

Consumer Services Committee Meeting Minutes

ACTION ITEM

New Contract

Contract Amendment

Other _____

CONSENT ITEM

Contract Amendment

Existing Contract Extension

Existing Contract Additional Spend

Previous Board Approval _____

Other _____

Action Items: Items requiring detailed explanation to the Board. When a requested action item is a day-to-day operational item or unanimously passed through committee it may be moved forward to the board on the Consent Index.

Move forward as Consent: This Action item is a day-to-day operational item, unanimously passed through committee or qualifies to be moved forward on the Consent Index.

Consent Items: Items not requiring detailed explanation to the Board of Governors. Consent items are contract extensions, amendments or additional spending authorities for items previously approved by the Board.

Item Description	Consumer Services Committee Meeting Minutes December 8, 2021
Purpose/Scope	Review of the December 8, 2021, Consumer Services Committee Meeting Minutes to provide opportunity for corrections and historical accuracy.
Contract ID	Title Contract number, if applicable Recommended vendor, if applicable
Budgeted Item	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Text
Procurement Method	Text
Contract Amount	Text
Contract Terms	Text

Consumer Services Committee Meeting Minutes

Committee Recommendation	<p>Staff proposes that the Consumer Services Committee review, and if approved recommend the Board of Governors:</p> <ul style="list-style-type: none"> a) Authorize the _____ contract with _____ for an initial term of _____, for an amount not to exceed _____, as set forth in this _____ Item; and b) Authorize staff to take any appropriate or necessary action consistent with this Action Item.
Board Recommendation from Committee	<p>If approved at its <u>date</u> meeting, the _____ Committee recommends that the Board of Governors:</p> <ul style="list-style-type: none"> a) Approve _____ for an initial term of _____, for an amount not to exceed _____, as set forth in this _____ Item; and b) Authorize staff to take any appropriate or necessary action consistent with this _____ Item.
Item Qualifies for Consent Index	<p>This _____ item is a day-to-day operational item, has unanimously passed through the _____ Committee or otherwise qualifies to be moved forward on the Consent Index.</p>
Board Recommendation (DOES NOT go through Committee)	<p>Citizens' Staff proposes that the Board of Governors:</p> <ul style="list-style-type: none"> a) Authorize the _____ item or _____ contract with _____ for an initial term of _____, for an amount not to exceed _____, as set forth in this _____ Item; and c) Authorize staff to take any appropriate or necessary action consistent with this _____ Item.
CONTACTS	<p>Christine Ashburn, Chief – Communications, Legislative & External Affairs</p>

CITIZENS PROPERTY INSURANCE CORPORATION

MINUTES OF THE CONSUMER SERVICES COMMITTEE MEETING
Wednesday, December 8, 2021

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Wednesday, December 8, 2021, 1:00 p.m. Eastern.

The following members of the Consumer Services Committee were present telephonically.

Jillian Hasner, Chair
Reynolds Henderson
Greg Rokeh
Phil Zelman
Christine Ashburn *staff*
Jeremy Pope *staff*

1. Approval of Prior Meeting's Minutes (December 8, 2021)

Chair Jillian Hasner: I'm Jillian Hasner, Chair of the Consumer Services Committee, I want to welcome everyone to the December Consumer Services Committee meeting of Citizens Property Insurance and, first, I just want to say that it is great to be here attending our last meeting of 2021 with hurricane season behind us. Florida didn't experience a catastrophic weather event, so this should be fast meeting. We've got a rather short agenda, but I do want to thank everybody for attending today, and thanks Barbara for kicking us off with roll call and glad we have a quorum.

We're going to start off today with approval of our prior meeting minutes from the September committee meeting so if there is anyone who would like to make a motion to approve the September Consumer Services Committee meeting minutes, let's entertain that motion.

Gov Reynolds Henderson: Governor Reynolds Henderson, I move.

Chair Jillian Hasner: Do I have a second?

Greg Rokeh: Greg Rokeh, second.

Chair Jillian Hasner: All in favor?

Committee: Aye.

Chair Jillian Hasner: Motion carries, thank you.

