

CITIZENS PROPERTY INSURANCE CORPORATION

MINUTES OF THE CONSUMER SERVICES COMMITTEE MEETING

Monday, June 1, 2020

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Monday, June 1, 2020 at 9:00 a.m. Eastern.

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

Bette Brown, Chair
Blake Capps
Barry Gilway
Reynolds Henderson
Tasha Carter
Greg Rokeh

Phil Zelman
Christine Ashburn
Jay Adams
Jeremy Pope
Barbara Walker

1. Approval of Prior Meeting's Minutes (March 19, 2020)

Chairman Brown: Great now we have the whole crew. Thank you very much. Well, good morning everybody, hope you are doing well. We will kick off -- well, I should say congratulations to Jeremy Pope. I don't know if I have said that yet. But your first meeting. So, this should be great. Your first meeting in charge. Barbara, you have read the roll. So, I will assume that everyone has read the Minutes for the March 19th, 2020 meeting. I will entertain a motion to approve.

A motion was made by Governor Henderson and seconded by Phil Zelman to approve the March 19, 2020 minutes. All were in favor. Motion carried.

2. 2020 Catastrophe Preparation

Mr. Adams: Yes, thank you, Chairman. This is Jay Adams, Chief Claims Officer for the record. Thank you, Chairman and committee members.

I would like to provide you today a brief update on how Citizens has adapted our catastrophe response planning in light of the current COVID-19 restrictions that we are under. With the COVID-19 protocols in place and the potential for a response to a hurricane becoming more of a reality with the Atlantic hurricane season starting today, several actions have taken place to ensure we are prepared and ready to respond.

Overall analysis of dependencies on resources, physical office space at the TIAA Bank Building in Jacksonville, and technology associated with effectively executing our catastrophe response plan have been conducted. We have different layers of the response that include vendor hosted sites for Fast Track, Field Inspection Services, Desk Adjusters, Commercial and Large Loss Desk, and Field Adjusters. The Jacksonville office serves two main functions in the catastrophe response. Desk Adjuster orientation and on boarding and our resolution unit. Our plan is heavily focused on customer communication through the

resolution unit that is housed on the fifth floor at the Jacksonville office.

This unit receives phone calls for customer inquiries as the Call Center to answer basic claim questions, resolve settlement issues and escalate more complex issues to the appropriate Citizens' oversight for proper routing and handling.

With the current restriction and potential impacts of the COVID-19 safety protocols, we would only be able to leverage enough resources on the fifth floor to respond to a 35,000 claims event.

And just to put that in perspective, Hurricane Irma has surpassed 70,000 claims. An event that would exceed 35,000 claims would require leveraging an additional workflow with virtual adjusters off site. Managing two distinctly different workflows is not preferred. Based on our claims volume analysis and wanting to maintain a single workflow, solutions are being investigated for having a single workflow of virtual adjusters off site with an emphasis on the phone system and virtual on boarding of adjusters. Our vendor firm partners, and their respective independent adjusters have been requesting to move to a remote environment for some time.

The independent adjuster firms believe that they can provide better resources to respond to a catastrophe event in a remote environment, as many of the independent adjusters do not want to temporarily relocate to a catastrophe location and incur additional expenses.

By allowing them to work remotely, we have additional options for resources that we have not had in the past, and we believe that we will be more engaged and be willing to support us for a longer term, thus reducing our turnover that we typically experience. This solution also provides the benefit of not having to wait until the event has exited Florida to start the deployment of the resources and will improve the time to start handling claims.

We have the reporting in place to monitor and measure the effectiveness of virtual adjusters and can leverage new technology through our Power BI platform to more effectively manage resources in a remote environment.

Citizens' phone system reporting is robust and is already in place to manage phone call times and associated metrics around compliance to preset standards for the resolution unit. The only significant issue that has prevented us from moving to a remote virtual environment is the phone system for the Resolution Unit.

Our information technology partners are working on a solution that involves a soft phone or computer-based computer system that will allow the calls to the Resolution Unit to be routed to independent adjusters while they are off site. Testing is currently being conducted with two groups of employees to ensure that phone routing will be configurable to our need and be able to handle the incoming claim volume. An analysis will be completed, and a recommendation will be sent to the claims and executive leadership team by mid-June. If this solution is not viable, we have alternative plans in place with our Call Center vendors.

