Chapter 15

Cancellations

IN THIS CHAPTER

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Adding a Cancellation

The cancellation option in servicing is used to place a client in a pending cancellation status, to cancel a policy and/or to complete a Cancellation Request / Lost Policy Release form.

HOW to Add a Cancellation

- After accessing the appropriate suspect/prospect or client through SEARCH, click the SERVICING link on the Client menu.
- The **Servicing** menu is displayed.
- Select the **Cancellation** option.
- The effective date defaults to today's date, enter the effective date of the cancellation using the Calendar icon or key the date in using the correct formatting. The effective date of the cancellation will prefill to the expiration date of the coverage term in the policy header.
- Select the method of cancellation: Flat, Short-Rate or Pro-Rata, from the Method drop-down box.
 - □ **Flat**: The cancellation effective date is the effective date of the policy, without any premium charged.
 - □ **Short-Rate**: The cancellation effective date is mid-term; the client is penalized and the earned premium charged is more than the pro-rata earned premium.
 - □ **Pro Rata**: The cancellation effective date is mid-term; the earned premium is calculated only for the period coverage was actually provided for.

The Description and Memo fields on the Servicing screen will default to Process cancellation. To replace text, highlight and type text into the Description field or append text. When tabbing from the Description field the Memo field defaults to what was entered in the Description field. The text may be changed or appended to in this field as necessary. The Description field can hold up to 95 characters and the Memo field is not limited to this small amount and is intended to be used to fully describe what is being done. While both of these fields are used to create the cancellation annotation action, it is the Description field that can be seen on the policy summary screen, so make sure to enter a short descriptive message that will supply at a quick glance what was done.

nexsure										HOME HELP	SETUP SUPPORT LOGOUT
SEARCH	ORGANIZAT	ION RE	EPORTS CAMPAIGNS	ELINKS					Boo	kmarks: Expand	Add Remove Selected 💖
CLIENT PROFILE OPPORTUNITIE	S MARKETIN	IG POI	LICIES CLAIMS SE	RVICING ATTACHN	MENTS ACTION	S TRANS	SACTIONS DEL	IVERY T-LOG			
Client Name: Oxford Airport	t										Commercial Account
servicing											
Services										-	
Marketing	This option is	s used to	o generate a cancellatio	n form and/or indica	ate a policy is pe	nding cance	ellation or has b	een cancelled.		L	Generate Cancellation
Market Analysis				Enter the	cancellation effe	ctive date:	08/21/2009	¢			
Binders				Enter a brief des	cription of the ca	incellation:	Process cance	llation.			
Edit			Enter	additional notes to	populate the act	ion memo:	Note: This inform	nation will populate ti	e action descript	tion field.	
Endorsement							Process cancel	liation.			
Renewal					Select cancellatio	n method:	Chart Date				
Cancellation					i i Pag	e 1 of 1	► N				
Claim	Select policy	for cance	allation:								Filters: [Show]
Audit	Select		Line Of Business Policy Number	Stage Status Description	Mode	Upd Upda	lated By ited Date	Annualized \$ Billed \$	Policy Term	Coverage Term	Issuing Carrier Billing Carrier
New Certificate(s)	0		Private Hangar	Policy		Mary C	Oberleitner	\$0.00	07/31/2009	07/31/2009	Auto-Owners Insu
Renewal Certificate(s)	0	¥2	H-0987643-ACOR	In Force Private Hanger	New	07/3	31/2009	\$0.00	07/31/2010	07/31/2010	Auto-Owners Insu
Verification(s)	۲		Aircraft - Comme ACORD 330/331	Policy In Force	New	Mary C 07/3	Oberleitner 31/2009	\$0.00 \$0.00	07/31/2009 07/31/2010	07/31/2009 07/31/2010	AIG National Insu AIG National Insu
		2	General Liability - 500000-1	Policy Future	Renew	Mary C 08/2	Dberleitner 20/2009	\$0.00 \$0.00	08/20/2009 08/20/2010	08/20/2009 08/20/2010	AIG National Insu AIG National Insu
			General Liability -					\$0.00 / \$0.00			
			Property - Comm					\$0.00 / \$0.00			

- A list of in force policies will be displayed. Select the policy to cancel and click the **Generate Cancellation** button.
- The **underwriting** tab will be displayed with the policy header in a blue background and red font.
- The effective date of the cancellation appears in the header as the coverage term expiration date.
- The **Status** on the header is now **Pending Cancellation**.

Note: Pending cancellations always display in red font. The red font will immediately alert you to the fact that the policy is in a pending cancellation status.

essure					HOME HELP SETUP LOGO
SE/	ARCH ORGANIZATION	REPORTS			Bookmarks: Expand Add Remove Select
IENT PROFILE OPPORTUN	ITTES MARKETING	POLICIES CLAIMS	SERVICING ATTACHME	NTS ACTIONS TRANS	ACTIONS DELEVERY T-LOG
ient Name: John Willi	ams				Personal Account
derwriting policy info a	ssignment attachments	actions qualification	history transactions	claims summary of ins	surance classifieds
Branch:	B C Insurance Agen	cy, Inc. Policy Term:		12:01AM	navigation instruction
			05/08/2	2007 EST	Underwriting
Deline Tonne	Manakaa	C T		EST	Pending Cancellation
Policy Type:	Monoline	Coverage Terr	05/08/2	2007 EST	
			02/28/2	EST	🗄 Auto - Personal
Issuing Co:	Hanover Insurance Company	Stage:	Policy		instruction navigation
Billing Co:	Hanover Insurance	Group Mode:	New		
Policy Number:	PA17761984	Status:	Pending	Cancellation	
			Non-	renewing	
Policy Description:	Family Autos	Origination Da	ate: 05/08/2	2007	
LIST	Print	Abort Cancellation	Post Cancellation	Save Changes	
Actions: Details Topic Ty	no Statuc		Mama		
Cancellation Anno	tation Open Proce	ss Cancellation - covera	ae included in 2/28/200	8 package renewal	
Cancellation:			Description		
ACORD 35		Cancellation R	Request/Policy Release 3	5	
ine of Business:		[ímpor	tj [ACORD XML] [Suppler	ments j [Add Application]	
Lines of Business	Form		Description	Remove	
Auto - Personal	ACORD 90 MA	Person	nal Auto Application 90 M.	A E	
	lassifieds summary of it	surance claims tran	sactions bistory qua	lification actions attac	hments assignment policy info underwriting

