

Personal Lines: ISO Terrain Exposure Adjustments

July 20, 2018

Citizens is adjusting a number of multiperil policies to reflect the updated Insurance Services Office (ISO) terrain exposures for all affected policy term(s) for the following policy types:

- *Citizens Homeowners 3 – Special Form (CIT HO-3)*
- *Citizens Homeowners 4 – Contents Broad Form (CIT HO-4)*
- *Citizens Homeowners 6 – Unit-Owners Form (HO-6)*
- *Citizens Homeowners 8 – Modified Coverage Form (CIT HO-8)*
- *Dwelling Property 1 – Basic Form (CIT DP-1)*
- *Dwelling Property 3 – Special Form (CIT DP-3)*

The adjustment will include the renewal term, if applicable, and affected policyholders may:

- Receive a credit/refund for current and/or prior terms
- See a premium increase or decrease, which will be capped at 10 percent, beginning with renewals that are effective September 1, 2018

Citizens will send a letter to your customers who will receive a credit in late September 2018 explaining the adjustment. The letter includes information about the credit being applied to any outstanding balance on the policy or refunded within three weeks.

Notes:

- Affected policies will be notated in PolicyCenter®.
- Attached is a list of your agency's affected Personal Lines policies. Microsoft Excel or other compatible spreadsheet software is necessary to open it. Some policies may not be in force or are not scheduled to renew because they have been assumed by a private-market carrier.
 - You will receive a separate email with a list of your Commercial Lines policies, if applicable.
 - Citizens will send another list of your agency's affected policies in September that will reflect actual premium adjustments.
- This information is being sent only to agency principals. Distribute to agents and staff as appropriate.

Appointed agents can submit questions to Citizens by logging in to the *Agents* website and choosing the *Contact Us* link on the top of the website. Citizens should respond within three business days.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. To have your appointment terminated, contact Agent Administration at agents@citizensfla.com. If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



Citizens Property Insurance Corporation
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