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 20 YEARS AFTER HURRICANE ANDREW

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Can Citizens Property handle Andrew-like storm?

Despite claims of financial instability, Citizens Property Insurance Corp. has enough money to withstand a repeat of Hurricane Andrew. But getting claims paid could be a nightmare for property owners.



Kevin Roth holding his dulcimer, is a policyholder with Citizens Insurance. In background is his screened-in porch at his home in Oakland Park. The porch is no longer insured by Citizens. CHARLES TRAINOR JR / MIAMI HERALD STAFF

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BY TOLUSE OLORUNNIPA
 HERALD/TIMES TALLAHASSEE BUREAU

[« Previous](#) | [Page 3 of 3](#)

Citizens has denied the allegations, stating that the software helps to “establish appropriate coverage amounts.” The state-run insurer is fighting the lawsuit.

It is one of thousands of lawsuits Citizens is currently involved in, as the insurer has become increasingly litigious in recent years.

For homeowners who are struck by a major storm, they may find that the path to receiving compensation from Citizens runs through the courthouse.

Lawsuits over denied insurance claims at Citizens have increased by more than 500 percent since 2008, even though no hurricanes have hit the state during that time.

Rep. Frank Artiles, R-Miami, said Citizens is spending millions of dollars each year fighting homeowners' claims as part of a strategic maneuver to reduce the amount of money it spends repairing homes.

“I have examples of cases that have cost Citizens \$360,000 in attorneys' fees, when the dispute was \$30,000,” Artiles said, adding that some homeowners have to endure lengthy legal battles before they can repair their homes.


Company spokesperson Christine Ashburn said the rise in lawsuits can be attributed to the increase in Citizens' size and a jump in incoming claims.

Citizens has amassed an army of lawyers not only to fight disputed claims, but also to combat the growing problem of insurance fraud.

Since Andrew, Florida's reputation as a hotbed for homeowner fraud and insurance fraud has grown considerably, and scammers have learned new methods for profiting from natural disasters and economic tragedy.

Citizens says it has lost hundreds of millions of dollars to fraudulent claims for sinkholes and other loss categories in recent years.

Experts say a repeat of Andrew could unleash a cottage industry of tricksters looking to exploit vulnerable homeowners and Citizens through fraudulent means.

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More than 700,000 of Citizens' 1.4 million policyholders are receiving discounts for taking extra measures to shore up their homes against hurricanes.

"We put on a stronger roof" after Andrew, said Zbik. "My wife and I went out and bought the hurricane shutters and we have them sitting in our garage."

But even stronger building codes and fortification efforts have become a source of frustration for many Citizens policyholders. More than 175,000 homeowners have seen their wind-mitigation discounts stripped as a part of a massive reinspection program launched by Citizens. And several homeowners in regions with strong building codes (like Monroe County) believe Citizens does not adequately reward them for building hurricane-resistant homes.

After seven years without a major storm, many homeowners have not been as vigilant about planning for the next hurricane, and the insurance complexities that could follow.

For Zbik, who recalls Aug. 24, 1992, like any other major life event, the prospect of the next Hurricane Andrew is ever-present. "It's not a matter of if," he said. "It's when."

Toluse Olorunnipa can be reached at tolorunnipa@MiamiHerald.com and on Twitter [@ToluseO](https://twitter.com/ToluseO).

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