

Document Deferral Process for FedNat, Maison and Monarch Policyholders

June 03, 2022

The Florida Office of Insurance Regulation (OIR) has issued a [consent order](#) for the following companies to cancel approximately 68,000 personal lines policies effective June 29, 2022:

- [FedNat Insurance Company](#)
 - [Maison Insurance](#)
 - [Monarch National Insurance Company](#)
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Notes

- The above referenced companies issued cancellation notices to their affected policyholders May 16, 2022.
- The companies will mail unearned premium refunds to affected policyholders by July 1, 2022.

Agents assisting FedNat, Maison and Monarch policyholders affected by the early cancellation and who are not the agent of record for the prior policy should follow the new-business process outlined below.

You have time to secure replacement coverage for these customers in the private market. If you are unable to secure coverage in the private market, Citizens may provide coverage for these customers for one year, effective on June 29, 2022; however, coverage is not automatic and is not guaranteed. All risks are subject to Citizens' eligibility rules.

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 should 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:

- 4-point inspection form

- Roof condition documentation
- Current *Uniform Mitigation Verification Inspection Form* (OIR-B1-1802)

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.

Submit the [Document Deferral Form for Fed Nat, Maison and Monarch Policyholders](#) in lieu of these required documents in PolicyCenter®. This deferral program ends July 13, 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.

As reminders:

- All new-business risks must be submitted through the Citizens Property Insurance Clearinghouse for applicable policy types.
- 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 is present, a submission for approval should include the following documentation:

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

To submit a risk with existing roof damage, contact the Customer Care Center at 888.685.1555. Inform the representative that the risk is a FedNat, Maison or Monarch 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: Personal Lines Underwriters may request an existing damage written disclaimer from the applicant.

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* and *Carrier Name*,
Result: The *Policy Info* screen displays.

Carrier Id	Carrier Name
203391	MONARCH NATIONAL INSURANCE COMPANY
203685	MAISON INSURANCE COMPANY
103275	FEDNAT INSURANCE COMPANY

Figure 1: *Carrier Id* and *Carrier Name* for the External Carriers

5. Complete the remaining fields: *Policy Number*, *Expiration Date* and *Cancel or Non-Renewal Reason*.

Resources

[Personal Lines Bulletin](#): *Reminder: Automated Loss-History Data in PolicyCenter* dated November 17, 2021

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

- **Training > Citizens Essentials** for online webinar recordings to help you navigate the new-business submission process and service your customers:
 - *Citizens Essentials 1: Personal - Eligibility and Prequalification*
 - *Citizens Essentials 2: Success in the Clearinghouse*
 - *Citizens Essentials 3: Personal - Submission and Issuance in PolicyCenter*
 - *Citizens Essentials 4: Personal - Servicing, Remarketing and Renewals*
- **Training > Personal Job Aids** to access:
 - [Using the Clearinghouse for New Business](#)
 - [New-Business Submission 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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