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
After selecting Finalize Quote , the following Validation Results message displays: "One or More MVRs needs to be verified. Please review all violation information on the Accident/Violation screen." • Select Clear .	Image: Sector Vestor Vestor

Step 2

Action Screen Desktop | • Account • Policy • Search • Ieam Administration • Testing • ‡ 🖉 🔞 G n. On the Quote screen: Submission (Binding) 🚗 Personal Auto Indiana Effective: 10/19/2021 Acco QUOTE <Back Next > Edit. Issue Policy Print Quote • Select Edit to change the policy. Total Premium \$1,051.04 Policy Period 10/19/2021-04/19/2022 Total Cost \$1,051.04 Note: You may only edit if the policy is Primary Named Insured Policy Address ALEXANDRIA, IN 46001-1355 unbound. MADISON County Depositors Insurance Company derwriting Compa Residual Market RM 15 Applied Discounts/Surcharges Policy Level Discounts/Surcharges Description \$ Advance Quote Discount Home and Car Discount Paperless Policy Discou Select Discount 2014 HYUN SANTA FE G

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Step 3

Action	Screen
 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: Select OK after reviewing the alert. 	pls08.plpolicycenter.apps-test.aws.e1.nwie.net says Editing this policy transaction will invalidate the current quote and may require re-approval by underwriting. Are you sure you want to continue?
Step 4	
Action	Screen



Step 5

Action

On the Accidents/Violations screen:

• Select the appropriate Driver.

Note: The driver may have more than one accident or violation.

- Select the appropriate Accident/Violation line item you wish to override.
- Select the Yes radio button next to Override.

Desktop •	Account - Pol	icy ◆ Searc <u>h</u> ◆ _Ieam	Admi	nistration + Testi	ng +	: 🖻 🔍	
Actions ID	Submission (Pendi	ng) Personal Auto Indiana	Effectiv	e: 10/19/2021	Acco	unt:	
ubmission	Accidents/	Violations Carl	No	t> Duste Withd	raw Submiss	Ron	
ending	# \$ Name \$	Date of Birth ‡ Gender ‡ M	arital 50	atus 🗧 Relationship to	Insured ±	Driver Type 😂 🖽	
Policy Contract	1	04/22/1965 Male Di	vorsed	Primary Named	Insured	Driver	
Policy Info	Accidents/Violations						
Drivers	Add Barneye					H •	
Accidents/Violations	# type	Description	Code	Occurrence Date = 0	Verride 0	Source ©	
Vehicles	1 Accident	Damage to Property Over Threshold	002	05/23/2019	No	ALH	
Usage-Based Insurance	2 Violation	Speeding	074	06/14/2015	No	MVR	
Coverages	3 Violation	Speeding	074	11/09/2014		Agent	
Lienholder/Additional Interest	4 Violation	Seat Belt Violation	139	03/16/2019		Agent	
Underwriting	Туре	Violation				Start Charge Date	
Quote Description Speeding		Speeding				Expiration Date	
Forment	Code	074				Loss Amount	
	Occurrence Date	08/14/2015					
Tools 🔷	Conviction Date	08/26/2015					
• Notes	Chargeable Date						
Participants	Source	MVR					
Workplan	Reason Not Chargeable					- 1	
• History	Override	Yes 🔘 No					
- manualy	Chargesble Flag						
	Remarks						

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Step 9

Action	Screen
The blocking bind displays on the	1 Desktop • Account • Policy • Search • Ieam Administration • Testing • : 🖉 🕲
Jnderwriting screen.	Actions 🔁 📩 Submitsion (Quoted) 🚓 Personal Auto Indiana Effective: 10/19/2021 Account:
Select Request Approval	Submission Underwriting <back next=""> Edit Finalize Quote Issue Policy Withdraw Submissio Quoted Result Accentral</back>
	Policy Contract UW Issues Prior Policies Prior Losses Credit Bureau Report Motor Vehicle Records Tier Summary Policy Info Approve Reject Records History View Issues Blocking View All Image: Contract Cont
	Velaces account violation in the terms apprend contexty induces Informational Informational Trailing Documents Auto Application with Privacy Statement (61) [Agent] Trailing Documents
	Uerholder/Additional Interest Uerholder/Additional Interest (Q8) [Agent] ESDDA [TDQPA0023].
	Cuote Coste

Step 10

Action

Enter the appropriate information on the UW Activity screen:

• Complete the **Description**, **Topic**, **Subject**, and **Text** fields.

