



# **Release Notes for 10.0 for Auto and Motorcycle**

» **FSC Rater<sup>®</sup>**

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## **Introduction**

**W**elcome to Release Notes 10.0 for FSC Rater®. This release of FSC Rater has extensive updates that include several new features. These new features include the following items:

- Underwriting tabs have replaced underwriting pop-up questions in auto quotes
- Consolidated driver views now incorporate excluded drivers
- New and enhanced defaults

If you need any assistance using FSC Rater 10.0 or would like to share any feedback you may have, please contact FSC Customer Service at (800) 433-2550.

Enjoy using this new version, and thank you for your continued support.

**Underwriting Tabs**

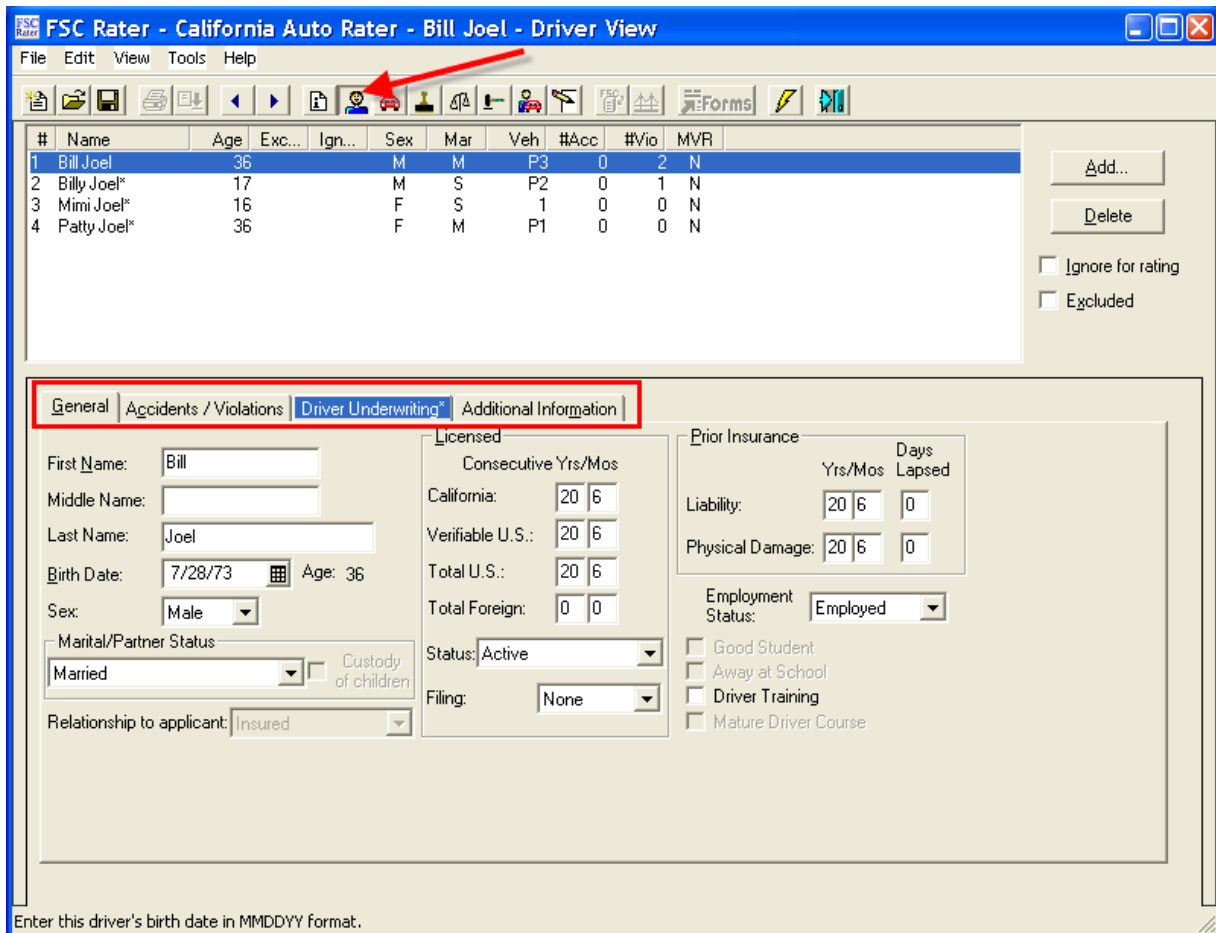
Pop-up questions have been replaced with underwriting tabs. Underwriting tabs allow you to view all questions for each driver, vehicle, or limits/options on one screen. In addition, you can easily answer any question in any order.

The tabs highlight in **blue** with the title and asterisk in white the first time you enter the view and when adding a new driver or a new vehicle or new policy limits/options to the quote.

Underwriting items only appear as needed for the auto company selections, commissions, and defaults you activated in the Setup Wizard.

