

Commercial Lines New-Business Submission Guide



Commercial Lines New-Business Submission Guide

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Overview

What	Creating a new-business submission for Commercial Lines policy types.
Who	Commercial Lines agents
When	When a submission meets Citizens' eligibility requirements
Before you begin	This guide is intended as a submission overview. Additional questions may or may not display based on policy type and response.

Additional New-Business Submission Resources	<p>The following 20-minute video tutorials are available in the <i>On Demand Education</i> section of the Citizens agent training page and were designed to walk agents through the new-business submission process:</p> <ul style="list-style-type: none">• Commercial Nonresidential Wind-Only New-Business Submission Demonstration• Commercial Residential Multiperil New-Business Submission Demonstration
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Commercial Lines New-Business Submission Guide

Eligibility Requirements

Per Florida law, agents must establish eligibility prior to placing a policy with Citizens. Property owners are eligible for **Commercial Residential Multiperil or Wind coverage (CR-M or CR-W)** at Citizens if they meet *one* of the following rules:

- **No-offer-of-coverage:** An authorized insurer is not willing to write the risk at its approved rates.
- **20% Rule:** The premium for coverage from the authorized insurer is more than 20% greater than the premium for comparable coverage from Citizens.

Eligible applicants for **Commercial Nonresidential Multiperil or Wind coverage (CNR-M or CNR-W)** at Citizens are for those that are unable to procure any offer from an authorized insurer. The 20% rule does NOT apply.

The named insured and property to be insured meet all other applicable underwriting criteria.

To establish eligibility, you must first shop the risk with your private-market carriers.

Refer to Rule 103 in [Citizens' underwriting guidelines](#) for information about ineligible risks.

Types of Risk: Commercial Residential Property

Commercial Residential (CR-M or CR-W)

Building and Business Personal Property coverage along with eligible Special Class Property may be written for the following types of risks:

1. Apartment and Cooperative Buildings
2. Residential Condominium Associations
3. Homeowners Associations (HOA)
4. Continuing Care Retirement Communities (CCRC)
5. Commercial residential risks with commercial occupancy are eligible only if the commercial occupancy does not exceed 25% of the total area per building
6. Fraternities, Sororities and Dormitories
7. Convents or Monasteries

Before you begin a new submission, see *Eligible Occupancies*.

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Commercial Lines New-Business Submission Guide, Continued

Types of Risk: Commercial Nonresidential (CNR-M or CNR-W)
Commercial Nonresidential Property For properties commercially operated or used as a business or professional occupancy, Building and Business Personal Property Coverage may be written for the following types of risks:

1. Commercial Condominium Associations
2. Condominium Commercial Unit-Owners
3. Any Condominium, Apartment, Cooperative or HOA risk in which more than 25% of the total number of units is used for “transient” purposes
4. Mercantile
5. Hotel/Motel
6. Boarding and Lodging, Rooming Houses
7. Office
8. Restaurant
9. Other commercially operated property that is eligible for coverage

Additional eligible types of risk for **Commercial Nonresidential Wind Only (CNR-W)** include:

10. Any Condominium in which 50% or more of the total number of units is rented to guests more than eight (8) times in a calendar year for a rental agreement period of less than thirty (30) days
11. Modular buildings, only if utilized for schools or office occupancies, DCA-approved and installed in accordance with the Florida Building Code.
12. Mobile/manufactured home, only if utilized for school or office occupancy, anchored and permanently tied down in accordance with Florida Statutes, Section 320.8325, by a Florida licensed mobile home installer.

Before you begin a new submission, see [Eligible Occupancies](#).

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Commercial Lines New-Business Submission Guide, Continued

Eligible Occupancies

For Commercial Nonresidential risks, refer to the [underwriting manuals](#) for the Commercial Statistical Plan (CSP) Code tables, which describe the classes of business eligible for Citizens coverage.

The CSP Code table below describes the classes of *residential* risks eligible for Citizens coverage:

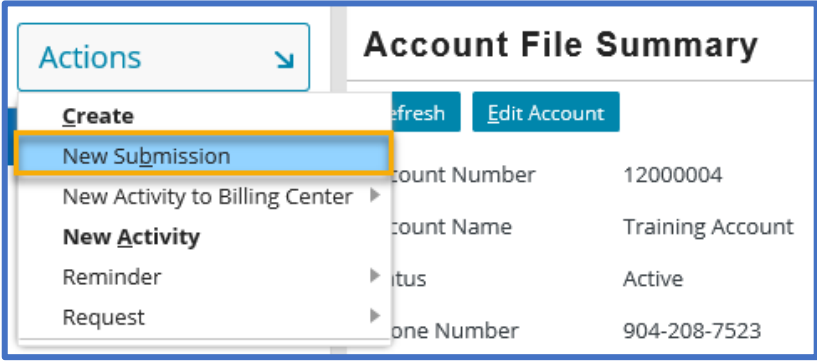
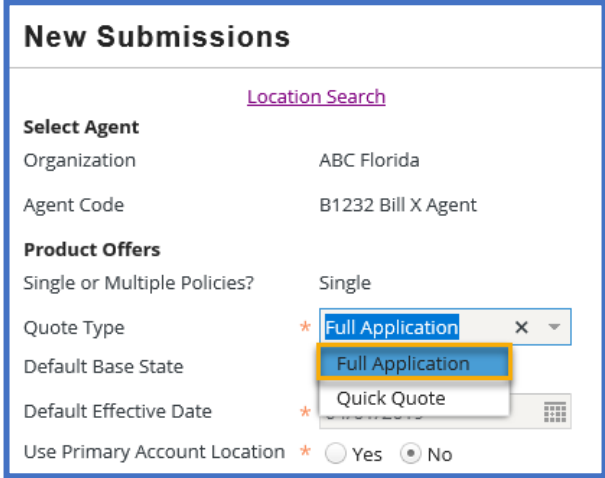
RESIDENTIAL CSP CODE TABLE		
Description	Code	Eligible
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - Up to 10 Units	0321	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - 11 to 30 Units	0322	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA with Mercantile Occupancies - Over 30 Units	0323	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units	0311	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - 11 to 30 Units	0312	Yes
Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Over 30 Units	0313	Yes
Condominiums - residential (association risk only) – with mercantile occupancies – Up to 10 units	0341	Yes
Condominiums - residential (association risk only) – with mercantile occupancies - 11 to 30 units	0342	Yes
Condominiums - residential (association risk only) – with mercantile occupancies - Over 30 units	0343	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - Up to 10 units	0331	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - 11 to 30 units	0332	Yes
Condominiums - residential (association risk only) – without mercantile occupancies - Over 30 units	0333	Yes
Fraternalities and Sororities, Dormitories – Up to 10 Units	0074	Yes
Fraternalities and Sororities, Dormitories – 11 to 30 Units	0075	Yes
Fraternalities and Sororities, Dormitories – Over 30 Units	0076	Yes
Convents or Monasteries - Up to 10 units	0077	Yes
Convents or Monasteries - 11 to 30 units	0078	Yes
Convents or Monasteries - Over 30 units	0079	Yes

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Starting a New Submission in PolicyCenter

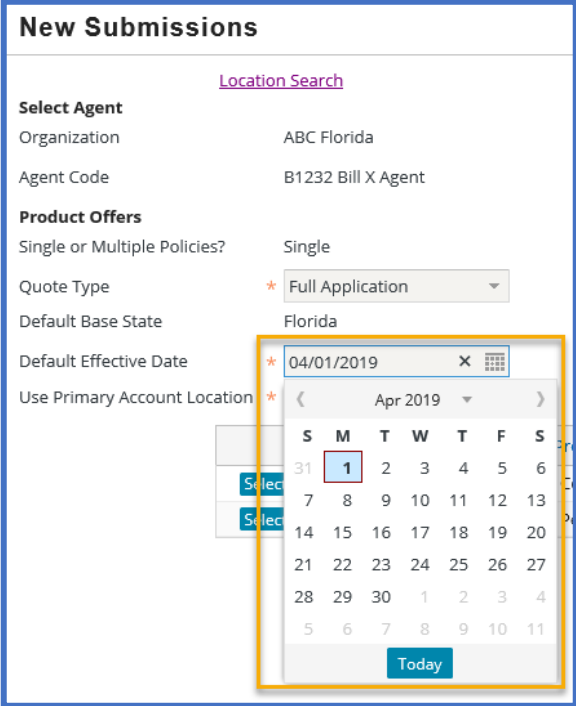
To begin a new-business submission in PolicyCenter®:

Step	Action
1	<p>Create or access an account in PolicyCenter.</p> <p><i>Note:</i> Refer to the Accounts in PolicyCenter job aid for more information about creating an account.</p>
2	<p>On the <i>Account File Summary</i> screen, select Actions, then New Submission:</p>  <p>Result: The <i>New Submissions</i> screen appears.</p>
3	<p>Select Full Application from the <i>Quote Type</i> drop-down menu:</p>  <p><i>Note:</i> The <i>Quick Quote</i> option is only available for Personal Lines submissions, which will appear in the drop down if the user is appointed to write Personal Lines.</p>

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Commercial Lines New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter

Step	Action
4	<p>The <i>Default Effective Date</i> displays the current date. Accept the date or select a future effective date by clicking the calendar icon:</p>  <p><i>Note:</i> Agents can quote up to 60 days in advance. Quotes will expire 60 calendar days after the creation date or one business day after the policy’s requested effective date – whichever is later.</p>
5	<p>In the <i>Use Primary Account Location</i> field, select Yes to carry over the account address, or No to enter a separate address for the submission.</p> <p><i>Note:</i> This field only displays when there is more than one submission on an account. If this is a new account and no other submissions have been started, this field will not appear on the screen.</p>

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Commercial Lines New-Business Submission Guide, Continued

Starting a New Submission in PolicyCenter

Step	Action								
6	<p>Select Commercial Property for the line of business for the policy.</p> <p><i>Note:</i> If you do not have <i>Commercial Property</i> available, then you do not have a commercial lines appointment and will need to reach out to your agency principle and go through myAgency to request this appointment.</p> <div data-bbox="545 632 1373 1073" style="border: 1px solid blue; padding: 5px;"> <p>New Submissions</p> <p style="text-align: center;">Location Search</p> <p>Select Agent</p> <p>Organization: ABC Florida</p> <p>Agent Code: B1232 Bill X Agent</p> <p>Product Offers</p> <p>Single or Multiple Policies?: Single</p> <p>Quote Type: * Full Application</p> <p>Default Base State: Florida</p> <p>Default Effective Date: * 04/01/2019</p> <p>Use Primary Account Location: * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;"></th> <th style="width: 30%;">Product Name</th> <th style="width: 30%;">Product Description</th> <th style="width: 20%;">Status</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><input type="button" value="Select"/></td> <td>Commercial Property</td> <td>Commercial Property</td> <td>Available</td> </tr> </tbody> </table> </div> <p>Result: <i>The Policy Type Questions</i> screen appears.</p>		Product Name	Product Description	Status	<input type="button" value="Select"/>	Commercial Property	Commercial Property	Available
	Product Name	Product Description	Status						
<input type="button" value="Select"/>	Commercial Property	Commercial Property	Available						

Policy Type Questions

Step	Action
7	<p>Complete the <i>Policy Type Questions</i> screen by clicking inside the designated answer field, then select Next.</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> • These questions will build based upon answers selected. • The example shown is Commercial Residential Multiperil with Wind.

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Eligibility Questions

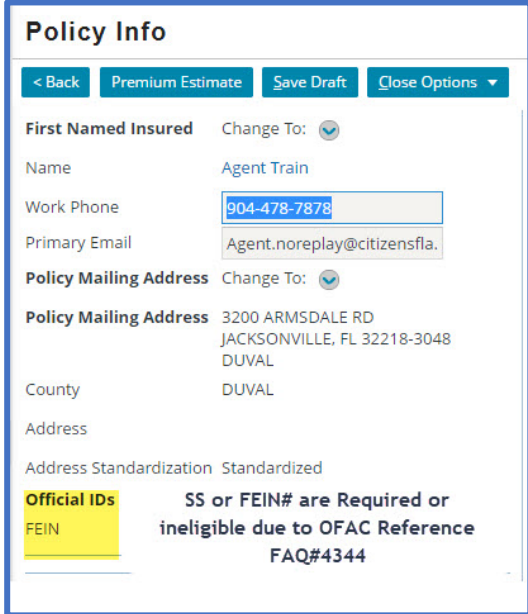
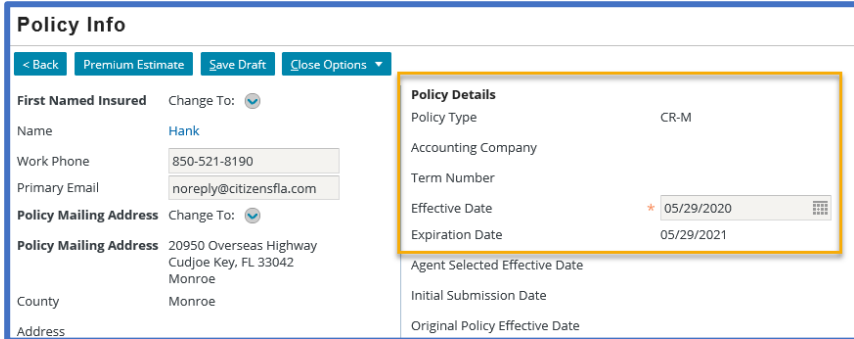
Step	Action
1	<p>Complete the questions, then select Next. Based on input, additional questions may appear.</p> <div data-bbox="548 499 1403 1394" style="border: 1px solid black; padding: 10px;"> <p>Eligibility Questions</p> <p>< Back Next > Premium Estimate Save Draft Close Options ▾ Answer Eligibility Questions Reset Answers</p> <p>Eligibility Questions</p> <p>Any policy coverage denied, cancelled, or non-renewed during the prior 3 years? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has any applicant been convicted of Fraud or Arson? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has any applicant ever had a policy voided, cancelled or nonrenewed for material misrepresentation or fraud? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any building(s) or property at the location to be insured that have experienced damage or loss from sinkhole activity? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Are there any signs of sinkhole activity to any building(s) or property at the location to be insured such as shifting, bulging, or cracking of the foundation, walls, or roof? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any building(s) or property at the location to be insured having a sinkhole investigation, ground study, structural evaluation or inspection performed due to a sinkhole claim or sinkhole activity? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any applicant have knowledge of any sinkhole related repairs that have been made to any building(s), or property to be insured? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have any unsafe or inadequate wiring? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building condemned or scheduled to be condemned? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have uncorrected fire code violations or safety violations? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have existing damage or disrepair? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Do all buildings have adequate smoke detection devices? <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Is any building built partially or entirely over water? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the occupancy rate of any building less than 60%? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any property newly constructed or completely renovated in which the minimum occupancy of 60% will not be met within 90 days? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building contain unprotected commercial cooking exposures, including exposures with inadequate or improperly maintained protective devices? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does any building have an exposure to flammables, explosives or chemicals where such substances are not appropriately stored, handled, or otherwise mitigated? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building currently under construction? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any building a Continuing Care Retirement Community (CCRC) in which less than 75% of the total area of the building is used for independent residential occupancy? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> </div> <p>Result: The <i>Policy Info</i> screen appears.</p>

