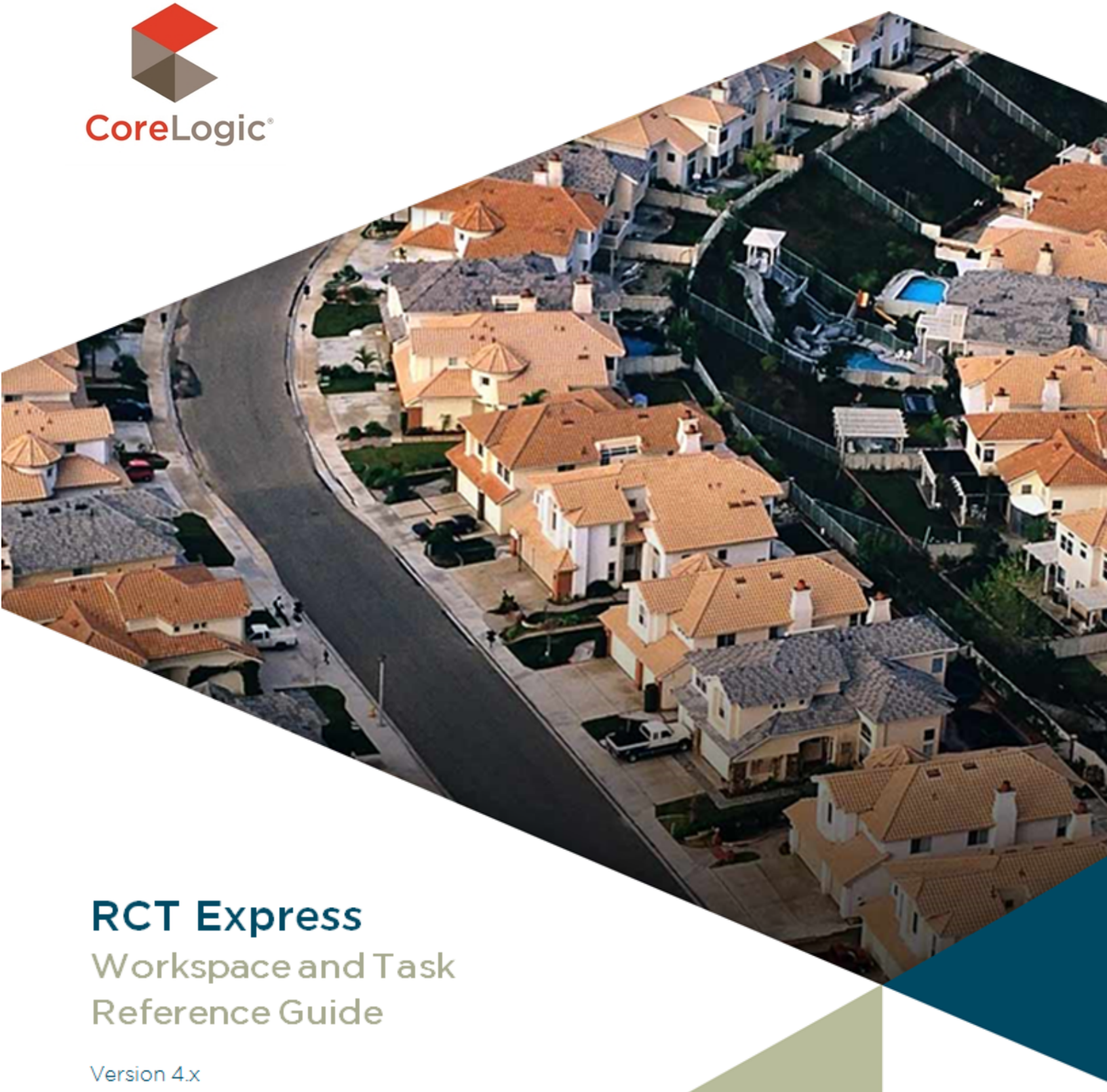
CoreLogic®



RCT Express

Workspace and Task Reference Guide

Version 4.x

Copyright

© 2016 CoreLogic®, Inc. All rights reserved.

No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording, or storage in a retrieval system, without the prior written permission of CoreLogic.

The information contained in this publication has been obtained from sources generally believed to be reliable. However, CoreLogic makes no representation or warranty of any kind, express or implied, as to the accuracy or content of the information, nor does CoreLogic warrant its merchantability or fitness for a particular purpose. Under no circumstances will CoreLogic be liable for direct, indirect, special, consequential or incidental damages (including lost profits), even if CoreLogic has been advised of the possibility of such damages, caused directly or indirectly by errors or omissions in the information.

CoreLogic on the Web

Contents

Chapter 1: Introduction to RCT **1**

System Requirements 2

Related Topics: 3

Technical Support 4

Related Topics: 4

Chapter 2: The RCT Workspace **5**

In This Section 5

Dashboards 6

Related Topics: 6

Dashboard, Main 7

Advanced Entry 8

Valuation Page 9

Policy Information 11

Building Information 15

Valuation Totals 26

Materials 27

Related Topics: 28

Kitchen and Bath Wizard 29

Options 30

Attachments 31

Attachment Name 31

Caption 31

Notes 31
Comments 32
Contents Valuation 33
Custom Items 36
Markup and Adjustments 37
Related Topics: 37
Adjustment Factor 37
Related Topics: 37
Depreciation Factor 37
Related Topics: 38
Condition, Effective Age, and Depreciation Percentage 38
Condition 38
Effective Age 38
Depreciation Percentage 39
Depreciation Table, Mobile-Manufactured Housing - Historical 42
Related Topics 44
Depreciation Table, Mobile-Manufactured Housing - Physical 44
Condition 44
Effective Age 45
Mobile-Manufactured Housing – Single Wide Depreciation Table 45
Mobile-Manufactured Housing – Multi-Wide Depreciation Table 47
Related Topics 49
Additional Fields 50
Related Topics: 50

Reload Assumptions 51
Refresh Roof Age 52
Reports 53
Cost Detail Report Definitions 55
RCT Cost Detail Report Definitions 55
Equipment Column: 56
Equipment Line: 56
AerialAssist™ 57
RCT Alerts 58
Hazard Summary 59
Related Topics: 60
Hazard Risks 61
Available Hazards: 61
Hazard Map 73
GeoSpatial Information 76
Match Code Key 79
Permit Data 83
Using the Help System 84
Search the Help System 85
Narrow your search 87
Print a Help Topic 90
Interactive Help 91
Chapter 3: How to... 94
In This Section 95

Log in to RCT 97
Related Topics: 97
Request a Forgotten Password 97
Related Topics: 97
Change Your Password 98
Related Topics: 98
Create a New Valuation 99
Related Topics: 100
Create a Renters (Contents Only) Valuation 101
Find an Existing Valuation 103
Related Topics: 103
Filter Items 104
Related Topics: 104
Sort Columns 105
Related Topics: 106
Edit a Valuation 107
View Valuation History 108
Related Topics: 108
View AerialAssist™ 109
Related Topics: 111
Create a Comparison Report 112
Generate a Report 113
Edit Policy Information 114
Related Topics: 115

Edit Building Information 116
Related Topics: 117
Interactive Help 119
Contents Valuation 122
Refresh Roof Age 125
Add a Section 126
Related Topics: 128
Delete a Section 129
Related Topics: 129
Add or Edit Materials 130
Search for definitions of materials or building features in the online help. 132
Related Topics: 133
Add a feature or material 134
Related topics: 134
Add or edit from the materials pane 135
Related topics: 136
Kitchen and Bath Wizard 137
Preview a Valuation 138
Related Topics: 139
Download a Report 140
Related Topics: 140
Email a Report 141
Related Topics: 141
Copy a Valuation 142

Related Topics: 142
Delete a Valuation 143
Related Topics: 143
Add Attachments 144
Related Topics: 144
Edit an Attachment 145
Related Topics: 145
Delete an Attachment 146
Related Topics: 146
Add Comments 147
Add Custom Items 148
Enter Markups and Adjustments 151
Additional Fields Settings 152
Related Topics: 153
Manage Additional Fields 154
Related Topics: 155
Create Additional Fields 156
Related Topics: 159
Edit Additional Fields 160
Related Topics: 163
Additional Fields 164
Related Topics: 164
Save a Valuation 166
How to Turn Off Internet Explorer Compatibility View 167

Option One: Using the Address bar 167

Note: Displaying the Tools menu in Internet Explorer 167

Option Two: Using the Tools menu 168

Option Three: Using Compatibility View Settings 169

Option Four: Using Developer Tools 171

Chapter 1: Introduction to RCT

RCT (Residential Component Technology) Express is a web-based, hosted system used to calculate a property's reconstruction cost based upon the risk-specific features of the individual property. Depending on system licenses, RCT may also provide address-specific information regarding the property including square footage, year-built, number of stories, roof age, geospatial hazard information, building permit data, and the ability to estimate the value of the property's contents.

If you want further information about CoreLogic or its products, you can visit us at our website.

CoreLogic also has an online Knowledge Center that contains property research and industry knowledge information.

System Requirements

RCT system requirements:

- Browsers supported:
  - Internet Explorer v9, 11, and Edge (Windows) Compatibility mode should **not** be enabled.
  - Chrome (Current version, Windows)
  - Firefox (Current version, Windows)
  - Safari (Current version, Windows)
- Browsers must have Javascript turned on.
- Browsers must have cookie support turned on.
- Browsers need to support the PDF viewer within the browser in order to view generated reports.
- Minimum screen resolution: 1024 x 768

Note: We realize that you may be using various operating systems and Internet browsers within your organization. Some of these Internet browsers not listed above may work. However, any browser not listed above has not been fully tested by CoreLogic.

How to enable Javascript in Internet Explorer:

1. In Internet Explorer select **Internet Options** from the **Tools** menu.
2. Click the **Security** tab.
3. Click **Custom level… in Security level for this zone**.
4. Scroll down to **Scripting**, near the bottom of the list.
5. Under **Active scripting**, choose **Enable**.
6. Click **OK** to leave Security Settings. Click **OK** to leave Internet Options.

How to enable cookie support in Internet Explorer:

1. Open Internet Explorer.
2. Click the **Tools** button, and then click **Internet Options**.
3. Click the **Privacy** tab, and then, under **Settings**, move the slider to **Medium** (check with your system administrator) and then click **OK**.

How to configure the PDF viewer in Adobe Acrobat:

1. Quit Internet Explorer.
2. Start Adobe Acrobat or Adobe Reader.
3. Choose **Edit > Preferences** in Acrobat or Reader.
4. Select **Internet** in the list on the left.
5. Check **Display PDF in Browser** and click **OK.**
6. Restart Internet Explorer.

> **Note:** When using IE do **not** use Compatibility View. If you need to use Compatibility View for other websites, edit your settings in IE under Tools > Compatibility View Settings.

How to turn off Compatibility View in IE

If Internet Explorer is run in compatibility mode, then any of several functions may not work properly. Some of these functions work in some versions of IE while in Compatibility Mode, but not others.

- The "Create Valuation" button on the dashboard may be disabled which prohibits creating a new valuation.
- Material edits may not be saved. In other cases the materials cannot be edited.
- The panel which displays the Materials for the valuation may not appear.
- The layout of the web pages is visibly different. Some text areas are not aligned property and some icons may not be displayed.
- Various error messages may appear indicating one of several JavaScript errors.

Related Topics:

Technical Support

If you have questions about or problems with the system, first look in the online help for assistance. If you still cannot solve your problem, contact the CoreLogic support desk:

- Voice: 800-809-0017
- Email: CoreLogic Support

The Help Desk is available Monday - Friday between 7 a.m. and 7 p.m. Central Time and on Saturday and Sunday between 8 a.m. and 5 p.m. Central Time.

Before calling the support desk, please have the following information available:

- Internet browser type and version
- Is a pop-up blocker running on your system?
- An exact description of your question or problem, including what you were doing when the problem occurred
- The exact text of any error messages

If you want further information about CoreLogic or its products, you can visit us at our website.

CoreLogic also has an online Knowledge Center that contains property research and industry knowledge information.

Related Topics:

System Requirements

Chapter 2: The RCT Workspace

The RCT workspace provides easy access to the features you use to create and edit valuations. Many features are available at multiple points in the system to help make your workflow easy and efficient.

This section describes the RCT workspace and the features that you can use.

For step-by-step procedures on all of the tasks in RCT see the "How to..." on page 94 section.

In This Section

"Dashboard, Main" on page 7

"Valuation Page" on page 9

"Materials" on page 27

"Options" on page 30

"Reports" on page 53

"AerialAssist™" on page 57

"RCT Alerts" on page 58

"Hazard Summary" on page 59

"Permit Data" on page 83

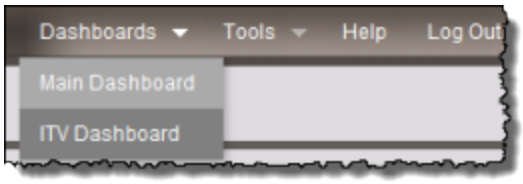
"Using the Help System" on page 84

Dashboards

Different dashboard views may be available depending on your configuration and permissions. After logging in, your default dashboard will be displayed.

Custom dashboards display valuations delivered from different sources (ExpressLync, FIT, etc.) and are customizable.

If you have access to different dashboards, you can switch between them by selecting the Dashboards menu and clicking the desired dashboard from the list.

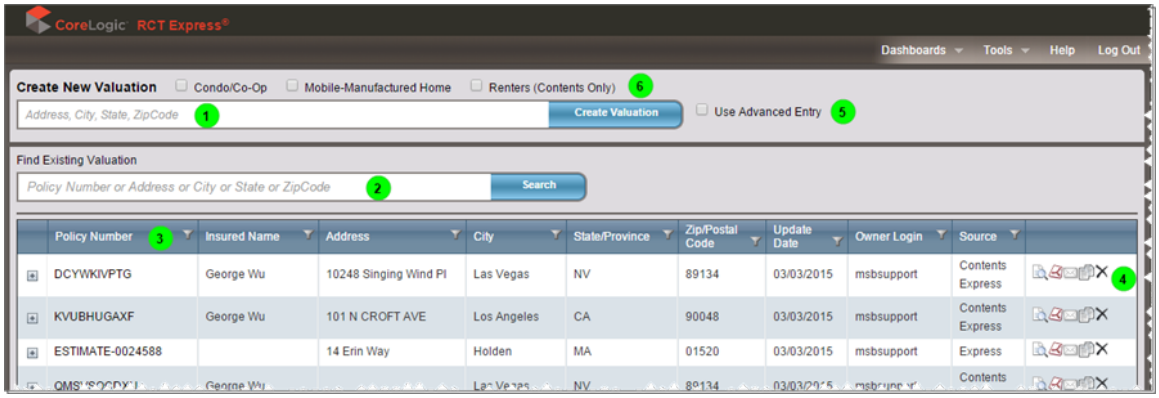


Related Topics:

"Dashboard, Main" on the next page

Dashboard, Main

Use the main dashboard to begin new valuations. You can also view a list of existing valuations, search for valuations, preview valuation information, download reports, and more.



Area:		Description:
1	Create New Valuation	Use this field to create a new valuation.
2	Find Existing Valuation	Use this field to find an existing valuation.
3	Valuation Panel	This area lists all valuations or the results of any search. The list may be filtered to easily locate specific valuations.
4	Shortcut icons	This area has shortcut icons that you can use to display a preview of the valuation information, download reports, and email, copy, or delete a valuation.
5	Use Advanced Entry	Check this box to use the Advanced Entry feature.
6	Condo/Co-op, Mobile-Manufactured Home, and Renters (Contents Only)	Use these check boxes if you are going to create a valuation for a Condo/Co-op or Mobile-Manufactured home style, or if you are going to create a renters (contents only) valuation.

Advanced Entry

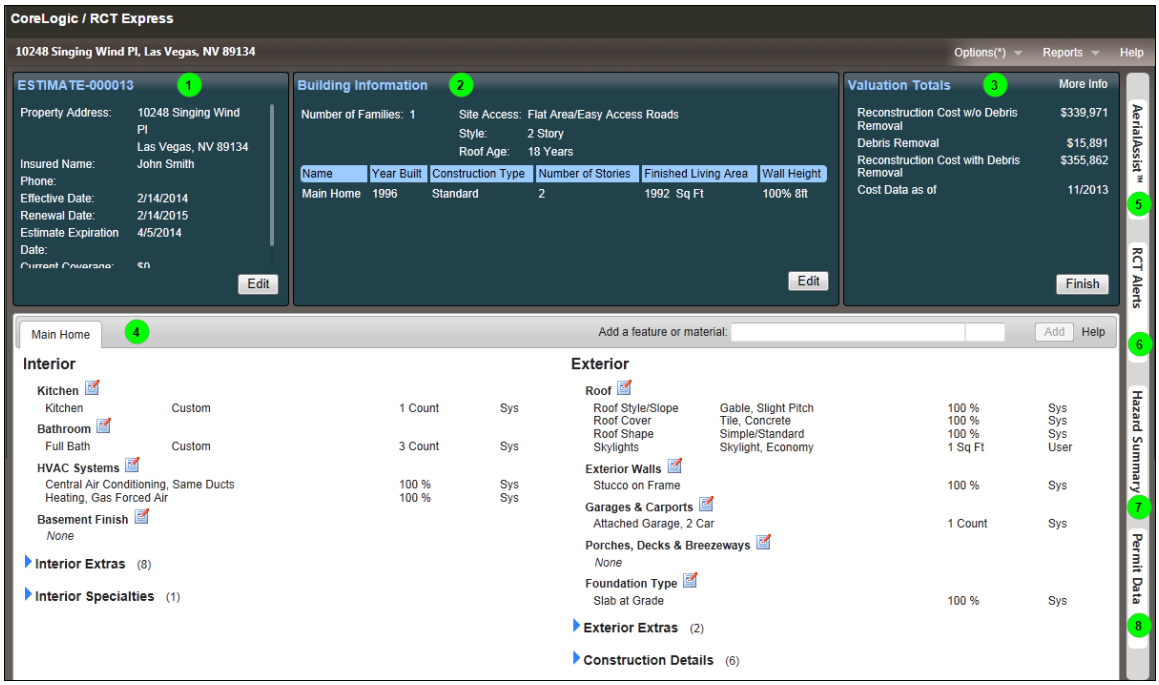
The advanced entry method is especially designed to be used by field estimating and inspection professionals assigned to evaluate truly unique mansion-grade homes. Advanced entry enables field professionals to estimate even the most complex floor plans and designs including vertical or horizontal sections, multiple level basements, garages with finished living area, servant's quarters, and guest houses. Additional features include:

- Section-specific material selection entry for highly detailed estimates
- Superstructure adjustments necessary for accurate high value structural costs
- Efficient material selection
- Extensive roof style, shape, and pitch adjustments
- Wings/sections can be defined as coverage A or B
- Garage-specific wall, foundation, and material finishes
- Basement adjustments including multiple story basements, depth, material and finishes, walkout, and exposed wall options
- Location-specific data and calculations for site access, foundations, and materials

To use advanced entry select the **Advanced Entry** check box on the "Dashboard, Main" on the previous page.

Valuation Page

The Valuation page consists of different panels that provide policy information, building information, valuation totals, and information about materials.



Panel:		Description:
1	Policy Information	The Policy Information panel displays the address, insured's name, effective date, and so forth for the policy. To edit the information, click the **Edit** button.
2	Building Information	The Building Information panel displays specific information including the year built, construction type, and size of the home. To edit the information, click the **Edit** button.
3	Valuation Totals	The Valuation Totals panel displays a summary of the replacement cost information calculated by RCT. For a detailed view, click the **More Info** link in the title bar of the panel.

4	Materials	The Materials panel is used to view and edit the building materials.
5	AerialAssist™	Aerial images of the property may be available on this panel.
6	RCT Alerts	The RCT Alerts slide-out panel provides decision making information and validation errors and warnings.
7	Hazard Summary	The Hazard Summary slide-out panel provides hazard information for the property.
8	Permit Data	The Permit Data slide out panel provides information on building permits pulled for the property.

Policy Information

The Policy Information panel displays the address, insured's name, effective date, etc. for the policy. To edit this information, click the **Edit** button.

Property Address

This is the address of the property being valued.

You can enter up to 30 characters.

> **Note:** If the insured's contact information is the same as the insured property address, select the **Same as Property Address** check box. If the contact information is different, do not select the check box and enter the contact address information into the fields that are displayed.

Same as Property Address

Select this check box to copy the location information to the contact information. If the contact information is different from the property location information, do not select this check box.

Policy Number

This is the policy identifier assigned to the valuation.

When creating a new valuation, an estimate number (for example, Estimate-1000) is automatically filled in for you.

To enter the policy number click the **Assign Policy Number** icon ( ).

When entering the actual policy number, you can enter up to 30 characters. You can use symbols like dashes, apostrophes, quotes, and so forth.

Note: The policy number is a required field and must be unique.

Insured's Full Name

This is the name of the owner of the residence being valued. You can later use the insured name to locate the valuation when you want to open, view, or delete it.

You can enter up to 30 characters for each insured. If the policy has two insureds, you can enter the second insured name in the **Second Insured Full Name** field.

Second Insured

If the policy has two insureds, you can enter the second insured name in the **Second Insured Full Name** field.

Estimate Expiration Date

This is the date the estimate will expire and be removed from the system if the estimate has not been assigned a policy or record number. Typically this date is set to 90 days from the creation of the valuation.

Click the **Calendar** icon ( ) to select the date from a calendar.

Effective Date

This is the date when the policy is put into effect.

Click the **Calendar** icon ( ) to select the date from a calendar.

Renewal Date

This is the date when the policy is up for renewal.

Click the **Calendar** icon ( ) to select the date from a calendar.

Current Coverage

This is the current coverage A amount for the policy.

- Coverage A (Dwelling) is the part of the dwelling policy that covers the dwelling and attached additions (for example, screened porches and breezeways, attached garage, and so on). Coverage A also covers the materials and supplies for the construction, alteration, or repair of the residence.

Enter the current dollar amount (up to $999,999,999) of coverage A for the policy. This amount prints in the body of the report. **Note**: Do not enter dollar signs or commas.

Account Number

This is the account number or identifier assigned to the policy.

You can enter up to 20 characters.

Longitude

Longitude is the exact angular distance East and West for the geographical location of a property.

Enter a longitude that falls between -180 and 180, with a maximum of 10 numeric characters.

For example: -88.213382

Latitude

Latitude is the exact angular distance North and South for the geographical location of a property.

Enter a latitude that falls between -90 and 90, with a maximum of 10 numeric characters.

For example: 43.018375

Mailing Address

This is the insured's address if different from the property being valued.

You can enter up to 30 characters. If the address requires two lines, use the field directly below the Mailing Address field to enter the second line.

Mailing City

This is the insured's city if different from the property being valued.

You can enter up to 30 characters.

Mailing State/Province

This is the insured's state/province if different from the property being valued.

You can enter the state (province in Canada) of the insured by typing its two-character abbreviation.

Mailing ZIP/Postal Code

This is the insured's ZIP/postal code if different from the property being valued.

For a U.S. address, you must enter a valid 5-digit ZIP code. For a Canadian address, you must enter a valid 6-character alphanumeric Canadian postal code.

Phone Number

This is the insured's home phone number.

You can enter up to 12 characters.

Fax

Enter the fax number for the contact person.

Email

Enter the email address for the contact person.

Building Information

The Building Information panel displays specific information about the year built, construction type, and size of the home, and so on. To edit building information click the **Edit** button on the Building Information pane.

Section Name

For the main home this defaults to "Main Home" and is not editable. If you add sections, each section can have a unique name.

Number of Families

This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence. The number of families (along with the ZIP/postal code, year built, style and home size) is used in the cost calculations and to set the default material selections for the home.

Select the appropriate number of families from the drop-down list. The default is 1 family.

Site Access

Select the type of access available to the home's location from the following choices:

- **Flat Area/Easy Access Roads**: Site accessibility is easy for people, equipment, and materials to get to, in, and around the site. Accessibility for items such as a place for workers to park their vehicles, a level area for unloading and storing materials, and the ability of delivery trucks to get directly to the site is also relatively easy.
- **Slightly Congested Road**: Site accessibility may be slightly difficult for people, equipment, and materials to get to, in, and around the site. Accessibility for items such as a place for workers to park their vehicles may also be slightly difficult. There may be a slightly unlevel area for the unloading and storage of materials and delivery trucks may or may not be able to get directly up to the site.
- **Narrow Roads/Hillside Area**: Site accessibility may be slightly difficult for people, equipment, and materials to get to, in, and around the site. Accessibility for items such as a place for workers to park their vehicles may also be slightly difficult. Due to site slope, storage and unloading of materials requires accommodations not observed in level sites. Materials and delivery trucks may not be able to get directly to the site.

- **Difficult Access/Steep Terrain**: Site accessibility may be difficult for people, equipment, and materials to get to, in, and around the site. Accessibility for items such as a place for workers to park their vehicles may be difficult and delivery trucks may have difficulty getting to the site. In some cases, materials may need to be unloaded into smaller vehicles and delivered up to the site, then unloaded again. This condition is also found with mountain construction.
- **Mountain Region**: Accounts for the building costs in mountain resort areas where costs are high and site access is more challenging than standard conditions. These two factors combined comprise the mountain region conditions, which accounts for the labor rates and material costs reflecting the higher demand for labor and material in addition to added challenges involved in material delivery in these areas.
  Note: If a mountain region home is built on a hillside, you should enter an appropriate hillside foundation percentage on the Building Information dialog, and enter a hillside slope using the drop-down list.
- **Island Access/Short Distance (1 mile or less)**: Site accessibility is not possible for people, equipment, and materials without the use of boat, ferry or work barge (one mile or less). Islands not connected to a mainland by bridges, tunnels or roads are difficult to access and will increase the construction cost.
- **Island Access/Long Distance (1 mile or more)**: Site accessibility is not possible for people, equipment, and materials without the use of boat, ferry or work barge (one mile or more). Islands not connected to a mainland by bridges, tunnels or roads are difficult to access and will increase the construction cost.
- **Elevator Access**: Site accessibility for condos, apartments, and co-op units is made through elevator access. To get people, equipment, and materials to, in, and around the site, elevators must be used. Delivery trucks must be unloaded and materials must be loaded and then unloaded from the elevator. The additional labor must be taken into account when dealing with elevator access.
- **Isolated Rural Area**: People, equipment, and materials are not locally available. Remote sites are difficult to access and will increase the construction cost.

Year Built

Enter the year this section of the residence was built, using a full four-digit year between 1799 and

the current year plus 1 (for example, if the current year is 2015, you can enter 2016).

Note: If the year built is before 1940, you must also select Construction Type (Standard, Vintage, or Standard/Vintage combo).

Roof Age

Roof age data is provided by RCT or may be user entered. The roof age is displayed in the Building Information pane on the valuation screen and on the Edit Building Information dialog. When a valuation is created RCT will provide the roof age and the roof age confidence score. This requires a complete address and the year built information.

You may manually enter the roof age on the Edit Building Information dialog. If the roof age is manually entered, the roof age confidence score does not display.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen.

Roof age and roof age confidence score are displayed on the Standard and Detailed reports.

Roof Age Confidence Score

Roof age lookups are address-specific lookups that return both a roof age and a roof age confidence score. The confidence score is a calculated score (low, medium, high, or modeled) used to indicate the confidence in the roof age that is being provided. Confidence levels are determined by the presence or absence of a roof permit or the greater of year built/permit coverage start date within a jurisdiction and the level of rigor of the jurisdiction that enforces roof permits.

The roof age confidence score is displayed on the Edit Building Information dialog.

The roof age and confidence score may be updated by selecting **Options > Refresh Roof Age** on the valuation screen.

Roof age and roof age confidence score are displayed on the Standard and Detailed reports.

Overall Score

The Overall Score is a confidence interval score measuring levels of accuracy for the InterChange data for a given property record compared to a baseline set of data. The overall score is for the property record in its entirety. The confidence score is available for the main home only and only

for U.S. addresses.

Administrators are able to set a threshold for the score. If the score is less than the defined threshold, an alert will be displayed on the RCT Alerts panel. The alert message will display "Verify with the home owner the pre-populated data in the valuation."

The score will indicate a confidence interval score of low, medium,or high.

Total Living Area Score

The Total Living Area Score is a confidence interval score measuring levels of accuracy for the InterChange data for a given property record compared to a baseline set of data. The total living area score is for the total living area value of the property record. The confidence score is available for the main home only and only for U.S. addresses.

Administrators are able to set a threshold for the score. If the score is less than the defined threshold, an alert will be displayed on the RCT Alerts panel. The alert message will display "Verify with the home owner the pre-populated data in the valuation."

If a user changes the total living area on the Edit Building Information screen, the total living area score will no longer appear.

The score will indicate a confidence interval score of low, medium,or high.

Year Built Score

The Year Built Score is a confidence interval score measuring levels of accuracy for the InterChange data for a given property record compared to a baseline set of data. The year built score is for the year built value in the property record. The confidence score is available for the main home only and only for U.S. addresses.

Administrators are able to set a threshold for the score. If the score is less than the defined threshold, an alert will be displayed on the RCT Alerts panel. The alert message will display "Verify with the home owner the pre-populated data in the valuation."

If a user changes the year built value in the Edit Building Information screen, the year built score will no longer appear.

The score will indicate a confidence interval score of low, medium,or high.

Number of Stories Score

The Number of Stories Score is a confidence interval score measuring levels of accuracy for the InterChange data for a given property record compared to a baseline set of data. The number of stories score is for the number of stories value in the property record. The confidence score is available for the main home only and only for U.S. addresses.

Administrators are able to set a threshold for the score. If the score is less than the defined threshold, an alert will be displayed on the RCT Alerts panel. The alert message will display "Verify with the home owner the pre-populated data in the valuation."

If a user changes the number of stories on the Edit Building Information screen, the number of stories score will no longer be displayed.

The score will indicate a confidence interval score of low, medium,or high.

Construction Type

To select the construction type for each section of the home, click the drop-down arrow and select the appropriate option from the following choices:

- **Standard**: This option calculates replacement cost using modern construction techniques and materials.
- **Vintage**: Available for homes built before 1940, this option calculates reproduction cost using the type of building options for homes built before 1940.
- **Standard/Vintage**: Available for homes built before 1940, this calculates the cost using modern (standard) construction techniques, but loads the appropriate pre-1940 or pre-1930 material selection assumptions. This choice is only available on systems with a custom configuration.

Characteristics for each of the construction types are listed below.

