Florida Market Assistance Plan

Agent Guide

Agent User Guide
Florida Market Assistance Plan 2024

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Welcome to FMAP

Purpose

This guide is designed to assist the agent so they can benefit from the free leads available through the Florida Market Assistance Plan (FMAP) by:

- Detailing the registration requirements and search process
- Explaining how to manage leads

FMAP Overview

FMAP is a program authorized by the Florida Legislature to help Florida property owners obtain insurance coverage in the voluntary market, as required by section 627.3515, Florida Statutes.

To meet statutory requirements, FMAP offers the following free services:

1) **FMAP Online Referral Program** is an online referral program, www.fmap.org, to match consumers seeking personal residential property insurance with licensed agents and insurers offering coverage in Florida.
2) **FMAP Direct Referral Program** is a hotline which provides consumers direct agent referrals when seeking commercial residential, commercial nonresidential and liability insurance.

Agents must meet eligibility requirements to participate in each program.

Continued on next page

FMAP Online Referral Program

Overview

The *FMAP Online Referral Program* is a secure, web-based program designed to provide free personal residential insurance referrals to eligible agents who can offer coverage in the voluntary market.

Once registration is approved, agents will be able to:

- Access FMAP's online program to locate consumers that agents may have a market for
- Search the FMAP database real-time or use the program's automated search feature to notify when consumer requests match specific search criteria
- Update leads to reflect marketing efforts to secure coverage

Refer to Creating and Editing Search Criteria for more information.

FMAP Online Referral Program Eligibility and Duties

Florida law requires agents to be appointed with each company for which they offer coverage.

To register for FMAP services, agents also must:

- Possess and maintain an active General Lines Agent's license and be in good standing with the Florida Department of Financial Services (DFS).
- Possess and maintain an appointment with **at least ten** personal residential insurers other than Citizens Property Insurance Company that are authorized to and currently is writing new personal residential property coverage in the state of Florida.
- Agree not to place any risk for which information has been obtained through FMAP into Citizens or with surplus lines carriers for the purposes of quoting or writing coverage.
- Complete the *FMAP Agent Agreement*.

Note: FMAP will automatically validate agent license and appointment status with DFS. Agents should contact DFS and/or insurance companies directly to resolve appointment status issues.

As a condition of participation in the FMAP Online Referral Program, agents must:

- Handle all referrals received from FMAP in the prescribed time frame required by FMAP in a professional and competent manner.
- Update the solicitation status of all tagged leads within the required time frame.

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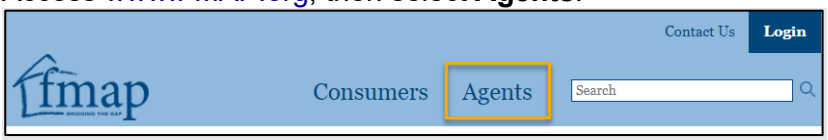
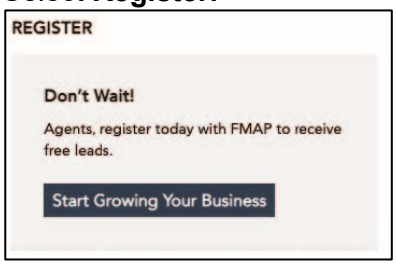
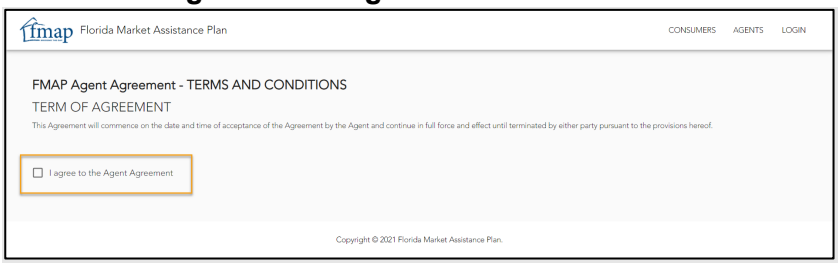
FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process

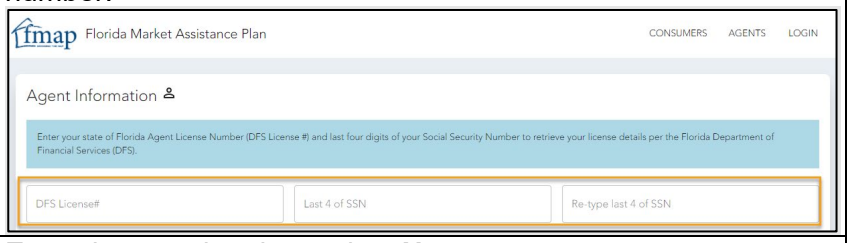
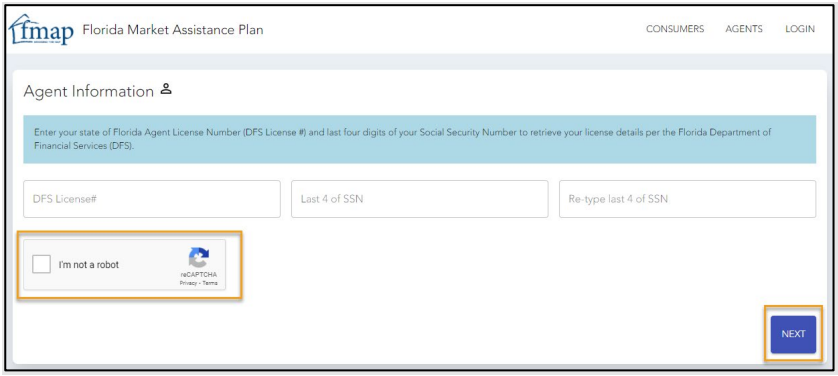
To register for the FMAP Online Referral Program:

Step	Action
1	Access www.FMAP.org, then select **Agents**.  **Result:** The *FMAP Agent Welcome* page displays.
2	Select **Register.**  **Result:** The *Agent Agreement - Terms and Conditions* displays.
3	Review the *FMAP Agent Agreement- Terms and Conditions*, then select **I agree to the Agreement.**  **Result:** The *Agent Information* page displays.

Continued on next page

FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process, continued

Step	Action
4	Enter your valid DFS License number, the last four of your Social Security number, then retype the Social Security number. 
5	Enter the captcha, then select **Next.**  **Result:** Will vary based on agent appointment status on file with DFS.

If an agent:	Then ...
Does not have minimum number of required appointments *Note:* Agents should contact DFS and/or insurance companies directly to resolve appointment status issues.	A list of the agent's appointed authorized property and casualty insurers will populate from DFS in the *Appointment List* field, along with an error message. The agent cannot continue.
Has the minimum number of appointments	*Contact* and *Location Details* will prefill based on DFS records. Continue to Step 6.

