

Managed Repair Program Kickoff

July 11, 2017

As announced in the May 4, 2017, Personal Lines Bulletin: [Emergency Water Removal Services and Managed Repair Contractor Network Program](#), Citizens is offering two new endorsements for new business and renewals effective on or after July 1, 2017, for the following policy types:

- *Citizens Homeowners 3 – Special Form (CIT HO-3)*
- *Dwelling Property 3 – Special Form (CIT DP-3)*

Citizens has grouped these two new endorsements under the Managed Repair Program (MRP) and works with Crawford Contractor Connection (Contractor Connection), a network of Florida-licensed and -insured contractors, to carry out MRP services for eligible policyholders who experience nonweather-related water losses to Coverage A and B insured structures.

Free Emergency Water Removal Service (EWRS) Processing

Citizens will pay the entire approved cost of the EWRS with *no cost* to the policyholder – even when the loss is not covered by Citizens. No deductible will apply for this service.

If the policyholder is eligible and agrees to participate:

1. Contractor Connection and its contractor will call the policyholder within one hour of the first notice of loss (FNOL).
 2. The contractor will begin water removal service within two hours of the phone call or at an agreed-to time.
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Managed Repair Contractor Network Program Processing

The MRP Contractor Network Program provides permanent repair services by a Contractor Connection contractor for covered damages. If the policyholder is eligible:

1. They will be contacted by a Contractor Connection contractor and a Citizens adjuster within one calendar day of the FNOL.
2. The contractor will inspect the property with the Citizens Adjuster and prepare a repair estimate based on the adjuster's identified scope of covered damages within two calendar days.
3. The contractor will submit the estimate to the Citizens Adjuster for approval. Once approved, the Adjuster will assign the claim to Citizens Claims staff.
4. Citizens' Claims staff will contact the policyholder to review the estimate and, if the loss is eligible, offer the permanent repair services that Contractor Connection provides.
5. The policyholder either can:

- Allow the Contractor Connection contractor to perform the repair services.
- Complete repairs with a contractor of their own choosing.

Note: Citizens' claim settlement payment will be based on the estimate provided by the Contractor Connection contractor.

Certificate of Satisfaction and Three-Year Warranty

If the policyholder agrees to allow Contractor Connection to perform the repair services, Contractor Connection will provide a certificate of satisfaction at the completion of the repairs. If the policyholder is satisfied with the work, they must sign the certificate.

The certificate of satisfaction also serves as a three-year warranty for the contractor's labor for covered claim repairs. The warranty is nontransferable; if the policyholder sells the property, it cannot be transferred to new owners.

Escalation Process

The Contractor Connection contractor should respond to policyholder inquiries within one calendar day.

If there are any delays in the MRP process outside of the time frames indicated above or if the policyholder is dissatisfied with the services provided, they should contact Contractor Connection at 888.751.0489.

If the policyholder already has contacted Contractor Connection, they then should contact their Citizens Adjuster for further assistance.

Note: To ensure quality control standards are maintained, policyholders may be selected randomly to participate in a voluntary reinspection audit by a Citizens Claims Quality representative.

PolicyCenter FNOL Enhancements

When an agent enters a new FNOL with a loss cause of nonweather-related water damage, a new screen called *Vendor Services Evaluation* will appear, prompting the agent to recite a script on the screen that offers EWRS.

If the caller agrees to participate in EWRS, the agent should:

1. Select **Yes** on the *Vendor Services Evaluation* screen.
2. Recite the EWRS script, which will display on the *New FNOL Saved* screen.

If the policyholder declines EWRS or it is not needed, the agent should:

1. Select **No** on the *Vendor Services Evaluation* screen.
 2. Recite a script regarding the Managed Repair Contractor Network Program, which will display on the *New FNOL Saved* screen.
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Training

As announced in the June 28, 2017, [Training Bulletin](#), personal lines agents must complete a free online course called *Overview of Assignment of Benefits, Free Water Removal and Managed Repair*. Access the course from the *Systems* top menu bar on the *Agents* site, and choose **Learning Management System**.

Resources

For additional information, log into the *Agents* website and use the *Search Frequently Asked Questions* option regarding the MRP. Use the search terms *Managed Repair*, *MRP* or *Emergency Water Removal Services*.

FNOL training modules and job aids also are available on the *Personal* and *Commercial* pages in the *Training* section of the *Agents* site.

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