RCT Express
Version 4.0

Training Manual
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Introduction

Residential Component Technology (RCT) is a computer-based cost estimating system that takes full advantage of today’s advanced computer power. It calculates a home’s reconstruction cost based upon the risk-specific features for the individual home, without using models of hypothetical homes.

RCT helps calculate the industry’s most reliable replacement values for any style of home by utilizing risk-specific reconstruction costs and using interior and exterior home characteristics. It now, however, has a host of new capabilities that streamlines and further automates the management and execution of an insurance to value workflow. These capabilities include a new, user-friendly single-screen interface with integrated decisioning, seamless valuation of any home in a carrier’s portfolio, pre-fill and easy-to-use search and data entry features.

System Requirements

RCT system requirements:

- Browsers supported Internet Explorer 7.x and 8.x.
- 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
Getting Started

Purpose
This section explains logging into RCT and an initial introduction to the Dashboard.

Objective
Upon completion, you will be able to:

- Log In to RCT
- View the Dashboard

Logging In

Log In Screen
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.
3. Click Log In.

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

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 e-mail will be sent to you with the requested information; otherwise, a message appears directing you to contact Technical Support.
Once you have logged in, the Dashboard will display. Use the Dashboard to begin new valuations. You can also view a list of existing valuations, search for valuations, preview valuation information, download reports, and more. The functionality available on the Dashboard is covered in depth later in this workbook.
Creating a New Valuation

Purpose
This section explains how to create a new valuation from the Dashboard, creating the Main Home and adding any Sections/Wings.

Objectives
Upon Completion, you will be able to:

- Create a Valuation based on an existing address with Interchange data available, using a standardized address or using an address you entered.
- Create the Main Home
- Create Sections/Wings

Create 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. As you enter an address the system may display addresses from the database that you can select.

Create New Valuation

Note: InterChange is a contracted add-on in the program and may or may not be used by your company. For detailed information regarding InterChange please see the chapter on InterChange data.
2. Click **Create Valuation**. If InterChange data is available, the system creates the valuation and displays the **Valuation** page with all known information entered. If there is no information from InterChange available when you create a valuation, the **Select Standardized Address** page displays.

   ![Select Standardized Address](image)

   **Select Standardized Address**

3. Select Standardized Address may display one or more address options from which you may choose. 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** dialog.

   ![Edit Building Information](image)

   **Edit Building Information**

   To edit building information you may enter the following:

   1. **Number of Families**: Select the appropriate number of families from the drop down list. The default is 1 family. This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence.
2. **Site Access**: Select the type of access available to the home’s location by clicking the drop down list and choosing. It may be a remote rural area, mountain or hillside area, island, etc.

3. **Style**: Select the home style for the section you are creating. Your choice may be as simple as choosing the number of stories to as complex as choosing a style like Colonial, Ranch, Victorian, etc. If the style you chose is a **Bi-Level, Raised Ranch** or **Split Foyer** style home, on the material panel you have the option of going to **Construction Details** and **Foundation Materials** and designating whether a percentage of the lower level is unfinished. Edit Foundation Materials and select **Lower Level Unfinished**. You may then enter the proper percentage.

4. **Year Built** (required): Enter the year this section of the residence was built, using a full four-digit year between 1799 and the current year.

5. **Construction Type** (required): Based on the year built, the Construction Type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and substructure. Depending on how your system is configured you may have an option of Standard/Vintage.

6. **Number of Stories** (required): 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. 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 as 1.5). 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. You may enter any fraction of a story necessary like 1.33 or 1.66.

7. **Finished Living Area** (required): Finished living area is the total floor area (total living area) of a home (main and wings) less any built-in garage area and any bi-level unfinished lower level area. Finished living area is used to load the finish material selections for the home.

---

**Note:** The number of families (along with the ZIP/postal code, year built, style and home size) is used in the cost calculations and also to set the default material selections for the home.

**Note:** The **Construction Type** option is not available in the Advanced Entry Method.

**Note:** For styles such as bi-level, tri-level, split level and raised ranch, the number of stories will automatically be set during calculation.
8. **Calculated Total Living Area**: The total living area is the size of the main home plus each section/wing being entered (in square feet) based upon the exterior dimensions. When entering sections/wings, TLA should be entered individually for the main home as well as individually for each section/wing, not as a summarized value in the main home section.

9. **Wall Height** (required): This is the vertical distance from the top of a floor to the top of the next floor. This is also known as story height or floor-to-floor height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

10. **Perimeter** (required): 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 click the drop down arrow select one of the available 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 you have completed entering the building information if you need to add a section click **Add a Section or Wing** at the bottom of the dialog. Click **Save** to save and update the information. If any errors exist they will be displayed after clicking Save. You may also click **Exit without Saving** to exit the screen without saving any information. You will be returned to the Valuation page.
Add a Section or Wing

The Section/Wing feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. Wings 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 wing areas.

Only use a Wing to account for additions if the addition has significant differences in age, material type or methods of construction. Wings 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 Wing or a difference in construction, such as slab versus basement. While sometimes subjective, the use of wings should be justifiable as a result of a characteristic being substantially different.

Edit Building Information (Wing)

The Edit Building Information screen is minimally different for a wing than it is for a Main Home.

To create a section/wing you may enter the following:

1. At the top of the screen it displays general information regarding the Main Home. Select the + to open the Main Home detail. This will display the Main Home information. To access the wing data again, select the + by the wing to open the wing detail.

2. **Section Name** (required): You may assign a unique name to the section you are creating.

Note: The number of wings you are able to create are determined by your product license. If you are only licensed to value Main Street homes you may only create two wings. If you are licensed for High Value homes you may create up to nine wings. If you are licensed for both Main Street and High Value you may create up to nine wings even on a Main Street home though it is unlikely you would ever run across the need to do so.
3. **Year Built** (required): Enter the year this section of the residence was built, using a four digit year between 1799 and the current year.

4. **Construction Type** (required): Based on the year built, the construction type will default to either Vintage or Standard. Each construction type will set default materials for the exterior, interior and substructure. Depending on how your system is configured you may have a option of Standard/Vintage.

5. **Number of Stories** (required): This is the total number of stories for the home. Enter the number of floors above ground. 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 as 1.5). 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. You may enter any fraction of a story necessary like 1.33 or 1.66.

6. **Finished Living Area** (required): Finished living area is the total floor area (total living area) of a home (main and wings) less any built-in garage area and any bi-level unfinished lower level area. Finished living area is used to load the finish material selections for the home.

