

# Facilitator & Moderator Information

View this PPT in “Notes View” to see the content the Facilitator will present and directions the Moderator will follow.

THIS IS A HIDDEN SLIDE

# Facilitator Notes

LOGO  
HERE

- View this PPT in “Notes View” to see the content the Facilitator will present and directions the Moderator will follow.
- Add your own notes as you prepare for your virtual session (optional).

THIS IS A HIDDEN SLIDE

# Session and Data Prep

LOGO  
HERE

- View this PPT in “Notes View” to see the data prep required for this webinar.
- Add your own notes as you prepare for your virtual session (optional).

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# Moderator Notes

- View this PPT in “Notes View” to see the content the Facilitator will present and directions the Moderator will follow.
- Add your own notes as you prepare for your virtual session (optional).

THIS IS A HIDDEN SLIDE



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

# HUB Start: Insured Request to Cancel Part 2

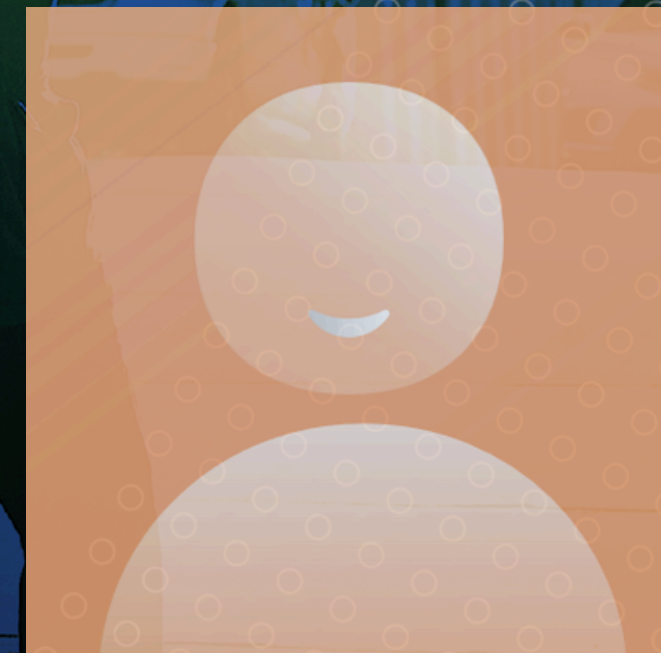
***WELCOME!***

LOGO HERE

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# HUB Start: Insured Request to Cancel Part 2

~~HSCL20408V~~ - TechOps Learning & Change Team



# Zoom Tips

1. Join Zoom outside of HUB Cloud Desktop
2. Use the Audio icon to Mute and Unmute yourself.
3. Use the Chat feature to communicate



# Meet The Learning Delivery Team

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**Cathy Ramirez**  
Learning Delivery Manager



**Lisa Wierzbicki**  
Operations Trainer



**Rachel Livingston**  
Operations Trainer



**Kelly Surles**  
Operations Trainer



**April Monds**  
Operations Trainer



**Andres Roldan**  
Operations Trainer

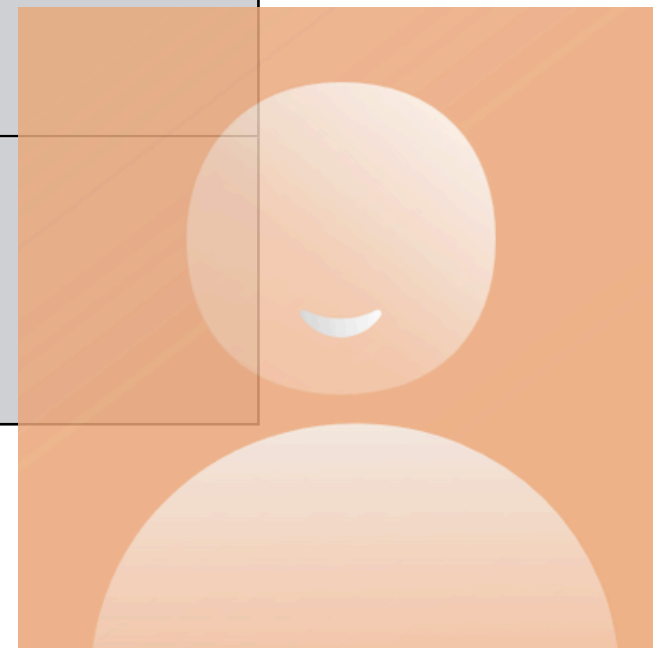
# Tips to Maximize Your Learning Experience