Standard Construction Type: (Homes built from 1940 to present)	
Ceiling Height	8 feet
Wall Framing	2" x 4" standard wood
Roof Framing	Standard wood

Sheathing (walls and roof)	Plywood, 4' x 8'
Interior Walls and Ceiling	Sheetrock
Other features	Softwood interior stairs

Vintage Construction Type: (Homes built in 1939 and earlier)

Ceiling Height	10 feet
Wall Framing	Rough lumber
Roof Framing	Rough lumber
Sheathing (walls and roof)	Tongue and groove
Interior Walls and Ceiling	Wood lath, gypsum plaster, hardwood crown and base molding
Other features	Hardwood interior stairs

Standard/Vintage Combination Construction Type:

Ceiling Height	8 feet
Wall Framing	2" x 4" standard wood
Roof Framing	Standard wood
Sheathing (walls and roof)	Plywood, 4' x 8'
Interior Walls and Ceiling	Wood lath, gypsum plaster

Other features	Softwood interior stairs

The Standard/Vintage Combo construction type option in RCT combines the standard construction type engineering and structural framing specifications with the vintage interior finish material characteristics of the vintage construction type. For example:

- Standard construction type specifications would account for the structural framing, interior wall framing, floor and ceiling framing, exterior wall and roof framing, wall height and partition density.
- Vintage construction type specifications would include the partition wall materials, wall finish materials, ceiling material with finishes and floor finish materials.

Note: This option is not available in the Advanced Entry Method.

Number of Stories

This is the total number of stories for the home.

Enter the number of floors above ground. You can change the number of stories for some styles, in which case the **Number of Stories** field is enabled. For other styles, the number of stories cannot be changed, so the field remains disabled.

Note: For styles such as bi-level, tri-level, split level and raised ranch, the number of stories will automatically be set during calculation.

If there is a fraction of a story, enter it as a decimal, not as a fraction (for a 1-1/2 story home enter 1.5, not 1 1/2). For a Cape Cod with an upper floor smaller than the first floor, enter 1.5 or 1.75, depending on the amount of finished area on the upper floor.

Finished Living Area

Finished living area is the total finished floor area of the main home or section. Do not include any built-in garage area and any finished basement area, or bi-level unfinished lower level area. Finished living area is used to calculate the total living area. Finished living area is entered individually for the main home and for each section or wing that may be added.

Example 1:

If you have a 2,400 sq. ft. 2-story home with no built-in garage and no unfinished lower level area (home is not a Bi-level, Raised Ranch or Split-Foyer), you have 2,400 sq. ft. of finished living area.

2,400 sq. ft. total living area minus 0 sq. ft. built-in garage, minus 0 sq. ft. of lower level unfinished area equals 2,400 sq. ft. of finished living area.

Example 2:

If you have a 2,400 sq. ft. Bi-level home with a 400 sq. ft. built-in garage, you have 2,000 sq. ft. of finished living area.

2,400 sq. ft. total living area minus 400 sq. ft. built-in garage equals 2,000 sq. ft. of finished living area.

Example 3:

If you have a 2,400 sq. ft. Bi-level home with 420 sq. ft. unfinished lower level (35% unfinished lower level), you have 1,980 sq. ft. of finished living area.

1200 sq. ft per level, so 1,200 minus 420 sq. ft. of lower level unfinished equals 780 sq. ft. of lower level finished.

1,200 sq. ft. upper level total living area plus 780 sq. ft. of lower level total living area (finished), equals 1,980 sq. ft. of finished living area finished living area.

Example 4:

If you have a 2,400 sq. ft. Bi-level home with a 400 sq. ft. built-in garage and 400 sq. ft. of unfinished lower level (50% unfinished lower level), you have 1,600 sq. ft. of finished living area.

1200 sq. ft per level, so 1,200 minus 400 sq. ft. built-in garage = 800 sq. ft. of lower level. 800 sq. ft. of lower level times 50% unfinished lower level = 400 sq. ft. of lower level unfinished area and 400 sq. ft. of lower level finished area.

1,200 sq. ft. upper level total living area plus 400 sq. ft. of lower level total living area (finished), equals 1,600 sq. ft. of finished living area finished living area.

Calculated Total Living Area

The calculated total living area is calculated by the system based on the Finished Living Area you

entered. If you add a built-in garage the system will automatically adjust the Total Living Area appropriately.

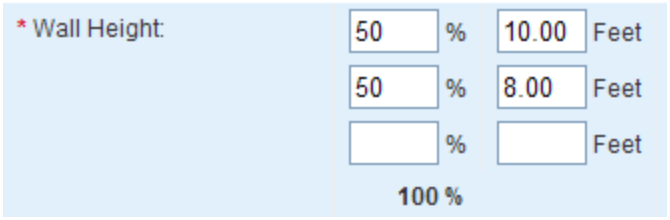
Wall Height

The vertical distance from the finished floor surface to the ceiling above it. This is also known as floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings or is sectioned) that are between 7' and 40' high walls.

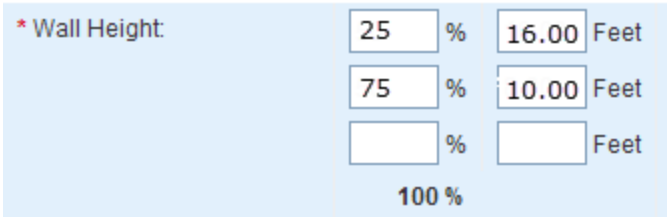
Note: Measuring from the top of a finished floor to the ceiling above it, will give you the wall height or floor-to-ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor-to-floor height, which will get the exterior wall size and area correct.

First you must enter the percentage of the home that the wall height applies to, and then enter the actual wall height in feet between 7.0 and 40.0. The total percentages must equal 100%.

Example: If the home is a 2-story, 2000 square feet, and the first floor wall height or floor-to-ceiling height of the home is 10' high and the second floor is 8' high, the entries would be:



Example: In a 2000 square foot home, 500 square feet (25%) is a great room with a 16 foot ceiling (not a cathedral ceiling) and the remaining 1500 square feet (75%) has a 10 foot ceiling. In the Wall Height fields enter 25% for the 16 foot portion, and 75% for the 10 foot portion.



Note: The total of all wall height percentages should equal 100%.

Perimeter

Use this option to enter the perimeter or select the shape of the home.

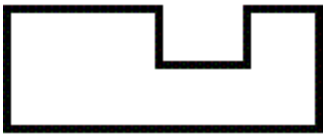
Using the option buttons, click a perimeter option then either select the applicable shape or enter a linear footage. The options are:

- **Calculate Using Shape**: Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then select one of the following shapes.
- **Measured Perimeter:** Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.
- When using Measured Perimeter It is important to account for the perimeter of the home when you are breaking the home into Main Home and Wings to ensure that any shared walls between the main home and the wing are not counted twice Always account for all the walls of the perimeter of the main home and only the additional walls of the wing.

Square

Rectangular

Slightly Irregular



Irregular

Very Irregular

Section Type (if Advanced Entry is selected)

In addition to being able to divide the home into the main home and one or more sections, you can also specify the section type (for example, whole house, vertical or horizontal, basement, garage, and so on). By using the horizontal section choices, you can identify whether or not a section

includes the ground floor of the building (this means that the foundation, roof area, and perimeter can be calculated based upon the ground floor area of the specific section).

Example: For a 3 story house with a horizontal section for each floor, enter the following section types:

Main Home: Horizontal Ground Floor

Section 1 (Second Floor): Horizontal Upper Floor

Section 2 (Third Floor): Horizontal Upper Floor

Use the drop-down list to select the applicable section type option. **Note**: This option is only available in the Advanced Entry method.

Coverage Type (if Advanced Entry is selected)

For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B in the policy.

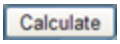
- Coverage A (dwelling) is the part of the dwelling policy that covers the dwelling and attached additions (for example, screened porches and breezeways, attached garage, etc.). Coverage A also covers the materials and supplies for the construction, alteration, or repair of the residence.
- Coverage B (other structures) is the part of the dwelling policy that covers unattached structures like private garage or a tool shed.

When applicable, use the drop-down list to select a coverage option.

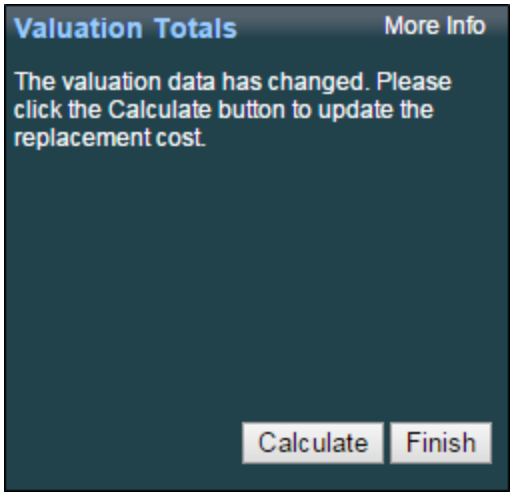
Valuation Totals

The Valuation Totals panel displays a summary of the replacement cost information calculation and, if configured, the contents valuation.

For a detailed view click the **More Info** link.

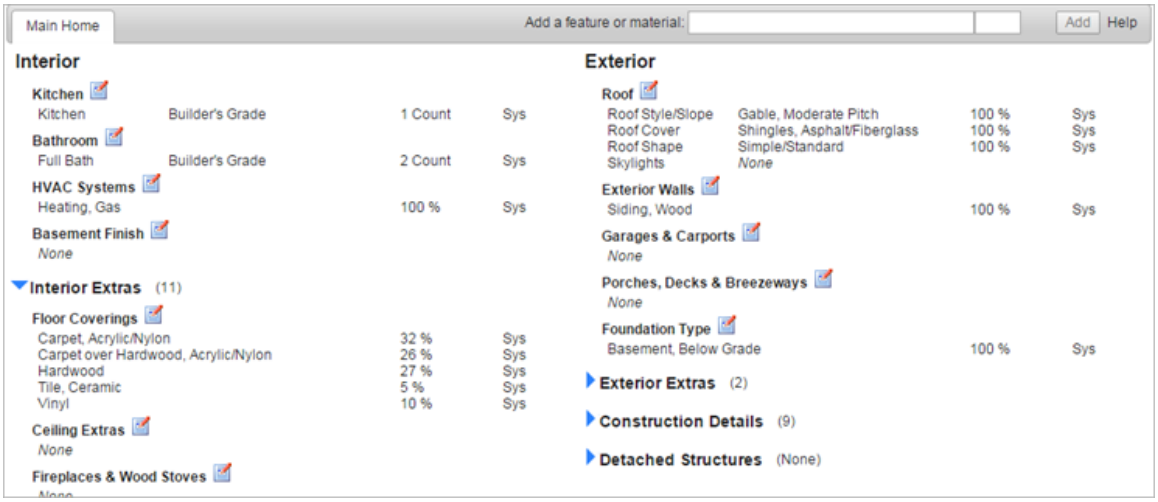
If you have made changes click the  button to refresh the valuation totals.

The Calculate button does not appear unless changes have been made and the information needs to be re-calculated.



Materials

Use the materials panel to add or edit building materials and features for the valuation.



Materials are grouped by interior and exterior and are listed under subcategories such as Exterior Walls, Ceilings, and so on. (These groups may be customized for individual users. The online help shows the default arrangement). If you have created a Main Home and one or more sections, the Main Home and the sections will each have a tab to provide access to their specific information.

> **Note:** Sections/Wings will only display foundation information. All other materials display with the Main Home.

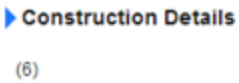
Adding or editing materials:

Materials may be added or edited in a number of different ways. See the "Add or Edit Materials" on page 130 topic for step-by-step procedures or click the **Help** link on the materials panel.

> **Note:** When using Advanced Entry there are no defaulted materials. All materials must be added manually for the home being valued.

The main home and each section has a tabbed screen on the materials display.

To save space on the screen some material sections are collapsed. For example:



The number in parentheses indicates how many materials exist in that section. Click the blue arrow to expand the section. For example:

If you edit the materials the valuation data is changed so the **Calculate** button appears in the "Valuation Totals" on page 26 pane. After you add or edit materials, click the **Calculate** button to refresh the replacement cost.

Related Topics:

"Add or Edit Materials" on page 130

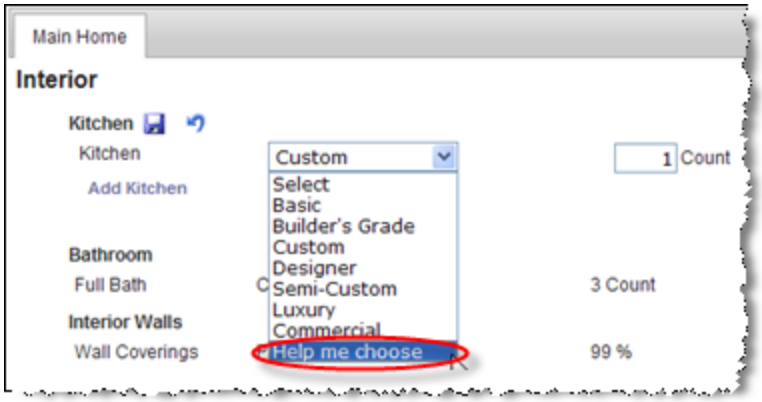
"Kitchen and Bath Wizard" on page 137

Kitchen and Bath Wizard

RCT includes a wizard to help you choose the type of kitchen or bathroom. Select the wizard from the Materials panel on the Valuation page.

To use the kitchen or bath wizard from the Materials panel:

1. Under either Kitchens or Baths click the **Edit Materials** icon ( ).
2. In the drop-down menu click **Help Me Choose** to start the wizard.



3. Answer the questions in the wizard to determine the type of kitchen or bathroom.

Options

On the valuation screen, use the selections on the **Options** menu to add the following items:

"Attachments" on the next page

"Comments" on page 32

"Custom Items" on page 36

"Markup and Adjustments" on page 37

"Contents Valuation" on page 122

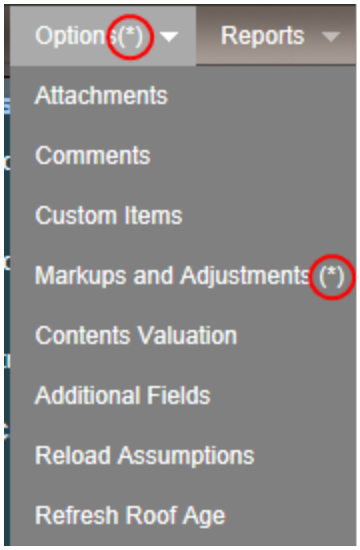
"Additional Fields" on page 164

"Reload Assumptions" on page 51

"Refresh Roof Age" on page 125

An asterisk appears next to the Options menu when information has been added to one of the optional features. Display the Options menu to see which feature has information. A number in parenthesis indicates how many items have been added to each option. An asterisk (*) indicates that the optional feature has data.

Example: A change to markups and adjustments has been performed for this valuation.



Attachments

You can add items such as photos, legal documents, and architectural drawings to the valuation.

You can include the following file types:

- Graphics (.bmp, .gif, .jpg, .png)
- Portable Document Format (PDF)
- Microsoft Word (.doc, .docx)
- Microsoft Excel (.xls)

Attachment Name

The attachment name is the file name and path for the attachment you select.

You can type the attachment name in the field or use the **Browse** button to locate the file.

Caption

Enter a caption for each attachment that you add. This field is optional.

Notes

Add any notes to an attachment in this field. This field is optional.

Comments

You can add comments to a valuation that appear in the header of the report. There are two types of comments. You can enter one comment of each type.

> **Note:** Permission to view or edit comments is based upon the user role defined by your administrator.

Agent Comment

Remarks entered as an agent comment appear on the standard, detail, and data entry reports. Depending on your defined role (set by the Administrator) you may or may not be able to add or edit this comment.

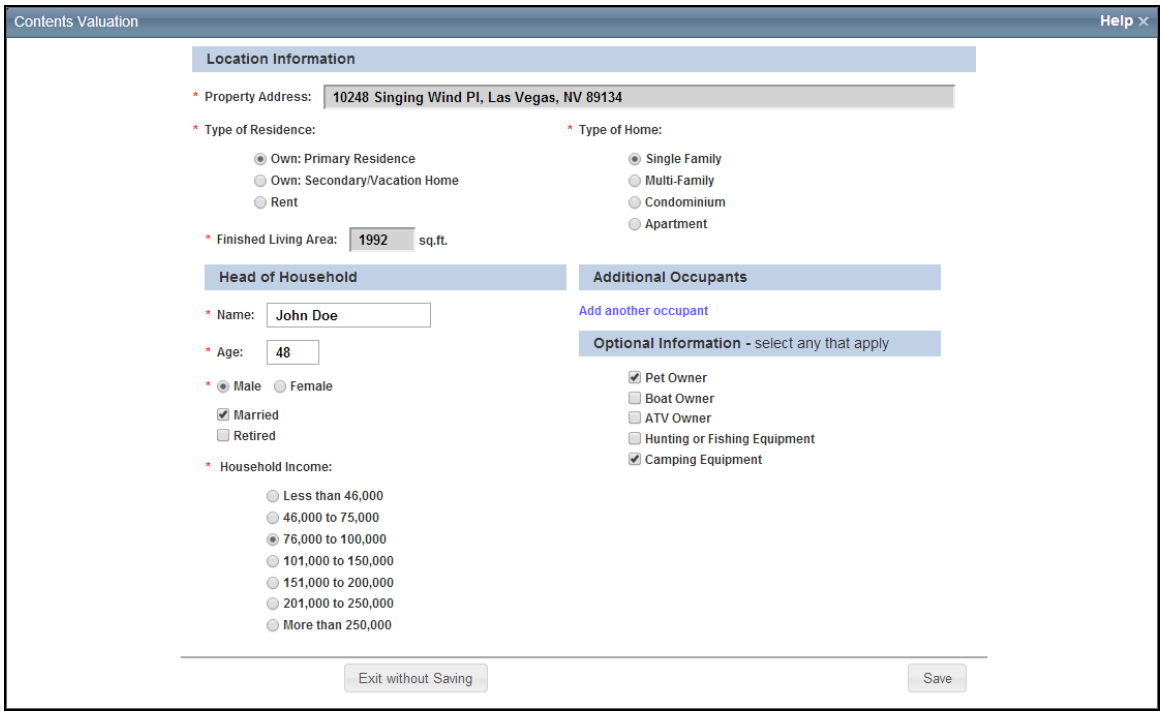
Each valuation is limited to one agent comment which may contain a maximum of 511 characters.

Underwriter Comment

Remarks entered as an underwriter comment appear on the standard, detail, and data entry reports. Depending on your defined role (set by the Administrator) you may or may not be able to add or edit this comment. Each valuation is limited to one underwriter comment which may contain a maximum of 511 characters.

Contents Valuation

A contents value estimate is created from the **Contents Valuation** dialog.



To create a contents valuation:

1. From the valuation screen, select **Options > Contents Valuation** to open the dialog.
2. Enter the location and head of household information. Some information such as the address, type of home, finished living area, and name may come from the building information if it exists in the valuation already. If the address and finished living area is pre-populated from the valuation, that information cannot be edited on this dialog. You can edit type of home and name on this dialog and the valuation will be updated when **Save** is clicked.

   Required fields are indicated with a red asterisk (*). Household income may or may not be required depending on your configuration settings. The household income field may not appear on this dialog if it is not enabled.
3. Enter additional occupants by clicking **Add Another Occupant** and entering the information. You can add up to 5 additional occupants.

4. Enter the optional information by selecting all the items that apply.
5. Click **Save**. The contents value estimate will be calculated and the dialog will close.

> **Note:** When adding additional occupants enter a range for age between 1 and 150. For infants under one year of age, use 1 year.

The Valuation Totals pane will display the estimated contents value.

Example:

Click **More Info** on the **Valuation Totals** pane to display details of the valuation totals including the contents estimate, broken down by inventory category.

Example:

Valuation Totals — Help

Coverage A	
Reconstruction Cost w/o Debris Removal	$344,009
Debris Removal	$16,047
Reconstruction Cost with Debris Removal	$360,056
Depreciation	$14,402
Actual Cash Value	$345,654
Inventory Category	
Furniture and Furnishings	$13,176
Pet supplies	$8,422
Apparel - Men	$6,686
Tools, Hardware, Lawn and Garden	$6,065
Electronics and Computers	$5,584
Appliances	$4,268
Sports, Recreation and Fitness	$3,800
Jewelry, Watches and Accessories	$2,866
Books, Magazines, Recorded Audio and Video	$2,148
Artwork and Collectible	$1,743
Other household items	$1,516
Textiles	$1,249
Toys, Games, Arts and Crafts	$925
Dinnerware and Cookware	$985

The contents estimate results will be displayed in the Standard, Detail, and Home Owner reports.

"Create a Renters (Contents Only) Valuation" on page 101

Custom Items

Use the Custom Items dialog to add materials and costs found in the home that are not available within the program.

You can add a custom item whenever you enter or edit valuation data.

Custom items appear on the Standard, Detailed, Data Entry, and Homeowners reports.

Markup and Adjustments

Use this feature to make adjustments to user adjustment factors, depreciation, and cost exclusions (where applicable).

Related Topics:

"Enter Markups and Adjustments" on page 151

"Adjustment Factor" below

"Depreciation Factor" below

"Condition, Effective Age, and Depreciation Percentage" on the next page

"Depreciation Table, Mobile-Manufactured Housing - Historical" on page 42

"Depreciation Table, Mobile-Manufactured Housing - Physical" on page 44

Adjustment Factor

Enter an adjustment factor to increase or decrease all costs in the valuation.

Enter a percentage between –99% and 99%. The factor can be expressed as a positive or negative percentage. For example: To increase all costs by 4 1/2%, enter 4.5 in the adjustment factor field.

Related Topics:

"Depreciation Factor" below

"Condition, Effective Age, and Depreciation Percentage" on the next page

Depreciation Factor

You can depreciate a valuation either by specifying an effective age or a total percentage.

> **Note:** The depreciation will apply to both the home and attached structures.

To depreciate by a total percentage, enter a value between 0 and 100. For example, to depreciate costs by 12 1/2%, enter 12.5 in the Depreciation Percentage field.

Related Topics:

"Condition, Effective Age, and Depreciation Percentage" below

"Adjustment Factor" on the previous page

Condition, Effective Age, and Depreciation Percentage

Depreciation is a lessening in value or worth of a residence caused by wear and tear from use, structural defects, building service deficiencies, and exposure to elements.

Two items are taken into account when determining normal depreciation, Condition and Effective Age.

Condition

The following conditions consider the desirability and usefulness of a residence.

- **Satisfactory +**: The residence is in perfect, like new condition. It is extremely attractive, highly desirable, and very well maintained with no evidence of physical deterioration. Its building services are modern, proper, and adequate.
- **Satisfactory:** Although not new, the residence is quite attractive and desirable. It has been well maintained, however, some minor deterioration is visible. Its building services are proper and adequate. Most insurable residences can be considered satisfactory.
- **Satisfactory -**: The residence is showing signs of normal wear and tear due to both climate and deferred maintenance. It is still attractive, desirable, and its building services are functional.

Effective Age

Effective age is the number or years of apparent age, sometimes determined by deducting the estimated remaining life from normal life. Remodeling or renovation can reduce the effective age. Actual age is the number of years between the date the residence was built and the present date. The effective age, not the actual age, is used in conjunction with the condition to estimate an appropriate amount of depreciation.

Depreciation Percentage

Effective Age in Years	Condition and Typical Life Expectancy in Years		
	Satisfactory + 60 Years	Satisfactory 55 Years	Satisfactory – 50 Years
1	0 %	1 %	1 %
2	1 %	2 %	2 %
3	2 %	2 %	3 %
4	3 %	3 %	4 %
5	4 %	4 %	5 %
6	4 %	5 %	6 %
7	5 %	6 %	7 %
8	6 %	7 %	8 %
9	7 %	8 %	10 %
10	8 %	9 %	11 %
11	9 %	10 %	12 %
12	10 %	11 %	13 %
13	11 %	12 %	15 %
14	12 %	13 %	16 %
15	12 %	15 %	17 %
16	13 %	16 %	19 %
17	15 %	17 %	20 %
18	16 %	19 %	22 %
19	17 %	20 %	24 %
20	18 %	21 %	25 %
21	19 %	22 %	26 %
22	20 %	23 %	28 %
23	21 %	24 %	29 %

24	23 %	26 %	31 %
25	24 %	27 %	33 %
26	25 %	29 %	35 %
27	26 %	31 %	37 %
28	28 %	33 %	39 %
29	29 %	34 %	41 %
30	31 %	36 %	44 %
31	32 %	38 %	46 %
32	34 %	40 %	47 %
33	35 %	42 %	49 %
34	37 %	44 %	51 %
35	38 %	45 %	53 %
36	40 %	47 %	55 %
37	41 %	49 %	57 %
38	43 %	51 %	59 %
39	45 %	53 %	61 %
40	47 %	55 %	63 %
41	49 %	57 %	64 %
42	51 %	59 %	66 %
43	52 %	60 %	67 %
44	54 %	62 %	69 %
45	55 %	63 %	70 %
46	57 %	65 %	72 %
47	59 %	66 %	73 %
48	61 %	68 %	75 %
49	62 %	69 %	76 %
50	64 %	71 %	77 %

51	65 %	72 %	78 %
52	66 %	73 %	78 %
53	68 %	75 %	79 %
54	69 %	76 %	79 %
55	70 %	77 %	80 %
56	71 %	78 %	
57	72 %	78 %	
58	72 %	79 %	
59	73 %	79 %	
60	74 %	80 %	
61	75 %		
62	76 %		
63	76 %		
64	77 %		
65	78 %		
70	80 %		
75			

Depreciation Table, Mobile-Manufactured Housing - Historical

Historical depreciation estimates the value of the home if it were to be replaced with a home found on the open market. The concept behind historical depreciation is based upon the principle that a willing buyer would not pay more for a home than what it would have cost originally. This would be true of homes that are new or 10 years old.

Year Built	Single-Wide	Multi-Wide
2018	1.00	1.00
2017	1.00	1.00
2016	1.00	1.00
2015	0.97	0.93
2014	0.95	0.87
2013	0.92	0.82
2012	0.90	0.81
2011	0.90	0.78
2010	0.87	0.75
2009	0.85	0.73
2008	0.83	0.70
2007	0.80	0.68
2006	0.77	0.65
2005	0.70	0.61
2004	0.65	0.58
2003	0.61	0.54
2002	0.59	0.54
2001	0.59	0.54
2000	0.58	0.52
1999	0.55	0.49
1998	0.55	0.47
1997	0.53	0.45

1996	0.53	0.44
1995	0.53	0.44
1994	0.52	0.44
1993	0.51	0.42
1992	0.50	0.42
1991	0.47	0.42
1990	0.47	0.42
1989	0.47	0.42
1988	0.47	0.42
1987	0.47	0.42
1986	0.47	0.42
1985	0.47	0.42
1984	0.47	0.42
1983	0.47	0.42
1982	0.47	0.42
1981	0.47	0.42
1980	0.47	0.42
1979	0.47	0.42
1978	0.47	0.42
1977	0.47	0.42
1976	0.47	0.42
1975	0.47	0.42
1974	0.47	0.42
1973	0.47	0.42
1972	0.47	0.42
1971	0.47	0.42
1970	0.47	0.42
1969	0.47	0.42
1968	0.47	0.42

1967	0.47	0.42
1966	0.47	0.42
1965	0.47	0.42
1964	0.47	0.42
1963	0.47	0.42
1962	0.47	0.42
1961	0.47	0.42
1960	0.47	0.42
1959	0.47	0.42
1958	0.47	0.42
1957	0.47	0.42
1956	0.47	0.42
1955	0.47	0.42
1954	0.47	0.42
1953	0.47	0.42
1952	0.47	0.42
1951	0.47	0.42
1950	0.47	0.42

Related Topics

"Depreciation Table, Mobile-Manufactured Housing - Physical" below

Depreciation Table, Mobile-Manufactured Housing - Physical

Depreciation is a lessening in value or worth of a mobile-manufactured housing unit caused by wear and tear from use, structural defects, building service deficiencies, and exposure to elements.

Two items are taken into account when determining normal depreciation: Condition and Effective Age.

Condition

The condition factors consider the desirability and usefulness of a mobile-manufactured housing unit:

- **Satisfactory+**: The mobile-manufactured housing unit is in perfect, like new condition. It is extremely attractive, highly desirable, and very well maintained with no evidence of physical

deterioration. Its building services are modern, proper, and adequate.

- **Satisfactory**: Although not new, the mobile-manufactured housing unit is quite attractive and desirable. It has been well maintained, however, some minor deterioration is visible. Its building services are proper and adequate. Most insurable mobile-manufactured housing units can be considered satisfactory.
- **Satisfactory-**: The mobile-manufactured housing unit is showing signs of normal wear and tear due to both climate and deferred maintenance. It is still attractive, desirable, and its building services are functional.

Effective Age

Effective age is the number or years of apparent age, sometimes determined by deducting the estimated remaining life from normal life. Remodeling or renovation can reduce the effective age. Actual age is the number of years between the date the mobile-manufactured housing unit was built and the present date. The effective age, not the actual age, is used in conjunction with the condition to estimate an appropriate amount of depreciation.

Mobile-Manufactured Housing – Single Wide Depreciation Table

	Condition		
Effective Age	**Satisfactory +**	**Satisfactory**	**Satisfactory -**
1	1%	2%	3%
2	2%	4%	5%
3	3%	6%	8%
4	4%	7%	10%
5	6%	8%	12%
6	7%	9%	14%
7	8%	10%	15%
8	10%	12%	17%
9	11%	14%	19%
10	13%	16%	21%
11	14%	18%	22%
12	15%	20%	24%
13	17%	22%	26%

14	19%	24%	29%
15	21%	26%	32%
16	23%	28%	34%
17	25%	30%	37%
18	27%	32%	40%
19	28%	34%	43%
20	30%	37%	45%
21	32%	39%	48%
22	34%	42%	51%
23	36%	44%	54%
24	38%	47%	57%
25	40%	50%	60%
26	43%	52%	62%
27	45%	55%	65%
28	47%	57%	68%
29	49%	59%	70%
30	52%	62%	71%
31	54%	64%	72%
32	56%	67%	74%
33	58%	69%	75%
34	60%	71%	77%
35	62%	72%	78%
36	65%	74%	79%
37	67%	75%	79%
38	69%	77%	80%
39	70%	78%	
40	72%	79%	
41	73%	79%	
42	75%	80%	
43	76%		

44	77%		
45	78%		
46	79%		
47	79%		
48	80%		

Mobile-Manufactured Housing – Multi-Wide Depreciation Table

	Condition		
Effective Age	**Satisfactory +**	**Satisfactory**	**Satisfactory -**
1	1%	1%	1%
2	2%	2%	2%
3	2%	3%	3%
4	3%	4%	4%
5	4%	5%	6%
6	5%	6%	7%
7	6%	7%	8%
8	7%	8%	10%
9	8%	10%	11%
10	9%	11%	13%
11	10%	12%	14%
12	11%	13%	15%
13	12%	15%	17%
14	13%	16%	19%
15	15%	17%	21%
16	16%	19%	23%
17	17%	20%	25%
18	19%	22%	27%
19	20%	24%	28%
20	21%	25%	30%
21	22%	26%	32%

22	23%	28%	34%
23	24%	29%	36%
24	26%	31%	38%
25	27%	33%	40%
26	29%	35%	43%
27	31%	37%	45%
28	33%	39%	47%
29	34%	41%	49%
30	36%	44%	52%
31	38%	46%	54%
32	40%	47%	56%
33	42%	49%	58%
34	44%	51%	60%
35	45%	53%	62%
36	47%	55%	65%
37	49%	57%	67%
38	51%	59%	69%
39	53%	61%	70%
40	55%	63%	72%
41	57%	64%	73%
42	59%	66%	75%
43	60%	67%	76%
44	62%	69%	77%
45	63%	70%	78%
46	65%	72%	79%
47	66%	73%	79%
48	68%	75%	80%
49	69%	76%	
50	71%	77%	
51	72%	78%	

52	73%	78%	
53	75%	79%	
54	76%	79%	
55	77%	80%	
56	78%		
57	78%		
58	79%		
59	79%		
60	80%		

Related Topics

"Depreciation Table, Mobile-Manufactured Housing - Historical" on page 42

Additional Fields

Additional fields are custom fields that can be used to pass through data that will not affect the calculation of reconstruction cost. Additional fields can be enabled for specific user roles. When Additional fields are used in a valuation, the information is included on the standard, detailed, and comparison reports. An administrator configures and manages Additional fields. A user can view or enter information into the fields for a valuation (if their user role is enabled for this feature).

