

CitizensAdvisor



Citizens public records bills head to Governor's desk

TALLAHASSEE, FL – The 2018 Legislative Session is now completed with successful passage of two key public records bills for Citizens Property Insurance Corporation. Due to the leadership of both bill sponsors, the new public records exemption for IT security plans and the reenactment of an existing public records exemption for the Citizens clearinghouse are now headed to Governor Rick Scott for approval.

HB 1127

House Bill 1127, sponsored by Rep. Larry Lee (D-Fort Pierce), and Senate Bill 1880 sponsored by Sen. Doug Broxson (R-Pensacola), create a new public records exemption to protect Citizens' IT security processes and practices by exempting from public records certain information technology security plans.

Included in the exemption are incidents, such as investigations into security breaches, security technologies, processes and practices as well as security risk assessments. This new exemption provides the same public records exemption for Citizens that is already in place for state agencies and state universities.

The bill was received by the Governor on March 14 and he has until March 29 to take action.

HB 7097

House Bill 7097 sponsored by Rep. David Santiago (R-Deltona) and its companion, Senate Bill 7012 by Sen. Anitere Flores (R-Miami) reenact the current public records exemption for proprietary business information provided by participating insurers to the Citizens clearinghouse program, which was created by the Legislature in 2012.

The proprietary business information is shared with the clearinghouse to facilitate placing risks with participating private market insurers instead of Citizens when applicants or current Citizens policyholders seek new or renewal coverage from Citizens. Participating companies use their own proprietary business information in the identification and selection of risks within the program before an offer of coverage is made.

This exemption would have been repealed on October 2, 2018, without the Legislature's action. The reenactment of the clearinghouse public records exemption will allow the clearinghouse program to continue to build on the success in reducing Citizens overall policy count and exposure.

Once Governor Scott receives a bill on his desk, he has 15 days to act on the legislation.

If you have any questions regarding these bills or any legislation, please do not hesitate to contact [Christine Ashburn](#) or [Candace Bunker](#) for assistance.

March 20, 2018

Events

April 11 @ 9 a.m.

[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



Kelly Booten

Chief of Systems and
Operations

Policies in Force

438,481

as of March 9, 2018

Open letter to Citizens customers following Irma

JACKSONVILLE, FL – As recovery efforts continue following Hurricane Irma, Citizens Property Insurance Corporation wants our customers to know that we are here with them through the claims process.

Most of our policyholders have already had their homes inspected and have spoken to a Citizens desk adjuster about their claim. If covered damages exceeded their hurricane deductible, they also have received a payment from Citizens based on those initial estimates.

This initial check often represents a partial payment for Irma-related damages based on our initial adjustment. As repairs begin, rest assured we will make additional replacement cost payments - up to policy limits - if further Irma-related damage is discovered or market conditions render the initial settlement inadequate to make reasonable repairs on covered losses.



[Jay Adams](#), Chief of Claims

Policyholders are encouraged to contact us at any time to report additional losses or damage discovered during the recovery process. Our customers may also contact us at any time to discuss this payment, the basis of the payment, and whether any additional amounts may be paid.

Before repairs begin, we advise our policyholders to contact us before beginning repairs for damages not included in our initial estimate or if their contractor gives them a higher figure for the repairs described in the initial estimate. We continue to have inspectors located in the Keys to re-inspect claims with the insured's contractor.

We understand the challenges of identifying all covered losses to insured property caused by a major weather event such as Hurricane Irma. We are here to help. Citizens representatives are available to address all questions and concerns. Contact the Citizens Claims Resolution Unit at 866-411-2742, ext. 7794, or e-mail ResolutionUnit@citizensfla.com.

We want to thank our customers for their patience as we work together to get them back on their feet.

Jay Adams
Chief of Claims

News Links

[Opinion: Florida still in flux](#)

The Insurance Insider (Subscription)

[Coalition enlists consumer testimony in support of AOB reform](#)

Florida Politics

[Irma loss increase triggers reinsurance claim for Florida Citizens](#)

Trading Risk (Subscription)

[Study: Florida AOB lawsuits on the rise](#)

Trading Risk (Subscription)

[ICYMI: Assignment of Benefit Insurance Lawsuits Grew in 2017](#)

Consumer Protection Coalition

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How Citizens Estimates Repair Costs

Citizens is committed to helping you recover after damage or suspected damage to your insured property is reported. As you begin your road to recovery, here are a few simple steps you can take to help make the claims process a little smoother:

- Take photos/video of damaged property before making any emergency repairs.
- If it is safe, take reasonable emergency measures to protect your property from further damage.
- Whenever possible, retain any damaged items for Citizens to inspect.
- Keep receipts for any repairs or other expenses associated with your loss.
- If the cost to perform emergency measures will exceed \$3,000, contact your adjuster.

Additional Living Expenses (ALE)



Some policies provide Additional Living Expense (ALE) coverage, which helps pay for expenses incurred if your home is unlivable due to a covered loss. These may include expenses for food, a place to live or other costs associated with maintaining your household.

Keep Receipts:

Accurate receipts are required. Make copies of these receipts for your records and provide the originals to your adjuster.

Loss Inspection



Your Citizens adjuster may inspect your property with you to determine covered damages and reasonable repairs. They will evaluate the damage, take photographs and document the property condition to create your repair estimate.

Don't Forget:

Provide your adjuster with any photos, receipts and repair estimates during your inspection. If you have additional information about your loss after your inspection, contact your adjuster.

Repair Estimate



Your repair estimate will outline any covered damages identified during the inspection with specific line-by-line description of scope of work and related costs for making the repairs to your property. Repair costs can vary widely due to supply and demand for labor and materials.

Did You Know?

Your policy either provides Replacement Cost coverage or Actual Cash Value (ACV) coverage. Estimates are based on Replacement Cost for current market conditions for labor and like kind new materials. If you have ACV coverage, your estimate will be based on the depreciated value of damaged items, which reflects their overall decrease in value due to age, wear and tear, obsolescence and other factors.

Initial Claims Payment



Your adjuster will submit their report and repair estimate to Citizens. Based on all information gathered, Citizens will issue an initial payment of ACV for your claim minus your policy deductible. If you have Replacement Cost coverage, the recoverable depreciation will be issued after proof of repairs having been completed is received.

Have a Mortgage?

If you have a mortgage company and your initial claims payment is over a certain amount, Florida law requires that Citizens lists the company on your claim check. Banks require that all payees listed on a check sign the check. Ask your mortgage company about its procedures for endorsing your claim check. Be sure to check that your mortgage company is correctly listed on your policy during your annual policy review.

Supplemental Payments



Initial claims payments are based on the estimated cost of covered repairs known at the time of inspection. If the total costs of the repairs exceeds your initial claim payment or your contractor discovers additional damages, you may be eligible for supplemental payments.

Pro Tip:

If your contractor's estimate is more than Citizens' estimate or additional damages are found, contact your Citizens adjuster before signing any contract or proceeding with any work. Citizens will work with you and the contractor to determine if a supplemental payment is warranted.