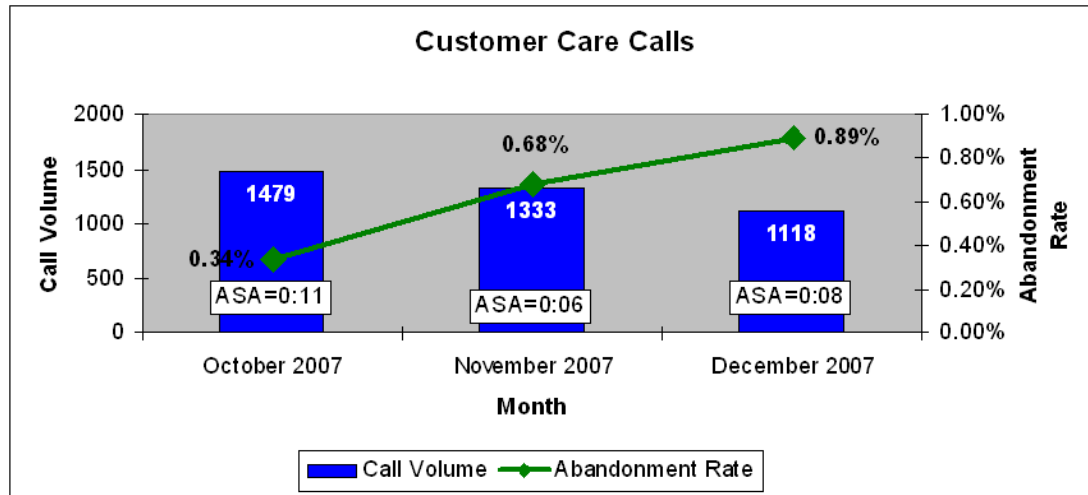
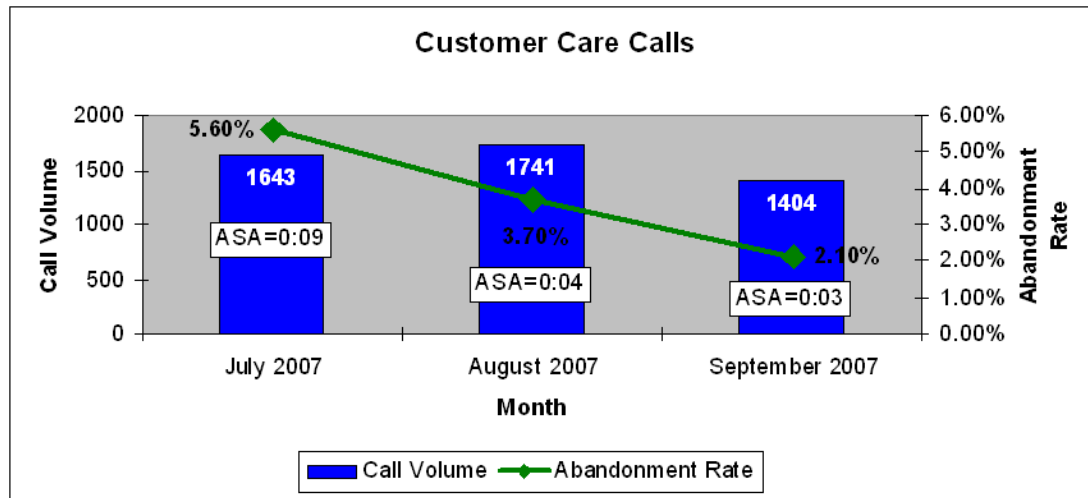


