

REAL ESTATE

INSURANCE REPORT

INSURANCE NEWS FOR REAL ESTATE, LENDING & TITLE PROFESSIONALS

'CITIZENS CLEARINGHOUSE' BEGINS AND IS DRAMATICALLY DIFFERENT

MIAMI REALTORS ASSOCIATION



For over six decades Morris & Reynolds has proudly helped realtors close sales by assisting your clients with their insurance needs. As a long time sponsor and member of your Association. Morris & Reynolds was once again proud to be part of your annual Inaugural & Awards luncheon at Jungle Island again this year. It was a delight to see old friends and build new bonds but also interesting to hear about the important issues affecting the industry. Thank you for allowing us to assist you, your clients and your Association.

CITIZENS CLEARING HOUSE

As the state continues to seek ways to reduce the number of policies in its insurer of last resort, Citizens, the process of writing or renewing coverage on a home starting in 2014 will change dramatically as a result of the new ClearingHouse.

The new Citizens approach will require every new and renewal Homeowner's policy to be processed through an automated 'Clearinghouse' in hopes that other insurers might want to write your clients policy. In effect, the Clearinghouse will do what the agents and underwriters here at Morris & Reynolds have been doing for many years, shop the market for coverage from an insurer other than Citizens.

Only Citizens-appointed agents such as Morris & Reynolds can request quotes through the Clearinghouse. Before binding coverage with Citizens, the agent will first input the required data into the Clearinghouse to see if any available insurers are willing to write the home.

We've devoted an entire new newsletter to the ClearingHouse, including its possible impact on realtors and closings. To learn about Citizens Clearinghouse visit our website and click on the realtor page or click [here](#), or call us for a copy of the newsletter that explains everything.

NEW EXPANDED COST ESTIMATOR



If you ever need an estimate for home and wind insurance for a client, then you need our **Cost Estimator**. In it you will find an estimated premium for a range of homes based on their location, age and the Dwelling coverage limit. The lowest estimated costs are illustrated for each home and are derived from over 250 source quotations that have been narrowed down to provide an estimate of what it might cost to insure that home.

You can find the **Cost Estimator** online [here](#). Please contact and of our Agents with any questions about the **Cost Estimator** or anything else you might need.

THE COMPANY WE KEEP

Morris & Reynolds represents and has access to over 30 quality insurers to help with your clients' personal insurance needs. Whether they need home or condo protection, we can help. Some of **The Company We Keep** for home and wind insurance includes:

- AIG / Chartist
- American Integrity Insurance. Group
- American Platinum Property
- American Southern Home Insurance
- Avatar Insurance Company
- Bankers Insurance Company
- Beazley Insurance Company, Inc.
- Capitol Preferred Insurance Company
- Chartist Property & Casualty
- Chartist Specialty Insurance
- Chubb Company
- Citizens Property Insurance
- Elements Property Insurance
- Fidelity National Insurance Company
- Fireman's Fund Insurance
- First Community Insurance Company
- First Floridian Auto & Home
- Florida Family Mutual Insurance
- Florida Peninsula Insurance Company
- GeoVera Specialty Insurance Company
- Gulfstream Property & Casualty
- Heritage P & C Insurance
- Homeowners Choice Property
- Ironshore Insurance Limited
- Lexington Insurance Company
- Lloyd's of London
- Olympus Insurance Company

- Omega Insurance Company
- People's Trust Insurance Company
- Pure High Net Worth Insurance
- Safe Harbor Insurance
- Sawgrass Mutual Insurance Company
- Scottsdale Insurance Company
- Security First Insurance Company
- Southern Fidelity Insurance Company
- Southern Fidelity P & C Inc.
- Southern Oak Insurance Company
- Tower Hill Preferred Insurance
- Tower Hill Prime Insurance
- Tower Hill Select Insurance
- Tower Hill Signature Insurance
- Travelers / First Floridian
- United Property & Casualty
- Universal Property & Casualty



CALL US TODAY

We understand your business and the need to help your clients quickly and professionally so that you can close your sale.

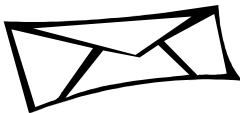
Call (305.238.1000) or email us with your questions, or quote needs, and we will be happy to help immediately. Here's how to directly contact some of our fine professional agents:

Victor Acevedo is at Ext. 132 or at victor@morrisandreynolds.com.

Lori Dones is at Ext. 136 or at lori@morrisandreynolds.com.

Annete Herman is at Ext. 176 or at annete@morrisandreynolds.com.

Kyle MacKendree is at Ext. 112 or at kyle@morrisandreynolds.com.



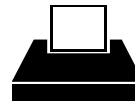
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