1. Participate Fully
2. Follow the Format
3. Ask Questions
4. Avoid Distractions



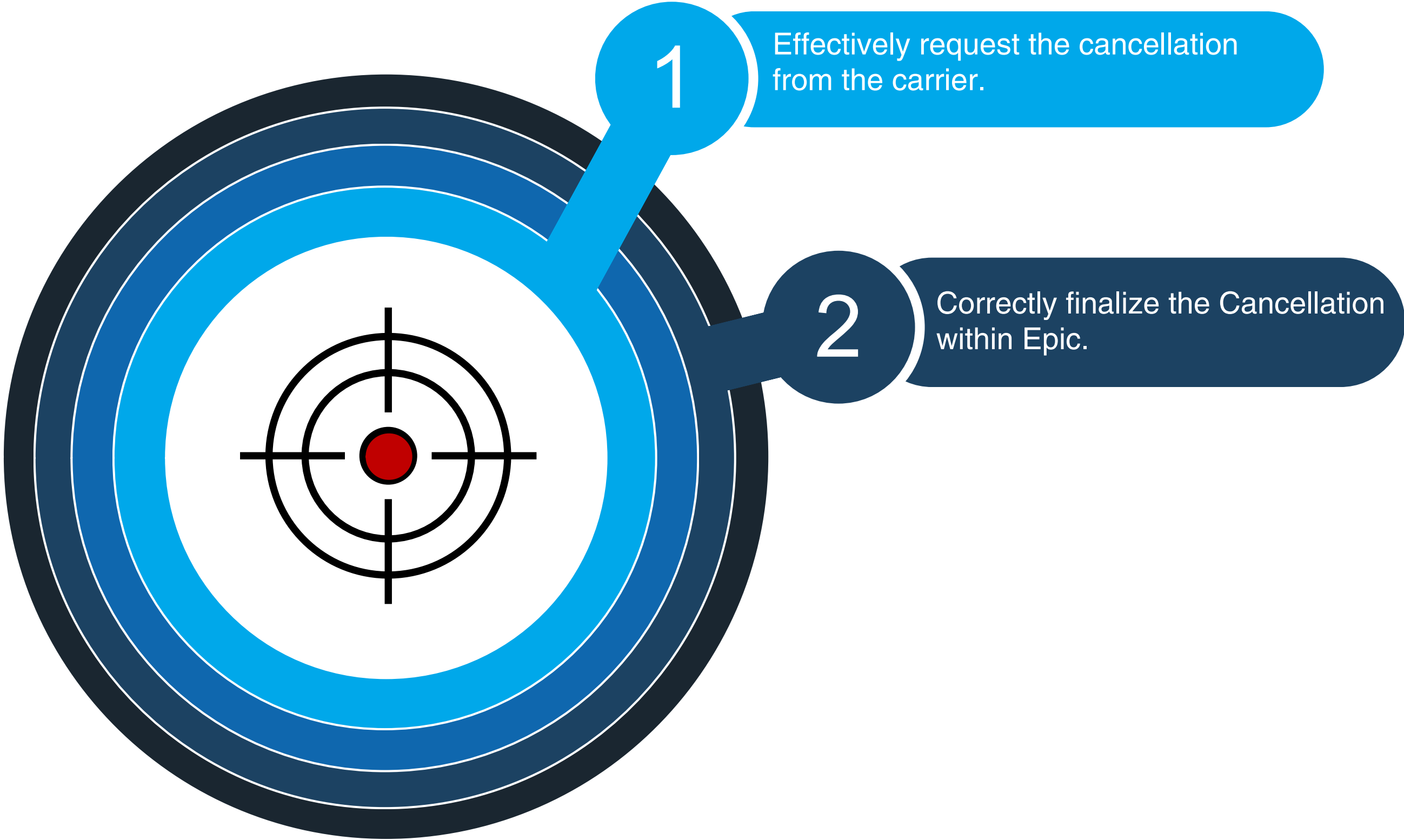
# Agenda

1	Welcome & Overview
2	Quick Review of Part 1
3	Request Cancellation from Carrier
4	Finalize the Cancellation
5	Learning Lab
6	Next Steps & Wrap Up



After training, participants will be able to...

