



Clearinghouse Renewals Processing Guide

For Agents and Agency Staff



Clearinghouse Renewal Processing Guide

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Clearinghouse Powered by EZLynx

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Clearinghouse Renewal Process Introduction

Note to Pilot Participants

The content contained within this guide is subject to change.

Please provide feedback to your [Citizens Agency Manger](#) or contact Shannon.Bowles@citizensfla.com if you encounter any inaccuracies or have additional content suggestions.

Purpose

Florida law requires Citizens to submit all new and renewal policies to the Property Insurance Clearinghouse to determine if comparable private-market coverage is available. As part of this requirement:

- Agents must attempt to place Citizens policies in the private market before each renewal.
- This ensures that Citizens remains a last-resort insurer, only covering risks that cannot be placed elsewhere.

Any policy with an offer of comparable coverage from a carrier where the premium not more than 20% higher than the Citizens premium will be ineligible to remain with Citizens. These policies will be nonrenewed.

Due to the short renewal window, agents have limited time to:

- Obtain valid remarketing results
- Prevent a nonrenewal notice from being sent to the policyholder
- Secure private- market coverage.

Use this guide to help you manage your Citizens renewal business effectively.

Policy Types

At renewal, the Clearinghouse will automatically review policies on the following policy forms to determine if any private-market offers are available:

- Citizens Homeowners 3 – Special Form (CIT HO-3)
 - Citizens Homeowners 6 – Unit-Owners Form (CIT HO-6)
 - Dwelling Property 1 – Basic Form (CIT DP-1-D)
 - Dwelling Property 3 – Special Form (CIT DP-3-D)
-

Systems

To manage the clearinghouse renewal process, agents and agency staff will require access to:

- PolicyCenter
 - EZLynx
-

Appointments and Participating Carriers

Participating Carriers

Carriers choose to participate in the Renewal Clearinghouse and will be periodically added or removed. Not all participating carriers will quote all forms.

Current participating carriers include:

Carrier Name	Policy Form
American Traditions	Homeowners
Carillo Coastal	Homeowners and Dwelling Fire
Cypress Property & Casualty Home	Homeowners
Edison Insurance Company	Homeowners
Florida Peninsula Insurance Company	Homeowners and Dwelling Fire
Ovation Home Insurance Exchange	Homeowners
People's Trust Insurance Company	Homeowners
Security First Insurance	Homeowners and Dwelling Fire
Slide Insurance Home	Homeowners
Southern Oak Insurance Company	Homeowners
Tower Hill Insurance	Homeowners and Dwelling Fire
Universal North America	Homeowners
Universal Property and Casualty	Homeowners

Appointments

Only carriers for which the agent of record has full appointments and credentials in the Clearinghouse will be considered to determine eligibility. Full appointments are validated using information on file with the Florida Department of Financial Services (DFS).

Appointment Validation

Full appointments are automatically validated using information on file with the Florida Department of Financial Services (DFS).

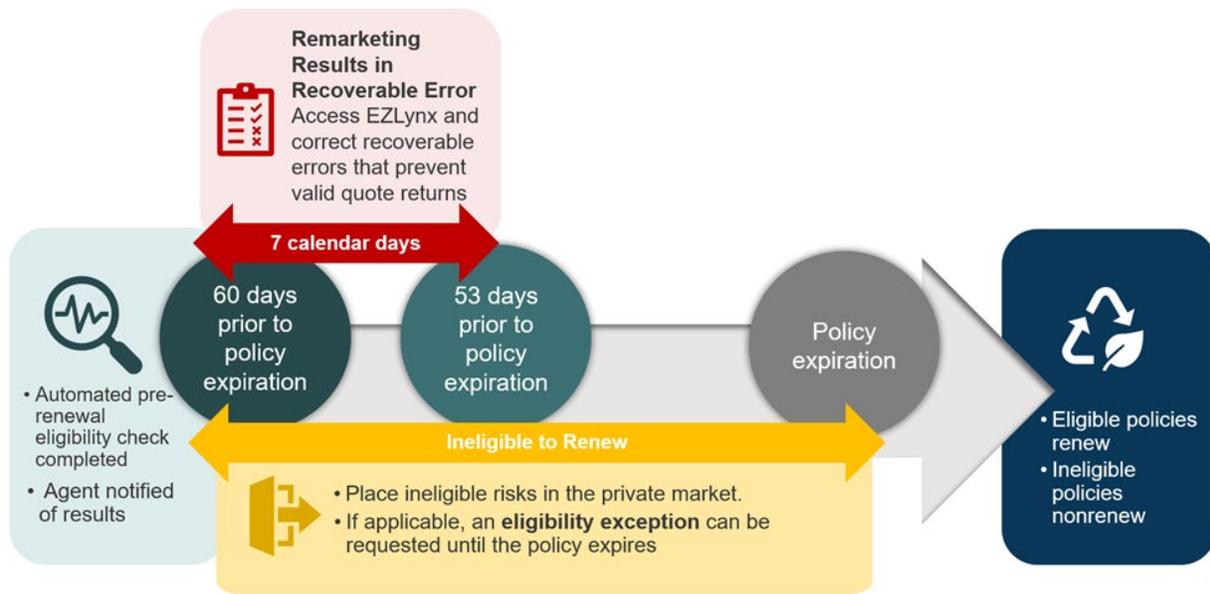
Note: If carriers for which an agent of record has a Limited-Service Agreement appear in their carrier panel, contact clearinghouse.help@citizensfla.com

Clearinghouse Process Overview

Overview

Sixty days prior to expiration, the Clearinghouse will automatically remarket policies to determine if any private-market offers are available. Remarketing results will be communicated to the agent of record:

- **Eligible:** Policies with no disqualifying offers will renew with Citizens
- **Recoverable Errors:** Policies where valid remarketing results cannot be obtained will require additional information
- **Ineligible:** Policies for which a comparable offer was made where the premium is not more than 20% higher than the Citizens premium.



Requirement to Respond

Remarketing results are time sensitive. Carefully review all quote results to determine if any issues impact the Citizens renewal:

Failure to	within	Result
Resolve recoverable errors	Up to 7 calendar days of notification	Policy still will renew, however; may result in a loss of commission
Validate ineligible renewal results	Prior to expiration of the current term	Lapse in coverage

Renewal Eligibility Criteria

Pre-renewal Eligibility Check

Sixty days prior to policy expiration, applicable Citizens policies are sent through the clearinghouse to assess if:

- There is a compatible private-market offer
 - If the premium for that offer is not more than 20% higher than Citizens renewal premium.
-

Premium Calculation

Renewal premiums are calculated 60 days before the current term expires. Both Citizens and private-market renewal offers reflect the future effective date and include any automatic coverage increases and planned rate changes.

The premium for private-market offers may not include adjustments for insurance or credit scores, or other carrier-specific surcharges or discounts.

The Citizens renewal premium is displayed in EZLynx. For a more detailed breakdown—including rating factors, capping, and automatic coverage increases—refer to the renewal transaction in PolicyCenter.

Comparable Coverage

The comparable coverages used to determine eligibility include:

- Hurricane deductible
- Dwelling Coverage A
- Dwelling Loss Settlement
- Ordinance and Law coverage
- Wind Loss Mitigation

A risk will be deemed ineligible to renew with Citizens if a private market carrier offers the same statutorily mandated coverages and the premium for those coverages is not more than 20% of Citizens renewal premium.

In some instances, a carrier's offer is not comparable because additional coverage is offered. Agents are encouraged to evaluate those offers, even if the risk remains eligible for Citizens.

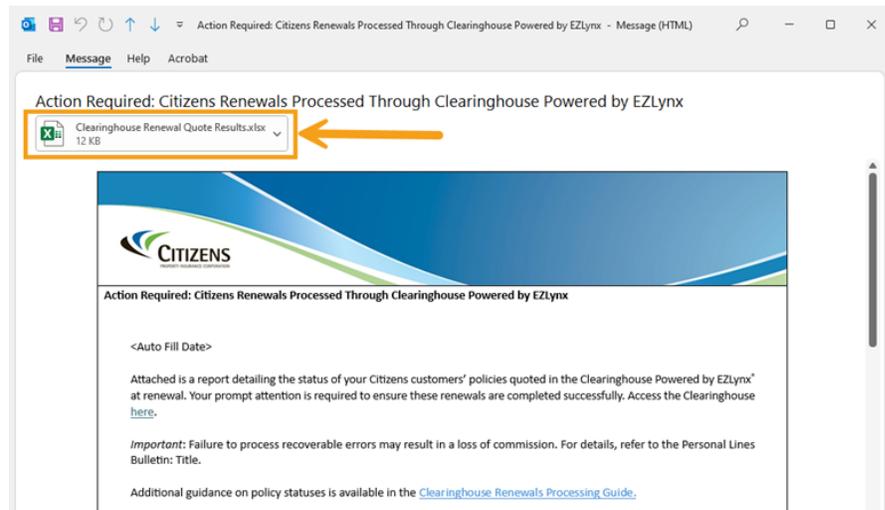
Exclusions

Certain policies are excluded from this process. These include policies selected for Depopulation, and policies with unbound changes, open claims, or CAT (catastrophic) losses. These scenarios are not processed through the automated clearinghouse system.

Renewal Results Notification

Email Notification with Results Report

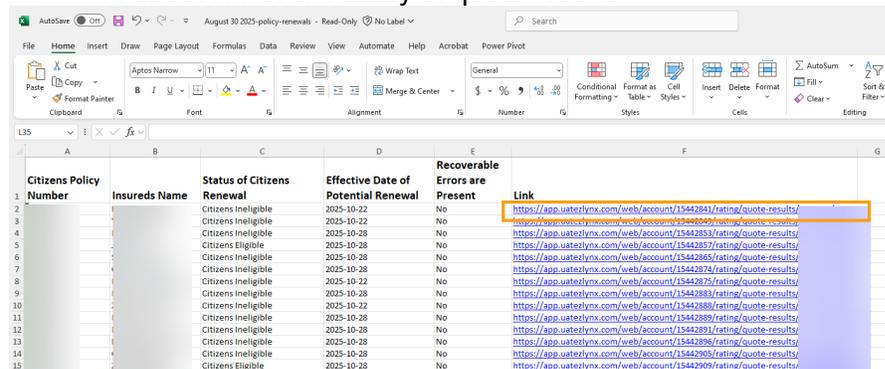
All applicable policies with a current term expiration in 60 days will be remarketed in nightly batches. The results will be combined into a single report and emailed to the agent of record.



Results Report

The report will contain:

- A list of all policies included in the nightly batch
- Each policy's renewal remarketing status
- A direct link to the EZLynx quote results



Citizens Policy Number	Insureds Name	Status of Citizens Renewal	Effective Date of Potential Renewal	Recoverable Errors are Present	Link
1		Citizens Ineligible	2025-10-22	No	https://app.uat.ezlynx.com/web/account/13442841/rating/quote-results/
2		Citizens Ineligible	2025-10-22	No	https://app.uat.ezlynx.com/web/account/13442842/rating/quote-results/
3		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442853/rating/quote-results/
4		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442857/rating/quote-results/
5		Citizens Eligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442859/rating/quote-results/
6		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442874/rating/quote-results/
7		Citizens Ineligible	2025-10-22	No	https://app.uat.ezlynx.com/web/account/13442875/rating/quote-results/
8		Citizens Ineligible	2025-10-22	No	https://app.uat.ezlynx.com/web/account/13442883/rating/quote-results/
9		Citizens Ineligible	2025-10-22	No	https://app.uat.ezlynx.com/web/account/13442888/rating/quote-results/
10		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442889/rating/quote-results/
11		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442891/rating/quote-results/
12		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442896/rating/quote-results/
13		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442905/rating/quote-results/
14		Citizens Ineligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442909/rating/quote-results/
15		Citizens Eligible	2025-10-28	No	https://app.uat.ezlynx.com/web/account/13442909/rating/quote-results/

Note: A cumulative list of all renewal quotes is available using the **Completed Quotes** search in EZLynx. If you still require your daily email, contact clearinghouse.help@citizensfla.com.

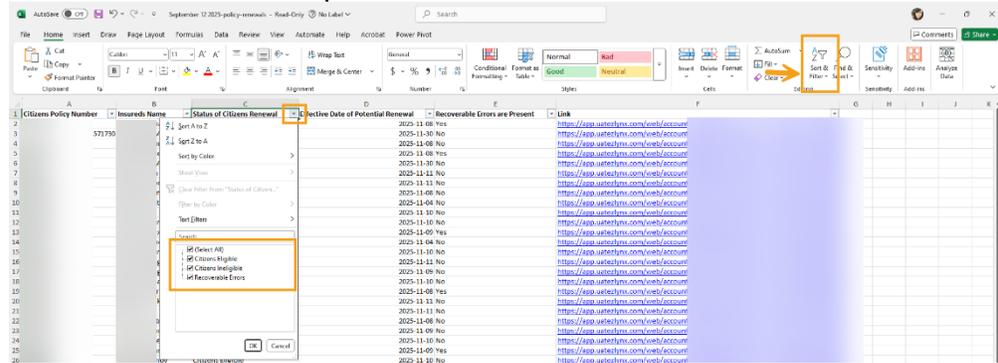
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Renewal Results Notification, Continued

Reviewing the Quote Results Report

Review the policies listed in report carefully. Action will be required on some renewal quotes and will vary by status.

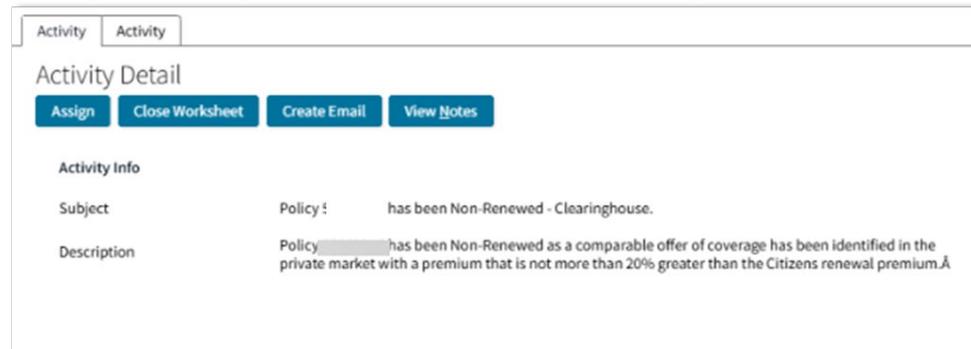
All columns within the report can be filtered and/or sorted.



PolicyCenter Activities

Pending Nonrenewal Activity

Agents will be notified of an impending nonrenewal due to a Clearinghouse offer up to 7 days prior to a nonrenewal notice issuing to the customer.



Notice to Policyholder Activity

An additional activity will generate once the nonrenewal notice is issued to the policyholder.

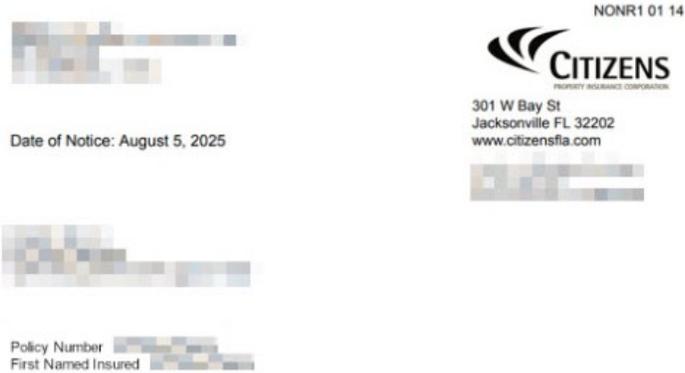
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Renewal Results Notification, Continued

Policyholder Notice of Nonrenewal

If a policy is deemed ineligible by the clearinghouse, the Policyholder Notice of Nonrenewal will generate in PolicyCenter and be sent approximately 50 days prior to the expiration of the current term.



NOTICE OF NONRENEWAL **EFFECTIVE September 27, 2025, 12:01 A.M. Eastern Time**

Policy [redacted] is not being renewed by Citizens Property Insurance Corporation (Citizens). This policy will not provide any protection after the date and time specified above. The reason for this action is:

Citizens Property Insurance Clearinghouse (Clearinghouse) identified one or more private market offers with a premium that is not more than 20% greater than the premium for comparable coverage from Citizens. As a result, your property is ineligible for Citizens coverage under Florida law.

It is very important that you immediately discuss this notice with your insurance agent who is in the best position to advise you on your insurance needs so that you do not experience a gap in coverage. Your agent may or may not be appointed with the insurer(s) offering coverage.

The Clearinghouse was established per Section 627.3518, Florida Statutes. If an offer is made to you through the Clearinghouse that is not more than 20% greater than the premium for comparable coverage from Citizens, Florida law requires that your policy be nonrenewed. This is true even if your insurance agent is not appointed by the insurer(s) offering coverage.

The following offer(s) of coverage were extended to you by companies participating in the Clearinghouse. You are not required to accept any of these offers but must purchase coverage outside of Citizens to ensure you have coverage on your property.

Although you are ineligible for Citizens renewal, your Citizens renewal premium would have been: \$1000.00.

Available offers of coverage by carrier	Premium amount
[redacted]	\$1150.00

To learn more about your coverage options, contact your agent at [redacted]

Citizens Property Insurance Corporation

NONR1 01 14

Remarketing Results Overview

The following chart will be included in every email. Action will be required on some renewal quotes, and will vary by status:

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse Carrier(s) have not been able to make any offers due to recoverable errors.	Renewing	Yes	Recoverable errors must be resolved by the 53rd calendar day prior to the renewal effective date to avoid a possible loss of commission.
	Clearinghouse Carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium and there are other carrier offers that were unable to be made due to recoverable errors			
Citizens Ineligible	At least one Clearinghouse Carrier has made an offer that is more than 20% greater than the Citizens renewal premium	Nonrenewing	Yes	Recoverable errors need to be resolved only if you are requesting an override exception for the offer(s) already received.
			No	Action is only needed if you are requesting an override exception prior to policy expiration.
Citizens Eligible	Clearinghouse Carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any offers and there is nothing preventing them from making an offer.	Renewing	No	No

Accessing Quotes in EZLynx

There are **three ways to access renewal quotes**.

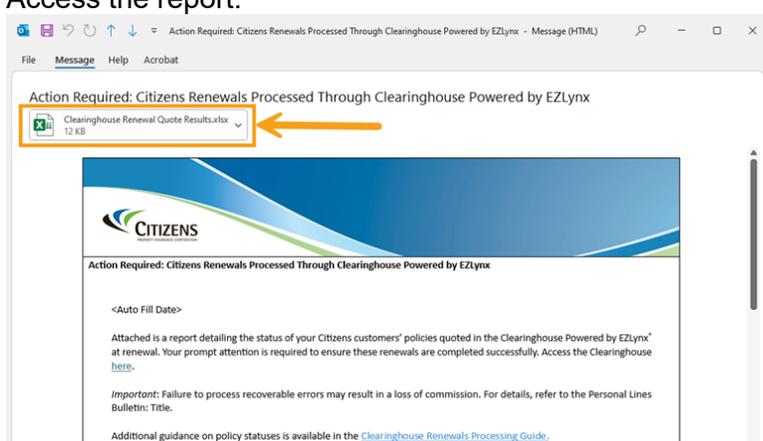
1. [Direct link within the daily email](#)
2. [EZLynx Completed Quotes search](#)
3. [Applicant Search in EZLynx](#)

Direct Link in the Renewal Quote Results Report

Each daily email contains the *Renewal Quote Results* report for a single batch and includes a direct link to the EZLynx renewal quote. The date of the batch is indicated in the title of the report.

Note: This link may be used multiple times but will always return to the original quote. See [Best Practices](#) for tips to avoid rework on quotes.

To access quote results from the report:

Step	Action
1	Open the daily email.
2	Access the report. 
3	Click the link for the quote you wish to access: 

Note: EZLynx login may be required.
Result: The renewal quote results display.

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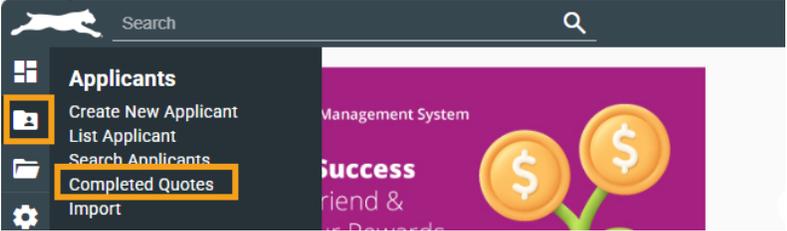
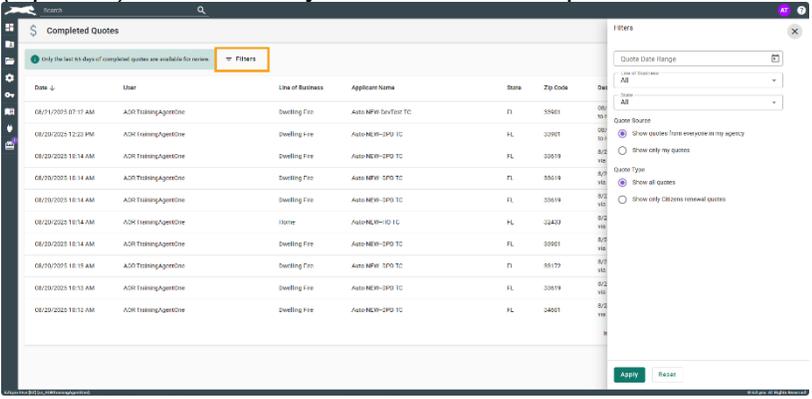
Accessing Quotes in EZLynx, Continued

Completed Quotes Search in EZLynx

The *Completed Quotes* search feature in EZLynx provides a cumulative list of all completed renewal quotes. Results displayed on the *Completed Quotes* page has multiple filter and sort options.

Note: The Completed Quotes will include all versions of your customer's quote. Access the Applicant Quote Results page to determine the final status of a renewal.

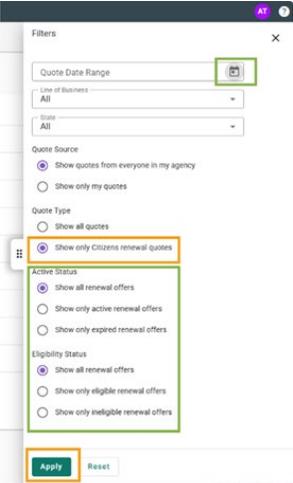
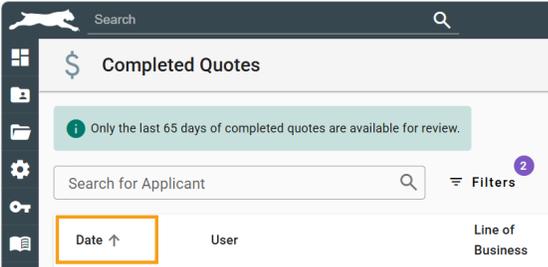
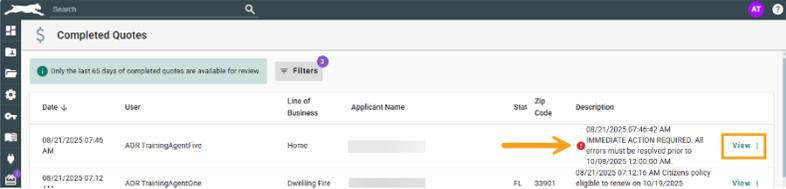
To access, filter and sort Citizens renewal quote results;

Step	Action
1	Login the EZLynx. Result: The EZLynx Dashboard displays.
2	From the Dashboard, select the Agent File icon, then select Completed Quotes .  Result: The <i>Completed Quotes</i> page displays, listing all completed quotes for all users in the agency.
3	<i>(Optional)</i> To locate only Citizens' renewal quotes, select Filters :  Result: The <i>Filters</i> menu displays.