This alternative plan will create a tier two escalation approach that involves the Call Center taking the call from the insured and then advising them that a claims adjuster will call them back. The Call Center will create messaging through the Claims Center which will automate the message and a call back to the policyholder by the Resolution Unit.

Although the alternative workflow is not as efficient as the soft phone solution, we feel

confident that we will provide the same level of customer service to our policyholders.

Traditionally Citizens has required the independent adjuster resources to complete their check-in and orientation in Jacksonville at the TIAA Bank Building. We have revised our processes and have communications ready for our independent adjuster resources for a virtual orientation and check-in online instead of in person.

This new process will not impact our goals for onboarding the number of resources needed and may improve efficiencies with eliminating the potential issue of waiting to open the Jacksonville office.

This is where we feel that we will improve the time frames that the remote resources can start handling claims and assisting our customers. We have put together a small tactical group of Cat Op (Catastrophe Operations) members, claim vendor system and information technology personnel to convene to assess some of the technical changes that need to occur to support this virtual workflow.

This group meets weekly and will engage other key members of Citizens to provide information for strategic analysis on the risks associated with the changes, and to ensure that Citizens is prepared to respond to a catastrophic event while under the COVID-19 restriction.

Another cross functional work group including Enterprise Risk Management is focused on assessing and mitigating risks of the joint scenario of COVID-19 and tropical cyclones occurring concurrently. The focus has been on claims adjusting resources and Catastrophe Response Center and our First Notice of Loss (FNOL) deployment.

I have a section in here about our Catastrophe Response Center, but Jeremy Pope is going to provide a much greater detail than what I was going to cover. So, I am going to leave that for him as the next speaker.

Citizens continues to look for ways to make the catastrophe response more consumer centric each year. For 2020, Chief Financial Officer, Jennifer Montero's team was able to implement an Electronic Funds Transfer (EFT) program that will be leveraged at the Catastrophe Response Centers.

The EFT process will allow Citizens to make direct deposits into our customer accounts for additional living expenses when they visit the Catastrophe Response Center. This will provide immediate access of these funds for our customers instead of the old process where they were issued a paper check that would have to be deposited or cashed prior to being used.

In order to make this process seamless, Chief Operating Officer, Kelly Booten's team will be providing kiosks to the Catastrophe Response Centers in the form of iPads or laptops that will allow our customers to sign up for the program on-site.

As a reminder, our Catastrophe Response Centers are self-sufficient, as such that they have generators for power and satellite for cell phone and internet connectivity. This process will ensure the customer receives their additional living expenses timely.

As we continue to report each year, Citizens' catastrophe plan is an enterprise wide plan

where all divisions engage in the catastrophe preparation. There is no @9:18 (INAUDIBLE) this year with the only change being that all divisions are currently evaluating any changes that they may need to make in order to be compliant with our COVID-19 restrictions. The Executive Leadership Team (ELT) continues to place a great emphasis on catastrophe planning and readiness across the enterprise. Every catastrophe response brings its own challenges and Citizens is prepared to respond and adapt to those challenges as they may occur.

A catastrophe plan has been designed to be flexible and adaptable in order to allow the enterprise to respond as a comprehensive team to any challenges faced by engaging the ELT as well as the respective divisions to come together quickly to resolve emerging issues. Our focus is always to be responsive to our customers in their greatest time of need, and the catastrophe plan will continue to evolve until we have reached that goal. And Chairman, that concludes my presentation.

I will be glad to take any questions.

Chairman Brown: Very complete, Jay, as usual, thank you. Members, are there any questions of Jay?

Governor Henderson: This is Reynolds Henderson. I have got one question. This sounds great. So, Jay, are you guys doing kind of a dry run of this thing? If we go in this direction to make sure that everything is kind of seamless?

Mr. Adams: Yes, is the short answer. So, we are using the soft phone client today on employee-based computers. And keep in mind, our staff is still working remote due to the COVID-19 restrictions. So, we are leveraging the soft phone technology in the exact environment that the independent adjusters would do it in a remote environment.

We also are planning over the next couple of weeks to do a test roll out. So, we do a lot of catastrophe testing throughout the year. Since we are entertaining this virtual environment, we are going to do a virtual roll out cat test plan in the next few weeks.