To enter or view information in Additional fields:

1. In a valuation, select **Options > Additional Fields**. The Additional Fields dialog opens. **Example**: (Field names are for demo purposes. Actual field names are defined when creating additional fields)

2. Enter values in the appropriate fields. Some values may be selected from a dropdown list. Some fields have multiple items that you can select. Click in the blank field to display the choices and then select one or more items. Currency fields automatically insert a $ symbol. Date fields have a calendar icon ( ); click the icon to select a date from a calendar.
3. Click **Save** when done.

Additional fields with values entered appear on Detailed, Standard, and Comparison reports.

Related Topics:

"Additional Fields Settings" on page 152

"Manage Additional Fields" on page 154

"Create Additional Fields" on page 156

"Edit Additional Fields" on page 160

Reload Assumptions

The assumption data that is used for a valuation is determined by some of the input fields. If you make a significant change to one of these fields, such as the ZIP or postal code, finished living area, year built, construction type, number of families, or home style, then you should reload the assumptions.

> **Note:** When you reload assumptions any material information (material selections or changes, quantity or count or square feet, etc.) you have entered about the home is over-written. You will need to re-enter this material information if it is still desired. Once you click Reload Assumptions you cannot stop the process. There is no undo function after the process completes.

Select **Options > Reload Assumptions** to clear all the data in the valuation and reapply all available information.

Refresh Roof Age

The roof age and roof age confidence score may be updated to get the latest data.

> **Note:** Using the Refresh Roof Age function is a billable event.

To refresh roof age:

1. Open the valuation that you want to update.
2. Select **Options > Refresh Roof Age**. The Edit Building Information dialog opens showing the refreshed data.
3. Click **Save** on the Edit Building Information dialog.
4. Save the valuation.

Reports

Access the various report types from the **Reports** menu on the Valuation page.

Attachments Report

The attachments report contains the attachments (photos, PDF files, and so on) for the valuation. **Note**: The Attachments Report, Hazard Report, InterChange Summary Report, and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Comparison Report

The comparison report feature allows you to view a side-by-side comparison of two different versions of the same policy or estimate.

Data Entry Report

The data entry report contains all the data entered for the valuation, except for the attachments. This includes the general information, comments, building data (including length/width data if entered), special conditions, materials/components summary, custom items, and cost markups and adjustments.

Detailed Report

The detailed report contains the general information and a cost breakdown by cost type (framing, walls, roof, and so on).

Hazard Report

The hazard report contains the general information, standardized address information, and hazard summary information. **Note**: The Attachments Report, Hazard Report, InterChange Summary Report, and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Homeowner Report

This report is intended to inform the homeowner of the home features and cost components used to produce their reconstruction cost estimate. The cost components detailed on the report include labor, materials and supplies, demolition and debris removal, contractors overhead, profit and permits, and architect's plan.

Homeowner Reconstruction Cost Notification Report

This report is intended to inform the homeowner of the home features and cost components used to produce their reconstruction cost estimate. The cost components detailed on the report include labor, materials and supplies, demolition and debris removal, contractors overhead, profit and permits, and architect's plan.

This report meets the requirements as defined by the California Department of Insurance regulations, effective June 27, 2011.

InterChange Summary Report

This report displays a summary of all the building data characteristics, the materials, and the quantity information found within the database for the specified residence.

Using InterChange (Property Pre-Fill for Canadian addresses) data, RCT Express populates the appropriate valuation data fields. The system then uses the default material selections from the MSB knowledge tables to fill in any fields that have not already been populated. The default material selections from the knowledge table will not overwrite any data that is obtained through InterChange or Property Pre-Fill.

> **Note:** InterChange is used for addresses in the United States. Property Pre-Fill is used for Canadian addresses.

Note: The Attachments Report, Hazard Report, InterChange Summary Report, and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Property Imagery Report

The property imagery report contains all of the images that are available for the property thru the Property Imagery feature.

> **Note:** This is a separately licensed service. This option will not be displayed on sites that do not have a Property Imagery license.

Note: The Attachments Report, Hazard Report, InterChange Summary Report, and Property Imagery Report are only available if the valuation you are creating generates that specific data.

Standard Report

The standard report contains the general information, comments, cost summary, building information, and materials/components summary.

Reports use the Adobe PDF (Portable Document Format) file format for preview and print options.

Cost Detail Report Definitions

RCT Cost Detail Report Definitions

Foundation: Foundation Cost which includes excavation work, footings, foundation walls, piers, etc.

Slab on grade: Cost for concrete slab.

Framing: Framing Costs which includes floor framing, ceiling framing, roof framing, exterior and interior wall framing, and wall, roof, and floor sheathing.

Roofing: Cost for roof cover which includes roof cover and insulation, vent pipes, flashing, and gutters.

Exterior Walls: Cost for exterior walls which includes wall cover, insulation, exterior doors, and windows.

Partitions: Partition wall cost includes drywall or plaster and interior doors.

Wall Finishes: Wall finish costs include wall cover (paint, wallpaper, etc.) for both walls and ceiling and moldings.

Floor Finishes: Floor finish costs include floor cover (carpet, tile, etc.)

Ceiling Finishes: Ceiling finish is the ceiling cover (drywall, plaster, acoustical tile, etc.)

Equipment: See note below

Conveying Systems: Costs associated with lifts, elevators, and dumbwaiters.

Plumbing: Plumbing cost includes the cost of rough-in plumbing, bathroom fixtures, kitchen sinks, and water heaters.

HVAC: HVAC costs include any heating or cooling unit and ductwork.

Electrical: Electrical costs include rough-in electrical, service panel, lights, switches, etc.

Attached Structures: Costs associated with garages, porches, decks, etc.

General Conditions: General conditions include architect fees, taxes, fees, required fringes, and other items that are not easily categorized into the other components of a building.

Note: Description of Cost Detail Equipment Column and the Equipment line that appear on the RCT report:

Equipment Column:

Costs that are displayed in this column represent those related to the equipment that was used to actually construct the residence. Usually most or all of these costs appear in the Foundation or Slab on Grade lines and represent costs for the heavy equipment used for grading and excavating. Contractor's expenses for lifting equipment, floor sanders, paint sprayers, and the like will also appear here.

Equipment Line:

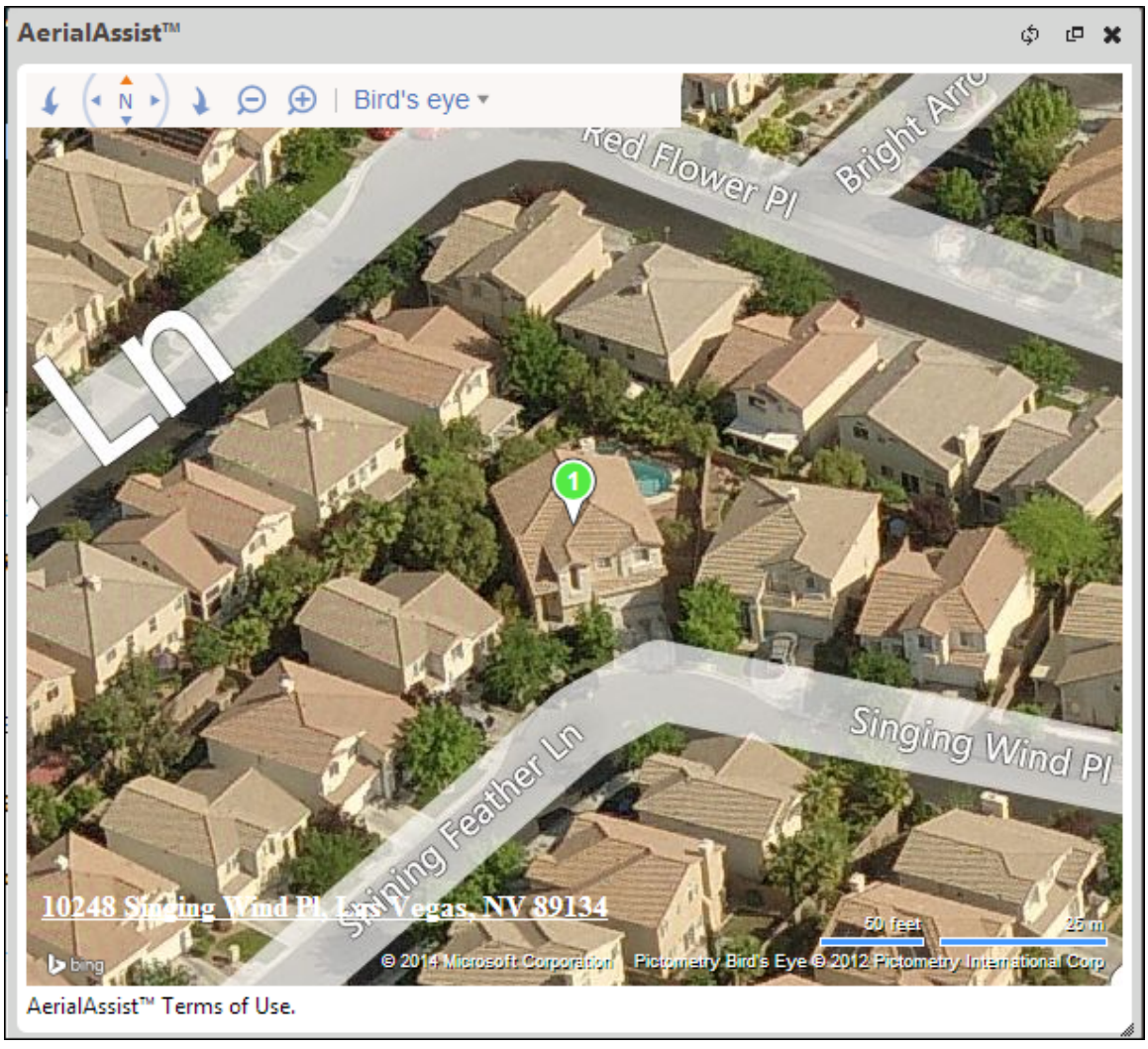
Costs that are shown here are for the cabinetry and appliances included in kitchen packages. Also, if the user has made entries for Fireplaces, Wood Stove. French Doors, Hot Tub, Jacuzzi, Wet Bar, Vanity, Spiral Stairs, Central Burglar Alarm, Central Vacuum, Intercom, or Central Fire Alarm, those costs will appear on the Equipment Line.

AerialAssist™

During the valuation process you can view aerial images of the property. **Note**: This feature is only available if your site and user role has the correct permissions.

By using the aerial imagery during the valuation process, you will be able to visually survey the property and estimate the reconstruction cost more accurately.

Example:



RCT Alerts

RCT Alerts provide decision making information, validation errors, and warnings.

The system displays alerts in a slide out panel. On the Valuation page click the **RCT Alerts** tab to display the panel.

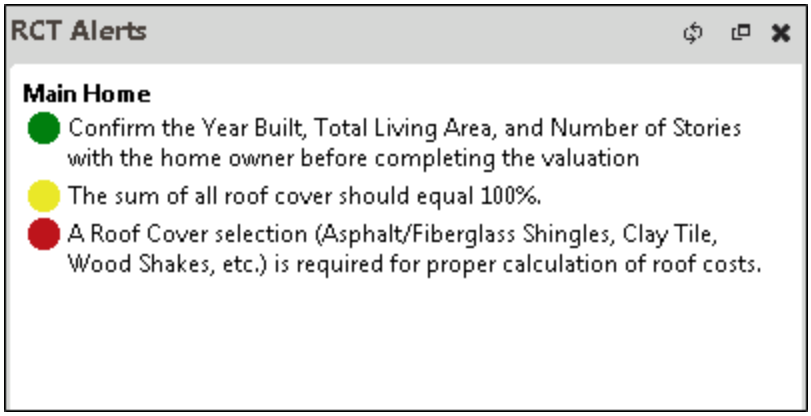
The messages are grouped by the main home and each wing/section. If the warning or error message is for the overall building, it is listed under the main home section.

A red dot indicates an **error**. You cannot calculate a reconstruction cost if errors exist. You can save the valuation.

A yellow dot indicates a **warning**. You can calculate a reconstruction cost but should check the warning message and correct the issue for the highest accuracy. You can save the valuation.

A green dot is an **information** only alert. It recommends items you may want to confirm or double check. You can calculate a reconstruction cost and save the valuation.

Example:



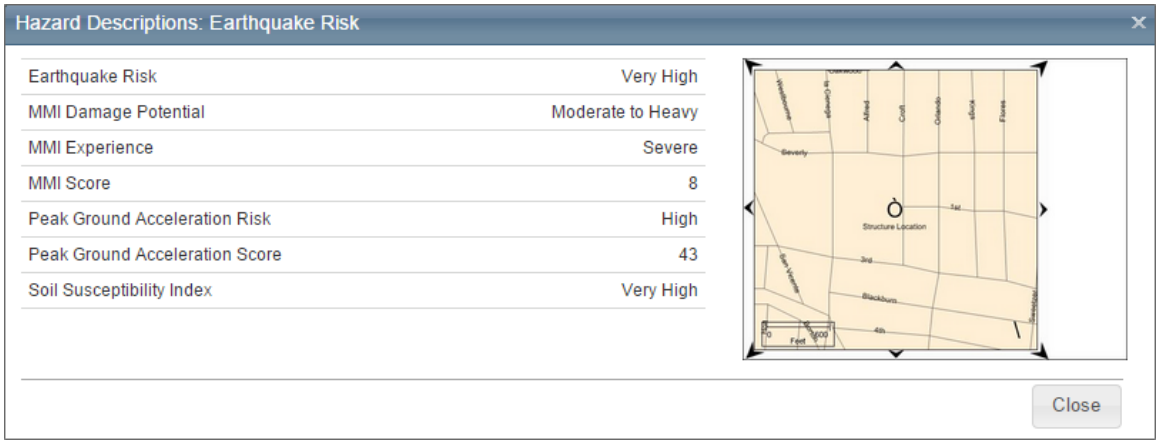
Note: You can save a valuation that has both warnings and errors. You cannot calculate a reconstruction cost if errors exist.

Hazard Summary

Hazard information is displayed in a slide out panel. On the Valuation page click the **Hazard Summary** tab to display the panel.

Click a specific hazard item in the list to display the details.

Example: Earthquake Risk



Related Topics:

"Hazard Risks" on the next page

"Hazard Map" on page 73

"GeoSpatial Information" on page 76

"Match Code Key" on page 79

Hazard Risks

Using geographic information, risk data can be mapped to aid you in risk assessment. The list below identifies the types of hazards that you can select.

Available Hazards:

Label:	Description:

Hail Insight™	This event-driven hail data provides a proxy to pre-existing roof damage caused by hail events, in the form of a 10-point score. This hazard also displays the hail diameter size in inches at different radius points from the center of the hail storm at the address provided. This data is provided for the most recent and largest hail event dates. The Hail Event Risk Score is based on 3-years of historical hail event data, starting the day prior to the moment it is pulled. Data Elements: Hail Event Risk Score, Hail Events 1.00-2.00”, Hail Events Greater Than or Equal to 2.00”, Most Recent Hail Event Date, Most Recent Maximum Diameter in Inches at Point, Most Recent Maximum Diameter in Inches (1 Mile Radius), Most Recent Maximum Diameter in Inches (3 Mile Radius), Most Recent Maximum Diameter in Inches (10 Mile Radius), Largest Hail Event Date, Largest Maximum Diameter in Inches at Point, Largest Maximum Diameter in Inches (1 Mile Radius), Largest Maximum Diameter in Inches (3 Mile Radius), Largest Maximum Diameter in Inches (10 Mile Radius). Hail diameters less than 0.75" will not appear as hail events, as these hail diameters are deemed unsubstantial to the risk of pre-existing roof damage.

	Note: This command is valid for all states.
Wildfire	This hazard assigns a fuel risk factor to the supplied address and displays the distance to the nearest high or very high fuel location. Wildfire risk score is a value determined by combining information from the wildfire and firebreak data sets. It uses this information to assign each address a risk score ranging from 1 (lowest risk) to 100 (highest risk). Data Elements: Fuel Rank, Next Worse Fuel Rank, Distance to Next Worse, Direction to Next Worse, Bearing to Next Worse. Note: This command is valid only in the following states: AK, AZ, CA, CO, FL, ID, MT, NM, NV, OK, OR, TX, UT, WA and WY.

Coastline	This hazard displays the distance to the nearest body of water along with the names of the nearest major and minor water features. Data Elements: Distance to Coast, Direction to Coast, Minor Water Feature, Major Water Feature, Seaward Water Feature, Distance to Seaward Water Feature, Direction to Seaward Water Feature. Note: This command is valid only in the following states: AK, AL, CA, CT, DE, FL, GA, HI, IL, IN, LA, MA, MD, ME, MI, MN, MS, NC, NH, NJ, NY, OH, OR, PA, RI, SC, TX, VA, WA, and WI.
Earthquake Fault	This hazard identifies the nearest earthquake fault and related details for the supplied address. Data Elements: Distance to Fault, Fault Name, Age of Fault. Note: This command is valid only in CA.

Earthquake Risk	This hazard identifies the Earthquake Risk, the Modified Mercalli Intensity (MMI) Score and MMI damage potential, soil type, and liquefaction risk for the supplied address. Data Elements: Earthquake Risk Score, the Modified Mercalli Intensity (MMI) Score, MMI Experience, MMI Damage Potential, Peak Ground Acceleration Risk, Peak Ground Acceleration Score, and Soil Susceptibility Index. Note: Default coverage will be the entire US.
Premium Tax	This data provides information on premium tax districts. The rules and taxing authorities vary by state. Data Elements: Vary by state. Note: This command is valid only in AL, AZ, CA, DE, FL, GA, IL, KY, LA, MD, MN, MS, NJ, NY, NC, ND, PA, SC and WV.
Sinkhole	This hazard identifies sinkhole collapse risk, sinkhole risk value and distance to high/very high risk for the supplied address. Data Elements: Sinkhole Collapse Risk, Sinkhole Risk Value, Distance to High/Very High Risk. Note: This command is valid only in FL.

Windpool	This hazard indicates whether the supplied address falls inside or outside a windpool zone. Windpool zones are coastal areas in hurricane-prone states that are eligible for participation in state-sponsored insurance pools. Data Elements: Windpool Territory, Location of Risk. Note: This hazard is valid only in AL, FL, GA, LA, MS, NC, NJ, SC, and TX.
Hail	This hazard assigns a hail risk factor to the supplied address and displays the potential of a hail event occurring in a given time period. Data Elements: Hail Risk, 10-year Probability, Hail Risk Value. Note: This hazard is valid in all states except AK and HI.
Wind Driven Water	This data assigns a storm surge risk factor for an address located in Gulf and Atlantic states. This is also referred to as hurricane driven water and storm surge. This risk deals with water that is pushed by high winds on shore and into bays, inlets, rivers and other water ways causing flooding. Data Elements: Storm surge risk, Storm Surge Risk Value. Note: This hazard is valid only in AL, CT, DC, DE, FL, GA, LA, MA, MD, ME, MS, NC, NH, NJ, NY, PA, RI, SC, TX and VA.

Hurricane	This data provides risk scores by county for tropical storms, hurricanes and intense hurricane force (category 3+) winds. Data Elements: County, Yearly Probability of Tropical Storm Force winds, Yearly Probability of Tropical Storm Force in Vicinity, 50 Year Probability of Tropical Storm Force, Yearly Probability of Hurricane Force, Yearly Probability of Hurricane Force in Vicinity, 50 Year Probability of Hurricane Force, Yearly Probability of Intense Hurricane Force (Cat 3+),Yearly Probability of Intense Hurricane Force in Vicinity (Cat 3+), 50 Year Probability of Intense Hurricane Force (Cat 3+). Note: This hazard is valid only in AL, CT, DE, FL, GA, LA, MA, MD, ME, MS, NC, NH, NJ, NY, RI, SC, TX and VA.

Damaging Winds	This data provides information relating to the risk of straight line winds, hurricane winds, tornadoes and an aggregate damaging wind risk score. Data Elements: Straight Line Winds Risk Value, Risk of Hurricane Force Winds, 10-year Probability of Straight Line Winds, Hurricane Force Winds Risk Value, Risk of Hurricane Force Winds, 100-year Probability of Hurricane Winds, Tornado Winds Risk Value, Risk of Tornado Winds, 10-year Probability of Tornado Winds, Special Wind Region. Note: This hazard is valid in all states except AK and HI.

Proximity to Wildland	This data provides information about structure density and proximity to wildland areas. Most large destructive wildfires occur at the interface of urban and wildland regions. Recent California fires are an excellent example of this, where fires that originate in undeveloped areas of national forests spread down canyons and slopes to areas where new housing developments lay. Firebreak data provides information about structure density and proximity to wildland. Data Elements: Structure Density, Distance to Nearest Wildland, Direction to Nearest Wildland, and Bearing to Nearest Wildland. Note: This hazard is valid only in AK, AZ, CA, CO, FL, ID, MT, NV, NM, OR, UT, WA and WY.
Fire Protection	This data provides information regarding the closest responding fire station, including: physical address, responding fire department, and department type. Note: This command is valid for all U.S. states.

Fire Protection Extended	This hazard member can be used in place of the Fire Protection member above. This data provides information regarding up to the 4 closest responding fire stations, including those from mutual aid fire response areas. The data includes physical address, responding fire department and department type. Note: This command is valid for all U.S. states.
ESA (Elevation, slope, and aspect)	This data identifies elevation, slope, and aspect measurements for the supplied address. Data Elements: Elevation (feet), SlopePercent, Slope (degrees), Aspect (direction slope faces), AspecDesc. Note: Default coverage will be the entire US.
Flood	This hazard identifies a flood hazard zone and related details for the supplied address. Data Elements: FEMA Community Code, FIRM Panel Number, Flood Zone, Coastal Barrier Res. Area, FIRM Panel Type, FIRM Panel Suffix. Note: Default coverage will be the entire US.

Wildfire Risk Score	This data assigns a risk score ranging from 1 (lowest risk) to 100 (highest risk) to the supplied address. Wildfire risk score is a value determined by combining information from the wildfire and firebreak data sets. Data Element: Wildfire Risk Score. Note: This hazard is valid only in AK, AZ, CA, CO, FL, ID, MT, NV, NM, OK, OR, TX, UT, WA, and WY.
Lava Flow	This data provides general lava flow hazard zones for the large island of Hawaii. This data depicts areas of lava flow for the five volcanoes on the island of Hawaii. Data Elements: Hazard Zone, Mountain Zone. Note: This hazard is valid only in HI.
Windblown Debris/Wind Speed Zone	This hazard defines regions where wind speed is 120 mph or greater and any area within one mile of the coast where the wind speed is less than 120 mph but greater than 110 mph. Data Elements: Wind Speed Zone, Wind-Born Debris Region, Terrain Exposure Category. Note: This command is valid only for FL.

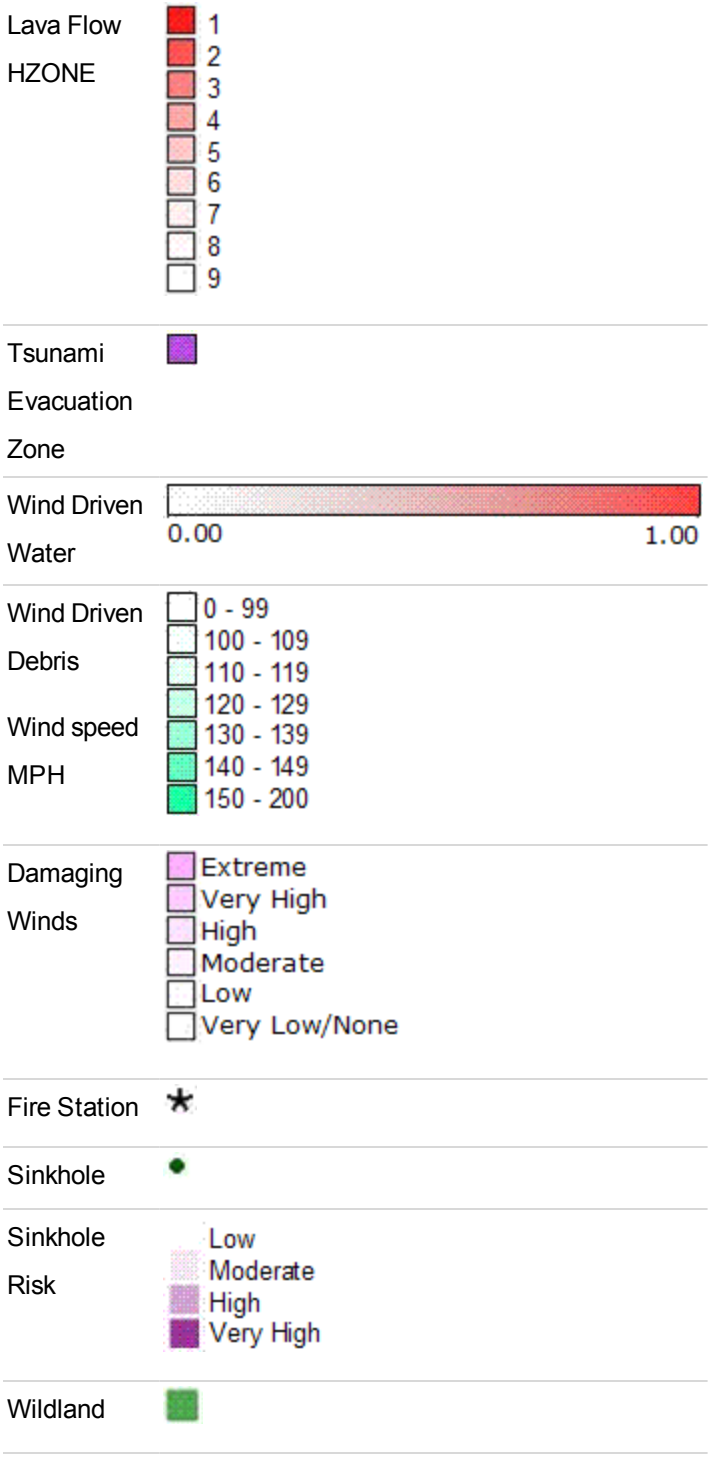
Tsunami Evacuation Zone	This data shows planned areas of evacuation for the supplied address in the event of tsunami. This layer covers the entire state of Hawaii and is based on source data available from the Pacific Disaster Center (PDC). Data Elements: Evacuation Zone, Evacuation Zone Name. Note: This hazard is valid only in HI.
Custom Universal Rating Territories	Custom rating territories as defined by Universal. Note: This command is valid only for FL, GA, HI, NC, SC.

Hazard Map

Hazard areas on the map are indicated by the following key. Areas will be outlined and color coded and shaded as appropriate.

For a description of each hazard see "Hazard Risks" on page 61.

Risk:	Map Key:
Earthquake	
Flood Zone	A A1 A19 A2 A3 A4 A99 AE AH AO B C N X X500 X500L
Hail	Very Low/None Low Moderate High Very High Extreme
Hurricane	0.01 - 1.00 1.00 - 2.00 2.00 - 3.00 3.00 - 4.00 4.00 - 5.00 5.00 - 6.00 6.00 - 7.00 7.00 - 8.00


Lava Flow
HZONE
1
2
3
4
5
6
7
8
9
Tsunami
Evacuation
Zone
Wind Driven
Water
0.00
1.00
Wind Driven
Debris
Wind speed
MPH
0 - 99
100 - 109
110 - 119
120 - 129
130 - 139
140 - 149
150 - 200
Damaging
Winds
Extreme
Very High
High
Moderate
Low
Very Low/None
Fire Station
Sinkhole
Sinkhole
Risk
Low
Moderate
High
Very High
Wildland

Brushfire	Urban Agriculture Low Moderate High Very High
Coast	
Island	
Territory	

GeoSpatial Information

This section displays geographic and spatial data for the structure location.

Label:	Description:
Block Code	This is the U.S. Census block code.
Location Code	This is the Geostan code detailing the known qualities of the location. An address location code has three characters: • The first character is always an "A" indicating an address location. • The second character is either an "S" (indicating a location on a street range) or an "X" (indicating a location on an intersection of two streets). • The third character is a digit indicating other qualities about the location.

Match Code

This is a 5-character alphanumeric code indicating the accuracy of the geographic location and the quality of the address match.

For example, certain codes indicate why a match could not be made, such as no matching streets being found. Other codes may provide detailed information about how the match differs from the address provided, such as when the city name changes between the input and the output addresses.

- First character (alphabetic): describes the type of match.
- Second character (alphanumeric): describes a change in the city type.
- Third character (alphanumeric): describes a change in the street name.
- Fourth character (alphanumeric): describes a change in the cross street (for intersections) or building name.
- Fifth character (alphanumeric): describes a change in the house/unit number.

  Note: For all characters, a value of “0” indicates no changes transpired.

  Example:

"Match Code Key" on page 79

Source	The source value displays the provider system used for the standardized address.

Match Code Key

Example:

First Character Describes Address Match

A: Matched to a discrete address (a single house number, not a range).

C: Matched to the center of the street that has the best street name match, but no house number match. Used the closest house number range (unless the street has no house numbers).

F: Matched to the center of the street that has the best street name match, but no house number match. Used the closest house number range (unless the street has no house numbers). A match to another street with a poorer name match, but with a valid house number, was rejected.

I: Intersection address.

R: Interpolated in house number range.

Second Character Describes City Match

0: No changes made to city line.

1: City name changed.

2: State changed.

3: City and state changed.

4: Postal code changed.

5: City and postal code changed.

6: State and postal code changed.

7: City, state, and postal code changed.

8: Country changed.

9: Country and city name changed.

A: Country and state changed.

B: Country, city, and state changed.

C: Country and postal code changed.

D: Country, city, and postal code changed.

E: Country, state, and postal code changed.

F: Country, city, state, and postal code changed.

Third Character Describes Street Name Match

0: No changes made to street name elements.

1: Directional changed.

2: Suffix changed.

3: Directional and suffix changed.

4: Name (anything else) changed.

5: Directional and name changed.

6: Suffix and name changed.

