

LPL Cancellation Process:

Cancellation requests are received in Induction or by email from DP. If you receive a cancellation request by email, forward to attproinduction, requesting "Please index as Cancellation request"

AUW SME – The Cancellation items will be listed as 3 types of cancellation:

1. **Cancellation from Outside Finance Company**
2. Cancellation from DP/Insured
3. **Internal Cancellation / Cancellation Non-payment – Mid-Term**
4. **If you are cancelling flat go to page 5 (Direct Bill Insureds ONLY)**

1. Click on the task

Cancellation Non-payment Glenn Dukes, Attorney At Law	LP103883	AUWSETUP	Ready	3029098609
Cancellation Non-payment Streltsov Family Law, PLLC	LP007876	AUWSETUP	Ready	3029098610

2. If the cancellation is marked **Cancellation Non-Payment** - Go to maintain docs to see if payment had been received (verify the date of the payment). If no payment go to Oasis – enter the policy number and click on the current policy

<input type="checkbox"/>	Policy No	Type	Term Effective	Term Expiration
<input type="checkbox"/>	LP103883	POLICY	08/06/2020	08/06/2021
<input type="checkbox"/>	LP103883	POLICY	08/06/2019	08/06/2020
<input type="checkbox"/>	LP103883	POLICY	08/06/2018	08/06/2019
<input type="checkbox"/>	LP103883	POLICY	08/06/2017	08/06/2018

3. Then go to Jump To - click on the arrow down – Scroll down to Full Inquiry

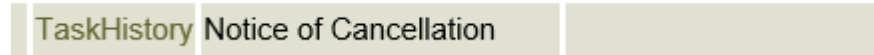
4. Check the current balance due and when the last payment was made (if payment has been made the amount would be in red (\$372) In this example no payment has been made in this case.

01/09/2021	\$390.00
11/08/2020	\$389.00
09/08/2020	\$389.00
08/05/2020	\$389.00
08/05/2020	\$1,557.00

, Account Balance: 1931, Current Balance: 1931)

**** If no current payment has been made we will give the insured **48 hours to pay**

Go to maintain docs – locate the last Notice of Cancellation – click on the doc ID – save a copy to your desk top



Bring up the policy confirmation email and send the agent an email: (see email template) – attach the notice of cancellation to the email

Go back to induction – add the follow-up date (48 hours from today’s date)

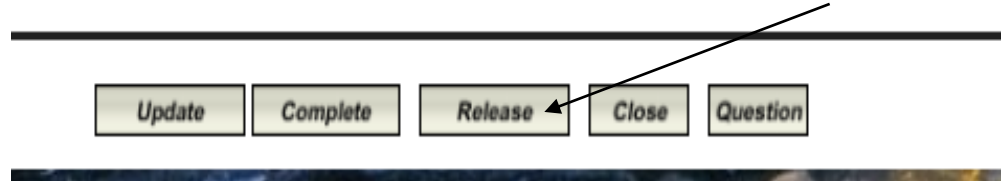
Policy Effective Date	08/06/2020	
Adjustment Effective Date	08/06/2020	
Followup Date	02/14/2021	

5. Add note to the file and attach email to the file.

Add your comments below

EM Agent regarding payment

6. Click on Release



After the 48 hour waiting period – Copy the policy number – go to maintain docs - if we are cancelling for an Outside Finance Company you will need to check if we received a reinstatement from the Outside Finance Company (verify the date of the reinstatement) – if received – add note to the file – see doc ID ____ received reinstatement – will close task) – if no reinstatement request has been received then go to the next step.

If cancelling for nonpayment (**mid-term**) – check to see if a payment has been received – if no payment then proceed with the calculations. If payment was received – add note to the file – see doc ID ____ payment has been received – will close task.

Go to View Document and open the email to determine the effective date of the cancellation. Sometimes the effective date of the cancellation will be in the comments box.

Open the policy task to determine if we will be issuing a RP by pro rata or short rate (90%) ***not for Finance Company or Internal Cancellations – these will be cancelled pro rata

***go to the state amendatory endorsement 1st to see if there is anything regarding cancellation (this over rules the policy conditions – UW can over rule also) – if nothing is in the state amendatory then go to the section regarding cancellation – RRG page 18 – Section 11.b – LP page 13 – Section 11.b)

***Exception to the rule CA & MI will always be Pro-Rata

Go to Database and search for the policy number.

Click Edit

General Info tap – change the expiration date to the cancellation date

Go to Application Status and change from Bound to Cancelled

Go to Cancellation Reasons – there will be 4 choices Insured Request, Non-Payment (internal cancellations), Finance, or Death

***If this is a mid-term cancellation - Go to your mid-term changes folder and bring up the Cancellation spreadsheet. Fill out the Annual Premium (go to the transaction tap for infor), Effective Date, and Expiration Date (cancellation date). Note: the pro-rate and short-rate unearned premiums will populate. If this was a short rate 90% you will need to add this line to the spreadsheet.

Determine the return premium by using the cancellation spreadsheet. Check your figure against a wheel calculator online (click on the web address on the spreadsheet). Save your spreadsheet.