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Policy Info

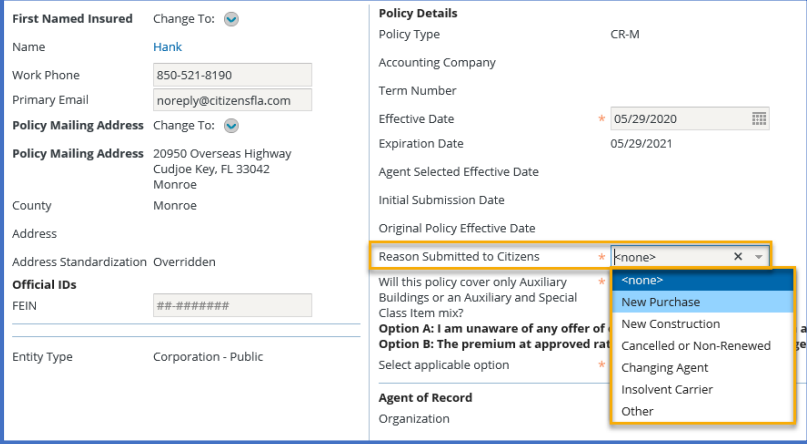
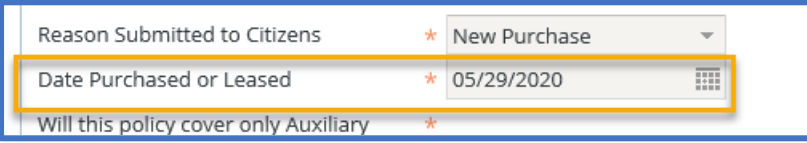
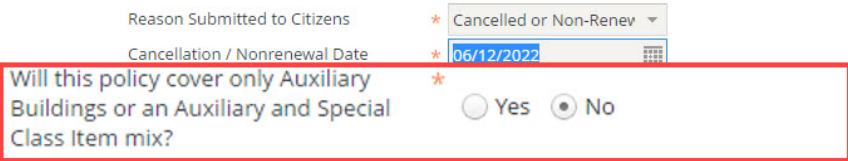
The information on the *Policy Info* screen prepopulates from the customer's account.

Step	Action
1	<p>Review prepopulated information and edit, if necessary:</p>  <p>Policy Info</p> <p>< Back Premium Estimate Save Draft Close Options</p> <p>First Named Insured Change To: <input type="button" value="v"/> Name Agent Train Work Phone <input type="text" value="904-478-7878"/> Primary Email <input type="text" value="Agent.noreplay@citizensfla."/> Policy Mailing Address Change To: <input type="button" value="v"/> Policy Mailing Address 3200 ARMSDALE RD JACKSONVILLE, FL 32218-3048 DUVAL County DUVAL Address Address Standardization Standardized</p> <p>Official IDs SS or FEIN# are Required or FEIN ineligible due to OFAC Reference FAQ#4344</p>
2	<p>Complete the <i>Policy Details</i> section of the <i>Policy Info</i> screen. Confirm Policy Type and re-enter Effective Date if necessary.</p>  <p>Policy Info</p> <p>< Back Premium Estimate Save Draft Close Options</p> <p>First Named Insured Change To: <input type="button" value="v"/> Name Hank Work Phone <input type="text" value="850-521-8190"/> Primary Email <input type="text" value="noreply@citizensfla.com"/> Policy Mailing Address Change To: <input type="button" value="v"/> Policy Mailing Address 20950 Overseas Highway Cudjoe Key, FL 33042 Monroe County Monroe Address</p> <p>Policy Details</p> <p>Policy Type CR-M Accounting Company Term Number Effective Date * <input type="text" value="05/29/2020"/> Expiration Date 05/29/2021 Agent Selected Effective Date Initial Submission Date Original Policy Effective Date</p>

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Commercial Lines New-Business Submission Guide, Continued

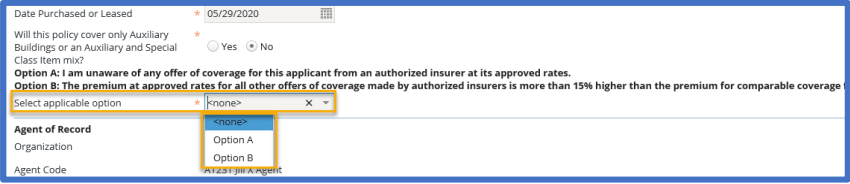
Policy Info,
continued

Step	Action
3	<p>Select the Reason Submitted to Citizens:</p>  <p><i>Note: If a New Purchase, enter in the Date Purchased or Leased:</i></p> 
4	<p>Select Yes or No for the following question, <i>Will this policy cover only Auxiliary Buildings or an Auxiliary and Special Class Item mix?</i></p> <p>This option is for HOA submissions where auxiliary and special class ONLY items will be scheduled. Do not select YES if residential building will be scheduled.</p> 

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Commercial Lines New-Business Submission Guide, Continued

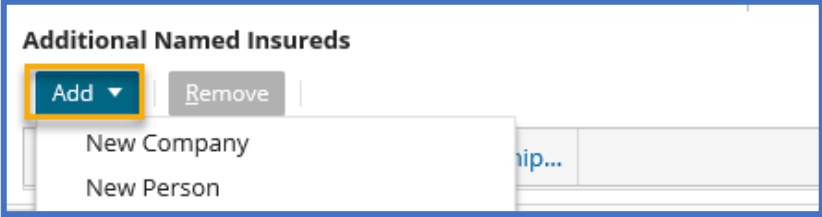
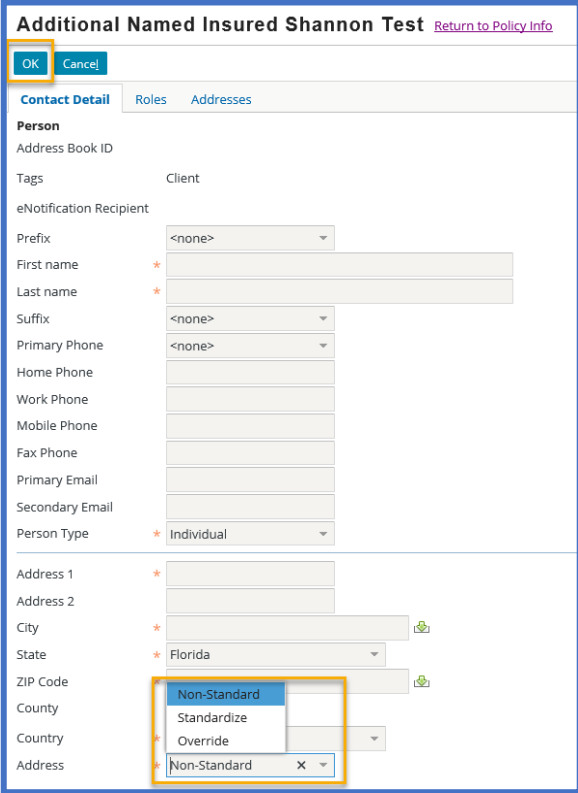
Policy Info,
continued,
continued

Step	Action
5	<p>Answer the affirmation of coverage statement by selecting Option A or Option B.</p>  <p><i>Note:</i> Eligible applicants for Commercial Nonresidential Multiperil or Wind coverage (CNR-M or CNR-W) at Citizens are for those that are unable to procure any offer from an authorized insurer. The 20% rule does NOT apply.</p>

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Commercial Lines New-Business Submission Guide, Continued

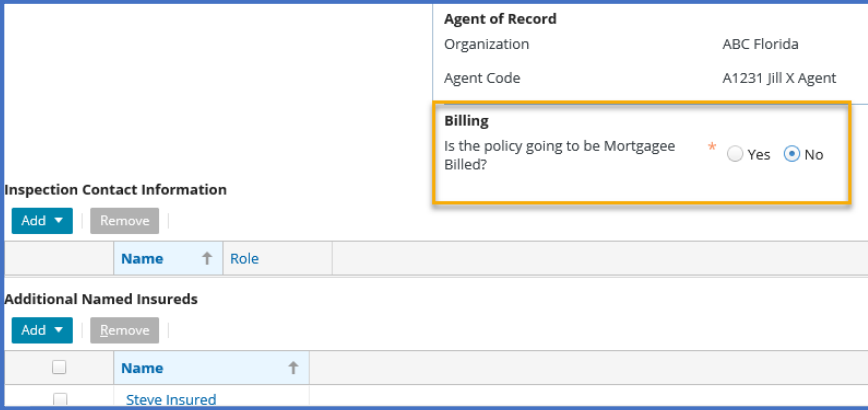
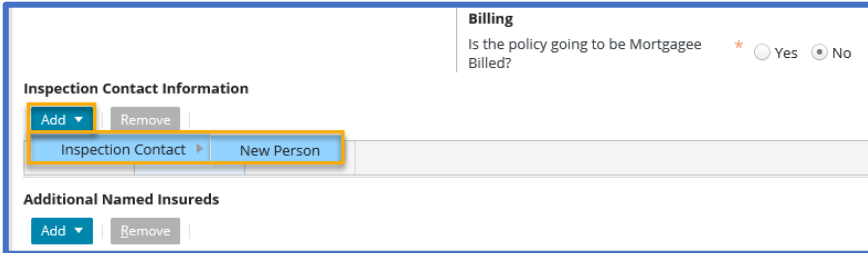
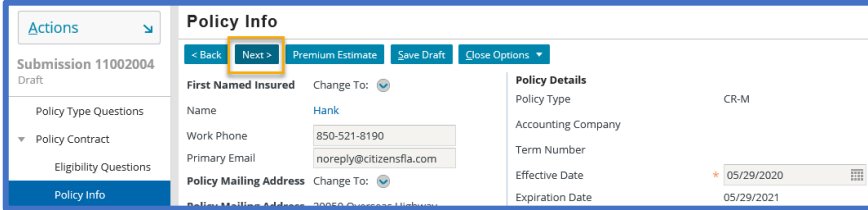
Policy Info,
continued

Step	Action
6	<p>To add additional named insureds, select Add, then New Company or New Person in the <i>Additional Named Insured</i> section:</p>  <p>Result: The <i>New Additional Named Insured</i> screen appears.</p>
7	<p>If adding a new person or new company, complete all applicable fields on the <i>New Additional Named Insured</i> screen, select Standardize to conform the address to U.S. Postal Service standards, then select OK to continue:</p> 

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Commercial Lines New-Business Submission Guide, Continued

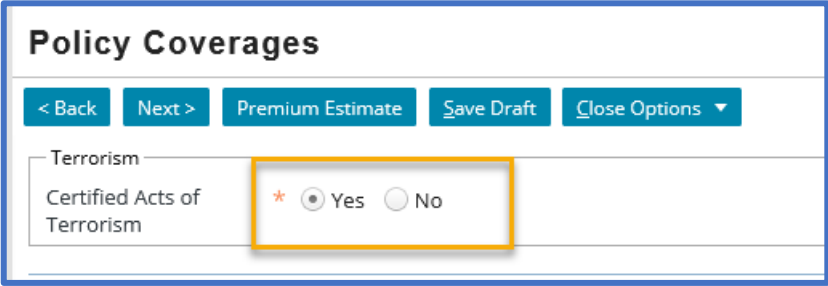
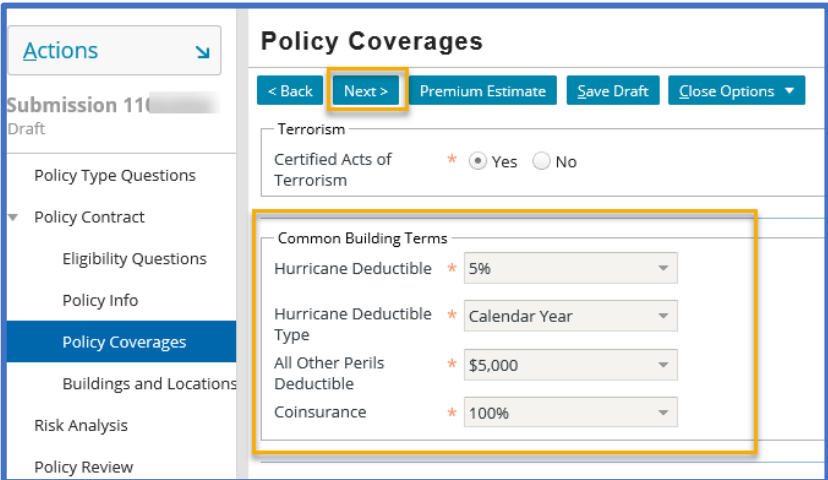
Policy Info,
continued

