

# Executive Summary

Claims Committee Meeting, December 5, 2018  
Board of Governors Meeting, December 12, 2018

## Strategic Update

Jay Adams will deliver his report during the December 5, 2018 Claims Committee teleconference.

# Hurricane Michael Claims Update

Jay Adams

Chief Claims Officer

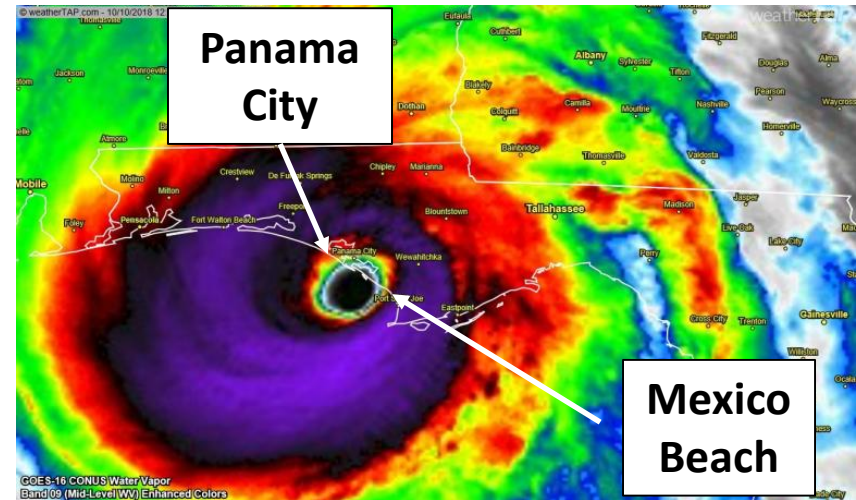


# Hurricane Michael Landfall



# Hurricane Michael Landfall Statistics

- First CAT 4 landfall in the Panhandle since 1851 when record keeping began
- Third strongest hurricane on record based on surface pressure of 919 mb
- Strongest hurricane to make a US landfall since Andrew in 1992
- 1 MPH from being a CAT 5 Hurricane on the Saffir-Simpson scale

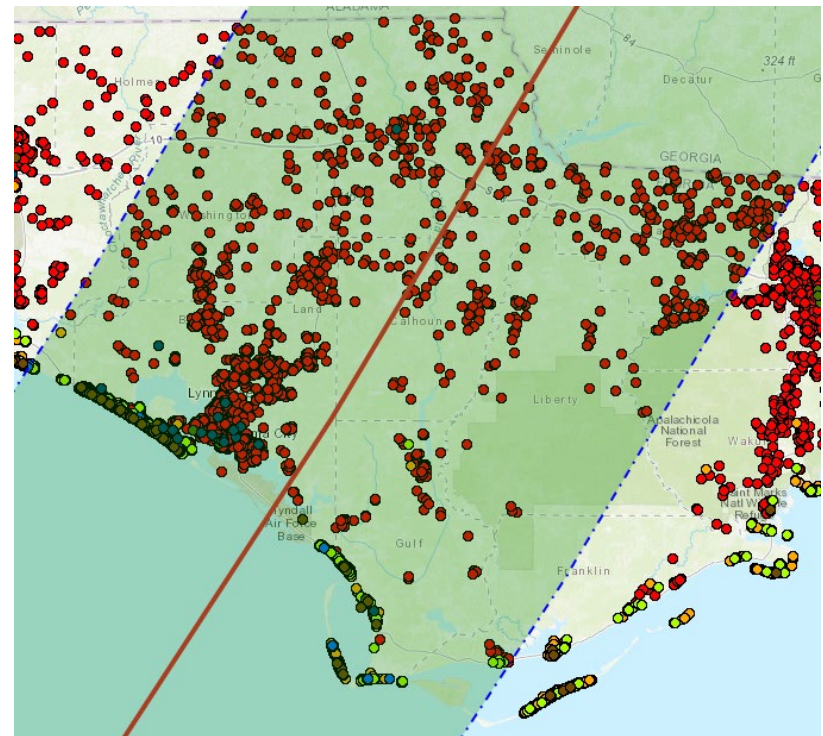


Saffir-Simpson Hurricane Wind Scale

Category	Wind Speed (mph)	Damage at Landfall	Storm Surge (feet)
1	74-95	Minimal	4-5
2	96-110	Moderate	6-8
3	111-130	Extensive	9-12
4	131-155	Extreme	13-18
5	Over 155	Catastrophic	19+

