TABLE OF CONTENTS

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

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

Countering as the result between Explorer provided by these Dedrichation IRA bac	a 2
a ga per fyrde bet pa	
Inn t O 8 2 6 / Sen Atom @No 6 D-5 0 10 2 4	
ander Seine Berner and State S	
	C. Star
herefolder	
A 40	
A States	
C-surance.ca	
Compass (Compass	
	# frend

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.

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.

Security Levels

	Nom d'utilisateur
-	conseillerprofessionnel
	Mot de passe
	•••••
e.ca	
	CONNEXION
	-

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

e-surance.ca	Nom de l'usager / Username Fasrs Mot de passe / Password ******* Rôle / Role Advisor - Sales (RFP"s) Management / Virtual Calculat
Vous avez oublié votre mot de passe ? / Forgo	t your password ? OK Cancel

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:

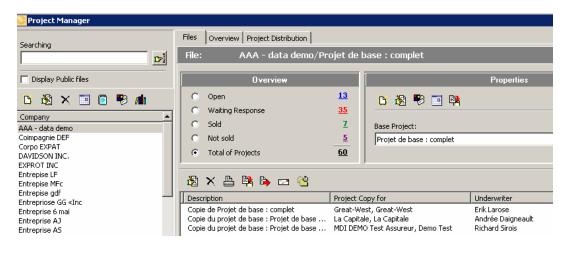
A. Access dedicated to the sale: (control panel)

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

& C-SURANCE - Citrix ICA Client
Files Tools Settings Help
] 🗠 h 🖒 🖺 💐 🌮 🐧 🗟 🔦

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.

be natural and simple.

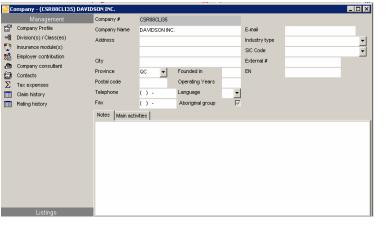
C-SURANCE - New Group	×
Enter basic informatio	n for the new C-SURANCE grou
Company Name	Private 🕅
Davidson Inc.	
Base Project Name	
Basic project	
Response Return Date	Effective Date
2006-12-15 🔹	2007-01-01 💌
	OK Cancel

be directly related to these data.

B.1 Company profile

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.



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

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

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

to ease the selection of the right information.

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

NOTE : NO PRINTED COPY IS CONTROLLED

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.

Cla	aim I	nistory -	AAA	- data	demo																			×
i	2	X 🖌	0	A	8	4		Mode	Divis	on/Clas	s		•	Order	Par d	ate		-	[>
LI	F	ADD	DEP	DD	D S1	D	LTD		EHC	PD	I	EC	DC	EAP	OLM	OL	.s	ODM	ODD	OLD	CTS	1		
Γ	From	i:		Date to		Loc	cation		Net premi	um		Gross	Premium	Bene	fits incur	red F	Ratio m	ethod				Ratio %	Status	
	2002	2/02/24		2003/02	2/23	[DI	V *,*][D	NV 00'	\$	5,000,0	00.00	\$4,5	00,000.00	0 \$4	4,500,000	.00 F	^p aid be	nefits /	'gross p	remiums	;	55.833 %	F	
	2003	02/24		2004/02	2/23	[DI	V *,*][D	NV 00'	\$	5,800,0	00.00	\$4,8	50,000.0	0 \$4	4,200,000	.00 F	^p aid be	nefits /	'gross p	remiums	;	104.28 %	F	
	2004	/02/24		2005/02	2/23	[DI	∨ *,*][D	NV 00'	\$	6,700,0	00.00	\$5,3	00,000.00	0 \$4	4,900,000	.00 F	^p aid be	nefits /	'gross p	remiums	;	1.001 %	F	
Þ	2005	5/02/24	-	2006/02	2/23	[DI	V *,*][D	NV 00'	\$	8,500,0	00.00	\$25,0	00,025.0	0 \$9	9,000,000	.00 F	Paid be	nefits /	'gross p	remiums	;	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

III – 1 - 5 Chapter I – from creation to analysis

Visible fields	×
From:	·
🗹 Date to	
Location	
Net premium	
Gross Premium	
Adjusted premium	
Expenses (%)	
Expenses (\$)	
Benefits incurred	
🗹 Ratio method	
Pooling expenses	
Benefits paid	
Pooling claims	
Reserve	-
Variation	
🗹 Ratio %	
🗹 Status	
🗌 YEAR	
□ NI= =0==#	-
🗸 ок	🗙 Cancel

R	ating histor	y - AAA -	data	a dem	0																	×
	👸 🗙 ,	10	e.	8	•	M	lode	Divisi	on/C	lass		•		Order	Par d	ate	•	·				٠
0	LIF ADD	DEP		d Ís	TD	LTD	OLT	EH	c	PD	EC	D	с	EAP	OLM	OLS	ODM	ODD	OLD	CTS		
I	Start date	End date	-	Locatio	n				Rate	5	Units		R	leason								
D	2003/02/24	2004/02/	23	[DIV *,*]					0.21	\$1	,000.00) C	ontract en	ission							
	2004/02/24	2005/02/	23	[DIV *,*]					0.201	\$1	,000.00) C	ontract rei	newal							
	2005/02/24	2006/02/	23	[DIV *,*	1					0.195	\$1	,000.0	рС	ontract rei	newal							

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.

