Forms Experts Program

Domain Name: State Specific Notices

Document Control Information

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1. Functional Domain

State Specific Notices

2. Business Justification

Different States have different government regulations and laws concerning automobile insurance. As per the law specific to a state, certain information needs to be passed on to the insured at different stages of user engagement. Depending upon the nature of the transaction and the information being conveyed, these notices can take the shape of various forms.

3. Comprehensive List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| AADNDC | DC | District of Columbia Notice to Policyholders regarding Automobile insurance |
| AAATKY | KY | Anti-Theft Discount Notice and Application |
| AAELKY | KY | Information Notice Regarding Extraordinary Life Circumstance |
| AAILKY | KY | Notice of Options to Increase Limits |
| AAATRNJ | NJ | Anti-Theft Recovery Device Discount |
| AADNNJ1 | NJ | Insurance Scoring Appeal Process |
| AADNNJ2 | NJ | NJ Policyholder Notice (insurance score) |
| AADNNJA | NJ | Important Notice To NJ Motorists (Defensive Driving Course Discount Available) |
| AADNNJB | NJ | Automobile Insurance Consumer Bill of Rights |
| AADNNJC | NJ | Renewal Notice to NJ Policyholders |
| AADNNJD | NJ | Important Information (Auto Accident) |
| AADNNJE | NJ | Notice & Explanation Internal Appeal Process |
| AAASNY | NY | Notice of Accident Surcharge |
| AACDNY | NY | Credit Disclosure Notice |
| AACDNYR | NY | Credit Disclosure Notice |
| AADNNY1 | NY | Identification Card Notice |
| AADNNY2 | NY | DWI Notice |
| AAIFNY1 | NY | Inspection Form Notice 1 |
| AAIFNY2 | NY | Inspection Form Notice 2 |
| AAMTNY | NY | Multi-tier Disclosure Notice |
| AAOANY | NY | Optional Basic Economic Loss (OBEL) Availability Notice |
| AAPCNY | NY | Producer Compensation Disclosure Notice |
| AARTNY | NY | "Required Imformation Notice  (Titlat change)" |
| AASANY | NY | SUM Availability Notice |
| AASLNY | NY | Supplemental Spousal Liability Availability Notice |
| AATPNY | NY | Third Party Designee Notice |
| AATPCT | CT | Important Notice to Senior Citizens, Third Party Notification |
| AHCDCT | CT | Credit Disclosure Notice |
| AADNMDB | MD | Important Notice and Disclosures Regarding Your Auto Policy |
| AADNMDC | MD | Collision Damage to Rental Vehicles |
| AADNMDD | MD | "Important Notice – Maryland (MD Dept. of Transportation MOVE IT Prgm)" |
| AAFEMD | MD | Federal Employees Using Autos in Government Business |
| AADNPAA | PA | Pennsylvania Important Notice |
| AADNPAB | PA | Pennsylvania Notice to Named Insured Regarding Tort Options |
| AADNPAC | PA | "Important Notice  (Limited Tort and Full Tort)" |
| AADNPAD | PA | Important Notice to Pennsylvania Automobile Policyholders |
| AADNPAE | PA | "Pennsylvania Notice  (surveys; consultations; inspectors)" |
| AALTPA | PA | Limited Tort Alternative Information Notice - Pennsylvania |
| "F122G (front)  F122H (back)" | PA | Improtant Notice Coverage Statement Notice |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
| N/A | N/A | N/A |