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Accessing Quotes in EZLynx, Continued

Completed
Quotes
Search in
EZLynx,
Continued

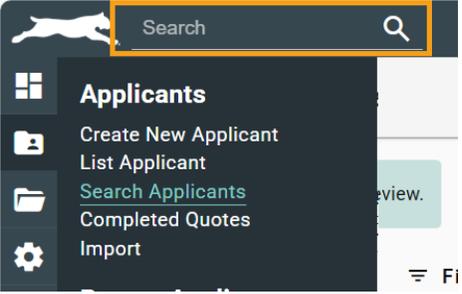
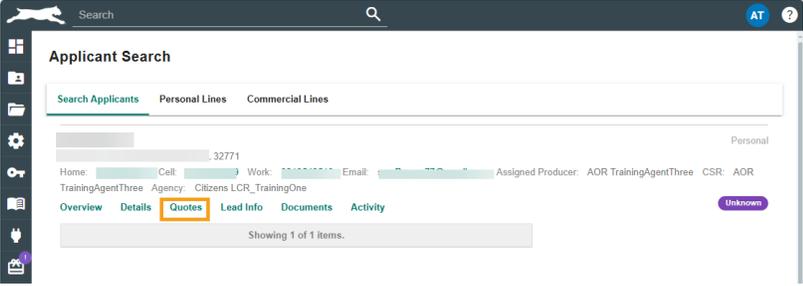
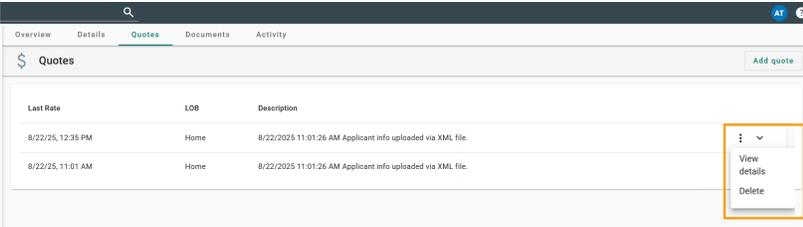
Step	Action
4	<p>To access only Citizens renewal quotes, select Show only Citizens renewal quotes.</p>  <p>Result: Other filter options expand to include <i>Quote Date Range</i>, <i>Active Status</i> and <i>Eligibility Status</i>.</p> <p>Select Apply.</p> <p>Result: Filtered <i>Completed Quotes</i> display.</p> <p><i>Note:</i> Action may be required on both eligible and ineligible quotes.</p>
5	<p>(Optional) Completed quote results default from most recent to oldest. Select Date to resort the results from newest to oldest.</p> 
6	<p>Review the <i>Description</i> column for quotes that require additional action, or if a quote is ineligible to renew. Select View to access the quote.</p>  <p>Result: The <i>Quote Results</i> page for the selected quote will open in a new tab. Any errors that occurred and/or Eligibility determination will be displayed.</p>

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Accessing Quotes in EZLynx, Continued

Applicant Search in EZLynx

To search for a single renewal quote by the policyholder's name:

Step	Action
1	Login the EZLynx. Result: The EZLynx Dashboard displays.
2	Enter the policyholder's name in the <i>Search</i> field on any screen.  Result: The <i>Applicant Search</i> results will display.
3	Select Quotes .  Result: All versions of the applicant's quote will display.
4	Hover over the ellipsis on the right of the screen, then select View Details .  Result: The selected version of the <i>Quote Results</i> display. IMPORTANT: Do not delete quotes.

Resolving Recoverable Errors

Unresolved recoverable errors will result in a Citizens renewal but prevent valid remarketing results.

Important: Because valid remarketing results cannot be obtained, **Citizens reserves the right to withhold commissions** if the agent does not correct recoverable errors before the Citizens Renewal Offer is generated—53 days prior to policy expiration.

Agents typically have **up to calendar days** to resolve recoverable errors. However, this timeframe may be shortened if carrier responses are delayed.

Common Recoverable Errors

Valid carrier declinations are usually indicated with the message, “Carrier Abort” or “Carrier Error” and referred to as nonrecoverable. No resolution is needed unless you wish to further pursue coverage from that carrier:

Carrier Error: Coverage is not available for this property at this time.

Recoverable errors are typically the result of one of the following:

- Additional carrier questions typically occur when the information is not available in PolicyCenter, or the information was unable to be passed from PolicyCenter.
- Missing carrier credentials and other carrier appointment issues.



Citizens policy may not renew. Use the Resubmit button below to resolve errors before 11/04/2025.

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Resolving Recoverable Errors, Continued

Common Recoverable Errors, Continued

Below is a list of common recoverable errors you may encounter:

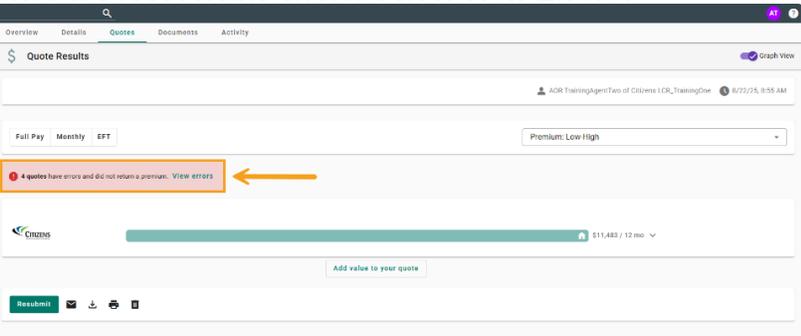
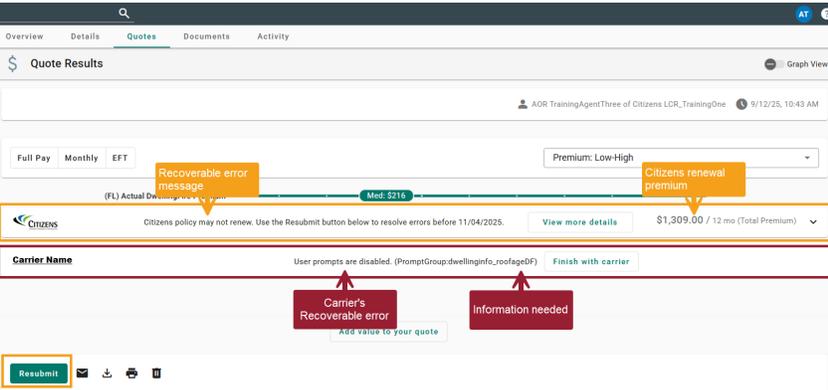
Error	Reason	Resolution
“User prompts are disabled”	Carrier specific questions need to be answered. This error will occur when EZLynx is unable to map exiting information in PolicyCenter to a carrier question in EZLynx. 	The text in the () will generally indicate what information is needed. Select Resubmit . Do not select Finish with Carrier. Use the steps below to complete the carrier questions.
“User Abort: Agent declined credit score authorization in EZLynx.”	Citizens cannot authorize credit on behalf of the customer, and this carrier requires a credit score authorization to continue. <small>User Abort: Agent declined credit score authorization in EZLynx. (This question is on the Policy Info Tab in both the Auto and Home portals. Please change this answer to yes before you resubmit.</small>	Select Resubmit , then navigate to the <i>Policy Info</i> tab to authorize a credit check. Note: A credit check will not be completed until the quote is bridged to the carrier.
“Error: EZLynx waiting for input timeout”	There was a delay in answering the carrier questions during the requote process. <small>Error - EZLynx waiting for input timeout. Please run the application again and input prompted values. Please contact EZLynx support for further assistance.</small>	Select Resubmit to run the quote again.
“Prior Address Required”	Some carriers require a previous address when the years at current address is less then <?>	<Content coming soon>
“Bridge to Carrier to obtain quote”	This is a standard message when carrier rates are unavailable.	Select Resubmit to resolve any errors. Do not bridge to carrier.

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Resolving Recoverable Errors, Continued

Resolving Recoverable Errors

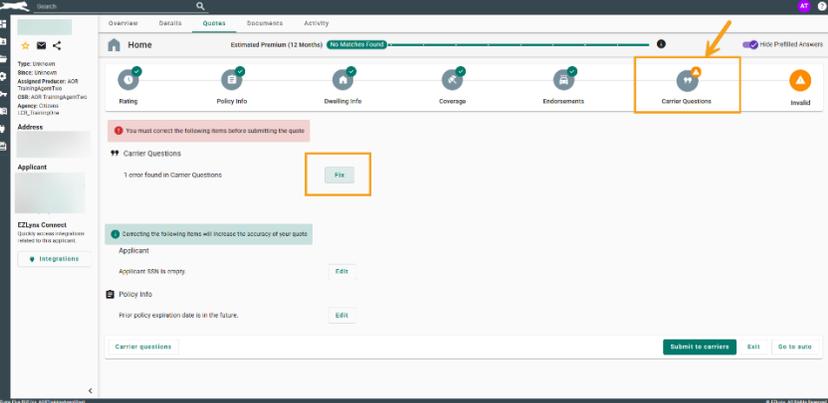
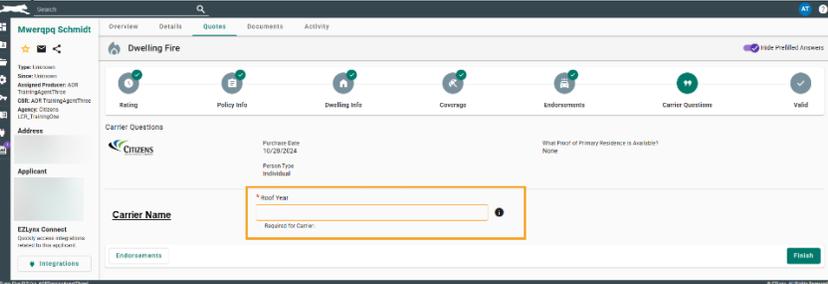
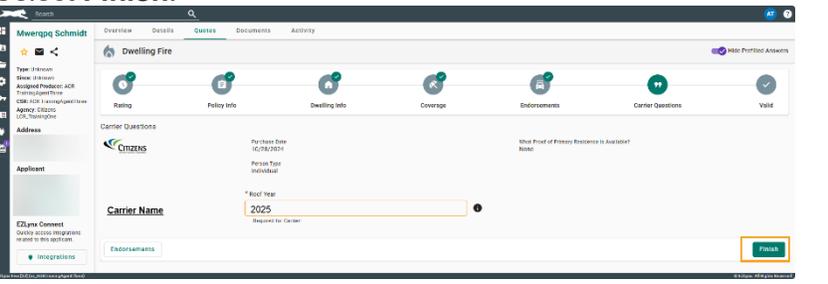
To resolve recoverable errors:

Step	Action
1	<p>On the <i>Quote Results</i> screen, a banner will display indicating there are recoverable errors. Select View Errors.</p>  <p>Result: All quote results will display. <i>Note:</i> If <i>Graph View</i> is disabled, continue to Step 2.</p>
2	<p>Citizens estimated renewal premium and a message stating “Citizens policy may not renew” will be visible, as well all carrier errors. Select Resubmit to correct the recoverable errors.</p>  <p>Result: The <i>Overwrite application data?</i> pop-up will display.</p>
3	<p>Select Overwrite to continue.</p> <p>Overwrite application data?</p> <p>Resubmitting will automatically overwrite existing application data with data from the renewal offer. Do you wish to proceed?</p> <p>Cancel Overwrite</p> <p>Result: EZLynx errors will display.</p>

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Resolving Recoverable Errors, Continued

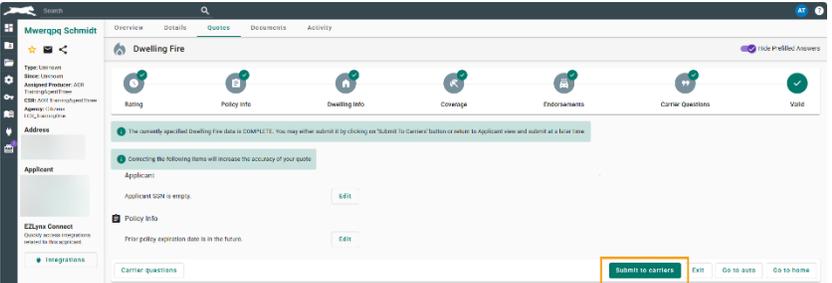
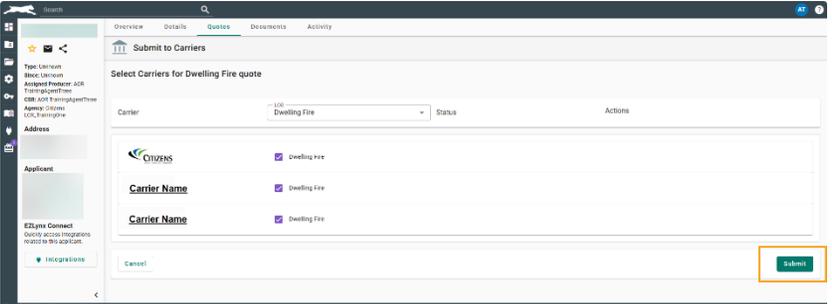
Resolving Recoverable Errors, Continued

Step	Action
4	<p>For some errors, the pages with missing required fields or erroneous information will be indicated with a caution icon, and error messages will display. Select the tab with the caution symbol or the Fix button to correct the error(s).</p>  <p>Result: The page with errors will display. Required fields will be indicated.</p>
5	<p>Required fields will be indicated with an asterisk. Enter or update required information.</p>  <p>Result: The quote validation page displays</p>
6	<p>Select Finish.</p>  <p>Result: The quote validation page displays</p>

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Resolving Recoverable Errors, Continued

Resolving Recoverable Errors, Continued

Step	Action								
7	<p>Select Submit to Carriers.</p>  <p>Result: The <i>Submit to Carriers</i> screen displays.</p>								
8	<p>Confirm all carriers are selected. Select Submit.</p>  <p>Result: The <i>Quote Results</i> display.</p>								
9	<table border="1" data-bbox="574 1241 1406 1703"> <thead> <tr> <th data-bbox="574 1241 883 1272">If the quote is:</th> <th data-bbox="883 1241 1406 1272">Then:</th> </tr> </thead> <tbody> <tr> <td data-bbox="574 1272 883 1339">Citizens Eligible</td> <td data-bbox="883 1272 1406 1339">No further action is required. The policy will renew with Citizens.</td> </tr> <tr> <td data-bbox="574 1339 883 1407">Citizens Ineligible</td> <td data-bbox="883 1339 1406 1407">Place the risk in the private market or request an eligibility exception.</td> </tr> <tr> <td data-bbox="574 1407 883 1703">Additional errors display</td> <td data-bbox="883 1407 1406 1703">Expand Answer Questions, then answer the carrier question. Select Submit.</td> </tr> </tbody> </table>  <p>Return to Step 2 to resubmit the quote.</p>	If the quote is:	Then:	Citizens Eligible	No further action is required. The policy will renew with Citizens .	Citizens Ineligible	Place the risk in the private market or request an eligibility exception .	Additional errors display	Expand Answer Questions , then answer the carrier question. Select Submit .
If the quote is:	Then:								
Citizens Eligible	No further action is required. The policy will renew with Citizens .								
Citizens Ineligible	Place the risk in the private market or request an eligibility exception .								
Additional errors display	Expand Answer Questions , then answer the carrier question. Select Submit .								

Handling Citizens Ineligible Quote Results

If at least one Clearinghouse carrier has made an offer that is more than 20% greater than the Citizens renewal premium, the Citizens policy will automatically be nonrenewed.

A nonrenewal notice will be sent to the policyholder 51 days prior to policy expiration.

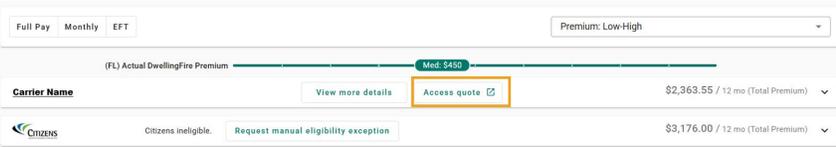
Placing a Policy with a Private Market Carrier

Agents have the option to submit the quote to a private market carrier **as new business** or obtain coverage through other available markets when anytime a valid offer is present, including:

- When policy is eligible to renew with Citizens, but the policyholder wishes to accept a coverage at a higher premium
- Recoverable errors are returned by one or more carriers, but the customer wishes to accept the valid offer.

Ineligible policies will automatically be nonrenewed by Citizens. To avoid a lapse in coverage, these policies must be placed in the private market.

To submit the quote through EZLynx:

Step	Action
1	Access the quote in EZLynx.
2	On the <i>Quote Results</i> screen, select Go to Carrier . 
3	Complete the quote with the carrier.

Note: Risks submitted to private market carriers will be subject to all new business underwriting and documentation requirements. This can include current inspections and other requirements to complete the new business submission.

Continued on next page

Handling Citizens Ineligible Quote Results, Continued

Ineligible Results Exceptions

If a carrier returns a premium that makes the risk ineligible for a Citizens renewal, the agent can request an exception when one of the following occur:

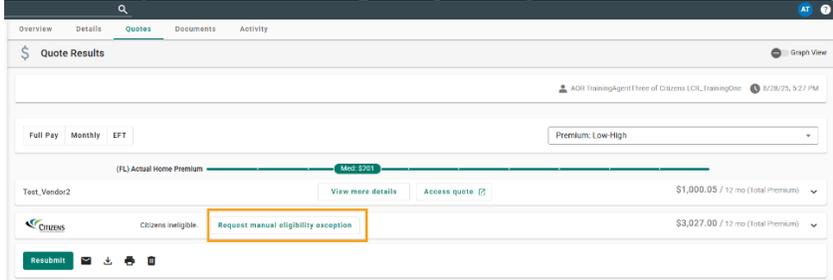
- The carrier will not accept a risk based on their filed and approved underwriting guidelines, or the carrier rejects the risk after it is submitted.
- The price increases to exceed the 20% rule after submission.
- No other disqualifying offers of coverage exist.

Additional requirements for renewal eligibility exceptions:

- All recoverable errors have been resolved, *and*
- The request is submitted prior to expiration of the Citizens policy.

The eligibility exception is available until policy expiration. Once a policy expires, the renewal quote within EZLynx will be converted to a new business quote. See [Returning to Citizens](#) for more information.

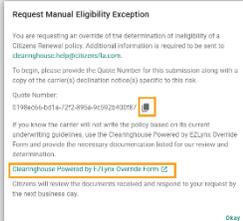
To request an eligibility exception:

Step	Action						
1	<p>On the <i>Quote Results</i>, review the Citizens error.</p> <table border="1"> <thead> <tr> <th>If the message says:</th> <th>Then:</th> </tr> </thead> <tbody> <tr> <td>  Citizens ineligible. Citizens policy will not renew. To request a manual eligibility exception to a carrier offer, use the Resubmit button below to resolve errors. </td> <td> You must resolve recoverable errors prior to requesting an eligibility exception. Once this is complete you will be able to move to Step 2. </td> </tr> <tr> <td>  Citizens ineligible. <input type="button" value="Request manual eligibility exception"/> </td> <td> Continue to Step 2. </td> </tr> </tbody> </table>	If the message says:	Then:	 Citizens ineligible. Citizens policy will not renew. To request a manual eligibility exception to a carrier offer, use the Resubmit button below to resolve errors.	You must resolve recoverable errors prior to requesting an eligibility exception. Once this is complete you will be able to move to Step 2.	 Citizens ineligible. <input type="button" value="Request manual eligibility exception"/>	Continue to Step 2.
If the message says:	Then:						
 Citizens ineligible. Citizens policy will not renew. To request a manual eligibility exception to a carrier offer, use the Resubmit button below to resolve errors.	You must resolve recoverable errors prior to requesting an eligibility exception. Once this is complete you will be able to move to Step 2.						
 Citizens ineligible. <input type="button" value="Request manual eligibility exception"/>	Continue to Step 2.						
2	<p>Select Request Manual Eligibility Exception.</p>  <p>Result: <i>Request Manual Eligibility Exception</i> window opens.</p>						

Continued on next page

Handling Citizens Ineligible Quote Results, Continued

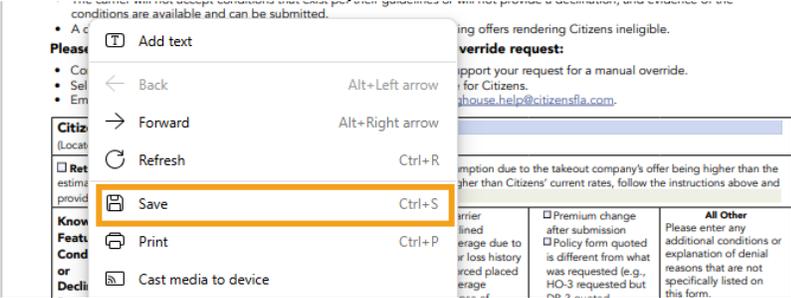
Ineligible Results Exceptions, Continued

Step	Action					
3	<p>Copy the EZLynx quote number, then open the <i>Clearinghouse Powered by EZLynx Override Form</i>.</p> 					
4	<p>Enter the copied quote number at the top of the form.</p> <p>Clearinghouse Powered by EZLynx® Override Form </p> <p>When to use this form:</p> <ul style="list-style-type: none"> When the risk is submitted in EZLynx®. The carrier will not accept conditions that exist per their guidelines or will not provide a declination, and evidence of the conditions are available and can be submitted. A declination has been received from one or more of the carriers, making offers rendering Citizens ineligible. <p>Please follow these steps to avoid a delay in processing your override request:</p> <ul style="list-style-type: none"> Complete the form below in its entirety. Select ALL the reasons that support your request for a manual override. Select all of the EZLynx carriers that rendered the submission ineligible for Citizens. Email this form and a copy of your required documentation to: clearinghouse_help@citizensfla.com <p>Citizens EZLynx Quote ID <input type="text" value="19806565147278958-9092-0307"/></p> <p><small>(Located on the EZLynx Summary Page - Review)</small></p> <p><input type="checkbox"/> Returning Depopulation: If the customer is reapplying to Citizens after an assumption due to the takeout company's offer being higher than the estimated premium presented at time of assumption, making it more than 20% higher than Citizens' current rates, follow the instructions above and provide the expiring Citizens policy number</p>					
5	<p>Review the <i>Required Documentation</i> to determine what additional documentation will be needed, then indicate what is being submitted.</p> <table border="1" data-bbox="613 1165 1377 1501"> <tr> <td data-bbox="613 1165 862 1501"> <p>Known Features/ Conditions or Declination Reasons (Select all that apply)</p> </td> <td data-bbox="862 1165 992 1501"> <input checked="" type="checkbox"/> Solar panels <input checked="" type="checkbox"/> Existing damage to the home <input checked="" type="checkbox"/> Crawlspace or open foundation <input type="checkbox"/> Wood-burning stove <input type="checkbox"/> Modular home <input type="checkbox"/> Dwellings constructed of log materials <input type="checkbox"/> Sinkhole damage <input type="checkbox"/> Aluminum branch wiring <input type="checkbox"/> Cloth Wiring <input type="checkbox"/> Galvanized plumbing <input type="checkbox"/> Age and/or condition of roof <input type="checkbox"/> Lack of updates <input type="checkbox"/> Unacceptable electrical panel <input type="checkbox"/> Age of water heater </td> <td data-bbox="992 1165 1101 1501"> <input type="checkbox"/> Carrier declined coverage due to prior loss history <input type="checkbox"/> Forced placed coverage <input type="checkbox"/> Lapse of coverage <input type="checkbox"/> Carrier had reduction in exposure after bridge (policy type, zip code, county) <input type="checkbox"/> No prior coverage* <input type="checkbox"/> Bankruptcy† <small>* Must be supported with a prior Declarations Page or a carrier declination † Must be supported with a carrier declination</small> </td> <td data-bbox="1101 1165 1230 1501"> <input type="checkbox"/> Premium change after submission <input type="checkbox"/> Policy form quoted is different from what was requested (e.g., HO-3 requested but DP-3 quoted by carrier) <input type="checkbox"/> RCE returned by carrier at a higher value </td> <td data-bbox="1230 1165 1377 1501"> <p>All Other</p> <p>Please enter any additional conditions or explanation of denial reasons that are not specifically listed on this form.</p> </td> </tr> </table>	<p>Known Features/ Conditions or Declination Reasons (Select all that apply)</p>	<input checked="" type="checkbox"/> Solar panels <input checked="" type="checkbox"/> Existing damage to the home <input checked="" type="checkbox"/> Crawlspace or open foundation <input type="checkbox"/> Wood-burning stove <input type="checkbox"/> Modular home <input type="checkbox"/> Dwellings constructed of log materials <input type="checkbox"/> Sinkhole damage <input type="checkbox"/> Aluminum branch wiring <input type="checkbox"/> Cloth Wiring <input type="checkbox"/> Galvanized plumbing <input type="checkbox"/> Age and/or condition of roof <input type="checkbox"/> Lack of updates <input type="checkbox"/> Unacceptable electrical panel <input type="checkbox"/> Age of water heater	<input type="checkbox"/> Carrier declined coverage due to prior loss history <input type="checkbox"/> Forced placed coverage <input type="checkbox"/> Lapse of coverage <input type="checkbox"/> Carrier had reduction in exposure after bridge (policy type, zip code, county) <input type="checkbox"/> No prior coverage* <input type="checkbox"/> Bankruptcy† <small>* Must be supported with a prior Declarations Page or a carrier declination † Must be supported with a carrier declination</small>	<input type="checkbox"/> Premium change after submission <input type="checkbox"/> Policy form quoted is different from what was requested (e.g., HO-3 requested but DP-3 quoted by carrier) <input type="checkbox"/> RCE returned by carrier at a higher value	<p>All Other</p> <p>Please enter any additional conditions or explanation of denial reasons that are not specifically listed on this form.</p>
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6	<p>Gather the required documentation to attach to the email.</p> <table border="1" data-bbox="613 1543 1377 1732"> <tr> <td data-bbox="613 1543 862 1732"> <p>Required Documentation (Select and submit the document that is the most applicable to the scenario.)</p> </td> <td data-bbox="862 1543 992 1732"> <ul style="list-style-type: none"> Declination from carrier 4-point and/or photos Proof of sinkhole damage </td> <td data-bbox="992 1543 1101 1732"> <ul style="list-style-type: none"> Declination from carrier Nonrenewal/cancellation Prior Declarations Page Loss History Report Proof of force-placed coverage </td> <td data-bbox="1101 1543 1230 1732"> <ul style="list-style-type: none"> Carrier quote showing premium change Carrier quote showing policy form change </td> <td data-bbox="1230 1543 1377 1732"> <p>Anything that would support a reason for carrier denial.</p> </td> </tr> </table> <p>Note: Only one of the required documents listed in the column below the condition is required. Carrier underwriting guidelines are not acceptable to prove condition.</p>	<p>Required Documentation (Select and submit the document that is the most applicable to the scenario.)</p>	<ul style="list-style-type: none"> Declination from carrier 4-point and/or photos Proof of sinkhole damage 	<ul style="list-style-type: none"> Declination from carrier Nonrenewal/cancellation Prior Declarations Page Loss History Report Proof of force-placed coverage 	<ul style="list-style-type: none"> Carrier quote showing premium change Carrier quote showing policy form change 	<p>Anything that would support a reason for carrier denial.</p>
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Handling Citizens Ineligible Quote Results, Continued