Step	Action
8	<p>If the policy will be mortgagee billed, select Yes in the <i>Billing</i> section; otherwise, select No:</p>  <p><i>Note:</i> For more information about adding a mortgagee as a payor, see the Adding, Updating or Removing the Mortgagee or Payor job aid.</p>
9	<p>Complete the <i>Inspection Contact information</i> section by selecting Add:</p>  <p><i>Note:</i> The <i>New Inspection Contact</i> screen will display. Fill out the contact information then select OK to return to the <i>Policy Info</i> screen.</p>
10	<p>Select Next to continue to the <i>Policy Coverages</i> screen.</p> 

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Commercial Lines New-Business Submission Guide, Continued

Policy Coverages

Step	Action
1	<p>Select Yes or No for <i>Certified Acts of Terrorism</i> coverage:</p> 
2	<p>Select the Hurricane Deductible, Hurricane Deductible Type, All Other Perils Deductible and Coinsurance amounts:</p>  <p>Select Next to continue to the <i>Buildings and Locations</i> screen.</p>

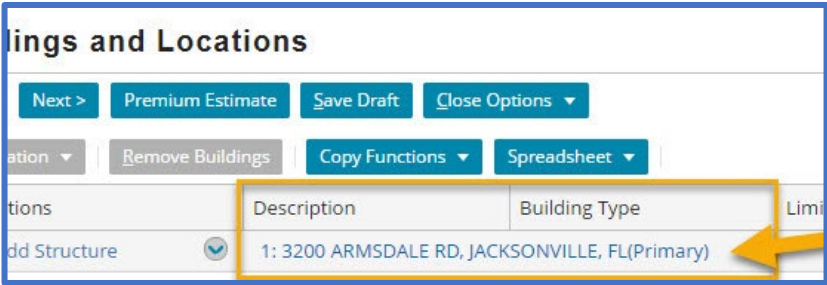
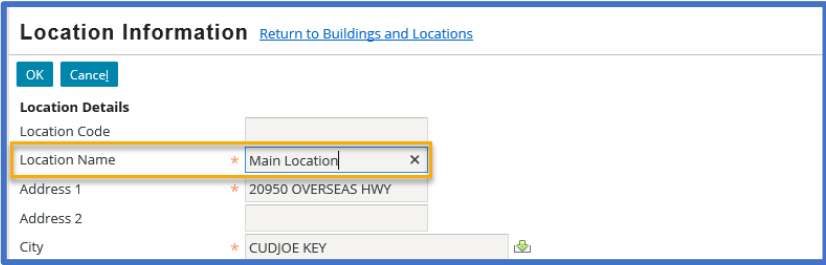
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Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations

The location information must be entered before the building information. By default, the account address displays as the property location address. If the location to be insured is not the same as the account address, then replace the property address.

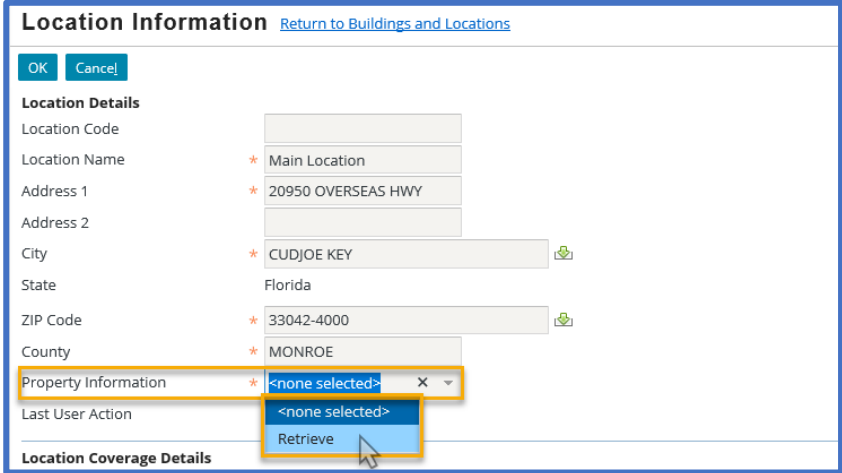

Note: Review the [Replacing a Property Location](#) job aid for additional information.

Step	Action
1	<p>Select the Location1(Primary) link in the <i>Description</i> column:</p>  <p>Result: The <i>Location Information</i> screen will display. This is where location details and property information will be entered. Click on the address (link) to modify if not the account address and “retrieve” it for all location GIS (rating) information to populate.</p>
2	<p>Enter an identifying name for the Location Name. Example: <i>Main Location</i></p> 

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Commercial Lines New-Business Submission Guide, Continued

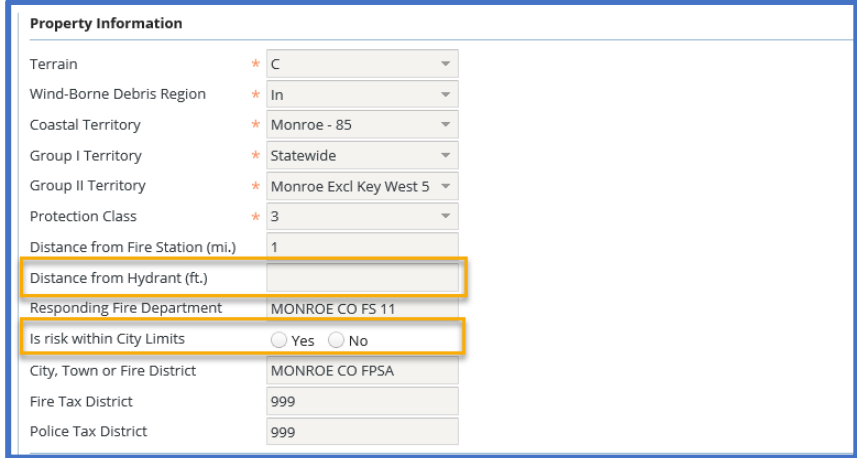
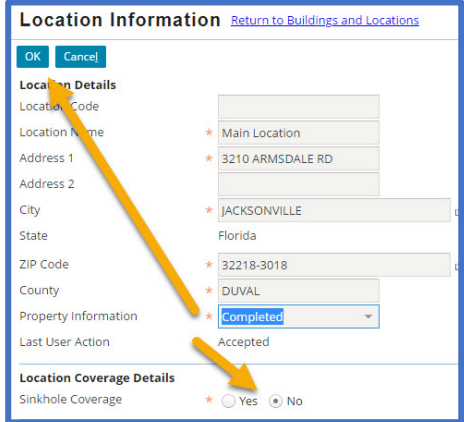
Buildings and Locations,
continued

Step	Action								
3	<p>The property address will be prefilled with the account address. Select Retrieve to standardize the address and retrieve the <i>Terrain</i> and <i>Flood Zone</i> field values:</p>  <p>Result: The <i>Property Information Results</i> screen appears.</p>								
4	<p>Complete one of the following actions:</p>  <table border="1"> <thead> <tr> <th>Select ...</th> <th>To ...</th> </tr> </thead> <tbody> <tr> <td>Accept Returned Address</td> <td>(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.</td> </tr> <tr> <td>Use Original Address</td> <td>(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.</td> </tr> <tr> <td>Cancel</td> <td>Return to the <i>Property Address Info</i> screen.</td> </tr> </tbody> </table>	Select ...	To ...	Accept Returned Address	(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.	Use Original Address	(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.	Cancel	Return to the <i>Property Address Info</i> screen.
Select ...	To ...								
Accept Returned Address	(Recommended) Accept property information results. Result: The <i>Property Information</i> fields will prefill with accepted information from the <i>Property Information Results</i> screen.								
Use Original Address	(Not recommended) Manually enter property information. <i>Note:</i> Additional documentation will be required if the property information fields are manually entered.								
Cancel	Return to the <i>Property Address Info</i> screen.								

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Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
5	<p>Complete any remaining fields in the <i>Property Information</i> section:</p> 
6	<p>Select Yes or No for Sinkhole Loss coverage under <i>Location Coverage Details</i>:</p> 

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Commercial Lines New-Business Submission Guide, Continued

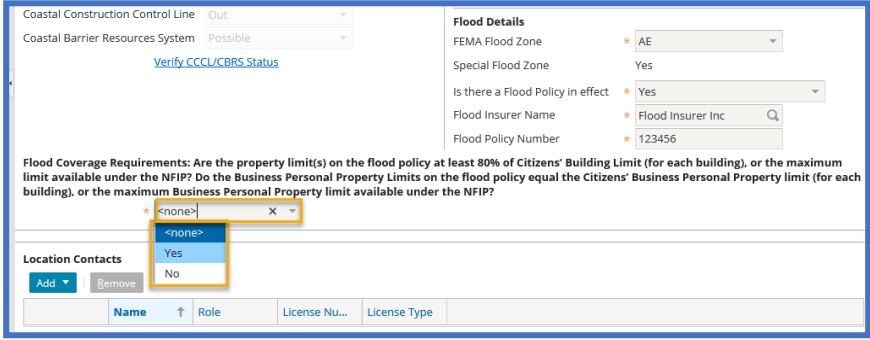
Buildings and Locations, continued

Step	Action
7	<p>Complete and/or change fields in the <i>Flood Details</i> section as necessary:</p> <div data-bbox="553 499 1305 1075" style="border: 1px solid black; padding: 10px;"> <p>Property Information</p> <p>Terrain * C</p> <p>Wind-Borne Debris Region * In</p> <p>Coastal Territory * Monroe - 85</p> <p>Group I Territory * Statewide</p> <p>Group II Territory * Monroe Excl Key West 5</p> <p>Protection Class * 3</p> <p>Distance from Fire Station (mi.) 1</p> <p>Distance from Hydrant (ft.) 50</p> <p>Responding Fire Department MONROE CO FS 11</p> <p>Is risk within City Limits <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>City, Town or Fire District MONROE CO FPSA</p> <p>Fire Tax District 999</p> <p>Police Tax District 999</p> <hr/> <p>Flood Details</p> <p>FEMA Flood Zone * AE</p> <p>Special Flood Zone Yes</p> <p>Is there a Flood Policy in effect * Yes</p> <p>Flood Insurer Name * Flood Insurer Inc</p> <p>Flood Policy Number * 123456</p> <p><small>ing Limit (for each building), or the maximum limit available under the NFIP? Do the Business Personal Property Limits on Business Personal Property limit available under the NFIP?</small></p> </div>

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Commercial Lines New-Business Submission Guide, Continued

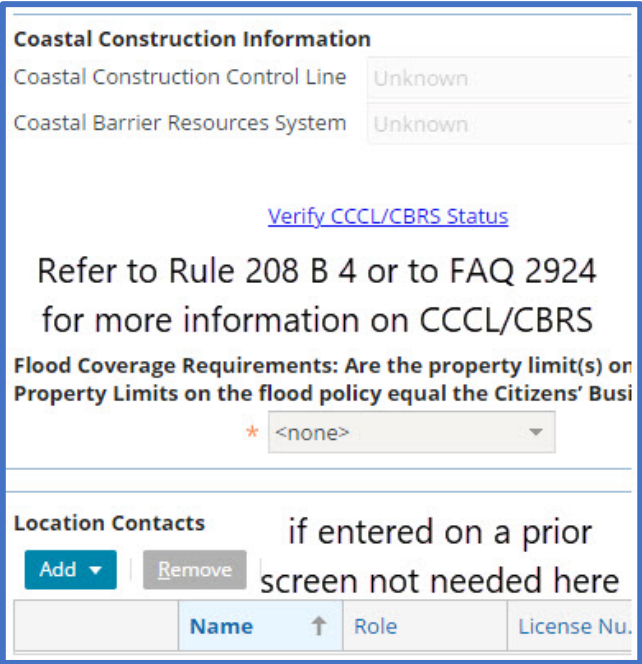
Buildings and Locations , continued, continued

Step	Action
8	<p>If there is a flood policy in affect, select Yes or No if the limits on the flood policy are at least 80% of Citizens' Building Limit.</p> <p>Flood Affirmation or Declarations For properties located in a special flood zone (e.g., A, AO, AH, AR, A1-A30, AE, A99, V, V1-V30, VE), upload a copy of the current flood Declarations as confirmation that the property is insured to either 80 percent of the Citizens building limit or the maximum available limit under the National Flood Insurance Program. Alternatively, a signed <i>Policyholder Affirmation Regarding Flood Insurance</i> (CIT FW01 10 19) can be uploaded.</p> 

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Commercial Lines New-Business Submission Guide, Continued