Rating history	/ - AAA -	data	a dem	10																×
👸 🗙 😼	 Ø 	e.	8	•	N	lode	Divis	ion/Class		-	Order		Par date		-]			💩	~
LIF ADD	DEP		> s	STD	LTD	OLT	EF	IC PD	EC	D	C EAP		OLM C	OLS	ODM		OLD	стѕ	1	
Start date	End date	L	_ocatio	on				Individual	Cou	ple	Single par	rent	Familly		Reason					-
2002/04/04	2003/04/	04 [DIV *,*	*]					65	130) ·	130		145	Contract e	mission				
2003/04/04	2004/04/	04 [DIV *.	*]					65	130) .	130		145	Contract re	enewal				
2004/04/04	2005/04/	04 [DIV */	*]					72	143	3	143		160	Contract re	enewal				
2005/04/04	2006/04/	04 [DIV *,*	*]					75	150)	150		162	Contract re	enewal				

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" Listings 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" List - project 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.

<mark>े</mark> Company - (CSR88CLI41) AAA							_ 🗆 >
Management	Group Plan regu	lost for	nronosal	Search field	Search	value	
Listings	Group Plan required for the second se	163(101	proposar		-		 Current project Project history
🔁 List - project				Extended search		ct search	C Project history
List - Employee	၂은 🏹 🕒 🖾 🗄	14 Z	Base project Project copy	Project option H Actual program	listory		
🔁 🛛 List - project analysis	Company Name	≜ ↓ Ca	arrier name		Proposal #	Proposal title	A
🔊 List - consultant							
🙈 🛛 List - Renewal analysis	AAA - data demo	Gi	reat-West		CSR88ASC1	 Copie de Projet d 	e base : complet
	AAA - data demo	La	a Capitale		CSR88ASC1	Copie de Projet d	e base : complet 👘
	AAA - data demo	Ba	asic project		CSR88ASC1	Copie de Projet d	e base : complet
			and the second			Received and the	

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

💽 Gr	oup Pla	roject - AAA - data demo - - Copie du projet de base	_ 🗆 🗡
Inform	nations	posal info Cont'd (1) Cont'd (2) Benefits Notes Documentation Documentation (anglais)	
Active	Viewal		
◄	◄	Plan Member- Life insurance III Optional life insurance rate table	
◄	◄	Plan Member - Accidental death and dismemberment 🗰 Benefit extension and reinstatement	
	$\overline{\mathbf{v}}$	Dependents - Life insurance	
		Dependents - ADM	
~	$\overline{\mathbf{v}}$	Short term disability 🔠 Rating history	
◄	◄	Long-term disability III Claim history	
		Optional long-term disability 🔄 Assigning benefits using template	
	◄	Extended health Care	
	$\overline{\mathbf{v}}$	Drug plan	
	$\overline{\mathbf{v}}$	Vision care	
~	$\overline{\mathbf{v}}$	Dental care	
		Employee assistance programs	
		Plan Member- Optional Life insurance	
		Spouse optional life insurance	
		Plan Member - Optional ADM	
		Dependent - Optional ADM	
		Children optional life insurance	
		Union contributions	

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

🔨 Assigning benefits using template

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

Copie de Projet de base : co		
Assigning template		
Description	Program name	Plan name
AAA - data demo		
Division : 001 Division 001		
Classe : 001, 01 Division 001 - To	us les employés	
u valiable templates		
•	Category	
rogram name	Category	Delete assignment
rogram name to 4 Manuvie AlphaPlus	Standard program	Delete assignment
rogram name to 4 Manuvie AlphaPlus to 9 Manuvie AlphaPlus	Standard program Standard program	Assign
rogram name to 4 Manuvie AlphaPlus to 9 Manuvie AlphaPlus IlphaPlus 10 / 24	Standard program Standard program Intermediary program	Assign
rogram name to 4 Manuvie AlphaPlus to 9 Manuvie AlphaPlus JphaPlus 10 / 24 wantage 2@9 Plan	Standard program Standard program Intermediary program Intermediary program	Assign
rogram name to 4 Manuvie AlphaPlus to 9 Manuvie AlphaPlus JphaPlus 10 / 24 wantage 2@9 Plan	Standard program Standard program Intermediary program	Assign
Available templates Yrogram name 2 to 4 Manuvie AlphaPlus 5 to 9 Manuvie AlphaPlus AlphaPlus 10 / 24 Avantage 2@9 Plan Basic Plan Desjardins Sécurité Financière (1)	Standard program Standard program Intermediary program Intermediary program	Assign

