Introduction

Welcome to the Guidewire PolicyCenter 10 Configuration Essentials course.

The Student Workbook you will lead you through various course lesson exercises and additional information. The lesson numbers correspond to the lesson numbers in the training presentation. As time allows, complete the assigned exercises to the best of your ability.

Sample accounts

If the large sample data is loaded in PolicyCenter, it contains the following sample accounts for you to use to complete the exercises. It is recommended that you follow all the exercises to create your own new accounts.

Account No.	Type	First Name	Last Name
C000143542	Person	Ray	Newton
B000457766	Person	Erica	Billings
C000456353	Person	Mary	Taylor
C000148456	Person	Bill	Kinman
A000377766	Person	Dave	Worthington
Account No.	**Type**	**Company Name**	
C000212105	Company	Wright Construction	
C000478975	Company	Big Lake Bakery	
C000478567	Company	Calloway Cheese Factory	
A000377655	Company	Dominion Logistics	
B000467655	Company	Earth Tech	

Open navigation pane

Tip

Open navigation pane in a PDF file

If you do not see the left navigation pane, you can turn it on. In a PDF file, click the bookmark icon on the left. Or click the Adobe Acrobat menu item View → Show/Hide → Navigation Panes → Bookmarks.

Lesson 1 Concepts of Revisioning Contact and Location Information

1.1 Explore behavior of revisioned and non-revisioned fields

1.1.1 Exercise 1

Investigation

This is an investigation exercise where you will explore the behavior of revisioned and non-revisioned fields and the advantage of revisioned fields.

Edit name and phone number of an existing contact on an account and see how this affects existing policies and new policies.

1. **Create an account and issue a policy, based on the following information:**

   “Good morning. My name is Pat Penguin. I'm not a customer of Acme Insurance. I live at 1212 Dayton Street in Portland, Oregon. My zip code is 97201. My home phone number is 555-555-5555. I'm interested in getting a personal auto policy for my auto whose VIN number is 11122233344455566. The cost when it was new was $25000.”

2. **Make a policy change.**
   - a) After two months, Pat calls to inform that she has gotten married and would like to change her last name to Puffin.
   - b) She also has a new phone number.
   - c) Change the Contact name and phone number on the account.

3. **Open the policy.**
   - a) Has the name changed? Why or why not?
   - b) Has the phone number changed? Why or why not?

4. **After another 2 months, Pat calls to renew the policy for 6 months.**

   What is the name on the Renewal job? Why?

1.1.2 Exercise 2

Investigation

This exercise is divided into three parts. Observe how the contact information is updated based on each change.

1) Create a policy in the first part.
2) Make a future dated change on that policy in the second part.
3) Make a back-dated change in the third part.

Part 1: Create a policy

1. **Create a new account for Jane Smith, who is single and born on 4/1/1967.**
2. **Create an annual personal auto policy.**
   a) For her car which cost $30,000 when she first bought it.
   b) She is the only driver and owns only one vehicle.

Part 2: Future dated change

After two months, Jane calls to inform that she is getting married in a week and would like to add her husband John Doe as a driver on her policy.

1. **Start a Policy Change transaction and make the following changes:**
   - Calculate and enter Effective Date as: today's date + 2 months.
   - Description: Getting married.
   - Note down the effective date.
   - Add John Doe as a driver.
   - She would also like to change her last name to "Doe".
   - Her status to "Married".
   - Fill in the other details as required.
2. **Quote and issue the policy change.**
3. **On the account, what is the last name of Jane? Why?**
4. **After issuing the Policy Change, execute the change by advancing the system clock and run the batch process by following the steps below:**

   a) Press Alt + Shift + T

   b) Navigate to Internal Tools → Testing System Clock

   c) Click **Change Date** to set the clock to the date Jane is getting married, which is also the effective date of your policy change.

   d) Go to Server Tools → Batch Process Info

   e) Run the batch process ***Apply Pending Account Data Updates*** by clicking the **Run** button in the **Action** column.

   f) Click **Return to PolicyCenter** in the top right corner of the window Under the Options menu.
5. **Answer the following question.**

   After advancing the system clock to the policy change's effective date and running the batch process, what is the last name of Jane on the account? Why?

Part 3: Back dated change

After three months, Jane calls to inform that the birth year on her policy is wrong and needs to be corrected to 1965.

