

# 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:**

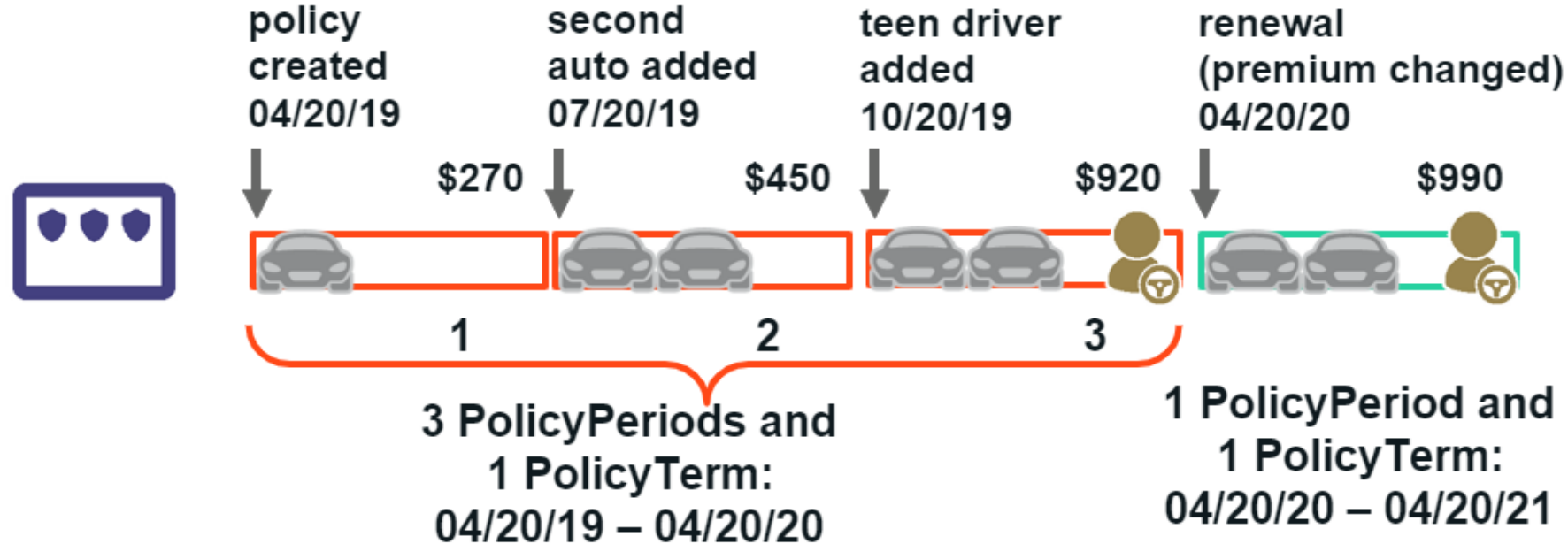
- Describe the shared and revisioned data between account and policy
- Describe future dated, back dated, and current dated contact behavior
- Explain revisioned location information



