State of Florida
Department of Financial Services
Office of Insurance Regulation

P&C Rate Data Collection and Management System (PCRDCMS)

PCRDCMS Rate Collection User Manual

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Version:	1.00 (Draft)
Creation Date:	5/14/2007
Last Updated:	6/21/2007 12:52 PM

DOCUMENT CONTROL

CHANGE RECORD

Date	Author	Version	Change Reference
5/14/2007	Jon Mika	1.00 (Draft)	Initial Release

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About This Document

Who Should Use This Document?

All insurance entities filing rate, rate & rule, and recoupment information with the Office of Insurance Regulation will use the Rate Collection System component within I-File.

How to Use This Document

Topics

Each screen within this document is written in the following format:

Topic Name (i.e. To Add a Program)

Topic description goes here:

- Step 1
- Step 2
- Step 3

Conventions

- Bold italics are used to reference user confirmation messages. (Example: ***"Are you sure you want to continue?"***)
- All user error messages will be displayed with a red box containing specific error message text (sample below):

  Error message goes here.

- All information messages will be displayed to the user as shown below:

  NOTE: Information message goes here.

- All hyperlinks will be referenced in bold blue text. (example: **Start Over**)
- All buttons will be referenced in bold and with brackets. (example: **[Cancel]**)
- All references to other sections within this document will be underlined and in green text. (example: See Manage Programs screen)
- Each **Note:** in this document is written in the following format and highlighted within a grey box:

Note: Enter note here…

INTRODUCTION

The Florida Office of Insurance Regulation (OIR) has primary responsibility for regulation, compliance, and enforcement of statutes related to the business of insurance and the monitoring of industry markets in the state of Florida. In order to support these responsibilities, OIR decided to update their rate collection and rate management applications. The new system designed to help these responsibilities is called the Property and Casualty Rate Data Collection and Management System or **PCRDCMS**.

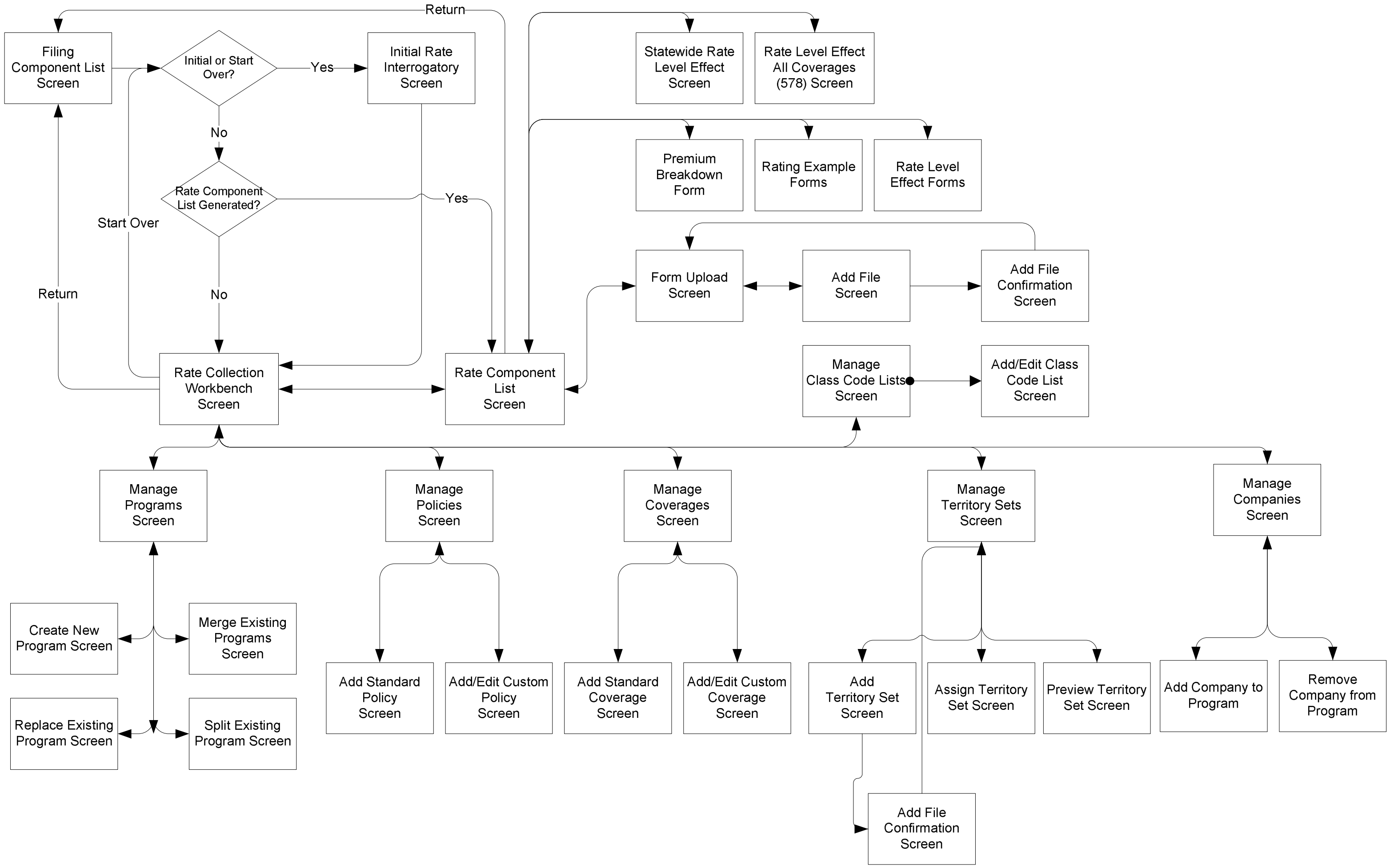
The PCRDCMS will replace the current rate collection and rate management systems and was designed to provide OIR and Insurers with the following additional functionality:

- Enhance the external users/insurers ability to submit and respond to rate filings more efficiently and accurately.
- Enhance the OIR internal users' ability to accurately and more efficiently review, analyze, and evaluate rate filings.
- Provide error checking in the filing submission stage within I-File and RCS which should reduce the many hours of analysis, maintenance and support to correct each instance.
- Provide for easy business process expansion and/or significant variations in load.
- Provide the functionality to allow for the collection and management of data for commercial lines.
- Provide for enhanced reporting capabilities.
- Provide for consumer rate comparison searches.

The PCRDCMS electronic rate data filing module or Rate Collection System (RCS) provides presentation logic, business logic, and data management to authorized external users (insurers) in support of electronic filing over the Internet. Authorized external users/insurers will interact with the PCRDCMS electronic filing module via a standard Web Browser. The electronic filing module of the PCRDCMS system is fully integrated with OIR's existing I-file system and provides a seamless experience to the insurer while creating and submitting rate filings. The user experience as it relates to the creation and submission of filings within the I-File system shall not be significantly impacted by the implementation of the PCRDMCS system. For the purposes of the PCRDCMS system, a Rate Collection Component has been added to the I-File component list for all the filings requiring a rate data submission. The Rate Collection Component is used as an entry point into the PCRDCMS system. The external user/insurer will complete the required rate data entry and return to the I-file component list. Filing Originators and Associate Users shall share the same privileges within the PCRDCMS system.

The functionality of the new PCRDCMS will be outlined and explained over the course of the document.

High Level Process Flow



FILING COMPONENT LIST (I-FILE)

The Filing Component List is an existing screen within the I-File Form & Rate Filing Assembly and Submission system. A new component called Rate Collection System has been added to allow users access to entering rate information for their filing.

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iFILE

Common Tasks

- Start a new filing
- Start Data Reporting
- Submit a filing
- Review submitted filings
- Add to a submitted filing

Other Places

- Filing workbench

Filing Component List

Work Unit Number: W07-298871
Name:
Purpose: Rates Only
Product: Homeowners Multi-Peril
edit filing details

Listed below are all the components required to submit this filing. To view a component, click on its name. Your changes are automatically saved. To review the current details of your filing, click "Review this Filing".

Component	Last Updated	Status
Company Data	5/15/2007 16:34	Incomplete
Cover Letter	5/15/2007 16:34	Incomplete
OIR-582 P&C Universal Standardized Data Letter	5/15/2007 16:34	Incomplete
Explanatory Memorandum	5/15/2007 16:34	Incomplete
Interrogatories	5/15/2007 16:34	Incomplete
Manual Pages	5/15/2007 16:34	Incomplete
Rate Support by Territory	5/15/2007 16:34	Incomplete
Reinsurance Expense Support	5/15/2007 16:34	Incomplete
OIR-B1-1790	5/15/2007 16:34	Incomplete
Supplementary Information (Optional) Supplementary Documentation	5/15/2007 16:34	--------
Rate Collection System	5/15/2007 16:35	Incomplete
RCS Verification	5/15/2007 16:35	Incomplete

Review this Filing | Return to Workbench

TO ACCESS THE RATE COLLECTION SYSTEM (RCS)

To access the rate collection component from the component list, perform the following steps:

- Access the Form & Rate Filing Assembly and Submission system using the following link:
- Select the Filing Workbench and logon if necessary.
- Locate and open the filing from the Filing Workbench.
- Locate and click the Rate Collection System component, the system will perform one of the following actions:
    - If accessing this component for the very first time OR starting over, the system will navigate to the Initial Rate Interrogatory screen.
    - If accessing this component but have not generated a rate component list, the system will navigate to the Rate Collection Workbench screen.
    - If accessing this component and have generated a rate component list or created a response to this filing, the system will navigate to the Rate Component List screen.

NOTE: If the Rate Collection component does not appear in the component list, then you have answered the list of interrogatories in a manner that would not require you to complete the rate collection component. If you intended to use the rate collection component you, will need to change your answers in the list of interrogatories by accessing the Interrogatories component.

INITIAL RATE INTERROGATORY

The initial rate interrogatory screen will appear when accessing the Rate Collection System for the very first time from the Filing Component List or if the option to "Start Over" was selected. The purpose of this screen is to determine the current filing type (i.e. if adding new programs or modifying existing programs of the companies participating in the current filing).

Common Tasks	
None	
Screen Elements	
New Program option	Select this option if creating new program(s) for the companies participating in this filing.
Existing Program option	Select this option if modifying existing program(s) for the companies participating in this filing.
12 Month Ending Date	Only available if the "This is a filing that modifies an existing program(s)" option is selected. This date will be used for annual data provided in the rate level effect forms.
Back button	Click this button to return to the Filing Component List (I-File) screen.
Next button	Click this button to navigate to the Rate Collection Workbench screen.

Note: If only the new programs option is enabled, then there are currently no active programs in the system associated with the companies in this filing.

To Define the Filing Type as New Programs

If creating new program(s) for the companies participating in this filing, perform the following steps:

- Select the "This is a filing for a new program" option.
- Click the **[Next]** button.

Note: If an option is not selected and the **[Next]** button is selected, you will get the following error message:

> Required fields are missing…You must specify a filing type, New or Existing.

To Define the Filing Type as Existing Programs

If modifying existing program(s) for the companies participating in this filing, perform the following steps:

- Select the "This is a filing that modifies an existing program(s)" option.
- Enter a 12 Month Ending Date by clicking the calendar icon to select a date. **NOTE:** Please enter the date in the format 'mm/dd/yyyy'. (e.g. 04/12/2006).
- Click the **[Next]** button.

Note: If an option is not selected and the **[Next]** button is selected, you will get the following error message:

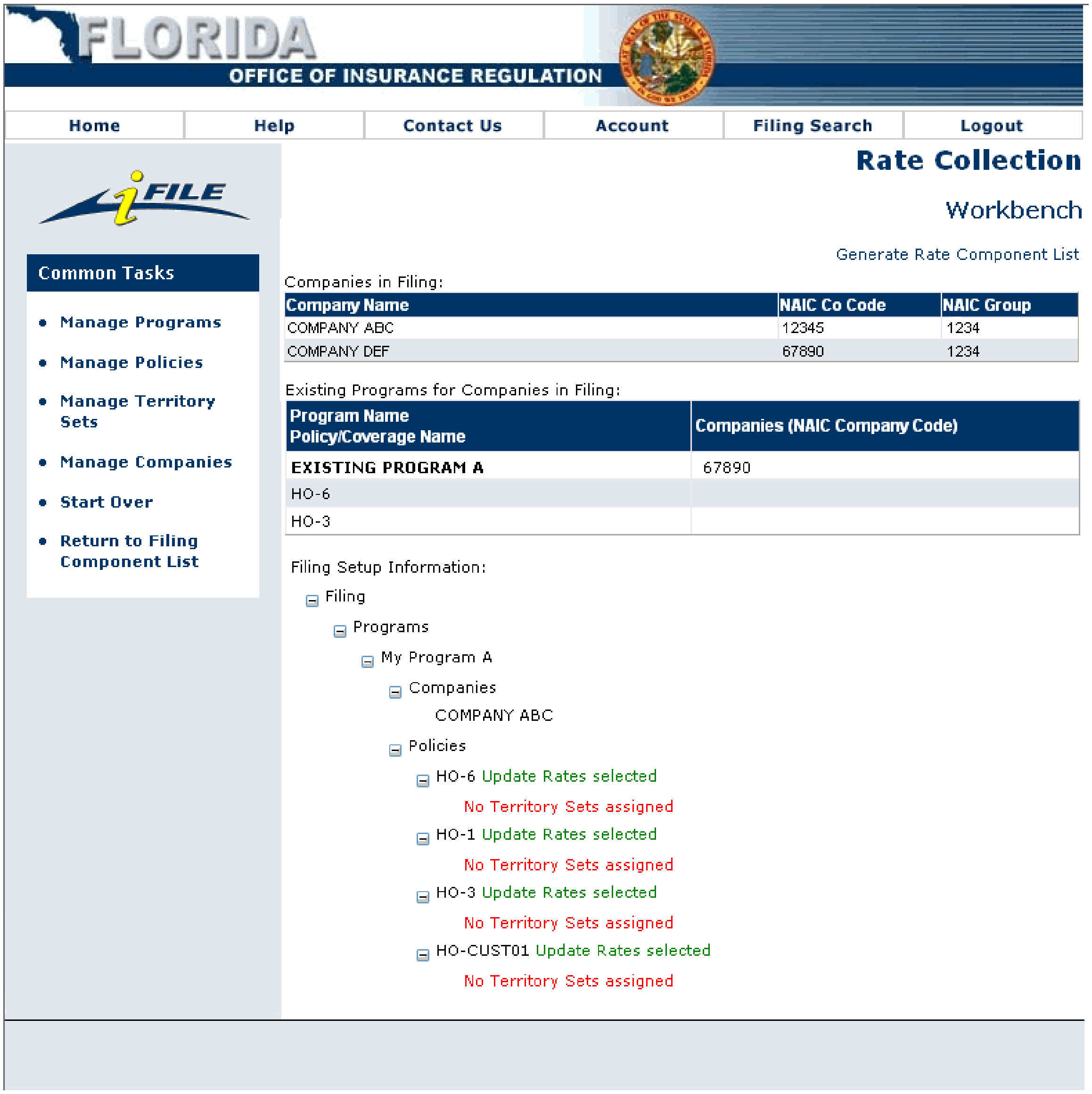
> Required fields are missing…You must specify a filing type, New or Existing.

RATE COLLECTION WORKBENCH

The Rate Collection Workbench screen displays the manage programs, manage policies/coverages, manage territory sets, manage companies and manage class code lists screens. The combination of the options list above that will be available on the Rate Collection Workbench screen will depend upon the line of business that is being written (e.g. Auto will see Manage Coverages instead of Manage Polices”).

In addition, there will be a tree view showing the filing setup information which includes a breakdown of the companies, programs, policies or coverages, territory sets, and class code lists. The tree view will also indicate what items are new and what items are incomplete.

The user will also be able to start the rate collection process over, return to the component list, or generate the rate component list.



Common Tasks	
Manage Programs	Click this link to navigate to the Manage Programs screen.
Manage Policies	Click this link to navigate to the Manage Policies screen.
Manage Coverages	Click this link to navigate to the Manage Coverages screen.
Manage Territory Sets	Click this link to navigate to the Manage Territory Sets screen.

Manage Companies	Click this link to navigate to the Manage Companies screen.
Manage Specialty/Class Code Sets	Click this link to navigate to the Manage Specialty/Class Code Sets screen.
Rate Component List	Click this link to navigate back to the Rate Component List screen. **NOTE:** This link will only appear if you click the **Return to Rate Collection Workbench** from the Rate Component List screen after the rate component list is generated.
Start Over	Click this link to To Start Over the Rate Collection Process from the beginning. **All programs, policies, rate components, etc. that have been created/uploaded for the current filing will be cleared.**
Return to Filing Component List	Click this link to Return to the Filing Component List (I-File) screen.
Screen Elements	
Generate Rate Component List	Click this link to generate the rate component list based on the filing setup information. (See To Generate the Rate Component List topic)
Companies In Filing	Lists all companies that are involved in the current filing. The companies were selected during the filing creation process. **Company Name** – The name of the company **NAIC Co Code** – The company's NAIC Company Code **NAIC Group** - The company's NAIC Group Code
Existing Programs for Companies in Filing:	Lists all existing programs for the companies in the current filing. (This table will only display if creating new programs) **Program Name** – The name of each existing program for the companies in the current filing. **Policy/Coverage Name** – The list of existing policies/coverages for each program. **Companies (NAIC Company Code)** – Lists, by NAIC Company Code, each company using the program. If there are no existing programs, the following text will appear: ***"There are no existing programs approved for the companies in this filing."***

Filing Setup Information	A tree view listing all of the information for the current filing. This tree view will list all programs and all companies, policies/coverages within each program. In addition, territory sets and specialty/class code sets assigned to each policy/coverage are also listed. The following additional text will appear for each policy/coverage: **Update Rates selected** – If appears next to the policy/coverage, this indicates the Update Rates checkbox was checked for this policy/coverage. (See To Update Rates For a Policy or To Update Rates For a Coverage topic) **No Territory Sets assigned** – Indicates a policy/coverage does not have a territory set assigned. All policies/coverages must have a territory set assigned in order to generate the Rate Component list. (See the Manage Territory Sets screen) **No Specialty/Class Code Set assigned** - (Commercial Only). Indicates there is no Specialty/Class Code set currently assigned to the Policy/Coverage. (See the Manage Specialty/Class Code Sets screen)

NOTE: The links appearing in the Common Tasks section will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

To Start Over the Rate Collection Process

Starting over is a process that allows the user to "clear" out all new programs, policies/coverages, territory sets, rate components, etc. (i.e. everything that was created in the current filing) and start the process from the beginning. Any existing programs, policies, etc. will not be cleared.

To start over with the rate collection process for the current filing, perform the following steps:

- Click the **Start Over** link from within the Common Tasks section.
- The following OK/Cancel confirmation message will be displayed:

"All changes made to this filing will be lost, are you sure you want to start over?"

- Click the **[OK]** button to clear all rate collection information for this filing and navigate back to the Initial Rate Interrogatory screen.
- Click the **[Cancel]** button to cancel the operation and return back to the Rate Collection Workbench screen.

To Generate the Rate Component List

In order for the Generate Rate Component List link to become enabled, the following must occur:

- A program must be created in the current filing or already exist from a previously approved filing.
- One or more policies/coverages must exist within a program and the Update Rates flag set for at least one of the policies/coverages.
- Territory sets must be uploaded and assigned to all policies/coverages that have the Update Rates flag set.
- If applicable, a specialty/class code set must be created and assigned to all policies/coverages that have the Update Rates flag set.

To Generate the Rate Component List, perform the following steps:

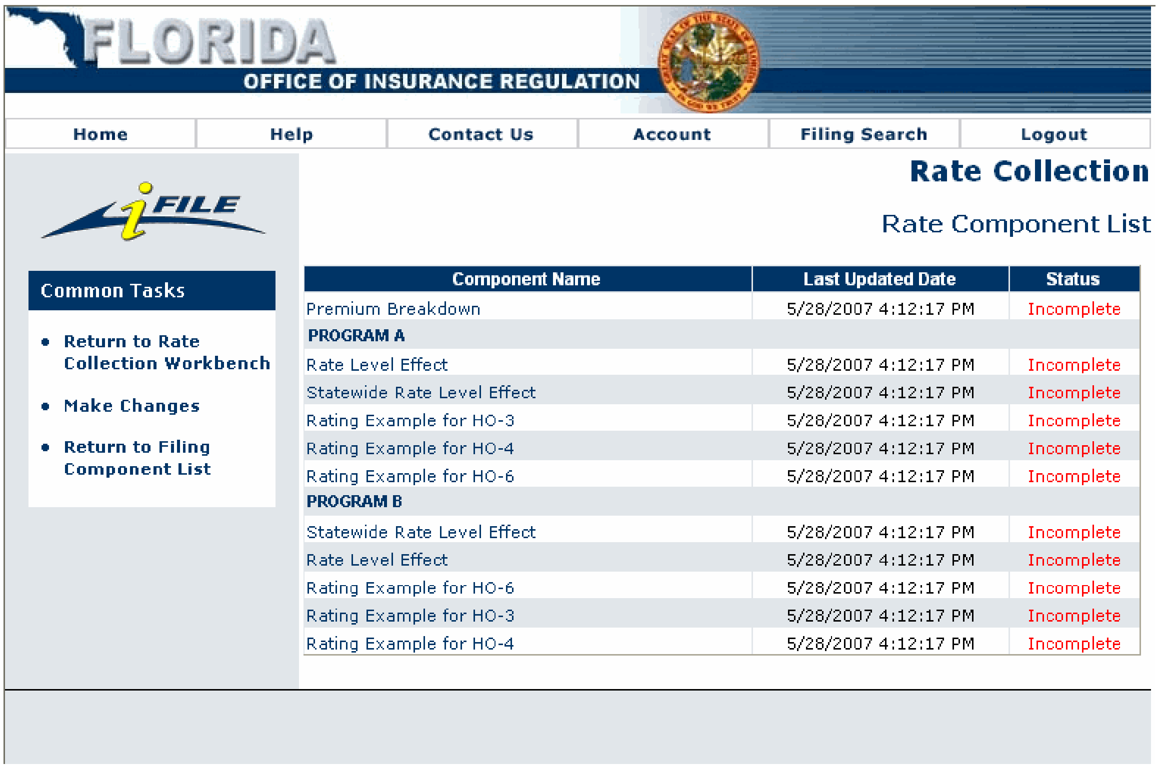
- From the Rate Collection Workbench screen, click the **Generate Rate Component List** link.
- The following OK/Cancel confirmation message will be displayed:

"Are you sure you want to create the rate component list? After the rate component list is generated, you will no longer be able to make changes without having to clear the rate component list."

- Click the **[OK]** button to generate the rate component list and navigate to the Rate Component List screen.
- Click the **[Cancel]** button to cancel the rate component list generation and return back to the Rate Collection Workbench screen.

RATE COMPONENT LIST

The Rate Component List screen will contain the list of components generated by the system based on information entered in the rate collection setup screens (e.g. Manage Programs, Manage Policies, etc).



Component Name	Last Updated Date	Status
Premium Breakdown	5/28/2007 4:12:17 PM	Incomplete
PROGRAM A		
Rate Level Effect	5/28/2007 4:12:17 PM	Incomplete
Statewide Rate Level Effect	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-3	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-4	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-6	5/28/2007 4:12:17 PM	Incomplete
PROGRAM B		
Statewide Rate Level Effect	5/28/2007 4:12:17 PM	Incomplete
Rate Level Effect	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-6	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-3	5/28/2007 4:12:17 PM	Incomplete
Rating Example for HO-4	5/28/2007 4:12:17 PM	Incomplete

Common Tasks	
Return to Rate Collection Workbench	Click this link to navigate back to the Rate Collection Workbench screen. **NOTE:** You can only view the filing setup information in read-only mode if you return to this screen after the rate component list is generated. To make changes to the filing setup information, click the **Make Changes** link.
Make Changes	Click this link to make changes to the current filing setup information (i.e. programs, policies/coverages, territory sets, specialties/class code sets, etc.) after the rate component list is generated. (See To Make Changes to the Current Filing topic)
Return to Filing	Returns the user to the Filing Component List (I-File)

Component List	screen.
Screen Elements	
Rate Component List	The list of rate components generated. **Component Name** – The name of the component. By clicking on the component name link, the Rate Component Form screen will appear. **Last Updated Date** – The last date/time the component was uploaded. **Status** – The current status of the component. Original filing statuses: **Incomplete** and **Complete** Response filing statuses: '--------' and **Included** **NOTE:** For original filings, in order for the I-File Rate Collection System component status to be complete, all required rate components must be in the Complete status. For all response filings, at least one rate component must be in the Included status in order for the I-File Rate Collection System component status to be set to Included.

To Make Changes to the Current Filing

Once the rate component list is generated, the only way to return to the Rate Collection Workbench screen is to make changes to programs, policies/coverages, territory sets; etc is by clicking the **Make Changes** link.

By doing this, all completed components (i.e. all uploaded spreadsheets) will be lost because the rate component list will need to be regenerated as a result of making changes to the filing.

