THOMSON REUTERS™ ODEN POLICY TERMINATOR

ADDING AND EDITING A NEW POLICY

MAY 2021

Document Version 1

THOMSON REUTERS®

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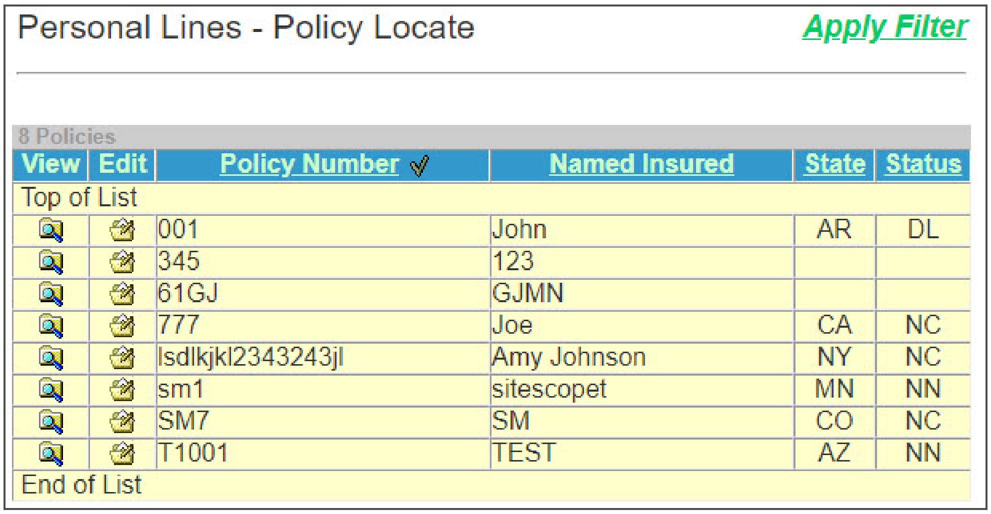
POLICY LOCATE

When you select either **Commercial** or **Personal Lines** the first screen you see is the **Policy Locate** screen. This screen lists all the policies for that line which are in the system. You can edit or create a notice on an existing policy or add a new policy record from here.



Personal Lines - Policy Locate Apply Filter

8 Policies

View	Edit	Policy Number	Named Insured	State	Status
Top of List					
		001	John	AR	DL
		345	123		
		61GJ	GJMN		
		777	Joe	CA	NC
		lsdlkjkl2343243jl	Amy Johnson	NY	NC
		sm1	sitescopet	MN	NN
		SM7	SM	CO	NC
		T1001	TEST	AZ	NN
End of List					

The **Policy Locate** page contains the following information:

FEATURE	DESCRIPTION
Apply Filter	If filters are set up in **Utilities**, **Data Setup**, you can choose this option.
View	Select to view the current policy record. This option displays the notice history of the policy.
Edit	Select to edit the current policy record. This option does not display the notice history.
Policy Number Check	The policy number and can be sorted numerically.
Named Insured	The named insured and can be sorted alphabetically.
State	The state where the policy is issued and can be sorted alphabetically.
Status	The status of the policy. To view a list and description of Notice Status Codes, click here.

On this screen you can:

Search for an existing policy by **Insured's Name**.

Search for an existing policy by **Policy Number**.

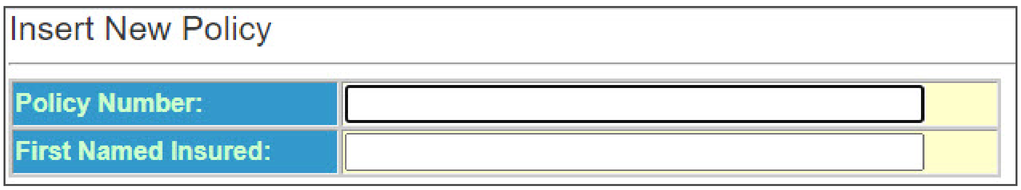
ADDING A NEW POLICY

Use this screen to add a new policy into the system.

On the **Main Menu** select either **Commercial or Personal Lines**. The side menu dynamically changes depending what you select.

You can also select **Data Setup > Personal Lines Data Setup > Policy Types**.

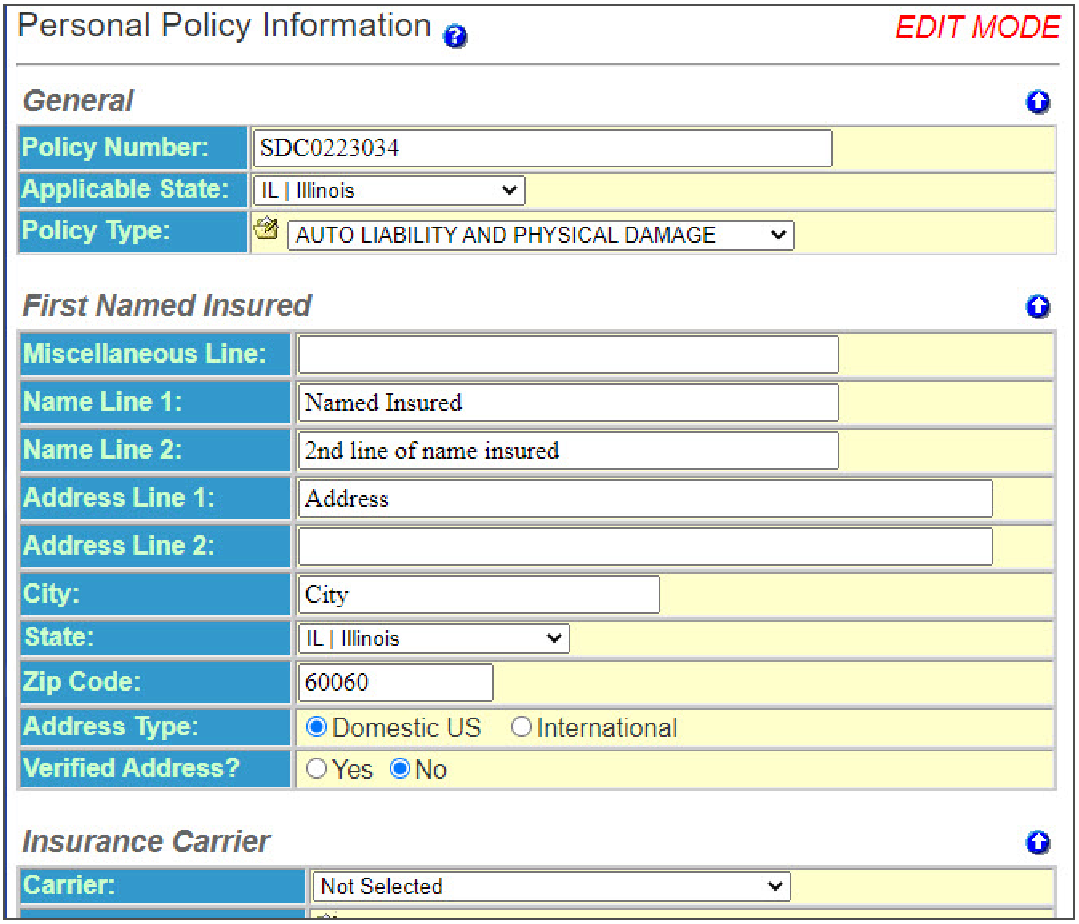
1. On the side menu select **Add New**.