Note: You must enter detailed information in the Text field explaining why the accident/violation should be overridden.

- If it is an MVR item that's overridden, underwriting will need toe 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.

Select Send Request.

Desktop	- Account -	Policy - Search - Iei	am Administr	ration - Tes	ting 🔹 🔋 😰 💿
Submission	Submission (Q	puoted) 🥽 Personal Auto India	na Effective: 10/	19/2021	Account:
Policy Contract	UW Activ	ity (Return to Underwriting)	Send Request	Cancel	
Policy Info	Subject	Review and approve		New Note	
Drivers	Description	Violation Override Requested		Topic	General
Accidents/Violations	Due Date	10/19/2021		Subject	Violation Override Requested
Vehicles	Escalation Date	10/26/2021		Related To	Submission : (202)
Usage-Based Insurance	Priority Assign To	High Underwriter	•	Text	MVR returned a violation not this driver. Please review override request.
Coverages	-				
Lienholder/Additional Interest					



Accident/Violation Override (4 of 5)



Step 6 Action Screen PolicyCenter displays an alert message: pls08.plpolicycenter.apps-test.aws.e1.nwie.net says "By Overriding an accident/violation, By Overriding an accident/violation, premium obtained is only a quote. premium obtained is only a quote. Final Final premium is only determined once Underwriting reviews and either premium is only determined once accepts or declines the override. Underwriting reviews and either accepts or declines the override." Cancel Select **OK** after reviewing the alert. Step 7 Action Screen From any screen: 0 Desktop | -Account | • Policy | • Search | • Team Administration | • Testing | • : 201 Submission (Pending) Sersonal Auto Indiana Effective: 10/19/2021 Select Accidents/Violations on the Coverages Submission <Back Next > Quote Withdraw Submission left. Coverages Rating Factors Fees Policy Info Taxes & Surcharges Policy-level Coverages Description Roadside Assistance Plus . Identity Theft Subtotal: Vehicle Level Coverages Step 8 Action Screen On the Quote screen, PolicyCenter Account - Policy - Search - Team Administration - Testing -Desktop | -0 : 30 displays the message: This quote will Submission (Quoted) 🚗 Personal Auto Indiana Effective: 10/19/2021 Account: require underwriting approval prior to Ouote Sack Edit Finalize Quote Issue Policy: Withdraw Submission Print Quote Submis binding." This quote will require underwriting approval prior to binding. Policy Contract Submission Number 137991 **Total Premium** \$1,051.04 Policy Period 10/19/2021 - 04/19/2022 Total Cost \$1,051.0 Select Underwriting on the left. Primary Named Insured Drivers Policy Address Accide ALEXANDRIA, IN 46001-1355 MADISON County Vehicles Underwriting Company Depositors Insurance Company Usage-Based Insurance Residual Market RM 15 Coverages Summary Applied Discounts/Surcharges Policy Level Discounts/Surcharges

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Nationwide

Step 11

Action	Screen
 Notice the quote status is now "Under UW Review" in the top left corner since you requested underwriting approval to override the violation. Select the Account # link in the upper right. 	Image: Desktop Account Desktop Account Bolicy Search Image: Desktop Account Image: Desktop Image: Desktop Image: Desktop Account Image: Desktop Image: Desktop Image: Desktop <t< td=""></t<>
Step 12	
Action	Screen
The Activity displays in the <i>Current</i> <i>Activities</i> section on the <i>Account File</i> <i>Summary</i> screen.	Image: Desktop • Account • Policy • Search • Team Administration • Testing • : : : : : : : : : : : : : : : : : :
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	Policy Transactions Account Name Status Status Address Address ALEXANDRIA, IN 46001-1355 D Underwriting Files Country United States of America SSN

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Current Activities

10/19/2021

Policy Terms

Created Date 🌲 Due Date 🌲 Priority 🤤 Subject 🤤

Review and approve

Policy # Product Risk Business Type Status Effective Date Expiration Date
No data to display

10/19/2021 High

Histor

By accepting a copy of these materials:

a premium change due to the accident or

violation's override or rejected override.

(1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster. (2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.

(3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated; (d) my reason.

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Assigned To

II •

Underwriting - Auto