To make changes to the current filing, perform the following steps:

- From the Rate Component List screen, click the **Make Changes** link.
- The following OK/Cancel confirmation message is displayed:

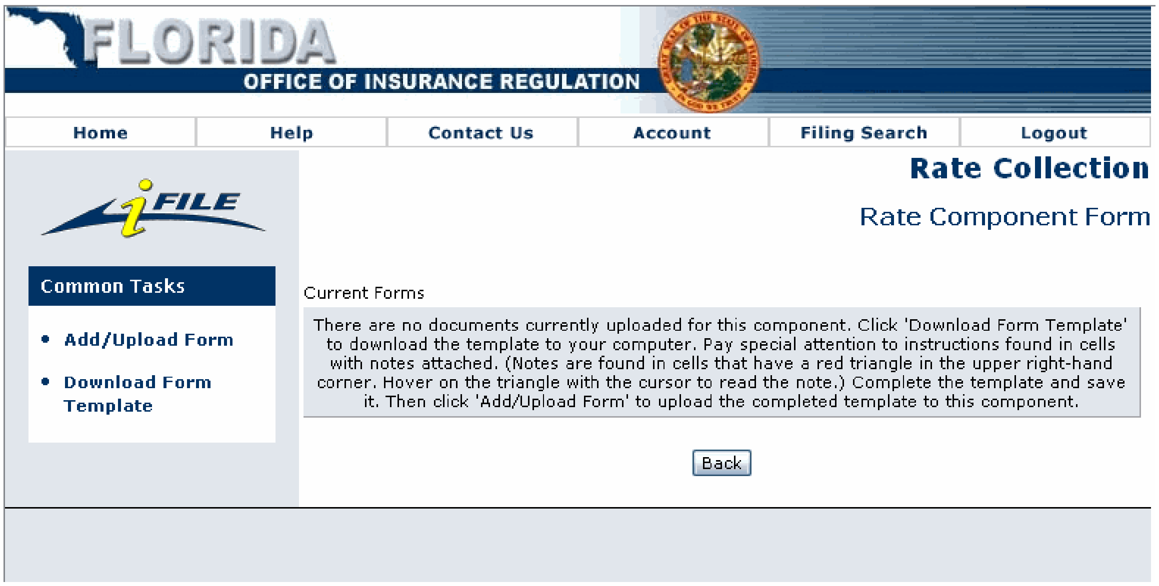
"Are you sure you want to make changes to this filing? If you select OK, the rate components will be cleared and any components you have uploaded will be lost."

- Click the **[OK]** button to clear the rate component list and navigate to the Rate Collection Workbench screen.
- Click the **[Cancel]** button to cancel the operation and return back to the Rate Component List screen.

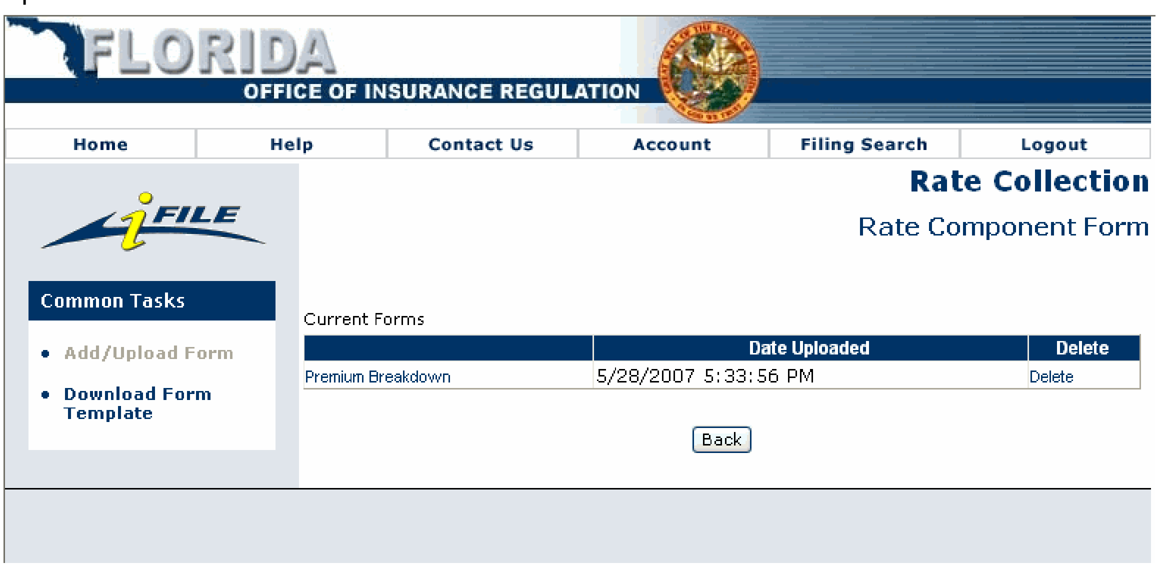
RATE COMPONENT FORM

The Rate Component Form screen is a generic screen used to both download system generated rate component forms as well as upload the completed forms. This screen will also display any responses (versions) of each form after the filing has been submitted for review.

The screen below represents the initial rate component form screen where no form has been uploaded.



The screen below represents the rate component form screen after a form has been uploaded.



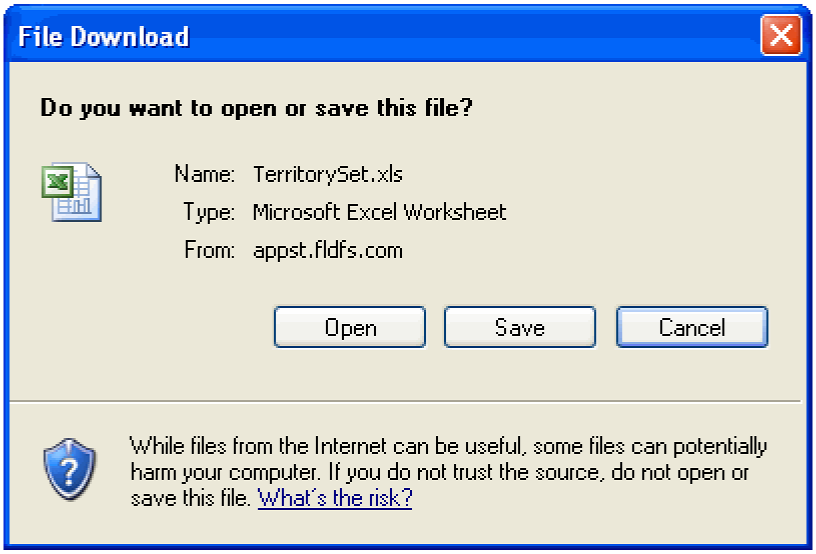
Common Tasks

Add/Upload Form	Click this link to navigate to the Add/Upload Rate Component screen. **NOTE:** If the **Add/Upload Form** link is disabled, a form for this rate component has been uploaded. To upload a new form, delete the current form first.
Download Form Template	Click this link to download the system generated form associated with the rate component. (See To Download a Form Template topic) (See for details on the form templates generated by the system)
Private Passenger Auto Region Definitions **(PPA Only)**	Click this link to download the region definitions for Private Passenger Auto. This spreadsheet lists the entire, dichotomized, and complex counties. In addition, the county parts and zip codes are listed for each dichotomized and complex county.
Screen Elements	
Current Forms List	**Component Name** – The name of the component uploaded. Click the component name link to view the file. (See To Download an Uploaded Form topic) **Date Uploaded** – The last date/time component was uploaded. **Delete** – Click this link to delete the uploaded form. (See To Delete an Uploaded Form topic) **NOTE:** If no forms have been uploaded for this rate component, the following message will appear: "There are no documents currently uploaded for this component. Click 'Download Form Template' to download the template to your computer. **Pay special attention to instructions found in cells with notes/comments attached. These notes/comments will give additional information on how to correctly complete the cells and spreadsheet. Notes/comments are found in cells that have a red triangle in the upper right-hand corner. Hover on the triangle with the cursor to read the note/comment. Complete the template and save it. Then click 'Add/Upload Form' to upload the completed template to this component.”**
Back button	Click this button to return back to the Rate Component List screen.

To Download an Uploaded Form

To download a form that has been previously uploaded, perform the following steps:

- From the Rate Component Form screen, click the **Component Name** link from the Current Forms list. You will be prompted to Open or Save the form.



- Click the **[Save]** button to save the file to a location on your computer or the **[Open]** button to open the file.

To Delete an Uploaded Form

To delete an uploaded form, perform the following steps:

- Select the rate component from the Rate Component List screen. The Rate Component Form screen will appear.
- From the Current Forms list, click the **Delete** link of the form to delete.

NOTE: The **Delete** link will only appear for forms uploaded for the current filing. If you are responding to a previous filing, the forms uploaded in the previous filings cannot be deleted.

- The following OK/Cancel confirmation message is displayed:

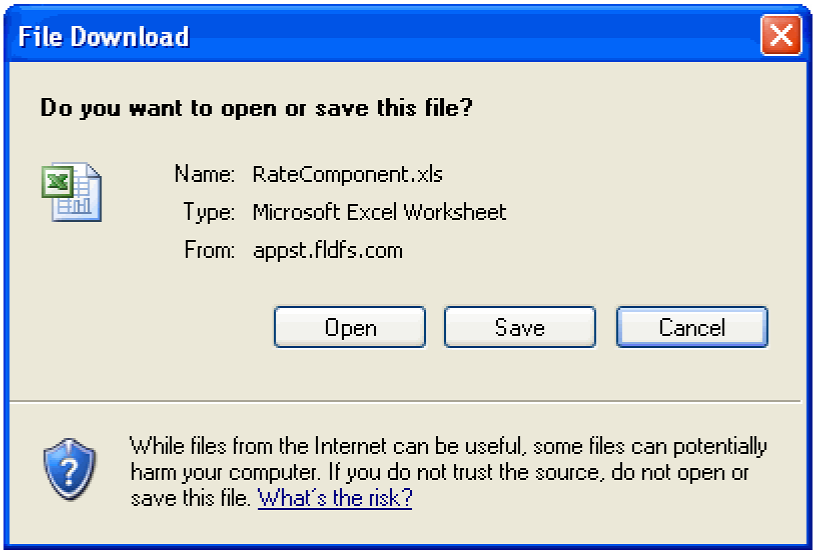
"Are you sure you want to delete this uploaded form?"

- Click the **[OK]** button to delete the uploaded form.
- Click the **[Cancel]** button to cancel the operation and return back to the Rate Component Form screen.

To Download a Form Template

To download a rate component form template, perform the following steps:

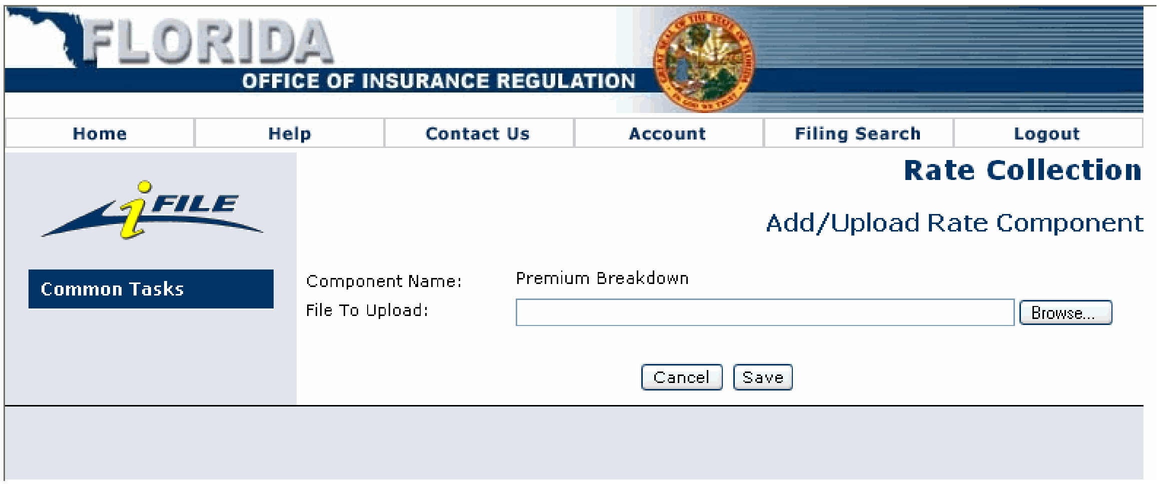
- From the Manage Territory Sets screen, click the **Upload Territory Set** from the Common Tasks and the Add Territory Set screen will appear.
- Click the **Download Template** link from the Common Tasks section. You will be prompted to Open or Save the template.



- Click the **[Save]** button to save the file to a location on your computer or the **[Open]** button to open the file.

Add/Upload Rate Component

The Add/Upload Rate Component Form screen provides the functionality to upload a completed excel form. The spreadsheet will be validated upon upload to ensure the format is correct.



Common Tasks	
None	
Screen Elements	
Component Name	The name of the component (Premium Breakdown, Rate Level Effect, Rating Example, etc).
Upload File (Browse button)	Standard file upload control. Click the Browse button to locate the completed rate component form Excel spreadsheet.
Cancel button	Click this button to cancel the add/upload form operation and navigate back to the Rate Component Form screen.
Save button	Click this button to upload the form, validate the form contents, add the form and return to the Rate Component Form screen.

To Add/Upload a Rate Component

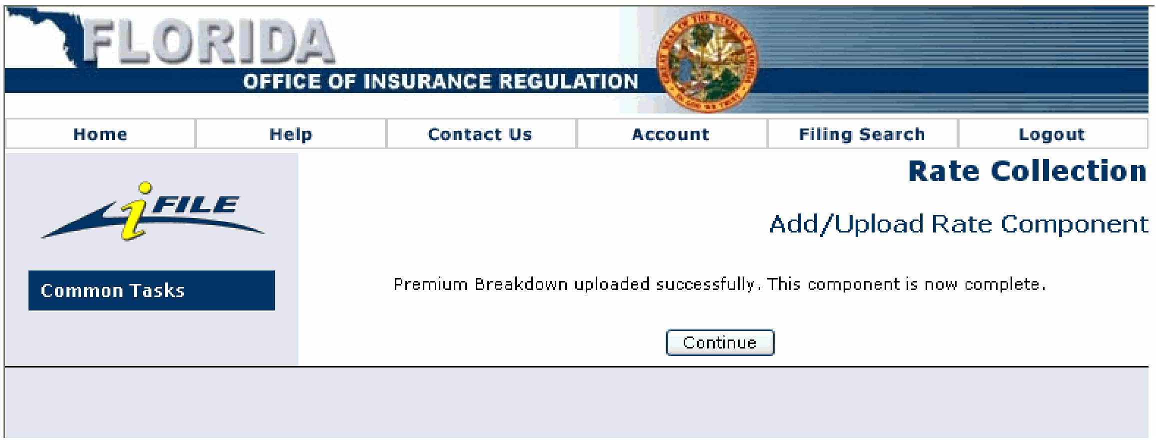
To upload a completed rate component form, perform the following steps:

- Select the rate component from the Rate Component List screen. The Rate Component Form screen will appear.

- Click the **Add/Upload Form** link from the Common Task section.
- Click the Browse button to locate your completed Excel spreadsheet form.

NOTE: Please make sure you close the spreadsheet before uploading the file; otherwise you will receive an error.

- Click the **[Save]** button and a progress bar will display while the file is uploaded and verified.
- If uploaded is successful, the following screen will appear:



- Click the **[Continue]** button to return back to the Rate Component Form screen.

NOTE:

If you do not select a file to upload, you will receive the following message:

> Required fields are missing…You must specify a file to upload.

If you attempt to upload a form that is not an Excel spreadsheet, you will receive the following message:

> This file does not appear to be a valid Excel 97 or later binary file. Please try opening it in Excel 97 or later and saving as "Microsoft Excel Workbook (*.xls)".

If you attempt to upload a completed form that is still open in Excel, you will receive the following message:

> The file is locked and can not be uploaded. Please make sure the file is closed before trying to perform the upload operation.

If you attempt to upload a completed form that is missing information or is not in the correct format, you will receive the following message:

Input string was not in the correct format.

Manage Programs

The Manage Programs screen will display the list of new or existing programs within the current filing. The screen will also allow the creating of new programs, replace existing programs, edit existing programs, perform merge and split operations on existing programs, and delete/inactive programs.

Common Tasks	
Add New Program	Click this link to navigate to the Create New Program screen.
Merge Programs	Click this link to navigate to the Merge Existing Programs screen.
Replace Program	Click this link to navigate to the Replace Existing Program screen.
Split Program	Click this link to navigate to the Split Existing Program screen.
Screen Elements	
Program List	Displays the current list of programs for this filing. • For new programs filing type, the list will contain all programs created for this filing. • For existing programs filing type, the list will contain all active programs for the companies in the current filing.

	Radio button – Click this button to display the program history for the selected program (See To Show the Program History topic). **Program Name** – Displays the program name. **Action** – Describes the type if action performed to create the program (New, Replace, Merge, and Split). **Companies (NAIC Co Code)** – Lists, by NAIC Company Code, each company using the program. **Delete** – Click this link to delete the selected program (See To Delete an Existing Program topic).
Program History	Displays the history of the program if the program was created as a result of a replace, merge, or split operation. It will list the programs that were replaced, split, or merged into the new program.
Back button	Click this button to return back to the Rate Collection Workbench screen.

NOTE: The links appearing in the Common Tasks will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

To Show the Program History

To show the program history, perform the following steps:

- From the Program List, click the **Select** link of the program in question.
- The program history will display in the Program History table at the bottom of the screen.

NOTE: Historical information will only display if the selected program was created as a result of a replace, merge, or split operation.

To Delete an Existing Program

To delete an existing program, perform the following steps (applies to filings with the new program filing type only):

- From the Program List, click the **Delete** link of the program to delete.
  - The following OK/Cancel confirmation message will be displayed:

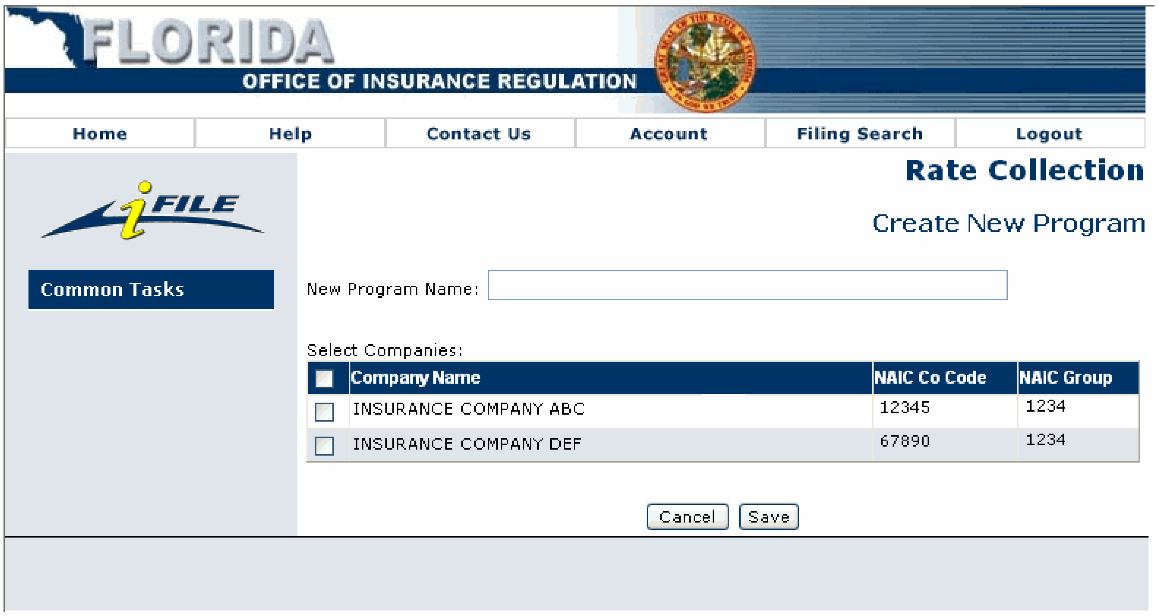
  "Are you sure you want to delete this program? All policies/coverages, territory sets, and class code lists associated with this program will also be deleted."

  - Click the **[OK]** button to delete the program and navigate back to the Manage Programs screen.

- Click the **[Cancel]** button to cancel the operation and return back to the Manage Programs screen.

CREATE NEW PROGRAM

The Create New Program screen allows the user to create new programs for their current filing. As part of the program creation process, the user will enter a program name and select the appropriate companies from the list.



Common Tasks	
None	
Screen Elements	
New Program Name	The name of the new program to create.
Select Companies list	The list of companies currently participating in this filing. **Company Name** – The full company name. **NAIC Co Code** – The NAIC company code. **NAIC Group** – The NAIC group code.
Cancel button	Click this button to cancel the new program operation and return back to the Manage Programs screen.
Save button	Click this button to save the new program information and return back to the Manage Programs screen.

NOTE: If there is only one company in the filing, the company checkbox in the Select Companies table will automatically be checked and disabled.

To Create a New Program

To create a new program, perform the following steps:

- From the Manage Programs screen, click the **Add New Program** link and the Create New Program screen will appear.
  - Enter the name of the new program in the New Program Name field (Program Name must be unique and cannot exceed 50 characters).
  - Check one or more companies from the Select Companies list.
  - Click the **[Save]** button.

NOTE:

If you do not enter a program name in the New Program Name field, then you will receive the following message:

> Required fields are missing…A name must be provided.

If you do not select any companies from the Select Companies list, you will receive the following message:

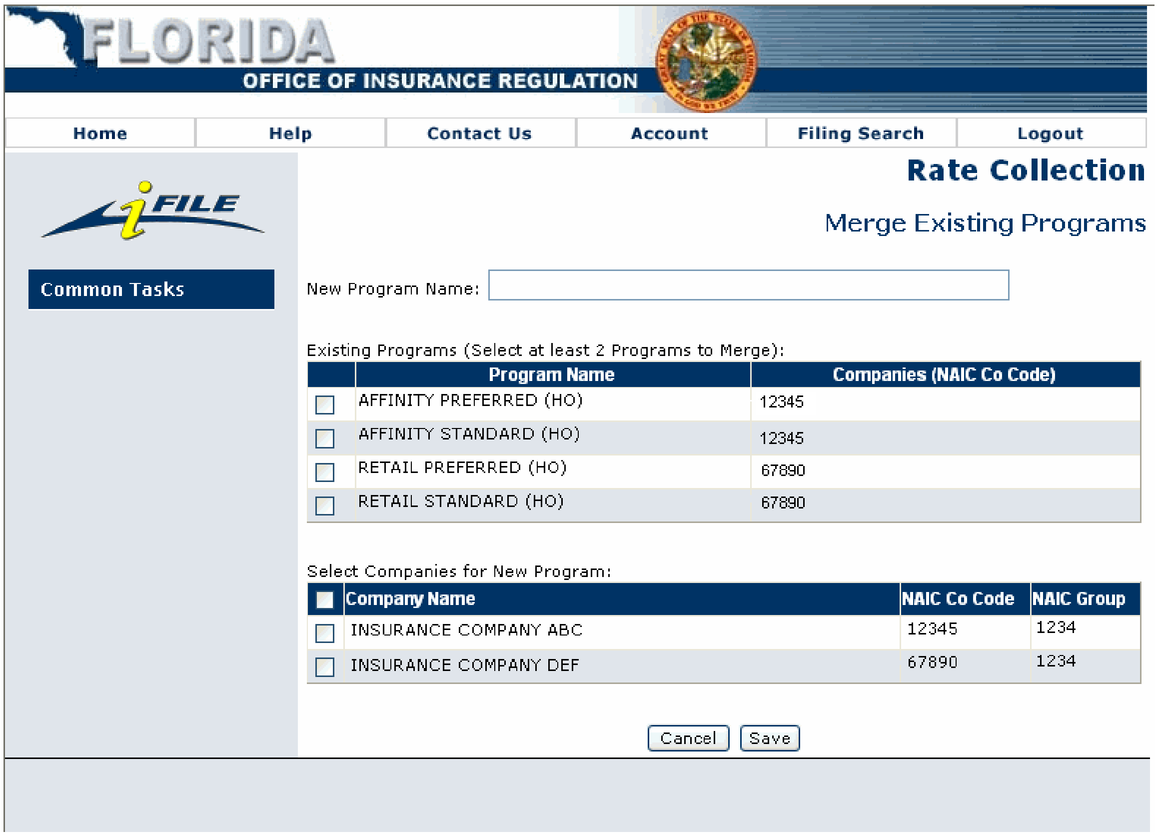
> Required fields are missing…At least one company must be selected.

If you enter a program name that is already in use, you will received the following error message:

> A business rule violation occurred: The program name you have entered is already being used. Please enter a different program name.

MERGE EXISTING PROGRAMS

The Merge Existing Programs screen allows the merging of two or more existing programs to a new program within the current filing. As part of the merge programs process, enter a program name, select the programs to merge, and select the appropriate companies from the list.