7: Directional, suffix, and name changed.

8: One or more words ignored to make match.

9: One or more words ignored to make match, and directional changed.

A: One or more words ignored to make match, and suffix changed.

B: One or more words ignored to make match, and directional and suffix changed.

C: One or more words ignored to make match, and name changed.

D: One or more words ignored to make match, directional and name changed.

E: One or more words ignored to make match, suffix and name changed.

F: One or more words ignored to make match, directional, suffix, and name changed.

Fourth Character Describes Cross Street Name for Intersection Match

For intersection matches, this character describes cross street name changes. The codes used are the same as the third character. For other matches, the codes are:

0: No changes made.

1: Building name changed.

2: Firm name changed.

3: Both building and firm changed.

4: Multiple match was automatically resolved according to the current.

5: Building name changed and multiple match was resolved.

6: Firm name changed and multiple match was resolved.

7: Building and firm changed and multiple match was resolved.

Fifth Character Describes Number Matches

0: No changes made to house or unit number.

1: House number changed.

2: House number parity mismatch.

3: House number changed and parity mismatch.

4: Unit type changed.

5: Unit type and house number changed.

6: Unit type and house number parity changed.

7: Unit type, house number, and parity changed.

8: Unit number parity mismatch.

9: Unit number parity mismatch and house number changed.

A: Unit number parity mismatch and house number parity mismatch.

B: Unit number parity mismatch, house number changed, and parity mismatch.

C: Unit number parity mismatch and unit type changed.

D: Unit number parity mismatch, unit type and house number changed.

E: Unit number parity mismatch, unit type and house number parity changed.

F: Unit number parity mismatch, unit type and house number (including parity) changed.

The following codes describe the reasons for non-matches. For example, a U0001 code indicates that the city in the input address could not be found, in that case, no match.

Match Codes for Non-Matches

U0001: City not found.

U0002: No matching streets.

U0003: No qualifying street segments.

M0000: Multi-match, two or more segments match with equal scores.

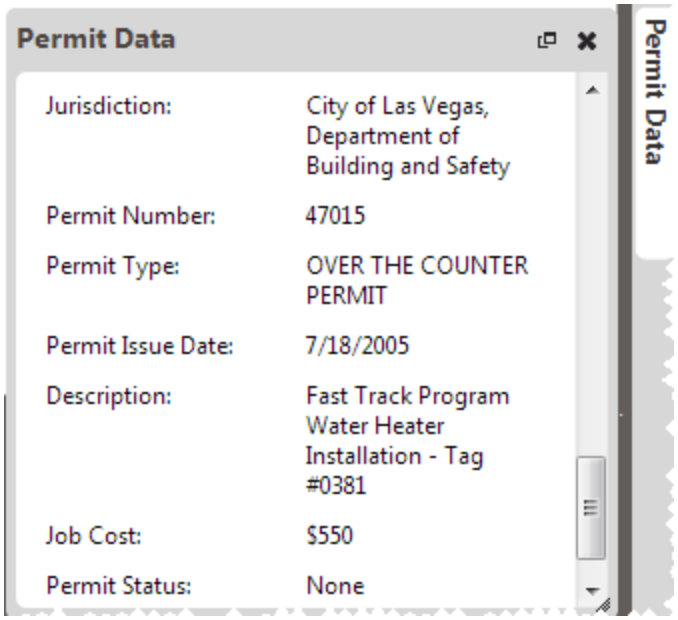
Permit Data

The Permit Data feature provides information about building permits which have been pulled on a property. You can use this information to follow up with homeowners about possible unreported changes to the property value.

Permit data appears on the Standard and Detailed reports.

The system displays permit data in the slide out panel. On the Valuation page click the **Permit Data** tab to display the panel.

Example:



Click the **X** in the upper right corner to close the panel.

Using the Help System

The RCT Express help system offers many different ways of displaying information.

- Help can be displayed by clicking the **Help** link on any page or dialog.
- Click a field name to display the definition for that field.
- Use the Table of Contents to locate a topic.
- Use the Index to locate a topic.
- for a topic.
- RCT Express also includes an interactive help feature where making certain selections in a help topic will automatically enter the appropriate information into your valuation.
- Print a help topic.

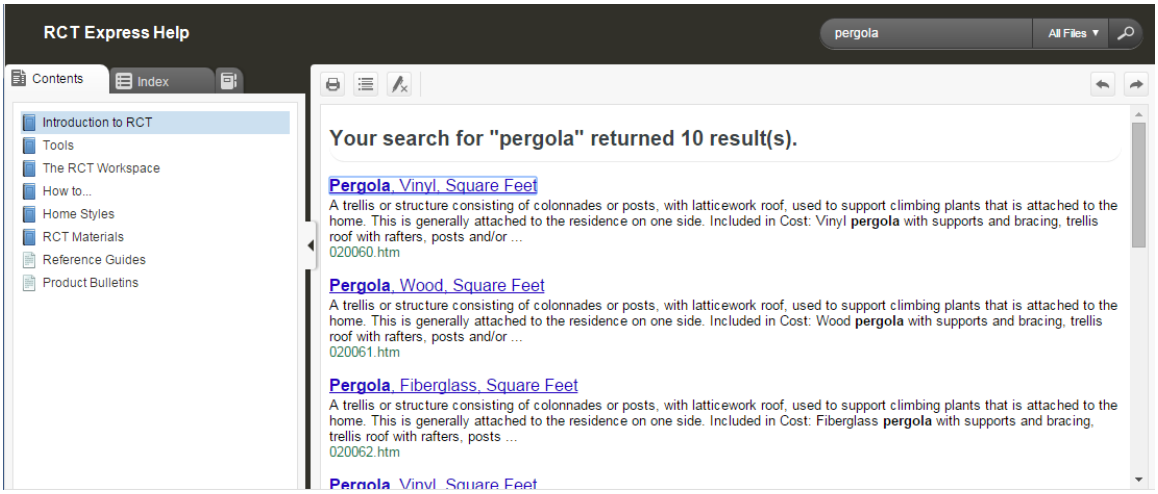
Search the Help System

You can search the help system for any topic or material. This is faster than looking thru the table of contents or index for a topic that you want to find.

To search the help system:

1. Open the help system by clicking the **Help** link on any page or dialog.
2. In the Search field on the help screen enter the text that you want to search for. By default, all files in the help system are searched. "Narrow your search" on page 87 by selecting a search filter, if searching all files gives too many results.

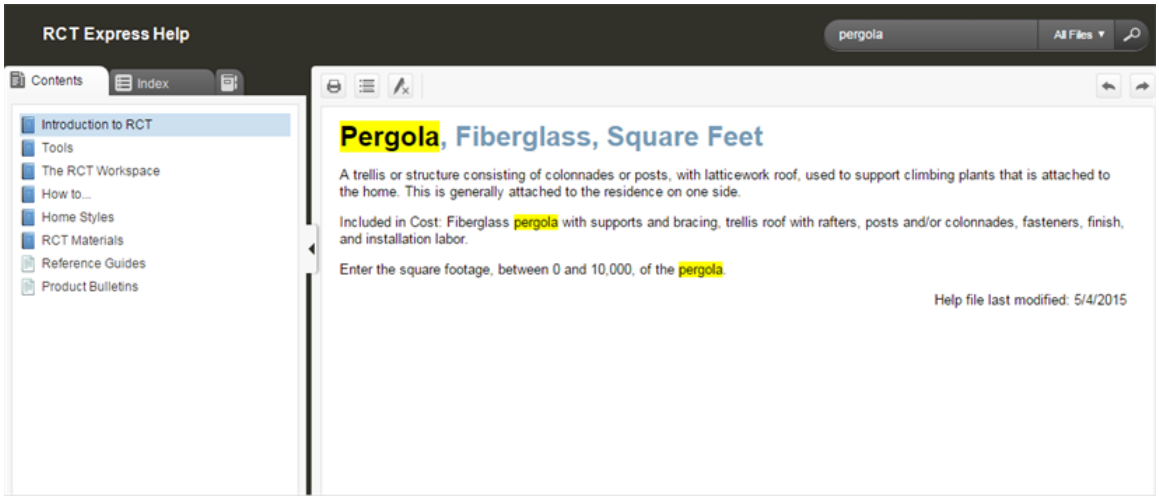
   Example: In this example, we searched for "pergola".



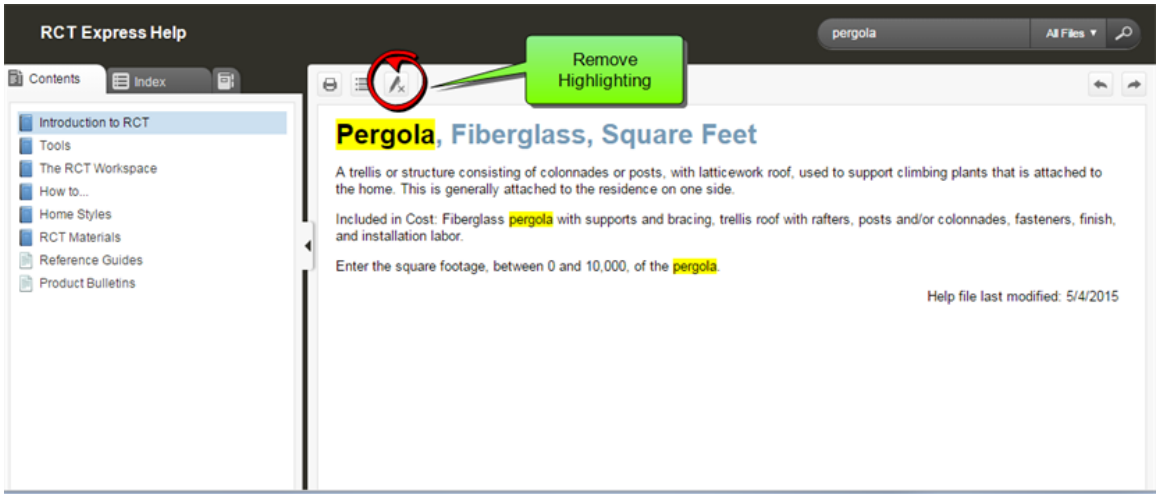
3. Press Return on the keyboard or click the magnifying glass icon ( ).
4. The search results appears. Each result shows a brief portion of the text that includes your search word. Click the search term to display the help topic.

When you open a topic (click the topic title) from the Search window, the keywords you entered in the search field are highlighted.

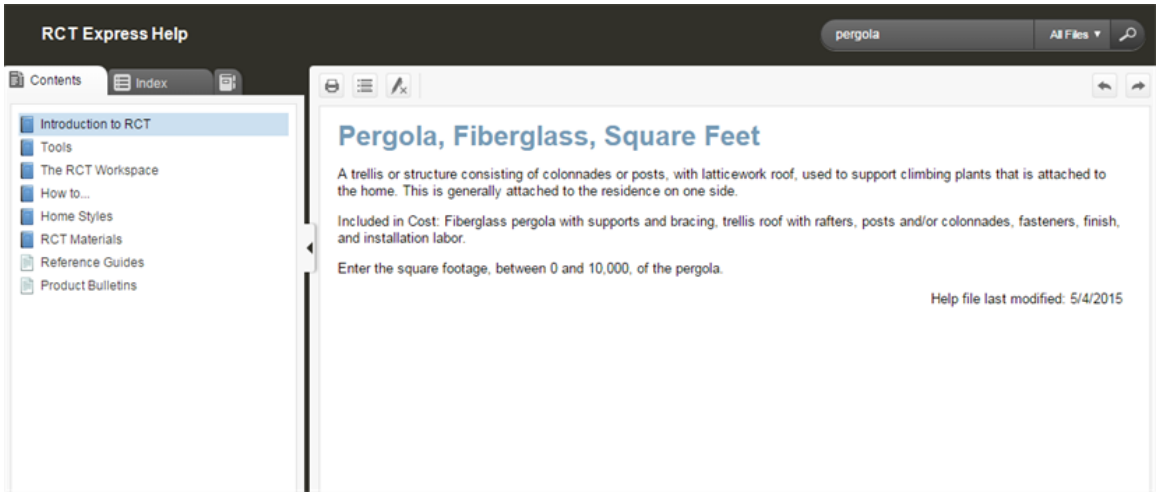
Example:



You can remove the highlighting by clicking the Remove Highlighting button.

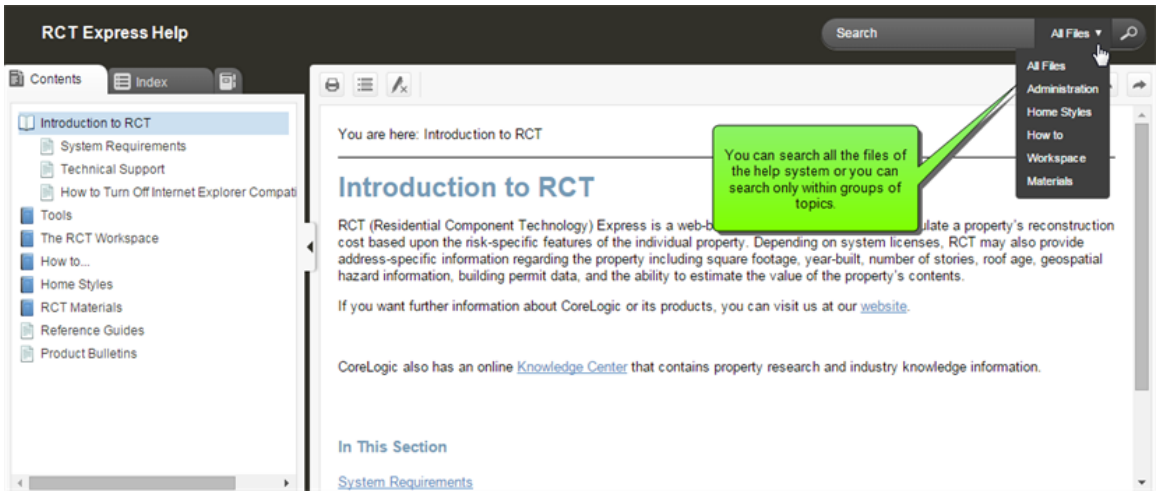


After you remove the highlighting, the topic appears normally:

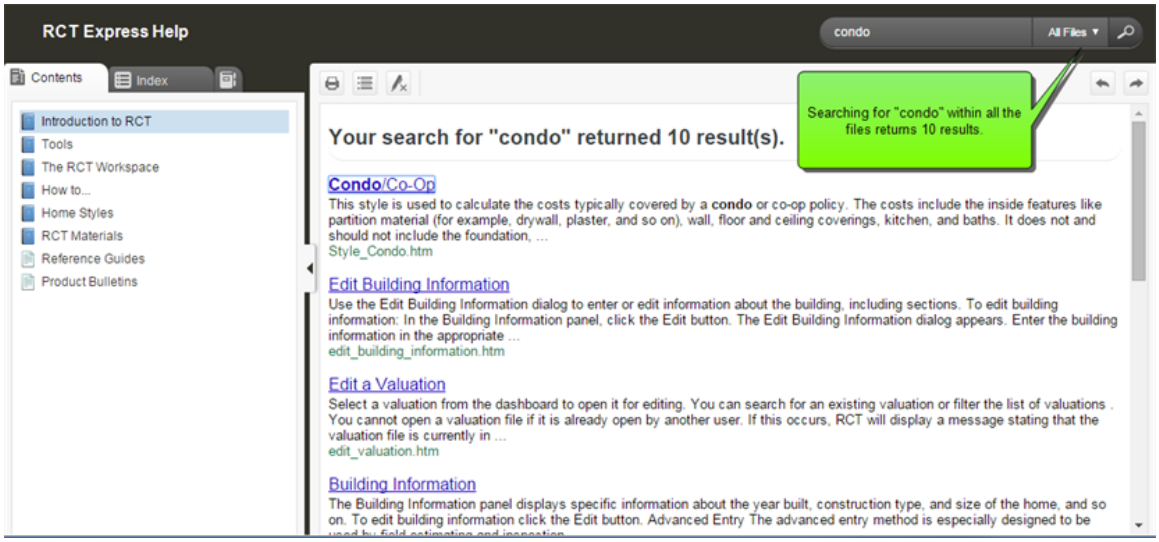


Narrow your search

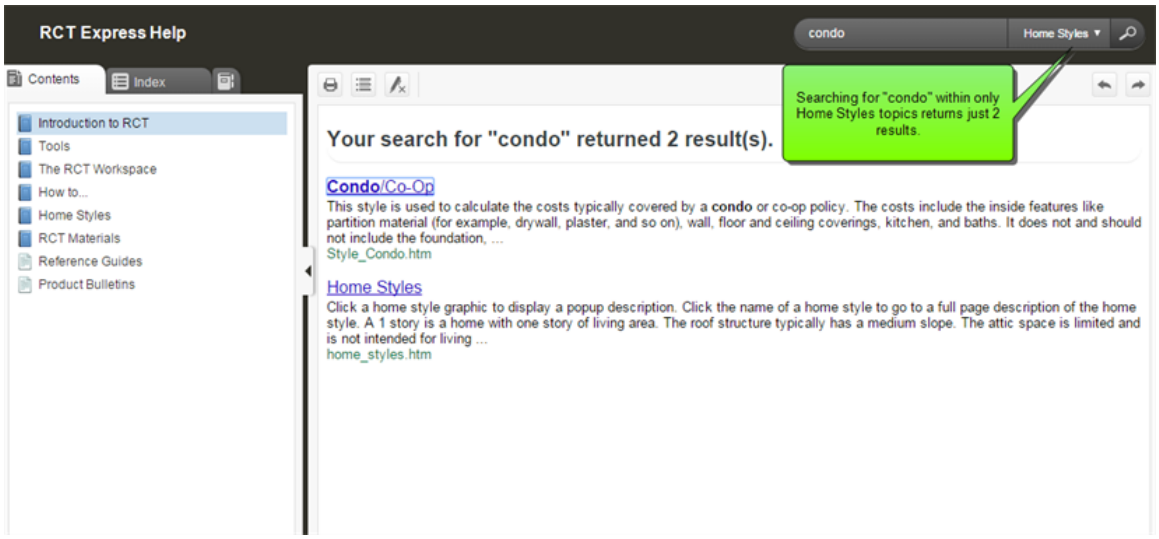
If your search results gives you a large number of topics you can narrow your search to just certain groups of help topics.



For example, say you enter "condo" in the search field and search all topics. Your result would be:



The results show every help topic that mentions "condo". Maybe you're only interested in the home style definition for condo. You could narrow your search by selecting Home Styles in the search filter drop down. Then your results would be:



Now the search results shows only two topics, both of which relate to home styles and condo.

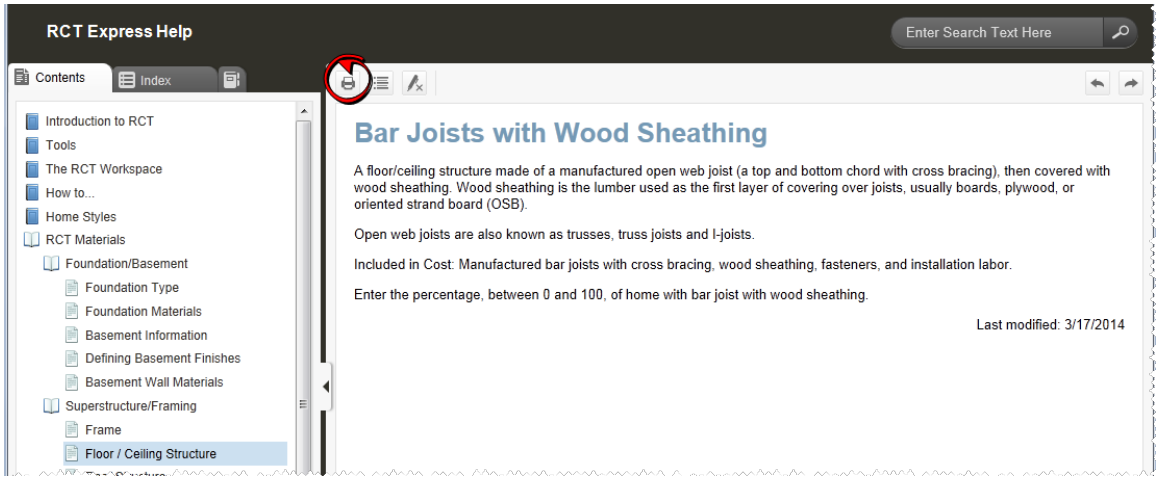
Note: Remember, that if you search within a category and can't find what you are looking for, just change the category to "All Files" and search again.

Print a Help Topic

Help topics may be printed.

To print a help topic:

1. Display the topic you want to print.
2. Click the **Print** icon ( ) above the help topic.



3. Select the printer that you want to use and click **OK**.

Interactive Help

When you enter information in the Edit Building Information dialog, RCT provides an interactive help feature for four fields. Interactive help automatically enters pertinent information into the building information dialog after you make a selection from the help topic.

Important: If you select the help topics from other locations within the help system this feature is **not** available. It only appears when you select help from the fields shown below in the **Edit Building Information** dialog.

> **Note:** Interactive help works with the **Site Access**, **Style**, **Construction Type**, and **Perimeter** fields only.

To use interactive help with the Style field:

1. On the Edit Building Information dialog, click **Style** to display the help topic that shows all the available home styles.

2. Underneath each home style graphic is a "Select" link. Pick the home style you want and click **Select**. All pertinent information for that style is automatically entered into RCT.

To use interactive help with the Site Access, Construction Type, or Perimeter fields:

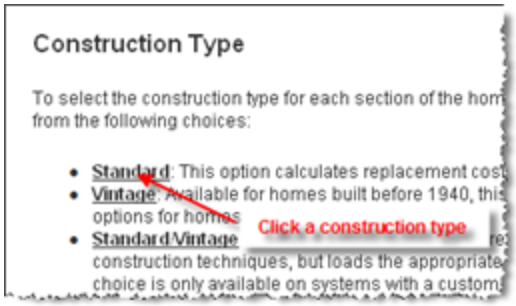
1. On the Edit Building Information dialog, click the field name, for example "Site Access" to display the help topic.

2. Click the underlined name of the definition you want to use (for Perimeter, click a graphic). The pertinent information is automatically entered into RCT.

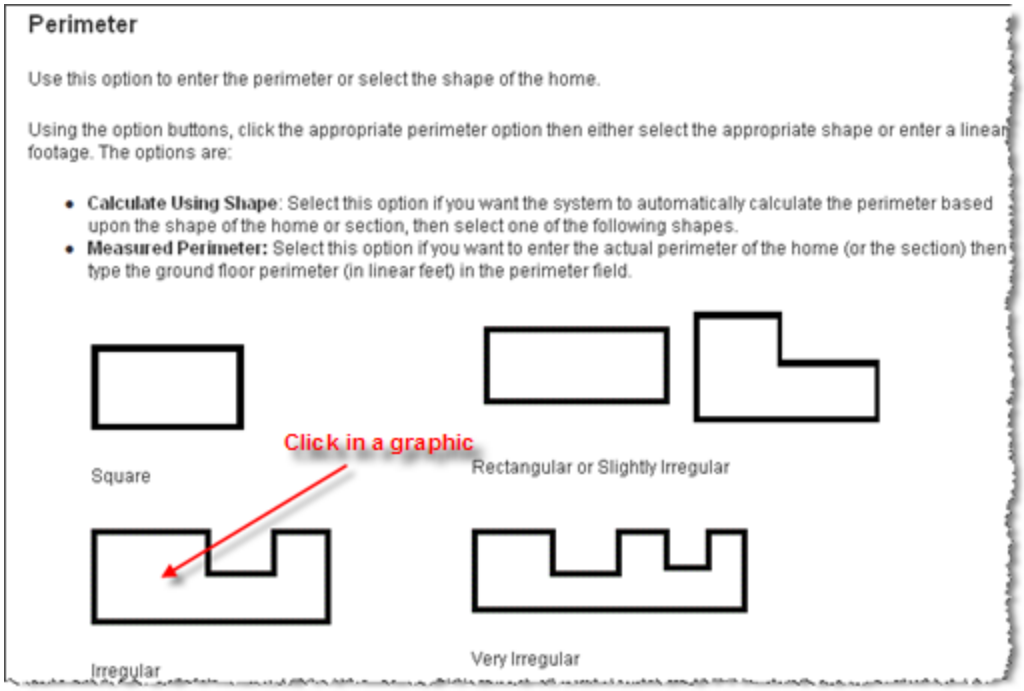
Interactive Examples:

Site Access: Click the type of site access and all the relevant information is automatically entered into RCT.

Construction Type: Click the construction type and all the relevant information is automatically entered into RCT.



Perimeter: Click the graphic of the perimeter shape of the home and the information is automatically entered into RCT.


Perimeter
Use this option to enter the perimeter or select the shape of the home.
Using the option buttons, click the appropriate perimeter option then either select the appropriate shape or enter a linear footage. The options are:
Calculate Using Shape: Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then select one of the following shapes.
Measured Perimeter: Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.
Click in a graphic
Square
Rectangular or Slightly Irregular
Irregular
Very Irregular

Chapter 3: How to...

The following help topics describe step-by-step procedures for accomplishing all of the tasks in RCT.

In This Section

"Log in to RCT" on page 97

"Request a Forgotten Password" on page 97

"Change Your Password" on page 98

"Create a New Valuation" on page 99

"Create a Renters (Contents Only) Valuation" on page 101

"Find an Existing Valuation" on page 103

"Filter Items" on page 104

"Sort Columns" on page 105

"Edit a Valuation" on page 107

"View Valuation History" on page 108

"View AerialAssist™" on page 109

"Create a Comparison Report" on page 112

"Generate a Report" on page 113

"Edit Policy Information" on page 114

"Edit Building Information" on page 116

"Contents Valuation" on page 122

"Refresh Roof Age" on page 125

"Add a Section" on page 126

"Delete a Section" on page 129

"Add or Edit Materials" on page 130

"Kitchen and Bath Wizard" on page 137

"Preview a Valuation" on page 138

"Download a Report" on page 140

"Email a Report" on page 141

"Copy a Valuation" on page 142

"Delete a Valuation" on page 143

"Add Attachments" on page 144

"Edit an Attachment" on page 145

"Delete an Attachment" on page 146

"Add Comments" on page 147

"Add Custom Items" on page 148

"Additional Fields Settings" on page 152

"Manage Additional Fields" on page 154

"Create Additional Fields" on page 156

"Edit Additional Fields" on page 160

"Additional Fields" on page 164

"Enter Markups and Adjustments" on page 151

"Save a Valuation" on page 166

"How to Turn Off Internet Explorer Compatibility View" on page 167

Log in to RCT

When you access your RCT Express site you must first log in to the system to access your valuations.

1. Enter your user name.
2. Enter your password. Your password is case sensitive.
3. Click **Login**.

Both your user name and password are set by your system administrator.

> **Note:** If your company uses Fast Track with seamless login, you may never see this screen and will automatically be logged in.

Related Topics:

"Request a Forgotten Password" below

"Change Your Password" on the next page

Password Settings

Request a Forgotten Password

If you have forgotten your password, click the **Did you forget your Password?** link on the Log In page and enter your user name. If the information matches our records, an email will be sent to you with the requested information; otherwise, a message appears directing you to contact Technical Support.

Related Topics:

"Change Your Password" on the next page

Password Settings

Change Your Password

To change your password:

1. From the **Tools** menu select **Change My Information**.
2. Enter your old password. (Passwords are case sensitive)
3. Enter your new password. (The system will prompt you if your password does not meet password strength requirements)
4. Re-enter your new password to confirm.
5. Click **Save**.

Related Topics:

Change My Information

"Request a Forgotten Password" on the previous page

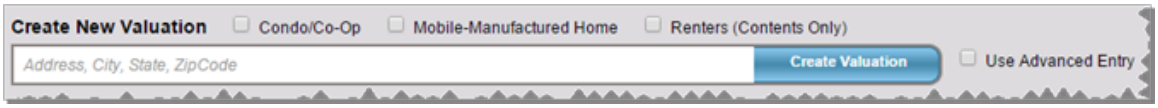
Password Settings

Create a New Valuation

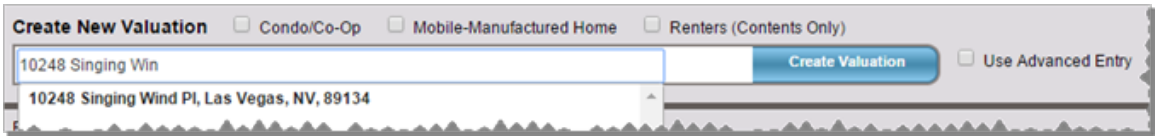
New valuations are created from the dashboard.

To create a new valuation:

1. In the **Create New Valuation** field enter the address including the ZIP code. If you are creating a valuation for a Condo/Co-op home style or a Mobile-Manufactured home style, or if you want to create a Renters - Contents Only valuation, select the appropriate check box. When you select either style check box and create a valuation, the building information for that particular home style will automatically be applied. If you are creating a valuation for a home style other than Condo/Co-op or Mobile-Manufactured home, then you can select the home style on the Building Information screen.



   As you enter an address the system may display address selections that you can choose.



2. Click **Create Valuation**. The system creates the valuation and displays the Valuation page with all known information entered.

   If there is no information from InterChange when you create a new valuation, the Edit Building Information dialog will open automatically so you can begin to enter information about the home.

3. Edit building information, materials, or any other information as necessary.

Select Standardized Address

If the address you entered is not recognized as a valid USPS or Canadian postal address the system may prompt you to Select a Standardized Address and may display one or more address options from which you may choose on the Select Standardized Address panel. Under the Select

column select the appropriate address and click the Select Standardized Address button, or click the Use the User Entered Address button to proceed with no pre-filled address specific information. It will display the Edit Building Information panel.

Note: If the home is brand new construction then its address may not have made it into the USPS database yet and you should use the “user entered address”.

