



# Lisa Miller & Associates

Business Development, Government Consulting, Public Relations

**Citizens Market Accountability Advisory Committee Conference Call of 6-11-25:** (meeting agenda and supporting documents/reports available at <https://www.citizensfla.com/-/20250611-maac>) Meeting started at 11am.

Market Accountability Advisory Committee (MAAC) Members:

- Dave Newell - Chair
- Lori Augustyniak
- Lee Gorodetsky
- Julio Dominguez - Policyholder Representative
- Marshall Martin
- Allen McGlynn
- Sheryl Parker – OIR Representative
- Lissette Perez
- Greg Rokeh
- Scott Rowe
- Stacey Tomko
- Jeremy Pope - Staff

Chair Newell welcomed Sheryl Parker, Florida's Deputy Insurance Commissioner of Market Regulation to the committee. She is taking the Office of Insurance Regulation (OIR) position on the committee, replacing Virginia Christy who is retiring as OIR's Deputy Commissioner of Property and Casualty Insurance.

## Approval of Prior Meeting's Minutes

[Previous MAAC Meeting Minutes 2.26.25](#)

**APPROVED**

**Underwriting Market Update** (by Jay Adams, Chief Insurance Officer)

[Underwriting Market Update](#) (slide deck that provides details of the below)

Adams reported that Citizens' policy count was 841,470 as of March 31, a 10% decrease from the same time last year, and driven by its continued depopulation effort. Total Insured Value was \$336.53 billion (\$272 billion was personal lines). Adams also shared:

- Citizens Q1 2025 new policy count is down about 28% compared to Q1 2024.
- New Personal Residential policies declined 46% from December 2024 through March 2025 compared to the same time period a year earlier, with homeowners and condo policies seeing the largest decreases.
- Slide, Universal Property & Casualty, and American Security were the top three prior insurance carriers whose customers bought new Citizens policies in the four-month period.
- Citizens Commercial Lines Residential and Non-Residential policy count decreased 7.1% in Q1 2025 from the previous quarter with a resulting decrease of 18.6% in total insured value to \$64.5 billion.
- New commercial policies dropped from 294 in March 2024 to 55 in March 2025, with a 36% reduction in total commercial building count in that period.

Adams forecasts that Citizens will end 2025 with 700,585 policies, which would represent an estimated 9% share of the Florida property insurance market. His slide deck contains further details and data breakouts on the above information.

Chairman Newell commented that these represent "very good numbers, very active numbers, and a lot of good response from the private market and certainly surplus lines on the commercial side."

**Depopulation, CHIPS & FMAP Update** (by Jeremy Pope, Chief Administrative Officer and Carl Rockman, VP of Agency & Market Services)

[Depopulation, Clearinghouse and FMAP Update](#) (slide deck)

Jeremy Pope reported that Citizens' policy count has sunk further since the end of March. As of last Friday, June 6, Citizens had 819,682 policies, representing \$314.8 billion in exposure. He noted however, that as part of the depopulation program, policies stay on Citizens' books until renewal, with just over 1.1 million policies still being serviced as a result.

Its depopulation program had a record year in 2024 with 477,821 policies removed from Citizens by 16 private carriers, representing \$214.5 billion in exposure. So far in 2025, 155,663 policies have been removed representing nearly \$63 billion in exposure. Pope said "a lot of that activity has continued through 2025" with the chart below providing details of takeouts by both Personal Lines (PL) and Commercial Lines (CL) policies. He provided new information since the chart, including a total of 45 policies assumed in May

## 2025

- January CL Carriers Approved: 2
- January CL Policies Assumed: **170 (Completed)**
- February PL Carriers Approved: 8
- February PL Policies Assumed: **102,083 (Completed)**
- March CL Carriers Approved: 1
- March CL Policies Assumed: **24 (Completed)**
- March PL Carriers Approved: 3
- March PL Policies Assumed: **14,980 (Completed)**
- April PL Carriers Approved: 4
- April PL Assumed: **38,406 (Completed)**
- May CL Carriers Approved: 1
- May CL Letters Mailed: **116**
- June PL Carriers Approved: 3
- June PL Letters Mailed: **60,382**
- August PL Carriers Approved: 2
- August PL Letters Mailed: **TBD**

