

Underwriting Guidance for Weston Policyholders

agosto 11, 2022

Weston Property & Casualty Insurance Company was ordered into liquidation by the Circuit Court of the Second Judicial Circuit, in and for Leon County, Florida, as of August 8, 2022. The Florida Department of Financial Services (DFS) is appointed as Receiver of Weston Property & Casualty Insurance Company, and all policies will be cancelled effective September 7, 2022. For more information, see the [order](#).

Notes:

- DFS issued a *Notice to Agent or Broker of Weston Property & Casualty Insurance Company*, which informs agents of their responsibilities to provide written notice to Weston policyholders of the DFS receivership and of the cancellation date of their Weston policy effective September 7, 2022. For more information, see the [DFS](#) website.
- [Florida Insurance Guaranty Association](#) (FIGA) will mail unearned premium refunds to affected policyholders within 45 to 60 days of the liquidation date.

Agents will be required to submit a new-business application if requesting coverage from Citizens. To support the short time needed to provide coverage for these risks, Citizens has eased some underwriting time frames. More information is below.

Deferral for Required Documents for New-Business Submissions

Agents will either need to submit required documents or a document deferral request for the new business to be issued. Agents are encouraged to 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:

- Roof condition documentation
- Current *Uniform Mitigation Verification Inspection Form* (OIR-B1-1802)
- 4-Point Inspection (if converting risk from wind-only to multiperil)

Wind Loss Mitigation: Agents should apply the discount based on the current form available. If the current form is expired, it may be provided as a required document. A new form will be required within 90 days to retain the discount.

When deferring a roof condition inspection, agents must enter the **External Inspection Information** as

shown below. To avoid your submission going into an unbound status, please log in to the *Agents* site and refer to FAQ [4455](#) for additional guidance on roof condition and inspection deferrals.

- Company name
- First name
- Last name
- License number

Note: If the above information is not available, agents can enter *Deferred* in these fields.

Submit the [Personal Lines: Document Deferral Form for Expedited Submission](#) in lieu of these required documents in PolicyCenter®. This deferral program is available for business effective August 9 through September 23, 2022.

Agents should submit new business for underwriting review as soon as all initial documents, including the document deferral form (if needed), are loaded into PolicyCenter. 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 possible nonrenewal.

Note: Agents can submit the required documents to have a nonrenewal rescinded.

As reminders:

- Agents should bypass the Citizens Property Insurance Clearinghouse for Weston submissions and go directly to PolicyCenter. Please refer to the [New Business Submission Guide](#).
- Weston policies written outside the wind pool are not eligible for wind-only coverage with Citizens. The current X-Wind carrier should be contacted to determine if wind coverage can be provided. If not, the risk may be eligible for a Citizens multiperil policy.
- Eligibility for Citizens will be based on “no admitted market available” or no admitted wind only policy premium within 20% of the Citizens premium.
- Citizens has statutory maximums on coverage limits: Any risk in any county (except Miami-Dade or Monroe counties) that has a dwelling replacement cost of \$700,000 or more, or a single condominium unit that has a combined dwelling and content replacement cost of \$700,000 or more, is not eligible for coverage with Citizens. In Miami-Dade and Monroe counties, any risk that has a dwelling replacement cost of \$1 million or more, or a single condominium unit that has a combined dwelling and content replacement cost of \$1 million or more, is not eligible for coverage with Citizens.
- New-business risks cannot be submitted with a named insured or an additional named insured in the name of a trust. Refer to the agent job aids [Writing a Residence Held in Trust](#) and [Residence Held in Trust: New Rules, Forms and System Changes](#) for more information.

Risks with Existing Damage/Open Claims

When open claims and/or existing damage are present, an unbound submission should be submitted directly to PolicyCenter and should include the following documentation:

- Photos of the existing damage
- Document(s) reflecting when the repairs will be completed

To ensure the risk is submitted correctly, enter the existing damage (including roof) by answering the

eligibility question – *Does the dwelling have any existing damage?* – as “Yes,” and then enter a description of the damage.

When submitting a risk with existing roof damage, contact the Customer Care Center at 888.685.1555. Inform the representative that the risk is a Weston customer who has existing roof damage and needs to secure coverage before their existing policy is cancelled. The representative will provide you with further instructions.

Note: Loss History reports will automatically be pulled on all submissions. Agents should carefully review any previous losses that may require proof of repair.

Entering the Prior Carrier in PolicyCenter

When submitting a new-business risk into PolicyCenter, agents must follow the steps below to select the appropriate prior-carrier information:

1. On the *Policy Info* screen, enter information regarding the prior policies.
2. Click in the **Carrier Name** field to access the search feature.
Result: The External Carriers search page displays.
3. Enter the first few characters of the carrier’s name and select **Search**.
Result: The search results display.
4. In the search results, select the *Carrier Id*, **202707**, and *Carrier Name*, **Weston Insurance Company**.
Result: The Policy Info screen displays.
5. Complete the remaining fields: *Policy Number*, *Expiration Date* and *Cancel or Non-Renewal Reason*.

Resources

For more details, log in to the *Agents* site and select:

- **Training > Citizens Essentials** for online webinar recordings to help you navigate the new-business submission process and service your customers
- **Training > Personal Job Aids** to access:
 - [Creating a Quick Quote](#)
 - [New-Business Submission Guide](#)
 - [Automated Loss History Data and Acceptable Proof of Repair Guide](#)
 - [Uploading and Linking Documents](#)
 - [Home Condition Requirements](#)
 - [Mobile Home Condition Requirements](#)
 - *Required Document Guides* (by policy form on the right-hand side)
- **FAQs** on the top menu. Enter *+document +deferral* in the Search field.

If you have any questions or concerns, contact Citizens’ Customer Care Center weekdays, 8 a.m.-5:30 p.m. ET, 888.685.1555.

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