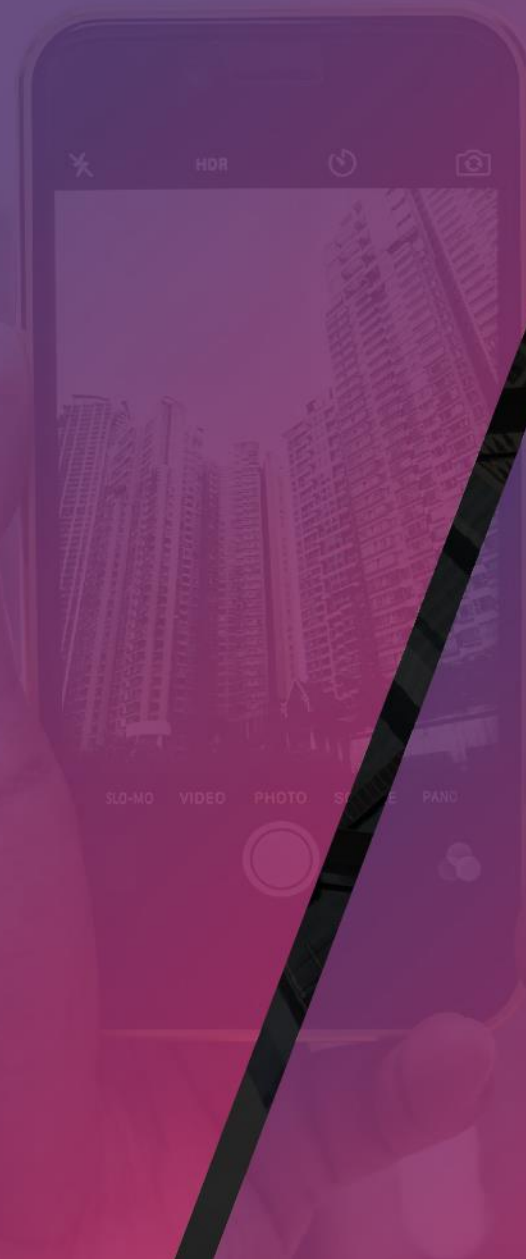




The Future of Insurance Starts Here

Bureau Adoption Plugin



AGENDA

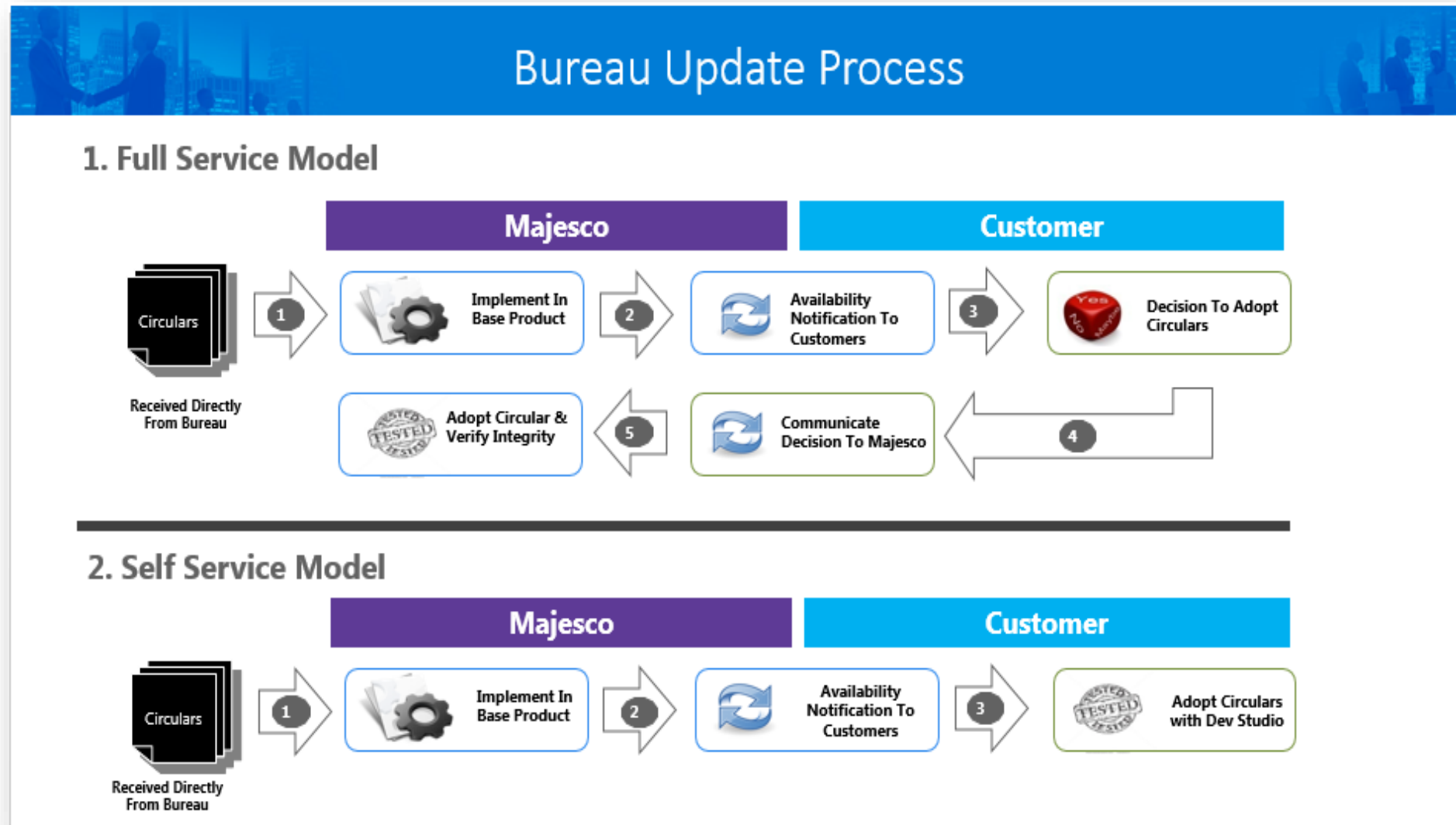
- Purpose of Bureau Adoptions plugin
- Life Cycle of Bureau adoptions
- Navigating to Bureau Adoptions plugin
- Adoption Editor
- Types of Cover-All Rate Levels
- Bureau Adoptions Level Creation
- Types of Level Creation (Rates, Forms, and Others)
- Adopting Forms & Rate level
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- Multistate Rate Levels
- Rate Level Adoptions at customer end
- Conflict Detection and Potential Override Option
- Adoptions with past date/UN-Adoption/Adoption Expiration/Bulk Adoption



Purpose of Bureau Adoption Plugin

- The Bureau Adoptions plugin of Dev studio provides the functionality to manage and adopt various rates, rules and forms that are implemented in Base using ISO/NCCI circulars.
 - All the rates, rules, and form changes implemented from ISO/NCCI circulars are implemented in Cover-All Base Packs.
 - Using the Adoption Plug-in in a Custom Pack, customers can decide which rates, rules, and forms they need and want to adopt.
 - Any rates, rules, forms, or User Interface screen changes can be implemented subject to adoption in Cover-All Base Pack and then made available to the customer through Adoptions.
