

TABLE OF CONTENTS

CHAPTER 1- FROM CREATION TO ANALYSIS	2
Step 1 To access the service:.....	2
Security Levels	3
Step 2 Input the information:	3
A. Access dedicated to the sale: (control panel).....	3
B. Fill project information:	4
B.1 Company profile	4
B.2 Division(s)/Class (es).....	5
B.3 Employers Contributions	5
B.4 Rating and claim Histories.....	5
Information management.....	5
Lists	6
The Benefits.....	7
Assigning Plan template	7
Plan Consultation.....	9
Plan Consultation.....	9
Replacement of a benefit	9
Micro adjustments	10
Input the List of employees	10
Inputting the list of the employees.....	11
Reviewing your work	14
Step 3 Transmit the RFP to the carriers:.....	15
Create a copy	15
Transmission of the projects.....	16
Stage 4 Collecting responses and analysis:	17
Projects analysis Module	17
Associating one project to an analysis.....	18
Opening a selected project.....	19
Hypothesis calculation.....	19
“Insurance rate Chart”	20
Rates Importation	20
Volumes Calculation	21
Rate Export.....	21
Hypothesis calculation.....	22
Information Analysis	22
Project Analysis.....	22
Comparative analysis.....	23
Print/Save of the project analysis.	23
<i>Important note:</i>	24

CHAPTER 1- FROM CREATION TO ANALYSIS

The objective of this chapter is to explore the essence of the **Sales Module and Project Management** service. We present a simple and effective process which makes it possible to quickly create and with a minimum of effort a new file, input the information and obtain the anticipated results. The **Sales Module and Project Management** service recoups all the tools needed to manage the sales processes: from creation of a project to a complete professional analysis including all electronic interfaces between the carriers and the professional advisors. The **Sales Module and Project Management** service is available for both the carriers and the professional advisors

We thus will explore sequentially the various necessary steps to obtain a professional analysis. Following these teachings, you will be invited to continue your learning by exploring the following chapters in which you will discover powerful complementary tools which will enable you to polish your work, simplify several of the difficult processes and give you the opportunity of ensuring of the quality reports that you will integrate into your personalized offering.

Step 1 To access the service:

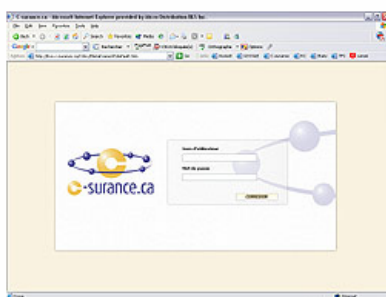
A “**Members access**” is available via the www.c-surance.ca web site,



Screen 1 - access to the www.c-surance.ca site

Member Access C-surance.ca

Once on the link, you can either click on the title “**C-surance.ca Client Access**” or, directly on the image to reach the first level of security.



C-surance.ca Client access

Protection and security are elements of extreme concern for MDI. Your data, just like those of carriers, advisors or sponsors, are highly confidential must be subject to the very strict MDI policies. To ensure a maximum of comfort for all the participants, MDI have chosen to partner with and outsource to a world class provider the responsibilities for the first level of safety. Thus, the servers are located in a highly secured dedicated bunker on the St-Jacques Street, whereas the accesses to the sites as well as the management of the access are controlled by world class professionals.

Sales Module and Project Management

I – 1 - 2

CHAPTER I – FROM CREATION TO ANALYSIS

NOTE : NO PRINTED COPY IS CONTROLLED

Security Levels

To clear the first security level, you will need your user name and password. This information is provided to you when you sign up for the services. It is of your responsibility to protect its confidentiality.



A second security level is ensured by a module called the **GAP** for “**General Access Provider**”. This module objective is to add another level of safety to your data.

You will need a second and different user name and password to pass through this second phase. Once entered, **C-surance.ca** identifies the operator and defines the files as well as the available options for the designated user. The access management is closely related to the “Role(s)” which will be authorized to each user. An automatic user signature will then be labeled on changes and activities realized during the daily operations. Ensure yourself confidentiality of this precious access information.




Step 2 Input the information:

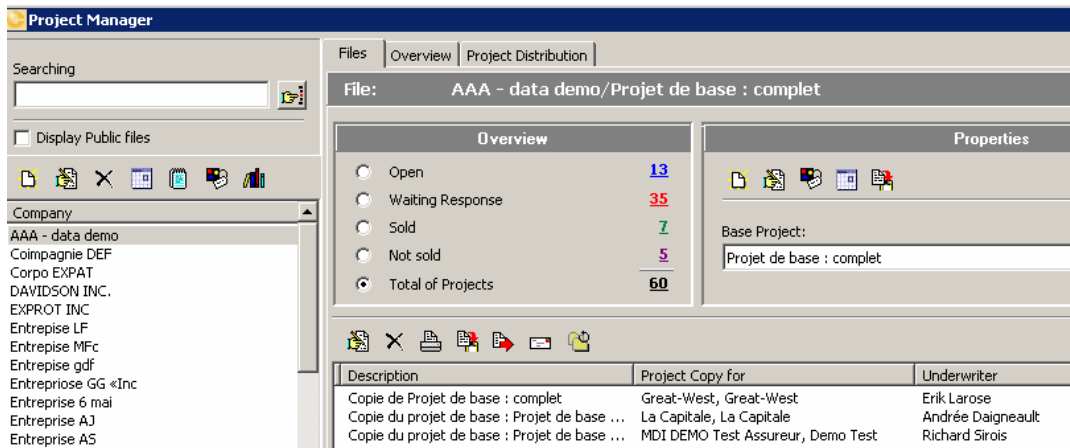
A. Access dedicated to the sale: (control panel)


Based on the selected role, a specialized interface will be provided to insure optimal control and accesses associated to the selected activity. Thus, by accessing the sales modules, the **Sales Module and Project Management** service will present a control panel that will give you full control over your needed sale information and activities. To begin your activities you

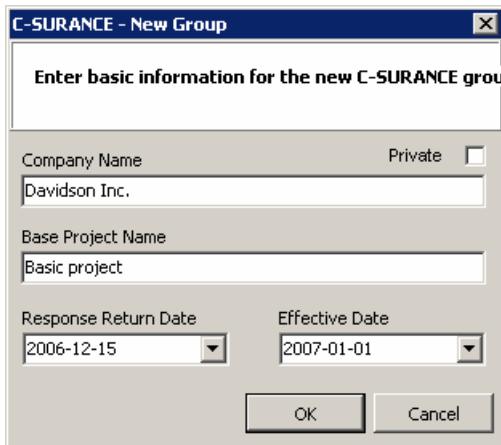


can click the  “**Yellow File**” button on the command line to open your personal list of files.

This selection will give you access to all your files as well as your activity screen.



To create a new file click on the  “White page” button.



If you carry out sequentially each following step, as proposed by your **C-surance.ca** interface, your management activity will be natural and simple.

First, you need only to fill the fields of information as they are presented. All the **Dates** fields give access a virtual calendar to ease the selection of the right information.

Once you have accepted these basic information's, you are given access to the specialized group insurance management modules. All the needed insurance expertise is built-in these various modules. The interactivity and integration of the information make it possible to eliminate duplication as well as ensures the automatic processes and data integrity. We recommend careful input of information since the results will

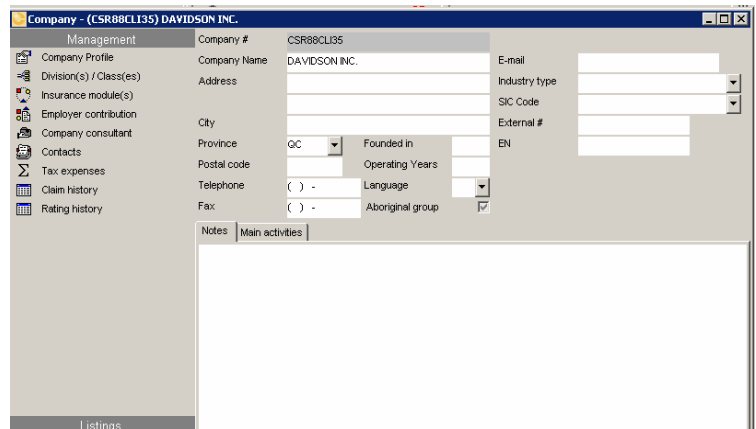
be directly related to these data.

