

CITIZENS PROPERTY INSURANCE CORPORATION

SUMMARY MINUTES OF THE

CONSUMER SERVICES COMMITTEE MEETING

Thursday, March 23, 2017

The Consumer Services Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Thursday, March 23, 2017 at 10:00 a.m. (Eastern Time).

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

Freddie Schinz, Chair
James Holton
Greg Rokeh
Phil Zelman

Steve Bitar
Christine Ashburn
Sha’Ron James

The following were present telephonically:

Barry Gilway
Adam Marmelstein
Barbara Walker
Alden Mullins
Brian Weaver
Charles Broward
Sara Golding
Cindy Brunner
Jay Adams

Robert Sellers
Manda Marsico
Ray Norris
Marsha Watson
Kelly Booten
Joe Martins
Lance Goodmond
Laura Andrews
Clint Roszelle

MR. BITAR: Welcome to the Consumer Services Committee meeting. Our meeting will convene at 10:00 a.m. If you are not speaking on today's call, please press star 6 to mute your line. Do not place this call on hold. Again, please press star 6 to mute your line and pound 6 to un-mute your line. And again, thank you for identifying yourself prior to addressing our committee.

Citizens' Board and committee meetings are recorded and transcribed Minutes are available at our website.

Thank you very much for dialing in today and we will convene momentarily.

(Brief pause.)

MR. BITAR: All right, Chairman Schinz, it is 10:00 o'clock. Would you like me to go ahead and take roll?

CHAIRMAN SCHINZ: I sure would, Steve, thanks.

MR. BITAR: All right, let's see where we stand. Chairman Freddie Schinz?

CHAIRMAN SCHINZ: Present.

MR. BITAR: Wonderful. Governor Bette Brown?

CHAIRMAN SCHINZ: She will not be.

MR. BITAR: Very good. Governor Jim Holton?

GOVERNOR HOLTON: Here.

MR. BITAR: Good morning.

GOVERNOR HOLTON: Good morning.

MR. BITAR: Greg Rokeh?

MR. ROKEH: Present.

MR. BITAR: Good morning, Greg. Phil Zelman?

MR. ZELMAN: I am here.

MR. BITAR: Good morning, Phil. Insurance consumer advocate, Sha'Ron James?

MS. JAMES: Here.

MR. BITAR: Wonderful. Chairman, you have a quorum.

CHAIRMAN SCHINZ: Great. Since we have a quorum I want to welcome everybody to the Consumer Services Committee meeting this morning. I hope everyone is having a pleasant day, and I would like

to call this meeting to order and the first order of business today is going to be to approve the Minutes from our last meeting. Are there any questions or any comments on the meetings before I entertain a motion?

MR. ZELMAN: No.

CHAIRMAN SCHINZ: With no questions I would like to entertain a motion to approve the Minutes as stated.

GOVERNOR HOLTON: Jim Holton, I move to approve.

MR. ZELMAN: And this is Phil Zelman. I second.

CHAIRMAN SCHINZ: We have a motion and a second, so the motion passes and is so moved. Now I would like to go ahead and step right into item number two. Prior to that I would like to make the comment, Bette Brown will not be here today I was informed, so we miss her. And at the same time, Christine has been called to the Legislature to do some work, so she will not be here.

Steve will be filling in for her and Barry will also be on the phone to ask and field any questions that you may have. So with all that being said, and we will miss them, and we thank Christine for all of her hard work she does. She really burns at both ends. Anyhow, now we will go into item two, the assignment of benefits, and I think, let's see, I think that, that Ms. Mullins, are you going to be going ahead and giving that one or Steve?

MR. BITAR: Alden, are you on the call? She may be muted. I know she did plan on dialing in, Mr. Chairman.

MS. MULLINS: Can you hear me now, Steve?

MR. BITAR: We can hear you now, Alden, yes. Alden also our assistant director of insurance communications and she reports to Christine and has been very involved in the consumer education campaign. So without further ado, Alden, if you would like to give us an update that would be great.

MS. MULLINS: Thank you, Steve. For the record, I am Alden Mullins, assistant director of insurance communication. You are all aware of the issues associated with AOB and the potential impacts to the industry and policyholders. What I would like to do is summarize the current outreach efforts going on in support of the proposed legislative changes.

There are many legislative outreach efforts going on which of course is where Christine is today. Appearances before legislative committees continue as the 2017 regular session started on March 7th. Claims data and other information is being shared via presentations and at the request of legislators.