Common Tasks	
None	
Screen Elements	
New Program Name	The name of the new program to create.
Existing Programs (Select at least 2 Programs to Merge) list	Lists all the current programs associated with the companies participating in this filing. **Program Name** – The name of the existing program. **Companies (NAIC Company Code)** – A comma delimited list of companies (by NAIC company code) using the program.

Select Companies for New Program list	The list of companies currently participating in this filing. **Company Name** – The full company name. **NAIC Co Code** – The NAIC company code. **NAIC Group** – The NAIC group code.
Cancel button	Click this button to cancel the merge existing programs operation and return back to the Manage Programs screen.
Save button	Click this button to save the new program information and return back to the Manage Programs screen.

NOTE: If there is only one company in the filing, the company checkbox in the Select Companies table will automatically be checked and disabled.

TO MERGE EXISTING PROGRAMS

To merge existing programs, perform the following steps:

- From the Manage Programs screen, click the **Merge Existing Programs** link and the Merge Existing Programs screen will appear.
  - Enter the name of the new program in the New Program Name field. (Name must be unique and cannot exceed 50 characters)
  - Select 2 or more programs to merge from the Existing Programs list.
  - Check one or more companies from the Select Companies list.
  - Click the **[Save]** button.

NOTE:

If you attempt to merge and there is only one existing program in your filing, you will receive the following message:

> There are not enough programs in the Existing Programs list to merge. Please select Cancel to return to Manage Programs.

If you do not enter a program name in the New Program Name field, then you will receive the following message:

> Required fields are missing…A name must be provided.

If you do not select 2 or more programs from the Existing Programs list, you will receive the following message:

Required fields are missing…Select at least two programs to merge.

If you do not select any companies from the Select Companies for New Program list, you will receive the following message:

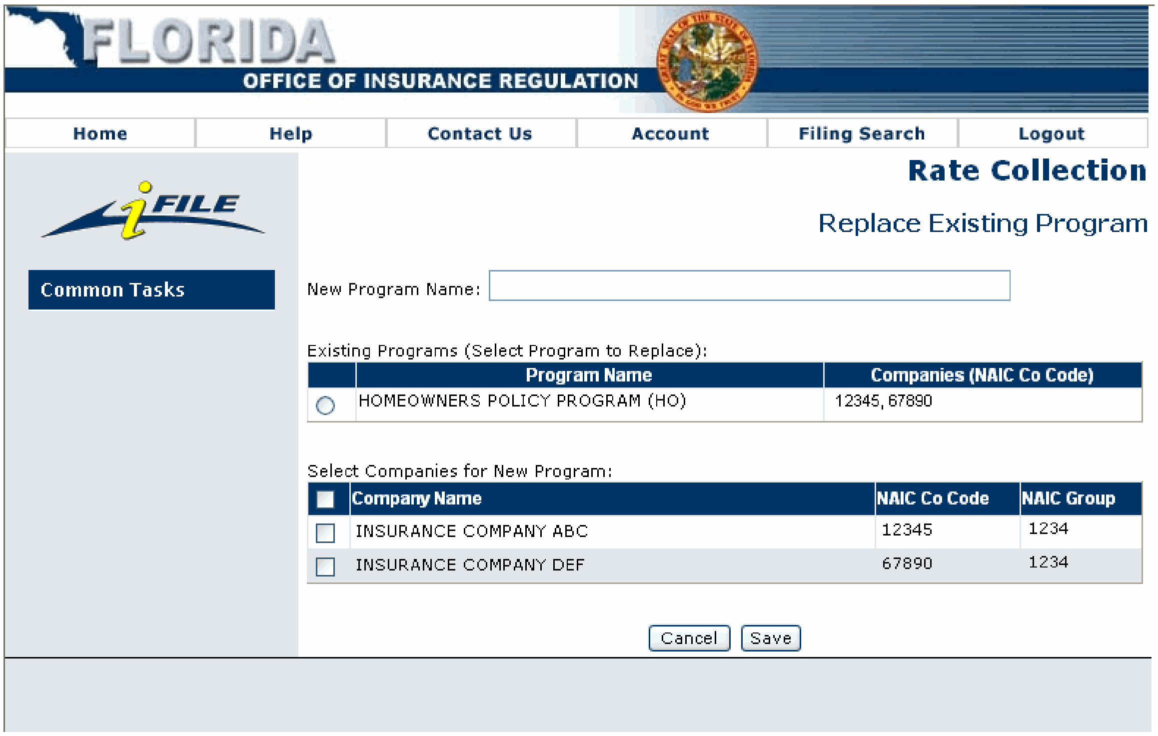
Required fields are missing…At least one company must be selected.

If you enter a program name that is already in use, you will received the following error message:

A business rule violation occurred: The program name you have entered is already being used. Please enter a different program name.

REPLACE EXISTING PROGRAM

The Replace Existing Program screen allows for the replacing of existing programs within the current filing. As part of the program replacement process, enter a program name, select the program to replace, and select the appropriate companies from the list.



Common Tasks	
None	
Screen Elements	
New Program Name	The name of the new program to create.
Existing Programs (Select Program to Replace) list	Lists all the current programs associated with the companies participating in this filing. **Program Name** – The name of the existing program. **Companies (NAIC Company Code)** – A comma delimited list of companies (by NAIC company code) using the program.
Select Companies for New Program list	The list of companies currently participating in this filing. **Company Name** – The full company name.

	NAIC Co Code – The NAIC company code. **NAIC Group** – The NAIC group code.
Cancel button	Click this button to cancel the replace existing program operation and return back to the Manage Programs screen.
Save button	Click this button to save the new program information and return back to the Manage Programs screen.

NOTE: If there is only one company in the filing, the company checkbox in the Select Companies table will automatically be checked and disabled.

To Replace an Existing Program

To replace an existing program, perform the following steps:

- From the Manage Programs screen, click the **Replace Existing Program** link and the Replace Existing Program screen will appear.
  - Enter the name of the new program in the New Program Name field (Name must be unique and cannot exceed 50 characters).
  - Select a program to replace from the Existing Programs list.
  - Check one or more companies from the Select Companies list.
  - Click the **[Save]** button.

NOTE:

If you do not enter a program name in the New Program Name field, then you will receive the following message:

Required fields are missing…A name must be provided.

If you do not select a program from the Existing Programs list, you will receive the following message:

Required fields are missing…One program must be selected from the given list.

If you do not select any companies from the Select Companies for New Program list, you will receive the following message:

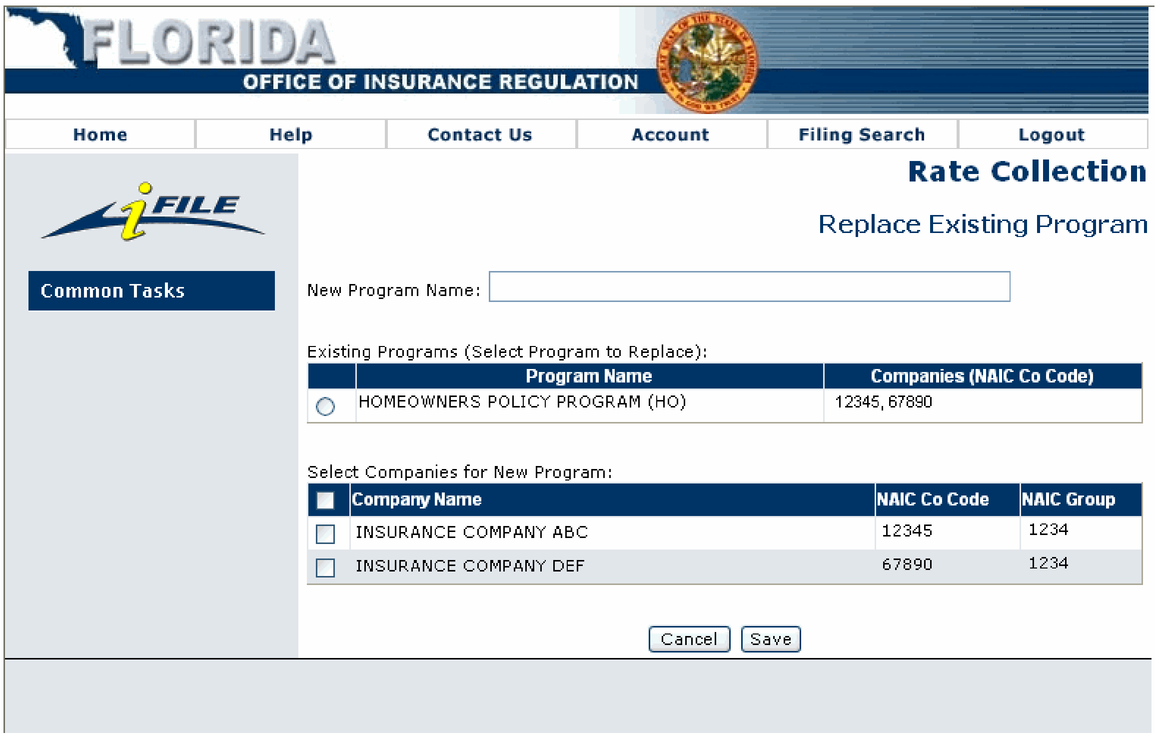
Required fields are missing…At least one company must be selected.

If you enter a program name that is already in use, you will received the following error message:

A business rule violation occurred: The program name you have entered is already being used. Please enter a different program name.

Split Existing Program

The Split Existing Program screen allows for the splitting of an existing program into two programs within the current filing. As part of the program split process, enter a new program name, select the program to split, and select the appropriate companies from the list.



Common Tasks	
None	
Screen Elements	
New Program Name	The name of the new program to create.
Existing Programs (Select Program to Split) list	Lists all the current programs that are associated with the companies participating in this filing. **Program Name** – The name of the existing program. **Companies (NAIC Company Code)** – A comma delimited list of companies (by NAIC company code) using the program.
Select Companies for New Program list	The list of companies currently participating in this filing. **Company Name** – The full company name.

	NAIC Co Code – The NAIC company code. **NAIC Group** – The NAIC group code.
Cancel button	Click this button to cancel the split existing program operation and return back to the Manage Programs screen.
Save button	Click this button to save the new program information and return back to the Manage Programs screen.

NOTE: If there is only one company in the filing, the company checkbox in the Select Companies table will automatically be checked and disabled.

To Split an Existing Program

To Split an existing program, perform the following steps:

- From the Manage Programs screen, click the **Split Existing Program** link and the Split Existing Program screen will appear.
  - Enter the name of the new program in the New Program Name field (Name must be unique and cannot exceed 50 characters).
  - Select a program to split from the Existing Programs list.
  - Check one or more companies from the Select Companies list.
  - Click the **[Save]** button.

NOTE:

If you do not enter a program name in the New Program Name field, then you will receive the following message:

> Required fields are missing…A name must be provided.

If you do not select a program from the Existing Programs list, you will receive the following message:

> Required fields are missing…One program must be selected from the given list.

If you do not select any companies from the Select Companies for New Program list, you will receive the following message:

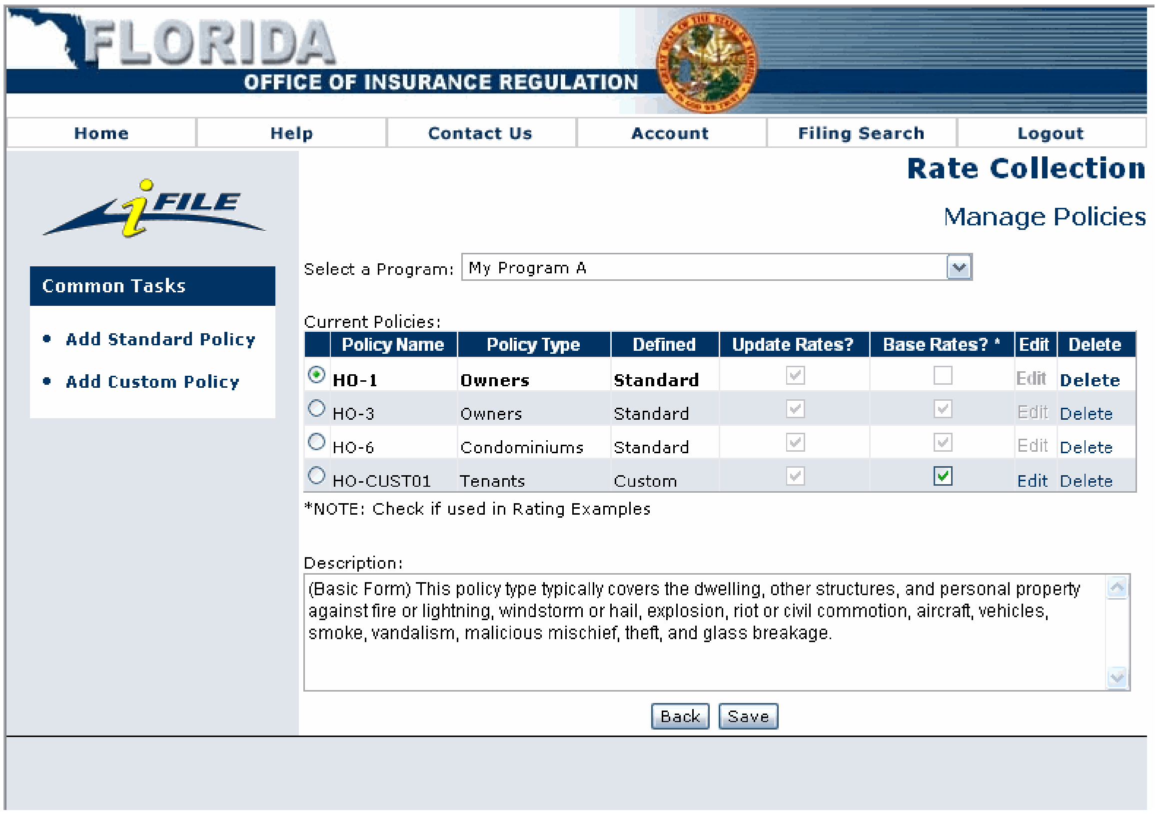
> Required fields are missing…At least one company must be selected.

If you enter a program name that is already in use, you will received the following error message:

A business rule violation occurred: The program name you have entered is already being used. Please enter a different program name.

Manage Policies

The Manage Policies screen displays the current policies added or created by the user for each program within the filing. This screen provides the ability to add standard policies, add custom policies, edit custom policies, and delete/inactivate policies.



Common Tasks	
Add Standard Policy	Click this link to navigate to the Add Standard Policy screen.
Add Custom Policy	Click this link to navigate to the Add/Edit Custom Policy screen.
Screen Elements	
Select a Program list	List containing all the programs in the current filing: • For new programs filing type, the list will contain all programs created for this filing. • For existing programs filing type, the list will contain all active programs for the companies participating

	in this filing. When a program is selected from this list, the policies assigned to this program will be displayed in the Current Policies table.
Current Policies list	Displays the current list of policies for the selected program. **Radio button -** By selecting this button, the policy description will display in the Description field at the bottom of the screen. **Policy Name** – Displays the name of the standard or custom policy. **Policy Type** – Displays the type of policy. Policy types will vary based on the product chosen during the filing creation process. **Defined** – Standard or Custom. Standard policies are defined by the Office of Insurance Regulation. Custom policies are defined by the insurance entity. **Update Rates** – A checkbox indicating to update rate information for this policy. If a policy is new, this checkbox will be checked and disabled. **Base Rates** – A checkbox that indicates if the policy will be used in the Rating Example forms. **Edit** – Click this link to edit the selected custom policy (See To Edit a Custom Policy topic). **NOTE:** This link will be disabled for standard policies. **Delete** – Click this link to delete the selected policy (See To Delete a Policy topic).
Description	Displays the description of the selected policy (See To View a Policy Description topic).
Back button	Click this button to return back to the Rate Collection Workbench screen.
Save button	Click this button to return back to the Rate Collection Workbench screen.

NOTE: The links that appear in the Common Tasks will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

NOTE: For new program filings, if you attempt to access this screen and have not created any new programs, you will receive the following error message:

There must be at least one program with policies in the filing to use this page.

NOTE: If there are any policies that do not have the base rates indicator set for each policy type, you will receive the following warning and you will not be able to go back.

NOTE: At least one policy for each type of policy must have the base rates selected. Review the policies to make sure the base rates information has been set.

To View a Policy Description

To view the description of a standard or custom policy, perform the following steps:

- From the Manage Policies screen, click the radio button next to the policy name in the Current Policies table.
- The entire row will be in **"bold"** text and the description will appear in the Description field at the bottom of the screen.

To Update Rates For a Policy

The Update Rates indicator will identify the policies in which new or updated rate data will be collected. This indicator is used to determine what components are generated in the rate component list.

To select the Update Rates indicator for a policy, perform the following steps:

- Select the program containing the policy. The list of policies for that program will be displayed in the Current Policies table.
- For the policy to be updated, check the corresponding box under the Update Rates column.
- Click the **[Save]** button.
- The corresponding component(s) will appear when the rate component list is generated. (See To Generate the Rate Component List topic)

NOTE: If adding a new program(s), the indicator will be automatically set for all policies added to the program(s).

If adding new policies to existing program(s), the indicator will be automatically set for the new policies.

If only updating rate information for an existing policy within a program, the indicator will need to be set manually prior to generating the rate component list.

To Select the Base Rates For a Policy

The Base Rates checkbox is an indicator that is either set by the system or by the user. It is used to identify what policy the rates will be based on when filling out the Rating Example form(s) from the Rate Component List screen.

To select the Base Rates indicator for a policy, perform the following steps:

- Select the program containing the policy. The list of policies for that program will be displayed in the Current Policies table.
- Check the corresponding checkbox under the Base Rates column for the policy to appear in the Rating Example form.
- Click the **[Save]** button.

NOTE: Only one Base Rates checkbox can be checked for each policy type.

For example, if a program has 4 policies, HO-1, HO-2, and HO-CUSTOM all with policy type of Owners, and HO-4 with policy type of Tenants, only one Base Rates checkbox can be checked for Owners and only one can be checked for Tenants.

If there is only one policy of a certain policy type, then the Base Rates checkbox will be automatically checked and disabled for that policy.

NOTE: If Base Rates checkbox is checked for a policy but the Update Rates checkbox is not checked, the system will automatically check it and the system will now allow it to be unchecked.

To Edit a Custom Policy

To edit a policy, perform the following steps:

- Select the program containing the policy to edit. The list of policies for that program will be displayed in the Current Policies table.
- For the custom policy to edit, click the **Edit** link. The system will navigate to the Add/Edit Custom Policy screen. The fields will be populated with the original policy information.
- Make any necessary modifications and click the **[Save]** button.
- The policy information is saved and will return to the Manage Policies screen.

NOTE: You can only edit custom policies that were created within the current filing. Any active custom policy created from a previous filing cannot be edited.

TO DELETE A POLICY

To delete a policy, perform the following steps:

- Select the program containing the policy to delete. The list of policies for that program will be displayed in the Current Policies table
- For the policy to delete, click the **Delete** link.
- The following Yes/No confirmation message will be displayed:

"Are there any existing policy holders using this policy?"

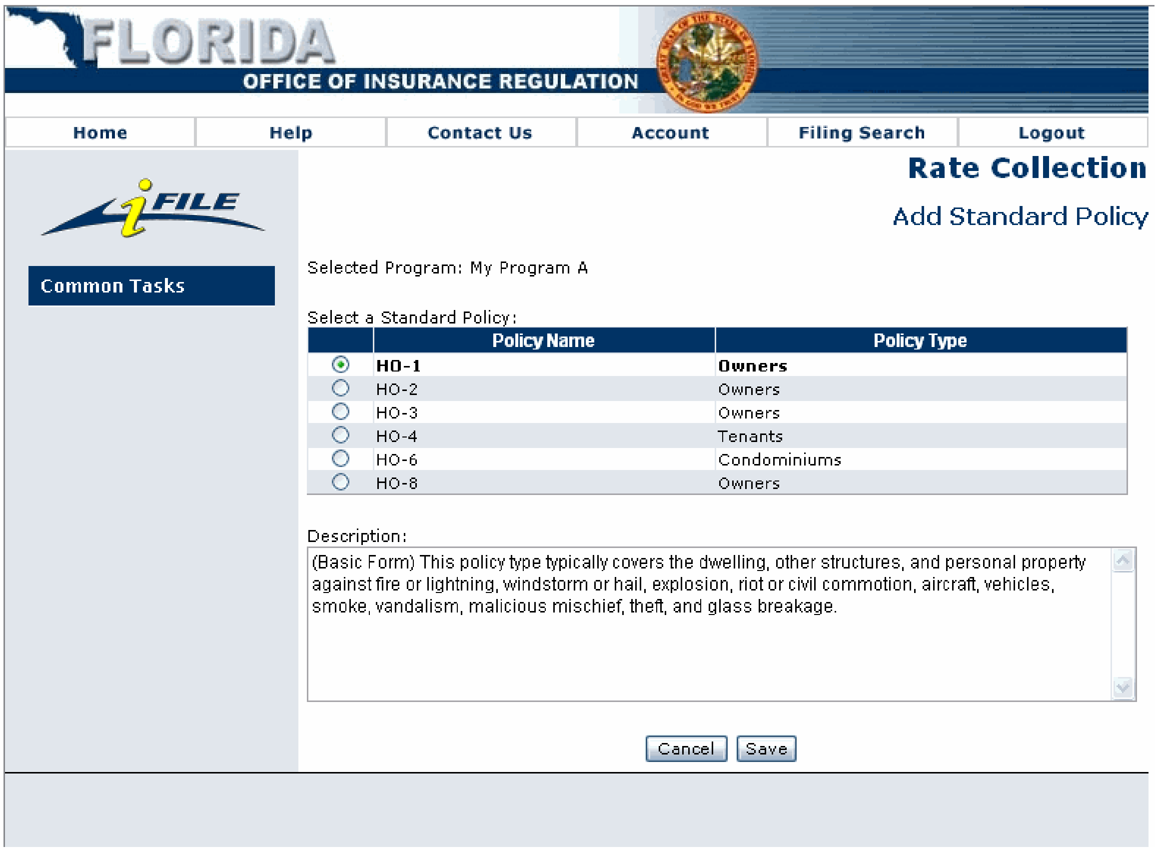
- Click the **[Yes]** button to cancel the delete/inactivate policy operation and return back to the Manage Policies screen.
- Click the **[No]** button to prompt another yes/no confirmation message:

"Are you sure you want to delete/inactive this policy?"

- Click the **[Yes]** button to delete/inactivate the policy and return back to the Manage Policies screen.
- Click the **[No]** button to cancel the delete/inactivate policy operation and return back to the Manage Policies screen.

ADD STANDARD POLICY

The Add Standard Policy screen provides the Functionality to add standard policies to new and existing programs within the current filing.



Common Tasks	
None	
Screen Elements	
Selected Program	Displays the name of the current program. If the wrong program name was selected, return to the previous screen and select the correct program from the list.
Select a Standard Policy list	Displays a list of the standard policies. It will only display the unassigned policies. Any standard policies previously added will not appear in the list. **Policy Name** – The name of the standard policy. **Policy Type** – The policy type associated with the policy.

Description	Displays the selected standard policy description. To view the policy description, select the radio button next to the policy in the Standard Policy table.
Cancel button	Click this button to cancel the operation and return back to the Manage Policies screen.
Save button	Click this button to add the new standard policy and return back to the Manage Policies screen.

NOTE: The list of standard policies that appear in the list will be based on the rate collection product selected during the filing creation process.

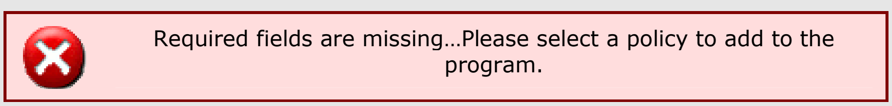
To Add a Standard Policy

To add a standard policy, perform the following steps:

- Select a standard policy from the list.
- Click the **[Save]** button. The standard policy will be added to the selected program and will return to the Manage Policies screen.

