Forms Experts Program

Domain Name:

Endorsements/Coverage documents – PIP

Document Control Information

Document Information

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1. Functional Domain

This document includes all forms which are generated or in the case of non-physical forms, form number gets printed in the Forms & Endorsement section of the Declaration pages for New Business, Amendment and Renewal whenever changes are done in the limits elected for PIP(Personal Injury Protection).

2. Business Justification

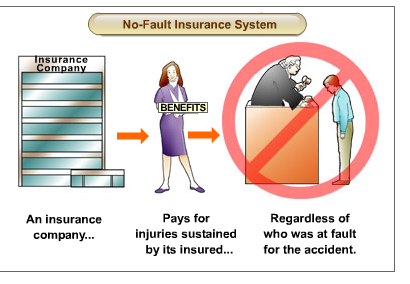
Before deciding on how much PIP coverage to carry, one first needs to know what it protects and how it works.

**PIP** is often referred to as "**no-fault insurance**." This is because it kicks in―up to the policy's limits―regardless of who was responsible for the auto accident.

This generally covers-

* Medical bills and other related expenses.
* Essential Services
* Income continuation
* Funeral expenses and other related expenses.

The figure below illustrates the true meaning of PIP.



**An Important Point**-

Most states establish an aggregate limit for the total amount of benefits that will be paid to an injured party.

For Example

Let's consider the mythical state of Faultless. Naturally, it has enacted a no-fault insurance law. The following benefits are provided, subject to an aggregate limit of $50,000:

− $50,000 per person aggregate limit.

− Medical expenses ‐ subject to the aggregate limit.

− Work loss ‐ 80% of lost earnings up to $2,000 per month for up to 3 years from date

of the accident, subject to the aggregate limit.

− Other expenses ‐ up to $25 per day for 1 year, subject to aggregate limit.

− $2,000 Death benefit in addition to the $50,000 coverage for economic loss described above.

Let us now understand how PIP coverage varies in different states.

* **Delaware:-**
* In Delaware, following limits are available for PIP.

|  |  |  |
| --- | --- | --- |
| **Personal Injury Protection (PIP)** | |  |
| ***Code*** | ***Display Value*** |  |
| 15000/30000 | $15,000/$30,000 | Default |
| 25000/50000 | $25,000/$50,000 |  |
| 50000/100000 | $50,000/$100,000 |  |
| 100000/300000 | $100,000/$300,000 |  |

* The split limits(for eg. 15000/30000) indicate the limits per person per occurrence.
* Basic PIP is applicable when the default limits for PIP is elected. Any value elected above the default limits means Added PIP and form no. AA21DEA ( a no-physical form) will print in the Forms & Endorsement section of the Dec Page depending upon the transaction.
* **Kentucky:-**
* In Kentucky, following types of PIP available:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Basic PIP-** Basic PIP Coverage limit is defaulted to $10,000. Basic PIP Coverage can be selected to ‘No Coverage’ option only when all drivers on the policy reject the limitation their rights to sue. | |  |  |  | | --- | --- | --- | | **BasicPersonal Injury Protection (PIP)** | |  | | ***Code*** | ***Display Value*** |  | | 10000 | $10,000 | Default | |  | No Coverage |  | |
| **Guest PIP-** Guest PIP coverage is applicable when Basic PIP is elected as No Coverage and all drivers on the policy have rejected the limitation on their rights to sue. The only limit is $10,100. | |  |  | | --- | --- | | **Guest Personal Injury Protection** | | | ***Code*** | ***Display Value*** | | 10000 | $10,000 | |
| **Additional PIP –** This is applicable only when additional benefits are required above the Basic PIP limits. When this is selected, the form no. AA21KYA(a no physical form) will print in the Forms & Endorsement section of the Dec Page depending upon the transaction. | |  |  |  | | --- | --- | --- | | **Additional Personal Injury Protection (APIP)** | |  | | 10000 | $10,000 |  | | 20000 | $20,000 |  | | 30000 | $30,000 |  | | 40000 | $40,000 |  | |  | No Coverage | Default | |

* **Maryland-**
* In Maryland , Personal Injury Protection is available with the options of “Guest” and “Full” next to the limit amount per look up.