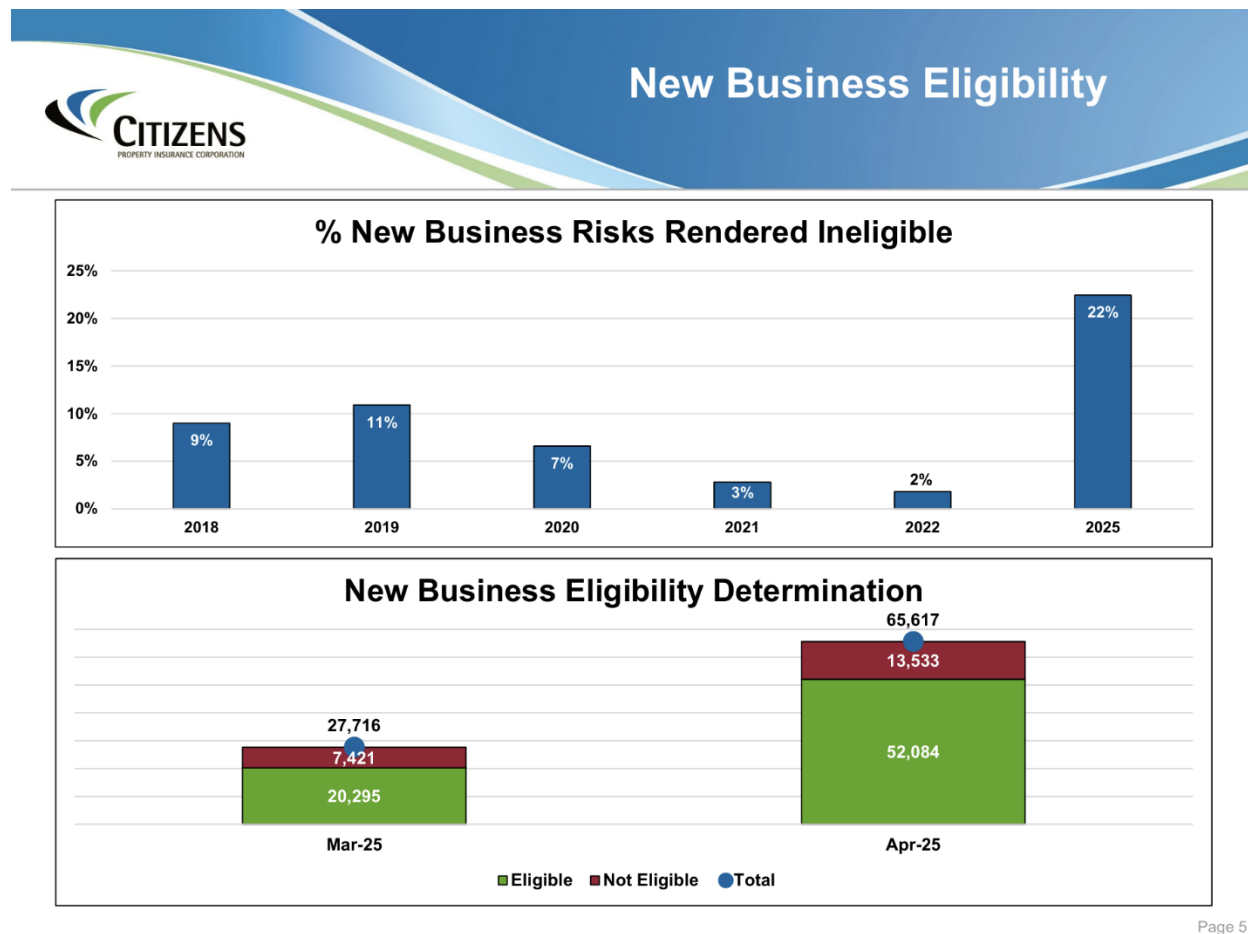
“What we have found so far is 76% of the actual offers that have been made to the consumers are basically within the 20% (Citizens’) premium. So those consumers will not be eligible to remain with Citizens. So we do expect a positive news story there with the number of policies and exposure that will be removed and placed into the private sector, and, in many cases, better coverage as well,” Pope told the Committee. Two carriers have been approved for the August takeout and two for the September takeout “and nine carriers have expressed interest to participate in our October personal lines depop,” added Pope.

