

# CitizensAdvisor



## 2021 Hurricane Season: Citizens is Ready. Are You?

TALLAHASSEE, FL – The 2021 Atlantic hurricane season is here, and Citizens Property Insurance Corporation is urging its policyholders and all Floridians to prepare themselves for the upcoming storm season.

Citizens has taken steps to adapt to its growing policy count by ramping up catastrophe response capabilities and transferring more than \$2.7 billion in risk to the global reinsurance and capital markets to protect surplus and shield Floridians from assessments in the wake of a 1-in-100-year storm.

“It’s always a good idea to plan for the worst and hope for the best,” said Barry Gilway, Citizens CEO, President and Executive Director. “That’s exactly what we’ve done here at Citizens, and I urge Citizens customers and all Floridians to do the same.”

Citizens has partnered with the Florida Public Radio Emergency Network (FPREN) to bring the latest news about catastrophic weather impacting your area. Following a storm, FPREN updates can be heard on public radio stations. An updated mobile app is available for download from the [Florida Storms website](#).

The Citizens website features a [Storm Tracker feed](#), which delivers real-time [National Hurricane Center](#) updates directly to your desktop and mobile device. Citizens also offers storm preparation and response information through [Facebook](#) and Twitter at [@citizens fla](#).

Going into the 2021 hurricane season, policyholders should:

- Update your [disaster supply kit](#) with additional supplies as recommended by the [Centers for Disease Control](#) (CDC), learn your [evacuation route](#), and develop a [family communication plan](#) that includes emergency contact information. Don’t forget to [create a plan for your pets](#)! Not all emergency shelters allow pets.
- Register for [myPolicy](#) to view your policy, claims and billing information. Verify that Citizens has up-to-date contact and mortgage information. You also can use [myPolicy](#) to submit a claim online.
- Ensure that all key [property and family information](#) (insurance policies, health records, financial records, pet records, identification details, [home inventory](#), etc.) are stored in a safe, waterproof and easy-to-access location.

If you suffer property damage, remember to [Call Citizens First](#) at 866.411.2742 or visit [myPolicy](#) to report a claim. Representatives are available 24/7. More information can be found on the [Citizens website](#).

**June 10, 2021**

### Events

**June 22 @ 10 a.m.**  
[Information Systems Advisory Committee](#)  
Zoom Webinar

**June 23 @ 10 a.m.**  
[Market Accountability Advisory Committee](#)  
Zoom Webinar

**June 23 @ 1 p.m.**  
[Consumer Services Committee](#)  
Zoom Webinar

**June 30 @ 1 p.m.**  
[Claims Committee](#)  
Zoom Webinar

**July 13 @ 1 p.m.**  
[Audit Committee](#)  
Orlando Marriott Lake Mary  
Zoom Webinar

**July 13 @ immediately following Audit Committee**  
[Finance and Investment Committee](#)  
Orlando Marriott Lake Mary  
Zoom Webinar

**July 13 @ immediately following FIC**  
[Actuarial and Underwriting Committee](#)  
Orlando Marriott Lake Mary  
Zoom Webinar

**July 14 @ 9 a.m.**  
[Board of Governors](#)  
Orlando Marriott Lake Mary  
Zoom Webinar

**July 14 @ immediately following BOG**  
[FMAP Board of Governors](#)  
Orlando Marriott Lake Mary  
Zoom Webinar

# Welcome Tim Cerio, Citizens' New General Counsel

TALLAHASSEE, FL – Citizens has a new General Counsel following the Citizens Board of Governors' unanimous decision last week to appoint Tim Cerio to lead Citizens legal team as the 2021 hurricane season begins and Citizens continues to respond to a challenging Florida property insurance market.

As General Counsel, Cerio is responsible for overseeing Citizens' legal affairs as well as purchasing, public records and legal bill review. He also provides legal advice to the Board. He began his duties June 2.

"Citizens has an outstanding reputation in the insurance services industry and boasts a great group of dedicated professionals," Cerio said. "I'm grateful to be joining the team, and I'm excited about the work ahead."

Cerio has practiced law for more than 25 years and has extensive experience serving as a general counsel to both private and governmental entities. In this capacity, he has advised chief executives and other members of senior leadership teams, managed large teams of in-house lawyers, and hired and managed outside counsel to handle sophisticated litigation.

