

# 2021 Catastrophe Preparation and Testing Update

Claims Committee

June 30, 2021



# Catastrophe Response Phases

Catastrophe Response Phases - Tropical Storm and Hurricane		
Phase	Event	Timing
1	Preparedness	Annual pre-season preparation
2	Monitor	April 1 - TBD
3	Activation	
4	Landfall	
5	Recovery	First Response
		Sustained Response
		Closing Response

# Catastrophe Preparation

- 2021 Master Catastrophe Plan completed
- IT Catastrophe prep readiness at 90%\*
- Train the trainer meetings scheduled with Independent Adjuster firm vendors
- Drone and aerial imagery vendors orientation scheduled

\*As of June 1, 2021

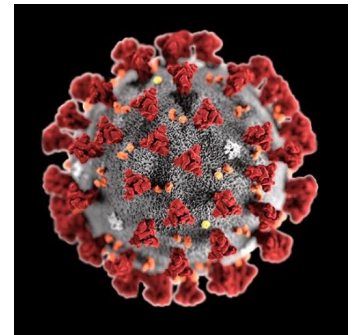
# Catastrophe Testing

- FNOL Call Center stress test
- Virtual adjuster onboarding
- IT load testing for system readiness
- Customer Response Center Deployment Exercise
- Claims Service Vehicle and Generator readiness
- Claims Mobile App OneXperience
- Check Processing/Inserter validation
- Agility Mobile Office

# Covid-19 Changes

The 2021 Catastrophe Plan has been modified to adhere to all Centers for Disease Control and Prevention (CDC) guidelines in order to maintain a safe work environment for employees, contractors, and policyholders.

Citizens created Covid-19 protocols for claim handling shortly after the pandemic began. Those protocols remain in place today.



# 2021 Catastrophe Plan Highlights

- Dynamic plan with multiple layers of claims handling
  - Fast Track
  - Inspection Services
  - Task Field Adjusters
  - Resolution Unit
  - Large Loss
  - Commercial Team Adjusting

## 2021 Catastrophe Plan Highlights

- GIS tool with PIF overlay to assist in determining the policies at the greatest risk for damage
- Resource calculator for quantifying the number of resources for each staffing model
- Field Management support through use of the claims service vehicle and contracted vendors for field offices
- Quality assurance support for desk adjusters and review of submitted estimates
- Robust communication strategy through the adjuster portal for external resources.

# Citizens Is Ready

*Citizens Is Ready* is a public education campaign to enhance public awareness of the many ways Citizens prepares for a catastrophe year-round.

Channels include:

- Email
- Press releases
- Social media
- Direct mail
- Radio
- Television
- Website
- Citizens' internal and external newsletters

