



Florida Market Assistance Plan Agent Tutorial

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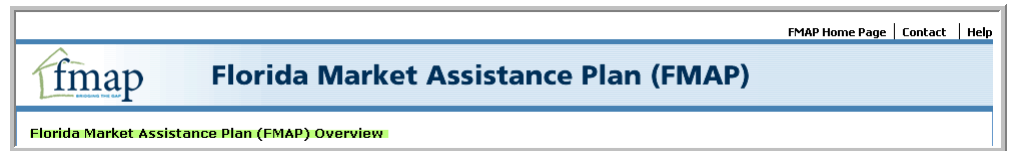
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WELCOME

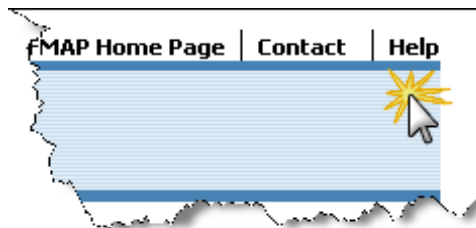
Overview



FMAP is a secure, web-based program designed to provide free personal residential insurance referrals to Florida agents that can offer coverage in the voluntary market.

This tutorial is designed to help you understand what the Florida Market Assistance Plan (FMAP) online program can do for you. It is very important that you follow the directions on each screen and provide all required information accurately to ensure success.

Every page in this application is accompanied by a HELP screen to assist you if you have questions or problems online program requirements. You may access the help screens simply by clicking on HELP at the top of each page.



This program is best viewed by Microsoft Internet Explorer 5.5 SP or higher.

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AGENT AGREEMENT

General Information

This section briefly recaps the essential elements found in the Agent Agreement. Florida agents interested in participating in FMAP must consent to this Agreement before to access to this free referral program.

1. The Agent Agreement is governed by the laws of the State of Florida. If any provision of the Agreement is held to be invalid or unenforceable, that provision will be removed and the remaining provisions will be enforced.
2. FMAP has the right to refuse service or terminate a user account at any time, if the program is used improperly.
3. You must agree to all of these terms and conditions or you will not be able to register, use, or access our services.
4. This Agreement is effective upon acceptance of registration for new users.
5. You may NOT transfer your FMAP account/User ID to another party.

Requirements and Duties

To participate in FMAP's referral program, an Agent must:

1. Possess and maintain an active 2-20 Florida Resident Agent's License;
2. Be in good standing with the Department of Financial Services;
3. Not have been previously terminated for cause by the FRPCJUA or Citizens Property Insurance Corporation;
4. Possess and maintain an appointment with at least one insurer who is authorized to write and is writing property insurance in Florida;
5. Handle all referrals in a professional and timely manner;

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6. Agree **not to place** any consumer referrals obtained from FMAP **with Citizens Property Insurance** or with an **unauthorized or non-admitted insurer**;
7. Electronically provide FMAP with data in the required format;
8. Maintain confidentiality of all consumer information; and
9. Agree not to authorize credit reports of consumers until explicit approval of the consumer is obtained.

Duties of FMAP

FMAP will provide the following, free of charge, to all participating Agents:

1. Consumer referrals seeking property and casualty insurance in Florida to Agents who indicate their willingness and ability to write such coverage;
2. Access to FMAP's online consumer application database; and
3. Electronic notice of consumers whose insurance needs match the criteria specified in the Agent's search filter.

Other

The Agent Agreement also includes information about the Agent Relationship with FMAP, Termination, General Provisions of Law, Security, and Notice of Amendment. Once you have read this Agreement, you must agree to these terms and conditions by clicking on I AGREE.



If you do not agree with these terms and conditions, you will be unable to use this program.

