

CITIZENS PROPERTY INSURANCE CORPORATION

MINUTES OF THE CONSUMER SERVICES COMMITTEE MEETING Wednesday, November 20, 2024

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Wednesday, November 20, 2024.

The following members of the Consumer Services Committee were present telephonically:

Erin Knight, Chair
Greg Rokeh
Jamie Shelton
LeAnna Cumber
Jeremy Pope *staff*

The following Citizens staff were present telephonically:

Aditya Gavvala
Alden Mullins
Ariel Shami
Bonnie Gilliland
Brian Newman
Carl Rockman
Cecile Latimore
Eric Addison
Jay Adams
Jennifer Montero
Jeremy Pope
Karl Justavino
Manda Page
Raina Harrison
Ray Norris
Tim Cerio

1. Approval of Prior Meeting's Minutes (November 20, 2024)

Chair Knight: Thank you. Welcome, everyone, to the November 20th Consumer Services Committee meeting. I appreciate your attendance so close to the holidays. We're going to start the meeting with approval from our June meeting minutes -- or approval of our June meeting minutes. I have a motion.

UNIDENTIFIED SPEAKER: So moved.

Ms. Cumber: Second.

Chair Knight: Thank you. Any discussion?

All those in favor?

(Chorus of ayes.)

2. Catastrophe Response – Consumer Outreach

Mr. Pope: Thank you, Chair Knight. Good morning to you and also the committee members. For the record, Jeremy Pope, Chief Administrative Officer, and today we do have a couple of brief updates for awareness purposes. We do not have any consent or agenda or -- agenda -- we don't have any consent or action items for the committee's consideration today, and I'll start off with our CAT response highlight, and this is really focused on our consumer outreach, if you will, our response with the events that have occurred since August, if you will.

Next slide, please. In our last CSC meeting back in June, we highlighted our consumer CAT response preparedness and communication strategy as an organization, and as Chair Knight alluded, it has been very, very busy the past couple of months. Early part of August, Hurricane Debbie hit as a Category 1. September 26th, Hurricane Helene made landfall near Perry as a Category 4 storm. And then, quickly following Hurricane Helene, Hurricane Milton impacted the state on October 9th, coming in as a Category 3, making landfall near Siesta Key. Jay Adams is going to provide a comprehensive CAT update tomorrow during the claims committee and I believe also at the upcoming board meeting with him and Tim. I'm just, again, going to focus today on our consumer piece, what we have done for consumers, and what we're continuing to do for consumers to get them through these catastrophic events. As you can imagine, as an organization, when any type of these events hit, we have sent out multiple pre-storm communications. The Communications group does a great job initially focusing consumers on just various preparation tips when we know a storm's approaching the state. These are some examples of real ones that we actually sent out. We send out all notifications of any time that we had the binding suspensions that hit over the past couple of months, and, also, information to the agent population to prepare them for the claims and also to make sure that we're all ready to support consumers when they need us. Several messaging channels we use. We use bulletins that go out to the agent community, agent storm updates, there's policyholder emails that obviously we're sending out, and then our website is continuously updated. Another form of communication that we have used over the past couple of months is our text messaging. It encourages storm monitoring and preparation for consumers, and, also, we're sharing even when emergency orders hit. For example, with Helene and Milton, we're sharing that with our consumer base as well.

Next slide. Again, on the theme of pre-storm communications and what we're focused on, legislative outreach and press and media coverage. The images on this screen to the left, it's a copy of our press release for Milton and an excerpt highlighting Tim's message. We sent press releases out for Debbie, Helene, and Milton; again, getting the word out as appropriate. We also have legislative outreach. We reach out to the various elected offices, offering support, and also making sure that they're aware of what we're sharing with our consumers should they have any questions. There's also a pre-storm press release advising policyholders how to contact Citizens, and that's a huge piece. I'm giving them some tips on where they can access their

