

Personal and Commercial Lines Depopulation Program Guide



Citizens Property Insurance Corporation

6/6/2025



Table of Contents

Personal and Commercial Lines Depopulation Program Guide Overview 2

 Purpose..... 2

 Who 2

 Additional Resources..... 2

 Depopulation Process Overview..... 3

 Appointment with Participating Takeout Companies..... 3

 Eligibility to Remain with Citizens 4

 Identifying Policies that Received an Offer of Assumption..... 4

 Policyholder Depopulation Packets..... 7

 Response Deadline for Eligible Policyholders 8

 Accessing Offers of Assumption..... 9

 Contacting the Customer 9

 Registering the Policyholder’s Choice 10

 Confirming a Selection 15

 Citizens Administered Communications..... 16

 Unsuccessful Assumptions..... 18

 Post-Assumption Policy Servicing..... 18

 Personal Lines Underwriting Requirements 18

 Returning to Citizens after an Assumption..... 19



Personal and Commercial Lines Depopulation Program Guide Overview

Purpose

The Personal and Commercial Lines Depopulation Program offers private-market coverage to policyholders.

Policyholders selected for an assumption will receive a depopulation packet from Citizens informing them that one or more private-market companies would like to remove their policy from Citizens and assume coverage of their property when their Citizens policy expires.

Some offers received will render a policy ineligible to remain with Citizens. The policyholder's choice regarding an offer of assumption, if eligible, needs to be registered or confirmed in PolicyCenter®.

Who

This guide is intended for:

- Personal and/or Commercial Lines Agents
 - Internal Staff
-

Additional Resources

Visit: <https://www.citizensfla.com/group/agents/depopulation-resources>

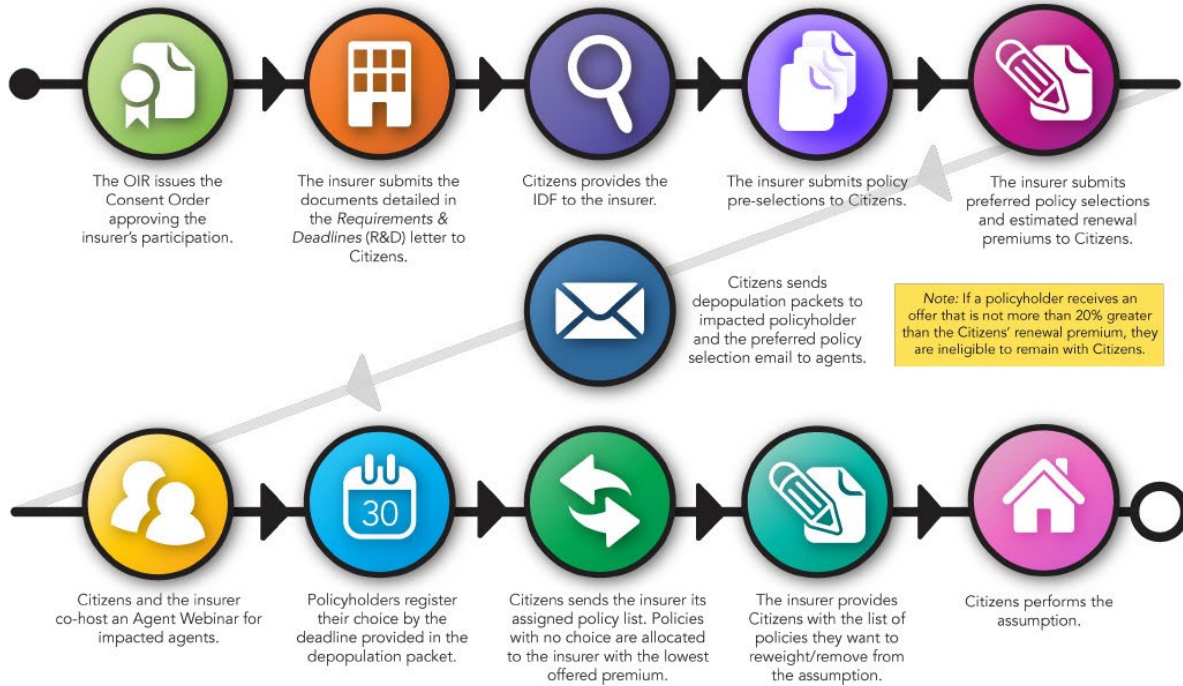
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Depopulation Program Guide, *Continued*

