

Chapter 15

Cancellations

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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.

Select	Line Of Business	Policy Number	Stage Status	Description	Mode	Updated By	Updated Date	Annualized \$	Billed \$	Policy Term	Coverage Term	Issuing Carrier Billing Carrier
<input type="radio"/>	Private Hangar	H-0987643-ACOR	Policy	In Force	New	Mary Oberleitner	07/31/2009	\$0.00	\$0.00	07/31/2009	07/31/2010	Auto-Owners Insu
<input type="radio"/>	Aircraft - Comm	ACORD 330/331	Policy	In Force	New	Mary Oberleitner	07/31/2009	\$0.00	\$0.00	07/31/2009	07/31/2010	ATIG National Insu
<input type="radio"/>	General Liability -	500000-1	Policy	Future	Renew	Mary Oberleitner	08/20/2009	\$0.00	\$0.00	08/20/2009	08/20/2010	ATIG 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.

The screenshot displays the Nexsure CRM interface for a client named John Williams. The main content area shows policy details for a 'Family Autos' policy issued by Hanover Insurance Company. A cancellation request is in progress, with a status of 'Pending Cancellation'. The interface includes various tabs for navigation and a right-hand pane with a 'Pending Cancellation' link highlighted.

- 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.

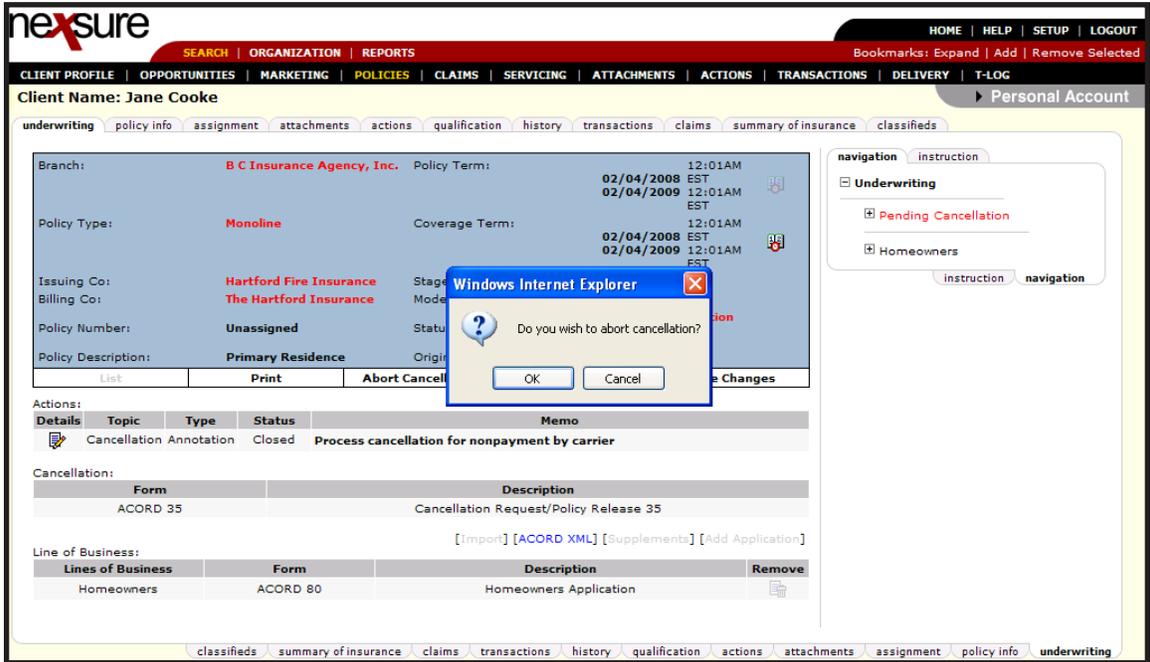
- Proceed to **How to Populating the Cancellation form** section in this chapter.

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.



