

Clearinghouse Powered by EZLynx  
**Best Practice Guide**

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## Avoiding Common Errors When Entering Wind Loss Mitigation (WLM)

### Accessing WLM Resources

[Wind-Only Eligibility Tool](#): This is used to allow agents to determine wind-only eligibility, protection class, Florida Building Code wind speed, and terrain. It is recommended to use this tool prior to starting a quote in EZLynx to obtain all necessary information and avoid potential wind mitigation errors.

Address Entered	Standardized Address
Personal Lines Wind-Only:	Not Eligible
Personal Lines Wind-Only Territory:	00
Personal Multiperil Territory:	993
Commercial Lines Wind-Only:	Not Eligible
Commercial Lines Wind-Only Territory:	00
Commercial Residential Group I Territory:	STATEWIDE
Commercial Non Residential Group I Territory:	STATEWIDE
Commercial Group II Territory(Zone):	INLAND ZONE 4
<hr/>	
Personal Lines BCEGS:	99
Personal Lines BCEGS Jurisdiction:	TALLAHASSEE
Commercial Lines BCEGS:	99
Commercial Lines BCEGS Jurisdiction:	TALLAHASSEE
The personal lines classification addresses building code adoption and enforcement for one- and two-family dwellings. The commercial lines classification is for all other buildings.	
County:	LEON
Protection Class:	3
Wind-Borne Debris Region:	OUT
FBC Wind Speed:	Not Applicable
Terrain:	B
Special Flood Zone:	No
Flood Zone:	X
Fire Tax District:	916
Police Tax District:	916
City, Town, or Fire District:	TALLAHASSEE
Coastal Construction Control Line (CCCL):	Out
Coastal Barrier Resources System (CBRS):	Out
<a href="#">View CCCL/CBRS Map</a>	

Figure 1: A screenshot of the Wind-Only Eligibility Tool

Continued on the next page

[Wind Mitigation Feature Help Chart](#): This is used to determine the acceptable combination of wind loss mitigation (WLM) features.

<b>Wind Mitigation Feature Help Chart</b> All Policy Types Dwellings with 1-4 Units						
Wind Mitigation Feature	Year Built = Before 1/1/2002		Year Built = Between 1/1/2002 and 12/31/2011		Year Built = On or After 1/1/2012	
	WLM Inspection = Yes	WLM Inspection = No	WLM Inspection = Yes	WLM Inspection = No	WLM Inspection = Yes	WLM Inspection = No
<b>Roof Cover</b>	Select One: • FBC Equivalent • Non FBC Equivalent • Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown	Not Applicable	Not Applicable	Not Applicable	Not Applicable
<b>Roof Deck Attachment</b>	Select One: A-6d @ 6"12" B-8d @ 6"12" C-8d @ 6"8" • Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown	Select One: A-6d @ 6"12" B-8d @ 6"12" C-8d @ 6"8" • Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown	Select One: A-6d @ 6"12" B-8d @ 6"12" C-8d @ 6"8" • Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown
<b>Roof Wall Connection</b>	Select One: A. Toe Nails B. Clips C. Single Wraps D. Double Wraps G. Unknown or Unidentified I. Not Applicable  Note: If Roof Cover is RCRD, select <b>Not Applicable</b> .	G. Unknown or Unidentified	Select One: A. Toe Nails B. Clips C. Single Wraps D. Double Wraps G. Unknown or Unidentified I. Not Applicable  Note: If Roof Cover is RCRD, select <b>Not Applicable</b> .	G. Unknown or Unidentified	Select One: A. Toe Nails B. Clips C. Single Wraps D. Double Wraps G. Unknown or Unidentified I. Not Applicable  Note: If Roof Cover is RCRD, select <b>Not Applicable</b> .	G. Unknown or Unidentified
<b>Secondary Water Resistance</b>	Select One: A. SWR B. No SWR C. Unknown or Undetermined  Note: If Roof Cover is RCRD, select <b>Not Applicable</b> .	C. Unknown or Undetermined	Select One: A. SWR B. No SWR C. Unknown or Undetermined  Note: If in Terrain B and Roof Deck Attachment is RCRD, select <b>A. SWR</b> . If in Terrain C and Roof Deck is RCRD, select <b>Not Applicable</b> .	C. Unknown or Undetermined	Select One: A. SWR B. No SWR C. Unknown or Undetermined  Note: If in Terrain B and Roof Deck Attachment is RCRD, select <b>A. SWR</b> . If in Terrain C and Roof Deck is RCRD, select <b>Not Applicable</b> .	C. Unknown or Undetermined
<b>Window and Other Opening Protection</b>	Select One: • Intermediate (Basic) • Hurricane Protection • None • Unknown or Unidentified	Unknown or Unidentified	Select One: • Intermediate (Basic) • Hurricane Protection • None • Unknown or Unidentified	Unknown or Unidentified	Select One: • Intermediate (Basic) • Hurricane Protection • None • Unknown or Unidentified	Unknown or Unidentified
<b>FBC Wind Speed</b>	Not Applicable (Default)	Not Applicable (default)	Select One: • Unknown • 100 mph • 110 mph • 120 mph or greater • 120 mph or greater and WBDR • HVHZ • Not Applicable*  Notes: *If Roof Deck Attachment is RCRD, select <b>Not Applicable</b> .	Select One: • Unknown • 100 mph • 110 mph • 120 mph or greater • 120 mph or greater and WBDR • HVHZ • Not Applicable*  Notes: *If Roof Deck Attachment is RCRD, select <b>Not Applicable</b> .	Select One: • Unknown • 115 to 130 mph • 131 to 140 mph • 131 to 140 mph and WBDR • 141 to 155 mph and WBDR • Greater than 155 mph and WBDR • HVHZ • Not Applicable*  Notes: *If Roof Deck Attachment is RCRD, select <b>Not Applicable</b> .	Select One: • Unknown • 115 to 130 mph • 131 to 140 mph • 131 to 140 mph and WBDR • 141 to 155 mph and WBDR • Greater than 155 mph and WBDR • HVHZ • Not Applicable*  Notes: *If Roof Deck Attachment is RCRD, select <b>Not Applicable</b> .
<b>FBC Wind Design</b>	Not Applicable (Default)	Not Applicable (Default)	Terrain B: Any listed value is acceptable because it does not affect the rating. Terrain C: Not Applicable (Default)	Terrain B: Any listed value is acceptable because it does not affect the rating. Terrain C: Not Applicable (Default)	Terrain B: Any listed value is acceptable because it does not affect the rating. Terrain C: Not Applicable (Default)	Terrain B: Any listed value is acceptable because it does not affect the rating. Terrain C: Not Applicable (Default)

Figure 2: A screenshot of the Wind Mitigation Feature Help Chart

The chart is separated into three categories:

- Dwellings (1-4 units)
- Type I buildings (5+ units, 1-3 stories)
- Type II (4-6 stories) and Type III buildings (7+ stories)

Use the image below to select the correct wind loss mitigation chart for the structure that you are trying to quote. Confirm your structure type and number of units or stories and select the chart that corresponds with your information.

	Structure	# Units	# Stories	Chart	Pages
	Dwellings	1-4	N/A	Dwellings	1-2
	Condos	5+	1-3	Type I	3-4
		N/A	4-6	Type II	5-6
		N/A	7+	Type III	

Figure 3: A graph for selecting the correct wind loss mitigation chart

Continued on the next page

## Using the WLM Help Chart

Step 1: Select the correct chart. The *WLM Help* chart is divided by building type, so there are three separate charts to address one-to-four-unit buildings (typically your single-family homes) and Type I, Type II, and Type III buildings (typically condos).

Step 2: Identify the year built. The year built will dictate what you enter in relation to WLM.

Step 3: Confirm if a valid WLM inspection is available. If a valid WLM inspection is not available, you will need to enter the values that appear in the *WLM Inspection=No* column.

Step 4: Determine the terrain and, if applicable, wind speed using the Wind-Only Eligibility Search tool.

**Tips for Types I, II and III Buildings (typically condo units):**

- *The Roof Shape* and *Roof Wall Connection* fields on Types II and III buildings is always *N/A*.
- For buildings built after 2002 and in Terrain C, make sure to select the chart with the correct county listed.
- For Types II and III buildings in Miami-Dade and Broward counties that are located in Terrain C with a year built of 2002 or after, the only option for the *Opening Protection* field, regardless of whether a WLM inspection was completed, is *Hurricane Protection*.
- *Wind Speed* and *Wind Design* fields may be applicable to homes built 2002 and after, depending on the terrain. These fields will default to *Not Applicable* for all quotes. Amend per the *WLM Help Chart*.

*Note:* Agents must log in using their Citizens credentials to access the *Wind Mitigation Feature Help Chart* and the Wind-Only Eligibility tool.

## How Do I Quote LLCs and Other Entities?

This guide will provide step-by-step instructions on how to enter the insured as an entity on a quote in EZLynx before completing the bridging process into PolicyCenter®.

*Note:* The LLC functionality is only available on Dwelling Property quotes.

Select **Go to Dwelling Fire** at the bottom of the page to start the quote process.

