



Clear Underwriting Pre-Quote Issues

This job aid describes how to review an Underwriting Warning Message on a Submission (or a Policy Change) and make updates to the policy, when applicable, before an Underwriting rule is triggered.

In this example, while quoting an auto policy, PolicyCenter notifies you there is an uneven number of married drivers on the policy. If you proceed, this issue will trigger an Underwriting rule. You will edit the Policy Transaction, change the marital status, and requote.

The same steps would be taken to clear other pre-quote issues: edit, correct/update identified issue, and requote.

Step 1

Action	Screen
<p>While quoting a new submission or policy change, the system warns you of Pre-Quote Issues.</p> <ul style="list-style-type: none">Click the Details button.	

Step 2

Action	Screen
<p>On the <i>Underwriting</i> screen, the <i>Blocking Quote</i> section provides more information on the issue and how to resolve before quoting.</p> <ul style="list-style-type: none">Click the Drivers link.	

Step 3

Action

On the *Drivers* screen:

- Update the **Marital Status** field, so there are either two unmarried drivers or two married drivers.

In this example, both drivers' **Marital Status** should be "Married".

Screen

The screenshot shows the PolicyCenter interface with the 'Drivers' screen selected. The left sidebar contains a navigation menu with options like Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Quote, Payment, Tools, Notes, Participants, Workplan, and History. The main area displays 'Driver Details' for two drivers: Vivian Salt (11/09/1984, Female, Single, Primary Named Insured, Driver) and Ken Salt (03/16/1984, Male, Married, Spouse, Driver). The 'Marital Status' dropdown for Vivian Salt is open, showing options: Unmarried, Married, Separated, and Widowed. The 'Married' option is highlighted with a green box. The right sidebar shows 'License Information' and 'Driver Level Coverages'.

Step 4

Action

After the drivers are updated:

- Click the **Quote** button.

Screen

The screenshot shows the PolicyCenter interface with the 'Drivers' screen selected. The left sidebar is the same as in Step 3. The main area displays 'Driver Details' for the same two drivers. The 'Marital Status' for Vivian Salt is now 'Married'. The 'Quote' button in the top right of the driver list is highlighted with a green box. The right sidebar shows 'License Information' and 'Driver Level Coverages'.

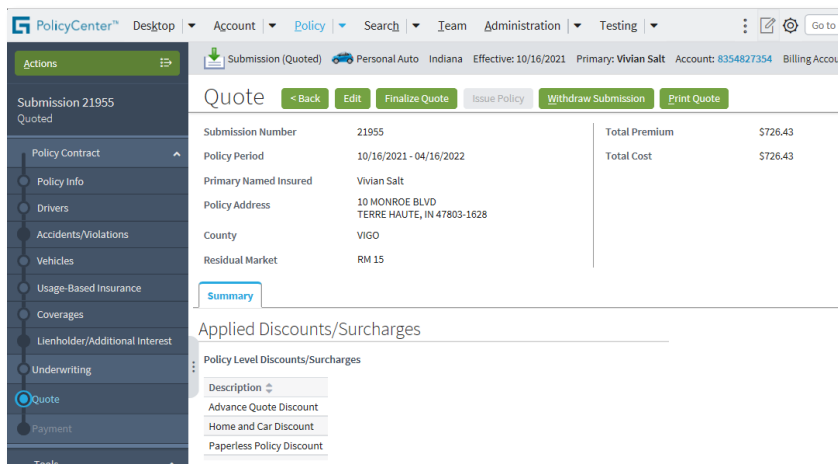
Step 5

Action

On the *Quote* screen, the warning message no longer appears.

You may now finalize the quote and issue the Submission or Policy Change.

Screen



The screenshot shows the PolicyCenter interface for a quote. The left sidebar contains a navigation menu with options: Actions, Submission 21955 Quoted, Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles, Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Quote (selected), and Payment. The main content area is titled 'Quote' and includes buttons for Back, Edit, Finalize Quote, Issue Policy, Withdraw Submission, and Print Quote. Below these buttons, a table displays quote details:

Field	Value	Field	Value
Submission Number	21955	Total Premium	\$726.43
Policy Period	10/16/2021 - 04/16/2022	Total Cost	\$726.43
Primary Named Insured	Vivian Salt		
Policy Address	10 MONROE BLVD TERRE HAUTE, IN 47803-1628		
County	VIGO		
Residual Market	RM 15		

Below the table, there is a 'Summary' tab and a section for 'Applied Discounts/Surcharges'. Under 'Policy Level Discounts/Surcharges', the following discounts are listed:

- Advance Quote Discount
- Home and Car Discount
- Paperless Policy Discount

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