



Citizens Property Insurance Corporation's Response to the Cancellation of Policies by Capitol Preferred Insurance Company

[Abstract](#)

Timeline of communications

Citizens Property Insurance Corporation

www.citizensfla.com

866.411.2742

Report a claim 24/7/365 or

Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET



August 31, 2020

Citizens Property Insurance Corporation's (Citizens) Response to the Cancellation of Policies by Capitol Preferred Insurance Company (CPI)

Timeline and Table of Contents

Date	By	What
May 26	Citizens	Emailed all internal staff to inform of CPI cancellation of approx. 23k policies and that Citizens will be offering quick quotes for eligible customers.
May 26	Citizens	Emailed all CPI agents advising what has happened, next steps, and Citizens' expedited agent appointment process.
June 5	Citizens	Emailed all internal staff to inform of CPI cancellation of approx. 23k policies, submission process, next steps and that Citizens will be offering quick quotes for eligible customers and upcoming agent communications.
June 5	Citizens	Emailed all CPI agents advising what has happened, and an update that Citizens' expedited agent appointment process deadline has been extended.
June 8	Citizens	Emailed CPI agents a list of their eligible CPI policies for quick quotes for group A, an overview of the submission process including quick quotes and process for those risks not eligible for quick quotes.
June 8	Citizens	Emailed all CPI agents a list of their ineligible policies for quick quotes advising that they can submit via Citizens' normal new business process.
June 17	Citizens	Emailed CPI agents a list of their eligible CPI policies for quick quotes for group B.
July 15	Citizens	Emailed all internal staff to inform of the required documents submission requirements and the deadline for agents to respond to the activity to prevent further underwriting action.
July 15	Citizens	Emailed appointed agents of the required documents submission requirements and the deadline to respond to the activity to prevent further underwriting action.
August 20	Citizens	Emailed internal staff to inform them that the required documents submission requirements and that the deadline has been extended to January due to the COVID-19 moratorium.
August 20	Citizens	Emailed appointed agents of the required documents submission requirements and that the deadline has been extended to January due to the COVID-19 moratorium.

Note: Citizens implemented programming for our expedited quoting process, importing of Capitol Preferred data, provided resource materials to staff about CPI, including talking points for our customer service staff, maintenance of FAQs available on our website and training about internal processes/workflows.



Citizens' Expedited Appointment Process for CPI Agents: June 2, 2020, Deadline

May 26, 2020

You are receiving this email because your agency is affected by Capitol Preferred Insurance Company's (CPI's) decision to cancel selected policies effective June 29, 2020, and you do not have an appointment with Citizens Property Insurance Corporation.

If your agency cannot secure coverage for your Capitol Preferred policyholders in the private market, Citizens is offering an expedited process for agent appointments so that you can help these affected customers.

To request appointment(s), the agency principal (AP) must complete the *Capitol Preferred Expedited Agent Appointment form* and email it to agent.outreach@citizensfla.com by 5 p.m. Tuesday, June 2, 2020.

After the AP emails the form, Citizens will email agreements and other paperwork to the AP and agents requesting appointment. After the AP and agents sign and submit these documents, Citizens will email system credentials and resource information to newly appointed agents within two business days. There is an appointment fee of \$125 per appointed agent, which is due from the AP when the agency places business with Citizens.

For more information:

- See the Florida Office of Insurance Regulation [consent order](#) regarding CPI.
- Email agent.outreach@citizensfla.com or call our Customer Care Center at 888.685.1555.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you may want to do business with Citizens. If you do not want a Citizens appointment and don't want to receive these emails, request to be unsubscribed from this list by emailing agent.outreach@citizensfla.com.



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Citizens' Expedited Appointment Process for CPI Agents: Deadline Extended to June 12

June 5, 2020

You are receiving this email because your agency is affected by Capitol Preferred Insurance Company's (CPI's) decision to cancel selected policies effective June 29, 2020, and you may not have an appointment with Citizens Property Insurance Corporation.

