

LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION

DEPOPULATION – ROUND 22

OPT-OUT PROCEDURE

This procedure applies to all policies depopulated in Round 22, with an assumption date of December 1, 2025.

The Depopulation Process allows for the policyholder to ‘opt-out’ and continue to be insured with Louisiana Citizens Property Insurance Corporation (LCPIC). LCPIC will accept these risks, without having to remit a new policy fee, and ‘unassume’ these policies effective December 1, 2025.

A notice of assumption sent by LCPIC or an assumption certificate sent by the company makes the policyholder aware and explains that their policy has been assumed by the take out company.

Steps to be taken:

1. The policyholder can submit the signed opt-form included with the assumption letter sent by LCPIC, or
2. The producer can submit an opt-form on behalf of the policyholder
3. Signed Request to Continue Coverage or opt-out form will need to be submitted to LCPIC on or before February 28, 2026.
 - Fax number **504-831-6676**
 - Email: DEPOPCOORDINATOR@LACITIZENS.COM
 - 1 Galleria Blvd., Suite 720, Metairie, LA 70001
4. LCPIC will process the request and inform the appropriate take out company.
5. All claims must be submitted to LCPIC, and LCPIC will continue to process any changes to the policy.
6. These policies may be available for depopulation in subsequent rounds.