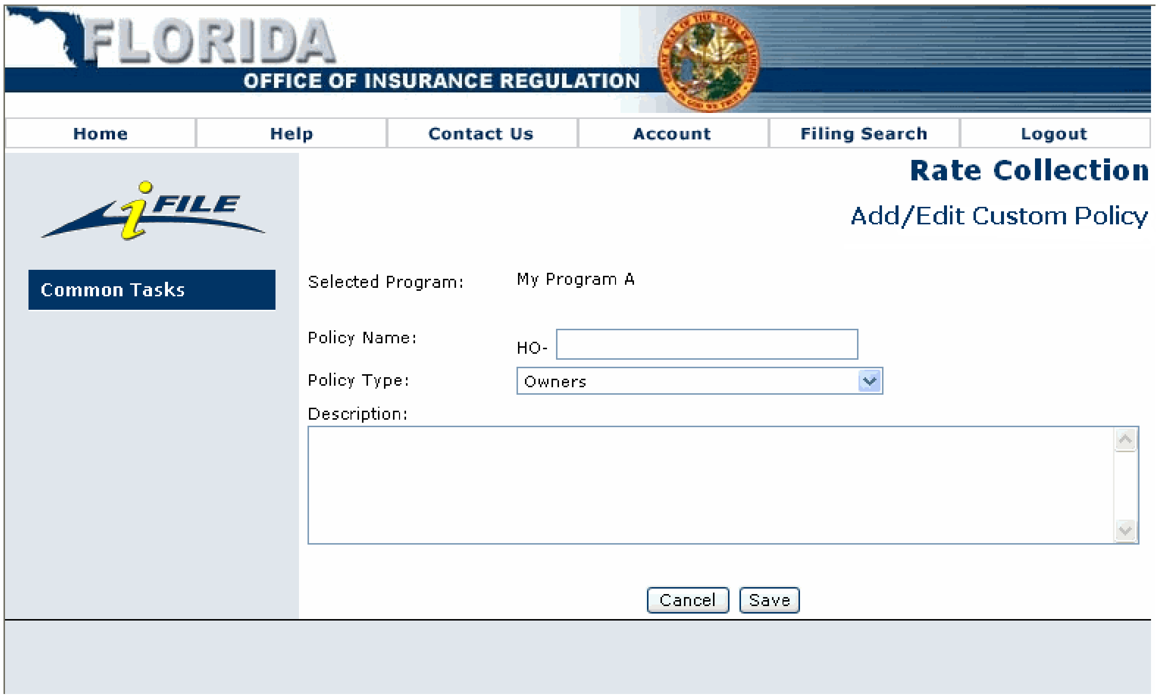
NOTE:

If you do not select a standard policy from the list, you will receive the following message:



ADD/EDIT CUSTOM POLICY

The Add/Edit Custom Policy screen will allow the user to add or edit custom policies to new and existing programs within the current filing.



Common Tasks	
None	
Screen Elements	
Selected Program	Displays the name of the selected program. If the wrong program was selected, return to the previous screen and select the correct program from the list.
Policy Name	The name of the new custom policy.
Policy Type	The list of policy types available. This policy types that appear in this list are based on the product selected during the filing creation process.
Description	The user defined description of the custom policy.
Cancel button	Click this button to cancel the operation and return back to the Manage Policies screen.
Save button	Click this button to add the new custom policy and return

	back to the Manage Policies screen.

To Add a Custom Policy

To add a custom policy, perform the following steps:

- Enter the Policy Name.
- Select a Policy Type from the list provided.
- Enter a description of the custom policy in the space provided.
- Click the **[Save]** button. The custom policy will be added to the selected program and will return to the Manage Policies screen.

NOTE:

If you do not enter a policy name in the Policy Name field, you will receive the following message:

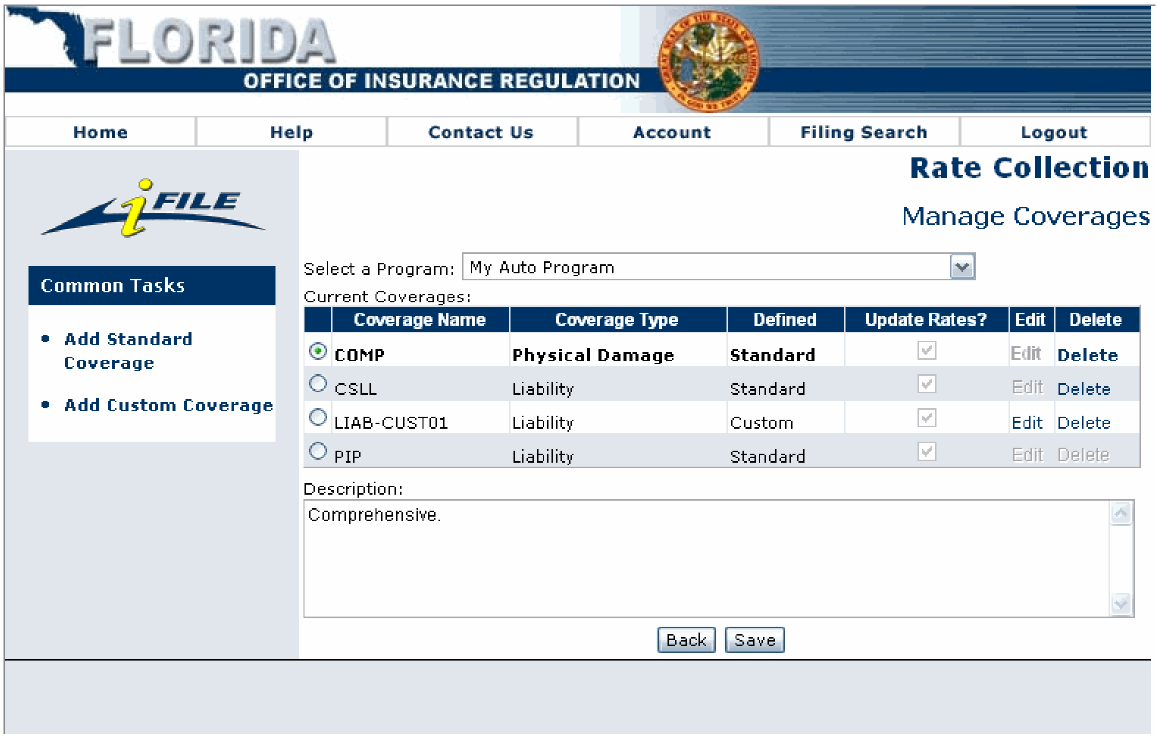
Required fields are missing…A name must be provided.

If you do not enter a description in the Description field, you will receive the following message:

Required fields are missing…A description must be provided.

MANAGE COVERAGES

The Manage Coverages screen displays the current coverages added or created for each program within the filing. This screen will provide the Functionality to add standard coverages, add custom coverages, edit custom coverages, and delete/inactivate coverages.



Common Tasks	
Add Standard Coverage	Click this link to navigate to the Add Standard Coverage screen.
Add Custom Coverage	Click this link to navigate to the Add/Edit Custom Coverage screen.
Screen Elements	
Select a Program list	List containing all the programs in the current filing: • For new programs filing type, the list will contain all programs created for this filing. • For existing programs filing type, the list will contain all active programs for the companies participating in this filing. When a program is selected from this list, the coverages

	assigned to this program will be displayed in the Current Coverages table.
Current Coverages list	Displays the current list of policies for the selected program. **Coverage Name** – Displays the name of the policy. By clicking on the Policy Name, the policy description will display in the Description field at the bottom of the screen. **Coverage Type** – Displays the type of policy. Policy types will vary based on the product chosen during the filing creation process. **Defined** – Standard or Custom. Standard policies are defined by the Office of Insurance Regulation. Custom policies are defined by the insurance entity. **Update Rates** – A checkbox indicating to update rate information for this coverage. If a coverage is new, this checkbox will be checked and disabled. **Edit** – Click this link to edit the selected custom coverage (See To Edit a Custom Coverage topic). **NOTE:** This link will be disabled for standard coverages. **Delete** – Click this link to delete the selected coverage (See To Delete a Coverage topic).
Description	Displays the description of the selected coverage (See **NOTE:** The links that appear in the Common Tasks will vary depending filing type (new programs or existing programs) and the rate collection associated with the current filing. **NOTE:** For new program filings, if you attempt to access this screen and h created any programs, you will receive the following error message: There must be at least one valid program in the filing to access this page. To View a Coverage Description topic).
Back button	Click this button to return to the Rate Collection Workbench screen.
Save button	Click this button to save the update rates flag for each coverage and return to the Rate Collection Workbench screen. (See To Update Rates For a Coverage topic)

NOTE: The links that appear in the Common Tasks will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

NOTE: For new program filings, if you attempt to access this screen and have not created any programs, you will receive the following error message:

There must be at least one valid program in the filing to access this page.

To View a Coverage Description

To view the description of a standard or custom coverage, perform the following steps:

- From the Manage Coverages screen, click the radio button next to the coverage name in the Current Coverages table.
- The entire row will be in **"bold"** text and the description will appear in the Description field at the bottom of the screen.

To Update Rates For a Coverage

The Update Rates indicator will identify the coverages in which new or updated rate data will be collected. This indicator is used to determine what components are generated in the rate component list.

To select the Update Rates indicator for a coverage, perform the following steps:

- Select the program containing the coverage. The list of coverages for that program will be displayed in the Current Coverages table.
- For the coverage to be updated, check the corresponding box under the Update Rates column.
- Click the **[Save]** button.
- The corresponding component(s) will appear when the rate component list is generated. (See To Generate the Rate Component List topic)

NOTE: If you are adding a new program(s), the indicator will be automatically set for all coverages added to the program(s).

If you are adding new coverages to existing program(s), the indicator will be automatically set for the new coverages.

If you are only updating rate information for an existing coverage within a program, you will have to manually set this indicator prior to generating the rate component list.

To Edit a Custom Coverage

To edit a custom coverage, perform the following steps:

- Select the program containing the coverage to edit. The list of coverages for that program will be displayed in the Current Coverages table.
- To edit a custom coverage, click the **Edit** link. The system will navigate to the Add/Edit Custom Coverage screen. The fields will be populated with the original coverage information.
- Make any necessary modifications and click the **[Save]** button.
- The coverage information is saved and will return to the Manage Coverages screen.

NOTE: You can only edit custom coverages that were created within the current filing. Any active custom coverage created from a previous filing cannot be edited.

To Delete a Coverage

To delete a coverage, perform the following steps:

- Select the program containing the coverage to delete. The list of coverages for that program will be displayed in the Current Coverages table
- For the coverage to delete, click the **Delete** link.
- The following yes/no confirmation message will be displayed:

"Are there any existing policy holders using this coverage?"

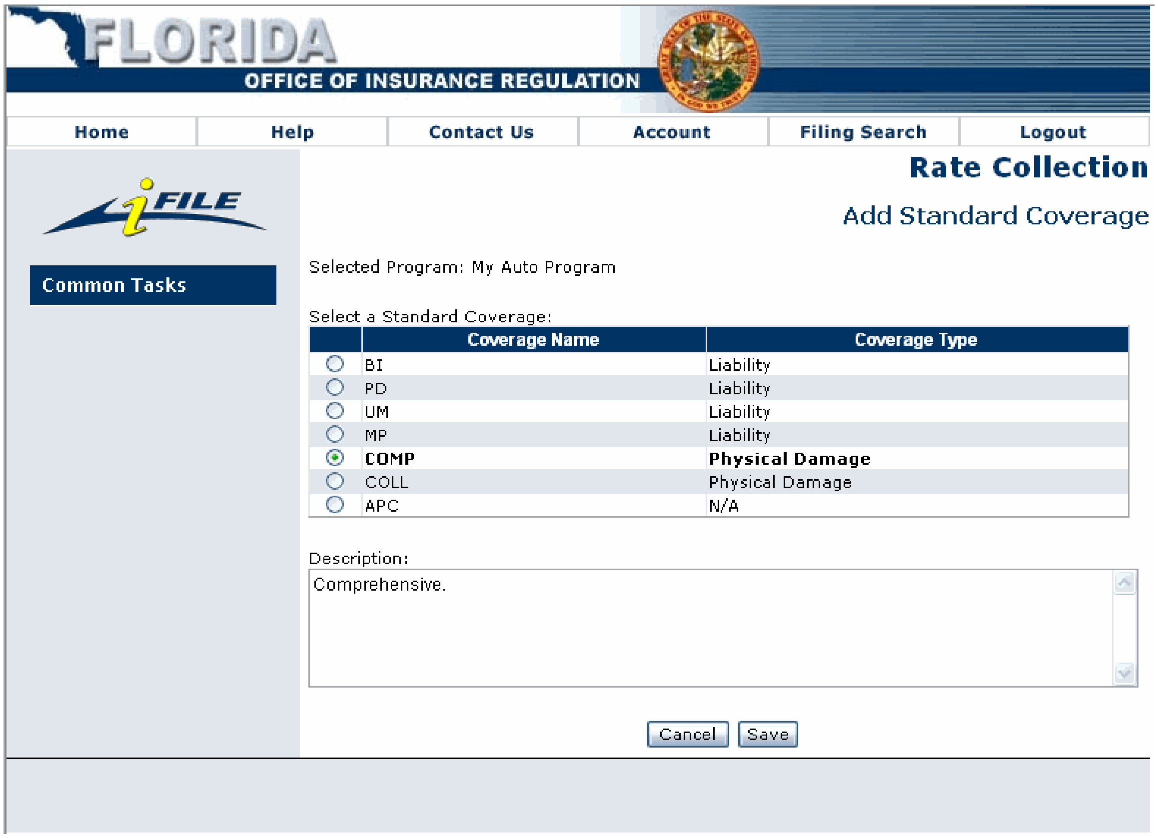
- Click the **[Yes]** button to cancel the delete/inactivate coverage operation and return back to the Manage Coverages screen.
- Click the **[No]** button to prompt another yes/no confirmation message:

"Are you sure you want to delete/inactive this coverage?"

- Click the **[Yes]** button to delete/inactivate the coverage and return back to the Manage Coverages screen.
- Click the **[No]** button to cancel the delete/inactivate coverage operation and return back to the Manage Coverages screen.

Add Standard Coverage

The Add Standard Coverage screen will provide the functionality to add standard coverages to new and existing programs within the current filing.



NOTE: The list of standard coverages appearing in the list will be based on the rate collection product selected during the filing creation process.

Common Tasks	
None	
Screen Elements	
Selected Program	Displays the name of the current program. If the wrong program was selected, return to the previous screen and select the correct program from the list.
Select a Standard Coverage list	Displays a list of the standard coverages. It will only display the unassigned coverages. Any standard coverages

	previously added will not appear in the list. **Coverage Name** – The name of the standard coverage. **Coverage Type** – The coverage type associated with the coverage.
Description	Displays the selected standard coverage description. To view the coverage description, select the radio button next to the coverage in the Standard Coverage table.
Cancel button	Click this button to cancel the operation and return back to the Manage Coverages screen.
Save button	Click this button to add the new standard policy and return back to the Manage Coverages screen.

To Add a Standard Coverage

To add a standard coverage, perform the following steps:

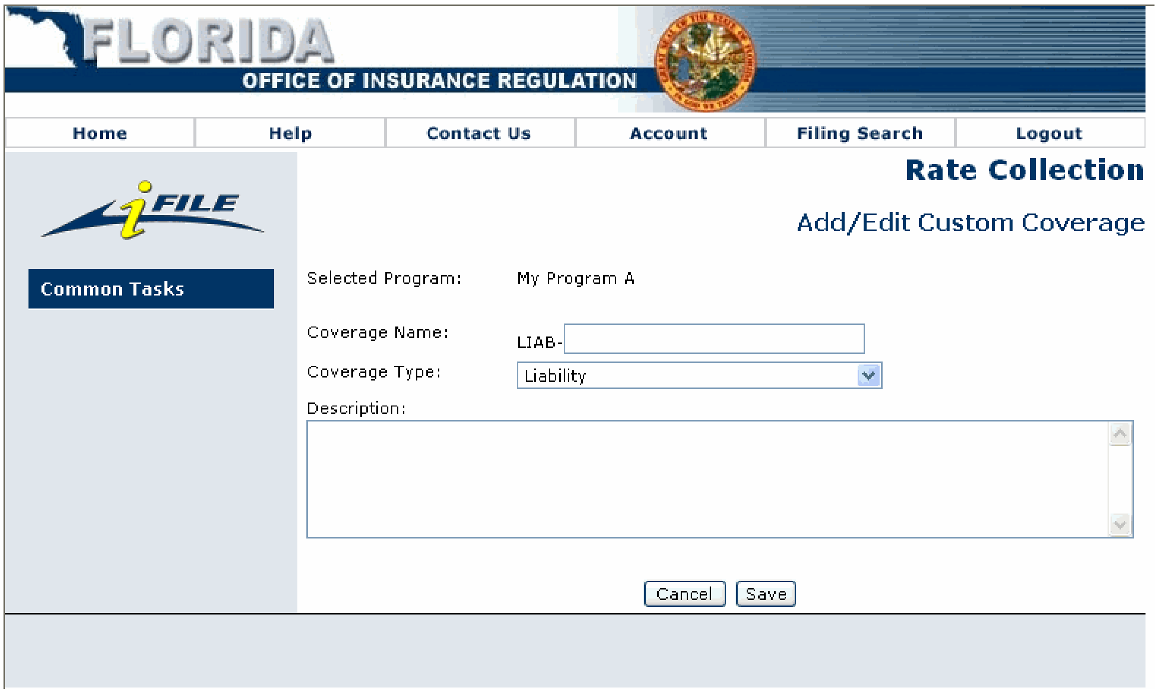
- Select a standard coverage from the list.
- Click the **[Save]** button. The standard coverage will be added to the selected program and will return to the Manage Coverages screen.

NOTE: If you do not select a standard coverage from the list, you will receive the following message:

Required fields are missing…Please select a coverage to add to the program.

ADD/EDIT CUSTOM COVERAGE

The Add/Edit Custom Coverage screen will allow the user to add or edit custom coverages to new and existing programs within the current filing.



Common Tasks	
None	
Screen Elements	
Selected Program	Displays the name of the selected program. If the wrong program is selected, return to the previous screen and select the correct program from the list.
Coverage Name	The name of the new custom policy.
Coverage Type	The list of coverage types available. This coverage types appearing in this list are based on the product selected during the filing creation process.
Description	The user defined description of the custom coverage.
Cancel button	Click this button to cancel the operation and return back to the Manage Coverages screen.
Save button	Click this button to add the new custom coverage and return

	back to the Manage Coverages screen.

To Add a Custom Coverage

To add a custom coverage, perform the following steps:

- Enter the Coverage Name.
- Select a Coverage Type from the list provided.
- Enter a description of the custom coverage in the space provided.
- Click the **[Save]** button. The custom coverage will be added to the selected program and will return to the Manage Coverages screen.

NOTE:

If you do not enter a coverage name in the Coverage Name field, you will receive the following message:

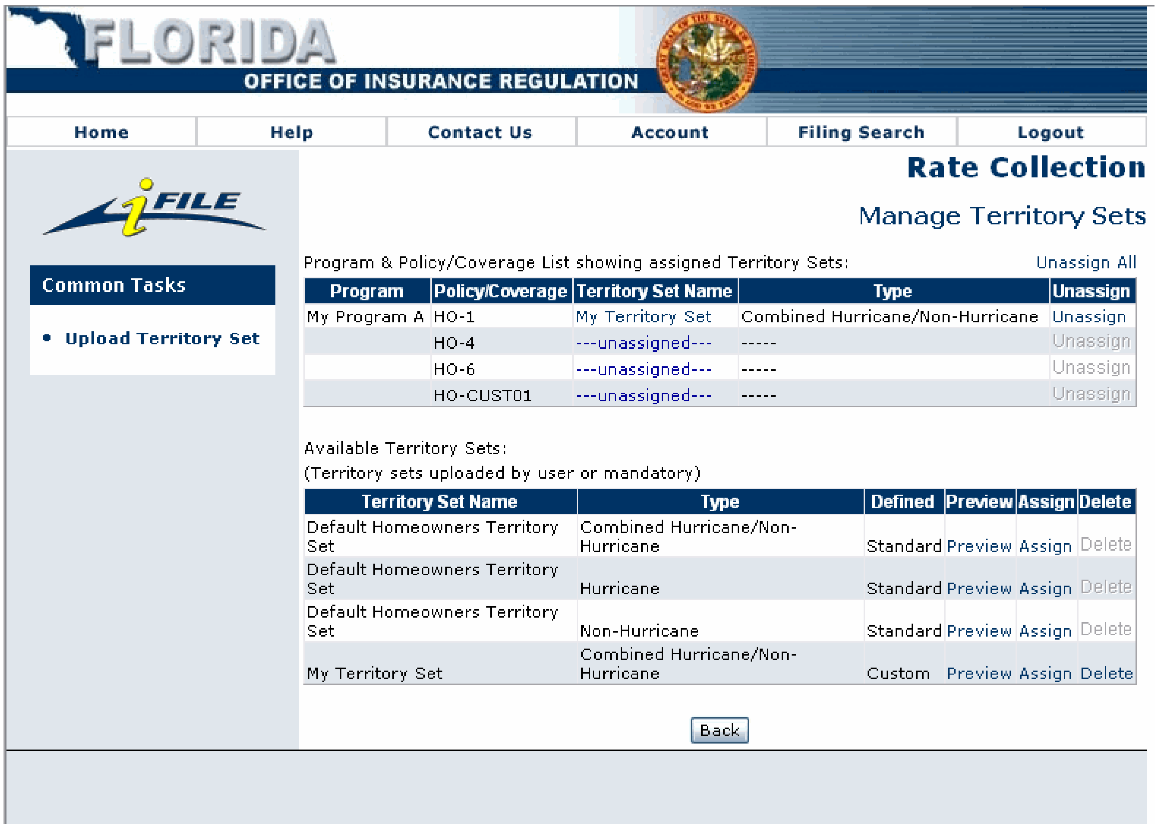
> Required fields are missing…A name must be provided.

If you do not enter a description in the Description field, you will receive the following message:

> Required fields are missing…A description must be provided.

MANAGE TERRITORY SETS

The Manage Territory Sets screen displays the current territory sets added or created within the filing. This screen will provide the functionally to add territory sets, assign/un-assign territory sets, preview territory sets, and delete/inactivate territory sets. Standard territory sets defined by OIR will also appear on this screen.



Common Tasks	
Upload Territory Set	Clicking this link will navigate to the Add Territory Set screen.
Screen Elements	
Program & Policy / Coverage List	Displays the current list of all policies/coverages in the current filing. **Program** – Displays the name of the program. **Policy/Coverage** – Name of the policy/coverage within the program. **Territory Set Name –** The name of the uploaded or standard territory set (from Available Territory Sets list). For all

	policies/coverages currently not assigned a territory set, the text "---unassigned---"will appear. **Type** – Lists the Territory Set type selected for the territory set. **Unassign** – Click this link to unassign the selected territory set from a policy/coverage in this filing (See To Unassign a Territory Set topic).
Unassign All	Click this link to unassign all territory sets from all policies in this filing (See To Unassign All Territory Sets topic).
Available Territory Sets	Displays the current list of available territory sets (both custom and standard). **Territory Set Name** – The name of the uploaded or standard territory set. **Type** – Lists the Territory Set type that was selected for the territory set. **Defined** – Standard or Custom. Standard territory sets are defined by the Office of Insurance Regulation. Custom territory sets are uploaded by the user. **Preview** – Click this link to preview the selected territory set (See To Preview a Territory Set topic). **Assign** – Click this link to assign a territory set to one or more policies/coverages. Clicking this link will display the Assign Territory Set screen. **Delete** – Click this link to delete the selected territory set (See To Delete a Territory Set topic). **NOTE:** This link will be disabled for standard territory sets.
Back button	Click this button to return o the Rate Collection Workbench screen.

NOTE: When the Manage Territory Set screen is displayed and there are currently no policies/coverages assigned to any programs within the current filing, you cannot assign territory sets until policies are added. If this is the case, the following warning message is displayed on the screen:

> NOTE: At least one program and one policy/coverage must exist in the current filing in order to create territory set assignments.

To Unassign a Territory Set

To unassign a territory set, perform the following steps:

- From the Manage Territory Sets screen, select the **Unassign** link of the territory set to unassign from the Program & Policy/Coverage List table.
- The following OK/Cancel confirmation message will appear:

"The territory set will be unassigned from this policy. Are you sure you want to continue?"

- Click the **[OK]** button to unassign the territory set from the selected policy.
- Click the **[Cancel]** button to cancel the operation and return back to the Manage Territory Sets screen.

To Unassign All Territory Sets

To unassign all territory sets, perform the following steps:

- From the Manage Territory Sets screen, select the **Unassign All** link.
- The following OK/Cancel confirmation message will be displayed:

"The territory sets will be unassigned from all policies within all programs in this current filing. Are you sure you want to continue?"

- Click the **[OK]** button to unassign all territory sets from all policies in this filing.
- Click the **[Cancel]** button to cancel the operation and return back to the Manage Territory Sets screen.

To Delete a Territory Set

To delete a territory set, perform the following steps:

- From the Manage Territory Sets screen, select the appropriate **Delete** link of the territory set to delete from the Available Territory Sets table.

NOTE: Only custom territory sets can be deleted, standard territory sets will not have the Delete link available.

