

# Presentation to Citizens Task Force

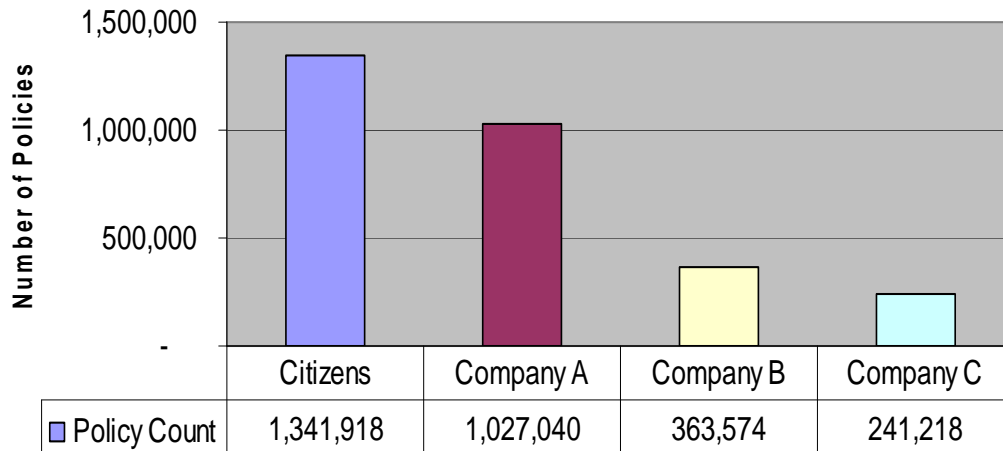
February 1, 2008

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Florida Department of Financial Services  
Division of Consumer Services



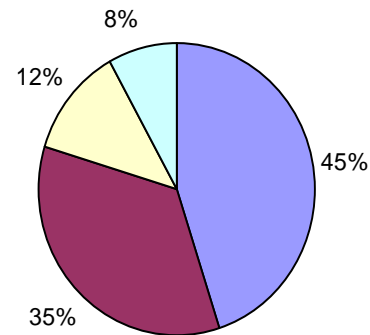
### Policy Count Comparison as of 9/30/2007



	Citizens	Company A	Company B	Company C
Policy Count	1,341,918	1,027,040	363,574	241,218