Ineligible Results Exceptions, Continued

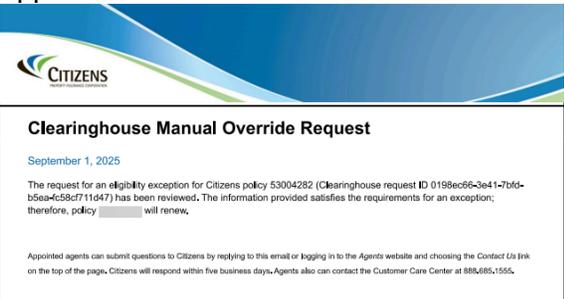
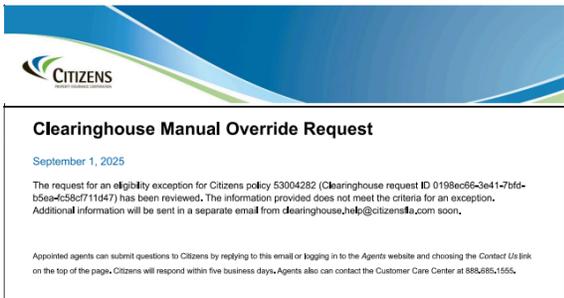
Step	Action																												
7	<p>Indicate which EZLynx carrier(s) the exception will apply to.</p> <div data-bbox="602 520 1378 730" style="border: 2px solid orange; padding: 5px;"> <table border="1"> <thead> <tr> <th colspan="4">EZLynx Carriers</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> American Integrity Insurance</td> <td><input checked="" type="checkbox"/> Edison Insurance Company</td> <td><input type="checkbox"/> Monarch National Ins Company</td> <td><input type="checkbox"/> Slide Insurance</td> </tr> <tr> <td><input type="checkbox"/> American Traditions Insurance Company</td> <td><input type="checkbox"/> Florida Family Insurance</td> <td><input type="checkbox"/> Nationwide Insurance</td> <td><input type="checkbox"/> Southern Oak Insurance Company</td> </tr> <tr> <td><input type="checkbox"/> ASI/Progressive Home</td> <td><input type="checkbox"/> Florida Peninsula Insurance Company</td> <td><input type="checkbox"/> Olympus Insurance Company</td> <td><input type="checkbox"/> Tower Hill Insurance</td> </tr> <tr> <td><input type="checkbox"/> Cabrillo Coastal</td> <td><input type="checkbox"/> Frontline Insurance</td> <td><input type="checkbox"/> Ovation Home Insurance Exchange</td> <td><input type="checkbox"/> Universal North America</td> </tr> <tr> <td><input type="checkbox"/> Centauri Insurance Company</td> <td><input type="checkbox"/> Heritage</td> <td><input type="checkbox"/> People's Trust Insurance Company</td> <td><input type="checkbox"/> Universal P&C</td> </tr> <tr> <td><input type="checkbox"/> Cypress Property & Casualty Home</td> <td><input type="checkbox"/> Manatee Insurance Exchange</td> <td><input type="checkbox"/> Security First</td> <td></td> </tr> </tbody> </table> <p><small>All responses will be provided within one business day.</small></p> <p><small>Notes: All risks will still need to go through Underwriting for insurability. Agents must qualify that the risk meets all underwriting guidelines once in PolicyCenter®. The Property Insurance Clearinghouse team retains the right to reject documentation that does not reasonably support the representations made in this form.</small></p> <p style="text-align: right;"><small>CH EF 7-25</small></p> </div>	EZLynx Carriers				<input type="checkbox"/> American Integrity Insurance	<input checked="" type="checkbox"/> Edison Insurance Company	<input type="checkbox"/> Monarch National Ins Company	<input type="checkbox"/> Slide Insurance	<input type="checkbox"/> American Traditions Insurance Company	<input type="checkbox"/> Florida Family Insurance	<input type="checkbox"/> Nationwide Insurance	<input type="checkbox"/> Southern Oak Insurance Company	<input type="checkbox"/> ASI/Progressive Home	<input type="checkbox"/> Florida Peninsula Insurance Company	<input type="checkbox"/> Olympus Insurance Company	<input type="checkbox"/> Tower Hill Insurance	<input type="checkbox"/> Cabrillo Coastal	<input type="checkbox"/> Frontline Insurance	<input type="checkbox"/> Ovation Home Insurance Exchange	<input type="checkbox"/> Universal North America	<input type="checkbox"/> Centauri Insurance Company	<input type="checkbox"/> Heritage	<input type="checkbox"/> People's Trust Insurance Company	<input type="checkbox"/> Universal P&C	<input type="checkbox"/> Cypress Property & Casualty Home	<input type="checkbox"/> Manatee Insurance Exchange	<input type="checkbox"/> Security First	
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<input type="checkbox"/> Cypress Property & Casualty Home	<input type="checkbox"/> Manatee Insurance Exchange	<input type="checkbox"/> Security First																											
8	<p>Save or download the completed form.</p> 																												
9	<p>Email the completed form and required documentation to clearinghouse.help@citizensfla.com</p> <p>Result: Allow 1 business day for review. A response will be emailed to the agent of record.</p>																												

Continued on next page



Handling Citizens Ineligible Quote Results, Continued

Ineligible Results Exceptions, Continued

Step	Action	
10	<p>If the exception is:</p> <p>Approved</p> 	<p>Then:</p> <p>No further action is required. The Citizens policy will be renewed. The Agent of Record will receive notice via PolicyCenter Desktop activity.</p>
	<p>Denied</p> 	<p>Place the risk in the private market. The Citizens policy will not renew.</p>

Remarketing Eligible Policies

No action is required on eligible quotes. These policies will automatically receive a renewal offer from Citizens.

**Option to
Accept a
Private Market
Offer**

Even if a quote is deemed eligible for Citizens, there are benefits to placing a risk in the private market:

- Limited assessment potential
- More comprehensive coverage
- Increased maximum limits
- Citizens flood insurance requirements

See Placing a [Policy with a Private Market Carrier](#) for more details.

Returning to Citizens after Policy Expiration

Eligibility to Return

A risk may be eligible to return as new business to Citizens after policy expiration for the following reasons:

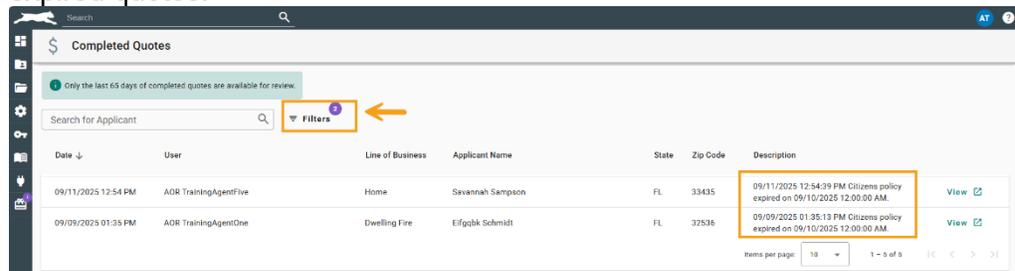
- The premium for comparable coverage increased after being placed with a private market carrier
- A policy is cancelled by a private carrier during the discovery period

The risk will be treated as new business by Citizens, and will be required to meet Citizens underwriting requirements, including any inspection and other required documents.

EZLynx Expired Quotes: Resubmitting to Citizens

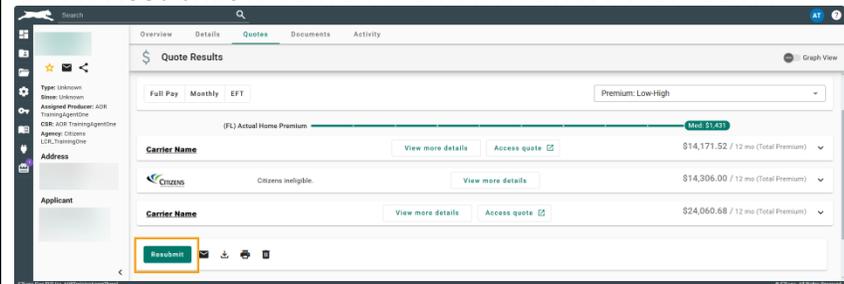
The renewal quote results in EZLynx will expire upon policy expiration. Once expired, the quote results may still be accessed and converted to a new business submission.

Note: Filters are available on the **Completed Quotes** tab to easily identify expired quotes.



To convert and submit an expired policy as new business:

Step	Action
1	Access the expired renewal quote in EZLynx.
2	Select Resubmit to convert to a new business submission:



Result: The *Create new quote?* confirmation message will display.

Continued on next page

Returning to Citizens after Policy Expiration, Continued

**EZLynx
Expired
Quotes:
Resubmitting
to Citizens,
Continued**

Step	Action
3	<p>Select Create.</p> <p>Create new quote?</p> <p>This renewal offer has expired. Do you wish to create a new business quote to resubmit for coverage?</p> <p style="text-align: right;">Cancel Create</p> <p>Result: The <i>Personal Lines Applicant</i> page will display.</p>
4	<p>Validate all prefilled information, then complete the new business submission.</p> <p>Refer to the Quoting Workflow for the Citizens Clearinghouse Powered by EZLynx video for more information.</p>
5	<p>If eligible, complete the new business application in PolicyCenter.</p> <p><i>Note:</i> All underwriting requirements must be met, including any new inspections. Expired inspections will not be accepted.</p>

Best Practices for Managing your Clearinghouse Renewal Results

Each agency will manage renewal remarketing differently. The following best practices will ensure your agency is set up to begin processing renewals:

EZLynx Setup: Update Contact Information

Prior to getting started, agency principals should avoid any delays or set-up issues by confirming all agents in your agency have the correct email address on file for Citizens.

Contact information can be confirmed and updated in [myAgency](#).

EZLynx Setup: Set Shared Carrier Credentials in EZLynx

Some private-market carriers issue or allow the use of shared credentials.

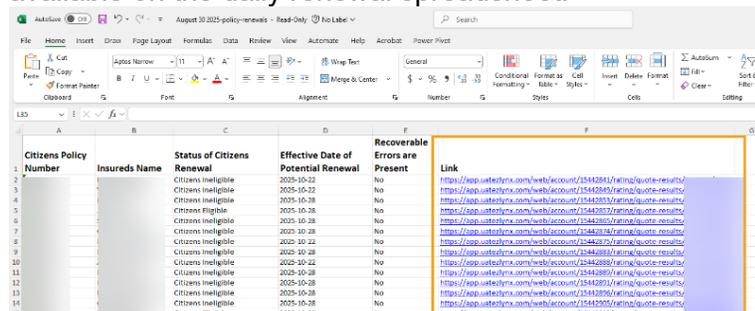
To avoid recoverable credential errors when processing renewals for policies where you are not the agent of record, your agency's EZLynx Administrator should [set up shared carrier credentials](#) within EZLynx. This ensures:

- Seamless access to your agency's appointed carriers
- Fewer login and credentialing errors
- Valid carrier returns during the remarketing process

EZLynx Setup: Carrier Question Prefill

Tracking Quotes: Column to the Daily Quote Results Report

The Citizens' policy number and a link to the EZLynx renewal quote will be available on the daily renewal spreadsheet:



Citizens Policy Number	Insureds Name	Status of Citizens Renewal	Effective Date of Potential Renewal	Recoverable Errors are Present	Link
1		Citizens Ineligible	2025-10-22	No	https://app.usfezlynx.com/web/account/134432811/etmg/quote-renewal/
2		Citizens Ineligible	2025-10-22	No	https://app.usfezlynx.com/web/account/134429591/etmg/quote-renewal/
3		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134430313/etmg/quote-renewal/
4		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134430271/etmg/quote-renewal/
5		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134429219/etmg/quote-renewal/
6		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134429819/etmg/quote-renewal/
7		Citizens Ineligible	2025-10-22	No	https://app.usfezlynx.com/web/account/134428881/etmg/quote-renewal/
8		Citizens Ineligible	2025-10-22	No	https://app.usfezlynx.com/web/account/134428881/etmg/quote-renewal/
9		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
10		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
11		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
12		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
13		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
14		Citizens Ineligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/
15		Citizens Eligible	2025-10-28	No	https://app.usfezlynx.com/web/account/134428211/etmg/quote-renewal/

The links listed in the spreadsheet will return to the initial quote, even if any errors have already been resolved.

To prevent duplication of efforts:



Clearinghouse Powered by EZLynx

Personal Lines

- **Delete policies** from the spreadsheet once they have been worked.
- Alternatively, **add a column** to indicate completion status (e.g., "Completed," "In Progress," "Needs Review").

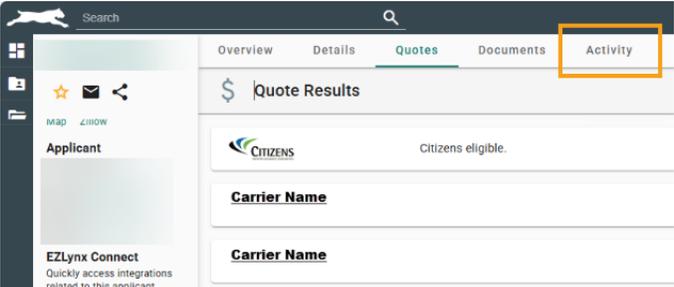
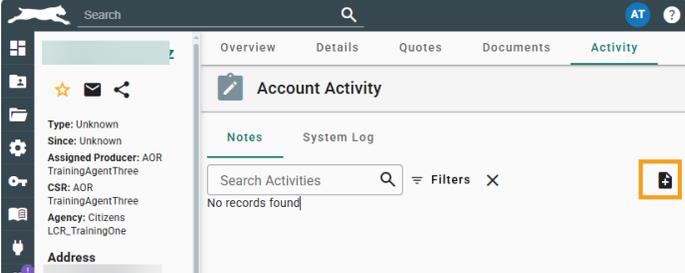
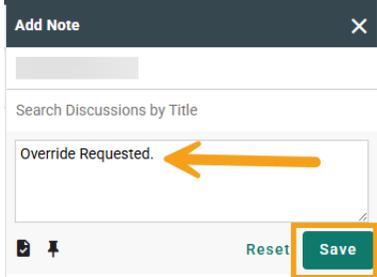
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Best Practices for Managing your Clearinghouse Renewal Results, Continued

Tracking Quotes: Add Notes in EZLynx

After working on a renewal quote, the *Activity* tab is available to document any actions your agency has taken. This will enable all other agency users to confirm any actions taken on a Citizens renewal quote.

To make a note on a renewal quote:

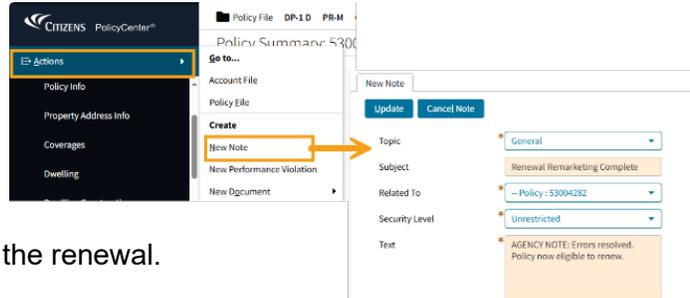
Step	Action
1	Access the EZLynx quote and complete any additional actions required for renewal remarketing.
2	<p>Select Activity.</p>  <p>Result: The <i>Account Activity</i> screen displays.</p>
3	<p>Select the  icon.</p>  <p>Result: <i>Add Note</i></p>
4	<p>Enter your note, then select Save.</p>  <p>Result: The note is added to the <i>Account Activity</i>.</p> <p><i>Tip:</i> Return to the <i>Account Activity</i> screen to view any notes regarding previous actions taken by your agency.</p>

Continued on next page

Best Practices for Managing your Clearinghouse Renewal Results, Continued

Tracking Quotes: Add Notes in PolicyCenter

There are no system-generated notes created for Clearinghouse renewals, though agency staff can make notes in PolicyCenter for themselves to indicate action has been taken on the renewal.



Note: Adding notes will not trigger any action from Citizens. Notes should be used for tracking and documentation purposes only.

Customer Outreach and Follow up

Content coming soon

Training and Resources

EZLynx and Citizens Resource Hub

The EZLynx Resource Hub is your one-stop shop for getting started with EZLynx Rating. Some great resources include:

- [New Business Quoting Workflow for the Citizens Clearinghouse Powered by EZLynx](#)
 - [Renewal Workflow for Citizens Clearinghouse Powered by EZLynx](#)
-

Policyholder Awareness Video – Coming Soon!

Struggling to explain the process to your policyholder? Send them a link to our new policyholder video.
<Link here>

Citizens Online Training – Coming Soon!

Each appointed agent and LCR will be required to complete the following online module to attest to your understanding of your roles and responsibilities to facilitate private market placement through the Clearinghouse.

This module will be assigned to you via Citizens Learning Center. You will receive an email alerting you to the assignment of this module, or you can access it <here.>

Recorded Webinars – Coming Soon!

Recorded webinars will be posted [here](#).

Job Aids and Guides

Clearinghouse job aids and guides are available [here](#).

Additional Help and Support

For	Contact
Credentiailling and System Errors	EZLynx Support Center (877) 932-2382 Email support@ezlynx.com
Guidance and additional agency support	Citizens Agency Managers
Questions regarding eligibility results	Email Clearinghouse.help@citizensfla.com

Pilot Presentation

Note: Information being presented is a DRAFT and subject to change based on your feedback.



Clearinghouse Powered by EZLynx[®] **Renewal Processing**



Your Citizens & EZLynx Team:

Carl Rockman
Kelly Abell
Christiane Chanitz
Norm Graham
Adam Marmelstein
Shannon Bowles
Nakia Martin
Laura Lawson

With EZLynx Subject Matter Experts



Personal Lines Bulletin

Coming Soon: Policy Renewals in the Clearinghouse Powered by EZLynx

September 4, 2025

Renewals will soon be processed through Clearinghouse Powered by EZLynx®. This enhanced solution provides Citizens-appointed agents with a platform that delivers real-time homeowners and dwelling quotes from participating insurers with whom they are appointed.

At renewal, the Clearinghouse will automatically review policies on the following policy forms to determine if any private-market offers are available:

- Citizens Homeowners 3 – Special Form (CIT HO-3)
- Citizens Homeowners 6 – Unit-Owners Form (CIT HO-6)
- Dwelling Property 1 – Basic Form (CIT DP-1-D)
- Dwelling Property 3 – Special Form (CIT DP-3-D)

Only carriers for which agents have full appointments and credentials in the Clearinghouse will be considered to determine eligibility.

Any offer not more than 20% greater than the Citizens renewal premium will result in a nonrenewal of the Citizens policy.

Note: As defined in your [Agency](#) and [Agent Agreement](#) (Section II, F.) and as part of [Citizens Plan of Operation](#), you are required to remarket your Citizens business at renewal to determine if there are private-market offers available.

How the Renewal Process Will Work

The Clearinghouse renewal process begins 60 days before the expiration date of the current policy term. If an eligible private-market offer is found, a nonrenewal notice will be processed 53 days before the expiration date of the current policy term.

Due to the short renewal window, agents have limited time to secure private-market coverage. To request Citizens to override the eligibility decision, select and complete the override form provided in the [Resources](#) section below. Citizens will send a daily email listing policies that are eligible to renew, may be nonrenewed, or require further action. Non-compliance can result in a loss of coverage.

The agent of record will receive an activity in PolicyCenter® for each risk.

Agents may also use the myAgency dashboard's [Book of Business](#) tab, which allows agency principals to forecast monthly renewal volumes.

Pilot Program, Go-Live, and Training

Beginning September 17 through October 20, Citizens will conduct a pilot of the Clearinghouse renewal program with a select group of agencies. If your agency is chosen to participate, you will receive further communications with details and next steps.

Appointed agents can submit questions to Citizens by replying to this email or logging in to the [Agents website](#) and choosing the [Contact Us](#) link on the top of the page. Citizens will respond within five business days. Agents also can contact the Customer Care Center at 888.685.1555.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. Your agency principal can request termination of your appointment by logging into [myAgency](#). If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



Citizens Property Insurance Corporation
www.citizensfla.com

Pilot Participant Housekeeping and Expectations

Thank you for your participation!

Early Access

As a pilot participant, your agency's renewals will be processed through the Clearinghouse soon.

Testing & Feedback

Your Citizens Agency Manager will set up meetings and touchpoints to gather your feedback and discuss any errors you encounter or concerns regarding the new process.

Validate Training Content

Comprehensive training is important to a successful launch! Use the materials provided to validate and provide additional insight.

Clearinghouse Renewals: Resources and Training

Coming Soon:

- **Policyholder Video:** Understanding Citizens Clearinghouse
- **Mandatory Agent Training:** *Clearinghouse Renewals: Understanding your Roles and Responsibilities*
- **Encouraged:** *Clearinghouse Renewals: Navigation and Frequently Asked Questions for Agents*

Available now:

[Clearinghouse Renewals Processing Guide](#)



Today's presentation is included!

