Vehicle Policy
Underwriting
Bizagi Suite
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Description

This process covers all the stages required to issue a new policy for car insurance. It includes a study of the vehicle, insurance quotation for the vehicle, study of the viability and risks, inspection and, finally, the issue of the insurance policy for the vehicle.

Scope

The application begins with the input of basic information of the policyholder, of the insured and of the vehicle. It then proceeds to the collection of complementary information, driver's history, accidents over the last three years and details of the previous or current policy. It continues with the selection of a product for the policy or the type of cover required, the selection of protection for the vehicle and deductible according to the policy, as well as the policy quotation, verification of the risks, control of delivery of the documents, verification and analysis of the final results of the inspection and, finally, the issue of the insurance policy.

The process manages and controls:

- Application of insurance policies for vehicles.
- Analysis of the results of the quotation or the final premium allowing the modification of coverage to re-quote.
- Analysis of the results of risks of the vehicle, policyholder, assured and/or beneficiaries according to the decision of the entity.
- Analysis of the state of the vehicle.
- Analysis of the results of the inspection.
- Issue of Policies.
- Vehicles rejected due to policies.
- Vehicles rejected due to risks.
- Vehicles rejected due to inspection.
- Vehicles rejected due to abandonment by the customer or agent.
- Control of maximum time of validity of the quotation.
- Interaction with legacy systems of the company for the importation of coverage and deductibles of the selected product, for the policy quotation, for performing the risk analysis and the issue of the policy. In this way, guaranteeing the validity of the information that is handled.

Definitions

- Coverage of the policy or product type: The types of Product are the bases to determine what level of cover is required. It is what is established in writing in the insurance contract or insurance policy, where the general and particular conditions, details of the goods insured and costs etc. are established, together with the rights and obligations of the parties to the contract.

- Policy protection: Depending on the level of cover that is required in the policy, it shows the amount of cover and the deductibles according to the data entered previously.

- Deductible: The amount established in some policies as an amount or percentage that the assured will pay and is not indemnified by the Insurer. It is the amount that the assured is obliged to pay of the total value of the indemnified loss, generally established as a defined percentage of Current Legal Minimum Monthly Salary.

- Driver: Is the assured or the person duly authorized to drive the insured vehicle.

- Commercial Value: Average price that would normally be paid to acquire a vehicle of equal or similar features.

- Agent or Intermediary: Is the individual or company that, being connected to an insurance company by means of a contract of insurance agency, is dedicated to the negotiation or production of insurance and to the conservation of the subsequent accounts receivable, by means of necessary
commercial and administrative tasks for obtaining insurance contracts that are part of it and their current maintenance.

- Validity of the Insurance: Is the period that the Insurer takes responsibility for the risks that the policy covers. This is found in the particular conditions of the policy.

- Insured: Is the person, titleholder of the interest over which risk the insurance is taken. Strictly speaking, it is the person who would receive the insurance cover.

- Policy: Is the instrument proving the existence of the contract celebrated between the insured and the insurer. Within which the general, particular and special terms are reflected that regulate the contractual relationship between the insurer and the insured.

- Car Insurance Policy: Is protection that an insurance company issues by means of a policy, to cover the cost of damages that could be suffered either partially or totally to the vehicle, the same as for the costs that occur due to the theft of parts or in total of the vehicle covered by the said policy. Additionally, this protection extends to the policyholder of the insurance or the driver of the insured vehicle.

- Individual Policy: Is a policy that has only one vehicle insured. It has a policyholder, can have more than one insured and can have more than one beneficiary.

- Premium: Contribution that the insured makes to the insurance company in return for the coverage of the risk that is provided.

- Beneficiary: The individual, individuals or company named in the policy to receive the death benefits stated in the life insurance policy or life annuity.

Contact points with External Systems

1. Importation of Coverage and Deductibles of the Product.

Objective: To import the coverage and the deductibles corresponding to the level of cover and to the selected product.

