

7.4 Solutions



Solution

1. Log in as super user.
2. Update Underwriting Rule.
 - a) Go to Administrations -> Business Rules -> Underwriting Rules.
 - b) Find the underwriting rule and update it with basic and advanced values to meet the requirement.

Rule: PA: Vehicle Driver Newly Licensed [Up to Underwriting Rules](#)

[Edit](#) [Delete](#) [Promote to Stage](#) [No Validation Errors](#) Version: [0+ \(Draft\)](#)

[Rule Details](#) [Advanced](#)

Name	PA: Vehicle Driver Newly Licensed	Last Edited by su on 01/06/2018. View History
Code	PAVehicleDriverNewlyLicensed_Ext	Global Version ID pc:33519fb9-1df0-4f6e-a8fb-5637157dc770
Checking Set	PreQuote	
Blocking Point	Blocks Bind	Description Personal Auto Policy: Vehicle driver is newly licensed.
Default Duration	End Of Term	
Enabled	Yes	Start Date
		End Date

Rule: PA: Vehicle Driver Newly Licensed

[Edit](#) [Delete](#) [Promote to Stage](#) [No Validation Errors](#) Version:

[Rule Details](#) [Advanced](#)

Auto-approvable	No
Default Edit Before Bind	Yes
Default Approval Blocking Point	Non-Blocking
Value Comparator	At least
Value Formatter Type	Integer
Default Value Assignment Type	Fixed
Default Value Offset Amount	

3. Manage Authority Profile
 - a) Go to Users and Security -> Authority Profiles.
 - b) Edit **Underwriter 1** and grant authority to approve the new issue.

Authority Profile: Underwriter 1 [Return to Authority Profiles](#) [Update](#) [Cancel](#)

<input type="checkbox"/>	Claim total incurred	At most (monetary) ▼	10000	Highest cost claim
<input type="checkbox"/>	HOP: Animal bite history	None		Animal with bite history requires approval
<input type="checkbox"/>	HOP: Number of additional interests	None		Number of additional interests requires approval
<input type="checkbox"/>	HOP: Number of stories	At most ▼	12	Dwellings with more than 3 stories require approval
<input type="checkbox"/>	HOP: Roof age	None		Roof is over 25 years old and has not been upgraded
<input type="checkbox"/>	PA: Vehicle Driver Newly Licensed	At least ▼	2	Personal Auto Policy: Vehicle driver is newly licensed.

4. Assign Underwriter 1 to the users if not done yet.

User: Alice Applegate [Edit](#) [Delete User](#)

[Basics](#)
[Attributes](#)
[Access](#)
[Roles](#)
[Profile](#)
[Region](#)
[UW Authority](#)

Columns ▼

Authority Profile Name	Description
Underwriter 1	Underwriter 1

5. Log out and log in as Alice Applegate.

6. Go to the previous Personal Auto submission and approve the UW Issue.

Since aapplegate has the authority profile of Underwriter 1, she can approve the issue when the driver is licensed for 3 years (Approve button is available) but cannot approve when a driver is licensed for one year only.

Submission (Quoted) | Personal Auto | Eff. 01/06/2018 | Ray Newton | Account # C000143542 | Underwriter: Alice Applegate | Under UW Review

Risk Analysis

Back Next Release Lock Edit Policy Transaction Versions Bind Options Close Options

Add UW Issue Add Contingency Request Approval

UW Issues Contingencies Prior Policies Claims Prior Losses Motor Vehicle Records

Approve Reject Reopen History View Issues Blocking Me

Blocking Bind

<input type="checkbox"/>	Driver is newly licensed on vehicle 2004 Chevrolet Malibu in California	1	Approve	Reject
<input type="checkbox"/>	Driver is newly licensed on vehicle 2004 Chevrolet Malibu in California	3	Approve	Reject
<input type="checkbox"/>	Driver is newly licensed on vehicle 2003 Chevrolet Suburban in California	1	Approve	Reject
<input type="checkbox"/>	Driver is newly licensed on vehicle 2003 Chevrolet Suburban in California	3	Approve	Reject

Submission (Quoted) | Personal Auto | Eff. 01/06/2018 | Ray Newton | Account # C000143542 | Underwriter: Alice Applegate | Under UW Review

Risk Approval Details

Return to Risk Analysis OK Cancel

Driver is newly licensed on vehicle 2004 Chevrolet Malibu in California

Jane Newton is newly licensed for 3 year(s).

Current value: 3

New Approval

Value	Allow Edit?	Through	Valid until
At least <input type="text" value="3"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	Issuance	End Of Term

History

User	Date	Effective Date	Policy Transaction	Value	Allow Edit?	Through	Valid until	Status
(Alice Applegate)	01/06/2018	01/06/2018	Submission #0000096895	5		Quote Release		Created

7.5 References

7.5.1 Authority Profile limits what a user can approve

For example, a vehicle is valued at \$120,000. Let's say the authority profile is set as At Most \$125,000 and in the UW rule for High-value Vehicle, we set the offset approval to 10%.

The approval screen shows an At Most value of \$132,000 ($120,000 + 10\% \text{ of } 120,000 = 120,000 + 12,000 = 132,000$) defined in the Underwriting Rule. However, since the UW only has an approval limit of \$125,000, they will need to change that \$132,000 value to \$125,000 before they can approve otherwise the system will throw an error as shown in the screenshot.

- Try to approve the issue and an error occurs because the calculated value 132,000 is greater than the limit 125,000 that the underwriter's authority profile has.

Risk Approval Details

Return to Risk Analysis

✱ Errors:

Current user does not have authority to create approval for issue 'High-value vehicle' with reference value '132000.00 usd'.

High-value vehicle

Vehicle 2004 Chevrolet Malibu in California has a stated value of \$120,000.00

Current value: \$120,000.00

New Approval

Value

At most (monetary)

132000.00

Allow Edit?

☒ Yes

☐ No

- Change value on the approval screen from 132,000 to 125,000, then UW can approve the issue.

Risk Approval Details

Return to Risk Analysis

High-value vehicle

Vehicle 2004 Chevrolet Malibu in California has a stated value of \$120,000.00

Current value: \$120,000.00

History

User	Date	Effective Date	Policy Transaction	Value	Allow Edit?	Through	Valid until	Status
Alice Applegate	01/08/2018	01/06/2018	Submission #0000110272	Up to \$125,000.00	Yes	Issuance	Next Change	Approved
(Alice Applegate)	01/08/2018	01/06/2018	Submission #0000110272	\$200,000.00		Quote Release		Created