Citizens Adviser continues to feature stories on key pieces of legislation, upcoming Bill hearings, webinar announcements and contact information for Christine and Candice Bunker. We have also started sharing Citizens' Adviser with the agent associations. There have been multiple media outreach efforts. In the past several weeks Citizens has met with editorial boards to increase awareness of the issues facing the Florida insurance market. Publications visited include the Palm Beach Post, the Sun Sentinel, the Miami

Herald, Tampa Bay Times, Orlando Sentinel and the Wall Street Journal. Interviews have also been taped with WFSU and WFTV for use on radio and television broadcasts.

Consumers need more education on what an assignment of benefit is and when it is typically offered. They need to be informed about the potential for fraudulent activity and made aware of how issues within the AOB process drive up rates, potential promote litigation and cause delays in claims resolution. So we are coordinating the Call Citizens First messaging with AOB education.

Call Citizens First has been effective in sparking insurance of the issue facing the Florida insurance market by encouraging customers and agents to make Citizens their first call when they have a potential claim. One of the efforts to support Call Citizens First was sending magnets to policyholders in Dade County. Beginning in the second quarter of this year these Call Citizens First magnets will be sent to Broward and Palm Beach H-03 policyholders. As of March 14th there were a little over 34,000 H-03 policyholders in these areas. We have also created a brochure and a page on Citizens' website dedicated to assignment of benefits. There is even an AOB banner on the front page of the website that flashes by after you go to our home page.

This AOB page provides information and educational materials and this information is available on both the public and agent website section. This new AOB brochure which is titled Assignment of Benefits, What You Need to Know, reviews what an AOB is, what happens when an AOB is signed and help consumers to identify other red flags. These brochures are included with the policy packet for all personal lines policies and in the learning section of Citizens' website, and of course, on the new AOB web page. There brochure is also used by agents. They can request printed copies of the brochure from Citizens to have available in their offices to provide to their clients.

Chairman Schinz, I know you had a conversation with Christine and made some suggestions for changes to this brochure. She shared with me that you suggested that we change the coloring on the front of the brochure, make the stop sign on the inside of the brochure red and increase the size of the Citizens' first logo on the back. We have taken this information to our designers and the print vendor to see if we can accommodate these requests.

Another thing that you will see on the AOB web page and a copy of this was also included in your meeting materials is a new info graphic which was developed to illustrate the connection between the coverage A value of a home in the tri-county area to the average premium. And it then demonstrates how these average premiums will be affected over the next six years without AOB reform.

This info graphic has been shared on social media and in printed format at recent speaking engagements. Since the beginning of the year speaking events have been attended throughout the state. Barry, Christine, Steve, just to name a new, have appeared before groups such as FAIA chapters, LAAIA members, homeowner associations and other interest groups. Our agents are being encouraged to increase awareness of Call Citizens First by distributing the educational materials that we have created and also distributing the AOB brochure. We have Call Citizens First information and brochures that outline the claims reporting process and explain what customers can expect once a claim has been filed. Citizens is working with our agent, with agent associations and industry stakeholder groups to you publish timely newsletter articles featuring AOB efforts and the Call Citizens First campaign.

The last thing is that policyholders in the tri-county area will receive an e-mail which is an educational piece featuring the new AOB info graphic. A link to the AOB brochure and a link to the AOB web page are also included in the e-mail. Later today we are sending an e-mail to agents on the AOB topic. This e-mail will include a short statement explaining that we are sending the policyholder e-mail and then the policyholder e-mail will be sent on Friday.

That concludes my update and I will be happy to answer any questions you may have.

CHAIRMAN SCHINZ: Alden, thank you so much for pinch hitting for Christine. Does anyone on the telephone or any committee members have any questions for Alden? Thank you, thank you, once again, for coming on and giving that briefing. I think it is very important that we -- that we get with the different agents and also that our policyholders are aware of the implications and the costs that are going to be passed on to everybody that has insurance in the state of Florida with this assignment of benefit problem we are having right now. And I thank you guys for everything that you are doing. So if no other questions I would like to go ahead and move to item number three, self-service strategy overview, and Robert, are you there?

MR. SELLERS: Yes, sir, I am.

CHAIRMAN SCHINZ: Is Clint with you?

MR. ROSZELLE: Yes, I am.

CHAIRMAN SCHINZ: Okay, great, if you guys would go ahead and give us that update I would greatly appreciate it.