By clicking on "Apply",	Available templates		
	Program name	Category	 Delete assignment
🖌 🖌 Apply	2 to 4 Manuvie AlphaPlus	Standard program	Assign
C-surance.ca will copy	5 to 9 Manuvie AlphaPlus	Standard program	
the whole information of	AlphaPlus 10 / 24	Intermediary program	🛄 Plan details
the assigned model(s) in	Avantage 2@9 Plan	Intermediary program	🛄 New Plan
your project.	Basic Plan	Intermediary program	
your project.	Desjardins Sécurité Financière (1)	Standard program	
	Desjardins Sécurité Financière (2)	Standard program	•
N.B.: The option 🛛 🖌 Appl	will be activated only	once a model is assigned.	

	Active	Viewab)		When you exit this option, your table of benefits will be updated to include the various
	◄	◄		Plan Member- Life insurance	benefits that were part of your public model.
		◄		Plan Member -Accidental death and dismemberment	You can now to revise each of these benefits
		◄		Dependents - Life insurance	and adjust them according to more specific needs' for your customer.
				Dependents - ADM	To facilitate your process, you can take
		◄		Short term disability	advantage of the banks of benefits which will enable you to replace a benefit by a model
		◄		Long-term disability	more in line with the needs or, to modify the
1					various fields directly.

Sales Module and Project Management

 $\label{eq:I-1-8} I-1-8$ Chapter I-From creation to analysis

Plan Consultation

Plan Consultation	n				
Ettel Plan details	our plan selection, you can re efore assigning the model.	view th	ne details of each	available plan by selecting	the view option
Group Plan Template					×
Plan template details	Promotional documentation				
	Plan			Item properties	
French description	Manuvie AlphaPlus 2 / 4		French description	Assurance vie de l'adhérent	
English description	2 to 4 Manuvie AlphaPlus		English description	Policy holder Life insurance	
Owner type	Carrier	-	Benefit	LIF	-
Owner	MDI		Sub-benefit	Not applicable	-
C-surrance category	Standard program	-	Plan library #	AlphaPlus - Salaire x 2 - 2/4	<u>→</u> [[]
Viewable	Public	-	C-surrance category	Base plan	
	Regime item		Plan summary		
Benefit Sub bene LIF Not applic ADD Not applic	Policy holder Life insurance cable Employee's accidental deational information cable Life insurance of dependa able sable Short term disability cable Long-term disability	e	Plan name Coverage Minimum coverage Non evidence maximum Overall maximum Benefit rounded Eligibility period Premiums waiver Reduction Terminaison retirement	: AlphaPlus - Salai : 2 × earnings : 25000\$ n : 25000\$: 1000000\$: to the following \$: 3 month : 121 days : From 50% at 65 y : At 70 years old o	1000 rears old
You will then have button	e access to the list of each AlphaPlus - Salaire x 2 - 2/4	individ		icking on the selected be on the right)	nefits, or on the
for the lists of para	medical, hospitalization, othe	er expe	nses, details of %	assigned for the DMA, etc	2
You can also cons Promotional document	ult the carrier's promotional b tation	ooklet	by selecting the "	documentation" TAB.	
Plan					

Replacement of a benefit

olicy holder life insurance - Request for Proposal : Copie de Projet de base : complet - AAA - data den	no - Gr 💌
🖓 🚽 🗸 🛠 🚓 🐚 🐚 🐂 🐘 📲	💩 🤣
Wvision(s) / Class(es) AAA - data demo	-
Entry date 2006/02/28 Plan name SSQ - Salaire x 1 State	
Effective date 2006/02/24 Reason Contract emission 👻 User Richard Sirois	-
overage	
Fixed amount Rounded Benefits	
or multiple of salary 1 C Exact amount	
Minimum of insurance \$10,000,00 C To nearest \$1000	
Maximum without evidence \$45,000.00 C At nearest 500\$	
Maximum with evidence \$100,000.00	
Enrollment - waiting period (mth) 3	
Waiver of Premiums (days) 121 Non-waived 🔽	
Reduction formula From 50% at 65 years old	-
Expiry formula At 70 years old or at retirement	-
atos Rates \$ 0.185	
Unit \$ \$1,000.00	
Notes	
GARANTIES DE BASE	
Caractéristiques :	
VERSEMENT ANTICIPÉ DI CAPITAL DÉCÈS	

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

Sales Module and Project Management

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.