## Sharing and revisioning overview

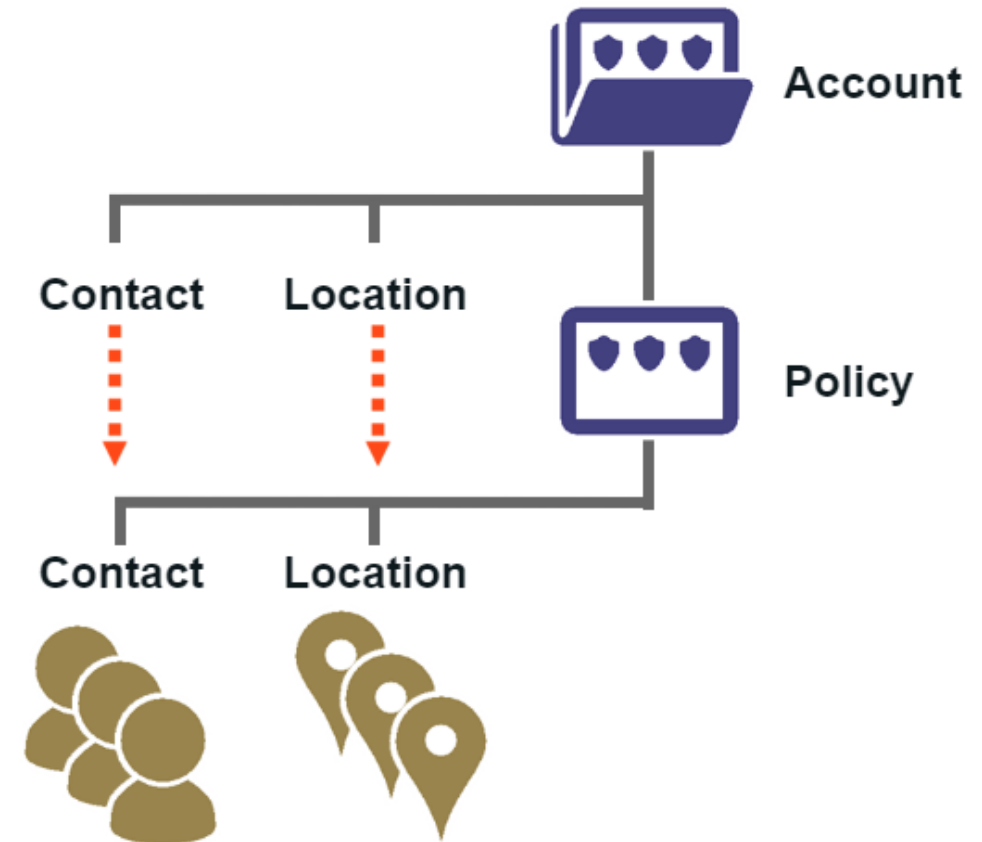
## Review: PolicyPeriod

- 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



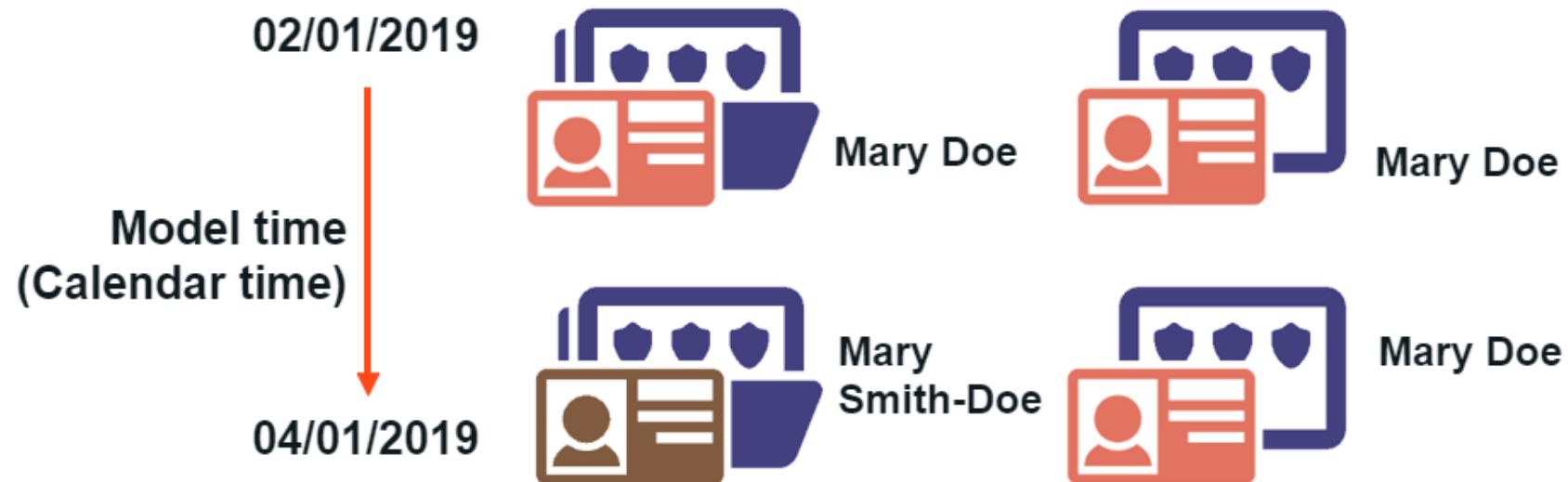
## Information can change

PolicyCenter supports sharing and revisioning information

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



Updated contact name