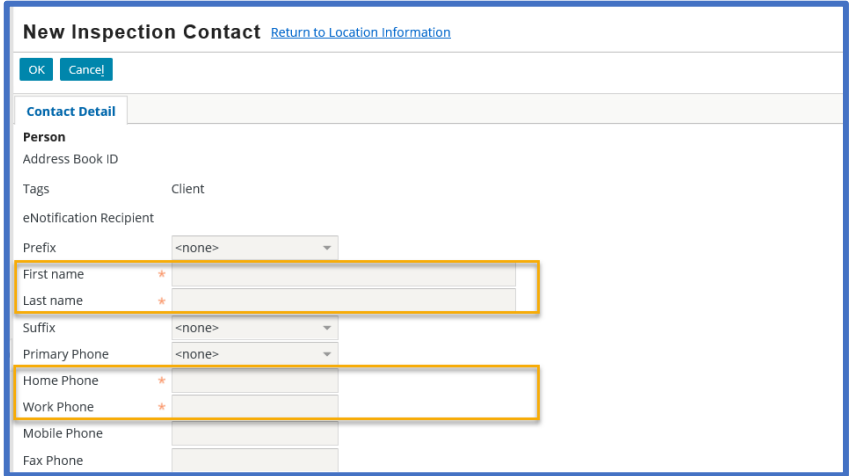
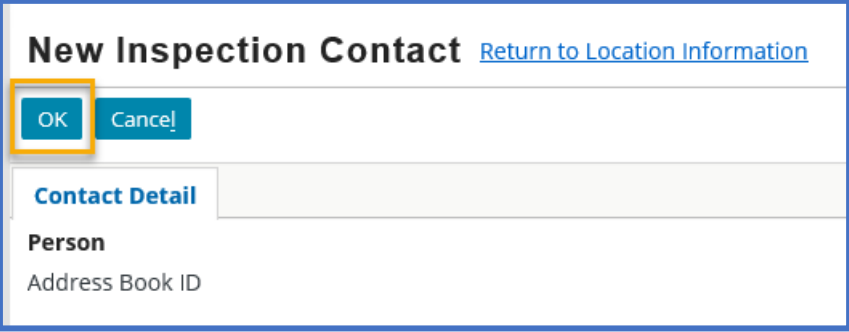
Buildings and Locations,
continued

Step	Action
9	<p>The <i>Location Contacts</i> field can be used to provide inspection contact details as well as alternate contact information if the named insured is not available should Citizens need to perform an inspection.</p> <p>To add a location contact, select Add > Inspection Contact > New Person:</p> <p>Result: The <i>New Inspection Contact</i> screen opens.</p> 

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Commercial Lines New-Business Submission Guide, Continued

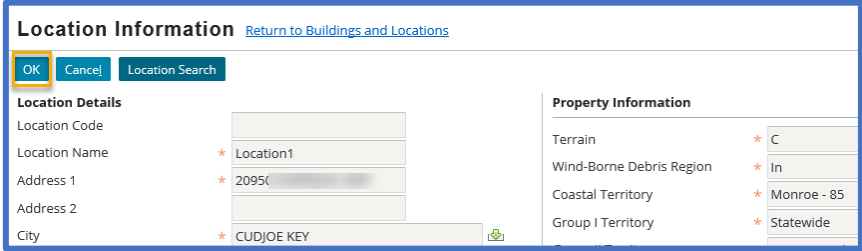

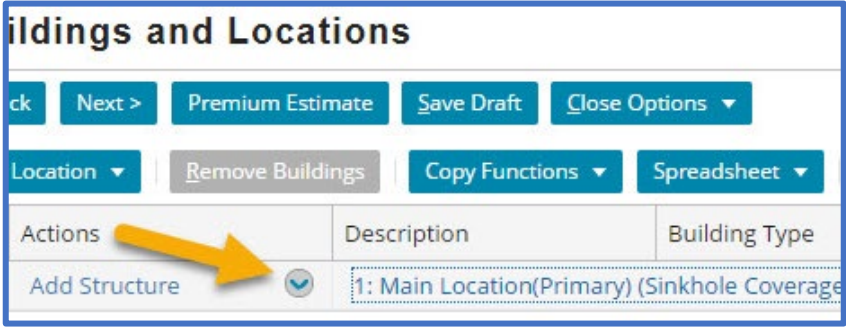
Buildings and Locations,
continued

Step	Action
10	<p>If not entered on the prior screen proceed Enter necessary information in the <i>Contact Detail</i> section:</p> 
11	<p>Select OK to return to the <i>Location Information</i> screen.</p>  <p>Result: The new inspection contact has been added to the <i>Location Contacts</i> section.</p>

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Commercial Lines New-Business Submission Guide, Continued

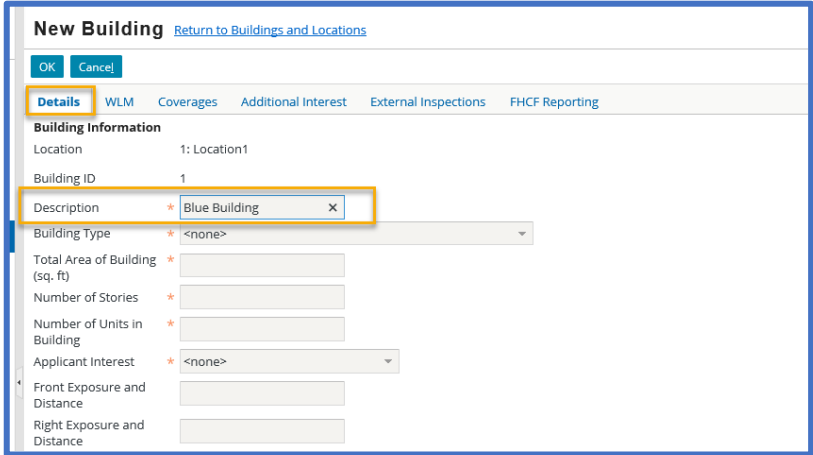
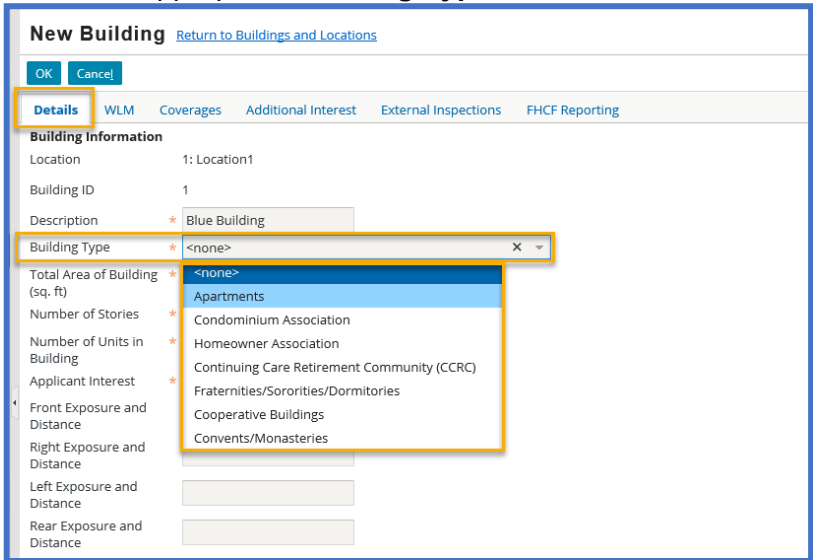
Buildings and Locations, continued

Step	Action
12	<p>To continue with the submission, click OK:</p>  <p>Result: The <i>Buildings and Locations</i> screen displays.</p>
13	<p>At least one building now MUST be added to the location. To add a new building, under the <i>Actions</i> column, select the down arrow  to access a drop-down menu:</p>
14	<p>Click on the drop-down arrow to Add Building and select New Building:</p> 

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Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

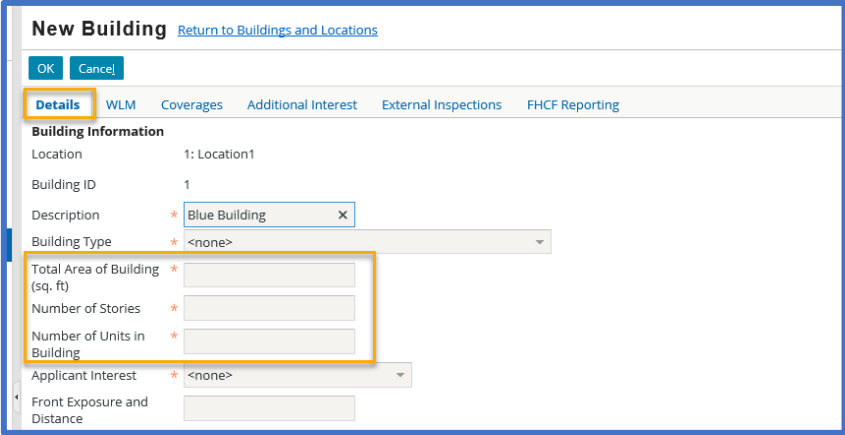
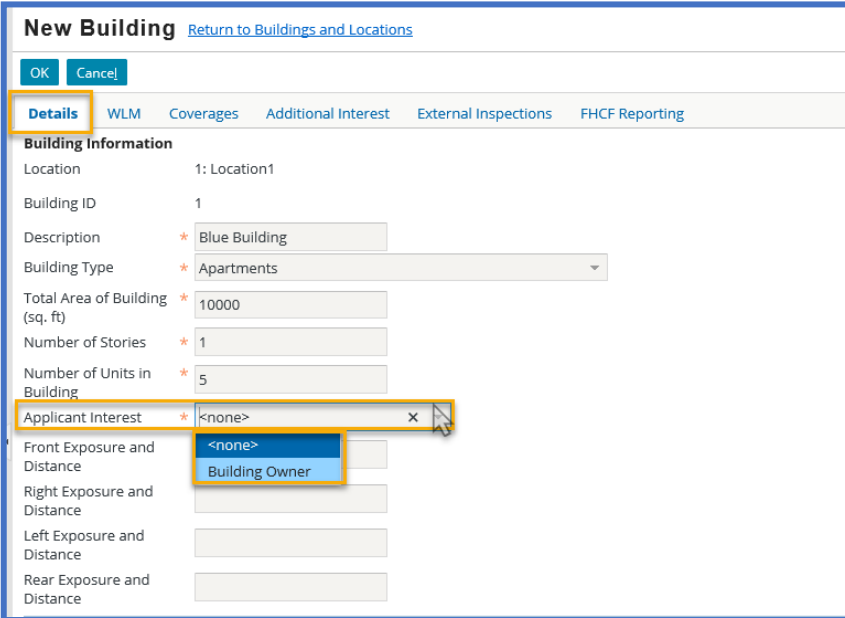
Step	Action
15	<p>The <i>New Building</i> screen consists of six tabs that allow you to add detailed information regarding the building. The <i>Details</i> tab is where you will add specific information about the building being covered. Complete the Description field that clearly describes how the policyholder would describe the building:</p>  <p><i>Note: The FHCF Reporting tab will appear only for Commercial Residential policies.</i></p>
16	<p>Select the appropriate Building Type:</p>  <p><i>Notes:</i></p> <ul style="list-style-type: none"> • Coverage for all condominium association buildings will be issued on a Condominium Association Coverage Form

	<p>(CP 00 17). The <i>Building Type</i> must reflect Condominium Association.</p> <ul style="list-style-type: none">• Coverage for all cooperatives and homeowner association buildings will be issued on a Building and Personal Property Coverage Form (CP 00 10). The <i>Building Type</i> must reflect Cooperative Buildings or Homeowner Association.
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Commercial Lines New-Business Submission Guide, Continued

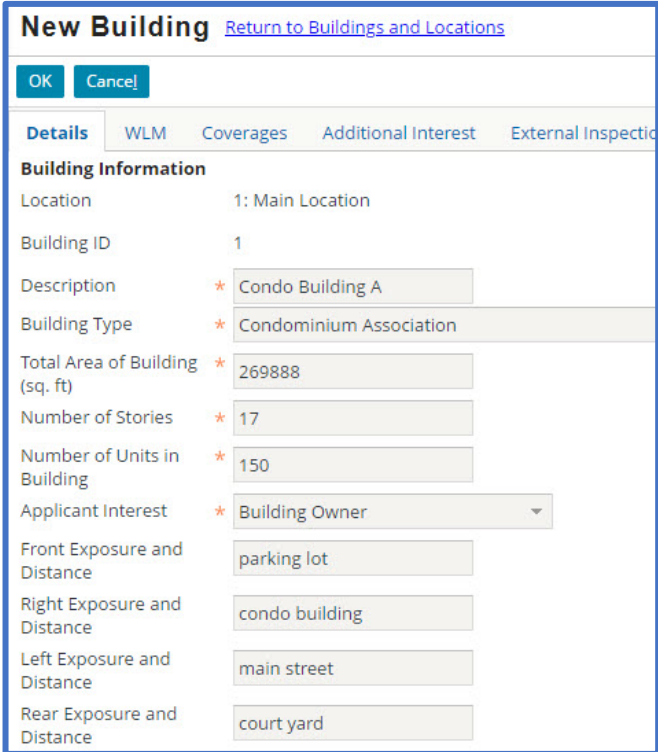
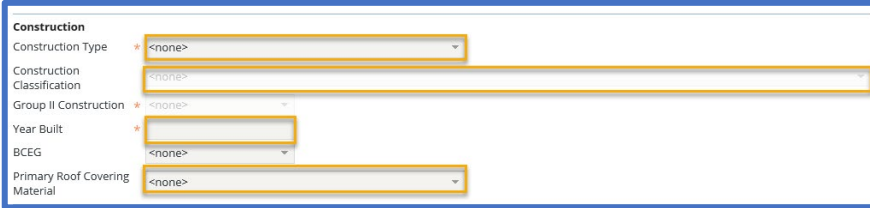
Buildings and Locations,
continued