1. **Start a policy change.**
    a) This change should take effect from the beginning of the policy.
    b) This is a back dated change so you will get a warning about an out-of-sequence transaction. Click OK to continue.
    c) You must resolve the out-of-sequence conflicts on the Policy Review screen's Change Conflicts tab.
    d) Quote and issue the policy.
2. **The policy shows the updated birth year.**
3. **The back dated changes do not flow back up to the Account. The Contact birth date is not updated in the Account file.**
4. **Activities and Notes are created on the Account to inform the user about the contact changes that may need to be updated on the account.**

Stop

1.2 Solutions

1.2.1 Exercise 1

Solution

Edit name and phone number of an existing contact on an account and see how this affects existing policies and new policies.

1. **Create an account and issue a policy, based on the following information:**

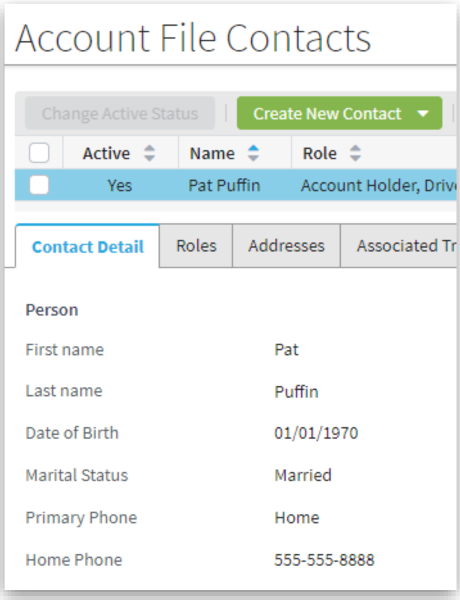
    "Good morning. My name is Pat Penguin. I'm not a customer of Acme Insurance. I live at 1212 Dayton Street in Portland, Oregon. My zip code is 97201. My home phone number is 555-555-5555. I'm interested in getting a personal auto policy for my auto whose VIN number is 11122233344455566. The cost when it was new was $25000."

2. **Make a policy change.**

   a) After two months, Pat calls to inform that she has gotten married and would like to change her last name to Puffin.

   b) She also has a new phone number.

   c) Change the Contact name and phone number on the account



3. **Open the policy**

   a) Has the name changed? Why or why not?

   The policy contract has already been bound and the contact name is a revisioned field so the name of the insured is not changed on the policy.

   b) Has the phone number changed? Why or why not?

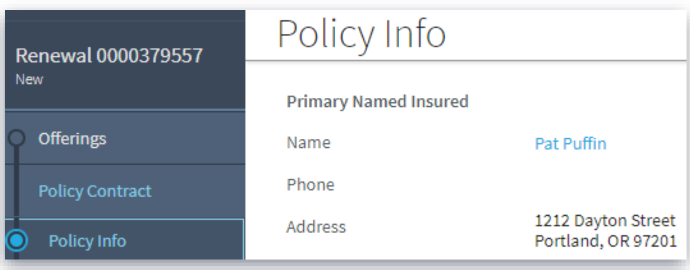
   The phone number on the policy, however, has the new value that was changed on the account, since it is not a revisioned field.

   The reason the name is revisioned and the phone number is not is because the name is part of the policy contract data, whereas the phone number is not and they are configured accordingly.

4. **After another 2 months, Pat calls to renew the policy for 6 months.**

   What is the name on the Renewal job? Why?

   The most recent information is picked up from account when a new job begins. Hence at renewal the updated name is picked up from the account.

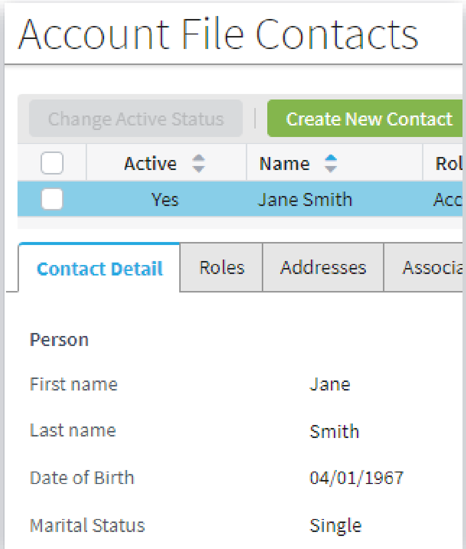


1.2.2 Exercise 2

Solution

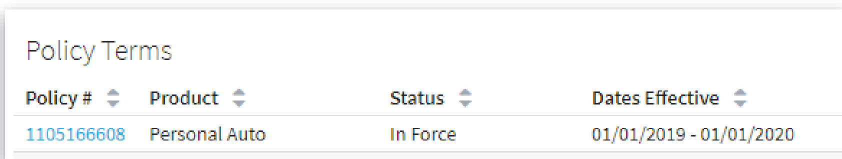
Part 1: Create a policy

1. **Create a new account for Jane Smith, who is single and born on 4/1/1967.**



2. **Create an annual personal auto policy.**
   a) For her car which cost $30,000 when she first bought it.
   b) She is the only driver and owns only one vehicle.

