Approval of Prior Consumer Services Committee (CSC) Meeting Minutes

Summary	Review of November 19, 2025, CSC Meeting Minutes to provide opportunity for corrections and historical accuracy.			
Approval Type	☐	**New Initiative**	☐	**Amending Ongoing Contract**
	☐	**Replacing Expiring Contract**	☒	**Other (Explain in Summary)**
Awarded Vendor(s)	N/A			
Contract Term Length	N/A			
Contract Estimated Spend	N/A			
Procurement Method	☐	**Competitive Solicitation**	☐	**Single Source**
	☐	**DMS Approved Contract**	☐	**Emergency Procurement**
	☐	**Statutory Exemption**	☐	**Other (Explain in Summary)**
Committee Consent	Staff recommends that the Committee approve the November 19, 2025 CSC minutes.			
Board Consent	N/A			
Executive Sponsor(s)	Jeremy Pope, Chief Administrative Officer			

CITIZENS PROPERTY INSURANCE CORPORATION

MINUTES OF THE
CONSUMER SERVICES COMMITTEE MEETING
Wednesday, November 19, 2025

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Wednesday, November 19, 2025.

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

Erin Knight, Chair
Greg Rokeh
Tasha Carter
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
Derek Hackl
Eric Addison
Jay Adams
Jennifer Montero
Jeremy Pope
Joe Martins
Karl Justavino
Manda Page
Raina Harrison
Ray Norris
Tim Cerio

1. Approval of Consent Items

CHAIR KNIGHT: Thank you. Welcome to the November 19, 2025 Consumer Services Meeting. We have three consent items on the agenda today, which are the approval of the June 11, 2025 meeting minutes, the mortgage policy verification and notification services item, and the CSC charter. May I move forward with a motion to adopt or to approve those consent items?

GOVERNOR CUMBER: I moved to adopt the consent items.

CHAIR KNIGHT: Okay. Thank you. Governor Cumber, is there a second?

MS. CARTER: This is Tasha Carter. I second.

CHAIR KNIGHT: Thank you, Tasha. All those in favor, aye.

MS. CARTER: Aye.

GOVERNOR CUMBER: Aye.

MR. ROKEH: Aye.

CHAIR KNIGHT: Okay. Thank you, everyone. We will adopt all those consent items. And moving into the Customer Experience Update is I can't see everyone on my screen. Cecile?

2. Customer Experience Update

MR. POPE: Chair Knight, this is Jeremy. I think there might be some audio. So Cecile, since all those consent items have been passed, I'll just make a note about the charter. There were no changes to the charter. I know historically we presented that to the board for this committee, I should say, for consideration for any changes. That's part of our annual exercise. So we'll ratify that charter and look at that again next year. And Cecile Latimore, if your audio is on, we'll turn it over to you for the Customer Experience Update.

MS. LATIMORE: Thank you, Jeremy. Good afternoon, Chair Knight and committee. For the record, Cecile Latimore, and I'll be providing a Customer Experience Update. Next slide. I'll begin with our Voice of the Customer Program. As a reminder, our Voice of the Customer Program is our enterprise survey program. We currently survey customer experience after a contact to our Customer Care Center or a Claims Experience. This year alone, we've administered over 9,000 surveys, and we made some great enhancements to the program. We've updated the way we administer our surveys, the survey structure, our scoring methodology, and the results have been a more efficient and streamlined scoring and survey administration process while still maintaining valid response rates and ensuring industry alignment. For our Customer Care Center survey, we did scale down our questions from 12 to 5. We've maintained the valid response rate year to date through October. We have a 7% response rate. And our survey target is an 85% overall survey score, and we've achieved that with an 89%. For our Claims survey, we've scaled back our questions from 14 down to 3. We do have the ability to gauge additional satisfaction points by using additional tree branch questions that can go up to seven questions. We've maintained a valid response rate within our claim survey with a 24% average year to date. And our target of 85% has also been met with the 85% average. Our Managed Repair Program survey, we also scaled back our questions from 15 down to 10. That survey is a little more robust because we do have to ask questions that center around the contractor experience, and those results are shared with that contractor. And the year-to-date response rate is also valid at 24%. We are a little below the overall goal of 85% with an 82%, but we are making some changes within our Managed Repair Program, how we offer it, how it's serviced, and the contractors that support that program.

CHAIR KNIGHT: I'm sorry. May I ask a quick question on that? On the surveys where we've scaled back the questions, has that improved our response rate at all?