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AGENT REGISTRATION

Agent Information

The screenshot shows a registration form with the following fields and callouts:

- 1: DFS License# (text input)
- 2: Social Security Number (text input, example: 123456789)
- 3: Reenter Social Security Number (text input, example: 123456789)
- 4: Appointment Lookup (button)
- 5: Agency Name (text input)
- 6: Minimum number of days needed to solicit and provide offer of coverage (lead time) (text input, example: 6 days)

You are required to enter the following information in the Agent Information Section:

1. State of Florida Agent License number (DFS License #)
2. Federal Tax ID (Social Security Number)

The FMAP system will check a new agent's registration to verify appointment status and carriers (authorized insurers) after you click the Appointment Lookup. The FMAP system will also check whether the agent exists and if the combination of agent license number and agent federal tax ID number (security number) is correct and match. If validation fails, you will receive one of the following messages:

- *License number does not match agent social security number. You will be asked to re-enter this data and select "Appointment Lookup". If this information still does not match, please call, 800-524-9023.*
- *No P & C appointments – agent does not have an appointment with a carrier that can provide coverage to users of the FMAP online application. For more information, please call 800-524-9023.*
- *Terminated agent in AAS – agent is terminated from Citizens (with cause) and cannot use the FMAP online application. For more information, please call 800-524-9023.*

3. Appointment Lookup – when you click on this button, a list of authorized property and casualty insurers will be displayed that you are appointed with excluding surplus lines carriers and Citizens Property Insurance. You can select one or more insurance companies that you intend to use for FMAP referrals by clicking on each company name however, it is recommended that you leave all highlighted. This list should match the

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Department of Financial Services insurers you are appointed with. These companies are downloaded from the DFS. If you are appointed with companies that do not appear, check to make sure these are listed with DFS. If they are not, you need to contact DFS and have them update their list.

4. The Agency Name you represent; and
5. The minimum number of days needed to solicit and provide offer of coverage (lead time).

Minimum number of days needed to solicit and provide offer of coverage (lead time): <input type="text"/> days

IMPORTANT: *This information is critical for FMAP's screening process. Many consumers who contact FMAP are on a "last minute" deadline. Therefore your number of days lead time will be a factor in the number of leads you receive. If you can service referral requests the same day they are entered, make sure to enter "0" in this field.*

Contact Information

1. Your first and last name, email address, and work phone with area code are required. Additional information such as a mobile phone and fax number are optional.

TIP: The Work Phone number you supply will be provided to consumers who request an immediate referral. If you have a toll free number we recommend using it as consumers are more likely to contact a toll free number.

Name:	First <input type="text"/>	Middle <input type="text"/>	Last <input type="text"/>
Email:	<input type="text"/>		* Re-enter Email: <input type="text"/>
Work Phone:	(<input type="text"/>) <input type="text"/> - <input type="text"/>	Extn: <input type="text"/>	
Mobile:	(<input type="text"/>) <input type="text"/> - <input type="text"/>		
Fax:	(<input type="text"/>) <input type="text"/> - <input type="text"/>		

2. Your email address must be entered twice and will be used to email you your user ID, password and confirm your registration.

Email:	<input type="text"/>	* Re-enter Email:	<input type="text"/>
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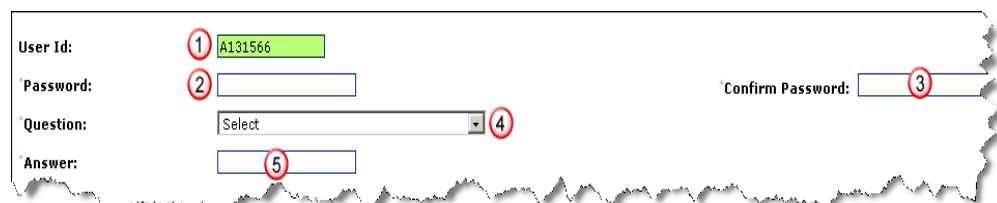
Mailing Address

You must enter your street address, state, zip code and country.



