

Commercial Lines New-Business Submission Guide





Commercial Lines New-Business Submission Guide

Table of Contents

Eligibility Requirements	4
Types of Risk: Commercial Residential Property.....	4
Types of Risk: Commercial Nonresidential Property	5
Eligible Occupancies.....	6
Starting a New Submission in PolicyCenter	7
<i>Policy Type Questions</i>	9
<i>Eligibility Questions</i>	10
<i>Policy Info</i>	11
<i>Policy Info, continued</i>	12
<i>Policy Coverages</i>	16
<i>Buildings and Locations</i>	17
<i>Premium Estimate</i>	48

Overview

What	Creating a new-business submission for Commercial Lines policy types.
Who	Commercial Lines agents
When	When a submission meets Citizens' eligibility requirements
Before you begin	This guide is intended as a submission overview. Additional questions may or may not display based on policy type and response.

Additional New-Business Submission Resources	<p>The following 20-minute video tutorials are available in the <i>On Demand Education</i> section of the Citizens agent training page and were designed to walk agents through the new-business submission process:</p> <ul style="list-style-type: none">• Commercial Nonresidential Wind-Only New-Business Submission Demonstration• Commercial Residential Multiperil New-Business Submission Demonstration
---	--

Continued on next page

Commercial Lines New-Business Submission Guide

Eligibility Requirements

Per Florida law, agents must establish eligibility prior to placing a policy with Citizens. Property owners are eligible for **Commercial Residential Multiperil or Wind coverage (CR-M or CR-W)** at Citizens if they meet *one* of the following rules:

- **No-offer-of-coverage:** An authorized insurer is not willing to write the risk at its approved rates.
- **20% Rule:** The premium for coverage from the authorized insurer is more than 20% greater than the premium for comparable coverage from Citizens.

Eligible applicants for **Commercial Nonresidential Multiperil or Wind coverage (CNR-M or CNR-W)** at Citizens are for those that are unable to procure any offer from an authorized insurer. The 20% rule does NOT apply.

The named insured and property to be insured meet all other applicable underwriting criteria.

To establish eligibility, you must first shop the risk with your private-market carriers.

Refer to Rule 103 in [Citizens' underwriting guidelines](#) for information about ineligible risks.

Types of Risk: Commercial Residential Property

Commercial Residential (CR-M or CR-W)

Building and Business Personal Property coverage along with eligible Special Class Property may be written for the following types of risks:

1. Apartment and Cooperative Buildings
2. Residential Condominium Associations
3. Homeowners Associations (HOA)
4. Continuing Care Retirement Communities (CCRC)
5. Commercial residential risks with commercial occupancy are eligible only if the commercial occupancy does not exceed 25% of the total area per building
6. Fraternities, Sororities and Dormitories
7. Convents or Monasteries

Before you begin a new submission, see *Eligible Occupancies*.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Types of Risk: Commercial Nonresidential (CNR-M or CNR-W)

Commercial Nonresidential Property For properties commercially operated or used as a business or professional occupancy, Building and Business Personal Property Coverage may be written for the following types of risks:

1. Commercial Condominium Associations
2. Condominium Commercial Unit-Owners
3. Any Condominium, Apartment, Cooperative or HOA risk in which more than 25% of the total number of units is used for “transient” purposes
4. Mercantile
5. Hotel/Motel
6. Boarding and Lodging, Rooming Houses
7. Office
8. Restaurant
9. Other commercially operated property that is eligible for coverage

Additional eligible types of risk for **Commercial Nonresidential Wind Only (CNR-W)** include:

10. Any Condominium in which 50% or more of the total number of units is rented to guests more than eight (8) times in a calendar year for a rental agreement period of less than thirty (30) days
11. Modular buildings, only if utilized for schools or office occupancies, DCA-approved and installed in accordance with the Florida Building Code.
12. Mobile/manufactured home, only if utilized for school or office occupancy, anchored and permanently tied down in accordance with Florida Statutes, Section 320.8325, by a Florida licensed mobile home installer.

Before you begin a new submission, see [Eligible Occupancies](#).

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Eligible Occupancies

For Commercial Nonresidential risks, refer to the [underwriting manuals](#) for the Commercial Statistical Plan (CSP) Code tables, which describe the classes of business eligible for Citizens coverage.

The CSP Code table below describes the classes of *residential* risks eligible for Citizens coverage:

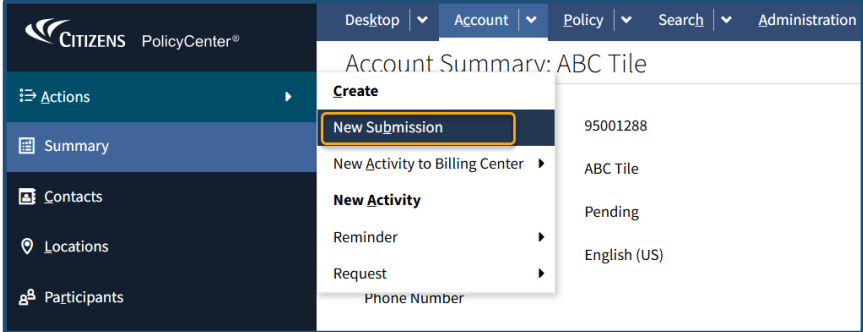
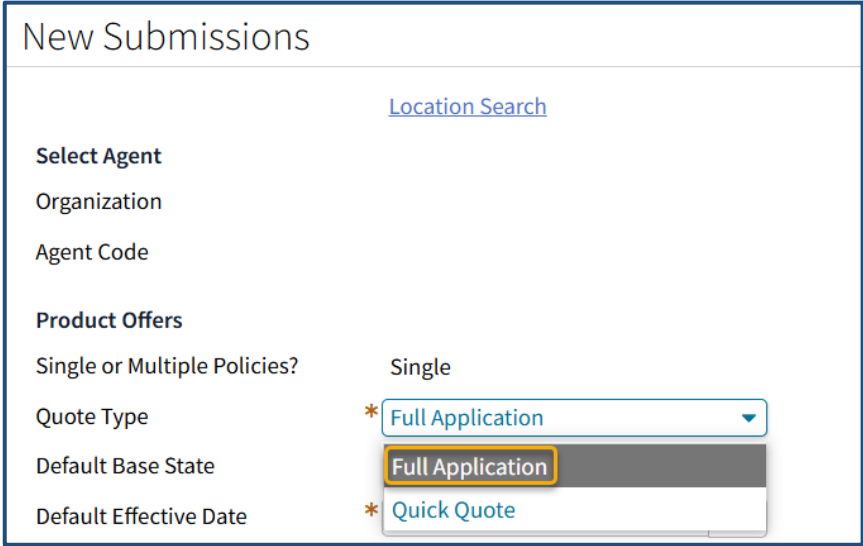
RESIDENTIAL CSP CODE TABLE		
Description	Code	Eligible
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - Up to 10 Units	0321	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - 11 to 30 Units	0322	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - Over 30 Units	0323	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units	0311	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units	0312	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Over 30 Units	0313	Yes
Condominiums - residential (association risk only) – with mercantile occupancies – Up to 10 units	0341	Yes
Condominiums - residential (association risk only) – with mercantile occupancies - 11 to 30 units	0342	Yes
Condominiums - residential (association risk only) – with mercantile occupancies - Over 30 units	0343	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - Up to 10 units	0331	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - 11 to 30 units	0332	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - Over 30 units	0333	Yes
Fraternities and Sororities, Dormitories – Up to 10 Units	0074	Yes
Fraternities and Sororities, Dormitories – 11 to 30 Units	0075	Yes
Fraternities and Sororities, Dormitories – Over 30 Units	0076	Yes
Convents or Monasteries - Up to 10 units	0077	Yes
Convents or Monasteries - 11 to 30 units	0078	Yes
Convents or Monasteries - Over 30 units	0079	Yes

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter

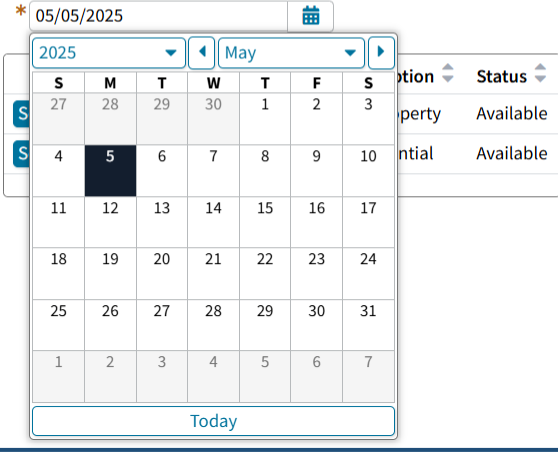
To begin a new-business submission in PolicyCenter®:

Step	Action
1	<p>Create or access an account in PolicyCenter.</p> <p><i>Note:</i> Refer to the Accounts in PolicyCenter job aid for more information about creating an account.</p>
2	<p>On the <i>Account File Summary</i> screen, select Actions, then New Submission:</p>  <p>Result: The <i>New Submissions</i> screen appears.</p>
3	<p>Select Full Application from the <i>Quote Type</i> drop-down menu:</p>  <p><i>Note:</i> The <i>Quick Quote</i> option is only available for Personal Lines submissions, which will appear in the drop down if the user is appointed to write Personal Lines.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter

Step	Action
4	<p>The <i>Default Effective Date</i> displays the current date. Accept the date or select a future effective date by clicking the calendar icon:</p> <div data-bbox="565 495 1412 1333" style="border: 1px solid black; padding: 10px;"> <p>New Submissions</p> <p style="text-align: right;">Location Search</p> <p>Select Agent</p> <p>Organization SYNERGY INSURANCE GROUP, INC.</p> <p>Agent Code A199906 ANDREW PAPPAS</p> <p>Product Offers</p> <p>Single or Multiple Policies? Single</p> <p>Quote Type * Full Application</p> <p>Default Base State Florida</p> <p>Default Effective Date * 05/05/2025</p>  </div> <p><i>Note:</i> Agents can quote up to 60 days in advance. Quotes will expire 60 calendar days after the creation date or one business day after the policy’s requested effective date – whichever is later.</p>
5	<p>In the <i>Use Primary Account Location</i> field, select Yes to carry over the account address, or No to enter a separate address for the submission.</p> <p><i>Note:</i> This field only displays when there is more than one submission on an account. If this is a new account and no other submissions have been started, this field will not appear on the screen.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter

Step	Action						
6	<p>Select Commercial Property for the line of business for the policy.</p> <p><i>Note: If you do not have Commercial Property available, then you do not have a commercial lines appointment and will need to reach out to your agency principle and go through myAgency to request this appointment.</i></p> <div style="border: 1px solid black; padding: 5px;"> <p>New Submissions</p> <p style="text-align: right;">Location Search</p> <p>Select Account</p> <p>Account Number * 95001288 <input type="text"/></p> <p>Name ABC Tile</p> <p>Select Agent</p> <p>Organization</p> <p>Agent Code</p> <p>Product Offers</p> <p>Single or Multiple Policies? Single</p> <p>Quote Type * Full Application</p> <p>Default Base State Florida</p> <p>Default Effective Date * 05/05/2025</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Product Name</th> <th>Product Description</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td><input type="button" value="Select"/></td> <td>Commercial Property</td> <td>Commercial Property Available</td> </tr> </tbody> </table> </div> <p>Result: <i>The Policy Type Questions screen appears.</i></p>	Product Name	Product Description	Status	<input type="button" value="Select"/>	Commercial Property	Commercial Property Available
Product Name	Product Description	Status					
<input type="button" value="Select"/>	Commercial Property	Commercial Property Available					

Policy Type Questions

Step	Action
7	<p>Complete the <i>Policy Type Questions</i> screen by clicking inside the designated answer field, then select Next.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Policy Type Questions <input type="button" value="Next"/> <input type="button" value="Close Options"/></p> <p>Policy Type Questions</p> <p>Are you requesting coverage under Commercial Residential or Commercial Non-Residential? <input type="text" value="Commercial Residential"/></p> <p>Select the policy category you want to quote: <input type="text" value="Multi peril with Wind"/></p> <p>Does any building contain Transient Occupancies that exceed 25% of the total number of units? <input type="text" value="No"/></p> <p>Does any building contain Mercantile, Service, Office Units or any combination of these occupancies that exceed 25% of the total area? <input type="text" value="No"/></p> </div> <p>Notes:</p> <ul style="list-style-type: none"> • These questions will build based upon answers selected. • The example shown is Commercial Residential Multi peril with Wind.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Eligibility Questions