The cancellation request form is available for completion in the **navigation** tab, this tab is found on the right side of the screen and will display forms in a tree format as they are accessed.

Note: An action, with an open status (by default) is created through the servicing process. This Open status may be changed to Default to Closed by the organization. Nexsure shows all open cancellations on the HOME > CANCELLATIONS page so keeping an action open may not be necessary.

Proceed to How to Populating the Cancellation form section in this chapter.

HOW to Abort a Pending Cancellation

A policy can be placed into a pending cancellation status to track a non-pay cancellation notice received from the carrier. If the client pays his policy and carrier sends a rescind cancellation notice to the agency the pending cancellation can be aborted with no record of the cancellation kept. The Pending Cancellation can be accessed from the **cancellations** link on the **Home** menu.

Click the Cancellations link on the Home menu. All pending Cancellations, which fall within the

search criteria, will appear in a summary view. Clients will display with two **Details** icons.

- Clicking the first **Details** icon, with the **dark blue border**, will display the card file for the client.
- Clicking the second **Details** icon will display the **underwriting** tab for the policy pending cancellation.

- Click the **Details** icon of the pending **Cancellation** to display the **underwriting** tab.
- Click the **Abort Cancellation** link in the navigation toolbar under the header.

ENT PROFILE OPPORTU	NITIES MARKETING POL	CIES CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANSA	ACTIONS DELIVERY T-LOG
ent Name: Jane Coo	ke			Personal Accourt
enwriting policy info	ssignment attachments a	tions qualification history	transactions claims summary of ins	urança classifiade
Branch:	B C Insurance Agency, I	nc. Policy Term:	12:01AM 02/04/2008 EST 02/04/2009 12:01AM	navigation instruction
Policy Type:	Monoline	Coverage Term:	EST 12:01AM 02/04/2008 EST 02/04/2009 12:01AM	Pending Cancellation Homeowners
Issuing Co: Billing Co:	Hartford Fire Insurance The Hartford Insurance	Stage Windows Interne	t Explorer	instruction navigation
Policy Number:	Unassigned Primary Residence	Statu 😲 Do you w	ish to abort cancellation?	
List	Print Ab	ort Cancell OK	Cancel e Changes	
ctions:				
Details Topic Ty	rpe Status	Mem		
Gancenation Anno	Closed Process ca	ncenation for nonpayment by	carrier	
ancellation:				
ACORD 35		Cancellation Request/Po	n licy Release 35	
ine of Business:		[Import] [ACORD	XML] [Supplements] [Add Application]	
Lines of Business	Form	Descrip	otion Remove	
Homeowners	ACORD 80	Homeowners	Application	

- A confirmation dialog box is displayed. Click **OK** to confirm. Click **Cancel** to abort.
- The Cancellation is deleted and no record of it is kept. A closed Action Cancellation Annotation Abort Cancellation is created when the cancellation is aborted.

Note: The **Coverage Term** expiration date reverts to the policy expiration date when a cancellation is aborted.

Populating the Cancellation Form

The Cancellation Request form is available for completion in the **navigation** tab, this tab is found on the right side of the screen and will display forms in a tree format as they are accessed. The Cancellation Request / Lost Policy Release form usually will only need to be completed if the Insured is requesting the cancellation. The Insured's signature is usually required by the carrier on this form.

HOW to Populate the Cancellation form

After accessing the appropriate client through **SEARCH**, click the **Policies** link on the **Client** menu.

		SEARCH ORGANIZATI	ON REPORTS CAMPAIGNS ELIM	iks			Bookmarks: Expand Add Remove Selecter
IENT PROF	ILE O	PPORTUNITIES MARKETING	I POLICIES CLAIMS SERVICI	NG ATTACHMENT	IS ACTIONS TRAN	SACTIONS DELIVERY T-LOG	
ent Nan	ie: Oxfo	ord Airport					Commercial Acco
licies hi:	story c	ertificates V binders V verific	ations summary of insurance				
				I Showing	Page 1 of 1 ▷ 🕅	1 🗸	[Show Active] [Expand All] Filters: [Show
Show/ Hide		Policy Number Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium Estimated Premium	Billing Carrier Issuing Carrier
8 🖗	ø	500000-1	Monoline Property - Commercial	08/20/2008 08/20/2009	Renewed New	\$0.00 A \$0.00 A	Auto-Owners Insurance Company Auto-Owners Insurance Company
» 🖻	ø	GL-700000-1	Monoline General Liability - Commercial	08/20/2008 08/20/2009	In Force New	\$0.00 A \$0.00 A	Auto-Owners Insurance Company Auto-Owners Insurance Company
⊗ 🖻	ø	ACORD 330/331	Monoline Aircraft - Commercial	07/31/2009 07/31/2010	Reinstated New	\$0.00 A \$0.00 A	AIG National Insurance Company AIG National Insurance Company
⊗ 🐉	Ø	H-0987643-ACORD 328 Private Hanger	Monoline Private Hangar	07/31/2009 07/31/2010	In Force New	\$0.00 A \$0.00 A	Auto-Owners Insurance Company Auto-Owners Insurance Company
ی 😒	ø	50000-1	Package	08/20/2009 08/20/2010	Future Renew	\$0.00 A \$0.00 A	AIG National Insurance Company AIG National Insurance Company

All in force policies display in a summary view.