### New Clearinghouse

Carl Rockman continued with the presentation by talking about the positive results to date from the final rollout of the new Clearinghouse called “Citizens Reimagined,” by EZLynx, that insurance agents have been required to use since November 2024 in placing new business with Citizens. It’s designed to divert ineligible applicants and existing policyholders from Citizens into the private (voluntary) insurance market. This will help Citizens further reduce its policy count, exposure, the risk for future assessments

in bad storms for both Citizens and non-Citizen's policyholders, and reduce the risk to Florida taxpayers in this legislatively created and state-backed insurance company.

Rockman shared the chart below which includes historical data from the old Clearinghouse from 2018-2022.



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"What this slide is representing on the top box is 22% of the risks presented to the Clearinghouse powered by EZLynx are now being deemed ineligible because they are receiving offers within 20% of Citizens' (premium). You'll see this is significantly higher than previous years. This was one of the things we wanted to achieve, working with a platform that had broader carrier reach," Rockman told the committee, adding that 21 carriers are now participating on the EZLynx platform. The bottom part of the chart shows the actual numbers of policies involved.

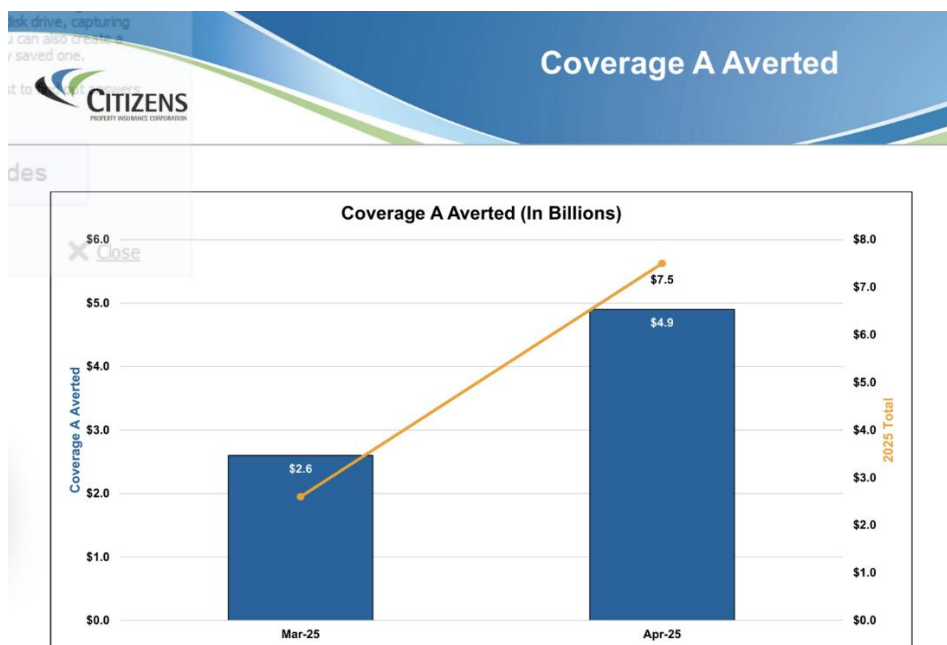
"March is lower because we scaled up the implementation. We were only about half implemented in March. In April, we achieved scale, and the early returns on May look very, very similar. So we're very, very pleased with these results," said Rockman.

Rockman explained the new Clearinghouse's override process, designed to try to ensure no prospective Citizens policy gets overlooked for takeout. "One of the things that we really wanted to make sure we were able to manage is the override process. When we work with the Clearinghouse, carriers are able to return prices and eligibility, but in some cases, the consumer may not be eligible due to underwriting

rules that weren't picked up in easy links. Or when the agent actually bridges over to the carrier and gets an actual underwritten price, it could change. And so we have an override process, and the agents are able to submit those overrides to our team. We've committed to a one-day turnaround on those and we're living into that," Rockman said. "In a recent week, agents requested 862 override requests, of which just over half were approved." "Primarily, those overrides are being declined because of training issues and different things that the agents may not be giving us to approve the override, not that it's not available," he added. "I believe we've really hit our stride here."