B. Fill project information:

The optimized processes will make it possible to input each relevant information needed, to insure professional underwriting and minimal communication efforts with your carriers.

B.1 Company profile

Once the essential information's on your client are inputted into the proposed field, you will be invited to continue your activities sequentially by addressing each management tool (on the left) from top to bottom.



Sales Module and Project Management

B.2 Division(s)/Class (es)

If your client has a single division and single class structure, you will be able to skip this step since **C-surance.ca** by default automatically assigns these values to your file.

B.3 Employers Contributions

For the “**Employers Contributions**” management module, **C-surance.ca** automatic assigns a default 50% of **premium tax optimized** employer’s contribution. It is thus to say that this portion of management is now under the total responsibility of the system and does not have to be a concern of the operator any more.

Should these default value not represent the sponsor current contribution, the operator will have access to various options to configure the contribution to respect these needs. Please explore further documentation on “**Employers Contributions**”.


B.4 Rating and claim Histories

For the input of “**Rating and claim Histories**” specialized screens are presented to you reflecting the various options needed.

Based on the inputted information's, the system allows you to select the “methods of calculation for loss ratios” that can be used by the system.

LIF	ADD	DEP	DDD	STD	LTD	OLT	EHC	PD	EC	DC	EAP	OLM	OLS	ODM	ODD	OLD	CTS	
	From:	Date to	Location	Net premium	Gross Premium	Benefits incurred	Ratio method	Ratio %	Status									
	2002/02/24	2003/02/23	[DIV *,*][DIV 00	\$5,000,000.00	\$4,500,000.00	\$4,500,000.00	Paid benefits / gross premiums	55.833 %	F									
	2003/02/24	2004/02/23	[DIV *,*][DIV 00	\$5,800,000.00	\$4,850,000.00	\$4,200,000.00	Paid benefits / gross premiums	104.28 %	F									
	2004/02/24	2005/02/23	[DIV *,*][DIV 00	\$6,700,000.00	\$5,300,000.00	\$4,900,000.00	Paid benefits / gross premiums	1.001 %	F									
	2005/02/24	2006/02/23	[DIV *,*][DIV 00	\$8,500,000.00	\$25,000,025.00	\$9,000,000.00	Paid benefits / gross premiums	102.057 %	F									

Information management

You can select the visible fields for input which are in conformity with your policies of information management by clicking on the  “**Binoculars**” button.

You simply check the fields which are relevant for your operation.

This information is shared with the “**Management of the renewals**” module. This management module is a highly sophisticated tools designed to assist in risk evaluation. This option is not described in this HOW TO documentation. Please refer to the on line help for more details.

Sales Module and Project Management

<input checked="" type="checkbox"/>	From:
<input checked="" type="checkbox"/>	Date to
<input checked="" type="checkbox"/>	Location
<input checked="" type="checkbox"/>	Net premium
<input type="checkbox"/>	Gross Premium
<input type="checkbox"/>	Adjusted premium
<input checked="" type="checkbox"/>	Expenses (%)
<input type="checkbox"/>	Expenses (\$)
<input checked="" type="checkbox"/>	Benefits incurred
<input checked="" type="checkbox"/>	Ratio method
<input type="checkbox"/>	Pooling expenses
<input type="checkbox"/>	Benefits paid
<input type="checkbox"/>	Pooling claims
<input type="checkbox"/>	Reserve
<input type="checkbox"/>	Variation
<input checked="" type="checkbox"/>	Ratio %
<input checked="" type="checkbox"/>	Status
<input type="checkbox"/>	YEAR
<input type="checkbox"/>	Next client

OK Cancel


Start date	End date	Location	Rates	Units	Reason
2003/02/24	2004/02/23	[DIV *,*]	0.21	\$1,000.00	Contract emission
2004/02/24	2005/02/23	[DIV *,*]	0.201	\$1,000.00	Contract renewal
2005/02/24	2006/02/23	[DIV *,*]	0.195	\$1,000.00	Contract renewal


According to information's required by your benefit, the system will give you access to distinct fields for input. For example, whereas the “LIF” requires one rate, “EHC” will require 4 distinct rates.

Start date	End date	Location	Individual	Couple	Single parent	Family	Reason
2002/04/04	2003/04/04	[DIV *,*]	65	130	130	145	Contract emission
2003/04/04	2004/04/04	[DIV *,*]	65	130	130	145	Contract renewal
2004/04/04	2005/04/04	[DIV *,*]	72	143	143	160	Contract renewal
2005/04/04	2006/04/04	[DIV *,*]	75	150	150	162	Contract renewal

The system will automatically propose the proper fields, as well as default values based on your previous data pattern, to ease the repetitive input.

Lists

To complete your RFP, the operator will click on the option “Lists”  located on the bottom left of your screen. This will give access the needed modules.

By pursuing the logical **top to bottom** sequential procedures, the “list of the projects”  will become your next logic process. Double-click on the “**Basic Project**” that was created when you initiated the creation of a new file and fill the needed fields of information.

Company Name	Carrier name	Proposal #	Proposal title
AAA - data demo	Great-West	CSR88ASC1	Copie de Projet de base : complet
AAA - data demo	La Capitale	CSR88ASC1	Copie de Projet de base : complet
AAA - data demo	Basic project	CSR88ASC1	Copie de Projet de base : complet

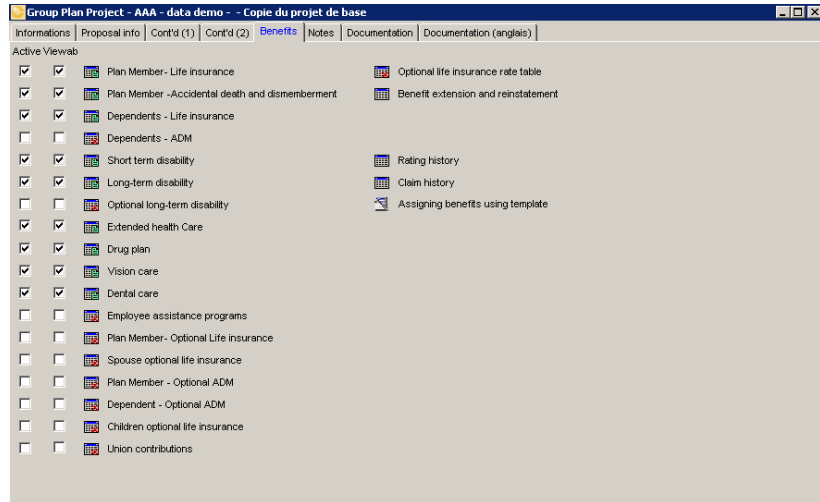
Sales Module and Project Management

The Benefits

The “Benefits” TAB will enable you to define the terms and conditions of your project.

To simplify and automate this process, **C-surance.ca** enables you to access:

- banks of plans –
- banks of benefits
- banks of messages

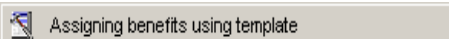


All these data banks were created and are maintained by **MDI** as well as by its partnering carriers.

Once these concepts are clearly understood by the operator, it becomes extremely fast, simple and effective to create the necessary benefits which can be adapted to the need for the sponsor.