- Click the Details icon of the policy pending cancellation.
- The underwriting tab is displayed.
- The cancellation request form is available for completion in the **navigation** tab, this tab is found on the right side of the screen and will display the form in a tree format as it is accessed.
- Click the plus [+] in front of the cancellation request form in the **navigation** tab.
- An electronic Producer Signature may be added to the form. Click the Producer link in the form on the navigation tab. Click the Ellipsis ... button to open the Lookup tab. Employees assigned to the policy pre-fill for selection. To select an employee's signature from the Search Results select the check box to the left of the employee's name. Click the [Prefill] link on the Lookup tab to display the producer's signature on the form. Click the [Reset] link on the form to remove a signature from the form.
- See Chapter 5, "Marketing", "HOW to work with Forms" and "HOW to Add A Producer Signature to Forms" for assistance in completing the form.
- After the form has been completed, click the word Underwriting in the navigation tab to close the form.
- Click the **Print** link in the navigation toolbar under the policy header to print preview the completed form prior to closing the form. The form will display an **Adobe toolbar** that may be used to **print** or **save** the form to one of the Agents local drives if desired. Clicking the **Print** link after closing the form will create a preview of all forms on the policy's **navigation** tab.
- Proceed to "Delivering the Cancellation" form section in this Chapter.

Delivering the Cancellation

Once the Cancellation Request / Lost Policy Release form is completed, it can be e-mailed or faxed from Nexsure to the client for their signature. The client should sign the form and send it back to the Agency who, in turn, will send it to the carrier. Most carriers require a 'wet signature' (an original signature written on a piece of paper – in this case the Cancellation Request / Lost Policy Release form) to cancel the policy.

- After accessing the appropriate client through SEARCH, click the Delivery link on the Client menu. The defaults in the [Show] filter will determine what is displayed in the summary view when clicking the Delivery link.
- Click the [Add New] link.
- The Cancellation form can be sent from Nexsure as an e-mail or a fax. The e-mail tab will default, if faxing the cancellation form click on the fax tab.
- Complete the required e-mail or fax information on the left side of the screen.
- The right side of the delivery screen is used to attach forms and documents to the e-mail or fax. Click the Add link in the gray Cancellations line.
- In the **Attachment** dialog box > cancellations tab, select the cancellation form to be sent.
- Click the Attach button. Click Close to abort.
- The attachment(s) will display, with the total number of items attached, on the right side of the delivery screen.
- Click the **Send** link to send the e-mail or fax.
- The Delivery summary view screen is displayed with the stage of the e-mail or fax. The stage will update as the screen is refreshed.
- If the e-mail is unsuccessful, the sender will receive an unsuccessful e-mail message in their mailbox. If the fax is unsuccessful, the sender will receive a Delivery Failure Notification message in their mailbox.
- Each delivery will have its own **Details** icon. To view the details, perform the following steps:
 - Click the **Details** icon to display the e-mail or fax information, the forms included, and the total number of attachments.
 - Click the viewer tab and each form included in the e-mail or fax is displayed with a Magnifying Glass (2) icon.
 - Click the Magnifying Glass (a) icon to view the information contained in the form that was sent.

Note: The Delivery Summary screen can be accessed from the **Home** menu or **Client** menu. The **Home** menu will display a summary of all deliveries sent by the user. The Client level will only display deliveries for the specified client.

Tracking the Cancellation

Policies in a pending Cancellation status can be tracked from the **Home** menu **Cancellations** link. The **Home** menu, depending on your filter settings, can display all pending Cancellations for the agency.

HOW to Track Pending Cancellations from the Home Menu

The **HOME** > **CANCELLATIONS** link serves as a way to keep track of all policies in a pending cancellation status. The **Home** menu is accessible by clicking the **HOME** link on the **Utility** menu in the upper right hand corner of the screen. The **HOME** > **ACTIONS** screen will be the first screen displayed. To track pending cancellations, click the **CANCELLATIONS** link on the **Home** menu. The **Home** menu is the third menu down.