Chair Newell asked Rockman for some of the reasons for an override request to be made. Rockman said the EZLynx Clearinghouse doesn't pick up on every single scenario on property condition. "A lot of homes have solar panels, and a lot of carriers don't accept homes with solar panels. We don't pick that up in EZLynx, but the agents can submit that override request to us, and we have a machine in the background called Fetch that we use to validate that the carrier won't take the solar panel, and then we can approve the override based on that," explained Rockman. "The other is, if there's a price swing after the agent is bridged over to the carrier, if the price swings for whatever reason, the agent can present that over to us. We can look at that and approve it. But those are the two primary reasons that overrides occur," said Rockman.

Rockman boasted that the new Clearinghouse system is making a clear difference in the amount of Coverage A that Citizens has averted from writing, portrayed in the chart below. "Right now, we're looking at about \$7 billion in total averted, in terms of business that did not come to Citizens. We're expecting that trend to continue," he told the committee. This is just for new Citizens business, as Rockman said his intention is to have the new Clearinghouse ready to process Citizens policy renewals starting in September. "At that point in time, we'll be running the agents' personal lines books through the Clearinghouse at renewal, and also looking to get offers of coverage for those renewal folks that already haven't been depopulated, presenting an opportunity for them to potentially move to the private market through that platform," said Rockman.



## Expanding Clearinghouse Access Available to Wholesalers & Consumer Awareness

The Citizens Board of Governors in March directed Rockman and his team to make Clearinghouse access available to wholesalers and make new customers aware that the agent they are working with may not have all of the available markets on the Clearinghouse; in other words, that their agent may not have access to all other private market alternatives to Citizens.

Rockman updated the committee on the four elements his team is working on to achieve that goal:

1. Defining terms of engagement for wholesalers to join the Clearinghouse
2. Developing a Know Your Option Point of Sale Form
3. Developing a Clearinghouse Carrier Lookup Web Page on the Citizens website
4. Adding a number of property appointments to the "Find an Agent" web page on the Citizens website.

Rockman presented the initial criteria that Citizens has developed to expand Clearinghouse participation. Access to the Clearinghouse will be provided to aggregators, wholesalers, and what he termed "other facilitators of access to insurers" or FAIs, if a series of conditions are met. "These are folks that essentially provide market access to smaller, independent agencies who may not have the ability to be appointed fully with a carrier," Rockman explained.

To participate, the FAI must ensure that the originating agent is an authorized Citizens agent and is easily identifiable by Citizens. The FAI must also meet all business and technology requirements of the Clearinghouse and abide by the policies, procedures, and technical requirements of insurers with whom they interact on the Clearinghouse. Rockman said Citizens has done outreach with a number of facilitators and had conversations with some about joining the Clearinghouse. "We don't have anything to announce right now, but it is very promising," said Rockman.

The second element is expanding consumer awareness through a Know Your Option Point of Sale Form, shown below, which he shared with the committee. "The Board of Governors wanted to make sure that the consumer that is buying the Citizens policy at new business is informed that other carriers are available through the Clearinghouse. Now those carriers may not be available to the writing agent, and we understand that, but what we've done at the direction of the Board is provide a form to the consumer at point of sale, when the Citizens policy is written. It's going to provide visibility into the carriers that are on the platform, and you see those represented on this form," Rockman told the committee, adding that the form is dynamic, listing which carrier the agent writing the business is appointed with, as well as a static list of other carriers.



## Consumer Awareness Point of Sale Form

This form will:

- Provide visibility into all the carriers that are on the Clearinghouse platform
- Indicates which carriers the agent is appointed with
- Provides link to our Carrier Lookup page where consumers can find an agent representing carriers
- Form is produced at the time of binding
- Customer's signature is required
- Form is a required new business document

CH 09 01 09 25

**Clearinghouse Program – Know Your Options**

Your agent is authorized to offer insurance through the Citizens Clearinghouse program with the insurance companies selected below. Your agent is placing you with Citizens because the quotes provided for the companies checked below were more than 20% greater than Citizens' premium, or you are ineligible for underwriting reasons.

