PolicyCenter Enhanced to Avoid Late-Submission Violations

April 17, 2017

Citizens has made several enhancements in PolicyCenter® to assist agents with completing new-business submissions and avoiding late-submission violations. These new features are effective immediately and are outlined below.

Required Documents Enhancements

- The *Finish* button on the *Required Documents* screen has been renamed *SUBMIT*.
- PolicyCenter now displays a message on the screen alerting agents that they must select *SUBMIT* to send the submission to Underwriting for review.

Enhancements for Withdrawing a Bound Submission

Agents now can withdraw an approved and bound submission when no payment has been applied. To do so, select **Withdraw Transaction** from the *Close Options* drop-down list on the *Required Documents* screen.

Note: Once a payment is applied, agents cannot withdraw the submission. Agents can upload a written cancellation request from their customer and contact Underwriting to request an expedited cancellation and refund.

Late-Submission Alert Activity

Agents now receive a *Late-submission Alert for Required Documents* activity on the sixth business day after the policy's effective date, for a submission that is in *Issuance Bound-Approved* or *Issuance Bound-Unapproved* status, when any of the following are true:

- One or more required documents are not uploaded.
- The agent has not selected the *SUBMIT* button.

The activity instructs the agent to do one of the following:

- Upload all required documents and select the *SUBMIT* button on the *Required Documents* screen to send the submission to Underwriting.

- Withdraw the submission if the customer no longer needs coverage and payment is not applied.
- Request cancellation and upload documentation if the customer no longer needs coverage and payment has been posted.

Late-Submission Violations

If the agent does not take one of the above actions, PolicyCenter sends the agent a *Late-Submission Violation Issued* activity 16 calendar day after the policy's effective date. The activity instructs the agent to open an attached document to review details of the late-submission violation. The document will advise the agent that:

- Failure to upload all required documents will result in cancellation/declination of the policy.
- The document explains how to dispute the violation.
- The violation cannot be cured through corrective action taken after the violation occurs.

Late-Submission Violations Appeal Process

To appeal a late-submission violation, an agent can select the **Dispute Violation** button in the *Late-Submission Violation Issued* activity.

Notes

- To dispute, the agent must complete all required text fields within the activity, link any supporting documentation and submit it within five business days.
- The activity will be sent to Agent Compliance staff to review, and one of the following activities will be sent to advise the agent of their decision:
  - *Late-Submission Violation Removed*
  - *Late-Submission Violation Dispute Denied*
- Agency principals will continue to receive email notification of their agents' late-submission violations.

Agent Resources

Log in to the *Agents* site, and refer to the following resources:

- Access the *Training* pages for the following:
  - Managing Late-Submission Violations job aid
  - New Business: Submission through Issuance module
  - Uploading and Linking Documents job aid

- Access Personal Lines New-Business Submission Checklist and Details on the *Personal* page of the *Training* section and the *PR-M* and *PR-W* pages of the *Personal* section on the *Agents* site.
- Select **Search** from the website's top menu, then **Search Frequently Asked Questions** (FAQs), and enter *late submission* or *upload documents* in the search field.
    - Agents also can access the FAQs via the *Knowledge Base* link at the top right corner of every screen in PolicyCenter.

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