



Attachment D

Communication of Internal Control Related Matters (Statutory)

FORV/S

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400 N. Ashley Drive, Suite 2540 / Tampa, FL 33602

P 813.421.9299 / F 813.436.3405

forvis.com

Communication of Internal Control Related Matters

The Audit Committee
Citizens Property Insurance Corporation
Tallahassee, Florida

In planning and performing our audit of the statutory financial statements of Citizens Property Insurance Corporation (Citizens) as of and for the year ended December 31, 2023, in accordance with auditing standards generally accepted in the United States of America, we considered Citizens' internal control over financial reporting (internal control) as a basis for designing our auditing procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the statutory financial statements, but not for the purpose of expressing an opinion on the effectiveness of Citizens' internal control. Accordingly, we do not express an opinion on the effectiveness of Citizens' internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of Citizens' financial statements will not be prevented or detected and corrected on a timely basis.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies that we consider material weaknesses, as previously defined as of December 31, 2023. However, unremediated material weaknesses may exist that were not identified.

This communication is intended solely for the information and use of the Audit Committee, Board of Governors, management, and the state insurance departments to whose jurisdiction Citizens' is subject and is not intended to be, and should not be, used by anyone other than these specified parties.

FORVIS, LLP

Tampa, Florida
May 23, 2024

The engagement partner, Brian Smith, has served in that capacity with respect to Citizens' since 2020.