Spin-Off Policy

In Brief

In this quick card, you will create a new Auto policy for John and Kendra Rayburn. Lily Scott, their daughter, has called in to request to be spun from her parent's policy. You will create a new account for Lily then spin her and her vehicle to a new Auto policy. Then, you will return to John and Kendra's policy to remove Lily and her vehicle from their policy.

Log in to the VTO using the appropriate generic user account from the **VTO Information Guide** document.

Quick Card

Create the Policy to Spin From

First, you will create John and Kendra Rayburn's account and policy, including their daughter Lily.

Desktop screen

1. Click the **Actions** button.
2. Select the "**New Account**" option from the drop-down menu.

Enter Account Information screen

3. Enter "**John**" in the **First Name** field.
4. Enter "**Rayburn**" in the **Last Name** field.
5. Click the **Search** button.

NOTE: If PolicyCenter displays the message, *"The search returned zero results."* this means there are no existing accounts for this person. The next step in the process is to create a new account in PolicyCenter.

If the search returns an existing account for the user, you can still create a new/second account for that name. It could be a common name.

6. Click the **Create New Account** button.

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Create Account screen

7. Enter "**7673 Shelby St**" in the **Address Line 1** field. [1]
8. Enter "**Indianapolis**" in the **City** field.
9. Enter "**IN**" in the **State** field.
10. Enter "**46224**" in the **Zip Code** field.
11. Select a producer code from the **Producer Code** drop-down list.

IMPORTANT: This is a test environment. The **Producer Code** field defaults in PC production.

12. Click the **Update** button.

Account File Summary screen

13. Click the **Actions** button.
14. Select "**New Submission**" from the drop-down menu.

New Submissions screen

15. Review the **Rate State** and **Default Effective Date** fields.

IMPORTANT: Indiana is the ***only*** available Rate State. If another Rate State is selected, you will not be able to complete a new submission.

16. Select the **Personal Auto** radio button.
17. Click the **Select** button.

Policy Info screen

18. Select the "**Yes**" radio button to the right of the "*Give Privacy, Credit Report and Insurance Score Notice?*"
19. The *Privacy, Credit Report and Insurance Score Pre-Notice Requirements (notify customer)* window appears. Click the **OK** button.
20. Select the "**Yes**" radio button to the right of the "*Does the customer consent to sharing their telematics data to be used in this quote?*"

On the right side of the screen, review the *Policy Details* and *Discounts* sections.

21. Select the "**No**" radio button to the right of the **Easy Pay Sign Up** field.
22. Click the down arrow to the right of the **Property Product** field.
23. Select "**Homeowner**" from the drop-down list.
24. In the *Nationwide Documents/Email* section, enter information into the **Email Address** field.
25. Click the **Next >** button.

IMPORTANT: For the purposes of the VTO, you can use any email address or you can make one up with the _____@demo.com extension. For example, johndoe@demo.com.

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Customer Prefill Information screen

In PolicyCenter, the *Customer Prefill Information* screen displays any known household members and vehicles with the name and address of the primary named insured.

IMPORTANT: The system message may display, "*Customer information could not be pre-filled either due to a system outage, or customer could not be found*". DO NOT select any users from the *Customer Prefill Information* screen. This is a test environment. This data is not valid.

26. Click the **Update** button.

Drivers screen

NOTE: The Primary Named Insured defaults as the first driver.

27. On the **Contact Detail** tab, enter the information:
    - Enter "**05011970**" in the **Date of Birth** field.
    - Select "**Married**" from the **Marital Status** drop-down list.
    - Select "**Male**" from the **Gender** drop-down list.
    - Enter "**8941889319**" in the **License #** field.

28. Click the **Add** button.
29. Select "**New Person"** from the drop-down list.
    - Enter "**Kendra**" in the **First Name** field.
    - Enter "**Rayburn**" in the **Last Name** field.
    - Enter "**09141968**" in the **Date of Birth** field.
    - Select "**Married**" from the **Marital Status** drop-down list.
    - Select "**Female**" from the **Gender** drop-down list.
    - Select "**Spouse**" from the **Relationship to Insured** drop-down list.
    - Enter "**8932595503**" in the **License #** field.