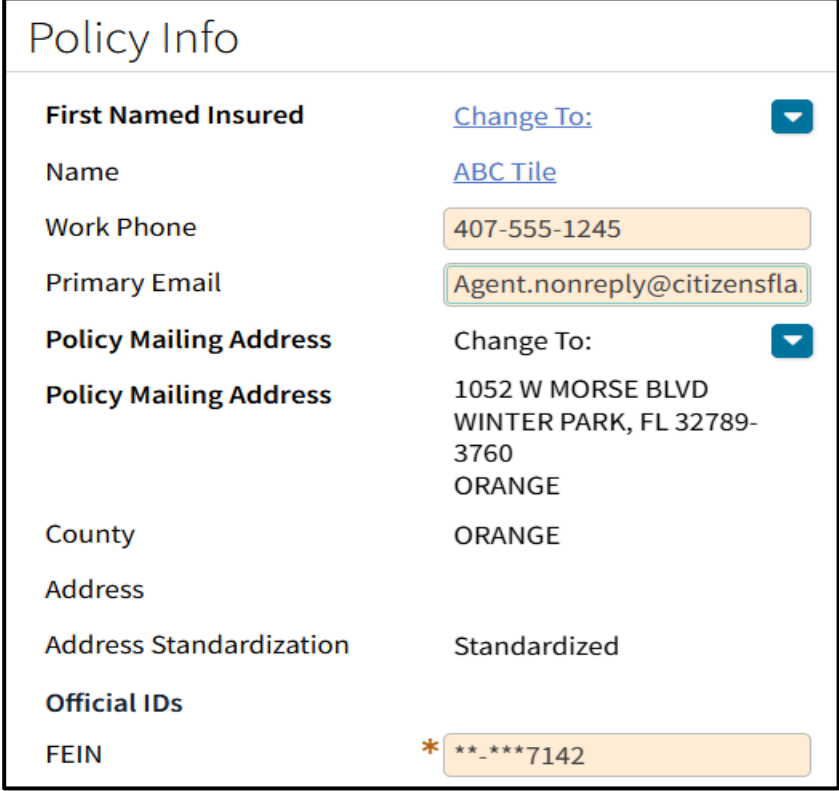
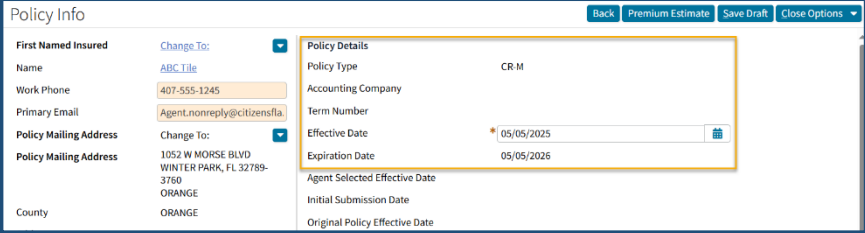
Step	Action
1	<p>Complete the questions, then select Next. Based on input, additional questions may appear.</p> <div data-bbox="548 531 1409 1140" style="border: 1px solid black; padding: 5px;"> <p style="text-align: right;"> <input type="button" value="Back"/> <input checked="" type="button" value="Next"/> <input type="button" value="Premium Estimate"/> <input type="button" value="Save Draft"/> <input type="button" value="Close Options"/> </p> <p>Eligibility Questions</p> <p>Any policy coverage denied, cancelled, or non-renewed during the prior 3 years? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has any applicant been convicted of Fraud or Arson? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has any applicant ever had a policy voided, cancelled or nonrenewed for material misrepresentation or fraud? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any building(s) or property at the location to be insured that have experienced damage or loss from sinkhole activity? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Are there any signs of sinkhole activity to any building(s) or property at the location to be insured such as shifting, bulging, or cracking of the foundation, walls, or roof? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any building(s) or property at the location to be insured having a sinkhole investigation, ground study, structural evaluation or inspection performed due to a sinkhole claim or sinkhole activity? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any sinkhole related repairs that have been made to any building(s), or property to be insured? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have any unsafe or inadequate wiring? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building condemned or scheduled to be condemned? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have uncorrected fire code violations or safety violations? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have unrepaired or existing damage caused by a loss or claim that is serviced by or that has been filed with the Florida Insurance Guaranty Association? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is there any building in disrepair, or does any building have unrepaired or existing damage that is not the subject of a claim serviced by or that has been filed with the Florida Insurance Guaranty Association? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Do all buildings have adequate smoke detection devices? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building built partially or entirely over water? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the occupancy rate of any building less than 60%? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any property newly constructed or completely renovated in which the minimum occupancy of 60% will not be met within 90 days? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building contain unprotected commercial cooking exposures, including exposures with inadequate or improperly maintained protective devices? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have an exposure to flammables, explosives or chemicals where such substances are not appropriately stored, handled, or otherwise mitigated? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building currently under construction? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building a Continuing Care Retirement Community (CCRC) in which less than 75% of the total area of the building is used for independent residential occupancy? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> </div> <p>Result: The <i>Policy Info</i> screen appears.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Policy Info

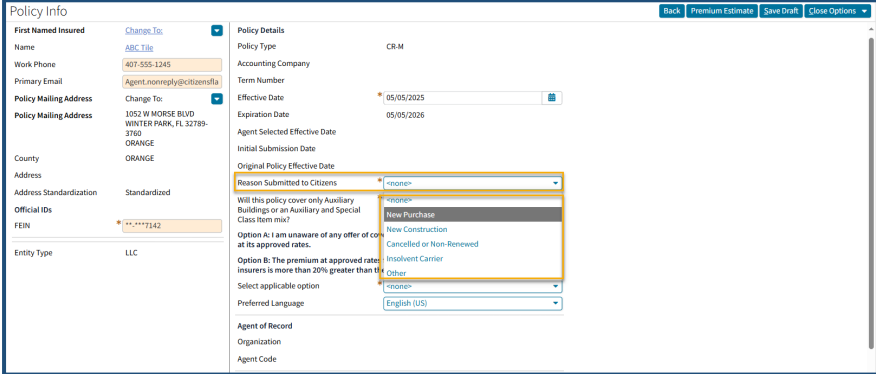
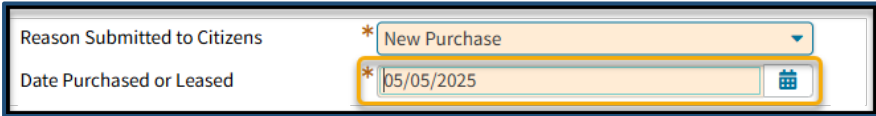
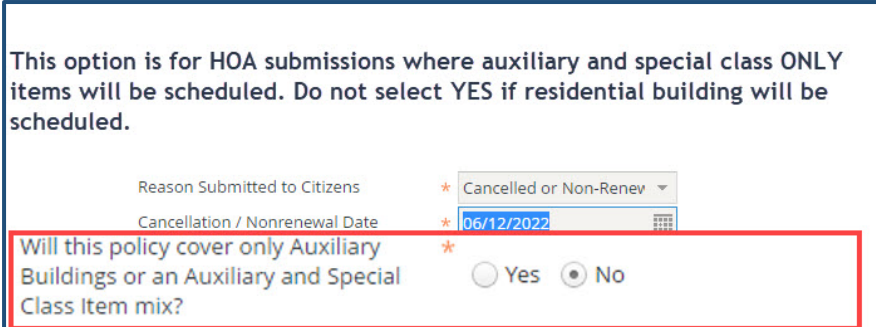
The information on the *Policy Info* screen prepopulates from the customer's account.

Step	Action
1	<p>Review prepopulated information and edit, if necessary:</p> 
2	<p>Complete the <i>Policy Details</i> section of the <i>Policy Info</i> screen. Confirm Policy Type and re-enter Effective Date if necessary.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

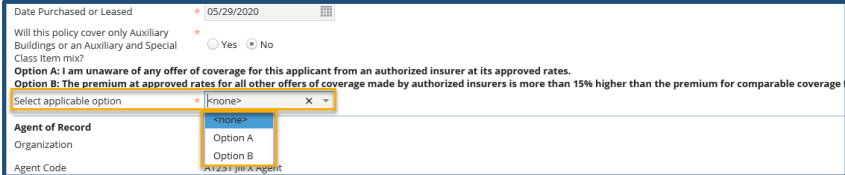
Policy Info,
continued

Step	Action
3	<p>Select the Reason Submitted to Citizens:</p>  <p><i>Note: If a New Purchase, enter in the Date Purchased or Leased:</i></p> 
4	<p>Select Yes or No for the following question, <i>Will this policy cover only Auxiliary Buildings or an Auxiliary and Special Class Item mix?</i></p> <p>This option is for HOA submissions where auxiliary and special class ONLY items will be scheduled. Do not select YES if residential building will be scheduled.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

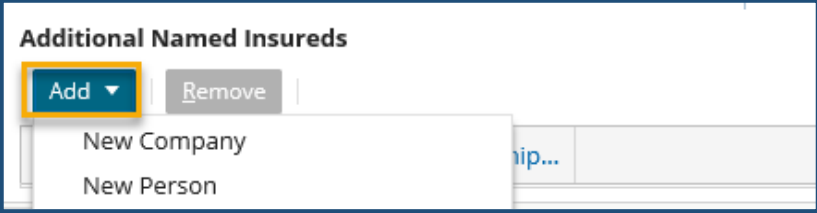
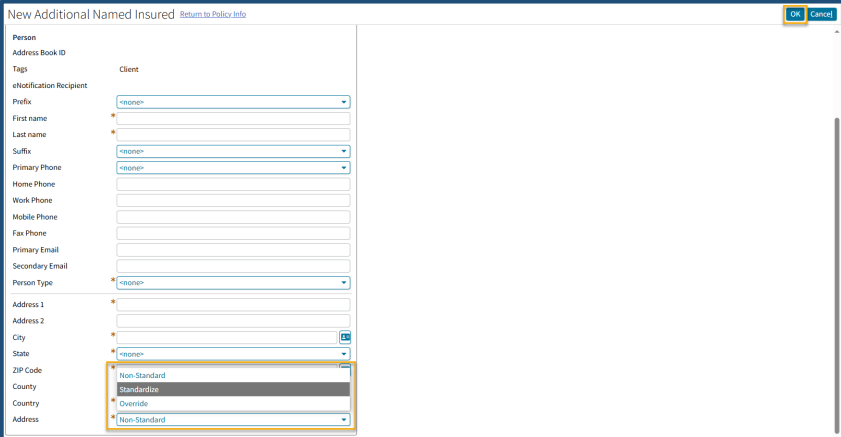
Policy Info,
continued,
continued

Step	Action
5	<p>Answer the affirmation of coverage statement by selecting Option A or Option B.</p>  <p><i>Note:</i> Eligible applicants for Commercial Nonresidential Multiperil or Wind coverage (CNR-M or CNR-W) at Citizens are for those that are unable to procure any offer from an authorized insurer. The 20% rule does NOT apply.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

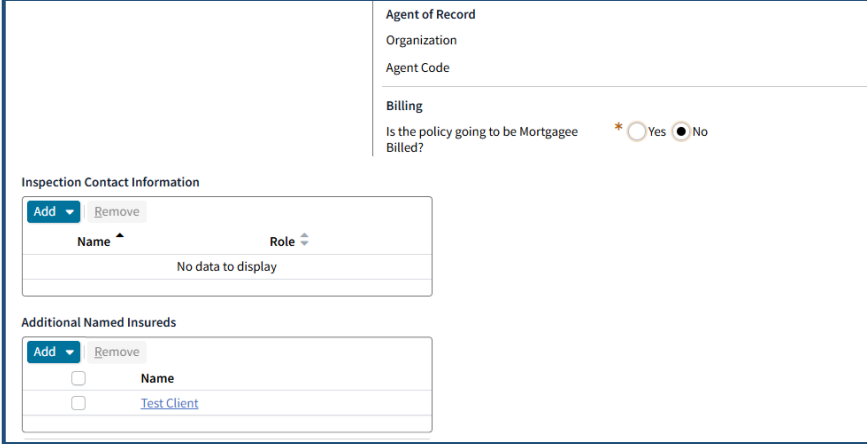
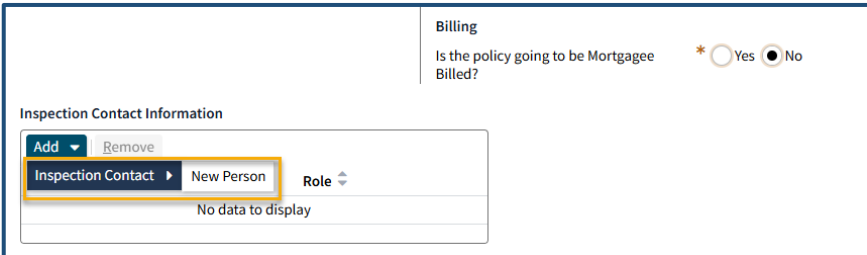
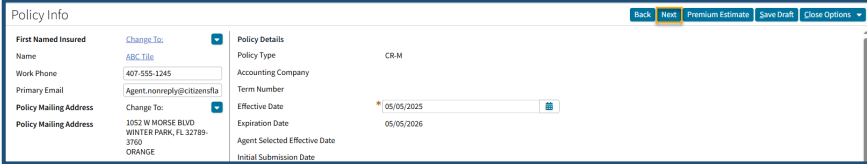
Policy Info,
continued

Step	Action
6	<p>To add additional named insureds, select Add, then New Company or New Person in the <i>Additional Named Insured</i> section:</p>  <p>Result: The <i>New Additional Named Insured</i> screen appears.</p>
7	<p>If adding a new person or new company, complete all applicable fields on the <i>New Additional Named Insured</i> screen, select Standardize to conform the address to U.S. Postal Service standards, then select OK to continue:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued


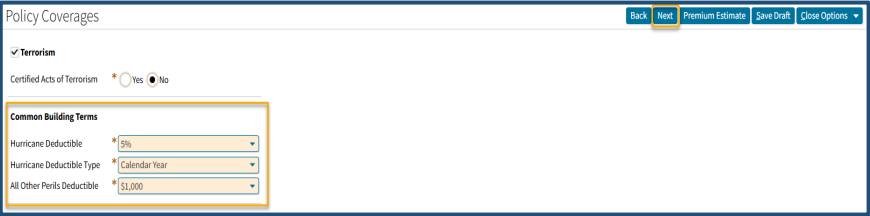
Policy Info,
continued

Step	Action
8	<p>If the policy will be mortgagee billed, select Yes in the <i>Billing</i> section; otherwise, select No:</p>  <p><i>Note:</i> For more information about adding a mortgagee as a payor, see the Adding, Updating or Removing the Mortgagee or Payor job aid.</p>
9	<p>Complete the <i>Inspection Contact information</i> section by selecting Add:</p>  <p><i>Note:</i> The <i>New Inspection Contact</i> screen will display. Fill out the contact information then select OK to return to the <i>Policy Info</i> screen.</p>
10	<p>Select Next to continue to the <i>Policy Coverages</i> screen.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Policy Coverages

