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SAP Library for SAP Policy Management Add-On for Auto Insurance

Content

- 1 SAP Policy Management Add-On for Auto Insurance. 5**
- 1.1 What's New in SAP Policy Management Auto 1.4 (FSPMA 140). 7
 - What's New in SAP Policy Management Auto 1.4 (FSPMA 140). 7
 - Support Package 01. 7
 - Support Package 02. 12
 - Support Package 03. 15
 - Support Package 04. 21
 - Support Package 05. 26
 - Support Package 06. 32
 - Support Package 07. 32
 - Support Package 08. 33
 - Support Package 09. 33
 - Support Package 10. 35
 - Support Package 11. 40
 - Support Package 12. 41
 - Support Package 13. 42
 - Support Package 14. 42
 - Support Package 15. 42
- 2 In-Force Business Management. 43**
- 2.1 Companies. 43
- 2.2 Business Processes. 43
 - Release Application. 47
 - FS-PM Auto Overviews. 48
- 2.3 Business Transactions. 49
 - Processing Contracts. 56
 - Processing Coverages. 57
 - Product Change. 58
 - Resetting a Product Change. 59
 - Background Processing. 60
- 2.4 Insurable Object. 66
 - Creating Insurable Objects. 67
- 2.5 Insured Object. 68
 - Editing Insured Objects. 69
- 2.6 Change of Vehicle. 70
 - Changing a Vehicle in an Existing Policy. 70
 - Changing a Vehicle by Creating a New Policy. 75

	Reversing the Source Contracts for a Change of Vehicle.	80
	Resetting a Change of Vehicle.	81
2.7	Bonus-Malus.	81
	Bonus-Malus Business Object.	86
	Editing Bonus-Malus Data.	87
	Assigning Bonus-Malus Data.	88
	Inquiry About Bonus-Malus.	89
	Adjustment of Bonus-Malus.	90
	Perform Rating.	91
	Discount Protection / Bonus Restorer.	92
	Processing of Claim Data.	93
	Simulation of a Claim Redemption.	95
2.8	Auto Insurance-Specific Processes for Germany.	96
	Registration.	96
	Change of Insurer.	118
	Type Classes and Regional Classes.	139
	Malus File.	143
	Central Telephone Number.	148
2.9	Auto Insurance-Specific Processes for Austria.	155
	Import Eurotax Data.	155
	Registration.	157
	Change of Insurer.	167
2.10	Lapse and Reinstatement After Lapse.	175
2.11	Multi-Currency.	178
2.12	Migration Interface.	180
	Migrating Insurable Objects.	182
	Migrating Auto Insurance Policies.	182
	Migrating Registration Messages.	184
	Migrating Insurance Certificates (Austria Only).	185
	Bonus-Malus Comparison Tool.	186
2.13	Archiving.	187
	Archiving of Auto Policies.	189
	Archiving of Bonus-Malus.	191
	Archiving of Vehicle Change Data.	192
	Archiving of Registration Data (Germany).	193
	Archiving of Registration Data (Austria).	195
	Archiving of Insurer Change Data (Germany).	197
	Archiving of Insurer Information Data (Austria).	199
	Archiving of Malus File Data.	200
	Archiving of Central Telephone Number Notifications.	202
3	Integration.	204

3.1	Application Interface.	204
3.2	Remote-Enabled Function Modules.	205
3.3	Enterprise Services.	208
4	Product Management.	210
4.1	Sample Products.	210
	Auto Germany.	211
	Auto Germany: Package.	212
	Vehicle Austria.	214
	Vehicle Austria Product Package.	216

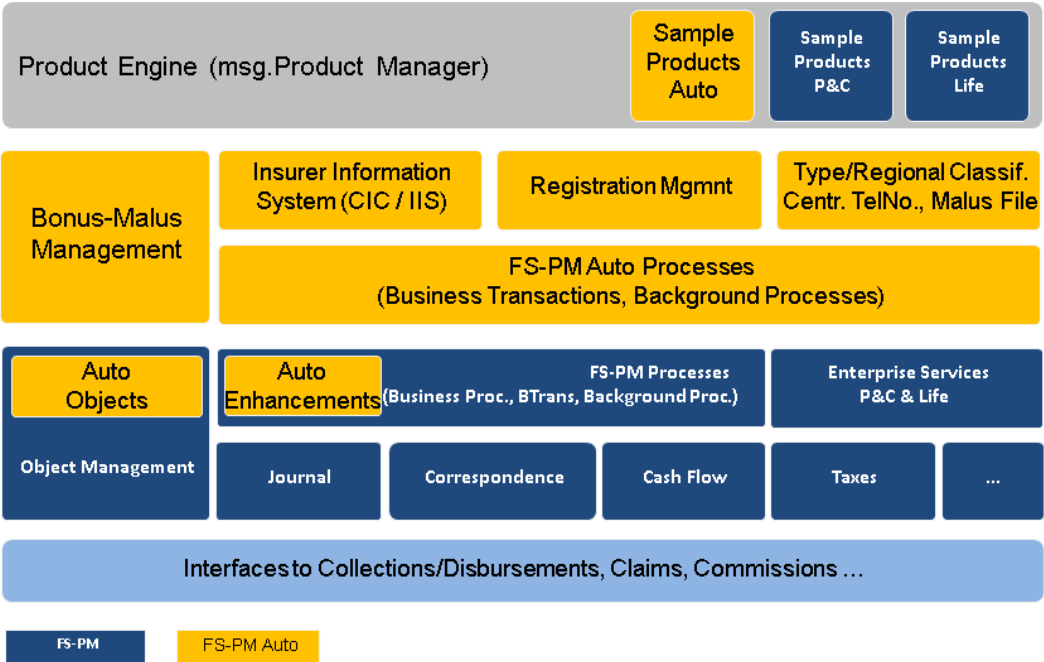
1 SAP Policy Management Add-On for Auto Insurance

SAP Policy Management Add-On for Auto Insurance (FS-PM Auto) is the add-on for the “Auto” line of business. It is used to manage auto insurance contracts based on SAP Policy Management (FS-PM).

FS-PM Auto enhances existing FS-PM business processes and business transactions to include auto insurance-specific functions. FS-PM Auto also includes the following functions that specifically support the processes used for auto insurance. These functions can be configured for specific countries.

- Bonus-malus management
- Auto insurance-specific processes (such as change of vehicle)
- Function modules for Austria:
 - Insurance information system (IIS)
 - Registration management
 - Insurance certificate (IC) management
 - Eurotax
- Function modules for Germany:
 - Change of insurer certificate (CIC)
 - Registration management
 - Type and regional classes
 - Malus file
 - Central Telephone Number

The following overview shows the business architecture of FS-PM Auto and illustrates how FS-PM Auto is integrated into FS-PM:



FS-PM Auto is delivered with two sample products for the Auto line of business:

- [Auto Germany \[page 211\]](#)
- [Auto Austria \[page 214\]](#)

Integration

FS-PM Auto is fully integrated with FS-PM. It is a non-modifying add-on for FS-PM that is based on FS-PM architecture. It uses and enhances the existing FS-PM business processes.

This integration enables communication with other SAP components, such as Business Partner (BP), Collections/Disbursements (FS-CD), Claims Management (FS-CM), Incentive and Commission Management (FS-ICM), Reinsurance (FS-RI), Financial Accounting (FI), Organizational Management (PD-Org.), Business Warehouse (BW), and other components using defined interfaces. You can also connect systems from other manufacturers.

Constraints

FS-PM Auto provides country-specific requirements and interfaces for Germany and Austria only.

1.1 What's New in SAP Policy Management Auto 1.4 (FSPMA 140)

This section contains all release notes starting from FSPMA 1.4 SP01. To find a specific release note, you can use the navigation structure on the left side.

You can find the release notes for Support Package 00 on SAP Help Portal under <http://help.sap.com/insurance-pmauto14> under *What's New - Release Notes*.

1.1.1 What's New in SAP Policy Management Auto 1.4 (FSPMA 140)

You can find the release notes for SAP Policy Management Auto 1.4 Support Package 00 on SAP Help Portal under <http://help.sap.com/insurance-pmauto14> under *What's New - Release Notes*.

1.1.2 Support Package 01

This section contains all release notes starting from FSPMA 1.4 SP01. To find a specific release note, you can use the navigation structure on the left side.

1.1.2.1 Enhancement Service for Searching for Insurable Objects

You can search for the *Insurable Object* business object using the *FindInsurableObjectSimpleByBasicData* enterprise service using this function. In addition to the search criteria provided by SAP Policy Management, you can search by vehicle identification number and license plate. The result set of the service has been enhanced by the *Vehicle Identification Number* and *License Plate* fields. You can find the software component FSPMAUTO in the Enterprise Services Repository. The enhancement is contained here under the software component version FSPMAUTO 140 in the <http://sap.com/xi/FS-PMA/Global12> namespace.

This function allows you to search for the *Insurable Object* business object using the RFC-enabled function module *Find Insurable Object* (/PM0/ABT_SVC_IO_FIND). In addition to the search criteria provided by SAP Policy Management, you can search by vehicle identification number and license plate. The result set of the function module has been enhanced by the *Vehicle Identification Number* and *License Plate* fields.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1198
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Additional Information

For more information, see the corresponding release note "Services for Insurable Objects" in SAP Policy Management 5.3.

For more information about enterprise services, see SAP Help Portal under <http://help.sap.com>. Enter the search term *SAP Policy Management* and choose ► *Application Help* ► *SAP Library for SAP Policy Management* ► *Integration* ► *Enterprise Services for SAP Policy Management* ► *Insurable Object Data Management* ► *Insurable Object* ► *Insurable Object Management Query Insurable Object In* ► *Find Insurable Object Simple By Basic Data* ►

1.1.2.2 Business Transaction "Change Benefit/Premium"

With this function, the *Change Benefit/Premium* business transaction is provided for the Auto line of business.

Moreover, the new *Sum Insured* field is provided at coverage level on the *Risk* tab.

You can use the *Change Benefit/Premium* business transaction to change the following values:

- *Sum Insured* in the coverage
- *Subcoverage Variant* in the coverage
- *Sum Insured* in the subcoverage

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1024
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Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Effects on Existing Data

In addition to the *Sum Insured* field, a *Currency* field has been added. The migration program /MVA/AMT_MIG_14_15_001 fills this field with the currency of the relevant policy.

1.1.2.3 Requesting a Cash-Before-Cover Amount in Application Processing and APIF

You can make the release of the *New Business*, *Change*, *Universal Change*, and *Reset* business processes dependent on the payment of a Cash-Before-Cover amount (CBC amount).

If the product templates are configured correctly and the application is already calculated, you can start the processing steps for Cash-Before-Cover in application processing. The system automatically determines the CBC category in the application interface (APIF). You can also automatically request the CBC amount.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1155
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Additional Information

For more information about the business transactions for Cash-Before-Cover, see the corresponding release note for SAP Policy Management 5.3 of the same name.

1.1.2.4 Parallel Handling of Multiple Currencies in a Policy

With this function, you can define the risk currency and invoice currency independently of the local currency at contract and coverage level. To make a contract multi-currency-enabled, you have to configure the product template accordingly.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1184
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Effects on Existing Data

As a result of the conversion of the multi-currency function, the *Surplus* field (data element /MVA/AMD_SURPLUS_VL) has been replaced by the new *Surplus* field (data element /MVA/AMD_SURPLUS2_VL). This was necessary since multi-currency requires data elements with the "Currency" data type. Changing the data element results in a table conversion. The table conversion may lead to a very extensive downtime during an upgrade. To avoid this, execute the change of the data element in an earlier release. We recommend implementing SAP Note [2222288](#).

Additional Information

For more information about multi-currency, see the corresponding release note for SAP Policy Management 5.3.

1.1.2.5 Idempotency Check in Application Interface (APIF)

With this function, the idempotency check is available in the application interface (APIF) for New Business and for Vehicle Change.

The check can be controlled using the optional parameter `IF_IDEMPOTENCE`. The system checks whether the external application number already exists for the policy. If it does, the system cancels the creation of the application and no data is saved.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1203
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Additional Information

For more information about the idempotency check, see the corresponding release note "Change API (New)" for SAP Policy Management 5.3.

1.1.2.6 Context Information for Product Engine Calculation (MVA)

With this function, the system supplies additional context information when you call the following insurance mathematical methods for contracts of the "Auto" line of business:

- `PCRATING` (tim_Rating)
- `PCCLASSIFYBM` (tim_Call_ClassificationBM)
- `PCMIGRATION` (tim_Migration)
- `PCMODCONTRACT` (tim_ChangeContract)
- `PCPREMIUMCOMP` (tim_Call_PremiumComparison)
- `PCADJUSTMENT` (tim_Adjustment)
- `PCSIMULATE` (tim_Call_ClaimSimulation)

The information about the context of the call includes the following:

- Business process
- Business transaction
- Time model function
- Postdating status of current application

This information allows the product engine to react differently to the context of the call.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1022
Product Feature Is	Changed
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP01

Additional Information

For more information about integration with the product engine, see Customizing for Policy Management under [► Integration ► Product Engine ►](#).

1.1.3 Support Package 02

This section contains all release notes starting from FSPMA 1.4 SP02. To find a specific release note, you can use the navigation structure on the left side.

1.1.3.1 Lapse and Reinstatement After Lapse

This function allows you to define a lapse period for Auto contracts where the insurance premium was not paid in time by the policyholder.

You can remove the lapse using the Reinstatement After Lapse function to reinstate the contract.

The dormant period between the lapse phase and reversal is not relevant for Auto contracts since no claim is triggered by the reversal of an Auto contract. It is skipped.

The *Change Bonus-Malus Data* business transaction is not available during the lapse period.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1180
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP02

Additional Information

For more information, see the following corresponding release notes for SAP Policy Management under <http://help.sap.com>. Enter the search term *SAP Policy Management* and read under *What's New* the following release notes:

- “Lapse and Reinstatement After Lapse (New)” for Release 5.3. Choose ► [Release Notes for SAP Policy Management 5.3 SP00](#) ►.
- “Lapse and Reinstatement After Lapse (New)” for Release 5.3 SP01. Choose ► [Release Notes for SAP Policy Management 5.3 \(from SP01\)](#) ► [Support Package 01](#) ► [Business Functions](#) ►.
- “Enhancement for Lapse and Reinstatement After Lapse” for Release 5.3 SP02. Choose ► [Release Notes for SAP Policy Management 5.3 \(from SP01\)](#) ► [Support Package 02](#) ► [Business Functions](#) ►.

1.1.3.2 Determination of Interest Rates

This function allows you to transfer interest rates for Auto products to the actuarial calculations.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1182
Product Feature Is	New

Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP02

Additional Information

For more information, see the related release note "Determination of Interest Rates (New)" for SAP Policy Management 5.3 under <http://help.sap.com>. Enter the search term *SAP Policy Management* and choose ► *What's New* ► *Release Notes for SAP Policy Management 5.3 SP00* ►.

1.1.3.3 Switch of Database Operations to Update System

Transaction security has been increased by the switch of database operations to the update system. This requires you to activate the update.

Technical Details


Technical Name of Product Feature	INS_FSPM_AUTO_CUP
Product Feature Is	Changed
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP02

Effects on System Administration

In table `/PM0/ABUUAUTHEXC`, the entry "004" (Write in INAKTIV Update Program) deactivates the update, and when there is no entry the update is activated.

1.1.3.4 Reversal Mass Activity Due to Vehicle Change

This function provides you with a mass activity to execute the reversal activities of source contracts due to a vehicle change (transaction /MVA/AMY_FPP_CHGVEC). This is necessary to allow you to execute a vehicle change using the logic of the update system.

Depending on the setting in Customizing for *SAP Policy Management for Auto Insurance* under [► In-Force Business Management ► Vehicle Change ► Make General Settings for Vehicle Change](#) , this mass activity schedules a reversal date or reverses the source contracts immediately.

Technical Details


Technical Name of Product Feature	INS_FSPM_AUTO_RVCH
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP02

Effects on System Administration

The new mass activity should be executed after the update mass activity. Through the new mass activity, reversal activities are executed for the vehicle changes that were executed in the previous update by BTS date.

This run is not required for vehicle changes in New Business, Change, or through the application interface (APIF).

Additional Information

For more information, see SAP Note [2255891](#) .

1.1.4 Support Package 03

This section contains all release notes starting from FSPMA 1.4 SP03. To find a specific release note, you can use the navigation structure on the left side.

1.1.4.1 Provision of an RFC Module to Read an Auto Policy Using Transmission Request Codes

This function allows you to read an auto policy with the RFC-enabled function module *Read Insurance Policy* (/MVA/AMT_SVC_POL_READ). You enter a policy number (mandatory), and you can use the *Sequence Number* and *Effective Date* parameters (both are optional, but only either/or) to select the policy version to be loaded. With the *Transmission Request Codes* parameter, you can control the extent of the policy data to be read.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1193
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Customizing

For customer-specific enhancements, you can use the BAdI *BAdI: RetrievalInsurancePolicy_v2 (Extension In/Out)* (/PM0/ABT_SVC_POL_RTRV_BADI). You can find it in Customizing for *Policy Management* under [► Integration ► Services ► Remote Function Calls \(RFCs\) ► Policy ► Read Policy ►](#).

Additional Information

For more information, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.4.2 Enhancement to RFC Module to Execute Reversal

You can use this function module to execute the *Execute Reversal* business transaction with the RFC-enabled function module *Service to Execute Reversal* (/PM0/ABT_SVC_EXREV). Auto-specific fields have been added to the function module.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1229
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Customizing

For customer-specific enhancements, a BAdI (/MVA/AMT_SVC_EXREV_BADI) is available for the function module *Service to Execute Reversal* (/PM0/ABT_SVC_EXREV). For more information about the BAdI, see Customizing for *SAP Policy Management for Auto Insurance* under [Integration](#) > [Services](#) > [Remote Function Calls \(RFCs\)](#) > [Change Request for Insurance Policies](#) > [Business Transactions](#) > [BAdI: Execute Reversal \(Mapping\)](#).

Additional Information

For more information about the function module, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.4.3 Enhancement to RFC Module to Create Insurable Objects

This function allows you to create an *Insurable Object* business object using the RFC-enabled function module *Create Insurable Object* (/PM0/ABT_SVC_IO_CREATE). Auto-specific fields have been added to the function module.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1200
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Additional Information

For more information about the function module, see the release note “Services for Insurable Objects in SAP Policy Management (New)” for Release 5.3.

1.1.4.4 Enhancement to RFC Module to Read Insurable Objects

This function allows you to read the data of the *Insurable Object* business object using the RFC-enabled function module *Read Insurable Object* (/PM0/ABT_SVC_IO_READ). The Auto-specific fields have been added to the result set of the function module.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1199
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Additional Information

For more information about the function module, see the release note “Services for Insurable Objects in SAP Policy Management (New)” for Release 5.3.

1.1.4.5 Enhancement to RFC Module to Change Payment Frequency

You can use this function to change the payment frequency with the RFC-enabled function module *Service to Change Payment Frequency* (/PM0/ABT_SVC_PMD_CHANGE). The auto-specific field *Exclude Installment Surcharge* has been added to the function module.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1197
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Additional Information

For more information about the function module, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.4.6 Enhancement to RFC Module to Change Benefit/Premium

You can use this function to change the benefit/premium with the RFC-enabled function module *Service to Change Benefit/Premium* (/PM0/ABT_SVC_BN_PRM_AMD). Auto-specific fields have been added to the function module.

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1219
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Customizing

For customer-specific enhancements, a BAdI (/MVA/AMT_SVC_BN_PRM_BADI) is available for the function module *Service to Change Benefit/Premium* (/PM0/ABT_SVC_BN_PRM_AMD). For more information about the BAdI, see Customizing for *SAP Policy Management for Auto Insurance* under [Integration](#) > [Services](#) > [Remote Function Calls \(RFCs\)](#) > [Change Request for Insurance Policies](#) > [Business Transactions](#) > [BAdI: Change Benefit/Premium \(Mapping\)](#) .

Additional Information

For more information about the function module, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.4.7 Internally Released RFCs for SAP Policy Management Auto

The following Remote Function Calls (RFCs) of SAP Policy Management can also be used for policies in SAP Policy Management Auto:

- Service to Change Creditor: /PM0/ABT_SVC_CDR_AMD
- Service to Change Deductible: /PM0/ABT_SVC_DDC_AMD
- Service to Exclude Subcoverage: /PM0/ABT_SVC_COVPCO_EXC
- Service to Change Policyholder: /PM0/ABT_SVC_POLHLDR_CHANGE
- Service to Change Clause: /PM0/ABT_SVC_CLS_AMD
- Service to Change Main Due Date: /PM0/ABT_SVC_CDA_AMD

Technical Details

Technical Name of Product Feature	INS_FSPM_AUTO_1215
Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP03

Additional Information

For more information about the function module, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.5 Support Package 04

This section contains all release notes from FSPMA 1.4 SP04. To find a specific release note, use the navigation structure on the left.

1.1.5.1 Internally Released RFM to Release Change Request for Auto Insurance Policy

You can use the following remote-enabled function module (RFM) of SAP Policy Management for policies in SAP Policy Management Auto:

- Release Change Request: /PM0/ABT_SVC_CHGREQ_EXECUTE

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries

Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

Additional Information

For more information, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.5.2 Internally Released RFM to Refuse Change Request for Auto Insurance Policy

You can use the following remote-enabled function module (RFM) of SAP Policy Management for policies in SAP Policy Management Auto:

- Refuse Change Request: /PM0/ABT_SVC_CHGREQ_CANC

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

Additional Information

For more information, see the Release Note “Services for SAP Policy Management” for Release 5.3 SP01.

1.1.5.3 Internally Released RFM to Release New Business Application for Auto Insurance Policies

You can use the following remote-enabled function module (RFM) of SAP Policy Management for policies in SAP Policy Management Auto:

- Execute Policy Issuance of Insurance: `/PM0/ABT_SVC_ISS_EXECUTE`

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

Additional Information

For more information, see the release note “Services for Policy Issuance in SAP Policy Management” for Release 5.3.

1.1.5.4 Vehicle Identification Number Search - German Registration

With this function, the processor is informed in Registration Management Germany about registration notifications that have the same vehicle identification number (VIN) as the registration notification that is currently being processed.

The registration notifications that are found for the same VIN are displayed in a separate section of Registration Management with SAP List Viewer (ALV).

To further process the data that is read, the processor can use the customary filter, sorting, and layout options of the ALV.

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

1.1.5.5 Internally Released RFMs for SAP Policy Management Auto

You can use the following remote-enabled function modules (RFMs) of SAP Policy Management for policies in SAP Policy Management Auto:

- Change Limit: /PM0/ABT_SVC_LIMIT_AMD
- Policy Issuance Reversal: /PM0/ABT_APIF_REFUSE_APPL
 - Note: With the RFM, no non-liability notification or notification of contract end (Germany/Austria registration) will be created on refusal of a New Business application.

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

Additional Information

For more information about the function module, see the Release Note "Services for SAP Policy Management" for Release 5.3 SP01.

1.1.5.6 Automatic Product Change

You use this function to define the date of a product change for an Auto contract. The system automatically executes the product change for the date specified or determined in background processing.

- Change Limit: /PM0/ABT_SVC_LIMIT_AMD
- Policy Issuance Reversal: /PM0/ABT_APIF_REFUSE_APPL

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP04 SAP Policy Management Auto 1.5, SP00

Additional Information

For more information about automatic product changes, see the release note "Automatic Product Change (New)" for SAP Policy Management Release 4.1. In the system, call transaction SE61, under [Settings](#) [Document Class](#) choose "Release Notes", and under [Document](#) [Release Notes](#) enter the technical key "/PM0/FSPM_410_AUTPRW" to display the release note.

For more information, see the application help for SAP Policy Management at help.sap.com. Enter the search term *SAP Policy Management* and choose [Application Help](#) [SAP Library for SAP Policy Management](#) [In-Force Business Management](#) [Replacement Business, Sales Product Change/Product Change](#) [Automatic Product Change](#).

1.1.6 Support Package 05

This section contains all release notes from FSPMA 1.4 SP05. To find a specific release note, use the navigation structure on the left.

1.1.6.1 Internally Released RFMs for SAP Policy Management Auto

You can use the following remote-enabled function modules (RFMs) of SAP Policy Management for policies in SAP Policy Management Auto:

- Change Surcharge/Discount: /PM0/ABT_SVC_SPMDCT_AMD
- Change Premium Payer: /PM0/ABT_SVC_PPY_AMD
- Find Sales Products: /PM0/ABT_SVC_SALESPROD_FIND
- Change Commission Participant: /PM0/ABT_SVC_CFP_AMD
- Determination of Channel Model Data: /PM0/ABT_READ_CHANMOD_DATA

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP05 SAP Policy Management Auto 1.5, SP01

Additional Information

For more information about the function modules, see the Release Notes of SAP Policy Management:

- “Services for SAP Policy Management” for Release 5.3 SP01
- “Function Module to Determine Product-Relevant Data from PBT Customizing and FS-PM Data Definition (New)” for Release 5.3 SP00

1.1.6.2 CIC Adjustments Due to Changes in Manual of Procedures 4.13

With this function, you can use Change of Insurer Certificate Management according to the changed legal requirements of the German Insurance Association (GIA).

Technical Details

Product Feature Is	Changed
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP05 SAP Policy Management Auto 1.5, SP01

Additional Details

New Negative Answer Reasons

The following answer reasons have been added:

- 07 - Plate Number is Incorrect/Missing
- 08 - Claim-Free Discount Is Unconfirmed
- 10 - Contract Without Claim-Free Discount
- 11 - Policyholder/Claim-Free Discount Owner Are Identical

New Claim-Free Levels

Levels 37 to 44 of claim-free years were added to the claim/claim-free levels.

Exemption Reason 09

- Exemption reason 09 "Exempt Due to Special Agreement" for claims is no longer allowed, and it can no longer be assigned for a positive answer/correction.
- If a bonus/malus includes claims with Exemption Reason 09, the system does not copy these to the positive answer/correction.

Renaming of Inquiry Reason 08

The name of Inquiry Reason 08 was changed from "Note for Malus File" to "Claim Class File".

Inquiry Reasons 09 and 10 are no longer allowed.

On creation of outbound inquiries, you must no longer assign Inquiry Reasons "Claim-Free Adjustment of FC to VL" and 10 "Lease Vehicle".

Adjustment of Required Field Check for Outbound Inquiries

The required field checks were adjusted for the *Inception Date*, *Policyholder's First Name* and *License Plate* fields.

Field	Required Field Check OLD	Required Field Check NEW
Inception Date	Required field if Inquiry Reason = 4, 5, 7, or 10	Required field if Inquiry Reason = 1, 3, 4, 5, 7, or 8
PH's First Name (Name Line 3)	Required field if Title Key = 1, 2, or 4	Required field if Title Key = 1 or 2
License Plate	Required field if Inquiry Reason = 5	Required field if Inquiry Reason = 5 or 7

Academic Titles Not Copied to Name Fields for CIC

On creation of an outbound Change of Insurer Certificate, the academic title is no longer copied.

Error Message with Error Code B

Previously only error messages with error codes "A", "S", "M", and "F" were transferred by the German Insurance Association (GIA).

There are now error messages with error code "B". This error code is transferred by the German Insurance Association (GIA) when an outbound negative answer or correction with Reason = 09 (Others) was sent and, on account of the text in the Comment field, a message exists about a specific refusal reason or a message about a possible positive answer.

When an error message with error code "B" is received in Change of Insurance Certificate Management, an entry is created in Postprocessing Office (PPO) and the error message is assigned to the process or the original incorrect message.

In Change of Insurance Certificate Management, on the tab for error messages, the text "Answer reason is incorrect, use existing answer reason" is displayed.

Defaulting of Claim-Free Level in Positive Answers and Corrections

For positive answers and corrections, the Claim/Claim-Free Level is now only filled for Claim-Free Classes 0, 1/2, M, or S. In all other cases, the field remains empty.

Effects on Existing Data

Exemption Reason 09	In existing positive answers or corrections that contain claims with Exemption Reason 09, these are displayed in the same way.
Renaming of Inquiry Reason 08	In existing inquiries with Inquiry Reason 08, the new text for the Inquiry Reason is also displayed.

Inquiry Reasons 09 and 10 In existing inquiries with these Inquiry Reasons, these are displayed in the same way. **are no longer allowed**

1.1.6.3 Registration Adjustments Due to Changes in Manual of Procedures 4.14

With this function, you can use Registration Management according to the changed legal requirements of the German Insurance Association (GIA).

Technical Details

Product Feature Is	New
Country Dependence	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP05 SAP Policy Management Auto 1.5, SP01

Additional Details

New Checks VU_GDV_004.035 and VU_GDV_004.036

You must not enter a date earlier than 01/01/1940 in the following date fields:

- End of insurance coverage
- Deregistration

Country Abbreviation Check

When the user enters a Partner ID for the policyholder or owner, the country abbreviation "DE" from Partner Management is automatically converted to "D". When the user manually enters a policyholder or owner and specifies "DE" as the country abbreviation, this is converted to "D" in the release with and without a change of tab page.

1.1.6.4 Changes to Registration Communication Austria KFA Version 5.8

With this function, you can use Registration Management Austria according to the changed legal requirements for data exchange with insurance companies and with the Bundesanstalt Statistik Österreich (Austrian statistical office) with KFA Version 5.8.

Technical Details

Product Feature Is	New
Country Dependence	Valid for Austria
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available From	SAP Policy Management Auto 1.4, SP05 SAP Policy Management Auto 1.5, SP01

Additional Details

Changed Return Codes

The following long texts for return codes for the confirmation to the insurer were changed:

- 50 - Liability End/Payment Delay Saved
- 51 - Liability End/Payment Delay Processed, Change of Insurer Executed
- 52 - Liability End/Payment Delay Saved, Alternative Liable Insurer
- 53 - Liability End/Payment Delay Not Saved, No Registration Found for License Plate
- 54 - Liability End/Payment Delay Not Saved, Registration No Longer Current
- 55 - Liability End/Payment Delay Not Saved, Formal Error
- 56 - Liability End/Payment Delay Processed, Procedure Opened
- 57 - Liability End/Payment Delay Not Saved, No Registration Found for License Plate and VIN
- 58 - Liability End/Payment Delay Not Saved, No Registration Found for License Plate, VIN, and Registration Date
- 59 - Liability End/Payment Delay Not Saved, Identification Not Unique, Enter Registration Date
- 71 - Liability End/Payment Delay Corrected
- 72 - Liability End/Payment Delay Reversed
- 73 - Liability End/Payment Delay Not Saved, Insurance Company Did Not Issue Insurance Certificate

- 74 - Liability End/Payment Delay Not Saved, All Insurance Certificates Issued by Insurance Company for Vehicle Have Already Been Revoked
- 76 - Liability End/Payment Delay Processed, New Insurance Certificate Submitted

New Return Codes

The following return codes for the confirmation to the insurer were changed:

- 77 - Insurance Certificate Is Inactive
- 78 - Insurance Certificate Is Invalidated
- 79 - Payment Delay Not Saved, Alternative Liable Insurer
- 80 - Payment Delay Not Saved, Less than Four Weeks Since Last Recorded Payment Delay
- 81 - Liable Insurer, No Insurance Confirmation Issued
- 82 - Liability End in Process, There Are Insurance Confirmations of Liable Insurer that Do Not Match
- 83 - Liability End Processed, Other Liable Insurer; There Are Other Active Insurance Confirmations of Reporting Insurer that Were Not Invalidated
- 84 - Insurance Confirmation Active, But Without Match

Changed Payment Methods in Payment Transactions

No longer allowed:

- 11 - Check
- 16 - Initial Premium
- 21 - Voucher's Check
- 23 - Transfer

New:

- 19 - Free_1 (Incoming)
- 1A - Free_2 (Incoming)
- 24 - Credit Card
- 25 - ATM/Cash Card
- 26 - Broker
- 27 - Payment Form
- 28 - Free_1 (Outgoing)
- 29 - Free_2 (Outgoing)

Change to Record Type 3

- *Vehicle Class* field extended from 4 to 10 characters.
- New field *Electric Operating Range* (4 characters, numeric).

Change to Record Type 822

New fields for the number of the cost report and the number of the reference cost report.

New Usage Determinations

The following usage determinations were added:

- 33 - For Municipal Use in a Political Entity or for Local Authorities

- 41 - For Use in Special Transport Escorts By Sworn Road Inspection Authorities Acc.to Article 97(2) of Road Traffic Regulations 1960
- 79 - For Use By Armed Forces or Military Administration

Additional Information

To fully implement the changes to data exchange with insurance companies and with the Bundesanstalt Statistik Österreich (Austrian statistical office) with KFA Version 5.8 in the system, note also the changes in the Implementation Guide *Guide Registration Austria*.

Related Information

[Guide Registration Austria](#)

1.1.7 Support Package 06

There are no release notes for FSPMA 1.4 SP06.

1.1.8 Support Package 07

This section contains all release notes from FSPMA 1.4 SP07. To find a specific release note, use the navigation structure on the left.

1.1.8.1 Internally Released RFMs to Execute and Reverse Manual Rating for Auto Insurance Policies

You can use the following remote-enabled function modules (RFMs) of SAP Policy Management for policies in SAP Policy Management Auto in the *Change* business process:

- Execute Manual Rating: /PM0/ABT_SVC_MRT_XCT
- Reverse Manual Rating: /PM0/ABT_SVC_MRT_CAN

Technical Details

Product Feature Is	New
Country Dependency	Valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available as of	SAP Policy Management Auto 1.4 SP07 SAP Policy Management Auto 1.5 SP03

Additional Information

For more information about the function modules, see the release notes of SAP Policy Management:

- “What's New in SAP Policy Management” for Release 5.3

1.1.9 Support Package 08

There are no release notes for FSPMA 1.4 SP08.

1.1.10 Support Package 09

This section contains all release notes from FSPMA 1.4 SP09. To find a specific release note, use the navigation structure on the left.

1.1.10.1 Changes to Registration Communication Austria KFA Version 6.0 V1.3

With this function, you can use [Registration Management Austria](#) according to the changed legal requirements for data exchange with insurance companies and with the Bundesanstalt Statistik Österreich (Austrian statistical office) with KFA Version 6.0 V1.3.

Technical Details

Product Feature Is	Changed
Country Dependency	Valid for Austria
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available As Of	SAP Policy Management Auto 1.4 SP09 SAP Policy Management Auto 1.5 SP05

Additional Details

New Registration Functions

The following registration functions were added:

- 35 - ERI Exemption Recognized
- 36 - ERI Exemption Ended
- 37 - ERI Exemption Revoked

Change to Record Type 1

A new field *ERI Exemption Recognized* (1-character) was added.

Change to Record Type 12

A new field *Internal Data* (25-characters) was added.

Further Information

To fully implement the changes to data exchange with insurance companies and with the Bundesanstalt Statistik Österreich (Austrian statistical office) with KFA Version 6.0 V1.3 in the system, note also the changes in the Implementation Guide *Guide Registration Austria*.

Related Information

[Guide Registration Austria](#)

1.1.10.2 CIC Adjusted to Updates in Procedure Manual 4.15

With this function, you can use *Change of Insurance Certificate (CIC) Management* according to the changed statutory specifications of the “Gesamtverband der Deutschen Versicherungsgesellschaft (GDV)” (English: German Insurance Association).

Technical Details

Product Feature Is	Changed
Country Dependency	Valid for Germany
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available As Of	SAP Policy Management Auto 1.4 SP09 SAP Policy Management Auto 1.5 SP05

Additional Details

Additional Claim-Free Levels (CF Levels)

Claim-free levels 45 to 99 have been added to the existing C/CF levels.

Check Rule 7 Added for Business Notifications Related to CIC Process

The discount base year must be smaller than or equal to the current year +1. The specified value must also be greater than 1900.

1.1.11 Support Package 10

1.1.11.1 Change to Registration Management for Germany (E-License Plate)

With this function, you can use [Registration Management \(Germany\)](#) according to the changed legal requirements of the German Insurance Association (GIA) in the manual of procedures 4.16.

Technical Details

Product Feature Is	Changed
Country Dependency	Valid for Germany
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available As Of	SAP Policy Management Auto 1.4 SP10 SAP Policy Management Auto 1.5 SP06

Additional Details

New functions for the message category "Registration Data for Insurance Company (GDV_VU_003)" with the notification types "First-Time Registration (1)" and "Changes to an Existing Registration (2)":

- You can use the [Characteristic E-License Plate](#) field to import messages via the [Import Registration Messages](#) run.
- You can use the [Change to E-License Plate Characteristic](#) field to import messages via the [Import Registration Messages](#) run.
- You can use the [Notification Is Subsequent Notification](#) field to import messages via the [Import Registration Messages](#) run.
- When you create an insurable object, you can set the checkbox for a license plate for an electric vehicle (e-license plate).
- When a message is processed by the [Process Registration Data](#) mass run, new insurable objects are created with the checkbox [E-License Plate](#).
- You can display the new fields [E-License Plate](#), [Change to E-License Plate](#), and [Notification Is Subsequent Notification](#) in Registration Management.

1.1.11.2 Change to Bonus-Malus Inquiry System (AT)

You can use this function to use the insurance information system (AT) in accordance with the description from the Austrian Insurance Association for the bonus-malus inquiry system, version 3.6, valid as of 01.01.2020.

i Note

The technical changes affect all countries due to necessary adjustments to the in-force business data model.

Technical Details

Product Feature Is	Changed
Country Dependency	Function is valid for Austria only; technical change is valid for all countries
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available As Of	SAP Policy Management Auto 1.4 SP10 SAP Policy Management Auto 1.5 SP06

Additional Details

Notifications of record type “A”:

The following type changes have been made:

- *Comp. ID of Comp. Mak. Inq. Acc. to Association Code* changed from NUMC to CHAR
- *Comp. ID of Report. Comp. Acc. to Association Code* changed from NUMC to CHAR

The following fields have been added:

- *Matching Family Name*
- *Matching First Name*
- *Matching Date of Birth*
- *Number of Queries*
- *Last IC Query* (if number of queries greater than “0”)

Notifications of record type “M”, “K”:

The following type changes have been made:

- *Comp. ID of Report. Comp. Acc. to Association Code* changed from NUMC to CHAR

Notifications of record type “L”:

The following type changes have been made:

- *Comp. ID of Comp. Mak. Inq. Acc. to Association Code* changed from NUMC to CHAR
- *Comp. ID of Report. Comp. Acc. to Association Code* changed from NUMC to CHAR

When notifications are imported, the new and changed fields are also processed and displayed in IIS Management.

