

Executive Summary

Claims Committee Meeting, February 23, 2021
Board of Governors Meeting, March 3, 2021

Claims Committee Report

Chairman Kastroll will give a report at the March 3, 2021 Board of Governors meeting.

Call Citizens First Overview

Board of Governors

March 3, 2021



Call Citizens First is a public education campaign encouraging customers to report claims as soon as they become aware of or suspect damage. This message was adopted throughout Citizens and is deeply woven throughout the communications shared with policyholders and stakeholders.

Messaging touchpoints include:

- Email
- Agent bulletins
- Press releases
- Opinion Editorials
- Media Kit
- Social media
- Industry conference presentations
- Direct mail
- Policy declarations packets
- Radio
- Television
- Website
- Citizens' internal and external newsletters

Key examples of the creative assets used throughout the campaign can be found on the following slides.





Call Citizens First



Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home. You can report a claim to Citizens 24/7, even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Call Citizens First

866.411.2742
 24 hours a day, seven days a week






www.citizensfla.com

*****GNGLP



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866.411.2742

Call Citizens First messaging continued in July 2016 through targeted postcards sent to HO-3, HO-6 and DP-3 customers that also contained important steps for making temporary repairs. Postcards went to all new and renewal business through July 2017.

ATTENTION

Citizens Policyholders

Page 3

Digital messaging included infographics for our social media channels, web banners for Florida Public Media partner sites during hurricane season, and evergreen graphics to keep the message top of mind for customers.



Infographics




Social Media cards



Web Banner

Since 2016, policy declarations packets have been streamlined to call attention to improvements to the customer-focused claims process. A *Quick Start Guide* was introduced to be an initial touchpoint with customers and provide high-level policy information. Key message points include an overview of packet documents, claims reporting information, and contact information for Citizens and the agent of record.

Another popular update was the inclusion of a wallet-sized policyholder identification card listing essential information such as policy number, agent information and important claims reporting details.


<p>John Floridian 123 Main Street Sunny, Florida 12345 Policy: 1234567 Effective: 10/01/2015</p>		<p>Call Citizens First</p> <p>866.411.2742</p> <p>Available 24/7</p> <p>www.citizensfla.com</p>
<p>Annie Agent - Insurance ABC, Inc. 456 Flamingo Way Sunny, Florida 12345 800-555-1234</p>		

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.

Policyholder ID Card

Quick Start Guide

- 1 Remove your ID card and keep it in a safe location.
- 2 Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, accessible location.
- 3 Contact your agent for any coverage changes.
- 4 Ensure your contact information is correct and up-to-date. Contact your agent to make any needed changes.
- 5 Provide a mobile number and email to make it easier to contact you in an emergency.
- 6 Visit www.citizensfla.com/mypolicy to register for Manage my Policy, where you can access policy details and make payments.
- 7 Like Citizens Property Insurance Corporation on Facebook and follow us on Twitter or @citizensfla for storm preparedness tips. Citizens news and insurance education. Additional resources are available at www.citizensfla.com.
- 8 You have important responsibilities after a loss. Review the Duties After Loss section of your policy or contact your agent for more information.



Citizens is Ready
Citizens works year-round to get prepared to support you when you need us most. Visit our Storm Surge at www.citizensfla.com for resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Policy Questions?
Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742.

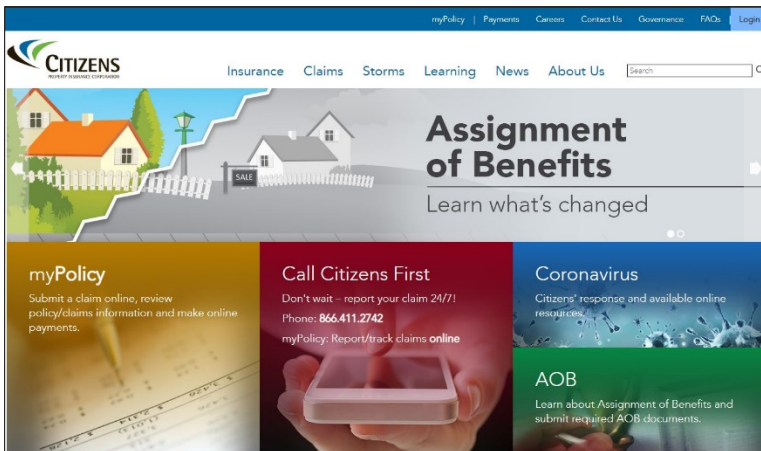
If you have a claim or suspect damage to your property, Call Citizens First.

866.411.2742
24 hours a day, seven days a week.