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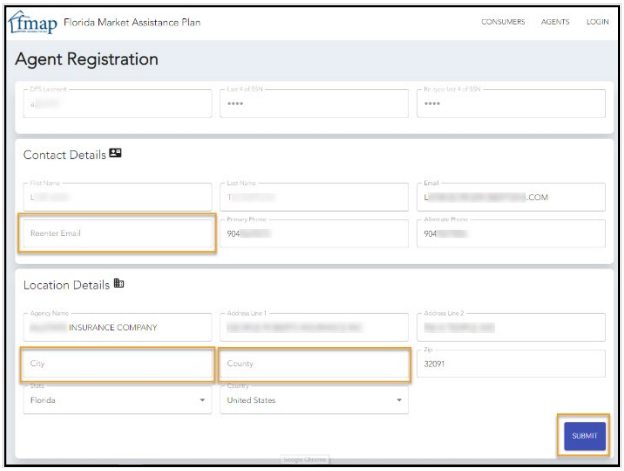
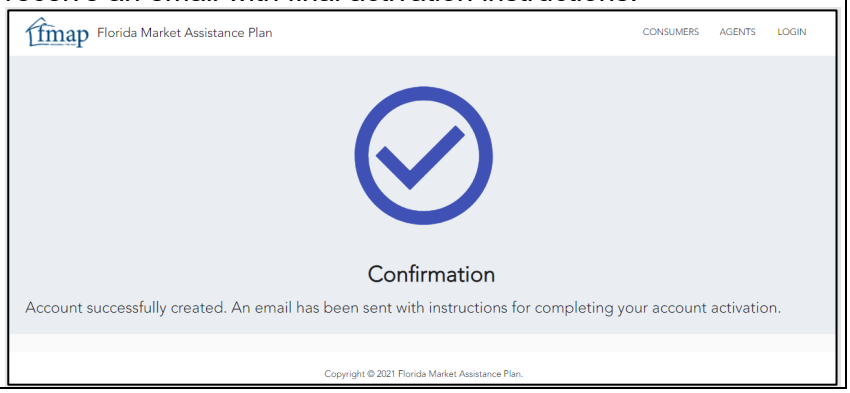
FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process, continued

Step	Action
6	Reenter email address, then complete the *City* and *County* fields. Select **Submit.**  *Note:* • If you have an active appointment with Citizens Property Insurance, enter the same email address that is on file for your Citizens appointment. • If your appointment is inactive or you do not have a current appointment, enter your preferred email address. **Result:** The account was successfully created. The agent will receive an email with final activation instructions. 

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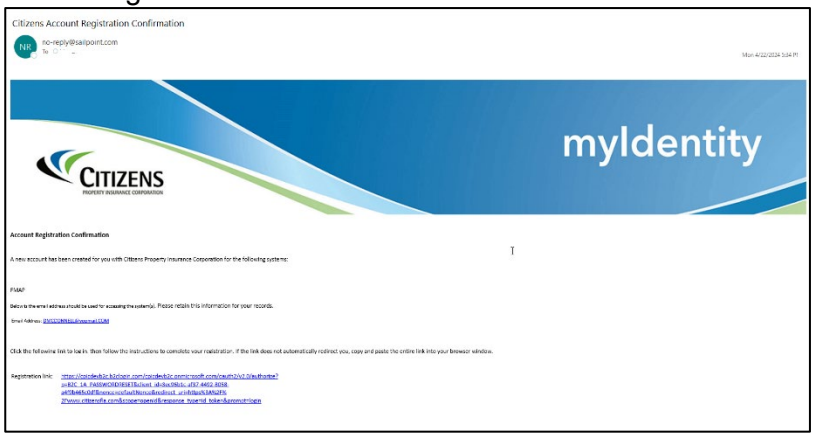
FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process, continued

Step	Action
7	• If **already appointed with** Citizens Property Insurance, continue to Step 12. • If **not already appointed with** Citizens Property Insurance, access the *Account Registration Confirmation* email. Select the registration link:  Citizens Account Registration Confirmation myIdentity CITIZENS **Result:** The sign in screen displays. *Note:* The unused link does not expire until registration is complete.
8	The process for establishing and/or resetting your password are similar. On the login screen, select **Forgot your password?** **Result:** The *Forgot Username/Password* screen displays. CITIZENS Sign in Citizens Account OR Sign in with your email address Email Address Password Forgot your password? Sign in By clicking *Sign in*, I agree to the Citizens Terms and Conditions. Copyright 2023 Citizens Property Insurance Corporation of Florida

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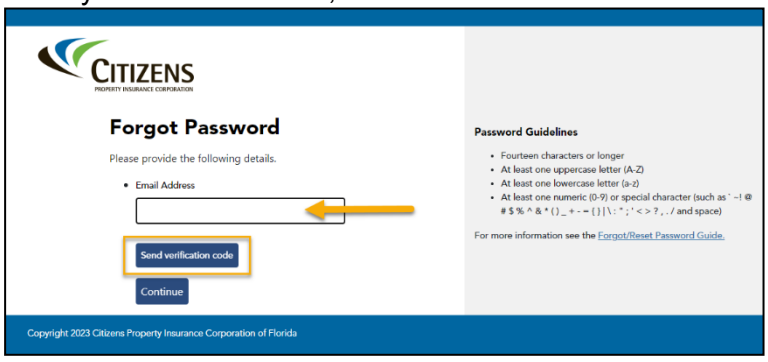
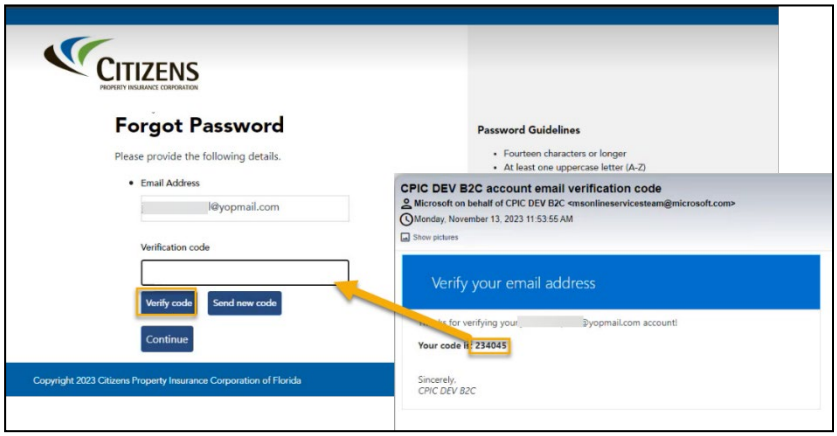
FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process, continued

Step	Action
9	Enter your email address, then select **Send verification code.**  **Result:** The verification code will be sent to your email address.
10	Enter the verification code indicated in the email.  *Note:* The email will be sent from *Microsoft on Behalf of CPIC* msonlineserviceteam@microsoft.com. If you do not receive the verification email, check your spam or junk folders.

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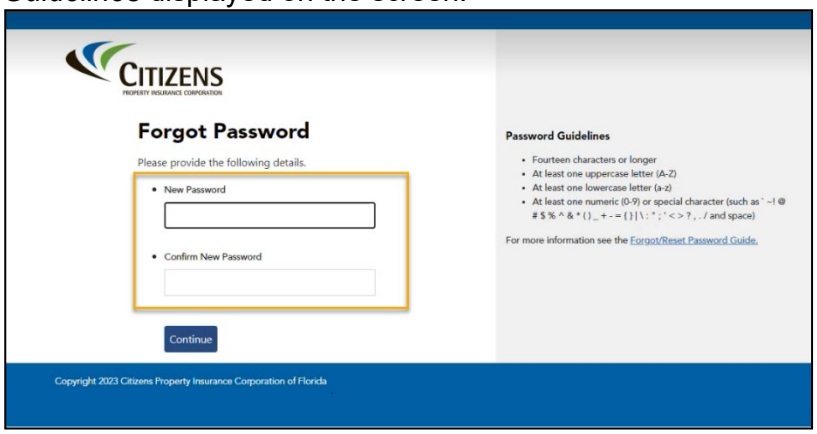
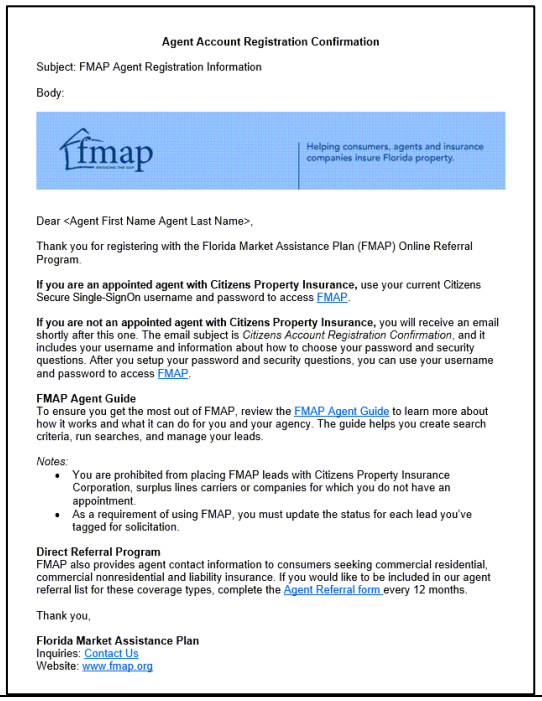
FMAP Online Referral Program, Continued