2. Enter the **Policy Number**.

3. Enter the **First Named Insured**.

4. On the side menu select **Continue**.



5. Enter the **General** information.

   a. **Policy Number** - The policy number defaults from the previous screen.

   b. **Applicable State** - The state whose laws apply to the notice.

   c. **Policy Type** - Select the policy type from the drop-down list. These policy types can be renamed to **Utilities**.

6. Enter the **First Named Insured** section information:

    a. **Miscellaneous Line** – This is an optional field. It prints above the name of the Insured and appears in a window envelope. It can be used for the Account Number, Policy Number or any other character string. Using the Miscellaneous Line allows you to find your file if the notice should come back from the Post Office as undeliverable.

    b. **Name Line 1** – First line of the Insured Name. This defaults from the previous screen.

    c. **Name Line 2** – Second line of Insured Name, if applicable.

    d. **Address Line 1** – First line of the Insured's Address.

    e. **Address Line 2** – Second line of the Insured's Address, if applicable.

    f. **City** – City in the Insured's Mailing Address

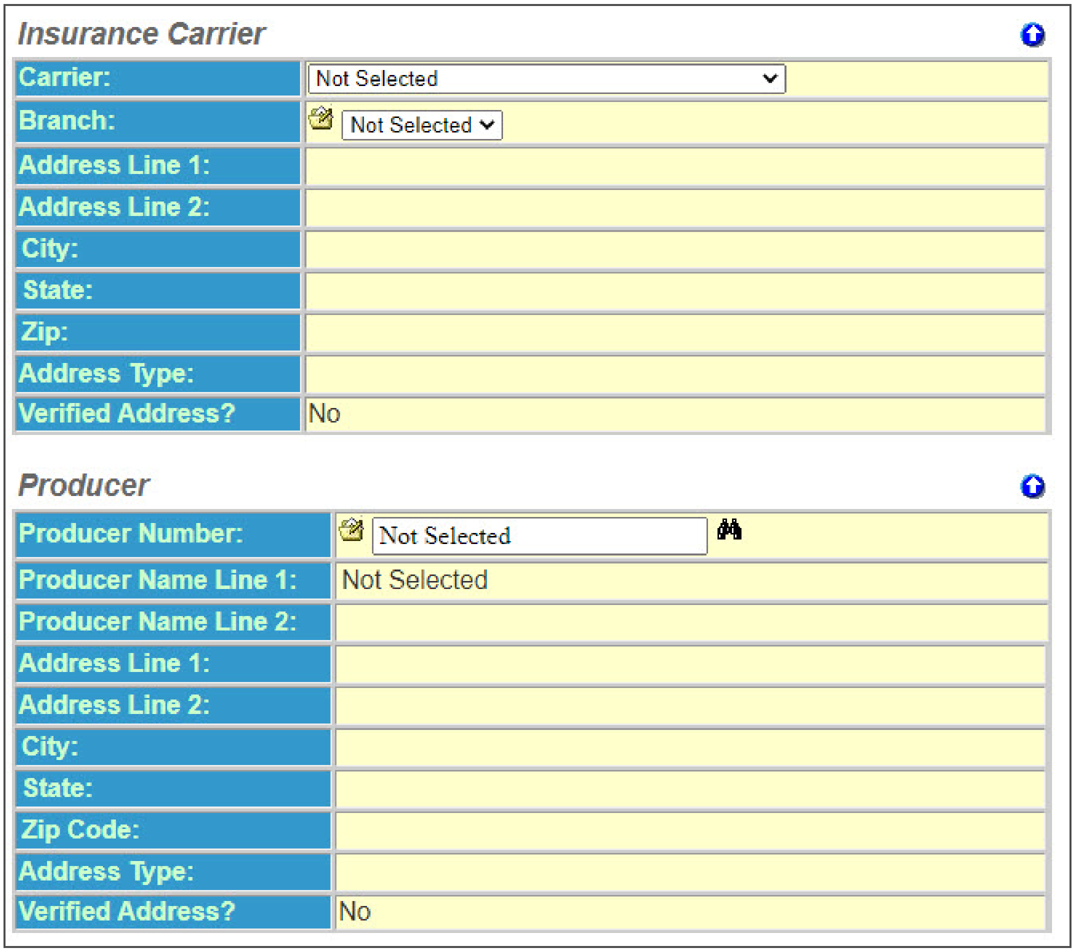
    g. **State** – State in the Insured's Mailing Address. You can enter this from the drop-down list or, once the field is highlighted, enter the first letter of the state until the appropriate state appears.

    h. **Zip Code** – Zip code in the Insured's Mailing Address

    i. **Address Type** – Indicate if this is a domestic or international address.

    j. **Verified Address?** - Indicate if you have verified this address.

7. Enter the **Insurance Carrier** information.



   a. **Carrier** – The insurance company writing the policy.

   b. **Branch** – Select the appropriate Branch Description. This will pre- fill the address of the carrier. This address prints below the name of the Carrier at the top of a notice.