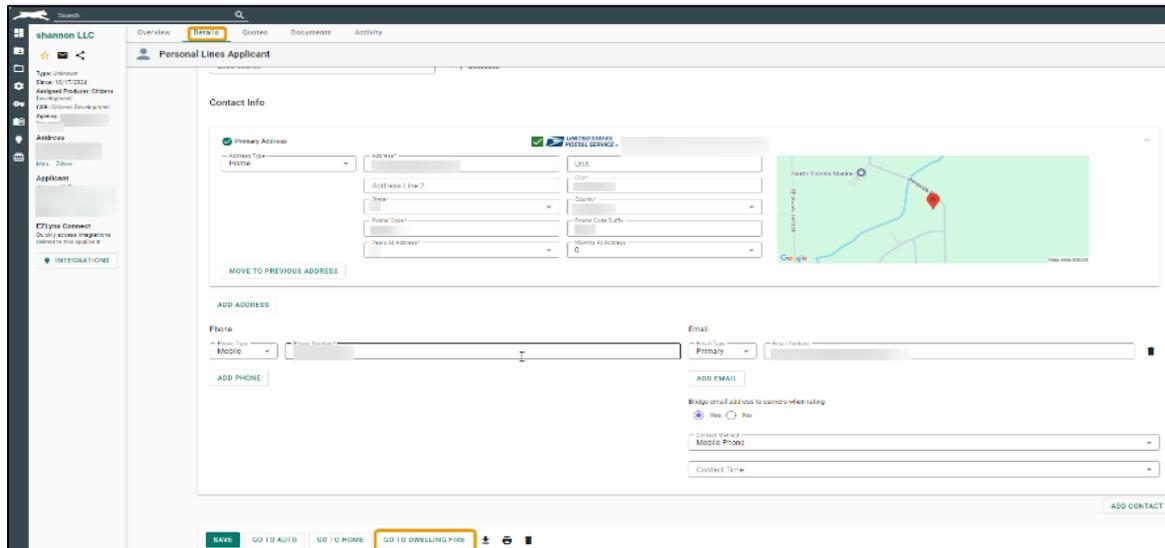


Figure 4: Details screen in EZLynx

On the *Personal Lines Applicant* tab, enter the company as the first name and LLC as the last name:

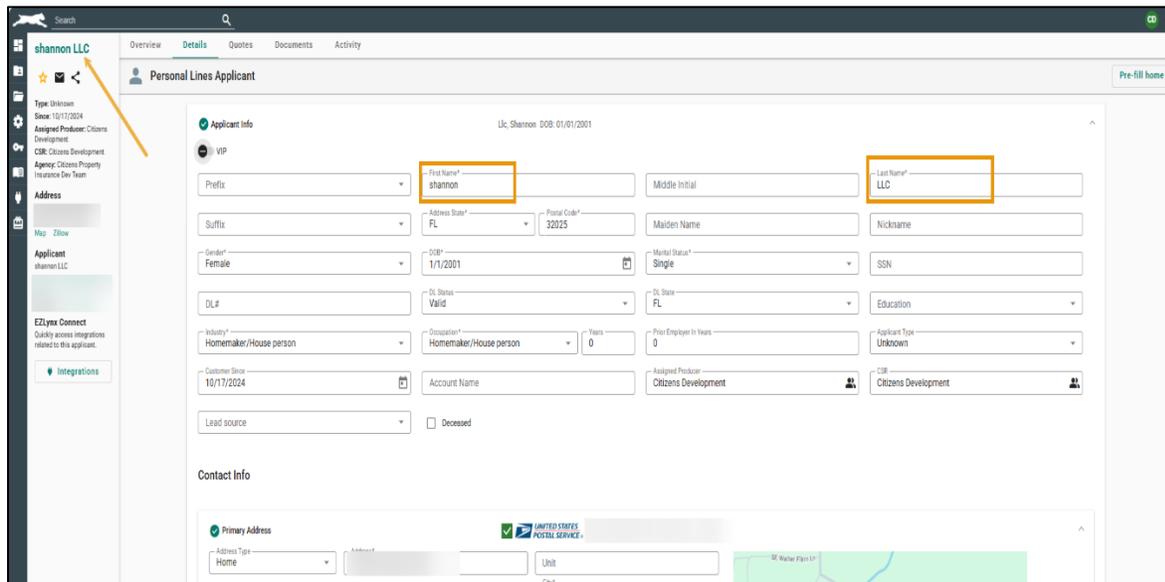


Figure 5: Personal Lines Applicant tab on the Details screen in EZLynx

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On the *Policy Info* tab, select **Yes** to *Is the insured a legal entity?*

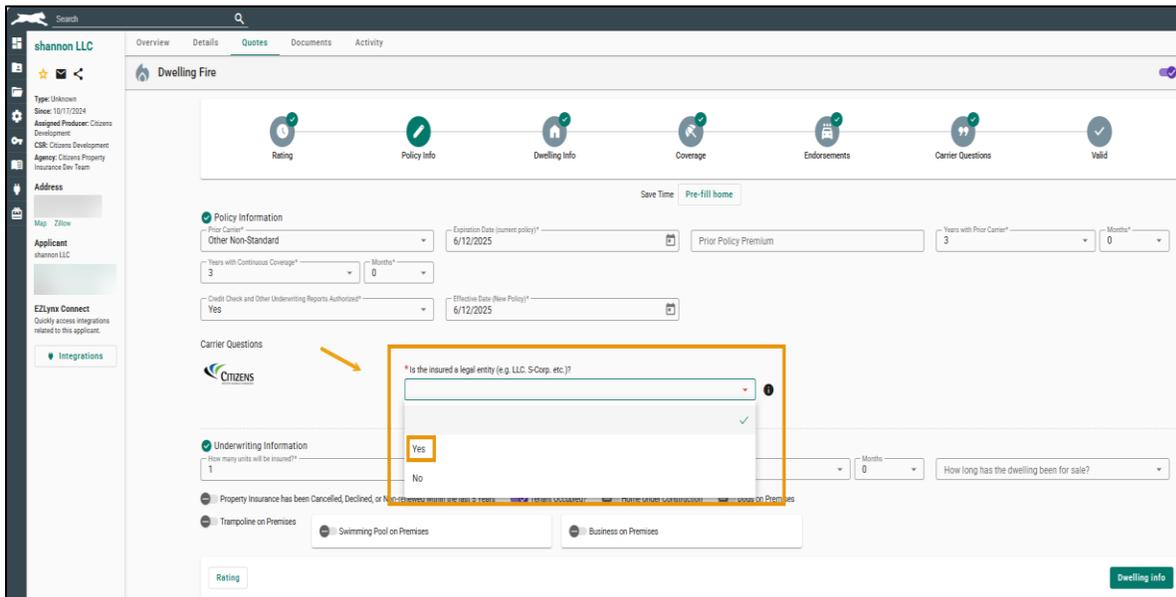


Figure 6: *Dwelling Info* tab on the *Quotes* screen in EZLynx

On the *Carrier Questions* tab, you can select the type of entity.

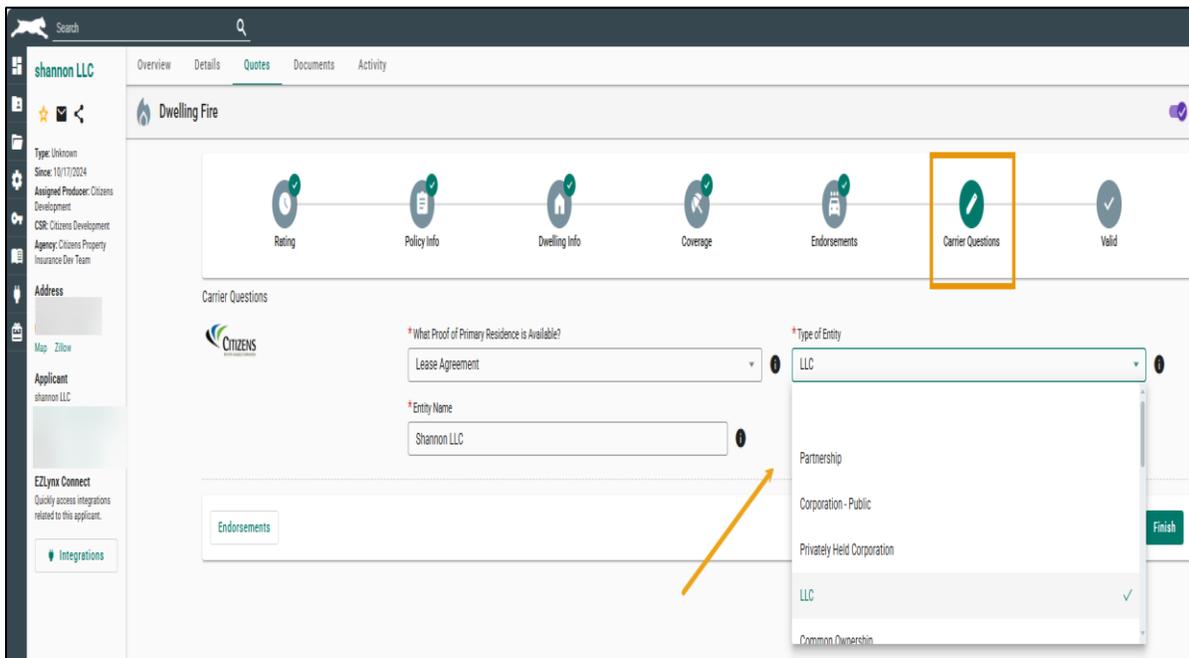


Figure 7: *Carrier Questions* tab on the *Quotes* screen in EZLynx

**Tip:** Not all carriers in EZLynx participate in the Dwelling Fire program. You are only required to submit to those carriers that participate and with whom you are appointed.

