

**Oracle Insurance**

**Insbridge Rating and  
Underwriting  
Insbridge ERC  
Accelerator User Guide**

Release 4.7

September 2013

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Oracle Insurance Insbridge Rating and Underwriting Insbridge ERC Accelerator User Guide

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## PREFACE

Welcome to the *Oracle Insurance Insbridge Rating and Underwriting Insbridge ERC Accelerator User Guide*. This document describes the process to follow when using the Insbridge Electronic Rating Content (ISO ERC) Accelerator in Oracle Insurance Insbridge Rating and Underwriting RateManager System (RateManager).

The purpose of this guide is to instruct users on applying ISO Electronic Rating Content (ISO ERC) files within the Oracle Insurance Insbridge Rating and Underwriting RateManager system. This guide does not cover how to create ERC content or what the intended purpose of the content may be. For instructions or information on ERC content, please contact your ISO representative or go to the ISOnet site for access and permissions to ISO ERC content

## AUDIENCE

This guide is intended for system users who are tasked with implementing Electronic Rating Content in RateManager. Knowledge of ISO Electronic Rating Content is required.

## RELATED DOCUMENTS

For more information, refer to the following Oracle resources:

- The Oracle Insurance Insbridge Rating and Underwriting RateManager Modules User Guide.
- The Oracle Insurance Insbridge Rating and Underwriting RateManager Tools User Guide.
- You can view these guides in-line at this address:

<http://www.oracle.com/technetwork/documentation/insurance-097481.html>

## CONVENTIONS

The following text conventions are used in this document:

Convention	Description
<b>bold</b>	Boldface type indicates graphical user interface elements associated with an action.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Monospace

Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## SYSTEM REQUIREMENTS

For minimum operating system and hardware requirements, please see the Hardware Software requirements guide.

## Manual History

New editions incorporate any updates issued since the previous edition.

<b>Edition</b>	<b>Publication Number</b>	<b>Product Version</b>	<b>Publication Date</b>	<b>Comment</b>
1 <sup>st</sup> Edition	P01-790-01	R 4.6	May 2012	Initial release
2 <sup>nd</sup> Edition	P01-790-02	R 4.6.1	November 2012	Update
3 <sup>rd</sup> Edition	P01-790-03	R 4.7.0	September 2013	Update Release

# INTRODUCTION

If your company subscribes to ISO Electronic Rating Content (ISO ERC), you can upload ISO ERC files into RateManager to get a head start on creating rating programs using ISO standards. ISO Electronic Rating Content (ISO ERC) includes complete and current data and rules for all major ISO lines in the United States in either Microsoft Excel or XML formatted files.

ISO ERC files contain rating data, such as valid limits, deductibles, advisory loss costs, and classification codes. The files also contain important parent-child relationships within the data that can assist you in understanding the line of business structure.

The files are in zip format and can be uploaded to the RateManager Library tab using the built-in Insbridge ERC accelerator. The Insbridge ERC Accelerator is a behind the scene feature that does not require any user configuration or interaction. The Insbridge ERC Accelerator unzips the ISO ERC files and places the content in to the RateManager Library tab.

Neither an ISO subscription nor ISO ERC files are included in RateManager or the Oracle Insbridge Rating and Underwriting system. Your company must subscribe to ISO ERC to gain access to ISOnet and ISO ERC content.

## ERC Process Flow

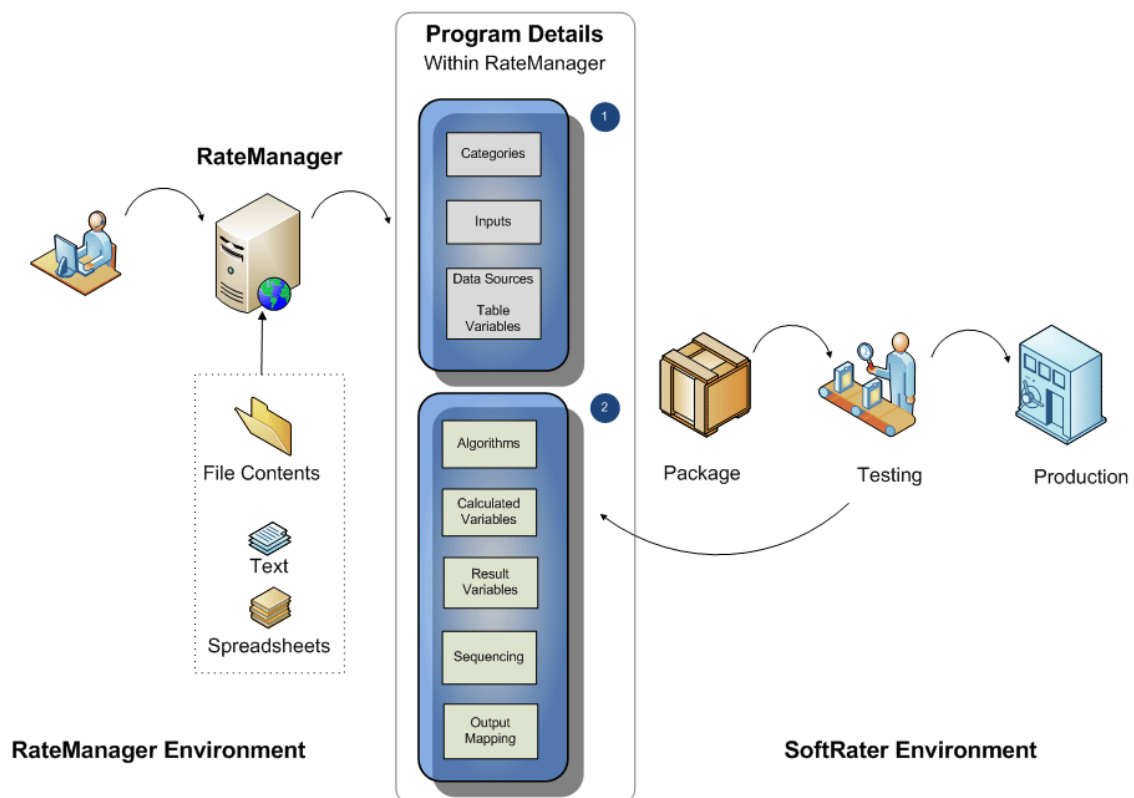


Figure 1 ERC Process Flow

### In the RateManager Environment:

1. **Download content from ISO:** Customers who subscribe to ISO ERC can download ISO ERC files to their local computer.
2. **Upload to RateManager:** Files are loaded using the Insbridge ERC Accelerator. Programs are created when the ISO ERC files are applied to the LOB.

### In the SoftRater Environment:

1. **Inside RateManager Program Details:**
  - **Step 1:** Categories and Inputs are complete and ready to use. Data sources are also brought in and ready to use.
  - **Step 2:** Other elements can be completed from the text, document, and spreadsheet files in the ISO ERC file.
2. **Inside RateManager Testing Environment:** Packages can be tested using the ISO ERC Test Case file and if needed, returned to RateManager for updates. When complete the package can be loaded into the Production environment.

---

**NOTE:** *Insbridge ERC Accelerator is available in IBRU Release 4.6 and later. Previous releases do not support ERC Content.*

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## SUPPORTED LINES

The following line is supported:

- BOP Business Owners Policy, LOB 4

Supported lines are lines that have been tested. Other lines may be able to be imported but have not been completely tested and may not be fully supported.

## REQUIREMENTS

Working with ISO ERC files requires some standard software be installed on your system:

- A program to unzip zip files.
- A spreadsheet program to view the algorithm and table files, such as Microsoft Excel 2007 or higher.

- A document program to view the content information files, such as Microsoft Word 2007 or higher.
- An XML viewer to view XML files for the tables.

## ISO ERC Files

The downloaded ISO ERC programs are in zip file format, identified by the applicable line of business, state, effective date, and version. For example, RC-BP-AZ-01012013-V01.zip would break down into:

**RC:** Rating Content, an ISO ERC file

**BP:** Business Owners Policy

**AZ:** Arizona

**01012013:** Effective date January 1, 2013

**V01:** Version 01

Inside the ISO ERC file are the files used by RateManager and the files you can view to verify content. These files have identifying tags at the beginning of the file name:

- **AG** – Algorithm files (old format). RateManager does not use these files.
- **ALG** – Algorithm files (new format) are the rating, including countrywide and state specific files, used to build the algorithm shells in RateManager. The state specific files include the inherited countrywide rules. These files have a tag at the end of the file names to indicate readability.
  - **HR** files are Human Readable – XLS format
  - **MR** files are Machine Readable – XLS and XML format
- **RCRN** – Rating Content Release Notes (RCRN) are documentation files that describe the changes, enhancements, corrections, and known issues that have been made for this effective date.
- **RC** – Rating Content (RC). There is a top level zip file that contains the information used to create categories, inputs, and tables in RateManager. Within this file are other files used by RateManager.
  - **DS** – Data Structure (DS) files translate in to categories in RateManager.
  - **RC** – Rating Content (RC) files translates into inputs and data source elements in RateManager. All inputs are at the global level. Data source elements are located in table variables.
- **TC** – a Sample Test Case file with basic inputs.

Some ISO ERC files have tags in the middle of the file name to identify where the file applies to.

- **CW** – some ISO ERC files apply country wide. If a file name includes CW rather than a state designation, then the files translate to global elements within RateManager.



- **Two letter State Identifier (AZ, CA, NY, TX)** – some ISO ERC files apply to a specific state. If a file name includes a state designation, then the files translate to local elements within RateManager.

For further information regarding the contents of the ISO ERC file, please contact your ISO representative or go to the ISONet website for the Electronic Rating Content Guide.

## Reviewing ISO ERC Files

Prior to doing any revisions or edits, you may want to review the ISO documentation that was included with each program. First review the ReadMe.txt file that is included. This file contains a list of all the files included in the ISO ERC file.

**Release Notes:** Review the Rating Content Release Notes (RCRN) Countrywide .doc files and then the State-specific .doc file. These files provide an overview of the tables in the ERC file, all premium calculations based on the circular filing(s) in the release. Companies must first determine if they have adopted the documented circulars before proceeding with any changes.

**RC and ALG Files:** Evaluate the tables and algorithms for company-filed exceptions to the ISO rules. Determine the tables and rules requiring change and the necessary changes. Build any new tables and algorithms as needed.

To view and verify content, you can open the files on your local computer or view the files included in the program notes.

## Getting Started

Prior to downloading and applying templates, you may want to verify permissions and check the lines of business to prepare for working on an ISO ERC template.

Before working with the ISO ERC lines of business, you should review and verify the items listed below.

1. **Users should be familiar with Insbridge Templates.** The same rules for working with templates apply to working with ISO ERC files.
2. **Verify your permissions.** You may need to check with a system administrator. Only system administrators can grant permissions. The Library tab is open to all users for viewing. But to perform any functions, you will need:

- a. Import and export package management permissions to apply ISO ERC program templates and to upload ISO ERC files.

If you do not have import or export permissions, you will not be able to apply templates.

- b. Line and subline permissions to create or activate lines and to create new sublines.

If you do not have line or subline permissions, you will not be able to apply a template into a line that is not activated or into a subline that has not been created.

- c. Line of Business permissions to work on the program once it is applied.  
  
To check if your user group has permissions to work in a line, go to the Program Explorer. If the line is listed, your group has permissions to view the line, and possibly to work in the line. If the line is not present, you will not have access to the program once it has been applied. If you do not have the proper permissions, an error message will be displayed.
- 3. It may be beneficial to verify that the lines of business where you want to apply templates have been activated. This may allow you to apply the program template without interruption.

### DETAILED STEPS FOR IMPLEMENTING ISO ERC PROGRAMS

The Insbridge ERC Accelerator brings ISO ERC files in to the RateManager system. The ISO ERC files are applied like any other template in RateManager. The same procedures and rules govern both ISO ERC files and templates. For more information on applying templates, please see the RateManager User Guide for Modules.

<b>Step 1:</b>	Download the ERC file from ISOnet to a local machine or network.
<b>Step 2:</b>	Open the RateManager Library tab and upload the file.
<b>Step 3:</b>	Apply the file to the LOB. This creates a program template.
<b>Step 4:</b>	Open program version 1. Open the note file. The notes files are needed to complete the elements of the program.
<b>Step 5:</b>	Create a copy or a new program version.
<b>Step 6:</b>	Enter Program Details to view and complete program elements.
<b>Step 7:</b>	When all program elements are completed, package the program.
<b>Step 8:</b>	The program can be tested using the ISO ERC Test Case file.

*Figure 2 Steps for Using the Insbridge ERC Accelerator*

## Download ERC File from ISONet to Your Local Computer

Download files from ISONet to your local computer or to a network drive that you can easily access. Files cannot be uploaded directly from ISONet. Make sure you have access to the files. You may want to open the files on your local computer to do any spot checking or testing.

Keep all ISO ERC file names intact. Do not edit the file names. The Insbridge ERC Accelerator requires the name format to be the same as when the file was created by ISO. Changing the name may cause the file to be rejected.

