



Processing Preemptions and Out-of-Sequence Transactions

Description

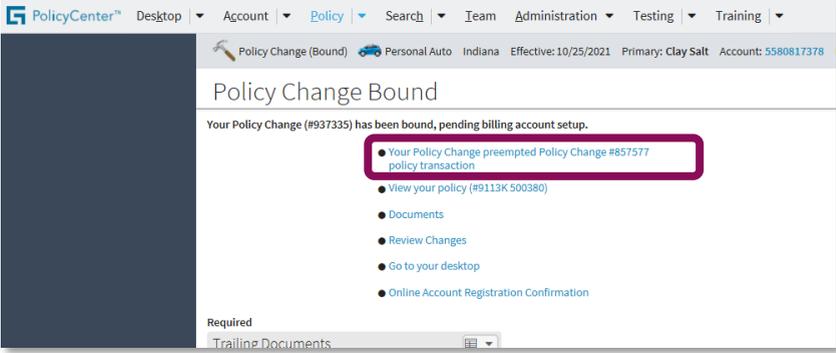
This job aid describes **preemptions** and **out-of-sequence transactions (OOS)**, and provides instructions for completing these transactions in PolicyCenter.

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

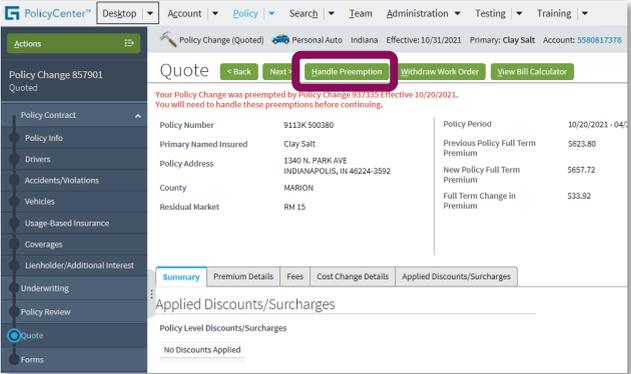
An **out-of-sequence (OOS)** transaction occurs when a transaction is created and, **after it is bound**, a second transaction is started with an **earlier effective date**. [Select here to learn more about OOS transactions.](#)

Preemptions

Step 1

Action	Screen
<p>On the <i>Policy Change Bound</i> screen:</p> <ul style="list-style-type: none"> Select the link to view the preempted Policy Change Policy Transaction. Check with the customer or review policy notes to understand why the change is in <i>Pending</i> status. 	 <p>The screenshot shows the 'Policy Change Bound' screen in PolicyCenter. A message states: 'Your Policy Change (#937335) has been bound, pending billing account setup.' Below this, a list of actions is shown, with 'Your Policy Change preempted Policy Change #857577 policy transaction' highlighted by a red box. Other actions include 'View your policy (#9113K 500380)', 'Documents', 'Review Changes', 'Go to your desktop', and 'Online Account Registration Confirmation'.</p>

