

CITIZENS PROPERTY INSURANCE CORPORATION

**SUMMARY MINUTES OF THE
CONSUMER SERVICES COMMITTEE MEETING**

Thursday, November 30, 2017

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Thursday, November 30, 2017 at 10:00 a.m. (Eastern Time).

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

Freddie Schinz, Chair
James Holton
Greg Rokeh
Phil Zelman
Blake Capps
Sha’Ron James
Bette Brown
Steve Bitar
Christine Ashburn

The following were present telephonically:

Barry Gilway
Adam Marmelstein
Barbara Walker
Jeremy Pope
Jay Adams
Bonnie Gilliland
Ray Norris
Erin Vickory
Kelly Booten
Jennifer Dilmore
Lance Goodmond
Michael Molin
Janice Watts
Dan Sumner

AGENDA

Call Meeting to Order/Roll Call	Chairman Schinz
1. Approval of Prior Meeting's Minutes	Chairman Schinz
2. Hurricane Irma Response	Christine Ashburn Jeremy Pope Jay Adams Robert Sellers
3. Self-Service Strategy Update	Robert Sellers
New Business	Chairman Schinz
Adjourn	

Chairman Freddie Schinz called the November 30, 2017, meeting of the Consumer Services Committee to order at 10 a.m. ET.

Item 1

The minutes of the June 15, 2017, committee meeting minutes were approved

Item 2

Hurricane Irma Updates

Communications and Outreach Efforts

Christine Ashburn, Chief of Communications, Legislative and External Affairs (CLEA), provided an update about communications and outreach efforts before, during and after Hurricane Irma.

The CLEA Division:

- Sent nine press releases to advise the media and stakeholders of important developments and recovery efforts
- Saw steady website traffic on Irma-focused pages of the external website through September, including 25,027 views of the Hurricane Irma page and frequently asked questions (FAQs), in an average of 12,600 viewing sessions per day
- Leveraged customer and agent emails to ensure both groups were prepared and informed about storm and recovery activities, including sending 18 emails throughout September to 637,941 recipients
- Used social media posts to promote a message of preparedness and post locations of Citizens' Catastrophe Response Centers (CRCs). The combined campaigns on Facebook and Twitter resulted in 655,130 impressions for Citizens' accounts.
- Used radio advertising to encourage prestorm preparations and notify listeners of CRC locations in four key markets: Tampa Bay, Miami, Fort Myers and the Keys. A total of 1,810 radio spots ran between September 8 and 30.
- Placed print advertising in the Keys for CRC locations and Citizens contact information, to reach residents returning to their homes

- Created educational materials to assist agents and customers and placed storm-related FAQs on the website
- Provided statistics and claim-related information to the Office of Insurance Regulation (OIR), legislative partners and industry stakeholders

Underwriting and Agency Services

Steve Bitar, Chief of Underwriting and Agency Services (UAS), provided an update about that division's efforts regarding Hurricane Irma.

The UAS Division provided:

- *CRC support*
 - Opened three CRCs on Friday, September 15, and maintained them for three weeks across a variety of locations. CRCs are fully functioning remote offices, equipped with the necessary supplies and technology to assist policyholders with verifying coverage, filing first notices of loss (FNOLs) and obtaining additional living expenses (ALE), when appropriate. The CRCs included three field service vehicles and were staffed by more than 50 Citizens employees. As locations became accessible, the CRCs were opened in/relocated to Key Largo, Naples, Florida City, Marathon, North Miami Beach and a satellite office in Big Pine Key.
 - Assisted more than 2,500 people, including almost 1,800 policyholders (Citizens provided information to non-policyholders about other assistance available in the area); filed more than 800 FNOLs; and provided more than \$1.15 million in ALE assistance
- *Call Center support*
 - Partnered with five vendors to help provide 24/7 FNOL call center support by more than 865 trained customer service representatives across 11 sites
 - Serviced more than 99,000 calls, with a service level of 84.9 percent (answered within <20 seconds)
 - Activated outbound call campaigns to policyholders to improve efficiency and accuracy in the claim experience
- *Underwriting support*
 - An OIR emergency order extended coverage through October 16, 2017, for certain non-renewing and cancelling policies. Citizens identified more than 5,000 impacted policies and offered extended or continued coverage.
 - Citizens also offered a one-time, statewide extension for premium payments and accepted late payments until December 1, 2017, for any cancellation notices issued on or after October 17, 2017.
 - Due to extensive damage statewide, for damaged properties with policies renewing on or after March 1, 2019, Citizens will delay requesting proof of hurricane damage repairs until October 1, 2018.

