

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.



Magnet



Back of card

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.

In March 2016, mailers were sent to HO-3 customers in Miami-Dade County that included a removable magnet for easy reference when reporting a claim to Citizens. In May 2017, this magnet postcard was sent to HO-3 customers in Broward and Palm Beach Counties.



Postcard

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.

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|--|---|
| <p>John Floridian 123 Main Street Sunny, Florida 12345 Policy: 1234567 Effective: 10/01/2015</p> <p>Annie Agent - Insurance ABC, Inc. 456 Flamingo Way Sunny, Florida 12345 800-555-1234</p> |  <p>Call Citizens First</p> <p>866.411.2742</p> <p>Available 24/7</p> <p>www.citizensfla.com</p> <p><small>This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.</small></p> |
|--|---|

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 MyPolicy. Here you can access policy details and make payments.
- 7 Like Citizens Property Insurance Corporation on Facebook and follow us on Twitter at [citizensfla](https://twitter.com/citizensfla) for storm preparedness tips. Citizens news and insurance education. Additional resources are available at www.citizensfla.com.
- 8 You have important response bills after a loss. Review the Claims After Loss section of your policy or contact your agent for more information.

Quick Start Guide



Citizens is Ready

Citizens works year-round to get prepared to support you when you need us most. Visit our Storm page 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?

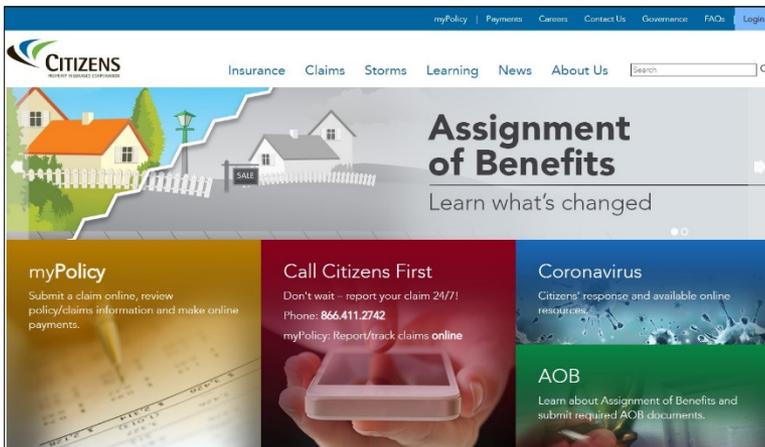
Contact your agent at the telephone number provided on your Declaration page or call Citizens at 866-411-2742.

866.411.2742
24 hours a day, seven days a week

ADP/AST 09/16

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



In 2019, Citizens introduced email and/or direct mail messaging for new and renewal customers that arrives shortly after policy binding. This touchpoint helps outline policy changes, reinforces the ease of claim reporting, highlights resources available through myPolicy, and reminds customers of their responsibilities following a loss.

CITIZENS
PROPERTY INSURANCE CORPORATION

301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

Welcome to Citizens Property Insurance Corporation. Citizens is a not-for-profit government entity. We are committed to providing you with the highest level of customer service and helping you understand your Citizens policy. Review the following information and your policy carefully to ensure you understand your coverages, deductibles and limits.

Register for Manage myPolicy
Manage myPolicy (myPolicy) is Citizens' online, self-service, policy management tool. You can use myPolicy to view your policy information and, under certain conditions, to make payments. myPolicy currently is available only for Personal Residential policyholders. Register for myPolicy at www.citizensfla.com/mypolicy.

Call Citizens First
Certain loss reporting and repair requirements may affect coverage for emergency and permanent repairs. Protect yourself by calling Citizens' toll-free claims hotline or your agent as soon as you become aware of a loss and before beginning any emergency or permanent repairs. You can report a claim even before you know the full extent of damage, and there is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly. Learn more at www.citizensfla.com/call-citizens-first.

Claims Hotline: 866.411.2742
Available 24 hours a day, 7 days a week, 365 days a year.

Assessments
Citizens policyholders could be required to pay assessments if Citizens does not have the resources to pay claims following a major hurricane or series of storms in which Citizens incurs significant losses. Your potential exposure is disclosed in the Acknowledgment of Potential Surcharge and Assessment Liability section of your application. Learn more at www.citizensfla.com/assessments.

Depopulation Choices and the Property Insurance Clearinghouse
In accordance with Florida law, Citizens has created the Depopulation Program and Property Insurance Clearinghouse to help return policies to the private market and reduce the risk of assessments for all Floridians.

The Depopulation program allows Office of Insurance Regulation-approved private-market companies to offer coverage (takeout offers) to Citizens policyholders. You can receive a takeout offer any time. If you receive an offer, carefully consider how private-market coverage may decrease your assessment risk. Learn more at www.citizensfla.com/depopulation.