2. Verification of Coverage and Deductibles Policies.
Objective: To check if the combination of coverage and/or amounts of deductibles is accepted by the company and that there are no restrictions. If this is not the case, an advice should be sent stating the rejection was due to policies and the reason for the rejection, so that the user can correct it and try the quotation again.

3. Quotation.

Objective: To send the details related to the quotation, data of the vehicle and insured, features of the vehicle, protection, deductibles and selected product. Return the amount of the policy (Premium before tax, tax and Net Premium).

4. Verification of Risks.

Objective: Send details of the vehicle and policyholder to consult the negative lists. Return a result of negative or positive risk and, in the case of negative, a reason for rejection.

5. Issue.

Objective: To send details of the vehicle, features and details of the policyholders and beneficiaries, in general, all the necessary details collected in the process in order to issue the policy.
### Policy Holder and Driver Information Tab

#### Drivers' Additional Information

<table>
<thead>
<tr>
<th>Drivers</th>
<th>No records</th>
</tr>
</thead>
</table>

#### Address and Phone

<table>
<thead>
<tr>
<th>Addresses</th>
<th>Address Type</th>
<th>Description</th>
<th>Location</th>
</tr>
</thead>
</table>

| | Main |
| | Phones |

<table>
<thead>
<tr>
<th>Phone Type</th>
<th>Number</th>
<th>Location</th>
</tr>
</thead>
</table>

#### Policy Holder Information

- **Income Source:**
- **Last Name:**
- **Birth Date:**
- **Age First License:**
- **Names:**
- **Identification Number:**
- **Marital Status:**
- **Company Name:**
- **Document Type:**
- **Gender:**
Vehicle Information Tab

### Vehicle Characteristics

- **Armoured:**
- **Estimated Annual Mileage:**
- **Commercial Value:**

### Security Device

- **Security Device**

### Use Zone

- **Gas System:**
- **Garaging Type:**
- **Amount to Insure:**
- **Vehicle Business Type:**
- **Accessories Value:**

### Product Basic Information

- **Product:**
- **Description:**

### Vehicle Basic Information

- **Vehicle Trademark:**
- **Vehicle Internal Code:**
- **Vehicle Year:**
- **Trim:**

### Coverage and Deductible

<table>
<thead>
<tr>
<th>Coverage Name</th>
<th>Limit and Deductible</th>
</tr>
</thead>
</table>

### Vehicles Additional Information

- **Vehicle Identification Number:**
- **Plate Registration Number:**
- **Motor Number:**
- **Chassis Number:**
- **Serial Number:**

### Beneficiaries

<table>
<thead>
<tr>
<th>Names</th>
<th>Last Name</th>
<th>Document Type</th>
<th>Identification Number</th>
<th>Beneficiary Percentage</th>
<th>Beneficiary Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Analysis Result</td>
<td>Policy Holder and Driver Information</td>
<td>Vehicle Information</td>
<td>Quote Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>-------------------------------------</td>
<td>---------------------</td>
<td>------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Status:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Request Number:</td>
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<td></td>
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<tr>
<td>Request Date:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quote Information:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Quotation File:</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Taxes:</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Amount Insured:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quotation Discount:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount of Total Premium:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount of Net Premium:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Own Discount:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Process Elements

Start

Description

The none start event indicates that the Vehicle Insurance Policy Request process has begun.

Register Client and Vehicle Data

Description

Vehicle Insurance Policy Underwriting Process begins when a consultant, intermediary or main consultant, collects the necessary information from the policyholder, the vehicle to be insured (such as make, class, type, model and use) and the additional insured if they are to be included.

Performers

Agent / Intermediary or Main Agent

Actions Executed On Enter

Set Request Status: Upon entry the status of the case is changed to "Created".