## Citizens GIS Tool

- Red line represents Michael's post landfall track as posted by the National Hurricane Center
- Highlighted area represents hurricane force winds
- Multi-colored dots represents Policies in Force
- Pre-event email messaging to all policyholders in the storm path





## National Insurance Crime Bureau (NICB) Aerial Imagery

### Pre-Event Imagery



### Post-Event Imagery



- Utilizing NICB Aerial Imagery
  - Hurricane force wind Policies in Force were extracted from Citizens GIS tool
  - Adjusters searched the NICB tool with all Policies in Force addresses for the coastal areas
  - Aerial imagery that showed a total loss or a slab/vacant lot were uploaded as claims into ClaimCenter
  - Adjusters prepared total loss packages within 24-48 hours to settle all of these claims with the policyholder

- Deployment of the Catastrophe Response Centers
  - Entire infrastructure was down from Panama City to Mexico Beach
  - Assisted the policyholder with reporting claims
  - Assisted the policyholder with advances on additional living expenses





- Call Center Outbound Calling Campaign
  - Claims volume seemed extremely low for the event and Citizens wanted to be customer centric to help with the reporting of claims
  - Hurricane force wind Policies in Force were extracted from Citizens GIS tool
  - Call Centers made outbound calls to the policyholder to see if they needed to report a claim
  - Voice mails were left with instructions on how to file a claim if needed when contact was not made

- Mobile Home Claims represents 50% of all claims received
  - Insured based on the value new at the time of manufacture as compared to a home that is valued at replacement cost
  - Policyholder may not be able to replace their mobile home for the insurance proceeds based on how they are valued

- MH Claims After a Hurricane brochure
- Educate mobile home policyholders of the claims process and provide an overview of the coverage available
- Brochure mailed to every mobile home policyholder that filed a claim



Experiencing a loss can be stressful and confusing. Reporting a claim should not be. Report your claim to Citizens at **866.411.2742** (available 24/7) or online via myPolicy at [www.citizensfla.com](http://www.citizensfla.com) as soon as you become aware of or suspect damage to your insured property.

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. When a catastrophe occurs, Citizens activates a team of managers, support staff and adjusters experienced in handling catastrophic events and the resulting damage claims.

If it is safe, protect your property from further damage and safeguard your home:

- Take photos or videos of damaged areas before making temporary repairs or removing items.
- Secure your property from further damage.
- Inventory damaged items and keep them in a safe place so the Citizens adjuster can inspect them.
- Keep receipts for additional living expenses and all repairs.
- Share your contact information with your agent and adjuster.
- While it's tempting to get repairs started right away, do not sign anything before consulting with Citizens or your agent.

This brochure is for informational purposes. In the event of any inconsistency between this brochure and your insurance policy, the terms of the insurance policy control.

Call Citizens First  
**866.411.2742**

Report your claim online via myPolicy at [citizensfla.com](http://citizensfla.com)

24 hours a day, seven days a week

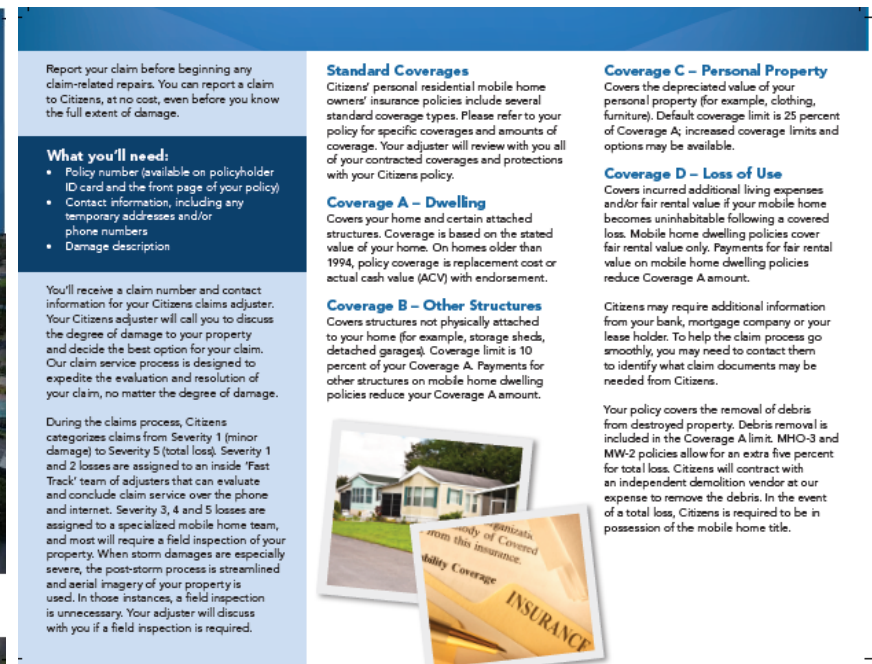
**Mobile Home Claims after a Hurricane**

