Clearinghouse Powered by EZLynx Best Practice Guide



Table of Contents

Avoiding Common Errors when Entering Wind Loss Mitigation Details (WLM)	2
How Do I Quote LLCs and other Entities?	5
What if I Receive an Ineligible Quote from a Carrier?	7
How can I access the Citizens quote from EZLynx and send it to my client?	.12
How to Enter Quote Description Notes in EZLynx	18
How to Troubleshoot Common EZLynx Errors	20

Avoiding Common Errors When Entering Wind Loss Mitigation (WLM)

Accessing WLM Resources

<u>Wind-Only Eligibility Tool:</u> 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
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 ad classification is for all other buildings.	soption and enforcement for one- and two-family dwellings. The commercial lines
County:	LEON
Protection Class:	3
Wind-Borne Debris Region:	OUT
FBC Wind Speed:	Not Applicable
Terrain:	В
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
View CCCL/CBRS Map	

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

<u>Wind Mitigation Feature Help Chart:</u> This is used to determine the acceptable combination of wind loss mitigation (WLM) features.

Wind Mi	t igation Featu cy Types gs with 1-4 Units	re Help Chart				CITIZENS
Wind Mitigation Feature	Year Built = E Notes: Applies to Terrain B or If Unknown is chosen, these features.	Before 1/1/2002 C no credits will be applied for	Year Built = Between Notes: Applies to Terrain B or (If Unknown is chosen, C Florida Building Code (I	1/1/2002 and 12/31/2011 C Citizens will default based on FBC) requirements.	Year Built = On c Notes: Applies to Terrain B or C If Unknown is chosen, Cit Florida Building Code (FE	r After 1/1/2012 izens will default based on C) requirements.
	WLM Inspection = Yes	WLM Inspection = No	WLM Inspection = Yes	WLM Inspection = No	WLM Inspection = Yes	WLM Inspection = No
Roof Cover	Select One: • FBC Equivalent • Non FBC Equivalent • Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Roof Deck Attachment	Select One: A-6d @ 6'712* B-8d @ 6'712* C-8d @ 6'76* - Reinforced Concrete Roof Deck (RCRD) • Unknown	Unknown	Select One: A=6d @ 6°/12" B=8d @ 6°/12" C=8d @ 6°/6" Reinforced Concrete Roof Deck (RCRD) Neinforced Concrete Roof Deck (RCRD) Unknown	Unknown	Select One: A=6d @ 6*/12* B=6d @ 6*/6* C=8d @ 6*/6* Reinforced Concrete Roof Deck (RCRD) Unknown	Unknown
Roof Wall Connection	Select One: A. Too Nails B. Clips C. Single Wraps D. Double Wraps G. Unknown or Unidentified I. Not Applicable Note: If Roof Cover is RCRD, select Not Applicable.	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 Not Applicable.	G. Unknown or Unidentified	Select One: A. Toe Nalis B. Clios C. Single Wraps D. Dubtle Wraps G. Unknown or Unidentified I. Not Applicable Note: If Roof Cover is RCRD, select Not Applicable.	G. Unknown or Unidentified
Secondary Water Resistance	Select One: A. SWR B. No SWR C. Unknown or Undetermined Note: If Roof Cover is RCRD, select Not Applicable.	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 A. SWR. If in Terrain C and Roof Deck is RCRD, select Not Apolicable.	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 A. SWR. If in Terrain C and Roof Deck is RCRD, select Not Apolicable.	C. Unknown or Undetermined
Window and Other Opening Protection	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
FBC Wind Speed Note: Use the <u>Wind-</u> <u>Only Eligibility</u> search tool to determine wind speed, if necessary.	Not Applicable (Default)	Not Applicable (default)	Select One: - Ulukinown - 100 mph - 120 mph or greater - 120 mph or greater - 120 mph or greater - Not Applicable - Not Applicable Words: - If Root Deck Attlachment is RCRD, select Not Applicable.	Select One: - Unknown - 100 mph - 110 mph - 120 mph or greater - 120 mph or greater - Not Applicable* Notes: If Kool Deck Attachment is RCRD, select Not Applicable.	Select One: Ubikrown • 115 to 130 mph • 115 to 140 mph • 131 to 140 mph and WBDR • 131 to 140 mph and WBDR • 141 to 153 mph and WBDR • WHZ • WHZ This So mph and WBDR • HWDR • Not Applicable* Notes * WHZ / MRcol Deck Attachment is RCRD, select Not Applicable.	Select One: - Unknown + 115 to 130 mph + 135 to 130 mph - 131 to 140 mph and WBDR + 141 to 155 mph and WBDR + HVHZ + Not Applicable TI Roof Deck Attachment is RCRD, select Not Applicable.
FBC Wind Design	Not Applicable (Default)	Not Applicable (Default)	Terrain B: Any listed value is acceptable Terrain C: Not Applicable (Default) Note: Not Applicable should only be use	because it does not affect the rating.	•	August 2024

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
Ē	Condos	5+	1-3	Type I	3-4
		N/A	4-6	Type II	5.6
		N/A	7+	Type III	5-0

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.