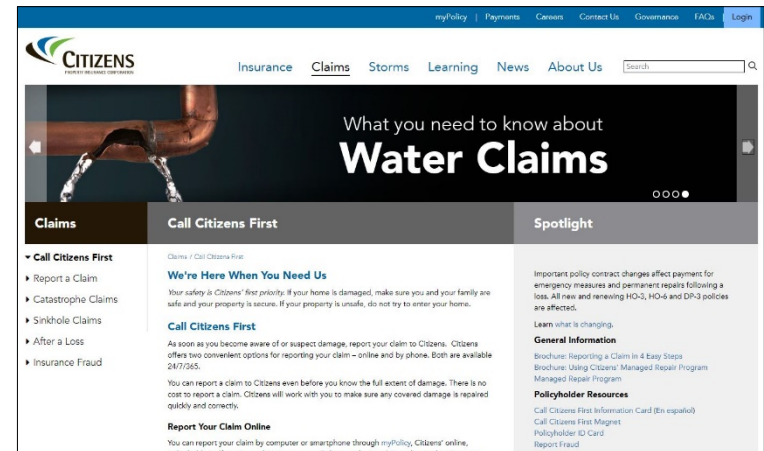
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Declarations Packet Address Page

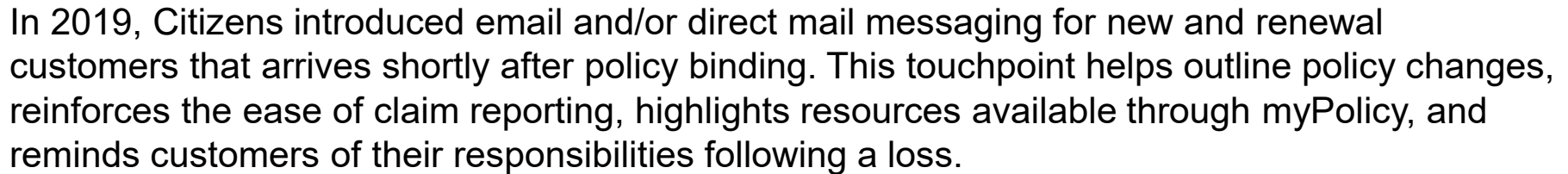
Call Citizens First is prominently featured on Citizens' homepage and provides a central location for all program information. This page has links to recent policy contract changes for emergency measures and permanent repairs, a printable policyholder ID card, links to educational brochures and direct access to frequently asked questions.



Homepage



Call Citizens First web page

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New and Renewal Policy Emails

To help further reinforce the *Call Citizens First* messaging, all educational brochures in Citizens' online learning library were updated to include consistent program branding.



Brochures

All Citizens' brochures are available in English and Spanish on our website. Visitors may view brochures electronically or print for their use. Stakeholders may order printed copies sent directly to their office by visiting www.citizensfla.com/brochures.



Call Citizens First messaging was especially helpful after Hurricane Michael in 2018. Citizens was able to maintain communication with customers without cable or internet service by placing signs in heavily trafficked storm damaged areas. Their success, particularly in rural locations, prompted an update to the enterprise catastrophe plan to include their deployment in future storms.



In addition to timely claims reporting and providing information on policy contract changes, *Call Citizens First* has helped raise awareness of other Citizens programs including assignment of benefits (AOB) reform, the Managed Repair Program (MRP) and Fraud Awareness.



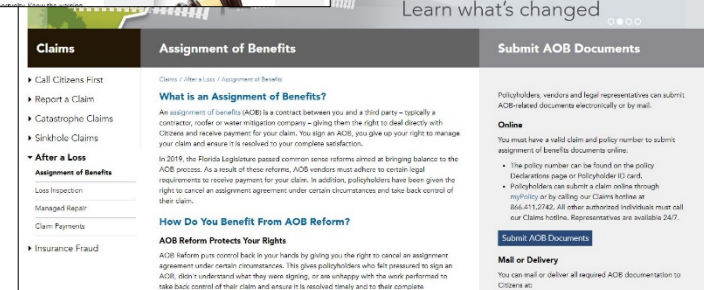
MRP Infographic



MRP web page



Fraud Awareness web page



AOB web page

Building on the success of *Call Citizens First* is a critical pillar in the strategy to further increase awareness and participation in emergency water mitigation services and the Managed Repair Program (MRP) and to ensure that Citizens receives timely first notice of loss.

- The recent influx of new customers to Citizens' book of business creates an opportune time to send an updated magnet mailer to customers in key geographic regions of the state to stay top of mind during potential claims reporting situations.
- Updated information such as information cards and digital assets will be shared with agents in those same targeted areas for another messaging touchpoint.
- New infographics highlighting MRP success and potential customer testimonials developed for our social media platforms also will help promote the availability of the MRP and participation in emergency water mitigation services during applicable claims situations.