



18 March 2016

To: Users of The Broker's Workstation and/or The Underwriter's Workstation

Dear Valued Client:

## Re: The Broker's Workstation and The Underwriter'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)** and **The Underwriter's Workstation (TUW)**:

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1. [Changes to Wawanesa's Rating Structure Effective May 1, 2016 \(New Brunswick, PEI, and Nova Scotia\)](#) – The recent Wawanesa Rating Changes effective May 1, 2016 for habitational policies in the Maritimes introduce rate capping. In addition, in preparation for changes to Wawanesa's rating structure for Broad and Special Homeowners risks, IntelliQuote has been updated with a number of additional fields.

## 1. Changes to Wawanesa's Rating Structure Effective May 1, 2016 (New Brunswick, PEI, and Nova Scotia)

Effective May 1, 2016 for new business and renewals, Wawanesa has made changes to its rating structure for Broad and Special Homeowners risks in the Maritimes. These rating changes introduce rate capping. In addition, in preparation for changes to Wawanesa's rating structure, IntelliQuote (IQ) has been updated with a number of additional fields.

## Rate Capping

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The recent Wawanesa Rate Update effective May 1, 2016 for habitational policies in the Maritimes introduces rate capping. Rate capping will impact Primary Homeowners and Secondary Homeowners only (other dwelling types are not affected by rate capping).

In association with this Rate Update, Wawanesa has also supplied each Maritime broker office with a 'Policyholder Dislocation Report.' (If you have not received your Policyholder Dislocation Report from Wawanesa, please contact your Wawanesa Personal Lines representative for assistance.)

Following this recent update, please note the following for Wawanesa habitational policies with an effective date of May 1 or later:

- **When you complete a new standalone IntelliQuote (IQ) for a Wawanesa habitational policy, the premium may not match the premium found on the Policyholder Dislocation Report.**
- **To ensure the premium matches the premium found on the Dislocation Report, create an IQ from the downloaded Renewal document.** Once you have received the download for the renewal, drag and drop the IntelliQuote icon onto the Renewal document to create an IQ, and TBW's IQ rating will automatically match the correct Wawanesa premium for the Renewal document. TBW has been updated with the rate capping supplied by Wawanesa for each policy and, as such, will automatically match the premium found on the Dislocation Report.
- **If you wish to compare other companies you rate with for this client's renewal (e.g. to check if the client should be remarketed),** you can choose one of the following options:
  - Quote all companies (including Wawanesa) in the IQ, but keep in mind that the rate shown is accurate for Wawanesa **New Business**, rather than Renewals (i.e. it will not accurately reflect the renewal premium, and you will need to refer to the Dislocation Report for the actual renewal premium); *or*
  - Create an IQ for all of your markets, but disable Wawanesa in the IQ. Refer to the Dislocation Report for the actual policy renewal premium.

