

New-Business Messages Improve Efficiency

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In an effort to reduce the number of requests for additional document(s) and information that Underwriters send agents after they have submitted new-business risks, the PolicyCenter® informational messages outlined below will help to improve underwriting efficiencies.

Mailing/Property Address and Use Discrepancies

The following new messages pertain to property use for applicable policy types:

When the property address and mailing address are... Then the following warning validation message will display...

The same and the question *How is the dwelling customarily used?* is answered *Rental*

Underwriting will require additional information because the use is a rental, but the property address matches the mailing address.

Not the same, and the question *How is the dwelling customarily used?* is answered *Primary*

Underwriting will require additional information because the use is primary residence, but the property address does not match the mailing address.

Agents should use *Agent Application Remarks* from the *Actions* menu and add a note of explanation for these scenarios.

Required Fields for Prior Losses

For all Personal Lines new-business policy types effective on or after March 20, the following message applies when prior loss details are needed:

When... **Then the following rule message will display when any of the fields are not entered...**

Prior losses are reported in the *Prior Losses* section.

Prior Losses have not been provided.

Agents must complete the following fields on the Policy Info screen to continue:

- *Occurrence Date*
- *Loss Type*
- *Description*
- *Amount Paid*
- *Status*

Risks with Two or More Nonweather Water Losses

Proof-of-repair documentation is required when a property has two or more nonweather water losses for applicable policy types.

When... **Then a new required document and description will display on the *Required Documents* screen...**

Two or more *Water Damage – Non-Weather Related* losses are listed on the *Policy Info* screen's *Prior Losses* tab

The following documentation is required for each loss listed: A full description and photos of the damage* AND Photos of the repaired area AND Proof of repairs/paid in full receipts OR a finalized permit showing repairs have been made.

*Description and photos of the damage are not required on Citizens losses.

Agents should upload and submit the documentation, as necessary.

High-Value Risks

Agents must submit interior photos of each room for risks that Underwriting identifies as high value.

When...

Then a new required document and description will display on the Required Documents screen...

The *Coverage A – Dwelling* value on the *Coverages* screen is \$600,000 or more and/or the *Total Living Area (sq. ft.)* value on the *Dwelling Construction* screen is 4,000 or more

One interior photograph overview of each room. Upload the required comprehensive photo(s) of all interior rooms of the main living area, kitchen, all bedrooms, and all bathrooms including the walls, ceilings, and floorings.

Agents should upload and submit the necessary photos.

Coverage B – Other Structures

For new-business submissions of applicable policy types effective on or after March 20, Underwriters now will review submissions when Coverage B - Other Structures is more than 30% of Coverage A. Agents should use *Agent Application Remarks* from the *Actions* menu and add a note of explanation for how the property is being used and who occupies the other structure(s).

Note

In the past, PolicyCenter prompted Underwriters to review a risk when the Coverage B limit was more than 10% of Coverage A.

Resources

To learn more about new-business requirements, log in to the [Agents](#) website and select:

- **Personal** > **PR-M** or **PR-W**, and then look in the *Spotlight* section and select the appropriate policy type under *Required Document Guides*
- **Training** > **Personal Job Aids** to access:
 - [Entering Application Remarks in a Submission](#)
 - [New-Business Submission Guide](#)
 - [Uploading and Linking Documents](#)
- **FAQs** on the top-menu and enter *+occupancy*, *+proof of +repair* or *+required +document +guide* in the *Search* field

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