 - Rates and rules are adopted using the same rate level.
 - Adoption for any type of change has to be done using an Adoption date; only after that date will the changes take effect.

Life Cycle of Bureau adoption



Navigating to Bureau Adoptions plugin

←

Line Of Business: Commercial Auto

VIEW TABS

+ NEW

VIEW

FORMS

+ Screens

+ Tables

+ Rating

+ Forms & Documents

- Bureau Adoptions

Rate Levels (RATE)

Forms

Rate Levels (ILF)

Rate Levels (LIAB_EXP)

Rate Levels (PD_EXP)

MODIFY ADOPTION

Company: State: COLORADO

Effective Date: Adoption Date:

Multistate Version: Circular No:

Document ID: Version:

Expiration Date:

NOT ADOPTED ADOPTED EXPIRED

ADOPT ADOPT ALL EXPIRE EXPIRE ALL

SELECT	CIRCULAR NO	MULTISTATE VERSION	COMPANY	STATE	FORM	REVISION	EFFECTIVE DATE	ADOPTED
<input type="checkbox"/>			Cover-all Company	Colorado	CA-DECLARATION	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-GA-DECLARATION	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-TPMC-DECLARATION	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-CA0001	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-CA0020	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-CA0025	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-CA0113	10-13	10/01/2013	10/01/2013
<input type="checkbox"/>			Cover-all Company	Colorado	CA-CA0121	10-13	10/01/2013	10/01/2013

