

# CitizensAdvisor



## COVID-19: Citizens Is Ready

TALLAHASSEE, FL – Responding to the unprecedented circumstances that COVID-19 has presented, Citizens Property Insurance Corporation has taken multiple steps to ensure the safety of our policyholders and employees while adapting our claims and property inspection procedures to continue providing quality service to customers across the state.

Most Citizens employees have been working from home since March 16 as the company followed guidelines that stressed social distancing and other precautions. Only a handful of essential staff are on duties at Citizens offices in Jacksonville, Tallahassee and Tampa.

Citizens has provided updates to our agents and our policyholders on ways they can protect themselves. For policyholders, Citizens has set up a [Coronavirus web page](#) that contains information on how policyholders can make payments and file claims electronically. The company also sent emails to policyholders and agents to keep them up to date.

"We understand the circumstances many of our policyholders may be going through in light of COVID-19 and are doing what we can to help them get through this unprecedented event," said Citizens President/CEO and Executive Director Barry Gilway.

Citizens' is constantly evaluating current conditions and direction from federal, state and local authorities to maintain operational capabilities as we make ongoing assessments about how best to support our customers, employees and the larger Florida community through this public health crisis.

In these challenging times, Citizens is committed to continuing the policy and claims support our customers have come to expect. We have confidence that the [year-round disaster and contingency planning](#) that allows us to carry out our mission in the wake of physical catastrophes will help us ensure that we can continue to provide high levels of service to our customers now.

Additional updates and information related to Citizens' response to the coronavirus will be made available on the website and through our social media channels ([Facebook](#), [Twitter](#)).

"We're all in this together," said Kelly Booten, Citizens Chief of Systems and Operations oversees the Enterprise Resiliency program. "And together, we'll continue to serve our customers, remain positive and productive, and eventually return to our regular work lives when the spread of the virus subsides."

**April 6, 2020**

### Events

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**May 14 @ 11 a.m.**

[Citizens Board of Governors](#)

Teleconference:  
1.888.942.8686, Access  
code 944 710 6691#

### Spotlight

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**Robert Sellers**

VP - Chief Technology  
Officer

### Policies in Force

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**447,209**

as of April 3, 2020

# Citizens adopting consumer-friendly procedures due to COVID-19

JACKSONVILLE, FL – Citizens has gone into “hurricane mode” to address the COVID-19 crisis and is assisting policyholders by temporarily halting cancellations and nonrenewals, relaxing underwriting guidelines, and establishing claims protocols to protect customers, Citizens employees and our business representatives.

The COVID-19 coronavirus has caused substantial disruption to business operations in many sectors of the economy, but Citizens is no stranger to such challenges. The information systems and infrastructure built for hurricane response has enabled Citizens to quickly and effectively respond to this new catastrophe.

“The bottom line is we are treating COVID-19 like a hurricane,” said Barry Gilway, Citizens President/CEO and Executive Director.

Based on recommendations from the Governor’s Office, the Office of Insurance Regulation and Department of Financial Services, Citizens has put in place a series of emergency guidelines and procedures, Citizens will:

- Stop cancellations and nonrenewals for the next 45 days and reinstate policies that may have cancelled since the Governor’s March 1 Executive Order. This includes cancellations for nonpayment, failure to meet underwriting guidelines, risk changes, and failure to obtain required inspections or certifications.
- Relax underwriting rules to allow more time to submit documentation for such things as 4-point inspections, wind loss mitigation, roof certification, proof of insurance, appraisals, flood waivers, sinkhole inspections and other documentation.
- Work with our contractors and policyholders to ensure their safety during the claims process.

“In these challenging times, ... we must do everything we can to provide relief to Florida families and protect consumers as we weather this storm,” said [Florida CFO Jimmy Patronis](#). “I thank CEO Barry Gilway and the Citizens team for stepping up for their customers.”

Citizens plans to communicate these changes to agents and seek their assistance in their key role to help policyholders and applicants with issues that arise. Agents will be asked to contact the underwriter if circumstances arise that may not be covered here.

If a policyholder has not made sufficient payment to keep their policy in-force, they will be contacted by letter in lieu of a cancellation notice, to advise that they still have coverage. They will be allowed additional time to submit payment if they wish to keep the policy. More information is available on [Citizens’ coronavirus web page](#).

## Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors  
Materials](#)



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Believe it or not, the start of hurricane season is only two months away! Did you know your family's needs change over time? While you are #stayingathome, review your disaster kit and make sure you have what you need for this year's #hurricaneseason. #BeReady #CitizensIsReady

## News Links

[Demotech Affirms Ratings of 37 Florida Insurers; Still Reviewing Others](#)

Insurance Journal

[Florida Insurers Omega, Tower Hill Select to Merge into Tower Hill Signature](#)

Insurance Journal

[What State Insurance Regulators Have Asked of P/C Insurers to Address Coronavirus](#)

Insurance Journal

[Insurers in Florida urged to be 'flexible' on payments](#)

Tampa Bay Business Journal

[Capitol Updated Extended - Citizens Property Insurance Board Meeting](#)

The Florida Channel

[Steve Bitar becomes CEO of Olympus](#)

Reinsurance News