Related Topics:

"Find an Existing Valuation" on page 103

"Advanced Entry" on page 8

"Edit a Valuation" on page 107

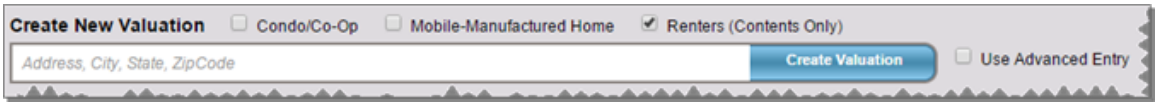
"Create a Renters (Contents Only) Valuation" on the next page

Create a Renters (Contents Only) Valuation

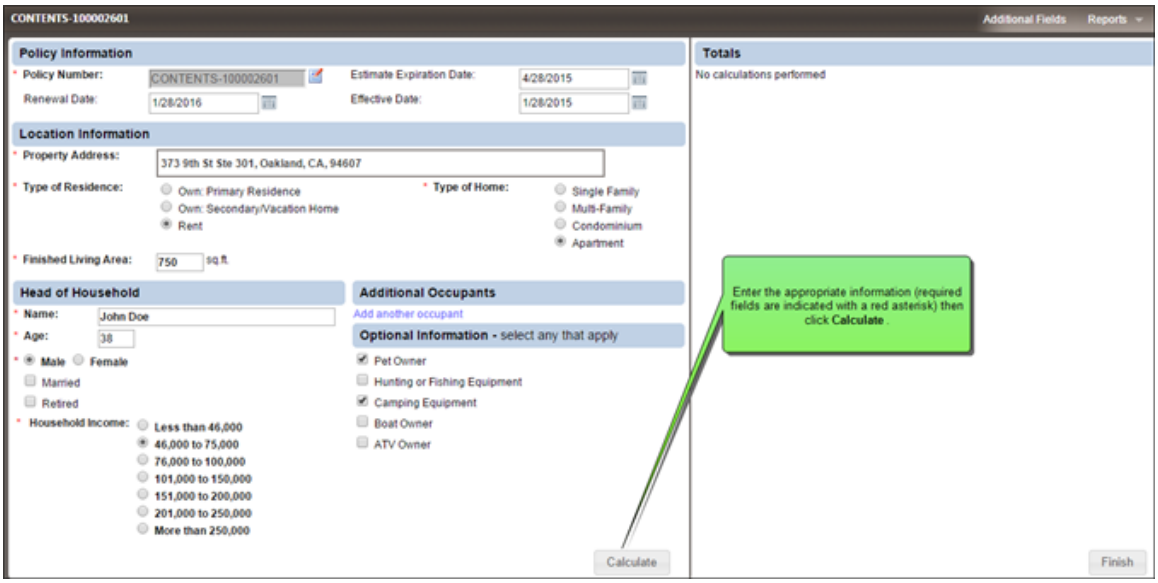
New valuations are created from the dashboard.

To create a new renters (contents only) valuation:

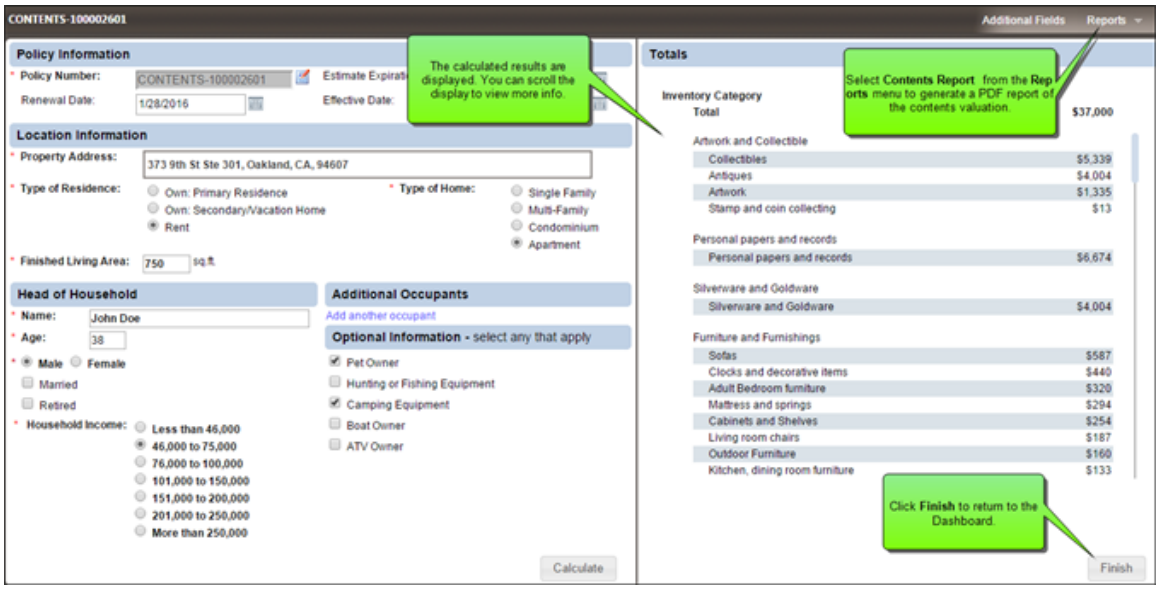
1. In the **Create New Valuation** field enter the address including the ZIP code. Select the **Renters (Contents Only)** check box.



2. Click **Create Valuation**. Enter or select the information on the dialog. Required information is indicated with a red asterisk. Household income may or may not be required depending on your configuration settings. The household income field may not appear on this dialog if it is not enabled. When adding additional occupants enter a range for age between 1 and 150. For infants under one year of age, use 1 year.



3. Click **Calculate** to generate the contents estimate.



4. The calculated results are displayed in the right hand pane of the dialog. You can scroll to see more of the information.
5. Select **Contents Report** from the **Reports** menu to generate a PDF report of the estimate. If Additional Fields have been configured, you can select the **Additional Fields** dialog from the menu.
6. Click **Finish** to return to the dashboard.

> **Note:** If you make changes to any of the parameters and then click **Calculate** again to regenerate the estimate, it is a new billable transaction event.

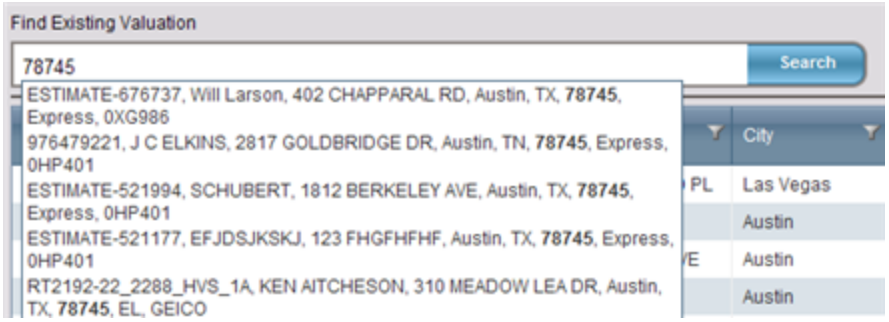
"Find an Existing Valuation" on the next page

Find an Existing Valuation

You can search for an existing valuation from the dashboard. You can also filter the list of valuations to limit the display to only those items you are interested in.

To find an existing valuation:

1. In the **Find Existing Valuation** field enter a policy number, insured name, address, city, state, or ZIP/postal code. As you enter characters the system displays a list of valuations that match the characters that you are entering. You can select from this list if you see the valuation you want. **Note**: You must enter at least **4** characters.



2. Click **Search**.

   The dashboard will display only those valuations that contain the information you entered in the **Find Existing Valuation** field.

   To clear the search delete any characters in the search field and click **Search**.

Related Topics:

"Filter Items" on the next page

"Create a New Valuation" on page 99

"Edit a Valuation" on page 107

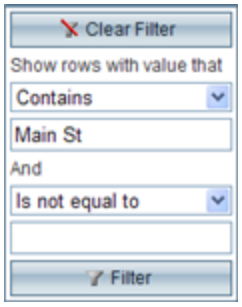
Filter Items

You can filter a list to narrow the number of items that appear. You can filter on one column or you can combine filter criteria for multiple columns.

To filter valuations:

1. Select the filter icon ( ) in the column header for the column that you want to filter. The filter definition pane appears.

   Example:



2. Use the drop-down list to select the type of filter such as "Contains" or "Starts With" and enter the filter criteria you want to apply in the blank field. For example "Main St" is shown above. You can enter a second filter parameter if desired.
3. Click the **Filter** button (Filter).
4. If you want to filter on more than one column, repeat these steps for each additional column.

A column that has a filter applied displays the filter icon with a highlighted background:

To clear filters:

1. To clear the filter for a column click the filter icon ( ) to display the filter definition pane.
2. Click the **Clear Filter** button (Clear Filter).

Related Topics:

"Sort Columns" on the next page

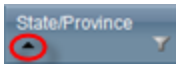
Sort Columns

You can sort the list of valuations in the dashboard in ascending order (from lowest to highest) or descending order (from highest to lowest).

To sort a column:

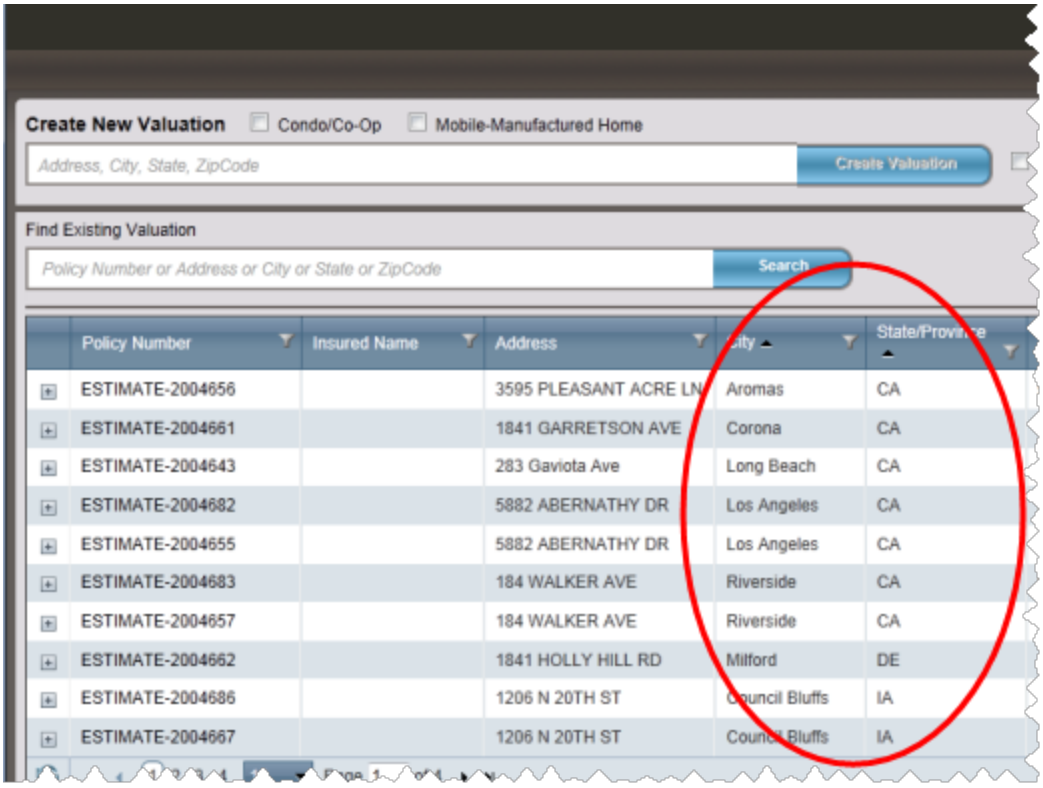
1. Click a column heading to sort the valuations based on that column. An arrow appears to indicate that the column is sorted in either ascending or descending order.

   Example:

2. Click the column heading again to switch between ascending and descending order.
3. To cancel the sorting, click the column heading until the arrow disappears. (Clicking the column heading cycles between ascending, descending, and none).

You can sort multiple columns at the same time. In the following example, the **State/Province** column was sorted first, then the **City** column was sorted. The result is that states are sorted in ascending order and the cities within each state are also sorted in ascending order.



Related Topics:

"Filter Items" on page 104

Edit a Valuation

Select a valuation from the dashboard to open it for editing. You can search for an existing valuation or filter the list of valuations.

> **Note:** You cannot open a valuation file if it is already open by another user. If this occurs, RCT will display a message stating that the valuation file is currently in use and you must wait until the other user has closed the file before you can open it.

To edit a valuation:

1. On the Dashboard, click the policy number of the valuation that you want to edit. The valuation page opens.
2. "Edit Policy Information" on page 114.
3. "Edit Building Information" on page 116.
4. "Add or Edit Materials" on page 130.

View Valuation History

Expand a valuation in the dashboard to show the history.

To view a valuation history:

1. Click the plus button (⊞) next to a valuation to display all the iterations.

   Example:

2. Click the PDF icon ( ) next to an iteration to select and view a report.

Related Topics:

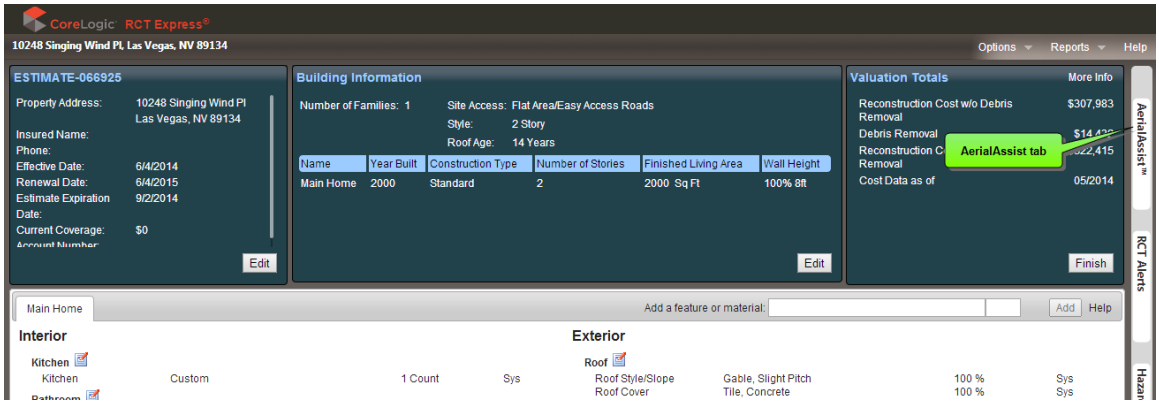
"Create a Comparison Report" on page 112

View AerialAssist™

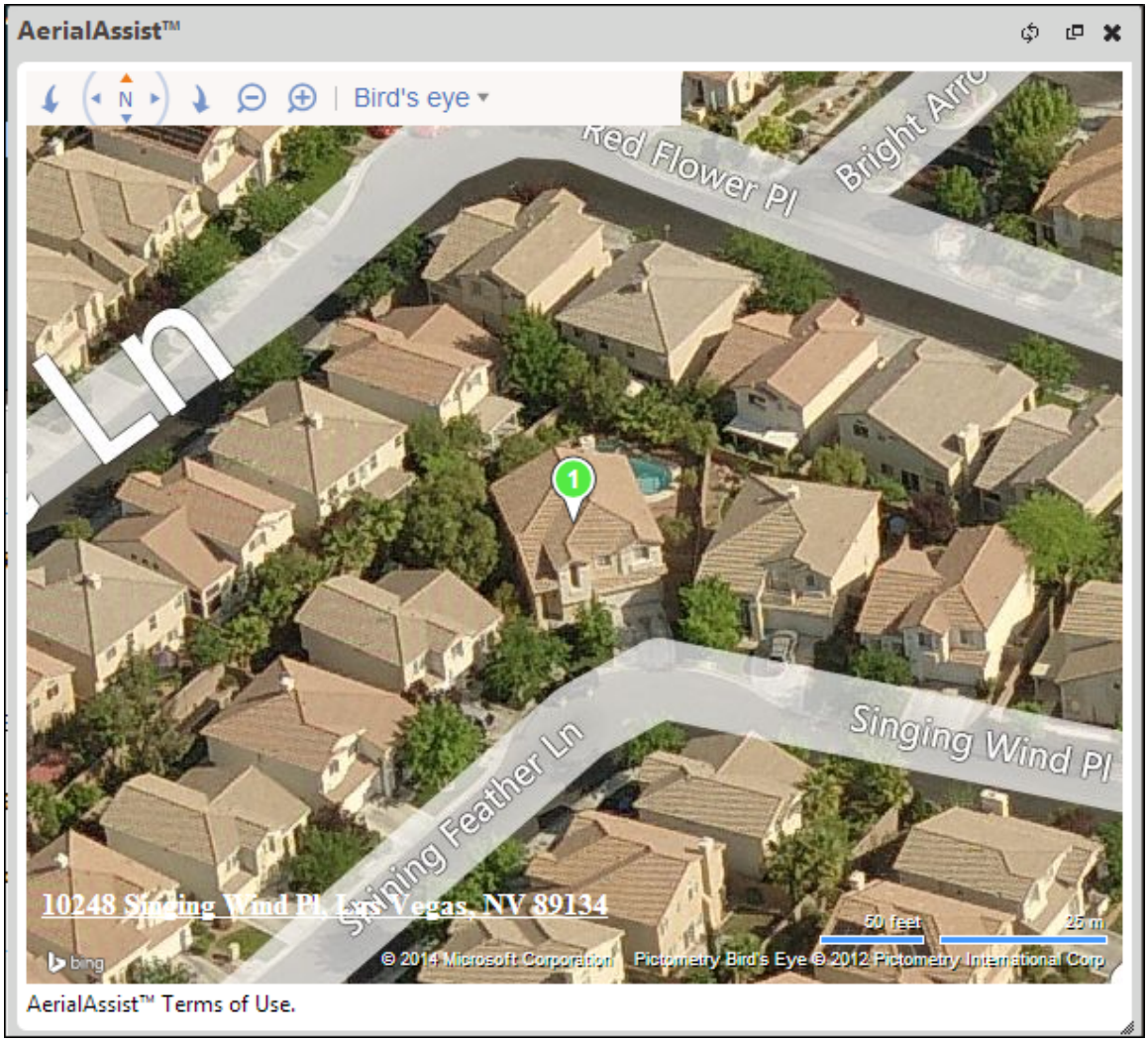
Aerial images of the property can be viewed by selecting the **AerialAssist** tab in a valuation.

To view Aerial Images:

1. On the valuation page, click the AerialAssist tab (the property address must be complete).



Example image:



2. Once the image is displayed, manipulate view angles, or zoom levels, etc.

AerialAssist Controls:

The Aerial Assist controls from left to right are:

- Rotate Left
- Pan in any direction
- Rotate Right Zoom Out or Zoom In

- Birds eye drop-down menu. Select to view a standard road map view, an automatic view that switches to the best map style as you zoom, or a bird's eye view for a better angle of aerial photography.

Related Topics:

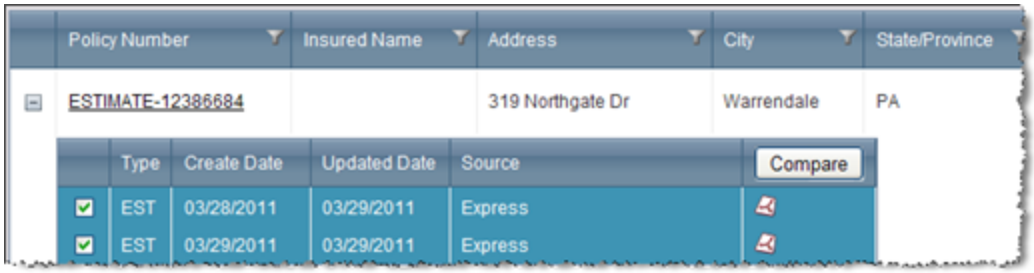
"AerialAssist™" on page 57

Create a Comparison Report

Comparison reports can only be created from the dashboard. The compare feature is only available after selecting at least two iterations of a policy.

To create a comparison report:

1. Click the plus button (⊞) next to a valuation to display all the iterations.



2. Use the check boxes to select two items to compare. Once two are selected the **Compare** button appears.
3. Click the **Compare** button to generate a comparison report.

> **Note:** Reports for individual instances can be generated by clicking the PDF icon ( ) and selecting the type of report desired from the drop-down list.

Generate a Report

Various types of reports may be generated for a valuation. You can view, save, or print reports.

To generate a report:

1. Open a valuation.
2. From the main menu, select **Reports** and the specific type of report you wish to generate. A file download dialog appears.
3. Select **Open** or **Save**. **Open** will display the report as a PDF file. **Save** prompts you for a location to save the file. If you open the file, you can read it and then save it using the save command in the Acrobat viewer. If you save the file to your hard drive, a dialog will inform you when the download is complete.

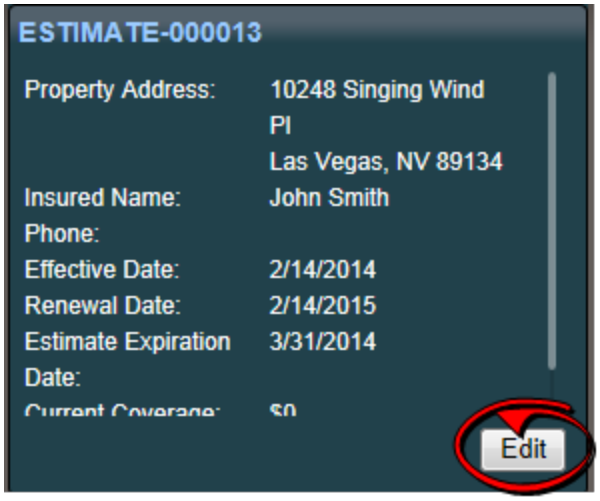
Reports may also be generated (downloaded) from the Dashboard.

Edit Policy Information

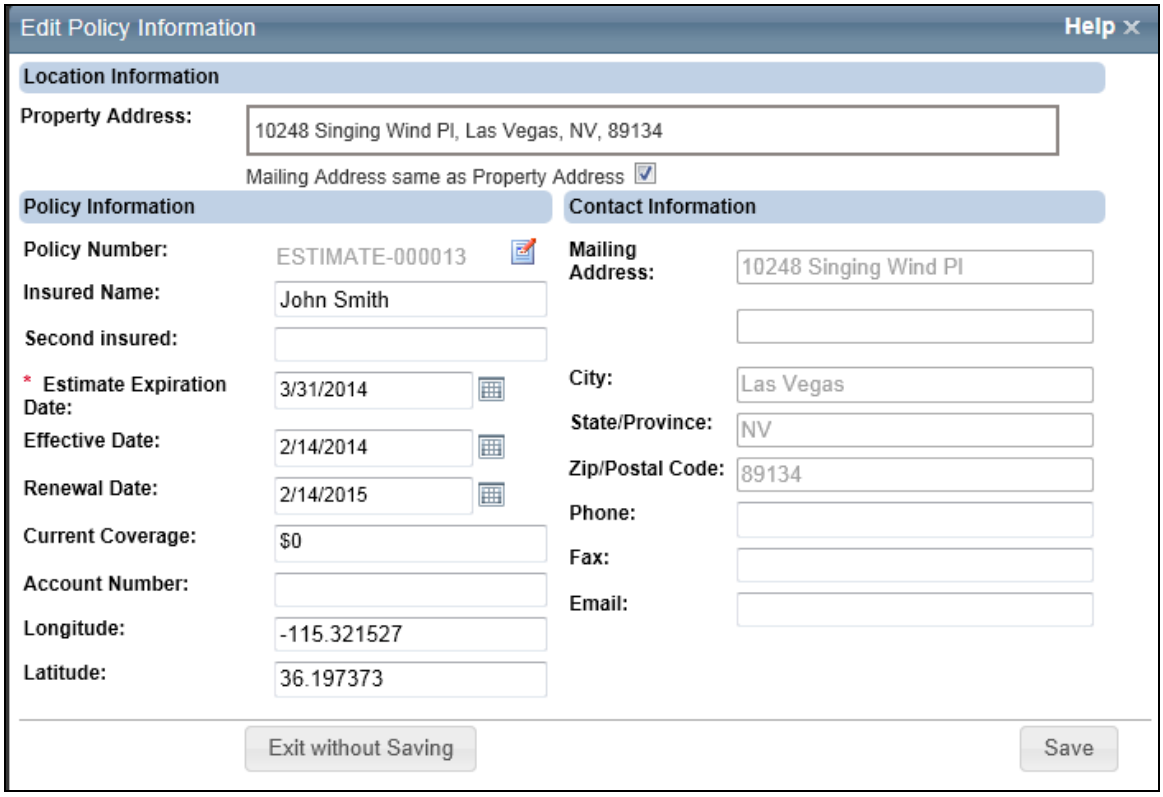
Use this dialog to edit the location, policy, and contact information for the valuation.

How to edit policy information:

1. In the policy information panel click the **Edit** button.



The Edit Policy Information dialog opens.



2. Enter the desired information. Required fields are indicated with an asterisk.
3. Use the calendar icon ( ) to select dates from a calendar for fields requiring a date.
4. Click **Save**.

Related Topics:

"Edit Building Information" on the next page

"Add or Edit Materials" on page 130

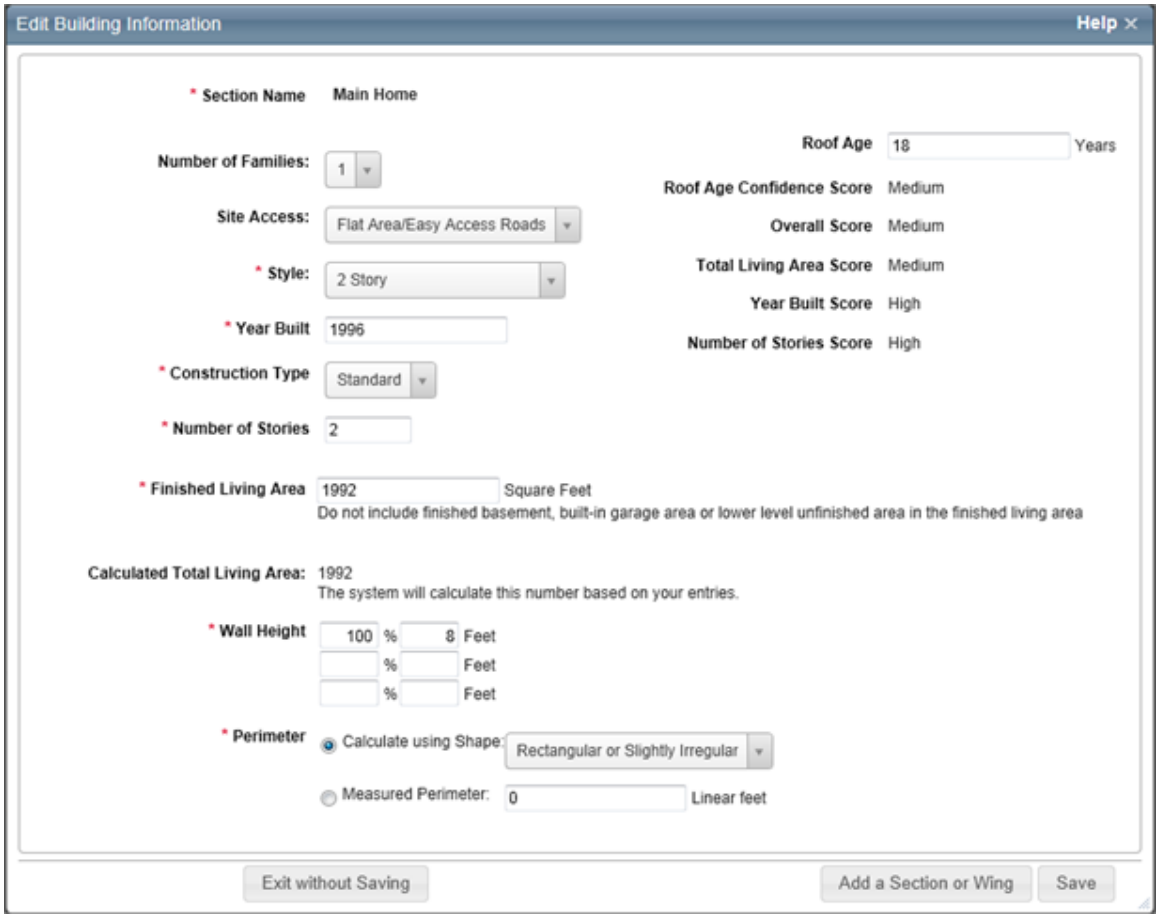
Edit Building Information

Use the Edit Building Information dialog to enter or edit information about the building, including sections.

To edit building information:

1. In the **Building Information** panel, click the **Edit** button.

2. The **Edit Building Information** dialog appears.



3. Enter the building information in the appropriate fields. Required fields are indicated with an asterisk. Certain fields include the Interactive Help feature.
4. If you need to add a section click Add a Section or Wing at the bottom of the dialog.
5. Click **Save** to save and update the information. If any errors exist they will be displayed after clicking Save.

Home Styles

Related Topics:

"Add a Section" on page 126

"Delete a Section" on page 129

"Edit Policy Information" on page 114

"Add or Edit Materials" on page 130

"Reload Assumptions" on page 51

"Interactive Help" on the next page

Interactive Help

When you enter information in the Edit Building Information dialog, RCT provides an interactive help feature for four fields. Interactive help automatically enters pertinent information into the building information dialog after you make a selection from the help topic.

Important: If you select the help topics from other locations within the help system this feature is **not** available. It only appears when you select help from the fields shown below in the **Edit Building Information** dialog.

> **Note:** Interactive help works with the **Site Access**, **Style**, **Construction Type**, and **Perimeter** fields only.

To use interactive help with the Style field:

1. On the Edit Building Information dialog, click **Style** to display the help topic that shows all the available home styles.

2. Underneath each home style graphic is a "Select" link. Pick the home style you want and click **Select**. All pertinent information for that style is automatically entered into RCT.

To use interactive help with the Site Access, Construction Type, or Perimeter fields:

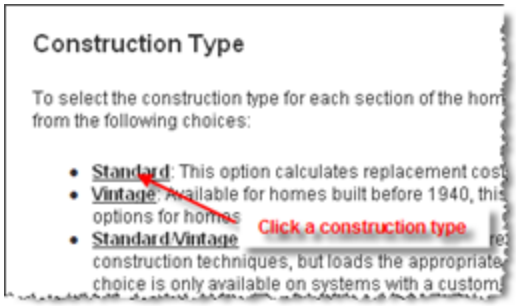
1. On the Edit Building Information dialog, click the field name, for example "Site Access" to display the help topic.

2. Click the underlined name of the definition you want to use (for Perimeter, click a graphic). The pertinent information is automatically entered into RCT.

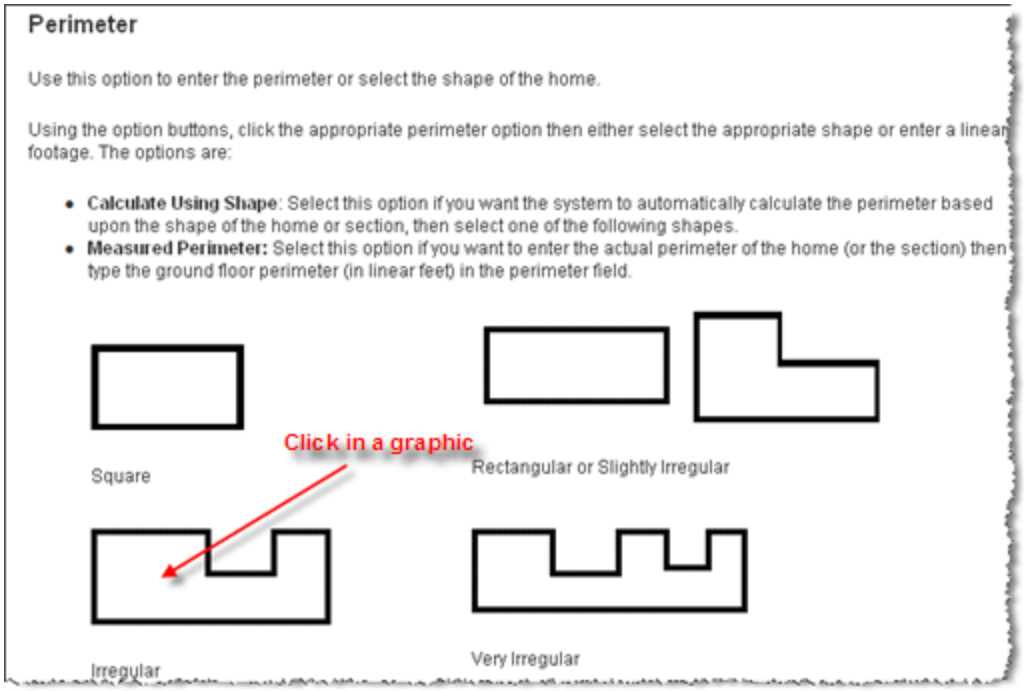
Interactive Examples:

Site Access: Click the type of site access and all the relevant information is automatically entered into RCT.

