

Water Loss Mitigation Communications Plan

Citizens continues to strengthen the partnership between customers and company with the launch of the optional emergency water removal and managed repair programs. A keystone of this education campaign is merging the earlier efforts of *Call Citizens First* as we continue to tell the story of issues facing Florida homeowners. These programs are specifically designed to provide customer-focused claim service, assurances that thorough and timely repairs are made, and education to help stem the rising cost of water losses.

These programs have been available to new and renewal HO-3 and DP-3D customers since January 2018 on a voluntary basis. Policy type specific language changes go into effect on August 1, 2018 which affect payment for emergency measures and permanent repairs following a loss and encourage participation in the programs. Communications regarding these programs and the benefits to customers are structured in a phased approach. Information on rollout is presented in a phased approach so the published communications will facilitate greater awareness for each new product offering and allow for critical education touchpoints as eligible customers renew onto the new policy form.

Communications Assets

Efforts have been focused on educating eligible customers about the new product and informing stakeholders on the benefits of the program through targeted outreach and messaging.

Direct Mail

- Letter to renewing HO-3 and DP-3D policyholders effective 08/01/18 to be accompanied by informational brochure which reviews program and benefits
 - Mailings to start in August and will be sent to policies after receipt of renewal payment.
 - A special envelope will be used for this mailing in order to call attention to the information.

Customer Email

- Launched a revised welcome email for new customers by line of business with the ability to create a targeted message for new customers on certain policy forms to outline available coverages and programs. In addition, developed a renewal email for customers which is also sent by line of business to allow for tailored messaging by policy type.
 - This email coincides with myPolicy relaunch, phone number consolidation and sublimit program information.
 - HO-3 and DP-3D policy email focuses on emergency repair language, water extraction and managed repair information.
 - Will be updated to include information regarding \$10k limit
 - Release date pending final program details.
- Send a direct customer email to tri-county area by policy type to notify customers of program launch.
 - Specifically crafted message, similar to the AOB awareness message, to inform them of the new program available under their policy form.
 - Will include information on emergency water removal services and managed repair program. A description of the sublimit as it applies to repairs will be outlined.
 - Tentatively scheduled for Q3/Q4 2018 distribution as more customers come onto the proper forms for participation and final program details are available.

Declarations Packet

- Evaluate HO-3 and DP-3D policy packet inserts for new and renewal customers to ensure consistent messaging regarding program availability and policy language specifications.
- Adding information to the external and mail back envelope.
 - This would add an additional touchpoint with customers to remind them of the program availability.
 - Timeline: Asset development consideration would start late Q3 2018

Informational Brochures

- A new brochure will outline the emergency water removal services and managed repair program along with a description of the sublimit as it applies to repairs.
 - This brochure will be included in the letter mailed to renewal customers.
 - The title will be added to the website and mailed to agent offices upon request.
- Additional materials will be developed to assist agents with educating customers at the point of sale on the benefits and choices of the programs.

Graphics and Visual Assets

- Develop separate infographics on how the water extraction program works, the managed repair program works and how the two programs could work together in certain losses.
 - Leverage the same graphics for a brochure that describes each program individually and then opens to show how the two programs can work in partnership with each other.
 - Timeline: Q2 2018
 - Feature these assets on social media to drive traffic to the website and calls to agents for additional information.
 - Additionally, these infographics would serve as the foundation for targeted social ads that are driven by customer demographics. Best platform to leverage this information is Facebook.
 - Timeline: Q4 2018
 - Infographics will be made available in the [learning library](#) on the website and in print format for agents to order for their offices.
 - This program would be used in a feature agent association article reinforcing information from agent training webinars to build interest among customers with their agent. The graphics would tell the story behind the newsletter article.
 - Timeline: Q3 2018
- Revise and update the [AOB](#) and [Claims](#) brochures to include information on water extraction and managed repair programs along with information on the sublimit with an included disclaimer as it applies to applicable policy lines.
 - Timeline: Q3 2018. Current printed materials are being depleted in anticipation of the revised version. New orders would include the updated language.
- Develop web ads featuring simplified versions of the graphics for use in targeted Facebook ads.
 - Timeline: Q4 2018
- Proper placement of the visuals could lead to success stories from customers after the program has been up and running.
 - Along the same storyline of success, these infographics can be featured in articles written by ELT members featured on LinkedIn discussing the process taken to develop the program and the early results post-implementation.
 - Timeline: Q4 2018
- Targeted billboard ads in tri-county area to drive customers to website for additional information. Would leverage a simplified version of infographic images for messaging consistency.
 - Timeline: late Q1 2019
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External Website

