

Expedited Submission Guide

FOR CITIZENS-APPOINTED AGENTS
CITIZENS PROPERTY INSURANCE CORPORATION



Table of Contents

Placement with Citizens	3
Overview	3
Expedited Placement Option Exclusions	3
Submission Deadlines and Effective Dates.....	4
After the Submission Deadline	4
Non-Incumbent Agents	4
Citizens System Access	5
Overview	5
Accessing Citizens' Systems	5
Overview	6
Accessing and Reviewing the Quote.....	6
Prefilled Policy Information.....	8
Required Documents and Document Deferral.....	12
Validation Error in PolicyCenter	14
Billing, Invoicing and Payments	15
Overview	15
Payment Due Date	15
Accessing Cash Transmittals for Mortgage-Paid Policies	15
Submitting Payments	16
Post-Issuance Servicing	17
Overview	17
Uploading Deferred Documents.....	17
Cancellation.....	17
Citizens-Provided Inspections	17
Claims and First Notice of Loss.....	18
Resources	19
Overview	19
Training and Reference	19

Placement with Citizens

Overview

When an agent is unable to secure coverage for policyholders impacted by either an insurer's insolvency or a consent order to cancel policies in the private market, Citizens offers an expedited submission process for eligible risks. This process bypasses the Property Insurance Clearinghouse and provides additional time for agents to obtain and submit certain required documents.

This guide provides information on how to bind Citizens' coverage for policyholders impacted by an insolvency or a consent order to cancel. Resources linked in this guide will require a Citizens appointment and issued credentials to access.

Citizens offer of coverage is not automatic or guaranteed. Some risks will be ineligible for coverage regardless of the prior carrier's offer. Refer to applicable [Citizens' Underwriting Manuals](#) or the following Product Guides for more information:

- [Condo Owners](#) (Multiperil, Wind)
- [Home/Dwelling Owners](#) (Wind)
- [Home/Dwelling Owners](#) (Multiperil)
- [Mobile Home/Dwelling Owners](#) (Multiperil, Wind)
- [Renters](#) (Multiperil, Wind)

Citizens will review risks after issuance to confirm eligibility and insurability. Within applicable legal time limitations, ineligible and uninsurable policies are subject to cancellation or nonrenewal.

Expedited Placement Option Exclusions

Expedited placement options will **not** be offered on the following certain risks, however; they may still be eligible for Citizens' coverage. The following risks are excluded from the expedited submission process and must be submitted using the new-business submission process. These will be individually evaluated for acceptance:

- Prior policy written in the name of a trust
- Cancelled or nonrenewed due to nonpayment or underwriting issues prior to the insolvency or consent order
- Some policy types that Citizens does not offer

Note: The trust, by itself, cannot be the named insured. Refer to the [New Business Submission](#) guide, the [Writing a Residence Held in Trust](#) job aid and/or the [Trusts in a Box](#) guide for more information.

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Placement with Citizens, Continued

**Submission
Deadlines and
Effective
Dates**

Citizens has developed this expedited process for Citizens-appointed agents to quickly quote, bind and issue policies for impacted risks; however, agents must make their submissions prior to the deadline.

Application submission deadlines and acceptable effective dates will be announced in corresponding agent communications.

**After the
Submission
Deadline**

Any risks submitted to Citizens after the deadline announced in the agent communication must follow Citizens' standard new-business submission procedures, including processing through the Property Insurance Clearinghouse. All risks are subject to all eligibility, underwriting and documentation requirements.

Refer to the [New Business Submission Guide](#) for more information on how to submit risks to Citizens on or after the deadline.

**Non-
Incumbent
Agents**

Agents assisting policyholders affected by the early cancellation, who are not the agent of record for the prior policy, will be required to submit policies using the standard new-business submission process.

Quick Quotes will not be available for these policies; however, [document deferral](#) will be available.

