



Personal Lines Bulletin

Rate and Form Changes

September 30, 2019

The Florida Office of Insurance Regulation (OIR) approved changes to Citizens' rates and forms. These changes reflect the projected savings due to the [assignment of benefits reform](#) announced June 19, 2019. The new rates apply to new and renewing personal residential policies with effective dates on or after December 1, 2019. The changes are outlined below.

Rate Changes

The rate changes vary by line, product type and territory. Individual rate changes are subject to a 10% cap, excluding coverage changes, mitigation adjustments, rate changes for Sinkhole Loss coverage, assessments and surcharges, and a required rapid cash build-up provision for the Florida Hurricane Catastrophe Fund, if applicable.

Personal Residential Multiperil (PR-M) Policy Types	Overall Change
<i>Homeowners 3 - Special Form (CIT HO-3)</i>	2.2*
<i>Homeowners 4 - Contents Broad Form (CIT HO-4)</i>	-9.1
<i>Homeowners 6 - Unit-Owners Form (CIT HO-6)</i>	8.2
<i>Dwelling Property 1 - Basic Form (CIT DP-1) and Dwelling Property 3 - Special Form (CIT DP-3)</i>	8.4*
<i>Mobile Homeowners 3 - Special Form (CIT MHO-3)</i>	0.8
<i>Mobilehome Dwelling Property 1 - Basic Form (CIT MDP-1)</i>	8.0
* Monroe County rates are frozen for HO-3, DP-1 and DP-3 risks.	

Personal Residential Wind-Only (PR-W) Policy Types	Overall Change
<i>Homeowners 2 - Wind-Only Form (HW-2)</i>	6.8*
<i>Homeowners 4 - Contents Wind-Only Form (HW-4)</i>	5.9
<i>Homeowners 6 - Unit-Owners Wind-Only Form (HW-6)</i>	8.4
<i>Dwelling Property 2 - Wind-Only Form (DW-2)</i>	5.5*
<i>Mobile Homeowners 2 - Wind-Only Form (MW-2)</i>	9.8
<i>Mobile Home Dwelling Property 1 - Wind-Only Form (MD-1)</i>	9.6
* Monroe County rates are frozen for HW-2 and DW-2 risks.	

Form Changes

All Declarations have been updated to include Citizens' suite number and nine-digit ZIP code.

Website Changes

For more information about rates, log in to the *Agents* site, go to the *Personal* section, and click on **PR-M** or **PR-W** on the left side of the page.

- The *Rate Changes by Territory* chart is in the *Spotlight* section on the right side of the page.
- Each policy form has a rating steps and factors manual, accessible from the *Manuals* section on the right side of the page.

Appointed agents can submit questions to Citizens by replying to this email, or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within three business days. Agents also can contact the Customer Care Center at 888.685.1555.