

# Managed Repair Update

Market Accountability Advisory  
Committee Meeting

June 23, 2021



# Product Changes For Managed Repair

- Effective 8-01-2018
- Placed a sublimit on Non Weather Water claims
  - \$10,000 sublimit
  - \$3,000 limit placed on vendor services hired by the policyholder and included in the \$10,000 sublimit
- Inclusion into the Managed Repair Program removes the sublimit and returns the limit of insurance to the full Coverage A limit

# Citizens Managed Repair Program

- Applies to Non Weather Water claims only
- Two distinct components
  - EWRS (Emergency Services) is offered to EVERY policyholder at First Notice of Loss
    - Service is free, regardless if loss is covered or not
  - MRP (Permanent Repairs) is offered to EVERY policyholder by the adjuster during the inspection

# Adoption Rates For Managed Repair Program

Year	# Claims Reported	# Claims Eligible	# Offered EWRS	# Accepted EWRS	% Accepted EWRS	# Accepted MRP	% Accepted MRP
2019	10,917	7,426	7,311	2,650	36.2%	1,782	24.0%
2020	12,945	9,021	8,821	3,412	38.7%	2,968	32.9%
April YTD 2021	5,179	3,968	3,808	1,499	39.4%	975	24.6%

# Top 10 Counties – Emergency Services

County	2020
BROWARD	604
MIAMI-DADE	469
PINELLAS	398
HILLSBORO	216
PALM BEACH	211
PASCO	114
HERNANDO	101
BREVARD	40
ORANGE	33
SARASOTA	26

County	April YTD 2021
BROWARD	255
MIAMI-DADE	208
PINELLAS	152
PALM BEACH	71
HILLSBORO	64
PASCO	30
HERNANDO	29
BREVARD	19
ORANGE	13
SARASOTA	7

## Top 10 Counties – MRP

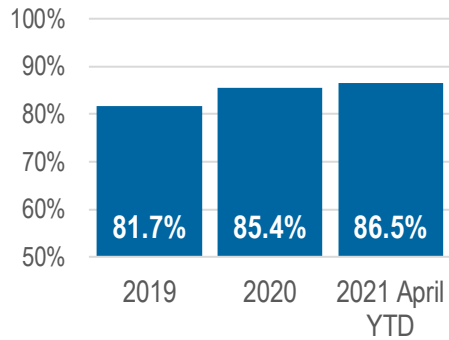
County	2020
BROWARD	328
PINELLAS	268
MIAMI-DADE	247
PALM BEACH	130
HILLSBOROUGH	103
PASCO	62
HERNANDO	60
BREVARD	17
ORANGE	17
CHARLOTTE	16

County	April YTD 2021
PINELLAS	96
BROWARD	53
MIAMI-DADE	37
PALM BEACH	35
HILLSBOROUGH	27
PASCO	15
HERNANDO	11
BREVARD	10
SARASOTA	6
CHARLOTTE	3

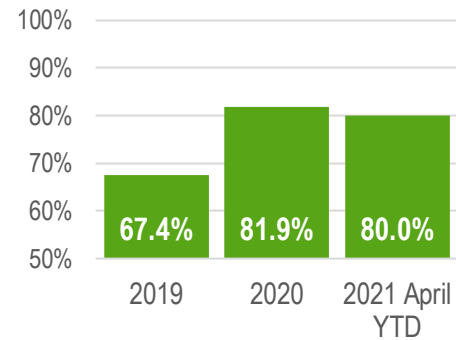
# Voice of the Customer

## Customer Satisfaction

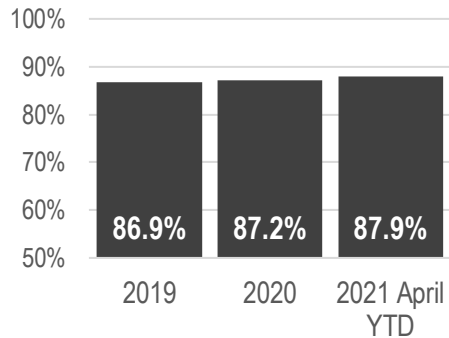
Overall Claim Experience



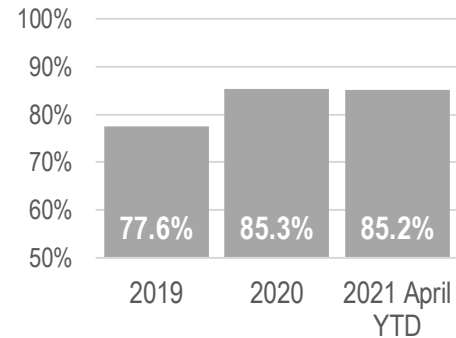
Would Reuse MRP



Avg. Citizens Score



Avg. Contractor Connection Score



# Policyholder Comments

“It was a very easy and convenient process for us. The adjusters were great and very responsive. There were not problems between the contractor and the adjusters. Citizens was reasonable and responsive and did not seem they were trying to short-change us.”

“Keep doing the same job your doing, it’s great. Citizens was professional from start to finish.”

“Citizens called every other week to make sure everything was ok, that was impressive.”

“The reason that influenced my decision to participate in the manage repair program was all in one process and the peace of mind.”

“I live in Miami, the fraud capital. I just wanted to fix the house I did not want money. The adjuster gave us the option of the manage repair program. We did not have to worry about anything; the contractor works directly with Citizens. That is just fantastic.”

“For hidden problems that surfaced, I would not have had the money to repair them. It was best for me to go through Citizens and get everything done correctly.”

“The claims experience was excellent. We had no idea what to do, but the people and the quality of the expectation was very good. Everyone was very kind to us.”

“We like the 5-year warranty that came with it and we did not have to interview contractors for estimates.”



# Customer Service Enhancements

- QA Field Re-inspectors visiting Contractor facilities
- Assigning all MRP claims to Citizens Staff adjusters
  - Re-inspect the loss with the contractor
  - Establish an agreed upon scope and estimate
  - Maintain contact with the policyholder during the duration of repairs
  - Act as a liaison between the contractor and policyholder for any disputes

# Increasing Managed Repair Adoption

- Raise Consumer Awareness
  - Review of all consumer facing opportunities to market MRP program
  - Deliver additional/improved messaging on MRP Program
- Raise Agency Awareness
  - Identify agencies with low levels of MRP Adoption, share best practices from agencies with high levels of MRP Adoption
- Enhance First Notice of Loss Talk Paths
  - Improve messaging delivered by FNOL Representative to better explain program featured and benefits

# Questions