

# **PAS Signature Series Common Library**

## **Capping**

Last Updated: September 30, 2016



Overview

This is wireframe constitutes the Capping function for the Signature Series Common Library.

For all wireframes in this set

- Type of form field element is shown in wireframe
- Default values and associated text are as shown
- Drop-down values are in business requirements
- Links, buttons, errors and conditional states are in wireframe notes

Change Log

Version	Date	Name	Description
1.0	2/3/2012	Elizabeth Wen Tell	Document created
1.1	3/29/2012	Elizabeth Wen Tell	Add inline help icon to “Capped” under Premium Summary
1.2	5/2/2012	Elizabeth Wen Tell	Changing capping screen to a pop-up instead of a page per discussion with development. Capping on Vehicle tabe next to vehicle name due to developement limitation.
1.3	10/15/2012	Elizabeth Wen Tell	To include changes in CR90
1.4	2/26/2015	Sachin Kittur	Updated view capping details pop up screen
1.5	3/2/2015	Sachin Kittur	Updated view capping detail labels and notes
1.6	3/5/2015	Sachin Kittur	Added new label and notes, removed vehicle table from view capping details pop up
1.7	3/6/2015	Venkat tatituri	Removed help Icon for capping details
1.8	3/10/2015	Venkat Tatituri	Remvoed page 8, Updated capping details header
1.9	3/20/2015	Sachin Kittur	Updated manual capping factor note
2.0	3/20/2015	Venkat Tatituri	Updated Manual Capping Notes
2.1	4/29/2015	Venkat tatituri	Added Capping Override Reason Dropdown
2.2	5/1/2015	Venkat tatituri	Added Program Code Dropdown
2.3	5/6/2015	Venkat tatituri	Removed Program code and made as read only in View capping details screen
2.4	5/8/2015	Venkat Tatituri	Updated Notes for 9, 10. Right Aligned Money column
2.5	5/14/2015	Venkat Tatituri	Added Source Premium / Renewal Term premium - Old Rater section
2.6	9/23/2015	Anirudh Natekar	Added a message for coverages ending with a “G”
2.7	9/30/2016	Priyanka Palaniappan	Removed “Renewal Term Premium-Old Rater” section

Endorsement - 5 vehicle example

Notes

Quote

PrefillGeneralDriverDriver ReportsVehicleFormsPremium & CoveragesDocumentsBind

Coverage and Premium Details

Coverages from Prefill ?

Bodily Injury Limits: \$200,000/\$200,000

Policy Options

Policy TermXXXXXX

Payment Plan \*XXXXXX

i

Coverages or limits ending with a "G" are only applicable to limited customers. Please refer to the Agent Guide before selecting or removing.

Policy Level Liability Coverages ?

Description	Policy Coverage Limits	Pre-Endorse. Premium ?	Term Premium ?	Actual Premium ?
Bodily Injury Liability ?	XXXXXX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Property Damage Liability ?	XXXXXX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Uninsured/Underinsured Motorist Bodily Injury ?	XXXXXX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Medical Payments ?	XXXXXX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Policy Level Liability Coverages		\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX









Detailed Vehicle Coverages
















2000 TOYOTA CAMRY LE 4D	Vehicle Coverages	Pre-Endorse. Premium	Term Premium	Actual Premium
Comprehensive Deductible ?	XXX (+X.XX)	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Full Safety Glass ?	No Coverage	No Coverage	No Coverage	No Coverage
Special Equipment * ?	(Default value)	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Collision Deductible ?	XXX (+X.XX)	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Rental Reimbursement ?	No Coverage	No Coverage	No Coverage	No Coverage
Towing and Labor Coverage ?	No Coverage	No Coverage	No Coverage	No Coverage
Waive Liability ?	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	N/A	N/A
Vehicle Coverage		\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX















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Notes

2010 CHEVROLET CORVETTE 2D	Vehicle Coverages	Pre-Endorse. Premium	Term Premium	Actual Premium
Comprehensive Deductible 	<input type="text" value="XXX (+X.XX)"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Full Safety Glass 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Special Equipment * 	<input type="text" value="(Default value)"/>	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Collision Deductible 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Waive Liability 	<input type="radio"/> Yes <input type="radio"/> No	N/A	N/A	N/A
Vehicle Coverage		\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX

2012 ACURA MDX 4D	Vehicle Coverages	Pre-Endorse. Premium	Term Premium	Actual Premium
Comprehensive Deductible 	<input type="text" value="XXX (+X.XX)"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Full Safety Glass 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Special Equipment * 	<input type="text" value="(Default value)"/>	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Collision Deductible 	<input type="text" value="XXX (+X.XX)"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Rental Reimbursement 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Towing and Labor Coverage 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
New Car Added Protection Coverage 	<input type="text" value="Yes"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Purchase Date	<input type="text" value="02/12/2012"/> 			
Waive Liability 	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	N/A	N/A
Vehicle Coverage		\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX

2012 HONDA ACCORD LX 4	Vehicle Coverages	Pre-Endorse. Premium	Term Premium	Actual Premium
Comprehensive Deductible 	<input type="text" value="XXX (+X.XX)"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Full Safety Glass 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Special Equipment * 	<input type="text" value="(Default value)"/>	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Collision Deductible 	<input type="text" value="XXX (+X.XX)"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Rental Reimbursement 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Towing and Labor Coverage 	<input type="text" value="No Coverage"/> 	No Coverage	No Coverage	No Coverage
Vehicle Loan/Lease Coverage 	<input type="text" value="Yes"/> 	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Waive Liability 	<input type="radio"/> Yes <input checked="" type="radio"/> No	N/A	N/A	N/A
Vehicle Coverage		\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX

Calculate Premium

Override Premium

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▶ **Payment Plans**

Term Premium by Vehicle

2

[View Rating Details](#) | [View Capping Details](#) | [View Rules Override](#)

<b>Total Term Premium \$X,XXX.XX</b>	Veh 1 2000 TOYOTA CAMRY 4D	Veh 2 2010 CHEVROLET CORVETTE 2D	Veh 3 2012 Acura MDX 4D	Veh 4 2012 HONDA ACCORD LX 4D
<b>Policy Level Liability Coverages</b>	<b>Term Premium</b>	<b>Term Premium</b>	<b>Term Premium</b>	<b>Term Premium</b>
Bodily Injury Liability \$50,000/\$100,000	\$X,XXX.XX	No Coverage	\$X,XXX.XX	\$X,XXX.XX
Property Damage Liability \$25,000	\$X,XXX.XX	No Coverage	\$X,XXX.XX	\$X,XXX.XX
Uninsured/Underinsured Motorist Bodily Injury \$50,000/\$100,000	\$X,XXX.XX	No Coverage	\$X,XXX.XX	\$X,XXX.XX
Medical Payments No Coverage	\$X,XXX.XX	No Coverage	\$X,XXX.XX	\$X,XXX.XX
<b>Vehicle Coverages</b>				
Comprehensive Deductible	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Full Safety Glass	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Special Equipment	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
Collision Deductible	\$X,XXX.XX	No Coverage	\$X,XXX.XX	\$X,XXX.XX
Rental Reimbursement	No Coverage	No Coverage	No Coverage	No Coverage
Towing and Labor Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Vehicle Loan/Lease Coverage	No Coverage	No Coverage	No Coverage	\$X,XXX.XX
New Car Added Protection Coverage	No Coverage	No Coverage	\$X,XXX.XX	No Coverage
Waive Liability	No	Yes	No	No
<b>Total Vehicle Term Premium</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>

<b>Forms</b>	<b>Term Premium</b>
ADBE	\$XX.XX
<b>Fees</b>	<b>Term Premium</b>
SR22	\$XX.XX

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**Notes**

- 2

**View Capping Details Link**

Clicking this link opens the Capping lightbox and grays out the browser window web page.

View Capping Details link is only enabled for users that have the authority to see or edit capping details.

View Capping Details link should not be displayed to unauthorized users.

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Discounts & Surcharges

Discounts: AAA Membership, Home, Smart Driver (James Taylor, John Taylor), Airbag (Veh 2)

Surcharges: Foreign License Surcharge ( Jim Smith)

Removed Vehicles	Date Removed	Actual Premium
2004, Honda Accord LX 4D	04/23/2012	\$232.10
2006, Ford Mustang GT 2D	02/12/2012	\$365.00

Additional Savings Options

Would you like to see how additional discounts could lower this premium? ☐ Yes ☒ No

Continue

Notes

Page Description: Users with proper authority level can view this page when they click the View Capping Details link and make changes to the Applied Capping Factor by entering a value in the Manual Capping Factor (%) field.

The size of the pop-up box, excluding the standard scroll bar at the right, shall be 820px wide, so to fit all the pertinent information in the pop-up without users having to scroll horizontally.

Notes

**3 Manual Capping Factor (%)**  
This field is available to edit to users with “Edit Capping Factor” privilege. Users can enter a number up to 2 decimal points into the Applied Capping Factor text field.

When an entry is input into the Manual Capping Factor (%) field,  
1. the Applied Capping Factor value, the Capped Term Premium value and all values under the Capped Term Premium table shall blank out to zero.  
2. the system shall generate the name of the user that is logged in, in the Authorized By field.  
3. the “Capping Override Reason” drop down field becomes enabled and required.

The user shall click on the Calculate button to initiate calculation.

Once calculation is achieved, the Applied Capping Factor value, the Capped Term Premium value and all values under the Capped Term Premium table, that had zeroed out previously, shall display the new calculated capped values on the screen.

**4 Authorized By**  
When an entry is made in the Manual Capping Factor (%) field, the system shall generate the name of the user that is logged in, in the Authorized By field.

**5 Other Reason**  
When the user selects ‘Other’ value from “Capping Override Reason” drop down field, the “Other Reason” field becomes enabled and required.