Assigning Plan template

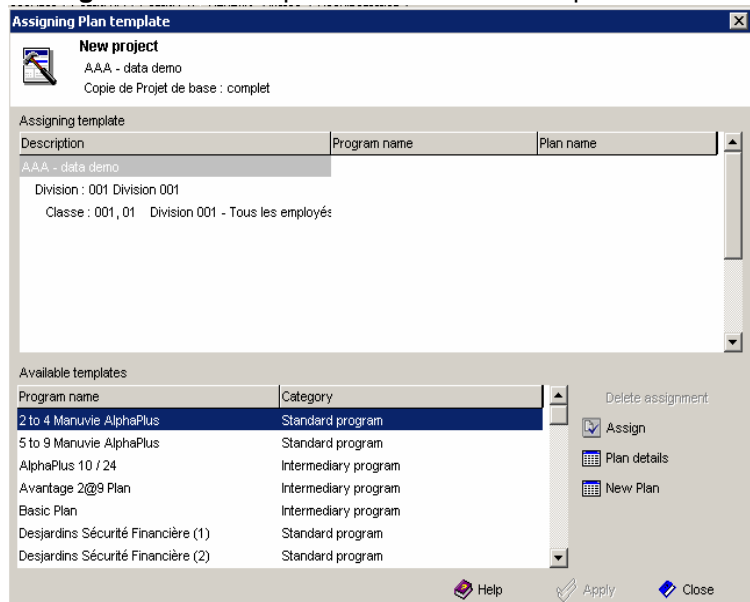
By selecting the option “**Assigning benefits using models**” the operator reaches all the plan models



offered by the carriers. The regular maintenance of these models is ensured for the benefit of the advisers. If a public model is available and is not accessible *via* this module, the adviser should simply transmit the information to the professionals of **MDI** which will then assume the responsibility of adding the model in the list of the available choices.

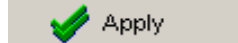
The operator will be able thus to choose one of the models available in the list. To assign it, he needs only to drag it to the proper:

- the company
- a division or
- a class



Sales Module and Project Management

By clicking on “Apply”,

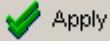


C-surance.ca will copy the whole information of the assigned model(s) in your project.

Program name	Category
2 to 4 Manuvie AlphaPlus	Standard program
5 to 9 Manuvie AlphaPlus	Standard program
AlphaPlus 10 / 24	Intermediary program
Avantage 2@9 Plan	Intermediary program
Basic Plan	Intermediary program
Desjardins Sécurité Financière (1)	Standard program
Desjardins Sécurité Financière (2)	Standard program

Available templates

Buttons: Delete assignment, Assign, Plan details, New Plan

N.B.: The option  will be activated only once a model is assigned.

Active Viewtab

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Plan Member - Life insurance
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Plan Member -Accidental death and dismemberment
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Dependents - Life insurance
<input type="checkbox"/>	<input type="checkbox"/>		Dependents - ADM
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Short term disability
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Long-term disability

When you exit this option, your table of benefits will be updated to include the various benefits that were part of your public model.

You can now to revise each of these benefits and adjust them according to more specific needs' for your customer.

To facilitate your process, you can take advantage of the banks of benefits which will enable you to replace a benefit by a model more in line with the needs or, to modify the various fields directly.

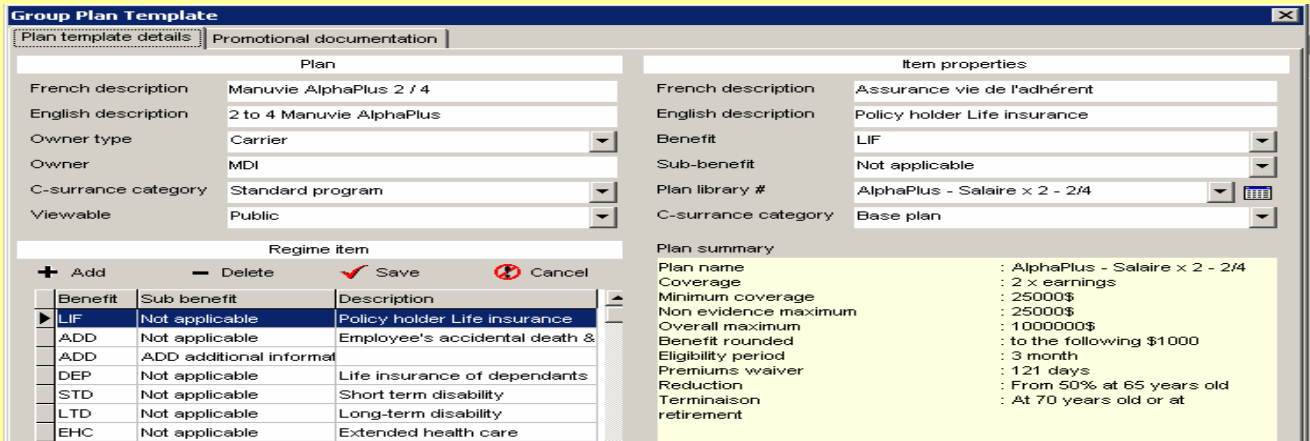
Plan Consultation

Plan Consultation

To assist you in your plan selection, you can review the details of each available plan by selecting the view option



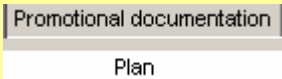
before assigning the model.



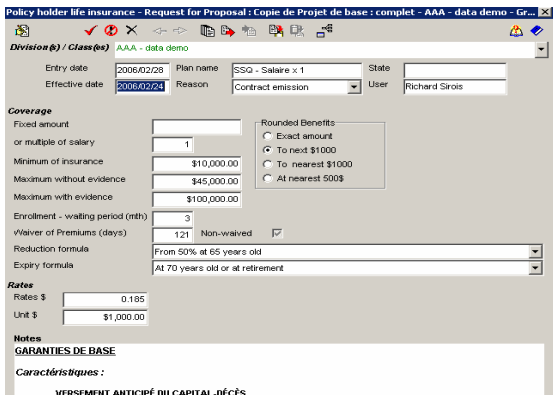
You will then have access to the list of each individual benefits by clicking on the selected benefits, or on the button (accessible on the right)

for the lists of paramedical, hospitalization, other expenses, details of % assigned for the DMA, etc

You can also consult the carrier's promotional booklet by selecting the "documentation" TAB.



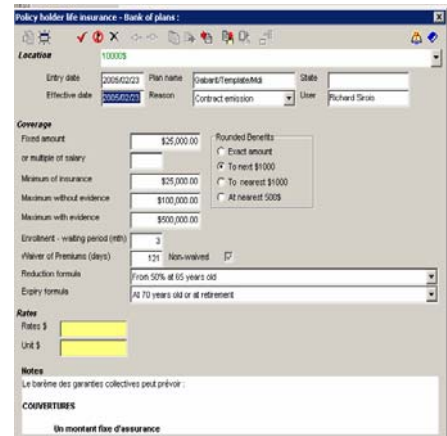
Replacement of a benefit




To replace a benefit by another, from the bank of benefits, you first need to access the button "Bank of benefits".




A similar screen will pop up, with a title of **“Bank of plans”** and have the description of **“Location”** instead of **“Division/Class”** to make it distinctive from the current benefit screen. Furthermore, a new **“Import from bank”** button will be available.



By clicking on the current **“Location”** description or the button on the far right , you will access the complete list of the available benefits in the bank.

You select the benefit that best fit the needs and transfer information in your project by clicking on



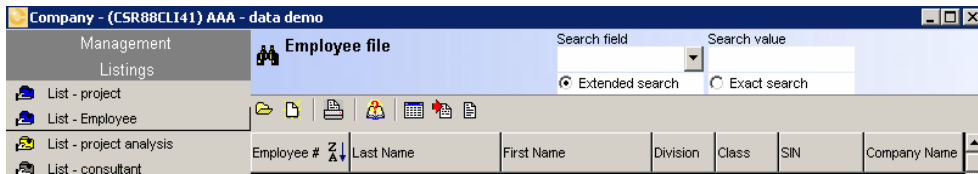
the **“Import from bank”** button  on the top of the screen.

Micro adjustments

You can now put the final touch by carrying out the micro adjustments which are essential.

Input the List of employees

Only one step remains before you are able to electronically share the RFP information with your carriers: **“Input the list of the employees”**



Inputting the list of the employees

The easiest way to input a list of employee into **C-surance.ca** is by importing them from an Excel files



To do so, **C-surance.ca** provides 4 specific “Excel templates” to assist you in formatting the few or extensive Excel information that you could have on hand. These templates can be selected and imported onto your personal hard drive by clicking on

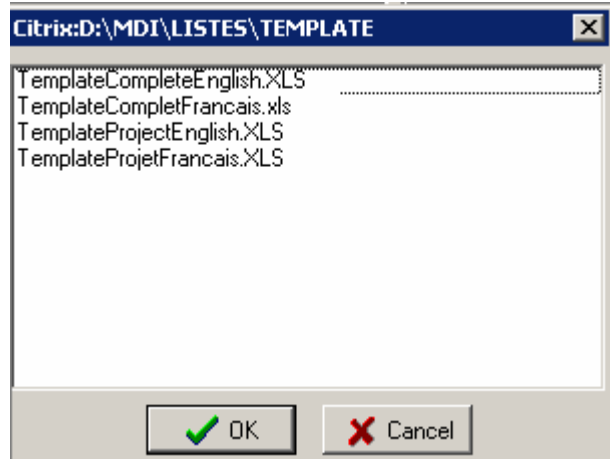


the button and then selecting the needed template.