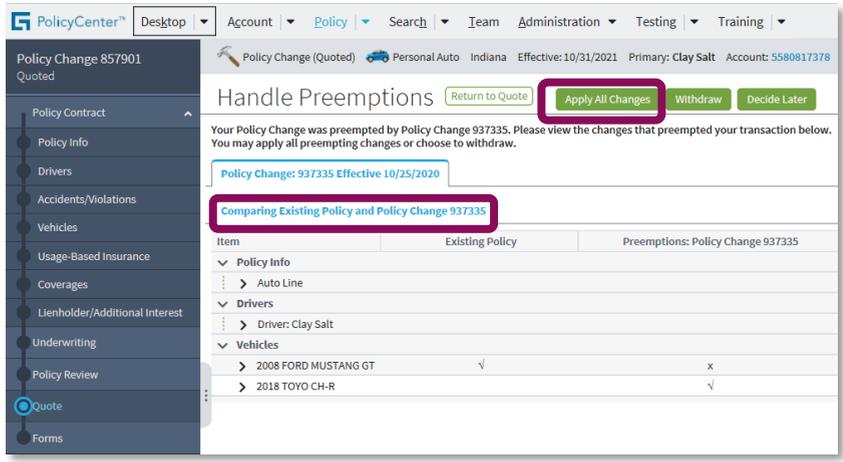
Step 2

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"> Withdraw Work Order removes the open pending Policy Transaction. This is usually done when the policyholder changes their mind. Handle Preemption provides further options. <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"> Select the Handle Preemption button. 	 <p>The screenshot shows the 'Quote' screen in PolicyCenter. A message states: 'Your Policy Change was preempted by policy change 1034333 Effective 10/20/2021. You will need to handle these preemptions before continuing.' Below this, there are buttons for '< Back', 'Next >', 'Handle Preemption' (highlighted with a red box), 'Withdraw Work Order', and 'View Bill Calculator'. The screen also displays policy details such as Policy Number, Primary Named Insured, Policy Address, County, and Residual Market.</p>

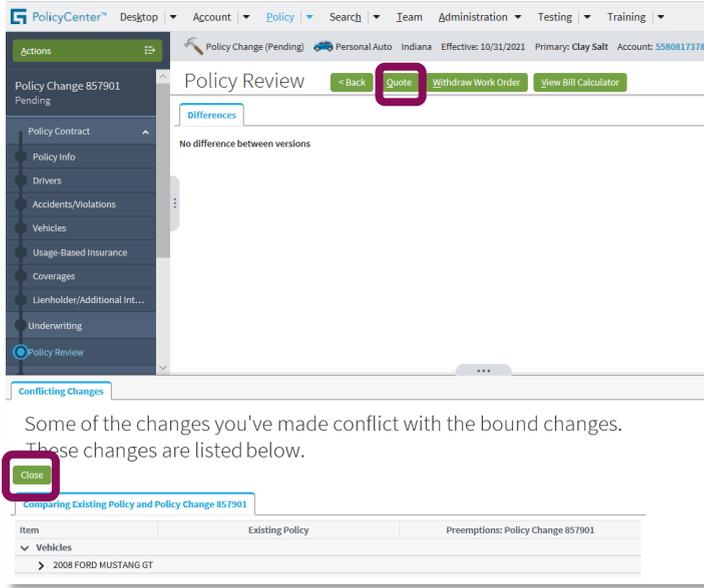
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Step 3

Action	Screen																								
<p>On the <i>Handle Preemption</i> screen, review and compare details of the existing policy and the issues change policy transaction.</p> <p>Effects of the change are shown in the Comparing Existing Policy and Policy Change tab.</p> <p>There are three ways to handle a preemption:</p> <ul style="list-style-type: none"> • 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. <p>In this example:</p> <ul style="list-style-type: none"> • Select the Apply All Changes button. 	 <p>The screenshot shows the 'Handle Preemptions' screen. At the top, there are buttons for 'Return to Quote', 'Apply All Changes' (highlighted with a red box), 'Withdraw', and 'Decide Later'. Below this, a message states: 'Your Policy Change was preempted by Policy Change 937335. Please view the changes that preempted your transaction below. You may apply all preempting changes or choose to withdraw.' A tab for 'Comparing Existing Policy and Policy Change 937335' is highlighted with a red box. Below the tab is a table comparing the existing policy with the preempting policy (937335).</p> <table border="1"> <thead> <tr> <th>Item</th> <th>Existing Policy</th> <th>Preemptions: Policy Change 937335</th> </tr> </thead> <tbody> <tr> <td>Policy Info</td> <td></td> <td></td> </tr> <tr> <td>Auto Line</td> <td></td> <td></td> </tr> <tr> <td>Drivers</td> <td></td> <td></td> </tr> <tr> <td>Driver: Clay Salt</td> <td></td> <td></td> </tr> <tr> <td>Vehicles</td> <td></td> <td></td> </tr> <tr> <td>2008 FORD MUSTANG GT</td> <td>√</td> <td>x</td> </tr> <tr> <td>2018 TOYO CH-R</td> <td></td> <td>√</td> </tr> </tbody> </table>	Item	Existing Policy	Preemptions: Policy Change 937335	Policy Info			Auto Line			Drivers			Driver: Clay Salt			Vehicles			2008 FORD MUSTANG GT	√	x	2018 TOYO CH-R		√
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Step 4