Depopulation Process Overview

The Commercial and Personal Lines Depopulation processes are similar, except for eligibility to remain with Citizens. Refer to the [Eligibility to Remain with Citizens](#) section of this guide for more information. Access printable graphic [here](#).



Appointment with Participating Takeout Companies

Prior to policy selection, all takeout companies are required to establish either full appointments or limited-service agreements (LSA) with agents who service selected policies. [Contact the takeout company](#) with any questions regarding the status of your appointment.

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Depopulation Program Guide, *Continued*

Eligibility to Remain with Citizens

Personal and Commercial Residential Eligibility

Policies that receive an offer of coverage that is not more than 20% greater than Citizens' estimated renewal premium are not eligible to remain with Citizens. Policies that receive an offer of coverage that renders the policy ineligible to remain with Citizens can confirm acceptance of an offer by following the same registration steps, however the option to remain with Citizens will not be available at any time.

Personal Lines Non-Primary Residence will not be eligible for coverage with Citizens if an offer of comparable coverage not more than 20% greater than Citizens' premium is made by an approved surplus lines insurer as part of its take-out plan.

Policy eligibility will be indicated on:

- Policyholder Depopulation Packet
- Agent desktop activity
- Spreadsheet sent to the agency principal

If a policyholder is selected for an assumption, and at least one offer has an estimated renewal premium that is not more than 20% greater than the Citizens' renewal premium, that policy cannot elect to remain with Citizens.

Commercial Non-Residential Eligibility

Commercial Non-Residential policyholders are ineligible to remain with Citizens if any offer of coverage is received.

Identifying Policies that Received an Offer of Assumption

Takeout companies will submit lists of preferred policy selections to Citizens.

Once Citizens processes the lists, agents will be able to identify policies selected for assumption in three ways:

- Email and spreadsheet sent to the agency principal (AP)
- PolicyCenter activity on the agent's *Desktop*
- Notification on PolicyCenter's *Summary* screen of each policy

Preferred Policy and Selection File Email to Agency Principal

Citizens will send impacted APs an email with an attached spreadsheet that contains a list of all policies selected for assumption within their agency. This list will include the policyholder's name, policy number, interested takeout company, estimated renewal premiums and will include links to additional depopulation resources.

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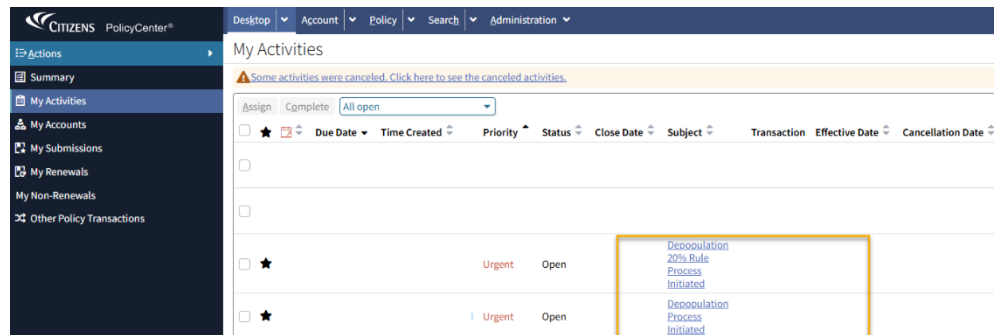


