Adding, Updating or Removing the Mortgagee or Payor

What	How to update the payor or mortgagee (mortgage company) for a personal lines policy in PolicyCenter®.
Who	Agents
When	Any time the payor or mortgagee needs to be updated in a submission or policy change.
Additional resources	For more information on how to initiate and complete submissions and policy changes, refer to the *Policy Change* and *New Business Submission Guide* job aids, which are on the *Citizens Agent Training* pages of our website.

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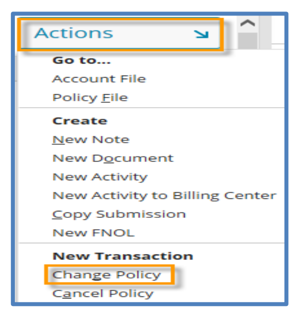
Adding, Updating or Removing the Mortgagee or Payor, continued

Procedure

Follow these steps to add, update or remove the mortgagee or payor:

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>1</td><td>Locate the required submission or policy:
<table>
<tr><th>If adding a mortgagee for a …</th><th>Then …</th></tr>
<tr><td>Submission</td><td>A. Ensure the status is Submission (Draft). If the status is Submission (Premium Estimated) click Edit Transaction.
B. Proceed to Step 2.
Notes:
• Once approval has been requested on a submission, the Billing Method cannot be changed. A policy change can be submitted to change the billing method once the policy has been issued.
• For more information on how to add a mortgagee to a new submission, see the <u>New Business Submission Guide</u>.</td></tr>
<tr><td>Policy change</td><td>Note: If the payment plan is quarterly or semiannual and you need to change the policy to mortgagee billed, you must first complete an Activity > New Activity to BillingCenter > Request to Change A Payplan BC to change the pay plan to full pay.
After receiving confirmation the payment plan has been changed, continue with the policy change:
A. Click Actions.
B. Select Change Policy.
C. In the Description field enter Add Mortgagee, then click Next.
D. Proceed to Step 2.

</td></tr>
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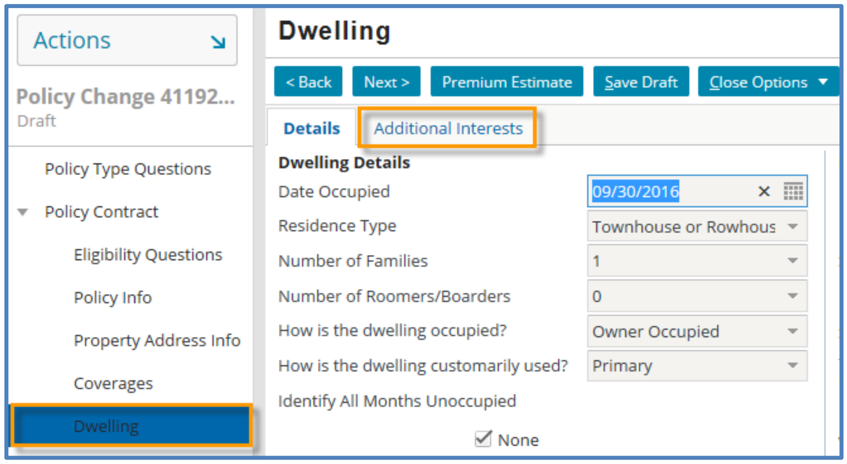
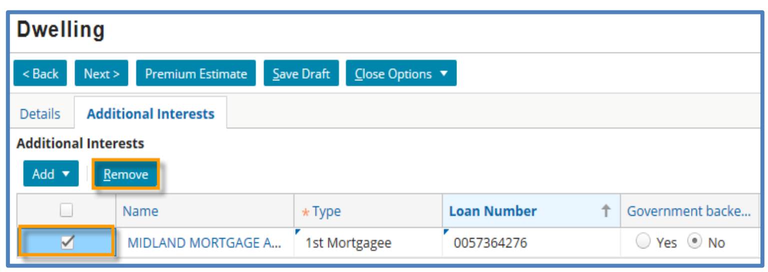
Adding, Updating or Removing the Mortgagee or Payor, continued

Procedure, continued

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>2</td><td>Click Dwelling in the sidebar, then click the Additional Interests tab:


</td></tr>
<tr><td>3</td><td>Does an existing mortgagee need to be changed or updated?
<table>
<tr><th>If …</th><th>Then …</th></tr>
<tr><td>No</td><td>Go to Step 4.</td></tr>
<tr><td>Yes</td><td>Select the check box next to the existing contact and click Remove.


