# Introductory Guide to Online Company Admissions

INTRODUCTORY GUIDE TO ONLINE COMPANY ADMISSIONS

The iApply system allows insurers to submit applications and background vendors to submit background investigation reports via the Internet to the Office of Insurance Regulation (Office). The filing requirements of each application have not changed, just the means by which you apply.

ACCESSING i**APPLY**

To get started in iApply, the Applicant is directed to access via the Industry Portal at https://iportal.fldfs.com. Select ***iApply – Online Company Admissions***. The Applicant must first establish an I-Portal account in order to access iApply. Note that the I-Portal account will allow the user to access any of the online required filings and reports that are available at the Industry Portal.
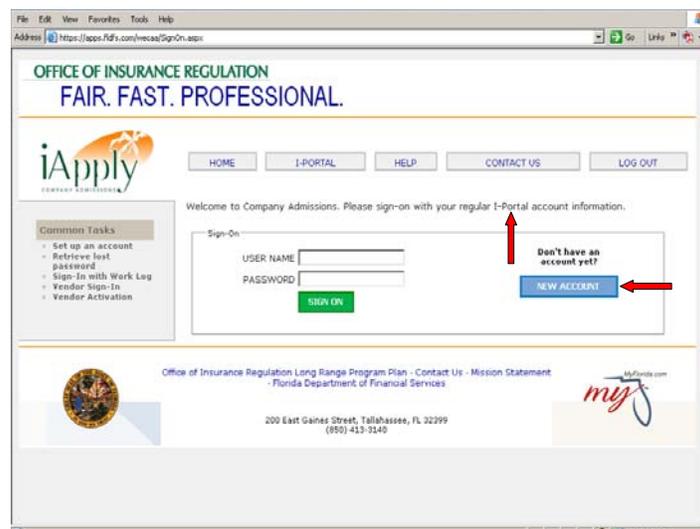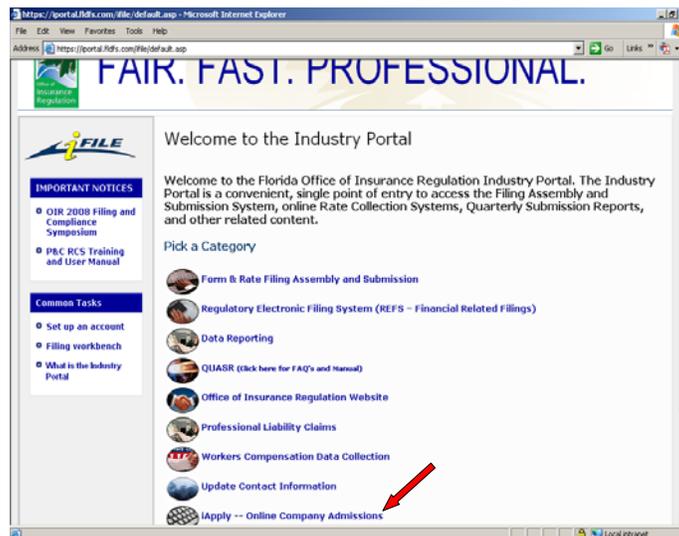
FILING REQUIREMENTS FOR iAPPLY

The Applicant is directed to visit the Company Admissions web page at http://www.floir.com/AppCoord/is_ac_index.aspx for the filing requirements for the application that is the subject of the iApply submission.
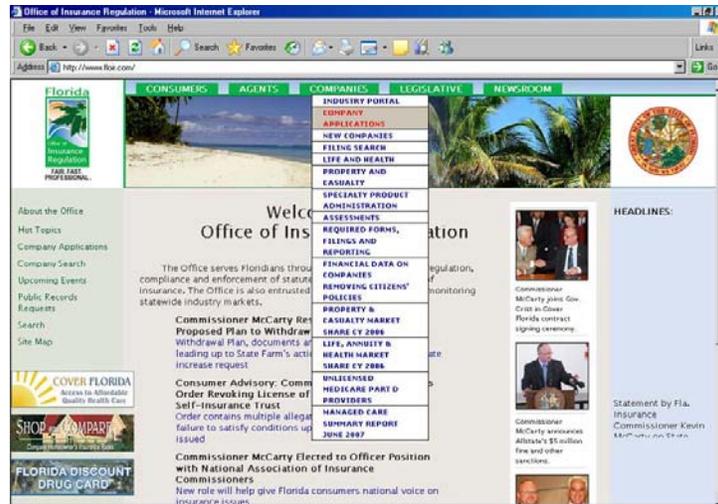
It is to the Applicant's benefit to assemble all the filing requirements for the application that is the subject of iApply prior to starting the online submission. The checklist that is in the application package can be used by Applicant to help assemble the required information but is not required as a Component in iApply, unless otherwise specified.

