



24 August 2017

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 enhancements and newest features to **The Broker's Workstation (TBW)** and **The Underwriter's Workstation (TUW)**:

Contents

1. [Pembridge Usage Based Insurance \(Alberta\)](#) – Brokers in Alberta who write business with Pembridge Insurance Company now have access to the Usage Based Insurance Program for auto policies effective February 15, 2017 for new business and April 15, 2017 for renewals.

1. Pembridge Usage Based Insurance (Alberta)

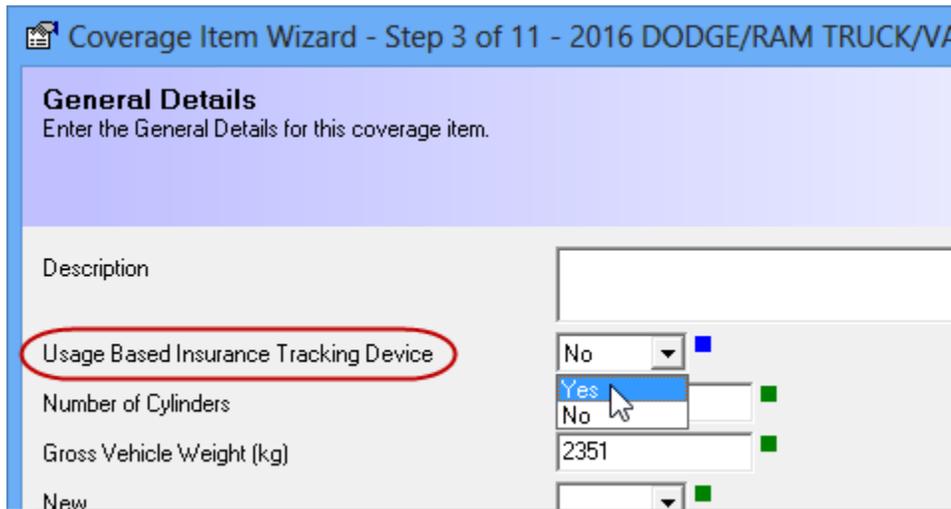
Brokers in Alberta who write business with Pembridge Insurance Company now have access to the **Usage Based Insurance Program** for private passenger vehicles effective February 15, 2017 for new business and April 15, 2017 for renewals. The Usage Based Insurance (UBI) Program will provide the capability for Pembridge to collect data on driving behavior using telematics technology.

Enrollment in the Pembridge UBI Program is on a per-vehicle basis, and a vehicle can be enrolled in the program for New Business or Renewal, or when adding a vehicle to the policy (note that midterm enrollments are not allowed). To enroll a vehicle in the program, ensure the following information is entered in the new or existing Pembridge Auto IntelliQuote:

- Ensure complete contact details (including name, address, telephone number, and valid email address) are entered for the principal operator of the vehicle.

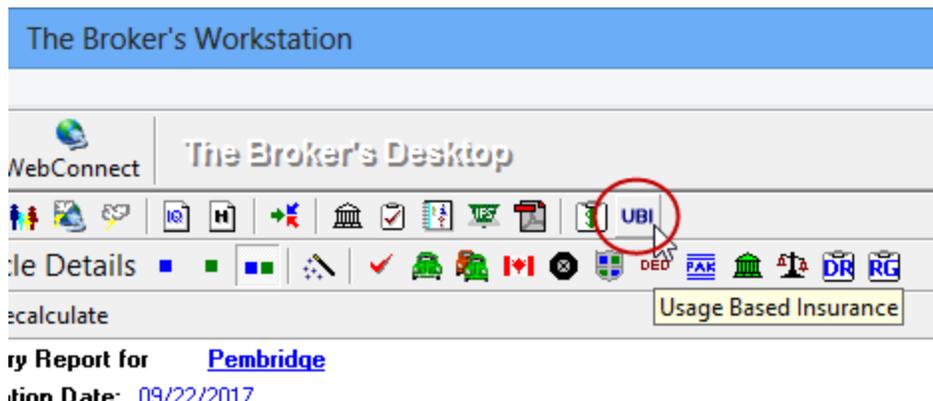
- On the **General Details** screen, indicate whether the vehicle has the **Usage Based Insurance Tracking Device** (see Figure 1.1).
 - “Yes” must be selected in this field to enroll the vehicle in the UBI program.
 - Note that only private passenger vehicles are eligible for the UBI Program; recreational vehicles (e.g. snowmobiles, ATVs) and motorcycles are ineligible.