# Course



# Icebreaker

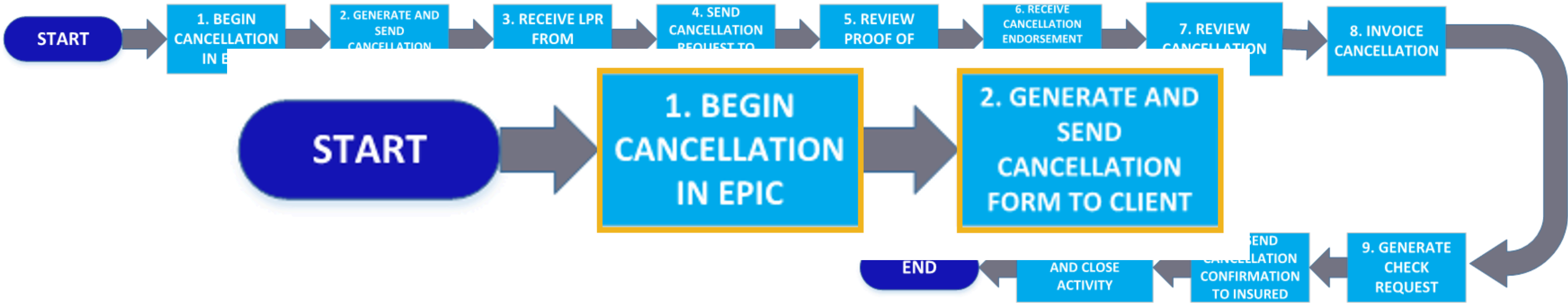


Would you rather...

# Insured Request to Cancel Part 1 Review



# Insured's Request to Cancel Workflow



Receive Request to Cancel

Monitor for Outcome

Issue Cancellation

# Key Terms and Concepts to Remember

01

**Cancellation:** Termination of an insurance policy by the company or insured before the expiration date.

02

**Expiration Date:** Refers to the date on which an insurance policy expires.

03

**Lost Policy Release (LPR):** A statement signed by the named insured releasing the insurer from all liability under a lost or mislaid contract of insurance.

04

**Flat:** A policy is being cancelled on its effective date and a refund of the full premium will be returned to the insured.

05

**Pro-Rata:** A policy is being cancelled during the policy period and a refund of any unearned premiums will be returned to the insured proportional to the amount of time remaining on the policy.

06

**Short:** A policy is being cancelled during the policy period and a refund of any unearned premiums will be returned to the insured, and the carrier will retain some minimum premium regardless of the time remaining on the policy period.



Returned/Unearned Premium



Retained/Earned Premium



Administrative Fees/Minimum Premium

# Cancellation Documentation Requirements

1

The initial cancellation request must be in writing.

Attached in Epic.

2

The Cancellation Form (LPR) to the Carrier must include:

Effective Date of Cancellation.

Authorized Signature and Signature Dates.

3

The carrier may require additional documents:

Supplemental documents (Bill of Sale, Death Certificate)

4

Final cancellation must be confirmed to the client in writing.

Cancellation Confirmation Letter.

