

CitizensAdvisor



Citizens goes the extra mile(s) to help Hurricane Michael victims

TALLAHASSEE, FL – Responding to the most powerful hurricane to hit Florida in decades, Citizens Property Insurance Corporation employees fanned out across the Panhandle in the days following Hurricane Michael to help customers file their insurance claim. Many of those assisted were without power, cell phone service and in many cases, a roof over their heads.

Unable to make contact with customers through more traditional channels, Citizens positioned Catastrophe Response Centers (CRCs) in Tallahassee, Panama City, Port St. Joe and Apalachicola to process claims and, when warranted, provide reimbursement checks under the Additional Living Expense (ALE) portion of their policy to help with immediate living expenses. The self-contained mobile claims centers provided customers with one-stop locations to begin the recovery process.



"If our customers can't come to us, we will try to go to them," said Barry Gilway, Citizens President, CEO and Executive Director during an inspection of Panhandle operations.

Among those victims is Cassie Conrad, who followed her adjuster's suggestion and made the trek from Jackson County to Citizens' CRC in Tallahassee to

file a claim – something she had never done before. "I really didn't know what to do," Conrad said.

Workers at the field claims center the company opened in Tallahassee reviewed Conrad's policy and determined the property was covered – but there was a catch. The policy was in her husband's name, so the claims processors needed a signature from Matthew Conrad, who was busy putting a temporary patch on their roof to protect it from rain forecast in the days ahead.

Instead of requiring the couple to return to Tallahassee, Citizens representatives drove 18 miles to meet the Grand Ridge couple and drop off a check.

The extra effort was truly appreciated. "Thank you so much," Conrad said. "You were really here for us when we needed you."



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November 1, 2018

Events

December 12 @ 9 a.m.
[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



Jeremy Pope
Senior Director
Consumer & Policy
Services

Policies in Force

436,363
as of October 26, 2018

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Along with setting up CRC locations, Citizens joined private insurance companies, the Federal Emergency Management Agency and the Department of Financial Services at insurance villages in Tallahassee, Panama City and Marianna set up by Florida Chief Financial Officer Jimmy Patronis for Hurricane Michael victims.

In the week following landfall, the insurance villages offered people affected by the storm claims processing help and federal transitional sheltering assistance. In Panama City, the services are being provided by FEMA and about 24 property insurance companies, including Citizens.



Citizens' response was not limited to field operations. In the week following landfall, Citizens made phone calls to more than 12,000 customers in the affected area. Customer Care Representatives fielded hundreds of phone calls. As of October 26, Citizens had received more than 3,000 Hurricane Michael claims and is estimating it will receive more than 5,000 claims from policyholders whose property suffered damage from the storm.

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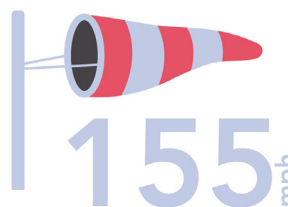
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Despite the long hours, Citizens employees involved in response efforts said it was gratifying to know their work was having an impact on Floridians whose lives had been otherwise turned upside down.

"Being deployed for CRC was a rewarding experience," said Vanessa Melendez, a CRC team member in Port St. Joe. "It felt good to be able to assist our policyholders and the citizens of Florida in their time of need."

MICHAEL BY THE NUMBERS

SUSTAINED WINDS



The highest sustained wind speed of a hurricane making landfall since Hurricane Andrew struck Homestead in 1992 (165 mph)

STORM SURGE

Estimated between 9 and 14 feet



CENTRAL AIR PRESSURE



The third-lowest recorded by a storm when making landfall in the U.S., behind only the Labor Day Hurricane of 1935 and Hurricane Camille in 1969

Panama City: 922 mb

55 mb lower than the previous record in Panama City, set during Hurricane Kate in 1985

POPULATION AFFECTED

30 Million People in 6 States



The number of people who were under a hurricane or tropical storm watch or warning before landfall

OCTOBER IN FLORIDA

Surprisingly, more hurricanes have hit Florida in October than in any other month.