FMAP Online Referral Program Registration Process, continued

Step	Action
11	Create and confirm new password using the *Password Guidelines* displayed on the screen.  *Note:* Refer to the *Forgot Password Guide* for additional information.
12	The FMAP Agent Registration Confirmation email will be sent. Access www.fmap.org using existing Citizens credentials.  **Agent Account Registration Confirmation** Subject: FMAP Agent Registration Information Body: fmap — Helping consumers, agents and insurance companies insure Florida property. Dear <Agent First Name Agent Last Name>, Thank you for registering with the Florida Market Assistance Plan (FMAP) Online Referral Program. **If you are an appointed agent with Citizens Property Insurance,** use your current Citizens Secure Single-SignOn username and password to access FMAP. **If you are not an appointed agent with Citizens Property Insurance,** you will receive an email shortly after this one. The email subject is *Citizens Account Registration Confirmation*, and it includes your username and information about how to choose your password and security questions. After you setup your password and security questions, you can use your username and password to access FMAP. **FMAP Agent Guide** To ensure you get the most out of FMAP, review the FMAP Agent Guide to learn more about how it works and what it can do for you and your agency. The guide helps you create search criteria, run searches, and manage your leads. *Notes:* • You are prohibited from placing FMAP leads with Citizens Property Insurance Corporation, surplus lines carriers or companies for which you do not have an appointment. • As a requirement of using FMAP, you must update the status for each lead you've tagged for solicitation. **Direct Referral Program** FMAP also provides agent contact information to consumers seeking commercial residential, commercial nonresidential and liability insurance. If you would like to be included in our agent referral list for these coverage types, complete the Agent Referral form every 12 months. Thank you, **Florida Market Assistance Plan** Inquiries: Contact Us Website: www.fmap.org

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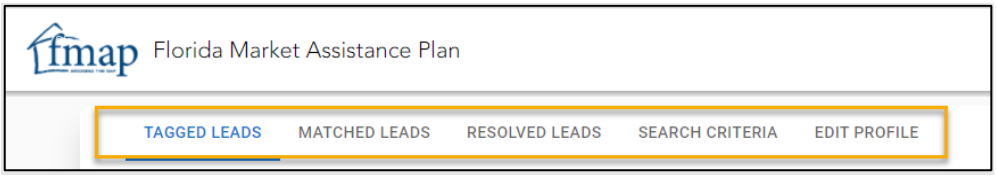
FMAP Online Referral Program, Continued

Login and Basic Navigation

Once registration is complete, access www.fmap.org, then select **Login.**

Enter username and password, then select **Submit.**
Result: *Tagged Leads* displays. This is the home page for agents.



To navigate between *Tagged Leads*, *Matched Leads*, Resolved Leads, *Search Criteria* and *Edit Profile*, select the applicable tab at the top of the page.

To log out, select the **Logout** icon.

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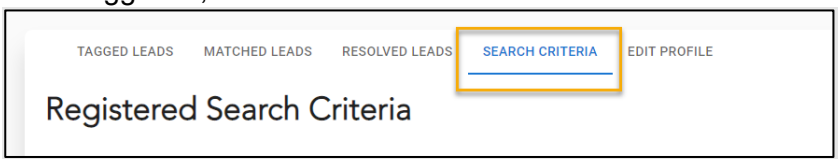
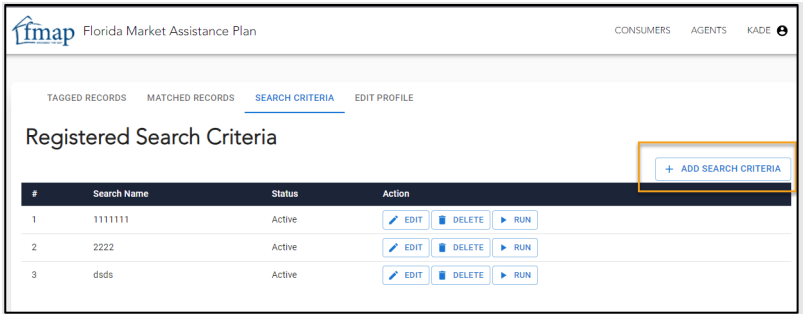
FMAP Online Referral Program, Continued

Creating and Editing FMAP Search Criteria

After completing registration, agents can establish and save up to 10 active searches for leads. FMAP will send notification when new customer leads meet search criteria.

To add search criteria to your profile:

Step	Action
1	Once logged in, select the **Search Criteria** tab.  **Result:** The *Registered Search Criteria* page will display. Any previously created search will be listed.
2	Select **Add Search Criteria.**  **Result:** The *Register Search Criteria* page will display.
3	Set search criteria as indicated in the Completing Search Criteria Questions chart, then select **Create.** **Result:** The new search criteria appear in the *Registered Search Criteria* list.

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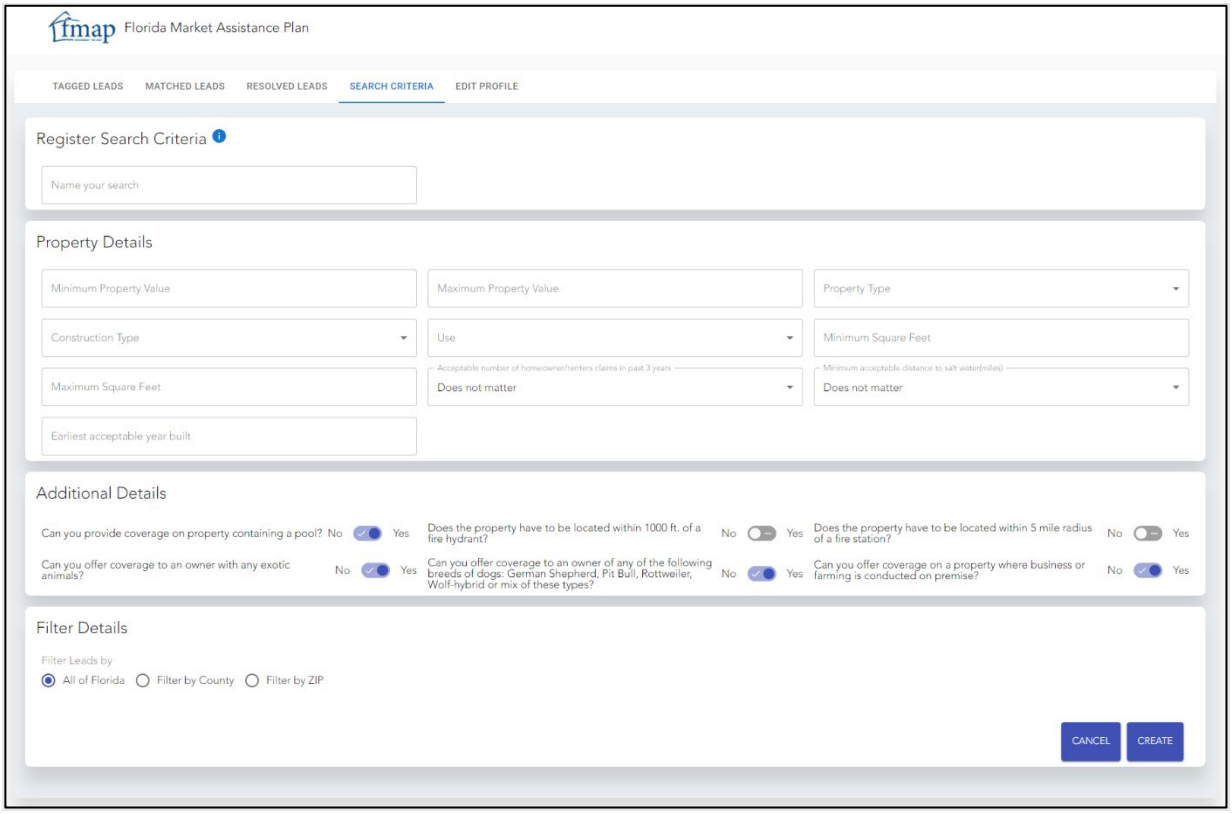
FMAP Online Referral Program, Continued