[Renewal Workflow for Citizens Clearinghouse Powered by EZLynx](#)





To ensure success, agents and staff will be expected to:

- Understand and describe the purpose of the renewal remarketing process and its associated timelines
- Accurately track policy status before, during, and after the EZLynx renewal process
- Explain Citizens' eligibility criteria and place ineligible policies with available private market carriers
- Avoid commission impacts by recognizing and addressing recoverable carrier errors

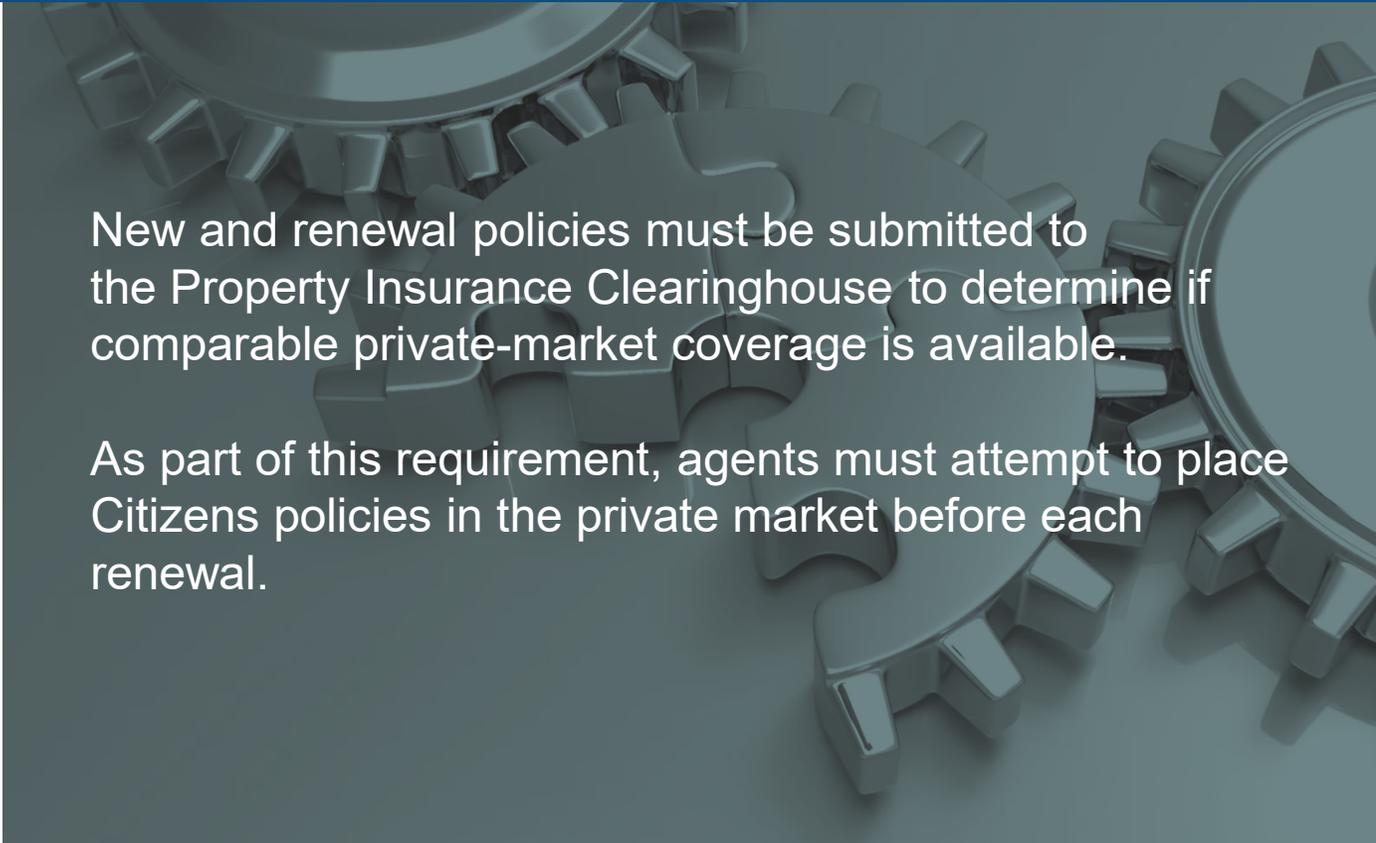
The intention of the Clearinghouse program is to provide a platform that facilitates consistent enforcement of Citizens' premium comparison eligibility rules and to allow carriers to present their offered premiums to agents.

Citizens' Strategic Imperative:

We are committed to optimizing access to private-market coverage for Citizens' applicants and policyholders

Goal:

Ensure all available private-market carriers are presented with the risk before placing it with Citizens.



New and renewal policies must be submitted to the Property Insurance Clearinghouse to determine if comparable private-market coverage is available.

As part of this requirement, agents must attempt to place Citizens policies in the private market before each renewal.

The Clearinghouse Powered by EZLynx Renewal Process will facilitate renewal remarketing for our agents.

Prior to renewal, Citizens' policies will be remarketed through the Clearinghouse Powered by EZLynx.

This automated process will apply to personal lines **HO-3, HO6, DP-3D and DP-1D** policies sixty days prior to the current term's expiration.

Exclusions: Certain policies are excluded from this process. These include policies selected for depopulation, and policies with unbound changes, open claims, or CAT (catastrophic) losses. These scenarios are not processed through the automated clearinghouse system.

Participating Carriers

Only carriers for which agents have full appointments in the Clearinghouse will be considered to determine eligibility.

Carriers choose to participate in the Renewal Clearinghouse and will be periodically added and/or removed. Not all participating carriers will quote all forms.

Current participating carriers include:

Carrier Name	Policy Form
American Traditions	Homeowners
Carillo Coastal	Homeowners and Dwelling Fire
Cypress Property & Casualty Home	Homeowners
Edison Insurance Company	Homeowners
Florida Peninsula Insurance Company	Homeowners and Dwelling Fire
Heritage Insurance	Homeowners and Dwelling Fire
Ovation Home Insurance Exchange	Homeowners
People's Trust Insurance Company	Homeowners
Security First Insurance	Homeowners and Dwelling Fire
Slide Insurance Home	Homeowners
Southern Oak Insurance Company	Homeowners
Tower Hill Insurance	Homeowners and Dwelling Fire
Universal North America	Homeowners
Universal Property and Casualty	Homeowners

Clearinghouse Renewals Process Overview

Remarketing Results in Recoverable Error
Access EZLynx and correct recoverable errors that prevent valid quote returns



Up to 7 calendar days



- Automated pre-renewal eligibility check completed
- Agent notified of results

60 days prior to policy expiration

53 days prior to policy expiration

Policy expiration

Ineligible to Renew

- Place ineligible risks in the private market.
- If applicable, an **eligibility exception** can be requested until the policy expires



- Eligible policies renew
- Ineligible policies nonrenew

Coverage Comparisons for Eligibility Check



The comparable coverages used to determine eligibility include:

- Hurricane deductible
- Dwelling Coverage A
- Dwelling Loss Settlement
- Ordinance and Law coverage
- Wind Loss Mitigation

A risk will be deemed ineligible to renew with Citizens if a private market carrier offers the same statutorily mandated coverages and the premium for those coverages is not greater than 20% of Citizens renewal premium.

In some instances, a carrier's offer is not comparable because additional and/or different coverage is offered. Agents are encouraged to evaluate those offers, even if the risk remains eligible for Citizens.



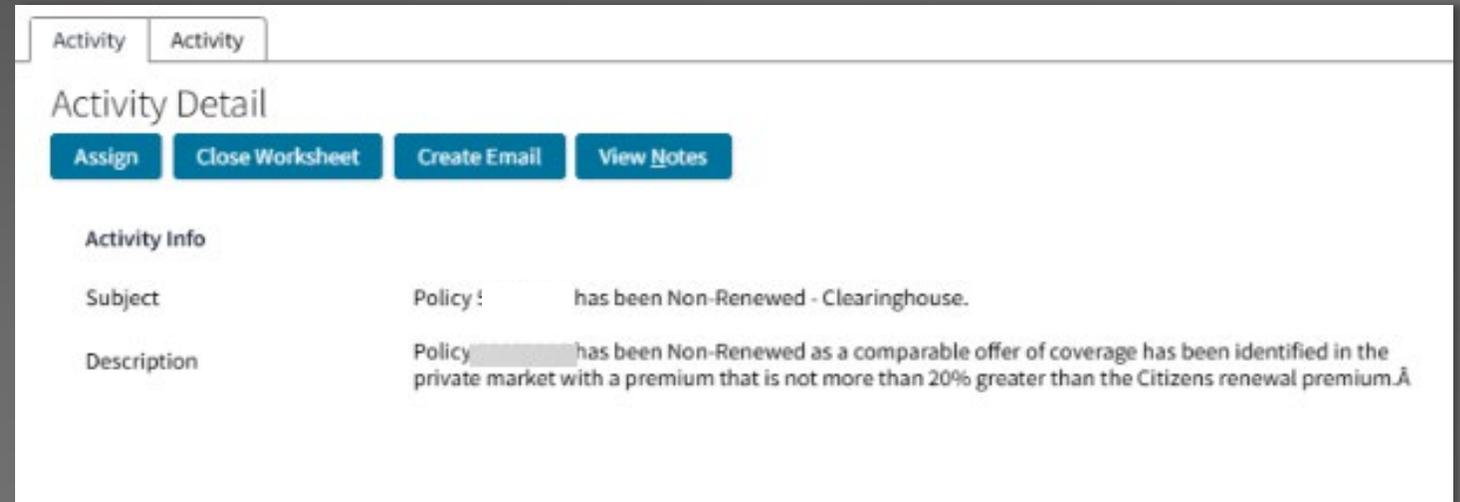
Daily Agent Notification

An **email notification** will be sent to the agent of record for **all policies** that were sent through the EZLynx automated renewal check at day 60.

If you did not receive your daily email and spreadsheet, contact clearinghouse.help@citizensfla.com.

PolicyCenter Activities

Policies deemed **ineligible** to renew based on remarketing results will receive activities in PolicyCenter.



Review the policies listed in the email carefully!
 Action will be required on some renewal quotes and will vary by status.

AutoSave Off     September 4 2025-policy-renewals - Read-Only  No Label 

File

Tip: Easily identify quotes with results that require additional action by sorting/filtering the report.

	Citizens Policy Number	Insureds Name	Status of Citizens Renewal	Effective Date of Potential Renewal	Recoverable Errors are Present	Link
1	4120	Elit	Citizens Ineligible	2025-11-01	No	https://app.uatezlynx.com/web/account/
2	5300	Enl	Recoverable Errors	2025-10-26	Yes	https://app.uatezlynx.com/web/account/
3	5300	See	Recoverable Errors	2025-11-01	Yes	https://app.uatezlynx.com/web/account/
4	5300	Ru	Citizens Eligible	2025-11-01	No	https://app.uatezlynx.com/web/account/
5	5300	Egg	Recoverable Errors	2025-11-01	Yes	https://app.uatezlynx.com/web/account/
6	5300	Ah	Citizens Ineligible	2025-11-01	Yes	https://app.uatezlynx.com/web/account/
7	5300	Zm	Citizens Ineligible	2025-11-01	Yes	https://app.uatezlynx.com/web/account/
8	5300					

Note: Statuses also will be listed in EZLynx.

Understanding Policy Statuses and Required Actions

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.	Renewing	Yes	Resolve recoverable errors by the 53rd calendar day before the renewal effective date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.			
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Resolve recoverable errors <i>only</i> if requesting an override exception for the offer(s) already received.
			No	No action is needed unless you are requesting an override exception.
Citizens Eligible	Clearinghouse carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any offers, <i>and</i> there is nothing preventing them from making an offer.	Renewing	No	No action is required.



Key Points:

- The Clearinghouse Renewal process will apply to HO-3, HO-6, DP-3D and DP-1D renewals, and will begin 60 days prior to policy expiration. Agents will be notified of results as policies are remarketed.
- There are **five scenarios** that can occur when expiring policies are quoted through the Clearinghouse.
- The daily email will contain a spreadsheet that provides the results of remarketing efforts:
 - Policies deemed eligible will require no additional action.
 - Some errors may prevent carrier valid results. These errors are recoverable and must be **resolved within seven calendar days**.
 - If carrier offers deem a quote ineligible, an **exception may be requested** prior to the expiration of the policy.



Questions?

**Access the
Quote**

**Determine
Next Steps**

**Secure
Renewal
Coverage**

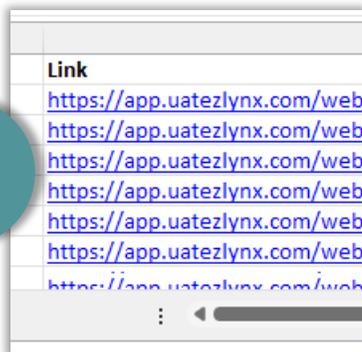
Renewal Remarketing Access and Navigation

Screenshots and EZLynx Platform copyright Applied Systems, Inc. All rights reserved

Accessing Quotes in EZLynx

There are three ways to access renewal quotes:

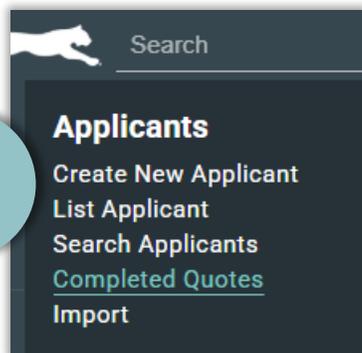
1



Direct link within the daily email

- Emailed daily
- Extra steps may be needed to determine if errors have been resolved

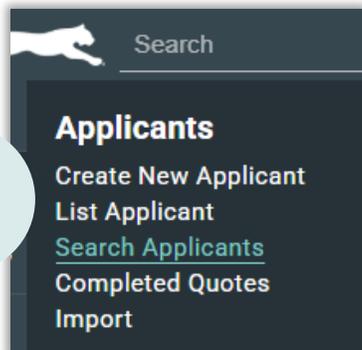
2



EZLynx *Completed Quotes* search

- Dynamic list that can be sorted by date and/or status
- Agencies cannot assign the work to a specific person
- Accessible to everyone in your agency who is credentialed

3



Applicant Search in EZLynx

- Useful if assigning nonrenewal activities in PolicyCenter
- Access a specific customer's quote

It will be up to your agency to determine how to access and manage renewal remarketing!

Remarketing Results:

Eligible for Citizens Renewal

No action is required on eligible quotes.

Even if a quote is deemed eligible for Citizens, there are benefits to placing a risk in the private market:

- **Limited assessment potential**
- **More comprehensive coverage**
- **Increased maximum limits**
- **Citizens flood insurance requirements**

Best Practice: Review eligible quotes to determine if a private market quote may benefit your customers.

Action Required: Citizens Renewals Processed Through Clearinghouse Powered by EZLynx

August 30, 2025

Attached is a report detailing the status of your Citizens customers' policies quoted in the Clearinghouse Powered by EZLynx®

	A	B	C	D	E	F	G	H	I	J
Understa	Citizens Policy Number	Insureds Name	Status of Citizens Renewal	Effective Date of Potential Renewal	Recoverable Errors are Present	Link				
Status	53001011	Jggccsq Eze	Citizens Eligible	2025-10-28	No	https://app.uatezlynx.com/web/account/15442857/rating/quote-results/8173748/9369486				
	15300	Zivwyzi Mo	Citizens Eligible	2025-10-28	No	https://app.uatezlynx.com/web/account/15442909/rating/quote-results/8173800/9369770				
	17300	Pnmzzhl He	Citizens Eligible			https://app.uatezlynx.com/web/account/15442919/rating/quote-results/8173810/9369844				
Recoverat Errors	18300	Yqfhqok Sc	Citizens Eligible			https://app.uatezlynx.com/web/account/15442921/rating/quote-results/8173812/9369854				
	29300	Icwnjtz Rou	Citizens Eligible			https://app.uatezlynx.com/web/account/15442981/rating/quote-results/8173872/9370209				
	35300	Qrdyrex Pe	Citizens Eligible			https://app.uatezlynx.com/web/account/15443013/rating/quote-results/8173904/9370428				
	36300	Sbbohoc Sil	Citizens Eligible			https://app.uatezlynx.com/web/account/15443014/rating/quote-results/8173905/9370436				
	41300	Ivqxova Fis	Citizens Eligible	2025-10-28	No	https://app.uatezlynx.com/web/account/15443043/rating/quote-results/8173934/9370696				
Citizens In gible	45300	Oresulc Iva	Citizens Eligible	2025-10-28	No	https://app.uatezlynx.com/web/account/15443053/rating/quote-results/8173944/9370775				
	53300	Xjzujhs Sid	Citizens Eligible	2025-10-22	No	https://app.uatezlynx.com/web/account/15443085/rating/quote-results/8173976/9371084				
	54300	Eedskv Li	Citizens Eligible	2025-10-22	No	https://app.uatezlynx.com/web/account/15443088/rating/quote-results/8173979/9371099				
57										
Citizens Eligible	offer that is more than 20% greater than the Citizens renewal premium or did not make any offers, and there is nothing preventing them from making an offer.		Renewing	No	No action is required.					

Accessing Quote via Email

1. Open Email
2. Open Spreadsheet

3. Click link to access

Eligible to Renew Access quote in EZLynx.

Overview Details **Quotes** Documents Activity

\$ Quote Results

Tip: Turn this off to see errors. Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingC 9/15/25, 11:54 PM

Type: Unknown
 Since: Unknown
 Assigned Producer: AOR TrainingAgentThree
 CSR: AOR TrainingAgentThree
 Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
 Quickly access integrations related to this applicant.

Integrations

Full Pay Monthly

The policy will automatically renew with Citizens.

Offer is more than 20% greater than Citizens premium. If desired, the risk can still be placed in the private market.

CITIZENS Citizens eligible. \$2,165.00 / 12 mo (Total Premium)

Carrier Name View more details Access quote \$3,001.46 / 12 mo (Paid-In-Full)

Carrier Name Carrier Abort: This carrier does not quote if dwelling amount is less than \$125,000 for policy type Special - DP3. Report error

Valid carrier declination Add value to your quote

Resubmit

EZLynx Five [02] (cz_AORTrainingAgentThree) © EZLynx. All Rights Reserved

Eligible to Renew The renewal quote will open. Review any other offers.

CITIZENS PolicyCenter®

- Actions
- Policy Contract
 - Policy Type Questions
 - Eligibility Questions
 - Policy Info
 - Property Address Info
 - Coverages
 - Dwelling
 - Dwelling Construction
 - Premium Estimate
 - Forms
- Date: 09/11/2025
- Tools
 - Summary
 - Claims
 - Billing
 - Contacts
 - Participants

Policy Summary

PONTA GORDA, FL 33500-4437

County: CHARLOTTE Citizens

Current Activities

Due Date	Priority	Subject	Assigned To	Assigned Group
	Normal			IGA PC Test Agency

Completed Policy Transactions Compare

Period Eff Date	Transaction Eff Date	Close Date	Type	Transaction Cost	Comment
<input type="checkbox"/> 10/28/2024	10/28/2024	08/29/2025	Issuance	-	
<input type="checkbox"/> 10/28/2024	10/28/2024	08/29/2025	Submission	260.00	

Transactions in Progress Compare

Period Eff Date	Trans Eff Date	Status	Type	Transaction #	Underwriter	Comment
<input type="checkbox"/> 10/28/2025	10/28/2025	Renewing	Renewal	530	Unassigned	

Recent Notes

Author:	Ed Sowers	Aug 29, 2025 09:2
Topic:	General	Loss History Rep
Security Level:	Unrestricted	"I have informed
Related To:	---- Submission : 53010327 (2024-10-28)	to order loss histo

(optional) Access the transaction to view the renewal details.

The policy will automatically renew with Citizens.

PolicyCenter: Eligible to Renew The Renewal Transaction will be available in PolicyCenter. The Renewal Declarations will generate 50 days prior to current term's expiration.



Key Points:

- Quotes can be accessed three different ways. How you access the quotes will depend on your agency's processes and procedures.
- The daily email will be sent to the agent of record and contain direct links to each quote.
- Each user in the agency can access a renewal quote.
- Eligible quotes may still receive a valid private market offer.

Understanding Policy Statuses and Required Actions

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.	Renewing	Yes	Resolve recoverable errors by the 53rd calendar day before the renewal effective date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.			
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Resolve recoverable errors <i>only</i> if requesting an override exception for the offer(s) already received.
			No	No action is needed unless you are requesting an override exception.
	Clearinghouse carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any valid quote returns and there is nothing preventing them from making an offer.	Renewing	No	No action is required.



Remarketing Results in Recoverable Error

Access EZLynx and correct recoverable errors that prevent valid quote returns

Up to 7 calendar days



What happens when the Clearinghouse can't obtain valid carrier offers? How will I handle those?.

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.	Renewing	Yes	Resolve recoverable errors by the 53rd calendar day before the renewal effective date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.			
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Res only ove offe
			No	No : you ove
Citizens Eligible	Clearinghouse carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any offers, and there is nothing preventing them from making an offer.	Renewing	No	No :

AutoSave Off September 4 2025-policy-renewals - Read-Only No Label

File Home Insert Draw Page Layout Formulas Data Review View Automate Help Acrobat Power Pivot

	A	B	C	D	E
				Effective Date of	Recoverable Errors are
1	Citizens Policy Number	Insureds Name	Status of Citizens Renewal	Potential Renewal	Present
2	4120	Eli	Citizens Ineligible	2025-11-0	No
3	5300	Enl	Recoverable Errors	2025-10-2	Yes
4	5300	See	Recoverable Errors	2025-11-0	Yes
5	5300	Ruj	Citizens Eligible	2025-11-0	No
6	5300	Egg	Recoverable Errors	2025-11-0	Yes
7	5300	Ah	Citizens Ineligible	2025-11-0	Yes
8	5300	Zm	Citizens Ineligible	2025-11-0	Yes

Remarketing Results:

Recoverable Errors are Present



Remarketing Results in Recoverable Error
Access EZLynx and correct recoverable errors that prevent valid quote returns

Up to 7 calendar days

Unresolved recoverable errors will result in a Citizens renewal but **prevent valid remarketing results.**

Common Recoverable Errors

Recoverable errors are typically the result of one of the following:

- Additional carrier questions
- Missing carrier credentials and other carrier appointment issues

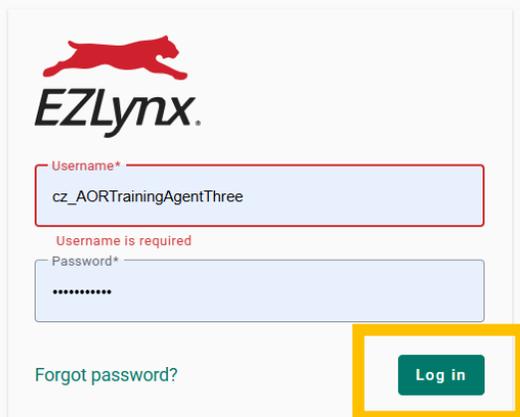
Important: Because valid remarketing results cannot be obtained, Citizens reserves the right to withhold commissions.

Pilot agencies will not be subject to this during the current phase of implementation. Additional communication will be provided prior to enforcing this.



I have LCRs who service my book. Managing renewal remarketing, especially time-sensitive ones with recoverable errors, via email may not work for my agency. What are my other options?

Remember:
There are three
ways to access
your quote results
in EZLynx!



The image shows the EZLynx login interface. At the top is the EZLynx logo, which includes a red silhouette of a lynx. Below the logo are two input fields: 'Username*' and 'Password*'. The 'Username*' field contains the text 'cz_AORTrainingAgentThree'. Below the 'Username*' field, there is a red error message that says 'Username is required'. The 'Password*' field is filled with dots. To the left of the 'Password*' field is a link that says 'Forgot password?'. To the right of the 'Password*' field is a green 'Log in' button, which is highlighted with a yellow border.