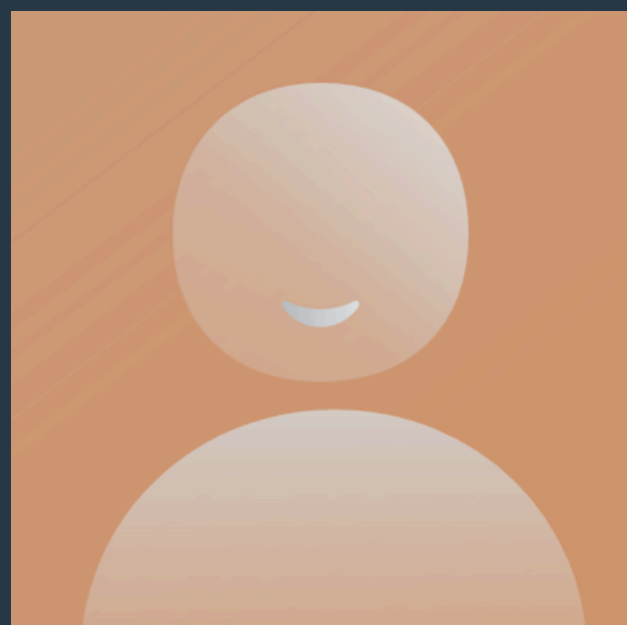


## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

**True or False: You can proceed with a cancellation request your client left as a voicemail.**



**False**

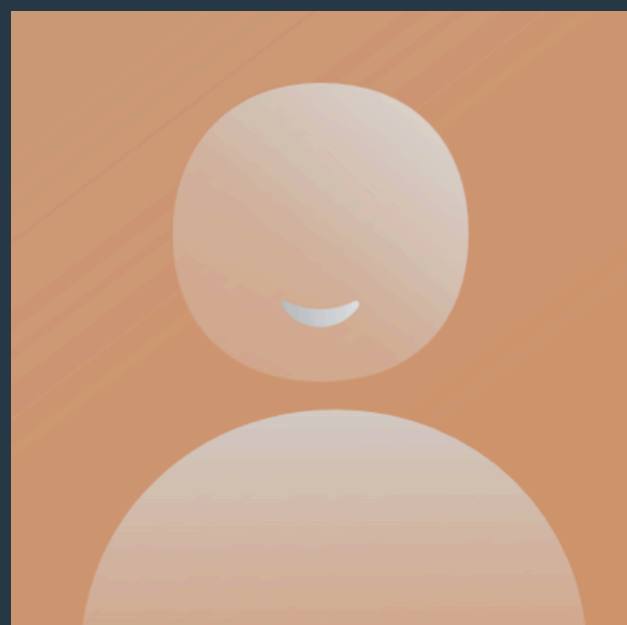


## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

**True or False: The only documentation required in the insured cancellation process is the LPR.**

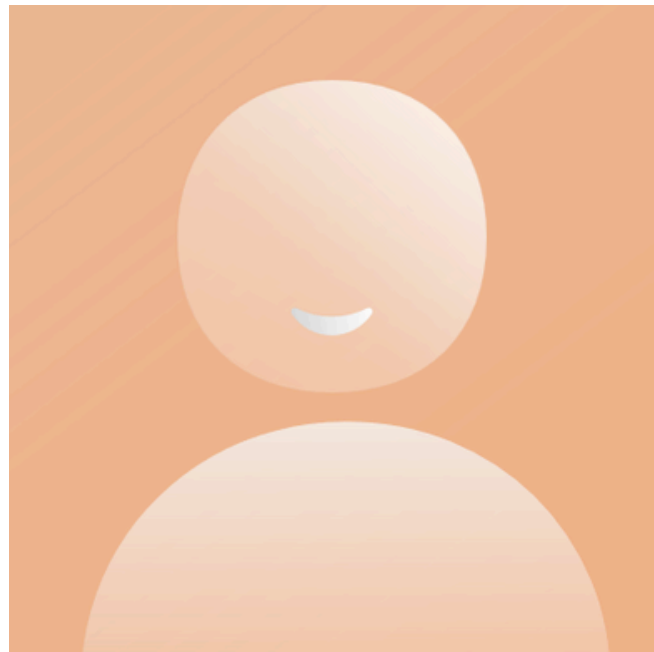


**False**

# Request Cancellation from Carrier



# Insured's Request to Cancel Workflow





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# Demo 1

RECEIVE THE FORM FROM THE CLIENT  
Send the Form to the Carrier

# Documentation Attached In Epic

All documentation has to be in Epic.

LOGO HERE

The communication with the carrier should not include information not related to the request or other sensitive information.

