



## Returning to Citizens After an Assumption

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### Overview

Depopulation offers and Citizens eligibility is based on estimated renewal premiums at the time of the offer. In some instances, the actual premium when the offer becomes effective may be more than originally estimated.

Upon expiration of the Citizens policy, if the policyholder was initially deemed ineligible for Citizens but then receives a renewal premium that is now more than 20% greater than Citizens, they may be eligible to be rewritten as new business back into Citizens.

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### Audience

Agents and LCRs

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### Document Exception for Returning Policies

If the customer is eligible to return to Citizens, agents can submit a [Personal Lines: Document Exception Form](#) for new inspections to waive the requirement for 4-Point Inspections, photographs and Roof Condition documentation.

Additionally, agents can submit an older *Uniform Mitigation Verification Inspection Form*, so the policyholder does not incur the expense of a new inspection.

This exception will only be allowed for new policies effective on the expiration date of the assumed policy or up to 45-days post expiration date of the assumed policy. The following criteria must be met:

- The new policy effective date must be equal to or no more than 45 days after the assumed policy expiration date.
  - The new and assumed policy forms must match.
  - The policyholder on the new and assumed policies must match.
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## Returning to Citizens After an Assumption, Continued

### Underwriting Requirements

The risk must meet all of Citizens' underwriting requirements. To return to Citizens after an assumption, you will need to include all the following with your new-business submission:

1. The assuming carrier's current offer
2. Determine Policy Type

Policy Type	Requirement
HO-3, HO-6, DP-3 Dwelling, and DP-1 Dwelling	Eligibility must be established through Clearinghouse powered by <a href="#">EZLynx comparative rater</a> , with the <i>Detailed Quote Results</i> being submitted as proof of eligibility.
All other personal lines policy types	A screenshot of the comparative rater or at least one quote from carrier portal based on the Citizens Replacement Cost Estimator showing offer(s) are more than 20% or no offers are available

3. Proof of flood coverage, if applicable
4. Proof of Primary Residency, if applicable
5. Proof of roof replacement, if applicable, in order to bind the submission

Note: Refer to the [New Business Eligibility Guide](#) for more information.

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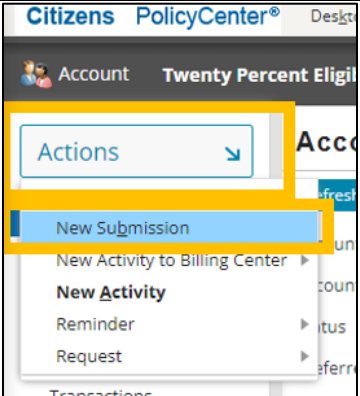
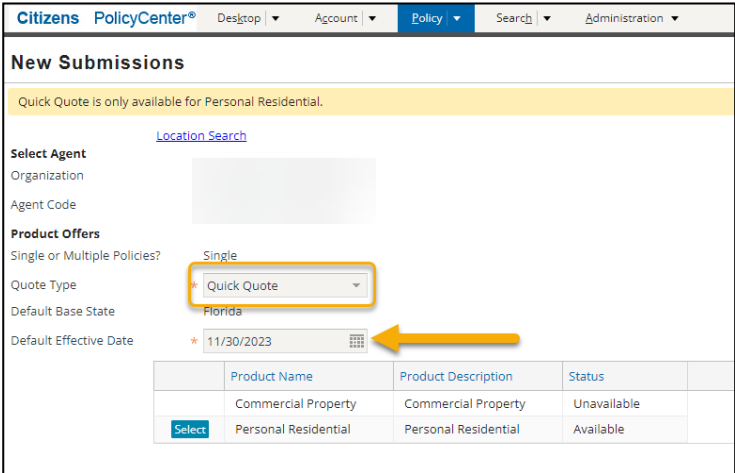


## Returning to Citizens After an Assumption, Continued

**Submission** HO-3, HO-6, DP-3 Dwelling, and DP-1 Dwelling will begin in EZLynx. Once your quote has been created in EZLynx, select **Access Quote** to bridge to PolicyCenter. Continue to Step 6 of this document.

*Note:* Refer to the [Citizens Clearinghouse Powered by EZLynx](#) quoting demonstration video for step-by-step instructions on your EZLynx quote.