The screenshot shows the Nexsure CRM interface for Client Name: Jane Cooke. The 'underwriting' tab is active, displaying policy details for a 'Monoline' policy issued by 'Hartford Fire Insurance'. A 'Pending Cancellation' is shown with a status of 'Closed'. A confirmation dialog box is overlaid on the 'Abort Cancellation' link, asking 'Do you wish to abort cancellation?' with 'OK' and 'Cancel' buttons.

Form	Description
ACORD 35	Cancellation Request/Policy Release 35

Lines of Business	Form	Description	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.
- All in force policies display in a summary view.

Show/Hide	Policy Number	Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium	Estimated Premium	Billing Carrier Issuing Carrier
<input checked="" type="checkbox"/>	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
<input checked="" type="checkbox"/>	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
<input checked="" type="checkbox"/>	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
<input checked="" type="checkbox"/>	H-0987643-ACORD 328	Private Hangar	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
<input checked="" type="checkbox"/>	500000-1		Package	08/20/2009 08/20/2010	Future Renew	\$0.00 A	\$0.00 A	AIG National Insurance Company AIG National Insurance Company

Package Includes: General Liability - Commercial, Property - Commercial

- 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**  icon.
 - Click the **Magnifying Glass**  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.

Details	Assign	Client Name Policy Number	Policy Type Line of Business	Stage Status	Updated By Last Updated	Annualized \$ Billed Premium	Coverage Eff Date Coverage Exp Date	Billing Carrier Issuing Carrier
		John Williams PA17761984	(Personal Lines) Monoline Auto - Personal (PAL)	Policy Pending Canc	Betsy Cormier 02/08/2008	\$0.00 D \$0.00 D	05/08/2007 02/28/2008	Hanover Insurance Group

Process Cancellation - coverage included in 2/28/2008 package 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** icons.

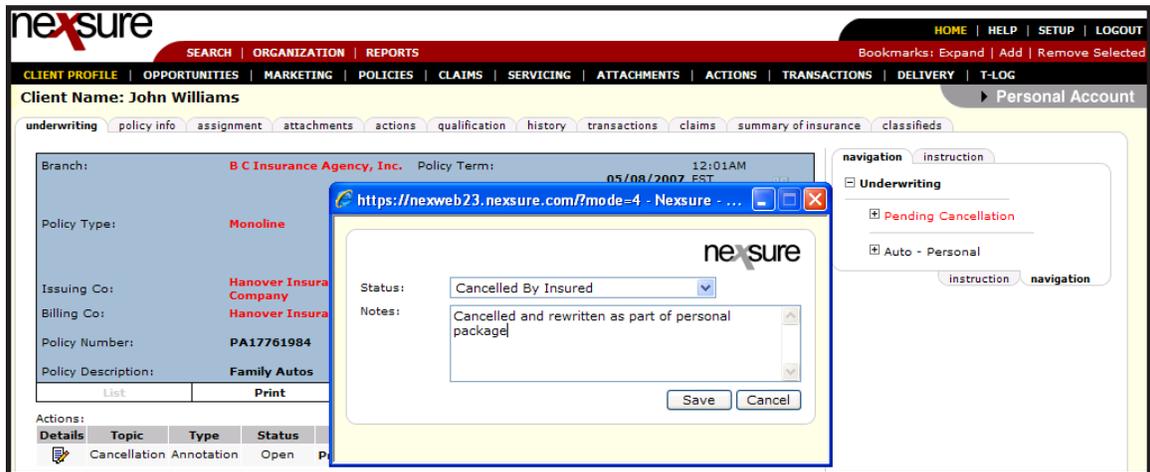
- ❑ Clicking the first **Details** icon, with the **dark blue border**, will display the card file for the client.
- ❑ Clicking the second **Details** icon will display the **underwriting** tab for the pending cancellation.

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**  icons.
- 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.



- 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.