policy documents if they need it and then reminding them that should they need Citizens for any type of support from a claim perspective, should they have one, they can contact us 24 by seven and also our consumer portal that houses a lot of their policyholder information as well, should they ever need it. As you can imagine, there's a lot of panic when storms are approaching the state, and we try to do as much as we can to reassure our consumer bases that we're here for them, should they need us. Next slide, please. Again, just various graphics, examples of graphics and social media that we also post, and these, again, are all the pre-storm communications. We start to change our messaging as the storm actually makes impact. And I'll move to the next slide and provide those examples here. Post-storm, obviously, it changes a little bit. We are reminding consumers, you know, how to contact us just like we did with pre-storm, but also in the event that we need to set up some type of catastrophe response center or before -- there's -- we are on site at any of the DFS insurance villages, we're communicating that to our consumers as well. Even the pictures and things like that, we're using real pictures of our staff out in the field as appropriate.

Next slide, please. Again, these are just examples. We're continuing to send emails, text messages, out to our consumer base, and, again, making them aware of all those last-minute changes and openings of any of the on-site locations I mentioned, should they be appropriate.

Next slide. Our consumer response, we're essentially focused on two primary consumer-facing channels when a storm does impact the state. So, as I mentioned, our catastrophe response centers, which are our mobile offices, are where consumers can show up, they can verify their coverage, they can file a claim, and then we also have the ability to issue additional living expense checks, if appropriate, to consumers on site. And then I mentioned, you know, contacting us 24 by 7, but our first notice of loss contact centers are also available to consumers also to file a claim or answer any questions they have throughout the process. There are some certain scenarios with some storms that we will go out and activate an outbound calling campaign, and this is just an additional channel to try to reach our consumers should it be needed. If we notice that consumers -- there was damage in a particular area and they haven't contacted us, a lot of times we will proactively reach out to those consumers, making them aware that we're here to check up on them and then, obviously, file a claim if they need to.

Next slide. I mentioned a lot of -- on the FNOL call center support, but just for some additional information, we do have six vendors that were awarded back in December of 2020 that we have on contract, and Citizens has an additional 10 vendors on site to supplement additional volumes, should they be needed. So, in total, we have 16 call center vendors on contract, and we essentially will give them 72 hours' notice to start to bring in staff, to start training, to make sure that we have the appropriate resources. Sometimes we give them more notice. It depends on the uniqueness of the storm. Every event is a little different. But we were adequately prepared for all the events this year for sure. And I just know that we're also testing them throughout the year, too, to make sure that we have the resources, and the training is appropriate as well. We are highly involved with this as well, and a lot of times it takes a couple hundred or a thousand potential customer service representatives to train to make sure that we have the right number of staff available to support our consumers as needed.

Next slide, please. I'll start to break down each event at a really high level. As you can see with Debbie, we ended up -- Debbie, again, made landfall in early August. Actually, within one day of

