Forms Experts Program

Domain Name: Declarations Page

Document Control Information

Document Information

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1. Functional Domain

An insurance declaration page acts as document which contains the basic information about an insurance policy. The first page of an insurance policy is a declaration page but it can also be sent as a standalone document to the insured.

2. Business Justification

Declarations page displays coverages and premium amounts selected by the insured.

The business use of this declarations page is that a business customer is able to view the related contact information, coverages, deductibles, premiums and appropriate other information related to the policy at time of bind.

The form for the declaraionts page is known as ‘Personal Auto Policy Declarations’. The form has two sides which are referred to as Front page and Back page.

The front page has all the information about the name and mailing details of insured, policy period details, vehicle details along with all the coverage related details. Whereas the back page displays the driver related details and discount information for the common library forms.

The Declarations page Front page broadly consists of the following sections:

* Named Insured and mailing details
* Policy period details
* Vehicle descriptions
* Coverage details along with the limit of liability and deductibles per vehicle
* Form Numbers for which endorsements are made part of the policy
* Exclusions section

The back page consists of the following sections:

* Lienholder information
* Driver details
* Discount Information
* Driver Violation details

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA02\_\_ | CL | Personal Auto Policy Declarations (Front Page) |
| AA02\_\_ | CL | Personal Auto Policy Declarations (Back Page) |
| AA02\_\_A | CL | Personal Auto Policy Declarations (Amended Dec Page) |

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA02ID[A] | ID | Personal Auto Policy Declarations (Front and Back Page) |
| AA02DC[A] | DC | Personal Auto Policy Declarations (Front and Back Page) |
| AA02KY[A] | KY | Personal Auto Policy Declarations (Front and Back Page) |
| AA02CT[A] | CT | Personal Auto Policy Declarations (Front and Back Page) |
| AA02DE[A] | DE | Personal Auto Policy Declarations (Front and Back Page) |
| AA02NY[A] | NY | Personal Auto Policy Declarations (Front and Back Page) |
| AA02NY2 | NY | Personal Auto Policy Declarations (Back Page) |
| AA02NJ[A] | NJ | Personal Auto Policy Declarations (Front and Back Page) |
| AA02NJB | NJ | Declarations Page Continuation |
| AA02MD[A] | MD | Personal Auto Policy Declarations (Front and Back Page) |
| AA02PA[A] | PA | Personal Auto Policy Declarations (Front and Back Page) |
| AA02WY[A] | WY | Personal Auto Policy Declarations (Front and Back Page) |
| AA02MT[A] | MT | Personal Auto Policy Declarations (Front and Back Page) |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AA02\_\_[A] | Personal Auto Policy Declarations | @New Business   * If policy is bound system generates Declarations page as part of New Business Packet * There may be up to three front pages and backs determined by the number of vehicles on the policy. * Up to three vehicles may print on each DEC page. * Form number will be in AA02\_\_ MM YY format (The blanks will be filled with state initials) |
|  |  | @ Amendment   * If a change is made to the policy via an endorsement transaction the system will generate Declarations page * An "Amended Declarations Page" can produce due to a transaction resulting in an additional premium, return premium, or unadjusted premium event * Amended DEC will display only those vehicles that are active. * Form number will be in AA02\_\_A MM YY format |
|  |  | @ Renewal Offer   * If policy is eligible for renewal the system will generate the Renewal Declarations Page(s) along with the Renewal Bill a specific number of days (mostly 35 days) prior to the Renewal effective date. This document should be triggered when the Renewal bill [AHR1XX MM YY or AHREXX MM YY] is triggered * Form number will be in AA02XX MM YY format |
|  |  | @ Revised Renewal   * If an endorsement transaction is produced in the current term, AFTER the Renewal Offer/DEC packet has generated, then system generate a new declarations page * If a form is added or removed after the Renewal offer is generated, but prior to the Renewal effective date, the Revised Renewal will display only the forms applicable for the new policy term. |
|  |  | @ Renewal   * If DEC is part of the renewal offer transaction then no additional DEC's will print when the policy is system renewed via a payment transacation * If policy is manually renewed by a user then system generates declarations page |
|  |  | @ Rewrite   * If policy is rewritten then system generates declarations page |

## State-specific Requirements (if any)

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AA02ID[A] | ID | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (IDSS - 999999999) 4. Countersignature section (Signature of Authorized Representative is required for ID) |
| AA02DC[A] | DC | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format |
| AA02KY[A] | KY | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (KYSS - 999999999) 4. City tax, County tax, State tax (Kentucky Municipal premium taxes) are added for KY |
| AA02CT[A] | CT | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (CTSS - 999999999) |
| AA02DE[A] | DE | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (DESS - 999999999) |
| AA02NY[A] | NY | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (NYSS - 999999999) 4. MVLE Fee (NEW YORK MOTOR VEHICLE LAW ENFORCEMENT FEE) is applicable for NY 5. Addition of Tier 6. Specific requirements for display of "Total Premiums" |
| **AA02NY2** | NY | Personal Auto Policy Declarations | DELTA   1. Back Page - New section for Rating Information 2. State Specific Discount Section to display the policy and vehicle level discounts applicable to the policy |
| AA02NJ[A] | NJ | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (NJSS - 999999999) 4. PLIGA Fee (Property-Liability Insurance Guaranty Association (PLIGA)) is added for NJ |
| **AA02NJB** | NJ | Declarations Page Continuation | DELTA   1. State specific form |
| AA02MD[A] | MD | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (MDSS - 999999999) |
| AA02PA[A] | PA | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (PASS - 999999999) |
| AA02WY[A] | WY | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (WYSS - 999999999) |
| AA02MT[A] | MT | Personal Auto Policy Declarations | DELTA   1. Coverages 2. Form Number 3. Policy Number format (MTSS - 999999999) |

