

PolicyCenter Changes Improve Mobile Home Valuations

April 21, 2017

Using the *Mobile Home Manufacturer* and *Model (Trade Name)* fields in the cost estimator results in a more accurate valuation of a mobile home. Citizens has implemented changes in PolicyCenter® to improve valuation of mobile homes built in 1977 or later.

Manufacturer and Trade Name (Model) Fields and Supporting Documentation

Beginning with policy effective dates (including policy changes to Coverage A) of July 1, 2017, or later, agents can validate a mobile home's *Manufacturer* and *Trade Name (Model)* fields and select the names from the drop-down lists in the cost estimator.

If the manufacturer and/or model is not listed in these drop-down lists, agents can enter a valid manufacturer and model name in these fields. Do not use abbreviations.

If the cost estimator still doesn't recognize the manufacturer and model name, agents can complete the *Supplemental Value Section (SVS)* and will be required to upload documentation confirming:

- Year built
- Manufacturer
- Model name

Documentation may be one of the following:

- Legible photograph of the mobile home data plate
 - Copy of the *Florida Certificate of Title*
 - Other acceptable documentation to verify the manufacturer and model name
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Notes

- If the data entered in the *Manufacturer* and *Trade Name (Model)* fields are recognized in the cost estimator, uncheck *SVS*, and recalculate to avoid unnecessary underwriting delays.
- For existing policies:
 - These changes apply only when the agent accesses the cost estimator.
 - For those who currently do not use *SVS*, documentation will not be required unless the agent updates the cost estimator to use *SVS*.
 - For those who currently use *SVS*, agents will receive a warning to verify and update the

- manufacturer and trade name for a more accurate valuation.
- In the event that the policyholder is not able to provide the make and model, agents can research it as described in Knowledge Base Answer ID 3519 (Log in to the *Agents* site to view.).
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New Fields

PolicyCenter now has two new fields that are populated from the cost estimator:

- *Trade Name (Model)*, which is on the *Dwelling Construction* screen
- *Supplemental Value Section – Quality Category*, which is on the *Coverages* screen

These fields can be edited only in the cost estimator.

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