

CitizensAdvisor



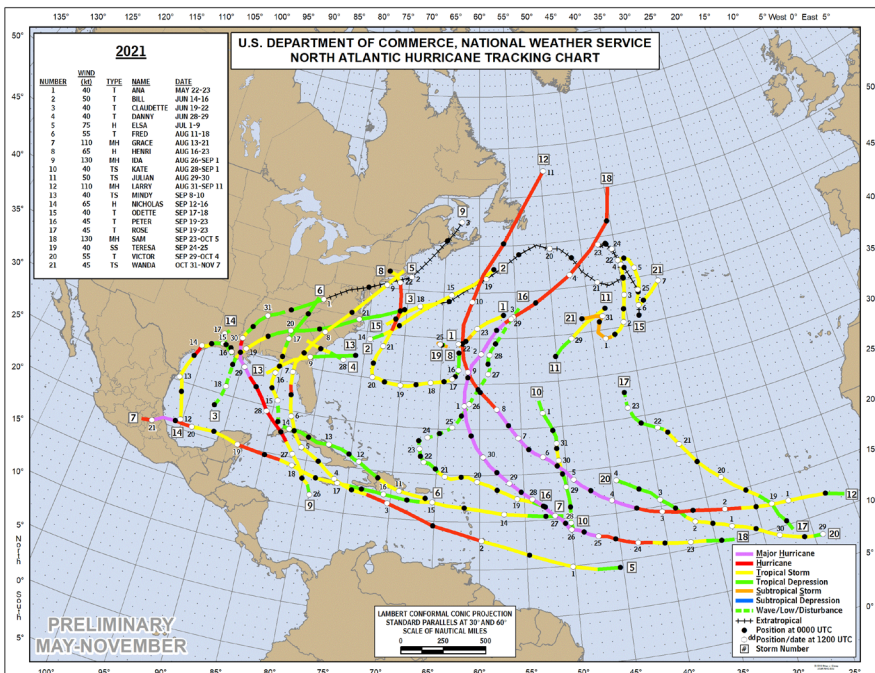
Florida Bids Farewell to 2021 Hurricane Season

TALLAHASSEE, FL – The 2021 Atlantic Hurricane Season officially came to a close on November 30. To recap, Florida was largely spared this year with only minimal impact to our Citizens policyholders.

Overall, the 2021 Atlantic Hurricane Season saw 21 named storms, with seven of the 21 reaching hurricane strength. Four storms (Ida, Sam, Grace and Larry) went on to become major hurricanes. Indemnity payments for those four storms totals \$2.5 million.

Craig Sakraida, Vice President of Claims, reported that while Florida escaped a major storm during 2021, Citizens still received over 2,500 claims this year from Tropical Storm Eta that impacted the state in November 2020 totaling \$18 million in payments.

Despite the lack of hurricane activity, Citizens' policy count has continued to increase throughout 2021, jumping 36.1% to more than 736,000. The increase, brought on by tough market conditions, is resulting in more claims and litigation despite some positive signs that legislative reforms are having a positive effect for Citizens and other property insurance companies.



Click image to enlarge.

December 10, 2021

Events

December 14 @ 1 p.m.

[Audit Committee](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

Immediately following Audit

[Finance and Investment Committee](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

Immediately following FIC

[Actuarial & Underwriting Committee](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

Immediately following A&U

[Exposure Reduction Committee](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

December 15 @ 8:30 a.m.

[Board of Governors](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

December 15 @
immediately following
Citizens BOG

[FMAP Board of Governors](#)
[Renaissance Tampa](#)
[International Plaza](#)
[Zoom Webinar](#)

The Claims Process - We've Got You Covered

JACKSONVILLE, FL – Experiencing a loss can be stressful for policyholders. But the claims process doesn't have to be, especially if they understand how the process works once they file a claim. At Citizens, we don't simply come to a home, make an estimate, write a check and say goodbye. We are with policyholders throughout [the entire process](#).

The key word here is "process."

When they need to file a claim, we urge our policyholders to [Call Citizens First](#). Citizens offers two convenient options for reporting your claim – online and by phone. Our adjusters will respond quickly to evaluate the claim. This initial estimate will be based upon the policy type, identification of covered damages, coverage limits and deductible amount, and national industry repair standards that are adjusted for labor and materials costs for the specific insured property's ZIP code.

Those [initial estimates](#) can – and often do – change as additional information is received.

For a typical claim that is not related to hurricanes or other catastrophic events, a Citizens adjuster will identify covered damages, complete a preliminary evaluation of costs to repair or replace insured property, and issue a partial payment less the policy deductible.

Policyholders can file supplemental claims for any additional covered damages discovered during the repair process or if the contractor's estimate is higher than the adjuster's original estimate.

