



CoreLogic®



RCT Express

Workspace and Task Reference Guide

Version 4.x

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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, geo-spatial 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 properly and some icons may not be displayed.
- Various error messages may appear indicating one of several JavaScript errors.

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.

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.

Select an item from the side menu on the right to view detailed descriptions.

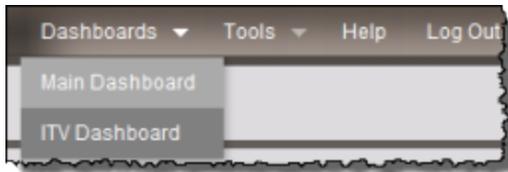
For step-by-step procedures on all of the tasks in RCT see the ["How to..." on page 102](#) section.

Dashboards

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

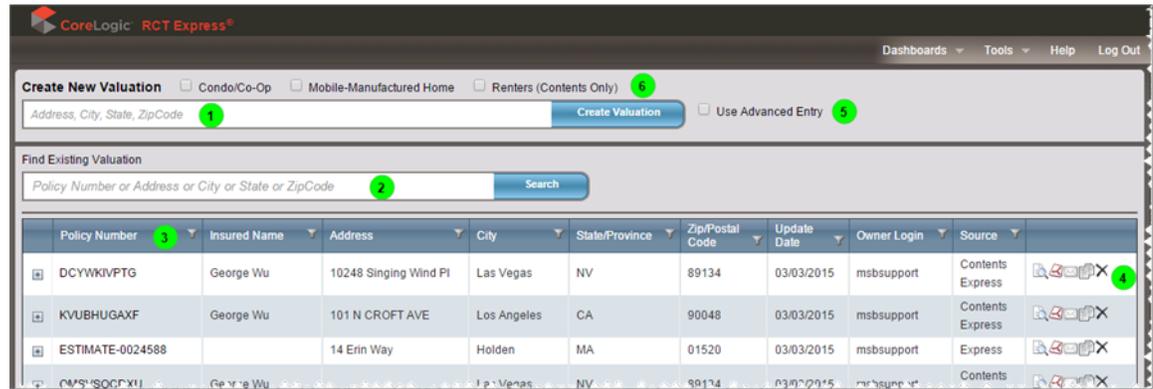
Custom dashboards display valuations delivered from different sources (ExpressLync, FIT, etc.) and are customizable.

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.



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

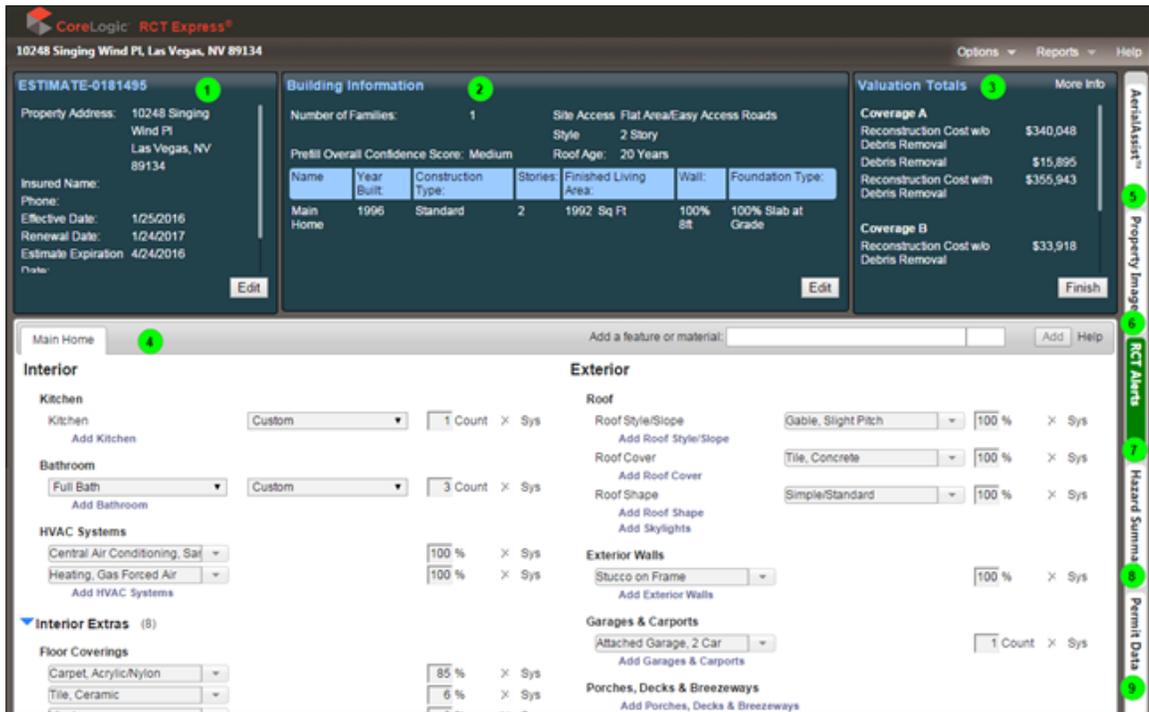
The advanced entry method is especially designed to be used by field estimating and inspection professionals assigned to evaluate truly unique mansion-grade homes. Advanced entry enables field professionals to estimate even the most complex floor plans and designs including vertical or horizontal sections, 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	Property Imagery	The Property Imagery panel displays exterior and interior photos of the property.
7	RCT Alerts	The RCT Alerts slide-out panel provides decision making information and validation errors and warnings.
8	Hazard Summary	The Hazard Summary slide-out panel provides hazard information for the property.
9	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.

Sections (if added) are also shown on the building information page. See "[Add a Section](#)"

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, stor-

age 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.

Foundation Type

The available foundation types are listed below. Click a graphic or the name beneath a graphic to go to a full page description.

Note: If the foundation type is basement, (below grade, daylight, and walkout), make sure that all of the following data fields are also included:

- Foundation Materials
- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total percentage of each foundation type found in the home.



[Basement, Daylight](#)



[Crawl Space, Excavated](#)



[Piers](#)



[Basement, Below Grade](#)



[Crawl Space, Uncavated](#)



[Slab at Grade](#)



[Basement,
Walkout](#)



[Hillside](#)

MMH foundations:

[Post and Pier Foundation, MMH](#)

Foundation Materials

The available choices for foundation materials are listed below.

Enter the total percentage of each foundation material used in the home.

Block	Fieldstone
Brick	Steel
Concrete	Wood, Treated

Basement Stairs

Staircase, Basement with Railing

A 3' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and preprimed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of basement staircases found in the home. A maximum entry of 10 is allowed.

Staircase, Basement, Wide with Railing

A 4' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and pre-primed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of wide basement staircases found in the home. A maximum entry of 20 is allowed.

Number of Basement Levels

The number of basement levels or basement stories in the home.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of basement levels or stories found in the home. A maximum entry of 2 is allowed.

Basement Depth

A perpendicular measurement downward from the grade level to the basement floor. Also referred to as basement floor story height or floor-to-floor height.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields under the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of feet between 7 and 20.

Basement Finish

Listed below is a comparison of the finish and construction details in basement finishes.

Standard Finish	Custom Finish
Drywall installed around the perimeter, over the insulation	Drywall installed around the perimeter, over the insulation
Interior drywall partitions	Ample interior drywall partitions
Hollow core doors	Solid core doors
Painted drywall wall finishes	Partial millwork paneling and painted drywall wall finishes
Painted drywall ceiling	Painted drywall ceiling and linear wood ceiling
Carpet and vinyl tile floor finishes	High quality carpet floor finish
Standard electrical outlets and lighting	Ample electrical outlets and lighting
Standard heating system	Heating and air conditioning system

% Lower Level Unfinished

This is the total percentage of the residence that has an unfinished lower level (lowest level). This applies to bi-level, split-foyer and raised ranch styles.

Note: Do not include built-in garage area when calculating the percentage of the lower level that is unfinished.

How to enter the percentage lower level unfinished:

1. On the Edit Building Information panel, make sure the Home Style is set to either a bi-level, split foyer, or raised ranch style. The % lower level unfinished field appears once one of those home styles is selected.

Calculated Total Living Area: 1212
The system will calculate this number based on your entries.

Foundation Type: Basement, Below Grade 100 % ×
[Add Foundation Type](#)

Foundation Materials: Concrete 100 % ×
[Add Foundation Materials](#)

Basement Stairs: Stairs, Basement, w/Railing 1 Count ×
[Add Basement Stairs](#)

Number of Basement Levels: 1 Count ×

Basement Depth: 8 Linear feet ×

Basement Finish: Standard Finish 37 % ×
[Add Basement Finish](#)

% Lower Level Unfinished: [Add % Lower Level Unfinished](#)

2. Click the link to show the % Lower Level Unfinished section.
3. Enter the percentage of the residence that has an unfinished lower level.
4. Click **Save**.

Example 1:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 800 sq. ft. of unfinished lower level, you have 100% lower level unfinished.

1,200 sq. ft. per level, so 1,200 – 400 sq. ft. built-in garage = 800 sq. ft. of lower level area, and all is unfinished, so 100% is unfinished.

Example 2:

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, you have 50% lower level unfinished.

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

Example 3:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 0 sq. ft. of unfinished lower level, you have 0% lower level unfinished.

1,200 sq. ft. per level, so 1,200 – 400 sq. ft. built-in garage = 800 sq. ft. of lower level area – 0 sq. ft. of unfinished lower level = 800 sq. ft. of finished area = 0% unfinished lower level area.

Enter the percentage of the lower level of the home that is unfinished.

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:

* Wall Height:	<input type="text" value="50"/> %	<input type="text" value="10.00"/> Feet
	<input type="text" value="50"/> %	<input type="text" value="8.00"/> Feet
	<input type="text"/> %	<input type="text"/> Feet
100 %		

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.

* Wall Height:	<input type="text" value="25"/> %	<input type="text" value="16.00"/> Feet
	<input type="text" value="75"/> %	<input type="text" value="10.00"/> Feet
	<input type="text"/> %	<input type="text"/> Feet
	100 %	

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

Perimeter

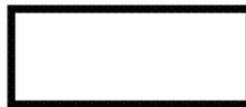
Use this option to enter the perimeter or select the shape of the home.

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.



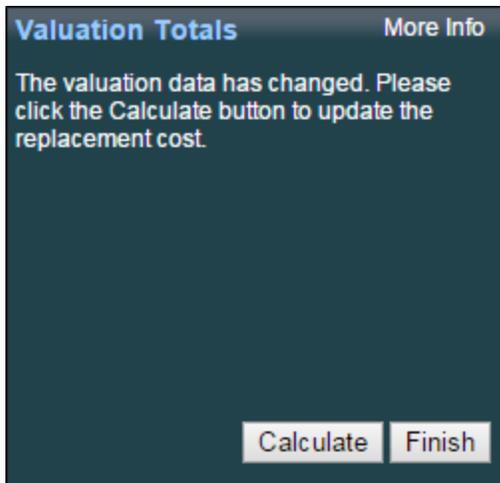
The screenshot shows a dark-themed panel titled "Valuation Totals" with a "More Info" link in the top right. The panel is divided into two sections: "Coverage A" and "Coverage B". Under "Coverage A", there are three rows: "Reconstruction Cost w/o Debris Removal" with a value of \$340,048, "Debris Removal" with a value of \$15,895, and "Reconstruction Cost with Debris Removal" with a value of \$355,943. Under "Coverage B", there are two rows: "Reconstruction Cost w/o Debris Removal" with a value of \$33,918. A "Finish" button is located at the bottom right of the panel.

Coverage A	
Reconstruction Cost w/o Debris Removal	\$340,048
Debris Removal	\$15,895
Reconstruction Cost with Debris Removal	\$355,943

Coverage B	
Reconstruction Cost w/o Debris Removal	\$33,918

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

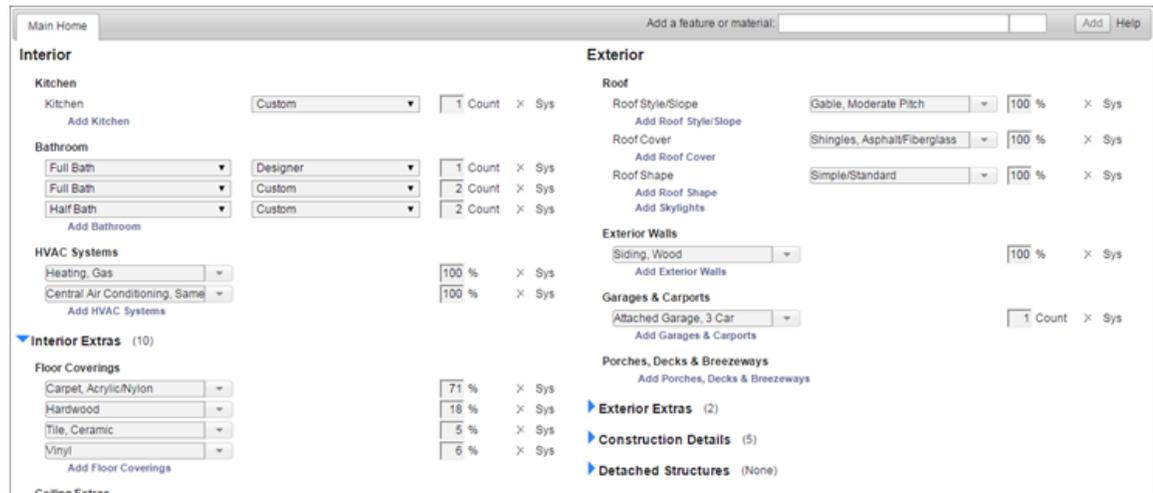
The Calculate button does not appear unless changes have been made and the information needs to be re-calculated.



The screenshot shows the same "Valuation Totals" panel, but the main content area contains a message: "The valuation data has changed. Please click the Calculate button to update the replacement cost." At the bottom of the panel, there are two buttons: "Calculate" and "Finish".

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).

Note: Wings (sections) display on the [Building Information](#) page since all foundation materials are included on that page.

Adding or editing materials:

Materials may be added or edited in a number of different ways. See the "[Add or Edit Materials](#)" on [page 147](#) 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.

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

▶ **Construction Details**

(6)

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

Category	Material Selection	Percentage	System/User
Exterior Wall Framing	Stud, 2" X 4" Add Exterior Wall Framing	100 %	× Sys
Interior Wall Framing	Stud, 2" X 4" Add Interior Wall Framing	100 %	× Sys
Superstructure Framing	Add Superstructure Framing		
Roof Structure	Rafters, Wood with Sheathing Add Roof Structure	100 %	× Sys
Floor/Ceiling Structure	Wood Joists & Sheathing Add Floor/Ceiling Structure	100 %	× Sys
Electrical & Wiring	200 Amp Service, Standard Add Electrical & Wiring	50 %	× User
	Wiring, Computer Cable & Ele Add Electrical & Wiring	50 %	× User

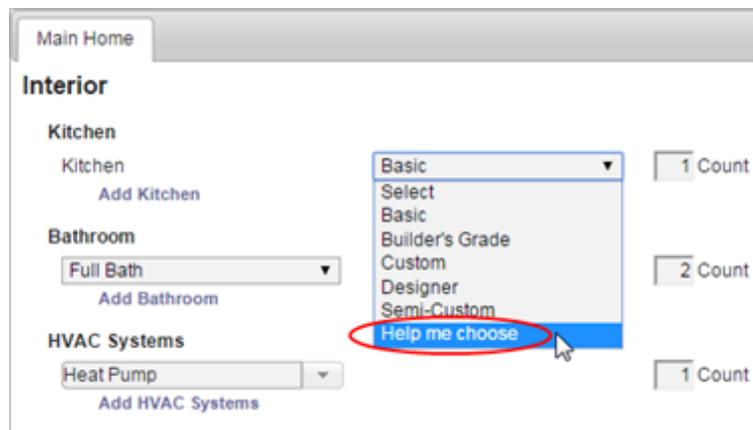
If you edit the materials the valuation data is changed so the **Calculate** button appears in the "Valuation Totals" on [page 32](#) pane. After you add or edit materials, click the **Calculate** button to refresh the replacement cost.