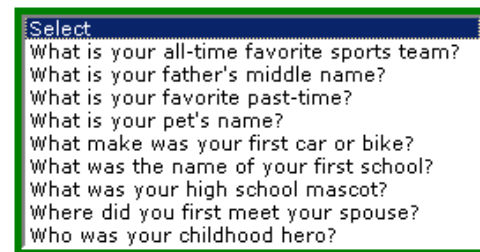
A form for entering mailing address information. It includes fields for Address Line 1, Address Line 2, City, State (a dropdown menu with 'Select' as the current value), Country (a dropdown menu with 'United States' as the current value), and Zip (two separate boxes for the zip code and hyphenated area).

Login Information



A form for entering login information. It includes fields for User Id (containing 'A131566'), Password, Confirm Password, Question (a dropdown menu with 'Select' as the current value), and Answer. Red circles with numbers 1 through 5 are placed over the User Id, Password, Confirm Password, Question, and Answer fields respectively.

1. Your User ID is your DFS license number and is automatically assigned. You will not be able to enter information in this field.
2. Select a password between 6 and 15 letters/digits only. Please note that your password is case sensitive.
3. Re-enter the password in the field titled *Confirm Password*.
4. Select a question which will help remind you of your password.



A dropdown menu with the following options:

- Select
- What is your all-time favorite sports team?
- What is your father's middle name?
- What is your favorite past-time?
- What is your pet's name?
- What make was your first car or bike?
- What was the name of your first school?
- What was your high school mascot?
- Where did you first meet your spouse?
- Who was your childhood hero?

5. The answer to this question is used in the Forgot UserID/Password feature and will help prompt you should you need to be reminded of these items.
6. Click on **Save »**

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If the mailing address you entered is not recognized you will receive an error message telling you that the entered address is not found in the data base.

• The entered address is not found in the database. Please correct and resubmit or choose an alternative, if applicable.

You may be provided an alternate address, which you may choose to use by clicking on the box to the left.

The following alternate address was found. Click here to use this address.

Street1: 101 N Monroe St
Street2:
City: Tallahassee
County: Leon
State: FL
Zip: 32301-1549

If this address is incorrect and the address you entered is correct, you will need to choose “bypass the address verification”.

Click here to bypass address verification and use the address above. You are required to enter the county where the address is located.

If you bypass the address verification, you will be required to enter the name of the county where the address is located.

Address Line1: 101 n. monroe
Address Line2:
City: tallahassee
County:
State: FLORIDA Zip: 32301 -
Country: United States

Save »

Once you click on **Save »** You will be sent a welcome email that contains your user ID and password.

You will be able to review the information you entered on the next screen. If you would like to change any information in your name, email address, phone number(s) or address, click on EDIT and make your changes. Your DFS license number, Federal Tax ID number and appointments cannot be edited. You may also withdraw your application by clicking on withdraw.

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SEARCH CRITERIA

Now you need to develop your search criteria. There are 26 specific underwriting questions to help you define your search. The more detail provided in your search criteria, the more accurate the FMAP system will be in pinpointing customers that meet your eligibility requirements. Blank entries will default to all values for a given field.

IMPORTANT: You must register at least one search criteria. Accounts that fail to register a search criteria will not receive any leads.



Under the Registered Search Criteria, you will click on:



Naming Searches

You are required to name each of your searches. The name of the search criteria will be used to populate the subject line of the email generated by the system when new leads are matched to your search.



You may save up to ten search filters. All searches can be run real-time or you may opt to wait for the automated nightly search that will notify you via email if there are any consumer records that meet your requirements.

Underwriting Criteria

You may search by either zip code(s) or counties, but not both.

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2. Acceptable Property Zip Code(s): Separate zip codes by comma (,)

OR

3. Acceptable Property Counties:

Available Counties:		Selected Counties:
Alachua	<input type="button" value="Add >"/>	
Baker	<input type="button" value="< Remove"/>	
Bay	<input type="button" value="Add All >>"/>	
Bradford	<input type="button" value="<< Remove"/>	
Brevard		
Broward		
Calhoun		
Charlotte		

You must click on the box(es) beside the property types you wish to review. If you do not choose a property type, your search will result in all types.

