

Citizens' AOB Strategy

Christine Ashburn

VP of Communications, Legislative
and External Affairs

September 29, 2016



- Public outreach and education
- Product changes
- Managed Repair/Emergency Services
- Legislative solutions



Insurance Claims Storms Learning News About Us

Have a Claim? Call 866.411.2742
Call Citizens First

Claims Call Citizens First Spotlight

Call Citizens First
Call Citizens First FAQs

Report a Claim
Catastrophe Claims
Sinkhole Claims
After a Loss
Insurance Fraud

Personal Commercial Programs Training News myAgency

Policy Changes
Personal Lines Claims

Programs Call Citizens First Spotlight

Call Citizens First
Call Citizens First FAQs

Agents / Programs / Call Citizens First

Policyholder safety is Citizens' first priority. If your customer's home is damaged, make sure they are safe and their property is secure. Advise them not to enter their home if the property is unsafe.

Report a Claim
You can report a claim on behalf of your customer, as soon as they notify you of any damage, by calling Citizens' toll-free claims hotline or reporting a claim through PolicyCenter.

Important policy contract changes affect payment for emergency measures and permanent repairs following a loss. All new and renewing HO-3, HO-6 and DP-3 policies are affected.

Learn what is changing.
General Information
Brochure: Reporting a Claim in 4 Easy Steps


Call Citizens First
866.411.2742
24/7 to report a claim
Lláme a Citizens primero 24 horas/7 días a la semana para reportar un reclamo

Pipes

Storms

Water

Fire



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

postage info here

866.411.2742

Call Citizens First

Customers can report a claim 24/7 with Citizens' toll-free Claims hotline
866.411.2742




Comuníquese con Citizens Primero

Los clientes pueden reportar un reclamo las 24 horas al día, los 7 días de la semana llamando a la línea directa de reclamos gratuita de Citizens al
866.411.2742



Call Citizens First

Don't wait to report your claim. We're available 24/7 at 866.411.2742.



Reporting a Claim in Four Easy Steps

4



Reportando un Reclamo en Cuatro Pasos Fáciles

4



Under the overarching message theme of *Call Citizens First*, which encourages to policyholders and agents to make Citizens their first call when they have a potential claim, Citizens is using traditional and social media, agent trainings and direct mail pieces to educate all audiences about:

- o Policy language changes
 - o New project launches
 - o Rate impacts
 - o Fraud awareness.
- Landing pages for the campaign appear on both the public and agent websites to provide a one-stop shop for *Call Citizens First* materials.
- A media kit was developed at the launch of the *Call Citizens First* campaign for stakeholders and media outlets. Additional media kits are in development which will feature campaign messaging.
- Direct-mail postcards were sent to Miami-Dade HO-3 policyholders with a *Call Citizens First* magnet as a reminder of the Citizens claims reporting procedure. Based on agent feedback, the response has been overwhelmingly positive.

Water Loss

Summary of Changes – Office of Insurance Regulation (OIR) Water-Loss Filing

- Amended policy documents are available for access the filing documents box on the Quick Search
 - FCP 16-02737 (PR)
 - FCP 16-02738 (PR)

Notification of Contract Changes

Changes to Policy Language that Impact Claim Payments and Coverage

The Florida Office of Insurance Regulation (OIR) has approved new policy language in the following policy types for new business and renewal policies effective on or after July 1, 2016:

- Citizens Homeowners 3 – Special Form (CIT HO-3)
- Citizens Homeowners 6 – Unit-Owners Form (CIT HO-6)
- Dwelling Property 3 – Special Form (CIT DP-3)



ATTENTION

Citizens Policy

Call Citizens First at **866.411.2742** as soon as you become aware of or suspect damage to your property. Recent policy changes affect payment for emergency measures and permanent repairs following a loss.

