Forms Experts Program

Domain Name: Packet Combo

Document Control Information

Document Information

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1. Functional Domain

Packet Combo

2. Business Justification

A packet is a set of documents given to the insured at various stages of Policy lifecycle. Depending upon the business use of a document it can be included in one of the four most common packets –, New Business, Renewal, Revised Renewal and Amendment.

The system can automatically generate all the applicable forms and insurance documents with pre-populated policy information to be included with the declaration related to these events.

This will enable automated packaging of those documents in a single envelope for distribution to the customer without the need for manual review and / or stuffing of documents into the appropriate envelope.

|  |  |
| --- | --- |
| Packet Name | Description |
| **New Business** | * Given to the insured when a new business policy is issued * E-Folder – Fastlane/New Business |
| **Renewal** | * Given to the insured when policy is renewed * Policy can be renewed by a user or an automated batch process * E-Folder – Fastlane/Renewal |
| **Revised Renewal** | * Revised Renewal happens when a Policy is amended during the renewal window * E-Folder – Fastlane/Renewal (same as Renewal packet) |
| **Amendment** | * Given to the insured when Policy is amended * E-Folder – Fastlane/Endorsement |

3. List of common forms included in the Packet

| Form No. | Form Name | Packets it is a part of |
| --- | --- | --- |
| AH35XX | AutoPay Schedule | New Business, Renewal, Amendment, Revised Renewal |
| AHNBXX | New Business Letter | New Business |
| AA02\_\_ | Personal Auto Policy Declaration | New Business, Renewal, Amendment, Revised Renewal |
| AA10XX | Insurance Identification card | New Business, Renewal, Amendment, Revised Renewal |
| AHPNXX | Privacy Personal Information Privacy Notice | Renewal packet |
| AARFIXX | Request for Information | New Business |
| AHR1XX or AHREXX | Insurance Renewal Offer | Renewal |

4. Analysis of Business Requirements

Common Forms included in the Packet

*NOTE: Here we list down general information about the form which is common to all the states*

*In the “Form description and its business use” section, please mention your own understanding of the form in a simple, easy to understand language.*

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AH35XX | AutoPay Schedule | * This notice is system generated when an AutoPay (Electronic Funds Transfer [EFT], also called recurring payments) payment plan has been selected. This notice will generate at new business, renewal offer and whenever the upcoming withdrawal(s) have been changed. * This is a common form to Auto and Property products. |
| AHNBXX | New Business Letter | * This document is used as the Welcome Letter for all New Business packets as the cover letter. It is currently used for all lines of business. * This is a common Auto/Property form. |
| AA02\_\_ | Personal Auto Policy Declaration | * Each state will have a separate DEC front template as there are state specific coverages - and presentation of said coverages, form numbers, language, etc. * This form displays coverages, limits, premium amounts and discounts selected by the insured. There are state specific coverages and form numbers for each state. |
| AA10XX | Insurance Identification card | * Identifcation cards are required for each vehicle by each states Department of Insurance as a proof of insurance. * The ID cards contain all details of the insured and the vehicle along with the contact numbers of AAA in case of emergency. * ID cards are vehicle specific and may have slight variations form state to state. |
| AAPNXX | Privacy Personal Information Privacy Notice | * This document explains our Privacy practices. This version of the Privacy Information Notice is standard and * will be used for all states that do not have a state specific version. |
| AARFIXX | Request for Information | * This notice will automatically generate as part of the New Business Packet when a document is identified as requiring a signature or a proof documentation is identified on the Document Page. * This form prints only if applicable. |
| AHR1XX or AHREXX | Insurance Renewal Offer | * This is the renewal offer bill for policies on a non-AutoPay and non-mortgagee bill payment plan. * This notice does not apply for the following renewal offers:   + Does not apply for Property policies that are on the Mortgagee Bill payment plan.   + Does not apply for policies that are set up on AutoPay (recurring payments). * This form is common to auto and property products. * This notice is system generated X # of days prior to the expiration date of a policy when the company provides an offer of renewal to the insured. See the Billing Requirements document or the Quick Reference at the bottom of this document for details. * This should not be used as the cover letter for the renewal offer. An important notice or renewal thank you letter will serve as the renewal offer cover letter. * This notice does NOT reproduce upon revised renewal offer. |

