

# 2017 Rate Changes

diciembre 05, 2016

The Florida Office of Insurance Regulation (OIR) has approved changes to Citizens' annual rates. These changes apply to new and renewal policies with effective dates on or after February 1, 2017. The changes are outlined below.

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## Rate Changes

Citizens' 2017 rate changes reflect an average 6.7 percent increase. Rating tables in the underwriting manuals have been updated with new factors.

For more information, review the personal lines underwriting manuals for the specific line of business.

Rate changes vary by policy type and are subject to a 10 percent cap, excluding coverage changes, mitigation adjustments, Sinkhole Loss coverage rate changes, surcharges and a required rapid cash-build-up provision for the Florida Hurricane Catastrophe Fund, if applicable.

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## Notice of Change in Policy Terms

A *Notice of Change in Policy Terms* will be included with 2017 renewal offers. The content of each notice varies by policy form. These notices can be found in the *Policyholder Notices* section for each line of business on the *Personal* section of the *Agents* site.

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## Website Changes

Log in to the *Agents* site to see:

- Updated *Rate Changes by Territory* charts on the *Personal* section for each line of business
- Updated rating worksheets and underwriting manuals on the *Personal* section for each line of business
- Directions for how to locate a policy-specific rating worksheet in PolicyCenter<sup>®</sup>: Select **Search Frequently Asked Questions** at the top of the page, and enter 3008 in the search field.

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