



## Hurricane Irma Edition

### Citizens Board meets for Hurricane Irma Update

TALLAHASSEE, FL – Hurricane Irma will generate up to 70,000 claims and approximately \$1.23 billion of insured losses to Citizens Property Insurance Corporation, according to initial estimates presented to [Citizens Board of Governors](#) in late September.

HURRICANE IRMA	
Top 10 Counties with Claims	
Miami-Dade	20,191
Monroe	8,254
Broward	7,973
Pinellas	3,187
Palm Beach	2,513
Lee	1,936
Collier	1,908
Brevard	1,099
Sarasota	822
Pasco	801

As of October 10, 2017



Based on those estimates, Citizens would have ample resources to pay claims. The \$1.23 billion in losses will be paid from Citizens surplus, with \$193 million expected to be reimbursed from the Florida Hurricane Catastrophe Fund. Citizens would retain a \$6.4 billion surplus after incurred losses that is available for future storms.

“Much hard work and preparation over the last few years has paid off during Citizens initial response to Hurricane Irma,” said Chris Gardner, Chairman of Citizens Board of Governors. “However, given the magnitude of reported claims, we are sure to encounter unforeseen challenges. We will continue to learn, prepare and improve our response capabilities with each storm situation.

As of October 10, Citizens had received 53,945 claims. That figure is expected to reach 70,000 over the next 18 to 24 months. So far, the bulk of claims have come from Miami-Dade (37.5 percent), Monroe (15.3 percent) and Broward Counties (14.8 percent).

The board met via conference call for an abbreviated meeting to conduct necessary business and allow Citizens staff to focus attention on [Irma recovery efforts](#).

Catastrophe Response Centers opened September 15 in Naples and Florida City. Resources later moved to North Miami Beach, Key Largo, Marathon and Big Pine Key to better accommodate demand. To date, those centers have assisted more than 1,800 policyholders and written more than \$1.1 million in advances on additional living expenses.

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October 13, 2017

#### Events

**December 13 @ 9 a.m.**  
[Citizens Board of Governors](#)  
Sheraton Orlando North

#### Spotlight



**Christine Ashburn**  
VP - Communications,  
Legislative & External  
Affairs



## HURRICANE IRMA

### Fast Facts

As of October 10, 2017

- 53,945 claims received
- Top 5 counties with claims: Miami-Dade, Monroe, Broward, Pinellas, Palm Beach
- Estimated claims payout \$1.23 billion with an expected Florida Hurricane Catastrophe Fund reimbursement \$193 million
- Approximately \$11 million checks written in advances on additional living expenses



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Citizens has set up and staffed a 100 adjuster/ staff facility in Key West that is now operational. Vendors have responded effectively by providing in excess of 800 adjusters.

“I speak for the entire board when I say thanks to the men and women of Citizens for stepping up wherever necessary to help our customers prepare for and recover from this storm,” Gardner said. “It’s truly been a team effort.”

As policyholders recover from Hurricane Irma, Citizens representatives are available 24/7 to handle claims calls at 1.866.411.2742. Additional information is available on [Citizens website](#).

## Spotlight

### Candace Bunker

Manager - Legislative & Cabinet Affairs

## Policies in Force

**460,076**

as of October 6, 2017

## Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors Materials](#)



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**Stay Connected  
With Citizens**

Questions or policy info: 888.685.1555  
Report a claim: 866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)

**CITIZENS**  
PROPERTY CASUALTY CORPORATION

## Recovery efforts after Hurricane Irma

TALLAHASSEE, FL – Information for those recovering from [Hurricane Irma](#) is available on Citizens website in the [Storms](#) section.

In this section, customers can find information about [reporting a claim](#), an explanation of [applicable policy coverages](#), [frequently asked questions](#) and Catastrophe Response Center locations.

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## Top Trending FAQs

### Trees fell on my home or property. Will Citizens cover their removal?

There is a policy provision called *Tree Debris Removal* coverage, which provides for removal of tree debris from the grounds of the insured location.

Your Hurricane [deductible](#) applies.

Tree Debris Removal coverage is not available for [dwelling or mobile-home dwelling policies](#).