Governor Henderson: Great, thank you.

Mr. Adams: Sure.

Chairman Brown: Great. No other questions of Jay at this point? Again, thanks a lot, Jay, good job.

Mr. Adams: Yes, thank you.

Chairman Brown: So, we have a report by Jeremy Pope on the 2020 Catastrophic Preparedness Overview. Jeremy.

Mr. Pope: Thank you, Madam Chair, and thank you for the kind words at the start of the call. Good morning to you and the fellow committee members.

For the record, my name is Jeremy Pope, Vice-President of Customer Experience. And this morning I will continue the discussion Jay was leading moments ago around our organizational efforts related to a catastrophe preparedness.

But I will focus and drill down to service channels which are critical for our policyholders when disaster strikes. These service channels include our Catastrophe Response Centers, and also our Call Centers which handle FNOL activity for our policyholders. This year, as Jay mentioned, our planning efforts included various scenario planning due to the ever changing COVID-19 impacts. I will touch on some of the plans as we move through today's discussion.

Madam Chair, and committee members, I will begin my update on slide two of today's meeting. It should be labeled 2-B within your meeting materials today. For overall background, when a major event impacts the footprint of our policyholder base, Citizens deploys on-site policyholder support in the local impacted areas, and we also brand such support as our Catastrophe Response Centers (CRC) which are literally a fully functioning remote office. And these sites include generators for powers, satellite for cell phone and internet connectivity. Our policyholders are literally able to walk up, verify coverage, file a claim and they can even be provided an additional living expense advance disbursement when it is appropriate.

We have a total of three field service vehicles, and this gives us the ability to set up three different CRC sites at one time, and depending on the overall need, we typically staff each site with 12 to 25 employees.

In addition to our three field service vehicles, we also have the ability to deploy smaller setups. We call these our pop-up sites, and this type of set up is typically geared for areas where we still need some type of consumer outreach after an event, but it may not be appropriate to set up our typical CRC footprint. So, for example it may be too massive for the area, or we may not have a high concentration of policyholders in a specific area. The smaller setups are staffed with as little as two employees. As you can imagine it literally takes almost every area within the organization to support, maintain and deploy our CRCs.

Christine Ashburn and her team do a phenomenal job leveraging the various relationships we have throughout the state to secure ideal space for us where we can be most effective and accessible for our policyholders. Her team also helps us greatly in communicating the CRC locations to our policyholder base. Jay Adams and his team partner with us very closely as we work on policyholder processes and escalations when needed and also adjuster support out in the field. Kelly Booten's Vendor Management team and IT teams support to help secure lodging for staff and ensuring all technology is supported and running smoothly. And Violet Bloom's team helps to ensure critical supplies and resources, such as on-site security or setup as appropriate.

So, as you can imagine there is a massive amount of logistics to deploy rather quickly. Every storm is different, and we execute our planning to always remain flexible and fluid as we adapt to the local communities in which we serve.

So, committee members, if you will turn with me to slide three. You will note from a planning perspective it was essential we executed an in-depth risk base scenario planning due to the active pandemic we continue to navigate through together.

With so many unknown variables to also even include what social expectations may or may not be in the fall, we ran through a cross functional organizational exercise led by Brian Weaver in Kelly Booten's area and partnered very closely with Enterprise Risk Management under Joe Martins' leadership.

This scenario planning exercise included an analysis of the deployment of our CRCs, and that is because this plays such a critical role to the customer experience. So, what you see here on this slide are the various models we have planned for, and it will depend on the actual variables that are presented to us once we decide to activate and deploy a CRC. So obviously the historical setup would be greater if we are able to deploy as we always have in the past. But worst-case scenario that first bullet that is labeled virtual CRC, in the event that we are not able to deploy a physical CRC location, we have plans set up where we can basically activate a virtual CRC. And what this would entail is leveraging an outbound calling campaign, partnering very close with Jay's team to identify either policyholders that have not filed a claim, but have had damage in the local area, or even policyholders that have filed claims already and we are reaching out proactively to verify the claim information and potentially even offer additional living expense disbursements as appropriate.

