

# Executive Summary

Committee Meeting, December 1, 2016  
Board of Governors Meeting, December 7, 2016

## Post Hurricane Matthew – Communications & Outreach Efforts

### Citizens Website: [www.citizensfla.com](http://www.citizensfla.com)

The website was updated to include a page dedicated to Hurricane Matthew response. Before, during and after Hurricane Matthew, it was easily found on the main page and one click took customers to everything they needed to know if they have been impacted by the storm. The page went live on Friday, October 7<sup>th</sup> and remains live on the site today. The page was also used to advertise the Emergency Operations Center (EOC) locations and hours in Titusville and Cocoa Beach in the week following the storm.

### Policyholder Email

For the first time policyholder email addresses were leveraged to send outbound information in advance of the storm. An email was sent to more than 101,000 (statistics included below) policyholders in the impacted area, with an email address on file in PolicyCenter. We have seen a very positive response with several policyholders responding to the email, examples of responses received are included below. A copy of the email has been included in materials for reference.

*“A HUGE thank You for your information, care and concern in the aftermath of Hurricane Mathew. My neighbors, some with serious damages, were unable to get any response from their insurance companies for several days, thereby increasing their levels of frustration and stress. Citizens CONTACTED ME immediately with offers of help. My neighbors are stunned by your reaction to the problems in our area. Like some current TV car insurance ads say, I told them, “Maybe you have the wrong company?”*”

*“Thank you for your concern. But we are safe and sound. We had no problems. Appreciate your concern.”*

*“Thank you for sending this communication to me as your customer. I appreciate the proactive effort to reach out to your customer base that may have been affected by this storm. Fortunately, my property did not sustain any damage.”*

### Mailing Statistics

Name	Sent	Delivered	Opened	Bounced
Matthew email to PHs	101604	89112	33813	13044

### Press Releases

Pre-event and post-event press releases were sent to all interested parties and media contacts reminding customers to *Call Citizens First* in the event of a loss. The pre-event release went out on October 5<sup>th</sup> and the post-event releases went out on October 9<sup>th</sup> and 10<sup>th</sup>.

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An additional release is planned for this afternoon announcing the EOC locations and times.

## Post-event Advertising

Citizens leveraged both our Florida Public Radio Emergency Network (FPREN) hurricane season sponsorship and our Catastrophe Communications contract to ensure our claims phone number and Emergency Operations Center (EOC) locations were advertised on radio in the impacted areas.

Using our Catastrophe Communications contract, advertising efforts focused on Volusia County for seven days post-event with radio spots playing four times a day, twice during morning drive-time and twice during afternoon drive-time. Ad content focused on *Call Citizens First* messaging and fraud awareness. Listeners were directed to call or visit our website for additional information.

The existing FPREN sponsorship provided daily drive-time reminders to *Call Citizens First*. As Hurricane Matthew approached, FPREN increased its radio and television presence with more frequent and expanded storm updates. Under the agreement, Citizens received increased exposure from these additional storm updates.

In addition to already contracted FPREN outreach, Citizens purchased 47 targeted public radio messages (WMFE/Orlando and WFIT/Melbourne) in the affected area to further encourage Citizens policyholders to call us first and direct them to emergency operations centers set up in the region.

## Social Media

We engaged our social media channels on Facebook and Twitter to get our Claims hotline phone number out to the public along with our *Call Citizens First* messaging both pre and post-storm.

From October 1-8, approximately 160,000 users received our messaging (impressions) on the @citizens\_fla Twitter via original tweets and by echoing vital messages from state government and the National Weather Service/National Hurricane Center. In a typical month (30 days), we average between 25,000 and 30,000 impressions. Our other Twitter accounts, @citizens\_agents and @citizensflanews, also impacted users with 12,100 impressions and 8,100 impressions respectively. In total, the Twitter accounts had nearly 180,000 individual impressions for the seven day period prior to the storm, during landfall, and during the initial post-storm response.

Facebook activity increased as well with 7,000 people receiving our messaging (impressions) in the same seven day period and an average 300 person per post engagement. More than 3,000 users viewed our content which contributed to a 40% increase in reach and an 80% increase in engagement. Our most popular Facebook post was the photo of the phone card (attached) with both English and Spanish displayed. Once EOC locations were announced, we created a notification graphic which was posted on October 11 that garnered a reach 1,500 people alone. This graphic was mirrored on our external website for consistency in messaging and content.

Total followers for both Twitter and Facebook increased in the seven day period for an overall audience of approximately 3,000. This medium was valuable for us to show our expertise in response,

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ability to educate our customers and act as an echo chamber for critical messaging by local and state government organizations and officials. Since Hurricane Matthew, we have continued to grow and maintain our audience on our social media platforms.

