

Policy Picture™ System Documentation 

Version 4.x

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Version 4.2

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About this document

This PMC document introduces users to Policy Picture, a leading industry program designed to create insurance coverage charts. This preface addresses the following topics:

- Who should use this guide
- Related Information
- Product Support
- Product Upgrades

Who Should use this Guide

The intended audience for this guide is a user who is familiar with Microsoft Windows and basic insurance coverage concepts included but not limited to:

- Limits
- Layers
- Quota shares or shared layers
- Carriers
- Policy Periods
- Policy Numbers
- Attachment Points
- Aggregate limits
- Per Occurrence limits

If the above concepts are unfamiliar to you, you might wish to consult an insurance dictionary or other resource.

Related Information

Please consult our web site at www.pmcinc.com for information related to PolicyPicture. This includes information regarding but not limited to:

- Coverage chart generation support and services
- Allocation services and referrals
- Other services

Product Support

Support inquiries should be directed via email to support@pmcinc.com. Email is dispatched immediately to responsible personnel.

Product Upgrades

Upgrades are provided annually at the time of license renewal. If you desire an upgrade at any other time during your annual license period, we will accommodate your organization at no charge. Please let us know at support@pmcinc.com Expedited shipping services provided at additional charge.

Requesting New Features

New feature requests should be emailed to support@pmcinc.com If approved, additional features are added as part of your license agreement and usually do not require additional fees.

Reporting Issues

Please report any program issues to support@pmcinc.com. Your feedback is important and appreciated.

Policy Picture Overview

Policy Picture is a tool used for creation of a wide variety of insurance coverage charts. For insurance programs large and small, the program allows you to create professional looking charts in minutes.

Please note that a familiarity with business insurance, databases and Microsoft Windows concepts is required for using Policy Picture. This guide highlights features of the Policy Picture program and is not intended as an insurance concepts tutorial. However, the program is generally considered easy to use, even for those just beginning to work with insurance coverage.

We hope you find Policy Picture as useful as the hundreds of insurance professionals that have come to use the product for all of their insurance coverage chart production needs.

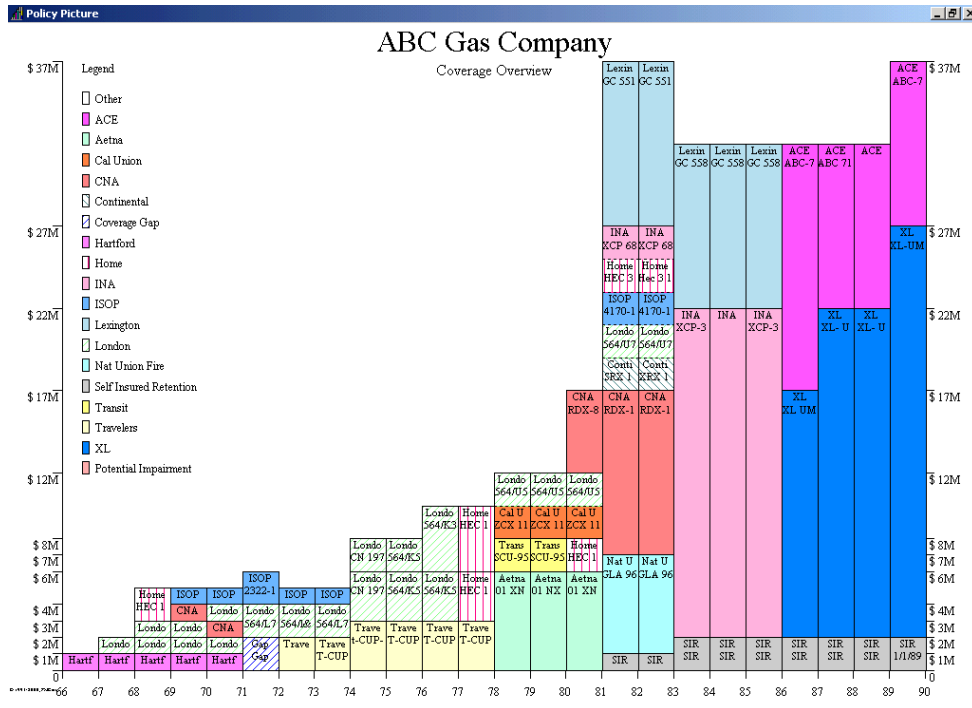


Figure 1

Installation

To install Policy Picture, insert the Policy Picture CD into your CD or compatible drive. Program installation should begin immediately.

Windows 95/98/NT 4.x/2000/XP

If AutoPlay is enabled, software installation should begin automatically. If not,

Use Windows Explorer to run the setup.exe program on the CD. Contact your IT department, if necessary to ensure proper installation.

Important Note

Make sure you choose typical installation if this is the first time you are installing the software.

