Process Changes for New-Business Submissions and Policy Change Requests

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Citizens has implemented several changes to improve processing times and provide a better experience for agents and agency staff.

Effective Date Change for New-Business Submissions

Agents no longer are required to withdraw and resubmit a new-business submission due to a change to the mortgage closing date. The *One Time Effective Date Change Request* activity has been renamed *Effective Date Change Request* and can be submitted for a new-business submission multiple times when all of the following apply:

- The new-business submission status is *Pending Payment* and *Bound-Approved* or *Bound-Unapproved*.
- A payment has not been applied.
- The requested effective date is all of the following:
    - Due to a real estate closing
    - Within 45 days of the original effective date
    - Must be a date in the future (i.e., not the current date or backdated)

Handwritten Changes

For new-business submissions and requests for policy changes that do not require Underwriting review, Citizens no longer will review handwritten changes on uploaded documents.

If an agent or their customer needs to make a change or add a note to a new-business application or policy change document, the agent:

- Must submit a policy change or create a *General Reminder* activity to submit a policy change once the policy is issued
    - Each change should be initialed by the policyholder.
    - If not initialed by the policyholder, the agent must initial and date the document to confirm they have reviewed and acted on the request.
- Must contact Underwriting for direction when the change potentially affects the insurability of the risk
- Should, as a best practice, enter a note in PolicyCenter® when a policy change is initiated

Updated Activity Name for Adding a New Mortgage Company

The *Request to Open a New List Bill Account BC* activity name has been changed to *Request to Create a New Mortgage Company*.

Agents should submit the activity via the *Actions* menu when a mortgage company is not listed in the *Search Results* section on the *Search Mortgage Company* screen and the policy is mortgagee billed. For processing details, refer to the *Resources* section below.

Note

In some instances, agents may receive an alert message after selecting *Premium Estimate* that instructs them to complete the *Request to Open a New List Bill Account* activity. This message will be updated in the future to include the new activity name.

Resources

Log in to the *Agents* site, and select **Training → Personal** for the following job aids:

- *Personal Lines: Agent Activities Overview*
- *Personal Lines: Adding, Updating or Removing the Mortgagee or Payor*
- *Personal Lines: Creating an Effective Date Change Request*

For more information, agents can log in to the *Agents* site and, from the website's top menu, select **Search → Search Frequently Asked Questions** (FAQs) and enter *add mortgagee* or *change effective date* into the search field.

Agents also can access the FAQs via the *Knowledge Base* link at the top right corner of every screen in PolicyCenter.