Go to Oasis – copy and paste policy number – bring up the term you are cancelling – You need to be on the Policy tap – Go to Policy Actions – go to Cancel – enter effective date of the cancellation – Reason – chose from the 4 reasons – Cancel Method – 2 choices – Pro-rata or Short Rate – Add comments: Eff ____cancelled policy per (insured's request, finance, or death) – click done

Click Rate

Go to policy actions – scroll down to transactions – click on premium – verify amount should match your mid-term cancellation spreadsheet. If the premiums do not match (less than \$50 we will go with Oasis says) Click close - click close

Click on WorkCenter

Click on the transaction tab in Database - look for current policy premium –click edit – copy page (on rate change pdf) – click close – click on Add Transaction – open the rate sheet – fill out the form – Effective date is the date of the cancellation – expiration date is the expiration date of the policy – Txn type: CN Description: CN – Return Premium needs to look like - \$____, Commission needs to look like - \$____ and Premium Net of Commission needs to look like -\$____

Go to the endorsement folder on the G: drive and fill out the endorsement

ATY-1017-00-0116 - Change Endorsement – fill in the gray areas

ATY-2001-00-0116 - Cancellation Endorsement (Oasis will generate after policy has been saved official)

Comments – Effective date of cancel

Issued ATY-2001-00-0116 - Cancellation Endorsement

Reason: Insured's Request, NonPayment

Click Update

Verify the information – click Save

Example:

Effective 09/08/2019 Cancelled Policy due to (1 of the 4 reasons)

Return premium \$425

Attach cancelation spreadsheet to Induction file:

Click on Attach Document. A pop-up will appear, "Do you want to save the data?" - click OK.

Click on Attach Document

The Commit Document screen will appear.

Go to Document Type – Click on the down arrow – then click on File Documentation

Go to Document Class – Click on the down arrow – a pop-up window will appear. Click on the down arrow – click on Additional Information. Click Submit. Make sure you get the "documents uploaded successfully" message in red. Click Close.

Verify the Policy Effective date (should be effective date of the policy) – Verify the adjustment Effective date (should be the date of the cancellation date)

Go to SME Information – add your name – click close - click on Question – Audit SME – Peer Review – you are done

**** CANCELLING FLAT - THESE are for Direct Bill Insureds ONLY

Accounting will send Cancellation Non-payment tasks to the A UW SME

– if an account current agent request a flat cancel and indicate they did NOT receive any payment from the insured OK to use the policy lapse letter instead of the cancellation endorsements

03/12/2024	A UW SME	Cancellation Non-payment Wall-Wolff Llc
03/12/2024	A UW SME	Cancellation Non-payment The Law Firm Of Adam C. Weiss, PLLC

Click on the doc ID – Go to View Document

Open the Cancellation Non-payment document (click on view document) – see below for an example

From: Judy.Madden@attorneyprotective.com
To: AttPro - Billing;
Cc:
Subject: Induction - Hard Cancel RLP002596
Attached: RLP002596_CERTIFIED_NOC_LPL_01272024_INSURED.pdf (64 KB), S 8138 RLP002596 - 05 14 2023 - 244203.pdf (158 KB)

Doc Type: Internal Request & Documents
Doc Class: Cancellation Non Payment
CAT B

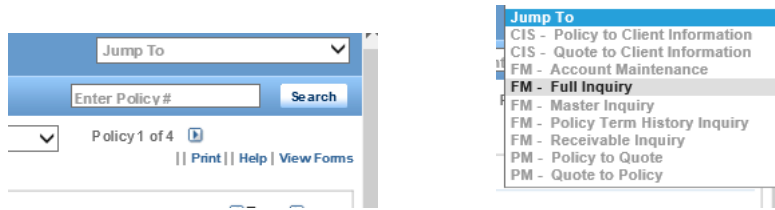
Policy Number: RLP002596
First Name Insured: The Law Firm of Adam C. Weiss, PLLC
Effective Date of the Policy: 5/14/2023
Effective Date of the CN: 05/14/2023

Please note: Please cancel this policy 05/14/2023

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<input type="checkbox"/>	LP103883	POLICY	08/06/2018	08/06/2019
<input type="checkbox"/>	LP103883	POLICY	08/06/2017	08/06/2018

Then go to Jump To - click on the arrow down – Scroll down to Full Inquiry



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, Account Balance: 1931, Current Balance: 1931)

*** If no current payment has been made we will give the insured 48 hours to pay

Go to maintain docs – locate the last Notice of Cancellation – click on the doc ID – save a copy to your desk top

TaskHistory Notice of Cancellation

Bring up the policy confirmation email and send the agent an email: (see email template) – update all information in the email template.

Pull up the document to locate the cancellation date (should be the effective date of the policy)

Go back to induction – add the follow-up date (48 hours from today’s date)

Policy Effective Date	08/06/2020	
Adjustment Effective Date	08/06/2020	
Followup Date	02/14/2021	

Add note to the file and attach email to the file.

Add your comments below

EM Agent regarding payment

Click on Release

[Update](#) [Complete](#) [Release](#) [Close](#) [Question](#)

After the 48 hour waitng period – if no respond from the DP – check to make sure no payment has been received – if no payment has been received then we will send a Policy Lapse letter (NO endorsements)