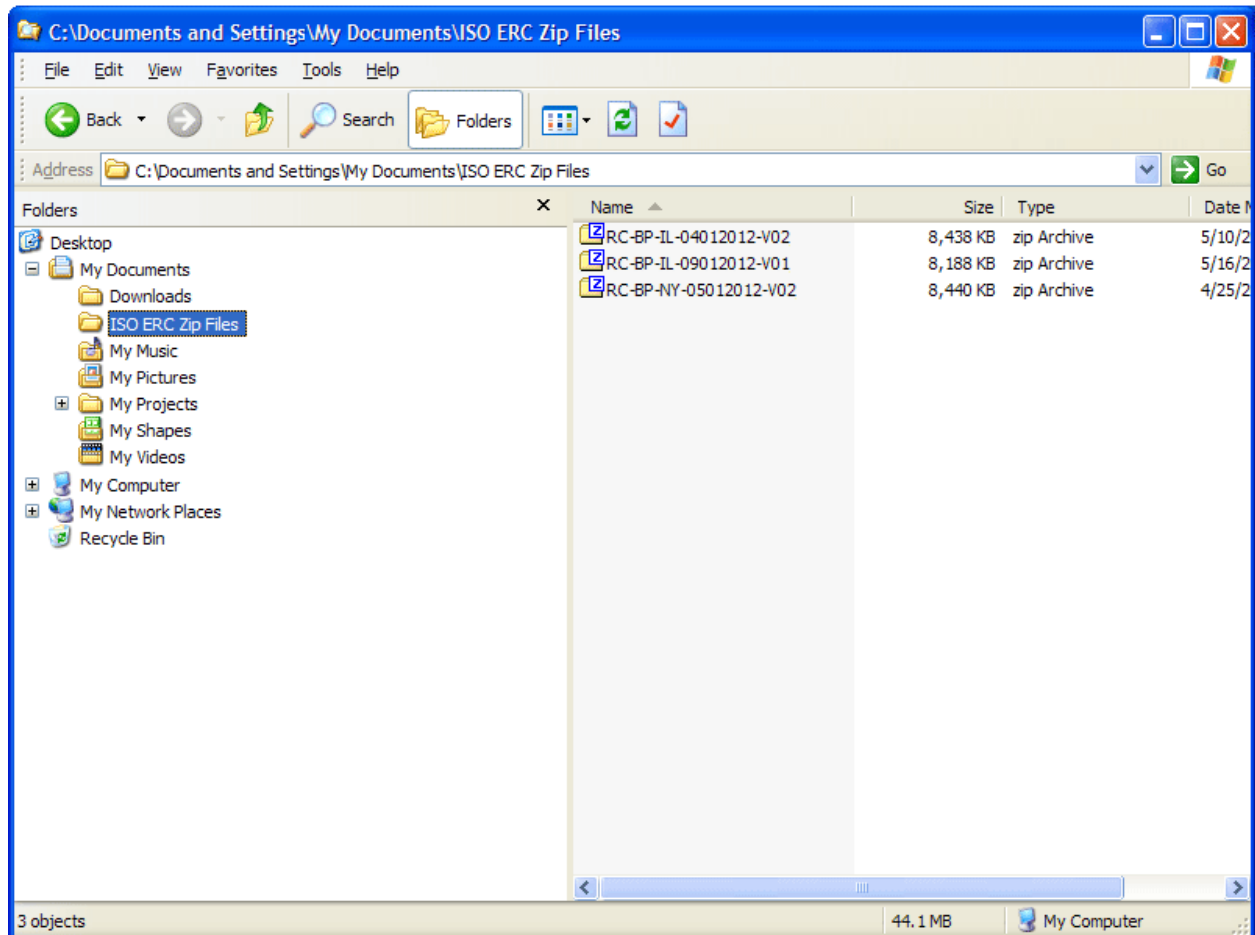


Figure 3 Parked ISO ERC Files on a Local Computer

**NOTE:** ISO ERC content is not included in RateManager. Please contact your ISO representative or go to the ISONet site for access and permissions to ISO ERC content.

## Open the RateManager Library Tab and Upload the File

Uploading ISO ERC files is the same process as it is for templates. Please see the RateManager User Guide for Modules for more information.

### Countrywide Files

Be aware that when applying templates, most templates contain a countrywide file. There are some exceptions, such as Workers Compensation. The countrywide file will be loaded into RateManager with its own effective date and revision number if the file dates are different from the prior loaded version.

For example, a countrywide revision is effective 09/01/2011 and most states adopt it as of that date but one state does not adopt it until 01/01/2012. ISO will release the file as a 09012011V2 for all states when they adopt the revision, including the state where it will not be effective in until 01/01/2012. When the file is imported into RateManager, there will be multiple revisions with different effective dates for the same file. There will be Revision 1 with an effective date of 09/01/2011 and a Revision 2 with an effective date of 01/01/2012.

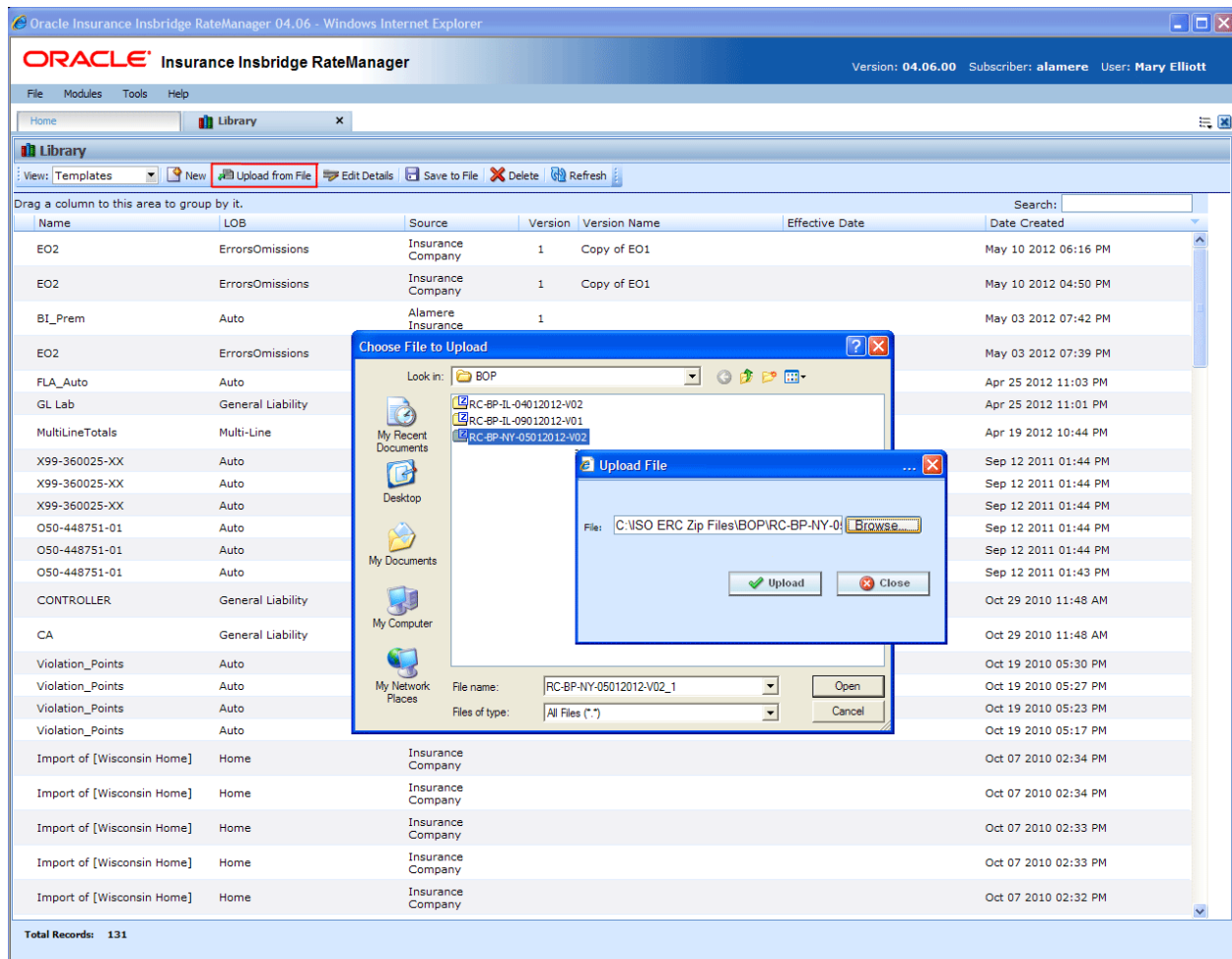


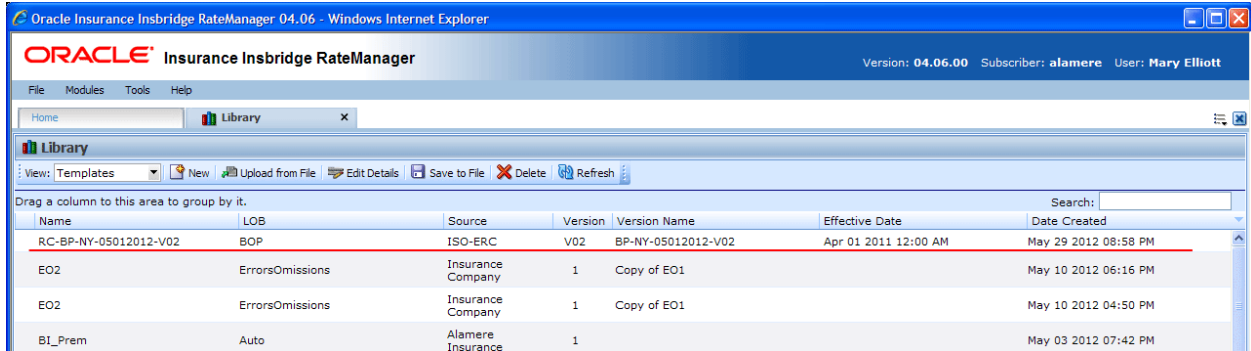
Figure 4 Uploading Files

1. On the Library tab, select **Upload from File**.

2. Select the **ISO ERC .zip file** you want to upload. Click **Open**.
3. The Upload File Dialog is shown. Click **Upload**.

For larger ISO ERC files, this may take a moment. When the Upload File dialog disappears, the uploaded file will be shown in the first line.

You may need to click Refresh in order for the file to be displayed.



The screenshot shows the Oracle Insurance Insbridge RateManager application interface. The title bar indicates 'Oracle Insurance Insbridge RateManager 04.06 - Windows Internet Explorer'. The application header includes the Oracle logo, the product name 'Insurance Insbridge RateManager', and version information: 'Version: 04.06.00', 'Subscriber: alamere', and 'User: Mary Elliott'. The main menu includes 'File', 'Modules', 'Tools', and 'Help'. The 'Library' tab is active, displaying a table of ISO ERC files. The table has columns for Name, LOB, Source, Version, Version Name, Effective Date, and Date Created. The first row is highlighted in red and represents the uploaded ISO ERC file. Below it are two rows for 'ErrorsOmissions' and one for 'Auto'.

Name	LOB	Source	Version	Version Name	Effective Date	Date Created
RC-BP-NY-05012012-V02	BOP	ISO-ERC	V02	BP-NY-05012012-V02	Apr 01 2011 12:00 AM	May 29 2012 08:58 PM
EO2	ErrorsOmissions	Insurance Company	1	Copy of EO1		May 10 2012 06:16 PM
EO2	ErrorsOmissions	Insurance Company	1	Copy of EO1		May 10 2012 04:50 PM
BI_Prem	Auto	Alamere Insurance	1			May 03 2012 07:42 PM

Figure 5 An ISO ERC File in the Library

## Stay on the Library Tab and Apply the File to the Applicable LOB

Applying ISO ERC files is the same process as it is for templates. Please see the RateManager User Guide for Modules for more information.

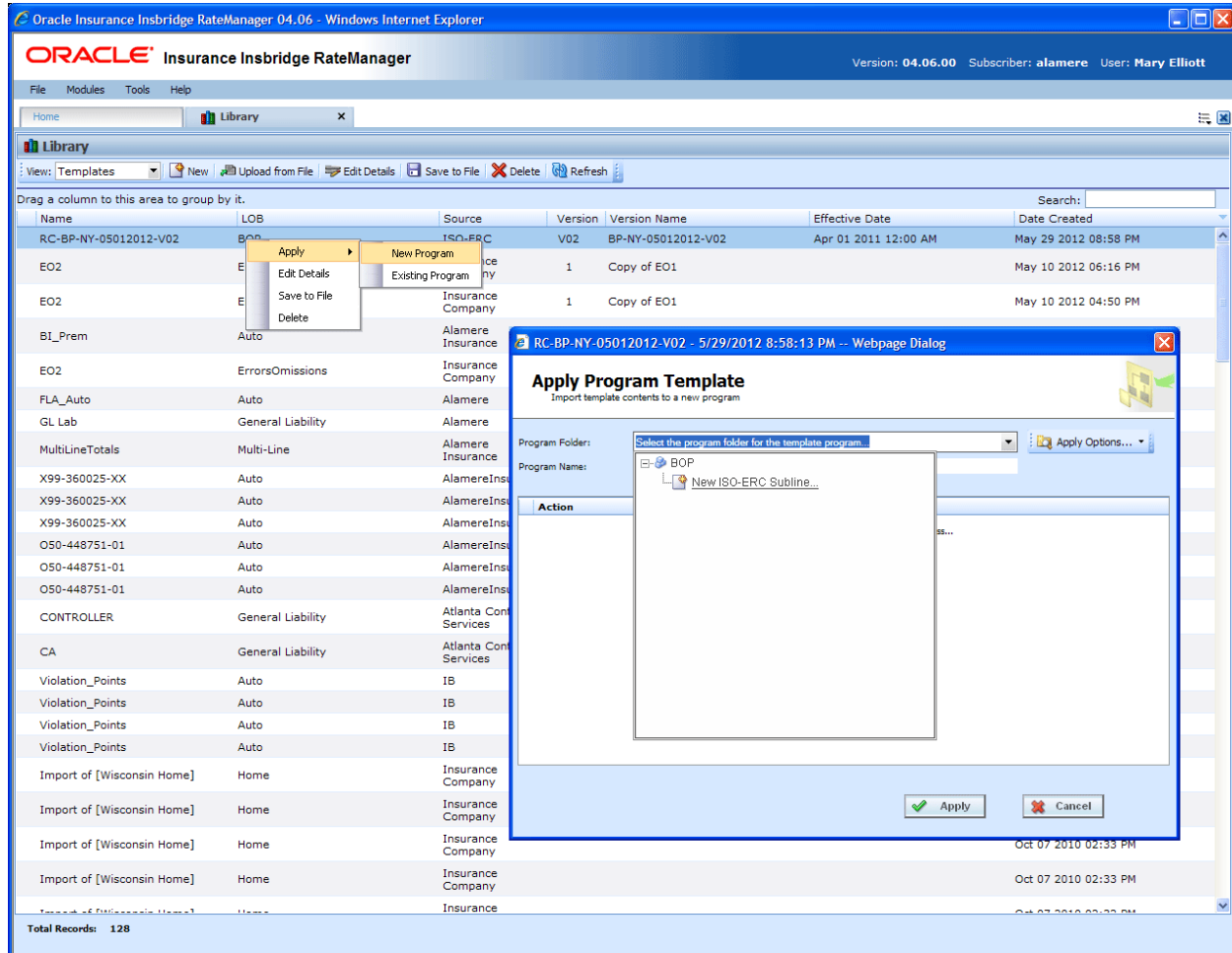


Figure 6 Applying ISO ERC file

1. Select the file you want to apply and select either **New Program** or **Existing Program**. If this is the initial upload of the ISO ERC content, you can only select New Program.
2. Depending upon the program selected and your permissions, you may need to activate lines and/or create new sublines and/or folders.
3. When the **Apply Program Template** wizard finishes, you will receive either a success or fail message. Error messages can be viewed by placing your cursor over the error message.

