
Citizens Property Insurance Corporation

CITIZENS 101

Citizens Property Insurance Corporation-Who are we?

- § Citizens Property Insurance Corporation (“Citizens”) is a Florida government entity established in 2002 principally to provide property insurance for those unable to procure it in the voluntary market.**

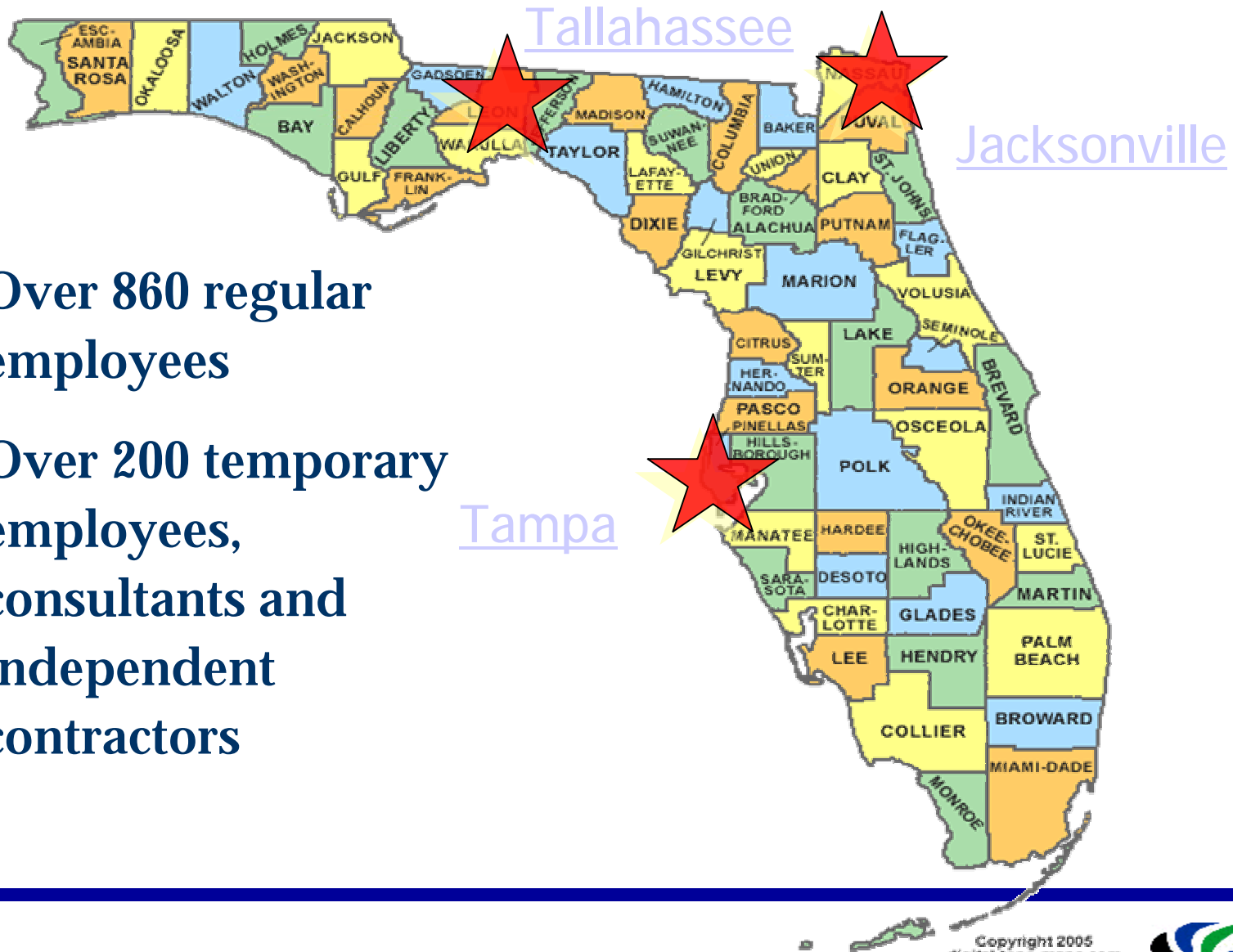
- § Citizens is not a traditional insurance company.**

- § Citizens is:**
 - § An integral part of the State of Florida**
 - § A not for profit corporation created by the legislature**
 - § Accountable to the legislature, cabinet and the people of Florida**

- § Citizens is currently the largest property insurer in Florida with 1.3 million policies and coverage for over \$434 billion of insured property, representing over 30% of the residential market in the State**

- § Citizens must have the highest service standards in the state**

Citizens Property Insurance Corporation-Where are we?



- Over 860 regular employees
- Over 200 temporary employees, consultants and independent contractors

Citizens Coverages

Citizens writes the following types of coverages:

- **Personal Residential - Multi-peril policies**
 - Homeowners, mobile homeowners, dwelling fire, tenants, condominium unit owners and similar policies.
- **Commercial Residential - Multi-peril policies**
 - Condominium association, apartment building and homeowners association policies.
- **Wind-only policies**
 - Personal lines wind-only policies, commercial residential wind-only policies and commercial non-residential wind only policies issued in eligible areas.

Citizens Culture – We are unique!

- **Public purpose**
- **Public accountability**
- **Public scrutiny**
- **Public records**

Citizens Culture – We are committed to service!

Our uniqueness and commitment to service is reflected in our:

- Vision**
- Mission**
- Values**

Citizens Vision

We are...

- **Responsive stewards of the public trust**
- **Setting the standard for superior customer service and operational efficiencies**
- **Recognized as an important insurance safety net for Floridians**
- **Respected as a valuable partner in protecting Florida's economic health**

Citizens Mission

To efficiently provide property insurance protection in Florida to those unable to obtain coverage in the private market, as directed by the legislature.

Quality customer service is our priority.

Claims Mission

Citizens claims is a customer focused organization intent on delivering fast, fair, honest and accurate claims service. We continuously strive to be efficient, dynamic and committed to managing claim costs, while adhering to the highest ethical standards.

Citizens Corporate Values

In accomplishing our mission, we embrace the following values:

- Public Service
- Performance
- Integrity
- Accountability
- Adaptability
- Respect
- Diversity

Your Role at Citizens

- **Independent Contractor and Business Partner**
- **Customer focused**
- **Accountable**
- **Performance Oriented**



Citizens... Working for you

Our Values

Public Service

Performance

Integrity

Accountability

Adaptability

Respect

Diversity

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Claims Department Mission Statement

Citizens claims is a customer focused organization intent on delivering fast, fair, honest and accurate claims service. We continuously strive to be efficient, dynamic and committed to managing claim costs, while adhering to the highest ethical standards.