

# Eligibility Enhancements in PolicyCenter

December 13, 2016

To improve underwriting processing times, the following enhancements have been made to PolicyCenter<sup>®</sup>, to determine eligibility for unbound risks.

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## 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 the 'Construction' section of the 'Dwelling Construction' screen. The 'Roof Remaining Useful Life (years)' field is highlighted with a red arrow. The field contains the value '1'. Other fields in the 'Construction' section include 'Year Built' (1993), '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?' (No), and 'Electrical Service - Number of Amps' (Less than 100 Amps). The 'Improvements' section includes 'Year of Last Update - Heating', 'Year of Last Update - Plumbing', 'Year of Last Update - Roofing', 'Year of Last Update - Electrical/Wiring', and '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.

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## 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:

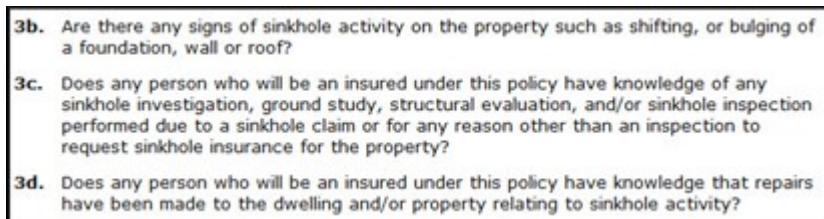


Figure 2: Three sinkhole eligibility questions

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- 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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