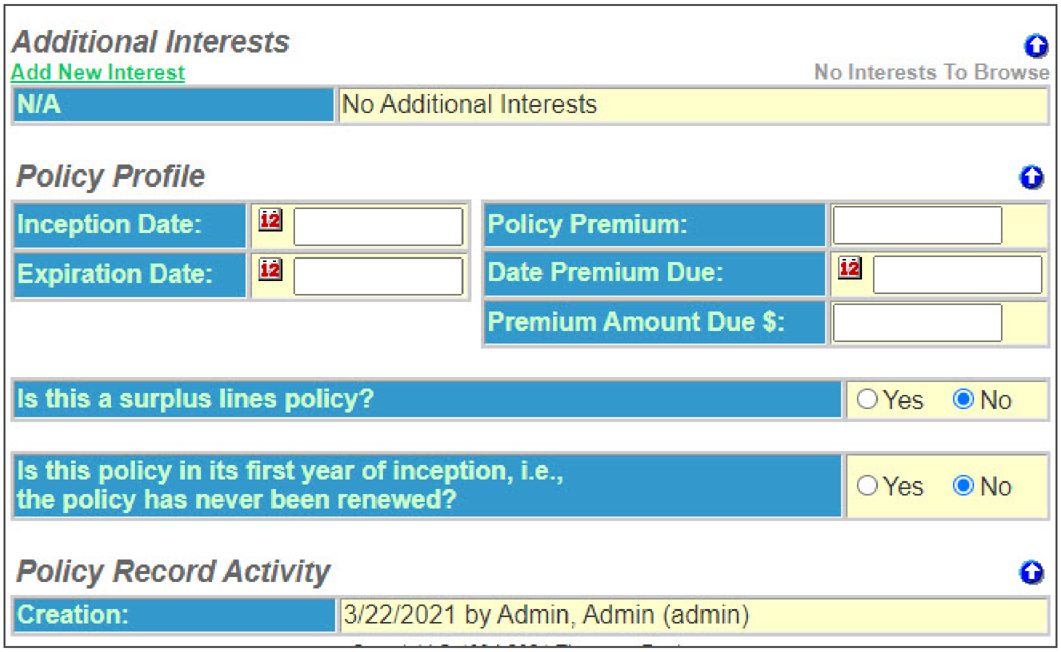
8. Enter the **Producer** information:

   a. **Producer Number** – The number you have assigned your Producer or Agent. You can select this from a list by selecting the binoculars icon. If you have supervisor rights, you will see the file folder next to the number field. Selecting the file folder allows you to add a new **Producer**. Once you select one, the **Producer** information is automatically filled.

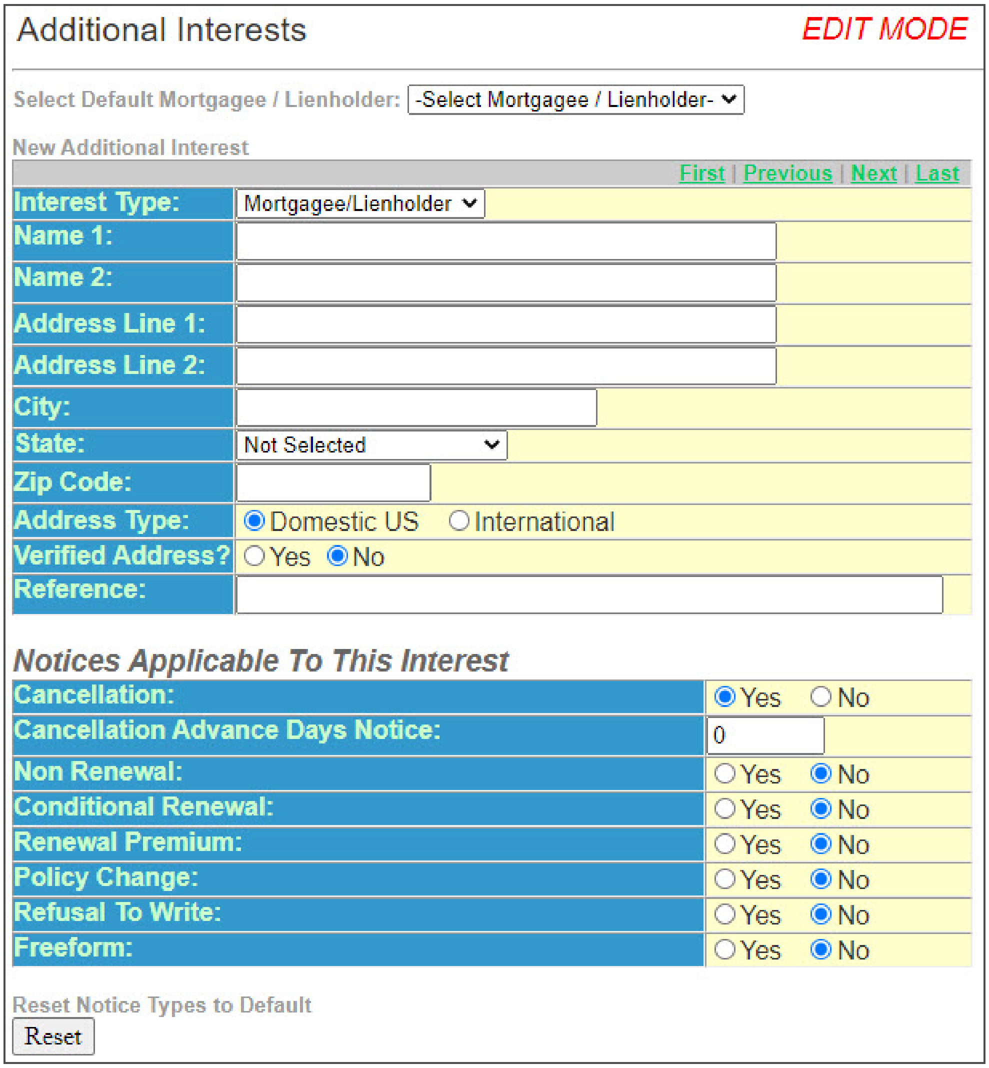
9. Continue to the Additional Interests section.

NEW POLICY - ADDITIONAL INTERESTS

Use this screen to add **Additional Interests** when adding a new policy.



1. Select **Add New Interest** if applicable.
2. You will get a message **Adding an Additional Interest requires saving policy information." Select OK to save the policy information.**


Additional Interests EDIT MODE

Select Default Mortgagee / Lienholder: -Select Mortgagee / Lienholder-

New Additional Interest

First | Previous | Next | Last

Interest Type:	Mortgagee/Lienholder
Name 1:	
Name 2:	
Address Line 1:	
Address Line 2:	
City:	
State:	Not Selected
Zip Code:	
Address Type:	Domestic US International
Verified Address?	Yes No
Reference:	

Notices Applicable To This Interest

Cancellation:	Yes No
Cancellation Advance Days Notice:	0
Non Renewal:	Yes No
Conditional Renewal:	Yes No
Renewal Premium:	Yes No
Policy Change:	Yes No
Refusal To Write:	Yes No
Freeform:	Yes No

Reset Notice Types to Default

Reset

3. **Select Default Mortgagees/Lienholder** - If Mortgagees/Lienholders have been added in Utilities, you can select one from the drop-down list. If no Mortgagees/Lienholders have been added, this option does not appear.

   a. **Interest Type** – Select if this is an Additional Insured, Certificate Holder, Mortgagee/Lienholder or Other party of interest. For our example select Mortgagee/Lienholder from the drop down list.

   b. **Name 1** – The first line of the name of the Mortgagee/Lienholder.

   c. **Name 2** – The second line of the name of the Mortgagee/Lienholder, if applicable.

   d. **Address Line 1** – The first line of the Mortgagee/Lienholder address.

   e. **Address Line 2** – The second line of the Mortgagee/Lienholder address, if applicable.

   f. **City** – The City in the Mortgagee/Lienholder address.

   g. **State** – The State in the Mortgagee/Lienholder address.

   h. **Zip Code** - The Zip Code in the Mortgagee/Lienholder address.

   i. **Address Type** – Select domestic or international.

   j. **Reference** – An optional field. Could be used for a Loan number, project number or vehicle identification.