Completing Search Criteria Questions
The more detail you specify within each search criteria, the more accurate results will be in pinpointing customers that you have a market for. Blank entries will default to all values for a given field.

Available criteria include:



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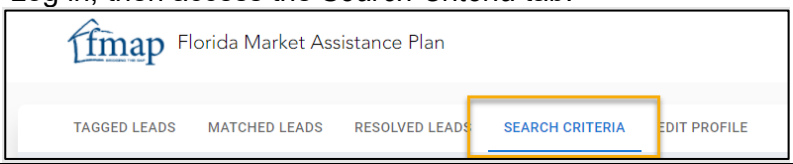
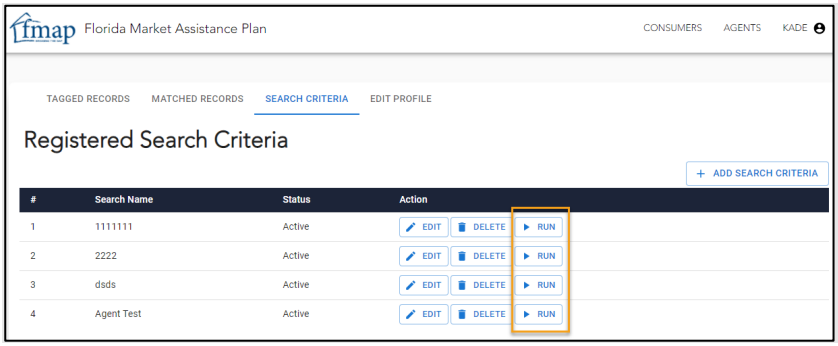
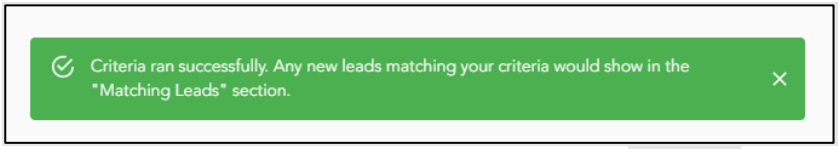
FMAP Online Referral Program, Continued

Running a Real-Time Search

After the search criteria have been established, active searches can be run real-time, or you can opt to wait for the nightly automatic search that will email you when there are any consumer leads that match your criteria.

To run a real-time search for leads:

Step	Action
1	Log in, then access the *Search Criteria* tab. 
2	Locate the name of the search criteria, then select **Run**.  **Result:** New leads matching selected criteria will display on the *Matched Leads* tab.  Note: No more than **50 leads** will display on the *Matched Leads* tab at one time. As you mark a lead as *Not Interested* or *Tag Lead*, more leads will display under the *Matched Leads* tab.

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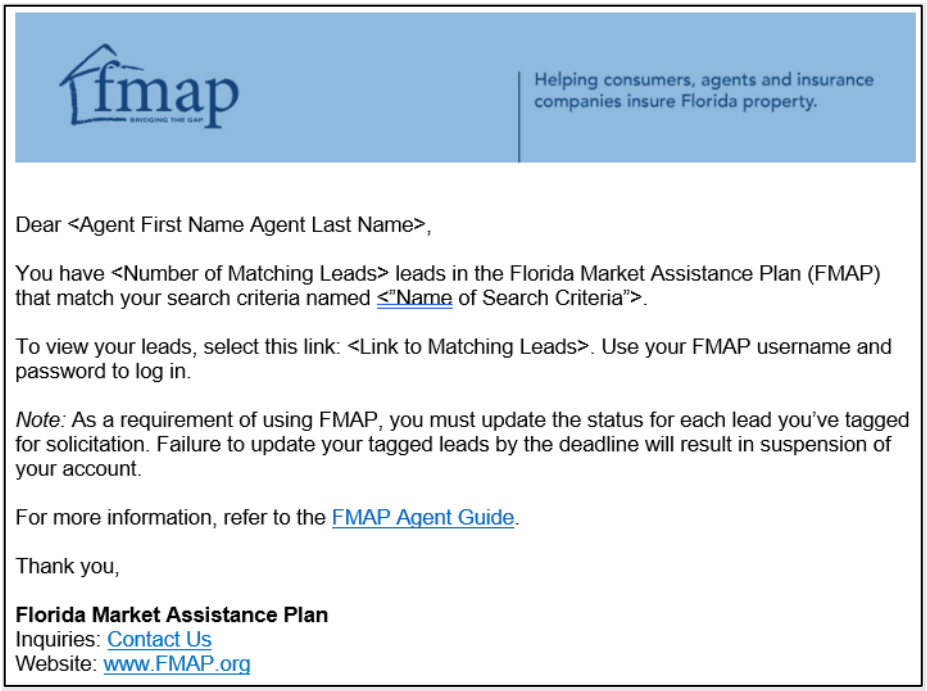
FMAP Online Referral Program, Continued

Automatic Nightly Search

The FMAP system automatically will run a nightly search against any saved search criteria on record. If any matches are located, agents will receive an email:



fmap — Helping consumers, agents and insurance companies insure Florida property.

Dear <Agent First Name Agent Last Name>,

You have <Number of Matching Leads> leads in the Florida Market Assistance Plan (FMAP) that match your search criteria named <"Name of Search Criteria">.

To view your leads, select this link: <Link to Matching Leads>. Use your FMAP username and password to log in.

Note: As a requirement of using FMAP, you must update the status for each lead you've tagged for solicitation. Failure to update your tagged leads by the deadline will result in suspension of your account.

For more information, refer to the FMAP Agent Guide.

Thank you,

Florida Market Assistance Plan
Inquiries: Contact Us
Website: www.FMAP.org

Select the link in the email to access matching leads.