Using these templates, you can import any or all the information that you have electronically available:

- 2 of these templates are in French
- and 2 in English

For each language, one is designed for basic project data input while the complete allows for up to 200 different fields of information to be inputted.



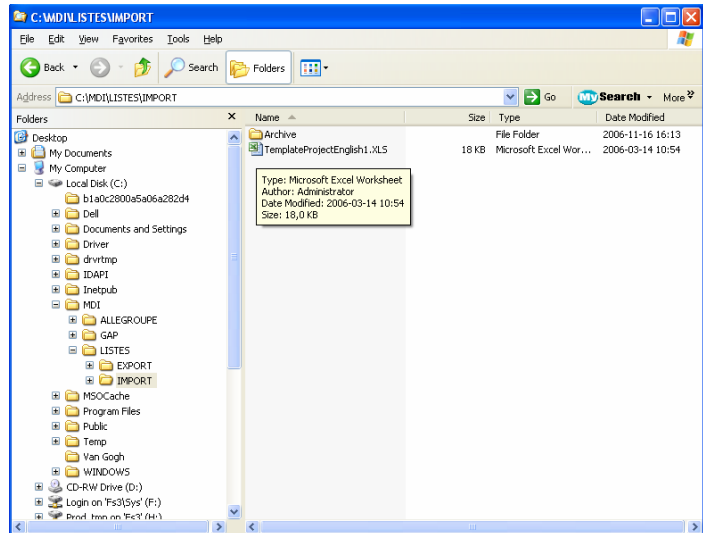
For the purpose of this training session, let us use the PROJECT template.



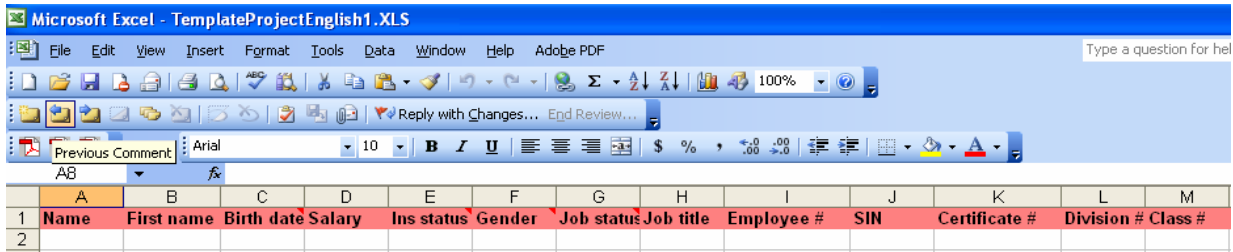
Once imported, the system will display where the file is located on your computer as well as its name.

1. Using your Windows Explorer, find and Open the Excel file to carry out the relevant tasks.

2. Save this file immediately under a sponsor relevant name to facilitate the subsequent importation of the file.



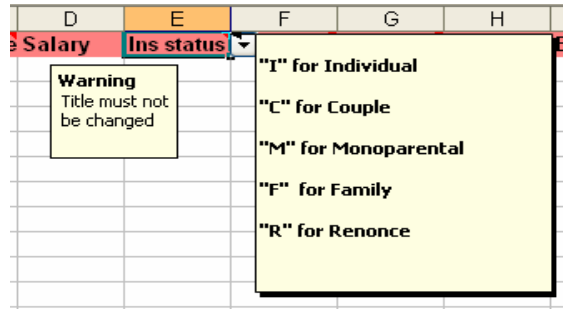
Sales Module and Project Management



3. You can either use the template to create the data or Import your own Excel data in the template using Cut and Paste or any advanced Excel tools that you are familiar with.

Be sure to abide by the format or input criteria defined in the **C-surance.ca** Excel template. This information is clearly documented in the file provided by **MDI**.

For each relevant field, a contextual documentation is available on the title field, while your input fields are formatted accordingly.

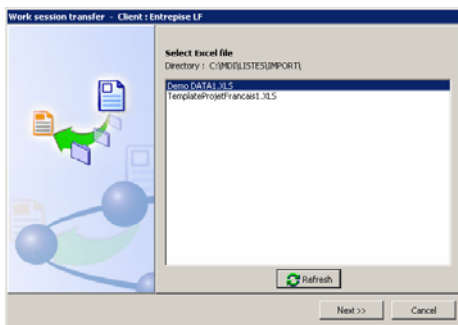


Your file can thus be transmitted to the sponsor who will input properly their information.


Name	First name	Birth date	Salary	Ins status	Gender	Job status	Division #	Class #
Montagne	Richard	1970-03-30	66,544,00	C	M	1	1	1
Montagne	Claude	1970-03-30	66,544,00	C	M	1	1	1
Tendresse	Sylvain	1930-06-26	23,443,00	F	M	2	1	1
Frank	André	1956-08-03	35,444,00	I	M	2	1	1

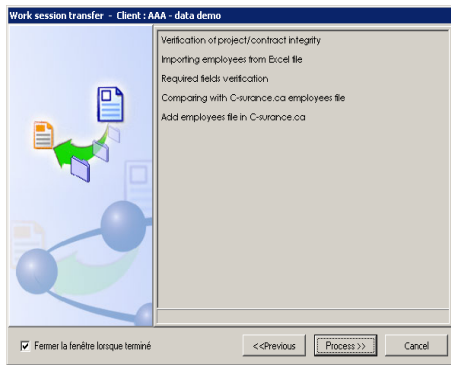
A good data input will ensure an optimization of the next steps.

4. Importation of the file in **C-surance.ca**.



To do so, you need to:

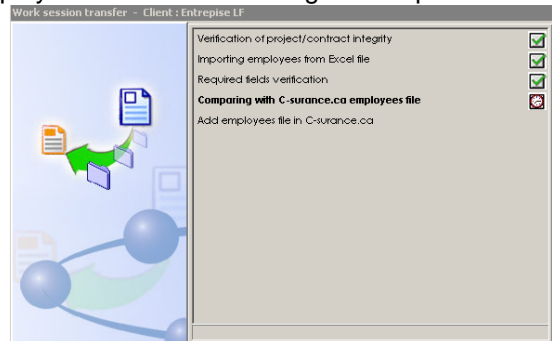
- select the file which you safeguarded under a distinct sponsor name;
- Click on 



- o Select



The system will carry out the automatic process and will display the result at each stage of the process.



5. The end result: the integral transfer of your information in **C-surance.ca**.

Employee file		Search field	Search value				
		<input checked="" type="radio"/> Extended search	<input type="radio"/> Exact search				
Employee #	Last Name	First Name	Division	Class	SIN	Company Name	
338	Pierre	Serge	001	01	444 444 444	AAA - data dem	
337	Montagne	Richard	001	01	888 888	AAA - data dem	
337	Montagne	Claude	001	01	777 777 777	AAA - data dem	
336	Denis	Claude	001	01	333 333 333	AAA - data dem	
335	Latour	Claude	001	01	222 222 22	AAA - data dem	
334	Tendresse	Sylvain	001	01	666 666 666	AAA - data dem	
333	Frank	André	001	01	555 555 55	AAA - data dem	

You can access individual information of each employee by double-clicking on the selected employee.

The import module adds to your data base by applying default values to related fields of information that were left blank. For instance, the individual benefit status will inherit from the member general status while each benefit will be automatically activated as eligible. It is then of your responsibility to revise the exceptions and adjust your information adequately. You must make sure to fill the **red fields** as they will impact the calculation or processes. The **yellow fields** are recommended datas.