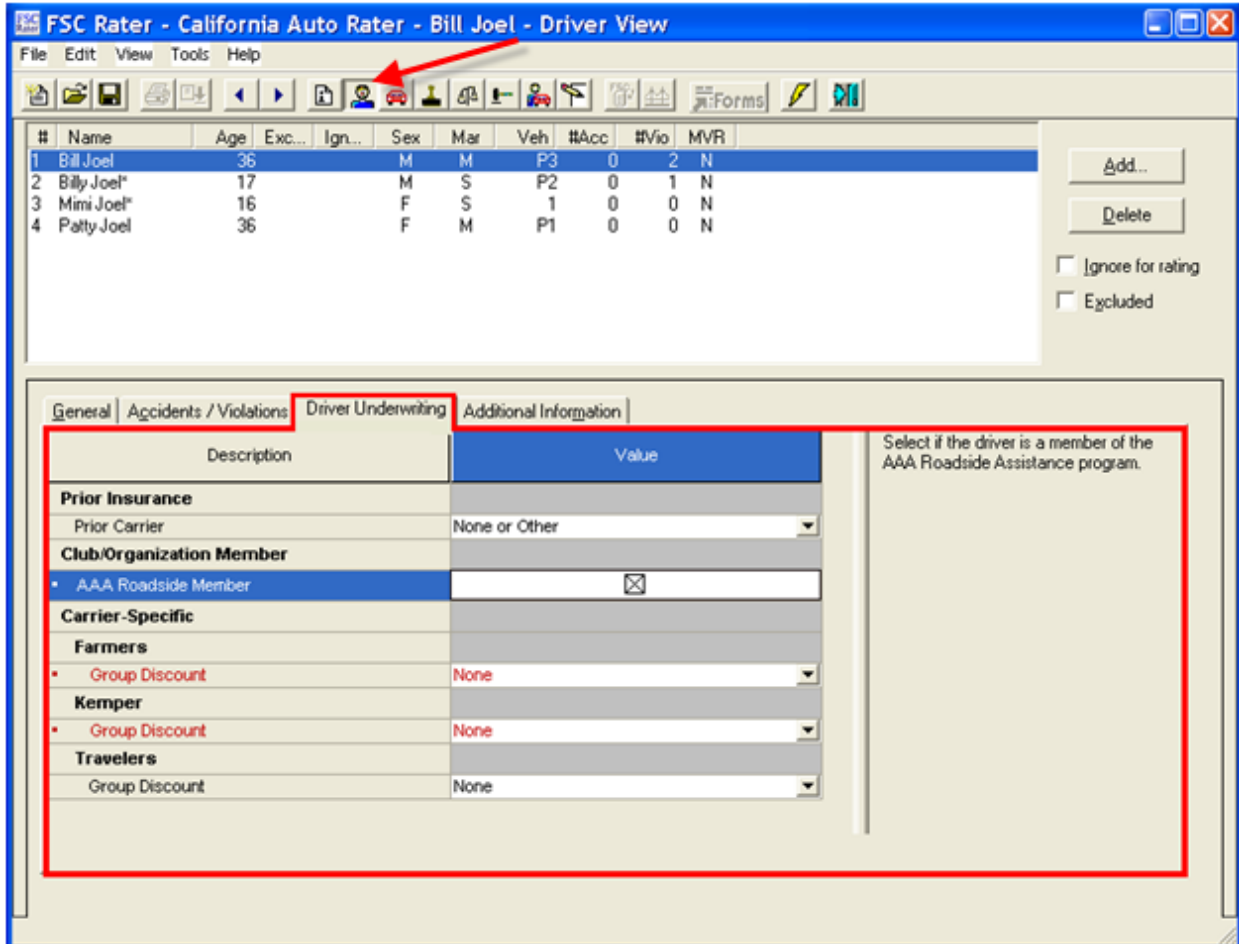
**Driver Underwriting Tab**

The Driver Underwriting tab is new for this release. All driver-specific questions are located here. You must access this tab and complete the required information.



**Driver Underwriting Tab (continued)**

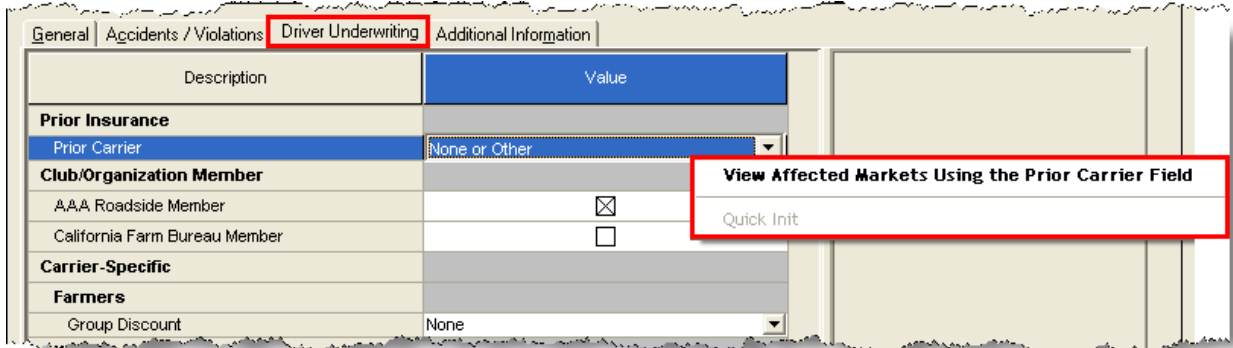
This tab displays the questions used by the carriers on this grid. Questions are **red** the first time you access the tab for each driver and when you make any changes that require additional information. There is also a description pane to the right of the Value column that provides additional information about each selected question.



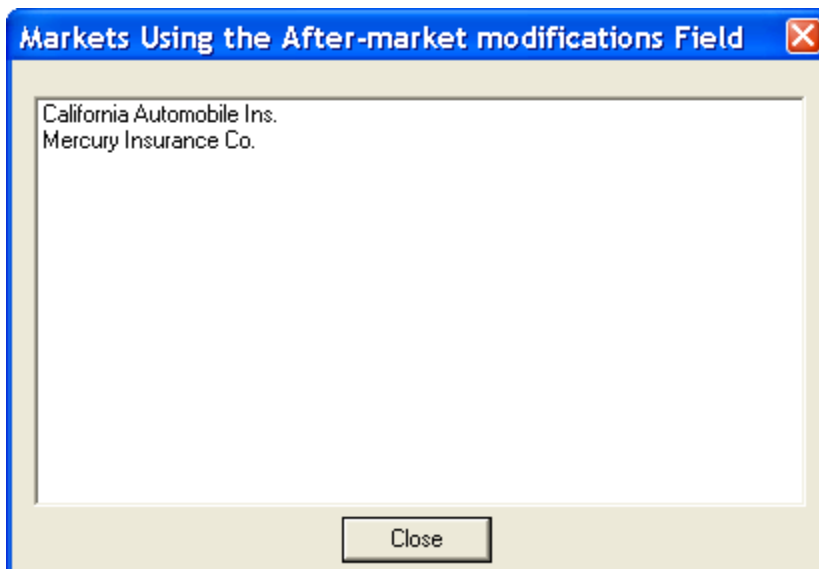
- Highlight each driver name.
- Navigate through the values for each carrier. For example, if the client is a AAA Roadside Member click the box in the Value column.

**Driver Underwriting Tab (continued)**

- Highlight each driver and select any description or carrier-specific items that apply.
- Right click in the Value column to see which carriers require the question answered.



