

# Automated Loss History Data and Acceptable Proof of Repair Guide

For Personal Lines Agents





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## Citizens Loss Frequency Rule

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**Risks with  
Prior Losses**

Frequency of prior losses may deem a risk uninsurable for certain multiperil policy types.

Applicants who have sustained	Within	Are not eligible for the HO-3 policy form but may be written on named-peril policy forms such as the HO-8 or DP-1.
Three or more losses (excluding Act of God)	36 months	
Two or more nonweather water-related losses		
Three or more nonweather water-related losses	60 months	

Acts of God include hail, lightning, rain, sinkhole and wind and are not considered when assessing insurability due to prior losses. The loss frequency rule is not applicable to the Wind-Only policy forms, though prior losses should still be listed.

Refer to Citizens Personal Lines Underwriting manuals, Rule 206, for more information.

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## Reviewing and Editing Automated Loss History Data

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### Prior Loss Reporting Requirements

When submitting a risk with prior losses, PolicyCenter® will, after the applicant provides permission, display a list of potential prior losses from the Verisk A-PLUS Property Loss report. Agents should compare this information with prior loss disclosures from the applicant. The information can then be used to identify any potential general property condition issues, existing damage or multiple prior losses to determine insurability of the submission prior to binding.

All insured's losses in the last five years – inclusive of Citizens losses, whether or not paid by insurance, and regardless of perils covered on the policy application at this or any other location – must be added to the *Prior Loss* tab in PolicyCenter.

In some instances, the report could return inaccuracies that will need to be corrected.

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### Before You Begin

Loss history data will be generated for first and additional named insured based on their social security or other Taxpayer Identification Number, legal name, mailing address and property addresses for losses incurred within the seven years preceding the submission date.

To avoid inaccurate returns, best practices include:

- Confirming legal name(s) for all insureds
- Entering entity names, as they are legally listed
- Avoiding entering prefixes such as *Mr.*, *Mrs.*, *Dr.*, etc.
- Entering accurate Social Security or other Taxpayer Identification Numbers(s)
- Standardizing both the property and mailing address
  - *Note:* Foreign addresses will not standardize. Refer to FAQ ID [2355](#) for more information.
- If applicable, adding the unit or apartment number on *Address Line 2*

Losses disclosed in the Property Insurance Clearinghouse will bridge to PolicyCenter and may appear as a duplicate. Duplicate and/or inaccurate returns will need to be reviewed and removed from the *Prior Losses* tab.

*Note:* Refer to the [New Business Submission Guide](#) for detailed information on the submission process.

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## Reviewing and Editing Prior Losses, Continued

### Accessing Automated Loss History Data

Prior loss data will be generated after the applicant has provided permission and when the property address for a new-business submission is validated in PolicyCenter.

The following steps must be completed prior to receiving a premium estimate:

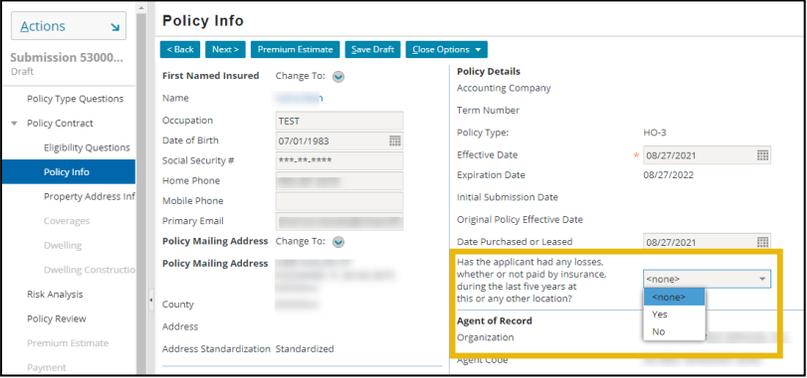
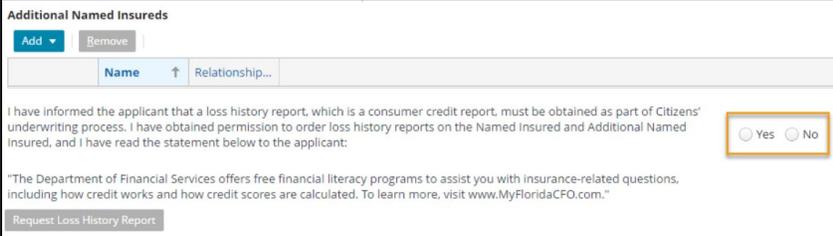
Step	Action
1	<p>Initiate the submission either by bridging from the clearinghouse or, if applicable, directly in PolicyCenter, as indicated in the <a href="#">New Business Submission Guide</a>.</p> <p>Complete and/or confirm data on the <i>Policy Type Questions</i> and <i>Eligibility</i> screens.</p>
2	<p>Review and confirm the First Named Insured's information, then add any Additional Named Insureds.</p> <div data-bbox="581 850 1268 1570" style="border: 1px solid black; padding: 5px;"> <p><b>Policy Info</b></p> <p>&lt; Back   Next &gt;   Premium Estimate   Save Draft   Close Options ▾</p> <p><b>First Named Insured</b>   Change To: ⌵</p> <p>Name <input checked="" type="checkbox"/> Legal Name</p> <p>Occupation <input type="text" value="TEST"/></p> <p>Date of Birth <input type="text" value="07/01/1983"/></p> <p>Social Security # <input checked="" type="checkbox"/> ***.***.****</p> <p>Home Phone <input type="text"/></p> <p>Mobile Phone <input type="text"/></p> <p>Primary Email <input type="text" value="shannon.bowles@citizensfl.com"/></p> <p><b>Policy Mailing Address</b>   Change To: ⌵</p> <p><b>Policy Mailing Address</b> <input checked="" type="checkbox"/> 123 Training Blvd. Unit # Jacksonville, FL 32202 Duval</p> <p>County <input type="text"/></p> <p>Address <input type="text"/></p> <p>Address Standardization Standardized</p> <p>Person Type <input type="text" value="Individual"/></p> <p><b>Additional Named Insureds</b></p> <p>Add ▾   Remove</p> <p>New Company   New Person   ↑   Relationship...</p> </div> <p><b>Policy Details</b></p> <p>Accounting Company</p> <p>Term Number</p> <p>Policy Type:</p> <p>Effective Date</p> <p>Expiration Date</p> <p>Initial Submission Date</p> <p>Original Policy Effective Date</p> <p>Date Purchased or Leased</p> <p>Has the applicant had any losses, whether or not paid by insurance, during the last five years at this or any other location?</p> <p><b>Agent of Record</b></p> <p>Organization</p> <p>Agent Code</p> <p><b>Note:</b> To avoid generating excessive or incorrect loss history data:</p> <ul style="list-style-type: none"> <li>• Enter the correct legal name, date of birth, Social Security number/TIN and address</li> <li>• When adding an LLC, select <b>New Company</b> to ensure the format is correct.</li> </ul>