If you are applying a new ISO ERC file to an existing line, an ISO-ERC subline and programs folder are automatically created. The new program is placed in this folder.

If you are applying a new ISO ERC file to a new line, you may need to contact the system administrator to update permissions for your group before you can work on the program on Program Explorer.

**NOTE:** ISO ERC files can only be applied to an ISO ERC subline.

## Open Program Explorer and Select the LOB, ISO Subline and Folder for the Program

On Program Explorer, applied ISO ERC programs have the template program icon and are found only under the ISO-ERC subline. The program name is the State, not the name listed in the Library. The name listed in the Library is the Version Name.

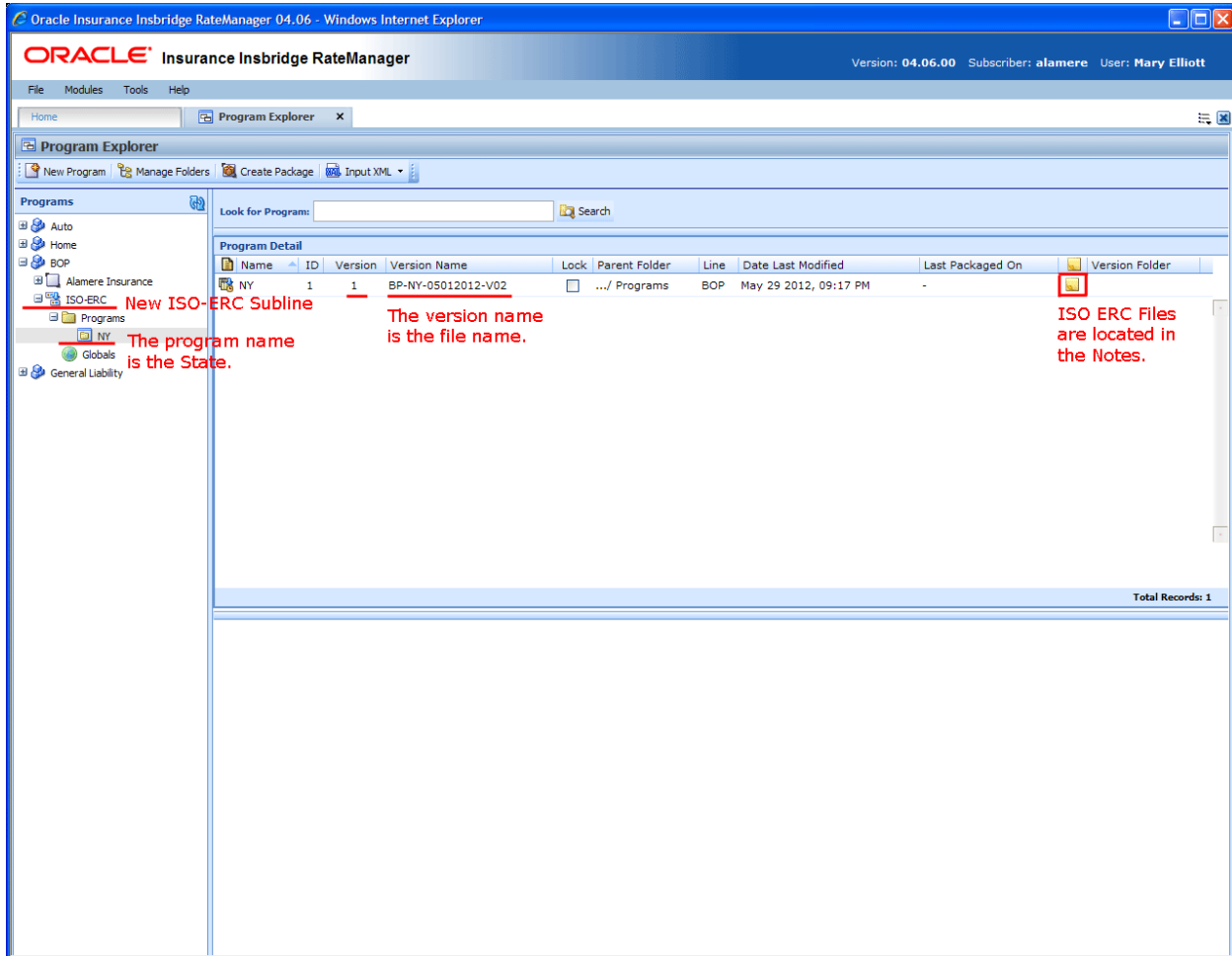


Figure 7 Uploaded ISO ERC Program on Program Explorer

1. Copy the program or create a new program version. Creating a copy of the program or creating a new program version allows you to make edits. This helps to keep the ISO ERC file integrity.



2. Right click on the program version 1 and select Note. This opens the notes for the program. The notes hold the ISO ERC spreadsheet, doc and text files used to create the program. You will need these files to complete the algorithms and to spot check any other elements that you feel necessary.

If you created a new program version, the notes from program version 1 are not carried through to the new version. Make sure to view the notes attached to program version 1.

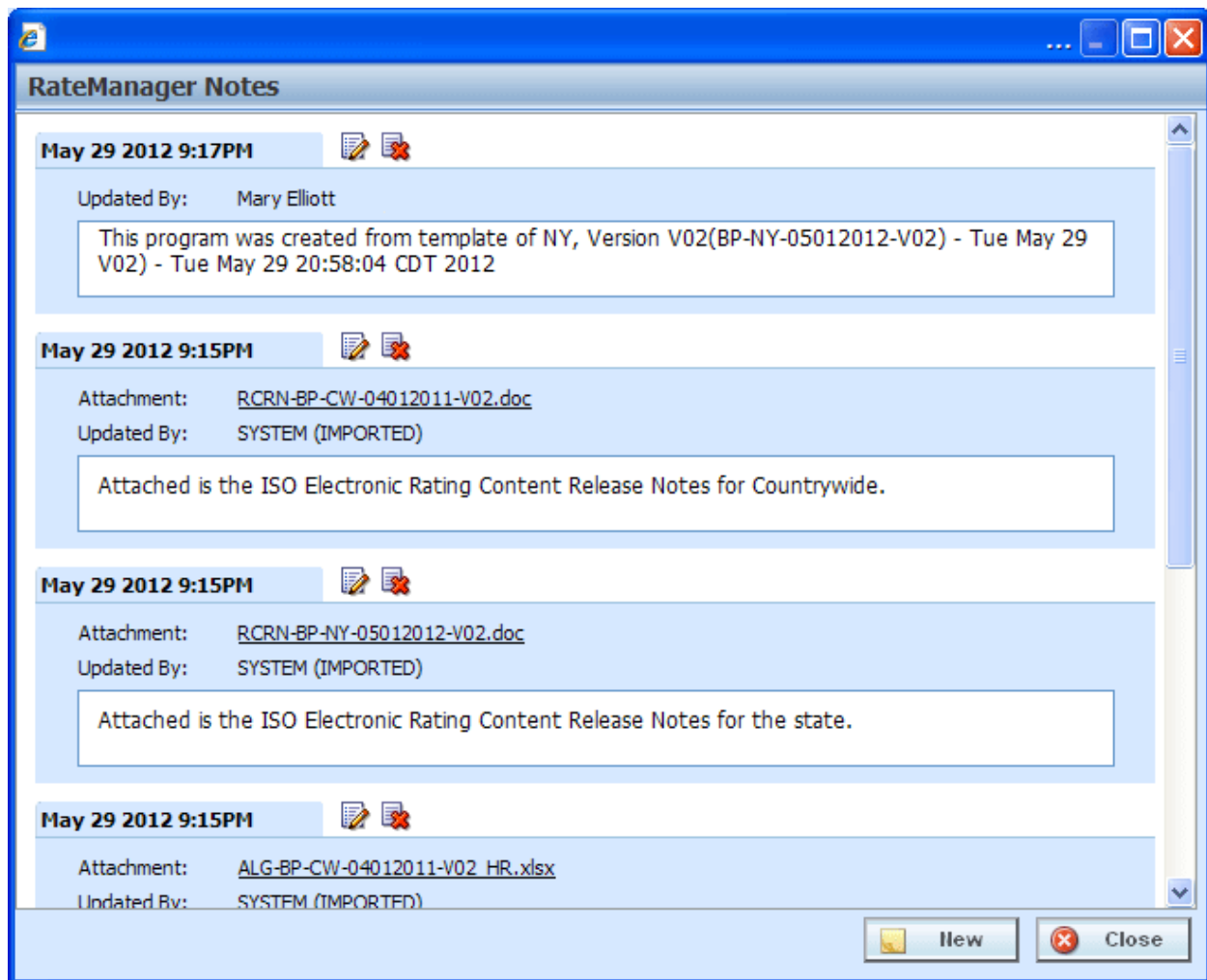


Figure 8 Notes Attached to Program Version 1

**NOTE:** The files used to create categories, inputs, and tables are not included in the note file on the program. To verify categories, inputs, and tables, open the ISO ERC zip files on your local computer.

## Category Structure

The category structure that is created in RateManager is based on the ISO XML structure. The ISO structure is very granular and creates many categories. Every category needed for the line is brought in to the program, even if the program is not currently using it.

Please be sure to review the categories to understand the ISO structure for rating, stat reporting, and forms determination.

Categories can be viewed on the Globals tab for the subline. Click the global icon for the subline on the Program Explorer to bring up the Globals tab.

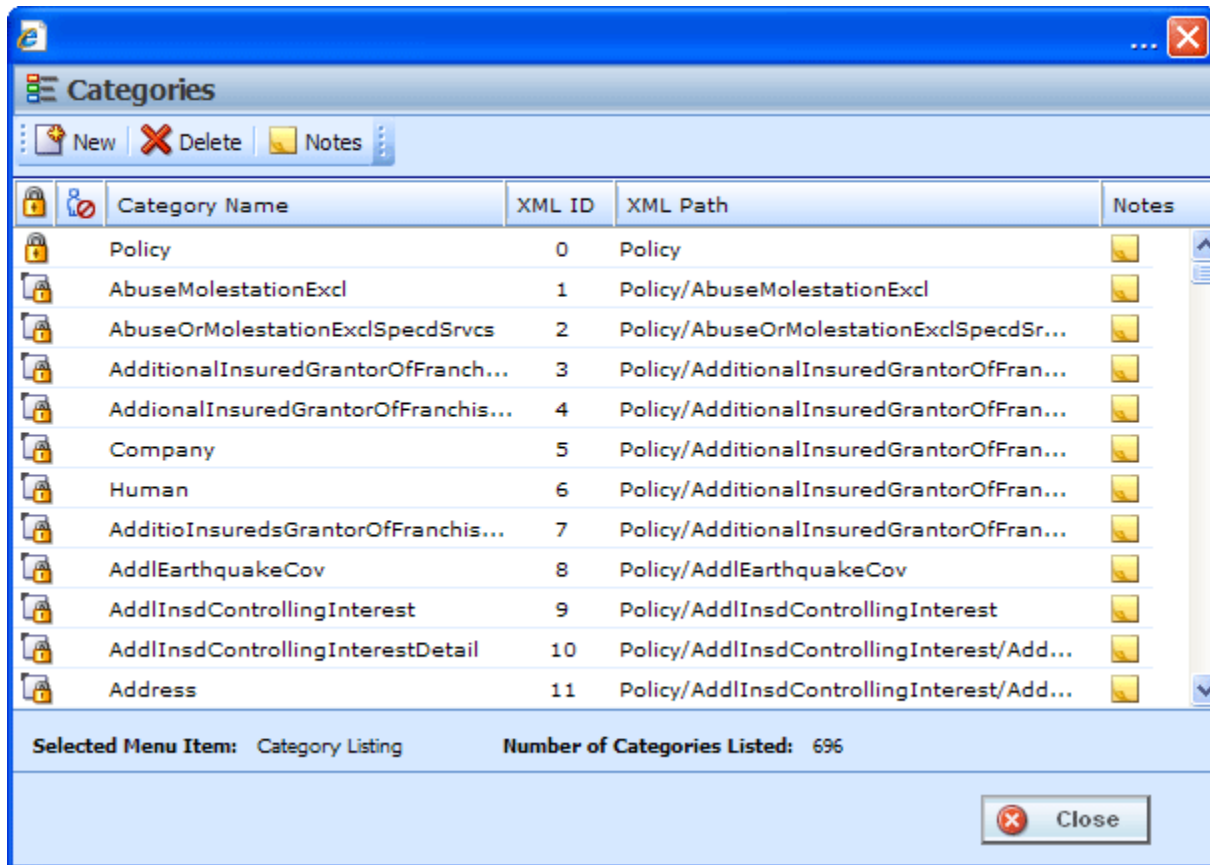


Figure 9 Category Structure of an ISO ERC Program

ISO ERC categories are locked and cannot be edited or deleted. You can add categories if you want.

## Enter the Program Details

The Program Detail tab holds the elements created for the program. Inputs, and data sources found on table variables are complete and ready to use. Algorithms are brought in as shells and need to be completed. You will need the ALG files found on the program notes to complete the algorithms. For further instructions on working with ALG files, please contact your ISO representative or return to ISOnet for further instructions.

## Naming Conventions

ISO ERC element names may be shortened or abbreviated when brought into RateManager. When you select the element, a preview pane is displayed in the lower portion of the screen. The complete ISO ERC Name is displayed. You can search by this name to find the element you want.

Data sources found on the table variable tab and algorithms that begin with an underscore ( \_ ) indicate a global element.

The screenshot shows the Oracle Insurance Inbridge RateManager 04.06 interface. The main window displays the 'Program Detail' tab for 'BOP > ISO-ERC > Programs > NY - Version 1 (BP-NY-05012012-V02)'. The left sidebar shows a tree view of 'Program Detail Folders' including 'Globals' and 'Locals'. The main area displays a table of program details with columns: Name, Revision, Category, Folder, and Date Last Modified. The table lists various programs, including those starting with an underscore ( \_ ) indicating global elements. Below the table, the 'Algorithm Report' section is visible, showing the 'Program Name' as 'BOP CL ORAL' and the 'ISO ERC Name' as 'BOPAddLiabExposuresCoverage.Premium'. A red box highlights the 'ISO ERC Name' field, and a red text annotation states: 'The complete ISO ERC Name is listed in the preview screen, along with the name used in RateManager.'