- Create website banner for program launch that links to program page within existing website structure.
 - Landing page for the [water extraction and managed repair programs](#) developed that ties together [AOB](#) and [Call Citizens First](#) on the public and agent websites with information available on the adjuster website.
 - Launched July 2017
 - Update information for \$10k sublimit
 - Timeline: late Q2 2018
 - Add listing of assets to the page related to the program as a resource for customers and agents. Will mirror the information available on the [Call Citizens First](#) page.

Social Media

- Develop posts to highlight program benefits and contractor network. Point customers and agents to the information available on the website.
- LinkedIn article covering the AOB crisis in Florida and steps taken by Citizens and other Florida carriers to address (emergency water extraction and managed repair program, proposal of \$10k sublimit). Focused on proactive solutions to stem rising costs of litigation and explain impact on rates. Written from a legislative perspective to move the discussion forward and capture attention of other insurance executives and professionals.
- Targeted posts leveraging corporate data and research to provide information or additional detail to published articles or current events.
 - Multiple posts along with published infographics helps to clarify the information available and provide context to the data presented at Board meetings, during legislative hearings and from media requests.
- Continued posts of relevant education pieces and information on fraud indicators/prevention, timely news articles on thwarted fraud schemes. Specifically leverage assets that direct back to website pages and echo posts from trusted sources (DFS, NICB, Consumer Protection Coalition, etc.) that reinforce the message of consumer protection and awareness.
 - Look for other influencers in the insurance space that hold similar views (Consumer Protection Coalition, etc.) and work with the organizations to help spread the message of available information and assets.

Traditional Media

- Focus on availability to media resources. Provide both a response and applicable data for story requests when applicable.
- Create Press Release to announce program and describe the rolling availability to customers.
 - Use the infographics as features in the website Press Release version, hyperlinked to related webpages.
 - Timeline: Q3 2018 to coincide with \$10k limit language effective date and implementation of 2018 rates
- Contact consumer-focused TV and radio reporters to highlight program availability and success stories (when available).
 - Timeline: Q4 2018/Q1 2019
- Create an archive of opinion editorials and submit follow up pieces as new stories are published.
 - This information is currently tracked in conjunction with the digital article file for news pieces.
- Program specific FAQs developed for Managed Repair.
 - FAQs to be updated upon final program approval and rate implementation. Timeline: Q3 2018
- Maintain digital article file of all press pieces written about program to help gauge program information impact.
 - Timeline: Ongoing since the AOB campaign. Archive includes available articles from 2016 (31), all articles from 2017 (292) and year-to-date 2018 (77).

Agent Communications

- Various email communications are scheduled to inform agents about the rollout of the program and launch details.
 - Updated information has been relayed to agents through direct communications. As new assets are released, agents will receive briefings and samples.
- Training classes and webinars will be offered to review the system changes and selling points of the program to agents.
 - Assets will be shared with Learning & Development to incorporate the message themes into the training modules.
 - Key message points will include tips for agents to incorporate program at point of sale.

- Talking points from the Speaker's Bureau will be modified for the agent audience for agency managers to use during office visits and agent outreach staff to include in Power Hour sessions.
 - Follow up articles will hit on the same talking points in agent newsletters.