You heard Jay mention the upgrade we have this year is the ability to offer our consumers electronic funds transfer. So while we also, you know, we have plans to offer that out in the field, critical checks if a policyholders desires as such, we also, the outbound calling campaign would be able to execute logistics over the phone to provide that source of payment should the policyholder choose.

So again, this is the worst-case scenario. We are unable to deploy a CRC in a local area and we would be like leveraging our virtual model if you will. The next two models would still title the modified footprint and also our deployment would drive up servicing. We would be physically setting up our locations, but we would make some slight changes if you will.

So with the modified footprint, we would be aligning with CDC social distancing guidelines and also any other guidelines we have set at a corporate level to ensure the well-being of our staff, the overall safety, of course, and we would be maximizing our technological investments, really trying to reduce contact where we can throughout the process.

So, things like self-check-in, again, we mentioned those kiosks if you will for the electronic funds transfer and so forth. And we would literally be spacing out the area for the modified footprint. And I will show you an illustration in a moment.

The deployment drive-up servicing, you know, we really put our heads together to try to come up with something really creative because there are so many unknown variables that could exist in the future. We were thinking, you know, we are all familiar with the drive-up COVID testing that has occurred throughout the state, and we potentially deploy a similar model for our policyholders where they could stay in their vehicles and we could create check points, if you will, throughout that process. So, the policyholder would remain in the vehicle. We feel pretty confident we would be able to do so.

All of these models that I showed you, you know, none of these really change what we do. What we have done in the past historically, it really changes how we do it. And there is literally no significant investment to make these changes as we need to pivot when appropriate. As you can imagine with these though with going out to the field, we are securing some PPE equipment for our staff. Your typical masks, gloves, and hand sanitizer, just to ensure the overall well-being and safety of our staff is appropriate.

On slide four, this gives you the visual, the modified footprint, and it really looks very similar to our typical setup from a CRC perspective. But again, we have got the tables separated.

We have the customer waiting area separated, more space and so forth. And again, this is where we would be reducing contact where we can throughout the process. We would not offer cell phone charging stations for policyholders that we would typically have set up and so forth.

On slide five, this gives you a visual of the deployment with the drive-up servicing. So again, very similar to what you may have seen with some of the statewide COVID testing. But again, we felt that this was a model we could execute and have the resources to do so if we need to. The only challenge with this, and again, I mention what a great job what Christine Ashburn's team does, Candace Bunker, reaching out to secure space for us. This would take up more space.

So, we obviously even with the modified footprint and our traditional footprint, we always have plans in place. We know the exact, the perimeters if you will of what we need, but we depending on what space we get, we pivot, we make alterations as needed to ensure we have a safe environment for our policyholders and also for our staff, and to make sure that we can execute logistics appropriately. So that is the visual help from that perspective.

On slide six if you will turn with me, this is really just again some additional visuals to reiterate how critical the CRCs are out in the field. You know, back during Hurricane Michael while we didn't have and we don't have a high concentration of policies in that area, we still deploy from the consumer outreach perspective. And I have got to tell you these pictures speak 1,000 words. You will see in one of the pictures Barry is included, Violet, Kelly, Jay and Candace. There is another picture in a moment that I will show you where Christine is out there. It really connects all of our employees and reiterates the purpose of why we exist. I will tell you, it is really awarding for the staff that signs up because they are on the front lines meeting with our policyholders as they walk up when they are in dire need and it really makes everybody just come together and feels really good. That middle picture always gets me because I remember when we were setting up in Panama City, those three little girls, they were one of the first people that we were able to service in Panama City. And as we were setting up their mom was sharing with us; they were in a tent the night before. Literally did not have shelter and they show they are one of our first customers we had in Panama City Beach, and they were there to file a claim and we were able to get them an ALE check on the spot to be able to help them with housing and supplies as appropriate. So again, the CRCs play a critical role when we are out in the field. Even in areas that we don't have a significant policy concentration, we still make really good judgments as far as getting the appropriate representation and being there for our policyholders as appropriate.

On slide seven, and I just wanted to mention this to show this group. We are also involved and partner very closely with the DFS with any insurance villages that are set up, and these are just some bays that were set up back from Hurricane Michael.

We have been told that, you know, that the insurance villages may look very different this year because there are so many unknown variables as you can imagine. The state and other PNC organizations are also making alternative plans to make sure that we are there for the policyholders, but potentially in a different way.