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 drop down list.
2. In the drop-down menu click **Help Me Choose** to start the wizard.



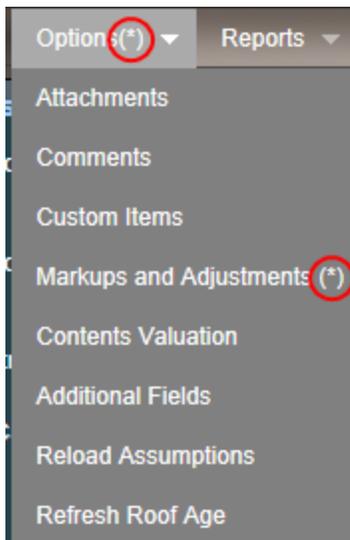
3. Answer the questions in the wizard to determine the type of kitchen or bathroom.

Options

On the valuation screen, use the selections on the options menu to add various items. Select an item from the side menu on the right to view a description of each item.

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:



Valuation Totals	More Info
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
Estimated Contents Value	\$64,000

Finish

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 x
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.

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).

Select an item from the side menu to view detailed information about each feature.

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.

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.

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

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

Effective Age	Condition		
	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

Effective Age	Condition		
	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%		

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.

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 overwritten. 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.

Preburn Score Report

When the current wildfire risk score is calculated, it takes into account areas where the brush (fuel for fire) has previously burned. This results in a reduced score based on the absence of brushfire risk.

The preburn wildfire risk score does not use the brushfire burn data we have at our disposal. Instead, the score is calculated as if the previously burned brush still exists. This results in a higher risk score in areas where brush has previously burned.

After a number of years, the brush will most likely grow back. In that case, the preburn wildfire score and wildfire risk score will be the same.

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,

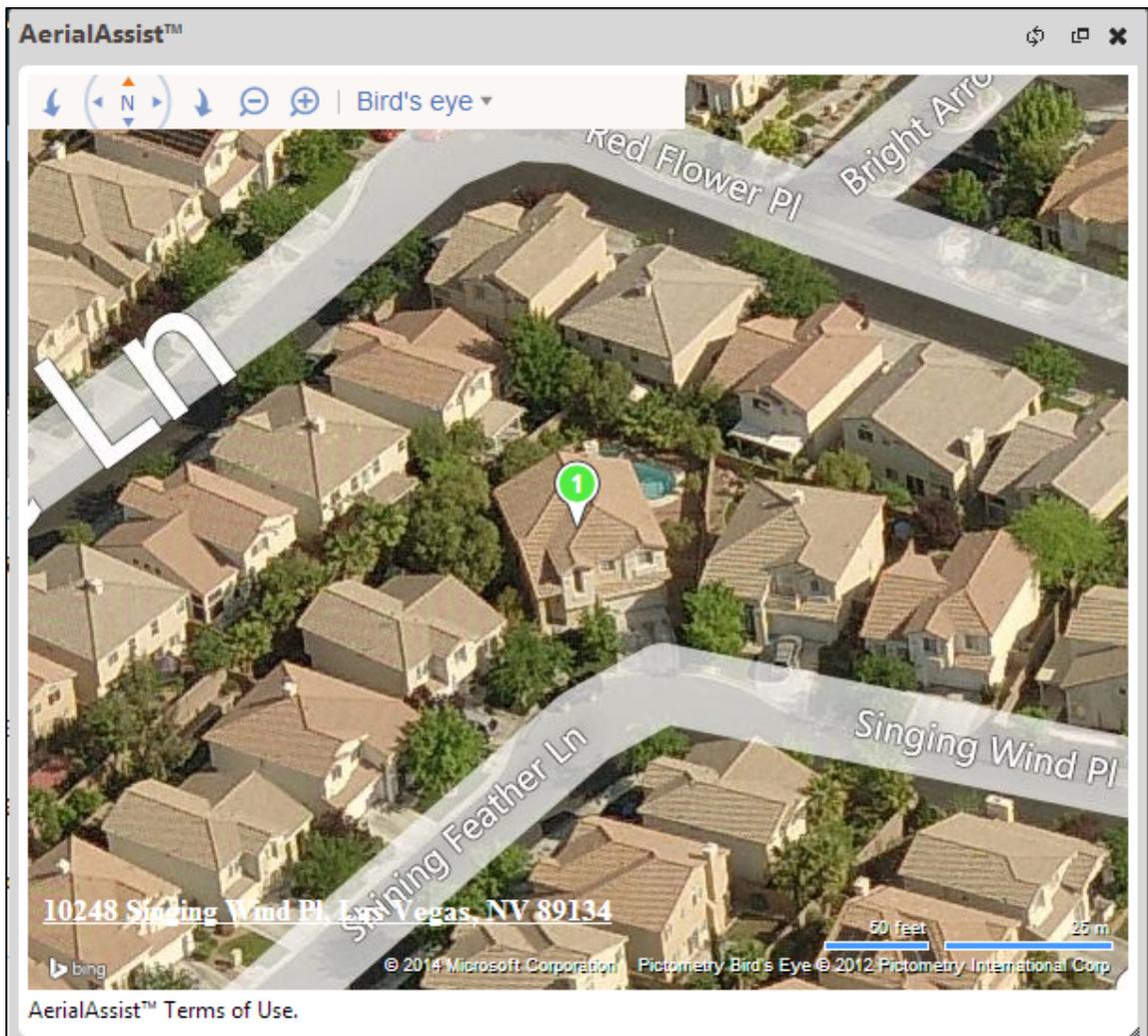
Wet Bar, Vanity, Spiral Stairs, Central Burglar Alarm, Central Vacuum, Intercom, or Central Fire Alarm, those costs will appear on the Equipment Line.

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:



Property Imagery

The Property Imagery tab on the valuation screen displays the available photos of the property, both exterior and interior.

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

The screenshot displays the CoreLogic RCT Express software interface. The top navigation bar includes 'Options', 'Reports', and 'Help'. The main content area is divided into several sections:

- ESTIMATE-0183002**: Property Address: 10248 Singing Wind Pl, Las Vegas, NV 89134. Insured Name: Wind Pl, Las Vegas, NV 89134. Effective Date: 2/4/2016, Renewal Date: 2/3/2017, Estimate: 5/4/2016.
- Building Information**: Number of Families: 1, Site Access: Flat Area/Easy Access Roads, Style: 2 Story, Roof Age: 20 Years.
- Valuation Totals**: Coverage A, Reconstruction Cost with Debris Removal: \$339,808, Debris Removal: \$15,883, Reconstruction Cost with Debris Removal: \$355,691.
- Property Imagery**: A large photo of a house with a driveway. A green callout box says 'Click + or - to zoom in or out'. Another green callout box says 'The date of the image is displayed here' with the date '10/18/2012' visible in the bottom right corner of the photo.
- Interior**: Kitchen (Custom, 1 Countertop), Bathroom (Full Bath, Custom, 3 Countertops), HVAC Systems (Central Air Conditioning, 100%, Heating, Gas Forced Air, 100%).

The interface also features a sidebar on the right with 'Aerialist™', 'Property Imagery', 'RCT Alerts', and 'Hazard Summary'.

You can zoom in or out on an image by clicking the + or - buttons. The date of the image is shown in the lower right corner. Note that the date may not show if you zoom in since it could be off the screen.

RCT Express 4 Workspace and Task Reference Guide - Property Imagery

The screenshot displays the CoreLogic RCT Express software interface. The top navigation bar includes the CoreLogic logo, the text "RCT Express", and the address "10248 Singing Wind Pl, Las Vegas, NV 89134". On the right side of the top bar are menu options: "Options", "Reports", and "Help".

The main content area is divided into several sections:

- ESTIMATE-0183002**: Property Address: 10248 Singing Wind Pl, Las Vegas, NV 89134. Insured Name: [Redacted]. Phone: [Redacted]. Effective Date: 2/4/2016. Renewal Date: 2/3/2017. Estimate: 5/4/2016. Expiration Date: [Redacted]. An "Edit" button is located at the bottom right of this section.
- Building Information**: Number of Families: 1. Site Access: Flat Area/Easy Access Roads. Style: 2 Story. Roof Age: 20 Years. A table below lists building details:

Name	Year Built	Construction Type	Stories	Finished Living Area	Wall	Foundation Type
Main Home	1996	Standard	2	1600 Sq Ft	100%	100% Slab

- Valuation Totals**: Coverage A. Reconstruction Cost w/o Debris Removal: \$339,808. Debris Removal: \$15,883. Reconstruction Cost with Debris Removal: \$355,691. A "More Info" link is present.

On the left side, there is a "Main Home" tab and an "Interior" section with the following details:

- Kitchen**: Kitchen (dropdown), Custom (dropdown), 1 Col. Add Kitchen.
- Bathroom**: Full Bath (dropdown), Custom (dropdown), 3 Col. Add Bathroom.
- HVAC Systems**: Central Air Conditioning (dropdown) 100%. Heating, Gas Forced Air (dropdown) 100%. Add HVAC Systems.
- Interior Extras**: (8)
- Interior Specialties**: (1)

The "Property Imagery" window is open, showing a zoomed-in photo of a house's exterior. A green callout box with a white border contains the text: "When you zoom in on an image, press and hold the left mouse button to drag and view different parts of the image". A mouse cursor is positioned over the photo. Below the main image is a horizontal strip of smaller thumbnail images showing different views of the property. On the right edge of the software interface, there is a vertical sidebar with "AerialAssist™", "Property Imagery", "RCT Alerts", and "Hazard Summary" buttons.

You can zoom in on an image to view more detail and then press and hold the left mouse button and drag to view different parts of the image.

RCT Express 4 Workspace and Task Reference Guide - Property Imagery

The screenshot displays the CoreLogic RCT Express software interface. The main window shows property information for 10248 Singing Wind Pl, Las Vegas, NV 89134. The interface is divided into several sections:

- ESTIMATE-0183002**: Property Address, Insured Name, Effective Date, Renewal Date, Estimate, and Cancellation Date.
- Building Information**: Number of Families, Site Access, Style, Roof Age, and a table of building details.
- Valuation Totals**: Coverage A, Reconstruction Cost with Debris Removal, and Debris Removal costs.
- Interior**: Kitchen, Bathroom, HVAC Systems, Interior Extras, and Interior Specialties.

A **Property Imagery** window is open, showing a large photograph of a house. Two callout boxes provide instructions: "Click the left or right arrows to go to a different image..." and "or click a thumbnail image to display it fullsize". Below the main image is a row of thumbnail images. The right sidebar contains links for "Aerialist™", "Property Imagery", "RCT Alerts", and "Hazard Summary".

Name	Year Built	Construction Type	Stories	Finished Living Area	Wall	Foundation Type
Main Home	1996	Standard	2	1000 Sq Ft	100%	100% Slab

Item	Value
Reconstruction Cost w/o Debris Removal	\$339,808
Debris Removal	\$15,883
Reconstruction Cost with Debris Removal	\$355,691

To view different images, click the left or right arrows or click a thumbnail image to display it full size.

A [report](#) showing all of the available images is available under the **Reports** menu.

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.

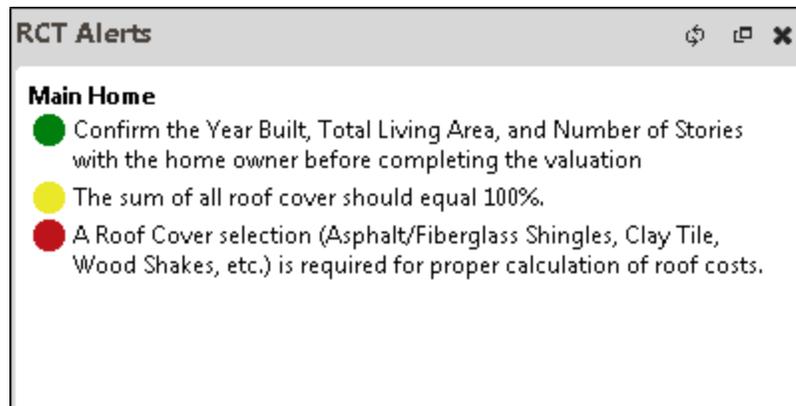
The messages are grouped by the main home and each wing/section. If the warning or error message is for the overall building, it is listed under the main home section.

● 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.

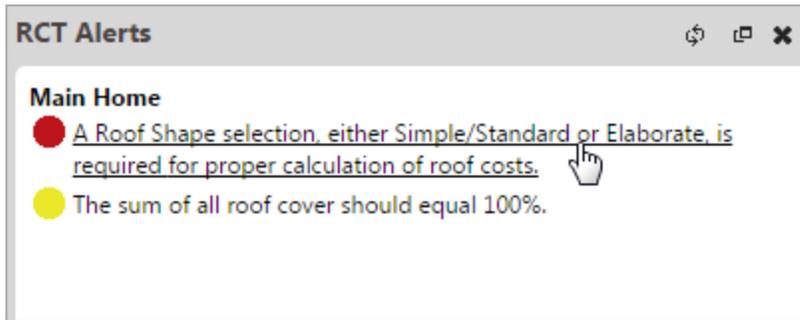
Example:



Locating the error or warning:

Errors and warnings are clickable. When you point your mouse cursor at an error or a warning, it will be underlined. Click it and the field that has the error will be highlighted.

Example:



Clicking the error in the example above will highlight the roof shape field.



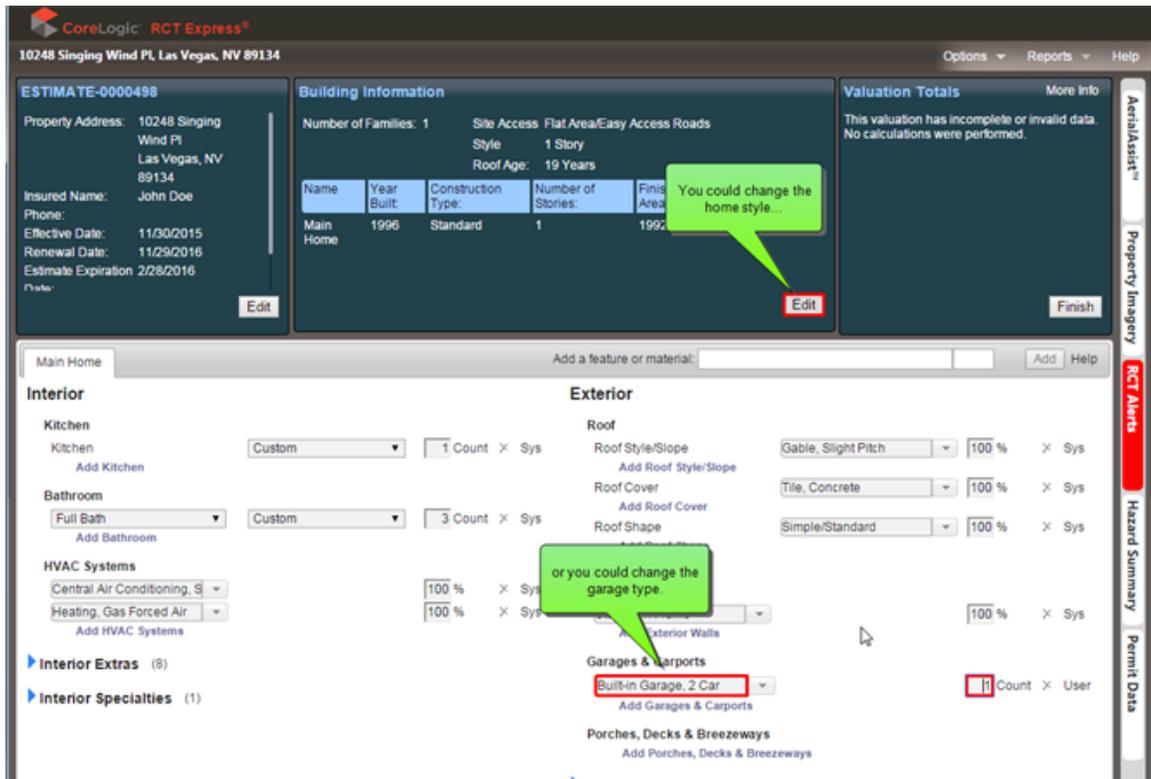
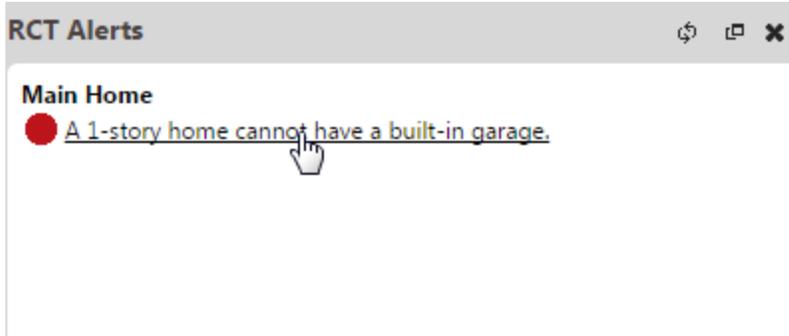
You can then click "Add Roof Shape" and make a selection.