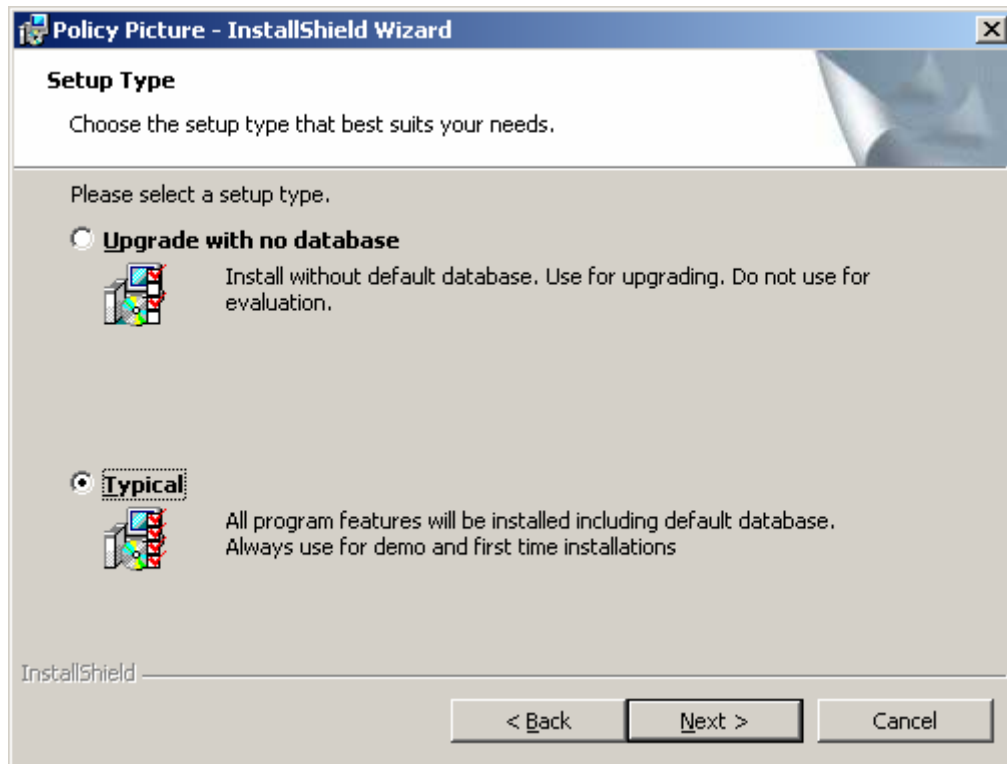


Figure 2

After Installation is Complete

Your system will prompt you if it is necessary to restart after installing Policy Picture. Next, click on the Policy Picture icon to get started (use the Start menu in Windows 95/NT/2000/XP):

The Policy Picture Main Options Screen

A screen similar to the following should appear. Consult the below documentation for detailed information on functionality, or continue with this document to get started. Also note that context sensitive help is available from within the system by pressing the F1 key:

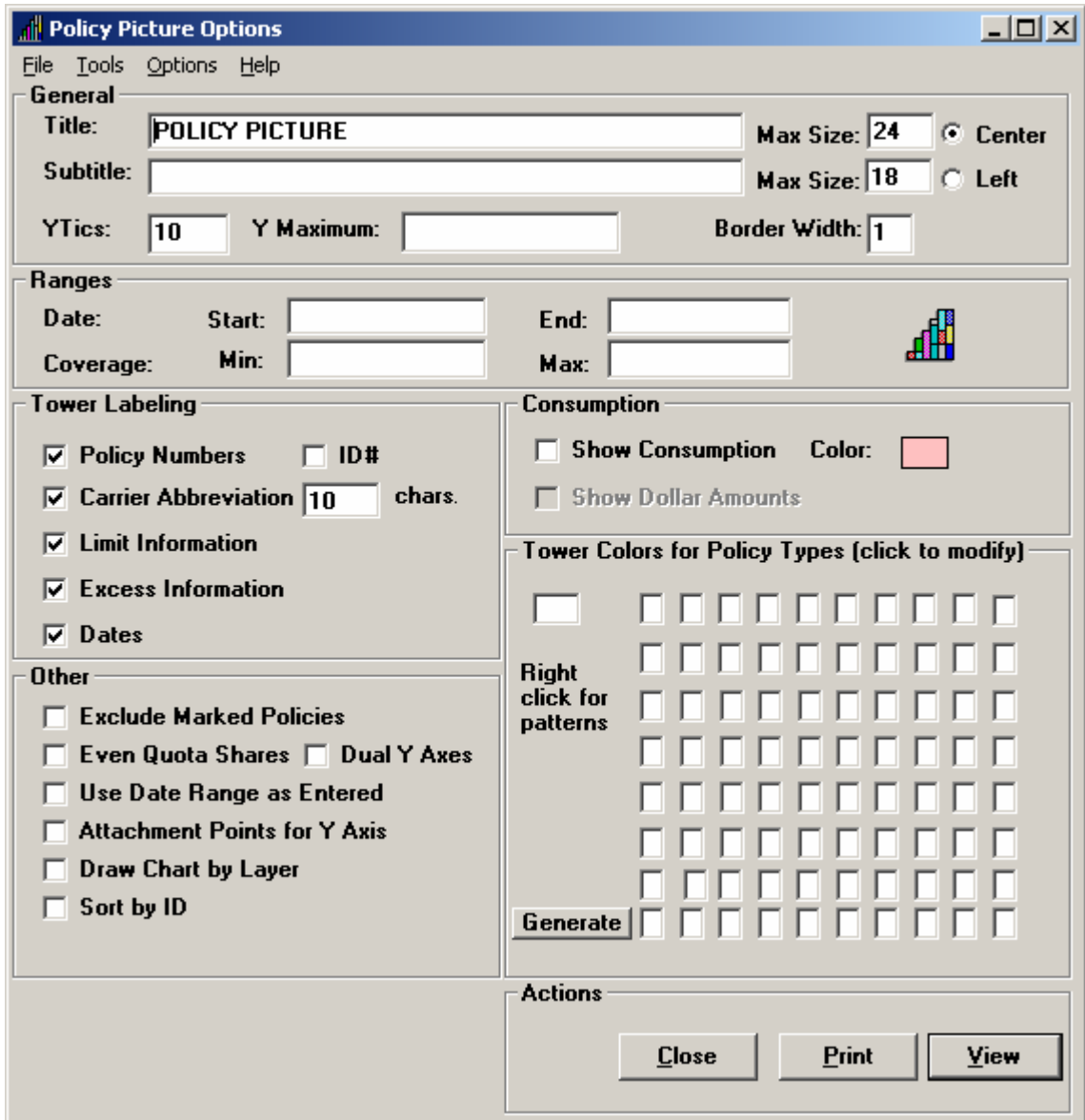


Figure 3

Title and Max Font Size

This is the main title that appears at the top of the coverage chart. Use Max Font Size to prevent the title from growing too large on big charts.