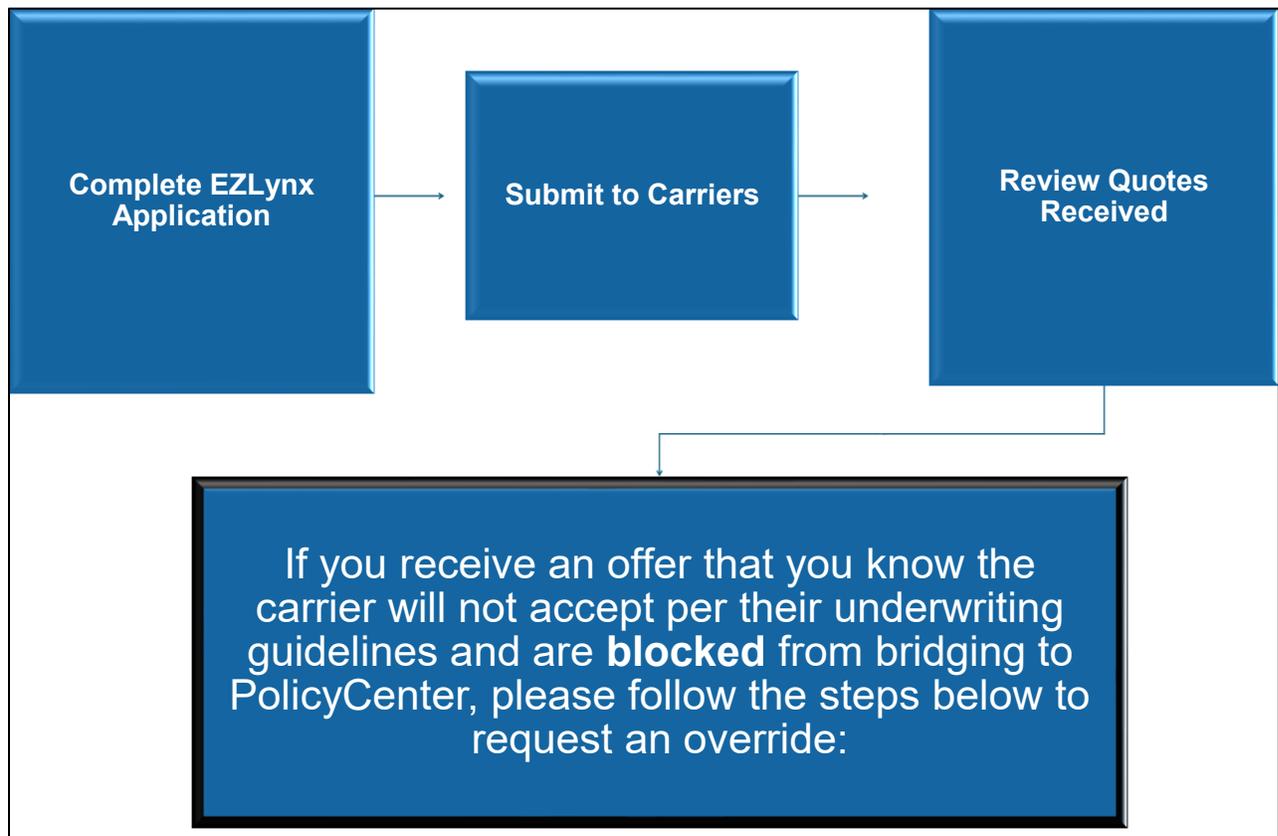
## What if I Receive an Ineligible Quote from a Carrier?

*Overview:* When using the EZLynx rater, agents may receive offers from other carriers even if the risk does not meet all carrier underwriting requirements. While the EZLynx rater captures most risk features, some details affecting eligibility may not be assessed. Examples include but are not limited to:

- Electrical panel box
- Roof condition
- Water heater details
- Occupancy status
- Solar panels

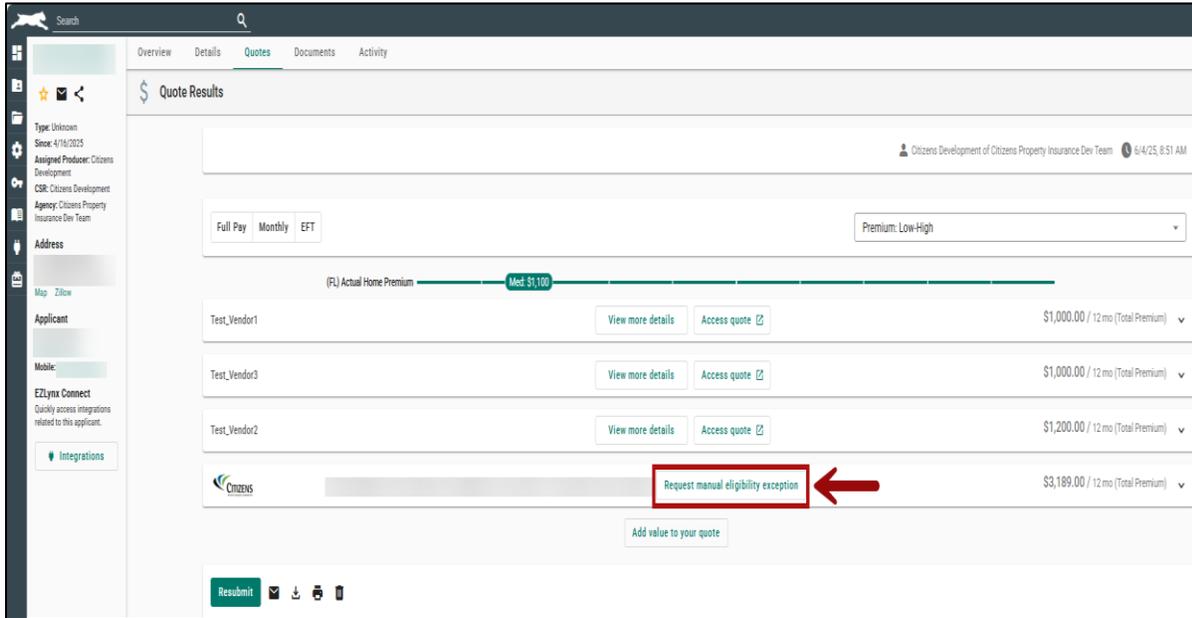
**Agents will be blocked from bridging to PolicyCenter if carrier quotes are received that are not more than 20% greater than the Citizens premium.**

**Steps for Managing Ineligible Quotes:**



Continued on the next page

From the EZLynx Quote Results Page, under the Citizens quote result section, select the *Request Manual Eligibility Exception* option:



A pop-up box will appear reflecting the following message:

### 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](mailto: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:  
019625e2-eeee-790b-90bc-081841532949

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](#)

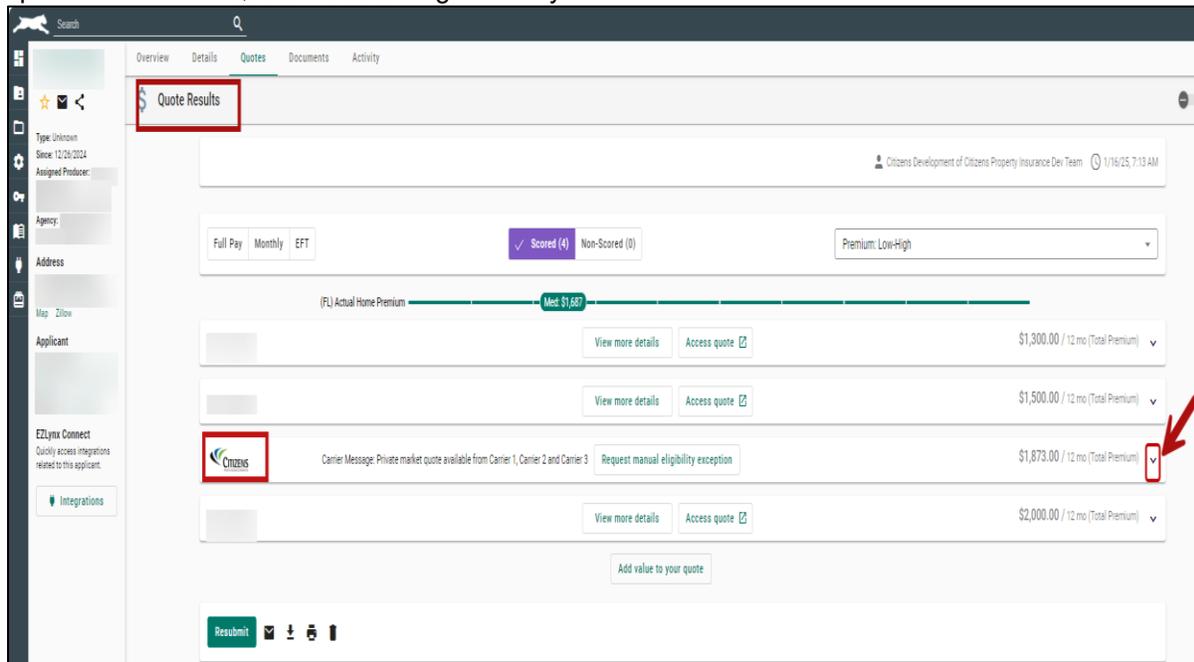
Citizens will review the documents received and respond to your request

