848			

TX	EF	DATE	I	PROD	TRN-EFF/	EXPIRE	EXP/	PREM DOLL1/	PREM DOLL2/	
TP	MM	MMYY	D	CODE	CLS	YY/MM/DD	YY/MM	CLM-CNT	LOSS-AMT	CLAIM-ID
11	12	1205	0	321356	1101	05/12	00/12	12	331	0
11	12	0206	0	321134	1101	05/12	00/12	12	251	0

PRODUCER CODE 321356 : :

PF1/01 - HELP PF5/05 - PREV POLICY PF07/07 - BACK PF10/10 - POL HISTORY
PF4/04 - APPLY PF6/06 - NEXT POLICY PF08/08 - FORWARD PF11/11 - PROD BROWSE
PF12/12 - EXIT

If the correction is invalid, the message "MUST ENTER VALID PROD CDE/CAR ID CDE COMBINATION" appears at the top of the screen. Exhibit XIX-C-4 provides an example.

Exhibit XIX-C-4

```
MUST ENTER VALID PROD CDE/CAR ID CDE COMBINATION
```

SP610SA	POLICY PRODUCER CODE		11/01/2006
CO NO: 999	CORRECTIONS		08:52:13
EFF YR: 2005			
POL ID: 5034848			

TX	EF	DATE	I	PROD	TRN-EFF/	EXPIRE	EXP/	PREM DOLL1/	PREM DOLL2/	
TP	MM	MMYY	D	CODE	CLS	YY/MM/DD	YY/MM	CLM-CNT	LOSS-AMT	CLAIM-ID
11	12	1205	0	321356	1101	05/12	00/12	12	331	0
11	12	0206	0	321134	1101	05/12	00/12	12	251	0

PRODUCER CODE 123456 : :

PF1/01 - HELP PF5/05 - PREV POLICY PF07/07 - BACK PF10/10 - POL HISTORY
PF4/04 - APPLY PF6/06 - NEXT POLICY PF08/08 - FORWARD PF11/11 - PROD BROWSE
PF12/12 - EXIT

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

C. PROCESSING PRODUCER CODE CORRECTIONS (CONTINUED)

If the correction is invalid, type over the producer code you had input with the valid producer code and then hit PF4/04 to edit the new correction.

After applying the correction, the next policy automatically appears on the screen and the message "CORRECTION SUCCESSFULLY APPLIED TO PREVIOUS POLICY" appears. Once you process a producer code correction, that policy becomes unavailable for further correction activity.

If an asterisk (*) appears next to a detail record, it indicates that the producer code is invalid or the producer code/CAR ID Code combination is invalid. Therefore, you wouldn't be able to input that producer code as a valid correction. You must input a valid producer code. The system shows the invalid combination for informational purposes only.

Use the PF5/PF6 function keys to scroll forward and back among all policies.

Use the PF7/PF8 function keys to scroll forward and back through the detail records within one policy.

Use the PF10/PF11 function keys to "hot-key" to the policy history and producer code applications.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

D. VIEWING CAR ID CODE DISCREPANCIES

Policies that contain records with inconsistent CAR ID Codes appear on the SP605 - POLICY PRODUCER CODE OFFSET/RE-ENTERS screen.

You cannot process grid corrections to change the CAR ID Code on the detail records like you can with the producer code. Instead, you must submit offset and re-enter records. That is, submit offset records to washout the records that contain the wrong CAR ID Code and re-enter records that contain the right CAR ID Code to replace the original records.

Therefore, use the SP605 screen to identify those policies that contain the inconsistent CAR ID Codes and to view a sample of the detail records.

Please note, CAR does not consider the following CAR ID Code combinations an error:

- CAR ID Codes 0 and 4
- CAR ID Codes 1 and 5

Therefore, a policy can contain records with CAR ID Code 0 and records with CAR ID Code 4. Another policy can contain records with CAR ID Code 1 and records with CAR ID Code 5. However, a policy **cannot** contain records with CAR ID Code 1 and records with CAR ID Code 4 or records with CAR ID Code 0 and records with CAR ID Code 5, etc.

