

# Depopulation: Policyholder Choice

**December 21, 2016**

Citizens is changing the depopulation process for all personal lines assumptions, beginning with the February 21, 2017, assumption. These changes are designed to increase policyholder choice and bring greater efficiency and transparency to the process for policyholders, agents, takeout companies and Citizens. The new process also integrates changes required by HB 931, passed in the 2016 legislative session.

Highlights of the changes are outlined below. Over the coming weeks, Citizens will provide training to agents who have customers selected to participate in this assumption, as well as details about website and system enhancements.

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## Policyholder Highlights

- Citizens will notify policyholders via U.S. mail of any available offers from participating companies interested in assuming their policies, starting January 4, 2017. The mailing will include a *Policyholder Choice Form* that includes all available offers and estimated renewal premiums for the assumption period. Policyholders will be able to choose their preferred insurance company or elect to remain with Citizens.
  - Policyholders will have until **February 3** (30 days) to return their *Policyholder Choice Form* to Citizens or contact their agent to register their choice.
  - If a policyholder's choice is not received by February 3, the policy will be assumed by one of the participating companies that made an assumption offer to the policyholder.
  - Post assumption opt-outs no longer will be available.
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## Agent Highlights

- On January 4, Citizens will email agency principals a complete list of policies to which participating companies are extending offers for the February 21 assumption.
- On January 4, the agent of record will receive a PolicyCenter<sup>®</sup> activity notifying them of their customers' policies that have been selected. Copies of all customer correspondence are available in PolicyCenter.
- Agents will be able to register policyholder choices in PolicyCenter.

*Citizens encourages agents to reach out to affected policyholders to help them understand their options and ensure they complete the policyholder choice process.*

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## Upcoming Agency Education and Support

If your agency has policyholders selected to participate in a personal lines assumption on or after February 21, you will receive an invitation to participate in webinars that outline the new process in more detail.

- The first webinars are scheduled the week of January 3.
- Recordings of the webinars and additional education materials also will be available soon on the [Webinar Recordings](#) and [Depopulation](#) pages of the [Agents](#) website.

If you have any questions, use the [Contact Us](#) feature on the Citizens website.

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