Continued on the next page

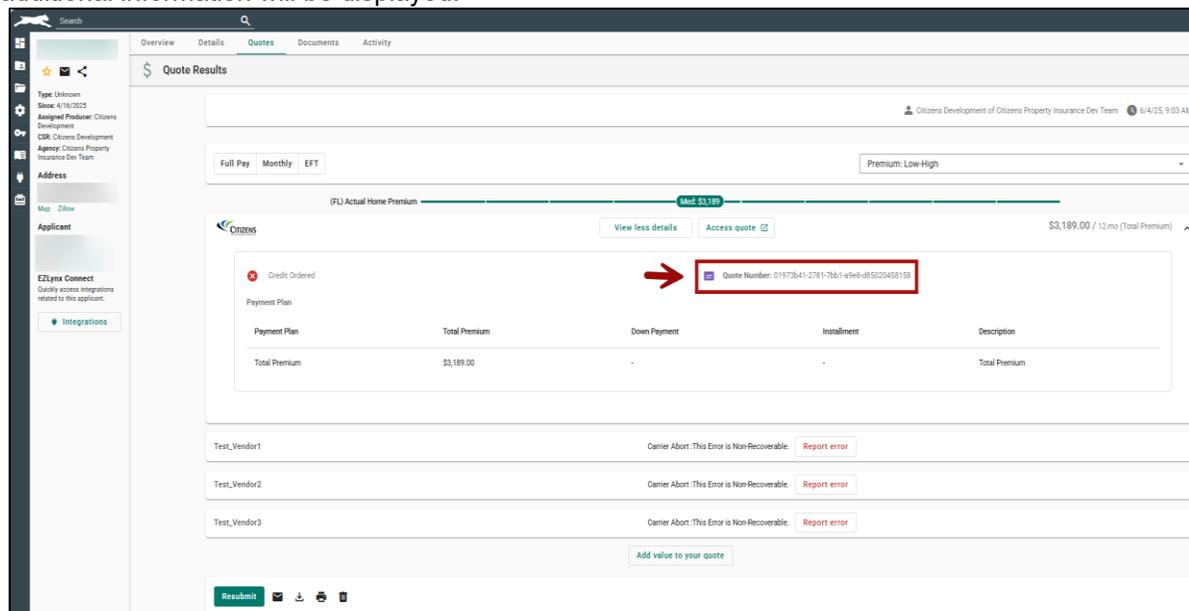
Click on the email link within the pop-up box, [clearinghouse.help@citizensfla.com](mailto:clearinghouse.help@citizensfla.com) and an email draft will be generated.

Within the email include the following:

**Step 1:** Within the subject line include the *Citizens EZLynx Quote ID* which may be found within the pop-up box or from the *Quote Results* Page in EZLynx referenced below:



Select the drop-down arrow located within the Citizens quote result section which will expand, and additional information will be displayed.



Copy and paste the *Quote Number* to the email.

Continued on the next page

**Step 2:** The agent is required to provide documentation to justify the request for an override.

Override requests may be submitted for any of the following reasons:

- The carrier will not accept a risk based on their filed and approved underwriting guidelines (i.e., property condition, no prior coverage, force placed/lapse coverage, etc.)
- The price increases more than the 20% threshold after the agent submits it to the carrier (i.e., credit is run, RCE changes, etc.) with no changes in data.
- The carrier rejects the risk once submitted (declination).

Then complete the [Clearinghouse Powered by EZLynx® Override Form](#) and attach to your override request email and provide the necessary documentation.

The [Clearinghouse Powered by EZLynx® Override Form](#) may be accessed by clicking the link in the pop-up box or navigating to the [Citizens Agents Site](#) and selecting Training > Personal Job Aids > Clearinghouse > [Clearinghouse Powered by EZLynx® Override Form](#).

Steps for filling out the [Clearinghouse Powered by EZLynx® Override Form](#). Please complete the form in its entirety.

**Step 1:** Enter the EZLynx Quote ID

**Step 2:** Select ALL the reasons that support your request for a manual override.

**Step 3:** Review the *Required Documentation* section to confirm which of the acceptable documents you have available to provide.

**Step 4:** Select all of the EZLynx carrier(s) that have made the Citizens quote ineligible.

**Step 5:** Email the [Clearinghouse Powered by EZLynx® Override Form](#) with a copy of your acceptable required documents to [clearinghouse.help@citizensfla.com](mailto:clearinghouse.help@citizensfla.com).

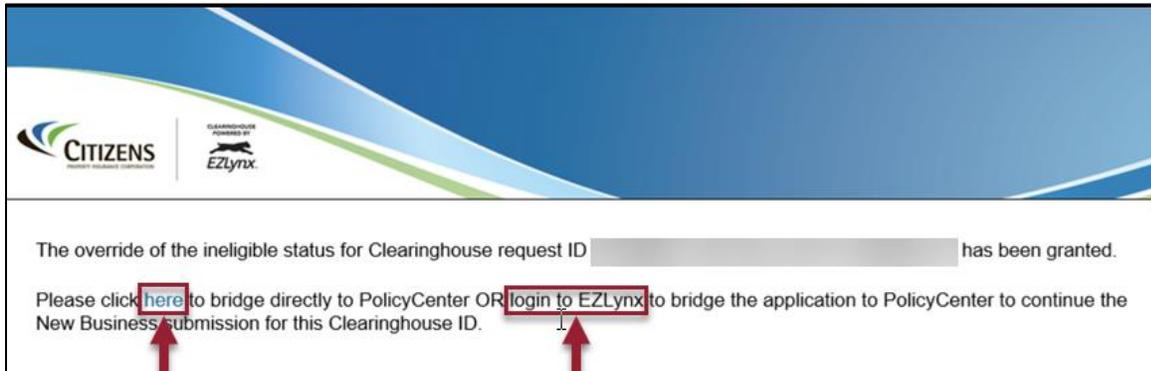
(Please allow 1 business day for processing.)

<b>Clearinghouse Powered by EZLynx® Override Form</b>				
<b>When to use this form:</b> <ul style="list-style-type: none"> <li>• When the risk is submitted in EZLynx®.</li> <li>• 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.</li> <li>• A declination has been received from one or more of the carriers, making offers rendering Citizens ineligible.</li> </ul> <b>Please follow these steps to avoid a delay in processing your override request:</b> <ul style="list-style-type: none"> <li>• Complete the form below in its entirety. Select <b>ALL</b> the reasons that support your request for a manual override.</li> <li>• Select all of the EZLynx carriers that rendered the submission ineligible for Citizens.</li> <li>• Email this form and a copy of your required documentation to: <a href="mailto:clearinghouse.help@citizensfla.com">clearinghouse.help@citizensfla.com</a>.</li> </ul>				
<b>STEP 1</b>	<b>Citizens EZLynx Quote ID:</b> <input type="text"/> <small>(Located on the EZLynx Summary/Quote Results screen)</small>			
<input type="checkbox"/> <b>Returning Depopulation:</b> 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.				
<b>STEP 2</b>	<b>Known Features/Conditions or Declination Reasons</b> <small>(Select all that apply)</small>	<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 Declination 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., HC-3 requested but DP-3 quoted by carrier) <input type="checkbox"/> RCE returned by carrier at a higher value  <b>All Other</b> Please enter any additional conditions or explanation of denial reasons that are not specifically listed on this form.
<b>STEP 3</b>	<b>Required Documentation</b> <small>(Select and submit the document that is the most applicable to the scenario.)</small>	<input type="checkbox"/> Declination from carrier <input type="checkbox"/> 4-point and/or photos <input type="checkbox"/> Proof of sinkhole damage	<input type="checkbox"/> Declination from carrier <input type="checkbox"/> Nonrenewal/cancellation <input type="checkbox"/> Prior Declarations Page <input type="checkbox"/> Loss History report <input type="checkbox"/> Proof of force-placed coverage	<input type="checkbox"/> Carrier quote showing premium change <input type="checkbox"/> Carrier quote showing policy form change  Anything that would support a reason for carrier denial.
<b>STEP 4</b>	<b>EZLynx Carriers</b>			
<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"/> Inshore Insurance <input type="checkbox"/> Ovation Home Insurance Exchange <input type="checkbox"/> Universal North America				
<input type="checkbox"/> Centaur Insurance Company <input type="checkbox"/> Heritage <input type="checkbox"/> People's Trust Insurance Company <input type="checkbox"/> Universal PIC				
<input type="checkbox"/> Cypress Property & Casualty Home <input type="checkbox"/> Manatee Insurance Exchange <input type="checkbox"/> Security First				
<small>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. CH EF 6-25</small>				

Continued on the next page

If the exception is approved, an *Automated Override Approval* email will be sent to the email address of the user who is logged in and selects the *Manual Eligibility Exception Request* button. You will be able to access the approved quote via a link in the approval email or by selecting the Citizens quote that the override request was submitted for in EZLynx. You may then proceed with bridging to PolicyCenter.