Navigating to Bureau Adoptions plugin

- On the Bureau Adoptions Plug-in (Left Panel), users can select an Adoption Type from the various Adoption types.
- The “New Adoption Type” button at the bottom of the Navigator (Left Panel) allows users to add a new Adoption type.
- On the Adoption Editor (Right Panel) user would use the attributes to search for a particular rate, rule, or form.
- Users can select any or all of "Not Adopted", "Adopted", and "Expired" Checkboxes on the bottom panel to filter the results of the search.
- **Note** – *The "Expired" checkbox will only appear for adoption type "Forms".*

Adoption Editor

- The Adoption Editor (Right Panel) layout is divided in between Top and Bottom Panel. The Top Panel shows attributes which are useful for searching and the Bottom Panel shows the adoption search results based on the attributes selected.
- **Adoption Editor Attributes :**

Company	The company for which records needs to be searched.
Effective Date	The effective date for which record needs to be searched.
Multistate Version	The multistate version for which records needs to be searched.
State	The state for which records needs to be searched. User can add multiple states to this filter.
Adoption Date	The adoption date for which records needs to be searched.
Circular No.	The circular number for which records needs to be searched.
Document ID	This field is used for Forms type of adoption to filter data based on document ID. * Available for Forms type only.
Expiration Date	The expiration date for the expired Forms, which needs to be filtered. * Available for Forms type only.

Types of Cover-All Rate Levels

- The concept of Rate levels and Adoption levels in Cover-All Policy is described below.
 - Once ISO/NCCI Bureau circulars are released, their various Rates, Rules, and Forms are implemented in Cover-All BASE by the Cover-All Base team.
 - Rate and Document levels are created according to the requirement(s) from the ISO/NCCI Bureau circulars in Cover-All BASE by the Cover-All Base team.
 - Once these Rate Levels are created in a Base Pack and released to the customer, they are then ready for being adopted in a Custom Pack.
 - Using the Bureau Adoption plug-in as per customer requirements these rates, rules, or forms can be adopted in a Custom Pack.
 - Cover-All provides the two most commonly used types of levels: Rates and Forms.
 - Users can define new types of level also.

Bureau Adoptions Level Creation

- Levels are a mechanism in Cover-All Policy by which all the Rates, Rules, Forms, and User Interface changes are made available via adoptions to customers
 - Levels are IEL tables created through the Table Plugin and maintained by the Cover-All Base support team via Cover-All Base Packs.
 - Each level corresponds to some subject to adoption change in base through effective date, state code, multistate version and adoption type
 - Once a level is created in Base Pack and released to the customer, these levels appear in Custom Pack in Adoption Plug-in in a "Not Adopted" state, which customer can choose to adopt.
 - Example –
 - A Loss Cost circular change effective 1/1/2015 for State Colorado needs to be added in Cover-All Base.
 - Data is added to an IEL table for state Colorado with effective date 1/1/2015.
 - A rate level is created in base with effective date 01/01/2015 and state code "CO".
 - This is referred to as creating a level. Once this base pack is released to the customer, customer has the option to adopt this rate level using the Adoption Plug-in.

Types of Level Creation (Rates, Forms, and Others)

- **RATE LEVELS –**

- Rate Levels are IEL tables maintained in Cover-All Base Packs; maintenance on Rate Levels is done by the Cover-All Base team.
- There is one IEL table per Line of Business maintained in Cover-All Base.
- Rate level tables are named according to LOB code:
- **IEL_MIC_CA_RATE_LEVELS** for Commercial Auto.
- **IEL_MIC_GL_RATE_LEVELS** for Commercial General Liability
- **Example**
 - Loss costs are added to base tables via ISO circulars dated 06/01/2011 for the state of WI.
 - An entry is added to **IEL_MIC_CA_RATE_LEVELS** with effective date 06/01/2011 for state of WI to make the circular changes available to the customer after the base changes are released.
 - The loss cost added to the table will not be available to the customer till the Rate level with effective date 06/01/2011 is adopted by the customer in custom pack.