7. **Calculated Total Living Area**: The total living area is the size of the Main Home plus each section/wing being entered (in square feet) based upon the exterior dimensions. When entering sections/wings, TLA should be entered individually for the Main Home as well as individually for each section/wing, not as a summarized value in the Main Home section.

8. **Wall Height** (required): This is the vertical distance from the top of a floor to the top of the next floor. This is also known as story height or floor-to-floor height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

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*Note: Number of Families, Site Access and Style are not available when creating a wing.*
9. **Perimeter** (required): 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 click the drop down arrow select one of the available 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.

10. When you have completed the entries for the wing you are creating, click **Save** to save the wing and the Valuation screen displays or click **Add a Section or Wing** to create another wing.
Valuation Page

Purpose
This section explains the functionality associated with the Valuation page, including the Policy Information panel, Building Information panel, Valuation Totals panel and the Materials panel. This section will also explain the RCT Alerts slide-out panel, the Hazard Summary slide-out panel, accessing Help within the program in addition to finishing and saving a valuation.

Objectives
Upon completion, you will be able to:

- Add information to and change existing information on the Policy Information panel
- Add information to and change existing information on the Building Information panel
- View valuation totals information on the Valuation Totals panel
- Add information to and change existing information on the Materials panel
- View the RCT Alerts slide-out panel
- View the Hazard Summary slide-out panel
- Access Help in the program
- Finish and save a valuation
Valuations Page

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

Valuation page

Policy Information

The Policy Information panel displays the address, insured's name, effective date, renewal date, estimate expiration date, current coverage and account number for the policy. To make changes to the policy information click **Edit**.
**Edit Policy Information**

To Edit Policy Information:

1. Under **Location Information** to the right of **Address** is displayed the property address. You may change the property address here. Also, if you would like the **Contact Information** to use the same address as the property address place a check mark in the box next to **Same as Property Address**. If the **Contact Information** is different, do not select the check box and enter the contact address information into the fields that are displayed.

2. As previously mentioned, the address listed under Contact Information can be the same as the property address by following the procedure discussed in instruction 1. If the address is different, enter the **Mailing Address**, **City**, **State/Province**, **Zip/Postal Code**. The mailing address has two lines available for the street address and PO box number, apartment number, etc. You may also enter **Phone**, **Fax** and **Email** for the contact.

3. Under **Policy Information** you may enter the following:
   - **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. When you have completed entering the policy number click to save.
- **Insured Name:** This is the name of the owner of the residence being valued. You can later use the insured name to search for the valuation when you want to open, view, or delete it. You may enter up to 30 characters for each insured.

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

- **Estimate Expiration:** 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 the default for 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, 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 within the body of the report (specifically in the totals) and will displace the amount of current coverage and a variance percentage from the amount of the valuation.

- **Account Number:** This is the account number or identifier assigned to the policy. You can enter up to 20 characters.

4. When you have completed your entries on this panel, click **Save**.
Building Information

The Building Information panel displays specific information about the year built, construction type, number of stories, finished living area and wall height for the Main Home and any additional Wings that have been created. If you click on Main Home under the column titled Name, it will display the materials related to the Main Home on the Materials panel. Click on the name of a wing and it will display the wing specific substructure information on the Materials panel. To edit building information click Edit to display the Edit Building Information dialog. Instructions on entering information on this screen can be found in the chapter titled Creating a New Valuation.

Valuation Totals

The Valuation Totals panel displays a summary of the replacement cost information as calculated by RCT. It will display the Reconstruction Cost without Debris Removal, the Debris Removal cost, and the Reconstruction Cost with Debris Removal. Also, in Cost Data As Of it will display the month/year of the data currently being used in the Express site you are working in.
For a detailed view click the More Info link.

### Valuation Totals

If you have made changes click the Calculate 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

The Materials panel displays the materials associated with this valuation and provides the opportunity to view and edit the building materials. If you have created a Main Home and one or more wings, the Main Home and the wings will each have a tab to provide access to their specific information. Interior items display on the left and Exterior items display on the right. There are three different ways of adding, deleting or changing materials which will be discussed in this chapter. You may also utilize the built in wizards when selecting kitchens and baths. Wizards will be covered in the next chapter.
Add a feature or material

The first method is to Add a feature or material.

To add a feature or material:

1. In the text box in the upper right of the panel next to Add a feature or material, type the name of the material or feature you want to add. As you type the name, a drop down list displays materials that match what you entered.

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 panel will indicate that the valuation data has changed. Click Calculate to update the totals.

Note: Wings will only display substructure detail. All other material defaults display with the Main Home.

Note: The drop down list always displays the most commonly used materials for whatever category you have selected. Click More to display all available materials.
Add or edit from the Materials pane

The second method is to 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.

![Edit Icon]

**Edit Icon**
The screen expands to show options for editing existing or adding new materials.

![Item in edit mode]

**Item in edit mode**
2. To edit an existing material or feature select a feature from the drop down list and enter the new quantity.

![Edit Material]

**Edit Material**
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, click the **Add** option. In the example below its "Add Kitchen". Then click on the material from the drop down list. Select the desired item from the list and enter the quantity.

![Add Material](image)

**Add Material**

6. Click the Save icon ( ![Save](image) ) to save the change.

7. To exit the editing screen without saving, click the Cancel icon ( ![Cancel](image) ).

8. After you add the material, the Valuation Total pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.

![Calculate Valuation](image)

**Calculate Valuation**

**Add or edit from the Edit Materials dialog**

The final method is to edit from the Edit Materials dialog.

![Edit Material button](image)

**Edit Material button**

Note: If you are familiar with RCT 3, this material entry method is the same as in that version.
1. In the upper right of the materials pane, click **Edit**. The Edit Materials dialog will display.

![Edit Materials](image)

**Edit Materials**

2. Select a material system from the list on the left side of the dialog. As you select a material system from the list, it will display a short list of the most commonly used materials. To display a full list of materials click **Display Long List** and all available materials for that system display. You may also type in a specific material in the box next to **Find** to display only a specific material. For example, if you are on Exterior Walls and type brick in the Find box, it will only display materials with brick in their description.

3. Select the desired materials and enter the quantity.

4. Click **Save** when finished.

5. After you add the material, the Valuation Total pane will indicate that the valuation data has changed. Click **Calculate** to update the totals.

![Calculate Valuation](image)
Wizards

RCT includes a wizard to help you choose the type of kitchen or bathroom. You can select the wizard from the Materials panel on the Valuation page or from the Edit Materials dialog.

To use the kitchen or bath wizard from the Materials panel:
1. Under either Kitchen or Bathroom click the Edit Materials icon (Edit).
2. In the drop down menu click Help Me Choose to start the wizard.