Effects on Data Transfer

Since types are being changed from NUMC to CHAR, you must check the provision and usages of the following interfaces:

Function modules:

- /MVA/AMT_SVC_INPI_CHGVEC
- /PM0/ABT_SVC_INPI_CHANGE
- /PM0/ABT_SVC_INPI_CALCULATE
- /PM0/ABT_SVC_INPI_CHANGE_CALC
- /PM0/ABT_SVC_INPI_CREATE
- /PM0/ABT_SVC_INPI_RETRIEVE
- /PM0/ABT_SVC_POL_READ
- /PM0/ABT_SVC_CANCREQ_RTRV
- /PM0/ABT_SVC_CHGOPTREQ_CRT
- /PM0/ABT_SVC_CHGREQ_CRT
- /PM0/ABT_SVC_CHGREQ_RTRV
- /PM0/ABT_SVC_IPRP_RETRIEVE
- /PM0/ABT_SVC_PRODCHG
- /PM0/ABT_SVC_NBQUOTE_CALCULATE
- /PM0/ABT_SVC_BT_X_COVPAC_AMD
- /PM0/ABT_SVC_POLPR_CRT
- /PM0/ABT_SVC_SCV_ICL

BAdI interfaces:

- /MVA/IF_AMX_SERVICE_BADI~GET_INSURER_NAME of BAdI /MVA/AMX_SERVICE_BADI
- /MVA/IF_EX_AMVI_ICDE_SERV_BADI~CHECK_OPEN_REQUEST of BAdI /MVA/AMVI_ICDE_SERVICES_BADI

Search helps:

- /MVA/AMD_INSURER_CS

- /MVA/AMD_INSURER_ES

The following domains have been changed:

- /MVA/AMD_INSURER_ID
- /MVA/AMD_INSCOMP_ID
- /MVA/AMD_PRE_ASSOCNR_A_CD
- /MVA/AMD_POST_ASSOCNR_A_CD
- /MVA/AMD_ALREADY_PASS_A_CD

This means that the following data elements have also been changed:

- /MVA/AMD_INSCOMP_ID
- /MVA/AMD_INSURER_ID
- /MVA/AMD_POSTINS_INSURER_ID
- /MVA/AMD_PREINSCOMP_ID
- /MVA/AMD_PREINS_INSURER_ID
- /MVA/AMD_PRE_ASSOCNR_A_CD
- /MVA/AMD_POST_ASSOCNR_A_CD
- /MVA/AMD_ALREADY_PASS_A_CD

You must check whether the data type changes mean that adjustments must be made to the usages in the customer namespace, such as in customer implementations and customer tables. Pay particular attention to the data element /MVA/AMD_INSURER_ID because this is often used across all in-force business.

1.1.11.3 Legal Change to Registration (Austria)

With this function, you can use [Registration Management \(Austria\)](#) according to the changed legal requirements of the Austrian Insurance Association in the data exchange with insurance companies and with the Bundesanstalt Statistik Österreich (Austrian statistical office) about KFA version 6.1.

Technical Details

Product Feature Is	Changed
Country Dependency	Valid for Austria
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)

Additional Details

Changes to the Record Types:

Record Type 3 - Registration Data:

- The field with the name `TYNUM` now has the description *Type-Approval Number*.

Record Type 5 - Supplementary Data:

- The description of the field `VERBRNEFZ` has been changed from *Total Fuel Consumption (l/100km)* to *Fuel Consumption (NEDC)*.
- The description of the field `CO2NEFZ` has been changed from *CO2 Emissions (g/km)* to *CO2 Emissions (NEDC) (g/km)*.
- The new field *Unit for Consumption* (field `VERBR_EH_C`) has been added.

New Record Type 10 - Additional Supplementary Data:

- The record type contains:
 - Header data
 - Segment ID* `VERERG04`
 - CO2 Emissions (WLTP/WMTC)*
 - Fuel Consumption (WLTP/WMTC)*
 - Power of Electric Motor*
- The additional supplementary data is relevant for the function codes: 01, 02, 04, 05, 06, 07, 08, 09, 10, 12, 34, 35, 36, 37

Effects on Data Transfer

Customer-specific implementations of `BAdI /MVA/AMV_RSA_DATA_EXCH_BADI` should be checked because there is a new record type and a new field that need to be considered during import.

1.1.12 Support Package 11

There are no release notes for FSPMA 1.4 SP11.

1.1.13 Support Package 12

This section contains all release notes from FSPMA 1.4 SP12. To find a specific release note, use the navigation structure on the left.

1.1.13.1 Character Set Conversion KBA/GDV

The implementation guide for connecting FS-PM Auto to the registration system for Germany (import and export of registration messages) supports the standard "Latin Characters in UNICODE" (character set "String.Latin+"). The source code contained therein is designed to ensure the following:

- During the import of registration messages, the system interprets the file to be imported with the character encoding "UTF-8".
- The system exports registration messages with the encoding "UTF-8".

Technical Details

Product Feature Is	New
Country Dependency	Valid for Germany
Software Component Version	FSPMAUTO 140 FSPMAUTO 150
Application Component	FS-PMA (SAP Policy Management for Auto Insurance)
Available As Of	SAP Policy Management Auto 1.4 SP12 SAP Policy Management Auto 1.5 SP08

Additional Details

Due to the nonuniform character sets used in the public sector up to now, there are display problems in electronic registers, especially with diacritical characters not commonly used in German. The character set "String.Latin+" is used to fulfill the legal right of citizens to have their names correctly displayed and is defined in DIN SPEC 91379.

The Kraftfahrt-Bundesamt (KBA) (Federal Motor Transport Authority) plans to change the character set standard in the middle of 2021, which will affect all registers, transfer and information procedures, and therefore also the electronic certificate of insurance process.

The registration agencies will use the character set "String.Latin+" as of the middle of 2021.

In the electronic certificate of insurance process, registration data for insurers may, from this point on, contain characters that are not included in the "ISO-8859-1" character set currently in use. The characters are transferred from "String-Latin+" with the encoding UTF-8.

1.1.14 Support Package 13

There are no release notes for FSPMA 1.4 SP13.

1.1.15 Support Package 14

There are no release notes for FSPMA 1.4 SP14.

1.1.16 Support Package 15

There are no release notes for FSPMA 1.4 SP15.

2 In-Force Business Management

In-Force Business Management is the main component of SAP Policy Management (FS-PM). It is used to manage in-force policies. It contains business processes that you can use to create and edit policies, and to call up details about these policies. FS-PM Auto enhances these business processes and business transactions to include functions specific to auto insurance. It offers additional business transactions and actions for all data edited in conjunction with auto insurance policies, such as data about a change of insurer, bonus-malus data, type and regional classes, and registration notifications. Based on the selected sales product, the system decides whether the policy to be edited is an auto insurance policy or a policy from a different line of business.

Implementation Considerations

You can make auto insurance-specific settings in Customizing for FS-PM Auto under [SAP Policy Management for Auto Insurance](#). You can use In-Force Business Management for auto insurance policies only if the product engine (msg.PM) contains an auto insurance product.

2.1 Companies

You can use different country-specific behavior in FS-PMA within a client. This feature is called "country separation". The country-specific behavior is determined by the country in which the insurance company has its headquarters. The following examples illustrate why it is necessary to separate by country:

- Country-specific procedures for communication with the registration offices or during a change of insurer
- Different, legally defined periods
- Country-specific rating reasons in the bonus-malus
- Display and entry of country-specific object data

2.2 Business Processes

The table below shows all the business processes used in FS-PM Auto. The entries in the [Status](#) column have the following meanings:

- "FS-PM": The FS-PM business process has not been changed.
- "Adjusted": The FS-PM business process has been adjusted to meet LOB-specific requirements. The adjustment is described in the [Description](#) column.
- "FS-PMA": The business process is available in FS-PM Auto only. A description can be found in the [Description](#) column.

Business Process	Status	Description
<i>Central Access</i>	Adjusted	<p>The function on the <i>Central Access</i> screen for searching in in-force business has been enhanced:</p> <ul style="list-style-type: none"> You can now also search by license plate and vehicle identification number. On the Fast Inquiry screen for the coverage overview, the system displays bonus-malus data.
<i>Inquiry</i>	Adjusted	<p>You can use the following business transactions in this business process in addition to the FS-PM business transactions:</p> <ul style="list-style-type: none"> <i>Calculate Claim Redemption</i> <i>Create Certificate According to the Compulsory Insurance Act</i>
<i>New Business</i>	Adjusted	<p>The business transaction <i>Change Vehicle</i> is available in <i>New Business</i>.</p>
<i>Change</i>	Adjusted	<p>You can use the following business transactions in this business process in addition to the FS-PM business transactions:</p> <ul style="list-style-type: none"> Edit Bonus-Malus Data [page 87] Change of Vehicle [page 70] Edit Manual Type Classes [page 141] <i>Calculate Damages Premium</i>
<i>Universal Change</i>	Adjusted	<p>The business transaction <i>Rate Bonus-Malus</i> is available in this business process in addition to the FS-PM business transactions. You can use this business transaction to trigger a manual re-rating of the bonus-malus.</p>

Business Process	Status	Description
Reset	Adjusted	<p>The business transaction Reset Change of Vehicle is available in this business process in addition to the FS-PM business transactions.</p> <p>For more information about this business transaction, see Resetting a Change of Vehicle [page 81].</p> <p>Adjustment in the business transaction Reinstatement After Reversal:</p> <p>The system schedules the correspondence to a creditor if a coverage has third-party rights (sample Customizing in FS-PM Auto). The system checks if there are any active registration processes for the contract.</p>

Business Process	Status	Description
<i>Reversal</i>	Adjusted	<p>You can select other reversal reasons that are specific to auto insurance.</p> <p>The system runs additional auto-specific checks.</p> <p>The system ends the assignment of the bonus-malus data to the contract or coverage.</p> <p>When you reverse a contract or coverage with third-party rights, the system creates correspondence (a message to the security provider that the contract has been terminated).</p> <p>You can generate an inquiry to the registration office</p> <p><i>(Notification of Contract End for Germany, Non-Liability Notification für Austria).</i></p> <p>For Germany:</p> <p>The system executes the reclassification on the reversal date if this has not happened yet in the calendar year.</p> <p>For Austria:</p> <p>The system can automatically create messages for specific countries to notify that the bonus-malus has been submitted to the insurance association.</p>

i Note

On the Central Access screen, you can use the input help for the *Policy Number* field to search for a policy number by entering the license plate and the vehicle number on the *Policy from Vehicle Data* tab page.

When it performs the search, the system checks whether you have the necessary authorization for the selected policies. The system checks a user's authorization based on the company and the sales product of the policy.

As in the FS-PM system, the FS-PMA system hides the personal data of policies for which you are not authorized.

Process

The table below shows all of the standard functions for editing applications that have been adjusted in FS-PM Auto.

Action	Description
Refuse Application	The system discards any existing bonus-malus inquiries to the insurance association (IIS/CIC data). The changes to the bonus-malus are also discarded.
Release Application	When you release an application the system executes other auto insurance-specific actions. For more information, see Release Application [page 47] .
Save Application	The system saves the bonus-malus data that has been changed. Provided the application contains all the required data and the function for the selected rating reason has been activated in Customizing, the system creates an inquiry to the previous insurer or to the insurance association.
Discard Application	The system discards any existing bonus-malus inquiries to the insurance association (IIS/CIC data). The changes to the bonus-malus are also discarded.

2.2.1 Release Application

You use this function to release applications. Since an application is released in the same way as in the FS-PM system, the [Activities](#) section describes only the additional actions specific to auto insurance that are executed by the system.

Prerequisites

You have checked and calculated an application.

Activities

1. The system runs the following validation checks in the *New Business*, *Change*, or *Universal Change* business process:
 - If the *Start with Registration Day* checkbox has been selected and a registration has not been received from the registration office, the system displays the error message “Registration date not known” (the application cannot be released).
 - If the *Start with Registration Day* checkbox has been selected, a registration has been received from the registration office, and the registration date is not the same as the start date, the system displays the error message “Start date deviates from registration date” (the application cannot be released).
2. The system calls Bonus-Malus Management (BM Management):
 - The system saves the bonus-malus data when you release the application.
 - The system releases the data in BM Management when a New Business, Change, Universal Change, Reversal, or Reset business process is run for a contract. The data is not released in BM Management in the Inquiry business process.
 - If a single contract is changed, BM Management is called only for the contract currently being processed. If a policy is being processed, BM Management is called only for changed contracts.
 - If an error occurs in BM Management, the system cancels the release and displays a corresponding error message.
3. The system calls IIS/CIC Management.
 - IIS/CIC Management is supplied with the necessary data.
4. The system calls Registration Management:
 - Registration Management is supplied with the necessary data.
 - The system displays a message if Registration Management contains any unprocessed registration processes for the contract with the status “Open”.
 - **For Austria:** The system calls the *Assign Registration Notification* service of the registration component. If the service returns a charge rate, FS-PM Auto forwards the charges to the integrated collections and disbursements system so that they can be settled.
5. Other operational systems **for Germany**:
 - The malus pool is supplied with the necessary data.
 - The data pool for the central telephone number is supplied with the necessary data.

2.2.2 FS-PM Auto Overviews

Definition

The *Overviews* folder is available in the *FS-PM Navigation Tree*. The structure in this folder depends on the business process you are in. You can use the overviews to get a quick overview of the current data for a topic.

Structure

In addition to the FS-PM overviews, the *Overviews* folder contains the following overviews that are specific to auto insurance:

- *Association*
This contains an overview of the notifications that have been created for this policy by the insurance association (German Insurance Association or Austrian Insurance Association) or have been sent to the association.
For Austria:
 - *Registration Management* tab page:
Messages that have been exchanged with the registration office (are saved in the registration management component for Austria).
For more information about registration management, see [Registration \[page 157\]](#).
 - *Insurance Information System* tab page:
Messages that have been exchanged with the association about the bonus-malus (are saved in the component for managing the insurance information system).
For more information about managing the insurance information system, see [Change of Insurer \[page 167\]](#).**For Germany:**
 - *Registration Management* tab page:
Messages that have been exchanged with the registration office (are saved in the registration management component for Germany).
For more information about registration management for Germany, see [Registration \[page 96\]](#).
 - *Change of Insurer Certificate* tab page:
Messages that have been exchanged by the German Insurance Association with other insurers about the bonus-malus (are saved in the component for managing the change of insurer certificate).
For more information about managing the change of insurer certificate, see [Change of Insurer \[page 118\]](#).
 - *Malus File* tab page:
Inquiries and notifications concerning the malus file (are saved in the malus pool). For more information, see [Malus File \[page 143\]](#).
- *Auto*
This contains an overview of the bonus-malus data (*Bonus-Malus* tab page) and the data for the insured object (*Insured Object* tab page). If the vehicle has been changed, the system also displays the information about this (*Vehicle Change* tab page).

2.3 Business Transactions

The table below shows all the business transactions used in FS-PM Auto.

The entries in the *Status* column have the following meanings:

- “FS-PM”: The FS-PM business transaction has not been changed.
- “Adjusted”: The FS-PM business transaction has been adjusted to meet LOB-specific requirements. The adjustment is described in the *Description* column.

- “FS-PMA”: The business transaction is available in FS-PM Auto only. A description can be found in the *Description* column.

Business Transaction	Status	Description
<i>Change Adjustment</i>	FS-PM	
<i>Change Representative</i>	FS-PM	
<i>Issue Certificate According to the Compulsory Insurance Act</i>	FS-PMA	You can request the creation of a certificate according to the Compulsory Insurance Act. The system schedules the correspondence and triggers the printing process.
<i>Change Bonus-Malus Data</i>	FS-PMA	You can create or change bonus-malus data or assign available bonus-malus data. For more information, see Editing Bonus-Malus Data [page 87] .
<i>Bonus-Malus Rating</i>	FS-PMA	In Universal Change, you can perform a bonus/malus rating.
<i>Request Cash-Before-Cover Amount</i>	FS-PM	After determining the Cash-Before-Cover category, you can request the Cash-Before-Cover amount in the application with this function.
<i>Determine Cash-Before-Cover Category</i>	FS-PM	You can use this function to determine the Cash-Before-Cover category for an application. The following attribute values are available: <ul style="list-style-type: none"> • “No CBC Amount” • “CBC Amount Without Payment Obligation” • “CBC Amount with Payment Obligation”
<i>Change Cash-Before-Cover Amount Payer</i>	FS-PM	You can change one or more Cash-Before-Cover amount payers with this function.
<i>Display Subcoverage</i>	FS-PM	
<i>Exclude Subcoverage</i>	FS-PM	

Business Transaction	Status	Description
Change Creditor	Adjusted	<p>The system schedules correspondence to the creditor if the policy contains a form of comprehensive coverage.</p> <p>For more information, see the documentation for the Customizing activities ► Policy Management ► Correspondence Management ► Correspondence Control ► Automatically Schedule Correspondence ► and ► Define Sample Settings for Each Correspondence Type and Role ► (same path).</p>
Reset Replacement Business/Product Change	Adjusted	<p>You can reset a product change for an auto insurance contract and reset the status to that before the product change.</p> <p>For more information, see Resetting a Product Change [page 59].</p>
Create Duplicate Policy	FS-PM	
Create or Change External Reference	FS-PM	
Vehicle Change	FS-PMA	<p>You can end the insurance coverage for an existing vehicle and in exchange insure a new vehicle.</p> <p>For more information, see Change of Vehicle [page 70].</p>
Reverse Related Dates	FS-PM	
Change Related Contract	FS-PM	
Reset Business Process	FS-PM	
Business Transaction Filter	FS-PM	
Business Transaction Sequences	FS-PM	

Business Transaction	Status	Description
Change Main Due Date	Adjusted	<p>If required, the system rates the bonus-malus based on the old due date, new due date, and effective date, or when settling the business transaction Change Main Due Date.</p> <p>If you shift the main due date of a future date within a calendar year to a date that is on or before the effective date of the change, the system executes the reclassification of the bonus/malus on the effective date of the change.</p> <p>If you shift the main due date of a future date within a calendar year to another future date, the system executes the reclassification on the new, regular reclassification date.</p>
Suspend	Adjusted	<p>You can enter LOB-specific suspension types. The system schedules subsequent processing in the background based on the suspension type (for example, an automatic reversal after 18 months).</p> <p>You define the suspension type in Customizing for Policy Management under In-Force Business Management > Basis > In-Force Business Configurator > Cross-Line of Business > Define Suspension Type.</p>
Change Benefit/Premium	Adjusted	<p>For a vehicle contract at coverage level, you can:</p> <ul style="list-style-type: none"> • Change the sum insured • Change the subcoverage variant <p>At subcoverage level, you can also:</p> <ul style="list-style-type: none"> • Change the insurance sum
Edit Limit	FS-PM	
Change Clause	FS-PM	
Execute Corrected Policy Issuance	FS-PM	
Manual Settlement Amount	FS-PM	
Manual Cost Posting	FS-PM	
Execute Manual Rating	FS-PM	
Reverse Manual Rating	FS-PM	

Business Transaction	Status	Description
<i>Edit Manual Type Classes</i>	FS-PMA	<p>For Germany:</p> <p>You can use a manual type class for a coverage with a type class.</p> <p>For more information, see Editing Manual Type Classes [page 141].</p>
<i>Create or Edit Note</i>	FS-PM	
<i>Process Policy</i>	FS-PM	
<i>Shift Start of Policy</i>	Adjusted	If you change the start date of a policy, the system adjusts the assignment of the bonus-malus data accordingly.
<i>Display Policy Summary</i>	FS-PM	
<i>Annul Premium Waiver</i>	FS-PM	
<i>Process Premium Waiver</i>	FS-PM	
<i>Change Premium Payer</i>	FS-PM	
<i>Change Commission Participant</i>	FS-PM	
<i>Product Change</i>	Adjusted	<p>You can replace an existing auto insurance contract with a new auto insurance contract with a new or different product.</p> <p>For more information, see Product Change [page 58].</p>
<i>Resetting a Product Change</i>	Adjusted	<p>You use this business transaction to reset a product change for an auto insurance contract.</p> <p>For more information, see Resetting a Product Change [page 59].</p>
<i>Change Discount Protection</i>	FS-PMA	<p>For Germany:</p> <p>You can specify in the contract whether or not it requires discount protection.</p> <p>For more information, see Discount Protection / Bonus Restorer [page 92].</p>
<i>Change Damages Premium</i>	FS-PMA	<p>For Austria:</p> <p>You can change the damages premium in coverages of the category <i>Damages Premium</i>.</p>

Business Transaction	Status	Description
Calculate Claim Redemption	FS-PMA	<p>The future bonus-malus is calculated based on the claims that actually exist and on the simulated claims. The two are compared with each other.</p> <p>For more information, see Simulation of a Claim Redemption [page 95].</p>
Change Deductible	FS-PM	
Change Tax Characteristics	FS-PM	
Execute Reversal	Adjusted	<p>The system ends the assignment of the bonus-malus data and the bonus restorer to the contract or coverage.</p> <p>The system checks whether the coverage to be excluded has a creditor and, if so, schedules the necessary correspondence.</p> <p>You can generate an inquiry to the registration office (<i>Notification of Contract End</i> for Germany, <i>Non-Liability Notification</i> for Austria).</p> <p>For Germany:</p> <p>The system executes the reclassification on the reversal date if this has not happened yet in the calendar year.</p> <p>For Austria:</p> <p>You can decide whether bonus-malus data is sent to the insurance association.</p>
Change Tariff Variant	Adjusted	<p>You can change the tariff for mid-year contracts from a normal tariff to a short-term tariff and vice versa only on the contract start date.</p>
Change Exchange Rate Data	FS-PM	
Settle Process-Dependent Condition	FS-PM	
Edit Process-Dependent Condition	FS-PM	
Edit Insured Object	Adjusted	<p>You can edit insured objects specific to auto insurance.</p> <p>For more information, see Editing Insured Objects [page 69].</p>
Change Policyholder	FS-PM	

Business Transaction	Status	Description
Create Contract	Adjusted	The system uses the default data defined by the user. You can enter the default contract end date for auto insurance contracts using the in-force business controlling attribute <i>Contract End Type</i> .
Process Contract	Adjusted	You can edit contracts. For more information, see Processing Contracts [page 56] .
Delete Contract	Adjusted	The system discards the bonus-malus data that has been entered. It deletes any unsent bonus-malus inquiries for the contract.
Shift Contract Start Date	Adjusted	If you shift the start date of a contract, the system adjusts the bonus-malus data assigned to the contract accordingly. If there are any unsent bonus-malus inquiries for the contract, the system adjusts the insurance start date in the inquiry.
Shift Start of Coverage	Adjusted	If you shift the start date of a coverage, the system adjusts the bonus-malus data assigned to the coverage accordingly. If there are any unsent bonus-malus inquiries for the contract, the system adjusts the insurance start date in the inquiry.
Reactivate Contract Status	FS-PM	
Create Coverage	Adjusted	The system uses the default data defined by the user.
Process Coverage	Adjusted	You can process coverages. For more information, see Processing Coverages [page 57] .
Create and Process Coverage	Adjusted	You can include a coverage and enter or edit bonus-malus data.
Create Coverage with Alternative Start Date	FS-PM	

Business Transaction	Status	Description
Delete Coverage	Adjusted	<p>The system resets the bonus-malus data to the status it had prior to editing or it discards new bonus-malus data.</p> <p>It deletes any unsent bonus-malus inquiries for the contract.</p>
Display Contract Summary	FS-PM	
Reverse Postdating	FS-PM	
Execute Reinstatement After Reversal	Adjusted	<p>The system reinstates and assigns the transferable bonus-malus data.</p> <p>When you reinstate a contract or coverage with third-party rights, the system creates correspondence (a message to the security provider that third-party rights have been established).</p> <p>You can create an insurance certificate.</p>
Perform Reinstatement After Suspension	Adjusted	<p>You can reinstate a contract. The system reinstates and assigns the transferable bonus-malus data. It determines, if relevant, the type and regional class and recalculates the contract.</p>
Change Payment Frequency	Adjusted	<p>You can include or exclude the surcharge for an installment payment at contract level.</p> <p>If you want to process several contracts or coverages of a policy, you can use the input help for Change Payment Frequency.</p> <p>For Germany:</p> <p>If required, the system rates the bonus-malus based on the old due date, new due date, and effective date.</p>
Change Surcharge/Discount	FS-PM	

2.3.1 Processing Contracts

You use this business transaction to process contract data at contract level. You use the business transaction in the [New Business](#), [Universal Change](#), and [Change](#) [Create and Process Contract](#) business processes.

Prerequisites

A contract has already been created.

Procedure

According to the line of business and product, you can edit and display the following data on the tab pages on the *Process Contract* screen. The enhancements and adjustments to FS-PM Auto are described below:

- On the *Contract Data* tab page in the *Product* section:
You can edit the *Material Start Date* if the Effective Date is the same as the Contract Start Date.
- On the *Contract Data* tab page in the *Vehicle-Specific Contract Data* section:
You can edit the *Start with Registration Day* indicator if the Effective Date is the same as the Contract Start Date. For more information, see [Release Application \[page 47\]](#).
If a discount protection is intended for the contract in the product definition, you can choose this in the *Discount Protection* input help. For more information, see [Discount Protection / Bonus Restorer \[page 92\]](#).
- On the *Contract Data* tab page in the *General Contract Data* section:
You can edit the *Extension Variant* if the Effective Date is the same as the Contract Start Date.
- On the *Risk* tab page in the *Insured Object* section:
The system displays this tab page if the insured object is assigned to the product in the product engine. For more information, see [Insured Object \[page 68\]](#).
- On the *Bonus-Malus* tab page:
The system displays this tab page for contracts that are relevant for the bonus-malus.
 - If bonus-malus data has already been assigned to the in-force business, the system displays this data. Depending on the existing bonus-malus data, you can do the following on this tab page:
 - [Assign bonus-malus data \[page 88\]](#)
 - [Inquire about the bonus-malus \[page 89\]](#)
 - Delete an assignment

You can edit the remaining tab pages as in FS-PM.

2.3.2 Processing Coverages

You use this business transaction to process coverage data at coverage level. You use the business transaction in the *New Business*, *Universal Change*, and [Change](#) [Create and Process Coverage](#) business processes.

Prerequisites

A coverage has already been created.

Procedure

According to the product, you can edit and display the following data on the tab pages on the *Process Coverage* screen. The enhancements and adjustments to FS-PM Auto are described below:

- **For Germany:** On the *Coverage Data* tab page, in the *Auto-Specific Coverage Data* section, the system displays whether or not discount protection is active for this coverage.
- On the *Risk* tab page:
 - The system displays the *Insured Object* section if an insured object is assigned to the coverage in the product definition. For more information, see [Insured Object \[page 68\]](#).
 - The system displays the *Benefit* section with the fields for the sum insured if this is intended for the coverage in the product definition.
 - The system only displays the *Risk* tab page if at least one of the named sections is displayed.
- On the *Bonus-Malus* tab page:

The system displays this tab page for coverages that are relevant for the bonus-malus.

 - Bonus-malus data can be edited or assigned if an insured object has been created that is relevant for a bonus-malus.
 - If bonus-malus data has already been assigned in in-force business, the system displays this data depending on what is being edited in the current business process.

You can perform the following activities on this tab page:

 - [Assign bonus-malus data \[page 88\]](#)
 - [Inquire about the bonus-malus \[page 89\]](#)
 - Delete an assignment

You can edit the remaining tab pages as in FS-PM.

2.3.3 Product Change

You use this business transaction to change a product in an existing auto insurance contract.

Since the business transaction is executed in the same way as in the FS-PM system, the *Activities* section describes only the additional actions specific to auto insurance that are executed by the system.

Prerequisites

- There is an active auto insurance contract.
- You have started the *Change* business process for the policy of this contract but you have not executed any business transactions.

Activities

- The system activities for each bonus-malus from the contract:
 1. When you start the business transaction, the system checks whether the “Temporary” checkbox has been set in the bonus-malus.
 - If it has, the system displays a warning message. You need to confirm the bonus-malus before you change the product because the source contract is locked for processing once you have executed the Product Change business transaction.
 2. The system checks whether the bonus-malus can be assigned to the target contract.
 - If the bonus-malus can be assigned:
 - The system ends the assignment of the bonus-malus to the source contract.
 - The system assigns the bonus-malus to the target contract.
 - If the bonus-malus cannot be assigned, the system displays an error message.
 3. The system checks whether a bonus-malus rating has taken place between the start of the year and the effective date.
 - If it has not, the system runs a bonus-malus rating on the effective date.
- Data transfer:

During the transfer of data, the system creates an insured object in the target contract with the same auto insurance-specific data as the insured object in the source contract. It assigns the insurable object from the source contract.
- Operational systems:
 - **For Germany:** The data pool for the central telephone number is supplied with the necessary data about the source and target contract.
 - The product change does not affect registration notifications and IIS/CIC notifications.

2.3.4 Resetting a Product Change

You use this business transaction to reset a product change for an auto insurance contract. Since the business transaction is executed in the same way as in the FS-PM system, the [Activities](#) section describes only the additional actions specific to auto insurance that are executed by the system.

Prerequisites

There is an active auto insurance contract that is the target contract for the product change.

Activities

- The system activities for each bonus-malus from the contract:
 - The system ends the assignment of the bonus-malus to the target contract.
 - The system reassigns the bonus-malus to the source contract.
 - The system checks whether a bonus-malus rating took place as part of the Product Change business transaction. If it did, the system resets this bonus-malus rating.
- Operational systems:
 - **For Germany:** The data pool for the central telephone number is supplied with the necessary data about the source and target contract after the product change has been reset.
 - There are no changes to Registration Management or to IIS/CIC Management.

2.3.5 Background Processing

In Policy Management, you can process policies without a processor being active. For scheduled processing activities, time model functions are used for this, and for irregular/ processing activities related dates and BTS dates are used. In background processing, you can execute the same processing activities on multiple policies in succession.

You can also use the application interface to create applications for auto policies.

In the tables below, the functions of scheduled processing activities (time model functions), irregular/ unscheduled dates (related dates/BTS dates), and background processing are described:

The entries in the *Status* column have the following meanings:

- “FS-PM”: The FS-PM function is available unchanged.
- “Adjusted”: The FS-PM function has been adjusted to meet LOB-specific requirements. The adjustment is described in the *Description* column.
- “FS-PMA”: The function is available in FS-PM Auto only. A description can be found in the *Description* column.

Scheduled Processing Activities (Time Model Functions)

Time Model Function	Status	Description
<i>Clause Expiration</i>	FS-PM	

Time Model Function	Status	Description
<i>Contract Expiration</i>	Adjusted	<p>If you select "No Extension" as the extension variant, the system reverses the contract and the assigned coverages on the contract end date and ends the bonus-malus assignments.</p> <p>Otherwise, the system extends the contract.</p>
<i>Coverage Expiration P&C/Non-Life/Auto</i>	Adjusted	In the case of short-term coverages, the system reverses the coverage on its expiration date and ends the bonus-malus assignments.
<i>Adjustment of Bonus-Malus</i>	FS-PMA	<p>The system adjusts the bonus-malus for each active contract or coverage based on its claims history throughout the expired analysis period and its bonus-malus rating.</p> <p>For more information, see Adjustment of Bonus-Malus [page 90].</p>
<i>Execute Adjustment on Main Due Date</i>	FS-PMA	<p>Germany only:</p> <p>The system updates the type and regional classes and tariffs for the contract on the main due date and recalculates the contract. The type and regional classes, as well as the current tariffs, are determined in the product engine (for example, msg.PM) based on the combination of manufacturer and model serial number for the insured object.</p> <p>When the system adjusts data on the main due date it also compares the premiums. The system uses the new premium and the premium against which it is compared to determine whether an extraordinary right of termination has to be applied to the customer.</p>
<i>Collections Update One-Time Premium</i>	FS-PM	
<i>Collections Update Recurring Premium</i>	FS-PM	

Time Model Function	Status	Description
<i>Execute Next Adjustment</i>	Adjusted	The time model function <i>Next Adjustment (Dynamic)</i> is scheduled for the first time at the start of the adjustment. The system determines the next date based on the adjustment category. In contrast to the behavior of the basic system, the system also schedules the time model function for suspended contracts.
<i>End Suspension</i>	Adjusted	The time model function checks whether the previous bonuses-maluses for the contract or coverage are available. If these are available, the time model function <i>End Suspension</i> reactivates and assigns the existing bonuses-maluses to the contracts or coverages.
<i>Season Start</i>	FS-PMA	<p>If an object with the indicator type "Season" is insured by the contract, the system plans the <i>Season Start</i> time model function automatically at the season start.</p> <p>On the season start date, the time model function checks whether the previous bonuses-maluses for the contract or coverage are available. If bonuses/maluses are available, the <i>Season Start</i> time model function reassigns the existing bonus-malus as active to the contracts or coverages, and sets the contract status to "Active".</p>
<i>Season End</i>	FS-PMA	<p>If an object with the indicator type "Season" is insured by the contract, the system plans the <i>Season End</i> time model function automatically at the season end.</p> <p>At the end of the season, the time module function sets the contract as being suspended and changes the bonus-malus assignment to an inactive assignment.</p>

Time Model Function	Status	Description
Reversal After Suspension	FS-PMA	<p>The system executes a follow-up action for a contract upon expiry of a period after the suspension. The contract can be reversed or reinstated. You can also create just one work item. You can define the period for the follow-up process in the in-force-business-controlling attribute Suspension Duration. The attribute Suspension End Action controls which follow-up action is executed.</p> <p>To prevent a contract from being reversed too soon, the system does not reverse the contract until the reversal date.</p>
Monitor Double Assignment of Bonus-Malus	FS-PMA	<p>The system regularly checks whether the double assignment of the bonus-malus (due to a change of vehicle) still exists. If so, the system creates an entry in the Postprocessing Office log.</p> <p>You need to define a time limit for the double assignment (see Customizing for SAP Policy Management for Auto Insurance under ► In-Force Business Management ► Vehicle Change ► Define Vehicle Change Periods ►). You have to actively end the double assignment.</p>

i Note

Note about update:

If multiple contracts use the same bonus-malus, it is not possible to execute a collective update of these contracts. To update the unprocessed policies, you schedule them in a separate update run.

Special features of the [Season Start](#) and [Season End](#) time model functions: For the separate update run, choose the package size "1" or an individual update.

If contracts with the same bonus/malus are within the same policy, you update them by contract.

Irregular/Unscheduled Processing Activities (Related Dates/BTS Dates)

Related Date	Status	Description
<i>Removal of Temporary Type Classes</i>	FS-PMA	<p>Germany only:</p> <p>The system deletes the <i>Temporary</i> checkbox for the type class for the affected coverages and enters the final type classes here.</p>
<i>Include Notification from IIS</i>	FS-PMA	<p>You can use this background process to automatically import notifications from IIS Management (for example, "positive answer" in Germany or a "notification" in Austria) into In-Force Business Management.</p>
<i>Tax Change</i>	FS-PM	<p>The system calls insurance mathematics to recalculate the tax.</p> <p>For example, this is used after legal changes.</p>
BTS Date	Status	Description
<i>Automatic Product Change</i>	Adjusted	<p>Similar to the <i>Product Change</i> business transaction, the system executes the business transaction on the date in the background.</p> <p>Unlike the standard behavior, the contract end is increased by 1 year, if required.</p>

BTS Date	Status	Description
<i>Vehicle Change</i>	FS-PMA	<p>The system executes a vehicle change on the policy in the <i>Change</i> business process.</p> <p>For each contract expected in the BTS date, the system creates a new contract in the same policy and assigns it the new vehicle in the insured object. The bonus-malus of the source contract(s) are passed on to the target contract(s).</p> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 10px;"> <p>i Note</p> <p>To reverse the source contract(s), execute the <i>Reversal Due to Vehicle Change</i> background run after the update.</p> <p>The scheduling of the <i>Vehicle Change</i> BTS date is handled in a customer-specific implementation, for instance when connecting a field sales force system or online portal.</p> </div>

Background Processing

Background Processing	Status	Description
<i>Claim Inclusion</i>	FS-PMA	<p>The system processes claim information from an integrated claims management system.</p> <p>For more information, see Processing of Claims Data [page 93].</p>
<i>Reversal Due to Vehicle Change</i>	FS-PMA	<p>The system reverses the source contract(s) of a vehicle change if the vehicle change was executed with a <i>Vehicle Change</i> BTS date in the update.</p>

Background Processing	Status	Description
Monitor Temporary Type Classes	FS-PMA	<p>Germany only:</p> <p>The system checks whether the type class saved in the coverage is still temporary. If a temporary type class is no longer available for a coverage that uses an actual or temporary category class, the system creates a work item. This replaces the temporary type class for the coverage with a final type class.</p>

Application Interface

You can import application data from an external system (for example a broker or field sales force system) to FS-PM and FS-PM Auto using the application interface.

For more information, see [Application Interface \[page 204\]](#).

2.4 Insurable Object

Insurable object types that are specific to auto insurance are provided as examples in FS-PM Auto. In order to meet customer-specific requirements for insurable objects, you can define your own object categories and types during implementation.

The table below shows all of the FS-PM business transactions used in Object Management in FS-PM Auto.

The entries in the *Status* column have the following meanings:

- “FS-PM”: The business transaction has not been changed.
- “Adjusted”: The business transaction has been adjusted to meet LoB-specific requirements. The adjustment is described in the *Description* column.
- “FS-PMA”: The business transaction is available in FS-PM Auto only. A description can be found in the *Description* column.

Business Transaction	Status	Description/Adjustment Type
Change Object	Adjusted	You can change the auto insurance-specific data for an object.

Business Transaction	Status	Description/Adjustment Type
Create Object	Adjusted	You can enter an insurable object with the specific data about the object type. You can use a country code to enter country-specific object types. For more information, see Creating Insurance Objects [page 67] .
Shift Start Date of an Object	FS-PM	
Reverse Object	FS-PM	

2.4.1 Creating Insurable Objects

When you create an insurable object (INBO) in FS-PM Auto, you select the object category "Vehicle" and one of the following object types:

- Passenger car
- Motorcycle
- Commercial truck
- Tractor
- Trailer
- Bus
- Special vehicle
- Short-term license plate (DE)

The object types are structured in such a way in FS-PM Auto that they can include some of the data delivered by the registration office. The data delivered by the registration office differs from country to country. For this reason, when you create an object you can select the country in which the object is to be insured. The [Country](#) field is provided on the initial screen for the insurable object.

