

# CitizensAdvisor



## Citizens Assisting Gulfstream Customers

TALLAHASSEE, FL – Citizens Property Insurance Corporation continues to work with policyholders across the state who have been impacted by the liquidation of Gulfstream P&C Insurance Co.

To date, Citizens has written policies for approximately 5,000 of 30,000 former Gulfstream customers affected by the liquidation ordered by a state circuit court judge on July 28. Under the judge's order, Gulfstream customers were immediately provided coverage through the Florida Insurance Guarantee Association. The state-backed coverage expired on August 27.

Over the last few months, Citizens has been in contact with representatives from the Office of Insurance Regulation and Department of Financial Services (DFS) to help Gulfstream policyholders find coverage in the private market or Citizens, the state's insurer of last resort.

To assist, Citizens has been in contact with its independent agents throughout the state to alert them of the Gulfstream liquidation. While encouraging agents to seek available private insurance for their clients, Citizens has also provided bulletins and training material for them to better serve customers who don't find private coverage options.

"Citizens developed and communicated plans to assist customers who may need special underwriting consideration," said Carl Rockman, Vice President of Agency and Market Services. "We also reached out to all agencies that had more than 300 Gulfstream policies to make sure they were aware of the special considerations available."

To ensure policyholders have the coverage they need, Citizens allowed its agents to temporarily defer the submission of documentation typically required at the time of a new business application. These documents include:

- 4-Point Inspection Form
- Roof condition documentation
- Uniform Mitigation Verification Inspection Forms

Citizens encourages policyholders with questions to speak with their agent. Additional information is available online at the [Citizens website](#), and on the [DFS website](#). Policyholders may also call the Citizens Customer Care Center at 866.411.2742.

**September 13, 2021**

### Events

**September 21 @ 1 p.m.**

[Audit Committee](#)  
[Hyatt Regency Coral Gables](#)  
[Zoom Webinar](#)

**Immediately following Audit**

[Finance and Investment](#)  
[Committee](#)  
[Hyatt Regency Coral Gables](#)  
[Zoom Webinar](#)

**Immediately following**

[Finance and Investment](#)  
[Actuarial and Underwriting](#)  
[Committee](#)  
[Hyatt Regency Coral Gables](#)  
[Zoom Webinar](#)

**Immediately following**

[Actuarial and Underwriting](#)  
[Exposure Reduction](#)  
[Committee](#)  
[Hyatt Regency Coral Gables](#)  
[Zoom Webinar](#)

**September 22 @ 9 a.m.**

[Board of Governors](#)  
[Hyatt Regency Coral Gables](#)  
[Zoom Webinar](#)

### Spotlight



**Craig Sakraida**

Vice President of  
Nonlitigated Claims

# Lopez-Cantera Steps Down from Citizens' Board of Governors



TALLAHASSEE, FL – Former Florida Lieutenant Governor Carlos Lopez-Cantera has resigned his position on Citizens Board of Governors to accept a new role as a member of the Florida Elections Commission.

The resignation, which was tendered August 20, was effective immediately. State law prohibits anyone from sitting simultaneously on more than one statewide appointed panel. Lopez-Cantera was appointed to the nine-member Citizens board by House Speaker Jose Oliva in October 2020.

The nine-member Florida Elections Commissions is responsible for ensuring transparency in Florida elections. In their capacity as quasi-judicial officers, the Commissioners adjudicate cases. Additionally, they act as the agency head. Commissioners hire an Executive Director who supervises a staff that includes legal, investigative and administrative staff.

Born in Madrid, Spain, Lopez-Cantera was elected to the Florida House of Representatives in 2004 and served four terms and was House Majority Leader from 2010 to 2012. He was elected to serve as the Miami-Dade County Property Appraiser in August 2012. In January 2014, he was appointed Lieutenant Governor by Gov. Rick Scott.

"It has been an honor to serve as the House of Representatives appointee to the Board of Governors of Citizens Property Insurance," Lopez-Cantera wrote.

## News Links

[32,000 Florida residents forced to get new property insurance](#)

WEAR

[Florida property insurance woes persist with rate increases & non-renewals](#)

Artemis

[This insurance company wants to hike homeowners' rates 36%. Fla. regulators balk](#)

Miami Herald

[EDITORIAL: Homeowners weighing down Citizens Insurance](#)

The Daily Sun

[Surfside Collapse Victims File Complaint Against Condo Association](#)

Insurance Journal

[Lawsuits allege sinkholes weren't properly disclosed to homebuyers](#)

ABC Action News

[Federal lawsuit challenges new law aimed at curbing shady contractors](#)

Business Observer

## Policies in Force

**689,909**

as of September 3, 2021

## Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors Materials](#)



[Unsubscribe](#)

# Sakraida Says: Be Prepared



JACKSONVILLE, FL – As a leader of Citizens’ catastrophe response, I’m often asked if planning for the unexpected carries over into my personal life. I learned early on that “prior planning prevents poor performance” – and that has really stayed with me in both my personal and professional life.

We’re now entering the peak of the 2021 Atlantic hurricane season. Unlike COVID-19, hurricanes are relatively easy to plan for – thanks to advance notice from reliable weather forecasters – and we’ve had plenty of practice responding to storms the last five years.

## Preparing Home and Family Is Priority No. 1

From my experience, here is what I would recommend for you to remember when a storm approaches. First, analyze where you’re located and the construction of your home. This will help you determine whether to evacuate. Access is critical, so think about the surrounding roads and what may happen to them in a windstorm or from flooding.

If you decide to shelter at home, understand the time and processes needed to protect your family and home from damage. Boarding up a house can be a costly, arduous and time-consuming task.

## Plan for Being Without Power

Following any major storm, it may take time for the critical infrastructure resources to regain full functionality. Here’s a few things to consider:

- Life without credit or debit cards: The ability to “pay with plastic” may be impacted, and cash may be the only option. Stock up on cash when a storm is coming.
- If you have a generator, it needs to be properly maintained and tested throughout the year to ensure it is in good working order. After a storm many items, including generators, these items will likely cost more or may not even be available.
- Maintain a hurricane kit: Cash, medications, batteries for flashlights and lanterns, battery operated weather radio, manual can opener, small propane or charcoal grill, fully gassed up vehicles, gas for generators, portable air conditioner or fan and a power bank for charging electronic devices.
- Most experts recommend a seven-day supply of nonperishable food and drinking water (one gallon per person per day).
- Protect critical personal items or take them with you. Replacing items such as birth certificates, passports, insurance paperwork, titles and deeds takes time and effort.

Being prepared and having a plan can not only save time and money, but it can also protect your personal safety. In addition to great resources on our [website](#), there is information on the [Florida Division of Emergency Management](#) and the [American Red Cross](#) sites.

*Craig Sakraida, Vice President of Nonlitigated Claims, oversees Citizens’ catastrophe response efforts.*



## Have a Plan and Be Ready

- ✔ Bookmark your local NWS station and enable weather alerts on your mobile phone.
- ✔ Keep a weather radio tuned and ready to monitor changing local weather conditions.
- ✔ #KnowYourZone for evacuation and storm surge. Locate nearby shelters for you and your family to go if ordered.
- ✔ Make sure your shelter or evacuation location is pet friendly.
- ✔ Decide on a shared meet up location for your family if you get separated.
- ✔ Gather all important documentation in a water proof box. Save a backup copy to a secure cloud location.
- ✔ Double check that your home inventory is up to date and saved securely.
- ✔ Practice your family communications plan with everyone year-round, especially before a storm.