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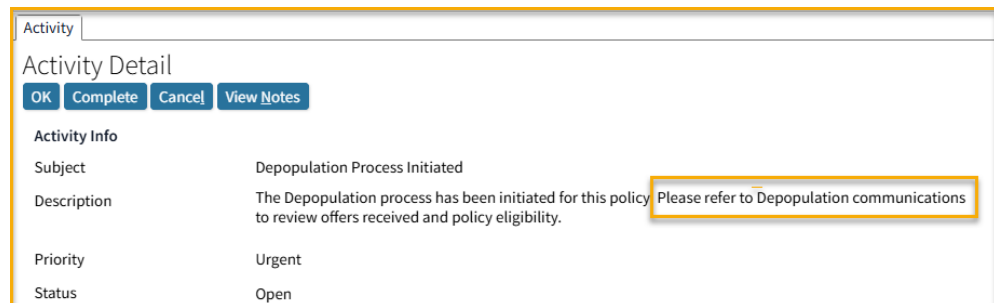
Identifying Policies that Received an Offer of Assumption, continued

Note: The agent of record will not be copied on this email. APs who do not receive the spreadsheet can contact agent.outreach@citizensfla.com to request one.

Agent Desktop Activity



In addition to the *AP Preferred Policy Selection* email, the agent of record will receive an activity on their PolicyCenter Desktop called *Depopulation Process Initiated*, or *Depopulation 20% Rule Process Initiated*. Once open, the activity will indicate that action is required. Refer to the Depopulation communication to review offers



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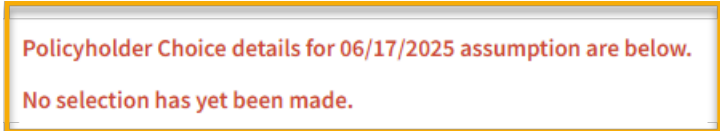


Depopulation Program Guide, Continued, Continued

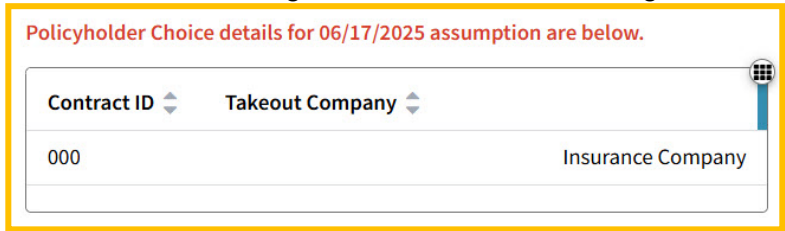
Identifying Policies that Received an Offer of Assumption, Continued

Notification on *Summary* Screen

A red notification will appear on the policy's *Summary* screen when there is an offer of assumption:



Once a selection is registered, one of the following notifications will display:



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Depopulation Program Guide, *Continued*

Policyholder Depopulation Packets

Policyholders selected for an assumption will receive one of two depopulation packets from Citizens informing them that one or more private-market companies would like to remove their policy from Citizens and assume coverage of their property. **Some offers received will render a policy ineligible to remain with Citizens.**

Citizens will mail or email* the *Depopulation Packet* to the policyholder approximately 50 days prior to the assumption. Each packet contains:

- Policyholder Letter
- Policyholder Form
- Coverage Worksheets

Note: All forms, letters and coverage worksheets can be accessed here: <https://www.citizensfla.com/group/agents/depopulation>

***Electronic Policy Document Delivery (EPDD)**

If a policyholder has registered for myPolicy and elected to receive policy documents, the Policyholder Depopulation packets will be sent electronically. They will receive an email notification from Citizens stating, "You Have Documents Available." The email will include a link to myPolicy where they can access their *Depopulation Packet* electronically.

For more information on myPolicy, refer to the [myPolicy Guide](#).

Citizens-Eligible Policyholder Choice Packet

Policyholders who receive this packet are eligible to remain with Citizens. Citizens will be provided as an option to select, as shown on the *Policyholder Choice Form*, PolicyCenter and Online Submission Tool.

Policyholders can contact their agent to register their choice on their behalf or submit their Policyholder Choice selection online at www.citizensfla.com/online-choice.