landfall, we opened up -- Citizens opened up a catastrophe response center on site. We were open from August 6th through August 10th, so a couple days there. We had four different locations in the area. There wasn't a huge response with Debbie. We had 25 policyholders assisted. We were able to file 11 FNOLs on site and we only needed to issue one ALE, an additional living expense check, which was a low disbursement amount. Again, not a huge response. That's a good thing, but if our policyholders needed us, we were definitely there. Our call center serviced a little over 5,000 calls and had a service level of about 94.7 percent. So, what that means is, on average, when consumers are trying to contact Citizens to file a claim or answer any questions regarding a claim previously filed, they were waiting about six seconds. And we trained about -- over 46 customer service representatives to ensure that we had enough resources available. Next slide, please. Helene was a little bit different. So, the storm activity progressed really throughout -- as we got later into storm season. We opened up our CRC locations on September 28th. That was within two days of landfall. And we're very methodical when we go to open up a CRC site. Obviously, there's a lot of dynamics, depending on the event. Sometimes -- I mean, we've got to make sure when we do dispatch and send our employees out in the field, 1, it's safe, obviously; 2, we want to make sure it's the right timing. We have to be very sensitive sometimes in the local areas, especially if consumers have evacuated the areas. And then, obviously, we have to make sure that we can get hotels and secure hotels, if you will, and also get a good pulse on telecommunications and power in the local areas. The good news is this entire storm season -- and while there were some power outages, telecommunications, for the most part, was up and running, which helped us stay -- keep our portals up and also be able to communicate with our consumers. So, while you'll see the traffic continues to grow through some of these events, it would have been a lot more if telecommunications were down. So going back with Helene, we were open from September 28th, the CRCs, through Wednesday, October 16th. We had six locations. And, again, sometimes we're pivoting and moving these locations throughout the response when you see volume potentially -- if it drifts off and there's another opportunity to get into a location where we think consumers will need us. We had three full setup sites, we had two pop-up locations, and also, we had a presence at the DFS insurance village. All in all, out in the field for Hurricane Helene, we serviced 769 policyholders, and we issued 331 ALE checks, and that totaled a little over 1.1 million. Our call center during this time, we were supported by two different vendors. We serviced a little over 18,000 calls, service level was 88.5 percent, average hold time for consumers to get ahold of Citizens was 25 seconds, and we trained over four hundred -- 419 trained customer service representatives that, again, were available 24 by 7.

Next slide, please. And I'd be remiss if I -- you know, we had several special guests out in the area, and on that -- several special guests that joined us in our CRC locations, I should say. And I'd be remiss if I didn't thank -- I know Governor Cumber made an appearance at one of our locations with her daughter, really appreciate that. And Governor Butts also brought his family out on the West Coast, got to meet with staff. They were actually passing out waters to our consumers as they came up as well, and, again, appreciate that support and being there. And, again, that invitation is open to any of the committee members. Should you ever want to attend or stop by and visit to see the operation live, you absolutely can. But, again, I just want to say thank you for showing up out there.

Next slide, please. Oh, yeah, Milton. I'm sorry, back up. For Hurricane Milton, we were -- we opened up our CRC location on October 13th. That was within four days of landfall. We opened up -- that was from October 13th through Sunday, October 20th. We had six locations, which included two full setups of our CRC operations, and four insurance villages that we made an appearance at. So, we were spread pretty thin. We had -- at one point, we peaked at about 83 employees that were dispatched out in the field to be able to make sure they were assisting consumers directly. And, in total, for Hurricane Milton, we serviced 2,747 policyholders out in the field. We were able to issue 1,900 FNOLs on site for Milton. And keep in mind, as a reminder, if telecommunications were down, that number would have been spiked for sure. We did disperse 1,078 -- 1,078 ALE checks that totaled a little over \$3.8 million. And our call center, we're still servicing these calls today, but for that same timeframe that I mentioned for the CRCs, we supported close to 60,000 calls with a service level of 97.6, and, again, on average, our consumers were waiting about three seconds to call Citizens to be able to file their claim or answer any questions that they have. So, there were a lot of mechanics, we were spread pretty thin, but the team did a really, really good job with all three of these events, if you will. Next slide, please.

Chair Knight: Jeremy, may I ask a question?

Mr. Pope: Please.

Chair Knight: What -- well, thank you and the team for all of your work, and for those that attended as well from the board. What would you attribute the difference in the service level to from Helene to Milton, being that even Milton was a much larger response needed?

Mr. Pope: You know -- so these -- and are you referring to, Governor Knight, with, like, the call center service levels?

Chair Knight: Uh-huh.