Then click **Calculate** in the Valuation Totals panel and the error will clear.

A situation could also exist where the error could be fixed in more than one place. For example, if a 1 story home style is selected and then a built-in garage is added, an error occurs. A 1 story home cannot have a built-in garage. So you could correct the error by either changing the home style or by changing the garage type. RCT Alerts will highlight both areas where the error could be

fixed, in this case on the Building Information panel (Edit is highlighted to prompt you to open and edit that info) and on the materials panel where you can edit the garage type.



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

Hazard Descriptions: Earthquake Risk ✕

Earthquake Risk	Very High
MMI Damage Potential	Moderate to Heavy
MMI Experience	Severe
MMI Score	8
Peak Ground Acceleration Risk	High
Peak Ground Acceleration Score	43
Soil Susceptibility Index	Very High

Map showing structure location and surrounding streets including Beverly, 1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th.

Close

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:
<hr/>	

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	<p>This data provides risk scores by county for tropical storms, hurricanes and intense hurricane force (category 3+) winds.</p> <p>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+).</p> <p>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.</p>
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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 Wild-land 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), AspectDesc.

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 72.

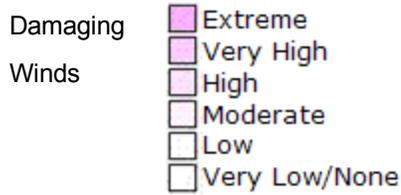
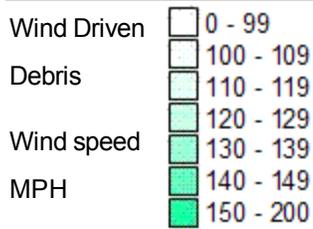
Risk:	Map Key:
Earthquake	
Flood Zone	<ul style="list-style-type: none">  A  A1  A19  A2  A3  A4  A99  AE  AH  AO  B  C  N  X  X500  X500L
Hail	<ul style="list-style-type: none">  Very Low/None  Low  Moderate  High  Very High  Extreme
Hurricane	<ul style="list-style-type: none">  0.01 - 1.00  1.00 - 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



Tsunami 

Evacuation

Zone



Fire Station 

Sinkhole 



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 This is the U.S. Census block code.

Code

Loca- This is the Geostan code detailing the known qualities
tion of the location. An address location code has three
Code 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 90](#)

Sourc- The source value displays the provider system used for
e 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.

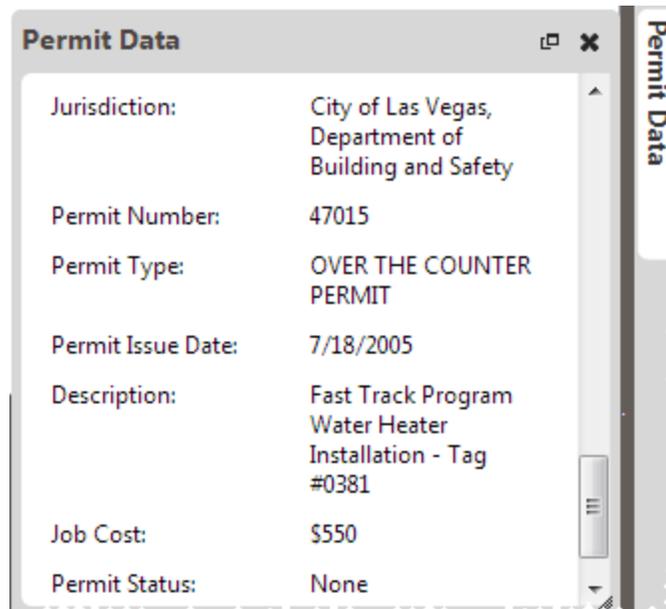
Permit Data

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 and helping you find the correct information.

- [Search](#) for a topic. Both the home page and all of the topic pages have a search bar. The search can be filtered to help narrow the results.
- Help can be displayed by clicking the **Help** link on any page or dialog in the RCT Express application.
- Click a field name in the application to display the definition for that field.
- Use the menus at the top of any help topic to locate a topic.
- Use the menus at the right side of a help topic to display related topics.
- Use the breadcrumbs at the top of the help topic content to see where you are in the help system.
- 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

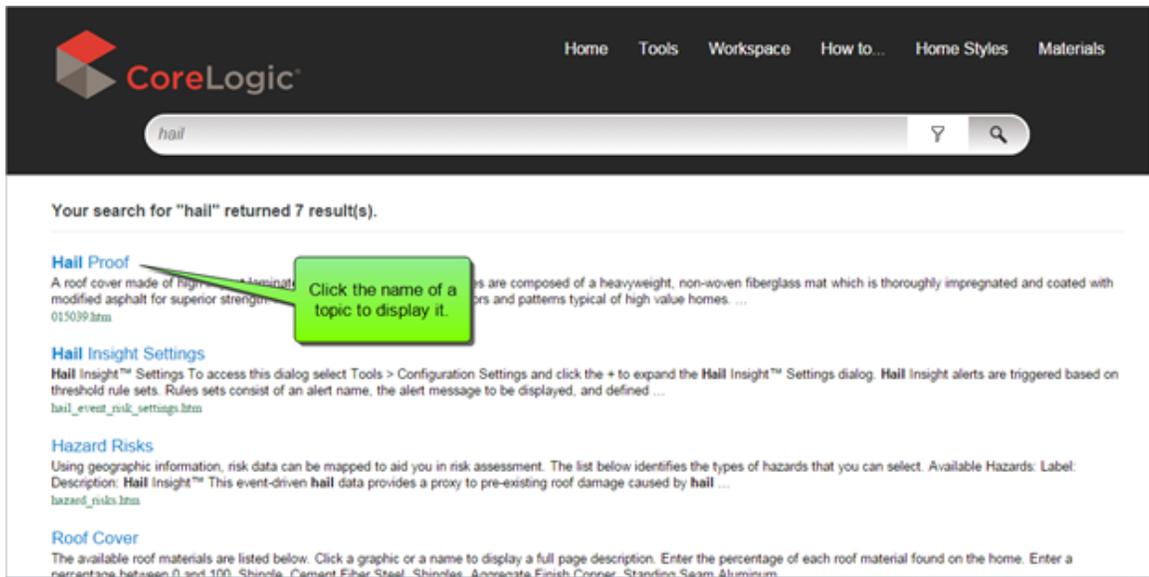
The fastest way to locate any topic within the help system is to do a search. The search bar is at the top of every topic and on the home page. You can search all the files or [narrow your search](#) by categories.



To search the help system:

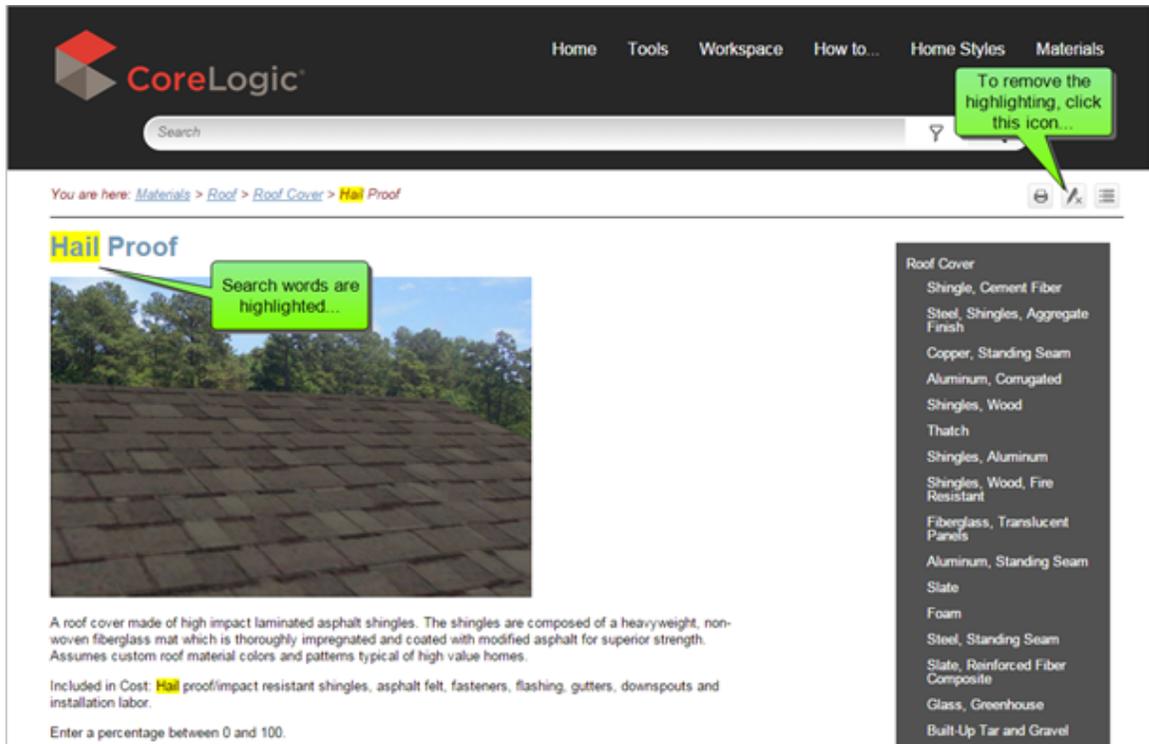
1. Enter the word or phrase you want to search for. By default, the system will search all the files of the help system.
2. Click the magnifying glass icon (or press the Enter key on your keyboard) to search. To clear the search field press ESC on your keyboard.

The results of the search appears below the search bar. For example, if you searched for "hail" the results would appear as shown below:



The name of the topics that contain your search word are displayed along with the first few words of the topic. Click the name of the topic to display it.

When you open the topic, the search words you used will be highlighted in yellow:

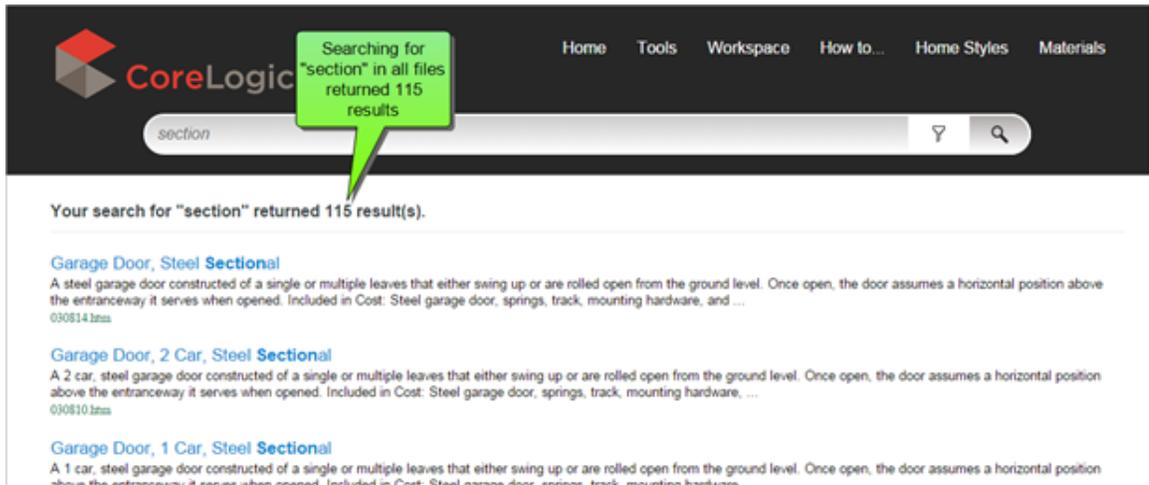


You can remove the highlighting by clicking the **Remove Highlights** icon. The topic will then appear without highlights.

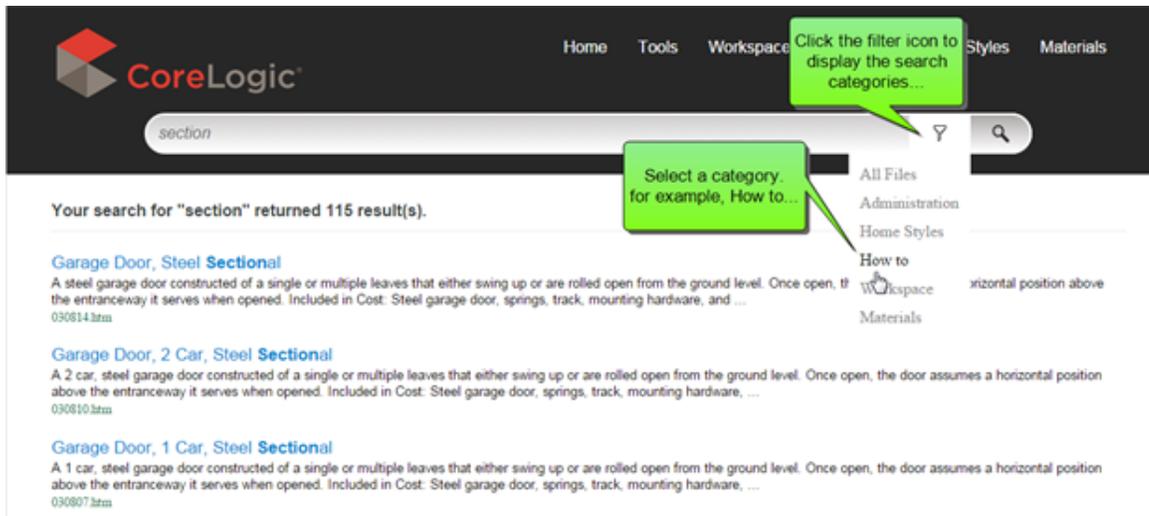
Narrow your search by using filters

Sometimes a search will return a large number of topics and it could be harder to find the one you're looking for. You can narrow your search by using search filters.