To register a policyholder's choice in PolicyCenter, agents must contact the policyholder directly, and then record their choice.

Note: The deadline will differ for each assumption; therefore, the specific *Policyholder Choice Offer Form* should be [reviewed for correct dates](#).

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Depopulation Program Guide, *Continued*

Policyholder Depopulation Packets, continued

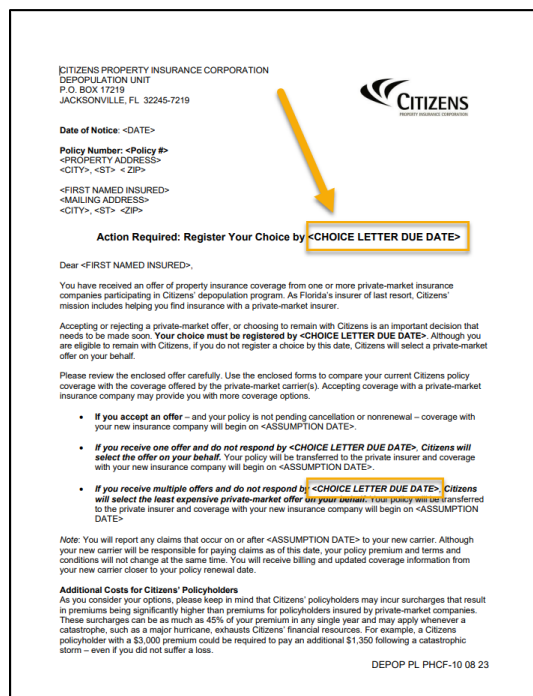
Citizens-Ineligible Policyholder Packet

Policyholders who receive this packet are not eligible to remain with Citizens, as at least one offer was received that is not more than 20% greater than Citizens' renewal premium. Citizens will not be provided as an option to select on *the Policyholder Depopulation Offer form*, PolicyCenter screen, or *Online Submission Tool*.

Commercial Nonresidential policyholders will be deemed ineligible for Citizens if any offer of coverage is received.

If more than one offer was received, [a selection will need to be registered](#).

Response Deadline for Eligible Policyholders



Eligible policyholders will have until the date indicated on their *Depopulation Packet* to submit their coverage choice to Citizens either by:

- Having their agent submit their choice to Citizens on their behalf
- Submitting their Policyholder Choice Selection to Citizens online

Important: Agents and/or policyholders will have at least **30 days** to register a choice. The deadline will differ for each assumption; therefore, the specific *Policyholder Choice Offer Form* should be reviewed for correct dates.

If Citizens does not receive the policyholder's choice by the deadline, Citizens will assign their policy to the private-market company that offered the lowest premium.

In order to remain with Citizens, that choice must be registered before the deadline.

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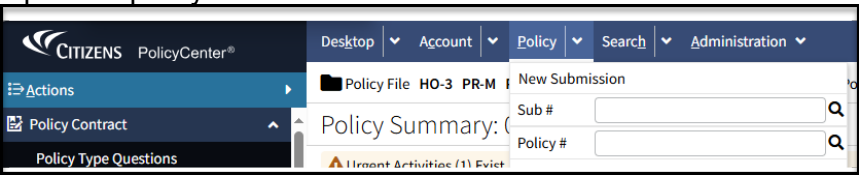
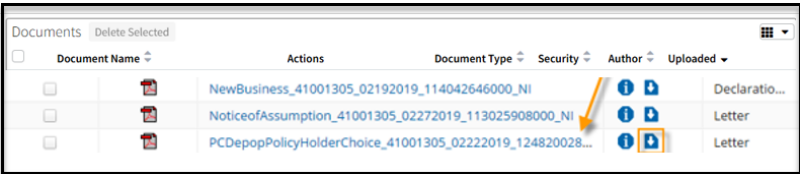
Depopulation Program Guide, *Continued*

Accessing Offers of Assumption

Prior to registering a policyholder’s choice in PolicyCenter, agents **must** contact their customer to review the assumption offers.