MR. SELLERS: Thank you, Chairman. The members, my name is Robert Sellers, I am vice-president, chief technology officer for Citizens. The self-service strategy is one that is a significant strategy and set of activities for Citizens over the coverages of 2017 and '18, and it will, it constitutes a number of different projects and plans that roll together into an overarching strategy.

The executive leadership team here this past year as we went through and identified the key initiatives identified self-service, I believe a number of different units with inside Citizens have been involved in bringing forward the different opportunities that are available. We have also spoken with our -- an outside situations with our agency roundtables and received their input as well.

The opportunity when we look at Citizens, we have a number of different contact points with our policyholders and with other stakeholders, adjusters, agents and other individuals through our website which many of you all are familiar with, significant improvements on that in the past several years. Our interactive voice response system and ways for our agents and policyholders to interact with us through the two telephony channels. And extremely important are first notice of loss and call center activity that is available for individuals who have a claim to be able to reach us 24 by seven through that mechanism, and as Alden mentioned, the Call Citizens First program is helping to push that channel to our policyholders as well.

The -- what you didn't hear mentioned in there though is the self-service type of activity that the GEN Y *(13:08) and others in society today are becoming used to and almost a situation where they expect the

capability to be there. The ability to interact with our organization, whether it is reporting a claim, whether it is checking on a policy information, other through the web, through their mobile devices, through their laptops at their desk, through those mechanisms. So really that, when we look at the self-service strategy and the capabilities that will flow from that, we are focused on this becoming a preferred mechanism for these individuals to communicate with us in their time of need or desire to interact with Citizens.

And the group of individuals that we are talking about really does encompass the entire stakeholder base of Citizens. When you look at our agents today, they are interacting with us through our policy systems, through our Citizens' insurance suite on a daily basis, through their web, through their activities there, but and our adjusters have their mechanisms to do that. But the policyholders themselves have very limited numbers of ways to interact, primarily telephony or through their agent or adjuster directly.

If you will flip to the second page, we are going to talk a little bit about industry.

MR. ROSZELLE: Thank you, Robert. This is for the record, Clint Roszelle, director of Enterprise Process Excellence. And I think we are on actually slide three industry snapshot data and trim, how does some of the information here, Robert referenced some of it. Basically what we see here is that what the industry data tells us, customers are looking to interact with carriers in a self-service type of manor, their preferences are changing. So they want to interact with carriers but oftentimes what they are finding are either the capabilities don't exist to interact with the carrier or they are not very intuitive and they are both under the financial services umbrella, banking and insurance. Banking interaction may occur multiple times a week, whereas from an insurance standpoint maybe it is when you go to pay your bill or that rare instance when you have a claim that you are going to interact with those tools and technology. So we have got to be far more intuitive with what we provide those customers. Ultimately though when it comes down to it we are seeing that the data request that they want to interact with carriers in that fashion, they want to have those self-service options and we do see carriers responding to that trend. As you can see, one of the bullet points here calls out that 78 percent of carriers offer claim reporting online.

As well, our final bullet there speaks to smart phone interaction. Customers are or policyholders customers including internal staff or claims reps, for example, they are operating with these devices which in turn promotes a far more efficient interaction when it comes to the transactions that we really provide here at Citizens specific to our policy claims and billing operation.

And so with that I think we will transition into slide four, and Robert will speak to some of the opportunities that we have at Citizens specific to what options we offer, what capabilities we offer and the those we currently do not *(16:27).

MR. SELLERS: On slide four I think the heart of the matter is over at the far right of the – of the deck here, of the table. When we look at the self service capabilities as identified by the research that, that Clint reviewed, looking at benchmarks on organizations, insurance organizations that allow or encourage policyholders to report their claim via a web or mobile device at 78 percent.

Today our mechanism for reporting a claim is for the policyholder either to contact our first notice of loss number or to work with their agent to -- to report the claim. We have a significant opportunity here

to improve in that area, and as we work our way down through these top four items, these are -- have been identified as significant capabilities that other insurance companies are providing that makes sense for Citizens to take a very hard look at as we move forward for implementation capability time frame, costs, associated with each one of these as we bring forward.

We have looked at a significant number of capabilities, and as the teams have been meeting, the list is relatively long, 30 or 40 different capabilities that could be provided in some form or fashion through a self-service option. But these are the ones that have risen to the top as being utilized by other companies effectively for their operations.

One of the things here, this -- these benchmark data are from a 2013 report, excuse me, 2013 underwriting report and a 2015 work group advanced analytics report. We are in the process of acquiring recent data from a 2017 work report which by all anticipations on our side we expect these numbers in the benchmark area to have increased significantly.