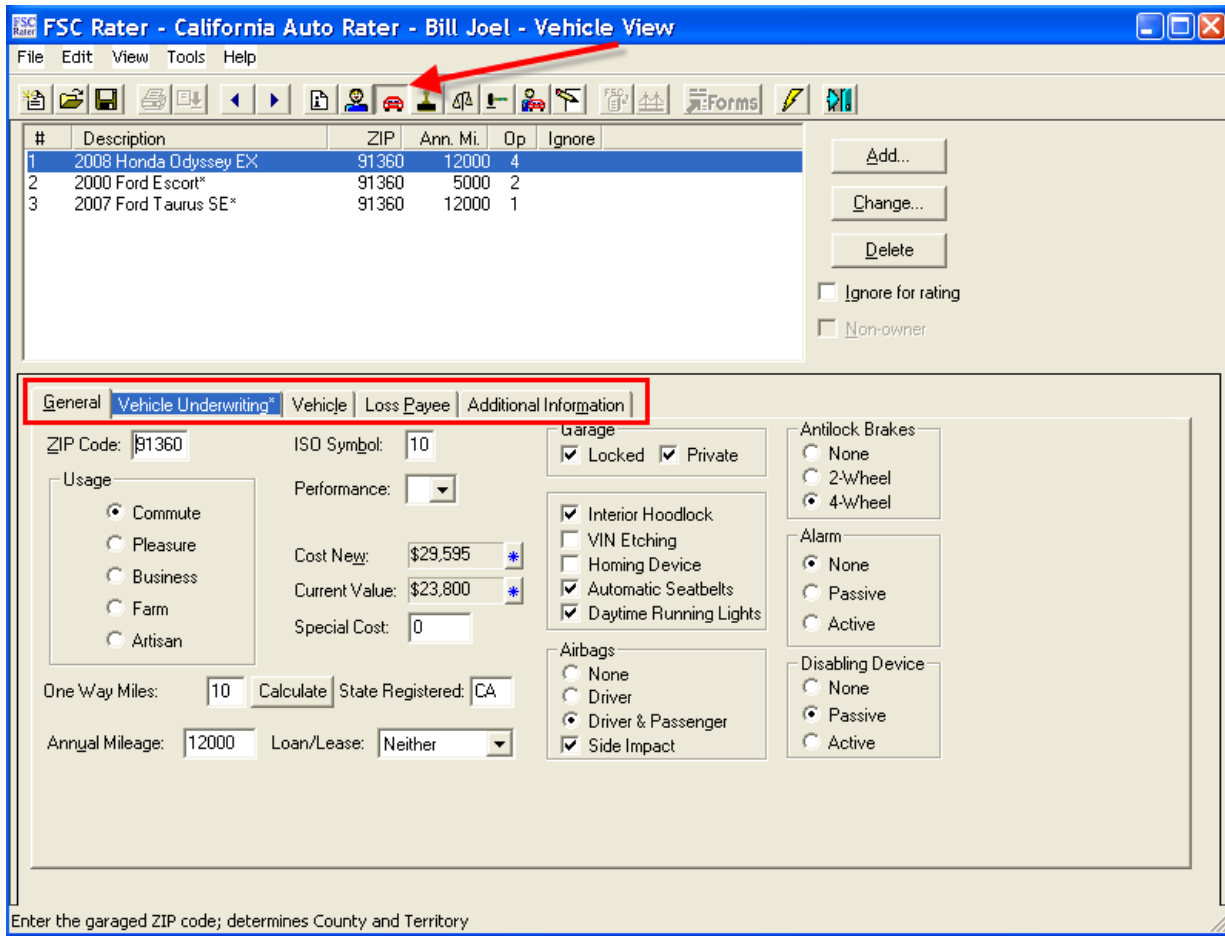
- Click View Affected Markets to see the companies that require the question. (You only see the companies that you selected in the Setup Wizard.)



- Click Close.
- Answer the question as appropriate.