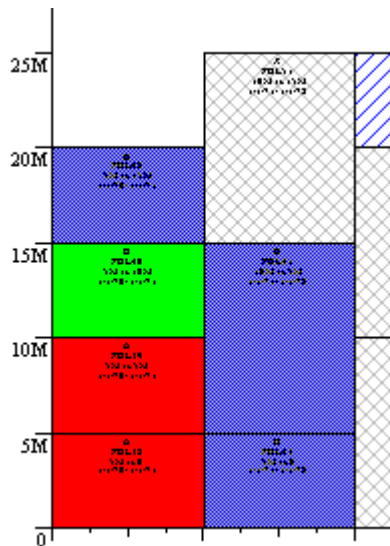
Titles that are too large will overlap the upper layers of coverage. Make these fonts smaller using the Max Font Size field to prevent this from happening. Another alternative is to choose the Center and Left options. These change the position of the titles to the top center and left of the chart, respectively.

Subtitle and Max Font Size

This is the optional subtitle that appears at the top of the coverage chart. Use Max Font Size to prevent the subtitle from growing too large and overlapping coverage data. You may insert a line break in the subtitle only using the tilde ~ character.

YTics

This is the number of “tics” or graduation marks on the left axis (or Y axis) of the chart showing dollars. For example, 10 tics on a chart with a total of \$900,000 in coverage would place a tic mark every \$90,000. Please note that this option is ignored when “Attachment Points for Y Axis” is selected, below.



Y Maximum

Use this option to force a specific scale of the chart. For example, if charting multiple date ranges, use the same Y maximum on each of the charts to force the same scaling for each. This allows for easier cutting and pasting or alignment of the charts. This is typically an advanced option.

Border Width

Changes the thickness of the lines used when drawing the chart. Useful on some high resolution printers. Border widths greater than 3 are unusual.

Date Ranges

Enter dates in the format mm-dd-yy to restrict the chart to certain periods. If the user leaves either the start or end blank, the system will ignore that restriction and

use all coverage. Note that the X axis (dates) of the chart will be restricted to this date range as well, unless the “Use Date Ranges as Entered” box is clicked, below.

Coverage [Dollar] Ranges

Enter dollars in the format 9999999 (no commas) to restrict the chart to certain dollar ranges. If the user leaves either the min or max blank, the system will ignore that restriction and use all coverage. Note that the Y axis (dollars) of the chart will be restricted to applicable coverage in this coverage range as well, unless the “Y maximum” field is filled in (see above).

Tower Labeling

Click on these check boxes to label each policy as desired. Carriers can be abbreviated up to x characters as indicated. These check box functions are labeled according to their function.

Custom Tower Labeling

You may choose to use custom policy labels by manually entering all information in the carrier field. Specify a value of 250 to the number of characters to display. Combine this feature with the AutoSize fonts feature under the Options | Advanced menu for best results.

Consumption

Click in the “Show Consumption” box to show TOTCOST¹ dollar shading on the chart. Click with the mouse on the Color box to choose your color. Select “Show Dollar Amounts” to label the policies with consumption dollars as appropriate.

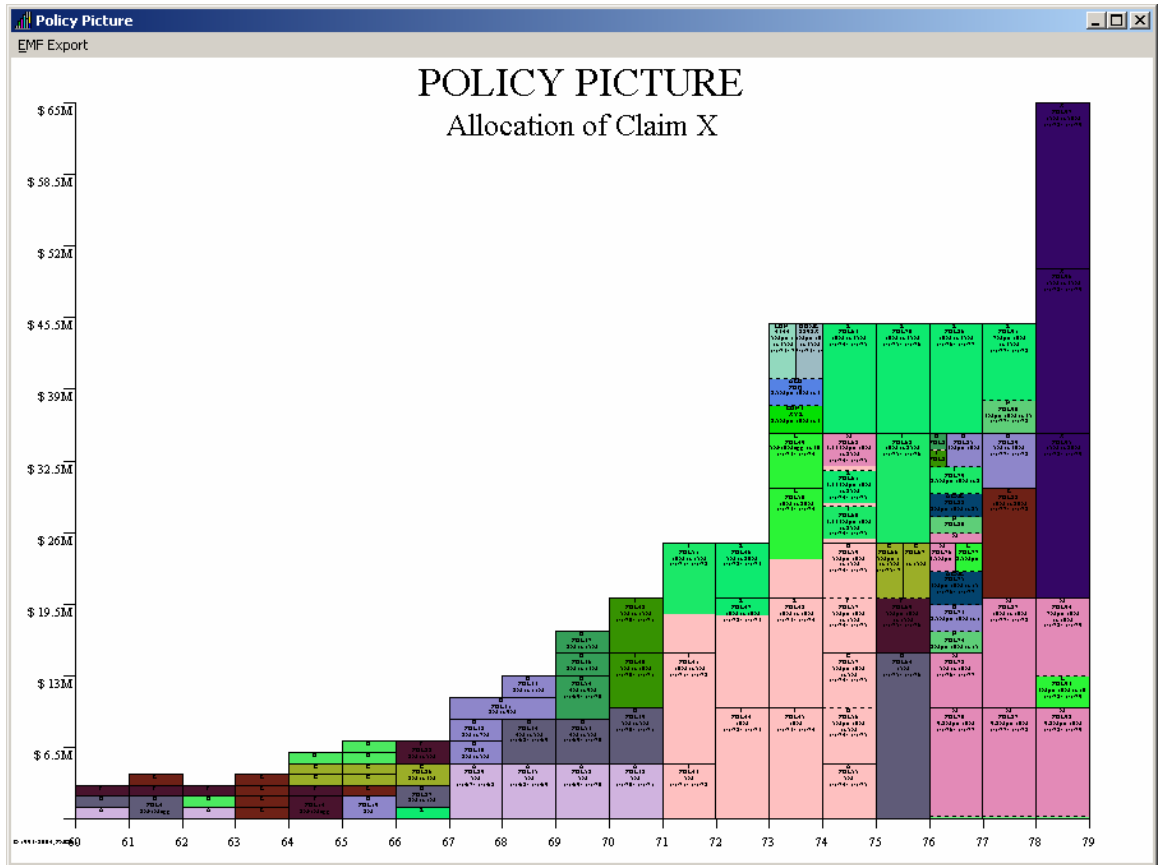


Figure 4

Tower Colors

Click your primary mouse button to choose colors to correspond with the CODE field in the database.

