



Florida Market Assistance Plan

What Agents Are Saying About FMAP!

Agent "X": I prefer FMAP to be my little secret!

Why do some agents want to keep it a secret? Because the Florida Market Assistance Plan (FMAP) is a *free*, Web-based referral service designed to match consumers with agents who may be able to provide voluntary-market insurance coverage for houses, condominiums, mobile homes, townhouses, apartments, etc., that are for personal, rental or vacation use.

Successful placement of coverage with an authorized insurer prevents the policy from being written into Citizens Property Insurance Corporation, Florida's state-created insurer of last resort. Potential clients are identified using the following FMAP programs:

- Free <u>online referrals</u>
- A <u>direct referral program</u>

The FMAP Programs

The <u>free online referral service</u> consists of a database that matches individuals seeking property insurance with participating agents who may be able to write a policy outside of Citizens. Participating agents receive nightly email notices from FMAP, alerting them of potential customers seeking coverage that matches their eligible-policy criteria. Agents also can search the database at any time to identify potential customers. It is imperative that agents regularly update their eligible-policy criteria in the FMAP database to ensure the best results.

The <u>direct referral program</u> provides agent contact information to consumers seeking coverage for

commercial residential or nonresidential, marine, aircraft, and other types of property and liability insurance.

Agents Like FMAP's Results

"I've been very pleased by the results my agency has achieved in the FMAP program," said Ken Toney, Brightway Insurance, "and I recommend more agents and agencies participate. It's a cost-effective way to reach consumers who have real needs and who appreciate the products and services we deliver. The FMAP staff is a great partner in supporting agents and consumers, and I'm excited to see any new ways that FMAP can continue to link Florida homeowners to agents who are eager to help them."

Important Restrictions

Agents participating in FMAP should be aware of the following very important restrictions:

- Agents may not use FMAP information to place a policy in Citizens or with surplus lines insurers.
- Agents must be appointed with at least one authorized insurer to participate in FMAP.

To learn more about FMAP and to register for the programs, visit the <u>Agents</u> section of the FMAP website at <u>www.FMAP.org</u>. A <u>Contact Us</u> option also is available on the website.

So now, the secret is out, and agents, authorized companies and consumers are invited to participate in FMAP.