



CANCEL & REWRITE – UNDERWRITER FUNCTION IN TRIDENT

CANCEL & REWRITE IN TRIDENT

- Underwriter users in Trident will be able to seamlessly cancel and rewrite policies in Trident.
- The cancel and rewrite feature will cancel the starting policy, duplicate the policy data to a new application and will instantly move the policy premium from the cancelled policy to the new application.

What's In for Phase 1	What's Out (Not Included in Phase 1)
Underwriter can select "cancel rewrite for administrative error" on the cancellation page. **Not available for the agent**	Trident Notes from the old policy will not copy forward to the new policy.
Trident will copy the policy data to a new application and cancel the old policy for reason 22	The property address cannot be changed on the new application at this time.
Trident will correctly classify the new application as a "rewrite" (type Z in Pivot)	The prior policy details page for the new policy will not show the prior terms from the "old" cancelled policy (the time machine "view policy periods" will not reflect the cancelled policy's history)
Trident will instantly move the money from the old policy to the new policy.	The navigation from the new application to the policy details page for the new policy is not graceful; requires the user to search for the new policy.
The underwriter will be able to issue the new policy.	Any pending "chips" from the old policy will not carry forward to the new policy.
	A policy term with a claim that is open or closed with payment cannot be rewritten with this feature, as the claim needs to be moved.

GENERAL STEP-BY-STEP INSTRUCTIONS

- Step 1 – Make sure the policy is in MASTER in Wave
- Step 2 - Make sure the policy term does not have a claim that is open or closed with payment.
- Step 3 – Find the policy you need to re-write; click the cancel option
- Step 4 - On the cancellation page, select “cancel and rewrite due to administrative error”
- Step 5 – click “create new application”
- Step 6 – you land on the new application data with all of the policy data carried forward.
- Step 7 – fill in the agent sign date & payment date so that your new application meets the effective date requirements for the new policy. ****This is also where you can update the effective date****
- Step 8 – when you’ve completed the updates for the new application, click “sign and cancel”
 - ** if premium is due, reduce and issue
- Step 8 – search for the new policy
- Step 9 – on the new policy details page, add a note that the policy was rewritten from policy number XXXXXXXXXXX
- Step 10 – if a refund is due, go to wave to issue the refund & quick-merge

Illustrated step-by-step instructions begin on the next page

STEP 1 & 2

- On the policy details page in TRIDENT, click the “claims” tab to confirm there is not a closed or open claim on the policy.
- In WAVE, make sure the policy is in MASTER

Home x Policy Update/Inquiry (Beta) x

Jump to screen:

Policy Master - Screen 1 - Insured & Policy Information

RISK RATE 2.0

Quote Number 190910696 NFS Policy 87074572892022 Policy Form Dwelling
Primary Insured KANGAS, BETTY LUANA Period 11-17-2022- 11-17-2023
Property Address 3406 STONEY OAK DR Rate Type
HOUSTON, TX 77068 1933

Company/Agency
Company 21660
Company Name FIRE INSURANCE EXCHANGE
Company on Dec FOREMOST INSURANCE CO.
Agency# 89350 08244 000 00001
Agency Name A-MAX INSURANCE SERVICES INC
MGA Name

Policy Type/Dates
Policy Status A
Policy Type-NFS N NFIP Z
Policy Period 11/17/2022 to 11/17/2023
Wait Period C - Loan Closing
Loan Closing Date
Cash Receipt Date 11/21/2022
Agent Sign Date 10/17/2022
Direct Bill Inst 1 - Insured
Dst Asst 0 - Not Required
Case File #
WYO Orig Eff Date 11/17/2022
Certified Cash Receipt Date 11/07/2022

Insured Name & Mailing Address
Ins-1 KANGAS, BETTY LUANA Person
Ins-2

Save & Continue
Exit
History
Memos
Current Account \$
Display Criticals
Agent
Community
Move To Pending
CSR Letters

STEP 3 – FIND THE POLICY YOU NEED TO RE-WRITE; CLICK THE CANCEL OPTION

Policy Management Search for quotes, policies, names & addresses [+ Create Quote](#) [Rollover Policy](#) ?

