

# CONCEPTS OF REVISIONING CONTACTS AND LOCATIONS

## Concepts of Revisioning Contact and Location Information



# ----- Lesson objectives

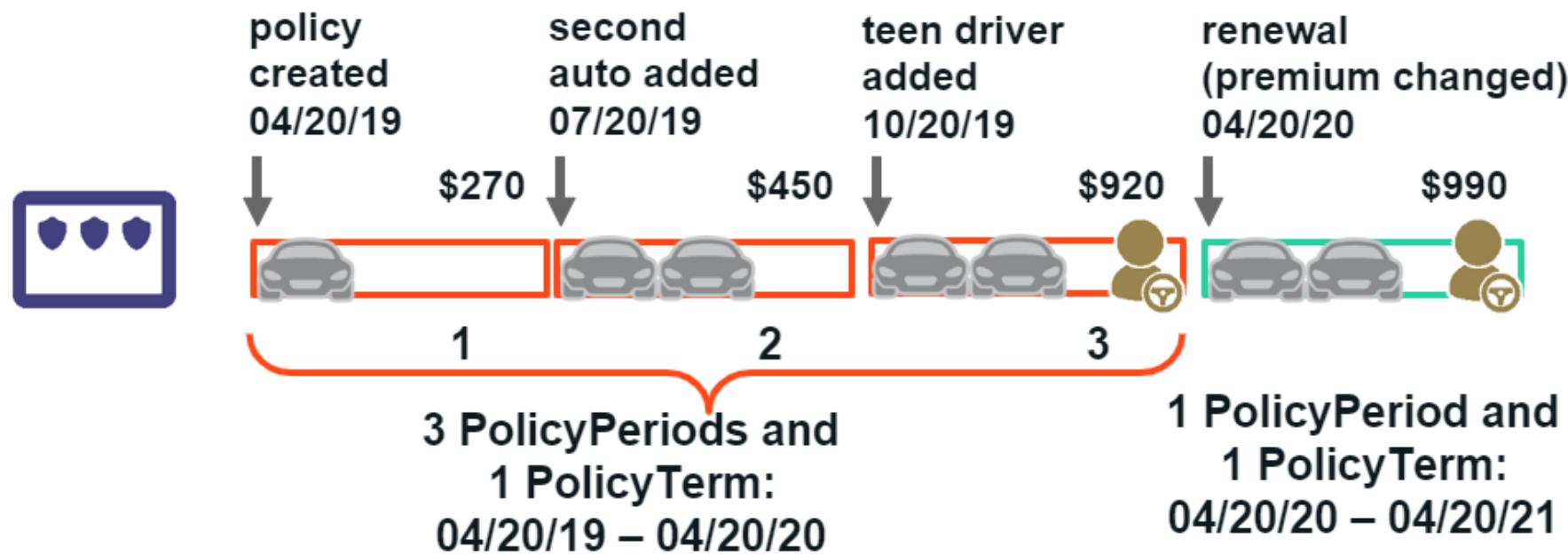
**By the end of this lesson, you will be able to:**

- Describe the shared and revised data between account and policy
- Describe future dated, back dated, and current dated contact behavior
- Explain revised location information

