PAASbase

USER GUIDES

WELCOME

Premium Audit Advisory Services' PAASbase is structured to provide easy electronic access to technical, regulatory and training information for the purpose of properly classifying and rating commercial casualty risks.

For purposes of navigating the site, the uppermost portion of your Browser window is the Title Bar and the largest portion of the Browser window is the Canvas.

TITLE BAR (TOP OF PAGE)

PAAS Products/Services▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

● **PAAS Workers Compensation Guides** – This option will bring the users to the Workers Compensation Classification Code Search Page. This option allows users to search the Workers Compensation Classification Guides in order to determine the applicable class code for the risk being audited. (See the Workers Compensation Classification Code Search Page for more information regarding this option.)

● **PAAS General Liability Guides** – This option will bring the users to the General Liability Classification Code Search Page. This option allows users to search the General Liability Classification Guides in order to determine the applicable class code for the risk being audited. (See the General Liability Classification Code Search Page for more information regarding this option.)

● **PAAS Rating Information** – This option allows the users to see updated information regarding Workers Compensation and General Liability changes to payroll limitations as well as any Workers Compensation Outstanding Rate Changes. The Chart of State Exceptions provides a side-by-side view of state exceptions, bureau rules and PAAS interpretations for Workers Compensation. (See the Rating Information Service Page for more information regarding this option.)

● **Industry Guides –** The Industry Guides is a classification tool by specific industries or types of risk

● **PAAS Consultations** – This option will bring the users to a screen that will show them how to contact PAAS for any questions or comments regarding classification or other premium audit related questions. (See the Consultative Services Page for more information regarding this option.)

● **PAAS InfoLinks** - In addition to the above guides and services, the PAAS Home Page also contains links to third-party sites when the user is connected to the Internet. Clicking any of these icons will take the user to a page outlining pertinent sections of the third-party site and will provide a link to that specific section of the third-party site.

● **PAAS Bulletins** – This option allows the users to search through one or multiple - or all PAAS bulletins based upon a text search criteria. (See the PAAS Bulletins Page for more information regarding this option.)

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - will open a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.isonet@iso.com, to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CANVAS

Many of the product offerings are linked on the canvas. Clicking on a product link brings you to the specific product home page.

► **Terms and Conditions** - provides a description of how Premium Audit Advisory Service information can be used, how ISO must be cited as the copyright owner for specific content, disclaimers concerning links to non-ISOnet web sites, and ISO's Internet Privacy Policy.

► **Consultations** - invokes a user's default e-mail editor and automatically populates it with the address www.PremiumA@iso.com,' to allow you to request more information on Premium Audit Advisory Service. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

► **Printing a Page** - Place the cursor on the class guide chosen on the right side of the frame and right click then choose print to print the page. You can also print a class guide by clicking on the title shown on the left frame by moving the cursor over the title and right clicking then choosing print.

► **Searching by Number in Text Box** - If you want to search all of the class guides in WC/GL for a particular number within "Search by Text", place the number in parenthesis.

PAAS WORKERS COMPENSATION GUIDES

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

WC Product▼ - provides a drop-down list of options available in the PAAS Workers Compensation Guides.

► **Information** provides a description of the Workers Compensation Guides.

► **Search** provides a format for conducting searches.

► **Index** allows you to browse the classifications either by description or code number. To access a specific guide, click on the description or code number.

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Consultations** - invokes a user's default e-mail editor and automatically populates it with the address www.PremiumA@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CONDUCTING A SEARCH

1 Select Jurisdiction (one or more)

All jurisdictions will be searched by selecting the default setting "All Jurisdictions." Users may optionally select one or more specific "jurisdictions" by clicking on the jurisdiction name (press the Ctrl key down and click on each jurisdiction desired to make multiple selections).

2 Select Search Type

Four types of searches are possible. Only one type may be selected for a search.

● **Search By WC Code** - type in the three, four or five digit workers compensation code and click "GO". If all of the digits for the code are not known, a wildcard search can be conducted. To conduct a wildcard search enter a part of the code followed by an asterisk. For example, entering a WC code of "56*" will match to all WC codes starting with "56".

● **Search By Associated Code** - click on one of the three types of code search available -- General Liability, SIC or NAICS -- enter the three, four or five digit number, and click "GO". If all of the digits for the code are not known, a wildcard search can be conducted. For example, entering a SIC code of "10*" will match to all SIC codes starting with "10".