## Related Change Requests (if any)

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| CR0510 | Display VIN numbers for Trailers on Dec pages for all signature series states | CL | * The Declaration (AA02XX) form for all the Signature Series States should display the Vehicle Identification Number for all Trailer types under the ‘Vehicle Identification’ column in the ‘DESCRIPTION OF VEHICLE(S)’ section |
| CR0490 | CR KS\_AA02KS Declarations Text Change | KS | * Document content changes for the AA02KS form   Existing caption: NOT AVAILABLE FOR RATING  New caption: NOT AVAILABLE FOR RATING PURPOSES   * This caption is displayed below the Forms and Endorsements section on the application |
| CR0450 | Changes to text and requirements for NY Forms: Quote, Application, Declarations and Rating Information | NY | * As per the DOI instructions the references to Vehicle Loan/Lease, SR-22, Advance Shopping Discount, Unacceptable Risk Surcharge, and rescission for NSF of initial payment have to be removed from the NY forms.   The following changes will be made to the form AA02NY[A]:   * + Remove ‘Vehicle Loan/Lease Protection’ under the ‘Coverages’ column displayed below ‘Towing and Labor’ on the declarations page   + Remove ‘SR22 FEE(s)’ displayed below ‘NEW YORK MOTOR VEHICLE LAW ENFORCEMENT FEE’ from the declaration page   + Remove ‘AACLXX 01 12’ from the Forms and endorsement section on the declarations page |

5. Key Understanding of Design requirements

* 1. **AA02\_\_ Personal Auto Policy Declarations**

The declarations page has two sides and these are present in two separate form templates viz. AA02\_\_ and AA02\_\_ (back-insd).

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
|  | |
| Documents | | No | N/A | |
|  | |
| GODD | | No | N/A | |
|  | |
| Related UW Rule/Task | | No | N/A | |
|  | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-248CL - New Business Declarations - Front page  880-248CL New Business Document –Dec page – front  880-251CL New Business Document –Dec page – Back  880-209CL Endorsement Document- Personal Auto Policy Declarations  880-409CL Renewal Document-Renewal and Revised Renewal Dec page |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | 880-880CL – Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs  A – New Business Packet: 880-880-A-#CL  B – Endorsement Packet: 880-880-B-#CL  C – Renewal Packet (incl. revised renewals) 880-880-C-#CL |

### Signature Rules (if any)

* N/A

### Document Content and Applicable Triggers

* + - Dec page is generated at New Business, Endorsement and Renewal triggers
    - For New Jersey, AA02NJB form is an additional form with the following stories
* 880-738NJ

Document Contents - DEC Page – Continuation related to APIP

New Business Triggers - DEC Page – Continuation related to APIP

Endorsement Triggers - DEC Page – Continuation related to APIP

Renewal Triggers - DEC Page – Continuation related to APIP

* + 1. **Key pointers to keep in mind**
* The main deltas are coverages, quote number, form number for each state. Very few states have any deltas apart from these
* Coverages vary form state to state. Please refer to the quote specification document for exact deltas for each state
* In the FORMS AND ENDORSEMENTS section, we have the form numbers called out. These forms should be validated against the individual form requirements
* On the back page of Declarations Form, the date system printed in the driver violations section follows either Violation date format or Conviction date format. Violation date format also called as Incident date format if the standard programming
* These details are mapped to the ‘Violation/Claims section’ present in the Driver Page on PAS. The Violation type field is picked from the look-up values for ‘Activity Type’.
* In Data\_Elements tab, we call out for the state specific coverages along with the values from Auto Product look-up as well as the functional assessment references
* While creating VCs, all the information related to a delta coverage should be called out.
* Separate VCs should be written for coverages that are displayed on the quote form based on a specific condition selected on th UI. Preconditions of this VC should be detailed enough providing all steps required to set the conditionon UI

# 6.References to Documents

* [CR 0510](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0510_-_Display_VIN_numbers_for_Trailers_on_dec_pages_for_all_signature_series_states)
* [CR 0490](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0490_-_CR_KS_AA02KS_Declarations_Text_Change)
* [CR 0450](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0450_-Changes_to_text_and_requirements_for_NY_Forms-_Quote_Application_Declarations_and_Rating_Information_%E2%80%93_New_York)
* Declaration Specifications (see attachment)

  

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