Note: When the cancellation is either posted or aborted, it will no longer appear on the HOME > CANCELLATIONS link.

nex	sure						нс	ome Help Setup	LOGOUT
•		SEARCH OR	GANIZATION REPORTS				Bookmarks: E:	xpand Add Remove	Selected
ACTIONS	OPPORTUNI	TIES MARKETING	BINDER LOG EDITS A	UDITS EXPIRATION	NS ENDORSEMENTS	CANCELLATIONS	CLAIMS INTERFACE	DELIVERY	
Hello, E	Betsy Cor	mier						Home	
cancellati	ons								~
All		~		Showing Page	elof1 ▶ 🕅	1 🕶		Filters: [S	how]
Details	Assign	Client Name Policy Number	Policy Type Line of Business	Stage Status	Updated By Last Updated	Annualized \$ Billed Premium	Coverage Eff Date	Billing Carrier Issuing Carrier	
>		John Williams	(Personal Lines)						~
*	2	PA17761984	Monoline Auto - Personal (PAU	Policy Pending Cance	Betsy Cormier 02/08/2008	\$0.00 D \$0.00 D	05/08/2007	Hanover Insurance Group	
	ø	Process Cancellat	tion - coverage included in	2/28/2008 packag	e renewal				

- Clicking the CANCELLATIONS link will display all pending Cancellations that fall within the search filter criteria.
- If the Cancellation is not displayed, click the [Show] filter, change the search criteria and click the Search button to initiate a new search.
- All pending Cancellations, which fall within the search criteria, will appear in a summary view.
 Each client will have two Details ricons.
 - Clicking the first **Details** icon, with the **dark blue border**, will display the card file for the client.
 - Clicking the second **Details** icon will display the **underwriting** tab for the pending cancellation.

Posting the Cancellation

The cancellation should not be posted until the cancellation paperwork has been received from the carrier, this allows you to track the cancellation on the **Home** menu. When the cancellation is received from the carrier, it should then be posted. Posting the cancellation will remove it from the **HOME > CANCELLATIONS** link.

HOW to Post the Cancellation

- The pending cancellation can be accessed from the **CANCELLATIONS** link on the **Home** menu.
- Click the CANCELLATIONS link on the Home menu. All pending cancellations, which fall within the search criteria, will appear in a summary view. The client is displayed with two Details i cons.
- Click the **Details** icon to the left of the cancellation to post. The **underwriting** tab of the pending cancellation is displayed.
- Click the **Post Cancellation** link in the navigation toolbar under the header to post.

nexsure				HOME HELP SETUP LOGOUT
	SEARCH ORGANIZATION	REPORTS		Bookmarks: Expand Add Remove Selected
CLIENT PROFILE OPPOR	RTUNITIES MARKETING	POLICIES	CLAIMS SERVICING ATTACHMENTS ACTIONS TRANSA	CTIONS DELIVERY T-LOG
Client Name: John W	/illiams			Personal Account
underwriting policy info	assignment attachment	s actions	qualification history transactions claims summary of insu	rance classifieds
Branch:	B C Insurance Age	ncy, Inc. Po	licy Term: 12:01AM 05/08/2007 FST web23.nexsure.com/?mode=4 - Nexsure X	navigation instruction Underwriting Pending Cancellation
, only type:	Hanover Insura		ne sure	Auto - Personal instruction navigation
Issuing Co:	Company	Status:	Cancelled By Insured	
Billing Co: Policy Number:	Hanover Insura PA17761984	Notes:	Cancelled and rewritten as part of personal	
Policy Description:	Family Autos		<u> </u>	
Actions: Details Topic	Print Type Status		Save Cancel	
Cancellation Ar	nnotation Open P			1

- Select a status from the **Status** list and enter any applicable **Notes**.
- Click **Save** to post the Cancellation. Click **Cancel** to abort.
- The policy header will now display in gray, the policy has been send to history.

Note: Policies in history are always displayed with a gray background.

nexsure					HOME HELP SETUP LOGOUT
SE/	ARCH ORGANIZATION	REPORTS			Bookmarks: Expand Add Remove Selected
CLIENT PROFILE OPPORTUN	ITIES MARKETING P	OLICIES CLAIMS SERVIC	ING ATTACHMENTS ACTIO	NS TRANS	ACTIONS DELIVERY T-LOG
Client Name: John Willi	ams				Personal Account
underwriting policy info a	ssignment attachments	actions qualification hist	ory transactions claims	summary of ins	urance classifieds
Branch		Inc. Policy Terms	12:014	м	navigation instruction
branch	b e filsufairce Agency	, the policy rentit	05/08/2007 EST 05/08/2008 12:01A	м 👪	Underwriting
Policy Type:	Monoline	Coverage Term:	EST 12:01AI	м	🗄 Auto - Personal
			05/08/2007 EST 02/28/2008 12:01AI EST	м	Cancellation(s)
Issuing Co:	Hanover Insurance Company	Stage:	Policy		instruction navigation
Billing Co:	Hanover Insurance Gr	oup Mode:	New		
Policy Number:	PA17761984	Status:	Cancelled Non-re	newing	
Policy Description:	Family Autos	Origination Date:	05/08/2007		
List -	-	Print Reinstate	Rewrite In Force	Save Changes	
Actions:					
Details Topic Ty	pe Status	1	1emo		
Cancellation Canc By In	elled Open Cancelle sured	ed and rewritten as part of pe	ersonal package		
Line of Business:		[Import] [ACO	RD XML] [Supplements] [Add a	Application]	
Lines of Business	Form	Des	scription	Remove	
Auto - Personal	ACORD 90 MA	Personal Auto	Application 90 MA		

 The cancelled policy is only accessible by clicking the **POLICIES** link on the **Client** menu then on the **history** tab.