Log in with SSO



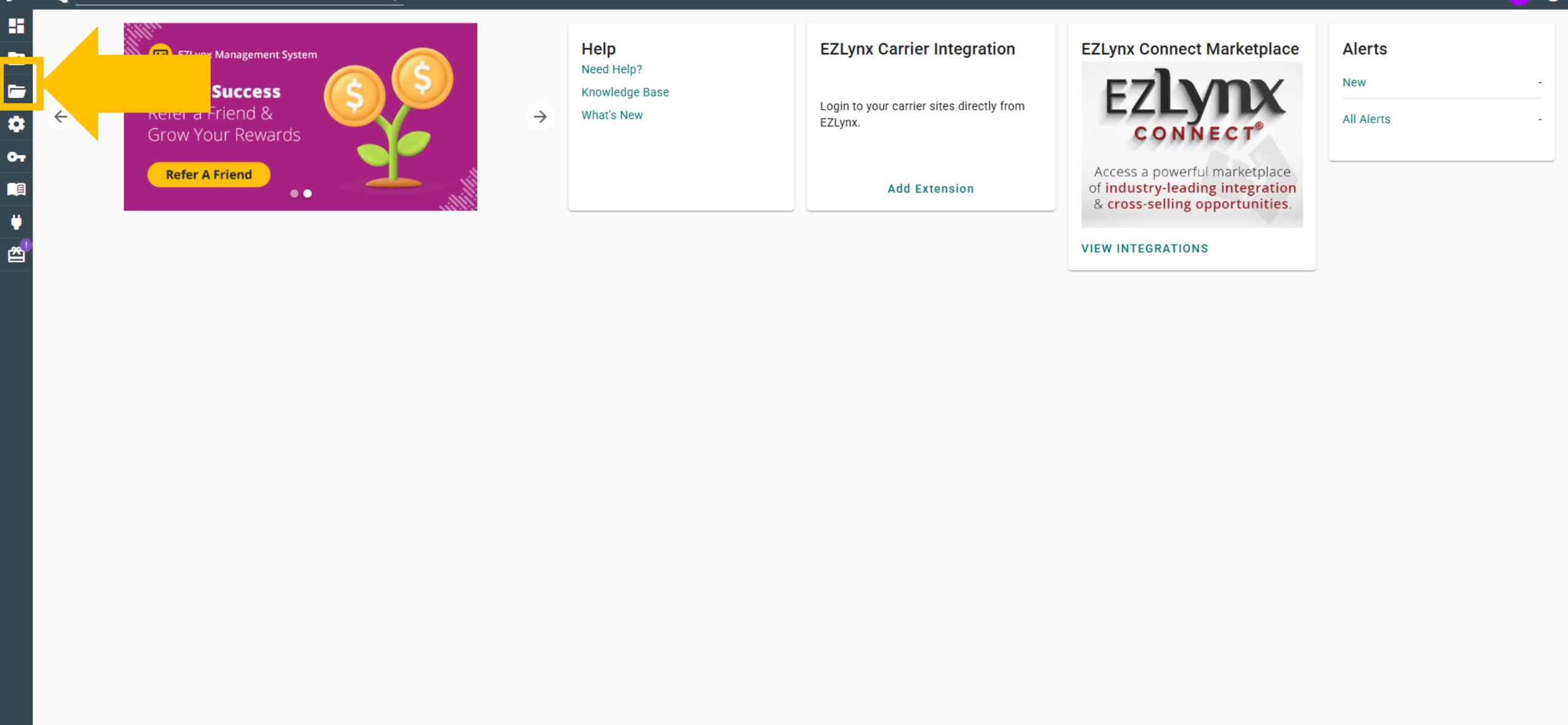
© EZLynx. All Rights Reserved | EzLynx.Identity version 25.3.0.6292 [02]

Accessing Quote via Completed Quotes in EZLynx

Results on the *Completed Quotes* page in EZLynx can be filtered to display only Citizens renewal quotes. Once recoverable errors are cleared, the status on the list changes.

1. Login the EZLynx.

Clearinghouse Renewal Quotes: Recoverable Errors



Using the *Completed Quotes* Search in EZLynx

- Applicants
 - Create New Applicant
 - List Applicant
 - Completed Quotes
- Recent Applicants
- Recent Quotes

Check Out the Product Hub

Help

- Need Help?
- Knowledge Base
- What's New

EZLynx Carrier Integration

Login to your carrier sites directly from EZLynx.

[Add Extension](#)

EZLynx Connect Marketplace



Access a powerful marketplace of **industry-leading integration** & **cross-selling opportunities**.

[VIEW INTEGRATIONS](#)

Alerts

- New
- All Alerts

Accessing the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters



For best results, use the filter options to access your renewal quotes.

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Description	
08/22/2025 11:01 AM		Home		FL	32963	08/22/2025 11:01:26 AM Citizens policy will be nonrenewed due to private market offer. Expiration date 10/16/2025 12:00:00 AM.	View
08/22/2025 10:37 AM		Home		FL	32963	08/22/2025 10:37:47 AM Citizens policy will be nonrenewed due to private market offer. Expiration date 10/16/2025 12:00:00 AM.	View
08/22/2025 10:31 AM		Home		FL	33619	8/22/2025 10:31:34 AM Applicant info uploaded via XML file.	View
08/22/2025 09:55 AM		Home		FL	33619	08/22/2025 09:55:34 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 10/13/2025 12:00:00 AM.	View
08/22/2025 09:29 AM		Dwelling Fire		FL	34947	08/22/2025 09:29:05 AM Citizens policy eligible to renew on 10/20/2025 12:00:00 AM.	View
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	08/22/2025 09:22:29 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 10/13/2025 12:00:00 AM.	View
08/22/2025 09:21 AM	LCR RCVargas	Home		FL	33619	08/22/2025 09:21:33 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 10/13/2025 12:00:00 AM.	View
08/22/2025 09:15 AM	LCR RCVargas	Home		FL	34994	08/22/2025 09:15:14 AM Citizens policy eligible to renew on 10/20/2025 12:00:00 AM.	View
08/22/2025 09:04 AM	LCR RCVargas	Home		FL	33139	08/22/2025 09:04:51 AM Citizens policy will be nonrenewed due to private market offer. Expiration date 10/17/2025 12:00:00 AM.	View
08/22/2025 09:03 AM	AOR TrainingAgentTwo	Home		FL	33139	08/22/2025 09:03:56 AM Citizens policy will be nonrenewed due to private market offer. Expiration date 10/17/2025 12:00:00 AM.	View

Filtering the Completed Quotes Search in EZLynx

Tip: Using the date range filter is great for sorting through time-sensitive quotes with recoverable errors.



Date	Agent	Address	State	Zip Code	Status
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home	FL	32963	Completed
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home	FL	32963	Completed
08/22/2025 10:31 AM	LCR RCVargas	Home	FL	33619	Completed
08/22/2025 09:55 AM	LCR RCVargas	Home	FL	33619	Completed
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire	FL	34947	Completed
08/22/2025 09:22 AM	LCR RCVargas	Home	FL	33619	Completed
08/22/2025 09:21 AM	LCR RCVargas	Home	FL	33619	Completed
08/22/2025 09:15 AM	LCR RCVargas	Home	FL	34994	Completed
08/22/2025 09:04 AM	LCR RCVargas	Home	FL	33139	Completed
08/22/2025 09:03 AM	AOR TrainingAgentTwo	Home	FL	33139	Completed

Filters

Quote Date Range 📅

AUG 2025 ◀ ▶

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Apply **Reset**

Filtering the *Completed Quotes* Search in EZLynx

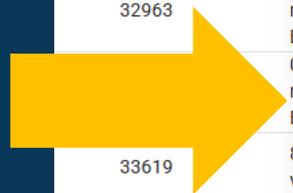
Completed Quotes

i Only the last 65 days of completed quotes are available for review.

Filters

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 09:55 AM	LCR RCVargas	Home		FL	33619	
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire		FL	34947	
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	
08/22/2025 09:21 AM	LCR RCVargas	Home		FL	33619	
08/22/2025 09:15 AM	LCR RCVargas	Home		FL	34994	
08/22/2025 09:04 AM	LCR RCVargas	Home		FL	33139	
08/22/2025 09:03 AM	AOR TrainingAgentTwo	Home		FL	33139	

Tip: Display all quotes for everyone (every AOR) if you are servicing renewals for the whole agency.



Filters

Quote Date Range

Line of Business

State

Quote Source

Show quotes from everyone in my agency

Show only my quotes

Quote Type

Show all quotes

Show only Citizens renewal quotes

Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

i Only the last 65 days of completed quotes are available for review.

Filters

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 / n n n E p
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 / n n n E p
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	8 2 v
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	0 / t r
08/22/2025 09:21 AM	LCR RCVargas	Home		FL	33619	0 / t r
08/22/2025 09:15 AM	LCR RCVargas	Home		FL	34994	0 / t r
08/22/2025 09:04 AM	LCR RCVargas	Home		FL	33139	0 / n n E p
08/22/2025 09:03 AM	AOR TrainingAgentTwo	Home		FL	33139	0 / n n E p

Tip: Select **Show only Citizens renewal quotes** to help you manage Citizens renewal remarketing.

Filters

Quote Date Range 📅

Line of Business All ▼

State All ▼

Quote Source

- Show quotes from everyone in my agency
- Show only my quotes

Quote Type

- Show all quotes
- Show only Citizens renewal quotes

Apply Reset

Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 /
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 /
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	8 2
08/22/2025 09:55 AM	LCR RCVargas	Home		FL	33619	v
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire		FL	34947	
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	
08/22/2025 09:21 AM	LCR RCVargas	Home		FL		
08/22/2025 09:15 AM	LCR RCVargas	Home		FL	34994	0 /
08/22/2025 09:04 AM	LCR RCVargas	Home		FL	33139	0 /
08/22/2025 09:03 AM	AOR TrainingAgentTwo	Home		FL	33139	0 /

Filters

Quote Date Range

Line of Business

State

Quote Source

- Show quotes from everyone in my agency
- Show only my quotes

Quote Type

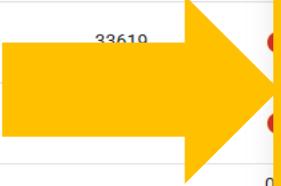
- Show all quotes
- Show only Citizens renewal quotes

Active Status

- Show all renewal offers
- Show only active renewal offers
- Show only expired renewal offers

Eligibility Status

- Show all renewal offers
- Show only eligible renewal offers
- Show only ineligible renewal offers



Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters 3

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 12:01 PM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:59 AM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 /
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 /
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:55 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire		FL	34947	0 /
08/22/20					33619	0 /
08/22/20						0 /
08/22/20					34994	0 /

Filters ×

Quote Date Range 📅

Line of Business
All ▼

State
All ▼

Quote Source

Show quotes from everyone in my agency

Show only my quotes

Quote Type

Show all quotes

Show only Citizens renewal quotes

Active Status

Show all renewal offers

Show only active renewal offers

Show only expired renewal offers

Eligibility Status

Show all renewal offers

Show only eligible renewal offers

Show only ineligible renewal offers

Apply **Reset**

Show all Renewal Offers
All pending renewal quotes will be displayed.



Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters ³

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 12:01 PM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:59 AM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 /
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 /
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:55 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire		FL	34947	0 /
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	0 /

Filters

Quote Date Range

Line of Business

State

Quote Source

- Show quotes from everyone in my agency
- Show only my quotes

Quote Type

- Show all quotes
- Show only Citizens renewal quotes

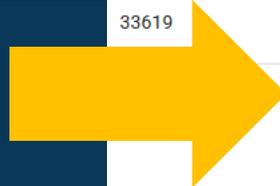
Active Status

- Show all renewal offers
- Show only active renewal offers
- Show only expired renewal offers

Eligibility Status

- Show all renewal offers
- Show only eligible renewal offers
- Show only ineligible renewal offers

Ineligible Renewal Offers
Ineligible renewal offers will nonrenew with Citizens unless a valid exception is requested.



Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters 3

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 12:01 PM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:59 AM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 /
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 /
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	8 2

Filters

Quote Date Range 📅

Line of Business
All ▼

State
All ▼

Quote Source

Show quotes from everyone in my agency

Show only my quotes

Quote Type

Show all quotes

Show only Citizens renewal quotes

Active Status

Show all renewal offers

Show only active renewal offers

Show only expired renewal offers

Eligibility Status

Show all renewal offers

Show only eligible renewal offers

Show only ineligible renewal offers

Apply Reset

Quotes with recoverable errors will remain eligible for Citizens.

Eligible Renewal Offers
Eligible renewal offers will include those with “recoverable errors.”
Additional action **MUST** be taken on these.



Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Filters 3

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Dis
08/22/2025 12:01 PM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:59 AM	AOR TrainingAgentTwo	Home		FL	33441	0 /
08/22/2025 11:01 AM	AOR TrainingAgentThree	Home		FL	32963	0 /
08/22/2025 10:37 AM	AOR TrainingAgentFour	Home		FL	32963	0 /
08/22/2025 10:31 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:55 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:29 AM	AOR TrainingAgentOne	Dwelling Fire		FL	34947	0 /
08/22/2025 09:22 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:21 AM	LCR RCVargas	Home		FL	33619	0 /
08/22/2025 09:15 AM	LCR RCVargas	Home		FL	34994	0 /

Filters

Quote Date Range 📅

Line of Business
All ▼

State
All ▼

Quote Source

Show quotes from everyone in my agency

Show only my quotes

Quote Type

Show all quotes

Show only Citizens renewal quotes

Active Status

Show all renewal offers

Show only active renewal offers

Show only expired renewal offers

Eligibility Status

Show all renewal offers

Show only eligible renewal offers

Show only ineligible renewal offers

Apply **Reset**



Filtering the *Completed Quotes* Search in EZLynx

Completed Quotes

Only the last 65 days of completed quotes are available for review.

Search for Applicant

Filters 2

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Description	
09/11/2025 02:51 PM	AOR TrainingAgentThree						
09/11/2025 02:26 PM	AOR TrainingAgentThree						
09/11/2025 02:23 PM	AOR TrainingAgentThree						
09/11/2025 02:19 PM	AOR TrainingAgentThree	Dwelling Fire	Ph...	FL	33523	09/11/2025 02:19:49 PM IMMEDIATE ! ACTION REQUIRED. All errors must be resolved prior to 11/01/2025 12:00:00 AM.	View
09/10/2025 03:40 PM	AOR TrainingAgentThree	Dwelling Fire	Ch...	FL	32250	09/10/2025 03:40:17 PM Citizens policy eligible to renew on 11/02/2025 12:00:00 AM.	View
09/10/2025 01:53 PM	AOR TrainingAgentThree	Dwelling Fire	Ch...	FL	32250	09/10/2025 01:53:47 PM IMMEDIATE ! ACTION REQUIRED. All errors must be resolved prior to 10/26/2025 12:00:00 AM.	View
09/10/2025 01:50 PM	AOR TrainingAgentThree	Dwelling Fire	Ch...	FL	32250	09/10/2025 01:50:18 PM Citizens policy eligible to renew on 11/02/2025 12:00:00 AM.	View
09/09/2025 01:39 PM	AOR TrainingAgentThree	Dwelling Fire	Cty...	FL	33172	09/09/2025 01:39:26 PM Citizens policy eligible to renew on 11/07/2025 12:00:00 AM.	View
09/09/2025 01:39 PM	AOR TrainingAgentThree	Dwelling Fire	Dki...	FL	33523	09/09/2025 01:39:21 PM IMMEDIATE ! ACTION REQUIRED. All errors must be resolved prior to 10/31/2025 12:00:00 AM.	View
09/09/2025 01:38 PM	AOR TrainingAgentThree	Dwelling Fire	Clisipu Satu	FL	33513	09/09/2025 01:38:50 PM Citizens policy	View

09/11/2025 02:51:07 PM IMMEDIATE
! ACTION REQUIRED. All errors must be resolved prior to 10/27/2025 12:00:00 AM.
View

Accessing Quotes with Recoverable Errors
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\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/12/25, 10:43 AM

Full Pay Monthly EFT

Premium: Low-High



Citizens policy may not renew. Use the Resubmit button below to resolve errors before 11/04/2025.

[View more details](#)

\$1,309.00 / 12 mo (Total Premium)

Carrier Name

User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF)

[Finish with carrier](#)

[Add value to your quote](#)

Resubmit [Email] [Download] [Print] [Trash]

☆ ✉ 📄

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
 Quickly access integrations related to this applicant.

[Integrations](#)

The screenshot displays the EZLynx platform interface for a quote. At the top, there are navigation tabs: Overview, Details, **Quotes**, Documents, and Activity. The main heading is "Quote Results" with a dollar sign icon and a "Graph View" toggle. On the left sidebar, there are icons for favorites, email, share, and a list of settings. The main content area shows quote details: "Type: Unknown", "Since: Unknown", "Assigned Producer: AOR TrainingAgentThree", "CSR: AOR TrainingAgentThree", "Agency: Citizens LCR_TrainingOne", and "Address". A "Full Pay" / "Monthly" / "EFT" selector is present. A yellow banner across the middle contains the text: "Citizens policy may not renew. Use the Resubmit button below to resolve errors before 11/04/2025. \$1,309.00 / 12 mo (Total Premium)". Below this, a "Carrier Name" field is partially visible with a "Finish with carrier" button. A "Resubmit" button is highlighted in green, along with icons for email, download, print, and delete. A callout box points to the error message, and another points to the premium amount.

Search

Overview Details **Quotes** Documents Activity

\$ Quote Results Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/12/25, 10:43 AM

Full Pay Monthly EFT

Citizens premium renewal premium still displays.

CITIZENS Citizens policy may not renew. Use the Resubmit button below to resolve errors before 11/04/2025. \$1,309.00 / 12 mo (Total Premium)

Carrier Name (PromptGroup.dwellinginfo_roofageDF) Finish with carrier

Add value to your quote

Resubmit

EZLynx Connect
Quickly access integrations related to this applicant.

Integrations

EZLynx Five [02] (cz_AORTrainingAgentThree) © EZLynx. All Rights Reserved

Resolving Recoverable Errors

\$ Quote Results

Graph View

“User prompts are disabled” means there are additional carrier questions that must be answered.

When a recoverable error is present, the carrier’s premium does not display.

Carrier Name User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF) **Finish with carrier**



Do not select **Finish with carrier!**

Resubmit

Select **Resubmit** to provide additional information to obtain a valid result.

Resolving Recoverable Errors

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The screenshot displays the EZLynx Five application interface. At the top, there is a search bar and navigation tabs for Overview, Details, Quotes, Documents, and Activity. The main content area is titled 'Quote Results' and shows details for a quote, including the assigned producer (AOR TrainingAgentThree of Citizens LCR_TrainingOne) and the date (9/12/25, 10:43 AM). A progress bar indicates the quote status as '(FL) Actual DwellingFire Premium' with a medium risk level of '\$216'. A modal dialog box is open in the center, asking 'Overwrite application data?' and providing the warning: 'Resubmitting will automatically overwrite existing application data with data from the renewal offer. Do you wish to proceed?'. The dialog has two buttons: 'Cancel' and 'Overwrite', with the 'Overwrite' button highlighted by a yellow border. A grey callout box with the text 'Select Overwrite.' points to the 'Overwrite' button. The background interface includes a sidebar with navigation icons and a 'Resubmit' button at the bottom.

Resolving Recoverable Errors

Dwelling Fire

Hide Prefilled Answers

Rating Policy Info Dwelling Info Coverage Endorsements Carrier Questions Invalid

! You must correct the following items before submitting the quote

Carrier Questions

1 error found in Carrier Questions

Fix

i Correcting the following items will increase the accuracy

Applicant

Applicant SSN is empty.

Policy Info

Prior policy expiration date is in the future.

Edit

Carrier questions

Submit to carriers Exit Go to auto ~~Go to home~~

Select **Fix** to go to the carrier question.



Do not select **Go to home!**

☆ ✉ 📄 ⚙️ 🔑 🗨️ 🏠 📅

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
Quickly access integrations related to this applicant.

Integrations

Resolving Recoverable Errors

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Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
Quickly access integrations related to this applicant.

[Integrations](#)

Overview Details **Quotes** Documents Activity

Dwelling Fire

Hide Prefilled Answers

Rating Policy Info Dwelling Info Coverage Endorsements **Carrier Questions** Valid

Carrier Questions

Purchase Date: 10/30/2024
Person Type: Individual

What Proof of Primary Residence is Available?
None

***Roof Year** ⓘ
Required for Carrier:

Carrier Name

[Endorsements](#) [Finish](#)

Provide response to carrier question(s).

Select Finish.

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address
 [Redacted]
[Map](#) [Zillow](#)

Applicant
 [Redacted]

EZLynx Connect
 Quickly access integrations related to this applicant.

Integrations

Overview Details **Quotes** Documents Activity

Dwelling Fire Hide Prefilled Answers

Rating Policy Info Dwelling Info Coverage Endorsements Carrier Questions Valid

The currently specified Dwelling Fire data is COMPLETE. You may either submit it by clicking on 'Submit To Carriers' button or return to Applicant view and submit at a later time.

Correcting the following items will increase the accuracy of your quote

Applicant
 Applicant SSN is empty. [Edit](#)

Policy Info
 Prior policy expiration date is in the future. [Edit](#)

[Carrier questions](#)

[Submit to carriers](#) [Exit](#) [Go to auto](#) [Go to home](#)

Select Submit to carriers.



Do not select Go to home!

 **Submit to Carriers**

Select Carriers for Dwelling Fire quote

Carrier	LOB	Status	Actions
	Dwelling Fire	<input checked="" type="checkbox"/>	
Carrier Name	Dwelling Fire	<input checked="" type="checkbox"/>	

Select Submit to carriers.

Cancel

Submit

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
Quickly access integrations related to this applicant.

 **Integrations**



Note: Additional carrier questions may appear here.

☆ ✉ 📄
Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne
Address
 [Redacted]
Applicant
 [Redacted]
EZLynx Connect
 Quickly access integrations related to this applicant.
 🌱 [Integrations](#)

\$ Quote Results

(FL) Actual DwellingFire Premium Med: \$1,309

Citizens eligible.
 [View more details](#)
\$1,309.00 / 12 mo (Total Premium) ▼

Carrier Name Carrier Error: Coverage is not available for this property at this time. [Report error](#)

“Carrier Error” is a valid declination.

Quotes in Progress

(FL) Actual Home Premium Med: \$2,192

Carrier Name [Redacted] needs more information. [Answer questions](#) ▼

Carrier Name [Redacted] needs more information. [Answer questions](#) ▲

Equipment Breakdown

[Abort carrier](#) [Submit](#)

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/12/25, 1:32 PM

Full Pay Monthly EFT

Premium: Low-High

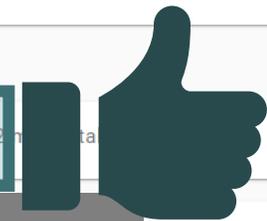
(FL) Actual DwellingFire Premium **Med: \$1,309**



Citizens eligible.

[View more details](#)

\$1,309.00 / 12 months



Carrier Name

Carrier Error: Coverage is not available for this property at this time.

Policy is now eligible to renew.
No additional action required.

[Add value to your quote](#)

Resubmit [Email] [Download] [Print] [Trash]

☆ ✉ 📄 ⚙️ 🔑 🗨️ 🏠 📷

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Applicant

EZLynx Connect
 Quickly access integrations related to this applicant.

[Integrations](#)

Resolved Recoverable Errors: Eligibility Confirmed
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Search



Completed Quotes

Only the last 65 days of completed quotes are available for review.