Step	Action
17	<p>Enter in the Total Area of Building, Number of Stories and Number of Units in Building:</p> 
18	<p>Select the Applicant Interest:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
19	<p>The exposure and distance fields describe objects surrounding the building and how far the objects are from the building. Complete these required fields:</p> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  </div> <div style="flex: 0.5; padding-left: 10px; font-size: small;"> <p><i>Note:</i> The exposure fields are not included or required on Commercial Wind policies.</p> </div> </div>
20	<p>Complete the <i>Construction</i> section:</p> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  </div> <div style="flex: 0.5; padding-left: 10px; font-size: small;"> <p>Notes:</p> <ul style="list-style-type: none"> The <i>Group II Construction</i> field will be prefilled or inactive based on the prior information entered. The <i>BCEG</i> will prepopulate once the year built has been entered. </div> </div>

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Commercial Lines New-Business Submission Guide, Continued

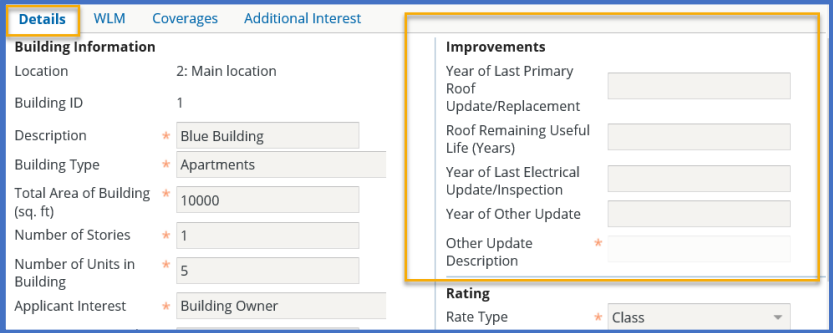
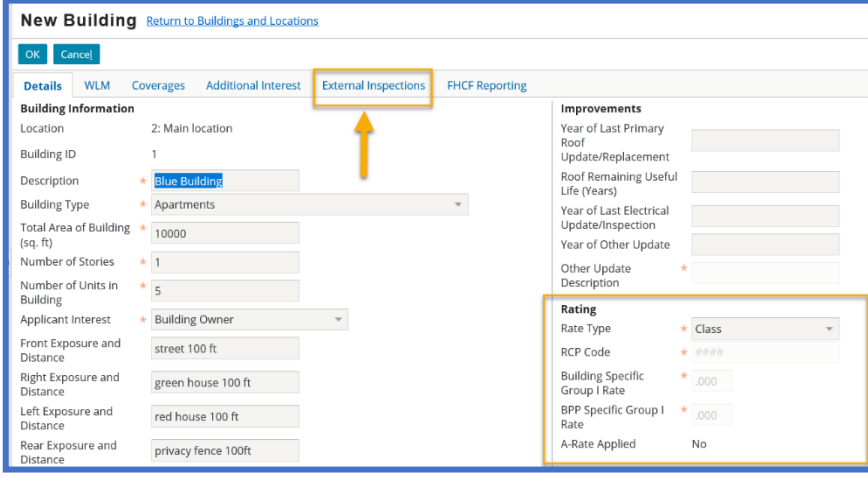
Buildings and Locations,
continued

Step	Action																																			
21	<p>If other businesses or occupancies exist in the building, they must be identified. Complete the Other Occupancy field for the property:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Occupancy - List all occupancies</p> <p>Other Occupancy * <input type="text" value="<none>"/></p> <p>Types</p> <p>CSP Code</p> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;"> <p><none></p> <p>None</p> <p>Mercantile</p> <p>Office</p> <p>Service</p> </div> <p>Citizens Commercial Residential Property</p> </div> <p>Notes:</p> <ul style="list-style-type: none"> The example shows Commercial Residential occupancies. For Commercial Nonresidential, refer to the Entering Commercial Nonresidential Occupancy job aid. <p>Result: The CSP code prepopulates:</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Occupancy - List all occupancies</p> <p>Other Occupancy * <input type="text" value="None"/></p> <p>Types</p> <p>CSP Code 0311 - Apartments/Co-Ops, Continuing Care Retirement Community (CCRC) and HOA without Mercantile Occupancies - Up to 10 Units</p> </div>																																			
22	<p>In the eligibility section, enter in the total amount of units and square footage.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Citizens Commercial Residential Eligibility</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"># Units</th> <th style="text-align: center;">Units %</th> <th style="text-align: center;">Sq. Ft.</th> <th style="text-align: center;">Sq. Ft. %</th> </tr> </thead> <tbody> <tr> <td>Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Annual Occupancy: (Occupied by a tenant on an annual basis with no other rentals)</td> <td style="text-align: center;">5</td> <td style="text-align: center;">100</td> <td style="text-align: center;">10000</td> <td style="text-align: center;">100</td> </tr> <tr> <td>Limited Rentals: (Occupied primarily by the owner but with some rental that does not exceed the transient threshold)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Transient Unit Occupancy: (Rentals in excess of the transient thresholds described below*)</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr> <td>Mercantile, Service or Office Unit Occupancy</td> <td style="text-align: center;"><input type="text"/></td> <td></td> <td style="text-align: center;"><input type="text"/></td> <td></td> </tr> <tr style="border-top: 2px solid orange;"> <td>Totals</td> <td style="text-align: center;">5</td> <td style="text-align: center;">100</td> <td style="text-align: center;">10000</td> <td style="text-align: center;">100</td> </tr> </tbody> </table> </div> <p>Notes:</p> <ul style="list-style-type: none"> This information must match the values previously entered in the above building information. The <i>Units %</i> and <i>Sq. Ft. %</i> fields each must total 100%. 		# Units	Units %	Sq. Ft.	Sq. Ft. %	Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)	<input type="text"/>		<input type="text"/>		Annual Occupancy: (Occupied by a tenant on an annual basis with no other rentals)	5	100	10000	100	Limited Rentals: (Occupied primarily by the owner but with some rental that does not exceed the transient threshold)	<input type="text"/>		<input type="text"/>		Transient Unit Occupancy: (Rentals in excess of the transient thresholds described below*)	<input type="text"/>		<input type="text"/>		Mercantile, Service or Office Unit Occupancy	<input type="text"/>		<input type="text"/>		Totals	5	100	10000	100
	# Units	Units %	Sq. Ft.	Sq. Ft. %																																
Annual Occupancy: (Occupied by the owner on an annual basis with no rentals)	<input type="text"/>		<input type="text"/>																																	
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Totals	5	100	10000	100																																

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Commercial Lines New-Business Submission Guide, Continued

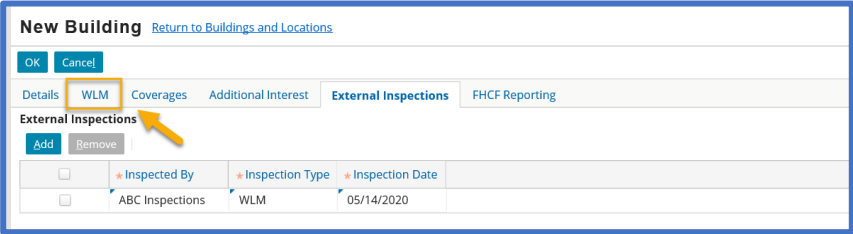
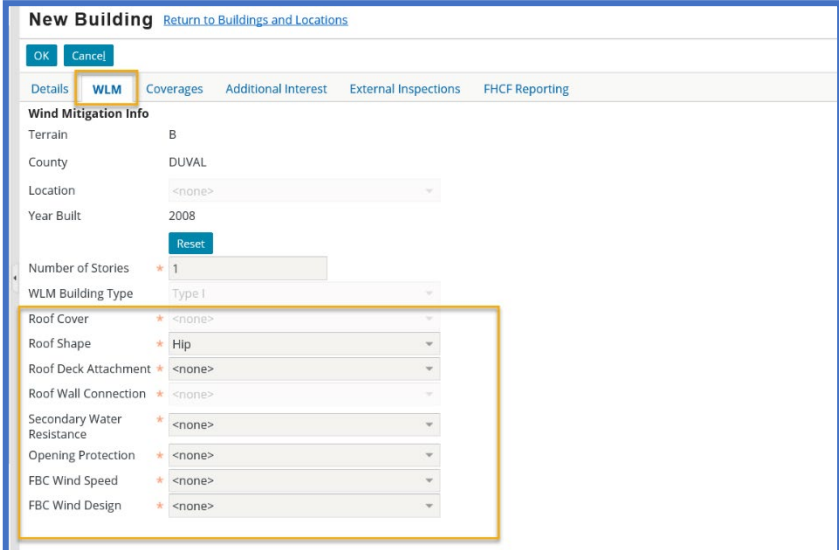
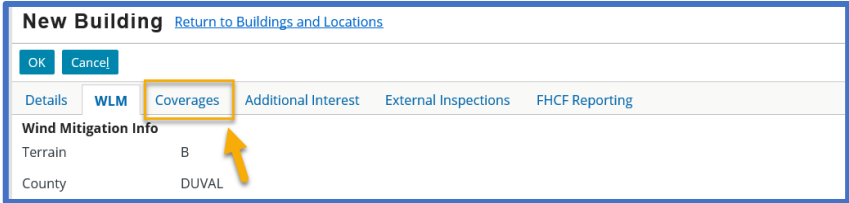
Buildings and Locations,
continued

Step	Action
23	<p>Complete the fields in the <i>Improvements</i> section if there have been updates:</p> <p>If the building has been updated, enter the year of those updates. In the Other Update Description field, enter in any other</p>  <p>description and year of improvements.</p> <p><i>Note:</i> For Commercial Wind policies, the <i>Improvements</i> section will only display information pertaining to the roof.</p>
24	<p>The <i>Rating</i> section prepopulates based on the classification of the risk. External Inspections does not need to be entered here, only the inspections themselves are required documents.</p> 

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Commercial Lines New-Business Submission Guide, Continued

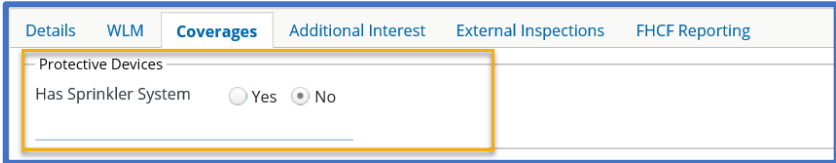
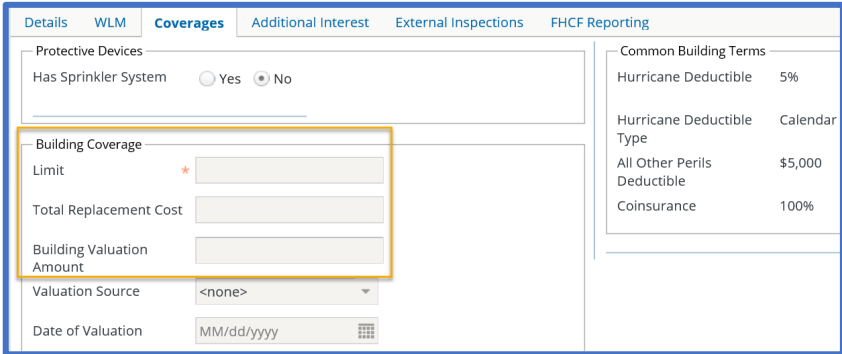
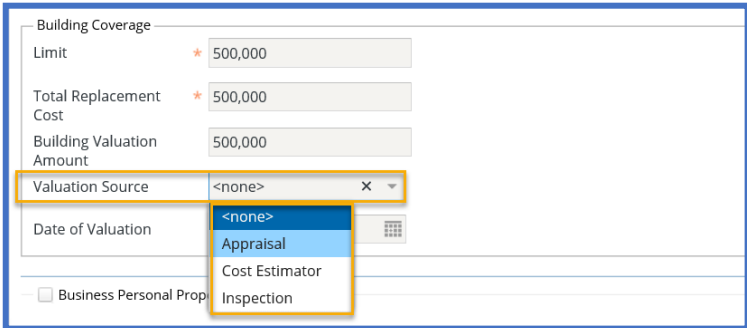
Buildings and Locations,
continued

Step	Action
25	<p>Select the WLM tab to enter the wind-loss mitigation (WLM) details from the mitigation form provided by the applicant:</p>  <p><i>Note:</i> Refer to Selecting Wind Loss Mitigation Features job aid for more information.</p>
26	<p>The WLM fields will vary based on the information previously entered on the <i>Details</i> tab. Enter all applicable credits:</p> 
27	<p>Select the Coverages tab to enter coverage type and amounts.</p> 

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Commercial Lines New-Business Submission Guide, Continued