Step	Action
1	<p>Select Yes or No for <i>Certified Acts of Terrorism</i> coverage:</p> 
2	<p>Select the Hurricane Deductible, Hurricane Deductible Type, All Other Perils Deductible and Coinsurance amounts:</p>  <p>Select Next to continue to the <i>Buildings and Locations</i> screen.</p>

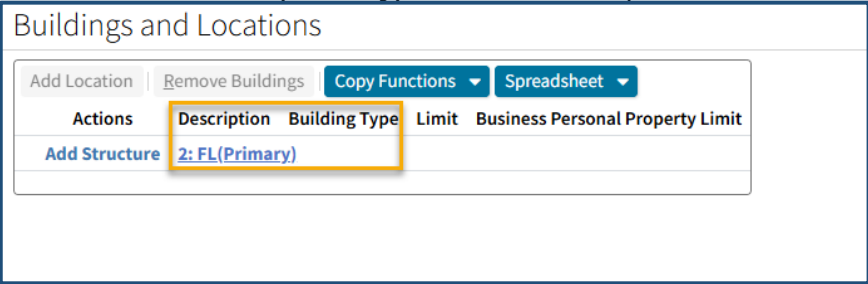
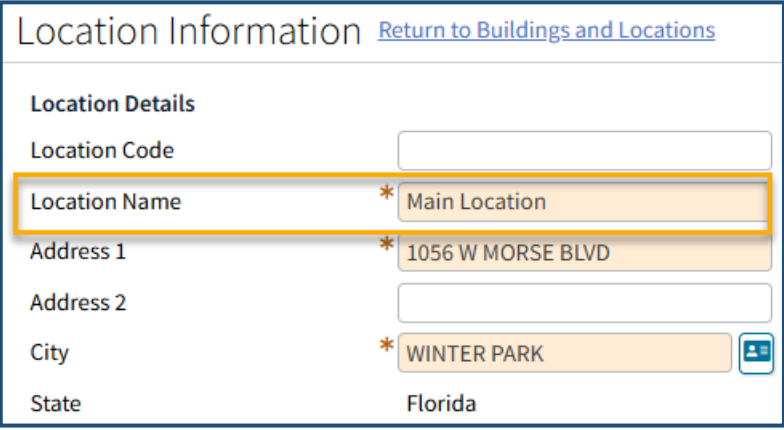
Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations

The location information must be entered before the building information. By default, the account address displays as the property location address. If the location to be insured is not the same as the account address, then replace the property address.



Note: Review the [Replacing a Property Location](#) job aid for additional information.

Step	Action
1	<p>Select the Location1(Primary) link in the <i>Description</i> column:</p>  <p>Result: The <i>Location Information</i> screen will display. This is where location details and property information will be entered. Click on the address (link) to modify if not the account address and “retrieve” it for all location GIS (rating) information to populate.</p>
2	<p>Enter an identifying name for the Location Name. Example: <i>Main Location</i></p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
3	<p>The property address will be prefilled with the account address. Select Retrieve to standardize the address and retrieve the <i>Terrain</i> and <i>Flood Zone</i> field values:</p> <div data-bbox="552 531 1409 1339" style="border: 1px solid black; padding: 10px;"> <p>Location Information Return to Buildings and Locations</p> <p>Location Details</p> <p>Location Code <input type="text"/></p> <p>Location Name * <input type="text" value="Main Location"/></p> <p>Address 1 * <input type="text" value="1056 W Morse Ave"/></p> <p>Address 2 <input type="text"/></p> <p>City * <input type="text" value="Winter Park"/> </p> <p>State <input type="text" value="Florida"/></p> <p>ZIP Code * <input type="text" value="32789-####"/> </p> <p>County * <input type="text" value="Orange"/></p> <p>Property Information * <input type="text" value="<none selected>"/></p> <p>Last User Action <input type="text" value="<none selected>"/></p> <p>Location Coverage Details</p> <p>Sinkhole Coverage * <input type="radio"/> Yes <input type="radio"/> No</p> <p style="text-align: right;"><input type="button" value="Retrieve"/></p> </div> <p>Result: The <i>Property Information Results</i> screen appears.</p>

Continued on next page

Overview, Continued

Buildings and Locations, Continued

Step	Action								
4	<p data-bbox="548 443 1040 474">Complete one of the following actions:</p> <div data-bbox="548 485 1385 625" style="border: 1px solid black; padding: 5px;"> <p data-bbox="560 499 1047 537">Property Information Results Return to Property Address Info</p> <p data-bbox="560 562 1149 600"> <input type="button" value="Accept Returned Address"/> <input type="button" value="Use Original Address"/> <input type="button" value="Cancel"/> </p> </div> <table border="1" data-bbox="548 657 1403 999"> <thead> <tr> <th data-bbox="548 657 721 688">Select ...</th> <th data-bbox="721 657 1403 688">To ...</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 688 721 827">Accept Returned Address</td> <td data-bbox="721 688 1403 827">(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.</td> </tr> <tr> <td data-bbox="548 827 721 963">Use Original Address</td> <td data-bbox="721 827 1403 963">(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.</td> </tr> <tr> <td data-bbox="548 963 721 999">Cancel</td> <td data-bbox="721 963 1403 999">Return to the <i>Property Address Info</i> screen.</td> </tr> </tbody> </table>	Select ...	To ...	Accept Returned Address	(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.	Use Original Address	(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.	Cancel	Return to the <i>Property Address Info</i> screen.
Select ...	To ...								
Accept Returned Address	(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.								
Use Original Address	(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.								
Cancel	Return to the <i>Property Address Info</i> screen.								

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
5	<p>Complete any remaining fields in the <i>Property Information</i> section:</p> <div data-bbox="548 495 1317 1192" style="border: 1px solid black; padding: 5px;"> <p>Property Information</p> <p>Terrain * B</p> <p>Wind-Borne Debris Region * Out</p> <p>Coastal Territory * <none></p> <p>Group I Territory * <none></p> <p>Group II Territory * <none></p> <p>Protection Class * 1</p> <p>Distance from Fire Station (mi.) 1</p> <p>Distance from Hydrant (ft.) 500</p> <p>Responding Fire Department Winter Park</p> <p>Is risk within City Limits <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>City, Town or Fire District Winter Park</p> <p>Fire Tax District</p> <p>Police Tax District</p> </div>
6	<p>Select Yes or No for Sinkhole Loss coverage under <i>Location Coverage Details</i>:</p> <div data-bbox="548 1297 1000 1709" style="border: 1px solid black; padding: 5px;"> <p>Location Information Return to Buildings and Locations</p> <p>OK Cancel</p> <p>Location Details</p> <p>Location Code</p> <p>Location Name * Main Location</p> <p>Address 1 * 3210 ARMSDALE RD</p> <p>Address 2</p> <p>City * JACKSONVILLE</p> <p>State Florida</p> <p>ZIP Code * 32218-3018</p> <p>County * DUVAL</p> <p>Property Information * Completed</p> <p>Last User Action Accepted</p> <p>Location Coverage Details</p> <p>Sinkhole Coverage * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> </div>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations, continued

Step	Action
7	<p>Complete and/or change fields in the <i>Flood Details</i> section as necessary:</p> <div style="border: 1px solid black; padding: 10px;"> <p>Property Information</p> <p>Terrain * B</p> <p>Wind-Borne Debris Region * Out</p> <p>Coastal Territory * None</p> <p>Group I Territory * Statewide</p> <p>Group II Territory * Inland Zone 4</p> <p>Protection Class * 1</p> <p>Distance from Fire Station (mi.) 1</p> <p>Distance from Hydrant (ft.) 500</p> <p>Responding Fire Department WINTER PARK FS 61</p> <p>Is risk within City Limits <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>City, Town or Fire District WINTER PARK</p> <p>Fire Tax District 986</p> <p>Police Tax District 986</p> <hr/> <p>Flood Details</p> <p>FEMA Flood Zone * X</p> <p>Special Flood Zone No</p> <p>Is there a Flood Policy in effect * Yes</p> <p>Flood Insurer Name * Flood Insurance Inc</p> <p>Flood Policy Number * 123457852</p> </div>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations , continued, continued

Step	Action								
8	<p>If there is a flood policy in affect, select Yes or No if the limits on the flood policy are at least 80% of Citizens' Building Limit.</p> <p>Flood Affirmation or Declarations For properties located in a special flood zone (e.g., A, AO, AH, AR, A1-A30, AE, A99, V, V1-V30, VE), upload a copy of the current flood Declarations as confirmation that the property is insured to either 80 percent of the Citizens building limit or the maximum available limit under the National Flood Insurance Program. Alternatively, a signed <i>Policyholder Affirmation Regarding Flood Insurance</i> (CIT FW01 10 19) can be uploaded.</p> <div data-bbox="537 842 1414 1314" style="border: 1px solid black; padding: 5px;"> <p>Coastal Construction Information</p> <p>Coastal Construction Control Line <input type="text" value="Unknown"/></p> <p>Coastal Barrier Resources System <input type="text" value="Unknown"/></p> <p>Verify CCCL/CBRS Status</p> <p>Flood Details</p> <p>FEMA Flood Zone <input type="text" value="X"/></p> <p>Special Flood Zone <input type="text" value="No"/></p> <p>Is there a Flood Policy in effect <input type="text" value="Yes"/></p> <p>Flood Insurer Name <input type="text" value="Flood Insurance Inc"/></p> <p>Flood Policy Number <input type="text" value="123457852"/></p> <p>Flood Coverage Requirements: Are the property limit(s) on the flood policy at least 80% of Citizens' Building Limit (for each building), or the maximum limit available under the NFIP? Do the Business Personal Property Limits on the flood policy equal the Citizens' Business Personal Property limit (for each building), or the maximum Business Personal Property limit available under the NFIP?</p> <p><input type="text" value="Yes"/></p> <p>Location Contacts</p> <p><input type="button" value="Add"/> <input type="button" value="Remove"/></p> <table border="1"> <thead> <tr> <th>Name</th> <th>Role</th> <th>License Number</th> <th>License Type</th> </tr> </thead> <tbody> <tr> <td colspan="4" style="text-align: center;">No data to display</td> </tr> </tbody> </table> </div>	Name	Role	License Number	License Type	No data to display			
Name	Role	License Number	License Type						
No data to display									

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

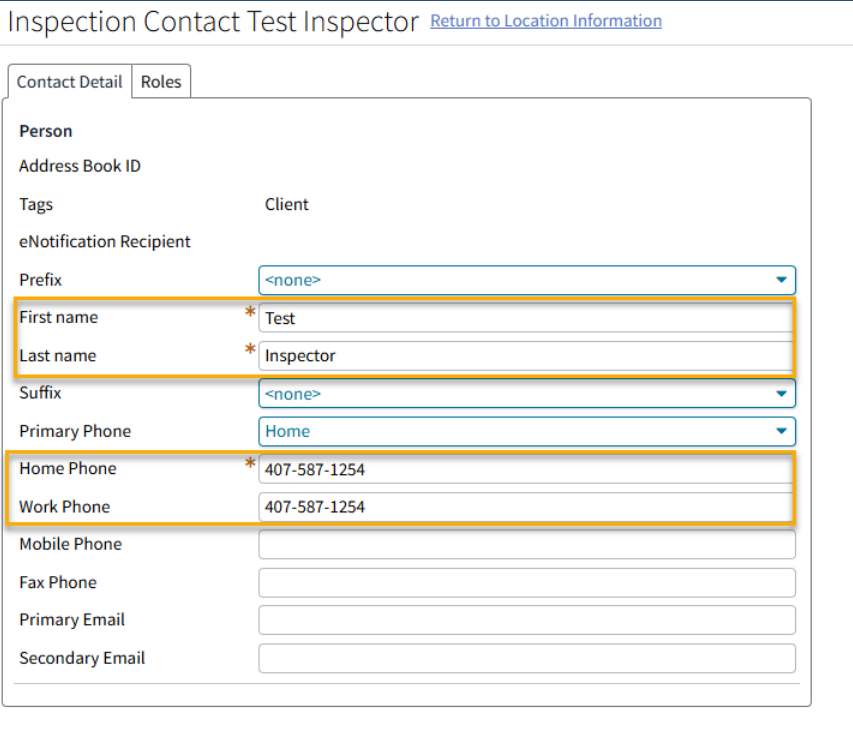
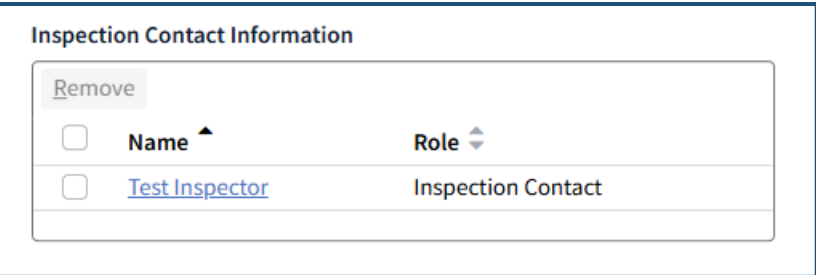
Buildings and Locations,
continued