● **Search By Text** - The text search will search the entire class guide or bulletin in the phraseology, footnote, contemplated operations or related codes or any occurrence of the search terms you specify of any selected guide. The wildcard search is not available for text searches.

● **Search By Description/Phraseology** – This search will only be performed on the description or phraseology of the classification code.

Search Results

After conducting a search, a Search Results Page will be displayed. This page will indicate the number of guides that met your search criteria, the jurisdiction abbreviations, and the search

criteria that you entered. If there is only one result, we take you to the result, rather than showing you the list of results.

The results list contains the jurisdiction abbreviation, followed by the code number, and phraseology.

To view the document, click on the classification code number. To copy and paste information from the document page, click at the beginning of the text you want to copy and, while holding down the Shift key, move the cursor to the end of the text you want to copy and click there. Press Ctrl-C to copy the text. You can then paste the information in your open word processor (e.g., Word) or text editor (e.g., Notepad) by pressing Ctrl-V.

Viewing the Document

Instant Search ▼ - provides a drop-down list of additional search options.

● **GL -** provides a list of other workers compensation guides that are cross-referenced to the general liability codes used for the workers compensation guide being viewed.

● **SIC -** provides a list of other workers compensation guides that are cross-referenced to the SIC codes used for the workers compensation guide being viewed.

● **NAICS** - provides a list of other workers compensation guides that are cross-referenced to the NAICS codes used for the workers compensation guide being viewed.

● **Ind. Group** (Industry Group) - provides a list of other workers compensation guides that are cross-referenced to the industry group code used for the workers compensation guide being viewed.

● **Risk Schedule** - provides a list of other workers compensation guides that are cross-referenced to the risk schedule code used for the workers compensation guide being viewed.

● **Info. Card** - provides a link to the PAAS Rating Information Card.

PAAS GENERAL LIABILITY GUIDES

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

GL Product▼ - provides a drop-down list options available in the PAAS General Liability Guides.

► **Information** provides a description of the General Liability Guides

► **Search** provides a format for conducting searches.

► **Index** allows you to browse the classifications either by description or code number. To access a specific guide, click on the description or code number.

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.isonet@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CONDUCTING A SEARCH

1 Select Jurisdiction (one or more)

All jurisdictions will be searched by selecting the default setting "All Jurisdictions." Users may optionally select one or more specific "jurisdictions" by clicking on the jurisdiction name (press the Ctrl key down and click on each jurisdiction desired to make multiple selections).

2 Select Search Type

Four types of searches are possible. Only one type may be selected for a search.

● **Search By GL Code** - type in the five digit general liability code and click "GO". If all of the digits for the code are not known, a wildcard search can be conducted. To conduct a wildcard search enter a part of the code followed by an asterisk. For example, entering a GL code of "56*" will match to all GL codes starting with "56".

● **Search By Associated Code** - click on one of the three types of code search available -- Workers Compensation, SIC or NAICS -- enter the three, four or five digit number, and click "GO". If all of the digits for the code are not known, a wildcard search can be conducted. For example, entering a SIC code of "10*" will match to all SIC codes starting with "10".

● **Search By Text** - The default setting is "Full Text" which will search for any occurrence of the search terms you specify, in the full-text of any selected guide. "Description/Phraseology" will only search the classification description or phraseology. The wildcard search is not available for text searches. Information about refining your search is available by clicking the "advanced search techniques" button at the bottom of the Search Page.

● **Search By Description/Phraseology** – This search will only be performed on the description or phraseology of the classification code.

Search Results

After conducting a search, a Search Results Page will be displayed. This page will indicate the number of guides that met your search criteria, the jurisdiction abbreviations, and the search criteria that you entered. In most cases, "ISO" will be the jurisdiction shown when there is no state special.

Results are ranked by the number of matches found compared to your search criteria.

The results list contains the jurisdiction abbreviation, followed by the code number, and phraseology.

To view the document, click on the classification code number. To copy and paste information from the document page, click at the beginning of the text you want to copy and, while holding down the Shift key, move the cursor to the end of the text you want to copy and click there. Press Ctrl-C to copy the text. You can then paste the information in your open word processor (e.g., Word) or text editor (e.g., Notepad) by pressing Ctrl-V.

Viewing the Document

Instant Search ▼ - provides a drop-down list of additional search options.

● **WC -** provides a list of other general liability guides that are cross-referenced to the workers compensation codes used for the general liability guide being viewed.