nexsur	e							HOME HELP :	SETUP LOGOUT
	SEARCH ORGANIA	ZATION REPO	ORTS				Bookmai	ks: Expand Add 1	Remove Selected
CLIENT PROFILE	OPPORTUNITIES MARKE		IES CLAIMS	SERVICING A	TTACHMENTS ACTIO	ONS TRANS	ACTIONS DE	LIVERY T-LOG	
Client Name:	John Williams							► Perso	nal Account
policies history	certificates binders v	erifications	ummary of insuran	ce					
	_		K Sho	owing Page 1 of 1	▶ 🕅 🚺 🚩			Fi	lters: [Show]
Details	Line Of Business Policy Number Policy Description Policy Type	Stage Status	Mode Change	Updated By Updated Date	Annualized \$ Billed Premium	Policy Term	Coverage Term	Billing Carrier Issuing Carrier	Remove
> 9	Auto - Personal (PAUTO)	Policy Cancelled	New Cancelled	Betsy Cormier 02/08/2008	\$0.00 D \$0.00 D	05/08/2007 05/08/2008	05/08/2007 02/28/2008	Hanover Insurance Group	E
Ø	Cancelled and rewritten	as part of pers	onal package						
					summary of insura	nce / verificat	ions 人 binders	<u> </u>	ory policies

Notes

Dimensional[®] Technologies

Reinstating the Cancellation

The policy may be reinstated if the carrier decides to continue coverage. The **Reinstate** link is used to restore the cancelled policy back to its original state with no lapse in coverage.

HOW to Reinstate the Policy

After accessing the appropriate client through SEARCH, click the POLICIES link on the Client menu, then click the history tab. The POLICIES > history tab is where the history of all policies for the client is stored.

						HOME	P SETUP SUPPORT LOGO
_	SEARCH ORGANIZATION	REPORTS CAMPAIGNS EI	LINKS			Bookmarks: Expa	ind Add Remove Selected
IENT PROFILE	OPPORTUNITIES MARKETING	POLICIES CLAIMS SERVI	CING ATTACHMENT	TS ACTIONS TRAN	SACTIONS DELIVERY T-LOG		
ent Name: O	xford Airport						Commercial Account
icies history	certificates binders verification	ns summary of insurance					
			🕅 🖣 Showing	Page 1 of 1 🕨 🕅	1 🛩		[Expand All] Filters: [Show]
Show/ Hide	Policy Number Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium Estimated Premium	Billing Carrier Issuing Carrier	
* 🖻 🖗	ACORD 330/331	Monoline Aircraft - Commercial	07/31/2009 07/31/2010	Cancelled New	\$0.00 A \$0.00 A	AIG National Insurance Co AIG National Insurance Co	impany Impany
					summary of inst	rance verifications binders	certificates bistory polls

Locate the cancelled policy in history and click the **Details** icon of the cancelled policy being reinstated.

exs	ure									HOME HELP SETUP	SUPPORT LOGO
	s	EARCH ORGANIZ	ATION REPOR	IS CAM	PAIGNS ELINKS					Bookmarks: Expand Add Re	move Selected
IENT PROF		INITIES MARKE	TING POLICIE	S CLAI	MS SERVICING A	TTACHMENTS ACTIO	INS TRANSACTIONS	DELIVERY T-LO	G		
ent Nam	ne: Oxford Ai	irport								► Con	nmercial Accour
derwriting	policy info	assignment atta	chments action	is quali	fication history tran	sactions claims s	summary of insurance cl	assifieds delivery			
Descript			Annistan Tasuan		na Delina	Taxes	07/21/20	00 12:010M DET		navigation instruction	
brancin			Anniston Insura	iice Agen	cy Policy	renn	07/31/20	10 12:01AM PST	- 6	Underwriting	
Policy Typ	pe/Primary State	a:	Monoline AL	~	Cover	age Term:	07/31/20	09 12:01AM PST	-		
Issuina C	·		ATC National In		ompany Stace		10/29/20 Policy	109 12:01AM PST		Base Requirements	
Billing Co			AIG National Ins	iurance C	ompany Mode:	•	New			Aircraft - Commercial	
Policy Nur	mber:		ACORD 330/331		Status		Cancollod	Non-ronowing		T Endorsement(s)	
Policy Des	scription:				Origin	ation Date:	07/31/20	109	, ,		
,	Let.				Deint	Painstate	Powrite	In Force	Save	instruction	navigation
	List	_	_		Print	Reinstate	Rewrice	In Porce	Changes		
ctions:											
Details	Topic	Туре	Status			1	Memo				
*	Cancellation	Payment received?	Open	No Mess	age(s).						
							[Import] [ACORD XML]	[Supplements] [A	dd Application]		
ase Form	is: Eor					Description			Remove		
	Narra	ative				Underwriting Narrative			-		
	ACOR	D 325			Aviatio	n Insurance Applicatio	on 325		-		
ine of Bu	siness:										
	Lines of B	usiness	Forn	1		De	escription		Remove		
1	Aircraft - Co	mmercial	ACORD	330		Aircraf	t Section 330				
1	4		ACORD	331		Pilot F	vnerience 331		-		

Click the **Reinstate** link in the navigation toolbar under the header to reinstate the policy.

Window	Windows Internet Explorer									
?	Are you sure you want to reinstate this policy?									
	OK Cancel									

- A confirmation pop-up window is displayed. Click **OK** to reinstate the policy. Click **Cancel** to abort.
- The policy header is displayed in blue and the Status appears as **Reinstated**.

