



## Citizens Property Insurance Corporation (Citizens) Public Rate Hearing

Friday, August 14, 2015

**WHO:** Citizens Property Insurance Corporation (Citizens)

**WHAT:**

The Florida Office of Insurance Regulation (Office) will conduct a public hearing to discuss Citizens' proposed rate changes for its business in the multi-peril and wind only Coastal Account (CA), Commercial Lines Account (CLA), and the Personal Lines Account (PLA). These accounts include, but are not limited to commercial property, homeowners, mobile home, and the dwelling/fire lines of business. Additional filings on behalf of Citizens will be forthcoming and evidence regarding such filings may be received at the hearing.

Listed in the chart below are the proposed rate changes (by file log number) as filed by Citizens with the Office. These filings can be accessed via the "[I-File Forms & Rate Search](#)" system using the following search criteria: file log numbers (provided below) or by entering Citizens as the "company name" (and scrolling down to the bottom of the results page for the most recent filing information). Furthermore, rate filing summaries for each of the filings listed below are available at:

<http://www.floir.com/Sections/PandC/ProductReview/CitizensPublicRateHearing2015.aspx>.

File Log #	Overall Proposed Rate Change	Account
15-15843	1.3% increase	Homeowners Multi-Peril (PLA)
15-15848	9.0% increase	Homeowners Multi-Peril Wind Only (CA)
15-16013	9.5% increase	Property/Personal (Dwelling Fire) Wind Only (CA)
15-16016	0.9% decrease	Property/Personal (Dwelling Fire) (PLA)
15-16391	10.4% increase	Mobile Homeowners Multi-Peril Wind Only (CA)
15-16392	5.3% decrease	Mobile Homeowners Multi-Peril (PLA)
15-16470	4.1% decrease	Mobile Homeowners (Dwelling Fire)(PLA)
15-16471	9.8% increase	Mobile Homeowners (Dwelling Fire) Wind Only (CA)

15-17008	5.2% increase	Commercial Property Residential Multi-Peril (Ex. Condo Assn.) (CLA)
15-17009	5.0% increase	Commercial Property Residential Multi-Peril (Condo Assn.) (CLA)
15-17471	9.3% increase	Commercial Property Non-Residential Multi-Peril (CLA)

There are no proposed rate changes for sinkhole coverage and the requested rate changes in the chart above are not uniform. The effective date of the proposed rate change for all three accounts (Coastal, Commercial Lines, and Personal Lines) is February 1, 2016, for new and renewal business.

The general public is welcome to submit comments about Citizens proposed rate filings by sending an email to: [ratehearings@floir.com](mailto:ratehearings@floir.com) with "Citizens" in the subject line of the email. **Comments will be accepted for consideration on rate filings until September 1, 2015**, as the Office is required, per statute, to render a decision on these filings within two weeks of the hearing. Under Florida law, written communications to the Office are public record and are subject to disclosure, including being available to the public and media if requested. Therefore, it is highly recommended that you carefully consider the type of information provided within a comment, such as personal information (social security numbers, policy information, etc.). To learn more, visit the Office of Insurance Regulation's [Internet Privacy Policy](#).

For more information, visit the "[Citizens' Public Rate Hearing](#)" webpage on the Office's website. A copy of the [agenda](#) is also available for review, which includes attendees participating on behalf of the Office and Citizens.

The Florida Channel will stream the hearing live via its website: [www.thefloridachannel.org](http://www.thefloridachannel.org). A videotaped recording of the hearing will be available on the Office's website at a later date.

**Information for Media Attending the Hearing:**

Onsite Media Contact: Amy Bogner, Deputy Director of Communications

- Press packets will be available at the registration table.
- Room access for set-up begins at 8:15 a.m.

**WHEN:** Tuesday, August 25, 2015 9:00 AM

**WHERE:**  
 Senator Jim King Committee Room  
 401 Senate Office Building  
 The Capitol  
 Tallahassee, FL 32399

**Contact Info:**

Amy Bogner

(850) 413-2515  
[press@floir.com](mailto:press@floir.com)

**About the Florida Office of Insurance Regulation**

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit [www.floir.com](http://www.floir.com) or follow us on Twitter [@FLOIR\\_comm](https://twitter.com/FLOIR_comm) and [Facebook](#).

###