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CITIZENS ANNOUNCES CONSUMER FOCUSED RE-INSPECTION PROGRAM ENHANCEMENTS

TALLAHASSEE, FL – In response to policyholder and agent feedback, Citizens is implementing changes to its inspection program to address concerns about the implementation and quality of the program as well as provide better education on the importance of protecting homes against storm damage.

Citizens' inspection program was implemented to make certain our policyholders receive the correct credits for the storm damage mitigation features present on their homes. We have learned, however, that many policyholders and agents have serious questions and concerns about the fairness of the inspection process and its effect on premiums.

Citizens is sensitive to these concerns and is committed to improve the program so we can better assist our policyholders during the inspection process. As part of that commitment, Citizens is announcing a comprehensive program enhancement which includes the following enhancements:

- **Better Communication:** Citizens is launching a broad-based communications initiative aimed at better educating policyholders and agents about the inspection process, credit-eligible mitigation features and the types of documentation needed to qualify for mitigation credits. This will include web based and direct mail educational materials and visual aids to help policyholders and agents identify mitigation features and information that will help them better protect their homes from storms.
- **Second Inspection and Attic Access Issues:** If requested, Citizens will provide a follow-up inspection free of charge for policyholders who upgrade their home's features within 12 months of an initial Citizens inspection or who disagree with inspection findings. These follow-up inspections will also be provided for policyholders whose credits are removed due to lack of attic access and later are able to make access available. In

Carlos A. Lacasa, Chairman, Miami-Dade County
Nancy Baily, Vice Chair, Hillsborough County • Carol Everhart, Pinellas County • Chris Gardner, Orange County
Don Glisson, Jr., Duval County • Tom Lynch, Palm Beach County • John Rollins, Alachua County
John Wortman, St. Johns County • Barry Gilway, President/CEO and Executive Director

addition, Citizens will suspend the removal of credits for a minimum of one year when the inspector is unable to gain access to the attic for any reason.

- **Enhanced Dispute Resolution Process:** Citizens is enhancing the dispute resolution process to increase transparency and better educate policyholders and agents about their options for disputing inspection findings. Policyholders wishing to dispute their re-inspection should contact their agent, or call Citizens at 1-888-685-1555.

In addition, other opportunities to further enhance the program will be presented to the Board of Governors at its September meeting.

Citizens is committed to ensuring that our policyholders receive all the mitigation credits for which their homes qualify. We understand that effective and open communication is the key to achieving that goal.

“Improving how we communicate our programs, initiatives and goals is at the core of Citizens’ plans moving forward,” said Citizens’ President Barry Gilway. “We want our customers and the people of Florida to understand the decisions we make and the impacts those decisions will have on their insurance premiums and potential for additional storm-related assessments.”

Citizens believes by improving our dispute process, providing additional resources to conduct follow-up inspections, and providing easy to understand educational materials about mitigation credits, policyholders will be equipped to make better informed decisions which will save them money while also protecting their homes and families in the event of a storm.

“Ultimately, we want policyholders to know that the inspection program is about helping them make their homes safer, not about removing credits,” said Gilway.

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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.