

CITIZENS PROPERTY INSURANCE CORPORATION  
2101 MARYLAND CIRCLE  
TALLAHASSEE, FLORIDA 32303-1001

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February 1, 2019

Amanda Prater  
Restoration Association of Florida  
160 East Lake Brantley Road  
Longwood, FL 32779

Ms. Prater,

We are in receipt of your public records request, received January 18, 2019, for a list of claims containing Citizens' claims file information, including but not limited to, the amounts of each claim, the specific defense costs and the status of claims submitted from 2013 to 2018.

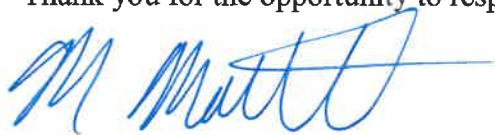
Citizens' claims files are both "confidential and exempt" from public disclosure under s. 627.351(6)(x)1.b., Florida Statutes, "until termination of all litigation and settlement of all claims arising out of the same incident, although portions of the claims files may remain exempt, as otherwise provided by law." Therefore the information you requested from active claims files that have not reached full resolution remains confidential and exempt from disclosure at this time. The information you have requested can only be released from claims files that have been litigated to conclusion or have been settled with a full release pursuant to s. 627.351(6)(x)1.b., Florida Statutes. Also, Citizens' claims files are subject to privacy protections set forth in Florida's implementation of the Gramm-Leach-Bliley Act (GLBA), see Fla. Admin. Code ch. 69O-128. Under that federal law, all "nonpublic personal financial information" pertaining to a Citizens consumer, see Fla. Admin. Code R. 69O-128.002, would need to be excluded, even in the case of a claim that has reached "termination of all litigation", pursuant s. 627.351(6)(x), Florida Statutes.

However, you may request a report which includes only information from resolved claims that meet your criteria. In order to develop such a report, Citizens would need to conduct a case-by-case analysis into each claim to determine whether there has been full resolution. This analysis would take anywhere from 15 to 30 minutes per file and may require the assistance of legal counsel on specific claims files. Between 2013 and 2018, Citizens received approximately

250,000 claims and many have reached full resolution. If you would like a detailed cost estimate concerning data from those resolved claims, which excludes private information about Citizens consumers, please advise.

You may also request data which is aggregated in a way that protects the privacy of Citizens' consumers and without containing specific claims file data. If you would like this type of information, please advise and we can work with our claims and actuarial departments to develop an estimate of the costs to compile this data.

Thank you for the opportunity to respond to your request.

A handwritten signature in blue ink, appearing to read "M Maitland", with a long horizontal flourish extending to the right.

Michael Maitland, CRM  
Records Custodian