Action	Screen									
<p>On the <i>Policy Review</i> screen, you can review the differences by comparing the information in the Existing Policy and Policy Change columns.</p> <ul style="list-style-type: none"> • Select Close. • Select Quote. 	 <p>The screenshot shows the 'Policy Review' screen. At the top, there are buttons for 'Back', 'Quote' (highlighted with a red box), 'Withdraw Work Order', and 'View Bill Calculator'. Below this, a 'Differences' section shows 'No difference between versions'. A 'Conflicting Changes' section follows, with the text: 'Some of the changes you've made conflict with the bound changes. These changes are listed below.' Below this, a tab for 'Comparing Existing Policy and Policy Change 857901' is highlighted with a red box. Below the tab is a table comparing the existing policy with the policy change (857901).</p> <table border="1"> <thead> <tr> <th>Item</th> <th>Existing Policy</th> <th>Preemptions: Policy Change 857901</th> </tr> </thead> <tbody> <tr> <td>Vehicles</td> <td></td> <td></td> </tr> <tr> <td>2008 FORD MUSTANG GT</td> <td></td> <td></td> </tr> </tbody> </table>	Item	Existing Policy	Preemptions: Policy Change 857901	Vehicles			2008 FORD MUSTANG GT		
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Step 5

Action	Screen
<p>On the <i>Quote</i> screen:</p> <ul style="list-style-type: none"> • Select Issue Change. • Select Ok when the confirmation pop-up window appears. 	

Step 6

Action	Screen
<p>You have successfully processed a policy preemption.</p> <p>Note: The bullet point seen in Step 1 has disappeared now that the preemption has been handled.</p>	

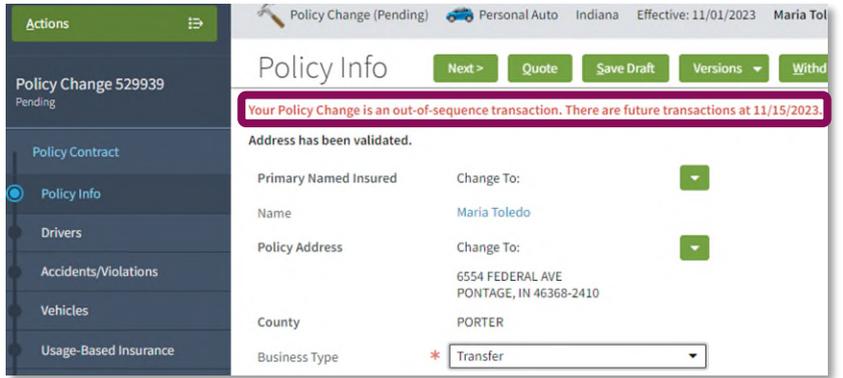


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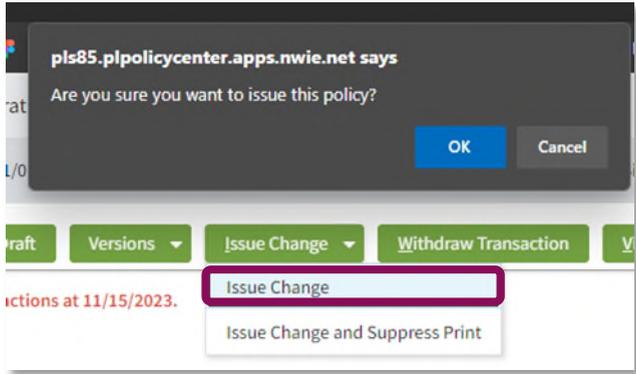


Out-of-Sequence Transactions

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"> • Select Ok. • Select Issue Change. 	



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