

CitizensAdvisor



DFS takes over Florida Specialty, sending 90,000 policies to Citizens, private market

TALLAHASSEE, FL – Based on a petition filed by the Florida Department of Financial Services (DFS), a Circuit Court judge entered an order placing Sarasota-based Florida Specialty Insurance Company into receivership on October 2, 2019.

The decision affects 90,000 Florida Specialty customers, including 40,000 homeowners multiperil, 28,600 mobile home, 9,000 condominium unit multiperil, and approximately 13,000 other residential and commercial policyholders.

Florida Specialty policies will cancel effective November 1, 2019 at 12:01 a.m. Florida Specialty's customers are encouraged to seek coverage from other private insurance companies. Those who are affected by the cancellation, and do not obtain coverage from a private insurance company are eligible for a one-year Citizens policy beginning November 1, 2019.

Officials from DFS, the Office of Insurance Regulation and other stakeholders first reached out to the private market for companies interested in providing coverage. Lacking private market offers during the height of hurricane season, state regulators asked Citizens, as the state's insurer of last resort, to offer coverage for any Florida Specialty policyholder unable to find affordable private-market coverage.

Citizens has programmed a Quick Quote system to provide agents with an efficient process to move policies into Citizens to take advantage of the one-year offer. During the coming year, prior to any renewal offer, private carriers will be able to make offers of coverage in the private market through agents or through the Citizens Clearinghouse program.

"Part of Citizens' statutory mission is to protect Florida homeowners when they need it most," said Barry Gilway, Citizens President/CEO and Executive Director. "Having 90,000 homeowners unexpectedly lose coverage in the middle of an already active hurricane season meets that criteria."

Impacted policyholders and agents are being notified about their coverage options via mail and email and can find additional information and resources on a dedicated [Florida Specialty](#) page on Citizens website.

October 16, 2019

Events

December 11 @ 9 a.m.
[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



Craig Sakraida
Senior Director - Claims

Policies in Force

420,938
as of October 4, 2019

Proof of repairs needed for Irma claims

JACKSONVILLE, FL – As of October 1, all Citizens policyholders who filed claims for Hurricane Irma and wish to renew their policies will be required to show proof of repairs for Irma work completed or documentation that repairs have been delayed.

In October 2018, Citizens began notifying policyholders that they would not be eligible for renewal if they have not submitted proof of repairs for damage reported resulting from Irma, which hit Florida in September 2017. Citizens has sent multiple letters and other communications to nearly 72,600 policyholders with Irma claims and their agents to inform and remind them of proof-of-repair requirements.

Under Citizens' underwriting rules, properties with existing damage from Irma – even claims that did not exceed the hurricane deductible – are not eligible for continued coverage unless proof of repairs is received, or documentation shows that repairs have been delayed.

Examples of acceptable documentation include, but are not limited to, photographs, receipts and inspection reports indicating permitted work was completed. If repairs have not been completed, policyholders must supply supporting documentation for the delay (for example, a roofing or construction contract or construction permit).

Policyholders are encouraged to contact their agent or Citizens Customer Care Center at 866.411.2742.

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Dorian takes a last-minute turn; Florida dodges a bullet

JACKSONVILLE, FL – Citizens Property Insurance Corporation policyholders – and all Florida East Coast residents - dodged a bullet recently as Hurricane Dorian skirted the state and headed north without widespread damage to the Sunshine state.

As of October 7, 2019, Citizens had received 107 claims, far fewer than the thousands estimated only days before.

Although Dorian caused less Florida damage than feared after it battered the Bahamas, Citizens employees were ready for a major strike, responding proactively by performing outreach to policyholders, preparing systems to be storm-resistant, lining up independent adjusters and claims call-takers, and preparing for the possible deployments of Catastrophe Response Centers.

Citizens' Communications employees contacted more than 250,000 customers, agents and other stakeholders via emails, phone calls and social media. The company's Twitter and Facebook channels posted several messages per day informing customers and others how to prepare for the storm and what to do if they needed Citizens' help.

Employees gathered daily for catastrophe coordinator calls. Joined by President/CEO and Executive Director Barry Gilway, dozens of employees attended the calls to coordinate the company's response to customers and to make sure employees were able to keep working through the storm, which was forecast to affect Citizens' offices in Jacksonville.

"As always, Citizens employees proved they are ready for whatever Mother Nature has in store for us," said Craig Sakraida, Citizens Senior Director of Claims.

Claims have been received from Miami-Dade (21); Palm Beach (16); Volusia (14); St. Lucie (9); Broward (12); Brevard, Flagler (8); Duval (3); Hillsborough, Indian River, Pasco (3); Hernando, Lake, Manatee, Marion, Orange, Pinellas, Putnam (1).

#HURRICANEPREP

EVACUATION TIPS

- Bring only the essentials
- Turn off gas, electricity and water
- Disconnect your appliances
- Do not drive or walk across flooded roads
- Allow for extra travel time
- Monitor local reports
- Notify family of travel plans and check in when you arrive



News Links

[Florida justices to take up insurance payment fight](#)

Florida Courier / News Service of Florida

[Florida Specialty Insurance to shut down](#)

Politico (Subscription)

[Barry Gilway sets record straight on AOB legislation, insurance costs](#)

Florida Politics

[Citizens Say Assignment Of Benefits Law Works](#)

WFSU News

[Judge asked to appoint receiver for insurance company](#)

News Service of Florida (Subscription)

[Citing climate risk, investors bet against mortgage market](#)

Reuters

[\\$1.1M hurricane recovery grant for Florida's Mexico Beach](#)

Associated Press

[The 3-eyed monster: The year three hurricane paths crossed one spot in Central Florida](#)

Orlando Sentinel

[Hurricane Dorian: Florida hardened for storms, but 185 mph winds showed goalposts have moved](#)

Insurance News Net

[For Emergency Management Director Jared Moskowitz, it's been trial by hurricane](#)

Florida Politics