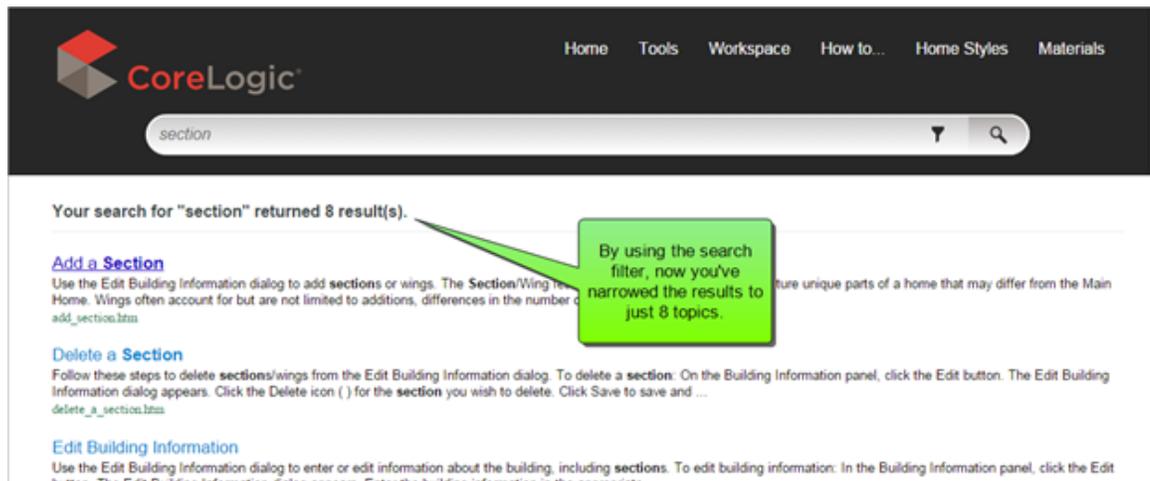
For example, if you wanted to search for the topic on how to add a new section, you may have just entered the word "section" and searched. The system returned 113 results with topics that contain that word! But by using a filter you can narrow your search down to just a few topics.



To narrow your search, select a search filter. Click the **Filter** icon and select one of the categories from the drop down list.



Once you select the category the system will search again but only for those topics within the category. So if you entered the word "section" and selected the category "how to" the search would be narrowed and only 8 results would be returned, making it much easier to find the topic you're looking for.



The screenshot shows the CoreLogic help system interface. At the top, there is a navigation bar with links for Home, Tools, Workspace, How to..., Home Styles, and Materials. Below this is a search bar containing the text "section". The search results are displayed below the search bar, starting with the message "Your search for 'section' returned 8 result(s).". There are three search results listed, each with a blue link and a brief description:

- Add a Section**: Use the Edit Building Information dialog to add sections or wings. The Section/Wing re... Home. Wings often account for but are not limited to additions, differences in the number d...
[add_section.htm](#)
- Delete a Section**: Follow these steps to delete sections/wings from the Edit Building Information dialog. To delete a section: On the Building Information panel, click the Edit button. The Edit Building Information dialog appears. Click the Delete icon () for the section you wish to delete. Click Save to save and ...
[delete_a_section.htm](#)
- Edit Building Information**: Use the Edit Building Information dialog to enter or edit information about the building, including sections. To edit building information: In the Building Information panel, click the Edit button. The Edit Building Information dialog appears. Enter the building information in the appropriate...

A green callout box with a pointer to the search bar contains the text: "By using the search filter, now you've narrowed the results to just 8 topics."

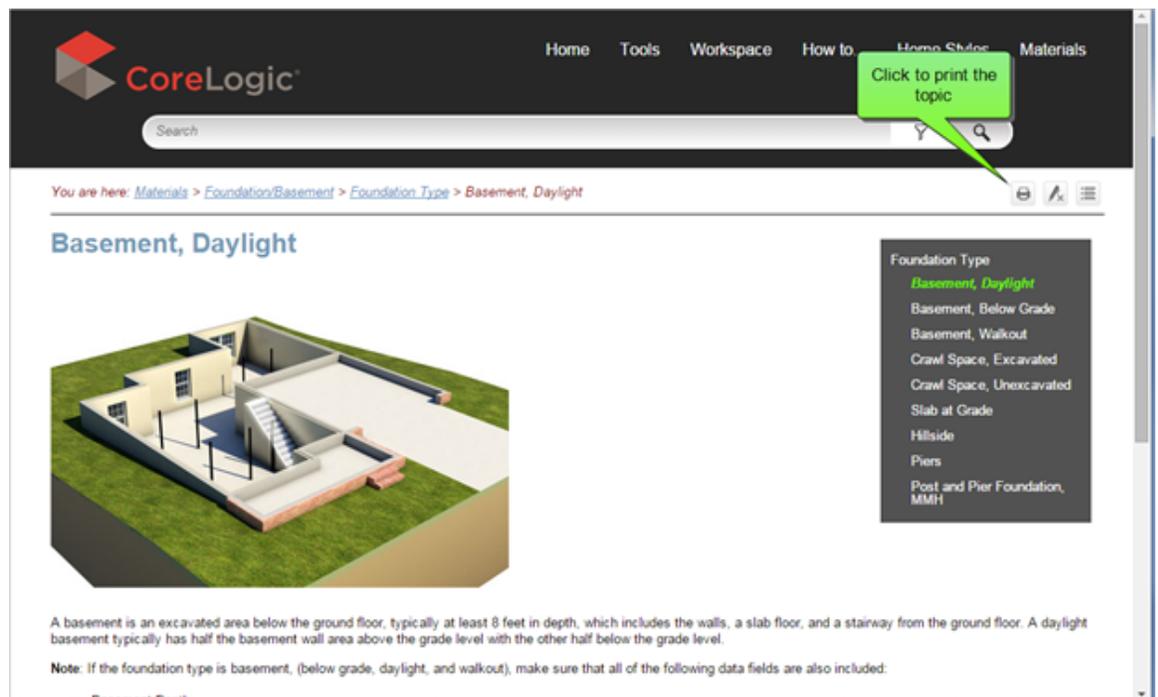
Note: Remember, that if you search within a category and can't find what you are looking for, just change the category to "All Files" and search again

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 home styles. 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 home styles in the **Edit Building Information** dialog.

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.

Chapter 3: How to...

Select a topic from the side menu on the right to view step-by-step procedures for accomplishing the various tasks in RCT.

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.

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](#).

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**.

Create a New Valuation

New valuations are created from the [dashboard](#).

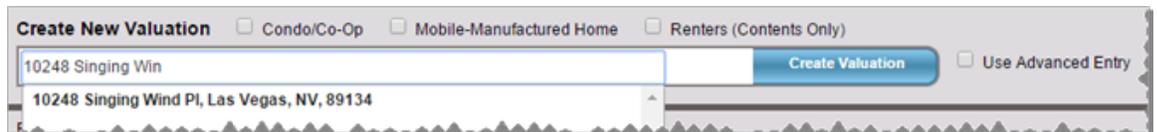
To create a new valuation:

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.



The screenshot shows the 'Create New Valuation' form. At the top, there are three checkboxes: 'Condo/Co-Op', 'Mobile-Manufactured Home', and 'Renters (Contents Only)'. Below these is a text input field with the placeholder 'Address, City, State, ZipCode'. To the right of the input field is a blue 'Create Valuation' button. Further right is a checkbox labeled 'Use Advanced Entry'.

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



This screenshot shows the same form as above, but with an address suggestion dropdown. The input field contains '10248 Singing Win'. Below the input field, a dropdown menu is open, showing the suggestion '10248 Singing Wind Pl, Las Vegas, NV, 89134'. The 'Create Valuation' button and 'Use Advanced Entry' checkbox are still visible.

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.

Select	Address	City	State	Postal code
<input checked="" type="radio"/>	100 N Main St	De Forest	WI	53532
<input type="radio"/>	100 N Main St	Fall River	WI	53932
<input type="radio"/>	100 S Main St	De Forest	WI	53532
<input type="radio"/>	100 S Main St	Fall River	WI	53932
<input type="radio"/>	639 S Main St Ste 100	De Forest	WI	53532
<input type="radio"/>	951 Main St Ste 100	Union Grove	WI	53182

Select Standardized Address Use the User-Entered Address Cancel

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”.

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.

Policy Information

* Policy Number: CONTENTS-100002601 Estimate Expiration Date: 4/28/2015
 Renewal Date: 1/28/2016 Effective Date: 1/28/2015

Location Information

* Property Address: 373 9th St Ste 301, Oakland, CA, 94607

* Type of Residence: Own: Primary Residence Own: Secondary/Vacation Home Rent
 * Type of Home: Single Family Multi-Family Condominium Apartment

* Finished Living Area: 750 sq. ft.

Head of Household

* Name: John Doe
 * Age: 38
 Male Female
 Married
 Retired

* Household Income: Less than 46,000 46,000 to 75,000 76,000 to 100,000 101,000 to 150,000 151,000 to 200,000 201,000 to 250,000 More than 250,000

Additional Occupants

Add another occupant

Optional Information - select any that apply

Pet Owner
 Hunting or Fishing Equipment
 Camping Equipment
 Boat Owner
 ATV Owner

Totals

No calculations performed

Calculate Finish

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

The screenshot shows the 'Calculate' dialog box for a renters policy. The left pane contains the following information:

- Policy Information:** Policy Number: CONTENTS-100002601, Renewal Date: 1/28/2016, Estimate Expires: [blank], Effective Date: [blank]
- Location Information:** Property Address: 373 9th St Ste 301, Oakland, CA, 94607; Type of Residence: Rent; Finished Living Area: 750 sq. ft.
- Head of Household:** Name: John Doe, Age: 38, Male selected, Household Income: 46,000 to 75,000.
- Additional Occupants:** Pet Owner, Camping Equipment, Boat Owner, ATV Owner.

The right pane displays the 'Totals' section with the following inventory categories and values:

Inventory Category	Total
Artwork and Collectible	\$37,000
Collectibles	\$5,339
Antiques	\$4,004
Artwork	\$1,335
Stamp and coin collecting	\$13
Personal papers and records	\$6,674
Silverware and Goldware	\$4,004
Furniture and Furnishings	\$587
Sofas	\$440
Clocks and decorative items	\$320
Adult Bedroom furniture	\$294
Mattress and springs	\$254
Cabinets and Shelves	\$187
Living room chairs	\$160
Outdoor Furniture	\$133
Kitchen, dining room furniture	

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

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**.

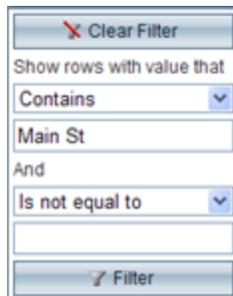
Filter Items

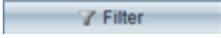
You can filter a list to narrow the number of items that appear. You can filter on one column or you can combine filter criteria for multiple columns.

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 ().
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 ().

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.

Create New Valuation Condo/Co-Op Mobile-Manufactured Home

Address, City, State, ZipCode Create Valuation

Find Existing Valuation

Policy Number or Address or City or State or ZipCode Search

	Policy Number	Insured Name	Address	City	State/Province
<input type="checkbox"/>	ESTIMATE-2004656		3595 PLEASANT ACRE LN	Aromas	CA
<input type="checkbox"/>	ESTIMATE-2004661		1841 GARRETSON AVE	Corona	CA
<input type="checkbox"/>	ESTIMATE-2004643		283 Gaviota Ave	Long Beach	CA
<input type="checkbox"/>	ESTIMATE-2004682		5882 ABERNATHY DR	Los Angeles	CA
<input type="checkbox"/>	ESTIMATE-2004655		5882 ABERNATHY DR	Los Angeles	CA
<input type="checkbox"/>	ESTIMATE-2004683		184 WALKER AVE	Riverside	CA
<input type="checkbox"/>	ESTIMATE-2004657		184 WALKER AVE	Riverside	CA
<input type="checkbox"/>	ESTIMATE-2004662		1841 HOLLY HILL RD	Milford	DE
<input type="checkbox"/>	ESTIMATE-2004686		1206 N 20TH ST	Council Bluffs	IA
<input type="checkbox"/>	ESTIMATE-2004667		1206 N 20TH ST	Council Bluffs	IA

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 122.
3. "" on page 124.
4. "Add or Edit Materials" on page 147.

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:



	Type	Create Date	Updated Date	Source	
<input type="checkbox"/>	EST	06/09/2011	06/09/2011	Express	
<input type="checkbox"/>	EST	06/09/2011	06/09/2011	Express	

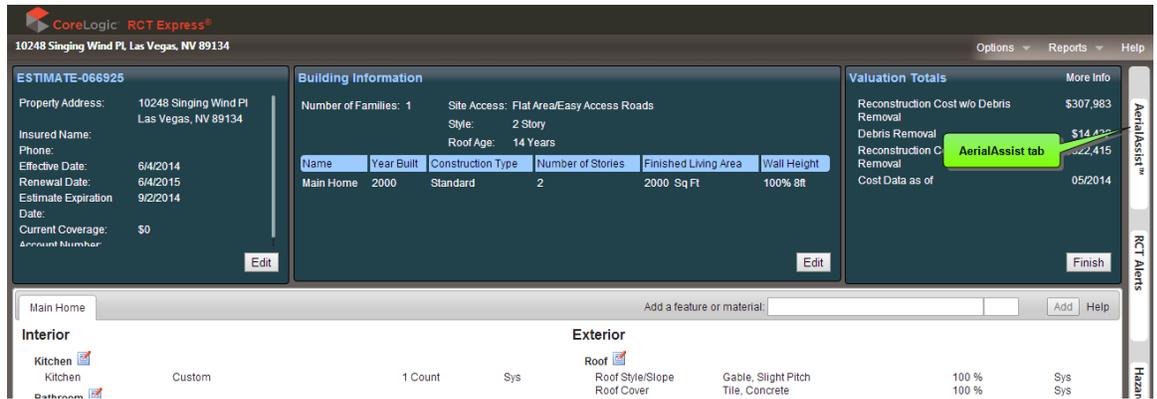
2. Click the PDF icon () next to an iteration to select and view a report.

View AerialAssist™

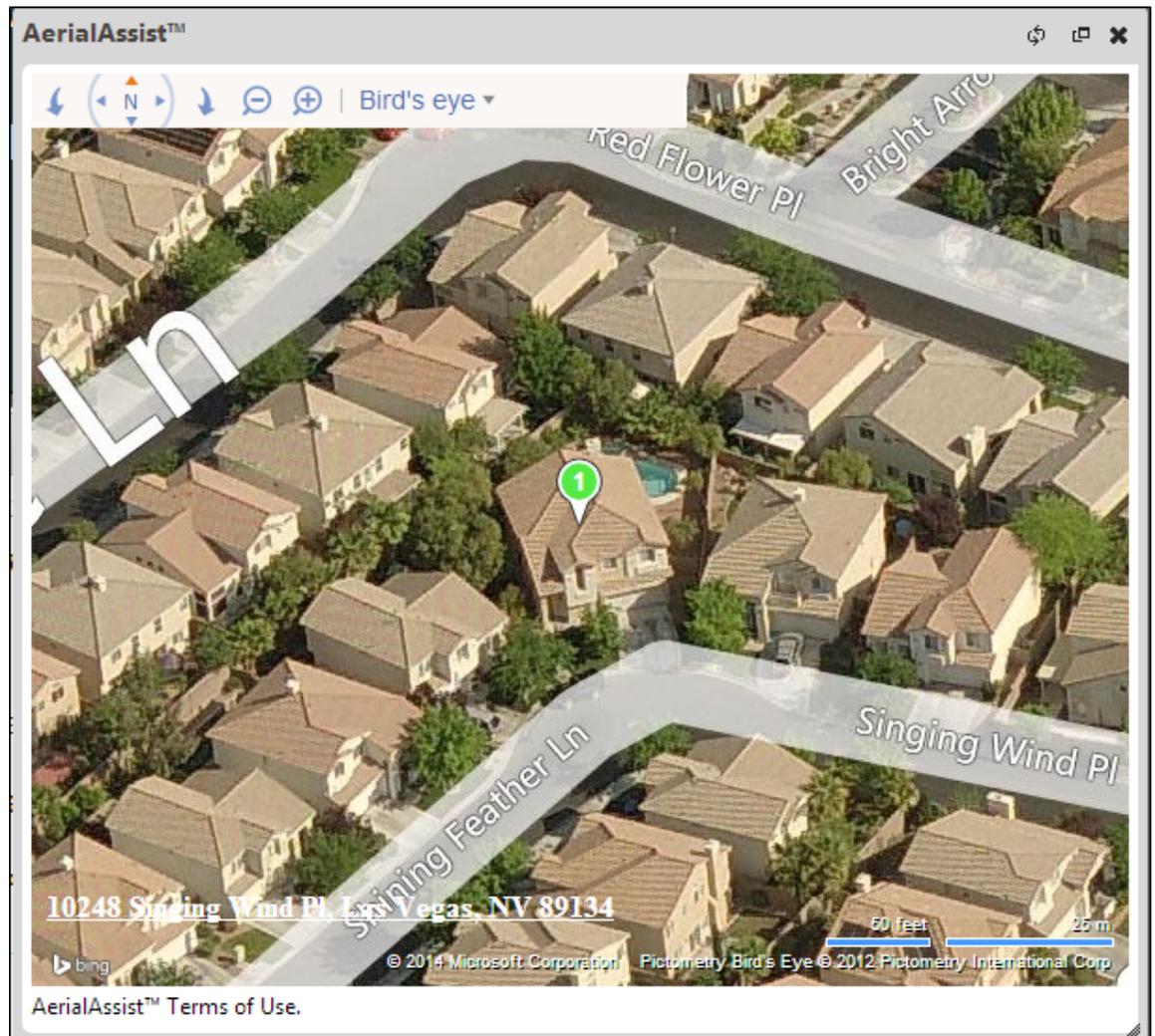
Aerial images of the property can be viewed by selecting the **AerialAssist** tab in a valuation.