30. Click the **Add** button.

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31. Select "**New Person"** from the drop-down list.
    - Enter "**Lily**" in the **First Name** field.
    - Enter "**Rayburn**" in the **Last Name** field.
    - Enter "**12151995**" in the **Date of Birth** field.
    - Select "**Single**" from the **Marital Status** drop-down list.
    - Select "**Female**" from the **Gender** drop-down list.
    - Select "**Child**" from the **Relationship to Insured** drop-down list.
    - Enter "**8912419294**" in the **License #** field.

32. Click the **Next >** button.

Accidents/Violations screen

Add any accidents or violations for each driver on the policy on the *Accidents/Violations* screen. In this example, you will not add an accident or violation.

33. Click the **Next >** button.

Vehicles screen

34. Click the **Create Vehicle** button.
    - Enter "**WA1BNAFY1J2019041**" in the **VIN** field.[1]
    - Press the **[Tab]** key, to populate the remaining vehicle information.
    - Select the **"Yes"** radio button to the right of the **Purchased New** field.
    - Enter "**11022017**" in the **Purchase Date** field.

35. Click the **Create Vehicle** button.
    - Enter "**WAURFAFRXDA007584**" in the **VIN** field.[1]
    - Press the **[Tab]** key, to populate the remaining vehicle information.

36. Click the **Create Vehicle** button.
    - Enter "**NMTKHMBX7JR015336**" in the **VIN** field.[1]
    - Press the **[Tab]** key, to populate the remaining vehicle information.
    - Select the **"Yes"** radio button to the right of the **Purchased New** field.
    - Enter "**01202018**" in the **Purchase Date** field.

37. Click the **Next >** button.

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Usage-Based Insurance screen

38. Click the down arrow to the right of the **Policy Program** field.
39. Select "**Mobile App Program**" from the drop-down list.
40. Ensure "**Enrolled**" is displayed in the **Enrollment Status** field..
41. Click the checkbox to the right of **Consent To One-Time Activation Text For Mobile App Program**.
42. Enter "**5555551212**" in the **Primary Named Insured Mobile Phone** field.
43. Click the **Next >** button

Coverages screen

44. In the *Policy-level Coverages* section:
    - **Roadside Assistance option**: Basic
    - Select the checkbox the right of the **Identity Theft** field.

45. In the *Features* section, select the following checkboxes:
    - **Accident Forgiveness**
    - **Minor Viol Forgiveness**
    - **Vanishing Deductible**
    - **Total Loss Ded Wavier**

46. In the *Vehicle Level Coverages* section, select the following information:
    - **Comprehensive Deductible:** 500
    - **Collision Deductible:** 500
    - **Rental Reimbursement:** 30 Per Day/900 Per Accident
    - **Bodily Injury limit**: 250/500
    - **Property Damage limit**: 250,000
    - **Medical Payments limit**: 5,000
    - **Uninsured Motorist Bodily Injury**: 250/500
    - **Uninsured Motorist Property Damage**: 25,000
    - **Underinsured Motorist Bodily Injury**: 250/500

47. Click the **Next >** button.

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Lienholder/Additional Interest screen

Add any lienholder or additional interests for each vehicle on the policy on the *Lienholder/Additional Interest* screen. In this example, you will not add lienholder or additional interest.

48. Click the **Next >** button.

Underwriting screen

49. Note on the **UW Issues** tab, there are *"No issues identified at this time.".*
50. 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

51. Click the **Finalize Quote** button.
52. Click the **OK** button on the *"Are you sure you are ready to finalize this quote?"* pop-up window.

Payment screen

53. In the *Payment Schedule* section, select the **Direct Billed (Includes Full Pay)** Installment Plan.
54. Select the "**Yes"** radio button to the right of the **Paperless Billing Consent** field.
55. Click the **Issue Policy** button.
56. Click the **OK** button on the *"Are you sure you want to issue this policy?"* pop-up window.
57. In the *Down Payment Details* section, click the **Add** button.
58. Select "**Cash**" from the drop-down list.