We'll dive right in; next we have a presentation from Jeremy Pope. I'd like to recognize Jeremy, Vice President of Customer Experience and an update on Citizens Live Chat, Jeremy.

2. Live Chat Update

Jeremy Pope: Thank you Chair Hasner and good afternoon to you and the fellow committee members. For the record my name is Jeremy Pope Vice President of Customer Experience, and I do not have any action items to present today. But I do have a brief update for the Committee on a consumer project. During our last committee meeting in September Tasha requested an update on Live Chat, our Live Chat pilot, and at the time we were not even 90 days into the pilot so today I want to provide a more comprehensive update for awareness purposes for the committee.

Before I jump into today's material, I do want to share some backgrounds, you know the reasons why we decided to even explore live chat at all. A couple of reasons, one as you guys are fully aware, you know we have significant organizational challenge this year and continue to have it, as you know, dealing with the growth.

So, for us anything that can drive efficiencies and improve our capacity as an organization specifically operationally, we are laser focused on. So, for us we're looking at Live Chat it typically has a lower cost to serve compared to answering telephone calls for the most part, and then a lot of times if designed appropriately, Live Chat can actually serve multiple customers at once if it's designed and set up correctly. So, for us, we felt that there's a potential here to reducing costs overall and increase our capacity as an organization. Also, if we were to move forward with a Live Chat solution long term it's an additional, anything with consumer choice we're always trying to elevate where we can. We know we may potentially have consumers out there that prefer a live chat servicing channel, as opposed to traditional means, such as phone and email so that was another reason.

And lastly, and, quite frankly, this technology was laying around the office and, in all seriousness, we discovered that our one of our core enterprise telephony systems we use today already included some very, very basic live chat functionality. So granted, there are some significant limitations, with the technology we use for the pilot, we didn't need to purchase anything at all, and there was overall minimal development to go live with this pilot.

So overall we felt it was it was best and fiscally prudent to test out the existing functionality we already had in house, to get our feet wet with the new servicing channel and learn as much customer and operational intelligence, as we could before potentially investing in a long-term solution, and that's assuming that we deem the pilot a success.

I just want to provide some background before I dig into some of the specifics, with the pilot. On slide two that you see on your screen right now, shows that we launched this pilot on June 17 of this year with what I would say, limited servicing hours, from nine to four initially. We kept the scope very, very tight and it was essentially focused on helping support our self-service channel, specifically the myPolicy application, which is our customer portal and also to assist consumers with any type of website navigation as appropriate, to be able to direct them to the appropriate resources that we already have on our website. Next slide.

Slide three this just gives you essentially there were four opportunities or four areas of entry, if you will, as far as how the consumer can interact with our Live Chat pilot, and this is live today. Three of them are what we consider reactive, so this is where the policyholder or the consumer would actually need to click for live chat servicing. And if you notice on the in the highlighted sections and you probably have seen this similar design on other websites, it's listed there on the side for the consumer to click. That's the reactionary or the reactive component, how consumers can engage in the pilot.

The last one is the proactive one, and this is specifically when they are trying to register for our customer portal. And what we were able to set up through this pilot was after two failed attempts, where the consumer was trying to register, we have a live chat box that literally pops out and tries to assist and offer assistance to the policyholder. So, the whole point there was to bridge that gap where there could be some confusion or the consumer may need some assistance and be able to close the transaction, if you will, and get them completely registered.

The other three components, we have them listed on the website where are, where we have information regarding our portal. Also, if a customer is on the page where they're looking to either read about or make an online payment, again a self-service option that we offer, the live chat is there for the consumer to seek assistance and then also on the registration screen itself. So, if they don't understand a question or something like that they could actually reach out for assistance. And again, those are the reactive components. And then, as I mentioned, we had that proactive piece, where we were reaching out to the consumer if we noticed that they're having multiple failed attempts, to try to help them as quickly as possible. Next slide.

This is really what, once the live chat option is activated, the consumer has to fill out some information for us. So, we have their, if they're from a reactive perspective, they're seeking live chat assistance, they give us their phone number, they give us their policy number and then there's a drop-down box. And again, you see in yellow at the very bottom, the scope of the pilot is really around website navigation and then assisting them with the myPolicy application.