Tower Patterns

Click your secondary mouse button to choose patterns to correspond with the CODE field in the database.

Other - Suppress 'Do not Allocate'

Hides policies from the chart that have a non-zero value in the EXCL_ALLOC field.

¹ TOTCOST is a field in the Policy Picture database

Other - Even Quota Shares

Often, a quota share will be split with highly varied percentages. For example, one carrier might have 90% of the quota share, while another two might have 5%. Choosing this option will cause Policy Picture to draw three policies for 1/3 each. However, their dollar values will be displayed correctly.

Other - Use Date Range as Entered

Causes the chart's X axis (dates) to use the full range of dates entered rather than collapsing around available coverage. For example, if the user enters a date range from 1/1/20 - 1/1/90, this date range will display on the X axis even though coverage might only be from 1/1/40 - 1/1/80.

Other - Attachment Points for Y Axis

Causes the system to label the Y axis (dollars) only where a policy has an attachment point. This enforces a more usable Y axis labeling scheme than arbitrarily splitting the axis by the number of Y tics (see above).

Other – Draw Chart by Layer

Uses the value from the Layer field in your data to display the chart by layer. A primary policy should start with layer 0, with each overlying layer to receive sequentially higher numbers.

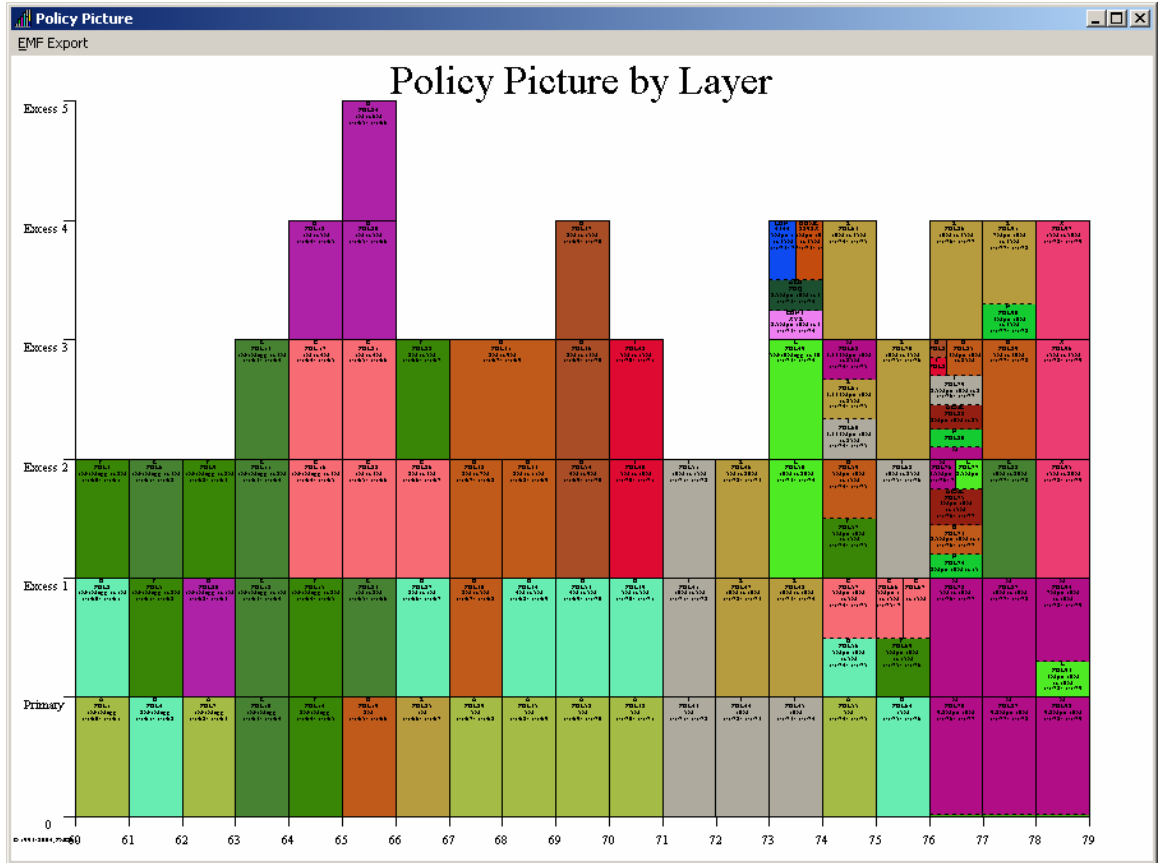


Figure 5

Generate

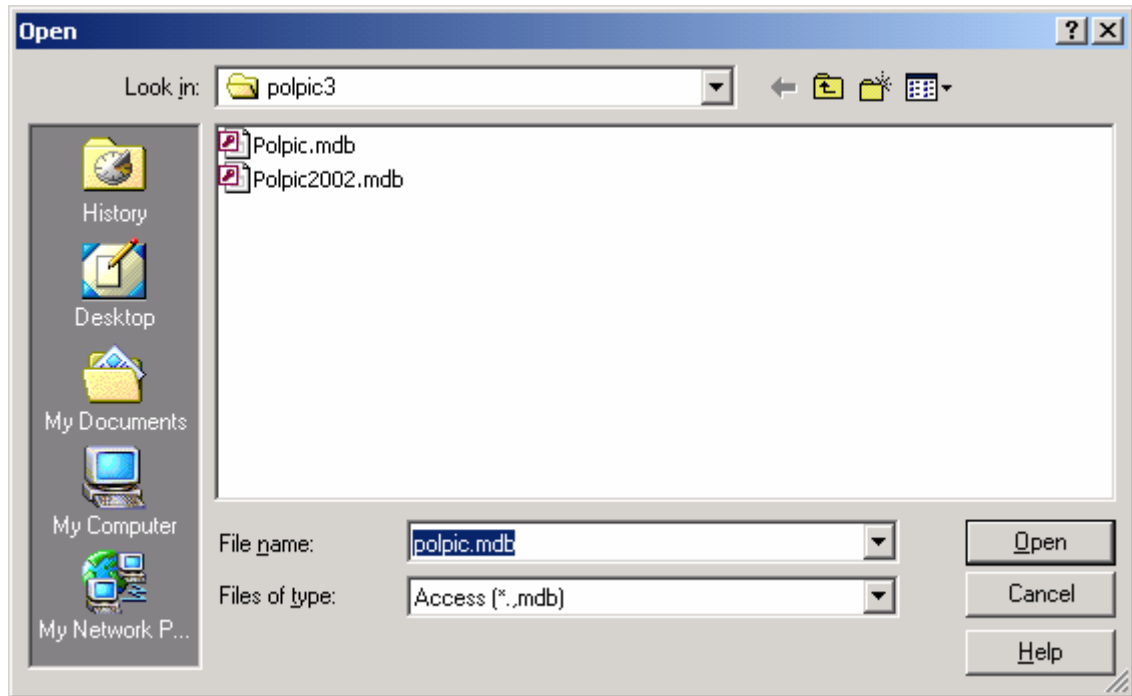
This button generates a random color palate for coloring your chart.

To View a Chart

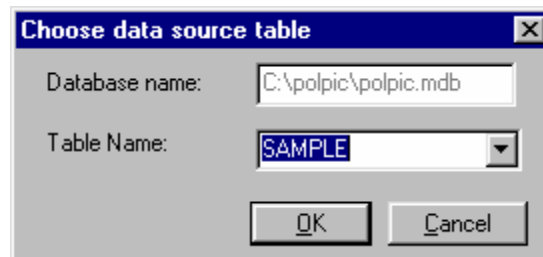
Select the View button on the options window lower right to view a chart. To select other data, access the Options | Data Source menu.

From the Policy Picture main Window, choose Options | Data Source. Choose the polpic.mdb data source as shown:

Select Data Source



Next, choose the data table you wish to work with:



Upon installation, only the SAMPLE and SAMPLE2 tables will be available. Each table represents a different sample insured's coverage block. As you work with the system, you can add your own coverage blocks.

Selecting Queries

You may also select custom queries to create custom charts based upon desired coverage characteristics.

Viewing and Printing

Simply click the [View] button to view the chart, click the [Print] button to print.

Print Settings

You will be prompted for page settings prior to printing via the menu. If you choose to print via the print button onscreen, printing occurs using current settings.

General Operation

To use Policy Picture to create coverage charts, all you have to do is enter insurance policy coverage block data into a simple database and click the View or Print button.

Data Elements

Entering data into the database is straightforward. You simply type in the following policy data elements:

Policy Number and Carrier

The policy number and insurance carrier.

Policy Period

The inception and termination (start and end) dates of the policy. Consider policy end dates exclusive of coverage. For example, a policy from 1/1/57 to 12/31/58 should be entered as 1/1/57 to 1/1/58.

