Forms Experts Program

Domain Name: Non-Pay Cancellation Notice

Document Control Information

Document Information

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1. Functional Domain

Non-Pay Cancellation Notice

The form name is Cancellation Notice due to Non-payment of Premium (AH34XX)

2. Business Justification

* This notice is generated when the policy goes into pending cancellation status due to nonpayment of a premium.
* The policy will go into pending cancellation status if full payment is not received within X days after the premium notice due date. The number of days before generation varies by state. As per CL, if the payment is not received 5 days after Bill Due Date, this notice is system generated.
* This is a common form to Auto and Property products.
* The notice displays the Cancellation Effective date which is same as Due Date by which payment can be made without NSF fee. It also displays the Minimum payment which the insured has to pay by the due date to prevent cancellation. 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.
* The notice has variable text to be displayed depending on NSF restriction.
* Cancellation Notice due to Non-payment of Premium may have state specific language.

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AH34XX | DC | Cancellation Notice due to Non-payment of Premium |
| AH34XX | NJ | Cancellation Notice due to Non-payment of Premium |
| AH34XX | NY | Cancellation Notice due to Non-payment of Premium |
| AA34PA | PA | Cancellation Notice due to Non-payment of Premium |
| AH34XX | MD | Cancellation Notice due to Non-payment of Premium |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AH34XX | Cancellation Notice due to Non-payment of Premium | * The policy will go into pending cancellation status if full payment (within the short-pay tolerance) is not received within X days after the premium notice due date. The number of days before generation will vary by state. As per CL, it is 5 days. * If the CNG falls on a non-working day (such as weekend or holiday), the form will generate on the last working day prior to CNG. * Form will print via central print. * Copy of form will appear in the policy file (E-folder/Fastlane) |

## State-specific Requirements

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AH34XX | DC | Cancellation Notice due to Non-payment of Premium | Delta to CL:  State specific notices added for DC |
| AH34XX | NJ | Cancellation Notice due to Non-payment of Premium | Delta to CL:  State specific notices added for NJ |
| AH34XX | NY | Cancellation Notice due to Non-payment of Premium | Delta to CL:   * State specific notice * AA34NYA form must accompany this notice. |
| AA34PA | PA | Cancellation Notice due to Non-payment of Premium | Delta to CL:  State specific notices are printed on front page and back page. |
| AH34XX | MD | Cancellation Notice due to Non-payment of Premium | Delta to CL:  State specific text   * Front Page- “See Reverse side for important notices: * Back Page- “Specific Text” |

## Related Change Requests (if any)

N/A

* 1. **References to Documents**

N/A

5. Key Understanding of Design requirements

## AH34XX (Common Library) Cancellation Notice due to Non-payment of Premium

### 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 | 880-270CL Cancellation Notice due to Non-payment of Premium (AH34XX)  880-301CL - Cancel Notice to Insured (Non Payment of Premium) |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | N/A |

### Signature Rules(if any)

N/A

### Document Content and Applicable Triggers

* 880-270CL story deals with the contents and 880-301CL which covers the triggers.
* This form is generated when policy is in "Pending Cancellation" status due to non-payment of a premium (no payment was made for the past due amount on or before the Bill Due Date + "5"). This is covered in 880-301CL. Generally we do not have any delta wrt this story but we always include it in our Consolidated Form Content and Triggers story.
* This is a Billing document hence it is saved under FastLane/Cancellation efolder.

### Any other crucial info worth mentioning

* 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.
* 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: AH33\_\_ is sent to the customer to inform the insured about the premium payment which is sent on Bill Generation date. When the payment is not received by the Bill due date, AH34XX is generated as per the trigger rules mentioned above.
* The CL version follows a slightly different approach to call out data types: static, dynamic and variable. This should be followed consistently throughout the VCs. The convention should be called out in notes for every VC for the reviewer’s convenience.
* Although variable text for NSF restriction may be viewed as different precondition, the convention followed for AH34XX is to write it in the same VC.
* Further, the condition that the notice is generated one day prior to CNG if CNG falls on a weekend or holiday is already covered in other functional stories. So we need to add a new VC to 880-301 story.

### References to Documents

**Link to 880-301CL:**

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-301CL_Cancel_Notice_to_Insured>

**Link to 880-270CL:**

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-270CL_Cancellation_Notice_-_Non_Payment>

**Link to AH33\_\_:**

<https://ekm1.stage.exigengroup.com/EKMWiki/img_auth.php/4/4a/Premium_Due_Doc_AH33_01_12.doc>

## AH34XX (for DC,NJ) Cancellation Notice due to Non-payment of Premium

### 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 | 880-270DC Consolidated Form Content and Triggers- Cancellation Notice due to Non-payment of Premium (AH34XX)  880-301CL - Cancel Notice to Insured (Non Payment of Premium) |
| 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

880-270DC story deals with the contents and triggers for this form.

For DC, there is no delta wrt to number of days after Bill Due Date when the notice gets generated; DC follows CL, i.e. 5 days. So we include 880-301 story as ‘same as CL’ in 880-270DC story.

There is a state specific notice which is printed on the form.

### Key pointers to keep in mind

* The CL version follows a slightly different approach to call out data types: static, dynamic and variable. This should be followed consistently throughout the VCs.
* Although variable text for NSF restriction may be viewed as different precondition, the convention followed for AH34XX is to write it in the same VC.
* Further, the condition that the notice is generated one day prior to CNG if CNG falls on a weekend or holiday is already covered in other functional stories. So we need not add a new VC to 880-301 story.
* Here, we have described only for DC. Same conventions are followed for NJ as well.

### References to Documents

Link to 880-270DC:

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-270DC_-_Cancellation_Notice_-_Non_Payment>

Link to 880-270NJ:

https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-270NJ\_-\_Document\_Content-\_Cancellation\_Notice\_for\_Non-Payment

## AH34XX (for NY) Cancellation Notice due to Non-payment of Premium

### 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 | 880-270NY-Document Content- [Auto] Cancellation Notice  880-301CL - Cancel Notice to Insured (Non Payment of Premium) |
| 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

880-270CNJ story deals with the contents and triggers for this form.

For NJ, there is no delta wrt to number of days after Bill Due Date when the notice gets generated; NJ follows CL, i.e. 5 days. So we include 880-301 story as ‘same as CL’ in 880-270DC story.

There is a state specific notice which is printed on the form.

### Key pointers to keep in mind

* The CL version follows a slightly different approach to call out data types: static, dynamic and variable. This should be followed consistently throughout the VCs. The convention should be called out in notes for every VC for the reviewer’s convenience.
* Although variable text for NSF restriction may be viewed as different precondition, the convention followed for AH34XX is to write it in the same VC.
* Further, the condition that the notice is generated one day prior to CNG if CNG falls on a weekend or holiday is already covered in other functional stories. So we need not add a new VC to 880-301 story.

### References to Documents

Link to 880-270NY:

https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-270NY\_-\_Cancellation\_Notice\_-\_Non\_Payment

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