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### Reviewing and Editing Automated Loss History Data, Continued

Accessing Automated Loss History Data, continued

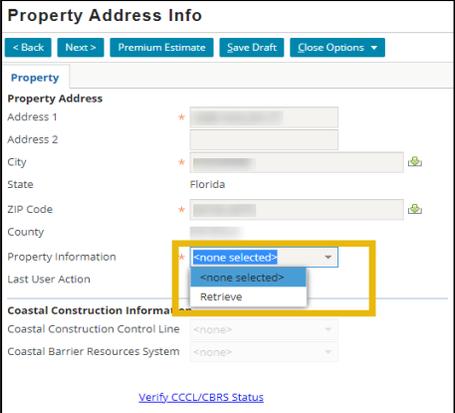
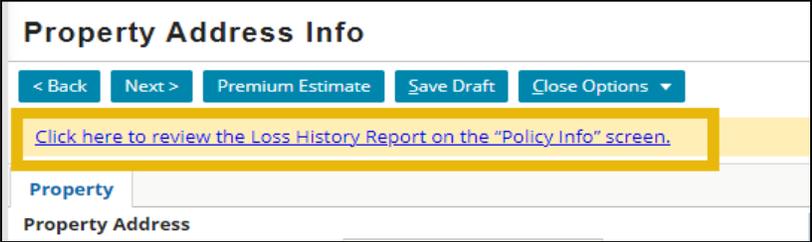
Step	Action
3	<p>If not already answered as part of a clearinghouse submission, indicate if the applicant has reported any prior losses:</p>  <p><b>Result:</b> If “Yes” is indicated, the <i>Prior Losses</i> tab will display. If prior losses are returned on the automated loss history report, this field will update to “Yes.”</p> <p><i>Note:</i> Some losses may not appear on the report but must also be listed on the <i>Prior Losses</i> tab.</p>
4	<p>Permission from the applicant must be obtained to proceed with the submission. Read the statement displayed on the screen, then indicate if you have obtained permission to order loss history reports on the named and additional named insured.</p>  <p><b>Result:</b> Once permission is obtained, the <i>Request Loss History Report</i> button will become active.</p>
5	<p>Select <b>Request Loss History</b>.</p>  <p><b>Result:</b> The <i>Property Address Info</i> screen displays.</p>

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## Reviewing and Editing Automated Loss History Data, Continued

**Accessing Automated Loss History Data, continued**

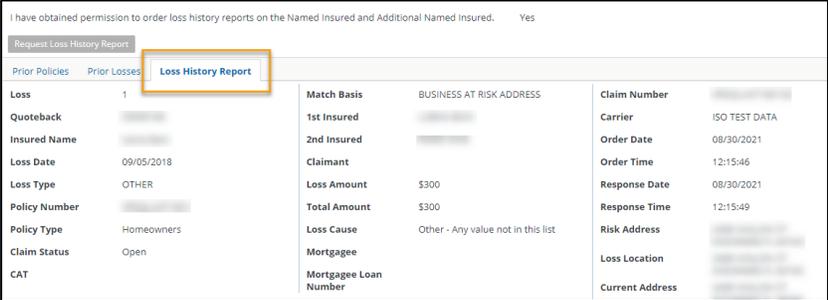
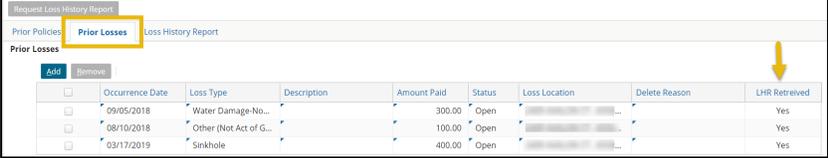
Step	Action
6	<p>If not already <b>prefilled</b> use the <i>Property Address Info</i> screen to enter the property address. Select <b>Retrieve</b> property information.</p>  <p><b>Result:</b> The <i>Property Information Results</i> screen displays.</p>
7	<p>Select <b>Accept Returned Address</b>.</p>  <p><b>Result:</b> The <i>Property Address Info</i> screen displays. Loss history data is pulled.</p> <p><i>Note:</i> Use <i>Original Address</i> should only be selected in rare circumstances. If you use the original address, contact Underwriting to discuss prior to submission.</p>
8	<p>Return to the <b>Policy Info</b> screen by selecting the link.</p>  <p><b>Result:</b> The <i>Policy Info</i> screen displays.</p>

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### Reviewing and Editing Automated Loss History Data, Continued