Actions Executed On Exit

If additional drivers are to be included, then it should be checked that at least a record exists in the table.
Register Details of Previous Policies

Description

The consultant, intermediary or main consultant should collect the current policy information of the vehicle or of the last policy that it had. Additionally, if the policyholder does not have a No Claims Discount then the history of accidents or incidents of the policyholder should be included.
Performers

Agent / Intermediary

Actions Executed On Exit

If the customer does not have a No Claims Discount, there should be at least one incident associated with the application.

Form

Register Features and Select Product

Description

In this phase, all the necessary activities and validations are performed for the quotation of the vehicle to be insured. In this activity the user (Agent/ Intermediary, main agent) continues to enter the specific features of the vehicle, such as amount to insure, value of the accessories, circulation zone and other features that are required for the quotation of the policy. According to the nature of the vehicle, the user can select the product that best meets the necessities or levels of cover required; with the selection of each product a brief description of the coverage will be displayed.

Performers

Agent / Intermediary
Actions Executed On Enter

- Set Request Status ("Pending Quotation"): Change the status of the application to "Pending Quotation".

Actions Executed On Exit

- The insured amount is checked to make sure it is within the maximum and minimum amounts established by the company. This is a policy that is based on a percentage of the commercial value of the vehicle.
- The value of the accessories is checked to make sure it does not exceed a percentage of the commercial value.
- The minimum number of security devices that the vehicle should have is also checked.
- All of these values can be modified directly in the Web application by changing the vocabulary and policy definitions.

Form
**Exceeds Policies?**

**Description**

This exclusive gateway enables the verification of the result of the interface that validates the policies for the vehicle and the selected product. There are two possibilities, that it is within the policies of the entity or that it is rejected by policies. The latter option returns the process to the Enter Features and Select Product activity, where the user should review the reasons for rejection and change the product. In the case that there are no restrictions, the process continues with the verification of coverage and deductibles.
Import Vehicle Coverages and Deductibles

Description

This activity enables the interface with the system that handles the vehicle insurance products for the company and imports the protection and deductibles corresponding to the product or level of cover selected.

Actions Executed On Exit

To execute the interface that imports the protection and deductibles associated with the selected product, in this case there are various rules that simulate the importation of the coverage, insured limits and deductibles of the selected product.

Implementation

WebService

Verify Coverages and Deductibles

Description

In this activity the user can verify the details of the selected product, the protection offered, the insured limits and the corresponding deductibles. In this activity, the user can change the deductibles for the protection that has modifiable cover.

Performers

Agent / Intermediary
Actions Executed On Enter

- Set Request Status ("Pending Quotation"): Change the status of the application to "Pending Quotation".

Actions Executed On Exit

- Verify Deductibles: To validate that all protection has a deductible selected, only one for each cover.

Form

![Image of the form](image)

**Verify Coverages and Deductibles**

**Description**

When the possibility exists that the user can change some of the deductibles or remove some of the protection, this activity has the objective to verify that the combination of protection and/or selected amounts of deductibles, are within the policies of the entity and do not have restrictions. If there are restrictions, the case will be marked as rejected due to policies and the reason for the rejection recorded so that the user can correct it and try the quotation again. This verification is performed by an interface with the
quotation system of the company with the aim of not duplicating the business logic in Bizagi.

Implementation

Web Service

**Exceeds Policies?**

**Description**

This exclusive gateway enables the verification of the result of the interface that validates the policies for the combination of protection and/or amounts of the selected deductibles. There are two possibilities, that it is within the policies of the entity or that it is rejected by policies. The latter option returns the process to the Verify Protection and Deductibles activity, where the user should review the reasons for rejection and change the combination of protection and deductibles. In the case that there are no restrictions, the process continues with the insurance quotation of the vehicle.

**Gates**

- No - Condition Type: Default.
- Yes - Condition: Exceeds the policies of the company.

**Quotation**

**Description**

In this activity, the necessary information (details of vehicle and insured, features of the vehicle, protection, deductibles and selected product) is sent to the system of the insurance company that prepares the quotation. This interface returns the amount of the premium to be paid, as well as other relevant data.

**Actions Executed On Exit**

- A Web service (dummy) is invoked that is available in internet and returns the corresponding amounts for the policy premium.
Implementation

WebService

Generate Quotation File

Description

This activity generates a pdf file with the information of the quotation.

Actions Executed On Exit

- It generates a pdf file with the information about the quotation using a Web service that is available in internet.

Implementation

WebService

Event Based Gateway 2

Description

This gateway enables control of the period of maximum validity of the quotation that is established by the company. If the time expires before the customer has made a decision, the process will be finalized.

Period of Validity of Quotation

Description

Each insurance company defines a period of validity for quotations. This intermediate timer event controls this time. If the period expires and no decision has been made, the process will be closed automatically. This time can be changed directly in the Web
application, changing the definition of the vocabulary of the process called "Period of validity of the quotation (minutes)"

Cycle

20 Days

**Notify Quotation validity expired**

Description

When the period of validity of the quotation expires, an activity is generated that sends an email to the agent originating the case, informing him of its closure.

Actions Executed On Enter

Set the contact mail

Script

We write to inform you that the Vehicle Insurance Policy Request number `<InsurancePolicyRequest.RequestNumber>` has been closed due to the expiration of the period of validity of the quotation.

Sincerely,

Bizagi Insurance

This email was generated automatically. Please do not respond.

**End**

Description

The process has finished as the period of validity of the quotation, has expired.
Verify Quotation Results

Description

Once the insurance quotation has been made this activity show the results of the quotation, the amount of premium to be paid, taxes, discounts, etc.

In this activity, the user can define the action to follow.

- Accept the quotation and continue with the process.
- Reject the quotation and close the case.
- Return to the activity of entering details and select the product to change the information entered about the vehicle or the product and re-quote.
- Return to the activity Verify Coverages and Deductibles, where the deductibles of the selected product can be amended and then re-quote.

Performers

Agent / Intermediary

Actions Executed On Enter

Set Request Status ("Quoted"): Change the status of the application to "Quoted"

Form
**Action to take?**

Description

This exclusive gateway determines the path taken by the customer in respect of the amount of the quotation.

The process can take one of the following paths:

- Accept the premium and continue with the Collect Additional Information activity.
- Reject the premium, whereby the process will be closed.
- Amend the features of the vehicle or the chosen product, returning to the Include Features and Select Product activity.
- Amend the deductibles for the product, returning to the Verify Protection and Deductibles activity.

**Gates**

- Accept quote - Condition: Accept the quotation
- Modify coverage and deductibles - Condition: Amend the coverages or the deductibles for the product.
- Change product - Condition: Amend the features of the vehicle or the chosen product
- Reject Quote - Condition: Reject the quotation

**Register Additional Information**

Description

Once the customer has accepted the quotation, the process continues with the collection of additional information about the vehicle and beneficiaries, necessary for the verification of risks, and then issue of the policy, details that were not necessary for the quotation, such as VIN or the vehicle, registration, engine number, etc.
Agent / Intermediary

Actions Executed On Enter

- Set Request Status ("Issue Pending"): Change status to "Issue Pending".
- Copy the information of the policyholder as information of the main beneficiary of the policy.

Actions Executed On Exit

- It is verified that there is at least one beneficiary associated with the application and that the percentage(s) associated with the beneficiaries is 100%.

The policy is executed to determine whether or not an inspection of the vehicle is required. This policy can be amended in the Web application in production. In this case, new vehicles, i.e. models equal to or later than 2010, do not require inspection.

Form
Risk Analysis

Description

To send details of the vehicle and of the insured, by means of an interface to perform the risk analysis. The response from this interface will be: risk approved, rejected or request authorization of a main agent. In case of a negative response it should also return the reason.

Actions Executed On Exit

Execute the interface that carries out the risk analysis. The objective of this interface is to check if the policyholder or the vehicle appears on any of the negative lists that the company uses. To simulate this, there is a dummy interface that returns the different results (accepted, rejected or approval required) depending on the information sent. The results obtained are:

- Rejected: If the identification number of the policyholder has less than 5 digits and the Vehicle Identification Number VIN has more than 7 digits.
- Approval required: If the identification number of the policyholder has less than 5 digits or the Vehicle Identification Number VIN has 7 or more digits.
- Approved: If the identification number of the policyholder has 5 or more digits and the Vehicle Identification Number VIN has less than 7 digits.

Implementation

WebService

Risk Analysis Results

Description

This exclusive gateway determines the path taken depending on the result produced by the Risk Verification interface. The process can take one of the following paths:
- Risks approved, and continue the process with the inspection of the vehicle in case this is necessary.
- Risks rejected whereby notification will be sent and the process finalized.
- Approval required for risks whereby an approval task is generated for the main agent who should analyze the situation and decide whether it is approved or rejected.

Gates

- Ok - Condition: The result is Risks approved.
- Approval required - Condition: The result is requires approval.
- Risk Rejected - Condition: The result is Risks rejected.

**Review Risk Analysis Results**

**Description**

When the response is Request Authorization from a Main Agent the case is assigned a designated role who should evaluate the risk presented and decide whether to authorize or reject it.

**Performers**

Main Agent

**Actions Executed On Exit**

- Set Request Status: Change status to "Authorized Risk" when the risk was approved and Change status to "Rejected By risk".
Risks Approved?

Description

This exclusive gateway determines the path taken by the process once Verification of the Risk Analysis result has been performed. In this case, the user can approve or reject the risks.

- In the case of approval, the process will continue with the inspection of the vehicle if this is required.

- In the case of rejection, notification will be sent and the case closed.

Gates

- Yes - Condition: Risk was Approved.
- No - Condition: Risk was Rejected.

Parallel Gateway 2

Description

This parallel gateway enables the reception of documents in parallel with the inspection and policy issue.
**Inspection Required?**

**Description**

This exclusive gateway determines the path taken depending if the vehicle requires an inspection or not.

- If an inspection is required, the process enters the Inspection sub-process.
- If an inspection is not required, the process continues with the policy issue.

**Gates**

- **Yes - Condition:** If an inspection is required, this is determined by a policy that can be amended in the Web application.
- **No - Condition:** Inspection not required. In this case the policy indicates that if the model of the vehicle is equal to or later than 2010, inspection is not required. This can be amended in the Web application.

---

**Inspection**

**Description**

Before the policy is issued, it is necessary to inspect the vehicle and its accessories. The inspection can be performed by means of a sub-process. The result of the inspection can be accepted, rejected, consult main agent, make new quotation, re-process risks or to quote and re-process risks again. When a new quotation is made the main agent or intermediary owner of the case can consult the result of the quotation and decide whether or not to accept it, and, similarly, await the rejection, acceptance or authorization of the risks.

**Performers**

Agent / Intermediary

**Diagram**

Inspection
Process

Inspection

**Satisfactory Inspection?**

Description

This exclusive gateway determines the path taken depending on the result produced by the Inspection. The process can take one of the following paths:

- Inspection is satisfactory and the process continues with the policy issue.
- Inspection rejected whereby notification will be sent and the process finalized. Within the inspection sub-process, it is possible that the result could be unsatisfactory due to the result of the inspection, re-quotation and rejection by the customer or the risk analysis.

Gates

- No - Condition: Evaluate the result of the inspection sub-process, take this path if the vehicle was rejected due to the inspection or was rejected due to the risks or the quotation was rejected within the inspection process.
- Yes - Condition Type: Default

**Notify Rejection**

Description

This activity enables the dispatch of an email to the person who created the case when it has been rejected, and is then finalized.

There are 3 possible reasons:

- Customer rejects the new quotation.
- Vehicle rejected due to inspection.
- Rejected due to risk analysis.