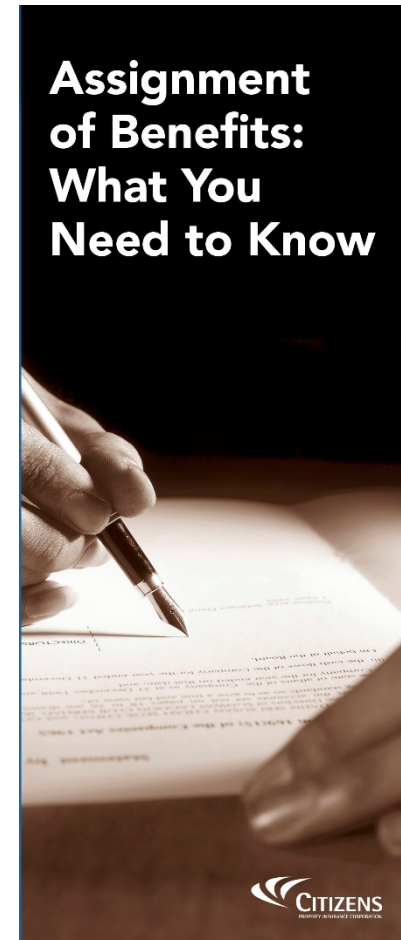
Call Citizens First!

Recent policy changes may affect payment for emergency measures and permanent repairs. Limited coverage is available for reasonable emergency measures made without Citizens' approval, but Citizens must be notified in a timely manner before permanent repairs begin. Contact your agent or review your policy for more information.



The Citizens Claims Hotline is toll-free and available 24/7 at **866.411.2742**.

Assignment of Benefits: What You Need to Know



What Is Changing?

Policy language is changing on the following policies:

HO-3

Single family homes

HO-6

Condos

DP-3

Renters



Reasonable Emergency Measures

The policyholder must make reasonable emergency measures for the sole purpose of protecting the property. These measures are limited to the greater of \$2,000 or 1 percent of the Coverage A limit, unless the policyholder receives Citizens approval in advance to exceed this amount.

Loss Reporting and Repairs

There may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

What Should You Do?

- Review policy contract changes with your agent
- Report a claim as soon as you are able to do so
- Ensure Citizens has current contact information to schedule an inspection following a claim

#CallCitizensFirst



Emergency Repairs

Policy language has changed on the following policies:

HO-3

Single family homes

HO-6

Condos

DP-3

Renters

Reasonable Emergency Measures

Your policy may require that you take reasonable emergency measures to protect covered property from further damage. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage. These measures may not exceed the greater of \$2,000 or 1 percent of your Coverage A limit, unless you receive Citizens' approval in advance to exceed this amount.

Loss Reporting and Repairs

Except for reasonable and necessary measures, there may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- The time of an on-site loss inspection by Citizens
- The time of verbal or written approval by Citizens

What Should You Do?

- Call Citizens First. Don't wait to report a claim. You can report a claim 24/7 with Citizens' toll-free Claims hotline, 866.411.2742, or by contacting your Citizens Agent.
- Review policy contract changes with your agent.
- Report a claim as soon as you know there is damage.
- Ensure Citizens has current contact information to schedule an inspection following a claim.

Call Citizens First. For more information, visit www.citizensfla.com/call-citizens-first. Follow us on social media for policy education and helpful tips.

La versión en Español está disponible en www.citizensfla.com/doc/ingles.



www.citizensfla.com



Reparaciones de Emergencia

El lenguaje de la póliza ha cambiado en las siguientes pólizas:

HO-3

Viviendas unifamiliares

HO-6

Condominios

DP-3

Arrendatarios

Medidas Razonables de Emergencia

Su póliza podría requerir que usted tome medidas razonables de emergencia para proteger los bienes cubiertos de daños posteriores a la propiedad. Las medidas de emergencia solo incluyen lo que es razonable y necesario para proteger su hogar y evitar daños adicionales. Estas medidas no pueden exceder una cantidad mayor de \$2,000 o 1 por ciento de su límite de la Cobertura A, a menos que reciba la aprobación de Citizens por adelantado para superar dicha cantidad.