Seach		<u>a</u>			
B shannon LLC	Overview 🚺	Guotes Documents	Activity		
😐 🚓 🖴 <	🔔 Personal	Lines Applicant			
Type: Unknown Silver: 10/17/2028 Assigned Producer: Chibens Eventopment Sill: Chibens Eventopment Sill: Chibens Eventopment		Contact Info			
Address		🕑 Primary Address		POSTAL SERVICE -	· · · · · · · · · · · · · · · · · · ·
Las Zilos		- Address Type	- Add W10* -	Unit	
Applicant			Address Line 2	017*	Nach Teeds Marine Q
			- (rep)	County*	
EZLynx Connect			- Postal Code+	Postal Code Suffa	
Du chiy access integrations related to this applicant.			"Years Ad Address"	Months At Address	
• INTEGRATIONS		MOVE TO PREVIOUS ADDRESS			Google They date TROW
		ADD ADORESS			Feed
		Noble +			Chellyn Primary → C ^{Enel7abos}
		ADD PHONE			ADD PMAIL
					Bridge error address to carriers when rating
					Context Method
					Contect Time -
					ADD CONTACT
		SAVE GO TO AUTO GO TO HO	NE GO TO DWELLING FIRE ± 🖶 🛙		

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:

shannon LLC	Overview D	etails Quotes Documents Activity				
≞ ☆ ⊠ < ∖	L Personal	Lines Applicant				Pre-fill hom
Type: Unknown Since: 10/17/2024 Assigned Producer: Otizens Development		Applicant Info	Lic, Shannon D08: 01/01/2001			^
Agency: Citizens Development Agency: Citizens Property Insurance Dev Team Address	•	Prefix *	- First Name*	Middle Initial	- Last Name*	
Map Zillow		Suffix *	FL v 2025	Maiden Name	Nickname	
Applicant shannon LLC		Gender* Female *	1/1/2001	- Marital Status* Single *	SSN	
		DL#	Valid *	FL v	Education	
EZLynx Connect Quickly access integrations related to this applicant.		Homemaker/House person	Homemaker/House person	O Prior Employer In Vears	Applicant Type	
Integrations		Customer Since 10/17/2024	Account Name	Citizens Development	Citizens Development	
		Lead source 💌	Decessed			
		Contact Info				
		Primary Address	V DINTED STATES		~	
		Home	Unit	SE Water Film Lo		

×	Search		٩_									
🗄 shann	non LLC	Overview 0	letails Quotes Doci	uments Activity								
🖻 👷 🖬	≤ <	o Dwelling	Fire									
Type: Unit Since: 10, Assigned Developer CSR: Chia Agency: 0 Insurance	known)/17/2024 d Producer: Citizens ment izens Development Citizens Property e Dev Team		Rating		Policy Info	Dwelling Info	Co	erage	Endorsements	Carrier Questions	Valid	
Address	\$						Save Time	Pre-fill home				
Map Zil Applica shannon l	ilow ant LLC		Policy Information Price Cartier* Other Non-Standard Years with Continuous Coverage* — 3	• O Months*	* Expiration 0 6/12/200	Date (current policy)*	Ē	Prior Policy Premium		Years with Piter Carrier*	• O	•
EZLynx Quickly a related to	Connect coess integrations or this applicant.		Codd Check and Other Underwriting Yes Carrier Questions Carrier Questions Other State Oth	Reports Authorised*	Effective D Effective D 6/12/203 Is the insured a legal en	ter (New Policy)*	Ē	• 0				
			How many units will be insured?" — Property Insurance has been Trampoline on Premises	n Cancelled, Declined, or North	- No Enewea winnin menasi a re		usiness on Premises	saon 😑 poos of Premi	• O o	 How long has the dwelling 	been for sale?	•
			Rating								Dwelling in	fo

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.

