Florida Market Assistance Plan (FMAP) Agent Tutorial

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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) FMAP provides direct agent referrals to consumers who call FMAP seeking commercial residential, commercial non-residential, marine, and aircraft property insurance. If you would like to be included in our agent referral list for these coverage types, complete the Agent Referral Form located by going to the FMAP website

All of these programs are FREE to consumers and agents.

Agent Guide Overview

This agent guide is designed to provide the agent, with more information regarding FMAP so both the agent and consumer can benefit from everything FMAP has to offer. Please read this document in its entirety before using the FMAP referral program.

FMAP Online Referral Program

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

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

System Abilities

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

1. 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 on your account. The system will use your created search criteria 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 in the Creating Search Criteria and Running Searches sections.

Registering for the Online Referral Program

Register Now

Visit www.fmap.org. Then click on the **Agents** tab at the top of the home page. This will redirect you to the *Agents* page. Click on the **Register** button. You will be taken the *Agent Online Personal/Residential Referral Service* page. Click on the **Register Now** button to start the registration process.

Completing the 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 Florida General Lines Agent's License.
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 *Agent Contact Information* page of the website.

You may only offer coverage to consumers through those companies listed on your account. If you do not see a company listed and believe it should be, you should contact the 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.

Entering Agent Information

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

Follow these steps to complete your agent registration:

Actions

1. Enter your DFS License#: State of Florida Agent License number.
2. Enter your Social Security Number.
3. Look up your appointment.
4. The system will retrieve a list of authorized property and casualty insurers with which you are appointed with from DFS. The list of companies will then populate in the *Appointed with* box.

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

Error Message	Description
License number does not match agent social security number	You will be asked to re-enter this data and select **Appointment Lookup**.
No P & C appointments	Agent does not have an appointment with a carrier that can provide coverage to users of the FMAP online application.
Terminated agent in AAS	Agent is terminated from Citizens (with cause) and cannot use the FMAP online application.
If you have questions about any of the above errors, submit your inquiry via the General Inquiries form on FMAP's *Contact Us* page.	

5. Enter the Legal name of the insurance agency you represent.

6. Enter the Minimum number of days needed to solicit and provide an offer of coverage (lead time).

    a. 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.

Entering Agent Contact Information

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.

Entering Agent Mailing Address

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

If...	Then...
The address is not recognized	You will receive an error message indicating the address is not found in the database.
You choose to bypass the validation	Select the pop-up box **Ignore address verification/correction**. If you choose to bypass the verification step, you will be prompted to enter the county name.

FMAP Login Information

To login to FMAP you will need the following information:

Information type	Additional details
User ID	Your User ID will automatically be your DFS license number.
Password	Enter a password of 6 to 15 letters and/or digits. Do not use symbols. Your password is case sensitive.
Security Question	If you forget your password, you will be required to answer a security question to have it reset. Select a security question from the drop-down menu:
Answer	Enter the answer to the security question.
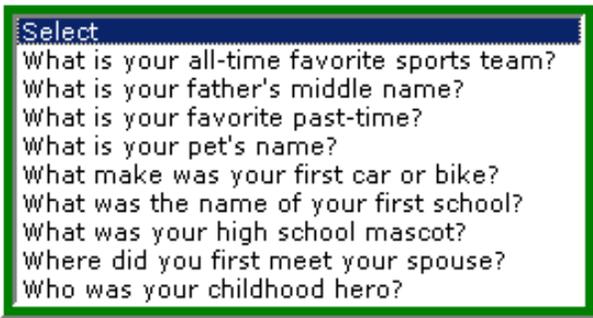
Saving Registration Information

Once you select **Save**, a welcome email will be sent to your email address with your 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, select **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, log into your account and select the **Withdraw** button located on the *Agent Registration Information* page.

Creating Search Criteria

Overview

After completing your *Agent Registration Information*, you will be able to establish your search criteria. To create a search, 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

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.

| Number	Underwriting Question	Additional Details
1	*Name your search*	Name your search something meaningful if you intend to save it for future use. An example of a meaningful name would be HO3s in Broward Co.
2	*Acceptable Property Zip Code(s)* OR	If entering multiple zip codes, separate each zip code with a comma (,).
3	*Acceptable Property Counties*	You may not enter both zip codes and county names. If entering counties, select the counties and click the **Add** button.
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 ($).
6	*Maximum Property Value*	Do not use commas (,) or dollar signs ($).