*(dynamically populated table follows)*

|  |   |  |   |
|--|---|--|---|
| <input type="checkbox"/> Cabrillo                    | <input type="checkbox"/> Florida Family         | <input type="checkbox"/> Manatee             | <input type="checkbox"/> American Integrity       |
| <input type="checkbox"/> AS/Progressive              | <input type="checkbox"/> Centauri               | <input checked="" type="checkbox"/> Citizens | <input type="checkbox"/> Cypress                  |
| <input type="checkbox"/> Frontline                   | <input type="checkbox"/> Nationwide             | <input type="checkbox"/> Universal North     | <input type="checkbox"/> Heritage                 |
| <input checked="" type="checkbox"/> Monarch National | <input type="checkbox"/> People's Trust         | <input type="checkbox"/> Slide               | <input type="checkbox"/> American Traditions      |
| <input type="checkbox"/> Edison Insurance            | <input checked="" type="checkbox"/> Florida Pen | <input type="checkbox"/> Olympus             | <input type="checkbox"/> Ovation Home             |
| <input type="checkbox"/> Security First              | <input type="checkbox"/> Southern Oak           | <input type="checkbox"/> Tower Hill          | <input checked="" type="checkbox"/> Universal P&C |

You may qualify for broader and/or lower cost coverage through one or more of the other companies listed. Additionally, there are other insurers offering coverage in Florida that do not participate in the Clearinghouse program.

For additional information, please visit: [www.citizensfla.com/carrierexchange/address](http://www.citizensfla.com/carrierexchange/address) *(dynamically input)*

**Policyholder Affirmation Statement**

By signing below, the applicant and agent confirm that they have reviewed this form and that the agent has explained all relevant information.

Applicant/Insured Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant/Insured Printed Name \_\_\_\_\_ Policy or Application Number: *(dynamically input)*

Agent Signature \_\_\_\_\_ Date \_\_\_\_\_

DISCLAIMER: Information found in this document is not guaranteed to be accurate or timely; nor does Citizens Property Insurance Corporation guarantee its suitability for any purpose. Citizens does not take responsibility for any inaccuracies or omission in this information. Any person who knowingly and with intent to injure, defraud or deceive any insured files a statement of claim or an application containing any false, inaccurate or misleading information is guilty of a felony of the third degree.

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Rockman went on to describe and show on [slides 12-16](#) what the Clearinghouse Carrier Lookup web page on the Citizens website will look like and the expanded "Find an Agent" web page.

### Questions:

**Lori Augustyniak Q:** "I noticed if you do a search for like, Brightway Insurance, it'll pull up all the several hundred Brightway agencies, but the email address is the same for all the agencies. I'm hoping that you could somehow put the location address, like pick an agent at that location and use their address."

**Rockman A:** "That's great observation. We'll take that back and look at that functionality... and we'll see what we can do to get those emails individually and also identify the agent by location."

**Lee Gorodetsky Q:** "Does this mean that our client could be referred to another agent if they have a carrier and we don't, and so forth in that scenario?"

**Rockman A:** "Nothing will be directed to the client. It's really more the client's choice, should they choose to do that, but there's nothing that's going to be proactively done from any other entity to get to that consumer. These things are all intended just to raise the awareness that other markets may be available, and then to facilitate should they want to. But there's no intention here to do any disruption to what you folks are trying to do at point of sale."

**Julio Dominguez Q:** "We have to have most of these companies. They're on there already, and we try as hard as we can to make it fit what they want so that we can avoid Citizens. But if, at the end, we have to choose Citizens, and that's the right choice for that client, be it by the characteristics of the home or



losses, or whatever, then that opens the door for... more agents trying to get the business, maybe for the wrong reason. And it's very easy for an agent to grab a policy and put it through a company...and get it approved, but then 30 days later, that company really looks at it and says, 'Oh, I didn't like the color of a tile, or I didn't like that. I found something.'