For all other policy types, there are a few fields that require special attention. To create a new-business submission for a returning policy:

Step	Action
1	<p>Access the existing <a href="#">customer account</a>, then select <b>New Submission</b>.</p> 
2	<p>Select <b>Quick Quote</b>, enter the requested effective date, then select <b>Personal Residential</b>.</p>  <p><i>Note:</i> The effective date cannot be before the current Citizens policy's effective date, or more than 45 days after expiration.</p>

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## Returning to Citizens After an Assumption, Continued

Submission,  
continued

Step	Action																		
3	<p>Complete a <a href="#">quick quote</a>.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> <li>The quick quote must be compared to the assuming carrier's current offer. Create a comparable <a href="#">quick quote</a> to confirm eligibility under the 20% rule.</li> <li>Confirm the assuming carrier's offer is more than 20% greater than Citizens quick quote.</li> <li>Save and print the comparable quick quote. It will be a required document.</li> </ul>																		
4	<p>Shop other private market carriers using a comparative rater or carrier portals to determine if other offers are available. If so, attempt private market placement.</p> <p><i>Note:</i> Save the results. They will be a required document.</p>																		
5	<p>Convert the quick quote to a full application to continue with the submission.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center;"><b>Premium Estimate</b></p> <p style="text-align: center;"> <span>&lt; Back</span> <span> Edit Transaction</span> <span> Save Draft</span> <span style="border: 2px solid orange; padding: 2px;"> Full App</span> <span> Versions ▾</span> <span> Close Options ▾</span> <span> Print Options ▾</span> </p> </div>																		
6	<p><i>Note: EZLynx submissions begin here.</i> If a quote was initiated in EZLynx, most answers will prefill from EZLynx into Policy Center.</p> <p>On the <i>Policy Type</i> screen of your submission, select “<b>B</b>” for <i>Pre-qualification Question</i>.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p><b>Pre-Qualification Questions:</b></p> <p>Offer of Coverage (A, B, or C must be selected to be eligible for coverage.)</p> <p>A. I am unaware of any offer of coverage from an authorized insurer.</p> <p>B. The premium for all offers of coverage made by authorized insurers is more than 20 percent greater than the premium for comparable coverage from Citizens.</p> <div style="text-align: right; border: 1px solid orange; padding: 2px; display: inline-block;"> <span style="color: red;">+</span> B ▾         </div> </div>																		
7	<p>When entering prior policy information, enter the following:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center; font-size: small;">Request Loss History Report</p> <p style="text-align: center; font-size: small;">Prior Policies    Loss History Report</p> <p><b>Prior Policies</b></p> <p>Have you had Multiperil insurance on this property from an authorized insurer in the last 12 months? Yes ▾</p> <p>Have you ever had previous coverage with Citizens that has been declined, cancelled or non-renewed? Yes ▾</p> <p>Have you had Wind insurance on this property? No ▾</p> <table border="1" style="width: 100%; font-size: x-small; border-collapse: collapse;"> <thead> <tr> <th>Carrier Name</th> <th>Carrier Type</th> <th>Policy Number</th> <th>Exp Date</th> <th>Cancel/Non-Renew Reas...</th> <th>Other Reason</th> </tr> </thead> <tbody> <tr> <td>CITIZENS PROPERTY INS...</td> <td>Citizens</td> <td>086.....</td> <td>11/30/2023</td> <td>Other</td> <td>Depopulation 20% Rule</td> </tr> <tr> <td>CITIZENS PROPERTY INS...</td> <td>Multi-Peril</td> <td>088.....</td> <td>11/30/2023</td> <td>Other</td> <td>Depopulation 20% Rule</td> </tr> </tbody> </table> </div>	Carrier Name	Carrier Type	Policy Number	Exp Date	Cancel/Non-Renew Reas...	Other Reason	CITIZENS PROPERTY INS...	Citizens	086.....	11/30/2023	Other	Depopulation 20% Rule	CITIZENS PROPERTY INS...	Multi-Peril	088.....	11/30/2023	Other	Depopulation 20% Rule
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## Returning to Citizens After an Assumption, Continued

Submission,  
continued

Step	Action
8	Continue the submission. <i>Notes:</i> <ul style="list-style-type: none"> <li>• Flood coverage will be required, if applicable.</li> <li>• Coverage limits must be based on the current replacement cost estimate or alternative valuation.</li> <li>• Proof of primary occupancy may be required, if applicable.</li> </ul>
9	On the <i>Dwelling Construction</i> screen, enter building, construction, and improvements information.  A <a href="#">document exception</a> is available for the 4-Point Inspection, photos, Roof Condition and/or Wind Mitigation inspections more than five years old.  <b>Note: Proof of roof replacement, if applicable, still will be required.</b> If a <i>Year of Last Update - Roofing</i> is indicated, the completed roofing permit or roofing contract will be required.  <div data-bbox="574 1129 1149 1486"> <p>The screenshot shows the 'Dwelling Construction' form with the following fields:</p> <ul style="list-style-type: none"> <li><b>Construction</b> <ul style="list-style-type: none"> <li>Year Built: 1978</li> <li>Construction Type: Masonry</li> <li>Roof Material: Shingles - Asphalt/Fiber</li> <li>Roof Remaining Useful Life (years):</li> <li>Number of Units in Fire Division:</li> <li>Any Unacceptable Plumbing:</li> <li>Any Hazardous Electrical Wiring:</li> <li>Has the Aluminum Branch wiring been remediated?:</li> <li>Electrical Service - Number of Amps:</li> <li>BCEGS Grade:</li> </ul> </li> <li><b>Improvements</b> <ul style="list-style-type: none"> <li>Year of Last Update - Roofing:</li> <li>Four Point Inspection Date: 12/01/2023</li> </ul> </li> </ul> <p>A calendar pop-up is shown for the 'Four Point Inspection Date' field, displaying December 2023. The date 12/01/2023 is selected and highlighted with a blue box. A 'Today' button is also visible in the calendar interface.</p> </div>

