

# Executive Summary

Market Accountability Advisory Committee Meeting, September 27, 2016

Board of Governors Meeting, September 28, 2016

## Water Loss Mitigation Program

### Call Citizens First

Citizens continues its efforts to educate all audiences about the impact of increased assignment of benefits abuses and rising water losses, which have been especially prevalent in the past five years and are driving higher rate needs and jeopardizing the stability of the Florida property insurance market. The coordinated efforts *Call Citizens First* encourages customers and agents to make Citizens their first call when they have a potential claim. Most recently these efforts were seen in the wake of Hurricane Hermine as it made landfall in the Big Bend area.

Through the use of traditional and social media, agent training events and direct mail pieces, audiences are reminded of the convenience of claims reporting through the 24/7 claims hotline, potential rate impacts as their premium dollar is spent, upcoming project launches and fraud awareness and prevention tips. An updated timeline is included below.

### Updated Timeline

#### Policyholder Outreach

- Starting in November, all personal lines policyholders will receive an informational brochure about assignment of benefits with their policy packets. This explains what an AOB 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. This brochure will also be added to the Learning section of Citizens' website. In addition, agents will be able to request copies for their offices.
- Beginning this month, all personal lines policyholders who request an agent of record change will receive an updated policyholder ID card with their updated *Declarations* page.
- Direct-mail postcards are being sent to affected HO-3, HO-6 and DP-3 policies reminding them about policy changes related to emergency repairs. This postcard also is available on the website in English and Spanish. A sample of the Spanish language postcard is included as a follow-up to the English language postcard distributed at the last meeting.
- Since February, all new and renewal personal lines policyholders receive a policyholder ID card and claims reporting information in policy packets. Agents can provide new policyholders with a Sample ID card, with Citizens claims reporting hotline, at the point of sale until the policyholder receives their personalized card in their policy packet.
- The Citizens' website has been updated to include links to the most current materials. Included in the meeting materials is a screenshot of the *Call Citizens First* page with notations of the materials discussed in this summary. This information is mirrored on both the *Public* and *Agent* sites.

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## Agent Outreach

- Agents are being encouraged to increase 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.
- A *Call Citizens First* information resource page is available on the *Agents* website to provide a one-stop shop for all *Call Citizens First* materials. This page is continually updated to provide the most relevant information to Citizens' agents.
- Citizens is actively working with agent association and industry stakeholder groups to publish timely newsletter articles featuring the *Call Citizens First* campaign.

## Legislature/Cabinet and Industry Stakeholder Outreach

- As a follow up to the informational webinar on the recent policy contract language changes held in June, additional webinars on the territorial rate impacts will be scheduled for offices once rate have been approved by the Office of Insurance Regulation. This cost-effective outreach allows Citizens to provide legislators and staff with timely program updates and pertinent information affecting their constituents.

## Media Outreach

- In support of its 2017 annual rate filing, Citizens published a press release and media kit on the *Media Resources* page of our website. 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. To help extend this message further the web banner created for this campaign is available in English and Spanish for use as takeaway cards for agents, policyholders and policymakers. An example of this card is included with the meeting materials.

## Fraud Awareness Outreach

- Citizens is continuing efforts to educate all audiences about the how fraud and assignment of benefits abuse affects rates and delays claims resolution through brochures, infographics and opinion editorials.