Search	<u> </u>					
H shannon LLC	Overview Details Quotes Documents Activ	ity				
☆ <	bwelling Fire					e de la companya de l
 Type: Uhitcoun Since: 10/17/2024 Assigned Photocer: Chizens Celeforment CSR: Chizens Development Aspecto; Chizens Property Insurance Dev Team 	Relig	Palicy Info	Coverage	Endorsements	Carrier Questions	Valid
4ddress	Carrier Questions					
🖆 Mao Zilow	CITIZENS	* What Proof of Primary Residence is Available?		*Type of Entity		
Applicant	ADD NACIONAL	Lease Agreement	· 0	ШС		• 0
shannon LLC		*Entity Name				
		Shannon LLC	0	Partnership		
EZLynx Connect Quickly access integrations related to this applicant.	Endorsements			Corporation - Public		Finish
Integrations				Privately Held Corporation		
				LLC		
				Common Ownershin		*

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
- Water heater details
- Solar panels

- Roof condition
- Occupancy status

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:



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

Search		٩						
5	Overview E	Details Quotes Docum	ments Activity					
≞ ☆ ⊵ <	\$ Quote Re	esults						
Type: Unknown Since: 4/16/2025 Assigned Producer: Citizens Development							L Citizens Development of Citizens	Property Insurance Dev Team 🚺 6/4/25, 8:51 AM
CSR: Citizens Development Agency: Citizens Property Insurance Dev Team		Full Pay Monthly EFT					Premium: Low-High	v
Address								
Map Zilow			(FL) Actual Home Premium	Med: \$1,100				
Applicant		Test_Vendor1			View more details	Access quote 🛛		\$1,000.00 / 12 mo (Total Premium) 🗸
Mobile:		Test_Vendor3			View more details	Access quote 🛛		\$1,000.00 / 12 mo (Total Premium) 🗸
Quickly access integrations related to this applicant.		Test_Vendor2			View more details	Access quote 🖄		\$1,200.00 / 12 mo (Total Premium) 🗸
Integrations		CITIZENS			Reques	t manual eligibility exception		\$3,189.00 / 12 mo (Total Premium) 🗸
					Add value to yo	ur quote		
		Resubmit 🎽 🛓	ē 0					

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.

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

Click on the email link within the pop-up box, *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 popup box or from the *Quote Results* Page in EZLynx referenced below:

💢 Search	<u> </u>	
5	Overview Details Quotes Documents Activity	
₽ ★ ₽ <	Cuote Results	
Type: Unknown Since: 12/26/2024 Assigned Producer:	🔔 Crittens Development of Crittens Property Insurance Dev Team 🕜 1/16/25, 7.13.4M	
Agency:	Full Pay Monthly EFT Viscored (4) Non-Scored (0) Premium: Low-High v	
Map Zilow	(R) Actual Hone Prenium	
Applicant	View more details 🛛 Access quote 🖸 \$1,300.00 / 12 mo ("total Premium)" 🗸	
	View more details 🛛 Access quote 🙆 \$1,500.00 / 12 mo ("total Premium) 🗸	/
EZLynx Connect Quickly access integrations related to this applicant.	Carlier Message: Philate market quote available from Carlier 1, Carlier 2 and Carlier 3 Request manual eligibility enception \$1,873.00 / 12 mo (Total Pientium)	•
Integrations	View more details 🛛 Access quote 🖄 \$2,000.00 / 12 mo (Total Premium) 🗸	
	Add value to your quote	
	Resubmit 🖬 🗄 👼 👔	

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

Search		<u> </u>					
5	Overview D	etails Quotes Documents Ac	tivity				
≞ ☆ ≅ <	\$ Quote Re	sults					
Type: Unknown Sinea: 4/16/2025 Assigned Producer: Citizens Development Or O'SP: Citizens Davalopment					🚊 Citizes	ns Development of Otizens Property Insurance Dev Team 🛛 🐧 6/4	4/25, 9:03 AN
Agency: Citizens Property Insurance Dev Team Address		Full Pay Monthly EFT			Premium: Low-High	1	v
🖆 Map Zillow		(FL) Actual H	ome Premium	Med: \$3,189			
Applicant		C ITIZENS		View less details 🛛 Access quote 🖻		\$3,189.00 / 12 mo (Total Pre	emium) 🔨
EZLynx Connect Quickly access integrations related to this applicant.		Credit Ordered Payment Plan		Quote Number:	01973b41-2781-7bb1-#9e8-885020458158		
		Payment Plan	Total Premium	Down Payment	Installment -	Description	
		Test_Vendor1		Carrier Abort :This Error is Non-Recover	able. Report error		
		Test_Vendor2		Carrier Abort : This Error is Non-Recover	able. Report error		
		Test_Vendor3		Carrier Abort : This Error is Non-Recover	able. Report error		
				Add value to your quote			
		Resubmit 🔛 🗄 👼 📋					

Copy and paste the Quote Number to the email.