If your agency cannot secure coverage for your Capitol Preferred policyholders in the private market, Citizens is offering an expedited process for agent appointments so that you can secure Citizens coverage for eligible CPI customers. Citizens also has an expedited new-business process for eligible CPI risks.

To request appointment(s), the agency principal (AP) must complete the *Capitol Preferred Expedited Agent Appointment form* and email it to agent.outreach@citizensfla.com by 5 p.m. Friday, June 12, 2020.

After the AP emails the form, Citizens will email agreements and other paperwork to the AP and agents requesting appointment. After the AP and agents sign and submit these documents, Citizens will email system credentials and resource information to newly appointed agents within two business days.

There is an appointment fee of \$125 per appointed agent, which is due from the AP when the agency places business with Citizens.

Regardless of Citizens appointment, Citizens will email you today about our expedited new-business process for eligible CPI risks.

If you choose to become appointed with Citizens, you will receive a list of CPI policies for which you are the agent of record and that are eligible for our expedited submission process.

Free Webinar

Citizens is offering a free agent webinar Wednesday, June 10, 3-4 p.m. ET, about securing Citizens coverage for these policies. Register [here](#).

Note: See FAQ [4081](#) for computer requirements for the webinar.

For more information:

- See the Florida Office of Insurance Regulation [consent order](#) regarding CPI.
- Email agent.outreach@citizensfa.com or call our Customer Care Center at 888.685.1555.

Please disregard this email if you've been appointed by Citizens.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you may want to do business with Citizens. If you do not want a Citizens appointment and don't want to receive these emails, request to be unsubscribed from this list by emailing agent.outreach@citizensfla.com.



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Quick Quotes for Eligible CPI Policies Arriving Today

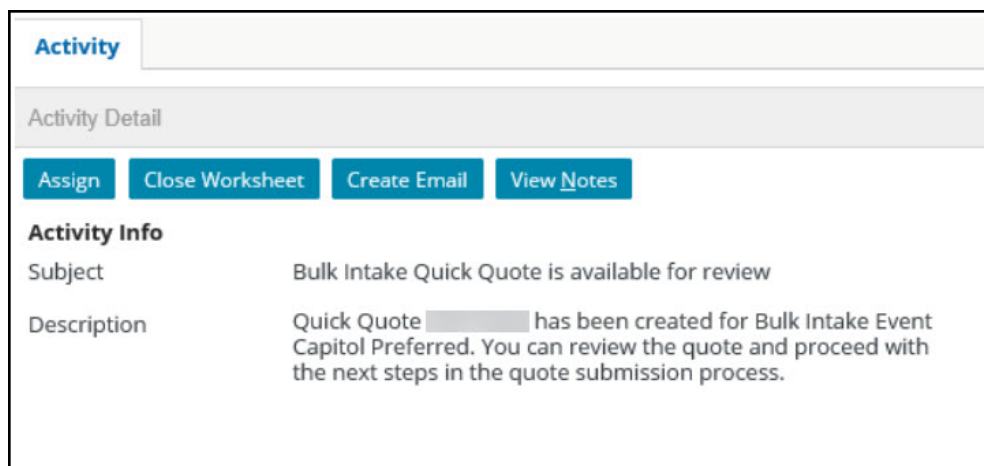
June 8, 2020

You are receiving this email because your agency is affected by Capitol Preferred Insurance Company's (CPI) decision to cancel selected policies effective June 29, 2020. As announced in the June 5 [email](#), Citizens is ready to assist you with securing coverage for affected CPI customers who meet Citizens' eligibility guidelines when coverage cannot be found in the private market.

Attached is your list of CPI policies that meet Citizens' eligibility guidelines. Citizens will send affected agents a separate list with their CPI policies that may not be eligible for Citizens coverage and/or not eligible for our expedited submission process.