Internal Communications

- Gather talking points and a foundational slide deck on the water extraction and managed repair program featuring information and assets developed in other messaging pieces for the Speaker's Bureau and Office Hours.
 - Track events where information on programs is offered for metrics distribution.
- Write a series of articles for Citizens Internal Portal to highlight program features, people within the program and progress of program as a lifecycle story for employees to follow. Appropriate articles will be included in *Citizens Advisor*.
 - Timeline: Q4 2018
- Incorporate the available information pieces in employee training for FNOL staff, Customer Care Center staff, field reps and agency managers can help direct customers to the website for additional details.
 - Timeline: Q2/Q3 2018
- Track metrics on communications pieces and report monthly to SLT/ELT to help gauge message saturation.
 - Effort remains ongoing since AOB campaign started

Stakeholder Communications

- Develop article for *Citizens Advisor* on the program launch and links to resources for legislative offices and stakeholders.
- Webinars for interested media, legislators, officials and industry stakeholders would be offered to outline the program with an opportunity to field moderated questions.
 - Timeline: Q1 2019

Completed

Direct Mail

- The monthly [policy change postcard](#) mailing for new and renewal HO-3, HO-6 and DP-3D policies has been revised to build interest with customers regarding available water removal and MRP.
 - Both the 07/01/16 and 07/01/17 postcards are available electronically on the website for reference.
 - Updated postcards started with July 2017 mailings for HO-3 and DP-3D customers.
 - A Spanish version of the July 2017 card is available on the website.
- Successful mailing to all HO-3 customers in Broward and Palm Beach counties (approximately 34,000) of the [Call Citizens First magnets](#).
 - Identical magnet postcard sent to Miami Dade HO-3 customers April 2016.
 - Mailers started June 2017. Full list sent over the period of five weeks.

Declarations Packet

- Creation of a dedicated HO-3 and DP-3D policy packet for new and renewal customers.
 - Copy revisions on the address page and [ID card](#) refer to the availability of emergency water removal services and managed repair program and the recent policy language changes for the \$10,000 sublimit.
 - An updated welcome letter for both new and renewing policies was created to address [emergency repair policy change](#) letter information, [managed repair program and emergency water removal services](#) availability and the updated policy language regarding the \$10,000 sublimit. Also included was information for online resources and myPolicy enhancements.
 - This was released on 06.06.18 with updated information to include claims filing via myPolicy on 06.21.18

Informational Brochures

- Agency Management has been diligent in communicating with agencies throughout the state on the availability of printed materials for use within offices. Agency Managers maintain a modest inventory of brochure stock along with information on how to request additional copies for agencies.
 - Agent request and quantity tracking has been implemented to track and monitor pick up rates among agents.
 - In the past 18 months, nearly 78,000 brochures were mailed out in response to agent requests. Of those, 29,000 were AOB-specific brochures.
- All new and renewal personal lines customers receive copies of the AOB and Claims brochure in their policy packets.

Agent Communications

- A direct email from Barry was created to explain the program and highlight benefits for agents to use with customers.
 - Sent June 15, 2017
 - The bulletins provide resources in Knowledgebase and on the website for agents to assist clients.
- A [program specific page](#) will be added on the agent website as an information warehouse of all materials developed for the program similar to the [AOB](#) and [Call Citizens First](#) pages.
 - Launched July 1, 2017

Future Projects

As the program has time to mature, additional communications will launch as the majority of eligible HO-3 and DP-3D policies have been written or renew onto the appropriate forms. The development of the new assets will incorporate feedback from initial communications efforts and evaluate message efficacy. Materials will expand on program benefits for customers and offer additional information for agents to use with clients.

Direct Mail

- Develop an in-depth direct mailer about the new programs outlining the program advantages, how it would work from the customer's perspective (including agent interaction) and information on website resources.
 - Target audience: January 2019 new and renewal customers. There will be two versions of the information sent out: those who are already on the form and those who are new to the form.
 - Electronic versions will be made available to the agents on the website for awareness and in the event clients come in with questions.
 - Release would be coordinated with policy effective date to distance from policy packet delivery and serve as a reminder of the start of the policy term.
- Revise postcard magnet mailer to focus more on the emergency water removal services and managed repair program and the recent policy language changes. Maintain general *Call Citizens First* branding and expand statewide to all HO-3 and DP-3D customers. Scheduling mailings each month for new and renewal customers based on policy effective date.