Reportar y Reparar Pérdidas

Excepto para medidas necesarias y razonables, puede que no haya cobertura para reparaciones permanentes que comencien antes de que ocurra una de las siguientes acciones:

- 72 horas después que la pérdida sea reportada a Citizens
- El momento de una inspección de la pérdida en la propiedad por parte de Citizens
- El momento de recibir aprobación verbal o escrita por parte de Citizens

¿Qué Debe Hacer?

- Llame a Citizens primero. No espere para reportar un reclamo. Usted puede reportar un reclamo las 24 horas al día, los 7 días de la semana por medio de la línea gratuita de llamadas al 866.411.2742 o por medio de su agente de Citizens.
- Revise los cambios en el contrato de la póliza con su agente.
- Reporte un reclamo tan pronto como tenga conocimiento de la existencia de daño.
- Asegúrese de que Citizens tenga su información de contacto actual para hacer una cita para una inspección después de un reclamo.

Llame a Citizens Primero. Para más información, visite www.citizensfla.com/call-citizens-first. Sigan en redes sociales para aprender más sobre la póliza y para consejos útiles.



www.citizensfla.com



Small text block with contact information and disclaimer.

Welcome to Citizens Property Insurance Corporation. Citizens is committed to providing you with the best service and making you a satisfied customer. Citizens is committed to providing you with the best service and making you a satisfied customer.

Register for Manage myPolicy

Manage myPolicy is a free online service that allows you to view your policy information and documents, receive support on myPolicy, and more. Register today at www.citizensfla.com/ManageMyPolicy.

Call Citizens First

Citizens First reporting and repair requirement may affect coverage for emergency and permanent repairs. Report your loss to Citizens as soon as possible. If you are unable to report your loss, you may report it to your agent or broker. If you are unable to report your loss, you may report it to your agent or broker.

Assessments

Citizens policyholders could be required to pay assessments. Assessments are levied on policyholders to help pay for the costs of certain services. Assessments are levied on policyholders to help pay for the costs of certain services.

Depopulation Choices and the Property Insurance Club

The Property Insurance Club is a voluntary association of property owners in the state of Florida. The club provides a variety of services to its members, including a 24-hour emergency response team.

The Property Insurance Club is a voluntary association of property owners in the state of Florida. The club provides a variety of services to its members, including a 24-hour emergency response team.

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, waterproof location.
3. Contact your agent for any coverage changes.
4. Visit www.citizensfla.com/myPolicy to register for Manage myPolicy, where you can access policy details and make payments.
5. Like Citizens Property Insurance Corporation on Facebook and follow us on Twitter at @CitizensFLA for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.
6. You have important responsibilities after a loss. Review the Damage After a Loss section of your policy or contact your agent for more information.

Provide a mobile number and email to make it easier to contact you in an emergency.

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



Claims Hotline: 866.411.2742
24 hours a day, seven days a week.



Citizens is Ready

Citizens is ready 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 our Customer Care Center at 888.685.1555.

APPENDIX B2-17



Call Citizens First

Claims — 866.411.2742
Available 24/7

Customer Care — 888.685.1555
Weekdays 8 a.m. - 5:30 p.m. ET

www.citizensfla.com

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

✂

This is your policy identification card.

A summary of *Changes to Policy Language that Impact Claim Payments and Coverage* was published on www.citizensfla.com, along with links to the approved water-loss filings.

The policyholder letter outlining policy contract language changes will:

- Clarify policyholder responsibilities following a loss related to emergency and permanent repairs
- Encourage policyholders to provide prompt notice of loss so Citizens can inspect damage before permanent repairs are made
- Delineate between reasonable emergency measures and permanent repairs by setting allowances prior to Citizens inspection or approval
- Facilitate prompt claims handling services
- Provide contact information (Claims hotline, CCC phone number, adjuster details) as a resource for questions and assistance.

In July, a direct-mail postcard started going out to affected policies reminding them about the policy language changes and advising them to review their policy or contact their agent for more information.