POLICY #8707457289
3406 STONEY OAK DR,
HOUSTON, TX, 77068-1933

[File Claim](#) [Cancel](#) [Endorse](#)

Summary Notes Account Documents Claims Transaction

In-force Nov 17, 2022 – Nov 17, 2023 [View Policy Periods](#) [Need more details for this term?](#)
[View Submitted Application](#)

OVERVIEW

Rating Method 2.0	Policy Form Dwelling ↗	Policy Declaration Declaration Page ↓	Premium Amount \$1,068 ↓									
Insured By Fire Insurance Exchange ⓘ	Property Address 3406 STONEY OAK DR HOUSTON, TX, 77068-1933		<table><thead><tr><th></th><th>Coverage</th><th>Deductible</th></tr></thead><tbody><tr><td>Building</td><td>\$250,000</td><td>\$2,000</td></tr><tr><td>Content</td><td>\$100,000</td><td>\$2,000</td></tr></tbody></table>		Coverage	Deductible	Building	\$250,000	\$2,000	Content	\$100,000	\$2,000
	Coverage	Deductible										
Building	\$250,000	\$2,000										
Content	\$100,000	\$2,000										

INSURED CONTACT INFORMATION

Insured Contact betty luana kangas (444) 444-4444 betty@gmail.com	Insured Mailing Address Same as Property Address
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STEP 4 – ON THE CANCELLATION PAGE, SELECT “CANCEL AND REWRITE DUE TO ADMINISTRATIVE ERROR”

 Policy Management [+ Create Quote](#) [Rollover Policy](#)   

CANCEL POLICY

1156219 betty luana kangas

Status Underwritten	Period Nov 17 2022 — Nov 17 2023	Premium \$1,068.00	Address 3406 STONEY OAK DR, HOUSTON, TX 77068-1933
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REASON

Choose one:

- Cancel / Rewrite due to administrative error
- Property was sold
- Insurance no longer required by lender / Mortgage paid off
- Property closing did not occur
- Insured wants to cancel before it starts (prior to effective date), 11/17/2022
- Other

Please select a date.

11/17/2022 

REFUND PAYEE & ADDRESS

Please confirm Payee & Mailing Address

Check Payable to:

Cancellation Steps

Reason
-

[Request Cancellation](#) 

STEP 5 – CLICK “CREATE NEW APPLICATION”

Policy Management Search for quotes, policies, names & addresses [+ Create Quote](#) [Rollover Policy](#) ?

CANCEL POLICY

1156219 betty luana kangas

Status: Underwritten Period: Nov 17 2022 — Nov 17 2023 Premium: \$1,068.00 Address: 3406 STONEY OAK DR, HOUSTON, TX 77068-1933

REASON

Choose one:

- Cancel / Rewrite due to administrative error
- Property was sold
- Insurance no longer required by lender / Mortgage paid off
- Property closing did not occur
- Insured wants to cancel before it starts (prior to effective date), 11/17/2022
- Other

Enter the date the error or system limitation occurred. This will be the start date of the rewritten policy.

11/17/2022

Reason
Cancel / Rewrite due to administrative error

Estimated Refund
\$(USD) 1068

Create New Application →

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STEP 6 – YOU LAND ON THE NEW APPLICATION DATA WITH ALL OF THE POLICY DATA CARRIED FORWARD.

STEP 7– FILL IN THE AGENT SIGN DATE & PAYMENT DATE SO THAT YOUR NEW APPLICATION MEETS THE EFFECTIVE DATE REQUIREMENTS FOR THE NEW POLICY.

****THIS IS ALSO WHERE YOU CAN UPDATE THE EFFECTIVE DATE****

The screenshot displays the UniFi Policy Builder interface. At the top, there is a dark blue navigation bar with the UniFi logo, the text "Policy Management", a search bar, and buttons for "+ Create Quote" and "Rollover Policy". Below the navigation bar, the page title "POLICY BUILDER" is shown with the ID "1156225".