The assumption offers can be viewed in the *Depopulation Packet*, which is located in the *Documents* section of the policy.

To access the packet in PolicyCenter:

Step	Action
1	Open the policy. 
2	Navigate to the <i>Documents</i> section of the policy.
3	Locate <i>PCDepopPolicyHolderChoice</i> , or <i>PolicyholderDepopulationLetter</i> . Select Download .  Result: The <i>Depopulation Packet</i> will open in a new tab.

Contacting the Customer

An agent must discuss coverage options with their customer before registering their assumption choice. When contacting the customer, discuss the following:

- An overview of the Depopulation Program
- The benefits of the assumption
- Estimated renewal premiums
- Coverage worksheets for each offer

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Depopulation Program Guide, *Continued*

Registering the Policyholder's Choice

Once the policyholder has made the decision to accept an offer of assumption or remain with Citizens if eligible, the agent can make the selection in PolicyCenter.

When to Register the Choice

If no choice is registered by the deadline, Citizens will assign the policy to the takeout carrier that offered the lowest premium. If there is more than one offer, the policyholder should register a choice, regardless of eligibility.

If your customer received:	Then ...
<ul style="list-style-type: none"> • One private market offer that is not more than 20% of the Citizens' renewal premium • One offer of coverage on a Commercial Non-residential policy 	<p>A selection does not need to be registered. The policy will be automatically assigned to the takeout company.</p>
<p>More than one private market offer</p>	<p>The policyholder may select one of the offers. The selection must be registered before the deadline.</p> <p>Important: If no choice is registered, the policy will be automatically assigned to the takeout company that offered the lowest premium.</p>

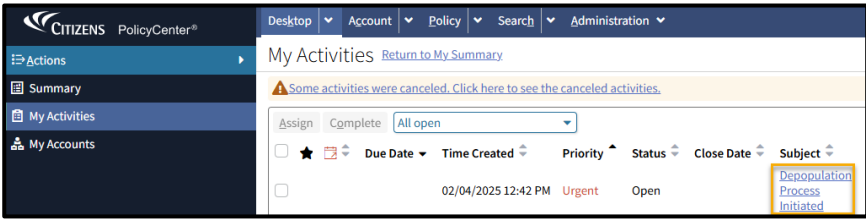
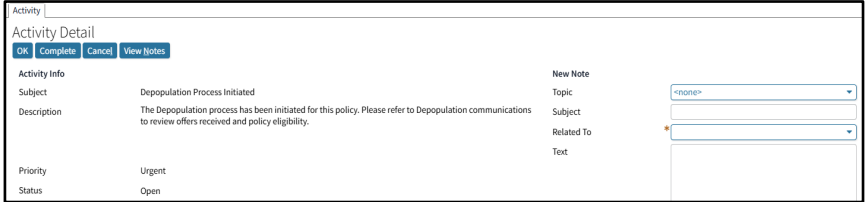
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Depopulation Program Guide, *Continued*

Registering the Policyholder's Choice, *continued*

To complete the registration process:

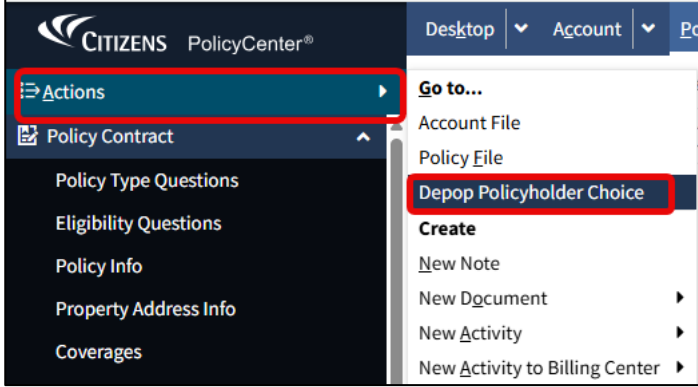
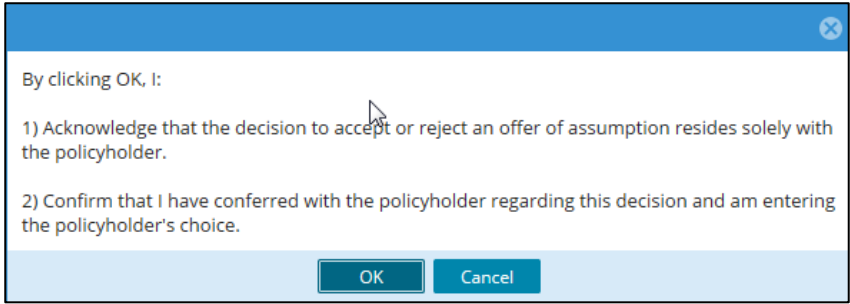
Step	Action
1	<p>Select the Depopulation Process Initiated activity from the <i>Desktop</i> or policy.</p>  <p>Result: The activity window opens on the <i>Policy Summary</i> screen.</p>  <p>Note: Selecting Complete will close the activity and will not register a choice.</p>