Mr. Pope: So, essentially, you know, we target 20-second ASA because we prioritize all of these storms -- or all of these calls when they come in from a claims perspective because we know consumers are wanting to speak to somebody as quickly as possible. So, we put that above all of our other types of day-to-day calls. We were probably a little bit leaner. We were trying -- you know, it's a balancing act, it really is. We're making some assumptions based on the claim -- or based on the storm of when it approaches the state. You're having to make some of these judgment calls based on the assumptions that you know and the variables that you know. And so, for us, we're also trying to be lean where we can and be appropriate. So, we always want to be there for our consumers when they need us most, but we want to be fiscally prudent as well. So, for us, we -- you know, to be honest with you, we also had a vendor that was slow to ramp with some of the resources. So, while it didn't cause necessarily, I would say, a consumer impact, we noticed it. And that's another reason why we have those 16 vendors, like I mentioned, on contract, because what we do is when we see -- they're kind of competing, if you will, for the volume. They're not paid unless volume actually comes to fruition. So, a lot of times it's the best performing vendor that we will actually activate. And if we see any type of null or, you know, if somebody is behind on resources that we've requested, we go, we activate another one and we kind of -- we literally shut them off. So, it's real-time decisions, if you will, and I know that was an impact with Helene. We did not have that -- also with Helene, a lot of

those resources that were trained, we already had them by the time Hurricane Milton hit. So, we spent a lot of time working with the vendors to train up these resources, and then, literally, shortly afterwards, boom, here comes Milton. So, we held a lot of those resources to make sure we were adequately prepared.

Chair Knight: Right and exceeded really -- yes. So, thank you for that insight.

Mr. Pope: Sure. No, absolutely. Let's see. So, with Milton, what we also did, because of the dynamics of the storm, we activated what we call a first contact outbound campaign. And this was essentially for claims that weren't necessarily a total loss or of high severity. They were still livable, if you will. We partnered with Jay's team and the claims group to, you know, make sure after a consumer filed their claim, let's reach out to them while they're waiting for the adjuster to contact them to schedule an inspection and talk through their claim, just to review the claim details of what's been reported. A lot of times, by the time the consumer reports the claim, they may have some additional information. We go, we update that claim, we verify we have contact information on file. That way, there's no delays. We want to make sure that we have from the consumer, when it does get to the adjuster, moves in an expedited fashion and we have all variables in place, and if there's any updates, we update those as needed. It also gives us the time to reassure the policyholder that, hey, we have your claim, we're going to get to it as quickly as possible, and we're able to answer some general questions for them as well. We focus on Severity 1 and 2 claims for this outbound calling campaign. Again, these are absolutely homes that are livable. We're also to answer -- you know, we reached out, and while we had them on the line to verify their claim and the accuracy of their claim so far, we're answering any complex questions that may be -- that may pop up. The initial target was -- for this campaign, if you will, was to -- we reviewed 16,612 claims. We made about 31,000 calls, if you will, and, again, we're leaving messages and things like that. We actually got in contact with close to 9,000 consumers. So, for us, there was a lot of effort there. We are using some technology also to reach out to try to contact our consumers as well. So, for example, we use an auto dialer when reaching out, and if they'd like to speak to somebody, when they hit the button, it routes to a live representative. So, we're balancing, again, resources, and we can make sure we have the consumer on the line, but we received a lot of positive feedback from consumers. And, also, the claims group likes that, too, because, again, we know once the adjuster does have the claim, the accuracy level or the most up-to-date information, they have that, and it's just another touch point with the consumers while they're going through, for a lot of them, a terrifying time. They don't understand the next steps, and, again, we try to alleviate as much anxiety as possible.

Next slide, please. This is just a summary of everything I just said. Probably it helps kind of paint the picture. But for these three storms -- and, hopefully, there's nothing else. I'm looking at the calendar. We have a little bit of time left here, and I won't say anything until after December 1st hits, but out in the field, we were able to service 3,541 consumers between these three events this year. We filed a little over 2,300 claims on site. We were able to provide 1,410 checks out in the field, which total a little over \$5 million. These checks are used for consumers to really jumpstart their recovery process, to get into hotels, food, and things like that. A lot of great feedback, I will tell you, and, again, that offer stands for any board member that like to visit us, but it really reiterates the purpose of why we exist when these storms hit, because the employees that are out there, they all don't report through me, they're all throughout the entire organization, so, I mean, huge thanks to all of them and my peers, because it takes a village to