exs	sure								HOME HELP SETUP SUPPORT LOG
	SI	ARCH ORGAN	IZATION REPOR	TS CAMPAI	INS ELINKS				Bookmarks: Expand Add Remove Selected
LIENT PRO	FILE OPPORTU	INITIES MARI	KETING POLICIE	S CLAIMS	SERVICING ATTACH	MENTS ACTIONS	TRANSACTIONS DELIVER	Y T-LOG	
ent Nar	ne: Oxford Ai	rport							Commercial Account
nderwritin	q policy info	assignment at	ttachments actio	ns qualificat	ion history transactio	ns claims summar	y of insurance classifieds	delivery	
Branch			Appiston Incurs		Policy Term		07/21/2000 12:0	NAM BET OO	navigation instruction
braneni				ince rigency	roney renni		07/31/2010 12:0	1AM PST	Underwriting
Policy T ₁	pe/Primary State	21	Monoline AL	~	Coverage Te	erm:	07/31/2009 12:0 07/31/2010 12:0	1AM PST	H Para Danularmanta
Issuing	Co:		AIG National In	surance Comp	any Stage:		Policy		Aircraft - Commercial
Billing C	io:		AIG National In	surance Comp	any Mode:		New		
Policy No	umber:		ACORD 330/33	1	Status:		Reinstated 🗌 No	n-renewing	Endorsement(s)
Policy D	escription:				Origination I	Date:	07/31/2009		
	List	-			Print	History	In Force	Save Changes	instruction navigation
ctions:									
Details	Topic	Туре	Status			Memo			
>	Cancellation	Payment received?	Open	No Message	(5).				
lase For	ms:					[Impo	rt] [ACORD XML] [Suppler	nents] [Add Application]	
	For	ms			0	Description		Remove	
	Narra	ative			Under	writing Narrative		-	
	ACORI	D 325			Aviation Insu	arance Application 325		-	
ine of B	usiness:								
	Lines of B	usiness	For	n		Descripti	on	Remove	
17	Aircraft - Co	mmercial	ACORD	330		Aircraft Sectio	330	E_	

- A copy of the cancellation will remain on the policy until the renewal.
- The expiration date in the Coverage Term field in the policy header will revert to the policy expiration date upon reinstatement.

HOW to Change the Coverage Term Expiration Date

- After accessing the appropriate client, click the **SERVICING** link on the **Client** menu.
- Select the Edit option.
- The description field at the top of the SERVICING menu will default to Process Edit. Enter the description of the edit in the description field. The description will display in the Memo field of the action created through the servicing process.
- The effective date will default to today's date. Edits do not require an effective date so leave this field as is.
- Click the [Next] link in the upper right corner of the Servicing menu.
- All in force policies for the client are displayed in a summary view.
- Click the policy to edit and click the [Next] link.
- The policy header is displayed with a light blue diamond background.
- The Stage displays Edit and the Status displays Pending in the header, Nexsure determines both.
- Click the Coverage Term Calendar 🔀 icon in the policy header.
- The Assign Date and time pop-up window will be displayed.
- Enter the original expiration date of the policy in the **To** field using the correct formatting.
- Click the **Apply** button.
- A pop-up window is displayed with a reminder message that the changes made to the policy header are only temporary. Click **OK**.
- Click the **Save Changes** link in the navigation toolbar under the policy header.
- Click the **Post Edit** link in the navigation toolbar under the header.

Rewriting the Cancellation

Rewriting a policy that has been cancelled is used when there is a lapse in coverage or if the carrier decides to not reinstate the risk. The policy may be remarketed and written with a new carrier through the rewrite process.

HOW to Rewrite the Cancellation

Access the appropriate client through SEARCH, click the POLICIES link on the Client menu, then click the history tab. The POLICIES > history tab is used to store the history of all policies for the client.

	SEARCH ORGANIZATION	I REPORTS CAMPAIGNS EI	LINKS			Bookmarks: Expan	nd Add Remove Selected
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			🕅 🖣 Showing	Page 1 of 1 🕨 🕅	1 🗸		[Expand All] Filters: [Show]
Show/ Hide	Policy Number Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium Estimated Premium	Billing Carrier Issuing Carrier	
* 🖻 🤹	ACORD 330/331	Monoline Aircraft - Commercial	07/31/2009 07/31/2010	Cancelled New	\$0.00 A \$0.00 A	AIG National Insurance Con AIG National Insurance Con	mpany mpany

Locate the cancelled policy in history and click the **Details** icon of the cancelled policy to rewrite.

exs	ure									HOME HELP SETUP SUPPORT 1
-	SI	EARCH ORGANI	ZATION REPORT	S CAMPAIG	IS ELINKS					Bookmarks: Expand Add Remove Select
ENT PROF	ILE OPPORTU	INITIES MARK	ETING POLICIES	CLAIMS	SERVICING	ATTACHMENTS ACTIO	NS TRANSACTIONS	DELIVERY T-LOG		
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				ice rigency		.,	07/31/2	010 12:01AM PST	0	Underwriting
Policy Typ	pe/Primary State	21	Monoline AL	~	Cov	erage Term:	07/31/2	009 12:01AM PST	<u>18</u>	
Issuina C	:0:		AIG National Inst	urance Compa	nv Stad	je:	Policy	12.01Am P.51		Base Requirements
Billing Co			AIG National Inst	urance Compa	ny Mod	le:	New			Maircraft - Commercial
Policy Nur	mber:		ACORD 330/331		Stat	us:	Cancelle	d Non-renewing		Endorsement(s)
Policy Des	scription:				Orig	ination Date:	07/31/2	009		
l	List	-	-		Print	Reinstate	Rewrite	In Force	Save Changes	instruction navigation
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12	Aircraft - Co	mmercial	ACORD 3	30		Aircraf	t Section 330		E	
1	4		ACORD 3	31		Pilot E	operience 331		-	

• Click the **Rewrite** link in the navigation toolbar under the header to rewrite the policy.