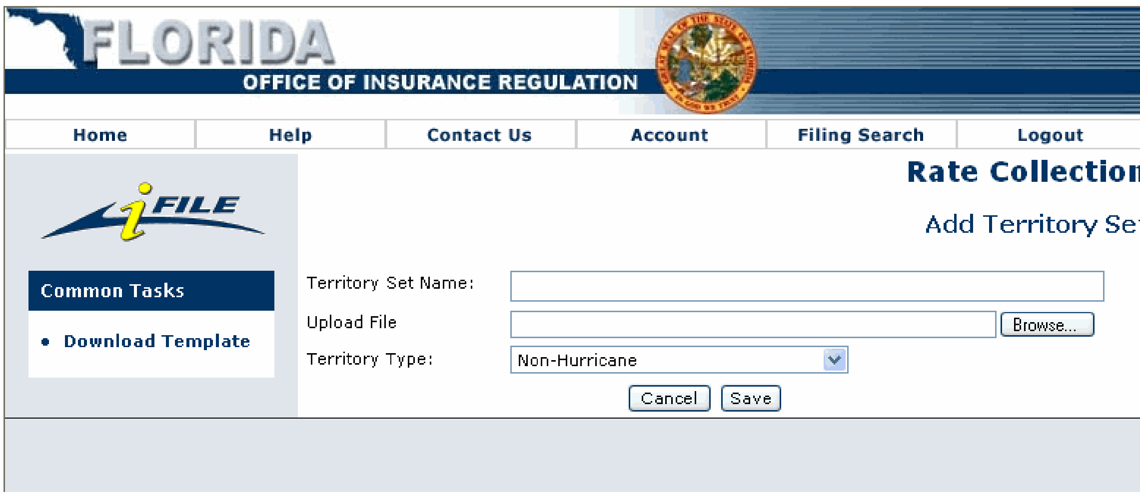
- The following OK/Cancel confirmation message will be displayed:

"The territory set will be unassigned from all policies in this filing and then deleted/inactivated. Are you sure you want to continue?"

- Click the **[OK]** button to unassign the territory set from all policies in this filing and then delete the territory set.
- Click the **[Cancel]** button to cancel the operation and return back to the Manage Territory Sets screen.

ADD TERRITORY SET

The Add Territory Set screen provides the functionality to upload a territory set in the form of an Excel spreadsheet. In addition, it provides a blank Excel template to use based on the selected Territory Set Type. The spreadsheet will be validated on upload to ensure the format is correct and that every county/region is accounted for within the territory set.

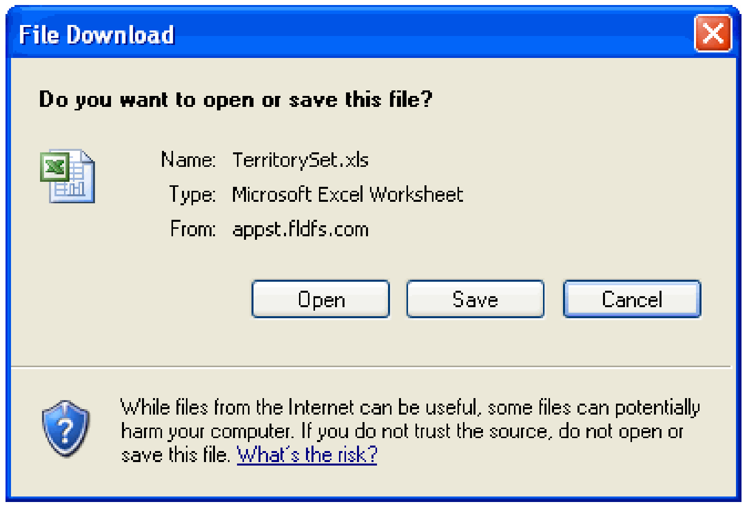


Common Tasks	
Download Template	Clicking this link will download a sample blank territory set template.
Screen Elements	
Territory Set Name	The name of the new territory set.
Upload File (Browse button)	Standard file upload control. Click the Browse button to locate the territory set Excel spreadsheet.
Territory Type	The list of available territory types. **NOTE:** The list of territory types will vary based on the product selected for the current filing (Homeowners, Dwelling, PPA, Commercial, etc).
Cancel button	Click this button to cancel the operation and return back to the Manage Territory Sets screen.
Save button	Click this button to upload the territory set and return back to the Manage Territory Sets screen.

To Download a Template

To download a territory set template, perform the following steps:

- From the Manage Territory Sets screen, click the **Upload Territory Set** from the Common Tasks and the Add Territory Set screen will appear.
- Click the **Download Template** link from the Common Tasks section. An option to Open or Save the template wil display.



- Click the **[Save]** button to save the file to a location on your computer or the **[Open]** button to open the file.

NOTE: You can use this file as a starting point in creating your custom territory set. Just make sure all the counties/regions are included at least once in your file.

To Upload a Territory Set

To upload a territory set, perform the following steps:

- From the Manage Territory Sets screen, click the **Upload Territory Set** from the Common Tasks and the Add Territory Set screen will appear.
- Enter the Territory Set Name.
- Click the Browse button to locate the territory set Excel spreadsheet.

NOTE: Please make sure you close the Excel spreadsheet before uploading the file; otherwise you will receive an error.

- Select the territory type from the list (if applicable).
- Click the **[Save]** button.

NOTE:
If you do not enter a territory set name in the Territory Set Name field, you will

receive the following message:

> Required fields are missing…A name must be provided.

If you do not select a file to upload, you will receive the following message:

> Required fields are missing…You must specify a file to upload.

If you attempt to upload a form that is not an Excel spreadsheet, you will receive the following message:

> This file does not appear to be a valid Excel 97 or later binary file. Please try opening it in Excel 97 or later and saving as "Microsoft Excel Workbook (*.xls)".

If you attempt to upload a territory set file that is still open in Excel, you will receive the following message:

> The file is locked and can not be uploaded. Please make sure the file is closed before trying to perform the upload operation.

If you attempt to upload a territory set file that contains an invalid county/region, you will receive the following message:

> The region **[Region]** is not matching any regions in the master list available for this product line. Can not upload Territory Set.

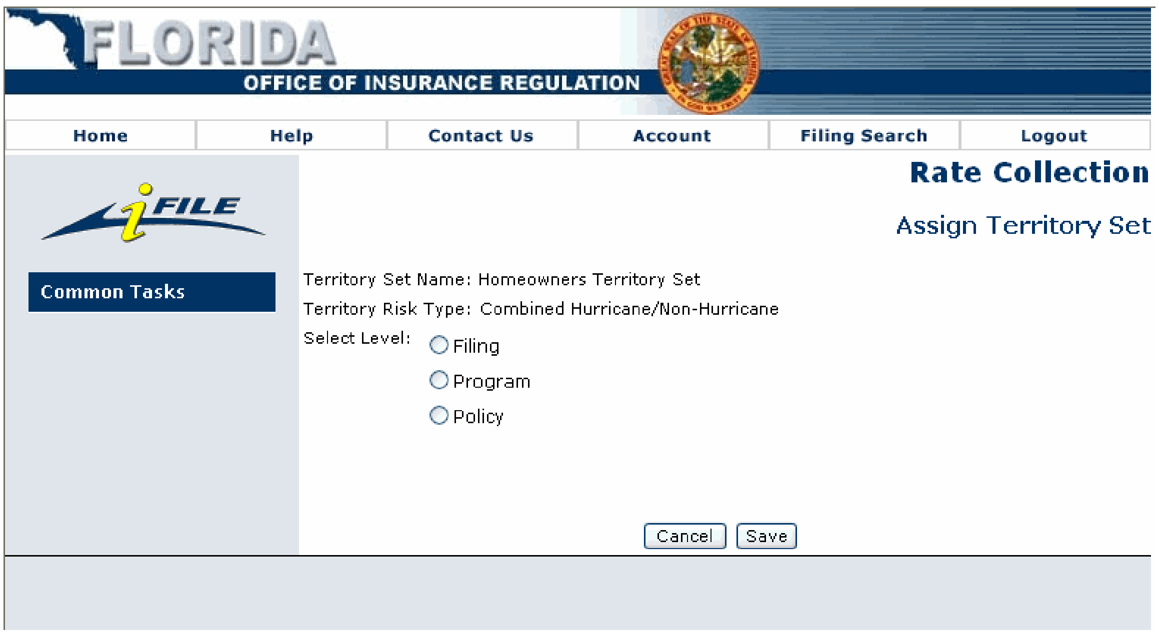
If you attempt to upload a territory set file that is missing counties/regions or is not in the correct format, you will receive the following message

> The list of regions for the product in the current filing is incomplete in the uploaded territory set. Regions that were not included are: **[Region 1]**, **[Region 2]**, **[Region 3]**…**[Region n]**. Please download a new template to get a complete list.

Assign Territory Set

The Assign Territory Set screen provides the functionality to uploaded territory sets at the filing level, program level, or policy/coverage level. All territory sets will be assigned at the policy/coverage level, so by providing the filing and program level options, the systems allows for a bulk assignment to all policies/coverages within.

NOTE: This section will refer to a Policy/Coverage in the screens and descriptions below. Depending on the product chosen (Homeowners, Private Passenger Auto, etc.) when the filing was created, it will be displayed as either a Policy or a Coverage, not both.



Common Tasks	
None	
Screen Elements	
Territory Set Name	The name of the selected territory set.
Territory Type	The territory type of the territory set.
Select Level	Three levels (options) in which to assign a territory set. **Filing** – Selecting the filing level will assign the selected territory set to all policies in all programs within the current filing. When the filing level is selected, the following text will be

	displayed: *"**Note:** All Programs in the Filing will be assigned this Territory Set"* **Program** – Selecting the program level will allow the choosing of one or more programs from a list of programs displayed on the screen. All policies within the selected programs will be assigned the territory set. **Policy/Coverage** – Selecting the policy/coverage level will allow the choosing of one or more policies/coverages from a specific program. All selected policies/coverages will be assigned the territory set.
Select a Program List (multi-selection) *(Program option only)*	When the Program option is selected, the Select a Program list will appear. The list will contain the programs in the current filing that have not had any territory sets assigned to any of the program's policies/coverages. Any programs that have at least one territory set assigned to any of the policies/coverages within will not appear in this list.
Select a Program list (single selection) *(Policy/Coverage option only)*	When the Policy option is selected, the Select a Program list will appear. The list will be a single selection and will contain the programs that have at least one policy/coverage with a territory set assigned.
Current Policies/Coverage List (multi-selection) *(Policy/Coverage option only)*	When a program is selected from the Select a Program list, the current policies/coverages that do not have a territory set assigned will appear in the Current Policies/Coverages multi-selection list.
Cancel button	Click this button to cancel the operation to return back to the Manage Territory Sets screen.
Save button	Click this button to assign the territory set to the filing, program or policy/coverage level and return back to the Manage Territory Sets screen.

NOTE: If there are no policies/coverages in the current filing, the following message will appear:

> At least one policy/coverage must exist in order to assign a Territory Set.

NOTE: If the Filing Level option is disabled as shown below:

Territory Set Name: Homeowners Territory Set
Territory Risk Type: Combined Hurricane/Non-Hurricane
Select Level:
- ○ Filing
- ○ Program
- ○ Policy

This means that at least one policy/coverage has been assigned a territory set. To assign the remaining policies, select either the Program or Policy option.
(See To Assign a Territory Set at the Program Level or To Assign a Territory Set at the Policy/Coverage Level topics)

To enable the Filing option, you will have to unassign all territory sets from the Manage Territory Sets screen. (See To Unassign All Territory Sets topic)

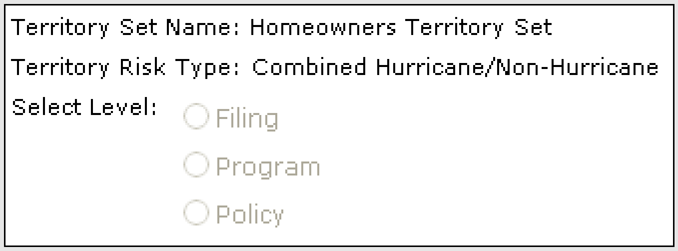
NOTE: If the Program Level is disabled as shown below:

Territory Set Name: Homeowners Territory Set
Territory Risk Type: Combined Hurricane/Non-Hurricane
Select Level:
- ○ Filing
- ○ Program
- ○ Policy

This means that at least one policy/coverage has been assigned in each of the programs within the current filing. Select the Policy option to assign a territory set to the remaining policies/coverages.
(See To Assign a Territory Set at the Policy/Coverage Level topic)

To enable the Program option, you will have to unassign all policies/coverages for a program or programs from the Manage Territory Sets screen. (See To Unassign a Territory Set topic)

NOTE: If the Policy/Coverage Level is disabled as shown below:



This means that all policies/coverages are assigned a territory set.

To enable the Policy/Coverage option, you will have to unassign a policy/coverage from the Manage Territory Sets screen. (See To Unassign a Territory Set topic)

NOTE: For filings that use Hurricane/Non-Hurricane/Combined Territory Set Types:

There are three territory set types defined:

- Hurricane
- Non-Hurricane
- Combined Hurricane/Non-Hurricane

When assigning territory sets, you will have to either assign a territory set to a policy/coverage twice if you have different rates for hurricane and non-hurricane (use Hurricane type and Non-Hurricane type) or only once if both hurricane and non-hurricane rates are combined (use Combined Hurricane/Non-Hurricane type).

To Assign a Territory Set at the Filing Level

To assign a territory set at the Filing level, perform the following steps:

- From the Manage Territory Sets screen, click the **Assign** link of the territory set you would like to assign and the Assign Territory Set screen will appear.
- Select the Filing option.

NOTE: If the Filing option is disabled, see the Assign Territory Set screen overview for a detailed description.

- Click the **[Save]** button. All policies/coverages in all programs within the current filing will be assigned the territory set.

To Assign a Territory Set at the Program Level

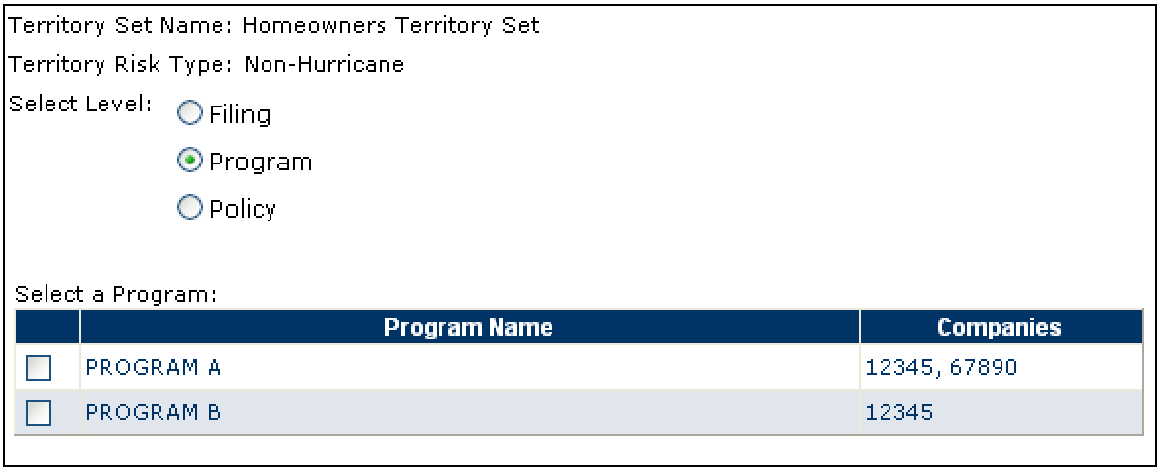
To assign a territory set at the Program level, perform the following steps:

- From the Manage Territory Sets screen, click the **Assign** link of the territory set to assign and the Assign Territory Set screen will appear.

- Select the Program option.

NOTE: If the Program option is disabled, see the Assign Territory Set screen overview for a detailed description.

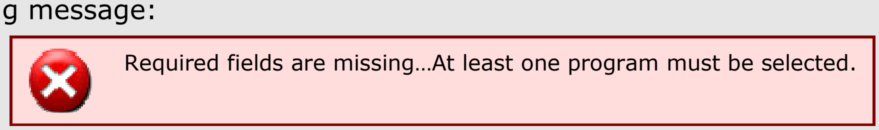
- The Select a Program multi-selection list will display listing all programs that do not have any territory sets assigned to their policies/coverages.



- Select one or more programs from the list.
- Click the **[Save]** button. All policies/coverages within the selected programs will be assigned the territory set.

NOTE:

If you do not select a program from the Select a Program list, you will receive the following message:



To Assign a Territory Set at the Policy/Coverage Level

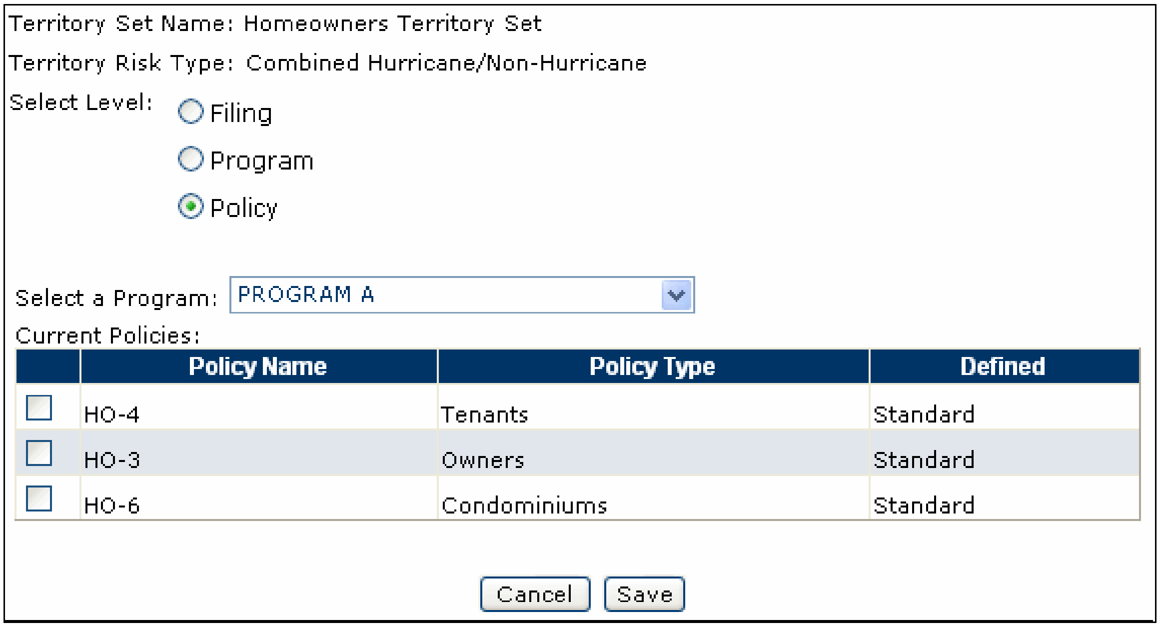
To assign a territory set at the Policy/Coverage level, perform the following steps:

- From the Manage Territory Sets screen, click the **Assign** link of the territory set to assign and the Assign Territory Set screen will appear.
- Select the Policy/Coverage option.

NOTE: If the Policy/Coverage option is disabled, see the Assign Territory Set screen overview for a detailed description.

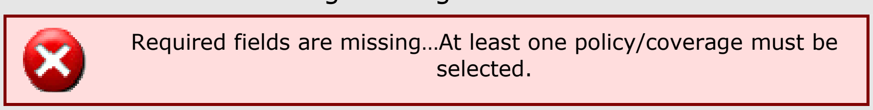
- The Select a Program single-selection list will display listing all programs that have at least one unassigned policy/coverage.

- Select a program from the list. The Current Policies/Coverages list will appear displaying a list of all unassigned policies/coverages for the selected program.



- Select one or more policies/coverages from the list.
- Click the **[Save]** button. All selected policies/coverages within the selected program will be assigned the territory set.

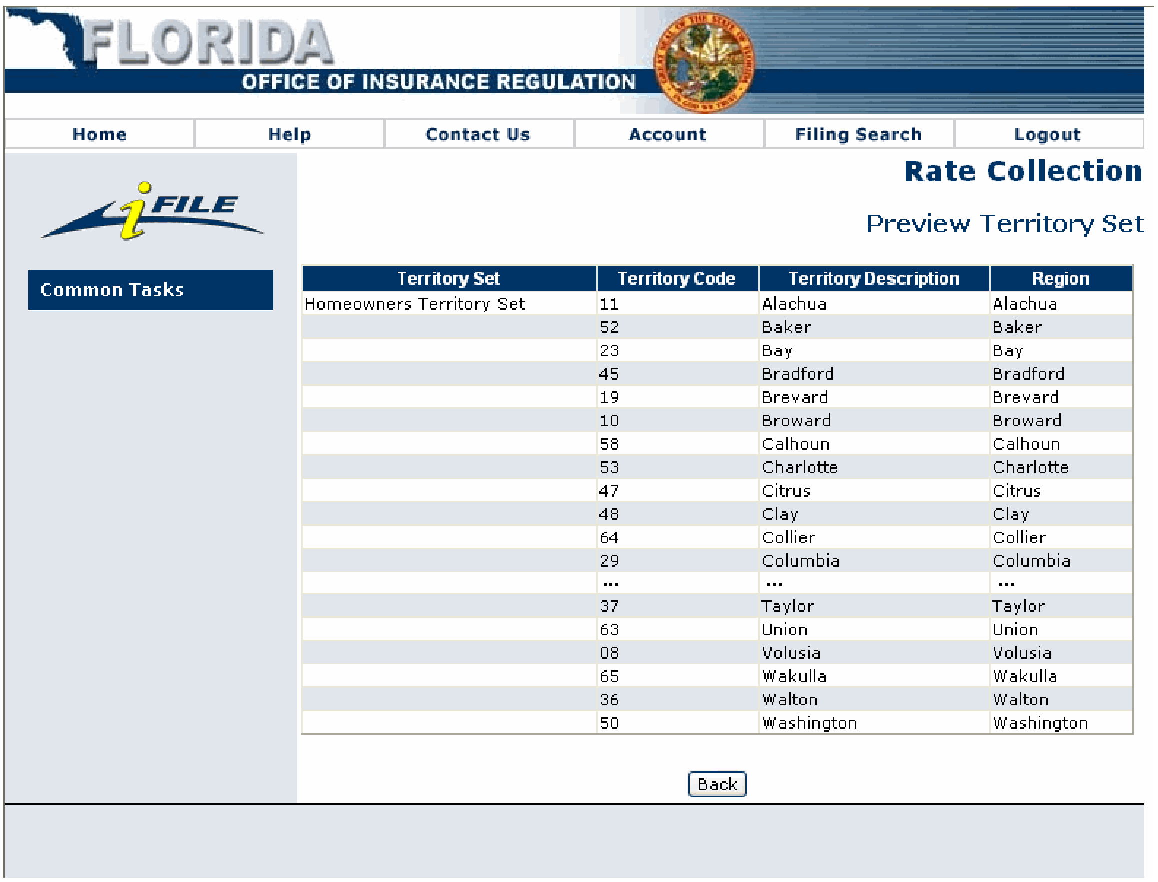
NOTE: If you do not select a policy/coverage from the Current Policies/Coverages list, you will receive the following message:



Preview Territory Set

The Preview Territory Set Screen will display territory codes and counties/regions that make up the standard territory set or the territory set uploaded. The preview will be read only and is designed to allow the entire territory set to be viewed.

NOTE: The sample screen below is not a complete territory set, it has been reduced in size by removing regions for display purposes.



Territory Set	Territory Code	Territory Description	Region
Homeowners Territory Set	11	Alachua	Alachua
	52	Baker	Baker
	23	Bay	Bay
	45	Bradford	Bradford
	19	Brevard	Brevard
	10	Broward	Broward
	58	Calhoun	Calhoun
	53	Charlotte	Charlotte
	47	Citrus	Citrus
	48	Clay	Clay
	64	Collier	Collier
	29	Columbia	Columbia
	...	...	...
	37	Taylor	Taylor
	63	Union	Union
	08	Volusia	Volusia
	65	Wakulla	Wakulla
	36	Walton	Walton
	50	Washington	Washington

Common Tasks	
None	
Screen Elements	
Territory Set table	Read-only listing of the complete territory set by **Territory Code**, **Territory Description**, and **Region**.
Save button	Click this button to return to the Manage Territory Sets

	screen.

