Enterprise Resiliency Update

Robert Sellers • ISAC – August 2020

CITIZENS
PROPERTY INSURANCE CORPORATION

Enterprise Resiliency

What is Enterprise Resiliency

- Enterprise Resiliency Program
  - Provides the methodology for Citizens to anticipate, absorb, respond to, and mitigate negative impact to the business from unexpected crisis events and business interruptions
- The Business Impact Analysis
  - Establishes the scope, requirements and practices for resiliency
  - Identifies the people, processes, technology, dependencies and resources
  - Analyzes the impact and maximum allowable downtime that is tolerable
  - Identifies existing strategies, gaps and risk mitigations to minimize impact

Business Impact Analysis

Business Impact Analysis Specifics

Citizens' Business Impact Analysis process established the system recovery order of all systems, including 34 Mission Critical Systems that must be recovered within 24 hours or less to support different Citizens business units.

Business Recovery Order per Business Process by Division and Criticality

8 Hours

Claims
- Catastrophe Operations
- Field Operations
- Litigation
- Special Investigation Unit (SIU)
- Vendor Relationship Management
- Adjusters & Quality Assurance

CLEA
- Legislative and Cabinet Affairs
- Media Relations
- Technical Communications
- Corporate Communications

Human Resources
- HR Strategic Services & Communications

Systems & Operations
- IT Security & Risk
- ITSD – IT Shared Services
- ITSD – IT Operations
- ITSD – IT Infrastructure
- ITSD – Information Management
- Vendor Management Office

Underwriting and Agency Services
- Implementation & Analysis

1 – 2 Weeks

Legal Services
- Claims & Litigation

Underwriting and Agency Services
- Quality Improvement

8 – 24 Hours

Financial Services
- Treasury & Investment
- Corporate Analytics
- Financial Reporting & Accounting
- Actuarial Services

Human Resources
- Total Rewards
- Talent Acquisition

Legal
- Purchasing

Systems & Operations
- Application Development
- Facilities Management/Mail Operations
- Enterprise Architecture & IT Strategy

Underwriting and Agency Services
- Consumer & Policy Services
- Personal Lines Underwriting Services
- Product Development
- Commercial Lines Underwriting Services

>2 Weeks

Legal
- Ethics/Compliance

Office of Inspector General
- OIG - Investigations

Office of Internal Audit
- Internal Audit
- Enterprise Risk
- Internal Controls

1 – 2 Days

Financial Services
- Business Analysis

Systems & Operations
- Facilities Management

2 – 3 Days

Financial Services
- Accounting Operations – JAX
- Accounting Operations - TLH
- Budget

Human Resource
- HRIM (HR Information Management)

Underwriting and Agency Services
- Market Services

3 Days – 1 Week

Human Resource
- Learning & Development

Legal
- Records Management
- Privacy
- Legal Services/Insurance

Systems & Operations
- Strategy, Planning & Continuous Improvement

Underwriting and Agency Services
- Agency Services

>30 Days

Systems & Operations
- Enterprise Programs

Personnel Recovery Workspace & Technology Requirements Overtime

Jacksonville	8 - 24 Hrs.	1 - 2 Days	2 - 3 Days	3 Days - 1 Wk.	1 - 2 Wks.	> 2 Wks.
Work From Home	290	147	118	82	87	45
Requires Citizens Workspace	19	16	7	0	2	0
Alternate Space Designated within Citizens	10	9	0	0	0	0
Alternate Space Required	9	7	7	0	2	0
Grand Total of Personnel Over Time	309	163	125	82	89	45

There are 139 personnel that are Field or Virtual/Remote workers and are not included in the tables provided for Jacksonville or Tallahassee. At the time the BIA was completed, there were 1073 employees. 813 in JAX (total of 1st two rows), 118 in TLH, 3 in TPA and the remaining members in the Field or Remote/Virtual.