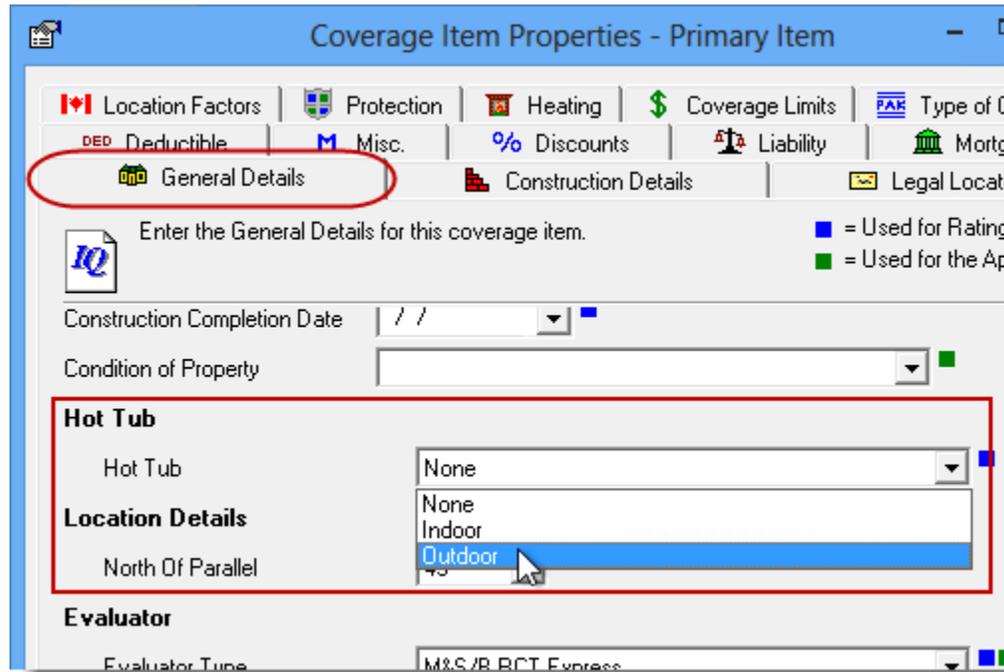
## Pool / Hot Tub

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The existence of a swimming pool or hot tub will affect the rating of the risk. Additional fields regarding pools and hot tubs that have been added to IntelliQuote include the following:

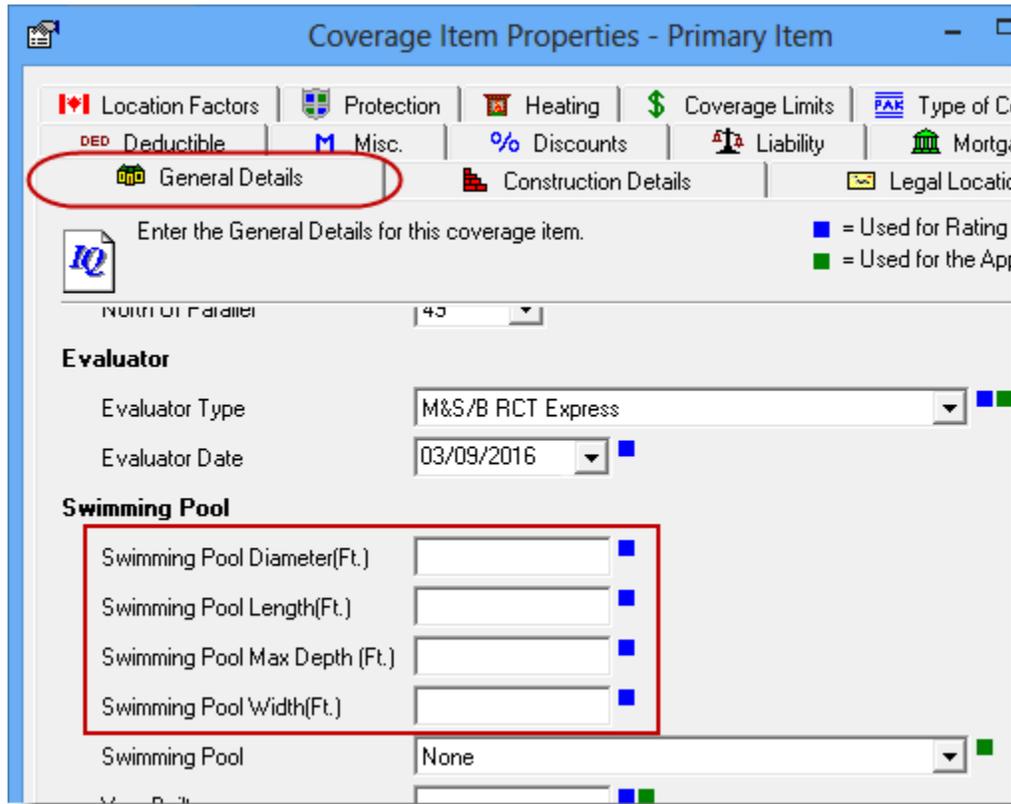
- On the **General Details** tab in the **Coverage Item Properties** dialog, the **Hot Tub** drop-down menu allows the TBW/TUW user to select *None*, *Indoor*, or *Outdoor* (see Figure 1.1).
  - The default selection in this menu is *None*.