Improvements to the policy declarations packet help to reinforce the policy change communications and provide pertinent information to policyholders including:

- A policyholder ID card and claims reporting information
 - Starting this month, all personal lines policyholders who request an agent of record change receive an updated policyholder ID card in with their updated declarations page
- Documents within the policy declarations packet are going to be reordered to move the notifications of change to the front of the packet, immediately following the ID card and in front of the invoice.
- Beginning in November, an informational brochure explaining what an assignment of benefits is, what happens when an AOB is signed, likely scenarios where they might encounter AOBs, potential pitfalls, associated AOB costs and AOB fraud red flags.



April 2016

Citizens Launches "Call Citizens First" Education Campaign

Citizens Property Insurance Corporation launched an education campaign that highlights how Citizens immediately following any policyholder factors increase property insurance costs.

"Calling Citizens first benefits our policyholders," said Chris Gardner, Chairman of Citizens' Board of Governors.

The campaign includes policyholder education materials that Citizens is on call 24/7 to assist with.

To read the entire article please [click here](#).

market (not named Citizens), and a market that is dedicated to the independent agent distribution model.

About the author: William Stander is executive director of the Florida Property & Casualty Association (FPCA), which represents Florida-based home insurers to foster and promote a healthy and competitive Florida insurance market. Through its lobbying and communications teams, the FPCA works to educate Florida lawmakers, regulators and homeowners on issues and policies that affect property and casualty insurance. The organization is recognized as a source for timely information on insurance legislation and regulation, as well. For more information, please visit www.fpcanline.org.

INFORMED CITIZENS Citizens Launches "Call Citizens First" Education Campaign

Citizens Property Insurance Corporation recently announced the launch of Call Citizens First, a multifaceted customer education campaign that highlights improved claims handling and encourages conversations about the benefits of contacting Citizens immediately following any property loss. Call Citizens First also explains to customers how fraud, abuse and other factors increase property insurance costs.



Have a Claim? Call 866.411.2742
Call Citizens First

"Calling Citizens first benefits our policyholders by keeping them in the driver's seat when they have a claim," said Chris Gardner, Chairman of Citizens' Board of Governors.

The campaign includes policyholder mailings, social media messages and additional public outreach to drive home the message that Citizens is on call 24/7 to assist policyholders any time, day or night.

In February, all new and renewal personal lines policyholders began receiving a Citizens ID card with their policy declaration packets. The wallet-sized card includes policy and agent information, along with phone numbers for the Citizens Claims Hotline and Customer Care Center. A brochure explaining the claims reporting process also is included. The brochure provides an overview of what to expect once a claim has been filed and also is available in English and Spanish at www.citizensfla.com.

"Recovering from a property loss is difficult for anyone," said Christine Ashburn, Citizens' Vice President of Communications, Legislative and External Affairs. "Call Citizens First aims to ensure a policyholder's first call gets everything on the right track by putting them in touch with a Citizens representative who can start the process of making sure their claim is handled professionally, efficiently and correctly from start to finish."

The Call Citizens First campaign is especially relevant given the recent flood of water-damage claims and associated litigation in South Florida. Water-loss claims in the region account for more than half of every premium dollar Citizens collects. Although concentrated in South Florida, this problem also is spreading throughout the state.

To ensure that repairs are made correctly and in a timely manner, customers should call Citizens first.

CONTINUED on Pg. 3



Broward Chapter

The Latin American Association of Insurance Agencies Broward Chapter was founded in September 2010.

The LAIAA strives to protect the rights of its members through education, information, networking, and active participation in the political environment and community service for the benefit of consumers.

Have you heard about our new Facebook group, available for members only?

It is fun, easy, and a great place for encouragement, enlightenment, and to celebrate successes and events with each other. You can also bring your questions and/or seek help with situations or struggles you may be having.

It's another privilege of membership!

If you are a Broward LAIAA member, then search for the Broward Chapter of LAIAA closed group in Facebook and click on JOIN.