Personnel Recovery Workspace & Technology Requirements Overtime

Tallahassee	8 - 24 Hrs.	1 - 2 Days	2 - 3 Days	3 Days - 1 Wk.	1 - 2 Wks.	> 2 Wks.
Work From Home	35	13	17	24	10	10
Requires Alternate Workspace	3	4	2	0	0	0
Alternate Space Designated within Citizens	2	2	2	0	0	0
Alternate Space Required	1	2	0	0	0	0
Grand Total of Personnel Over Time	38	17	19	24	10	10

There are 139 personnel that are Field or Virtual/Remote workers and are not included in the tables provided for Jacksonville or Tallahassee. At the time the BIA was completed, there were 1073 employees. 813 in JAX, 118 in TLH (total of 1st two rows), 3 in TPA and the remaining members in the Field or Remote/Virtual.

Enterprise Resiliency Governance

Program Governance and Progress

- Enterprise Resiliency Program is operational with continuous improvements from lessons learned through regular exercises and actual events
- Enterprise Resiliency Governance Committee
  - Quarterly meetings for oversight and support for ongoing program activities. Senior leaders and Enterprise Risk representation
- Crisis Management Team Redbook
  - 2020 updates and pre-COVID-19 exercise
- Program Updates during 2020 for Enterprise Realignment
  - Enterprise Resiliency Governance Committee
  - Crisis Management
  - Crisis Response Teams
  - Business Continuity Plans
  - Business Impact Analysis

Business Continuity Plans

Nineteen Business Continuity Plans

- Claims
- Communications, Legislative & External Affairs
- Consumer Policy Services
- Enterprise Operations (3)
- Financial Services (5)
- Human Resources (3)
- Legal Services (3)
- Office of Internal Audit
- Office of Inspector General

2020 Business Continuity Plan Maintenance Schedule

	2020 Maintenance Calendar											
Division/Department/Business Unit	**Jan**	**Feb**	**Mar**	**Apr**	**May**	**Jun**	**Jul**	**Aug**	**Sep**	**Oct**	**Nov**	**Dec**
Claims												
Claims												
Communications, Legislative & External Affairs												
Communications, Legislative & External Affairs												
Consumer and Policy Services												
Consumer & Policy Services (Customer Experience)												
Enterprise Operations												
Information Technology												
Enterprise Services												
UW/Prod Dev, Agency & Mrkt Srvcs, Impl & Analysis												
Financial Services												
Accounting Operations - Jacksonville												
Actuarial Services												
Financial Services - Tallahassee												
Corporate Analytics												
Treasury & Investment												
Human Resources												
Human Resources Division												
Human Resources Total Rewards												
Facilities Management												
Legal Services												
Claims Litigation												
Legal Services												
Purchasing												
Office of Inspector General												
Office of Inspector General												
Office of Internal Audit												
Office of Internal Audit												

* Plan requires thorough revision due to reorganization

Business Continuity Exercises

Business Continuity Exercises and Resiliency State Assessments

- 18 Plan Exercises

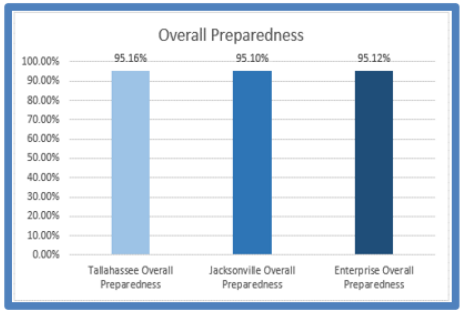
BC Plan Exercise Improvement Opportunities

Business Continuity Planning	Claims	CLEA	Financial Services	Human Resources	Legal Services	Office of Inspector General	Office of Internal Audit	S&Q	UAS	Grand Total
Alternative Strategy		2	8	5	3		1	2	1	22
Communication/Awareness Strategy					1	1				2
Enterprise Issue/Risk		1	1		2					4
ER Program & Planning	1			1	3			5	1	11
ERO Concern/Risk			1					1		2
Plan Enhancements		5	6	2	5			3	1	22
Process Collaboration		1								1
Grand Total	1	9	16	8	14	1	1	11	3	64

44 of 64 improvements items for strategy / plan enhancements, with 17 resolved through resiliency program maturity.