❖ Example

Examples of Country Separation:

- When you select the country "DE", the system offers you input fields for the manufacturer's ID ([Manu. ID](#)) and type key ([Key](#)) that are typical for German auto insurance. The system uses the ID and key in the type table to calculate the values [Performance \(kW\)](#), [Cubic Capacity \(ccm\)](#) and [Number of Seats](#). It displays these values.
The system also shows the [Interchangeable License Plate](#) and [Associated Interchangeable License Plate](#) fields, which you can use to enter the data required for a German interchangeable license plate.
- When you select the country "DE", the object type "Short-Term License Plate" is provided. You use this object type to enter the expiry date of the short-term license plate in the object in addition to the license plate number and the vehicle owner.
- When you select the country "AT", the system displays the [National Code](#) input field. You use this field to identify the vehicle in Eurotax. You can use the search help in the [National Code](#) input field to search

for a vehicle category in the Eurotax data. For more information about the Eurotax data, see [Import Eurotax Data \[page 155\]](#).

Partners from the integrated partner system can be assigned to the insurable object in the role of "Vehicle Owner". Country-specific checks can be run to validate the format of German and Austrian license plates. The system provides the following country-specific license plate types:

German license plate types:

- Standard
- Green
- Government agency
- Historical vehicle
- Government agency seasonal
- Export
- Red
- Red - historical vehicle
- NATO
- Insurance license plate
- Seasonal license plate
- Without
- Other

In the case of a "Seasonal License Plate", you also enter the start and end of the seasonal period in the object.

Austrian license plate types:

- Standard
- Temporary license plate
- Sample license plate
- Temporary registration

2.5 Insured Object

The following insured objects specific to auto insurance can be insured in the sample products for FS-PM Auto:

- Passenger car
- Motorcycle
- Commercial truck
- Short-term license plate (DE)

Depending on the object type, you can enter the following risk data for the insured object:

- *Risk code*
- *Rating risk code*
- *Yearly mileage*
- *Mileage*

- *Overnight parking space*
- *Different owner*
- *Tariff group (landowner, public sector employee)*
- *Driver's license date*
- *Residential property*
- *Family license plate*
- *User range*

In order to meet specific customer requirements for insured objects, you can define your own insured objects during implementation.

The data about the insured object is available as the basis for the rating in the product engine (such as msg.PM). If changes to a rating result in changes to the rating-relevant characteristics you have to adjust your insured objects to meet the new requirements.

For more information, see [Editing Insured Objects \[page 69\]](#).

2.5.1 Editing Insured Objects

Prerequisites

You are executing one of the following business processes:

- *New Business*
- *Change*
- *Universal Change*
- *Reset/Corrected Policy Issuance*

Procedure

1. Add a new insured object on the *Risk* tab page or create a new insured object using the *Create Insured Object Using Template* action.
2. Create a new insurable object or select an existing insurable object from the input help.

i Note

To prevent an implicit change of vehicle, you can change the assignment to the insurable object only under the following conditions:

Effective date = contract start date

Effective date = coverage start date (if the risk is part of the coverage)

3. You can change the risk data of the insured object. See the list of risk characteristics in [Insured Object \[page 68\]](#).
4. Note the following:
 - Each object type in FS-PM Auto is assigned a list of risk codes (DE: risk codes, AT: risk groups) that you can select in the insured object from the [Risk Code](#) list box.
 - The system fills the risk code based on data from the static product data (limited by object type and category).
5. The following also applies to the **Austrian** example value for insured objects:
 - You can enter 0-n special equipment parts.
 - You can enter a manual list price.

2.6 Change of Vehicle

When you change a vehicle, the insurance coverage for an existing vehicle ends and a new vehicle is insured with the same insurance company.

You can create the new contract for the new vehicle either in the existing policy or in a new policy.

In both cases, you can transfer the bonus-malus in the source contract to the new contract.

A change in vehicle may result in gaps or overlaps between the source and target contract.

i Note

- The system stores the link between the source and target contract in a vehicle change object. This object can be displayed in both the source and target contract. You can add additional information about the change of vehicle to this object during the customer implementation.
- You use Customizing settings to define the product to which a source contract can be transferred when a vehicle is changed (see Customizing for [SAP Policy Management for Auto Insurance](#) under [► In-Force Business Management > Vehicle Change > Assign Source and Target Contracts in Vehicle Change >](#)).
- The bonus-malus can be used for the overlapping period in both the source and target contract.
- If you enter a reversal date for the source contracts during the [Vehicle Change](#) business transaction, the system executes the reversal of the contracts.
- Customer-specific data can be transferred during the [Vehicle Change](#) business transaction from the contracts for the old vehicle to the contracts for the new vehicle.
- You can also execute the vehicle change through the application interface or using the [Vehicle Change](#) BTS date. You can find more information about the application interface under [Application Interface \[page 204\]](#). For more information about BTS dates, see [Background Processing \[page 60\]](#).

2.6.1 Changing a Vehicle in an Existing Policy

The following section describes how to change a vehicle via the [Change](#) business process in an existing policy using the [Vehicle Change](#) business transaction.

Note that this is only possible in active policies.

2.6.1.1 Changing a Vehicle by Reversing the Source Contract


You end the insurance coverage for an existing vehicle and insure a new vehicle. The system reverses the contract or contracts for the existing vehicle. You can create one or more new contracts for the new vehicle within the existing policy.

You can transfer the premium and tax balances, as well as other data from the source contracts, to the target contracts for the new vehicle.

Prerequisites

- A vehicle is insured in an FS-PM policy.
- The source policy is active.
- You know the deregistration date of the old vehicle or the reversal date of the source contracts.

Procedure

1. Start the *Change* business process on the insurance start date of the new vehicle and call the *Vehicle Change* business transaction at policy level from the context menu.
2. The system determines which source contracts in the current policy are permitted for the change of vehicle.
 - **Alternative A:** Do not start a search for contracts from policies other than the current policy.
 - **Alternative B:** Enter the search criteria (such as policy number, license plate number, business partner) and choose . The system finds the possible source contracts using these search criteria and displays the search results.
3. Select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows to the table *Source Contracts to Be Settled*. When it does this, it searches Registration Management for any deregistrations for the insured vehicle. If any are found, the system displays the deregistration date and enters a reversal date for the source contract to be settled that is based on the deregistration date.
5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the *Source Contracts to Be Settled* table. Enter the vehicle change data (such as the reversal date, non-liability notification, send date

of non-liability notification) for each contract to be settled. If necessary, the system enters the target product by default. You make this setting in Customizing for *SAP Policy Management for Auto Insurance* under ► *In-Force Business Management* ► *Vehicle Change* ► *Assign Source and Target Contracts in Vehicle Change* ►.

7. The system simulates the calculation of premium and tax balances for the source contracts for the reversal date entered and displays the balance to be transferred for each source contract. The balance is actually transferred when the preliminary contract is reversed.
8. Choose the *Change Vehicle* button.
9. The system asks you whether you want to transfer data automatically.
 - **Alternative A:** Confirm with *Yes*.
The system transfers the customer-specific data from the source to the target contracts (see `BAdI / PM0 / ABP_BCA_DATATRANS_SETBADI`). In doing so it checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
10. The system switches to the processing screen *Enter Contract Data*.
11. Enter any missing data for the target contracts.
12. Choose the *Complete Vehicle Change* button.
13. The system exits the *Vehicle Change* business transaction.
14. Release the application by choosing *Release*.
15. The system reverses the source contracts by updating the source contracts.
16. The system transfers the premium and tax balances from the source to the target contracts.
17. The release process exits the *Change* business process and releases the policy. For more information, see [Release Application \[page 47\]](#).

i Note

You can display the posting documents from the balance transfer in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.1.2 Changing a Vehicle in a Reversed Source Contract






The source contracts or source policy have been reversed. The effective date of the vehicle change is the registration date of the new vehicle. You can create one or more new contracts for the new vehicle within the existing policy.

The premium and tax balances, as well as other data from the source contracts, are transferred to the target contracts. Available bonus-malus data can also be transferred from the source contracts.

Prerequisites

- A vehicle was insured in an FS-PM policy.
- The source contracts have been reversed.

Procedure

1. Start the *Change* business process on the insurance start date of the new vehicle and call the *Vehicle Change* business transaction at policy level from the context menu.
2. The system determines which source contracts in the current policy are permitted for the change of vehicle.
 - **Alternative A:** Do not start a search for contracts from policies other than the current policy.
 - **Alternative B:** Enter the search criteria (such as policy number, license plate number, business partner) and choose . The system finds the possible source contracts using these search criteria and displays the search results.
3. Select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows in the table *Search Results* to the table *Source Contracts to Be Settled* and enters the vehicle change data (such as the reversal date or the deregistration date).
5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the Source Contracts to Be Settled table. If necessary, the system prefills the target product. You make this setting in Customizing for *SAP Policy Management for Auto Insurance* under  *In-Force Business Management*  *Vehicle Change*  *Assignment of Source and Target Contracts in Vehicle Change* .
7. The system simulates the calculation of premium and tax balances for the source contracts and displays the balance to be transferred for each source contract.
8. Choose *Change Vehicle*.
9. The system asks you whether you want to transfer data automatically.
 - **Alternative A:** Answer *Yes*.
The system transfers the customer-specific data from the source to the target contracts (see BAdI / PM0 / ABP_BCA_DATATRANS_SETBADI). It checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
10. The *Enter Contract Data* screen appears.
11. Enter any missing data for the target contracts.
12. Choose *Complete Vehicle Change*.
13. The system transfers the premium and tax balances from the source to the target contracts.
14. The system exits the *Vehicle Change* business transaction.
15. Release the application by choosing *Release*.
16. The release process exits the *Change* business process and releases the policy. For more information, see [Release Application \[page 47\]](#).

Note

You can display the posting documents from the balance transfer in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.1.3 Changing a Vehicle Without Reversing the Source Contract


You are changing a vehicle and do not know the deregistration date for the existing vehicle. You insure a new vehicle with the bonus-malus of the source contract. The effective date of the vehicle change is the registration date of the new vehicle.





The system transfers other data from the source contracts to the target contracts for the new vehicle.

Prerequisites

- A vehicle is insured in an FS-PM policy.
- You know the registration date of the new vehicle. You do not know the deregistration date of the existing vehicle.
- The source contracts are active.

Procedure

1. Start the *Change* business process on the insurance start date of the new vehicle and call the *Vehicle Change* business transaction at policy level from the context menu.
2. The system determines which source contracts in the current policy are permitted for the change of vehicle.
 - **Alternative A:** Do not start a search for contracts from policies other than the current policy.
 - **Alternative B:** Enter the search criteria (such as policy number, license plate number, business partner) and choose . The system finds the possible source contracts using these search criteria and displays the search results.
3. Select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows to the table *Source Contracts to Be Settled*.
5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the *Source Contracts to Be Settled* table. Enter the vehicle change data (such as the reversal date, non-liability notification, send date of non-liability notification) for each contract to be settled. Leave the reversal date of at least one source contract empty.

The system may prefill the target product. You make this setting in Customizing for SAP Policy Management for Auto Insurance under  *In-Force Business Management*  *Vehicle Change*  *Assign Source and Target Contracts in Vehicle Change* .
7. Choose *Change Vehicle*.

8. The system asks you whether you want to transfer data automatically.
 - **Alternative A:** Confirm with *Yes*.
The system transfers the customer-specific data from the source to the target contracts (see `BAdI / PM0 / ABP_BCA_DATATRANS_SETBADI`). In doing so it checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
9. The system switches to the processing screen *Enter Contract Data*.
10. Enter any missing data for the target contracts.
11. Choose the *Complete Vehicle Change* button.
12. The system exits the *Vehicle Change* business transaction.
13. Release the application by choosing *Release*.
14. The release process closes the Change business process, schedules a reminder to remind you of the end of an overlapping period (you can define the overlapping period in Customizing for SAP Policy Management for Auto Insurance under ► *In-Force Business Management* ► *Vehicle Change* ► *Define Vehicle Change Periods* ►), and releases the policy.
For more information, see [Release Application \[page 47\]](#).

i Note

You can display the posting documents from the balance transfer in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.2 Changing a Vehicle by Creating a New Policy

The following section describes how to change a vehicle via the *New Business* business process using the *Vehicle Change* business transaction.

Afterwards, the new vehicle is insured in a new policy.

2.6.2.1 Changing a Vehicle by Reversing the Source Contract

Prerequisites






- A vehicle is insured in an FS-PM policy.
- The source policy is active.
- You know the deregistration date of the old vehicle or the reversal date of the source contracts.

Context

You end the insurance coverage for an existing vehicle and insure a new vehicle. The system reverses the contract or contracts for the existing vehicle.

You can transfer the premium and tax balances, as well as other data from the source contracts, to the target contracts for the new vehicle.

Procedure

1. Start the *New Business* business process and call the *Vehicle Change* business transaction at policy level from the context menu.
2. Enter the search criteria for the existing insurance policy on the screen (such as policy number, license plate number, business partner) and choose the  pushbutton.
3. The system finds the source contracts using these search criteria and displays the search results. From these search results, select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows to the table *Source Contracts to Be Settled*. When it does this it searches *Registration Management* for any deregistrations for the insured vehicle. If the system finds any it displays the deregistration date on the screen and enters a reversal date for the source contract to be settled that is based on the deregistration date.
5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the table *Source Contracts to Be Settled*. Enter the vehicle change data (such as the reversal date, non-liability notification, send date of non-liability notification) for each contract to be settled. If necessary, the system prefills the target product. You make this setting in Customizing for *SAP Policy Management for Auto Insurance* under  *In-Force Business Management*  *Vehicle Change*  *Assign Source and Target Contracts in Vehicle Change* .
7. Choose the *Simulate Calculation* pushbutton.
8. The system simulates the calculation of premium and tax balances for the source contracts for the reversal date entered and displays the balance to be transferred for each source contract. The balance is actually transferred when the preliminary contract is reversed during the release process.
9. Complete the *Vehicle Change* business transaction.
10. The system asks you whether you want to transfer data automatically.
 - **Alternative A:** Answer *Yes*.
The system transfers the customer-specific data from the source to the target contracts (see `BAdI / PM0 / ABP_BCA_DATATRANS_SETBADI`). In doing so it checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
11. The system ends the *Vehicle Change* business transaction and switches to the processing screen *Enter Policy Data*.

12. Enter any missing data for the policy and target contracts.
13. Calculate and release the application.
14. The system reverses the source contracts by updating the source contracts.
15. The system transfers the premium and tax balances from the source to the target contracts.
16. The release process closes the *New Business* business process and releases the policy. For more information, see [Release Application \[page 47\]](#).

i Note

You can display the posting documents from the balance transfer in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.2.2 Changing a Vehicle in a Reversed Source Contract

Prerequisites


- A vehicle was insured in an FS-PM policy.
- The source contracts have been reversed.

Context

The source contracts have been reversed. The effective date of the vehicle change is the registration date of the new vehicle.

The system transfers the premium and tax balances, as well as other data from the source contracts, to the target contracts. Available bonus-malus data can also be transferred from the source contracts.

Procedure

1. Start the *New Business* business process and call the *Vehicle Change* business transaction at policy level from the context menu.
2. Enter the search criteria for the existing insurance coverage on the screen (such as policy number, license plate number, business partner) and choose the  pushbutton.
3. The system finds the source contracts using these search criteria and displays the search results. Select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows to the table *Source Contracts to Be Settled*. The system then sets the data for the vehicle change (such as reversal date, deregistration date) in the table *Source Contracts to Be Settled*.

5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the table *Source Contracts to Be Settled*.
7. If necessary, the system enters the target product by default. You make this setting in Customizing for *SAP Policy Management for Auto Insurance* under ► *In-Force Business Management* ► *Vehicle Change* ► *Assignment of Source and Target Contracts in Vehicle Change* ►.
8. Choose the *Simulate Calculation* pushbutton.
9. The system simulates the calculation of premium and tax balances for the source contracts and displays the balance to be transferred for each source contract.
10. Complete the *Vehicle Change* business transaction.
11. The system asks you whether you want to transfer data automatically.
 - **Alternative A:** Answer *Yes*.
The system transfers the customer-specific data from the source to the target contracts (see `BAdl /PM0/ABP_BCA_DATATRANS_SETBADI`). It checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
12. The system exits the *Vehicle Change* business transaction. The *Enter Policy Data* screen appears.
13. Enter any missing data for the policy and target contracts.
14. Calculate and release the application.
15. When the application is released, the system transfers the premium and tax balances from the source to the target contracts, exits the business process, and releases the policy. For more information, see [Release Application \[page 47\]](#).

2.6.2.3 Changing a Vehicle Without Reversing the Source Contract

Prerequisites


- A vehicle is insured in an FS-PM policy.
- You know the registration date of the new vehicle. You do not know the deregistration date of the existing vehicle.
- The source contracts are active.

Context

You are changing a vehicle and do not know the deregistration date for the existing vehicle. You insure a new vehicle with the bonus-malus of the source contract. The effective date of the vehicle change is the registration date of the new vehicle.

The system transfers other data ifrom the source contracts to the target contracts for the new vehicle.

Procedure

1. Start the *New Business* business process and call the *Vehicle Change* business transaction at policy level from the context menu.
2. Enter the search criteria for the existing insurance coverage on the screen (such as policy number, license plate number, business partner) and choose the  pushbutton.
3. The system finds the source contracts using these search criteria and displays the search results. Select the source contracts to be settled and confirm your selection by choosing *Transfer*.
4. The system copies the selected rows to the table *Source Contracts to Be Settled*.
5. Enter the new vehicle:
 - **Alternative A:** Enter the new vehicle by entering an insurable object ID in the *Insurable Object* field or searching for an insurable object ID using the search help.
 - **Alternative B:** Leave the *Insurable Object* field empty.
6. Assign a target product or an existing target contract to each source contract in the table *Source Contracts to Be Settled*. Enter the vehicle change data (such as the reversal date, non-liability notification, send date of non-liability notification) for each contract to be settled. Leave the reversal date of at least one source contract empty.

If necessary, the system prefills the target product. You make this setting in Customizing for *SAP Policy Management for Auto Insurance* under ► *In-Force Business Management* ► *Vehicle Change* ► *Assignment of Source and Target Contracts in Vehicle Change* ►.

7. Complete the *Vehicle Change* business transaction.
8. The system asks you whether you want to transfer data automatically:
 - **Alternative A:** Answer *Yes*.
The system transfers the data defined in Customizing from the source to the target contracts (see BAD1 / PM0 / ABP_BCA_DATATRANS_SETBADI).
It checks whether the periods for overlaps have been adhered to and processes the bonus-malus for the specific customer.
 - **Alternative B:** Answer *No*.
9. The system exits the *Vehicle Change* business transaction.
10. The *Enter Policy Data* screen appears.
11. Enter any missing policy data, calculate the application, and release it.
12. The release process schedules a reminder to remind you of the end of an overlapping period (you can define the overlapping period in Customizing for *SAP Policy Management for Auto Insurance* under ► *In-Force Business Management* ► *Vehicle Change* ► *Define Vehicle Change Periods* ►). Exit the business process and release the policy.

For more information, see [Release Application \[page 47\]](#).

i Note

The posting documents from the balance transfer can be displayed in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.3 Reversing the Source Contracts for a Change of Vehicle

Prerequisites

You have a contract that has not been reversed that you have used or want to use as the source for a vehicle change.

Context

The source contracts have to be reversed when a vehicle is changed. These contracts can be reversed in the system before, during or after a vehicle change.

If the source contracts are reversed while the vehicle is being changed, the system executes the reversal in the release. If the source contracts are reversed before or after the vehicle is changed, you have to manually reverse the source contracts as described here.

Procedure

1. Start the *Reversal* business process on the required effective date with the policy containing the contract to be reversed.
2. Select the contract or contracts to be reversed.
3. Set the reversal data that is specific to auto insurance (such as the indicator for creating the non-liability notification, the date on which the non-liability notification was sent) for the contracts to be reversed.
4. Choose the *Release* pushbutton.
5. When you release the data, the system runs a customer-specific enhancement option for automatic postprocessing (such as the transfer of the bonus-malus to the target contract). If required, the system also provides data to *IIS Management* and *Registration Management*.
6. The release process creates posting documents for transferring the premium and tax balances from the source to the target contracts and ends the business process. You can display the posting documents in the source and target contract on the *Auto* overview screen on the *Vehicle Change* tab page and in the posting data.

2.6.4 Resetting a Change of Vehicle

Prerequisites

- A vehicle has been changed.
- The target policy or target contracts are active.

Context

You can use this function to reset a change of vehicle.

Procedure

1. Start the *Reset* business process.
2. On the initial screen, choose the *Reset Change of Vehicle* business transaction and the processing level *Policy Processing*.
3. The system checks whether the specified policy is the target policy for a vehicle change and displays the vehicle change object on the screen.
4. Set the reversal data that is specific to auto insurance for the contracts of the target policy (*Suppress B/M Data*).
Choose *Execute* to reset the change of vehicle.
5. The system displays the target contracts as “reversed” on the policy start date. The source contracts for the vehicle change are not affected.
6. Choose the *Release* pushbutton to release the reset vehicle change.
7. The system returns to the initial *Reset* screen.

2.7 Bonus-Malus

In auto insurance, there are different bonus-malus systems for each country. The system calculates the premium to be paid by the customer as a percentage depending on the premium level that has been reached and based on the premium model (according to the contract and object type). In Austria the premium rate is the main attribute in the bonus-malus procedure. In Germany the number of claim-free years, expressed by the discount base year, is the main attribute.

You use Bonus-Malus Management (B/M Management) to manage the bonus-malus level that is reached. It provides independent data storage and a range of functions for editing bonus-malus data. B/M Management comprises services for creating, editing, and displaying bonus-malus data.

Integration

B/M Management communicates with FS-PM business processes and business transactions and IIS Management or Change of Insurer Certificate Management through function interfaces.

There are relationships between B/M management and the business partner system (role: "B/M Owner"). FS-PM Auto uses (or references) product data defined in the product engine, such as the rating and premium models, in the auto insurance contracts or coverages in the policy management system.

Features

The table below shows all the business transactions that call B/M Management.

Business Transaction	Description
<i>Issue Certificate According to the Compulsory Insurance Act</i>	You trigger the issuing of a certificate according to the Compulsory Insurance Act. The system checks whether the bonus-malus can be assigned and notes the creation of the certificate in the bonus-malus.
<i>Create Bonus-Malus Data</i>	You enter new bonus-malus data as part of policy processing. For more information, see Editing Bonus-Malus Data [page 87] .
<i>Change Bonus-Malus Data</i>	You change bonus-malus data as part of policy processing. For more information, see Editing Bonus-Malus Data [page 87] .
<i>Reverse Bonus-Malus Data</i>	You end the assignment of the bonus-malus to the contract or coverage.
<i>Assign Bonus-Malus Data</i>	You assign existing bonus-malus data to a contract or coverage during contract processing. For more information, see Assigning Bonus-Malus Data [page 88] .

Business Transaction	Description
<i>Shift Start of Policy</i>	You shift the start date of a policy. The system checks whether the bonus-malus can be assigned and changes the start date of the assignment of the bonus-malus data accordingly.
<i>Reset/Reinstatement After Reversal</i>	You reset a reversal. The system checks whether the bonus-malus can be assigned and reverses the termination of the assignment of bonus-malus data.
<i>Determine Claim Data</i>	The system determines the claim data for a rating/simulated rating or to be submitted to the insurance association/subsequent insurer.
<i>Calculate Claim Redemption</i>	You request a comparison of the premium progression of the no-claims history and the claimed history. For more information, see Simulation of a Claim Redemption [page 95] .
<i>Perform Rating</i>	The system rates the bonus-malus data again based on the rules for upgrading or downgrading a contract rating. For more information, see Perform Rating [page 91] .
<i>Suspend Contract</i>	You suspend a contract. The system sets the assignment of the bonus-malus to the contract to the status "Inaktive".
<i>Reinstate Contract</i>	You reinstate a contract. The system assigns the most recently assigned bonus-malus data to the contract if the bonus-malus can still be assigned.
<i>Exclude Contract or Coverage</i>	You exclude a contract or coverage. The system ends the assignment of the bonus-malus data to this contract or coverage.
<i>Shift Contract Start Date</i>	You shift the start date of a contract to which a bonus-malus is assigned. The system checks whether the bonus-malus can be assigned and changes the start date of the assignment of the bonus-malus data accordingly.
<i>Shift Start of Coverage</i>	You shift the start date of a coverage to which a bonus-malus is assigned. The system checks whether the bonus-malus can be assigned and changes the start date of the assignment of the bonus-malus data accordingly.

The table below shows all the actions and services that call B/M Management.

Action/Service	Description
<i>Process Answer/Correction from Insurance Association</i>	B/M Management processes an answer or correction notification from the insurance association and changes the bonus-malus data according to the answer or correction.
<i>Include Start Date Shift</i>	If you shift the start date of a policy, contract, or coverage, the system includes the new start date in the bonus-malus data.
<i>Determine Consideration Period</i>	The system determines the consideration period for a rating date.
<i>Cede Bonus-Malus Data</i>	The system saves the data about the subsequent insurer in the bonus-malus.
<i>Change Bonus-Malus Data</i>	You change the bonus-malus data using In-Force Business Management.
<i>Display Information About Bonus-Malus Data</i>	You can display information about the progress of bonus-malus data processing.
<i>Terminate Bonus-Malus Data</i>	The system ends the assignment of bonus-malus data to a contract or coverage (because the contract or coverage was reversed, for example).
<i>Create Bonus-Malus Data</i>	<p>After you enter the bonus-malus data on the bonus-malus detail screen in In-Force Business Management the system saves the bonus-malus data in B/M Management.</p> <p>For more information, see Editing Bonus-Malus Data [page 87].</p>
<i>Save Bonus-Malus Data</i>	The system saves new or changed bonus-malus data in B/M Management.
<i>Lock Bonus-Malus</i>	<p>You can lock and unlock a bonus-malus.</p> <p>When the bonus-malus is locked it cannot be assigned to a contract or coverage.</p> <p>You can use this function to remove from business processes invalid duplicates or bonus-malus objects that are no longer used for other reasons.</p>

Action/Service	Description
Find Bonus-Malus Data	<p>You can search for bonus-malus data using various filter criteria (business partner number, status, rating reason, and contract number).</p> <p>When you search in B/M Management for a bonus-malus, the system checks whether you have the necessary authorization for the selected bonus-malus.</p> <p>The system checks a user's authorization based on the company of the bonus-malus. The system displays the data in the search result as follows:</p> <ul style="list-style-type: none"> • The system hides the personal data for bonuses and maluses for which you are not authorized, and the ID is displayed as 000000. • The system displays the personal data for bonuses and maluses for which you are authorized. <p>You select the bonus-malus ID you are looking for from the search result.</p>
Start Bonus-Malus Management	<p>The system displays the initial screen /MVA/AMC_BMSTART in B/M Management. You can display information about existing premium models and rating models in the system and inquire about the bonus-malus [page 89].</p>
Assign Bonus-Malus	<p>The system assigns (assignable) bonus-malus data to a contract or coverage.</p>
Terminate Subsequent insurer	<p>Germany only:</p> <p>The subsequent insurer information in the bonus-malus is terminated based on the return of a claim-free discount.</p>
Enter Note	<p>You can enter a note in the bonus-malus data or edit an existing note.</p>
Display Premium Model	<p>The system displays an existing premium model.</p>
Save Rating Results	<p>The system saves the results of a rating in the bonus-malus history.</p>
Display Rating Model	<p>The system displays an existing rating model.</p>
Determine Contracts	<p>The system finds all the contracts to which certain bonus-malus data has been assigned since a date specified by the user.</p>
Determine Previous or Subsequent Insurer	<p>The system finds information about the previous or subsequent insurer for the bonus-malus data.</p>

Action/Service	Description
<i>Check Assignability</i>	<p>The system checks whether a bonus-malus can be assigned to a contract or coverage.</p> <p>The system checks the following:</p> <ul style="list-style-type: none"> • Has the bonus-malus been ceded to a subsequent insurer? • How many (unfinished) assignments still exist? • What is the start date of the bonus-malus? • Is the bonus-malus locked or discarded? <p>You can adjust the check criteria in your implementation to meet your needs.</p>

2.7.1 Bonus-Malus Business Object

Definition

The *Bonus-Malus* business object comprises the following entities:

- Bonus-Malus
- Process
- Contract
- Claim
- Insurer
- Bonus restorer

The business object has its own journal management.

Use

The *Bonus-Malus* business object contains the data required for processing bonus-malus-relevant business transactions. You can change the bonus-malus data in the FS-PM system. In Germany, you can also change the bonus-malus data from IIS Management or Change of Insurer Certificate Management, for example when you incorporate the return of a claim-free discount.

When you change the bonus-malus data in a business process, this data is then assigned a “pending” status (which can be compared to the application status in FS-PM) until it is set to a dissolved status when it is released. If you discard the application without saving it first, then you must remove the application data from Bonus-Malus Management as well. When you reverse an existing contract, the bonus-malus is not deleted but the system ends its assignment to the contract or coverage. The bonus-malus is then “available” for use in another contract or coverage or for submission to a subsequent insurer or the insurance association.

You can change a bonus-malus in Bonus-Malus Management. You can lock and unlock it.

2.7.2 Editing Bonus-Malus Data

Prerequisites

- You are executing one of the following FS-PM business processes:
 - [New Business](#)
 - [Change](#)
 - [Universal Change](#)
 - [Reset](#)
- You are editing an auto insurance contract or coverage that requires bonus-malus data.
- An insured object has been included whose risk code requires a bonus-malus (exception: vehicle liability insurance in Austria).

Context

You create new bonus-malus data or change existing bonus-malus data.

When you enter multiple bonuses-maluses in a contract, you can use existing bonus-malus data as a template for the new bonus-malus.

i Note

For more information about how you can use an existing available bonus-malus, see [Assigning Bonus-Malus Data \[page 88\]](#).

Procedure

1. Enter or change the required data on the bonus-malus screen.
 - Create only:
 - The policyholder has been entered as the *bonus-malus owner* (business partner number) by default.
 - [Rating reason](#)
Typical rating reasons are provided in FS-PM Auto for specific countries. You can enhance these for individual customers (▶ [SAP Policy Management for Auto Insurance](#) ▶ [Bonus-Malus Management](#) ▶ [Define Rating Reasons](#) ▶).
 - Data about the previous insurer, if required by the rating reason.
 - Germany: You can use the [Create Inquiry](#) pushbutton to manually trigger the creation of an inquiry to the insurance association. For more information, see [Triggering Inquiries \[page 127\]](#).

- Alternatively, you can use the *Bonus-Malus Origin* (automatic/manual) field to manually enter a premium rate for the automatically calculated premium rate.
 - Create and change:
 - Austria: *premium level (internal/external)*
 - Germany: *discount base year* (internal/external) and, if required, *add-on* (internal/external)
 - Claim data and interruption days on the screen for the manual entry of previous insurer's data
 - Checkbox to indicate whether a certificate has been submitted according to the Compulsory Insurance Act
 - You can manually adjust the premium and rating model, provided you have the required authorization.
 - You can enter a note for the bonus-malus.
2. Alternatively, you can copy bonus-malus data that already exists in the same contract.
 3. End the process by choosing *Transfer*. The system checks and saves the data.


2.7.3 Assigning Bonus-Malus Data

Bonus-malus data is assigned to an auto insurance contract or coverage.

Prerequisites

- You are executing one of the following FS-PM business processes:
 - *New Business*
 - *Change*
 - *Universal Change*
 - *Reset*
- You are editing or want to include an auto insurance contract or coverage that requires bonus-malus data.
- An insured object has been included whose risk code requires a bonus-malus.
Exception: In Austrian vehicle liability insurance, you can assign a bonus-malus to any risk code.
- The bonus-malus data to be assigned exists in Bonus-Malus Management.

Procedure

1. Search on the bonus-malus processing screen for the bonus-malus data to be assigned by choosing the  pushbutton in the *Rating Data* screen area and entering the number of the required bonus-malus.
2. The system loads and displays any existing bonus-malus data for the specified number. You can use bonus/malus only if the bonus-malus data can be transferred on the effective date of the business process.
3. Choose the *Transfer* pushbutton.
The system checks whether the bonus-malus data that has been entered can be assigned.

The system displays an error message if the bonus-malus data cannot be assigned. If the bonus-malus data can be assigned, the system saves the assigned data in Bonus-Malus Management.

4. The system creates a new entry in the bonus-malus contract with:
 - Start date of bonus-malus assignment = effective date of business process
 - Number of policy and of contract or coverage
5. The system saves the new, assigned bonus-malus data. This data is recorded in the contract or coverage.
6. The system calls the rating.

i Note

You use this function to synchronize the bonus/malus data between two contracts.

Procedure:

The bonus/malus is assigned first to contract 1 and then to contract 2. The bonus/malus for contract 1 was changed subsequently, for example, due to the import of a BM-relevant loss after a vehicle change. To copy the changed bonus/malus data from contract 1 to contract 2, do the following:

1. End the assignment of the bonus/malus for contract 2 at the start of the assignment.
2. Reassign the same bonus/malus on the same date to contract 2.
3. The system determines the current status of the bonus/malus at the start of the assignment. The system also stores this bonus/malus status in contract 2 and uses it in the calculation and for later ratings.

2.7.4 Inquiry About Bonus-Malus

You can inquire about existing bonus-malus data.

Prerequisites

Alternative A:

- You have started one of the business processes *New Business*, *Change*, *Universal Change*, or *Inquiry* in FS-PM Auto for a policy.
- You have called the inquiry for assigned bonus-malus data.

Alternative B:

- You have called the inquiry for a bonus-malus on the initial screen `/MVA/AMC_BMSTART` for Bonus-Malus Management.

Activities

- You inquire about the bonus-malus data:
 - Insurance type
 - Bonus-malus owner
 - Rating reason
 - Start date
 - *Available* checkbox
 - Certificate that compulsory insurance has been issued
 - Certificate that compulsory insurance has been received
- On the *Bonus-Malus Data* tab page, you can see a history of the bonus-malus data with the effective date and status.
- On the *Development* tab page, you can inquire about the historical development of the bonus-malus based on the rating results (premium level, premium rate, discount base year (DE)) and on the rating-relevant data, such as *Number of Internal Claims*, *Number of External Claims*, *Internal Interruption Days*, and *External Interruption Days*.
- On the *Contract* tab page, you can see the time at which the bonus-malus was assigned to contracts based on the contract number and the start and end of the assignment.
- The *Claim* tab page displays all the claims that were included in a rating in the bonus-malus regardless of whether this rating was downgraded due to a claim. Losses that were saved due to discount protection (DE) or bonus restorer (AT) are identified as such.
- On the *Insurer* tab page, you can see any information about the previous insurer from whom this bonus-malus was transferred and about the subsequent insurer to whom this bonus-malus was ceded.
- On the *Journal* tab page, you can inquire about all the journal entries for the bonus-malus.

2.7.5 Adjustment of Bonus-Malus

The system adjusts the contract based on the development of the claim and according to its bonus-malus rating.

Activities

1. When the rating date is reached (Germany: first due date, Austria: main due date), the system calls the time model function *Adjustment of Bonus-Malus*.
2. To rate the bonus-malus, the system determines the current bonus-malus data from Bonus-Malus Management, the current data for discount protection (DE) or bonus restorer (AT), and determines existing claim data from the customer-specific claim container.
3. The system rates the bonus-malus. The results of the rating are saved in the contract or coverage and in the bonus-malus.
4. The contract is assigned a new rating.

For more information, see [Perform Rating \[page 91\]](#).

2.7.6 Perform Rating

The system rates the bonus-malus data in the contract based on the defined upgrade/downgrade rules. The result of the rating is saved in Bonus-Malus Management. The system stores the new premium rate and the new premium level in a new version of the contract in In-Force Business Management.

Integration

The rating rules (rating logic, premium model, and rating model) are stored in the product engine (for example, msg.PM).

Prerequisites

In addition to the rating dates regularly scheduled by in-force business on the first due date (Germany) or on the main due date (Austria), the following activities can also trigger a rating of the bonus-malus:

- Assignment of available bonus-malus data
- Vehicle change with copy of bonus/malus data from previous contract
- Reinstatement of a contract, which requires a reclassification
- Change of main due date, which requires a reclassification
- Change of payment frequency, which requires a reclassification
- Reversal of a contract (DE)

Activities

1. The system determines the following values:
 - Validity date = effective date of the process
 - Rating model (internal) = rating model (internal) as defined in the contract or coverage
 - Rating model (external) = rating model (external) as defined in the contract or coverage
2. The system determines the claim data. When the system rates data it reads external claim data reported by the previous insurer and internal claim data from an integrated claims system that is stored in the customer-specific claim container.
For Germany: The system determines the time periods in which discount protection was active for the coverage.
3. To calculate the new premium level and the premium rate, the system calls the product engine (for example, msg.PM).
For Germany: If the bonus/malus was classified already in the same calendar year for another contract with an earlier classification date, the system synchronizes the bonus/malus rather than executing a classification. It copies the bonus/malus data of the already classified contract.
4. The system saves the bonus-malus data in Bonus-Malus Management and saves the premium level calculated in the contract or coverage.

5. The system uses this premium level and the premium model assigned to the contract or coverage to calculate the premium rate. It saves this rate in the contract or coverage.
6. The system recalculates the premium for the contract.

i Note

Notes about Synchronization

- During classification, the Product Engine decides whether reclassification or synchronization is executed based on the copied data.
- If a bonus/malus was classified for two or more contracts during a calendar year, the system executes classification only for the contract with the earliest classification date. The contracts with later classification dates copy the classification of the later contract. In the classification reason of the bonus/malus, the system defines whether a classification or a synchronization was executed.
- During a specified period, a classification was executed first for a contract with a later due date, the system generates a PPO entry for the contract as soon as the system executes classification for a contract with an earlier due date.
- If you use a classification model with different classification methods, then synchronization is required instead of classification to ensure that the classification of the bonus/malus remains synchronized. Therefore, this field is relevant for Germany only.

2.7.7 Discount Protection / Bonus Restorer

To prevent a claim leading to reclassification to a worse bonus-malus level, the policy holder can agree discount protection in Germany or a bonus restorer in Austria.