(Figure 1.1)



- For Pembridge Auto IQs, the **UBI button** will display on the IQ toolbar (see Figure 1.2). Click the UBI toolbar button to open the **Usage Based Insurance** dialog.

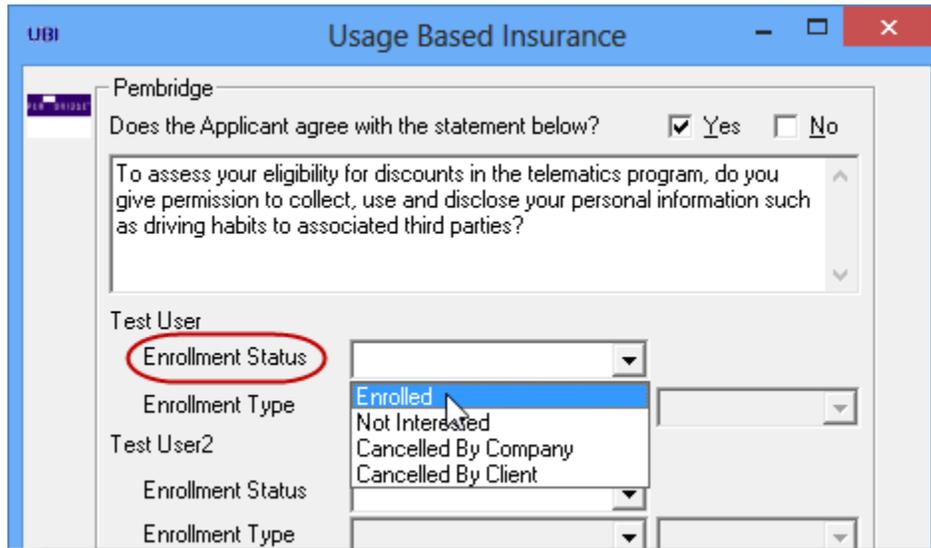
(Figure 1.2)



Complete the Usage Based Insurance form in the following manner.

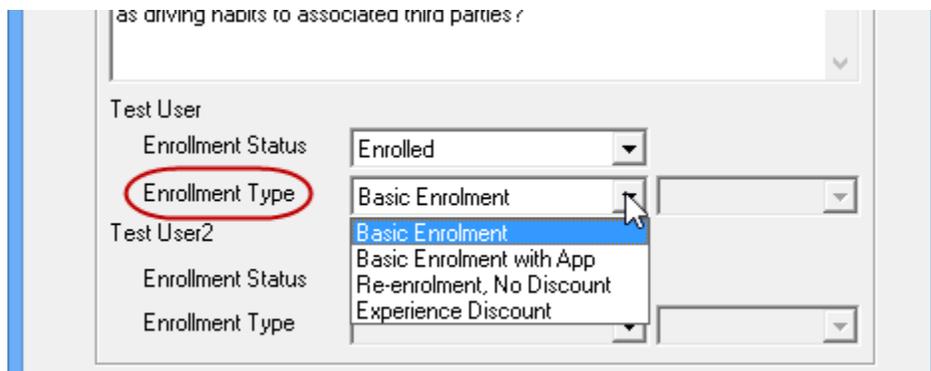
- a. If the customer agrees with the given statement, select the ‘Yes’ checkbox.
 - If the customer does *not* agree with the given statement and **No** is selected, the enrollment cannot be completed and no discount will be applied.
- b. Provide **Enrollment Status** and **Enrollment Type** details for each driver.
 - For Enrollment Status, select *Enrolled*, *Not Interested*, *Cancelled by Company*, or *Cancelled by Client* (see Figure 1.3).

(Figure 1.3)



- For **Enrollment Type**, choose one of the following: *Basic Enrollment*, *Basic Enrollment with App*, *Re-enrollment*, or *Experience Discount* (see Figure 1.4).
 - Choose *Basic Enrollment* for a new participant (this discount can be applied only once, and will not apply if a vehicle is being re-enrolled).
 - Choose *Basic Enrollment with App* for a “Try before You Buy Discount,” which is applicable to drivers who have participated in the program using the mobile application.
 - Choose *Re-enrollment* if the customer has been enrolled previously. Note that no discount applies if Re-enrollment is selected.
 - Choose *Experience Discount* at or after the first renewal (after a full monitoring cycle). This discount will remain on the vehicle as long as it is insured by Pembridge, and can be applied to a replacing vehicle or a re-enrolled vehicle that previously earned an Experience Discount.

