



2022 Legislative Concepts

Christine Ashburn, Chief of Communications,
Legislative and External Affairs



The below legislative concepts could help Citizens slow growth and reduce exposure:

- Current law requires a 0% premium threshold for customers to remain in Citizens when being shopped through the Clearinghouse at renewal. Amend the statute to require that upon renewal policies are ineligible to remain in Citizens if they receive an offer that is within 20% of the Citizens renewal premium.
- Current law allows policyholders to reject any takeout offer, regardless of price. Amend the statute to deem policyholders ineligible to remain with Citizens if a depopulation offer is received that is within 20% of the Citizens premium.
- In addition to the 20% threshold for depopulation additional changes to the overall depopulation opt-out process could be considered.