#### Accessing Automated Loss History Data, continued

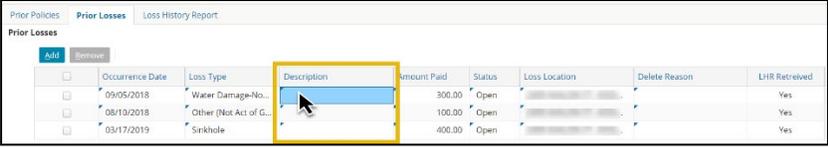
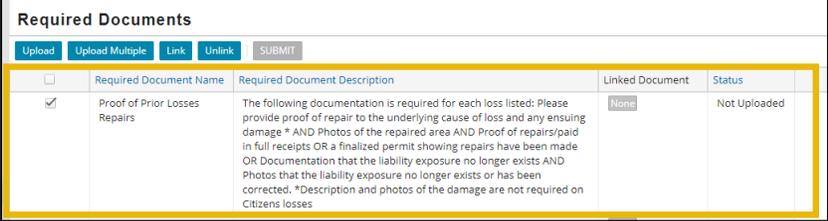
Step	Action								
9	<p>Select the <b>Loss History Report</b> tab to determine if any prior losses were generated by the automated process.</p>  <p>The data on this report is for completing and verifying the accuracy of the <i>Prior Losses</i> section of the application. Refer to <a href="#">Comparing Automated and Citizens Loss Types</a> for more information on Loss Type mapping, or the <a href="#">Fair Credit Reporting Act</a> for information on requesting the report or disputing the reported losses.</p>								
10	<p>Access the <b>Prior Losses</b> tab if additional losses were returned.</p>  <p>Data retrieved from the automated loss history report will indicate <i>Yes</i> in the <i>LHR Retrieved</i> column.</p> <table border="1"> <thead> <tr> <th>If ...</th> <th>Then ...</th> </tr> </thead> <tbody> <tr> <td>No prior loss data was returned, or if the applicant does not have prior losses to report</td> <td>Complete the <i>Policy Info</i> screen and continue the submission using the steps outlined in the <a href="#">New Business Submission Guide</a>.</td> </tr> <tr> <td>Prior loss data was returned</td> <td>Review the data carefully to determine if the results are applicable to your customer, then continue to <a href="#">Step 11</a>.</td> </tr> <tr> <td>Prior loss data was returned in error, is incorrect, was duplicated or occurred more than five years preceding the policy effective date</td> <td>Refer to the <a href="#">Editing Loss History</a> or <a href="#">Deleting Loss History</a> sections for further instructions.</td> </tr> </tbody> </table>	If ...	Then ...	No prior loss data was returned, or if the applicant does not have prior losses to report	Complete the <i>Policy Info</i> screen and continue the submission using the steps outlined in the <a href="#">New Business Submission Guide</a> .	Prior loss data was returned	Review the data carefully to determine if the results are applicable to your customer, then continue to <a href="#">Step 11</a> .	Prior loss data was returned in error, is incorrect, was duplicated or occurred more than five years preceding the policy effective date	Refer to the <a href="#">Editing Loss History</a> or <a href="#">Deleting Loss History</a> sections for further instructions.
If ...	Then ...								
No prior loss data was returned, or if the applicant does not have prior losses to report	Complete the <i>Policy Info</i> screen and continue the submission using the steps outlined in the <a href="#">New Business Submission Guide</a> .								
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Prior loss data was returned in error, is incorrect, was duplicated or occurred more than five years preceding the policy effective date	Refer to the <a href="#">Editing Loss History</a> or <a href="#">Deleting Loss History</a> sections for further instructions.								

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### Reviewing and Editing Automated Loss History Data, Continued

#### Accessing Automated Loss History Data, continued

Step	Action
11	<p>A full description of each loss will be required. To enter a loss description, click in the <b>Description</b> field, then enter the information.</p>  <p>Descriptions should be detailed enough to indicate the underlying cause of the loss and location within the dwelling, for example: <i>Plumbing supply line leak under the kitchen sink, resulting in damage to downstairs kitchen cabinets.</i></p> <p><i>Note:</i> The <i>Prior Losses Description</i> field can contain up to 250 characters. If additional space is required, the full description of the loss should be uploaded with corresponding <a href="#">acceptable proof of repair</a>.</p> <p>The <a href="#">Selecting Loss Causes and Sub Loss Causes for First Notice of Loss (FNOL) job</a> aid defines most common losses and can be used as a point of reference when describing the loss.</p>
12	<p>Complete the application as outlined in the <a href="#">New Business Submission Guide</a>, and then continue to the <i>Required Documents</i> screen. Proof of repair documentation may be required. If so, it must be uploaded with other required documents for approval and/or issuance.</p>  <p>Refer to the <a href="#">Submitting Acceptable Proof of Repair and/or Remediation</a> or <a href="#">Appendix II: Identifying Losses That Require Proof of Repair</a> for additional guidance.</p> <p><i>Note:</i> The <i>Premium Estimate</i> screen will not be accessible until prior loss data is retrieved.</p>

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## Reviewing and Editing Automated Loss History Data, Continued

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### Editing Automated Loss History Data and Providing Detailed Loss Descriptions

All insured's losses in the last five years, inclusive of Citizens losses, whether or not paid by insurance, regardless of perils covered on the policy application, at this or any other location must be added to the *Prior Loss* tab in PolicyCenter.

Prior losses should be reviewed for accuracy, edited and/or deleted. If losses appear on the report that were not disclosed or are being disputed by the applicant, agents should contact the applicant prior to editing or deleting the data. Underwriting may review edits and request additional information. To avoid additional information requests, agents are encouraged to explain the edits in the *Agent Application Remarks* section of the submission.

#### Notes:

- Loss causes that cannot be reliably mapped to a Citizens' loss cause will default to *Other (Not Act of God)*. Review these carefully. See [Appendix 1: Comparing Automated and Citizens Loss Types](#) for more information.
- PolicyCenter does not provide the functionality to print a loss history report, but applicants can contact A-Plus to request the report. For more information, see [Requesting a Copy of the Report and/or Disputing the Information](#).

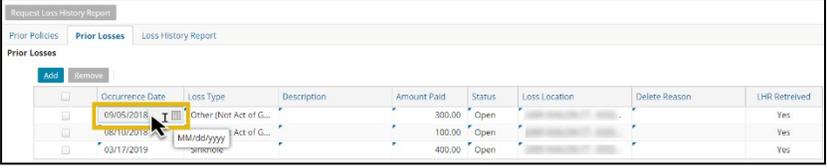
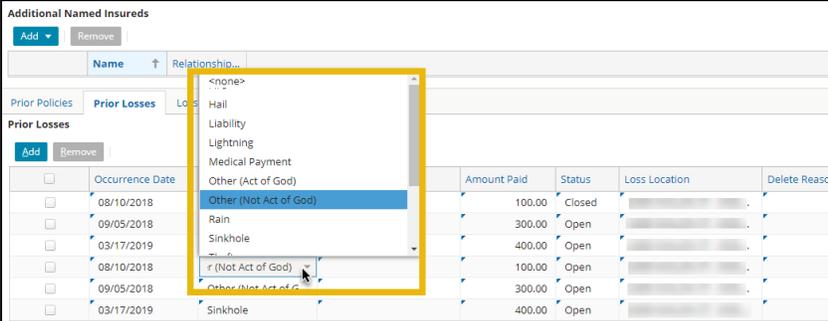
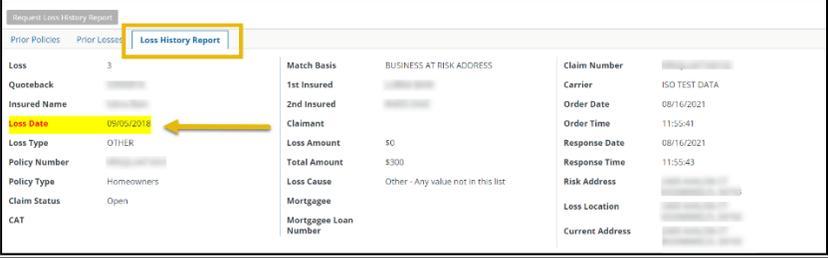
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Reviewing and Editing Automated Loss History Data, Continued

Editing Automated Loss History Data and Providing Detailed Loss Descriptions, continued

