

Consumer Services Committee Meeting

Florida Specialty Update
December 5, 2019



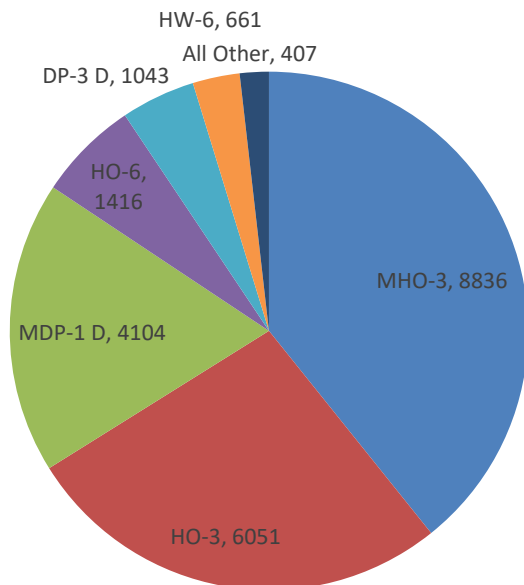
Florida Specialty's Impact on Citizens

TOTAL POLICY COUNT: 22,516*

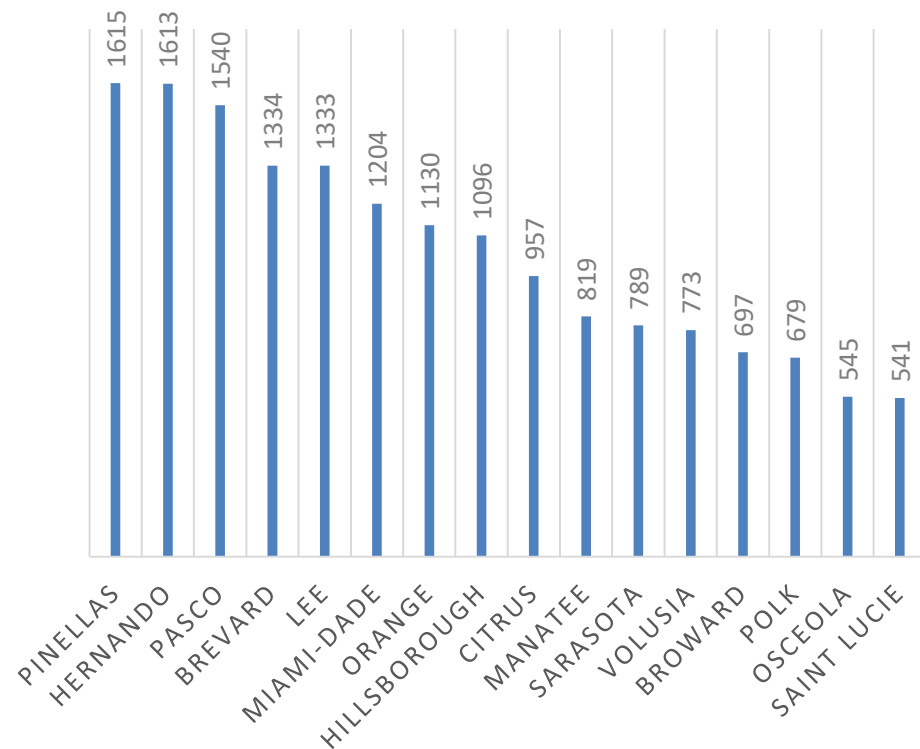
PREMIUM: \$25.1M

EXPOSURE: \$3.4B

FORM TYPES



TOP COUNTIES



***21,832 – BULK INTAKE PROCESS**

684 – REGULAR NEW BUSINESS WORKFLOW

Workgroups

- Fast Track Agent Appointments
- Receive / Map / Upload Data
- Internal / External Communications and Training
- Accounting / Payment Processing
- Underwriting Processing
- Claims Processing
- Reporting
- Print Vendor Coordination

Fast Track Agent Appointments

- How do you appoint 1,026 Florida Specialty agents so that they can write business with Citizens?

