

# CONNECTING PEOPLE TO PURPOSE

CITIZENS PROPERTY INSURANCE CORPORATION  
STRATEGIC PLAN OVERVIEW  
**2024-2027**



# Mission

**We serve the people of Florida as the state's insurer of last resort, and as an innovative thought leader focused on promoting a healthy property insurance market.**



# Vision

**We strive to promote access, stabilization, and market competitiveness for Florida consumers, carriers, investors, and the overall property insurance industry.**

# Citizens' New Mission and Vision

## **Prior Mission 2020-2023**

Efficiently provide property insurance protection in Florida to those who are, in good faith, entitled to obtain coverage through the private market but are unable to do so, while also providing levels of customer service that are comparable to the standards of the private market.

## **Prior Vision 2020-2023**

As a government entity fulfilling a public purpose, Citizens aspires to provide insurance products and services that meet the needs of Florida property owners who are, in good faith, entitled to obtain coverage through the private market but are unable to do so. We strive to reduce the financial burden on all Floridians by being good stewards of the premium funds entrusted to us. In all that we do, we conduct ourselves with the highest level of ethical behavior.

## **New Mission 2024-2027+**

We serve the people of Florida as the state's insurer of last resort, and as an innovative thought leader focused on promoting a healthy property insurance market.

## **New Vision 2024-2027+**

We strive to promote access, stabilization, and market competitiveness for Florida consumers, carriers, investors, and the overall property insurance industry.



# VALUES AND COMMITMENTS

# Values

**Committed** – We are committed to cultivating a vibrant property insurance market and providing quality service that meets the needs of our customers.

**Accountable** – We are accountable to our stakeholders and the citizens of Florida and are there when they need us.

# Values



**Responsive** – We are public servants ready to respond across the communities we serve and display flexibility and presence for our policyholders and stakeholders when they need us most.

**Empowered** – We equip employees to do the right thing and display integrity in all that we do.

# Commitments

**Customers/Stakeholders** – We will provide a quality, customer-focused experience with the goal of handling every interaction in a professional, prompt, and courteous manner.

**Financial Management** – We will maintain fiscal prudence to ensure that corporate financial governance practices reduce the potential burden on Floridians.

**Operations** – We will leverage internal and external resources, innovation, and technology to provide effective, efficient, and secure solutions.





# Commitments

**Workforce** – We will sustain a healthy and thriving company culture through attracting, hiring, developing, and retaining engaged talent that will help us achieve our objectives.

**Property Insurance Market** – We will be a catalyst for promoting a stable property insurance market for all Floridians.



**STRATEGIC  
IMPERATIVES**

A row of modern, two-story houses with gabled roofs and stone accents, set against a teal background. The houses are arranged in a row, and a car is visible in the foreground on the right.

# Depopulation

Promote depopulation and optimize access to private-market coverage for Citizens' applicants and policyholders.

A group of diverse people, including men and women of various ethnicities, are sitting in a circle on chairs in a bright, modern room with large windows. They appear to be in a meeting or discussion, with some looking towards each other and others looking towards the camera. The overall atmosphere is professional and collaborative.

# Customer Experience

Understand and enhance the customer experience by soliciting feedback, gauging satisfaction, and optimizing service capabilities and touchpoints.



# **Emergency Assessments**

**Reduce or eliminate the risk of emergency assessments for Citizens' policyholders and all potentially impacted Florida policyholders.**