Actions Executed On Enter

Set the contact mail

Script

1. Request for vehicle insurance rejected due to inspection:

Dear,

We regret to inform you that your application for vehicle policy number X has been closed due to the inspection being rejected.

The observations of the inspection were as follows:
For further information consult the case.

Sincerely,

Bizagi Insurance

This email was generated automatically. Please do not reply

2. Request for vehicle insurance rejected due to non-acceptance of the quotation:

Dear,

We regret to inform you that your application for vehicle policy number X has been closed because the policyholder did not accept the new quotation.

The observations of the inspection were as follows:
For further information consult the case.

Sincerely,

Bizagi Insurance

This email was generated automatically. Please do not reply
3. Request for vehicle insurance rejected due to risk analysis:

Dear,

We regret to inform you that your application for vehicle policy number X has been closed due to the risks. The observations of the result of the risk analysis are the following:

For further information consult the case.

Sincerely,

Bizagi Insurance

---

End

Description

The process ends because the inspection was rejected, the risks were rejected or the quotation made in the inspection sub-process was not accepted.

---

Exclusive Convergence Gateway 1

Description

This exclusive gateway used as an element of convergence, converts into only one path, the two exclusive paths of inspection required or not in order to synchronize the flow later on.

---

Disable Cancellation of the Case

Description

This gateway allows the disabling of the cancellation of the case once the normal process arrives at this point, i.e. once the vehicle has passed through the inspection phase, it continues with the policy issue without being able to cancel the case.
Issue Policy

Description

This interface is for the creation of the policy in the main system of the insurance company. By means of this interface, all the details of the vehicle, features, and in general, all the data that has been captured during the process, is sent to the policy system with the aim of creating the policy.

Actions Executed On Exit

Execute the interface that creates the policy.

Implementation

Web Service

Generate Policy Files

Description

This activity generates a pdf file of the policy in order that it can be printed.

Implementation

WebService

Verify Policy and Print

Description

The policy is created by means of an interface after the inspection phase. In this activity the user can verify the details of the policy and afterwards, print it.

Performers

Agent / Intermediary
Actions Executed On Enter

- Set Request Status (Policy Issued): Change the status to "Policy Issued".

Form

Receive Documents

Description

The required documents are requested for the policy according to the nature of the vehicle, and the policy is issued.

Actions Executed On Enter

Add documents to the request.

Form
Fin

Description

Indicates the end of the process. The process is finalized when the policy has been issued and the documents received.

Parallel Gateway 1

Description

This parallel gateway enables the option to cancel the process from the beginning.

Actions Executed On Enter

Set Request Date: The date of the request is entered with today's date.

Set Request Number: A number is assigned to the Request; this sequential number starts at one and increases one by one.

Event Based Gateway 1

Description

This event-based gateway allows control of the cancellation of the process only up to before the policy is issued, that is once the process is in the policy issue stage, this cancellation event is no longer available.

Cancel Case

Description

This event allows the user to cancel the case from when the process begins until before the policy is issued, i.e. once the process arrives at the policy issue event, this is not available. This is available for all users that have the agent or main agent role.
Notify Cancellation of the Case

Description

This activity enables an email to be sent to the user who created the case, notifying the cancellation, when it was cancelled by someone, other than the creator of the case, who cancelled it.

Script

Dear,

We wish to inform you that case number X has been cancelled due to:

The observations of this cancellation are as follows:

For further information consult the case.

Sincerely,

Bizagi Insurance

This email was generated automatically. Please do not reply

End 1

Description

When the process arrives at this End, the process finishes completely regardless of whether there are pending activities or not. This End is reached once the case has been cancelled.
Inspection

Version: 1.0

Author: Bizagi Team

Scope

To have a process in which the final result of the inspection is registered, analyzed and a decision taken in respect of that result, that can be to re-quote, re-process the risks, to consult or both.