**Note:** Carbon copy used on the email will not be recognized.



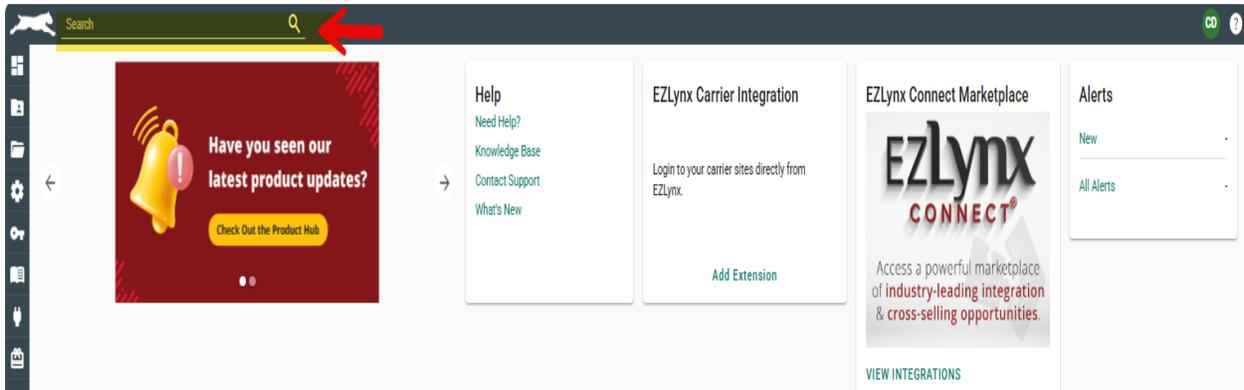
Quote resubmission is not required to access previously granted exceptions. For details on how to access previous quotes, you may reference the [How can I access quotes from EZLynx and send them to my client](#) section included in this guide.

**Note:** If you resubmit your quote, it will generate a new quote I.D and you will need to request a new override.

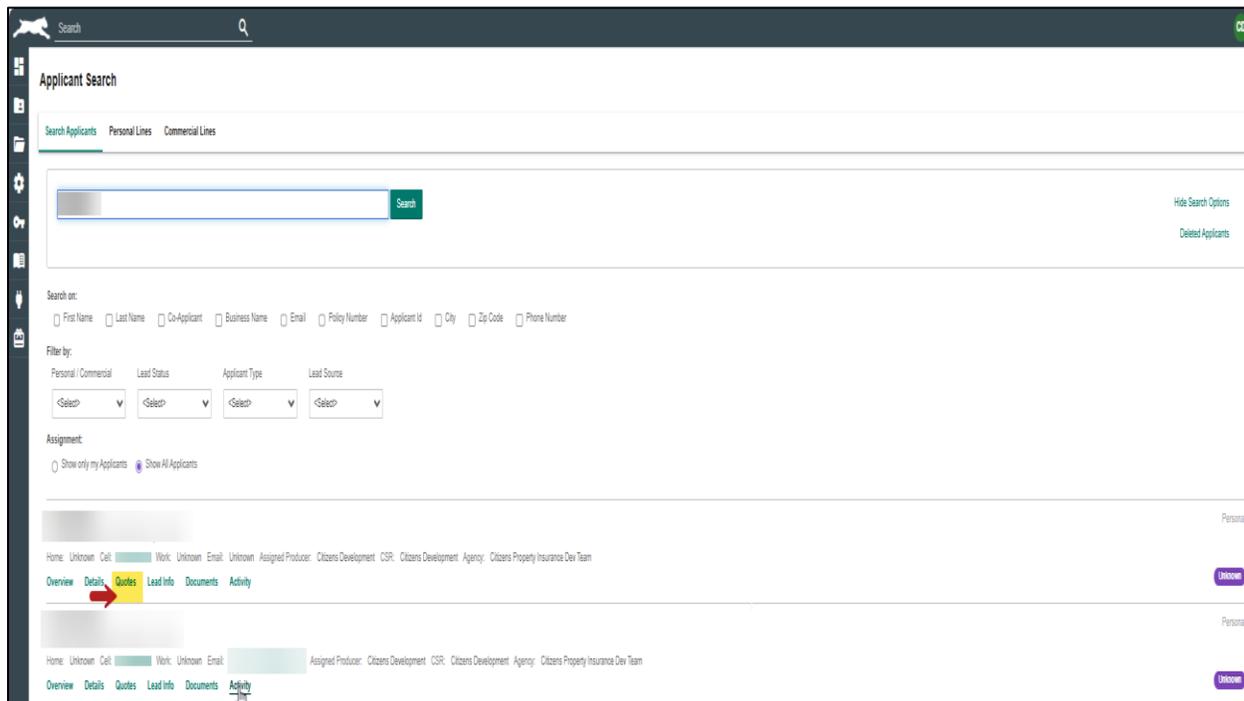
If your override request is denied, the agency staff member that submits **the override request email** will receive an email reply outlining the reason for the denial.

## How can I access quotes from EZLynx and send them to my client?

From the *Home* page in EZLynx, enter the applicants name and then click on the search icon.

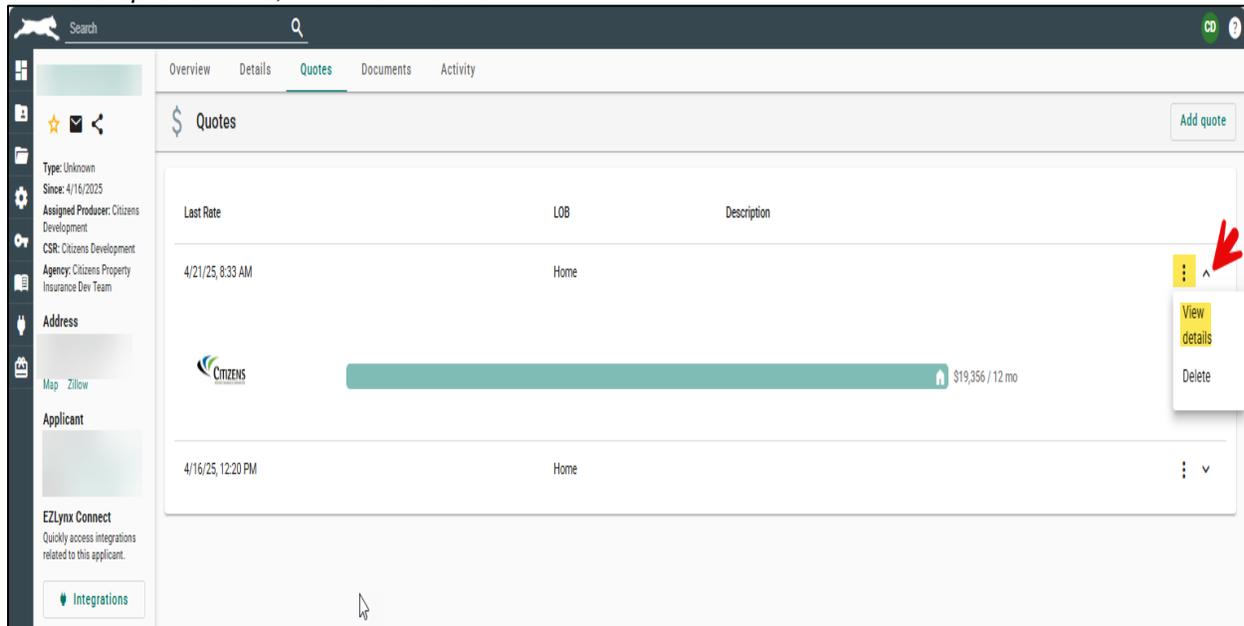


A list of previously quoted applicants will be displayed. Select *Quotes* to display previous quotes for the specific applicant.



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Once the previous quotes are displayed, Select the drop-down arrow from the desired quote and select the *more options menu*, then *View details*.

