

Why Some FL Citizens Customers May Only Have 2.5 Weeks to Make An Important Policy Decision



If you are a Floridian, you may already approach your mailbox with dread if you suspect you'll be receiving something from your homeowners insurance company. After all, some Floridians have been dropped by their insurers or have faced sharp premium increases.

However, it seems that there may be more changes ahead for Floridians - as Citizens is seeking to increase [rates](#) and has allegedly begun the [offboarding](#) process with a batch of new offers to some customers.

The Proposed Rate Increases: Last week, Citizens asked the Office of Insurance Regulation for a rate increase that is said to average [11.5%](#) for most

Florida customers. That's a little less than the **13.3%** that the company originally sought (but was denied) in July.

When Citizens initially announced it was seeking increases, some lamented the effect that this would have on Floridians. House Minority Leader Fentrice Driskell told Action News Jax in July of **2023**:

“Policyholders will now scramble to find a company that will cover them, and I doubt many families will end up paying less than before. Despite the promises, we’re moving in the wrong direction.”

The Upcoming Delayed Offboarding Letters: For some Citizens Insurance customers, there likely is an important letter either in your mailbox or on its way, so Floridians are "being **urged**" to check their mail, according to WFLA. Because the contents in your mailbox potentially contain important information with the possibility of financial consequences.

What's Happening?: Approximately **300,000** Citizens policyholders are receiving notices in the mail with offers to switch to another insurance company. (The company holds over **1.3** million policies and is attempting to offload some of them.)

Customers originally only had until October **5th** to respond to the letter and offer. If they do not, they will be switched to an alternate insurer - which could be more costly than their Citizens policy.

What's the Problem?: The vendor hired to print the letters has been overwhelmed by the volume. As a result, letters aren't being mailed right away, which leaves some customers with less than the typical **30** days to respond.

According to The Tampa Bay Times, some letters haven't been sent yet.

Citizens spokesperson Michael Peltier told The Times that he anticipates all customers will have a couple of weeks to make a decision, explaining, in [part](#):

“The goal is always to give policyholders at least 30 days, but vendor issues prevented that from happening. Worst case scenario is folks are going to have a couple weeks.”

Because of the delay, the deadline has been extended to October [10th](#).

The company told [Fox 13](#) that all customers should receive their letters by Friday, September 22nd - which would give some customers about two and a half weeks to make their decision and record it.

Some of the Offers Of An Alternate Insurance Company Cost More Than Citizens: Eunic Epstein-Ortiz is a resident of St. Petersburg and has previously run for the Senate.

She told The Tampa Bay Times that her letter did not have any [markings](#) that indicated that it was urgent or timely.

However, she was offered the chance to switch to a company called Slide Insurance for a rate that is [77%](#) higher than what she is currently paying - at a premium of \$7,484.

Displeasure With the Offboarding Process: Epstein-Ortiz is not pleased with how Citizens is attempting to offload some of its customers, telling The Times, in [part](#):

“I am completely aware, our insurance system currently is not where it needs to be. But offloading 300,000 people, seemingly in the dead of night, with almost no notice, with no urgency to it, is not the way to do it.”

Can You Decline The Offer of New Insurance?: Note that, according to The Miami [Herald](#), as long as you respond to the letter by the deadline,

you can still [choose](#) Citizens if it is the cheaper option for you within 20%, but do not forget to calculate the flood insurance [mandate](#) that Citizens is implementing in the future.

However, if the other offer is within 20% of what you pay for Citizens, then you will not be offered a [renewal](#) with Citizens if you decline the new offer.

Customers can make their choices at citizensfla.com/online-choice