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Citizens System Access

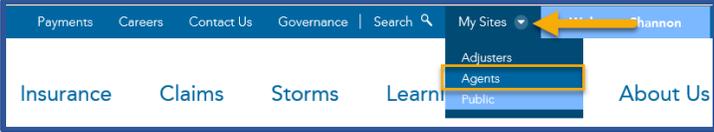
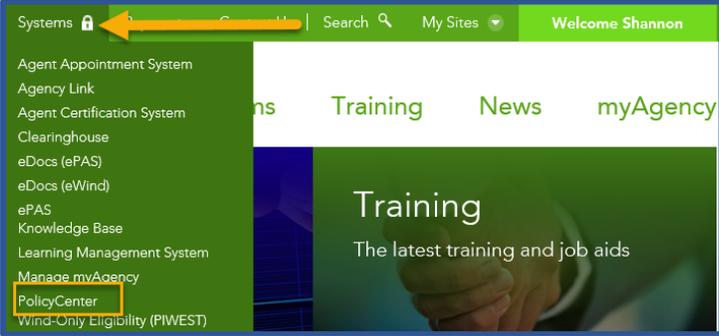
Overview

All Citizens systems are accessible through the password-protected *Agents* section of the Citizens' website, along with agent training and resources. Agents must be appointed with Citizens to access the *Agents* section of the Citizens' website.

An appointed agent of record can review and submit quotes generated by Citizens using Citizens' policy management system, PolicyCenter.

Accessing Citizens' Systems

To access the *Agents* website, PolicyCenter and agent resources:

Step	Action
1	<p>Access the Citizens' website at www.citizensfla.com. Select Login, then enter your Citizens-issued credentials:</p>  <p><i>Note:</i> Citizens-appointed agents who have not received their credentials should contact Citizens Agency Administration at 888.685.1555 or email agent.outreach@citizensfla.com.</p>
2	<p>If not automatically routed to the <i>Agents</i> website, select Agents from the <i>My Sites</i> drop-down menu:</p>  <p>Result: The <i>Agents</i> homepage displays.</p>
3	<p>To access PolicyCenter, select the Systems drop-down menu, then select PolicyCenter:</p>  <p>Result: The PolicyCenter desktop appears. <i>Note:</i> For more information on managing desktop activities, see the Managing Activities for your Office job aid.</p>

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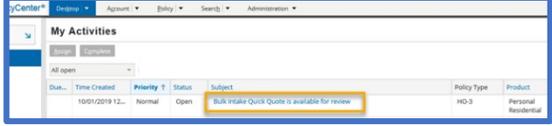
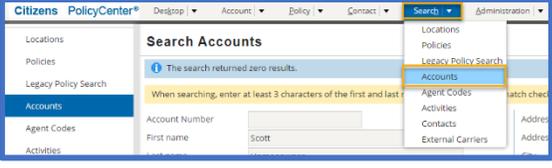
Quoting and Submitting

Overview

The expedited submission process only applies to agents who have customers affected by an insolvency or consent order to cancel policies. To expedite the submission process, risk data has been entered into PolicyCenter, and Citizens will create quick quotes with similar coverage limits and deductibles. Refer to [Prefilled Policy Information](#).

Accessing and Reviewing the Quote

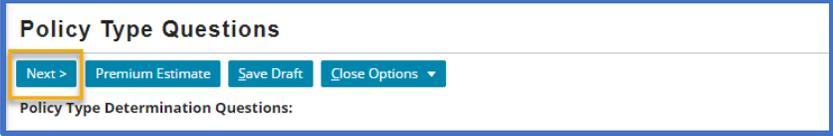
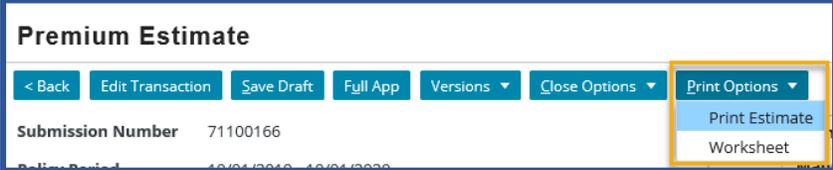
For a risk to be bound, agents must access the quote and request approval in PolicyCenter. There are multiple ways to access the quote in PolicyCenter:

Step	Action	
1	<p>To access from:</p> <p>The desktop activity</p>	<p>Steps:</p> <p>In the PolicyCenter desktop, select the activity Bulk Intake Quick Quote is available for review.</p> 
	<p>A name or address search</p>	<ol style="list-style-type: none"> 1. Select the Search tab. 2. From the drop-down menu, select Accounts.  <ol style="list-style-type: none"> 3. Enter either the first and last name, or address in the applicable fields. Select Search. 4. Select the account. 5. Under <i>Current Activities</i>, select Bulk Intake Quick Quote is available for review.
<p>Result: The <i>Activity</i> window opens, and your customer's quote appears. Select OK to close the <i>Activity Detail</i> workspace or Complete to remove the activity from your desktop.</p> <p>Reassigning Activities: Activities can be reassigned another Citizens-appointed/credentialed staff member within the agency. Refer to the Reassigning Activities job aid for more information.</p>		

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Quoting and Submitting, Continued

Accessing and Reviewing the Quote, continued

Step	Action
2	<p>Citizens' coverage may not be identical to the coverage options offered by the prior carrier's policy. Agents should review the quick quote to verify effective date, coverage, dwelling construction, and other property characteristics for accuracy. Select Next to navigate through the quote, making necessary edits as outlined in Prefilled Policy Information.</p> 
3	<p>When done reviewing and/or editing, select Premium Estimate:</p>  <p>Result: The <i>Premium Estimate</i> page displays. To print the quote, select Print Options then Print Estimate:</p>  <p>Compare this estimate to any available private-market offers you may have. If a private-market offer is not available, continue to Step 3.</p> <p><i>Note:</i> Agents can review existing customer and policy information by navigating through quote fields using the sidebar on the left. Most fields are editable. Refer to Prefilled Policy Information.</p>
3	<p>To accept quote and begin the application, select Full App:</p>  <p>Result: The quote is converted to a full application. Important: The quick quote can only be converted once.</p>

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Quoting and Submitting, Continued

Prefilled Policy Information

Policy data obtained from the prior carrier will be prefilled, but editable. Some fields are set to *Null* and will require input.

Access the [Personal Lines New Business Submission Guide](#) and begin on **page 6**, step 7.

The differences between Citizens' expedited submission process and the standard new-business submission are outlined below:

PolicyCenter Field	Expedited Submission Prefill
<i>Policy Type Questions</i>	The policy type, if one that Citizens offers, will transfer from the prior policy and display in the Quick Quote. Policy type cannot be changed.
<i>Prequalification Questions</i>	Citizens' eligibility requirements apply. Indicate if there is an offer of coverage and any other characteristics not indicated by the prior carrier that will deem the risk ineligible for coverage. Ineligible risks should not be submitted.
<i>Eligibility Questions</i>	Fields will default to no, except existing damage. Review these fields. Citizens' underwriting rules apply. When existing damage is present, select Yes and provide an explanation of the damage. The submission will be submitted unbound and should include the following documentation.: <ul style="list-style-type: none"> • Photos of the existing damage. • Document(s) reflecting when the repairs will be completed. <p><i>Note:</i> Personal Lines Underwriters may request an existing damage written disclaimer from the applicant.</p>
<i>First and/or Additional Named Insureds</i>	If more than one First Named Insured is listed on the prior policy, the Citizens prefilled submission will list only the first name listed. Additional named insureds will need to be added.
<i>Social Security Number</i>	Citizens requires each named insured's Social Security number and must be provided to continue.
<i>Contact Information</i>	Phone numbers may prefill as 999-999-9999 if not included on the prior policy. Cell phone and email addresses are required and should be validated.
<i>Effective Date</i>	The effective date will default and may be edited, subject to Citizens' 30-day quoting window. Coverage cannot be backdated without an underwriting exception.
<i>Prior Losses</i>	Prior losses must be disclosed and are subject to Citizens' loss frequency rules.