Step	Action
9	<p>The <i>Location Contacts</i> field can be used to provide inspection contact details as well as alternate contact information if the named insured is not available should Citizens need to perform an inspection.</p> <p>To add a location contact, select Add > Inspection Contact > New Person:</p> <div data-bbox="548 663 1412 1335" style="border: 1px solid black; padding: 5px;"> <p>Coastal Construction Information</p> <p>Coastal Construction Control Line <input type="text" value="Unknown"/></p> <p>Coastal Barrier Resources System <input type="text" value="Unknown"/></p> <p style="text-align: center;">Verify CCCL/CBRS Status</p> <p>Flood Coverage Requirements: Are the property limit(s) on the flood policy at least 80% of Citizens' Building Limit (for each building), or the maximum limit available under the NFIP? Do the Business Personal Property Limits on the flood policy equal the Citizens' Business Personal Property limit (for each building), or the maximum Business Personal Property limit available under the NFIP?</p> <p style="text-align: right;">* <input type="text" value="No"/></p> <p>Location Contacts</p> <div style="border: 1px solid gray; padding: 2px;"> Add Remove </div> <ul style="list-style-type: none"> Inspector ▶ Inspection Company ▶ <li style="background-color: #e0e0e0;">Inspection Contact ▶ <div style="margin-left: 20px;"> <p>License Number ▶ License Type ▶</p> <p>No data to display</p> <p>New Person</p> <p>Existing Location Contact ▶</p> </div> </div> <p>Result: The <i>New Inspection Contact</i> screen opens.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

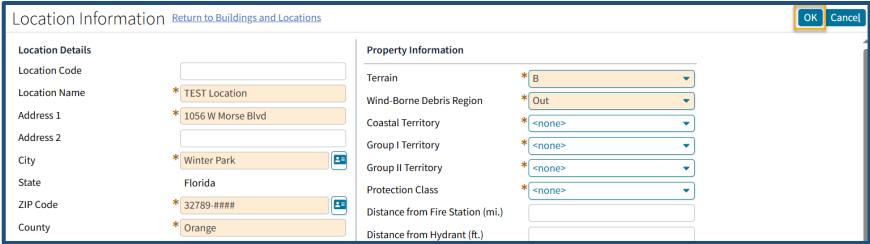

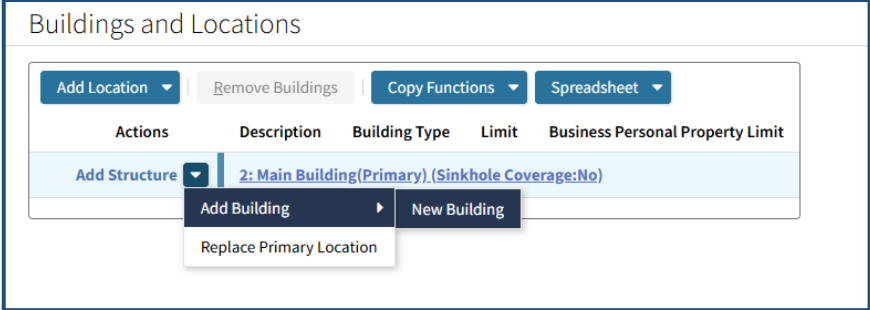
Buildings and Locations,
continued

Step	Action
10	<p>If not entered on the prior screen proceed Enter necessary information in the <i>Contact Detail</i> section:</p>  <p>The screenshot shows a form titled 'Inspection Contact Test Inspector' with a 'Return to Location Information' link. The form has two tabs: 'Contact Detail' (selected) and 'Roles'. Under 'Person', there are fields for 'Address Book ID', 'Tags', 'Client', and 'eNotification Recipient'. A 'Prefix' dropdown is set to '<none>'. The 'First name' field contains 'Test' and the 'Last name' field contains 'Inspector'. A 'Suffix' dropdown is also set to '<none>'. The 'Primary Phone' dropdown is set to 'Home'. The 'Home Phone' field contains '407-587-1254' and the 'Work Phone' field also contains '407-587-1254'. Other fields for 'Mobile Phone', 'Fax Phone', 'Primary Email', and 'Secondary Email' are empty.</p>
11	<p>Select OK to return to the <i>Location Information</i> screen.</p>  <p>The screenshot shows a list titled 'Inspection Contact Information'. At the top is a 'Remove' button. Below is a table with two columns: 'Name' and 'Role'. The first row has an unchecked checkbox, the name 'Test Inspector', and the role 'Inspection Contact'.</p> <p>Result: The new inspection contact has been added to the <i>Location Contacts</i> section.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

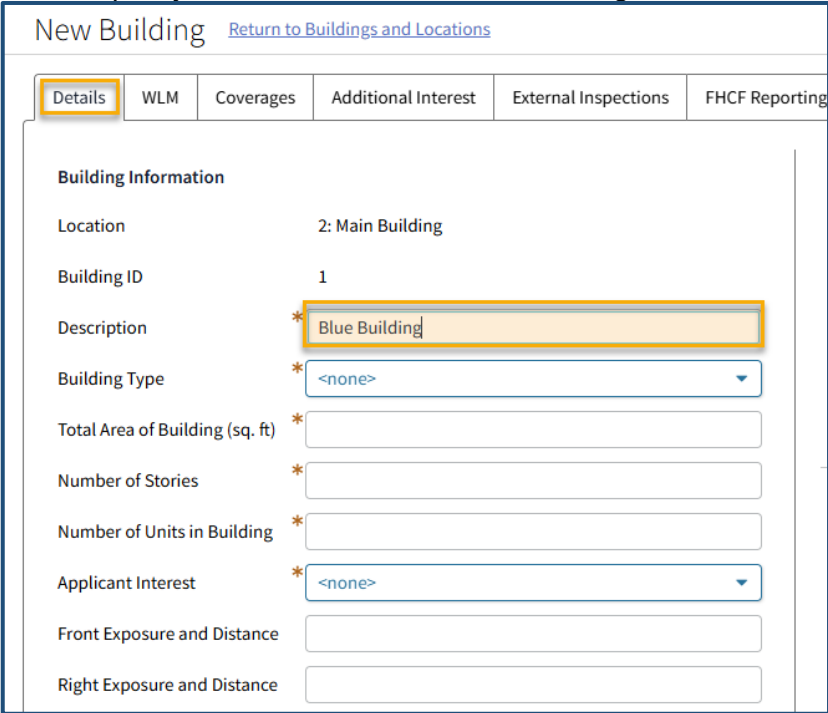
Buildings and Locations, continued

Step	Action
12	<p>To continue with the submission, click OK:</p>  <p>Result: The <i>Buildings and Locations</i> screen displays.</p>
13	<p>At least one building now MUST be added to the location. To add a new building, under the <i>Actions</i> column, select the down arrow  to access a drop-down menu:</p>
14	<p>Click on the drop-down arrow to Add Building and select New Building:</p> 

continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
15	<p>The <i>New Building</i> screen consists of six tabs that allow you to add detailed information regarding the building. The <i>Details</i> tab is where you will add specific information about the building being covered. Complete the Description field that clearly describes how the policyholder would describe the building:</p> <div data-bbox="548 604 1372 1312" style="border: 1px solid black; padding: 5px;">  </div> <p><i>Note:</i> The <i>FHCF Reporting</i> tab will appear only for Commercial Residential policies.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations , continued, Continued

Step	Action
16	<p>Select the appropriate Building Type:</p> <div data-bbox="544 462 1404 1312" style="border: 1px solid black; padding: 5px;"> <p>New Building Return to Buildings and Locations</p> <p>Details WLM Coverages Additional Interest External Inspections FHCF Reporting</p> <p>Building Information</p> <p>Location: 2: Main Building</p> <p>Building ID: 1</p> <p>Description: * Blue Building</p> <p>Building Type: * <none> (dropdown menu open showing: Apartments, Condominium Association, Homeowner Association, Continuing Care Retirement Community (CCRC), Fraternities/Sororities/Dormitories, Cooperative Buildings, Convents/Monasteries)</p> <p>Total Area of Building (sq. ft): * <none></p> <p>Number of Stories: *</p> <p>Number of Units in Building: *</p> <p>Applicant Interest: *</p> <p>Front Exposure and Distance: <input type="text"/></p> <p>Right Exposure and Distance: <input type="text"/></p> <p>Left Exposure and Distance: <input type="text"/></p> <p>Rear Exposure and Distance: <input type="text"/></p> </div> <p>Notes:</p> <ul style="list-style-type: none"> • Coverage for all condominium association buildings will be issued on a Condominium Association Coverage Form (CP 00 17). The <i>Building Type</i> must reflect Condominium Association. • Coverage for all cooperatives and homeowner association buildings will be issued on a Building and Personal Property Coverage Form (CP 00 10). The <i>Building Type</i> must reflect Cooperative Buildings or Homeowner Association.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
17	<p>Enter in the Total Area of Building, Number of Stories and Number of Units in Building:</p> <div style="border: 1px solid black; padding: 10px;"> <p>New Building Return to Buildings and Locations</p> <p> Details WLM Coverages Additional Interest External Inspections FHCF Reporting </p> <p>Building Information</p> <p>Location: 2: Main Building</p> <p>Building ID: 1</p> <p>Description: * Blue Building</p> <p>Building Type: * <none></p> <div style="border: 2px solid orange; padding: 5px;"> <p>Total Area of Building (sq. ft): *</p> <p>Number of Stories: *</p> <p>Number of Units in Building: *</p> </div> <p>Applicant Interest: * <none></p> <p>Front Exposure and Distance: <input type="text"/></p> <p>Right Exposure and Distance: <input type="text"/></p> <p>Left Exposure and Distance: <input type="text"/></p> <p>Rear Exposure and Distance: <input type="text"/></p> </div>

Continued on next page

Overview, Continued

Buildings and Locations , continued, Continued

Step	Action
18	<p data-bbox="553 443 946 474">Select the Applicant Interest:</p> <div data-bbox="553 474 1409 1312" style="border: 1px solid #ccc; padding: 10px;"> <p data-bbox="581 489 1057 520">New Building Return to Buildings and Locations</p> <div data-bbox="597 556 1409 588" style="border: 1px solid #ccc; padding: 2px;"> Details WLM Coverages Additional Interest External Inspections FHCF Reporting </div> <p data-bbox="607 642 784 667">Building Information</p> <p data-bbox="607 693 1008 718">Location: 2: Main Building</p> <p data-bbox="607 743 889 768">Building ID: 1</p> <p data-bbox="607 793 1338 825">Description: * Blue Building</p> <p data-bbox="607 850 1338 882">Building Type: * <none></p> <p data-bbox="607 907 1338 938">Total Area of Building (sq. ft): *</p> <p data-bbox="607 963 1338 995">Number of Stories: *</p> <p data-bbox="607 1020 1338 1052">Number of Units in Building: *</p> <p data-bbox="607 1077 1338 1108">Applicant Interest: * <none></p> <div data-bbox="607 1113 1338 1186" style="border: 1px solid #ccc; padding: 2px;"> <p data-bbox="607 1113 846 1144">Front Exposure and Distance: <none></p> <p data-bbox="607 1144 1338 1186" style="background-color: #f0f0f0;">Building Owner</p> </div> <p data-bbox="607 1169 1338 1201">Right Exposure and Distance:</p> <p data-bbox="607 1226 1338 1257">Left Exposure and Distance:</p> <p data-bbox="607 1283 1338 1314">Rear Exposure and Distance:</p> </div>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
19	<p>The exposure and distance fields describe objects surrounding the building and how far the objects are from the building. Complete these required fields:</p> <div data-bbox="553 531 1409 1383" style="border: 1px solid black; padding: 10px;"> <p>New Building Return to Buildings and Locations</p> <p>Details WLM Coverages Additional Interest External Inspections FHC Reporting</p> <p>Building Information</p> <p>Location: 2: Main Building</p> <p>Building ID: 1</p> <p>Description: * Blue Building</p> <p>Building Type: * Condominium Association</p> <p>Total Area of Building (sq. ft): * 269888</p> <p>Number of Stories: * 17</p> <p>Number of Units in Building: * 150</p> <p>Applicant Interest: * Building Owner</p> <p>Front Exposure and Distance: Parking Lot</p> <p>Right Exposure and Distance: Condo Building</p> <p>Left Exposure and Distance: Main Street</p> <p>Rear Exposure and Distance: Courtyard</p> </div> <p>Note: The exposure fields are not included or required on Commercial Wind policies.</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations , continued, Continued

Step	Action
20	<p>Complete the <i>Construction</i> section:</p> <div data-bbox="548 508 1409 953" style="border: 1px solid black; padding: 10px;"> <p>Construction</p> <p>Construction Type * <input type="text" value="<none>"/></p> <p>Construction Classification <input type="text" value="<none>"/></p> <p>Group II Construction * <input type="text" value="<none>"/></p> <p>Year Built * <input type="text"/></p> <p>BCEG <input type="text" value="<none>"/></p> <p>Primary Roof Covering Material <input type="text" value="<none>"/></p> </div> <p><i>Notes:</i></p> <ul style="list-style-type: none"> • The <i>Group II Construction</i> field will be prefilled or inactive based on the prior information entered. • The <i>BCEG</i> will prepopulate once the year built has been entered.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
21	<p>If other businesses or occupancies exist in the building, they must be identified. Complete the Other Occupancy field for the property:</p> <div data-bbox="548 527 1393 961" style="border: 1px solid black; padding: 10px;"> <p>Occupancy - List all occupancies</p> <p>Other Occupancy Types * <input type="text" value="<none>"/></p> <p>CSP Code <input type="text" value="<none>"/></p> <p>None Mercantile Office Service</p> </div> <p>Notes:</p> <ul style="list-style-type: none"> • The is example shows Commercial Residential occupancies. • For Commercial Nonresidential, refer to the Entering Commercial Nonresidential Occupancy job aid. <p>Result: The CSP code prepopulates:</p> <div data-bbox="548 1205 1409 1392" style="border: 1px solid black; padding: 10px;"> <p>Occupancy - List all occupancies</p> <p>Other Occupancy Types * <input type="text" value="None"/></p> <p>CSP Code 0333 - Condominiums -residential (association risk only) - without mercantile occupancies -Over 30 units</p> </div>