Christine, Candace and myself are actually meeting with Craig Thompson with DFS this Thursday just to share our plans of what we are doing this year and also just to refresh the overall relationship with DFS, just to, you know, we are here, we will continue to partner with them as we always have in the past.

But at DFS you typically have, you know, you see the Insurance Commissioner is there with Barry, CFO Patronis is there. There is Christine, and again, they're usually -- it is not in the same spot that we are set up, but in a very close proximity when we go out to launch our outreach efforts.

Let's see. Madam, chair, I will stop there and see if there are any questions in regard to the CRC. I would invite any committee member in the future, hopefully we don't have to deploy this year, but whenever we do deploy, any committee member is more than welcome to stop by any of these CRC locations and see them live in action. We would be happy to walk you around and show you the functions.

I will pause here, Madam Chair, to see if there are any questions with the CRC overall planning before, I move on.

Chairman Brown: Members, any questions?

Governor Capps: Yes, Madam Chair, this is Blake Capps, I have a question.

Chairman Brown: Go ahead, Blake.

Governor Capps: Jeremy, yes, Jeremy, congratulations on your new role at Citizens.

Mr. Pope: Thank you, Governor Capps.

Governor Capps: We wish you the best in your new venture. My question has to do with when you might undo the special pandemic COVID things. Like would it be tied to the Governors' order, like stage two or stage three or something like that? Like when do we scrap this and go back to normal?

Mr. Pope: Governor Capps, that is a great question. So, these different models, we are -- we are basically locked and loaded to deploy any of these which includes our traditional model as needed.

So we obviously will be, and again, whatever we are able to deploy, whatever, you know, in partnering with anything that comes through the Governor's Office, Christine and her team is all over that. And then as an ELC really deciding, you know, at that point which model do we deploy.

None of these models, what we did, we actually did all the planning and logistics. There was literally no significant investment needed. We are talking about just a few supplies to make this happen. So, for us this is more so, and again, it goes back to not necessarily changing what we do, but how we do it. More of a setup piece, and we are always ready to flex those plans as needed. So, I will tell you, we don't really plan on scraping them as of yet. We really just plan on keeping them on deck should we need to.

And again, for the most part it is the same planning, just changing some of the logistics overall. The most drastic one would be the virtual CRC, and that is us not being deployed at all and really relying completely on an Outbound Calling campaign with policyholders. That is the most drastic change and that is because we wouldn't be in the local area.

And really the only way we see that happening is if we are unable to deploy, not allowed to enter a particular area and/or it is deemed unsafe for staff. That really is the only chance, I

believe at this time, where we would have to activate that model. But for us we plan on keeping all of this on deck. We have got the planning and logistics executed ahead of storm season. So, we are ready, and we can deploy any of these at any moment.

Governor Capps: So, it would be kind of a judgment call as things are unfolding, you would be looking at the Governor's orders and Executive Order and what stage we are in. It is just kind of hard to tell which model you would deploy and when you would scrap the whole plan and go back to normal life.

Mr. Pope: Yes.

Governor Capps: Am I hearing you right?

Mr. Pope: Yes, you are. And so for us in addition to the Governor's order we would obviously follow CDC guidelines and then our corporate centers, but to your point, how it is today, right, if we were to be deployed today the modified footprint would more than likely be appropriate.

The unknown piece is what resurfaces in the fall, if anything, and that is why we are on deck to execute those logistics as we need to. And I am sorry, did somebody else jump in?

Mr. Gilway: No, Jeremy, for the record, Barry Gilway. I was just going to echo really what you are saying, Jeremy, and that is obviously we follow the Governor's order and we will follow CDC guidelines.

But we are also very, very aware that the priority basically is the safety of the customers and the safety of our employees. So, you know, we are going to be very, very careful in terms of the overall process that we employ.

Chairman Brown: Great. Any more questions of Jeremy?

Governor Henderson: This is Reynolds Henderson. I have one question. Do we own these tents, or do we contract or subcontract with someone when an event happens?

Mr. Pope: Yes. That is a great question.

Yes, Governor Henderson, and if I heard correctly, the actual FSDs which are our field service vehicles, we own those three. We own all the supplies that are needed for these. We own the tents and so forth. So yes, we actually own this equipment so we can control that as needed. Does that answer your question?