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PROPERTY INSURANCE CORPORATION

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Report your claim before beginning any claim-related repairs. You can report a claim to Citizens, at no cost, even before you know the full extent of damage.

**What you'll need:**

- Policy number (available on policyholder ID card and the front page of your policy)
- Contact information, including any temporary addresses and/or phone numbers
- Damage description

You'll receive a claim number and contact information for your Citizens claims adjuster. Your Citizens adjuster will call you to discuss the degree of damage to your property and decide the best option for your claim. Our claim service process is designed to expedite the evaluation and resolution of your claim, no matter the degree of damage.

During the claims process, Citizens categorizes claims from Severity 1 (minor damage) to Severity 5 (total loss). Severity 1 and 2 losses are assigned to an inside 'Fast Track' team of adjusters that can evaluate and conclude claim service over the phone and internet. Severity 3, 4 and 5 losses are assigned to a specialized mobile home team, and most will require a field inspection of your property. When storm damages are especially severe, the post-storm process is streamlined and aerial imagery of your property is used. In those instances, a field inspection is unnecessary. Your adjuster will discuss with you if a field inspection is required.

**Standard Coverages**  
Citizens' personal residential mobile home owners' insurance policies include several standard coverage types. Please refer to your policy for specific coverages and amounts of coverage. Your adjuster will review with you all of your contracted coverages and protections with your Citizens policy.

**Coverage A – Dwelling**  
Covers your home and certain attached structures. Coverage is based on the stated value of your home. On homes older than 1994, policy coverage is replacement cost or actual cash value (ACV) with endorsement.

**Coverage B – Other Structures**  
Covers structures not physically attached to your home (for example, storage sheds, detached garages). Coverage limit is 10 percent of your Coverage A. Payments for other structures on mobile home dwelling policies reduce your Coverage A amount.

**Coverage C – Personal Property**  
Covers the depreciated value of your personal property (for example, clothing, furniture). Default coverage limit is 25 percent of Coverage A; increased coverage limits and options may be available.

**Coverage D – Loss of Use**  
Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. Mobile home dwelling policies cover fair rental value only. Payments for fair rental value on mobile home dwelling policies reduce Coverage A amount.


Citizens may require additional information from your bank, mortgage company or your lease holder. To help the claim process go smoothly, you may need to contact them to identify what claim documents may be needed from Citizens.

Your policy covers the removal of debris from destroyed property. Debris removal is included in the Coverage A limit. MHO-3 and MW-2 policies allow for an extra five percent for total loss. Citizens will contract with an independent demolition vendor at our expense to remove the debris. In the event of a total loss, Citizens is required to be in possession of the mobile home title.

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- New Mobile Home Replacements information
- Inquired with mobile home manufacturers and retailers making discounts available to those impacted by Hurricane Michael
- Document sent to every mobile home policyholder that filed a claim




301 W Bay Street, Suite 1300  
Jacksonville, Florida 32202  
www.citizensfla.com

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. To help make this process easier, Citizens has made inquiries to mobile home manufacturers and retailers who are making discounts and other incentives available for mobile or manufactured home purchases for those affected by Hurricane Michael.

Each retailer listed below has programs available as part of Hurricane Michael recovery efforts. Reach out to them directly to view inventory, pricing and availability.

The retailer information does not represent a comprehensive list of mobile home dealers/retailers or potential offers for purchase of mobile homes. It is provided as a courtesy and does not constitute a limitation in any manner on your options for purchasing a new mobile or manufactured home.