## Sharing and revisioning overview

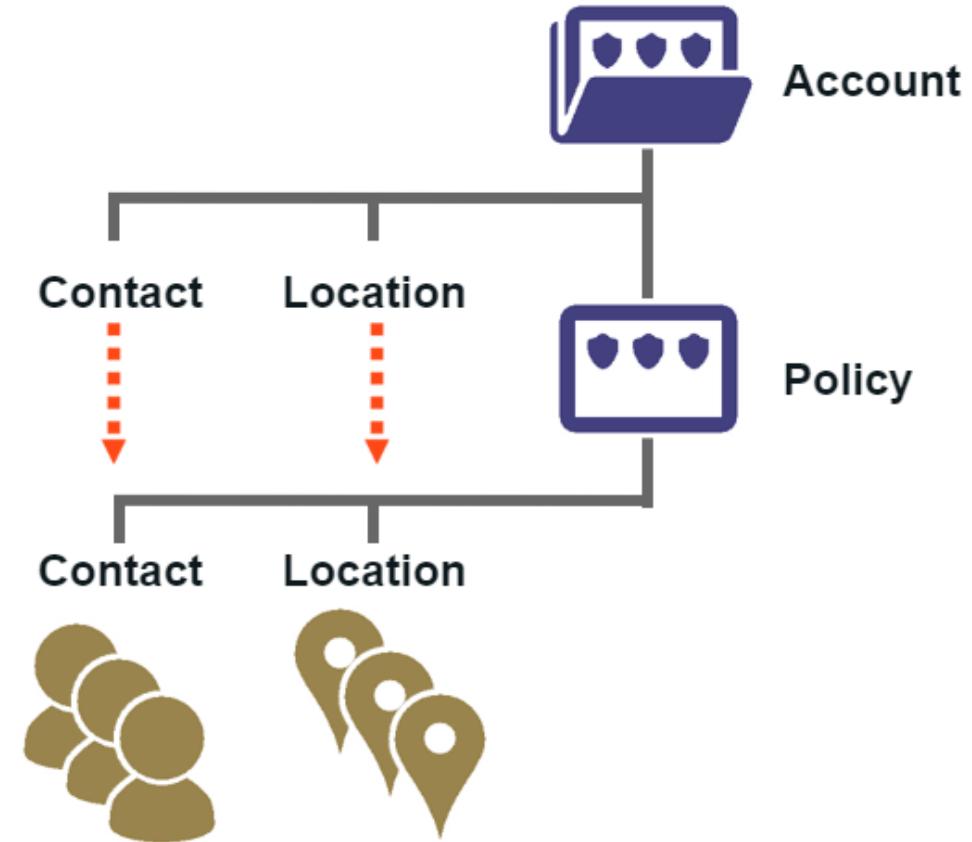
## Review: PolicyPeriod

- A **PolicyPeriod** is one "version" of the policy
  - Has effective date and expiration date
- **Model time** (calendar time) is the actual real-world time when policies are created or jobs are bound



## Contacts and locations are shared

- Contact and location information is shared between accounts and policies
- 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 with other entities such as Location or Vehicles



## Information can change

PolicyCenter supports sharing and revisioning information

- **Revision:** Information that is part of policy contract on an issued PolicyPeriod should be revised
  - Sometimes we are interested in information as it was at a given point in time
  - 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
- **Share:** Information can be kept at the Account level so it can be shared, to avoid duplication
  - Sometimes we are interested in most up-to-date contact info
  - People move, get married and change their names, get new drivers licenses, and so on

## When do you need contact revision?

- Example: A policy is bound and policy contract is written...
- But after two months, contact calls to change the name
  - No other objects on the policy need to change
  - Only the name needs to be updated for future transactions



## Some fields on contact need to be changed

Job can pick up current contact data from Account

02/01/2019 - Submission

04/01/2019 - Contact name changed

05/01/2019 – Policy change job picks up contact info from account



Updated contact name



Picks up most recent contact information for change

## 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 revised because we do not need to know how data has varied over time	Shared and revised 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

Some data (such as contact name) resides inside as well as outside PolicyPeriod graph because it is needed at all times



## Revisioning contact information

## Changes to a policy can be complicated

For example, consider a contact Jane Smith who is born in 1967 and gets an annual PA policy from 01/01/2019 - 01/01/2020

- On the same date, a BOP submission is also created for Jane Smith (Current dated on the same account)
- After two months – Contact calls to say that she is getting married in one week (future dated)
  - Change last name and marital status
  - Add another driver and rerate the policy
- After three months – Contact calls to correct her birth year (back dated change)
  - Effective from the beginning of the policy

## To handle changes to current contact data

- At the beginning of a job, PolicyCenter checks if contact data is:

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



**Synced to Account data throughout job**

**Modify contact's last update time**

- Contacts are always synced to account for submissions and issuances

## To handle a future dated change

- At the beginning of a job, PolicyCenter checks if contact data is:

**Future dated:  
Current date < Job Eff Date**



**Copy down from Account contact**

**Account and Policy not synced during job**

**Contact data changes – creates a work item for the batch process  
Apply Pending Account Data Updates**

**Automatically updates account-level contact data on job date**

- Contact's last update time is set each time the account level contact information gets modified

