

Depopulation: New Online Option for Policyholders; Mail, Fax or Email Options Removed

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Citizens is enhancing the Depopulation Choices process for Personal Lines policyholders. Beginning with the April 17, 2018, assumption, policyholders can submit their Policyholder Choice online. Policyholders no longer can submit their choice to Citizens via mail, fax or email; however, they can continue to authorize their agents to submit their choice on their behalf through PolicyCenter®.

In the coming weeks, Citizens will provide training resources to agents who have customers selected to participate in the April 17 assumption.

Highlights of the online submission process are outlined below.

New Online Submission for Policyholders

After receiving their Policyholder Choice letter from Citizens, policyholders can submit their Policyholder Choice online via the new *Online Choice Submission* tool, which is available on the right side of the *Depopulation Choices Program* page of our website. It's available by selecting **Insurance** → **Programs** → **Depopulation** → **Personal Lines**, or policyholders can go directly to the tool by entering www.citizensfla.com/online-choice in their browser.

To submit their choice online, a policyholder:

- Enters their the unique registration code provided on their *Policyholder Choice Offer Form*, policy number and the text verification as shown below:



Figure 1: *Online Choice Submission* login screen

- Views estimated premium(s) Selects their choice of insurance company

- Confirms their selection
 - Receives a confirmation message that will display on the screen:
Thank you for your submission. If you entered an email address, you will receive a confirmation email.
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Notes

- Agents continue to be able to register the policyholder's choice to Citizens via PolicyCenter if the policyholder authorizes them to do so.
- If a choice is not made by the deadline noted in the *Policyholder Choice Offer Form*, Citizens will select an assumption offer on the policyholder's behalf.
- A copy of the *Policyholder Choice Offer Form* is in PolicyCenter under *Documents*.
- Policyholders and agents can compare assumption offers and coverages by viewing the Coverage Worksheets on the Depopulation [Resources](#) page of the website. Choose **Insurance** → **Programs** → **Depopulation** → **Depopulation Resources**.
- The *Online Choice Submission* tool will not allow a policyholder to submit a choice when:
 - The policy is not selected for a current assumption.
 - The policyholder or agent already registered their choice.
 - The policyholder enters an incorrect policy number and/or registration code.
 - The assumption's deadline has expired.
- If a policyholder chooses to remain with Citizens and also elects to receive an email confirmation, Citizens no longer will mail a *Remain with Citizens Confirmation* letter to the policyholder.

For more details, policyholders and agents can select **Search** → **Search Frequently Asked Questions** from our website's top menu and enter *policyholder choice* in the search field.

How Does This Affect Agents?

There are no changes to the agents' process for registering their customer's choice in PolicyCenter. Agents should continue to contact their customers about assumption offers.

Notes

- Once the policyholder submits their choice online, PolicyCenter automatically will display their selection on the policy's *Summary* screen.
 - If the policyholder chooses to remain with Citizens, their agent will receive an *Opt Out Confirmed* activity.
 - If the policyholder chooses a private-market company or fails to make a choice, the agent will receive a *Nonrenewal* activity.
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Agency Education and Support

For agents with customers selected for the April 17 assumption:

- On February 28, Citizens will email agency principals a complete list of policies to which participating private-market companies are extending an offer.
- On February 28, the agent of record will receive a PolicyCenter activity notifying them of their customers' policies that have been selected.
- Citizens will mail policyholders selected for assumption a *Depopulation Choices* packet, including a *Policyholder Choice Offer Form*, the week of February 28. Once a policyholder receives their *Policyholder Choice Offer Form*, they can submit their choice online.
- If the policyholder is unable to submit their choice online, agents can register their choice in PolicyCenter by April 7. If the policyholder's choice is not registered by April 7, Citizens will assign the policy to one of the private-market companies that selected it for assumption.
- Citizens will send an invitation next week for a March 6 webinar that outlines the new process in more detail.

Note: A recorded version of this webinar will be on the Agents site (select **Training** → [Webinar Recordings](#)) after March 9.

Agents can view agent-specific Depopulation Choices information by logging into the *Agents* site and choosing **Programs** → **Depopulation** → **Personal Lines**.

Note: Agents should discard previous versions of the *Depopulation Choices Program: At a Glance* brochure dated January 1, 2017. Download the [current version](#) dated February 19, 2018, on the [Depopulation Resources](#) page.

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