Governor Henderson: Yes. Where do we house it? Do we house it in Jacksonville or where do we house it?

Mr. Pope: Yes, another great question. We do house them in Jacksonville. There is a storage facility unit that is off site in the Jacksonville area where it is completely secured and we have access to those vehicles 24 hours a day, seven days a week.

Governor Henderson: Got it. So, if a hurricane were coming to Jacksonville and we thought it was eminent, we would obviously remove those quickly I guess and send them somewhere else?

Mr. Pope: Yes. We monitor as a team. We monitor, you know, the storm patterns and we do have the ability to deploy those in advance of obviously any type of storm activity, and specifically what you are saying is, you know, if we find that it might make sense to have some deployed in another city, in Tallahassee, that is exactly what we would and have the capability to do.

Governor Henderson: Got you. Okay, thank you.

Chairman Brown: I will just make a quick comment, because I was at the not southernmost CRC, but Call Center that you had opened at Irma in Key Largo, and I am telling you for the group, pretty neat the way they had it set up. And I am telling you, you could apply for your insurance. You could talk to someone with questions and answers. And it was really a nice touch to give a small check for incidentals or if you needed a place to stay. I thought that went over well in my community. So, I just want to compliment you guys. Anywhere you do it, it is going to be great because if you can be available when people are stressed out, that is the game of the game, you know, calm, collected and answer questions. Any other questions of Jeremy? Are you going to continue on with page eight and forward?

Mr. Pope: I am, yes. I will start with slide eight. Just to refresh this group, you know, we do obviously for our First Notice of Loss which is our Call Center service channel for customers to call in.

We do contract with multiple vendors, with geographical footprints across the United States. They are contracted to service those calls 24 by seven, 365. We had that set up all throughout the year, but as you can imagine the capacity is needed much greater once a storm hits. So, when we deploy there are significant ramp up efforts that we execute.

Usually we will start that, we will give them a 72-hour notice for the Call Centers, and they are there to recruit, train and so forth. So whatever resource needs that we are looking for. And we historically, the only change was this when we think from a COVID perspective, we typically will deploy some of our teams ahead of landfall. Citizens' staff in some of these areas, really just to help and with the oversight, if you will, to ensure that the staff, you know, they are bringing the staff in on time, they're being trained and so forth. So it is really there just to partner with these vendors and help them throughout the process to ensure they are successful so we are successful as an organization, and ultimately we are providing the best service to our policyholders in their time of need. With COVID, we have the ability to do that virtually, too, if we needed to do so. So, there are no major concerns.

All calls are recorded. We have service times and live monitoring with all of our vendors. So from a functionality perspective, in the event that we were unable to deploy staff because of some type of travel restriction, or we are just not able to get to a certain location for whatever reason, or maybe even there is a safety issue and we are not comfortable sending staff to a certain location, we would not have to do so. We can monitor all of that work virtually. These Call Center vendors also can help us and have historically with some of our Outbound Calling campaign when we activate those, and we have been very successful with Jay's team with those Outbound Calling campaigns, reaching out proactively to our policyholders where, you know, we know damage has occurred in their local area and reminding them that, hey, you haven't contacted us yet, but we are here if you need us. And that really ties directly into our Call Citizens First campaign that we have been so heavily promoting over the years. So, I just wanted to make sure that this group is aware of the

actual contact center support that we have.

And on slide nine gives you an illustration. Some of our vendors have always had a remote model or a blended if you will, model. Some of our vendors because of COVID had to literally launch remote staff for the first time. So, I can tell you as I speak to you right now, 100 percent of vendors are virtual with all our staff when it comes from a Call Center perspective. And what we are finding is the resources, they are able to deploy with no interruption to our business unit whatsoever. We were able to test this, if you will, because of COVID ahead of storm season, but we have not seen any significant impact to our business or the servicing of our policyholders. Again, everything is 100 percent monitored. Policyholders typically they don't know when they call in, some of our calls are in sourced, some of our calls are outsourced and they really can't tell because of our strict training and quality programs that we have and overall oversight with these vendors.