## To handle a back dated change

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

**Back dated:  
Last update of contact > Job Eff Date**



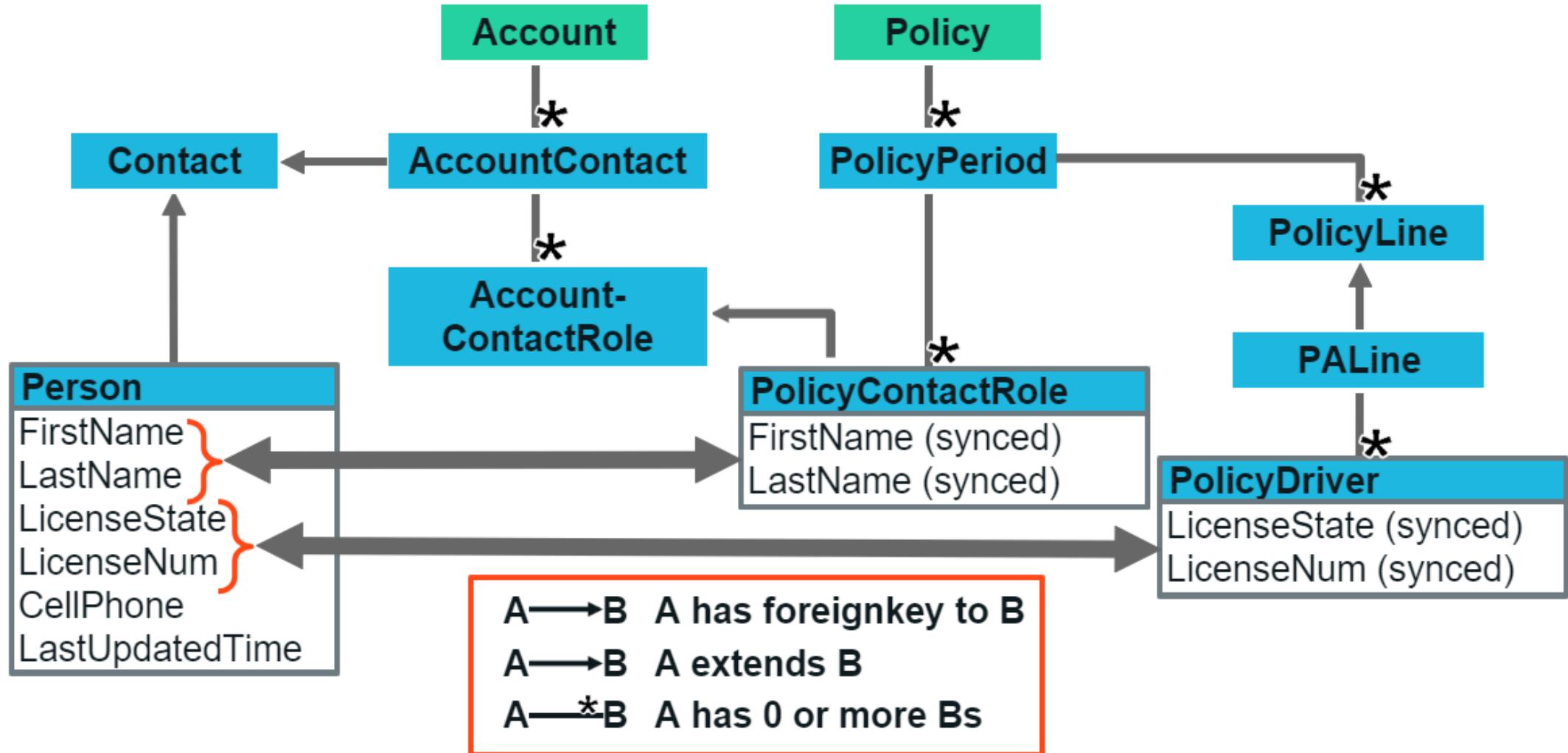
**Use policy-level data and make changes at policy level  
only**