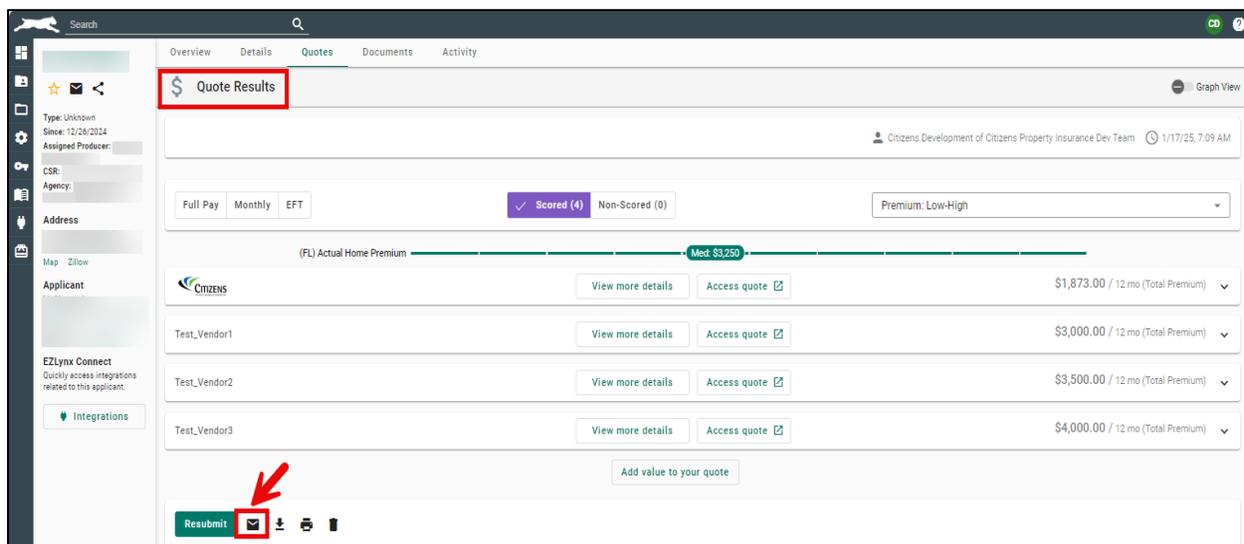


The *Quote Results* Page will display, and **resubmission** is not required. If you have requested an override, you may select the same quote where the override was requested and do not resubmit.

You may email or print the Citizens Quote:

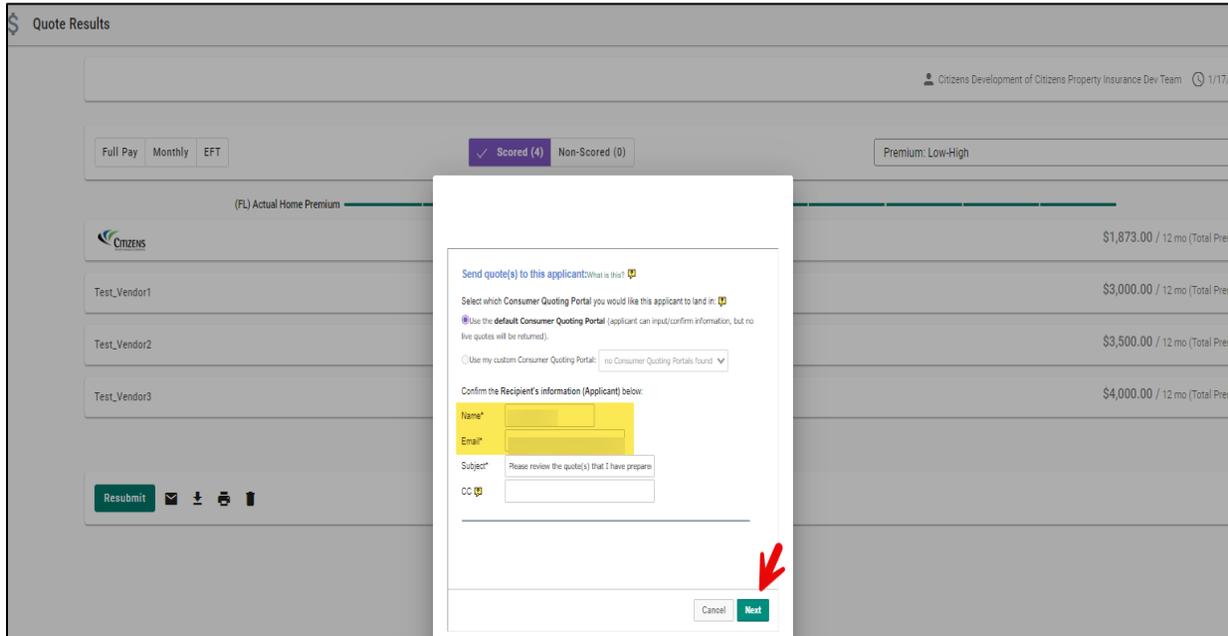
**To email your quote:**

**Step 1:** Access the *Quote Results* Page on EZLynx:



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Choose the envelope icon and the **first** pop-up box will generate:



The policyholder name and email will generate based on the information entered in the application. You may also manually update this information within the pop-up box then select **Next**.

**Send quote(s) to this applicant:** What is this? ?

Select which **Consumer Quoting Portal** you would like this applicant to land in: ?

Use the **default Consumer Quoting Portal** (applicant can input/confirm information, but no live quotes will be returned).

Use my custom Consumer Quoting Portal: no Consumer Quoting Portals found v

Confirm the **Recipient's information (Applicant)** below:

Name\*

Email\*

Subject\* Please review the quote(s) that I have prepared

CC ?

Continued on the next page

A **second** pop-up box will appear with the agency's contact information and a message for the client with instructions on accessing the emailed quote:

**Send quote(s) to this applicant:** What is this?

Confirm **your information (Agent)** below:

Name\*

Email\*

Agency\* Citizens Property Insurance

Phone\* 555-555-5555

Message\*   
[\(Reset\)](#)

A **third** pop-up box will appear:  
Select which quote(s) you would like the applicant to see and select *Send Email*.

**Send quote(s) to this applicant:** What is this?

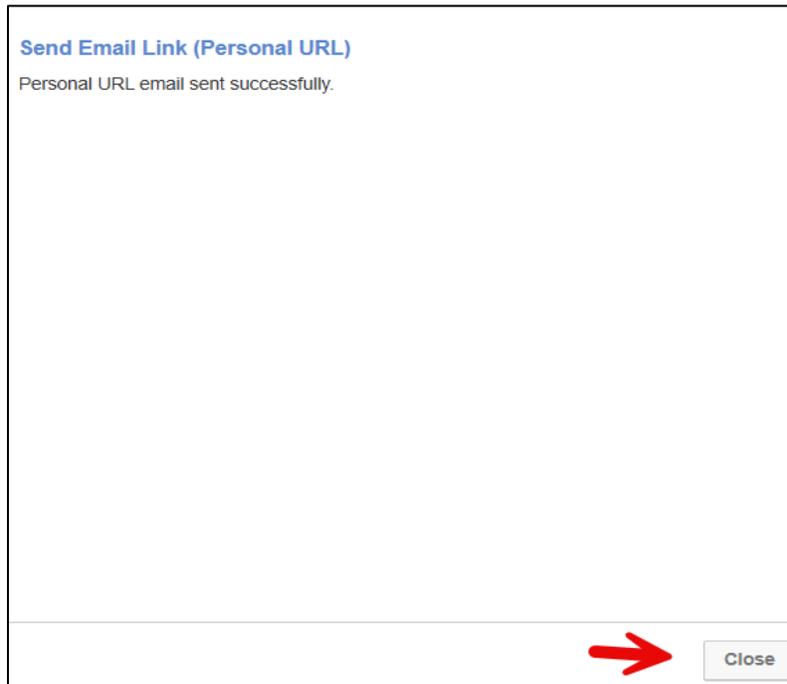
Select which quote(s) you would like the applicant to see and click "Send Email".

Select All | Unselect All

<input type="checkbox"/> Citizens	<input type="checkbox"/> Test_Vendor2
<input type="checkbox"/> Test_Vendor1	<input type="checkbox"/> Test_Vendor3

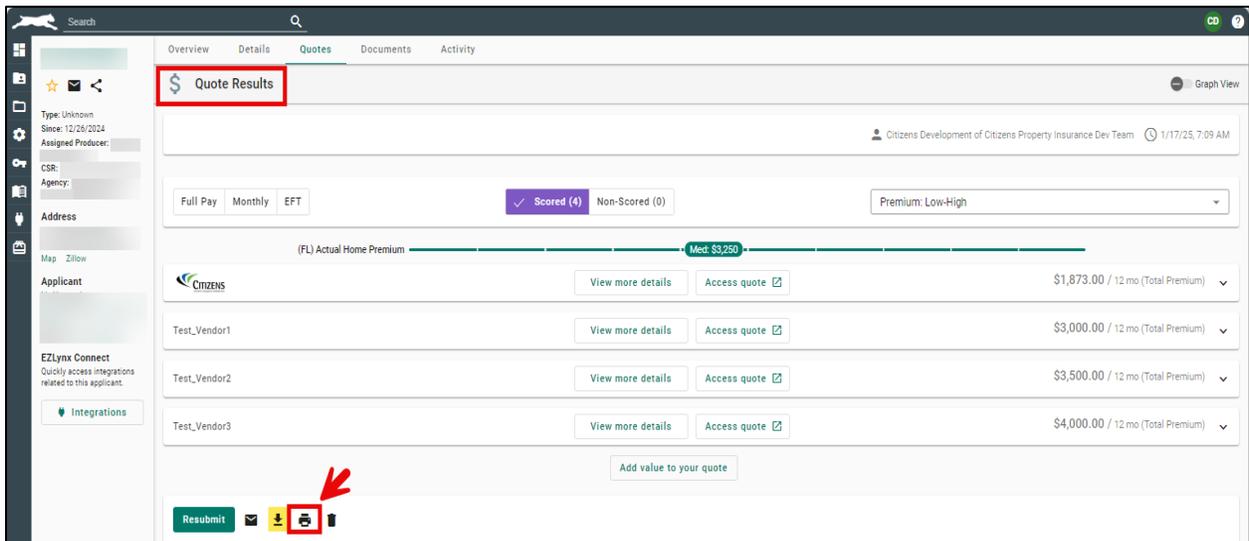
Continued on the next page

Finally, the **fourth** pop-up box will confirm the email was sent successfully. Then select *Close* to exit out.