Search for Applicant

Filters 2

Date ↓	User	Line of Business	Applicant Name	State	Zip Code	Description
09/12/2025 01:32 PM	AOR TrainingAgentThree	Dwelling Fire	[REDACTED]	FL	32250	09/12/2025 01:32:19 PM Citizens policy eligible to renew on 11/04/2025 12:00:00 AM
09/12/2025 01:25 PM	AOR TrainingAgentFour	Home	[REDACTED]	FL	33449	09/12/2025 01:25:39 PM Citizens policy eligible to renew on 11/11/2025 12:00:00 AM. View
09/12/2025 12:56 PM	AOR TrainingAgentThree	Dwelling Fire	[REDACTED]	FL	32250	09/12/2025 12:56:30 PM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 10/28/2025 12:00:00 AM. View
09/12/2025 12:23 PM	AOR TrainingAgentFour	Home	[REDACTED]	FL	34690	09/12/2025 12:23:43 PM Citizens policy eligible to renew on 11/11/2025 12:00:00 AM. View
09/12/2025 11:10 AM	AOR TrainingAgentFour	Home	[REDACTED]	FL	33449	09/12/2025 11:10:28 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 11/04/2025 12:00:00 AM. View
09/12/2025 10:43 AM	AOR TrainingAgentThree	Dwelling Fire	[REDACTED]	FL	32250	09/12/2025 10:43:43 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 10/28/2025 12:00:00 AM. View
09/12/2025 10:33 AM	AOR TrainingAgentOne	Home	[REDACTED]	FL	32043	09/12/2025 10:33:05 AM Citizens policy eligible to renew on 11/11/2025 12:00:00 AM. View
09/12/2025 10:28 AM	AOR TrainingAgentThree	Home	[REDACTED]	FL	32771	09/12/2025 10:28:26 AM Citizens policy eligible to renew on 11/04/2025 12:00:00 AM. View
09/12/2025 10:28 AM	AOR TrainingAgentOne	Home	[REDACTED]	FL	32043	09/12/2025 10:28:13 AM IMMEDIATE ACTION REQUIRED. All errors must be resolved prior to 11/04/2025 12:00:00 AM. View
09/12/2025 10:22 AM	AOR TrainingAgentThree	Dwelling Fire	[REDACTED]	FL	32250	09/12/2025 10:22:48 AM Citizens policy eligible to renew on 11/04/2025 12:00:00 AM. View



The *Completed Quotes* screen will include all versions of your customer's quote. Access the *Applicant Quote Results* page to determine the final status of renewal.

Completed Quotes Screen Updates

- Actions
- Summary
- My Activities
- My Accounts
- My Submissions
- My Renewals
- My Non-Renewals
- Other Policy Transactions

My Summary

[View All](#)

My Submissions

My Open Activities

Transaction #	Primary Insured	Effective Date	Status	Quote Needed	Premium	Product	Producer
		10/21/2024	Quoted		1,499.00	Personal Residential	

My Renewals

My Open Activities

Transaction #	Primary Insured	Effective Date	Status	Premium	Product	Producer
		11/03/2025	Non-renewing	5,107.00	Personal Residential	
		11/03/2025	Renewing	319.00	Personal Residential	
		11/03/2025	Non-renewing	5,107.00	Personal Residential	
		11/04/2025	Non-renewing	4,179.00	Personal Residential	
		11/04/2025	Non-renewing	5,107.00	Personal Residential	

[View All](#)

Other Policy Transactions

My Open Activities

Transaction #	Type	Primary Insured	Effective Date	Status	Policy #	Premium	Product	Producer
---------------	------	-----------------	----------------	--------	----------	---------	---------	----------

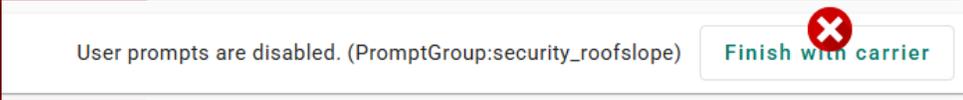
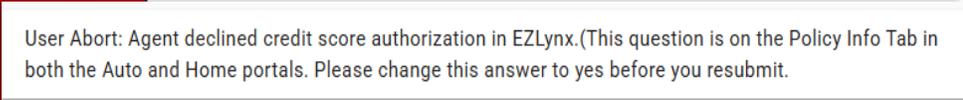
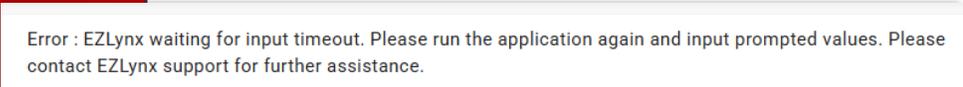
Renewal Issued in PolicyCenter



Common Recoverable Errors

A list of common recoverable errors and their resolution, is included in the *Clearinghouse Renewals Processing Guide*

Note: This list will be further developed based on Pilot feedback.

Error	Reason	Resolution
<p>“User prompts are disabled”</p> 	Carrier specific questions need to be answered. This error will occur when EZLynx is unable to map exiting information in PolicyCenter to a carrier question in EZLynx.	<p>The text in the () will generally indicate what information is needed. Select Resubmit to resolve the errors.</p> <p><i>Do not select “Finish with Carrier.”</i></p>
<p>“User Abort: Agent declined credit score authorization in EZLynx.”</p> 	Citizens cannot authorize credit on behalf of the customer, and this carrier requires a credit score authorization to continue.	<p>Select Resubmit, then navigate to the <i>Policy Info</i> tab to authorize a credit check.</p> <p>Note: A credit check will not be completed until the quote is bridged to the carrier.</p>
<p>“Error: EZLynx waiting for input timeout”</p> 	There was a delay in answering the carrier questions during the requote process.	Select Resubmit to run the quote again.



Key Points:

- Quotes can be accessed three different ways. How you access the quotes will depend on your agency's processes and procedures.
- The *Completed Quotes* screen in EZLynx displays filterable results.
- Recoverable errors prevent valid remarketing results and must be updated to confirm eligibility prior to renewal.



Questions?

Understanding Policy Statuses and Required Actions

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.	Renewing	Yes	Resolve recoverable errors by the 53rd calendar day before the renewal date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.			
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Resolve recoverable errors <i>only</i> if requesting an override exception and no offer(s) already received.
			No	No action is needed unless you are requesting an override exception.
Citizens Eligible	Clearinghouse carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any offers, <i>and</i> there is nothing preventing them from making an offer.	Renewing	No	No action is required.

Policy data can bridge from EZLynx

My Activities [Return to My Summary](#)

(1936 - 1950 of 1957) << < 130 /131 > >>

Priority	Status	Close Date	Subject	Transaction	Effective Date	Account Holder	Product	Policy Type	Assigned By	Assigned To	Completed By
Normal	Open		Policy [REDACTED] has been Scheduled for Nonrenewal-Clearinghouse.			[REDACTED]	Personal Residential	HO-3	Internal User	[REDACTED]	
Normal	Open		Policy [REDACTED] has been Scheduled for Nonrenewal-Clearinghouse.			[REDACTED]	Personal Residential	HO-3	Internal User	[REDACTED]	
Normal	Open		Policy [REDACTED] 9 has been Scheduled for Nonrenewal-Clearinghouse.			[REDACTED]				[REDACTED]	

Note: Only policies with an offer deeming them ineligible will receive an activity.

CITIZENS PolicyCenter®

Desktop Account Policy Search Administration

Renewal (Non-renewing) Workflow: (Wait Timeout/Manual) Clearinghouse ID 01991a86-68b7- HO-3 PR-M Ci

UW Approved

Premium Estimate

Policy Number		Transaction Effective Date	11/04/2023
Renewal Number	53014255	Grand Subtotal	2,998.00
Policy Period	11/04/2025 - 11/04/2026	Mandatory Additional Surcharges & Statutory Discounts	84.00
First Named Insured		TOTAL PREMIUM	3,082.00
Policy Mailing Address		Commissionable Premium	1,954.00
County		Total CAT Surcharges	993.00
Address		Transaction CAT Surcharges	993.00
Address Standardization	Standardized		

Pending Nonrenewal
 Agents will be notified of an impending nonrenewal due to a Clearinghouse offer 7 days prior to a nonrenewal notice issuing to the customer.

Activity

Activity Detail

OK Complete Cancel Renewal Group View Notes

Activity Info

Subject: Policy [redacted] as been Scheduled for Nonrenewal- Clearinghouse.

Description: Policy [redacted] as been Scheduled for Nonrenewal due to the following reason(s):

New Note

Topic: <none>

Subject:

Related To: * ---- Renewal: [redacted]

Text:

Priority: Normal

Notice to Policyholder
 An additional activity will generate once the nonrenewal notice is issued to the policyholder.

Scenario:

Your customer is calling about the nonrenewal notice they received.

[Redacted]

NONR1 01 14


PROPERTY INSURANCE CORPORATION

301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

[Redacted]

Date of Notice: August 5, 2025

[Redacted]

Policy Number [Redacted]
First Named Insured [Redacted]

NOTICE OF NONRENEWAL
EFFECTIVE September 27, 2025, 12:01 A.M. Eastern Time

Policy [Redacted] is not being renewed by Citizens Property Insurance Corporation (Citizens). This policy will not provide any protection after the date and time specified above. The reason for this action is:

Citizens Property Insurance Clearinghouse (Clearinghouse) identified one or more private market offers with a premium that is not more than 20% greater than the premium for comparable coverage from Citizens. As a result, your property is ineligible for Citizens coverage under Florida law.

It is very important that you immediately discuss this notice with your insurance agent who is in the best position to advise you on your insurance needs so that you do not experience a gap in coverage. Your agent may or may not be appointed with the insurer(s) offering coverage.

ensure you have coverage on your property.

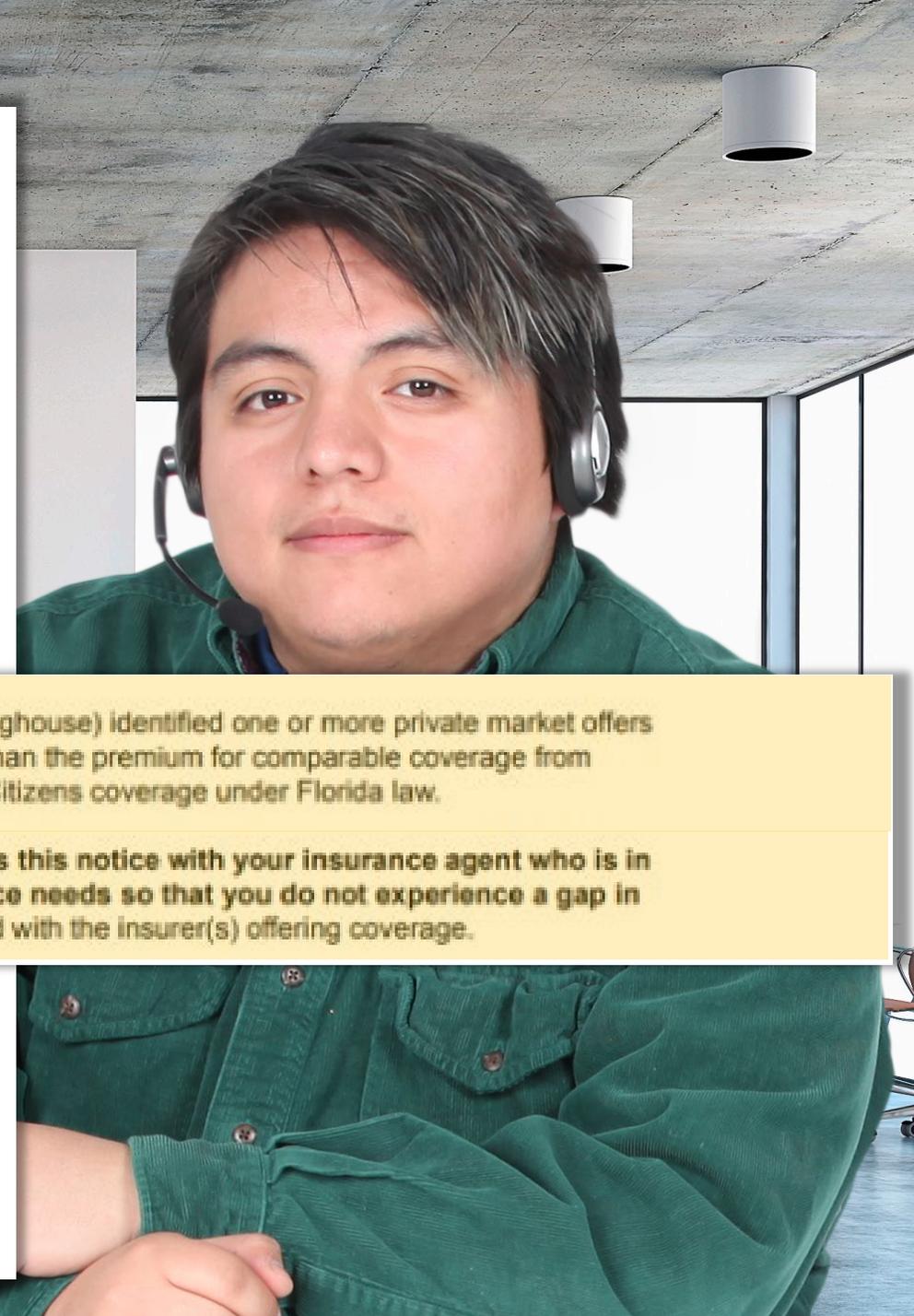
Although you are ineligible for Citizens renewal, your Citizens renewal premium would have been: \$1000.00.

Available offers of coverage by carrier	Premium amount
[Redacted]	\$1150.00

To learn more about your coverage options, contact your agent at [Redacted]

Citizens Property Insurance Corporation

NONR1 01 14





But why am I being nonrenewed?



Coming Soon! A policyholder video has been created to explain the Clearinghouse Renewal process for nonrenewed policies.

Action must be taken prior to the policy expiration date.

The screenshot displays the 'Policy Summary' page in the Citizens PolicyCenter. The interface includes a left-hand navigation menu with options like 'Actions', 'Policy Contract', 'Policy Type Questions', 'Eligibility Questions', 'Policy Info', 'Property Address', 'Coverages', 'Dwelling', 'Dwelling Construction', 'Premium Estimate', 'Forms', 'Date' (set to 09/12/2025), 'Tools', 'Summary', 'Claims', 'Billing', and 'Contacts'. The main content area shows the following details:

- Policy File:** HO-3 PR-M Citizens
- Term 1:** In Force (Expiration: 11/04/2025)
- Current Activities:**

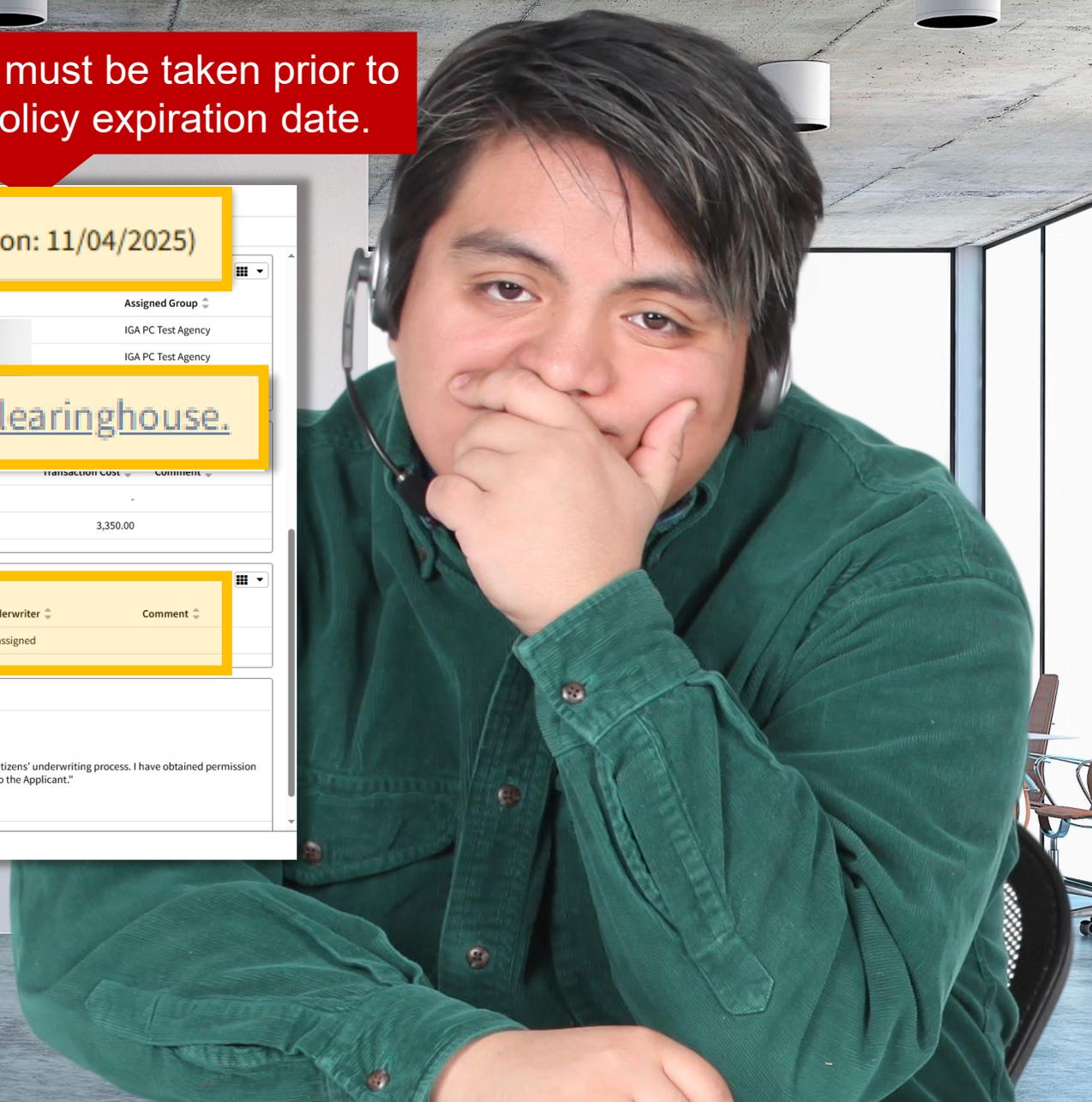
Due Date	Priority	Subject	Assigned To	Assigned Group
	High	Notice of Approval - Action required		IGA PC Test Agency
	Normal	Policy has been issued.		IGA PC Test Agency
- Transactions:**

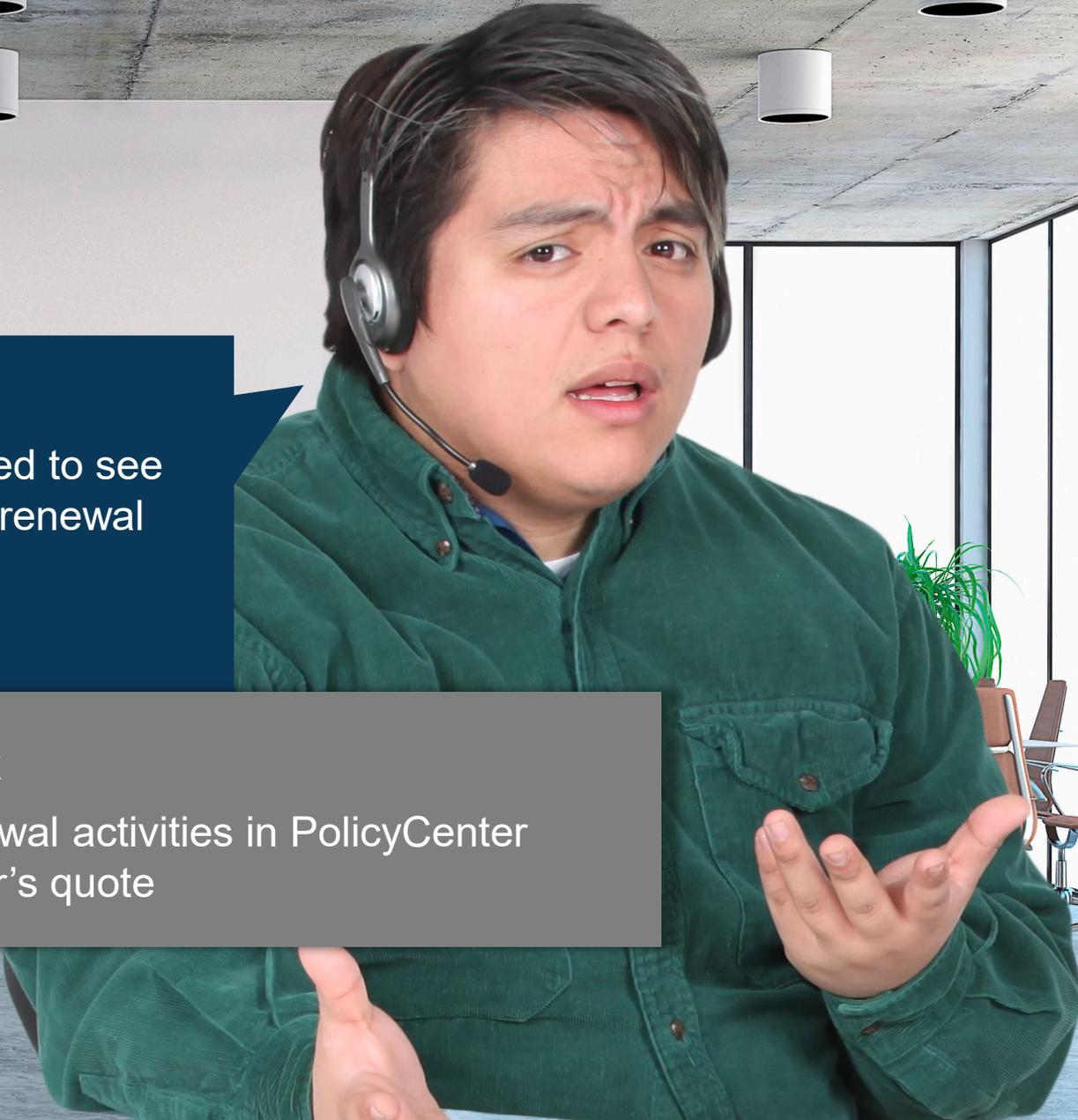
Period Eff Date	Transaction Eff Date	Close Date	Type	Transaction #	Transaction Cost	Comment
<input type="checkbox"/>	11/04/2024	11/04/2024	09/05/2025	Issuance		
<input type="checkbox"/>	11/04/2024	11/04/2024	09/05/2025	Submission		3,350.00
- Transactions in Progress:**

Period Eff Date	Trans Eff Date	Status	Type	Transaction #	Underwriter	Comment
<input type="checkbox"/>	11/04/2025	11/04/2025	Non-renewing	Renewal		Unassigned
- Recent Notes:**

Author: Ed Sowers
Topic: General
Security Level: Unrestricted
Related To: Submission : 53014141 (2024-11-04)

Sep 5, 2025 11:35 AM
Loss History Report Consent
[Redacted] has marked the following statement as Yes on 2025-09-05 at 11:25:35 for submission [Redacted].
"I have informed the applicant that a loss history report, which is a consumer credit report, must be obtained as part of Citizens' underwriting process. I have obtained permission to order loss history reports on the Named Insured and Additional Named Insured, and I have read the statement below to the Applicant."





If I don't have the AOR's spreadsheet, and I just need to see **this** customer's quote results, how do I access this renewal quote in EZLynx?



3

Applicants

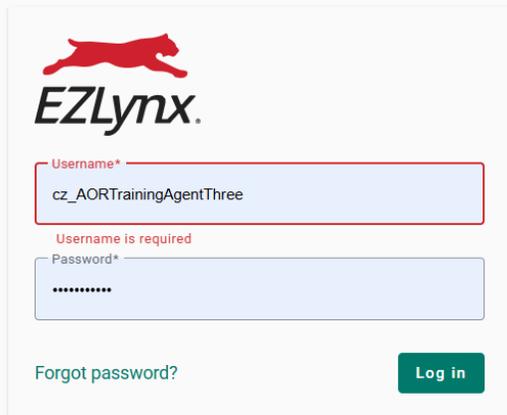
Create New Applicant
List Applicant
[Search Applicants](#)
Completed Quotes
Import

Applicant Search in EZLynx

- Useful if assigned nonrenewal activities in PolicyCenter
- Access a specific customer's quote

Accessing Quote via *Applicant Search* in EZLynx

Remember:
There are three
ways to access
your quote results
in EZLynx!



The image shows the EZLynx login interface. At the top is the EZLynx logo, which consists of a red silhouette of a lynx above the text "EZLynx.". Below the logo are two input fields: "Username*" and "Password*". The "Username*" field contains the text "cz_AORTrainingAgentThree" and has a red border with the error message "Username is required" below it. The "Password*" field contains a series of dots. To the left of the password field is a link that says "Forgot password?". To the right of the password field is a green "Log in" button.

