

# CitizensAdvisor



## Citizens Responds to Hurricane Ian

TALLAHASSEE, FL – Hurricane Ian prompted an all-hands-on-deck response from Citizens as the Category 4 storm required a companywide response.

Even before the storm hit, Citizens assembled teams of response volunteers and prepped two mobile Catastrophe Response Centers (CRCs) for deployment. Vendor contractor were activated to get field and desk adjusters trained and ready to deploy.

Access was a major challenge. Large strips of coastal Lee and Charlotte counties, including Sanibel Island and Fort Myers Beach, were barricaded for several days as first responders conducted search and rescue operations, combing through the rubble looking for survivors.

Citizens received post-event aerial imagery for the hardest hit areas as well as the hurricane track across Florida. This imagery allows Citizens to quickly identify claims and homes that have significant damage or total losses over the phone without having a field inspection.

Many policyholders without electricity, working cell phones or internet connectivity visited the two mobile CRCs set up in Fort Myers and Port Charlotte to file claims and, if their policy allowed, receive additional living expense payments to cover the cost of temporary housing, food and other necessities. Citizens team members in the field processed 2,403 claims while handing out over \$4 million in additional living expense checks to people in need.

“Thank you for the amazing team of representatives at the Port Charlotte CRC,” policyholder Lilliane Barbosa Roderiques wrote. “The level of service and response was exceptional. I really appreciate those volunteers giving their time to help those of us in need.”

Many customers took advantage of Citizens’ online technology by filing claims through myPolicy. Nearly one in five claims were filed via computer or mobile device. Meanwhile, Citizens’ call center representatives fielded nearly 100,000 calls in the two weeks following the storm.

As of Friday, Nov. 4, Citizens had received 54,553 claims and estimates it will handle nearly 100,000 Hurricane Ian claims in total.

While nearly one-fourth of all claims have been closed, the recovery process continues. Initial estimates often change as repairs get underway. Citizens policyholders should contact Citizens or their agent if changes occur during the recovery process.

### November 7, 2022

#### Events

**November 16 @ 12:30 p.m.**

[Consumer Services Committee](#)  
[Zoom Webinar](#)

**November 17 @ 1 p.m.**

[Claims Committee](#)  
[Zoom Webinar](#)

**November 29 @ 9 a.m.**

[Information Systems Advisory Committee](#)  
[Zoom Webinar](#)

**November 30 @ 10 a.m.**

[Market Accountability Advisory Committee](#)  
[Zoom Webinar](#)

**December 6 @ 1 p.m.**

[Audit Committee](#)  
The Alford Inn  
[Zoom Webinar](#)

**Immediately following Audit**

[Finance and Investment Committee](#)  
The Alford Inn  
[Zoom Webinar](#)

**Immediately following FIC**

[Actuarial & Underwriting Committee](#)  
The Alford Inn  
[Zoom Webinar](#)

**Immediately following A&U**

[Exposure Reduction Committee](#)  
The Alford Inn  
[Zoom Webinar](#)