Select Wizard from Material panel
3. The first page of the wizard will display. Answer the questions in the wizard to determine the type of kitchen or bathroom. To move from page to page click Next in the bottom right. On the last page click Finish to save your selection and exit the wizard.

Next button

To use the kitchen or bath wizard from the Edit Materials dialog:
1. Open the Edit Materials dialog by clicking the Edit button on the Materials panel.
2. Select the Kitchens/Baths/Plumbing materials section.
3. In the **Kitchens - Complete** or **Bathrooms - Complete** section, click **Help Me Choose** to start the wizard.

**Select Wizard from Edit Materials dialog**

4. Answer the questions in the wizard to determine the type of kitchen or bathroom. To move from page to page click **Next** in the bottom right. On the last page click **Finish** to save your selection and exit the wizard.
RCT Alerts

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

The system displays alerts in the slide out panel. On the Valuation page click the **RCT Alerts** tab to display the panel. RCT alerts is located in the upper right of the valuation page.

![RCT Alerts slide out panel](image)

**RCT Alerts slide out 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. Errors are indicated by a red dot. Warnings are indicated by a yellow dot.

Example:

![Example](image)

**RCT Alerts**

As RCT Alerts are resolved they are removed from the list of alerts.

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

---

Note: If the valuation has errors, you can't calculate the reconstruction cost.
Hazard Summary
This section covers Hazard information in RCT.

MSB’s Underwriting Decision Group ensures accurate hazard identification using Geographic Information System (GIS) technology. Risk addresses are standardized using U.S. Parcel Boundary, Street Level and USPS data and are assigned a latitude and longitude. The hazard data needed to make precise underwriting decisions is returned to you. Thus, from one source, you can receive detailed hazard information. This service can pinpoint your policyholder’s exact location and then determine the type, proximity, and severity of the hazard.

Hazard information is displayed in a slide out panel on the right side of the Valuation page.

Note: Hazard is a contracted product within the RCT program. Your company may or may not use Hazard data.

Note: Hazard information is state and risk area specific. So if you use a Florida ZIP code sinkhole data will display but if you enter in a different state sinkhole data may not display. Even within Florida sinkhole data will only display if the property is within nine miles of the risk.

Hazard slide out panel
On the Valuation page click the Hazard Summary tab to display the panel.
Click a specific hazard item to display the details including the graphical map.

### Hazard Description

### Help

Help is available throughout the RCT program. This section will discuss the various ways of accessing help and the information that displays.

In the upper right of every page, you may click **Help** to access the help topic for the page you are currently working on. For example, if you are on the dashboard and click Help, help information for the dashboard displays in the body of the help page. From there you may access specific information regarding that page by clicking on any of the topic links.

### Page Help

In the upper right of the help screen you have a some icons and a search box.
If you click on the first icon it will connect you to your email where you may send a question to the MSB Helpdesk. The second icon is the print icon. Click on the print icon and the current topic you have displayed on the page will print. To the right of the print icon you may enter a word or several words where it says **Search** then click the search icon and the system will display help topics based on what you had entered in search. When using this functionality you may also place a checkmark in **Match partial words** to use partial words in your search.

There are two tabs in the lower left, **Contents** and **Index**. Each tab is a different way of accessing help information. Contents gives you a list of general topics which you can click on and access more specific information. Once you click on the specific topic, the information appears on the right. Index gives you an extensive list of items in the system. Click on the specific topic and the information appears on the right.
When you are creating a valuation and are in the Edit Building dialog or have completed that and are in the valuation page item specific help is available. You may also access specific help by putting your cursor over any bolded item or listed material and a question mark ? will display. The question mark is a visual cue that help is available. It will access specific help about the item when you left click on it. If you move your cursor over the items on a specific dialog or page, if you see a question mark symbol ?, it is an indicator that help is available for that item.

**Item Specific Help**

**Finish**

When you have completed creating or editing the valuation you are working on, click **Finish** in the upper right of the valuation screen to save the valuation.

**Finish**

Once you click Finish a dialog displays with the following options:

1. Click **Save** to save your changes.
2. Click **Discard** to discard your changes and return to the dashboard.
3. Click **Close** to return to the valuation and continue editing.

**Save, Discard, Close**

Once you save the valuation, the system returns to the Valuation Dashboard.

Note: To exit the valuation use Save, Discard, Close. Do not use the browser “X” to exit the program as the record will become locked.
Options

Purpose
This section explains the items available under the Options drop down menu on the Valuation page.

Objectives
Upon completion, you will be able to:

- Add attachments to a valuation
- Add comments to a valuation
- Create custom items and add them to a valuation
- Get a depreciated value through Markups and Adjustments
- Reload Assumptions

The Options Menu is accessed by clicking on the Options drop down menu in the upper right of the Valuations page.
Attachments

Attachments allows you to add items such as photos, legal documents, or 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)

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 Attachments**. 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 **Save**. The file path and name is shown in the Attachment Name field.

4. **Add Attachment**

5. Add a caption and any notes if desired.

6. 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.
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.

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

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.

3. Under the question **Are you sure you want to delete this attachment?** click **Yes** to delete the attachment.
Comments

You may add comments to a valuation. The comments will appear either after the materials list or valuation totals depending on which report you are viewing. Comments only print on the **Standard Report**, the **Detailed Report** and the **Data Entry Report**. There are two types of comments. There are two types of comments, Underwriter or Agent comments. You are allowed to enter one comment of each type and each may contain a maximum of 511 characters.

To add comments to a valuation:
1. Open a valuation
2. On the **Options** menu of the Valuation page, select **Comments**. The Comments dialog will open.
3. Enter your remarks for the underwriter or agent comments.
4. Click **Save**.

Custom Items

Use the Custom Items dialogue to add materials or items found in the home that are not available within the existing program choices. You can add a custom item whenever you enter or edit valuation data.

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 by clicking ☒ or delete an existing item by clicking ✗.
3. Click **Add Custom Item**.

![Custom Item Table]

**Custom Items**

4. Enter the information for the custom item. Required fields are indicated with an asterisk. The following fields are used to define custom items.

- **Description** (required): This is a brief description of the custom item you are entering. This description prints on the data entry report. You may enter up to 70 characters.
- **Comments**: Enter any comments that can help define the custom item.
- **Quantity** (required): Enter the actual number of the custom items. This number is used to calculate the total cost. This quantity prints on the detailed report.
- **Unit of Measure** (required): Select the unit of measure for the custom item. This unit of measure prints on the detailed report. Use the drop down list to select the appropriate unit.
- **Report Location** (required): Enter the material system location for the custom item you are defining. This information appears on the data entry report.