This workgroup:

- Initiated an outreach campaign and a fast track appointment process to allow agents to quickly register with Citizens.
- Created training documentation including videos and job aids to familiarize Agents with PolicyCenter® and the bulk intake process.
- Facilitated the transfer of policies to Citizens Insurance Services when an agent declined appointment.
- Managed the ongoing transfer of policies between Agencies.

Receive / Map / Upload Data

- How do you ensure PolicyCenter® can handle the unique requirements of the Florida Specialty Bulk Intake Process? How do you move 90,000 policies from the Florida Specialty system to PolicyCenter®?

This workgroup:

- Created the data exchange format for Florida Specialty to provide policy data, analyzed the raw data received from Florida Specialty, and identified the appropriate Citizens coverages.
- Created a process to upload policy data and create pre-filled quick quotes for each policy.
- Made changes to support the relaxed validation requirements associated with this event.
- Mapped Florida Specialty agent codes to Citizens agent codes.
- Prepared, tested, uploaded data files into PolicyCenter®, and ensured that all policies were accounted for.
- Re-processed errors and exceptions related to agent withdrawals, book of business transfers, and policies moving to / from Citizens Insurance Services.

Internal / External Communications and Training

How do you keep all Agents, Policyholders, Staff, and Vendors informed of the bulk intake process?

This workgroup:

- Created internal news articles, FAQs, and talking points to ensure staff could answer phone calls and process transactions correctly.
- Launched a Florida Specialty webpage to ensure that up-to-date information on the policy import process was publicly available and created a processing guide and mini-movie for agents.
- Established multiple email campaigns for agents including data files that provided quick access to relevant policy data.
- Sent communication to keep customers informed of their placement options and information on how their policies should be paid.

Accounting / Payment Processing

How do you ensure impacted policyholders have enough time to pay their premium in this unfortunate situation?

This workgroup:

- Recommended all quick quotes default to the quarterly pay plan, meaning policyholders only needed to pay the least amount of premium Citizens requires.
- Extended due dates to 45-days for all affected policies.
- Identified the business processes to apply the unearned premium from a single FIGA check to all Florida Specialty policies.
- Generated invoices for every policy where there was no money expected from FIGA.

Underwriting Processing

How do you underwrite 90,000 policies (almost a quarter of your current book of business)?

This workgroup:

- Developed a phased approach and underwriting strategy for Florida Specialty policies.
- Defined processes to examine Florida Specialty policies submitted outside the bulk intake process.
- Created and communicated underwriting direction to all internal staff and vendor partners.
- Created a partnership between the Customer Care Center and Underwriting to ensure there were adequate resources and staffing as it related to Florida Specialty processing.

Claims Processing

What happens to claims submitted on policies without a payment received? What claims information do we need from Florida Specialty to help with our underwriting and claims processing?

This workgroup:

- Validated existing business process would support the unique circumstances around Florida Specialty policies.
- Defined the business processes to handle claims on policies not in force, policies not paid, and late-submitted Florida Specialty policies without a Statement of No Loss.
- Defined the requirements and enhanced ClaimCenter® to support the new Florida Specialty workflows and additional data fields.
- Defined key data elements requested from Florida Specialty to aid claims and underwriting business processing.

Reporting

How do you keep all stakeholders up to date on the current policy counts? Where do you get up-to-date information for communication campaigns and agent outreach?

This workgroup:

- Established multiple Power BI Dashboards for self service reporting:
 - Bulk Intake Dashboard to track daily statistics on the processing of Florida Specialty policies
 - New Business Dashboard to track Florida Specialty submissions outside of our bulk intake processes
 - Combined Florida Specialty Impact to Citizens book of business
- Created data extracts to send to FIGA for unearned premium collection.

Print Vendor Coordination

How do you print 90,000 new declaration packages in one day, when your vendor capacity is 6,000 packages / day?

This workgroup:

- Defined the strategy to split payment processing across multiple days to help control the volume of mail.
- Worked with the vendor to establish a back-up printing site to handle overflow capacity.
- Coordinated with the print vendor to ensure Florida Specialty specific letters were mailed in a timely manner.