Discount Protection (Germany)

- You insert discount protection in the contract in the *Vehicle-Specific Contract Data* section.
- Every time that the contract is calculated, the product engine checks the coverages for which discount protection is to be activated.
For liability or comprehensive coverage of the sample product "Auto Germany", the product engine sets discount protection to active if the premium level is "SF4" or better. If the premium level is "SF3" or worse, the system sets the discount protection to inactive.
- If discount protection is active for a coverage, the product engine generates the "discount protection" surcharge for this coverage.
- Effects on Rating:
 - Discount protection does not affect external premium levels, which means that when you hand over the bonus-malus to the subsequent insurer, you also hand over the corresponding premium level in the claims history.
 - For the rating of an internal premium level, the system does take into account existing discount protection. In the sample product "Auto Germany", it is possible for discount protection to save one liability and one comprehensive claim per consideration period.
If a BM-relevant claim exists in the consideration period and the discount premium exists on the claim date, the premium level does not change during the next rating.

If more than one BM-relevant claim exists in the consideration period and the discount premium exists on the claim date, then a claim leads to a lower rating.

Bonus Restorer (Austria)

- You insert a bonus restorer as a coverage in the vehicle liability contract.
- This coverage ends automatically on the next 01/01 after the inclusion date. For the next consideration period, you must insert the bonus restorer again, if required.
- For the “Bonus Restorer” coverage, the product engine calculates a one-off, fixed premium.
- Effects on Rating:
 - The bonus restorer does not affect the bonus-malus rating, which means that when you submit the bonus-malus to the association, you also submit the bonus-malus level according to the claim history.
 - For rating of the internal bonus-malus level, the system takes into account an existing bonus restorer. In the sample product “Auto Austria”, the bonus restorer saves one claim per consideration period. If a BM-relevant claim exists in the consideration period and the bonus restorer exists on the claim date, the B-M level does not change during the next rating. If more than one BM-relevant claim exists in the consideration period and the bonus restorer exists on the claim date, then a claim leads to a lower rating.

2.7.8 Processing of Claim Data

If claims that are related to contracts in the Auto line of business are reported to the insurance company, these are edited in a claims management system integrated with FS-PM.

For FS-PM Auto, the background run provided by FS-PM, *Processing of Claim Data*, was enhanced to make it possible to use the FS-PM claim data container to include claim data in In-Force Business Management of FS-PM Auto.

Prerequisites

The claims management system transfers information about new or changed claims to the FS-PM claim data container.

The claims can be affected by the following changes, for example:

- The bonus/malus relevance of the claim has changed.
- The claim date has changed.
- The claim was assigned to another contract.
- The claim amount has changed.

Activities

1. Start the background run *Process Claim Data* (/PM0/ABY_FPP_CM).
2. The background run /PM0/ABY_FPP_CM reads the claim data from the FS-PM claim data container and determines subsequent processing of the claim depending on its incident type. For incident types of the Auto line of business, the system starts the subsequent processing *Process Claim Data*.
3. During background processing for *Process Claim Data*, the system checks in the claim data container for every new entry with the status "New" to see which action is required to include the entry correctly in the balance.

The following actions are possible:

- The system determines that the claim does not mean that any already executed re-rating must be corrected. Without any further action, it sets the status of the claim notification to "Completed" in the claim data container.
This is the case if the claim is in a consideration period for which no re-rating has been executed and the contract is active.
- The system determines that the claim was included already in a rating and the claim information shows no relevant differences to the rated claim balance. Without any further action, it sets the status of the claim information to "Completed" in the claim data container.
- The system schedules a related date in the contract to correct the existing re-rating with the next update run.
This is the case if the bonus/malus relevant at the time of the claim is still assigned to the same contract and the contract is active.
- The system creates a PPO entry to show the processor which contracts need to be corrected manually due to the new claim entry.
This is the case if:
 - The new claim entry means that several contracts need to be corrected or one of the contracts to be corrected has been reversed. For example, this is the case after a vehicle change or product change.
 - The claim date has changed.
 - The assignment of the claim to the contract has changed.

The following, product-dependent actions are possible:

- The system plans to charge a damages premium for newly received claims.
- For changed claims, the system creates a PPO entry if a processor is to check the charging of a damages premium.
- For newly received claims, the processor schedules exclusion of the advance bonus.
- For changed claims, the system creates a PPO entry if a processor is to check the advance bonus.

For Germany:

If the contract is reversed and an incoming request from the subsequent insurer has been answered already, the system creates a correction for a positive reply in Change of Insurer Certificate Management.

For Austria:

- If it is necessary to correct an IIS submission to the association for the bonus-malus, the system creates a work item.
 - The system logs the action executed for every new claim that is processed.
4. An entry in the claim data container has one of the following statuses:
 - "New": The background processing *Process Claim Data* has not yet processed this claim data record.

- “Completed”: The claim data record for the background processing *Process Claim Data* is complete and it must no longer be included in later runs.
- “Reversed”: The claim data record is no longer relevant for the background processing *Process Claim Data*, for example, because a new, more up-to-date data record exists for this claim.
- “Error”: A technical error occurred during processing of the claim data record.

i Note

To adjust automatic processing to a customer's requirements, use the following Business Add-Ins (BAIs) under ► *SAP Policy Management for Auto Insurance* ► *Claim* ► *Business Add-Ins* ►:

- *BAI: B/M Rating, Include Internal Claims*
- *BAI: Enhance and Change Relevant Changes*
- *BAI: Process Follow-On Contracts*
- *BAI: Edit Messages Prior to Writing*


2.7.9 Simulation of a Claim Redemption

The system simulates the effects of a limited number of onerous actual or simulated claims. To do so, it compares the premium progression of the no-claims and claimed history.

Prerequisites

- You have started the FS-PM business process *Inquiry*.
- You have selected the contract or coverage about which information is to be provided.

Activities

1. Start the *Calculate Claim Redemption* business transaction.
2. The system displays all the claims in the system that have not been rated by the effective date of the *Inquiry* business process. You can add additional claims to the simulation or ignore existing claims in the simulation.
3. Choose the  pushbutton.
4. The system uses the product engine to calculate the bonus-malus history using the actual claims and the bonus-malus history using the simulated claims.
5. The system displays the result of the calculation in a table. You can trigger the correspondence.
6. Complete the business transaction and release the business process.
7. The system schedules the correspondence.

2.8 Auto Insurance-Specific Processes for Germany

There are a number of country-specific processes in auto insurance in Germany during which the insurer exchanges different forms of information with the German Insurance Association (GIA) or the registration agencies. This exchange of information is regulated by the German Insurance Association and is therefore considered as standard for the German auto insurance market.

Features

FS-PM Auto supports these processes by providing the following administrative and technical functions for German auto insurance products:

- [Registration \[page 96\]](#)
- [Change of Insurer \[page 118\]](#)
- [Type Classes and Regional Classes \[page 139\]](#)
- [Malus File \[page 143\]](#)
- [Central Telephone Number \[page 148\]](#)

2.8.1 Registration

The Registration Management component manages the registration messages that are exchanged between insurance companies and the registration agency. Data is sent from the individual insurance companies to a central location (such as the German Insurance Association). The central location forwards to the registration agencies the messages to be exchanged.

Data is communicated between the Registration Management component in FS-PM Auto and the German Insurance Association using a customer-specific communication component that must be connected during the implementation phase.

The system can edit individual messages in Registration Management. You can search, edit, reverse, and complete messages.

Features

Registration Management has been configured in FS-PM Auto for **Austria** and for **Germany**. This section describes the functions that are available for Germany.

Integration in FS-PM

The table below shows all the processes that control communication between the in-force business system and Registration Management.

Registration Process	Description
Create Notification of Contract End	<p>When you execute the Reversal business process, the Change business process with the Execute Reversal business transaction, the Vehicle Change business transaction, and the Refuse Application action (if the vehicle in the application has already been registered in Registration Management), you can trigger the automatic creation of a notification of the contract end by selecting the Non-Liability Notification checkbox. When you select this checkbox, the system creates a notification of the contract end and releases it so that it can be sent.</p> <p>The system can create the notification of the contract end in a background job from the Contract Expiration and Coverage Expiration processes.</p> <p>If a Notification of Subsequent Insurer already exists for the vehicle in Registration Management, the system reverses this Notification of Contract End.</p> <p>For more information, see Create Notification of Contract End [page 115].</p>
Create Insurance Certificates for Calling	<p>When you insure a vehicle that has not yet been registered, you create an insurance certificate that can be requested by the registration agency.</p> <p>You can trigger this insurance certificate in the New Business, Change, Universal Change, and Reset business processes with the Corrected Policy Issuance business transaction.</p> <p>For more information, see Creating Insurance Certificates for Calling [page 113].</p>
Create Insurance Certificates for Transfer	<p>When you insure a vehicle that has already been registered, you create an insurance certificate that can be transferred to the registration agency.</p> <p>You can trigger this insurance certificate in the New Business, Change, Universal Change business processes, as well as in the Reset with Reinstatement After Reversal BTrans and Corrected Policy Issuance business processes. For more information, see Creating Insurance Certificates for Transfer [page 114].</p>

Registration Process	Description
Check Registration Start Date	You release a New Business business process with the Start with Registration Day setting. The system searches for the corresponding registration in Registration Management and displays an error message if the material start does not match the insurance start of the registration message or if it cannot find a registration for the insured vehicle in Registration Management.
Process Registration Message When Application Released	When you release an application for a new business, the system searches for a matching registration for the insured vehicle in Registration Management. When the system uniquely identifies a registration, it sets the status of the registration to "Completed". You can adjust the selection criteria for this search in Customizing to meet your own requirements (▶ SAP Policy Management for Auto Insurance ▶ Registration Management ▶ Business Add-Ins ▶ BAdI: Assignment to Registration in the Release ▶).

i Note

A registration is a notification from the registration agency of the category [Registration Data for Insurance Company](#) with:

- Notification type "New Registration" or
- Notification type "Change" and [Change Insurance](#) = "Change of Insurer" or
- Notification type "Change" and [Change Vehicle Owner](#) = "Change of Vehicle Owner"

Actions and Background Processes

The table below shows the actions and background processes that are available in Registration Management for editing registration messages.

Action/Background Process	Description
Expiry of the Retention Period	Background process: Registration Management creates a PPO entry with the information that a registration was not processed successfully at the end of a period specified in Customizing (▶ SAP Policy Management for Auto Insurance ▶ Registration Management ▶ Registration (Germany) ▶ Define Retention Period ▶).

Action/Background Process	Description
Edit Process Flow for Insurance Certificates	<p>Background process: The system selects all Insurance Certificates for Calling and Permanent Insurance Certificates that have a "Usable Until" date that is before the current date and that do not have the status "Completed" or Reversed. The system sets the status of the selected insurance certificates to "Reversed" and assigns the reversal reason "Expired".</p> <p>Transaction: Edit Process Flow for Insurance Certificates (/MVA/AMVRS_DWTIME_IC)</p>
Automatic Release of Applications	<p>Background process: You receive a registration from the registration agency and create a calculated application for this.</p> <p>The system checks and releases the application.</p> <p>For more information, see Automatic Release of Applications [page 108].</p>
Transfer Data to Registration Management	<p>You import the data records received from the registration agency into Registration Management via a customer-specific interface. This data includes registration data for insurance company, notifications of subsequent insurers, inbound confirmations about contract end, insurance certificates for transfer, and insurance license plates.</p> <p>For more information, see Import and Export of Registration Messages [page 117].</p>
Create Permanent Insurance Certificate	<p>The customer is to receive an insurance certificate that they can use to register several vehicles.</p> <p>You create a Permanent Insurance Certificate in Registration Management.</p> <p>For more information, see Creating Permanent Insurance Certificates [page 115].</p>
Inbound Confirmation About Contract End Date	<p>Background process: The system processes the inbound confirmation from the registration agency indicating that they have received the notification of contract end.</p> <p>The system assigns the inbound notification to the original notification of contract end. The system finishes processing the positive inbound confirmations and creates a PPO entry for any negative inbound confirmations.</p> <p>For more information, see Processing Confirmation for Contract End [page 111].</p>

Action/Background Process	Description
<i>Inbound Confirmation for Insurance Certificate for Transfer</i>	<p>Background process: The system processes the inbound confirmation from the registration agency indicating that they have received an insurance certificate.</p> <p>The system assigns the inbound notification to the original insurance certificate. The system finishes processing the positive inbound confirmations and creates a PPO entry for any negative inbound confirmations.</p>
<i>Create a File for Registration</i>	<p>You create a file for the registration agency via a customer-specific interface. The file is sent manually.</p> <p>For more information, see Import and Export of Registration Messages [page 117].</p>
<i>Notification of Subsequent Insurer</i>	<p>Background process: You receive a <i>Notification of Subsequent Insurer</i> from the registration agency and create an application with contract reversal for this in In-Force Business Management. The system releases the application.</p> <p>For more information, see Process Notification of Subsequent Insurer [page 109].</p>
<i>Create Notification of Insurance License Plate</i>	<p>You create or change a <i>Notification of Insurance License Plate</i> for the registration agency in Registration Management.</p>
<i>Create Notification of Contract End</i>	<p>You create or change a <i>Notification of Contract End</i> for the registration agency in Registration Management.</p>
<i>Negative Inbound Confirmation for Notification of Insurance License Plate</i>	<p>Background process: The system processes the negative inbound confirmation from the registration agency indicating that they have received an insurance license plate.</p> <p>The system assigns the inbound notification to the original notification of insurance license plate. The system also creates a PPO entry.</p> <p>For more information, see Processing Confirmation About Insurance License Plate [page 112].</p>

Action/Background Process	Description
Check for Unconfirmed Messages	<p>Background process: The system checks whether there are any inbound confirmations for sent messages with the category Notification of Contract End and Insurance Certificate for Transfer. The system creates an entry in the PPO log for unconfirmed messages if the date and time of dispatch is after more than one of the wait times defined in Customizing (SAP Policy Management for Auto Insurance > Registration Management > Registration (Germany) > Define Wait Time >).</p> <p>Transaction Check for Unconfirmed Messages (/MVA/AMVRS_CHECKACK)</p>
Create Drilldown Inquiry	<p>You create a drilldown inquiry to obtain information about insurance certificates from the German Insurance Association.</p> <p>You can execute this inquiry using the variants Drilldown List and Drilldown Detail.</p> <p>For more information, see Creating Drilldown Inquiries [page 117].</p>
Reversal – Notification of Subsequent Insurer	<p>Background process: You receive a Notification of Subsequent Insurer with a reversal checkbox from the registration agency.</p> <p>The system finds and reverses the corresponding Notification of Subsequent Insurer. If this is not possible, the system creates a PPO entry.</p> <p>For more information, see Process Notification of Subsequent Insurer [page 109].</p>
Reversal – Registration Data for Insurance Company	<p>Background process: You receive a message with Registration Data for Insurance Company and a reversal checkbox from the registration agency.</p> <p>The system finds and reverses the corresponding message Registration Data for Insurance Company. If this is not possible, the system creates a PPO entry.</p> <p>For more information, see Automatic Processing of Inbound Messages [page 104].</p>

Action/Background Process	Description
<i>Process Registration</i>	<p>Background process: The system processes registrations received from the registration agency based on the available information in In-Force Business Management.</p> <p>For more information, see Processing Registration [page 107].</p>
<i>Create Insurance Certificates for Calling</i>	<p>When you insure a vehicle that has not yet been registered, you create an insurance certificate that can be requested by the registration agency.</p> <p>You can create this insurance certificate from the business processes described above or directly in Registration Management.</p> <p>For more information, see Creating Insurance Certificates for Calling [page 113].</p>
<i>Create Insurance Certificates for Transfer</i>	<p>When you insure a vehicle that has already been registered, you create an insurance certificate that can be transferred to the registration agency.</p> <p>You can create this insurance certificate from the business processes described above or directly in Registration Management.</p> <p>For more information, see Creating Insurance Certificates for Transfer [page 114].</p>
<i>Display and Edit Registration Data</i>	<p>You search Registration Management for existing registration messages. You edit outbound registration messages such as <i>Notifications of Contract End</i> and <i>Insurance Certificates</i>.</p> <p>You cannot change inbound registration messages that have been transferred from the registration agency and are therefore not official.</p> <p>For more information, see Starting Registration Management [page 103].</p>
<i>Assignment to In-Force Business</i>	<p>Background process: The system assigns the registration messages received to an application or contract.</p> <p>For more information, see Assignment to In-Force Business [page 105].</p>
<i>Assignment of Inbound Confirmations</i>	<p>You must manually assign the corresponding outbound message (<i>Notification of Contract End</i>, <i>Insurance Certificate for Transfer</i> or <i>Notification of Insurance License Plate</i>) to an inbound confirmation because this cannot be assigned by the system.</p>

i Note

A registration is a notification from the registration agency of the category *Registration Data for Insurance Company*.

- Notification type “New Registration” or
- Notification type “Change” and *Change Insurance* = “Change of Insurer” or
- Notification type “Change” and *Change Vehicle Owner* = “Change of Vehicle Owner”.

2.8.1.1 Starting Registration Management

Context

In Registration Management, you can search for existing registration messages and create different message categories. To create a registration message, select the message category and choose *Create*.

Procedure


1. Start Registration Management (/MVA/AMC_RSDSTART).
2. A dialog box appears in which you can enter your search criteria.
3. Enter your search criteria.

You can search for message data (sequence number, message category, status), contract/insurance certificate data (insurance certificate number, policy, application, or contract number), the vehicle (license plate number, vehicle ID) and for the business partner data of the policyholder or owner (name, postal code, address).

If you use the input help for the *Contract Number* field when you are entering the search criteria, the system checks whether you have the necessary authorization for the selected policies. The system checks a user's authorization based on the company and the sales product of the policy. The system displays the data in the search result for the input help as follows:

- The system hides all the personal data of all policies for which you are not authorized.
- The system displays all the personal data of the policies for which you are authorized.

You copy the contract number you want from the search result to the *Contract Number* search criterion.

4. The system searches the registration messages based on your search criteria.
5. If the system finds more than one matching registration message, it displays the results in a hit list. Select a registration message for further processing by choosing the  pushbutton.
6. The system displays the search results and the detail screen for the selected message.

The system also determines all further messages with the same vehicle identification number as the selected message. The system displays these messages under the search results as *Search Result for FIN*.

7. The following actions are available, depending on the message type and status of the notification:

- Edit the displayed message
- Change the administrative data of the displayed message
- Release the displayed message
- Reverse the displayed message

Alternatively, the following options are available:

- You can cancel the search.
- The system does not find a corresponding transaction.
- You can view the details of a different message.
- You can cancel the selection.

2.8.1.2 Automatic Processing of Inbound Messages

The system automatically processes inbound messages from the registration agency (RA), such as registrations, decommissioning, or confirmations of notifications about the end of contracts.

Activities

1. Start the transaction *Process Registration Data* (/MVA/AMV_FPP_RSD) and execute the background run (FPP run).
2. The system assigns inbound messages to the in-force business.
For more information, see [Assignment to In-Force Business \[page 105\]](#).
3. The system executes additional automatic processing of the incoming messages:
 - Registration data for insurance company
 - Inbound Registrations
The system processes inbound registrations dependent on the applications or contracts that exist in the system, as well as their insurable objects.
For more information about the automatic processing of registrations, see [Processing Registration \[page 107\]](#).
 - Incoming Changes
The system creates a PPO order for processing by a policy handler.
A change is a notification from the registration agency of the category “Registration Data for Insurance Company”.
 - Notification type = “Change” and *Change Insurance* is not the same as “Change of Insurer” or
 - Notification type = “Change” and *Change Vehicle Owner* is not the same as “Change of Vehicle Owner”.
 - Incoming Deregistrations
The system creates a PPO order if processing by a policy handler is necessary. Otherwise, the system sets the status of the message to “completed”.
For more information about the automatic processing of deregistrations, see [Processing Deregistration \[page 108\]](#).

- Incoming Reversal Notifications for Registration Data for Insurance Company
Registration data for insurance company is reversed if a [Registration Data for Insurance Company](#) message with a reversal checkbox with the same name is received from the registration agency. The system creates a PPO entry if the status of the original message is neither “New” nor “In Process” because this means that the message has already been processed.
- Notification of Subsequent Insurer
Incoming notifications about subsequent insurers are processed depending on the applications and contracts that exist in the system.
The system reverses Notifications of Subsequent Insurer if a Notification of Subsequent Insurer with a [reversal checkbox](#) with the same name is received from the registration agency. The system creates a PPO entry if the status of the message is neither “New” nor “In Process” because this means that the message has already been processed.
For more information about the automatic processing of notifications of subsequent insurers, see [Processing Notification of Subsequent Insurer \[page 109\]](#).
- Inbound Confirmations
These are assigned to the corresponding outbound message. A PPO entry is created for any negative inbound confirmations.
An inbound confirmation is a message from the registration agency of the category “Inbound Confirmation for VB Insurance Certificate for Transfer”, “Inbound Confirmation About Contract End Date”, or “Negative Inbound Confirmation for Notification About Insurance License Plate”.
For more information about automatic processing of these inbound confirmations, see:
 - [Processing Confirmation for Insurance Certificate for Transfer \[page 110\]](#)
 - [Processing Confirmation for Contract End \[page 111\]](#)
 - [Processing Confirmation About Insurance License Plate \[page 112\]](#)

2.8.1.2.1 Assignment to In-Force Business

The system assigns to the in-force business registration messages that were supplied by the registration agency. This includes applications or contracts in In-Force Business Management and insurable objects in Object Management.

You can also assign the data manually by editing the registration message in Registration Management and entering the object number, partner ID of the owner, and contract number.

[Assignment to In-Force Business](#) is an automatic process that can or must be accessed manually if required.

Activities

1. The system starts the [Assignment to In-Force Business](#) process when you start the automatic processing of inbound messages in the [Process Registration Data](#) transaction.
2. For all registration messages with the “New” status and that do not have the license plate types “Short-Term License Plate” or “Red License Plate” set, the system executes the [Assignment to In-Force Business](#) in four steps:
 - Assignment to Contract

- This step is executed if the message is an inbound confirmation and the *Insurance Policy Number* field is filled in the registration message.
 - The different types of inbound confirmation are as follows:
 - Inbound Confirmation for Insurance Certificate for Transfer
 - Inbound Confirmation for Notification of Contract End
 - Negative Inbound Confirmation for Notification of Insurance License Plate
 - The system determines the current status of the corresponding contract or application on the basis of the insurance policy number. If the contract or application can be determined uniquely, the system then transfers the application, contract, and policy number to the administrative data of the registration message. If the contract or application cannot be uniquely determined, the administrative data remains unchanged.
 - Assignment to Object
 - If an application or contract number was determined in the previous step, the system then determines the corresponding insurable object and transfers its insurable object ID to the administrative data of the message.
 - If no application or contract number could be determined in the previous step, the system searches by insurance certificate number, vehicle ID number, manufacturer key and the type key for a unique insurable object with identical data in the in-force business. If the system finds a unique insurable object, its ID is transferred to the administrative data of the message.
 - Assignment to Partner
 - If a unique insurable object was determined in the previous step, the system determines the vehicle owner's ID from the insurable object and transfers this data to the administrative data of the message.
 - If no unique insurable object was determined, the system searches for a partner with identical data according to the owner data in the message in the partner administration. If the system finds a unique insurable object, its ID is transferred to the administrative data of the message.
 - Assignment to Contract Based on Object or Partner
 - If the system could determine an insurable object ID and a partner ID in the previous steps, it searches for a unique contract or application in which this insurable object is contained as an insured object and the partner as policyholder. If the system has found a unique application or contract, its contract, application, and policy number is transferred to the administrative data of the message.
3. If the system can successfully assign a message, it retains the "New" status and is processed automatically and completed if possible (see [Automatic Processing of Inbound Messages \[page 104\]](#)).
 4. If the system finds multiple possible insurable objects or partners during the assignment to the in-force business, then the message can only be processed further by a processor. The system documents this in the log, creates a PPO entry for this message and sets the message to the "In Process" status.
 5. If the system cannot find a corresponding insurable object or a corresponding partner during the assignment to the in-force business, and the message is a *Registration*, no PPO entry is created and the message keeps the "New" status. The system tries to assign the message during the next *Assignment to In-Force Business* run. This is because registration messages can appear in the system several days before the application. The *Residence Duration Expiration* run is used to avoid registrations remaining unprocessed in the system for too long.
 - Registrations have the following messages:
 - Registration Data for Insurance Company (GDV_VU_003) with the message type "New Registration (1)"

- Registration Data for Insurance Company (GDV_VU_003) with the message type “Change (2)” and *Change Vehicle Owner* = “Changed Owner (4)”
- Registration Data for Insurance Company (GDV_VU_003) with the message type “Change (2)” and *Change Insurance* = “Change Insurance Company (3)”

i Note

You can also assign the data manually to in-force business by editing the registration in Registration Management and entering the object number, partner ID of the owner, and contract number.

In Customizing you can adjust the criteria for assignment to in-force business to meet customer needs:

- Assignment to policy and contract:
 - ▶ [SAP Policy Management for Auto Insurance](#) > [Registration Management](#) > [Business Add-Ins](#) > [BAdI: Assignment to Policy and Contract](#) ▶
- Assignment to partner:
 - ▶ [SAP Policy Management for Auto Insurance](#) > [Registration Management](#) > [Business Add-Ins](#) > [BAdI: Assignment to Partner](#) ▶
- Assignment to object:
 - ▶ [SAP Policy Management for Auto Insurance](#) > [Registration Management](#) > [Business Add-Ins](#) > [BAdI: Assignment to Object](#) ▶

2.8.1.2.2 Processing Registration

For new registrations, the registration agency creates messages with the category *Registration Data for Insurance Company* and with the notification type “New Registration”. Registration messages with the category *Registration Data for Insurance Company* and with the notification type “Change” are created for a change of insurer. Registration messages with the category “Registration Data for Insurance Company” and with the notification type “Change” are created for a change of ownership.

The registration agency sends these data records to the affected insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system processes the registration:
 - If there is no insurable object ID in the registration message, the system creates this insurable object using the data sent by the registration agency (vehicle owner, type of license plate, license plate number, interchangeable license plate, vehicle identification number, manufacturer ID, model key, and so on) . The ID of the new insurable object is recorded in the registration message.
 - If an insurable object ID is entered in the registration message and there are no significant differences in the vehicle data, the system compares this insurable object with the registration data sent by the registration agency.

- If the comparison of the vehicle data was successfully executed, the system checks whether the owner data in the registration message matches the owner data in the insurable object.
3. If necessary, the system releases the application. For more information, see [Automatic Release of Applications \[page 108\]](#).

2.8.1.2.3 Automatic Release of Applications

The system releases the calculated application when a registration message is processed that contains a registration for this application.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system starts the automatic release of applications as part of the *Process Registration* process.
3. For messages in the *Registration Data for Insurance Company* category with
 - Notification type = “New Registration” or
 - Notification type “Change” and *Change Insurance* = “Change of Insurer” or
 - Notification type “Change” and *Change Vehicle Owner* = “Change of Vehicle Owner”.
that were assigned to an application, the system executes the following:
 - The system checks whether there is a calculated, but not yet released application.
 - The system checks whether the material start in the application lies within a waiting period that applies to the insurance start date recorded in the registration message.
 - If the *Start with Registration Day* checkbox has been selected in the application, the system checks whether the material start in the application and the insurance start in the registration message are the same.
 - If these checks are run without errors, the system runs any customer-specific validation checks.
 - When all checks have been completed without errors, the system releases the application and sets the status of the registration message to “Completed”.
 - The system creates a PPO entry for any unsuccessful checks.

You can define the conditions for automatic release in Customizing. You can find the corresponding Customizing activity under [SAP Policy Management for Auto Insurance > Registration Management > Registration \(Germany\) > Define Automatic Release](#).

2.8.1.2.4 Processing Decommissioning

Registration messages with the category “Registration Data for Insurance Company” and with the notification type “Decommissioning” are created at the registration agency for decommissionings.

These data records are sent to the affected insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system starts processing of the decommissioning. Dependent on the status of the associated contract, the system executes the following actions:
 - If the status of the associated contract is “suspended” and the *license plate reservation* indicator is set in the decommissioning, the system checks whether the suspension start date of the contract lies within a waiting period that applies to the registered decommissioning date (= processing date of registration agency in the registration message).
 - If the suspension start date lies within a waiting period, the system sets the status of the registration message to “completed”.
 - If the suspension start date is not within the waiting period, the system creates an entry in Post Processing Office (PPO).
 - If the status of the associated contract is “suspended” and the *license plate reservation* indicator is not set in the decommissioning, the system creates a PPO order.
 - If the status of the associated contract is “reversed”, the system checks whether the reversal date of the contract lies within a waiting period that applies to the registered decommissioning date (= processing date of registration agency in the registration message):
 - If the reversal date lies within a waiting period, the system sets the status of the registration message to “completed”.
 - If the reversal date is not within the waiting period, the system creates a PPO order.
 - If the status of the associated contract is neither “suspended” or “reversed”, the system creates a PPO entry.
3. In Customizing, you can enter default settings for the waiting period. You can find the corresponding Customizing activity under ► *Policy Management for Auto Insurance* ► *Registration Management* ► *Registration (Germany)* ► *Define Automatic Release* ►.

2.8.1.2.5 Processing Notification of Subsequent Insurer

For changes of insurer, the registration agency generates registration notifications of the category “Notification of Subsequent Insurer”.

These data records are sent to the previous insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system processes the notifications of subsequent insurer. Dependent on the setting of the reversal indicator in the registration notification, the system executes the following actions:
 - If the reversal indicator is not set in the registration notification, the system checks the following:
 - Is the associated contract reserved or is there an application that is ready for release?

- Is the reversal date from the contract or application during the waiting period for the *Subsequent Insurer From* date in the registration notification?

If so, the system releases the application and sets the status of the registration notification to “completed”.

If not, the system also creates a PPO entry.

- If the reversal indicator is set in the registration notification, the system checks whether the original notification of subsequent insurer exists in the system:
 - If the original notification of subsequent insurer exists and has not been processed yet (which means that the status is “new” or “in processing”), the system sets the status of the notification of contract end to “reversed” and the status of the reversal confirmation to “completed”.
 - In all other cases, the system creates a PPO entry.
3. You can define the conditions for automatic release in Customizing. You can find the corresponding Customizing activity under [Policy Management for Auto Insurance](#) > [Registration Management](#) > [Registration \(Germany\)](#) > [Define Automatic Release](#).

2.8.1.2.6 Processing Confirmation for Insurance Certificate for Transfer

At the registration agency, the receipt of incoming messages of the category “Insurance Certificate for Transfer” is confirmed by sending inbound confirmations for insurance certificate for transfer.

These data records are sent to the affected insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system starts processing of the inbound confirmations.
3. The system checks whether the inbound confirmation can be assigned uniquely to an insurance certificate for transfer.

i Note

The assignment is made using the contract or application number and the license plate number. The system searches only for insurance certificates for transfer that have not been reversed.

The system also executes the following:

- If it is possible to assign the inbound confirmation uniquely and the inbound confirmation does not contain a rejection reason, the system sets the status of the insurance certificate for transfer to “confirmed” and sets the status of the inbound confirmation to “completed”. The system also copies the *sequential number*, the *processing date of the RA*, and the *rejection reason* from the inbound confirmation to the insurance certificate for transfer.
- If it is possible to assign the inbound confirmation uniquely and the inbound confirmation contains a rejection reason, the system sets both the status of the insurance certificate for transfer and the status

of the inbound confirmation to “in processing”. The system creates a PPO order and copies the *sequential number*, the *processing date of the RA*, and the *rejection reason* from the inbound confirmation to the insurance certificate for transfer.

- If it is not possible to assign the inbound confirmation uniquely, the system creates a PPO entry and sets the status of the inbound confirmation to “in processing”.

2.8.1.2.7 Processing Confirmation for Contract End

At the registration agency, the receipt of incoming messages of the category “Notification of Contract End” is confirmed by sending inbound confirmations for the contract end.

These data records are sent to the affected insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system starts processing of the inbound confirmations.
3. The system checks whether the inbound confirmation can be assigned uniquely to a notification of contract end.

i Note

The assignment is made using the contract or application number and the license plate number. The system searches only for notifications of contract end that have not been reversed.

The system also executes the following:

- If it is possible to assign the inbound confirmation uniquely and the inbound confirmation does not contain a rejection reason, the system sets both the status of the notification of contract end and the status of the inbound confirmation to “completed”. The system also copies the *sequential number*, the *processing date of the RA*, and the *rejection reason* from the inbound confirmation to the notification of contract end.
- If it is possible to assign the inbound confirmation uniquely and the inbound confirmation contains a rejection reason, the system sets both the status of the notification of contract end and the status of the inbound confirmation to “in processing”. The system creates a PPO order and copies the *sequential number*, the *processing date of the RA*, and the *rejection reason* from the inbound confirmation to the notification of contract end.
- If it is not possible to assign the inbound confirmation uniquely, the system creates a PPO entry and sets the status of the inbound confirmation to “in processing”.

2.8.1.2.8 Processing Confirmation About Insurance License Plate

At the registration agency, the receipt of incoming, incorrect messages of the category “Notification of Insurance License Plate” is confirmed by sending negative inbound confirmations for the notification of insurance license plate and requests that the insurance company corrects the error.

These data records are sent to the affected insurance company. The system adds the registration messages to Registration Management.

Activities

1. Start the automatic processing of inbound messages in the *Process Registration Data* transaction.
2. The system starts processing of the inbound confirmations.
3. The system checks whether the inbound confirmation can be assigned uniquely to a notification of insurance license plate.

i Note

The assignment is made based on the insurance license plate and the date until which the insurance license plate is valid. The system searches only for notifications of insurance license plates that have not been reversed.

The system then executes the following actions:

- If it is possible to assign the negative inbound confirmation uniquely, the system creates a PPO entry and sets the status of the notification of insurance license plate to “in processing” and the status of the negative inbound confirmation to “completed”.
- If it is not possible to assign the negative inbound confirmation uniquely, the system creates a PPO entry and sets the status of the negative inbound confirmation to “in processing”.

2.8.1.3 Insurance Certificates

An insurance certificate is sent in electronic form from the insurance company directly to the registration agency. There are three types of insurance certificates:

- **Insurance certificate for calling**
When you insure a vehicle that has not yet been registered, you create an *Insurance Certificate for Calling* by the registration agency.
For more information, see [Creating Insurance Certificates for Calling \[page 113\]](#).
- **Insurance certificate for transfer**
When you insure a vehicle that has already been registered, you create an *Insurance Certificate for Transfer* to the registration agency.
For more information, see [Creating Insurance Certificates for Transfer \[page 114\]](#).
- **Permanent insurance certificate**

The customer is to receive an insurance certificate that they can use to register several vehicles. You create a *Permanent Insurance Certificate* in *Registration Management*.
For more information, see [Creating Permanent Insurance Certificates \[page 115\]](#).

2.8.1.3.1 Creating Insurance Certificates for Calling

Context

You can create an *Insurance Certificate for Calling* in the system, and then transfer it to the registration office via a customer-specific interface.

You can start the creation of the *Insurance Certificate for Calling* in the *New Business*, *Change*, and *Universal Change* business processes and in the *Reset* business process with the *Corrected Policy Issuance* business transaction. You can also start the creation of the certificate directly from Registration Management.

Procedure

1. **Alternative A:** Start the creation of the *Insurance Certificate for Calling* in the *New Business*, *Change*, *Universal Change* or *Reset* business processes with the *Corrected Policy Issuance* business transaction, by choosing *Insurance Certificate for Calling*.

The system copies the partner ID of the policyholder and owner as well as the ID of the insurable object, the application or contract number, and the policy number.

Alternative B: Start the creation of the *Insurance Certificate for Calling* in Registration Management by selecting the message category *Insurance Certificate for Calling* and choosing *Create*.

2. Enter the remaining data for the *Insurance Certificate for Calling* (policyholder, type of license plate, license plate number, interchangeable license plate, vehicle ID, validity end date, send date).

Alternative A: Release the *Insurance Certificate for Calling*.

- Variant 1: If the send date is after the current date, the system saves the *Insurance Certificate for Calling* with the status "Released". The certificate is then sent with the first batch of exported data as of the specified send date.
- Variant 2: If the send date is the same as the current date, the system supplies the *Insurance Certificate for Calling* to the customer-specific interface so that it can be sent. The *Insurance Certificate for Calling* is saved in Registration Management with the status "Sent".

Alternative B: Terminate the process; the system discards any unsaved data.

i Note

If you enter a vehicle identification number in the *Insurance Certificate for Calling*, the system determines all messages with the same number and displays these under *Search Result for FIN*.

2.8.1.3.2 Creating Insurance Certificates for Transfer

Context

You can create an *Insurance Certificate for Transfer* in the system, and then transfer it to the registration office via a customer-specific interface.

You can start the creation of the *Insurance Certificate for Transfer* in the *New Business*, *Change*, and *Universal Change* business processes and in the *Reset* business process with the *Reinstatement After Reversal* or *Corrected Policy Issuance* business transaction. You can also start the creation of the certificate directly from Registration Management.

Procedure

1. **Alternative A:** Start the creation of the *Insurance Certificate for Transfer* in the *New Business*, *Change* or *Universal Change* business process with the *Reinstatement After Reversal* business transaction or in the *Reset* business process with the *Corrected Policy Issuance* business transaction, by choosing *Insurance Certificate for Transfer*.

The system copies the partner ID of the policyholder and owner as well as the ID of the insurable object, the application or contract number, and the policy number.

Alternative B: Start the creation of the *Insurance Certificate for Transfer* in Registration Management by selecting the message category *Insurance Certificate for Transfer* and choosing *Create*.

2. Enter the remaining data for the *Insurance Certificate for Transfer* (policyholder, type of license plate, license plate number, interchangeable license plate, vehicle ID, insurance policy number, insurance start date, send date).

Alternative A: Release the *Insurance Certificate for Transfer*.

- Variant 1: If the send date is after the current date, the system saves the *Insurance Certificate for Transfer* with the status "Released". The certificate is then sent with the first batch of exported data as of the specified send date.
- Variant 2: If the send date is the same as the current date, the system supplies the *Insurance Certificate for Transfer* to the customer-specific interface so that it can be sent. The *Insurance Certificate for Transfer* is saved in Registration Management with the status "Sent".

Alternative B: Terminate the processing. The system discards any unsaved data.

i Note

If you enter a vehicle identification number in the *Insurance Certificate for Transfer*, the system determines all messages with the same number and displays these under *Search Result for FIN*.

2.8.1.3.3 Creating Permanent Insurance Certificates

Context

You can create a *Permanent Insurance Certificate* in the system. This certificate can be transferred to the registration office via a customer-specific interface.