MR. ROSZELLE: So the next slide just provides a snapshot of the field services used in the future. So in this, in this persona driven exchange you have Mary, a Citizens' policyholder who is looking to report a claim. She has a pipe broken and she wants to report a potential claim for the coverage of that water loss, that water loss.

She interacts with her mobile device to report the claim. The interaction involves some guided assistance which actually is assistance that is basically a program. It is like an automated interaction with Citizens where based upon the information they provide us, we provide information that helps direct her on the next steps, in turn, reporting a claim. In this particular situation we are looking to get some services out to Mary to help mitigate the dry the cleanup of the water, but to get that -- to get that rolling we need Mary to interact with the dynamic form, which is in her mobile device, just a couple of clicks and electronic signature and off we go.

At that point we send her a text message to let Mary know that we will have services on site within 20 minutes and potentially from the -- I just got some eyebrows raised here. So maybe not 20 minutes, but potentially Mary could then confirm and actually select maybe another time that *(20:08) for her.

MR. BITAR: On behalf of our claims department we will take that under advisement.

MR. ROSZELLE: This was a water extraction company. You know, it is just a snippet view of the future and that is not necessarily indicative with some of the capabilities that we wish to promote, but it does give you an idea of where we could head in the future. And then, I am going to wrap things up before taking some time for Q and A if there are some questions on slide six with the high level timeline.

MR. SELLERS: The timeline as I indicated at the beginning, the program here is identified as a 2017/2018 activity. When we look at 2017, we have gone through the planning activity as part of preparation for this year with these items identified going from feasibility studies on our customer portal all the way through certain implementation of features that we find to be doable in this time period, in the 2017 time period.

We have some activity going on with the introduction of a new IBR, interactive voice response unit, that will enhance future functionality for the general caller as well as putting together some electronic

payment capability, implementing a new system there. So low complexity but high value type things that will come in in 2017.

As we look at 2018, some of the larger value type decisions and implementations will take place, but that will typically take a little more planning to get those put in. So it is a long range, in this business two years can be a long range time frame, but it gives you an idea of what we are looking at over the -- over this period of time. Citizens, in the business of insurance, is a 365, 24 by seven operation. We have people that are available on the phones and the call centers available at any point in time, and our customers, our policyholders take advantage of that if they get to the point of reporting a claim through those mechanisms today. This is an improvement opportunity for that individual and those individuals to use the devices that they are comfortable with, whether it is phone, whether it is mobile, whether it is web, whatever it might be, and that is the direction of this program and we are open for any questions at this time.

CHAIRMAN SCHINZ: Robert, this is Freddie Schinz, I have just two questions for you real quick. Is it my understanding that this is still in the planning stages during the year 2017, and is that where we are right now on this program?

MR. SELLERS: We are in the middle of doing planning at this time, going through, looking at selection criteria for the different initiatives. We do anticipate this year that some of those initiatives will be selected for implementation and we will go through and start executing on them this year as well.

MR. ROSZELLE: And one of the primary next steps for us is we have an RFI that will be hitting the streets soon for a customer portal, and with the customer portal being the primary platform that you will want to deliver some of these self service capabilities, getting that information back as far as what is available in the market, what can they provide us with the pricing, et cetera, that information is going to be important for us to understand that is this going to be a fit for us and is that something that we can accommodate in the 2018 budget.

CHAIRMAN SCHINZ: Thank you, and I have one other question. Are other insurance companies, are they up and running on this type of outline?

MR. SELLERS: Yes, sir, they are. Many, many organizations in the property and casualty market today have claim reporting opportunity, first notice of loss as well as the ability to retrieve policy documents, some basic capability in those areas.

CHAIRMAN SCHINZ: Thank you very much. That is what I thought I heard. And the last question I wanted to ask, Robert, is on this timeline that you have here, it is a twofold question. Number one, do you think that you can execute this plan and carry out these on more of a compressed timeline than you are showing here, which is, you know, it looks like 2018 -- well, let's just put it this way, it seems like we are at a snail's pace.

And number two is that would you mind or do you have the capabilities of giving us a little more of a timeline at the summer Board of Governor's meeting so that we request can see what the implementation of this program will be over 2017/2018?

MR. GILWAY: Chairman Schinz, Barry Gilway. To start with, I think it would be way premature to make any commitments relative to providing what I think the area of greatest interest and that would be online, you know, self-service claims reporting. That clearly would be the one area that would be most beneficial. But going back to Clint's comments, the steps associated with actually putting that into place are substantial. For example, the RFI and completing an RFI and understanding the capabilities that are out there in the marketplace, and then going into the development stage.

