



FMAP



Florida Market Assistance Plan Online Referral Agent Guide

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WELCOME

FMAP OVERVIEW

The Florida Market Assistance Plan (FMAP) is a program authorized by the Florida Legislature to help Florida property owners obtain insurance coverage in the voluntary market, as required by section 627.3515, Florida Statutes.

There are two distinct programs in FMAP that work to meet this goal.

- 1) The web-based program (www.fmap.org) matches consumers seeking property insurance with licensed agents and insurers offering coverage in Florida.
- 2) Licensed Florida agents may also request policy leads from Citizens Property Insurance Corporation.

Both of these programs are FREE to consumers and agents.

OVERVIEW

This Agent Guide is designed to provide you, the agent, with more information regarding FMAP so that you can make the most of this opportunity. Please read this document in its entirety before attempting to use the FMAP referral program or requesting Citizens policy data.

FMAP ONLINE REFERRAL PROGRAM

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OVERVIEW

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

TECHNICAL NOTE

Some internet browsers do not support all portions of the FMAP website. To ensure you are viewing all that FMAP has to offer, and to avoid system errors, you must use Internet Explorer 6 or higher.

You may choose to download your records to an Excel spreadsheet. Although you are not required to have Microsoft Excel to participate in this program, it is recommended.

SYSTEM ABILITIES

As part of the free Online Referral Program, FMAP provides you with access to the following:

1. You can log into FMAP at any time and search through the entire bank of pending consumer requests for property and casualty coverage by creating your own search criteria;
2. You can save up to 10 search criteria, and the system will use it to review the online bank of consumer requests for coverage nightly and will notify you via email if new matches have been found.

These functions are discussed in more detail later in this Agent Guide.

GETTING STARTED

Agent Agreement

The [Agent Agreement](#) for the online referral program is located on the FMAP website. You must select "I Agree" at the bottom of the Agent Agreement, indicating you agree to all of the terms of the Agreement, in order to participate in the referral program.

Two of the requirements under "Section II – Agent Requirements and Duties" are summarized as follows:

1. You must have an active 2-20 Florida Resident Agent's License;

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2. You must not write any policy with Citizens or with a non-admitted carrier if the contact was made through the FMAP referral program.

Florida Statute 626.331 requires agents to be appointed with the company through which they offer coverage. The FMAP system will pull your license and appointment information from DFS and provide those details on your *Account Contact Information* page of the website. You may only offer coverage to consumers through those companies listed in your account. If you do not see a company listed and believe it should be, you should contact Department of Financial Services (DFS) and the insurance company to resolve your appointment status.

Please refer to the Agent Agreement for more details, requirements and duties.

Agent Registration

Upon completion of the Agent Agreement, you will be directed to the Agent Registration section of the website.

The following is provided to assist you in completing the Agent Registration.

Agent Information

The screenshot shows a form titled "Agent Information" with the following fields and callouts:

- 1: DFS License#: [input field]
- 2: Federal Tax ID# (Social Security Number): [input field] egi: 123-45-6789
- 3: Appointment Lookup [button]
- 4: Agency Name: [input field]
- 5: Minimum number of days needed to solicit and provide offer of coverage (lead time): [input field] days

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

1. *DFS License#*: State of Florida Agent License number
2. *Social Security Number*
3. *Appointment Lookup*

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The system will then retrieve a list of authorized property and casualty insurers you are appointed with from DFS. The list of companies will then populate in the *Appointed with* box

If there is an issue with the *Appointment Lookup* tool, one of the following error messages will appear:

- *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.*
4. *Agency Name:* Legal name of the insurance agency you represent
 5. *Minimum number of days needed to solicit and provide offer of coverage (lead time)*

This information is critical for FMAP's screening process. Many consumers who contact FMAP are on a "last minute" deadline. Therefore, the lead time you select 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.

Agent Contact Information

*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"/>		

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.

FMAP will use your email address to provide you with your user ID and password and confirm your registration. **Agent Mailing Address**

You must enter your address, city, county, state, and zip code.

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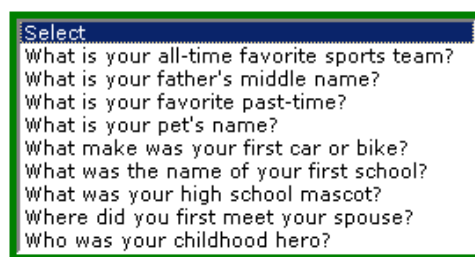
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If the address is not recognized you will receive an error message indicating the address is not found in the database. You may then update the address information or choose to bypass the validation by selecting the pop-up box *Ignore address verification/correction*. However, if you choose to bypass the verification step, you will be prompted to enter the county name.

