



## Meet the Team - Claims Governance

### About the Team

Claims Governance consists of the Claims Complaints Unit (CCU) and Claims Quality Assurance (QA). Each CCU team member lives in Jacksonville, and Claims QA has eight people in the Jacksonville area and seven property field reinspectors located around Florida.

### Who's on the Team

The team reports to Michael Guerra, Director of Claims Governance.

#### Claims QA

Anthony Panichelli, Assistant Director  
Claudia Young, Desk QA Manager  
Rafael Perez, Field QA Manager

#### Claims QA Principal Adjusters

- Sam Serrian
- Amy Wellborn
- Christina Crossway
- Christy Cook
- Randy McCarty

#### Claims QA Senior Adjusters

- Teron Hanchard
- Stacy Waldrup
- On'Drea Bentley Sampson
- Christy Booher
- Amanda McGarry
- Hilary Okam
- Scott Brinkley
- Christopher Bacon
- Henry Harding
- Robert Castillo
- Sergio Gomez

#### Claims QA Intermediate Adjuster

- Joseph Douglas

#### Claims Complaint Unit

Brandon Locklier, Manager

- Tracy Albright, Claims Principal
- Nicoleta Micula, Claims Senior Adjuster

#### Claims Intermediate Adjusters

- Tammy Rush
- Idelissa Duarte-Ruiz

### What the Team Does

Claims Governance ensures Citizens' claims standards as outlined in the Claims Best Practices and Estimating Guidelines are met. It sends ongoing communications about best practices and standards; tracks and analyzes claims process to improve operational proficiencies; and coaches and supports adjusters as opportunities are identified.

The CCU works with the Customer Correspondence Team (CCT) and the Claims Division to formulate an appropriate and timely response to any written correspondence of dissatisfaction in accordance with Citizens' Customer Correspondence Policy 701. They also work with the CCT and Claims to ensure our customers' concerns expressed within the Voice of the Customer surveys are timely addressed. Lastly, the team works with Accounting, the CCT and Claims to ensure our customers' escheated checks are timely reissued.

Additionally, CCU serves Claims by processing No Policy in Force (NPIF) and assumption claims, ensuring the reporting party is directed to the appropriate carrier. They also process claim invalidation requests to ensure all erroneous claims are removed from our insured's loss history. Lastly, the team works with Underwriting and Claims to ensure unpaid policy premium is timely addressed upon notice of a loss/claim to eliminate any delays with claim investigation and settlement.

The Claims Quality Assurance Team, in alliance with our business unit partners, helps to ensure Citizens adheres to the highest quality standards. Through the implementation of key controls to accurately evaluate Claims Operations, they impact improvement opportunities in claims handling, customer service, operational efficiency and fiscal responsibility while complying with all legal and regulatory requirements.

### **Current Team Priorities**

The CCU has accepted the challenge of revamping Claims' letter templates, which includes but is not limited to the creation of a Microsoft Teams letter repository and letter editing workflow. CCU members Tracy Albright, Nicoleta Micula and Brandon Locklier commit several hours a week while working hand-in-hand with Claims; Legal; and Communications, Legislative and External Affairs (CLEA); and SmartComm Business Analyst to approve and publish new letter templates.

Claims QA partnered with Enterprise Services QA/QI to create a Quality Community of Practice. This organizational leadership and subject-matter expert forum has removed the former silos and allows us to share our robust QA processes. We've spread our goodness enterprisewide and helped other operational areas stimulate, innovate and create or enhance best practices and/or QA automation and identify improvement opportunities to enhance our customer-centric initiatives.

### **What the Team Wants Employees to Know About Them**

The CCU can be described as "customer-centric problem solvers." They love working with Claims to resolve our customers concerns.

The CCU's other contributions include but are not limited to Idelissa Duarte-Ruiz's time spent serving as our subject-matter expert for NPIF liability claims while working closely with our Litigation Department. She also continues to serve the team's bilingual needs. Tammy Rush serves as the team's subject matter expert for unpaid premium review and continues to serve the notary needs of the CCU and the organization. Tracy Albright fulfills her role as the CCU's Principal and serves as Claims 2021 EWB Program Champion. Nicoleta Micula fulfills her role as the CCU's senior and serves as its Records Management Liaison.

From a quality assurance perspective, team members say they are stronger together than they are apart! They come from curiosity, care and candor, and they always assume good intent until proven otherwise. They manage from the heart. They say they are not a "gotcha" group and rather promote making the best get better in managing claims and customers.

### **Secret to Team Success**

In QA, they've developed a solid fellowship of technically proficient claims professionals who have a great desire to innovate and augment improvement opportunities so they can provide world-class claims and customer service to our policyholders. They have removed inherent barriers that come with a QA process, with a former "us vs. them" stigma and instead foster meaningful partnerships with the claims organization and beyond.

In handling complaints, communication is the key to success!

Lastly, everyone knows, teamwork makes the dream work!