### My neighbor's tree fell on my property. Are they responsible for removing it? Should I call Citizens?

Hurricanes are considered an Act of God and, in most cases, your neighbor is not responsible for removing their tree from your property. Likewise, if a tree from your property fell on your neighbor's property, you would not be responsible for removing it from their property.

If you are unsure whether damage will be covered under your policy, it is always a good idea to call Citizens.

### The food in my refrigerator went bad because of a power loss. Is it covered?

There is limited coverage for spoiled refrigerated and frozen foods because of loss of power due to a hurricane. The food must be stored in a freezer or refrigerator in your home or insured detached structure. Your Hurricane [deductible](#) applies.

### How much can a public adjuster charge for services following Irma or other declared emergency?

Florida law prohibits public adjusters from charging more than 10 percent of insurance claims payments made as the result of a declared emergency. The cap remains in place for 12 months following the emergency declaration on claims related to that emergency and applies to residential property insurance policies and condominium unit properties.

A public adjuster may not charge a fee unless a written contract was executed prior to the payment of a claim. They are also prohibited from receiving compensation from any source that would exceed the statutory fee cap.

The fee cap on reopened or supplemental claims is 20 percent of the reopened or supplemental claim payment. However, the fee cannot be based on any payments made by the insurer to the insured prior to the time of the public adjuster contract.

## Hurricane Deductibles

Your Hurricane deductible is the amount of covered damages you are responsible for that must be exceeded before Citizens will issue payment for hurricane damage under your policy.

Hurricane deductibles are applied on a calendar-year basis. The Hurricane deductible is exhausted only once each calendar year. If one or more hurricanes cause damage to your home during a calendar year, each claim counts towards meeting your calendar-year Hurricane deductible.

Once your Hurricane deductible is satisfied, any additional hurricane losses sustained in that year will not be subject to a deductible.

Following a hurricane, certain claims, such as burglary and liability claims, will not be subject to your Hurricane deductible. Your All Other Perils deductible usually will apply to these claims.

For additional information about Citizens deductibles, visit [www.citizensfla.com/deductibles](http://www.citizensfla.com/deductibles).



\$200,000  
Home

### Deductible calculations on a home insured for \$200,000

Percentage	Amount
2%	\$4,000
5%	\$10,000
10%	\$20,000

\*Homes with Coverage A less than \$100,000 may have a set price Hurricane deductible.

# CFO Patronis Launches Anti-Fraud Strike Teams to Protect Floridians After Irma

TALLAHASSEE, FL – The Department of Financial Services has deployed anti-fraud strike teams across the state to protect Floridians from post-storm fraud related to Hurricane Irma.

Three teams have been dispatched to Miami-Dade and Monroe counties; Southwest Florida, including Lee and Collier counties; and Central Florida, including Polk and Orange counties.

“The unfortunate truth is that some individuals will attempt to take advantage of consumers during this high-stress time,” said Florida’s Chief Financial Officer, Jimmy Patronis.

In addition to identifying active fraud operations in the field, DFS forensic investigators will work with each community to educate homeowners, homeowners’ associations and local law enforcement about the red flags of fraud.

Floridians can report suspicious behavior by calling the Department’s anti-fraud hotline at 1-800-378-0445, or by contacting one of the Department’s [regional insurance fraud offices](#). Callers are asked to provide as many details as possible, and callers may request to remain anonymous.

To learn more about the Department of Financial Services’ anti-fraud efforts, click [here](#).



## News Links

[Senate begins search for consensus on AOB reform](#)  
*Florida Politics*

[After Hurricane Irma: Florida is vulnerable to October storms](#)  
*Palm Beach Post*

[Scam Alert! In A Hyperactive Hurricane Season, The Worst May Not Be Over](#)  
*Huffington Post*

[Irma revealed weaknesses, but presented opportunities to shape a resilient Miami](#)  
*Miami Herald*

[Citizens Estimates \\$1.23B In Insured Losses from Hurricane Irma](#)  
*Claims Journal*

[Irma-related insurance claims mount in Florida](#)  
*Florida Times-Union*

[Florida taxpayers may avoid bill from Hurricane Irma](#)  
*Orlando Sentinel*

[Florida Citizens says hurricane Irma loss won't hit reinsurance](#)  
*Artemis*