**Rockman A:** "What you're really expressing there is, if a consumer reacts to the form and they maybe want to go work with (that other company) then there's a risk that that consumer could have a different experience than the one the current agent is providing, is that your concern? Yeah, we'll acknowledge that. Certainly things could happen. We're going to have to closely monitor what happens in this in terms of consumer complaints and obviously, agent feedback."

Rockman told the committee that he expects this Clearinghouse expansion plan will roll out in stages over the next three to four months and that all input is welcome. He also shared (on slides 17 & 18) results from an underwriting analysis by eligibility tool Fetch that looks at underwriting characteristics but not price. "It does give us confidence that other carriers, with the open markets now and the improving market, may be more in a position to take the Citizens business just based on their underwriting criteria," Rockman shared.

### Depopulation

Rockman provided some additional detail on Citizens depopulation, including a 2025 month-by-month breakdown (slide 23) and carrier participation (slides 27-32). Also of interest, which counties led in the depopulation effort (slide 37). "You'll see the top five counties for the last April depots, Pinellas, Brevard, Orange, (and Duval and Pasco) you can see the depop activity is happening in some of the counties that grew Citizens when the markets were a little bit tighter," noted Rockman.

As for whether those policies that leave Citizens for the private market carriers eventually return to Citizens? "This is always the question," said Rockman, referencing the chart below. "And again, we rigorously monitor returns. A policy that has been depopulated is eligible to come back as new business if conditions change or the price changes. You can see we're rigorously monitoring that. We haven't seen a large spike in policies coming back, averaging 1.7% so far. On the more mature and fully run depots, the number is between 5% and 7%. So we believe this is very manageable. "





## Personal Lines Assumed Policies Returning As New Business

| Personal Lines – Assumed Policies Returning As New Business |                                  |                      |                        |                          |                                |
|---|----------------------------------|----------------------|------------------------|--------------------------|--------------------------------|
| Assumption Month  | Number Of Participating Carriers | Assumed <sup>1</sup> | Returning New Business | Return Rate <sup>2</sup> | Exposure Returned <sup>3</sup> |
| June 2023   | 1                                | 17,239               | 992                    | 5.75%                    | \$416.78M                      |
| August 2023   | 2                                | 8,836                | 622                    | 7.04%                    | \$291.58M                      |
| October 2023  | 5                                | 99,773               | 4,099                  | 4.11%                    | \$1.93B                        |
| November 2023   | 7                                | 92,886               | 1,597                  | 1.72%                    | \$652.74M                      |
| December 2023   | 7                                | 52,017               | 1,657                  | 3.19%                    | \$708.06M                      |
| January 2024  | 7                                | 76,316               | 2,681                  | 3.51%                    | \$1.20B                        |
| February 2024   | 4                                | 15,713               | 381                    | 2.42%                    | \$173.54M                      |
| March 2024  | 5                                | 22,209               | 589                    | 2.65%                    | \$276.67M                      |
| May 2024  | 3                                | 17,610               | 565                    | 3.21%                    | \$279.52M                      |
| October 2024  | 8                                | 237,323              | 1,821                  | 0.77%                    | \$911.70M                      |
| November 2024   | 6                                | 57,355               | 265                    | 0.46%                    | \$132.78M                      |
| December 2024   | 5                                | 49,171               | 271                    | 0.55%                    | \$150.98M                      |
| February 2025   | 8                                | 102,084              | 59                     | 0.06%                    | \$32.65M                       |
| March 2025  | 3                                | 14,980               | 4                      | 0.03%                    | \$1.52M                        |
| April 2025  | 2                                | 38,406               | 1                      | 0.00%                    | \$2.34M                        |
| <b>Totals</b>   |                                  | <b>901,918</b>       | <b>15,599</b>          | <b>1.73%</b>             | <b>\$7.16B</b>                 |

Data As Of: 4/27/2025 - New Business policies submitted within 1 year of assumption date with a matching name and address. <sup>1</sup>Policies assumed by carriers on assumption date. <sup>2</sup>Quotient of 'Assumed' divided by 'Returning New Business' for completed assumptions. <sup>3</sup>Exposure as of assumption date that has been returned to Citizens.