MS. LATIMORE: It's stabilized in our claims and Managed Repair Program. So it did drop off, but we typically want to see anywhere from a 7 excuse me, a 5% to 10% response rate. So we're meeting that valid response rate across all of our surveys. We did gain a better response rate in our Customer Care Center survey, which is immediately following that servicing opportunity.

CHAIR KNIGHT: Thank you.

MS. CARTER: And Chair Knight this is Tasha. I have a follow-up question as well, please.

CHAIR KNIGHT: Yes, please, Tasha.

MS. CARTER: Cecile, as it relates to the Customer Care Center survey, do you have any insight into why that response rate is significantly lower compared to the Claims survey and the Managed Repair survey?

MS. LATIMORE: Sure. So there's a difference in how we offer it. So when they contact, when a policyholder contacts the Customer Care Center, they've spoken to a live agent, and after that servicing experience has ended, they're then offered the opportunity to participate in the survey right after. So we do make an attempt to reach out to that policyholder following that servicing opportunity. The likelihood of getting them on the phone is diminished. Whereas with the claim, they've had their claim paid and closed. We make an outbound call to them. It can be anywhere from two weeks to 30 days after that claim is closed. So we have a bit more of an opportunity to gauge feedback.

MS. CARTER: Thank you.

MS. LATIMORE: You're welcome. Any other questions? All right. Thank you. Next slide. All right, so we talked about the survey program, but another unique way that we gain feedback from our policyholders is through intimate virtual policyholder focus groups. These sessions take place quarterly. We host topics ranging from the Claim Process. We really want to get involved in understanding how policyholders feel and understand that process. And then most recently in Q3 of this year, our session focused on the onboarding experience. What does it feel like from application to being a new policyholder with Citizens'? Whenever we gather feedback during a focus group, we share that feedback with impacted stakeholders, and we also provide an executive summary every quarter. And we use that information to also build strong cases and proposals for enhancing operations. Our upcoming session is planned on December 10th, and it will focus on our Citizens' Property Insurance surveys or our inspections where we go out and inspect after new business or if we deem it necessary through underwriting. So we're looking forward to a robust session. Ideally, we like to see anywhere from eight to 10 participants to allow us to have more of an intimate session. We've been able to meet that criteria, which aligns with industry standards as well. Policyholder Focus Groups directly align with our strategic imperative, focusing on customer experience. So we really want to continue to get the valuable feedback from our policyholders. Any questions about this slide before I move forward? Next slide, please. All right, so we know we get feedback from surveys and we get feedback as well from our focus groups. But another valuable repository for feedback is when we look into our complaints. So we do get feedback from our DFS partners as to how we compare with the market in terms of complaints and the average for the market. We'll look at our premium exposure and our complaints compared to our policies in force, and we'll see where Citizens' falls. What we've noticed over years is whenever we have a catastrophe, we will always see a spike in complaints. Policyholders are wanting a quicker turnaround time on closing those claims, or they want to be in contact with their adjusters more frequently. And we'll see some feedback and complaints related to that. So you'll see the further we move away from the landfall of that storm, our complaints tend to stabilize and it tends to reduce. So the bubble chart you're looking at shows not only the size of Citizens' reducing due to our PIF dropping, but it also shows from Q1, where we were at a 0.13 directly aligned with the average, we've improved in Q2 to move to a 0.11 complaint ratio, which shows improvement in our complaints in the amount of complaints that we're receiving. We'll continue to analyze them, look for opportunities to improve, work with our business partners, and make any enhancements that we can to mitigate complaints. Any questions about this slide and how we compare to the market? Thank you. Next slide, please. So just a high-level summary of what our complaints look like quarter over quarter. So you'll see a drop in volume related to our PIF, our contact rates actually have increased slightly, but they're stabilized. We'll see for Q1 went from 422 overall complaints down to 278 in quarter three. Most of our complaints are either related to claims information where they want to get the status of the claim or to dispute a denial of a claim. Next, we'll see a higher amount of complaints when we look at the top five reasons related to cancellation and non-renewal. Depopulation and claims delays are also a contributor. And then we also look at how are we relating to CAT-Related Complaints. So any complaints that had to do with Hurricane Milton and Helene are here, we did not include Debbie because Debbie had very little volume. The next closest runner for hurricane volume was Hurricane Ian. Even though it was in 2022, we still get some complaints related to it, so we wanted to put it here for you. You'll see those complaints have also begun to taper off. For each storm, Hurricane Milton is still a higher driver. The largest driver of complaints related to CAT is related to information requested, meaning status are wanting some documentation related to their claim, claim denial, response times, disputes around settlements, or delays in contacting or reaching their adjuster. Any questions about the complaint summary overall or the CAT-Complaints before I move forward?

MS. CARTER: Cecile, I do have one follow-up question, please.