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Depopulation Program Guide, *Continued*

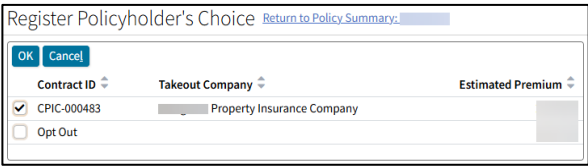

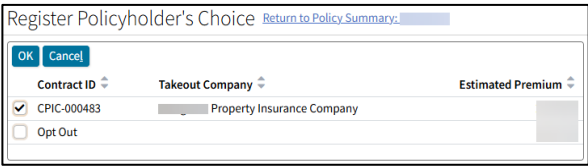

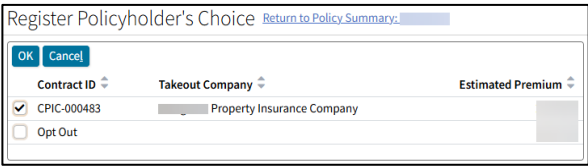

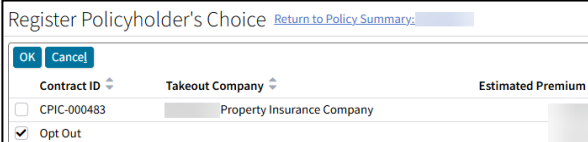
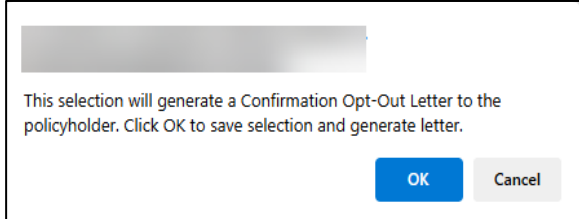
Registering the
Policyholder's
Choice,
continued

Step	Action
2	<p data-bbox="570 430 1235 464">Select Actions, then Depop Policyholder Choice.</p>  <p data-bbox="570 888 1357 921">Result: The Policyholder Choice acknowledgement pops up.</p>
3	<p data-bbox="570 976 1159 1010">Review the acknowledgement and select OK.</p>  <p data-bbox="570 1381 1349 1415">Result: The <i>Register Policyholder's Choice</i> screen appears.</p>