Continued on next page

Overview, Continued

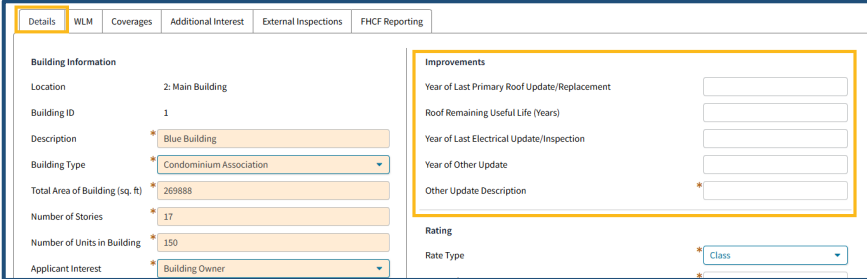
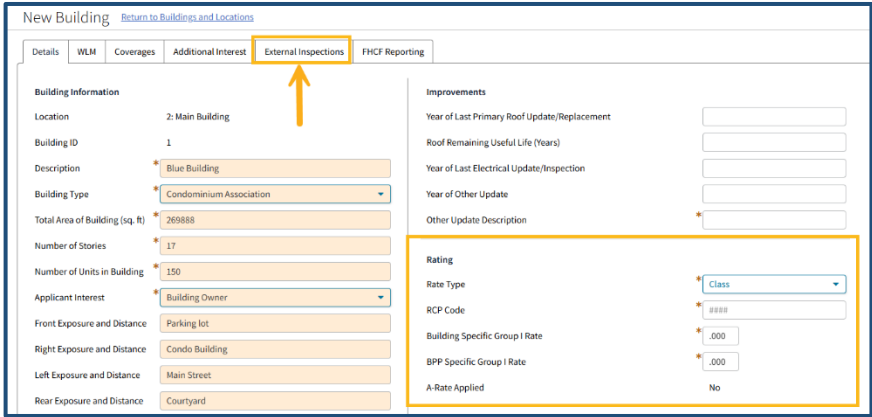
Buildings and Locations , continued, Continued

Step	Action																																			
22	<p>In the eligibility section, enter in the total amount of units and square footage.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="font-size: small; margin: 0;">Citizens Commercial Residential Eligibility</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 10%; text-align: center;"># Units</th> <th style="width: 10%; text-align: center;">Units %</th> <th style="width: 10%; text-align: center;">Sq. Ft.</th> <th style="width: 10%; text-align: center;">Sq. Ft. %</th> </tr> </thead> <tbody> <tr> <td>Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Annual Occupancy: (Occupied by a tenant on an annual basis with no other rentals)</td> <td style="text-align: center;">150</td> <td style="text-align: center;">100</td> <td style="text-align: center;">209888</td> <td style="text-align: center;">100</td> </tr> <tr> <td>Limited Rentals: (Occupied primarily by the owner but with some rental that does not exceed the transient threshold below)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Transient Unit Occupancy: (Rentals in excess of the transient thresholds described below)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Mercantile, Service or Office Unit Occupancy</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr style="border: 2px solid orange;"> <td>Totals</td> <td style="text-align: center;">150</td> <td style="text-align: center;">100</td> <td style="text-align: center;">209888</td> <td style="text-align: center;">100</td> </tr> </tbody> </table> </div> <p>Notes:</p> <ul style="list-style-type: none"> • This information must match the values previously entered in the above building information. • The <i>Units %</i> and <i>Sq. Ft. %</i> fields each must total 100%. 		# Units	Units %	Sq. Ft.	Sq. Ft. %	Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)	<input type="text"/>		<input type="text"/>		Annual Occupancy: (Occupied by a tenant on an annual basis with no other rentals)	150	100	209888	100	Limited Rentals: (Occupied primarily by the owner but with some rental that does not exceed the transient threshold below)	<input type="text"/>		<input type="text"/>		Transient Unit Occupancy: (Rentals in excess of the transient thresholds described below)	<input type="text"/>		<input type="text"/>		Mercantile, Service or Office Unit Occupancy	<input type="text"/>		<input type="text"/>		Totals	150	100	209888	100
	# Units	Units %	Sq. Ft.	Sq. Ft. %																																
Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)	<input type="text"/>		<input type="text"/>																																	
Annual Occupancy: (Occupied by a tenant on an annual basis with no other rentals)	150	100	209888	100																																
Limited Rentals: (Occupied primarily by the owner but with some rental that does not exceed the transient threshold below)	<input type="text"/>		<input type="text"/>																																	
Transient Unit Occupancy: (Rentals in excess of the transient thresholds described below)	<input type="text"/>		<input type="text"/>																																	
Mercantile, Service or Office Unit Occupancy	<input type="text"/>		<input type="text"/>																																	
Totals	150	100	209888	100																																

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

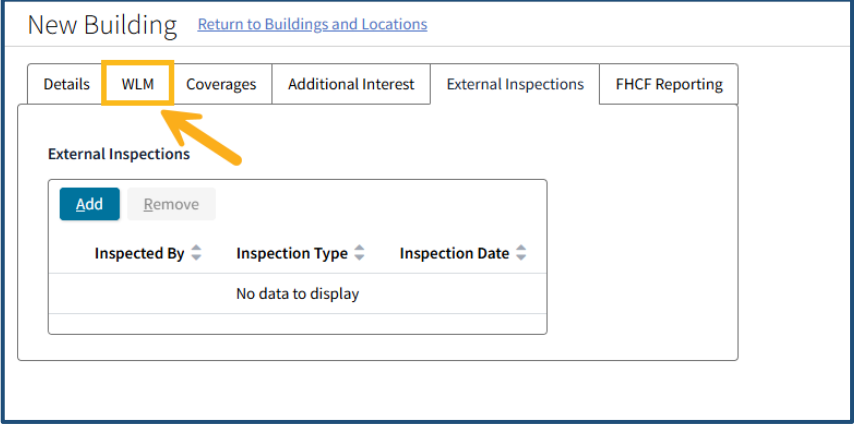
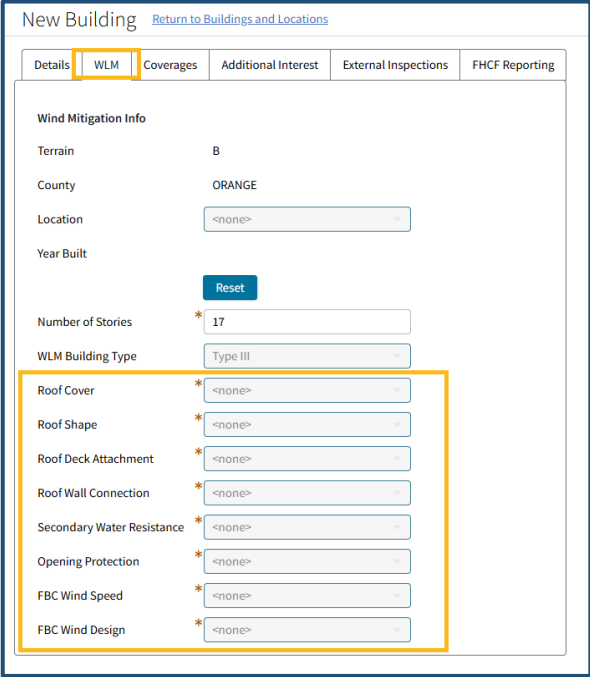
Buildings and Locations,
continued

Step	Action
23	<p>Complete the fields in the <i>Improvements</i> section if there have been updates:</p>  <p>If the building has been updated, enter the year of those updates. In the Other Update Description field, enter in any other description and year of improvements.</p> <p><i>Note:</i> For Commercial Wind policies, the <i>Improvements</i> section will only display information pertaining to the roof.</p>
24	<p>The <i>Rating</i> section prepopulates based on the classification of the risk. External Inspections does not need to be entered here, only the inspections themselves are required documents.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued


Buildings and Locations,
continued

Step	Action
25	<p>Select the WLM tab to enter the wind-loss mitigation (WLM) details from the mitigation form provided by the applicant:</p>  <p><i>Note:</i> Refer to Selecting Wind Loss Mitigation Features job aid for more information.</p>
26	<p>The WLM fields will vary based on the information previously entered on the <i>Details</i> tab. Enter all applicable credits:</p> 

Continued on next page

Overview, Continued

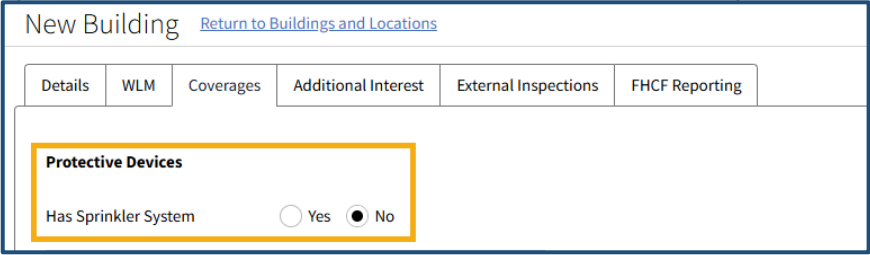
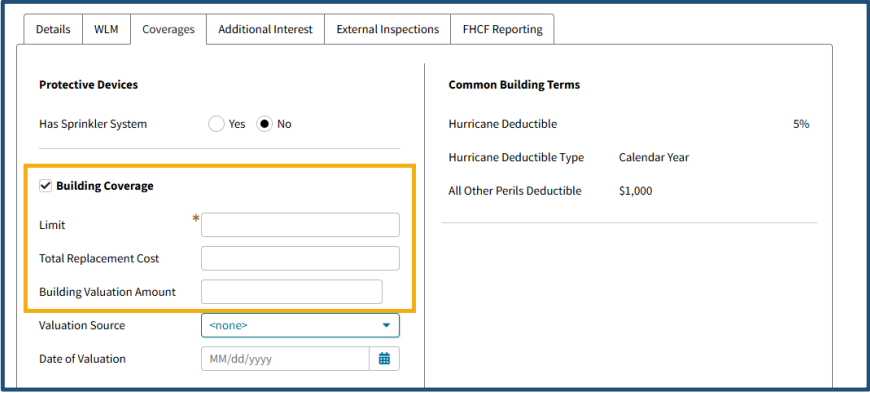
Buildings and Locations , continued, Continued

Step	Action										
27	<p>Select the Coverages tab to enter coverage type and amounts.</p> <div data-bbox="548 508 1409 808" style="border: 1px solid black; padding: 5px;"> <p>New Building Return to Buildings and Locations</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Details</td> <td style="padding: 2px;">WLM</td> <td style="padding: 2px; border: 2px solid orange;">Coverages</td> <td style="padding: 2px;">Additional Interest</td> <td style="padding: 2px;">External Inspections</td> <td style="padding: 2px;">FHCF Reporting</td> </tr> </table> <p style="margin-left: 20px;">Wind Mitigation Info</p> <table style="margin-left: 20px;"> <tr> <td style="padding: 2px;">Terrain</td> <td style="padding: 2px;">B</td> </tr> <tr> <td style="padding: 2px;">County</td> <td style="padding: 2px;">ORANGE</td> </tr> </table>  </div>	Details	WLM	Coverages	Additional Interest	External Inspections	FHCF Reporting	Terrain	B	County	ORANGE
Details	WLM	Coverages	Additional Interest	External Inspections	FHCF Reporting						
Terrain	B										
County	ORANGE										

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
28	<p>In the <i>Protective Devices</i> section, select Yes or No if the applicant has a sprinkler system. If the risk is a multi-peril with a sprinkler system, an ISO Loss Cost Quote will be required for entry</p> 
29	<p>In the <i>Building Coverage</i> section, enter the Limit, Total Replacement Cost and Building Valuation Amount:</p>  <p>Notes:</p> <ul style="list-style-type: none"> • For Commercial Residential risks, the <i>Limit</i>, <i>Total Replacement Cost</i> and <i>Building Valuation Amount</i> must be the same. • For Commercial Nonresidential risks, if the total replacement cost exceeds the maximum limit allowable, First Loss Rules apply.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations , continued, Continued

Step	Action
30	<p>The value of a building must be identified. Select the Valuation Source.</p> <div data-bbox="548 541 1279 1087" style="border: 1px solid black; padding: 10px;"> <p><input checked="" type="checkbox"/> Building Coverage</p> <p>Limit * <input type="text"/></p> <p>Total Replacement Cost <input type="text"/></p> <p>Building Valuation Amount <input type="text"/></p> <p>Valuation Source <none></p> <p>Date of Valuation <input type="text"/></p> <hr/> <p><input type="checkbox"/> Business Personal Property</p> <div style="border: 2px solid orange; padding: 5px; margin-top: 5px;"> <p><none></p> <p>Appraisal</p> <p>Cost Estimator</p> <p>Inspection</p> </div> </div>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

