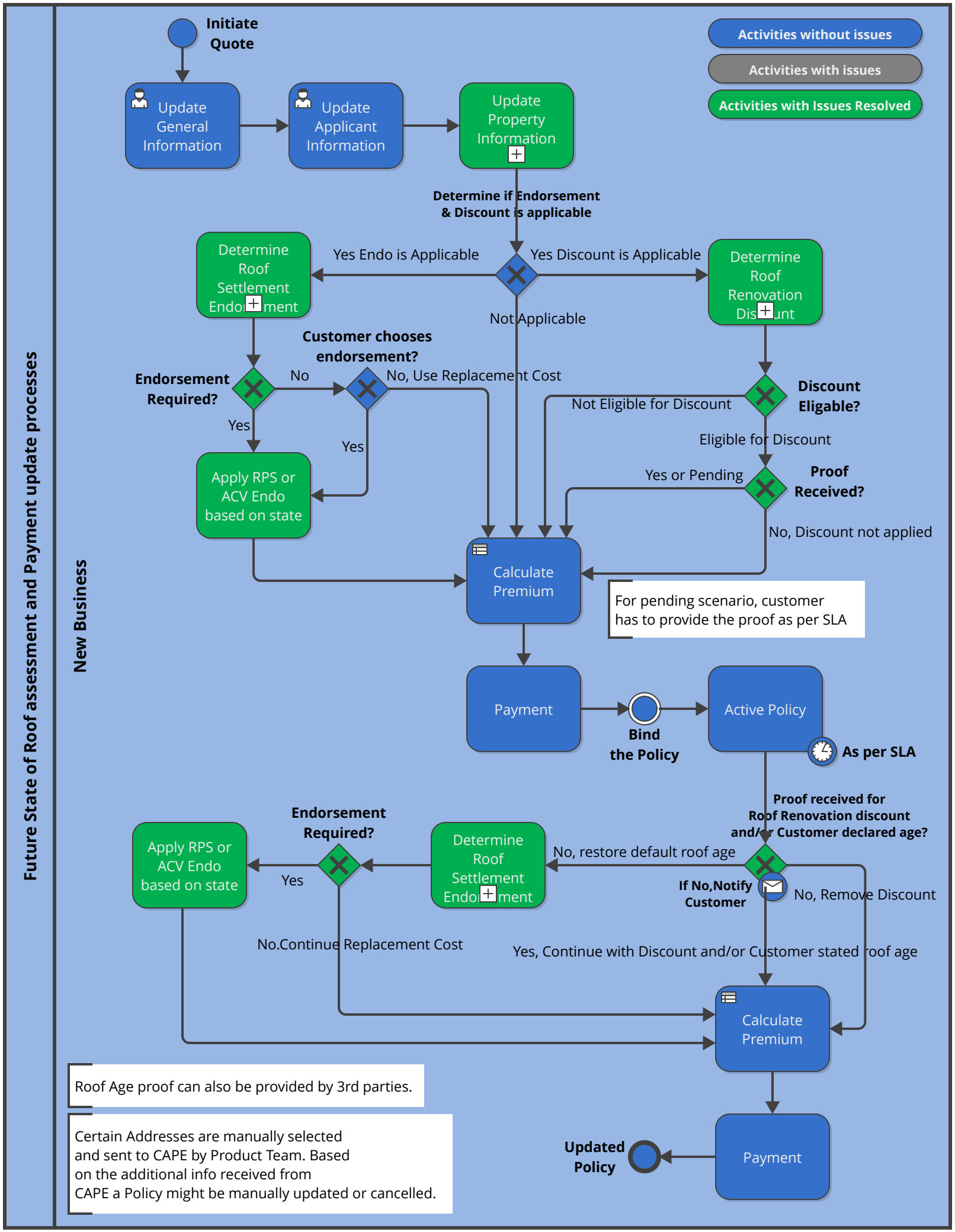
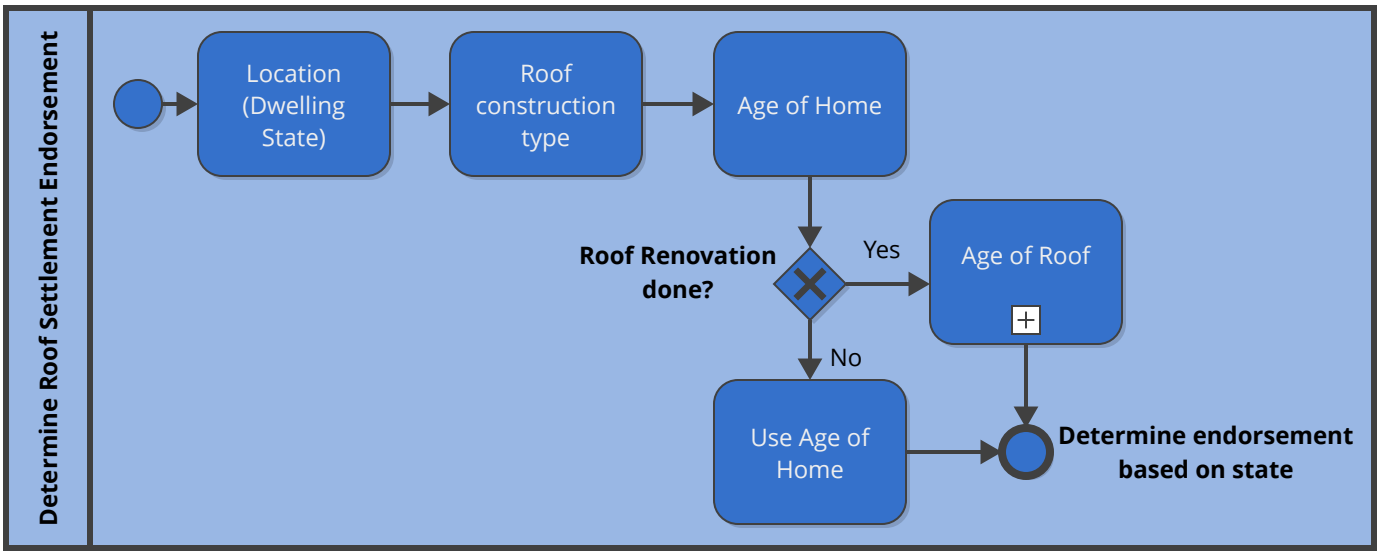
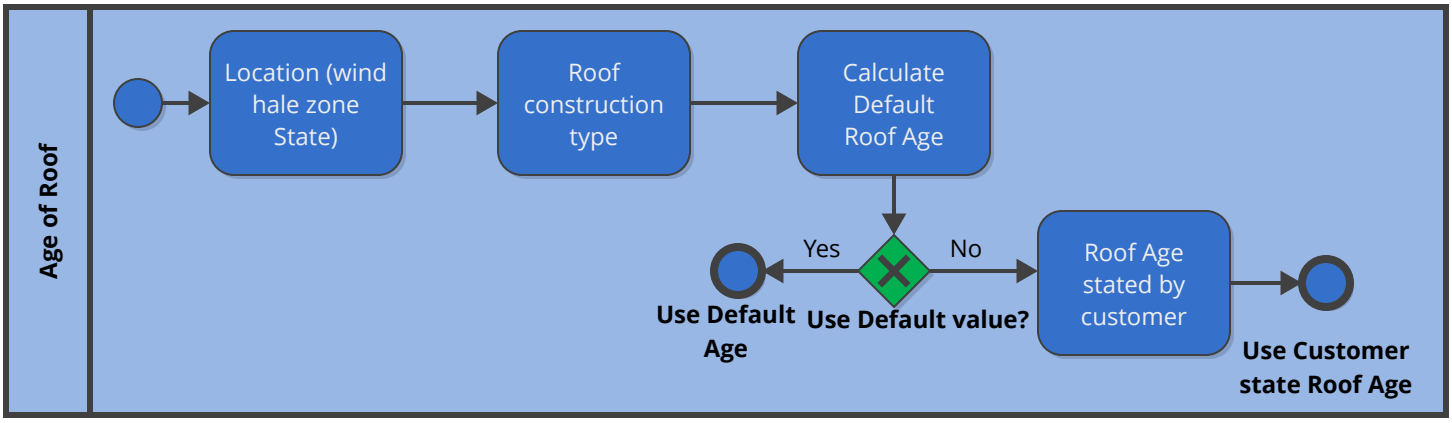
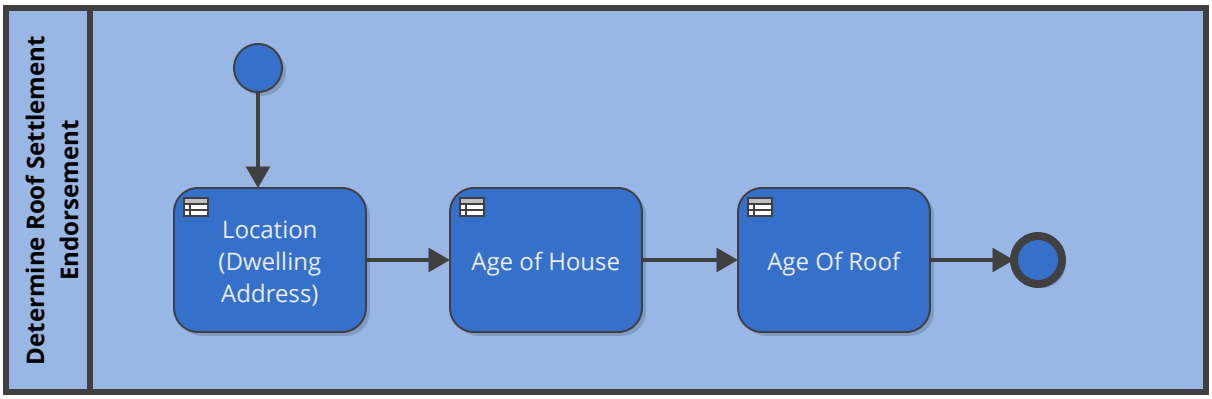
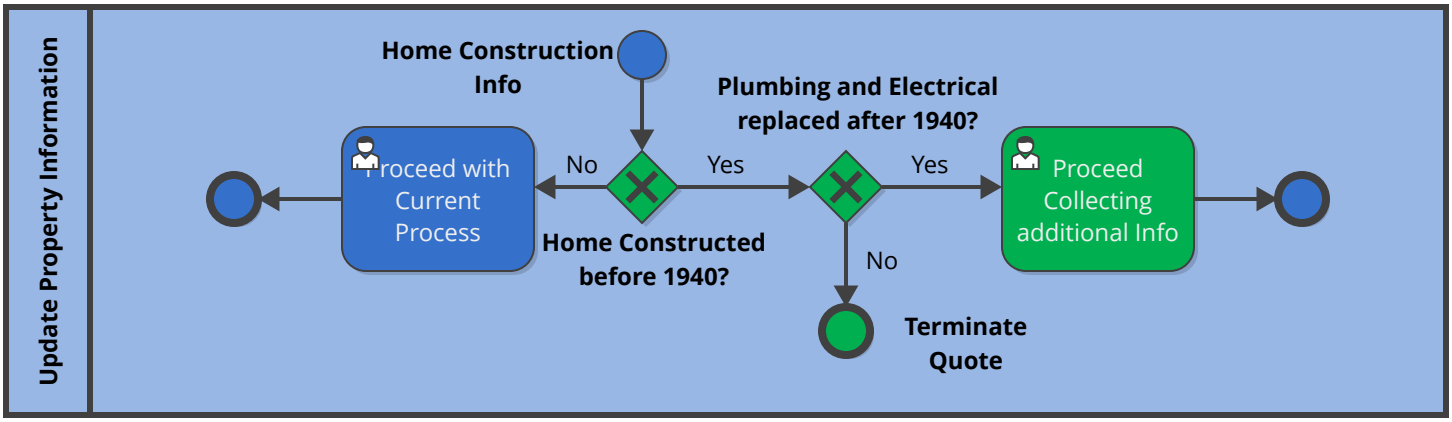

Future State of Roof assessment and Payment update processes
New Business
Initiate Quote
Activities without issues
Activities with issues
Activities with Issues Resolved
Update General Information
Update Applicant Information
Update Property Information
Determine if Endorsement & Discount is applicable
Determine Roof Settlement Endorsement
Yes Endo is Applicable
Yes Discount is Applicable
Determine Roof Renovation Discount
Not Applicable
Customer chooses endorsement?