STARTING AN ONLINE APPLICATION IN iAPPLY

Once the Applicant has accessed iApply via the Industry Portal, Applicant is presented with various tasks that can be performed.
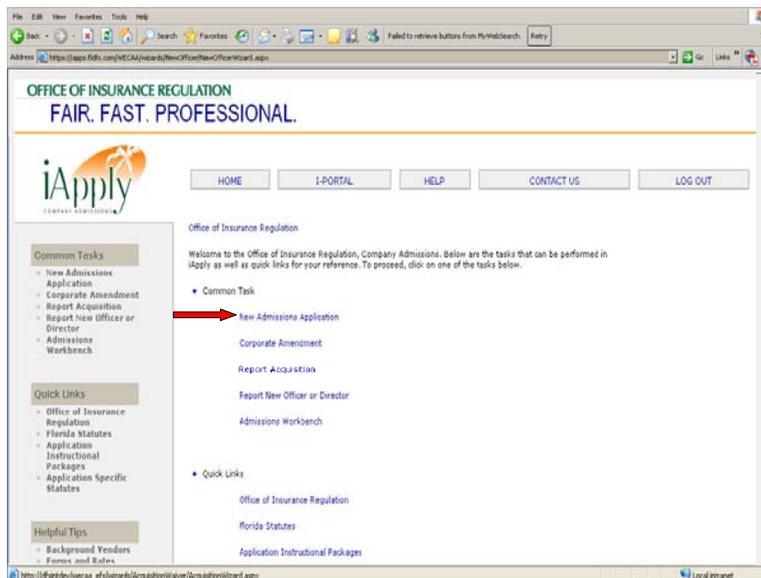
The Common Tasks include:

- **New Admissions Application:** For all types of Applicants (Property/Casualty, Life/Health, Managed Care and Specialty Insurers/Licensees) seeking licensure in Florida.
- **Corporate Amendments:** Property/Casualty and Life/Health licensed insurers seeking changes to their existing license.
- **Report Acquisition:** For all types of licensees (Property/Casualty, Life/Health, Managed Care and Specialty Insurers/Licensees) that are required to notify the Office of an acquisition, merger or consolidation. The reporting includes the Letter of Notification on a form prescribed by the Office (generated through iApply) that must be provided to the Office within five (5) days, a request for a Waiver of an acquisition filing, the submission of a Disclaimer of Control in lieu of a filing where allowed by statute and the actual submission of an acquisition filing pursuant to Sections 628.461 and/or 628.4615, Florida Statutes.
- **Report New Officer or Director:** For all types of licensees that are required to notify the Office of a new officer or director and submit either complete or limited background information.
- **Admissions Workbench:** Once an online submission has been started in iApply and basic indentifying information has been entered, the Applicant may access the application at anytime by using the Admissions Workbench and clicking on the assigned work log #. Note, once the application has been submitted, do not utilize the Admissions Workbench to communicate with the Office, unless otherwise advised.

