

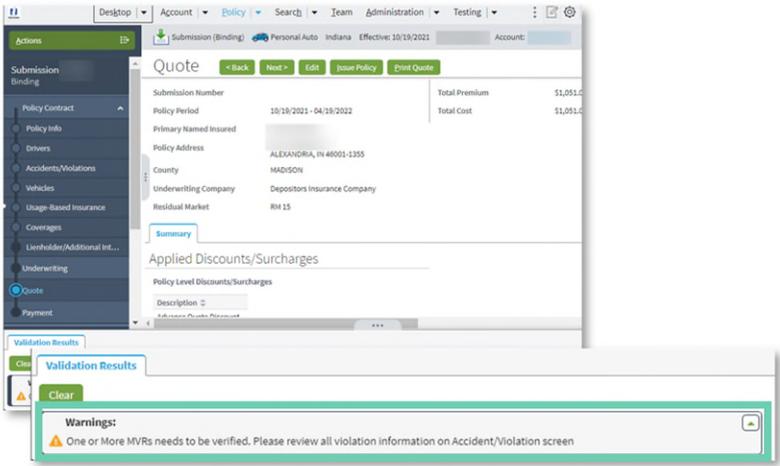


Accident/Violation Override

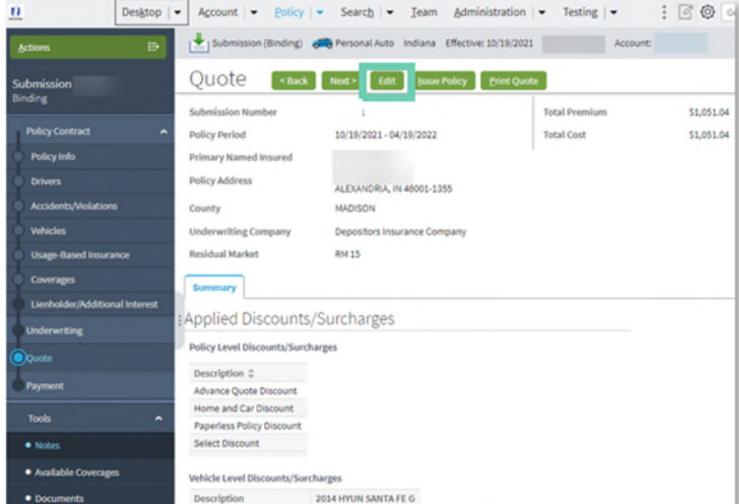
Description and Background

This job aid outlines the process for overriding an accident or violation in PolicyCenter. This functionality is available during an Auto submission or policy change to add a driver. Once reports have been ordered, the *Underwriting* screen is reviewed to verify information returned. Once a submission is issued or a driver has been added to the policy, nobody can override the chargeable accident/violation.

Step 1

Action	Screen
<p>After selecting Finalize Quote, the following Validation Results message displays: <i>“One or More MVRs needs to be verified. Please review all violation information on the Accident/Violation screen.”</i></p> <ul style="list-style-type: none"> • Select Clear. 	

Step 2

Action	Screen
<p>On the <i>Quote</i> screen:</p> <ul style="list-style-type: none"> • Select Edit to change the policy. <p>Note: You may only edit if the policy is unbound.</p>	

Step 3

Action	Screen
<p>When opening a policy to edit, you will receive a pop-up alert that the change will invalidate the current quote and the policy may need re-approval by Underwriting:</p> <ul style="list-style-type: none"> Select OK after reviewing the alert. 	

Step 4

Action	Screen
<p>After selecting OK:</p> <ul style="list-style-type: none"> Select Accidents/Violations on the left. 	

Step 5

Action	Screen																																			
<p>On the Accidents/Violations screen:</p> <ul style="list-style-type: none"> Select the appropriate Driver. <p>Note: The driver may have more than one accident or violation.</p> <ul style="list-style-type: none"> Select the appropriate Accident/Violation line item you wish to override. Select the Yes radio button next to Override. 	<table border="1"> <thead> <tr> <th>#</th> <th>Type</th> <th>Description</th> <th>Code</th> <th>Occurrence Date</th> <th>Override</th> <th>Source</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Accident</td> <td>Damage to Property Over Threshold</td> <td>002</td> <td>05/23/2019</td> <td>No</td> <td>ALM</td> </tr> <tr> <td>2</td> <td>Violation</td> <td>Speeding</td> <td>074</td> <td>08/14/2015</td> <td>No</td> <td>MVR</td> </tr> <tr> <td>3</td> <td>Violation</td> <td>Speeding</td> <td>074</td> <td>11/05/2014</td> <td>Agent</td> <td></td> </tr> <tr> <td>4</td> <td>Violation</td> <td>Seat Belt Violation</td> <td>139</td> <td>03/16/2019</td> <td>Agent</td> <td></td> </tr> </tbody> </table>	#	Type	Description	Code	Occurrence Date	Override	Source	1	Accident	Damage to Property Over Threshold	002	05/23/2019	No	ALM	2	Violation	Speeding	074	08/14/2015	No	MVR	3	Violation	Speeding	074	11/05/2014	Agent		4	Violation	Seat Belt Violation	139	03/16/2019	Agent	
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HOME

Step 9

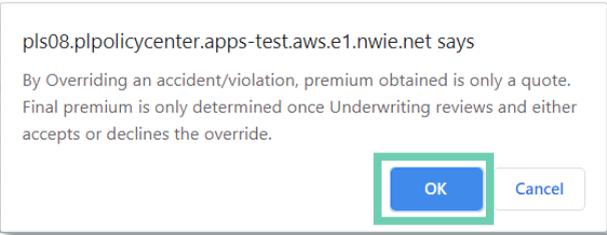
Action	Screen
<p>The blocking bind displays on the Underwriting screen.</p> <ul style="list-style-type: none"> • Select Request Approval. 	