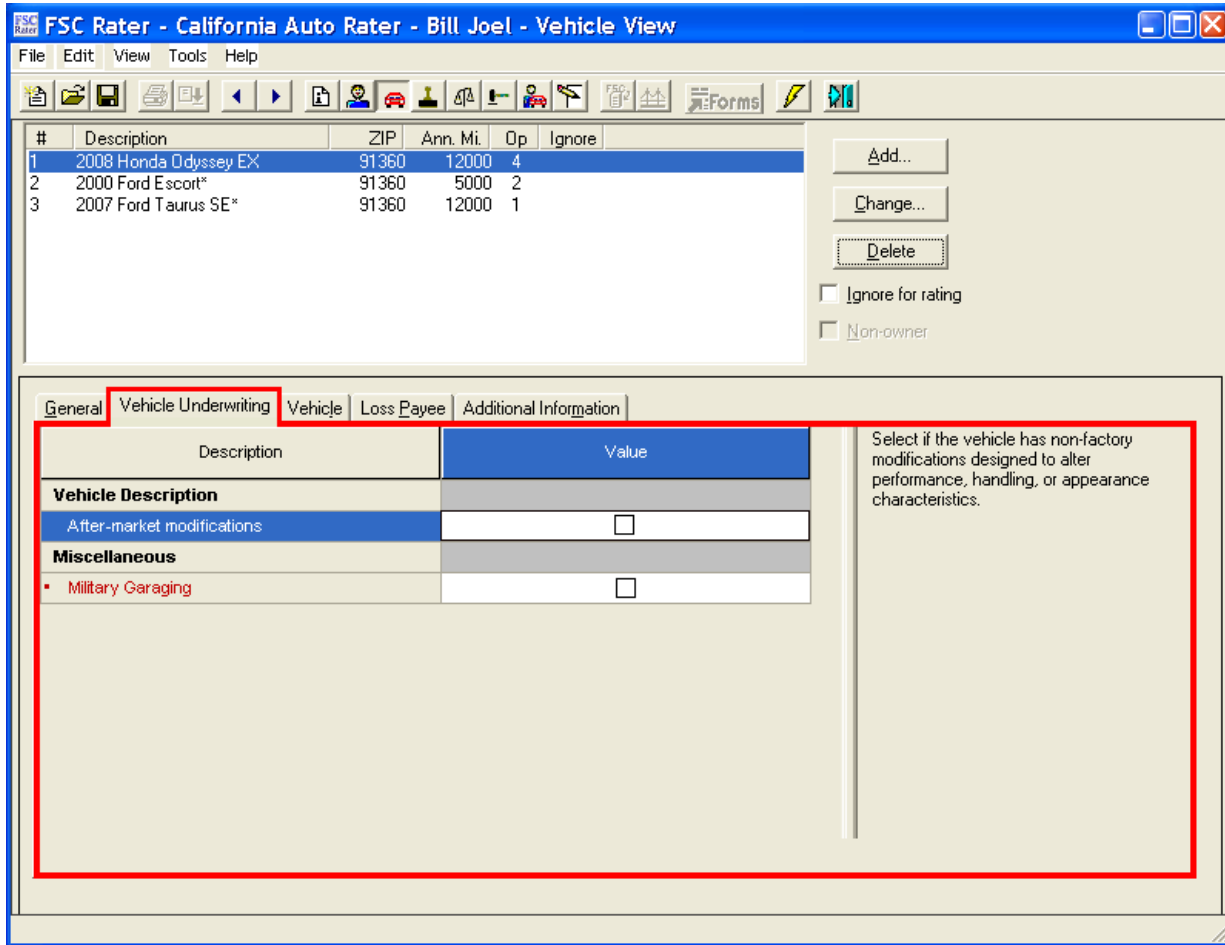
**Vehicle Underwriting Tab**

The Vehicle Underwriting tab is new for this release. All vehicle-specific questions are now located here. You must access this tab and complete the required information. Some questions are red the first time you access the tab for the vehicle or when the underwriting question is new.

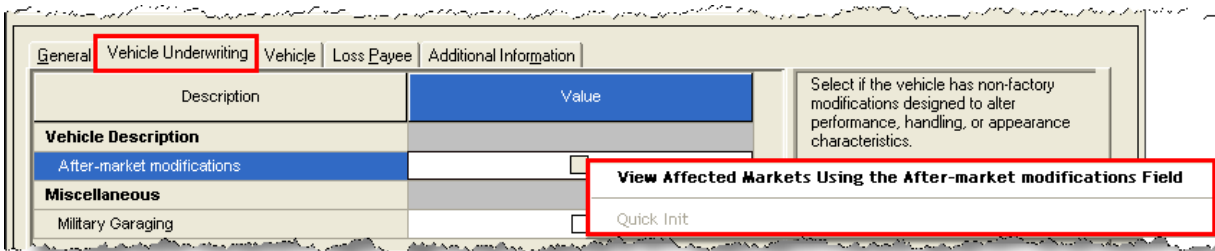


- Click the Vehicle Underwriting tab.

**Vehicle Underwriting Tab (continued)**

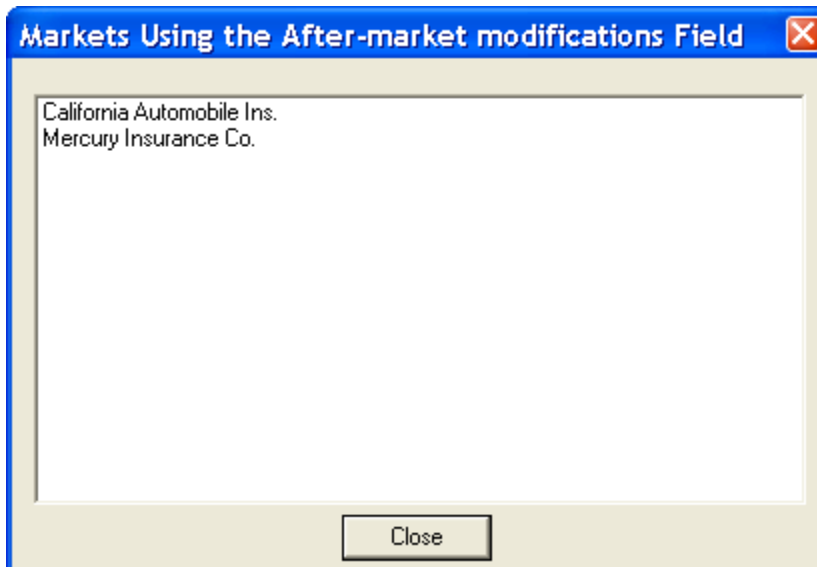


- Highlight each vehicle.
- Navigate through the values for each carrier.
- Right click in the Value column to see which carriers require the question answered.



**Vehicle Underwriting Tab (continued)**

- Click View Affected Markets to see the companies that require the question. (You only see the companies that you selected in the Setup Wizard.)



- Click Close.
- Answer the question as appropriate.

**Company Underwriting Tab**

This is the Limits and Deductibles View with the new Company Underwriting tab. Items appear as they apply to the auto company selections, commissions, and defaults you activated in the Setup Wizard. Red wording is new for this release. Questions are only red the first time you access the tab for each driver.

Coverage	Limit	Vehicle 1	Vehicle 2	Vehicle 3
Bodily Injury	100/200			
Property Damage	25			
CSL Liability Preferred	<input type="checkbox"/>			
Medical Payments	5			
Medical Reimbursement Provision Removal	<input type="checkbox"/>			
Accidental Death	None			
UMBI	25/50			
UMELC	<input type="checkbox"/>			
UMPD/CDW	<input checked="" type="checkbox"/>			
Comprehensive	250	250	250	250
Full Glass		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collision	250	250	250	250
Parked Car Collision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental	None	None	None	None
Towing	None	None	None	None
Lienholder Deductible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited Mexico	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permissive User Buy Back	<input type="checkbox"/>			
Replacement Value		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tapes And Other Media	None	None	None	None
Farmers Coverage K-3 Car Return Expense	<input type="checkbox"/>			
Fireman's Fund Prestige Auto Endorsement	<input type="checkbox"/>			
Kemper KIP Classic Endorsement	<input type="checkbox"/>			
Mercury Additional Interest Coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apply Multicar Discount	<input checked="" type="checkbox"/>			

Select Bodily Injury limit.



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- Click the Company Underwriting tab.