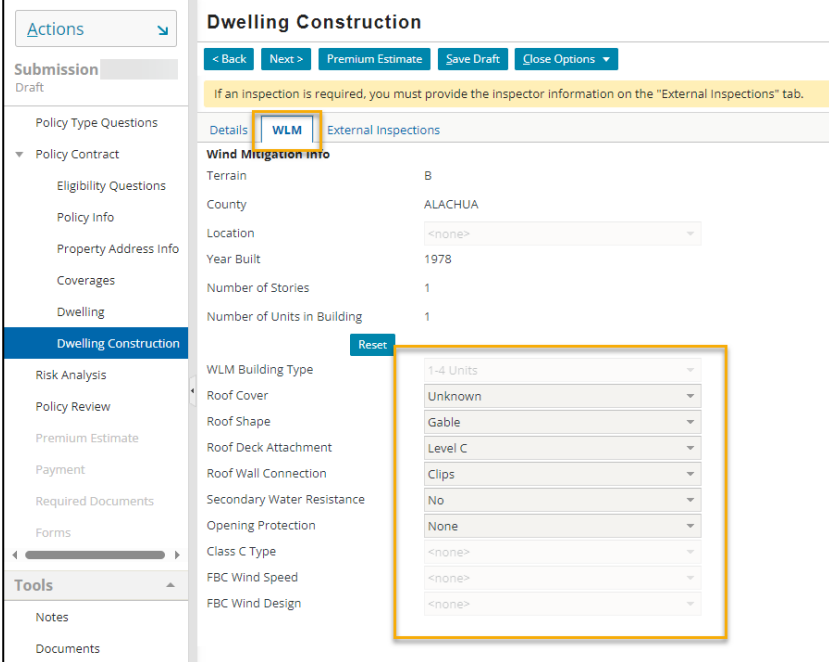
If entering a 4-Point Inspection exception, use "Today" as the date of the inspection.

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## Returning to Citizens After an Assumption, Continued

Submission,  
continued

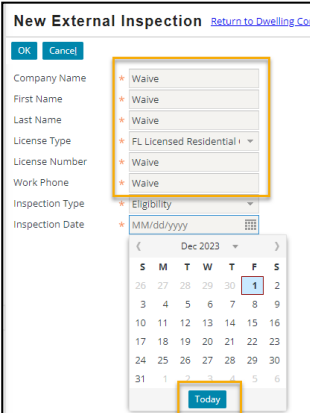
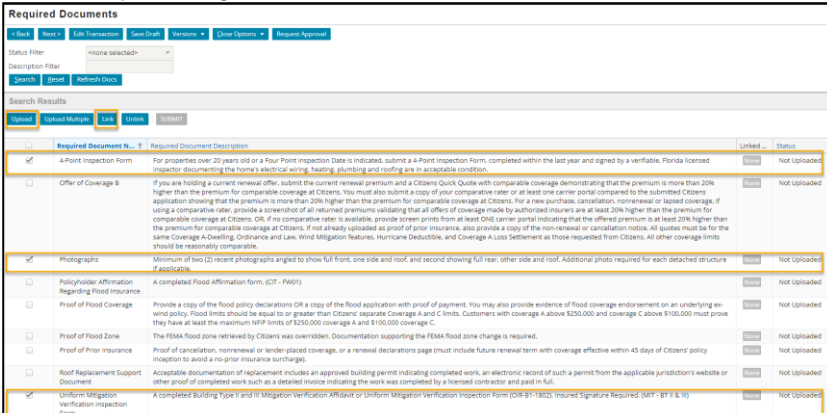
Step	Action
10	<p data-bbox="581 520 909 550">Continue to the <i>WLM</i> tab.</p>  <p data-bbox="581 1228 1406 1386">Mitigation inspections are valid for five years. To apply mitigation inspection credits to a policy, you will need to have an OIR-B1-1802. The <i>Document Exception Form</i> allows you to use an older inspection if needed, so that the policyholder does not need to order a new inspection.</p> <ul data-bbox="633 1396 1406 1564" style="list-style-type: none"> <li>• The old form still must be uploaded and the mitigation credits should mirror the prior policy.</li> <li>• If new/additional mitigation credits are applied, a new mitigation form will be required. A document exception will not be granted.</li> </ul>

