

Personal Lines New Business Submission Guide

For Appointed Agents





Personal Lines New Business Submission Guide

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New-Business Submission Guide

What	Creating a new-business submission for Personal Lines policy types
Who	Personal 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.

Establishing Eligibility Per Florida law, agents must establish eligibility prior to placing a policy with Citizens. Property owners are eligible for Personal Lines coverage in Citizens if they meet *one* of the following rules:

- **No-offer-of-coverage:** The applicant is unaware of any offer of coverage from any authorized insurer.
- **20% Rule:** The premium for all offers of coverage made by authorized insurers is more than 20% greater than the premium for comparable coverage from Citizens.
- **Personal Lines Non-Primary Residence** will not be eligible for coverage with Citizens if an offer of comparable coverage not more than 20% greater than Citizens' premium is made by an approved surplus lines insurer as part of its take-out plan.

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

Establishing eligibility will vary slightly by policy type:

Policy Type	Requirement
HO-3, HO-6, DP-3 Dwelling, and DP-1 Dwelling	Eligibility must be established through Clearinghouse powered by EZLynx comparative rater , with the <i>Detailed Quote Results</i> being submitted as proof of eligibility.
All other personal lines policy types	These policies will begin in PolicyCenter. A copy of the rate comparison or private carrier's quote and/or declination of coverage must be submitted with the application for these policy type.

For more details, refer to the [Personal Lines: New Business Eligibility Guide](#).

Continued on next page



New-Business Submission Guide, Continued

Establishing Eligibility, continued

Creating a Comparable Quote

A comparable quote must be created prior to a new-business submission when the policyholder has an offer from the private market. To be considered comparable, the following must match the private market offer:

- Coverage A limits
- Hurricane Deductibles
- Ordinance and Law Coverage percentage, if offered
- Mitigation Credits
- Loss Settlement (actual cash value or replacement cost)

Remaining coverages/characteristics should be the same in comparing quotes, but carrier options may not be an exact match, closest option available should be presented.

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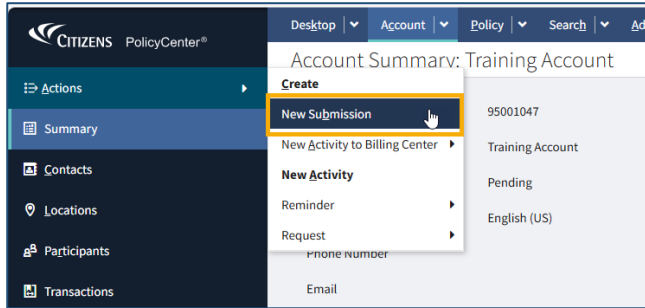
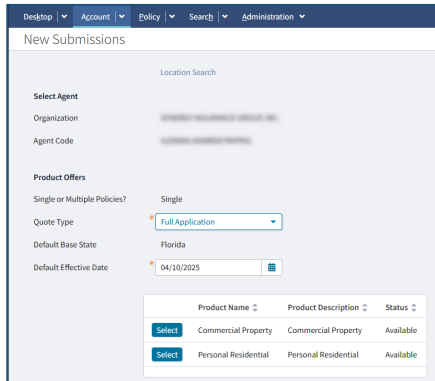


New-Business Submission Guide, Continued

Starting a New Submission

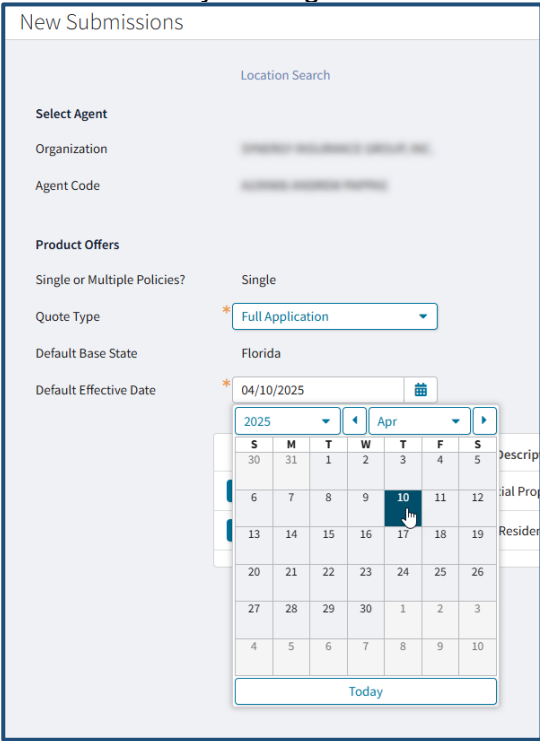
Steps to create a new submission will vary by policy type:

- **HO-3, HO-6, DP-3 Dwelling, and DP-1 Dwelling** will begin in EZLynx. Refer to the [Citizens Clearinghouse Powered by EZLynx](#) quoting demonstration video for step-by-step instructions on your EZLynx quote. Once your quote has been created in EZLynx, select **Access Quote** to bridge to PolicyCenter. [Continue to Step 7](#) of this document.
- **All other personal lines policy types** will begin in PolicyCenter.

Step	Action
1	Create or access an account in PolicyCenter. <i>Note:</i> Refer to the Accounts in PolicyCenter job aid for more information about creating an account.
2	On the <i>Account File Summary</i> screen, select Actions, then New Submission.  Result: The <i>New Submissions</i> screen appears.  Select Full Application or Quick Quote. A Citizens quick quote matching the private-market offer is required if coverages on the offer are different than the final Citizens submission.

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**New-Business Submission Guide**, Continued**Starting a
New
Submission in
PolicyCenter,**
continued

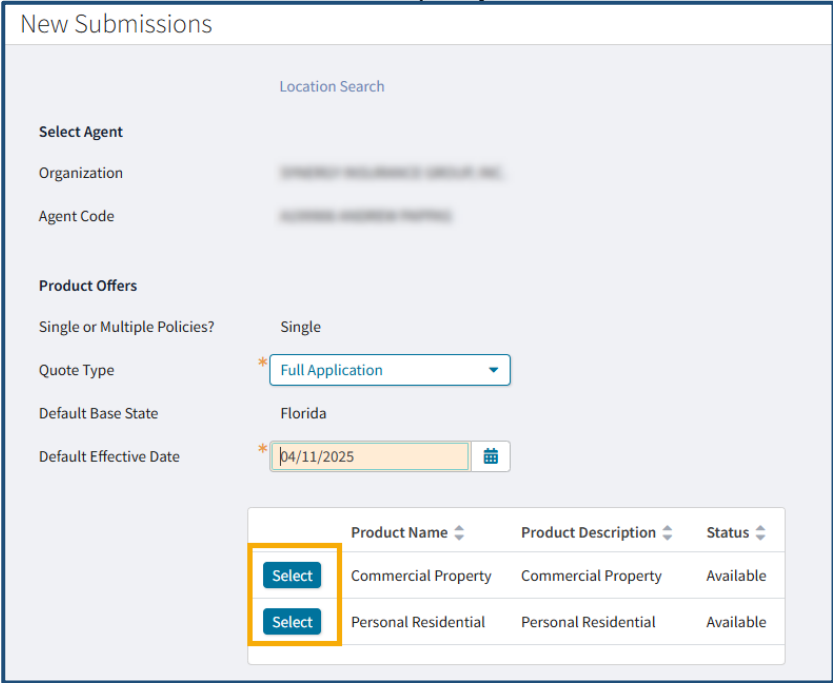
Step	Action						
3	<table> <tr> <th>If you...</th><th>Then ...</th></tr> <tr> <td>Created a quick quote</td><td>Convert the quick quote to a full application by selecting Full App from the <i>Premium Estimate</i> screen in your Quick Quote.</td></tr> <tr> <td>Did not create a quick quote</td><td>Select Full Application from the <i>Quote Type</i> dropdown menu of the <i>New Submissions</i> screen.</td></tr> </table>	If you...	Then ...	Created a quick quote	Convert the quick quote to a full application by selecting Full App from the <i>Premium Estimate</i> screen in your Quick Quote.	Did not create a quick quote	Select Full Application from the <i>Quote Type</i> dropdown menu of the <i>New Submissions</i> screen.
If you...	Then ...						
Created a quick quote	Convert the quick quote to a full application by selecting Full App from the <i>Premium Estimate</i> screen in your Quick Quote.						
Did not create a quick quote	Select Full Application from the <i>Quote Type</i> dropdown menu of the <i>New Submissions</i> screen.						
4	On PolicyCenter submissions, the <i>Default Effective Date</i> displays the current date. Accept the date or select a future effective date by clicking the calendar icon.  Note: Agents can submit a new-business submission 30 days in advance of the requested effective date.						