This insurance certificate can be created only from *Registration Management*.

Procedure

1. Start the creation of this insurance certificate in *Registration Management* by selecting the message category *Permanent Insurance Certificate* and choosing *Create*.
2. Enter the remaining data for this *Permanent Insurance Certificate* (policyholder, type of license plate, validity end date, send date).
3. **Alternative A:** Release the *Permanent Insurance Certificate*.
 - Variant 1: If the send date is after the current date, the system saves the *Permanent Insurance Certificate* with the status *Released*. The certificate is then sent with the first batch of exported data as of the specified send date.
 - Variant 2: If the send date is the same as the current date, the system supplies the *Permanent Insurance Certificate* to the customer-specific interface so that it can be sent. The *Permanent Insurance Certificate* is saved in *Registration Management* with the status *Sent*.

Alternative B: Terminate the processing. The system discards any unsaved data.

2.8.1.3.4 Creating Notification of Contract End

Context

You create a notification of contract end, which the system transmits to the registration office by means of a customer-specific interface.

You can start creation of the notification of contract end directly in the following places in the system:

- During the *Change* business process in the *Execute Reversal* business transaction
- In the *Vehicle Change* business transaction
- In the *Reversal* Business Process

- When refusing an application (if vehicle has been registered already)
- In Registration Management

In background processing for *Expiration of Contract* and *Expiration of Coverage*, the system also creates a notification of contract end automatically.

Procedure

1. Alternative A:

1. Start either the *Reversal* business process or the *Change* business process using the *Execute Reversal* business transaction or the *Vehicle Change* business transaction with reversal of the previous contract. Alternatively, you can reject a New Business application for a vehicle which a registration has been received already.
2. In the *Non-Liability Notification* field, choose the “Create” option to create a notification of contract end.
3. The system creates a notification of contract end to which it copies the following data:
 - Partner ID of the policy holder and of the owner
 - ID of the insurable object
 - Application or contract number
 - Policy number
 - Contract end date

Alternative B:

The system executes *Contract Expiration* or *Coverage Expiration* in background processing. At the same time, the system creates a notification of contract end to which it copies the following data:

- Partner ID of the policy holder and of the owner
- ID of the insurable object
- Application or contract number
- Policy number
- Contract end date

Alternative C:

1. Start the creation of the notification of contract end in Registration Management by selecting the message category “Notification of Contract End” and choosing *Create*.
2. Complete the data for the notification of contract end (insurance number, owner, insurable object, policy and contract number, contract end date).
2. The system checks whether an unreversed decommissioning (registration data for insurance company with *notification type* = “decommissioning”) exists for this contract and vehicle.

If an unreversed decommissioning does exist, the system copies the date from the *Processing Date RA* field of the decommissioning to the *Decommissioning* field of the notification of contract end.

3. The system checks whether a notification of subsequent insurer exists for this contract and vehicle:
 - If a notification of subsequent insurer has been received, the system reverses the notification of contract end and enters “No Dispatch Required” as the reversal reason.
 - If no notification of subsequent insurer has been received, the system releases the notification of contract end for dispatch and sends it on the entered dispatch date.

i Note

If you enter a vehicle identification number in the notification of contract end, the system determines all messages with the same number and displays these under [Search Result for FIN](#).

2.8.1.4 Creating Drilldown Inquiries


Context

You can create a drilldown (an online inquiry to the German Insurance Association) in the system. You can determine all the data records of the German Insurance Association for all the insurance certificates that match the drilldown criteria. These are then returned as a result. The system displays the result.

Procedure

1. Start the drilldown inquiry in [Registration Management](#) by choosing the [Drilldown](#) pushbutton.
2. The [Start Drilldown](#) screen appears. You can enter your drilldown criteria here.

Alternative A: Enter your criteria under [Drilldown List](#) and choose [Drilldown List](#).

- The system finds all the insurance certificates in the German Insurance Association that match this criteria and displays these in a list.
- For more detailed information about an item in the list, select the row and choose . The system displays the information in a detailed view.

Alternative B: Enter your criteria under [Drilldown Detail](#) and choose [Drilldown Details](#).

- The system finds the insurance certificates in the German Insurance Association that match this criteria and displays these.

2.8.1.5 Import and Export of Registration Messages

Import

A report with a customer-specific interface can be used to import data received from the registration agency into the system. You can use this report to import registration messages into the system. The data is then saved in [Registration Management](#).

Transaction: [Import Registration Messages](#) (/MVA/AMVRS_IMPORT_D)

Export

A report with a customer-specific interface can be used to export outbound registration messages saved in [Registration Management](#). You can use the data available on the interface to create a file and send this file to the registration agency.

Transaction: [Export Registration Messages \(/MVA/AMVRS_EXPORT_D\)](#)

i Note

The how-to guide [FS-PMA 1.3 - Registration for Germany](#) describes how to adjust the interface for importing and exporting registration messages to meet specific customer needs.

2.8.2 Change of Insurer

In Germany, when a customer changes their insurer insurance companies in the "Auto" line of business exchange information about this customer's bonus-malus levels. You can use this information for the subsequent insurer to calculate the premium for the new contract according to the data received and the risks. This exchange of information is country-specific. The required actions and services are implemented in the FS-PM Auto system with separate data storage in the component for managing the change of insurer certificates (Change of Insurer Certificate Management). Notifications can be created, edited, and displayed in Change of Insurer Certificate Management.

Integration

Change of Insurer Certificate Management communicates with the other FS-PM components or the product engine via interfaces only. It also provides actions and services.

Features

Integration in FS-PM

The table below shows all the processes that control communication between the in-force business system and Change of Insurer Certificate Management.

Change of Insurer Certificate Process	Description
<i>Trigger Inquiry</i>	<p>When you edit a contract, you can trigger a bonus-malus inquiry relating to the management of change of insurer certificates from the in-force business system. This inquiry is triggered manually (<i>Create Inquiry</i> pushbutton) or automatically (when you choose <i>Save Application</i> or <i>Release Application</i>).</p> <p>For more information, see Triggering Inquiries [page 127].</p>
<i>Include Correction in the Contract</i>	<p>You receive an inbound correction from Change of Insurer Certificate Management. You include the correction in the contract.</p> <p>For more information, see Include a Correction in the Contract [page 129].</p>
<i>Trigger Correction After Claims Burden or Elimination</i>	<p>The <i>Transfer Claims Data</i> function (see the implementation guide) performs the following actions:</p> <ol style="list-style-type: none"> 1. Includes the claim in the bonus-malus 2. Creates a change of insurer certificate correction with the correction reason "Subsequent Claims Have Been Added" or "Claim Credit"
<i>Trigger Correction After Contract Reversal or Suspension</i>	<p>You reverse or suspend a contract. The system creates a correction if an answer has been released for this contract.</p>
<i>Include Negative Answer in the Contract</i>	<p>A negative answer has been received in Change of Insurer Certificate Management and is processed accordingly.</p> <p>For more information, see Include a Negative Answer in the Contract [page 129].</p>
<i>Include Positive Answer in the Contract</i>	<p>You include a positive answer in the contract.</p> <p>For more information, see Include a Positive Answer in the Contract [page 128].</p>
<i>Trigger Claim-Free Discount Return if Application Refused</i>	<p>You refuse an application. Depending on the refusal reason, the system creates a claim-free discount return via Change of Insurer Certificate Management.</p> <p>In Customizing you can define the refusal reasons for which the system creates a claim-free discount return (SAP Policy Management for Auto Insurance > Insurer Inquiry > Assign Return Reasons to Refusal Reasons >).</p>

Change of Insurer Certificate Process	Description
Trigger Claim-Free Discount Return If Contract Is Reversed from Its Start Date	<p>You reverse a contract from its start date. Depending on the reversal reason, the system creates a claim-free discount return via Change of Insurer Certificate Management.</p> <p>In Customizing you can define the reversal reasons for which the system creates a claim-free discount return (SAP Policy Management for Auto Insurance > Insurer Inquiry > Assign Return Reasons to Reversal Reasons >).</p>

Actions and Services

The table below shows the actions and services that can be used in Change of Insurer Certificate Management.

Action or Service	Description
Create Inquiry	<p>You manually create an inquiry in Change of Insurer Certificate Management.</p> <p>An outbound inquiry can be created by entering the notification type (record type) and notification direction on the central access screen in Change of Insurer Certificate Management.</p> <p>Alternatively, you use FS-PM business processes to generate an outbound inquiry. For more information, see Triggering Inquiries [page 127].</p>
Create and Edit Outbound Corrections	<p>The system creates a correction for an outbound answer and releases this so it can be sent to the insurance association.</p> <p>For more information, see Creating and Editing Outbound Corrections [page 130].</p>
Edit Outbound Negative Answer	<p>An outbound negative answer is displayed and edited in Change of Insurer Certificate Management.</p>
Edit Outbound Positive Answer	<p>An outbound positive answer is displayed and edited in Change of Insurer Certificate Management.</p>
Create and Edit Outbound Claim-Free Discount Return	<p>You create the return for a claim-free discount and release this so it can be sent. The system sets the status of the claim-free discount return to "Released".</p>

Action or Service	Description
<i>Edit Inbound Inquiry</i>	<p>An inquiry has been imported into Change of Insurer Certificate Management. You edit the inquiry in Change of Insurer Certificate Management.</p> <p>For more information, see Editing Inbound Inquiries [page 132].</p>
<i>Automatically Process Inbound Inquiry</i>	<p>An inquiry for a reversed contract has been imported into Change of Insurer Certificate Management. The system creates a positive answer.</p> <p>For more information, see Automatic Processing of Inbound Notifications [page 138].</p>
<i>Register Inbound Inquiry from a Non-Participant</i>	<p>You receive an inquiry from a non-participant in paper form (form SA99) and transfer the inquiry to Change of Insurer Certificate Management for further electronic processing.</p> <p>For more information, see Editing Inbound Messages from Non-Participants [page 133].</p>
<i>Manually Assign Inbound Inquiry</i>	<p>You assign to a change of insurer certificate process an inbound inquiry that could not be assigned automatically.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>
<i>Automatically Assign Inbound Inquiry</i>	<p>The system assigns an inbound inquiry to a change of insurer certificate process.</p> <p>For more information, see Import of Change of Insurer Certificate Data [page 134].</p>
<i>Display Inbound Answer</i>	<p>The system displays an inbound answer. This is either a positive or negative answer.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>
<i>Manually Assign Inbound Answer</i>	<p>You assign manually an inbound answer that could not be automatically assigned or you need to change an automatic assignment.</p>
<i>Automatically Assign Inbound Answer</i>	<p>The system assigns an inbound answer to the corresponding notification (outbound inquiry) in Change of Insurer Certificate Management.</p> <p>For more information, see Import of Change of Insurer Certificate Data [page 134].</p>

Action or Service	Description
<i>Automatically Process Inbound Positive Answer</i>	<p>An inbound positive answer has been imported into Change of Insurer Certificate Management. The system incorporates the answer in the bonus-malus.</p> <p>For more information, see Automatic Processing of Inbound Notifications [page 138].</p>
<i>Assign Inbound Error Message</i>	<p>If the system checks the record for the inquiry or answer at the German Insurance Association and discovers that the record contains incorrect data, a corresponding error message is sent to the insurance company.</p> <p>The system changes the status of the corresponding outbound notification to Incorrect and creates a work item.</p>
<i>Display Inbound Correction</i>	<p>You select an inbound correction to be displayed (this is the reference record "Correct an Answer")." "</p>
<i>Manually Assign Inbound Correction</i>	<p>You assign manually to a change of insurer certificate process an inbound correction with its corresponding answer records that could not be assigned by the system or if you need to change an automatic assignment.</p>
<i>Automatically Process Inbound Correction</i>	<p>An inbound correction that contains a positive answer has been imported into Change of Insurer Certificate Management. The system incorporates the correction in the bonus-malus.</p> <p>For more information, see Automatic Processing of Inbound Notifications [page 138].</p>
<i>Automatically Assign Inbound Correction</i>	<p>The system assigns an inbound correction to the corresponding outbound inquiry.</p> <p>The correction corrects answers that have already been received. The information attached to the correction has the same structure as the notification to be corrected. The correction replaces the previous answer.</p> <p>For more information, see Import of Change of Insurer Certificate Data [page 134].</p>
<i>Display and Edit Inbound Claim-Free Discount Return</i>	<p>The system displays an inbound return or you edit an inbound return.</p> <p>For more information, see Editing Inbound Claim-Free Discount Returns [page 131].</p>

Action or Service	Description
<i>Automatically Process Inbound Claim-Free Discount Return</i>	<p>An inbound claim-free discount return has been imported into Change of Insurer Certificate Management. The system incorporates the claim-free discount return in the bonus-malus.</p> <p>For more information, see Automatic Processing of Inbound Notifications [page 138].</p>
<i>Manually Assign Inbound Claim-Free Discount Return</i>	<p>You assign to a change of insurer certificate process an inbound claim-free discount return that could not be assigned automatically.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>
<i>Automatically Assign Inbound Claim-Free Discount Return</i>	<p>The system assigns an inbound claim-free discount return to a change of insurer certificate process.</p> <p>For more information, see Import of Change of Insurer Certificate Data [page 134].</p>
<i>Automatically Assign Inbound Special Form "Without Answer"</i>	<p>The system assigns an inbound answer <i>Without Answer</i> to a change of insurer certificate process.</p> <p>The previous insurer did not answer an inquiry within the defined period. For this reason, the insurance association monitoring the deadline has generated the notification "Without Answer".</p> <p>For more information, see Import of Change of Insurer Certificate Data [page 134].</p>
<i>Manual Editing of a Transaction</i>	<p>You correct a transaction in order to correct an error and trigger the renewed sending of the transaction.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>
<i>Prepare Notification File</i>	<p>All transactions with the status "Released" are delivered to a customer-specific export interface in a background process (FPP run). When they have been processed successfully the system sets the status of these transactions to Sent.</p> <p>For more information, see Export of Change of Insurer Certificate Data [page 137].</p>
<i>Copy Notification</i>	<p>You copy an incorrect outbound notification in order to correct an error and trigger the renewed sending of the notification.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>

Action or Service	Description
<i>Create Negative Answer</i>	You can use the <i>Create Negative Answer</i> service to create a negative answer and release it so it can be sent.
<i>Create Positive Answer</i>	You can use the <i>Create Inquiry</i> service to create a positive answer and release it so it can be sent.
<i>Service: Create Correction</i>	The insurer creates a correction and transfers this to the subsequent insurance company via the insurance association.
<i>Service: Create Claim-Free Discount Return</i>	The system creates a return for a claim-free discount and releases this so it can be sent. Alternatively, SAP Notes are provided.
<i>Create Claim-Free Discount Return as Answer to a Stray</i>	A claim-free discount return is created as an answer to a stray in Change of Insurer Certificate Management and is released so that it can be sent to the insurance association. Since the stray is not intended for the insurer, no action is required in Bonus-Malus Management or in the in-force business system.
<i>Start Change of Insurer Certificate Management</i>	You start Change of Insurer Certificate Management to create or edit transactions. For more information, see Starting Change of Insurer Certificate Management [page 126] .
<i>Transfer Notifications About Change of Insurer Certificate from the Insurance Association</i>	The insurance association has sent a file containing inbound notifications. The information from this file is sent to Change of Insurer Certificate Management via an import interface. For more information, see Import of Change of Insurer Certificate Data [page 134] .
<i>Select Transaction</i>	You search for a transaction or a notification and select it for subsequent processing. For more information, see Starting Change of Insurer Certificate Management [page 126] .
<i>Reset Assignment</i>	An inbound notification is assigned to a change of insurer certificate process. You reset this assignment and create a user-specific change of insurer certificate process for the inbound notification. For more information, see Starting Change of Insurer Certificate Management [page 126] .

Action or Service	Description
Create Duplicate	<p>You create an answer “Correction with Correction Reason Duplicate” for an inquiry that has been received and already answered. You release this answer so it can be sent.</p> <p>For more information, see Starting Change of Insurer Certificate Management [page 126].</p>

2.8.2.1 Change of Insurer Certificate Process

As part of the procedure for changing the insurer certificate (CIC procedure), inquiries are sent to previous and current insurers and the answers to these are processed in the system. Inquiries from current and subsequent insurers are also answered.

This type of information exchange is referred to as the change of insurer certificate (CIC) process. The individual notifications (inquiry, answer, and so on) are referred to as “transactions”.

Process

The notifications in the CIC procedure comprise one or more data records. Each data record is 255 characters long and has a record type. The data records have different structures depending on the record type.

Each transaction consists of a minimum of one record type and a maximum of five. The first record type is the “main record type”, which identifies the transaction, and any further record types are “additional record types”.

Each transaction has a number that is assigned by the “German Insurance Association” with the following exceptions:

- A CIC inquiry (record type 10) that is sent to the German Insurance Association is not assigned a transaction number.
- CIC corrections with correction reason 1 to 4 (including all related data records) are assigned an artificial transaction number (the insurance certificate number (= contract number) of the previous insurer) when they are sent to the German Insurance Association. This is used to identify the related data records.
- CIC corrections with correction reason 5 (=duplicate) are assigned the transaction number of the corresponding query when they are sent (this includes all related data records).
- The reference record “Answer to Non-Participant” and all related answer records are assigned the insurance certificate number of the previous insurer instead of the transaction number when they are sent.

You can assign each process a contract in In-Force Business Management. You can save the assignment to the contract in the corresponding CIC process.

Change of Insurer Certificate Management groups together the related transactions for CIC processes. This means that a correction or the return of a claim-free discount is also assigned to the triggering inquiry and the most recent answer. Every search in Change of Insurer Certificate Management returns notifications or transactions as a result.

The system treats a CIC process as a single entity. You can edit a notification or trigger actions for all notifications and transactions of a CIC process.

2.8.2.2 Starting Change of Insurer Certificate Management

Context


Start *Change of Insurer Certificate Management* (/MVA/AMC_ICDESTART). You can create and edit transactions in *Change of Insurer Certificate Management*. Transactions can be created directly using an action. Technical answers can be edited and generated from the screen on which the relevant change of insurer certificate process is displayed.

Procedure

1. A dialog box appears in which you can enter your search criteria.
2. Enter your search criteria. You can search using the following data:
 - Notification data (such as notification type, notification direction, previous insurer, and subsequent insurer)
 - Business partner data (such as name, street, postal code, town or city)
 - Administrative data (such as process number, policy number, contract number, B/M owner, creation date, change date, status)
 - Vehicle data (such as license plate number, vehicle ID)

If you use the input help for the *Contract Number* field when you are entering the search criteria, the system checks whether you have the necessary authorization for the selected policies. The system checks a user's authorization based on the company and the sales product of the policy.

The system displays the data in the search result for the input help as follows:

- The personal data of all policies for which you are not authorized is hidden.
 - The personal data of the policies for which you are authorized is displayed.
You copy the contract number you want from the search result to the *Contract Number* search criterion.
3. The system searches the change of insurer certificate notifications based on your search criteria.
 4. If the system finds more than one matching change of insurer certificate notification, it displays the results in a hit list. Select a notification for further processing by choosing .
 5. The system displays the process flow and the detail screen for the selected notification.
 6. The following actions are available, depending on the type and status of the notification:
 - Create and edit outbound positive or negative answer
 - Create and edit outbound corrections

- Display inbound inquiry
- Display inbound answer
- Display inbound correction
- Manual editing of a transaction
- Manual assignment of a transaction
- Copy notification
- Create duplicate
- Reset assignment
- Create and edit outbound claim-free discount return
- Edit inbound claim-free discount return

Alternatively, the following options are available:

- You can cancel the search.
- The system does not find a corresponding transaction.
- You can cancel the selection.

2.8.2.3 Triggering Inquiries

Context

When you save an application and the new business is released, the system executes the *Service: Create Inquiry* action depending on the selected rating reason.

The system also provides a *Create Inquiry* action on the bonus-malus data screen. This allows you to branch to *Change of Insurer Certificate Management*. The available data is transferred to the outbound inquiry.

Procedure

1. Start the *New Business*, *Change*, *Universal Change*, or *Reset* business process and switch to the screen for editing bonus-malus data.
2. **Alternative A:**
 - Enter the data about the previous insurer and trigger the *Create Inquiry* action.
 - The *Change of Insurer Certificate Management* screen appears. Edit and release the inquiry.
 - Continue processing the FS-PM business process.

Alternative B:

- Continue processing the FS-PM business process.
- When you save the application and also when you release the new business, the system executes the *Service: Create Inquiry* action if you have selected a corresponding rating reason. Inquiry data is filled according to the validation check.

3. You can edit the inquiry in *Change of Insurer Certificate Management* and then release, save, or discard it.

i Note

In Customizing you can specify the rating reasons for which a system creates an inquiry (► [SAP Policy Management for Auto Insurance](#) ► [Bonus-Malus Management](#) ► [Define Rating Reasons](#) ►).

The system uses the Customizing table to derive the reason for the inquiry from the rating reason.

2.8.2.4 Processing of Notifications

When you start Change of Insurer Certificate Management and select a notification for processing, a number of different options are available according to the record type and direction of notification and depending on the status of the notification.

You can find more information about the following processing options:

- [Include a Positive Answer in the Contract \[page 128\]](#)
- [Include a Negative Answer in the Contract \[page 129\]](#)
- [Include a Correction in the Contract \[page 129\]](#)
- [Create and Edit Outbound Correction \[page 130\]](#)
- [Create Outbound Claim-Free Discount Return \[page 131\]](#)
- [Edit Inbound Claim-Free Discount Return \[page 131\]](#)
- [Edit Inbound Inquiry \[page 132\]](#)
- [Edit Inbound Message from Non-Participant \[page 133\]](#)

2.8.2.4.1 Include a Positive Answer in the Contract

A positive answer has been received and has to be processed accordingly.

Activities

1. Start the *Include Notification* action in Change of Insurer Certificate Management.
2. This action runs the following validation checks before a related date is scheduled:
 - Check to determine whether the positive answer is a claim-free discount cession (otherwise the system displays the error message "Positive answer is not a B/M cession").
 - Check to determine whether this answer contains a certified contract end that is before the effective date (start date of the use of the bonus-malus in the contract). Otherwise the system display the message "Certified end is after effective date".

3. The system uses the time model function *Include Notification from IIS* to create the related date for further automatic processing (see [Time Model Functions \[page 60\]](#)).
4. When the system runs the *Include Notification* action, it sets the status of the outbound inquiry to "Completed".
5. When the system runs the *Include Notification* action it sets the status of the imported answer to "Checked".

i Note

Sometimes a correction from the previous insurer arrives after you have created the related date for automatic processing of the positive answer but before you have processed the related date.

If you use the *Include Notification* action to edit this correction as well, the system copies only the values from the correction to the bonus-malus when it processes the related date.

2.8.2.4.2 Include a Negative Answer in the Contract

A negative answer has been received in Change of Insurer Certificate Management and has to be processed accordingly.

Activities

1. Start importing the negative answer.
2. The negative answer is not imported. Instead, the system assigns the inbound negative answer to the outbound inquiry and creates the following PPO entry: "Negative answer received; this must be processed."
3. The system sets the status of the transaction to "Completed".

2.8.2.4.3 Include a Correction in the Contract

A correction has been received and has to be processed accordingly.

Activities

1. Start the *Include Notification* action in Change of Insurer Certificate Management.
2. This action runs the following validation checks before a related date is scheduled:
 - Check to determine whether this answer is a claim-free discount cession (otherwise an error message is displayed).

- Check to determine whether this answer contains a certified contract end that is before the effective date (start date of the use of the bonus-malus in the contract). Otherwise an error message is displayed.
3. The system uses the time model function *Include Notification from IIS* to create the related date for further automatic processing (see [Time Model Functions \[page 60\]](#)).
 4. When the system runs the *Include Notification* action it sets the status of the outbound inquiry to “Completed”.
 5. When the system runs the *Include Notification* action it sets the status of the imported correction to “Checked”.

i Note

Sometimes a correction from the previous insurer arrives after you have created the related date for automatic processing of the positive answer but before you have processed the related date.

If you use the *Include Notification* action to edit this correction as well, the system copies only the values from the correction to the bonus-malus when it processes the related date.

2.8.2.4.4 Creating and Editing Outbound Corrections

Context

Based on an answer, you create a correction to a selected change of insurer certificate process. Possible reasons:

- Bonus-malus data (including the claim data) in the contract has changed
- Another form of correction

Procedure

1. On the initial screen for *Change of Insurer Certificate Management*, create and edit the correction.
2. If there is no header record for the correction, the *Create Correction* service is available depending on the status. The system displays any notes resulting from this service.
3. If there are no subsequent answer records for the correction, you can create a positive or negative answer.
4. The answer records created are assigned the transaction number of the correction. If answer records exist, these can be edited according to the direction of notification, notification type, and status (*Edit Outbound Positive Answer* or *Edit Outbound Negative Answer*).
5. The system validates the answer records when you release the correction. If you have not already entered a correction reason, the system determines one.

2.8.2.4.5 Creating Outbound Claim-Free Discount Returns

Context

In *Change of Insurer Certificate Management*, you trigger the creation and editing of a claim-free discount return.

Procedure

1. Open the change of insurer certificate process for which you want to create a claim-free discount return and start creating this return.
2. If a return record does not exist, this record is created and displayed by Change of Insurer Certificate Management. The changes are not saved if you cancel editing at this point.
3. You can display data about the return of a claim-free discount in the detail view in Change of Insurer Certificate Management.
4. If you have not yet released the claim-free discount return, or the status is *Open*, you can edit the *Return Reason* field (*Contract Did Not Materialize, Stray*). Otherwise, all fields are locked.
5. If the status is "Open", the "Release" action is available. When you execute this action, the system saves the transaction in the status "Released" and runs the validation checks according to the system description of the German Insurance Association.
6. If the status is not "Open", the "Exit" action is available. When you execute this action you leave the display and no changes are made.

2.8.2.4.6 Editing Inbound Claim-Free Discount Returns

Context

The system displays the transaction in *Change of Insurer Certificate Management*. You must edit it.

Procedure

1. The system displays the transaction in *Change of Insurer Certificate Management*. If the transaction is not assigned an inquiry with outbound answer, the system displays the following message: "No answer assigned to claim-free discount return".

2. You can assign the inbound claim-free discount return to another transaction manually. If the claim-free discount return cannot be assigned manually to another transaction, you can set the claim-free discount return to the status "Closed".
3. If the inbound claim-free discount return has the status "Open" in "Change of Insurer Certificate Management", the action "Import Claim-Free Discount Return" is available.
4. Call the action *Import Claim-Free Discount Return*. The system removes the subsequent insurer in the corresponding bonus-malus.
5. After the claim-free discount return has been imported, the claim-free discount confirmation is saved with the status "Completed" and a message is displayed. If the claim-free discount return is not imported correctly, the status of the notification remains "Open" and you are informed of this in a message.

2.8.2.4.7 Editing Inbound Inquiries

Prerequisites

- An inquiry has been received.
- On the initial screen in *Change of Insurer Certificate Management*, you have selected the inquiry to be edited.

Context

You edit the inquiry in *Change of Insurer Certificate Management*.

Procedure

1. *Change of Insurer Certificate Management* displays the data for the selected inquiry.
2. If the inquiry has not been assigned to a contract in the in-force business, the system displays a corresponding message. If the inquiry is assigned to a contract in the in-force business, continue with step 4.
3. You can assign the inbound inquiry manually to a contract in the in-force business. You can start the action *Assign Manually*.
Note: At the end of the manual assignment, you can continue processing from step 1.
4. Depending on the notification type, the direction of notification, and the status, other editing options are available:
 - You can create a positive answer (this is only available if a contract in the in-force business has been assigned).

- You can create a negative answer.
- You can create a duplicate (this is only available if there are several identical inquiries in the change of insurer certificate process).
- You can reset this assignment if the inbound inquiry is assigned to a different notification.

2.8.2.4.8 Editing Inbound Messages from Non-Participants

Context

An inquiry has been received from a non-participant in paper form (form SA99).

A non-participant is a company that does not participate in the electronic procedure of the insurance association.

Procedure

1. You create the inbound inquiry marked as *Inquiry from a Non-Participant* with the status “open” on the initial screen of *Change of Insurer Certificate Management*.
2. You can enter the data for the inquiry and have the system validate the completeness of this data (check the required entry fields). If this check is successful, the inquiry record is assigned the status “Checked”. If not, the system displays error messages.
3. You can save the record.
4. Once the inquiry has been released, you can create a positive or negative answer. If the validation checks are not completed successfully, the system displays a warning message.

2.8.2.5 Import and Export of Notifications

The processes for exchanging bonus-malus information in Germany (change of insurer certificate process) use a file-based data medium exchange to exchange notifications between insurance companies and the German Insurance Association.

You can use the following functions in FS-PM Auto to import the files received from the insurance association and to create files to be sent to the insurance association:

- [Import of Change of Insurer Certificate Data \[page 134\]](#)
- [Export of Change of Insurer Certificate Data \[page 137\]](#)

2.8.2.5.1 Import of Change of Insurer Certificate Data

The insurance association has sent a file containing inbound notifications. The information from this file is sent to Change of Insurer Certificate Management via an import interface and, if possible, assigned to a change of insurer certificate process.

Activities

1. The user (data technician) with the corresponding authorization starts the background job (FPP run) for transferring information from the customer-specific interface (for example, Import Messages from the File Received from the Insurance Association).

Transaction: /MVA/AMY_FPP_ICDEIMP (*Export CIC Data*)

The system checks the header and footer of the data transferred.

2. The system imports the information delivered via the import interface. In Change of Insurer Certificate Management it assigns inbound inquiries for each notification to in-force business data and other inbound notifications to other existing change of insurer certificate processes. The assignment to in-force business data is made based on the insurance policy number in the inbound inquiry.

The assignment to the change of insurer certificate process is made based on the previous insurer ID and the policy number at the previous insurer.

For more information on assigning the notifications, see [Assignment of Messages \[page 134\]](#).

If this assignment is not possible, an entry is created in the Postprocessing Office (SAP standard system) for each notification that cannot be assigned. For every answer with the special form "Without Answer", the system creates a work item since manual postprocessing is usually required.

3. After it has processed all the information from the import interface, the background job (FPP run) saves the delivery number and the delivery date from the footer.
4. An inbound special form Without Answer results immediately in the generation of a work item. The system processes are then completed.

i Note

The system always imports the notifications delivered via the import interface regardless of whether the notification can be assigned.

You can adjust the import of change of insurer certificate data to meet individual needs:

- ▶ [SAP Policy Management for Auto Insurance](#) > [Insurer Inquiry](#) > [Business Add-Ins](#) > [BAI: Customer-Specific Association Interface \(CIC\)](#) ▶
- ▶ [SAP Policy Management for Auto Insurance](#) > [Insurer Inquiry](#) > [Business Add-Ins](#) > [BAI: Call FPP \(CIC\)](#) ▶

2.8.2.5.2 Assignment of Messages

During the import of messages, the system executes an assignment of imported messages to in-force business or to a CIC process already available in CIC Management (Change of Insurer Certificate Management).

Activities

Inbound Inquiries

Inbound inquiries are created as new CIC processes and assigned to in-force business. The system searches in in-force business for a contract or an application that has the same contract or application number that corresponds to the inquiry in the *Insurance Policy Number of Previous Insurance Company* field. The assignment is executed if such a contract or application can be determined

Other Inbound Messages

Other inbound messages are assigned to existing CIC processes. The system searches for an existing process in CIC management to assign new inbound messages according to the criteria displayed in the following table. The assignment only takes place if the system finds a single CIC process with the same comparison values.

If no assignment can be made, the message is saved in a new CIC process. In such cases, the assignment to an existing process can be made manually. Error messages that cannot be assigned to a process are not saved in CIC management.

Assignment to an Existing CIC Process

Record Type in Inbound Message	Comparison Value from Inbound Message	Comparison Value in Existing CIC Processes
Assignment of		
<ul style="list-style-type: none"><i>Inquiry reminders</i>		
Record Type 10	<ul style="list-style-type: none">"GIA Transaction Number"	<ul style="list-style-type: none">"GIA Transaction Number"
Assignment of		
<ul style="list-style-type: none"><i>Positive responses</i><i>Negative responses</i><i>Messages without responses</i>		

Record Type in Inbound Message	Comparison Value from Inbound Message	Comparison Value in Existing CIC Processes
Positive/negative response: Record Type 20 (reference record)	<ul style="list-style-type: none"> “Insurance Company Number Of Subsequent Insurer” “Insurance Policy Number with Subsequent Insurer” 	<ul style="list-style-type: none"> “Insurance Company Number Of Subsequent Insurer” “Insurance Policy Number with Subsequent Insurer”
No response: Record Type 61 (reference record)	<ul style="list-style-type: none"> “Reason For Inquiry” “Vehicle Identification Number with Subsequent Insurer” “Insurance Start with Subsequent Insurer” “Title KeySubsequent Insurer” “Name 1 with Subsequent Insurer” “Name 2 with Subsequent Insurer” “Name 3 with Subsequent Insurer” “Postal Code with Subsequent Insurer” “Location with Subsequent Insurer” “Insurance Policy Number with Previous Insurer” “§5 Certificate Submitted” 	<ul style="list-style-type: none"> “Reason For Inquiry” “Vehicle Identification Number with Subsequent Insurer” “Insurance Start with Subsequent Insurer” “Title KeySubsequent Insurer” “Name 1 with Subsequent Insurer” “Name 2 with Subsequent Insurer” “Name 3 with Subsequent Insurer” “Postal Code with Subsequent Insurer” “Location with Subsequent Insurer” “Insurance Policy Number with Previous Insurer” “§5 Certificate Submitted”

Assignment of

- [Corrections with Positive Response](#)

1. Assignment

Record Type 21	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” 	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer”
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2. Assignment If No Unique Assignment Possible From First Assignment

Record Type 21	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” “Insurance Company Number of Previous Insurer” 	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” “Insurance Company Number of Previous Insurer”
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3. Assignment If No Unique Assignment Possible From Second Assignment

Record Type in Inbound Message	Comparison Value from Inbound Message	Comparison Value in Existing CIC Processes
Record Type 21	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” “Insurance Company Number of Previous Insurer” 	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” “Insurance Company Number of Previous Insurer”
Record Type 31/32 (1. Response Record Within Correction)	<ul style="list-style-type: none"> “Insurance Policy Number with Previous Insurer” 	<ul style="list-style-type: none"> “Insurance Policy Number with Previous Insurer”
Assignment of		
<ul style="list-style-type: none"> Corrections with Negative Response 		
Record Type 21	<ul style="list-style-type: none"> “Insurance Policy Number with Subsequent Insurer” 	<ul style="list-style-type: none"> “Contract Number” from the Administrative Data
Assignment of		
<ul style="list-style-type: none"> Claim-Free Discount Return 		
Record Type 23	<ul style="list-style-type: none"> “Insurance Policy Number with Previous Insurer” 	<ul style="list-style-type: none"> “Contract Number” from the Administrative Data
Assignment of		
<ul style="list-style-type: none"> Error Messages for Outbound Request 		
Record Type 02 (reference record)	<ul style="list-style-type: none"> “Insurance Company Number of Previous Insurer” “Insurance Policy Number with Previous Insurer” 	<ul style="list-style-type: none"> “Insurance Company Number of Previous Insurer” “Insurance Policy Number with Previous Insurer”
Assignment of		
<ul style="list-style-type: none"> Other Error Messages 		
Record Type 02 (reference record)	<ul style="list-style-type: none"> “GIA Transaction Number” 	<ul style="list-style-type: none"> “GIA Transaction Number”

2.8.2.5.3 Export of Change of Insurer Certificate Data

All transactions with the status “Released” are provided for the export interface in a background process (FPP run). When they have been processed successfully, the system sets the status of these transactions to “Sent”.

Activities

1. The user (data technician) with the corresponding authorization starts the background job (FPP run) for exporting information to a customer-specific interface (for example, Export Messages in a File to the Insurance Association).
Transaction: /MVA/AMY_FPP_ICDEEXP (*Export CIC Data*)
2. The system selects all the transactions with the status “Released”.
3. The system delivers the outbound notifications to the export interface.
4. When the file has been created, the system changes the status of the notifications that have been sent from “Released” to “Sent”.

i Note

The conversion of this file as well as the regular scheduling of the background job is part of the implementation project.

You can adjust the export of change of insurer certificate data to meet individual needs:

- [▶ SAP Policy Management for Auto Insurance > Insurer Inquiry > Business Add-Ins > BAdI: Customer-Specific Association Interface \(CIC\) ▾](#)
- [▶ SAP Policy Management for Auto Insurance > Insurer Inquiry > Business Add-Ins > BAdI: Call FPP \(CIC\) ▾](#)

2.8.2.5.4 Automatic Processing of Inbound Notifications

The insurance association has sent a file containing inbound notifications. The information from this file is sent to Change of Insurer Certificate Management via an import interface and, if possible, assigned to outbound notifications.

After data has been imported, you can process inbound inquiries, inbound positive answers, inbound corrections, and inbound claim-free discount returns in the system.

Activities

1. The user (data technician) with the corresponding authorization starts the background job (FPP run) for the automatic processing of inbound notifications.
Transaction: /MVA/AMY_FPP_ICDEMSG (*Process CIC Data*)
2. The system creates a positive answer with the status “Released” for inbound inquiries that were assigned to a reversed contract with an available bonus-malus.
The positive answer is included in the sample implementation only if the reported discount base year does not differ from the external discount base year in the bonus-malus by more than one year and the positive answer does not contain any claims without affecting the bonus-malus.
3. The system includes in the bonus-malus inbound positive answers and corrections containing a positive answer that were assigned to an active contract and to an outbound inquiry.

The only requirement is that the reported discount base year only differs slightly from the discount base year in the bonus-malus.

4. The system processes inbound claim-free discount returns that were assigned to an outbound positive answer automatically: The system removes the subsequent insurer in the corresponding bonus-malus.

i Note

You can adjust automatic processing to meet customer needs in Customizing under

▶ [SAP Policy Management for Auto Insurance](#) ▶ [Insurer Inquiry](#) ▶ [Business Add-Ins](#) ▶ [BAdI: Automatic Processing of Change of Insurer Notifications](#) ▶

2.8.3 Type Classes and Regional Classes

Type and regional classes in FS-PM Auto are relevant **for Germany** only.

Type class (TCL)

Insurance companies use type classes to classify passenger vehicles into risk classes. A type class directory is created each year for this purpose and contains almost all passenger vehicles and currently around 15,000 different vehicles. The type class directory contains not only the individual models belonging to a manufacturer but also the corresponding model series, engine versions, equipment, and special models. The German Insurance Association (GIA) is responsible for creating the type class directory.