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 popup 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.

(Please allow 1 business day for processing.)

 When the risk is submitted if The carrier will not accept co conditions are available and A declination has been receiption 	nditions the can be sub ved from or	at exist per their guideli mitted. ne or more of the carrier	nes or will not provi s, making offers rer	de a declinatio Idering Citizen	n, and e	vidence of the
Please follow these steps to	o avoid a	delay in processing y	our override rea	uest:		
Complete the form below in Select all of the EZLynx carrie Email this form and a copy o	its entirety. ers that rend f your requi	Select ALL the reasons dered the submission in red documentation to: g	that support your r eligible for Citizens. clearinghouse.help@	equest for a ma Bcitizensfla.com	anual ove n.	erride.
Citizens EZLynx Quote ID:						
(Located on the EZLynx Summary/	2uote Result	s screen)				
Returning Depopulation: If the	customer is i	reapplying to Citizens after	an assumption due to	the takeout con	npany's of	fer being higher than th
provide the expiring Citizens policy	number	ption, making it more than	20% higher than Citiz	ens current rate	s, tollow e	te instructions above ar
Known		I I Solar panels	II Carrier	II Premium ch	ange	All Other
Features/		Existing damage to	declined	after submiss	ion	Please enter any
Conditions		the home	coverage due to	Policy form	quoted	explanation of denial
or		open foundation	II Forced placed	was requeste	d (e.g.,	reasons that are not
Declination		T Wood-burning	coverage	HO-3 reques	ted but	specifically listed on
Reasons		stove	IT Lapse of	DP-3 quoted		ans form.
(Select all That apply.)		Dwellings	Coverage IT Carrier had	RCE returns	ed by	
		constructed of log	reduction in	carrier at a		
\rightarrow		materials	exposure after	higher value		
-		Aluminum branch	type zip code			
		wiring	county)			
		Cloth Wiring	□ No prior			
		Galvanized	coverage*			
		II Age and/or	* Must be supported with			
		condition of roof	a prior Declarations Page			
		Lack of updates	or a carrier declination Must be supported with			
		electrical panel	a carrier declination			
		II Age of water heater				
Pequired		Declination from	Declination from	Carrier quote		Anything that would
Documentation		carrier	carrier	showing pre-	mium	support a reason for
(Select and submit the document t	hat is the	 4-point and/or 	 Nonrenewal/ 	change		carrier denial.
most applicable to the scenario.)	acts che	Proof of sinkhole	Cancellation	 Carrier quote showing poli 	e cv form	
		damage	Declarations	change		
			Page Lorr History			
			Report			
			 Proof of 			
			torce-placed coverage			
			-			
EZLynx Carriers	T Edison	insurance Company	E Monarch National	Ins Company	Slide	aurance
F American Traditions Insurance	T Florida	Family Insurance	E Nationwide Insura	nce	Southe	m Oak Insurance Compan
Company	-		-	-		
ASI/Progressive Home	III Florida	Peninsula Insurance Company	Olympus Insurance	e Company	II Tower	Hill Insurance
Cabrillo Coastal	Frontlin	e Insurance	Cvation Home Ins	urance Exchange	University	sal North America
I Centauri Insurance Company	III Heritage	8	People's Trust Insu	irance Company	II Universities	al P&C
E Cypress Property & Casualty Home	Manate	e Insurance Exchange	Security First			
All responses will be provided within one	business day.					
Notes:	Underwitten	for incombility American	with that the side of the	all underseitin	idal in an	en in PolicyContest
the second second second second and the second second	 Magerwriting 	ing mustability, Agents must g	using shat the risk meets	un untderwritting gu	wellnes on	ow man olicy centerily.

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.