*Note: Custom items display on the Standard, Detailed, Data Entry and Home Owners reports.*
- **Coverage Type** (required): Enter the coverage type (coverage A or coverage B) for the custom item you are defining. Use the drop-down list to select the coverage type.

- **Unit Cost** (at least one value is required): Unit Cost can consist of per unit cost for labor, equipment or material. Enter a dollar amount between 0 - 10,000.00. You can include decimal amounts (for example, 1000.50) but do not enter the dollar signs or commas. The total cost will be calculated based on the total amount entered for labor, equipment and material multiplied by the custom item quantity. For example, if the total for labor, equipment and material equals $1,000.00 and the quantity is 10 then the total cost would be $10,000.00.

5. Click **Save**. Repeat this process for any addition custom items you wish to add.

To add custom items using Lump Sum as Unit of Measure:

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 by clicking ✎ or delete an existing item by clicking ✗.

3. Click **Add Custom Item**.

![Custom Items Lump Sum](image)

**Custom Items Lump Sum**

4. Enter the information for the custom item. Required fields are indicated with an asterisk. The following fields are used to define custom items.

- **Description** (required): This is a brief description of the custom item you are entering. This description prints on the data entry report. You may enter up to 70 characters.

- **Comments**: Enter any comments that can help define the custom item.

- **Unit of Measure** (required): Select Lump Sum as the unit of measure.

---

**Note:** The ability to enter Custom Items using Lump Sum Cost is configurable in RCT and your company may or may not use it.
- **Report Location** (required): Enter the material system location for the custom item you are defining. This information appears on the data entry report.

- **Coverage Type** (required): Enter the coverage type (coverage A or coverage B) for the custom item you are defining. Use the drop-down list to select the coverage type.

- **Total Cost** (required): Enter the total cost of the item.

5. Click **Save**. Repeat this process for any addition custom items you wish to add.

**Markups and Adjustments**

Markups and Adjustments allow the user primarily to apply depreciation to the valuation. Other functionality may be available based on company configuration.

**To enter depreciation for the valuation:**

1. On the Valuation page, select **Markups and Adjustments** from the **Options** menu. The Markups and Adjustments dialog opens. The system default for depreciation is **None**.

2. Select the method of depreciation you wish to use to calculate depreciation.

   - Select **Calculate Based on Effective Age** and you will need to provide the effective age based on years and the condition of the dwelling. Both of these options are subjective based on your judgment.

   - Select **Use Depreciation Percentage** to set that as the method of depreciation. You would then enter a percentage to the left of the % to set the depreciation for this valuation. The percentage is based on your own calculation often based on your own companies depreciation best practices.

3. When you have completed your entries, click **Save**.
Reload Assumptions

On the Valuations page, select Reload Assumptions from the Options menu and the system will remove any changes, adjustments or additions you have made and restore the valuation to the original system information generated for the valuation.

Note: Once you click on Reload Assumptions there is no stopping the process or undo option after it is completed.
Reports

Purpose
This section explains the various reports available in RCT along with how to download, print and email these reports.

Objectives
Upon completion, you will be able to:

- Access the eight reports available in RCT and have an explanation of what each report contains
- Download reports
- Print reports
- Email reports

Reports in RCT
There are eight reports currently available in RCT. The available reports are:

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

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

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.
Home Owner 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 component detailed on the report includes labor, materials and supplies, demolition and debris removal, contractors overhead, profit and permits, and architects' plan. This report meets the requirements as defined by the California Department of Insurance regulations, effective June 27, 2011.

Attachments Report

The Attachments report contains the attachments (photos, PDF files, and so on) for the valuation.

Hazard Report

The Hazard report contains the general information, standardized address information and hazard summary information.

Home Owner Report

The Home Owner report contains the general information, building information, material/components summary, and the total replacement cost.

InterChange Source Report

This report displays a summary of all the building data characteristics, the materials, and the quantity information found within the InterChange database for the specified residence. Using InterChange 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 with InterChange data. The default material selections from the knowledge table will overwrite any data that is obtained through InterChange.

Comparison Report

The Comparison report feature allows side-by-side comparison of two different versions of the same policy or estimate. The Comparison report is accessed from the Dashboard and is explained under Access Reports. The comparison is only available if at least two versions of the valuation are available.
Access Reports

Accessing reports from the Valuation Page

To access reports:
1. Open a valuation
2. From the Valuation page, in the upper right, select the Reports drop down menu and select the specific report you wish to generate. A file download dialog appears.

Note: Reports may also be generated from the Dashboard. The Comparison report may only be accessed from the Dashboard.

File Download
3. Select Open or Save. Open will display the report as a PDF file. Save prompts you for a location to save the file. Once opened it will display the report.
4. If you open the report, you can preview it and then you may print, download and email the report.

**Report Options**

- **Save a Copy** Click the icon to save a copy to your hard drive. If you save the file to your hard drive select where you would like to save it on the **Save a Copy** screen and click **Save**.

- Click the Print icon to print the report.

- Click the Email icon and it will display an email with the report as an attachment. Fill in the email as you normally would and when complete, click **Send**.

**Accessing Reports from the Dashboard**

To generate a Comparison Report from the Dashboard do the following:

1. On the Dashboard select the valuation that you want to generate a comparison report from and click on the plus + to the left of the type.

**Comparison Report**

2. All the copies of the valuation will display. Select two of the copies you want to compare and click **Compare**.

3. The **Comparison Report** displays. Any differences between the two copies of the valuation display highlighted in yellow.
4. From the same window you may also select one copy of the valuation, click the download icon and generate any of the other reports from the menu that displays.

To download or email a copy of a report from the Dashboard do the following:

1. Select the valuation you want to download a report from or email a report from and on the far right are an array of icons.

2. To download a report, click the download icon and generate any of the reports from the menu that displays.

3. To email a report, click the email icon and the e-mail dialog displays. Enter the e-mail address of the person you want to send the file To. You can also enter a Subject and a Message.

   E-mail dialog

4. Click Send to email the report.
Mobile-Manufactured Housing (MMH)

Purpose
This section explains what Mobile Manufactured Housing is and how to create a valuation for MMH, including any information unique to it.

