

Lesson 6 Raising Underwriting Issues

6.1 Requirements

Configure PolicyCenter to raise an underwriting (UW) issue when a driver assigned to a vehicle has been licensed for 5 years or less.

If the driver is assigned to multiple vehicles, then an UW issue should be raised for each vehicle. The UW issue should be created before quoting and PolicyCenter should not allow the policy to be bound.

6.2 Configuration

Identify the best way to implement the configuration

- Configure a new Context Definition for `VehicleDriver` because no such iterative context is available OOTB.

Although the `Vehicle` iterative context is available, and the user can access the `VehicleDriver` array through `Vehicle.Drivers`, the user cannot write loop expressions directly via `Vehicle.Drivers` in the Underwriting Rule user interface.

- Define a new an underwriting rule and the conditions to raise the UW issue.



Activity

Configure a new Underwriting Rule.

1. Add a new context definition for each `VehicleDriver`

- a) Add a new `RuleContextDefinitionKey` type code for the new context definition.
- b) Add the new `RuleContextDefinitionKey` type code to `UnderwriterEvaluatorTriggeringPoint`
- c) Create a new Gosu class `PersonalAutoVehicleDriversIterableUWContextDefinition`, which extends `PersonalAutoUWContextDefinition`.
- d) In `PersonalAutoVehicleDriversIterableUWContextDefinition`, add a new iterable symbol for each `VehicleDriver` on each `Vehicle`.
- e) Add the new `RuleContextDefinitionKey` type code in `PersonalAutoVehicleDriversIterableUWContextDefinition`.

2. Configure `BizRulesPlugin`

Add the new context definition to `BizRulesPlugin`.

3. Calculate `YearsLicensed`

Add a new property in `PolicyDriverEnhancement`.

4. Add a new underwriting rule

- a) Go to Administration -> Business Settings -> Business Rules -> Underwriting Rules.
- b) Click **Add**.

5. Specify the values to define a new UW rule

In the Rule **Details** card view, fill out the required fields, especially checking set, blocking point to meet the requirements. In the **Advanced** Card, select *At Least* as the value comparator and set the other fields.



Important!

The Code field must be unique among all the underwriting rules.

1. Define the rule context and conditions to raise the UW issue

- a) In the **Applies to** section, select Personal Auto Line. If required, select the appropriate Jurisdiction and Policy Transactions.
- b) In the **Rule Context** section, select Personal Auto Policy – For Each Vehicle Driver.
- c) In the **Rule Condition** section, enter the expressions to check for licensed years of each driver on each vehicle.

2. Define UW issue details including Issue Key, Short and Long Description

- a) Enter a unique Issue Key.
- b) Enter the Short and Long Description.

3. Click **Save**

6.3 Verification

1. Log in to PolicyCenter as Alice Applegate.

2. Create a 6 month Personal Auto submission for Ray Newton.

- Create 3 drivers with no accidents or violations:
- One driver should be licensed for only 1 year,
- Second driver between 2 and 5 years, and
- Third driver is licensed for more than 5 years.
- Create 2 vehicles and assign all three drivers to each vehicle.
- Select standard coverages for each vehicle on this policy.

3. Verify the behavior by clicking quote.



Stop