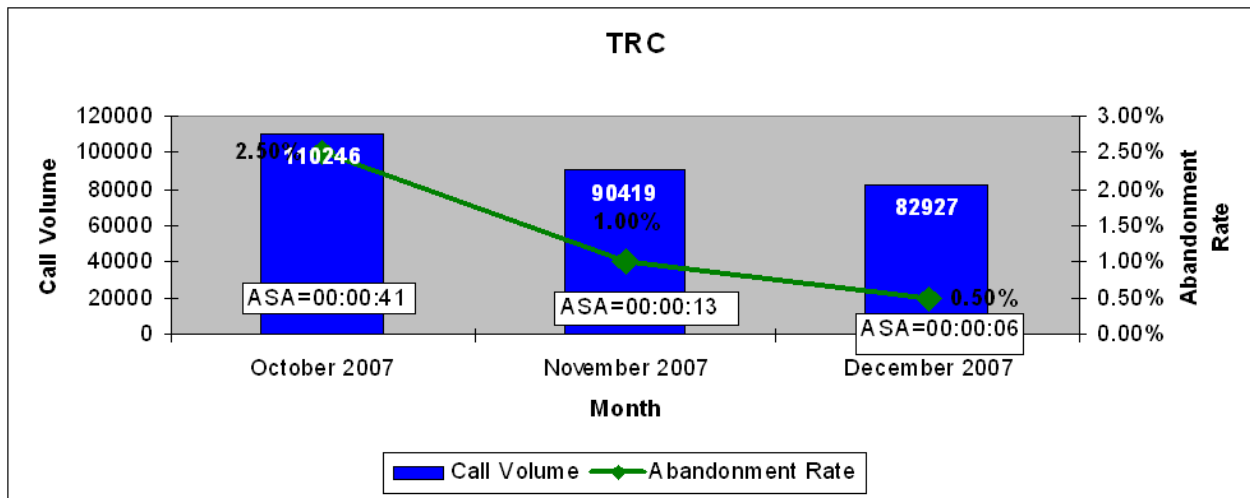
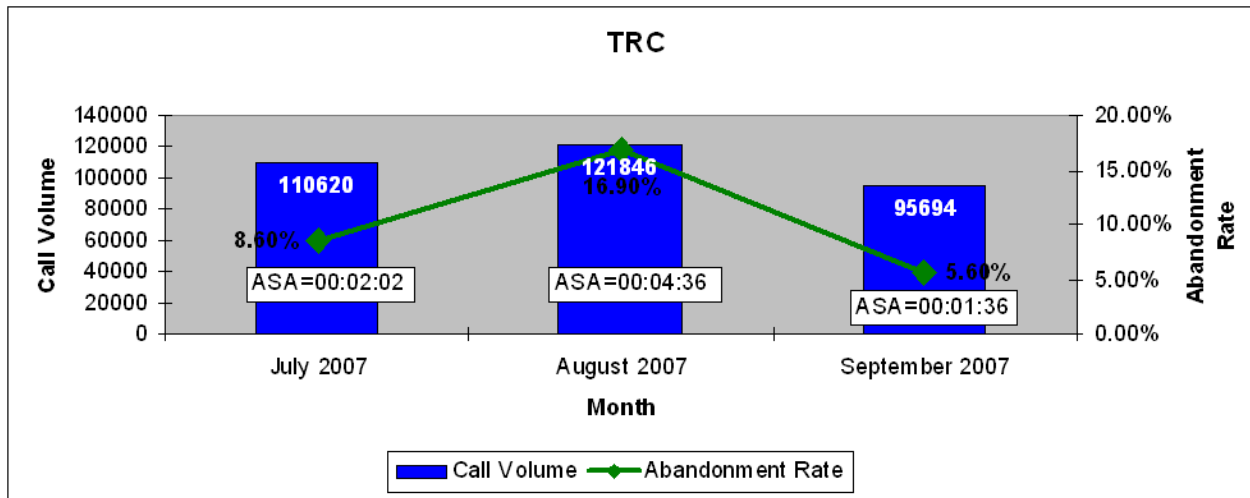