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

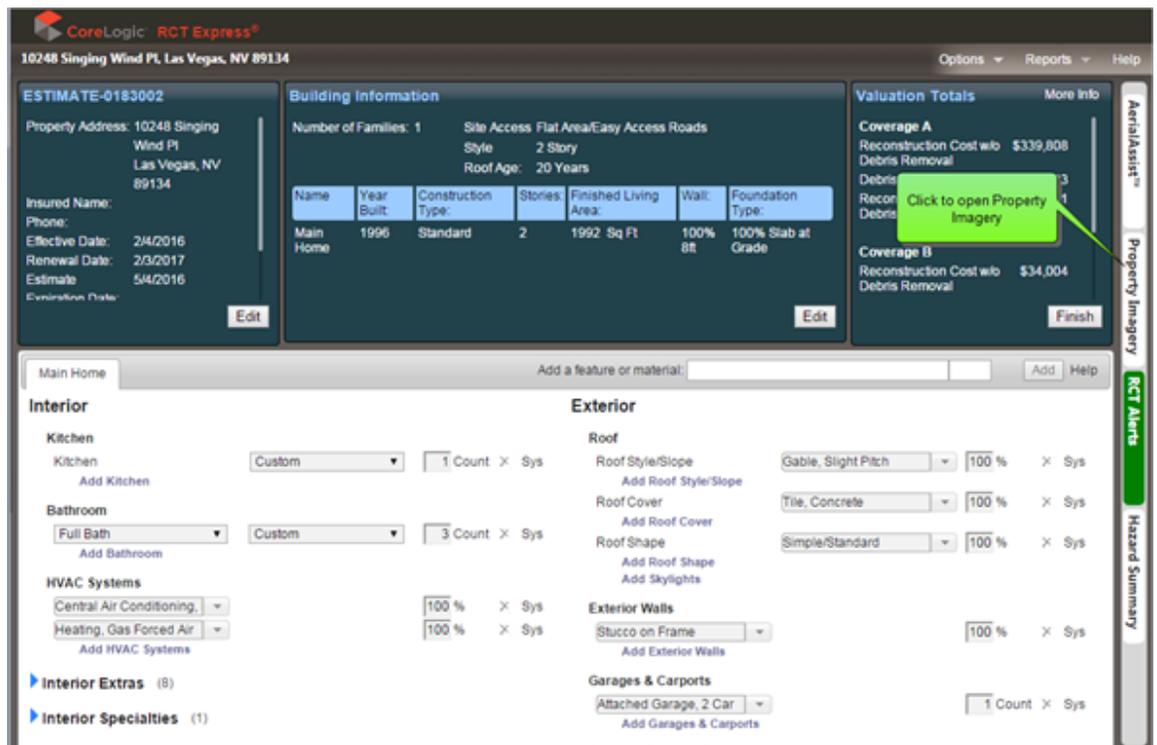
- Birds eye drop-down menu. Select to view a standard road map view, an automatic view that switches to the best map style as you zoom, or a bird's eye view for a better angle of aerial photography.

View Property Imagery

You can view exterior and interior photos (if available) of the property by using the Property Imagery feature.

To display property imagery:

1. On the Valuation page, click the Property Imagery tab.



Example:



2. Use the + or - buttons to zoom in or out. Select a different image by clicking a thumbnail to open a full size image, or click the left or right arrows on the image to move to a different

one.



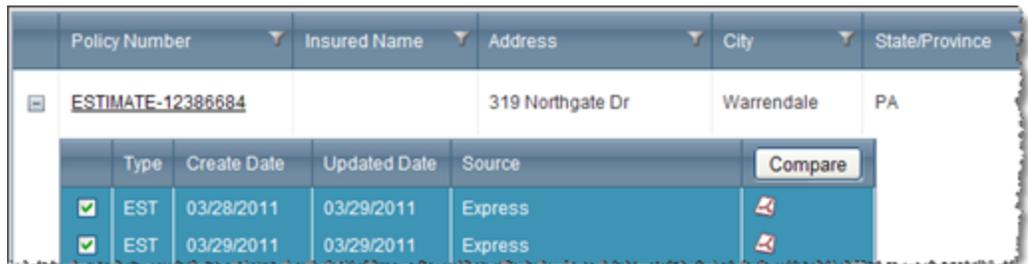
3. When zoomed in, press the left mouse button and drag to view different parts of the image.

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.



Policy Number	Insured Name	Address	City	State/Province	Type	Create Date	Updated Date	Source	Compare
 ESTIMATE-12386684		319 Northgate Dr	Warrendale	PA					
<input checked="" type="checkbox"/>	EST	03/28/2011	03/29/2011	Express					
<input checked="" type="checkbox"/>	EST	03/29/2011	03/29/2011	Express					

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.

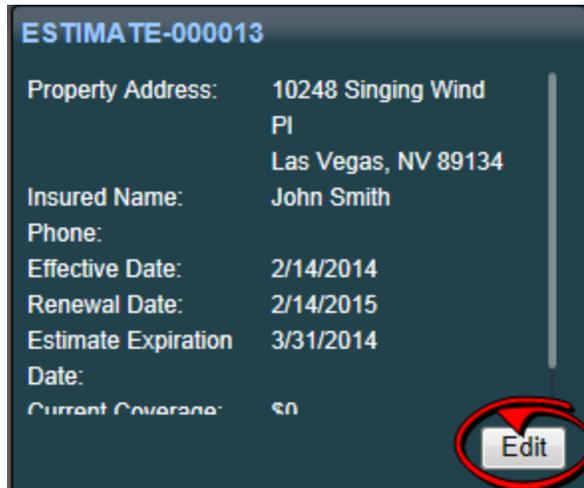
Reports may also be generated ([downloaded](#)) from the Dashboard.

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.

Edit Policy Information Help x

Location Information

Property Address:

Mailing Address same as Property Address

Policy Information **Contact Information**

Policy Number:	<input type="text" value="ESTIMATE-000013"/>	Mailing Address:	<input type="text" value="10248 Singing Wind Pl"/>
Insured Name:	<input type="text" value="John Smith"/>		<input type="text"/>
Second insured:	<input type="text"/>	City:	<input type="text" value="Las Vegas"/>
* Estimate Expiration Date:	<input type="text" value="3/31/2014"/>	State/Province:	<input type="text" value="NV"/>
Effective Date:	<input type="text" value="2/14/2014"/>	Zip/Postal Code:	<input type="text" value="89134"/>
Renewal Date:	<input type="text" value="2/14/2015"/>	Phone:	<input type="text"/>
Current Coverage:	<input type="text" value="\$0"/>	Fax:	<input type="text"/>
Account Number:	<input type="text"/>	Email:	<input type="text"/>
Longitude:	<input type="text" value="-115.321527"/>		
Latitude:	<input type="text" value="36.197373"/>		

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**.

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.

Edit Building Information Help x

* **Section Name:** Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

* **Style:** 2 Story

* **Year Built:** 1996

* **Construction Type:** Standard

* **Number of Stories:** 2

* **Finished Living Area:** 1992 Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 1992
The system will calculate this number based on your entries.

Foundation Type: Basement, Below Grade 100 % x
[Add Foundation Type](#)

Foundation Materials: Concrete 100 % x
[Add Foundation Materials](#)

Basement Stairs: Staircase, Basement, w/Railing 1 Count x
[Add Basement Stairs](#)

Number of Basement Levels: 1 Count x

Basement Depth: 8 Linear Feet x

Basement Finish: [Add Basement Finish](#)

* **Wall Height:** 100 % 8 Feet

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.

Foundation Type

The available foundation types are listed below. Click a graphic or the name beneath a graphic to go to a full page description.

Note: If the foundation type is basement, (below grade, daylight, and walkout), make sure that all of the following data fields are also included:

- Foundation Materials
- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total percentage of each foundation type found in the home.

		
<u>Basement, Daylight</u>	<u>Crawl Space, Excavated</u>	<u>Piers</u>
		
<u>Basement, Below Grade</u>	<u>Crawl Space, Unexcavated</u>	<u>Slab at Grade</u>
		
<u>Basement, Walkout</u>	<u>Hillside</u>	

MMH foundations:

[Post and Pier Foundation, MMH](#)

Foundation Materials

The available choices for foundation materials are listed below.

Enter the total percentage of each foundation material used in the home.

Block	Fieldstone
Brick	Steel
Concrete	Wood, Treated

Basement Stairs

Staircase, Basement with Railing

A 3' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and preprimed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of basement staircases found in the home. A maximum entry of 10 is allowed.

Staircase, Basement, Wide with Railing

A 4' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and pre-primed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of wide basement staircases found in the home. A maximum entry of 20 is allowed.

Number of Basement Levels

The number of basement levels or basement stories in the home.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of basement levels or stories found in the home. A maximum entry of 2 is allowed.

Basement Depth

A perpendicular measurement downward from the grade level to the basement floor. Also referred to as basement floor story height or floor-to-floor height.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields under the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of feet between 7 and 20.

Basement Finish

Listed below is a comparison of the finish and construction details in basement finishes.

Standard Finish	Custom Finish
Drywall installed around the perimeter, over the insulation	Drywall installed around the perimeter, over the insulation

Interior drywall partitions	Ample interior drywall partitions
Hollow core doors	Solid core doors
Painted drywall wall finishes	Partial millwork paneling and painted drywall wall finishes
Painted drywall ceiling	Painted drywall ceiling and linear wood ceiling
Carpet and vinyl tile floor finishes	High quality carpet floor finish
Standard electrical outlets and lighting	Ample electrical outlets and lighting
Standard heating system	Heating and air conditioning system

% Lower Level Unfinished

This is the total percentage of the residence that has an unfinished lower level (lowest level). This applies to bi-level, split-foyer and raised ranch styles.

Note: Do not include built-in garage area when calculating the percentage of the lower level that is unfinished.

How to enter the percentage lower level unfinished:

1. On the Edit Building Information panel, make sure the Home Style is set to either a bi-level, split foyer, or raised ranch style. The % lower level unfinished field appears once one of those home styles is selected.

Calculated Total Living Area: 1212
The system will calculate this number based on your entries.

Foundation Type: % %
[Add Foundation Type](#)

Foundation Materials: % %
[Add Foundation Materials](#)

Basement Stairs: Count
[Add Basement Stairs](#)

Number of Basement Levels: Count

Basement Depth: Linear feet

Basement Finish: % %
[Add Basement Finish](#)

% Lower Level Unfinished: [Add % Lower Level Unfinished](#)

2. Click the link to show the % Lower Level Unfinished section.
3. Enter the percentage of the residence that has an unfinished lower level.
4. Click **Save**.

Example 1:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 800 sq. ft. of unfinished lower level, you have 100% lower level unfinished.

1,200 sq. ft. per level, so 1,200 – 400 sq. ft. built-in garage = 800 sq. ft. of lower level area, and all is unfinished, so 100% is unfinished.

Example 2:

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, you have 50% lower level unfinished.

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

Example 3:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 0 sq. ft. of unfinished lower level, you have 0% lower level unfinished.

1,200 sq. ft. per level, so $1,200 - 400$ sq. ft. built-in garage = 800 sq. ft. of lower level area – 0 sq. ft. of unfinished lower level = 800 sq. ft. of finished area = 0% unfinished lower level area.

Enter the percentage of the lower level of the home that is unfinished.

InterChange Scores

The InterChange confidence score is an individual score measuring levels of accuracy for a given property record in its entirety or a subset of property characteristic data (TLA, Year Built, Number of Stories) when compared to a baseline set of data.

Levels of InterChange confidence scores

- High
- Medium
- Low

How to use InterChange confidence scores

Proper usage of InterChange confidence scores depends on individual carrier guidelines. While select carriers opt to use High and Medium confidence data points as pass-through data and forgo validation with the homeowner, other carriers may prefer to validate each data point regardless of the level of score. Please consult your carrier for recommended usage of the InterChange confidence score.

Interactive Help

When you enter information in the [Edit Building Information](#) dialog, RCT provides an interactive help feature for home styles. 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 home styles in the **Edit Building Information** dialog.

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.

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:



Valuation Totals	More Info
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
Estimated Contents Value	\$64,000

Finish

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 x
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.

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**.

The screenshot shows a software window titled "Edit Building Information" with a "Help" icon in the top right corner. The window contains several input fields and sections:

- * Section Name:** Main Home
- Number of Families:** 1 (dropdown)
- Site Access:** Flat Area/Easy Access Roads (dropdown)
- * Style:** 2 Story (dropdown)
- * Year Built:** 1996 (text input)
- * Construction Type:** Standard (dropdown)
- * Number of Stories:** 2 (text input)
- * Finished Living Area:** 1992 Square Feet (text input). Below it, a note reads: "Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area".
- Calculated Total Living Area:** 1992. Below it, a note reads: "The system will calculate this number based on your entries."
- * Wall Height:** 100 % 8 Feet (text input). Below it are two more empty rows: " % Feet" and " % Feet".
- * Perimeter:** Calculate using Shape: Rectangular or Slightly Irregular (dropdown). Measured Perimeter: 0 Linear feet (text input).
- Roof Age:** 18 Years (text input).
- Roof Age Confidence Score:** Medium (text input).
- Overall Score:** Medium (text input).
- Total Living Area Score:** Medium (text input).
- Year Built Score:** High (text input).
- Number of Stories Score:** High (text input).

At the bottom of the window, there are three buttons: "Exit without Saving", "Add a Section or Wing" (circled in red with a red arrow pointing to it), and "Save".

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.)

Edit Building Information Help x

Section Name: Main Home Year Built: 1999 Construction Type: Number of Stories: 1

* Section Name: Section 2

* Year Built: 2014

* Construction Type: Standard

* Number of Stories: 1

* Finished Living Area: 850 Square Feet
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 850
The system will calculate this number based on your entries.

Foundation Type: [Add Foundation Type](#)

Foundation Materials: [Add Foundation Materials](#)

* Wall Height: 100 % 10 Feet
% Feet
% Feet

* Perimeter: Calculate using Shape: Rectangular...
 Measured Perimeter: Linear feet

Exit without Saving Add a Section or Wing Save

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.

Foundation Type

The available foundation types are listed below. Click a graphic or the name beneath a graphic to go to a full page description.

Note: If the foundation type is basement, (below grade, daylight, and walkout), make sure that all of the following data fields are also included:

- Foundation Materials
- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total percentage of each foundation type found in the home.



[Basement, Day-light](#)



[Crawl Space, Excavated](#)



[Piers](#)



[Basement, Below Grade](#)



[Crawl Space, Unexcavated](#)



[Slab at Grade](#)



[Basement, Walkout](#)



[Hillside](#)

MMH foundations:

[Post and Pier Foundation, MMH](#)

Foundation Materials

The available choices for foundation materials are listed below.