Objective
Upon completion, you will be able to:

- Properly identify Mobile Manufactured Housing
- Create a valuation for Mobile Manufactured Housing
- Understand items that are unique to Mobile Manufactured Housing

This section covers the Mobile Manufactured Housing component of RCT. Since many of the screens and entry fields are the same as for the other housing types, this section will only cover any differences or any additional information. This overview covers both Multi-Wide and Single Wide housing with additional discussion of Starter Homes and additionally you will also find a section covering what Mobile Manufactured Housing is not.

Mobile Manufactured Housing, Multi-Wide Definition
A manufactured home is a single-family house constructed entirely in a controlled factory environment, built to federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). Multi-wide homes are residential structures that consist of two or more single units that are joined together at the site to make one living unit. The assembled homes are typically 23, 28, or 32 feet wide and can be as long as 80 feet, however 42 feet and 50 feet are typical.

Once delivered, the home needs to be bolted together, set on piers or a basement and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting connecting the air conditioner and removing the hitch and wheel assemblies.
They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red permanently attached HUD label must be attached to each transportable section of the home. The label would be found on what would be considered the rear exterior of the home when in transit.

Mobile Manufactured Housing, Single-Wide Definition

A manufactured home is a single-family house constructed entirely in a controlled factory environment, built to federal Manufactured Home Construction and Safety Standards (better known as the HUD Code). Single-wide homes are residential structures that consist of one unit that is 8 to 18 feet wide and up to 80 feet long, built and towed to the site.

Once delivered, the home needs to be bolted together, set on piers or a basement and have the water, sewer, and electrical connected. If more than one story, a crane is used to stack one unit on top of the other. Additional services are often done when the home is first set such as installing skirting, connecting the air conditioner and removing the hitch and wheel assemblies.

They are built on steel undercarriages with necessary wheel assemblies for transporting to permanent or semi-permanent sites. The wheel assembly and hitch can be removed once the home has been set. The steel undercarriage, however, will remain intact since it is incorporated into the framing of the home. A red permanently attached HUD label must be attached to each transportable section of the home. The label would be found on what would be considered the rear exterior of the home when in transit.
Mobile Manufacture Housing, Starter Home Definition

Starter Homes are less costly, smaller versions of the Single-Wide and Multi-Wide Mobile Manufactured housing. Distinguishing characteristics of starter homes are:

- Typically constructed with 2” x 3” studs that are 24” on center
- Heating system has a single duct down the middle of the home and does not extend to the perimeter of the home
- Thin interior walls and doors that are generally 3” thick
- Instead of taping the walls and ceilings, there is a very basic chair rail and crown molding throughout to cover the wall seams
- The sinks and faucets are generally plastic or other lightweight material
- Toilets and sinks share one master shut-off valve for the entire home

Mobile Manufactured Housing is not:

- Site Built Homes: Site Built homes are built entirely "on-site" using traditional building techniques.
- Modular homes: A modular home is a factory-built in very large sections (sometimes 2 sections) and transported to the site and installed.
- Panelized homes: Panelized homes are built in large sections and delivered to the site to be assembled and installed. These sections include entire walls with siding, windows, doors, and wiring.
- Pre-cut homes: Pre-cut homes are made in the factory where materials are cut to specific sizes and follow design specifications. The materials are delivered to the site where they are assembled and installed.
- Mobile homes: Mobile homes are factory-built homes manufactured prior to June 15, 1976 when HUD code went into effect.
- Trailer coaches: Trailer coaches originated in the 1920’s and were intended for vacationing and camping.
Creating an MMH Valuation

To create a MMH valuation do the following:

1. Enter the address including the ZIP code in the Create New Valuation field on the Dashboard and click **Create Valuation**. There is no InterChange data available when an MMH home is created.

2. In the **Select Standardized Address** page select **Use the User-Entered Address**.

3. It will display the **Edit Building Information** dialog.

4. Go to **Style** and select the appropriate MMH style (Single-Wide, Multi-Wide, Single-Wide Starter Home or Multi-Wide Starter Home)

5. A **Confirmation** dialog will display. Click **OK** to use MMH assumptions.
6. The Edit Building Information dialog will re-display but only with MMH specific entry information. You will notice that some information is no longer available like the ability to create sections or wings, and the ability to enter different wall heights. The following information options are available:

- **Section Name**: Defaults to Main Home and cannot be modified. Also, you do not have the ability to create sections or wings for MMH.

- **Number of Families**: Defaults to 1 and is not modifiable. An MMH home is always a single family home.

- **Site Access**: Select the type of access available to the home’s location. It may be a remote rural area, mountain or hillside area, island, etc., by clicking the drop down list and choosing the appropriate access.

- **Year Built** (required): The year built must be after 1950.

- **Number of Stories** (required): This is the total number of stories for the home. Enter the number of floors above ground.

- **Finished Living Area** (required): Finished living area is the total floor area of the home less any built-in garage area or any finished basement area. To enter the total living area for mobile-manufactured homes, use the actual dimensions, (length x width of the box) not the dimensions, from the hitch tip to the end of the unit. Avoid using the dimensions on the HUD label, as they are the nominal dimensions from the hitch tip to the end of the box. Using this as the total living area for the home could result in additional living area that does not exist, thereby causing overvaluation of the home.

- **Calculated Total Living Area**: The calculated total living area will display based on the finished living area entered.
- **Perimeter** (required): 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 click the drop down arrow select one of the available 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.

7. Click **Save** to save and update the information.
Mobile Manufactured Housing items & features

Once an MMH valuation is created there are a number of things that can be done on the valuation page specific to MMH buildings. These include setup fees, 3-wall additions, hinged roofs and historical depreciation.

To add setup fees to your valuation:

1. On the valuation page, on the material panel go to Exterior Walls and click the edit icon and it will open the items that already exist there and also allows you to add additional items.

2. Choose Add Exterior Wall Specialties and click on the down arrow to display everything available. You will find Setup Fees Multiwide MMH and Setup Fees Singlewide MMH.

3. Select the appropriate setup fee and enter the number of setup fees needed for the home being valued. The system will default to one. Once you have completed all your entries click the Save icon.

To add additions to your valuation:

1. On the material panel of the Valuation page select Attached Structures and click the edit icon which will open the items that already exist (if there are any) and allow you to add additional items.

2. Click Add Other Attached Structures, then click the down arrow to display everything available. You will find listed there 3-Wall Addition Post & Pier and 3-Wall Addition Slab.

3 Wall Addition
3. Select the appropriate addition and enter the total square feet for it. Once you have completed all your entries click the Save icon.

To add a hinged roof to your valuation:

1. On the material panel of the Valuation page select **Roof** and click the edit icon and which will open the items that already exist there and also allows you to add additional items.