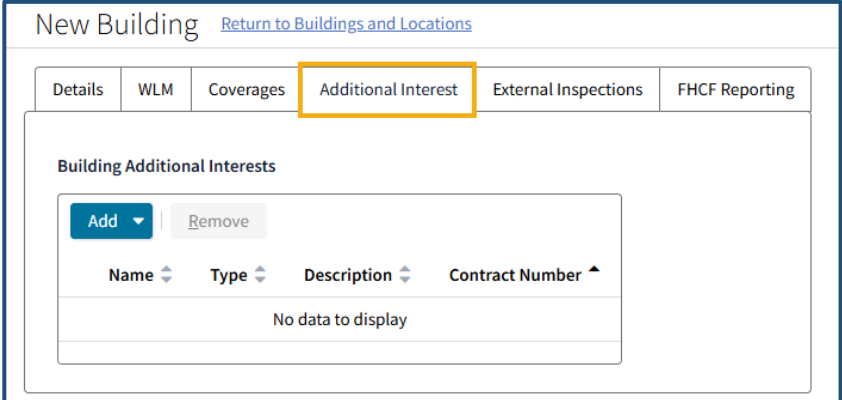
Buildings and Locations,
continued

Step	Action
31	<p>Select the Date of Valuation. If an appraisal is used, complete the Appraiser Name field:</p> <div data-bbox="553 537 1143 999" style="border: 1px solid black; padding: 10px;"> <p><input checked="" type="checkbox"/> Building Coverage</p> <p>Limit * 1,500,000</p> <p>Total Replacement Cost * 1,500,000.00</p> <p>Building Valuation Amount 1,500,000.00</p> <p>Valuation Source Appraisal</p> <p>Appraiser Name *</p> <p>Date of Valuation MM/dd/yyyy</p> <p><input type="checkbox"/> Business Personal Property Coverage</p> </div>
32	<p>A. Select Business Personal Property Coverage, if desired. B. Enter in the Limit and Total Actual Cash Value. These values should be the same.</p> <div data-bbox="553 1171 1136 1444" style="border: 1px solid black; padding: 10px;"> <p>Date of Valuation 05/15/2025</p> <p>A</p> <p><input checked="" type="checkbox"/> Business Personal Property Coverage</p> <p>Limit * B</p> <p>Total Actual Cash Value</p> </div>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

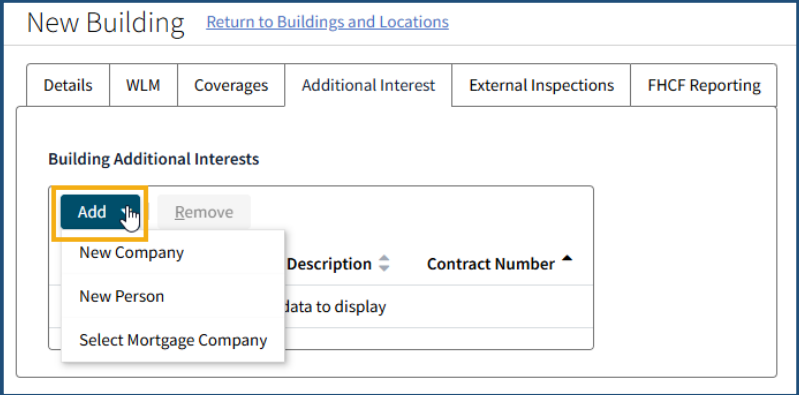
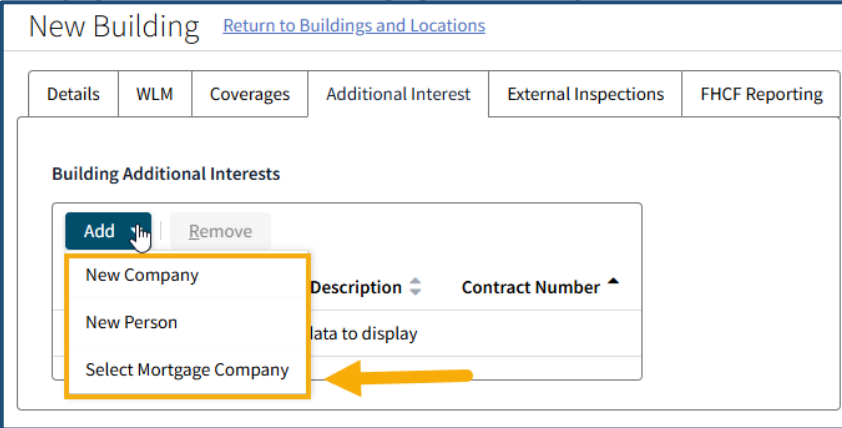
Buildings and Locations , continued, Continued

Step	Action
33	<p>If there are any additional interests (for example: first mortgagee) for the building, they will need to be added:</p> <p>Select the Additional Interest tab:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
34	<p>Select Add:</p>  <p><i>Note:</i> Refer to the following job aids when adding a mortgagee, premium finance company or trust:</p> <ul style="list-style-type: none"> • Adding or Updating a Payor to the Insured or a Third Party • Adding, Updating or Removing a Premium Finance Company as the Payor • Adding, Updating or Removing the Mortgagee or Payor • Writing a Residence Held in Trust
35	<p>Select the appropriate interest. For example, to add a mortgagee, click Select Mortgage Company:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

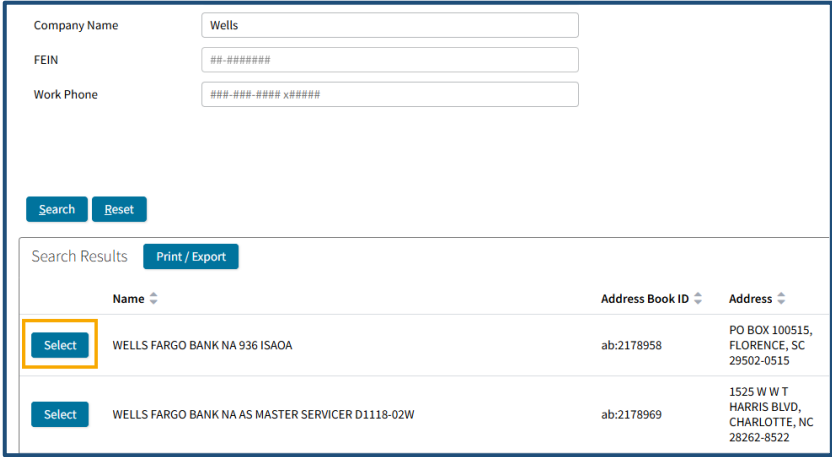
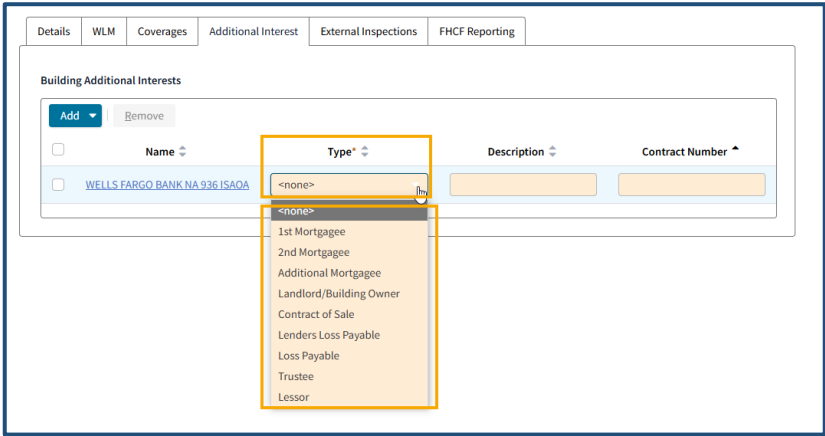
Buildings and Locations , continued, Continued

Step	Action																								
36	<p>Enter the search criteria you want to use to find the mortgage company, then select Search:</p> <div data-bbox="565 499 1408 766" style="border: 1px solid black; padding: 5px;"> <p>Search Mortgage Company Return to New Building</p> <table border="0"> <tr> <td>Type</td> <td><input type="text" value="Company"/></td> <td>Address Book ID</td> <td><input type="text"/></td> </tr> <tr> <td>Company Name</td> <td><input type="text"/></td> <td>City</td> <td><input type="text"/></td> </tr> <tr> <td>FEIN</td> <td><input type="text" value="##-#####"/></td> <td>State</td> <td><input type="text" value="<none>"/></td> </tr> <tr> <td>Work Phone</td> <td><input type="text" value="###-###-#### x####"/></td> <td>ZIP Code</td> <td><input type="text" value="#####"/></td> </tr> <tr> <td></td> <td></td> <td>County</td> <td><input type="text"/></td> </tr> <tr> <td></td> <td></td> <td>Country</td> <td><input type="text" value="United States"/></td> </tr> </table> <p><input type="button" value="Search"/> <input type="button" value="Reset"/></p> <p>Search Results <input type="button" value="Print / Export"/></p> </div> <p>Result: All of the companies that match the search will display in the <i>Search Results</i>.</p>	Type	<input type="text" value="Company"/>	Address Book ID	<input type="text"/>	Company Name	<input type="text"/>	City	<input type="text"/>	FEIN	<input type="text" value="##-#####"/>	State	<input type="text" value="<none>"/>	Work Phone	<input type="text" value="###-###-#### x####"/>	ZIP Code	<input type="text" value="#####"/>			County	<input type="text"/>			Country	<input type="text" value="United States"/>
Type	<input type="text" value="Company"/>	Address Book ID	<input type="text"/>																						
Company Name	<input type="text"/>	City	<input type="text"/>																						
FEIN	<input type="text" value="##-#####"/>	State	<input type="text" value="<none>"/>																						
Work Phone	<input type="text" value="###-###-#### x####"/>	ZIP Code	<input type="text" value="#####"/>																						
		County	<input type="text"/>																						
		Country	<input type="text" value="United States"/>																						

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

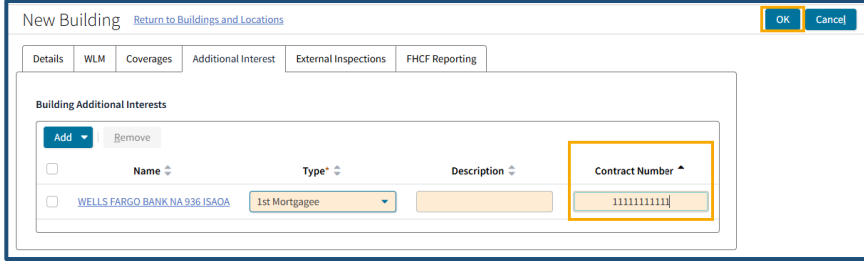
Buildings and Locations,
continued

Step	Action
37	<p>View the results to find the correct company. Click Select next to the desired company name.</p> 
38	<p>Select the Interest Type:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

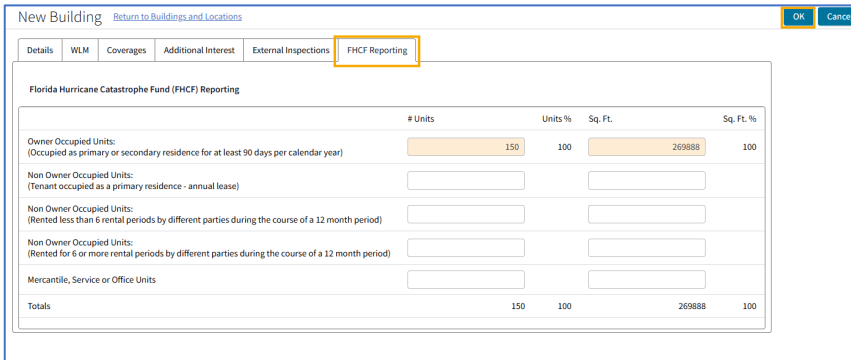
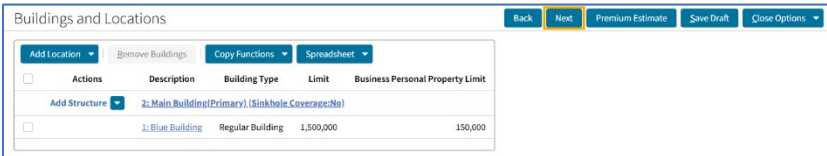
Buildings and Locations , continued, Continued

Step	Action								
39	<p data-bbox="548 436 1036 466">Enter in the Contract/Loan Number:</p> <div data-bbox="548 499 1408 758">  <p>The screenshot shows a 'New Building' form with tabs for 'Details', 'WLM', 'Coverages', 'Additional Interest', 'External Inspections', and 'FHCF Reporting'. The 'Additional Interest' tab is active. Below it is a section titled 'Building Additional Interests' with an 'Add' button and a 'Remove' button. A table contains one entry: <table border="1"> <thead> <tr> <th>Name</th> <th>Type</th> <th>Description</th> <th>Contract Number</th> </tr> </thead> <tbody> <tr> <td>WELLS FARGO BANK NA 936 ISAOA</td> <td>1st Mortgage</td> <td></td> <td>111111111111</td> </tr> </tbody> </table> </p> <p data-bbox="548 764 1386 823">Note: Repeat Steps 34-39 as necessary to add more Additional Interests.</p> </div>	Name	Type	Description	Contract Number	WELLS FARGO BANK NA 936 ISAOA	1st Mortgage		111111111111
Name	Type	Description	Contract Number						
WELLS FARGO BANK NA 936 ISAOA	1st Mortgage		111111111111						