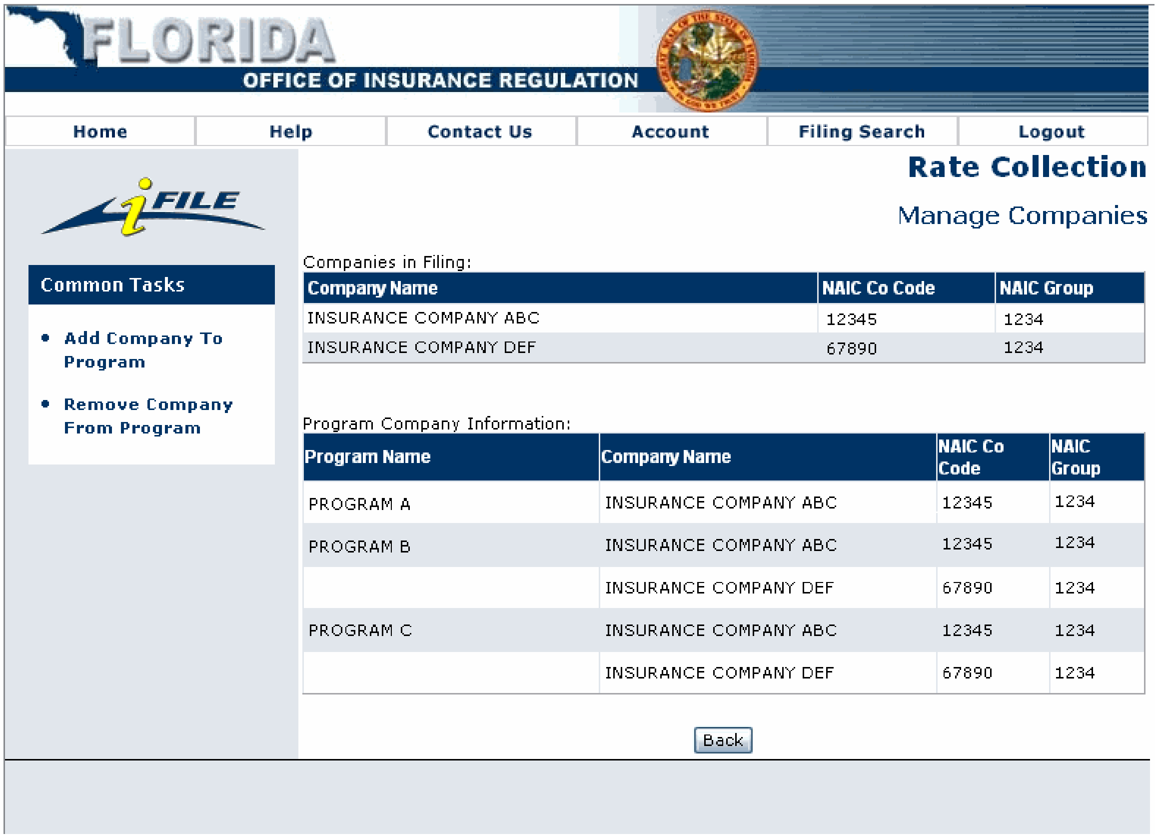
To Preview a Territory Set

To preview a standard or user uploaded territory set, perform the following steps:

- From the Manage Territory Sets screen, select the appropriate **Preview** link of the territory set to be view from the Available Territory Sets table. The Preview Territory Set screen will appear.
- A read only display of the territory set is displayed.
- Click the **[Back]** button to return to the Manage Territory Sets screen.

Manage Companies

The Manage Companies screen displays the companies in the current filing as well as what program(s) are being offered by each company in the current filing.



Common Tasks	
Add Company To Program	Click this link to navigate to the Add Company To Program screen.
Remove Company From Program	Click this link to navigate to the Remove Company From Program screen.
Screen Elements	
Companies in Filing list	List of the companies participating in the current filing.
Program Company Information list	List of programs in the current filing and what companies offer this program.
Back button	Click this button to return to the Rate Collection Workbench screen.

NOTE: The links that appear in the Common Tasks will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

ADD COMPANY TO PROGRAM

The Add Company to Program screen provides the functionality to add companies to any program that is part of one or more companies in the current filing.

For example:

You are currently filing the following program:

- Program A

For companies:

- Company ABC (12345)
- Company DEF (67890)

In addition, Company ABC previously filed Program B. As a result, this screen will allow you to add Company DEF to Program B.

NOTE: The screen below will add Company DEF to Program B when the Save button is clicked.

Common Tasks	
None	
Screen Elements	

Select Program list	The list of programs displayed should contain at least one of the companies in the current filing but cannot include companies that are not in the current filing.
Select Company to Add list	The list of the companies that can be added to the selected program.
Cancel button	Click this button to cancel the operation and return back to the Manage Companies screen.
Save button	Click this button to add the company to the selected program.

To Add a Company To a Program

To add a company to a program, perform the following steps:

- From the Manage Companies screen, click the **Add Company To Program** from the Common Tasks and the Add Company To Program screen will appear.
  - Select the Program to add a company to from the Select Program list. When the program is selected, the list of companies that can be added to the program is displayed.
  - Select the company to add from the Select Company to Add list.
  - Click the **[Save]** button.

NOTE: If you do not select a program from the Select Programs list, you will receive the following message:

Required fields are missing…One program must be selected from the given list.

Remove Company From Program

The Remove Company from Program provides the functionality to remove companies from existing programs within the companies in the current filing.

For example:

You are currently filing the following programs:

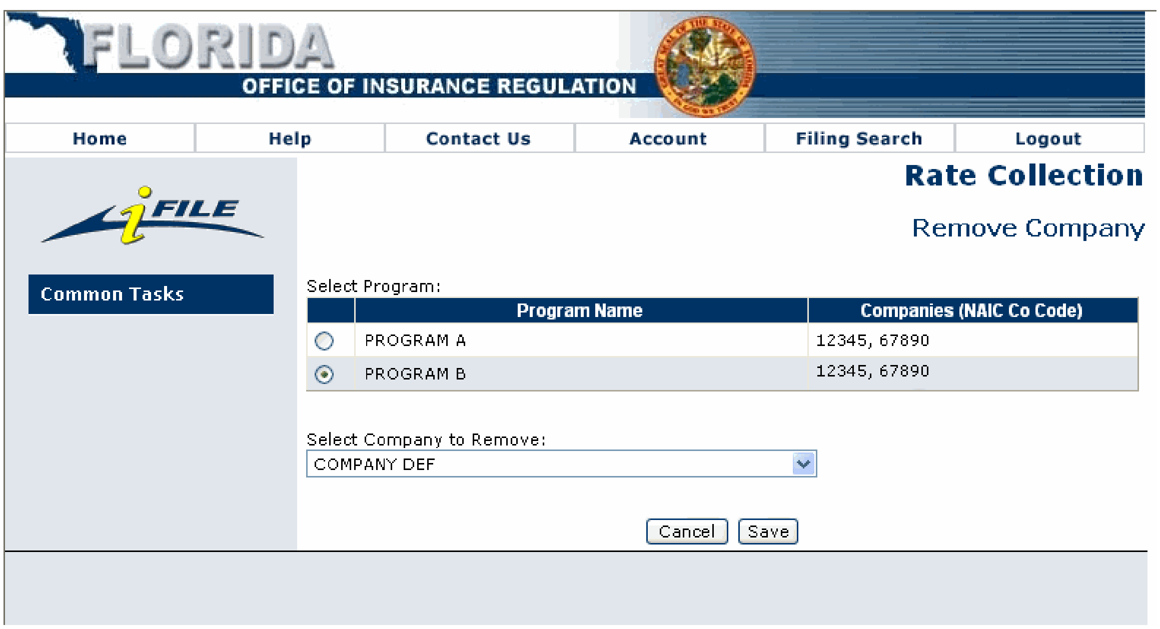
- Program A
- Program B

For companies:

- Company ABC (12345)
- Company DEF (67890)

As a result, this screen will allow you to remove Company ABC or Company DEF from Program A or Program B.

NOTE: The screen below will remove Company DEF from Program B when the Save button is clicked.



Common Tasks	
None	
Screen Elements	

Select Program list	The list of programs displayed should contain at least one of the companies in the current filing but cannot include companies that are not in the current filing.
Select Company to Remove list	The list of the companies that can be removed from the selected program.
Cancel button	Click this button to cancel the operation and return back to the Manage Companies screen.
Save button	Click this button to add the company to the selected program.

To Remove a Company From a Program

To add a company to a program, perform the following steps:

- From the Manage Companies screen, click the **Remove Company From Program** from the Common Tasks and the Remove Company From Program screen will appear.
  - Select the Program to remove companies from in the Select Program list. When the program is selected, the list of companies that can be removed from the program is displayed.
  - Select the company to remove from the Select Company to Add list.
  - Click the **[Save]** button.

NOTE: If you do not select a program from the Select Programs list, you will receive the following message:

Required fields are missing…One program must be selected from the given list.

MANAGE SPECIALTY/CLASS CODE SETS

The Manage Specialty/Class Code Sets screen provides the functionality to create specialty or class code sets and associate them to policies/coverages within programs. These sets will be used for collecting rating information within the rate components.

NOTE: This section will refer to a Policy/Coverage in the screens and descriptions below. Depending on the product chosen (Commercial, Homeowners, Private Passenger Auto, etc.) when the filing was created, it will be displayed as either a Policy or a Coverage, not both.

Common Tasks	
Add Specialty/Class Code Set	Click this link to navigate to the Add Specialty/Class Code Set screen.
Screen Elements	
Select a Program list	Displays the list of programs in the current filing.
Selected	Displays the list of policies for the selected program.

Policy/Coverage list	Select 'View All' to see all specialty/class code set assignments. **NOTE:** Only one Specialty/Class Code Set can be assigned to a policy.
Current Specialty/Class Code Sets	A table that displays the list of current specialty/class code sets for the selected program and policy/coverage. **Specialty/Class Code Set Name** – The name of the Specialty/Class Code set name. **Policy Name** – The name of the policy/coverage associated with the specialty/class code set. **Defined** – Standard or Custom. Standard territory sets are defined by the Office of Insurance Regulation. Custom territory sets are uploaded by the user. **Edit** – Click this link to edit the selected specialty/class code set (See To Edit a Specialty/Class Code Set topic). **Delete** – Click this link to delete a specialty/class code set (See To Delete a Specialty/Class Code Set topic).
Description	Displays the description of the selected Specialty/Class Code Set. (See To View the Specialty/Class Code Set Description topic)
Back button	Click this button to return back to the Rate Collection Workbench screen.

NOTE: The links that appear in the Common Tasks will vary depending on the filing type (new programs or existing programs) and the rate collection product associated with the current filing.

NOTE: If all policies/coverages have been assigned a specialty/class code set, the **Add Specialty/Class Code Set** link will be disabled. In order to add another specialty/class code set you will first have to delete an existing set first.

To View the Specialty/Class Code Set Description

To view the description of a specialty/class code set, perform the following steps:

- From the Manage Specialty/Class Code Sets screen, click the radio button next to the Specialty/Class Code Set Name in the Current Specialty/Class Code Sets table.
- The entire row will be in **"bold"** text and the description will appear in the Description field at the bottom of the screen.

To Edit a Specialty/Class Code Set

To edit a specialty/class code set, perform the following steps:

- From the Manage Specialty/Class Code Sets screen, click the **Edit** link of the set to edit. The system will navigate to the Add Specialty/Class Code Set screen. The fields will be populated with the original specialty/class code set information.
- Make any necessary modifications and click the **[Save]** button.
- The specialty/class code set information is saved and will return to the Manage Specialty/Class Code Sets screen.

To Delete a Specialty/Class Code Set

To delete a specialty/class code set, perform the following steps:

- From the Manage Specialty/Class Code Sets screen, select the appropriate **Delete** link of the specialty/class code set to delete from the Current Specialty/Class Code Sets table.

NOTE: Only custom specialty/class code sets can be deleted, standard specialty/class code sets will have the **Delete** link disabled.

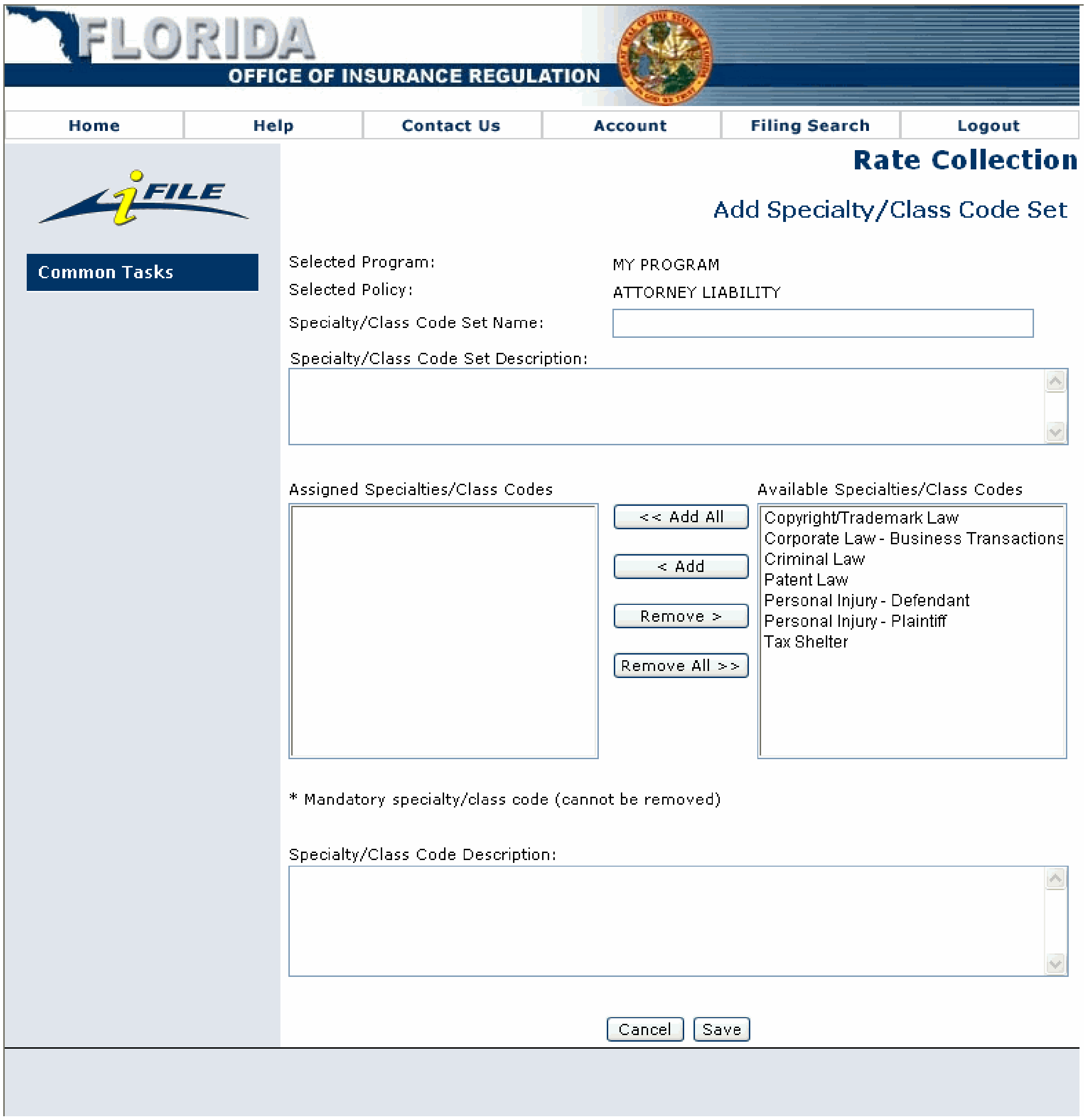
- The following OK/Cancel confirmation message:

"Are you sure you want to delete/inactivate this specialty/class code set?"

- Click the **[OK]** button to delete the specialty/class code set.
- Click the **[Cancel]** button to cancel the operation and return back to the Manage Specialty/Class Code Sets screen.

ADD SPECIALTY/CLASS CODE SET

The Add Specialty/Class Code Set screen provides the functionality to create and edit specialty/class code sets to associate to a policy within a program in their current filing. The list of available specialty/class codes will be based on the rate collection product of the current filing as well as policy/coverage type of the selected policy.



Common Tasks	
None	

Screen Elements	
Selected Program	Displays the program selected from the Manage Specialty/Class Code Sets screen.
Selected Policy/Coverage	Displays the policy/coverage selected from the Manage Specialty/Class Code Sets screen.
Specialty/Class Code Set Name	The name of the new specialty/class code set to create.
Specialty/Class Code Set Description	The description of the new specialty/class code set.
Assigned Specialties/Class Codes	The list of specialty/class codes assigned to the set. **NOTE:** Any mandatory specialty/class codes containing an asterisk (*) in the name will automatically be added to the Assigned list and cannot be removed.
Available Specialties/Class Codes	The list of available specialty/class codes to assign to the set.
<< Add All button	Adds all available specialties/class codes to the Assigned list and removes them from the Available list.
< Add button	Adds the selected specialties/class codes to the Assigned list and removes them from the Available list.
Remove > button	Removes the selected specialties/class codes from the Assigned list and moves them back to the Available list.
Remove All >> button	Removes all specialties/class codes from the Assigned list and moves them back to the Available list.
Specialty/Class Code Description	Displays the description of the selected specialty/class code from either the Assigned or Available lists.
Cancel button	Click this button to cancel the operation and return back to the Manage Specialty/Class Code Sets screen.
Save button	Click this button to save the current specialty/class code set and return back to the Manage Specialty/Class Code Sets screen.

To Add a Specialty/Class Code Set

To add a specialty/class code set, perform the following steps:

- From the Manage Specialty/Class Code Sets screen, click the Add Specialty/Class Code Set link from the Common Tasks section to display the Add Specialty/Class Code Set screen.

NOTE: If this link is disabled, you have already added a specialty/class code set for that program/policy combination. Either delete the current specialty/class code set or select a different program/policy combination.

- Enter the new set name in the Specialty/Class Code Set Name field.
- Enter the set name description in the Specialty/Class Code Set Description field.
- Assign any or all specialties/class codes from the Available list to the Assigned list using the Add All or Add buttons.
- Remove any or all specialties/class codes from the Assigned list to the Available list (that were added on error) using the Remove All or Remove buttons.
- To view the description of each specialty/class code, select the specialty/class code from either the Assigned list or Available list and the description will appear in the Specialty/Class Code Description field at the bottom of the screen.
- Click the **[Save]** button.

NOTE:

If you do not enter a Specialty/Class Code Set Name, you will receive the following message:

Required fields are missing…Specialty/Class Code Set Name must not be empty.

If you do not enter a Specialty/Class Code Set Description, you will receive the following message:

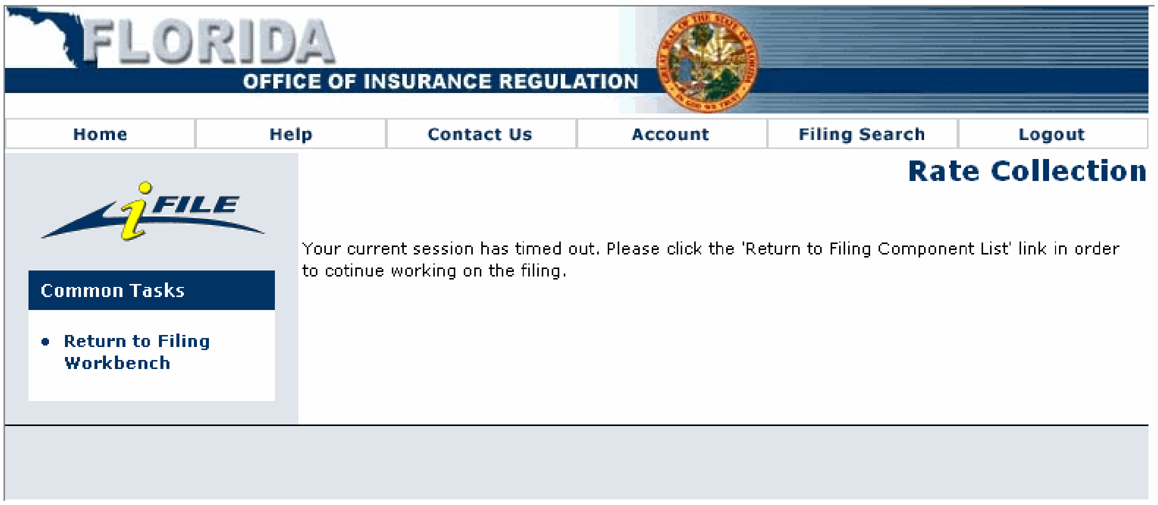
Required fields are missing…Specialty/Class Code Set Description must not be empty.

If you do not assign any Specialty/Class Codes, you will receive the following message:

Required fields are missing…At least one Specialty/Class Code must be assigned.

SESSION TIMEOUT

The session timeout screen will appear there is no activity on any of rate collection screens for a period of 20 minutes. When the session does timeout, the following screen will appear:



Common Tasks	
Return to Filing Workbench	Clicking this link will navigate to the Filing Workbench (I-File) screen.

RATE COLLECTION PRODUCTS

The table below represents a list of all the products using the Rate Collection System.

Rate Collection Product	Line of Business	Type of Insurance	Sub Type of Insurance
Personal Lines			
Private Passenger Auto	192 - Private Passenger Auto (Full Coverage or Liability Only)		
	211 - Private Passenger Auto Physical Damage Only		
Dwelling (Fire)	010 - Property (Fire)	01.0 - Property	01.0002FL - Personal (Dwelling Fire)
Homeowners	040 - Homeowners Multi-Peril		
Mobile Homeowners	540 - Mobile Home Multi-Peril		
	550 - Mobile Home Physical Damage Only		
Commercial Lines			
Commercial Residential	010 - Property (Fire)	01.0 - Property	01.0001FLA - Commercial Residential - Condominium Association Only
	010 - Property (Fire)	01.0 - Property	01.0002FLA - Commercial Residential (Excluding Condo Assn)
	050 – Commercial Multi-Peril	05.0 – Indivisible Package	05.0002FLA - Residential - Condominium Association Only
	050 – Commercial Multi-Peril	05.0 – Indivisible Package	05.0002FLB - Residential (Excluding Condo Assn)
Business owners	050 – Commercial Multi-Peril	05.0 – Indivisible Package	05.0002FLC – Non-Residential
Commercial Property (Mono-Line)	010 – Property (Fire)	01.0 - Property	01.0001FLC - Commercial Non-Residential
General Liability	170 – Other Liability	17.0FLH - Premises & Operations (Products and Completed Operations)	17.0018FL - Premises & Operations (Products and Completed Operations)
Med Mal (Physicians & Surgeons)	110 - Medical Malpractice	11.0 - Med Mal-Claims Made and Occurrence	11.0023 - Physicians & Surgeons

Attorney Liability	170 – Other Liability	17.0FLE – Errors and Omissions	17.0019FLB - Lawyers
Commercial Auto	194 - Commercial Auto (Full Coverage or Liability Only)	20.0 - Commercial Auto	20.0001FL - Business Auto (Private Passenger Types Not Used as Taxis, Limos, etc.)
	194 - Commercial Auto (Full Coverage or Liability Only)	20.0 - Commercial Auto	20.0002 - Garage
	194 - Commercial Auto (Full Coverage or Liability Only)	20.0 - Commercial Auto	20.0003FLA – Trucking/ Hauling
	194 - Commercial Auto (Full Coverage or Liability Only)	20.0 - Commercial Auto	20.0003FLB - Public Autos (Busses, Taxis, Limos, etc.)
	212 - Commercial Auto Physical Damage Only	20.0 – Commercial Auto	20.0000FL - Commercial Auto Physical Damage Only

Rate Component Forms

Rate component forms are individual elements within the Rate Component List screen. In order to be able to submit the filing, each rate component must be completed. The different rate component forms that exist in the Rate Collection System are as follows:

- Premium Breakdown
- Rating Examples
- Rate Level Effect Forms
- Rate Level Effect Forms – All Coverages (Auto Only)
- Statewide Rate Level Effect

Depending on the type of filing (new or existing program) and the number of programs and policies/coverages, the number of components in the rate component list will vary.

Each rate component form (excluding the Rate Level Effect – All Coverages and Statewide Rate Level Effect forms) within the rate component list will be completed by the filer based on a system generated template in the form of an Excel spreadsheet.

Once the forms are generated, downloaded, and completed, save it, and then upload it back to the filing. If the form has been filled out completely, the status for that rate component will be set to **Complete** for original filings and **Included** for response filings.

NOTE: For Rate Level Effect – All Coverages and Statewide Rate Level Effect forms, you do not have to download and fill out a form. This form is actually a system screen that displays the summary of all the Rate Level Effect form data that was uploaded. In order to be able to access this rate component, all rate level effect forms for that program must be completed and uploaded.

In order to complete the Rate Level Effect – All Coverages or Statewide Rate Level Effect forms, you must click the **[Save]** button after reviewing/verifying the data in the screen at the various levels (Filing, Program, etc).

PREMIUM BREAKDOWN

Premium Breakdown is the percentage of premium that is allocated to the categories of commissions and brokerage; other acquisition expenses; general expenses; premium taxes; other taxes, miscellaneous licenses and fees; reinsurance costs; profit and contingency; loss and loss adjustment expenses; and other expenses. The sum is 100%.

The Premium Breakdown form is a rate component that is required at the filing level for each filing. The basic layout of the form is shown below.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Program	Premium Breakdown Type	Policy	Commissions and Brokerage (%)	Other Acquisition Expenses (%)	General Expenses (%)	Premium Taxes (%)	Misc. License and Fees (%)	Reinsurance Costs (%)	Profit and Contingency (%)	Loss and Adjustment Expenses (%)	Other Description	Other (%)	Total (=100%)
Program 1	Type 1	Policy 1											
		Policy 2											
		Policy 3											
		Policy 4											
	Type 2	Policy 1											
		Policy 2											
		Policy 3											
		Policy 4											

Program 1	Program 2	Program 3	Program n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The current program name.
Premium Breakdown Type (Column B)	The types will vary based on rate product (see Premium Breakdown Type table below).
Policy (Column C)	Lists each policy in the program. Each Policy will have a separate row for each Premium Breakdown Type.
Premium Breakdown (Columns D, E, F, G, H, I, J, K, M)	Enter a percentage for each column. Please enter description in the 'Other Description' column (column L) if a percentage is entered in the 'Other' column (column M).
Total (Column N)	Sum of all premium breakdown columns. Row total must equal 100.

