

# Updates to Agent-Initiated Cancellations

febrero 22, 2018

Citizens made enhancements in PolicyCenter<sup>®</sup> to assist agents when submitting cancellation requests and added a new cancellation reason for wind-only policies. In addition to the new features announced in the November 30, 2017, [Commercial Lines Bulletin](#), these enhancements are similar to the Personal Lines cancellation process and are outlined below.

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## Auto-Issued Cancellation Requests

After an agent selects *SUBMIT* on the *Required Documents* screen, PolicyCenter now will approve and issue the following agent-created cancellation requests automatically:

- Coverage placed with authorized insurer
- Coverage placed with surplus lines insurer
- No insurable interest
- No longer in business
- Policy cancelled with incorrect effective date
- Policy not taken
- Property sold
- Property transferred through probate
- Construction complete (Builder's Risk only)
- Construction has ceased; no intent to resume (Builder's Risk only)

*Note:* The cancellation request will require Underwriting approval when one of the following apply:

- t is backdated 30 days or more.
- It requires a mailing address change.

If an agent submits a cancellation request for *Nonpayment of Premium to Premium Finance Company*, they will be required to answer an additional question:

*Has the property had continuous windstorm coverage of no less than three years immediately preceding the cancellation date with Citizens and/or any other carrier?*

When the answer is *Yes*, PolicyCenter will prompt the agent to upload proof of prior coverage and determine if the cancellation refund is subject to a short-rate penalty.

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# New Cancellation Reason for Wind-Only Policies

PolicyCenter now includes a new cancellation reason for Commercial Residential Wind-Only (CR-W) and Commercial Nonresidential Wind-Only (CNR-W) policies: *Business no longer in wind-eligible area*. When choosing this reason:

- It requires Underwriting approval.
- An agent must upload at least one document from two lists displayed in PolicyCenter:

Provide a legible copy of one document from each list below:

<b>List 1</b>	<ul style="list-style-type: none"><li>★ <input type="checkbox"/> A written statement signed by the Named Insured.</li><li><input type="checkbox"/> A written statement signed by a Board Member.</li><li><input type="checkbox"/> A completed and signed ACORD Lost Policy Release Form.</li></ul>
<b>List 2</b>	<ul style="list-style-type: none"><li>★ <input type="checkbox"/> A legible copy of the Closing Statement or Court Documents.</li><li><input type="checkbox"/> Transfer of Title.</li><li><input type="checkbox"/> Quit Claim Deed.</li><li><input type="checkbox"/> Settlement Statement.</li><li><input type="checkbox"/> Lease Termination.</li><li><input type="checkbox"/> Articles of Dissolution.</li></ul>

Figure 1: Required document lists for wind-only policies when the cancellation reason is for a business no longer is in the wind-eligible area.

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## Resources

Log in to the *Agents* site, and select **Training** → **PolicyCenter** → **Servicing Policies** → **Commercial** for the following job aid and module:

- [Policy Cancellation](#)
- [Document Upload](#)

For more information, log in to the *Agents* site and from the website's top menu, select **Search** → **Search Frequently Asked Questions** (FAQs) and enter *cancel policy*.

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