Endorsement Required?
No
No, Use Replacement Cost
Yes
Yes
Apply RPS or ACV Endo based on state
Discount Eligable?
Not Eligible for Discount
Eligible for Discount
Yes or Pending
Proof Received?
No, Discount not applied
Calculate Premium
For pending scenario, customer has to provide the proof as per SLA
Payment
Bind the Policy
Active Policy
As per SLA
Proof received for Roof Renovation discount and/or Customer declared age?
Endorsement Required?
Apply RPS or ACV Endo based on state
Yes
Determine Roof Settlement Endorsement
No, restore default roof age
If No,Notify Customer
No, Remove Discount
No.Continue Replacement Cost
Yes, Continue with Discount and/or Customer stated roof age
Calculate Premium
Roof Age proof can also be provided by 3rd parties.
Certain Addresses are manually selected and sent to CAPE by Product Team. Based on the additional info received from CAPE a Policy might be manually updated or cancelled.
Updated Policy
Payment

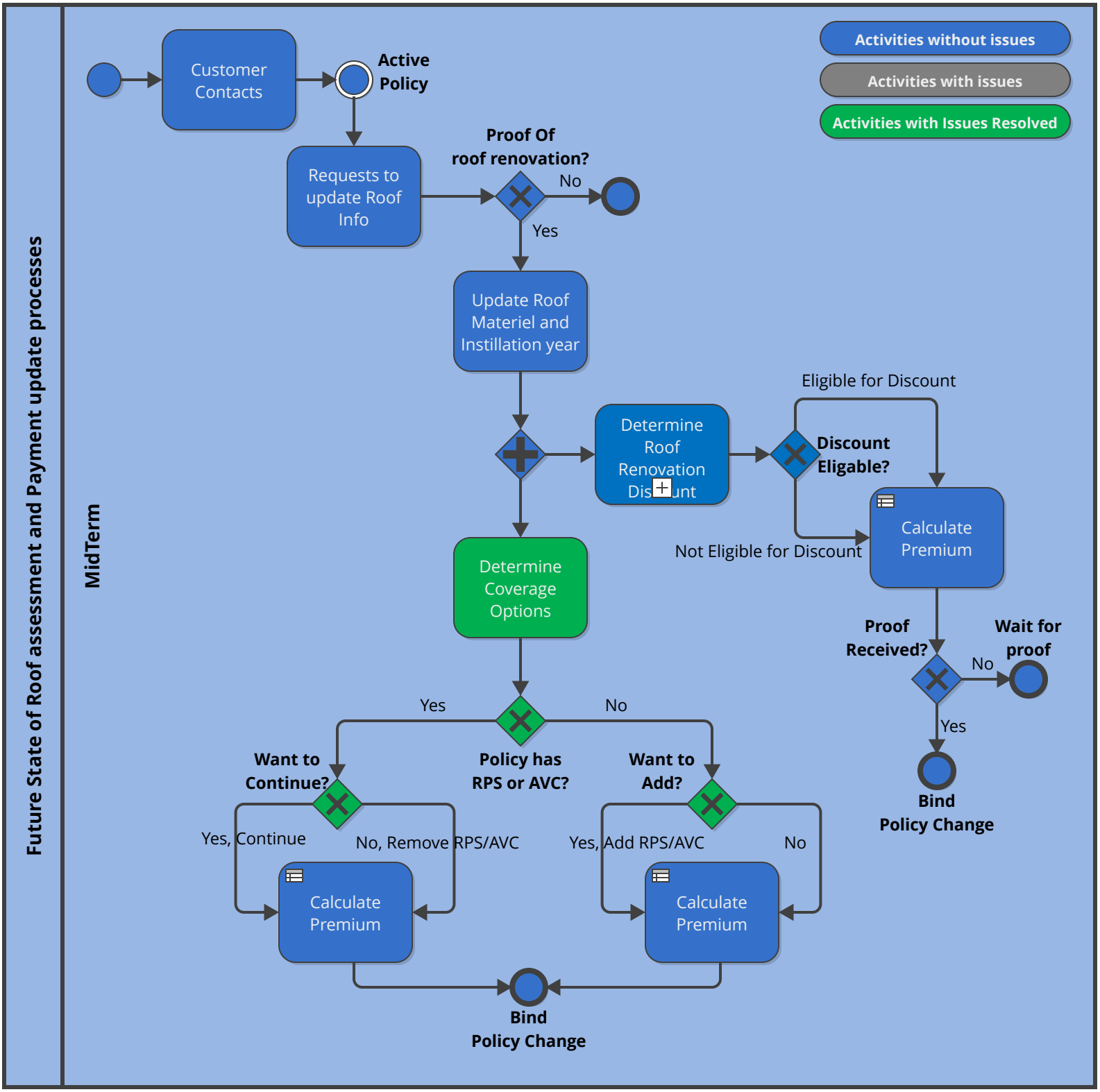
Sub processes for New Business



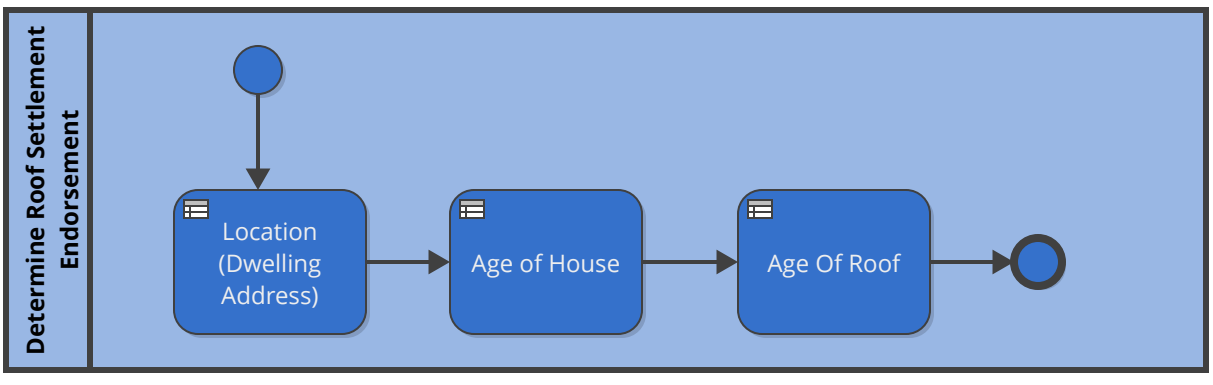