Continued on next page

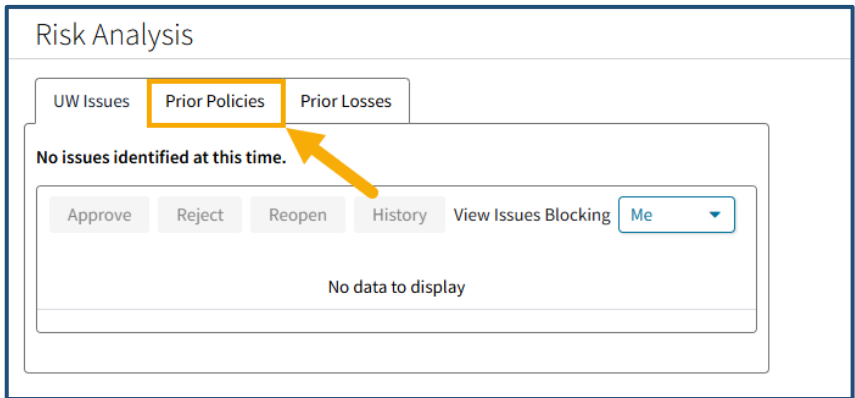

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
40	<p>Select the FHCF Reporting tab to enter in detail regarding the types of eligible commercial occupancies:</p>  <p>Select OK when complete. DO NOT select <i>Return to Buildings and Locations</i> or all new building information will be lost.</p> <p>Notes:</p> <ul style="list-style-type: none"> • The <i>FHCF reporting</i> table must be completed for all Citizens Commercial Residential risks and for any mixed occupancy Commercial Nonresidential risks that contain residential exposure/units. • The total number of units and square footage must equal the values entered in the <i>Details</i> tab. <p>Results:</p> <ul style="list-style-type: none"> • The <i>Buildings and Locations</i> section is complete. • Repeat Steps 13-40 as necessary to add additional buildings.
41	<p>If no other buildings need to be added, select Next to move to the <i>Risk Analysis</i> screen:</p> 

Commercial Lines New-Business Submission Guide, Continued

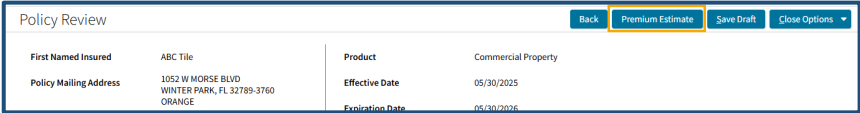
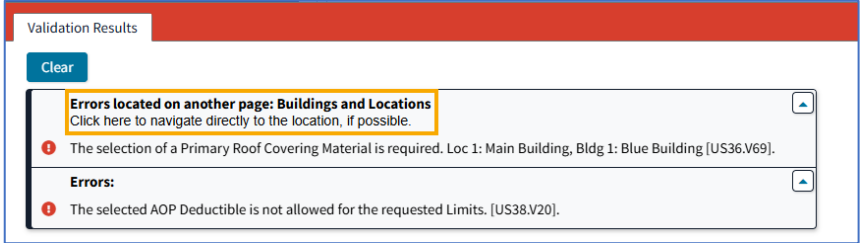
Risk Analysis The *Risk Analysis* screen alerts you to any underwriting issues for this submission. What is required is prior policy information to be entered unless it's a new purchase.

Step	Action
1	<p>Select the Prior Policies tab to enter prior insurance information:</p> 
2	<p>Select Next to continue to the <i>Policy Review</i> screen:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Policy Review The *Policy Review* screen provides an overview of coverage and deductibles.

Step	Action
1	<p>Review the information on the <i>Policy Review</i> screen for accuracy. If needed, navigate to the appropriate screen to make any necessary changes. Select Premium Estimate to check for errors and obtain a premium estimate:</p> <div data-bbox="558 663 1412 774" data-label="Image">  </div> <p>Result: Any errors on the application will display in the <i>Validation Results</i> section at the bottom of the <i>Policy Review</i> screen. If there are no errors, the <i>Premium Estimate</i> screen will display.</p> <p><i>Note:</i> Buildings valued over 10million will be submitted for A-Rate And no premium will display, but you will still need to click on premium estimate to upload and link documents.</p>
2	<p>Errors that require correction are indicated with a red exclamation point. Errors that can be bypassed are indicated with a yellow exclamation point.</p> <p>To correct an error, click on the underlined link to be returned to that page of the application:</p> <p><i>Note:</i> If you receive a Duplicate Submission error you can still generate a Premium Estimate. Please contact Underwriting if you need to Request Approval.</p> <div data-bbox="558 1415 1412 1656" data-label="Image">  </div> <p>The fields that require correction will appear in red. Click within the field to correct the information.</p>
3	<p>Once all errors have been corrected, select Premium Estimate. Result: The <i>Premium Estimate</i> screen appears.</p>

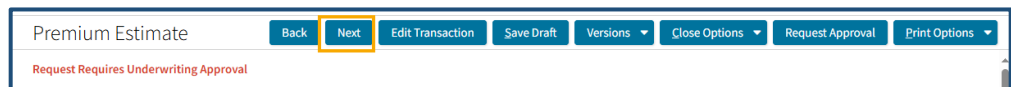
Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Premium Estimate

The *Premium Estimate* screen provides estimated premium charges for the policy. The premium is subject to change pending Underwriting review. There are multiple options on the *Premium Estimate* screen:

Select...	To ...
Edit Transaction	Make changes to the application, then re-estimate premium.
Save Draft	Save the application, which enables you to return later.
Versions	Create a different version of the application for coverage and premium comparison purposes.
Close Options	Withdraw the application.
Request Approval	To submit request to bind the application.
Print Options	Print the <i>Premium Estimate</i> .



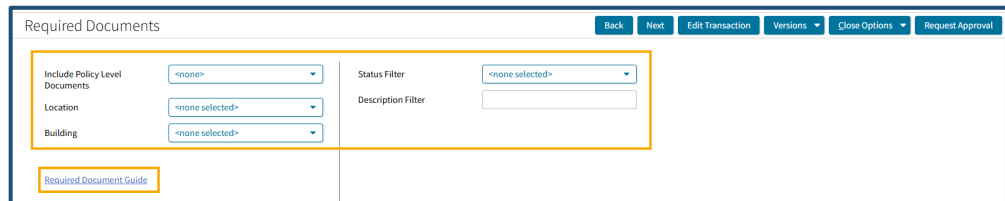
Once you review the *Premium Estimate* screen, select **Next** to continue to the *Required Documents* screen.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Required Documents

As you create a new submission, the *Required Documents* screen displays a dynamic list of documents you must upload. When you have multiple items (for example, photos) for the same required document type, files can be combined in a PDF or multiple document types can be selected.



Notes:

- If you are uploading documents for multiple locations, you can use the search criteria to sort the list of required documents.
- The link to the *Required Document Guide* will give you specific detail for commonly required documents.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Premium Estimate, continued

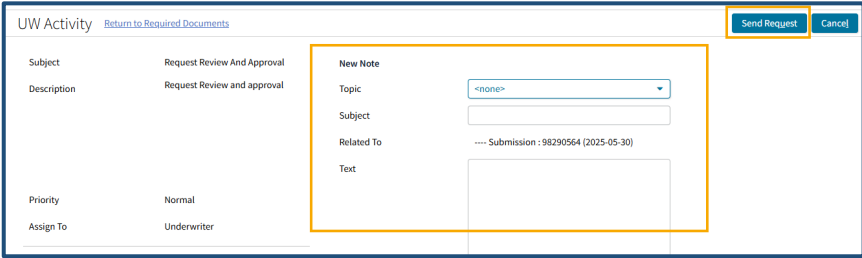
Step	Action
1	<p>Upload all required documents.</p> <p>A. Check the corresponding box for the document you want to upload.</p> <p>B. Click Upload (one document must be uploaded prior to linking):</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> • If a document is already uploaded, use the Link feature to attach the previously uploaded item. • Refer to the Uploading and Linking Documents job aid for detailed instructions on document submission.
2	<p>Select Request Approval when all required documents have been uploaded:</p>

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Required Documents,
continued

Result: The *UW Activity* screen displays the *Request Review and Approval* activity that will be sent to Underwriting.

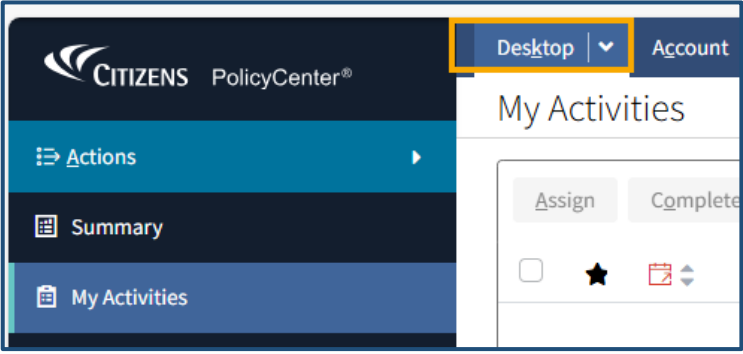
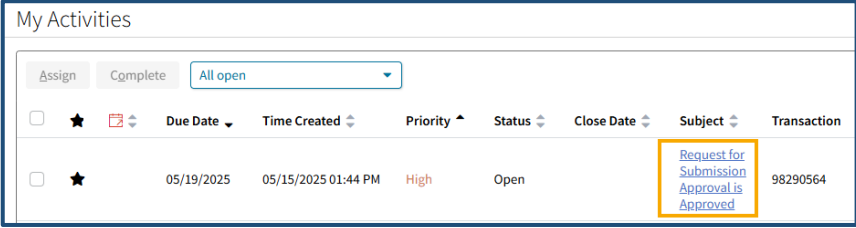
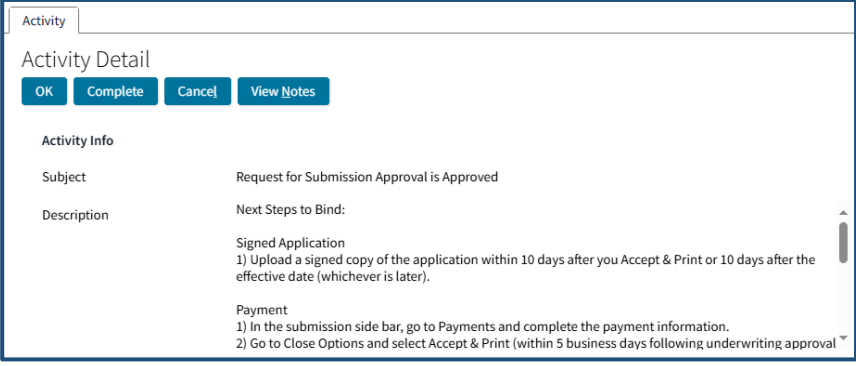
Step	Action
3	<p>Use the <i>New Note</i> section use General as the type and new submission as the subject. Please provide your name and contact telephone # and any other information you would like the underwriter to know, then select Send Request:</p> <div data-bbox="553 695 1411 951" style="border: 1px solid black; padding: 5px;">  </div> <p>Results:</p> <ul style="list-style-type: none"> • An Underwriter will receive the submission for review. • PolicyCenter will send the agent an activity indicating that the submission was approved or denied by an Underwriter.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Notice of Approval

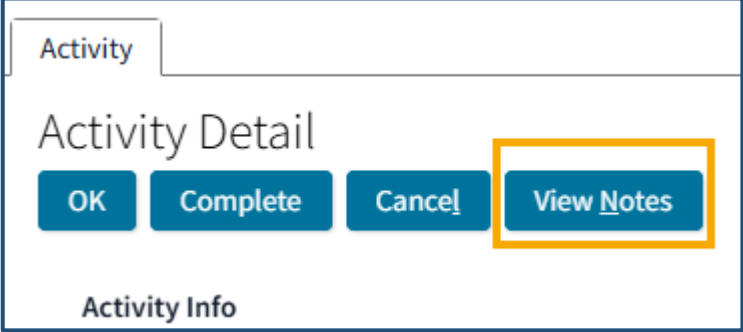

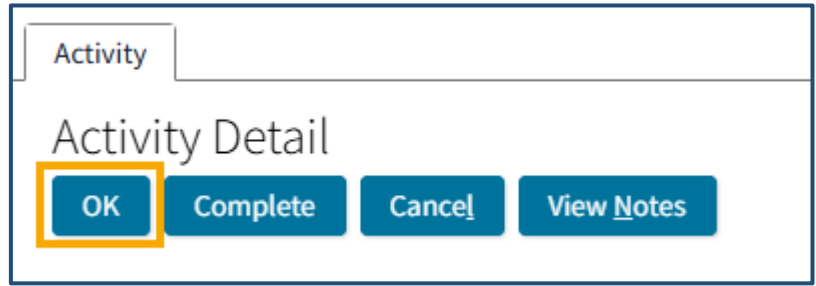
If the risk submitted is approved, the activity *Request for Submission Approval is Approved* will be sent to the agent to complete the submission process.

