



16 October 2009

To: The Broker's Workstation Users

Dear Valued Client:

Re: The Broker's Workstation – Important Releases and Changes

Custom Software Solutions Inc. (CSSI) is pleased to announce the release of the following enhancement to **The Broker's Workstation (TBW)**:

Contents

1. [Aviva New Personalized Rating System for BC Brokers](#) – Aviva has updated its Personalized Rating System in order to use more advanced pricing techniques that will ensure accurate rating for each client.

1. Aviva New Personalized Rating System for BC Brokers

Aviva New Program Overview

What's New?

- New and revised fields allow the user to capture even more detailed information.
- Premium calculation is now based on **Postal Codes**, rather than Location Factor territories or areas.
- With the “**Credit Score**” feature, the client can give consent for the Company to obtain additional information required to make an informed decision as to whether or not to accept the risk.
- These changes apply to **habitational policies** with Aviva.

Changes to the Habitational IntelliQuote

While the workflow for creating a habitational IntelliQuote does not change with the new Aviva Personalized Rating System, certain components within the IQ have changed.

As you complete the IntelliQuote, note the following changes:

1. **Step 2 of 13 – Primary Item:**

- The **Type of Sump Pump field** allows specific selection from a drop-down menu (see Figure 1.1).

(Figure 1.1)

Coverage Item Wizard - Step 2 of 13 - Primary Item

Construction Details
 Enter the General Details for this coverage item.

Stucco (%)	0	—
Vinyl (%)	0	■
Wood (%)	100	■
Wood Shake (%)		■

Sewer Backup

Backwater Valve	Yes	■
Sump Pump Pit	Yes	■
Type of Sump Pump	None	■

Outbuilding

Outbuilding Construction	None	■
Outbuilding Use	Automatic	■
	Battery Powered	■
	Generator Powered	■
	Water Powered	■

Outbuilding Heat

- Be sure to select the applicable menu item, as this selection affects new internal discounts.

2. Step 4 of 13 - Location Factors:

- The Location Factor is now the province, rather than a specific territory, as premium calculation will now be based on Postal Codes (see Figure 1.2).

(Figure 1.2)

3. Step 11 of 13: Liability

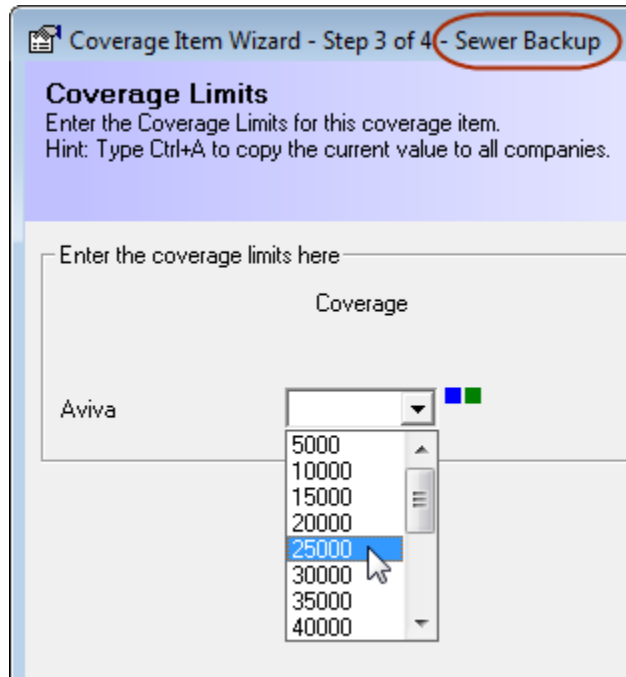
- Note the new extended liability limits (see Figure 1.3).

(Figure 1.3)

4. Optional Coverage Items: Sewer Backup

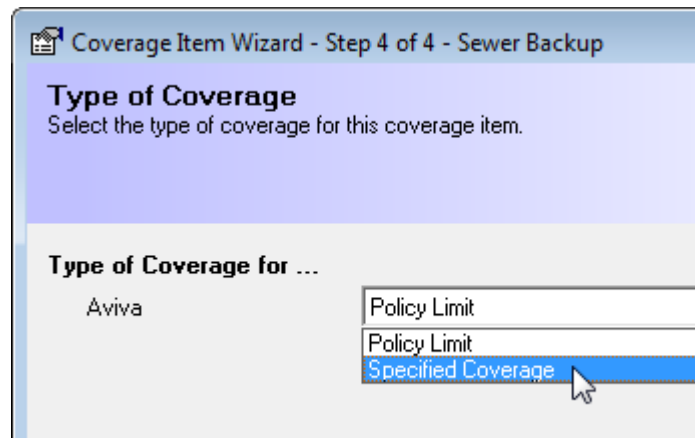
- New optional limits are available for sewer backup (see Figure 1.4).