● **SIC -** provides a list of other general liability guides that are cross-referenced to the SIC codes used for the general liability guide being viewed.

● **NAICS** - provides a list of other general liability guides that are cross-referenced to the NAICS codes used for the general liability guide being viewed.

● **Ref. By** (Referenced By) - provides a list of other general liability guides that are listed as a corresponding code for the general liability guide being viewed.

● **Info. Card** - provides a link to the PAAS Rating Information Card.

PAAS RATING INFORMATION

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS Rating Information.

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.isonet@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CONDUCTING A SEARCH

1 Select Jurisdiction

Users may select one or more "jurisdictions" by clicking on the jurisdiction.

2 Select Card

Users may select either the PAAS Rating Information Card or the Workers Compensation Outstanding Rate Change Card.

Search Results

The result takes the user to the state within the card. Users can scroll through the document to view other jurisdiction information or return to the search page.

PAAS INDUSTRY GUIDES

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS Industry Guides.

► **Home -** takes you to the PAASbase "Welcome" page.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.isonet@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CONDUCTING A SEARCH

1. Select an industry guide

Users may select an industry guide from the drop down menu.

2. Search by text or table of contents

Users may either search an industry guide by text or select an item in the table of contents.

Search Results

After conducting a search, a Search Results Page will be displayed. This page will provide that section where either the text is located or the particular topic selected from the table of contents.

PAAS CONSULTATIONS

The Premium Audit Advisory Services' expert staff is available to provide technical advice and guidance to PAAS customers. To request information, ask us a question, or make a suggestion, an e-mail link is provided that invokes a user's default e-mail editor and automatically populates it with the address www.PremiumA@iso.com. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly www.PremiumA@iso.com.

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS Consultations.

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.PremiumA@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

PAAS INFOLINKS

PAAS InfoLinks pages contain information with direct links to sites that the PAAS staff has identified as being of particular use to PAAS customers. The user must be connected to the Internet to use this product. When online each link will open a separate Browser session. When you are finished with the site, just close that Browser window and you will return to the PAASbase page that you originally linked from.

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS InfoLinks.

► **Home -** takes you to the PAASbase "Welcome" page.

► **Training & Publications** - when the user is online this will open a browser window that lists Premium Audit Advisory Service publications and training that are available for sale.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.PremiumA@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

PAAS BULLETINS

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS Bulletins.

► **Home -** takes you to the PAASbase "Welcome" page.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - invokes a user's default e-mail editor and automatically populates it with the address www.isonet@iso.com,' to allow you to request more information on Premium Audit Advisory Service when connected to the Internet. Some e-mail editors may not work with this system. If you receive an error message, please e-mail us directly at www.PremiumA@iso.com.

CONDUCTING A SEARCH

1. Select Bulletin Type (one or more)

All bulletins will be searched by selecting the default setting "All Types." Users may optionally select one or more specific bulletin types by clicking on the bulletin name (press the Ctrl key down and click on each jurisdiction desired to make multiple selections).

2. Search By Text - This will allow the user to search for any occurrence of the search terms. A search can also be done by reviewing the applicable bulletins by one of fifteen categories. The same bulletin may be listed more than once under multiple categories.

Search Results

After conducting a search, a Search Results Page will be displayed. This page will indicate the number of bulletins that met your search criteria.

Results are ranked by the number of matches found compared to your search criteria. Relevance is indicated by check marks

The results list contains the bulletin number and bulletin title.

To view the document, click on the bulletin number. To copy and paste information from the document page, click at the beginning of the text you want to copy and, while holding down the Shift key, move the cursor to the end of the text you want to copy and click there. Press Ctrl-C to copy the text. You can then paste the information in your open word processor (e.g., Word) or text editor (e.g., Notepad) by pressing Ctrl-V.

PAAS JUST THE FAQ'S

TITLE BAR (TOP OF PAGE)

PAAS Products▼ - provides a drop-down list of products available on PAASbase. Clicking on a product link brings you to the specific product home page.

► **Product** - provides a description of the PAAS Bulletins.

► **Home** - takes you to the PAASbase "Welcome" page.

► **User Guide** - opens a separate browser window to provide information related to the specific area of the site you currently have open.