2. Click **Add Roof Shape** and click on the down arrow to display everything available. The system defaults to **Non-Hinged Roof MMH**. If the house has a hinged roof, select **Hinged Roof MMH**.

3. Click the **Save** icon.

To apply depreciation to a mobile manufactured home:

1. From the valuation page select the **Options** menu in the upper right and choose **Markups and Adjustments**.

2. The Markups and Adjustments dialog box will display.

3. For mobile manufactured homes you may apply **Historical Depreciation**. 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 if the home were new or 10 years old.

4. You may also apply physical depreciation to the home the same way you were able to with non-MMH homes. Details regarding physical depreciation are located in the chapter titled Options and the topic is Markups and Adjustments.

5. When you have completed your entries click **Save**.
Advanced Entry

Purpose
This section explains how to create a new valuation using the Advanced Entry method of entering property data.

Objective
Upon completion, you will be able to:

• Create a valuation using the advanced entry method of data entry

Creating a New Valuation using 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 and 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 construction 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 finishes, walkout, and exposed wall options.
• Location specific data and calculations for site access, foundations, and materials.

Note: This chapter will primarily cover items that are unique to Advanced Entry.
To create a new valuation using Advanced Entry:

1. On the dashboard place a checkmark in the **Use Advanced Entry** dialog box next to **Create New Valuation**.

   ![Create New Valuation](image1)

   **Create New Valuation**

2. In the Create New Valuation field enter the address including the ZIP code and click on **Create Valuation**. There is no InterChange data available when Advanced Entry is used.

3. In the **Select Standardized Address** page select **Use the User-Entered Address** to proceed with no pre-filled address specific information. It will display the **Edit Building Information** dialog.

**Edit Building Information (Advanced Entry)**

- **Edit Building Information**

Many of the items entered when using Advanced Entry are the same as when using standard entry, but some items are unique like Section Type and Coverage Type.

To edit building information you may enter the following:

1. **Number of Families**: Select the appropriate number of families from the drop down list. The default is 1 family. This is the number of family units (1 through 4 for the U.S. or 1 through 6 for Canada) in the residence.

2. **Site Access**: Select the type of access available to the home’s location by clicking the drop-down list and choosing. It may be a remote rural area, mountain or hillside area, island, etc.
3. **Style**: Select the home style for the section you are creating. Your choice may be as simple as choosing the number of stories to as complex as choosing a style like Colonial, Ranch, Victorian, etc. If the style you choose is a **Bi-Level, Raised Ranch** or **Split Foyer** style home, you have the option of designating whether a portion of the lower level is unfinished on the material panel by going to **Construction Details** and **Foundation Materials**. Edit Foundation Materials and select **Lower Level Unfinished**. You may then enter the proper percentage.

![Lower Level Unfinished](image)

Note: The Construction Type option is not available in the Advanced Entry Method. The construction type for advanced entry always defaults to standard.

4. **Year Built** (required): Enter the year this section of the residence was built, using a full four-digit year between 1799 and the current year.

5. **Number of Stories** (required): 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. 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). 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. You may enter any fraction of a story necessary like 1.33 or 1.66.

6. **Finished Living Area** (required): Finished living area is the total floor area (total living area) of a home (main and wings) less any built-in garage area and any bi-level unfinished lower level area. Finished living area is used to load the finish material selections for the home.

7. **Calculated Total Living Area**: The total living area is the size of the main home plus each section/wing being entered (in square feet) based upon the exterior dimensions. When entering sections/wings, TLA should be entered individually for the main home as well as individually for each section/wing, not as a summarized value in the main home section.
8. **Wall Height** (required): This is the vertical distance from the top of a floor to the top of the next floor. This is also known as story height or floor-to-floor height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, you may enter the percentages in the Wall Height section.

9. **Perimeter** (required): Use this option to enter the perimeter of the home. For advanced entry you may only enter the measured perimeter of the section/wing you are currently working on. Also, when entering the perimeter of a section in advanced entry you will need to enter the measurements of the perimeter for all the levels in the section not just the ground floor as you would if you use the standard entry method.

10. **Section Type** (required): Section Type is unique to advanced entry. 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 for the main home and additionally basement, garage, etc. for additional sections). 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).

11. **Coverage Type** (required): Coverage Type is unique to advanced entry. For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B. The Main Home is always coverage A and that cannot be changed, but each additional section can be either coverage A or coverage B depending on the section type selected. When applicable, use the drop-down list to select a coverage option.

12. If you need to add an additional section once you have completed entering the building information, click **Add a Section or Wing** or click **Save** to save and update the information at the bottom of the dialog. If any errors exist they will be displayed after clicking Save. You may also click **Exit without Saving** to exit the screen without saving any information. The Valuation page will then display.

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**Note:** Measuring from the top of the floor to the top of the next floor adds the joist area into the calculation, which will make the exterior wall size and area correct.

**Note:** It is important to account for the perimeter of the home when you are breaking the home into Main Home and Wings 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, not any shared walls with the Main Home.
Add a Section or Wing (Advanced Entry)

The Section/Wing feature of RCT offers the ability to capture unique parts of a home that may differ from the Main Home. The differences generally include additions, differences in the number of stories or unique floor plans. RCT allows you to divide the home into the Main Home and wing areas.

Only use Wings to account for additions if the addition has significant differences in age, types of materials or methods of construction. Wings may also be used on 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 Wing or a difference in construction, such as slab versus basement. While it can sometimes be subjective, the use of wings should be justifiable as a result of a characteristic being substantially different.

Note: You may create up to nine wings when creating an Advanced Entry valuation.

Edit Building Information (Wing)

The Edit Building Information screen is minimally different for a wing than it is for a main home.

To create a section/wing you may enter the following:

1. At the top of the screen it displays general information regarding the main home. Click the + to open the main home detail. It will display the main home information. To access the wing data again, click the + by the wing to open the wing detail.

2. **Section Name** (required): You may assign a unique name to the section you are creating.
3. **Year Built** (required): Enter the year that the section/wing was built, using a four digit year between 1799 and the current year.

4. **Number of Stories** (required): This is the total number of stories for the section. 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). 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. You may enter any fraction of a story necessary like 1.33 or 1.66.

5. **Finished Living Area** (required): Finished living area is the total floor area (total living area) of a home (main and wings) less any built-in garage area and any bi-level unfinished lower level area. Finished living area is used to load the finish material selections for the home.

6. **Calculated Total Living Area**: The total living area is the size of the Main Home plus each section/wing being entered (in square feet) based upon the exterior dimensions. When entering sections/wings, TLA should be entered individually for the Main Home as well as individually for each section/wing, not as a summarized value within the main home section.