Program (Worksheets)	Lists each program in the filing as a separate worksheet (tab) in the spreadsheet.

Premium Breakdown Type Table

Rate Collection Product	Premium Breakdown Type(s)
Homeowners	Hurricane, Non-Hurricane
Mobile Homeowners	Hurricane, Non-Hurricane
Dwelling (Fire)	Hurricane, Non-Hurricane
PPA	Liability, Physical Damage
Commercial Property (Mono-line)	N/A
Commercial Residential	Hurricane, Non-Hurricane
General Liability	N/A
Attorney Liability	N/A
Commercial Auto	Liability, Physical Damage
Businessowners	N/A
Medical Malpractice	N/A

RATING EXAMPLE FORMS

A Rating Example Form is used to provide a detailed description of a hypothetical risk or a unit of exposure, depending on the line of business. In the rating example form, the company provides a rate for each of its territories for that risk or unit of exposure.

The table below lists what rate products use what form versions. Each form version will be explained in detail in the sections following.

Rate Collection Product	Rating Example Form
Personal Lines	
Homeowners	Version A
Mobile Homeowners	Version A
Dwelling (Fire)	Version A
Private Passenger Auto	Version A
Commercial Lines	
Commercial Auto	Version A
Commercial Residential	Version A
Businessowners	Version A
Med Mal (Physicians & Surgeons)	Version B
Attorney Liability	Version B
Commercial Property (Mono-line)	Version C
General Liability	Version C

NOTE: Pay special attention to instructions found in cells with notes/comments attached. These notes/comments will give additional information on how to correctly complete the cells and spreadsheet. Notes/comments are found in cells that have a red triangle in the upper right-hand corner. Hover on the triangle with the cursor to read the note/comment. Complete the template and save it. Then click 'Add/Upload Form' to upload the completed template to this component."

RATING EXAMPLE - VERSION A

Properties of rating example version A:

- Rating Examples are required for each policy type in each program for new and existing program filing types. For PPA and Commercial Auto, rating examples are required for each coverage in each program for new and existing program filing types.
- Each Policy Type will have a separate Excel workbook (file). For PPA, each coverage will have a separate Excel workbook.
- Each Rating Example will be a worksheet (tab) within the Excel Workbook.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I	J	K
Program	**Policy**	**Do you offer this? (Yes or No)**	**Rating Example Description**	**Identical Risk (Yes or No)**	**Risk Difference**	**Risk Type**	**Territory Set Name**	**Territory Code**	**Territory Description**	**Rate ($)**
Program 1	Policy 1		Rating Example 1 Description			Hurr	TS 1	Terr1	Territory 1	
								Terr2	Territory 2	
								Terr3	Territory 3	
								Terr4	Territory 4	
								Terr5	Territory 5	
								Terr6	Territory 6	
								Terr7	Territory 7	
								Terr8	Territory 8	
								Terr9	Territory 9	
						Non-Hurr	TS 1	Terr1	Territory 1	
								Terr2	Territory 2	
								Terr3	Territory 3	
								Terr4	Territory 4	
								Terr5	Territory 5	
								Terr6	Territory 6	
								Terr7	Territory 7	
								Terr8	Territory 8	
								Terr9	Territory 9	

Rating Example 1 | Rating Example 2 | Rating Example 3 | Rating Example n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy (Policy Type)	Each policy in the program with the Base Rates indicator set will be listed in the Policy column. For products that use

(Column B)	coverages (e.g. PPA), the column will display as Coverage instead of Policy. **NOTE:** Base Rates indicator does not apply to PPA.
Do You Offer This? (Yes or No) (Column C)	Enter/select Yes or No. If the answer is No, then all other data entered in this form will be ignored.
Rating Example Description (Column D)	Displays the current rating example description for the rating example displayed in the current worksheet (tab).
Identical Risk (Yes or No) (Column E)	Enter/select Yes or No. Enter Yes if the rate risk description is identical to the rating example description. Enter No if they are not identical.
Risk Difference (Column F)	If the answer is No to Identical Risk, enter the risk difference here to describe the difference between the rated risk and rating example description.
Risk Type (Column G)	Hurricane and Non-Hurricane. If an assigned combined hurricane/non-hurricane territory set to the policy/coverage is uploaded, then that territory set will be repeated twice for risk types hurricane and non-hurricane. Otherwise, each individually uploaded and assigned territory set (one for hurricane and one for non-hurricane) will be listed separately.
Territory Set Name (Column H)	The name of the territory set assigned to the policy/coverage from the filing setup in the Rate Collection Workbench screen.
Territory Code (Column I)	Displays all territory codes from the territory set (in Territory Set Name) assigned to the corresponding policy/coverage.
Territory Description (Column J)	Displays all territory descriptions from the territory set (in Territory Set Name) assigned to the corresponding policy/coverage.
Rate ($) (Column K)	Enter the rate amount associated with the corresponding territory code/description.
Rating Example (Worksheets)	Will appear as separate tabs (worksheets) within the form. The rating examples are system generated and will vary based on the policy/coverage for each rate product.

Rating Example - Version B

Properties of rating example version B:

- Rating Examples are required for each policy in each program for new and existing program filing types.
- Each Policy will have a separate Excel workbook.
- Each Rating Example will be a tab within the Excel Workbook.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I	J	K	L
Program	**Policy**	**Do you offer this? (Yes or No)**	**Rating Example Description**	**Identical Risk (Yes or No)**	**Risk Difference**	**Risk Type**	**Specialty/ Class Code**	**Data**	**Territory Code 1**	**Territory Code 2**	**Territory Code n**
Program 1	Policy 1		Rating Example 1 Description			N/A	Spec 1	Rate			
							Spec 2	Rate			
							Spec 3	Rate			
							Spec 4	Rate			
							Spec 5	Rate			
							Spec 6	Rate			
							Spec 7	Rate			
							Spec 8	Rate			
							Spec n	Rate			

Rating Example 1 | Rating Example 2 | Rating Example 3 | Rating Example n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy (Column B)	Each policy in the program with the Base Rates indicator set will be listed in the Policy column.
Do You Offer This? (Yes or No) (Column C)	This question is asking whether or not you can calculate a rate for the rating example description shown to the right. In the majority of cases, the answer to this question is "Yes." If you do not write medical malpractice or attorney liability coverage at the stated coverage level, you would answer "No." If you answer "No" in this cell, no additional information is needed to complete the template.
Rating Example	Displays the current rating example description for the rating

Description (Column D)	example displayed in the current worksheet (tab).
Identical Risk (Yes or No) (Column E)	In this cell, specify whether or not you can price the rating example description EXACTLY as written. If you can, choose "Yes" and leave the Risk Difference cell blank. If you can not, choose "No" for this cell and in the Risk Difference cell state what the differences are. For example, the minimum offered deductible for your attorney liability program may be $2,000 (instead of $1,000, as specified in the example). In this case, you would answer "No" to Identical Risk, and put "$2,000 deductible" in the Risk Difference cell.
Risk Difference (Column F)	Enter the risk difference here to describe the difference between the rated risk and rating example description.
Risk Type (Column G)	Not Applicable.
Specialty / Class Code (Column H)	For each Risk Type, display each Specialty/Class Code from the Specialty/Class Code Set associated with the current policy/coverage defined in the Rate Collection Workbench.
Data (Rate) (Column I)	Enter the rate amount associated with each specialty/class code and territory code listed.
Territory Code (Column J, K, L…)	Each column will display the territory code from the territory set (in Territory Set Name) assigned to the corresponding policy/coverage.
Rating Example	Will appear as separate tabs (worksheets) within the form. The rating examples are system generated and will vary based on the policy/coverage for each rate product.

Rating Example - Version C

Properties of rating example version C:

- Rating Examples are required for each policy in each program for new and existing program filing types.
- Each Policy will have a separate Excel workbook.
- Each Rating Example will be a tab within the Excel Workbook.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I	J	K	L	M
Program	**Policy**	**Do you offer this? (Yes or No)**	**Rating Example Description**	**Identical Risk (Yes or No)**	**Risk Difference**	**Risk Type**	**Specialty/ Class Code**	**Exposure Base**	**Data**	**Terr Code 1**	**Terr Code 2**	**Terr Code n**
			Rating Example 1 Description				CC 1		Rate			
									U/W			
							CC 2		Rate			
									U/W			
							CC 3		Rate			
									U/W			
							CC 4		Rate			
									U/W			
							CC 5		Rate			
									U/W			
							CC 6		Rate			
									U/W			
							CC 7		Rate			
									U/W			
							CC 8		Rate			
									U/W			
							CC 9		Rate			
									U/W			

Rating Example 1 | Rating Example 2 | Rating Example 3 | Rating Example n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy	Each policy in the program with the Base Rates indicator set

(Column B)	will be listed in the Policy column.
Do You Offer This? (Yes or No) (Column C)	This question is asking whether or not you can calculate a rate for the rating example description shown to the right. In the majority of cases, the answer to this question is "Yes." For example, if your program doesn't accept any Group 1 perils coverage for frame structures, you would answer "No." If you answer "No" in this cell, no additional information is needed to complete the template.
Rating Example Description (Column D)	Displays the current rating example description for the rating example displayed in the current worksheet (tab).
Identical Risk (Yes or No) (Column E)	In this cell, specify whether or not you can price the rating example description EXACTLY as written. If you can, choose "Yes" and leave the Risk Difference cell blank. If you can not, choose "No" for this cell and in the Risk Difference cell state what the differences are. For General Liability and Commercial Non-residential programs, the Identical Risk will always be "Yes".
Risk Difference (Column F)	Enter the risk difference here to describe the difference between the rated risk and rating example description.
Risk Type (Column G)	Not Applicable except for Commercial Property (Mono-line), there will be 2 risk types, Group 1 and Group 2.
Specialty / Class Code (Column H)	For each Risk Type, display each Specialty/Class Code from the Specialty/Class Code Set associated with the current policy/coverage.
Exposure Base (Column I)	Provide the exposure base used for each specialty class code by selecting the appropriate exposure base from the dropdown list. Exposure Base table below for the list of accepted exposure base codes/descriptions.
Data (Rate) (Column J)	Enter the rate per exposure (up to 3 decimal places) associated with each specialty/class code and territory code listed. The following values can also be entered: **(a)** Entering this symbol instead of a rate indicates the there was no lost cost provided for that coverage/ class/territory combination. **(i)** Entering this symbol instead of a rate indicates that the company uses an independently filed rate.
Data (U/W) (Column J)	The U/W column represents your response to the question "Are you writing new business for this specialty/class code in this territory?" It can be one of 2 values: Yes or No.

Territory Code (Column J, K, L…)	Each column will display the territory code from the territory set (in Territory Set Name) assigned to the corresponding policy/coverage.
Rating Example	Will appear as separate tabs (worksheets) within the form. The rating examples are system generated and will vary based on the policy/coverage for each rate product.

Exposure Base Code and Description Table

Exposure Base Code	Exposure Base Description
a	Area (rate per 1,000 sq ft of area)
c	Total Cost (rate per $1,000 of total cost)
m	Admissions (rate per 1,000 admissions)
o	Total Operating Expenditures (rate per $1,000 of total operating expenditures)
p	Payroll (rate per $1,000 of payroll)
s	Gross Sales (rate per $1,000 of gross sales)
t	Each (rate per unit of exposure, e.g., per person)
u	Units (rate per unit)

RATE LEVEL EFFECT FORM

The rate level effect form is used to capture the current average annual premium and the proposed average annual premium by territory within each OIR defined region for a policy, coverage or specialty/class code (depending on the line of business). Other items that vary by line of business are also collected, like earned house years for homeowners' multi-peril, earned car years for private passenger automobile or number of policies for commercial lines. The proposed average annual premium and current average annual premium are used to calculate the rate level effect at the policy, coverage, or specialty/class code level.

Note: rate level effects can be caused by changes in rates and rating relativities and/or by changes in coverage that are not offset by corresponding changes in rates.

The table below lists what rate products use what form versions. Each form version will be explained in detail in the sections following.

Rate Collection Product	Rate Level Effect Form
Personal Lines	
Homeowners	Version A
Mobile Homeowners	Version A
Dwelling (Fire)	Version A
Private Passenger Auto	Version A
Commercial Lines	
Commercial Auto	Version A
Commercial Residential	Version A
Businessowners	Version A
Medical Malpractice (Physicians & Surgeons)	Version B
Attorney Liability	Version B
Commercial Property (Mono-line)	Version C
General Liability	Version C

Please refer to the table below for the specific column mappings by rate collection product (i.e. line).

Statewide Rate Level Effect: Column Mappings table

Rate Collection Product	A	B	C	D	E	F	G	H	I

Version A									
Homeowners		X		X			X	X	X
Mobile Homeowners		X		X			X	X	X
Dwelling (Fire)		X		X			X	X	X
Business Owners		X			X	X		X	X
Commercial Residential		X			X	X		X	X
Personal Auto			X				X	X	X
Commercial Auto					X	X		X	X
Version B									
General Liability	X				X	X		X	X
Mono-line	X	X			X	X		X	X
Medical Malpractice	X				X	X		X	X
Attorney Liability	X				X	X		X	X

Legend:

A – Specialty /Class Code

B – Total Amt of Insurance (in 000s) ($)

C – Earned Car Years

D – Earned House Years

E – Number of Policies

F – Earned Premium ($)

G – Earned Premium @ Current Rate ($)

H – Annual Change (%)

I – Initial Annual Change (%)

Rate Level Effect – Version A

Properties of rate level effect version A:

- Rate Level Effect forms are required for each existing program that has at least one policy/coverage with the Update Rates indicator set.
- Each Program will be a separate rate level effect component.
- Each Policy/Coverage will be a tab within each program.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Program	**Policy**	**Base Class Description**	**Risk Type**	**Territory Set Name**	**County/ Region**	**Territory Code**	**Total Amount of Insurance**	**Earned House Years**	**Earned Premium @ Current Rate**	**Current Base Rate**	**Proposed Base Rate**	**Current Average Premium**	**Proposed Average Premium**
My Program	Policy 1		Hurr	Terr Set 1	**Alachua**	Terr1							
						Terr2							
						Terr3							
						Terr4							
						Total							
					Baker	Terr1							
						Terr2							
						Terr3							
						Terr4							
						Total							
			Non-Hurr	Terr Set 1	**Alachua**	Terr1							
						Terr2							
						Terr3							
						Terr4							
						Total							
					Baker	Terr1							
						Terr2							
						Terr3							
						Terr4							
						Total							
					Grand	**Total**							

Policy 1	Policy 2	Policy 3	Policy n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy (Column B)	Each policy in the program with the Base Rates indicator set will be listed in the Policy column.
Base Class	The starting point from which all rates for a given policy time are derived.

Description (Column C)	
Risk Type (Column D)	Hurricane and Non-Hurricane. If you uploaded and assigned one combined hurricane/non-hurricane territory set to the policy/coverage, then that territory set will be repeated twice for risk types hurricane and non-hurricane. Otherwise, each individually uploaded and assigned territory set (one for hurricane and one for non-hurricane) will be listed separately.
Territory Set Name (Column E)	The name of the territory set assigned to the policy/coverage from the filing setup in the Rate Collection Workbench screen.
County/Region (Column F)	Lists all the counties/regions that were included in the territory set associated with this policy/coverage.
Territory Code (Column G)	Lists each territory code that the corresponding county/region has been included in within the territory set.
Total Amount of Insurance (Column H)	Include the average amount of insurance in force for the latest annual period for each type of policy even though all types may not be included in the rate revision. **NOTE:** The amount of insurance is the maximum amount of property loss on insured properties. This includes coverage for structures, appurtenant structures, contents, loss of use, and all additional property coverages
Earned House Years (Column I)	Include the earned house years for the latest annual period for each type of policy, even though all types may not be included in the rate revision. NOTE: For Auto Lines, this column will be Earned Car Years.
Earned Premium @ Current Rate (Column J)	Include the earned premium at the current rate level (i.e., the rate level in effect prior to this filing) for each type of policy, even though all types may not be included in the rate revision.
Current Base Rate (Column K)	The base rate in the prior filing.
Proposed Base Rate (Column L)	The base rate proposed in the file under review.
Current Average Premium (Column M)	The average earned premium for the latest annual period, at the current rate level.
Proposed Average	The average earned premium for the latest annual period at

Premium (Column N)	the proposed rate level.
Policy (Worksheets)	Will appear as separate tabs (worksheets) within the form. The policies/coverages are listed for each program in the current filing.

Rate Level Effect – Version B

Properties of rate level effect version B:

- Rate Level Effect forms are required for each existing program that has at least one policy/coverage with the Update Rates indicator set.
- Each Program will be a separate rate level effect component.
- Each Policy/Coverage will be a tab within each program.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I	J
Program	**Policy**	**County/ Region**	**Territory Code**	**Data**	**Specialty 1**	**Specialty 2**	**Specialty 3**	**Specialty 4**	**Specialty n**
My Program	Policy 1	**Alachua**	**Terr 1**	Number of Policies					
				Earned Premium ($)					
				Current Average Annual Premium ($)					
				Proposed Average Annual Premium ($)					
			Terr 2	Number of Policies					
				Earned Premium ($)					
				Current Average Annual Premium ($)					
				Proposed Average Annual Premium ($)					
			Terr 3	Number of Policies					
				Earned Premium ($)					
				Current Average Annual Premium ($)					
				Proposed Average Annual Premium ($)					
		Baker	**Terr 1**	Number of Policies					
				Earned Premium ($)					
				Current Average Annual Premium ($)					
				Proposed Average Annual Premium ($)					
			Terr 2	Number of Policies					
				Earned Premium ($)					
				Current Average Annual Premium ($)					
				Proposed Average Annual Premium ($)					

Policy 1 | Policy 2 | Policy 3 | Policy n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy (Column B)	Each policy in the program with the Base Rates indicator set will be listed in the Policy column. (See To Update Rates For a Policy topic)
County/Region	Lists all the counties/regions that were included in the

(Column C)	territory set associated with this policy/coverage.
Territory Code (Column D)	Lists each territory code that the corresponding county/region has been included in within the territory set.
Number of Policies (Column E)	The number of policies associated with current policy listed in the Policy column.
Earned Premium (Column E)	The premium associated with policy/coverage provided during the latest annual period.
Current Average Annual Premium (Column E)	The average earned premium for the latest annual period, at the current rate level.
Proposed Average Annual Premium (Column E)	The average earned premium for the latest annual period at the proposed rate level.
Specialty 1…n (Columns F, G, H…)	For each column, display the Specialty/Class Code from the Specialty/Class Code Set associated with the current policy/coverage.
Policy (Worksheets)	Will appear as separate tabs (worksheets) within the form. The policies/coverages are listed for each program in the current filing.

Rate Level Effect – Version C

Properties of rate level effect version C:

- Rate Level Effect forms are required for each existing program that has at least one policy/coverage with the Update Rates indicator set.
- Each Program will be a separate rate level effect component.
- Each Policy/Coverage will be a tab within each program.
- Editable fields are shaded in light yellow.
- Non-editable fields are shaded in gray.

A	B	C	D	E	F	G	H	I
Program	**Policy**	**Specialty/ Class Code**	**Data**	**Territory 1**	**Territory 2**	**Territory 3**	**Territory 4**	**Territory n**
My Program	Policy 1	**10010**	Total Amount of Insurance (in 000s) ($)					
			Number of Policies					
			Earned Premium ($)					
			Current Average Annual Premium ($)					
			Proposed Average Annual Premium ($)					
		10011	Total Amount of Insurance (in 000s) ($)					
			Number of Policies					
			Earned Premium ($)					
			Current Average Annual Premium ($)					
			Proposed Average Annual Premium ($)					
		10012	Total Amount of Insurance (in 000s) ($)					
			Number of Policies					
			Earned Premium ($)					
			Current Average Annual Premium ($)					
			Proposed Average Annual Premium ($)					
		10443	Total Amount of Insurance (in 000s) ($)					
			Number of Policies					
			Earned Premium ($)					
			Current Average Annual Premium ($)					
			Proposed Average Annual Premium ($)					

Policy 1	Policy 2	Policy 3	Policy n

Locked cells that are system generated or calculated

Unlocked cells for user to enter data

Form Elements	
Program (Column A)	The program containing the policy listed in the Policy column.
Policy (Column B)	Each policy in the program with the Base Rates indicator set will be listed in the Policy column. (See To Update Rates For a Policy or To Update Rates For a Coverage topic)

Specialty/Class Code (Column C)	Lists all the counties/regions that were included in the territory set associated with this policy/coverage.
Total Amount of Insurance (Column D)	For all property lines of business, the total amount of insurance is the maximum amount of property loss on insured properties. This includes coverage for structures, appurtenant structures, contents, loss of use, and all additional property coverages
Number of Policies (Column D)	Number of policies in-force as of the 12-month ending date.
Earned Premium (Column D)	The premium associated with coverage provided during the latest annual period.
Current Average Annual Premium (Column D)	The average earned premium for the latest annual period, at the current rate level.
Proposed Average Annual Premium (Column D)	The average earned premium for the latest annual period at the proposed rate level.
Territory 1…n (Columns E, F, G, H…)	For each column, display each Territory code from the Territory Set assigned to the current policy/coverage.
Policy (Worksheets)	Will appear as separate tabs (worksheets) within the form. The policies/coverages are listed for each program in the current filing.

RATE LEVEL EFFECT – ALL COVERAGES

The Rate Level Effect All Coverages (578) screen is a system generated screen that is accessible via the Rate Component List. The screen is read-only and contains a summary of the rate level effect form data uploaded by the user at the OIR Region level. This component screen will only involve the Personal and Commercial Auto products. They can view the summary at the program and filing levels.

Please refer to the table below for the specific column mappings by rate collection product (i.e. line).

Rate Level Effect - All Coverages: Column Mappings table

Rate Product	A	B	C	D	E	F	G	H	I
Personal Auto	X		X		X	X	X	X	X
Commercial Auto		X		X			X	X	X

Legend:

A – Earned Car Years

B – Number of Policies

C - Earned Premium @ Current Rate ($)

D - Earned Premium ($)

E - Current Base Rate ($)

F - Proposed Base Rate ($)

G - Current Average Annual Premium ($)

H - Proposed Average Annual Premium ($)

I - Annual Change (%)

Standard List of Regions	Earned Car Years	Earned Premium @ Current Rate Level ($)	Current Annual Base Rate ($)	Proposed Annual Base Rate ($)
Alachua (1)	454.00	$3,444.00	$3,047.00	$3,096.00
Alachua (Balance)	464.00	$3,189.00	$2,681.00	$2,813.00
Baker (1)	495.00	$2,184.00	$2,947.00	$2,971.00
Bay (1)	493.00	$2,734.00	$2,976.00	$3,378.00
Bay (Balance)	449.00	$3,217.00	$2,275.00	$2,379.00
Bradford (1)	500.00	$3,207.00	$2,547.00	$2,548.00
Brevard (1)	461.00	$3,250.00	$2,843.00	$2,892.00
Brevard (Balance)	461.00	$2,630.00	$3,115.00	$2,855.00
Broward (1)	420.00	$2,145.00	$2,594.00	$3,557.00
Broward (2)	488.00	$2,438.00	$2,591.00	$2,478.00
Broward (3)	424.00	$2,470.00	$2,619.00	$2,756.00
Broward (4)	486.00	$2,489.00	$2,942.00	$2,690.00
Broward (5)	406.00	$3,162.00	$2,970.00	$2,520.00
Broward (6)	430.00	$3,258.00	$3,450.00	$3,322.00
Broward (7)	472.00	$3,408.00	$2,838.00	$2,784.00
Broward (Balance)	466.00	$2,627.00	$2,903.00	$2,582.00
Calhoun (1)	392.00	$2,562.00	$2,820.00	$2,865.00
Charlotte (1)	448.00	$3,002.00	$2,963.00	$2,384.00
Citrus (1)	500.00	$3,167.00	$2,634.00	$2,346.00
Clay (1)	351.00	$2,487.00	$2,646.00	$3,046.00

Common Tasks	
None	
Screen Elements	
Select Level	Two levels (options) in which to view the rate level effect data: **Filing** – Selecting the filing level will display all

	policies/coverages from the entire filing in the Policies/Coverages list. **Program** – Selecting the program level will allow you to choose a program from a list of programs displayed on the screen. All policies within the selected program will be displayed in the Policies/Coverages list.
Select Program list	The Select a Program list will contain either the new or existing program list for only those programs that have changed in the current filing. The Select a Program list will default to the program associated with the Rate Level Effect All Coverages component from the Rate Component List screen.
Policies/Coverages list	Lists all policies/coverages from either the entire filing (if Filing level selected) or the selected program (if Program level is selected).
Rate Level Effect Data table	Lists the OIR standard Regions in the first column. The remaining columns that will display are based on the rate product associated with the filing. (See Rate Level Effect - All Coverages: Column Mappings table above for remaining column listings)
Page Navigation (1 2 3 4 5 6 7)	Lists the number of pages of rate level effect data. By clicking the page number (hyperlink), it will display the corresponding rate level effect data for the selected page.
Cancel button	Click this button to cancel the operation and return to the Rate Component List screen.
Save button	Click this button to Complete this Rate Component and return to the Rate Component List screen.

