

Importing Rates into TAI

The first step to importing the rates is setting up the rates spreadsheet.

- To do this, you must determine which rate spreadsheet is appropriate for the table you are looking to bring into the TAI System.
- At the time of conversion, TAI provides a zip file with various rate import spreadsheets, these are the templates from which to choose.
- Typically included in the zip file are an Attained Age spreadsheet, and multiple Select and Ultimate table spreadsheets of varying durations.

After selecting the spreadsheet that best fits your needs, that spreadsheet should be opened and saved under a name that easily identifies it to the user.

- For example, if a table based on the CSO7580 table for female non-smokers are to be loaded, the name 7580 FemaleSN.xls would be helpful.
- That way, in the case of loading additional 7580 tables for other gender and smoking codes, it would be easy to distinguish between each one.

*****Important to note there should only be 1 tab per pointer. The spreadsheet cannot contain multiple tabs for multiple pointers. *****

The next step is filling in the 'greyed' key in the upper left side of the spreadsheet. The fields are listed below, along with the valid values associated with that field.

- Company: "00000"
 - Typically, rates are shared across all processing companies, so in most cases this field will be left to its default. *****Do Not Change this Field*****
- Pointer:
 - This field can be alpha or numeric and should be limited to four characters
 - If the field is only numeric it must be enclosed in quotes (ex. "7580")
 - In the case of banding, a dash and a fifth character should be added (ex. 7580-1 (Lower Band), 7580-2 (Higher Band), etc.) per each band. Bands are defined on treaty screen.
- Gender:
 - The valid values are the one-character field as defined:
 - M – Male
 - F – Female
 - C – Child
 - U – Unisex

- Smoker Class:
 - The valid values are three-character codes as defined on the Code Table under Classifications
 - Example: AG – Aggregate; SN – Standard Non-Smoker
 - Substandard
 - If the table being loaded does not contain Substandard rates, this field should be blank
 - If the table being loaded does contain Substandard rates, this field should be SS.
- Type:
 - The valid values are the one-character field as defined:
 - F – Frasier
 - P – Premiums
 - R – Reserve
 - T- Tax
- Mortality:
 - This is a numeric value and must be enclosed in quotes.
 - This field should be left as the default “100” except in the case of loading substandard rates.
- Ultimate Year:
 - For the Select and Ultimate tables this field should be the Ultimate year reached.
 - Example: 16 (for 15 years Select), 26 (for 25 years Select), etc.
 - This should correspond with the spreadsheet that is being used.
- Table Number:
 - This field is used when the “Individual Table” option for substandard rates is used on the Treaty screen. This substandard option is not often used: see the TAI.NET Manual for a description of the Premium Substandard Calculation Type on the Treaty Screen.
- Shift Ult Yr:
 - This field needs to be ‘SHIFT’ if you are going to load multiple substandard tables.

*****DO NOT ADD ANY ADDITIONAL FIELDS TO THE SECTION ABOVE*****

Once the key fields have been entered the spreadsheet, the rates can be pasted into the grid.

- Please note, the setup of the TAI Rate Import Spreadsheet is Duration across the top of the page, and Age down the page, it is imperative that the rates are loaded in this format.
- Very important: when pasting the rates into the TAI spreadsheet- the “Paste Values” function should be used, rather than Paste (or Control + V). The Paste Values allows the

fields of the spreadsheet to stay in the format they need to be for the import and does not overlay the decimal set up. Do NOT delete or add rows or columns on the spreadsheet. The import program expects specific values in specific cells. If there are durations or ages for which rates are not available, leave the default 0.00000 in the cell(s).

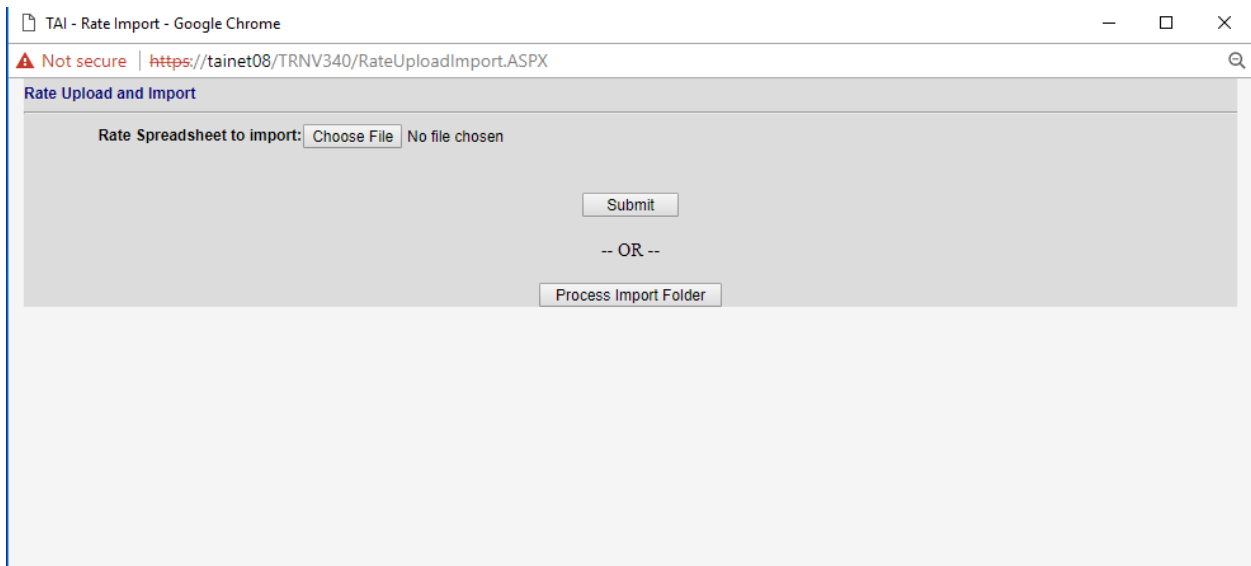
*****Do Not Rename the tab 'Rate Sheet', this tab should always be labelled as 'Rate Sheet'.*****