FMAP Login Information

1. *User ID*: Your ID will be automatically assigned and will populate in this box.
2. *Password*: Enter a password of 6 to 15 letters and/or digits. Do not use symbols. Please note that your password is case sensitive.
3. *Question*: If you forget your password, you will be required to answer a security question to have it reset. Select a security question using the drop-down menu:



4. *Answer*: Enter the answer to the security question.

Once you click on *Save*, a welcome email will be sent to your email address with the login 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.

If you wish to withdraw your account for any reason, you will be able to access this page and click on the *Withdraw* button.

CREATING SEARCH CRITERIA

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After completing your *Agent Registration Information*, you will be able to establish your search criteria. To do so, select *Add Search* under *Registered Search Criteria*. Remember, you can save up to 10 individual search criteria, and you can edit, delete, or create new searches at any time.

If you create a search and save it, the FMAP system will search all consumer records and inform you if any of them match your search criteria.

Your search criteria should coincide with the underwriting guidelines of the companies you represent. For example, if all of the companies you represent require roofs to be updated within the past 20 years, your search criteria should reflect this requirement.

Process for Creating Search Criteria

You will see a list of 23 specific underwriting questions to help you define your search.

Be sure to answer all questions and be as specific as possible. Blank entries will default to a given value or, in the case of multiple possible answers, to all values.

1. *Name your search*
Name your search something meaningful if you intend to save it for future use or in order to receive nightly notifications when consumer records match the criteria. An example of a meaningful name would be *HO3s in Broward Co.*
2. *Acceptable Property Zip Code(s)* OR
3. *Acceptable Property Counties*
Select the *Available Counties* if you choose not to list the acceptable zip codes for item 2. You may not enter both zip codes and county names.
4. *Property Type(s)*
Options include *Apartment, Condominium, Duplex, House, Mobile Home, and Town House*
5. *Minimum Property Value*
Do not use commas or dollar signs
6. *Maximum Property Value*
Do not use commas or dollar signs

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7. *Acceptable Lapse of Coverage (days)*
The default value is *Does not matter*. However, if the companies you represent do not allow a lapse in coverage, select *0 days*. If the companies allow a specific number of days lapse, select the appropriate value.
8. *Earliest acceptable year built*
If the companies you represent do not offer coverage for risks after a certain age, be sure to enter the last acceptable year built here.
9. *Do you require updates on any of the following? Roof updates? Electrical updates? HVAC updates?*
The system will default to *Does not matter* for each of these items. If the companies you represent will not offer coverage for risks that have not had updates, be sure to update these items accordingly.
10. *Construction Type*
Options include *Aluminum, Frame, Masonry, Masonry Veneer*.
11. *Use*
The options identify how the risk is used: *Investment, Primary Residence, Seasonal/Vacation, Secondary Residence*.
12. *Occupancy*
Options include *Owner, Tenant, and Vacant*.
13. *Minimum Square Feet*
Enter the minimum number of heated square feet allowed. Do not use commas.
14. *Maximum Square Feet*
Enter the maximum number of heated square feet allowed. Do not use commas.
15. *Can you offer coverage on a house on stilts?*
16. *Acceptable number of homeowner/renters claims in past 3 years*
Default value is *Does not matter*.
17. *Can you provide coverage on property containing a pool? Do you require the pool to be contained within a fence? Can you cover a pool with a diving board?*

Default values are all *Yes*.

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18. *Can you offer coverage on properties that have a trampoline?*
Default value is *Yes*.

19. *Does the property have to be located within 1000 ft. of a fire hydrant?*
Default value is *No*.

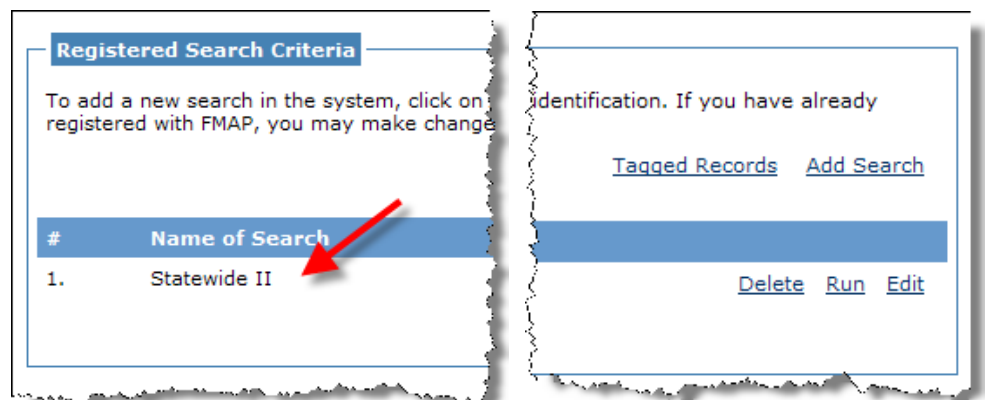
20. *Does the property have to be located within 5 mile radius of a fire station?*
Default value is *No*.