- A confirmation dialog box is displayed. Click **OK** to rewrite the policy. Click **Cancel** to abort.
- A copy of the policy is placed in marketing.

exsure				HOME HELP SETUP LOGO
	SEARCH ORGANIZATION R	EPORTS		Bookmarks: Expand Add Remove Select
IENT PROFILE OPPOF	TUNITIES MARKETING PC	LICIES CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANS	ACTIONS DELIVERY T-LOG
ient Name: Jane C	ooke			Personal Accourt
derwriting policy info	assignment attachments	actions qualification history	transactions claims summary of ins	surance classifieds
Branch:	B C Insurance Agency, I	nc. Policy Term:	12:01AM 02/04/2008 EST	navigation instruction
Policy Type:	Monoline	Coverage Term:	EST	• Homeowners
			1	instruction navigation
Issuing Co:	Hartford Fire Insurance	✓ >>> Stage:	Marketing	
Billing Co:	The Hartford Insurance	✓ >>> Mode:	New	
Policy Number:	Unassigned	Status:	Rewritten 💌	
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Homeowners	ACORD 80	Homeowners Ap	oplication 📑	

• See Chapter 5, "Marketing" for assistance in the re-marketing process.

Note: When selecting the rewrite option a copy of the policy is placed in marketing. No history of any previous activities that have taken place on the policy (i.e. endorsements, edits, cancellations) will follow the copy sent to marketing. The **Origination Date** of the marketing policy is the **Origination Date** of the canceled policy that was rewritten.

Non-Renewal Workflow

Non-Renewal of policies is to identify when a policy will not be renewed in the agency. Flagging these types of policies updates the status of the policy and documents with an Action. It is important to add the action types and associate with the topic of non-renewed before using. This section shows how to identify polices that are non-renewing.

Access the policy underwriting screen by clicking the **Details** icon of the policy either from the Home pages or the Policies summary view.

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IENT PROFILE OPPO	RTUNITIES MARK	ETING PO	DLICIES CLAIMS	SERVICING	ATTACHMENTS A	CTIONS TRANS	ACTIONS DELIVERY T-LOG	
ent Name: Cooke	's Bakery						► Comme	ercial Account
derwriting policy info	assignment at	tachments	actions qualificat	tion history	transactions claims	summary of ins	urance classifieds	
							navigation instruction	
Branch:	B C Insura	nce Agency	, Inc. Policy Term	1:	12:0 04/01/2007 EST 04/01/2008 12:0	D1AM	Underwriting	
Policy Type:	Monoline		Coverage 1	ferm:	EST 12:0 04/01/2007 EST 04/01/2008 12:0 FST	D1AM	Base Requirements Auto - Commercial instruction na	vigation
Issuing Co:	Safeco		Stage:		Policy			-
Billing Co:	Safeco		Mode:		New			
Policy Number:	BA123456	7	Status:		In Force Non-	-renewing		
Policy Description:			Origination	Date:	04/01/2007			
List	-	-	Print	History	In Force	Save Changes		
Actions:								
Marketing Or	Type Status	Policy In	Forced	Memo				
	,,	Policy II	- Creccui					
ase Forms:			[Imp	port] [ACORD X	ML] [Supplements] [A	dd Application]		
Forms			De	scription		Remove		
Narrative	•		Underwr	iting Narrative		-		
ACORD 12	25		Commercia	Application 12	25	-		
ine of Business:								
Lines of Business	For	m		Descript	tion	Remove		
Auto - Commercia	ACORD	127 NH	Business/C	ommercial Auto	Section 127-137 NH	Em-		

On the Underwriting screen in the header beside the status a **Non-renewing** checkbox is available. To identify that the policy is to be non-renewed, click in the box to check. A non-renew window is displayed.

	RTUNITIES MAR	KETING POLICIES CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANS	SACTIONS DELIVERY T-LOG	
nt Name: Cooke	's Bakery			Commerci	al Accou
ant Nume. Cooke	5 Dakery				
erwriting Y policy info	Y assignment Y a	ttachments actions qualification history to	ransactions (claims (summary of in	surance Classifieds	
iranch:	B C Insura	ance Agency, Inc. Policy Term:	12:01AM 04/01/2007 EST 04/01/2008 12:01AM	navigation instruction	
Policy Type:	Chttps://nexwe	eb23.nexsure.com/?ActionID=&IPolicyI	EST 12:01AM 007 EST 2008 12:01AM	 Base Requirements ▲ Auto - Commercial 	
ssuing Co: Villing Co:	Non-Renewal	ne su		instruction navig	ation
olicy Number: olicy Description: List	Status type: Reason: Notes:	Non-Renewed	Non-renewing		
tions: etails Topic Marketing C		of accidents with delivery vehicle			
se Forms:			ments] [Add Application]		
Forms Narrativ	_	Save	cel Remove		
ACORD 1			· ·		
ne of Business:					

Note that the **Status type** cannot be changed. Select the reason (the action type list created and associated with Non-Renewed topic) of non-renewal from the **Reason** list and enter any information about the non-renewal in the **Notes** box. The information entered in this box will create the Action. The Topic will be Non-Renewed and the type is the reason selected and the note becomes the memo of the action.

Note: Reasons are created as Actions in **SETUP**. Setup of Non-Renewal Actions determines whether the action defaults as open or closed. See "HOW to Define Non-Renewal Reasons" in this chapter.