SUBMITTING AN APPLICATION IN iAPPLY

Once the Applicant has selected one of the Common Task, the Applicant will be guided through a wizard application process which gathers necessary information and/or documentation that is required for the application that is the subject of iApply. The Applicant is directed to utilize the navigational buttons located at the bottom of each screen unless otherwise prompted or limited to the functionalities of the Internet toolbar.
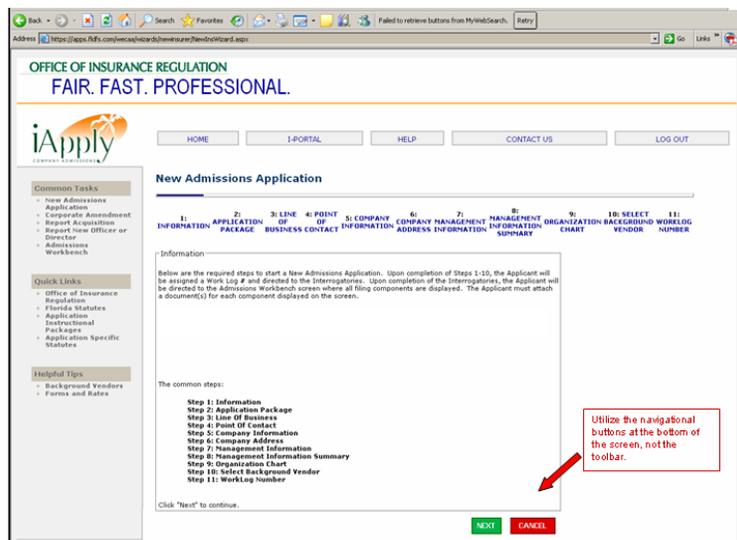
Upon completion of the wizard, the Applicant will be advanced to the Interrogatory, if there is one for the application that is the subject of iApply, and then the list of Components. Once the Components are attached, the Applicant will click on "submit".

The Applicant will receive an email notification from the Application Coordinator upon acceptance of the application, or if the application is incomplete.

Note that iApply has a "save" process that is transparent to the user until the Applicant has started the Interrogatory. Once the Applicant has advanced to the Interrogatory (or Components, if no Interrogatory), the Applicant is responsible for the "save" functionality and is advised to periodically click "save". Know that when a response has been provided for each Interrogatory and the Applicant has clicked "save" for the last time, a list of the Components will be displayed and the Applicant will **NOT** be able to return to the Interrogatory. Any future access to the online submission will be via the Admissions Workbench by clicking on the assigned work log # and will be limited to adding additional officer and director information or accessing the Components.
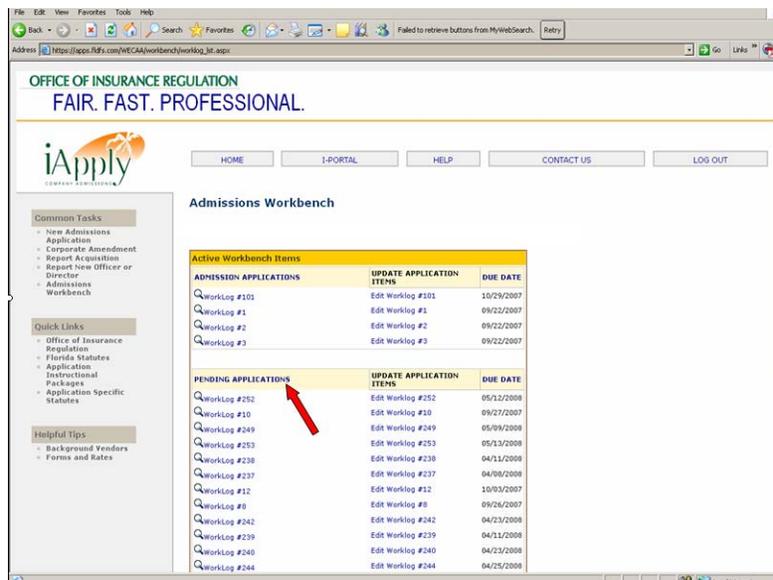
iAPPLY TERMINOLOGY

- **Components** are those documents and/or forms that are uploaded and attached by the Applicant and/or generated through the wizard. In the online submission, the Components follow the Interrogatory, if there are any. To upload a Component, click "browse" to locate the file from the user's desktop, and then click "attach", being sure that the file name includes the extension (i.e., .pdf, .doc, .xls, etc.). Applicant must perform the "browse" and "attach" functionality each time a document is uploaded. Failure to include the file extension may result in readability issues. The Components for the application that is the subject of iApply can be found at http://www.floir.com/AppCoord/is_ac_index.aspx

  There are four types of Components in iApply:

  Required Components will be marked **REQUIRED** in the list of Components and if not uploaded and attached in iApply, will keep the online filing from being submitted to the Office. If the Applicant determines that the Component should not be required, Applicant is advised to upload their explanation for the particular Component.