Employee file (CSR88EMP292) - AAA - data demo - Pierre, Serge

Last Name: Pierre | First Name: Serge | Certificate #: [Yellow Box] | Address: []
 Birth date: 1949/05/30 | Department #: 338 | City: []
 Hiring date: 2002/03/01 | SIN: 444 444 444 | Province: QC | Postal code: []
 Gender: M | Insurance status: I | Tel (res/bus): () - () -
 W/SIB coverage: [] | Hold-back factor: 1 | Fax: () -
 Language: F | Aboriginal group: [] | E-mail: [] | Job title: livreur

Informations	Ben	Adm	Status	Evidences	Grandfather	Flexible	Mult / units	State
LIF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Y	O				
ADD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Y	O				
DEP	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	I					
STD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Y	O				
LTD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Y	O				
EHC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	I					
PD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	I					
EC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	I					
DC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	I					
OLM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Y					

Change #: 290 | System message: []
 State: Current | Entry date: 2006/07/14 | Effective date: 2006/07/14
 User: Richard Sirois | Reason: Admissibility change | Division: 001, Division 001 | Class: 01, Tous les employés
 Job status: Active | Insured salary: \$55,432.00 | Real salary: [] | Smoker: N

Your RFP work is now complete. You are thus ready to share your work with the preferred carriers that will be invited to quote on the risk.

Reviewing your work

To review the extent of your work, may we suggest that you ask for a printout of your RFP. This printout will be the reflection of what will be transmitted to the carriers. To do so, simply select the **Print** button



available in the **“Lists of projects”** main screen. You will be able to select the relevant elements.

Company - (CSR88CLI41) AAA - data demo

Management Listings

- List - project
- List - Employee
- List - project analysis
- List - consultant
- List - Renewal analysis

Group Plan request for proposal records

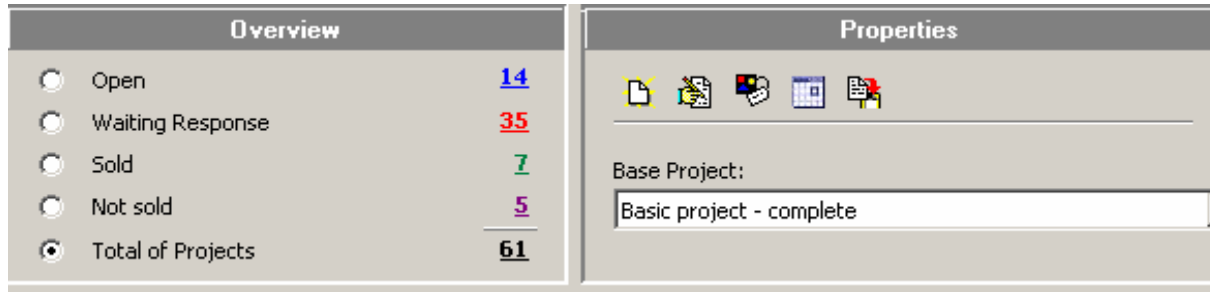
Search field: [] | Search value: []
 Current project | Project history
 Extended search | Exact search

Company Name	Carrier name	Proposal #	Proposal title
AAA - data demo	Great-West	CSR88ASC1	Copie de Projet de base : complet
AAA - data demo	La Capitale	CSR88ASC1	Copie de Projet de base : complet
AAA - data demo	Basic project	CSR88ASC1	Copie de Projet de base : complet
AAA - data demo	Basic project	CSR88ASC1	Projet de base : complet

Sales Module and Project Management

Step 3 Transmit the RFP to the carriers:

The sharing with the partnering carriers activities are carried out from the **C-surance.ca** control panel.



Create a copy

The transmission process is very strait forward:

1. Generate a copy of the project for each targeted carrier:

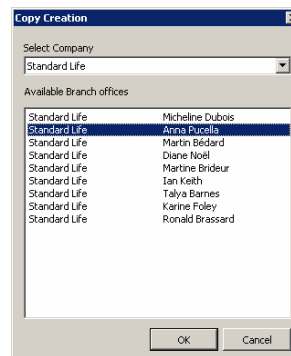
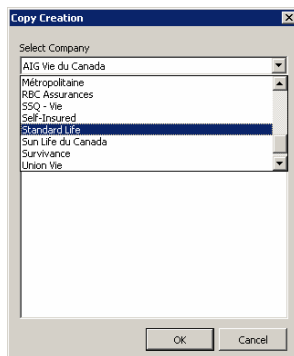
➤ click on the button;



➤ select the carrier then the desired representative;

➤

➤



➤

➤

➤ let the system make a distinct copy for this recipient;

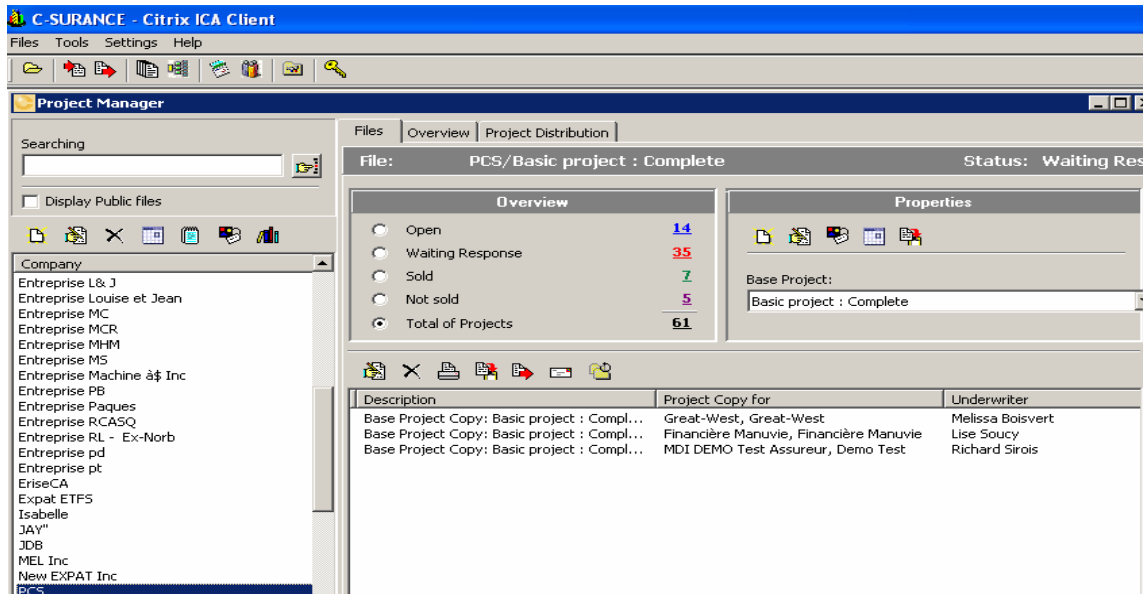


The logic of this copy is obvious. The operator is now in position of:




- personalizing the information before transmission;
- process individually each received answer;
- easily and automatically analyse and compare the various offers.

Sales Module and Project Management

The control panel will ensure the management of each stage of copy.

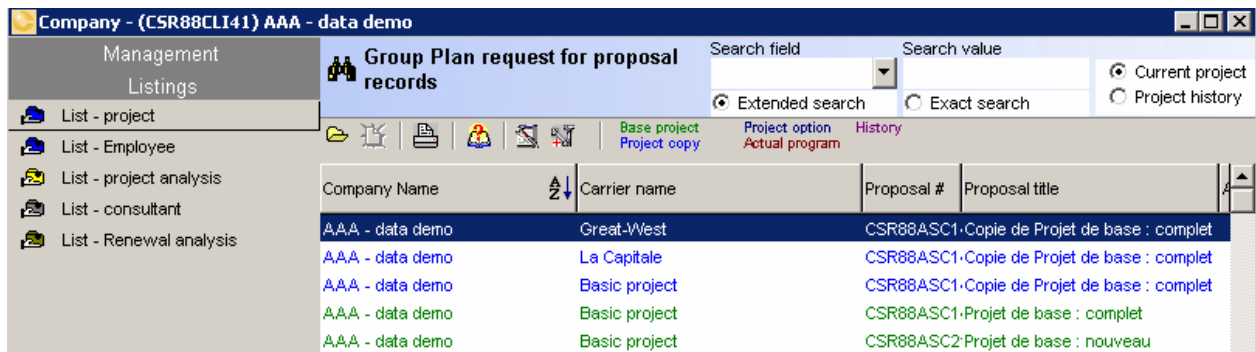


Transmission of the projects

You can now transmit to each recipient, their own projects copy . Before you do so, you still have the freedom to add a personalized message  or modifying  certain conditions of the project according to particular agreements.