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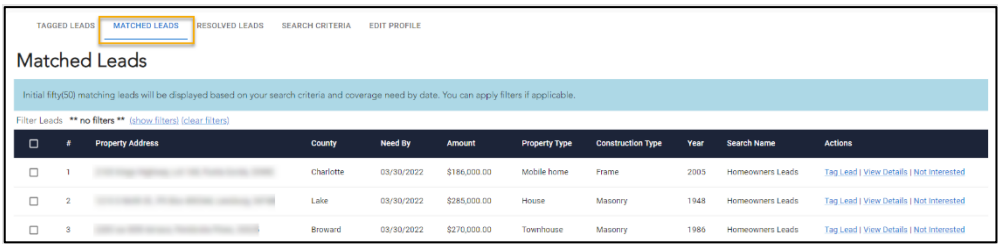
FMAP Online Referral Program, Continued

Viewing Matched Leads and Tagging Leads

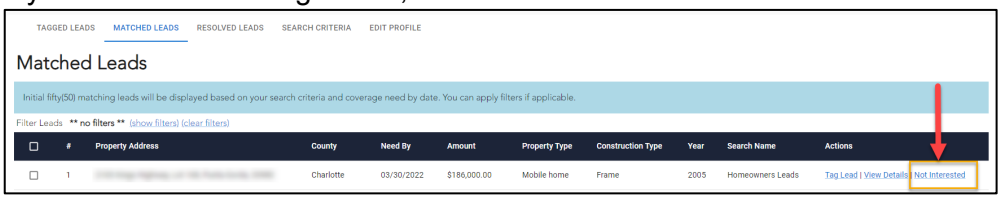
To view leads, select **Matched Leads.** All leads matching your search criteria will display. The list will include:

- *Property address*
- *County*
- *Need by date*
- *Amount of coverage*
- *Property type*
- *Construction type*
- *Year built*
- *Actions*



Agents will be required to indicate which leads they will contact to view the consumer's contact information. This is referred to as "tagging."

If you do not wish to tag a lead, select **Not Interested**.



Result: The lead will be removed from your list.

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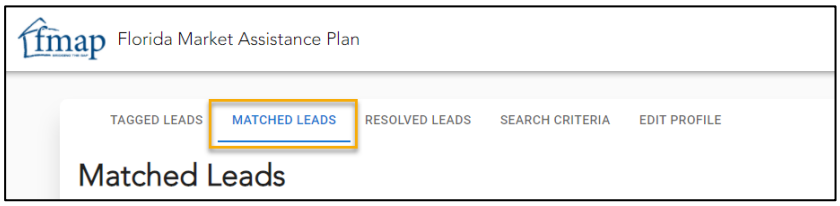
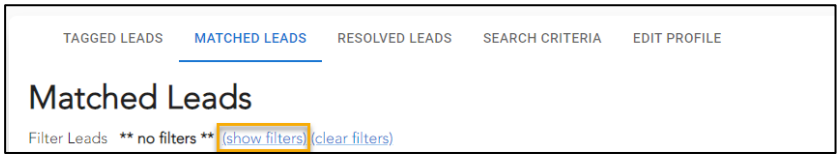
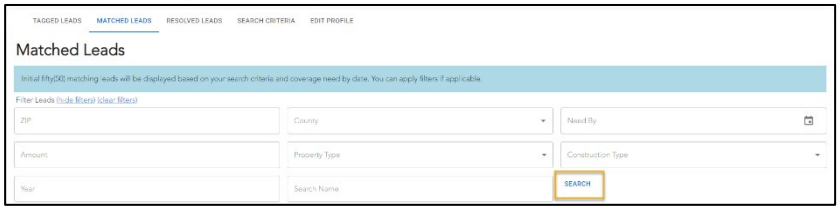
FMAP Online Referral Program, Continued

Viewing Matched Leads and Tagging Leads, continued

To tag a lead from search criteria matches:

Step	Action
1	Access FMAP, then select **Matched Leads.**  **Result:** A list of leads will display.
2	Agents have filter options on *Matched Leads*, *Tagged Leads*, and *Resolved Leads* tabs. These filters may differ based on the information provided on each of those tabs. Select **Show Filters**.  Amend filters, if desired, then select **Search.**  **Result:** Filtered results display. *Note:* To clear a filter, select **Clear Filters,** then **Search**. This will clear the filter and return the page back to its original state.

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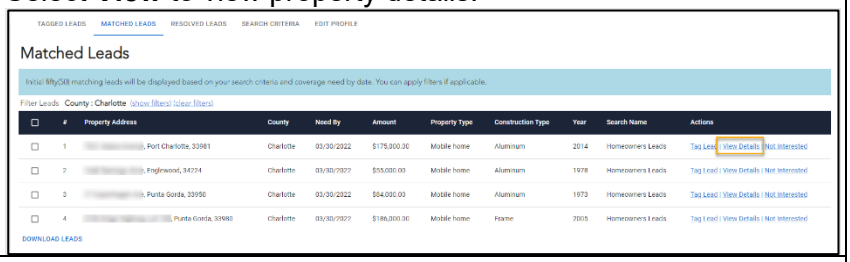
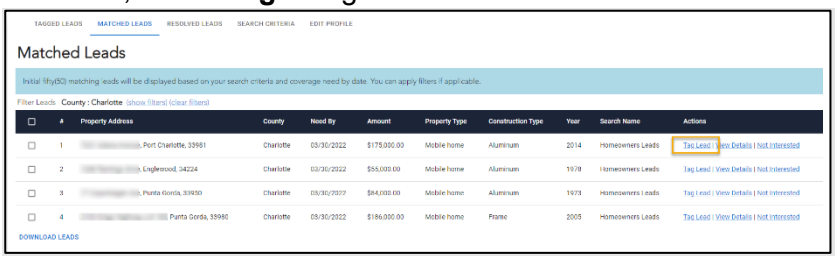
FMAP Online Referral Program, Continued

Viewing Matched Leads and Tagging Leads, continued

Step	Action
3	Select **View** to view property details. 
4	If desired, select **Tag** to tag the lead.  **Result:** The lead is tagged and will display on the *Tagged* Leads tab. Consumer contact information now is available. You will only be able to tag 25 leads at a time. *Note:* Tagged leads will be viewable for no more than 45 days past the *Coverage Need by Date* and agents must update each lead. Refer to Updating Leads for more information.
5	Access the *Tagged* Leads tab, then select **View** to access additional property and consumer contact information. *Note:* Agents can download their matched leads or tagged leads into an excel spreadsheet by selecting **Download Leads** on the *Matched Leads* or *Tagged Leads* tabs.

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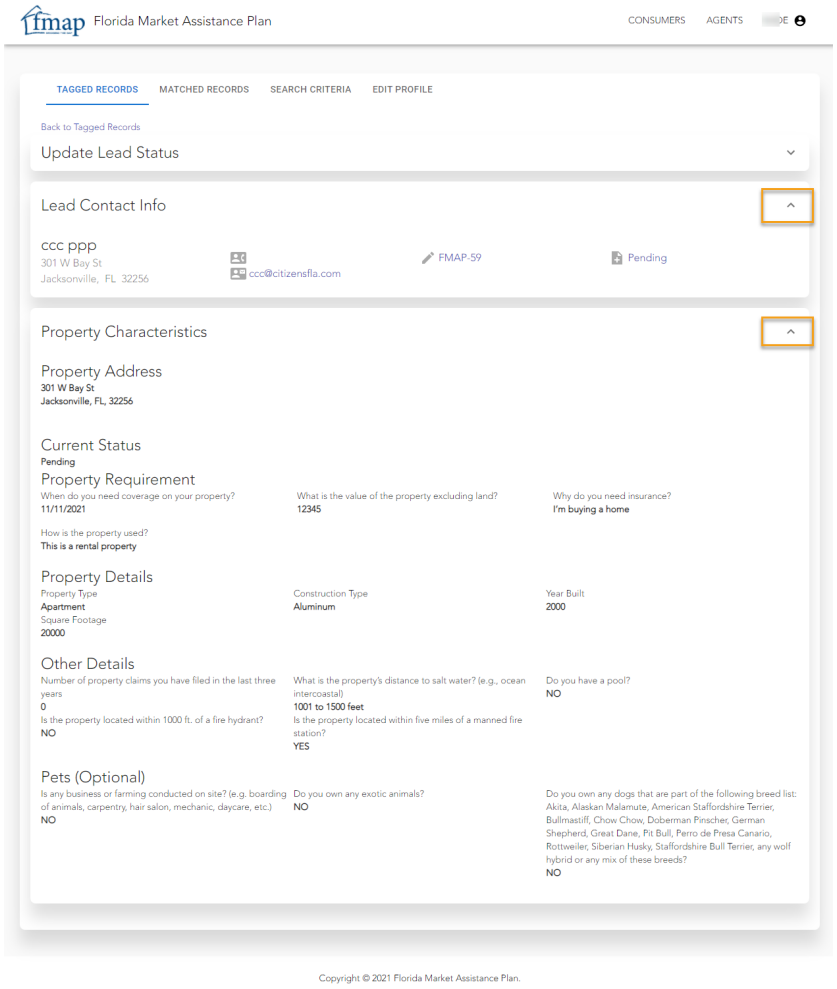
FMAP Online Referral Program, Continued