Construction Type: Click the construction type and all the relevant information is automatically entered into RCT.

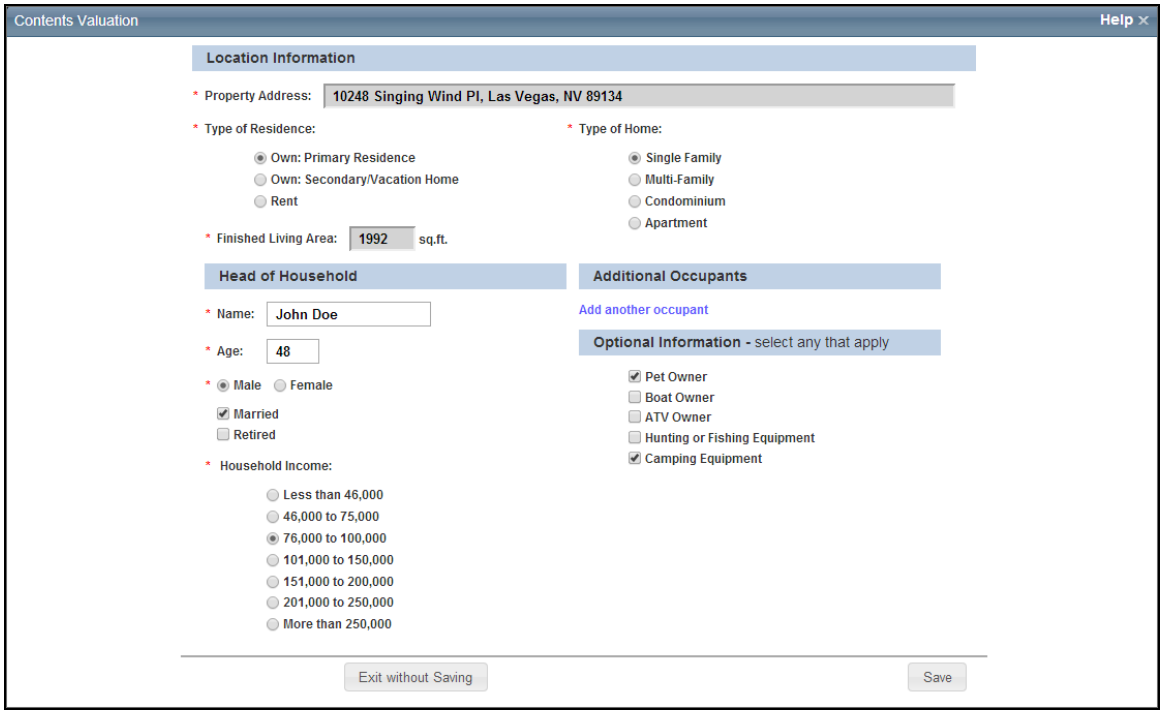


Perimeter: Click the graphic of the perimeter shape of the home and the information is automatically entered into RCT.


Perimeter
Use this option to enter the perimeter or select the shape of the home.
Using the option buttons, click the appropriate perimeter option then either select the appropriate shape or enter a linear footage. The options are:
Calculate Using Shape: Select this option if you want the system to automatically calculate the perimeter based upon the shape of the home or section, then select one of the following shapes.
Measured Perimeter: Select this option if you want to enter the actual perimeter of the home (or the section) then type the ground floor perimeter (in linear feet) in the perimeter field.
Click in a graphic
Square
Rectangular or Slightly Irregular
Irregular
Very Irregular

Contents Valuation

A contents value estimate is created from the **Contents Valuation** dialog.



To create a contents valuation:

1. From the valuation screen, select **Options > Contents Valuation** to open the dialog.
2. Enter the location and head of household information. Some information such as the address, type of home, finished living area, and name may come from the building information if it exists in the valuation already. If the address and finished living area is pre-populated from the valuation, that information cannot be edited on this dialog. You can edit type of home and name on this dialog and the valuation will be updated when **Save** is clicked.

   Required fields are indicated with a red asterisk (*). Household income may or may not be required depending on your configuration settings. The household income field may not appear on this dialog if it is not enabled.
3. Enter additional occupants by clicking **Add Another Occupant** and entering the information. You can add up to 5 additional occupants.

4. Enter the optional information by selecting all the items that apply.
5. Click **Save**. The contents value estimate will be calculated and the dialog will close.

> **Note:** When adding additional occupants enter a range for age between 1 and 150. For infants under one year of age, use 1 year.

The Valuation Totals pane will display the estimated contents value.

Example:

Click **More Info** on the **Valuation Totals** pane to display details of the valuation totals including the contents estimate, broken down by inventory category.

Example:

Valuation Totals — Help

Coverage A	
Reconstruction Cost w/o Debris Removal	$344,009
Debris Removal	$16,047
Reconstruction Cost with Debris Removal	$360,056
Depreciation	$14,402
Actual Cash Value	$345,654
Inventory Category	
Furniture and Furnishings	$13,176
Pet supplies	$8,422
Apparel - Men	$6,686
Tools, Hardware, Lawn and Garden	$6,065
Electronics and Computers	$5,584
Appliances	$4,268
Sports, Recreation and Fitness	$3,800
Jewelry, Watches and Accessories	$2,866
Books, Magazines, Recorded Audio and Video	$2,148
Artwork and Collectible	$1,743
Other household items	$1,516
Textiles	$1,249
Toys, Games, Arts and Crafts	$925
Dinnerware and Cookware	$985

The contents estimate results will be displayed in the Standard, Detail, and Home Owner reports.

"Create a Renters (Contents Only) Valuation" on page 101

Refresh Roof Age

The roof age and roof age confidence score may be updated to get the latest data.

> **Note:** Using the Refresh Roof Age function is a billable event.

To refresh roof age:

1. Open the valuation that you want to update.
2. Select **Options > Refresh Roof Age**. The Edit Building Information dialog opens showing the refreshed data.
3. Click **Save** on the Edit Building Information dialog.
4. Save the valuation.

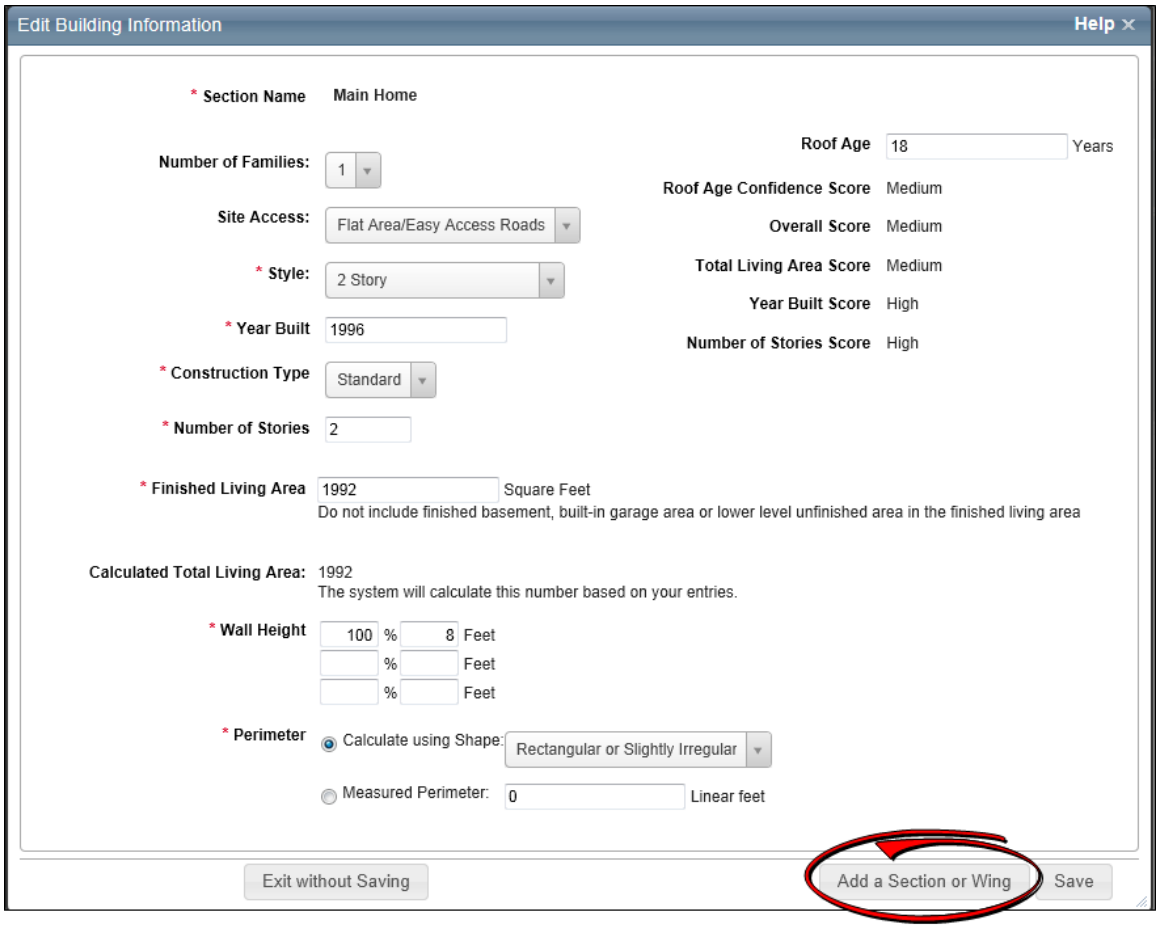
Add a Section

Use the Edit Building Information dialog to add sections or wings. The Section (or wing) feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. Sections often account for but are not limited to additions, differences in the number of stories or unique floor plans. RCT allows you to divide the home into the Main Home and section areas. Only use a section to account for additions if the addition has significant differences in age, material type or methods of construction. Sections may also be used for homes that have a different number of stories, whether an addition or not, when the portion is clearly identifiable from the main home and contains differing attributes. This can apply when the home has a significant difference in style between the Main Home and the Section or a difference in construction, such as slab versus basement. While sometimes subjective, the use of sections should be justifiable as a result of a characteristic being substantially different.

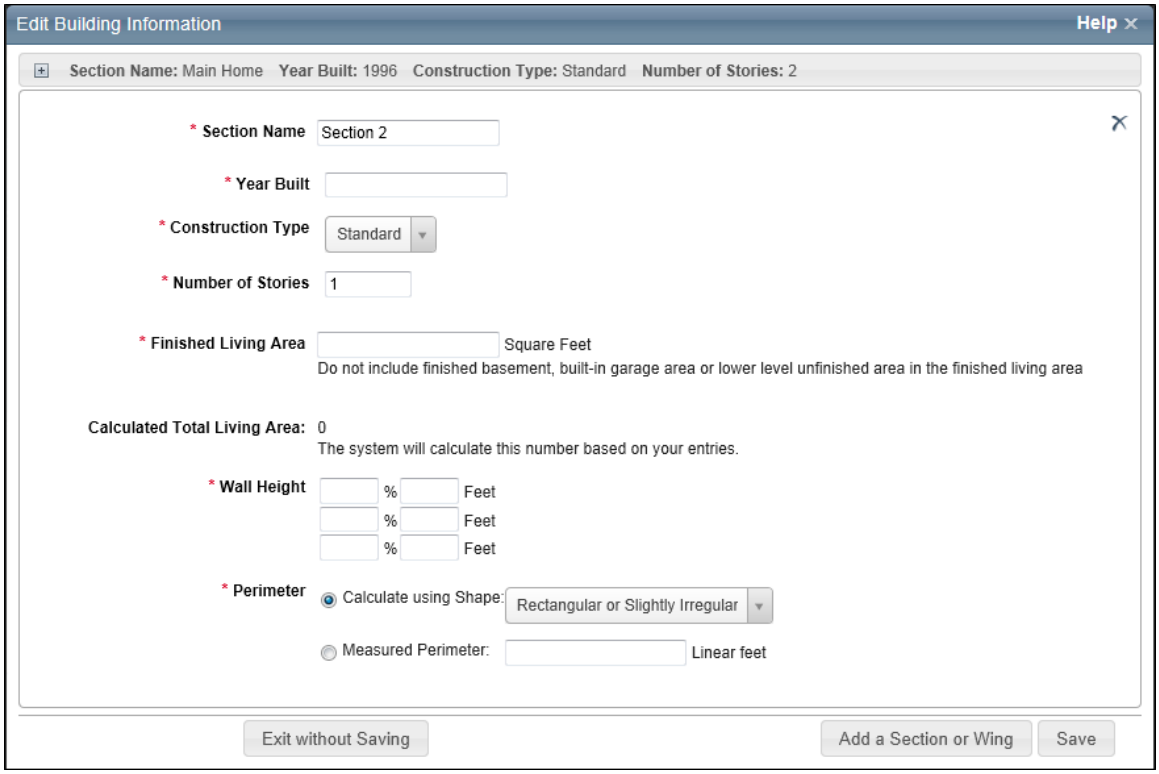
To add a section or wing:

1. On the **Building Information** panel, click the **Edit** button. The **Edit Building Information** dialog appears.

2. Click **Add a Section or Wing**.



A new section is added with the fields available for editing. The main home section collapses at the top of the screen and the new section opens below. Click to plus sign (⊞) to reopen the main home section. (When the main home reopens, the other sections will collapse at the bottom of the screen. One section will remain open at all times. The only way to close a section is to open a collapsed section or create a new one.)



3. Enter the information for the section in the appropriate fields.
4. Click **Save** to save and update the information. If any errors exist they will be displayed after clicking Save.

Home Styles

Related Topics:

"Edit Building Information" on page 116

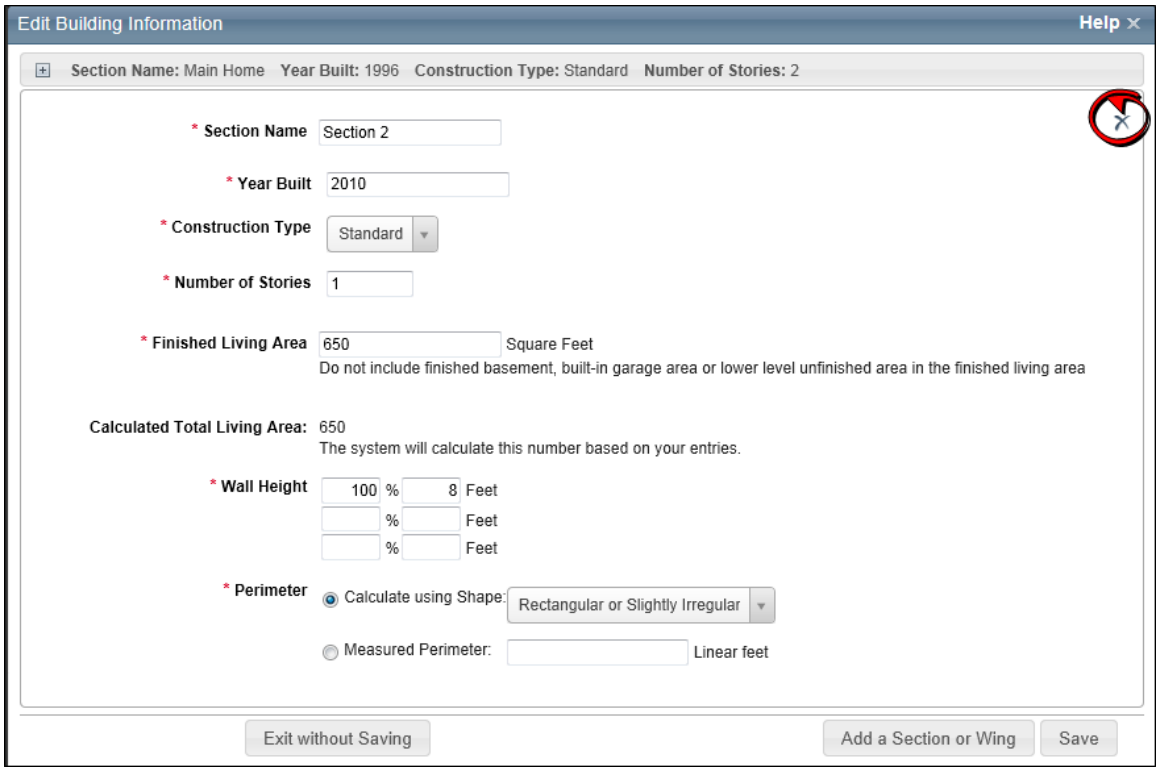
"Delete a Section" on the next page

Delete a Section

Follow these steps to delete sections/wings from the Edit Building Information dialog.

To delete a section:

1. On the **Building Information** panel, click the **Edit** button. The **Edit Building Information** dialog appears.
2. Click the **Delete** icon (✕) for the section you wish to delete.



3. Click **Save** to save and update the information. If any errors exist they will be displayed after you click Save.

Related Topics:

"Edit Building Information" on page 116

"Add a Section" on page 126

Add or Edit Materials

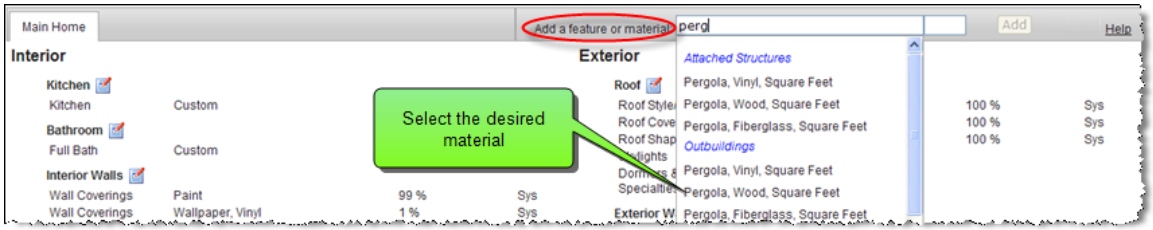
Use the materials screen to add or edit building materials for the valuation. There are two different ways to add new features or materials.

The easiest way to add a new feature or material is to use the following method:

Add a feature or material

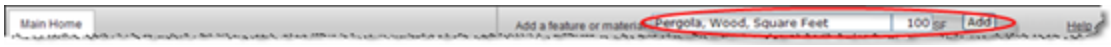
To add a feature or material:

1. In the text box next to **Add a feature or material**, type the name of the material or feature that you want to add.

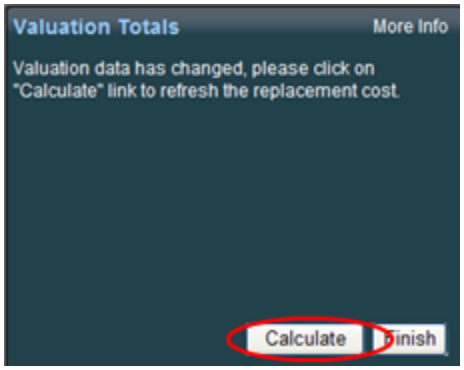


   As you type the name, a drop-down list displays materials that match what you type.

2. Select the desired item from the list then enter the unit of measure.



3. Click **Add**. The material or feature will be added to the materials page.
4. After you add the material, the Valuation Total pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.

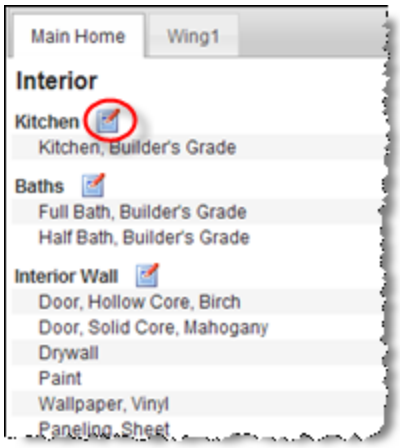


You can also add or edit features and materials from the materials pane:

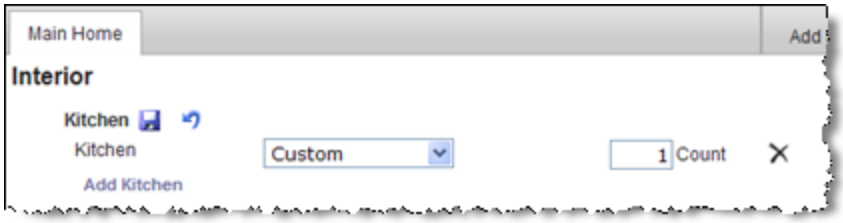
Add or edit from the materials pane

To add or edit from the materials pane:

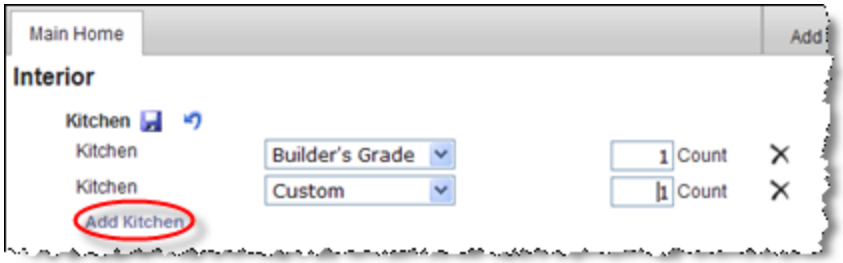
1. Click the edit icon ( ) in the material system that you want to edit.



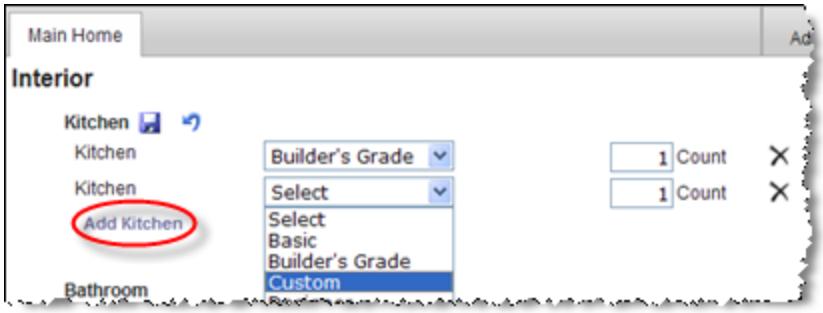
The screen expands to show options for editing existing materials or adding new ones.



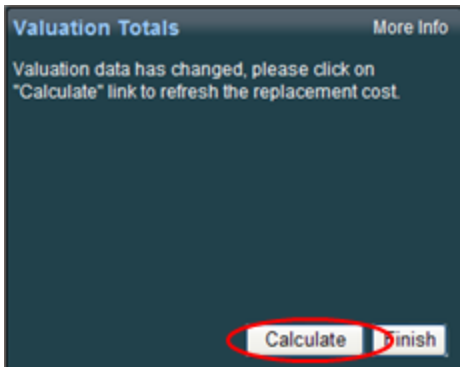
2. To edit an existing material or feature select a feature from the drop-down and enter the new quantity.



3. Click the Save icon ( ) to save the change.
4. To delete an existing material click the delete icon ( ) next to the material.
5. To add a new feature or material, select the material from the drop-down box. Select the desired item from the list and enter the quantity.



6. Click the Save icon ( ) to save the change.
7. To exit the editing screen without saving, click the Cancel icon ( ).
8. After you add the material, the **Valuation Totals** pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.



Note: If you are in the Kitchens or Baths section a wizard is available to help you select the correct feature.

Search for definitions of materials or building features in the online help.

The best way to find information on individual building materials or features is to search the online help system.

Search the Help system

Related Topics:

"Kitchen and Bath Wizard" on page 137

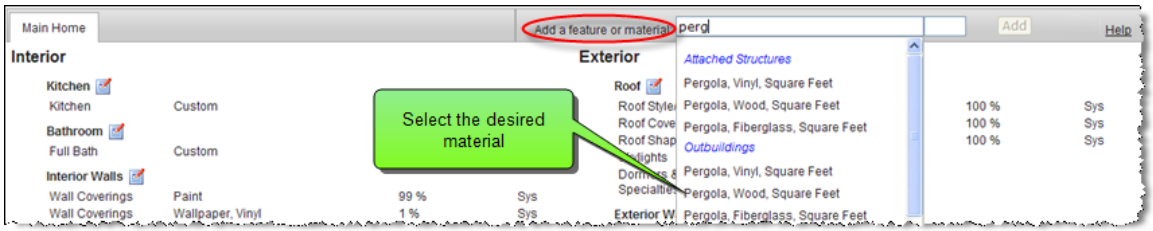
"Edit Policy Information" on page 114

"Edit Building Information" on page 116

Add a feature or material

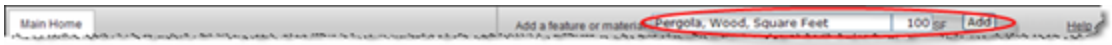
To add a feature or material:

1. In the text box next to **Add a feature or material**, type the name of the material or feature that you want to add.

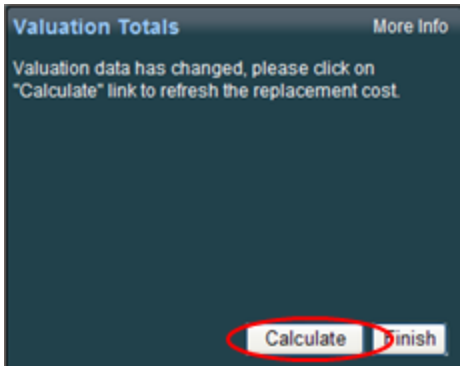


   As you type the name, a drop-down list displays materials that match what you type.

2. Select the desired item from the list then enter the unit of measure.



3. Click **Add**. The material or feature will be added to the materials page.
4. After you add the material, the Valuation Total pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.



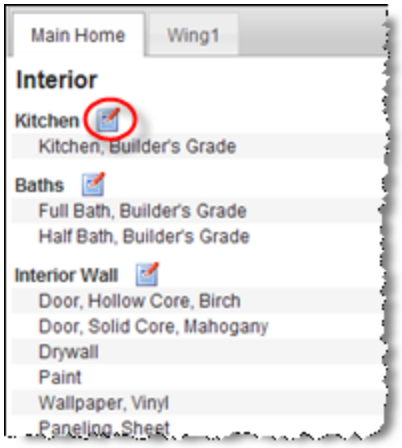
Related topics:

"Add or edit from the materials pane" on the next page

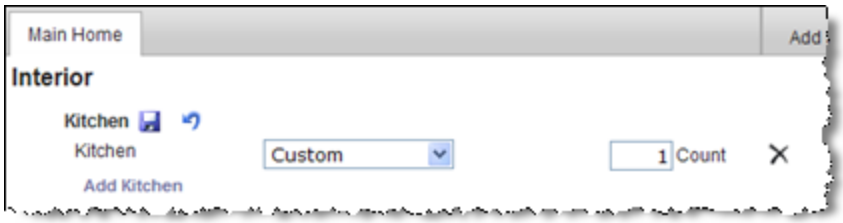
Add or edit from the materials pane

To add or edit from the materials pane:

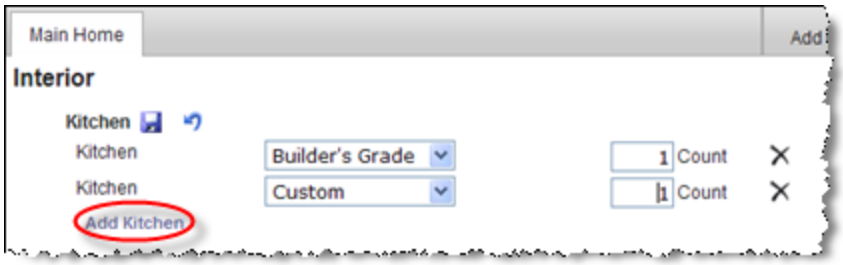
1. Click the edit icon ( ) in the material system that you want to edit.



The screen expands to show options for editing existing materials or adding new ones.

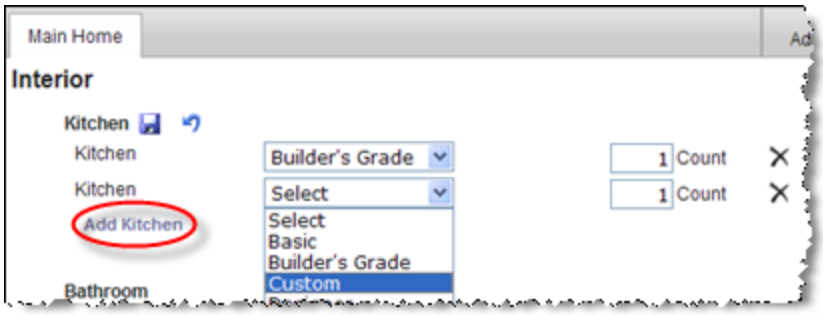


2. To edit an existing material or feature select a feature from the drop-down and enter the new quantity.

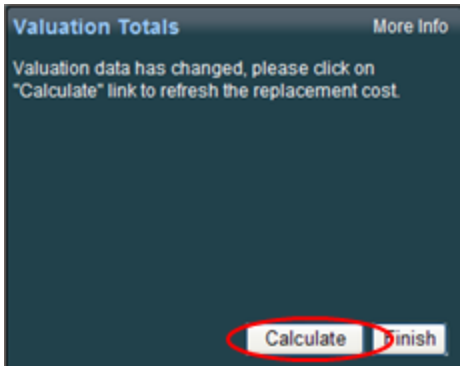


3. Click the Save icon ( ) to save the change.

4. To delete an existing material click the delete icon (✕) next to the material.
5. To add a new feature or material, select the material from the drop-down box. Select the desired item from the list and enter the quantity.



6. Click the Save icon (💾) to save the change.
7. To exit the editing screen without saving, click the Cancel icon (↶).
8. After you add the material, the **Valuation Totals** pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.



Note: If you are in the Kitchens or Baths section a wizard is available to help you select the correct feature.

Related topics:

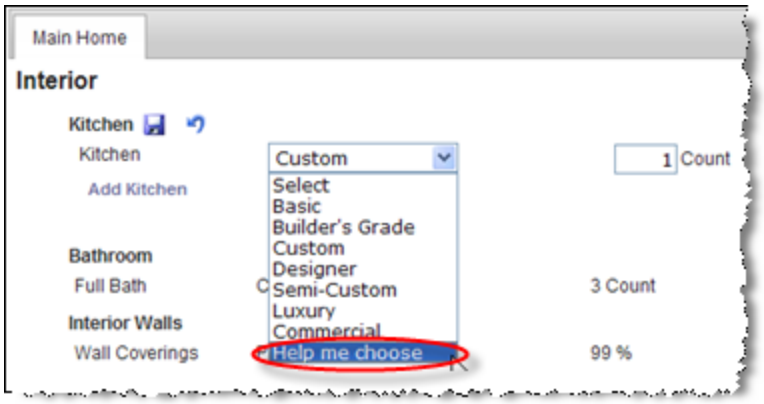
"Add a feature or material" on page 134

Kitchen and Bath Wizard

RCT includes a wizard to help you choose the type of kitchen or bathroom. Select the wizard from the Materials panel on the Valuation page.

