

CitizensAdvisor



OIR approves Citizens 2019 Rates

TALLAHASSEE, FL – The Office of Insurance Regulation in July approved Citizens 2019 rate request that reflects critical reforms passed by the Legislature earlier this year to better protect consumers and reduce unnecessary litigation and assignment of benefits abuse.

The rates, which will go into effect starting December 1, 2019, were approved by Citizens Board of Governors and resubmitted by Citizens in June following the passage of [HB 7065](#). They are expected to provide rate reductions to 67,000 of Citizens' 420,000 policyholders while reducing rate increases for many more.

Overall, homeowners multiperil policyholders, on average, will see a 2.6 percent increase for 2019 instead of an 8.5 percent increase recommended in December 2018 before passage of HB 7065.

The chart below provides the overall estimated statewide average rate changes established by the OIR for each line of business individually and highlight the impact of AOB reform on requested rates:

Account	Original Rate Requested	Post AOB Reform Rate Requested	Estimated Rate Established*
Homeowners Multi-Peril (PLA)	8.5% increase	2.6% increase	2.6% increase
Homeowners Wind Only (CA)	8.7% increase	8.5% increase	7.0% increase
Property/Personal (Dwelling Fire) (PLA)	8.7% increase	8.5% increase	8.4% increase
Property/Personal (Dwelling Fire) Wind Only (CA)	8.2% increase	8.0% increase	5.6% increase
Mobile Homeowners Multi-Peril (PLA)	1.6% increase	0.8% increase	0.8% increase
Mobile Homeowners Wind Only (CA)	9.8% increase	9.8% increase	9.8% increase
Mobile Homeowners (Dwelling Fire) (PLA)	8.0% increase	8.0% increase	8.0% increase
Mobile Homeowners (Dwelling Fire) Wind Only (CA)	9.6% increase	8.0% increase	8.0% increase

PLA – Personal Lines Account
CA – Coastal Account

August 14, 2019

Events

September 25 @ 9 a.m.
[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



Paul Kutter

Director – Forecasting and Research

Policies in Force

421,536

as of August 9, 2019

Citizens Managed Repair Program in full swing

TALLAHASSEE, FL – Policy changes put in place by Citizens to combat assignment of benefits abuse and skyrocketing litigation surrounding water loss claims are now in effect for all Citizens policyholders.

As of August 1, 2019, all Citizens homeowners and dwelling multiperil policyholders face a \$10,000 limit on nonweather water loss claims, which includes a \$3,000 cap for emergency water mitigation services.

This sublimit does not apply to homeowners and dwelling claims when the policyholder takes advantage of [Citizens Managed Repair Program](#) (MRP), which connects Citizens' policyholders with a network of licensed local contractors who guarantee their work for at least five years.

Now in full swing, Citizens MRP has already connected thousands of policyholders with qualified contractors. Of 15,800 nonweather water claims filed during the first half of 2019, about 33% have been directed into Citizens MRP program.

The policy language changes also benefit policyholders who choose not to participate in Citizens' MRP by ensuring that at least \$7,000 is available for permanent repairs and reducing the potential for litigation, which can cause lengthy delays.

Most policyholders will not be affected by the policy changes because the costs for emergency water removal and permanent repairs on a nonweather water loss typically do not exceed \$10,000.

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[The Florida Channel](#)

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Citizens to participate in Panhandle Insurance Village

TALLAHASSEE, FL – Citizens will join other insurance companies, state regulators and other stakeholders August 16-17 for a two-day "Insurance Claims Assistance Village" in Panama City to answer questions and help policyholders recovering from Hurricane Michael.

The two-day event, sponsored by Florida Chief Financial Officer Jimmy Patronis, will be held at the student union East Building of Gulf Coast College, [5230 W. US Hwy 98 in Panama City](#). Citizens customer service and claims representatives will be available between from 9:00 a.m. to 4:00 p.m.



Are you
ready?

Check your prep
with these
questions:

1. What supplies do you have? Is everyone in your family, including pets, covered?
2. What supplies do you need to replace or purchase?
3. Do you know your evacuation route? Are you in an evacuation zone?
4. Is your family communications plan up-to-date? Does everyone know their role?

#CitizensIsReady

News Links

[Citizens Property Insurance: AOB reform good for consumers, 'jury still out' on litigation portion](#)
Florida Record

[Insurance office foresees difficult road ahead of new assignment of Florida benefits law](#)
Florida Record

[NFIB applauds Florida assignment of benefits reform, eyes tort reform in 2020](#)
Florida Record

[Citizens Insurance Sets Reduced Florida Rate Hike](#)
WUSF

[State approves Citizens Insurance rate hikes for Broward and Palm Beach customers](#)
Sun Sentinel

[Revised Citizens' Insurance Rates Approved, Raising Premiums For Most Policyholders](#)
WJCT

[Carter Appointed Florida Insurance Consumer Advocate](#)
Insurance Journal

[Hurricane Irma flood insurance payments top \\$1 billion in Florida](#)
Wink News