Depopulation Program Guide, *Continued*

Registering the Policyholder's Choice, continued


Step	Action				
4	<p>The <i>Register Policyholder's Choice</i> screen will contain all takeout offers, estimated premiums and, if applicable, the option to remain with Citizens.</p> <table border="1"> <tr> <td data-bbox="565 569 781 611">If registering:</td> <td data-bbox="781 569 1406 611">Then:</td> </tr> <tr> <td data-bbox="565 611 781 1083">a takeout company</td> <td data-bbox="781 611 1406 1083"> <p>Click the box next to the policyholder's choice, then select OK.</p>  <p>Result: The policy <i>Summary</i> screen will appear with the choice indicated.</p>  </td> </tr> </table>	If registering:	Then:	a takeout company	<p>Click the box next to the policyholder's choice, then select OK.</p>  <p>Result: The policy <i>Summary</i> screen will appear with the choice indicated.</p> 
If registering:	Then:				
a takeout company	<p>Click the box next to the policyholder's choice, then select OK.</p>  <p>Result: The policy <i>Summary</i> screen will appear with the choice indicated.</p> 				
	<p>to remain with Citizens (opt-out)</p> <p>Click the box next to <i>Opt Out</i> and select OK.</p>  <p>Results:</p>  <p>A pop-up box will advise that a notice will be sent to the policyholder. Select OK to continue.</p> <ul style="list-style-type: none"> • The policy <i>Summary</i> screen will appear with the choice indicated. • An agent activity will generate stating <i>Opt out Confirmed</i>. 				

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Depopulation Program Guide, *Continued*

Registering the Policyholder's Choice,
continued

Step	Action
5	<p>Return to the <i>Activity Detail</i>, enter a note, if desired, and select Complete.</p>  <p>Results: The activity will be removed from the <i>Desktop</i>.</p>

Important: If no choice is registered, the policy will be automatically assigned to the takeout company that offered the lowest premium.

Submission Options for Policyholders

Agents are encouraged to register the policyholder's choice via PolicyCenter; however, policyholders can submit their *Policyholder Choice selection* online at www.citizenfla.com/online-choice.

Note: To register a selection, policyholders will need the 10-digit registration code located on the *Policyholder Offer Form*. If the policyholder does not have this code, a copy of the *Policyholder Offer Form* can be accessed in PolicyCenter where policy documents are found.

PROPERTY INSURANCE CORPORATION

Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit www.citizenfla.com/depopl for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by March 1, 2018, using one of the following methods:
 - Contact your agent [REDACTED] OR
 - Visit www.citizenfla.com/online-choice. Enter your policy #, [REDACTED], and registration code, 4ebjxt0318.

Errors in the Choice

Once a choice has been registered, it cannot be changed. If an error has been made the agent or policyholder must contact Customer Care before the submission deadline.

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Depopulation Program Guide, *Continued*

Confirming a Selection

To confirm a choice has been made:

Step	Action												
1	Access the policy.												
2	Review the <i>Summary</i> screen. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">If choice is:</th> <th>then</th> </tr> </thead> <tbody> <tr> <td>Registered</td> <td> <p>The <i>Summary</i> screen will display one of the following.</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border-bottom: 1px solid black;">Contract ID ▾</td> <td style="width: 30%; border-bottom: 1px solid black;">Takeout Company ▾</td> <td style="width: 40%;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">000</td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;">Insurance Company</td> </tr> </table> </div> <div style="border: 1px solid black; padding: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <p style="text-align: center;">Opt Out Policyholder Choice</p> </div> </td> </tr> <tr> <td>Not registered</td> <td> <p>The <i>Summary</i> screen will indicate action is required.</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <p style="color: red; font-size: small;">No selection has yet been made.</p> </div> <p><i>Note:</i> Agents will need to contact their customer and complete the selection process.</p> </td> </tr> </tbody> </table>	If choice is:	then	Registered	<p>The <i>Summary</i> screen will display one of the following.</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border-bottom: 1px solid black;">Contract ID ▾</td> <td style="width: 30%; border-bottom: 1px solid black;">Takeout Company ▾</td> <td style="width: 40%;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">000</td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;">Insurance Company</td> </tr> </table> </div> <div style="border: 1px solid black; padding: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <p style="text-align: center;">Opt Out Policyholder Choice</p> </div>	Contract ID ▾	Takeout Company ▾		000		Insurance Company	Not registered	<p>The <i>Summary</i> screen will indicate action is required.</p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> <p style="color: red; font-size: small;">Policyholder Choice details for 06/17/2025 assumption are below.</p> <p style="color: red; font-size: small;">No selection has yet been made.</p> </div> <p><i>Note:</i> Agents will need to contact their customer and complete the selection process.</p>
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Depopulation Program Guide, Continued

