Reinstatement Transactions

This document is designed to help you understand the reasons why policies are canceled and reinstated, eligibility requirements, and the steps to reinstate a policy.

- Confirm a Cancellation
- Reinstate a Policy

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.

Confirm Cancellation

Your customer forgot to make a payment for his Residential policy and received a cancellation letter. He wants to reinstate his policy. Most reinstatements are automated, but sometimes you may have to perform a manual reinstatement.

1 Locate the policy from the top of the **My Activities** page. Click the drop-down menu on the **Policies** tab.

Enter the nine-digit policy number into the **Policy #** field. Then click the magnifying glass to search.

2 The **Summary** page displays.

Use the scrollbar in the sidebar menu to scroll down. Click **History**.

3 On the **History** page, confirm that the cancellation is within the 15-day grace period for reinstatement of Residential policies.

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Reasons for cancellation vary. The most common reason for cancellation is non-payment. Other reasons why policies are canceled and need reinstatement include, but are not limited to, the following:

- Cancellation made in error
- Customer changes mind
- Carrier cancellations

Reinstate the Policy

5 From the **History** page, click the **Actions** drop-down menu, and select **Reinstate Policy**.

Take a moment to review the **Reason** menu options. Select "Other" for non-standard reasons, and enter the reason for the reinstatement into the Reinstatement Description field.

Only authorized users may perform reinstatements. If the underwriter denies the reinstatement, she or he will add a note explaining the reason for the declination. No additional transactions are necessary on the policy, since it is already canceled.

6 Click **Quote**.

7 Click **Reinstate.**

A pop-up appears asking if you are sure you want to reinstate the policy. Click **OK**.

8 Select **View your policy** to review the policy summary.

9 Review the Policy information from the **Summary** page.

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10 To add a Note, click **Actions**, **New Note**.

11 Select "Underwriting" from the **Topic** drop-down menu. Type "Reinstatement" in the **Subject** field.

Confirm that the correct policy is selected from the **Related to** drop-down menu.

Enter relevant information in the Text field.

**Remember never to store Non-Public Personal Information (NPPI) in the note fields. Notes become part of the official record and cannot be deleted. Therefore, do not enter any personal or unprofessional comments.

12 Click **Update** to save the note.

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