Once again, **C-surance.ca** will automatically keep track of each one of these activities.

All the project copies are now automatically accessible via the “**List of projects**” as well as through the “**Analysis**” module“.



Sales Module and Project Management

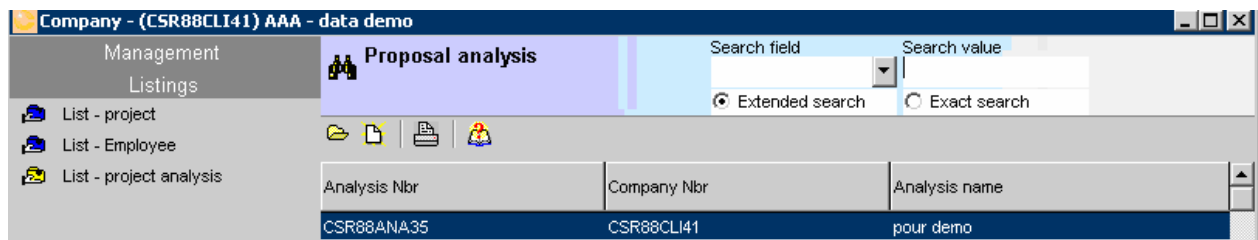
Stage 4 Collecting responses and analysis:

Since each carrier has its own personalised version of your RFP, it will become very simple and efficient to update them according to the actual offer received. After having updated the information, each following stage will be carried out automatically with a minimum of human intervention.


To input the various offers, several options are offered to you:

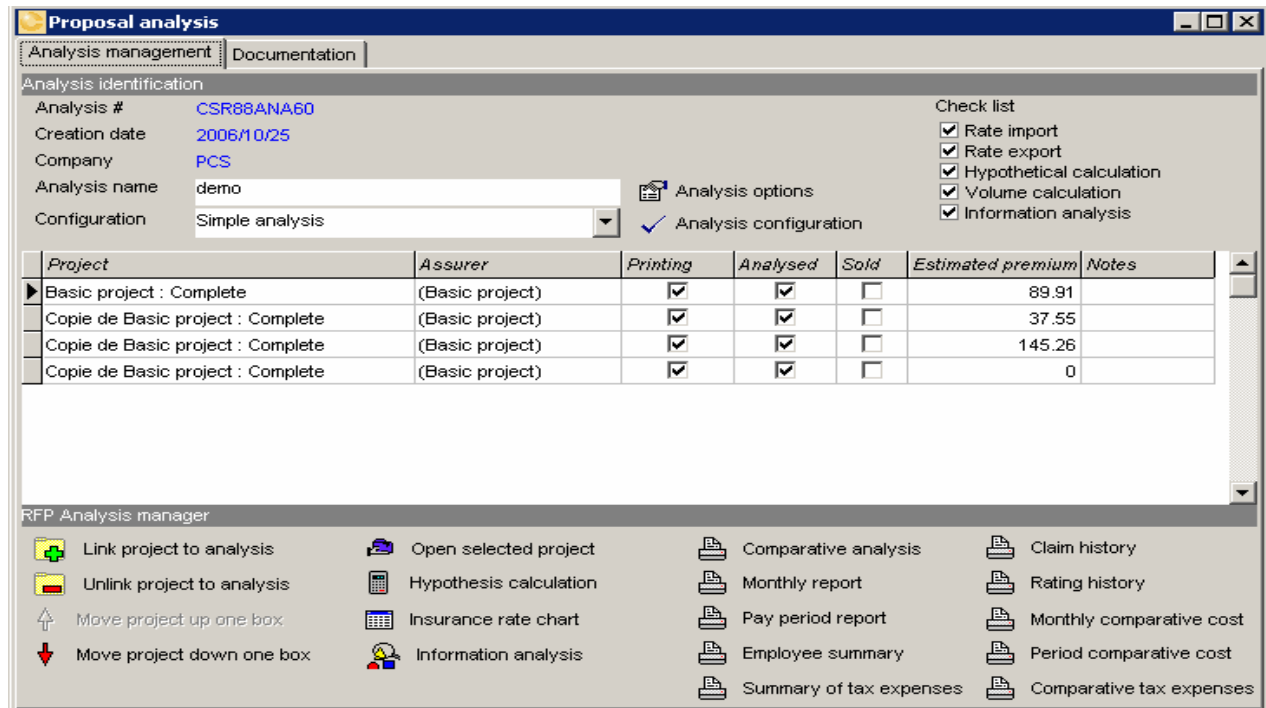
- via the “list of projects” module;
- via the “Analysis” module

In both cases, you will have the same access to the individual projects for each carrier and you will be able to update information.




Projects analysis Module


When using the **Projects analysis Module** option, you must first create a new analysis by clicking on the “New” button  ..

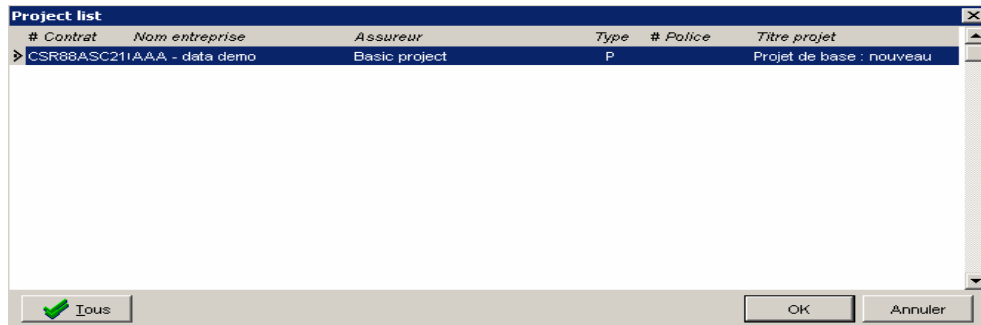


Sales Module and Project Management

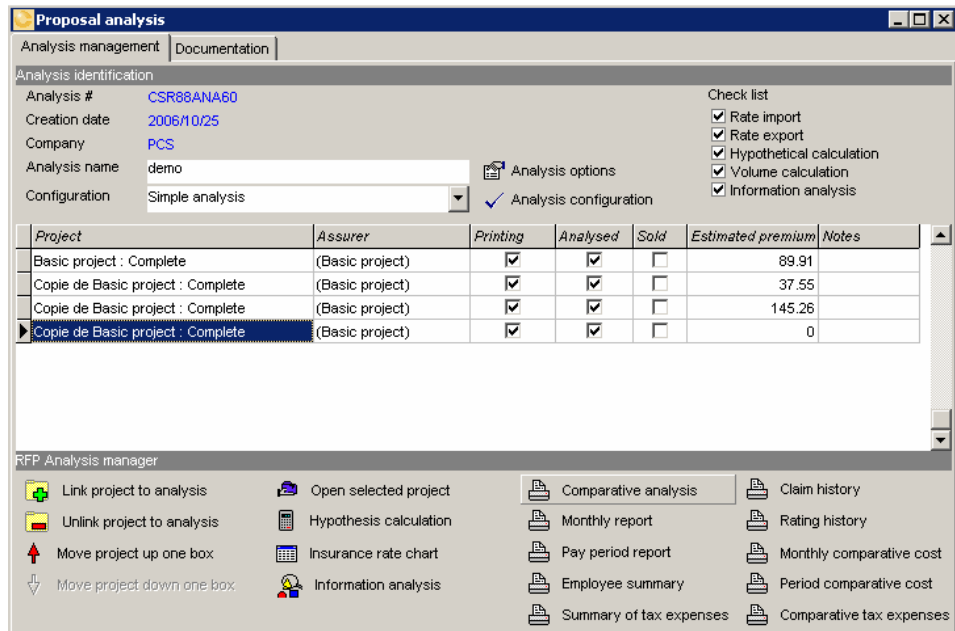
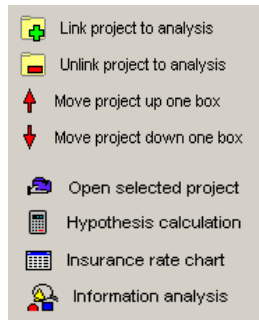
Associating one project to an analysis

In this new screen, you need to give a name to your analysis and then associate projects to it  Link project to analysis. Before your project associations, you will notice that few options of activities are available. The **C-surance.ca** service ensures a contextual management and offers only available options in order to prevent you from investing time and energies to irrelevant options until pertinent information are available.