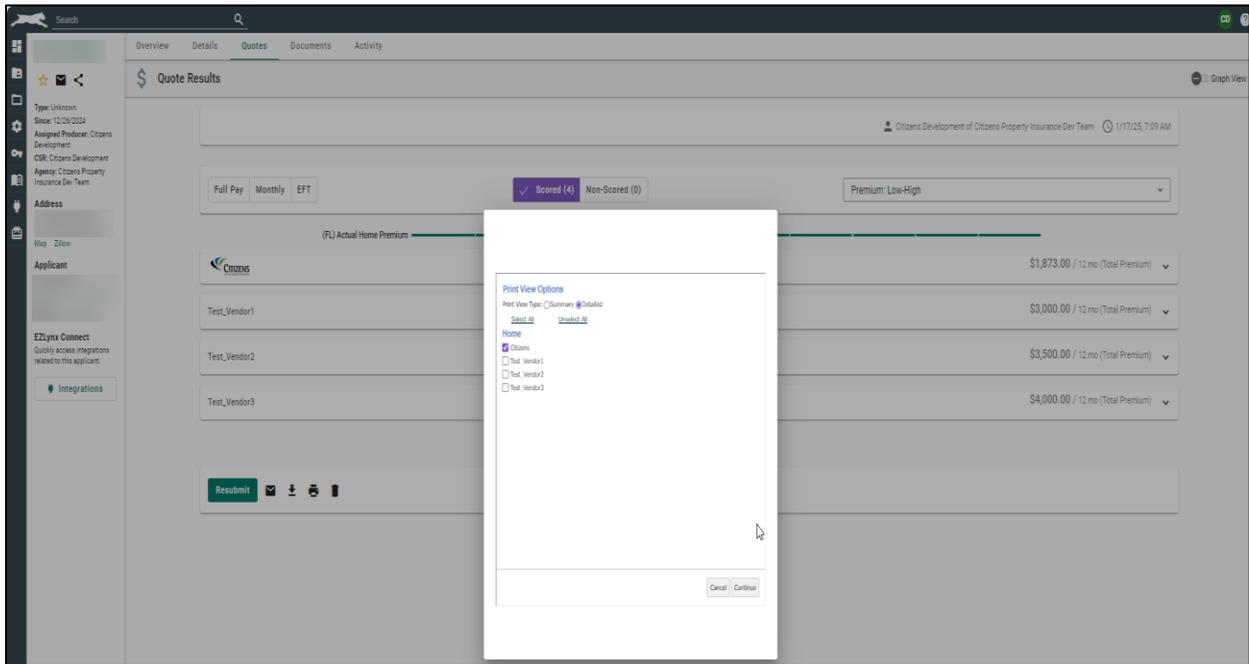
**To Print the Citizens Quote:**

Choose the printer icon and a pop-up box will appear. You may also choose the download option, and a PDF version of the quote will generate.



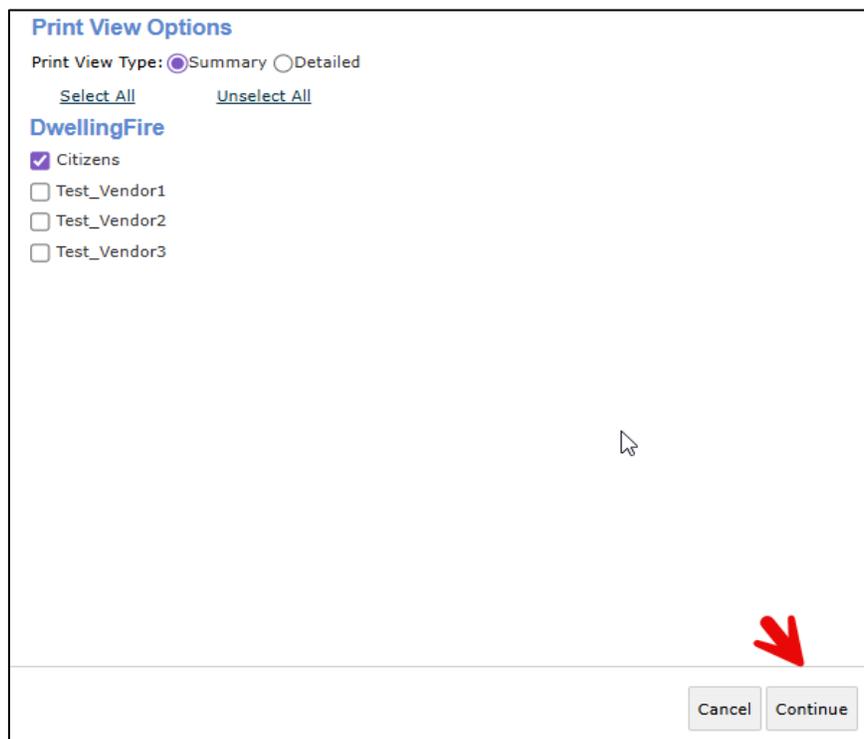
Continued on the next page

A pop-up box will appear where you may select the following *Print View Options*.  
**Note:** If you choose to download the quote you should select the *Detailed* option.



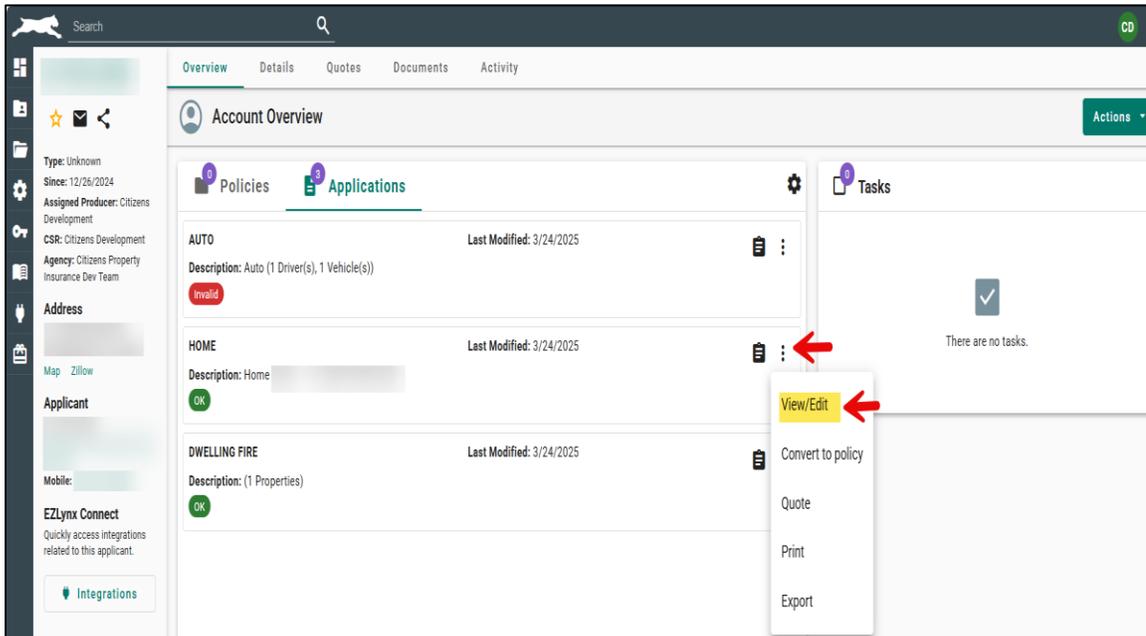
**Print View Options:** Select *Summary* or *Detailed* option.

Select *Citizens* to display the *Citizens* quote **only** then *Continue*. The PDF version of the quote will generate, then you may proceed with printing your quote.

