

2020 Catastrophe Preparedness

Customer Experience (CX)

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Consumer Services Committee
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Onsite Policyholder Support

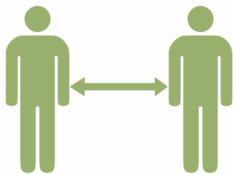
- A CRC is a fully functioning remote office, equipped with necessary supplies and technology, including a mobile generator and satellite solutions
- Functions are customer-facing and include verifying coverage, filing First Notice of Loss (FNOL) and providing Additional Living Expense (ALE) advance disbursements, when appropriate
- Deployed as soon as it was safe to travel, including:
 - 3 Field Service Vehicles (FSVs) which provide the technology and supplies needed for each CRC
 - Sites are fully supported with generators for power and satellites for cell phone and internet connectivity

Active Pandemic: CRC Options



Virtual CRC

- Leverage outbound calling campaigns
- No physical footprint/no staff physically deployed



Modified Footprint

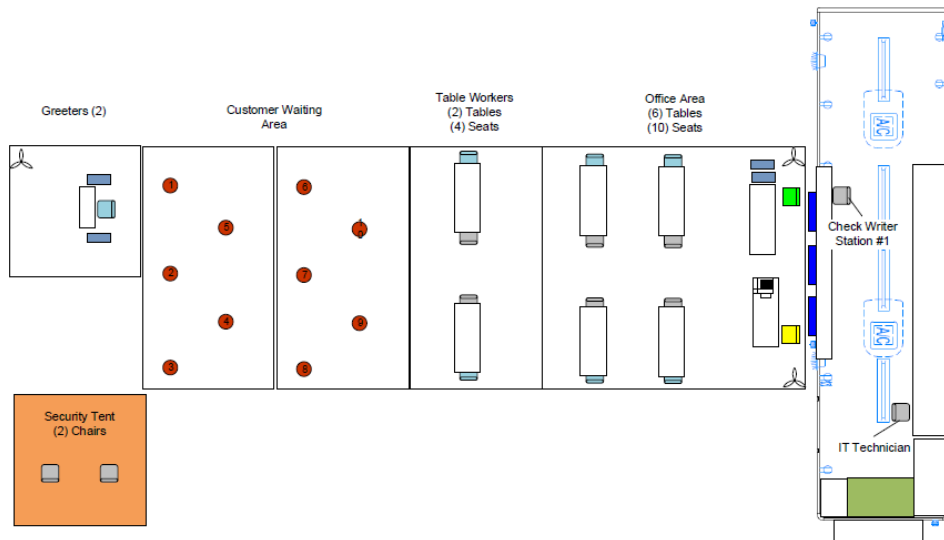
- Aligns with CDC Social Distancing Guidelines
- Maximize technological investments which promote policyholder engagement and reduce physical contact where applicable



