Forms Experts Program

Domain Name: Expiration Notice

Document Control Information

Document Information

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1. Functional Domain

Expiration Notice

2. Business Justification

This form is generated when payment is not received at renewal. The process is:

If payment is not received by the renewal date, the policy will show lapsed/expired in the system in the nightly cycle of the renewal/expiration date. As per CL, if the payment is still not received 5 days after policy has expired, this notice is system generated.

This Notice includes an offer to renew the policy without a lapse in coverage.

The notice displays the Expiration date of the policy, Renewal down payment amount and the Due Date. The Renewal down payment amount is the minimum amount required for renewal including any installment fee and prior term balance/credit) which the insured has to pay The due date on this notice is the last day the insured can renew without a lapse (CL standard is 15 days after the expiration effective date). This date is determined by the billing requirements.

There is payment section at the end of notice which is separated from the rest of the notice by a perforation in the paper. The insured has to return this payment stub along with the payment for renewal of the policy.

The notice has variable text to be displayed depending on NSF restriction.

Expiration Notice may have state specific language.

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AH64XX | CL | Expiration Notice |
| AA64NY | NY | Cancellation Notice |
| AA64DCA | DC | Cancellation/Expiration Notice |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AH64XX | Expiration Notice | • Generates 5 days after the expiration effective date if sufficient payment to renew has not been applied to the policy.  • If the notice generation date falls on a weekend or holiday, the expiration notice will produce earlier, on the business day prior.  • Prints via central print  • A copy is stored in the e-folder and Fastlane.  • Do not generate when the policy has been non-renewed |

## State-specific Requirements

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AA64NY | NY | Cancellation Notice | Delta to CL  1. State specific version. As per regulation, a policy cannot "expire" in NY. So Cancellation Notice is sent in place of Expiration Notice.  2. There are many text changes from the CL standard..  3. Cancellation date = Process date + 17 days  Or  Expiration date + 5 days + 17 days  (15 days + 2 days mailing + 5 days for expiration notice to produce = 22 days)  3. AA34NYA must accompany this form at all times |
| AA64DCA | DC | Cancellation/Expiration Notice | 1. State specific version as we cannot "expire" in DC, therefore a combination Cancellation/Expiration Notice is created to comply with DC regulation.  2. Cancellation date = Process date + 17 days  or  Expiration date + 5 days + 17 days  (15 days + 2 days mailing + 5 days for expiration notice to produce = 22 days)  3. Important Notices section on reverse side of this notice. |

## Related Change Requests

N/A

5. Key Understanding of Design requirements

## AH64XX Expiration Notice

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| *Note: Indicate section where form will display, if applies. See Policy, Driver, and Vehicle Endorsement tabs in the Product Lookup)* | |
| Documents | | No | N/A | |
| *Note: Indicate section/s where the form will display, defaults for “yes” and “no” button, if applies* | |
| GODD | | No | N/A | |
| *Note: Indicate whether document will appear on the page from Quote and/or Policy consolidated view, also the order of where on the page if new document* | |
| Related UW Rule/Task | | No | N/A | |
| *Note: This is a general reference to the related rule, if applicable. The rule requirements will be addressed in the UW assessment* | |

### 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 | 880-277CL Expiration Notice |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | N/A |

### Signature Rules

N/A

### Document Content and Applicable Triggers

* This notice is generated if payment is not received, 5 days after the policy expiration effective date.
* The document body has variable text which is determined by NSF restriction. For example, if policy is on NSF restriction, the insured can make the payment only by money order or cashier’s check.
* Expiration Notice includes an offer to renew the policy without a lapse in coverage. There is a payment section at the end which provides the details of Minimum payment the insured has to pay in order to renew the policy and the Due date by which policy will be renewed without a lapse
* This is a Billing document hence it is saved under FastLane/Cancellation efolder.

### Any other crucial info worth mentioning

* AH64XX is CL version. State specific versions may have state specifc notices at the back page.
* NSF restriction mentioned here is as:

A policy has had a payment (any method check, echeck, credit card, debit card) declined by user within the past 12 months with reason “Fee + Restriction” and an NSF Letter (Fee + Restriction) (60 5000) was generated.