**Company Underwriting Tab (continued)**

Description	Value
<b>Common Carrier Questions</b>	
<b>Residence</b>	
Residence Type	Home
Residence Owned	<input checked="" type="checkbox"/>
<b>Auto Club of CA</b>	
Homeowners Policy	None
<b>CSAA</b>	
Homeowners Policy	None
<b>Farmers</b>	
Other Policies	None
<b>Fidelity</b>	
Group Discount	None
Homeowners Policy	<input type="checkbox"/>
<b>Fireman's Fund</b>	
<b>Other Policies</b>	
Personal Catastrophe Cover	<input type="checkbox"/>
Primary Homeowners, Condominium, or Tenants	<input type="checkbox"/>
Valuables at least \$20K Jewelry or \$75K Total	<input type="checkbox"/>
<b>GEICO</b>	
Group Discount	None
<b>Other Policies</b>	
Motorcycle	<input type="checkbox"/>
Personal Umbrella	<input type="checkbox"/>
<b>GMAC</b>	
GM/GMAC Relationship	None
Other Policies	<input type="checkbox"/>
<b>Kemper</b>	
Homeowners Policy	<input type="checkbox"/>

- Answer the underwriting questions for each company you are quoting.
- Navigate through the values for each carrier.
- Right click in the Value column to see which carriers require the question answered.

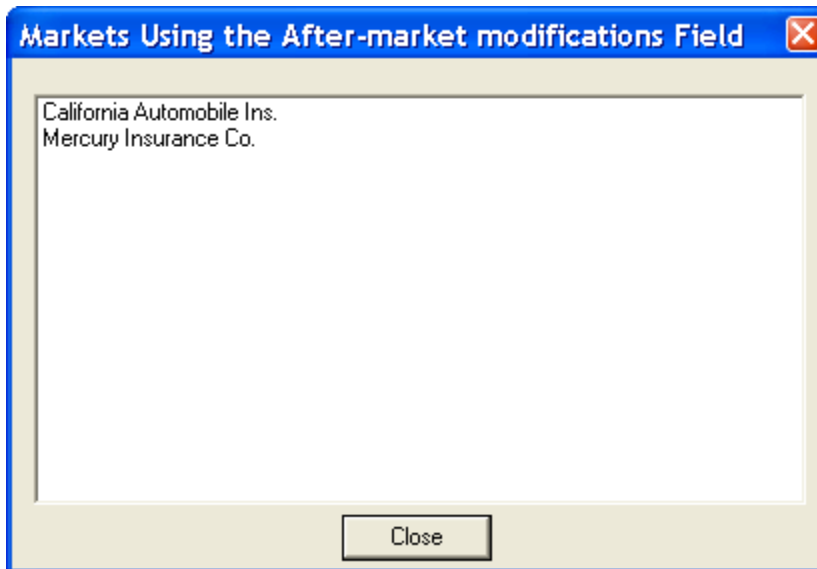
Description	Value
<b>Common Carrier Questions</b>	
<b>Residence</b>	
Residence Type	Home
Residence Owned	<input checked="" type="checkbox"/>
<b>Allied/AMCO</b>	
Group A Discount	<input type="checkbox"/>
Homeowners Policy	None
<b>Auto Club of CA</b>	
Homeowners Policy	None
Group Discount	None

**View Affected Markets Using the Group A Discount Field**

Quick Init


**Company Underwriting Tab (continued)**

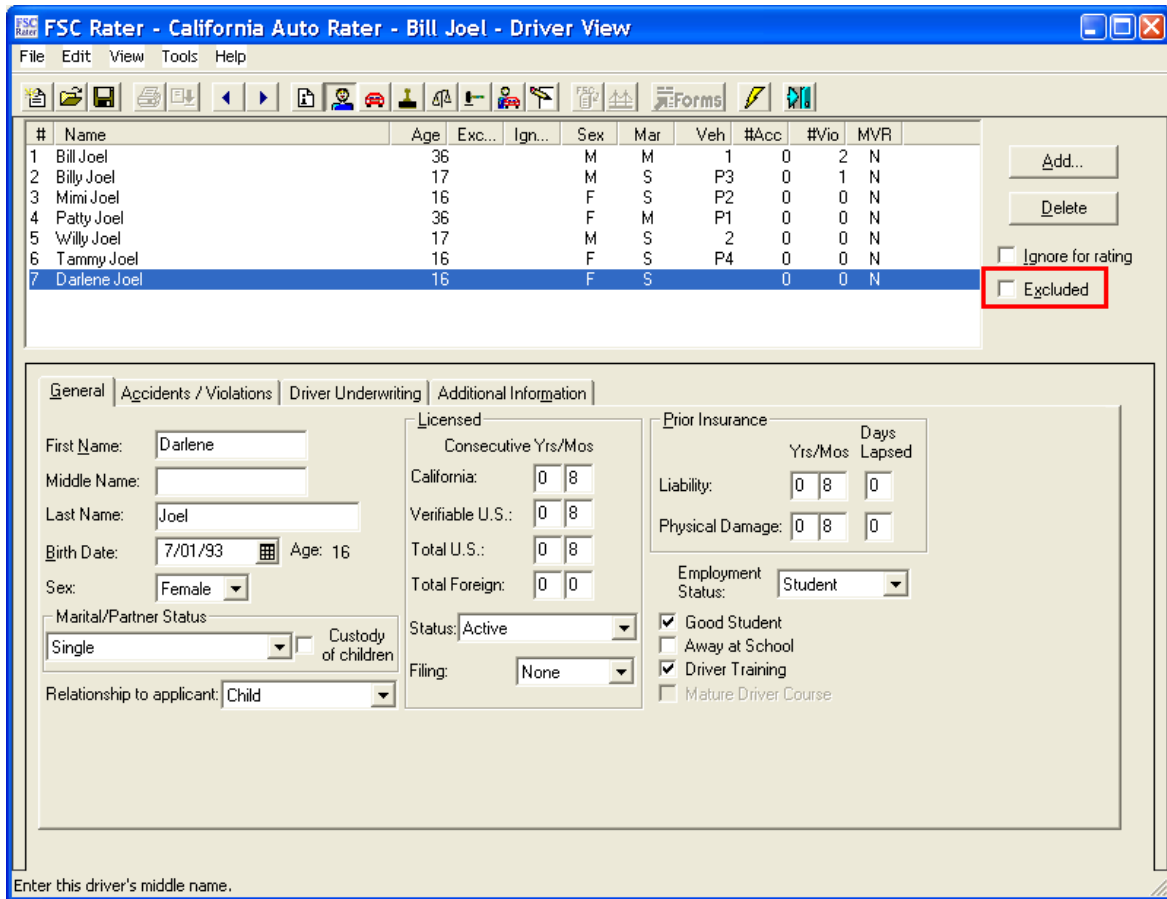
- Click View Affected Markets to see the companies that require the question. (You only see the companies that you selected in the Setup Wizard.)