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

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 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

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



## Revisioning contact information

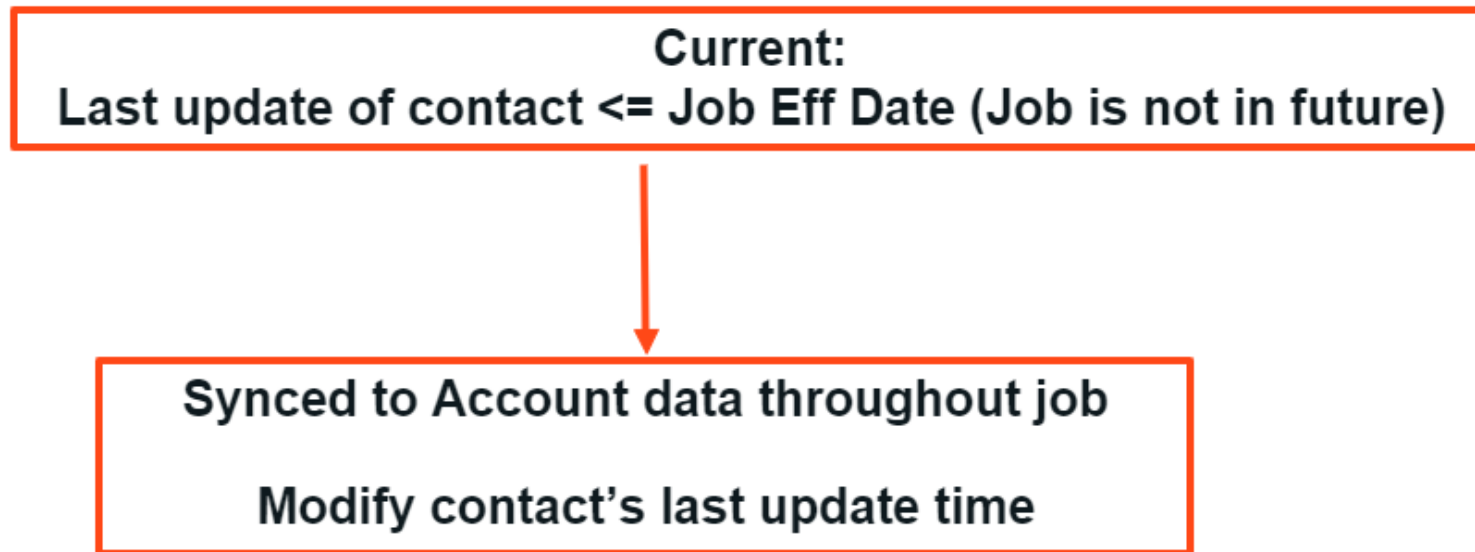
## Changes to a policy can be complicated

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:



- 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**



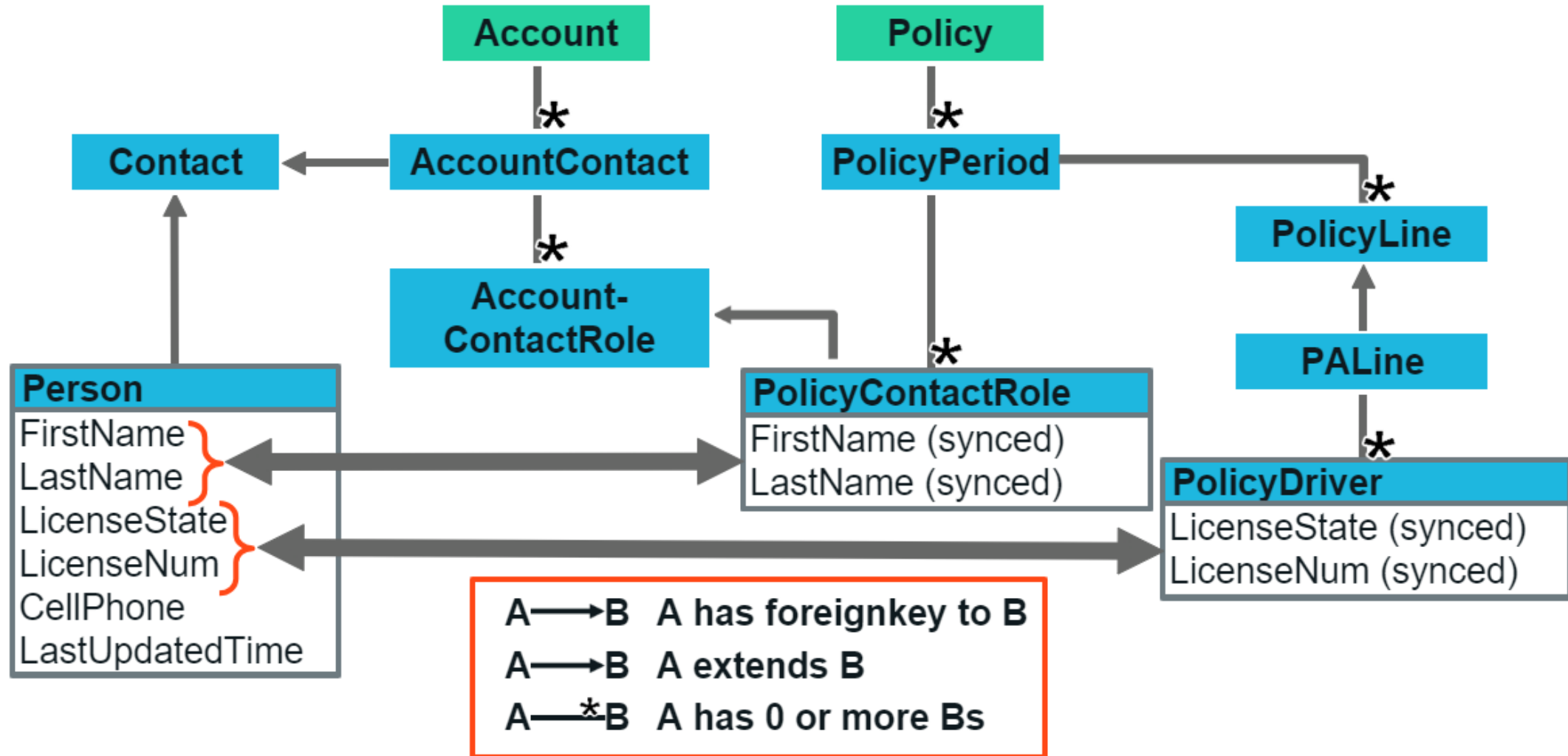
**Use policy-level data and make changes at policy level only**