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New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter, continued

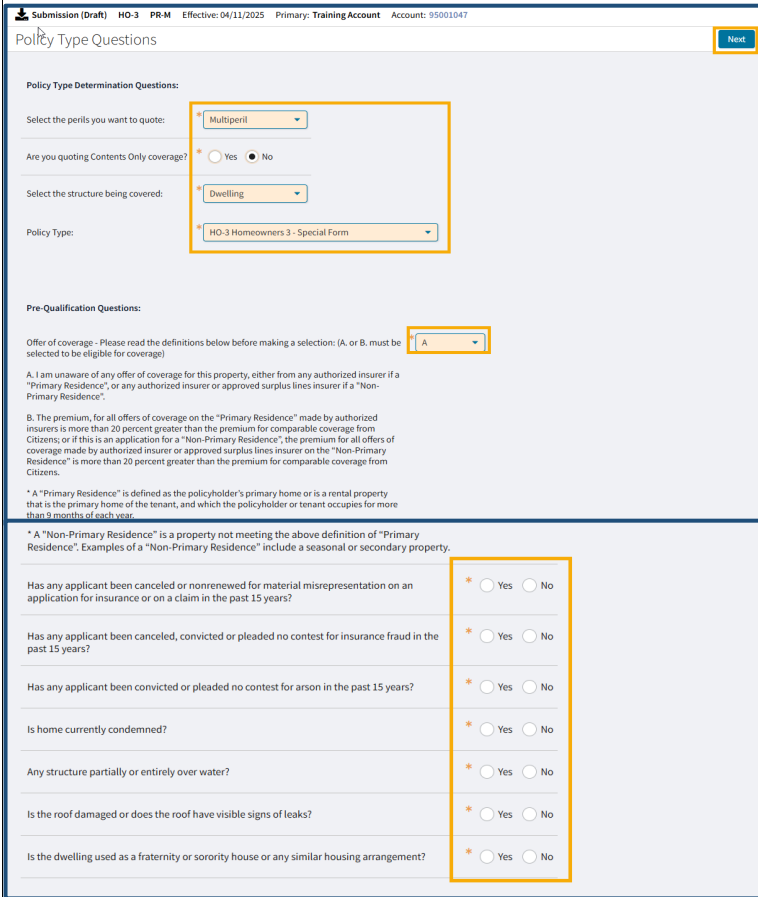
Step	Action
5	In the <i>Use Primary Account Location</i> field, select Yes to carry over the account address, or No to enter a separate address for the submission. <i>Note:</i> This field only displays when there is more than one submission on an account. If this is a new account, and no other submissions have been started on it, this will not appear on the screen.
6	Select a line of business for the policy:  Result: <i>The Policy Type Questions screen appears.</i>

Continued on next page



New-Business Submission Guide, Continued

**Policy Type
Questions
Screen**

Step	Action
7	The <i>Policy Type Questions</i> screen displays a list of required questions. All questions must be answered to avoid validation errors. Note: EZLynx submissions begin here. If a quote was initiated in EZLynx, most answers will prefill from EZLynx into Policy Center.  Complete the <i>Policy Type Questions</i> screen, then select Next: Result: The <i>Eligibility Questions</i> screen will appear.

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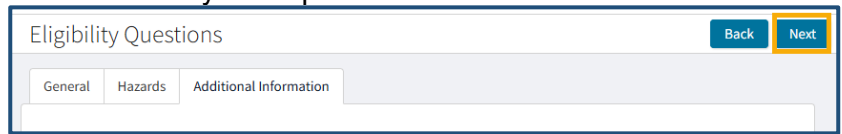


New-Business Submission Guide, Continued

Eligibility Questions Screen

The *Eligibility Questions* screen consists of three tabs: *General*, *Hazards* and *Additional Information*. Navigate between tabs by clicking on the blue hyperlinks:

The screenshot shows the 'Eligibility Questions' screen. At the top, the title 'Eligibility Questions' is displayed. Below the title, there are three tabs: 'General', 'Hazards', and 'Additional Information'. The 'General' tab is currently selected and highlighted with a yellow border. The other two tabs are also visible but not selected.

Step	Action
1	Complete the questions on each tab, then select Next. Based on input, additional questions may appear and/or additional documents may be required.  Result: The <i>Policy Info</i> screen appears.

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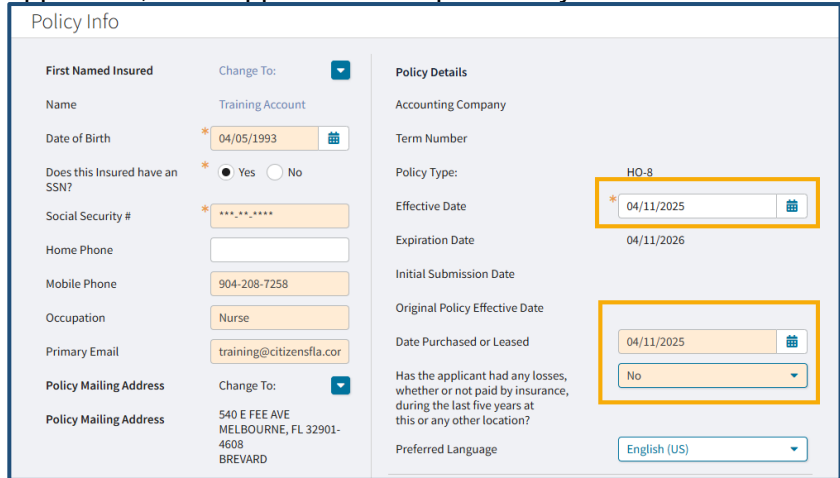
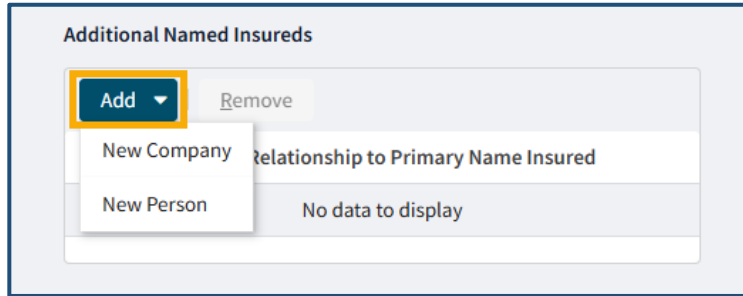
**New-Business Submission Guide**, Continued**Policy Info
Screen**

The information on the *Policy Info* screen prepopulates from the customer's account in PolicyCenter or EZLynx.

Step	Action
1	Review prepopulated information and edit, if necessary: The screenshot shows the 'Policy Info' screen with the following fields and values: First Named Insured: Change To: [dropdown arrow] Name: Training Account Date of Birth: * 04/05/1993 [calendar icon] Does this Insured have an SSN?: * ☒ Yes ☐ No Social Security #: * ***-**-**** Home Phone: [empty field] Mobile Phone: 904-208-7258 Occupation: Nurse Primary Email: training@citizensfla.cor Policy Mailing Address: Change To: [dropdown arrow] Policy Mailing Address: 540 E FEE AVE MELBOURNE, FL 32901-4608 BREVARD County: BREVARD Address: [empty field] Address Standardization: Standardized Person Type: Individual Note: Social Security or Taxpayer Identification numbers are required. To avoid generating excessive or incorrect loss history data: • Enter the correct legal name, date of birth, Social Security number/TIN and address • When adding an LLC, select New Company to ensure the format is correct.

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**New-Business Submission Guide**, Continued**Policy Info
Screen,
continued**

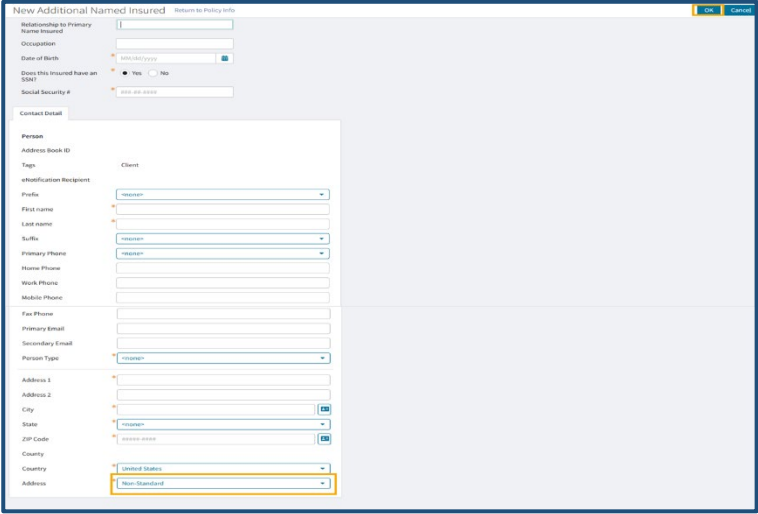
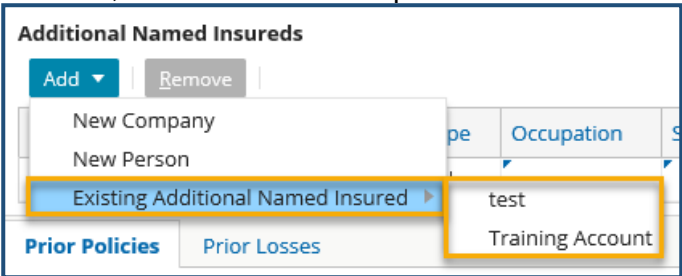
Step	Action
2	Complete the <i>Policy Details</i> section of the <i>Policy Info</i> screen. Enter the Date Purchased or Leased, then indicate, if applicable, if the applicant has reported any losses.  <i>Note:</i> The <i>Prior Losses</i> tab will appear if prior losses are indicated or if prior losses are returned on the automated loss history report, this field will update to "Yes."
3	To add additional named insureds, select Add, then New Company, New Person or Existing Additional Named Insured in the <i>Additional Named Insured</i> section:  Result: The <i>Additional Named Insured</i> screen appears. <i>Note:</i> To avoid generating excessive or incorrect automated loss history data: • Enter correct legal name, date of birth, Social Security number/TIN and address • When adding an LLC, select New Company to ensure the format is correct.