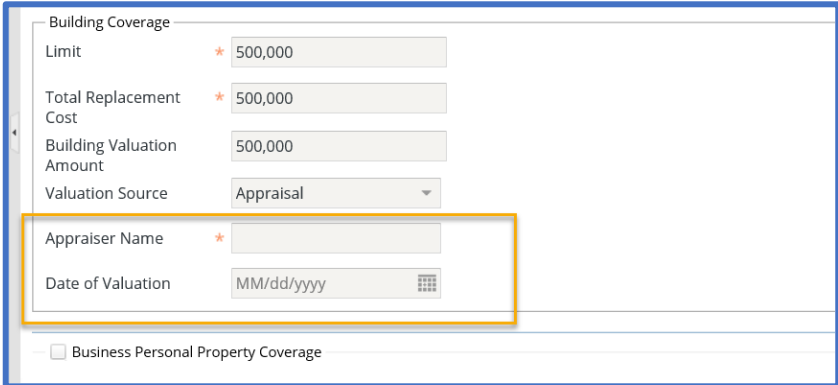
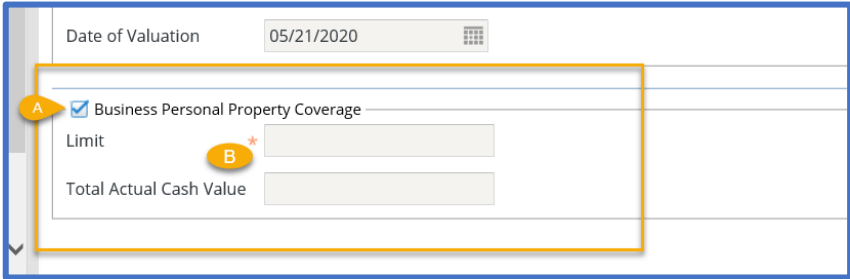
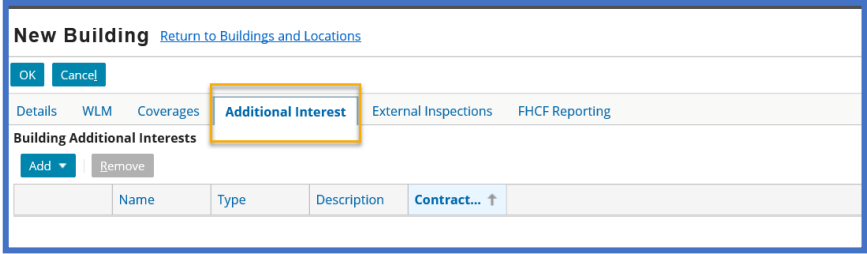
Buildings and Locations,
continued

Step	Action
28	<p>In the <i>Protective Devices</i> section, select Yes or No if the applicant has a sprinkler system. If the risk is a multi-peril with a sprinkler system, an ISO Loss Cost Quote will be required for entry</p> 
29	<p>In the <i>Building Coverage</i> section, enter the Limit, Total Replacement Cost and Building Valuation Amount:</p>  <p>Notes:</p> <ul style="list-style-type: none"> • For Commercial Residential risks, the <i>Limit</i>, <i>Total Replacement Cost</i> and <i>Building Valuation Amount</i> must be the same. • For Commercial Nonresidential risks, if the total replacement cost exceeds the maximum limit allowable, First Loss Rules apply.
30	<p>The value of a building must be identified. Select the Valuation Source.</p> 

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Commercial Lines New-Business Submission Guide, Continued

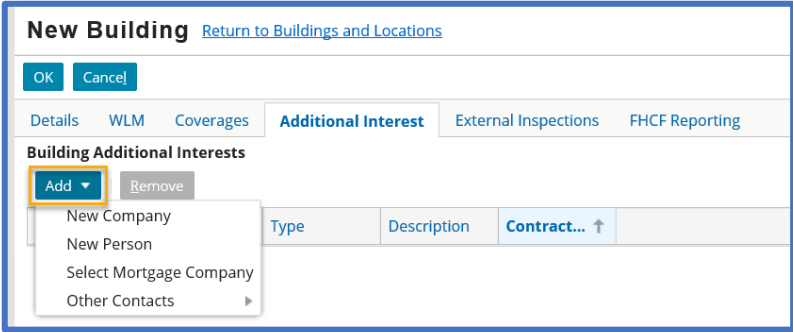
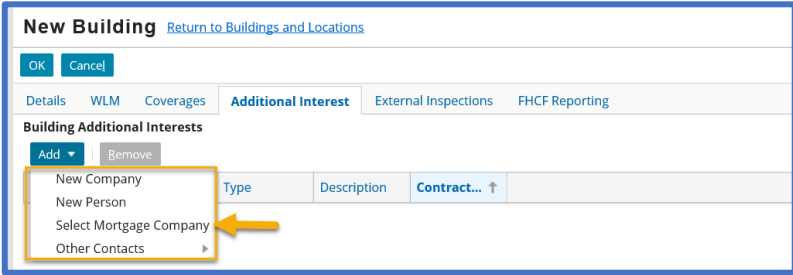
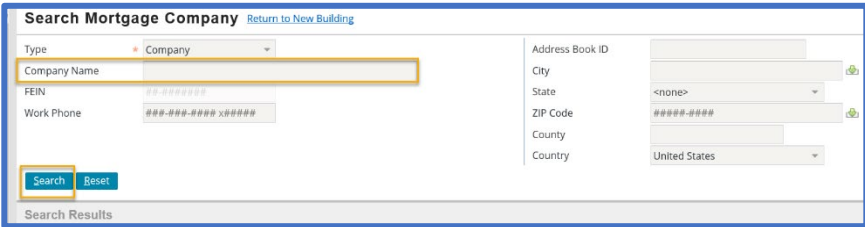
Buildings and Locations,
continued

Step	Action
31	<p>Select the Date of Valuation. If an appraisal is used, complete the Appraiser Name field:</p> 
32	<p>A. Select Business Personal Property Coverage, if desired. B. Enter in the Limit and Total Actual Cash Value. These values should be the same.</p> 
33	<p>If there are any additional interests (for example: first mortgagee) for the building, they will need to be added:</p> <p>Select the Additional Interest tab:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action
34	<p>Select Add:</p>  <p>Note: Refer to the following job aids when adding a mortgagee, premium finance company or trust:</p> <ul style="list-style-type: none"> • Adding or Updating a Payor to the Insured or a Third Party • Adding, Updating or Removing a Premium Finance Company as the Payor • Adding, Updating or Removing the Mortgagee or Payor • Writing a Residence Held in Trust
35	<p>Select the appropriate interest. For example, to add a mortgagee, click Select Mortgage Company:</p> 
36	<p>Enter the search criteria you want to use to find the mortgage company, then select Search:</p>  <p>Result: All of the companies that match the search will display in the <i>Search Results</i>.</p>



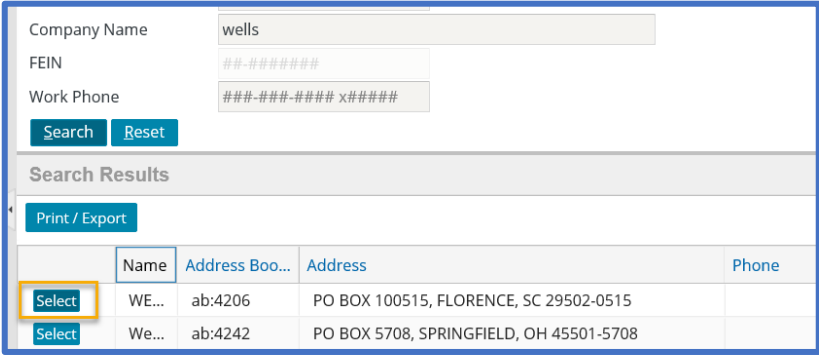
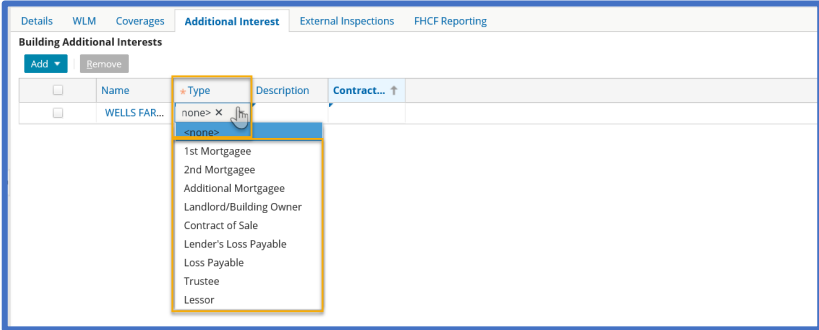
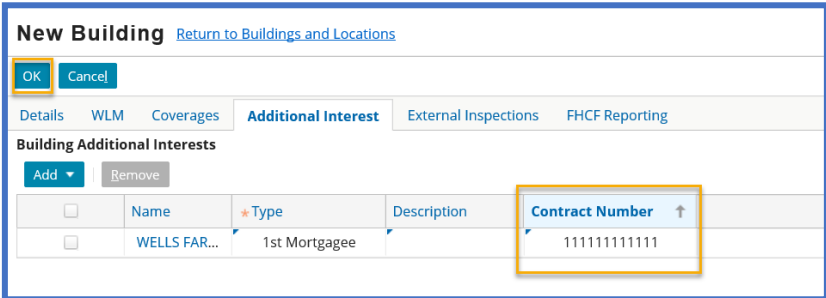
PolicyCenter

Guide Commercial Lines

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Commercial Lines New-Business Submission Guide, Continued

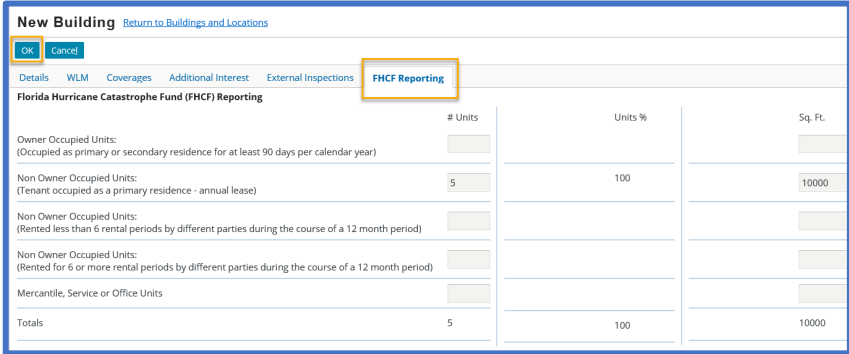
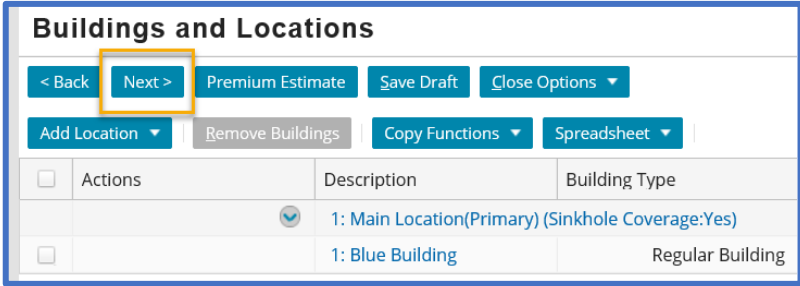
Buildings and Locations,
continued

Step	Action
37	<p>View the results to find the correct company. Click Select next to the desired company name.</p> 
38	<p>Select the Interest Type:</p> 
39	<p>Enter in the Contract/Loan Number:</p>  <p>Note: Repeat Steps 34-39 as necessary to add more Additional Interests.</p>

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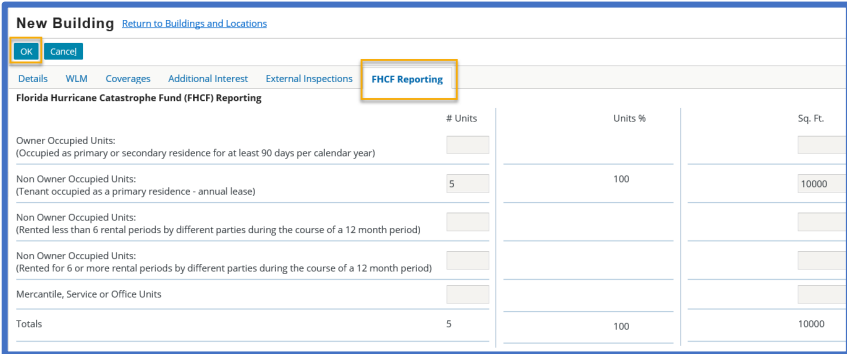
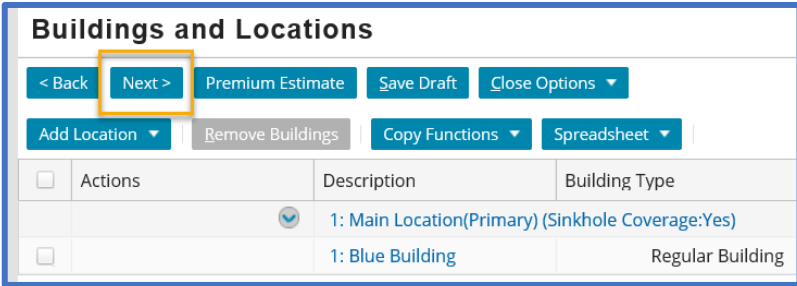
Commercial Lines New-Business Submission Guide, Continued

