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Citizens launches “*Call Citizens First*” campaign to educate customers

TALLAHASSEE, FL – Citizens Property Insurance Corporation is excited to announce the launch of a multi-faceted education campaign to improve customer claims handling while taking steps to combat a disturbing increase of fraud and abuse that threatens to drive up premiums across the state.

The *Call Citizens First* campaign will focus on educating policyholders and agents about the benefits of contacting Citizens immediately after any type of loss to their property while reminding customers that fraud, abuse and other factors increase property insurance costs.

“*Call Citizens First* benefits our policyholders by keeping them in the driver’s seat regarding their claims while proving long-term savings that helps everyone,” said Chris Gardner, Chairman of Citizens Board of Governors.

The campaign, which kicked off at the beginning of the year, will include policyholder mailings, social media messages and additional public outreach to drive home the message that Citizens is on call 24/7 to assist any time day or night.

“Recovering from a loss to your property is a difficult time for anyone,” said Christine Ashburn, Citizens’ Vice President of Communications, Legislative and External Affairs. “*Call Citizens First* is an effort to ensure that the first step gets everything on track for our policyholders. Making that one call puts the policyholder in touch with a person to report their claim and instills trust that the report will be handled professionally and correctly from start to finish.”

In February, all new and renewal personal lines policies will begin receiving a Citizens ID card with their policy declaration packets. The wallet-sized card will include policy and agent information, along with claims hotline and customer care numbers for quick access.

A brochure which explains the claims reporting process will also be included with policy documents. This brochure provides an overview of what to expect once a claim has been filed. It is available in both [English](#) and [Spanish](#) on our website. Media kits with examples of the

Chris Gardner, Chairman, Orange County • Gary Aubuchon, Lee County
Bette Brown, Monroe County • Juan Cocuy, Palm Beach County • Don Glisson, Jr., St. Johns County
Jim Henderson, Seminole County • James Holton, Pinellas County • Freddie Schinz, Okaloosa County
John Wortman, St. Johns County • Barry Gilway, President/CEO and Executive Director

policyholder ID card, brochure, and informational FAQs are available in the [Media Resources](#) section of our website.

“Calling Citizens first not only ensures covered damage is repaired quickly bringing peace of mind to our policyholders in times of need,” Ashburn said, “but it also helps to keep costs as low as possible to reduce the need for rate increases for everyone and guarantees Citizens will remain a stable and affordable insurer for those who need us.”

In recent years, Citizens has seen a flood of water-damage claims and associated litigation, particularly in Miami-Dade County, where water-loss claims now account for more than half of every premium dollar collected. The issue, though concentrated in South Florida, is spreading throughout the state.

In 2014, about 40 percent of policyholders filing water-loss claims in Palm Beach, Broward and Miami-Dade counties hired third parties such as attorneys and/or public adjusters even before filing an initial claim with Citizens, and they often signed agreements assigning benefits to the third party.

A review conducted for the Florida Office of Insurance Regulation found that such assignment of benefit agreements lead more frequently to litigation, which increases the cost of the claim to nearly four times that of a non-litigated, non-assigned claim.

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In 2002, the Florida Legislature created Citizens Property Insurance Corporation (Citizens), a not-for-profit alternative insurer, whose public purpose is to provide insurance to, and serve the needs of, property owners who cannot find coverage in the private insurance market.

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