- Click Close.
- Answer the question as appropriate.


**Combined Driver View**

The FSC Rater has combined the excluded driver window with the main Driver View. The view now handles up to 11 drivers; however, just as before, the maximum is six rated drivers. For example, if there are seven drivers and you click  without excluding a driver, then a warning window appears.



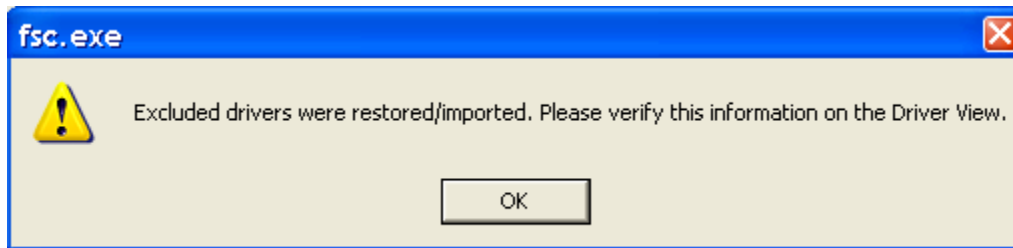
- Click OK. This returns you to the view where you can select the driver(s) to exclude or ignore for rating.

## Combined Driver View (continued)

- Highlight the driver to exclude.
- Click the Excluded box.
- Continue to the next view (  ).

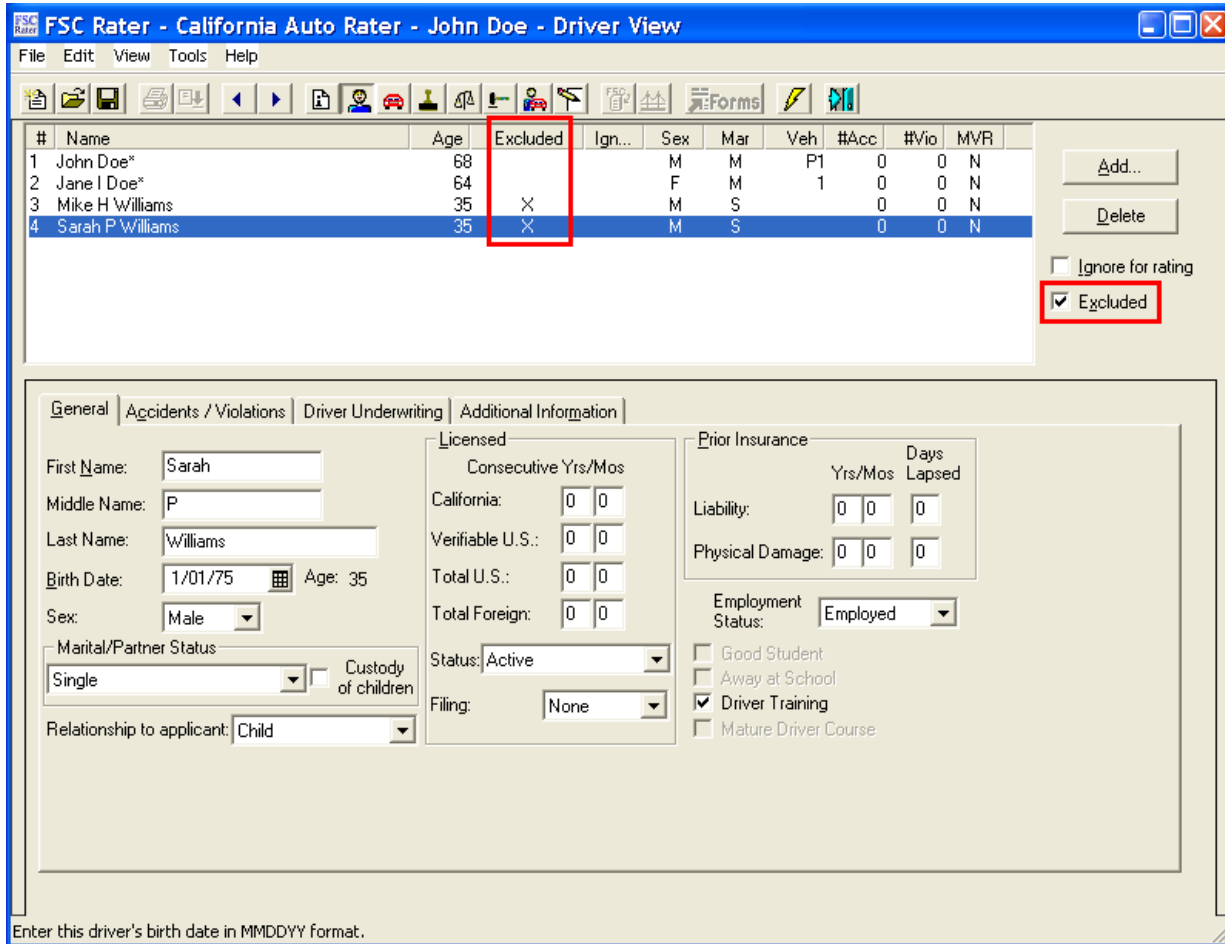
## Restoring Quotes with Excluded Drivers

When you open an old quote with an excluded driver in the new system, the following pop-up box appears:



- Click OK.  
The Client View displays.
- Navigate to the Driver View.

