

## Process Auto Out-of-Sequence Transaction

### Background Information

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An out-of-sequence transaction occurs when a **change** transaction is created on an existing policy and, **after it has been bound**, a second transaction is started with **an earlier effective date**. The critical issue here is the second transaction changes the nature of the policy at a point prior to the effective date of the first transaction. Therefore, the second transaction must consider both what the policy looks like when it becomes effective and the impact of jobs which become effective later.

An out-of-sequence transaction creates a conflict if the second transaction modifies the same field as the first transaction, but each transaction sets the field to different value.

If there is no single field which was changed in both transactions to different values, then there are no conflicts to resolve. Changes from "effective earlier" transactions are automatically merged into "effective later" transactions and PolicyCenter lets the user know there are no conflicts.

### In Brief

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In this example, a policyholder calls to request an increase to Comprehensive and Collision deductibles to **1,000** on her policy, effective **12/01/2021**. This change is quoted and bound.

The policyholder calls back later to request a decrease to Comprehensive and Collision deductibles to **250** on her policy, effective immediately. Since the first change is for the same field and has already been bound, but is effective on a future date, this second transaction will trigger an out-of-sequence conflict.

This quick card walks you through how to perform the second portion of the scenario and handle the out-of-sequence conflicts. The first transaction has already been quoted and bound.

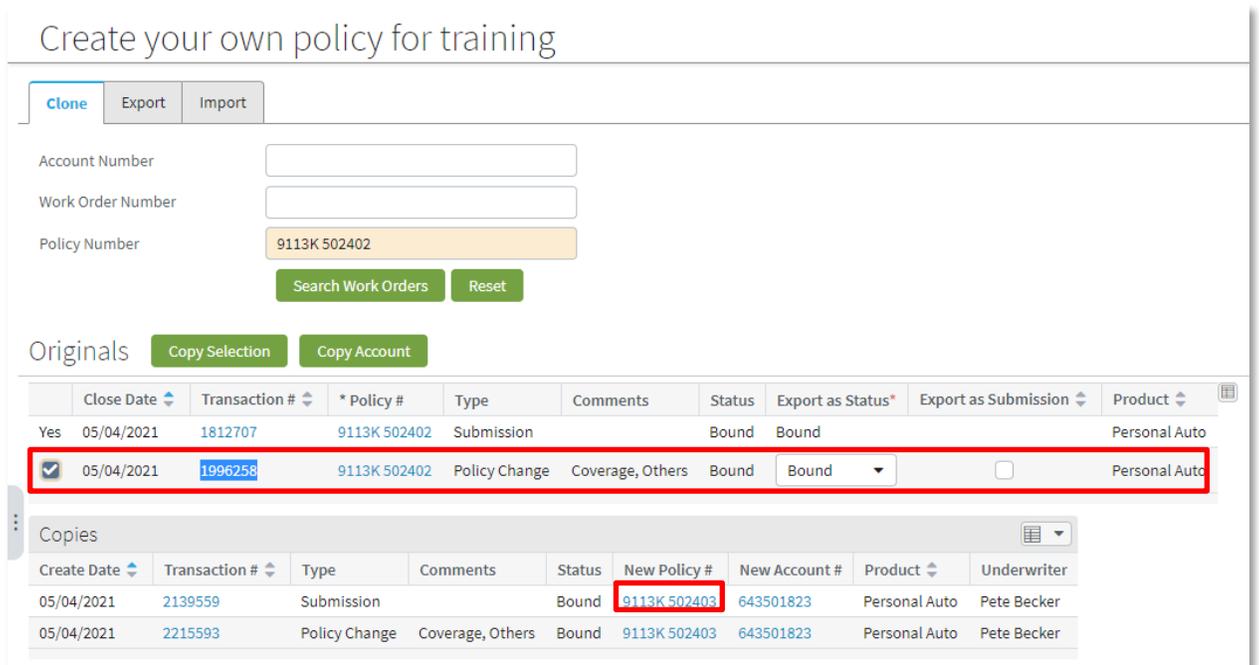
Log in to the [VTO](#) using the appropriate generic user account from the **VTO Information Guide** document.

Quick Card

**IMPORTANT:** This is a test environment. The next seven (7) steps are ONLY used in the VTO.

Clone the Policy

1. Click the down arrow to the right of the **Training** button on the **Tab Bar**. Select **"Create your own policy for training"** from the drop-down menu.
2. Enter **"9113K 502402"** in the **Policy Number** field exactly as shown, including spaces and capital letters.
3. Click the **Search Work Orders** button.
4. In the *Originals* section, click the checkbox to the left of the **Policy Change** Policy Transaction Type for the policy being cloned. In this example, select the checkbox to the left of Policy Transaction #**1996258**.