CAROLYN JOHNSON
Director of Business Economic Development and Innovation
(850) 521-1235
cjohnson@flchamber.com



Grassroots Action and Information Network www.FloridaChamber.com

AOB Fraud Forces Policy Changes at Citizens Property

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cjohnson@flchamber.com



Grassroots Action and Information Network www.FloridaChamber.com

Thanks to unscrupulous home repair vendors and plaintiff trial lawyers who take control of a homeowner's insurance policy, inflate claims and sue insurance companies, property insurance rates are going up an average of 6.4 percent statewide.

Miami, where Citizens policyholders

The rate increase is further e scamming Floridians and no

Even worse, this is likely only th

"The 2017 rates reflect the gro associated with assignment of the legislature takes action, c

The Florida Chamber's Consum to lose control of their insurance

Join Our Efforts

- Share this message with
- [Click here to sign a petition](#) and abuse.

Securing Florida's Future



The Voice for Real Estate in Florida

A service for members of [Florida Realtors](#)
To view this email as a web page, go [here](#).

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100% online real estate education



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TODAY'S TOP STORIES

Magazine says Fla. is second-best state for business

Chief Executive magazine's annual list put Texas in the top "best for business" category, but No. 2 Fla. "continued to steadily edge up in qualitative measures." [Read more.](#)

Citizens tells owners about new claims restrictions

Coverage by the Fla.-owned insurer changes July 1, and Citizens says it will educate policyholders. Emergency repairs, for example, cap out at \$3,000 after that. [Read more.](#)

Industry Stakeholder and Partner Communications

- Citizens is actively working with agent association and industry stakeholder groups to publish timely newsletter articles featuring the *Call Citizens First* campaign.
 - Recent policy contract language changes, which go into effect for all HO-3, HO-6 and DP-3 policies July 1, were highlighted in monthly newsletter and industry stakeholder emails that reached approximately 107,500 readers.
- As a follow up to in-person briefings with legislative and cabinet staff in early May, an informational webinar on the recent policy contract language changes was held for legislative offices in June. This cost-effective outreach allows Citizens to provide legislators and staff with timely program updates and pertinent information affecting their constituents.
 - Additional webinars for legislative and cabinet staff are being scheduled during October to address recent changes approved by the Office of Insurance Regulation in Citizens' 2017 rate filings.

- Agents participate in increasing awareness of *Call Citizens First* by distributing printed educational brochures that outline the claims reporting process and explain what customers can expect once a claim has been filed. Citizens participated in agent association conferences this summer to provide agents an opportunity to see the materials printed and tell them how to order copies for their offices.
- Agents can provide new and renewal policyholders with a copy of an identification card at the point of sale for use until the policyholder receives their personalized card with their declarations packet.
 - Starting this month, all personal lines policyholders who request an agent of record change receive an updated policyholder ID card in with their updated declarations page.
- A *Call Citizens First* information resource page is available on the Agents website to provide a one-stop shop for *Call Citizens First* materials. This page is continually updated to provide the most relevant information to Citizens' agents.
 - The page also is mirrored on the Public site to ensure accessibility for non-agent interested stakeholders.

Citizens analysis shows increased costs from assignment of benefit

Citizens launches “Call Citizens First” campaign to educate customers

Citizens’ CEO: Policy contract policy changes, Citizens commitment does not

Citizens: Water loss impact on rates higher than earlier predicted

TALLAHASSEE – Barring meaningful reforms targeting assignment of benefits and claims filing abuses, water losses in South Florida will drive up rates in the region by 10 percent annually for years to come, according to the latest loss data assembled by Citizens Property Insurance Corporation.



@citizens_fl boss on how prepared the company is for storm season. Entire interview at 7pET @WLRN

“We’ve never been stronger, absolutely never been stronger — not in our history.”

— Barry Gilway, CEO, Citizens Property Insurance



View this article online: <http://www.insurancejournal.com/news/southeast/2016/03/17/402197.htm>

Florida’s Citizens Pushes Policy Changes to Address Rising Water Loss Claims

Citizens launched a campaign earlier this year to encourage homeowners to report a loss as soon as they know there might be damage. [Call Citizens First](#), the insurer said, ensures it can promptly inspect any damages before permanent repairs are made. Currently, however, Citizens said it is receiving first notice of loss for non-weather water losses an average of more than 30 days after the loss occurs and, in many cases, is not informed of the loss until after repairs have been made. This delay is accelerating litigation, according to Citizens, which says it now receives an average of 620 new lawsuits a month.