Citizens Call Centers
Claims Task Force
February 26, 2008

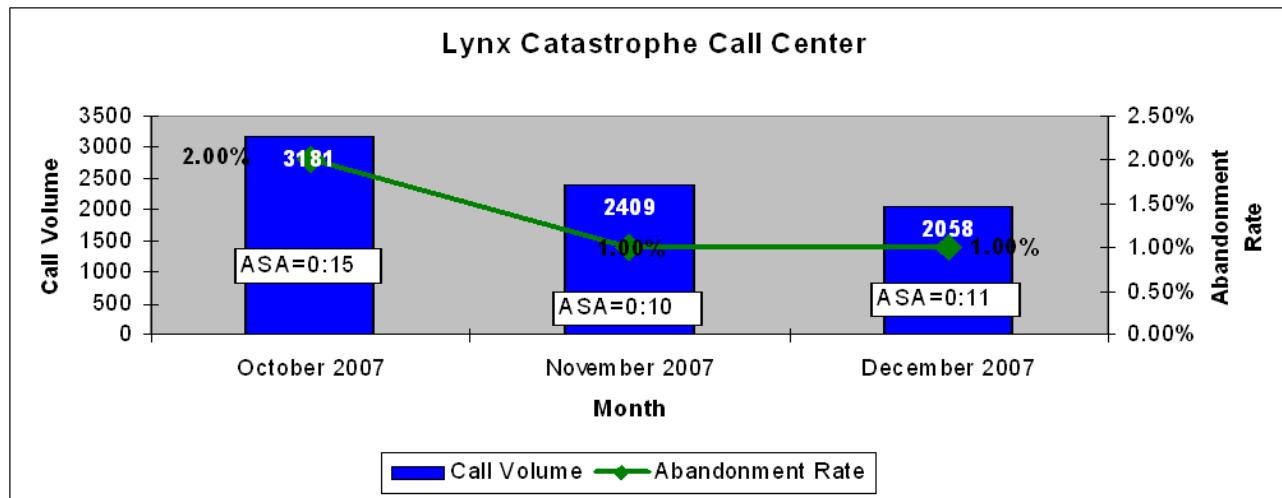
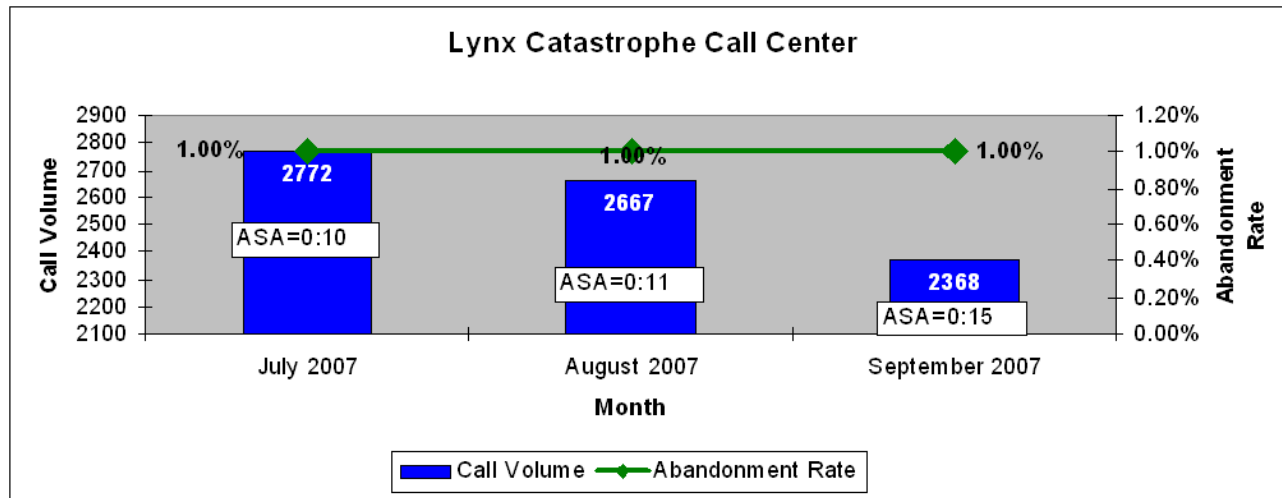
Customer Care Call Center