**Restoring Excluded Drivers (continued)**



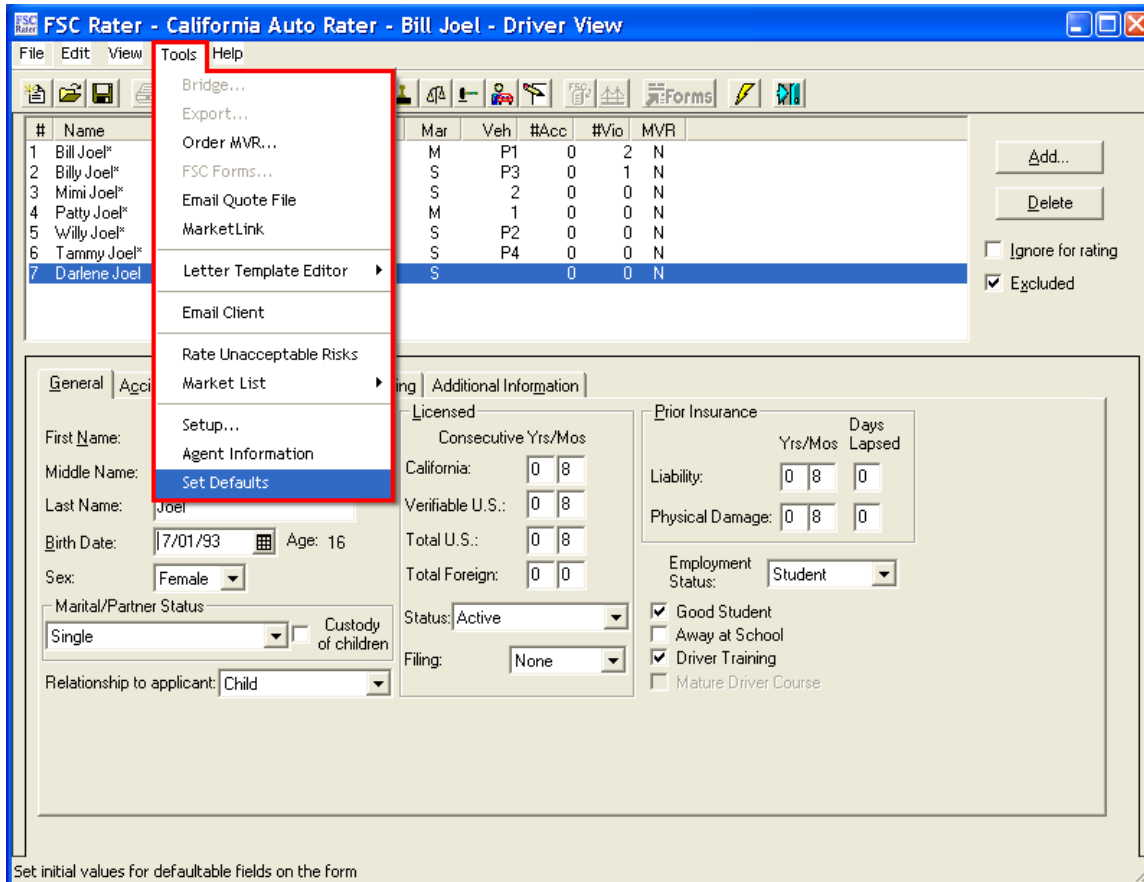
- Verify that the information on each tab (particularly in Driver Underwriting tab) is valid for each driver.

**Enhanced Default Settings**

Use enhanced default settings to set your Driver View, Vehicle View, and Limits and Deductibles View to activate optional fields so that each new quote starts off with specific values.

**Driver View**

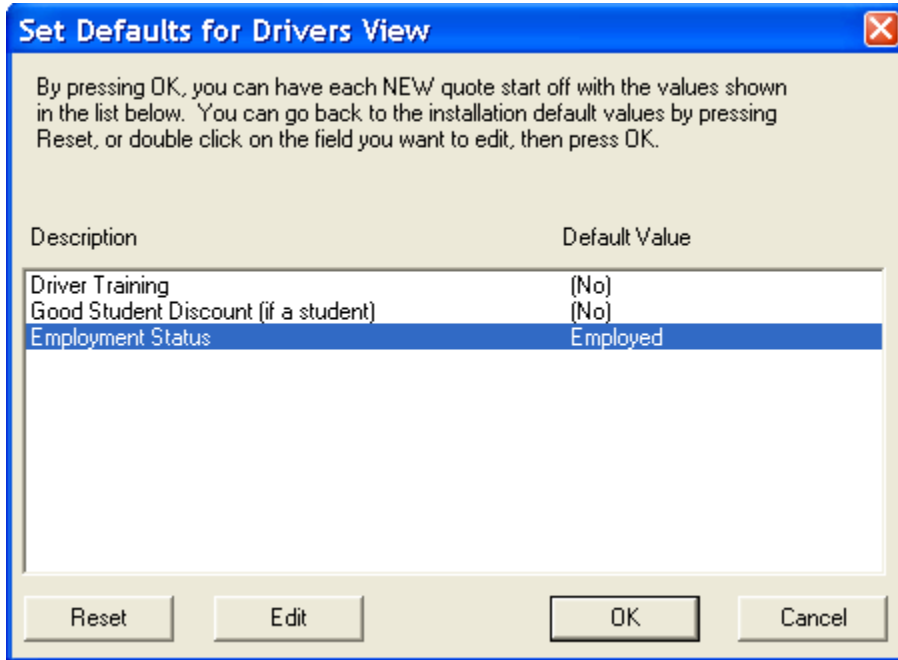
Use Set Defaults on the Driver View to select enhancements to the General tab.



- Click Tools on the menu bar.
- Click Set Defaults.

