

Eligibility Enhancements in PolicyCenter

December 13, 2016

To improve underwriting processing times, the following enhancements have been made to PolicyCenter[®], to determine eligibility for unbound risks.

Remaining Useful Life for Roofs

For new-business submissions effective on or after February 1, 2017, agents now must complete the *Roof Remaining Useful Life (years)* field in the *Construction* section of the *Dwelling Construction* screen when one of the following conditions apply:

- Risks with tile, slate, clay, concrete or metal roofs more than 50 years old, or the last roof update is more than 50 years old
- Risks with shingles, built-up tar and gravel, or other types of roof coverings more than 25 years old, or the last roof update is more than 25 years old
- Mobile homes with roofs more than 25 years old, or the last roof update is more than 25 years old

The screenshot shows a form titled "Construction" with the following fields and values:

Year Built	1993
Roof Remaining Useful Life (years)	<input type="text" value="1"/> ←
Number of Units in Fire Division	1
Any Unacceptable Plumbing	Polybutylene
Any Hazardous Electrical Wiring	None of the Above
Has the Aluminum Branch wiring been remediated?	<input type="radio"/> Yes <input type="radio"/> No
Electrical Service - Number of Amps	Less than 100 Amps
Improvements	
Year of Last Update - Heating	<input type="text"/>
Year of Last Update - Plumbing	<input type="text"/>
Year of Last Update - Roofing	<input type="text"/>
Year of Last Update - Electrical/Wiring	<input type="text"/>
Four Point Inspection Date	.././....

Figure 1: *Roof Remaining Useful Life (years)* field on the *Dwelling Construction* screen

For existing policies effective on or after February 1, 2017, and meeting any of the conditions above, the *Roof Remaining Useful Life (years)* field is editable to update for a policy change transaction or an underwriting request.

Notes

- As a reminder, for risks meeting any of the roof conditions above, the *Required Documents* screen will prompt agents to submit a completed roofing contract, *Roof Condition Certification Form (CIT RCF-1)*, or a statement from a licensed contractor showing estimated age, condition and remaining useful life of at least three years, such as a completed four-point inspection form.
 - This enhancement does not apply to condominium or tenant contents policies.
 - For information about how to determine the useful life for a roof, log into the *Agents* site, and use the *Search Frequently Asked Questions* to search for Answer ID 2871.
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Required Photos for Sinkhole Risks

Currently, Citizens Underwriters request photos to verify eligibility after the agent submits an application that falls into a sinkhole-risk category. To improve underwriting processing times and provide better service, for new-business submissions effective on or after December 20, 2016, PolicyCenter will prompt agents on the *Required Documents* screen to upload a photograph of each room and additional photographs of any interior damage or hazard when *all* of the following are true:

- At least one of the following sinkhole eligibility questions is answered Yes:

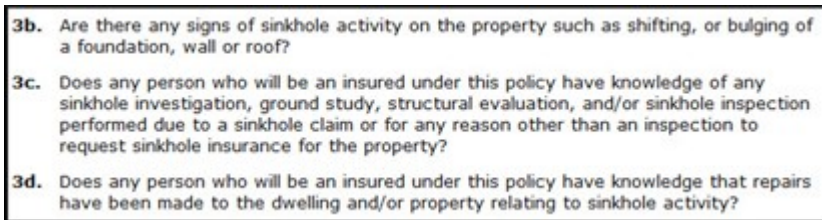


Figure 2: Three sinkhole eligibility questions

- Sinkhole Loss coverage is not requested.
 - The risk is located in one of the 16 sinkhole-prone counties (Alachua, Citrus, Hamilton, Hernando, Hillsborough, Lake, Manatee, Marion, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Wakulla and Washington counties).
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Notes

- This applies to all Personal Residential Multiperil new submissions, excluding condominium and tenant contents policies.
 - PolicyCenter will be updated at a later date for mobile home submissions.
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Resources

- ATB #005-14: *Sinkhole Eligibility Rule and Questions Changes*
- Log into the *Agents* site, and refer to the [Personal Lines New-Business Checklist](#) located under *Resources* on the *Training* and *Personal lines* sections

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