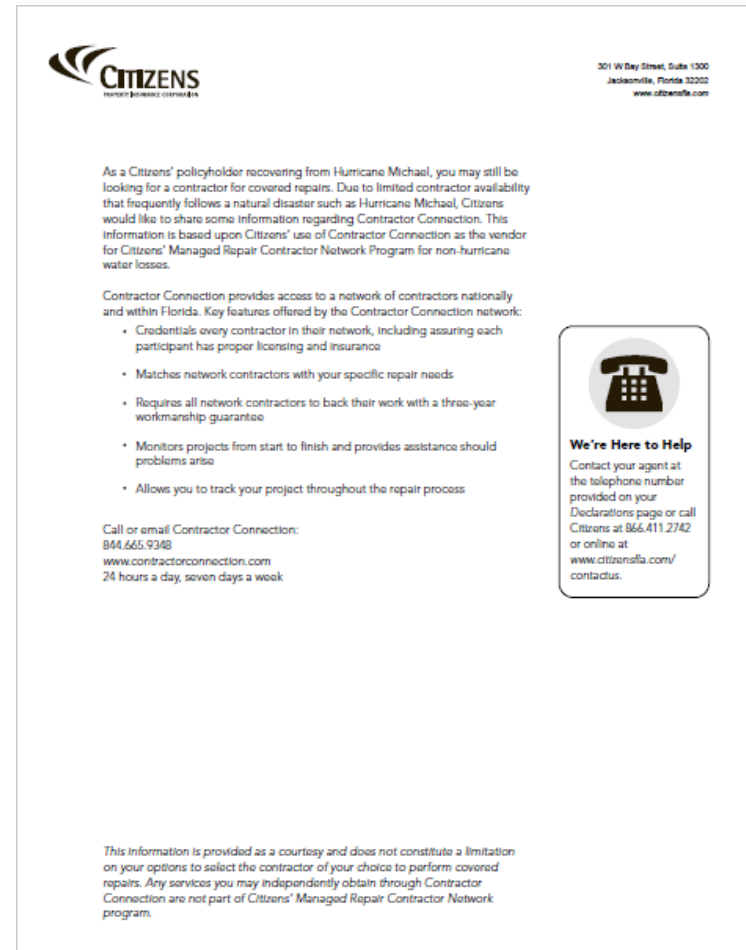
<p><b>ScotBilt Factory Outlet</b> www.scotbiltfactoryoutlet.com 3064 Brunswick Hwy Waycross GA 31503 912.250.5700</p> <p><b>Sanders Manufactured Housing</b> www.sandershousing.com 10300 Pensacola Blvd Pensacola FL 32534 850.474.0261</p> <p><b>Affordable Homes of Crestview</b> www.affordablehomescrestview.com 5250 S. Fordon Blvd/Hwy 85 Crestview FL 32536 850.398.5685</p> <p><b>Clayton Homes of Crestview</b> www.claytonhomesofcrestview.com 5208 South Fordon Crestview FL 32536 850.682.3344</p> <p><b>Clayton Homes of Tallahassee</b> www.claytonfl.com 2550 W. Tennessee Street Tallahassee FL 32304 850.576.2104</p>	<p>\$4,000-\$5,000 off retail*</p> <p>5% off retail*</p> <p>\$2,500 off Singles* \$5,000 off Doubles*</p> <p>10% off display models*</p> <p>Call for discount</p>
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**We're Here to Help**  
Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742 or online at [www.citizensfla.com/contactus](http://www.citizensfla.com/contactus).

Discount information provided by the retailer as of 10.19.18. For the most up-to-date list of retailers and recovery resources, visit [www.citizensfla.com/hurricanes](http://www.citizensfla.com/hurricanes).

- Crawford's Contractor Connection Consumer Direct program
- Additional contractors will deploy to the Panhandle from across Florida to assist our policyholders in the repair process
- Document sent to all residential homeowner policyholders who filed a claim



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301 W Bay Street, Suite 1300  
Jacksonville, Florida 32202  
www.citizensfla.com

As a Citizens' policyholder recovering from Hurricane Michael, you may still be looking for a contractor for covered repairs. Due to limited contractor availability that frequently follows a natural disaster such as Hurricane Michael, Citizens would like to share some information regarding Contractor Connection. This information is based upon Citizens' use of Contractor Connection as the vendor for Citizens' Managed Repair Contractor Network Program for non-hurricane water losses.

