

# CitizensAdvisor



## Citizens Investigation Leads to DFS Arrest

TALLAHASSEE, FL – An investigation by Citizens' Special Investigations Unit has led to the arrest of a Miami insurance agent charged with pocketing more than \$80,000 in premiums from clients who thought they were covered.

On July 22, the Florida Department of Financial Services announced the arrest of Mandy Rodriguez, 35, on felony and grand theft charges for stealing premium funds from four clients and forging fake proof of insurance documents to cover his tracks, according to DFS investigators involved in the case.

Rodriguez told his clients to write premium payment checks to his company, Risk Management Agency Group, rather than directly to Citizens.

Acting on a tip from a competing insurance agency, SIU investigator Maria Rodriguez conducted interviews and reviewed financial documentation while David Lockett and Michael Flanagan assisted in identifying and gathering pertinent information linking the suspect to the scheme.

Following an extensive search of bank records, the team found evidence that Mr. Rodriguez submitted fake and altered insurance quotes, declarations pages and invoices to the four Citizens customers. Rodriguez admitted diverting the premium payments. He faces 46 separate charges.

Citizens' investigators reported the agent's activities to the Florida Division of Insurance Fraud and the Florida Department of Financial Services Division of Agents & Agency Services, which made the arrests. The case is being prosecuted by the office of Miami-Dade County State Attorney Katherine Fernandez Rundle.

Once able to verify that the consumers had been duped, Citizens and Rodriguez's employer, Bentrust Insurance Group, worked together to secure proper insurance coverage that was paid up-to-date.

This is the latest in an increasing number of fraudulent activities uncovered by Citizens' SIU over the last several months. Earlier this year, SIU cooperated in another coordinated operation, *Operation Flood and Fire*, which exposed an extensive scheme by a Miami-based public adjuster to recruit homeowners to stage fire and water accidents in their homes. The latest round of charges stemmed from 25 fraudulent claims representing more than \$14 million in losses.

"Not only is this a serious crime, it violates a public trust; especially when it affects the wallets of honest, hardworking policyholders," said Joe Theobald, Director of Citizens' Special Investigations. "I'm grateful for the partnership we have with the Division of Insurance Fraud, and we will continue to support them in their ability to bring these fraudsters to justice."

August 6, 2015

### Events

August 25 @ 9 a.m.

[Office of Insurance Regulation public rate hearing for Citizens Property Insurance Corporation 2016 filings](#)

September 30 @ 9 a.m.

[Board of Governors](#)

### Spotlight



**Deric Pantry**  
Senior Systems Engineer

**Erin Vickory**  
Project Portfolio Services Manager

### Policies in Force

**589,456**  
as of July 31, 2015



# Citizens Receiving Fewer Legislative Complaints

TALLAHASSEE, FL – Citizens in 2014 experienced a dramatic drop in the number of requests from state legislators, Cabinet members and their staff to address constituent questions, complaints and concerns, a trend that appears to be continuing into 2015.



During 2014 there was a significant reduction in the number of incoming complaints Citizens received through its office of Legislative and Cabinet Affairs, which is tasked with responding to members and other stakeholders regarding Citizens related matters. The majority of complaints centered on issues specific to depopulation (opt-out process), pending claims and explanation of premiums. Citizens' standard timeframe for handling legislative complaints is to respond within five business days.

The turnaround time for each response varies depending on the complexity of the issue. The average turnaround time for all complaints was reduced from 4.21 days in 2013 to 2.88 days in 2014. Both the speed of the response and the thoroughness in addressing the constituent's complaint is essential in resolving the issue.

"We do all that we can to provide a response that satisfies the customer," said Mary Mobley, Customer Correspondence Supervisor. "If we made a mistake, we take ownership and work with the appropriate business units to expedite resolution for the customer. Our goal is to provide a complete and accurate response to the customer inquiry and hopefully diffuse potential complaints"

In 2013, Legislative and Cabinet offices referred 422 complaints to Citizens for resolution. In 2014 that number was cut almost in half, to 218 complaints. Through June 15 of this year, we have only received 69 complaints.

Legislative and Cabinet Affairs Manager Candace Bunker said responding quickly and accurately to these complaints is critical to alleviating the frustration the policyholder experienced with Citizens that prompted them to contact their elected official.



## News Links

[By nearly any measure, sunny South Florida is tops in fraud](#)  
*Orlando Sentinel*

[Florida Chamber Exclusive Property Insurance Update](#)  
*Florida Chamber of Commerce*

[Heart of the Hurricane Season Starts Now](#)  
*The Weather Channel*

[Florida's Property Insurance Market amid Citizens' continued Depopulation](#)  
*PropertyCasualty360*

[Couple Charged with Fraud in case of undisclosed Sinkhole under Spring Hill home](#)  
*Tampa Bay Times*

[Citizens to Hold Off on 2016 Sinkhole Rate Increases, For Now](#)  
*Insurance Journal*

## Quick Links

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[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors Materials](#)



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# Citizens Is Ready – Leadership and Dedication Guide

## Preparation Efforts

TALLAHASSEE, FL – Preparing Florida’s largest insurer for hurricane season would be a daunting task for anyone, but for this group of Citizens’ executive leaders it’s a task they take in stride and focus on year-round.

With more than 175 years of combined executive experience among them, the Executive Leadership Team (ELT) at Citizens is the driving force behind the company’s preparedness efforts. Balancing Citizens’ core mission – providing property insurance coverage for those unable to obtain a policy in the private marketplace – with the rigors of preparing a workforce to respond in support of nearly 600,000 policyholders takes determination, organization, teamwork and the willingness to learn from experience.



“After the multiple storms of 2004-2005, we knew we’d been given a tough lesson in preparedness,” said ELT member Steve Bitar, Chief of Consumer and Agent Services. “It was an unprecedented sequence of events that served as a starting point for us to review and improve our efforts. We looked out across the organization, identified the areas where we needed to improve and began tackling the obstacles to improvement in a strategic and determined way.”

In the 10 years since the last storm blew through the state, teams throughout Citizens have been reevaluating and refining their response procedures. During this same time, Citizens has gone through a significant number of changes, including new leadership, a policy count peak in 2011, retiring older systems and installing a new policy processing suite, elimination of the 1-in-100 year assessment potential, and the successful launch of the Property Insurance Clearinghouse. Through it all, the ELT has persevered, setting high standards for themselves and the entire organization.

To stay on top of issues – such as those that could interfere with Citizens’ response during a catastrophe – the ELT holds weekly status meetings and monthly in-person meetings to review business operations and focus on key company objectives. This is in addition to attending to their divisions’ needs, which can include Agent Roundtable meetings, discussions with legislators, vendor evaluations and business plan reviews. Each ELT member brings a wealth of knowledge and expertise to the table, and all are called on to demonstrate that knowledge and expertise regularly, from reporting at the Citizens Board of Governors meetings to addressing fellow business leaders at industry conferences.

Having leaders who are fully engaged in their areas of expertise also helps set the tone for Citizens employees. Regular town hall-style meetings keep ELT members apprised of efforts within their divisions to meet company goals and promotes direct interaction with employees to cultivate ideas, receive feedback and grow as a team.



“None of our efforts in the last few years would have been possible without our strong leadership team and the support of our Board,” said ELT member Kelly Booten, Chief of Systems & Operations. “After 2004-2005, our responsibilities were clear: Set goals, and lead our teams in completing projects for the good of the organization and the people we serve. We never gave up. So much has been accomplished to improve our efforts. I know we are ready – Citizens is ready.”

For more information about Citizens’ executive leaders, visit our [website](#) for [individual bios and photos](#).