A 2nd payment was declined by user with Reason = Fee + Restriction within 12 months of the previous NSF.

* The workflow is: Renewal Notices AHREXX or AHR1XX are generated before Policy expiration to inform the insured about the payment required to renew the policy. When the payment is not received after expiration, AH64XX is generated as per the trigger rules mentioned above.

 

* Expiration Notice cannot be generated manually. It is generated automatically when nightly batch cycle is run.
* Expiration Notice is different from Cancellation Notice due to Non-payment of Premium (AH34XX) which gets generated when premium has not been paid (not at renewal).
* While designing US/VCs we should reach out to the functional team and enquire about the billing timeline. The Form requirements should be correctly reflected in Functional requirements.
  + 1. **References to Documents**

  

## AA64NY Cancellation Notice

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| *Note: Indicate section where form will display, if applies. See Policy, Driver, and Vehicle Endorsement tabs in the Product Lookup)* | |
| Documents | | No | N/A | |
| *Note: Indicate section/s where the form will display, defaults for “yes” and “no” button, if applies* | |
| GODD | | No | N/A | |
| *Note: Indicate whether document will appear on the page from Quote and/or Policy consolidated view, also the order of where on the page if new document* | |
| Related UW Rule/Task | | No | N/A | |
| *Note: This is a general reference to the related rule, if applicable. The rule requirements will be addressed in the UW assessment* | |

### 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 | 880-277NY Consolidated Form Content and Triggers-Cancellation Notice(AA64NY) |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | N/A |

### Signature Rules

N/A

### Document Content and Applicable Triggers

For NY, the due date till which the insured can renew without a lapse is equal to “date notice is processed + 17 days [15 days + 2 days mailing]) equaling approximately 22 days after the expiration date”. This means that the notice is generated 22 days after the policy expiration effective date.

### Any other crucial info worth mentioning

* The key delta from CL for NY is that a policy cannot ‘expire’ as per NY regulation. So throughout the notice the policy is referred to as ‘cancelled’ instead of ‘expired’. So there are number of changes in language of the form.
* AA34NYA is always sent to the insured along with AA64NY.

* AA64NY is saved under FastLane/Cancellation efolder.
  + 1. **References to Documents**

  

## AA64DCA Cancellation/Expiration Notice

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | No | N/A | |
| *Note: Indicate section where form will display, if applies. See Policy, Driver, and Vehicle Endorsement tabs in the Product Lookup)* | |
| Documents | | No | N/A | |
| *Note: Indicate section/s where the form will display, defaults for “yes” and “no” button, if applies* | |
| GODD | | No | N/A | |
| *Note: Indicate whether document will appear on the page from Quote and/or Policy consolidated view, also the order of where on the page if new document* | |
| Related UW Rule/Task | | No | N/A | |
| *Note: This is a general reference to the related rule, if applicable. The rule requirements will be addressed in the UW assessment* | |
|  | |

### 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 | 880-277DC Consolidated Form Content and Triggers -Cancellation/Expiration Notice (AA64DCA) |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | N/A |

### Signature Rules

N/A

### Document Content and Applicable Triggers

* Cancellation date = Process date + 17 days

or

Expiration date + 5 days + 17 days (15 days + 2 days mailing)

This means that the notice is generated 22 days after the policy expiration effective date.

* There is a state specific notice which gets printed on the back page which provides additional information to the insured e.g. he/she may be eligible for automobile insurance through another insurer, the contact details in case of dispute.

### Any other crucial info worth mentioning

* AA64DCA is State specific version as a policy cannot "expire" in DC, therefore a combination Cancellation/Expiration Notice is created to comply with DC regulation. So throughout the notice the policy is referred to as ‘cancelled’ instead of ‘expired’.
* AA64DCA is saved in FastLane/Cancellation efolder.
  + 1. **References to Documents**

  

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