Number	Underwriting Question	Additional Details
7	*Acceptable Lapse of Coverage (days)*	The default is *Does not matter*. If the companies you represent do not allow a lapse in coverage, select **0 days**. If the companies allow a lapse of a specific number of days, select the appropriate value.
8	*Earliest acceptable year built*	If the companies you represent do not offer coverage for risks after a certain age, enter the last acceptable year built.
9	*Do you require updates on any of the following? Roof updates? Electrical updates? HVAC updates?*	The default is *Does not matter*. If the companies you represent will not offer coverage for risks that have not had updates, update these items accordingly.
10	*Construction Type*	Options include *Aluminum*, *Frame*, *Masonry* and *Masonry Veneer*
11	*Use*	The options identify how the risk is used: *Investment*, *Primary Residence*, *Seasonal/Vacation* and *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?*	Select **Yes** or **No**
16	*Acceptable number of homeowner/renters claims in past 3 years*	Default is *Does not matter*.

Number	Underwriting Question	Additional Details
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 is *Yes*.
18	*Can you offer coverage on properties that have a trampoline?*	Default is *Yes*.
19	*Does the property have to be located within 1000 ft. of a fire hydrant?*	Default is *No*.
20	*Does the property have to be located within 5 mile radius of a fire station?*	Default 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 Shepherd, Pit Bull, Rottweiler, Wolf-hybrid or mix of these types?*	Default is *Yes*.
23	*Can you offer coverage on a property where business or farming is conducted on premise?*	Default is *Yes*.

Saving Your Search

Once you enter the criteria, select **Save** to save your search.

The name of the search will appear in the *Registered Search Criteria* section of the website. There, you can *Delete*, *Run* or *Edit* the criteria.
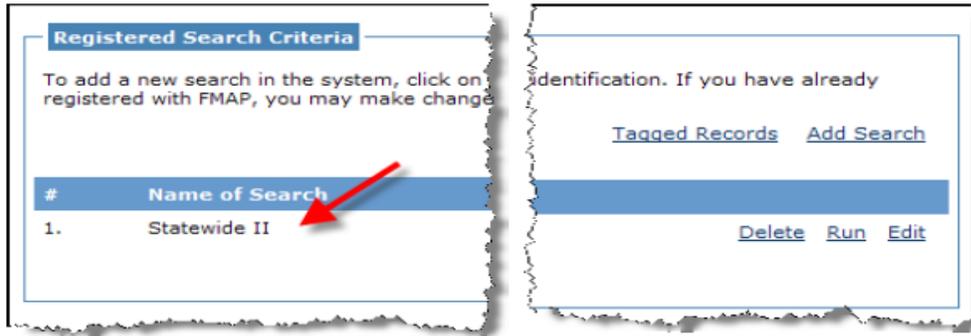
Running Searches

Types of Searches

There are two types of searches:

- Manual Search
- Automatic Search

Manual Search

After the search criteria have been established, you can run the criteria against the bank of consumer requests for coverage by selecting **Run** to the right of the search you wish to use.

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

- *Property address*
- *Consumer information*
    - This will remain blank until the record has been tagged. See [Tagging Records](#) for more details.)
- *Need-by date*
- *Amount of Coverage A needed*
- *Property type (House, Condominium, etc.)*
- *Year built*
- *Construction type*

Next Steps

If...	Then...
You want to view the consumer's underwriting question responses	Click on the magnifying glass next to the record (🔍).
You do not want to offer coverage	Click on the red x (✕). This will remove the record from the current search and any future searches.
You want to offer coverage	Tag the record by selecting the check mark (✓). See [Tagging Records](#) for more information.
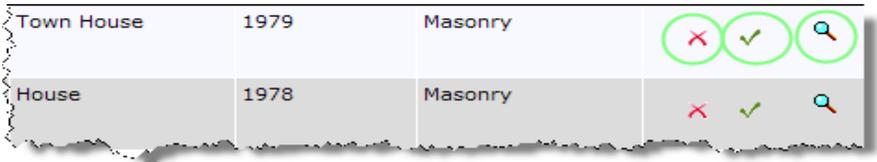
Automatic Search

The FMAP system will automatically run a nightly search against 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.