7. **Wall Height** (required): This is the vertical distance from the top of a floor to the top of the next floor. This is also known as story height or floor-to-floor height. Enter the percentage of the home (or section of the home if it has wings) for each different wall height. You may enter up to three different wall heights and must total 100%. RCT automatically sets the wall height of the home (or each section if the home has wings) based on the year built. If you want to set the wall height yourself, enter the percentages in the Wall Height section.

8. **Perimeter** (required): Use this option to enter the perimeter of the section/wing. For advanced entry you may only enter the measured perimeter of the section/wing you are currently working on. Also, when you enter the perimeter of a section for advanced entry you enter the measurements of the perimeter for all the levels of the section not just the ground floor as you would if you use the standard entry method.

9. **Section Type** (required): Section Type is unique to advanced entry. 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 for the main home and additionally basement, garage, etc. for additional sections). 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).
10. **Coverage Type** (required): Coverage Type is unique to advanced entry. For individual sections, you can specify whether the cost for that section is part of coverage A or coverage B in the policy. The Main Home is always coverage A and that cannot be changed, but each additional section can be either coverage A or coverage B depending on the section type selected. When applicable, use the drop-down list to select from the coverage types available for the section type you have chosen.

11. When you have completed the entries for the wing you are creating, click **Save** to save the wing and the Valuation screen displays or click **Add a Section or Wing** to create another wing.

**Valuation Page (Advanced Entry)**

Once you have completed creating the Main Home and the sections/wings of the Advanced Entry home the valuations page displays. At this point you would need to go to the materials panel and methodically edit each material category displayed in bold and edit the category by clicking the edit icon 📉. Since Advanced Entry has no defaults you would need to enter every part of the home, both **Interior** and **Exterior** and you would have do this for the Main Home and every additional section that has been created. Once you have completed all of your entries then you will be able to generate totals on the **Valuation Totals** panel and print your reports from the **Reports** drop down menu. When you have completed your valuation click **Finish** and **Save** your valuation. Helpful information on selecting material items and adding them to your valuation can be found under the chapter titled **Valuation Page** in the topics **Materials** and **Wizards**.
InterChange

InterChange is a database that stores insurance ready data from multiple sources. The data can then be accessed and used within RCT valuation records. To access the InterChange database your RCT user role must be configured correctly and the address used must exist in the InterChange database. InterChange is not available when valuing Mobile Manufactured Homes or if you using the Advanced Entry method of completing a valuation.

Using the InterChange data, the Express system will populate the appropriate valuation data fields. The system then uses the default material selections from the MSB knowledge tables to fill in any material systems/sub systems that have not already been populated with InterChange data. The default material selections from the knowledge table will not overwrite any data that is obtained through InterChange.

To use InterChange data, on the Dashboard, under Create New Valuation enter the address of the home. As you enter the address it may display the complete address to select. Select the address and click Create Valuation and it will open the Valuation page. The system may also display the Select Standardized Address dialog. The address should be listed there and may already be selected, so just click Select Standardized Address and the address information will be used for the home and the valuation page displays. Review the valuation page to confirm the correctness of the data displayed. It will be a mix of InterChange data and MSB Knowledge tables data assumptions. To the best of your knowledge, correct anything that needs to be corrected, delete anything that is not correct and add any items that may be missing.

On the Valuation page if you go Reports in the upper right and click on the drop down arrow an InterChange Summary report will be available. This report displays a summary of all the building data characteristics, the materials, and the quantity information found within the InterChange database for the specific residence. Using InterChange 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 with InterChange data. The default material selections from the knowledge table will overwrite any data that is obtained through InterChange.
Dashboard Functionality & Tools

Purpose
This section explains the functionality available on the Dashboard to find claims, sort using the columns, and use the shortcut icons by each valuation. In addition this section explains the Tools menu accessed from the Dashboard page. The options on the Tools menu are used to perform various administrative tasks.

Objective
Upon completion, you be able to:

- Find Claims
- Sort Columns
- Use the shortcut icons by each valuation
- Create and maintain agencies and users
- Change your information
- Set and review broadcast messages
- Manage application settings

To access the Tools menu click on **Tools** in the upper right of the Dashboard.

Tools Menu

Administration
Use the RCT Administration page to create and maintain agencies and users including Administrators, Underwriters, Agents, and Agent Managers.

To access the Administration page on the Dashboard click the **Tools** menu in the upper right and click on **Administration**.
To create a new agency:

1. Click the **Create a New Agency** button. The **New Agency Information** dialog will open.

   ![New Agency Information](image1)

2. Enter the Agency name (required) and address and phone information.

3. Click **OK**.

To create or edit an agent or agency manager:

1. Use the Search feature (described below to locate the appropriate agency. The **Agency Search Results** dialog will open.

2. For the desired agency in the search results click **Edit** in the Options column. The **Agency Information** dialog will open.

3. While in the Agency Information dialog you will be able to edit the agency information (user assignment, address, phone, etc.) or click **Create a New User** to add a new system user. Use the drop down list next to the Create a New User button to select the type of new user you want to add. The **User Information** dialog will then open.

   ![User Information](image2)

4. Enter the desired user information. The login name and password are required fields.

5. Click **Save** when finished.
Dashboard Functionality & Tools

To search for an agency or user:
1. To search for an agency, select an option in the **Search By** drop down list, enter search text in the **Starts With** field, and click **Search**.
2. To search for a user, select one or more types in the **User Type** drop down list, select a filter in the **Search By** drop down list, enter search text in the **Starts With** field, and click **Search**.

Change My Information

Use the **Change My Information** page to change your password or your e-mail address.

To change your password:
1. Enter your old password. (Passwords are case sensitive)
2. Enter your new password. The system will prompt you if your password does not meet password strength requirements.
3. Re-enter your new password to confirm.
4. Click **OK**.

To change your e-mail address:
1. Enter your new e-mail address. Your current email address is displayed above the field for the new address.
2. Click **OK**.

![Change My Information](image)

**Change My Information**
Dashboard Functionality & Tools

Broadcast Message

Administrators can create and send a broadcast message to RCT users. The message appears on the RCT Express dashboard.

To send a broadcast message:
1. On the Tools page click Broadcast Message.
2. Click in the Broadcast Start Date field and use the pop-up calendar to select a start date.
3. Click in the Broadcast End Date field and use the pop-up calendar to select an end date.
4. Type your message in the Broadcast Message field.
5. Click Submit.

Manage Application Settings

Manage Application Settings is used to define the password related settings like password options, password complexity and lockout options for the users.

