Forms Experts Program

Domain Name: Reinstatement Notice

Document Control Information

Document Information

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1. Functional Domain

Reinstatement Notice

2. Business Justification

* This notice is system generated when a policy is reinstated or renewed with a lapse in coverage between the cancellation or expiration effective date and reinstatement effective date.
* Reinstatement Notice informs the insured that their policy has been reinstatement with a lapse. It displays the period of lapse and the full term premium adjusted after lapse. This Premium is reduced prorata (by the number of days without coverage). It also includes customer service number to be contacted for assistance.
* It includes variable text which is displayed depending on the applicable trigger.
* The triggers for this notice are:

1. **Reinstatement due to a Nonpayment Cancel** : For this trigger, variable text appears on the Reinstatement Notice to acknowledge that payment has been received. The variable text also states that NSF fee will be applied when premium is not paid.
2. **Reinstatement due to an Underwriting Cancel:** For this trigger, variable text appears on the Reinstatement Notice to acknowledge the insured for providing the requested information for the policy.
3. **Reinstatement due to an Insured request to Cancel**: For this trigger, variable text appears on the Reinstatement Notice to acknowledge the insured’s decision to continue their policy with AAA.

* This form is common to auto and property products. Another trigger for this form is Renewal with a lapse after a nonpayment expiration, but this has not been implemented for Auto yet.

Workflow:

* For reason 1: When premium is not received by the Bill Due Date, a grace period is given by which payment should be made to prevent cancellation of the policy. Cancellation Due to Non-payment of Premium Notice (AH34XX) is sent which informs the insured about the Minimum payment due to prevent cancellation and Due Date. If payment is not received till this Due Date, policy is cancelled. If the insured pays the premium after this due date, policy is reinstated with a lapse.
* For reason 2: When the Underwriter cancels a policy on account of UW reasons: Material Misrepresentation or Substantial Increase in Hazard, Cancellation Notice(AH61XX) is sent out. If the Insured provides supporting documentation so that the reasons are no longer valid, the policy is reinstated with a lapse and AH62XX is generated.
* For reason 3: When the policy is cancelled due to Insured’s request, Cancellation Notice(AH61XX) is sent to notify the insured that the policy has been cancelled. If the Insured later decides to continue coverage, the policy is reinstated with a lapse.

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AH62XX | KY | Reinstatement Notice |
| AH62XX | MD | Reinstatement Notice |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| AH62XX | Reinstatetment Notice | This notice is system generated when a policy is reinstated or renewed with lapse in coverage between the cancellation or expiration effective date and reinstatement effective date.  Premium is reduced prorata (by the number of days without coverage)  Reinstatement will always take effect the on the date after payment is effective. For example, a mailed payment will be effective prior to the date it is posted on the policy.  Triggers:   1. Reinstatement due to a Nonpayment Cancel 2. Reinstatement due to an Underwriting Cancel 3. Reinstatement due to an Insured request to Cancel   Prints via central print.  Copy of form will be placed in the e-folder and Fastlane. |

## State-specific Requirements

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AH62XX | KY | Reinstatement Notice | Delta to CL :  AH62XX for Kentucky has variable data fields added due to taxes & fees in the body of the document |
| AH62XX | MD | Reinstatement Notice | Delta to CL:  Reinstatement fee is not allowed in MD |

## Related Change Requests

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| CR 0456 | MD DOI Requested Changes to Forms | MD | **Problem Statement:**   1. As per the MD DOI, SR-22 is not allowed in Maryland. 2. MD is not allowing rescission for material misrepresentation 3. MD Application form has additional text changes related to service charge and consumer reports notification statements in the application statement section 4. The reinstatement notice has been changed to indicate a fee cannot be charged   **Change:**  The data elements were updated to display the reinstatement fee as $0.00 in the “Fees:” field and also in the statement “Reinstated policies are subject to a **$0** reinstatement fee. If not already paid, this fee will be included in your next bill. Please be sure to pay your future bills promptly. If you are eligible for reinstatement in the future, you may be required to pay your policy in full’ on the Reinstatement notice.” |

5. Key Understanding of Design requirements

## AH62XX for CL : Reinstatement 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 | 880-272CL Document - Reinstatement 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

880-272CL covers the document contents for Reinstatement Notice. Since this notice comes under billing requirements, the triggers for this form are covered in functional stories.

* + 1. **Key pointers to keep in mind**
* This form is saved under Billing efolder, i.e FastLane/Cancellation.
  + 1. **References to Documents**

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/CR0456_MD_DOI_Requested_Changes_to_Forms>

## AH62XX for KY Reinstatement 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 | 880-272KY Consolidated Form Content and Triggers - Reinstatement Notice (AH62XX) |
| 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

880-272KY Consolidated Form Content and Triggers - Reinstatement Notice (AH62XX) story covers the document contents for this form.

The key delta here is the introduction of Premium, Fees and Taxes fields which are displayed on the notice.

Premium: This is full term premium recalculated by number of days without coverage;

Fees: This is a total of all policy fees recalculated by number of days without coverage;

Taxes: This is a total of all taxes recalculated by the number of days without coverage.

* + 1. **Key pointers to keep in mind**

Form requirements do not specifically call out the labels of Premium, Fees and Taxes as variable and their values as dynamic. But as per clarification from the client, the labels are variable since they vary by state.

* + 1. **References to Documents**

<https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-272KY_Billing_Documents_-_Reinstatement_Notice_(automatic_reinstatement)>

## AH62XX for MD Reinstatement 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 | 880-272MD Document - Reinstatement Notice |
| 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

880-272MD Document - Reinstatement Notice story covers the document contents for this form.

The key delta here is that Reinstatement fee is not applied in MD. This was due to CR 456 changes.

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* + 1. **Key pointers to keep in mind**

N/A

* + 1. **References to Documents**

**https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-272MD\_-\_Billing\_Documents\_-\_Reinstatement\_Notice\_(automatic\_reinstatement)**

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