(Figure 1.4)



- The premium for the sewer backup endorsement is calculated based on the coverage limit determined by postal code; however, sewer backup is also available as an optional coverage (see Figure 1.5).

(Figure 1.5)



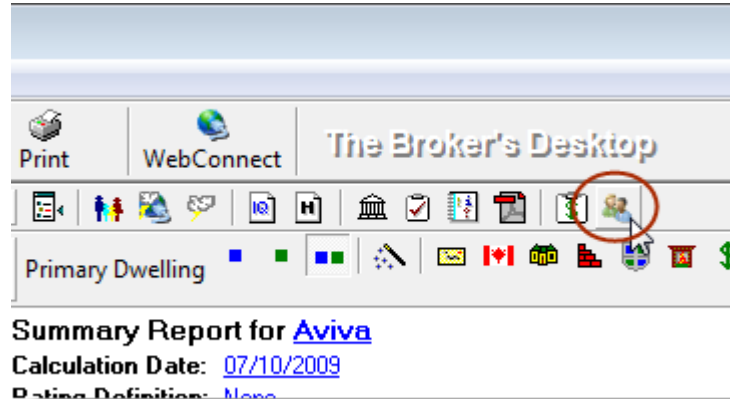
5. The Credit Score dialog:

- Be sure to inform the client that he/she is giving consent for the Company to obtain additional information required to make an informed decision as to whether or not to accept the risk.
- Accepting the consent screen may make the client eligible for additional discounts.
- To complete the **Credit Score** form (see Figure 1.6),
 - a. Select one **Applicant** for the Credit Score.
 - b. Indicate which insurers have been authorized by the Applicant.
 - c. Only select “**Yes**” if the client agrees with the given statement and has advised you to accept this declaration on his/her behalf.
 - d. Then, click the **Submit** button.

(Figure 1.6)

- If additional client details are required, a prompt will appear.
 - Select the Applicant, and then click the **Edit** button to modify or add details.
- Click the **Add** button to add and select another Applicant.
- Once the IntelliQuote has been completed, the Credit Score feature can still be accessed through the **Credit Score** button on the **IntelliQuote Toolbar** (see Figure 1.7).

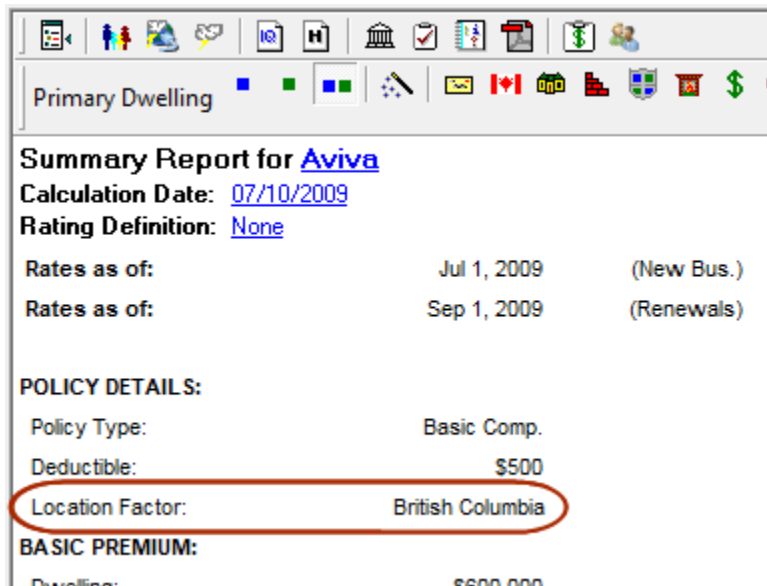
(Figure 1.7)



6. The IntelliQuote Summary Report

- The **Location Factor** will list the province (see Figure 1.8).

(Figure 1.8)



Changes to the Aviva Broker Portal

Uploading a completed Application from The Broker's Workstation to Aviva's broker portal will function in the same way as before; however, certain modifications have been made to the upload interface.

As you upload an Application from TBW to Aviva, note the following changes:

■ Sump Pump:

- The **Automatic Sump Pump** field has been changed to the **Type of Sump Pump** field (see Figure 1.9).
 - This information will pull forward from the IntelliQuote.