MS. LATIMORE: Yes.

MS. CARTER: For the CAT-Related Complaints, adjuster response time comprises about 12% of the total complaints. Have you identified any trends or factors that are contributing to those complaints and outline briefly any steps that have been taken to either address or improve adjuster responsiveness?

MS. LATIMORE: Sure. We do work with our claims team quarterly just to outline and share results. The feedback that has been shared with our claims partners is around either adjusters changing or having an increased amount of volume to respond. The desk adjusters, we do try to leverage our high-performing desk adjusters as one of our action items to step in. And we also have leveraged outbound campaigns in lieu of the adjuster to reach out and provide the policyholder with feedback. But outside of that, it's really sheer volume in trying to meet the expectation of the policyholder during a very sensitive time. So that feedback is shared quarterly, but outside of just making sure we're doing the best we can from campaigning and reaching out to our claims partners and leveraging our high-performing desk adjusters is really all we've done to mitigate that.

MS. CARTER: Okay, thank you.

MS. LATIMORE: You're very welcome. Any other questions? All right. Next slide, please. Thank you. So I know you're wondering, what are we doing with all this data we've collected? We have surveys. We're hosting focus groups. We're analyzing our complaints. We know that people contact us over our various servicing channels. We look at all of this feedback. We formalize action plans. We take all of our ideas and we prioritize them. And we work with our business partners to plan out what can we implement and what's feasible for us to work on the following year. So right now, when we look at our Voice of the Customer Program survey, some of the initiatives that we have prioritized to work on throughout 2026 and to consider for implementation are implementing more easy options on billing. So leveraging QR codes to make the billing process and invoicing more efficient for policyholders to make their payments. Looking at, can we offer more IVR enhancements in terms of during high volume immediately following a catastrophe? Can we offer the callback option versus having policyholders wait in line to speak with someone? Focus groups were really adamant about, as a new homeowner, I want to know more about what I can do to protect my home, how Citizens can help me, what's available for mitigation credits. So we're looking at developing frequently asked questions for new homeowners that we can place on our website, and also education around our auto enrollment into myPolicy. When a policyholder first starts their business with Citizens, how can we make sure they know their self-service options and how to enroll and use that tool effectively? From complaint analysis, we're looking at how can we make the proof of repair process better. Instead of waiting until they get that letter, can we let them know through brochures and proactively when they're filing their claim? Outside of keeping your receipts, expect that we will need proof of repair when the repairs are completed. So we have initiatives that are going to focus on communication and advertising proactively. Also, myPolicy login issues, any technical issues, how can we better assist our policyholders with troubleshooting and using our self-service? And then enhancing myPolicy, the layout of it, the functionality of it, what's available, making sure we're looking at how we can mitigate complaints and make our policyholders have more ability to service their policy. And from our servicing channels, policyholders want to be able to see when they file a claim in myPolicy. Where are they in that process? Is my claim pending payment? Are you still under review? So looking at, can we add a claim tracker to our self-service feature? And then language preferences, increasing more of our communications to have Spanish-speaking options or Spanish translations on our brochures and information that we're sharing. What we have in flight are two major initiatives right now that are carrying from Q4 of this year into 2026. We're going to revamp our cancellation, non-renewal process. What that means is assessing the way we communicate cancellations and non-renewals. Can we equip our policyholders more to know how can I mitigate the cancellation in non-renewal versus waiting until my policy cancels and being reactionary? That includes looking at the way we describe the reason for the cancellation or non-renewal, the method of communication, the frequency of communications, and where we're today focusing our communication with the agent, can we also loop the policyholder in as well? And then our Depopulation Letter Revamp. We've already made some changes to the structure and effectiveness of our communications related to Depopulation, but we really want to make it more comprehensive and making sure the policyholders have a clear understanding of what's required of them and the next steps and overall details related to the Depopulation program. Any questions about what we're doing with all the information we're gathering on behalf of our policyholders? All right, thank you. Next slide, please. So we're also out in the field helping educate our policyholders. Most recently in October, we did an outreach where we partnered with legislative offices. We partnered with three offices in Miami. We hosted a session where 55 policyholders showed up to receive Education Insurance 101. How does your policy work? What's the best coverage for you? We answered questions about Depopulation, claims, coverage, and any questions they may have had. Whether they were a policyholder or someone from the community looking for additional insurance information, we had a big turnout. We are very happy to support proactive education for our policyholders, but we also want to make sure overall customer experience is at the forefront in everything we do. We're collecting our feedback, we're analyzing it, we're implementing changes, and we're educating our policyholders at every opportunity. Any questions before I turn it back over to Jeremy?