Expedited Submission Process

Citizens has initiated quick quotes in PolicyCenter® using policy information provided by CPI. PolicyCenter will send you a notification activity today for each quick quote for coverage:



The screenshot shows a software interface for managing activities. At the top, there is a tab labeled 'Activity'. Below it, a section titled 'Activity Detail' contains four buttons: 'Assign', 'Close Worksheet', 'Create Email', and 'View Notes'. Underneath these buttons is a section titled 'Activity Info' which contains two rows of information: 'Subject' with the text 'Bulk Intake Quick Quote is available for review' and 'Description' with the text 'Quick Quote [redacted] has been created for Bulk Intake Event Capitol Preferred. You can review the quote and proceed with the next steps in the quote submission process.'

Figure 1: Screenshot of quick quote activity

After reviewing the quick quote with your customer and determining coverage is desired, you must convert the quote to an application and bind it by close of business June 29, 2020, to avoid a lapse in coverage.

Note: Citizens coverage is *not* guaranteed. Underwriters may cancel or nonrenew a policy, within applicable legal time frames, if they discover the risk does not meet our eligibility requirements.

Required Documents

Although document requirements are being deferred for these quick quote submissions, agents must submit these documents at least 120 days prior to the renewal notice to avoid Citizens mailing nonrenewal notices to the policyholder. Agents must provide documents after the policy issues such as:

- Current 4-point and roof inspection reports
- Wind mitigation inspections and other documents to verify policy discounts
- Proof of repairs for a prior loss
- Photos of the house

Payments and Mortgage Information

- All quick quote submissions will default to direct-bill and quarterly pay plan as the payment method. Prior to binding coverage, agents can change the payor and payment plan, if applicable.
- Initial payment for direct-billed policies are due by July 20, 2020.
- Mortgage company payments are due by August 13, 2020.
- Agents must enter mortgagee information, where applicable, for these risks.

Free Webinar

Citizens is offering a free webinar about securing Citizens coverage for these policies on June 10 from 3-4 p.m. [Register here.](#)

Notes:

- See FAQ [4081](#) regarding computer requirements for webinars.
- After June 11, see FAQ [4198](#) for a link to a recording of this webinar.

Resources

For more information, refer to our online resources:

- [Capitol Preferred Expedited Submission Guide](#)
- The May 6 [Personal Lines bulletin](#) for information about social-distanced 4-point property inspections
- Log into the *Agents* website and select:
 - **Personal > PR-M or PR-W.** Then, select the appropriate policy form to view Citizens' *Underwriting Guidelines*.
 - **Training > Personal** on the left side to access PolicyCenter job aids
 - **FAQs** on the top menu bar. Enter a topic or question in the *Search* field, and select the **Search** button.

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

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. To have your appointment terminated, contact Agent Administration at agents@citizensfla.com. If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



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CPI Policies Not Eligible for Citizens Coverage and/or Quick Quotes

June TBD, 2020

You are receiving this email because your agency is affected by Capitol Preferred Insurance Company's (CPI) decision to cancel selected policies effective June 29, 2020.

Attached is a list of CPI policies that may be ineligible for Citizens coverage for reasons such as, but not limited to, any dwelling replacement cost of \$700,000 or more.

Note: Citizens-appointed agents can contact Citizens' Customer Care Center at 888.685.1555 to discuss any changes that may affect a risk's eligibility for Citizens coverage.

Also on the attached list are CPI policies that are ineligible for our quick quote process. Citizens-appointed agents can submit these risks via our normal new-business process and include:

- Policies with three or more losses within five years
- Policies with an open claim. Underwriters will require documentation (for example, photos and inspection report) of existing damage and commitments to repair that damage prior to accepting these risks.
- Policies that have been cancelled prior to June 29, 2020
- Policies with a named insured or an additional named insured in the name of a trust. See Agent Job Aids [Writing a Residence Held in Trust](#) and [Residence Held in Trust: New Rules, Forms and System Changes](#) for more information.