Per Occurrence and Aggregate Limits

Enter policy limits as whole dollar values. For shared layer policies, enter the individual carrier's portion of the layer in dollars. For example, if Carrier A is responsible for 25% of a \$1 million shared layer, enter \$250,000 as the policy's occurrence limit.

Attachment Point

The attachment point is the dollar value where the insurance policy becomes responsible for coverage. Typically, there is an "underlying" policy whose attachment point and per occurrence limit add up to the current policy's attachment point.

All members of a shared layer (also called quota share) should have the same attachment point.

Color Code

Use the code field to differentiate Policy types for coloring and shading. See the accompanying MS Access document for instructions on writing custom queries to change codes.

Consumption of Limits

Limit consumption dollar values should be stored in the TOTCOST field.

More Information

More information can be found by pressing F1 at anytime from the Policy Picture system.

The first time Policy picture starts, use the Options Menu, Data source menu to choose appropriate data (see, To View a Chart, above).

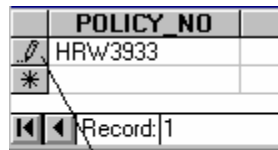
Data Entry

Policy Picture has limited data entry facilities to aid policy data manipulation. However, use of Microsoft Access is recommended for coverage databases with more than 100 policies. Below is a guide on how to get started. Also see the Data Dictionary and entering policy data sections.


Entering Policy Data

First, select the Options, Data Entry menu items. To alter existing data, use the Window scroll bars to view the data you wish to edit, then use the [Tab] key or mouse to position the cursor over the data you wish to edit.

A rightward facing triangle will highlight the row you are editing. The arrow will show up in a small gray area to left of each row. This area is called the record selector.



Record selector

Use this set of arrows  to move around one record at a time (the inner set of arrows), or to the very beginning or end (the outer set of arrows).



The Escape Key

Press the [Esc] key in the upper left hand side of your keyboard to restore a field to its original value if you accidentally overwrite it.

Deleting a Policy

To delete a policy, simply click on the record selector to highlight the policy record and press the [Delete] or [Del] key on your keyboard. Records are deleted immediately and cannot be undeleted.

Adding a Policy

To add a policy, scroll to the end of the policy data and click on the asterisk  symbol. A pencil  will then appear in the record selector. Use the [Tab] or [Enter] key to move from field to field.

Saving Policy Data

Changes are automatically saved when you move out of a record.

Data Dictionary

Database layout

Policy Picture can be adapted to use a wide variety of databases. However, the current demo version allows connection to Microsoft Access v2.0 databases only. A general familiarity with Microsoft Windows, Access and insurance coverage is assumed. On the following pages, please find a discussion of database fields.

