

Customer Correspondence & Complaints

Consumer Services Committee

March 19, 2020

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Director, Insurance Communications



Customer Correspondence Team

The Customer Correspondence Team (CCT) was formed in 2006 and is responsible for responding to all written communications.

Citizens' Plan of Operation and Florida Statutes require that Citizens maintains specific methods for responding to and resolving consumer complaints as described in our Corporate Consumer Complaint Policy and Procedure #701.

CCT uses a system to track all types of correspondence, including the channel and topic, with a primary focus on complaint handling as required by statute:

- Section 627.351(6)(k)2., Florida Statutes
- Section 624.307(10)(b), Florida Statutes
- Section 626.9541(1)(j), Florida Statutes

CCT has strict requirements for timely and accurate responses.

Executive, Legislative, Citizens Board of Governors

Customer Correspondence works closely with External and Legislative Affairs to research and respond timely to all written requests from consumers addressed to Citizens Chief Executive Officer and President Barry Gilway, and from legislators requesting assistance for their constituents.

They coordinate correspondence inquiries addressed to a member of the Board of Governors, the ELT and those received as a media inquiry with the Office of External and Legislative Affairs for approval.

Executive Complaints are consumer complaints that are directed to Citizens' President, a member of Senior Management or a member of the Board of Governors.

Legislative Complaints are consumer complaints that are directed to an elected or appointed government official and forwarded to Citizens for disposition.

If the correspondence indicates that it was copied to a legislator, Citizens executive or a member of the Board of Governors, CCT should make the appropriate selection and prepare the response for approval and signature.

CCT works closely with the Florida Department of Financial Services (DFS) to investigate and respond to customer complaints. CCT is required to respond to DFS complaints within 14 days, compared to Florida Statutes requirement of 20 days. CCT also coordinates the intake of Civil Remedy Notifications filed by attorneys, investigate complaints regarding agents and adjusters, and coordinates the handling of DFS Service Request related to catastrophic claims received through the eStorm process.

Department of Financial and Consumer Services - Civil Remedy Notifications



The screenshot shows the website header with the name "Jimmy Patronis | Chief Financial Officer" and a navigation menu including "About", "Divisions & Offices", "Contact", "News", "Español", and a search bar. The main banner features a call center background and the text "INSURANCE CONSUMER HELPLINE" with the phone number "1-877-MY-FL-CFO (1-877-693-5236)". The footer includes the Chief Financial Officer's name and logo, the text "Florida Department of Financial Services - How can we help you?", and a row of service buttons: "Verify Agent's License", "Unclaimed Property", "Workers' Compensation", "Fire Standards & Training", and "Newsletter".

DFS eStorm Disaster Response - DFS Division of Insurance Agent & Agency Services Investigation

Media Relations and Social Media

Customer Correspondence provides support to Citizens Media Relations manager to research and respond to inquiries submitted through Citizens Newsroom specific to policyholder inquiries.

