Executive Summary

Consumer Services Committee Meeting, September 15, 2016
Board of Governors Meeting, September 28, 2016

Consumer Services Committee Report

Hurricane Hermine Update

Jay Adams, Chief Claims Officer provided the committee with an update on the number of claims received and handled from Hurricane Hermine. At the time of the committee teleconference Citizens had received 776 claims from the storm with a total indemnity of $70,754. Jay also reported that 63% of the claims received were from the Tampa Bay area and that 5% of the claims had come from the tri-county area (Miami-Dade, Broward and Palm Beach). Only 18 claims had been filed from Leon county customers and only 3 of the 776 claims came in with representation at the time of loss.

Call Citizens First Update

Christine Ashburn, Vice-President of Communications, Legislative and External Affairs, provided the committee with an update on the *Call Citizens First* communications and public education campaign. The committee was provided with the Spanish language postcard explaining the July 1 coverage changes, a "Call to Action" card that has been created for agents and other stakeholders and the new Assignment of Benefits (AOB) brochure which will begin mailing to all personal lines customers (except mobile home) at the time of issuance or renewal in November. A copy of the AOB brochure is included with this report.

New Business

Barry Gilway, President/CEO and Executive Director, provided a report to the committee on Citizens Litigation and the impact on customers. This report was provided as a follow up from the June meeting and a request made by Chairman Schinz. Barry's report showed the committee that the average annual lost cost per policy due to water at an all-time high of $2,083 (as of 9/30/17) up dramatically from $367 (as of 9/30/2011). Additionally, the report included information on the lawsuits received from 2014-2016 for both water and AOB, by law firm and by contractor (for 2016 only).

Recommendation

There were no action items on the agenda.