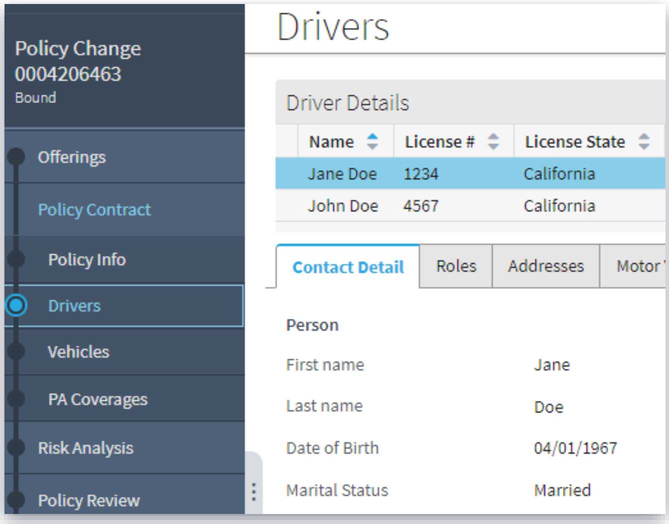
 (Your dates may be different from the dates in the screen shot below



Part 2: Future dated change

After two months, Jane calls to inform that she is getting married in a week and would like to add her husband John Doe as a driver on her policy.

3. **Start a Policy Change transaction and make the following changes:**
    - Calculate and enter Effective Date as: today's date + 2 months + 1 week.
    - Description: Getting married.
    - Note down the effective date.
    - Add John Doe as a driver.
    - She would also like to change her last name to "Doe".
    - Her status to "Married".
    - Fill in the other details as required.



4. **Quote and issue the policy change.**
5. **On the account, what is the last name of Jane? Why?**

   The last name of Jane is Smith. Future dated contact data changes at the policy level do not flow back up to the account because the contact at the account level is considered to be current data and cannot be future dated.

6. **After issuing the Policy Change, execute the change by advancing the system clock and run the batch process by following the steps below:**

   a) Press Alt + Shift + T

   b) Navigate to Internal Tools → Testing System Clock

   c) Click **Change Date** to set the clock to the date Jane is getting married, which is also the effective date of your policy change.

   d) Go to Server Tools → Batch Process Info

   e) Run the batch process ***Apply Pending Account Data Updates*** by clicking the **Run** button in the **Action** column.

   f) Click **Return to PolicyCenter** in the top right corner of the window Under the Options menu.

7. **Answer the following question.**

   After advancing the system clock to the policy change's effective date and running the batch process, what is the last name of Jane on the account? Why?

*The last name of Jane is Doe. Because the batch process **Apply Pending Account Data Updates** automatically updates the account contact data from the policy changes on the job effective date.*

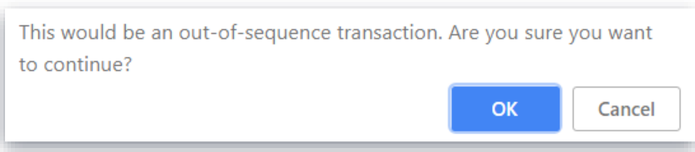
Part 3: Back dated change

After three months, Jane calls to inform that the birth year on her policy is wrong and needs to be corrected to 1965.

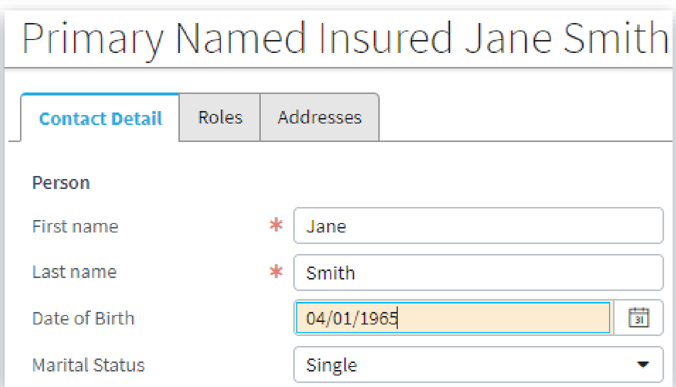
1. Start a policy change.

a) This change should take effect from the beginning of the policy.

b) This is a back dated change so you will get a warning about an out-of-sequence transaction. Click OK to continue.