Location 100005					
Entry date 2005/02	23 Plan name	Gabart/TemplateMd	State		
Effective date	Reston	Contract emission	User	Richard Sirois	_
Coverage					
Fixed amount	\$25,000				
or multiple of salary		C Exact amount			
Minimum of insurance	\$25,000				
Maximum without evidence	\$100,000	00 C At nearest 5005			
Maximum with evidence	\$500.000				
Enrolment - wrating period (mth)	1				
Waiver of Preniums (days)		valved 17			
Reduction formula	Fron 50% at 65 y		_		*
Expiry formula	At 70 years old o	r al retreners	_		1
Rates					
Rates \$					
Units					
Notes					
Le barène des garanties collecti	and shared and state				

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.

2) X ⇔ ⇒	🐚 🕒 🐂 📲	h ü t 📑	💩 🤣
	10000\$			-
	MDIVIE1		10000\$	
	CSR89VIE9		2 × LE SALAIRE	
	MDIVIE6		200000\$ fixe	
	MDIVIE107		AlphaPlus - Salaire x 2 - 2/4	
	MDIVIE106		AlphaPlus - Salaire x 2 - 5/9	
	MDIVIE108		AlphaPlus - Salaire x 2 -10/24	
	MDIVIE119		Alphaplus New	
	MDIVIE56		Avantage 2@9	
	MDIVIE149		Avantage 2@9	
~	CSR88VIE1		CSR88VIE1	

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"

📴 Company - (CSR88CLI41) AAA - data demo											
Management	🚧 Employee file	Search field		Search valu	e						
Listings	979 · ·		_								
🙇 List - project		Extended set	earch	O Exact se	earch						
List - Employee	ے 🐿 🖻 🖾 🕒 ک										
🔊 List - project analysis	Employee # 🛃 Last Name	First Name	Division	Class	SIN	Company Name					
🔊 List - consultant	AT										

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

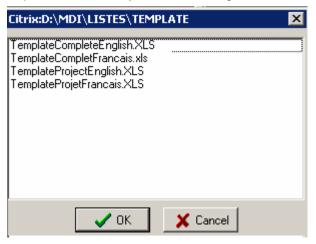
To do so, *C-surance.ca* provides 4 specific "Excel templates" to assist you in formatting the few or extensive Excel information that you could have on hand. These templates can be selected and imported onto your personal hard drive by clicking on

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.

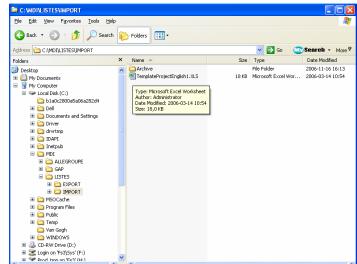


For the purpose of this training session, let us use the PROJECT template.

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.



🛚 Microso	Microsoft Excel - TemplateProjectEnglish1.XLS												
: 🛃 Eile 🛛	dit <u>V</u> iew <u>I</u> ns	ert F <u>o</u> rmat	<u>T</u> ools <u>D</u> at	a <u>W</u> indow	<u>H</u> elp A	do <u>b</u> e PDF					Type a qu	uestion for he	
i 🗅 💕 🖬	666	🛕 i 🦈 🛍	🔏 🖬 🕻	L - 🛷 🗉) - (2 -	😣 Σ 🗕 Ž	↓ X↓ 🛍	🦚 100% 🔹 🌘					
	🛛 🗣 🖄		H () Y	Reply with 9	<u>C</u> hanges	End Review	÷						
Previo	Is Comment	rial	v 10	• B I	Ū∣≣		\$ %	€.0 .00 €	≓∣⊞ - ≾	<u>> - A</u> - 📮			
A8	-	fx .											
A	В	C	D	E	F	G	Н		J	K	L	M	
1 Name	First nam	e Birth date	Salary	Ins status	Gender	Job status	Job title	Employee #	SIN	Certificate #	Division #	Class #	
2													

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*.

	D	E		F	G	Н
Sa	lary	Ins s	tatus	"I" for Ir		
	Warnin Title mu be chan	st not		"C" for C		al
				"F" for F "R" for F	-	

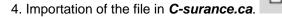
For each relevant field, a contextual documentation

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	С	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	1	M	2	1	1

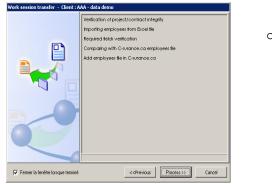
A good data input will ensure an optimization of the next steps.





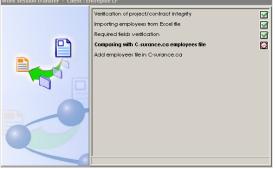
To do so, you need to:

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



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*.