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Quoting and Submitting, Continued

Prefilled Policy Information, continued

PolicyCenter Field	Expedited Submission Differences
<i>Loss History</i>	Loss History must be completed. Refer to Automated Loss History Data and Acceptable Proof of Repair Guide for more information.
<i>Prior Policies</i>	This value will prepopulate with prior carrier name and “Insolvent Carrier” as reason for cancelation or nonrenew.
<i>Coverage A, Replacement Cost and/or Stated Value</i>	<p>Replacement cost and/or stated value will be prefilled with the Coverage A amount from the prior carrier.</p> <p><i>Note:</i> Risks that do not meet Citizens’ minimum or maximum coverage amount requirements will not be eligible for coverage. Quick Quotes will not be generated.</p> <p>If applicable, the replacement cost may be recalculated using Citizens’ replacement cost calculator. If the replacement cost calculator is accessed, it must be completed. Coverage amounts and other prefilled data may be affected.</p>
<i>Coverage B – Other Structures</i>	Coverage B may be rounded up to the closest allowable value. This field may be edited.
<i>Coverage C – Personal Property</i>	Coverage C may be rounded up or down to meet Citizens’ minimum or maximum allowable values. <i>Personal Property Replacement Cost</i> will default to Yes when coverage is available. Both fields may be edited.
<i>Deductibles</i>	Deductibles may be rounded to the next lower available value. This field may be edited.
<i>Ordinance and Law</i>	This value will default to 25% and may be edited.
<i>Sinkhole Loss Coverage</i>	<p>For policy types where sinkhole is an optional and separately rated peril (i.e., Homeowners, Dwelling), this field will be changed to No. After issuance, agents will need to submit a policy change request to add Sinkhole coverage.</p> <p>For policy types on which sinkhole is included and not a separately rated peril that can be excluded (i.e., Mobile Home, Tenant, and Condo), Sinkhole Coverage will default to Yes.</p>
<i>Liability Coverage</i>	This value will be set to \$100,000. Some multiperil dwelling policies will not be eligible for liability coverage and should be excluded. Refer to Citizens Underwriting manuals for liability availability and exclusions.

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Quoting and Submitting, Continued

Prefilled Policy Information, continued

PolicyCenter Field	Expedited Submission Differences
<i>Residence Type</i>	Fields will default to the closest comparable Citizens' value based on usage and occupancy. <i>Notes:</i> <ul style="list-style-type: none"> Duplex is not a Citizens' value and will be prefilled based on usage and occupancy. All HO-6 policies will default to <i>Condo</i>.
<i>Number of Families</i>	Any values more than 4 on the prior policy will be rounded down to 4. Agents should review this field, underwriting rules may limit eligibility for risks over 4 families.
<i>Occupancy and Use</i>	Agents should review these fields carefully. Policy Form eligibility may be affected. Occupancy values may be amended based on mailing and property addresses and use. This field may default to <i>Null</i> on certain wind-only policies and should be corrected.
<i>Months Unoccupied</i>	Information will not prefill. Agents must complete this field.
<i>Dwelling Protection</i>	These fields will default to <i>None</i> and can be edited. Proof of burglar, fire and/or sprinkler protection will be required.
<i>Additional Interests</i>	Mortgagee information will not default and must be added. <i>Note:</i> If a mortgagee is not listed in the Citizens' address book, it must be added. Agents will need to upload mortgagee letterhead and allow three to five business days for processing. Refer to the Adding, Updating or Removing the Mortgagee or Payor job aid for more information.
<i>Number of stories</i>	Agents should review this information, especially on condos, as rating could be affected. <ul style="list-style-type: none"> If prior policy indicated 0, this field will default to 1
<i>Number of units in the building</i>	Review default values. Prior carrier values may not be available. <i>Note:</i> Wind loss mitigation values may be incorrect if these fields are not verified.
<i>Total Living Area (sq. ft)</i>	This field will default to 3999 and cannot be edited from this screen. Square footage can be amended by calculating the replacement cost estimation, though it is not required for expedited submission.