**Why go through the process of adding the client's email with the signed form into Epic then sending the signed form to the carrier within Epic?**





## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

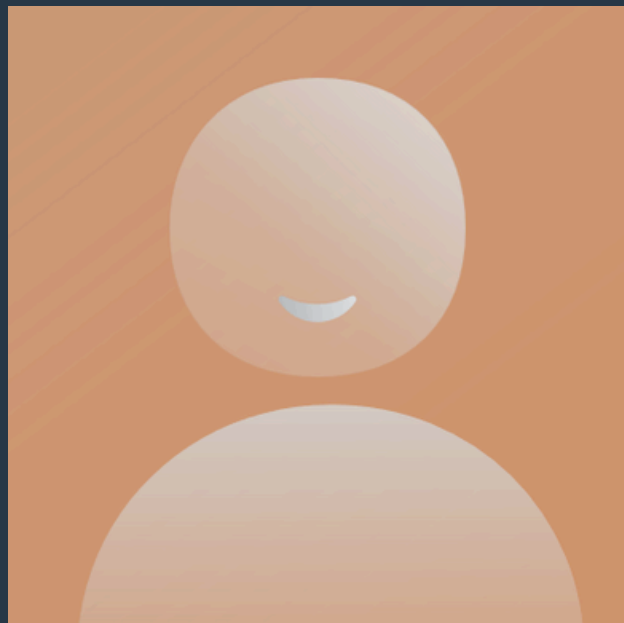
**Why do we send the signed LPR to the carrier from our Epic attachments instead of forwarding the client's email with the signed form? Select all that apply.**

**A. Communication with the carrier should be limited to directly with HUB, whenever possible.**

**B. Because that is the only way carriers will accept it.**

**C. Because “if it’s not in Epic, it didn’t happen.”**

**D. Because there is no alternative way to send it.**





## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

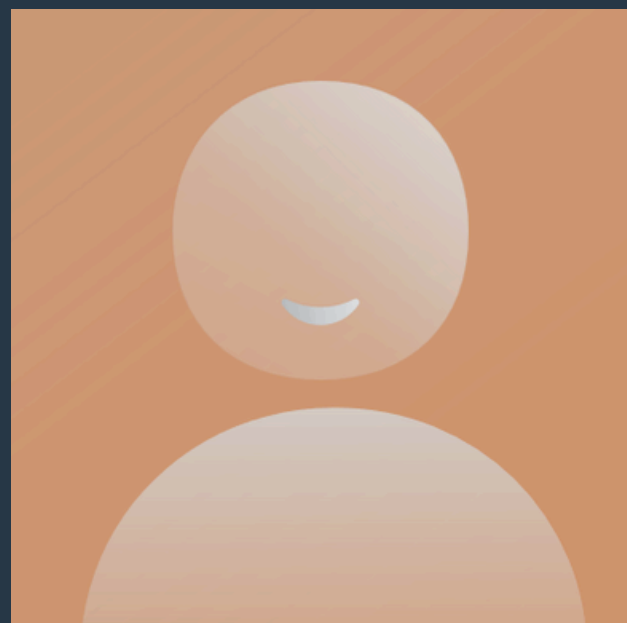
**After sending the LPR to the carrier, what should you do to the policy?**