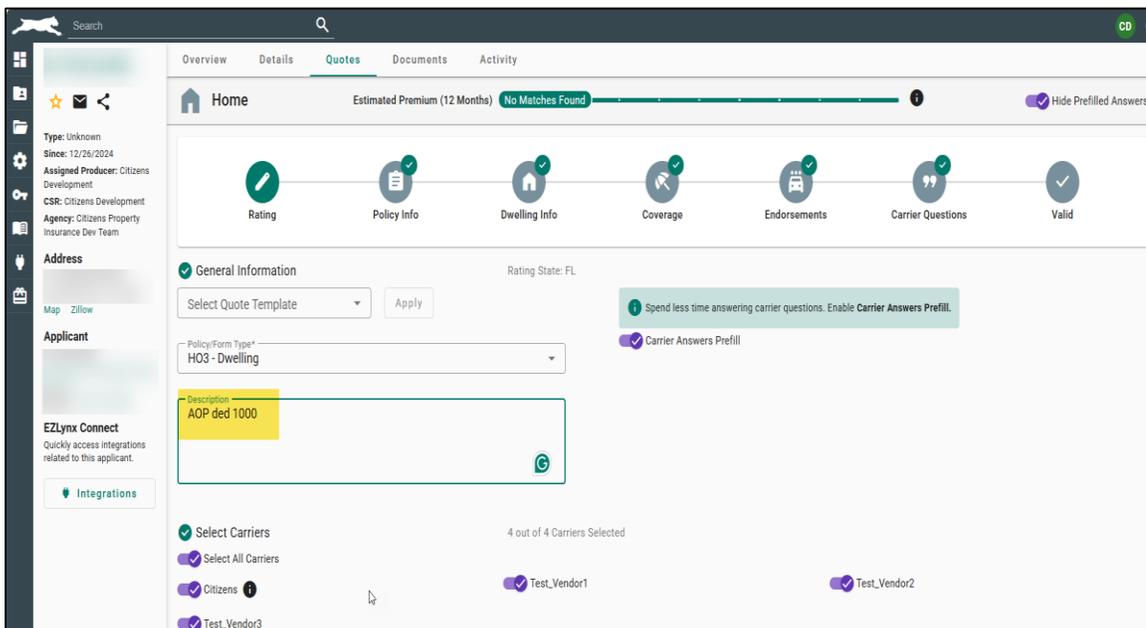


## How to enter quote description notes in EZLynx

Search for the applicant (Review previous section for instructions on how to [search for applicants in EZLynx](#)) and from the *Overview* screen choose the *more options menu*, then select *View/Edit*.

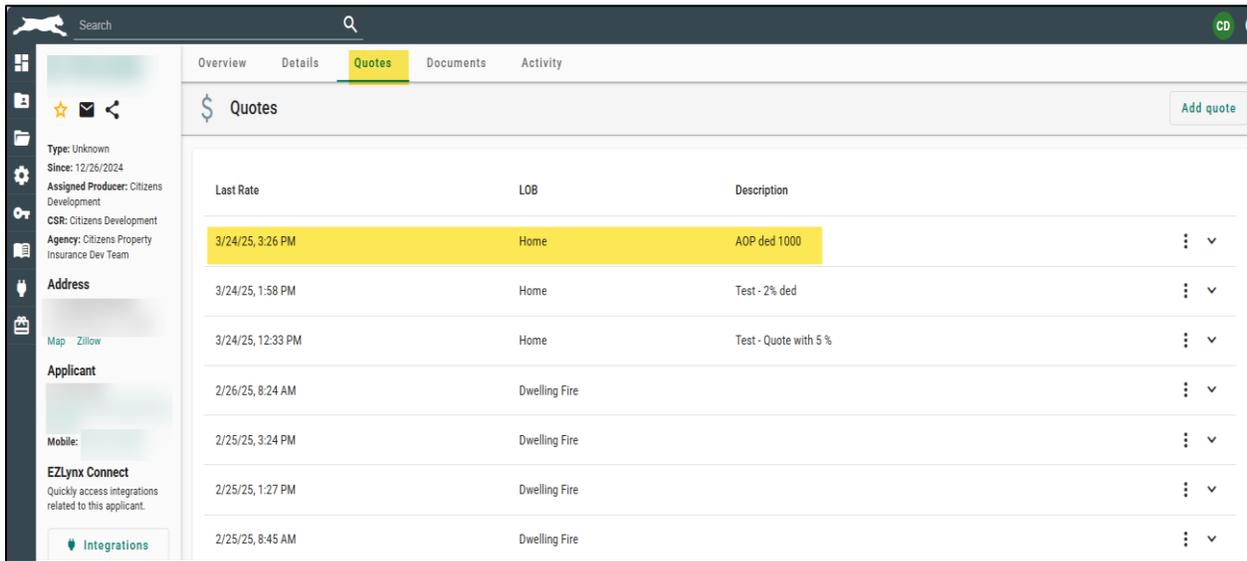


From the *Rating* Tab under the *Description* Box enter your quote description notes.

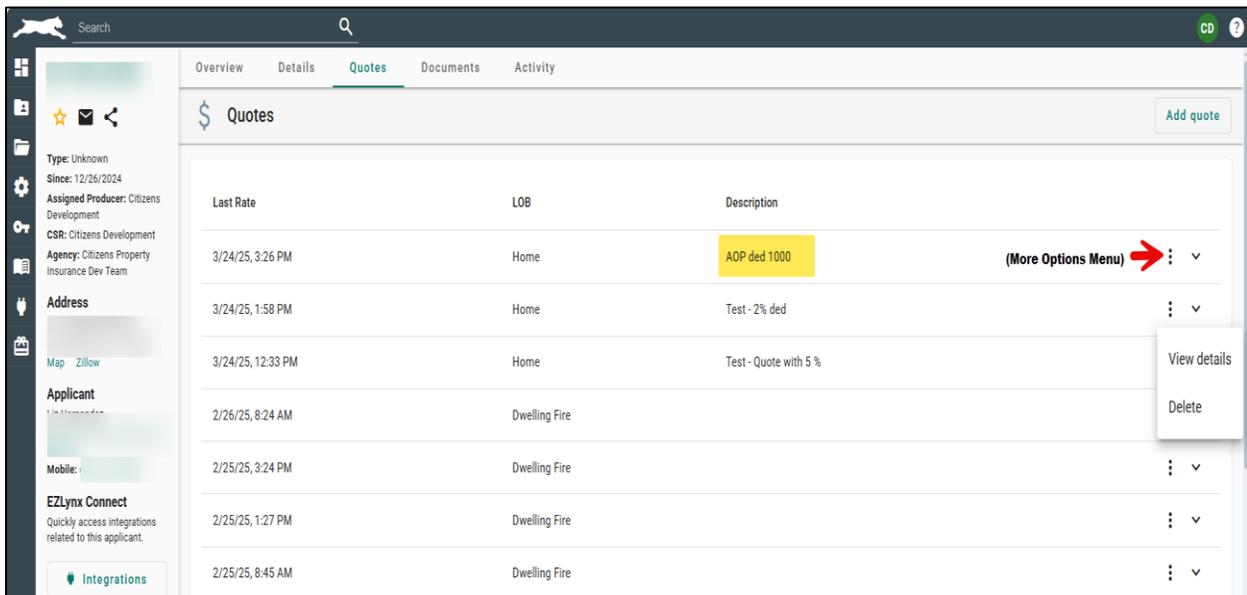


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From the *Quotes* tab, access the history of previous quotes which include the quote description notes.



Select the *More Options Menu* and then *View Details* which takes you to the *Quote Results Page* for the specific quote you have chosen. You may also choose the *Delete* option to delete your quote.



## How to Troubleshoot Common EZLynx Quoting and System Errors

### Troubleshooting Errors

#### Appointments:

Error Message:

**All Appointed Carriers Required**

All appointed carriers must be selected to rate with Citizens. These include:

- \* Florida Peninsula Insurance Company
- \* Universal Property & Casualty Insurance Company
- \* Monarch National Insurance Company - missing
- \* Slide Insurance Company

Contact your agency admin for any missing carriers.

Okay

This error message may be received for any of the following reasons:

If...	Then...
Carrier(s) you have a new business appointment with has not been added to EZLynx by your Administrator.	The Agency Administrator should add any missing carriers to the <i>Manage Carrier</i> section in EZLynx.
Depopulation or Servicing LSAs have been added to the <i>Manage Carrier</i> section in EZLynx.	Send email to <a href="mailto:clearinghouse.help@citizensfla.com">clearinghouse.help@citizensfla.com</a> . Include proof that the LSA for this carrier(s) is for anything other than new business.
Terminated appointments that have not been reported through DFS.	You will need to make sure that the appointment is removed from DFS if it is no longer active.

#### Quoting:

##### Error:

During the quoting process, errors could generate on the *Quote Results* screen. They could result in missing information in the quote, missing credentials with the carrier, or other carrier specific blocks.

#### Troubleshooting Tips:

If...	Then...
The error is with a carrier other than Citizens.	Review the error for missing information and if not able to be resolved, report to EZLynx by selecting the <i>Report error</i> button on the <i>Quote Results</i> screen.
The error is a carrier credential error	Confirm all your sign on information is correct and all Agent Identification Codes have been entered.
The error is with Citizens returning a quote	Review the error for missing information and if not able to be resolved, email <a href="mailto:clearinghouse.help@citizensfla.com">clearinghouse.help@citizensfla.com</a> . Include a screenshot of the <i>Quote Results</i> screen with the errors.

Continued on the next page

**Additional Tips:**

If you receive carrier quotes that are not more than 20% of Citizens premium and Citizens is still eligible, this is usually because the carrier quotes received do not offer comparable coverage. You may proceed with the Citizens quote.

**Resources**

[EZLynx: Understanding Eligibility Requirements FAQs](#)

[EZLynx & Citizens Resource Hub](#)

[Clearinghouse Powered by EZLynx Checklist](#)

[EZLynx: Premium and Mitigation Discrepancies](#)

[Using EZLynx Pre-fill Home](#)

[New Business Eligibility Guide](#)