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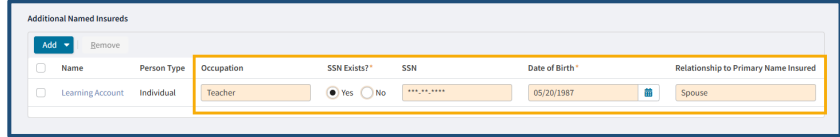
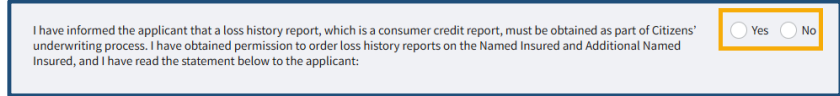
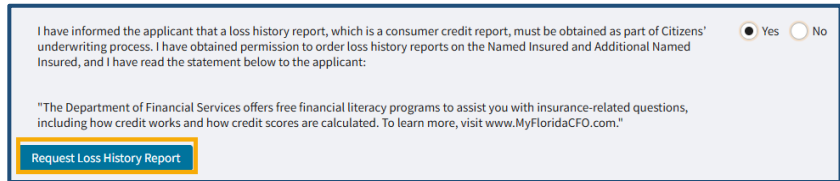
New-Business Submission Guide, Continued

Policy Info
Screen,
continued

Step	Action
4	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:  If adding an existing additional named insured from the account contacts, select it from the drop-down list:  Result: The contact will be added to the <i>Additional Named Insured</i> list.

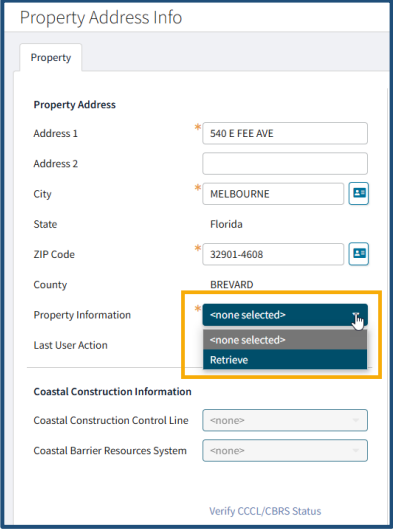
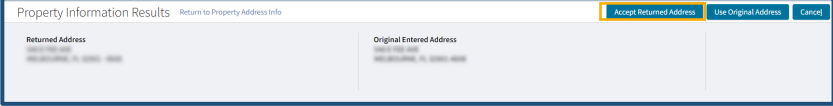
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**New-Business Submission Guide**, Continued**Policy Info
Screen,**
continued

Step	Action
5	Review the <i>Additional Named Insured</i> list. Blue triangles indicate required fields. Click in the box(es) to enter text. 
6	Important: Permission from the applicant to obtain loss history must be obtained to proceed with the submission. If the applicant does not grant permission, the application cannot be submitted to Citizens. Indicate if you have obtained permission to order loss history reports on the named and additional named insured.  Result: Once permission is obtained, the <i>Request Loss History Report</i> button will become active.
7	 Result: The <i>Property Address Info</i> screen displays. Select Request Loss History. Result: The <i>Property Address Info</i> screen displays.

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**New-Business Submission Guide**, Continued**Policy Info
Screen,
continued**

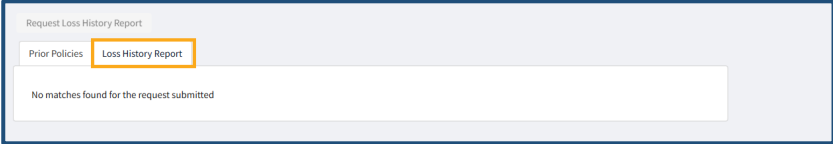
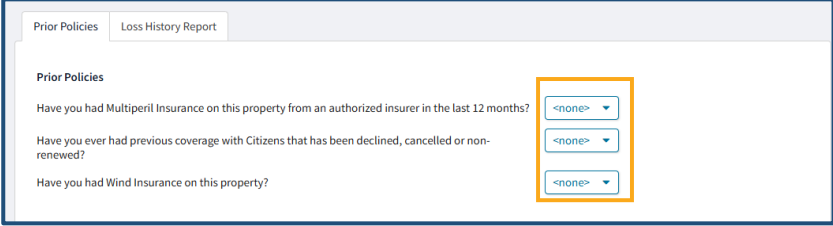
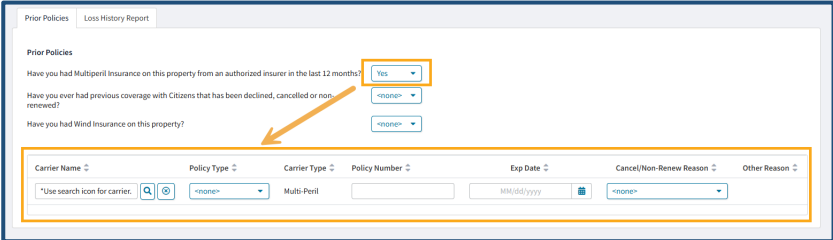
Step	Action
8	Retrieve property information.  Result: The <i>Property Information Results</i> screen displays.
9	Select Accept Returned Address.  Result: The <i>Property Address Info</i> screen displays. Loss history data is pulled. <i>Note:</i> Use <i>Original Address</i> should only be selected in rare circumstances. If you use the original address, contact Underwriting to discuss prior to submission.
10	Return to the Policy Info screen by selecting the Back button.  Result: The <i>Policy Info</i> screen displays.

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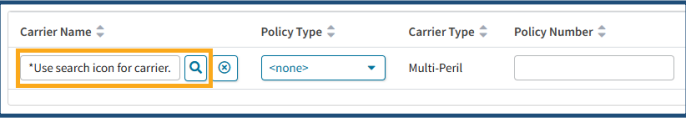
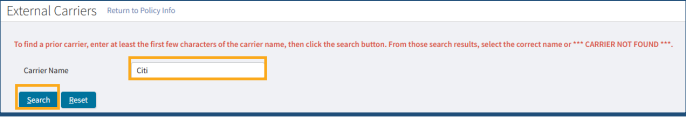
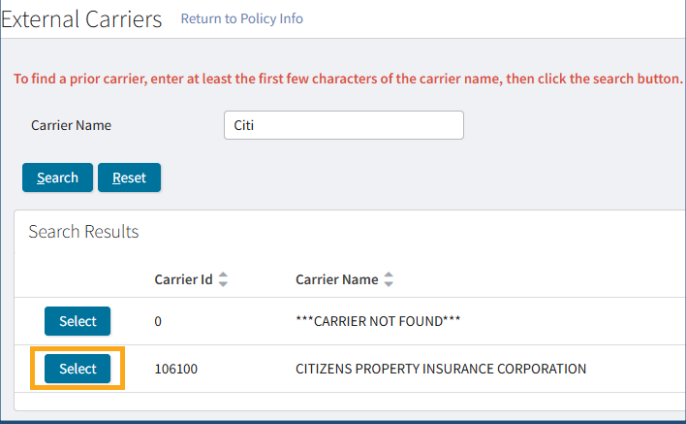
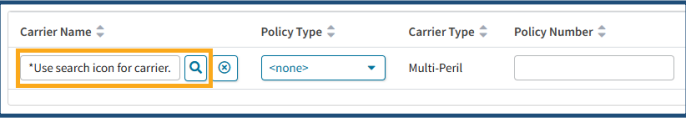
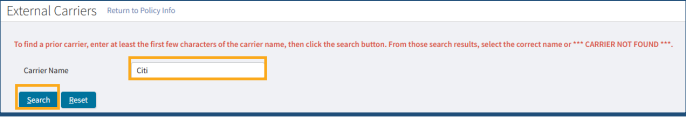
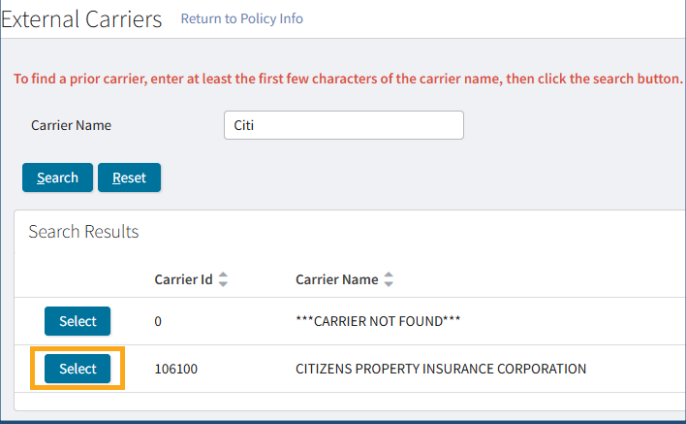
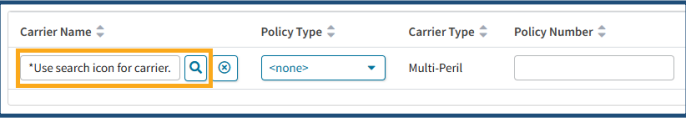
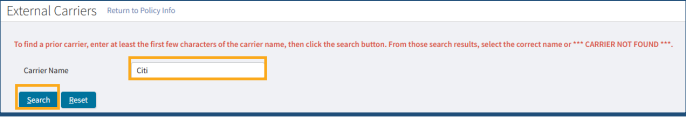
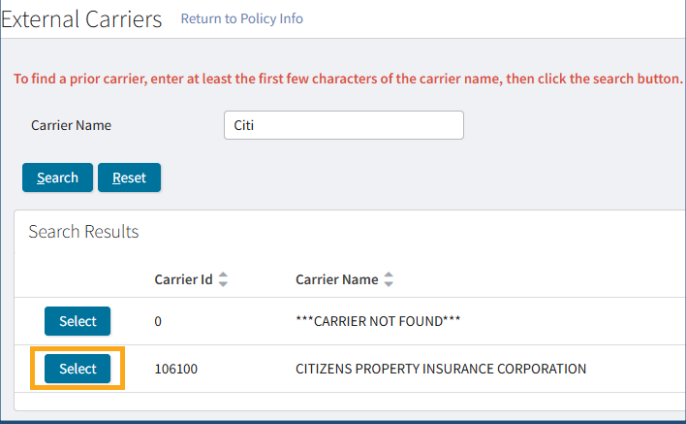
New-Business Submission Guide, Continued

