

Circular LCPIC 2008-02

**LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION
HURRICANE REPORTING PROCEDURES¹**

August 28, 2008

The information and procedures in this circular fully replaces and supersedes any information and procedures contained within LCPIC Circular 2005-07, dated October 15, 2005 and Circular 2005-05, dated September 20, 2005.

In an ongoing effort to improve our handling of hurricane-related claims, we have reviewed and revised our procedures related to the processing of hurricane-related claims. These revised procedures should aid the public in reporting their claim and understanding the claim process.

Reporting Your Claim

To make a claim under your policy, you have several options:

1. Contact your assigned Service Provider. Your assigned Service Provider is noted on your policy declarations page. LCPIC has three Service Providers. Their contact information is:

Bankers Insurance Group
P.O. Box 1434
Metairie, LA 70004
800-973-4953
877-657-6525 FAX

First Premium Insurance Group
190 New Camellia Blvd.
Covington, LA 70433
888-741-0088
985-892-4282 FAX

MacNeill Group, Inc.
P.O. Box 82630
Baton Rouge, LA 7088-2630
866-635-4722
225-610-1200
877-527-4244 FAX

2. Contact the agent that provided you with your Citizens' policy.

3. Contact Citizens directly at:

Phone: 888-568-6455
Fax: 225-928-3090
Address: P.O. Box 14892, Baton Rouge, La. 70808
Website: www.lacitizens.com

In making your claim, please try to have the following information available:

1. Policy number(s)
2. Location address(es)
3. Your current contact information, including, if possible: phone numbers, fax numbers, email addresses
4. Information about other coverage (e.g. flood policy information)
5. The name and telephone number of someone who will always be able to reach you.

This information will greatly assist us in processing your claim.

Please also avoid making your claim more than once. When you make your claim more than once, it takes longer for Citizens to verify it, thereby greatly slowing down the claims process for you as well as other policyholders.

Claims Process

Once you make your claim, we will do the following:

1. Assign it to an independent adjuster who will contact the insured regarding scheduling an inspection. Please be aware that attempts to contact you may be hindered, if not made impossible, by lack of telephone, cellular, and internet service. In addition, the independent adjuster **will not** make appointments for inspections in any areas that are restricted by any civil authority until such restrictions are lifted.
2. During the inspection, the independent adjuster will neither interpret your policy, nor advise as to the value of your claim. The independent adjuster will also not comment on any other part of the claims process.
3. Once the inspection is completed, a report will be provided to your assigned Service Providers for review.
4. Once the report is reviewed, your assigned Service Provider will send you a written letter regarding your claim and potential payment. The name and contact information for the handling examiner will be on this letter.
5. If payment is to be made, your assigned Service Provider will request a check, which will be mailed directly from Citizens.
6. Any questions about your claim should be discussed directly with your assigned Service Provider.

ⁱ The information and procedures contained within this Circular are provided for informational purposes only. The information and procedures contained within this Circular should not be construed as a admission of coverage or a waiver of any exclusions available under any policyholder's policy of insurance. Further, the information and procedures contained within this Circular should not be considered to be an admission of any kind that could be used in a court of law for any purpose.