Regional class (RCL)

Index values are calculated annually by the GIA for the loss expectancy in the registration districts for the insurance types "auto third-party liability insurance," "fully comprehensive coverage" and "partial comprehensive coverage." These values are published on October 1 each year. The registration districts are classified into regional classes according to the index values of their loss expectancy. These regional classes are relevant for calculating the premium for auto third-party liability and comprehensive insurance for passenger vehicles and motorcycles. A vehicle is assigned to a registration district using the license plate. In the case of new ratings, the vehicle is assigned according to the district municipality key of the owner's address.

2.8.3.1 Importing Manufacturer and Type Class Directory

In Germany, the German Insurance Association (GIA) delivers data for each vehicle type in the form of a manufacturer and type class directory. Data is delivered for all vehicle types once a year (on October 1). Data is delivered during the course of the year for changed vehicle types and for vehicle types registered at a later date. You can manage this vehicle type data in FS-PM Auto according to the validity period, which allows you to determine the correct vehicle type data according to the effective date of a process.

The system provides a function that allows you to automatically import the new vehicle type data.

In addition to the vehicle type data, you can import the temporary type classes into FS-PM Auto from the manufacturer and type class directory. This means that you can tell from the in-force business side whether a temporary type class has been replaced. You can import the entire directory of type classes into the product engine for specific customers so that the type class can be calculated here.

Prerequisites

You have the file required for importing vehicle type data and type classes. This file is provided by the GIA.

Activities

1. Start the *Import Type Classes* transaction.
2. Enter the file to be imported and the date from which the type classes are valid in the system.
3. The system updates the tables Maintain Vehicle Corporation, Define Vehicle Manufacturer, and Manage Vehicle Types (see the Customizing activity under ► *SAP Policy Management for Auto Insurance* ► *Object Management* ►).
4. The system compares the data records of the German Insurance Association file read via a customer-specific interface with the data records in Customizing for *SAP Policy Management for Auto Insurance* under ► *Type and Regional Classes* ► *Manage Type Class Determination* ►. It compares the contents of the *Manufacturer Key*, *Type Key*, and *Contract Type* fields in both tables.
5. The system revises and updates the tables.
6. You return to the initial screen and can end the program.

2.8.3.2 Creating Temporary Type Classes

Prerequisites

The new vehicle type has been defined in Object Management, which means that it has been included in the *Type Description* table.

Context

When new vehicle types come on the market it takes a while until these are included in the data delivered by the German Insurance Association (GIA). In the meantime, the insurer must be able to include new vehicle types and their temporary type classes in the *Maintain Type Class Determination* table.

Procedure

1. Open BAPI Explorer (transaction `SPRO`).
2. In Customizing for *SAP Policy Management for Auto Insurance*, call the activity ► *Type and Regional Classes* ► *Maintain Type Class Determination* ▾.
3. Create a new entry.
4. Select the *Manual* checkbox.
5. Save the change.

2.8.3.3 Editing Manual Type Classes

Prerequisites

- You are executing the *Change* business process.
- You can process manual type classes at coverage level only for coverages that contain type classes.

Context

You can assign a manual type class when you want to use a type class other than the class assigned by the German Insurance Association (GIA) or the insurance company for a vehicle type in a contract. This type class is then used for the rating.

You can enter, change, or delete a manual type class in a coverage containing a type class. If possible, the system determines the (automatic) type class again.

Procedure

1. At coverage level, select the *Edit Manual Type Class* business transaction from the context menu.


2. If required, make entries in the *Manual Type Class ID* and *Manual Type Class* fields.
3. Complete processing. The system calculates the application version and determines the type class using the product engine. The result (or updated type classes) is displayed on the current screen.
4. Provided a type class can be determined and a manual type class has been entered, the system displays the following message: "Type class could be determined. Check manual type class". This means that you cannot accidentally use a manual type class if a type class has already been provided by the insurance association.
5. Choose the *Complete* pushbutton.
6. The system checks and calculates the application version. The system records the changes in the journal.

2.8.3.4 Importing Data for the Regional Table and Program Service

Context

The German Insurance Association (GIA) provides the data for the *Regional Table and Program Service*. This contains information about determining the registration and administrative districts. A file is provided by the GIA for importing.

Procedure

1. Start the *Import GIA Assignment File* transaction.
2. Enter the effective date and fill in the fields as required:
 - The *Update Reg.Distr. Table?* checkbox controls whether the table is updated with the registration districts.
 - The *Update Table RD ID?* checkbox controls whether the table is updated with the registration district ID.
 - The *Update Admin.Distr. Table?* checkbox controls whether the table is updated with the administrative districts.
 - The *Update Table AD ID?* checkbox controls whether the table is updated with the administrative district ID.
3. Enter the path and file name of the file to be imported.
4. Choose the  pushbutton.
5. The system deletes all the entries in the tables and fills these with the data records provided in the assignment file from the GIA:
 - AD ID Format of Assignment File of GIA
 - RD ID Format of Assignment File of GIA

- Maintain Administrative District
 - Text Table for Registration Districts
6. At the end of the process, you can view the *Import GIA Assignment File* transaction on the initial screen.


2.8.3.5 Determination of Type and Regional Classes

The product engine determines the type class (TCL) and the regional class (RCL) and stores them in the coverage being edited.

Prerequisites

The system contains an active contract with a coverage whose product definition has type and regional classes that are relevant for rating.

Activities

1. Execute a business process or a business transaction for processing an application.
2. Choose the  pushbutton.
 - **Alternative A:** The system determines the type and regional class, saves them, and displays them in the coverage on the *Type/Region* tab page.
The type class is determined in the sample product Auto Germany based on the combination of manufacturer ID and model key saved in the insurable object. The regional class is determined based on the registration agency number of the issuing agency. Alternatively, you can use the registration agency number of the agency responsible in the product.
 - **Alternative B:** If a type or regional class are not required (for example, because the insured object has been changed), the system deletes any existing type or regional classes.

2.8.4 Malus File

The malus file is a central database that belongs to the German Insurance Association. All insurers can access this database. It allows data to be communicated between the German Insurance Association and the insurance company. In this file, you can save personal data about the policyholder, the license plate number, the number of reported claims, and the claim class and claim-free class (S or M). This file is used to check an applicant's information during a change of insurer or reinstatement. This is intended to stop a policyholder from registering a new vehicle or not disclosing information about their previous insurance in order to avoid a high premium rate because of claims they have made.

If the results of a malus inquiry show that a policyholder has not disclosed the existence of a previous insurance policy and that the contract should have been rated in a different claim class, the insurer can argue

for the application of a penalty. The German Insurance Association answers this application by post. If there is no entry in the malus file, the insurance company does not receive an answer. However, you can keep the inquiry for 12 months in case a different insurance company files a malus notification at a later date.

Features

The table below shows all the functions belonging to the malus file.

<i>Functions</i>	<i>Description</i>
<i>Create Malus Inquiry</i>	<p>You can create the malus inquiry in an existing contract under certain conditions during a New Business, Universal Change, or Change business process and save it in the malus pool.</p> <p>For more information, see Creating Malus Inquiries [page 144].</p>
<i>Create Malus Notification</i>	<p>You create a malus notification in FS-PM Auto during the <i>Reversal</i> or <i>Change</i> business processes with the <i>Execute Reversal</i> or <i>Suspend</i> business transactions, or when a contract or coverage expires. You save it in the malus pool.</p> <p>For more information, see Creating Malus Notifications [page 145].</p>
<i>Export Malus Data</i>	<p>The system exports the records created for inquiries and notifications in the malus pool and provides these for further processing by the customer.</p> <p>For more information, see Exporting Malus Data [page 147].</p>
<i>Archive Malus Data</i>	<p>This is an optional function that is used to clean up the malus pool. The system archives data records that are no longer needed and deletes them from the malus pool.</p> <p>For more information, see Archiving of Malus Data [page 147].</p>

2.8.4.1 Creating Malus Inquiries

Prerequisites

You have started the *New Business*, *Universal Change*, or *Change* business process.

Context

In the *New Business*, *Change*, and *Universal Change* business processes, the system creates a malus file inquiry during the release process provided a new vehicle liability coverage has been included for an object with the risk code 112 (= passenger vehicle for personal use) and no previous insurer has been specified in the bonus-malus.


The relevant claim-free discount classes are configured in Customizing in the product engine (for example, class 0 and CFD ½).

You can initially collect the malus inquiries in the FS-PM Auto system in a malus pool. You can then copy the inquiries to the malus file at the German Insurance Association during an export run to provide data to the customer for further processing (to dispatch data during the FTP process, for example).

Procedure

1. Enter a new contract or include a new coverage in an existing contract that meets the following conditions:
 - Line of business = auto insurance **and**
 - Insured object with risk code 112 (= passenger vehicle for personal use) **and**
 - Contract contains a vehicle liability coverage **and**
 - New bonus-malus data has been created (class 0 or CFD ½) or changed using the *Change Bonus-Malus Data* business transaction **and**
 - No previous insurer data has been entered for the bonus-malus
2. Release the business process.
3. The system finds the data required for the malus inquiry, and creates and saves the malus inquiry in the malus pool.

Note

The conditions for creating a malus inquiry have been implemented as a modifiable sample implementation. You can replace this sample implementation by customer-specific implementations (Customizing: [SAP Policy Management for Auto Insurance](#) > [Association](#) > [Business Add-Ins](#) > [BAdI: Integration of Malus File](#) ).

The malus inquiry is displayed on the *Association* overview screen on the *Malus File* tab page.

2.8.4.2 Creating Malus Notifications

If you reverse or suspend the vehicle liability contract or a contract with vehicle liability coverage, the system checks this contract or coverage to determine whether it needs to create a malus notification. The relevant claim-free discount classes are configured in Customizing in the product engine (for example, class S and M).

If a notification needs to be created for the malus file, the system saves all the data required for the malus notification in the malus pool when it releases the business process. The malus notifications collected from the

FS-PM Auto system are then copied to the malus file at the German Insurance Association during an export run to provide data to the customer for further processing (to dispatch data during the FTP process, for example).

Prerequisites

There is an active auto insurance contract in the FS-PM Auto system.

Procedure

1. The system executes one of the following processes:
Alternative A: Execute one of the following processes in In-Force Business Management and complete the process with a *Release*:
 - *Reversal* business process
 - *Change* business process with the *Execute Reversal* business transaction (coverage)
 - *Change* business process with the *Suspend* business transaction (coverage)**Alternative B:** The system runs one of the following time model functions:
 - *Contract Expiration* (without extension)
 - *Coverage Expiration* (without extension)
2. The system checks whether it has to create a malus notification. This is the case if the following conditions are met:
 - Line of business = private auto insurance
 - Insured object with risk code 112
 - Contract with liability coverage
 - Number of claims in current insurance year > 0
or loss class/claim-free class S or M
3. If these conditions are met, the system imports all the contract data that is relevant for the malus notification and saves this data in the malus pool.

i Note

The conditions for creating a malus notification have been implemented as a modifiable sample implementation. You can replace this sample implementation by customer-specific implementations (Customizing: [SAP Policy Management for Auto Insurance](#) > [Association](#) > [Business Add-Ins](#) > [BAdI: Integration of Malus File](#) >).

The malus notification is displayed on the [Association](#) overview screen on the [Malus File](#) tab page.


2.8.4.3 Exporting Malus Data

The system exports all malus inquiries and malus notifications in the malus pool for a specific customer and provides these for further processing. During further processing, you can convert the data to the format required by the German Insurance Association and export it to a file.

Prerequisites

There are malus inquiries and malus notifications in the malus pool.

Procedure

1. Call the screen for the transaction [Export Malus Data](#).
2. If you want to simulate the process, set the Simulation checkbox.
 - **Alternative A:** Provide new data records
To provide all the data records that have not yet been exported, select the export type “New Delivery Number”.
 - **Alternative B:** Provide exported data records again
On the [Export Malus Data](#) screen, select the export type “Existing Delivery Number”. Enter the delivery number and the delivery year for the delivery.
3. Choose .
4. The system provides all data records from the malus pool for further processing.
5. If you have not set the [Simulation](#) checkbox, the system sets the status of data records that have been processed by the customer to “Completed”.

i Note

You can find the Business Add-In (BAI) for exporting malus inquiries and malus notifications in Customizing under [SAP Policy Management for Auto Insurance](#) > [Association](#) > [Business Add-Ins](#) > [BAI: Malus File Delivery](#).

2.8.4.4 Archiving of Malus Data

You can archive malus records from the malus pool. The use of this function is optional. It is intended to clean up the database.

Prerequisites

The contract for at least one malus record no longer exists in in-force business (it has been archived) and the data record was created after at least one of the periods defined by the customer.

Activities

1. On the FS-PM screen *Archive Administration* (SARA), start the archiving run for malus data.
2. The system checks whether there are data records in the malus pool that were created after at least one of the customer-defined periods, that the *Delivery Number* field is filled in these records, and that the corresponding contracts are no longer in in-force business.
3. The system archives the selected records in a file. You define the file path in transaction `FILE`.
4. The system removes the archived data records from the malus pool.

i Note

You configure the archiving period in Customizing under ► [SAP Policy Management for Auto Insurance](#) ► [Storage and Archiving](#) ► [Define Retention Period for Malus File](#) ►.

2.8.5 Central Telephone Number

In different countries, the requirements of auto insurance stipulate that insurers must provide information about the current in-force business in auto insurance policies (usually auto third-party liability insurance) at regular intervals to an external inquiry office.

In Germany, for example, this information is sent to the German Insurance Association (Gesamtverband der Deutschen Versicherungswirtschaft e.V.). In addition to information about new contracts, these notifications contain information about changes, suspensions, and reversals.

The relevant inquiry office defines the required content of these data records for each country.

The inquiry office must be able to use this data to assign a vehicle to a specific policyholder and insurance company at any time. This information is used after an accident to protect the claimant who can contact the inquiry office for information about the person responsible for the accident and their insurance coverage in order to validate their claims.

In Germany, a person involved in an accident can use a central telephone service to contact the German Insurance Association directly.

The processes that trigger the delivery of information to an inquiry office are largely identical for all countries. However, the scope of this data can differ from country to country.

Therefore, a distinction is made in the description of these functions between a general standard function for data delivery and a specific function for the German market.

In the following sections, we use the term “inquiry office” as a synonym to describe the central telephone number service provided by the German Insurance Association in general terms since this service is only relevant for Germany. An inquiry office can be an association or a private company.

Features

Integration in FS-PM

Each time policies are processed in FS-PM Auto and this is relevant for notification, the system writes data records for the periodic notification to the data pool for inquiry offices (table /MVA/AMVCEMAIN). You can provide these data records to the inquiry office using the export run.

For more information about selecting the relevant data and about which processes are relevant for notification, see [Selection for Periodic Notification \[page 150\]](#).

For more information about exporting the notifications, see [Export of Central Telephone Number Data \[page 153\]](#).

Actions

The table below shows the processes that can be used to perform the following:

- Report your entire in-force business annually
- Prepare mid-year, periodic, and annual notifications for export
- Manage the data pool

<i>Action</i>	<i>Description</i>
Selection for Annual Notification	Background process: The system provides all the relevant data for the annual notification to the inquiry office. For more information, see Selection for Annual Notification [page 149] .
Selection for Periodic Notification	Background process: The system provides all the relevant data for the periodic notification to the inquiry office. For more information, see Selection for Periodic Notification [page 150] .
Export Central Telephone Number Data	You use the transaction Export Central Telephone Number Data to export the notification in the data pool for inquiry offices. For more information, see Export of Central Telephone Number Data [page 153] .
Archive Central Telephone Number Data	Background process: The system archives data records and removes these records from the data pool for inquiry offices. For more information, see Archiving of Central Telephone Number Data [page 154] .

2.8.5.1 Selection for Annual Notification

The annual notification delivers the entire relevant dataset for the inquiry office.

For this notification the system selects all relevant contracts from the in-force business for auto insurance contracts.

The system determines the relevant data in these selected contracts based on the requirements of the central telephone number service provided by the German Insurance Association. You can add other in-force business data depending on an individual customer's needs.

The system writes the data determined to the data pool for the inquiry service in the FS-PM Auto system.

Prerequisites

The in-force business for auto insurance contracts is available for processing.

Activities

1. Start the transaction [Select Annual Notification Data \(/MVA/AMY_FPP_CE\)](#) and execute a background run (FPP run) with the run type [Selection for Annual Report](#) for the required effective date.
2. The system selects those contracts in in-force business that meet the following criteria on the specified effective date:
 - Line of business = auto insurance **and**
 - Contract status = "Active" or "Suspended" **and**
 - The in-force-business-controlling attribute [Relevant for Central Telephone Number](#) has been set to "Yes"
3. The system reads from the contract or coverages selected in step 2 all the attributes required for the data record for the inquiry office in accordance with the requirements of the central telephone number service provided by the German Insurance Association.

You can add other in-force business data for individual customers (Customizing: ► [SAP Policy Management for Auto Insurance](#) ► [Association](#) ► [Business Add-Ins](#) ► [BAdI: Central Telephone Number](#) ►).

4. The system writes the selected data to the data pool for inquiry services.

i Note

If the mid-year or periodic notification falls on the date of the annual notification, you have to execute the periodic notification first using the changes to in-force business from the last period. The system then executes all the steps for the annual notification.

2.8.5.2 Selection for Periodic Notification

The mid-year or periodic notification forwards all relevant data for a specific period.

The system selects this data during the release process or at the end of a background job.

The system writes the data selected to the data pool for the inquiry service in the FS-PM Auto system.

Activities

1. Each time a policy is processed in the FS-PM Auto system online or in a background job, the system checks whether this is relevant for the mid-year or periodic notification.
2. **Alternative A:** The processing is relevant for the notification.
The system writes a data record containing all attributes and characteristics that are relevant in accordance with the requirements of the central telephone service provided by the German Insurance Association to the data pool for the inquiry service. You can add other in-force business data depending on an individual customer's needs.
If a policy is processed in such a way that previous processes are rendered invalid and their entries have not yet been sent to the data pool for the inquiry service, the system deletes the obsolete data records from this data pool.
3. **Alternative B:** The processing is not relevant for the notification.
The system does not make any changes to the data pool for the inquiry service.

The table below shows all the relevant processes that trigger the creation of data records for the mid-year or periodic notification to the inquiry office. This data is collected for the central telephone number for auto third-party liability insurance, and for fully comprehensive and partially comprehensive insurance.

<i>Process</i>	<i>Description</i>
<i>Cancel a Business Process Using Action "Cancel"</i>	You cancel the processing of an application. The system resets the processing of the policy. If a data record for inquiry offices has already been created for the process, the system deletes this record.
<i>Contract Expiration (Background Job)</i>	At the end of processing on the date specified for terminating a contract, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Coverage Expiration (Background Job)</i>	At the end of processing on the date specified for terminating a coverage, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Refuse an Application Using Action "Refuse Application"</i>	You refuse an application. The system resets the processing of the policy. If a data record for inquiry offices has already been created for the process, the system deletes this record.
<i>Change Business Process with Action "Reset Business Transaction"</i>	You reset the processing of an application. If a data record for inquiry offices has already been created for the process, the system deletes this record.
<i>Change Business Process with Exclude Subcoverage Business Transaction""</i>	You exclude a subcoverage from an existing policy. After release, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Change Business Process with Business Transaction "Vehicle Change"</i>	You create an insurance contract. After release, the system creates a data record for inquiry offices for the new vehicle.

<i>Process</i>	<i>Description</i>
<i>Change Business Process with Business Transaction "Vehicle Change" (Reversal of Previous Contract)</i>	You end a contract or coverages due to change of vehicle. After release, the system creates a data record for the old vehicle for inquiry offices with the end date of the insurance coverage.
<i>Change Business Process with Business Transaction "Suspend"</i>	You process the suspension of a vehicle and annul the corresponding contracts or coverages. After release, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Change Business Process with Business Transaction "Product Change"</i>	You execute a product change for an insurance contract. After release, the system creates one data record for inquiry offices for the new contract and one data record for inquiry offices with the end date for the old contract.
<i>Change Business Process with Business Transaction "Execute Reversal"</i>	You exclude a coverage from an existing policy. After release, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Change Business Process with Business Transaction "Include Coverage"</i>	You include a coverage in an existing policy. After release, the system creates a data record for inquiry offices.
<i>Change Business Process with Business Transaction "Edit Insured Object"</i>	You change the license plate number of an insured vehicle. After release, the system creates two data records for inquiry offices with the end date of the insurance coverage: one for the old license plate number and one for the new license plate number.
<i>Change Business Process with Business Transaction "Reinstatement After Suspension"</i>	You process the recommissioning of a vehicle and reactivate the corresponding contracts or coverages. After release, the system creates a data record for inquiry offices.
<i>Change Business Process with Retroactive Date</i>	You make a change that invalidates existing contract processing activities. After release, the system creates a data record for inquiry offices for the new contract status.
<i>New Business Business Process</i>	You create an insurance contract. After release, the system creates a data record for inquiry offices.
<i>New Business Business Process with Business Transaction "Vehicle Change"</i>	You create an insurance contract. After release, the system creates a data record for inquiry offices for the new vehicle.
<i>New Business Business Process with Business Transaction "Vehicle Change" (Reversal of Previous Policy)</i>	You end a contract due to a change of vehicle. After release, the system creates a data record for the old vehicle for inquiry offices with the end date of the insurance coverage.
<i>Reset Business Process with Business Transaction "Reset Business Process"</i>	You reset a processing activity. After release, the system creates a data record for inquiry offices.

<i>Process</i>	<i>Description</i>
<i>Reset Business Process with Business Transaction "Reset Vehicle Change"</i>	You reset a change of vehicle. After release, the system creates a data record for the new vehicle for inquiry offices with the end date of the insurance coverage.
<i>Reset Business Process with Business Transaction "Reset Product Change"</i>	You reset a product change. After release, the system creates one data record for inquiry offices for the unreversed contract and one data record for inquiry offices with the end date for the contract reversed by the reset process.
<i>Reset Business Process with Business Transaction "Reinstatement After Reversal"</i>	You process the recommissioning of a vehicle and reactivate the corresponding contracts or coverages. After release, the system creates a data record for inquiry offices.
<i>Reset Business Process with Corrected Policy Issuance</i>	You create an insurance contract. After release, the system creates a data record for inquiry offices.
<i>Reversal Business Process</i>	You end a contract or coverage(s). After release, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Universal Change Business Process</i>	You exclude a coverage or subcoverage from an existing policy. After release, the system creates a data record for inquiry offices with the end date of the insurance coverage.
<i>Universal Change Business Process</i>	You include additional coverages or an additional subcoverage in an existing policy. After release, the system creates a data record for inquiry offices.
<i>Universal Change Business Process on Contract Start Date</i>	You create an insurance contract. After release, the system creates a data record for inquiry offices.
<i>End Suspension (Background Job)</i>	At the end of processing on the date specified for reactivating a contract, the system creates a data record for inquiry offices.

i Note

When you run the *End Suspension* process, you cannot create a data record by executing the *Reversal After Suspension* function because the corresponding data record has already been written to the data pool at the start of suspension.

2.8.5.3 Export of Central Telephone Number Data

The system converts the data records for the corresponding notification (annual notification or positive notification) in the data pool for inquiry offices to the format required by the central telephone number service provided by the German Insurance Association. Control records are assigned where necessary. These data

records are then made available to the customer for further processing. During this further processing, you can convert the data into the required format and export to a file (Customizing: ► [SAP Policy Management for Auto Insurance](#) ► [Association](#) ► [Business Add-Ins](#) ► [BAdI: Central Telephone Number - Generate Notification](#) ►).

You can adjust the formatting of data and the preparation for its dispatch to meet specific country requirements.

Prerequisites

The data pool for the inquiry service contains data records for a periodic notification or for an annual notification.

Activities

1. Start transaction `/MVA/AMV_CE_EXPORT` ([Export Central Telephone Number Data](#)), fill the input fields, and start the [Export Central Telephone Number Data](#) process.
2. The system selects the entries to be processed for the annual notification or periodic notification in the data pool for the inquiry service.
3. The system formats the data records in this data pool in the data record structure according to the requirements of the central telephone number service provided by the German Insurance Association.
4. To prepare the data for dispatch, the system adds the prefixes and suffixes required for data exchange with the German Insurance Association to the formatted data records.
5. The system provides the formatted data records to the customer for further processing.
6. The system assigns the delivery number to the processed data records.

i Note

The system only provides data records that contain a license plate number.

2.8.5.4 Archiving of Central Telephone Number Data

You can archive data records from this inquiry office from the data pool for inquiry offices. The use of this function is optional. It is intended to clean up the database.

Activities

1. The system checks whether there are data records in the data pool for inquiry offices whose contracts are no longer in in-force business and which were created after at least one of the periods defined by the customer (Customizing: ► [SAP Policy Management for Auto Insurance](#) ► [Storage and Archiving](#) ► [Define Retention Period for Central Telephone Number](#) ►).

2. The policy for at least one data record for this inquiry office no longer exists in in-force business (it has been archived) and the data record was created after at least one of the periods defined by the customer.
3. The system archives the selected records in a file. You define the file path in transaction FILE.
4. The system removes the archived data records from the data pool for inquiry offices.

2.9 Auto Insurance-Specific Processes for Austria

There are a number of country-specific processes in auto insurance in Austria during which the insurer exchanges information with the Austrian Insurance Association and the registration agencies.

This exchange of information is regulated by the Austrian Insurance Association and the registration agencies and is therefore considered as standard for the Austrian auto insurance market.

Features

FS-PM Auto supports these processes by providing the following administrative and technical functions for Austrian auto insurance products:

- [Import Eurotax Data \[page 155\]](#)
- [Registration \[page 157\]](#)
- [Change of Insurer \[page 167\]](#)

2.9.1 Import Eurotax Data

In **Austria**, data about vehicle types is provided by EurotaxGlass's. This data not only includes the vehicle characteristics, such as the manufacturer, model name, engine power, cubic capacity and fuel type, but the list price as well. Note that not all vehicle types are covered by the data delivered. Some vehicle types are delivered monthly (for example, passenger cars and station wagons) and others are delivered quarterly only (for example, single-track vehicles).

FS-PM Auto also has a mechanism for importing the Eurotax data. The new data for FS-PM Auto is imported into the table Eurotax Data. The following Eurotax data is transferred in the standard FS-PM Auto system:

- *Vehicle type*
- *Manufacturer's name*
- *Model group*
- *Type description*
- *Trade description*
- *National code*
- *Power in kW*
- *Cubic capacity*

- *Number of seats*
- *Number of doors*
- *Curb weight*
- *Net load*
- *Total weight*
- *Key for engine type*
- *Key for type of exhaust gas cleaning*
- *CO2 emissions*
- *Key for transmission type*
- *Number of gears*
- *Key for body type*
- *Model year from*
- *Model year to*
- *Import year from*
- *Import year to*
- *Gross list price*
- *Net list price*
- *Price valid from*
- *Price valid to*

You can add additional Eurotax data for specific customers.

Prerequisites

EurotaxGlass's has delivered the data.

Activities

1. Provide the data to be imported in the form of a file.
2. Start the loading program `/MVA/AMP_ET_IMPORT`.
3. The program executes the following processes:
 - Imports the data records:
 - If an entry already exists in the *Eurotax Data* table for the national code of this data record, the `VALID_TO_DT` field for this table entry is filled with the import date of the delivery currently being imported provided this field was previously filled with the maximum system date.
 - The system imports the data required from the data record into the *Eurotax Data* table as a new entry. The `VALID_TO_DT` field is filled with the maximum system date. The `VALID_FROM_DT` field is filled with the import data.
 - Creates the log
4. You can check the processing log.

2.9.2 Registration

The Registration Management component manages the registration messages that are exchanged between insurance companies and the registration agency in a file.

You can edit individual messages in Registration Management. You can search, edit, reverse, and complete messages.

Registration Management has been configured in FS-PM Auto for **Austria** and for **Germany**. This section describes the functions that are available for Austria.

Features

Integration in FS-PM

The table below shows all the processes that control communication between the in-force business system and Registration Management.

<i>Registration Process</i>	<i>Description</i>
Create Non-Liability Notification	<p>If the vehicle in the contract to be reversed has not yet been registered in Registration Management, you can trigger the creation of a non-liability notification in Registration Management in the Reversal business process, in the Execute Reversal and Change of Vehicle business transactions and when rejecting an application.</p> <p>For more information, see Non-Liability Notification [page 165].</p>
Creating Insurance Certificates for Registration	<p>You create an insurance certificate to be transferred directly to the registration agency as part of the Reinstatement After Reversal business transaction (Reset business process).</p> <p>For more information, see Creating Insurance Certificates for Registration [page 164].</p>
Release Registration Data	<p>When you release a New Business business process, the system searches Registration Management for the registration for the insured vehicle. If it finds a unique match, the status is set to "Completed".</p>

Actions and Background Processes

The table below shows the actions and background processes that are available in Registration Management for editing registration messages.

Action/Background Process	Description
<i>Expiry of the Retention Period</i>	Background process: Registration Management creates a work item with the information that a message was not processed successfully at the end of a period specified in Customizing.
<i>Confirmation of Non-Liability Notification</i>	Background process: The system processes the confirmation from the registration agency indicating that they have received the notification of contract end. The system assigns the confirmation to the original non-liability notification. The system finishes processing the positive confirmations and creates a work item for the negative confirmations .
<i>Confirmation of Insurance Certificate for Registration</i>	Background process: The system processes the confirmation from the registration agency indicating that they have received an insurance certificate. The system assigns the confirmation to the original non-liability notification. The system finishes processing the positive confirmations and creates a work item for the negative confirmations .
<i>Transfer Data to Registration Management</i>	You import the data records received from the registration agency into Registration Management via a customer-specific interface (registration records, charges, confirmations for non-liability notifications, and insurance certificates).
<i>Create a File for Registration</i>	You create a file for the registration agency via a customer-specific interface. The file is sent manually. You can provide one file with insurance certificates and non-liability notifications to each agency.
<i>Release Registration Data Record</i>	The system automatically releases the registration data record so that it can be sent.
<i>Create Non-Liability Notification</i>	You can create a notification for the registration agency informing them of the end of the contract.
<i>Process Commissioning</i>	Background process: The system processes a notification from the registration agency with information about a new registration. For more information, see Processing of Registration [page 161] .
<i>Process Charges</i>	The system assigns the registration charges to the relevant registration record. When the new business is released the system applies the registration charges using the initial premium. For more information, see Processing Registration Charges [page 162] .

Action/Background Process	Description
Create Insurance Certificates for Registration	<p>You create an insurance certificate to be transferred directly to the registration agency either as part of the <i>Reinstatement After Reversal</i> business transaction (<i>Reset</i> business process) or in Registration Management.</p> <p>For more information, see Creating Insurance Certificates for Registration [page 164].</p>
Manage Insurance Certificates	<p>You manage the insurance certificates/forms.</p> <p>For more information, see Managing Insurance Certificates [page 163].</p>
Display and Edit Registration Data	<p>You search Registration Management for existing registration notifications. You edit outbound registration notifications, such as non-liability notifications and insurance certificates. You cannot change inbound registration data that has been transferred from the registration agency and is therefore official data.</p>
Assignment to In-Force Business	<p>The system assigns the registration data received to an application or contract.</p> <p>For more information, see Assignment to In-Force Business [page 161].</p>
Assignment to IC Management	<p>Background process: On the screen where insurance certificates are managed, the system identifies a used insurance certificate as Used.</p>

2.9.2.1 Starting Registration Management

Context

In *Registration Management*, you can search for existing registration messages and create different message categories. To create a registration message, select the message category and choose *Create*.

Procedure

1. Start *Registration Management* (/MVA/AMC_RSSTART).


2. A dialog box appears in which you can enter your search criteria.
3. Enter your search criteria. You can search using the following data:
 - Message data (such as message ID, function code, status)
 - Contract or insurance certificate data (such as contract number, insurance certificate number)
 - Vehicle data (such as license plate number, vehicle ID)
 - Business partner data of the policyholder or owner (such as name, postal code, town or city)

If you use the input help for the *Contract Number* field when you are entering the search criteria, the system checks whether you have the necessary authorization for the selected policies. The system checks a user's authorization based on the company and the sales product of the policy.

The system displays the data in the search results for the input help as follows:

- The personal data of all policies for which you are not authorized is hidden.
- The personal data of the policies for which you are authorized is displayed.

You copy the contract number you want from the search result to the *Contract Number* search criterion.

4. The system searches the registration messages based on your search criteria.
5. If the system finds more than one matching registration message, it displays the results in a hit list. Select a registration message for further processing by choosing the  pushbutton.
6. The system displays the search results and the detail screen for the selected message.
7. The following actions are available, depending on the message type and status of the notification:
 - Edit the displayed message
 - Change the administrative data of the displayed message
 - Release the displayed message
 - Reverse the displayed message

Alternatively, the following options are available:

- You can cancel the search.
- The system does not find a corresponding transaction.
- You can view the details of a different message.
- You can cancel the selection.

2.9.2.2 Automatic Processing of Inbound Messages

The system processes inbound messages from the registration agency, such as registrations, deposits, or confirmations for non-liability notifications.

- The system assigns inbound messages to the in-force business.
For more information, see [Assignment to In-Force Business \[page 161\]](#).
- The system releases the applications of inbound messages.
For more information, see [Process Registration \[page 161\]](#).
- The system forwards charges to the collections/disbursements system so they can be charged with the initial premium.
For more information, see [Process Registration Charges \[page 162\]](#).

- The system assigns inbound confirmations to the corresponding outbound message. The system creates a work item for any negative inbound confirmations.
- In the case of inbound deposits, the system checks whether the corresponding contract is suspended.
- The system checks whether the inbound messages were processed after a period defined in Customizing.

2.9.2.2.1 Assignment to In-Force Business

The system assigns to the in-force business registration messages that were supplied by the registration agency. You can also assign the data manually by editing the registration message in Registration Management and entering the object number, partner ID of the owner, and contract number.

Assignment to In-Force Business is an automatic process that can or must be accessed manually if required.

Activities

1. Start the transaction *Process Registration Data* and run a background job (FPP run) with the run type *Assignment to In-Force Business*.
2. The system uses the contract or application number from the registration message to find the corresponding contract or application in its current status. If there is no contract or application number in the registration message, the system assigns data to the partner and insurable object based on the data in the registration record. The system then assigns data to the application or contract based on the partner ID and insurable object ID.
3. When the system finds a contract or application, it saves it in the registration message. The registration message retains the status "New".

i Note

You can also assign the data manually to in-force business by editing the registration in Registration Management and entering the object number, partner ID of the owner, and contract number.

2.9.2.2.2 Processing of Registration

The registration agency generates the corresponding data records for new registrations with the category Registration (01) and sends these records to the insurance company concerned. The system adds the registration messages to Registration Management. It does not process registrations in combination with correction notifications.

Activities

1. Start the transaction *Process Registration Data* and run a background job (FPP run) with the run type *Processing of Registrations*.
2. If there is no insurable object ID in the registration message, the system creates this insurable object using the data transferred by the registration. If an insurable object ID is entered in the registration message and there are no significant differences in the vehicle data, the system compares this insurable object with the registration data sent by the registration agency.
3. The system checks whether a calculated but unreleased application exists in the system for the registered vehicle.
4. The system checks whether the time between the receipt of the application and the start of the contract lies within the waiting period.
 - If this is the case, the system runs any customer-specific validation checks. If the validation checks are successful, the system assigns the status “Completed” to the registration message. The system sets the current date in the data record as the change date and releases the calculated application.
 - If the waiting period is exceeded, the system creates a work item for the user.

i Note

You can define the conditions for automatic release in Customizing. You can find the corresponding Customizing activity under ► *SAP Policy Management for Auto Insurance* ► *Registration Management* ► *Define Automatic Release* ►.

2.9.2.2.3 Processing Registration Charges

In Austria, registration charges can be charged with the initial premium for the auto insurance. The registration charges are transferred to the insurance company together with the registration processes.

i Note

Charges are processed only if they can be assigned to a *Registration (01)* and also only if they belong to the transaction type “Registration” (with the payment method “initial premium”) or “Check Card Registration”. A charge is not processed if other transaction types are contained in the same business transaction.

Activities

1. Start the transaction *Process Registration Data* and run a background job (FPP run) with the run type “Processing of Charges”.
2. The system adds the charge to the original registration message and then to a contract.

i Note

When you release the corresponding new business, FS-PM In-Force Business Management applies the charge together with the initial premium.

FS-PM Auto provides an interface on which you can search and complete charge rates using a customer implementation. This means that as soon as a payment has been received from the collections/disbursements system the charges data record can be assigned the status "Completed".

2.9.2.3 Insurance Certificate

The policyholder needs an insurance certificate (IC) to prove to the registration agency that they have valid liability insurance for their vehicle. In Austria, insurance certificates are submitted to the registration agency in paper form. FS-PM Auto allows you to manage the paper insurance certificates. For more information, see [Managing Insurance Certificates \[page 163\]](#).


An insurance certificate can also be sent in electronic form from the insurance company directly to the registration agency. This is done without the involvement of the policyholder. An example of this is the nonpayment of a premium, after which the registration agency is notified of the contract end date. When the premium is then paid, the insurance company must send an insurance certificate to the registration agency. For more information, see [Creating Insurance Certificates for Registration \[page 164\]](#).

2.9.2.3.1 Managing Insurance Certificates

Context

In Austria, insurance certificates have to be managed so that insurance certificates in paper form can be managed in the system. Blocks of paper insurance certificates can be assigned to brokers. You can also process urgent cases and search in the insurer's stock of insurance certificates.