Note: To remove a Broadcast Message before the broadcast end date, delete the text in the broadcast message field.
On the General Application Settings dialog you may do the following:

1. **Password Options:**
   - **Minimum password length** is a setting which determines the minimum number of characters that a user's password must contain. The minimum length is 1 and the maximum is 40.
   - **Password history - times before password reuse** is a setting that determines the number of unique new passwords that can be associated with a user account before an old password can be reused. This value must be between 1 and 100. Use 0 or leave blank to disable this feature.
   - **Password Expiration** is a setting which determines the amount of time (in days) that a password can be used before the system requires the user to change it. This value must be between 1 and whatever number you choose. Use 0 or leave blank to disable this feature.
   - **First time login change password** setting determines whether users must reset their password when they first log on after a password configuration setting change or as a new user. Place a checkmark by Yes to set the requirement.
   - **Require e-mail address** setting determines if users are required to enter an e-mail address when resetting their password. Place a checkmark by Yes to set the requirement.
2. **Password Complexity Options:**

   - **Uppercase character** setting determines if users are required to use at least one uppercase character in their password. Using at least one uppercase character in conjunction with other characters increases the level of security. Place a checkmark by Yes to set the requirement.

   - **Lowercase character** setting determines if users are required to use at least one lowercase character in their password. Using at least one lowercase character in conjunction with other characters increases the level of security. Place a checkmark by Yes to set the requirement.

   - **Number** setting determines if users are required to use at least one numeric symbol in their password. Using numeric symbols such as 1, 2, 3 increases the level of security. Place a checkmark by Yes to set the requirement.

   - **Special character** setting determines if users are required to use at least one special character as part of their password. Using special characters such as &, *, !, $ as part of the password increases the level of security. Place a checkmark by Yes to set the requirement.

   - **Password may contain username** setting determines if the user name may be used as part of the password. Passwords that contain all or part of the user name create a possible security risk. Place a checkmark by Yes to set the requirement.

3. **Lockout Options:**

   - **Number of failed login attempts** setting determines if users will be locked out of the application based on the number of failed login attempts. The value must be between 1 and any number you choose. Use 0 or leave blank to disable this feature.
Dashboard Functionality

In this section we will discuss a number of items on the Dashboard starting with finding existing valuations.

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. Enter a policy number, address, city state or ZIP code in the **Find Existing Valuation** field. 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 are looking for. The system requires at least four characters.

2. Click **Search** and the dashboard will display only those valuations that contain the information you entered in the Find Existing Valuations field.

Sort Columns

You can sort the list of valuations in the dashboard in ascending (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. In the example below the Policy number and Insured Name columns have been sorted but the address columns has not.
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).
4. To sort multiple columns, repeat the steps above.

**Filter Valuations**

You can filter the list of valuations on the dashboard to narrow the number of valuations that appear. Additionally you may 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 will appear.
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 are able to enter a second filter parameter if desired.
3. Click the Filter button at the bottom of the filter definition pane.
4. If you want to filter 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 at the top of the filter definitions pane.
Shortcut Icons

The dashboard has shortcut icons that you can use to display a preview of the valuation information, download reports, e-mail a copy, copy the valuation, or delete a valuation to the right of each valuation listed.

Shortcut Icons

To preview a valuation:

1. Click the Preview icon for the valuation you want to view. The preview displays the essential information about the valuation in the popup window.

2. To close the popup window, click the X in the upper right corner.

To download a report:

1. Click the PDF icon for the desired valuation. A list of available reports will display.

2. Select the report type you want to download. A file download dialog will display.

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 then save it using the save command from the Acrobat viewer.

To e-mail a report:

1. Click the email icon for the valuation that you want to send. The e-mail dialog appears.
2. Enter the e-mail 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.

To copy a valuation:

1. You can copy the information from one valuation to another from the valuation dashboard. Click the copy icon for the valuation you want to copy. The Copy Valuation dialog displays.

   ![Copy Valuation Dialog](image)

   **Copy Valuation**

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 with a new policy number, but will use the details from the valuation that was copied.

3. Click **OK**.

To delete a valuation:

1. Click the Delete icon for the valuation you want to delete. The Delete Policy dialog displays.

2. Click **Yes** if you’re sure you want to delete the valuation.
Glossary of Terms

C
Coverage A and B
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. The coverage limit is 10% of coverage A.

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

F
FFA - Finished Floor Area
Finished living area is the total floor area (total living area) of a home (main and wings) less any built-in garage area and any bi-level unfinished lower level area. Finished living area is used to load the finish material selections for the home.

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.

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.

FIT - Field Information Transfer
Field Information Transfer (FIT) is a Web Services tool that integrates third-party inspection reports directly into individual policy records that are archived on insurance carriers’ RCT Express Web sites. FIT also reviews data to validate completeness, correctness, and adherence to insurance carriers’ business rules.

FIT gives insurance carriers access to all of the records necessary for claims adjustments and underwriting reviews from a single online location. Insurance carriers can accept inspection reports from multiple field inspectors. Carriers can also change calculation settings and information requirements.
Inspectors can connect to insurance carriers’ data archiving systems to perform the following tasks:

- Upload inspection results to a carrier’s RCT Express Web site.
- Review calculations prior to uploading the final inspection report.
- Electronically send sketches, photos, drawings, and other attachments.

Before You Begin:
- Work with your MSB representative to configure your RCT Express site for FIT.
- Make sure that your inspection agencies are licensed to use FIT.

See FIT Setup Overview to get started.

**TLA - Total Living Area**
The total living area is the size of the main home plus each section/wing being entered (in square feet) based upon the exterior dimensions. When entering sections/wings, TLA should be entered individually for the main home as well as individually for each section/wing, not as a summarized value in the main home section.

Enter the square feet of the total living area.

**Note:** When calculating the total living area:

**Include:**

- Area for all floors
- Area for built-in garages
Do not include:

- Area for basements (which are included using the % Basement field)
- Area for porches, breezeways, or decks
- One-story attached garages (all of which are included in Attached Structures)
- Area for unfinished attic (which does not meet code for living area, and does not have adequate roof pitch/slope or ceiling height to qualify as a quarter, half or three-quarter story)
- Area for finished attic

Note: To enter the total living area for mobile-manufactured homes, use the actual dimensions (length x width of the box) not the dimensions from the hitch tip to the end of the unit. Avoid using the dimensions on the HUD label, because they are the nominal dimensions from the hitch tip to the end of the box. Using this as the total living area for the home could result in additional living area that does not exist, thereby causing overvaluation of the home.