

2021 Catastrophe Deployment Consumer Response

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June 2021*

Catastrophe Deployment Consumer Response

Two available outward customer-facing channels during a catastrophe:

- Catastrophe Response Centers (CRC)
- First Notice of Loss (FNOL) Call Center

The CRC is a fully functioning remote office, equipped with necessary supplies and technology, including mobile generators and satellites for cell phone and internet connectivity.

The CRCs are comprised of 101 employee volunteers that support policyholders at deployment sites:

- Verifying coverage
- Filing an FNOL
- Issuing Additional Living Expenses (ALE) advance disbursements, when needed

Deployment sites consist of one of Citizens' 3 Field Services Vehicles (FSVs) that provide the technology and supplies needed for each CRC.



Active Pandemic: Deployed Layout

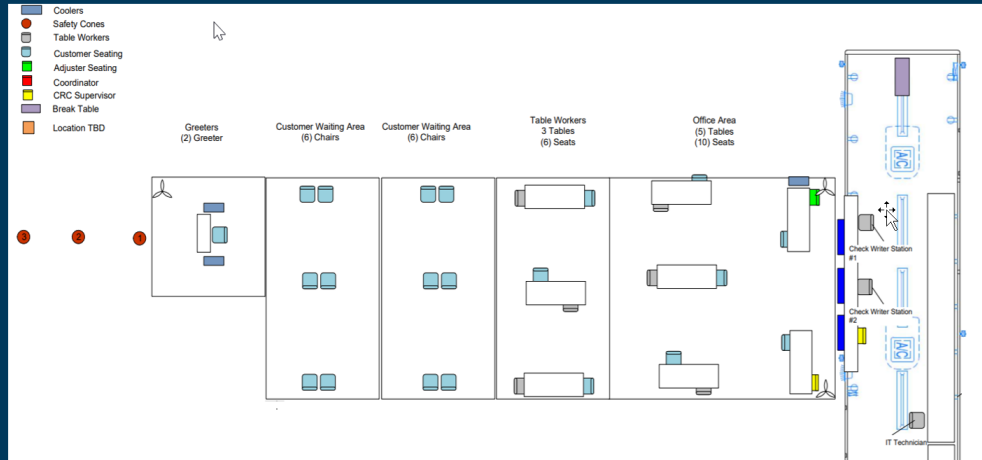
Modified Footprint

- **Aligns with CDC Social Distancing Guidelines**

- Includes social distancing for employees and customers
- Spaced customer waiting areas

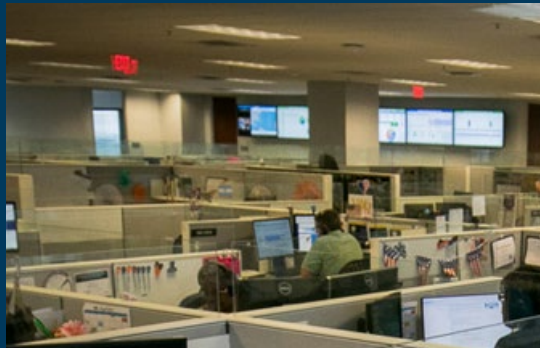
- **Promotes policyholder engagement and reduces exposure**

- Sanitize and disinfect high touch surfaces
- Electronic Funds Transfer for ALE disbursements



Call Center Support

- FNOL Call Center support consists of external contracted call center providers (multiple vendors and geographical locations)
 - Primary CAT vendor awarded in December 2020, with 5 contingent vendors available
- Fully functional within 72 hours of a catastrophe declaration to handle an influx of calls
- Phone support is provided 24x7x365 through a combination of onsite call centers and remote working model
- Citizens provides onsite support to monitor and partner with activated vendor(s) for massive ramp-up efforts related to catastrophe response
- Annual Testing conducted to validate preparedness ahead of storm season
- Outbound calling campaigns are activated, as needed



Historical Response

Hurricane Irma (2017)

CRC Activity (9/15-10/5)

- 5 Locations
- 1,788 Policyholders were assisted
- 800+ FNOLs were filed onsite
- 700 non-policyholders visited
- ALE checks disbursed totaling \$1.15M

FNOL Call Center (9/05-10/6)

- 99,000+ calls received
- 865 trained Customer Service Representatives; 5 vendors, 11 sites
- Activated 3 separate outbound calling campaigns: 40,402 outbound calls made



Hurricane Michael (2018)

CRC Activity (10/12-10/23)

- 4 Locations
- 266 Policyholders were assisted
- 102 FNOLs were filed onsite
- 625 non-policyholders visited
- ALE checks disbursed totaling \$344,460

FNOL Call Center (9/05-10/6)

- 12,697 calls received
- 147 trained Customer Service Representatives; handled by primary vendor
- Activated 2 separate outbound calling campaigns: 31,312 outbound calls made



2021 Catastrophe Preparedness Highlights

101 employee volunteers fully trained and willing to be deployed to support CRC and FNOL Call Centers response

948 Customer Service Representatives committed by primary contracted outsourced call center provider to support 30,850 calls per day

Mock CRC completed on April 13th, included testing COVID-19 protocols and provided Supervisor Equipment training

Annual Stress Testing of FNOL Call Centers completed May 12th – 15th

2021 Catastrophe Preparedness: **Citizens is Ready!**



2021 Self-Service Initiatives

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2021 Self-Service Investments



Live Chat Pilot



Guidewire CustomerEngage
(Customer Portal)



Mortgagee Self-Service
Portal



Pay by Phone Enhancements

Live Chat Pilot

- ▶ Production pilot
- ▶ Limited scope/support
 - ▶ myPolicy Registration
 - ▶ Website Navigation
- ▶ Pilot will assist with determining long-term strategy and servicing options