**December 7 @ 8:30 a.m.**

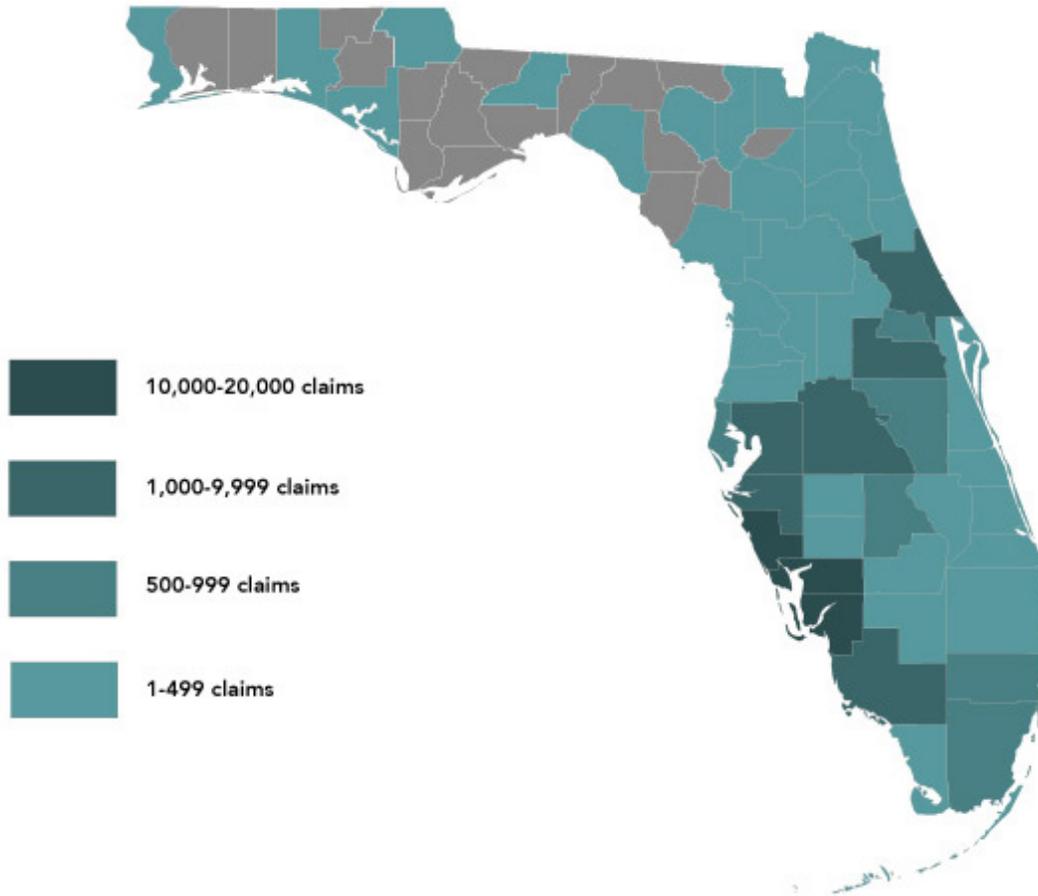
[Board of Governors](#)  
The Alford Inn  
[Zoom Webinar](#)

**Immediately following**

**Citizens BOG**  
[FMAP Board of Governors](#)  
The Alford Inn  
[Zoom Webinar](#)

# Hurricane Ian, By the Numbers

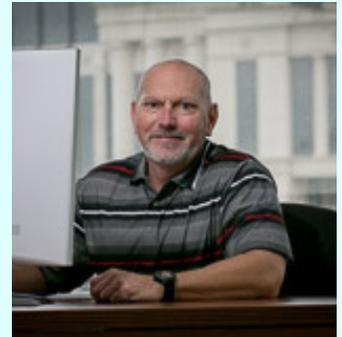
TALLAHASSEE, FL – Hurricane Ian cut a swath across Florida but centered its punch largely on three counties just south of Tampa Bay. Charlotte, Lee and Sarasota counties bore the brunt of storm surge and wind, accounting for more than two of every three Ian claims.



County	Total Claims Received	% of Claims
Lee	19,703	35.97%
Charlotte	9,364	17.09%
Sarasota	8,234	15.03%
Volusia	2,923	5.34%
Orange	2,000	3.65%
Hillsborough	1,563	2.85%
Collier	1,206	2.20%
Manatee	1,109	2.02%
Polk	1,061	1.94%
Pinellas	910	1.66%
Miami-Dade	903	1.65%
Osceola	783	1.43%
Broward	751	1.37%

County	Total Claims Received	% of Claims
Seminole	684	1.25%
Highlands	617	1.13%
Brevard	516	0.94%
Palm Beach	433	0.79%
Desoto	383	0.70%
Saint Lucie	340	0.62%
Pasco	186	0.34%
Lake	169	0.31%
Monroe	140	0.26%
Flagler	132	0.24%
Indian River	97	0.18%
Duval	92	0.17%

## Spotlight



**Craig Sakraida**  
Vice President - Claims

## Policies in Force

**1,116,690**  
as of November 4, 2022

## Quick Links

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



[Unsubscribe](#)

# Claims Filing Is a Process; Estimates Can (and Often Do) Change

TALLAHASSEE, FL – Experiencing a loss can be stressful whether dealing with a hurricane or a burst water pipe. But the claims process doesn't have to be. At Citizens, we don't simply provide an estimate, write a check and say goodbye. We are with policyholders throughout [the entire process](#).