FLORIDA PANHANDLE

Category 4

The first hurricane to make landfall in the Florida Panhandle as a Category 4

GEORGIA

Category 3

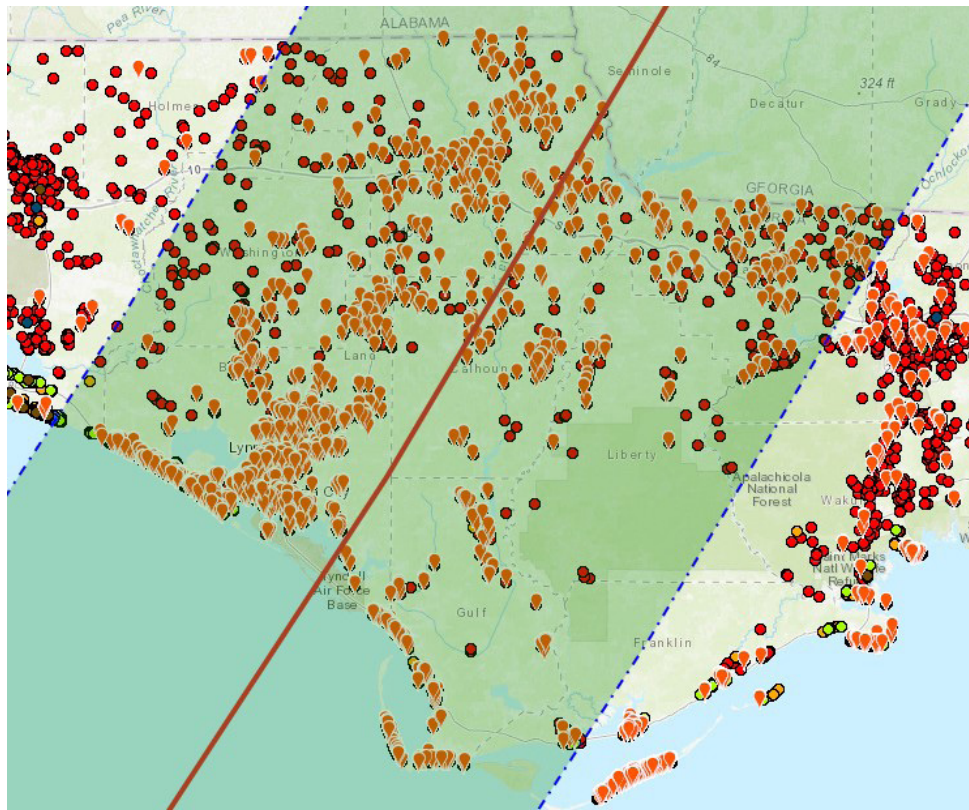
The strongest storm to hit the state since 1898, even though Michael did not make landfall there

Hurricane Michael Claims Overview

The table below shows the total Policies in Force by County, based on the hurricane force winds from the actual storm path, as compared to the number of Policies in Force that have not reported a claim by County. The result is 1,692 policies have not reported a claim for this event that were directly impacted by hurricane force winds.

County	Total PIF	Remaining PIF w/out Claim
BAY	2,898	1,109
CALHOUN	85	14
FRANKLIN	31	23
GADSDEN	315	145
GULF	417	83
HOLMES	26	-
JACKSON	254	44
LEON	30	24
LIBERTY	64	38
WAKULLA	2	1
WALTON	193	163
WASHINGTON	151	48
Total	4,466	1,692

The image below is a graphical representation of the information contained in the chart above. The orange balloon shaped objects represents a reported claim and the various colored circles represent policies that have not reported a claim and the shaded area represents the hurricane force winds based on the post track information as supplied by the National Hurricane Center.



Tips to Stop Post-Storm Fraud

- Beware of Crooked Contractors. Watch for a contractor or restoration professional who: offers to waive or discount your insurance deductible; has received payment and has failed to provide any repairs; offered to provide repairs at a cash-only discounted rate and has failed to provide repairs; or pressured you to sign an assignment of benefit (AOB) and has failed to provide any repairs to your home or stopped responding to your contact attempts.
- Don't Sign Anything. Call your insurance agent, insurance company, or CFO Patronis' Insurance Consumer Helpline (1-877-MY-FL-CFO) before you sign anything, including assignment of benefits agreements.
- Too Good to Be True? It Probably Is. If an offer sounds too good, it most likely is. Don't deal with anyone who demands cash up front.
- Beware of Door-to-Door. Imposters often go door-to-door claiming to be FEMA representatives, asking for money to assist with the filing of federal flood claims. FEMA does not charge for this service and does not go door-to-door in this capacity.
- Check a License. If you have damage to your home or vehicle, contact your insurance company immediately. Beware of fly-by-night repair businesses and hire only licensed professionals. If you have access to internet, verify a contractor's license at the Florida Department of Business and Professional Regulation's website - www.MyFloridaLicense.com.

To report any suspicious activity, call CFO Patronis' help line at 1.877.MY.FL.CFO.

News Links

[Florida's CFO Reports \\$1.2 Billion in Insured Losses After Hurricane Michael](#)
WJCT

[State freezes insurance rates after Hurricane Michael](#)
News Service of Florida

[Insurance rate-hike 'freeze' order won't delay Citizens vote](#)
Sun Sentinel

[Hurricane Michael adds fuel to fight over 'AOB'](#)
Panama City News Herald

[Hurricane Michael to Test Florida's Unique Insurance Market](#)
Wall Street Journal

[Florida insurers to weather effects of Michael, analysts say](#)
The Associated Press

[Two big storms in two seasons. How will that affect Floridians' hurricane insurance?](#)
Miami Herald