Definitions

- Inspection: Created for the evaluation of the external components of the vehicle and basic mechanics, with the aim of knowing the condition of the unit in order to verify the credit granted by the financial institution, the state of the unit for its subsequent insurance, as well as the actual conditions that enable a decision to be taken regarding the terms of renovation of vehicle policies. The data obtained in the inspection is laid out in the Vehicle Inspection Technical Report.

Contact points with External Systems

1 Quotation.

Objective: To send the details related to the quotation, data of the vehicle and insured, features of the vehicle, protection, deductibles and selected product. Return the
amount of the policy (Premium before tax, tax and Net Premium). Keep in mind that in this case the captured data is sent as a result of the inspection.

2. Verification of Risks.

Objective: Send details of the vehicle and policyholder to consult the negative lists. Return a result of negative or positive risk and, in the case of negative, a reason for rejection.

Inspection Result tab

![Inspection Result tab](image)

**Process Elements**

- **Enter the results of the Inspection**

Description

In this activity, the final result of the inspection should be recorded.

Performers

Inspection Outsourcing / Workshop
**Actions Executed On Exit**

- Set Request Status ("Inspected"): Change the status of the case to "Inspected".

**Form**

**Verification Required?**

**Description**

This exclusive gateway determines whether the result of the inspection should be reviewed by a higher authority to determine what action is to be taken. If a review is required, an activity is generated for the main agent. If a review is not required, it continues with the decision that evaluated the action to be taken as a result of the inspection.

**Gates**

- **No - Condition Type:** Default
- **Yes - Condition:** Verify if the result of the inspection should be reviewed by a higher authority.
Consult the results of the Inspection

Description

Here a consultation is made so that a decision of the result of the inspection should be made by an expert assigned by the insurance agency. When the final result of the inspection is not clear for the entity that performed the inspection, a consultation can be made to the experts assigned by the insurance agency, who will decide what to do with the vehicle, whether to re-quote, re-process the risks, both, accept or reject the vehicle.

Performers

Main Agent

Actions Executed On Exit

Check Inspection Result

Form
Results of the Inspection

Description

This exclusive gateway determines the path taken depending on the result produced by the Inspection.

The process can take one of the three following paths:

- **End the sub-process when:**
  1. Inspection Approved, the inspection sub-process is finalized to continue with the policy issue in the parent process.
  2. Inspection Rejected, the inspection sub-process is finalized to continue with the notification and closure of the case within the parent process.

- **Re-process Risks**, whereby a risk analysis is performed by means of the interface with the new information of the vehicle.

- **Re-quote**, whereby a new quotation is made with the new information about the vehicle.

Gates

- **Only Risk - Condition:** If the process requires only the risk analysis to be re-processed.
- **Approved or Rejected - Condition:** If the inspection was approved or rejected
- **New Quote / Risks and New Quote - Condition:** If the process requires the risk analysis to be re-processed or Re-quote.

Re-quote

Description

In this activity, the insurance is re-quoted with the information obtained from the vehicle inspection, whereby the necessary information to make the quotation, (details of vehicle and insured, features of the vehicle, protection, deductibles and selected
product) is sent to the system of the insurance company that prepares the quotation. This interface returns the amount of the premium to be paid, as well as other relevant data.

Actions Executed On Exit

Execute the interface that carries out the quotation.

Implementation

Web Service

Re-process Risks?

Description

This exclusive gateway determines if it is required to re-process the risk analysis depending on the result of the inspection. This exclusive gateway determines if it is required to re-process the risk analysis depending on the result of the inspection.

- If the process requires the risk analysis to be re-processed, a risk analysis is performed by means of the interface, with the new information of the vehicle.
- If it is not necessary to re-process the risks, it will go to the Accept or Reject Quotation activity where the user can verify the result of the re-quotation.

Gates

- No - Condition: If it is not necessary to re-process the risks.
- Yes - Condition: If the process requires the risk analysis to be re-processed.