The screenshot shows the 'Create your own policy for training' interface. At the top, there are tabs for 'Clone', 'Export', and 'Import'. Below these are input fields for 'Account Number', 'Work Order Number', and 'Policy Number' (which contains '9113K 502402'). There are 'Search Work Orders' and 'Reset' buttons. Below the form is the 'Originals' section with 'Copy Selection' and 'Copy Account' buttons. A table lists original policies, with the row for 'Policy Change' (Transaction # 1996258) highlighted with a red box. Below the table is a 'Copies' section with a table showing newly created policies, with the 'New Policy #' column containing '9113K 502403' highlighted with a red box.

	Close Date	Transaction #	* Policy #	Type	Comments	Status	Export as Status*	Export as Submission	Product
Yes	05/04/2021	1812707	9113K 502402	Submission		Bound	Bound		Personal Auto
<input checked="" type="checkbox"/>	05/04/2021	1996258	9113K 502402	Policy Change	Coverage, Others	Bound	Bound	<input type="checkbox"/>	Personal Auto

Create Date	Transaction #	Type	Comments	Status	New Policy #	New Account #	Product	Underwriter
05/04/2021	2139559	Submission		Bound	9113K 502403	643501823	Personal Auto	Pete Becker
05/04/2021	2215593	Policy Change	Coverage, Others	Bound	9113K 502403	643501823	Personal Auto	Pete Becker

5. Click the **Copy Selection** button.  
**Note:** If the *Copies* section does not automatically populate, click on the **Search** tab, then back on the **Training** tab. The clone information should be visible.
6. Scroll down, if necessary, to the *Copies* section.
7. Click the link in the **New Policy #** column for the Policy Change policy. Note: PolicyCenter automatically created a **New Account #**. The new account is linked to the *cloned* policy, not the original.

**IMPORTANT:** PolicyCenter automatically created a **New Account #**. The new account is linked to the *cloned* policy, not the original. The cloned policy opens on the policy *Summary* screen.

### Summary screen

8. Click the **A**ctions button.
9. Select “**C**hange Policy” from the drop-down menu.

### Start Policy Change screen

10. Enter a date prior to “11/30/2021” in the **E**ffective Date field.
11. Click the **N**ext > button

**NOTE:** The *Out-of-Sequence Transaction* dialogue box appears.

12. Click the **O**K button.

### Policy Info screen

**NOTE:** An *Out-of-Sequence Transaction* alert label appears at the top of every step and lists the date(s) of all bound transactions with effective dates after this transaction’s effective date.

13. Click the **C**overages link.

### Coverages screen

14. In the *Vehicle Level Coverages* section:
  - Select “250” from the **C**omprehensive drop-down list.
  - Select “250” from the **C**ollision drop-down list.

15. Click the **Q**uote button.

**NOTE:** An alert label appears at the top of the page stating: “*There are out-of-sequence conflicts that must be resolved prior to quoting. Please visit the Policy Review step to resolve the conflicts.*”

16. Click the **P**olicy Review link.

### Policy Review screen

17. Click the **C**hange Conflicts tab.



**NOTE:** Two messages display, “Some values specified in this Policy Change conflict with changes made with future effective dates. Please indicate which future conflicts are to be overridden, and then click Submit.” and “Warning: Submitted changes cannot be undone.”

- When you selected **Yes**, the current value takes precedence. The value selected in the later change Work Order for this field is essentially ignored.
- Had you selected **No**, the value selected in the later change order would take precedence. The value in the current change Work Order is honored from the period *between* the two transactions. The “effective later” value, however, is sustained from the later transaction forward.

18. Select the “**Yes**” button on each line to override the future conflicts.

19. Click the **Submit** button.

**NOTE:** PolicyCenter displays the following warning message “Warning: Submitted changes cannot be undone. Are you sure you want to continue?”

20. Click the **OK** button.

21. Click the **Quote** button.

**IMPORTANT:** This is a test environment. This data is not valid. The VTO is not connected to the rating system, but in production, you will see the correct premium.

#### Quote screen

22. Click the **Issue Change** button.

23. Click the **OK** button.

#### Policy Change Bound screen

PolicyCenter displays the message, “Your Policy Change (#XXXX) has been bound.”