Enter the total percentage of each foundation material used in the home.

<u>Block</u>	<u>Fieldstone</u>
<u>Brick</u>	<u>Steel</u>
<u>Concrete</u>	<u>Wood, Treated</u>

Basement Stairs

Staircase, Basement with Railing

A 3' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and preprimed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of basement staircases found in the home. A maximum entry of 10 is allowed.

Staircase, Basement, Wide with Railing

A 4' wide, floating metal staircase with oak treads and single oak handrail with scroll spindles.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Included in Cost: Center stringer, base plate, top support plate, oak treads, oak handrail with scroll spindles, and installation labor. Oak handrail and treads receive 2 coats of clear varnish and pre-primed metal parts receive 1 coat of metal paint.

Enter the total number of flights (staircases) of wide basement staircases found in the home. A maximum entry of 20 is allowed.

Number of Basement Levels

The number of basement levels or basement stories in the home.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields in the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of basement levels or stories found in the home. A maximum entry of 2 is allowed.

Basement Depth

A perpendicular measurement downward from the grade level to the basement floor. Also referred to as basement floor story height or floor-to-floor height.

Note: If the foundation type is basement, ([below grade](#), [daylight](#), and [walkout](#)), make sure that all of the following data fields under the Basement Information section are also included:

- Basement Depth
- Number of Basement Levels
- Staircase, Basement

Enter the total number of feet between 7 and 20.

Basement Finish

Listed below is a comparison of the finish and construction details in basement finishes.

Standard Finish	Custom Finish
Drywall installed around the perimeter, over the insulation	Drywall installed around the perimeter, over the insulation
Interior drywall partitions	Ample interior drywall partitions
Hollow core doors	Solid core doors

Painted drywall wall finishes	Partial millwork paneling and painted drywall wall finishes
Painted drywall ceiling	Painted drywall ceiling and linear wood ceiling
Carpet and vinyl tile floor finishes	High quality carpet floor finish
Standard electrical outlets and lighting	Ample electrical outlets and lighting
Standard heating system	Heating and air conditioning system

% Lower Level Unfinished

This is the total percentage of the residence that has an unfinished lower level (lowest level). This applies to bi-level, split-foyer and raised ranch styles.

Note: Do not include built-in garage area when calculating the percentage of the lower level that is unfinished.

How to enter the percentage lower level unfinished:

1. On the Edit Building Information panel, make sure the Home Style is set to either a bi-level, split foyer, or raised ranch style. The % lower level unfinished field appears once one of those home styles is selected.

Calculated Total Living Area: 1212
The system will calculate this number based on your entries.

Foundation Type: % % ×
[Add Foundation Type](#)

Foundation Materials: % % ×
[Add Foundation Materials](#)

Basement Stairs: Count ×
[Add Basement Stairs](#)

Number of Basement Levels: Count ×

Basement Depth: Linear feet ×

Basement Finish: % % ×
[Add Basement Finish](#)

% Lower Level Unfinished: [Add % Lower Level Unfinished](#)

2. Click the link to show the % Lower Level Unfinished section.
3. Enter the percentage of the residence that has an unfinished lower level.
4. Click **Save**.

Example 1:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 800 sq. ft. of unfinished lower level, you have 100% lower level unfinished.

1,200 sq. ft. per level, so 1,200 – 400 sq. ft. built-in garage = 800 sq. ft. of lower level area, and all is unfinished, so 100% is unfinished.

Example 2:

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, you have 50% lower level unfinished.

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

Example 3:

If you have a 2,400 sq. ft. bi-level home with a 400 sq. ft. built-in garage and 0 sq. ft. of unfinished lower level, you have 0% lower level unfinished.

1,200 sq. ft. per level, so $1,200 - 400$ sq. ft. built-in garage = 800 sq. ft. of lower level area – 0 sq. ft. of unfinished lower level = 800 sq. ft. of finished area = 0% unfinished lower level area.

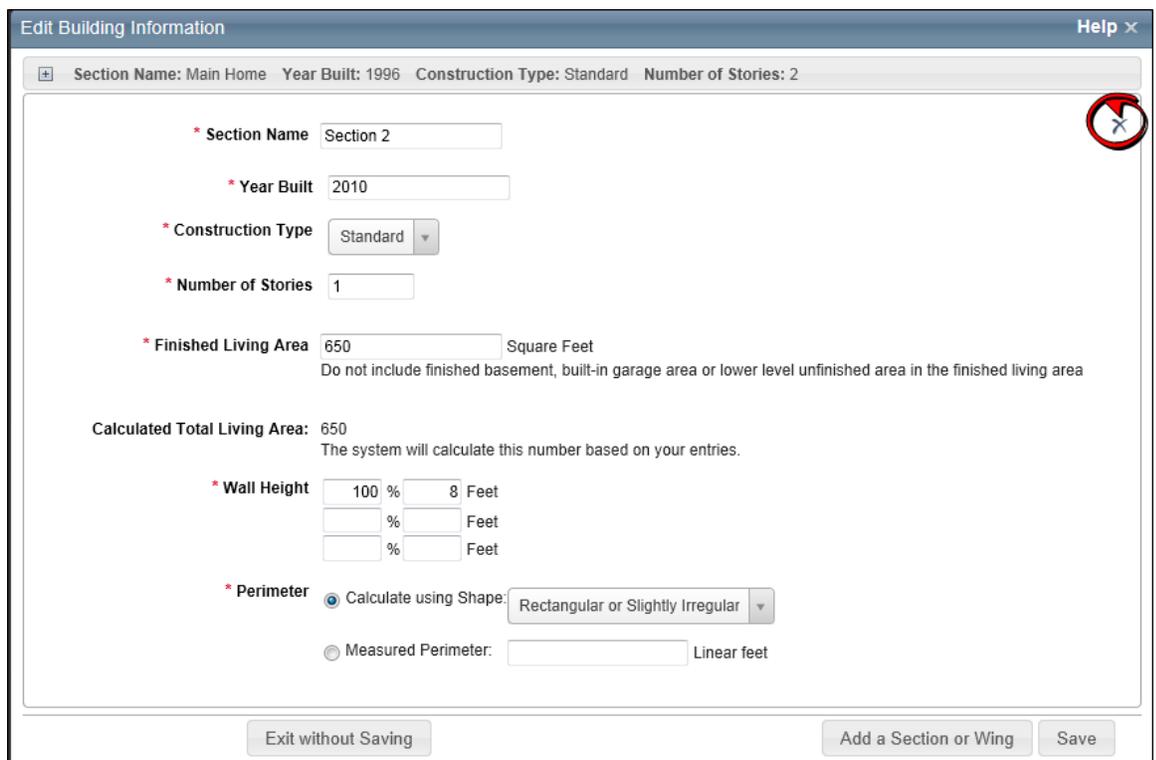
Enter the percentage of the lower level of the home that is unfinished.

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.

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

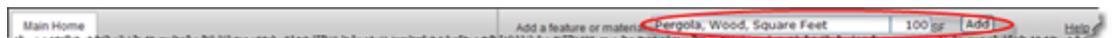
To add a feature or material:

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.



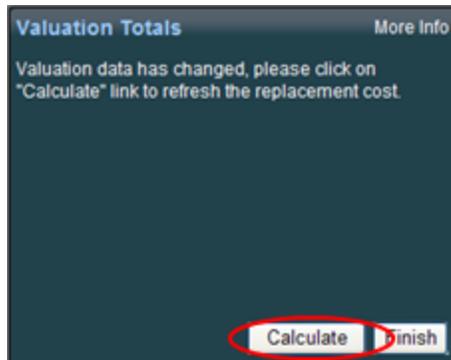
As you type the name, a drop-down list displays materials that match what you type.

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:

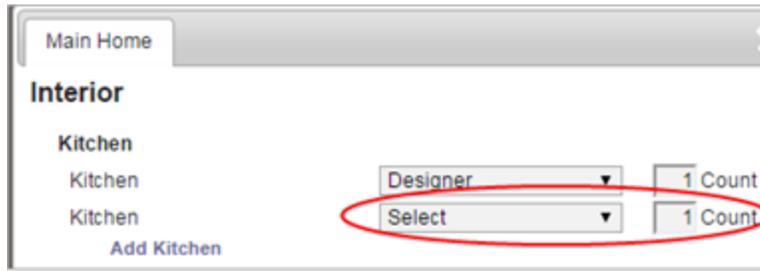
Add or edit from the materials pane

To add a material:

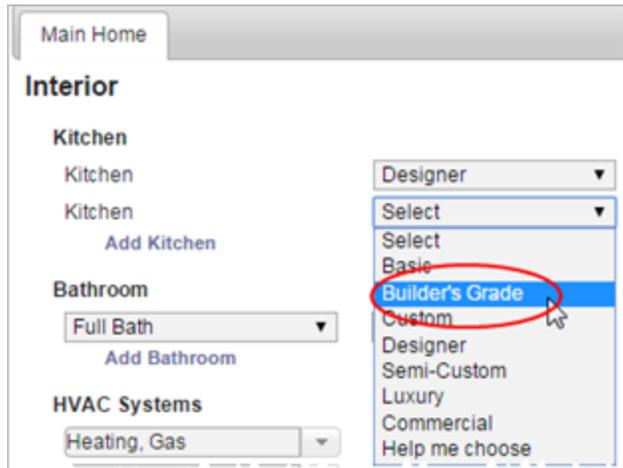
1. Click "Add name of material group", for example "Add Kitchen".



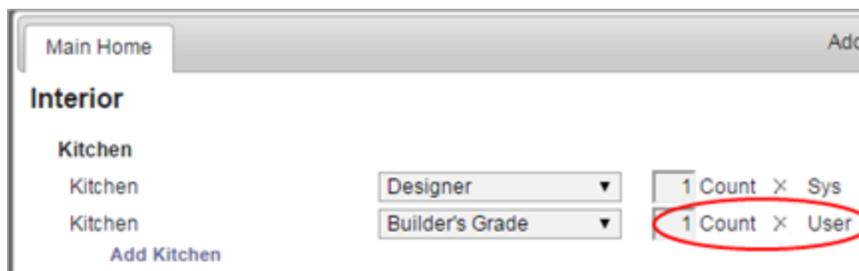
A field appears where you can select the new material and add the unit of measure.



2. Select the desired material from the drop down list.

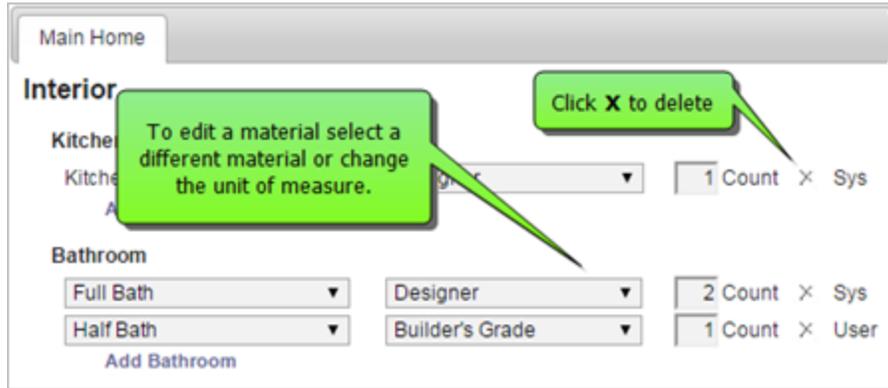


3. Add the unit of measure, such as the number of kitchens in our example. The system shows "User" next to the material to indicate that this material was added by a user and not by the system.

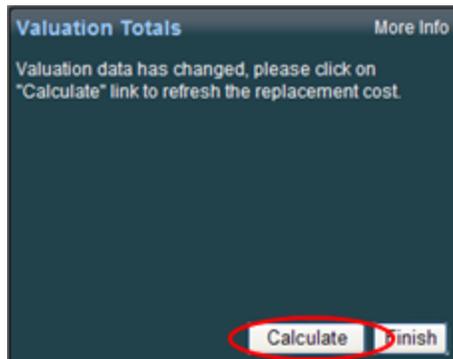


To edit or delete a material:

1. Select a different material or change the unit of measure to edit a material.
2. To delete a material click the delete icon **X**.



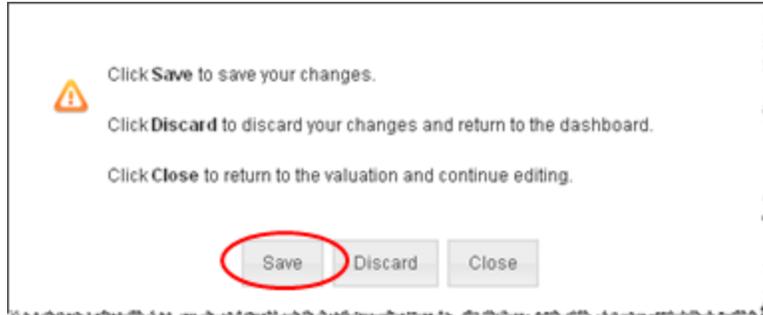
3. After you add, edit, or delete a material, the **Valuation Totals** pane will indicate that the valuation data has changed. Click **Calculate** to update the totals. You can continue to add, edit, or delete multiple materials before you calculate.



4. 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. Click **Save** to save your changes.



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

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](#)

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.

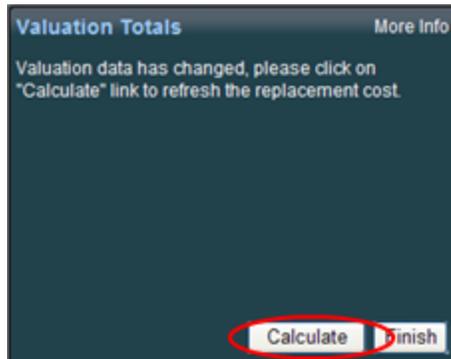


As you type the name, a drop-down list displays materials that match what you type.

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.



Add or edit from the materials pane

To add a material:

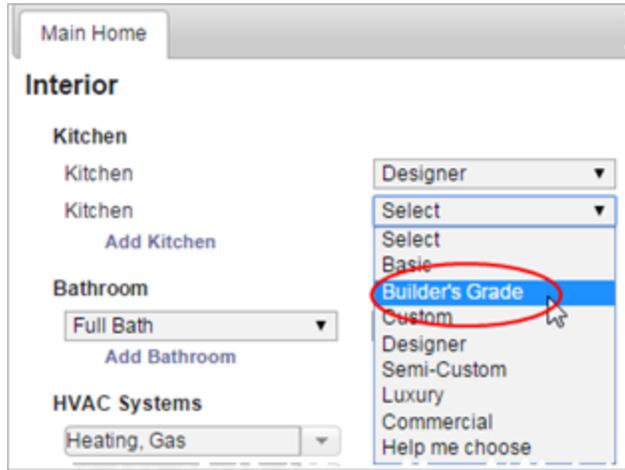
1. Click "Add name of material group", for example "Add Kitchen".



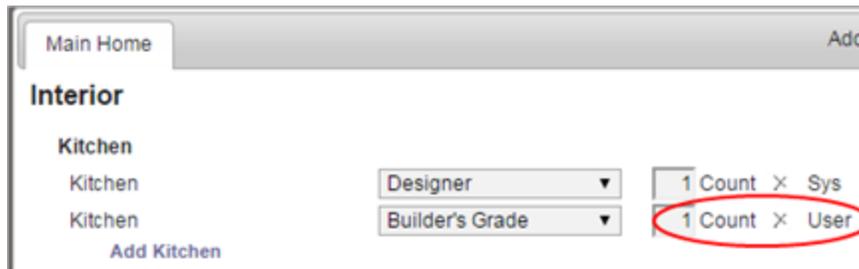
A field appears where you can select the new material and add the unit of measure.