Client Name: John Williams

Navigation: Home | Help | Setup | Logout
 Search | Organization | Reports | Bookmarks: Expand | Add | Remove Selected
 Client Profile | Opportunities | Marketing | **Policies** | Claims | Servicing | Attachments | Actions | Transactions | Delivery | T-Log

Client Name: John Williams Personal Account

underwriting | policy info | assignment | attachments | actions | qualification | history | transactions | claims | summary of insurance | classifieds

Branch:	B C Insurance Agency, Inc.	Policy Term:	05/08/2007 12:01AM EST
			05/08/2008 12:01AM EST
Policy Type:	Monoline	Coverage Term:	05/08/2007 12:01AM EST
			02/28/2008 12:01AM EST
Issuing Co:	Hanover Insurance Company	Stage:	Policy
Billing Co:	Hanover Insurance Group	Mode:	New
Policy Number:	PA17761984	Status:	Cancelled <input type="checkbox"/> Non-renewing
Policy Description:	Family Autos	Origination Date:	05/08/2007

Actions: [List] [Print] [Reinstate] [Rewrite] [In Force] [Save Changes]

Details	Topic	Type	Status	Memo
	Cancellation	Cancelled By Insured	Open	Cancelled and rewritten as part of personal package

Line of Business: [Import] [ACORD XML] [Supplements] [Add Application]

Lines of Business	Form	Description	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.

Client Name: John Williams Personal Account

Navigation: Home | Help | Setup | Logout
 Search | Organization | Reports | Bookmarks: Expand | Add | Remove Selected
 Client Profile | Opportunities | Marketing | **Policies** | Claims | Servicing | Attachments | Actions | Transactions | Delivery | T-Log

Client Name: John Williams Personal Account

policies | **history** | certificates | binders | verifications | summary of insurance

Showing Page 1 of 1 | 1 | Filters: [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
	Auto - Personal (PAUTO)				Policy	Cancelled	New Cancelled	Betsy Cormier	02/08/2008	\$0.00 D	05/08/2007	05/08/2007	Hanover Insurance Group		
Cancelled and rewritten as part of personal package															

summary of insurance | verifications | binders | certificates | **history** | policies

Notes

Reinstating the Cancellation

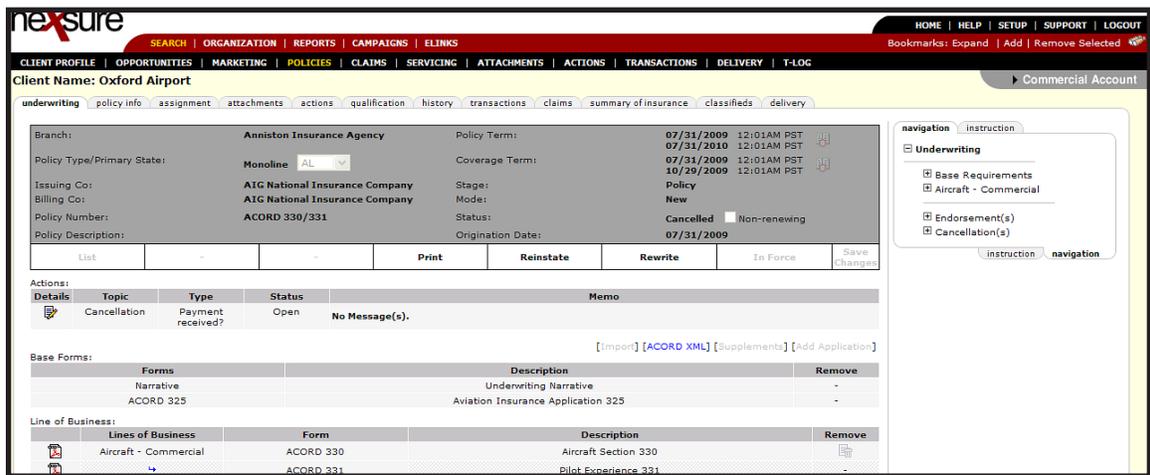
The policy may be reinstated if the carrier decides to continue coverage. The **Reinstater** link is used to restore the cancelled policy back to its original state with no lapse in coverage.

HOW to Reinstater 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.



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



- Click the **Reinstater** link in the navigation toolbar under the header to reinstater the policy.