Policy Info Screen, continued

Step	Action
11	Select the Loss History Report tab to determine if any prior losses were generated by the automated process.  The data on this report is for completing and verifying the accuracy of the <i>Prior Losses</i> section of the application.
12	If prior losses are returned on the <i>Loss History Report</i> tab, refer to the Automated Loss History Data and Acceptable Proof of Repair Guide for additional instructions.
13	Enter the required information in the <i>Prior Policies</i> section:  Result: If prior coverage is indicated, enter prior carrier information. Fields in this chart become active: 

Continued on next page

**New-Business Submission Guide**, Continued**Policy Info
Screen,
continued**

Step	Action								
14	If there is prior coverage: <table border="1"> <thead> <tr> <th>Step</th><th>Action</th></tr> </thead> <tbody> <tr> <td>1</td><td> Click in the Carrier Name field to access the search feature:  Result: The <i>External Carriers</i> search page appears. </td></tr> <tr> <td>2</td><td> To find a carrier, enter at least the first few characters of the carrier name. Select Search:  Result: Search results are returned below. </td></tr> <tr> <td>3</td><td> Select the prior carrier:  Result: The <i>Policy Info</i> screen reappears. </td></tr> </tbody> </table>	Step	Action	1	Click in the Carrier Name field to access the search feature:  Result: The <i>External Carriers</i> search page appears.	2	To find a carrier, enter at least the first few characters of the carrier name. Select Search:  Result: Search results are returned below.	3	Select the prior carrier:  Result: The <i>Policy Info</i> screen reappears.
Step	Action								
1	Click in the Carrier Name field to access the search feature:  Result: The <i>External Carriers</i> search page appears.								
2	To find a carrier, enter at least the first few characters of the carrier name. Select Search:  Result: Search results are returned below.								
3	Select the prior carrier:  Result: The <i>Policy Info</i> screen reappears.								

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New-Business Submission Guide, Continued

Property Address Info Screen

The *Property Address Info* screen displays important rating factors specific to the property address. Many of these factors will prefill when the property address is retrieved for the automated loss history report.

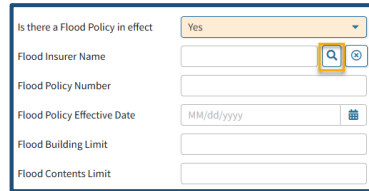
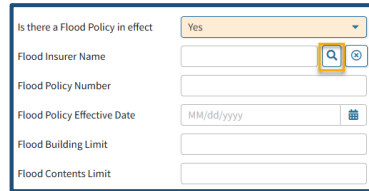
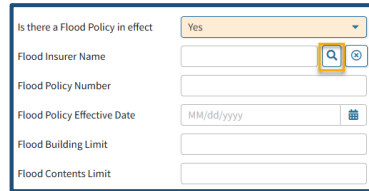
Note: These items prefill from EZLynx but may be updated based on *Property Information* results.

To complete the *Property Address Info* screen:

Step	Action																						
1	The <i>Property Information Results</i> will be prefilled. Complete any remaining fields in the <i>Property Information</i> section. Property Information <table><tbody><tr><td>Terrain</td><td> B </td></tr><tr><td>Wind-Borne Debris Region</td><td> In </td></tr><tr><td>Coastal Territory</td><td> 0 Q X </td></tr><tr><td>Territory</td><td> 64 Q X </td></tr><tr><td>Protection Class</td><td> 2 </td></tr><tr><td>Distance from Fire Station (mi.)</td><td> 1 </td></tr><tr><td>Distance from Hydrant (ft.)</td><td> </td></tr><tr><td>Is risk within City Limits</td><td>☐ Yes ☐ No</td></tr><tr><td>City, Town or Fire District</td><td> MELBOURNE </td></tr><tr><td>Fire Tax District</td><td> 620 Q </td></tr><tr><td>Police Tax District</td><td> 620 Q </td></tr></tbody></table>	Terrain	B	Wind-Borne Debris Region	In	Coastal Territory	0 Q X	Territory	64 Q X	Protection Class	2	Distance from Fire Station (mi.)	1	Distance from Hydrant (ft.)		Is risk within City Limits	☐ Yes ☐ No	City, Town or Fire District	MELBOURNE	Fire Tax District	620 Q	Police Tax District	620 Q
Terrain	B																						
Wind-Borne Debris Region	In																						
Coastal Territory	0 Q X																						
Territory	64 Q X																						
Protection Class	2																						
Distance from Fire Station (mi.)	1																						
Distance from Hydrant (ft.)																							
Is risk within City Limits	☐ Yes ☐ No																						
City, Town or Fire District	MELBOURNE																						
Fire Tax District	620 Q																						
Police Tax District	620 Q																						

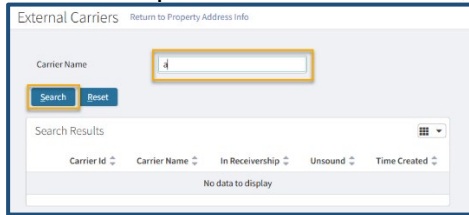
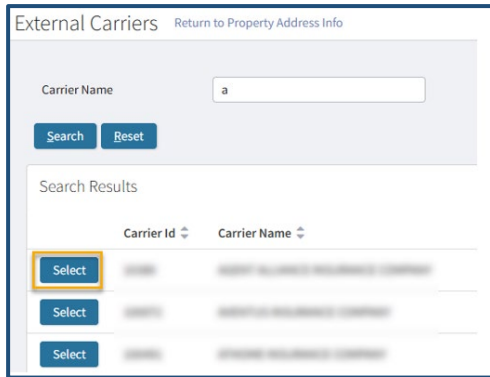
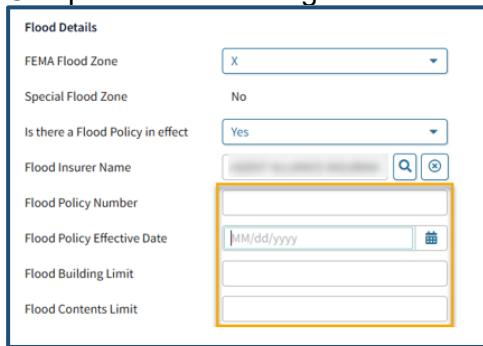
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**New-Business Submission Guide**, Continued**Property
Address Info
Screen,**
continued

Step	Action										
2	Some fields in the <i>Flood Details</i> section will be prefilled with retrieved property data, while others require a response. Refer to the Managing Flood Requirements guide for most current flood coverage requirements. Complete all active fields: <table border="1"> <thead> <tr> <th>If ...</th><th>Then ...</th></tr> </thead> <tbody> <tr> <td>No flood policy is in effect, and the property is not in a FEMA flood zone and Coverage A is not above the current year's threshold</td><td>Continue to Step 6.</td></tr> <tr> <td>No flood policy is in effect, however the retrieved property data incorrectly indicates the primary structure is in a FEMA flood zone.</td><td>Visit FEMA Flood Map Service Center to print the flood map. Amend the FEMA flood zone field to the correct flood zone. The FEMA flood map will be a required document.</td></tr> <tr> <td>If no flood policy is in effect, and the property is in a FEMA flood zone or Coverage A is above the current year's threshold</td><td>If the submission includes wind coverage, it is ineligible for Citizens unless a flood policy meeting current requirements is purchased.</td></tr> <tr> <td>If a new or active flood policy is indicated, enter flood policy information</td><td> Select the search icon to locate the flood insurance carrier.  Result: The <i>External Carriers</i> screen appears. Continue to Step 3. </td></tr> </tbody> </table>	If ...	Then ...	No flood policy is in effect, and the property is not in a FEMA flood zone and Coverage A is not above the current year's threshold	Continue to Step 6.	No flood policy is in effect, however the retrieved property data incorrectly indicates the primary structure is in a FEMA flood zone.	Visit FEMA Flood Map Service Center to print the flood map. Amend the FEMA flood zone field to the correct flood zone. The FEMA flood map will be a required document.	If no flood policy is in effect, and the property is in a FEMA flood zone or Coverage A is above the current year's threshold	If the submission includes wind coverage, it is ineligible for Citizens unless a flood policy meeting current requirements is purchased.	If a new or active flood policy is indicated, enter flood policy information	Select the search icon to locate the flood insurance carrier.  Result: The <i>External Carriers</i> screen appears. Continue to Step 3.
If ...	Then ...										
No flood policy is in effect, and the property is not in a FEMA flood zone and Coverage A is not above the current year's threshold	Continue to Step 6.										
No flood policy is in effect, however the retrieved property data incorrectly indicates the primary structure is in a FEMA flood zone.	Visit FEMA Flood Map Service Center to print the flood map. Amend the FEMA flood zone field to the correct flood zone. The FEMA flood map will be a required document.										
If no flood policy is in effect, and the property is in a FEMA flood zone or Coverage A is above the current year's threshold	If the submission includes wind coverage, it is ineligible for Citizens unless a flood policy meeting current requirements is purchased.										
If a new or active flood policy is indicated, enter flood policy information	Select the search icon to locate the flood insurance carrier.  Result: The <i>External Carriers</i> screen appears. Continue to Step 3.										