Step	Action
1	<p>Access the Desktop:</p> 
2	<p>Select the approval activity related to your submission:</p>  <p>Result: The <i>Activity Detail</i> screen will appear.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Notice of Approval, continued

Step	Action
3	<p>Select View Notes to view any additional notes about the submission approval.</p>  <p>Result: Any additional notes will appear. Select Return to Activity Detail.</p> 
4	<p>Select OK to close the <i>Activity Detail</i> screen.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

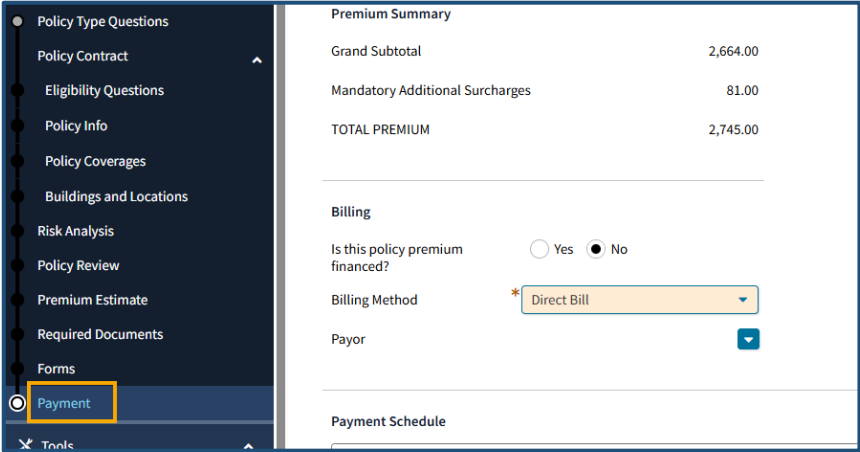
Premium Estimate, continued

Step	Action																																																
5	<p>Review the submission details and select Premium Estimate if no changes are needed. The only change that can be made at this point are related to deductibles anything else requires a new submission.</p> <div data-bbox="560 619 1279 751" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Policy Info</p> <p>< Back Premium Estimate Save Draft Close Options ▾</p> </div> <p><i>Note:</i> After selecting <i>Premium Estimate</i>, select Forms from the sidebar to view the forms associated with the submission. The <i>Forms</i> screen will show what forms have been applied to the policy, location and buildings.</p> <div data-bbox="560 955 1399 1360" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Submission (Premium Estimated) CR# Citizens Effective: 05/20/2025 Primary: ABC Inc Account: 99011100 OW Approved</p> <p>Forms</p> <p>Forms to Print (excludes impacted forms already printed)</p> <table border="1"> <thead> <tr> <th>Form #</th> <th>Edition</th> <th>Description</th> <th>End.#</th> <th>Replacing #</th> <th>Applies To</th> </tr> </thead> <tbody> <tr> <td>CDEC-FE-SCH</td> <td>01 14</td> <td>FORMS AND ENDORSEMENT SCHEDULE</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CDEC-PI-SCH</td> <td>01 14</td> <td>POLICY INTEREST SCHEDULE</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CDEC1</td> <td>10</td> <td>COMMERCIAL PROPERTY DECLARATIONS PAGE</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CIT 00 02</td> <td>10 24</td> <td>TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CIT 01 75</td> <td>07 23</td> <td>FLORIDA CHANGES - LEGAL ACTION AGAINST US</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CIT 01 91</td> <td>10 24</td> <td>FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS</td> <td></td> <td></td> <td>Policy</td> </tr> <tr> <td>CIT 02 55</td> <td>10 24</td> <td>FLORIDA CHANGES - CANCELLATION AND NONRENEWAL</td> <td></td> <td></td> <td>Policy</td> </tr> </tbody> </table> </div>	Form #	Edition	Description	End.#	Replacing #	Applies To	CDEC-FE-SCH	01 14	FORMS AND ENDORSEMENT SCHEDULE			Policy	CDEC-PI-SCH	01 14	POLICY INTEREST SCHEDULE			Policy	CDEC1	10	COMMERCIAL PROPERTY DECLARATIONS PAGE			Policy	CIT 00 02	10 24	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION			Policy	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US			Policy	CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS			Policy	CIT 02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL			Policy
Form #	Edition	Description	End.#	Replacing #	Applies To																																												
CDEC-FE-SCH	01 14	FORMS AND ENDORSEMENT SCHEDULE			Policy																																												
CDEC-PI-SCH	01 14	POLICY INTEREST SCHEDULE			Policy																																												
CDEC1	10	COMMERCIAL PROPERTY DECLARATIONS PAGE			Policy																																												
CIT 00 02	10 24	TABLE OF CONTENTS - CONDOMINIUM ASSOCIATION			Policy																																												
CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US			Policy																																												
CIT 01 91	10 24	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS			Policy																																												
CIT 02 55	10 24	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL			Policy																																												

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Payment

Step	Action
1	<p>When ready to make a payment, select Payment from the sidebar.</p> <p>From the <i>Payment</i> screen, view the <i>Premium Summary</i>, and select a billing method:</p> 
2	<p>Indicate if the policy is premium financed:</p> <p>If Yes, select Premium Finance Company. Refer to the Adding, Updating or Removing a Premium Finance Company as the Payor job aid for more information.</p> <p>If No, continue to next step.</p>

Continued on next page

Overview, Continued

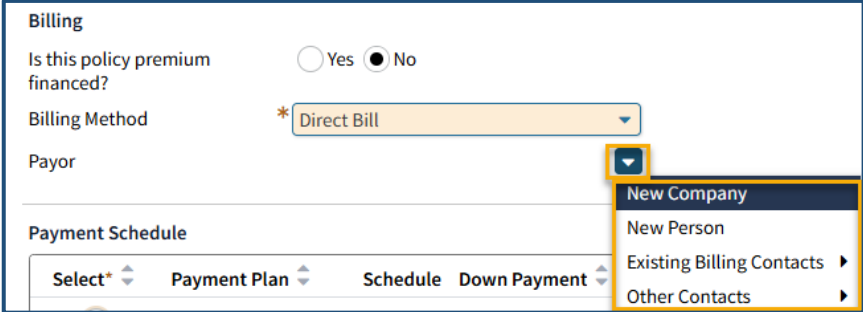
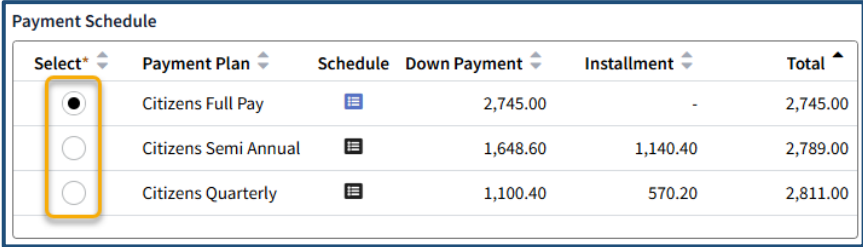
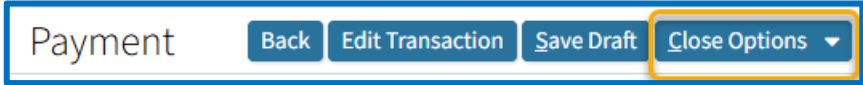
Premium Estimate, Continued

Step	Action
3	<p>Select a Billing Method:</p> <div data-bbox="553 510 1409 919" style="border: 1px solid black; padding: 10px;"> <p>Billing</p> <p>Is this policy premium financed? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Billing Method * Direct Bill Direct Bill Mortgagee Bill</p> <p>Payor</p> <hr/> <p>Payment Schedule</p> </div> <p><i>Notes:</i></p> <ul style="list-style-type: none"> • <i>Direct Bill</i> should be selected when the payor is the applicant, premium finance company or third party. • When the policy is mortgagee billed, refer to the Adding, Updating or Removing the Mortgagee or Payor job aid.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

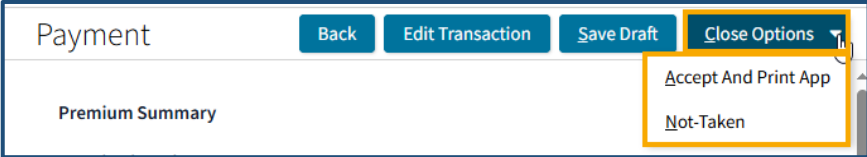
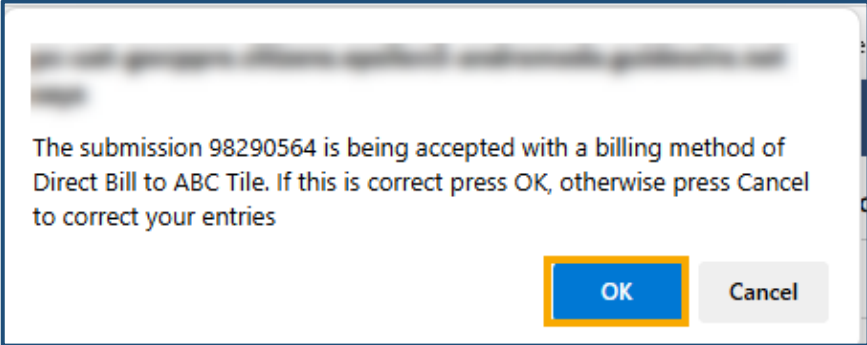
Payment,
continued

Step	Action																								
4	<p>Add a payor from a list of previously entered contacts by clicking the highlighted arrow icon:</p> 																								
5	<p>If you select <i>Direct Bill</i>, our payment plans display: full pay, semi-annual and quarterly. Choose the payment option:</p>  <table border="1"> <thead> <tr> <th>Select*</th> <th>Payment Plan</th> <th>Schedule</th> <th>Down Payment</th> <th>Installment</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="radio"/></td> <td>Citizens Full Pay</td> <td></td> <td>2,745.00</td> <td>-</td> <td>2,745.00</td> </tr> <tr> <td><input type="radio"/></td> <td>Citizens Semi Annual</td> <td></td> <td>1,648.60</td> <td>1,140.40</td> <td>2,789.00</td> </tr> <tr> <td><input type="radio"/></td> <td>Citizens Quarterly</td> <td></td> <td>1,100.40</td> <td>570.20</td> <td>2,811.00</td> </tr> </tbody> </table> <p><i>Note:</i> Direct-billed policies are eligible for electronic payments, made by the agent through PolicyCenter or the policyholder through myPolicy.</p> <ul style="list-style-type: none"> For PolicyCenter payments, refer to the Making an Online Electronic Payment job aid. For myPolicy payments, refer to the myPolicy guide. 	Select*	Payment Plan	Schedule	Down Payment	Installment	Total	<input checked="" type="radio"/>	Citizens Full Pay		2,745.00	-	2,745.00	<input type="radio"/>	Citizens Semi Annual		1,648.60	1,140.40	2,789.00	<input type="radio"/>	Citizens Quarterly		1,100.40	570.20	2,811.00
Select*	Payment Plan	Schedule	Down Payment	Installment	Total																				
<input checked="" type="radio"/>	Citizens Full Pay		2,745.00	-	2,745.00																				
<input type="radio"/>	Citizens Semi Annual		1,648.60	1,140.40	2,789.00																				
<input type="radio"/>	Citizens Quarterly		1,100.40	570.20	2,811.00																				
6	<p>Once the billing method and payment plan have been selected, you can accept the offer and print the application by selecting Close Options:</p> 																								

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Accept and Print

Step	Action
1	<p>From the <i>Close Options</i> drop-down menu, select Accept and Print App if the applicant accepts the approved submission.</p>  <p><i>Notes:</i></p> <ul style="list-style-type: none"> Once the application is accepted and printed, the only change that can be made is to deductible options. Other changes, including those to a payment plan, will require a new submission. If the applicant declines the approved submission, select Not-Taken. If Not-Taken is selected, select <i>not-taken agent</i> or <i>not-taken insured</i>.
2	<p>A confirmation prompt appears for you to confirm the payment information entered. Click OK to continue:</p>  <p><i>Notes:</i></p> <ul style="list-style-type: none"> Go to the <i>Account level</i> documents to view the application and payment transmittal. The policy does not get <i>issued</i> until the payment is posted. No coverage is in force until the policy is <i>issued</i>. For more information on submitting payment, refer to the Submitting Payments job aid.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Premium Estimate, Continued

Step	Action																		
3	<p>Once payment posts, you will receive an activity indicating <i>Policy ##### has been issued.</i></p> <div data-bbox="545 533 1396 726" style="border: 1px solid black; padding: 5px;"> <p>My Activities</p> <p>Assign Complete Closed in last 30 days</p> <table border="1"> <thead> <tr> <th><input type="checkbox"/></th> <th>★</th> <th></th> <th>Due Date</th> <th>Time Created</th> <th>Priority</th> <th>Status</th> <th>Close Date</th> <th>Subject</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td>05/19/2025</td> <td>05/15/2025 01:44 PM</td> <td>High</td> <td>Complete</td> <td>05/15/2025</td> <td>Policy 12345678 has been issued.</td> </tr> </tbody> </table> </div>	<input type="checkbox"/>	★		Due Date	Time Created	Priority	Status	Close Date	Subject	<input type="checkbox"/>			05/19/2025	05/15/2025 01:44 PM	High	Complete	05/15/2025	Policy 12345678 has been issued.
<input type="checkbox"/>	★		Due Date	Time Created	Priority	Status	Close Date	Subject											
<input type="checkbox"/>			05/19/2025	05/15/2025 01:44 PM	High	Complete	05/15/2025	Policy 12345678 has been issued.											


Verify that all information is correct. Once you **accept and print** the offer, changes can no longer be made.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Additional Resources

Log in to the *Agents* website at www.Citizensfla.com to access training resources.



The screenshot shows the Citizens Agents website interface. At the top, there is a navigation bar with links for Systems, Payments, Contact Us, FAQs, My Sites, and a user greeting 'Welcome Shannon'. Below this is the main header with the Citizens logo and navigation tabs for Personal, Commercial, Programs, Training (selected), News, and myAgency. A search bar is also present. The main content area features a large banner with the text 'Get Social' and a video player. Below the banner, there are three columns: 'Training', 'Overview', and 'Spotlight'. The 'Training' column lists various resources like Performance Standards, Citizens Essentials, Live Education, On Demand Education, Webinar Recordings, Personal Job Aids, and Commercial Job Aids. The 'Overview' column provides an introduction to the Training section and lists links to Performance Standards Program, Citizens Essentials, Live Education, On Demand Education, Recorded Webinars, Personal Job Aids, and Commercial Job Aids. The 'Spotlight' column highlights 'Citizens Essentials' with a description and a 'Learn More' button. At the bottom of the page, there is a footer with links for Terms & Conditions, Privacy Policy, Site Map, Accessibility, and Contact Us, along with social media icons for Facebook, Twitter, LinkedIn, and YouTube.

End of document