CHAIR KNIGHT: Tasha, did you have a question? I think you might be on mute, but I see might be your –

MS. CARTER: Yes, Chair Knight, thank you so much. I don't have any additional follow-up questions, but I would like to take a moment to acknowledge Cecile and her team. They have been great in maintaining communication with my office. They provide us with consistent updates of their responsiveness and willingness to really share trends and address questions and policyholder concerns that we share with them has been invaluable. And so I truly appreciate the collaboration and just wanted to share that on the record. So thank you so much, Cecile.

MS. LATIMORE: Thank you, Tasha. Appreciate it. And I appreciate the opportunity to present. Jeremy, turn it back over to you.

MR. POPE: Yeah, thank you. And thanks again, Tasha, for those comments. And thank you, Cecile. We will turn it over now to Karl Justavino for a really quick operational update on the consumer side. Karl.

MR. JUSTAVINO: Thank you, Jeremy. Good afternoon, Chair Knight and Committee members. For the record, Karl Justavino, I'm the Senior Director of Consumer and Policy Services. I'll walk you and give you a quick update through our operational areas within Consumer and Policy Services as to where we stand in year to date for 2025. Starting with the Customer Care Center, so far this year, we have serviced just over 773,000 calls, and we're projecting to close out the year close to 900,000 calls. In comparison to last year, where we handled 1.34 million calls, we're seeing the decline in volume, and it's very much in line with the reduction in the overall policies in force. From a service perspective, our average speed of answer has been 19 seconds so far this year, as well as our service level has been 88%, exceeding our target goal of 80% service level. As always, we track these metrics daily, weekly, and monthly to ensure that we're delivering consistent and reliable customer experience. I'd like to focus a little bit on live chat. This is one area where we're showing a lot of momentum. Last year, we serviced just over 15,000 chats. This year so far, we're a little bit over 13,000. We do expect to finish close to 16,000 chats for the year. This tells us that customers are choosing to engage digitally rather than by phone. When we launched this service channel in 2022, we've continued to make adjustments just to ensure that we're providing the right service options for the customers as they go through this. If we're looking at the customer correspondence team, so far this year, we've closed almost 20,000 incidents with a service level of 97%. We've also closed over 1,100 complaints, and Cecile touched a little bit on that a second ago, with a service level of 85%. As with the other operational areas, we are seeing lower volume compared to last year, but again, that is directly related to the reduction in policies in force. Last with Policy Services, that is our back office support team. Year to date, the team has processed a little bit of over 402,000 tasks. We do expect to finish close to 500,000 for the year, but that is down from 662,000 in 2024. The decrease aligns with the overall drop in volume in terms of policy count. In summary, while we're seeing an overall reduction across the board, which is expected with the declining policies in force, our performance remains strong. Service levels in phone, chat, and correspondence continue to meet and/or exceed the expectations. And we're seeing encouraging signs in the adoption of digital channels like live chat, which supports both the customer experience and operational efficiency in terms of what we're providing so far and where we're at. But wanted to keep brief, that does conclude my update. I'm happy to answer any questions from the committee that the committee may have if there's any questions from the group.

CHAIR KNIGHT: I have a question on the live chat. Do we use any AI or is this all humans chatting?

MR. JUSTAVINO: It is humans. So our phone system allows us to handle both phone calls and live chats at the same time, so we're able to multitask with the customer service staff. But we do have, they do reach a live individual that can provide options and walk them through the process. Typically, the majority of those chats are related to helping them with the registration process in terms of myPolicy and accessing that system.

MR. POPE: And I'll just add, Chair. We've updated our telephony platform, gosh, within the past, I want to say 18 months, 12 to 18 months, where we went from something very outdated to something current. So we basically have the foundation. And I will tell you, from an organizational perspective, AI is at the forefront for, we actually have a workgroup right now that's working through some governance for the organization and some best standards. So as we start to move in that space, we have the equipment. It's about designing and turning some of that on, which we expect various operational efficiencies. Live chat is one of those that we believe, and it has been identified where we can get some traction.

CHAIR KNIGHT: Thank you. Thank you, Karl, as well.

MR. JUSTAVINO: Thank you.

CHAIR KNIGHT: Any other questions regarding the Policy Services Operational Update? No. Any new business? Okay. Well, I thank everyone for your participation and all of the good work being done at Citizens. And I will adjourn the meeting.

MR. POPE: Thank you. Have a good Thanksgiving.

GOVERNOR CUMBER: Thank you. Happy Thanksgiving.

MR. POPE: You too.

CHAIR KNIGHT: Bye. (End of proceedings.)