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Citizens insurance: Big changes July 1 could cost you if you ignore

f t e COMMENTS

Citizens insurance: Big changes July 1 could cost you if you ignore
Palm Beach Post

Important changes are coming to the way Citizens Property Insurance Corp. pays for and requires policyholders to report problems such as plumbing leaks — and not all of them are exactly what the state-run insurer initially proposed.

The changes start taking effect July 1, company officials said.

The announcement Tuesday matters because it could leave customers stuck with unpaid claims if they fail to take notice of what they are supposed to do. These revisions are designed to address what Citizens says are big problems with inflated non-storm claims, such as when a pipe breaks and a kitchen needs serious restoration and repair work for perhaps thousands or tens of thousands of dollars.

SECTIONS Q SEARCH

SunSentinel

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TUESDAY JUN 7, 2016

ALL SECTIONS NEWS SPORTS BROWARD PALM BEACH ENTERTAINMENT CLASSIFIED OBITUARIES

88°



Business / Consumer News

Departing insurance commissioner warns South Florida to solve insurance claims crisis

McCarty said he's eager to see whether new policy language approved for Citizens and most other insurance companies spelling out policyholders' claims reporting responsibilities can help rein in costs. Citizens "should be applauded" for its new public relations program urging customers to "call Citizens first," he said.

**Citizens
Is Ready**



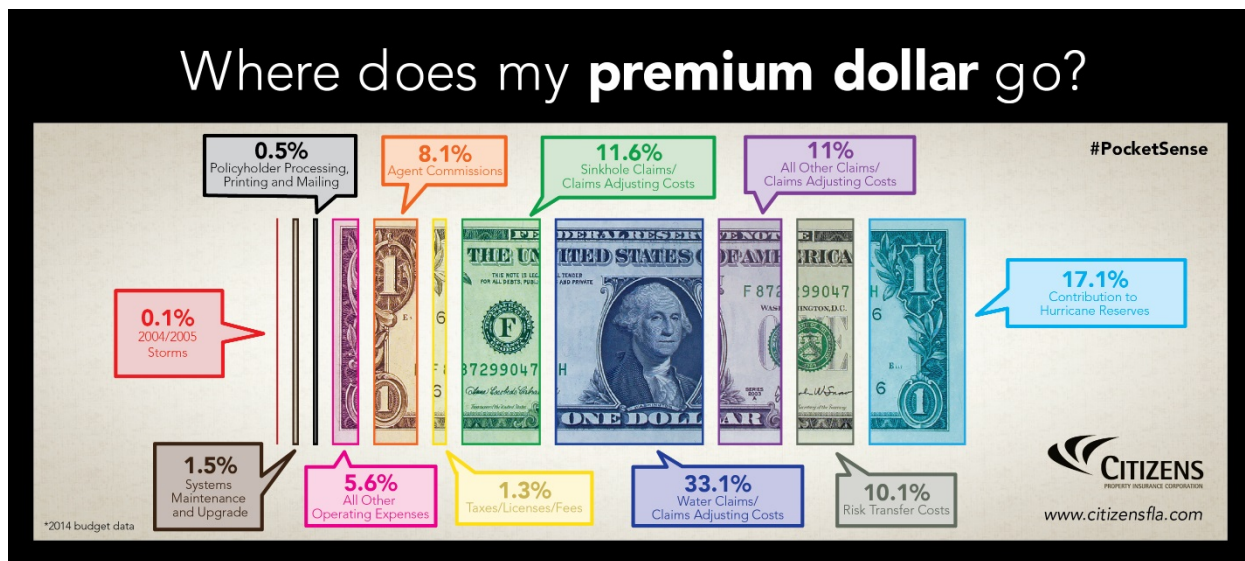
Customers can report a claim 24/7
with Citizens' toll-free Claims hotline