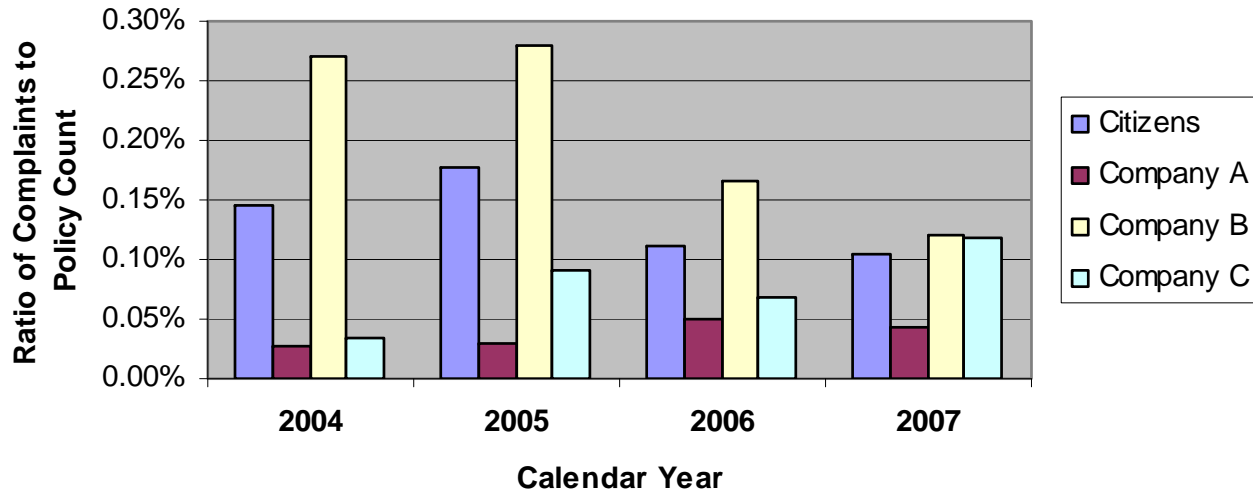
Company

### Market Share Based on Policy Counts as of 9/30/2007

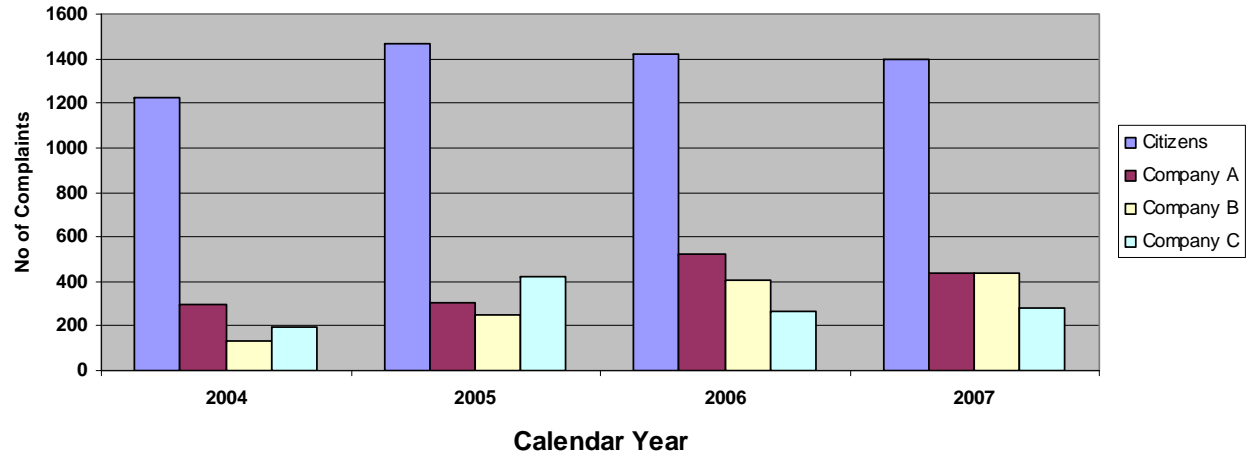


■ Citizens
■ Company A
■ Company B
■ Company C

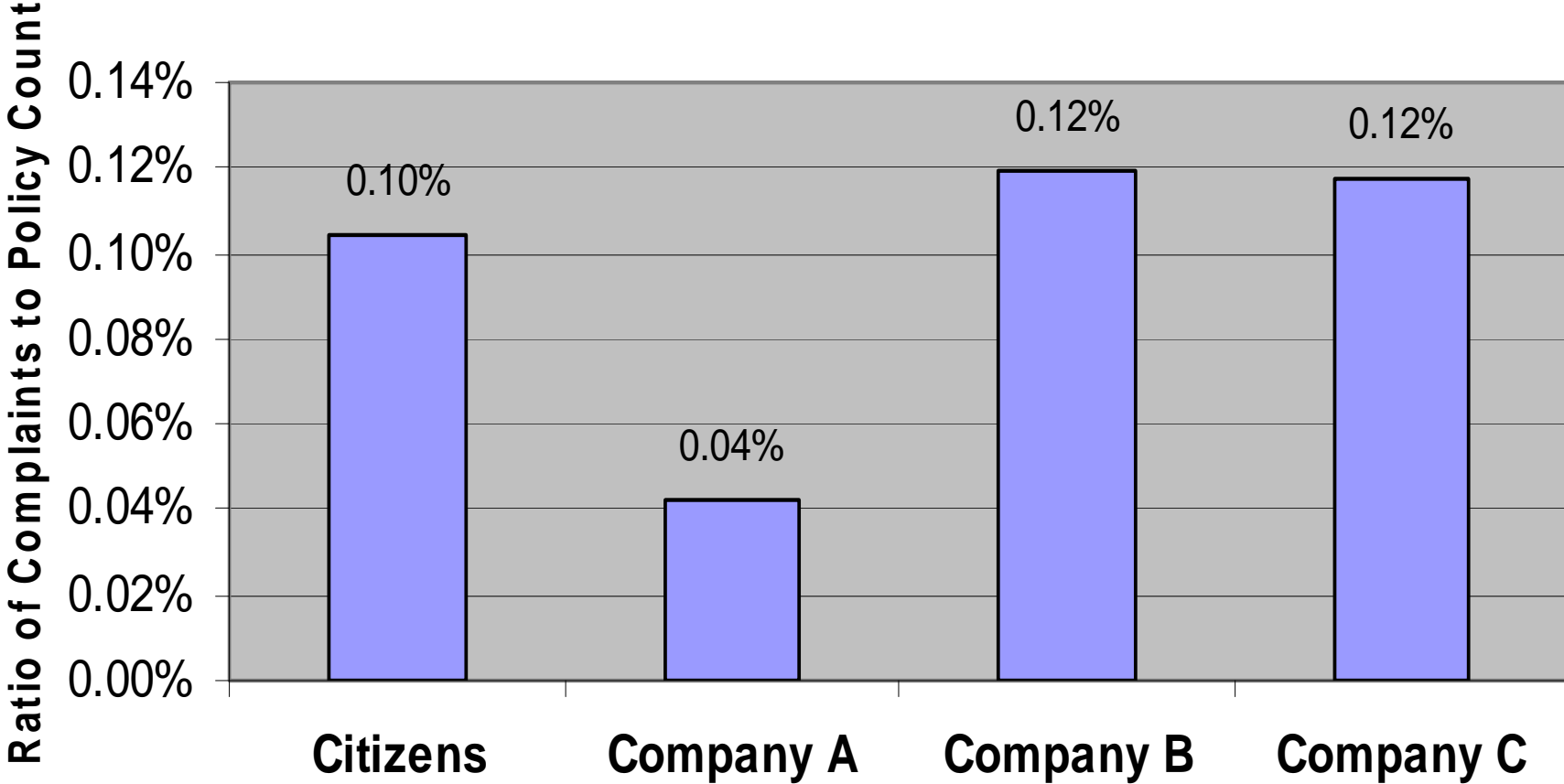
## Complaint Ratio by Year

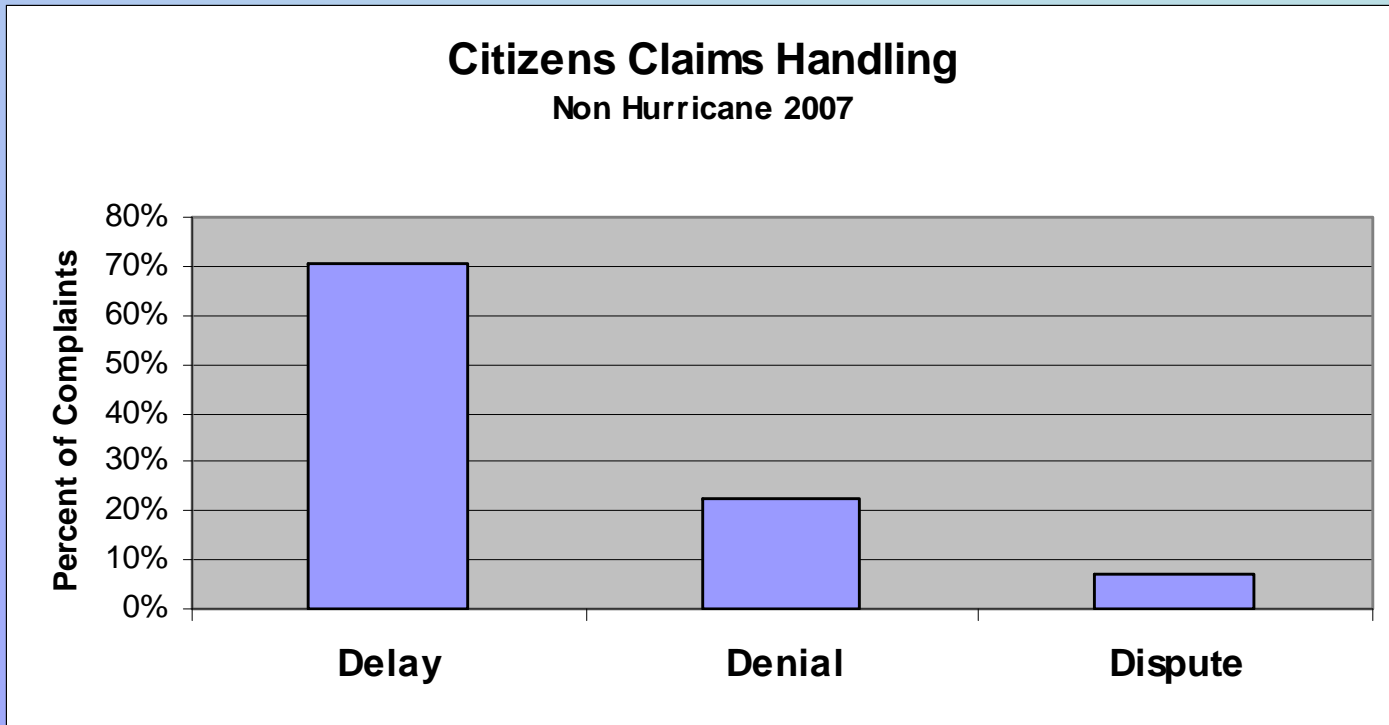


## Complaints Non Hurricane 2004 - 2007 Calendar Year



# 2007 Complaint Ratio





Of the 1,398 complaints taken in 2007, 595 or 43% were claim related

Of the claim related complaints, 418 or 70% dealt with a delay somewhere in the process

Delay of Claim comparison - Company A = 62%, Company B = 78% and Company C = 60%

# Recommendations In Reducing Delay Concerns

- From the time the claim is filed, ensure the policy holder understands the steps necessary to complete the claims process and is provided a realistic timeframe for each step.
- Provide the policy holder with a name and phone number of a customer representative. This representative should have updated claims information and understand the Citizens claims process.
- Communicate as frequently as possible with the policy holder as their claim moves through the process.