2. Select the desired material from the drop down list.

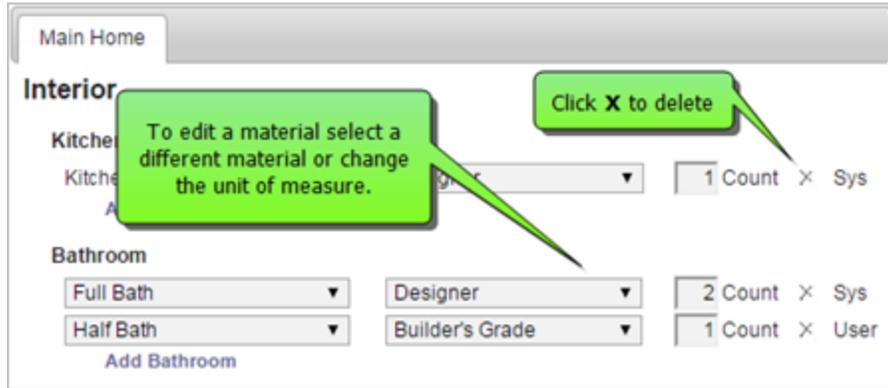


3. Add the unit of measure, such as the number of kitchens in our example. The system shows "User" next to the material to indicate that this material was added by a user and not by the system.

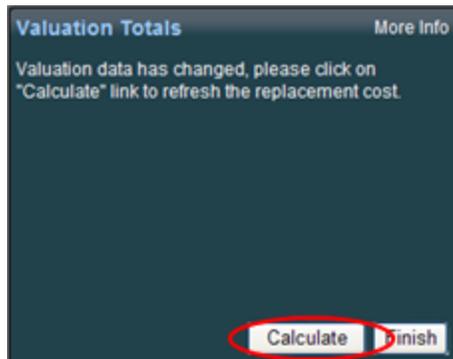


To edit or delete a material:

1. Select a different material or change the unit of measure to edit a material.
2. To delete a material click the delete icon **X**.



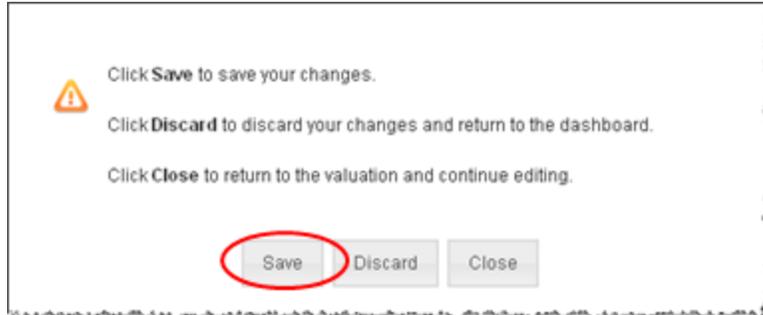
3. After you add, edit, or delete a material, the **Valuation Totals** pane will indicate that the valuation data has changed. Click **Calculate** to update the totals. You can continue to add, edit, or delete multiple materials before you calculate.



4. 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. Click **Save** to save your changes.



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

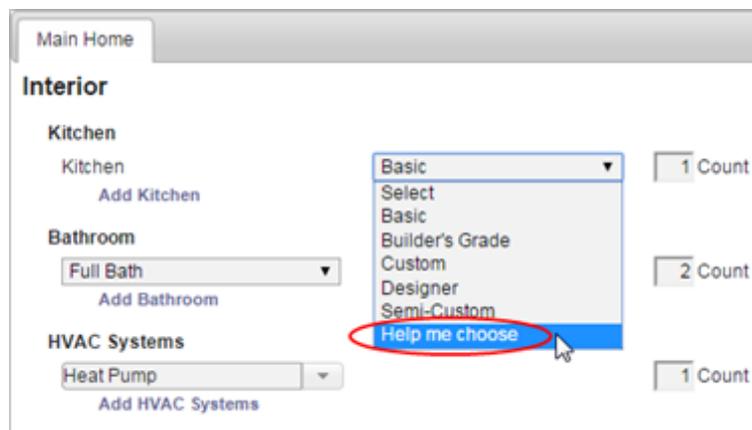
Note: If you are in the Kitchens or Baths section a [wizard](#) is available to help you select the correct feature.

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 drop down list.
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.

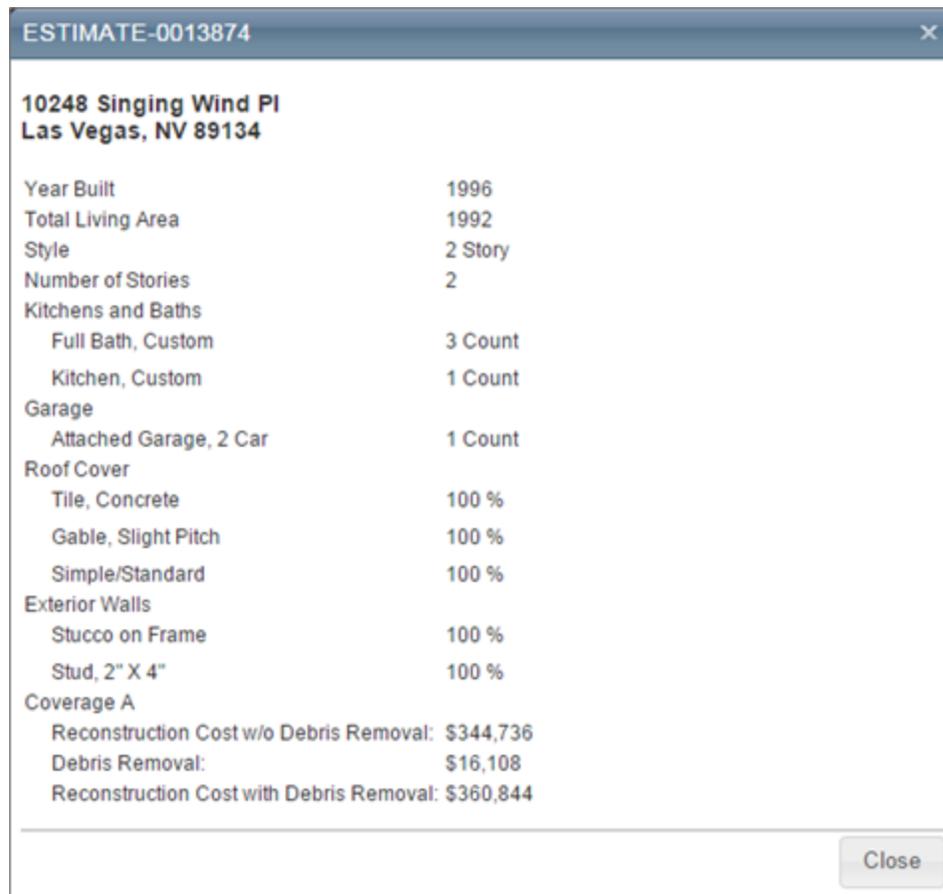
Preview a Valuation

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.

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.

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.

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.

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.

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.

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**.

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.

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).

Configuration Settings

- Additional Fields Settings

Enable Additional fields:

Enable Additional fields for the following User Roles:

User Role	
Administrator	<input checked="" type="checkbox"/>
ADMLLPAdmin	<input type="checkbox"/>
ADMMAINAdmin	<input type="checkbox"/>
Agent	<input type="checkbox"/>
Agent Manager	<input type="checkbox"/>
Underwriter	<input checked="" type="checkbox"/>

Exit without Saving Save

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.

Manage Additional Fields

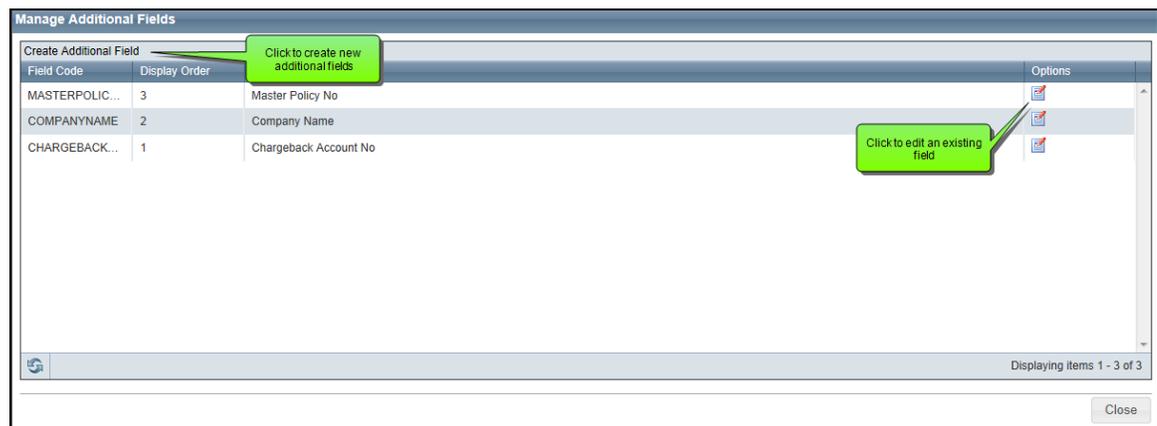
From the dashboard, select **Tools > Manage Additional Fields** to display the Manage Additional Fields dialog where you can create and edit the fields.

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**.

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.

The screenshot shows a dialog box titled "Create Additional Field" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

- * Field Code**: A text input field.
- * English Field Name**: A text input field.
- French Field Name**: A text input field.
- * Display Order**: A text input field and a checked checkbox labeled "Active".
- * Display**: Radio buttons for "Yes" and "No", with "No" selected.
- * Editable**: Radio buttons for "Yes" and "No", with "Yes" selected.
- * Data Type**: A dropdown menu with "String" selected.

At the bottom of the dialog, there are two buttons: "Exit without Saving" on the left and "Save" on the right.

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

Dropdown or Combo Box Options	
English Field Option	French Field Option
Example1	
Example2	
Example3	

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

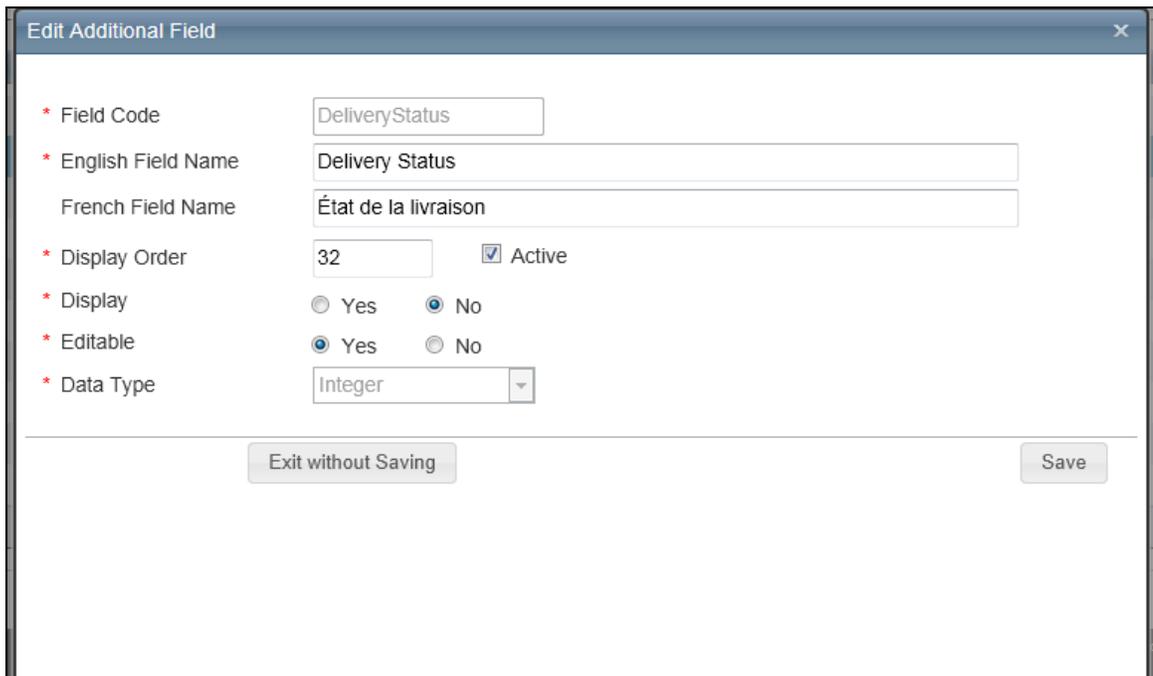
Dropdown or Combo Box Options	
English Field Option	French Field Option
Example1	
Example2	
Example3	

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

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.



The screenshot shows a dialog box titled "Edit Additional Field" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

- * Field Code:** A text input field containing "DeliveryStatus".
- * English Field Name:** A text input field containing "Delivery Status".
- French Field Name:** A text input field containing "État de la livraison".
- * Display Order:** A text input field containing "32".
- Active:** A checked checkbox.
- * Display:** Radio buttons for "Yes" and "No", with "No" selected.
- * Editable:** Radio buttons for "Yes" and "No", with "Yes" selected.
- * Data Type:** A dropdown menu showing "Integer".

At the bottom of the dialog, there are two buttons: "Exit without Saving" on the left and "Save" on the right.

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

Dropdown or Combo Box Options	
English Field Option	French Field Option
Example1	
Example2	
Example3	

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

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:

* Data Type:

Option/Lookup Value:

* English Field Option:

French Field Option:

Dropdown or Combo Box Options	
English Field Option	French Field Option
Example1	
Example2	
Example3	

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

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](#))



The screenshot shows a dialog box titled "Additional Fields" with a "Help x" button in the top right corner. The dialog contains three input fields: "Chargeback Account No" (a dropdown menu), "Company Name" (a dropdown menu), and "Master Policy No" (a text input field). At the bottom of the dialog, there are two buttons: "Exit without Saving" and "Save".

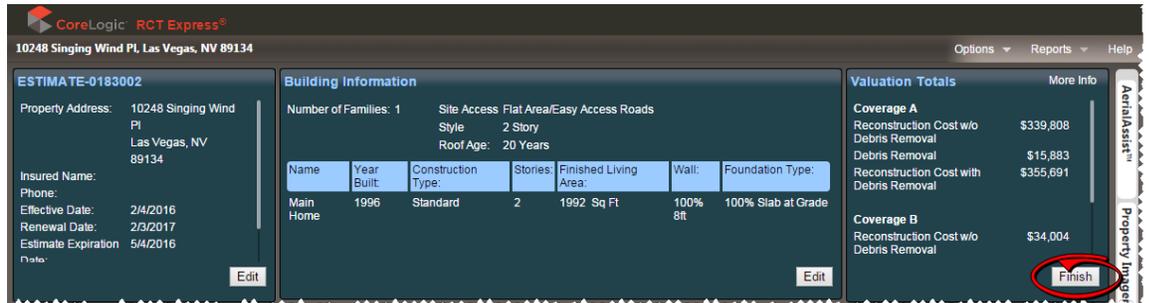
2. Enter values in the appropriate fields. Some values may be selected from a dropdown list. Some fields have multiple items that you can select. Click in the blank field to display the choices and then select one or more items. Currency fields automatically insert a \$ symbol. Date fields have a calendar 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.

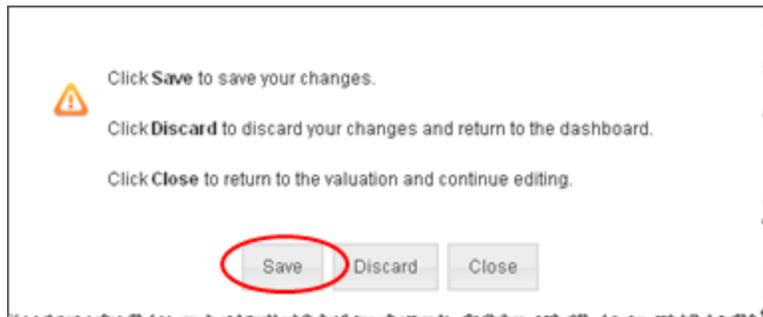
Save a Valuation

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.



