Forms Experts Program

Domain Name: Renewal Offers

Document Control Information

Document Information

|  |  |
| --- | --- |
| Document Name | Forms Experts Output\_Renewal Offers |
| Document Author | Prashant Karande |
| Document Version | 1.0 |
| Date Released | 08/29/2013 |

Document Edit History

| Version | Date | Additions/Modifications | Prepared/Revised by |
| --- | --- | --- | --- |
| 1.0 | 08/29/2013 | Initial version | Prashant Karande |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

Table of Contents

[1. Functional Domain 4](#_Toc367888045)

[2. Business Justification 4](#_Toc367888046)

[3. List of forms covered under the domain 4](#_Toc367888047)

[4. Analysis of Business Requirements 5](#_Toc367888048)

[4.1 Common Requirements 5](#_Toc367888049)

[4.2 State-specific Requirements 7](#_Toc367888050)

[4.3 Related Change Requests 9](#_Toc367888051)

[5. Key Understanding of Design requirements 9](#_Toc367888052)

[5.1 AHREXX and AHR1XX – Notice of [Auto] Insurance Renewal Offer 9](#_Toc367888053)

[5.1.1 System/UI Impact 9](#_Toc367888054)

[5.1.2 Impacted Stories 9](#_Toc367888055)

[5.1.3 Signature Rules 10](#_Toc367888056)

[5.1.4 Document Content and Applicable Triggers 10](#_Toc367888057)

[5.1.5 Key pointers to keep in mind 10](#_Toc367888058)

[6. References to Documents 11](#_Toc367888059)

1. Functional Domain

Renewal Offers

2. Business Justification

There are two types of Renewal offer bills for policies. One for AutoPay plan and the other for non-AutoPay plan. These forms are common to auto and property products.

Insurance Renewal Offer (AutoPay)

* + This is the renewal offer bill for policies set up on AutoPay (recurring payments)
  + 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
  + This document is used only for polices that are set up on AutoPay (recurring payments). Separate renewal offer forms are used for policies on direct bill or mortgagee bill
  + 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

Insurance Renewal Offer (Non-AutoPay)

* + 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 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
  + 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

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AHREXX | CL | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | CL | Notice of [Auto] Insurance Renewal Offer |

| **Form No.** | **State initials** | **Form Name** |
| --- | --- | --- |
| **Insurance Renewal Offer (AutoPay)** | | |
| AHREXX | ID | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | DC | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | KY | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | CT | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | DE | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | NY | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | NY | Notice of [Auto] Insurance Renewal Offer |
| AARENJ | NJ | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | MD | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | PA | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | WY | Notice of [Auto] Insurance Renewal Offer |
| AHREXX | MT | Notice of [Auto] Insurance Renewal Offer |
| **Insurance Renewal Offer (Non-AutoPay)** | | |
| AHR1XX | ID | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | DC | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | KY | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | CT | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | DE | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | NY | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | NY | Notice of [Auto] Insurance Renewal Offer |
| AAR1NJ | NJ | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | MD | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | PA | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | WY | Notice of [Auto] Insurance Renewal Offer |
| AHR1XX | MT | Notice of [Auto] Insurance Renewal Offer |

4. Analysis of Business Requirements

## Common Requirements

Notice of renewal offer sent **X\*** of days prior to renewal effective date with the renewal offer dec packet.

\*Renewal lead days are provided in the Billing and Payment Specs.

Where R-X is mentioned, this is referring to the original scheduled renewal offer generation date based on the renewal lead days specified in the B&P specs.

| Form No. and Form Name | Trigger Event | Form Description and its Business Use |
| --- | --- | --- |
| AHREXX  Notice of [Auto] Insurance Renewal Offer | At Renewal Offer – On Schedule | 1. Renewal must be set up on any payment plan other than Mortgagee Bill. 2. Renewal must be set up on recurring payments (AutoPay). 3. System generates form with the renewal offer dec packet. 4. If the notice generation date falls on a non-working day (such as weekend or holiday), the form will generate on the last working day prior to R-X. 5. Payment due date will be equal to the renewal effective date. 6. Print with the renewal offer packet (before the Dec page and after the renewal cover letter) via central print. 7. A copy will be stored in the e-folder and Fastlane. 8. Does not generate upon Revised Renewal Offer. |
|  | At Renewal Offer – Late Offer due to system issue | 1. “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet after R-X if the renewal offer did not go out on R-X due to system issue such as delay of batch. |
|  | At Renewal Offer – Nonrenewal Lifted by Authorized User | 1. ***NOTE*** and “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet if nonrenewal is lifted after R-X. |
|  | At Renewal Offer – Cancellation Lifted or Policy Reinstated by Authorized User | 1. NOTE and “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet if cancellation is lifted or policy is reinstated after R-X. |