4. Property Type(s):

Apartment Condominium Duplex House Mobile Home

Town House

Questions 5 and 6 ask for the minimum and maximum property values you can offer coverage for (e.g. 100000 – 500000 – do not use commas).

5. Minimum Property Value:

6. Maximum Property Value:

You will be asked how many days the consumer has gone without insurance coverage is acceptable. If lapse of coverage is important, specify the number of days that is acceptable.

7. Acceptable Lapse of Coverage(days):

Select

- Does not matter
- 0 Days
- 0-1 Day
- 0-2 Days
- 0-3 Days
- 0-4 Days
- 0-5 Days
- 0-6 Days
- 0-7 Days
- 0-8 Days
- 0-9 Days
- 0-10 Days
- 0-15 Days
- 0-30 Days
- 0-45 Days

You will enter the earliest acceptable year the dwelling was built. You may also indicate the acceptable timeframe of updates to the roof, electrical and/or HVAC.

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8. Earliest acceptable year built:

9. Do you require updates on any of the following?

9.1 Roof updates?

9.2 Electrical updates?

9.3 HVAC updates?

Does not matter
Within last 5 years
Within last 10 years
Within last 15 years
Within last 20 years
Within last 25 years
Within last 30 years
30 years or greater

You may select which types of construction you are willing to review;

10. Construction Type: Frame Masonry Masonry Veneer
 Aluminum

And, what the property is used and occupied for;

11. Use: Primary Secondary Seasonal/Vacation
 Investment

Leaving these fields blank will result in all items selected.

You will now be asked to indicate the minimum and maximum heated/cooled area you are interested in reviewing.

13. Minimum Square Feet:

14. Maximum Square Feet:

Questions 15, 17-20 and 22-23 are underwriting questions that will help further streamline your search. The system defaults to "yes" and you must click on the drop down box to choose no.

15. Can you offer coverage on a house on stilts?

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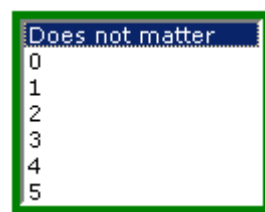
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17. Can you provide coverage on property containing a pool?	Yes ▾
17.1 Do you require the pool to be contained within a fence?	Yes ▾
17.2 Can you cover a pool with a diving board?	Yes ▾
18. Can you offer coverage on properties that have a trampoline?	Yes ▾
19. Does the property have to be located within 1000 ft. of a fire hydrant?	Yes ▾
20. Does the property have to be located within 5 mile radius of a fire station?	Yes ▾
22. Can you offer coverage to an owner of any of the following breeds of dogs: German Shephard, Pit Bull, Rottweiler, Wolf-hybrid or mix of these types?	Yes ▾
23. Can you offer coverage on a property where business or farming is conducted on premise?	Yes ▾

Question 16 asks how many homeowner claims the consumer has filed in the past three years. You will be able to choose up to five from the drop down box. The system defaults to “does not matter”.



Does not matter
0
1
2
3
4
5

Question 21 asks the minimum distance to salt water, in miles, you are able to consider.

21. Minimum acceptable distance to salt water:	<input type="text"/>	miles
--	----------------------	-------

You will now be asked to save your search criteria. You may then run the search, create another search, delete it, or log out. Please note that all saved searches will be used to match your criteria with consumer property quote requests nightly. If matches are found, you will be sent an email notification.

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MANAGING YOUR SELECTIONS

Reviewing Records

Once you have registered your search criteria, there are several options available to you.



You may 1) delete the search, 2) run a search, or 3) edit your search criteria.

#	Name of Search	Status	Delete	Run	Edit
1.	Keep all fields empty	Active	1	2	3

1. If you choose delete, this search criteria will not reappear.
2. If you choose edit, you will be able to change items in your search criteria.
3. If you choose run, you will be able view the consumer requests that match the criteria you have designated in your search.

