



Clearinghouse Powered by EZLynx Enhancements

February 20, 2025

Citizens is enhancing the Property Insurance Clearinghouse with EZLynx®. This change will happen in phases by agency from March 6, 2025, to March 27, 2025. Agents will receive an Alert Bulletin by February 24, 2025, with their activation date and recommended training date.

When this change starts, EZLynx will check if premiums are eligible for Citizens HO-3, HO-6, and DP-1-D and DP-3-D policies. **If the premiums are within 20% of the Citizens premium, you won't be able to move to PolicyCenter®.** Agents will not need to upload the *Detailed Quote Results* document to show eligibility for risks that can be submitted to Citizens through EZLynx.

If a carrier returns a premium that makes the risk ineligible for a Citizens application, the agent can request an exception if:

- The carrier will not accept a risk based on their filed and approved underwriting guidelines.
- The price increases after the agent submits it to the carrier with no changes in data.
- The carrier rejects the risk once submitted.

Note: If an agent has no carrier appointments in EZLynx, PolicyCenter will require a copy of a qualifying quote with at least one private-market carrier with whom they have an appointment to verify the risk is eligible to be written with Citizens.

Upcoming Training

Upcoming training will provide additional details about EZLynx and how to request an exception. Representatives from Citizens and Applied Systems will conduct free webinars in which we will present the upcoming enhancements to streamline your new-business submissions through PolicyCenter in order to meet eligibility requirements. For more details about the Clearinghouse Powered by EZLynx, refer to the following resources.

Resources

A new [Clearinghouse Powered by EZLynx Best Practice Guide](#) provides additional guidance for agents submitting new-business risks via EZLynx. It includes details about entering wind loss mitigation features, how to enter quotes for limited liability companies and other entities, and how to proceed when a clearinghouse carrier determines a risk is ineligible after the agent applies via the carrier's portal.

Agency staff can access the [EZLynx & Citizens Resource Hub](#) and the [Clearinghouse Powered by EZLynx Handout](#) for more information and training for the EZLynx Rating Engine.

Log in to the *Agents* site to access these resources:

- Select **News > Agent Bulletins > Personal Lines** to view the September 24, 2024, [Personal Lines Bulletin](#)
- Select **Training > On Demand Education** to view the [Citizens Clearinghouse Powered by EZLynx](#) submission demonstration.
- Select **Training > Webinar Recordings** to access a recorded version of the Clearinghouse Powered by EZLynx webinars:
 - [Clearinghouse Powered by EZLynx: A New Solution for Verifying Eligibility](#)
 - [Understanding Eligibility Requirements FAQs](#)
- Select **Training > Personal Job Aids**, and look under:
 - *Clearinghouse* for the [Clearinghouse Powered by EZLynx Checklist](#), [EZLynx Best Practice Guide](#), and [Clearinghouse Powered by EZLynx Override Form](#)
 - *General* for the [Wind Mitigation Feature Help Chart](#)
 - *Learn More* for the [New Business Eligibility Guide](#), *Product Guides*, and *Required Document Guides* by policy type
 - *New Business* for PolicyCenter job aids: [New Business Submission Guide](#), [Creating a Quick Quote](#), and [Uploading and Linking Documents](#)
- Select **myAgency**, and look in the *Spotlight* section on the right for the [Agent Performance Standards Program Guide for Personal Lines](#).

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 five business days. Agents also can contact the Customer Care Center at 888.685.1555.

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