Name	Revision	Category	Folder	Date Last Modified
_AbuseMolestationExcl.Premium	1	AbuseMolestationExcl	Algorithms	May 01 2012, 12:00 AM
_AbusOrMolestationExclSpecdSrvc.Premium	1	AbuseOrMolestationExclSpecdSrvc	Algorithms	May 01 2012, 12:00 AM
_AddInsdDesignatedPersonOrg.Premium	1	AddInsdDesignatedPersonOrg	Algorithms	May 01 2012, 12:00 AM
_AddInsdLessorsLeasedEquipmt.Premium	1	AddInsdLessorsLeasedEquipmt	Algorithms	May 01 2012, 12:00 AM
_AddInsdManagersLessorsPremises.Premium	1	AddInsdManagersLessorsPremises	Algorithms	May 01 2012, 12:00 AM
_AddInsdOwnersLesseesContrctrs.Premium	1	AddInsdOwnersLesseesContrctrs	Algorithms	May 01 2012, 12:00 AM
_AddInsdVendors.Premium	1	AddInsdVendors	Algorithms	May 01 2012, 12:00 AM
_AddLiabExposuresCoverage.Premium	1	AddLiabExposuresCoverage	Algorithms	May 01 2012, 12:00 AM
_AICoveAutomaticIncreaseCoverage.Premium	1	AutomaticIncreaseCoverage	Algorithms	May 01 2012, 12:00 AM
_AIEASurveyNotEngagedByNamedInsd.Premium	1	AIEArchitSurveyorsNotEngagedByNamedInsd	Algorithms	May 01 2012, 12:00 AM
_AIGrantorOffFranchiseEndorsement.Premium	1	AddInsdGrantorOffFranchiseEndorsement	Algorithms	May 01 2012, 12:00 AM
_AIOlCAIRequireConstrctnContract.Premium	1	AIOlCAIRequireConstrctnContract	Algorithms	May 01 2012, 12:00 AM
_AIOwLesseesOrContrctrsCompldOps.Premium	1	AdInsdOwnersLesseesOrContrctrsCompldOps	Algorithms	May 01 2012, 12:00 AM

**Algorithm Report**

Program Name: BOP CL ORAL  
 ISO ERC Name: BOPAddLiabExposuresCoverage.Premium  
 Algorithm Name: AddLiabExposuresCoverage.Premium  
 Algorithm Revision: 1  
 Working Category: Policy/AddLiabExposuresCoverage

**Step 1**

Step Type: Arithmetic

Results of Step 1 [equals] -No Input

Round to 2 place(s) then [DONE]

Figure 10 Program Details for ISO ERC Program

The same rules for standard templates apply to ISO ERC templates. For more information on working with standard templates, please see the RateManager User Guide for Modules.

## Locked Elements

All program elements are automatically locked. You can view the elements but you cannot work on them. If you created a copy of the program, the global elements will remain locked. The local elements will be open for editing.

Inputs are locked at all times. If you want to change an input, you must create a new one.

## Completing the Program

Inputs, data sources located on the table variable tab, and algorithm elements are brought in with the program. No calculated variables, or result variables are brought in.

You will need to create:

- Result variables
- Calculated variables
- Underwriting rules
- Driver assignments (for the Auto LOB 1 only)
- Output mappings

The algorithms that are brought in to the program are shells that need to be completed. You will have to copy the shells or create new revisions.

- If you copied the program, the local elements are open for editing. The global elements will remain locked. You will need to copy or create new revisions of the global algorithms that you want to work on.
- If you created a new version of the program, you will have to copy or create new revisions of the algorithms that you want to work on.
- The advantage to a revision is the name can remain the same.
- If you create a copy you will have to change the name, which may require additional changes to other elements. For more on working with locked elements, please see the RateManager User Guide.

When you have made all of your edits, completed any shell elements, and added any other elements that you need, your program is ready for packaging.

## Active Revisions

If you have made revisions to any elements, make sure you change the active revision to the revised element.

## WORKING WITH DATA SOURCES

ISO ERC programs use data sources rather than table variables. Table values from ISO ERC programs are brought in to RateManager as data sources. Data sources are similar to table variables in that they lookup data based on one or more criteria. Depending on the values of those criteria, a single row is selected and returned as the result of the table lookup.

Data Sources differ from table variables in that the lookup criteria are not restricted by a static set of existing variable elements (Inputs, Calculated Variables, Table Variables, and Result Variables). Data can be selected from the source multiple times using a variety of criteria.

Insbridge table variable criteria are defined from a known set of user-defined variable elements (Inputs, Calculated Variables, Table Variables, and Result Variables). At runtime a single row is selected, and depending on the values of those criteria, is returned as the result of the table variable for each instance of the category on which this variable is executed.

The screenshot shows the Oracle Insurance Insbridge RateManager interface. The 'Table Variable Report' section displays the following details:

- Program Name: BOP GLOBAL
- ISO ERC Name: BlanketToolsBySubLimitRate
- Element Type: Data Source
- Variable Revision: 1
- Variable Request ID: 5170
- Working Category: Policy
- Limit: 500 Data Rows

The report includes a table with the following data:

	Variable		CRITERIA	
	BlanketToolsBySubLimitRate	Limit	BlanketSubLimit	
	type: Decimal	type: Integer	type: Integer	
1	2.2	5000	500	
2	2	10000	500	
3	1.9	25000	500	
4	1.8	50000	500	
5	1.7	100000	500	
6	2.4	5000	2000	
7	2.2	10000	2000	
8	2.1	25000	2000	

Figure 11 Data Sources on Table Variables

Data sources are viewed and managed on the table variable tab and can be used in Query->Data Source steps in calculated variables or algorithms in the ISO ERC subline only. Data sources are brought in with ISO ERC programs and can be used in template or user created programs in the ISO ERC subline only. For more information, please see Working with Algorithms.

Data source can be very useful if you have a table value that is repeated or used at different times. In standard RateManager programs you would have to create a separate table for each time the table changes criteria or each time the table is used. With a data source you can create one table and change the criteria as needed using a data query step.

## Working with Data Sources Process

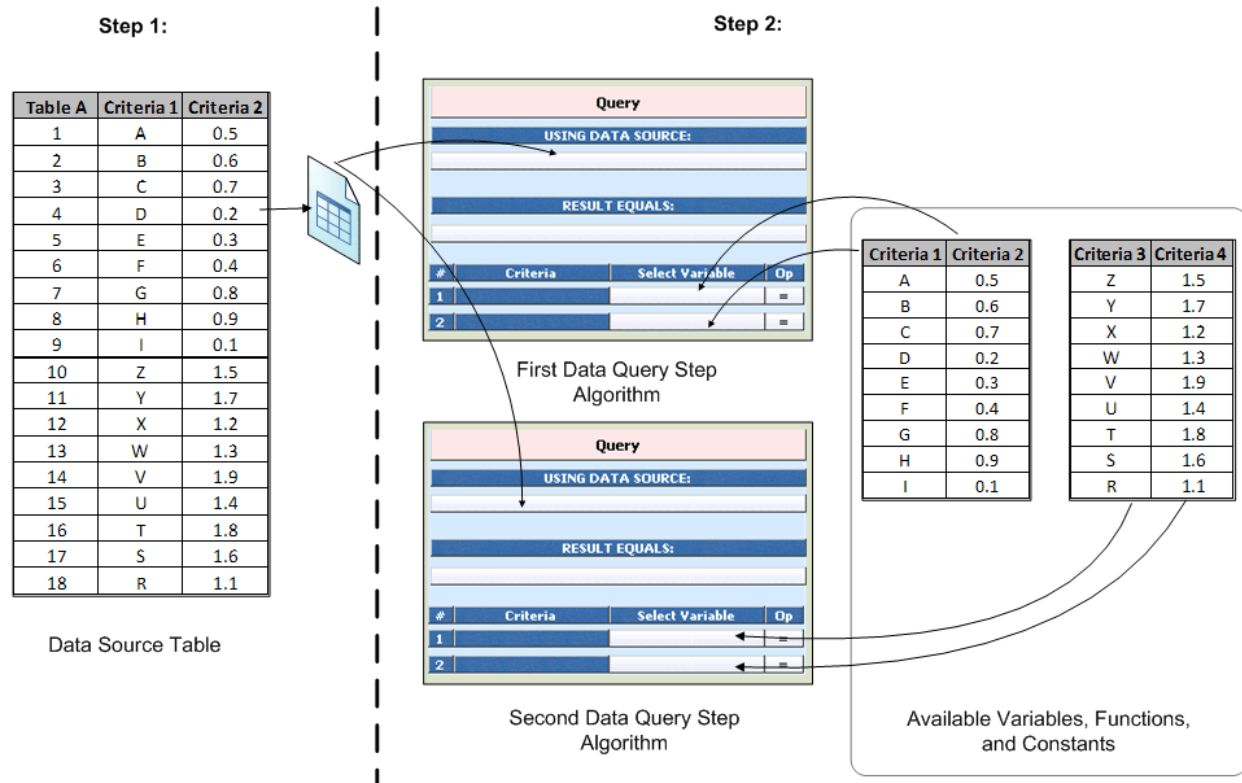


Figure 12 Working with Data Sources Process

### Step 1:

- Data source tables are brought in to RateManager using the ERC Accelerator.
- On the Table Variables tab, locate the data source tables that you need.

### Step 2:

- On the Algorithms tab, create an algorithm with a Data Query step type.
- Select the data source table.
- Select the criteria to be used by the table.
- Select a Result Variable to hold the query result.

ISO ERC programs contain many tables from which multiple results must be retrieved, depending on where and when the lookup result is being used. For example - in the table snippet below, there are 2 coverage types that could both potentially be rated in one request, so two calls must be made to the table - one to retrieve the “Bldg” rate and another to retrieve the “PersProp” rate.

Rate Table			
BroadFormBaseRate	ConstructionTypeToUse	CovType	Rate
	Frame	Bldg	0.015
	Joisted Masonry	Bldg	0.015
	Non-Combustible	Bldg	0.015
	Masonry Non-Combustible	Bldg	0.015
	Modified Fire Resistive	Bldg	0.01
	Fire Resistive	Bldg	0.01
	Frame	PersProp	0.021
	Joisted Masonry	PersProp	0.021
	Non-Combustible	PersProp	0.021
	Masonry Non-Combustible	PersProp	0.021
	Modified Fire Resistive	PersProp	0.011
	Fire Resistive	PersProp	0.011

Figure 13 Example of a Rate Table Used by Data Sources

## Points on Data Sources

- Data sources are used in the algorithm step Data Query. Please see Working with Data Queries for more information.
- Data source elements support ISO ERC table content and are brought in to RateManager using the ERC Accelerator. Data sources cannot be created by users.
- When creating a new data source revision, only the data source table data can be edited. When creating a copy of a data source, the name can be changed at the time of the copy creation only. After the copy has been created, only the data source table data can be edited.
- Data sources and data queries represent the separation of the traditional Insbridge table variable.

Where:

Data Source defines the table properties and table data.  
Data Query defines the referenced criteria.

Using data sources and data queries avoids duplicate tables within RateManager since multiple data queries allow the same data source data to be reference by different criteria and at different category levels.

## Verifying Data Sources

Data sources are created from the Rating Content (RC) file. In the ISO ERC zip file there is a top level Rating Content (RC) zip file that contains the information used to create categories, inputs, and tables in RateManager. Within this file is the Rating Content (RC) spreadsheet file used by RateManager to create data sources. On the RC spreadsheet there is a rating table tab and a domain table tab.

- **Rating Table:** This tab is used to create data sources that can be used by algorithms, calculated variables and driver assignments. These data sources have associated criteria.
- **Domain Tables:** This tab contains single column table data that is used to support data capture purposes only. Through the Insbridge SoftData interface feature, this data may be accessed by front-end applications to populate pick lists, drop-down boxes and such used during data entry. Because the data has no associated criteria columns, it cannot be utilized by any other Insbridge variable or algorithm. You may however, export the domain table to be included as part of an Insbridge rating table and then import that new table for use in normal Insbridge rating.

**Table Variable Report**

Program Name: BOP GLOBAL  
 ISO ERC Name: BldgCodeEffectivenessGradeClass  
 Element Type: Data Source  
 Variable Revision: 1  
 Variable Request ID: 5007  
 Working Category: Policy  
 Limit: 500 Data Rows

Variable	
BldgCodeEffectivenessGradeClass	
	type: String
	default:
1	Building individually inspected and certified as best grade 1
2	Graded-building constructed before year of community grading
3	Graded-building constructed during or after year of community grading
4	Not Graded

No Criteria

Figure 14 Data Source without Criteria

## Editing Data Sources

With release 4.6, the Insbridge ERC Accelerator incorporates current table functionality in to the RateManager system. Any functionality that could not be incorporated in to the Insbridge ERC Accelerator, such as, wild cards, defaults, or interpolations, is still supported by Insbridge and companies can address and implement these items as needed.

The Insbridge ERC Accelerator brings in ISO ERC tables as data sources. Data sources contain data that can be queried and edited using the edit data feature. Data sources do not have default values brought in to RateManager or fixed criteria, allowing the data to be used multiple times in a rating. In release 4.6, data sources also have limited editing capabilities.

If you have a data source that needs to be edited, for example you want to update a field; you can create a new revision and edit the data on the new revision. Or if you have a data source that you need to add or remove criteria or requires a wildcard, you can create a regular table variable in RateManager.

Examples of data sources that will need to be created as regular table variables:

- **Tables that require interpolation:** If a table requires interpolation, you will need to create a regular table variable and set the interpolation indicator on the appropriate criteria in the copied table. For example, the Increased Limit Factor tables for GL require interpolation. This action needs to be performed with every update received from ISO to those tables.
- **Tables that require a wildcard:** If you need to place a wildcard value on any criteria, you will need to create a table variable where you can edit the criteria.



- **Tables that need to have any data type, default value, or category changed:** Data sources have data types and are all in the policy category. No default values are assigned. If you want to change a data source from one data type to another, you would have to create a table variable.

**For example, tables with a range of values:** Some data sources may have a string entered for a range values, for example the value may be listed as 1-10. If you want to a range of values (one column to hold the greater than or equal to and another for less than or equals to) rather than a string value, you will have to create a table variable that allows for a range of values.

- **Tables that need to have criteria added or removed:** Data sources have a set number of criteria, the only way to adjust the number of criteria is to create a table variable.