Search Search		<u> </u>					() ()
5 R				Help	EZLynx Carrier Integration	EZLynx Connect Marketplace	Alerts
		Have you seen our		Need Help? Knowledge Base	Latin a surger state day directly from	FZIVNY	New -
¢ 🤄		latest product updates?	\rightarrow	Contact Support What's New	Edgin to your carrier sites airectly from EZLynx.	CONNECT	All Alerts -
07 113	y 🔽	Check Out the Product Hub			Add Extension	Access a powerful marketplace	
¥.	in.	••				of industry-leading integration & cross-selling opportunities.	
Ô						VIEW INTEGRATIONS	

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

7	t sent q	0
5	Applicant Search	
	Search Applicantsessonal Lines	
¢ ~	See	Hide Search Options Deleted Applicants
♥	Search on: Pris Name Last Name Co-Appliant Bune Co-Appliant Bune Co-Appliant Bune Co-Appliant Construction Construction Construction Construction Construction Search Construction Search Construction Search Construction Search Construction Constructin Construction Construction Construc	
		Personal
	Hone: Unitorin Celt and Monte Unitorin Fault Unitor	Unknown
		Personal
	Home Unition Celt Work Unitrom Email Verkew Deals Quotes Lead Into Documents Adjust	Linksown

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

Å	Search		م						0 🤉
ł		Overview Details	Quotes	Documents	Activity				
	☆ ≅ く	\$ Quotes							Add quote
₩	Type: Uhknown Since: 4/16/2025 Assigned Producer: Citizens Development CSB: Citizen Davalement	Last Rate				LOB	Description		Je .
	Agency: Citizens Development Agency: Citizens Property Insurance Dev Team	4/21/25, 8:33 AM				Home			: ^
¥	Address	C ITIZENS						\$19.356 / 12 mo	View details Delete
	Applicant	AV(1.866) 388.0							
		4/16/25, 12:20 PM				Home			i ×
	EZLynx Connect Quickly access integrations related to this applicant.								
	Integrations			\square					

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:

Search	<u> </u>		© Ø
	Overview Details Quotes Documents Activity		
≞ ☆ ⊠ <	\$ Quote Results		Graph View
Type: Unknown Since: 12/26/2024 Assigned Producer:			Citizens Development of Citizens Property Insurance Dev Team (0) 1/17/25, 7.09 AM
CSR: Agency:			
Address	Full Pay Monthly EFT	Scored (4) Non-Scored (0)	Premium: Low-High 🔹
Map Zillow	(FL) Actual Home Premium		
Applicant	CITIZENS	View more details Access quote 🖄	\$1,873.00 / 12 mo (Total Premium) 🗸
	Test_Vendor1	View more details Access quote 🖸	\$3,000.00 / 12 mo (Total Premium) 🗸
EZLynx Connect Quickly access integrations related to this applicant.	Test_Vendor2	View more details Access quote 🖄	\$3,500.00 / 12 mo (Total Premium) 🗸
Integrations	Test_Vendor3	View more details Access quote 🗹	\$4,000.00 / 12 mo (Total Premium) 🗸
	K	Add value to your quote	
	Resubmit 🗹 🗄 🖥		

Choose the envelo	pe icon and the	first pop-up	box will generate:
			0

\$ Quote Re	esults		
			Critizens Development of Critizens Property Insurance Dev Team (0) 1/17/
	Full Pay Monthly EFT	Scored (4) Non-Scored (0)	Premium: Low-High
	(FL) Actual Home Premium		
	CITIZENS		\$1,873.00 / 12 mo (Total Pret
	Test_Vendor1	Send quote(s) to this applicant:What is the?	\$3,000.00 / 12 mo (Total Pres
	Test_Vendor2	Buse the default Consumer Quoting Portal (applicant can input/confirm information, but no Ive quotes will be returned). Use my castom Consumer Quoting Portal: no Consumer Quoting Portals found	\$3,500.00 / 12 mo (Total Pret
	Test_Vendor3	Confirm the Recipient's information (Applicant) below:	\$4,000.00 / 12 mo (Total Pret
		Email	
	Resubmit 🗳 🗄 🛢	Subject Prese review the quote(s) that I have prepare	
		Cancel Kext	

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*.

Select which	Consumer Quoting Portal you would like this applicant to land in: 浮
Ouse the de	fault Consumer Quoting Portal (applicant can input/confirm information, but n
live quotes wi	ll be returned).
Use my cus	stom Consumer Quoting Portal: no Consumer Quoting Portals found 🗸
Confirm the I	Recipient's information (Applicant) below:
Name*	
Email*	
0	Please review the quete(c) that I have prepared

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:

Name	
Name*	
Email*	
Agency*	Citizens Property Insurance
Phone*	555-555-5555
Message* (Reset)	Please visit the following website to view the quote(s) that I have prepared for you. After clicking on the URL below, you will be prompted to enter your last name and zip code for verification.