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

The screenshot displays the Nexsure CRM interface for a client named 'Oxford Airport'. The top navigation bar includes links for SEARCH, ORGANIZATION, REPORTS, CAMPAIGNS, and ELINKS. The main menu includes CLIENT PROFILE, OPPORTUNITIES, MARKETING, POLICIES, CLAIMS, SERVICING, ATTACHMENTS, ACTIONS, TRANSACTIONS, DELIVERY, and T-LOG. The client name 'Oxford Airport' is prominently displayed, along with 'Commercial Account'. The interface shows a policy header with the following details:

Branch:	Anniston Insurance Agency	Policy Term:	07/31/2009 12:01AM PST
Policy Type/Primary State:	Monoline AL	Coverage Term:	07/31/2009 12:01AM PST
Issuing Co:	ATC National Insurance Company	Stage:	07/31/2009 12:01AM PST
Billing Co:	ATC National Insurance Company	Mode:	07/31/2010 12:01AM PST
Policy Number:	ACORD 330/331	Status:	Reinstated <input type="checkbox"/> Non-renewing
Policy Description:		Origination Date:	07/31/2009

Below the header, there are sections for 'Actions' (Details, Topic, Type, Status, Memo), 'Base Forms' (Forms, Description, Remove), and 'Line of Business' (Lines of Business, Form, Description, Remove). The 'Actions' table shows a 'Cancellation' action with a status of 'Open' and a memo of 'No Message(s)'. The 'Base Forms' table lists 'Narrative' and 'Aviation Insurance Application 325'. The 'Line of Business' table lists 'Aircraft - Commercial' and 'Aircraft Section 320'.

- 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

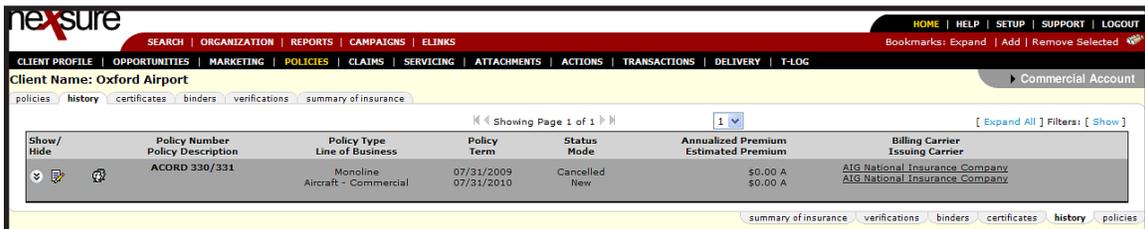
- After accessing the appropriate client, click the **SERVICING** link on the **Client** menu.
- Select the **Edit** option.
- The description field at the top of the **SERVICING** menu will default to **Process Edit**. Enter the description of the edit in the **description** field. The description will 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

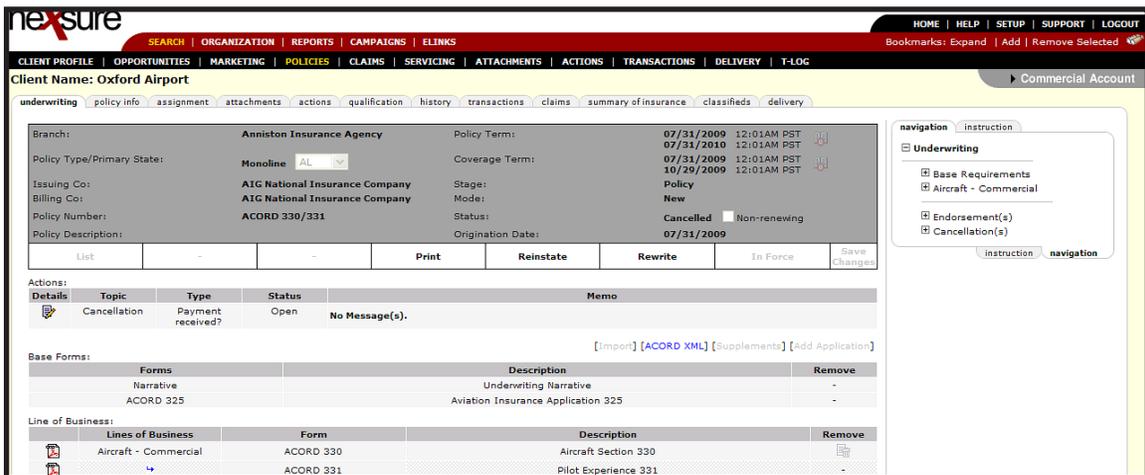
Rewriting a policy that has been cancelled is used when there is a lapse in coverage or if the carrier decides to not reinstate the risk. The policy may be remarketed and written with a new carrier through the rewrite process.

