

CitizensAdvisor



Citizens Board expands, improves mobile home coverages

TALLAHASSEE, FL – Citizens Property Insurance Corporation has updated its mobile home programs to expand eligibility to mobile homeowners in rural areas of the state and allow customers the option to increase coverage amounts.

Citizens Board of Governors in June approved a slate of changes that include allowing homeowners to purchase Coverage A protection up to 150 percent of their home's value. The new ceiling replaces a 125 percent cap that had been in place for the optional coverage.

Other changes will allow agents to take into account the age of attached structures instead of pricing the coverage based on the age of the mobile home. Homeowners have requested the changes as many attached structures are substantial and more recently built than the underlying home. These enhancements to provide more flexibility in coverage amounts are available to new and existing policyholders immediately.

A second major improvement will allow mobile homeowners in rural areas to purchase a homeowners type policy (MHO-3) that provides coverage more similar to that found in a standard mobile homeowners multi-peril policy. Previously, most mobile homes not located in mobile home parks or subdivisions were eligible only for Citizens' dwelling programs, which provide more limited coverage. This change will be available for new policies beginning in February 1, 2018.

Citizens Is Ready



Joe and Brenda O'Brien returned from a tropical vacation in October to find Hurricane Matthew had torn the carport, siding, and awnings off their pretty, upscale home in Edgewater Landing south of Daytona Beach. It was a rude welcome home, but the couple says Citizens restored a badly damaged house to their dream home again. "The hurricane hit over the weekend; we called Citizens on Monday; and were contacted the very same day," said Joe O'Brien. "Before we knew it, we had (contractors) repairing our home. It couldn't have gone better."

August 4, 2017

Events

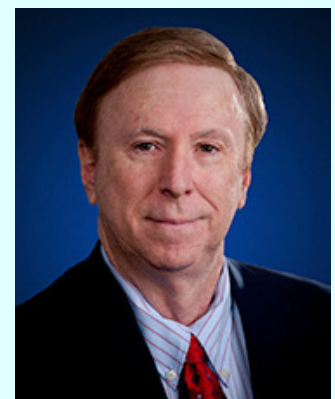
August 22 @ 10 a.m.-12 p.m.

[Office Hours](#) with Senator Dorothy Hukill – Volusia County

August 22 @ 1 p.m.-3 p.m.

[Office Hours](#) with Senator Dorothy Hukill – Brevard County

Spotlight



Dan Sumner

General Counsel and Chief Legal Officer

Policies in Force

452,990

as of July 28, 2017

Clearinghouse expands to wind-only policies

TALLAHASSEE, FL – Citizens' home and condominium policyholders with wind-only coverage will have their policies shopped through the Property Insurance Clearinghouse to help them find available private-market coverage at rates comparable to those available through Citizens.

Starting July 10, new Citizens customers seeking HW-2 and HW-6 wind-only coverage must have their policies routed through the computer-based clearinghouse. The clearinghouse seeks offers of comparable coverage from two private companies participating in the program. Customers whose policies renew on or after September 13 will begin receiving notices that they, too, will have their policies shopped through the clearinghouse prior to renewal.

As required by Florida law, customers who receive private-market offers for comparable coverage with premiums less than or equal to their Citizens renewal premium will be ineligible to renew their policies with Citizens. New customers will be ineligible for Citizens if an offer is available with premiums within 15 percent of a comparable Citizens policy. Homeowners will receive information about all private-market offers they receive. Their agent will be able to help them select and purchase coverage from the private-market company that best meets their insurance needs.

Citizens' wind-only policyholders who accept private-market coverage through the clearinghouse will have the opportunity to return to Citizens if the private company from which they purchase coverage increases rates by more than 10 percent a year during the first three years. As private-market policyholders, they will not be subject to Citizens' policyholder surcharges in the event of a major storm.

The clearinghouse was authorized by the Florida Legislature in 2013 to help homeowners find comparable coverage in the private market, when available.

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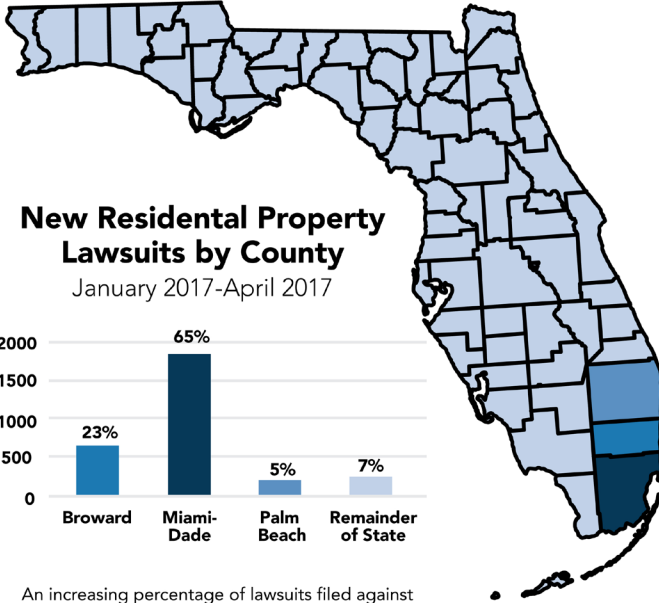
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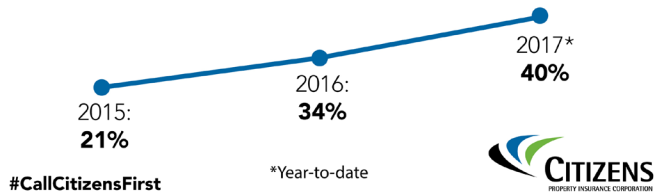
Lawsuits Served to Citizens: Origins and AOB

About 93 percent of the 2,829 new residential property lawsuits served to Citizens from January through April arose from three South Florida counties.



An increasing percentage of lawsuits filed against Citizens – now up to about 40 percent – involve assignment of benefits (AOB) contracts.

Percentage of New Property Lawsuits Involving AOB



News Links

[Florida Families Need Rick Scott to Champion Assignment of Benefits Reform](#)
Sunshine State News

[That drip, drip, drip you hear is the cost of your homeowners insurance rising](#)
Miami Herald

[Citizens Property blames abusive claims for statewide hike, Tampa Bay rates remain stable](#)
Tampa Bay Times

[Assignment of Benefits – The Bone Dry Rebuttal!](#)
Johnson Strategies, LLC

[Scott taps Gardner to stay on Citizens Board](#)
News Service of Florida (subscription)

[Citizens Insurance finds 315 more post-storm claims adjusters](#)
Sun Sentinel