

# Coming Soon: Automated Loss History Data in PolicyCenter

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**August 26, 2021**

Loss history is an important part of Citizens' underwriting process because it helps determine whether the risk and the applicant meet our eligibility and insurability guidelines.

To streamline the new-business process for Personal Lines risks, Citizens will update PolicyCenter® processes to procure loss history information and require proof of repair for certain losses before a risk is submitted. This update is scheduled for this fall.

After the PolicyCenter update, agents must obtain permission from the applicant(s) to obtain a loss history report during the application process and confirm their permission in PolicyCenter when prompted.

Once the agent confirms permission, PolicyCenter will display loss history data on the *Prior Loss* tab. Agents should verify the information with the applicant and make edits or accept the data as shown.

The loss history data comes from a third-party property claims database and identifies losses based on the:

- Property address
- Names and birthdates of first and applicable additional named insureds
- First and applicable additional named insureds' Social Security number or Federal Employer Identification Number

**Note:** If the applicant does not give permission, Citizens cannot process the application.

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## Proof-of-Repair Documentation

Based on certain loss conditions, agents will be required to upload proof of repairs for the prior loss(es) before submitting the application.

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## More Information to Come

Stay tuned – Citizens soon will announce details, updated resources and training opportunities about this new feature in the new-business process.

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## Performance Standards Reminder

As a reminder, agency staff should be aware of and avoid the following performance violations:

- Circumventing the document submission process
- Submitting an ineligible risk
- Submitting an uninsurable risk
- Posting a premium on an unbound risk
- Applying incorrect credits, discounts or surcharges; or missing signatures

For details about performance violations, log in to the *Agents* website and select **Training > Personal Job Aids** to access the [Agent Performance Standards Program Guide](#).

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