Buildings and Locations,
continued

Step	Action																												
40	<p>Select the FHCF Reporting tab to enter in detail regarding the types of eligible commercial occupancies:</p>  <table border="1"> <thead> <tr> <th></th> <th># Units</th> <th>Units %</th> <th>Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Owner Occupied Units: (Occupied as primary or secondary residence for at least 90 days per calendar year)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Non Owner Occupied Units: (Tenant occupied as a primary residence - annual lease)</td> <td>5</td> <td>100</td> <td>10000</td> </tr> <tr> <td>Non Owner Occupied Units: (Rented less than 6 rental periods by different parties during the course of a 12 month period)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Non Owner Occupied Units: (Rented for 6 or more rental periods by different parties during the course of a 12 month period)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Mercantile, Service or Office Units</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Totals</td> <td>5</td> <td>100</td> <td>10000</td> </tr> </tbody> </table> <p>Select OK when complete. DO NOT select <i>Return to Buildings and Locations</i> or all new building information will be lost.</p> <p>Notes:</p> <ul style="list-style-type: none"> • The <i>FHCF reporting</i> table must be completed for all Citizens Commercial Residential risks and for any mixed occupancy Commercial Nonresidential risks that contain residential exposure/units. • The total number of units and square footage must equal the values entered in the <i>Details</i> tab. <p>Results:</p> <ul style="list-style-type: none"> • The <i>Buildings and Locations</i> section is complete. • Repeat Steps 13-40 as necessary to add additional buildings. 		# Units	Units %	Sq. Ft.	Owner Occupied Units: (Occupied as primary or secondary residence for at least 90 days per calendar year)				Non Owner Occupied Units: (Tenant occupied as a primary residence - annual lease)	5	100	10000	Non Owner Occupied Units: (Rented less than 6 rental periods by different parties during the course of a 12 month period)				Non Owner Occupied Units: (Rented for 6 or more rental periods by different parties during the course of a 12 month period)				Mercantile, Service or Office Units				Totals	5	100	10000
	# Units	Units %	Sq. Ft.																										
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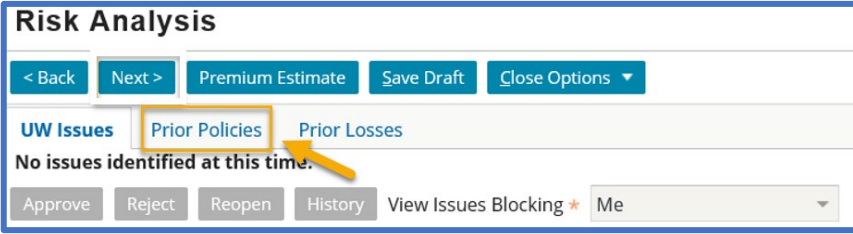
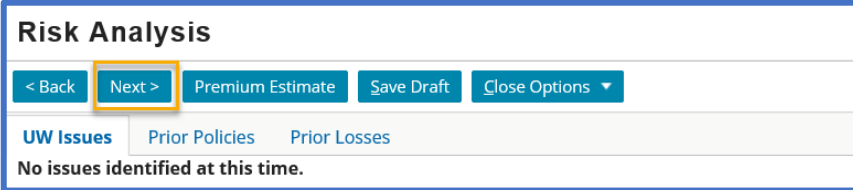
Buildings and Locations,
continued

Step	Action																												
40	<p>Select the FHCF Reporting tab to enter in detail regarding the types of eligible commercial occupancies:</p>  <table border="1"> <thead> <tr> <th></th> <th># Units</th> <th>Units %</th> <th>Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Owner Occupied Units: (Occupied as primary or secondary residence for at least 90 days per calendar year)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Non Owner Occupied Units: (Tenant occupied as a primary residence - annual lease)</td> <td>5</td> <td>100</td> <td>10000</td> </tr> <tr> <td>Non Owner Occupied Units: (Rented less than 6 rental periods by different parties during the course of a 12 month period)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Non Owner Occupied Units: (Rented for 6 or more rental periods by different parties during the course of a 12 month period)</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Mercantile, Service or Office Units</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Totals</td> <td>5</td> <td>100</td> <td>10000</td> </tr> </tbody> </table> <p>Select OK when complete. DO NOT select <i>Return to Buildings and Locations</i> or all new building information will be lost.</p> <p>Notes:</p> <ul style="list-style-type: none"> • The <i>FHCF reporting</i> table must be completed for all Citizens Commercial Residential risks and for any mixed occupancy Commercial Nonresidential risks that contain residential exposure/units. • The total number of units and square footage must equal the values entered in the <i>Details</i> tab. <p>Results:</p> <ul style="list-style-type: none"> • The <i>Buildings and Locations</i> section is complete. • Repeat Steps 13-40 as necessary to add additional buildings. 		# Units	Units %	Sq. Ft.	Owner Occupied Units: (Occupied as primary or secondary residence for at least 90 days per calendar year)				Non Owner Occupied Units: (Tenant occupied as a primary residence - annual lease)	5	100	10000	Non Owner Occupied Units: (Rented less than 6 rental periods by different parties during the course of a 12 month period)				Non Owner Occupied Units: (Rented for 6 or more rental periods by different parties during the course of a 12 month period)				Mercantile, Service or Office Units				Totals	5	100	10000
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Commercial Lines New-Business Submission Guide, Continued

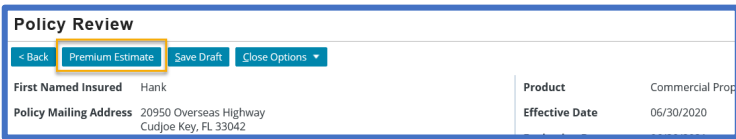
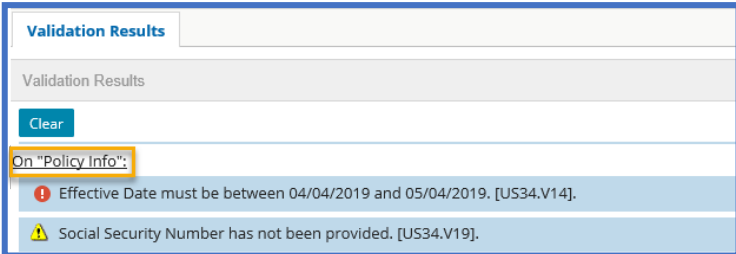
Risk Analysis The *Risk Analysis* screen alerts you to any underwriting issues for this submission. What is required is prior policy information to be entered unless it's a new purchase.

Step	Action
1	<p>Select the Prior Policies tab to enter prior insurance information:</p> 
2	<p>Select Next to continue to the <i>Policy Review</i> screen:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Policy Review The *Policy Review* screen provides an overview of coverage and deductibles.

Step	Action
1	<p>Review the information on the <i>Policy Review</i> screen for accuracy. If needed, navigate to the appropriate screen to make any necessary changes. Select Premium Estimate to check for errors and obtain a premium estimate:</p>  <p>Result: Any errors on the application will display in the <i>Validation Results</i> section at the bottom of the <i>Policy Review</i> screen. If there are no errors, the <i>Premium Estimate</i> screen will display.</p> <p><i>Note:</i> Buildings valued over 10million will be submitted for A-Rate And no premium will display, but you will still need to click on premium estimate to upload and link documents.</p>
2	<p>Errors that require correction are indicated with a red exclamation point. Errors that can be bypassed are indicated with a yellow exclamation point.</p> <p>To correct an error, click on the underlined link to be returned to that page of the application:</p> <p><i>Note:</i> If you receive a Duplicate Submission error you can still generate a Premium Estimate. Please contact Underwriting if you need to Request Approval.</p>  <p>The fields that require correction will appear in red. Click within the field to correct the information.</p>
3	<p>Once all errors have been corrected, select Premium Estimate. Result: The <i>Premium Estimate</i> screen appears.</p>

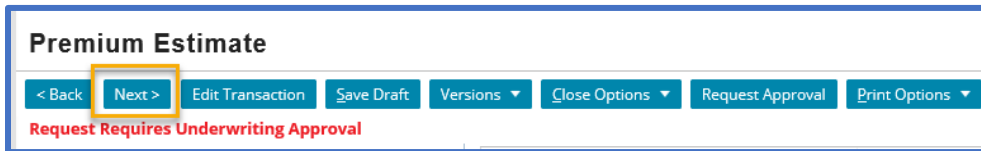
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Commercial Lines New-Business Submission Guide, Continued

Premium Estimate

The *Premium Estimate* screen provides estimated premium charges for the policy. The premium is subject to change pending Underwriting review. There are multiple options on the *Premium Estimate* screen:

Select...	To ...
Edit Transaction	Make changes to the application, then re-estimate premium.
Save Draft	Save the application, which enables you to return later.
Versions	Create a different version of the application for coverage and premium comparison purposes.
Close Options	Withdraw the application.
Request Approval	To submit request to bind the application.
Print Options	Print the <i>Premium Estimate</i> .



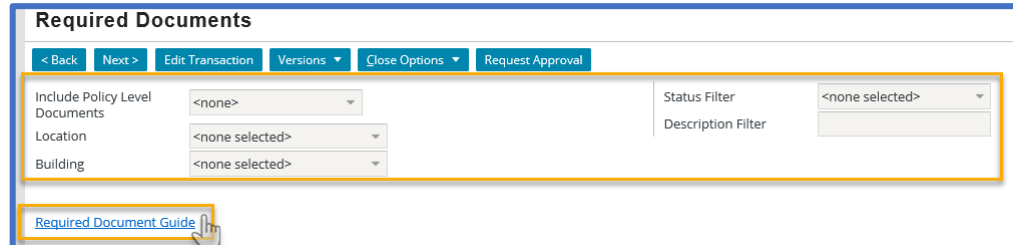
Once you review the *Premium Estimate* screen, select **Next** to continue to the *Required Documents* screen.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Required Documents

As you create a new submission, the *Required Documents* screen displays a dynamic list of documents you must upload. When you have multiple items (for example, photos) for the same required document type, files can be combined in a PDF or multiple document types can be selected.



Notes:

- If you are uploading documents for multiple locations, you can use the search criteria to sort the list of required documents.
- The link to the *Required Document Guide* will give you specific detail for commonly required documents.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Premium Estimate, continued

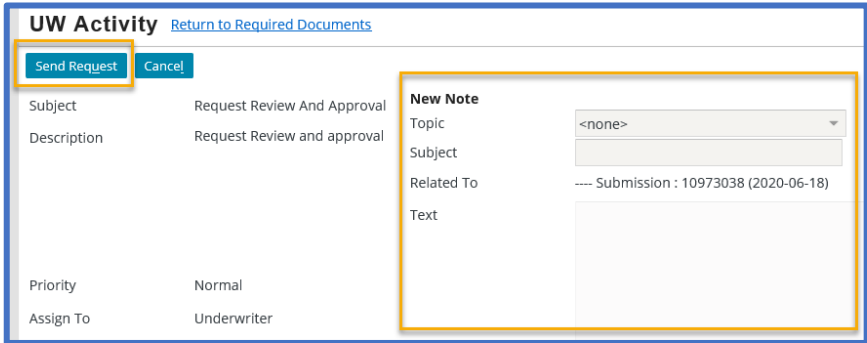
Step	Action
1	<p>Upload all required documents.</p> <p>A. Check the corresponding box for the document you want to upload.</p> <p>B. Click Upload (one document must be uploaded prior to linking):</p> <p><i>Notes:</i></p> <ul style="list-style-type: none"> • If a document is already uploaded, use the Link feature to attach the previously uploaded item. • Refer to the Uploading and Linking Documents job aid for detailed instructions on document submission.
2	<p>Select Request Approval when all required documents have been uploaded:</p>

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Commercial Lines New-Business Submission Guide, Continued

Required Documents,
continued

Result: The *UW Activity* screen displays the *Request Review and Approval* activity that will be sent to Underwriting.

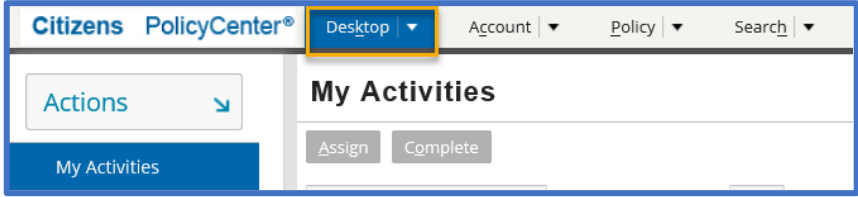
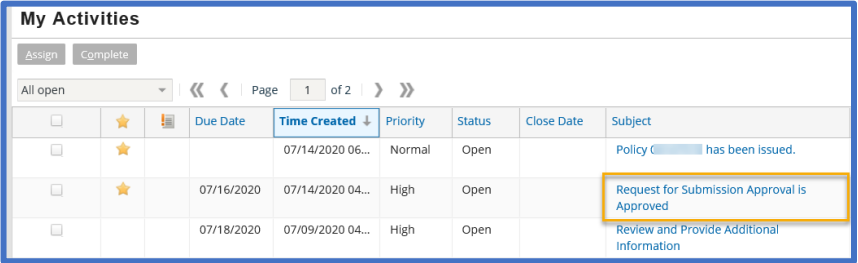
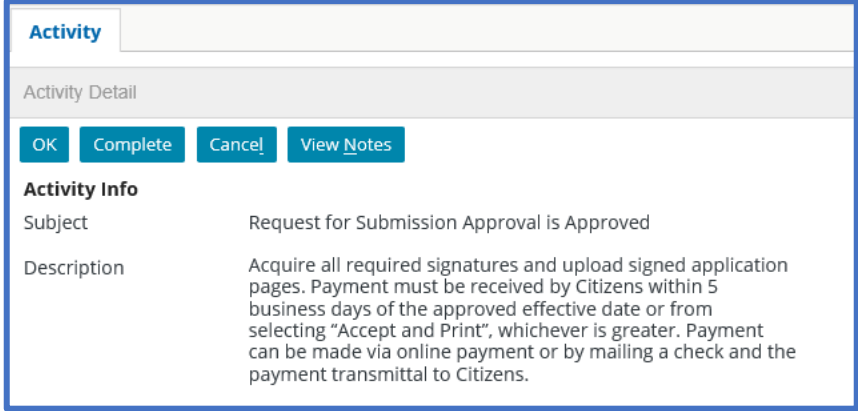
Step	Action
3	<p>Use the <i>New Note</i> section use General as the type and new submission as the subject. Please provide your name and contact telephone # and any other information you would like the underwriter to know, then select Send Request:</p> <div style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;">  </div> <p>Results:</p> <ul style="list-style-type: none"> • An Underwriter will receive the submission for review. • PolicyCenter will send the agent an activity indicating that the submission was approved or denied by an Underwriter.