866.411.2742

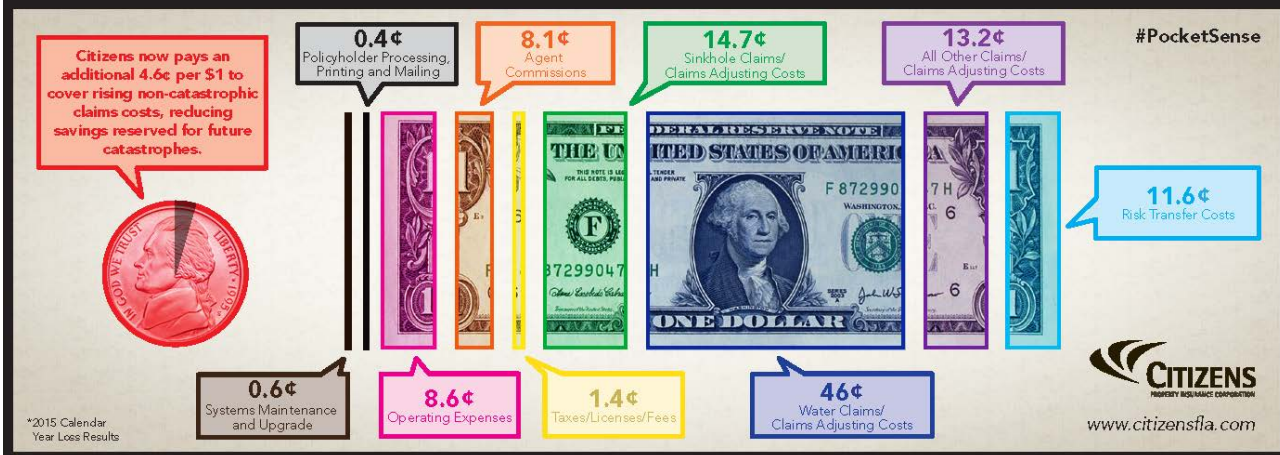
- Through opinion editorials, press releases and media interviews, Citizens continues to inform stakeholders about recent policy contract language changes, explains the impact of continued water losses and increased assignment of benefits abuse on rates.
- In support of its 2017 annual rate filing, Citizens published a press release and media kit in the News section of www.citizensfla.com. The kit included a breakdown of rate indications by territory and county, FAQs and an updated *Where does my premium dollar go?* infographic.
- For the first time, Citizens has partnered with Florida Public Broadcasting Stations to inform Floridians about current weather conditions and precautions. This partnership has the potential to reach 99 percent of Floridians during hurricane season to promote storm readiness and remind our policyholders to call Citizens first if they have a potential claim.

Threats to Financial Strength - Statewide

2014



Where does my **premium dollar** go?