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### FMAP Results

Rockman said the Florida Market Assistance Plan that shares leads with participating insurance agents to place business outside of Citizens “is a great reflection of a healthy marketplace.” He pointed to Slide 44 that shows, among the 440 agents participating, that 41% of consumer requests were converted in Q1 and 18% in Q2, many more than the mostly single-digit percentages the previous five years.

**Lee Gorodetsky Q:** “Is the FMAP program still open for new agents to get into? And, have there been problems with RCEs getting people out, because their coverage within Citizens may be significantly too low for a new carrier to do any kind of a Depop?”

**Rockman A:** “The FMAP program is still open. We did institute an appointment level to join, requiring an agent have 10 appointments (to other carriers) for personal lines homeowners insurance. (On the other question), the different carriers will evaluate the risks in different ways. Moving the customer, obviously it's an affordability issue. We're going to wait to see what our renewal Clearinghouse does. I think that's really where we're going to see the test in September, when we start pushing your renewals through the renewal clearinghouse and are able to get those Coverage A's and other things from the other carriers. It'll be interesting to watch and see how that plays out. But right now, we're going to help you and the other agents facilitate that movement of business through the Clearinghouse, and we're very optimistic.”

## **Agency Management Services Update** (by Carl Rockman, VP of Agency & Market Services)

[Agency Management Services Update](#) (slide deck)

Rockman noted that the number of agents grew by nearly 1,000 (to 13,528) in the first four months of 2025. “We really believe that that number was driven by the multi-factor authentication program that we put in, where a few more agencies needed to get folks appropriately credentialed. So we believe that's a reflection of that program, which puts us on a good security platform, and obviously is the right thing to do.”

Performance violations amount to 5% of new business submissions (up from 4% for 2024, 3% for 2023, and 2% for 2022). Late submissions are also up this year so. Rockman told the committee that Citizens will be soliciting feedback from its agent roundtable and other stakeholders on potential changes to make the program more effective.

Rockman said yesterday (June 10, 2025) was the deadline for updated agent and agency agreements to be signed and returned to Citizens. He said Citizens has executed 5,763 agency agreements and 13,201 agent agreements. Just over 400 agents did not complete the agreements, “a very manageable number of agents that we need to work on to transition their books because they didn't sign,” said Rockman.

**Chair Newell Q:** “So there's a choice here that you can either move that book of business within the agency that has the ability to write and service those policies. You could sell it to agencies in that vein, but also there's potential of bringing these policies into the Citizens internal agency. I'm just curious if that is the last kind of line of defense?”

**Rockman A:** “We believe the majority of them are going to be typically tied to an agent that terminated that we just didn't know about...and so we're working with those 400 agents to facilitate an internal agency transfer. On occasion, we might have had an agent abandon the business or just leave. Our last resort is to take those into our internal agency. Any agent out there that works with a customer, the agent can request an agent of record transfer from our internal agency to their Citizens agency. All we need to do is get that customer to acknowledge that that local agent wants to be their agent.”

Rockman ended his presentation with the latest “Voice of the Customer” customer survey score (Slides 10-11). Customer satisfaction hovered around 80% in 2024 and in April 2025 slipped to 79%. “Any agency that shows up under the normal trend line with the volume of surveys, our agency field managers just give them a call and make them aware that the consumer is not happy,” said Rockman. “It's in our mutual interest that they be happy, and what can we do to mutually make them happy?”

**New Business** (by Chairman Newell) - NONE

**Meeting Adjourned at 11:50am**

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Consumer Services Committee Conference Call of 6-11-25: (meeting agenda and supporting documents/reports available at <https://www.citizensfla.com/-/20250611-csc>) Meeting started at 1pm.

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 11.20.24](#)

**APPROVED**

**2025 Catastrophe Planning Update** (by Jay Adams, Chief Insurance Officer, and Jeremy Pope, Chief Administrative Officer)

[2025 Catastrophe Planning Update](#) packet of slides

Jay Adams provided the following updated hurricane claims information as of April 16, 2025:

- Hurricane Debby produced 3,136 claims, incurring \$33.3 million in actual claims paid plus reserves anticipated to be paid. Citizens has closed all but 220 of those claims. Nearly 66% of all claims were closed without payment.
- Hurricane Helene generated 15,566 claims, incurring \$139.4 million in actual claims paid plus reserves anticipated to be paid. Citizens has close all but 884 claims. According to the slide deck, 34.8% of claims were closed with payment and another 34.8% were closed without payment.
- Hurricane Milton produced 63,750 claims, incurring \$1.04 billion in actual claims paid plus reserves anticipated to be paid. Citizens has closed all but 6,598 claims. About 59% of all claims were closed with payment and 41% without payment.