**A. Issue the Cancellation**

**B. Delete the Policy**

**C. Update the stage to submitted**

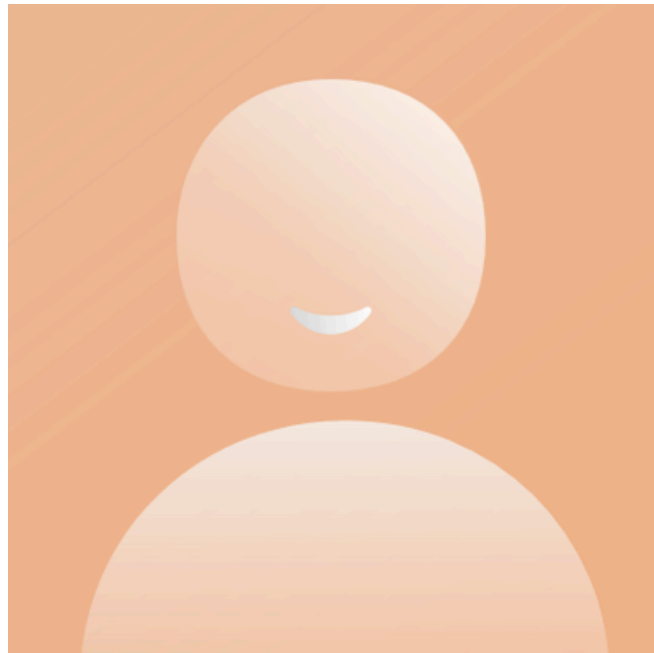
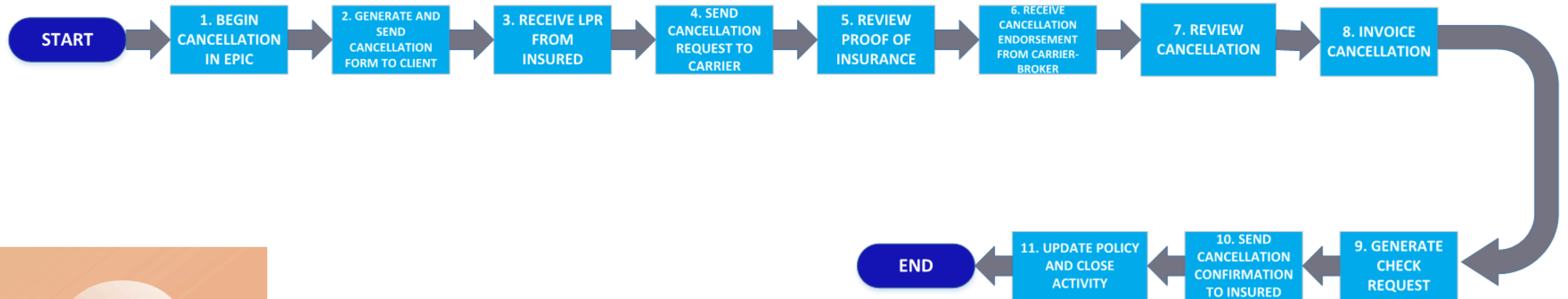
**D. Add a cancellation service summary row**



# Finalize the Cancellation



# Insured's Request to Cancel Workflow



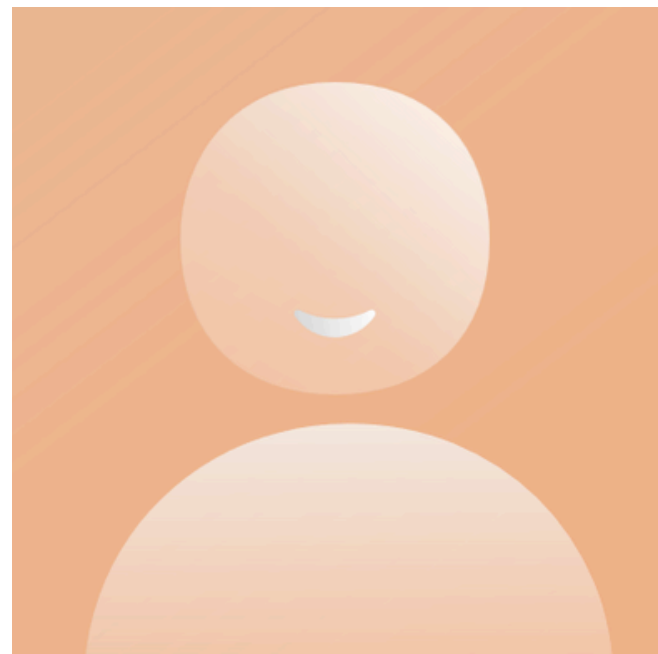
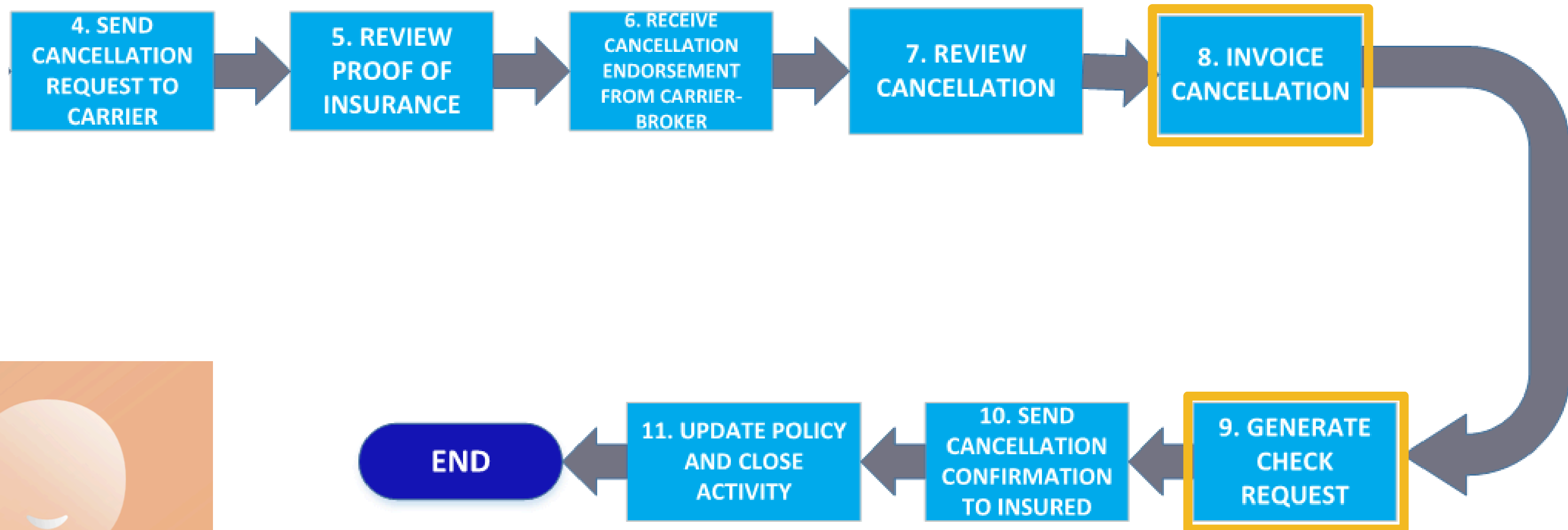