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.



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



- 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.

 A screenshot of the Nexsure CRM web application. The top navigation bar includes 'SEARCH', 'ORGANIZATION', and 'REPORTS'. Below that is a menu with 'CLIENT PROFILE', 'OPPORTUNITIES', 'MARKETING', 'POLICIES', 'CLAIMS', 'SERVICING', 'ATTACHMENTS', 'ACTIONS', 'TRANSACTIONS', 'DELIVERY', and 'T-LOG'. The main content area shows 'Client Name: Jane Cooke' and a 'Personal Account' dropdown. The policy details section includes:

- Branch: B C Insurance Agency, Inc.
- Policy Type: Monoline
- Issuing Co: Hartford Fire Insurance
- Billing Co: The Hartford Insurance
- Policy Number: Unassigned
- Policy Description: Primary Residence
- Policy Term: 02/04/2008 EST to 02/04/2009 EST
- Coverage Term: 12:01AM EST to 12:01AM EST
- Stage: Marketing
- Mode: New
- Status: Rewritten
- Origination Date: 02/04/2008

 Below the details is an 'Actions' table with columns for 'Details', 'Topic', 'Type', 'Status', and 'Memo'. One action is listed: 'Cancellation' with type 'CANC by Carrier - Non-pay' and status 'Closed', with a memo 'Policy canceled for nonpayment of renewal premium'. At the bottom, there is a 'Line of Business' table with columns for 'Lines of Business', 'Form', 'Description', and 'Remove'. One line of business is shown: 'Homeowners' with form 'ACORD 80' and description 'Homeowners Application'.

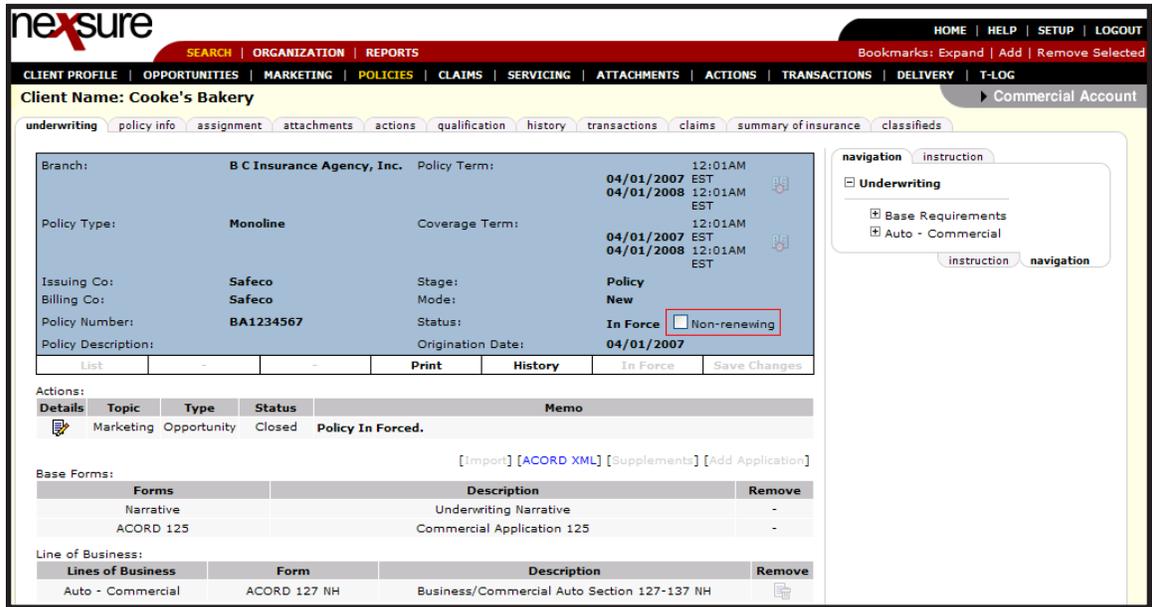
- See Chapter 5, “Marketing” for assistance in the re-marketing process.