All fields on the *Prior Losses* tab can be amended. To edit automated loss history data:

Step	Action
1	<p>Click in the field that requires edits.</p>  <p><b>Result:</b> The field becomes editable.</p>
2	<p>Complete edits as needed, paying close attention to the accuracy of the <i>Loss Type</i> field.</p> <p><i>Note:</i> Access <a href="#">Appendix I: Comparing Automated and Citizens Loss Types</a> for more information.</p>  <p><b>Result:</b> Edits to the original data are highlighted on the <i>Loss History Report</i> Tab.</p> 
3	<p>Underwriting may review edits and request additional information after submission. To avoid additional information requests, agents are encouraged to explain the edits in the <a href="#">Agent Application Remarks</a> section of the submission.</p>
4	<p>Complete the <i>Policy Info</i> screen and complete the application as outlined in the <a href="#">New Business Submission Guide</a>.</p>

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### Reviewing and Editing Automated Loss History Data, Continued

#### Deleting Duplicate or Inapplicable Prior Loss Data

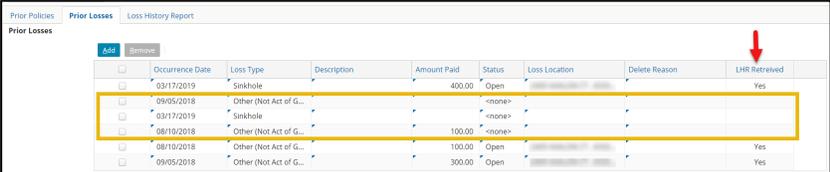
If prior loss data is duplicated or not applicable to the applicant, it must be deleted. This is most commonly necessary when:

- Prior losses are disclosed on the clearinghouse application and bridged to PolicyCenter.
- The date of loss is more than five years immediately preceding the effective date of the submission.
- A claim is duplicated on the automated loss history data.
- A loss is displayed that occurred before the property was purchased or leased by the Named Insured or Additional Named Insured.

Agents should contact the applicant prior to editing or deleting the data that does not directly relate to duplication from the clearinghouse.

*Note:* If a claim does not meet the above criteria, contact Underwriting to discuss prior to editing and/or deleting a loss.

To delete loss data:

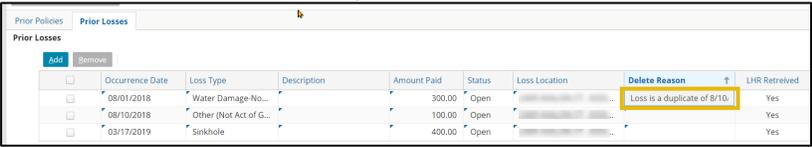
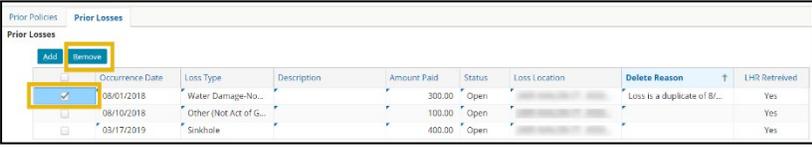
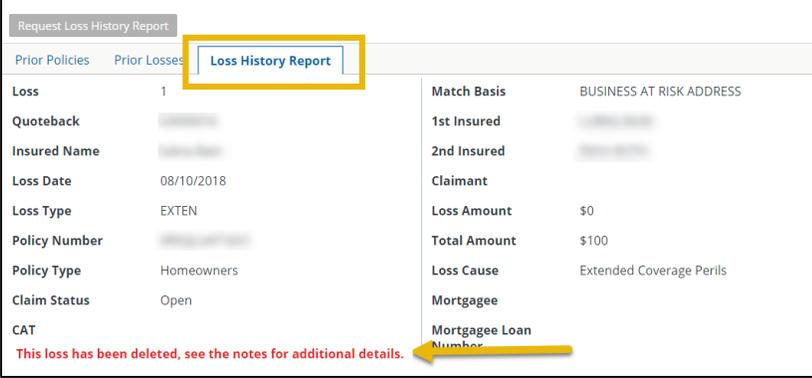
Step	Action
1	<p>Submissions originating in the clearinghouse will duplicate losses after the loss history report is generated. Carefully review the <i>Prior Losses</i> tab to determine if a loss should be deleted.</p> <p>When deleting duplicated losses, select the loss that was not <i>LHR Retrieved</i>.</p> 
2	<p>A reason for deleting any loss listed on the <i>Prior Losses</i> tab is mandatory. Click in the <i>Delete Reason</i> field of the loss that requires deletion.</p>  <p><b>Result:</b> The field becomes editable.</p>

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### Reviewing and Editing Automated Loss History Data, Continued

**Deleting Duplicate or Inapplicable Prior Loss Data, continued**

Step	Action
3	<p>Enter the reason for deleting the loss.</p>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>For losses duplicated from the clearinghouse, use <i>Duplicate</i> as the delete reason.</li> <li>The <i>Delete Reason</i> field can contain up to 250 characters.</li> <li>Underwriting will review deletions made to the system-generated prior loss data. Additional information may be requested, such as Loss Runs or claims documents from prior carrier.</li> </ul>
4	<p>Place a check next to the loss that should be deleted, then select <b>Remove</b>.</p>  <p><b>Result:</b> If losses pulled from the Loss History data are removed, they will be highlighted on the <i>Loss History Report</i> Tab.</p> 
5	<p>Complete the <i>Policy Info</i> screen and continue the application as outlined in the <a href="#">New Business Submission Guide</a>.</p>

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### Reviewing and Editing Automated Loss History Data, Continued

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#### Ineligible Risk Due to Prior Loss Data

Some risks are not eligible for the HO-3 policy form, though may be written on named-peril policy forms such as the HO-8 or DP-1.

If a submission is found to be ineligible due to loss frequency, an error will display in PolicyCenter.



**Note:** Refer to Rule 206 in the Underwriting Manual for more information.

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#### Performance Violations

Agents must exercise discretion when editing or removing losses returned from automated loss history data. Submitting an uninsurable risk or circumventing the document submission could result in a performance violation.

For more information, refer to the [Agent Performance Standards Program Guide for Personal Lines](#).

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## Submitting Acceptable Proof of Repair

### Overview

On new-business submissions, a full description of prior losses within the past five years and proof of prior loss repair will be required if the date of a prior 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 \$20,000
- A sinkhole or liability loss occurred
- The date of loss is within the past year
- Two or more of the same type of loss appear on the loss history

Underwriting may request proof of repair outside of the scenarios listed above. Remember that all losses within the last five years, at this or any location, must be added for loss frequency consideration. [Refer to Appendix II: Identifying Losses That Require Proof of Repair](#) for more information.