Contractor Connection provides access to a network of contractors nationally and within Florida. Key features offered by the Contractor Connection network:

- Credentials every contractor in their network, including assuring each participant has proper licensing and insurance
- Matches network contractors with your specific repair needs
- Requires all network contractors to back their work with a three-year workmanship guarantee
- Monitors projects from start to finish and provides assistance should problems arise
- Allows you to track your project throughout the repair process

Call or email Contractor Connection:  
844.665.9348  
www.contractorconnection.com  
24 hours a day, seven days a week

  
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This information is provided as a courtesy and does not constitute a limitation on your options to select the contractor of your choice to perform covered repairs. Any services you may independently obtain through Contractor Connection are not part of Citizens' Managed Repair Contractor Network program.



- **Why Contractor Connection?**
  - Credentials all contractors
  - Eliminates stress of obtaining multiple bids
  - 3 year workmanship warranty
  - Monitors project from start to finish
  - Allows the policyholder to track the project every step of the way



# Catastrophe Plan

Severity Code	Handling Team	Original Deployed Resources
Severity Code 1	Fast Track	15
Severity Code 2	Field Inspection Services	100
Severity Code 3	Cat Field Adjusters	50
Severity Code 4	Cat Field Adjusters	50
Severity Code 5	Large Loss	30

- Fast Track handles low severity claims by phone
- Field Inspection Services conduct low severity inspections leveraging inspection software to assist in the inspection process
- Cat Field Adjusters handle moderate to severe inspections
- Large Loss handles structurally damaged homes and total loss inspections



# Resource Deployments

Resource Location	Resource Type	# of Resources
Off Site Resource	Cat Task Adjusters	35
Off Site Resource	Commercial Task Adjusters	18
Off Site Resource	Fast Track Unit	12
Off Site Resource	Field Inspectors	41
Off Site Resource	Large Loss Field Adjusters	35
Inside Resources (TIAA)	Commercial Desk Adjusters	5
Inside Resources (TIAA)	Large Loss Desk Adjusters	19
Inside Resources (TIAA)	Mobile Home Desk Adjusters	10
Inside Resources (TIAA)	Resolution Unit Adjusters	22
Staff Resources	Mobile Home Unit Adjusters	8
Staff Resources	Oversight roles	23

\* As of October 25, 2018

- Field Claims Office located
  - 1751 Scenic Hwy 98, Destin, FL 32541
- Leveraged to conduct training and re-inspections to validate understanding of Best Practices and Estimating Guidelines for
  - Field Inspectors
  - Cat Field Adjusters



# Hurricane Michael Claim Statistics

Claims Summary	Total	Commercial	Personal
New Claims	3,289	62	3,227
Closed Claims	1,030	35	995
% Closed	31%	56%	31%
Indemnity Paid	\$30,609,618	\$6,568,252	\$24,041,367
Expense Paid	\$449,378	\$35,844	\$413,534
Total Incurred	\$66,758,176	\$7,556,645	\$59,201,531
% Submitted by Self	79%	63%	80%
% Submitted by Rep	1%	6%	0%
% Submitted by Other	20%	31%	20%
% Storm Surge	4%	13%	4%
% AOB	0%	3%	0%

\*As of 10-31-18



# Questions?

## Hurricane Michael: Citizens Is Ready to Help

October 9, 2018

As Hurricane Michael is approaching we hope your family stays safe and that your property remains undamaged. One of the best ways to help prevent storm damage is to close your storm shutters if you have them and stay tuned to and obey all local and state advisories for your area.

Citizens is here for you if your property does experience damage and you would like to file a claim. The important information below will assist you with Citizens' claims process.

### Report a Loss

As soon as you become aware of or suspect any damage from the storm, report it to Citizens one of three ways:

1. myPolicy, Citizens' online, policyholder self-service tool, provides an easy, online way for claim reporting. You can report a claim via computer or smartphone.
  - If you haven't done so already, go to Citizens' website and go through the easy registration process.
  - Policyholders can create a myPolicy account by selecting the Register link near the bottom of the Login page or by selecting Register Now on the right side of the [myPolicy](#) page on our website by providing the following information:
    - First name
    - Last name
    - Policy number
    - Email address on file with Citizens
    - Property ZIP code
  - myPolicy allows you to submit a claim online 24/7, which will save you time and get you on the road to recovery faster. After logging into myPolicy, select **Claims** in the light blue menu bar, then select **File a Claim**.
  - Additionally, you can view information about any open or closed claim including claim status, adjuster contact information, and claim check information details.
2. Call Citizens' toll-free claims hotline at 866.411.2742, which is available 24/7. Trained professionals will take your claim information and start you on the road to recovery from the storm.
3. Call your agent, who can submit a claim on your behalf.