21. *Minimum acceptable distance to salt water*
Enter distance in miles. If the acceptable distance can be less than a mile, enter *0*.

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?*
Default value is *Yes*.

23. *Can you offer coverage on a property where business or farming is conducted on premise?*
Default value is *Yes*.

Once you enter the criteria, select *Save* to save your search. The name of the search will then appear under the *Registered Search Criteria* section of the website, where you will have the option to *Delete*, *Run*, or *Edit* the criteria.



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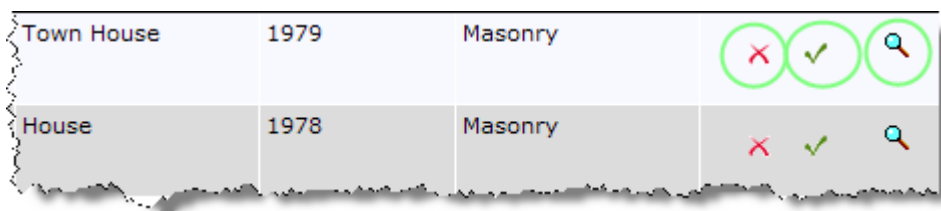
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Manual Searches

Once the search criteria have been established, you can run the criteria against the bank of consumer requests for coverage. To do so, select *Run* next to the name of the search you wish to use.

FMAP will immediately search the database and will provide a list of consumer requests (records) that match your criteria. However, only limited information will be provided:

- Property address
- Consumer information (will be blank at this point)
- Need-by date
- Amount of Coverage A needed
- Property type (House, Condominium, etc)
- Year built
- Construction type



Town House	1979	Masonry	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="button" value="🔍"/>
House	1978	Masonry	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="button" value="🔍"/>

To view the consumer's responses to the underwriting questions, click on the magnifying glass next to the record (🔍).

If you do not wish to offer coverage to the consumer, click on the red x (✗). This will remove the record from the current search and any future searches.

If you would like to offer coverage to the consumer, you must "tag" the record by selecting the check mark (✓). See below for more details regarding tagging records.

Automatic Searches

The FMAP system will automatically run a search each night of any saved search criteria you have on record. If any matches are located, you will receive an email notice advising you to check your records.

TAGGING RECORDS

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When you click the check mark, a pop-up message will appear: "Are you sure you would like to offer coverage to this consumer? If you click OK, you are required to provide the status on the offer in FMAP system."

After you click *OK*, the record will be "tagged." Once you have tagged records, you will be able to view them at any time for up to 90 days in the FMAP system. To do so, click on the *Tagged Records* link under *Registered Search Criteria*.

The consumer's name, phone number, and email address will now populate in the *Consumer Information* column. The check mark icon (✓) will also be replaced with the record icon (🏠), which indicates that you are required to update the record status. See *Updating Records* below for more details on this process.

Downloading Records

You have the option of downloading your tagged records to Excel so that you can sort or prioritize them as needed and use other tools, such as mail merge, to help prepare solicitations.

To download information from one or more of the tagged records to an Excel workbook, select the desired record(s) individually or use the *Select or Clear All Consumer Records* option at the bottom of the screen. Then click the *Download* button.



UPDATING RECORDS

Status Descriptions

When viewing your tagged records, you will see a new column, *Solicitation Status*. This will identify the current status of the record.

There is one status description that indicates the record is "pending":

- *Update Required*: As soon as a record is tagged, its status is automatically entered as *Update Required*.

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There are several status descriptions that indicate the record is "closed" and provide a resolution:


- *Offer Made And Accepted*: Indicates you offered coverage to the consumer, and they accepted it. See *Closing Successful Records* for more requirements pertaining to this record status.
- *Consumer Not Eligible – No Offer Made*: Indicates the companies you represent were unwilling to offer coverage for the consumer based on their underwriting criteria.
- *Offer Made But Not Accepted*: Indicates you extended an offer of coverage to the consumer, but they did not accept it.
- *Consumer Unavailable*: Indicates you were unable to reach the consumer to offer a solicitation.
- *Unavailable (Consumer accepted offer by another agent/company)*: Indicates another agent also tagged the record and changed the status to *Offer Made and Accepted*. The record changes to this status automatically to inform you the consumer now has coverage and should not be solicited further.
- *Unavailable (Property is withdrawn)*: Indicates the consumer has withdrawn their property listing from FMAP. The record changes to this status automatically to inform you the consumer has withdrawn their property and should not be solicited further.

Updating Records Process

As discussed above, only pending records with the status description *Update Required* need to be updated.

All pending records must be updated within 30 days of tagging. Failure to update records will result in the suspension of your account.

You are encouraged to download your tagged records to Excel and indicate the date you tagged them to help you keep track of this process.