4. Enter the **Notices Applicable to this Interest** information:

    a. **Cancellation** – Notice type - defaulted to Yes

    b. **Cancellation Advance Days Notice** – Leaving this blank will give the Mortgagee/Lienholder the same number of days as the Named Insured. If you want the Mortgagee/Lienholder to get a different number of days notice, complete with the desired number of days.

    c. **Non Renewal** - Notice type – defaulted to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

    d. **Conditional Renewal** - Notice type – defaults to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

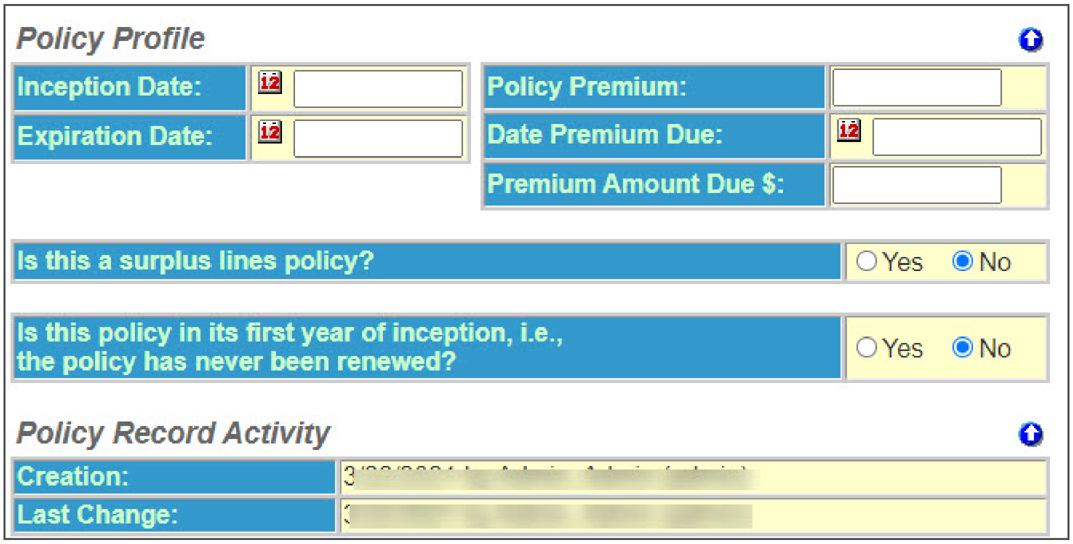
    e. **Renewal Premium** - Notice type – defaults to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

    f. **Policy Change** - Notice type – defaults to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

    g. **Refusal to Write** - Notice type – defaults to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

    h. **Freeform** - Notice type – defaults to **No**. If you wish the Mortgagee/Lienholder to get a copy of this notice you must select **Yes** .

5. Complete the **Policy Profile** information.



These questions may or may not be required depending on the state, the policy type and the reason for the actions. If the information is required Policy Terminator will not let yo u create the notice until the information is supplied.

a. **Inception Date** – The date the coverage on the policy was put into force.

b. **Expiration Date** – The date that coverage under the policy will cease.

c. **Policy Premium** – The annual premium of the policy.

d. **Date Premium Due** – The date the premium was due. Use this field if you are canceling for Nonpayment of Premium.

e. **Premium Amount Due** – The amount of the premium that was due. Use this field if you are canceling for Nonpayment of Premium.

f. **Compliance Questions** – Additional questions that must be answered in order to produce a compliant notice. All questions default to “no” but you will need to change the default depending on the specifics of your policy.

6. Complete the **Policy Record Activity**. This section records the activity on this policy record.

a. **Creation** – When the policy record was created and by what user.

b. **Last Change** – The last time the policy record was changed and by whom.

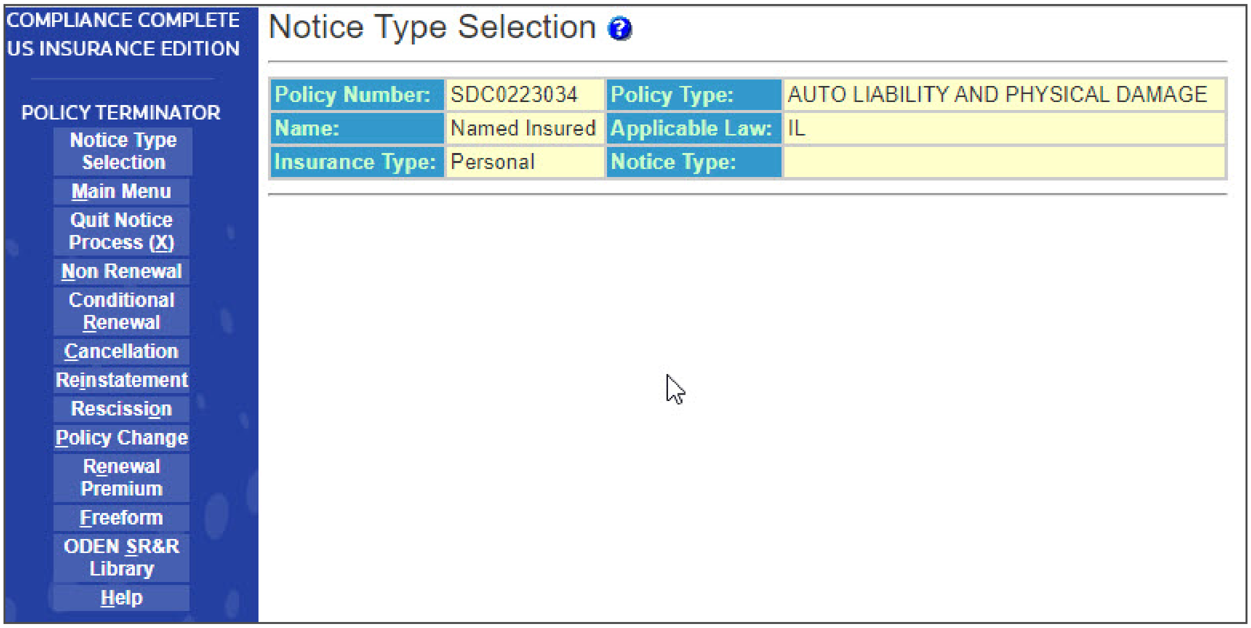
Once you have completed the necessary policy information you can create a notice.