POLICY PICTURE DATABASE LAYOUT

FIELD NAME	TYPE	DESCRIPTION
ID	Number	Unique numeric ID for each policy (optional)
POLICY_NO	Text(50)	Policy number
CARRIER	Text(50)	Name of insurance carrier for policy
INCEPT	Date	Inception date of policy
TERM	Date	Termination date of policy
ATTACH	Number	Attachment point of policy
PEROCCLIM	Number	Per Occurrence limit of policy, dependent upon charting needs of user. If the policy is part of a quota share (see below), enter the policy's dollar value of its share of the total layer (quota share) limit.
AGGLIM	Number	Aggregate limit of policy (optional)
CODE	Number	Number 0 - 80. Each number can be assigned a unique color during the chart drawing process (optional)
BQUOTASHR	Number, 1=Yes, 0=No	Not used in Policy Picture versions 2 or better. Is the policy part of a quota share?
QUOTASHRLIM	Number	If the policy is part of a quota share, the full amount of the quota share. Also known as layer limit.
CONSUME	Number	Prior consumption of the policy's limits (optional).
TOTCOST	Number	Total cost of current consumption. This value is shown when the "show consumption" option is clicked (optional).
EXCL_ALLOC	Number, 1=Yes, 0=No	Policies with this value marked at TRUE can be turned off and on at will by the Policy Picture operator (optional).
IMGFILE	String	Path to file that corresponds to scanned image of policy, such as a multi-page PDF (optional)
LAYER	Number	Use "0" for primary layer, 1 for excess primary, etc. (optional).
SEPARATION	Number	Use to split chart into multiple scaling regions. Group policies together using the same separation number. Separation numbers should start with 1

Note that all fields should be filled in. For example, if you are not assigning a policy code, enter the number 0.

Legend

Policy Picture supports legend entries to match colors to text descriptions. The legend is found under the Options | Legend menu. To wrap legend text, insert a tilde ~ character in the legend descriptions.

Fonts

Change the main chart font in the Options | Fonts menu. See autosize fonts below. It is not possible to use different fonts throughout the chart. Different font sizes, however are supported.

Advanced Settings Screen

The screenshot shows the 'Advanced Settings' dialog box. It contains the following sections and controls:

- Font Sizing:** Includes a checkbox for 'AutoSize Fonts'. Below it are input fields for 'Minimum' (4), 'Maximum' (24), and 'Spacing' (.95).
- Insolvencies:** Includes a checkbox for 'Color insolvent carriers' and a red color swatch.
- Chart styles:** Includes a checkbox for 'Layer'.
- Headers and Footers:** Contains four rows, each with a 'Use' checkbox and a text field:
 - Left Top: Use [] 8
 - Right top: Use [] 8
 - Footnotes: Use [] 8
 - WMark: Use []
- Imaging:** Includes an 'Image Viewer Path' field with a folder icon and a 'Close' button.

Use this screen to control font sizing, headers and footers, watermarks and image viewer path.

AutoSize Fonts

This feature chooses the largest font possible to fit text within a coverage block. Specify a minimum and maximum to limit widely varied font sizes from appearing on a chart.

Insolvencies

Use this feature to color insolvent policies the color of your choice. The systems uses the INSOLVENT field in the database to make this determination.

Layer Chart

Displays chart by layer. Same as layer option on Main Options screen.

Headers and Footers

Sets headers and footers to text of your choice. You may use CTRL-ENTER to insert line feeds in headers and footers. Sample text might be “Privileged and Confidential”.

Watermark

Sets watermark text for background of chart. Example text might be DRAFT or your organization name.

Image Viewer Path

Sets the path to the program to use for displaying policy images. This program will be called to load image files specified in the IMGPATH database field

Scaling or Zoom Options

Regular or “to Scale” Chart

Below is an example of a chart that is to scale. That is – no special scaling options have been applied

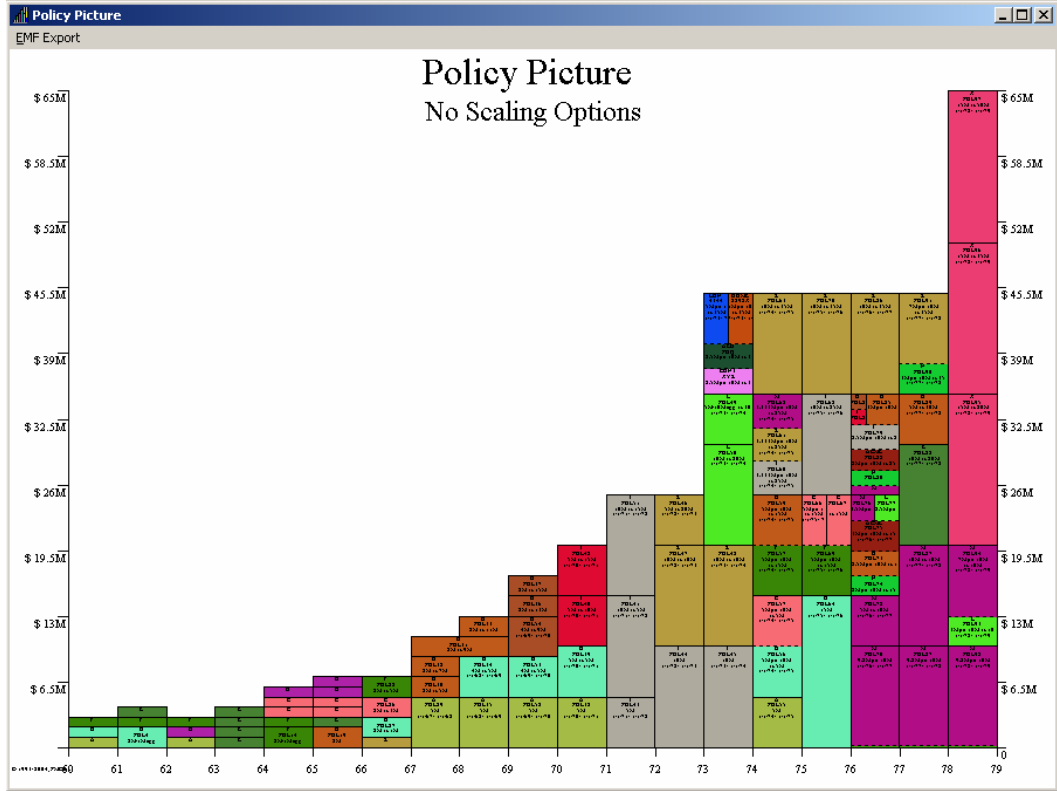


Figure 6

You can control single horizontal and vertical scaling options via the Options | Zoom menu selection:

Figure 7

Examples of scaling options follow on the next pages:

Horizontal Time or Date Split

This option splits the chart into two along the X or date axis.