The second issue, of course, is that *(25:50) this year as you are well aware, I think we had about 86, 87 primary projects that are approved by the Board for implementation. We will get to about 56, I believe, Kelly, of those this year.

MS. BOOTEN: In the 50 ballpark, right.

MR. GILWAY: Right in the 50 area. So we have a number of really major initiatives that are underway that frankly, you know, would be utilizing all of our resources this year. Having said that, I know that as Robert indicated and I will turn it back to him, you know, we recognize the urgency associated with this. I will make one comment relative to these timelines. The Florida domestic marketplace is very, very different than the national market. You know, you have some 57 Florida domestic companies, you have at least 70 percent of those companies, 80 percent of those companies with less than \$100 million in program or in premium and most of the companies operating in this market do not have this kind of capability.

They outsource their claims management and they, in full, and they outsource the way we will be outsourcing, you know, our claims response and we are completing negotiations on our manage repair program now. So a lot of this today is an outsource, you know, capability. A lot of the more visible companies that are using online claims response that you see on TV every day are the auto, you know, companies, not the property companies. So I don't want to not -- I am not comment on the percentages issues here because I think they are absolutely accurate, but I think that relative to the Florida market and the way the status of companies operating in the Florida market today, I do not believe that the vast majority of those companies are using, you know, self-service reporting. We have Phil Zelman with us and I might throw that question out to Phil and get his feedback on it.

CHAIRMAN SCHINZ: Thank you.

MR. ZELMAN: Good morning, thank you, Barry. As far as the homeowners or property market, we are limited as to -- the consumer is limited as to what they can access online, if anything. Most times they are calling their agent or they are calling the insurance company. I think the biggest area that we need to dwell on, there are two. One is the payment issue, and the second is the claims issue that I know Citizens is working on. I have been privy to some information there, and I know they are developing some new claims criteria as far as how to handle them.

So, you know, it is pretty tough to say what is going on in the marketplace. I heard yesterday that State Farm is back as a player. I don't know if you have heard that yet, Barry.

MR. GILWAY: I actually was on a panel with Mark Delegal who was the moderator yesterday and I also talked to Alan who is the State Farm representative and very, in a very, very modest way. The word also,

Phil, is that Allstate, that probably got even more press than State Farm, but in talking with the Allstate representatives that were, you know, at the Chamber meeting, very, very, very, very modest entry in a very selective way. And, by the way, primarily interested in the wind products that we continue to see modest decline in our wind products, and a slight increase over the course of the last two weeks in our PLA, you know, products that are multi-peril. So while we are seeing some interest on the part of the direct writers I think it is primarily wind because of the reinsurance pricing associated with the wind product. And what we are hearing is I think consistent with the discussions that you and I have had, Phil, and that is that at LAIA and that is most of the primary companies writing in the state are shutting down South Florida from the standpoint of any multi-peril coverage, primarily because of AOB. So we are seeing continuous I think pressure on the -- on the tri-county area from a multi-peril standpoint, but because of the reinsurance pricing and frankly the continuing decline in reinsurance pricing, there is continued interest in our wind book of business.

MR. BITAR: And this is Steve Bitar, just to add some color, if I may, to Phil's comments specifically. From an online and a customer perspective the two areas of concern really are payments and claims, and I am happy to report on the payment side we already do offer electronic payments there.

That is the capability that we have on our personal lines side. I am also happy to report that we have recently selected a new vendor that we will be working with on the payments side which should be able to bring up some additional functionality.

So we are positioned I think quite well on the payment side for the near future to make some gains. We will definitely come back to this committee to let you know the timelines associated with some of those improvements, not only on the payment side, but also with the claims and our selection down the road of a customer portal and then really build in the infrastructure that we need to be able to enable a lot of these enhancements that both Robert and Clint have talked about.

So you have our commitment that we will come back to this group and keep you posted with some specific timelines as we move forward and we prioritize the functionality and try to bring those on one at a time.

CHAIRMAN SCHINZ: Thank you, Steve, and Phil, I mean, excuse me. Thank you so much, and Robert and Clint and Barry for your comments. I was just curious and I am sure that the other committee members are curious of what kind of timeframe we are talking about, because we are in a computer world whether we like it or not. But anyhow I appreciate all of those comments. It has been very informative.

Anyhow, I don't have any other questions. Does anyone else have any questions for anyone that spoke?