CREATING A NOTICE

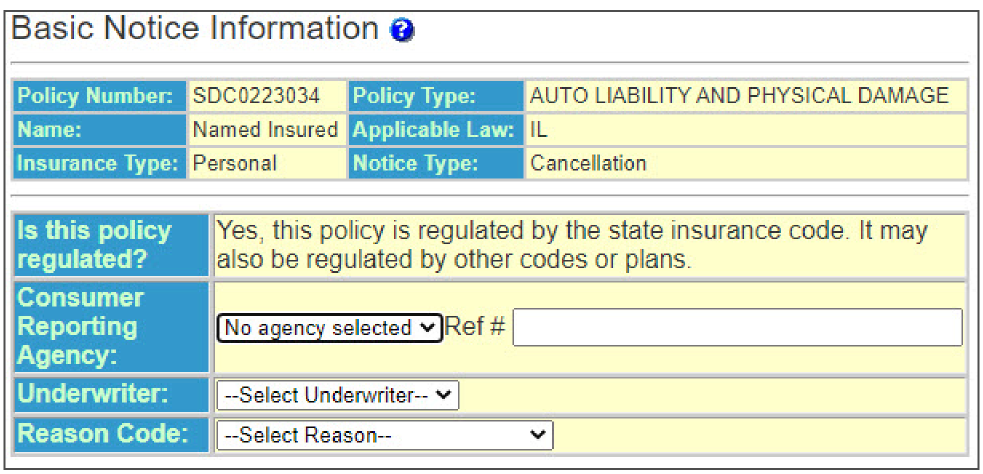
1. On the side menu, select **Create Notice**.

The Policy Terminator runs a validation to ensure that all the required information is provided to produce a notice.

2. On the side menu, select the **Notice Type**.



3. Select **Cancellation** for this example. Policy Terminator again validates the information and the **Basic Notice Information** screen appears.



At the top of every screen you will always see the “vital statistics” of the policy; Policy Number, Policy Type, Named Insured, Applicable Law, Insurance Type (Personal or Commercial) and Notice Type.

See Basic Notice Information for more detail about the following:

1. **Is this policy regulated?** - For information only. On the side menu, select **ODEN SRR Library** to review the rules and regulations governing this policy.) This field displays the regulated status of the policy. This is pre-filled by ODEN® and cannot be modified.
2. **Consumer Reporting Agency** – These agencies are added in **Utilities**. Per Federal Law, if you are taking action based on information from an outside source, you must tell the consumer.
   a. Select the **Agency** from the drop-down list, if applicable.
   b. Enter a **Reference** number if provided by the Agency
3. **Underwriter** – If Underwriter names are loaded in **Utilities** select one.
4. **Reason Code** – In general, every state has **Nonpayment of Premium** and **None of the Above Apply**. Depending on the state, these may be the only reason codes to choose from or you may have several more. Select the reason code that applies to the circumstances. If the exact reason code isn't listed, select **None of the Above Apply**.
5. On the side menu select **Continue** .
6. If applicable, the **Pop-Up Questions** screen appears.

   Depending on the state and policy type, pop-up questions may be necessary. In some circumstances you may not have any or you might have several. Answer the pop-up questions appropriately. (See Pop-Up Questions when Creating a Notice (page 16).)
7. On the side menu select **Continue** . The Reason Details screen appears.

BASIC NOTICE FIELD INFORMATION

The **ODEN SR&R Library** menu option is a link to the ODEN library of rules and regulations summarized by topic for 50 states, DC, Virgin Islands, Puerto Rico and the Federal Government.

This page contains basic notice information and contains the following fields:

Is this policy regulated?

This field displays the regulated status of the policy. This is pre-filled by ODEN® and cannot be modified.

Mailing by Date

This field displays the date on which the notice will be mailed. The system pre-fills this field with the earliest valid mailing date based on the ODEN® rule base, user defined Invalid Mailing Dates and the Mail Rollover Hour. This field displays only if the policy is within the underwriting period.

Consumer Reporting Agency

This field displays a list of previously defined Consumer Reporting Agency(s), and their reference numbers. If applicable select the agency(s) which influenced your decision. Select one from the drop-down list, or scroll down to the desired entry and click the **Tab** key. If Consumer Reporting Agency(s) information has not been defined in **Utilities**, this/these field(s) will not display.

The list of Consumer Reporting Agency(s) can be added to or edited by your System Administrator or any other user with Data Setup-Consumer Reporting Agency rights. You can access the Consumer Reporting Agency maintenance page through the **Utilities** menu.

Underwriter

This field displays a list of previously defined Underwriters. To select the underwriter for the policy select one from the drop-down list, or scroll down to the desired entry and click the Tab key. This information does not appear on the notice. If Underwriter information has not been defined in **Utilities**, this field will not display.

You or your System Administrator can add or edit the list of Underwriters if you have Data Setup-Underwriter rights. Select **Utilities** to open the **Underwriter Maintenance** page.

Reason Code

This field displays a list of valid reason codes. Select the appropriate reason code from the drop-down list or scroll down to the desired entry and click the **Tab** key.

Reason Codes are specific to Policy and Notice Types and are determined by ODEN®.

None of the above apply should be selected for any valid reason not listed in the drop-down list.

Facsimile Signature

This field displays a list of previously defined facsimile signatures. To select the signature you want to display on the notice, select one from the drop-down list or scroll down to the desired entry and click the **Tab** key. If facsimile signature information has not been defined in **Utilities**, this field will not display.

You or the System Administrator can add to or edit the list of Facsimile Signatures or any other user with Data Setup-Facsimile Signature rights. You can access the Facsimile Signature Maintenance page through the **Utilities** menu.