**For contact changes:**

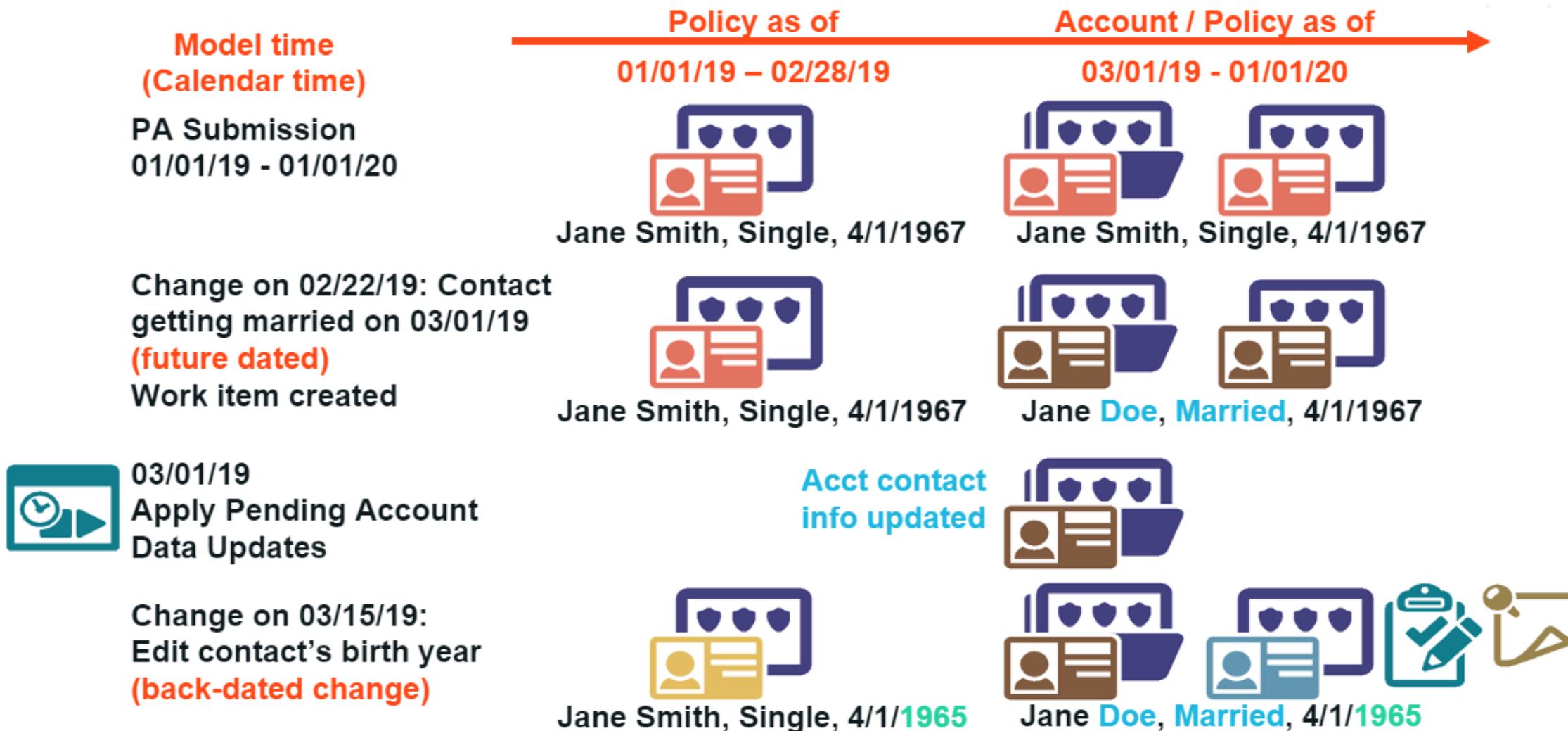
**PolicyCenter creates activities suggesting changes at  
account level**