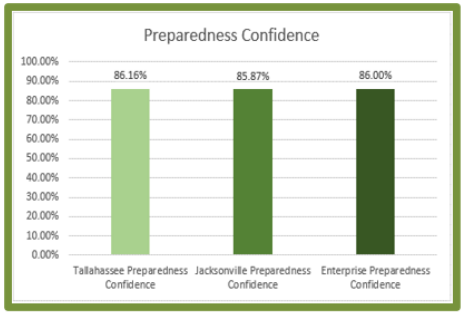
- 18 Resiliency State Assessments

Overall State of Preparedness



Indicates the state of readiness to respond and support an interruption based on the availability of resources, procedures, and enterprise resiliency practices.

Overall Level of Confidence



Indicates the confidence level in the ability to manage a business interruption.

- Agility Recovery Solutions Mobile Recovery Unit Test

- 2020 Plan Exercise Schedule

2020 Proposed Business Continuity Exercise Schedule

Division/Department/Business Unit	Last Exercise	2020 Target Time Frame: Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Claims													
Claims	05/23/2019												
Communications, Legislative & External Affairs													
Communications, Legislative & External Affairs	07/23/2019												
Consumer & Policy Services													
Consumer & Policy Services (Customer Experience)	05/29/2019												
Enterprise Operations													
Information Technology	07/08/2019												
Enterprise Services	06/24/2019												
UW/Prod Dev, Agency & Mrkt Srvcs, Impl & Analysis	05/29/2019												
Financial Services - Tallahassee													
Accounting Operations - Jacksonville	05/22/2019												
Actuarial Services	07/17/2019												
Financial Services - Tallahassee	06/04/2019												
Corporate Analytics	06/03/2019												
Treasury & Investment	05/15/2019												
Human Resources													
Human Resources Division	05/29/2019												
Human Resources Total Rewards	07/18/2019												
Facilities Management	07/18/2019												
Legal Services													
Claims Litigation	05/20/2019												
Legal Services - Tallahassee	05/13/2019												
Purchasing	05/14/2019												
Office of Inspector General													
Office of Inspector General	05/15/2019												
Office of Internal Auditor													
Office of the Internal Auditor	06/27/2019												

COVID–19 Response – Recent Activities

- Storm Response
  - Alternative strategies developed/validated for maintaining CDC guidelines for Field Operations staff
  - Ongoing support for declared Essential staff
  - Vendor Risk Assessment has been conducted and gaps addressed
- Enhanced employee personal preparedness and evacuation planning for natural disasters while COVID-19 CDC and other protocols are in effect

IT Resiliency and Disaster Recovery

IT Resiliency & Disaster Recovery Posture

- Continuous improvement in DR strategy for technology infrastructure changes/improvements
- Backup and Recovery / Replication Enhancements per Business Impact Analysis results include
  - Recovery Time Objectives and Recovery Point Objectives for business requirements
  - Cloud Infrastructure strategy for Disaster Recovery
- Failover Tests & Results 2019
  - Citizens Insurance Suite (CIS) – August 2019, Completed successfully
  - TrackerPro - December 2019, Completed successfully
  - Business Processes validate at Disaster Recovery site and on return to CSX production site
- Ongoing Activities and 2020 Exercise Schedule
  - 2020 Exercises; CIS and Voluntary – July 11, 2020, Completed successfully with OIA observation team
  - Telephony Survivability (November 2020)
  - Citizens Data Warehouse, Cognos, CAIS (November 2020)
- Ongoing Unit Testing and health checks of new and existing technology

Enterprise CAT Assurance and Response

- Annual Assurance process completed (100+ checklist items)
  - Field Service Vehicles, Claims Service Vehicle and Satellite services ready
  - Technology enhancements for Additional Living Expense payments (EFT payment process)
  - Catastrophe Response Center testing completed
  - Systems Validated and Ready

- Response Ready, COVID-19 adjustments completed
  - Technical enhancements to support Remote Work capabilities for Independent Adjusters
    - Citrix
    - Softphones
    - Zoom Conferencing
  - Virtual Onboarding for Storm Response
  - Enhance Catastrophe Response Centers for complying with CDC guidelines
  - Exercises to validate Information Technology Support Posture