The list of all the available projects is presented to you. You can select all the needed projects by keeping the Ctrl key down while clicking on the selected projects or, use the key  to select all the projects.





Following your selection, the selected projects will be assigned to your analysis and you will be able to carry out (sequentially) the various useful activities.



Opening a selected project

The screenshot shows a software window titled "Group Plan Project - PCS - Basic project : Complete". It has several tabs: "Informations", "Proposal info", "Cont'd (1)", "Cont'd (2)", "Benefits", "Notes", "Documentation", and "Documentation (anglais)". The "Basic information" section includes fields for Project type (Basic project), Company (PCS), Proposal name (Basic project : Complete), Proposal date (2006/10/25), Date required (2006/10/25), Effective date (2006/10/25), Structure type (Division/Class), Production language (E), Current Plan Template (unchecked), and Project option (unchecked). The "Project request printing configuration" section has dropdowns for "Include rating history since" and "Include experience history since". The "Statistics" section is expanded, showing a table with three rows: "Age average" (52), "Total employees" (5), and "Total disabled" (1). A right-pointing arrow button is located to the right of the "Statistics" section header.

 **Open selected project** gives a direct access to all the project details. You can use this short cut to update the project based on the carriers offer. Benefits details as well as rates can be updated easily and efficiently. Notice that on the general information page, you can access statistics on your project.


To trigger these calculation, you simply need to click on the arrow  on the right of the field **Statistics**.

Under the "Benefit" TAB, you will be able to access each individual benefit to input rates, the rating units as well as make any benefit adjustment that are required. Obviously the operator can choose which details are relevant to its own offering.

The screenshot shows a software window titled "Policy holder life insurance - Request for Proposal : Projet de base : complet - AAA - data demo". It has tabs: "Informations", "Proposal info", "Cont'd (1)", "Cont'd (2)", "Benefits", and "Notes". The "Benefits" tab is active. On the left, under "Active Viewab", there is a list of benefits with checkboxes: "Plan Member - Life insurance", "Plan Member - Accidental death and dismemberment", "Dependents - Life insurance", "Dependents - ADM", "Short term disability", "Long-term disability", "Optional long-term disability", and "Extended health Care". On the right, the configuration for "Plan Member - Life insurance" is shown. Fields include: Entry date (2006/03/07), Effective date (2006/02/24), Plan name (AlphaPlus - Salaire x 2 -10/24), Reason (Contract emission), State, and User (Richard Strois). The "Coverage" section has fields for Fixed amount (or multiple of salary: 2), Minimum of insurance (\$25,000.00), Maximum without evidence (\$125,000.00), and Maximum with evidence (\$1,000,000.00). The "Rounded Benefits" section has radio buttons for "Exact amount", "To next \$1000", "To nearest \$1000", and "At nearest 500\$". The "Enrollment - waiting period (mth)" is 3, "Waiver of Premiums (days)" is 121 (Non-waived), "Reduction formula" is "From 50% at 65 years old", and "Expiry formula" is "At 70 years old or at retirement". The "Rates" section has "Rates \$" (0.195) and "Unit \$" (\$1,000.00). There is a "Notes" section at the bottom.

Once this simplified task is completed you will simply need to click and command the various reports and analysis based on your own specifications.

Hypothesis calculation


This automatic process  **Hypothesis calculation** will check for each employee eligibility to the various benefits as well as prepare for invoicing calculation. This option can be called as often as needed. Pay ATTENTION to the prompted option: **"Consider evidence of eligibility, minimums and maximums limits"**, as checking this item will have a direct impact on calculation result and volume.

Sales Module and Project Management


The screenshot shows a dialog box titled "Cost calculation". It has two radio buttons: "Calculate as per selected project" (selected) and "Calculate all projects". There is a checked checkbox for "Consider evidence of eligibility, minimums and maximums limits". "OK" and "Cancel" buttons are at the bottom.

Any rate, reduction and termination formulas or eligibility changes will necessitate the calculation request in order to insure proper results.

This same option will be carried out automatically in the “Insurance rate Chart”

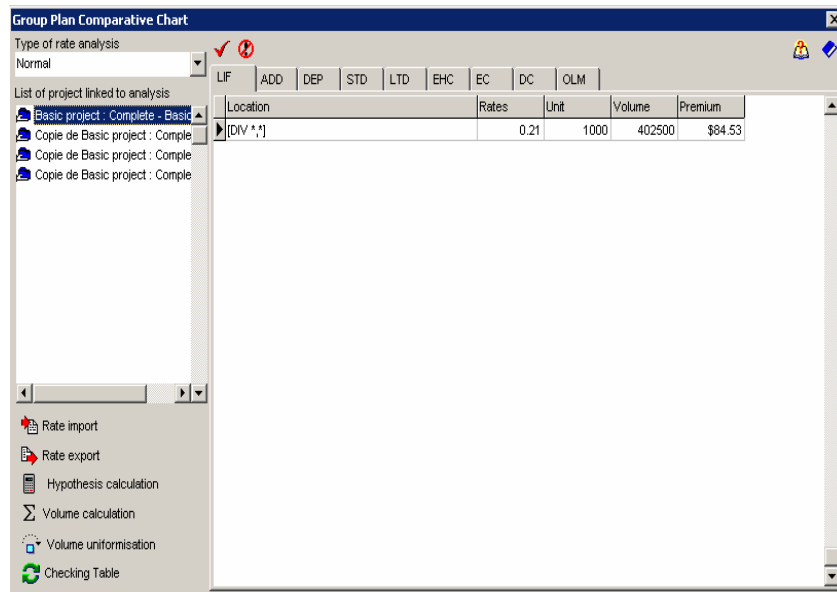
 Insurance rate chart module after you will have made rating changes.

“Insurance rate Chart”


This module  provides a very efficient and powerful engine EXCLUSIVELY aiming at managing the RATES, VOLUMES and rating UNITS. Thus, should you simply want to compare figures between the various offers when the detail of the benefits are not be relevant, you can reach directly this module after linking the projects.

It is important to note that in all cases, you must access this option in order to ensure the integrity of your calculation. This module makes it possible to import, input or export the rates and units of your benefits.


This express module ensures proper calculation of all your projects. For each project you can access the



various benefits and input or modify rating and volume. And option will insure automatic calculation of volume for each project based on the various offers.

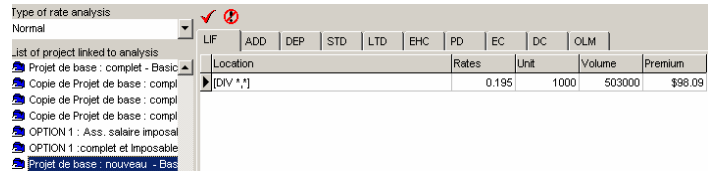
If you made rating modifications via the “List of the projects” module or using the using the “Open select project” you will need to call this option and request a rate import .

Rates Importation

When you access this module, you must first call for the importation of the rates . This automatic process will import your benefits rate information into the calculation table that will be used for the various Analysis reports.

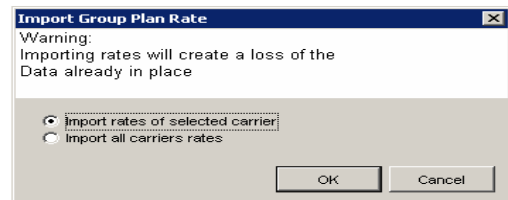
Reduction formula: From 50% at 65 years old
 Expiry formula: At 65 years old or at retirement

Rates
 Rates \$: 0.23
 Unit \$: \$1,000.00




Sales Module and Project Management

Before proceeding, the system request validation of the rates to import. You will have the choice to import the rates of all the insurers or only that of the selected one.