**Creates notes to specify the changes**

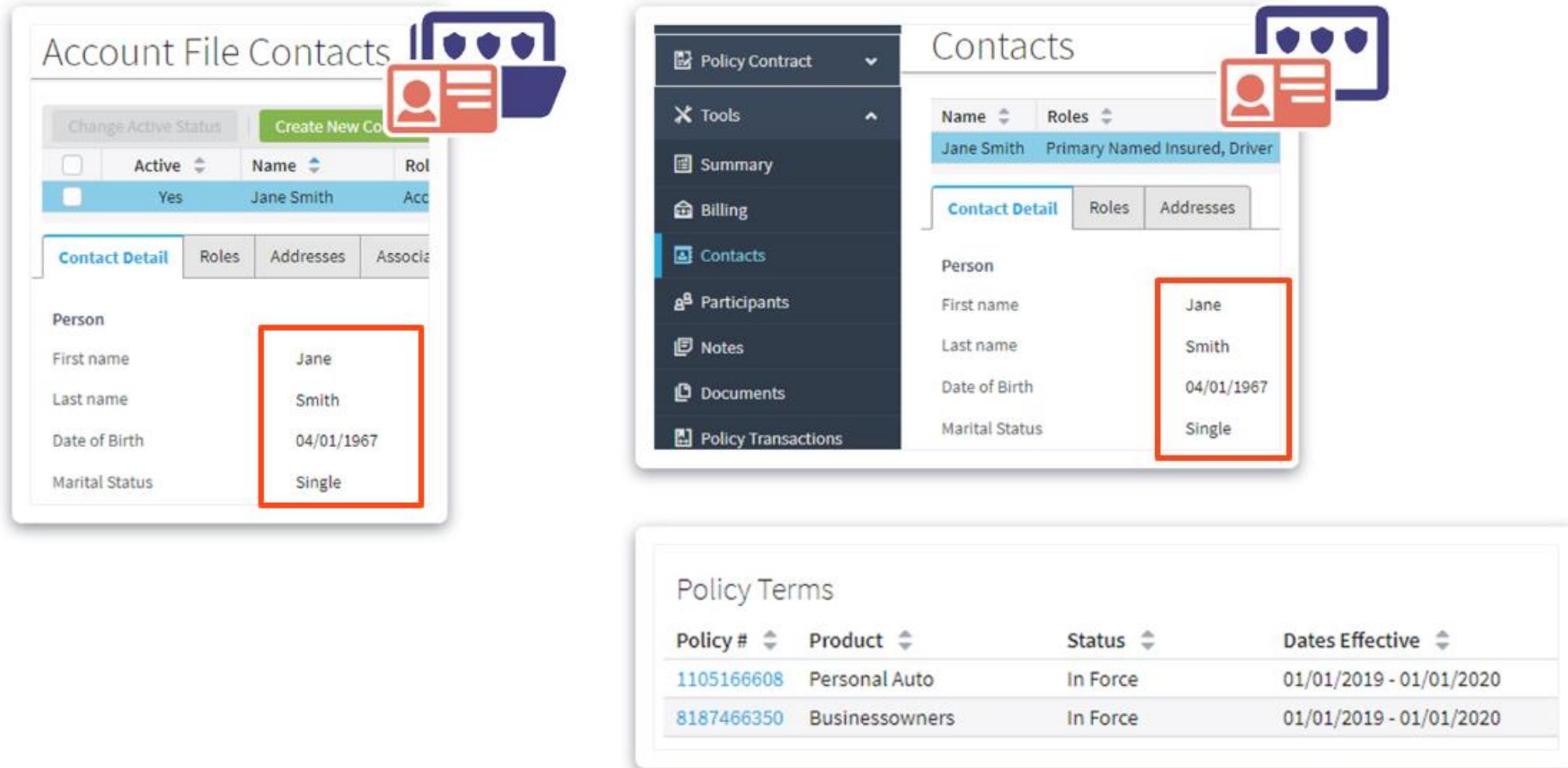
# Revised and non-revisioned contact fields



## Example: Future dated and back dated change



# Example in UI: Create submission



**Account File Contacts**

Active	Name	Role
Yes	Jane Smith	Acc

**Contact Detail**

First name	Jane
Last name	Smith
Date of Birth	04/01/1967
Marital Status	Single

**Policy Contract**

- Summary
- Billing
- Contacts**
- Participants
- Notes
- Documents
- Policy Transactions

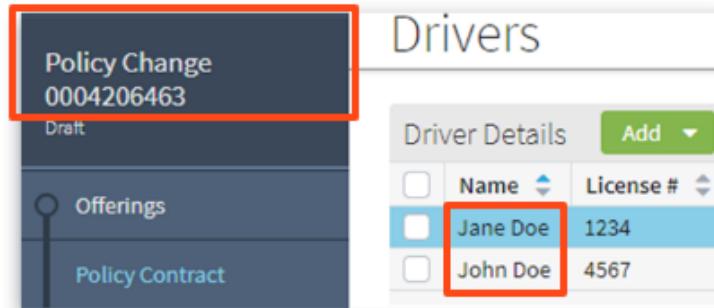
**Contacts**

Name	Roles
Jane Smith	Primary Named Insured, Driver

**Policy Terms**

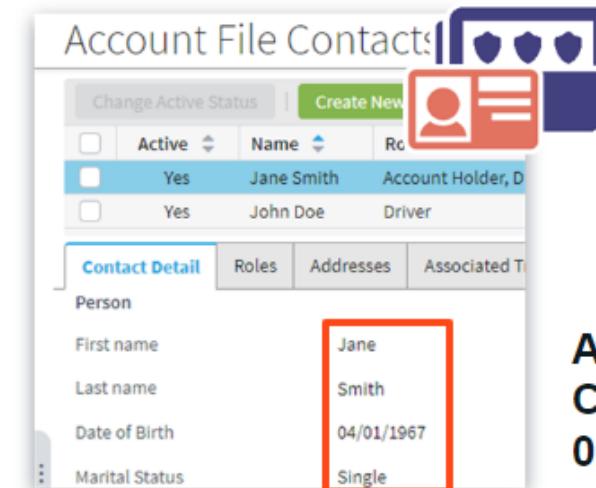
Policy #	Product	Status	Dates Effective
1105166608	Personal Auto	In Force	01/01/2019 - 01/01/2020
8187466350	Businessowners	In Force	01/01/2019 - 01/01/2020