(Figure 1.9)

The screenshot displays the Aviva New Business portal interface. At the top, there is a navigation bar with 'AVIVA' and 'NEW BUSINESS' (with sub-links for HELP, LEGAL, SIGN OUT). Below this is a menu with 'Client', 'Quote', 'Policy', 'Work in Progress', 'Requests', and 'Lists'. The main content area is divided into several tabs: 'General Information', 'Risks', 'Coverages', 'Billing Details', 'Rating Summary', 'Billing Summary', 'Confirmation', and 'Messages'. The 'HEATING' section includes fields for 'Primary Heating', 'Auxiliary Heating' (Yes/No), 'Type', 'Detached Structure Heat Type', 'Professionally Installed' (Yes/No), 'CSA/ULC Labelled' (Yes/No), and 'Questionnaire Attached' (Yes/No). The 'UNDERWRITING INFORMATION' section includes 'Vacant/Unoccupied', 'Swimming Pool' (Yes/No), 'For Sewer Backup is dwelling equipped with:' (Badeater Valve, Other Income Activities, Inspection Ordered, RCT Evaluator), 'Under Construction' (Yes/No), 'Inground' (Yes/No), 'Pit' (Yes/No), 'Commercial Operation' (Yes/No), 'Inspection Date', and 'Date'. A red box highlights the 'Sump Pump' dropdown menu, which is currently open and shows the following options: Automatic, Battery, Generator, and Water Powered.

■ Shuttle Tanker Service:

- **Shuttle Tanker Service** is a new fire protection option (see Figure 1.10).
 - This information will pull forward from the IntelliQuote.

(Figure 1.10)

AVIVA

Client | Quote | Policy | Work in Progress | Requests | Lists

New Business
Property

General Information | Risks | Coverages | Billing Details | Rating Summary

PROPERTY DETAILS

Policy Number: P10065329HAB Risk: 1-2

Risk Type: Homeowners Risk Address: 2

Plan: Special

Form: Risk Province: British Columbia

Building Amount: Liability Limit:

Rating Postal Code: M4C5P2

Occupancy: Single Family

Structure Type: Construction:

Security Device:

of Families: 1 # of Stories: 1

Fire Protection:

- Hydrant Protected
- Firehall Protected
- Shuttle Tanker Service
- Unprotected

■ **Swimming Pool:**

- The **Swimming Pool field** is optional for Homeowners, Secondary, and Seasonal risks (see Figure 1.11).
 - This information will pull forward from the IntelliQuote.

(Figure 1.11)

The screenshot displays the AVIVA New Business Property form. The form is divided into sections: HEATING and UNDERWRITING INFORMATION. The HEATING section includes fields for Primary Heating, Auxiliary Heating (Yes/No), Detached Structure Heat Type, and Professionally Installed. The UNDERWRITING INFORMATION section includes fields for Vacant/Unoccupied, Swimming Pool (Yes/No), Construction (Yes/No), and Inground (Yes/No). A red oval highlights the Swimming Pool field. A Microsoft Internet Explorer error dialog box is overlaid on the form, displaying a warning icon and the message: "Please enter a value for this field: Swimming Pool".

■ **In Ground:**

- The **Fenced Field** name has been changed to **In Ground** (see Figure 1.12).

(Figure 1.12)

■ **Sewer Backup**

- The premium for the sewer backup endorsement is calculated based on the coverage limit determined by postal code.
 - Choose “**SBPL**” if the client qualifies for and chooses sewer backup coverage within policy limits.
- Sewer backup is also available as an optional coverage, and new optional limits are available.
 - Choose “**SEWB**” if the client chooses to purchase any optional limits of the sewer backup endorsement.

Changes to Discounts

With the New Personalized Rating System, new discounts have been added, and others have been revised or deleted.

Some of the **deleted** discounts include the following:

- **Sprinkler** – for Home, Tenant, Condo, and Secondary risks
- **New Construction Credit** – for Home risks

Some of the **added** discounts include the following:

- **Non-Smoker** – for Home, Tenant, Condo, Seasonal, and Secondary residences
- **Sump Pump with Battery Backup** – for Home, Tenant, Condo, Seasonal, and Secondary residences
- **Sewer Backup Valve** – for Home, Tenant, Condo, Seasonal, and Secondary residences

Please visit <https://www.avivapartner.ca/aviva1/> for a complete overview of discount modifications, deletions, and additions.

[Return to Contents](#)

Please share this information with the appropriate TBW users in your office(s). Once you have reviewed this document, if you have any questions regarding this feature or need further assistance in its usage, please contact our Client Services Team at clientservices@cssionline.com (email) or 1-888-291-3588 (toll-free telephone).

Thank you for using **The Broker's Workstation**.

Yours sincerely,

Custom Software Solutions Inc.