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# Demo 2

Receive the Endorsement from the Carrier  
Issue the Cancellation

# Insured's Request to Cancel Workflow





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# Demo 3

Send Confirmation to the Client



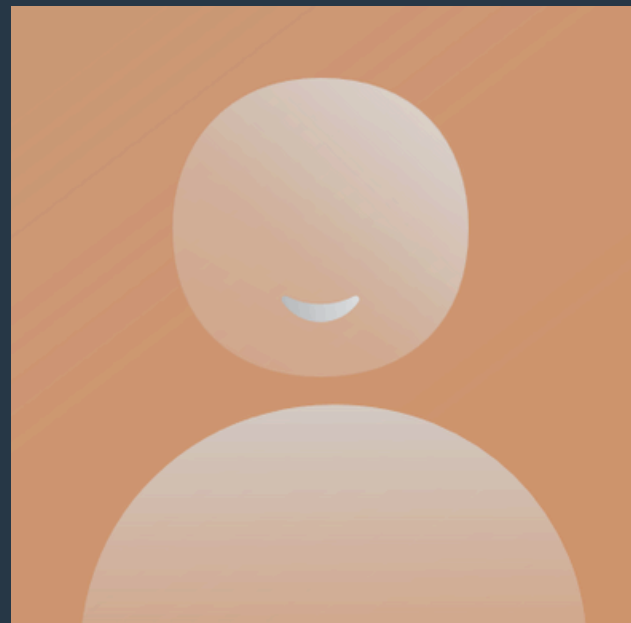
## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

**Which letter template do you send to the client along with the cancellation endorsement?**

- A. Cancellation Letter**
- B. Confirmation of Cancellation**
- C. Lost Business Letter**
- D. Cancellation Confirmation**