  Not Required Components will not be marked as **REQUIRED** in the list of Components and are those documents, and/or forms that may be optional or not required until after the application has been submitted, depending on the application that is the subject of iApply. If not uploaded and attached in iApply, the Applicant may still submit to the Office.

  Components (or Documents) Related to the Interrogatory will be segregated from the rest of the Components and will be driven by the Applicant's response to the Interrogatory. If not uploaded and attached in iApply, failure to do so will keep the online filing from being submitted to the Office.

  System Generated Components will include "System" in their name and are generated through the information entered by the Applicant. The Applicant will not have to upload these documents, forms and/or exhibits, as they are automatically generated and uploaded in iApply.

6

- **Interrogatory** is that section of the online submission where the Applicant is directed to respond to certain questions related to the application that is the subject of iApply. In some cases, the Applicant's response to a question will generate a Component and that Component's name will be driven by the Applicant's response. The Interrogatory for the application that is the subject of iApply can be found at http://www.floir.com/AppCoord/is_ac_index.aspx.

- **Navigational Buttons** are those "actions" indicated at the bottom of the screen that require the Applicant to click on in order to advance through the wizard, the Interrogatory and list of Components. The actions include **NEXT, PREVIOUS, BACK, CANCEL, SAVE** and **SUBMIT**. The Applicant may be directed to the Admissions Workbench prematurely if Applicant does not follow the prompts as indicated.

- **Red Asterisk (*)** indicates required information. Applicant will not be allowed to advance in the wizard if the requested information is not provided.

- **Wizard** is the term associated with each of the Common Tasks and is used to describe the self guided online application process that gathers the necessary information and/or documentation that is the subject of iApply.

- **Work Log #** is the unique number that is assigned to the online submission once identifying information has been entered into the wizard by the Applicant. The assignment of the number is transparent to the user and may be located in the Admissions Workbench, should Applicant decide to leave the wizard while the application is still in process. Otherwise, the work log # appears at the end of the wizard.

HELPFUL HINTS

Industry Portal
> Become familiar with the Industry Portal located at:
> https://iportal.fldfs.com/ifile/default.asp

Company Admissions Home Page
> The application packages for Property/Casualty, Life/Health, Managed Care and Specialty Insurers/Licensees are located at:
> http://www.floir.com/AppCoord/is_ac_index.aspx

Filing Requirements in iApply
> The filing requirements contained in the selected application package are integrated into the Application Wizard, the Interrogatory and Components.

Application Coordinator and Examiner
> Contact the Application Coordinator at appcoord@floir.com   for general application questions. For iApply only questions, contact the Application Coordinator at iapply@floir.com
> - Filing questions
> - Prefiling conferences
>
> Communicate with the Examiner (will be assigned once application is accepted)
> - Helps the process

- Timelines

Know Within the Company Who Handles What

There are a lot of documents to collect as part of the application process and the Applicant needs to know internally where to go for the information in order to submit a complete application and to be successful in obtaining an expeditious approval.

Prior to Submitting Documents via iApply

Complete the biographical affidavits for the appropriate people (refer to the application package), order the background investigative reports, have fingerprints taken on cards provided by the Office or via Livescan (instructions are located at https://fl.ibtfingerprint.com/).

Check individual documents for completeness, accuracy and keep in mind that some documents are time sensitive.

If Applicant believes it has current background information on file with the Office, the criterion for validation is five years for fingerprints, regardless of the type of application, and two years for all other background requirements, except that Uniform Certificate of Authority applications have a limitation of one year.

Forms and/or Rates

If there is a pending Certificate of Authority filing or if the application package requires submission of forms and/or rates, upon receipt of acceptance of the application visit https://iportal.fldfs.com for submission of forms and/or rates.