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 t	Select which quote(s) you would like the applicant to see and click "Send Email".							
Select All Unselect All Citizens & Test_Vendor1 &	☐ Test_Vendor2 🧼 ☐ Test_Vendor3 🍌							
		1						
	Close	Back Send Email						

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

Send Email Link (Personal LIRL)	
Personal URL email sent successfully.	
	Close
	CIUSE

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.

Search	٩		ං ව
5	Overview Details Quotes Documents Activity		
≞ ☆ ≅ <	\$ Quote Results		Graph View
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CSR: Agency:			
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Man Zilow	(FL) Actual Home Premium	- Med: \$3,250 -	
Applicant	C TTZENS	View more details Access quote 🛛	\$1,873.00 / 12 mo (Total Premium) 🗸
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Integrations	Test_Vendor3	View more details Access quote 🛛	\$4,000.00 / 12 mo (Total Premium) 🗸
	K	Add value to your quote	
	Resubmit 🛛 🛨 🔁 1		

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.

🔀 Search		<u>Q</u>			co (2
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₽ ★ ₽ <	\$ Quote R	esults		٥	Graph View
Type: Unknown Since: 12/26/2024 Assigned Producer: Citizens Development CSR: Citizens Development				L Citizens Development of Citizens Property Insurance Dev Team 🕜 1/17/25,7.09 AM	
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Integrations		Test_Vendor3	Text, Verdor3	\$4,000.00 / 12 mo (Total Premium) 🗸	
		Resubmit 🖬 🗄 👼 🛢			
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			Center Center		

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.

Print View Opti	ions		
Print View Type: 🔘	Summary ODetailed		
Select All	Unselect All		
DwellingFire			
🗸 Citizens			
Test_Vendor1			
Test_Vendor2			
Test_Vendor3			
		2	
			Cancel Continue

How to enter quote description notes in EZLynx

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

-	Search	<u>Q</u>		0
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\$	Type: Unknown Since: 12/26/2024 Assigned Producer: Citizens Development	Policies Applications		Tasks
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	Applicant	OK		View/Edit
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	Mobile:	Description: (1 Properties)		Quete
	EZLynx Connect	OK		Quore
	related to this applicant.			Print
	Integrations			Export

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

ľ	Search		٩						CD (
::		Overview Details	Quotes	Documents	Activity				
	☆ 🖬 <	h Home	Estim	ated Premium (12 N	No Matches Fou	nd		- 0	Wide Prefilled Answers
ि ‡ २न ह्या	Type: Unknown Since: 12/26/2024 Assigned Producer: Citizens Development CSR: Citizens Development Agency: Citizens Property Insurance Dev Team	Rating	Ρ	Policy Info	Dwelling Info	Coverage	Endorsements	Carrier Questions	Valid
۲	Address	General Information			Rating State: FL				
₫	Map Zillow	Select Quote Template	•	Apply		i Spend less time	answering carrier questions. Enable	Carrier Answers Prefill.	
	Applicant	Policy/Form Type* HO3 - Dwelling			Ŧ	Carrier Answers	Prefill		
	EZLynx Connect Quickly access integrations related to this applicant.	AOP ded 1000			6				
		Select Carriers			4 out of 4 Carrie	ers Selected			
		Select All Carriers			Test Verd		-	Test Vester	
		Citizens	ß		est_vend	ori		rest_vendor2	
		Test_Vendor3							

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

~	Search		۹				CD (
:		Overview Details	Quotes	Documents	Activity		
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₩ \$ 07	Type: Unknown Since: 12/26/2024 Assigned Producer: Citizens Development	Last Rate			LOB	Description	
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ä	Map Zillow	3/24/25, 12:33 PM			Home	Test - Quote with 5 %	: ~
	Applicant	2/26/25, 8:24 AM			Dwelling Fire		: ~
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	Integrations	2/25/25, 8:45 AM			Dwelling Fire		: •

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.

>	Search	٩				C	0 ?
łi		Overview Details Quotes	Documents Activity				
	☆ 🛛 <	\$ Quotes				Add qua	ite
₽ ₽ ~	Type: Unknown Since: 12/26/2024 Assigned Producer: Citizens Development	Last Rate	LOB	Description			
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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 <mark>- missing</mark> * Slide Insurance Company	
Contact your agency admin for any missing carriers.	
	Okay

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

lf	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 <u>clearinghouse.help@citizensfla.com</u> . 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 <u>clearinghouse.help@citizensfla.com</u> . Include a screenshot of the <i>Quote Results</i> screen with the errors.

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