Viewing Matched Leads and Tagging Leads, continued

Step	Action
6	Expand *Property Characteristics.* If coverage can be offered, contact the consumer. 

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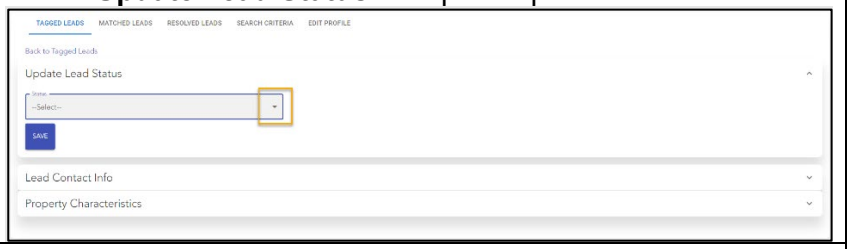
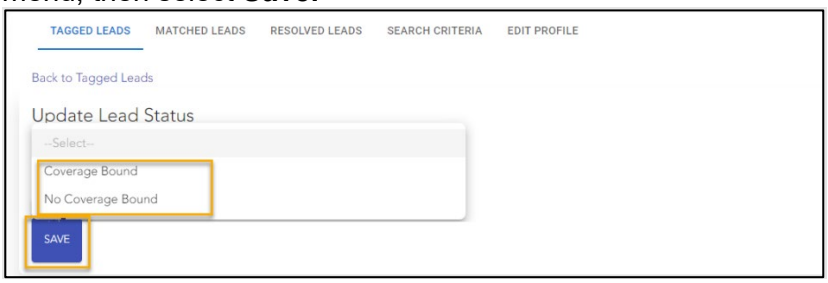
FMAP Online Referral Program, Continued

Updating Status of Tagged Leads

FMAP will track the solicitation status of each tagged lead. **Agents must update all tagged leads within 30 days of tagging**. All tagged leads that require updating will be located under the *Tagged Leads* tab. Once you update the tagged lead status, the lead will move to the *Resolved Leads* tab.

Failure to update leads will result in system-generated penalties. Refer to Penalties for Failing to Update Leads for more information.

To update tagged leads:

Step	Action
1	Access **Tagged Leads.** **Result:** All tagged leads will display.
2	Select **View** to access lead details.
3	Select **Update Lead Status** to expand options. 
4	Update lead status by selecting a status from the drop-down menu, then select **Save.**  If an offer was made and accepted, continue to Step 5. If not, continue to Step 6.

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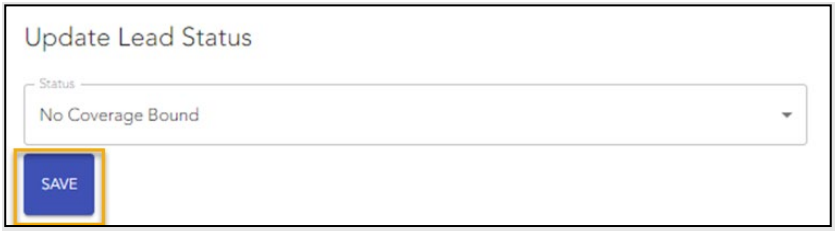
FMAP Online Referral Program, Continued

Updating Status of Tagged Leads, continued

Step	Action
5	If the consumer accepts your offer of coverage, the closing lead status should be Coverage Bound. This status should only be used once you have bound coverage. *Note*: Agents should be able to provide documentation upon request.
6	Select **Save.**  **Result:** The lead has been updated. *Note:* Once the status is changed, the lead will move to the Resolved Leads tab.

Continued on next page

FMAP Online Referral Program, Continued

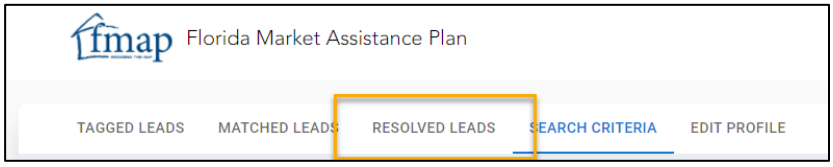
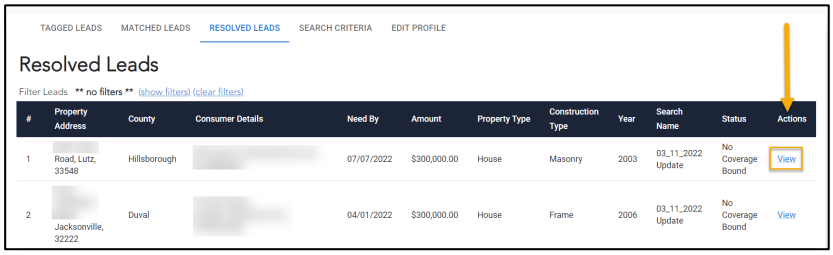
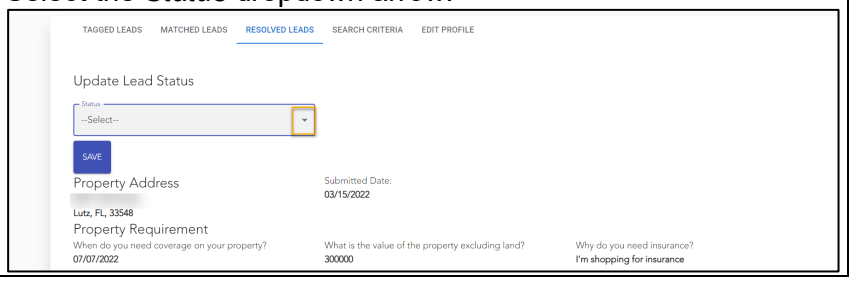
Viewing and Editing Resolved Leads

A lead automatically is moved from the *Tagged Leads* to *Resolved Leads* tab once updated.

- Leads will remain under *Resolved Leads* until the current date is 45 days past the need by date or the consumer withdraws their *Property Quote Request.*
- Leads with a status of *No Coverage Bound* can be edited from the *Resolved Leads* tab, unless another agent has indicated that they have bound coverage. Leads with the status of *Coverage Bound* are closed for edits by agents.

Note: If unable to update the status of a lead and an error may have occurred, submit a request using Contact Us.

To edit a *No Coverage Bound* resolved lead when coverage was bound:

Step	Action
1	Access the *Resolved Leads* tab.  **Result:** Leads remain on the *Resolved Leads* tab for 45 days past the need by date, then they are removed by the system.
2	Under the *Actions* column, select **View.**  **Result:** Lead details and the option to update lead status will display.
3	Select the *Status* dropdown arrow. 