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Citizens System Access, Continued

Prefilled Policy Information, continued

PolicyCenter Field	Expedited Submission Differences
<i>Construction Type</i>	Changes to the default value will, if applicable, require a new replacement cost estimate to be completed, though it is not required for expedited submission.
<i>Mobile Home Location</i>	<p>If default value is <i>Approved Park</i>, additional information will be required to meet eligibility for this value.</p> <p>Notes: Travel trailers and modular homes are not eligible for a mobile home policy form. Travel trailers are vehicles and are not eligible for any policy at Citizens. A modular home should be written like a site-built structure. Refer to the Mobile Home/Dwelling Owners (Multiperil, Wind) Product Guide for more information.</p>
<i>Year of Last Update – Roofing</i>	If deferring documents, enter the current year.
<i>Four Point Inspection Date</i>	If deferring documents, enter the today’s date.
<i>Wind Mitigation Info</i>	<p>Wind mitigation will be defaulted as closely to the prior policy as possible. Fields should be carefully reviewed and amended, if necessary, based on any available mitigation reports.</p> <p><i>Note:</i> Certain combinations of wind loss mitigation features are unavailable. Refer to the Wind Mitigation Feature Help Chart for more information.</p> <p>The Uniform Mitigation Verification Inspection Form is required to substantiate any credits or features not automatically granted by year built. This document requirement can be deferred for 90 days. Submit the Document Deferral Form in lieu of these required documents in PolicyCenter.</p>

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Citizens System Access, Continued

Prefilled Policy Information, continued

PolicyCenter Field	Expedited Submission Differences
<i>External Inspections</i>	<p>Inspection details generally will prefill. Agents should correct the information if they are not deferring documents.</p> <p><i>Note:</i> If the inspection details do not prefill, enter Deferred in the following fields:</p> <ul style="list-style-type: none"> • <i>Company name</i> • <i>First name</i> • <i>Last name</i> • <i>License number</i> • Use today's date for the inspection date.
<i>Billing Method</i>	This field will default to <i>Direct Bill</i> . Review this section carefully. It cannot be changed once the policy bound.
<i>Payor</i>	This field will default to the First Named Insured. Review this section carefully. It cannot be changed once the policy is bound.
<i>Payment Schedule</i>	A payment plan must be selected.

Required Documents and Document Deferral

Agents should submit required documents for all new-business submissions, including proof of repair for any fully repaired damage. Agents can [defer required documents](#) for new-business submissions for:

- 4-point inspection form
- Roof condition documentation
- Current *Uniform Mitigation Verification Inspection Form* (OIR-B1-1802)

PolicyCenter will not allow an application to be submitted to Underwriting for approval or auto approval until all required documents, other than those that have been deferred, have been submitted and the SUBMIT button has been selected.

After the new-business policy is issued, agents must submit all required documents no later than 90 days after the Citizens policy effective date to avoid nonrenewal.

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Quoting and Submitting, Continued

Required Documents and Document Deferral, continued

Refer to the required documents guides for typically required documents:

PR-M Required Document Guides

DP-1 & DP-3	HO-8
DP-1 & DP-3 Tenant & Condo	MDP-1
HO-3	MHO-3
HO-4	MHO-4
HO-6	

PR-W Required Document Guides

DW-2	HW-6
HW-2	MD-1
HW-4	MW-2

Document Deferral Form

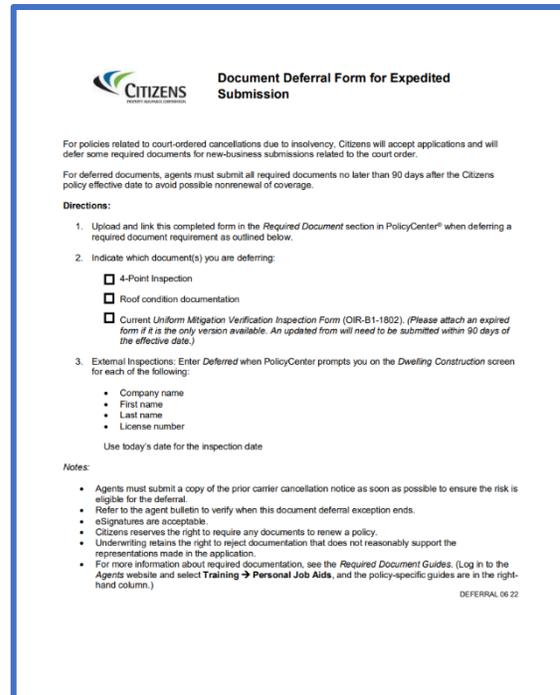
Complete and submit the **Document Deferral Form** in lieu of these required documents in PolicyCenter:

- 4-Point Inspection
- Roof condition documentation
- Current *Uniform Mitigation Verification Inspection Form*

Access *Document Deferral for Expedited Submission* form [here](#).