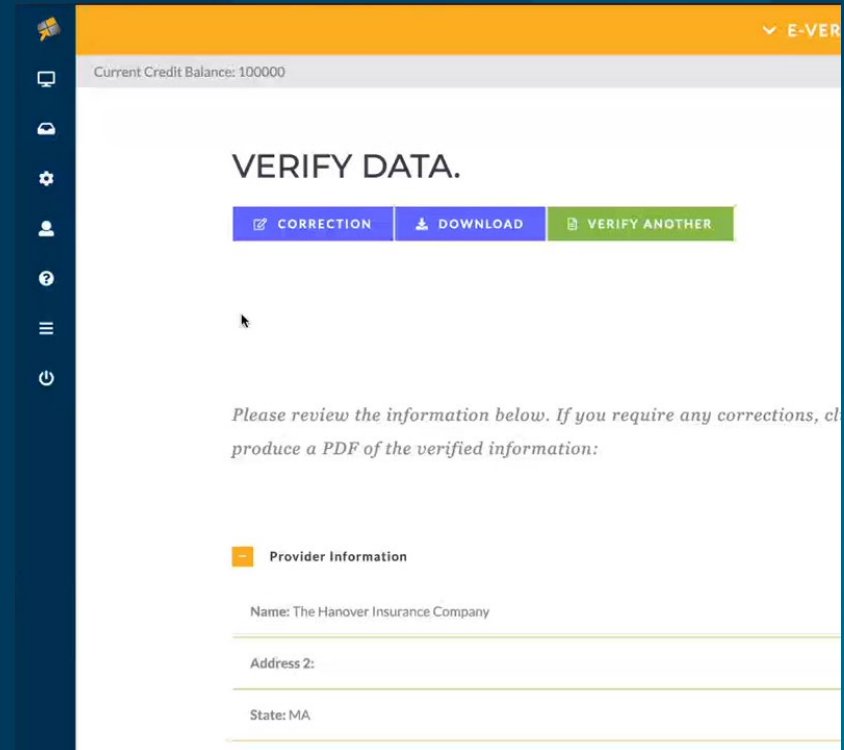
The screenshot displays the 'Citizens Live Chat BETA' interface. At the top, there's a blue header with the title and a chat icon. Below the header, the chat history is shown with three messages:

- 5/19/2021, 10:07 AM Citizens Customer says**
I need assistance with myPolicy. My question is How do I register for myPolicy?
- 5/19/2021, 10:07 AM Citizens says**
Thank you for contacting Citizens! A representative will be with you shortly.
- 5/19/2021, 10:07 AM Brandon** Thank you for your patience. My name is Brandon and I'll be happy to assist you today.

Below the chat history, there is a 'Message:' label followed by a large text input field. At the bottom, there are two buttons: 'Submit' and 'End Session'.

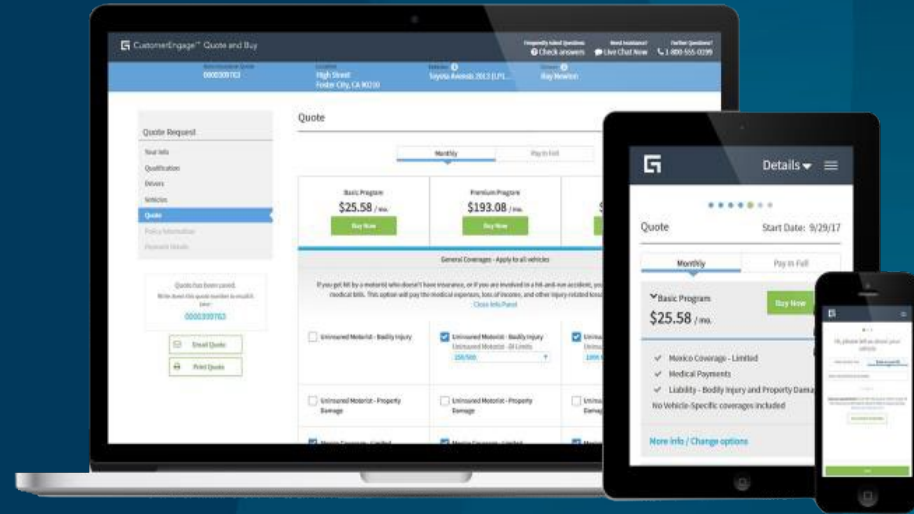
Mortgagee Self-Service Portal

- ▶ Allows Financial Institutions to:
 - ▶ Obtain policy information
 - ▶ Obtain Evidence of Insurance
 - ▶ Submit lienholder change requests
- ▶ Already partnered with approximately 71% of Citizens' lienholders
- ▶ Used by over 20 National Carriers; 6 Florida Domestic Carriers



Guidewire CustomerEngage (Customer Portal)

- ▶ Upgrade from Claims Portal to CustomerEngage
- ▶ Phase 1
 - ▶ RETAIN current functionality
 - ▶ Policy/Billing Details, Payment, FNOL, Claims Details
 - ▶ ADD auto-registration/account creation at new business
- ▶ Phase 2
 - ▶ Document delivery preference (Opt in/out Electronic/paper)
 - ▶ Download Policy Documents
 - ▶ Claim Document Upload
 - ▶ Send notes to adjuster
 - ▶ Opt in/out Short Message Service (SMS) communications



Pay by Phone Enhancements

- ▶ Enable payment functionality within Citizens' Interactive Voice Response (IVR) System (ACH Only)
- ▶ Transaction currently occurs in payment vendor's IVR
- ▶ Contain user experience to a single IVR platform
- ▶ Reduce customer effort by eliminating second policy number/zip input
- ▶ Improves manageability of IVR business rule logic