**For contact changes:**

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

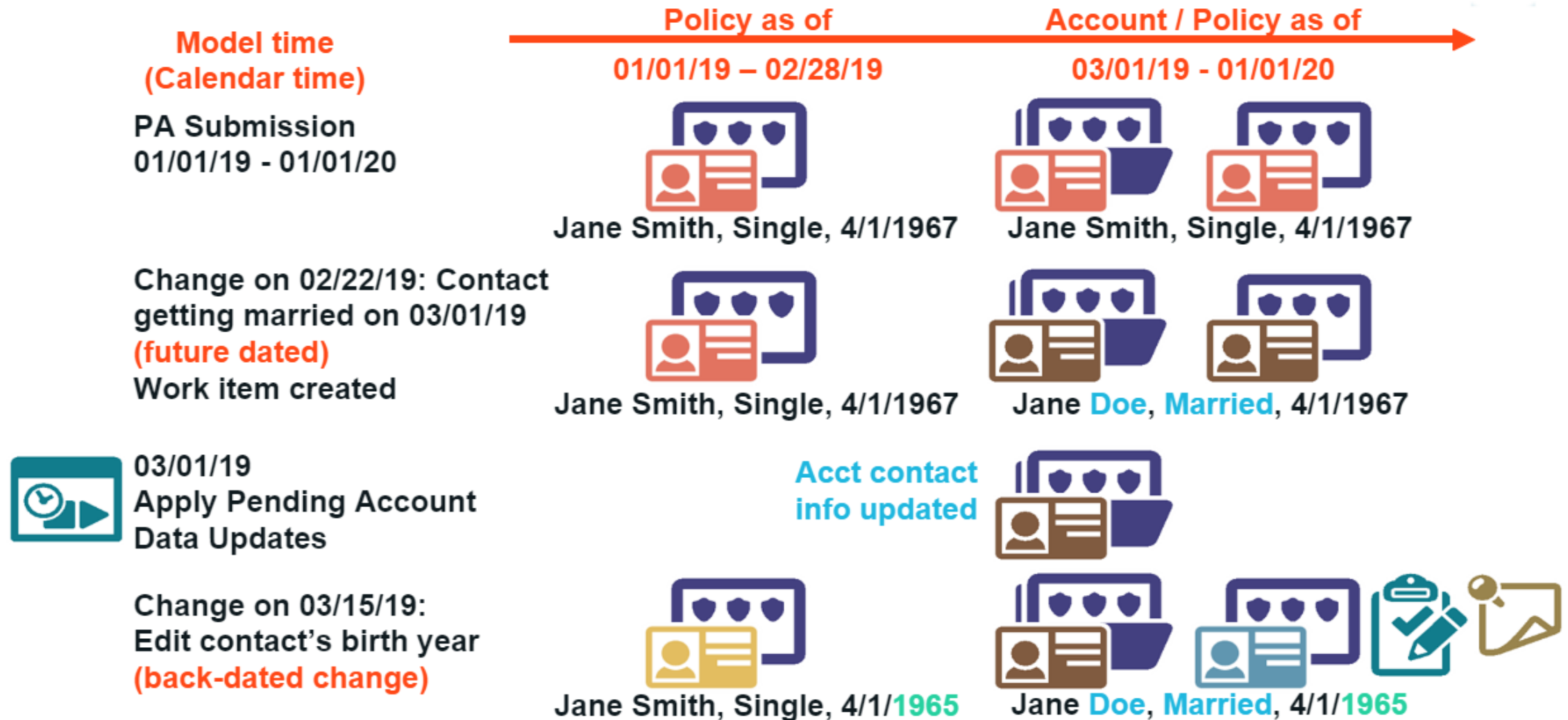
**Creates notes to specify the changes**

# Revisioned and non-revisioned contact fields





# Example: Future dated and back dated change



## Example in UI: Create submission

Account File Contacts

Change Active Status Create New Contact

Active	Name	Role
<input checked="" type="checkbox"/>	Jane Smith	Acc

Contact Detail Roles Addresses Association

Person

First name Jane

Last name Smith

Date of Birth 04/01/1967

Marital Status Single

Policy Contract

Tools

Summary

Billing

Contacts

Participants

Notes

Documents

Policy Transactions

Contacts

Name Roles

Jane Smith Primary Named Insured, Driver

Contact Detail Roles Addresses

Person

First name Jane

Last name Smith

Date of Birth 04/01/1967

Marital Status Single

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

**Policy Change**  
0004206463

Draft

Offerings

Policy Contract

**Drivers**

Driver Details **Add**

Name	License #
Jane Doe	1234
John Doe	4567

**Account File Contacts**

Change Active Status **Create New**

Active	Name	Role
<input checked="" type="checkbox"/>	Jane Smith	Account Holder, D
<input checked="" type="checkbox"/>	John Doe	Driver

