

# Automated Loss History Data in PolicyCenter and Recommended Training

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September 29, 2021

As announced in the August 26, 2021, [Agent Updates Bulletin](#), Citizens will update PolicyCenter® processes by October 7, 2021, to procure loss history information when the permission of the applicant(s) is obtained before a risk can be submitted.

Proof of repair for certain losses also must be submitted as a required document during the new-business submission process.

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## Accessing Loss History Information

To request loss history information, indicate you have received permission from the customer by selecting **Yes**.

The screenshot shows a section titled "Additional Named Insureds" with "Add" and "Remove" buttons. Below is a table with columns "Name" and "Relationship...". A red arrow points to a "Request Loss History Report" button. Below the table is a checkbox labeled "I have obtained permission to order loss history reports on the Named Insured and Additional Named Insured." with "Yes" and "No" radio buttons. The checkbox and buttons are highlighted with a red box.

Figure 1: PolicyCenter *Policy Info* screen

Prior loss data will generate from the loss history report from the Automobile-Property Loss Underwriting Service (A-PLUS) during the application process after the property address and mailing address for a new-business submission is standardized in PolicyCenter. For best results:

- Confirm the legal name(s) for all insureds.
  - Enter the entity names as they are legally listed.
  - Avoid entering prefixes such as Mr., Mrs., Dr., etc.
  - Enter actual Social Security and tax identification number(s) (TIN).
  - Add the unit or apartment number on *Address Line 2*.
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## Review and Edit Loss History Report

Loss history data will generate for first and additional named insured based on their Social Security number or TIN, legal name, and mailing and property address.

In some cases, a loss history report could return inaccuracies or duplicates and will need to be removed from the *Prior Losses* tab.

Agents should review and discuss the loss history results with the named insured(s) and use the information to determine insurability of the submission prior to binding coverage to identify the following:

- Any potential general property condition issues
  - Existing damage
  - Multiple prior losses
  - Inaccurate or generic entries
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### Note

All insured's losses within the last five years inclusive of Citizens losses, whether or not paid by insurance, at the property address of the risk, or any other location must be listed on the *Prior Loss* tab in PolicyCenter.

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## New Required Document: Proof of Prior Losses Repairs

Proof of repair for a prior loss(es) is required if the date of loss at the property address is within 60 months of the effective date and one or more of the following scenarios apply:

- The claim is still open.
  - The amount of the loss is greater than or equal to \$20,000.
  - It is a sinkhole or liability type loss.
  - The date of loss is within the last year.
  - Two or more of the same type of loss appear on the loss history.
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### Note

Citizens may request proof of repair outside of these conditions.

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## Property Loss History Notice

If an application with prior losses from A-PLUS is not submitted within 25 calendar days of the creation of

the application, Citizens will send a [Property Loss History Notice](#) to the named insured(s). If an application is withdrawn, the notice will be sent the next business day.

This notice informs the named insured(s) that their agent initiated an application on their behalf that did not result in coverage with Citizens, which may be because of the loss information contained in a consumer report supplied to Citizens by A-PLUS.

Agents can access this letter from the *Account File Documents* section of the named insured's account, and a note will be placed on the policy.

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## Performance Standards Reminder

As a reminder, agency staff should be aware of and avoid performance violations listed on the [Performance Violations](#) page on the *Agents* site.

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## Training and Resources

Agents are encouraged to attend training and access resources for the loss history automation process.

The *Loss History Automation and Proof of Repair* module has been assigned to all credentialed personal lines agents and Licensed Customer Representatives (LCR). Agents are strongly encouraged to complete this training module prior to attending the webinars.

Register for the live webinars using the links below or logging in to Citizens Learning Center (CLC):

### Date and Time

### Topic and Registration Link

Tuesday, October 12 10-11 a.m. EDT [Automated Loss History Data and Proof of Repair: Frequently Asked Questions](#)

Thursday, October 14 2-3 p.m. EDT [Automated Loss History Data and Proof of Repair: Frequently Asked Questions](#)

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Follow these steps to register for any of the live webinars:

- Select one of the links above.
- If you have not already logged in, enter your own Citizens authentication gateway (CAG) credentials. The *Session Details* screen will display.
- Select **Request**. You will receive a confirmation email from [LMS@citizensfla.com](mailto:LMS@citizensfla.com). Do *not* forward the confirmation email because the launch link will break.
- Select **Accept** to add the session to your calendar.

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## Notes

- You *must* have your own CAG credentials to register. If you do not have your own CAG credentials, your agency principal can request them via myAgency.
- You must complete the registration process for each webinar you want to attend.
- The webinar will address agent's frequently asked questions, provide tips and tricks for a smooth transition, and allow time for additional Q&A.

You also can access CLC from the *Agents* site:

- Select **Training** → **Live Education**. Select one of the training links and follow the above registration steps.

Choose **Citizens Learning Center** from the *Systems* menu at the top of the webpage. Enter the session name in the search box at the top of the CLC homepage, and press **Enter**. The search results will display all available training related to your search criteria.

For additional resources, log in to the *Agents* website and select:

- **Training** → **Personal Job Aids** to access:
  - [Automated Loss History Data and Acceptable Proof of Repair Guide for Personal Lines Agents](#)
  - [New Business Submission Guide](#)
  - Required document guides (by policy form on the right-hand side)

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