Go to Step 4.</td></tr>
</table>
</td></tr>
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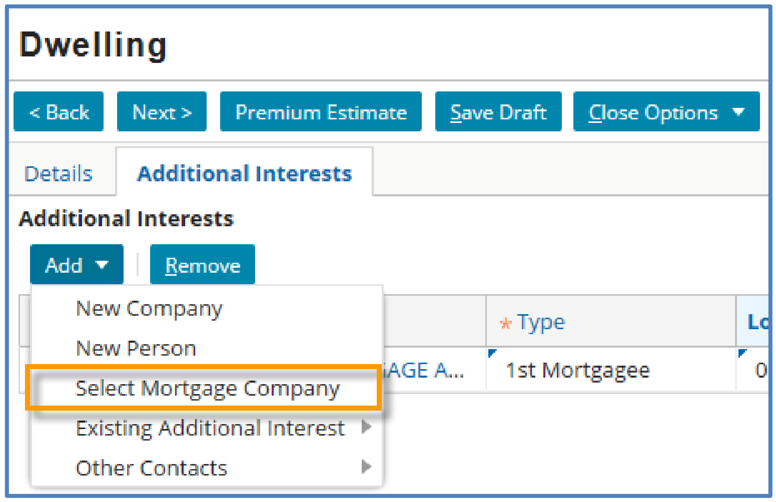
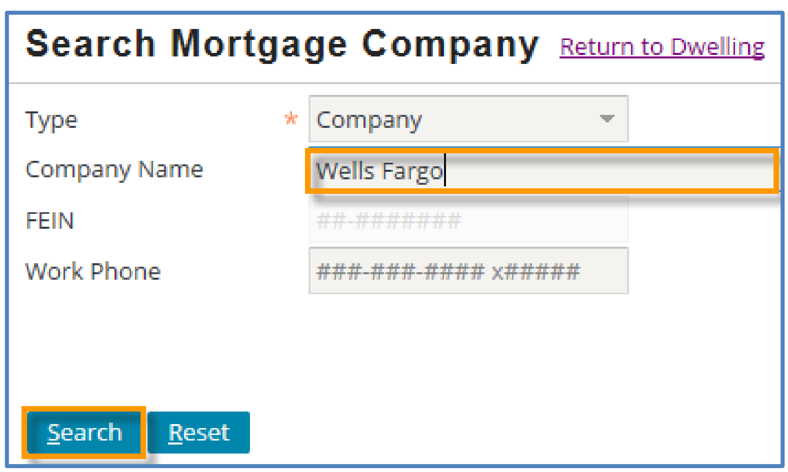
Adding, Updating or Removing the Mortgagee or Payor, continued

Procedure, continued

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>4</td><td>From the Add drop-down menu, select Select Mortgage Company to search for an existing mortgage company.



Result: The Search Address Book screen displays.</td></tr>
<tr><td>5</td><td>Search for the desired mortgage company:
A. Enter at least the first character of the company name in the Name field.
B. Select Search.


</td></tr>
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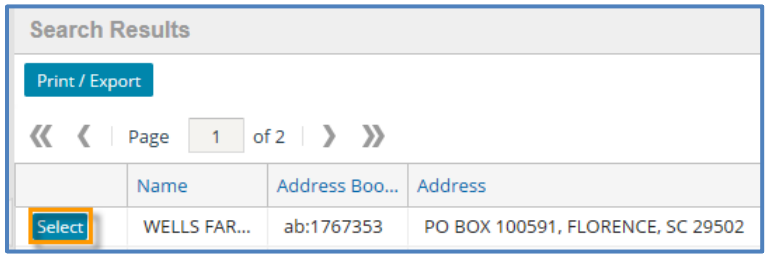
Adding, Updating or Removing the Mortgagee or Payor, continued

Procedure, continued

Step	Action
6	**Do the search results display the exact desired name and address combination?**

If …	Then …
Yes	Click **Select** to choose the desired mortgagee. 
No	Do *one* of the following: • Click **Select** to choose the desired mortgagee. (If the search result displays the correct address with a name that is a close -- but not exact – match.) • Follow the *No Match Procedure* below.