Citizens Administered Communications

Citizens will administer all aspects of the assumption process, including communications to the policyholder, AP and agent. The following is a summary of the communications that will be sent for the assumption process:

If	When	Communication sent to:		
		Policyholder	Agency Principal	Agent
A policy has been selected for assumption	At least 30 days prior to selection deadline	Depopulation packet containing: <ul style="list-style-type: none"> • <i>Policyholder Choice Offer Letter & Form</i> or <i>Policyholder Depopulation Offer Letter & Form</i> • <i>Coverage Worksheets</i> 	Email containing selected policy spreadsheet	<i>Depopulation Initiated</i> or <i>Depopulation 20% Rule Process Initiated</i> activity in PolicyCenter
The policyholder opts out and does not elect to receive a confirmation email	A choice is registered before the selection deadline	<i>Remain with Citizens Confirmation Letter</i>	N/A	N/A
The policyholder opts out and elects to receive a confirmation email	A choice is registered before the selection deadline	<i>Policyholder Choice Registration Confirmation Email</i>	N/A	<i>Policyholder Choice Registration Confirmation Email</i>
The policyholder chooses an assumption offer and does not elect to receive a confirmation email	A choice is registered before the selection deadline	N/A	N/A	N/A

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Depopulation Program Guide, *Continued*

Citizens Administered Communications,
continued

If	When	Communication sent to:		
		Policyholder	Agency Principal	Agent
The policyholder chooses an assumption offer and elects to receive a confirmation email	A choice is registered before the selection deadline	<i>Policyholder Choice Registration Confirmation Email</i>	N/A	<i>Policyholder Choice Registration Confirmation Email</i>
An assumption cannot take place	On the assumption date	<i>Unsuccessful Assumption Letter</i>	N/A	N/A
A policy is assumed	On the assumption date	<i>Notice of Assumption and Nonrenewal</i> Note: All policyholders will receive a paper version of this document.	Email summarizing assumption results	<i>Nonrenewal activity in PolicyCenter</i>

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Depopulation Program Guide, *Continued*

Unsuccessful Assumptions

After all selections are registered, and all policies have been assigned, each takeout company can choose to remove policies from the assumption. Additionally, policies that are not in an active status will not be assumed.

These customers will receive an *Unsuccessful Assumption Letter* and will not be removed from Citizens at this time, though they may receive future offers from takeout companies.

For a renewal with Citizens, additional underwriting requirements may apply.

Post-Assumption Policy Servicing

The takeout company will be responsible for paying claims for losses as of the assumption date. The Citizens policy's coverage, premium, and terms and conditions will not change until the policy begins with the new insurer.

After a policy is assumed, but before it renews with the takeout company, policy servicing should be completed through Citizens. This includes:

- Policy changes and/or updates
- Payments

Claims with a date of loss on or after 12:01 am on the assumption date should be reported directly to the takeout company.

Personal Lines Underwriting Requirements

One of the benefits of being assumed is that some documents that were required for renewal or proper rating of their Citizens policy, such as *Proof of Flood Requirements* and/or *Proof of Primary Residence*, are no longer required by the takeout company.

For personal lines policies, if the customer remains with Citizens, underwriting requirements such as proof of flood coverage may still be required for Citizens renewal.

The policy also may be subject to further nonrenewal due to maximum coverage limits.

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Depopulation Program Guide, *Continued*

Returning to Citizens after an Assumption

Depopulation offers and Citizens eligibility is based on estimated renewal premiums at the time of the offer. In some instances, the actual premium, when the offer becomes effective, may be more than originally estimated.

Upon expiration of the Citizens policy, if the policyholder was initially deemed ineligible but then receives a premium that is now more than 20% greater than Citizens, they may be eligible to be rewritten as new business. A policy may be eligible to return to Citizens as new business, as long as all new business requirements are met.

For personal lines policies, refer to the [Returning to Citizens after an Assumption](#) job aid for more information.

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