Running Searches

If you run a search, you will receive a list of property addresses, need by dates, amount of coverage needed, property type, year built and construction type.

#	Property Address	Need By	Amount	Property Type	Year	Construction	
<input type="checkbox"/>	2. 101 N.Monroe Street Tallahassee, FL 32317 LEON	02/07/2005	\$345,000	Condominium	1992	Masonry	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/>	3. 1234 Magnolia Drive Tallahassee, FL 31234 LEON	03/17/2005	\$275,000	House	1998	Masonry Veneer	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
<input type="checkbox"/>	4. 101 N.Monroe Street Tallahassee, FL 32317 LEON	11/17/2005	\$223,000	House	2003	Masonry	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

You will then have three choices:

If you click on , the property will be deleted from the list and will not reappear in any of your searches .

If you click on , you will be able to view the property details submitted by the consumer, however you will not receive contact information until you choose .

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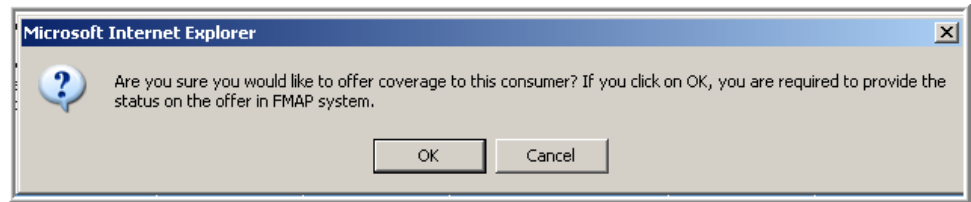
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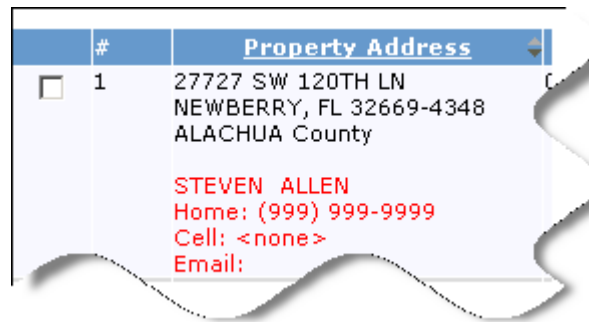
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If you click on , this record will be “tagged” and the following prompt will appear:





Tagging Records

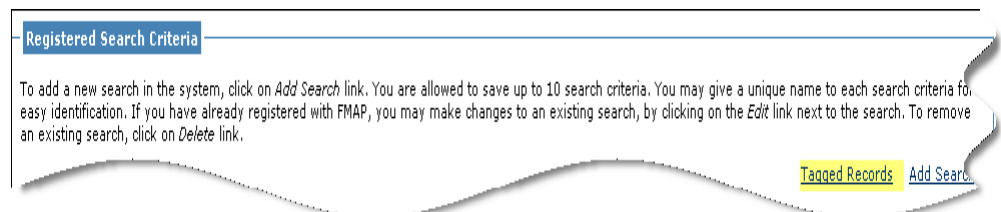
If you select OK, which will “TAG” this record, you will receive the consumer’s name, telephone number(s) and email address (when provided).




#	Property Address
<input type="checkbox"/> 1	27727 SW 120TH LN NEWBERRY, FL 32669-4348 ALACHUA County STEVEN ALLEN Home: (999) 999-9999 Cell: <none> Email:

This icon  will be replaced with this icon  which indicates that you are required to provide an update of how the solicitation results.

After you have “Tagged” records, you will be able to review these records at any time after you log on the FMAP system.