(Figure 1.1)



- Also on the **General Details** tab in Coverage Item Properties, four new fields are provided to capture the size of the swimming pool (see Figure 1.2). A maximum of two digits (whole numbers only) can be entered for these fields.
  - **Swimming Pool Diameter (ft.)**
  - **Swimming Pool Length (ft.)**
  - **Swimming Pool Max Depth (ft.)**
  - **Swimming Pool Width (ft.)**

(Figure 1.2)

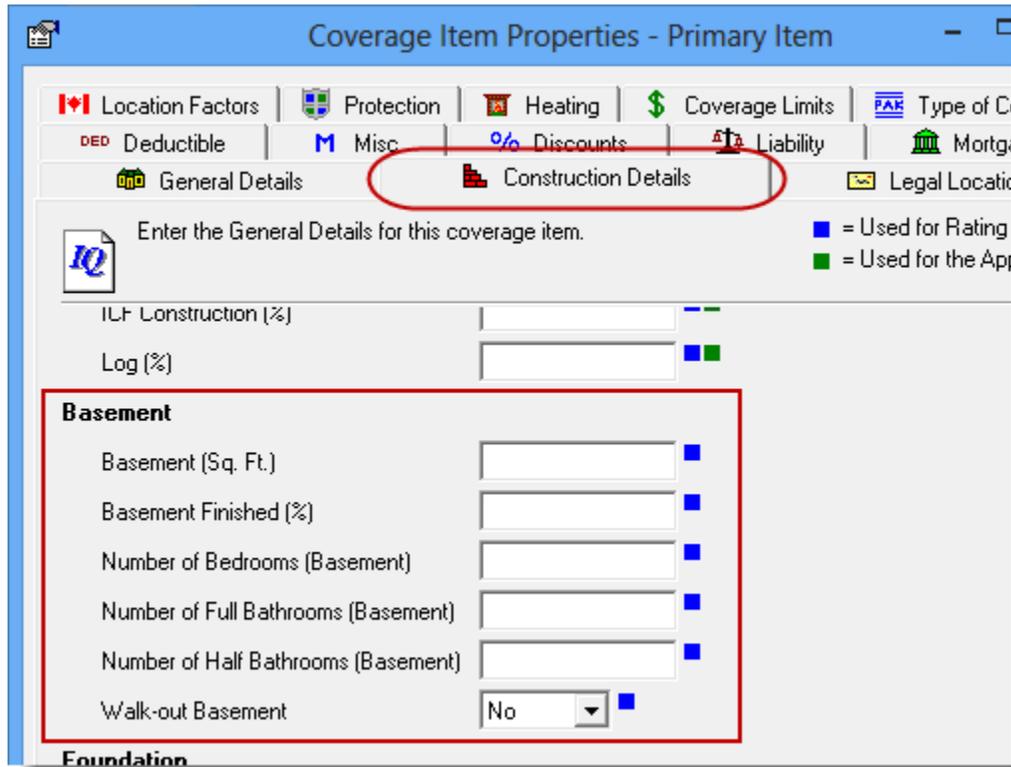


## Basement Details

A number of new fields regarding basement information have also been added to IQ. *Please note, these fields are informational only and do not affect rating.*