🏘 Employ	ee file	Search field	-	Search valu		
		Extended s	earch	O Exactis	earch	
🖻 🖸 🗎	💩 🥅 🖎 🗈					
Employee # 🏅	Last Name	First Name	Division	Class	SIN	Company Name
338	Pierre	Serge	001	01	444 444 444	AAA - data demo
337	Montagne	Richard	001	01	888 888	AAA - data demo
337	Montagne	Claude	001	01	777 777 777	AAA - data demo
336	Denis	Claude	001	01	333 333 333	AAA - data demo
336 335	Denis Latour	Claude Claude	001 001	01 01	333 333 333 222 222 22	AAA - data demo AAA - data demo

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.

迳 Employee fi	ile (CSR88E	MP292) - AAA - data	a demo ·	- Pierr	e, Ser	ge											_ [
Last Name	Pierre		Certi	ficate #							Add	ress						
First Name	Serge		Empl	oyee #		3	38				City							
Birth date	1949/05/	30 🔻	Depa	artment	#						Prov	/ince	QC	-	Posta	l code		
Hiring date	2002/03/	01 🔻	SIN			4	44 4	444 44	4		Teli	(res/bus)	\bigcirc	-		\bigcirc	-	
Gender	м 🔻		Insur	ance s	tatus	1		-			Fax		\bigcirc	-				
WSIB coverage	•		Hold-	-back f	actor		1				E-m	ail						
Language	F 🔻		Abo	riginal <u>c</u>	roup	Г		_			Job	title	livre	ur				
Plan Details	pouse Child	aren Beneficiaries N	otes In	formati	on (oth	ner)												
		mations		Ben	Adm	Staf	tus	lvider	ices	Grandfa	ather	Flexible		Mu	lt / units	s	State	1
< ▷ + -	•	m		LIF		Υ	-	0	-								-	
Change #	290	System message	Œ	ADD	ন	Y	┓	0	-								-	i
State	Current			DEP		I.	ᅱ		_								-	1
ŕ	2006/07/14			STD		Y	뒥	0	\mathbf{T}								-	1
	2006/07/14			LTD	v	Y	뒥	0	뒥								-	1
User	Richard Sirois			EHC	• •	÷	긤		_									-
Reason	Admissibility	y change	-		· · ·	<u> </u>	4										-	4
Division	001, Divisio	n 001	-	PD		I	긔										-	4
Class	01, Tous le:	s employés	•	EC		 	긔										-	4
				DC		1	긕										-	1
Job status	Active		-	OLM		Y	_		_								-	l I
Insured salary	\$5	5,432.00																
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.

迳 Company - (CSR88CLI41) AAA	- data demo					
Management	Group Plan re	quest for proposal	Search field	Search	value	
Listings	records	question proposal		•		 Current project Project history
🙇 List - project			Extended search		ict search	C Project history
List - Employee	_ 🗠 🏦 📇 🕹 ।	Same Project copy		listory		
🙇 🛛 List - project analysis	Company Name	A↓ Carrier name		Proposal #	Proposal title	A
🔊 List - consultant						
🙇 🛛 List - Renewal analysis	AAA - data demo	Great-West		CSR88ASC1	 Copie de Projet c 	le base : complet
D ,,	AAA - data demo	La Capitale		CSR88ASC1	Copie de Projet d	le base : complet
	AAA - data demo	Basic project		CSR88ASC1	Copie de Projet d	le base : complet
	AAA - data demo	Basic project		CSR88ASC1	Projet de base :	complet

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.

Overview		Properties
O Open	<u>14</u>	<u> </u>
O Waiting Response	<u>35</u>	
Sold	1	Base Project:
O Not sold	<u>5</u>	Basic project - complete
 Total of Projects 	<u>61</u>	

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;

Copy Creation	X	Copy Creation	Þ	1
Select Company		Select Company		
AIG Vie du Canada	•	Standard Life	•	
Métropolitaine RBC Assurances 55Q - Vie	A	Available Branch offices		
SQ - vie elf-Insured		Standard Life	Micheline Dubois	
Standard Life		Standard Life	Anna Pucella	
Sun Life du Canada		Standard Life	Martin Bédard	
Survivance Union Vie		Standard Life	Diane Noël	
Union vie		Standard Life	Martine Brideur	
		Standard Life Standard Life	Ian Keith	
		Standard Life	Talya Barnes Karine Foley	
		Standard Life	Ronald Brassard	
		Juliudi d Life	Kundiu bi assai u	
		,		
OK	Cancel		OK Cancel	
- OK				