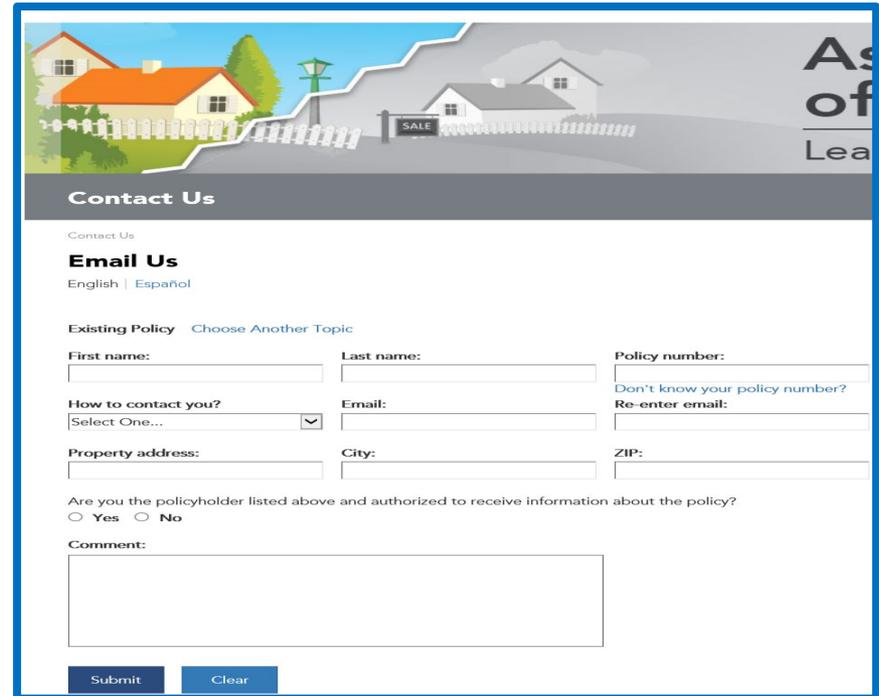
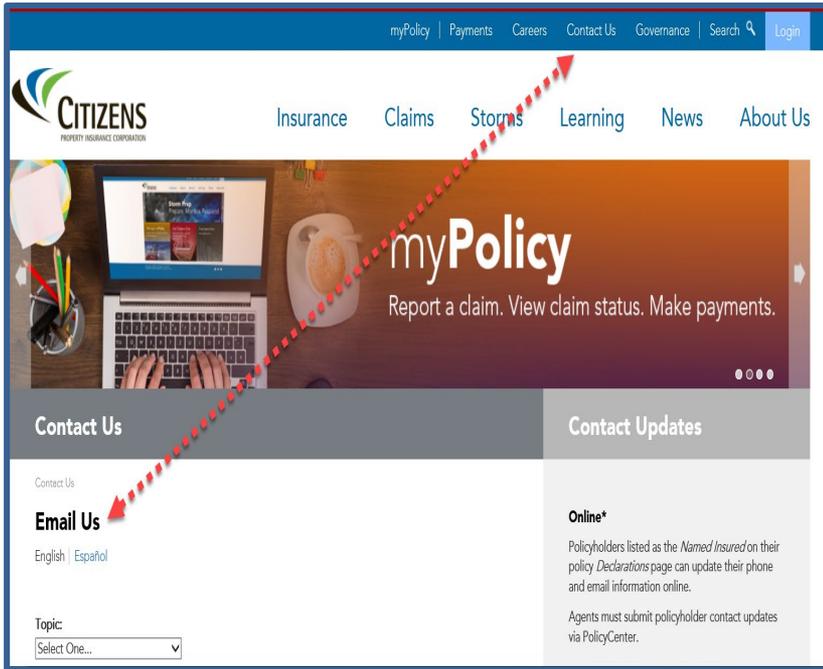
All policyholder inquiries and complaints received through social media are forwarded to the Customer Correspondence team for handling. The Customer Correspondence team provides the social media administrator with the information necessary to acknowledge the customer comments without conveying policy specific information through the social media outlet.

Customer Correspondence is committed to responding to these inquiries within one business day (if not the same day).



newsroom@citizensfla.com

Emails received through our website's *Contact Us feature* are responded to well within the required two- to three-business day turnaround (and typically within hours).



CCT deals with hundreds of pieces of U.S. Mail yearly through the mailing addresses provided on our *Public* website:

Write Us

Claim Correspondence

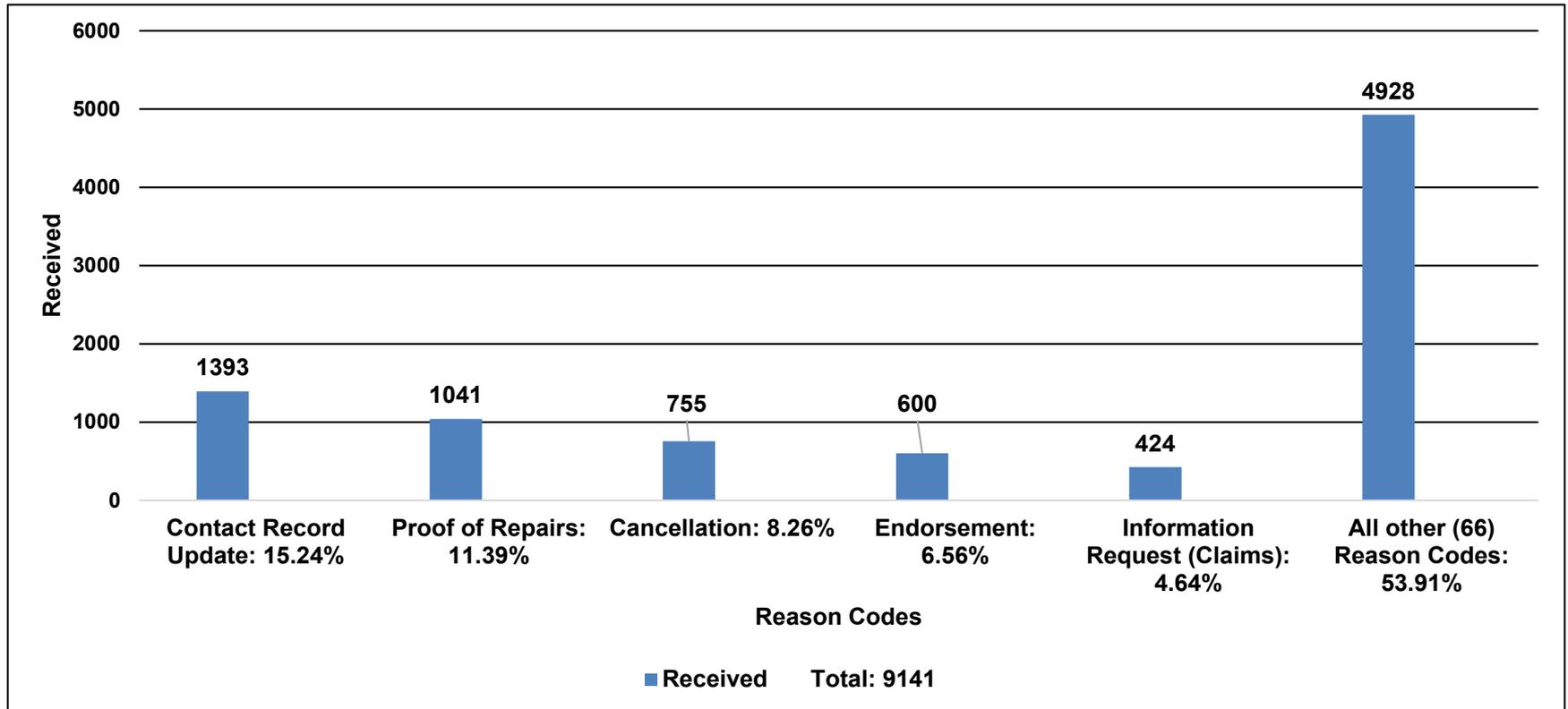
Citizens Property Insurance Corporation
P.O. Box 19700
Jacksonville, FL 32245-9700