Types of Level Creation (Rates, Forms, and Others)

+ NEW

VIEW

+ Screens

- Tables

IEL_MIC_CA_RATE_LEVELS

Search

GO

CLEAR

☒ Base ☒ Custom

NAMEDESCRIPTION

> IEL_MIC_CA_RATE_LEVELSCommercial Auto

IEL_MIC_CA_RATE_LEVELS x

MODIFY TABLE

* Name : IEL_MIC_CA_RATE_LEVELSDescription : Commercial Auto Rate LevelsInterline :☐Source : BaseSkip License State☐

DATA

DEFINITIONINDEXUNIT TESTINGTAGS

SEARCH☒ Base☒ Custom

+ ADD- DELETE↑ IMPORT↓ EXPORT

#	SOURCE	PRODUCT_VERSION	ADOPTION_DATE	COMPANY_CODE	EFFECTIVE_DATE	EXPIRATION_DATE	STATE_CODE	LOB_CODE	PROGRAM_CODE
<input type="checkbox"/>	Base				06/01/2011		OH	CA	
<input type="checkbox"/>	Base				06/01/2011		TN	CA	
<input type="checkbox"/>	Base				06/01/2011		WI	CA	
<input type="checkbox"/>	Base				06/01/2011		WV	CA	
<input type="checkbox"/>	Base				02/01/2012		NC	CA	

RATE LEVELS CONFIGURED IN COVER-ALL BASE

Adopting Rate Level

- After logging into Dev Studio, click on the Commercial Auto tile under Line of Business.
- Select "Bureau Adoptions Plug-in" and go to the Navigator (left panel).
- Select "Modify Adoptions" and select an appropriate Dev Studio ticket.
- Select the "Rate" type to open the Adoptions editor in right panel.
- Enter statename in the state field and select the "Not Adopted" check box. This action will bring up all the rate levels which are not adopted for specified statename.
- Note that under "Multistate Version" column, some levels have values and some are blank.
- Select the rate level which you want to adopt for the desired company as well as the state by checking the check box under "Select" column.

Adopting Rate Level

- Select the “Adopt” button; a pop-up will appear which will provide user with option to select the adoption by "Rate level Effective date" or "Custom" Date.
- Select the “Yes” button to save the changes.
- Repeat the same steps for adopting a Multistate Level.
- Users can select multiple rate levels and select "Adopt All" to adopt the records in bulk.

Adopting Form Level

- Select Forms type in left panel under Bureau Adoptions Plug-in and select the "Modify" button on the left panel.
- Enter statename in the state field and check the "Not Adopted" check box. The records for Form Levels that are not adopted will appear.
- Select the Form level for the form you want to adopt for the desired company and state.
- Select the Adopt button and a pop-up will appear which provides the option to select the adoption by "Form level Effective date" or "Custom" Date.
- Select the "Custom" radio button and input values using the date lookup.
- Select the "Adopt" button on the pop-up.
- Select the "Yes" button to save the changes.
- Users can select multiple form levels by selecting "Adopt All" to adopt the records in bulk.

Types of Level Creation (Rates, Forms, and Others)

- **FORM LEVELS –**

- All the ISO/NCCI forms implemented in Cover-All Base, which are subject to adoption, are made available to customer through Form levels.
- Similar to Rate Levels, Form levels are also IEL tables maintained by Cover-All in the Base.
- An entry per form per state needs to be added to the Form levels in order to open the forms for adoption to customers.
- Document level tables are named according to LOB code:
- **IEL_MIC_CA_DOCUMENT_LEVELS** Commercial Auto.
- **IEL_MIC_GL_DOCUMENT_LEVELS** for Commercial General Liability.

Types of Level Creation (Rates, Forms, and Others)

Example –

- Form CA20011013 is added to Base via ISO circulars with effective date 10/01/2013 for different states.
- An entry is added to **IEL_MIC_CA_DOCUMENT_LEVELS** with effective date 10/01/2013 for the states to which the form applies, to make the circular changes available to the Customers after the base changes are released.
- The Form added to the base will not be available to Customer until the Form levels with effective date 10/01/2013 for applicable states are adopted by customer in custom pack.