NOTE: If the Rate Level Effect rate component for the current program has not been completed and uploaded, when accessing the Rate level Effect All Coverages rate component, you will get the following message:

> NOTE: The Rate Level Effect must be completed before this component can be generated.

STATEWIDE RATE LEVEL EFFECT

The statewide rate level effect form is used to calculate the weighted average of the various rate level effect forms by policy, coverage, or specialty/class code into an overall rate level effect for the program.

The Statewide Rate Level Effect screen is a system screen that displays a summary of the rate level effect form data at a statewide level. This is a system screen that is accessible via the Statewide Rate Level Effect component within the Rate Component List screen. The data displayed in this screen will be read-only. There are two versions (Versions A and B) of the Statewide Rate Level Effect form that will be discussed in this section.

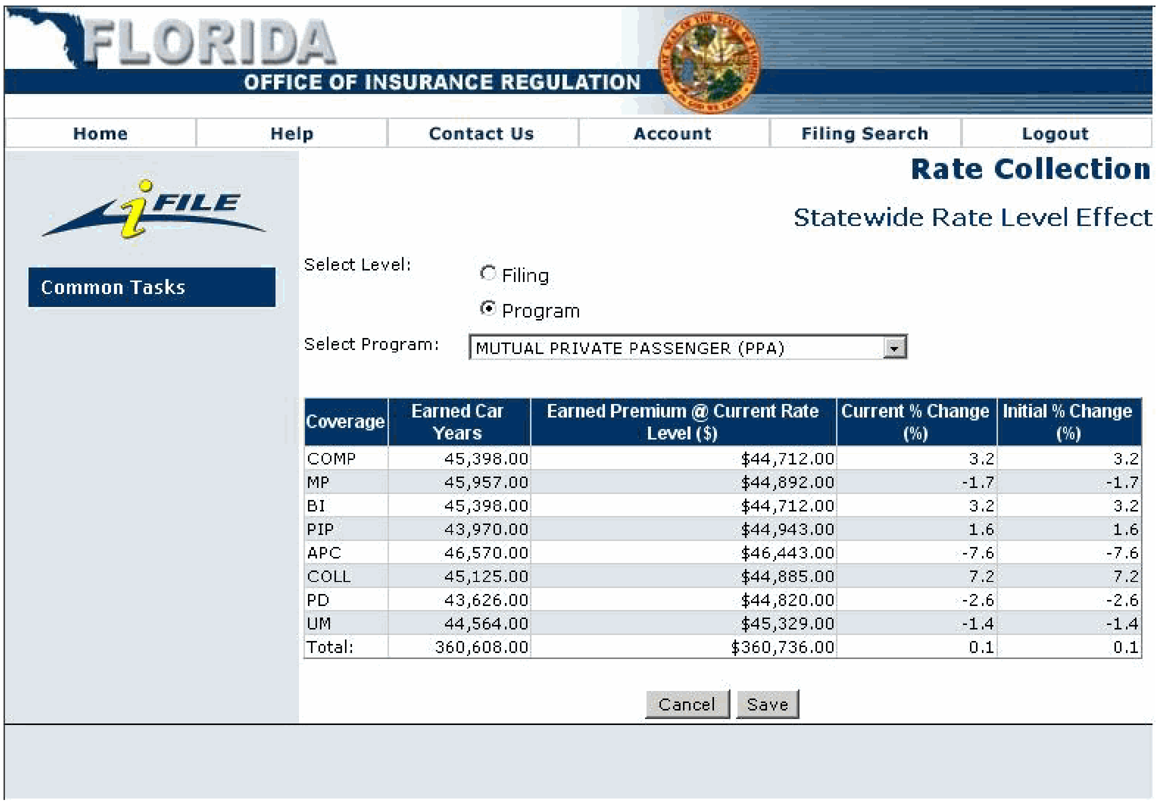
Please refer to the table below for the specific column mappings by rate collection product (i.e. line).

Statewide Rate Level Effect: Column Mappings table

Rate Collection Product	A	B	C	D	E	F	G	H	I
Version A									
Homeowners		X		X			X	X	X
Mobile Homeowners		X		X			X	X	X
Dwelling (Fire)		X		X			X	X	X
Business Owners		X			X	X		X	X
Commercial Residential		X			X	X		X	X
Personal Auto			X				X	X	X
Commercial Auto					X	X		X	X
Version B									
General Liability	X				X	X		X	X
Mono-line	X	X			X	X		X	X
Medical Malpractice	X				X	X		X	X
Attorney Liability	X				X	X		X	X

Legend:

A – Specialty /Class Code
B – Total Amt of Insurance (in 000s) ($)
C – Earned Car Years
D – Earned House Years
E – Number of Policies
F – Earned Premium ($)
G – Earned Premium @ Current Rate ($)
H – Annual Change (%)
I – Initial Annual Change (%)

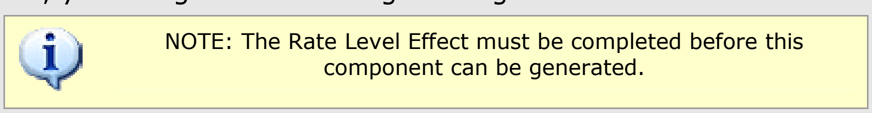


Coverage	Earned Car Years	Earned Premium @ Current Rate Level ($)	Current % Change (%)	Initial % Change (%)
COMP	45,398.00	$44,712.00	3.2	3.2
MP	45,957.00	$44,892.00	-1.7	-1.7
BI	45,398.00	$44,712.00	3.2	3.2
PIP	43,970.00	$44,943.00	1.6	1.6
APC	46,570.00	$46,443.00	-7.6	-7.6
COLL	45,125.00	$44,885.00	7.2	7.2
PD	43,626.00	$44,820.00	-2.6	-2.6
UM	44,564.00	$45,329.00	-1.4	-1.4
Total:	360,608.00	$360,736.00	0.1	0.1

Common Tasks	
None	
Screen Elements	
Selected Level	Two levels (options) in which to view the rate level effect data: **Filing** – Selecting the filing level will display all policies/coverages from the entire filing in the Policies/Coverages list.

	Program – Selecting the program level will allow you to choose a program from a list of programs displayed on the screen. All policies within the selected program will be displayed in the Policies/Coverages Name column.
Select a Program list	The Select a Program list will contain either the new or existing program list for only those programs that have changed in the current filing. The Select a Program list will default to the program associated with the Statewide Rate Level Effect component from the Rate Component List screen.
Statewide Rate Level Effect Data table	**Policy/Coverage** – The name of the policy/coverage. **Specialty/Class Code** (Version B Only) – (See Statewide Rate Level Effect: Column Mappings table above for complete listing of remaining columns that will appear based on the rate product of the filing)
Cancel button	Click this button to cancel the operation and return to the Rate Component List screen.
Save button	Click this button to Complete this Rate Component and return to the Rate Component List screen.

NOTE: If the Rate Level Effect rate component for the current program has not been completed and uploaded, when accessing the Statewide Rate level Effect rate component, you will get the following message:



GLOSSARY OF TERMS

$10/$20 B.I. - Bodily Injury coverage, $10,000 maximum per person per accident and $20,000 maximum per accident (all person) note: liability coverage if insured caused accident.

$1,000 M.P. - Medical payment coverage; $1,000 per person per accident.

$10,000 P.D - Property damage liability coverage $10,000 maximum total per accident.

$10,000 P.I.P - Personal Injury Protection - (No Fault) for injuries to insured, passengers and pedestrians, $10,000 maximum per accident per person.

$10/$20 U.M. - Uninsured motorist coverage, $10,000 per person maximum $20,000 per accident.

$100 Deductible Comprehensive - Comprehensive Deductible coverage for damage to insured vehicle. (other than collision)

$250 Deductible Collision - Collision and results in damage to insured vehicle.

1103-Generator - Available at the time of filing, which will build all 1103's for all 1104's in the filing. If this option is used for one 1104 it must be used with all 1104's in that filing.

All Class Average Rate - The average rate for all policy holders in a given territory.

Amount of Insurance - The average amount of insurance in force for the latest annual period for each type of homeowners and mobile homeowners policy even though all types may not be included in the rate revision.

Annual Rate Certification - Annual Rate Certification (Section 627.0645, Florida Statutes).

Annual Rate Exemption - Annual Rate Exemption (Section 627.0645, Florida Statutes).

Assessment - A financial obligation levied on an insurer by Statutory defined organizations (e.g. JUA, FWUA, FIGA, or FHCF).

Base Class - The starting point from which all rates for a given policy time are derived.

Base Rate - Premium charged by the insurer for the base class.

Base Risk - OIR specified risk defined for each policy type (e.g. Frame structure insured for replacement cost at $75, 000 with a single $250 deductible for all Section 1 perils combined; Other structures insured at 10% of the amount of insurance on the structure. Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of use insured at 20% of the amount of insurance on the stricture; 100,000 Liability coverage; 1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4,. I.S.O. HO-3 POLICY TYPE) from which all other rates are calculated.

Base Risk Premium - The premium charged by the insurer for an OIR defined base risk - including both hurricane and non-hurricane premiums.

Bodily Injury (BI) - A form of liability coverage related to Private Passenger Auto.

Certificate of Authority (COA) - The document that authorizes an insurer to sell insurance products in the state of Florida.

CITIZENS - Citizens Property Insurance Corporation.

Combined Single Limit Liability - Liability coverage with a single limit combined.

Company Name - Legal moniker for a risk bearing entity - the insurer's name.

Construction Type - The materials used to construct a building (frame or masonry). The insurers' classification of how the building is constructed. There is and insuring agreement for each coverage and usually a premium.

Coverage - Insurance provided for specific loss. Each coverage is added to yield a premium, however sometimes it may be excluded without charge (e.g. BI, PD, PIP, MP. Comp, Coll).

Coverage Type - Indicator that identifies whether a particular coverage is classified as liability or physical damage.

Current Average Annual Premium - The average earned premium for the latest annual period, at the current rate level.

Current Base Rate - The base rate in the prior filing.

Current Rate Level - The rate level in effect prior to a filing.

Deductible - The amount of eligible expense a covered person must pay each year from his or her own pocket before the plan will make payment for eligible benefits.

Department Code - OIR assigned code to Dept. (Defined territory, Defined by territory average)

Disposed Filing - A filing which has been approved, disapproved, acknowledged or withdrawn (i.e. a final action has been taken on it).

Dwelling Policy Types - The Following is a list of policy types: 1) DP-1 Basic Form, 2) DP-2 Broad Form and 3) DP-3 Special Form.

Dwelling/Fire - Basic homeowners' policy that specifies a particular coverage. This product excludes liability. Dwelling/Fire does not include liability coverage.

E-Filing - The electronic portion of an insurer's rate filing.

Earned House Years - The number of houses insured by the total number of filing companies for the given period of coverage. This definition is specific to forms OIR-B1-1103 and OIR-B1-1104.

Earned Premium - The premium associated with coverage provided during the latest annual period.

Exposure - The risk assumed by the insurer.

FAJUA - Florida Automobile Joint Underwriting Association.

FCP Number/Filing ID - An OIR assigned number assigned to a filing. Format: FCP 06-12345.

FEIN - Federal Employer Identification Number.

FEIN Number - A unique identifier for each insurance company.

FHCF - Florida Hurricane Catastrophe Fund.

FIGA - Florida Insurance Guaranty Association

File and Use - OIR has 60 days to review a filing for auto and 90 days to review a filing for all others during which time the insurer may not use the filed rates.

File Status – The Status of a filing. A filing may be "Pending'', ''Closed'', Approved or "Error".

Filing - A complete and detailed description of an insurer's rating practices and renewal practices, including information and documentation that demonstrate its rating methods and practices are based upon commonly accepted actuarial assumptions and are in accordance with sound actuarial principles.

Final Percent Change - The rate effect expressed as a % change requested by the insurer for a given submission.

Final Set - The latest version of a collection of forms pertaining to a current filing.

Forms Only Filing - Any filing related to the addition, revision, or deletion of any policy, contract, endorsement, declarations page, form, or notice used by an insurer in its relationship with its existing or prospective policyholders.

FRPCJUA - Florida Residential Property and Casualty Joint Underwriting Association.

FWUA - Florida Windstorm Underwriting Association.

Group Code - OIR assigned identifier, using the COA for a Company or Insurer in that group. A company must belong to one and only one group. Proposed: Replace the COA Code with the NAIC Code for the OIR assigned group code.

Header Information - This is the information displayed at the top of the forms. This information consists of company names, program names and pricing tracks.

Home Owner Policy Types - The Following is a list of policy types: 1) HO-3 homeowners' policy. A1l risk policy including structure, liability, contents. 2) HO-4 Renters policy contents. 3) HO-6 Condo owners' policy contents. 4) MHO-3 Mobile Home policy - (like HO-3 except for mobile homes). 5) MHO-4 Renting of mobile home.

Hurricane - A named storm of 74mph winds or greater. (AKA a tropical cyclone)

Hurricane Coverage - A portion of the annual premium charged by an insurer for windstorm coverage and flood coverage. Hurricanes cause some of the losses under each one of these coverages.

Hurricane Premium - A portion of an annual premium charged by an insurer for covering the risk associated with a hurricane.

Identical Risk - Insurer rates are submitted for a risk that identically matches the risk defined by OIR.

Initial Percent Change - The Requested Percent Change from the first submission of a given fling.

Insurer - An organization licensed by OIR under part III of Chapter 624, F.S., or part I of Chapter 641, F.S.

ISO - An organization known as the Insurance Service Office. The ISO helps its customers identify, mitigate, and price for risk by providing comprehensive data, leading-edge analysis, and decision-support services. They also publish rating manuals (CLM) and policy forms.

Latest Annual Period - The 12 month period covered by the data reported using only the columns titled \"Amount of Insurance'' \"Earned Car Years'' and \"Earned Premium at Current Rate Level\"

Liability - Liability consist of BI, PD, MP, PIP, UM, CSLL.

Manual Pages - Contains all information necessary to rate all policies sold in Florida.

Medical Payment (MP) - A form of liability coverage related to Private Passenger Auto.

Multi-Territory County - A county covered by more than one territory.

Multi-Territory Grouping - A unique group of territories which comprise a particular Multi-territory county.

-

NAIC Group Code - NAIC assigned identifier for all companies in the same insurer group.

National Association of Insurance Commissioners (NAIC) - The NAIC is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia, American Samoa, Guam, Puerto Rico, and the Virgin Islands. The NAIC provides its members a forum for discussing common interests and for working cooperatively on regulatory matters that transcend the boundaries of their own jurisdictions.

New Business Effective Date - Date the proposed rates will start to be used on any new policies.

Number of Polices - Number of policies in-force as of the 12-month ending date.

Office of Insurance Regulation (OIR) - The Office of Insurance Regulation is the agency that regulates the insurance industry in the state of Florida. OIR enforces provisions of the Florida Insurance Code; executes the duties imposed by the Code; informs and protects insurance consumers with prompt, thorough, and courteous resolution of complaints and inquiries; enhances community outreach programs to deliver insurance, fire safety, and fire prevention education services through out the state; develops and distributes insurance buyer guides and circulates information news releases; and. provides risk management and insurance programs for property, automobile, workers' compensation, general liability, and federal civil rights liability for all state agencies.

OIR-B1-1102 Form (Homeowners) - Florida Homeowners Rating Examples, Annual Rates. Shows county by county rates fled by the insurer for specific OIR described risk.

OIR-B1-1103 Form (Homeowners) - Provides a summary report of all submitted OIR-B1-1104s for each program in a given filing.

OIR-B1-1104 Form (Homeowners) - Provides rate level effects by county' by policy type for each program in a given filing.

OIR-B1-1193 (Dwelling) - Florida Dwelling Rating Examples form.

OIR-B1-1194 (Dwelling) - Statewide rate level effect form.

OIR-B1-1195 (Dwelling) - Rate level effect by Territory.

OIR-B1-575 Form (Auto) - Florida Private Passenger Auto (PPA) Rating Examples (Annual Rates)
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OIR-B1-576 Form (Auto) - Florida Private Passenger Statewide rate level effect.

OIR-B1-577 Form (Auto) - Florida Private Passenger Auto rate level effect by company defined territories.

OIR-B1-578 Form (Auto) - Florida Private Passenger Auto rate level effect by OIR defined territories.

OIR-B1-582 Form - All filings must be submitted with this form. This form provides specific information about the insurance company submitting the rate fling.

OIR-B1-583 Form - Expense Supplement - Calculation of company lost cost multiplier.

OIR-B1-595 Form - Florida expense supplement for independent rate filings.

OIR Insurer File Number - A unique identifier derived from concatenating the NAIC Group Code of the insurer and the Insurer File Number.

PCRDCMS - Property and Casualty Rate Data Collection and Management System.

Percent Change in Base Rate - 100 * [(Proposed base rate / current base rate) - 1].

Percent Changes - The percentage (###.#) in variation in the rate level from the prior filing.

Personal Injury Protection (PIP) - A form of liability coverage related to Private Passenger Auto Physical Damage Comp, Collision.

Positively Disposed Filing - A filing that has been approved or acknowledged.

Premium - Consideration paid or to be paid to an insurer for the issuance and delivery of any binder or policy of insurance. Premium=Exposure * rate (where exposure means the number of units of insurance being purchased).

Premium Breakdown - The percentage of premium that is allocated to the categories of commissions and brokerage; other acquisition expenses; general expenses; premium taxes; other taxes, miscellaneous licenses and fees; reinsurance costs; profit and contingency; loss and loss adjustment expenses; and other expenses. The sum is 100%.

Pricing Track - A general descriptor of the level of rates. There are three choices - preferred, standard and non-standard.

Prior Filing - The most recent filing prior to the proposed filing being reviewed. (Non-disapproved, Non-withdrawn).

Product - The set of rates and rate modifiers associated with a benefit plan opened by one insurer in one market through one provider network.

Product line - All of the products of a given plan type covered by one insurer within one market.

Program - Insurer-defined set of rates with specific underwriting rules and rates for a specific type of risk.

Program Name - A marketing name given by the insurer to a particular set of rates. An insurer defined name for a given program.

Property Damage (PD) - A form of liability coverage related to Private Passenger Auto.

Proposed Average Annual Premium - The average earned premium for the latest annual period at the proposed rate level.

Proposed Base Rate - The base rate proposed in the file under review.

Proposed Filing - The filing under review pending disposal.

QUSAR Quarterly Supplemental Reporting System - This system allows insurer to create, edit and save QSRs, as well as submit the date via the internet to OIR. (Insurers doing business in the state of Florida are required by 624.424 (10) Florida Statues to report statistical information to OIR in conjunction with their quarterly financial reports).

Rate - The periodic price per unit of exposure for the coverage afforded.

Rate Filing - A request for approval that will cause a change in the rates that an insurer will charge existing or future policy holders.

Rate Formula - A formula to convert the rates from the base risk to the rates for a different OIR specified risk.

Rate Level - The average premium for a given policy type or program.

Rate Level Effects - Amount of change (in percentage) in rate level from prior approved filing for all policy types. Includes average for all product types and the average for programs.

Rate level Effects Form - The rate level effect form is used to capture the current average annual premium and the proposed average annual premium by territory within each OIR defined region for a policy, coverage or specialty/class code (depending on the line of business). Other items that vary by line of business are also collected, like earned house years for homeowners' multi-peril, earned car years for private passenger automobile or number of policies for commercial lines. The proposed average annual premium and current average annual premium are used to calculate the rate level effect at the policy, coverage, or specialty/class code level.

Note: rate level effects can be caused by changes in rates and rating relativities and/or by changes in coverage that are not offset by corresponding changes in rates.

Rate Level Indication - Actuarial calculations which show the amount of change needed in the current rates to meet statutory requirements.

Rates and Rules Filing - Any filing that includes revisions that do affect the premium that is charged to any existing or prospective policyholder other than RECOUPMENT ONLY filings and includes revisions that do not affect the premium that is charged to any existing or prospective policyholder. See the RATES ONLY and RULES ONLY definitions for more detail.

Rates Only Filing - Any filing that affects the premium that is charged to any existing or prospective policyholder other than RECOUPMENT ONLY filings. The following are examples of this sub-type of filing: Any filing that adds, revises, or deletes base rates by territory. Any filing that adds, revises, or deletes rating factors. Any filing that adds, revises, or deletes rating variable definitions. Any filing that increases or decreases the amount of coverage provided to policyholders. Any filing that adds, revises, or deletes underwriting rules that do affect the premium that is charged to any existing policyholder.

Rating Example - A rating example is a detailed description of a hypothetical risk or a unit of exposure, depending on the line of business. In the rating example form, the company provides a rate for each of its territories for that risk or unit of exposure.

Rating Period - The calendar period for which premium rates are established by an insurer offering coverage is assumed to be in affect.

RCS Verification - Rating examples provided by the user to show how rates are determined.

Recoupment Filing - This type of filing is statutory denied to allow the insurer to recoup an assessment previous unpaid to either of the following groups: (FWUA, FIGA, FHCF, or JUA's)

Recoupments Only - Any filing related to the recoupment of premiums or assessments paid to the Florida Hurricane Catastrophe Fund (FHCF), Citizens Property Insurance Corporation (CITIZENS), the Florida Residential Property and Casualty Joint Underwriting Association (FRPCJUA), the Florida Windstorm Underwriting Association (FWUA), Florida Automobile Joint Underwriting Association (FAJUA), or the Florida Insurance Guaranty Association (FIGA).

Renewal Business Date - The date the proposed rates will start to be used on any renewal policies.

Requested Percent Change - The rate level effect expressed as a % change requested by the insurer for a given submission.

Review - A process of analyzing a filing by OIR for statutory compliance.

Risk Differences - A narrative that describes the differences between the risk denied by the insurer and the risk defined by OIR. Only submitted if the identical risk box is not checked (= false).

Rules Only Filling - Any filing that does not affect the premium that is charged to any existing or prospective policyholder. The following are examples of this sub-type of filing: Any filing that serves to clarify existing rules or to correct typographical errors. Any filing that adds, revises, or deletes underwriting rules that do not affect the premium that is charged to any existing policyholder. Any filing that updates protection class assignments. Any filing that adds optional miscellaneous coverages. If you are not sure if your filing meets this definition, you should submit a letter to the Office explaining the purpose of the filing and requesting our guidance. This letter should be addressed to the Area Chief of the Area of Property and Casualty Forms and Rates.

Set - All forms in a given submission.

Statewide Rate Level Effect Form - The statewide rate level effect form is used to calculate the weighted average of the various rate level effect forms by policy, coverage, or specialty/class code into an overall rate level effect for the program.

Submissions - The data OIR receives from an insurer on a particular date for a particular filing.

Territories - Geographic areas defined by an insurance company.

Territory Code - A sequence of alphanumeric characters for a territory; defined by an insurance company.

Territory Description - Includes county and narrative description of territory as defined by an insurance company.

Total Amount of Insurance - For all property lines of business, the total amount of insurance is the maximum amount of property loss on insured properties. This includes coverage for structures, appurtenant structures, contents, loss of use, and all additional property coverages

Total Percentage Changed - 100 * [(proposed average premium / current average premium) -1].

Trend - The projection of future factors to be used as rate multipliers that indicate variance in the cost of doing business. Trend can be based on seasonal variations, interest-rate fluctuations, inflation, deflation, or other like factors that are not part of an insurer's experience. Trend can be stated as a percentage of the rate to which it applies.

Type of Filing - Categories that comprise an E-Filing, (e.g.. Base -state, FWUA Recoupment, FHCF Recoupment).

Uninsured Motorist (UM) - A form of liability coverage related to Private Passenger Auto.

Use and File - The insurer may use the requested rates, while awaiting response of filing. The insurer must file with 30 days of use (This type of filing is no longer allowed by OIR).

ACCEPTANCE

Property and Casualty Rate Data Collection and Management System

Deliverable: RCS User Manual

Prepared by: The North Highland Team

Date: 6/20/2007

By signing this Deliverable Acceptance Sheet, OIR acknowledges and agrees they have carefully reviewed this deliverable and agrees this deliverable satisfies all applicable specifications and other requirements of OIR pursuant to OIR's Agreement with The North Highland Company.

Acceptance History

OIR Project Manager

Angela Lockwood — Date
Project Manager

OIR Project Sponsor

Date

North Highland Project Manager

Mark Ervin — Date
Project Manager