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## Returning to Citizens After an Assumption, Continued

Submission, continued

Step	Action
11	<p>Continue to the <i>External Inspections</i> tab and select <b>New Inspection</b>.</p> <p>When entering the inspection information for the 4- Point (Eligibility), Roof Condition and/or Wind Mitigation inspector, enter <i>Waive</i> in each of the fields shown here, then "Today" as the date of the inspection.</p> 
12	<p>Continue the submission. On the <i>Required Documents</i> screen, a completed <a href="#">Personal Lines: Document Exception Form</a> should be uploaded in place of the 4-Point Inspection, Photographs and/or Roof Certification. The document exception form should also be uploaded along with mitigation forms completed more than five years ago.</p>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• Refer to <a href="#">Uploading and Linking Documents</a> job aid.</li> <li>• The prior Citizens <i>Nonrenewal Notice</i> should be submitted as <i>Proof of Prior</i>.</li> <li>• The takeout company's offer should be submitted as <i>Offer of Coverage B</i>, along with the Citizens quick quote and comparative rater/carrier portal screenshots.</li> </ul>

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## Returning to Citizens After an Assumption, Continued

### Personal Lines Document Exception Form

#### Accessing the Personal Lines Document Exception Form

The *Personal Lines Document Exception* form is located on the Citizens Agent portal. Login to the Citizens website, then go to **Training>Personal Job Aids>New Business**.



### Personal Lines: Document Exception Form

(This program and form applies to 2023 depopulated policies and later.)

Risks returning to Citizens after an assumption due to the takeout company's renewal offer being higher than estimated and placing the rate more than 20% higher than Citizens are eligible for a document exception process for new inspections only.

**Directions:**

1. Please indicate the assumed Citizens policy number where the waived inspections and/or photographs can be located:
2. Upload and link this completed form in the *Required Document* section in PolicyCenter® when declaring an exemption for the document requirement as outlined below.
3. Indicate which document(s) you are waiving (either because you do not have access to it or because one was not required on the prior policy):
  - Photographs
  - 4-point inspection
  - Roof condition documentation\*
 

\*This will not satisfy the requirement to prove roof replacement; if proving that the roof was replaced, the roof permit or roof replacement documentation will be required.
  - Current Uniform Mitigation Verification Inspection Form (OIR-B1-1802)
 

To apply mitigation inspection credits to a policy, you will need to have an OIR-B1-1802, this form allows you to use an older inspection if needed, so that the policyholder does not need to order a new inspection.
4. External Inspections: Enter Waive 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.
5. Indicate which company assumed the policy from Citizens. You will be required to provide their renewal offer as proof of compliance with the 20% rule:
 

<ul style="list-style-type: none"> <li><input type="checkbox"/> Monarch National</li> <li><input type="checkbox"/> Loggerhead</li> <li><input type="checkbox"/> Slide</li> <li><input type="checkbox"/> Florida Peninsula</li> <li><input type="checkbox"/> SafePoint</li> <li><input type="checkbox"/> Southern Oak</li> <li><input type="checkbox"/> Edison</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> VYRD</li> <li><input type="checkbox"/> American Traditions</li> <li><input type="checkbox"/> Orange Insurance</li> <li><input type="checkbox"/> TypTap</li> <li><input type="checkbox"/> Homeowners Choice</li> <li><input type="checkbox"/> Other: <input style="width: 100px;" type="text"/></li> </ul>
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**Notes:**

- **This exception will only be allowed for new policies effective on the expiration date of the assumed policy or up to 45 days following the expiration date of the assumed policy.**
- E-signatures are acceptable for inspection documents.
- Citizens reserves the right to require any documents to issue a new-business policy.
- Risk may not be eligible to return to Citizens based on Underwriting requirements. Agents must qualify that the risk meets all underwriting guidelines.
- Underwriting retains the right to reject documentation that does not reasonably support the representations made in the application.
- If the insured is requesting sinkhole loss coverage for the first time, all underwriting requirements related to the acquisition of sinkhole loss coverage will still be required, including a recent 4-point inspection.
- All flood requirements are still applicable.
- 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.)

Depop Ex 11 23

End of Procedure