The clearinghouse identifies private-market insurance options for those who believe Citizens is their only choice. Citizens uses the clearinghouse to determine whether private-market coverage is available for certain personal lines renewal policies. Learn more at www.citizensfla.com/clearinghouse.

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policy with Citizens. Citizens is committed to service to our customers. Check your renewal my updates to report life events or property loss or upgrades, other named insureds, fact information updates. The following quick tips of your Citizens policy.

Citizens Is Social
Find Citizens on Facebook under Citizens Property Insurance Corporation and on Twitter @Citizens_FLA for storm preparedness tips, Citizens news and insurance education. You'll also find comprehensive information and policyholder resources at www.citizensfla.com.

Policy Questions?
Contact your agent at the telephone number provided on your Declarations page or call our Customer Care Center at 888.665.1555.

Water Damage
Water damage not caused by weather make if Citizens First as soon as you become aware of or report. The policy provisions can affect payment for permanent repairs following a loss.

Emergency Measures
After a covered loss, your policy includes emergency measures to protect your home. Emergency measures include only what is to secure your home and prevent further damage.

30 people. Some policy types may provide limited use refer to your policy for information.

72HOURS 09/20

From: polo@lapl@citizensfla.com
To: You
Subject: Your Citizens Policy 60001000 Has Been Issued
Date Sent: Fri Mar 2018 11:35:18 AM
Attachments:

301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

Welcome to Citizens Property Insurance Corporation. Citizens is a not-for-profit government entity. We are committed to providing you with the highest level of customer service and helping you understand your Citizens policy. Review the following information and your policy carefully to ensure you understand your coverages, deductibles and limits.

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WELPNT 02/17

From: polo@lapl@citizensfla.com
To: You
Subject: Your Citizens Policy 60001000 Has Been Renewed
Date Sent: Fri Mar 2018 11:35:43 AM
Attachments:

301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

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Welcome Letter

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
866.411.2742

Report your claim online via
myPolicy at citizensfla.com

24 hours a day, seven days a week



¿Tiene que reportar un reclamo?
Primero llame a Citizens
866.411.2742

Reporte su reclamo por internet a través
de myPolicy en www.citizensfla.com,
las 24 horas del día, los siete días de
la semana.

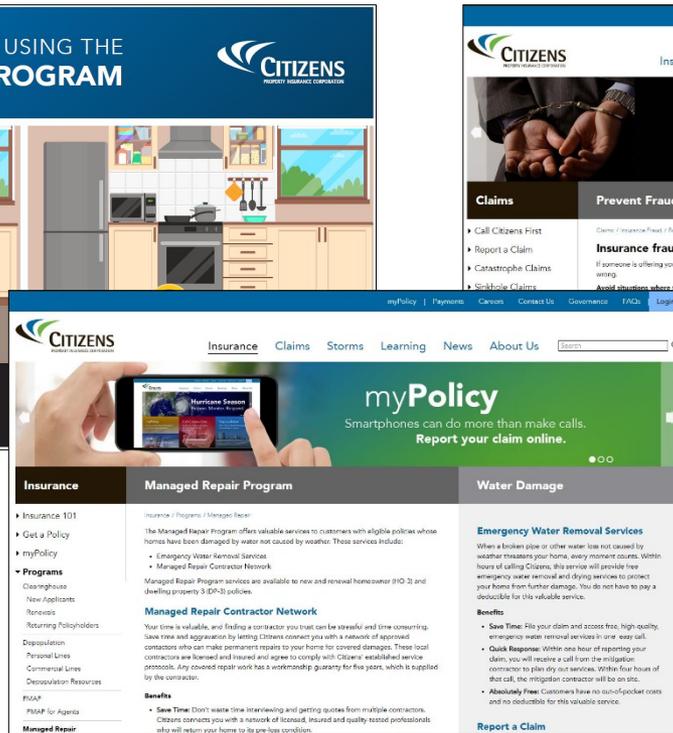
Call Citizens First messaging was especially helpful after Hurricane Michael in 2018. Citizens was able to maintain communication with customers without cable or internet service by placing signs in heavily trafficked storm damaged areas. Their success, particularly in rural locations, prompted an update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



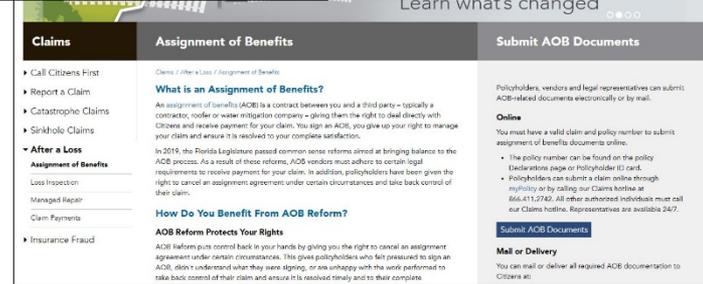
MRP Infographic



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.