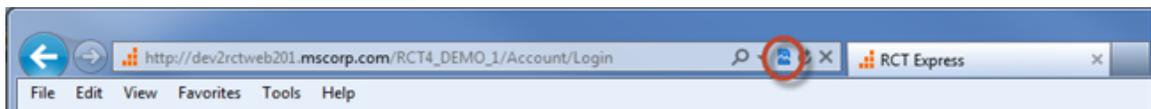
2. After you save the valuation, the system returns to the valuation dashboard.

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



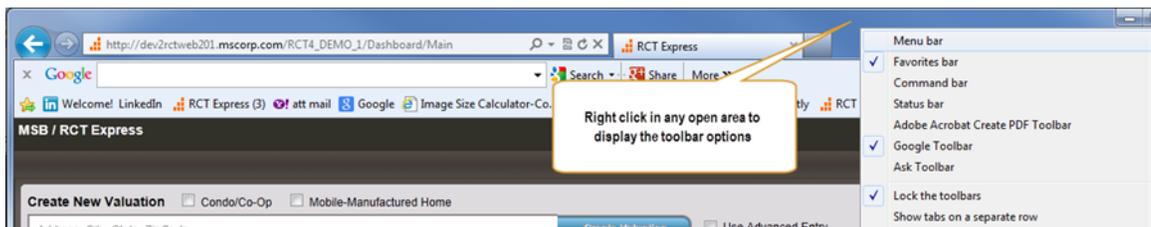
- If Compatibility View is “on” the icon will be highlighted blue as shown in the graphic above.
- Click the highlighted icon to turn off Compatibility View. The icon will turn gray as shown below.



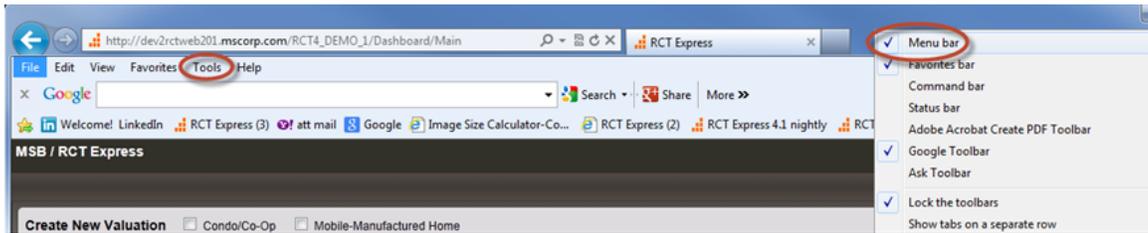
Note: Displaying the Tools menu in Internet Explorer

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.



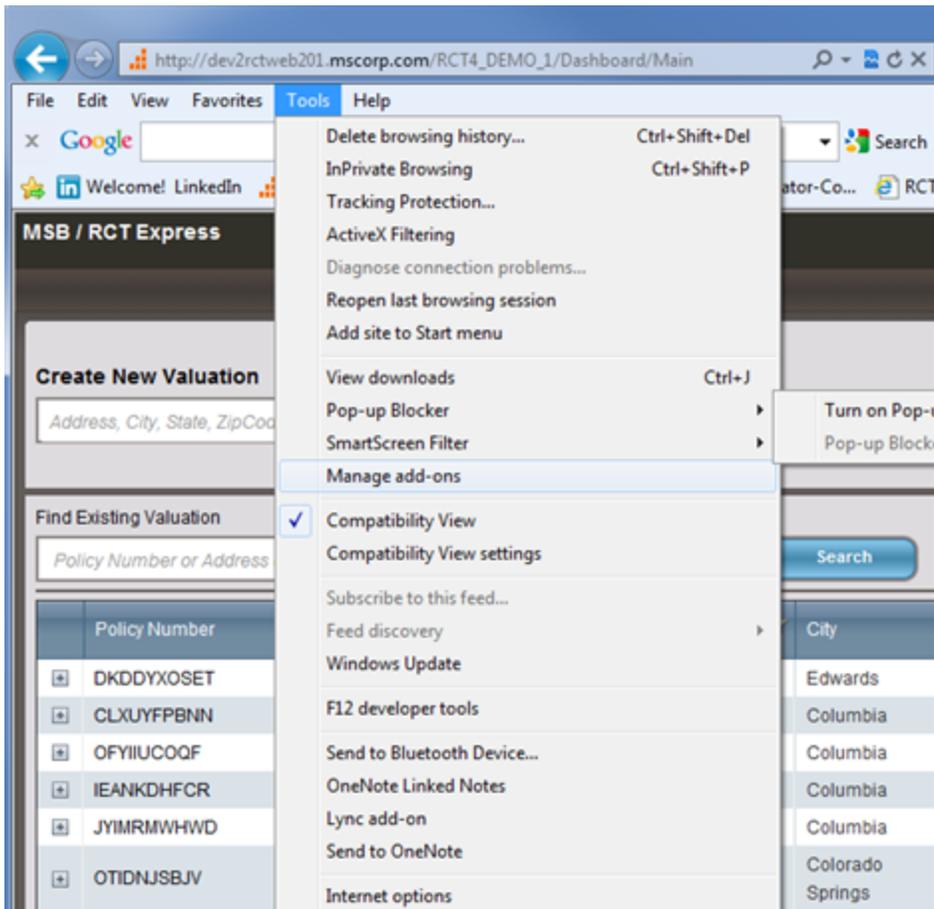
- Select “Menu bar”.



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

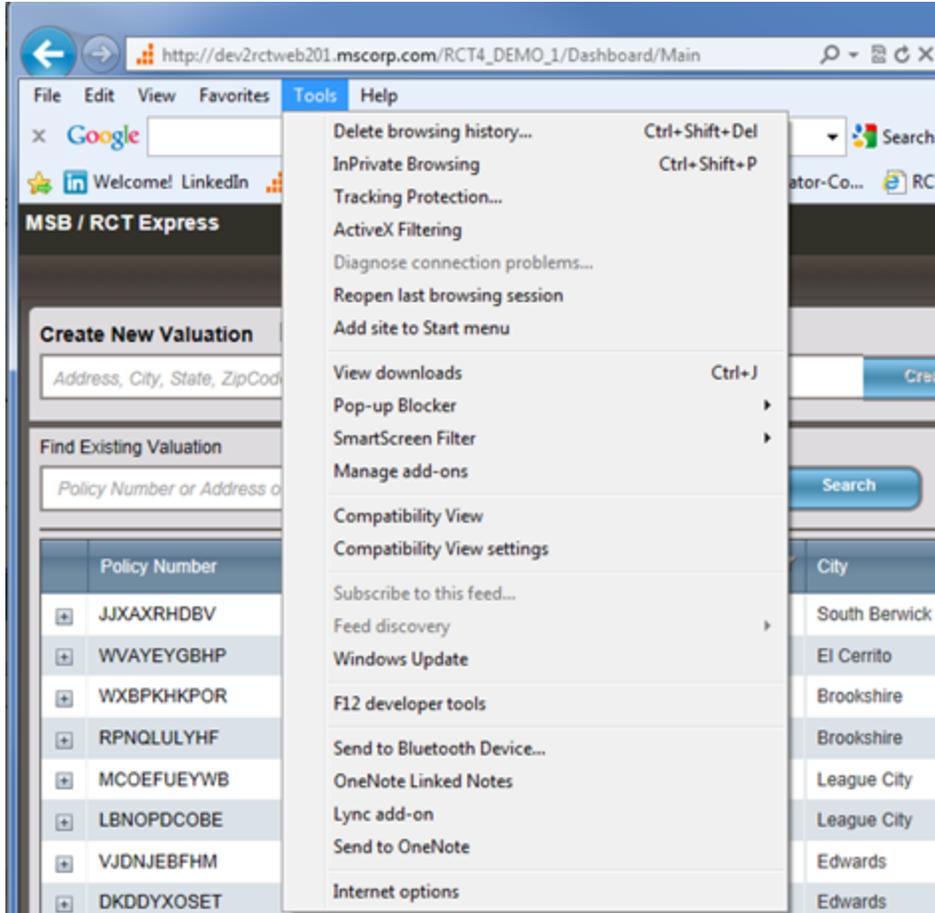
Option Two: Using the Tools menu

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



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

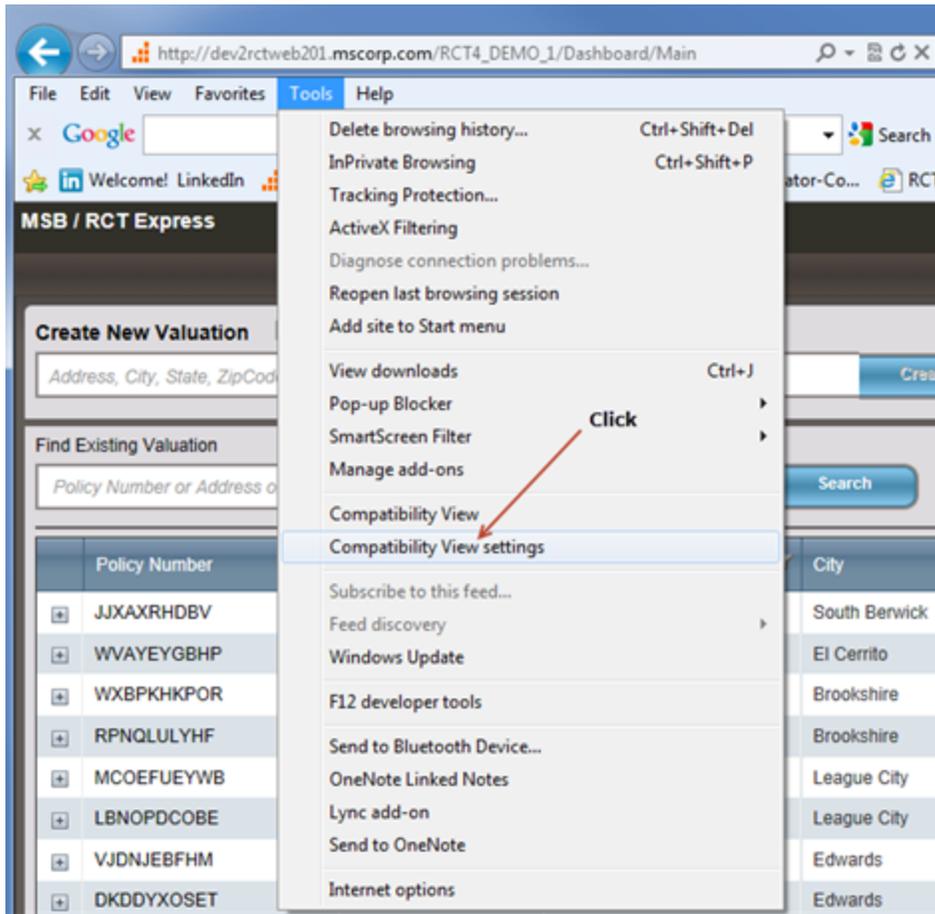
To turn this off, click the check mark. Compatibility View will be turned off and the check mark will no longer appear.



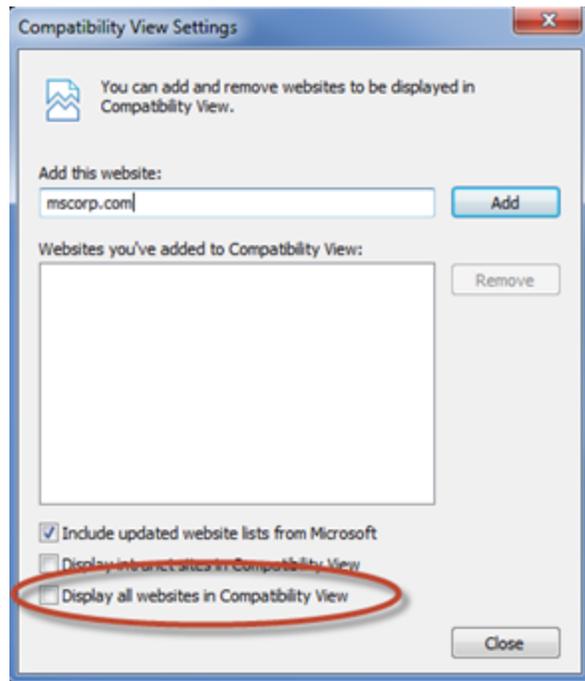
“Compatibility View” is not checked, indicating that it is turned off.

Option Three: Using Compatibility View Settings

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



The Compatibility View Settings dialog appears:

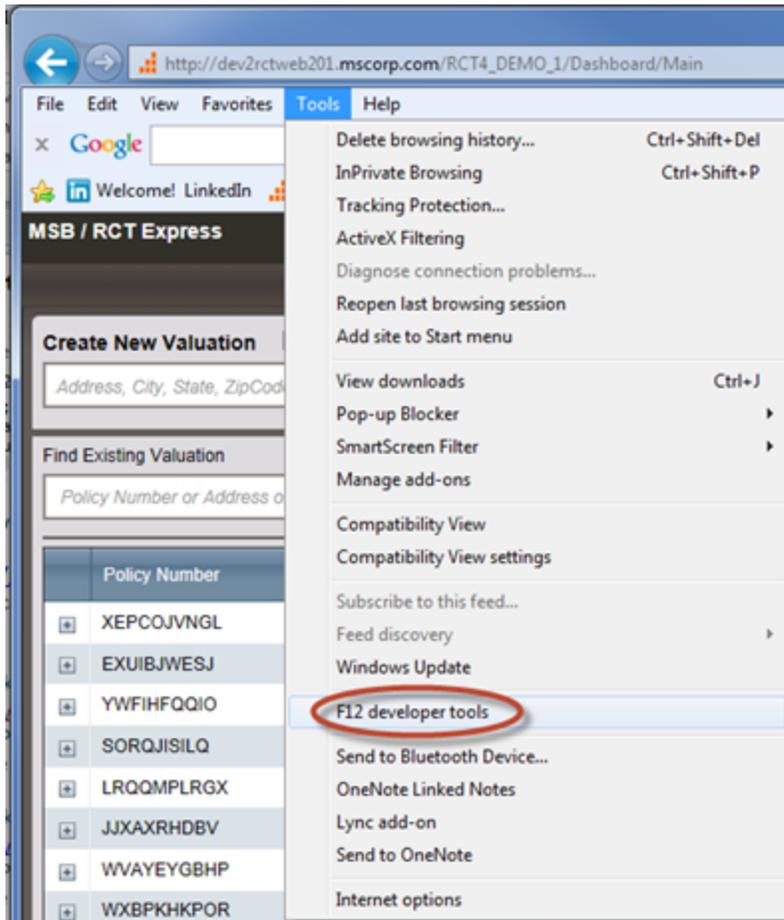


- In this dialog, uncheck the “**Display all websites in Compatibility View**” option.
- Make sure your RCT Express site is **NOT** listed in the “**Websites you’ve added to Compatibility View**” box. If it is, select it and click **Remove**.
- When done, click **Close**.

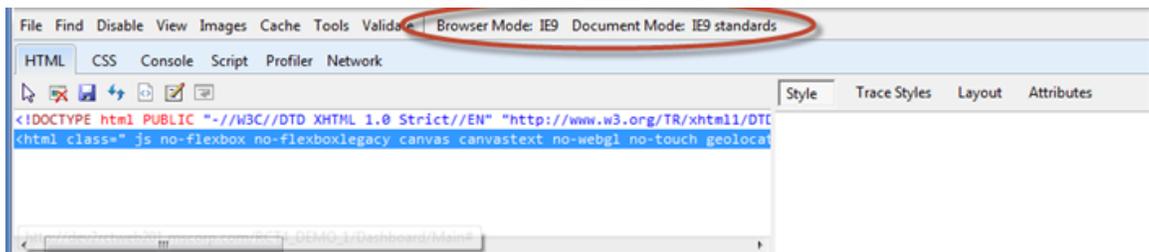
Option Four: Using Developer Tools

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.