But all the other ones we listed there intentionally because through this pilot we're trying to gain some consumer intelligence as well. What are some other servicing needs that our consumers may have, should we roll this out long term? So again, that's just really to help us from a long-term perspective, if they do select what we would consider an out-of-scope services servicing requests, we do direct them to the appropriate channel. In many cases it's redirecting them once again back to our portal that we have. But we also list the phone number if it's clickable for them to call us, whether it be filing a claim or for general servicing. Next slide.

We are looking at numerous analytics as part of this this pilot. So, some of the things that we're capturing, obviously, the number of visits, the landings on each page, where we have live chat deployed, we're looking at the clicks of live chat link to actually initiate the session versus, or what I should say is the proactive component versus the reactive component. I'm just trying to look at that activity so again, we can see what would make sense long term, should we deploy the solution. And then also, as I mentioned we're looking at topics that are out of scope but also looking at where we may potentially be able to expand the servicing long term, based on what consumers are asking for today.

We're looking at hourly website traffic as well, again trying to make sure that if we do roll this out, we're staffed appropriately. Again, we have some limitations. Today we're not able to necessarily facilitate multiple chats at once with a customer service representative. You know there's a lot of solutions out there that you can do that. But this has at least given us an idea of what the overall volume looks like, some good assumptions. So again, we put our best foot forward should we deploy this solution long term.

Next slide.

This is what the policyholder would see and again it's pretty basic. On the left-hand side and we work with our CLEA team with some branding in there as well. But again, it's really a generic box that they would see,

very easy to use, from a consumer's perspective. We haven't received any feedback that it's difficult to use whatsoever.

And then there's a staff view. Not as pretty. But it definitely serves the function of what we are attempting to do here from a pilot perspective. So, I just want to show some screenshots to the committee for awareness purposes. Next slide.

And then anytime we complete a live chat session we do offer a survey to the consumer. And again, it's part of that consumer intelligence component. We're trying to capture as much feedback as possible.

We have found that the, again you'll see some statistics in a moment, not a lot of surveys that we received back. And that's okay, you can go to the next slide. There's not a tremendous amount of surveys. Thirty-one surveys since the pilot has actually been launched. I think there were three total what I would say dissatisfied surveys. Some of the feedback was interesting. We didn't have any feedback on one, but one was interesting, it was the messaging was too canned. And this was messaging that we were using with live customer service representatives, so that was helpful for us. And we message in the language of the very beginning of the pilot. So, things like that may sound pretty trivial but we put all that, together, to make sure from a long-term perspective again that when we set this up its consumer centric and makes sense. And ultimately, you know, service channels such as live chat would actually be used by the consumer, whose value add.

You'll notice that we've had a total on the very bottom of this chart. 722 Live Chats. So again, this is not significant volume and we have not advertised this intentionally and we have placed this only on a couple of portions of our website, as mentioned. But what I think is interesting, what we have found, 439 of those chats have actually led to the policyholder being registered through the, for the portal.

So that in itself we've been pretty pleased with. And that is a combination of policyholders that have had multiple failed attempts trying to sign up and then ones that were just on the self-service page reading about it. And we were able to help them bridge that gap, if you will, get them signed up for the portal. So, from our perspective we've been very pleased with that, and I just wanted to point that out, to the Committee. Next slide.

So next steps, we're extending the pilot through March, because the activity has been rather low. Because we want to gather some additional intelligence and then again have the appropriate time to build a business case for us to determine if this is something we want to do long term.

We are going to be looking at over the next, in fact we're already looking at it right now ahead of March, we're looking at additional entry points on our website, to be able to promote live chat so one of the ones that we're looking at is like on the contact us section of our website, because that is high traffic.

We're also looking to expand the scope to include billing questions, document requests, and providing agent contact information. And also questions with existing claims that have come in, because that is, those have been the topics that had been requested the most, so that has helped us. So again, we want to get some additional intelligence by expanding the pilot a little bit.