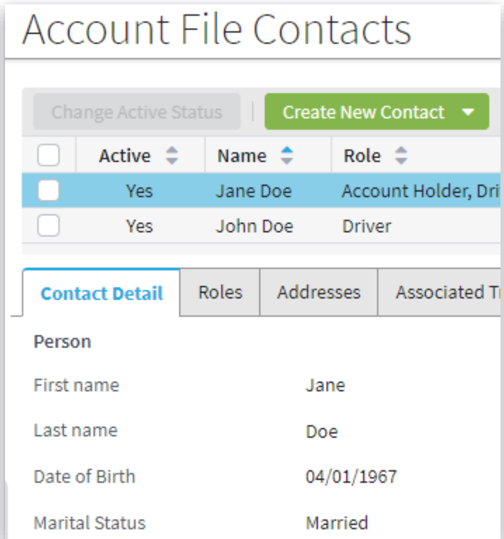
c) Change Jane's birth year by editing either the Primary Named Insured on the Policy Info page or the Drivers page.



d) You must resolve the out-of-sequence conflicts on the Policy Review screen's Change Conflicts tab.

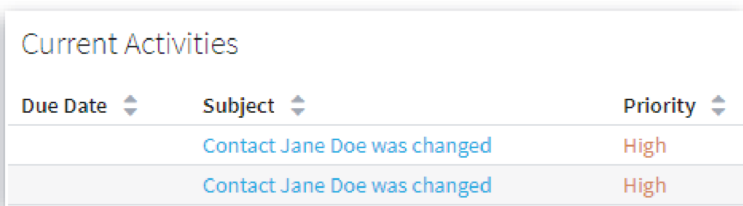
e) Quote and issue the policy.

2. **The policy shows the updated birth year.**
3. **The back dated changes do not flow back up to the Account. The Contact birth date is not updated in the Account file.**

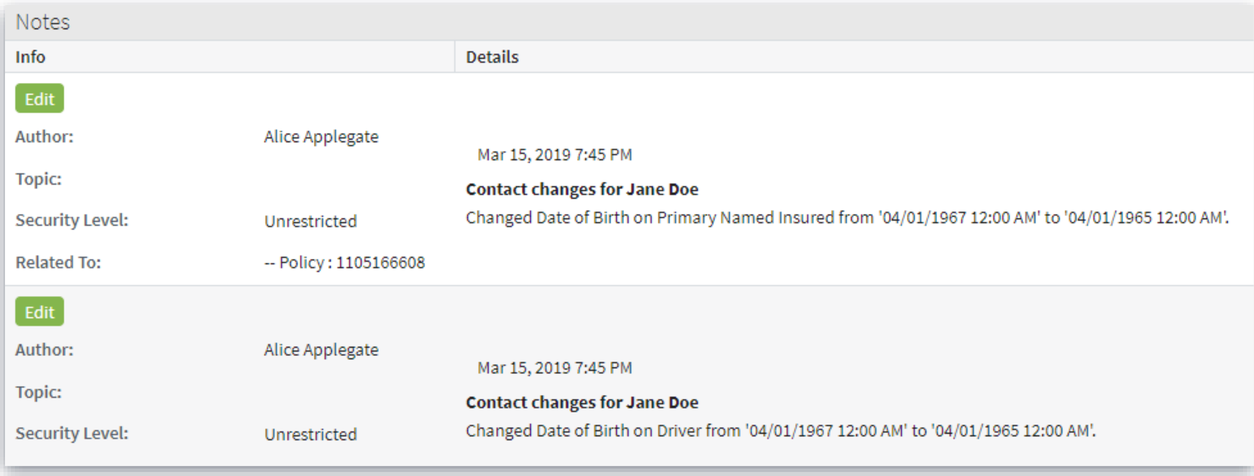


4. **Activities and Notes are created on the Account to inform the user about the contact changes that may need to be updated on the account.**

Account → Summary page → Current Activities section:



Account → Notes page:



1.3 References

1.3.1 Sharing and revisioning information

Contact and location information is shared between accounts and policies. Revisioned fields are required on contacts or locations when some information is considered part of the policy contract and thus cannot be changed once the policy is bound and the contract written. If the field is revisioned, it can be changed on the account level even after the policy is bound. The information is updated on the account and can be obtained by policies for future jobs.