| Form No. and Form Name | Trigger Event | Form Description and its Business Use |
| --- | --- | --- |
| AHR1XX  Notice of [Auto] Insurance Renewal Offer | At Renewal Offer – On Schedule | 1. Renewal must be set up on any payment plan other than Mortgagee Bill. 2. Renewal must be set up on recurring payments (AutoPay). 3. System generates form with the renewal offer dec packet. 4. If the notice generation date falls on a non-working day (such as weekend or holiday), the form will generate on the last working day prior to R-X. 5. Payment due date will be equal to the renewal effective date. 6. Print with the renewal offer packet (before the Dec page and after the renewal cover letter) via central print. 7. A copy will be stored in the e-folder and Fastlane. 8. Does not generate upon Revised Renewal Offer. |
|  | At Renewal Offer – Late Offer due to system issue | 1. “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet after R-X if the renewal offer did not go out on R-X due to system issue such as delay of batch. |
|  | At Renewal Offer – Nonrenewal Lifted by Authorized User | 1. ***NOTE*** and “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet if nonrenewal is lifted after R-X. |
|  | At Renewal Offer – Cancellation Lifted or Policy Reinstated by Authorized User | 1. NOTE and “On Schedule” Rules 1, 2, 5, 6, 7 & 8 from above apply 2. System generates form with the renewal offer packet if cancellation is lifted or policy is reinstated after R-X. |

## State-specific Requirements

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| **Insurance Renewal Offer (AutoPay)** | | | |
| AHREXX | ID | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | DC | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | KY | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific variable text reference |
| AHREXX | CT | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | DE | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | NY | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific variable text reference |
| AARENJ | NJ | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific version due to amount of language additions that appear on the back of the Renewal Offer  2. Field added for PLIGA Fee  3. State specific form # |
| AHREXX | MD | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Notice information added to requirements |
| AHREXX | PA | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | WY | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHREXX | MT | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| **Insurance Renewal Offer (Non-AutoPay)** | | | |
| AHR1XX | ID | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | DC | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | KY | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific variable text reference |
| AHR1XX | CT | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | DE | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | NY | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific variable text reference |
| AAR1NJ | NJ | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Specific version due to amount of language additions that appear on the back of the Renewal Offer  2. Field added for PLIGA Fee  3. State specific form # |
| AHR1XX | MD | Notice of [Auto] Insurance Renewal Offer | DELTA to CL  1. State Notice information added to requirements |
| AHR1XX | PA | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | WY | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |
| AHR1XX | MT | Notice of [Auto] Insurance Renewal Offer | No DELTA to CL |

## Related Change Requests

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
| CR0109 | Lock Box Address change on forms with remittance section and data must be in CAPS | CL | * Lock Box Address change on forms with remittance section and data must be in CAPS |

5. Key Understanding of Design requirements

## AHREXX and AHR1XX – Notice of [Auto] Insurance Renewal Offer

### System/UI Impact

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

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-259CL Billing Documents - Document - Renewal letter (AHRE)  880-261CL Billing Documents - Document - Renewal letter (AHR1) |
| Documents Page | N/A |
| GODD Page | N/A |
| Forms Page | N/A |
| RFI | N/A |
| Packet/Print Story | 880-880CL Consolidated Form Stories - PRINTED Forms - Packets - Sequence - DCS mapping - BFC specs   * C – Renewal Packet (incl. revised renewals) 880-880-C-#CL |

### Signature Rules

N/A

### Document Content and Applicable Triggers

* Renewal offers are applicable at Renewal triggers only
* The consolidated template has the following stories for AHREXX and AHR1XX
* 880-259CL – Document Contents -Renewal Offer – for AutoPay
* 880-261CL – Document Contents -Renewal Offer – for Non-AutoPay

### Key pointers to keep in mind

* R-X is read as X days prior to expiration date of policy
* The number of mailing days are called out if not included in the value X
* While creating VCs, validate the number of days (R-X) with the functional assessments or signature series requirements
* Forms stories will not call out delta on number of days but do ensure that the same is called out in functional stories

# 6. References to Documents

********

About Deloitte

Deloitte provides audit, tax, consulting, and financial advisory services to public and private clients spanning multiple industries. With a globally connected network of member firms in 140 countries, Deloitte brings world-class capabilities and deep local expertise to help clients succeed wherever they operate. Deloitte's 165,000 professionals are committed to becoming the standard of excellence.

Deloitte's professionals are unified by a collaborative culture that fosters integrity, outstanding value to markets and clients, commitment to each other, and strength from cultural diversity. They enjoy an environment of continuous learning, challenging experiences, and enriching career opportunities. Deloitte's professionals are dedicated to strengthening corporate responsibility, building public trust, and making a positive impact in their communities.

Deloitte refers to one or more of Deloitte Touche Tohmatsu, a Swiss Verein, and its network of member firms, each of which is a legally separate and independent entity. Please see www.deloitte.com/about for a detailed description of the legal structure of Deloitte Touche Tohmatsu and its member firms. Please see <http://www.deloitte.com/us/about> for a detailed description of the legal structure of Deloitte LLP and its subsidiaries.

Internal Usage Statement

This publication is for internal distribution and use only among personnel of Deloitte Touche Tohmatsu, its member firms, and its and their affiliates. Deloitte Touche Tohmatsu, its member firms, and its and their affiliates shall not be responsible for any loss whatsoever sustained by any person who relies on this publication.

Copyright © 2013 Deloitte Development LLC. All rights reserved.

Member of Deloitte Touche Tohmatsu