Discovered Driver(s) Grid

This may be the most complex section of the quote application that you will encounter. The reason being, it has many rules and if you do not understand them completely, you will end up with error messages. Please go through each driver in this table carefully, to avoid such setbacks. If each driver has a status and matching driver # (if applicable) assigned to it, you shouldn’t have any problems. However, you may run into the following issue with the Discovered Driver(s) Table.

Problem:
I found a driver listed in the Driver(s) Information Table that is also listed under "Discovered Driver(s)", but it is not automatically categorized as "Listed." Why is this happening, and how do I make him/her a listed driver without creating a duplicate?

Reason:
Our Discovered Driver(s) Table is comparing the information about the drivers you have submitted with information received from Solutions at Quote. The driver’s name, date of birth and driver license number is compared. If the system finds a mismatched driver, a duplicate driver will appear in the Discovered Driver(s) Grid. For example, John Doe, with license number R100-000-000 is submitted for a quote. Solutions at Quote finds John Doe with license number R100-000-001. Now there are two John Does with different driver license numbers! We will need to remove the John Doe with the wrong DL #.

Solution:
Since the Discovered Driver(s) Grid is what drives the quote application, you will need to Remove the duplicate driver (John Doe with DL # R100-000-000) from the Driver(s) Information Table and then select "Add" in the Discoverd Driver(s) Table. Any information that you entered prior to removing that driver is now gone, so make sure you re-add all the detailed information, as well as any violations for that driver.

Defining the "Type" of Driver

In order to continue the binding/quoting process, you must provide a Type for ALL drivers. If you fail to provide a Type for each additional driver, a business error will occur, preventing the completion of the bind or quote. Types consist of the following:

<table>
<thead>
<tr>
<th>Status</th>
<th>Matching Driver #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listed</td>
<td>1</td>
</tr>
<tr>
<td>Please Select</td>
<td></td>
</tr>
<tr>
<td>Please Select</td>
<td></td>
</tr>
<tr>
<td>Please Select</td>
<td></td>
</tr>
</tbody>
</table>

• Listed (defaulted if driver is already listed in the Driver Information table)
• Add
• Exclude
• Unknown

Making Changes to the Additional Drivers Grid

In order to bind or quote a policy, all discovered drivers in the grid need to be either Added as an insured driver, Added as an Excluded driver or declared Unknown. You may change the Type using the drop down menu.

If you select "Add" or "Exclude," the driver will automatically be added to the Driver(s) Information table and his/her status will change to "Listed." You must then update the driver information as needed.

Any "Unknown" drivers will require a verification form from the named insured, assuring that the driver listed as "Unknown" is not a member of the household. This verification form will be generated once the bind is complete.

Premium rates may change to reflect the addition/removal of drivers on the policy.

Making Changes to a Listed Driver in the Additional Driver(s) Grid

The named insured and all listed drivers on the requested policy will appear in the Additional Driver(s) grid with a default "Listed" type. This field is not editable (there is no drop down menu for Listed drivers). If you need to change the Type from "Listed" to "Exclude," or "Unknown" you will need to make the appropriate changes via the
Driver(s) Information grid. Clicking on the name of the driver will show the details in a gray box to the right of the table (see Figure E).

![Figure E](image)

In the Detail window [gray window located to the right of the Driver(s) Information grid, shown in Figure E], you may check the "Excluded" box to change an insured driver to excluded status.

If you want to change a listed driver to "Unknown," the driver must first be removed from the quote. Removing the driver will delete all information pertaining to the individual which cannot be restored. Once removed, the driver will appear in the Additional Driver(s) grid, and can then be categorized as "Unknown."