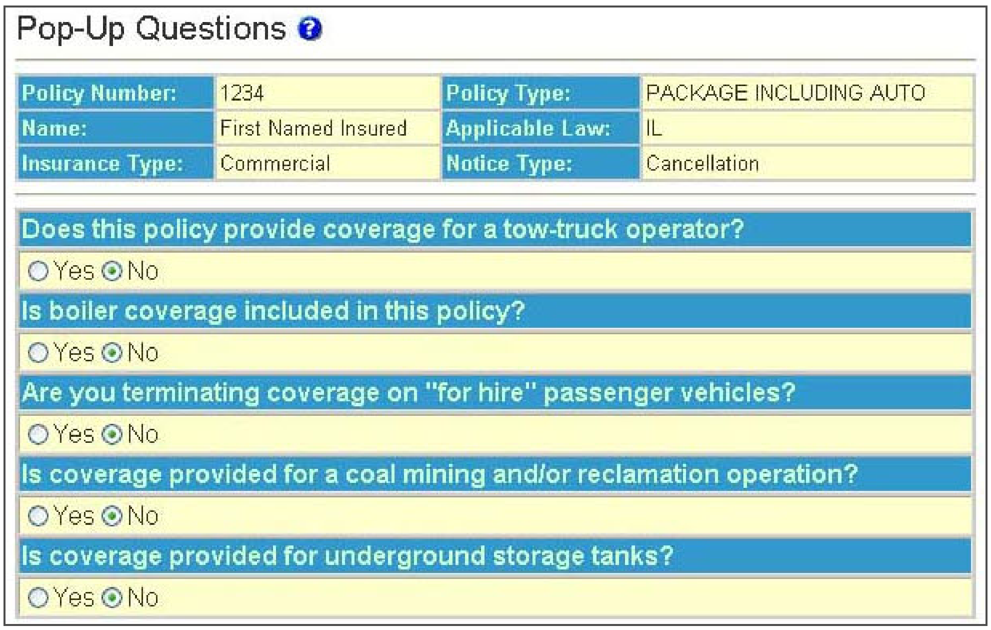
Underwriting Period

This field displays underwriting period information. This information displays only for new policies that are being canceled within a specific time period.

POP-UP QUESTIONS WHEN CREATING A NOTICE

The pop-up question page appears when additional information is required to generate a compliant notice. Some pop-up's are in the form of a Yes/No question; others prompt you to supply additional information to complete wording on the notice.

Some pop-up's are dependent on responses to other pop-up's. If this is the case a second and possibly a third page of pop-up questions will appear.


Pop-Up Questions

Policy Number:	1234	Policy Type:	PACKAGE INCLUDING AUTO
Name:	First Named Insured	Applicable Law:	IL
Insurance Type:	Commercial	Notice Type:	Cancellation

Does this policy provide coverage for a tow-truck operator?
Yes No
Is boiler coverage included in this policy?
Yes No
Are you terminating coverage on "for hire" passenger vehicles?
Yes No
Is coverage provided for a coal mining and/or reclamation operation?
Yes No
Is coverage provided for underground storage tanks?
Yes No

The **ODEN SR&R Library** menu option is a link to the ODEN library of rules and regulations summarized by topic for 50 states, DC, Virgin Islands, Puerto Rico and the Federal Government.

POP-UP TYPES

Yes/No - Select the applicable radio button in response to the question.

It is imperative to answer the questions according to policy information. Answering "No" to a pop-up question (if the answer is yes) may result in the creation of a non-compliant notice.

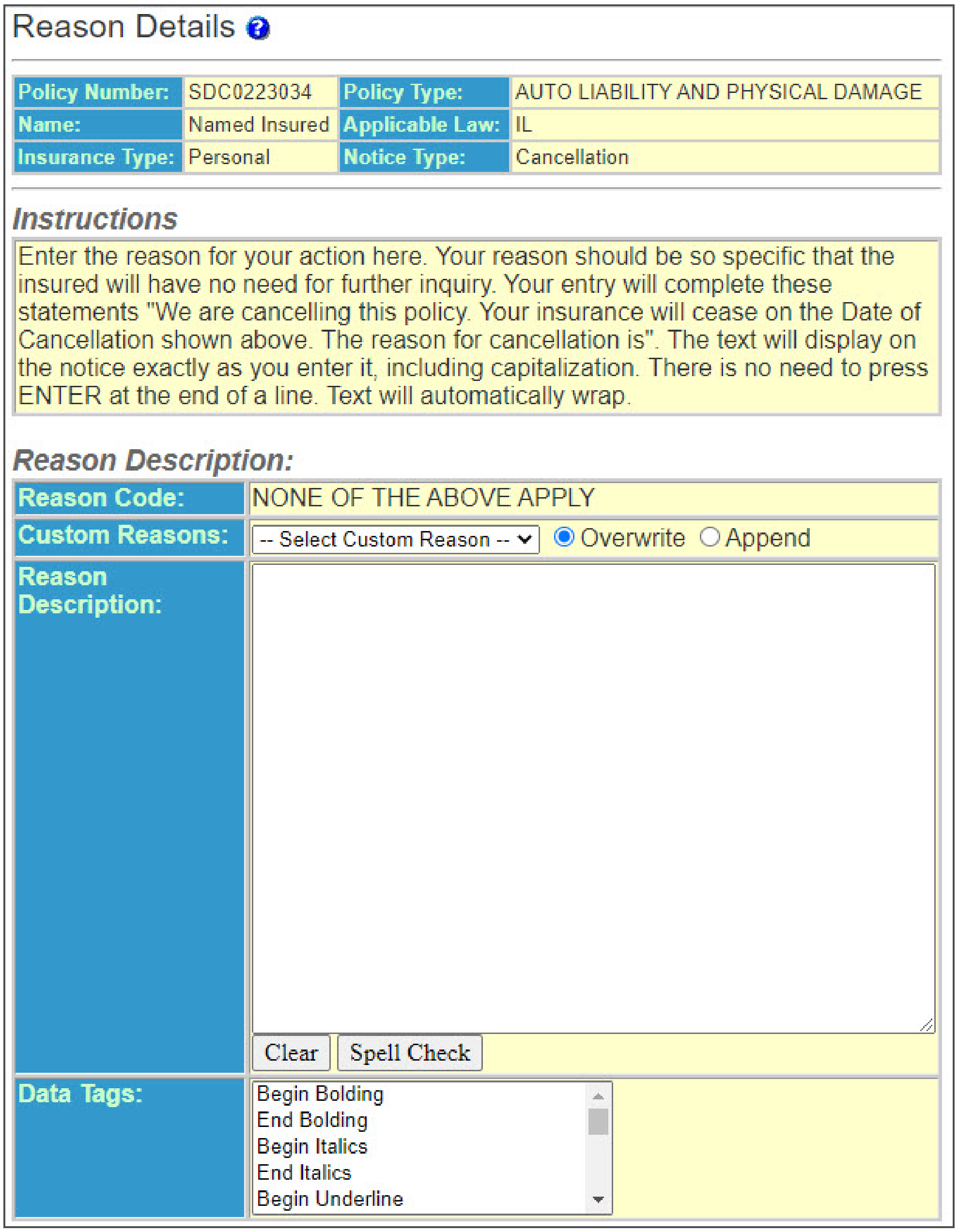
Date - Enter the applicable date including formatting (slashes – 01/01/01).