► **Contact Us** - directs the user to the ISOnet Customer Support page when connected to the Internet. The user then selects the appropriate contact link or telephone number for assistance, either the Premium Audit Advisory Service, ISO Product Support, or ISO Technical Support. The links will invoke a user's default e-mail editor and automatically populate it with the appropriate address. Some e-mail editors may not work with this system. If you receive an error message when contacting the Premium Audit Advisory Service, please e-mail us directly at PremiumA@iso.com.

CONDUCTING A SEARCH

1. Select Category (one or more)

All FAQ's will be searched if the default setting "All Categories" is selected. Users may select one or more specific categories by clicking on the category (press the Ctrl key down and click on each category desired to make multiple selections).

2. Search By Text

This will allow the user to search for any occurrence of the search terms. Enter the word, phrase, code number, or text you wish to locate and click the Search Button. Note that the same FAQ may be included under more than one category.

Search Results

After conducting a search, a Search Results Page will be displayed. This page will indicate the number of FAQ's that met your search criteria.

Results are displayed in alphabetical order based on the title of the FAQ. The title is shown as a link to the document. Also displayed are the release date and the question.

To view the document, click on title. To copy and paste information from the document page, click at the beginning of the text you want to copy and, while holding down the Shift key, move the cursor to the end of the text you want to copy and click there. Press Ctrl-C to copy the text. You can then paste the information in your open word processor (e.g., Word) or text editor (e.g., Notepad) by pressing Ctrl-V.

3. Index Button

Select the default setting "All Categories" or you may select one or more specific categories by clicking on the category (press the Ctrl key down and click on each category desired to make multiple selections). Clicking on the Index Button will then provide an alphabetical listing of all of the FAQ's for the category or categories selected.

4. Update Button (available only on PAAS on ISOnet)

Select the default setting "All Categories" or you may select one or more specific categories by clicking on the category (press the Ctrl key down and click on each category desired to make multiple selections). Clicking on the Update Button will then provide an alphabetical listing of all of the FAQ's added since the most recent release of the PAASbase CD for the category or categories selected.

PAAS TRAINING MANUALS

TITLE BAR (TOP OF PAGE)

ISOnet Products/Services ▼ - provides a drop-down list of products available on ISOnet. Clicking on a product link brings you to the specific product home page.

PAAS Products/Services ▼ - provides a drop-down list of PAAS products available on PAAS on ISOnet. Clicking on a product link brings you to the specific product home page.

► ISOnet Home - takes you to the "Welcome to ISOnet" home page.

► Contact Us - directs the user to the ISOnet Customer Support page when connected to the Internet. The user then selects the appropriate contact link or telephone number for assistance, either the Premium Audit Advisory Service, ISO Product Support, or ISO Technical Support. The links will invoke a user's default e-mail editor and automatically populate it with the appropriate address. Some e-mail editors may not work with this system. If you receive an error message when contacting the Premium Audit Advisory Service, please e-mail us directly at PremiumA@iso.com.

► Sales Info – provides a listing of ISO Sales offices including address, phone number, and an email link.

HOME PAGE
Each manual (Workers' Compensation, General Liability, and Commercial Auto) is shown as a separate book. Clicking on a book will provide a link to the individual chapters for that manual. Each chapter includes a "Table of Contents" and "Educational Objectives." The Table of Contents lists the identical headings as shown in the "tree" on the home page. Each heading, both in the Table of Contents and in the "tree," is a link that takes the user to that particular

section in the training manual. Some chapters have additional sub-sections shown as books on the "tree."

When going from one section of the manual to another using the "tree" on the home page, it is necessary to close the window (red "x" button in the upper right-hand corner) to return to the "tree." When going from one section of the manual to another using the links in a chapter's "Table of Contents," use the back button (green arrow key pointing to the left in the upper left-hand corner of the window) to return to the "Table of Contents." Clicking on the red "x" button will take you to the "tree" rather than back to the "Table of Contents."

Each manual also includes a separate section of Review Questions and Review Answers shown as a link in the "tree" after the last chapter. It is recommended that the questions for a particular chapter be reviewed before continuing on to the next chapter. The Workers' Compensation Training Manual has an additional questions and answers section entitled, "Summary Questions" and "Summary Answers" that present problems in a worksheet format that requires the reader to either complete the worksheet, determine what is incorrect on the worksheet, or merely provide the answer in worksheet format.

MANUAL PAGES
Instead of clicking on the links in the "tree" or the "Table of Contents," the user may select the "Educational Objectives" link in the tree and either scroll, arrow, or page down to read or view the chapter material.