# Future dated Policy Change – will marry on 03/01/19



**Drivers**

Name	License #
Jane Doe	1234
John Doe	4567



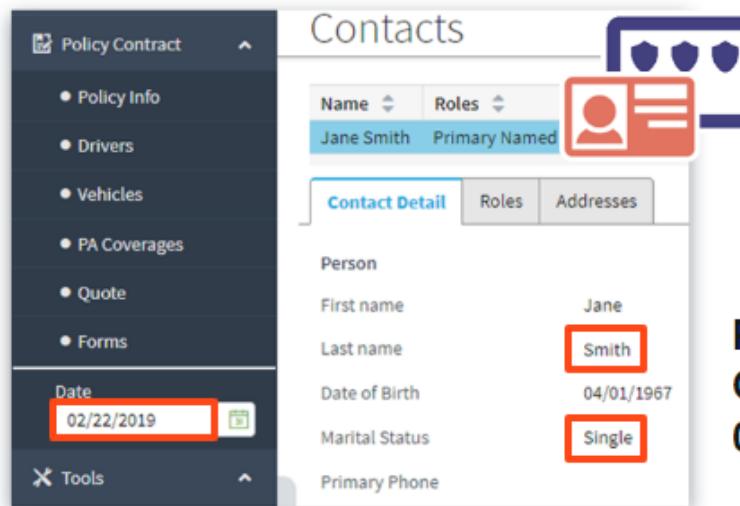
**Account File Contacts**

Active	Name	Role
Yes	Jane Smith	Account Holder, Driver
Yes	John Doe	Driver

**Person**

First name	Jane
Last name	Smith
Date of Birth	04/01/1967
Marital Status	Single

**Account  
Contacts  
02/22/19**



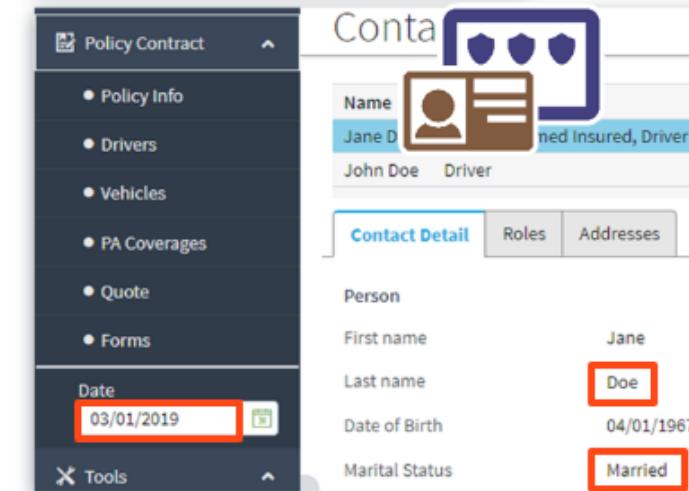
**Contacts**

Name	Roles
Jane Smith	Primary Named Insured

**Contact Detail**

Person	Jane
Last name	Smith
Date of Birth	04/01/1967
Marital Status	Single

**Policy  
Contacts  
02/22/19**



**Contacts**

Name	Jane Doe	Primary Insured, Driver
John Doe	Driver	

**Contact Detail**

Person	Jane
Last name	Doe
Date of Birth	04/01/1967
Marital Status	Married

**Policy  
Contacts  
03/01/19**

# Back dated policy change

Edit birth year on 03/15/2019

Start Policy Change

Effective Date	* 01/01/2019
Description	Update birth year

Primary Named Insured Jane Smith

Contact Detail	Roles	Addresses
Edit contact info		
Person		
First name	Jane	
Last name	Smith	
Date of Birth	04/01/1965	
Marital Status	Single	