Non-Claim Correspondence

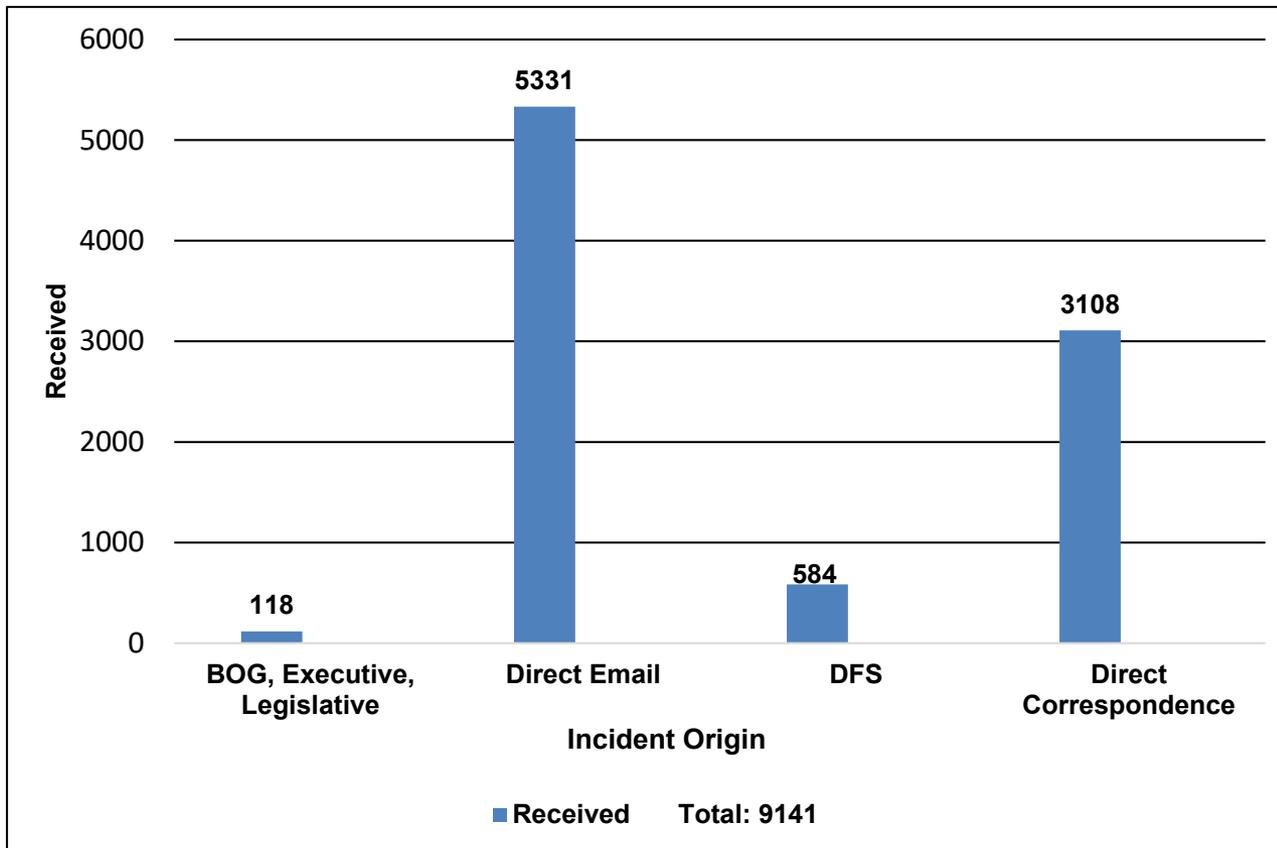
Citizens Property Insurance Corporation
P.O. Box 17219
Jacksonville, FL 32245-7219

When a Citizens employee receives consumer correspondence about claims outside the established claims-handling process, the correspondence immediately must be forwarded to the CCT. If the correspondence is a written letter, the original letter must also be forwarded.

