



# 2021 Catastrophe Plan Highlights

# Citizens Response Overview

When a catastrophic event occurs Citizens employees heed the call to action by performing necessary duties in order to meet obligations to our policyholders. Catastrophe Coordinators across the enterprise ensure supporting business units perform necessary workflows and tasks, including activating and ramping up vendors. Ultimately, the opportunity creates a greater sense of purpose which is achieved by helping our customers when they need us the most.



# Catastrophe Plan Administration

## ***Sponsorship***

Catastrophe response planning is an enterprise-wide collaboration with all departments at Citizens. The plan identifies roles and responsibilities per business unit while establishing the operational framework for our response.

## ***Management of the Plan***

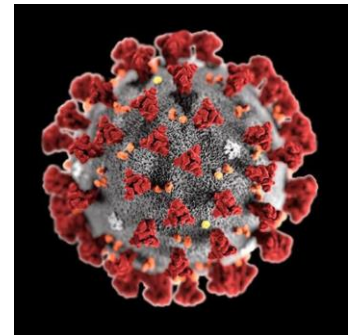
Catastrophe Operations is responsible for planning, testing and coordination.



# 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.



# Planning

Catastrophe Operations meets annually with coordinators from supporting business units to review catastrophe plans in order to review and update workflows, staffing models and tasks.



# Office & Contingency Space

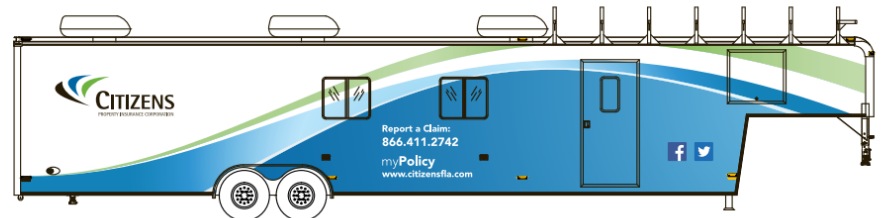
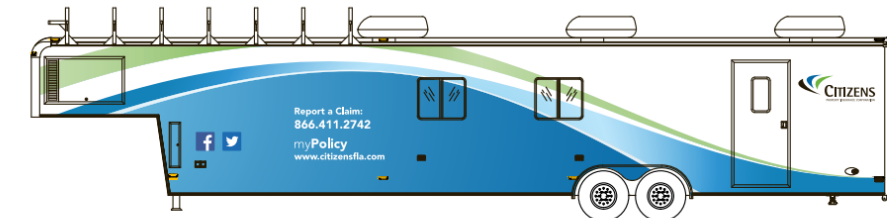
CAT Ops has identified and validated the following options for deployed staff and resources:

- ***Remote*** (Home office)
- ***Offsite Vendor locations*** (Fast Track, Appraisal Desk Adjuster)
- ***Hotel Strike Zone*** (Field office - Building)
- ***CSV Strike Zone*** (Field office - Trailer)



# Claims Service Vehicle

The Claims Service Vehicle (CSV) is intended to operate as a remote strike zone office capable of supplying connectivity to up to 100 adjusters.





# Catastrophe Response Center





# Testing

Catastrophe Operations conducts annual testing to validate workflows, systems and vendors.

- FNOL Call Center
- CRC Deployment
- Check Printing
- Load/Stress Test (Systems)
- Agility/Portable Office Setup