## **Legislative Outreach**

Contact was made with the legislative offices in the impacted areas to be sure they had our Claims hotline available and to make them aware of our EOC locations and times. Several legislative offices included *Call Citizens First* and AOB information in their post-storm press and outreach efforts

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Insurance Claims Storms Learning News About Us



## Storms

- ▶ Prepare
- ▶ Monitor
- ▶ Respond
- ▼ **Hurricane Matthew**

## Hurricane Matthew

Storms / Hurricane Matthew

*Your safety is Citizens' first priority. If your home is damaged, 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.*

### Call Citizens First

As soon as you become aware of or suspect damage, call Citizens' toll-free claims hotline. The Claims hotline is available 24/7. Real people will take your claim and start you on the road to recovery.

### Claims Hotline – 866.411.2742

If you are displaced following Hurricane Matthew, make sure you provide temporary contact information when you call to report your claim. If we can't reach you, your claim could be delayed.

- Learn more about how to report a claim.
- Review our guide to Reporting a Claim in 4 Easy Steps.

### Emergency Repairs

Important policy contract changes may 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.

Once your home is secure, don't start any repairs until you Call Citizens First. Before starting emergency repairs, document all damages by photo or video. Keep any damaged items for inspection by Citizens and save all receipts in case you are eligible for reimbursement.

- Learn more about Citizens' emergency repair requirements.

### Don't Sign Away Your Rights

Some contractors will ask you to sign your benefits over to them before starting emergency repairs. This is called assignment of benefits. Do not sign over your insurance benefits to anyone. Signing over your benefits can cause an increase in costs for which you could be left on the hook.

Do not sign an *Assignment of Benefits* form if asked to do so by a contractor or independent adjuster without calling Citizens first.

- Learn more about assignment of benefits.
- Learn how you can protect yourself against assignment of benefits abuse.

### Avoid Fraud

Catastrophes breed crimes of opportunity. After a hurricane, contractors or claims adjusters may approach you with promises too good to be true. If someone is promising you something for nothing or offering something that sounds too good to be true, they may be attempting to involve you in insurance fraud. Call Citizens or your agent before signing or agreeing to anything.

- Learn more about how to avoid fraud after a catastrophe.
- Check your contractor's license with the Florida Department of Business and Professional Regulation.
- Report fraud to Citizens and the DFS Division of Insurance Fraud.

## Hurricane Matthew

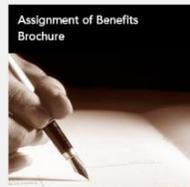


Twitter

Tweets about from:citizens\_fl

Follow Us On Twitter

## Downloads



Assignment of Benefits  
Brochure

Download: En español



Policy Changes  
Emergency Repairs Flyer

Policy language has changed on the following policies:



Reporting a Claim in Four Easy  
Steps Brochure



Download: En español

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## Hurricane Matthew: Citizens Is Ready to Help

October 8, 2016

Your safety is Citizens' first priority – we hope your family is safe and damage to your property is minimal. If your property has experienced damage and you would like to file a claim, please know we are here for you. Here is important information regarding the Citizens claims process:

### Report Your Loss

As soon as you become aware of or suspect damage from the storm, call Citizens' toll-free claims hotline at **866.411.2742**, which is available 24/7. Trained professionals will take your claim information and start you on the road to recovery.

If you are displaced following Hurricane Matthew, provide temporary contact information when you call. If we can't reach you, your claim could be delayed.

Here is some information about claims:

- [Learn more about how to report a claim.](#)
- Review our guide [Reporting a Claim in 4 Easy Steps.](#)

### Emergency Repairs

Important policy contract changes may 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.

Once your home is secure, don't start any repairs until you *Call Citizens First*. Before starting emergency repairs, document all damages by photo or video. Keep any damaged items for inspection by Citizens and save all receipts in case you are eligible for reimbursement.

- [Learn more about Citizens' emergency repair requirements.](#)

### Don't Sign Away Your Rights

Some contractors will ask you to sign your benefits over to them before starting emergency repairs. This is called assignment of benefits. Do not sign over your insurance benefits to anyone. Signing over your benefits can cause an increase in costs for which you could be held responsible.

Do not sign an *Assignment of Benefits* form if asked to do so by a contractor or independent adjuster without calling Citizens first.

- [Learn more about assignment of benefits.](#)
- [Learn how you can protect yourself against assignment of benefits abuse.](#)

### Avoid Fraud

Catastrophes breed crimes of opportunity. After a hurricane, contractors or claims adjusters may approach you with promises too good to be true. If someone is promising you something for nothing or offering something that sounds too good to be true, they may be attempting to involve you in insurance fraud. Call Citizens or your agent before signing or agreeing to anything. Here are some links for more information:

- [Learn more about how to avoid fraud after a catastrophe.](#)
- [Check your contractor's license with the Florida Department of Business and Professional Regulation.](#)

Please contact us if you have any questions or if you need any additional information about a claim. Again, our toll-free claims hotline is at **866.411.2742**.

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This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important storm information.




Citizens Property Insurance Corporation  
[www.citizensfla.com](http://www.citizensfla.com)  
 Claims Hotline: 866.411.2742