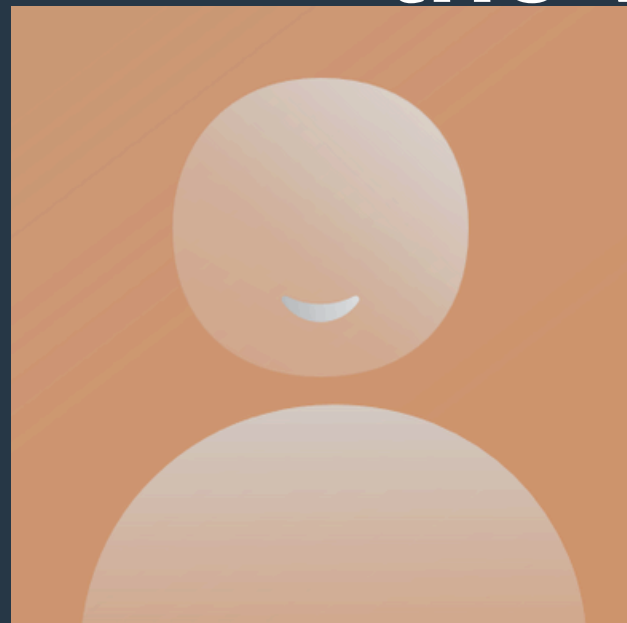


## KNOWLEDGE CHECK

You have reached a checkpoint.

*Answer the following question by typing your answer in the chat.*

**True or False: When you finish the insured request to cancel workflow, you can close the CANC activity “successful” because you have successfully completed the workflow.**



**False**

# Next Steps & Wrap Up

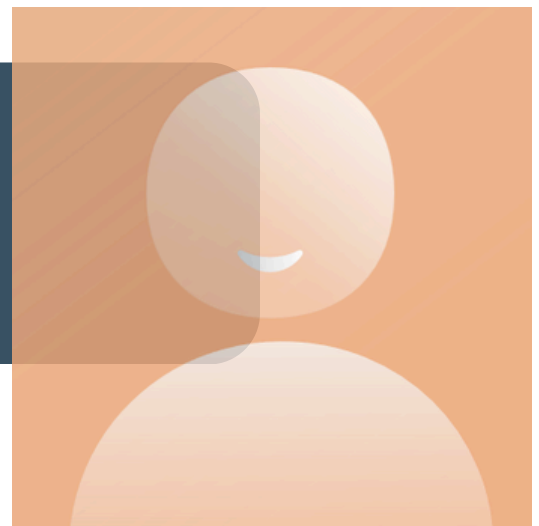


# Key Takeaways

The client's written request to cancel a policy must meet all the documentation requirements to cancel.

The three key phases of the Insured' Request to Cancel  
Receive Request to Cancel ? Monitor for Outcome ? Issue Cancellation

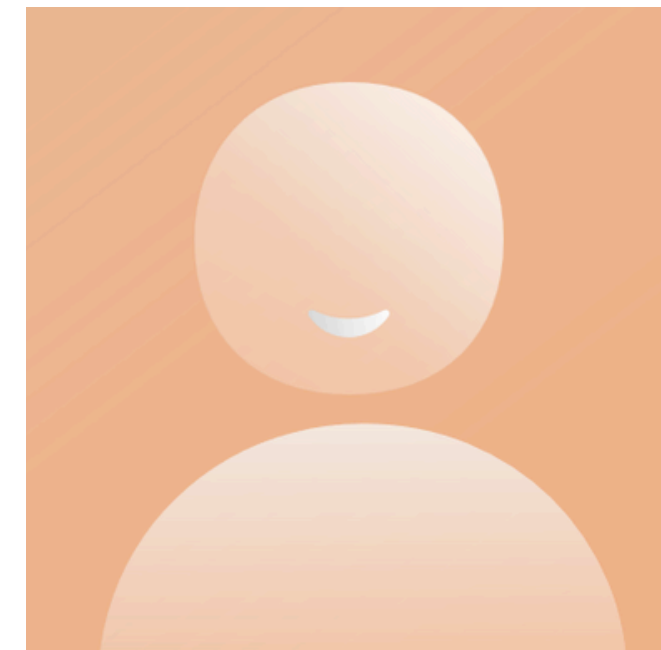
All documentation must be attached and documented in Epic, it is our source of truth. Remember the motto: If it is not in Epic, it did not happen.



# Well Done!



You have completed the first half of the instructional portion of this course. You will now transition to the **Virtual Learning Lab**.



# Congratulations! You have completed this module!

## NEXT STEPS



- Check with your manager about which HUB Start module you should complete next.

# Thank you!

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Please email [training@hubinternational.com](mailto:training@hubinternational.com) with training-related questions.



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