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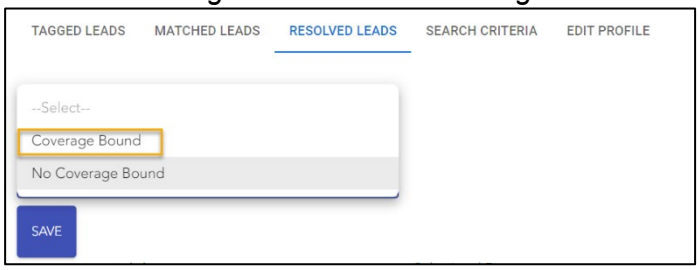
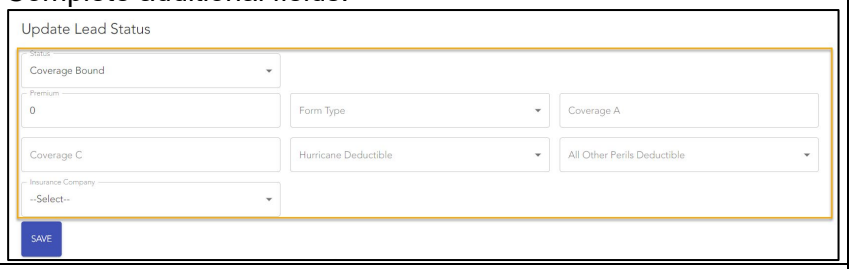
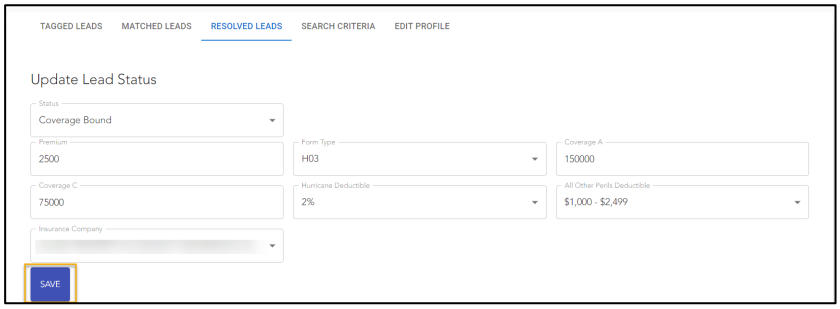
FMAP Online Referral Program, Continued

Viewing and Editing Resolved Leads, continued

Step	Action
4	Indicate *Coverage Bound* or *No Coverage Bound*.  **Result:** Additional fields will display if *Coverage Bound* is selected.
5	Complete additional fields. 
6	Select **Save.**  **Result:** The lead has been updated.

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FMAP Online Referral Program, Continued

Penalties for Failing to Update Leads

The success of FMAP's referral program is determined by the number of policies written in the private market. Agents must agree to update the lead solicitation status before tagging a lead:

If lead solicitation status is not updated within:	Then FMAP will:
25 days from date it was tagged	Send reminder email advising that the lead needs to be updated to avoid account suspension.
30 days from the date it was tagged	Suspend account search and tagging functions. *Note:* Once the required leads have been updated, FMAP will automatically reactivate the account.

Editing the Agent Profile

Agents are required to provide their contact information during the registration process. Some profile information can be edited, including:

- Agency name
- Agent's address
- Agent's email address
- Primary and alternate phone number

Agent Name Updates

FMAP automatically validates the agent's name, license number, and appointment status with DFS. If you need to update your name, contact DFS to request a name change on your license. Once their license has been updated by DFS, FMAP will automatically update the FMAP account.

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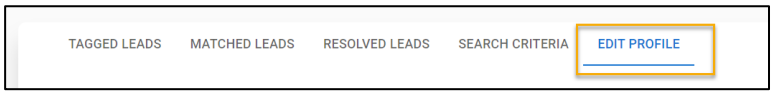
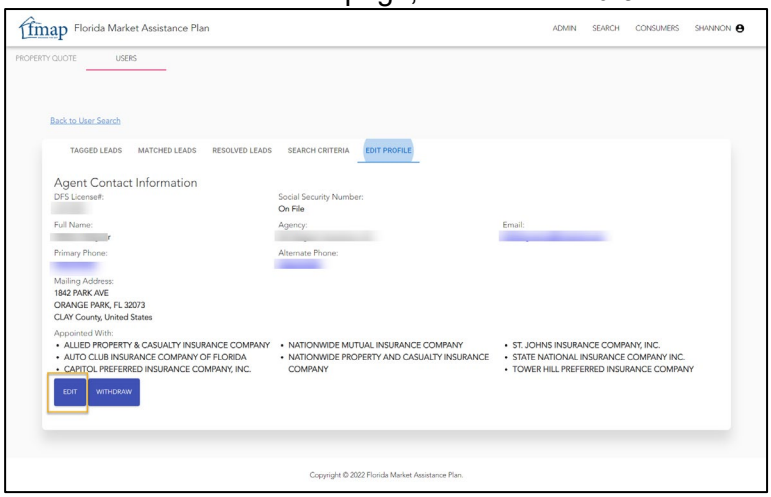
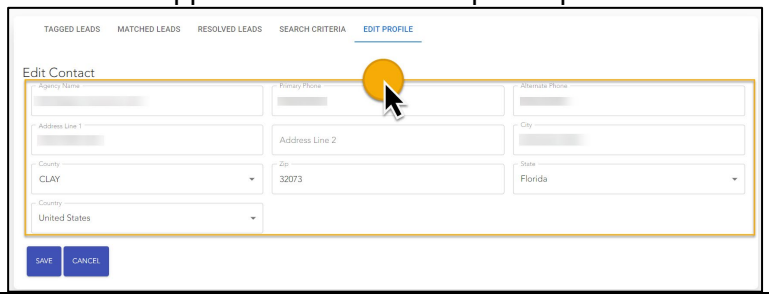
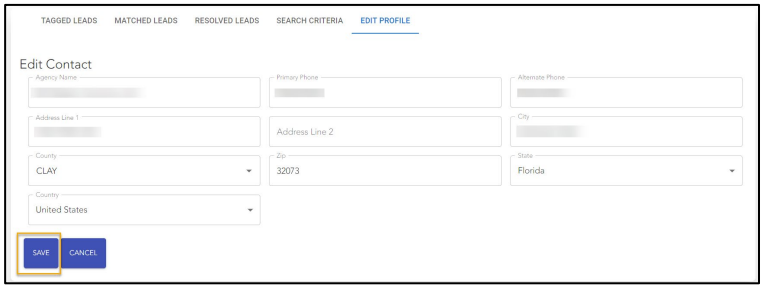
FMAP Online Referral Program, Continued

Editing the Agent Profile, continued

To update agency name, address, email address and/or phone number:

Step	Action
1	Access the **Edit Profile** tab.  **Result:** Agent profile information will display.
2	Scroll to the bottom of the page, then select **Edit.**  **Result:** Editable contact information will display.
3	Click in the applicable field and complete updates. 
4	Select **Save.**  **Result:** Profile is updated.

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FMAP Direct Referral Program

Overview

The *FMAP Online Referral Program* only addresses personal residential property coverage needs. The *FMAP Direct Referral Program* provides direct referrals to consumers who call FMAP seeking other property and casualty coverages. To assist these consumers, FMAP maintains a list of agents who have indicated they can write these types of risks.