Procedure

1. You can order customer-specific insurance certificates from a printer by choosing [Order Insurance Certificate](#).
2. You can search the stock of insurance certificates by choosing the  pushbutton. The following criteria are available:
 - [Partner](#) the broker number
 - [Processor](#) the ID of the user who last processed an insurance certificate (using the standard search help)
 - [IC Used](#) indicates that the insurance certificate has been used successfully
 - [Urgency](#) indicates that an urgency has been created for the insurance certificate
 - [Contract Number](#)

- *Issue Date* (date)
 - *Urgency Date From* (date)
 - *Status* new/in process/sent/reversed/completed
 - *IC Number*
 - *Dangerous Goods* checkbox for insurance certificates according to the Federal law on dangerous goods
 - *Policy Number*
3. You can select entries from the results list. You can then perform the following actions on the selected data:
- *IC Details*
When you execute the *IC Details* action, the system displays all the data for the insurance certificate. You can switch to edit mode to edit the contract number or the urgency checkbox (*Urgency + Date*). If the contract number has been entered and released, the data record is assigned the status "Completed".
 - *Assign IC*
When you execute the *Assign IC* action, you can enter a number for a broker. You can determine this number by searching in the partner system. The insurance certificates are assigned in this way to the broker. You have to fill the *Send Date* field so that the system knows when the insurance certificates were sent to the broker by in-house mail. The status is changed to "Sent".
 - *Create Urgency*
When you execute the *Create Urgency* action, the work items are created in an example implementation for all the brokers assigned to the selected insurance certificates. The *Urgency* checkbox is set in the insurance certificates. The current date is saved as the urgency date.
 - *Reversal*
When you execute the *Reversal* action, the insurance certificate is assigned the status "Reversed".

2.9.2.3.2 Creating Insurance Certificates for Registration

Context

An insurance certificate (IC) can be created in the system. This certificate can be transferred to the registration office via a customer-specific file interface. The insurance certificate can be issued as part of the *Reinstatement After Reversal* business process during the reset or it can be issued by the user in *Registration Management*.

❖ Example

The non-payment of a premium caused the reversal of a contract and the issue of a non-liability notification. You need to issue an insurance certificate because payment of this premium has now been received.

Procedure

1. Create the insurance certificate using one of the following methods:
 - From the *Reinstatement After Reversal* business transaction. The system copies the partner ID, insurable object ID, application number, and policy number to *Registration Management*.
 - In *Registration Management*
2. Enter any missing data in the insurance certificate (license plate number, vehicle ID, validity start date, date and time of execution).
3. Release the insurance certificate. The system saves the insurance certificate in "Registration Management" with the status "New". The insurance certificate has been released and can be sent. It is included in the file created for the registration agency. You can also enter a date on which you want the certificate to be sent. It is then sent in the first dispatch run on this date.

Or: If you interrupt the process any unsaved data will be discarded.

2.9.2.3.3 Non-Liability Notifications

Context

You create a non-liability notification, which the system transmits to the registration office by means of a customer-specific interface.

You can start creation of the non-liability notification directly in the following places in the system:

- During the *Change* business process in the *Execute Reversal* business transaction
- In the *Vehicle Change* business transaction
- In the *Reversal* Business Process
- In Registration Management

Procedure

1. **Alternative A:**
 1. Start either the *Reversal* business process or the *Change* business process using the *Execute Reversal* business transaction or the *Vehicle Change* business transaction with reversal of the previous contract. Alternatively, you can reject a New Business application for a vehicle which a registration has been received already.
 2. In the *Non-Liability Notification* field, choose the "Create" option.
 3. The system creates a non-liability notification to which it copies the following data:
 - Partner ID of the policy holder and of the owner
 - ID of the insurable object

- Application or contract number
 - Policy number
 - Contract end date
4. If several vehicles are insured in one contract, the system checks whether the vehicles whose liability contract is to be reversed all have the same deregistration date:
- If the deregistration dates do not match, the system issues an error message.
 - If the deregistration dates do match, go to step 2.

Alternative B:

1. Start the creation of the non-liability notification in Registration Management by selecting the message category “Non-Liability Notification” and choosing *Create*.
 2. Complete the data for the non-liability notification (insurance number, owner, insurable object, policy and contract number, contract end date).
2. The system checks whether the latest message for the contract and vehicle is one of the following messages:
- Non-liability notification per paragraph 61/4
 - Storage
 - Deregistration
 - Deregistration per paragraph 49/3 of Motor Vehicles Act
 - Deregistration per Federal law on dangerous goods

If the latest message is not of the named messages, the system releases the non-liability notification for dispatch and sends it on the entered dispatch date.

Otherwise, the system reverses the non-liability notification and assigns the reversal reason “No Dispatch Required”.

2.9.2.4 Import and Export of Registration Messages

Import

You can use a program to import inbound data from the registration agency into the system. You use this program to import registration messages into the system via a customer-specific interface. The data is then saved in *Registration Management*.

Export

You can use the program *Export Registration Data* to export the outbound registration messages saved in *Registration Management*. This program transfers to a customer-specific interface the insurance certificates and non-liability notifications to be sent. The customer can create a file from these and send this file to the registration agency.

2.9.3 Change of Insurer

In Austria, when a customer changes their insurer insurance companies in the "Auto" line of business exchange information about this customer's bonus-malus levels. The subsequent insurer uses this information to calculate the premium for the new contract according to the data received and the risks. This exchange of information is country-specific. The required actions and services are implemented in FS-PM Auto for Austria in the insurance information system (IIS) with separate data storage.

Integration

IIS Management communicates with the other FS-PM components or the product engine via interfaces only. It also provides actions and services.

Features

Notifications can be created, edited, and displayed in IIS Management.

Integration in FS-PM

The table below shows all the processes that control communication between the in-force business system and IIS Management.

IIS Process	Description
<i>Trigger Inquiry</i>	You trigger a bonus-malus inquiry via IIS Management. For more information, see Triggering Inquiries [page 172] .
<i>Include Correction in the Contract</i>	You receive an inbound correction from IIS Management. You include the correction in the contract. For more information, see Include an Inbound Correction in the Contract [page 173] .
<i>Trigger Correction After Claims Burden or Elimination</i>	Once a claim has been included in Bonus-Malus Management, you can trigger an outbound correction via IIS Management.
<i>Trigger Notification</i>	You reverse a policy or contract that has an active bonus-malus. The system triggers a notification to the insurance association.

IIS Process	Description
Include Inbound Notification in the Contract	<p>A confirmation has been received in IIS Management and is processed accordingly.</p> <p>For more information, see Include an Inbound Notification in the Contract [page 173].</p>

Actions and Services

The table below shows the actions and services that can be used in IIS Management.

Action/Service	Description
Create Inquiry	<p>You manually create an inquiry in IIS Management.</p> <p>An outbound inquiry can be created by entering the notification type (record type) and notification direction on the central access screen in IIS Management.</p> <p>Alternatively, you use FS-PM business processes to generate an outbound inquiry.</p> <p>For more information, see Triggering Inquiries [page 172].</p>
Create and Edit Outbound Corrections	<p>The system creates a correction for a selected IIS process and releases this so it can be sent to the insurance association.</p> <p>For more information, see Creating and Editing Outbound Corrections [page 174].</p>
Display Inbound Answer	<p>The system displays an inbound answer (confirmation).</p> <p>For more information, see Starting IIS Management [page 171].</p>
Manually Assign Inbound Answer	<p>You assign manually an inbound answer that could not be automatically assigned or you need to change an automatic assignment.</p>
Automatically Assign Inbound Answer	<p>The system assigns an inbound answer to the corresponding notification (outbound inquiry) in IIS Management.</p> <p>For more information, see Export of Insurance Information System Data [page 175].</p>
Display Inbound Correction	<p>Select an inbound correction to be displayed.</p>
Manually Assign Inbound Correction	<p>You assign manually an inbound correction that could not be automatically assigned or you need to change an automatic assignment.</p>

Action/Service	Description
<i>Automatically Assign Inbound Correction</i>	<p>The system assigns an inbound correction to the corresponding outbound inquiry.</p> <p>The correction corrects answers that have already been received. The information attached to the correction has the same structure as the notification to be corrected. The correction replaces the previous answer.</p> <p>For more information, see Export of Insurance Information System Data [page 175].</p>
<i>Manually Assign Inbound Deletion Record</i>	<p>You assign manually an inbound deletion record that could not be automatically assigned or you need to change an automatic assignment.</p>
<i>Automatically Assign Inbound Deletion Record</i>	<p>The system assigns an inbound deletion record to the previous transaction.</p> <p>For more information, see Export of Insurance Information System Data [page 175].</p>
<i>Manually Process Transaction</i>	<p>You correct a transaction in order to correct an error and trigger the renewed sending of the transaction.</p> <p>For more information, see Starting IIS Management [page 171].</p>
<i>Prepare Notification File</i>	<p>All transactions with the status “Released” are delivered to a customer-specific export interface in a background process (FPP run). When they have been processed successfully the system sets the status of these transactions to “Sent”.</p> <p>For more information, see Export of Insurance Information System Data [page 175].</p>
<i>Service: Create Inquiry</i>	<p>The system creates an outbound inquiry in IIS Management.</p>
<i>Service: Create Outbound Notification Due to Contract Reversal</i>	<p>The system creates an outbound notification for a reversed contract whose premium level (bonus-malus) is no longer used in the insurance company.</p>
<i>Service: Create Correction</i>	<p>The insurer creates an outbound correction and transfers this to the subsequent insurance company via the insurance association.</p>
<i>Starting IIS Management</i>	<p>You start IIS Management to create or edit transactions.</p> <p>For more information, see Starting IIS Management [page 171].</p>

Action/Service	Description
Transfer IIS Notifications from the Insurance Association	<p>The insurance association has sent a file containing inbound notifications. The information from this file is sent to IIS Management via an import interface.</p> <p>For more information, see Import of Insurance Information System Data [page 174].</p>
Select Transaction	<p>You search for a transaction or a notification and select it for subsequent processing.</p> <p>For more information, see Starting IIS Management [page 171].</p>
Reset Assignment	<p>An inbound notification is assigned to an IIS process. You reset this assignment and create a user-specific IIS process for the inbound notification.</p> <p>For more information, see Starting IIS Management [page 171].</p>

2.9.3.1 Insurance Information System (IIS) Process

As part of the vehicle liability bonus-malus information system, inquiries about premium levels are made to the insurance association and the answers to these are processed in the system. Moreover, reversed contracts are sent with information about their premium level to the insurance association so that they can be forwarded to other insurance companies.

This type of information exchange is referred to as the IIS process. The individual notifications (inquiry, answer, and so on) are referred to as "transactions".

Process

The notifications in the Austrian procedure comprise one or more data records. Each data record is 245 characters long and has a record type. The data records have different structures depending on the record type. Each transaction consists of a minimum of one record type and a maximum of four.

Each transaction can be assigned with its own in-force business to one contract or to no contracts. The assignment to the contract is saved in the corresponding IIS process.

IIS Management groups together the related notifications for IIS processes. This means that inbound and outbound notifications (inquiry, answer, correction) are assigned to the transaction. Every search in IIS Management returns notifications or transactions as a result.

An IIS process is regarded as a single entity. You can edit a notification or trigger actions for all notifications and transactions of an IIS process.

2.9.3.2 Starting IIS Management

Context

You start *IIS Management*. You can create and edit transactions in *IIS Management*. Transactions can be created directly using an action. Technical answers can be edited and generated from the screen on which the relevant IIS process is displayed.

Procedure

1. Start IIS Management (transaction `/MVA/AMC_ICASTART`).
2. A dialog box appears in which you can enter your search criteria.
3. Enter your search criteria. You can search using the following data:
 - Notification data (such as notification type, notification direction, previous insurer, and subsequent insurer)
 - Business partner data (such as name, street, postal code, town or city)
 - Administrative data (such as process number, policy number, contract number, B/M owner)
 - Vehicle data (such as license plate number, vehicle ID)

If you use the input help for the *Contract Number* field when you are entering the search criteria, the system checks whether you have the necessary authorization for the selected policies. The system checks a user's authorization based on the company and the sales product of the policy.

The system displays the data in the search result for the input help as follows:

- The personal data of all policies for which you are not authorized is hidden.
- The personal data of the policies for which you are authorized is displayed.

You copy the contract number you want from the search result to the *Contract Number* search criterion.

4. The system searches the IIS notifications based on your search criteria.
5. If the system finds more than one matching IIS notification, it displays the results in a hit list. Select an IIS notification for further processing by choosing the *Details* pushbutton.
6. The system displays the IIS process flow and the detail screen for the selected notification.
7. The following actions are available, depending on the type and status of the notification:
 - Create and edit outbound corrections
 - Display inbound answer
 - Display inbound correction
 - Manual editing of a transaction
 - Manual assignment of a transaction
 - Reset assignment

Alternatively, the following options are available:

- You can cancel the search.
- The system does not find a corresponding transaction.
- You can cancel the selection.

2.9.3.3 Triggering Inquiries

Context

When the new business is released the system executes the *Service: Create Inquiry* action depending on the selected rating reason.

i Note

In Customizing you can specify the rating reasons for which a system creates an inquiry (► [SAP Policy Management for Auto Insurance](#) ► [Bonus-Malus Management](#) ► [Define Rating Reasons](#) ►).

Procedure

1. Start the *New Business, Change, Universal Change, or Reset* business process and switch to the screen for editing bonus-malus data.
2. Edit the bonus-malus data: enter a rating reason and data about the previous insurer.
3. Continue processing the FS-PM business process.
4. When you save the application and when the new business is released, the system executes the *Service: Create Inquiry* action if you have selected a corresponding rating reason.
5. You can edit the inquiry in *IIS Management* and then release, save, or discard it.

2.9.3.4 Manual Processing of Notifications

When you start *IIS Management* and select a notification for processing, a number of different options are available according to the record type and direction of notification and depending on the status of the notification.

You can find more information about the following processing options:

- [Include an Inbound Notification in the Contract \[page 173\]](#)
- [Include an Inbound Correction in the Contract \[page 173\]](#)

- [Create and Edit Outbound Correction \[page 174\]](#)

2.9.3.4.1 Include an Inbound Notification in the Contract

An inbound notification or confirmation has been received and has to be processed accordingly.

Activities

1. Start the *Include Notification* action in IIS Management.
2. The system creates the related date for further automatic processing.
3. When the system runs the *Include Notification* action, it sets the status of the outbound inquiry to “Completed”. The system sets the status of the included answer to “Checked”.

i Note

Sometimes a correction from the previous insurer arrives after the related date for automatic processing of the inbound notification has been created but before the related date has been processed. If you use the *Include Notification* action to edit this correction as well, the system copies only the values from the correction to the bonus-malus when it processes the related date.

2.9.3.4.2 Include an Inbound Correction in the Contract

A correction has been received and has to be processed accordingly.

Activities

1. Start the *Include Notification* action in IIS Management.
2. The system creates the related date for further automatic processing.
3. When the system runs the *Include Notification* action it sets the status of the outbound inquiry to “Completed”.
4. When the system runs the *Include Notification* action it sets the status of the imported correction to “Checked”.

2.9.3.4.3 Creating and Editing Outbound Corrections

Context

Based on an answer, you create a correction to a selected IIS process because a change has been made to the bonus-malus data (including the claim data) in the contract or because a correction is required.

Procedure

1. On the initial screen for *IIS Management*, create and edit the correction.
2. The system calls the *Create Correction* service.
3. The system validates the correction record when the correction is released and provides this record to be sent as required.

2.9.3.5 Import and Export of Notifications

The processes for exchanging bonus-malus information in Austria (vehicle liability insurance bonus-malus inquiry system) use a file-based data medium exchange to exchange notifications between insurance companies and the Austrian Insurance Association.

You can use the following functions in FS-PM Auto to import the files received from the insurance association and to create files to be sent to the insurance association:

- [Import of Insurance Information System Data \[page 174\]](#)
- [Export of Insurance Information System Data \[page 175\]](#)

2.9.3.5.1 Import of Insurance Information System Data

The insurance association has sent a file containing inbound notifications. The information from this file is sent to IIS Management via an import interface and, if possible, assigned to an insurance information system process.

Activities

1. The user (data technician) with the corresponding authorization starts the background job (FPP run) for transferring information from the customer-specific interface (for example, Import Messages from the File Received from the Insurance Association).

Transaction: /MVA/AMY_FPP_IC_IMP

2. The system imports the information delivered via the customer-specific import interface and makes the required assignment notification by notification in IIS Management based on the notification type (record type). If this assignment is not possible, the system creates an entry in the Postprocessing Office (SAP standard system) for each inbound notification.
3. The FPP run generates a log containing details of the data transferred from the import interface.

2.9.3.5.2 Export of Insurance Information System Data

All transactions with the status “Released” are provided for the export interface in a background process (FPP run). When they have been processed successfully the system sets the status of these transactions to “Sent”.

Activities

1. The user (data technician) with the corresponding authorization starts the background job (FPP run) for exporting information to a customer-specific interface (for example, Export Messages in a File to the Insurance Association).
Transaction: /MVA/AMY_FPP_IC_EXP
2. The system selects all the transactions with the status “Released”.
3. The system delivers the outbound notifications to the export interface.
4. When the file has been created, the system changes the status of the notifications that have been sent from “Released” to “Sent”.

i Note

The conversion of this file as well as the regular scheduling of the background job is part of the implementation project.

2.10 Lapse and Reinstatement After Lapse

Use

If a customer is in arrears on payment of their auto insurance premium, the contract can end either abruptly or gradually.

If the contract is terminated abruptly, the nonpayment of the premium is followed by the reversal of the contract.

If the contract ends gradually, the nonpayment of a due premium for auto contracts leads to the following phases up to contract reversal:

- **Grace period**
In this phase, the contract remains active. Insurance cover is still provided, and the premium can be paid in arrears. If the rating of a bonus-malus is due, this is executed by the system.
- **Lapse period**
In this phase, the contract has the “Lapse” status. No insurance cover is provided. A bonus-malus is only assigned inactively. No bonus-malus rating takes place, even if this was anticipated by the rating frequency. However, the contract can be activated again through “Reinstatement”, on payment of the due amounts.
- **Reversal**
The contract is terminated with the reversal.

i Note

The dormant period between the lapse period and reversal is not relevant for auto contracts since no benefit case/claim is triggered by the reversal of an auto contract. The dormant period is skipped.

Features

Lapse

The collections/disbursements system detects that a premium due for an auto contract has not been paid in time, and it starts the grace period.

1. On the basis of this information, the in-force business management system creates the *Lapse:Reaction to Nonpayment/Dunning* scheduling date for the contract. The due date of the scheduling date is a few days after the due date of the unpaid premium.
2. If the policyholder still does not pay the premium, the system processes the *Lapse:Reaction to Nonpayment/Dunning* scheduling date in the update. The system schedules the notification for the policyholder with the *Correspondence for Lapse Notification* scheduling date. The system also creates the *Start of Lapse Phase* scheduling date on the first day after the grace period. The contract still has the “Active” status, and insurance cover is provided.
3. The system processes the *Correspondence for Lapse Notification* scheduling date in the correspondence run and sends written notification to the policyholder.
4. If the policyholder still does not pay the premium, the system processes the *Start of Lapse Phase* scheduling date in the update.

In other words, the system ends the grace period and starts the lapse period. The contract and its coverages now have the “Lapse” status. No insurance cover is provided. Any bonus-malus is no longer “actively” assigned to the contract or coverage, but “inactively”.

Scheduling dates for *Correspondence for Lapse Reminder Letter* and *Start of Dormant Phase* also exist.

i Note

- If an auto contract has the “Lapse” status, the bonus-malus “inactively” assigned to it cannot be processed with the *Edit Bonus-Malus* business transaction.
- On processing of the *Start of Dormant Phase* scheduling date, the auto contract is reversed without a dormant phase, unlike FS-PM.
The inactive assignment of an existing bonus-malus ends.

If there was to be a bonus-malus rating during the lapse period, this is executed on the reversal date. As for FS-PM, reinstatement after contract reversal is also not possible for auto policies.

Reinstatement After Lapse

In the lapse period, the processor can reactivate the auto contract if the policyholder pays the outstanding amounts and requests reinstatement.

You can use two business transactions for reinstatement:

- Reinstatement After Lapse Without Gap
 1. You call the *Reinstatement After Lapse Without Gap* business transaction in the *Reset* business process.
 2. The system ends the lapse period at the start of the lapse period. Insurance cover is provided without interruption also for the period in which the contract had the “Lapse” status.
 - It sets the contract status to “Active”.
 - The premium due for the lapse period is charged, including interest on arrears. The interest on arrears is calculated by the product engine on the basis of the interest rates defined in Customizing.
 - For the period after reinstatement, the regular premium is charged.
 - The *Correspondence for Lapse Reminder Letter* and *Start of Dormant Phase* scheduling dates are deleted.
 - In the bonus-malus, the inactive assignment of the bonus-malus ends on the current date, and a new active assignment starts.
The lapse period is a period of interruption.
If a rating was due to take place in the lapse period, this is performed on the date of reinstatement = current date.

Reset Reinstatement After Lapse

You can reset reinstatement after lapse (with or without a gap). As a result, the auto contract and its coverages return to the “Lapse” status. If a bonus-malus rating has taken place in the framework of reinstatement, this is discarded by the system.

You can reset reinstatement directly after the reinstatement, or at a later point, and after making changes after reinstatement.

Constraints

In the lapse period, the interfaces that communicate with the German and Austrian insurance associations are not supplied. This is because the *Lapse* function is not required by customers from these countries.

Additional Information

- The *Auto Germany: Package [page 212]* sales product is provided as a sample product.
- For information about the functions of *Lapse*, *Reinstatement After Lapse*, and *Reset After Reinstatement*, see the Application Help for FS-PM at <http://help.sap.com> under ► *Customer Relationship Mgmt* ► *SAP*

2.11 Multi-Currency

Use

With this function, you can use multiple currencies in one product, in the same way as for SAP Policy Management (FS-PM). This allows you to create and manage contracts in foreign currencies.

In the product definition, you define whether the product allows multi-currency, and the level at which the currencies (local currency, risk currency, and invoice currency) are to be determined.

Contract model: Currencies are determined at contract level, which means they are then valid for the contract level and all levels under the contract.

Coverage model: Currencies are determined at coverage level, which means they are then valid for the coverage level and all levels under the coverage.

Sample Product with Multi-Currency

In FS-PM Auto, the sample sales product *Vehicle Austria - ProductPackage* is delivered in the standard system. It contains two sample products using multi-currency:

- Product *Vehicle Liability MultiCurrency*
Contract model (currencies are defined at contract level)
- Product *Vehicle Damage Cover MultiCurrency*
Coverage model (currencies are defined at coverage level)

Features

Currency Types

In FS-PM Auto, the following currency types are used, as in FS-PM:

- Local Currency
Local currency is the currency of the company code of an insurance company.
- Product Currency
Products are defined in the product engine (msg.PM) in product currency. Local currency and product currency must match.
- Risk Currency
The risks of a contract or coverage are entered in risk currency, such as the list price of a vehicle to be insured.
- Invoice Currency
The accounting documents of a contract or coverage are entered in invoice currency.

Exchange Rate Determination

In the exchange rate determination, you define how the exchange rates are determined during the contract term. There are two exchange rate determination categories, as in FS-PM:

- **Variable**
For variable exchange rate determination types, the exchange rate is determined when you create a new contract version.
The determination of the date on which the exchange rate is determined for the new contract version can be implemented customer-specifically.
Exchange rate determination date in the sample implementation:
 - For an unscheduled (irregular) change, the application date is used as the exchange rate determination date.
 - For scheduled changes, the effective date of the time model function is used as the exchange rate determination date.
- **Fixed**
For fixed exchange rate determination categories, you determine the exchange rate in New Business, and you cannot change it during the contract term. If you create a new contract version, this exchange rate is used as the standard one.

You determine the exchange rate determination category in New Business, and you may change it in the contract model only in the case of corrected policy issuance. For the coverage model, the exchange rate determination category must not be changed. It stays the same until the end of the coverage.

Exchange Rate for Application

Independent of the exchange rate determination category, you can enter a different exchange rate for a single application. This exchange rate only applies for the current application and the processing activities that take place during application release, such as the collections update.

You use the [Change Exchange Rate Data](#) business transaction for this.

Currency Conversion

Before the call of the product engine, the transferred documents, such as the list price of a car or a deductible, are converted to product currency (= local currency) in FS-PM Auto. The results from the product engine may be converted back again by FS-PM Auto. Premium calculation and validation checks are done in the product engine in product currency.

Likewise for the creation of cash flow documents in FS-PM Auto, the premiums, charges, and taxes to be applied are converted to invoice currency.

As for FS-PM, the currency conversion in FS-PM Auto is based on the general currency functions of SAP NetWeaver. Rounding errors may occur as a result of the conversion.

Display in FS-PM Auto

There is a [Currency](#) tab for the contract or coverage. On this tab, you can enter the risk currency, invoice currency, exchange rate determination category, and exchange rates for New Business. After the New Business has been entered, the [Currency](#) tab is available for display purposes.

You can also display the currencies and exchange rates in the policy summary and contract summary, if these have been customized accordingly.

Constraints

The following functions are not supported for multi-currency products in FS-PM Auto:

- All functions that are not supported by FS-PM in multi-currency products, such as Cash-Before-Cover, sales product change, and product change
- Vehicle change

Additional Information

- For more information about the *Multi-Currency* function, see the Application Help of FS-PM at <http://help.sap.com> under ► *Customer Relationship Mgmt* ► *SAP Policy Management* ► *SAP Policy Management 5.3* ► *SAP Policy Management 5.3 SP02* ► *Application Help* ► *In-Force Business Management* ► *Multi-Currency* ►.

2.12 Migration Interface

You can migrate data from a legacy system to the FS-PM and FS-PM Auto system via the migration interface.

The standard FS-PM system has a migration interface that is used to migrate general, non-auto insurance-specific data from auto insurance policies and insurable objects. This standard interface has been enhanced for FS-PM Auto so that you can migrate auto insurance-specific data for insured objects, such as bonus-malus data and the characteristics of fixtures and fittings, from the legacy system into the FS-PM Auto system.

The enhancements to the migration interface also enable data to be migrated from Registration Management and from Insurance Certificate Management (for Austria).

Features

The table below shows all the functions that are available with the migration interface.

Migration Functions	Country	Description
<i>Migration of an Insurable Object</i>	All	The data in the legacy system for an auto insurance-specific insurable object is migrated to FS-PM Auto via the enhanced FS-PM migration interface. For more information, see Migrating Insurable Objects [page 182] .

Migration Functions	Country	Description
<i>Migration of an Auto Insurance Policy</i>	All	<p>The data in the legacy system for an auto insurance policy is migrated to FS-PM Auto via the enhanced FS-PM migration interface.</p> <p>For more information, see Migrating Auto Insurance Policies [page 182].</p>
<i>Migration of a Registration Message</i>	All	<p>The data for a registration message is migrated from the legacy system into Registration Management in the FS-PM Auto system using the migration interface.</p> <p>There is a separate migration interface for Germany and Austria for migrating registration messages.</p> <p>For more information, see Migrating Registration Messages [page 184].</p>
<i>Migration of an Insurance Certificate</i>	Austria	<p>The data for an Austrian insurance certificate is migrated from the legacy system into Insurance Certificate Management in the FS-PM Auto system using the migration interface.</p> <p>For more information, see Migrating Insurance Certificates (Austria Only) [page 185].</p>
<i>Bonus-Malus Comparison Tool</i>	All	<p>You can check the consistency of global bonus-malus data using the comparison tool for bonus-malus.</p> <p>When you test the migration data, the system extracts a source policy from the FS-PM Auto system and creates it in the FS-PM Auto system using the migration interface.</p> <p>The comparison tool for bonus-malus compares the data of the migrated bonus-malus with the data of the source bonus-malus and displays the differences.</p>

2.12.1 Migrating Insurable Objects

You can migrate an insurable object that can be used in auto insurance policies.

An insurable object is migrated in two steps:

1. Technical migration of an insurable object
The characteristics of the insurable object in the legacy system that are specific to auto insurance and to object types are created in the migrated insurable object. The migrated insurable object is created.
2. Functional validation of an insurable object
In a background process, the system checks the data supplied for the insurable object in accordance with the functional specifications and any derivations thereof.

Prerequisites

- Data for the insurable object is available in the legacy system.
- You have met the required prerequisites for the migration tool (LSMW, for example). For example, data must be provided in a format that enables migration before you can even start the process of data conversion.

i Note

The Legacy System Migration Workbench (LSMW) is a tool that supports the migration of data from non-SAP systems to SAP systems. It is part of the SAP system and is therefore independent of individual platforms.

Procedure

1. Start the technical migration of the insurable object in the migration tool.
2. In addition to standard FS-PM data, the system also migrates the auto insurance-specific data that is relevant for FS-PM Auto and formats the data for use in the functional validation process.
3. Start the functional validation of the migrated insurable object (this is a background process).

i Note

It may be necessary to delete migrated insurable objects. This may be necessary if you find an error in the migrated data, for example. A Business Application Programming Interface (BAPI) is provided for the deletion of migrated insurable objects. All the data for the insurable object is deleted.

2.12.2 Migrating Auto Insurance Policies

You migrate an auto insurance policy in order to migrate its data from a legacy system into the FS-PM Auto system.

An auto insurance policy is migrated in three steps:

1. Technical migration of an auto insurance policy
The data of the auto insurance policy in the legacy system is formatted for functional validation. The technical details of this data are also checked and this data to the database with a temporary key.
2. Functional validation of an auto insurance policy
During this background process, the system checks the functional aspects of the data supplied from the legacy system and, amongst other things, performs a calculation of the migrated auto insurance policy.
3. Complete the migration of an auto insurance policy
When the migration of an auto insurance policy has been completed, the temporary data created during technical migration is deleted from the FS-PM Auto database tables.

i Note

We recommend that you migrate the auto insurance policy based on the corresponding insurable objects. This is because policies are often linked to at least one insurable object through the object number. After migration, the insurable object usually has a different number in the new system. For this reason, you need to know the object number before you migrate a policy so that you can supply the migration interface for auto insurance policies with the new number.

Prerequisites

- Data for the auto insurance policy is available in the legacy system.
- You have met the required prerequisites for the migration tool, for example LSMW (see note below). For example, data must be provided in a format that enables migration before you can even start the process of data conversion.

i Note

The Legacy System Migration Workbench (LSMW) is a tool that supports the migration of data from non-SAP systems to SAP systems. It is part of the SAP system and is therefore independent of individual platforms.

Procedure

1. Start the technical migration of the auto insurance policy in the migration tool.
2. In addition to standard FS-PM data, the system also migrates the auto insurance-specific data in the policy that is relevant for FS-PM Auto and formats the data for use in the functional validation process. Auto insurance-specific data includes bonus-malus data, risk characteristics, and the type and regional data of an insured object.
3. Start the functional validation of the auto insurance policy (this is a background process). During the functional validation, the system checks the consistency of the data, specifically with regard to the functions required for auto insurance. It calls msg.PM in order to calculate the premium of the auto insurance policy using auto insurance-specific calculation methods.

4. Complete the migration of an auto insurance policy. In addition to standard FS-PM data, the system deletes the auto insurance-specific data created during the technical migration of the auto insurance policy.

i Note

It may be necessary to delete migrated policies. This may be necessary if you find an error in the migrated data, for example. A Business Application Programming Interface (BAPI) is provided for the deletion of migrated policies. All the policy data is deleted, regardless of whether this is temporary or validated data, application data, journal data, or other data. This means that there is a difference between deleting data and deleting temporary data (the latter is done when you complete the migration process for an auto insurance policy).

2.12.3 Migrating Registration Messages

You migrate a registration message. This registration message can then be used in Registration Management in FS-PM Auto processes.

→ Recommendation

We recommend that you migrate registration messages after you have migrated the corresponding policies and insurable objects. This is because registration messages are often linked to a policy through the policy or contract number and to an insurable object through the object number. After migration, the policy and the insurable object usually have a different policy/contract number and object number in the new system. For this reason, you need to know this policy/contract number and object number before you migrate a registration message so that you can supply the migration interface for registration messages with the new number.

Prerequisites

- Data for the registration message is available in the legacy system.
- You have met the required prerequisites for the migration tool, for example LSMW (see note below). For example, data must be provided in a format that enables migration before you can even start the process of data conversion.

i Note

The Legacy System Migration Workbench (LSMW) is a tool that supports the migration of data from non-SAP systems to SAP systems. It is part of the SAP system and is therefore independent of individual platforms.

Procedure

1. Start the migration of the registration message in the migration tool.
2. The system runs technical checks on the data.
3. The system migrates the registration message data and formats the data for use in the FS-PM Auto system.

i Note

It may be necessary to delete a migrated registration message. This may be necessary if you find an error in the migrated data, for example. An interface in the form of a Business Application Programming Interface (BAPI) is provided in FS-PM Auto for the deletion of migrated registration messages. All the data for the registration message is deleted from the database tables of Registration Management.

2.12.4 Migrating Insurance Certificates (Austria Only)

You migrate an Austrian insurance certificate so that this can be used in Insurance Certificate Management for FS-PM Auto processes.

→ Recommendation

We recommend that you migrate insurance certificates after the policies have been migrated. This is because an insurance certificate can be linked to a policy through the policy or contract number. After migration, the policy and its contracts usually have a different policy/contract number in the new system. For this reason, the policy/contract numbers need to be known before migration of an insurance certificate so that the migration interface for insurance certificates can be supplied with new numbers.

i Note

Insurance Certificate Management is valid for Austria only.

The insurance certificates for Germany are kept in Registration Management and are managed as a possible message type.

Prerequisites

- Data for the insurable certificate is available in the legacy system.
- You have met the required prerequisites for the migration tool, for example LSMW (see note below). For example, data must be provided in a format that enables migration before you can even start the process of data conversion.

i Note

The Legacy System Migration Workbench (LSMW) is a tool that supports the migration of data from non-SAP systems to SAP systems. It is part of the SAP system and is therefore independent of individual platforms.

Procedure

1. Start the migration of the insurance certificate in the migration tool.
2. The system runs different technical checks on the data.
3. The system migrates the insurance certificate data and formats the data for use in the FS-PM Auto system.

i Note

It may be necessary to delete migrated insurance certificates. This may be necessary if you find an error in the migrated data, for example. An interface in the form of a Business Application Programming Interface (BAPI) is provided in FS-PM Auto for the deletion of migrated insurance certificates. All the data for the insurance certificate is deleted from the database tables of Insurance Certificate Management.

2.12.5 Bonus-Malus Comparison Tool

Prerequisites

- There is a policy with a bonus-malus in the FS-PM Auto system.
- The prerequisites to migrate an insurable object as well as an auto insurance policy have been satisfied.

Context

You can check the consistency of bonus-malus migration data using the comparison tool for bonus-malus. This is useful when you test the migration data.

Procedure

1. Extract a policy with a bonus-malus from the FS-PM Auto system. The FS-PM Auto system is used here as the source or legacy system.
2. Migrate the insurable object for this policy (for more information, see [Migrating Insurable Objects \[page 182\]](#)). The FS-PM Auto system is used here as the target system.
3. Migrate this policy (for more information, see [Migrating Auto Insurance Policies \[page 182\]](#)). The FS-PM Auto system is used here as the target system.
4. Call the comparison tool for bonus-malus.
5. Copy the bonus-malus ID from the source policy and the bonus-malus ID from the target policy.
6. The comparison tool compares the following bonus-malus data and displays the differences:

- Global bonus-malus data
This is data that cannot be changed when you edit in-force business data, for example *company*, *insurance type*, *Locked* checkbox.
- Claims in the bonus-malus
- Notes in the bonus-malus

2.13 Archiving

You use archiving to remove in-force business data that is no longer required in the system tables and store it in an archiving file.

If it is no longer necessary or permitted to store personal data, you also use archiving to delete the data from the system tables of FS-PM or FS-PM Auto. This complies with EU data protection guideline and its implementation in national law.

Similar to FS-PM, archiving in FS-PM Auto is executed in two steps:

1. If data is no longer required from a business point of view, FS-PM Auto exports it after its residence period has expired and deletes it from the system tables. The processor no longer has access to the data. If a processor wants to view the data in the *Inquiry* business process, he/she requires special authorizations. It is not possible to navigate from the *Inquiry* business process to Bonus-Malus Management.
2. After the retention period has expired, the system automatically deletes all archiving files that contains personal data.

The archiving process is controlled centrally by the Netweaver component *Information Lifecycle Management* (ILM). This is where you store the maximum retention periods, after which the system automatically deletes the archiving files.

You define the residence periods of data in the system in Customizing under ► *SAP Policy Management for Auto Insurance* ► *General Settings* ► *Archiving* ►.

Features

In the following table, you find all functions that are used in the first step for archiving of vehicle-specific data in FS-PM Auto - the creation of archiving files and deletion from the system tables.

For the second step, deletion of archiving files, you use the standard functions of FS-PM.

The entries in the *Status* column have the following meanings:

- “Adjusted”: The FS-PM business process has been adjusted to meet LOB-specific requirements. The adjustment is described in the *Description* column.
- “FS-PMA”: The business process is available in FS-PM Auto only. A description can be found in the *Description* column.

Function	Status	Country	Description
Archiving of Auto Policies	Adjusted	All	<p>The system exports the data of auto policies to an archiving file and deletes it from the system tables. FS-PM Auto does not support partial archiving of auto policies.</p> <p>For more information, see Archiving of Auto Policies [page 189].</p>
Archiving of Bonus-Malus	FS-PMA	All	<p>The system exports the data of bonus-malus objects to an archiving file and deletes it from the system tables.</p> <p>For more information, see Archiving of Bonus-Malus [page 191].</p>
Archiving of Vehicle Change Data	FS-PMA	All	<p>The system exports the data of vehicle change objects to an archiving file and deletes it from the system tables.</p> <p>For more information, see Archiving of Vehicle Change Data [page 192].</p>
Archiving of Registration Data	FS-PMA	DE, AT	<p>The system exports the registration notifications to an archiving file and deletes them from the system tables of FS-PM Auto.</p> <p>For more information, see Archiving of Registration Data (Germany) [page 193] and Archiving of Registration Data (Austria) [page 195].</p>

Function	Status	Country	Description
Archiving of Change of Insurer Data	FS-PMA	DE, AT	<p>The system exports the IIS/CIC notifications to an archiving file and deletes them from the system tables of FS-PM Auto.</p> <p>For more information, see Archiving of Insurer Change Data (Germany) [page 197] and Archiving of Insurer Information Data (Austria) [page 199].</p>
Archiving of Malus File Data	FS-PMA	DE	<p>The system exports the malus file data to an archiving file and deletes it from the system tables.</p> <p>For more information, see Archiving of Malus File Data [page 200].</p>
Archiving of Central Telephone Number Notifications	FS-PMA	DE	<p>The central telephone number notifications were exported to an archiving file and deleted from the system tables of FS-PM Auto.</p> <p>For more information, see Archiving of Central Telephone Number Notifications [page 202].</p>

2.13.1 Archiving of Auto Policies

The system uses archiving object /PM0/ABP to export auto policies data to an archive file and deletes it from the system tables of FS-PM Auto. FS-PM Auto does not support partial archiving of auto policies.

i Note

The system also uses the archiving object to archive the sibling tables of FS-PM Auto to the FS_PM_POLICY_MANAGEMENT business object.