|  |  |  |
| --- | --- | --- |
| **Personal Injury Protection (PIP)** | |  |
| ***Code*** | ***Display Value*** |  |
|  | $2,500 Guest | Default |
|  | $5,000 Guest |  |
|  | $2,500 Full |  |
|  | $5,000 Full |  |

* Depending upon the selection made (Guest or Full), the insured would need to sign a form AA21MD (MARYLAND NOTICE AND WAIVER OF PERSONAL INJURY PROTECTION (PIP) COVERAGE) acknowledging his selection.
* **New Jersey**-
* Personal Injury Protection covers both medical and non-medical expenses related to an auto accident. Minimal PIP coverage is mandatory for this state.PIP is inclusive of a ‘death benefit’; therefore the ‘Automobile Death Benefit’ (ADB) is not offered as an election.
* ‘**Additional Personal Injury Protection’ (APIP)** is an optional supplementary benefit offered as part of PIP coverage which covers non-medical expenses such as income continuation. APIP is mandatory to be offered by the insurer but can be declined. If this is accepted, form no. **AA21NJA** ( a no-physical form) will print in the Forms & Endorsement section of the Dec Page depending upon the transaction.
* Both PIP and APIP have a variety of coverage options which impact the policy premium. Additionally, whether or not the insured driver(s)’s personal medical insurance will be the primary insurer for medical expenses related to an auto accident plays a role on how this coverage impacts the premium.
* The Non- Medical Expense in NJ includes benefits like Income Continuation, Essential Services and Funeral Expense/Death Benefits. The same benefits are included under Additional PIP as well but the limits available are higher. Please refer the NJ PIP Requirements document in the References to Documents section.
* **New York-**
* In New York, following benefits are available under PIP
  1. Personal Injury Protection Deductible
  2. Additional PIP
  3. Medical Expense Elimination
  4. Optional Basic Economic Loss
  5. Work Loss Benefits
* Medical Expense Elimination is a optional coverage. If this is selected, then form no. **AAPENY** ( a no-physical form) will print in the Forms & Endorsement section of the Dec Page depending upon the transaction.

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AA21DEA | DE | ADDED PERSONAL INJURY PROTECTION |
| AA21KYA | KY | ADDED PERSONAL INJURY PROTECTION COVERAGE ENDORSEMENT |
| AA21NJA | NJ | AUTO PERSONAL INJURY PROTECTION COVERAGE |
| AA21MD | MD | MARYLAND NOTICE AND WAIVER OF PERSONAL  INJURY PROTECTION (PIP) COVERAGE |
| AAPENY | NY | Personal Injury (PIP) Medical Expense Exclusion Endt |

4. Analysis of Business Requirements

## Common Requirements

* N/A

## State-specific Requirements

Note- The Business requirements for Added Personal Injury Protection form is similar in DE, KY and NJ.Hence Form description and its Business use column is same for all the 3 forms AA21DEA, AA21KYA and AA21NJA below.