Now that the spreadsheet has been set up correctly and saved, the rates can be imported into the TAI System. To import, go to the Rate Search screen, Tables>Treaty Tables>Rate Search, click on the 'Import Rates' link. This will bring up a pop-up window (see screen print below).



To import a single spreadsheet, click on the 'Choose File' button and locate on the network or drive where the spreadsheet had been saved.



After clicking on that file name, the location and name should display in the Rate Spreadsheet to Import Field. Click the 'Submit' button and a message will display.

- If the rate import was successful, the message will read: ## Records have been imported successfully.
- If the rate import was not successful, or if you are importing a spreadsheet that has already been loaded into the system, a message will display indicating that 0 rates were imported and/or pointer already exists.

To Import a group of spreadsheets at one time a folder needs to be specified on your network (this is done at the time of conversion).

- The TAI System then points to that folder, so all rate spreadsheets should be saved to the folder and can be imported at one time.
- Typically, this folder is a sub-directory in your network TAI root folder, called RATEIMPORT. Simply click on the 'Process Import Folder' button.

To verify your rates have been loaded into the system, type the pointer name (along with any other identifying information – gender code, smoking class, etc.) into the Pointer field at the top of the Rate Search screen.

- This should pull up a rate table for each criterion for each duration that was loaded into the system.
- Verify the rates by going into the tables and spot-checking the rate by age and duration.
- The final duration (no matter the size of the table) will be displayed as "999".

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Rate Search

Related Links: [Import Rates](#)

Company: Pointer: Eff Date:
 Gender: Class: Subst:

You may select from any/all of the fields above to narrow your search.

Pointer	Gender	Override Class	Sequence	Substandard	Year Min.	Year Max.	Mort. Rating	Table	Eff Date	Select
7580	Female	Aggregate	001		1	1	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	003		3	3	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	004		4	4	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	005		5	5	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	006		6	6	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	007		7	7	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	008		8	8	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	009		9	9	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	010		10	10	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	011		11	11	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	012		12	12	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	013		13	13	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	014		14	14	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	015		15	15	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Aggregate	999		16	99	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	001		1	1	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	002		2	2	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	003		3	3	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	004		4	4	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	005		5	5	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	006		6	6	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	007		7	7	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	008		8	8	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	009		9	9	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	010		10	10	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	011		11	11	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	012		12	12	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	013		13	13	100%	0	1-Jan-1901	<input type="checkbox"/>
7580	Female	Pref Non-Smoker	014		14	14	100%	0	1-Jan-1901	<input type="checkbox"/>

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Rates Male/Female Age Nearest Birthday 16 YR Select

Related Links: [Rate Search](#)

Company: Pointer: Eff Date: 01-Jan-1901
 Gender: Class: Subst: Sequence: 005

Other/Related Rates: [001](#) | [003](#) | [004](#) | [005](#) | [006](#) | [007](#) | [008](#) | [009](#) | [010](#) | [011](#) | [012](#) | [013](#) | [014](#) | [015](#) | [999](#)

Duration Min.: 5 Premium Duration Max.: 5 Mort. Rating: 100.0%
 Rate Type: Create Date: 29-Aug-2002

Age	Rate/Unit, By Age	1:	2:	3:	4:	5:	6:	7:	8:	9:	10:	11:	12:
0:	0.24000	0.22000	0.20000	0.18000	0.16000	0.14000	0.12000	0.10000	0.08000	0.06000	0.04000	0.02000	0.00000
10:	0.33000	0.37000	0.40000	0.42000	0.44000	0.46000	0.48000	0.50000	0.52000	0.54000	0.56000	0.58000	0.60000
20:	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000	0.41000
30:	0.89000	0.71000	0.60000	0.50000	0.40000	0.30000	0.20000	0.10000	0.05000	0.02000	0.01000	0.00500	0.00200
40:	1.58000	1.17000	0.85000	0.60000	0.40000	0.25000	0.15000	0.08000	0.04000	0.02000	0.01000	0.00500	0.00200
50:	2.82000	2.68000	2.33000	1.90000	1.40000	0.90000	0.50000	0.25000	0.10000	0.05000	0.02000	0.01000	0.00500
60:	5.35000	5.70000	6.06000	6.42000	6.78000	7.14000	7.50000	7.86000	8.22000	8.58000	8.94000	9.30000	9.66000
70:	10.97000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
80:	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
90:	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
100:	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
110:	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
120:	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000