be able to do this and it really -- the feedback from the consumers, they're so happy that we're just out there when we're set up. So, thank you to the committee. I'd be remiss if I didn't thank the committee and the board for your continued support with these efforts, making sure that we have the resources and the staffing to be able to execute as appropriate. Because we -- I really do think we put our best foot forward and we talk about our strategic imperatives being the customer experience, and I really think we shine in this area as an organization. Recapping the call center business, and, again, it's still growing, if you will, because we're still servicing these calls, but as of -- so far, we've serviced a little over 83,000 calls that are tied to these events. Overall service level is 95 percent, which means essentially consumers have waited about eight seconds. And, again, these are expedited. We put these ahead of our day-to-day calls, if you will. And we also are seeing a growing, growing, which is great, adoption of our myPolicy portal as well. So, consumers are going online, filing their claims directly, which is great. We constantly remind them -- we actually had some consumers that are -- you know, they show up at the CRC sites. We've got phone charging stations that are out there, too, in the event that there's power outages, which there was for a lot of consumers from Milton. But as they're waiting to be serviced, we're kind of reminding them that, hey, did you know you can also go online? So, we're taking that opportunity to educate our consumers as well.

Next slide, please. And, again, these are just real pictures from this storm season. In a couple of these slides, I mean, the lieutenant governor stopped by, which was fantastic, took a picture with the team, but also kind of walked through the process of our consumers when they showed up to our site. We also had CFO Patronis; he stopped by as well. So it's just -- again, thank you for the support, and, again, my accolades to the team across the organization for taking care of our consumers. I'll stop here, Chair Knight, and see if there's any questions on our CAT response from a consumer piece, and if not, move on with the agenda.

Chair Knight: Any questions?

UNIDENTIFIED SPEAKER: Nope.

Chair Knight: Okay. Well, thank you again to you and the team.

3. Policyholder Focus Group Update

Mr. Pope: Got it. Thank you. Chair Knight, the next two -- and committee members, the next two topics I think are going to be relatively brief. Again, these are really for awareness purposes.

Next slide. I just wanted to make sure that this committee was aware last year -- middle of last year, we rolled out what we call policyholder focus groups. And on a -- if you didn't know already, on a continuous basis, we are routinely soliciting feedback from our consumers on their overall experience with Citizens, with their feedback on whatever servicing issue that they might be dealing with, or question, and then also collecting feedback on their agent as well, and we use that for continuous improvement throughout the organization. We've been doing that for years, but last year, what we decided to do -- and I'm glad we did. We didn't know what the response would be, but we were trying to think of, okay, we have all this data, we act upon that data, we create action plans across the organization, but do we have an opportunity to have a more what I would say intimate conversation with a small consumer base to help us dissect the results even further? And we did. So as of -- not knowing what would occur, we don't

compensate consumers to participate, and so last July, we started to roll these out. I will tell you, on average, we probably have about -- around 18 consumers that show up, anywhere from -- we've tested, we've kind of -- a little trial and error, you know, 60 minutes, 90 minutes, 120, and 90 minutes seems to be the sweet spot. Extremely active and they've helped us tremendously. This helps us collect feedback ahead of designing and implementing solutions or processes throughout the organization, and that's the main thing we're wanting to definitely instill in the organization, you know. We all see things from our viewpoint, but you know what? We want to make sure anytime we put our foot out, we're putting our best foot out when things impact our consumers. So, this gives us a chance a lot of times to validate what we think may be the best solution or process, or, again, for our consumers to give us feedback on existing processes or technology or whatever it may be. So, all throughout the organization, we have this quarterly offering, if you will. We offer these policyholder feedback quarterly to really solicit those who need additional consumer intelligence, you know, and we break those topics out as appropriate.