So, it is really I am glad, unfortunately, it is an unfortunate situation with COVID, but I am glad that we deployed the remote model across all of our vendors ahead of storm season, because I feel that we are positioned very well, especially for the vendors where they had to invest in technologies immediately to be able to deploy some of their staff because they didn't have such a model. So, all our vendors have told us that they will have a blended model in the future. And we also have some that are contemplating whether they stay off site for good. So, we stay in close contact with our vendors, but I wanted to ensure that this we have plays a critical, critical, critical role in our overall efforts here. Any questions on the Call Center support?

Chairman Brown: Thank you.

Mr. Pope: Sure, I will move on to slide 10. And really all of these plans I am speaking to you of are CRCs, the oversight of our Call Centers. It is all great, but if we have staff that do not have a desire or unable to be deployed, we can't make any of this happen. Our employees are the heartbeat of this organization. So, what we have been doing because the COVID-19 pandemic has really impacted all of us in our way of life. We have completed 100 percent; we have virtual training that we execute every year for Citizens' staff. And this is ahead of any type of deployment. We go over obviously policy and procedure, but then we spend a lot of time on how this, you know, how do we service our customers in this extremely difficult time for them. How can we really go above and beyond when we are out in the field? And what we really want to know is how -- we conducted an employee pulse check survey just to ensure that we still have a sizeable staff that is willing, able to be deployed. And what we found is when we originally had 125 employees signed up which was a couple more than what we had last year. So, we are comfortable with the numbers of volunteers that are signed up to be deployed this year. And all but four wanted to remain on the deployment list. Some of the folks that needed to come off the list it had to do with as you can imagine childcare and schooling and there was a health issue as well of a family member.

This survey was conducted about a month ago. So we are actually planning on conducting another survey, just a pulse check if you will of our staff to ensure that we have a good feel for our numbers should we have to deploy, and we will be conducting that towards the end of June through the middle of July. And I suspect what I am starting to see is the numbers, we are getting additional volunteers that want to be signed up and I suspect also some of the four that we saw as things begin to open up and they potentially go back on the list. But we are going to keep track of these numbers. Because again, I go back to if anything resurfaces in the future we have got to be able to make sure we can pivot as needed and

make sure we have the appropriate resources, which I expect we will.

On slide 11, just again a recap of our preparedness highlights I spoke of. We have again 121 employees fully trained and willing to be deployed to represent this organization and service our policyholders directly.

Jay mentioned Jennifer Montero's group led the Electronic Funds Transfer project which will be available for policyholders this year should they choose. We have over 700 Customer Service Representatives committed through the contracted outsource call center vendors. And then I spoke to you about the modified scenario planning that we completed to support the adjustments with our CRC and call center response efforts.

The only added note that I would share with this group is we recently met, I know, Tasha, I heard your voice earlier, I know we met with Tasha Carter earlier this month and really that was Jay, Candace, Christine and myself. Really just to provide an update on our catastrophe planning efforts and we really had some great dialogue around consumer needs this year and how we and really the industry are planning around the pandemic and I just wanted to say we greatly appreciate the continued partnership with Tasha and her team and also the proactive approach of discussing of all planning efforts. It was great.

Madam Chair, that concludes my update and I will be happy to answer any questions if anybody has any from the committee.

Chairman Brown: Thank you, Jeremy, great update, great first meeting. Any questions, members of Jeremy Pope?

Governor Capps: Madam Chair, this it is Blake Capps, I have a question.

Chairman Brown: Sure.

Governor Capps: Jeremy, on slide 11, bullet point number two, Electronic Funds Transfer. I was curious about how that works as far as like not everyone who files a claim has a legitimate claim that is going to be paid out by Citizens, and how do you make those on-site judgments about who should get a check before a report is generated by field adjusters and desk adjusters analyzing the legitimacy of the claims? Like are there times when you pass out money for ALE and then have to ask for it to be returned?

Mr. Pope: Yes. So, Governor Capps, I will answer. So, there is a process in place where when a policyholder when they file a claim, we have adjusters that are literally on-site that are licensed. And so, a couple of things.

One, they are reviewing to see if the policy is even eligible for such a disbursement. And in the event that the policy is, they are making the appropriate call when it comes to, you know, the limited amount of funds that are cut. Typically, on average it usually runs around \$2,500 for a policyholder, but it is an advance. And that advance at some point does -- is basically reconciled with the overall claim itself. I know Jay is on the line and as far as specifics on, you know, any of the claims that are denied, if you will, what that overall impact would be. Jay, could you provide maybe some additional insight?