To view these policies from the SP600 - Browse screen (exhibit XIX-D-1),

Select PF4/04

Exhibit XIX-D-1

```
ENTER "X" BESIDE RECORD - THEN PRESS PFKEY/OPTION
-----
SP600PR                POLICY PRODUCER CODE CORRECTIONS                11/01/2006
SP600SA                BROWSE                                                09:51:48
COMPANY 999

YEAR  POLICY NUMBER                YEAR  POLICY
--    -
_     2005  5349685                _     2005  5863363
_     2005  5481533                _     2005  5868512
_     2005  5488509                _     2005  5884822
_     2005  5489129                _     2005  5888082

:      :
PF1/01 - HELP      PF3/03 - DETAILS      PF7/07 - BACK      PF12/12 - EXIT
PF4/04 - OFFSETS/RE-ENTERS  PF8/08 - FORWARD
```

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

D. VIEWING CAR ID CODE DISCREPANCIES (CONTINUED)

The SP605 - OFFSET/RE-ENTER BROWSE screen appears (exhibit XIX-D-2).

Exhibit XIX-D-2

SP605PR	POLICY PRODUCER CODE OFFSETS/RE-ENTERS	11/01/2006
SP605SA	BROWSE	11:38:14
COMPANY 999		
YEAR	POLICY NUMBER	
X	2005 4130075	
-	2005 3520783	
-	2005 402083	
-	2005 5452334	
-	2005 5464260	
-	2005 9660182	
-	2005 402078	
-	2006 5905276	
PF1/01 - HELP	PF3/03 - DETAILS	PF7/07 - BACK
	PF4/04 - RETURN	PF12/12 - EXIT
		PF8/08 - FORWARD

To view the detail records of a specific policy that contains the CAR ID Code discrepancy,

- 1) Mark the policy with an "X"
- 2) Select PF3/03 to view the detail records on the policy.

The SP610 - OFFSET/REENTER screen appears (exhibit XIX-D-3).

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

D. VIEWING CAR ID CODE DISCREPANCIES (CONTINUED)

Exhibit XIX-D-3

SP610SA	POLICY PRODUCER CODE	11/01/2006
CO NO: 999	OFFSETS/RE-ENTERS	11:48:42
EFF YR: 2005		
POL ID: 4130075		
ACTG C	TRN-EFF/ EXPIRE	
TX EF DATE I PROD	ACCDT-DT DATE EXP/	PREM DOLL1/ PREM DOLL2/
TP MM MMY D CODE CLS	YY/MM/DD YY/MM CLM-CNT	LOSS-AMT CLAIM-ID
27 06 0105 5 819568 4189	04/06/29 0	231 0127892204
27 06 0105 4 819568 4189	05/05/18 0	231 0131224002
	:	:
PF1/01 - HELP	PF5/05 - PREV POLICY	PF07/07 - BACK
	PF6/06 - NEXT POLICY	PF08/08 - FORWARD
		PF10/10 - POL HISTORY
		PF11/11 - PROD BROWSE
		PF12/12 - EXIT

The SP610 shows one record for each different CAR ID Code reported on the policy. (It does not show a complete list of detail records reported).

Because this system looks at the policy as a whole, both premium and loss records may appear on the SP610 screen. Accordingly, the column headings combine data fields for premium and loss records. The following chart defines the column headings in more detail.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

D. VIEWING CAR ID CODE DISCREPANCIES (CONTINUED)

Column Heading	Definition
TX	Transaction Type: 11-16 = Premium Record 21-29 = Loss Record
EF MM	Policy Effective Month
ACTG DATE	Accounting Date of record
C I D	CAR ID Code
PROD CODE	Producer Code
CLS	Class Code
TRN-EFF / ACCDT-DT	Transaction Effective Date (Premiums) Accident Date (Loss Records)
EXPIRE DATE	Expiration Date (Premiums)
EXP / CLM-CNT	Exposure (Premium Records) Claim Count (Loss Records)
PREM DOLL 1 / LOSS-AMT	Premium Dollar 1 Amount (Premiums) Loss Dollar Amount (Losses)
PREM DOLL 2 / CLM-ID	Premium Dollar 2 Amount (Premiums) Claim ID Number (Losses)

Because the records that appear on this screen contain CAR ID Code discrepancies, the system does not allow the user to make grid corrections. Instead, you must submit offset and re-enter records.