Deployment with Drive-up Servicing

- Business conducted through vehicle window

Modified Footprint

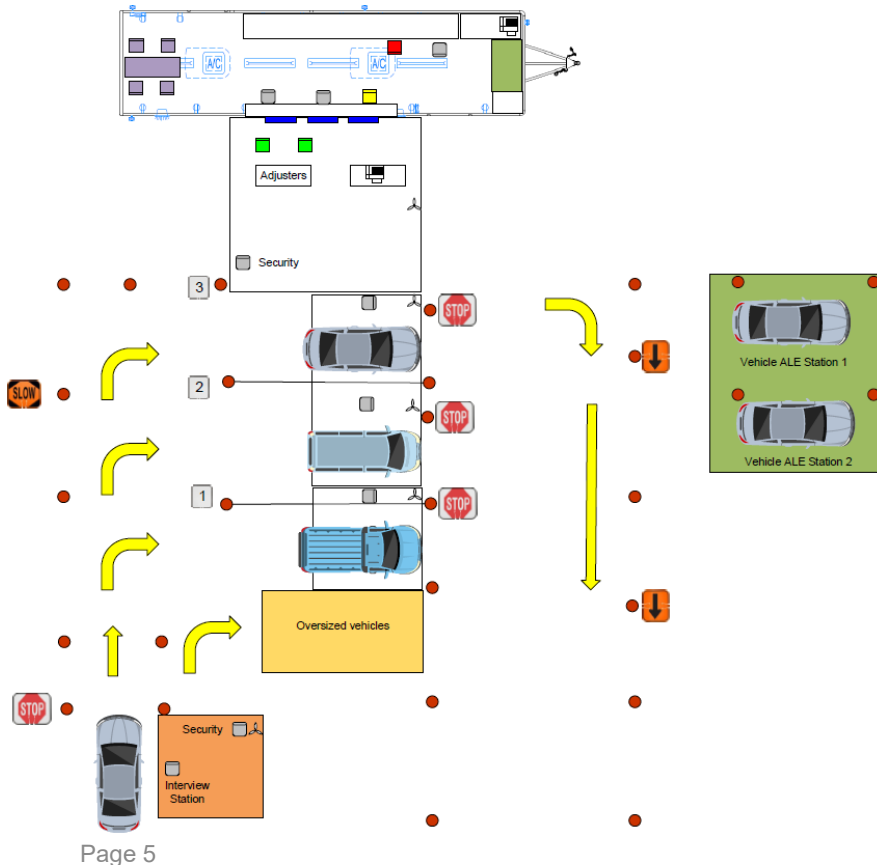


Adjustments to Standard Deployment Operations

- Implement 6' social distancing for employees and customers
- Implement "one use" measures on clipboards and pens, self check-in
- Offer Electronic Funds Transfer for Additional Living Expense disbursements (in lieu of a physical check)
- Revamp customer waiting area
- Sanitizing station
- Security to assist with queue control to maintain social distancing
- Cell phone charging station not included in this model

Deployment with Drive-up Servicing

Adjustments to Standard Deployment Operations



- Business conducted through car window
- Implement Multiple Check-Points for drive-up service:
 - 1st Entry: Check-in Point (Greeter)
 - 2nd Entry: Loss Detail Intake (Table Worker)
 - 3rd Entry: ALE Determination (Adjuster)
 - 4th Entry: Customer Close-out (Payment)
- Security to assist with traffic control
- Offer Electronic Funds Transfer for Additional Living Expense disbursements (in lieu of a physical check)
- Remove waiting area chairs
- Implement 6' social distancing for employees and customers
- Implement "one use" measures on clipboards and pens
- Sanitizing station

Catastrophe Response Centers (CRCs)



- **Combined Activity (Friday, 10/12 – Tuesday, 10/23):**
 - 266 Policyholders were assisted
 - 102 FNOLs were filed onsite
 - 625 non-policyholders visited
 - 118 Additional Living Expense checks disbursed to policyholders totaling \$344,460



Hurricane Michael: Customer Experience

DFS Insurance Villages

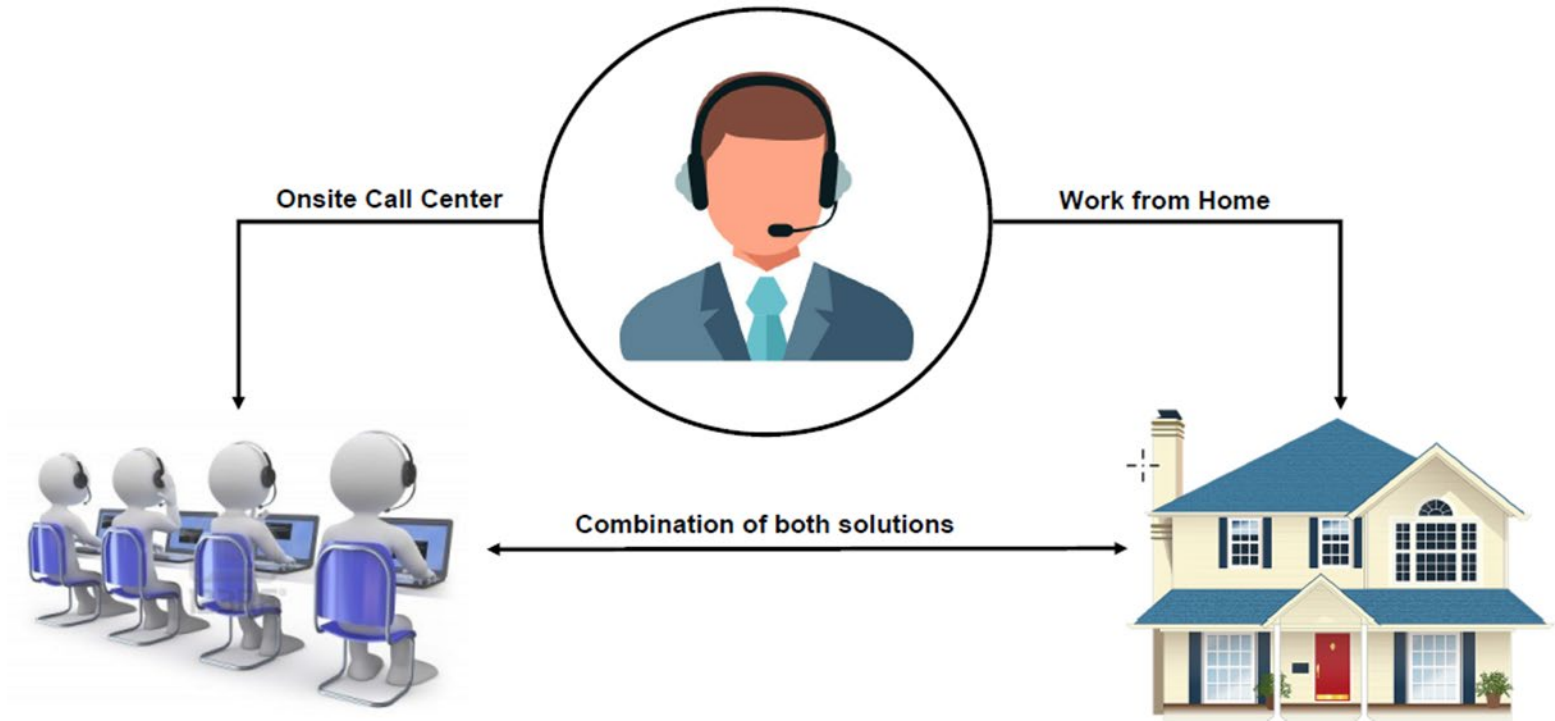
- **Panama City** (10/16-10/19)
- **Tallahassee** (10/18)
- **Marianna** (10/22-10/23)



