

## Lesson 15 Managing Underwriting Authority

### 15.1 Requirements

In this exercise, you will explore how UW issues are created during a submission job. Anna BamberXX calls to create a new Personal Auto policy. She wants to add herself as the primary driver of her vehicle and her son Jay BamberXX as additional driver. More details are given in the following subsections.

### 15.2 Generating an underwriting issue



#### Activity

Create a personal auto submission with conditions that generate UW Issues.

1. **Create a new person account for Anna BamberXX**
  - a) Anna's home address is 1212 Dayton Street, Portland, Oregon 97201
2. **Create a new Personal Auto Submission for Anna; add her son Jay BamberXX as a driver**
  - a) Anna BamberXX is 45 years old and Jay BamberXX is 22 years old
  - b) Add a vehicle. The vehicle's VIN # is 4 and it costs \$200,000
  - c) Anna will be driving the vehicle 75% of the time and Jay 25%
3. **Select coverages and quote the policy**

Did this raise any UW issues? Which ones?

4. **Update the vehicle's cost**

The agent communicates with Anna and informs her that the car is a "high-value vehicle" since the price is \$200,000. It would require approval from an underwriter. Anna corrects him that the car is not that expensive, and costs \$20,000. An extra zero was accidentally added to the vehicle value and is corrected by the agent.

5. **Quote the policy**

Are there any blocking issues now?

6. **Issue the policy**



Stop