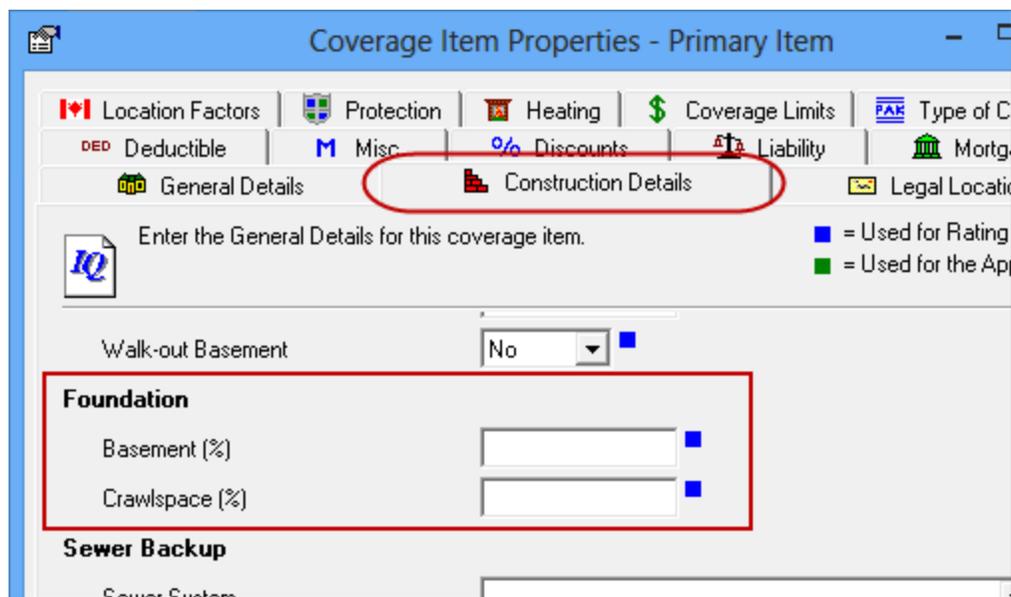
- On the **Construction Details** tab in Coverage Item Properties, the following new fields are available in the **Basement** section (see Figure 1.3):
  - **Basement (Sq. Ft.)** – enter a maximum of 9 digits (whole numbers only)
  - **Basement Finished (%)**
  - **Number of Bedrooms (Basement)**
  - **Number of Full Bathrooms (Basement)**
  - **Number of Half Bathrooms (Basement)**
  - **Walk-out Basement** – this Yes/No drop-down menu defaults to *No*

(Figure 1.3)



- Also found in **Construction Details**, the **Foundation** section provides two new fields (see Figure 1.4):
  - **Basement (%)** – allowable values from 0 to 100
  - **Crawlspace (%)** – allowable values from 0 to 100

(Figure 1.4)



## Liability Extension – Day Care in Home

For the **Day Care in Home Liability Extension**, the following changes have been made (see Figure 1.5):

- The **Number of Children** field has been renamed **Total Number of Children**.
- The following new fields have been added to TBW:
  - **Licensed** – this Yes/No drop-down menu defaults to *No*
  - **Transportation of Children** – this Yes/No drop-down menu defaults to *No*
  - **Food Provided to Children** – this Yes/No drop-down menu defaults to *No*
  - **Outside Childcare Workers** – the default is 0, with allowable value from 0 to 99
  - **Date Home Day Care Questionnaire Completed** – select or enter the applicable date
    - An updated questionnaire is required on a regular basis, and a ‘do not rate’ alert will display if the Questionnaire Completed date is not within the required parameters.
  - **Number of Children under Age 6**
    - A ‘do not rate’ alert will display if the ‘Number of Children under Age 6’ is greater than the ‘Total Number of Children.’

(Figure 1.5)

**Coverage Item Wizard - Step 2 of 2 - Day Care in Home**

**General Details**  
Enter the General Details for this coverage item.

Legend:  
■ = Used for Rating  
■ = Used for the Alert

Description	<input type="text"/>	
Total Number of Children	<input type="text"/>	<span style="color: blue;">■</span> <span style="color: green;">■</span>
Licensed	No <input type="button" value="v"/>	<span style="color: blue;">■</span>
Transportation of Children	No <input type="button" value="v"/>	<span style="color: blue;">■</span>
Food Provided to Children	No <input type="button" value="v"/>	<span style="color: blue;">■</span>
Outside Childcare Workers	0 <input type="text"/>	<span style="color: blue;">■</span>
Date Home Day Care Questionnaire Completed	/ / <input type="button" value="v"/>	<span style="color: blue;">■</span>
Number of Children under Age 6	0 <input type="text"/>	<span style="color: blue;">■</span>

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

Thank you for using The Broker's Workstation and The Underwriter's Workstation.

Yours sincerely,

Custom Software Solutions Inc.



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Gold Independent Software Vendor (ISV)

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