Resources

For more information, Citizens-appointed agents can log in to the *Agents* website and select:

- **Personal > PR-M or PR-W.** Then, select the appropriate policy form to view Citizens' *Underwriting Guidelines*.
- **Training > Personal** on the left side to access PolicyCenter job aids
- **FAQs** on the top menu bar. Enter a topic or question in the *Search* field, and select the **Search** button

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

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Quick Quotes for Eligible CPI Policies Arriving Today

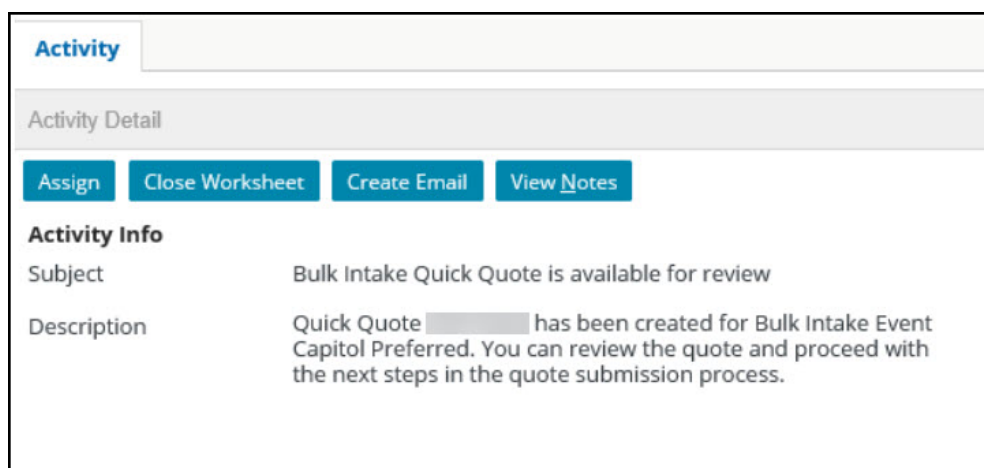
June 17, 2020

You are receiving this email because your agency is affected by Capitol Preferred Insurance Company's (CPI) decision to cancel selected policies effective June 29, 2020. As announced in the June 5 [email](#), Citizens is ready to assist you with securing coverage for affected CPI customers who meet Citizens' eligibility guidelines when coverage cannot be found in the private market.

Attached is your list of CPI policies that meet Citizens' eligibility guidelines. On June 8, Citizens sent affected agents a separate list with their CPI policies that may not be eligible for Citizens coverage and/or not eligible for our expedited submission process.

Expedited Submission Process

Citizens has initiated quick quotes in PolicyCenter® using policy information provided by CPI. PolicyCenter will send you a notification activity today for each quick quote for coverage:



The screenshot shows a software interface for managing activities. At the top, there is a tab labeled 'Activity'. Below this is a section titled 'Activity Detail'. Under 'Activity Detail', there are four buttons: 'Assign', 'Close Worksheet', 'Create Email', and 'View Notes'. Below the buttons is a section titled 'Activity Info'. This section contains two rows of information: 'Subject' with the text 'Bulk Intake Quick Quote is available for review' and 'Description' with the text 'Quick Quote [redacted] has been created for Bulk Intake Event Capitol Preferred. You can review the quote and proceed with the next steps in the quote submission process.'

Figure 1: Screenshot of quick quote activity

After reviewing the quick quote with your customer and determining coverage is desired, you must convert the quote to an application and bind it by close of business June 29, 2020, to avoid a lapse in coverage.

Note: Citizens coverage is *not* guaranteed. Underwriters may cancel or nonrenew a policy, within applicable legal time frames, if they discover the risk does not meet our eligibility requirements.

Required Documents

Although document requirements are being deferred for these quick quote submissions, agents must submit these documents at least 120 days prior to the renewal notice to avoid Citizens mailing nonrenewal notices to the policyholder. Agents must provide documents after the policy issues such as:

- Current 4-point and roof inspection reports
- Wind mitigation inspections and other documents to verify policy discounts
- Proof of repairs for a prior loss
- Photos of the house

Payments and Mortgage Information

- All quick quote submissions will default to direct-bill and quarterly pay plan as the payment method. Prior to binding coverage, agents can change the payor and payment plan, if applicable.
- Initial payment for direct-billed policies are due by July 20, 2020.
- Mortgage company payments are due by August 13, 2020.
- Agents must enter mortgagee information, where applicable, for these risks.