**Contact Detail** Roles Addresses Associated T

Person

First name Jane

Last name Smith

Date of Birth 04/01/1967

Marital Status Single

**Account Contacts**  
02/22/19

**Policy Contract**

- Policy Info
- Drivers
- Vehicles
- PA Coverages
- Quote
- Forms

Date 02/22/2019

**Contacts**

Name Roles

Jane Smith Primary Named

**Contact Detail** Roles Addresses

Person

First name Jane

Last name Smith

Date of Birth 04/01/1967

Marital Status Single

Primary Phone

**Policy Contacts**  
02/22/19

**Policy Contract**

- Policy Info
- Drivers
- Vehicles
- PA Coverages
- Quote
- Forms

Date 03/01/2019

**Conta**

Name

Jane D

John Doe Driver

**Contact Detail** Roles Addresses

Person

First name 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

**Edit contact info**

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

Change Active Status Create New

Active	Name	Role
<input checked="" type="checkbox"/>	Jane Doe	Account Holder
<input type="checkbox"/>	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

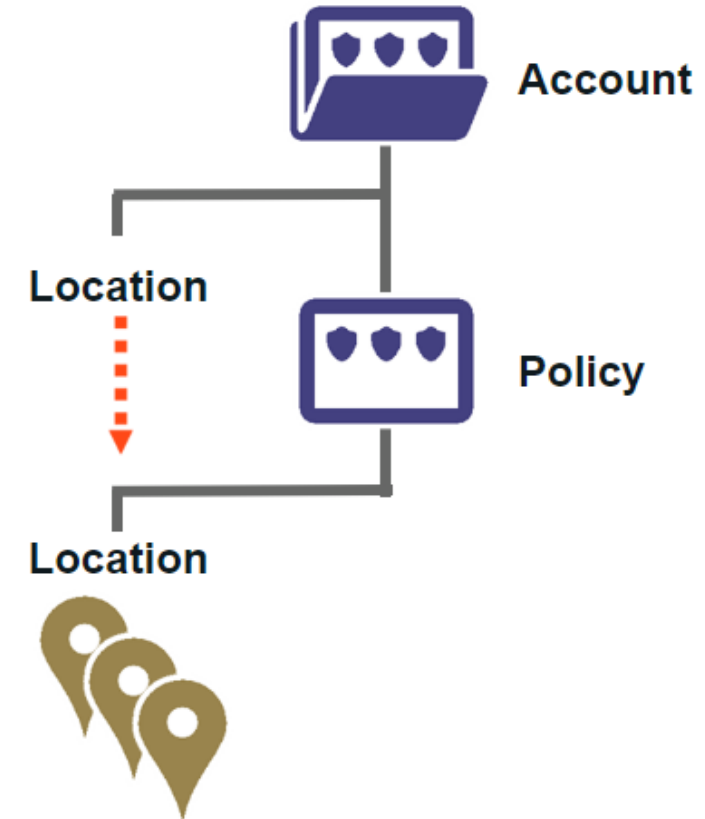
Info		Details
<a href="#">Edit</a>		
Author:	Alice Applegate	Mar 15, 2019 7:45 PM
Topic:	<b>Contact changes for Jane Doe</b>	
Security Level:	Unrestricted	Changed Date of Birth on Primary Named Insured from '04/01/1967 12:00 AM' to '04/01/1965 12:00 AM'.
Related To:	-- Policy : 1105166608	