We're going to expand the hours a little bit by an additional hour, aligning it with other carriers in the market. I will say you know we did an environmental scan, if you will, across the various Florida domestic carriers and who offers live chat. And honestly, it's rather low. There's about 7% of carriers that offer live chat. Most of them, it's tied to sales as you can imagine, that's not our goal. So, from our perspective there's

not a, there's a lot of industry information and best practices out there with live chat as a whole, but we attempted to really hone in on Florida, to see if there's any additional best practices, we can get from some of our partners throughout the state. And we continue to continue those conversations, where we can. We're also, you know there's a lot of information that we're looking at potentially long term where we could incorporate chat bots and artificial intelligence in a solution like this long term to really again drive that efficiency and again improve our capacity as an organization. So, I just wanted to mention that.

And then last thing is additional promotional the survey. We're looking to make the consumer aware up front there'll be a survey, at the very end, to see if that has any uptick in the number of surveys that we're receiving. We run into some pop ups, pop up browser issues and things like that, as to why some folks have not on there end, why they have not received a survey. So again, we're just changing some things up in the pilot. And that's the whole purpose, to learn. So, we put our best foot forward long term.

I will tell you that, once we have our business case, and if we, you know, this proves to be value add we are going to sit tight, even though that the technology that we have currently is not something that would be ideal for us long term. We currently have a solicitation out there it's a communication unified communications and service solicitation out there. That is scheduled to go to the board in June. And the reason we want to kind of sit and see what happens with that is part of that solicitation includes call center software and today's call center software, a lot of it, their live chat software is part of the package. So, we want to really you know step back and see if that's something that we're going to potentially receive and if so, again, it would be the same situation we wouldn't necessarily be going out to market for an additional purchase, we would be maximizing existing technology.

So, I just wanted to make the committee aware of that. And we'll provide updates as we, you know as we progress in this space in the future for sure.

And the only other thing, that concludes my live chat update, Chair Hasner. I did just want to mention to the committee, for the March meeting, we do have our annual update on the consumer operations still be a comprehensive update that we have scheduled to provide to the committee, but I'd be remiss if I just didn't thank our internal staff this year. With all the growth that we've experienced just for you know their continued focus on our consumers, with everything that we do they really have done a great job with a substantial amount of PIF growth and also staffing as well throughout the year. So, I just want to express our appreciation to all of them as well. With that, Chair Hasner, that concludes my update. I'll be happy to answer any questions the committee may have.

Chair Jillian Hasner: Anyone have any questions?

Greg Rokeh: Yeah, this is Greg Rokeh I've got a question. As far as staffing, can you give us an idea how many folks you've got working on the consumer side there?

Jeremy Pope: And Greg when you say the consumer side, within the entire consumer and policy services division?

Greg Rokeh: Well, primarily on the on the communications portion.

Jeremy Pope: You broke up Greg, I'm sorry, on the which portion?

Greg Rokeh: On the communication side.

Jeremy Pope: On communication side. I'm going to refer to Christine because that, communications fall within her group. So, I'll let her answer that one for you.

Chair Jillian Hasner: Just.

Christine Ashburn: Let me I'm still muted, so sorry. I'm just, I'm on generator power and I texted Jeremy. We've lost power in Tallahassee for no reason. If you lose me, it's because the power comes back on, so I apologize if that happens. Greg, are you speaking specifically about the customer correspondence like complaint side or, which would be Jeremy's or.

Greg Rokeh: Well, I was primarily interested in, you know, on the call center staff and what kind of growth, there has been there and actually getting to try to get some ideas as far as actually numbers of people that you and what the growth has been.

Christine Ashburn: That's where I thought you might be headed and that's definitely Jeremy's, so I'll let him answer.

Jeremy Pope: I apologize, yes for sure. So, Greg we have, this year we're budgeted for 125 FTE within the consumer policy services division and that's very, that is various consumer operations. That includes staff in the call center, that includes staff that supports our customer correspondence team that Christine referenced, and also includes the staff that's supporting this pilot. Which, to be honest with you, we have about four individuals that are supporting the live chat pilot. Not full time, of course.

And in that 125, 80 of the FTE, if you will, are call center specific so.

Go ahead I'm sorry.

Barry Gilway: Yeah, that's the question Jeremy, I think.

Maybe a comment on the contingency staff also because only about 50% of the work is actually done in house, if you will, so that might be a good number for Mr. Rokeh, also.

Jeremy Pope: Yeah, good point, so we do outsource. From the call center specifically, 50% of our work is outsourced so again, the numbers I referenced are internal staff only.

So, our vendors, we have multiple vendors that serve, that support our program and that's anywhere, depends on seasonality, but anywhere from 40 to 60 additional FTE's support the Citizens account and have been supporting our account this year and continue to that continues to grow, as you can imagine, as we go into next year, based on the forecast and so forth, so.

Greg Rokeh: So, you're basically adjusting for the growth with you with the contract assistance as opposed to permanent staff?

Jeremy Pope: It's a mixture, it's both. So, as we add our staff internally, we're also expanding the footprint with our vendors as well. Overall, 50% of the call center work specifically is outsourced so we in source 50% of it.

Greg Rokeh: Thank you.

Jeremy Pope: You're welcome.

Chair Jillian Hasner: Any other questions.

Great! Alright well, we'll keep moving. And next up is a presentation by Christine Ashburn. Christine is going to give us an update. We've got legislative season or legislative session starting next month in January, so Christine is going to give us an update on that. So, Christine.

3. Legislative Update

Christine Ashburn: Thank you, thank you Chair Hasner. So yes, as you mentioned the session is early in 2022, which means we really had a short interim period. January 11 is the official start date, and we have concluded legislative interim committee meeting.

Earlier candidly than normal, which I think is a nice thing for the legislators to be able to be home with their families as we head into the holidays.

So, it's been a busy interim season, we did what I would call miss, quote unquote, one week really because there was a special session on Covid, so most of the focus in that week was on those issues and then so the insurance and banking and banking insurance committees, did not meet.

So, currently there are 900 general bills filed and not including local bills and claims bills or appropriations projects. As I mentioned in the MAAC meeting, on an average basis, Legislative Affairs usually tracks about 100 to 125 bills. Because remember, even though we track insurance we look at other things. We're a government entity. Things about ethics, maybe some workers comp. issues that could impact us, of course, generally. But also, specifically this year there's going to be Chair Hasner, as you know and we've talked about and fill your air down in South Florida, the changes related to the tragedy at Champlain Tower that could have insurance impact. We'll be watching all of those items.

There's also, of course, in an election year, which we have every two years for the House and Senate. This year though is reapportionment, redistricting as we call it to the census results that is required every 10 years. So, all 160 districts will be up for reelection, because all of the boundaries of those districts are being redrawn.

Additionally, there is an addition of one Congressional district in Florida. So, I do believe that will take some of the bandwidth for the legislature, as it always does.

You know it's really a member driven conversation, there are some lobbyist types that work in that space. For the most part though, special interests don't get as involved in that process. So, like we would never be involved in that but will take bandwidth as well, assuming it goes well or not, it could impact their ability or, kind of the timing, to get a lot more done maybe on some of our issues.

The budget shouldn't be an issue of course the legislature has to pass a balanced budget. And thanks to the great work of our state leaders, we are not looking at a budget deficit. Our economy has recovered, so I don't think the budget's going to be what I'll call a deterrent policy issue in any way like it could be in a year, where we're facing a deficit and they're having to make cuts, which of course it's so hard for them to have to do in certain spaces.

So just to kind of give you a rundown of what's been filed so far and what we expect to see happen related

to Citizens are those things impacting Citizens.

We do have what we call the insurance omnibus bill that has been filed by Senator Keith Perry out of Gainesville and Representative Tommy Gregory out of Bradenton. Those are kind of the cleanup issues. Many of the issues don't relate to us, but we do have one, what I'd call consumer focused issue in that bill that would allow for a little more flexibility for Citizen's staff and then you all as the Board, to look at our commercial residential coverages for wind only, as it relates to CAT fund coverage. And what I mean by that is, our language right now in our statute tracks an old CAT fund rule that said there were certain thresholds related to short term rentals. This again, not liability coverage, this is condo as it relates to usage of a condo building, but for wind only purposes. The CAT fund has since expanded their rules and been more flexible, because candidly hurricanes don't care if it's rented 10 times a year or 30 times a year right. They don't, it doesn't change the wind risk. So, it's not saying that we want to expand our offering but really just to give us the flexibility over time to match what the CAT fund is doing on their rules for commercial residential coverage.

Additionally, Senator Jeff Brandes out of St. Petersburg has filed senate bill 186. It's very similar to his bill from last year. Just as a reminder, create the tiered policyholder letter surcharge based on our policy count, so as we grow our policyholders would bear more of a share of the policyholder surcharge that is charged prior to the assessment on the non-Citizens policyholders. It defines the term primary residence for the purposes of Citizens. So, like your owner-occupied residents of Florida, the houses we all live in versus second homes and short-term rentals and those kinds of things. And in this bill, unlike last year where he was focusing on new business rates being uncapped for those what I call second homes; this year it really relates to renewal process and the Clearinghouse. And, as you know, Chair Hasner as a member of our Board, The Board actually, kind of our agenda actually goes further and suggests that, as opposed to just secondary residents having that 20% threshold for Clearinghouse renewal, we have agreed that we would like to see legislature consider a 20% renewal threshold which is zero today for renewal customers for everyone, through the Clearinghouse, just like you would have on new business.

It also, the bill allows for surplus lines carriers to participate in take outs and keep outs with what I would call more kind of bells and whistles around them acting more like an admitted carrier versus a surplus carrier.

And other than that, that's what's in that bill. So, on the non-filed for you know kind of conversation we've had some great conversations, both with Chairman Brandes, Chairman DiCeglie, Chairman Ingoglia of House Commerce, and others in both the House and Senate about our desire, our agenda. And there seems to be a lot of kind of interest or I think it's an easy-to-understand concept which is I jokingly say we shouldn't be the Hotel California right. So, if you come in an new business and the threshold is 20% Clearinghouse renewals should be the same. And for the de-pop, of course, right now, we can reject, we as consumers can reject all offers regardless of price, even if it's cheaper. Should we consider statutorily, should the legislature consider policy wise that we keep that that they even go to 20 and say okay you can't say we can't force you to take an offer, but we deem you ineligible. That seems to be resonating. Chairman Boyd in the Senate, Jim Boyd of Bradenton, who is the Banking and Insurance Chairman, has indicated very publicly, if he wants to do more in the property space he's indicated to us, and he thinks these are reasonable concepts for us to consider.

We are looking for some, we've got some members in the House that are willing to file and just looking to understand what the appetite is candidly between now and the holidays, of both the House and the Senate to take something else on, on property after we did such a big bill.

But I am cautiously optimistic that we will see either Senator Brandes' bill be the vehicle in the Senate or a different Citizens bill in the Senate with our concept. And then we hope to see, and I think there's good reason to believe we will see a Citizens Bill in the House that addresses some of the Boards issues that were raised at the September meeting.

Session ends March 11, so it will be a just after Christmas, we'll be up and running in a significant way.

As a reminder, we share with you all as committee and board members, a weekly update on everything going on each week during session. So, with that I'm happy to answer any questions on what we know so far.

Chair Jillian Hasner: Any questions for Christine. That was a lot. Thanks.

Christine Ashburn: Sorry, I should have put it on one slide, Chair.

Chair Jillian Hasner: Yes, our one slide rule.

Chair Jillian Hasner: Any questions?

Chair Jillian Hasner: Well, we look forward to legislative session. I'm sure you're looking forward to it as well. Alright, thanks Christine for that important update.

Christine Ashburn: Thank you.

4. New Business/Adjourn

Chair Jillian Hasner: And I think with that, unless we have any other questions comments or any new business to bring before the committee anyone have anything?

Going once, going twice, alright.

If there are no other comments questions or new business, then I would entertain a motion to adjourn.

Phil Zelman: Motion to adjourn.

Greg Rokeh: So, moved

Chair Jillian Hasner: Then we are adjourned, and I want to just thank everyone for being here and for your participation and I look forward to our next Consumer Services Committee meeting on March 2 at 12:30pm.

So, thanks for attending everyone and see you again in March. Have a great day, have a great holiday. Thank you.