### Existing Open Claims

A risk with an existing open claim still may be eligible for coverage.

- Risks with existing, unrepaired structure damage must be submitted unbound for review.
  - Refer to Rule 208, *Uninsurable Properties*, of Citizens' Underwriting manual for more information.
- Risks with open liability, theft or any other open claim must include a detailed explanation of the loss and any steps taken to remediate the future potential losses.

**Existing Damage Due to Open Claim on New Business Submissions**  
Prior open losses could be an indication of existing damage and should be thoroughly reviewed to confirm eligibility.

Existing, unrepaired structure damage must be indicated and submitted on an unbound application. Underwriting then will review the extent of damage to determine if the submission is insurable. If the submission is approved, proof of repair and/or remediation will be required within 60 days.

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## Submitting Acceptable Proof of Repair, Continued

**Proof of Repair Requirements**

Acceptable proof of repair and/or remediation will vary based on cause of loss and the extent of the damage and may be required prior to underwriting review and issuance.

Acceptable proof of repair generally includes:

- Proof that the underlying cause of loss and any ensuing damage has been remediated, including the system or portion of the system that failed.
- At a minimum, documentation that the system has been fully replaced by a licensed professional and that in the course of performing the work, permits and inspections required by the local building authority were obtained.

Any alternative documentation must be reviewed on a case-by-case basis by Underwriting. An intent to repair or estimate will not be accepted.

Acceptable proof of repair and/or remediation is listed below. Additional required documents will vary based on the type of damage.

If the Structure Damaged is the:	Then Acceptable Document(s) include:	The Document Must:
Roof	Receipts for repair/ replacement	<ul style="list-style-type: none"> <li>• Be completed by a general, residential, building or roofing contractor, building code inspector licensed roofer or Florida-licensed home inspector.</li> <li>• Indicate <i>Paid in full</i></li> <li>• Indicate specific area(s) of repair</li> <li>• Include clear color photos of repaired area(s)</li> </ul>
	Roof Inspection Form	Be completed by a general, residential, building or roofing contractor, building code inspector or Florida-licensed home inspector
	Finalized roofing permit	<ul style="list-style-type: none"> <li>• Specify full roof replacement</li> <li>• Include clear color photos of replaced roof</li> </ul>
Building	Receipts	<ul style="list-style-type: none"> <li>• Indicate <i>Paid in Full</i></li> <li>• Be completed by licensed general, residential, or building contractor</li> <li>• Indicate specific area(s) of repair</li> <li>• Include clear color photos of repaired area(s)</li> </ul>

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## Submitting Acceptable Proof of Repair, Continued

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**Proof of Repair Requirements**, continued

In some instances, non-Act of God losses may not result in roof or structural damage and/or may be related to a more extensive underlying cause.

Type of Loss	Additional acceptable proof of repair includes, but is not limited to:
Collapse	Receipts and photos demonstrating remediation of the underlying cause, such as removal and replacement of defective materials, decay, weight of contents, etc.
Explosion	Receipts and photos demonstrating removal of fuel, chemical or pressure-related hazards.
Fire	Proof of repair, remediation or replacement of malfunctioning electrical, wiring or controlled flame heating systems.
Liability: Bodily Injury	Documentation that the liability exposure no longer exists AND Photos that the liability exposure no longer exists or has been corrected
Liability: Property Damage	Documentation that the liability exposure no longer exists AND Photos that the liability exposure no longer exists or has been corrected
Loss Assessment	Paid in full receipt from the corporation or association issuing the assessment, which includes indication of the loss cause.
Medical Payment	Documentation that the liability exposure no longer exists AND Photos that the liability exposure no longer exists or has been corrected
Sinkhole	See <a href="#">Acceptable Proof of Repair: Sinkhole Losses</a>
Theft	A signed statement of steps taken to prevent further losses.
Vandalism	A signed statement of steps taken to prevent further losses.
Water Damage: Non-Weather Related	See <a href="#">Acceptable Proof of Repair: Non-Weather Water Losses</a>

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## Submitting Acceptable Proof of Repair, Continued

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### Acceptable Proof of Repair: Non-Weather Water Losses

Automated loss history data may not distinguish between non-weather and weather-related water losses. Agents must verify if the underlying cause of loss is non-weather related or weather-related water damage. A “water loss not caused by weather” is defined as any of the following:

- The accidental discharge or overflow of water or steam from a plumbing, heating, air conditioning, automatic fire-protective sprinkler system or household appliance.
- The constant or repeated seepage or leakage of water or steam.
- The presence or condensation of humidity, moisture or vapor.

The [Selecting Loss Causes and Sub Loss Causes for First Notice of Loss \(FNOL\) job](#) aid describes types of nonweather water-related losses. This information may be used to compare with the available loss information to determine if the water loss is nonweather water-related.

Properties with prior nonweather water-related losses may be eligible only for a DP-1 policy form and will require proof of repair. An exception may be considered if there has been a full replacement of a failed mechanical system by a professional licensed in the field. Contact Underwriting to discuss prior to selecting a policy form.

Acceptable proof of repair for nonweather water-related losses include photos of the repaired area and at least one of the following:

- A 4 Point Inspection, showing no deficiencies, dated after the date of loss and indicating the issue was remediated
- Paid in full receipts
- Finalized permit showing repairs have been made

*Note:* Repair and/or replacement work on the roof, electrical, heating, or plumbing systems must be completed by a verifiable licensed contractor.

### Proof of Repair for Losses Remediated by Citizens’ Managed Repair Program

Risks returning to Citizens that were repaired through Citizens’ Managed Repair Program will not require proof of repair. The agent should, however, upload a statement indicating the damage was repaired as part of the Managed Repair Program.

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## Submitting Acceptable Proof of Repair, Continued

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### Acceptable Proof of Repair: Sinkhole Losses

If the property to be insured has ever sustained a loss due to sinkhole activity or has had a sinkhole investigation performed by a professional engineer, documentation of repairs must be submitted with the application, whether sinkhole loss coverage is requested or not. Prior sinkhole losses should be included in reported prior losses, regardless of the perils covered on the application.

For additional information and documentation requirements, refer to Rule 204 in Citizens' underwriting manuals or one of the following FAQ's:

- Answer ID [3063](#): *What documentation is required if Sinkhole Loss coverage is requested?*
  - Answer ID [1994](#): *Does Citizens require proof of repairs when the property has had sinkhole damage?*
- 

### Late Submission Violations

Underwriting will not review, approve and/or issue a policy until all required documents have been uploaded and the payment, if the policy is bound, has been posted. This includes proof of repair documentation, if required, on new-business submissions.

