

# Renewal Clearinghouse Powered by EZLynx Checklist

As you prepare your agency for the integration of your renewals into the Clearinghouse Powered by EZLynx®, there are a few things you can do to set yourself up for success. Below is a checklist of items to help you:

*Important:* Please note that there is a very specific timeline associated with renewals. Please read below to understand and plan for it.

## 1. Review and Validate Appointments & Credentials

### EZLynx Administrator:

☐ Review your list of agents and staff with Citizens Property Insurance Corporation credentials in myAgency to ensure they have the proper user role.

Licensing & Business Need	Role for Citizens	Function in EZLynx	Carrier login requirements for EZLynx
<b>2-20, 20-44, 9-20 or 90-44</b> Agent of record	Full Agent	Full quoting and ability to bridge	User must enter credentials for all carriers on EZLynx that they are appointed with
<b>2-20, 20-44, 9-20 or 90-44</b> Writing on behalf of an agent of record	Limited Agent	Full renewal quoting and the ability to bridge for the agent they are writing the business for	User must enter a login for <b><u>all</u></b> the carriers participating in the renewal Clearinghouse that the agent(s) of record is appointed with
<b>4-40</b> Writing on behalf of an agent of record	LCR - Write and Service		
<b>4-40, 2-20</b> Not writing new business, service only	LCR - Service Only		
Unlicensed – input of quote only	Support Staff - View Only		

☐ Review and add all of the carriers the agents in your agency are appointed with in the *Manage Carrier* section under *Agency Administration* in EZLynx. Only include those carriers with which you are able to write new business. Carriers with which agents have a Limited Service Agreement (LSA) for just the Depopulation Program should not be added.

☐ Remove any insurance carriers you no longer have active appointments with. (These appointments must also **not** be listed as active on your Department of Financial Services [DFS] record.)

### EZLynx Users:

☐ The Clearinghouse will validate against the agent of record on the Citizens policy and their appointments with DFS for those carriers participating in the renewal Clearinghouse. In the *Logins* section of EZLynx, add the username/password for each of those carriers as needed.

### For assistance with Carrier Setup:

☐ [Carrier Setup Job Aid](#)

☐ [Setting Carrier Logins Article](#)

## 2. Training & Resources

### Participating Renewal Clearinghouse Carriers:

Carrier	Homeowners		Dwelling
	HO-3	HO-6	
American Integrity Insurance	X	X	X
American Traditions Insurance Company	X	X	
Cabrillo Coastal	X	X	X
Cypress Property & Casualty	X	X	
Edison Insurance Company	X	X	
Florida Peninsula Insurance Company	X	X	X
Ovation Home Insurance Exchange	X		
People's Trust	X		
Security First	X	X	X
Slide Insurance	X	X	
Southern Oak Insurance Company	X	X	
Tower Hill Insurance	X	X	X
Universal North America	X	X	
Universal Property and Casualty	X	X	

### Complete the mandatory training by January 9, 2026:

☐ [Successfully Managing Your Citizens Renewals in the Clearinghouse](#)

☐ [Renewal Workflow for Citizens Clearinghouse Powered by EZLynx](#)

☐ Attend or watch the recording of the upcoming *Clearinghouse Renewals: Best Practices and Frequently Asked Questions* webinar. We will send an invite based on your “go-live” date.

### Review and become familiar with the following resources:

☐ [Clearinghouse Renewals Processing Guide](#): This guide will help you manage your Citizens renewal business effectively.

☐ [EZLynx Best Practice Guide](#): This guide is constantly updated as we learn new information that will help agents.

☐ [EZLynx & Citizens Resource Hub](#): On the resource hub, you will find many resources in the form of short videos, step-by-step overviews, and quick reference documents.

### 3. Override Process

If a carrier returns a premium that makes the risk ineligible for a Citizens renewal, the agent can request an eligibility override exception when one of the following occur:

- The carrier will not accept a risk based on their filed and approved underwriting guidelines, or the carrier rejects the risk after it is submitted.
- The price increases will exceed more than 20% greater than the Citizens premium after submission.

