

# AuthenticWeb™ for UM/UIM Coverage Rejection Forms



Combining forms and compliance research, this flexible workflow tool frees users from compliance monitoring and maintenance tasks so they can focus on business objectives.

## AuthenticWeb™

### Benefits:

- Expert Summaries—Obtain answers to the key regulatory questions impacting UM/UIM/PIP coverage requirements.
- Compliant Coverage Rejection Forms—Quickly create company-specific coverage rejection forms by relying on coverage rejection templates that capture the key regulatory requirements for each jurisdiction. Simply customize the form to include company program information, such as available limits, for faster product development.
- E-Mail Alerts—Stay abreast of regulatory changes by subject matter, jurisdiction, and line of business.
- Industry Experts—Receive support from compliance professionals, insurance attorneys, and former insurance regulators.

### Overview


Administering state-mandated requirements to document rejection of uninsured/underinsured motorists and offer PIP coverage under personal and commercial automobile insurance policies is a complex process. Multiple departments within an insurance company, including underwriting, state filing, product development, compliance, and claims, must comply with state requirements. The requirements are numerous and extend to type of coverage, coverage limits, methods of how evidence of rejection of a coverage offer is obtained and maintained, and the applicability of umbrella policy limits to UM/UIM losses.

Failing to meet any of these requirements can have costly implications for an insurer in the form of claims that were not contemplated for coverage, negative results on market conduct exams, and related costs and penalties. This makes the availability of accurate and up-to-date information a key issue for property and casualty insurers.

AuthenticWeb for UM/UIM Coverage Rejection Forms is a web-based tool enabling users to electronically access state-compliant forms and supplemental regulatory summaries addressing state-mandated UM/UIM primary automobile coverage rejection items that must be confirmed in writing. AuthenticWeb for UM/UIM Coverage Rejection Forms includes electronic versions of our Coverage Rejection Forms in Microsoft® Word.

### Companion Matrix for UM/UIM

The optional AuthenticWeb Matrix for UM/UIM PIP Coverage Offerings is the perfect complement to this AuthenticWeb module. The Matrix contains key mandatory offering requirements of personal and commercial automobile policies for insurers with regard to uninsured/underinsured motorists and personal injury protection coverages. Easy to use, the Matrix provides a chart summarizing key requirements. Matrices are designed for use at the operational level and are quickly deployable.



AuthenticWeb Matrix for UM/UIM PIP Coverage summarizes key requirements in 50 states, making it the perfect companion for AuthenticWeb for UM/UIM Coverage.

## Value

AuthenticWeb improves research productivity. Our compliance analysts read, summarize, and organize requirements into meaningful and usable categories. Using an intuitive web-based interface, users identify requirements in one or many jurisdictions quickly and easily. Optional linking to the full text of cited regulations in NILS INSource, our online tool for complete regulatory and statutory information, allows users to review the citation whenever needed.

Quickly deployable, AuthenticWeb improves your ability to communicate changes and manage compliance. Updated as requirements change, users always have the most current information available without having to repeat research efforts. E-mail alerts automatically notify users of any changes.

To find out more about these useful tools for UM/UIM PIP coverage requirements or to request a demonstration, please visit our web site at [www.insurance.cch.com](http://www.insurance.cch.com) or call **800.481.1522**.

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