## Editing Data Source Revisions

When creating a new data source revision, only the data source table data can be edited. The name and category cannot be changed. Right click on the data source to edit table data.

## Editing Data Source Copies

When creating a copy of a data source, the name can be changed at the time of the copy creation only. After the copy has been created, only the data source table data can be edited. Right click on the data source to edit table data.

## Creating a Table from a Data Source

To use a table variable instead of a data source, you should first make note of the information in the data source. If the data source uses another data source as criteria, it may not be possible to convert into a table variable. Data sources cannot be used by table variables. Names also cannot be duplicated, which may require updates other elements, sequences, or mappings.

Data can be exported from a data source that has been copied or revised. You also can enter data manually for example, in cases where there is a small amount of data. If there's a larger amount of data, you may want to use the export feature.

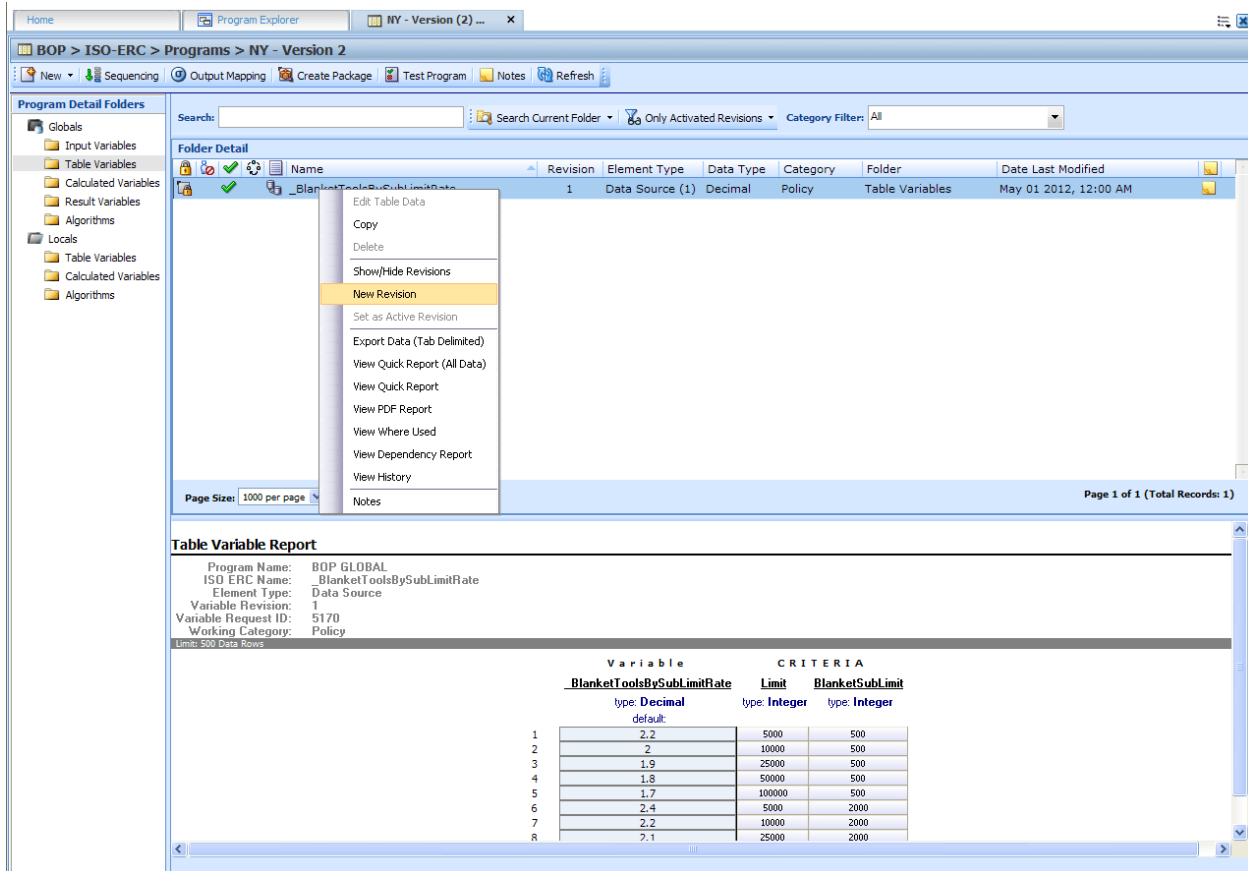


Figure 15 Viewing a Data Source

1. Create a new revision or copy of the data source where you want to export data. Only a revision or a copy will have the full right click menu available.
2. Determine if you want to export the data or if you want to enter the data manually.
3. If you want to export the data, select the revision or copy and right click.
4. Select Export Data (Tab Delimited). Save the file to your local hard drive.
5. If necessary, you can open the file with a text editing program such as Notepad. Make any changes.
6. Return to the Program Details tab and create a new table variable. For more information on creating table variables, please see the RateManager User Guide.
7. Take note of the new name. You may need to update other elements with the new name.
8. Select the criteria you need. This could be the same criteria or a different set of criteria. When complete, save your entry.
9. Import the data. View the data and verify your entry.
10. Save your work and close the tab. If necessary, make any additional changes to accommodate the updated variable.

## Working with Data Queries

A data query step is a step type that performs a query against the selected data source using the defined criteria. Unlike a table variable that runs when needed, a data query runs in the sequence listed.

Data query step types can be used in calculated variables and algorithms in ISO ERC sublines only. This step type is not available to any other subline. Data sources must be added using the Query->Data Source step type.

Data query steps allow for data sources to be run multiple times during rating. When needed, you can change the criteria that the data source requires. The data source would remain the same.

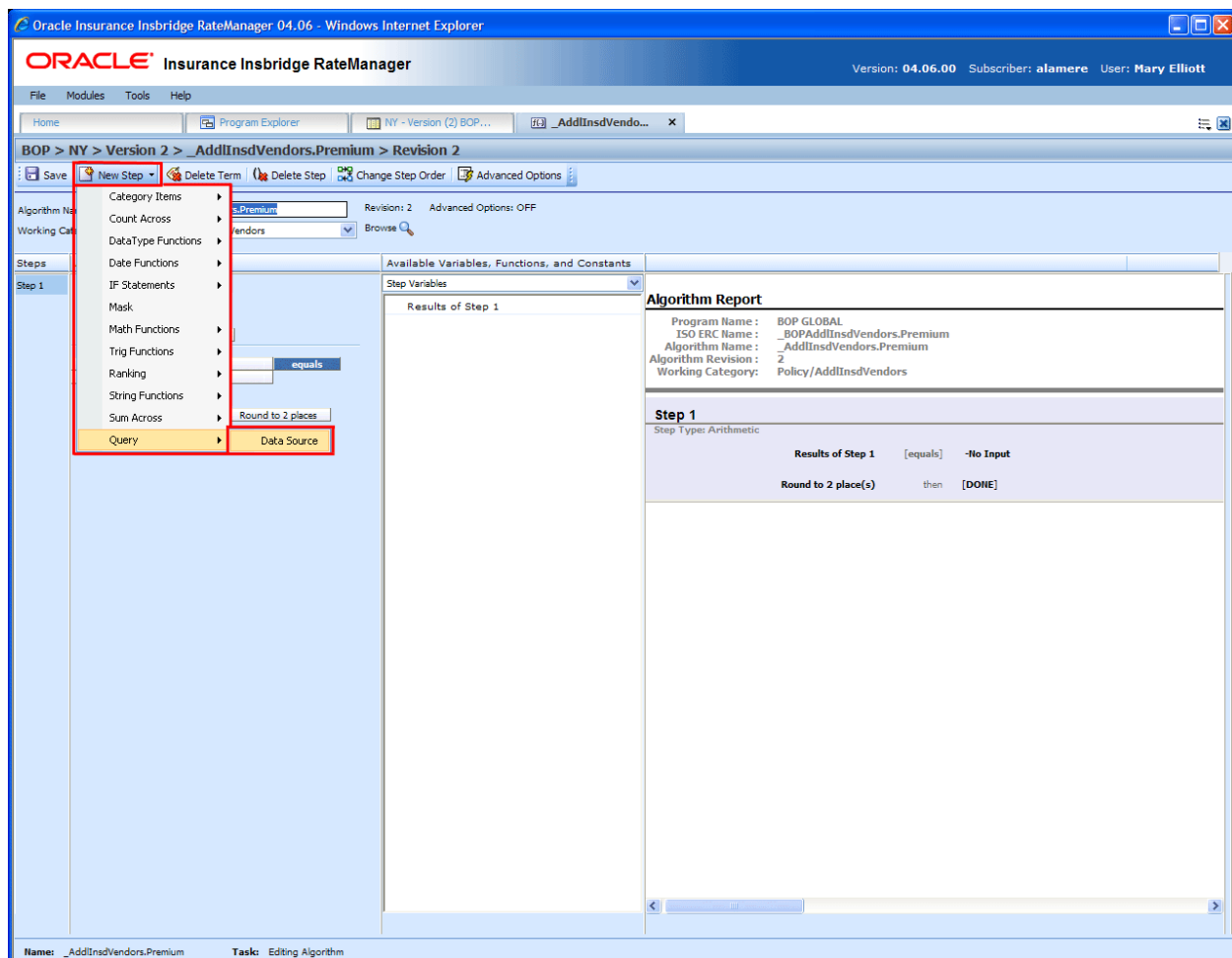


Figure 16 Entering a Data Source Query

### To Enter a Data Source Query:

Prior to creating a data query, you should know the data sources you want to use. You also will need a result variable. The result variable and the data source data types must match. Use the AGL file to determine the steps to take and the result variables to create.

1. On either a new or existing calculated variable or algorithm, select **New Step-> Query->Data Source**.

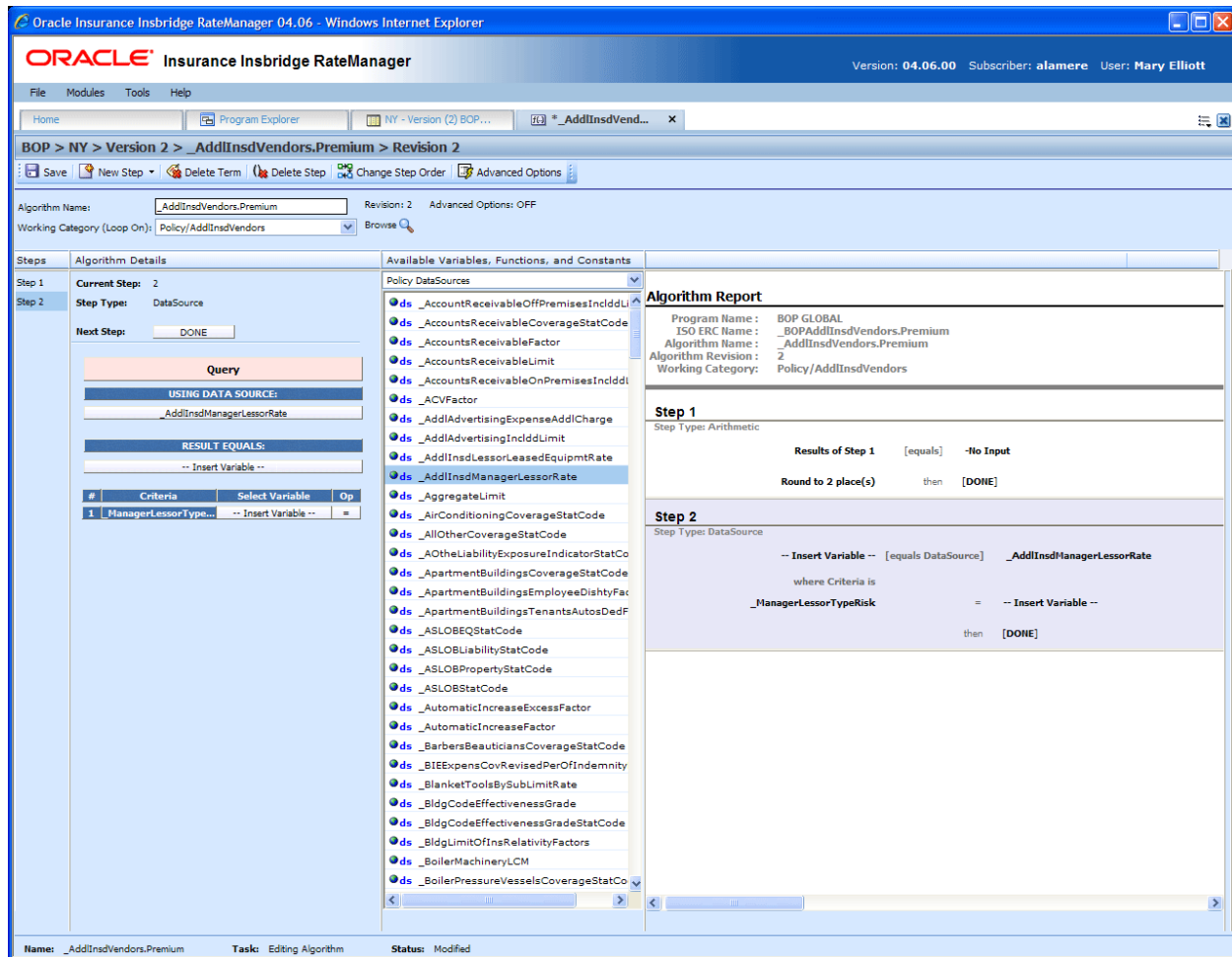


Figure 17 Selecting Data Sources in an Algorithm

2. Select **Policy DataSources** from the Available Variables, Functions and Constants. The available data source will be populated. Select the data source you want to use. This determines the criteria.

The same rules apply to data sources as to any other element. Global elements cannot use local elements. If the data sources list is blank, then you should verify that you are in the correct algorithm.

Use the ALG xxxx.xls file to evaluate the algorithms that are loaded into the program. Refer to the ALG doc for the necessary steps needed to build the algorithms and result variables to create.