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Notice of Approval

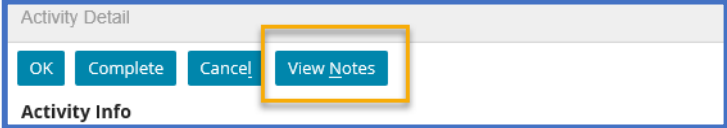
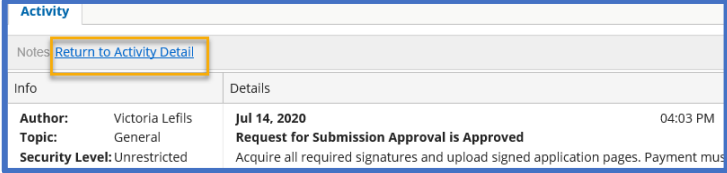
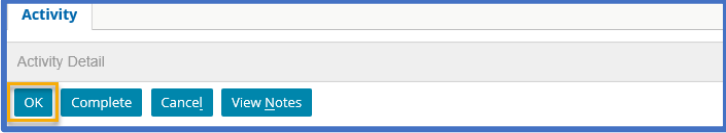
If the risk submitted is approved, the activity *Request for Submission Approval is Approved* will be sent to the agent to complete the submission process.

Step	Action
1	<p>Access the Desktop:</p> 
2	<p>Select the approval activity related to your submission:</p>  <p>Result: The <i>Activity Detail</i> screen will appear.</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Notice of Approval, continued

Step	Action
3	<p>Select View Notes to view any additional notes about the submission approval.</p>  <p>Result: Any additional notes will appear. Select Return to Activity Detail.</p> 
4	<p>Select OK to close the <i>Activity Detail</i> screen.</p> 

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Commercial Lines New-Business Submission Guide, Continued

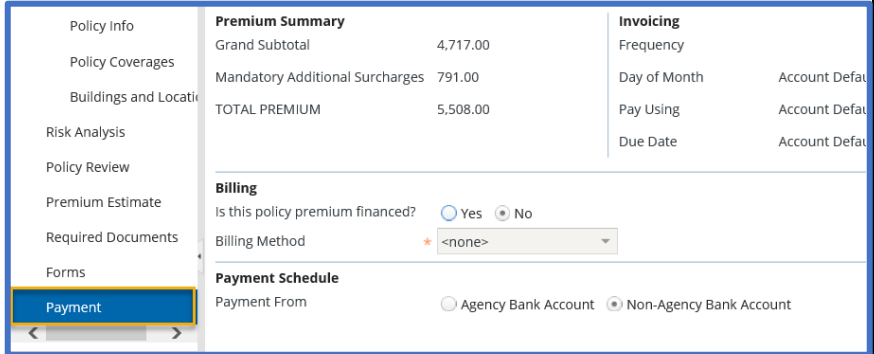
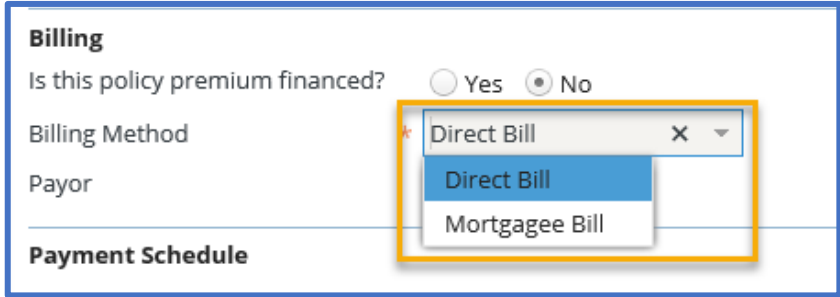
Premium Estimate, continued

Step	Action																				
5	<p>Review the submission details and select Premium Estimate if no changes are needed. The only change that can be made at this point are related to deductibles anything else requires a new submission.</p> <div data-bbox="561 621 1284 753" style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p>Policy Info</p> <p>< Back Premium Estimate Save Draft Close Options ▾</p> </div> <p><i>Note:</i> After selecting <i>Premium Estimate</i>, select Forms from the sidebar to view the forms associated with the submission. The <i>Forms</i> screen will show what forms have been applied to the policy, location and buildings.</p> <div data-bbox="561 932 1325 1241" style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p>Forms</p> <p>< Back Next > Edit Transaction Close Options ▾</p> <p>Forms to Print (excludes impacted forms already printed)</p> <p>« < Page 1 of 2 > »</p> <table border="1"> <thead> <tr> <th>Form #</th> <th>Edition</th> <th>Description</th> <th>Applies To</th> </tr> </thead> <tbody> <tr> <td>CIT 01 75</td> <td>02 20</td> <td>FLORIDA CHANGES - LEGAL ACTION AGAINST US</td> <td>Policy</td> </tr> <tr> <td>CIT 01 91</td> <td>01 14</td> <td>FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS</td> <td>Policy</td> </tr> <tr> <td>CIT 03 23</td> <td>01 14</td> <td>FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL)</td> <td>Policy</td> </tr> <tr> <td>CP 00 17</td> <td>06 07</td> <td>CONDOMINIUM ASSOCIATION COVERAGE FORM</td> <td>Locations</td> </tr> </tbody> </table> </div>	Form #	Edition	Description	Applies To	CIT 01 75	02 20	FLORIDA CHANGES - LEGAL ACTION AGAINST US	Policy	CIT 01 91	01 14	FLORIDA CHANGES - RESIDENTIAL CONDOMINIUM ASSOCIATIONS	Policy	CIT 03 23	01 14	FLORIDA CALENDAR YEAR HURRICANE PERCENTAGE DEDUCTIBLE (RESIDENTIAL)	Policy	CP 00 17	06 07	CONDOMINIUM ASSOCIATION COVERAGE FORM	Locations
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Commercial Lines New-Business Submission Guide, Continued

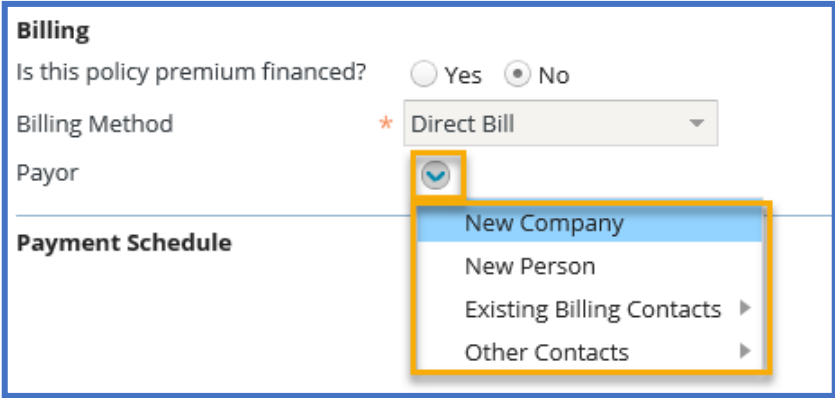
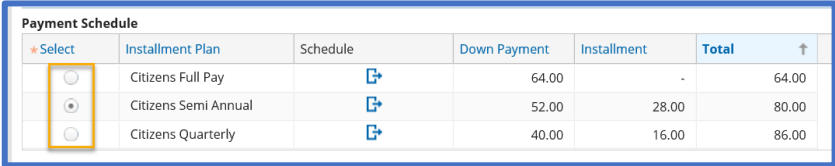
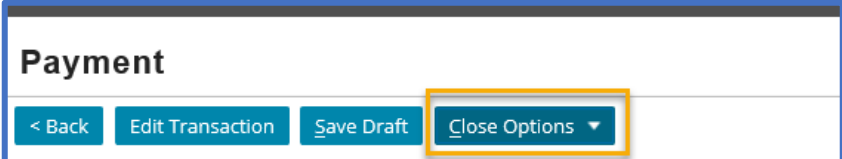
Payment

Step	Action
1	<p>When ready to make a payment, select Payment from the sidebar.</p> <p>From the <i>Payment</i> screen, view the <i>Premium Summary</i>, and select a billing method:</p>  <p>The screenshot shows a sidebar on the left with 'Payment' highlighted. The main content area is divided into three sections: 'Premium Summary' with a table of charges, 'Billing' with radio buttons for 'Is this policy premium financed?' and a dropdown for 'Billing Method', and 'Payment Schedule' with radio buttons for 'Agency Bank Account' and 'Non-Agency Bank Account'.</p>
2	<p>Indicate if the policy is premium financed:</p> <p>If Yes, select Premium Finance Company. Refer to the Adding, Updating or Removing a Premium Finance Company as the Payor job aid for more information.</p> <p>If No, continue to next step.</p>
3	<p>Select a Billing Method:</p>  <p>The screenshot shows the 'Billing' section with 'Is this policy premium financed?' set to 'No'. The 'Billing Method' dropdown menu is open, showing options for 'Direct Bill' and 'Mortgagee Bill'. 'Direct Bill' is highlighted.</p> <p>Notes:</p> <ul style="list-style-type: none"> • <i>Direct Bill</i> should be selected when the payor is the applicant, premium finance company or third party. • When the policy is mortgagee billed, refer to the Adding, Updating or Removing the Mortgagee or Payor job aid.

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Commercial Lines New-Business Submission Guide, Continued

Payment,
continued

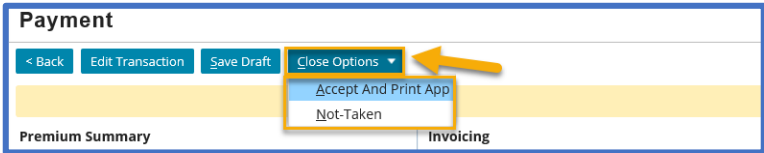
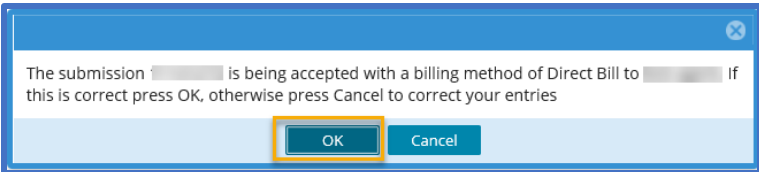
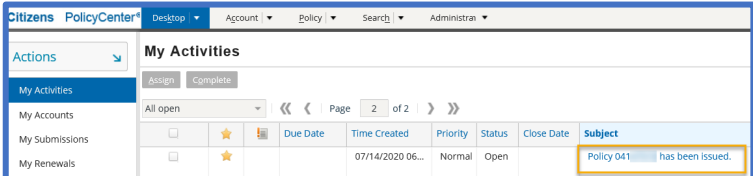
Step	Action
4	<p>Add a payor from a list of previously entered contacts by clicking the highlighted arrow icon:</p> 
5	<p>If you select <i>Direct Bill</i>, our payment plans display: full pay, semi-annual and quarterly. Choose the payment option:</p>  <p>Note: Direct-billed policies are eligible for electronic payments, made by the agent through PolicyCenter or the policyholder through myPolicy.</p> <ul style="list-style-type: none"> For PolicyCenter payments, refer to the Making an Online Electronic Payment job aid. For myPolicy payments, refer to the myPolicy guide.
6	<p>Once the billing method and payment plan have been selected, you can accept the offer and print the application by selecting Close Options:</p> 

Continued on next page

Commercial Lines New-Business Submission Guide, Continued

Accept and Print

Verify that all information is correct. Once you **accept and print** the offer, changes can no longer be made. To accept the offer:

Step	Action
1	<p>From the <i>Close Options</i> drop-down menu, select Accept and Print App if the applicant accepts the approved submission.</p>  <p>Notes:</p> <ul style="list-style-type: none"> Once the application is accepted and printed, the only change that can be made is to deductible options. Other changes, including those to a payment plan, will require a new submission. If the applicant declines the approved submission, select Not-Taken. If Not-Taken is selected, select <i>not-taken agent</i> or <i>not-taken insured</i>.
2	<p>A confirmation prompt appears for you to confirm the payment information entered. Click OK to continue:</p>  <p>Notes:</p> <ul style="list-style-type: none"> Go to the <i>Account level</i> documents to view the application and payment transmittal. The policy does not get <i>issued</i> until the payment is posted. No coverage is in force until the policy is <i>issued</i>. For more information on submitting payment, refer to the Submitting Payments job aid.
3	<p>Once payment posts, you will receive an activity indicating <i>Policy ##### has been issued</i>.</p> 

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Commercial Lines New-Business Submission Guide, Continued

Additional Resources

Log in to the *Agents* website at www.Citizensfla.com to access training resources.



The screenshot shows the Citizens Agents website interface. At the top, there is a navigation bar with links for Systems, Payments, Contact Us, FAQs, My Sites, and a user greeting 'Welcome Shannon'. Below this is the main header with the Citizens logo and navigation tabs for Personal, Commercial, Programs, Training (selected), News, and myAgency. A search bar is also present. The main content area features a large banner with the text 'Get Social' and a video player. Below the banner, there are three columns: 'Training', 'Overview', and 'Spotlight'. The 'Training' column lists various resources like Performance Standards, Citizens Essentials, Live Education, On Demand Education, Webinar Recordings, Personal Job Aids, and Commercial Job Aids. The 'Overview' column provides an introduction to the Training section and lists links to Performance Standards Program, Citizens Essentials, Live Education, On Demand Education, Recorded Webinars, Personal Job Aids, and Commercial Job Aids. The 'Spotlight' column highlights 'Citizens Essentials', explaining its benefits for saving time, reducing rework, and creating happier customers. A 'Learn More' button is located at the bottom of the Spotlight section. The footer contains links for Terms & Conditions, Privacy Policy, Site Map, Accessibility, and Contact Us, along with social media icons for Facebook, Twitter, LinkedIn, and YouTube.

End of document