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Academy 2016-2017 Word Search

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| **Across**  **3.** Organization or person that loaned money for purchase of insured vehicle.  **5.** Rescinding cancellation & continuing coverage with the same policy number.  **9.** Person listed but who's driving record information does not affect premium  **14.** Record of moving violations & accidents a driver has had in the past several years.  **15.** Cancellation of a policy effective the inception date. No coverage is provided, therefore, no premium is charged.  **18.** Refers to the policy owners, or those individuals that maintain the contractual rights and duties, e.g. Named Insured or Spouse.  **19.** Period of time when coverage is not in effect.  **20.** Issued but renewal has not yet been processed.  **21.** Insurance companies periodically review their rates to ensure policies are rated correctly. If changes are needed, the company will file an amendment with the state/province to adjust the factors that determine the premium. Once the new rates are approved, policy terms that incept on or after the effective date of the rate revision will use the new rates.  **22.** Method of canceling a policy where our company earns premium based on a flat daily rate.  **25.** Notice to the policyholder in which our company declines the option to renew the policy once it expires.  **26.**  Transaction processed to adjust the original cancel, usually due to an unprocessed endorsement or an error in the original cancel.  **27.** Pays for property damage arising from an accident with an uninsured motorist when the uninsured driver is legally liable for the damages.  **28.** The system has set up a renewal policy to be quoted. | **Down**  **1.** Period of time between the policy inception date & expiration date. When a policy renews, a new policy term begins  **2.** Used to verify numerically if a company is eligible to write in a given state.  **4.** Code(s) used to rate a vehicle.  **6.** Coverage that must remain the same for all vehicles.  **7.** Change to the policy which results in a decrease to the premium of the policy.  **8.** Method of developing a rate for vehicles that cannot be rated using only the vehicle identification number, usually because the vehicle is too old, too rare, or released from the factory in an incomplete state. Coverage is provided up to the actual cash value of vehicle or the stated amount provided by the policyholder -- whichever is less.  **10.** Cancel notice which is issued for a reason other than nonpayment. Typically related to policy eligibility or acceptability.  **11.** Any type of refund on a ProBill policy.  **12.** Different factors which may be used to determine policy premium.  **13.** State mandated coverages plus comprehensive & collision coverages.  **16.** A payment option that provides payment of monthly insurance premiums through automatic withdrawal from the insured's checking account.  **17.** Defined as agents who negotiate contracts, purchases, or sales in return for a fee or commission.  **23.** Legal form issued by an insurance company to a state's Department of Motor Vehicles.  **24.** Statement which is sometimes required when reinstating a policy to ensure an accident has not occurred during the "gap" or "lapse" in coverage. May be written or verbal. |