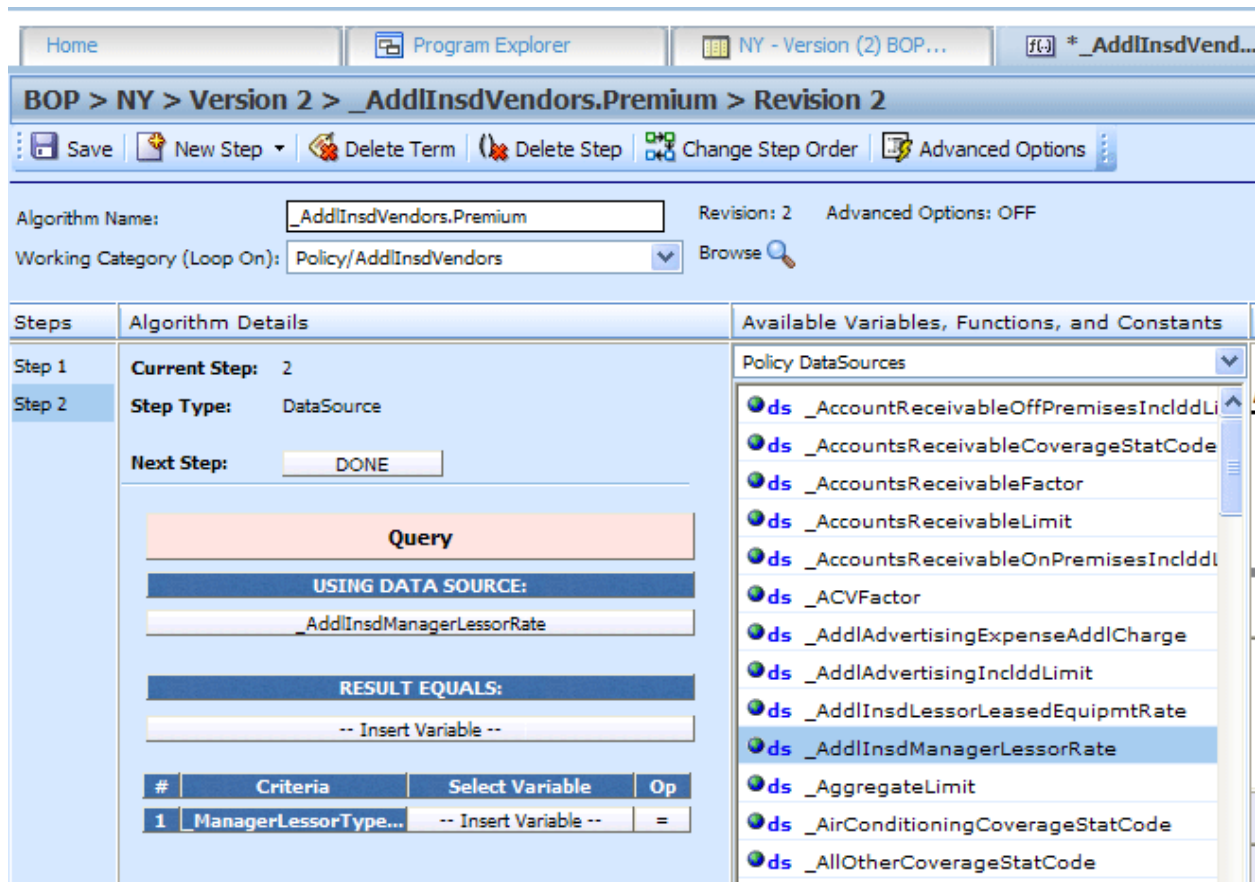


Figure 18 Selecting a Data Source for an Algorithm

3. Select the elements you want to populate to Data Query.

There are three fields:

- **Using Data Source:** This field holds the selected data source.
- **Result Equals:** This field holds a request variable. The data type must be the same as the data source.
- **Criteria:** This field will be populated after you select the Using Data Source field. The criteria contain column headers. These are the headers that were brought in with the data source. They are column headers only. You do not have to match the criteria to the headers. You can select any criteria that you need. You must make a selection for each criteria. You cannot add or remove criteria from a data query.

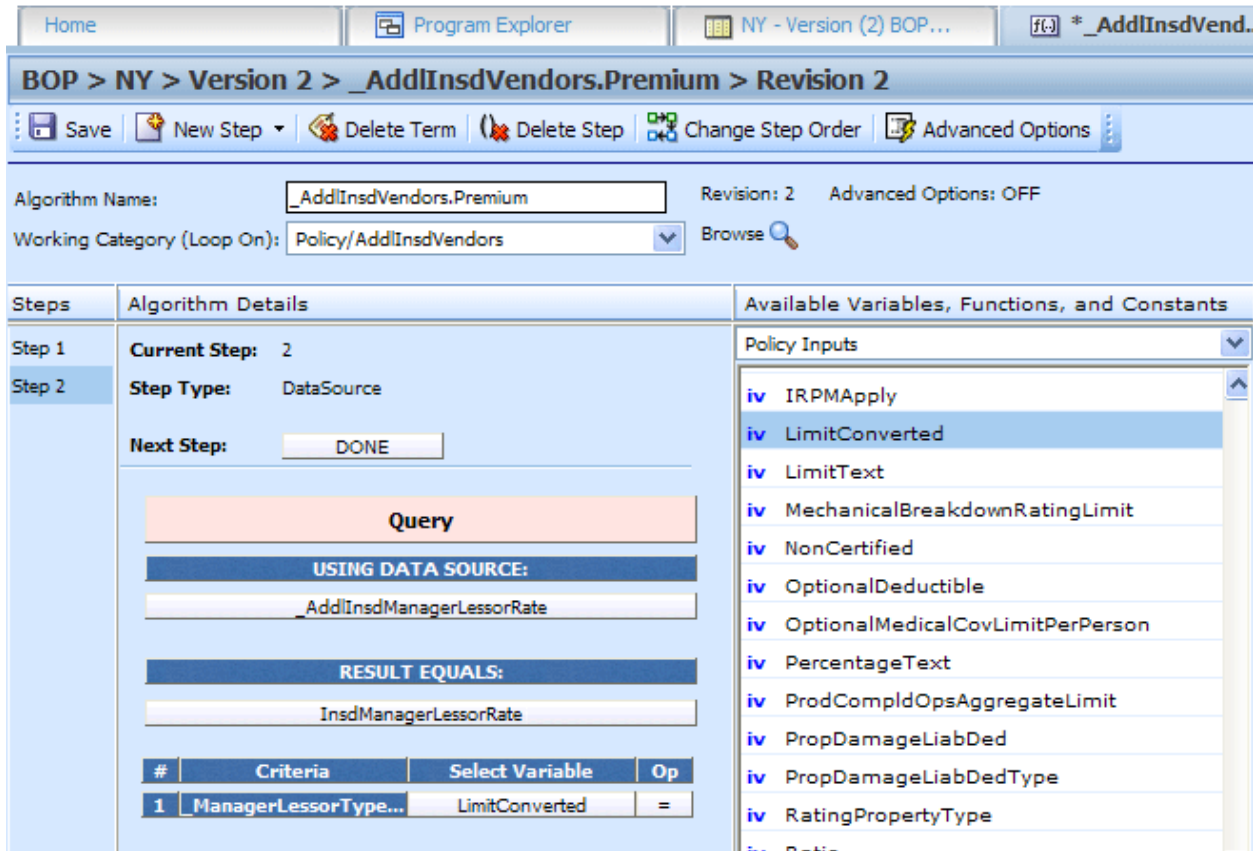


Figure 19 Completing a Data Query Algorithm

- Once you are complete, finish the algorithm and save your work. If you have made a revision, you will need to set the revision as the active revision.

When the step is run, a query will be performed on the data source that you specified, using the criteria you specified.

Since data sources do not have default values, if there is no match, a null value will be returned.

Execution Order: 1

Table Variable: - Policy

_BaseRateUST_Update		Type: Integer	Default: 9999999		
#	Criteria	Operator	Value	Type	
1	ClassCodePremProds	Equal	12345	String	

Retrieved:

Table variables have default values. If a value is not found, the default value is used.

Execution Order: 2

Algorithm: \_BaseRateUST - Policy : 1

Step	Instruction Detail				
1	ResultA [10000009.00] [Equals] _BaseRateUST_Update [9999999] [Plus] Constant: [10] Round to 2 place(s) then goto [ Step 2]				
2	Performing QUERY on [ _BaseRateUST ]				

ResultB [NULL]		Type: Decimal	Default:			Retrieved:
#	Data Source Criteria	Operator	Type	Criteria	Value	
1	ClassCode	Equal	String	ClassCodePremProdsCopy	12345	

then [DONE]

Data sources do not have default values. If a value is not found, a null value is returned.

Figure 20 Data Sources in a Debug Report

## WORKING WITH ALGORITHMS

Currently, algorithms are brought into RateManager as shells. An algorithm shell is an algorithm with a program name, and working category already entered. The steps need to be entered.

1. On Program Explorer, locate the line of business, the ISO-ERC subline, and state where you want to update algorithm program elements.
2. Select the state program. Program version 1 is locked. Create a new program version or copy the program. Continue working in the new version or copy.
3. Select the program and double click to open the Program Details.
4. From the Program Detail Folders, click on Algorithms to view the algorithms in the folder.