Currency - Enter the applicable amount. There is no need to include the dollar sign ($).

Text - Enter the applicable text. In most instances the amount of text is unlimited; however, in a few situations it is limited due to space constraints on the notice.

CREATING A NOTICE - REASON DETAILS

The second screen in the notice process is the **Reason Details** screen.



1. **Instructions** – Information regarding how to complete the reason description.

2. **Reason Code** – The Reason Code you selected previously.

3. **Custom Reasons** – A list of previously defined custom reasons you can load in **Utilities**. To select a custom reason select it from the drop-down list or scroll down to the desired entry and press the **Tab** key. If you have not defined custom reason information in **Utilities**, this field will not display.

    a. **Overwrite** - Overwrite means that the selected custom reason will 'overwrite' the blank reason description box. Overwrite may also be used to replace a previously selected custom reason. If a custom reason has been placed in the reason description box that is not applicable, selecting another custom reason with the overwrite option will 'erase' the first custom reason and place the text of the newly selected custom reason in the reason description box.

    b. **Append** - More than one custom reason may be used on a notice. Select a custom reason with the overwrite option selected. Then change the selection to append and select an additional custom reason to include multiple custom reasons in the reason description box.

    > **Custom Reasons** can be added or edited by the System Administrator or any user with Data Setup - Custom Reason rights. You can access the Custom Reasons maintenance page in **Utilities**.

4. **Reason Description** – The specific reason you are taking this action. You can add this test to the notice by manually entering the specific reason, selecting any number of Custom Reasons, or a combination of both.

5. **Clear** – Clears the field.

6. **Spell Check** – Checks the spelling.

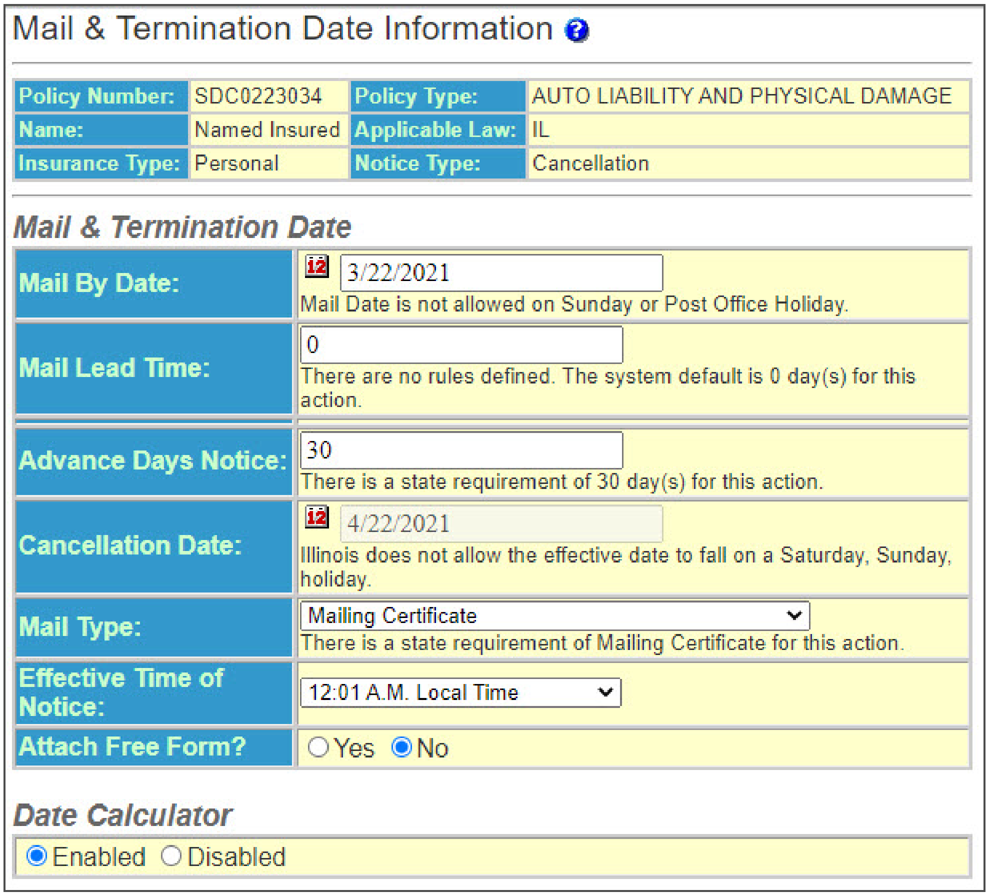
7. **Data Tags** – Formatting the reason details.

    The Data Tags feature allows you to add some basic text formatting to notice text. This also allows you to dynamically insert pieces of data from the policy record into the notice text at generation time. While editing the notice text, Data Tags appear in braces ({}). At generation time they are translated into associated data or formatting changes on the notice. Data Tags can be typed directly into the text box or alternatively may be selected from the Data Tags list. Selection from the list adds the appropriate Data Tag to the end of the text.

8. On the side menu, select **Continue**.

CREATING A NOTICE - MAIL AND TERMINATION DATE INFORMATION

The next screen is the **Mail and Termination Date Information** screen.


Mail & Termination Date Information

Policy Number:	SDC0223034	Policy Type:	AUTO LIABILITY AND PHYSICAL DAMAGE
Name:	Named Insured	Applicable Law:	IL
Insurance Type:	Personal	Notice Type:	Cancellation

Mail & Termination Date

Mail By Date:	3/22/2021 Mail Date is not allowed on Sunday or Post Office Holiday.
Mail Lead Time:	0 There are no rules defined. The system default is 0 day(s) for this action.
Advance Days Notice:	30 There is a state requirement of 30 day(s) for this action.
Cancellation Date:	4/22/2021 Illinois does not allow the effective date to fall on a Saturday, Sunday, holiday.
Mail Type:	Mailing Certificate There is a state requirement of Mailing Certificate for this action.
Effective Time of Notice:	12:01 A.M. Local Time
Attach Free Form?	Yes No

Date Calculator

Enabled Disabled

Enter or select the following options. Options vary depending upon the notice type.