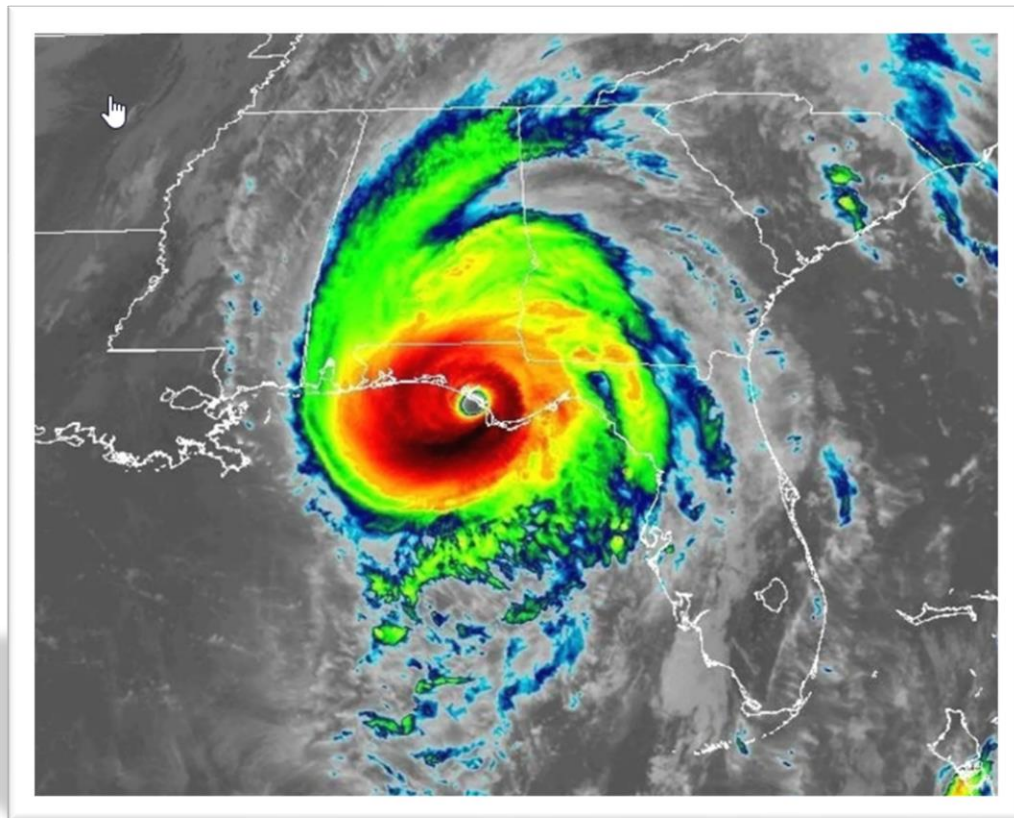
# Catastrophe Preparedness

Catastrophe Operations performs annual testing on response workflows, systems, and vendors in order to validate response plans. Data gained from testing will either confirm established planning or create opportunities for strengthening our catastrophe response capabilities.



\*FNOL Call Center CAT Test

# Coordination



# Catastrophe Response Phases

Catastrophe Response Phases - Tropical Storm and Hurricane			
Phase		Event	Timing
1	Preparedness	Annual pre-season preparation	Dec 1 - March 31
2	Monitor	An invest or disturbance has been identified by the National Oceanic and Atmospheric Association (NOAA)	April 1 - TBD
3	Activation	A tropical storm/hurricane watch/warning is issued for any part of the state	
4	Landfall	First 24-48 hours after a named storm makes landfall	
5	Recovery	First Response	First 30 days following landfall
		Sustained Response	30 days - 6 months following landfall
		Closing Response	6 months - 2 years following landfall

# Catastrophe Response Workflow

All catastrophe claims will be handled in a task workflow, where the desk adjuster/claim owner will either be:

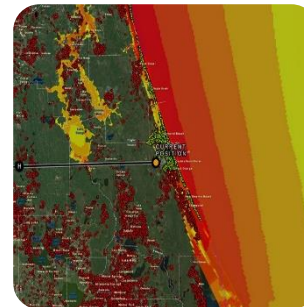
- Home office employees
- Existing Appraisal IA resources
- Deployed Fast Track
- Deployed remote desk adjuster IAs

MCM and deployed field IAs will be used for field task assignments only. Catastrophe Operations may also augment field employees in a task adjuster role as necessary.

# Response Tools - GIS

Designed to incorporate storm path, wind velocity and surge; the GIS Tool also has the ability to:

- Overlay current Policies-in-Force (PIF) within the projected path
- Quantify the projected number of claims Citizens may receive
- Assist in determining which policies may be at the greatest risk of storm damage





# Response Tools – Resource Calculator

- Compiles all of our staffing models into one document, which can accurately predict the types and numbers of resources needed based upon historical data.
- The PIF count taken from the GIS tool, in addition to the storm category are used in order to generate our projections. Yearly validation is performed on all aspects of the Resource Calculator including assumptions based upon historical data as well as supporting business unit staffing models.





# Catastrophe Travel



## ***Bulk Reservations***

- ***Hotel Accommodation(s)*** – VMO has secured temporary housing contracts with two(2) vendors in order to guarantee hotel accommodations for CRC volunteers, claims employees and any additional staff.
- ***Rental Car(s)*** – A catastrophe-specific rental car arrangement has been set to book cars in bulk for CRC and/or strike zone staff.

## ***P-Card Travel***

Catastrophe travel booked outside of bulk reservations shall be performed by the employee with their assigned P-Card.

# Quality Assurance



Ensuring Citizens Best Practices and Estimating Guidelines are followed, QA will:

- Review and approve or correct completed claims submitted by Fast Track and Inspection Services
- Provide trainers to assist with desk team operations
- Deploy reinspectors to conduct ride-alongs with onsite field adjusters
- Review a percentage of closed files and conduct reinspections
- Identify quality trends in estimatics and customer service

# Catastrophe Employee Communications

- Internal Office Phone Line Mass Voice Messaging
- Employee Emergency Hotline
- Email
- External and Internal Citizens Web Pages,
  - Catastrophe Central (Internal Portal)
  - Storms section of [citizensfla.com](http://citizensfla.com) (External portal)
- Twitter and Facebook



# Conclusion

In conclusion, the 2021 Citizens Catastrophe Plan is a comprehensive strategy that defines roles and responsibilities across the enterprise. With year-round preparation, this collaborative plan will guide coordination efforts to help our customers in their greatest time of need.