Prerequisites

- The policy has been reversed.
- The residence period for the contracts of the policy has expired (which means that the time period between the reversal date and the current date is larger than the residence period).
- All of the policies connected to the policy can be archived (which means that they meet the archiving prerequisites). Contracts or coverages are classified as connected if the same bonus/malus is/was archived to them.

Features

Characteristics of Archiving Object

The following programs are available for the archiving object `/PM0/ABP`:

- `/PM0/ABP_ARCHIVE_WRITE`
- `/PM0/ABP_ARCHIVE_DELETE`
- `/PM0/ABP_ARCHIVE_RELOAD`

The archive infrastructure `/MVA/ABP` is also available for FS-PM Auto and must be activated.

ILM-Specific Information

For more information, see the user documentation for SAP Policy Management (FS-PM) under [▶ In-Force Business Management](#) [▶ General Process Flow for Business Processes](#) [▶ Technical Control](#) [▶ Data Archiving in SAP Policy Management \(FS-PM\)](#) [▶ Archiving In-Force Business Objects with /PM0/ABP](#) [▶](#).

Checks

In contrast to P&C and life insurance policies, for which the system can archive individual contract versions, FS-PM Auto archives auto policies at policy level only. This is because bonus-malus can lead to dependencies between contracts and policies. These dependencies occur because a bonus-malus can be assigned to more than one contract during its “lifetime”, which means that it can also be assigned to more than one policy.

When archiving auto policies, the system checks whether dependencies can result from the assigned BMs, and, if necessary, prevents archiving of all contracts assigned to this policy.

Customizing

For more information, see the user documentation for SAP Policy Management (FS-PM) under [▶ In-Force Business Management](#) [▶ General Process Flow for Business Processes](#) [▶ Technical Control](#) [▶ Data Archiving in SAP Policy Management \(FS-PM\)](#) [▶ Archiving In-Force Business Objects with /PM0/ABP](#) [▶](#).

Dependencies

For more information, see the user documentation for SAP Policy Management (FS-PM) under [▶ In-Force Business Management](#) [▶ General Process Flow for Business Processes](#) [▶ Technical Control](#) [▶ Data Archiving in SAP Policy Management \(FS-PM\)](#) [▶ Archiving In-Force Business Objects with /PM0/ABP](#) [▶](#).

Displaying Archived Auto In-Force Business Objects

A processor without special authorizations cannot access archived policies using the *Inquiry* business process.

A processor with special authorizations can display the in-force business data using the *Inquiry* business process by selecting the *Archive* checkbox on the initial screen of the business process.

If you use the archive information structure `/PM0/ABP` or `/MVA/ABP`, you can read in-force business data from the archive.

2.13.2 Archiving of Bonus-Malus

The system uses archiving object `/MVA/ABM` to export the data of bonus-malus objects to an archiving file and deletes it from the system tables.

Prerequisites

The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

The archiving object `/MVA/ABM` archives the bonus-malus data from the following tables:

- `/MVA/AMDBBM` (global bonus-malus data)
- `/MVA/AMDBBMCLAIM` (claims in the bonus-malus)

The following programs are available for the archiving object :

- `/MVA/ABM_ARCHIVE_WRITE`
- `/MVA/ABM_ARCHIVE_DELETE`
- `/MVA/ABM_ARCHIVE_RELOAD`.

The following archive information structure is available and must be activated: `/MVA/ABM`.

ILM-Specific Information

No ILM object is assigned to the archiving object `/MVA/ABM`.

Bonus-malus data does not have its own residence periods that can be customized.

i Note

Bonus-malus is archived in the same way as the residence periods for policies and contracts because it makes no sense to keep the bonus-malus in the system for a longer or shorter period of time than the associated policy or contract. The system archives the global bonus-malus data and the bonus-malus claims as soon as the bonus-malus itself has been archived completely, which means as soon as the bonus-malus ID is no longer in the in-force business tables.

Checks

The system archives a bonus-malus in the following cases:

- If it has no reference to policies or contracts in the policy management system.
- If it refers to archived policies or contracts.

Customizing

Bonus-malus archiving depends on the in-force business data in the system and therefore there is no Customizing to maintain its residence period.

Dependencies

Bonus-malus data can only be archived if the in-force business objects have already been archived for this period (with archiving object /PMO/ABP).

Display Archived Bonus-Malus Data

If you use the archive information structure /MVA/ABM, you can read bonus-malus data from the archive.

2.13.3 Archiving of Vehicle Change Data

The system uses archiving object /MVA/ACHGV to export the vehicle change data to an archiving file and deletes it from the system tables.

Prerequisites

The source and target contracts for the vehicle change object have been archived already.

Features

Characteristics of Archiving Object

The archiving object /MVA/ACHGV archives the vehicle change data from the following tables:

- /MVA/AMDWCHGVEC
- /MVA/AMDWASPROD

The following programs are available for the archiving object :

- /MVA/ACHGVEC_ARCHIVE_WRITE
- /MVA/ACHGVEC_ARCHIVE_DELETE
- /MVA/ACHGVEC_ARCHIVE_RELOAD

The following archive information structure is available and must be activated: /MVA/ACHGV

ILM-Specific Information

No ILM object is assigned to the archiving object `/MVA/ACHGV`.

The vehicle change data does not have a residence period that can be customized.

i Note

Vehicle change data is archived in the same way as policy or contract residence periods because it makes no sense to keep the vehicle change data in the system for a longer or shorter period of time than the relevant policy or contract. The system archives the vehicle change data as soon as the target and source contracts have been archived completely, which means as soon as the contracts are no longer in the in-force business tables

Checks

The system archives only vehicle change data whose source and target contracts have been archived completely. It does not archive vehicle change data that refers to contracts in the policy management system.

Customizing

It is not possible to customize the residence period of the vehicle change data.

Dependencies

Vehicle change data can only be archived if the in-force business objects have already been archived for this period (with archiving object `/PMO/ABP`).

Displaying Archived Vehicle Change Data

If you use the archive information structure `/MVA/ACHGV`, you can read vehicle change data from the archive.

2.13.4 Archiving of Registration Data (Germany)

The system uses the archiving object `/MVA/ARSD` to export the registration notifications to an archiving file and deletes them from the system tables of FS-PM Auto.

Prerequisites

- The residence period of the registration notifications has expired.
- For registration notifications that are assigned to a policy: The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

Archiving object /MVA/ARSD archives data for the Registration Management Germany (RSD) from the following tables:

- /MVA/AMDRSDADM
- /MVA/AMDRSDMISC
- /MVA/AMDRSDVK
- /MVA/AMDRSDADR
- /MVA/AMDRSDRA
- /MVA/AMDRSDMSGR
- /MVA/AMDRSDRCHK
- /MVA/AMDRSDRCRT
- /MVA/AMDRSDQUIT
- /MVA/AMDRSDVEH
- /MVA/AMDRSDFDEF
- /MVA/AMDRSDCORP
- /MVA/AMDRSDLI
- /MVA/AMDRSDCORRE
- /MVA/AMDRSDMSG
- /MVA/AMDRSDMSGLI
- /MVA/AMDRSDPERS
- /MVA/AMDRSDLISTE
- /MVA/AMDRSDHI
- /MVA/AMDRSDCONDB
- /MVA/AMDRSDIS
- /MVA/AMDRSDERRLI
- /MVA/AMDRSDWP
- /MVA/AMDRSDASSOC
- /MVA/AMDRSDERRAT.

The following programs are available for the archiving object /MVA/ARSD:

- /MVA/ARSD_ARCHIVE_WRITE
- /MVA/ARSD_ARCHIVE_DELETE
- /MVA/ARSD_ARCHIVE_RELOAD.

The following archive information structure is available and must be activated: /MVA/ARSD.

ILM-Specific Information

The ILM object MVA_ARSD is assigned to archiving object /MVA/ARSD. The ILM object MVA_ARSD does not support any snapshots nor data destruction. The ILM object MVA_ARSD is intended for retention rules.

To create an appropriate ILM policy, proceed as follows:

1. Start transaction IRMPOL.
2. On the *ILM Policies* screen, enter the following data:
 - *Policy Category* = "Retention Rules"

- *Object Category* = "SAP Business Suite"
 - *Audit Area* = <customer-specific audit area, which was created earlier>
 - *ILM Object* = "MVA_ARSD".
3. Choose the *New* pushbutton.
 4. On the next screen, create the live policy MVA_ARSD.
 5. Assign a rule to the policy, in which you enter a minimum retention duration with a time reference to the creation date (CREATION_DATE).

Checks

The system archives the following data:

- Registration data, which does not refer to a policy in the policy management system, as soon as the residence period maintained in Customizing has expired.
- Registration data, which refers to a policy in the policy management system, as soon as the policy is archived and the residence period defined in Customizing has expired.

Customizing

You define the residence period in Customizing for *SAP Policy Management for Auto Insurance* under **General Settings** > **Archiving** > **Define Residence Period for Registration (Germany)**. This is where you can define a residence period for objects for German registration.

Dependencies

Objects for German registration can only be archived if the in-force business objects have already been archived for this period (with archiving object /PM0/ABP), if a reference exists.

Display Archived Registration Data for Germany

If you use the archive information structure /MVA/ARSD, you can read German registration data from the archive.

2.13.5 Archiving of Registration Data (Austria)

The system uses the archiving object /MVA/ARS to export the registration notifications to an archiving file and deletes them from the system tables of FS-PM Auto.

Prerequisites

- The residence period of the registration notifications has expired.
- For registration notifications that are assigned to a policy: The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

Archiving object `/MVA/ARS` archives data for the Registration Management Germany (RS) from the following tables:

- `/MVA/AMDRSADM`
- `/MVA/AMDRSIE`
- `/MVA/AMDRSIC`
- `/MVA/AMDRSCHARGE`
- `/MVA/AMDRSIDENT`
- `/MVA/AMDRSADDRES`
- `/MVA/AMDRSAPPEND`
- `/MVA/AMDRSHEADER`
- `/MVA/AMDRSJURP`
- `/MVA/AMDRSLIC`
- `/MVA/AMDRSNATP`
- `/MVA/AMDRSREG`
- `/MVA/AMDRSDSPI`

The following programs are available for the archiving object `/MVA/ARS`:

- `/MVA/ARS_ARCHIVE_WRITE`
- `/MVA/ARS_ARCHIVE_DELETE`
- `/MVA/ARS_ARCHIVE_RELOAD`

The following archive information structure is available and must be activated: `/MVA/ARS`.

ILM-Specific Information

The ILM object `MVA_ARS` is assigned to archiving object `/MVA/ARS`. The ILM object `MVA_ARS` does not support any snapshots nor data destruction. The ILM object `MVA_ARS` is intended for retention rules.

To create an appropriate ILM policy, proceed as follows:

1. Start transaction `IRMPOL`.
2. On the *ILM Policies* screen, enter the following data:
 - *Policy Category* = "Retention Rules"
 - *Object Category* = "SAP Business Suite"
 - *Audit Area* = <customer-specific audit area, which was created earlier>
 - *ILM Object* = "MVA_ARS".
3. Choose the *New* pushbutton.
4. On the next screen, create the live policy `MVA_ARS`.
5. Assign a rule to the policy, in which you enter a minimum retention duration with a time reference to the creation date (`CREATION_DATE`).

Checks

The system archives the following data:

- Registration data, which does not refer to a policy in the policy management system, as soon as the residence period defined in Customizing has expired.
- Registration data, which refers to a policy in the policy management system, as soon as the policy is archived and the residence period defined in Customizing has expired.

Customizing

You define the residence period in Customizing for *SAP Policy Management for Auto Insurance* under **► General Settings ► Archiving ► Define Residence Period for Registration (Austria) ►**. This is where you can define a residence period for objects for Austrian registration.

Dependencies

Objects for Austrian registration can only be archived if the in-force business objects have already been archived for this period (with archiving object `/PM0/ABP`), if a reference exists.

Display Archived Registration Data for Austria

If you use the archive information structure `/MVA/ARS`, you can read Austrian registration data from the archive.

2.13.6 Archiving of Insurer Change Data (Germany)

The system uses the archiving object `/MVA/AVWB` to export the change of insurer (CIC) notifications to an archiving file and deletes them from the system tables of FS-PM Auto.

Prerequisites

- The residence period of CIC notifications has expired.
- For CIC notifications that are assigned to a policy: The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

Archiving object `/MVA/AVWB` archives data for CIC Management Germany from the following tables:

- `/MVA/AMDVICDEPRC`
- `/MVA/AMDVICDEACT`
- `/MVA/AMDVICDE`
- `/MVA/AMDVICDECLA`
- `/MVA/AMDVICDEINS`
- `/MVA/AMDVICDEERR`

The following programs are available for the archiving object :

- /MVA/AVWB_ARCHIVE_WRITE
- /MVA/AVWB_ARCHIVE_DELETE
- /MVA/AVWB_ARCHIVE_RELOAD

The following archive information structure is available and must be activated: /MVA/AVWB

ILM-Specific Information

The ILM object MVA_AVWB is assigned to archiving object /MVA/AVWB. The ILM object MVA_AVWB does not support any snapshots nor data destruction. It is intended for retention rules.

To create an appropriate ILM policy, proceed as follows:

1. Start transaction IRMPOL.
2. On the *ILM Policies* screen, enter the following data:
 - *Policy Category* = "Retention Rules"
 - *Object Category* = "SAP Business Suite"
 - *Audit Area* = <customer-specific audit area, which was created earlier>
 - *ILM Object* = "MVA_AVWB".
3. Choose the *New* pushbutton.
4. On the next screen, create the live policy MVA_AVWB.
5. Assign a rule to the policy, in which you enter a minimum retention duration with a time reference to the creation date (CREATION_DATE).

Checks

The system archives the following data:

- Insurer change data, which does not refer to a policy in the policy management system, as soon as the residence period defined in Customizing has expired.
- Insurer change data, which refers to a policy in the policy management system, as soon as the policy is archived and the residence period defined in Customizing has expired.

Customizing

You define the residence period in Customizing for *Policy Management Auto* under ► *General Settings* ► *Archiving* ► *Define Residence Period for CIC* ◀. This is where you can define a residence period for objects for the change of insurer certificate (CIC).

Dependencies

Objects for the CIC can only be archived if the in-force business objects have already been archived for this period (with archiving object /PMO/ABP), if a reference exists.

Displaying Archived CIC Data for Germany

If you use the archive information structure /MVA/AVWB, you can read German CIC data from the archive.

2.13.7 Archiving of Insurer Information Data (Austria)

The system uses the archiving object `/MVA/AVAS` to export the insurer information (IIS) notifications to an archiving file and deletes them from the system tables of FS-PM Auto.

Prerequisites

- The residence period of IIS notifications has expired.
- For IIS notifications that are assigned to a policy: The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

Archiving object `/MVA/AVAS` archives data for IIS Management Austria from the following tables:

- `MVA/AMDVAICPROC`
- `/MVA/AMDVAICTACT`
- `/MVA/AMDVAIC`
- `/MVA/AMDVACLAIM`
- `/MVA/AMDVAINS`

The following programs are available for the archiving object :

- `/MVA/AVAS_ARCHIVE_WRITE`
- `/MVA/AVAS_ARCHIVE_DELETE`
- `/MVA/AVAS_ARCHIVE_RELOADD`

The following archive information structure is available and must be activated: `/MVA/AVAS`.

ILM-Specific Information

The ILM object `/MVA/AVAS` is assigned to archiving object `/MVA/AVAS`. The ILM object `MVA_AVAS` does not support any snapshots nor data destruction. It is intended for retention rules.

To create an appropriate ILM policy, proceed as follows:

1. Start transaction `IRMPOL`.
2. On the *ILM Policies* screen, enter the following data:
 - *Policy Category* = "Retention Rules"
 - *Object Category* = "SAP Business Suite"
 - *Audit Area* = <customer-specific audit area, which was created earlier>
 - *ILM Object* = "MVA_AVAS".
3. Choose the *New* pushbutton.
4. On the next screen, create the live policy `MVA_AVAS`.

5. Assign a rule to the policy, in which you enter a minimum retention duration with a time reference to the creation date (`CREATION_DATE`).

Checks

The system archives the following data:

- Insurer information data, which does not refer to a policy in the policy management system, as soon as the residence period defined in Customizing has expired.
- Insurer information data, which refers to a policy in the policy management system, as soon as the policy is archived and the residence period defined in Customizing has expired.

Customizing

You define the residence period in Customizing for *SAP Policy Management for Auto Insurance* under [▶ General Settings](#) [▶ Archiving](#) [▶ Define Residence Period for IIS](#) [▶](#). This is where you can define a residence period for objects for insurance information.

Dependencies

Objects for the IIS can only be archived if the in-force business objects have already been archived for this period (with archiving object `/PMO/ABP`), if a reference exists.

Display Archived Registration Data for Germany

If you use the archive information structure `/MVA/AVAS`, you can read Austrian insurer information data from the archive.

2.13.8 Archiving of Malus File Data

The system uses archiving object `/MVA/AML` to export the malus file data to an archiving file and deletes it from the system tables.

Prerequisites

- The residence period of the malus file data has expired.
- The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

The archiving object `/MVA/AML` archives the malus file data from the following tables:

- `/MVA/AMDVMLMAIN`
- `/MVA/AMDVMLHDR`

- /MVA/AMDVMLTRL

The following programs are available for the archiving object /MVA/AML:

- /MVA/AML_ARCHIVE_WRITE
- /MVA/AML_ARCHIVE_DELETE
- /MVA/AML_ARCHIVE_RELOAD

The following archive information structure is available and must be activated: /MVA/AML

ILM-Specific Information

The ILM object MVA_AML is assigned to archiving object /MVA/AML. The ILM object MVA_AML does not support any snapshots nor data destruction. It is intended for retention rules.

To create an appropriate ILM policy, proceed as follows:

1. Start transaction IRMPOL.
2. On the *ILM Policies* screen, enter the following data:
 - *Policy Category* = "Retention Rules"
 - *Object Category* = "SAP Business Suite"
 - *Audit Area* = <customer-specific audit area, which was created earlier>
 - *ILM Object* = "MVA_ALM"
3. Choose the *New* pushbutton.
4. On the next screen, create the live policy MVA_ALM.
5. Assign a rule to the policy, in which you enter a minimum retention duration with a time reference to the creation date (CREATION_DATE).

Checks

The system archives the following data:

- Malus file data, which does not refer to a policy in the policy management system, as soon as the residence period defined in Customizing has expired.
- Malus file data, which refers to a policy in the policy management system, as soon as the policy is archived and the residence period defined in Customizing has expired.

Customizing

You define the residence period in Customizing for *Policy Management Auto* under ► *General Settings* ► *Archiving* ► *Define Residence Period for Malus File* . This is where you can define a residence period for objects for the malus file.

Dependencies

Objects for German registration can only be archived if the in-force business objects have already been archived for this period (with archiving object /PM0/ABP), if a reference exists.

Displaying Archived Registration Data for Germany

If you use the archive information structure /MVA/ALM, you can read malus file data from the archive.

2.13.9 Archiving of Central Telephone Number Notifications

The system exports the central telephone number notifications to an archiving file and deletes them from the system tables of FS-PM Auto.

Prerequisites

- The residence period of central telephone number notifications has expired.
- The associated contract(s) is/are archived already.

Features

Characteristics of Archiving Object

The archiving object `/MVA/ACE` archives the central telephone number notifications from the following tables:

- `/MVA/AMVCEMAIN`
- `/MVA/AMVCEHDR`
- `/MVA/AMVCETRL`

The following programs are available for the archiving object:

- `/MVA/ACE_ARCHIVE_WRITE`
- `/MVA/ACE_ARCHIVE_DELETE`
- `/MVA/ACE_ARCHIVE_RELOAD`

The following archive information structure is available and must be activated: `/MVA/ACE`

ILM-Specific Information

No ILM object is assigned to the archiving object `/MVA/ACE`.


i Note

The central telephone number notifications do not have their own ILM object because they contain no personal data. This means that no expiry date is set in the archive, which means that the system does not automatically delete the notifications in the archive after a defined period of time.

Checks

The system archives only central telephone number notifications for which the residence period has expired. Notifications that still reference policies or contracts that are not archived are excluded from archiving.

Customizing

You define the residence period in Customizing for *Policy Management* under [► General Settings ► Archiving ► Define Residence Period for Central Telephone Number](#) . This is where you can define a residence period for central telephone numbers.

Dependencies

The objects for central telephone number notifications can only be archived if the in-force business objects have already been archived for this period (with archiving object `/PMO/ABF`).

Displaying Archived Central Telephone Number Notifications

If you use the archive information structure `/MVA/ACE`, you can read central telephone number notifications from the archive.

3 Integration

FS-PM Auto uses the interfaces provided by SAP Policy Management to communicate with other (SAP or non-SAP) systems.

- The interface to BI data formatting has been enhanced in FS-PM Auto with data specific to auto insurance.
- The interface to the claims system (policy snapshot) has been enhanced in FS-PM Auto with data specific to auto insurance.
Claim data is supplied to FS-PM Auto from a claims system through the FS-PM claim data container. For the inclusion of claims, the *Process Claim Data* background run is available in FS-PM Auto. For more information, see [Processing of Claim Data \[page 93\]](#).
- When you call the product engine (msg.PM), an interface is used that has been enhanced to meet the specific needs of auto insurance.
As well as data from the application, context information that can be used in the framework for checks and calculations is transferred to the product engine in the same way as for FS-PM. This contains the following:
 - Business process
 - Business Transaction
 - Time Model Function
 - Postdating status of current application
- The migration interface in FS-PM Auto has been enhanced with data specific to auto insurance. For more information, see [Migration Interface \[page 180\]](#).

For more information, see the application help for FS-PM under <http://help.sap.com/insurance-pm54>.

3.1 Application Interface

You can import application data from an external system (for example a broker or field sales force system) to FS-PM and FS-PM Auto using the application interface.

In the *New Business* business process of FS-PM and FS-PM Auto, you can create, save and automatically release applications.

You can also execute a vehicle change using the application interface in FS-PM Auto. A new policy is created for the vehicle to be insured. The contract or contracts for the existing vehicle can be reversed using the application interface. The reversal date must be transferred using the application interface.

You can check whether an application with the same external application number is available in the system using the application interface. A new application is not created in the application interface if an application already exists. The system returns an error message instead.

i Note

FS-PM Auto supports the “new application interface” of FS-PM for the return of application data that was delivered with SAP Policy Management FS-PM 5.1. This application interface was enhanced to also return vehicle-specific data.

Importing Application Data

You can import the vehicle application data from an external system using remote-enabled function modules (RFMs):

- `/MVA/AMT_APIF_NEWBUS`
This function module can be used to import a New Business application.
- `/MVA/AMW_APIF_CHGVEC`
This function module can be used to import a Vehicle Change application.

You can use the following Business Add-In (BAdI) to enhance these application interfaces.

- `/PM0/ABT_APIF_CHECK_BADI`
With this BAdI you can check the input parameters of the application, and further process the Extension-In parameters.

3.2 Remote-Enabled Function Modules

Definition according to the Application Help for FS-PM:

“A *Remote Function Call* is the call of a function module that runs in a different system (destination) from the calling program.

It is also possible to call a function module in the same system as the RFC. However, it is usually the case that the caller and called function module are located in different systems.”

Features

All the remote-enabled function modules (RFMs) that you can use for FS-PM Auto are listed in the following table.

The entries in the *Status* column have the following meanings:

- “FS-PM”: The FS-PM module has not been changed.
- “Adjusted”: The FS-PM module has been adjusted to meet LoB-specific requirements. The adjustment is described in the Description column.
- “FS-PMA”: The FS-PM module is only available in FS-PM Auto. The description can be found in the Description column.

Business Transaction and RFM	Status	Description
Release Change Request	FS-PM	
<code>/PM0/ABT_SVC_CHGREQ_EXECUTE</code>		

Business Transaction and RFM	Status	Description
<i>Refuse Change Request</i> /PM0/ABT_SVC_CHGREQ_CANC	FS-PM	
<i>Exclude Subcoverage</i> /PM0/ABT_SVC_COVPCO_EXC	FS-PM	
<i>Change Creditor</i> /PM0/ABT_SVC_CDR_AMD	FS-PM	
<i>Determination of Channel Model Data</i> /PM0/ABT_SVC_CDA_AMD	FS-PM	
<i>Change Main Due Date</i> /PM0/ABT_SVC_CDA_AMD	FS-PM	
<i>Change Clause</i> /PM0/ABT_SVC_CLS_AMD	FS-PM	
<i>Change Benefit/Premium</i> /PM0/ABT_SVC_BN_PRM_AMD	Adjusted	You can use this RFM for processing activities similar to the business transaction <i>Change Benefit/Premium</i> . Auto-specific fields were added to the RFM of FS-PM.
<i>Change Limit</i> /PM0/ABT_SVC_LIMIT_AMD	FS-PM	
<i>Execute Manual Rating</i> /PM0/ABT_SVC_MRT_XCT	FS-PM	
<i>Reverse Manual Rating</i> /PM0/ABT_SVC_MRT_CAN	FS-PM	
<i>Execute Policy Issuance of Insurance</i> /PM0/ABT_SVC_ISS_EXECUTE	FS-PM	
<i>Policy Reversal</i> /PM0/ABT_APIF_REFUSE_APPL	FS-PM	Restriction for Auto: For the refusal of a New Business application through the RFM, the creation of a non-liability notification or notification of contract end (Germany/Austria registration) is not supported.

Business Transaction and RFM	Status	Description
<i>Change Premium Payer</i> /PM0/ABT_SVC_PPY_AMD	FS-PM	
<i>Change Commission Participant</i> /PM0/ABT_SVC_CPP_AMD	FS-PM	
<i>Change Deductible</i> /PM0/ABT_SVC_DDC_AMD	FS-PM	
<i>Execute Reversal</i> /PM0/ABT_SVC_EXREV	Adjusted	You can use this RFM for processing activities similar to the business transaction <i>Execute Reversal</i> . Auto-specific fields were added to the RFM of FS-PM.
<i>Find Sales Products</i> /PM0/ABT_SVC_SALESPROD_FIND	FS-PM	
<i>Find Insurable Object</i> /PM0/ABT_SVC_IO_FIND	Adjusted	You can use this RFM to find insurable objects, based on object characteristics. The following characteristics were added to the search criteria and result set provided by FS-PM: <ul style="list-style-type: none"> • Vehicle identification number • License plate
<i>Read Insurable Object</i> /PM0/ABT_SVC_IO_READ	Adjusted	You can use this RFM to read Auto-specific insurable objects. Auto-specific fields were added to the RFM of FS-PM.
<i>Create Insurable Object</i> /PM0/ABT_SVC_IO_CREATE	Adjusted	You can use this RFM to create Auto-specific insurable objects. Auto-specific fields were added to the RFM of FS-PM.
<i>Change Policyholder</i> /PM0/ABT_SVC_POLHLDR_CHANGE	FS-PM	

Business Transaction and RFM	Status	Description
Read Insurance Policy /MVA/AMT_SVC_POL_READ	FS-PMA	<p>You can use this RFM to read Auto policies. Similar to the RFM of FS-PM, you can control the version and data scope used to read the policy using the following parameters:</p> <ul style="list-style-type: none"> • Effective date and sequence number • Transmission request code <p>Auto-specific fields and entities were added to the maximum possible data scope of the RFM of FS-PM. The RFM /PM0/ABT_SVC_POL_READ of FS-PM is used in the FS-PM Auto function module.</p>
Change Payment Frequency /PM0/ABT_SVC_PMD_CHANGE	Adjusted	<p>You can use this RFM for processing activities similar to the business transaction Change Payment Frequency. The field Exclude Installment Surcharge was added to the RFM of FS-PM.</p>
Change Surcharge/Discount /PM0/ABT_SVC_SPMDCT_AMD	FS-PM	

Note

For a description of the business transactions listed above, see the “Business Transactions” section.

Related Information

[Business Transactions \[page 49\]](#)

3.3 Enterprise Services

Definition according to the Application Help for FS-PM:

“Enterprise services are highly integrated web services, combined with business logic and semantics that you can integrate in customer and partner solutions for communicating with SAP solutions.”

Features

You can find all the enterprise services that you can use for FS-PM Auto in the following table.

The entries in the "Status" column have the following meanings:

- "FS-PM": The FS-PM enterprise service has not been changed.
- "Adjusted": The FS-PM enterprise service has been adjusted to meet LOB-specific requirements. The adjustment is described in the *Description* column.
- "FS-PMA": The FS-PM enterprise service is only available in FS-PM Auto. A description can be found in the *Description* column.

FS-PM Enterprise Service	Status	Description
<i>Find Insurable Object Simple By Basic Data</i>	Adjusted	<p>You can search for insurable objects by object characteristics using this service.</p> <p>The search criteria and result set provided by FS-PM have been enhanced by these two characteristics:</p> <ul style="list-style-type: none">• Vehicle identification number• License plate

Additional Information

For more information about enterprise services, see SAP Help Portal under <http://help.sap.com/insurance-pm54>. Choose ► *Application Help* ► *SAP Library for SAP Policy Management* ► *Integration* ► *Enterprise Services for SAP Policy Management* ►

4 Product Management

You define your insurance products in Product Management. SAP Policy Management (FS-PM) keeps this knowledge base strictly separate from in-force business management.

The product engine, for example Product Engine (msg.PM), manages the structure of your insurance products, the tariffs, and the product logic. For the insurance products specified in the product engine, you define allowed entries with templates in In-Force Business Configurator. In-Force Business Configurator is an integral part of FS-PM and you use it to define the default settings, field modifications, and cardinalities for your product design. For instance, you can define a sales product from the product engine for different target groups by configuring a sales product template for each target group. If necessary, the product library for FS-PM Auto must be merged with the product library for FS-PM.

For more information, see the application help for FS-PM under <http://help.sap.com/insurance-pm>.

4.1 Sample Products

The sample products are based on a product definition that allows you to map sales products, products, and the permitted or obligatory elementary products and optional elementary product packages within the products, as well as subcoverages. A line-specific product definition also contains a list of the plausibility checks defined in the product engine for the elementary products, and the basic formulas and principles used in the calculation methods.

The following sample products are available in FS-PM Auto:

- [Sample Product for Auto Germany \[page 211\]](#)
- [Sample Product for Auto Germany \(Package\) \[page 212\]](#)
- [Sample Product for Auto Austria \[page 214\]](#)
- [Sample Product for Auto Austria \(Product Package\) \[page 216\]](#)

You can use the sample products as a template for mapping customer-specific products in a product engine, such as Product Engine (msg.PM), and in In-Force Business Configurator. The SAP sample products are not intended to be used productively in the SAP namespace.

Features

In FS-PM Auto you can map and manage policies for the “Auto” line of business. Within these business processes in in-force business management, you can execute business transactions at different levels of the contract model, depending on the product and process context.

Object types that are specific to auto insurance are provided as examples by FS-PM Auto in Object Management. For more information, see [Insurable Object \[page 66\]](#).

4.1.1 Auto Germany

The following gives you an overview of the sample product in the “Auto: Germany” line of business and the product elements contained in it (Sales Product → Products → Elementary Products → Subcoverage):

Structure

Auto Germany

- Private auto
 - Unlimited liability
 - Personal injury
 - Property damage
 - Financial loss
 - Roadside assistance
 - Mandatory liability
 - Personal injury
 - Property damage
 - Financial loss
 - Roadside assistance
 - Partially comprehensive (PC)
 - PC theft
 - PC glass breakage
 - PC short circuit
 - PC act of nature
 - PC fire
 - PC collision with animals
 - GAP subcoverage
 - Fully comprehensive (FC)
 - FC accident
 - FC vandalism
 - PC theft
 - PC glass breakage
 - PC short circuit
 - PC act of nature
 - PC fire
 - PC collision with animals
 - GAP subcoverage
 - Passenger accident (flat rate)
 - Invalidity
 - Per diem hospital benefit

- Death
- Passenger accident (by seat)
 - Invalidity
 - Per diem hospital benefit
 - Death

Function

The following country-specific functions are available in the sample product Auto Germany:

- Type classes
- Regional classes/population density classes
- Claim-free discount rating
- Discount protection
- Discount saver
- Premium comparison
- Tariff groups (landowner, public sector employee)
- Seasonal/short-term license plate
- Interchangeable license plate
- GAP subcoverage

4.1.2 Auto Germany: Package

The following gives you an overview of the sample product in the “Auto: Germany” line of business and the product elements contained in it (Sales Product → Products → Elementary Products → Subcoverages):

Structure

Auto Germany: Package

- Private auto (package)
 - Liability and partially comprehensive coverage
 - Mandatory liability
 - Personal injury
 - Property damage
 - Financial loss
 - Roadside assistance
 - Partially comprehensive (PC)
 - PC theft

- PC glass breakage
- PC short circuit
- PC act of nature
- PC fire
- PC collision with animals
- GAP subcoverage
- Other elementary products without package
 - Unlimited liability
 - Personal injury
 - Property damage
 - Financial loss
 - Roadside assistance
 - Mandatory liability
 - Personal injury
 - Property damage
 - Financial loss
 - Roadside assistance
 - Partially comprehensive (PC)
 - PC theft
 - PC glass breakage
 - PC short circuit
 - PC act of nature
 - PC fire
 - PC collision with animals
 - GAP subcoverage
 - Fully comprehensive (FC)
 - FC accident
 - FC vandalism
 - PC theft
 - PC glass breakage
 - PC short circuit
 - PC act of nature
 - PC fire
 - PC collision with animals
 - GAP subcoverage
 - Passenger accident (flat rate)
 - Invalidity
 - Per diem hospital benefit
 - Death
 - Passenger accident (by seat)
 - Invalidity
 - Per diem hospital benefit

- Death

Functions

The following country-specific functions are available in the sample product *Auto Germany: Package*:

- Type classes
- Regional classes/population density classes
- Claim-free discount rating
- Discount protection
- Discount saver
- Premium comparison
- Tariff groups (landowner, public sector employee)
- Seasonal/short-term license plate
- Interchangeable license plate
- GAP subcoverage

4.1.3 Vehicle Austria

The following gives you an overview of the sample product in the “Vehicle Austria” line of business and the product elements contained in it (Sales Product → Products → Elementary Products → Subcoverage):

Structure

Vehicle Austria

- Vehicle liability
 - Veh. liability
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Bonus restorer
 - Bonus restorer
 - International insurance card (IIC)
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance

- Extended roadside assistance
 - Vehicle - driver liability
- Compensation premium
 - Damages premium for taxis
 - Damages premium 200
 - Damages premium 400
- Vehicle damage cover
 - Partially comprehensive
 - Damage caused by livestock
 - Acts of nature
 - Collision with livestock
 - Glass breakage
 - Theft-robbery
 - Roof avalanches
 - Fire
 - GAP subcoverage
 - Fully comprehensive (FC)
 - Accidents
 - Acts of nature
 - Damage caused by livestock
 - Collision with livestock
 - Glass breakage
 - Theft-robbery
 - Roof avalanches
 - Fire
 - GAP subcoverage
 - Parking damage
- Passenger accident
 - Passenger accident (flat-rate)
 - Accident - invalidity
 - Accident - personal injury coverage
 - Accident - death
 - Passenger accident (by seat)
 - Accident - invalidity
 - Accident - personal injury coverage
 - Accident - death
 - Accident - medical expenses
 - Accident - per diem benefit

Functions

The following country-specific functions are available for the sample product *Vehicle Austria*:

- Bonus restorer
- Damages premium for liability insurance
- Advance bonus for comprehensive insurance
- Interchangeable license plate
- Bonus-malus rating
- Eurotax data
- GAP subcoverage

4.1.4 Vehicle Austria Product Package

The following gives you an overview of the sample product in the “Vehicle Austria” line of business with a product package level and the product elements contained in it (Sales Product → Product Package → Products → Elementary Products → Subcoverage):

Structure

Vehicle Austria ProdPackage

- Vehicle liability and comprehensive insurance
 - Vehicle liability
 - Veh. liability
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Bonus restorer
 - Bonus restorer
 - International insurance card (IIC)
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Compensation premium
 - Damages premium for taxis
 - Damages premium 200

- Damages premium 400
- Vehicle damage cover
 - Partially comprehensive
 - Damage caused by livestock
 - Acts of nature
 - Collision with livestock
 - Glass breakage
 - Theft-robbery
 - Roof avalanches
 - Fire
 - GAP subcoverage
 - Fully comprehensive (FC)
 - Accidents
 - Acts of nature
 - Damage caused by livestock
 - Collision with livestock
 - Glass breakage
 - Theft-robbery
 - Roof avalanches
 - Fire
 - GAP subcoverage
- Vehicle liability and passenger accident
 - Vehicle liability
 - Veh. liability
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Bonus restorer
 - Bonus restorer
 - International insurance card (IIC)
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Compensation premium
 - Damages premium for taxis
 - Damages premium 200
 - Damages premium 400
 - Passenger accident

- Passenger accident (flat-rate)
 - Accident - invalidity
 - Accident - personal injury coverage
 - Accident - death
 - Passenger accident (by seat)
 - Accident - invalidity
 - Accident - personal injury coverage
 - Accident - death
 - Accident - medical expenses
 - Accident - per diem benefit
- Vehicle Liability Multi-Currency
(product without a higher-level product package)
 - Veh. liability
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Bonus restorer
 - Bonus restorer
 - International insurance card (IIC)
 - Personal injury and property damage
 - Financial losses
 - Roadside assistance
 - Extended roadside assistance
 - Vehicle - driver liability
 - Compensation premium
 - Damages premium for taxis
 - Damages premium 200
 - Damages premium 400
- Vehicle liability MultiCurrency
(product without a higher-level product package)
 - Partially comprehensive
 - Damage caused by livestock
 - Acts of nature
 - Collision with livestock
 - Glass breakage
 - Theft-robbery
 - Roof avalanches
 - Fire
 - GAP subcoverage
 - Fully comprehensive (FC)

- Accidents
- Acts of nature
- Damage caused by livestock
- Collision with livestock
- Glass breakage
- Theft-robbery
- Roof avalanches
- Fire
- GAP subcoverage
- Parking damage

Functions

The following country-specific functions are available for the sample product *Vehicle Austria ProdPackage*:



- Bonus restorer
- Damages premium for liability insurance
- Advance bonus for comprehensive insurance
- Interchangeable license plate
- Bonus-malus rating
- Eurotax data
- GAP subcoverage

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