Clicking **Save** creates the Action and displays the revised underwriting screen with the issuing carrier crossed off.

sure	SEARCH ORGANIZATION	REPORTS				HOME HELP Bookmarks: Expand Add	SETUP LOGO
			SERVICING	ATTACHMENTS			I Kennove belet
ent Name: Cooke'	s Bakery		DENTION			Comr	mercial Accou
lerwriting policy info	assignment attachments	actions qualifica	ation history	transactions cla	ims summary of ins	surance classifieds	
Branch:	B C Insurance Agenc	y, Inc. Policy Terr	n:	04/01/2007 04/01/2008	12:01AM ST 12:01AM	navigation instruction	
Policy Type:	Monoline	Coverage	Term:	04/01/2007 8 04/01/2008 3	EST L2:01AM EST L2:01AM	Base Requirements Auto - Commercial	
ssuing Co:	Safeco Safeco	Stage:		Policy	EST	Instruction	navigation
Policy Number:	BA1234567	Status:			Von-renewing		
olicy Description:		Origination	n Date:	04/01/2007			
List		Print	History	In Force	Save Changes		
tions:							
etails Topic	Type Status		Memo	•			
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Forms		De	escription		Remove		
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ne of Business:							
Lines of Business	Form		Descript	ion	Remove		
Auto - Commercial	ACORD 127 NH	Business/(Commercial Auto	Section 127-137	NH 🔂		

Note: A policy flagged as **Non-renewing** uses the **Stage** and **Status** to determine how the policy may be serviced. Non-renewing does not change Policy Servicing.

The issuing carrier is crossed out on the POLICIES Summary from the **Client** menu.

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Show/ Hide		Policy Number Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium Estimated Premium	Billing Carrier Issuing Carrier
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* ₽	ø	ACORD 330/331	Monoline Aircraft - Commercial	07/31/2009 07/31/2010	Reinstated New	\$0.00 A \$0.00 A	AIG National Insurance Company AIG National Insurance Company
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ی 😒	ø	50000-1	Package	08/20/2009 08/20/2010	Future Renew	\$0.00 A \$0.00 A	AIG National Insurance Company AIG National Insurance Company
Package 1	Includes:	: General Liability - Commer	cial, Property - Commercial				

The Action is found on the action tab of the policy or ACTIONS on the Client menu.

nexsur	e						HOME H	HELP SETUP LOGOUT
	SEARCH OI	RGANIZATION REPOR	TS			Воо	kmarks: Expand	Add Remove Selected
CLIENT PROFILE	OPPORTUNITIES	MARKETING POLICIE	S CLAIMS	SERVICING ATTAC	HMENTS ACTIONS	S TRANSACTIONS	DELIVERY T-	LOG
Client Name: (Cooke's Bakery						· · ·	Commercial Account
underwriting poli	icy info assignment	attachments action	qualification	n history transactio	ns claims sumi	mary of insurance cl	assifieds	
		L						
1		li	owing page 1	of 1 🕨 Page	1 😽		Filter	: [Show] [Add New]
Details	ActionTopic Action Type	Policy Info Priority	owing page 1 Status	of 1 Page Due Date Due Time	1 V Days Left (Overdue By)	Assigned To	Filter Created By Created On	: [Show] [Add New] Updated By Updated On
Details	ActionTopic Action Type Non-renewal	Policy Info Priority BA1234567; Auto	owing page 1 Status - Commercia	of 1 Page Due Date Due Time I (CAUTO); [04/01/200	1 Days Left (Overdue By) 7 - 04/01/2008]	Assigned To	Filter Created By Created On	r: [Show] [Add New] Updated By Updated On
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Details	ActionTopic Action Type Non-renewal Claim Frequence Carrier non-renew	H 4 SH Policy Info Priority BA1234567; Auto CY ing due to frequency of	owing page 1 Status - Commercia Open f accidents wi	of 1 M Page Due Date Due Time I (CAUTO); [04/01/200 02/08/2008 11:38 AM PST th delivery vehicle	1 ♥ Days Left (Overdue By) 7 - 04/01/2008] (0)	Assigned To Betsy Cormier	Filter Created By Created On Betsy Cormier 02/08/2008	T [Show] [Add New] Updated By Updated On Betsy Cormier 02/08/2008

HOW to Define Non-Renewal Reasons

Action Types must be created and associated with the Action Topic of Non-Renewal before they can be selected on the non-renewal pop-up. To add an Action Type:

- Click **SETUP** on the **Utility** menu and **Actions** on the **Setup Console**.
- Click the **types** tab. Use the filter to search for the type you want to add.
- If the type does not already exist, click [Add New].

nexsure		Home Help <mark>Setup</mark> Logout
SEARCH Use the navigation below to access Nexsure setup information.	ORCANIZATION REPORTS Book	cmarks: Expand Add Remove Selected
Setup Console Expand Minimize Actions Color Schemes Color Schemes Integration Downloads Lookup Management Opportunities Print Blank Forms Programs Document Templates Security Administration	actions topics types	Filter: [Show] [Add New]

- Enter a reason in the **Type** box and click **Save**.
- Select the actions tab and click [Add New].

🖉 https://nex	web19.nexsure.com/setup/action/actionDetail.aspx?m 🔳 🗖	×
New Action	₅ ne sure	
Topic:	Non-renewal	
Type:	Carrier no longer writing in State	
Due In:	2 week(s)	
Priority:	High 💌	
Status:	Open 🗸	
Description:	A	
	~	
Alert?:		
Link		
action?:		
	Save Save & Add Cancel	

- In the **Topic** list, select Non-Renewal.
- In the **Type** list, select the reason which was just created.
- Click Save to finish. Click the Save & Add button to save the current association of Topic and Type and continue to add a new Action. Click Cancel to abort the process.