Next slide, please. I just want to bring awareness to this committee, you know, the past couple of quarters, these are some of the themes, if you will. This first quarter of this year, we focused on the claims process journey, Q2, we focused on payment and billing options, and in Q3, just recently, or toward the end of Q3, we firmed up a cancellation on renewal process. So, we target quarterly when we have topics to really push out, and I just wanted this committee to know that this is an activity that's ongoing and if this committee ever had a particular -- at any point, a particular topic you'd like for us to dig in deeper with our consumers, don't hesitate to reach out to me. We'll be happy to put that in the pipeline and organize it as appropriate. Next slide. That was it. Again, Chair Knight, that was really just for awareness purposes. I'm happy to answer any questions there or close with the last item that we have on the agenda as appropriate.

Chair Knight: Okay. It doesn't look like there are any questions, so we can move on to --

Mr. Rokeh: Chairman, Chairman, Greg Rokeh. Jeremy, just a quick question. How deep into your staffing list did you have to go to get your call center staffed up for the storms?

Mr. Pope: So, I will say -- I'll answer it this way, because those staffing numbers are always changing, if you will: So, we have 16 vendors total, six primary vendors and 10 contingent vendors to help us with any type of massive storm that potentially would impact the group. I'll be honest with you, every vendor says they can do it. Oh, you know, they can handle it all. We've learned over the years that you've got to have backups. You've got to be able to -- or contingencies, if you will. You've got to be able to pivot quickly in this space. There are staffing changes as well. They don't keep staffing unless revenue is obviously coming in. So even though we're talking a lot about storm season, CAT preparedness occurs all throughout the year. So every month, we are literally validating their staffing numbers externally. We also know our internal numbers as well. For a lot of this, sometimes, you know, it depends on how many of our staff we're going to essentially dispatch out externally. I mentioned we had about 83 folks that were dispatched out in the field. Some of those do come from the contact center. And we're trying to run the day-to-day business as well. So I will tell you, we are staffed -- let me say this -- to handle as of -- and it continuously moves up to about 53,000 calls per day, should they come into the organization, and I will tell you, we staffed -- we only had to use four vendors. We

peaked at four vendors at one time with the events that kicked in, and we peaked at a little under 12,000 calls. So we had, I would say, quite a bit of capacity there and didn't run into any type of issues of not being able to respond, if you will. Does that answer your question, Greg? I kind of gave you –

Mr. Rokeh: Yeah, it does. Thanks for -- yeah, no, thanks very much.

Mr. Pope: You got it. All right. Chair, may I move to the last item?

Chair Knight: Yes, please.

4. CSC Charter

Mr. Pope: Perfect. Well, this one, there's no visual, but this -- in our last CSC meeting, we -- just on a routine basis, we bring the charter up for a review if anybody would like any edits or changes to it. We provided that to the committee in June and we asked if you had any type of updates that you'd like to see, to send them our way. We didn't receive -- we just received validation. Everything was good to go. We did not receive any type of updates or requests for updates. And this was ahead of our September meeting. We obviously didn't have our September meeting, have not received any feedback to date. So, Chair, it's our recommendation to essentially -- to maybe solicit a motion to approve the existing CSC charter with no edits.

Chair Knight: Okay. May I have a motion to approve the existing CSC charter with no edits?

Ms. Cumber: I move to approve the existing charter with no edits.

UNIDENTIFIED SPEAKER: Second.

Chair Knight: Thank you. Any opposed? Okay. Thank you. We will move forward with approval of the existing charter for another year.

Mr. Pope: Perfect. Thank you. And, Chair, I'll just close with one item and then obviously turn it back over to you because there's nothing else to present, but I wanted to make the committee aware there will be – invites will be going out shortly for the 2025 CSC dates. Those are being finalized as we speak. So, look for that, and that's it. I just wanted to bring that update. We would expect -- or we've been keeping a similar cadence about two weeks ahead of the board meetings. So, you know, if we stay on that track, that would be toward the end of February, if you will. But, again, stay tuned and those finalized dates and times will be routed to you shortly. That's it.

Chair Knight: Thank you. Thank you to everyone for participating. Have a wonderful Thanksgiving holiday and we will see you in February.

(Whereupon, the meeting was adjourned.)