Managing Records

Overview

Once the FMAP Automatic Search is completed and if any matches are located, you will receive an email advising you to check your records.

Tagging Records

Once you have received the email notice advising you to check your records, you will need to tag the customers you wish to offer coverage to.

Follow the steps below to tag a record.

Step	Action	Result
1	Select the green check mark.	The following 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 the FMAP system.*
2	Select **OK**.	The record will be tagged.
Once you have tagged records, you will be able to view them for 90 days in the FMAP system. To do so, select **Tagged Records** under *Registered Search Criteria*.		

The consumer's name, phone number, and email address will populate in the *Consumer Information* column.

The check mark icon (✓) will be replaced with the record icon ( ), to indicate that you are required to update the record status. See Updating Records for more details.

Downloading Records

You have the option of downloading your tagged records to Excel so 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 follow the below instructions.

Step	Action
1	Select the desired records individually or use the *Select or Clear All Consumer Records* option at the bottom of the screen.
2	Select the **Download** button.

Reviewing Status of Records

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:

Status	Description
Update Required	As soon as a record is tagged, its status automatically becomes *Update Required*.

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

Status	Description
Offer Made And Accepted	You offered coverage to the consumer, and they accepted it. Use this status only when the coverage is bound. You must be able to provide documentation upon request. See Closing Successful Records for more requirements pertaining to this record status.
Consumer Not Eligible – No Offer Made	The companies you represent were unwilling to offer coverage for the consumer based on their underwriting criteria.
Consumer Unavailable	You were unable to reach the consumer to offer a solicitation.
Offer Made But Not Accepted	You extended an offer of coverage to the consumer, but they did not accept it.
Unavailable (Consumer accepted offer by another agent/company)	Another agent made an offer, and the consumer accepted. This status indicates that the consumer has coverage and should not receive further solicitations.
Unavailable (Property is withdrawn)	The consumer has withdrawn their property listing from FMAP. This status indicates that the consumer has withdrawn their property quote request and should not receive further soliciations.

Updating Records

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 track this process.

To...	Then...
Update an FMAP record	Click on the record icon ( ) to open the *Edit Property Request Status* screen. To *Update Status*, select the most appropriate option from the drop-down menu: *Consumer Unavailable, Offer Made And Accepted*, etc..

Once the status is changed, the record will remain in your tagged records 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*. This status should only be used once you have bound coverage. Agents should be able to provide documentation upon request.

To better help us track the successfulness of the program, you are required to provide the following information for this type of status update:

Required Information	Additional Details
Premium	Input the dollar amount of the new annual premium without commas (,) or dollar signs ($).
Form Type	Select the form type (*HO3*, *DP1*, etc.) from the drop-down menu
Coverage A	Input the Coverage A (building) value for the new policy without commas (,) or dollar signs ($).
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 the 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 the drop-down menu. The company names will populate from information gathered during the *Appointment Look-Up* process during registration. If the appropriate company name is not available, return to the *Agent Registration* screen, select **Edit** and save the *Appointment Look-up* again to update your information. If the company still does not appear, submit your inquiry via the General Inquiries form on FMAP's Contact Us page..

Once you have provided the required information, select the **Update** button at the bottom of the page to save the information.

Penalties for Not Updating Records

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

You must agree to update the record status before you can actually tag a record.

If you fail to update the record status, the FMAP system will automatically perform the following:

If...	Then...
The record is not updated within 25 days from date it was tagged	The FMAP System will send you a warning email advising that the record needs to be updated to avoid account suspension.
The record is not updated within 30 days from the date it was tagged	FMAP will send an email advising that your account has been suspended. You will not be able to run searches, and FMAP will not attempt to match consumers to your existing search criteria. • If you update the required records within 24 hours, FMAP will automatically reactivate your account. • If the records are not updated within 24 hours, your account will be locked and you will be unable to access FMAP. o To unlock your account, submit a request via the General Inquiries form on FMAP's *Contact Us* page.

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.

How to Participate

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

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

To be added to our referral list, complete the Agent Referral form on FMAP's Agents page.

Contact Information

FMAP Contact Information

Thank you for partnering with FMAP! If you have any questions after reviewing this agent guide, submit your inquiry via the General Inquiries form on FMAP's *Contact Us* page.

Website: www.fmap.org