## 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

PolicyCenter supports sharing and revisioning information

- **Revision:** Information that is part of policy contract on an issued PolicyPeriod should be revisioned
  - 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
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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 revisioned  
(field by field)**

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

## Changing account location information

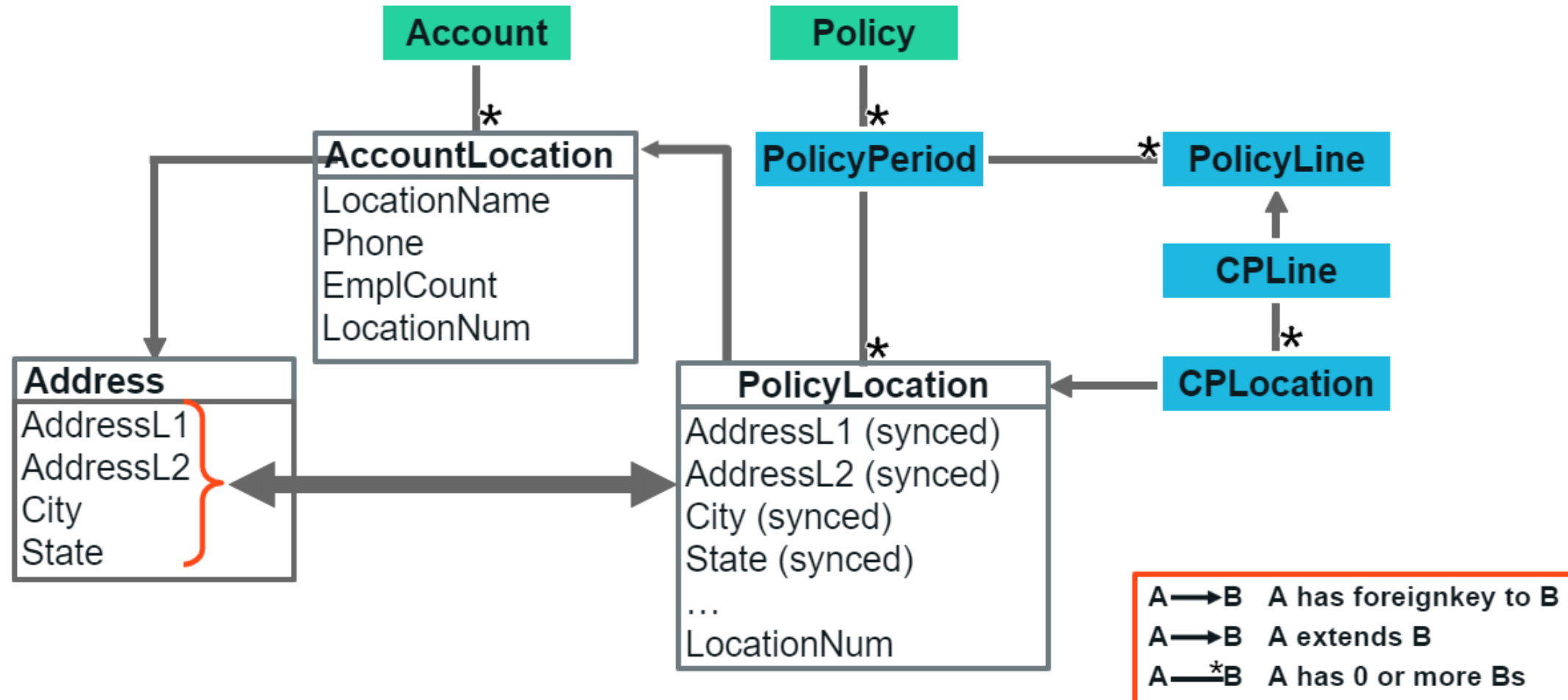
Changing account location information affects:

- **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 revisioned 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: revisioned location fields



# Lesson objectives review

## You are now able to:

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



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