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**Custom Software**  
SOLUTIONS INC.

## **Auto Insurance Reform in Alberta and the New Premium Grid**

As an Independent Insurance Broker doing business in Alberta you are aware of the Auto Reforms taking place which include the new Premium grid that applies to all drivers in Alberta as of October 1, 2004. The premium grid sets the maximum price for mandatory insurance coverage for all individually rated Personal Passenger vehicles in Alberta. Every existing policy must be re-rated by that date.

As an **existing** client or a **potential** client of Custom Software Solutions Inc. (CSSI) we want to inform you that “**Intelliquote**” (IQ), which is the rating component of our flagship product “**The Broker's Workstation**” (TBW), will rate the new Premium Grid. The rating tool will calculate a driver's grid level based on information provided or a broker may manually enter the grid level. TBW will determine the relevant and occasional drivers for each vehicle, and then determine their grid premiums. TBW will compare the grid premium to the company premium and will rate using the lowest premium.

The ability to rate using the grid is critical. Now and in the future a good electronic rating tool is imperative to the success of your business.

The following screenshots show the additional information and premium calculation fields that have been added to accommodate the new Premium Grid.

Third Party Liability		
- TPL Limit	\$1,000,000	\$2,147
- Multi Vehicle Discount	(10%)	\$1,932.30
- Mature Discount	(5%)	\$1,835.69
- Loyalty Discount		
- Experience Discount		
- Short Commute Discount		
- Claims Surcharge Premium		
- Convictions Surcharge Premium		
<b>- TPL Total</b>		\$1,836      \$1,836
Accident Benefits		
<b>- Accident Benefits Premium</b>		\$70
- Multi Vehicle Discount	(10%)	\$63.00
- Short Commute Discount		
<b>- Accident Benefits Total</b>		\$63      \$63
Auto Grid		
- Relevant Driver (Jon, Doe)	Grid Level -5	\$1,350
- Occasional Driver (Jane, Doe)	Grid Level 0	\$450
- Total Grid Premium		\$1,800
- Total Company Premium		\$1,899
- Total TPL/AB Prem	(Grid Rated)	\$1,800      \$1,800
Physical Damage		
Coverage	All Perils	
Collision Details		
- Collision Deductible	\$500	\$2,326
- Multi Vehicle Discount	(10%)	\$2,093.40
- Occupational Discount		
- Mature Discount	(5%)	\$1,988.73
- Loyalty Discount		

Personal Details - Address Validated

Personal Details | Address | Drivers Licence | Driver Details | Driver Incidents | Conviction History | Vehicle Use

Canada

Date Licenced: 01/01/1994 MM/DD/YYYY

Province/State: Alberta

License Number: 000000-000

License Class: 5

Grid Level (AB Auto): 5

Set Defaults OK Cancel

Our Intelliquote product not only provides the Broker with a rating and underwriting tool for home, tenant, condo, farm and auto but also includes the following at **no additional cost**:

- Client relationship manager
- Claims Management tools
- Word Processor
- CSIO Download client information
- Web Connect to company and service bureau sites (HITS and MVR)

Our Intelliquote currently provides the following companies rating and underwriting in Alberta ( other companies can be added as required ):

- Allianz
- Aviva
- Aviva Elite
- AXA
- Citadel
- Dominion
- Economical
- Facility
- Federation
- ING
- Kingsway
- Optimum West
- Peace Hills
- Pembridge
- Portage
- Royal
- SMI
- Sovereign
- Wawanesa

Pricing for Intelliquote starts at a one time license fee of \$1,400 with monthly fees of \$137.50. Please contact our sales department for any existing discount programs currently in place.

For further information on Intelliquote or if you would like to purchase please contact us at:

Toll Free – 1-888-291-3588

e-mail – [sales@cssionline.com](mailto:sales@cssionline.com)

or visit us online at – [www.thebrokersworkstation.com](http://www.thebrokersworkstation.com)

Yours truly,  
Custom Software Solutions Inc