MR. ROKEH: Chairman, Greg Rokeh. With more of a comment, maybe a little bit of a question, but I just wanted to point out that just within the past week I personally have used online to print out a homeowners' policy document and to pay an insurance premium. Now, the insurance premium was on an auto policy, but I find it and have found it in looking at it from a consumer point of view very convenient to do that, and, you know, I am not -- I am not a young techy. So there is no question that from the consumer side they -- the customers are looking for these opportunities to be able to do as many of these things as they can. Both of those items I did at about 11:00 o'clock at night sitting on my

sofa with my notebook computer. And that is when a lot of people are doing this kind of stuff when typically their agent is not available and the call centers are not up and running.

So anything that, that Citizens can do, even to just add small pieces, even if it is just access to policy documents, that is a huge thing for consumers and, you know, do as much as you can as quickly as you can. I am understand that the claims side of it is going to be a lot bigger animal to bite off, but adding everything that you can as you can I think is helpful.

CHAIRMAN SCHINZ: I appreciate that, Greg, and I, too, agree, a lot of people get online at about 10:00 or 11:00 o'clock at night and do these things and they are the generation now are techies. So anyhow, thank you for telling us about your experience.

With that being said does anyone else have any questions? We would like to entertain them at this time.

GOVERNOR HOLTON: Mr. Chairman, Jim Holton. Overall, guys, do you envision a kind of manage my accounts and a portal here for the customer or is it going to be a very limited pay, pay premium or report a claim kind of operation depending on a trigger point situation?

MR. BITAR: Governor Holton, this is Steve Bitar. To respond, we currently have functionality on our website called Manage My Policy where a customer registers online and actually can go in, access their policy, some key coverage information that lets them know what their current coverages are. They can also make their payments there. So we do have that system currently in place. What we would like to do is enhance that significantly and be able to empower the customer to do more, and I think the key here is, yes, absolutely you want to be able to support customers at 11:00 o'clock at night like Greg when they want to download their policy documents or do whatever, but we are also balancing that against cost savings to be honest, you know.

We are going to make a major investment in this self-service strategy and we want to make sure that there is a return on that investment quite frankly. So we are really trying to prioritize based on that. For instance, if someone were to download their policy documents that saves us on having to mail them out and the postage associated with that, et cetera.

So yes, we will absolutely want to go down that path to be able to understand why consumers are accessing the Manage My Policy's platform, what they are doing there and then really empowering them so hopefully they can do it on their own and that can also reduce costs into our call center for instance or postage, print spend, et cetera.

MS. BOOTEN: And if I might add. This is Kelly Booten for the record. Governor Schinz, when you were talking about timeline and what we are trying to do is make use of the Manage My Policy framework that we have for the things that we can get up and running quickly and have a quick return on investment. While at the same time we are getting this RFI back to look at the long term strategic approach to providing customer capability from all different channels, whether it is your mobile device or the website.

Right now our current Manage My Policy is very website web enabled as opposed to any device. So, and to Steve's point, we look at the return on investment role of that for making sure we are working on the right things first. And we talked about this I think at the December Board meeting about the cost of our

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print and mail regarding policy documents and that could be the first place to go just to save money, because, you know, we also, the other thing I want to throw in timing perspective, we are plugging all of these different policies around a budget that has been approved and we, you know, strategically tried to move them around over years so that we have the investment in the right place.

For example, this year has been a heavy focus on implementing the ERP. So a lot of Citizens' staff is focused on that and we wanted to get the strategy and get the prioritization, return on investment all figured out for this, get a few things in this year and then come back and state that one, tee it up for much more work and emphasis in 2018. That way we shuffle around the budget dollars.

CHAIRMAN SCHINZ: Thank you. Jim, thank you for your question, too. And Steve, for your response. Are there any other, anymore questions that anyone would like to ask at this time? With that being said we will move into tab four, and new business. Does anyone have any new business they would like to bring before this committee at this time?

With no new business I would just like to say though, I look forward to seeing everybody next week in Orlando, and I would like to entertain a motion to adjourn.

MR. ZELMAN: Motion to adjourn.

MR. ROKEH: Second.

THE COURT: We have a motion and a second. So moved. I look forward to seeing everybody next week, and thank you for your time today and all of your input. And Steve and Barry and your whole entire staff and Alden and Cling and Robert, we just thank you for the fine work you are doing and we look forward to seeing everybody next week. Thank you.

A VOICE: Thank you very much.

A VOICE: Thank you, Mr. Chairman.

(Whereupon, the meeting was concluded.)