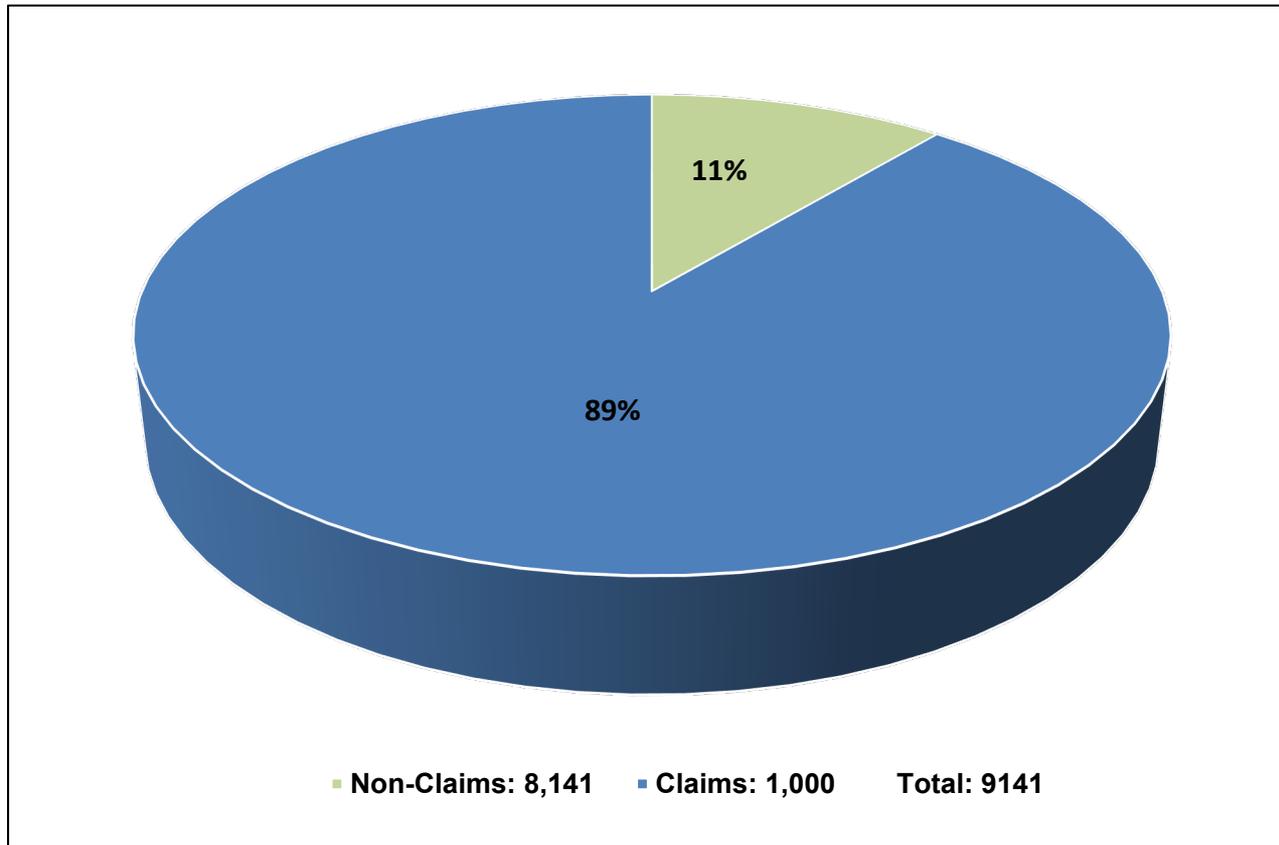
Customer Correspondence Processed 9,141 Correspondence Items in 2019: Top Five Reason Codes



Customer Correspondence Processed 9,141 Correspondence Items in 2019: Received Through the Following Origins

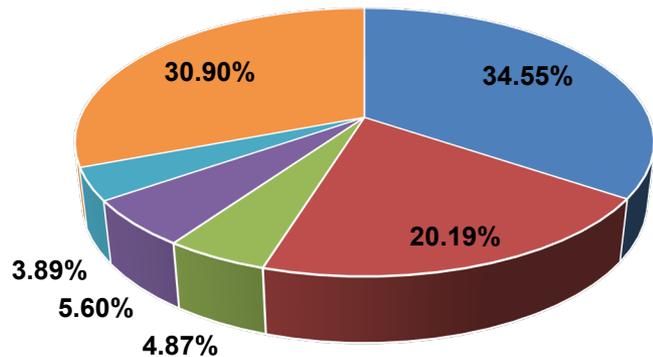


Correspondence Processed 2019: Non-Claims Compared to Claims Topics



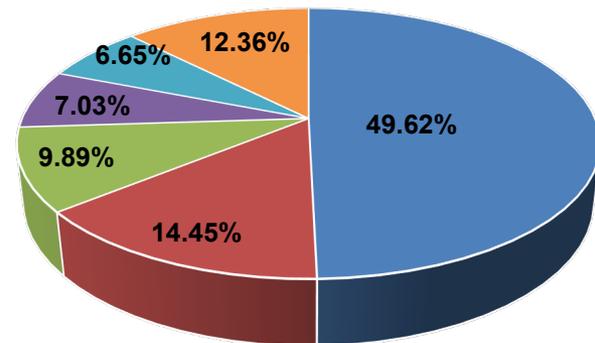
Complaint Correspondence Processed 2019: Non-Claims Compared to Claims Topics