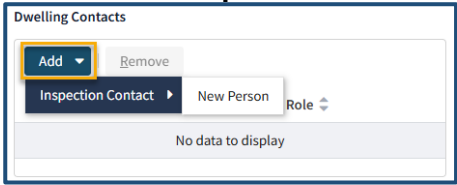
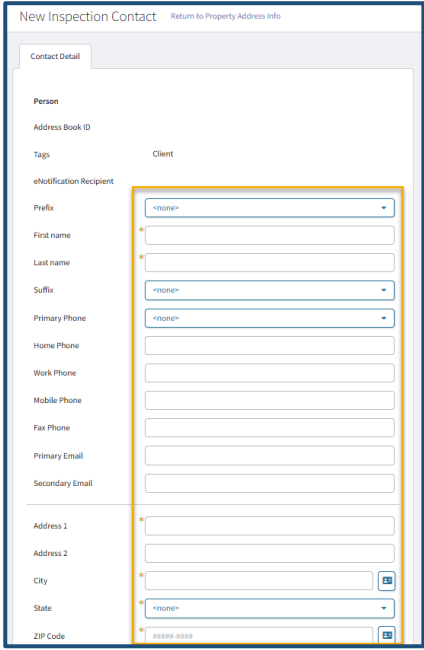
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**New-Business Submission Guide**, Continued**Property
Address Info
Screen,
continued**

Step	Action
3	Enter all or part of the carrier name, then select Search. 
4	Result: A list of carriers matching the search criteria appears. Select the correct carrier from the list.  Result: The <i>Property Address Info</i> screen appears. The <i>Flood Insurer Name</i> field is filled.
5	Complete the remaining fields in the <i>Flood Details</i> section: 

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**New-Business Submission Guide**, Continued**Property
Address Info
Screen,
continued**

Step	Action
6	The <i>Dwelling Contacts</i> field is used to provide alternate contact information if the named insured is not available should Citizens need to perform an inspection. To add an alternate contact (other than the named insured), select Add > Inspection Contact > New Person:  Result: The <i>New Inspection Contact</i> screen opens.
7	Complete all applicable fields on the <i>New Inspection Contact</i> screen, then select OK to return to the <i>Property Address Info</i> screen.  Result: The new inspection contact appears on the <i>Property Address Info</i> screen.
8	Select Next to continue to the <i>Coverages</i> screen.

Continued on next page



New-Business Submission Guide, Continued

Coverages Screen

Action taken on the *Coverages* screen will vary by policy type.

-
- **Submissions bridged from EZLynx:** Coverage and deductible amounts entered in EZLynx will bridge to PolicyCenter, however cost estimates are not available in EZLynx. The replacement cost estimator must be completed in PolicyCenter. Updates to prefilled coverage amounts may be required to meet Citizens' insurance to value requirements. Continue to Step 1.
- **Contents-Only submissions not bridged from EZLynx:** If the policy type does not require a replacement cost estimate, continue to Step 4.

Note: Refer to the [RCT Express Cost Estimator Guide](#) for more information about completing the RCT Express Cost Estimator.

If a replacement cost estimate is required:

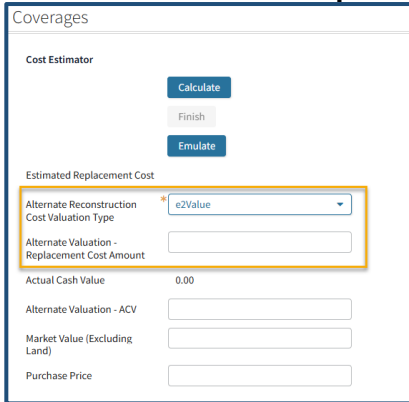
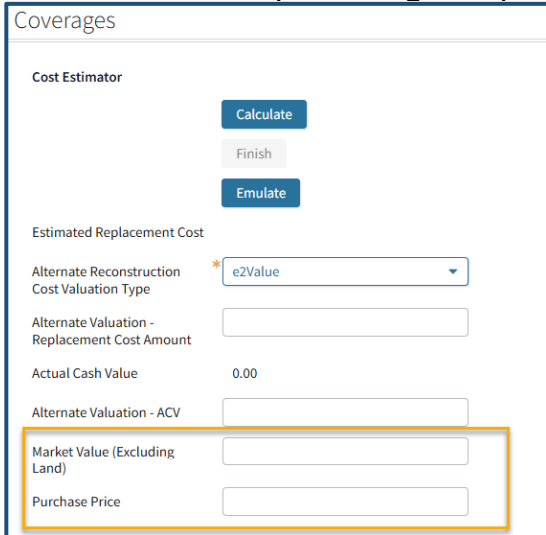
Step	Action
1	Select Calculate in the <i>Coverages</i> tab: Result: the cost estimator opens.
2	Enter the required information and select Calculate . Result: The replacement cost displays.
3	Select Edit to amend the cost estimate or Finish to return to the <i>Coverages</i> screen: Result: After you're finished with the estimator, the cost estimate prepopulates the Coverage A field. Default values are displayed in the other <i>Property Coverages</i> fields.

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New-Business Submission Guide, Continued

Coverages Screen, continued

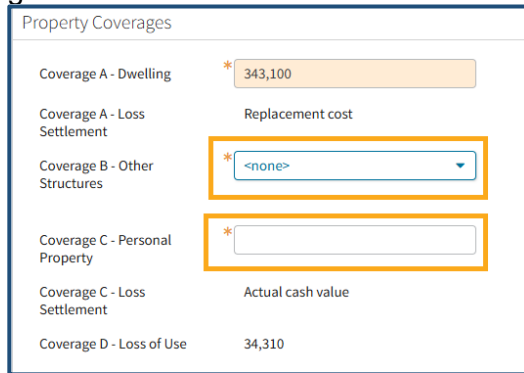
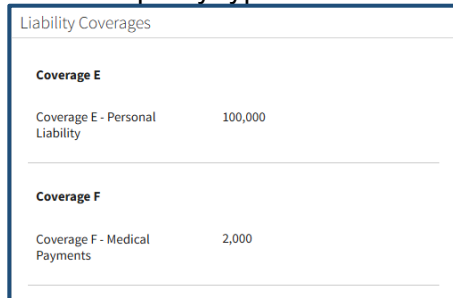
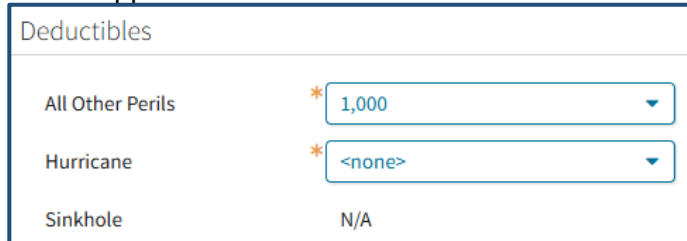
Step	Action
4	If applicable, select an option in the Alternate Reconstruction Cost Valuation Type. Enter the replacement cost amount in the Alternate Valuation - Replacement Cost Amount field: 
5	Enter Market Value (Excluding Land) and Purchase Price:  <i>Note: Market Value (Excluding Land) and Purchase Price are required fields. A validation error will block binding until these fields are completed.</i> Continue to the <i>Property Coverages</i> section.

Continued on next page



New-Business Submission Guide, Continued

Coverages
Screen,
continued

Step	Action
6	In the <i>Property Coverages</i> section, note that the <i>Coverage B</i> field defaults to <i><none></i>, while the <i>Coverage C</i> field will need to be completed. Select and/or enter acceptable coverage amounts for both fields based on Citizens' underwriting guidelines:  Note: The <i>Liability Coverages</i> section automatically defaults based on policy type: 
7	Select applicable deductibles:  Note: Refer to Citizens underwriting guidelines for acceptable coverage and deductible combinations.

Continued on next page



New-Business Submission Guide, Continued

Coverages Screen, continued

Step	Action
8	Complete the <i>Other Coverages</i> section, then select Next to continue to the <i>Dwelling</i> page: BackNext Other Coverages Personal Property Replacement Cost Personal Property Replacement Cost *No Sinkhole Loss Coverage Sinkhole Loss Coverage *No Actual Cash Value (ACV) Loss Settlement and Exclusion of Ordinance or Law Actual Cash Value (ACV) Loss Settlement & Exclusion of Ordinance or Law *No Fungi (Mold) - Section I Property Fungi (Mold) - Property 5,000 Fungi (Mold) - Liability Fungi (Mold) - Liability 25,000 Ordinance Or Law Ordinance or Law Limit of Liability *25% Loss Assessment Coverage Loss Assessment Coverage 1,000 Result: The <i>Dwelling</i> screen appears.

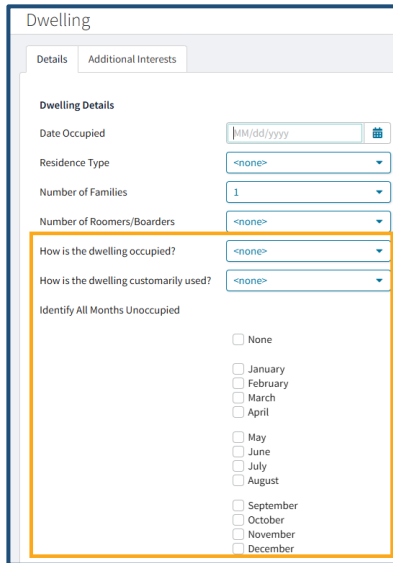
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New-Business Submission Guide, Continued

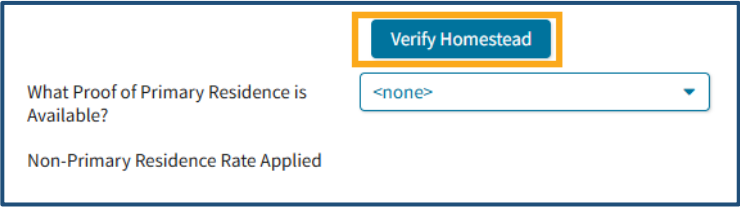
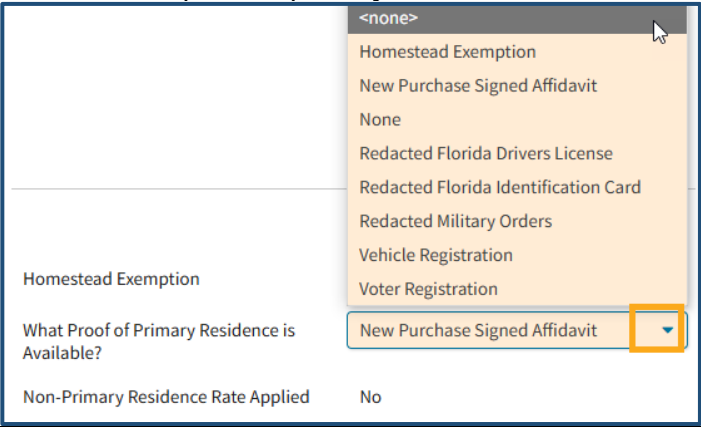
Dwelling Screen

The *Dwelling* screen contains two tabs: *Details* and *Additional Interests*. Both tabs must be completed.