Free Recorded Webinar

Agents can view a free recorded webinar about securing Citizens coverage for these policies. [Click here](#) to access the recorded webinar.

Resources

For more information, refer to our online resources:

- [Capitol Preferred Expedited Submission Guide](#)
- The May 6 [Personal Lines bulletin](#) for information about social-distanced 4-point property inspections
- Log into the *Agents* website and select:
 - **Personal** > **PR-M** or **PR-W**. Then, select the appropriate policy form to view Citizens' *Underwriting Guidelines*.
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Appointed agents can submit questions to Citizens by replying to this email or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within three business days. Agents also can contact the Customer Care Center at 888.685.1555.

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Required Documentation for Risks from Capitol Preferred

July 15, 2020

You are receiving this email because you have customers who recently had their Capitol Preferred Insurance Company's coverage cancelled, and you secured coverage for them with Citizens. As mentioned in the [Quick Quotes for Eligible CPI Policies Arriving Today](#) alert you received last month, Citizens coverage is *not* guaranteed. Underwriters may cancel or nonrenew a policy, within applicable legal time frames, if Citizens is unable to determine the risk meets our eligibility requirements.

PolicyCenter Activity

To ensure these risks meet our requirements, our Underwriters will be sending affected agents a PolicyCenter® activity named *Request for Required Documents (Capitol Preferred)* the week of July 19 that requests documentation for each policy under Underwriting review. Agents must upload documentation to prevent additional underwriting action by August 14.

Documentation may include the following:

- Current [4-Point Inspection Form](#) and roof inspection reports
- [Uniform Mitigation Verification Inspection Form](#) and other documents to verify policy discounts
- Cost estimate
- Proof of repairs for a prior loss, which could include paid-in-full receipts
- Photos of the house

Use the [Capitol Preferred: Required Documents and Policy Changes](#) job aid to update policies.

For policyholders who need an inspection but do not want inspectors in their home, Mueller Services Inc. offers 4-point inspections that meet the guidelines for social distancing. For more information, refer to the May 6 [Personal Lines bulletin](#).

Resources:

Citizens-appointed agents can log in to the *Agents* website and select:

- **Personal > PR-M or PR-W**. Then, select the appropriate policy form to view Citizens' *Underwriting Guidelines*.
- [Capitol Preferred Expedited Submission Process for Citizens-Appointed Agents](#) in the **Training > Webinar Recordings** webpage.
- **FAQs** on the top menu bar. Enter a topic or question in the *Search* field and select the *Search* button.

- [Uploading and Linking Documents](#) job aid
 - [Home Condition Requirements](#) for acceptable roof, electrical, plumbing and heating conditions and requirements
-

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Alert

Citizens' COVID-19 Response

Required Documentation Extension for Risks from Capitol Preferred

August 20, 2020

Citizens announced in the July 15 [Required Documentation for Risks from Capitol Preferred](#) alert that affected agents will receive a *Request for Required Documents (Capitol Preferred)* activity for policies under Underwriting review to ensure risks meet our underwriting requirements.

Citizens recently extended the moratorium for cancellation and nonrenewals due to COVID-19 until at least the end of 2020. With this extension, the deadline for required documentation has changed from August 14, 2020, to January 15, 2021. As of tomorrow, the *Request for Required Documents (Capitol Preferred)* activity will reflect the due date of January 15, 2021. Disregard the previous due date on earlier activities.

We encourage agents to continue to follow up with the policyholders and upload the required documentation to prevent a nonrenewal notice from generating to the policyholder after the moratorium is lifted.

Resources

For more information, log in to the *Agents* website and select:

- **Personal** → **PR-M** or **PR-W**. Then, select the appropriate policy form to view Citizens' *Underwriting Guidelines*.
- **FAQs** on the top menu bar. Enter a topic or question in the *Search* field and select the *Search* button.
- [Capitol Preferred: Required Documents and Policy Changes](#) job aid
- [Uploading and Linking Documents](#) job aid
- [Home Condition Requirements](#) for acceptable roof, electrical, plumbing and heating conditions and requirements

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

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