## Policy Change

Contacts

Name	Roles
Jane Smith	Primary Named Insured, Driver

Contact Detail Roles Addresses

Person

First name	Jane
Last name	Smith
Date of Birth	04/01/1965
Marital Status	Single

**Policy Contact (< 03/01/2019)**

Contacts

Name	Roles
Jane Doe	Driver, Primary Named Insured
John Doe	Driver

Contact Detail Roles Addresses

Person

First name	Jane
Last name	Doe
Date of Birth	04/01/1967
Marital Status	Married

**Policy Contact (>= 03/01/2019)**

Account File Contact

Active	Name	Role
Yes	Jane Doe	Account Holder
Yes	John Doe	Driver

Contact Detail Roles Addresses Associate

Person

First name	Jane
Last name	Doe
Date of Birth	04/01/1967
Marital Status	Married

**Account Contact**

## Activities and notes created on the account



Current Activities		
Due Date	Subject	Priority
	Contact Jane Doe was changed	High
	Contact Jane Doe was changed	High

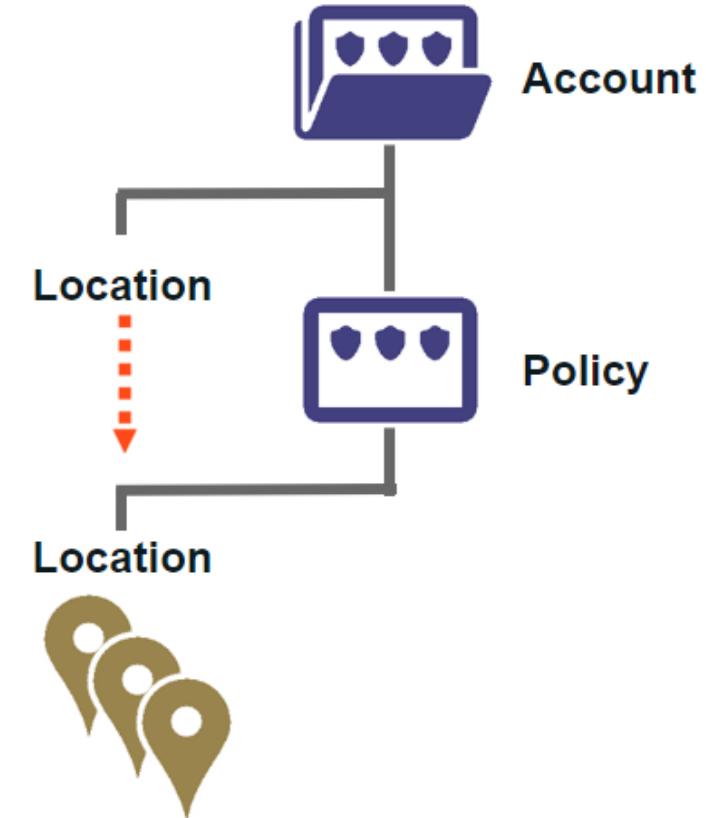


Notes	
Info	Details
<a href="#">Edit</a>	
Author:	Alice Applegate
Topic:	Contact changes for Jane Doe
Security Level:	Unrestricted
Related To:	Changed Date of Birth on Primary Named Insured from '04/01/1967 12:00 AM' to '04/01/1965 12:00 AM'. -- Policy : 1105166608

## Revisioning location information

## Locations are shared

- Location information is shared between accounts and policies
- Benefits of sharing information are:
  - Avoiding data re-entry and errors
  - Allowing the same location to be used on multiple policies



## Information can change

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  - When a Policy is issued, we want to keep a version of it at that point in time
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- **Share:** Information can be kept at the Account level so it can be shared, to avoid duplication
  - Sometimes we are interested in most up-to-date contact info

## Location information

Location information includes:

- Basic location information such as address, city and state location name and phone
- Policy-specific information such as tax location

# Location revisioning



Account location

Locations are shared



Policy location revised  
(field by field)

- Location information is stored at account and policy levels
  - Location information is revised on a field-by-field basis
  - Configuration user can define what information to revision
- Location information that is part of policy contract is revised
- In draft jobs, policy and account location information is always synchronized

