

Consumer Services Committee Conference Call of 11-20-24: (meeting agenda and supporting documents/reports available at <https://www.citizensfla.com/-/20241120-csc>) Meeting started at 11am.

Consumer Services Committee

- Erin Knight - Chair
- LeAnna Cumber
- Charlie Lydecker
- Jamie Shelton
- Tasha Carter - Insurance Consumer Advocate
- Greg Rokeh - Industry Advisor
- Jeremy Pope - Staff

Approval of Prior Meeting's Minutes of June 26, 2024 (by Chair Knight)

[Previous CSC Meeting Minutes 06.26.24](#)

APPROVED

Catastrophe Response – Consumer Outreach (by Jeremy Pope, Chief Administrative Officer)

[Consumer CAT Response Update](#) packet of slides

Pope updated the committee on Citizens' response to recent Hurricanes Debby, Helene, and Milton.

(The slide deck linked above shows examples of pre-storm and post-storm communications to employees, agents and policyholders.) Pope said that Citizens uses two primary methods of responding to policyholders: opening Catastrophe Response Centers (CRCs) in the field and adding First Notice of Loss (FNOL) Call Center Support. Due to its severity, Pope said Citizens utilized a third method during Hurricane Milton: the Policyholder Outbound Calling Campaign.

"If we notice that there was damage in a particular area and consumers 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," Pope explained.

Its FNOL Call Centers operated 24/7 with support consisting of its primary FNOL vendor. Pope said Citizens has 16 call center vendors (6 primary and 10 contingency) with training each year prior to hurricane season consisting of potentially 1,000 customer service representatives.

Its in the field CRCs allow policyholders to visit in person to verify coverage, file a claim, and if needed, receive additional living expense (ALE) checks. Pope provided a detailed breakdown of the cat response for each of the three events in his slide deck, with the chart below representing a summary encompassing all three events.

Catastrophe Response Summary

Catastrophe Response Centers / Insurance Villages				
Storm Name	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Hurricane Debby	25	11	1	\$ 600
Hurricane Helene	769	455	331	\$ 1,166,047
Hurricane Milton	2747	1,900	1,078	\$ 3,863,761
Totals	3,541	2,366	1,410	\$ 5,030,408

FNOL Call Center						
Storm	Calls Received	Service Level	Average Speed of Answer	Resources Trained	Outbound Calling Campaign	myPolicy Claims (Self-Service)
Hurricane Debby	5,175	95%	6 Seconds	46	N/A	272
Hurricane Helene	18,402	89%	24 Seconds	419	N/A	2,471
Hurricane Milton	59,532	98%	3 Seconds	1,850	30,973	8,817
Totals	83,109	95%	8 Seconds	2,315	30,973	11,560

Page 13



In all, Citizens served 3,541 customers at its CRCs, filing 2,366 claims and issuing ALE checks worth just over \$5 million. Its call centers answered 83,000 calls with an average answer time of 8 seconds.

Pope noted that Citizens opened four CRCs during Debby, six during Helene, and six during Milton, opening its first location four days after Milton's landfall. Some were co-located at DFS insurance villages. "Sometimes we're pivoting and moving these locations throughout the response, if we see volume potentially, if it drifts off, and there's another opportunity to get into the location where we think consumers will need us," Pope explained. "So there's a lot of mechanics. We were spread pretty thin, but the team did a really, really good job, really, with all three of these events."

Chair Knight Q: What would you attribute the call center service level differences between Helene and Milton to?

Pope A: We target 22 second average speed of answer... It's a balancing act and we're making assumptions based on the storm's approach." Pope added that Citizens also had a vendor in Helene that was slow to ramp-up with its resources. He said that's why they have 16 vendors on contract, so they can go with the best performing vendor in real time if there is a problem.

In a later question from the committee's Greg Rokeh, Pope said Citizens is staffed to handle up to 63,000 calls and only had to use four vendors and peaked at a little under 12,000 calls.

Citizens Outbound Calling Campaign, utilized only during Hurricane Milton, was also used to follow-up with policyholders who had already filed a claim.

"This was essentially for claims that weren't necessarily a total loss or a high severity, they were still livable, if you will," explained Pope. "We partnered with Jay (Adams) team and the claims group to 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 what we have with 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 time to reassure the policyholder that, hey, we have your claim. We're going to get to it as quickly as possible," said Pope.

Policyholder Focus Group Update (by Jeremy Pope, Chief Administrative Officer)

[Policyholder Focus Group Update](#) packet of slides

Last year, Citizens decided to expand its existing policyholder outreach and engagement by adding Policyholder Focus Groups. This was designed to collect more intelligence to add to the four current methods at the time (Voice of the Customer, outbound calls, email surveys & communication, and policyholder forums/legislative office hours). It was promoted as a way to get consumer feedback before Citizens rolls out a new product or process "and give us an opportunity to make changes if appropriate," said Pope at the time.

Pope updated the committee on the effort, noting it's meant to be an "intimate conversation with a smaller consumer base to help us dissect the results even further" of Citizens' continuous improvement process. It has held three quarterly focus groups so far. "On average, we probably have about 18 consumers that show up...and through trial and error, 90 minutes seems to be sweet spot (for duration) and they've been extremely active and helped us tremendously," said Pope. He offered the slide below, but didn't go into any specific issues, problems, or consumer-offered feedback.

Policyholder Outreach and Engagement

2024 Policyholder Focus Group Topics

Q1 2024 Claim Process Journey	<ul style="list-style-type: none">• Use intelligence to identify and prioritize action items to improve the customer experience, including status and communication opportunities, and identify potential process changes.
Q2 2024 Payment and Billing Options	<ul style="list-style-type: none">• To gain insight from our policyholders on a variety of topics related to premium payment plans, payment methods, notifications, and related issues.
Q3 2024 Cancellation / Nonrenewal Process	<ul style="list-style-type: none">• To gather feedback from our policyholders regarding the existing structure of our Cancellation and Non-renewal notices.• The insights obtained will help us pinpoint and prioritize actions to enhance the customer experience, explore possible process modifications

Pope asked the Committee to let him know if there are any topics it wants his team to present to a future focus group.

CSC Charter [Action Item] (by Jeremy Pope, Chief Administrative Officer)

[CSC Charter - Action Item](#)

This is a routine annual reauthorization of the Consumer Services Committee charter.

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Meeting Adjourned at 11:31am