

# Processing Preemptions and Out-of-Sequence Transactions



## Description

This job aid describes **preemptions** and **out-of-sequence transactions (OOS)**, and provides instructions for completing these transactions in PolicyCenter.

A **preemptions** occurs when a transaction is created and, **before it is bound**, a second transaction is started.

An **out-of-sequence (OOS)** transaction occurs when a transaction is created and, **after it is bound**, a second transaction is started with an **earlier effective date**. [Select here to learn more about OOS transactions.](#)

## Preemptions

### Step 1

Action	Screen
<p>On the <i>Policy Change Bound</i> screen:</p> <ul style="list-style-type: none"> <li>Select the link to view the preempted Policy Change Policy Transaction.</li> <li>Check with the customer or review policy notes to understand why the change is in <i>Pending</i> status.</li> </ul>	

### Step 2

Action	Screen
<p>If there is a preemption, a message will appear when quoting a change.</p> <p>Based on why the change is preempted, there are two options to resolve the preemption:</p> <ul style="list-style-type: none"> <li><b>Withdraw Work Order</b> removes the open pending Policy Transaction. This is usually done when the policyholder changes their mind.</li> <li><b>Handle Preemption</b> provides further options.</li> </ul> <p>In this example, the customer wants us to process the change. Therefore, you would handle the preemption:</p> <ul style="list-style-type: none"> <li>Select the <b>Handle Preemption</b> button.</li> </ul>	

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## Step 3

### Action

On the *Handle Preemption* screen, review and compare details of the existing policy and the issues change policy transaction.

Effects of the change are shown in the **Comparing Existing Policy and Policy Change** tab.

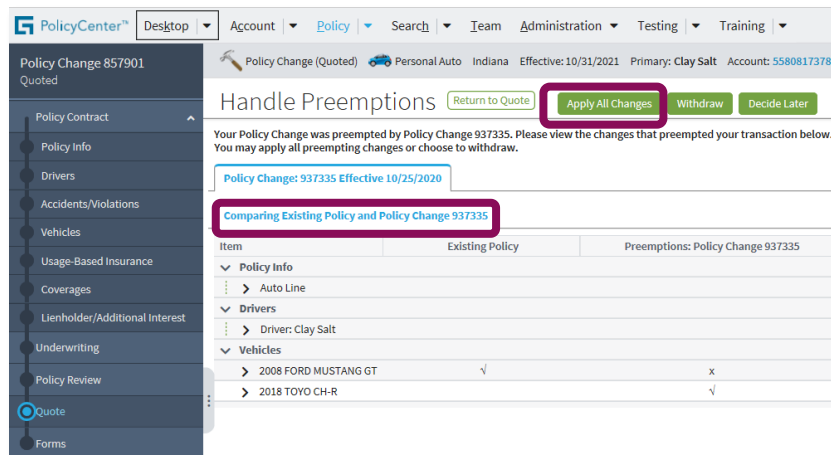
There are three ways to handle a preemption:

- **Apply All Changes** continues with both policy changes.
- **Withdraw** removes both policy changes.
- **Decide Later** returns the user to the Quote screen to view the open pending policy transaction. This choice should only be selected if you are unable to connect with the customer and are awaiting a response.

In this example:

- Select the **Apply All Changes** button.

### Screen



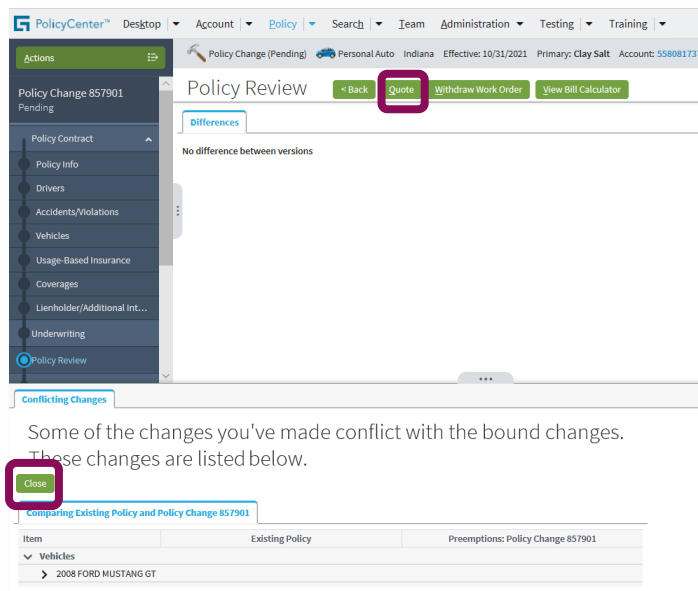
## Step 4

### Action

On the *Policy Review* screen, you can review the differences by comparing the information in the **Existing Policy** and **Policy Change** columns.

- Select **Close**.
- Select **Quote**.