Step	Action						
1	Primary residence status will be determined by occupancy, use and months unoccupied. Complete occupancy and use information in the <i>Dwelling Details</i>.  Result: <table> <tr> <th>If occupancy, use and months unoccupied indicate:</th><th>Then ...</th></tr> <tr> <td>Primary Residence</td><td>The Verify Homestead button will display. Continue to next step.</td></tr> <tr> <td>Nonprimary Residence</td><td>Continue to Step 4.</td></tr> </table> <i>Note:</i> Refer to the Primary Residence Guide for more information on Proof of Primary Residence.	If occupancy, use and months unoccupied indicate:	Then ...	Primary Residence	The Verify Homestead button will display. Continue to next step.	Nonprimary Residence	Continue to Step 4 .
If occupancy, use and months unoccupied indicate:	Then ...						
Primary Residence	The Verify Homestead button will display. Continue to next step.						
Nonprimary Residence	Continue to Step 4 .						

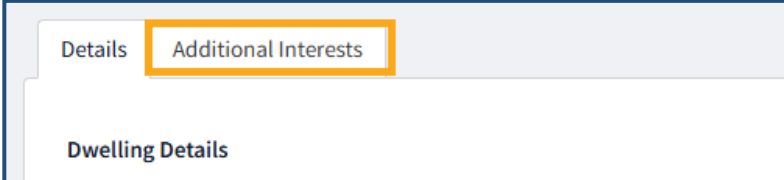
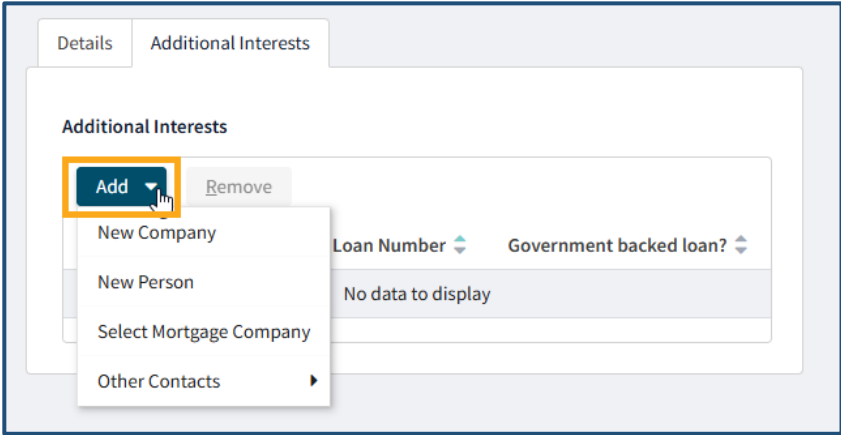
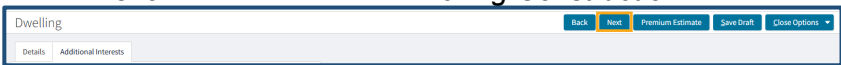
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**New-Business Submission Guide**, Continued**Dwelling
Screen,
continued**

Step	Action						
2	Select Verify Homestead.  Result: <table> <tr> <th>If automated homestead check is:</th><th>Then ...</th></tr> <tr> <td>Is not verified</td><td>An error message will display. Proof of primary residence is required. Continue to Step 3.</td></tr> <tr> <td>Verified</td><td>Proof of primary residence will not be required. Continue to Step 4.</td></tr> </table>	If automated homestead check is:	Then ...	Is not verified	An error message will display. Proof of primary residence is required. Continue to Step 3 .	Verified	Proof of primary residence will not be required. Continue to Step 4 .
If automated homestead check is:	Then ...						
Is not verified	An error message will display. Proof of primary residence is required. Continue to Step 3 .						
Verified	Proof of primary residence will not be required. Continue to Step 4 .						
3	Indicate what proof of primary is available.  Homestead Exemption What Proof of Primary Residence is Available? Non-Primary Residence Rate Applied No						

Continued on next page

**New-Business Submission Guide**, Continued**Dwelling
Screen,
continued**

Step	Action
4	Complete the remaining field on the <i>Dwelling Details</i> tab, then select Additional Interests. 
5	Select Add to add additional interests, including mortgagee(s), a trust and a premium finance company (PFC) on the <i>Additional Interests</i> tab:  <i>Note:</i> Refer to the following job aids when adding a mortgagee, PFC or trust: • 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
6	Select Next to continue to the <i>Dwelling Construction</i> screen: 

Continued on next page



New-Business Submission Guide, Continued

Dwelling Construction Screen

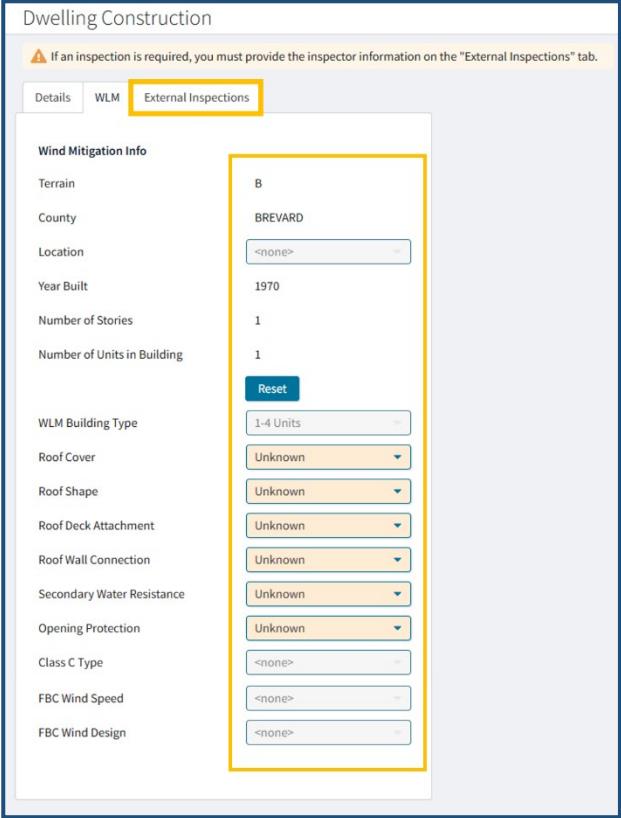
The *Dwelling Construction* screen consists of three tabs that allow you to enter detailed information regarding the property: *Details*, *WLM* and *External Inspections*.

Note: If a cost estimate was completed, some fields may prepopulate with information from the estimator.

Step	Action						
1	Complete the <i>Details</i> tab. Additional fields may appear based on the answers provided. Once complete, select the WLM tab. Note: Certain risks without acceptable proof of roof replacement must be submitted unbound for approval. Refer to the Citizens underwriting guidelines, Home Condition Requirements or Mobile Home Condition Requirements guide for dwelling construction requirements, eligibility and guidelines. <table border="1"> <thead> <tr> <th>If you have ...</th><th>Then ...</th></tr> </thead> <tbody> <tr> <td>Only a 4-Point inspection</td><td>Enter Remaining Useful Life. The application will be submitted unbound for underwriting review and approval.</td></tr> <tr> <td>Acceptable proof of roof replacement</td><td>Enter the year of roof replacement in Year of Last Update – Year. The application can be bound. Do not enter a value in the <i>Remaining Useful Life</i> field.</td></tr> </tbody> </table> Important: If submitting a risk through EZLynx, the <i>Year of Last Update – Roof</i> will prefill with the date entered in EZLynx. Review this field carefully to confirm a completed roofing contract or roofing permit is available. If not, delete this field and enter Remaining Useful Life.	If you have ...	Then ...	Only a 4-Point inspection	Enter Remaining Useful Life . The application will be submitted unbound for underwriting review and approval.	Acceptable proof of roof replacement	Enter the year of roof replacement in Year of Last Update – Year . The application can be bound. Do not enter a value in the <i>Remaining Useful Life</i> field.
If you have ...	Then ...						
Only a 4-Point inspection	Enter Remaining Useful Life . The application will be submitted unbound for underwriting review and approval.						
Acceptable proof of roof replacement	Enter the year of roof replacement in Year of Last Update – Year . The application can be bound. Do not enter a value in the <i>Remaining Useful Life</i> field.						