5. Key Understanding of Design requirements

### General Guidelines

The table below gives a brief description of the various stories to be covered while writing US-VC for Packet Combo for any State.

| Common Library  VC No. | Original VC No. | Original Story Name | VC Name |
| --- | --- | --- | --- |

|  |  |  |  |
| --- | --- | --- | --- |
| A – New Business Packet 880-880-A-#CL | | | |
| **880-880-A-1CL** | 880-239-1CL | New Business Packet | Generation of New Business Offer   - batch |
| **880-880-A-2CL** | 880-239-2CL | New Business Packet | Packet documents are stored in efolder |
| **880-880-A-3CL** | 880-239-3CL | New Business Packet | New Business Packet - forms always included |
| **880-880-A-4CL** | 880-239-4CL | New Business Packet | New Business Packet - forms conditionally included |
| B – Endorsement Packet 880-880-B-#CL | | | |
| **880-880-B-1CL** | 880-199-1CL | 880-199CL - Endorsement | Generation of Endorsement Packet   - batch |
| **880-880-B-2CL** | 880-199-2CL | 880-199CL - Endorsement | Packet documents are stored in efolder |
| **880-880-B-3CL** | 880-199-3CL | 880-199CL - Endorsement | Endorsement Packet - forms always included |
| **880-880-B-4CL** | 880-199-4CL | 880-199CL - Endorsement | Endorsement Packet - forms conditionally included |
| C – Renewal Packet *(incl. revised renewals)* 880-880-C-#CL | | | |
| **880-880-C-1CL** | 130-345-01CL | 130-345CL - Renewal | Generation of Renewal Offer   - batch |
| **880-880-C-2CL** | 130-345-2CL | 130-345CL - Renewal | Packet documents are stored in efolder |
| **880-880-C-3CL** | 130-345-03CL | 130-345CL - Renewal | Renewal Packet - forms always included |
| **880-880-C-4CL** | 130-345-4CL | 130-345CL - Renewal | Renewal Packet - forms conditionally included |
| **880-880-C-5CL** | 130-345-06CL | 130-345CL - Renewal | Revised Renewal Packet - forms always included |
| **880-880-C-6CL** | 130-345-7CL | 130-345CL - Renewal | Revised Renewal Packet - forms conditionally included |
| D – Miscellaneous Packet Related VCs 880-880-D-#CL | | | |
| **880-880-D-1CL** | 880-096-19CL | 880-096CL - Documents - Ad Hoc - Consumer Information Notice (Adverse Underwriting) | CIN (Consumer Information Notice) form, UW Letter Printing Sequence |
| E – Printing Sequence 880-880-E-#CL | | | |
| **880-880-E-1CL** | N/A | New | Print Sequence |

### Key pointers to keep in mind

* We segregate the forms under each packet as either
  + Forms which are ALWAYS INCLUDED as a part of New Business/Endorsement/Amendment packets
  + Forms which are CONDITIONALLY INCLUDED as a part of New Business/Endorsement/Amendment packets
* The documents we refer for getting information on contents of various packets are
  + Print Order Spreadsheet
  + [State] Forms to UI reference tracker
  + Form template
* Sometimes the information in the above documents can be contradicting
* It is a good practice to always go back to the Print Order Spreadsheet and confirm if the form is always/conditionally included as a part of some packet

# 6.References to Documents

EKM link to Commol Library documents or 880-880CL -

<https://ekmaaa.exigenservices.com/EKMWiki/index.php/880-880CL_Consolidated_Form_Stories_-_PRINTED_Forms_-_Packets_-_Sequence>

EKM link to print Order Spreadsheet -

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/Print_Sequence>

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