Clicking on the Tagged Records link will provide you with a list of the consumer records you have chosen  to solicit. The list will include the:

1. Consumer’s name, contact information, and property address
2. Date the consumer needs insurance by
3. The amount of coverage needed
4. Property type
5. Year the property was built

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6. Type of construction


7. Solicitation status

#	Property Address	Need By	Amount (\$)	PropertyType	Year	Construction	Solicitation Status	
<input type="checkbox"/>	1 335 W CHASE ST HERNANDO, FL 34442-8327 CITRUS County night7Frank R. Smith Home: (205) 221-0305 Cell: (205) 221-0316 Email: consumer7@sishtasoft.com	06-22-2005	1456321	Apartment	1999	Aluminium	Unavailable (Property is withdrawn)	
<input type="checkbox"/>	2 319 SW 2ND TER CAPE CORAL, FL 33991-1958 LEE County night10Debora Smith Home: (239) 242-0123 Cell: (239) 242-0124 Email: consumer10@sishtasoft.com	06-18-2005	500000	Duplex	2000	Masonry	Consumer Unavailable	 
<input type="checkbox"/>	3 3336 MICANOPIY TRL TALLAHASSEE, FL 32312-3670 LEON County night7Frank R. Smith Home: (205) 221-0305 Cell: (205) 221-0316 Email: consumer7@sishtasoft.com	06-29-2005	200000	Condominium	2000	Frame	Update Required	 

The Solicitation Status column will tell you if the consumer request is available, unavailable (request withdrawn, offer made, etc.) or an update is required.







Records tagged for solicitation will be available for 90 days after the request expiration. Following 90 days, the systems removes the record from the screen.

Solicitation Updates

If an update is required, you will need to click on  to Update Property Request.

REMINDER: If you fail to complete this function within 30 days of tagging consumer requests, your account will with FMAP will be suspended until you do so.

If you account becomes suspended, you will need to update these records and FMAP will automatically unlock your account.

Solicitation Status	
Unavailable (Property is withdrawn)	
Consumer Unavailable	 
Update Required	 
Consumer Unavailable	 

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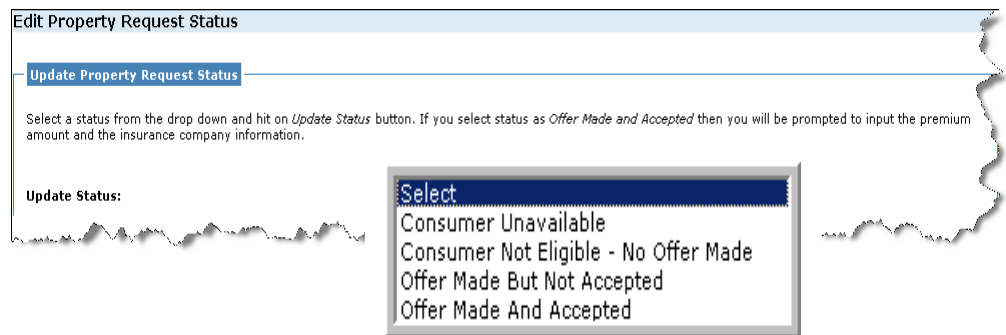
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Clicking on the update icon will take you to the Update Property Request Screen, where you can provide the results of the solicitation.



If your offer is accepted by the consumer, you are also required to provide the premium amount and Form Type and the name of the company you are placing the policy in.



The drop-down box will list all the companies derived from the Appointment Look-up when you registered with FMAP.

If the company where you placed the request does not appear, you will need to return to the Agent Registration screen, click on Edit and Save the Appointment Look-up again to update this information. If the company still does not appear, please call FMAP at 800-524-9023. FMAP receives new appointments daily from the Department of Financial Services.

FMAP would also like you to provide the amount of coverage A, coverage C hurricane deductible, and all other perils deductible information where coverage has been provided by you and the Form contains this information.