No further breakdown was provided on the claims closed without payment.

Adams spent the rest of the presentation walking the committee through Citizen's catastrophe plan administration, including response planning. It has included various stress tests of different parts and functions of Citizens to evaluate operational effectiveness. Adams said the catastrophe testing included a first-time virtual deployment for Independent Adjusters (IA). The reason for doing so, he explained, was that Citizens changed IA contracts just two weeks prior to Hurricane Debby's landfall last summer, with the new contract transferring a lot of responsibility for administration from Citizens to those firms. "What we're trying to do is determine what is the maximum number of adjusters that can be deployed on a day-by-day basis for each firm, and that helps us make sure that we get to our resource goals as quickly as possible," Adams told the committee.

Adams said Citizens has enhanced its GIS tool, where imported aerial imagery and other data points are used to help forecast potential claims volume from a catastrophe. This year, the damage assessment layer purchased from the National Weather Service has now been fully integrated into the GIS tool. "What that does is it looks at the image prior to the event and then the image post event, and it can tell us the percentage of damage that has occurred to the property. That helps us in the assignment of claims. We want any claim that has structural damage to go to a specialized team that has a significantly higher skill set for adjusting those losses," explained Adams.

Adams says Citizens has also developed a resource calculator that determines by team, geography, and leadership support, what's needed to manage a particular event. "The reason that we spend a lot of time and effort into this is that the first to market generally gets the best resources and the most of those resources," Adams said. He explained the calculator's dashboard and the variety of reports the system creates to provide good data to make necessary adjustments throughout an event. (Slides 19-22 provide further details.)

Jeremy Pope continued the presentation, focusing on the consumer side of the Cat Plan, with a lot of it focusing on consumer education. He noted that Citizens has 16 vendors for First Notice of Loss (FNOL) Call Centers. Response planning included a Catastrophe Response Center Mock Testing on the streets of Jacksonville in April as well as an unannounced FNOL Call Center Stress Test. "We have 146 employees ready to help in the field. Last year, we used 96," said Pope.

#### **Customer Experience (CX) Update** (by Cecile Latimore, Customer Experience & Advocacy Director)

[Customer Experience \(CX\) Update](#) packet of slides

Ms. Latimore reminded the committee that Policyholder Focus Groups were initiated in July 2023 to engage customers and improve customer experience. The next focus group session is next week. She explained that it is one of four channels that Citizens uses to gain consumer recommendations, that includes the Voice of the Consumer Survey, Complaint Analysis, and Servicing Channels. She also shared this snapshot below of its 2024 customer contacts.



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#### **Business Process Outsourcing (BPO) – Call Center Services [Action Item]** (by Jeremy Pope, Chief Administrative Officer)

##### [BPO Call Center Services – Action Item](#)

Citizens partners with vendors for Call Center Services to complement its internal capacity and scale operations efficiently. Calls may include inbound or outbound calls with policyholders, agents, or third parties. This is a request to enter into contracts with 15 vendors for Business Process Outsourcing (BPO) of Call Center Services. Based on projections, the estimated cost will be \$54.6 million over the initial five-year contract. These vendors will Pope said Citizens does not guarantee any volume of work, and

pricing is transaction-based. He noted that the new contracts are estimated to lower the cost of the various call center operations between 17-29% (depending on type) compared to the current contracts, which expire in early 2026.

**APPROVED**

**CSC Charter Review** (by Jeremy Pope, Chief Administrative Officer)

[CSC Charter](#)

Pope explained this is Citizens annual charter review. He welcomed any input or suggested changes from the committee prior to the next committee mtg this summer when they will be approved.

**Meeting Adjourned at 1:46pm**