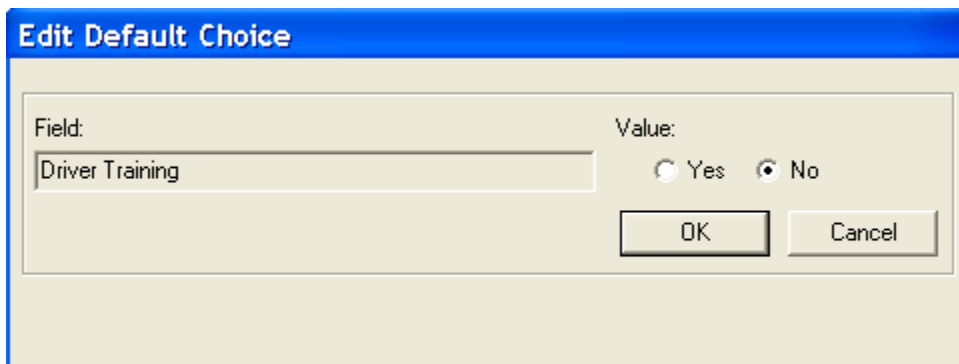
**Driver View (continued)**

The Set Defaults for Drivers View window displays.



- Highlight the item you want to change.
- Click Edit.

This opens the Edit Default Choice window.



### Driver View (continued)

#### Field:

- Verify that the item that appears is the item you are changing.

#### Value:

- Click the value you want (Yes or No).
- Click OK.

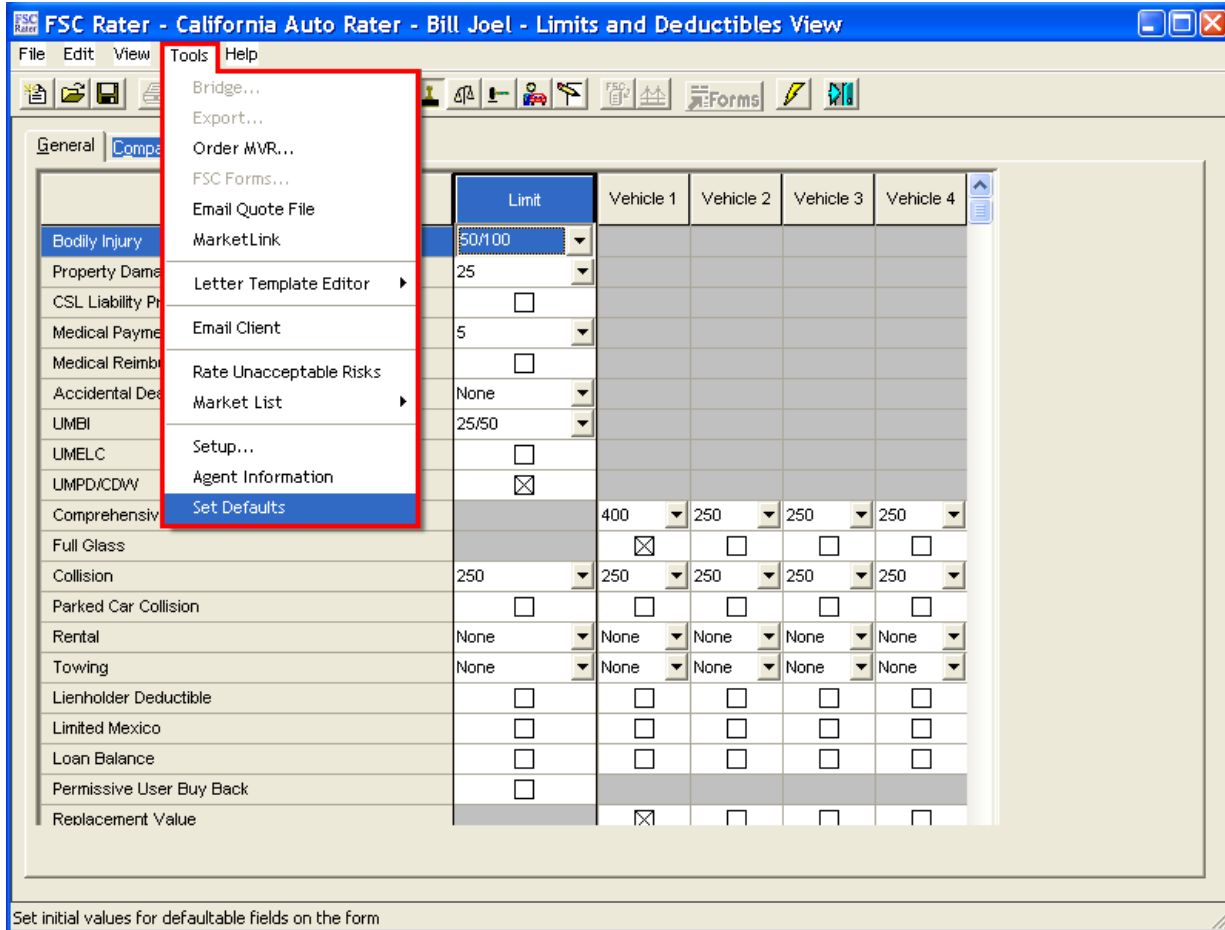
This returns you to the Set Defaults for Drivers View window.

**Note:** If you change your mind about the choice you just made, you can click the Reset button to reverse your choice.

- Click OK to close the window and return to the Driver View.

### Limits and Deductibles View

Use Set Defaults on the Limits and Deductibles View to select enhancements to the General tab.



- Click Tools on the menu bar.
- Click Set Defaults.

**Limits and Deductibles View (continued)**

The Set Defaults for Limits View – General displays. You can now select defaults for carrier-specific coverages.

Coverage	Limit
Bodily Injury	15/30
Property Damage	5
CSL Liability Preferred	<input type="checkbox"/>
Medical Payments	1
Medical Reimbursement Provision Removal	<input type="checkbox"/>
Accidental Death	None
UMBI	15/30
UMELC	<input type="checkbox"/>
UMPD/CDWV	<input checked="" type="checkbox"/>
Comprehensive	250
Full Glass	<input type="checkbox"/>
Collision	250
Parked Car Collision	<input type="checkbox"/>

- Select the limits and/or options you want to appear **each time you create a new quote**. Remember that some of these options are company specific.
- Click OK.  
This returns you to the General tab of the Limits and Deductibles View.

## Obtaining Support

If you have any questions about Release Notes 10.0 or any other FSC product or service, please contact FSC Customer Service.

**Phone:** (800) 433-2550

**Email:** [fscsupport@stoneriver.com](mailto:fscsupport@stoneriver.com)

**Hours:** Monday thru Friday 8:30 a.m.–5:30 p.m. Pacific Time