

## Thankful Policyholder Returns to Insurance Village

October 16, 2019

Citizens policyholder Kristen Keller has become a familiar face to the Citizens team from Claims and Underwriting and Agency Services that has been staffing Hurricane Michael insurance villages over the last several months.

The Florida Panhandle resident has made it a point to visit Citizens representatives every time the team has traveled to Panama City to meet with policyholders following Michael. Last weekend's two-day insurance village, sponsored by the Florida Department of Financial Services (DFS) at the Florida State University Panama City campus, was the third event held since the storm made landfall in October 2018.

"I come back to say thank you and to see my friends," Keller said. "Being here, coming to these events – this has lifted a burden off me. Knowing that the [insurance] money would be there even when the bills keep coming has been so helpful."

Recovery from the impact of Category 5 Hurricane Michael, which inextricably changed the lives and the landscape of the Panhandle, continues more than a year after the storm. Blue tarped rooflines remain commonplace along major thoroughfares in Mexico Beach, Panama City and surrounding communities.

Keller's home was among the casualties, and she initially reported her claim by phone. During subsequent visits to the insurance village events, she brought her notebook binder complete with policy information, claims documents that include photographs, itemized descriptions, estimates, repair invoices, expenses, payments and a diary of events to help in the claims process.

"Her attention to detail was very helpful," said Cidd Cassidy, Claims Manager. "The documentation she provided ensured Citizens could pay for all covered damages and move the claim to resolution."

Last weekend, 25 insurance carriers sent representatives to assist Panhandle residents with the ongoing claims process. Staff from DFS, the Office of Insurance Regulation and the Department of Business and Professional Regulation were also on hand to assist consumers.

Before leaving, Keller stopped to speak with Chief Financial Officer (CFO) Jimmy Patronis, a Panhandle native who has spearheaded Michael recovery efforts and was in attendance. Soon enough, Keller and the CFO were at the Citizens table.

"Kristi came over to tell me what a great job y'all have been doing for her," Patronis told team members. "I've known her since the sixth grade. Thanks for being here today!"

"They've been great. I'm so grateful," Keller said.

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### SPOTLIGHT



Florida Chief Financial Officer Jimmy Patronis (far right) shares his appreciation for the handling of Citizens policyholder Kristen Keller's (beside Patronis) claim at the recent Hurricane Michael Insurance Village in Panama City. Citizens staff seated are: (from left) Vicki Seder, Personal Lines Underwriting Manager; Yesenia Mercado, Customer Care Representative III; Cidd Cassidy, Claims Manager; and Bobby Ayers, Claims Manager.

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