To update a record in FMAP, click on the record icon () to go to the *Edit Property Request Status* screen. Next to *Update Status*, select the most appropriate option from the drop-down menu (Consumer

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Unavailable, Offer Made And Accepted, etc).

Once the status is changed, the record will remain in your list for 90 days, at which time it will disappear.

Closing Successful Records

If the consumer accepts your offer of coverage, the closing record status should be *Offer Made And Accepted*. To better help us track the successfulness of the program, you are also required to provide the following information:

- *Premium*
Input the dollar amount of the new annual premium without commas or dollar signs
- *Form Type*
Select the form type (HO3, DP1, etc) from a drop-down menu
- *Coverage A*
Input the Coverage A (building) value for the new policy without commas or dollar signs
- *Coverage C*
Input the Coverage C (contents) value for the new policy without commas or dollar signs
- *Hurricane Deductible*
Select the new hurricane deductible amount (1%, 2%, etc) from a drop-down menu.
- *All other Perils Deductible*
Select the AOP deductible amount (\$0-\$500; \$500-\$999; etc) from a drop-down menu.
- *Insurance Company*
Select the name of the new insurance company from a drop-down menu. The names of the companies will be populated with the information gathered during the Appointment Look-up process during your registration.

If the appropriate company name is not in the menu, you will need to return to the *Agent Registration* screen, click on *Edit* and save the *Appointment Look-up* again to update your information. If the company still does not appear, you may call FMAP for more assistance.

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Select the *Update* button at the bottom of the page to save the information you have entered.

Penalties for Not Updating Records

The success of the FMAP referral program is determined by the number of policies that are written in the private market. Therefore, the final record status is a very important piece of data.

As indicated above, you must agree to update the record status before you can actually tag the record. If you fail to update the record status, the FMAP system will automatically perform the following:

- Send you a warning email advising the record needs to be updated to avoid account suspension.
- If the record is not updated, FMAP will send a second email advising your account is suspended. You will not be able to run searches, and FMAP will not attempt to match consumers to your existing search criteria. However, you will be able to update the record status in order to reactivate your account.
- If the record is still not updated, your account may be locked so that you cannot gain access to FMAP. To unlock your account, call FMAP at the contact information listed at the end of this Agent Guide.

FMAP DATA PROGRAM

OVERVIEW

The second program FMAP has to offer is providing free leads from Citizens Property and Casualty Corporation (Citizens) to licensed Florida agents for the purpose of writing a replacement policy in the private market.

PROCESS

To request the Citizens data, complete the *FMAP Agent Policy Data*

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Confidentiality Agreement, located on the *FMAP Services* section of the FMAP website. Complete the form, indicating the type of policy data you would like to receive, and forward it to help@fmap.org. An FMAP representative will then contact you with directions on how to retrieve the data.

Once you receive the Citizens data, you have up to 90 days to inform the FMAP unit of the successfulness of your marketing efforts. FMAP will provide you with an Excel spreadsheet to complete and return. If you fail to report your marketing efforts, you will not be allowed to obtain Citizens data in the future through FMAP.

Please refer to the *FMAP Agent Policy Data Confidentiality Agreement* for other requirements and conditions.

TECHNICAL NOTE

Citizens policy data is provided in text (txt) file format, which can then be opened in Excel or imported into Access. You must have a valid copy of Microsoft Excel or Access (not just a sample version) in order to view the data in these formats. You must also be able to return your marketing efforts in an Excel format.

FMAP DIRECT REFERRAL PROGRAM

OVERVIEW

The FMAP Online Referral Program only addresses personal residential property coverage needs, such as homeowners, condominium, and renters. However, we do receive calls from consumers seeking assistance with other property and casualty needs. To assist these consumers, we maintain a list of agents who have indicated they can write these types of risks, and we refer consumers to these agents directly.

PROCESS TO PARTICIPATE

To participate in this direct P&C referral program, you must represent an authorized carrier in Florida who is actively writing one of the following types of coverages:

- Aircraft Coverage
- Animal Liability
- Business Operations
- Restaurant Property and Liability

WELCOME

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- Mini / Strip Mall Property and Liability
- Office Building Property and Liability
- Building Contractor General Liability
- Electric Wheelchair/Scooter Liability
- Child Day Care Business in Home Liability
- Eldercare Provider with State Contract Liability
- Boat
- Hull Coverage
- Liability
- Condo Association
- Apartment
- Homeowners Association

FMAP Data Program

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To be added to our referral list, complete the *FMAP Agent Agreement and Referral Questionnaire*, located on the *Agent Registration* page of the FMAP website.

FMAP Direct Referral Program

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CONTACT INFORMATION

Thank you for partnering with FMAP! If you have any questions after reviewing this agent guide, please contact us:

CONTACT INFORMATION

- Web: www.fmap.org
- Email: help@fmap.org
- Phone: 800.524.9023