In the case of sudden water losses not caused by weather, eligible homeowner policyholders can [call Citizens](#) for immediate water clean-up services. This service is free.*

After a catastrophe like a hurricane strikes, Citizens makes initial payments immediately following the storm to policyholders whose covered losses exceed their hurricane deductibles. Those initial payments are based on the actual cash value of damages incurred. As repairs get underway, Citizens distributes additional payments to cover the replacement costs of the covered damage.

In either case, supplemental payments are available for additional covered damage discovered during the repair process or if market conditions render the initial settlement inadequate to make reasonable repairs. Policyholders should contact Citizens before beginning repairs for damages not included in the initial estimate or if the contractor gives a higher figure for the repairs described in the initial estimate.

***Note:** Citizens offers a [Managed Repair Program](#) to provide valuable services to customers with eligible policies whose homes have water damage not caused by weather. These services include free Emergency Water Removal Services and access to a Managed Repair Contractor Network, which connects policyholders with qualified contractors who guarantee their work for five years.

How Citizens Estimates Repair Costs

Citizens is committed to helping you recover from a loss under your insurance policy. Here are a few simple steps you can take to help make the claims process a little smoother.



Additional Living Expenses (ALE)



Loss Inspection



Repair Estimate



Initial Claims Payment



Supplemental Payments

Click image to read more and view full infographic.

Spotlight



Jay Adams

Chief of Claims

Policies in Force

738,508

as of December 3, 2021

Quick Links

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[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors Materials](#)



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'Tis the Season: Tips for a Scam-Free Holiday Season

TALLAHASSEE, FL – The holidays are quickly approaching, and Citizens' Information Technology Security Team would like to take a moment to help you stay safe this holiday season.

We have compiled a short list of tips from the websites of security agencies, such as the [FBI](#) and [Cybersecurity & Infrastructure Security Agency](#) (CISA), to help you stay safe while shopping and surfing the internet during the season.

Types of Common Scams

- **Online shopping scams:** Scammers often offer too-good-to-be-true deals via phishing emails, texts or advertisements. Such schemes may offer brand-name merchandise at extremely low prices, or the products being sold are not the same as the products advertised.
- **Social media shopping scams:** Consumers should beware of posts on social media sites that appear to offer vouchers or gift cards. Some may appear as holiday promotions or contests. Others may appear to be from known friends who have shared the link.
- **Work-from-home or holiday temporary job scams:** Consumers should beware of sites and posts offering work they can do from home. These opportunities rely on convenience as a selling point but may have fraudulent intentions. Here are some [tips from the Better Business Bureau](#) to help avoid holiday job scams.
- **Gift card scams:** During the holiday season, consumers should be careful if someone asks them to purchase gift cards for them. In these scams, the victims received either a spoofed email, phone call or a text from a person in authority requesting the victim purchase multiple gift cards.
- **Package delivery scams:** The goal of this scam is to obtain personal information or gain access to an individual's electronic device. The scammer often pretends to be associated with a trusted mail delivery service claiming to have an undelivered package that may incur a holding fee. Read these [fake package scam tips from the AARP](#) – and don't be fooled by a fake package delivery scam.
- **Holiday travel scams:** Individuals looking to book holiday travel reservations should remain alert to potential travel scams. Here are [5 tips from Norton to help avoid holiday travel scams](#).

Ways to Protect Yourself from Holiday Scams

- Avoid clicking links in unsolicited emails or text messages: Links can be used to download malware. Verify that sources are legitimate before clicking emails, and scan email attachments with antivirus programs before opening them.
- Be cautious of emails claiming to contain pictures in attached files. They may contain viruses.
- Use only trusted merchants. Conduct a business inquiry of the online retailer on the Better Business Bureau's [website](#).
- Use multifactor authentication on your financial and social media accounts.
- Secure credit card accounts, even rewards accounts, with strong passwords. Change passwords and check accounts routinely.
- Keep your devices updated. CISA's online shopping [article](#) shows you how.
- Be wary of online retailers who use a free email service (e.g., Gmail, Hotmail, etc.).
- If the email or text is coming from a friend or family member, give them a call to confirm.
- Beware of providing credit card information when requested through unsolicited emails.
- Check your bank account and card activity regularly. If you see any irregular activity, contact your bank as soon as possible.
- Banks, credit card companies and other financial institutions do not request information via email. Verify requests for personal information from any business or financial institution by contacting them using the main contact information on their official website.
- Avoid filling out forms contained in email messages that ask for personal information.
- Make charitable contributions directly, rather than through an intermediary, and pay via credit card or check.

News Links

[Summer lawsuit trial seen in deadly Florida condo collapse](#)
Associated Press

[Homeowners unaware of looming insurance hit](#)
Mortgage Professional America

[Citizens Shops Plan to Reduce Policies](#)
News Service of Florida (subscription)

[Get ready to pay more as risks for home insurers rise in Florida](#)
Sun Sentinel

[Citizens Insurance Sees Jump in Lawsuits](#)
News Service of Florida (subscription)

[Thousands of Citizens insurance customers to get takeout offer from newly created home insurer](#)
Sun Sentinel