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Key Automated Functions

Registration Confirmation
Matching Records Notification
Update Reminder Notification
Suspension Notification

Coverage A:

Coverage C:

Hurricane Deductible:

All other Perils Deductible:

Select

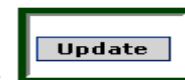
- 1%
- 2%
- 3%
- 4%
- 5%
- 6%
- 7%
- 8%
- 9%
- 10%
- More than 10%


Hurricane Deductible

Select

- \$0 - \$500
- \$500 - \$999
- \$1,000 - \$2,499
- \$2,500 - \$4,999
- \$5,000 - \$9,999
- \$10,000
- More than \$10,000

Other Perils



Finally, you will be asked to click on the  button to save this information.

Another feature of the tagged records function is the ability to download your selections into an Excel spreadsheet. You may select consumer requests individually or click on select all consumer records and the click on download. This will automatically put this information in an Excel spreadsheet.

Consumer Records tagged for solicitation

A list of consumer records you currently have tagged for solicitation property information icon.

6 records tagged for solicitation found.

	#	Property Address	Need By	A
<input type="checkbox"/>	1	27727 SW 120TH LN NEWBERRY, FL 32669-4348 ALACHUA County	08-26-2005	285

STEVEN ALLEN
Home: (999) 999-9999
C... ..

Select or Clear All Consumer Records

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Key Automated Functions

Registration Confirmation

You will be notified immediately by email confirming your registration. This email will provide you with your User ID and password and recap some of FMAP's features.



FMAP Florida Market Assistance Plan Registration Confirmation

Matching Records Notification

The FMAP system allows you to run a search immediately after you have registered your search criteria. Additionally, FMAP will notify you nightly if any new consumer requests match the criteria you registered. The subject line of the email will contain the name you gave your search and a link to click on that will take you to the FMAP Login page and re-execute the search after you login.



FMAP Florida Market Assistance Plan - "all condos" Matching Records Notification

If you find you are receiving too many email notifications, please refine your search criteria or delete searches you are not using.

It is vital that your search criterion is specific and accurate. This is important because FMAP staff will use this information when providing telephone referrals to consumers who call and need immediate assistance.

FMAP's primary goal is to provide efficient and accurate service – through its online and telephone referrals – and to ensure that consumers and agents have access to the information they need. Accurate information will lead to better matches, thus increasing conversions and reducing times to quote and sell policies.

Reminder to Provide Update

Once you tag consumer records for solicitation purposes, you are required to provide an update. FMAP will email you the next night after you tagged a record for solicitation reminding you to update the records you selected.

A link will be provided in the email that will take you to the Login page and instructions on how to update the status of these records. You are

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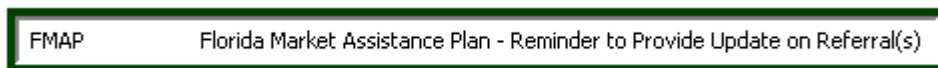
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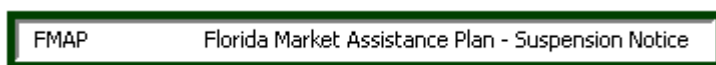
also notified in this email that failure to update these records will result in your account being suspended from FMAP.



Your update choices include: 1) Consumer Unavailable, 2) Consumer Not Eligible-No offer made, 3) Offer Made-Not Accepted, and 4) Offer Made-Accepted. Therefore, if you are not able to contact a consumer, you may choose the first option. The consumer record will stay on your list and you may have the option to contact the consumer again unless the request is withdrawn or fulfilled by another agent.

Suspension Notification

Two days after you receive an email reminder to provide an update on your tagged records, you will receive a suspension notice if you have not updated these records.



You will be able to click on a link provided in the email that will take you directly to your tagged records screen (after you log in) to provide updates at this time.

However, you will be unable to conduct further searches, register new searches or use the FMAP system in any way until you have updated these records.

If your account is suspended, the system will not send you email notifications regarding consumer requests that match your search criteria.

Once you have updated all your tagged records, your account will be unlocked and you will be able to register search criteria and search consumer records again.

Thank you for using FMAP's Online Tutorial
If you have any questions or need assistance during registration, please contact us at 800-524-9023.