

Premium Savings Due to AOB Reform

February 04, 2020

As a result of [assignment of benefits \(AOB\) reform](#) announced June 19, 2019, Citizens reviewed its 2019 rate filing to determine what effect these reforms would have on rates and to pass any savings on to our policyholders. We will mail [letters](#) to notify the following current policyholders:

- *Homeowners 3 – Special Form (CIT HO-3)*
- *Dwelling Property 3 – Special Form (CIT DP-3)*

Letters

The letters include information about the AOB reform and provide policy-specific premium savings based on pre- and post-AOB reform legislation. Citizens will mail the letters on a staggered basis each month throughout 2020 based on the following renewal dates:

- December 1, 2019, through January 31, 2020, will be mailed the first two weeks in February
- February through November will be mailed during the renewal month

Notes

- Only policyholders recognizing a savings of \$1 or more will receive the letter.
- Policyholders who do not receive a premium decrease would have paid more for their Citizens insurance this policy term had the Legislature not acted to reform the law regarding AOB.
- Additional savings are expected to be achieved in future years.
- The premium savings amount does not include surcharges or reflect any policy changes.
- The letters will be uploaded in PolicyCenter[®] within two weeks after each mailing.
- A Spanish version of the letter will print on the letter's back side.
- The letters will include the [Assignment of Benefits: What You Need to Know](#) brochure.

Resources

- [Assignment of Benefits](#) page on the *Public* website
- [Claim Process When an Assignment of Benefits \(AOB\) is Used](#) graphic
- [Assignment of Benefits: What You Need to Know](#) updated brochure
- Personal Lines Bulletin: [Rate and Form Changes](#) dated September 30, 2019
- Agents and the public can [Search Frequently Asked Questions](#) for more information. Agents should

log in to access agent-level information. Enter *AOB* in the *Search* field.

Appointed agents can submit questions to Citizens by replying to this email, or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within three business days. Agents also can contact the Customer Care Center at 888.685.1555.

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