

# Lesson 5 Question Sets and Offerings

## 5.1 Investigation



### Activity

Using Product Designer, explore the following details about the questions and question sets in the base application.

1. **Which products are associated with the questions sets in the base application (list at least four)?**
2. **View the pre-qualification questions used for the Personal Auto Product.**
  - a) One of the questions is a multiple-choice question. What is the question?
  - b) Which questions have failure messages associated with them? Under what circumstances are these messages displayed?
  - c) Which question has a non-zero number of risk points associated to it? Under what circumstances are these risk points added to the submission?
3. **View the questions used for the Commercial Auto Product. The codes for the last four questions are listed below. As of January 1, 2000, three of these questions are always displayed. The fourth is not. Which question is not always displayed? Under what circumstances is it not displayed?**
  - a) OwnedNotScheduled: Does applicant have any vehicles owned but not scheduled on the application?
  - b) SprayPrune: Does applicant do spraying or pruning?
  - c) VehicleMaintProgram: Any vehicle maintenance program in operation?
  - d) WorkersCompCoverages: Are any drivers not covered by work comp?



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## 5.2 Solutions



### Solutions

1. Which products are associated with the questions sets in the base application (list at least four)?

*BOP, CA, GL, HOA, IM, PA, CPP, and WC*

2. View the pre-qualification questions used for the Personal Auto Product.

- a) One of the questions is a multiple-choice question. What is the question?

*PACurrentlyInsured: Is the applicant currently insured?*

- b) Which questions have failure messages associated with them? Under what circumstances are these messages displayed?

*CurrentSuspense: When the question is answered with “true”*

*PriorDeclinedPolicy: When the question is answered with “true”*

- c) Which question has a non-zero number of risk points associated to it? Under what circumstances are these risk points added to the submission?

*PriorDeclinedPolicy: when the question is answered with “true”*

3. View the questions used for the Commercial Auto Product. The codes for the last four questions are listed below. As of January 1, 2000, three of these questions are always displayed. The fourth is not. Which question is not always displayed? Under what circumstances is it not displayed?

- a) OwnedNotScheduled: Does applicant have any vehicles owned but not scheduled on the application?
- b) SprayPrune: Does applicant do spraying or pruning?
- c) VehicleMaintProgram: Any vehicle maintenance program in operation?
- d) WorkersCompCoverages: Are any drivers not covered by work comp?

*Correct answer: a) OwnedNotScheduled. Because it depends on the answer to another question “Does the applicant own any vehicles?”. It is only displayed when the answer to that question is yes.*



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