A late submission alert occurs when the application and all required documentation are not submitted within five business days from the policy's effective date of coverage. A late submission violation also occurs when the application and all required documents are not submitted and the **SUBMIT** button is not selected within 15 days of the policy's effective date of coverage.

For more information, refer to the [Agent Performance Standards Program Guide for Personal Lines](#).

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## Fair Credit Reporting Act

### Overview

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. Customers have the right to be informed if the information in their file has been used against them.

View a summary of [consumer rights under the FCRA](#).

### FCRA Notices on Incomplete Applications

When an unbound submission contains a claim reported on the Loss History Report and the submission is not or cannot be completed, Citizens will, in acknowledgement of the possibility that the application has been abandoned or withdrawn due to loss frequency, send a *Property Loss History Notice* to the customer.

08/31/2021

Submission Number: [REDACTED]

**Important Notice: Property Loss History**

We are providing you with this notice because your agent initiated an application on your behalf for insurance with Citizens Property Insurance Corporation that did not result in coverage with us.

One factor that may have been part of this outcome was information contained in a consumer report supplied to us by the Automobile-Property Loss Underwriting Service (A-PLUS) from Verisk Insurance Solutions. Prior property losses indicated in the report suggest the possibility that one of Citizens' eligibility requirements may have been a factor, such as:

- Two or more nonweather water-related losses in the last 36 months
- Three or more losses (excluding Acts of God) in the last 36 months
- Three or more nonweather water-related losses in the last 60 month

Please note that Verisk Insurance Solutions did not make any decision regarding your insurance application and is, therefore, unable to provide specific reasons regarding the decision.

Under the Fair Credit Reporting Act, Section 612, you have the right to obtain a free copy of the consumer report from Verisk Insurance Solutions if requested within 60 days of receipt of this notice. You also have the right, under Section 611, to dispute the accuracy or completeness of any information contained in the report. To dispute information contained in the report or to obtain a free copy of the report, please call 1.800.709.8842 or write to:

ISO Consumer Inquiry Center, Verisk Analytics  
1000 Bishops Gate Blvd., Suite 30  
P.O. Box 5404  
Mt. Laurel, New Jersey 08054-5404

As a reminder, this notice is related only to the submission number noted above. As part of seeking insurance coverage with Citizens, it is possible your agent submitted more than one application for various reasons. Please contact your agent for further information and to answer any questions you may have regarding insurance coverage via phone 727-327-7070 or email [performance.test@citizensfla.com](mailto:performance.test@citizensfla.com)

Citizens Property Insurance Corporation

FCRA 09 21

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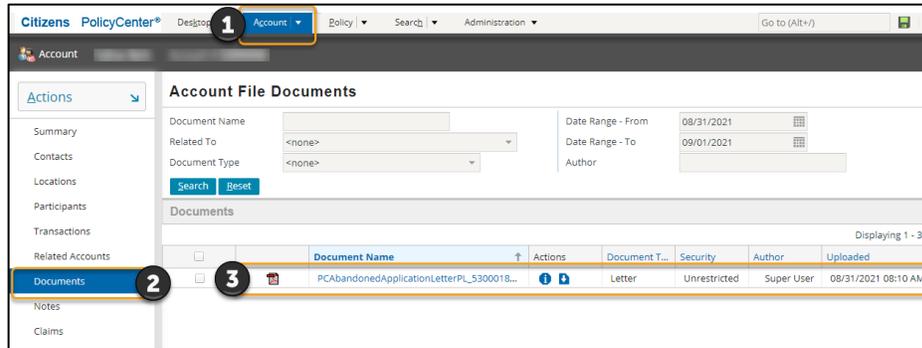
### Fair Credit Reporting Act, Continued

#### Accessing the FCRA Notice

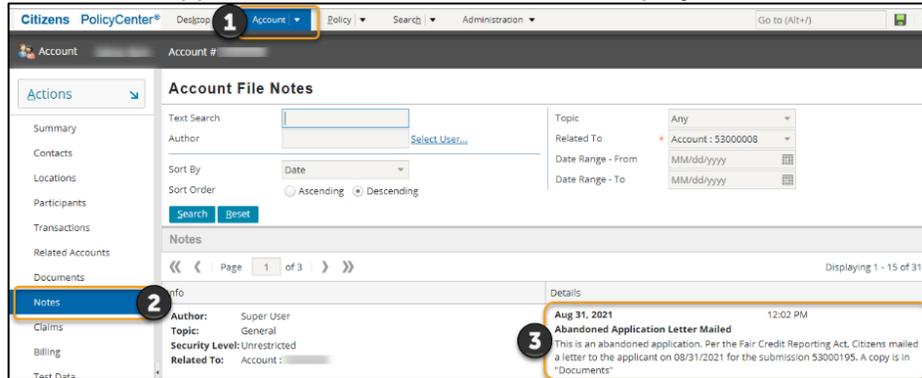
Agents can access this the *Property Loss History Notice* from the customer's account, and a note will be placed on the policy. The notice will be sent:

- 25 days after the creation date on abandoned applications
- Immediately after an application is withdrawn

To access the *Property Loss History Notice*, open the customer's account, then select **Documents**. The notice will be listed.



To access the note, open the customer's account, select **Notes**. The *Abandoned Application Letter Mailed* note will display.



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## Fair Credit Reporting Act, Continued

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**Requesting a Copy of the Report and/or Disputing the Information**

Under the Fair Credit Reporting Act, Section 612, customers have the right to obtain a free copy of the consumer report from Verisk Insurance Solutions if requested within 60 days of receipt of the *Property Loss History Notice*.

Should a consumer question the accuracy of the information in the prior loss automated data, they can dispute the information by contacting the vendor, Verisk Insurance Solutions, following the instructions provided in the FCRA abandonment letter. The vendor will undertake an investigation with the organization submitting the claim(s).