Non-Claims Complaint Items Processed in 2019



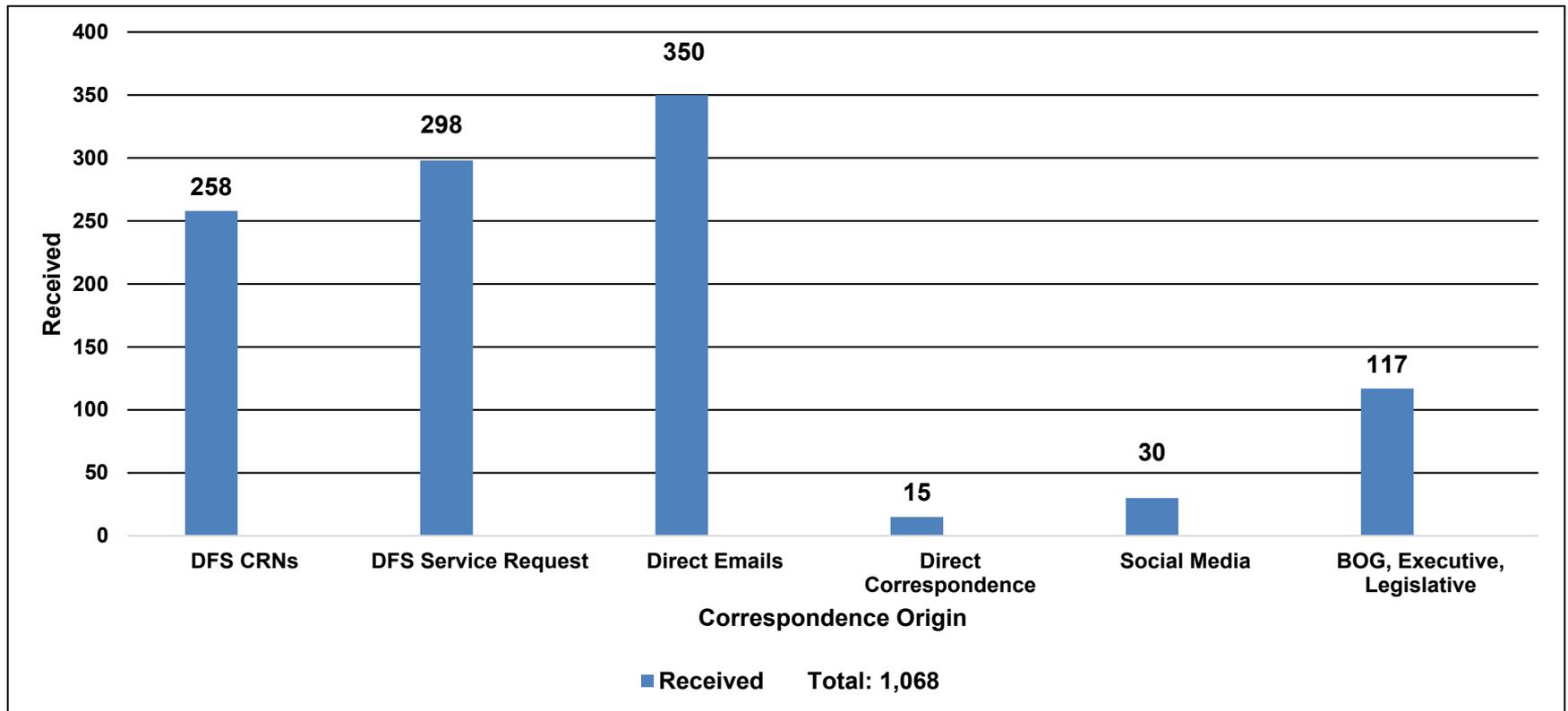
- Proof of Repairs: 142
- Cancellations: 83
- Nonrenewal: 20
- Florida Specialty Transition: 23
- Premium Refund: 16
- All other (27) Reason Codes: 127
- Total: 411**