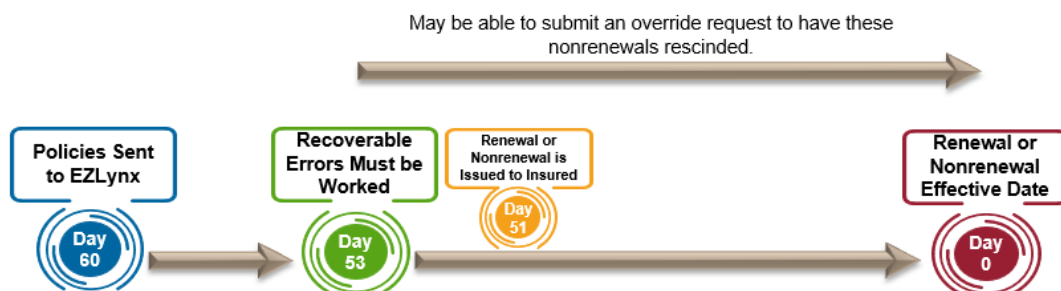
**BOTH of the following are required for renewal eligibility override exceptions:**

- All recoverable errors must be resolved.
- The request is submitted prior to expiration of the Citizens policy.

☐ All agents should have the [Clearinghouse Powered by EZLynx® Override Form](#) bookmarked.

### 4. Agency Operations to Think About

☐ The following timeline is very specific and important to the renewal process. It is important to understand this fully before your policies begin to go through the renewal Clearinghouse. Not meeting due dates outlined below could result in a loss of commission for some renewals.



**Note:** All recoverable errors must be processed by the 53rd day. You will have anywhere from one to seven days to process renewals, so having a good understanding of how you will work your lists will be crucial.

☐ Choose a small number of people to work the renewals on a daily basis. Once a determination on eligibility has been reached, those that are ineligible for Citizens and need to be written in the private market can be referred to an agent in the office to pursue.

**Note:** Policies deemed ineligible for Citizens will need to have coverage secured as new business with another carrier. The new policy will be subject to all of the new carrier's underwriting guidelines and requirements (including but not limited to obtaining new inspections). The policy will not be created for you, and once they nonrenew with Citizens, if a new policy is not written, they will be without coverage.

☐ Look up all the answers to questions that are commonly received from the carriers you write for ahead of time (prior to working them in EZLynx). For example, if Carrier A usually asks for the age of the hot water heater on *Homeowners 3-Special Form* (HO-3) and *Dwelling Property 3- Special Form* (DP-3) policy types, add a column to your spreadsheet for this data and look it up and add it for each policy on your list. If Carrier B always asks for the year of roof update on HO-3 and DP policy types, add a column to your spreadsheet for this data and look it up ahead of time for each policy on your list.

☐ Some carriers require the applicant to agree to allow them to run a credit score before providing a valid quote. While some error messages you see for this reason are "non recoverable", meaning you do not need to fix them to move forward, we still encourage you to determine a best practice for this. Maximizing the carriers that return an offer can have benefits to the customer.

## 5. Best Practices

- ☐ Work all *Recoverable Error* statuses first.

*Note:* Refer to the timeline above to make sure that you are prioritizing the renewals you need to first, as you will have anywhere from one to seven days to process recoverable errors.

- ☐ Set up an email “rule” to forward the email from the agent of record to the agent, LCR, or staff member who will be working the recoverable errors.

- ☐ Answer as many carrier default questions in EZLynx that would be practical so that you do not need to answer the question every time.

*Note:* Only do this for questions for which you would like the answer to be the same for all policies.

- ☐ Anywhere the screen has an option for *Graph View* or *Hide Prefilled Answers* in the top-right corner, be sure to uncheck this so it is grayed out and not purple.

*Note:* Having this checked on can limit the errors and prefills you are able to see when you access a renewal.

- ☐ Review all pre-filled questions for each carrier to make sure that they are accurate.

*Note:* Sometimes the carrier may default to an answer that is not correct for the insured (e.g., Hurricane Deductible defaults to \$1,000 / 2% and this insured has \$2,500 / 2% with Citizens). You would want to change this for the insured so that it and your quotes are accurate.

- ☐ When working renewals, the following may help you identify answers to recoverable errors: PolicyCenter®, your Agency Management System, 4-Point Inspections, etc.

## 6. Seeking Assistance

Be sure you have taken all mandatory training prior to contacting Citizens or EZLynx. Once you have exhausted all resources, you may use the below to contact Citizens or EZLynx.

For	Contact
Credentialling and system errors	EZLynx Support Center: (877) 932-2382 EZLynx Email: <a href="mailto:support@ezlynx.com">support@ezlynx.com</a>
<ul style="list-style-type: none"> <li>Guidance and additional agency support</li> <li>Questions regarding Citizens' eligibility results</li> </ul>	Citizens Customer Care Center: (888) 685-1555