If you choose to call instead of filing online, have the following information available when you call:

- Your policy number or property address
- Your contact information, including any temporary addresses or phone numbers



- Description of damage (Example: tree fell on roof; lightning struck house)
- Mortgage company information (if applicable)

Call even if you don't have all of this information. Citizens will be able to

assist you. To learn more about reporting a claim:

- Go to the [Report a Claim](#) page of Citizens' website to learn more about the process.
- Review Citizens' guide to [Reporting a Claim in 4 Easy Steps](#).

For our homeowner and dwelling policyholders (HO-3, HO-6 and DP-3), it's important to note that, except for the policy provisions regarding reasonable emergency measures, there may be no coverage for **permanent** repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

### Don't Sign Away Your Rights

Be careful signing over your insurance benefits to anyone. Some contractors may ask you to sign an assignment of benefits (AOB) contract before starting emergency repairs. Signing over your benefits can cause increased costs for which you could be held responsible. You are urged to exercise caution before signing any documents that give your insurance benefits to someone else.

Please call Citizens first and see our [Assignment of Benefits: What You Need to Know](#) brochure to learn about the risks.

### Stay Informed

Visit our [Hurricanes](#) webpage for more information.

Call Citizens toll-free at **866.411.2742** or submit an inquiry via [Contact Us](#) if you have any questions or need additional information about a claim.

When replying to this email requesting assistance for your policy or claim, please include the name of the policyholder, policy or claim number and the associated property address in your response.

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This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the [Privacy Policy](#) section on Citizens website.



**Citizens Property Insurance Corporation**

[www.citizensfla.com](http://www.citizensfla.com)

[myPolicy](#)

Report claims, view claim and policy status, and make payments 24/7/365

**866.411.2742**

Report a claim 24/7/365 or

Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET



## Preparation for Hurricane Michael

October 9, 2018

As Citizens prepares for the arrival of Hurricane Michael, we:

- Invite all our affected agents to join us for a webinar today, Tuesday, October 9, at 1 p.m. to discuss our hurricane response plans. Register for the webinar [here](#).
- Sent a prestorm email today to policyholders in potentially impacted areas with an email address on file, with the exception of those who have had their policy assumed and those without wind coverage.
- Have *Quick Reference: Hurricane Coverages* documents on our website to help you answer policyholders questions regarding coverage during this type of event. These documents are located in the *Personal* and *Commercial* sections on the *Training* page of the *Agents* site.
- Added a [Hurricanes](#) page to our website, storm tracker information, and other storm resources. If Citizens deploys its [Catastrophe Response Centers](#) (CRCs), locations and operating hours will be posted on this page, located on the *Storms* section of the *Public* website.

Below are some additional reminders to assist you and your staff in your preparations.

### **Binding Suspension**

Under Citizens' binding suspension rule:

No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of the state of Florida.

PolicyCenter® and the Citizens website will advise of binding suspensions. Citizens' appointed agents and credentialed licensed customer representatives also will be notified via email when binding is suspended or restored.

The National Weather Service may issue advisories, watches and warnings for weather disturbances that are not yet a tropical cyclone but pose a threat of bringing tropical storm or hurricane conditions to land areas within 48 hours.

### **Claims and Loss Reporting**

Advise policyholders to contact you or to report a loss to Citizens 24/7 using one of two convenient options:

- Report a claim by computer or smartphone through myPolicy, Citizens' new online, policyholder self-service tool:

- To report a claim through [myPolicy](#), a policyholder will need a myPolicy account. Information about how to [register for myPolicy](#) is available on our [myPolicy](#) page.
- Once a policyholder is [logged into their myPolicy account](#), they can navigate to the *Claims* tab and click the blue *Report a Claim* button to start a claim.
- Citizens' toll-free Claims Hotline: 866.411.2742. A claims representative will call the policyholder with the adjuster's contact information.

Agents can report a first notice of loss (FNOL) in PolicyCenter:

- Locate the policy in PolicyCenter, and select **Actions** → **New FNOL**.
- Complete the fields, and select **Finish**.
- To retrieve the claim number and adjuster's name, wait a moment and then click **Claims** under *Tools* in the left sidebar.

*Note:* You also can warm-transfer customers to Citizens toll-free Claims Hotline: 866.411.2742.