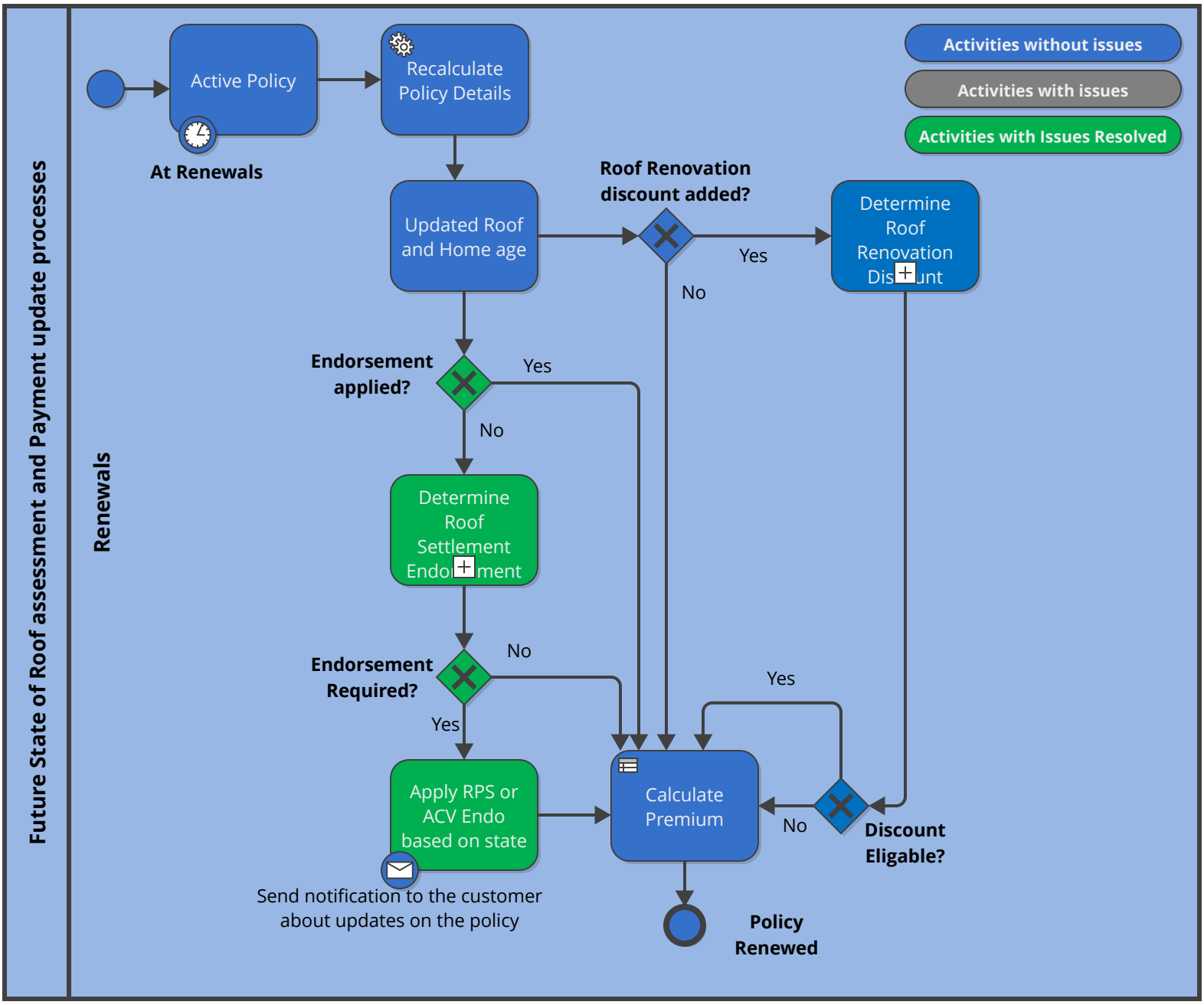




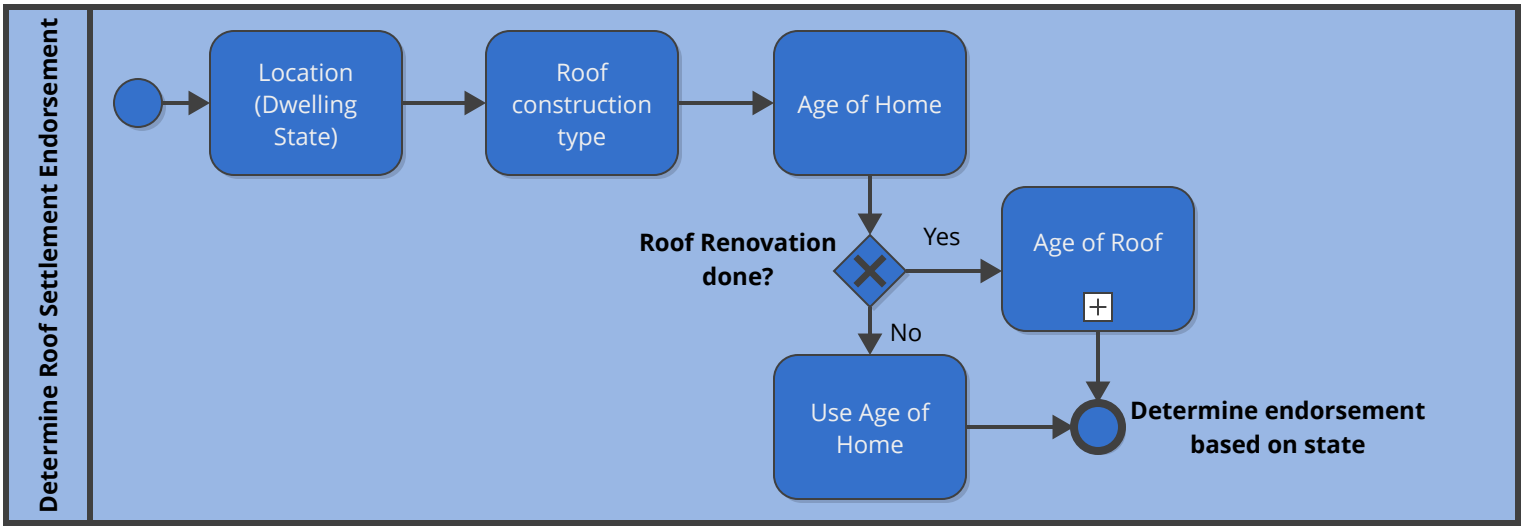


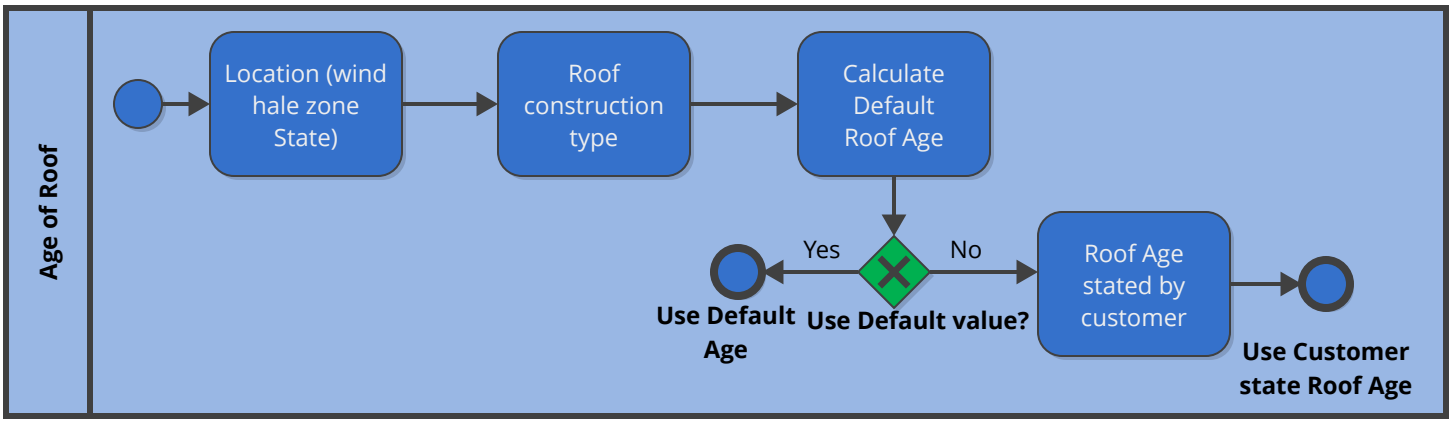
Sub processes for Midterm





Sub processes for Renewal




Age of Roof
Location (wind hale zone State)
Roof construction type
Calculate Default Roof Age
Yes
No
Use Default Age
Use Default value?
Roof Age stated by customer
Use Customer state Roof Age