

Hurricanes 2020: Lessons from a Record Season Amid a Pandemic



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At the beginning of 2020, Citizens' catastrophe preparations were following course with previous years and looking at forecasts for an active Atlantic hurricane season. Then COVID-19 struck, and all of that changed. As COVID-fighting protocols put in place in early March extended into hurricane season, we quickly had to adapt our plans, evaluate potential risks and find solutions we could implement in short order.

A main challenge was not being able to use the staging area of our TIAA Bank Center offices in Jacksonville, where we typically house our Claims Resolution Team and independent adjusters deployed after storms, because of the Centers for Disease Control and Prevention guidelines and company rules calling for social distancing.

Our workgroup quickly analyzed the areas of concern and immediately started to work through potential roadblocks with software and vendors. Citizens' Information Technology worked diligently to ensure we could effectively route phone calls for the Resolution Team to these adjusters (now working remotely) and developed plans with our Vendor Administration Team to work virtually to get the adjusters set up and in our ClaimCenter® system.

Record-Setting Hurricane Season

The forecast was set for an active hurricane season – and it lived up to that. The 2020 season saw 30 named storms. That included 13 hurricanes, of which six were major. Catastrophe Operations employees tracked seven events in 2020, with Hurricane Sally and Tropical Storm Eta producing the largest number of claims. As of December 15, Sally had generated 2,238 claims and Eta produced 3,571 claims.

Hurricane Sally impacted the Pensacola area in September with Category-2 winds that caused significant damage to some of the area's older roofs and knocked down trees. Turns out, we were able to use existing resources and staff to handle the incoming claims volume without making a request for outside resources, including independent adjusters. Responses in the Panhandle area are typically challenging due to the limited number of independent adjusters in the area, so Citizens was fortunate that storm damage was limited and could be handled by Citizens staff and resources.

Tropical Storm Eta affected South Florida, the Keys and the West Coast in early November, following a very unpredictable and long path. Most claims were reported in the Miami-Dade and Broward counties, with some areas receiving more than two feet of rain. This event posed a different challenge than Sally. A high number of claims reported in South Florida did not have apparent wind damage typical of tropical storms, so we need more detailed inspections and comparisons with any damages from Hurricane Irma in 2017.

Looking Ahead: Planning for 2021

We've learned to expect the unexpected and to have plans in place to carry us through worst-case scenarios. Over time, we have built individual catastrophe plans for each business unit that are included in Citizens' *Catastrophe Response Master Plan* to document how this would be accomplished.

As we move into catastrophe preparation for 2021, take some time to reflect on our successes and the evolution of the catastrophe plan. Consider how important communications, adaptability and a focus on preparation are as keys to success in helping our customers get back to where they were before a storm.