

POLICYHOLDER DECLARATION OF RIGHTS

There is created a Declaration of Rights for Citizens Property Insurance Corporation so that policyholders and applicants receive quality customer service and are treated with the utmost respect, courtesy, and professionalism. Policyholders and applicants of Citizens should expect:

(A) The Right to Courteous, Prompt, and Professional Customer Service

Citizens will implement this right by the following:

- (1) Providing quality customer service to policyholders, applicants and agents, and will communicate and emphasize this expectation to our employees, agents, and vendors.
- (2) Providing telephonic, electronic and written means for consumers to contact Citizens directly with inquiries, questions, or complaints.
- (3) Answering telephone calls, emails and letters with knowledgeable and professional responses in a timely manner.
- (4) Developing, implementing and maintaining specific methods for responding to and resolving consumer complaints, including a method for escalation of unresolved complaints to supervisors and other decision makers.
- (5) Maintaining a unit responsible for receiving and responding to consumer complaints, which unit or division is the sole responsibility of a Senior Manager of Citizens.
- (6) Tracking and monitoring consumer complaints and issues, and report any trends or problems to the Senior Manager.
- (7) Continuing to provide customer service education for employees.
- (8) Developing and implementing customer service measures with respect to timeliness, responsiveness, accuracy of information, and customer courtesy, and we will monitor, evaluate and enforce employee performance of such service.
- (9) Refunding return premiums due to policyholders promptly.

(B) The Right to Fair, Prompt and Professional Claims Service

Citizens will implement this right by the following:

- (1) Providing quality claims service to our policyholders and will communicate and emphasize this expectation to adjusters and employees.

- (2) Providing consumers with directions on how to report claims in case of a loss.
- (3) Ensuring our insurance adjusters are licensed under Florida law.
- (4) Providing fast, fair, honest and accurate claims service.
- (5) Providing a method for a consumer to contact us regarding issues with their claim.
- (6) Monitoring the service levels of our adjusters and claims professionals.
- (7) Ensuring there are sufficient personnel to accomplish processing customer claims and achieve other corporate responsibilities.

(C) The Right to Prompt, Professional Service from your Citizens' Insurance Agent

Citizens will implement this right by the following:

- (1) Appointing only agents that are licensed under Florida law.
- (2) Educating our agents so they can provide knowledgeable and professional service about our products.
- (3) Providing a method for consumers to report problems with an agent.
- (4) Investigating and responding to complaints about an agent in a timely manner.
- (5) Allowing consumers the right to choose among Citizens' appointed insurance agents.
- (6) Developing and monitoring customer service standards for agents who provide service to policyholders and applicants.
- (7) Auditing our agents' performance, and if violations are discovered, disciplining such agents as necessary to ensure that agents perform according to Citizens' underwriting guidelines and customer service expectations.
- (8) Instructing our agents to provide a customized quote if requested by a consumer.
- (9) Instructing our agents to explain the coverage offered by our policies.

(D) The Right to Know about Citizens, our Products, and our Services

Citizens will implement this right by the following:

(1) Working cooperatively with the Department's Division of Consumer Services, the Office of Insurance Regulation, and the Insurance Consumer Advocate to communicate and educate consumers on Citizens' procedures and major issues of concern, such as upcoming rate increases or changes in underwriting rules.

(2) Developing education and communication tools to inform policyholders and applicants about our products and services and methods to lower their premiums, including information about windstorm mitigation credits and deductibles.

(3) Including a checklist of coverage with our policies.

(4) Advising policyholders of renewal premiums in advance.

(5) Providing policyholders with advance notice in case of cancellation or nonrenewal.