

New Cost Estimator and Recommended Training for Personal Lines Agents

May 19, 2021

Updated June 30, 2021

Effective July 1, Citizens will replace the existing Personal Lines cost estimator in the Property Insurance Clearinghouse and PolicyCenter® with one called *Residential Component Technology (RCT) Express*. Agents will use RCT Express for new business and applicable policy changes.

Citizens strongly recommends training for Personal Lines agents who have not used RCT Express. Details are below.

RCT Express was developed by CoreLogic, and it has many helpful features to calculate valuations by providing specific and detailed descriptions and characteristics of a dwelling and mobile home/manufactured home interior and exterior features. Some advantages of RCT Express include:

- More specialty features to accurately value a risk
- More efficient and faster valuations
- Current and local labor and material costs are used in calculations
- A dynamic help feature that provides details for specific items

Current Pending Quotes and Risks

To avoid duplicate cost estimator data entry, Citizens strongly encourages agents to begin reviewing and submitting current applications in the clearinghouse and PolicyCenter before June 30. Use the chart below for guidance.

If...

Then...

An agent enters a risk into the clearinghouse but doesn't bridge the clearinghouse quote (either with Citizens or another carrier) by June 30

The agent must use the new RCT Express cost estimator to establish a Coverage A value.

The agent enters a risk into the clearinghouse and bridges the clearinghouse quote to PolicyCenter or bridges the quote to another carrier by June 30

The existing cost estimate for Citizens' risks in PolicyCenter is valid.

Notes

The agent has a pending policy change that

If...**Then...**

requires use of the cost estimator, and requests a premium estimate by June 30

- The agent should not select the *Calculate* button on the Coverages screen in PolicyCenter for these risks. If they do, they must complete a new estimate.

The agent enters a risk in PolicyCenter but does not request a premium estimate by June 30

The agent must use the new RCT Express estimator with a Coverage A value.

Recommended Training

All Personal Lines agents who have not used RCT Express are encouraged to take training via at least one of the following:

- Attending a live webinar (schedule is below). Attendees can ask questions.
- Viewing a recorded webinar, which will be posted on the *Training* > [Webinar Recordings](#) page on the Agents site on June 24.
- Viewing the *CoreLogic RCT Express Replacement Cost Estimate Tool Overview and Demonstration* module, which will be available in Citizens Learning Center (CLC) beginning June 1. CLC will send Personal Lines agents an email with the module assignment and information about the webinars.

Citizens urges agents and staff who have mobile home risks to attend or view the cost estimator webinar for mobile homes. RCT Express uses a significantly different approach for mobile home valuations when calculating the actual cash value for mobile homes.

Other agency staff with Citizens Authentication Gateway (CAG) credentials are encouraged to complete cost estimator training. (CAG credentials are the username and password used to log in to PolicyCenter.)

Live Webinars Schedule for New Cost Estimator

Register for the live webinars using the links below or logging in to CLC:

Date and Time
Topic and Registration Link

Tuesday, June 22 10-11:30 a.m. ET [Transitioning to Citizens New Replacement Cost Estimator: RCT Express](#)

Tuesday, June 22 2-3:30 p.m. ET [Citizens New Cost Estimator for Mobile Homes: RCT Express](#)

Date and Time

Topic and Registration Link

Thursday, June 24
10-11:30 a.m. ET [Citizens New Cost Estimator for Mobile Homes: RCT Express](#)

Thursday, June 24 [Transitioning to Citizens New Replacement Cost Estimator: RCT Express](#)
2-3:30 p.m. ET

Registration Process

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 CAG credentials. The *Session Details* screen will display.
 - Select **Request**. You will receive a confirmation email from 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.

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.

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