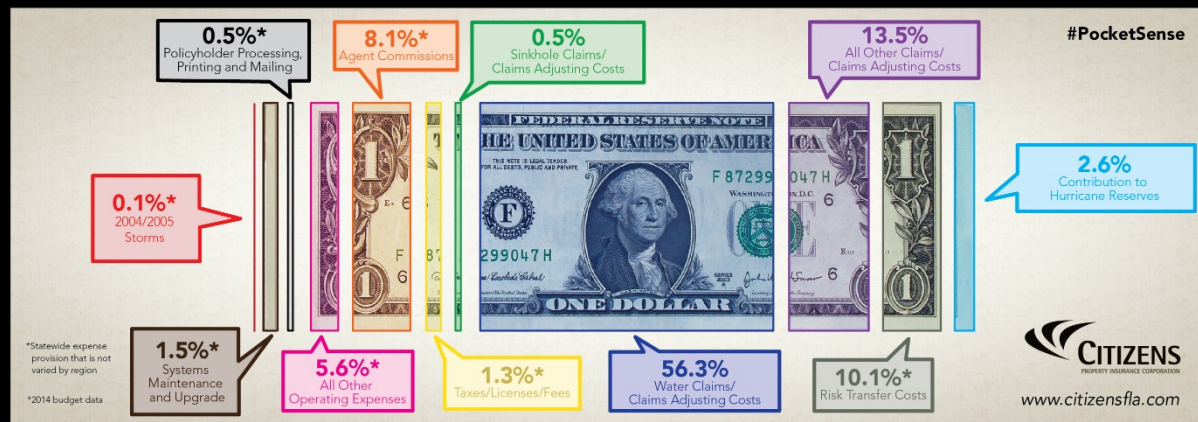


2015

Threats to Financial Strength – Miami-Dade

2014

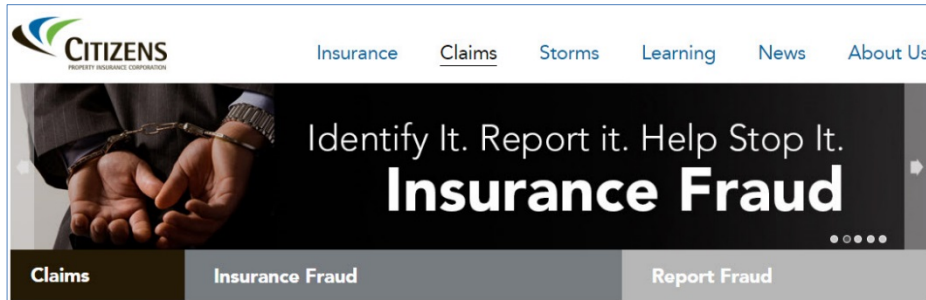
Miami-Dade: Where does my premium dollar go?



Miami-Dade: Where does my premium dollar go?



2015






Fraud: Red Flag Indicators



If you are aware of property insurance fraud involving a Citizens policy or claim, submit a report online through the [Report Suspected Fraud](#) topic on our [Contact Us](#) page, or contact Citizens' Special Investigations Unit toll-free at 855.748.8596.





Fraud & Order

Fraud: Identify It. Report It. Help Stop It!

Contact:
www.TellCitizens.com to report internal fraud
AskSIU@CitizensFla.com to report insurance fraud

Fraud: Identify It. Report It. Help Stop It. Visit Fraud Awareness on Citizens Central.



- Citizens is continuing efforts to educate all audiences about the how fraud and assignment of benefits abuse affects rates and causes delays in claims resolution through brochures, infographics and opinion editorials.
- Customers are empowered through information and educational resources to understand insurance fraud is a serious crime. Fraudulent claims hurt policyholders who must shoulder the burden of higher rates. Florida law requires that losses within a particular geographic territory be paid by policyholders within that territory. Everyone plays a part in stopping fraud.
- Citizens has a responsibility to policyholders, agents, employees and all Floridians to fight property insurance fraud. By providing practical advice and tips on identifying fraud, Citizens rallies support behind the mission.

- Citizens is working on developing a customer focused Managed Repair Program (MRP) comprised of two components: Mitigation/Emergency Services and Managed Repair.
 - Mitigation/Emergency Services will be offered to eligible claimants at FNOL
 - Services will be provided up to \$3,000 or 1% of Coverage A limit, until coverage is determined for all causes of loss that require mitigation
 - Repairs made under these services will be considered temporary and will not incur a deductible
 - Managed Repair focuses solely on permanent repairs
 - Citizens and the insured mutually agree to enter the program
 - Repairs are completed once the MRP is invoked to return the property to pre-loss condition
 - Any policy deductible is applied to permanent repairs

- AOB reform is Citizens' top legislative priority for 2017
- Citizens will continue working with the Consumer Protection Coalition
- Specifically, Citizens' legislative strategy includes:
 - Prohibiting vendors working under an assignment of benefits (or any variation) from seeking fees under the one-way attorney fee statute;
 - Creating statutory standards for an assignment of benefits to be valid; and
 - Support efforts to license and regulate water damage restorers and/or the adoption of standards of practice for water damage mitigation in Florida.