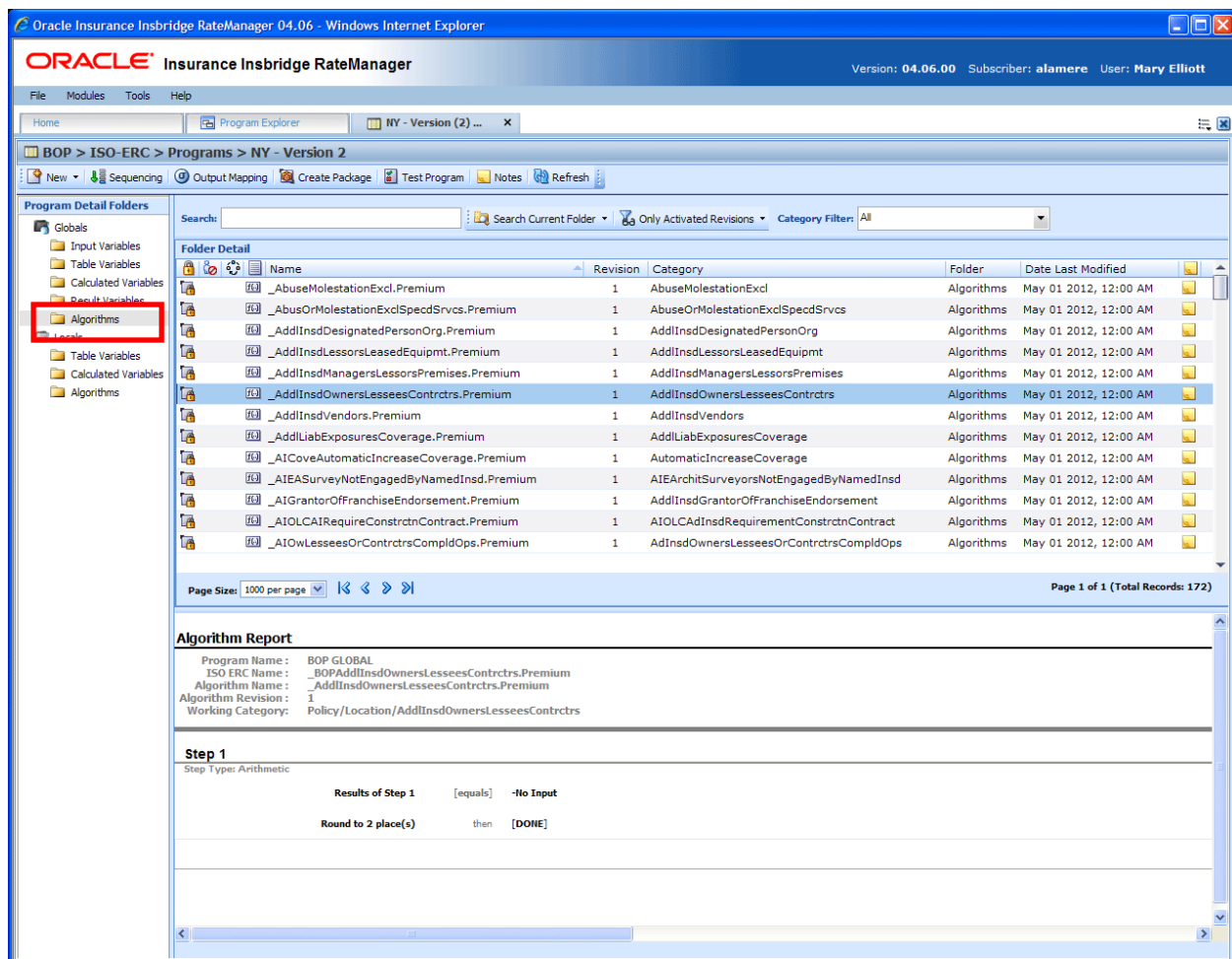


Figure 21 Algorithms on Program Details

5. Select the algorithm you want to work on and right click.
6. Select Show/Hide Revisions.

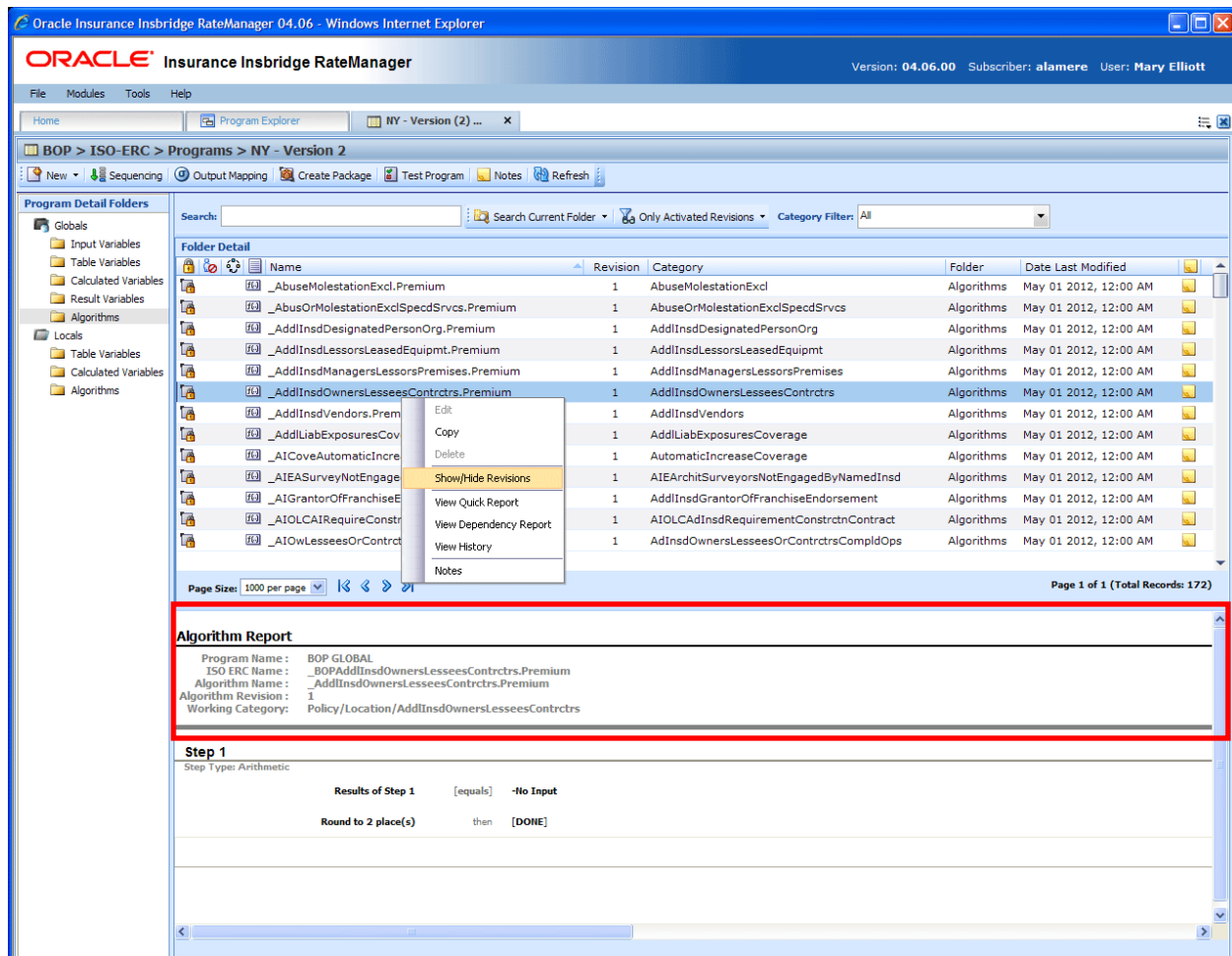


Figure 22 Show Hide Algorithms

8. Revision 1 of the algorithm is shown. Right click revision 1 and select Notes.

Prior to creating a new revision or creating a new algorithm, you will want to view the notes attached to revision 1 of the algorithm. Algorithm notes store references to the ISO ERC spreadsheet, rule name (if applicable) or worksheet to support building out of the ISO ERC Algorithms.

Please note that the algorithm name brought in to the system may be different from the ISO-ERC algorithm name due to RateManager rules regarding name length. Some ISO-ERC names are longer than permitted by RateManager and are abbreviated when they are brought in to the algorithm tab in RateManager. The ISO-ERC name is listed in the Algorithm Report found on the preview screen in the lower portion of the algorithm tab, along with the algorithm name used in RateManager. The ISO-ERC name may be needed to locate the source algorithm on the ISO spreadsheet.

### Algorithm Report

<b>Program Name :</b>	<b>BOP GLOBAL</b>	
<b>ISO ERC Name :</b>	<b>_BOPAddlInsdOwnersLesseeContractrs.Premium</b>	<b>(Full ISO ERC Name)</b>
<b>Algorithm Name :</b>	<b>_AddlInsdOwnersLesseeContractrs.Premium</b>	<b>(RM Shortened Name)</b>
<b>Algorithm Revision :</b>	<b>1</b>	
<b>Working Category :</b>	<b>Policy/Location/AddlInsdOwnersLesseeContractrs</b>	



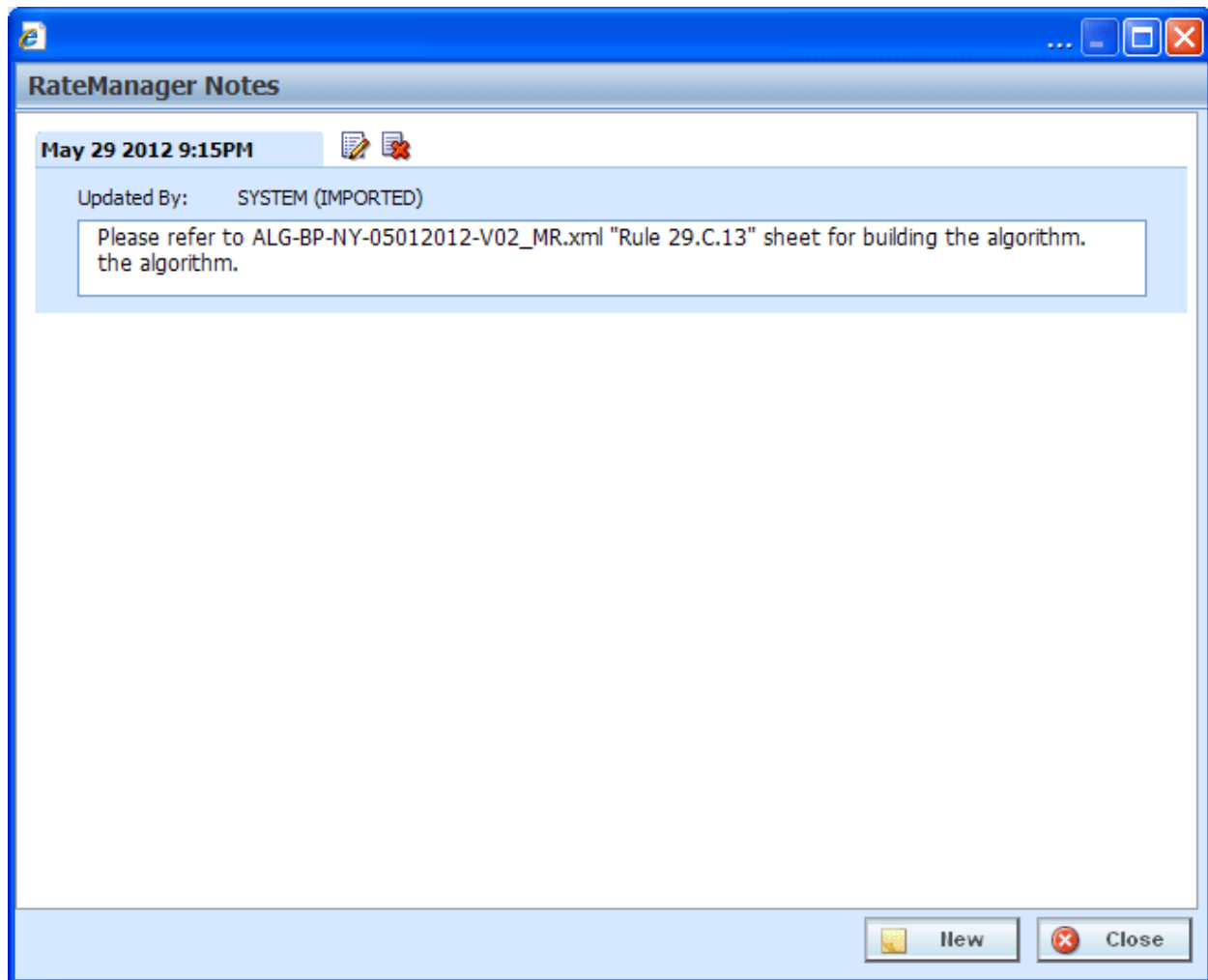


Figure 23 Notes Attached to Revision 1

9. The note has the file name and the ISO ERC worksheet that contains the algorithm content. You need to write down the file name and worksheet.
10. Outside of RateManager, locate the ISO ERC zip file that you uploaded and unzip the file. Locate the spreadsheet referenced in the Note.

There are two spreadsheets with similar names. One will have a MR designation and one will have an HR designation. Use the MR designation.

**MR:** is machine readable. The names are in camel case. Camel case is where the first letter of the word is capitalized with the remaining letters are in lower case. The names do not contain any spaces, for example, AddInsdOwnersLeessesContrctrs.Premium. RateManager uses camel case. If you want to search for an algorithm in RateManager, enter the name in camel case.

**HR:** is human readable. The names are in regular format and include spaces. This file can be used for reference but the names will not be the same as in RateManager.

**NOTE:** For release 4.6, there is an incorrect file extension. The note lists the file as ALG-BP-NY-05012012-V02\_MR.xml. The correct file extension is .xlsx.

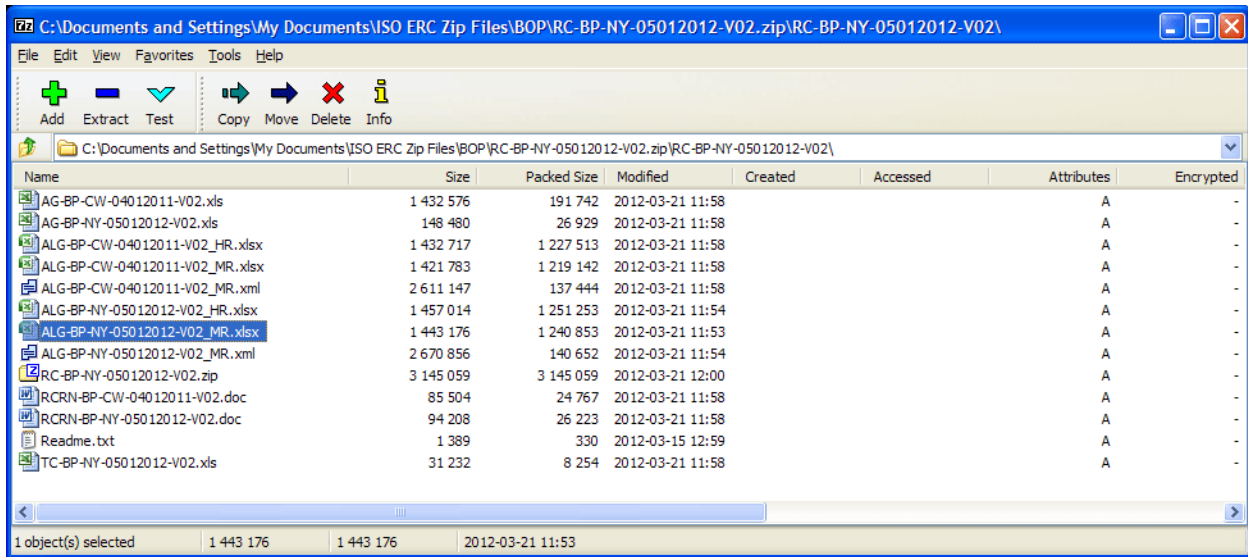


Figure 24 Unzip ISO ERC File

11. Open the spreadsheet and locate the algorithm referenced in the note.

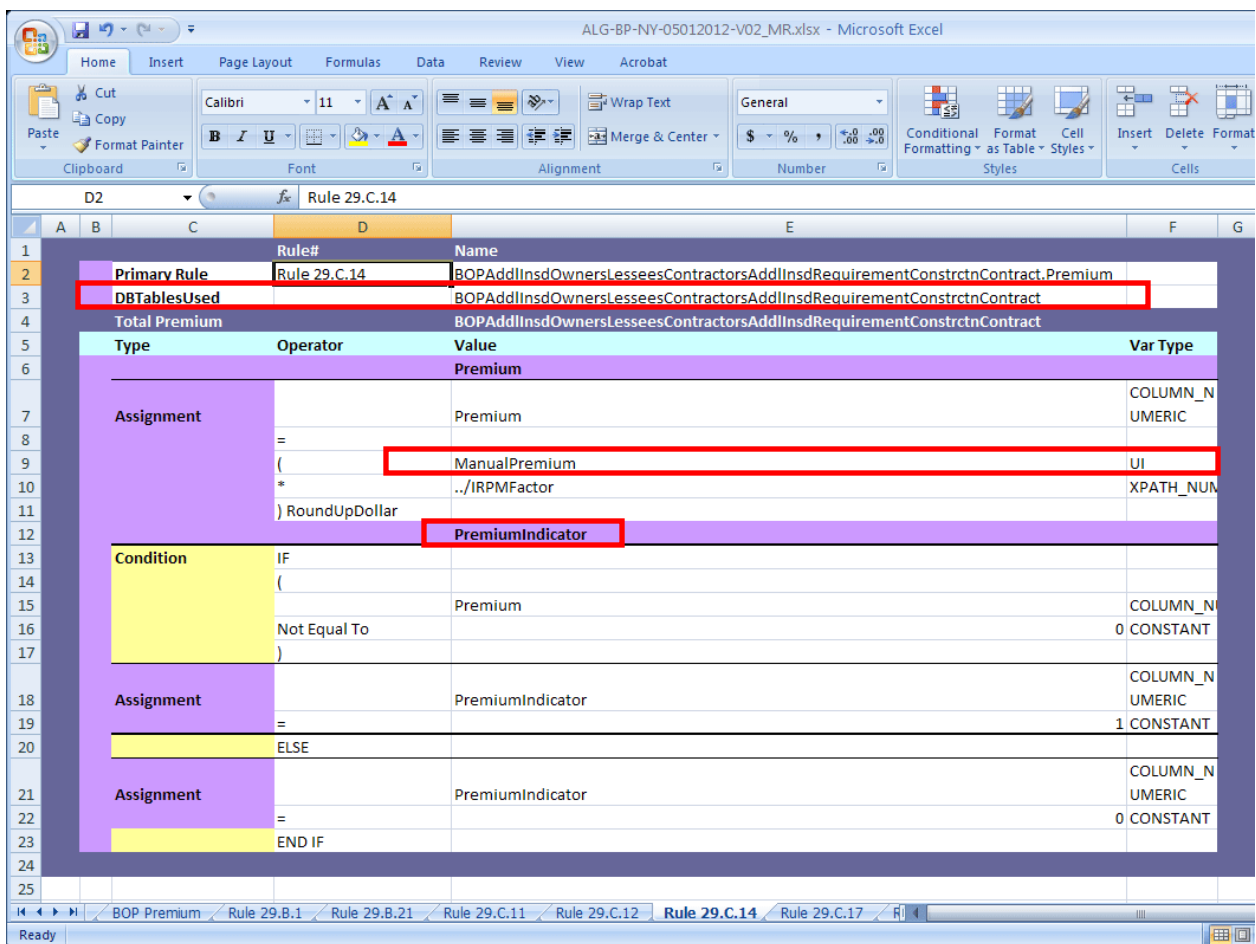


Figure 25 Algorithm Spreadsheet

The spreadsheet has:

- **The DB Tables Used:** You can find data table information in the RC zip file.
  - **UI:** User Input. This element can be located in the Inputs on Program Details.
  - **Assignment:** This is the name of the result variable that needs to be created.
  - **Condition:** Is the type of step that needs to be created.
  - Names with a .Premium indicate premium.
  - Policy.premium should be the last algorithm run. This is the algorithm to calculate the final premium.
12. Return to RateManager. Select version 1 of the algorithm and right click. Select New Revision. This will create a new revision where you can work. You also can create a copy where you can work.

