

Citizens' Consumer Claims Department

Communications with Claimant

Citizens' Claims Department maintains specific standards and procedures ensuring efficient and responsive communication with all policyholders and claimants. These standards are applicable to all internal and external claims staff so that superior customer service, performance and communication is achieved and delivered throughout the claim adjustment process. Citizens' Claims practices emphasize prompt recognition and contact for all new claims reported and timely and continual communication and response to all claim inquiries. These standards include:

- First Notice of Loss Reporting – 24 hours a day, 7 days a week.
- Personal contact initiated by the adjuster within 24 hours of receipt of a new assignment, and no later than 14 days for a catastrophe event.
- A claim acknowledgement letter is sent to the policyholder / claimant within 24 hours of claim assignment, and no later than 10 days for catastrophe event.
- Inspection of claims are within 48 hours of assignment during non-catastrophe events.
- Subsequent contact or status letters sent as necessary.
- All phone messages returned within 24 hours.
- Prompt acknowledgement and response to all written inquiries within 5 business days.
- Documentation of all claim and communication activity in the electronic claim file.
- Preset statements regarding scope of damage and repair costs included on all estimates.
- Disposition letters sent on all claims explaining settlements, payments or denials.
- Customer satisfaction surveys mailed with final payments at file closing.

Debit cards for Additional Living Expenses

Citizens staff is vigorously working to implement an optimal and secure process for immediate delivery of emergency claim funds to policyholders. Specific items include issuance of field checks and debit cards for prompt access to funds for compensable coverage's such as Additional Living Expenses. A proactive fact finding course of action including consultation with subject matter sources is underway to expeditiously launch this additional service for our policyholders.

Mitigation of Damages

Mitigation of damages is defined as any action taken to control, reduce or minimize damages, and proactive intervention to prevent the extent of damages from getting worse.

- Citizens has implemented a variety of loss mitigation activities to efficiently respond to critical situations requiring prompt intervention to reduce the severity of the loss and assist policyholders to protect their property from further damage. Staff is working to broaden relationships with service providers capable of delivering emergency services.
- In the event that covered property is damaged by an insured peril, Citizens will pay the reasonable costs incurred by the policyholder for necessary measures taken to protect the insured property against further damage.

Claim Payment Advisory
Sample Letters



2-51 SETTLEMENT

Date

Insured Name
Insured Address 1
Insured Address 2
Insured City, State Zip

RE: Citizens Claim Number:
Citizens Policy Number:
Date of Loss:
Cause of Loss:
Insured Location:

Dear Policyholder:

Enclosed is our payment in the amount of (insert settlement amount). The payment represents payment under the following coverage(s):

	Building	Other Structures	Contents	ALE/FRV
Replacement Cost				
Recoverable Depreciation				
Contractor's Overhead & Profit				
Non-Recoverable Depreciation				
Prior Payments/Advances				
Deductible				
Net Payment				

Attached is our (insert basis for payment—estimate, statement of loss, etc), which outlines the basis for payment.

(Optional paragraph #1)

Your policy may provide replacement cost coverage whereby you are permitted to recover up to the amount withheld above for recoverable depreciation. For you to claim this additional amount, you must complete repairs and/or replacement of the depreciated items, and submit the final repair invoices or receipts within (insert specified amount of time from conditions—loss settlement) from the date of loss. Please refer to the “Loss Settlement” provision of your policy, if applicable, for complete details.

(Optional paragraph #2)

You may also be entitled to an additional amount for contractor’s overhead and profit, if an amount is shown above as being withheld for this item. You may recover this once you present a signed agreement with a licensed general contractor.

(Optional paragraph #3)

Request for replacement cost benefits or contractor's overhead and profit should be sent to the address or fax number shown in the letterhead. Please include your name and claim number on all correspondence related to your claim.

If your mortgage holder has been shown as a payee on your draft, please understand we are obligated to do so under the terms of your policy. Please contact your mortgage holder for their procedures for endorsing payments.

Thank you for allowing us to assist you with your claim. If you should have any additional questions or concerns, please do not hesitate to contact the undersigned at the phone number shown below.

Sincerely,

Claim Owner
Claim Owner Role
Citizens Property Insurance
Phone Number

Enclosure

cc:

You may also be entitled to an additional amount for contractor's overhead and profit, if an amount is shown above as being withheld for this item. You may recover this once you present a signed agreement with a licensed general contractor.

(Optional paragraph #3)

Request for replacement cost benefits or contractor's overhead and profit should be sent to the address or fax number shown in the letterhead. Please include your name and claim number on all correspondence related to your claim.

If your mortgage holder has been shown as a payee on your draft, please understand we are obligated to do so under the terms of your policy. Please contact your mortgage holder for their procedures for endorsing payments.

During our conversation, we also discussed your concern for the damage to (insert item) caused by (insert cause of loss). Unfortunately, your policy does not provide coverage for (insert item or cause of loss). Please refer to the following policy provisions, which state in part:

(Insert applicable policy provisions)

(Insert conditions—suit against/legal action against us language)

By stating the above reason for denial, Citizens Property Insurance Corporation does not intend to waive any policy defenses in addition to those stated above, but specifically reserves its right to assert such policy defenses at any time.

(Optional paragraph #4)

When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. Enclosed is an insert with detailed instructions on how you may request mediation.

If you should have any additional questions, or have any other information you would like us to consider in regards to this claim, please contact the undersigned at the phone number shown below. Thank you for allowing us to assist you with your claim.

Sincerely,

Claim Owner
Claim Owner Role
Citizens Property Insurance
Phone Number

Enclosure

cc: