

# Executive Summary

Committee Meeting, June 14, 2018

Board of Governors Meeting, June 20, 2018

## Managed Repair Program (MRP)

The coordinated messaging of [Call Citizens First](#) and [AOB education](#) has been effective in educating customers and stakeholders of the emerging water loss and repair issues facing the Florida insurance market. By encouraging customers and agents to make Citizens their first call when they have a potential claim, Citizens is able to guide customers through the claims process and partner for a successful resolution.

Citizens continues to strengthen the partnership between customers and company with the availability of the [emergency water removal and managed repair programs](#) for new and renewing Homeowners 3 – Special Form (CIT HO-3) and Dwelling Property 3 – Special Form (CIT DP-3) policy types. These programs are specifically designed to provide customer-focused claim service, ensure that thorough and timely repairs are made, and help stem the rising cost of water losses. Eligible policyholders have been able to participate since January 2018 on a voluntary basis. Policy type specific language changes go into effect on August 1, 2018, which affects payment for emergency measures and permanent repairs following a loss and encourages participation in the programs.

Initial communications efforts to increase awareness of the available programs focus on the benefits of using the free water removal services and the established contractor network for repairs. Information on coverage limits is also included in the event the customer opts to use their own contractor.

Additional messaging will provide an overview of the customer experience within the programs from claim filing through resolution. In order to ensure all eligible customers are made aware of their choice to participate in the programs and policy limits associated with going outside the network, a standalone letter will be sent along with a copy of the brochure on a monthly basis starting in August.

Citizens recently enhanced policyholder welcome emails that outline the programs available under specific policy forms. These emails are available to both new and renewal personal lines customers as a way to provide a reference to the coverages available. This messaging helps to educate customers on specific policy language which has been included to help provide additional guidance for claims reporting and emergency repairs. Information also included in this email prompts registration for myPolicy, how to identify potential assignment of benefits pitfalls and contact information for their agent.

As mentioned previously, new brochures delineating the programs and their inclusion in the claims process are under development. Current brochures will be revised to include program availability information as it applies to the covered topic. These brochures will be available in the [learning library](#) on the website and in print format for agents to order for their offices.

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Agency management is actively participating in notifying and training the agent community on the approved policy language changes and available programs. Assets are in development to assist agents at the point of sale for new policies to promote awareness of program availability. Training modules will be updated to include information specific to the MRP benefits and availability. Follow up messaging opportunities include association newsletter articles, Power Hour Q and A sessions, webinar events, Knowledge Base entries and bulletins.

Information will continue to be shared as more policies come on to the new form and are eligible for program participation. Messaging will also include reminders for customers and stakeholders to maintain awareness and vigilance in identifying potential fraud and abuse associated with AOB practices. These messages will be delivered through both social media and on Citizens' website.

An updated communications plan for MRP has been included with today's meeting materials for reference.