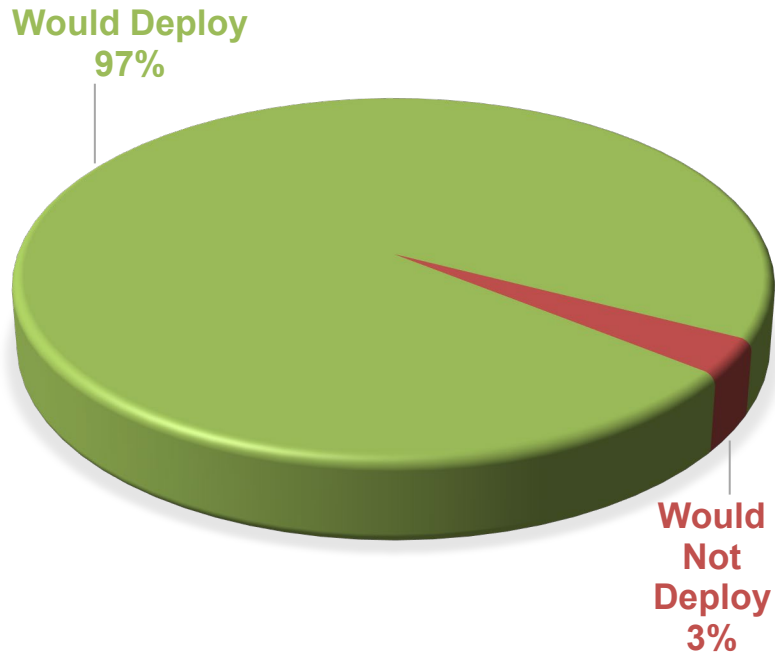
Call Center Support

- First Notice of Loss (FNOL) Call Center support consists of external contracted call center providers (multiple vendors and geographical locations)
- Fully functional within 72 hours of a catastrophe declaration to handle an influx of calls
- Phone support is provided 24x7x365
- Citizens provides onsite support to monitor and partner with activated vendor(s) for massive ramp-up efforts related to catastrophe response
- Outbound calling campaigns are activated as needed

Physical and Remote Options



Employee Pulse Check



- **97%** - 121 respondents out of 125 would deploy amid COVID-19
- **3%** - 4 respondents out of 125 would not* deploy amid of COVID-19

**Due to the following concerns: health and childcare/schooling*

2020 Catastrophe Preparedness Highlights

- 121+ employees fully trained and willing to be deployed to support CRC and call center vendor response efforts
- Electronic Funds Transfer option for Additional Living Expense disbursements for policyholders
- 700+ Customer Service Representatives committed through contracted outsourced call center providers to support phone volumes
- Modified scenario planning completed to support adjustments to CRC and/or call center response efforts due to COVID-19 impacts

2020 Catastrophe Preparedness: *Citizens Is Ready*