The main content area is divided into several sections:

- AGENT:** Shows the company name "Fire Insurance Exchange" and "A-Max Insurance Services Inc" with a "Change Producer" button.
- TRANSACTION DETAILS:** A table with the following fields:
 - Waiting Period: A dropdown menu currently set to "Loan Closing". A red box highlights this field with a red arrow pointing to it.
 - Agent Sign Date: A text field containing "Not Signed" with an "Edit" icon. A red arrow points to this field.
 - Payment Date: A text field containing "Not Paid" with an "Edit" icon.
 - Effective Date: A date picker field containing "11/17/2022". A red box highlights this field with a red arrow pointing to it. Below the field, a red error message reads: "You must choose a date on or after 11/21/2022".
- INSURED:** Shows a dropdown menu for "Individual(s)" and a text field containing "betty luana".
- Policy Sections:** A sidebar on the right lists various sections: Agent, Insured, Prior Policy (with a red warning icon), Property Address, Flood Zone, Property Details, Elevation Certificate, Garage, Foundation (with a red warning icon), Contents (with a red warning icon), Additional Information, Building, Mortgagee Information, and Billing Recipient.

A light blue informational banner at the top of the main content area reads: "Please provide all applicable information you have about the property and the insured for the quote."

STEP 8 – WHEN YOU’VE COMPLETED THE UPDATES FOR THE NEW APPLICATION, CLICK “SIGN AND CANCEL”

Policy Management Search for quotes, policies, names & addresses [+ Create Quote](#) [Rollover Policy](#) ? 🗨️ 🌐

A-Max Insurance Services Inc [Change Producer](#)

TRANSACTION DETAILS

Waiting Period	Loan Closing
Agent Sign Date	10/06/2022
Payment Date	10/06/2022 🗓️ ↶ Revert
Effective Date	10/17/2022 🗓️

You must choose a date on or after 11/21/2022

INSURED

Individual(s)

Phone [+ Alternate Phone](#)

Email

PREMIUM

Total Premium	\$1,068
Previously Paid	\$0

Premium Due \$1,068 [Details](#)

Deductibles \$2,000 / \$2,000

Rate Type Risk Rating 2.0

Effective 10/17/2022

Payment Due Date 11/30/2022

[Sign and Cancel](#)

Sign Application must be clicked to begin start of appropriate waiting period.

[Download Application](#)

EZ Flood® Preferred
Private primary flood insurance for

STEP 8A – WAIT ABOUT 1-2 MINUTES, AND TAKE NOTE OF YOUR APPLICATION ID; COPY THIS TO SEARCH FOR YOUR NEW POLICY

Policy Management 1156225 [X] + Create Quote Rollover Policy [?] [] []

POLICY BUILDER

1156225

Application Notes Documents

Please provide all applicable information you have about the property and the insured for the quote. [X]

AGENT

Company **Fire Insurance Exchange**
A-Max Insurance Services Inc

Change Producer

TRANSACTION DETAILS

Waiting Period: Loan Closing

Agent Sign Date: 10/06/2022

Payment Date: 10/06/2022 [] Revert

Effective Date: 10/17/2022 []
You must choose a date on or after 11/21/2022

INSURED

Individual(s) betty luana

PREMIUM

Total Premium \$1,068

Previously Paid \$0

Premium Due \$1,068 Details

Deductibles \$2,000 / \$2,000

Rate Type Risk Rating 2.0

Effective 10/17/2022

Payment Due Date 11/30/2022

Application signed on 10/06/2022

Download Application

Pay Now

STEP 8B – AFTER ABOUT 1-2 MINUTES, EXECUTE THE SEARCH FOR YOUR NEW POLICY AND NOTE THE STATUS IS UNDERWRITTEN – SELECT YOUR POLICY FROM SEARCH RESULTS