## State-specific Requirements (if any)

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| AADNNJE | NJ | Notice & Explanation Internal Appeal Process | * This document infoms the insured that (the “Company”) has an internal appeal process for the review of disputed automobile insurance claims * and explains that internal review process. |
| AADNNJA | NJ | Important Notice To NJ Motorists (Defensive Driving Course Discount Available) | * This document infoms the insured of what factors are used in determining a pricing tier. * It also explains what and extraordinary life circumstance may be. * It provides information of what to do if they feel their credit score is incorrect. |
| AAASNY | NY | Notice of Accident Surcharge | * This notice is sent to inform an insured when their policy has incurred a surcharge when charged for an accident or traffic violation per the following. |
| AATPCT | CT | Important Notice to Senior Citizens, Third Party Notification | * If any policyholder is age 55 or older, a third party at their option may be designated under Connecticut law to receive copies of all notices of cancellation or nonrenewal. * This document is completed by the policyholder should they choose to use it. |
| AADNDC | DC | District of Columbia Notice to Policyholders regarding Automobile insurance | * This document includes general descriptions of coverage. However, no coverage is provided by this document. * Insured should read their policy and review their Declarations Page(s) for complete information on the coverages provided. * District Of Columbia law requires us to provide the insured with a listing of each type of coverage available and an explanation of the mandatory coverages and required options with respect to automobile insurance. |
| AAATKY | KY | Anti-Theft Discount Notice and Application | * If a vehicle has an anti-theft device, the insured has the right to apply for a discount on thier auto insurance. * This shows the discounts available for different types of anti-theft devices. The maximum discount one may receive is 20% on their Comprehensive Coverage premium for the identified vehicle. * Kentucky has three mandatory discounts on comprehencive coverage, based on available anti-theft devices. The discounts are 5, 15, and 20 %. If there is more than one discount available then the largest discount must be used. |
| AAELKY | KY | Information Notice Regarding Extraordinary Life Circumstance | * If an insureds credit has been adversely affected by an extraordinary life circumstance within the last three years they may qualify for our temporary rate relief program. * This document is produced at time of quote to inform potential insureds of their duties should they wish to apply. * Underwritng has processes in place to handle any requests should an insured apply. |
| AAILKY | KY | Notice of Options to Increase Limits | * Regulation requires that a notice is sent with every first renewal, unless maximum limits of coverage has been purchased. * Added Uninsured Motorist (UM), Underinsured Motorist (UIM) and Personal Injury Protection (PIP) could be purchaced by the insured. |
| AAATRNJ | NJ | Anti-Theft Recovery Device Discount | * This form describes the eligibility requirements for the various anti-theft vehicle recovery devices that are eligible for a Comprehensive coverage discount in the state of New Jersey. * To receive a discount the insured must identify the qualifying device, present the proper documentation. |
| AAASNY | NY | Notice of Accident Surcharge | * This notice is sent to inform an insured when their policy has incurred a surcharge when charged for an accident or traffic violation per the following. * If one or more chargeable accidents resulting in bodily injury or more than one chargeable accidents or chargeable traffic convictions under our merit rating plan |
| AACDNY | NY | Credit Disclosure Notice | * This notice is required by NY to inform insureds of how their credit information can and cannot be used to determine a rate and their rights to obtain a copy of this information provided by LexisNexis.. * This is the point of sale version to be read to the insured at time of bind and a copy provided. |
| AATPCT | CT | Important Notice to Senior Citizens, Third Party Notification | * If any policyholder is age 55 or older, a third party at their option may be designated under Connecticut law to receive copies of all notices of cancellation or nonrenewal. This document is completed by the policyholder should they choose to use it. |
| AHCDCT | CT | Credit Disclosure Notice | * This notice describes how an insured’s credit history is used in Underwriting. * Section B describes if an extraordinary life circumstances within the previous 3 years adversely affected the credit information, the insured may request in writing that the information be considered when using the credit information. * The notice informs the insured how to apply for consideration. |

5. Key Understanding of Design requirements

## General Structure

Given below is the structure for AADNDC. The general structure of a state-specific form follows he same pattern.

|  |  |
| --- | --- |
| **Story Content** | **Description** |
| **Document Contents -** | **Contains information on Document Contents** |
| **New Business Triggers -** | **Information related to New Business Trigger is captured here** |
| **Renewal Triggers -** | **Information related to Renewal Trigger is captured here** |
| **Endorsement Triggers -** | **Information related to Endorsement Trigger is captured here** |

## Key pointers to keep in mind

* While creating US-VCs for a new state specific form, existing forms for other states having the same functionality should be leveraged properly

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