### Screen




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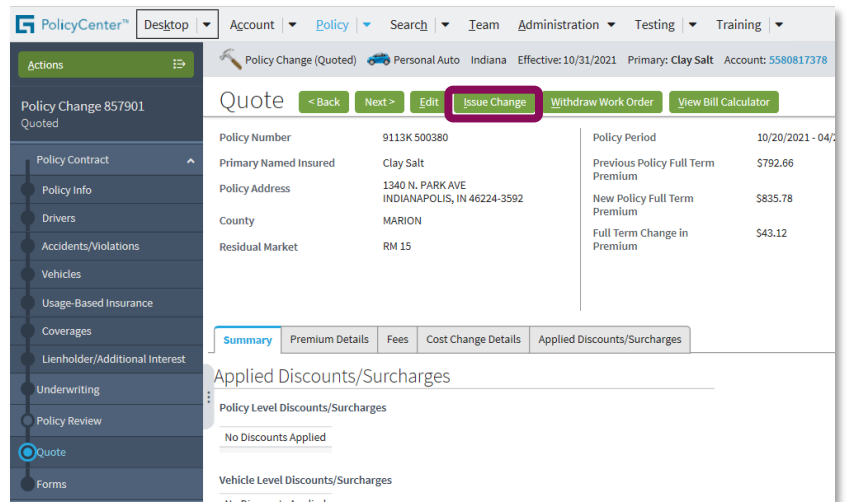
## Step 5

### Action

On the *Quote* screen:

- Select **Issue Change**.
- Select **Ok** when the confirmation pop-up window appears.

### Screen



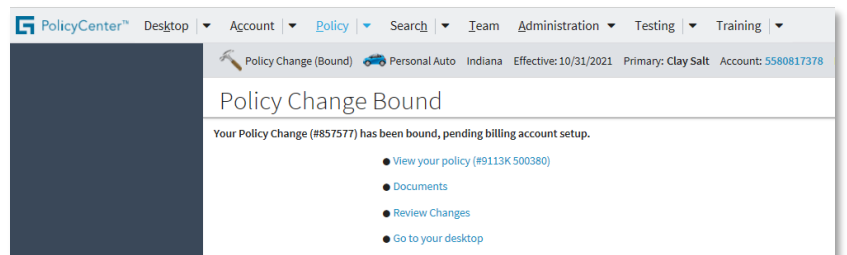
## Step 6

### Action

You have successfully processed a policy preemption.

**Note:** The bullet point seen in Step 1 has disappeared now that the preemption has been handled.

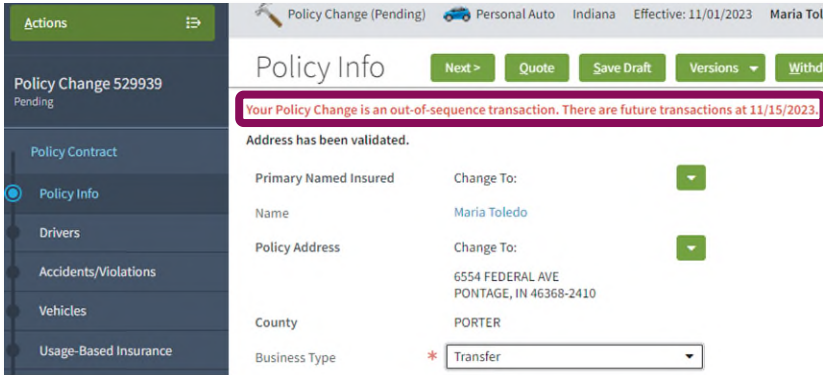
### Screen



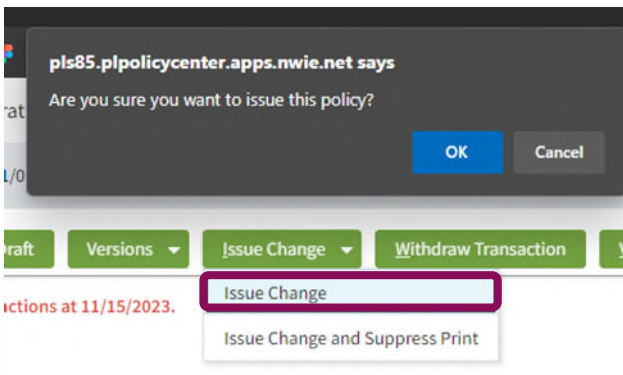

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## Out-of-Sequence Transactions

### Step 1

Action	Screen
<p>If you start a transaction with an effective date earlier than a transaction with a later effective date that was already released, you will see a message indicating there is an out-of-sequence transaction.</p>	

### Step 2

Action	Screen
<p>After verifying that the effective dates for the new transaction is correct, you can issue the transaction as you normally would:</p> <ul style="list-style-type: none"> <li>Select <b>Ok</b>.</li> <li>Select <b>Issue Change</b>.</li> </ul>	



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