IMPORTANT: In the VTO you can only select Cash, Check, or Money Order for Down Payment.

59. Enter the full initial down payment in the **Amount** field.
60. Click the **Submit Payment** button.

IMPORTANT: The system may display the following error message, "*Submitted payment(s) could not be processed at this time.*" The VTO is not connected to the Billing Account Management system, but in production, you will need to set up the Billing Account for payments to be processed.

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Submission Bound screen

61. Write down the new policy number. This will be used in a step later in the quick card.

Create a New Account to Spin the Driver(s)/Vehicle(s) To:

Next, you will create Lily's account to spin her to a new policy.

62. Click the **Desktop** tab.

Desktop screen

63. Click the arrow to the right of the **Actions** button.
64. Select "**New Account**" from the drop-down menu.

Enter Account Information screen

65. Enter "**Lily**" in the **First Name** field.
66. Enter "**Rayburn**" in the **Last Name** field.
67. Click the **Search** button.

NOTE: If PolicyCenter displays the message, *"The search returned zero results."* this means that there are no existing accounts for this person. The next step in the process is to create a new account in PolicyCenter.

If the search returns an existing account for the user, you can still create a new/second account for that name. It could be a common name.

68. Click the **Create New Account** button.

Create Account screen

69. Enter "**311 East 10th**" into the **Address Line 1** field.[1]
70. Enter "**Indianapolis**" in the **City** field.
71. Enter "**IN**" in the **State** field.
72. Enter "**46202**" in the **Zip Code** field.
73. Select a producer code from the **Producer Code** drop-down list.
74. Click the **Update** button at the top of the screen.

Account File Summary screen

75. Write down the new account number. This will be used in a later step in the quick card.
76. Click the **Desktop** tab.

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Spin-Off from a Policy

Next, you will take the steps to spin Lily from her parent's policy.

Desktop screen

77. Click the **Search** tab.

Search Policies screen

78. Enter John and Kendra's Auto policy number in the **Policy Number**. (Noted in **Step 61**.)
79. Click the **Search** button.
80. Select the **Policy #** hyperlink to navigate to the policy.

Summary screen

81. Click the **Actions** button.
82. Select "**Spin-off Policy from this One**" from the drop-down menu.

Spin Policy screen

83. Enter Lily Rayburn's new account number in the **Account Number** field. (Noted in **Step 75**.)
84. Click **OK** on the "*Account level information may be synched…*" pop-up window.
85. In the *Drivers* section, select the checkbox to the right of **Lily Rayburn**.
86. In the *Vehicles* section, select the checkbox to the left of the **2018 TOYO CH-R**.
87. In the *Vehicle Coverages* section, select the checkbox to the right of **Include All Coverages**.
88. In the *Policy Level Coverages,* select the checkbox to the right of all the available coverages.
89. Click the **Create Submission** button.

Spin Policy Complete screen

90. Click the **View your submission (#XXXX) on account (#XXXX)** link.

Policy Info screen

91. Click the **Lily Rayburn** link next to the **Name** field.

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Primary Named Insured XXX screen

92. Enter “**12151995**” in the **Date of Birth** field.
93. Select “**Single**” from the **Marital Status** drop-down list.
94. Select “**Female**” from the **Gender** drop-down list.
95. Click the **OK** button.

Policy Info screen

96. Select the “**Yes**” radio button to the right of the *“Give Privacy, Credit Report and Insurance Score Notice?”*
97. The *Privacy, Credit Report and Insurance Score Pre-Notice Requirements (notify customer)* window appears. Click the **OK** button.
98. Ensure the “**No**” radio button to the right of the **Easy Pay Sign Up** field is selected.
99. Click the down arrow to the right of the **Property Product** field.
100. Select “**Tenants**” from the drop-down list.
101. In the *Nationwide Documents/Email* section, enter information into the **Email Address** field.

IMPORTANT: For the purposes of the VTO, you can use any email address or you can make one up with the _____@demo.com extension. For example, johndoe@demo.com.

