

## Performing Underwriting Transactions on Policies

This document provides the steps to guide you to successfully perform the following underwriting transactions on a policy:

1. Underwriting Cancels
2. Rescind Scheduled Cancellation
3. Declination Process
4. Pre-Renewal Direction Non-Renewal
5. Close Options Non-Renewal Process

### Key Benefits

AMsuite is American Modern's state-of-the-art software solution. It consolidates the policy administration, claims and data applications into one platform for all Personal Lines products.

From motorcycles to manufactured homes, users will benefit from the same functionality, flow and flexible navigation. In a nut shell, AMsuite will make it easier for you to do what you do best—serve customers.

## Underwriting Cancels

**1** Before beginning the cancel, be sure that it is legal by checking "ODEN Online" (internal agent) or "FC&S Cancellation and Non-Renewal Handbook" (external partner).

To begin the cancellation, select **Cancel Policy** from the **Actions** menu.

**2** Complete all required fields, and enter details about the cancellation in the **Additional Text to Appear on Legal Cancellation Notice** field.

**3** Click **Retrieve Cancellation Date**, which sends the reason. Click **Start Cancellation** at the top of the page. If you see the message regarding "the paid through date", click **Start Cancellation** again.

On the **Quote** page, click **Bind Options, Schedule Cancellation**, and **OK** (for "Are you sure you want to cancel this policy?")

**4** The **Cancellation Scheduled** page opens. Add a note by going to **Actions, New Note** and selecting **Cancellation** from the Topic drop-down menu. Enter brief subject (e.g. "**Canceled Policy**") in the **Subject** field. Enter the appropriate details in the **Text** field.

Click **Update**.

## Performing Underwriting Transactions on Policies

### Rescind Scheduled Cancellation

**1**

To rescind a cancellation, select **Rescind Cancellation** from the **Actions** menu. Click **Condition of Dwelling Premises**, or the appropriate cancellation that was performed by Underwriting.

**2**

The **Quote** page opens. Click **Close Options** and then **Rescind Cancellation**.

Your cancellation has been rescinded. Click **View your policy** to return to the **Summary** page.

**3**

A letter must be manually sent to the customer. To create the letter, click **New Document** from the **Actions** menu. Click **Create a New Document from a Template**, and the **New Document** tab opens.

**4**

Click the magnifying glass next to the **Document Template** field to search for the “Free Form Letter Policy Holder” document. Click **Select** next to that document to select it.

Click **Create Document**. Open the document from bottom of screen. Document may not open on screen, may have to open Word or click your Word icon to force the document to pop up.

**5**

Copy and paste the text from the Rescind wording into the document: *“You recently received a cancellation notice for your American Modern policy. Not to worry, your coverage will continue without interruption, and you may disregard the notice that was sent. Your satisfaction is our number one goal. We appreciate your business!”*

**6**

Make any additional revisions to the letter, removing any unnecessary text. Save the document to your desktop or to an agreed-upon location on your computer. Click **Browse** and **Open** the document to save in this file.

**7**

Select **Recipient > Policy Contact**. Click the down-arrow and select **Named Insured**.

Add a note. Click **Actions, New Note**.

Select “Cancellation” from the drop-down menu.

**8**

Enter a brief subject (e.g. “Rescinding Scheduled Cancellation”) in the **Subject** field. Enter the appropriate details-in the **Text** field.

Click **Update**.

## Performing Underwriting Transactions on Policies

### Declination Process

- 1 Before declining a policy, be sure that it is legal by checking “ODEN Online” (internal agent) or “FC&S Cancellation and Non-Renewal Handbook” (external partner).
- 2 To decline a policy, select **Quote** from the **Sidebar** menu.  
On the **Quote** page, click **Close Options, Decline**. On the **Submission Declined** page, select from the **Reason Code** drop-down menu.
- 3 Enter **Reason Text** (will automatically be pasted into the letter). Add a hyphen (-) before your free-form text to keep it from running together on the letter. Click **Decline**. The **Submission Declined** page opens.
- 4 Click **Go to the submission manager** for this account.  
On the **Submission Manager** page, select **Create Decline** in the **Letters** column of the submission you just declined.
- 5 When the **Rejection Letter** page opens, select the checkbox next to the **Sub #**. Click **Generate Letter**. The Declination Letter can be found in the Policy **Documents**. (You will have to switch to the **Policy** from the **Account** in order to view/print/send the letter).
- 6 Add a new note. Click **Actions, New Note**. Select ‘Underwriting’ from the **Topic** drop-down menu.  
Enter “*Declination Letter Available*” or “*Declination Letter Sent*” (whichever is appropriate) in the **Subject** field. Enter the reason you are declining, your name, and the date into the **Text** field.
- 7 Click **Complete**.

## Performing Underwriting Transactions on Policies

### Pre-Renewal Direction Non-Renewal and Rescind

Note: This type of Non-renewal is done prior to the renewal decision.

1

Go to **Actions, Pre-Renewal Direction**. Click **Edit**.

Select the appropriate Non-Renew Reason.

Note: if the reason is in whole or in part due to an MVR or CLUE report, select the reason with CLUE or MVR in it. This will send the FCRA and Summary of Rights notice to the customer.

2

Click **Add** under “Selected Explanations to Appear on Legal-Non-Renewal Notice” to open the **Non-Renewal Explanations** page.

Select the checkbox next to the applicable explanation and click **Add**. Additional text may be added to the selected explanation.

On the **Pre-Renewal Direction** page, click **Update**. The **Summary** page opens.

3

Send an activity to the producer to communicate the non-renewal. Click **New Activity** from the **Actions** menu. Click **Request**. Click **Information Request Follow Up**.

On the **Activity** tab, type “Non-Renewal” in the **Description** field. Select the producer’s name from the **Assign To** drop-down menu.

4

Select “Underwriting” from the **Topic** drop-down menu. Type “Non-Renew” in the **Subject** field.

Enter the reason for non-renewing into the **Text** field. Click **OK** to close the **Activity** tab.

5

To remove the Pre-Renewal Direction (rescind the non-renewal), click **Pre-Renewal Direction** from the **Actions** menu. The **Pre-Renewal Direction** page opens. Click **Delete** and then **OK** to delete the pre-renewal direction.

Add a note to explain why you reversed the pre-renewal direction. Select **New Note** from the **Actions** menu.

6

On the **New Note** tab, select “Pre-Renewal Direction” from the **Topic** drop-down menu.

Enter brief subject (e.g. “Reversing Pre-Renewal Direction”) in the **Subject** field. Enter the appropriate details in the **Text** field. Click **Update**.

## Performing Underwriting Transactions on Policies

### Close Options Non-Renewal

Note: This type of Non-Renewal will be done when the Renewal Decision has occurred but before the Renewal Declarations has generated.

1

Click **Close Options**.

Click **Non-Renew** to open the **Non-Renewal Data Entry** page. Select appropriate reason (e.g, "Claims/Loss History") from **Non-Renew Reason** drop-down menu.

2

Click **Add**.

Select the checkbox next to the correct explanation, and click **Add**. Additional text may be added to the selected explanation.

3

On the **Non-Renewal Data Entry** page, click **OK**.

4

Add a new note. Select "Underwriting" from **Topic** drop-down menu. Enter brief subject (e.g. "Non-renewed policy") in the **Subject** field. Enter the appropriate details in the **Text** field.

Click **Update**.

For questions about using AMsuite, contact American Modern's Customer Service Team @ 1-800-543-2644.