Payment Plans

Premium Summary by Vehicle

[View Rating Details](#) | [View Capping Details](#) | [View Rules Override](#)

Total Premium

Policy Level

Bodily Injury  
\$50,000/\$100,000

Property Damage  
\$25,000

Uninsured/Underinsured Motorist  
\$50,000/\$100,000

Medical Payments  
No Coverage

Vehicle Coverage

Comprehensive

Full Safety Glass

Special Equipment

Collision Deductible

Rental Reimbursement

Towing and Labor

Vehicle Loan/Lease Coverage

New Car Added Protection Coverage

Waive Liability

View Capping Details

Capped Policy Premium

Renewal Term Premium – Old Rater ?	\$X,XXX.XX	System Calculated Capping Factor	XX.XX%
% Change in Policy Premium ?	XX%	Applied Capping Factor ?	XX.XX%
Prior Term Capping Factor	XX.XX%	Calculated Term Premium ?	\$X,XXX.XX
Ceiling Cap %	XX%	Capped Term Premium ?	\$X,XXX.XX
Floor Cap %	XX%	Program Code ?	LegacyConv

**3 Manual Capping Factor (%)** 90.50

**4 Authorized By** Jason Harms

Capping Override Reason \* Other

**5 Other Reason \***

Return to Premium & Coverages

Calculate

Save and Return to  
Premium & Coverages

Vehicle Loan/Lease Coverage	No Coverage	No Coverage	No Coverage	\$X,XXX.XX	
New Car Added Protection Coverage	No Coverage	No Coverage	\$X,XXX.XX	No Coverage	
Waive Liability	No	Yes	No	No	
<b>Total</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	<b>\$X,XXX.XX</b>	
	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	
	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	
	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	



► **Payment Plans**

Premium Summary by Vehicle

[View Rating Details](#) | [View Capping Details](#) | [View Rules Override](#)

Total P

**View Capping Details**



9

**Capped Policy Premium**

10

Renewal Term Premium – Old Rater ?

\$X,XXX.XX

System Calculated Capping Factor

XX.XX%

11

% Change in Policy Premium ?

XX%

Applied Capping Factor ?

XX.XX%

Prior Term Capping Factor

XX.XX%

Calculated Term Premium ?

\$X,XXX.XX

Ceiling Cap %

XX%

Capped Term Premium ?

\$X,XXX.XX

Floor Cap %

XX%

13

Program Code ?

LegacyConv

**Manual Capping Factor (%)**

90.50

**Authorized By**

Jason Harms

12

Capping Override Reason \*

Other

Other Reason \*

**Return to Premium & Coverages**

6

**Calculate**

7

**Save and Return to  
Premium & Coverages**

8

**Policy Level**

Bodily Injury

\$50,000/\$100,000

Property Damage

\$25,000

Uninsured/Underinsured Motorist

\$50,000/\$100,000

Medical Payments

No Coverage

**Vehicle Coverage**

Comprehensive

Full Safety Glass

Special Equipment

Collision Deductible

Rental Reimbursement

Towing and Labor

Vehicle Loan/Lease Coverage

New Car Added Protection Coverage

Waive Liability

**Notes**

6

**Return to Premium & Coverages**

Brings user back to the Premium & Coverages page. If changes were made, the system will not save the changes.

7

**Calculate**

Initiates the applicable calculations based on the Manual Capping Factor (%) input, and returns calculated values in the Applied Capping Factor field, the Capped Term Premium field and all values under the Capped Term Premium table.

If there are multiple vehicles that have input values in the Manual Capping Factor (%) field, the calculate button shall calculate for all vehicles.

8

**Save and Return to Premium & Coverages**

System shall save the changes made within the pop-up window and the new calculations, close the pop-up window, and return the user to the Premium & Coverages page.

The Premium & Coverages page shall refresh with the new capped premium calculations when the pop-up closes.

9



If user uses this button to close the View Capping Details pop-up window, no data will be saved and user will return to the Premium & Coverages page with original data and calculations.

10

This field will display a value when system uses % increase-decrease in Premium logic to calculate Capping Factor. The values will show up for first conversion policy or when the "re-start capping" flag = yes and it is the first time this policy's policy effective date falls within the date range in the configuration table

11

12

When the user enters a value in the Manual Capping Factor (%) field, the "Capping Override Reason" drop down field becomes enabled and required.

13

Displays the source of the book of business.



Notes

2.1

Manual Capping Factor (%)

90.50

Authorized By

Jason Harms

Capping Override Reason \*

Other

▼

Other Reason \*

2.1

**Manual Capping Factor (%)**  
For users that only have authority to see the View Capping Details page but does not have authority to make changes, the Manual Capping Factor (%) field shall be disabled.

4.1

Manual Capping Factor (%)

90.50

Authorized By

Jason Harms

Capping Override Reason \*

System Calculation Error

▼

4.1

**Capping Override Reason**  
When the user enters a value in the Manual Capping Factor (%) field, the “Capping Override Reason” drop down field becomes enabled and required.

4.2

Manual Capping Factor (%)

90.50

Authorized By

Jason Harms

Capping Override Reason \*

Other

▼

Other Reason \*

4.2

**Other Reason**  
When the user selects ‘Other’ value from “Capping Override Reason” drop down field, the “Other Reason” field becomes enabled and required.