Instruct policyholders to do the following after a storm:

- Contact Citizens and report a loss immediately.
- Take photos and/or video of property damage.
- Take reasonable emergency measures to protect the property from further damage or prevent unwanted entry to the property.
- If reasonably possible, retain the damaged property for Citizens to inspect.
- Keep detailed receipts.
- Be cautious of unsolicited vendor service offers. With assignment of benefits (AOB) contracts, policyholders give up the right to manage their claim and ensure it is resolved in a timely manner and completely. Advise the policyholders to understand AOB contract provisions before signing one.
- Refer policyholders to the [Catastrophe Claims](#) section on Citizens' website for more information and direction.

As reported in the [Changes to Policy Language that Impact Claim Payments and Coverage](#), ensure your impacted HO-3, HO-6 and DP-3 policyholders are aware of two important policy provisions that require them to:

- Take reasonable emergency measures for the sole purpose of protecting the property from further damage when experiencing a loss.
- Give prompt loss notice to Citizens. Except for the policy provisions regarding reasonable emergency measures, there may be no coverage for permanent repairs that begin before one of the following occurs:
  - 72 hours after the loss is reported to Citizens
  - Loss is inspected by Citizens
  - Verbal or written approval is provided by Citizens

For details, refer to [Reporting a Claim in Four Easy Steps](#), located on the *Brochures* page of the Public website. A [Spanish](#) version also is available.

#### **Catastrophe Response Center (CRC)**

If Florida is impacted by a storm, Citizens may set up one or more CRCs, as needed, to provide immediate response to policyholders. Agents will be notified



once a site is determined. CRC staff will:

- Process FNOLs
- Make advance payments for additional living expenses, when warranted
- Answer questions and offer general assistance

### **Book of Business reports**

Citizens can provide the agency principal with a book-of-business listing within one business day. Submit your request via [agents@citizensfla.com](mailto:agents@citizensfla.com).

### **Resources**

For more information about claims reporting and storm preparation, see Citizens' online resources:

- [Filing a Claim After a Named Storm](#)
- *Quick Reference: Hurricane Coverages* listed on the *Personal* and *Commercial* section on the *Training* page of the *Agents* site
- FNOL job aids on the *Personal* and *Commercial* section on the *Training* page of the *Agents* site
- *Search Frequently Asked Questions*, and search by keywords *FNOL* or *Claims*
- [Storms](#) section on *Public* site
- [Claims](#) section on the *Public* site
- [Call Citizens First](#) section of the *Agents* site

If you have questions or need additional support, contact Citizens via:

- Phone: 888.685.1555, weekdays, 8 a.m.-5:30 p.m.
- Email: Use the [Contact Us](#) feature on the *Agents* website

### **Connect With Us**

Stay up to date about the latest news, information and program initiatives from Citizens by liking us on [Facebook](#) and following us on Twitter: [@Citizens\\_Agents](#).

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Appointed agents can submit questions to Citizens by logging in to the *Agents* website and choosing the *Contact Us* link on the top of the website. Citizens should respond within three business days.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. To have your appointment terminated, contact Agent Administration at [agents@citizensfla.com](mailto:agents@citizensfla.com) or 800.737.5822. If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



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[www.citizensfla.com](http://www.citizensfla.com)

# Mobile Home Claims after a Hurricane



Report your claim before beginning any claim-related repairs. You can report a claim to Citizens, at no cost, even before you know the full extent of damage.

### What you'll need:

- Policy number (available on policyholder ID card and the front page of your policy)
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**ScotBilt Factory Outlet** \$4,000-\$5,000 off retail\*

[www.scotbiltfactoryoutlet.com](http://www.scotbiltfactoryoutlet.com)  
3064 Brunswick Hwy  
Waycross GA 31503  
912.250.5700

**Sanders Manufactured Housing** 5% off retail\*

[www.sandershousing.com](http://www.sandershousing.com)  
10300 Pensacola Blvd  
Pensacola FL 32534  
850.474.0261

**Affordable Homes of Crestview** \$2,500 off Singles\*  
\$5,000 off Doubles\*

[www.affordablehomescrestview.com](http://www.affordablehomescrestview.com)  
5250 S. Ferdon Blvd/Hwy 85  
Crestview FL 32536  
850.398.5685

**Clayton Homes of Crestview** 10% off display models\*

[www.claytonhomesofcrestview.com](http://www.claytonhomesofcrestview.com)  
5208 South Ferdon  
Crestview FL 32536  
850.682.3344

**Clayton Homes of Tallahassee** Call for discount

[www.claytonfl.com](http://www.claytonfl.com)  
2550 W. Tennessee Street  
Tallahassee FL 32304  
850.576.2104



### **We're Here to Help**

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742 or online at [www.citizensfla.com/contactus](http://www.citizensfla.com/contactus).