## Extensive Experience

Prior to joining Citizens in June 2021, Cerio practiced with the GrayRobinson law firm, focusing his practice on regulatory and health care law; government investigations; and administrative law, including representation of clients in quasi-judicial proceedings and complex litigation in state and federal courts. He previously served as General Counsel to Gov. Rick Scott and also served as general counsel, and later chief of staff, to the Florida Department of Health.

Cerio has served on the Board of Governors of the State University System of Florida since 2017 and was a member of the Florida Constitutional Revision Commission in 2017-18. Among other civic duties, he serves on the James Madison Institute Board of Directors and is an active member of the Florida Bar.

Cerio graduated from the University of Florida (UF) College of Law with honors in 1995 and was a member of the Florida Law Review. He also earned his Bachelor of Arts degree from UF. Cerio and his family live in Tallahassee.

"Florida is the most complex insurance market in the world," said Barry Gilway, President/CEO and Executive Director. "Tim's extensive experience and knowledge of Florida's unique environment puts him in a great position to help all Citizens staff and the Board of Governors. Please join me in welcoming Tim to the Citizens team."

## News Links

[DeSantis To Sign Property Insurance Changes](#)  
WJCT

[Florida insurers struggling to stem profit declines](#)  
Insurance News

[Too Little, Too Late? Breaking Down Florida's Latest Property Insurance Reforms](#)  
Insurance Journal

[AM Best: Florida's Property Insurance Market Hit 5-Year Financial Low in 2020](#)  
Insurance Journal

## Spotlight



**Tim Cerio**  
General Counsel and Chief  
Legal Officer

## Policies in Force

**613,103**  
as of June 4, 2021

## Quick Links

[Newsroom](#)  
[Legislative Resources](#)  
[Outreach Form](#)  
[Online Sunshine](#)  
[The Florida Channel](#)  
[Board of Governors  
Materials](#)



[Unsubscribe](#)

## Citizens Launches Policyholder Newsletter

TALLAHASSEE, FL – Continuing efforts to further engage its policyholders, Citizens has launched its quarterly Policyholder Newsletter to better inform new and longtime Citizens customers on consumer issues, industry trends, and ways to reduce risk and protect themselves, their families and their property.

The newsletter was emailed to 477,000 Citizens policyholders during the first week in June to coincide with the beginning of the 2021 Atlantic hurricane season. It is also available on [Citizens' website](#).

"We are always looking for innovative ways to reach out to our policyholders," said Christine Ashburn, Citizens Chief of Communications, Legislative and External Affairs. "This quarterly newsletter gives us another avenue to educate Citizens policyholders by providing news and features we hope will inform and entertain."

The first issue provided policyholders with helpful hurricane preparation tips and a list of useful contact links, including a list of easy kitchen recipes should a storm knock out electrical power. Another article highlighted the ability of Citizens' Personal Lines customers to file claims and conduct other business online through myPolicy.

The newsletter comes as Citizens continues to experience a rapid increase in policy count. The state's insurer of last resort has grown over the past year from 450,000 to more than 600,000 as private carriers shed policies following years of losses brought on by rising reinsurance costs, hurricane losses, and more frequent and costly litigation.

## Hurricane Season Is Here. Are You Prepared?

**Follow these steps to make sure you're ready for the next storm:**

### Review your policy with your agent.

- Ensure your coverage amounts are adequate for your home.
- Let your agent know of any recent remodeling or upgrades.
- Update your contact information, including your email address and mobile number.
- Update your mortgage company information.

### Register your Citizens policy with myPolicy.

- View policy details and billing information, make payments, and report a claim online at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy).

### Protect your information.

- Create a photo or video inventory of your home and belongings.
- Keep copies of your policy documents, receipts and other vital records in a waterproof container.
- Back up your documents and inventory to a portable hard drive or to a secure cloud account for safekeeping.

### Protect your property.

- Trim trees and shrubs around your home and away from your roof.
- Secure windows and glass doors, and bring yard furniture inside.

### Protect your family.

- Learn your **evacuation route**.
- Develop a family communication plan with emergency contact information.
- Pack a disaster supply kit, including a plan for your pets.
- Stay tuned to warnings and notifications from local officials for threats in your area.

To report a claim, **Call Citizens First 24/7 at 866.411.2742**, go online at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy), or call your agent.

For more information, visit us at [www.citizensfla.com/monitor](http://www.citizensfla.com/monitor). **Citizens is Ready.** Follow us on Facebook and on Twitter for storm updates and helpful tips.



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