102. Click the **Next >** button.

Drivers screen

103. Review Lily’s information on the **Contact Detail** tab.
104. Select “**Primary Named Insured**” from the **Relationship to Insured** drop-down list.
105. Click the **Next >** button.

Accidents/Violations screen

Add any accidents or violations for each driver on the policy on the *Accidents/Violations* screen. In this example, you will not add an accident or violation.

106. Review the accident information.
107. Click the **Next >** button.

Vehicles screen

108. Verify all vehicle information is accurate.
109. Select the “**No**” radio button to the right of the **Purchased New** field.
110. Click the **Next >** button.

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Usage-Based Insurance screen

111. Click the down arrow to the right of the **Policy Program** field.
112. Select "**Mobile App Program**" from the drop-down list.
113. Ensure "**Enrolled**" is displayed in the **Enrollment Status** field.
114. Click the checkbox to the right of **Consent To One-Time Activation Text For Mobile App Program**.
115. Enter "**5555555555**" in the **Primary Named Insured Mobile Phone** field.
116. Click the **Next >** button.

Coverages screen

Review the coverages to ensure they copied over correctly. You may make updates as needed.

117. Click the **Next >** button.

Lienholder/Additional Interest screen

Add any lienholder or additional interests for each vehicle on the policy on the *Lienholder/Additional Interest* screen. In this example, you will not add lienholder or additional interest.

118. Click the **Next >** button.

Underwriting screen

119. Note on the **UW Issues** tab, there are "**No issues identified at this time.**".
120. Click the **Quote** button.

Quote screen

121. Click the **Finalize Quote** button.
122. Click the **OK** button on the *"Are you sure you are ready to finalize this quote?"* pop-up window.

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Payment screen

123. In the *Payment Schedule* section, select the **Direct Billed (Includes Full Pay)** Installment Plan.
124. Select the "**Yes"** radio button to the right of the **Paperless Billing Consent** field.
125. Click the **Issue Policy** button.
126. Click the **OK** button on the *"Are you sure you want to issue this policy?"* pop-up window.
127. In the *Down Payment Details* section, click the **Add** button.
128. Select "**Cash**" from the drop-down list.

IMPORTANT: In the VTO you can only select Cash, Check, or Money Order for Down Payment.

129. Enter the full initial down payment in the **Amount** field.
130. Click the **Submit Payment** button.

IMPORTANT: The system may display the following error message, "*Submitted payment(s) could not be processed at this time.*" The VTO is not connected to the Billing Account Management system, but in production, you will need to set up the Billing Account for payments to be processed.

Submission Bound screen

131. Click the **Desktop** tab.

Remove the Driver(s)/Vehicle(s) from the Original Policy

Finally, you will return to John and Kendra's Auto Policy and remove Lily and her car from the policy.

Desktop screen

132. Click the **Search** tab.

Search Policies screen

133. Enter John and Kendra's Auto policy number in the **Policy Number**.
134. Click the **Search** button.
135. Select the **Policy # hyperlink** to navigate to the policy.

Summary screen

136. Click the **Actions** button.
137. Select "**Change Policy**" from the drop-down menu.

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Start Policy Change screen

138. PolicyCenter defaults the **Effective Date** to the current system date. If necessary, you can change the date to a future date. In this example, accept current date.
139. Click the **Next >** button.

Policy Info screen

140. Click the **Next >** button.

Drivers screen

141. Select the checkbox to the left of **Lily Rayburn**.
142. Click the **Remove** button.
143. Click the **Vehicles** link.

Vehicles screen

144. Select the checkbox to the left of the **2018 TOYO CH-R** vehicle.
145. Click the **Remove Vehicle** button.
146. Click the **Quote** button.

Quote screen

147. Click the **Cost Change Details** tab to view the premium difference resulting from the removal of a driver and vehicle.
148. Click the **Issue Change** button.
149. Click the **OK** button.

You have completed the full Spin-Off process.

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[1] Additional **Addresses**, **VIN, Social Security Numbers**, **Driver License Numbers, etc.;** can be found in the **VTO Information Guide.**

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