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

Copying Project		
	Ì	

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

III – 1 - 15

CHAPTER I – FROM CREATION TO ANALYSIS

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

L C-SURANCE - Citrix ICA Client		
Files Tools Settings Help		
🗠 🍋 📭 🖷 🖷 🏷 🛍 🖂 🔦		
迳 Project Manager		
Searching	Files Overview Project Distribution	
	File: PCS/Basic project : Complete	Status: Waiting Res
Display Public files	Overview	Properties
Company Entreprise L& J Entreprise Louise et Jean Entreprise MCR Entreprise MCR Entreprise MCR Entreprise MS	Open 14 Owating Response 35 Sold 7 Not sold 5 Total of Projects 51	D 🔁 🎨 📧 🛤 Base Project: Basic project : Complete
Entreprise Machine à\$ Inc Entreprise Paques Entreprise Paques Entreprise RCASQ Entreprise RL - Ex-Norb Entreprise pd Entreprise pt EriseCA Expat ETFS Isabelle JAY" JDB MEL Inc New EXPAT Inc PCS	Base Project Copy: Basic project : Compl Financière	py for Underwriter t, Great-West Melissa Boisvert Manuvie, Financière Manuvie Test Assureur, Demo Test Richard Sirois

Transmission of the projects

You can now transmit to each recipient, their own projects copy

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".

迳 Company - (CSR88CLI41) AAA -						
Management Listings	Group Plan request for records	or proposal	Search field Extended search	Search	value ct search	 Current project Project history
List - project List - Employee	©∐ 2 2 3 ≈	Base project Project copy	~	listory	u search	
 List - project analysis List - consultant 	Company Name 👌	Carrier name		Proposal #	Proposal title	4
🙇 List - Renewal analysis	AAA - data demo AAA - data demo	Great-West La Capitale			 Copie de Projet de Copie de Projet de 	· · · · ·
	AAA - data demo AAA - data demo	Basic project Basic project			·Copie de Projet de ·Projet de base : c	
	AAA - data demo	Basic project		CSR88ASC2	Projet de base : n	ouveau

Stage 4 Collecting responses and analysis:

Since each carrier has is 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.

Company - (CSR88CLI41) AAA -	data demo		
Management Listings	🙀 Proposal analysis	Search field	Search value
 List - project List - Employee 	o 🖌 👌 💩	Extended search	C Exact search
🔊 List - project analysis	Analysis Nbr	Company Nbr	Analysis name
	CSR88ANA35	CSR88CLI41	pour demo

Projects analysis Module

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

alysis identificat	ion								
nalysis #	CSR88ANA60						Check list		
reation date	2006/10/25						 Rate import Rate export 		
ompany	PCS						 Rate export Hypothetica 		
nalysis name	demo			😭 😭 🔝	sis options		Volume calc		
onfiguration	Simple analysis		-	🖌 🧹 Analys	sis configura	ation	Information	analysis	
Project			Assurer	Printing	Analysed	Sold	Estimated premiu	m Notes	T
Basic project : C	Complete		(Basic project)	7			89.9	1	
Copie de Basic (project : Complete		(Basic project)				37.5	5	
Copie de Basic (project : Complete		(Basic project)	v			145.2	:6	
Copie de Basic (and a star of a second star		ZD - sie wurdte sta						
	project : Complete		(Basic project)					0	
P Analysis mana		2	(Basic project)		Comparativ			n history	
P Analysis mana	nger					ve analys	sis 💾 Clair	_	
P Analysis mana Link project Unlink proje	iger to analysis	-	Open selected project		Comparativ	ve analys	sis 💾 Clair B Rati	n history	e co

Sales Module and Project Management

III – 1 - 17 Chapter I – From Creation to Analysis

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

roject list						×		trl key	
# Contrat	Nom entreprise	Assureur	Type	# Police	Titre projet		while	clicking	a or
CSR88ASC2	11AAA - data demo	Basic project	Ρ		Projet de base : nouveau		the project	sel ts or, us <u>A</u> ll all	lected se the
y <u>T</u> ous					OK Annuler				

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.

	迳 Proposal anal	ysis							_		
🗛 Link project to analysis	Analysis manager	ent Documentatio	n]								
Unlink project to analysis	Analysis identificati Analysis #	on CSR88ANA60						Check list			
 Move project up one box Move project down one box 	Creation date Company Analysis name	2006/10/25 PCS demo			😭 Analys	is options		 Rate import Rate export Hypothetical c Volume calcul 			
🙆 Open selected project	Configuration	Simple analysis		•	🖌 🗸 Analys	is configura	tion	 Information an 	alysis		
Hypothesis calculation	Project			Assurer	Printing	Analysed	Sold Es	stimated premium	Notes		
Insurance rate chart	Basic project : Complete Copie de Basic project : Complete Copie de Basic project : Complete			(Basic project) (Basic project) (Basic project)	<u>ৎ</u> হ	<u>र</u>		89.91 37.55 145.26			
A Information analysis	Copie de Basic p			(Basic project)				0			
	RFP Analysis mana	ger								Ŧ	
	Link project	to analysis	2	Open selected project	A	Comparativ	/e analysis	💾 Claim I	history		
	📕 Unlink proje	ct to analysis		Hypothesis calculation		Monthly rej	port	 Rating	history		
	🛉 Move project	: up one box		Insurance rate chart	B	Pay period	report	💾 Month	ly comparativ	e cost	
	🖞 Move project	down one box	<u>A</u>	Information analysis	4	Employee	summary	💾 Period	comparative	cost	
			_		4	Summary	of tax expen:	ises 🖺 Compa	arative tax ex	penses	

