Credential Error: Insurance Company Not Accepting Username or Password

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FAQ Article Print

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Keywords

credentials, login, password, insurance company, authentication, quoting error, PowerQuote, My User Credentials

Symptom (public)

When calculating a quote in PowerQuote, one or more insurers fail to return a rate. In the PowerQuote Summary screen or under Underwriting Details, a message appears such as:

Credential Error – User credentials are incorrect
Unable to authenticate with insurer
Insurer login failed – invalid username/password

This issue is insurer-specific — each insurer validates credentials separately. One or multiple insurers may return this error if their credentials in PowerQuote are incorrect or expired.

Problem (public)

This message is returned directly by the insurer's system, not by PowerQuote. PowerQuote sends your stored login to the insurer, and the insurer rejects it. Common reasons include:

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Password was changed on the insurer portal but not updated in PowerQuote

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Password has expired due to insurer security requirements

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Username or broker ID entered incorrectly

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Password includes unsupported characters and is rejected by the insurer

Solution (public)

 Step 1 – Confirm your login

Sign in to the insurer's broker website using the same username and password.
If you cannot log in there, the credentials will not work in PowerQuote.

 Step 2 – Update credentials in PowerQuote
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Open PowerQuote

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Go to Home → My User Credentials

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Select the insurer from the list

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Click Edit Credentials

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Re-enter your username and password

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Click Save

PowerQuote → My User Credentials screen (example):

 Step 3 – Restart PowerQuote

Close PowerQuote completely and reopen it so the updated credentials apply.

 Step 4 – Try calculating again

Return to your quote and click Calculate again for the affected insurer(s).

 If the error still appears:

Contact the insurer’s technical support team and ask them to:

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Confirm your username and password

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Check if your account is active

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Reset your password if needed

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Confirm any login formatting rules (case sensitivity, broker ID, etc.)