To use the kitchen or bath wizard from the Materials panel:

1. Under either Kitchens or Baths click the **Edit Materials** icon ( ).
2. In the drop-down menu click **Help Me Choose** to start the wizard.



3. Answer the questions in the wizard to determine the type of kitchen or bathroom.

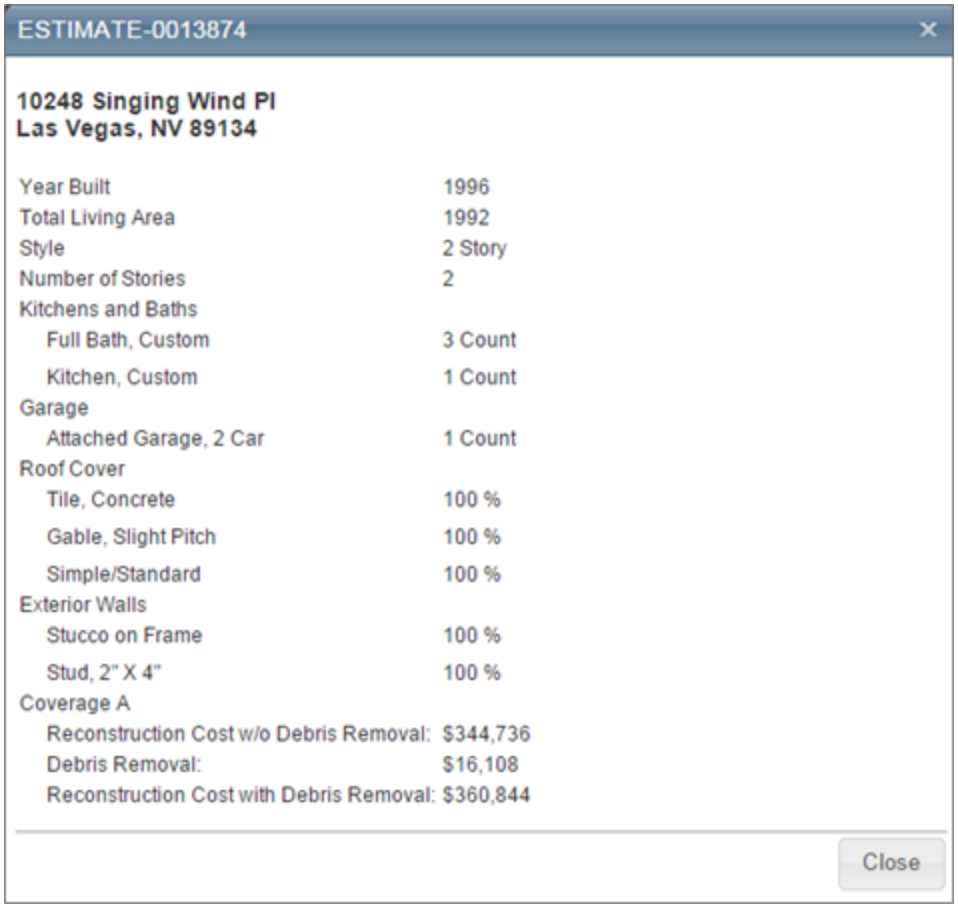
Preview a Valuation

On the valuation dashboard you can display a preview of the valuation without opening it. The preview displays the essential information about the valuation in a popup window. Preview displays information about the valuation including the reconstruction cost without editing the valuation or running a report. This is useful because editing a valuation always causes a recalculation whereas previewing does not.

To preview a valuation:

1. Click the **Preview** icon ( ) for the valuation you want to view. The valuation information appears in a popup window.

   Example:



2. To close the popup window, click the **Close** button.

Related Topics:

"Download a Report" on the next page

"Email a Report" on page 141

"Copy a Valuation" on page 142

"Delete a Valuation" on page 143

Download a Report

You can download a report from the valuation dashboard without having to open the valuation.

To download a report:

1. Click the PDF icon ( ) for the desired valuation. A list of available reports appears.
2. Select the report type you want to download. A file download dialog appears.
3. Select **Open** or **Save**. **Open** displays the report as a PDF file. **Save** prompts you for a location to save the file.

   If you open the file, you can read it and then save it using the save command in the Acrobat viewer.

Reports may also be generated from the valuation pane.

Related Topics:

"Preview a Valuation" on page 138

"Email a Report" on the next page

"Copy a Valuation" on page 142

"Delete a Valuation" on page 143

Email a Report

You can email a Homeowner report from the valuation dashboard without opening the valuation.

To email a report:

1. Click the email icon ( ) for the valuation that you want to send. The email dialog appears.
2. Enter the email address of the person you want to send the file to. You can also enter a subject and a message.
3. Click **Send** to email the report.

Related Topics:

"Download a Report" on the previous page

"Preview a Valuation" on page 138

"Copy a Valuation" on the next page

"Delete a Valuation" on page 143

Copy a Valuation

You can copy the information from one valuation to another from the valuation dashboard.

To copy a valuation:

1. Click the copy icon ( ) for the valuation you want to copy. The Copy Valuation dialog appears.
2. Enter the policy number of the valuation you want to create using the information from the valuation you are copying. A new valuation will be created using the details from the valuation that was copied and you will be taken directly into the newly created valuation to update or save.
3. Click **OK**.

> **Note:** This feature copies the policy information, building information, and materials to the new valuation but it does not copy the costs.

Related Topics:

"Download a Report" on page 140

"Email a Report" on the previous page

"Preview a Valuation" on page 138

"Delete a Valuation" on the next page

Delete a Valuation

You can delete a valuation from the list on the valuation dashboard.

To delete a valuation:

1. Click the Delete icon (✕) for the valuation you want to delete. The Delete Policy dialog appears.
2. Click **Yes** if you're sure you want to delete the policy.

Related Topics:

"Download a Report" on page 140

"Email a Report" on page 141

"Copy a Valuation" on the previous page

"Preview a Valuation" on page 138

Add Attachments

You can add items such as photos, legal documents, or architectural drawings to the valuation.

You can attach the following file types:

- Graphics (.bmp, .gif, .jpg, .png)
- PDF
- Microsoft Word
- Microsoft Excel

To add attachments:

1. On the Valuation page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.
2. Click **Add Attachment**. The **Add Attachment** dialog opens.
3. Use the **Browse** button to locate the attachment you want to add. Once you locate the file you want to use, click **Open**. The file path and name is shown in the Attachment Name field.
4. Add a caption and any notes if desired.
5. Click **Upload**. The file is uploaded and displayed in the Attachments dialog.

If you have multiple attachments use the navigation buttons to scroll through them. Click an attachment to open it.

Related Topics:

"Edit an Attachment" on the next page

"Delete an Attachment" on page 146

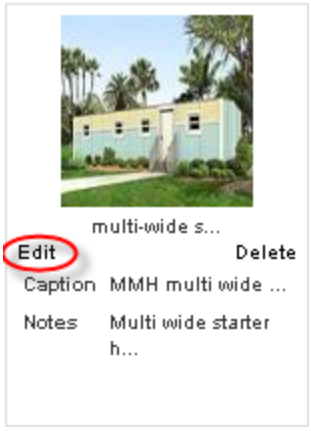
Edit an Attachment

You can edit the caption or notes for an attachment.

To edit an attachment:

1. On the Valuation page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.
2. Select the attachment you want to edit and click **Edit**. The **Update Attachment** dialog opens.

   Example:



3. Edit the caption or notes fields, and then click **Update**.

Related Topics:

"Add Attachments" on the previous page

"Delete an Attachment" on the next page

Delete an Attachment

You can delete an existing attachment for a valuation.

To delete an attachment:

1. On the Valuation page, select **Attachments** from the **Options** menu. The Attachments dialog opens and displays any attachments currently added.
2. Select the attachment you want to delete and click **Delete**. The **Delete Attachment** dialog opens.

   Example:

3. Click **Yes** to delete the attachment.

Related Topics:

"Add Attachments" on page 144

"Edit an Attachment" on the previous page

Add Comments

You can add comments to a valuation. Comments appear on the standard, detail, and data entry reports. Comment types include agent comments and underwriter comments. You can enter one comment of each type. Each comment field has a maximum of 511 characters.

> **Note:** Permission to view or edit comments is based upon the user role defined by your administrator.

Agent Comment

Remarks entered as an agent comment appear on the standard, detail, and data entry reports. Depending on your defined role (set by the Administrator) you may or may not be able to add or edit this comment.

Each valuation is limited to one agent comment which may contain a maximum of 511 characters.

Underwriter Comment

Remarks entered as an underwriter comment appear on the standard, detail, and data entry reports. Depending on your defined role (set by the Administrator) you may or may not be able to add or edit this comment.

Each valuation is limited to one underwriter comment which may contain a maximum of 511 characters.

To add comments to a valuation:

1. Open a valuation.
2. On the **Options** menu, select **Comments**. The Comments dialog opens.
3. Enter your remarks for the underwriter or agent comments.
4. Click **Save**.

Add Custom Items

Use the Custom Items dialog to add materials and costs found in the home that are not available in RCT Express.

To add custom items:

1. Open a valuation.
2. From the **Options** menu, click **Custom Items**. The Custom Items dialog opens. Any custom items already defined will be shown. You can edit any existing custom item.
3. Click **Add Custom Item**.
4. Enter the information for the custom item. Required fields are indicated with an asterisk.
5. Click **Save**. Repeat for any additional custom items you wish to add.

> **Note:** You must add at least one Unit Cost (labor, equipment, or material). If you don't know the breakdown of cost by unit you can select Lump Sum Cost as the Unit of Measure and then enter one Total Cost.

Custom items appear on the Standard, Detailed, Data Entry, and Homeowners reports.

The following fields are used to define custom items:

Description

This is a brief description of the custom item you are entering.

Enter up to 70 characters. This is a required field.

Comments

Enter any comments that can help define the custom item.

This field is optional.

Quantity

Enter the actual number of custom items. This number is used to calculate the total cost.

This is a required field.

Unit of Measure

Select the unit of measure for the custom item.

Use the drop-down list to select the appropriate unit.

This is a required field.

When defining a custom item you must add at least one Unit Cost (labor, equipment, or material). If you don't know the breakdown of cost by unit you can select **Lump Sum Cost** as the Unit of Measure and then enter just one Total Cost.

Report Location

Enter the material system location for the custom item you are defining. This controls which material system the custom item will be grouped with on reports.

Use the drop-down list to select the appropriate location.

This is a required field.

Coverage Type

This is the current coverage A amount for the policy.

- Coverage A (Dwelling) is the part of the dwelling policy that covers the dwelling and attached additions (for example, screened porches and breezeways, attached garage, and so on). Coverage A also covers the materials and supplies for the construction, alteration, or repair of the residence.

Enter the current dollar amount (up to $999,999,999) of coverage A for the policy. This amount prints in the body of the report. **Note**: Do not enter dollar signs or commas.

Labor Cost

This is the per unit labor cost for the custom item.

Enter a dollar amount between 0 -10,000,000. You can include decimal amounts (for example, 1000.50) but do not enter the dollar signs or commas.

The total labor cost is computed by multiplying the per unit labor cost by the custom item quantity.

Note: The labor cost can be combined with equipment costs and/or material costs to reach the total cost, but at least one individual cost (labor, equipment, or material) must be entered for each custom item.

Equipment Cost

This is the per unit equipment cost for the custom item.

Enter a dollar amount between 0 -10,000,000. You can include decimal amounts (for example, 1000.50) but do not enter the dollar signs or commas.

The total equipment cost is computed by multiplying the per unit equipment cost by the custom item quantity.

Note: The equipment cost can be combined with labor costs and/or material costs to reach the total cost, but at least one individual cost (labor, equipment, or material) must be entered for each custom item.

Material Cost

This is the per unit material cost for the custom item.

Enter a dollar amount between 0 -10,000,000. You can include decimal amounts (for example, 1000.50) but do not enter the dollar signs or commas.

The total material cost is computed by multiplying the per unit material cost by the custom item quantity.

Note: The material cost can be combined with labor costs and/or equipment costs to reach the total cost, but at least one individual cost (labor, equipment, or material) must be entered for each custom item.

Total Cost

This is the cost of the custom item when using Lump Sum Cost as the unit of measure.

When defining a custom item you must add at least one Unit Cost (labor, equipment, or material). If you don't know the breakdown of cost by unit you can select Lump Sum Cost as the Unit of Measure and then enter one Total Cost.

Enter Markups and Adjustments

Use this feature to edit user adjustment factors, depreciation, and cost exclusions (where applicable).

To enter markups and adjustments:

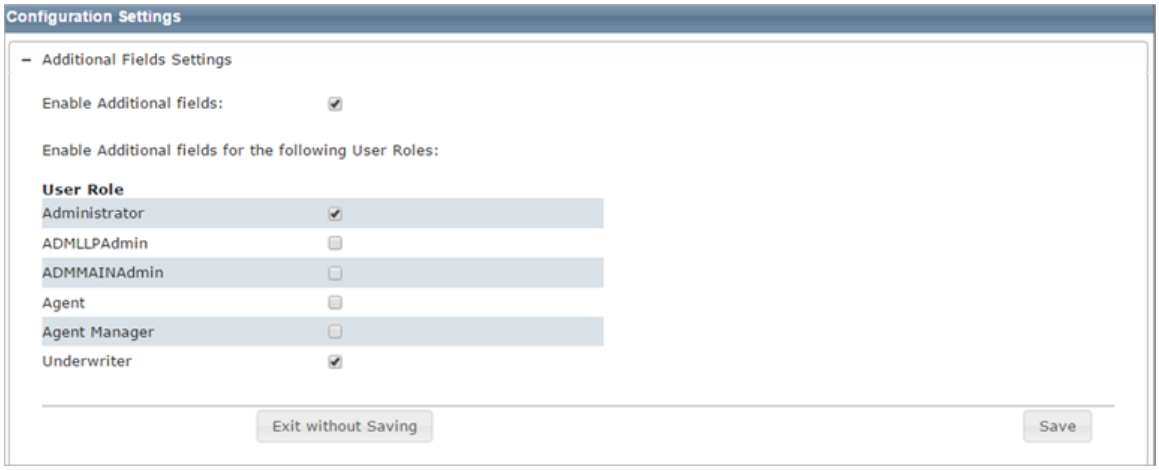
1. On the Valuation page, select **Markups and Adjustments** from the **Options** menu. The Markup and Adjustments dialog opens.
2. Select the type of depreciation.
    - None
    - Calculate Based on Effective Age
    - Use Depreciation Percentage
3. If you select Calculate Based on Effective Age, enter the age in years and select the condition.
4. If you select Use Depreciation Percentage, enter the percent.
5. Select the type of value basis.
    - Reconstruction
    - New construction
6. Click **Save**.

Additional Fields Settings

To access this dialog go to the dashboard and select **Tools > Configuration Settings** and then click **+** next to **Additional Fields Settings**. Use this dialog to enable the feature and to enable additional fields for specific user roles.

Additional fields are client defined fields that can be used to pass through data that will not affect the calculation of reconstruction cost. Examples of how the additional fields can be used is for identifying a particular company or line of business that a valuation is being created for, or for passing cost accounting data that is used for billing back internal costs.

Additional fields can be enabled for specific user roles. When additional fields are used and displayed in a valuation, the information is included on the standard, detailed, and comparison reports. An administrator configures and manages additional fields. A user can view or enter information into the fields for a valuation (if their user role is enabled for this feature).



To enable additional fields:

1. To enable the feature, select the **Enable Additional fields** check box.
2. Enable the feature for specific user roles by selecting the check box next to the desired user roles.
3. Click **Save**. Click the **-** icon to collapse the Additional Fields settings. Click **Close** to close the Configuration Settings dialog and return to the dashboard.

Related Topics:

"Manage Additional Fields" on the next page

"Create Additional Fields" on page 156

"Edit Additional Fields" on page 160

"Additional Fields" on page 164

Manage Additional Fields

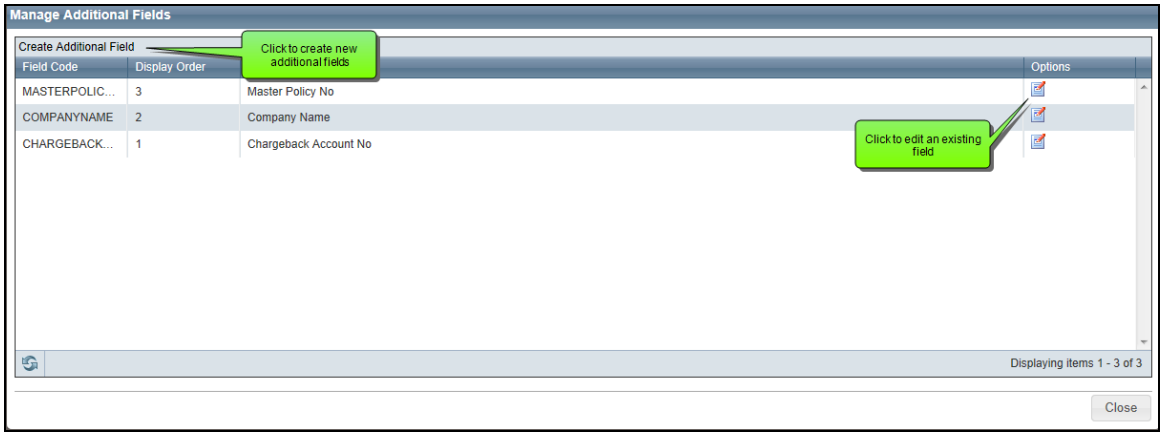
From the dashboard, select **Tools > Manage Additional Fields** to display the Manage Additional Fields dialog where you can create and edit the fields.

Additional fields are client defined fields that can be used to pass through data that will not affect the calculation of reconstruction cost. Examples of how the additional fields can be used are for identifying a particular company or line of business that a valuation is being created for or for passing cost accounting data that is used for billing back internal costs.

Once an additional field has been defined it becomes a permanent part of the RCT Express database. In order to maintain data integrity, Additional Fields can be deactivated if they are no longer desired but they cannot be deleted. The Field Code must be unique and once established cannot be changed, but the Field Names (English and French) which are the labels that are displayed in the user interface and on reports can be changed.

The set-up controls whether an individual field is displayed in the user interface and whether end users are allowed to update those fields. This allows the additional fields to be updated and managed behind the scenes through ExpressLync4 web services without any visibility to end users in the user interface.

If the purpose of an Additional Field is to collect user input, the data types allow the possibility to collect free form entries or to provide dropdown lists of pre-established values from which to select.



On the Manage Additional Fields dialog you can view the fields that have already been defined. The Field Code, Display Order, and Field Name is displayed.

You can create a new field by clicking **Create Additional Field**.

You can edit an existing field by clicking the **Edit** button ( ) in the **Options** column for the field you wish to edit.

Additional fields are enabled under **Tools > Configuration Settings**.

Related Topics:

"Create Additional Fields" on the next page

"Edit Additional Fields" on page 160

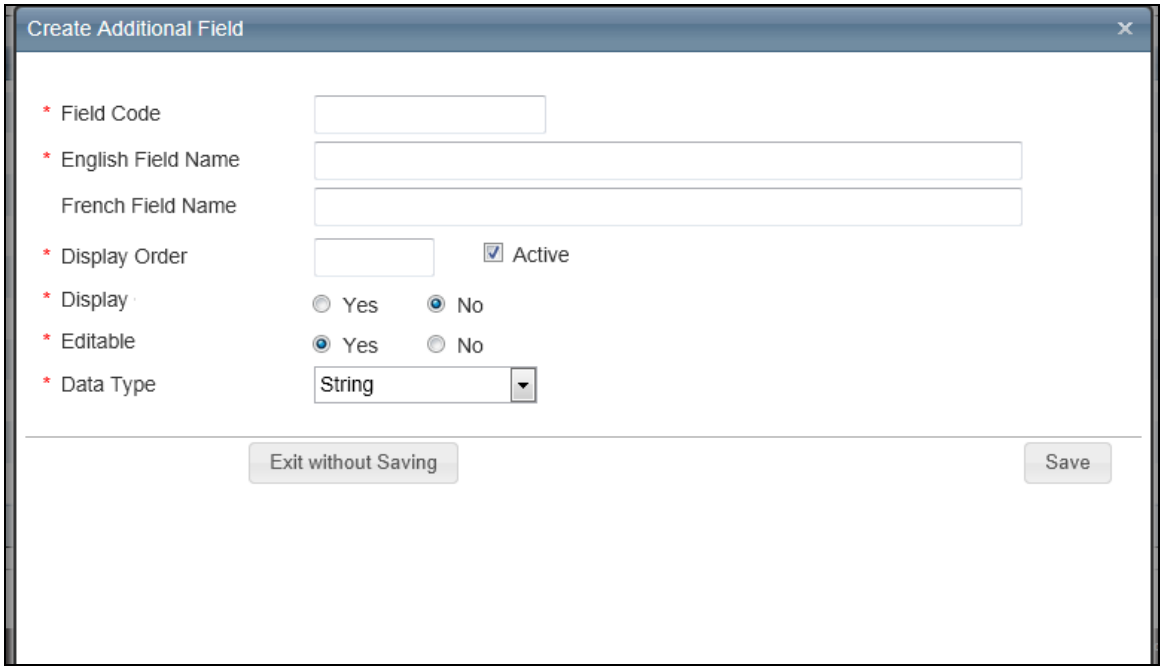
"Additional Fields Settings" on page 152

"Additional Fields" on page 164

Create Additional Fields

To create Additional fields:

1. From the dashboard select **Tools > Manage Additional Fields**.
2. On the Manage Additional Fields dialog, click **Create Additional Field**.The Create Additional Field dialog opens.
3. Enter the desired information into each field. Required fields are indicated with a red asterisk (*).
4. Click **Save** when done. Repeat the procedure to create more Additional fields.



Field definitions:

Field Code

Enter a name used to identify the field. The field code is not displayed to the user. This field must be unique.

English Field Name

Enter a name for the field. This field name is displayed to the user.

French Field Name

Optionally, enter a French field name.

Display Order

Enter a numeric value for the order in which you want the fields displayed. The system will display an alert message if the number for the display order has been previously used for another field.

Active

Selecting the Active field makes the field eligible to be displayed to the user. The Display field can then be used to turn the display of the field on or off to the user. If Active is unchecked the field is now inactive and is not eligible to be displayed to the user regardless of the state of the Display field (Active has priority over Display). The active field is a quick way to turn the field on or off while keeping all the original settings for the field. Note that unchecking the Active field will hide the field going forward, but the field will still be displayed for previous versions of a valuation.

Display

If set to Yes, the user can see the field (if it is Active). If set to No, the user cannot see the field.

Editable

If set to Yes, the user can edit the information in the field. If set to No, the field is read-only and cannot be edited.

Data Type

Select the data type for the field. It can be one of the following types:

Currency: This format is used for dollar amounts. A $ symbol is automatically inserted.

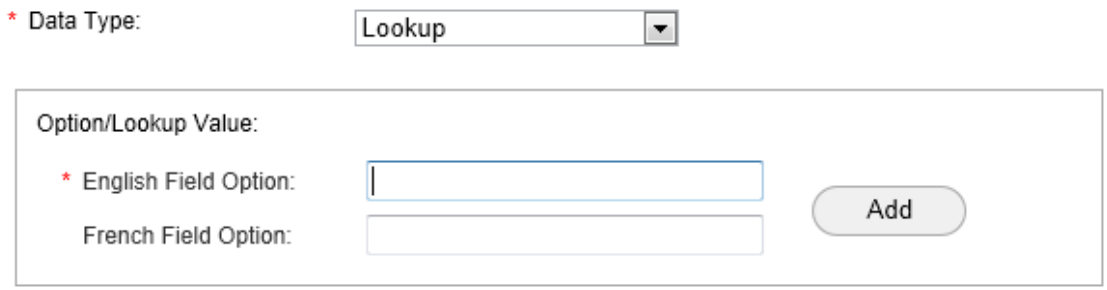
Date: If the date format is selected for the data type, a calendar icon ( ) appears next to the field. A user can select the date from the calendar or type the date in mm/dd/yyyy format.

Decimal: This format is used for decimal value entries.

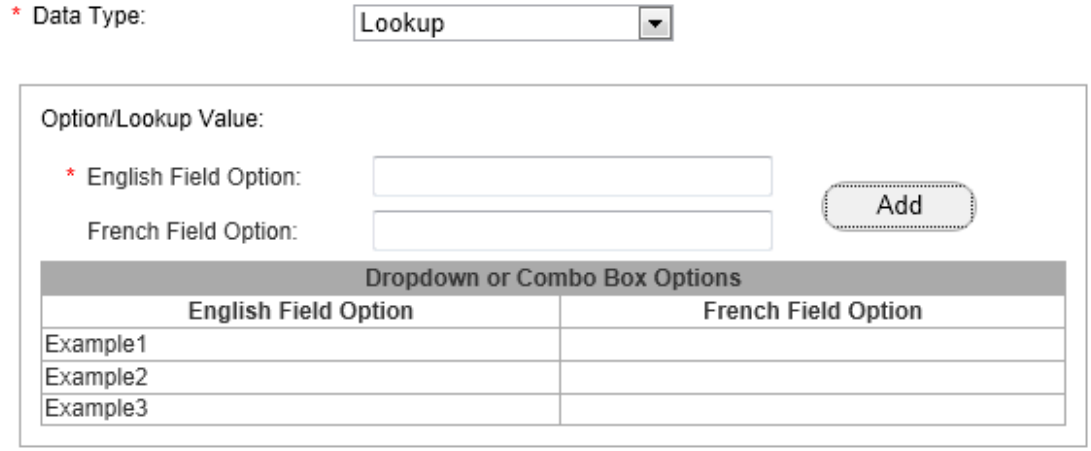
Whole Number: This format is used for whole number values (no decimal places).

Lookup: This format is used to define values that can be selected from a dropdown list. The user can then select one item from the dropdown list when entering values in Additional fields for a valuation.

When you select Lookup as the data type the following fields appear:

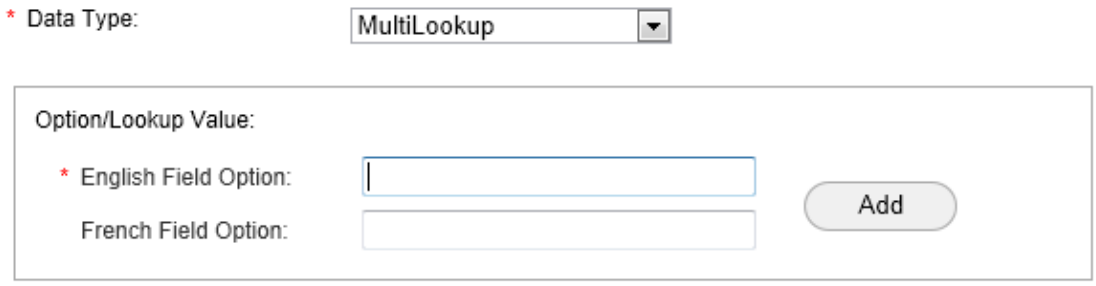


Enter a value in the field option (English or French) and click **Add**. Repeat for the additional values. As you enter them, they are shown in a table:

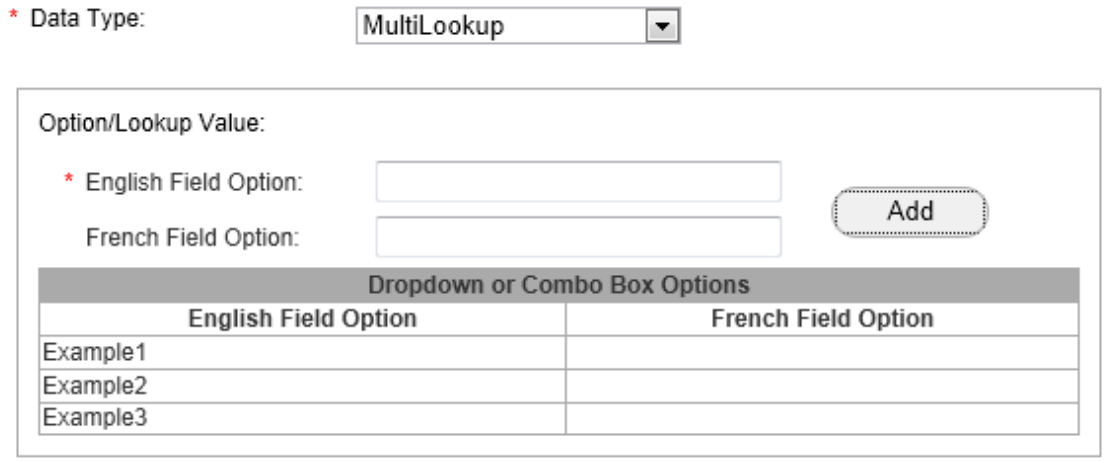


Multi-lookup: This format is used to define multiple values that can be selected. The user can then select multiple items when entering values in Additional fields for a valuation.

When you select Multi-Lookup as the data type the following fields appear:



Enter a value in the field option (English or French) and click **Add**. Repeat for the additional values. As you enter them, they are shown in a table:



String: This format is used for strings of alphanumeric characters.