Volumes Calculation

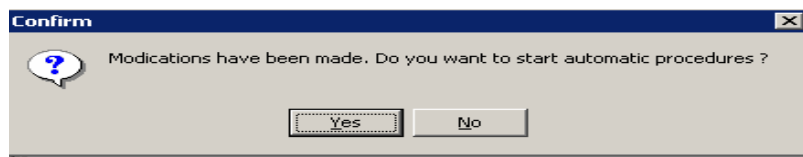
Unless you have updated rating in this specific table, we recommend that you import all carriers' rates. Once importations of the rates are done, you will be able to fill in the rate table information. Then to ask the system to carry out its  Volume calculation. No human intervention is necessary and the system will provide a "time grid" to show you the evolution of the calculation process.




The results will show automatically. Moreover, the premiums for each benefit will be calculated. You can validate that calculations were carried out for each benefit. Should you notice a calculation miss, check the benefit in fault. First check that the description of the benefit is complete including the eligibility, reduction and termination formulas. You can also validate the employee files to ensure you that the benefit was activated.

Location	Rates	Unit	Volume	Premium
[DIV *.*]	0.21	1000	402500	\$84.53

When you leave this module, should any pertinent changes been made, the system will recommend an automatic update and process of all needed calculation or synchronization. Unless you have specific reason to prevent the process, we recommend accepting this treatment. The whole process will be carried out without human intervention other that requests for validation.



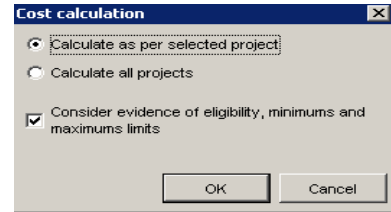
Rate Export

The first automatic process that will be carried out when exiting this module will be the EXPORT  Rate export your new rates which were inputted into the project files of each carrier benefits.

Sales Module and Project Management

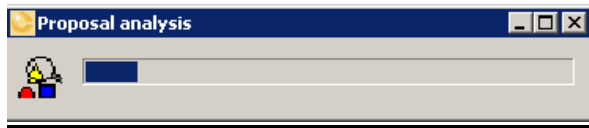
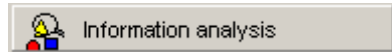
Hypothesis calculation

C-surance.ca will then propose you to carry out the automatic Hypothesis calculation.



Information Analysis

Once this automatic process is completed, you will only need to call to get access to your reports:



Project Analysis

Analysis Identification

Analysis # **CSR88ANA35** Check list
 Creation date **2006/11/10** Rate import
 Company **AAA - data demo** Rate export
 Analysis name **pour demo** Hypothetical calculation
 Configuration **Simple analysis** Volume calculation
 Information analysis

Project	Assurer	Printing	Analysed	Sold	Estimated premium	Notes
Projet de base : complet	(Basic project)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3270.67	
Copie de Projet de base : complet	Great-West	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3298.23	
Copie de Projet de base : complet	La Capitale	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3816.52	
Copie de Projet de base : complet	(Basic project)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3987.83	
OPTION 1 : Ass. salaire imposable	(Basic project)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4185.19	
▶ OPTION 1 : complet et Imposable	(Basic project)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	

RFP Analysis manager


- Link project to analysis
- Unlink project to analysis
- Move project up one box
- Move project down one box
- Open selected project
- Hypothesis calculation
- Insurance rate chart
- Information analysis
- Comparative analysis
- Monthly report
- Pay period report
- Employee summary
- Summary of tax expenses
- Claim history
- Rating history
- Monthly comparative cost
- Period comparative cost
- Comparative tax expenses

Comparative analysis

Check list


- Rate import
- Rate export
- Hypothetical calculation
- Volume calculation
- Information analysis

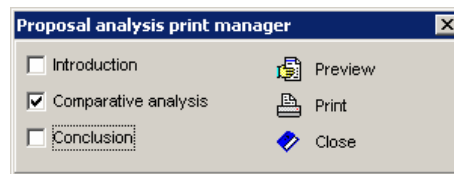
Every step of the processes is completed. You can thus proceed to the final phase, that is to say the production of your reports.

Your option  Comparative analysis will be now active to enable you to obtain your analysis reports. You will need to identify the projects to be compared and to determine the order of display.


You will have to define the order the projects to be printed


Printing	Analysed	Sold	Estimated premium
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3270.67
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3298.23
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3816.52
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3987.83

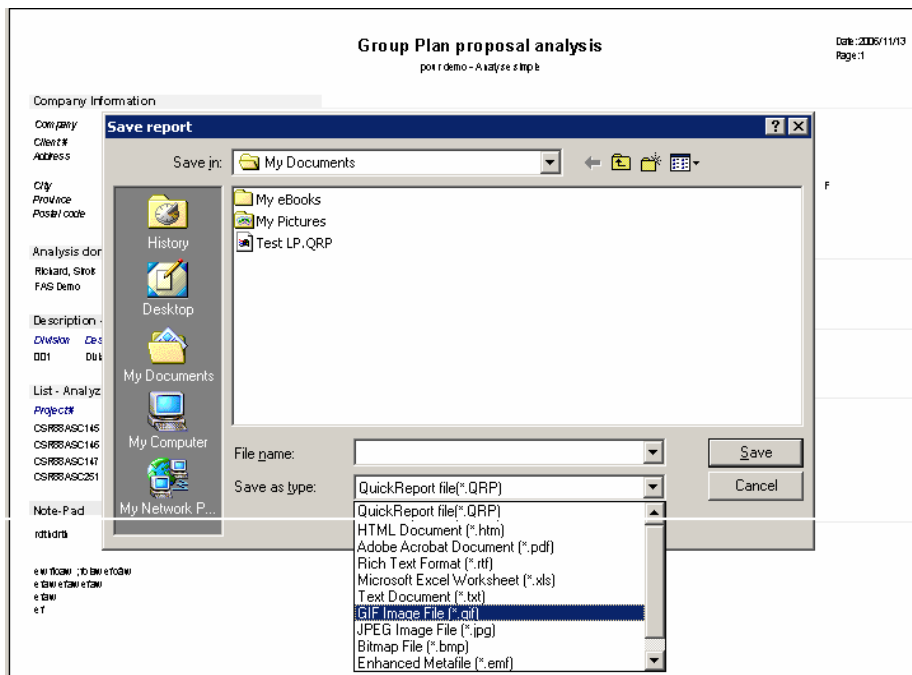
Order  Comparative analysis and choose:



Print/Save of the project analysis.



If you click on the  button, various saving formats are offered to you. You can also order the printout.

 These options are available once your analysis is displayed and as long as you have selected the "View" option.



Configuration Complete analysis

Three distinct formats for analysis are available by default: Complete, summary or simple. This selection will define the level of details the benefits section will present in your report. We invite your to explore the three formats and choose the one that will reflects best your specific need.

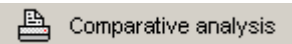
 Move project up one box
 Move project down one box

N.B.: You can define the order of analysis of your projects by moving your projects. Use the displacement arrows to specify the display order.


Project	Assurer
▶ Projet de base : complet	(Basic project)
Copie de Projet de base : complet	Great-West
Copie de Projet de base : complet	La Capitale
Copie de Projet de base : complet	(Basic project)
OPTION 1 : Ass. salaire imposable	(Basic project)
OPTION 1 : complet et Imposable	(Basic project)

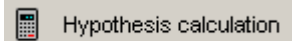
It is important to know that **your comparative analysis will be always based on the first project on the top of your list**. In the current occurrence, it will be the “Basic Project”.


When you change the display order or the format, it will be necessary to ask again so that your report reflects your changes.

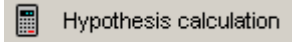
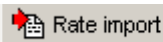


Important note:

If one changes the conditions of a benefit to a project, it will be necessary to ask in addition to  Volume calculation.



After a rate modification, it will be necessary to ask, as well as  Volume calculation.



Now that you easily succeeded in generating your first analysis, we invite you to pursue your C-surance.ca training by exploring the chapter 2 which will present some advanced options to address more sophisticated level of requests.