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**New-Business Submission Guide**, Continued**Dwelling Construction Screen, continued**

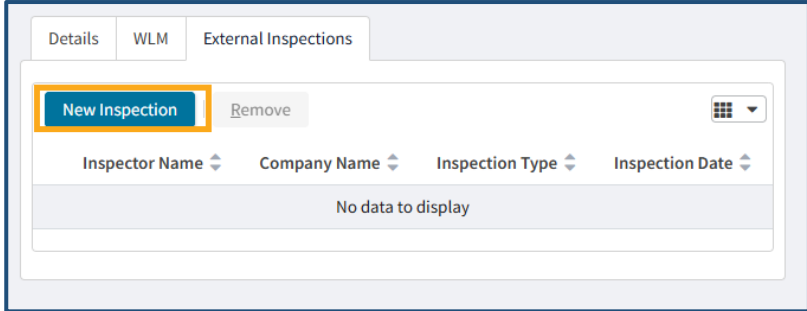
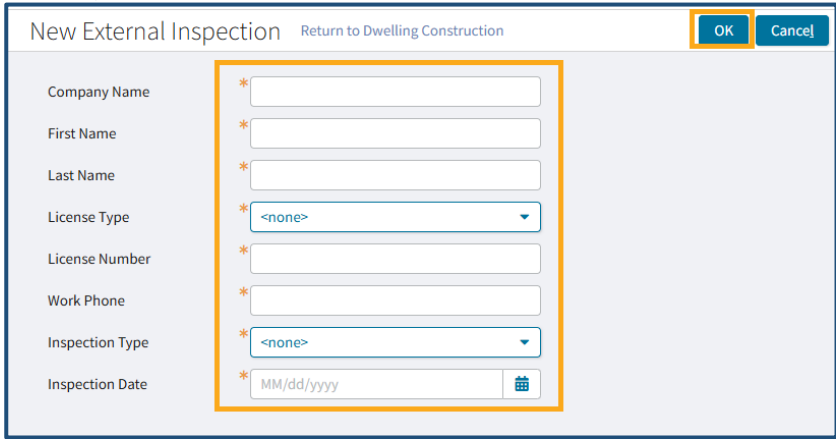
Step	Action
2	If warranted, enter wind-loss mitigation (WLM) information on the <i>WLM</i> tab, then select External Inspections to continue.  Notes: • These items prefill from EZLynx and cannot be edited. • The <i>Reset</i> button clears all <i>WLM</i> fields to make changes. Once the data is removed, all <i>WLM</i> drop-down values must be re-entered. • Refer to the following mitigation resources: • Uniform Mitigation Verification Inspection Form (Annotated) • Uniform Mitigation Verification Inspection Form Tutorial • Wind Loss Mitigation Feature Options

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New-Business Submission Guide, Continued

Dwelling Construction Screen, continued

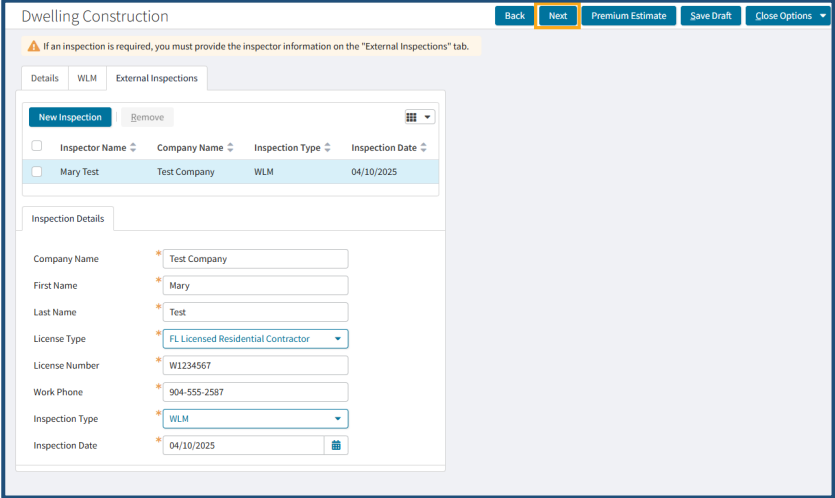
Step	Action
3	If WLM features are entered, the inspector's information must be entered on the <i>External Inspections</i> tab. Select New Inspection:  Result: The <i>New External Inspection</i> screen appears.
4	Complete all required fields on the <i>New External Inspection</i> screen, then select OK:  Result: The inspector's information populates.

Continued on next page



New-Business Submission Guide, Continued

**Dwelling
Construction
Screen,
continued**

Step	Action
5	Select Next to continue to the <i>Risk Analysis</i> screen:  Result: The <i>Risk Analysis</i> screen appears.

Continued on next page



New-Business Submission Guide, Continued

Risk Analysis **Screen**

The *Risk Analysis* screen alerts you to any underwriting issues for this submission. If issues are returned, navigate to the applicable section and address the issues.

Select **Next** to continue to the *Policy Review* screen.

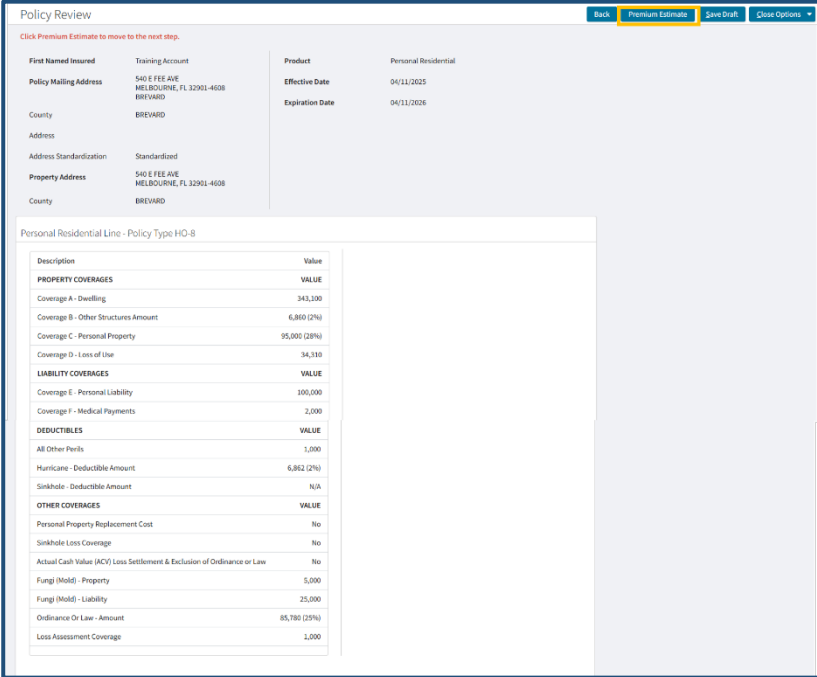
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New-Business Submission Guide, Continued

Policy Review Screen

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

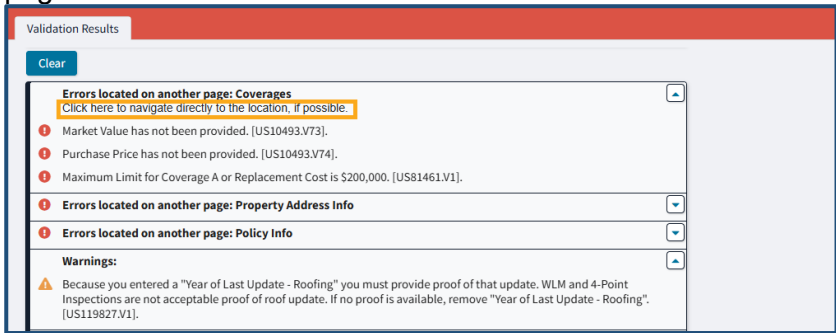
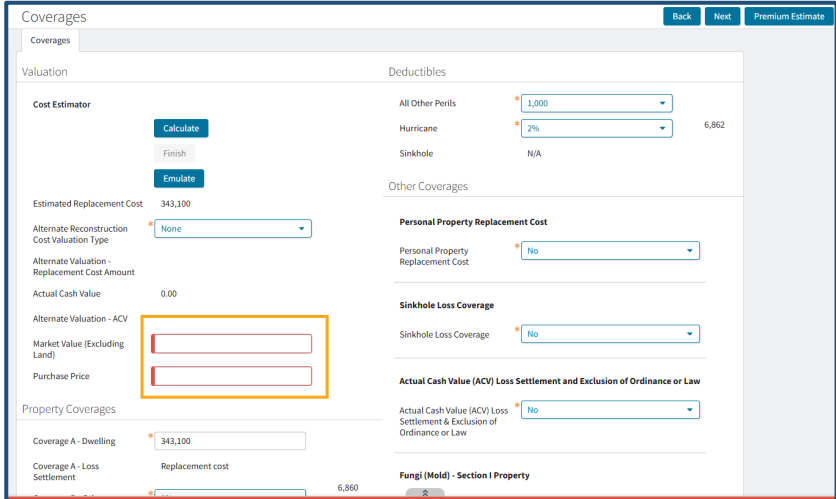
Step	Action
1	Review the information on the <i>Policy Review</i> screen for accuracy. If needed, navigate to the appropriate screen to make any necessary changes. Select Premium Estimate to check for errors and obtain a premium estimate.  Result: Any errors on the application will display in the <i>Validation Results</i> window at the bottom of the <i>Policy Review</i> screen. If there are no errors, the <i>Premium Estimate</i> screen will display.

Continued on next page



New-Business Submission Guide, Continued

Policy Review Screen, continued

Step	Action
2	Errors that require correction are indicated with a red exclamation point. Errors that can be bypassed are indicated with a yellow exclamation point. To correct an error, click on the error link to be returned to the page:  Result: The selected page appears.
3	The fields that require correction will appear in red. Click within the field to correct the information: 

Continued on next page



New-Business Submission Guide, Continued

Policy Review Screen, continued

Step	Action
4	Once all errors have been corrected, select Premium Estimate . Result: The <i>Premium Estimate</i> screen appears.