Claims

Jay Adams, Chief Claims Officer, reported the following from the Claims Division:

- When Hurricane Irma made landfall on September 9, 2017, Claims was able to respond with several expert teams, including the MCM Non Catastrophe Team, multiple Desk Adjuster teams, litigation adjusters, Catastrophe (CAT) Field Adjusters, Large Loss Field Adjusters and Worley-trained estimators (a program that trains people to inspect, scope and estimate damages with independent adjuster quality assurance oversight and that enabled Citizens to use emergency licensed adjusters, Realtors, home inspectors and agents to respond to claims).
- The division faced several resource challenges, including the resource impact of Hurricane Harvey, which hit Texas two weeks earlier, resulting in large numbers of independent adjusters being deployed to Texas and increasing the difficulty of Citizens-contracted independent adjuster vendors being able to find qualified resources to respond to Irma. Citizens eventually increased the day rate and fee schedule rates twice to compete with the resource demands in Texas.
- Claims used a variety of technology systems to help offset resource shortages, including:
 - Outbound communications to policyholders (call center first contacts, call center FNOL inquiries, email, social media, advertising, auto-dialer first contacts and automated contact letters from the Claims Center)
 - Aerial imagery damage assessment for the Keys and Miami and drone inspections of roofs for which there was no access
- Claims set up a Key West strike force office at a hotel in the Keys and leveraged satellite technology for phone and data connectivity. This office handled all claims in the Keys, providing a location for customers to visit, real-time complaint resolution and timely reinspections.
- Irma claims summary as of November 8, 2017:
 - New claims – 60,683 (2,017 commercial; 58,666 personal)
 - Closed claims – 33,083 (1,139 commercial; 31,944 personal)
 - Percent closed – 55 percent (56 percent commercial; 54 percent personal)
 - Indemnity paid – \$233,513,703 (\$16,594,963 commercial; \$216,918,740 personal)
 - Expense paid – \$57,292,398 (\$2,281,989 commercial; \$55,010,409 personal)
 - Total incurred – \$559,007,109 (\$77,117,104 commercial; \$481,890,006 personal)
 - Percent submitted by self – 66 percent (36 percent commercial; 67 percent personal)
 - Percent submitted by rep – 9 percent (7 percent commercial; 9 percent personal)
 - Percent submitted by other – 25 percent (57 percent commercial; 24 percent personal)
 - Percent storm surge – 4 percent (15 percent commercial; 3 percent personal)
 - Percent assignment of benefits (AOB) – 2 percent (2 percent commercial; 2 percent personal)

Item 3

Update on Self-Service Capabilities

Robert Sellers, Vice President and Chief Technology Officer, gave an update on the self-service strategy.

Sellers reported that:

- Thirteen of 17 Florida market carriers responded to a survey about the percentage of policyholders registered for online services. Of the 13 carriers that responded, 23 percent had fewer than 10 percent of policyholders registered; 31 percent had 10-15 percent registered; 8 percent had 16-20 percent registered; 15 percent had 21-25 percent registered, and 23 percent did not track the data.
- Common self-service features reported in the survey included online payment, viewing/managing policies online, filing claims online, paperless options, quote requests, locating an agent, mobile apps and satisfaction surveys.
- At Citizens, recent and upcoming enhanced electronic payment capabilities include online payment (current), agent ability to make online payments (current), personal lines telephone payments (current), one-time non-registered user payments via website (new) and immediate communication of payment information to billing systems from all electronic sources (new).
- Recent and upcoming telephone self-service capability improvements include inquiries about personal lines policyholder policy information, invoice amounts and due dates, and the ability to make premium payments (current); implementation of interactive voice response system to improve customer experience and voice-enable commands (new).
- Upcoming online claims information improvements include claims status inquiries for personal and commercial lines (new in 2018) and policyholder inquiries for claim payment information (new in 2018).
- Tactical short-term self-service initiatives include enhanced electronic payment, enhanced telephone self-service capabilities, an enhanced digital customer portal, electronic document delivery, web-based Policyholder Choice for depopulation offers, web-based policyholder contact information updates, and electronic/digital signatures.
- Long-term strategic self-service initiatives include optimizing communications to policyholders, an enhanced digital customer portal and customer relationship management via a centralized platform (customer portal, telephone, live chat, direct mail, marketing, social media and service calls).
- Other initiatives being prioritized in alignment with self-service include:
 - A core policy systems upgrade
 - Completing the Enterprise Resource Planning implementation
 - An agency self-service portal
 - Projects relating to mitigating water loss and AOB issues, including implementation of the Managed Repair Program and a project for reducing loss adjusting expenses for litigated claims

New Business

There was no new business.

Adjournment

DRAFT