When filing a claim, we urge policyholders to contact Citizens first. Citizens offers two convenient options for [reporting your claim](#): online and by phone. Our adjusters will respond quickly to evaluate your claim.

This initial estimate will be based upon the policy type, identification of covered damages, coverage limits and deductible amount, and national industry repair standards that are adjusted for labor and materials costs in your specific insured property ZIP code. These costs may vary, particularly after a natural disaster like Hurricane Ian when labor and material costs may rise due to high demand.

Those [initial estimates](#) can – and often do – change as repairs begin or additional information is received.

After a catastrophe like a hurricane strikes, Citizens can make initial payments immediately following the storm to policyholders whose covered losses exceed their hurricane deductibles. Those initial payments are based on the actual cash value of damages incurred. As repairs get underway, Citizens distributes additional payments to cover the replacement costs of the covered damage.

For a typical claim that is not related to hurricanes or other catastrophic events, a Citizens adjuster will identify covered damages, complete a preliminary evaluation of costs to repair or replace insured property, and issue a partial payment less the policy deductible.

Policyholders can file supplemental claims for any additional covered damages discovered during the repair process or if the contractor's estimate is higher than the adjuster's original estimate.

In the case of sudden water losses not caused by weather, eligible homeowner policyholders can [contact Citizens](#) for immediate water clean-up services. This service is free.\*

In either case, supplemental payments are available for additional covered damage discovered during the repair process or if market conditions render the initial settlement inadequate to make reasonable repairs. Policyholders should contact Citizens before beginning repairs for damages not included in the initial estimate or if the contractor gives a higher figure for the repairs that were listed.

\*Note: Citizens offers its [Managed Repair Program](#) to provide valuable services to customers with eligible policies whose homes have water damage not caused by weather. These services include free Emergency Water Removal Services and access to the Managed Repair Contractor Network, which connects policyholders with qualified contractors who guarantee their work for five years.



# Citizens New Rates in Effect, Reflect Changes to Glidepath

TALLAHASSEE, FL – New residential rates averaging a 7.9% increase kicked in Nov 1 for Citizens residential policyholders and reflect a higher cap established by the Legislature to bring Citizens rates more in line with comparable private coverage.

New policyholders will see the rate increases go into effect immediately while existing policyholders will experience the rate increase when their policies come up for renewal over the next 12 months.

The Legislature amended the 10% glidepath in 2021 to bring Citizens rates more in line with private insurance companies. The amendment increased the allowable Citizens rate increase over a five-year period beginning in 2022.

The legislation capped annual increases at:

- 11% for 2022
- 12% for 2023
- 13% for 2024
- 14% for 2025
- 15% for 2026 and beyond

Despite the capping, rate hikes going into effect average 6.6% for homeowners multiperil coverage. Condo multiperil and wind-only policies, however, increased by nearly 12%. Currently, Citizens rates are lower than comparable private company rates more than 90% of the time.

## News Links

[Subtropical Storm Nicole forms and sets sights on Florida](#)  
Tampa Bay Times

[Florida Cat Fund May Borrow Billions Next Year, Even Without Another Storm](#)  
Insurance Journal

[Citizens Property Insurance will hike rates on Nov 1 for new policyholders](#)  
ABC Action News

[Collier commissioners frustrated over lack of temporary housing for Ian victims](#)  
Naples Daily News

[Hurricane Damage and Building in Florida | Opinion](#)  
The Wall Street Journal

[Florida needs to end policies keeping Hurricane Ian's victims from fixing their homes | Opinion](#)  
Miami Herald

[FEMA Flood Maps are Misleading Homeowners, Blocking Flood Insurance Uptake, Report Shows](#)  
Insurance Journal