Premium Estimate Screen

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:

Premium Estimate	Back	Next	Edit Transaction	Save Draft	Versions ▾	Close Options ▾	Request Approval	Print Options ▾
------------------	------	------	------------------	------------	------------	-----------------	------------------	-----------------

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 bind the application (if eligible) Important note: Do not request approval until the billing and payment method is entered on the Payment screen.
Print Options	Print the <i>Premium Estimate</i> , <i>Rating Worksheet</i> or <i>Application</i> .

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

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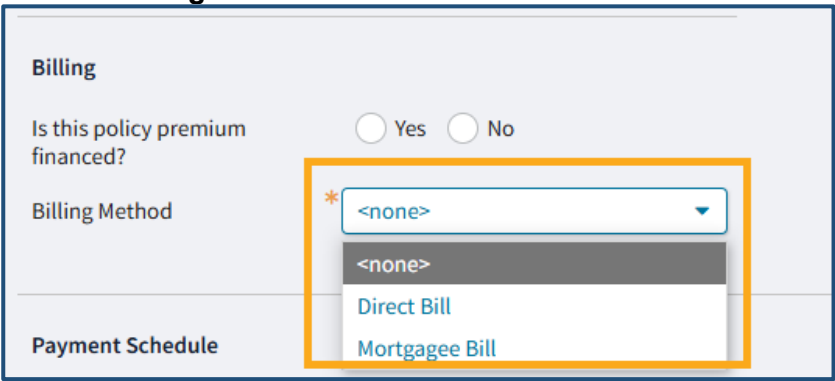
New-Business Submission Guide, Continued

Payment Screen

From the *Payment* screen, view the *Premium Summary*, and select a billing method.

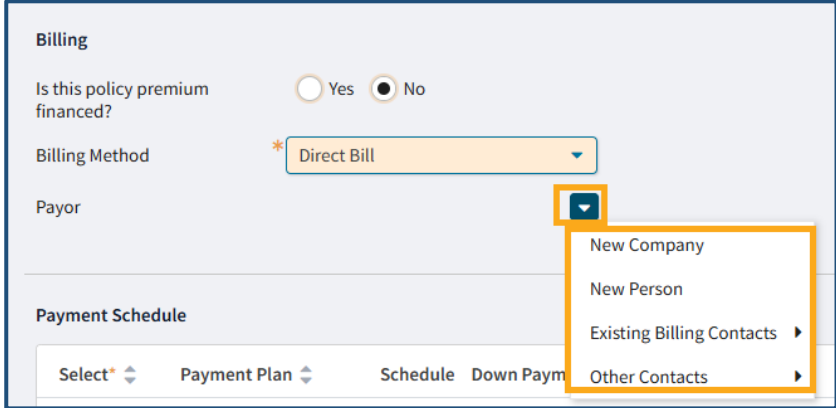
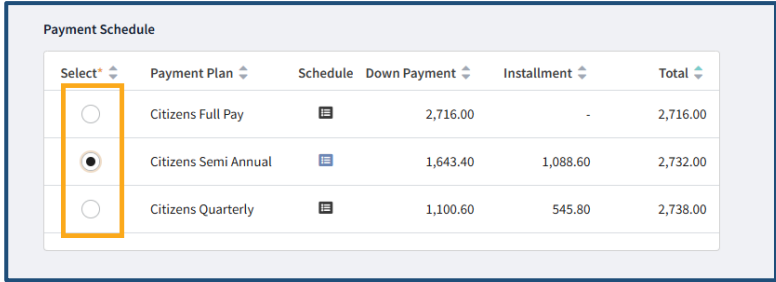
Note: It is very important to select a billing method before requesting approval. The billing method cannot be edited once you have clicked the *Request Approval* button.

To set the billing method, and if applicable, the payment plan:

Step	Action
1	Indicate if the policy is premium financed: - 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 on adding a PFC. - If No, continue to next step.
2	Select a Billing Method:  <i>Notes:</i> Direct Bill 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.

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**New-Business Submission Guide**, Continued**Payment
Screen,
continued**

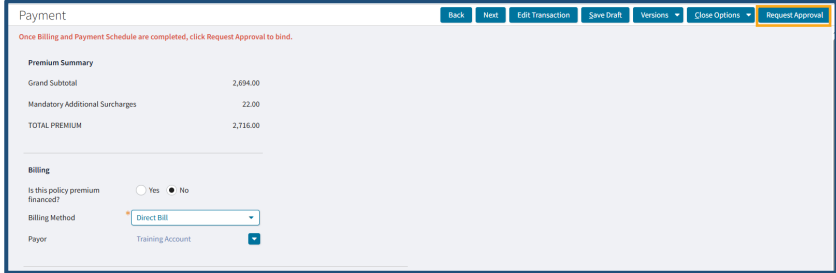
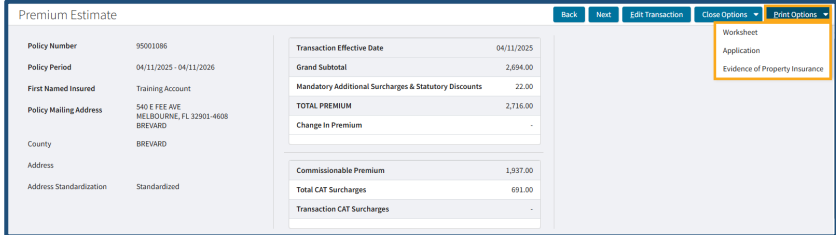
Step	Action
3	Add a payor from a list of previously entered contacts by clicking the highlighted arrow icon: 
4	If you select <i>Direct Bill</i>, our payment plans display: full pay, semiannual and quarterly. Choose the payment option:  Note: Direct-billed policies are eligible for electronic payments, made by the agent through PolicyCenter or the policyholder through myPolicy. - For PolicyCenter payments, refer to the Making an Online Electronic Payment job aid. - For myPolicy payments, refer to the myPolicy guide.

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New-Business Submission Guide, Continued

Payment Screen, continued

Step	Action
5	Once the billing method and payment plan have been selected, select Request Approval (if eligible) to bind the application:  Result: The <i>Required Documents</i> screen will display.
6	To print the bound application, return to the <i>Premium Estimate</i> screen and select Print Options then Application:  Result: A .pdf will open. Print the application and obtain required signatures.

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New-Business Submission Guide, Continued

Required Documents Screen

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.

Important: PolicyCenter will not allow an application to be submitted to Underwriting for approval or auto-approved until all required documents have been submitted and the *SUBMIT* button has been selected. Failure to do so could result in a Late-Submission Violation.

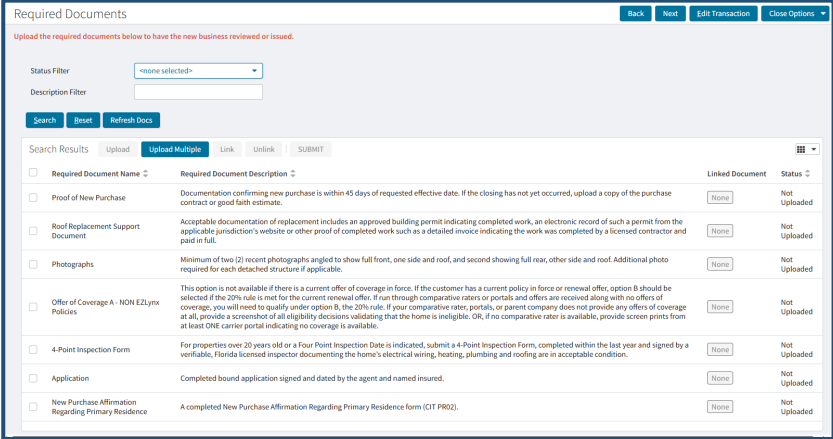
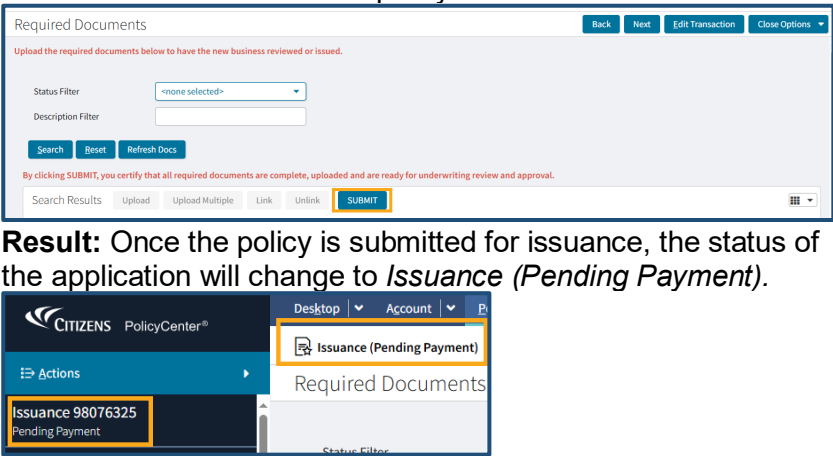
Refer to the [Uploading and Linking Documents](#) job aid for detailed instructions on document submission.

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New-Business Submission Guide, Continued

Required Documents Screen, continued

Step	Action
1	Upload all required documents:  Result: Once all documents are uploaded, the Submit option will become active. Notes: Proof of repair for prior losses may be required. See the Automated Loss History and Proof of Repair guide for more information.
2	Select Submit to submit the policy for issuance:  Result: Once the policy is submitted for issuance, the status of the application will change to Issuance (Pending Payment). Return to the Payment screen, if needed, to make an electronic payment.

End