[Log in with SSO](#)



© EZLynx. All Rights Reserved | EzLynx.Identity version 25.3.0.6292 [02]

1. Login the EZLynx.

Searching Applicants by Name in EZLynx

- Applicants
 - Create New Applicant
 - List Applicant
 - Search Applicants**
 - Completed Applicants
 - Import
- Recent Applicants
 - Betts, Betty
 - Garcia, Charles
 - Hernandez, Jnfkmva
 - Gonzalez, Jessica
 - Souza, Izqifze
 - Gonzalez, EliTest
 - Garcia, Charles
 - Smith, Sngccwu
 - Garcia, Charles
 - Suzuki, Wkzaldn
- Recent Quotes
 - Betts, Betty (Home)
 - Garcia, Charles (Dwelling Fire)
 - Garcia, Charles (Dwelling Fire)
 - Garcia, Charles (Dwelling Fire)
 - Hernandez, Jnfkmva (Dwelling...)
 - Gonzalez, Jessica (Home)
 - Gonzalez, Jessica (Home)
 - Souza, Izqifze (Home)
 - Gonzalez, EliTest (Home)
 - Garcia, Charles (Home)

Have you seen our latest product updates?

[Check Out the Product Hub](#)



Help

- [Need Help?](#)
- [Knowledge Base](#)
- [What's New](#)

EZLynx Carrier Integration

Login to your carrier sites directly from EZLynx.

[Add Extension](#)

EZLynx Connect Marketplace

Access a powerful marketplace of **industry-leading integration** & **cross-selling opportunities**.

[VIEW INTEGRATIONS](#)

Searching Applicants by Name in EZLynx

Applicant Search

Search Applicants Personal Lines Commercial Lines

Enter customer's name, then select Search.

? EZLynx Applicant Search can search personal AND commercial lines. Click here.

Enter Search Term

Hide Search Options
Deleted Applicants

Search on:

- First Name
- Last Name
- Co-Applicant
- Business Name
- Email
- Policy Number
- Applicant Id
- City
- Zip Code
- Phone Number

Filter by:

Personal / Commercial: Lead Status: Applicant Type: Lead Source:

Assignment:

- Show only my Applicants
- Show All Applicants

Searching Applicants by Name in EZLynx

Applicant Search

[Search Applicants](#) [Personal Lines](#) [Commercial Lines](#)

[Hide Search Options](#)

[Deleted Applicants](#)

Search on:

- First Name Last Name Co-Applicant Business Name Email Policy Number Applicant Id City Zip Code Phone Number

Filter by:

Personal / Commercial Lead Status Applicant Type Lead Source

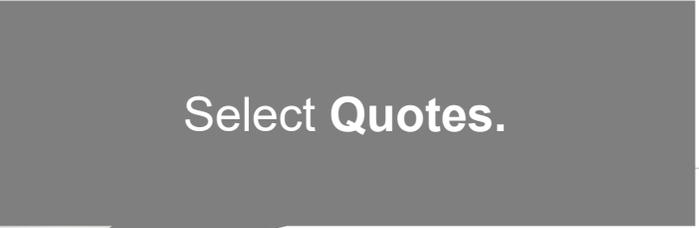
<Select> ▼

<S

Assignment:

Show only my Applicants

Show all Applicants



KA

Personal

Home: [redacted] Cell: [redacted] Work: [redacted] Email: noreply@citizensfla.com Assigned Producer: AOR TrainingAgentThree CSR: AOR TrainingAgentThree Agency: Citizens LCR_TrainingOne

[Overview](#) [Details](#) [Quotes](#) [Lead Info](#) [Documents](#) [Activity](#)

Unknown

Showing 1 of 1 items.

Searching Applicants by Name in EZLynx

\$ Quotes

Last Rate	LOB	Description
9/5/25, 10:43 AM	Home	9/5/2025 10:43:21 AM Applicant info uploaded via XML file.

Expand to open renewal quote.



Each version of the quote will display a date and time stamp. The most current version of the quote will be displayed at the top of the page.

☆ ✉️ 🌐
Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne
Address
 [Redacted]
[Map](#) [Zillow](#)
Applicant
 [Redacted]
EZLynx Connect
 Quickly access integrations related to this applicant.
[Integrations](#)

Viewing Quote Results in EZLynx

\$ Quotes

Last Rate	LOB	Description
9/5/25, 10:43 AM	Home	9/5/2025 10:43:21 AM Applicant info uploaded via XML file.

Select View details.

View details

~~Delete~~

Do not select Delete!

☆ ✉ 📄

Type: Unknown
Since: Unknown
Assigned Producer: AOR TrainingAgentThree
CSR: AOR TrainingAgentThree
Agency: Citizens LCR_TrainingOne

Address

Map Zillow

Applicant

EZLynx Connect
Quickly access integrations related to this applicant.

Integrations

Viewing Quote Results in EZLynx

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/11/25, 11:36 PM

Full Pay Monthly EFT

Premium: Low-High



Carrier Name

[View more details](#)

[Access quote](#)

\$2,363.55 / 12 mo (Total Premium)

Citizens premium renewal premium still displays.

Carrier Name

[View more details](#)

[Access quote](#)

\$3,176.00 / 12 mo (Total Premium)



Citizens ineligible.

[Request manual eligibility exception](#)

Error message indicates a recoverable error is preventing valid remarketing results.

Resubmit



\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/11/25, 11:36 PM

Full Pay Monthly EFT

Discuss carrier offers with your customer, then select **Access Quote** to place the risk with the selected carrier.

Carrier Name

[View more details](#)

[Access quote](#)

\$2,363.55 / 12 mo (Total Premium)

Carrier Name

[View more details](#)

[Access quote](#)

\$3,001.46 / 12 mo (Paid-In-Full)



Citizens ineligible.

[Request manual eligibility exception](#)

\$3,176.00 / 12 mo (Total Premium)

[Add value to your quote](#)

[Resubmit](#)



Placing an Ineligible Policy with an EZLynx Carrier

If a risk is deemed ineligible, **or a valid private market offer exists**, agents have the option to submit the quote to a private market carrier as new business or obtain coverage through other available markets.

If accepting an offer through EZLynx, setting [Shared Carrier Logins](#) will help streamline this process.

Visit the [EZLynx & Citizens Resource Hub](#) to learn more.



Agency Shared Carrier Logins & Defaults

Placing a Policy with a Private Market Carrier

Policy Summary:

Property Address: [Redacted] Accounting Companies: Citizens
 County: [Redacted]

Current Activities

Due Date	Priority	Subject	Assigned To	Assigned Group
	Normal	Policy: [Redacted] as been Non-Renewed - Clearinghouse.	[Redacted]	IGA PC Test Agency
	Normal	Policy: [Redacted] as been Scheduled for Nonrenewal- Clearinghouse.	[Redacted]	IGA PC Test Agency

Completed Policy Transactions

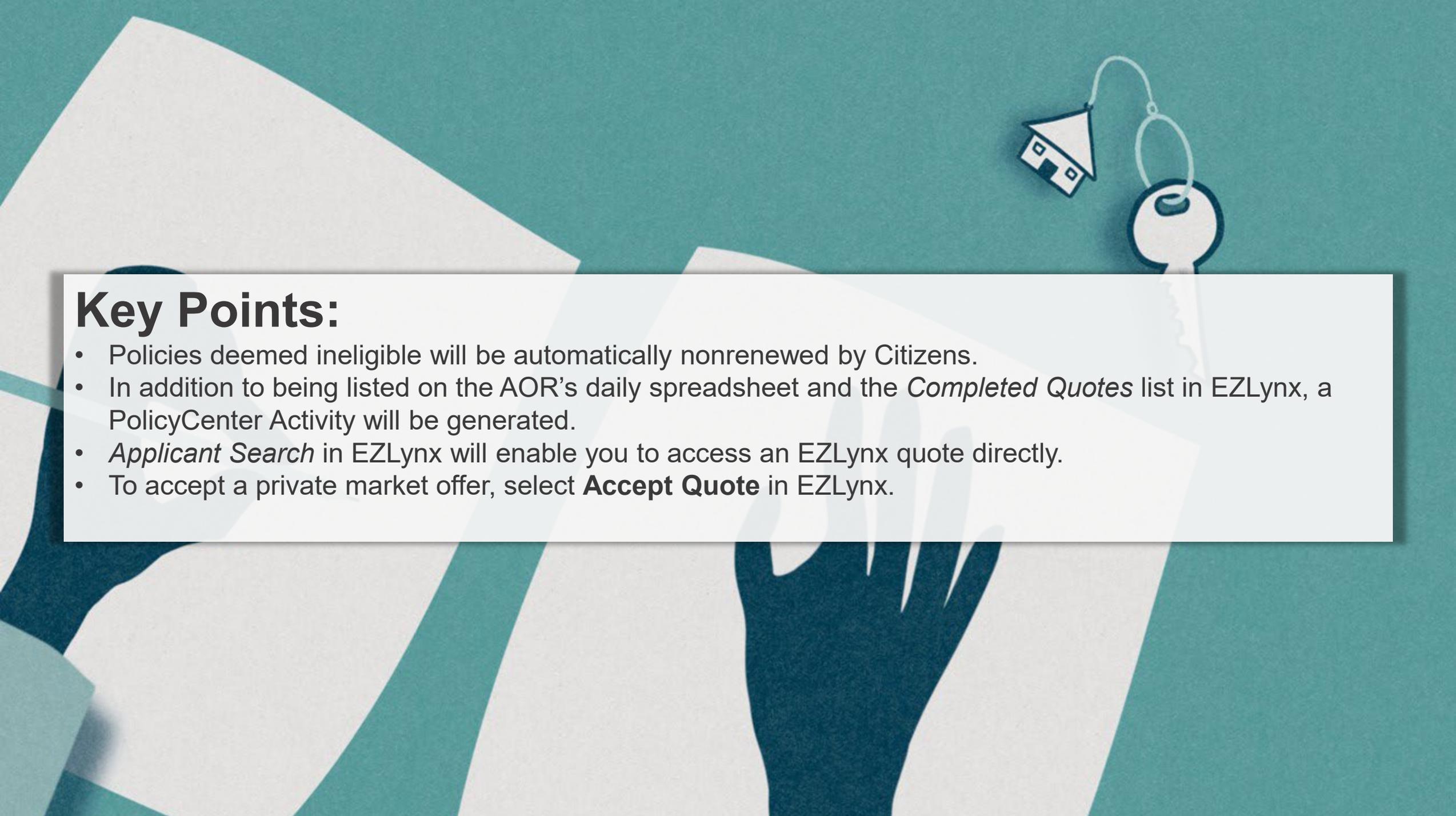
Period Eff Date	Transaction Eff Date	Close Date	Type	Transaction #	Transaction Cost	Comment
<input type="checkbox"/> 10/22/2025	10/22/2025	09/02/2025	Renewal	[Redacted]	-	Non-renewed
<input type="checkbox"/> 10/22/2024	10/22/2024	08/29/2025	Issuance	[Redacted]	-	
<input type="checkbox"/> 10/22/2024	10/22/2024	08/29/2025	Submission	[Redacted]	4,600.00	

Transactions in Progress

Period Eff Date	Trans Eff Date	Status	Type	Transaction #	Underwriter	Comment
No data to display						

Recent Notes

Author: Ed Sowers Aug 29, 2025 08:53 AM



Key Points:

- Policies deemed ineligible will be automatically nonrenewed by Citizens.
- In addition to being listed on the AOR's daily spreadsheet and the *Completed Quotes* list in EZLynx, a PolicyCenter Activity will be generated.
- *Applicant Search* in EZLynx will enable you to access an EZLynx quote directly.
- To accept a private market offer, select **Accept Quote** in EZLynx.



Questions?

Scenario:

You submitted the risk to the available carriers, but then.....



Search [] AT ?

Overview Details **Quotes** Documents Activity

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/11/25, 11:36 PM

Full Pay Monthly EFT Premium: Low-High

(FL) Actual DwellingFire Premium \$450

Carrier Name	Rate
Carrier Name	\$2,363.55 / 12 mo (Total Premium)
Carrier Name	\$3,001.46 / 12 mo (Paid-In-Full)
CITIZENS Citizens Ineligible for DwellingFire Premium Eligibility exception	\$3,176.00 / 12 mo (Total Premium)

Add value to your quote

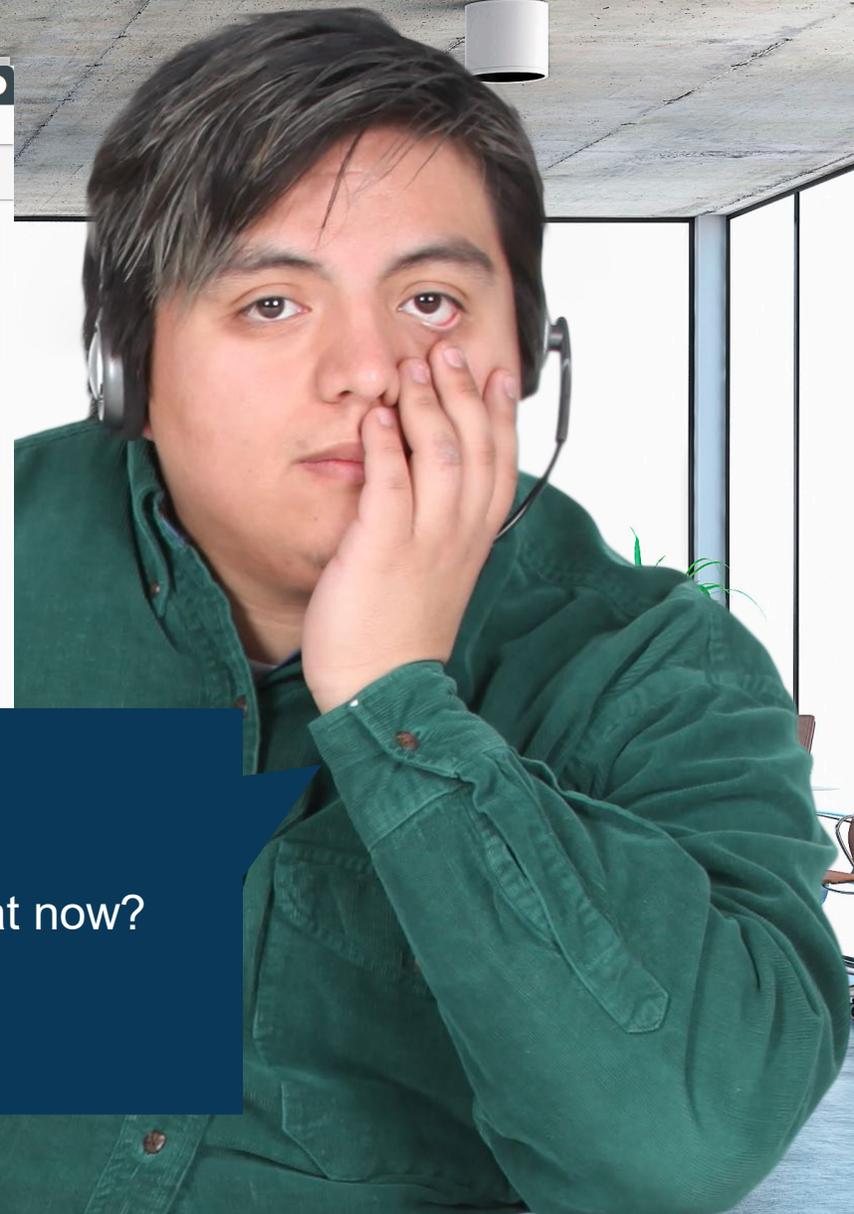
Resubmit [] [] [] []

EZLynx Connect
Quickly access integrations related to this applicant.

Integrations

EZLynx Five [02] (cz_AORTrainingAgentThree)

DECLINED



I tried to place with both carriers. Both declined. What now?

Understanding Policy Statuses and Required Actions

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.	Renewing	Yes	Resolve recoverable errors by the 53rd calendar day before the renewal effective date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.			
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Resolve recoverable errors <i>only</i> if requesting an override exception for the offer(s) already received.
			No	No action is needed unless you are requesting an override exception.
	offer that is more than 20% greater than the Citizens renewal premium.	Renewing	No	No action is required.

Ineligible to Renew

- Place ineligible risks in the private market.
- If applicable, an **eligibility exception** can be requested until the policy expires



New Business Eligibility Exceptions

If a carrier returns a premium that makes the risk ineligible for a Citizens application, the agent can request an exception when:

- The carrier will not accept a risk based on their filed and approved underwriting guidelines.
- The price increases to exceed the 20% rule after the agent submits it to the carrier with no changes in data.
- No other offers of coverage within the 20% rule exists
- The carrier rejects the risk once submitted.

The screenshot shows a software interface with a header 'ents Activity' and a 'Graph View' toggle. Below the header, there is a user profile 'AOR TrainingAgentThree of Citizens LCR_TrainingOne' and a timestamp '9/11/25, 11:36 PM'. A dropdown menu shows 'Premium: Low-High'. A horizontal bar indicates 'Med: \$450'. Below this, there are three quote entries, each with 'View more details' and 'Access quote' buttons. The third quote entry has a yellow box around the 'Request manual eligibility exception' button. A yellow arrow labeled 'Renewals' points to a text box containing the following text:

Additional requirements for renewal eligibility exceptions:

- All recoverable errors have been resolved.
- The request is submitted prior to expiration of the Citizens policy.

Requesting an Eligibility Exception for Renewal

Search

Overview Details **Quotes**

Quote Results

Type: Unknown
 Since: Unknown
 Assigned Producer: AOR TrainingAgentThree
 CSR: AOR TrainingAgentThree
 Agency: Citizens LCR_TrainingOne
 Address

Full Pay Monthly EFT

(FL) Actual DwellingFire Premium Med: \$2,014

Additional requirements for renewal eligibility exceptions:

- All recoverable errors have been resolved.
- The request is submitted prior to expiration of the Citizens policy.

This offer deems the policy ineligible to renew.

Manual Eligibility Exception not available

Carrier Name

[View more details](#)

[Access quote](#)

\$3,001.46 / 12 mo (Paid-In-Full)



Citizens ineligible. Citizens policy will not renew. To request a manual eligibility exception to a carrier offer, use the Resubmit button below to resolve errors.

[View more details](#)

\$3,194.00 / 12 mo (Total Premium)

Carrier Name

User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF)

[Finish with carrier](#)

Recoverable error must be corrected prior to requesting an exception.

Resubmit

Select **Resubmit** to resolve errors, then complete carrier questions.

Requesting an Eligibility Exception for Renewals

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/13/25, 9:26 AM

Full Pay Monthly EFT

This offer deems the policy ineligible to renew.

(FL) Actual DwellingFire Premium Med: \$3,098

Carrier Name

View more details

Access quote

\$3,001.46 / 12 mo (Paid-In-Full)



Citizens ineligible.

Request manual eligibility exception

Manual Eligibility Exception now available

Carrier Name

Carrier Error: Coverage is not available for this property at this time.

Report error

Recoverable error now corrected. "Carrier Error" is a valid declination.

Resubmit



Requesting an Eligibility Exception for Renewals

Once recoverable errors are resolved, an exception can be requested.

Search

Overview Details **Quotes** Documents Activity

Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/13/25, 9:26 AM

Request Manual Eligibility Exception

You are requesting an override of the determination of ineligibility for a Citizens policy for this submission. Additional information is required to be sent to clearinghouse.help@citizensfla.com.

To begin, please provide the Quote Number for this submission along with a copy of the carrier(s) declination notice(s) specific to this risk.

Quote Number:
01946a78-58c7-7edb-b5a8-33a9c628b543

If you know the carrier will not write the policy based on its current underwriting guidelines, use the [Clearinghouse Powered by EZLynx Override Form](#) and provide the necessary documentation listed for our review and determination.

[Clearinghouse Powered by EZLynx Override Form](#)

Citizens will review the documents received and respond to your request by the next business day.

Okay

Open email

Copy *Quote Number*

Complete *Override Form*

low-High

\$3,001.46 / 12 mo (Paid-In-Full)

\$3,194.00 / 12 mo (Total Premium)

EZLynx Five [02] (cz_AORTrainingAgentThree)

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Requesting an Eligibility Exception for Renewals

Clearinghouse Powered by EZLynx® Override Form



When to use this form:

- When the risk is submitted in EZLynx®.
- The carrier will not accept conditions that exist per their guidelines or will not provide a declination, and evidence of the conditions are available and can be submitted.
- A declination has been received from one or more of the carriers, making offers rendering Citizens ineligible.

Please follow these steps to avoid a delay in processing your override request

- Complete the form below in its entirety. Select **ALL** the reasons that support your request.
- Select all of the EZLynx carriers that rendered the submission ineligible for Citizens.
- Email this form and a copy of your required documentation to: clearinghouse.help@citizensfla.com

Don't forget the EZLynx Quote number!

Completing the EZLynx Override Form

Citizens EZLynx Quote ID: _____ (Located on the EZLynx Summary/Quote Results screen)				
<input type="checkbox"/> Returning Depopulation: If the customer is reapplying to Citizens after an assumption due to the takeout company's offer being higher than the estimated premium presented at time of assumption, making it more than 20% higher than Citizens' current rates, follow the instructions above and provide the expiring Citizens policy number _____				
1 Known Features/ Conditions or Declination Reasons (Select all that apply.)	<input type="checkbox"/> Solar panels <input type="checkbox"/> Existing damage to the home <input type="checkbox"/> Crawl space or open foundation <input type="checkbox"/> Wood-burning stove <input type="checkbox"/> Modular home <input type="checkbox"/> Dwellings constructed of log materials <input type="checkbox"/> Sinkhole damage <input type="checkbox"/> Aluminum branch wiring <input type="checkbox"/> Cloth Wiring <input type="checkbox"/> Galvanized plumbing <input type="checkbox"/> Age and/or condition of roof <input type="checkbox"/> Lack of updates <input type="checkbox"/> Unacceptable electrical panel <input type="checkbox"/> Age of water heater	<input type="checkbox"/> Carrier declined coverage due to prior loss history <input type="checkbox"/> Forced placed coverage <input type="checkbox"/> Lapse of coverage <input type="checkbox"/> Carrier had reduction in exposure after bridge (policy type, zip code, county) <input type="checkbox"/> No prior coverage* <input type="checkbox"/> Bankruptcy † <small>* Must be supported with a prior Declarations Page or a carrier declination † Must be supported with a carrier declination</small>	<input type="checkbox"/> Premium change after submission <input type="checkbox"/> Policy form quoted is different from what was requested (e.g., HO-3 requested but DP-3 quoted by carrier) <input type="checkbox"/> RCE returned by carrier at a higher value	All Other Please enter any additional conditions or explanation of denial reasons that are not specifically listed on this form.
	Required	• Declination from	• Declination from	• Carrier quote

1. Select *ALL* reasons that support your request for a manual override.
2. Review the *Required Documentation* to determine what additional documentation will be needed.
3. Indicate which carrier(s) the exception applies to.
4. Email the form and a copy of your required documentation to



clearinghouse.help@citizensfla.com

(Select all that apply.)	<input type="checkbox"/> Dwellings constructed of log materials <input type="checkbox"/> Sinkhole damage <input type="checkbox"/> Aluminum branch wiring <input type="checkbox"/> Cloth Wiring <input type="checkbox"/> Galvanized plumbing <input type="checkbox"/> Age and/or condition of roof <input type="checkbox"/> Lack of updates <input type="checkbox"/> Unacceptable electrical panel <input type="checkbox"/> Age of water heater	<input type="checkbox"/> Carrier had reduction in exposure after bridge (policy type, zip code, county) <input type="checkbox"/> No prior coverage* <input type="checkbox"/> Bankruptcy† <small>* Must be supported with a prior Declarations Page or a carrier declination † Must be supported with a carrier declination</small>	<input type="checkbox"/> RCE returned by carrier at a higher value	
--------------------------	--	--	--	--

Required Documentation (Select and submit the document that is the most applicable to the scenario.)	<ul style="list-style-type: none"> • Declination from carrier • 4-point and/or photos • Proof of sinkhole damage 	<ul style="list-style-type: none"> • Declination from carrier • Nonrenewal/cancellation • Prior Declarations Page • Loss History Report • Proof of force-placed coverage 	<ul style="list-style-type: none"> • Carrier quote showing premium change • Carrier quote showing policy form change 	Anything that would support a reason for carrier denial.
--	---	---	--	--

EZLynx Carriers			
<input type="checkbox"/> American Integrity Insurance	<input type="checkbox"/> Edison Insurance Company	<input type="checkbox"/> Monarch National Ins Company	<input type="checkbox"/> Slide Insurance
<input type="checkbox"/> American Traditions Insurance Company	<input type="checkbox"/> Florida Family Insurance	<input type="checkbox"/> Nationwide Insurance	<input type="checkbox"/> Southern Oak Insurance Company
<input type="checkbox"/> ASI/Progressive Home	<input type="checkbox"/> Florida Peninsula Insurance Company	<input type="checkbox"/> Olympus Insurance Company	<input type="checkbox"/> Tower Hill Insurance
<input type="checkbox"/> Cabrillo Coastal	<input type="checkbox"/> Frontline Insurance	<input type="checkbox"/> Ovation Home Insurance Exchange	<input type="checkbox"/> Universal North America
<input type="checkbox"/> Centauri Insurance Company	<input type="checkbox"/> Heritage	<input type="checkbox"/> People's Trust Insurance Company	<input type="checkbox"/> Universal P&C
<input type="checkbox"/> Cypress Property & Casualty Home	<input type="checkbox"/> Manatee Insurance Exchange	<input type="checkbox"/> Security First	

All responses will be provided within one business day.