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.



The screenshot displays the Nexsure CRM interface for a policy underwriting screen. The client name is 'Cooke's Bakery'. The policy details include:

- Branch: B C Insurance Agency, Inc.
- Policy Type: Monoline
- Issuing Co: Safeco
- Billing Co: Safeco
- Policy Number: BA1234567
- Policy Description: [Redacted]
- Policy Term: 04/01/2007 to 04/01/2008
- Coverage Term: 04/01/2007 to 04/01/2008
- Stage: Policy
- Mode: New
- Status: In Force
- Origination Date: 04/01/2007

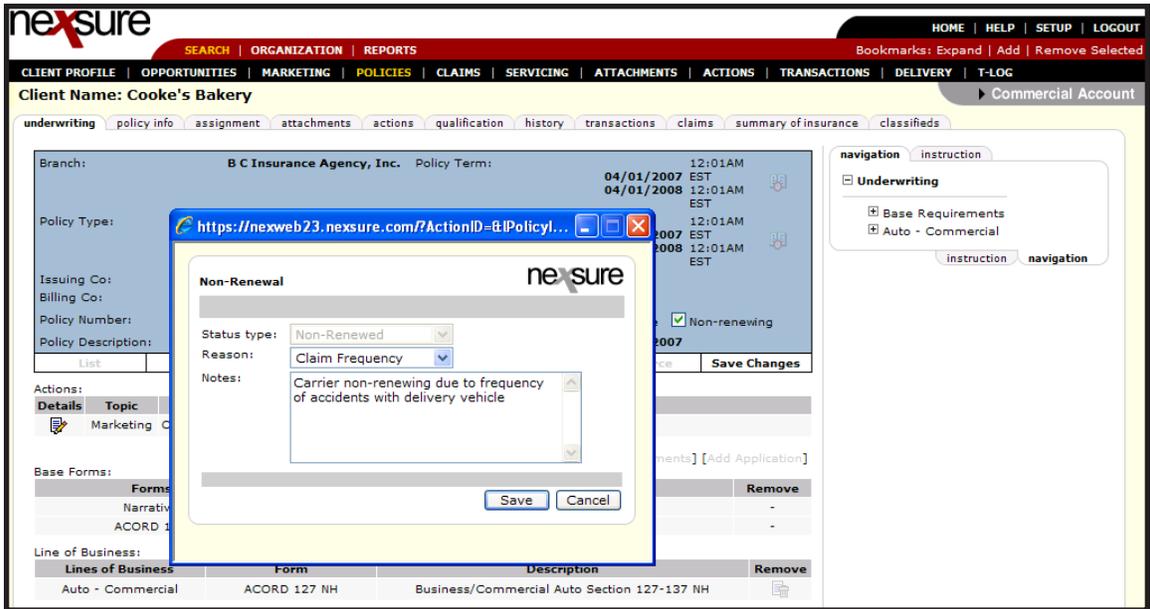
The 'Non-renewing' checkbox is checked. Below the details, there are sections for 'Actions', 'Base Forms', and 'Line of Business'.

Details	Topic	Type	Status	Memo
	Marketing	Opportunity	Closed	Policy In Forced.

Forms	Description	Remove
Narrative	Underwriting Narrative	-
ACORD 125	Commercial Application 125	-

Lines of Business	Form	Description	Remove
Auto - Commercial	ACORD 127 NH	Business/Commercial Auto Section 127-137 NH	

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.