Custom defined Levels

- In some cases, there comes a requirement where it is at customer's discretion when different changes can be adopted with a date different from the circular.
- In such cases, each change would need to be tagged with its own Adoption Type Level.
- Majesco Policy provides a capability to adopt a particular type of rate based on Adoption Types.
- The data in IEL table in BASE is segregated by adoption type using the system column "Adoption Type"
- When Rate Levels are created, they are also created using the Adoption Type Column. This ensures that when the customer is adopting this Rate Level, the same adoption type can be used to adopt only certain types of changes instead of ALL the changes associated with the rate level

Custom defined Levels

- Example –
 - In a requirement where it is possible to use the latest Rates but not the latest Package Mod Factors associated with a particular circular/effective date.
 - Two Rate Levels will be created one for the Adoption Type as “Rate” and other for Adoption Type as “Package Mod Factor”.
 - Associated IEL table data would also be populated using these Adoption Types.
 - At the time of adoption, customer has an option to choose only the Loss Cost adoption type.

Multistate Rate Levels

- Rates, Forms, and User Interface changes subject to adoption for ISO multistate rules are implemented in Cover-All Base Packs.
 - Multistate levels gives users the capability to adopt Multistate Rules in Custom Packs.
 - Adding a multistate indicator to IEL tables and User Interface rules distinguish multistate rates, rules and non- multistate rules.
 - Levels are also created with and without multistate indicator. This gives customer a flexibility to choose multistate rules for adoptions.
 - ***NOTE – Multistate Rate levels are available only for Rates type, not for Forms.***

Rate Level Adoptions at customer end

- Once Rate Levels are created in Base Packs and released, customers can adopt these rate levels in a Custom Pack.

RATE LEVELS (RATE) ×

Company:

Effective Date:

Multistate Version:

State: **COLORADO ×** **ALABAMA ×**

Adoption Date:

Circular No:

☒ NOT ADOPTED ☐ ADOPTED

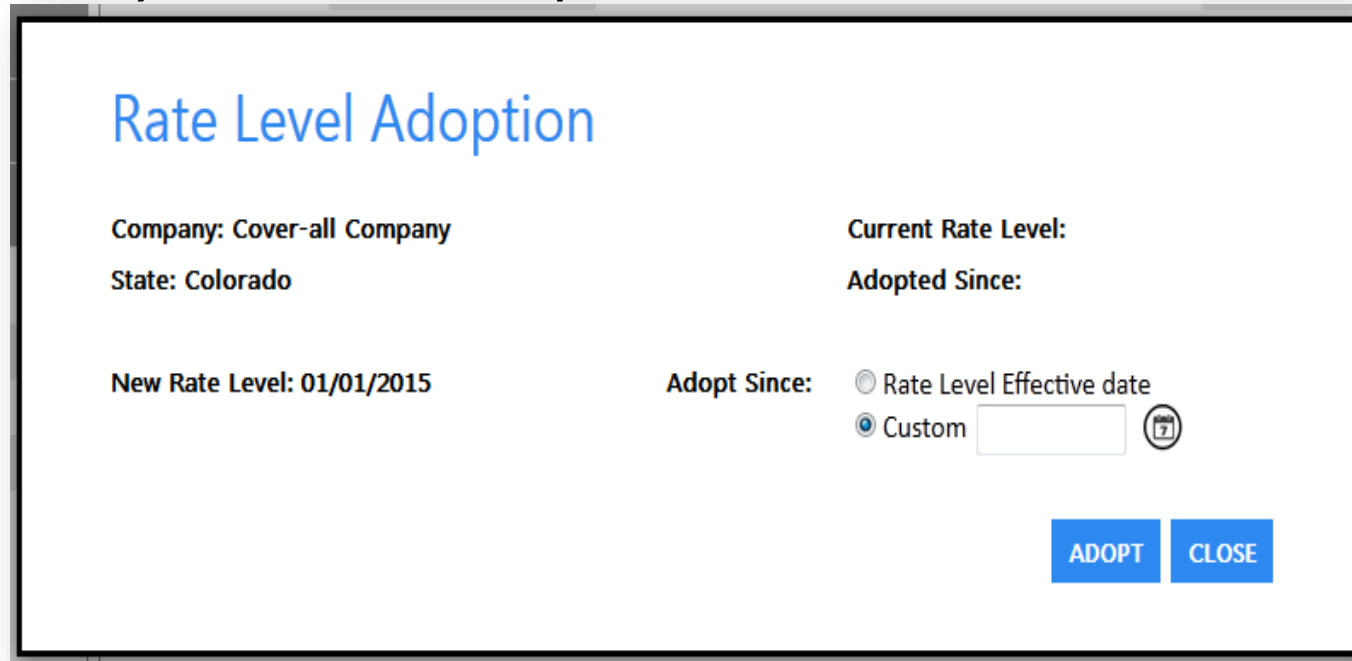
★ ADOPT

⚙️ CONFLICT HISTORY

SELECT	CIRCULAR NO	MULTISTATE VERSION	COMPANY	STATE	RATE LEVEL	ADOPTED SINCE	STATUS	HISTORY
<input type="checkbox"/>		201402	Cover-all Company	Colorado	01/01/2015		Not Adopted	
<input type="checkbox"/>		201400	Cover-all Company	Colorado	01/01/2014		Not Adopted	