| Form No. | State initials | Form Name | Form Description and State Delta |
| --- | --- | --- | --- |
| AA21DEA  AA21KYA  AA21NJA | DE  KY  NJ | ADDED PERSONAL INJURY PROTECTION  ADDED PERSONAL INJURY PROTECTION COVERAGE ENDORSEMENT  AUTO PERSONAL INJURY PROTECTION COVERAGE | This form number will reference the content in the policy contract if Added Personal Injury Protection is purchased. This is optional coverage. |
| **@Bind**  There is no physical form therefore it is not applicable on the Document or GODD pages or part of the Application Packet. |
| **@ New Business**  If Added PIP is elected then form number will **attach** to the New Business DEC in the FORMS & ENDORSEMENT section. |
| **@ Amendment**  If “Added PIP Protection” is elected via a mid-term endorsement then form number will **attach** to the Amended DEC in the FORMS & ENDORSEMENT section.  \*\*\*If “Added PIP Protection” is changed to basic PIP via a mid-term endorsement then form number will **NOT** attach to the Amended DEC in the FORMS & ENDORSEMENT section. |
| **@ Renewal**  Form **DOES NOT** generate and is not part of the Renewal Offer packet.  If coverage remains at time of renewal  offer then form number must **attach** on Renewal DEC page in the FORMS & ENDORSEMENT section. |
| **\*\*\*** For NJ**,** following is applicable in amendment trigger **–**  If “Added PIP Protection” is changed to basic PIP or PIP Medical Expense only via a mid-term endorsement then form number will **NOT** attach to the Amended DEC in the FORMS & ENDORSEMENT section. | | | |
| AA21MD  1KYA | MD | MARYLAND NOTICE AND WAIVER OF PERSONAL INJURY PROTECTION (PIP) COVERAGE | **@Bind**  - Document is made available always at time  of bind for affirmation of intent and is available for  local print to obtain signature.   * **Option Section 1 (election of Full PIP**: If this election is made then system will “X” the election box. * **Option 2 (Waive PIP):** If PIP is waived then system will “X” the election box. * A premium for said coverage is displayed   - Signature line is blank at this point in time |
| **@ New Business**  - System generate form as part of the New Business packet  - Form number must attach on New Business DEC page in the FORMS & ENDORSEMENT section.  - Signature line will print “SIGNATURE ON FILE’ if signature was obtained at time of sale.  - If signature(s) was not obtained at time of sale then issue form with blank signature lines. |
| **@ Amendment**  - If PIP coverage election is changed via a  mid-term endorsement transaction then system generates form with the newly elected option (Full or Waived).  - System will “X” the appropriate box based on the election.  - Form number will attach on the Amended DEC in the FORMS & ENDORSEMENT section at all times.  - Form will be included in the Amendment packet.  - Signature line will print “SIGNATURE ON FILE’ if signature was obtained at time of transaction.  - If signature(s) was not obtained at time of  transaction then issue form with blank signature lines. |
| **@ Renewal**  - NO physical form will generate as part of the  renewal offer packet  - Form number will attach on the Renewal DEC in the FORMS & ENDORSEMENT section |
| **@ ADHOC**  - Form should be available for selection to send to insured for signature if needed.  - Appropriate boxes will display an “X” based on the election.  - Signature line will be blank  - Document Page and/or GODD page for local print |
| AAPENY | NY | Personal Injury (PIP) Medical Expense Exclusion Endt | - Provides for the option to exclude the Medical Expense element of the PIP coverage  - If the Medical Expense element of Basic Economic Loss is identified as not applicable on the Dec Page, the Company shall not be liable for any items of such loss which would otherwise be covered under the Mandatory Personal Injury Protection Endorsement with respect to the named insured or named insured and any relative as specified in the declarations. |
| **@Bind**  - There is no physical form therefore it is not applicable on the Document or GODD pages . |
| **@ New Business**  - If Medical Expense Elimination is elected then form number will attach to the New Business DEC in the FORMS &  ENDORSEMENT section. |
| **@ Amendment**  - If “Medical Expense Elimination” is elected via  a mid-term endorsement then form number will attach to the Amended DEC in the FORMS & ENDORSEMENT section.  - If “Medical Expense Elimination” is changed via a mid-term endorsement then form number will NOT attach to the Amended DEC in the FORMS & ENDORSEMENT section. |
| **@ Renewal**  - If Medical Expense Elimination election remains at time of renewal offer then form number must **attach** on Renewal DEC page in the FORMS & ENDORSEMENT section. |

## Related Change Requests (if any)

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| N/A | N/A | N/A | N/A |

5. Key Understanding of Design requirements

**Note** - Since the AA21DEA, AA21KYA, AA21NJA and AAPENY forms are all no-physical forms and have similar design requirements, hence combining them under the same header below. Any variations have also been noted wherever applicable.

## AA21DEA, AA21KYA, AA21NJA, AAPENY

### System/UI Impact

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

### Impacted Stories

| Type | Story # *(enter story # or N/A if form doesn’t require update to state specific story. Any legacy EKM story #s within the listed combo templates should be included in the story writing analysis)* | |
| --- | --- | --- |
| Form Content & Triggers | DE | 880-124DE- Consolidated Form Content and Triggers - Added Personal Injury Protection (AA21DEA) |
| KY | 880-124KY- Consolidated Form Content and Triggers - Added Personal Injury Protection Coverage Endorsement (AA21KYA) |
| NJ | 880-124NJ- Form Content and Triggers - Added Personal Injury Protection Coverage(AA21NJA) |
| NY | 880-760NY-Consolidated Form Content and Triggers – Personal Injury(PIP) Medical Expense Exclusion Endt (AAPENY) |
| Documents Page | N/A | |
| GODD Page | N/A | |
| Forms Page | DE | 880-820DE-Consolidated Form Stories - Forms Page   * 070-245DE - Policy Rules |
| KY | 880-820KY-Consolidated Form Stories - Forms Page   * 070-245KY - Policy Rules |
| NJ | 880-820NJ-Consolidated Form Stories - Forms Page   * 070-245NJ - Policy Rules |
| NY | 880-820NY-Consolidated Form Stories - Forms Page   * 070-245NY - Policy Rules |
| RFI | N/A | |
| Packet/Print Story | N/A | |

