2025 - Agent **Personal Lines Depopulation Calendar**			
Assumption Date	OIR Approval Date	*Depopulation Packets* Sent and *Policy Selected for Assumption* Email Sent	Policyholder Choice Deadline
02/18/25	11/15/24	12/30/24	02/07/25
04/15/25	01/15/25	02/27/25	04/06/25
06/17/25	03/17/25	04/28/25	06/06/25
08/19/25	05/15/25	06/26/25	08/05/25
09/16/25	06/16/25	07/28/25	09/05/25
10/21/25	07/15/25	08/28/25	10/07/25
11/18/25	08/15/25	09/26/25	11/04/25
12/16/25	09/15/25	10/28/25	12/05/25

Notes

- This calendar is for Personal Lines assumptions only. Personal Lines assumptions are processed in PolicyCenter®.
- The Office of Insurance Regulation (OIR) approves an Insurer or Authorized Surplus Lines Insurer to participate in a specific assumption. The OIR issues approval in the form of a consent order.
- The *Depopulation Packets* include coverage worksheets and estimated premiums for Citizens and all available assumption offers. The preferred policy agent email is generated to the agency principal whose agency's policies are selected. The email includes a .csv file of all offers for policies associated with that particular agency.
- The policyholder's preference should be submitted by the agent or the policyholder on or before the deadline. Agents should only register the policyholder's preference in PolicyCenter.
- All policyholder choice submissions registered before the deadline will be processed. Policyholders who are eligible and request to remain with Citizens will receive a *Remain with Citizens Confirmation Notice*. If no choice is registered by the deadline, Citizens will assign the policy to one of the takeout companies (TOCs) that selected it. If more than one TOC selected the policy, it will be assigned to the TOC with the lowest estimated premium.
- On the assumption date, Citizens mails the *Notice of Assumption and Nonrenewal* and *Certificate of Assumption* to policyholders whose policies were assumed. The *Unsuccessful Assumption Notice* is sent to policyholders whose policies were not assumed.
- On the assumption date, the Citizens (MM/DD/YYYY) Depopulation Program assumption email is generated to the agency principal whose agency's policies were successfully assumed. The email includes a .csv file of all policies assumed associated with that particular agency.
- Additional depopulation information is located at https://www.citizensfla.com/web/public/depopulation-resources.

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