

## 7.4 Solutions



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. <a href="#">View History</a>
Code: PAVehicleDriverNewlyLicensed_Ext	Global Version ID: pc:33519fb9-1df0-4f6e-a8fb-5637157dc770
Checking Set: PreQuote	Description: Personal Auto Policy: Vehicle driver is newly licensed.
Blocking Point: Blocks Bind	Start Date:
Default Duration: End Of Term	End Date:
Enabled: Yes	

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) <input type="button" value="▼"/>	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 <input type="button" value="▼"/>	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 <input type="button" value="▼"/>	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
<a href="#">Approve</a>	<a href="#">Reject</a>	<a href="#">Reopen</a>	<a href="#">History</a>	<a href="#">View Issues Blocking Me</a>	

Blocking Bind

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

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	New Approval																		
Jane Newton is newly licensed for 3 year(s).	<table border="1"> <thead> <tr> <th>Value</th> <th>Allow Edit?</th> <th>Through</th> <th>Valid until</th> </tr> </thead> <tbody> <tr> <td>At least <input type="text" value="3"/></td> <td><input checked="" type="radio"/> Yes <input type="radio"/> No</td> <td>Issuance</td> <td>End Of Term</td> </tr> </tbody> </table>	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										
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History																			
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## 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	New Approval
Vehicle 2004 Chevrolet Malibu in California has a stated value of \$120,000.00	Value At most (monetary) <input type="text" value="132000.00"/> <input checked="" type="radio"/> Yes <input type="radio"/> No
Current value: \$120,000.00	

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