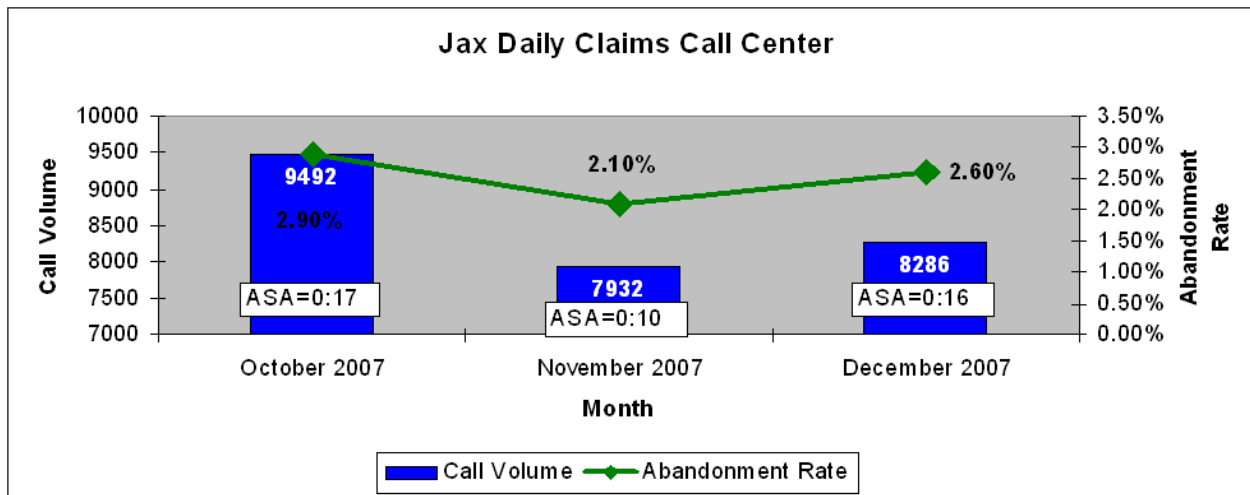
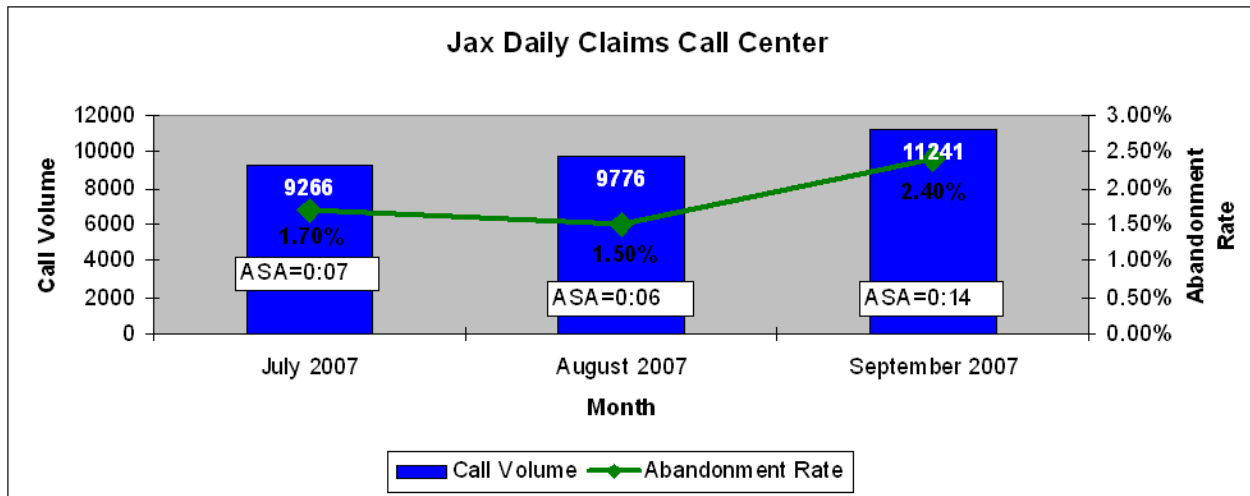
Technical Resource Center