Related Topics:

"Manage Additional Fields" on page 154

"Edit Additional Fields" on the next page

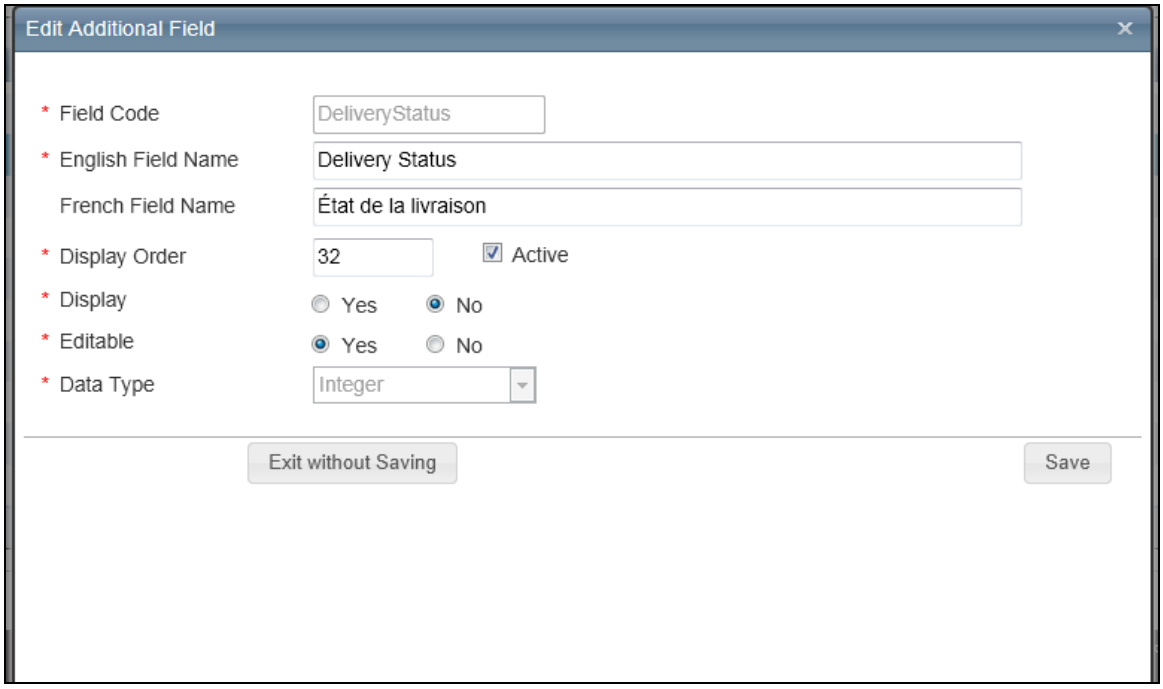
"Additional Fields Settings" on page 152

"Additional Fields" on page 164

Edit Additional Fields

To edit Additional fields:

1. From the dashboard select **Tools > Manage Additional Fields**.
2. On the Manage Additional Fields dialog, click the edit icon ( ) for the field you wish to edit. The Edit Additional Field dialog opens. The field code and the data type cannot be edited.
3. Enter the desired information into each field. Required fields are indicated with a red asterisk (*).
4. Click **Save** when done. Repeat the procedure to edit additional Additional fields.



Field definitions:

Field Code

Enter a name used to identify the field. The field code is not displayed to the user. This field must be unique.

English Field Name

Enter a name for the field. This field name is displayed to the user.

French Field Name

Optionally, enter a French field name.

Display Order

Enter a numeric value for the order in which you want the fields displayed. The system will display an alert message if the number for the display order has been previously used for another field.

Active

Selecting the Active field makes the field eligible to be displayed to the user. The Display field can then be used to turn the display of the field on or off to the user. If Active is unchecked the field is now inactive and is not eligible to be displayed to the user regardless of the state of the Display field (Active has priority over Display). The active field is a quick way to turn the field on or off while keeping all the original settings for the field. Note that unchecking the Active field will hide the field going forward, but the field will still be displayed for previous versions of a valuation.

Display

If set to Yes, the user can see the field (if it is Active). If set to No, the user cannot see the field.

Editable

If set to Yes, the user can edit the information in the field. If set to No, the field is read-only and cannot be edited.

Data Type

Select the data type for the field. It can be one of the following types:

Currency: This format is used for dollar amounts. A $ symbol is automatically inserted.

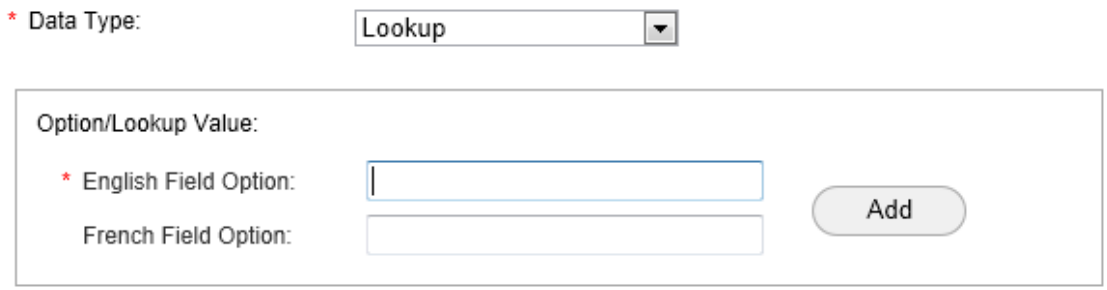
Date: If the date format is selected for the data type, a calendar icon ( ) appears next to the field. A user can select the date from the calendar or type the date in mm/dd/yyyy format.

Decimal: This format is used for decimal value entries.

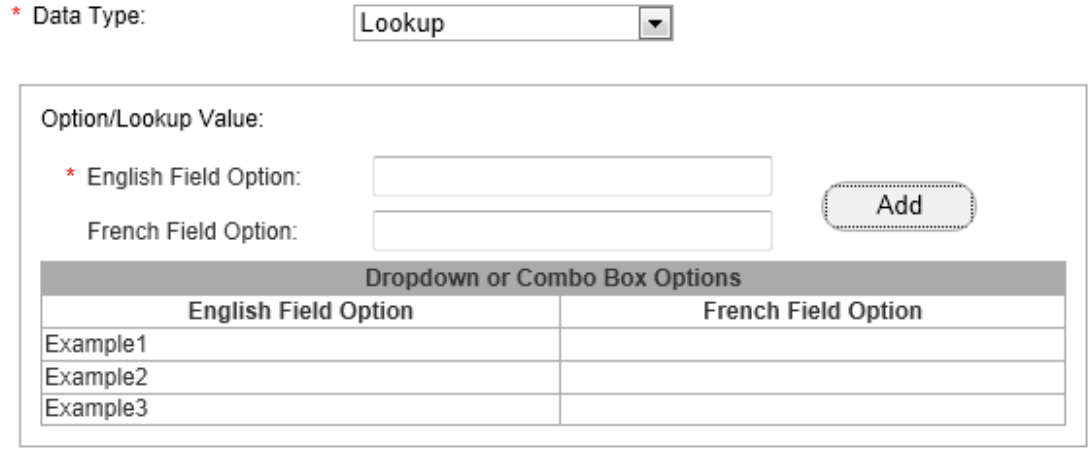
Whole Number: This format is used for whole number values (no decimal places).

Lookup: This format is used to define values that can be selected from a dropdown list. The user can then select one item from the dropdown list when entering values in Additional fields for a valuation.

When you select Lookup as the data type the following fields appear:

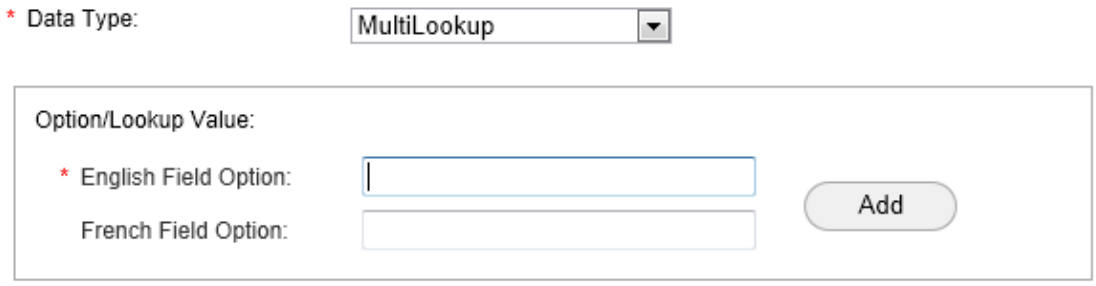


Enter a value in the field option (English or French) and click **Add**. Repeat for the additional values. As you enter them, they are shown in a table:

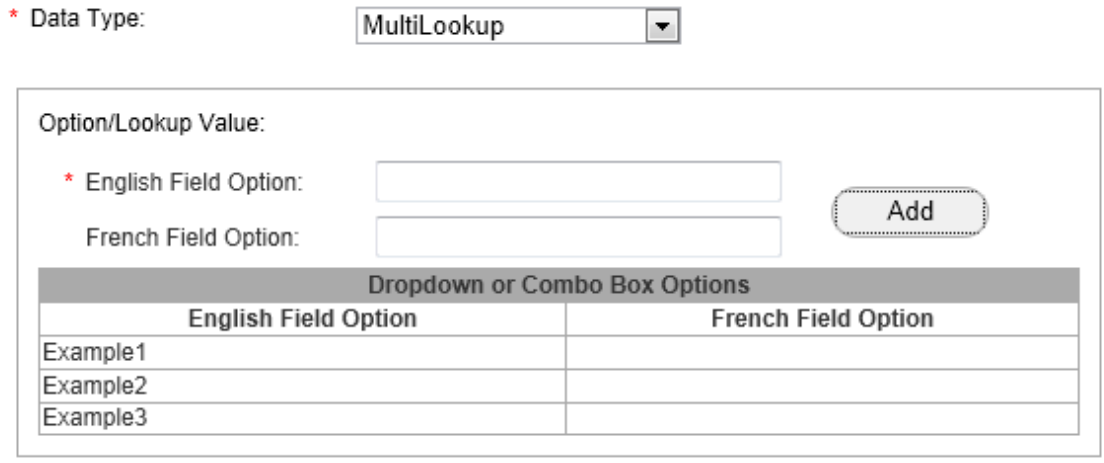


Multi-lookup: This format is used to define multiple values that can be selected. The user can then select multiple items when entering values in Additional fields for a valuation.

When you select Multi-Lookup as the data type the following fields appear:



Enter a value in the field option (English or French) and click **Add**. Repeat for the additional values. As you enter them, they are shown in a table:



String: This format is used for strings of alphanumeric characters.

Related Topics:

"Manage Additional Fields" on page 154

"Create Additional Fields" on page 156

"Additional Fields Settings" on page 152

"Additional Fields" on the next page

Additional Fields

Additional fields are custom fields that can be used to pass through data that will not affect the calculation of reconstruction cost. Additional fields can be enabled for specific user roles. When Additional fields are used in a valuation, the information is included on the standard, detailed, and comparison reports. An administrator configures and manages Additional fields. A user can view or enter information into the fields for a valuation (if their user role is enabled for this feature).

To enter or view information in Additional fields:

1. In a valuation, select **Options > Additional Fields**. The Additional Fields dialog opens. **Example**: (Field names are for demo purposes. Actual field names are defined when creating additional fields)

2. Enter values in the appropriate fields. Some values may be selected from a dropdown list. Some fields have multiple items that you can select. Click in the blank field to display the choices and then select one or more items. Currency fields automatically insert a $ symbol. Date fields have a calendar icon ( ); click the icon to select a date from a calendar.
3. Click **Save** when done.

Additional fields with values entered appear on Detailed, Standard, and Comparison reports.

Related Topics:

"Additional Fields Settings" on page 152

"Manage Additional Fields" on page 154

"Create Additional Fields" on page 156

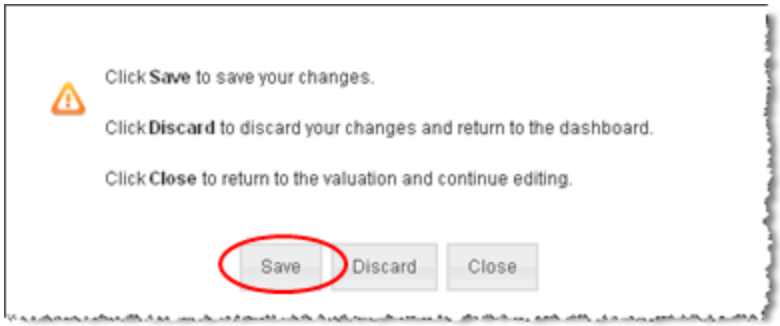
"Edit Additional Fields" on page 160

Save a Valuation

To save a valuation:

1. When you are finished editing the valuation, click the **Finish** button.

A dialog opens asking whether you want to save the valuation, discard your changes, or return to the valuation and continue editing.



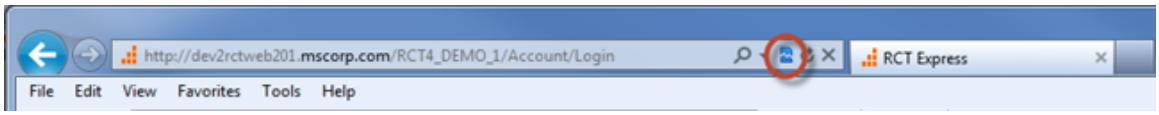
2. After you save the valuation, the system returns to the valuation dashboard.

How to Turn Off Internet Explorer Compatibility View

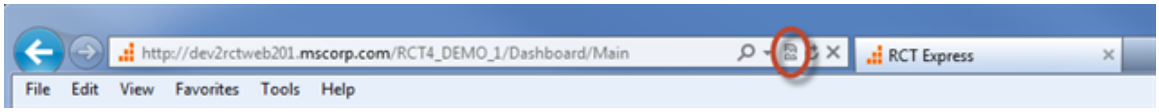
RCT Express has been tested in Internet Explorer with Compatibility View turned off. You may encounter less than optimal results if you have Compatibility View turned on, therefore we recommend that you turn off Compatibility View in Internet Explorer.

There are a number of different ways to turn off Compatibility View in IE.

Option One: Using the Address bar



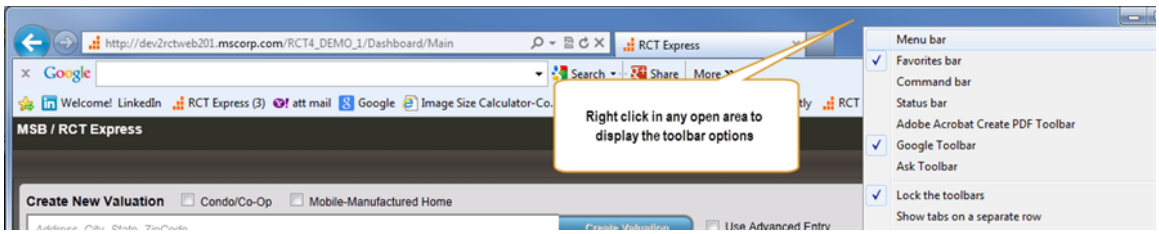
- If Compatibility View is “on” the icon will be highlighted blue as shown in the graphic above.
- Click the highlighted icon to turn off Compatibility View. The icon will turn gray as shown below.



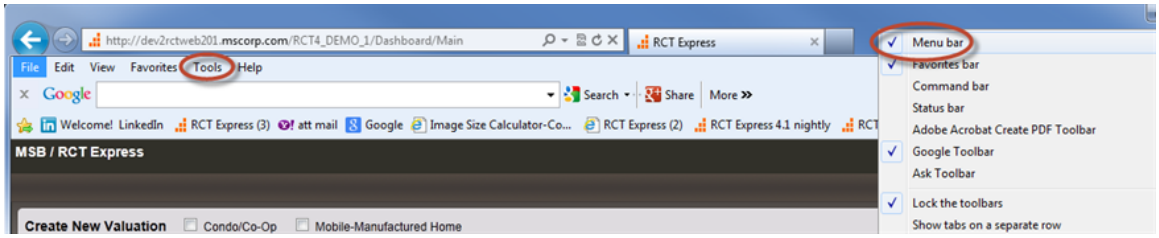
Note: Displaying the Tools menu in Internet Explorer

The next options use the Tools menu in IE.

- If the Tools menu is not currently displayed in IE, right click in any open area to display the toolbar options.



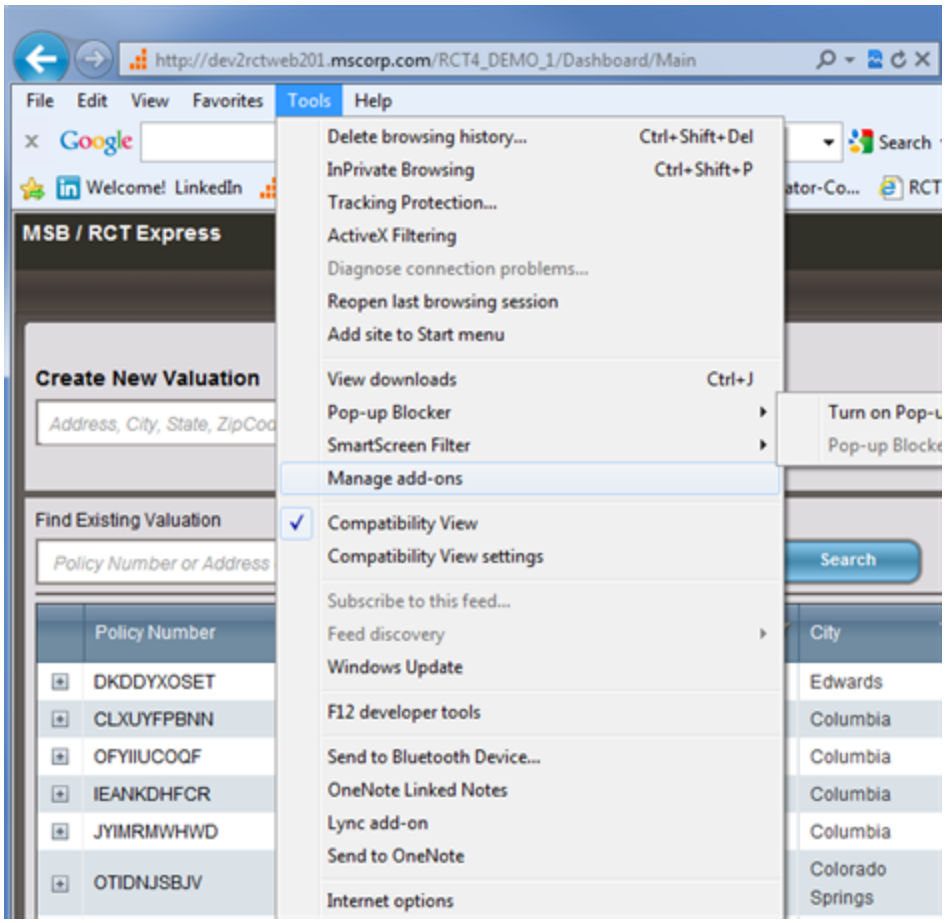
- Select “Menu bar”.



When “Menu bar” is checked the “Tools” menu will be displayed in IE.

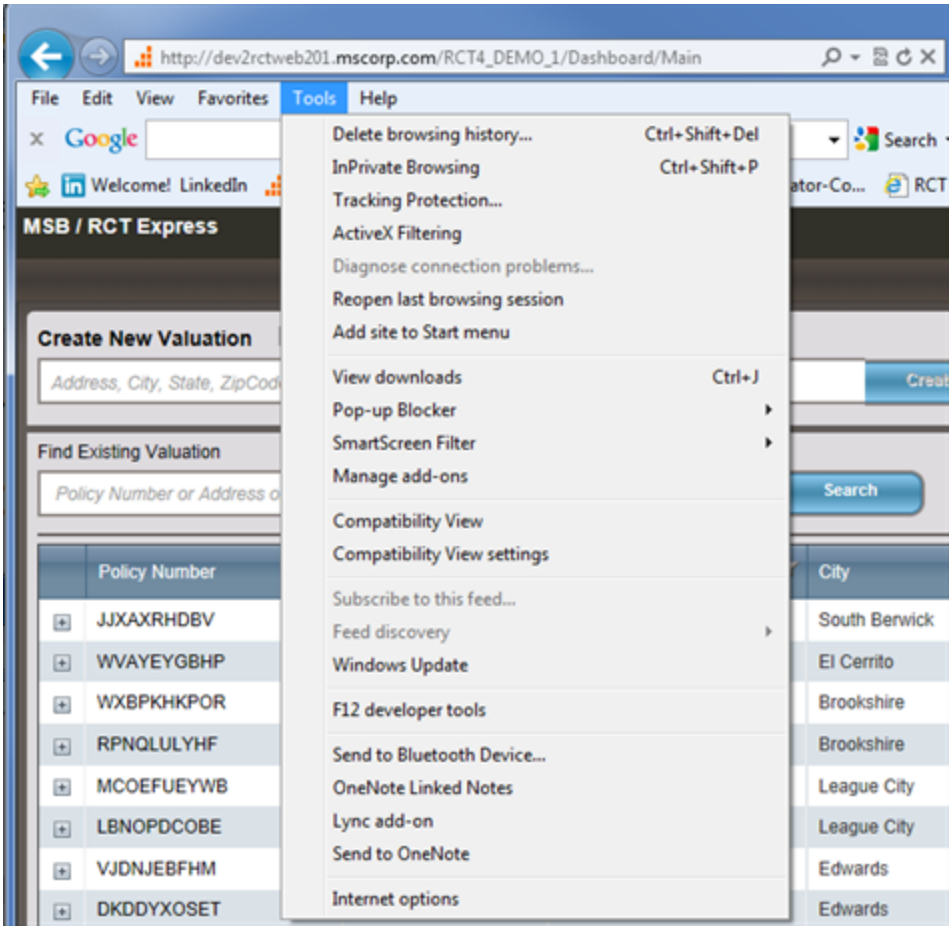
Option Two: Using the Tools menu

- Click the **Tools** menu in IE.



If Compatibility View is turned on, there will be a check mark in front of “**Compatibility View**”.

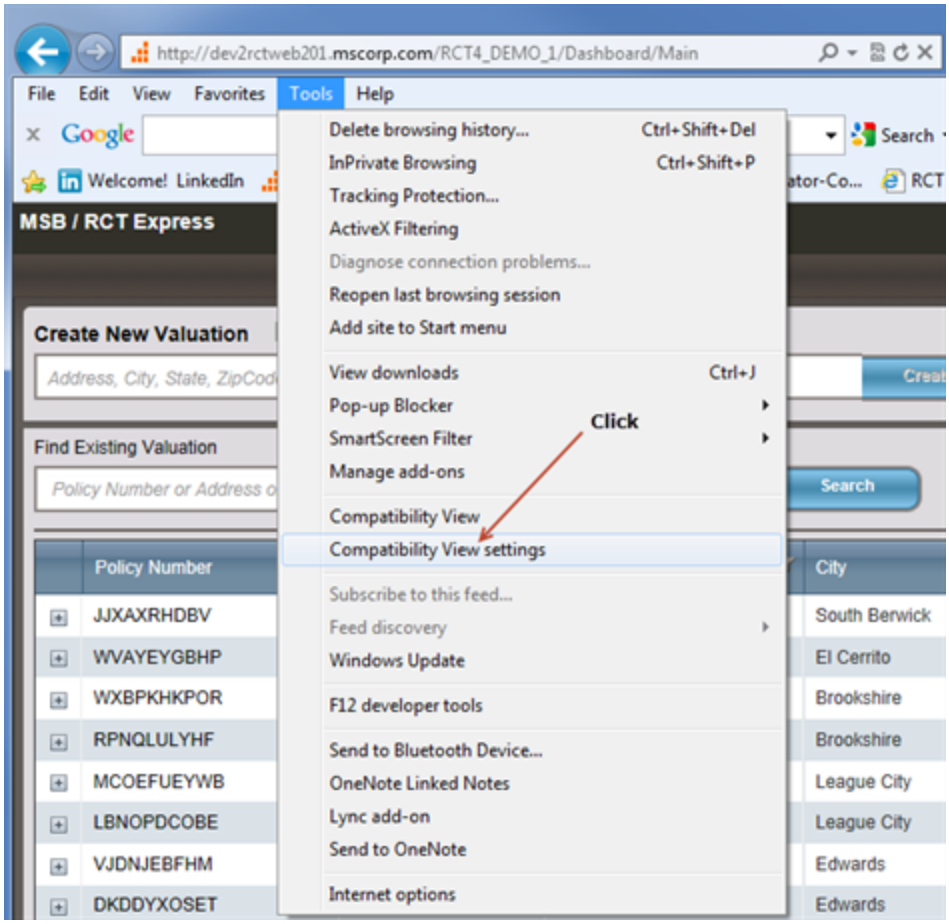
To turn this off, click the check mark. Compatibility View will be turned off and the check mark will no longer appear.



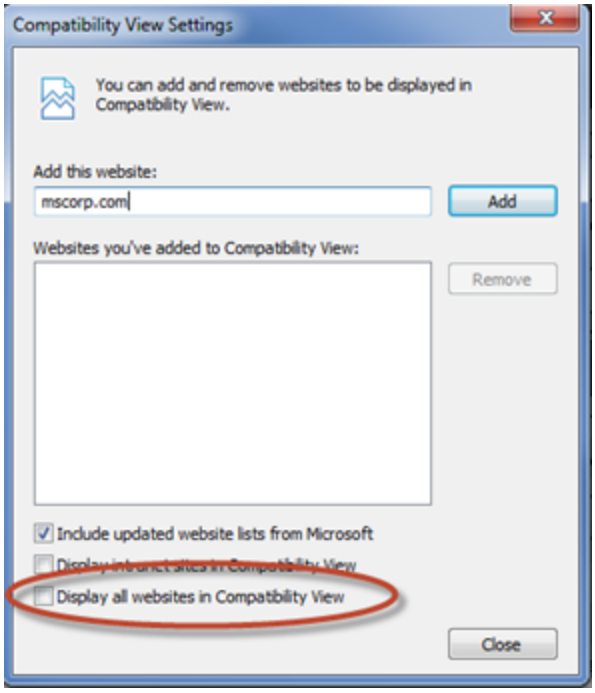
“Compatibility View” in not checked, indicating that it is turned off.

Option Three: Using Compatibility View Settings

- Go to the **Tools** menu and click **Compatibility View Settings**.



The Compatibility View Settings dialog appears:

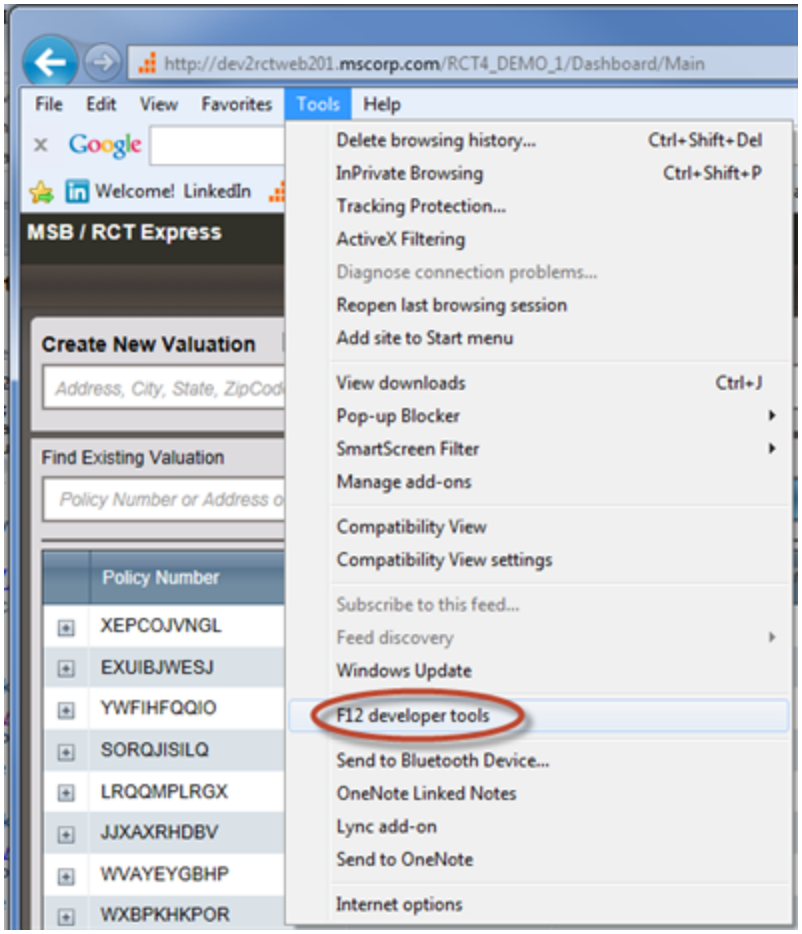


- In this dialog, uncheck the "**Display all websites in Compatibility View**" option.
- Make sure your RCT Express site is **NOT** listed in the "**Websites you've added to Compatibility View**" box. If it is, select it and click **Remove**.
- When done, click **Close**.

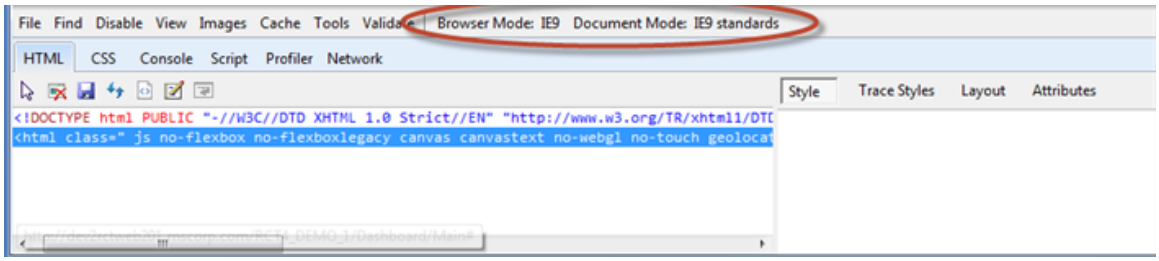
Option Four: Using Developer Tools

Use this method to ensure that all settings are correct.

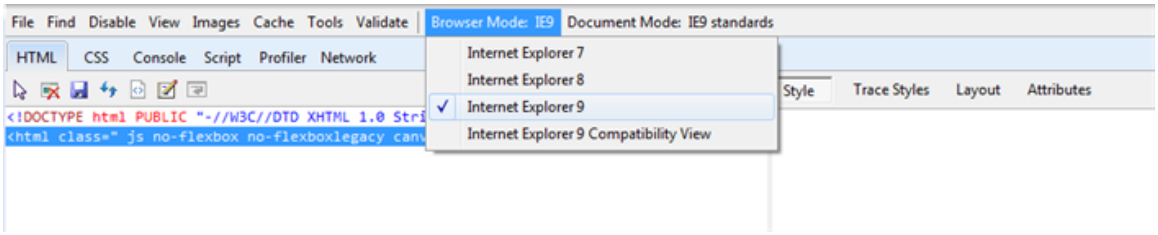
- Go to **Tools** and select **Developer Tools**



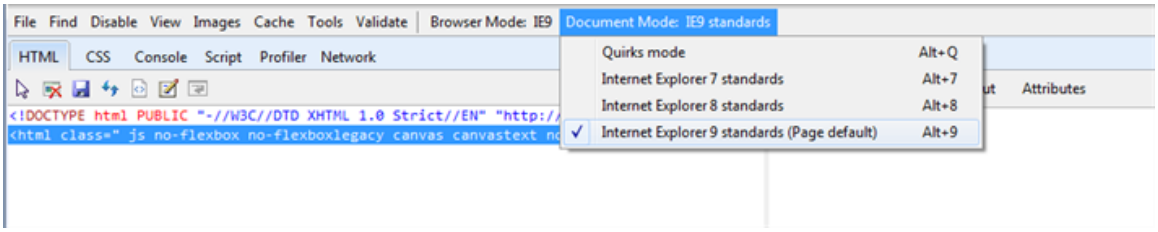
The Developer tools console displays at the bottom of the screen:



- Check two areas: **Browser mode** and **Document mode**.
- Click Browser mode and make sure Compatibility View is NOT selected. Select the mode that matches the version of IE that you have.



- Next, check Document mode and make sure Quirks mode is NOT selected. Select the mode that matches the version of IE that you have.



Making these settings will make sure that Compatibility View is turned off.