FMAP Direct Referral Program Eligibility

To participate in this direct referral program, agents first must complete the Agent Referral form on FMAP's *Agents* page. Eligible agents must represent an authorized carrier in Florida that is actively writing one of the following types of coverages:

Coverage Types	
Aircraft Coverage	Building Contractor General Liability
Animal Liability	Electric Wheelchair/Scooter Liability
Business Operations	Child Day Care Business in Home Liability
Restaurant Property and Liability	Eldercare Provider with State Contract Liability
Mini / Strip Mall Property and Liability	Boat
Office Building Property and Liability	Hull Coverage
Liability	Condo Association
Apartment	Homeowners Association

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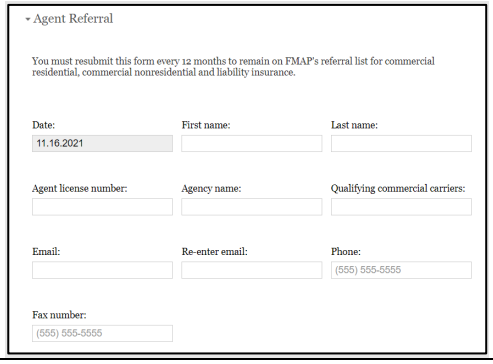
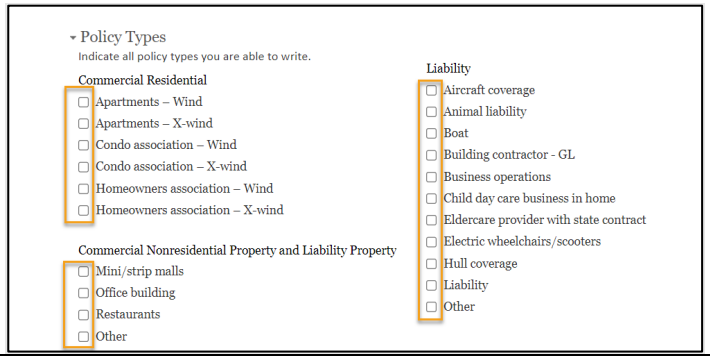
FMAP Direct Referral Program, Continued

Direct Referral Program Registration Process

Agents must resubmit this form every 12 months to remain on FMAP's referral list for commercial residential, commercial nonresidential and liability insurance. To complete the *Agent Referral Form*:

Step	Action
1	Access the Agent Referral form.
2	Enter license and contact information. 
3	Place a check next to each coverage you want to receive referrals for: 
4	Place a check next to all counties you are authorized to write in:

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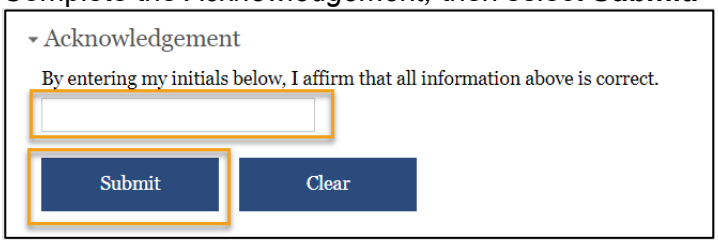
FMAP Direct Referral Program, Continued

Direct Referral Program Registration Process, continued

Step	Action
5	Complete the *Acknowledgement,* then select **Submit.**  **Result:** Your request to be added to the referral list has been submitted to FMAP. An FMAP staff member will review your request and contact you via email with additional information.

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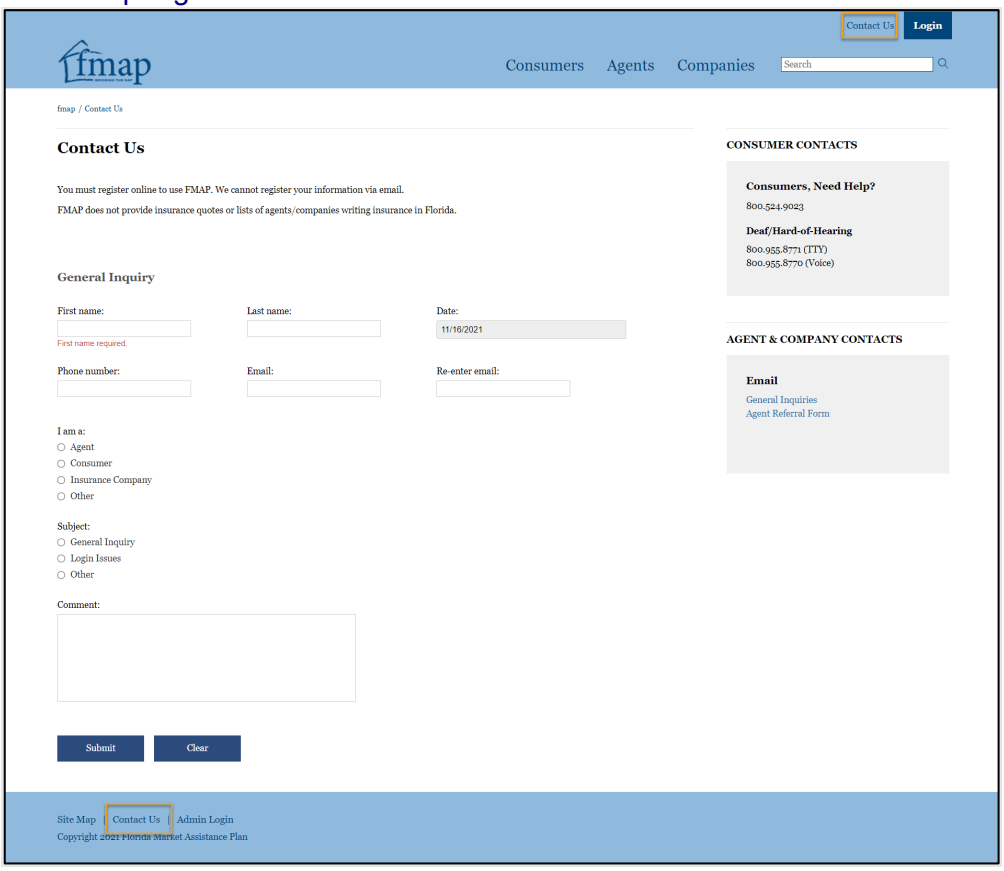
Additional FMAP Assistance

Contact Us

General Inquiries

You can access the online *General Inquiry* form to submit questions at www.fmap.org/contact-us.



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Appendix 1: Account Registration Confirmation Email

Helping consumers, agents and insurance companies insure Florida property.

Dear <Agent First Name Agent Last Name>,

Thank you for registering with the Florida Market Assistance Plan (FMAP) Online Referral Program.

If you are an appointed agent with Citizens Property Insurance, use your current Citizens Authentication Gateway (CAG) login username and password to access FMAP.

If you are not an appointed agent with Citizens Property Insurance, you will receive an email shortly after this one. The email subject is *Citizens Account Registration Confirmation*, and it includes your username and information about how to choose your password and security questions. After you setup your password and security questions, you can use your username and password to access FMAP.

FMAP Agent Guide
To ensure you get the most out of FMAP, review the FMAP Agent Guide to learn more about how it works and what it can do for you and your agency. The guide helps you create search criteria, run searches, and manage your leads.

Notes:

- You are prohibited from placing FMAP leads with Citizens Property Insurance Corporation, surplus lines carriers or companies for which you do not have an appointment.
- As a requirement of using FMAP, you must update the status for each lead you've tagged for solicitation.

Direct Referral Program
FMAP also provides agent contact information to consumers seeking commercial residential, commercial nonresidential and liability insurance. If you would like to be included in our agent referral list for these coverage types, complete the Agent Referral form every 12 months.

Thank you,

Florida Market Assistance Plan
Inquiries: Contact Us
Website: www.fmap.org

This email is not spam. You are receiving this email because you registered your information with FMAP.

End