Opening a selected project

Group Plan Pro	ject - PCS - - Basic project : Complete			
Informations Propo	osal info Cont'd (1) Cont'd (2) Benefits Notes	Documentation Documentation (anglais)		
Basic information		Project request printing configuration		
Project type	Basic project	Include rating history since :	-	
Company	PCS	Include experience history since :	-	
Proposal name	Basic project : Complete			
Proposal date	2006/10/25 🚽	Statistics	•	
Date required	2006/10/25	Age average Total employees	52	
Effective date	2006/10/25	Total disabled	1	
Structure type	Division/Class 🗸		·	
Production languag				
Current Plan Temple				
Project option			•	

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 theses 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 is own offering.

(Policy holder life insurance - Request for Proposal : Projet de base : complet - AAA - data demo -	×
Informa	tions	Proposal info Cont'd (1) Cont'd (2) Benefits Notes	👸 🗸 🗸 🗇 🐚 🐚 🦄 🖓 📲	💩 🧇
Active V	/iewab		Division (c) / Class (cs) AAA - data demo	-
◄	◄	Plan Member- Life insurance	Entry date 2006/03/07 Plan name AlphaPlus - Salaire x 2 -10/24 State Effective date 2005/02/24 Reason Contract emission User Richard Sirois	
V	$\overline{\mathbf{v}}$	Plan Member -Accidental death and dismemberment	Coverage Fixed amount Rounded Benefits	
◄	◄	Dependents - Life insurance	or multiple of salary 2 C Exact amount C To next \$1000	
	Γ	Dependents - ADM	Minimum of insurance \$25,000.00 C To nearest \$1000 Maximum without evidence \$125,000.00 C At nearest \$00\$	
◄	◄	Short term disability	Maximum with evidence \$1,000,000.00 Enrollment - waiting period (mth) 3	
◄	◄	Long-term disability	Waiver of Premiums (days) 121 Non-waived Image: Comparison of the second se	-
Γ		Dptional long-term disability	Expiry formula At 70 years old or at retirement	•
▼	V	Extended health Care	Rates 0.195 Unit \$ \$1,000.00	
			Notes	

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

Hypothesis calculation

This automatic process 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

 Cost calculation
 Image: Cost calculate as per selected project

 Image: Calculate all projects
 Image: Consider evidence of eligibility, minimums and maximums limits

 Image: OK
 Cancel

III – 1 - 19 Chapter I – From creation to analysis

rate

а

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

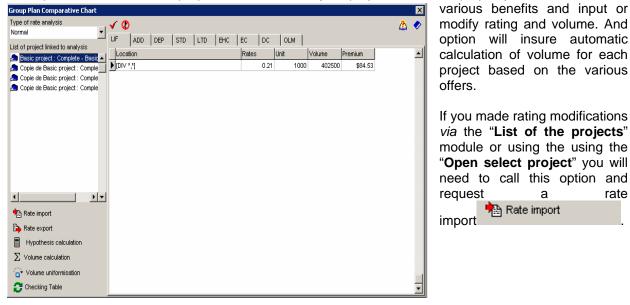
module after you will have made rating changes.

"Insurance rate Chart"

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



Rates Importation

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

			Normal	- .	√ Ø											
Reduction f	ormula	From 50% at 65 years old			LIF Locat	ADD tion	DEP	STD	LTD	EHC	PD Rates	EC	DC Jnit	OLI V		Premium
Expiry form	ula	At 65 years old or at retirement	Copie de Projet de base : compl Copie de Projet de base : compl		DIV *	*,*]						0.195	1	000	503000	\$98.09
lates			Copie de Projet de base : compl OPTION 1 : Ass. salaire imposal													
Rates \$	0.23		OPTION 1 :complet et imposable Projet de base : nouveau - Bas													
Unit \$	\$1 000 00															

I = 1 - 20CHAPTER I - FROM CREATION TO ANALYSIS

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.

Import Group Plan Rate	×
Warning: Importing rates will create a loss of the Data already in place	
import rates of selected carrier import all carriers rates	
OK Cance	

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 it \sum Volume calculation No human intervention is necessary and the system will

provide a "time grid" to show you the evolution of the calculation process.