Rate Level Adoptions at customer end

- Once Rate Levels are created in Base Packs and released, customers can adopt these rate levels in a Custom Pack.
- Adoption Plugin allows users to adopt a rate level with "Rate level effective date" or any "Custom" adoption date.



A screenshot of a web-based "Rate Level Adoption" pop-up window. The window has a white background with a thin black border. At the top left, the title "Rate Level Adoption" is displayed in blue. Below the title, on the left side, are two lines of text: "Company: Cover-all Company" and "State: Colorado". On the right side, there are two lines of text: "Current Rate Level:" and "Adopted Since:". Below the company and state information, on the left, is the text "New Rate Level: 01/01/2015". To the right of this, under the "Adopt Since:" label, there are two radio button options: "Rate Level Effective date" (which is unselected) and "Custom" (which is selected). The "Custom" option is followed by a text input field and a small circular icon containing the number 7. At the bottom right of the window, there are two blue buttons: "ADOPT" and "CLOSE".

RATE LEVEL ADOPTION POP-UP

Rate Level Adoptions at customer end

- If the "Rate level effective date" option is selected, the rates are adopted on
- the same date as the effective date of rate levels or the user can provide
- a "Custom" adoption date.
- After the adoption of a rate level in a Custom Pack, the Rates and User
- Interface changes take effect for any new policy created when following conditions are met:
 - Policy Effective Date \geq Bureau Effective date (If Adoption Date is same as Bureau Effective Date)
 - Policy Effective Date \geq Adoption date (If Adoption Date is different(greater)than Bureau Effective Date)
 - Control date \geq adoption date
 - Bureau Expiration date \geq Control date \geq adoption date
- Latest adapted version will apply to the policy

Conflict Detection and Potential Override Option

- User Interface changes subject to adoption are done in Base which potentially leads to a situation where there is a conflict with existing custom rules defined in the system.
 - When user interface changes made in Custom Packs on the same objects, a conflict situation occurs when Base changes take preference over Custom changes.
 - This potentially creates a situation where Base changes have more preference or weightage, thus qualifying them vs the custom changes. Base multi state user interface changes sometimes lead to situations for conflict
 - Dev Studio provides a way to resolve such situations during the adoptions of rate levels by providing an option to customers to choose the preference of base or custom.
 - To get the custom rule to take preference over the base rule, users can check the "Preserve Custom" option. This action ensures that the Custom change(s) will be in effect at all time.

Conflict Detection and Potential Override Option

Conflict Resolution

Please review the list of base rules that conflict with one or more custom rules. You can expand the base rule to verify conflicts. You can lower weightage of base rule by selecting "Preserve Custom" checkbox thereby giving higher priority to custom rule.

GO

SOURCE	OBJECT NAME	FIELD NAME	PROPERTY	PRODUCT	LINE OF BUSINESS	RULE ID	PRESERVE CUSTOM
BASE	CA LIABILITY COVERAGE	DEDUCTIBLE_TYPE	Lookup Values		Commercial Auto	CA-8555022-1456	<input type="checkbox"/>
CUSTOM	CA LIABILITY COVERAGE	DEDUCTIBLE_TYPE	Lookup Values		Commercial Auto	VHK-CA-10282	
CUSTOM	CA LIABILITY COVERAGE	DEDUCTIBLE_TYPE	Lookup Values		Commercial Auto	NVS-CA-1603	
BASE	CA LIABILITY COVERAGE	DEDUCTIBLE_TYPE	Lookup Values		Commercial Auto	CA-8555022-1479	<input type="checkbox"/>
BASE	CA MEDICAL PAYMENTS	LIMIT_EACH_PERSON	Max Value		Commercial Auto	MNR-CA-372	<input type="checkbox"/>

CONFLICT RESOLUTION SCREEN

- Conflicting custom rules will be shown under the base rules giving the user an option to preserve custom rule.
- Users can click on the "Conflict History" button on the Rate Adoptions screen to check for conflict history.