Note: A single form can indicate multiple documents being deferred. Upload once, then link each required document to the upload.

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



Document Deferral Form for Expedited Submission

For policies related to court-ordered cancellations due to insolvency, Citizens will accept applications and will defer some required documents for new-business submissions related to the court order.

For deferred documents, agents must submit all required documents no later than 90 days after the Citizens policy effective date to avoid possible nonrenewal of coverage.

Directions:

1. Upload and link this completed form in the *Required Document* section in PolicyCenter® when deferring a required document requirement as outlined below.
2. Indicate which document(s) you are deferring:
 - 4-Point Inspection
 - Roof condition documentation
 - Current *Uniform Mitigation Verification Inspection Form* (OIR-B1-1802). (Please attach an expired form if it is the only version available. An updated form will need to be submitted within 90 days of the effective date.)
3. External Inspections: Enter *Deferred* when PolicyCenter prompts you on the *Dwelling Construction* screen for each of the following:
 - Company name
 - First name
 - Last name
 - License number
 Use today's date for the inspection date.

Notes:

- Agents must submit a copy of the prior carrier cancellation notice as soon as possible to ensure the risk is eligible for the deferral.
- Refer to the agent bulletin to verify when this document deferral exception ends.
- eSignatures are acceptable.
- Citizens reserves the right to require any documents to renew a policy.
- Underwriting retains the right to reject documentation that does not reasonably support the representations made in the application.
- For more information about required documentation, see the *Required Document Guides*. (Log in to the Agents website and select **Training** → **Personal Job Aids**, and the policy-specific guides are in the right-hand column.)

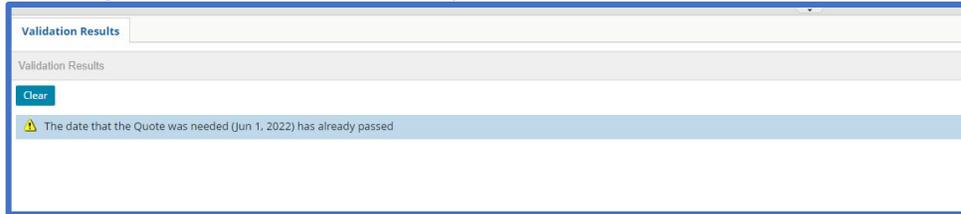
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Citizens System Access, Continued

Validation Error in PolicyCenter

When *Premium Estimate* is selected on a Quick Quote or Submission, the following validation error will display:



The validation error can be bypassed by selecting **Clear**, then **Premium Estimate**. Any other validation errors must be corrected.

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Billing, Invoicing and Payments

Overview Citizens will not bill for the premium amount that is due to issue the new coverage. Policies will not issue without premium the required premium being applied.

Online payment options are available for both agents and policyholders.

Payment Due Date Payments for all risks must post by the applicable due date to avoid the binder rescinding and coverage lapsing. Standard new-business payment deadlines apply. Refer to [Citizens' Premium Payment Guidelines](#) for more information.

- **Direct (Policyholder) Billed** policies must be paid within five days of the effective date. The binder will rescind if payment not posted by the 21st day.
- **Mortgagee-Billed** policies must be paid within 60 days of the effective date. The binder will rescind if payment not posted by the 60th day. If a payment is posted within 90 days, the agent can contact Citizens request an internal rewrite.

Accessing Cash Transmittals for Mortgage-Paid Policies

Important: Citizens will not invoice mortgagees for new business. Agents or policyholders will need to request payment from the applicable mortgage company. The *Cash Transmittal* form is part of the bound application and will be included in the *Declarations* package.

To access the *Cash Transmittal* form:

Step	Action
1	Access the submission in PolicyCenter, then navigate to the <i>Premium Estimate</i> screen.
2	Once approval is requested, select Print Options , then Application:  Result: The application will open in a new window, with the option to print.
3	The agent or policyholder should submit the <i>Cash Transmittal</i> to the mortgage company for payment.