🕒 Volu	me calculation	
<u>_</u>		
--		

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.

I	Group Plan Comparati ve Chart														×
•	Type of rate analysis	V 0											2		0
101	Normal	- - ,			1	1	1	1		1			4	2	~
5	List of project linked to analysis	LIF	ADD	DEP	STD	LTD	EHC	EC	DC						
+	Basic project : Complete - Basic	Locati	on					Rates		Unit	Volume	Premium			
- C			,*]						0.21	1000	402500	\$84.53			
5	🚘 Copie de Basic project : Comple														
i	🚘 Copie de Basic project : Comple														

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.

Confirm	×
?	Modications have been made. Do you want to start automatic procedures ?
	<u>Yes</u> <u>N</u> o

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.

Hypothesis calculation

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

Cost calculation 🛛 🛛 🗙	
Calculate as per selected project	
C Calculate all projects	
Consider evidence of eligibility, minimums and maximums limits	
OK Cancel	1

💁 Information analysis

Information Analysis

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

婱 Proposal analysis	
<u><u></u></u>	

Project Analysis

Proposal ana	-								[
Analysis manager	nent Documentation									
nalysis identificat	ion									
Analysis #	CSR88ANA35						Check list			
Creation date	2006/11/10						I Rate in I Rate e:	•		
Company	AAA - data demo							•	alculation	
Analysis name	pour demo			🛛 😭 Analys	is options		Volume			
Configuration	Simple analysis		Ŧ	📔 🧹 Analys	is configura	ation	Informa	ation ar	nalysis	
Project			Assurer	Printing	Analysed	Sold	Estimated pr	emium	Notes	
Projet de base :	complet		(Basic project)	~	~		33	270.67		1
Copie de Projet (de base : complet		Great-West	~	~		3298.23			1
Copie de Projet (de base : complet		La Capitale	V			3816.52			1
Copie de Projet (de base : complet		(Basic project)				3987.83			1
OPTION 1 : Ass.	. salaire imposable		(Basic project)	~	~		4185.19			1
OPTION 1 :comp	let et Imposable		(Basic project)		V			0		1
FP Analysis mana	iger									
🗛 Link project	to analysis	2	Open selected project	B	Comparativ	ve analys	is 📇	Claim	history	
📕 Unlink proje	ct to analysis		Hypothesis calculation	B	Monthly re	port	4	Rating) history	
🛉 Move projec	t up one box		Insurance rate chart	B	Pay period	Pay period report		Month	ly comparative	cost
🔶 Move projec	t down one box	P	Information analysis	B	Employee	summary	4	Period	d comparative c	ost
				B	Summary	of tax exp	ienses 💾	Comp	arative tax expe	ense

Comparative analysis

Check list

- Rate import
- 🗹 Rate export

If you click on the

- 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.

Comparative analysis

Your option vill 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	Order	4	Comparative and	alysis	
~			3270.67	Order	—			and choose:
v			3298.23					
•			3816.52		Pr	oposal analysis print m	anager	×
			3987.83		Γ	Introduction	ß	Preview
	1		· · ·		I	Comparative analysis	4	Print
					Γ	Conclusion	*	Close

Print/Save of the project analysis.

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.

			Group Plan proposal porrdemo-Avalyse simp		ysis		Date : 2006/11/1 Rage : 1
Company Info	mation						
	5ave report					? ×	
Client# Address	Save in:	🔄 My Document	8	•	🗕 🗈 💣 🎫		
City Province Postel code	<u>3</u>	My eBooks		_			F
Analysis dor	History	Test LP.QRP					
Richard, Sirols FAS Demo							
Description - <i>Division Des</i> 001 Duk	Desktop						
List - Analyz Projec <i>ti</i> CSR35ASC145	My Documents						
CSR88ASC146 CSR88ASC147	My Computer	File <u>n</u> ame:			•	<u>S</u> ave	
CSR88A9C251		Save as type:	QuickReport file(*.QRP)		•	Cancel	
Note-Pad	My Network P		QuickReport file(*.QRP)		_		
ndtikirti ew foaw (to Bw erdaw) e aw eraw eraw			HTML Document (*.htm) Adobe Acrobat Document (*. Rich Text Format (*.rtf) Microsoft Excel Worksheet (*				
etaw ef			Text Document (*.txt) GIF Image File (*.gif) JPEG Image File (*.jpg) Bitmap File (*.bmp)				
			Enhanced Metafile (*.emf)		-		

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

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.

Move project down one box

	Project	Assurer
Þ	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	Hypothesis calculation
in addition to \sum Volume calculation.	
After a rate modification, it will be necessary to ask, Rate import	Hypothesis calculation
as well as \sum 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.