Notes:

All risks will still need to go through Underwriting for insurability. Agents must qualify that the risk meets all underwriting guidelines once in PolicyCenter®. The Property Insurance Clearinghouse team retains the right to reject documentation that does not reasonably support the representations made in this form.

Completing the EZLynx Override Form

1. Select *ALL* reasons that support your request for a manual override.
2. Review the *Required Documentation* to determine what additional documentation will be needed.
3. Indicate which carrier(s) the exception applies to.
4. Email the form and a copy of your required documentation to



clearinghouse.help
@citizensfla.com

2

3

A black and white photograph of a man with a beard and glasses, wearing a dark blazer over a collared shirt, sitting at a desk in a home office. He is looking directly at the camera with his hands clasped. The desk in front of him has a laptop, a notebook, a pen, and a glass of water. The background features a brick wall, a clock, a framed picture, and a bulletin board. A semi-transparent text box is overlaid on the lower half of the image.

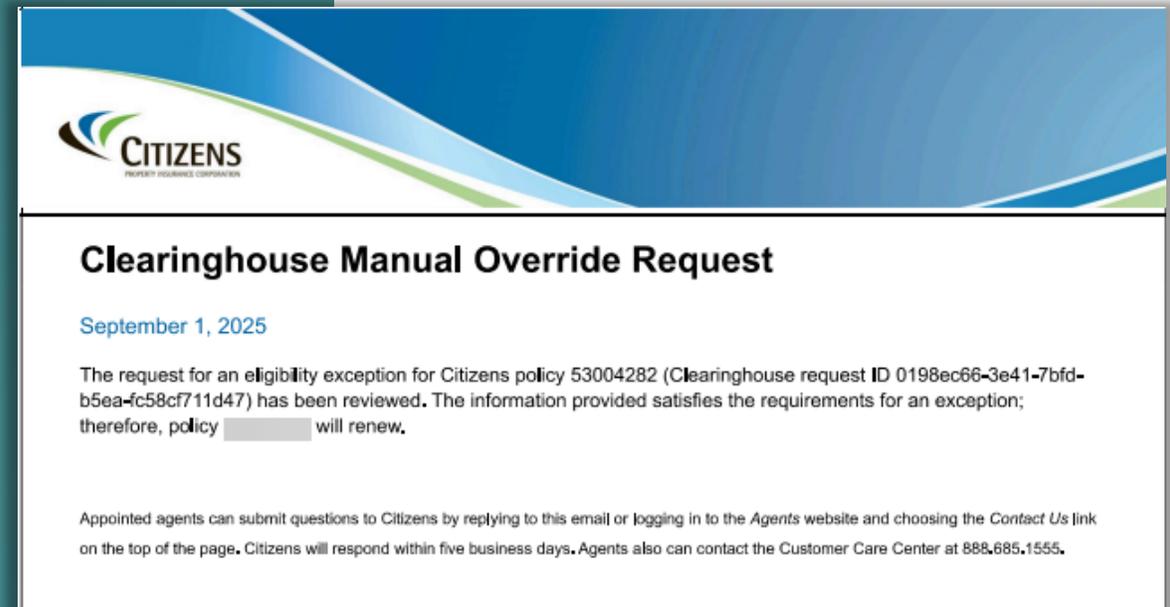
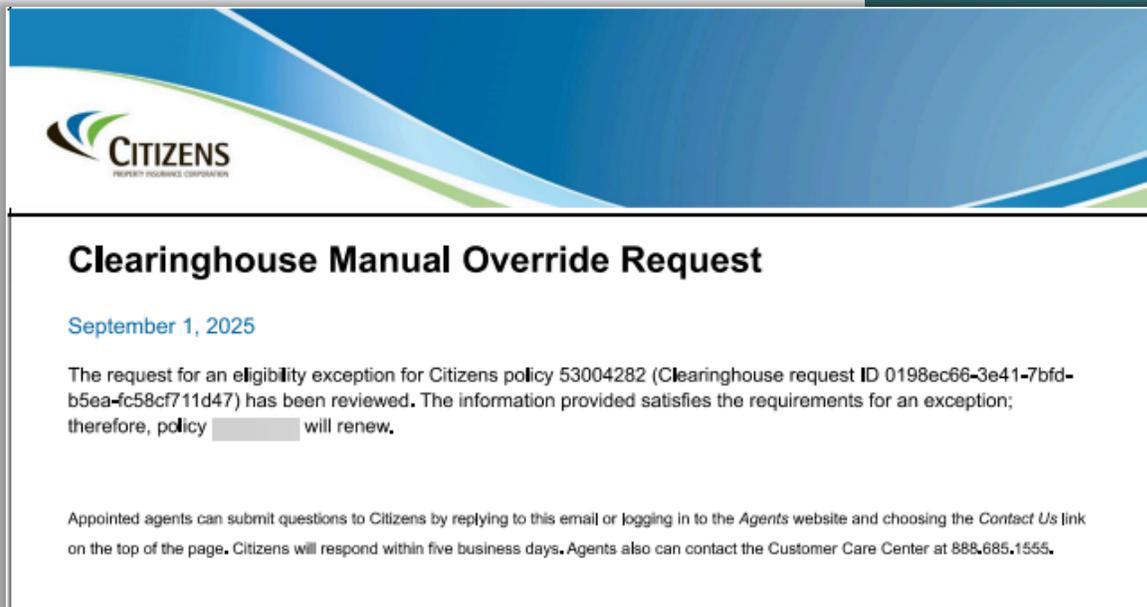
Manual Eligibility Exceptions typically require one business day to review.

Exception Response

A response will be emailed to the Agent of record.

If the exception is approved:

If the exception is denied:



No further action is required. The Citizens policy will be renewed.

Place the risk in the private market. The Citizens policy will not be renewed.

Policy Summary:

Offer deemed the policy ineligible to renew. An exception was requested.

Current Activities

Due Date	Priority	Subject	Assigned To	Assigned Group
	Normal	Policy [redacted] has been Scheduled for Nonrenewal- Clearinghouse.		
	Normal	Non-renewal is rescinded		
	Normal	Policy [redacted] has been renewed pending payment.		

Exception approved. The nonrenewal is rescinded. The renewal term issues.

Completed Policy Transactions

<input type="checkbox"/>	Period Eff Date	Transaction Eff Date	Close Date	Type	Transaction #	Transaction Cost	Comment
<input type="checkbox"/>	10/19/2025	10/19/2025	08/29/2025	Renewal	[redacted]	733.00	
<input type="checkbox"/>	10/19/2024	10/19/2024	08/27/2025	Issuance	[redacted]	-	
<input type="checkbox"/>	10/19/2024	10/19/2024	08/27/2025	Submission	[redacted]	660.00	

Transactions in Progress

Period Eff Date	Trans Eff Date	Status	Type	Transaction #	Underwriter	Comment
No data to display						

Recent Notes

Author: [redacted] Aug 27, 2025 01:45 PM
Topic: General **Loss History Report Consent**
Allison [redacted] provided the following statement on 08/27/2025 01:45 PM from business 53000100

Dwelling
Dwelling Construction
Premium Estimate
Forms
Date 09/13/2025
Tools
Summary
Claims
Billing
Contacts
Participants



Key Points:

- Policies deemed ineligible will be automatically nonrenewed by Citizens.
- **An exception may requested if:**
 - **The current term has not expired**
 - **Recoverable errors have been resolved.**
- If an exception is approved, the policy will renew with Citizens.
- If denied, seek alternative private market coverage.



Questions?

Understanding Policy Statuses and Required Actions

Status	Scenario	Citizens Renewal Policy Status	Recoverable Errors Present	Agent Action Needed
Recoverable Errors	Clearinghouse carrier(s) has not been able to make any offers due to recoverable errors.			Resolve recoverable errors by the 53rd calendar day before the renewal effective date to avoid a possible loss of commission.
	Clearinghouse carrier(s) has made an offer that is more than 20% greater than the Citizens renewal premium, and there are other carrier offers that were unable to be made due to recoverable errors.	Renewing	Yes	
Citizens Ineligible	At least one Clearinghouse carrier has made an offer that is not 20% greater than the Citizens renewal premium.	Nonrenewing	Yes	Resolve recoverable errors <i>only</i> if requesting an override exception for the offer(s) already received.
			No	No action is needed unless you are requesting an override exception.
Citizens Eligible	Clearinghouse carrier(s) has either made an offer that is more than 20% greater than the Citizens renewal premium or did not make any offers, and there are no other carrier offers.	Renewing	No	No action is required.



Your agency will need to establish its own practices.

If a valid private-market offer presents itself, you have the option to accept the offer without resolving recoverable errors.

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 8/27/25, 11:59 AM

Full Pay Monthly **EFT**

Message indicates a recoverable error is present.

(FL) Actual DwellingFire Premium Med: \$2,733

CITIZENS Citizens policy may not renew. Use the Resubmit button below to resolve errors before 10/20/2025.

View more details \$2,465.00 / 12 mo (Total Premium)

Carrier Name View more details **Access quote**

A. Accept valid carrier offer \$3,001.46 / 12 mo (Paid-In-Full)

Carrier Name User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF) Finish with carrier

Add value to your quote

Resubmit

B. Fix recoverable error

Your agency will need to establish its own practices.

If a valid private-market offer presents itself, you have the option to accept the offer without resolving recoverable errors.

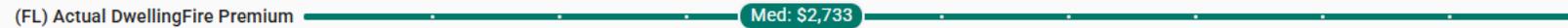
Scenario: Recoverable error and a Valid Offer

\$ Quote Results Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 8/27/25, 11:59 AM

Full Pay Monthly EFT

Premium: Low-High



Citizens policy may not renew. Use the Resubmit button below to resolve errors before 10/20/2025.

[View more details](#)

\$2,465.00 / 12 mo (Total Premium)

Carrier Name

[View more details](#)

[Access quote](#)

A. Accept valid carrier offer

\$3,001.46 / 12 mo (Paid-In-Full)

Carrier Name

User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF)

[Finish with carrier](#)

[Add value to your quote](#)

[Resubmit](#)



A. Select **Access Quote** to accept the carrier's offer with a quoted premium of \$3001.46

Option A: Accept the Valid Offer

If a valid offer exists, agents have the option to submit the quote to a private market carrier as new business or obtain coverage through other available markets.

If the policy was eligible to renew with Citizens, a cancellation will need to be requested.

If accepting an offer through EZLynx, setting [Shared Carrier Logins](#) will help streamline this process.

Visit the [EZLynx & Citizens Resource Hub](#) to learn more.



Agency Shared Carrier Logins & Defaults

Result: Place with a Private Market Carrier

\$ Quote Results

Graph View

AOR TrainingAgentThree of Citizens LCR_TrainingOne 8/27/25, 11:59 AM

Full Pay Monthly EFT

Message indicates a recoverable error is present.

(FL) Actual DwellingFire Premium Med: \$2,733



Citizens policy may not renew. Use the Resubmit button below to resolve errors before 10/20/2025.

View more details

\$2,465.00 / 12 mo (Total Premium)

Carrier Name

View more details

Access quote

\$3,001.46 / 12 mo (Paid-In-Full)

Carrier Name

User prompts are disabled. (PromptGroup:dwellinginfo_roofageDF)

Finish with carrier

Add value to your quote

Resubmit



B. Fix recoverable error

B. Select **Resubmit** to determine if there is a valid offer from the third carrier.

Option B: Clear recoverable error to access additional offers.

\$ Quote Results

Graph View

Type: Unknown
Since: Unknown
Assigned Producer: AOR

AOR TrainingAgentThree of Citizens LCR_TrainingOne 9/10/25, 1:16 PM

Policy is now ineligible to renew with Citizens

A new private market offer is available

Full Pay Monthly EFT

Premium: Low-High

(FL) Actual DwellingFire Premium Med: \$128

Carrier Name	View more details	Access quote	\$1,144.77 / 12 mo (Total Premium)
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CITIZENS	Citizens ineligible. Request manual eligibility exception	\$1,284.00 / 12 mo (Total Premium)
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Carrier Name	View more details	Access quote	\$3,001.46 / 12 mo (Paid-In-Full)
---------------------	-----------------------------------	------------------------------	-----------------------------------

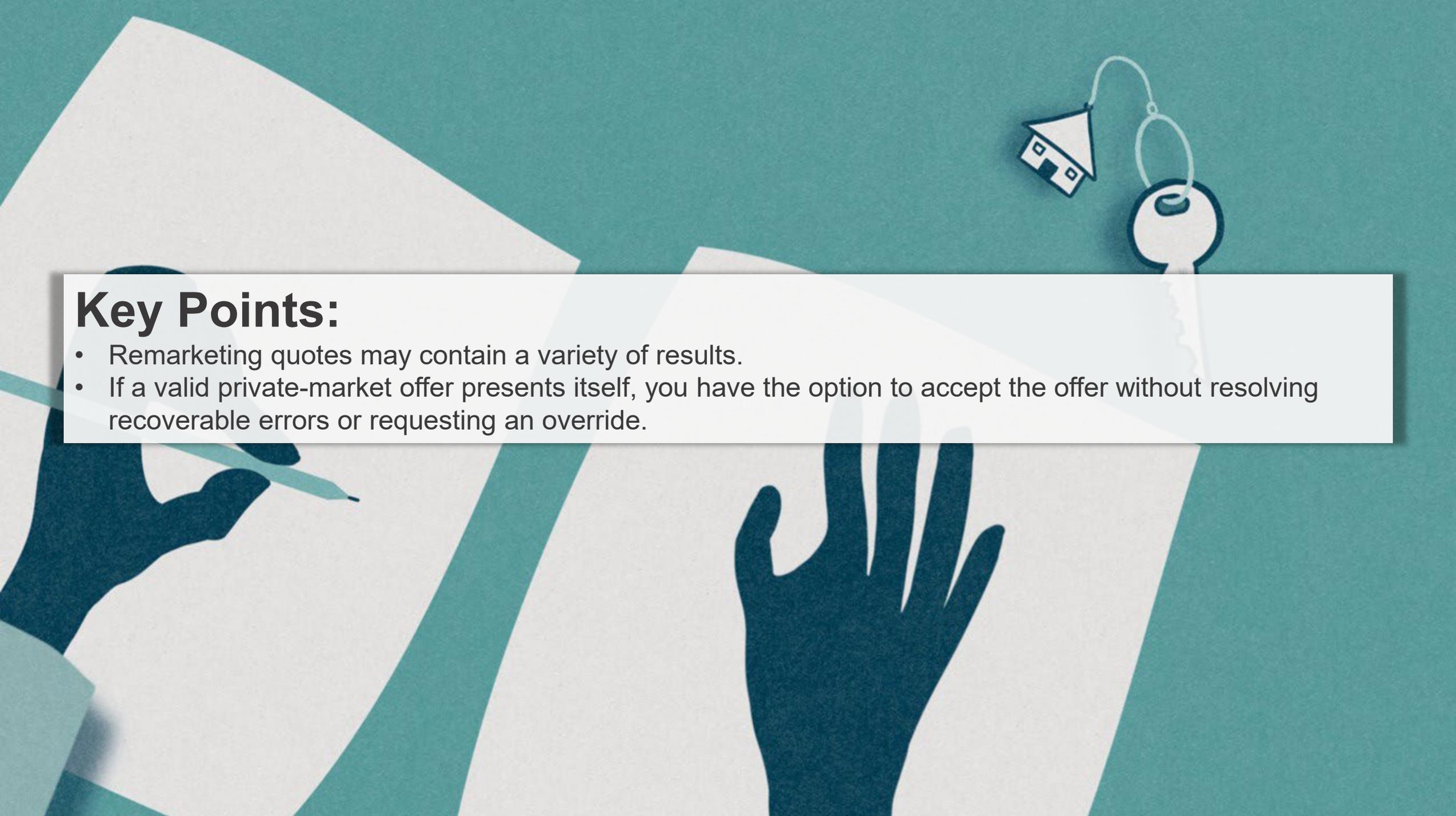
Add value to your quote

Option A's original offer

Resubmit [Email] [Download] [Print] [Trash]

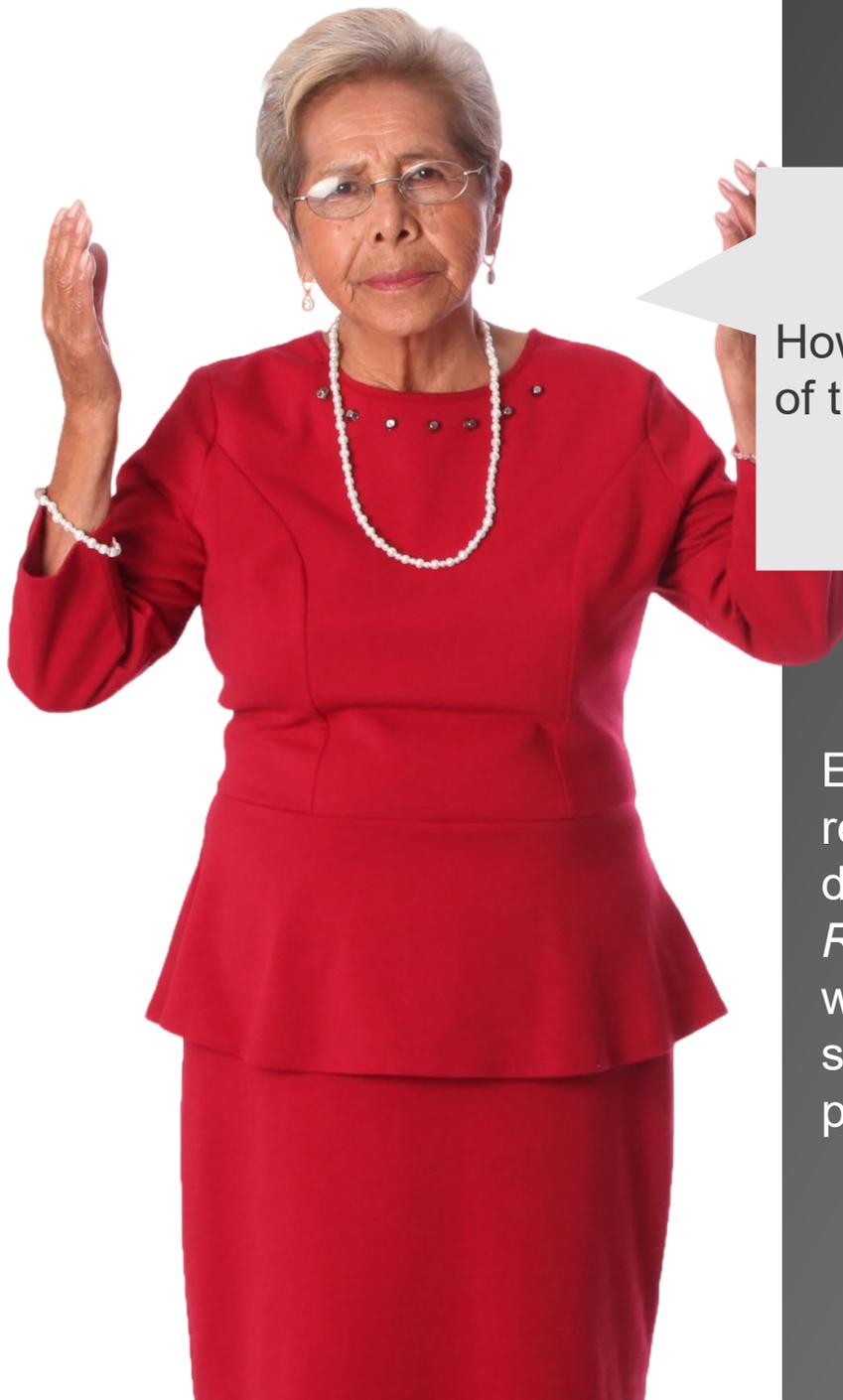
EZLynx Connect
Quickly access integrations related to this applicant.
[Integrations](#)

Result: An offer better than either carrier is received.

The background is a solid teal color. There are several white, angular shapes that look like pieces of paper or folders scattered across the scene. In the lower-left area, there is a dark teal silhouette of a hand holding a pen. In the upper-right area, there is a white house-shaped keychain with a key attached. A white rectangular box with a thin black border is positioned horizontally across the middle of the image, containing text.

Key Points:

- Remarketing quotes may contain a variety of results.
- If a valid private-market offer presents itself, you have the option to accept the offer without resolving recoverable errors or requesting an override.



How will my agency handle all of this?

Each agency will manage renewal remarketing differently. The *Clearinghouse Renewals Processing Guide* will contain a **Best Practices** section to provide tips and pointers.



Clearinghouse
Powered by EZLynx

Personal Lines

Best Practices for Managing your Clearinghouse Renewal Results

Each agency will manage renewal remarketing differently. The following best practices will ensure your agency is set up to begin processing renewals:

EZLynx Setup: Update Contact Information

Prior to getting started, agency principals should avoid any delays or set-up issues by confirming all agents in your agency have the correct email address on file for Citizens.

Contact information can be confirmed and updated in [myAgency](#).

EZLynx Setup: Set Shared Carrier Credentials in EZLynx

Some private-market carriers issue or allow the use of shared credentials.

To avoid recoverable credential errors when processing renewals for policies where you are not the agent of record, your agency's EZLynx Administrator should [set up shared carrier credentials](#) within EZLynx. This ensures:

- Seamless access to your agency's appointed carriers
- Fewer login and credentialing errors
- Valid carrier returns during the remarketing process

EZLynx Setup: Carrier Question Prefill

Two of the most important setup steps for quoting is setting Carrier Logins and inputting answers for Carrier Questions. Adding standard answers, especially producer codes and common carrier questions, can prevent recoverable errors. Refer to the [Agency Shared Carrier Logins & Defaults](#) article on the [EZLynx & Citizens Resource Hub](#) for more information.

Continued on next page

DRAFT FOR PILOT Content subject to change.

Citizens Property Insurance v.10.01.2025

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Thank you for your participation!



Final Key Points:

- Pilot participants will begin receiving Clearinghouse Renewals **Monday, September 22**.
- The Clearinghouse Renewal process will apply to **HO-3, HO-6, DP-3D and DP-1D renewals**, and will begin **60 days prior to policy expiration**. Agents will be notified of results as policies are remarketed.
- Remarketing quotes may contain a variety of results:
 - To avoid lapses in coverage, **ineligible policies must be placed in the private market**. This process can be initiated within EZLynx prior to policy expiration.
 - If the Clearinghouse is unable to obtain valid remarketing results, these **recoverable errors will need to be resolved** within 7 calendar days.
 - If a valid private market offer presents itself, you have the **option to accept** the offer without resolving recoverable errors or requesting an override.
- Each agency will **manage renewal remarketing results** differently.



Questions?

Returning to Citizens after Policy Expiration

A risk may be eligible to return as new business to Citizens after policy expiration for the following reasons:

- The premium for comparable coverage increased after being placed with a private market carrier
- A policy is cancelled by a private carrier during the discovery period

The risk will be treated as new business by Citizens, and will be required to meet Citizens underwriting requirements, including any inspection and other required documents.