# Changing account location information

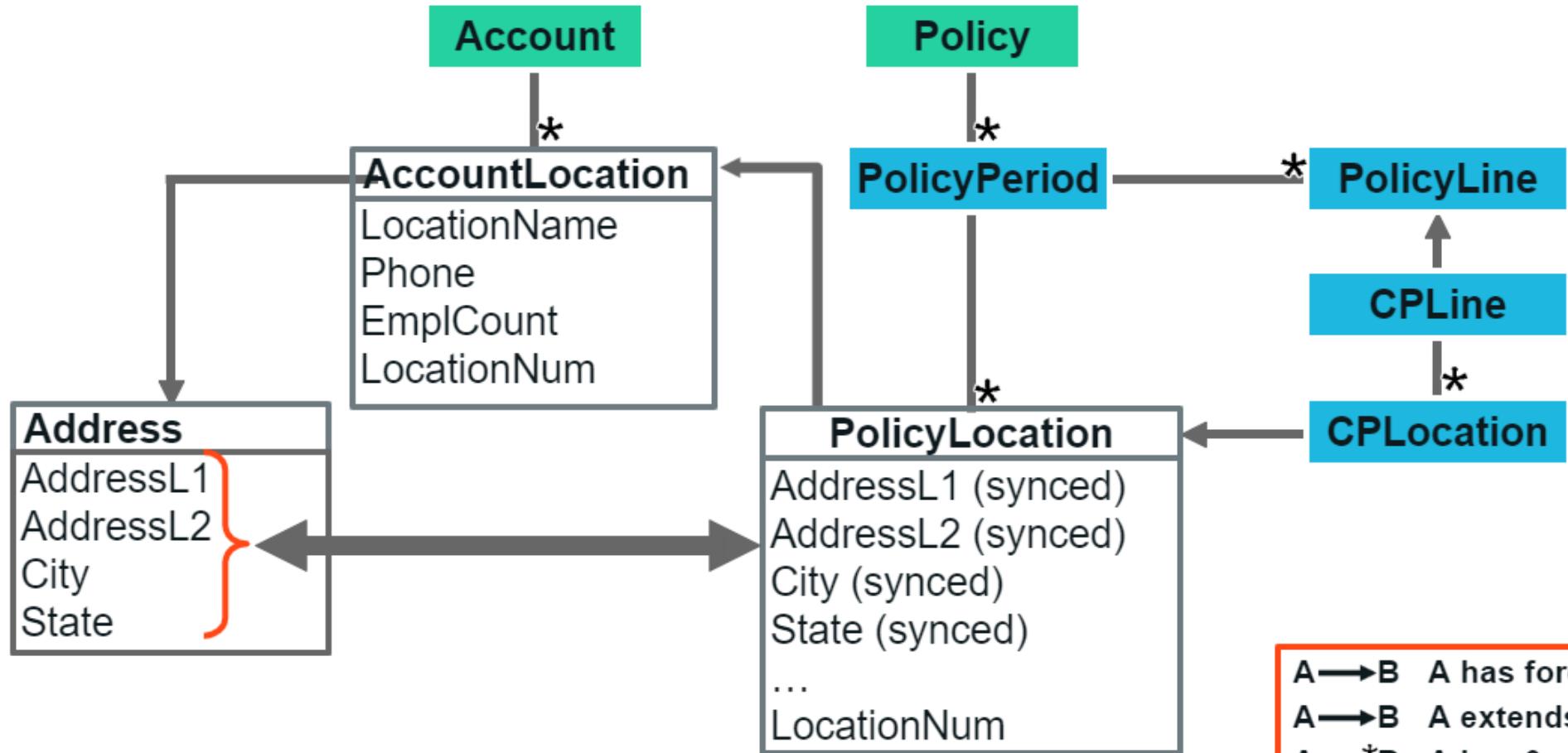
Changing account location information affects:

- **Pending Policy Transactions** – these policy transactions always display up-to-date account level information
- **Quoted Policy Transactions** – a policy transaction is quoted but not bound and a revised field on account location changed, a validation error occurs at bind time and it needs to requote
- **Bound Policies or Completed Policy Transactions** – each bound policy transaction gets copy of synchronized location information at time of binding
- **New Policy Transactions** – locations on these policy transactions always display the current location information

## Location configuration

- Location related entities that can be extended are:
  - PolicyLocation
  - AccountLocation
  - Line of business specific locations such as BOPLocation, IMLocation, and CPLocation
- User can configure:
  - Which fields are revisioned on PolicyLocation or AccountLocation
  - On which jobs and when location information is synchronized

## Example: revised location fields



$A \rightarrow B$  A has foreignkey to B  
 $A \rightarrow B$  A extends B  
 $A \xrightarrow{*} B$  A has 0 or more Bs

# -----

# Lesson objectives review

## You are now able to:

- Describe the shared and revised data between account and policy
- Describe future dated, back dated, and current dated contact behavior
- Explain revised location information



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