To dispute information contained in the report or to obtain a free copy of the report, please call 1.800.709.8842 or write to:

ISO Consumer Inquiry Center, Verisk Analytics  
1000 Bishops Gate Blvd., Suite 30  
P.O. Box 5404  
Mt. Laurel, New Jersey 08054-5404

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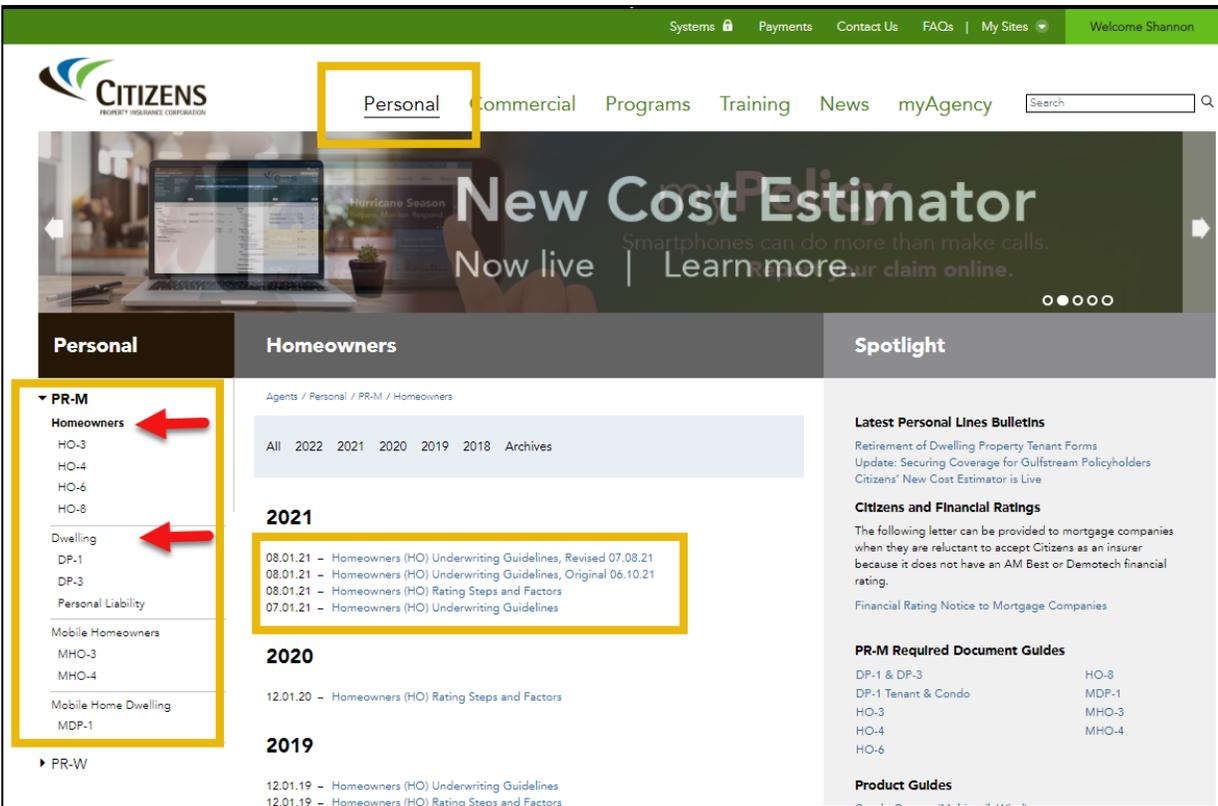
## Resources

### Overview

In addition to the resources referenced in this guide, additional materials are available on the Citizens Agent website and include the underwriting manuals, job aids, online learning, and FAQ's.

### Underwriting Manuals

For more information regarding Citizens' Underwriting rules and requirements, visit Citizens' *Agents* site and select **Personal Lines** → **PR-M Homeowners** or **Dwelling** to access the latest version of the underwriting guidelines.



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Resources, Continued

Job Aids and Online Learning

For more information regarding PolicyCenter navigation, visit the *Agents* site and select **Training**. Use the menu to access more information regarding Citizens' Performance Standards Program, on demand education, webinar recordings and Personal Lines job aids.

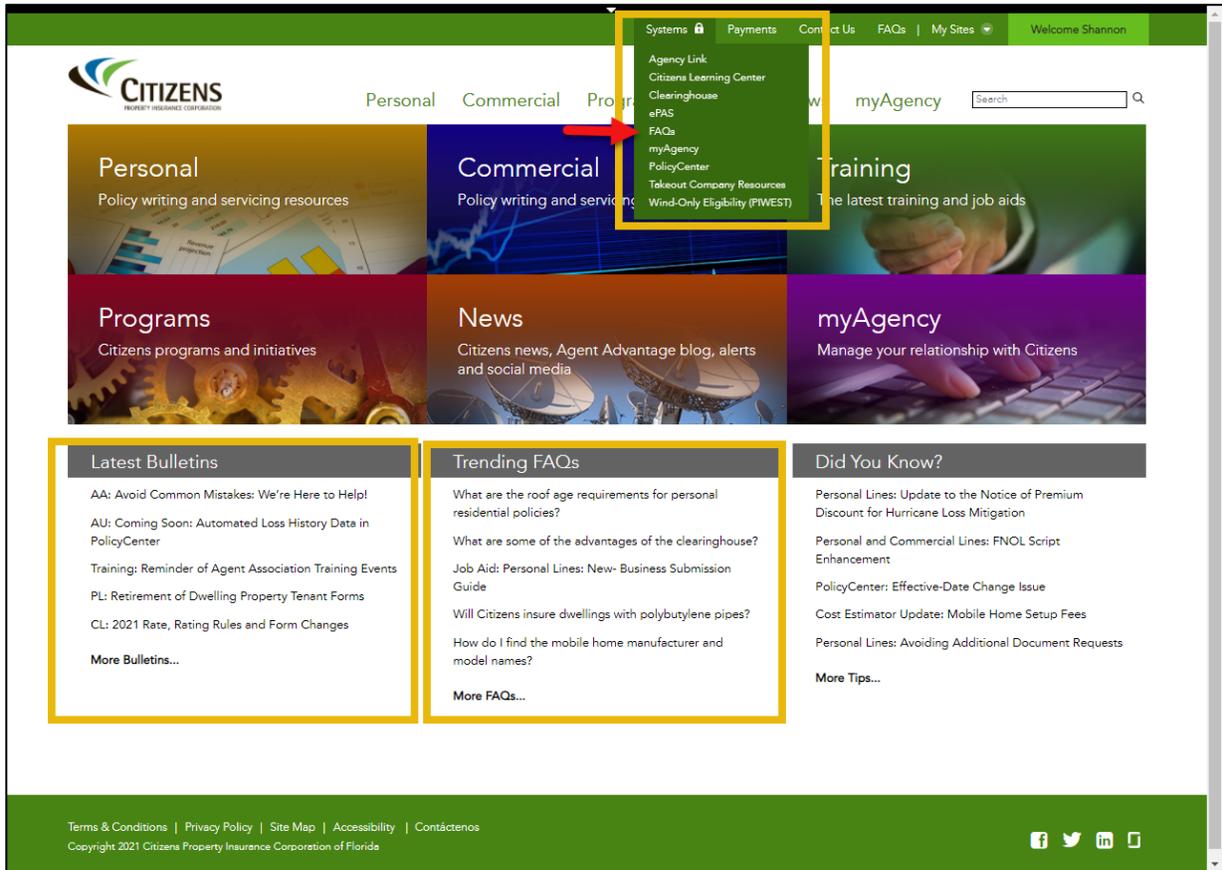
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Resources, Continued

Frequently Asked Questions (FAQs)

To access the latest updates, news and FAQ's, visit the *Agents* site and the [FAQs](#).