Warning – If there are additional requirements regarding the notice, Policy Terminator will alert you.

1. **Mail By Date** – The date the notice will be mailed. In cancellation, the program assumes the current date. The system pre-fills this field with the earliest valid mailing date based on the rule base, user defined Invalid Mailing Dates and the Mail Rollover Hour.

   If a policy is within the underwriting period, the **Mail By Date** field cannot be modified on this page.

2. **Mail Lead Time** - The number of required mailing days. The system pre-fills this field from one of two places: ODEN® rule base, if there are statutory requirements or the Mail Lead Days system default.

3. **Advance Days Notice** – The number of days notice required by the state or your policy provisions. If the state has no requirement and custom advance days notice have not been entered in **Utilities**, the program will default to 0 and the days notice must be entered manually.

4. **Cancellation Date** – The effective date of the notice. (Based on a specific notice type.)

5. **Expiration Date** - The date the policy is expiring as entered in the policy information. This is applicable only to Conditional Renewal, Non-Renewal and Renewal Premium notice types.

Policy Change Notice

6. **Mail Type** – How the notice should be mailed. This will pre- fill with state requirements or your company default.

7. **Effective Time of Notice** - This will pre-fill with your company default.

8. **Attach Free Form?** – Allows you to attach a previously set up Freeform attachment. This could be a vehicle list, loss information or any other additional information.

9. **Notice Period Warnings** - A notice period warning and appears only if it is applicable to the particular state, policy type and the type of notice being generated.

10. **Date Calculator** – This feature that automatically calculates the important dates on the notice based on statutory requirements, system defaults and/or user supplied data. When the Data Calculator is enabled certain fields are 'grayed out' so that they are not editable. These fields include calculated fields and fields that contain information on which decisions have been based. This feature is designed to protect the user from incorrectly modifying data that has a significant and direct impact on the compliance of the notice. Details about how the Date Calculator determines dates is defined under each notice type heading below.

    Disabling the Date Calculator makes all date fields editable. In this mode no calculations are performed and as such the Mail Lead Time and Advanced Days Notice fields are 'grayed out' and ignored. You can manually editing the **Mail By Date** and the **Effective Date**.

    > Extreme caution should be used when disabling the Date Calculator because no statutory rules regarding the effective date or mailing date of the notice are enforced. We recommend using this option only if you are absolutely certain you fully understand the ramifications of this actions.

    ### *Conditional Renewal, Non-Renewal & Renewal Premium Notices*

    For a notice of conditional renewal, non-renewal or renewal premium, the **Effective Date** is predetermined to be the expiration date of the policy as specified on the **Policy Edit** page. The **Mail By Date** is then calculated by using the following formula:

    Mail By Date = Effective Date - Advanced Days Notice - Mail Lead Time - 1

    Once the Mail By date is determined, the Date Calculator checks to see if additional days need to be subtracted from the Mail By Date to account for state specific regulation. For example, some states require that the Mail By Date be moved back by one day if the Effective Date falls on a holiday.

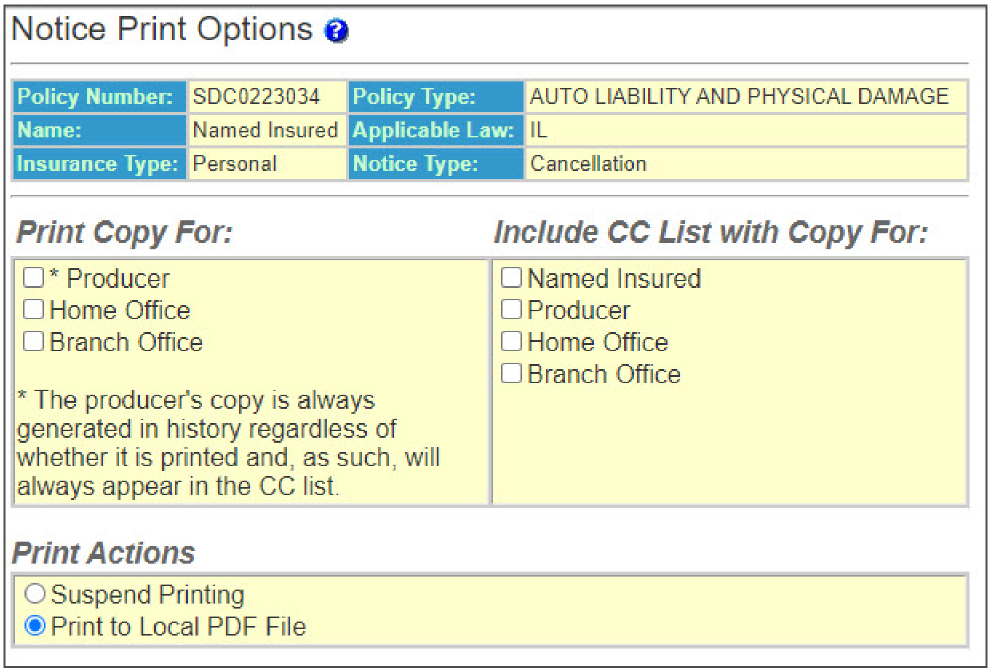
    Finally, the Date Calculator determines whether the Mail By Date is a valid mail date based on ODEN® rules and user-defined Invalid Mailing Dates. If the Mail By Date is not valid, the date is moved back one day and reevaluated until a valid date is found.

11. You can manually edit the **Mail Lead Time** and/or **Advanced Days Notice**. Editing either of these fields automatically triggers the Date Calculator to reevaluate the **Mail By Date**.

12. On the side menu, select **Continue**.

PRINTING A NOTICE - PRINT OPTIONS

Your company Print Options defaults are set in **Utilities**. You can change these defaults, if necessary.



1. On the side menu, select **Generate** to print the notice. Policy Terminator opens Adobe Acrobat.
2. On the Adobe Acrobat tool bar, select **Print**.

You have successfully added new policy information, generated a notice and printed it.

You can also print notices from Notice History Detail.

EDITING A POLICY

Use the following steps to edit and existing policy.

1. From the **Policy Locate** screen, select the policy you want to edit.
2. Select the **Edit** icon.
3. On the side menu, select **Create Notice**. The application will validate that all the necessary information is available.
4. On the side menu, select the **Notice Type**. The application will validate that all the necessary information is available.
5. Complete the form information which depends on the type of edit you have selected.
6. On the side menu, select **Continue**.
7. Confirm the **Print Options**.
8. On the side menu, select **Generate**.