(Figure 1.4)



- If *Experience Discount* is selected under **Enrollment Type**, also select the number of years the vehicle has been in the UBI Program (see Figure 1.5).

(Figure 1.5)

as driving habits to associated third parties?

Test User
 Enrollment Status:
 Enrollment Type:

Test User2
 Enrollment Status:
 Enrollment Type:

0
1
2
3
4
5

- c. Click **OK** in the Usage Based Insurance dialog.
 - If you click **Cancel**, changes will not be saved.

IntelliQuote will calculate the correct premium based on the Enrollment Status and Type selected for the principal operator of the vehicle. Any applicable discount will be included on the **Summary Report** tab of the IntelliQuote (see Figure 1.6) and will be applied to the premium.

(Figure 1.6)

Vehicle Details | Summary Report for **Pembridge**
 Calculation Date: 07/20/2017
 Rating Definition: None

Rates as of:	Feb 15, 2017	(New Bus.)
Rates as of:	Apr 15, 2017	(Renewals)
Coll Rate Group	31	
Comp Rate Group	27	
Third Party Liability		
TPL Limit	\$1,000,000	\$813
- Age Discount	(12%)	\$715.44
- Accidents Surcharge		
- Violation Free Discount	(25%)	\$536.58
- Multi-Vehicle Discount		
- Multi-Line Discount		
- Combo Multi-Vehicle/Multi-Line Discount		
- Renewal Discount		
- My_BRIDGE Discount	(15%)	\$456.09
- TPL Total		\$456

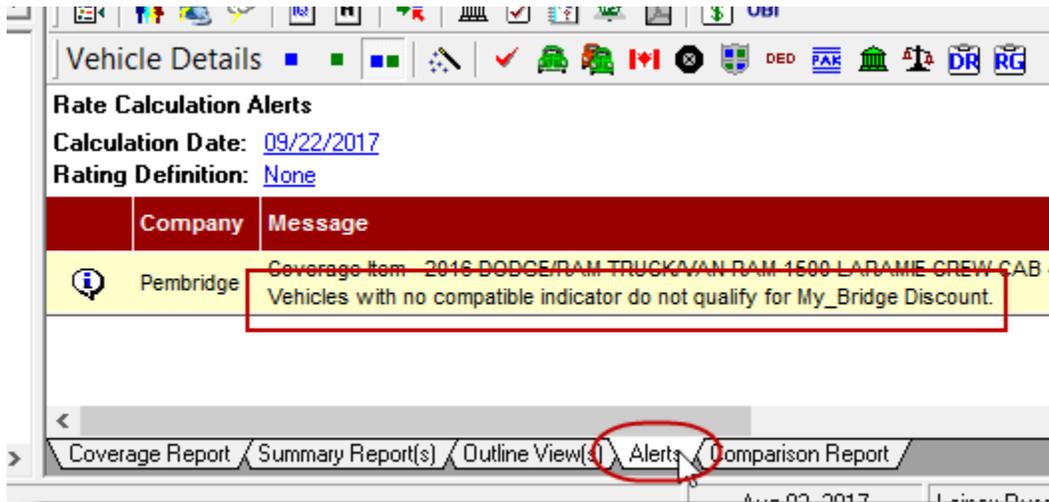
Coverage Report / Summary Report(s) / Outline View(s) / Alerts / Comparison Report / Update Report

Please note the following when working with the Pembridge UBI feature:

- Be sure to inform the customer that he/she is giving consent for the Company to obtain additional information required to make an informed decision as to the client's eligibility for discounts in the telematics program.

- Mid-term enrollments are not allowed; vehicles can only be enrolled in the UBI Program at the New Business, Renewal, or “Add a Vehicle” stage in the policy.
- An Alert will display if a vehicle does not qualify for the My_BRIDGE discount (see Figure 1.7).

(Figure 1.7)



- If vehicle compatibility with My_BRIDGE is undetermined, an Alert will display, prompting you to refer to Underwriter.
- Only vehicles with road coverage are eligible for enrollment in the UBI Program. As such, a vehicle with only Comprehensive coverage or with road coverage suspended is ineligible for enrollment.
- If a customer has previously been enrolled in the program, she/he may re-enroll, but the new-participant enrollment discount will not apply.
- Any applicable discount will apply only to the vehicle being enrolled or the replacing vehicle.
- Click the **UBI** button on the IQ toolbar to update information for pre-existing or new IntelliQuotes.

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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 (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.



Microsoft Partner

Gold Independent Software Vendor (ISV)

To unsubscribe from our email notifications and updates, please contact us at info@cssionline.com or reply to this email.