

# CitizensAdvisor



## “Call Citizens First” to educate customers

TALLAHASSEE, FL – Citizens Property Insurance Corporation is excited to announce the launch of a multi-faceted education campaign to improve customer claims handling while taking steps to combat a disturbing increase of fraud and abuse that threatens to drive up premiums across the state.

The Call Citizens First campaign will focus on educating policyholders and agents about the benefits of contacting Citizens immediately after any type of loss to their property while reminding customers that fraud, abuse and other factors increase property insurance costs.

“Call Citizens First benefits our policyholders by keeping them in the driver’s seat regarding their claims while proving long-term savings that helps everyone,” said Chris Gardner, Chairman of Citizens Board of Governors.

The campaign, which kicked off at the beginning of the year, will include policyholder mailings, social media messages and additional public outreach to drive home the message that Citizens is on call 24/7 to assist any time day or night.

“Recovering from a loss to your property is a difficult time for anyone,” said Christine Ashburn, Citizens’ Vice President of Communications, Legislative and External Affairs. “Call Citizens First is an effort to ensure that the first step gets everything on track for our policyholders. Making that one call puts the policyholder in touch with a person to report their claim and instills trust that the report will be handled professionally and correctly from start to finish.”

In February, all new and renewal personal lines policies will begin receiving a Citizens ID card with their policy declaration packets. The wallet-sized card will include policy and agent information, along with claims hotline and customer care numbers for quick access.

A brochure which explains the claims reporting process will also be included with policy documents. This brochure provides an overview of what to expect once a claim has been filed. It is available in both [English](#) and [Spanish](#) on our website. Media kits with examples of the policyholder ID card, brochure, and informational FAQs are available in the [Media Resources](#) section of our website.

“Calling Citizens first not only ensures covered damage is repaired quickly bringing peace of mind to our policyholders in times of need,” Ashburn said, “but it also helps to keep costs as low as possible to reduce the need for rate increases for everyone and guarantees Citizens will remain a stable and affordable insurer for those who need us.”

continued on page 2

February 12, 2016

### Events

March 16, 2016 @ 9 a.m.  
[Board of Governors](#)

### Spotlight



**Juan Cocuy**  
Board of Governors

### Policies in Force

**491,220**  
as of February 5, 2016

continued from page 1

In recent years, Citizens has seen a flood of water-damage claims and associated litigation, particularly in Miami-Dade County, where water-loss claims now account for more than half of every premium dollar collected. The issue, though concentrated in South Florida, is spreading throughout the state.

In 2014, about 40 percent of policyholders filing water-loss claims in Palm Beach, Broward and Miami-Dade counties hired third parties such as attorneys and/or public adjusters even before filing an initial claim with Citizens, and they often signed agreements assigning benefits to the third party.

A review conducted for the Florida Office of Insurance Regulation found that such assignment of benefit agreements lead more frequently to litigation, which increases the cost of the claim to nearly four times that of a non-litigated, non-assigned claim.

## Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors  
Materials](#)



[Unsubscribe](#)

**Insurance 101**

How do I report a claim?

Reporting a claim is easy. Follow these four steps:

- 1. Report:** Call *Citizens First* at 866.411.2742, available 24/7. Call as soon as you are aware of or suspect damage. If possible, have:
  - Policy number
  - Contact information, including temporary addresses or phone numbers
  - Damage description
  - Mortgage company information (if applicable)You'll receive a claim number and contact information for your assigned claims adjuster.
- 2. Inspect:** A trained claims adjuster will inspect your home. To reduce further property damage and safeguard your home:
  - Photograph damages before making emergency repairs or removing items.
  - Make emergency or temporary repairs (turn off water, tarp roof, etc.). Your adjuster will authorize any covered permanent removal or repairs.
  - Inventory damaged items. Keep damaged contents safe so the adjuster can inspect them.
  - Keep temporary repair and additional living expense receipts.
  - Get a copy of any related fire or police reports.
  - Prepare questions for your adjuster.
  - Give your adjuster any photos, receipts, repair estimates and other documents.
- 3. Review:** Following the inspection, your claim will be reviewed by Citizens:
  - If your loss is covered and more than your deductible, Citizens will submit your claim for payment.
  - If your loss is not covered, Citizens will provide a detailed explanation in writing.
  - You can review your policy and coverage with your agent at any time.
- 4. Receive Payment:** Citizens pays the agreed upon amount:
  - If the actual cost of repairs is more than the original estimate, call Citizens at 866.411.2742 to see whether you are eligible for additional payments.
  - Outdated information can delay your payment. Tell Citizens if your name, mailing address or mortgage company information changes.
  - Citizens must include any mortgagee as a payee. Ask your mortgage company how it endorses claim checks.

#CallCitizensFirst

# Citizens puts \$4.2 million back into surplus, policyholders' pockets

TALLAHASSEE, FL – Citizens Property Insurance Corporation recovered more than \$4.2 million in customer premiums in 2015 by aggressively pursuing third parties responsible for losses and salvaging property involved in a claim.

Surpassing its 2015 goal by 40 percent, Citizens' recovery team of adjusters were able to identify and recover payments made by Citizens that were later found to be caused by or contributed to by other parties. Included in that figure is more than \$440,000 in deductible payments that were returned to 391 policyholders.

As the state's non-profit insurer of last resort, Citizens' recovery efforts in 2015 had a direct impact on keeping premiums as affordable as possible while ensuring that Citizens policyholders are protected.

"Such recoveries are part of an overall effort by Citizens to ensure that our policyholders are protected and their premiums kept as low as possible," said Chris Gardner, Chairman of Citizens Board of Governors. "I applaud the team's success."

In 2015, Citizens recovered nearly \$4 million through the process. Additionally, Citizens recovered \$186,344 in legal fees and another \$35,000 by salvaging appliances and other items following a claim. Despite a drastically reduced policy base prompted by successful depopulation efforts, the recovery team surpassed its 2015 goal of \$2.7 million.

During the year, Citizens adjusters:

- Recovered \$210,000 from a contractor following an explosion linked to a homemade recipe used by the contractor to remove rust stains from terrazzo flooring.
- Recovered \$125,000 from a condominium owner's insurance company for damage caused when the owner failed to turn off water supply during an extended absence as required by the condominium association.
- Recovered \$65,000 from an air conditioning company that caused fire and smoke damage to a home during a routine maintenance visit.

Citizens' recovery unit was established in 2009. Its eight employees are charged with reviewing claim losses that appear to be the fault of someone other than Citizens' policyholder. Other parties include manufacturers of defective products, improper installation and other responsible parties that were negligent.

## News Links

[Property Insurance Reforms Could Keep Down Premium Costs](#)  
Sunshine State News

[Florida Fights Back Against Assignment of Benefits Abuse](#)  
Insurance Journal

[Water damage claims jumped 46 percent since 2010, state says](#)  
Palm Beach Post

[Alan Daley: The New Magnet for Insurance Scams in Florida](#)  
Context Florida

[Demolition team to inspect Tampa apartment complex with sinkhole activity](#)  
WFLA