2027 - Takeout Company (TOC) Personal Lines Depopulation Calendar									
Assumption Date	OIR Application Deadline	OIR Approval Date	TOC Returns Documents	Depop Provides Initial Data Files (IDF)	TOC Uploads Preferred Policy Selections and Estimated Renewal Premiums	*Depopulation Packets* Sent and Policy Selection Detail Lists Provided	Policyholder Choice Deadline	Depop Creates Assigned Policy Lists	TOC Uploads Re-Weights
2/16/2027	9/30/2026	11/16/2026	11/23/2026	12/9/2026	12/28/2026	12/30/2026	2/5/2027	2/11/2027	2/15/2027
4/20/2027	11/30/2026	1/15/2027	1/25/2027	2/9/2027	2/24/2027	2/26/2027	4/6/2027	4/12/2027	4/14/2027
6/15/2027	1/29/2027	3/15/2027	3/22/2027	4/9/2027	4/26/2027	4/28/2027	6/4/2027	6/10/2027	6/14/2027
8/17/2027	3/31/2027	5/17/2027	5/24/2027	6/9/2027	6/24/2027	6/28/2027	8/6/2027	8/12/2027	8/16/2027
10/19/2027	5/28/2027	7/15/2027	7/22/2027	8/9/2027	8/24/2027	8/26/2027	10/4/2027	10/8/2027	10/12/2027
12/14/2027	7/31/2027	9/15/2027	9/22/2027	10/11/2027	10/26/2027	10/28/2027	12/3/2027	12/9/2027	12/13/2027

Notes

- This calendar is for Personal Lines assumptions only. Personal Lines assumptions are processed in PolicyCenter®.
- The Office of Insurance Regulation (OIR) approves an Insurer or Authorized Surplus Lines Insurer to participate in a specific assumption. The OIR issues approval in the form of a consent order. **In accordance with the Depopulation Plan, a TOC must provide its Coverage Worksheet(s) to Citizens the same day it submits its request to participate in an Assumption to the OIR.**
- Documents include a *Requirements and Deadline* (R&D) letter, company information sheet, assumption agreement, coverage worksheets, and takeout company's (TOC) logo and signature block.
- The Initial Data Files (IDF) provides policy-level data of in-force policies the TOCs use to select policies for assumption. All policies are eligible at the time the report is generated except for those within the blackout period. A *Data Confidentiality Agreement* (DCA) is required for companies to receive data. Once a signed and complete agreement is received, Citizens will provide the TOC with instructions on how to obtain the IDF. **The IDF also includes Citizens' estimated renewal premium for each policy.**
- The preferred policy selection files contain policies the TOC is selecting to assume, TOC estimated renewal premiums and **must be serviced by agents who are appointed with the TOC**. Policies selected must be selected from the IDF provided for that specific assumption. Citizens must provide policyholders with a 45-day *Notice of Nonrenewal*. To meet this requirement and give TOCs time to issue a 45-day renewal offer, a 90-day blackout period has been established. Policies renewing within 90 days of the assumption date cannot be selected for assumption.
- The *Depopulation Packets* include coverage worksheets, estimated premiums for Citizens, and all available assumption offers. The policy selection detail list contains policy numbers, TOC-estimated renewal premium, Citizens' estimated renewal premium, and an eligibility indicator for policies that will receive an offer from that TOC for the applicable assumption.
- All policyholder choice submissions registered before the deadline will be processed. Policyholders who request to remain with Citizens will receive *a Remain with Citizens Confirmation Notice*. If no choice is registered by the deadline, Citizens will assign the policy to one of the TOCs that selected it. If more than one TOC selected the policy, it will be assigned to the TOC with the lowest estimated premium.
- Citizens provides a list of policies assigned to the takeout company. This list contains policies that have been assigned to the company as a result of policyholder choice or via the algorithm. TOCs can re-weight the policies for assumption after this list has been provided. The assigned policy list is available for TOCs to download from PolicyCenter.
- If the TOC removes policies from their assigned policy list (a process known as reweighting), the TOC must upload a list of those policies to be removed from the assumption.
- On the assumption date, Citizens mails the *Notice of Assumption and Nonrenewal* and *Certificate of Assumption* to policyholders whose policies were assumed. The *Unsuccessful Assumption Notice* is sent to policyholders whose policies were reweighted or otherwise not assumed.
- Additional depopulation information is located at https://www.citizensfla.com/web/public/depopulation-resources. For questions regarding the Depopulation Program or for a DCA, email the Depopulation Unit at depop.questions@citizensfla.com.

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