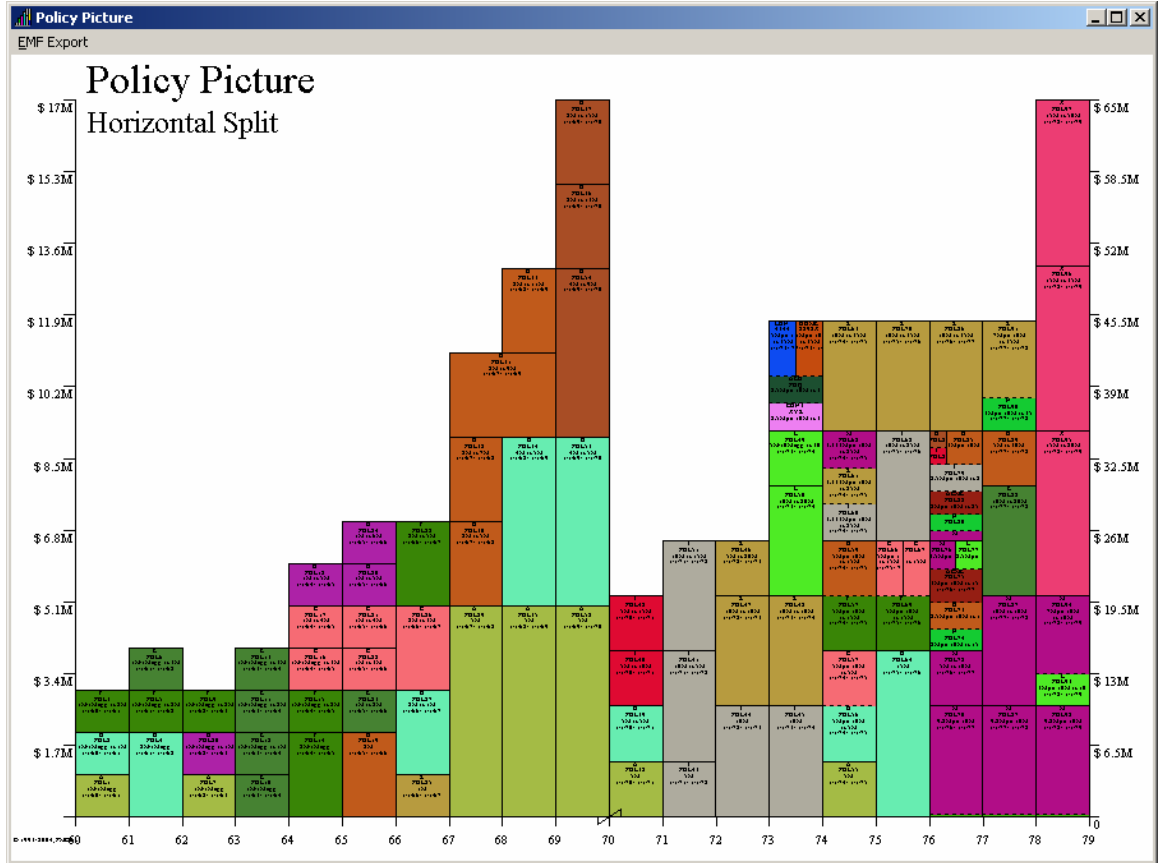


Figure 8

Vertical or Coverage Adjustment Split

This option allows you to split the chart into two vertical scaling regions. Generally, enter a numeric value in the first field “Multiply occurrence limits above” that corresponds to the point in coverage where limits begin increasing. A good starting point might be \$1 million.

Enter a value of .1 (point one, or a decimal point followed by the digit 1) in the second field. Display your chart to illustrate the affect. Experiment with these numbers to find the best ones for your chart.