Policy Management + Create Quote Rollover Policy ? 🗨 👤

SEARCH RESULTS

Search term: 1156225

All State Status Type Show results

Scope Application Type

Quote / Policy Number	Name	Address	Type	Status	Effective Date
1156225	kangas betty luana	3406 STONEY OAK DR HOUSTON, TX 77068-1933	Standard	UNDERWRITTEN	Oct 17, 2022

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STEP 9 – ON THE NEW POLICY DETAILS PAGE, ADD A NOTE THAT THE POLICY WAS REWRITTEN FROM POLICY NUMBER XXXXXXXXXX

The screenshot displays a web application interface for policy management. At the top, a dark blue navigation bar contains the 'Policy Management' logo, a search bar with the text 'Search for quotes, policies, names & addresses', and buttons for '+ Create Quote' and 'Rollover Policy'. Below the navigation bar, the main content area shows the details for 'POLICY #8707457289' at '3406 STONEY OAK DR, HOUSTON, TX, 77068-1933'. A horizontal menu includes 'Summary', 'Notes', 'Account', 'Documents', 'Claims', and 'Transaction'. A green box indicates the policy is 'In-force' from 'Nov 17, 2022 – Nov 17, 2023'. On the right, there are links for 'Need more details for this term?' and 'View Submitted Application'. A modal window is open, showing the 'Notes' tab for 'POLICY #8707457292' at the same address. The 'Notes' tab is active, and a text input field contains the note: 'Policy was re-written from 87074572892022'. A red arrow points from this text to a 'Save Note' button. There is also an unchecked checkbox for 'Internal user only'. The modal also shows 'OVERVIEW' and 'INSURED CONTACT' sections on the left side.

Policy Management Search for quotes, policies, names & addresses + Create Quote Rollover Policy ? ? ?

POLICY #8707457289
3406 STONEY OAK DR,
HOUSTON, TX, 77068-1933

File Claim Cancel Endorse

Summary Notes Account Documents Claims Transaction

In-force Nov 17, 2022 – Nov 17, 2023 View Policy Periods

Need more details for this term?
View Submitted Application

OVERVIEW

Rating Method
2.0

Insured By
Fire Insurance Exc

INSURED CONTACT

Insured Contact
betty luana kangas
(444) 444-4444
betty@gmail.com

POLICY #8707457292
3406 STONEY OAK DR,
HOUSTON, TX, 77068-1933

File Claim Cancel Endorse

Summary Notes Account Documents Claims Transaction

Policy was re-written from 87074572892022

Save Note Internal user only

No data to display.

STEP 10 – IF A REFUND IS DUE, GO TO WAVE TO ISSUE THE REFUND & QUICK-MERGE

Home Policy Update/Inquiry (Beta) Add to Favorites

Pending - Screen 1 - Insured & Policy Information

RISK RATE 2.0

Policy Information
Quote Number 190910699 NFS Policy 87074572922022 Policy Form Dwelling
Primary Insured KANGAS, BETTY LUANA Period 10-17-2022- 10-17-2023
Property Address 3406 STONEY OAK DR HOUSTON, TX 77068 1933 Rate Type

Company/Agency
Company 21660
Company Name FIRE INSURANCE EXCHANGE
Company on Dec FOREMOST INSURANCE CO.
Agency# 89350 08244 000 00001
Agency Name A-MAX INSURANCE SERVICES INC
MGA Name

Policy Type/Dates
Policy Status A
Policy Type-NFS N NFIP Z
Policy Period 10/17/2022 to 10/17/2023
Wait Period C - Loan Closing
Loan Closing Date
Cash Receipt Date 11/21/2022
Agent Sign Date 10/06/2022
Direct Bill Inst 1 - Insured
Dst Asst 0 - Not Required
Case File #
WYO Orig Eff Date 10/17/2022
Certified Cash Receipt Date 11/07/2022

Insured Name & Mailing Address
Ins-1 KANGAS, BETTY LUANA Person
Ins-2

Jump to screen:
Save & Continue
Exit
History
Memos
Current Account \$
Agent
Community
Quick Merge Policy