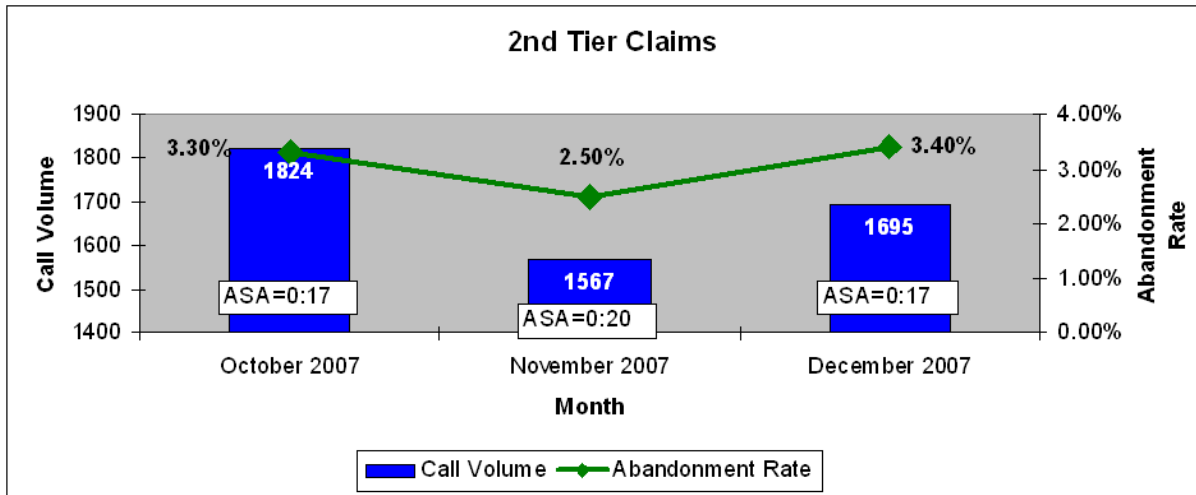
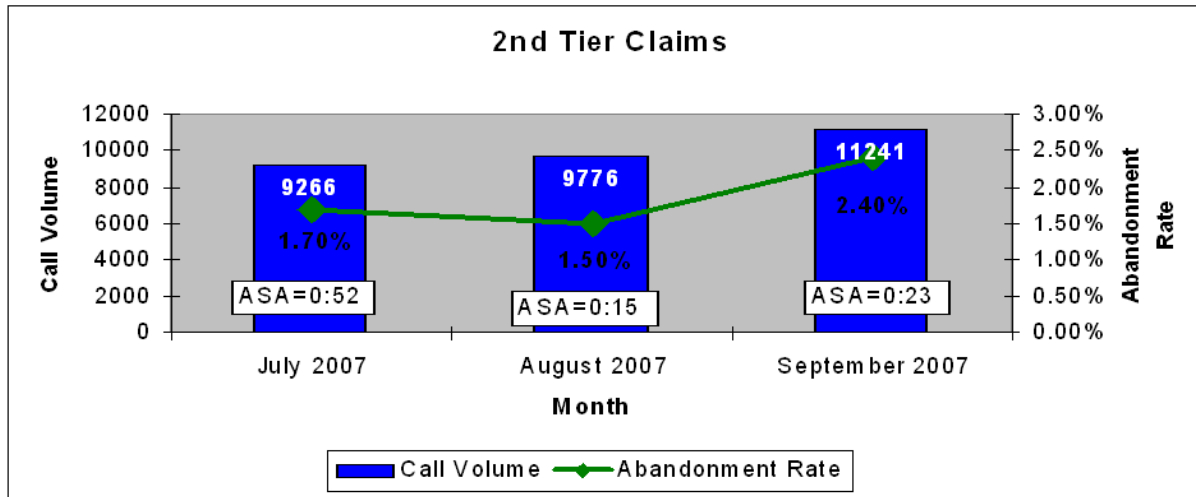
Lynx Catastrophe Call Center



Daily Claims Calls



2nd Tier Claims Call Center



Consolidation Plans

- Currently, there are a number of call centers within Citizens. We are currently undergoing a consolidation of our call centers in the departments where appropriate.
- With this consolidation, we will be able to better use our call center tools to provide uniform service in a customer-centric approach. This will also lead to greater efficiency which inherently drives down costs.