

Quicker Policy Issuance

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As a result of internal efficiencies gained with PolicyCenter[®], Citizens is making changes to some of its new-business underwriting processes.

Details

Citizens' agents currently have binding authority on certain specific risks; however, when Citizens reviews these risks, it either approves, modifies or rejects them during the initial submission.

Since many of the risks agents are submitting do not require corrections, Citizens is changing its issuance process to accept and issue more of these risks as submitted. This change should allow more policies to issue quickly and provide better processing time for you and your customers.

Notes

- Risks that cannot be bound by agents still will need underwriting review.
- For newly bound submissions that were not submitted correctly and need correction (or rejection), action will be taken during the underwriting review period.

Below are links to education materials that can help agents with some of the most common issues that could cause a new-business submission to be changed or rejected. Citizens encourages agents to log in to the *Agents* site and review these materials to minimize premium or policy changes after the policy is issued.

- *New Business: Submission through Issuance* PolicyCenter training module
- *Personal Lines New-Business Submission Checklist and Details*
- Learn about binding violations that could slow issuance: Knowledge Base Answer ID 1349

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