Share: Information can be kept at the Account level, so it can be shared, to avoid duplication. For example, people move, get married and change their names, get new drivers licenses, etc. Benefits of sharing information are:

- Avoiding data re-entry and errors
- Allowing the same contact to play multiple roles on the account and policy, such as account holder or named insured
- Associating Contact to other entities such as Location or Vehicles

Revision: Information that is part of policy contract on an issued PolicyPeriod should be revisioned

- When a Policy is issued, we want to keep a version of it at that point in time
- It can change anytime a job is executed on it

Data inside and outside PolicyPeriod graph:

Data outside PolicyPeriod	Data inside PolicyPeriod

Lives only on Account	Lives on both Policy and Account
Shared but not revisioned because we do not need to know how data has varied over time	Shared and revisioned because we need to know when it changed
When data changes, change is made to the Account only	Change is made to objects on the Policy
History is not available	History is available

PolicyCenter determines whether to pick up the current contact data from the account based on the effective date of the job. Location information is picked up from the account irrespective of the effective date on the job.

1.3.2 Revisioning contact information

Contacts are always synced to account for submissions and issuances even for future dated changes.

A contact's last update time is updated each time the account level contact information gets modified:

- If it is modified in the context of a policy job, it is set to the effective date of that job.
- If it is modified at the account or cross-account level, it is set to the current date.

1. **To handle changes to current contact data:**

   At the beginning of a job, PC checks if contact data is

   Current: `Last update of contact <= Job Eff Date (Job is not in future).`

   - The contact data is synced to the account data throughout the job because both the policy and the account contact data are considered "current" so changes to either one should be reflected in the other one. Data is copied to and from account and policy.
   - Modify contact's last updated time.

2. **To handle a future dated change:**

   At the beginning of a job, PC checks if contact data is

   Future dated: `current date < Job Eff Date`.

- Copy down current contact information from Account to the policy.
- Account and Policy not sync'ed during policy change job. Changes do not flow back up to the account because the contact at the account level is considered to be current data and cannot be future dated.
- Contacts on submission and issuance jobs are always sync'ed to the account, even when the job is future dated. In that case, the contact update time is set to the current date, not the effective date of the job.
- Contact data changes creates a work item for the batch process Apply Pending Account Data Updates.
- The batch process automatically updates account-level contact data on the job effective date.

3. **To handle a back dated change:**

   At the beginning of a job, PC checks if contact data is

   Back dated: `Last update of contact > Job Eff Date`.

- Use policy-level data and make changes at policy level only.
- The contact information on the policy is neither copied down from the account, nor does it automatically copy any changes back up to the account.
- For contact changes:
  - PolicyCenter creates activities suggesting changes at account level.
  - Creates notes to specify the changes.

1.3.3 Revisioning location information

The concept of location revisioning is similar as contact revisioning. The synchronizing of the revisioned fields is the same as in case of current dated changes for contact data. The future dated and back dated change scenarios do not apply to locations because locations should not really change over time; changes to location information should generally be corrections which you'd want to apply throughout the life of the policy.

In the default configuration, PolicyCenter revisions most of the location information. Because most location information is part of the policy contract, PolicyCenter must store that information about the location exactly as it was at the time that the policy was bound.

Location number is a special case. Locations are numbered separately at the account and policy level anyway so you neither want to synchronize that field nor look at the account location number when viewing the policy. The location number at the policy level is revisioned (in the same way policy information is normally revisioned), but not synced because it is not shared between the account and policy.

Changing account location information affects:

Pending Policy Transactions: The changes are immediately apparent when you view pending policy transactions because those policy transactions always display the up-to-date information.

Quoted Policy Transactions: When you try to bind a quoted but not bound submission, the application checks to see if the policy location information matches the account location information. The information will not match if someone made a change on the account location to a revisioned field after the policy transaction was quoted. If the locations do not match, you will see a validation error and will need to requote. This is because the change could influence the quote. When you quote the policy again, the application synchronizes the policy location with the account location.

Bound Policies or Completed Policy Transactions: Bound policies or completed policy transactions have copies of the synchronized location information at the time of binding. This information is included on the associated policy revision. Each bound policy or completed policy transaction is a separate policy revision.

New Policy Transactions: When new policy transactions on existing policies begin, the locations on those policy transactions always display the most recent location information from the account. It does not matter what the location information is in the revision they are based on.

Note: This is the behavior in the default configuration and is recommended by Guidewire. However, carriers can change at what point revisioned information is synchronized. This is discussed in the next lesson.