Adoptions with past date/UN-Adoption/Adoption Expiration/Bulk Adoption

- Adoptions with past date
 - Dev Studio and Cover-All provides flexibility to the customer to adopt a rate level on any custom date.
 - This means that customer can adopt a circular change even using a past date.
 - User must be aware of the effects of the adopting a rate/form level with past dates there may be existing issued policies with this past control date and may be impacting them adversely
 - In such cases, when an endorsement transaction is done on an existing policies, the endorsement transaction will pick up new applicable rates, factors and forms.
 - To avoid such a situation, Cover-All Policy provides a Product option called, 'Apply Product Version Check for Adoptions'. When this Product Option is turned on, the rate is only applicable from the product version under which adoption is implemented.

Adoptions with past date/UN-Adoption/Adoption Expiration/Bulk Adoption

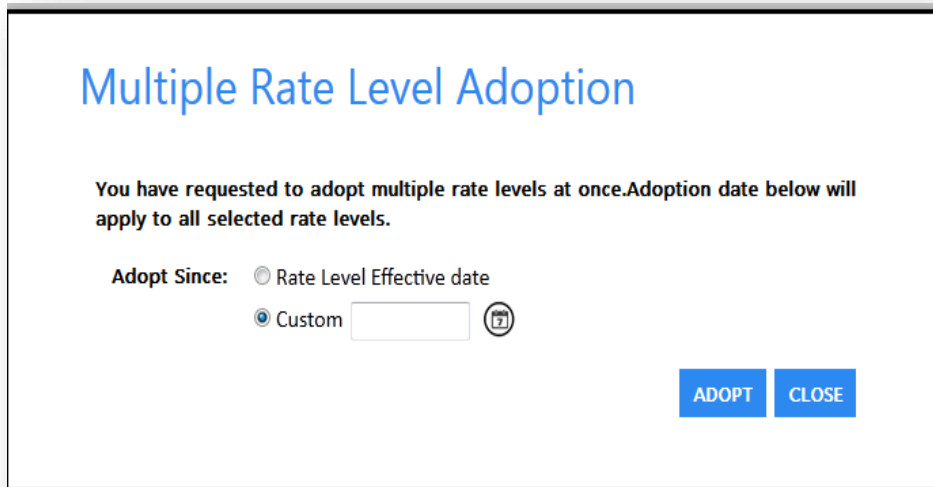
- UN-Adoption
 - Any rate or form level adopted can be un-adopted in the Dev Studio.
 - Dev Studio provides an "Undo Adoption" option for all the adopted levels.
 - When a user chooses to un-adopt a rate or form, the effects of the adoptions are nullified and the prior adopted rate or form level takes effect automatically for the Quotes and Policies created in Cover-All Policy
 - The rate or form level becomes available again for adoption in Dev Studio. Users can then choose to adopt the same at another time using either the rate effective date or a custom date.

Adoptions with past date/UN-Adoption/Adoption Expiration/Bulk Adoption

- Adoption Expiration
 - Dev Studio allows an adoption to be expired for Forms only.
 - Adoptions can be expired on any selected expiration date. When an adoption is expired on a particular date, the Form will not attach to any Quote or Policy created in Cover-All Policy on or after Expiration date.
 - The Form will attach for any control date between effective date of adoption and expiration date of adoption.
 - Forms can be expired one at a time or user can select multiple Forms and expire them in a single operation.


Adoptions with past date/UN-Adoption/Adoption Expiration/Bulk Adoption

- Bulk Adoption
 - Dev Studio provides a capability to adopt rate and form levels in Bulk as a single operation
 - This is particularly helpful when user needs to adopt large number of rate and form levels.
 - If "Rate Level Effective Date" or "Form Level Effective Date" radio button is checked, all levels are adopted with the effective date for Rate/Form levels.
 - In case a customer needs to adopt all the levels for a single date, users can choose the "Custom" option and enter a date



Multiple Rate Level Adoption

You have requested to adopt multiple rate levels at once. Adoption date below will apply to all selected rate levels.

Adopt Since: ☐ Rate Level Effective date ☒ Custom 

← BULK ADOPTION OF RATE LEVELS



THANK YOU!