### Signature Rules

* N/A

### Document Content and Applicable Triggers

* These are no physical forms , hence are not part of any packet. The form numbers conditionally attach on New Business, Amended and Renewal DEC Pages. For more information on this, please refer the State specific requirements under Analysis of Business Requirements section (page-8 ) of this document.

## AA21MD

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | “Policy Forms” section | |
| Documents | | Yes | “Document Available for Printing” section  Default button is “Yes”  “Required to Bind” Section  Default button is “Not Signed” | |
| GODD | | Yes | Present in both “Quote Consolidated view” and “Policy consolidated view” | |
| Related UW Rule/Task | | Yes | Rule # - 200098, Task # - 300008T | |

### Impacted Stories

| Type | Story # *(enter story # or N/A if form doesn’t require update to state specific story. Any legacy EKM story #s within the listed combo templates should be included in the story writing analysis)* |
| --- | --- |
| Form Content & Triggers | 880-124MD- Form Content and Triggers - Maryland Notice And Waiver Of Personal Injury Protection (PIP) Coverage |
| Documents Page | 880-830MD- Documents Page Combo US-VC Template   * 880-020MD - Documents Page - Field Validation - Documents available for printing * 880-021MD - Bind Field Validation * 880-029MD - Tasks and Override Rules * 880-030MD - Documents Page - Continue Button Rules * 580-028MD - Override Rules - Documents Page |
| GODD Page | 880-840MD Consolidated Form Stories - GODD Page   * 880-220MD - Documents appearing on GODD page * 880-221MD - Available documents-Business rules |
| Forms Page | 880-820MD-Consolidated Form Stories - Forms Page   * 070-245MD - Policy Rules |
| RFI | 880-860MD- RFI Combo   * 880-860MD - RFI -Maryland Notice And Waiver Of Personal Injury Protection (PIP) Coverage |
| Packet/Print Story | 880-880MD- Consolidated Form Stories - PRINTED Forms - Packets – Sequence   * 880-239MD - New Business * 880-199MD – Endorsement * 130-345MD - Renewal |

### Signature Rules

* @Bind- Signature line is blank at this point in time
* @New Business

- Signature line will print “SIGNATURE ON FILE’ if signature was obtained at point of sale.

- If signature(s) was not obtained at point of sale then form with blank signature lines is generated.

* @Amendment

- Signature line will print “SIGNATURE ON FILE’ if signature was obtained at time of transaction.

- If signature(s) was not obtained at time of transaction then form with blank signature lines is generated.

### Document Content and Applicable Triggers

Please refer the State specific requirements for this form under Analysis of Business Requirements section of this document.

6. References to documents

Below are the links for the product lookups for DE,KY,MD,NJ and NY.

The PIP limits are displayed in the Coverages tab in these lookups.

| Document Name | Document Description |
| --- | --- |
| [DE Product lookup](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/AAA_Delaware_Auto_Product_Lookups) | Delaware Product lookup |
| [KY Product Lookup](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/AAA_Kentucky_Auto_Product_Lookups) | Kentucky Product lookup |
| [MD Product Lookup](•%09https:/ekm1.stage.exigengroup.com/EKMWiki/index.php/AAA_Maryland_Auto_Product_Lookups) | Maryland Product lookup |
| [NJ Product Lookup](•%09https:/ekm1.stage.exigengroup.com/EKMWiki/index.php/AAA_New_Jersey_Auto_Product_Lookups) | New Jersey Product lookup |
| [NY Product Lookup](•%09https:/ekm1.stage.exigengroup.com/EKMWiki/index.php/AAA_New_York_Auto_Product_Lookups) | New York Product lookup |
|  | NJ PIP requirements |

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