Use the PF5/PF6 function keys to scroll forward and back among all policies.

Use the PF7/PF8 function keys to scroll forward and back through the detail records within one policy.

Use the PF10/PF11 function keys to "hot-key" to the policy history and producer code applications.

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

E. ACCESS TO THE POLICY HISTORY AND PRODUCER CODE APPLICATIONS

To help you identify and fix producer code and CAR ID Code discrepancies, you can use "hot-key" functions to access both the policy history and producer code applications.

You can access the Statistical Policy History or the Producer Code application from the SP610 - CORRECTIONS OR OFFSET/REENTERS screen (exhibit XIX-E-1).

Exhibit XIX-E-1

SP610SA	POLICY PRODUCER CODE	11/01/2006
CO NO: 999	OFFSETS/RE-ENTERS	12:44:06
EFF YR: 2005		
POL ID: 4130075		
ACTG C	TRN-EFF/ EXPIRE	
TX EF DATE I PROD	ACCDT-DT DATE EXP/	PREM DOLL1/ PREM DOLL2/
TP MM MMY D CODE CLS	YY/MM/DD YY/MM CLM-CNT	LOSS-AMT CLAIM-ID
27 06 0105 5 819568 4189	04/06/29	0 231 0127892204
27 06 0105 4 819568 4189	05/05/18	0 231 0131224002
	:	:
PF1/01 - HELP	PF5/05 - PREV POLICY	PF07/07 - BACK
	PF6/06 - NEXT POLICY	PF08/08 - FORWARD
		PF10/10 - POL HISTORY
		PF11/11 - PROD BROWSE
		PF12/12 - EXIT

Select PF10/10 or PF11/11 to access the policy history application or the producer code application.

If you choose PF10/10 to access the policy history application, the PF600 - ONLINE POLICY HISTORY screen appears (exhibit XIX-E-2).

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CHAPTER XIX - POLICY-BASED PRODUCER CODE CORRECTIONS

E. ACCESS TO THE POLICY HISTORY AND PRODUCER CODE APPLICATIONS

Exhibit XIX-E-2

```
PF600MN          P O L I C Y   F I L E   S Y S T E M          DATE 11/01/2006
PF600SA          REQUEST ON-LINE POLICY HISTORIES        TIME 02:25:29

                COMPANY NUMBER..... 999
                POLICY NUMBER..... 4130075
                EFFECTIVE YEAR.(YYYY)... 2005

                LIST NO FAULT PREMIUM RECORDS..... PF4 OR 04
                LIST LIABILITY PREMIUM RECORDS..... PF5 OR 05
                LIST PHYSICAL DAMAGE PREMIUM RECORDS .. PF6 OR 06
                LIST LOSS RECORDS..... PF7 OR 07
                LIST TOTALS..... PF9 OR 09
                EXIT..... PF12 OR 12

                :      :
```

If you choose PF11/11 to access the producer code application, the PM600 - PRODUCER BROWSE screen appears (exhibit XIX-E-3).

Exhibit XIX-E-3

```
PM600MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
PM600SA          PRODUCER BROWSE SYSTEM                02:35:31

                COMPANY CODE      999
                EFF YEAR (YYYY)  2005

                OPTION 1: PRODUCER CODE  _____
                        OR
                OPTION 2: AGENCY NAME  _____

                MEMBER COMPANIES, FILL IN THE KEY AND DEPRESS.....PF2 OR 02

                RETURN TO MENU .....PF12 OR 12

                :      :
```

For specific information relative to either application, please reference chapters 6 and 7 of this manual.

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APPENDIX A – LIST OF PHONE NUMBERS FOR ASSISTANCE

If, at any time, you need assistance with a particular application or just logging into the system, please call one of the numbers listed below.

- 1) Between 7:00 AM – 8:30 AM (617) 850-4420
- 2) Between 8:30 AM – 4:30 PM (617) 338-4000
- 3) Between 4:30 PM – 5:00 PM (617) 850-4420