Re-process Risks

Description

Send the details of the vehicle and the policy holder return a result of negative or positive risk and, in the case of negative, a reason for rejection.
Actions Executed On Exit

Execute the interface that carries out the risk analysis.

Implementation

Web Service

**Result?**

Description

This exclusive gateway determines the path taken depending on the result produced by the Risk Verification interface.

The process can take one of the three following paths:

- Risks Approved and quotation made, continue the process with the Accept or Reject Quotation activity where the user can verify the result of the re-quotation.

- End the Parent sub-process when:
  1. Risks rejected, the inspection sub-process is finalized and it continues with the parent process, where notification is sent and the process ends.
  2. Risks Approved without re-quotation, the inspection sub-process is finalized and the process continues with the policy issue in the parent process.

- Approval required for risks whereby an approval task is generated for the main agent who should analyze the situation and decide whether the risks are approved or rejected.

Gates

- Risk Approval Required - Condition: Approval required for risks.
- Risks Approved or Rejected - Condition: If the risks was approved or rejected.
Verify Risk Analysis Results

Description

When the final results of the inspection require a re-process of risks, the results of the risk analysis can be consulted, in this case an activity is generated whereby the vehicle can be authorized or rejected. There may be a level of risk that does not prevent the vehicle being insured, but nonetheless requires an analysis by the insurance experts.

Performers

Main Agent

Actions Executed On Exit

- Set Request Status (Risk Approved): Change the status of the case to "Risk Approved".

Form

Risks Approved and Re-quotation

Description

This exclusive gateway determines the path taken by the process once Verification of the Risk Analysis result has been performed. In this case, the process can take one of the two following paths:
- To go to the Accept or Reject Quotation activity: In the case of Risks Approved and a re-quote made, the process continues with the Accept or Reject Quotation activity where the user can verify the result of the re-quote.

- End of the inspection sub-process in the following cases:
  1. In case of rejection, the inspection sub-process is closed, the rejection is notified and the case is finalized in the parent process.
  2. In the case of approval of the risks and that it was not re-quoted, the inspection sub-process is finalized and continues with the policy issue in the parent process.

Gates

- No - Condition Type: Default.
- Yes - Condition: The risks were approved and the policy was re-quoted.

**Verify Quotation Results**

Description

When it is necessary to re-quote as a result of the inspection, the agent who is making the business directly with the customer should be consulted so that he, together with the customer, can decide if the new amount for the premium, is acceptable to them both. Should the amount of the premium have increased, the customer and agent should be consulted to check that their expectations are satisfied. The re-quote can be due to differences in the original value of the vehicle and the value following inspection, as well as accessories that were not mentioned in the original quotation.

Performers

Inspection Outsourcing / Workshop

Actions Executed On Exit

Set Request Status: Change the status of the case to "Inspected" or to “Quote Rejected”.
### Task Information

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<thead>
<tr>
<th>Case Information</th>
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<tbody>
<tr>
<td>Request Date:</td>
<td>Request Number:</td>
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<tr>
<td>Status:</td>
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### Quotation

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<tbody>
<tr>
<td>Amount Insured:</td>
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<td>Amount of Net Premium:</td>
<td>Own Discount:</td>
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<td>Quotation File:</td>
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### Following Action

<table>
<thead>
<tr>
<th>Action to take Following Quotation:</th>
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</table>
Performers

Main Agent (Role)
Agent with the capacity to approve or reject the vehicle for different reasons, someone who depends directly on the insurance company.

Inspection Outsourcing /Workshop (Entity)
Are official workshops of the insurance company that are in charge of performing inspections on the vehicle to be insured.

Agent / Intermediary (Role)
Is the individual or company that, being connected to an insurance company by means of a contract of insurance agency, is dedicated to the negotiation or production of insurance and to the conservation of the subsequent accounts receivable, by means of necessary commercial and administrative tasks for obtaining insurance contracts that are part of it and their current maintenance.