



The Harleysville Rollover Process

Outlined below are the major components to the Harleysville rollover process. Be assured that Harleysville accepts full responsibility for the administrative aspect of a flood rollover.

The following documentation is required to start the rollover process:

- **Copies of the CURRENT declarations pages.** The declarations page has pertinent information on it such as: building type, number of floors, flood zone, community number, etc.

We will review all policies to ensure they are rated accurately. If a policy is eligible for a lower premium, we automatically will offer a renewal bill at a lower rate.

If a new application is needed to transfer a policy from a standard to a preferred rate, we will prepare the application for your producer to sign it.

Any policy that requires additional premium to rate properly will be sent back to the producer for approval. We will not be billed without your consent.

- **Elevation certificates.** If your declarations pages are being rated with elevation information, we require a copy of the elevation certificate or a previous declarations page that shows the actual lowest floor elevation (LFE) and the actual base flood elevation (BFE). We cannot process any rollover policies without this information.

If the documentation is in the file, we will copy it and review it for accuracy.

If the elevation certificate is in T-file, we will pull it from T-file as long as we are able to locate the date it was filed.

Condominium associations and “V” zones require additional documentation as outlined below:

- **“V” zones.** We need to have the date of construction (DOC) and the replacement cost for all “V” zones. There are three separate rating tiers for these zones and this information is necessary to make certain that the insured is getting the best possible rate. If we are not able to retrieve this information from your files, we will advise you in writing.
- **Residential Condominium Building Association Policies (RCBAPs).** We need the number of units in the building and replacement cost verification (recent property inspection report, copy of wind, policy, etc., specifically showing the replacement cost, current appraisal or an agent cost estimator) and photos (one of the front and one of the back must be either e-mailed or mailed, not faxed) for all condo policies, whether it is high rise or low rise. If we are not able to retrieve this information from your files, we will advise you in writing.

We will complete the on-site inspections to ensure all enclosures are properly accounted for and take photos. We will provide you with a copy of the inspection for your file.

Again, if we are able to reduce the premium, we automatically will forward a renewal offer. If our re-underwriting would result in a higher premium, we will notify the producer in writing. A renewal offer will not be sent without the producer consenting to it.

Once information is received in our office, we check each declarations page to make certain that all information needed is included. We then make a complete list of all policies received in our office for processing. This list is for your verification and is sent directly to you, the agent. If there is any information that we still need before we can process, we will include that on your list. We will then schedule a follow-up visit to your office to collect the documentation.

We input all data from each declarations page onto our system, which will then automatically generate a renewal bill **in advance** of the expiration date (75 days).

If the premium is received within the normal 30-day grace period, a new declarations page is generated by our processing center and copies go the insured, all mortgage companies listed on the policy, and also to you, the agent (if requested).

You, as the agent, will receive a “renewal list” every two weeks of all renewals that have gone out for your Insured(s) for that two week period. (If you want copies of all individual renewals, you may request that also. You then will receive both the “renewal list” and copies of the individual invoices for each policy.)

We will forward a letter on your letterhead along with the renewal offer advising the client that you are moving the book of business to Harleysville Insurance. A sample copy is attached for your use. We will be happy to send a more detailed letter (on your letterhead) and attach it to the payor copies of the bills, if you wish.

Every month, a “list” is generated for you, showing the policies that have not renewed with Harleysville and that are about to be “purged” from our system. This gives you the opportunity to check and see if these have renewed with the previous carrier or have lapsed. At this time, you can either send us copies of the new declarations pages (which we must have to process for “rollover” the next policy period) or let us know if any of these policies have non-renewed or have been cancelled—so we can remove them from our system.

It is very important to let us know while we are in the “rollover” process of changes to any policies. This includes mortgagee changes, address changes, flood zones, 911 changes for the property address, cancellations, etc.—any changes at all that should be included on our system. This is so that when any renewal notice (or new declarations page) goes out to the insured, all information that we show is current and correct.

Have questions or need assistance?

Contact your Harleysville flood marketing team member. To reach the individual responsible for your state, visit www.harleysvillefloodinsurance.com and click on the link, “Harleysville flood team contact information.”