Step 10

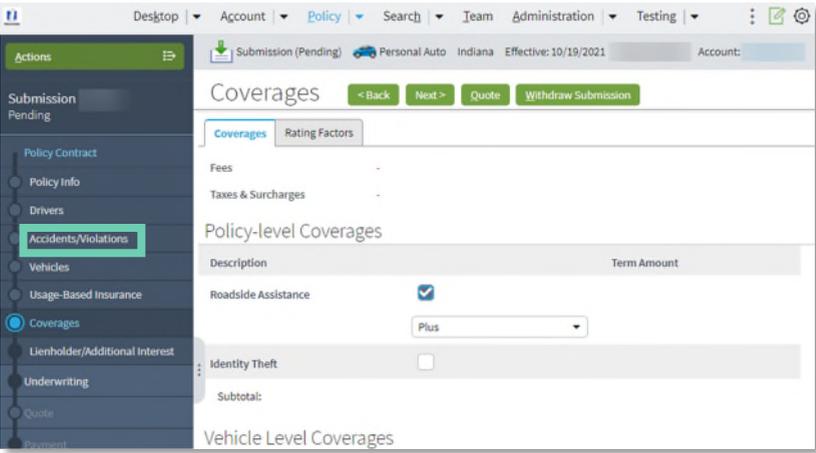
Action	Screen
<p>Enter the appropriate information on the UW Activity screen:</p> <ul style="list-style-type: none"> • Complete the Description, Topic, Subject, and Text fields. <p>Note: You must enter detailed information in the Text field explaining why the accident/violation should be overridden.</p> <ul style="list-style-type: none"> ○ If it is an MVR item that's overridden, underwriting will need to be corrected MVR or corrected court documents uploaded to DocVault. ○ If information from the CLUE report is overridden, a Determination of Fault Letter or valid Letter of Experience must be uploaded to DocVault. <p>Select Send Request.</p>	

HOME

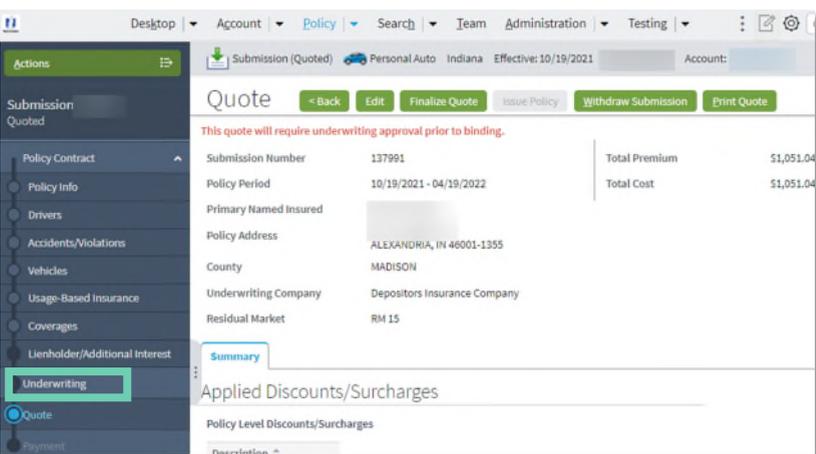
Step 6

Action	Screen
<p>PolicyCenter displays an alert message: “By Overriding an accident/violation, premium obtained is only a quote. Final premium is only determined once Underwriting reviews and either accepts or declines the override.”</p> <ul style="list-style-type: none"> Select OK after reviewing the alert. 	

Step 7

Action	Screen
<p>From any screen:</p> <ul style="list-style-type: none"> Select Accidents/Violations on the left. 	

Step 8

Action	Screen
<p>On the Quote screen, PolicyCenter displays the message: This quote will require underwriting approval prior to binding.”</p> <ul style="list-style-type: none"> Select Underwriting on the left. 	

[HOME](#)

Step 11

Action	Screen
<p>Notice the quote status is now <i>“Under UW Review”</i> in the top left corner since you requested underwriting approval to override the violation.</p> <ul style="list-style-type: none"> Select the Account # link in the upper right. 	

Step 12

Action	Screen
<p>The Activity displays in the <i>Current Activities</i> section on the <i>Account File Summary</i> screen.</p> <p>At this point, Underwriting will decide to approve or reject the override. Once a decision has been made, you can issue the submission or change. There may be a premium change due to the accident or violation’s override or rejected override.</p>	

HOME

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