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Billing, Invoicing and Payments, Continued

Submitting Payments

Direct (policyholder) billed payments can be submitted electronically. Citizens has multiple electronic payment options:

Payment Submission Method	Process
Agent	Agents can submit payments through PolicyCenter. Refer to the Making an Online Payment job aid.
Policyholders	<p>Policyholders have two options for online payments:</p> <ul style="list-style-type: none"> • Pay-by-Phone • One-Time Online Payment <p>For more information about these options, see our Payments webpage.</p> <p>myPolicy Registered policyholders can use Citizens' policyholder self-service tool to submit a claim and/or payment online, to view policy and claims information, access policy documents, post-issuance billing information.</p> <ul style="list-style-type: none"> • Refer to the myPolicy Guide for Agents for more information. • The initial payment cannot be made using myPolicy.

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Post-Issuance Servicing

Overview Citizens reserves the right to review, evaluate, and/or separately underwrite each risk submitted through the expedited process. Agents are encouraged to submit any available documentation and update policy information as soon as possible after issuance to avoid delays in renewal processing.

Uploading Deferred Documents Within 90 days of the policy effective date, [deferred documents](#) must be submitted to avoid cancellation or nonrenewal. To submit deferred documents to an issued policy, refer to the [Uploading and Linking Documents](#) job aid. An activity to underwriting will not be required.

Deficiencies on the 4-Point Inspection

Prior to submitting the deferred documents, inspections should be reviewed for deficiencies or inaccuracies. If deficiencies are present, [proof of repair](#) must be provided. Agents should email agent.outreach@citizensfla.com, who will then work with Underwriting to confirm a performance violation is not issued. Refer to the [Home Condition Requirements Guide](#) when reviewing inspections.

Cancellation **Insured-requested Cancellation**
All short-rate and pro-rate rules apply to policies issued through the expedited submission process, including short-rate for all wind-only policies.

To process a cancellation, refer to the [Cancelling a Policy](#) job aid.

Underwriting Cancellation

Coverage is not guaranteed, and policies submitted through the expedited submission process will be subject to underwriting review. Ineligible or uninsurable policies are subject to cancellation or nonrenewal.

Underwriting may request specific documentation on some policies within the first 90 days of the policy to avoid cancellation.

Citizens-Provided Inspections Citizens reserves the right to conduct an interior and/or exterior inspection – during the life of the policy – at no cost to the policyholder and as a condition of coverage.

Refer to the [Property Inspection Expansion](#) agent bulletin dated January 7, 2022, for more information.

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Post-Issuance Servicing, Continued

**Claims and
First Notice of
Loss**

Any loss that occurs after the effective date should be reported to Citizens. Losses that occur prior to the effective date should be reported to the previous carrier.

If an agent receives a first notice of loss after the Citizens effective date, the policyholder should be warm-transferred to Citizens' 24-hour claims line. An agent can report a claim in PolicyCenter, or the policyholder can do so in [myPolicy](#). Refer to [Submitting a First Notice of Loss](#) job aid for more information.

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Resources

Overview

The [Training](#) page of the Citizens' agent website provides comprehensive information, job aids and on-demand training videos.

Training and Reference

Once logged in to the *Agents* website, access **Training**, then **Personal** to view additional job aids, training and reference materials.



Suggested resources to support expedited submission include:
Access and Submission:

- [Document Deferral Form](#)
- [Personal Lines New Business Submission Guide](#)
- [Searching and Managing Activities for Your Office](#)
- [Basic Navigation: Viewing and Servicing Policies](#)
- [Cancelling a Bound Submission](#)
- [Writing a Residence Held in Trust](#)

Billing

- [Changing a Payment Plan](#)
- [Making an Online Payment](#)
- [myPolicy](#)
- [Adding, Updating or Removing the Mortgagee or Payor](#)

Servicing post-issuance

- [Policy Changes](#)
- [Uploading and Linking Documents](#)
- [Cancelling a Policy](#)
- [Submitting a First Notice of Loss \(FNOL\)](#)

End