Mr. Adams: Yes, sure. This is Jay Adams for the record. So, Governor Capps, we treat this like we would any claim. We verify that they're covered enforce policy, paid premiums, those types of things.

And during an event like this, wind is always a covered peril. So, there is not a lot of risk of providing a policyholder additional living expense. The risk could occur that they may not be warranted the additional living expense coverage that their policy provides because their house might be liveable. In those scenarios what would happen is we would just apply that advanced payment that was received at the CRC against the total claim and just do a deduction. So for example, if they had \$10,000 worth of wind damage and we give them \$2,500 and we deemed it was not appropriate for them to ALE, then we would start our estimate by deducting the \$2,500 that had already been paid and then pay the remaining balance less their deductible.

Governor Capps: Yes, I guess what I was thinking was what happens when your conclusion is no coverage, you know, there is no damage here? There is not enough damage here to even justify a claim at all and we find out that we advanced them \$2,500. Are there times when you have to ask for it to be returned?

Mr. Adams: So, I would say that that would become an exception that we would not see very often. And traditionally if we have done something to help a consumer in their time of need, we would not ask for them to return those funds. So, it would be shame on Citizens for making a payment we didn't know.

Governor Capps: Okay. But that doesn't happen very often I don't suppose.

Mr. Adams: No, sir.

Governor Capps: Okay, very good, thanks.

Mr. Adams: Typically, the folks that visit the CRC, they are in desperate need of our help. You typically don't get folks that are way away from the area of damage that are coming into those, because they don't need our help at the same rate.

Governor Capps: Okay, yes, that makes sense.

Chairman Brown: Great.

Governor Capps: Thanks so much.

Chairman Brown: Anymore questions of either Jay or Jeremy? Pretty knowledgeable guys. Thank you everybody. Is there any new business to come before the group today?

Governor Capps: Bette or Madam chair. This is Blake Capps again. I would like to --

Chairman Brown: Hi, Blake, go ahead.

Governor Capps: I would like to just make this one comments at Jeremy Pope. Jeremy, I think it is just great that we got you in this role, you know, and that you are able to step in to this situation right in the beginning of hurricane season and that we are not dealing with someone from outside Citizens who doesn't know the ins and outs of how this company operates, and I really appreciate the fact that you are stepping up and we were able to get you in this role. So, thanks much for your dedication to Citizens and your good experience over the years.

Mr. Pope: Governor Capps, thank you very much again for the kind words. I look forward to continue to partner with Christine and this committee where we can bring the customer centric topics to this group, and also be available to this entire committee if you need us to look into any particular issues or ideas as you deem appropriate. So again, thank you for those kind words.

Ms. Carter: Chair Brown, this is Tasha. I would like to make a comment as well.

Chairman Brown: Of course, please do.

Ms. Carter: Thank you. As Jeremy shared I had the opportunity to meet with the Citizens' team a couple of weeks ago to specifically discuss their Catastrophe Response Plan and the protocols and strategies that they put into place to ensure policyholders are protected in the event a hurricane impacts our state. And I am pleased with their catastrophe plan, and specifically their communication strategies that will be implemented to share information with the policyholders before, during and after a storm. Their innovative approach to adjusting claims in light of COVID-19, and the staffing resources that Jeremy shared that would be available to assist policyholders in filing a claim and throughout the claims process.

So as Florida Insurance Consumer Advocate, I am more than comfortable that Citizens is effectively prepared to respond to policyholders and assist them to recover as soon as possible in the event they are impacted by a storm. And so, I just wanted to share that and I appreciate Citizens' partnership and their commitment to their policyholders. Thank you.

Chairman Brown: Thank you for those great words. That is wonderful to hear. So glad that we are working together with you and thanks for being on the call like you always are. So, appreciate that. Any other comments for the good of the order? I don't want to cut us short if anyone else has anything to say. If not, I will accept a motion to adjourn.

Governor Capps: This is Blake Capps; I will make a motion to adjourn.

Governor Henderson: Second.

Chairman Brown: We are adjourned. Have a good one. We will talk with you next month.

(Whereupon the meeting was adjourned.)