No Match Procedure

If your search results in no match, then the mortgage company's information has not been added to BillingCenter®, and you must request one. Do the following:

Step	Action
1	Upload letterhead from the mortgage company with the correct mortgagee clause. *Note:* Refer to the *Uploading and Linking Documents* job aid for more information on uploading documents.
2	Choose the **Request to Create a New Mortgage Company** activity, so that the next renewal invoice can be mailed to the company. Once the new mortgage company has been added, an activity appears on your desktop and the *Policy Summary* screen. You can then choose the correct mortgagee from the address book. *Note:* Use only when the mortgagee does not appear in the address book.

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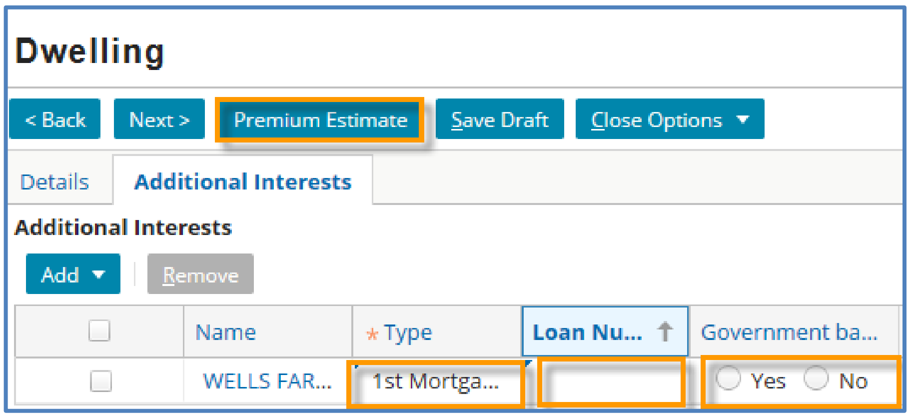
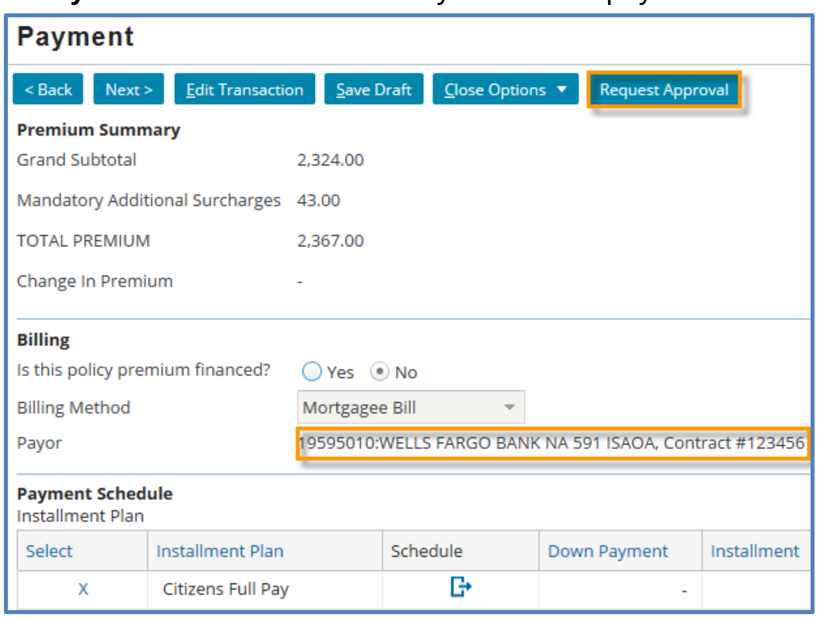
Adding, Updating or Removing the Mortgagee or Payor, continued

Procedure, continued

<table>
<tr><th>Step</th><th>Action</th></tr>
<tr><td>7</td><td>Complete the Additional Interests fields:

Select the type of additional interest from the Type drop-down menu.
Enter the loan number in that field.
Select Yes or No for Government backed loan, if applicable.
Click Premium Estimate.



</td></tr>
<tr><td>8</td><td>Click Payment in the sidebar to verify the correct payor.


</td></tr>
<tr><td>9</td><td>Click Request Approval.</td></tr>
</table>

End of procedure.