Discount information provided by the retailer as of 10.19.18. For the most up-to-date list of retailers and recovery resources, visit [www.citizensfla.com/hurricanes](http://www.citizensfla.com/hurricanes).

As a Citizens' policyholder recovering from Hurricane Michael, you may still be looking for a contractor for covered repairs. Due to limited contractor availability that frequently follows a natural disaster such as Hurricane Michael, Citizens would like to share some information regarding Contractor Connection. This information is based upon Citizens' use of Contractor Connection as the vendor for Citizens' Managed Repair Contractor Network Program for non-hurricane water losses.

Contractor Connection provides access to a network of contractors nationally and within Florida. Key features offered by the Contractor Connection network:

- Credentials every contractor in their network, including assuring each participant has proper licensing and insurance
- Matches network contractors with your specific repair needs
- Requires all network contractors to back their work with a three-year workmanship guarantee
- Monitors projects from start to finish and provides assistance should problems arise
- Allows you to track your project throughout the repair process

Call or email Contractor Connection:  
844.665.9348  
[www.contractorconnection.com](http://www.contractorconnection.com)  
24 hours a day, seven days a week



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Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742 or online at [www.citizensfla.com/contactus](http://www.citizensfla.com/contactus).

*This information is provided as a courtesy and does not constitute a limitation on your options to select the contractor of your choice to perform covered repairs. Any services you may independently obtain through Contractor Connection are not part of Citizens' Managed Repair Contractor Network program.*

# Managed Repair Program Executive Dashboard 2018 Policies

**Intended Results:** With respect to non-weather water claims, make available a (turn-key) vendor network program that will lower AOB and Litigation rates, control claims costs, and return the customer to the pre-loss condition while maintaining the customer experience. Ensure repairs are completed so the policy can renew.

## Non-Weather Water Claims 2018 (as of 11/5/18 by Date Reported and Policy Form Date of 8/1/2018 )

Category	Metric	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	YTD
Claim Reporting	Number Eligible for MRP (2018 policy form)								19	55	101	180
	Number Eligible for MRP Claims with an AOB								2	12	8	25
Emergency Water Removal Services Utilization and Costs	Number Offered EWRS								18	53	93	176
	Number Accepted EWRS								9	27	35	74
	Number Not Accepted EWRS								11	28	64	112
	Total Paid - All Claims								\$10,485	\$26,202	\$26,015	\$62,702
	Total Paid - In program								\$7,484	\$26,202	\$26,015	\$59,701
	Total Paid - Not in program								\$3,000	\$0	\$0	\$3,000
	Count exceeding \$3k								1	4	2	7
	Average Paid - All claims								\$2,097	\$1,872	\$2,001	\$1,959
Average Paid - In program								\$1,871	\$1,872	\$2,001	\$1,926	
Average Paid - Not in program								\$3,000	\$0	\$0	\$3,000	
Managed Repair Contractor Network Utilization and Costs	Number Accepted into program								5	9	6	20
	Total Paid - All claims								\$ .17M	\$ .18M	\$ .15M	\$ .51M
	Total Paid - In program								\$ .12M	\$ .05M	\$ .03M	\$ .2M
	Total Paid - Not in program								\$ .05M	\$ .14M	\$ .12M	\$ .31M
	Average Paid - All claims								\$13,458	\$9,142	\$7,709	\$9,660
	Average Paid - In program								\$24,346	\$11,851	\$7,953	\$15,457
Average Paid - Not in program								\$6,654	\$8,465	\$7,648	\$7,776	
Appraisal Rates	Not in Program								1	0	0	1
	EWRS Only								0	0	0	0
	Managed Repair Contractor Network								0	0	0	0
Litigation Rates	Not in Program								0	0	0	0
	EWRS Only								0	0	0	0
	Managed Repair Contractor Network								0	0	0	0

### Emergency Water Removal Services Declination Reasons Aug-Oct 2018 Policies