- Citizens' extensive collection of FAQs can be accessed from the *Systems* menu. *Trending FAQ's* are accessible on the homepage.
- The latest agent communications are accessible from the homepage.



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## Appendix 1: Comparing Automated and Citizens Loss Types

### Overview

Loss cause values displayed on the *Prior Losses* tab may default to *Other (Not Act of God)* if the automated data cannot be mapped to a Citizens-specific loss type. Agents may need to edit the *Loss Type*.

The screenshot displays the 'Loss History Report' interface. It shows three loss records. The first record (Loss 1) has a loss date of 03/17/2019 and a loss type of 'CLPS'. The second record (Loss 2) has a loss date of 08/10/2018 and a loss type of 'EXTEN'. The third record (Loss 3) has a loss date of 09/05/2018 and a loss type of 'OTHER'. A pop-up window titled 'Prior Losses' is overlaid, showing a table of loss events with columns for Occurrence, Date, and Loss Type. The table lists three events: 03/17/2019 (Sinkhole), 08/10/2018 (Other (Not Act of God)), and 09/05/2018 (Other (Not Act of God)). Dashed arrows indicate the mapping from the loss types in the main report to the corresponding entries in the pop-up window.

Occurrence	Date	Loss Type
<input type="checkbox"/>	03/17/2019	Sinkhole
<input type="checkbox"/>	08/10/2018	Other (Not Act of God)
<input type="checkbox"/>	09/05/2018	Other (Not Act of God)

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## Appendix 1: Comparing Automated and Citizens Loss Types, Continued

**Loss Type Mapping Chart** Use the chart below to validate automated *Loss Type* mapping:

<b>If the <i>Loss Type</i> on the <i>Loss History</i> Tab Indicates:</b>	<b>Then the <i>Prior Losses</i> Tab will Indicate:</b>
ACCDL Accidental Discharge/Leakage	Water Damage - Non Weather Related
APPL, Appliance Related Water	Water Damage - Non Weather Related
CLPS, Building Collapse	Sinkhole
COLL, Collision, Upset	Other (Not Act of God)
CONTA, Contamination	Other (Not Act of God)
CRAFT, Watercraft	Other (Not Act of God)
CREDIT, Credit Card	Theft
DAMAG, Damage to Property of Others	Other (Not Act of God)
DISAP, Mysterious Disappearance	Theft
DISSC, Mysterious Disappearance Scheduled Property	Theft
DOG, Dog Bite (Liability)	Liability
EXTEN, Extended Coverage Perils	Other (Not Act of God)
FIRE, Fire	Fire
FLOOD, Flood	Other (Act of God)
FOROB, Foreign Object Intake	Other (Not Act of God)
FREEZE, Freezing Water (including Busting Pipes)	Water Damage - Non Weather Related
GLASS, Broken Window	Vandalism
HAIL, Hail	Hail
Liability, Liability (All Other)	Liability
LIGHT, Lighting	Lightning
LIVES, Livestock	Liability
Medical, Medical Payments	Medical Payment
MOLD, Mold	Water Damage - Non Weather Related
MOLDL, Mold Liability	Liability
MOVE, Earth Movement	Sinkhole
OTHER, All Other	Other (Not Act of God)
PHYDA, Physical Damage (All Other)	Other (Not Act of God)
QUAKE, Earthquake	Other (Act of God)

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## Appendix 1: Comparing Automated and Citizens Loss Types, Continued

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### Loss Type Mapping Chart, continued

<b>If the <i>Loss Type</i> on the <i>Loss History</i> Tab Indicates:</b>	<b>Then the <i>Prior Losses</i> Tab will Indicate:</b>
SINK, Sinkhole	Sinkhole
SLIP, Slip/Fall (Liability)	Liability
SMOKE, Smoke	Fire
VMM, Vandalism/Malicious Mischief	Vandalism
WATER, Water Damage	Water Damage - Non Weather Related
WC, Workers Compensation	Liability
WEATHER, Weather Related	Other (Act of God)
WIND, Wind	Wind
WSNOW, Weight of Ice or Snow	Other (Act of God)

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## Appendix II: Identifying Losses That Require Proof of Repair

### Determining When Proof of Repair is Required

Based on certain loss conditions, you are required to upload proof of repairs for the prior loss(es) before submitting the application.

The *Required Documents* screen in PolicyCenter will not indicate which loss(es) require proof of repair.

Required Documents				
<input type="button" value="Upload"/> <input type="button" value="Upload Multiple"/> <input type="button" value="Link"/> <input type="button" value="Unlink"/> <input type="button" value="SUBMIT"/>				
<input type="checkbox"/>	Required Document Name	Required Document Description	Linked Document	Status
<input type="checkbox"/>	Proof of Prior Losses Repairs	The following documentation is required for each loss listed: Please provide proof of repair to the underlying cause of loss and any ensuing damage * AND Photos of the repaired area AND Proof of repairs/paid in full receipts OR a finalized permit showing repairs have been made OR Documentation that the liability exposure no longer exists AND Photos that the liability exposure no longer exists or has been corrected. *Description and photos of the damage are not required on Citizens losses	None	Not Uploaded

Agents will need to determine which loss(es) require proof of repair.

*Note:* Documentation of repairs is not generally necessary for losses that occurred at locations other than the property address being reviewed for coverage. However, the loss still needs to be listed for loss frequency consideration.

Use the chart below to determine which loss(es) require proof of repair.

<p><b>Has the loss occurred in the past 60 months at the same location?</b></p>	<p>If <b>No</b>, then proof of repair is generally not needed <i>Note:</i> Underwriting may request proof of repair during the discovery period.</p>	
	<p>If <b>Yes</b>, then does the prior loss meet one or more of the following:</p>	
	<ul style="list-style-type: none"> <li>• The claim is still open</li> <li>• The amount of the loss is \$20,000 or more</li> <li>• A sinkhole or liability</li> <li>• The date of loss is within the past year</li> <li>• Two or more of the same type of loss appear on the loss history</li> </ul>	<p>If <b>yes</b>, upload acceptable proof of repair for all losses fitting the criteria.</p>

*End*