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.

Client Name: Cooke's Bakery Commercial Account

Branch: B C Insurance Agency, Inc. Policy Term: 04/01/2007 EST - 04/01/2008 EST
 Policy Type: Monoline Coverage Term: 04/01/2007 EST - 04/01/2008 EST
 Issuing Car: ~~Safeco~~ Stage: Policy
 Billing Co: Safeco Mode: New
 Policy Number: BA1234567 Status: In Force Non-renewing
 Policy Description: Origination Date: 04/01/2007

Actions: Details Topic Type Status Memo
 Marketing Opportunity Closed Policy In Forced.

Base Forms:
 Narrative Underwriting Narrative
 ACORD 125 Commercial Application 125

Line of Business:
 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.

Client Name: Oxford Airport Commercial Account

Show/Hide	Policy Number Policy Description	Policy Type Line of Business	Policy Term	Status Mode	Annualized Premium Estimated Premium	Billing Carrier Issuing Carrier
	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
	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
	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
	H-0987643-ACORD 328 Private Hangar	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
	500000-1	Package	08/20/2009 08/20/2010	Future Renew	\$0.00 A \$0.00 A	AIG National Insurance Company AIG National Insurance Company

Package Includes: General Liability - Commercial, Property - Commercial

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

Client Name: Cooke's Bakery Commercial Account

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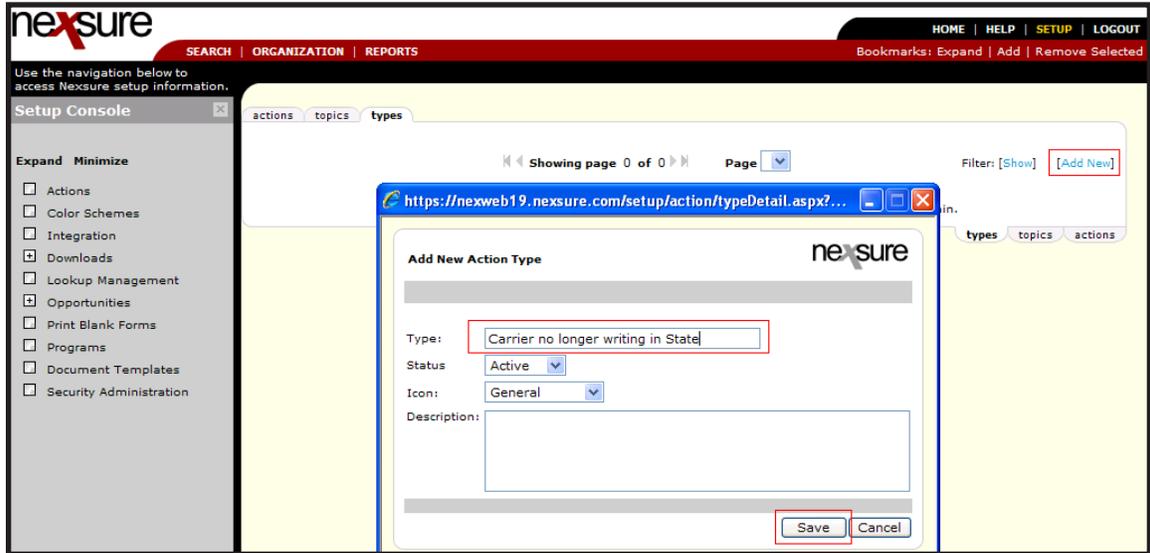
Details	Action Topic Action Type	Policy Info Priority	Status	Due Date Due Time	Days Left (Overdue By)	Assigned To	Created By Created On	Updated By Updated On
	Non-renewal	BA1234567; Auto - Commercial (CAUTO); [04/01/2007 - 04/01/2008]						
	Claim Frequency		Open	02/08/2008 11:38 AM PST	(0)	Betsy Cormier	Betsy Cormier 02/08/2008	Betsy Cormier 02/08/2008

Carrier non-renewing due to frequency of accidents with delivery vehicle

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]**.



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

