

WATER LOSS MITIGATION PROGRAM

EXECUTIVE SUMMARY

Citizens has aligned its continuing efforts to educate all audiences about how rising water losses over the past five years and increased assignment of benefits abuses are driving rate needs higher and jeopardizing the stability of the Florida property insurance market under a central enterprise program. This consolidation has allowed us to ensure unified messaging across all related communications materials.

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:

- Policy language changes
- Rate impacts
- New project launches
- Fraud awareness.

A timeline through 2017 of program activities is included.

Policyholder Outreach

- Since February, all new and renewal personal lines policyholders receive a policyholder ID card and claims reporting information in declarations packets.
- Starting in September, all personal lines policyholders who request an agent of record change receive an updated policyholder ID card in with their updated declarations page.
- 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. A sample is included.
- In March, Miami-Dade HO-3 policyholders received a direct-mail postcard 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. Claims reporting data from other areas of the state is being evaluated to assess the impact and potential for additional geo-targeted mailings.
- Starting in July, an updated letter outlining policy contract language changes is included in the declarations packet for all new and renewal HO-3, HO-6 and DP-3 policies
- Starting in July, a direct-mail postcard will be sent to affected policies reminding them about the policy language changes and advising them to review their policy or contact their agent for more information. A sample is included.

Agent Outreach

- 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.
- A *Call Citizens First* information resource page is available on the Agents website to provide a one-stop shop for *Call Citizens First* materials.
- Newsletter articles featuring the *Call Citizens First* campaign and related information are being published in coordination with agent associations and industry stakeholder groups.
 - 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.

Policymaker Outreach

- 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.

Media Outreach

- 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 summary is included.
- In a recent [opinion editorial](#), Barry Gilway outlined recent policy contract language changes and explained the impact of continued water losses and increased assignment of benefits abuse on rates. This pre-season piece initiates the conversation about 2017 rates. Rate indications will be discussed at the Board of Governors meeting later this month.
- 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. The web banner is included and also has been printed in English and Spanish for use as takeaway cards for agents, policyholders and policymakers.
- In support of its 2017 annual rate filing, Citizens will publish a press release and media kit in the *News* section of www.citizensfla.com. The kit will include a breakdown of rate indications by territory and county, FAQs and an updated *Where does my premium dollar go?* infographic.

Fraud Awareness Outreach

- 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.