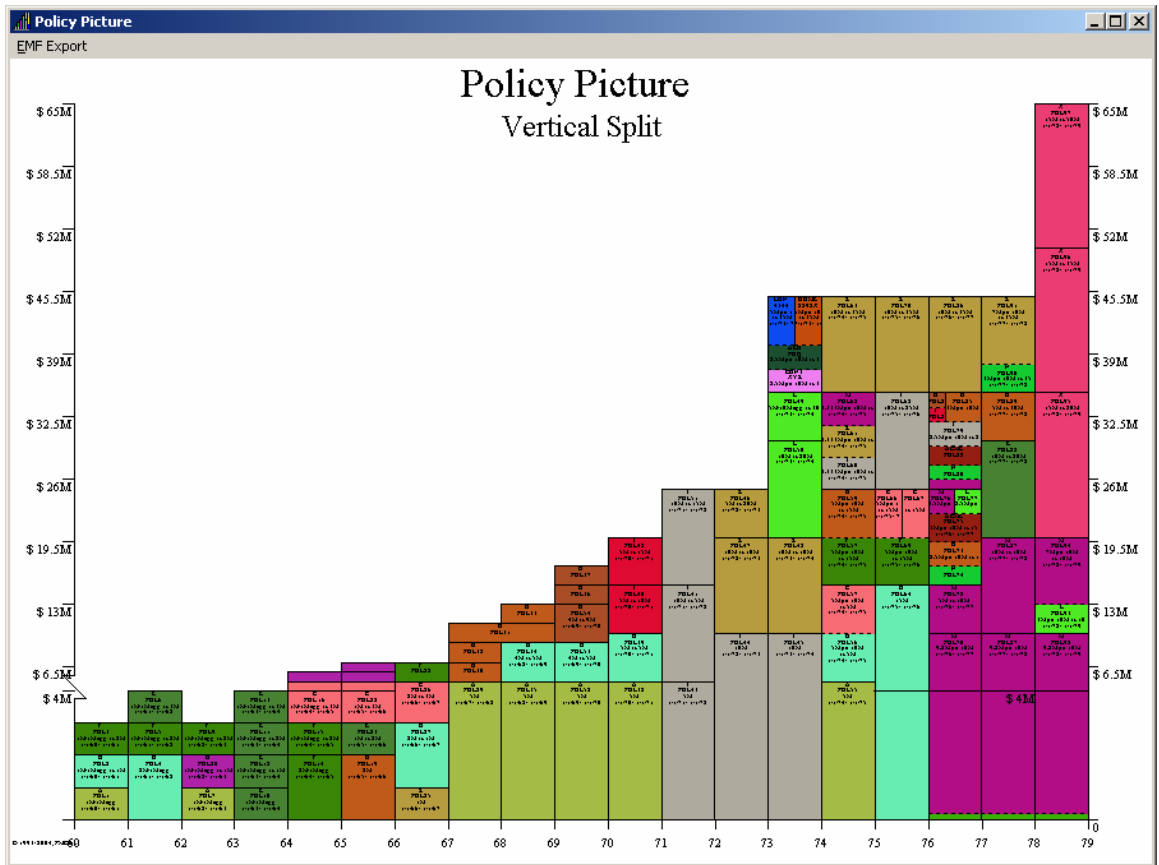


Figure 9

Multiple Scaling

Policy Picture has the ability to split charts into multiple scaling regions. To use this feature, you must populate the SEPARATION field in your policy data. Start your separation regions at 1 and increment upward based upon attachment point.

Generally, primary and other lower limit and attachment point policies will be in separation region 1. The next “layer” would be set to separation region 2 and so on. Most charts will not require more than 4 separate regions.

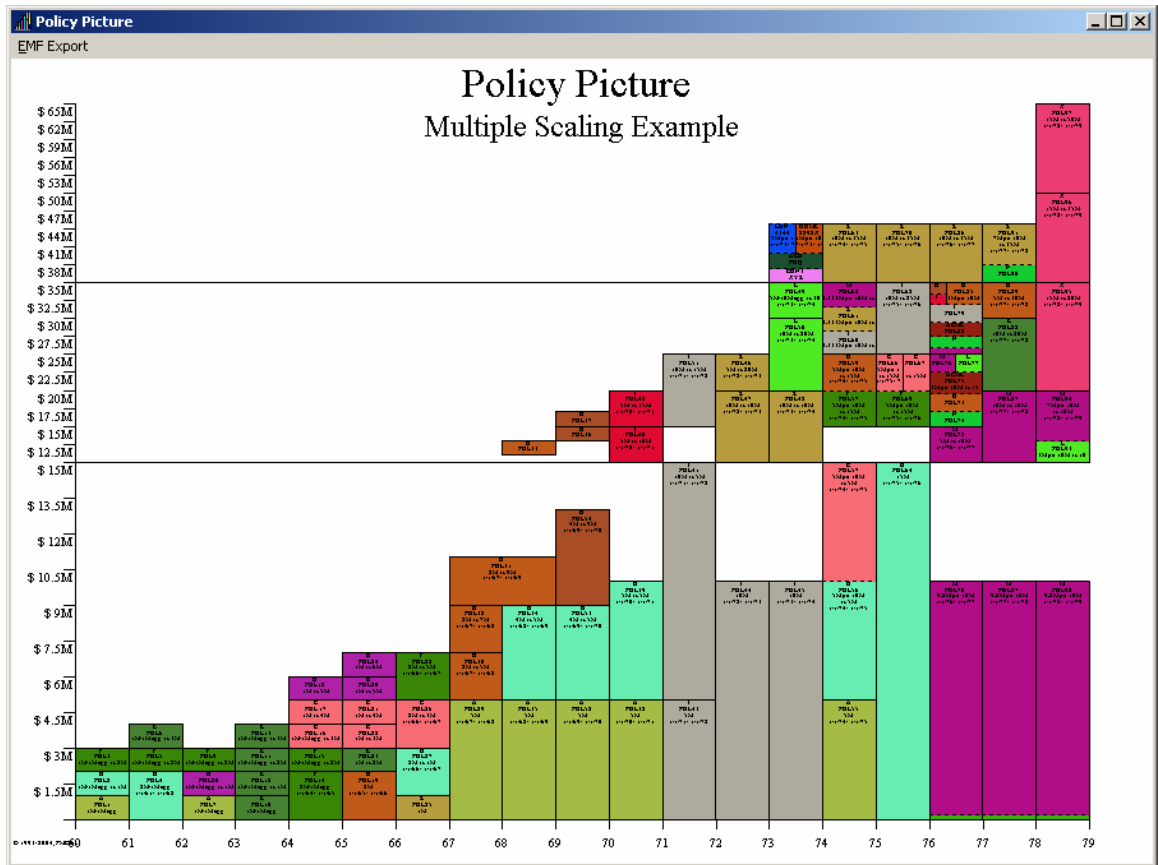


Figure 10

Saving and Loading

Note that during saving and loading, you are working with the settings defined in the Policy Picture options screen, not the policy data.

For example, when you save the settings to a *.ppc file, you are saving colors, titles and scaling factors, not the policy database. The database is separate and distinct from the Policy Picture settings.

Exporting

PolicyPicture supports EMF export. However, most users find that printing the chart to PostScript file format or Adobe PDF is most useful when in need of large format charts.

Summary

Thank you for using PolicyPicture. If you have further questions, please direct them via email at support@pmcinc.com.