A revision will need to be set as the active revision. A copy will need to be selected in the sequence and the un-used algorithm that you created the copy from will need to be removed from the sequence.

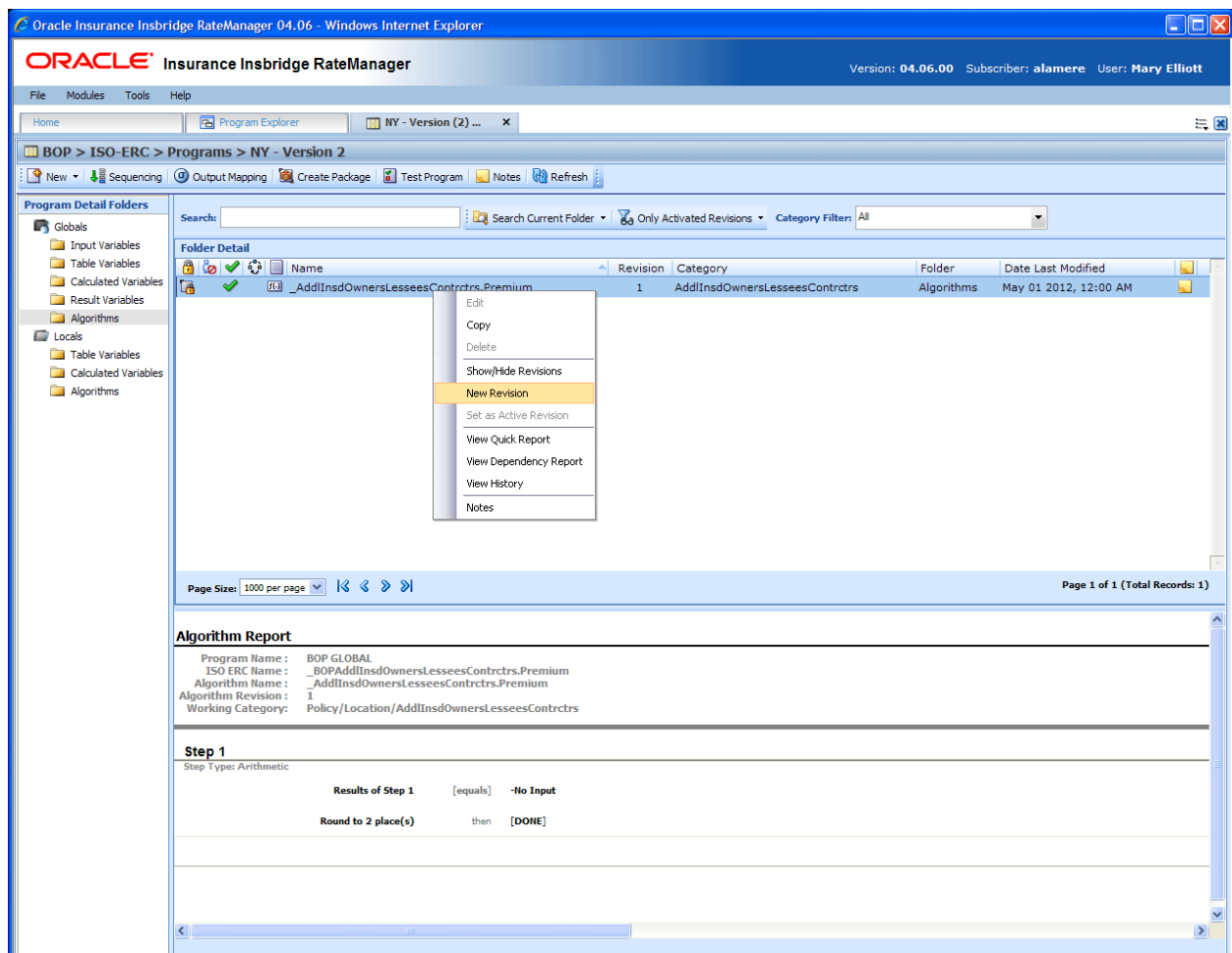


Figure 26 Creating a New Revision

13. Working on the new revision or copy, complete your algorithm according to the spreadsheet
14. Save your entry.
15. When you have finished. Select the new revision and set as the active revision.

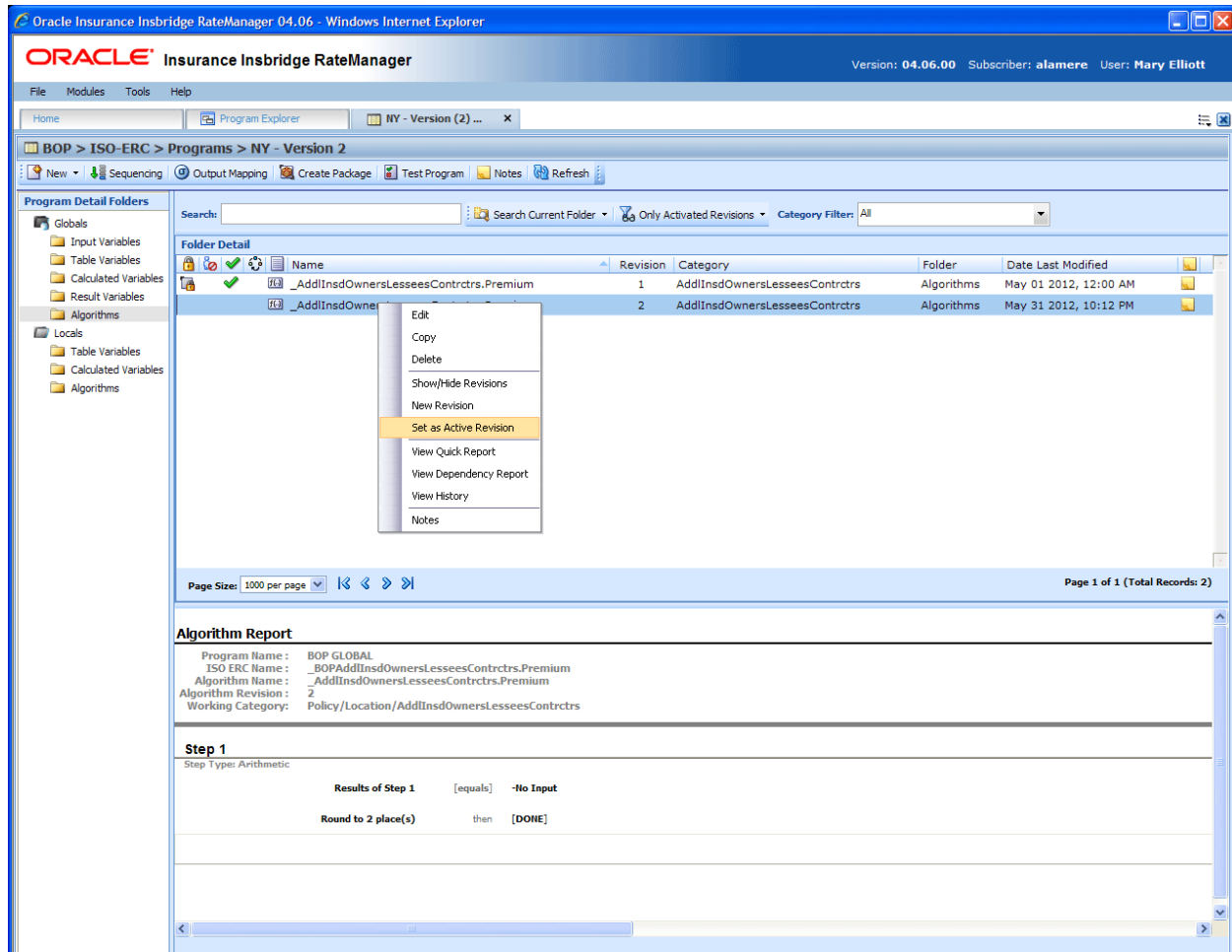


Figure 27 Setting to Active Revision

If you made a copy, be sure to update the sequence.

## Sequencing

The Execution Flow.txt file is a RateManager created file based on the Flow Chart section in the ALG state level XML file and has the order of execution that is loaded into the RateManager program sequence. You should review this document and determine if any changes are needed to incorporate company changes to the algorithms.

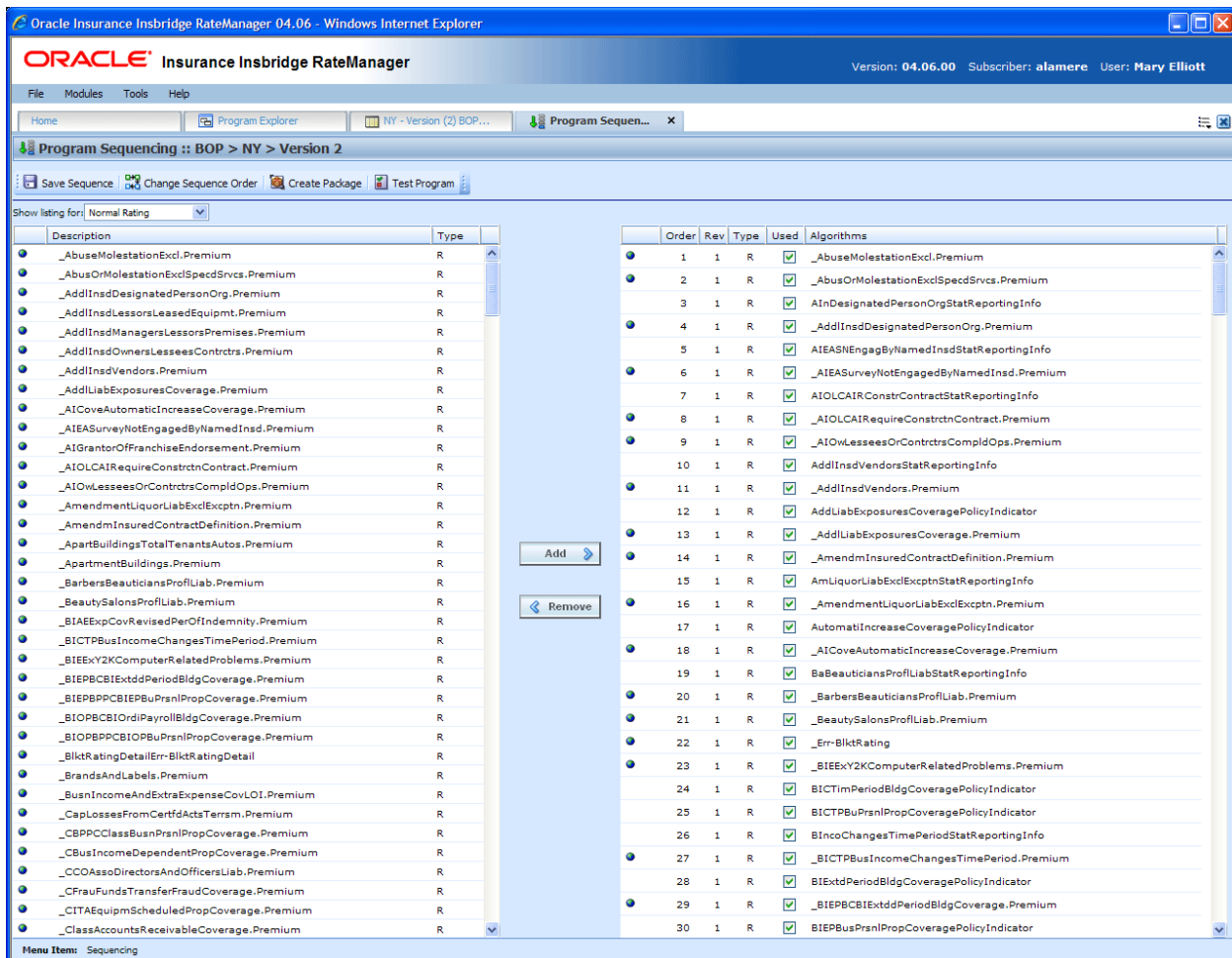


Figure 28 Sequencing for the ISO ERC program

The sequence does not include any underwriting rules. If you want to use underwriting rules in your program, you must create them and add them in to the sequence.

## Final Steps

An ISO ERC program is created like any other RateManager program with one advantage. The advantage is ISO ERC brings in many of the elements that you require and can save you time by not having to enter in those elements.

1. The last step is to create output mappings. The output is not listed on any ISO ERC documentation. The output should be created to your company standards.
2. When you have made all of your edits, completed any incomplete elements, and created an output mapping, your program will be ready for packaging.
3. After you have packaged your program, enter the Test Program tab. To test, return to the ISO ERC zip file that you downloaded to your local computer. Open the zip file to get the ISO ERC Test Case file. This may help you with testing your program.

For details on these steps, please see the RateManager User Guide for Modules.

**NOTE:** Release 4.6 does not fully support the Auto LOB. For programs in LOB 1, Auto, you should verify that a driver assignment has been created and used in the sequence. RateManager requires at least one driver assignment for any program in the Auto LOB 1. You can use a dummy driver assignment if necessary.

### CONTACTING SUPPORT

If you need assistance with an Oracle Insurance Insbridge Rating and Underwriting System product, please log a Service Request using My Oracle Support at <https://support.oracle.com/>.

**Address any additional inquiries to:**

**Oracle Corporation**  
World Headquarters  
500 Oracle Parkway  
Redwood Shores, CA 94065  
U.S.A.

Worldwide Inquiries:  
Phone: +1.650.506.7000  
Fax: +1.650.506.7200  
[oracle.com](http://oracle.com)

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To reach Oracle Support Services, use a telecommunications relay service (TRS) to call Oracle Support at 1.800.223.1711. An Oracle Support Services engineer will handle technical issues and provide customer support according to the Oracle service request process. Information about TRS is available at <http://www.fcc.gov/cgb/consumerfacts/trs.html>, and a list of phone numbers is available at <http://www.fcc.gov/cgb/dro/trsphonebk.html>.

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