Claims Complaint Items Processed in 2019

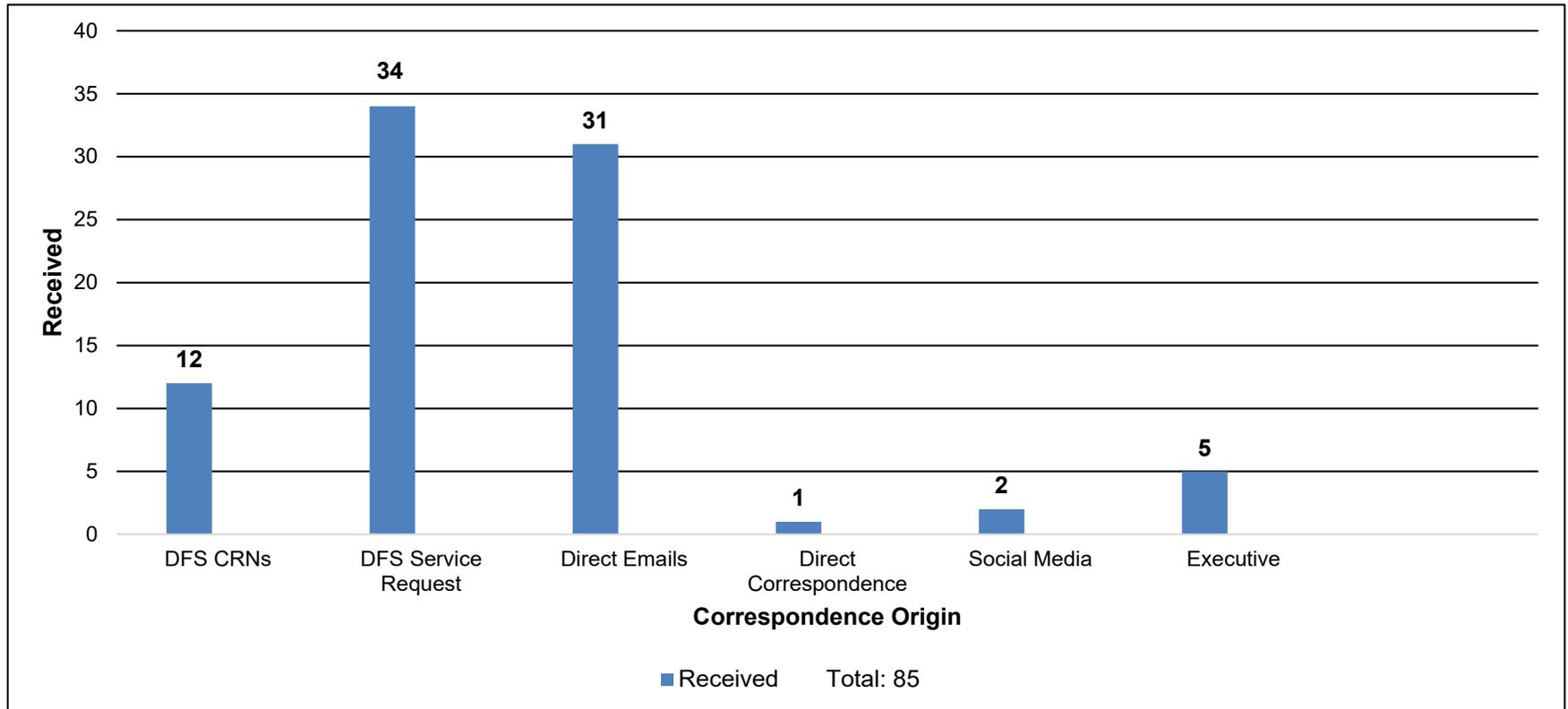


- Civil Remedy Notification: 261
- Other Information Request (Claims): 76
- Unsatified Settlement/Offer: 52
- Denial of Claim: 37
- Delays (Claims): 35
- All Other Reason Codes: 65
- Total: 526**

Hurricane Irma
Complaints Received by CCT – 1,068
09/11/2017 - 02/25/2020
Total Irma Claims Filed: 76,905



**Hurricane Michael
Complaints Received by CCT – 85,
10/18/2018 - 02/28/2020
Total Michael Claims Filed: 3,912**



Questions?