

Clearinghouse Expands to Include Wind-Only Policy Forms

June 14, 2017

Beginning July 10, 2017, the Citizens Property Insurance Clearinghouse will process new business and renewals for the following policy forms:

- *Homeowners 2 – Wind-Only Form (HW-2)*
 - *Homeowners 6 – Unit-Owners Wind-Only Form (HW-6)*
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Access

The clearinghouse can be accessed at <https://clearinghouse.citizensfla.com> or via the *Systems* menu on the *Agents* website.

Existing Quotes

- HW-2 and HW-6 quotes entered in PolicyCenter® and converted to an application before July 10, 2017, do not need to be submitted to the clearinghouse.
 - HW-2 and HW-6 quotes entered in PolicyCenter and not converted to an application by July 10, 2017, must be resubmitted through the clearinghouse.
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New Business

All HW-2 and HW-6 new business submitted on or after July 10, 2017, must be submitted through the clearinghouse before being bound in PolicyCenter. The process for submitting HW-2 and HW-6 new business is identical to the process outlined in the *January 21, 2014, Personal Lines Bulletin*.

Enter a risk in the clearinghouse *only* if it meets all Citizens eligibility requirements and coverage is unavailable through the agent's appointed companies.

Renewals

HW-2 and HW-6 policies renewing on or after September 13, 2017, will be processed through the clearinghouse.

The process for renewing HW-2 and HW-6 policies through the clearinghouse will be identical to that outlined for HO-3 policies in the *August 12, 2014, Personal Lines Bulletin*, with the exception that the seven-day confirmation time frame has been expanded to 12 days, as announced in the *February 5, 2015, Personal Lines Bulletin*.

To help prepare for this initiative, agency principals can request a copy of their book-of-business by completing an [Agency Book-of-Business Request](#) form, which is available on the *Agents* site [myAgency](#) page.

Agent Renewal Emails

Agents will receive up to three automated daily emails, which will include a spreadsheet of customer policies that will be set to renew or nonrenew in approximately 65 days.

The emails will be sent to the email address in the agent's clearinghouse profile. Agents can change this address on the *Renewals* tab of the clearinghouse, under *Notification Center*. Changing the email address on the clearinghouse *Renewals* tab *will not* change the agent's email settings in any other Citizens systems.

Limited Servicing Agreements

Participating clearinghouse companies may offer Citizens-appointed agents either full appointments or limited servicing agreements (LSAs). These agreements will enable agents to pursue and service offers of coverage made through the clearinghouse by participating companies.

To avoid disruption of agents' ability to service renewal customers, Citizens strongly encourages agents to access the Carrier Access tab in the clearinghouse and accept any available limited servicing agreement (LSA) offers. In some cases, participating companies could take from several days to two weeks to process an LSA.

Resources

General information for policyholders, including participating clearinghouse companies, is available on the [Property Insurance Clearinghouse](#) page of the Citizens website.

Look for updated training materials soon in the *Training* section. The website will be updated prior to July 10.

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