

# 2022 Catastrophe Plan Highlights

# Catastrophe Plan Administration

- 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
- Catastrophe Operations is responsible for planning, testing and 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 Testing

- Catastrophe Response Center Exercise
  - Equipment readiness
  - Staff training/preparation
- FNOL Call Center stress test
  - Recruitment and training of new resources
  - Overall organizational responsiveness
  - Meeting Service Level at 80% calls answered within 20 seconds or less

# Catastrophe Testing

- Virtual Deployment for Independent Adjusters
  - Test focuses on onboarding & deprovisioning 2 groups of IAs
  - Test will use WiPro for IT Support
- Systems load testing
  - To ensure systems can handle increased volume of claim/user activity in a large event
  - Surgical tests being performed now to identify any issues to have time to circle back with developers before the end of May

# Catastrophe Oversight Workshop

- Discuss expectations of Desk Adjuster oversight
- Introduction to reporting and workflows
- Two, 2-hour sessions held on April 28<sup>th</sup>
- 23 staff Desk Adjusters, 2 Supervisors, 1 Manager
- Resources are from claims business units that have capacity at the onset of the storm response

# GIS Tool

- New online platform that imports storm tracks from the NHC and gives the ability to extract PIF count and potential claims exposure
- Enhancements to the tool allow for importing of storm data for smaller wind and hail events
- Data Loaded by Corporate Analytics into the application and updated as the storm advisories are released
- Multiple layers including the cone of uncertainty, possible storm surge, multiple windspeed probabilities

# GIS Tool

- Damage Assessment layer from NWS

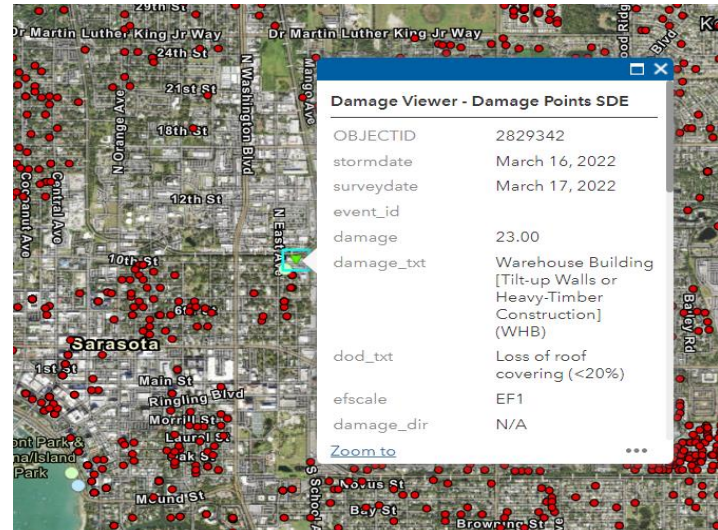
## Damage Viewer



Welcome to the National Weather Service Damage Assessment Toolkit. Data on this interface is collected during NWS Post-Event Damage Assessments.

 Feature Layer by [nws.dat\\_noaa](#)

Created: Jun 29, 2020 Updated: May 5, 2021 View Count: 759,214



**Damage Viewer - Damage Points SDE**

OBJECTID	2829342
stormdate	March 16, 2022
surveydate	March 17, 2022
event_id	
damage	23.00
damage_txt	Warehouse Building [Tilt-up Walls or Heavy-Timber Construction] (WHB)
dod_txt	Loss of roof covering (<20%)
efscale	EF1
damage_dir	N/A

[Zoom to](#) ...



# Resource Calculator

- Power BI dashboard vs. Excel workbook
- Output will have multiple scenarios
- AIRLossEstimate data showing paths representing each Scenario
- Claim count, predicted financial impacts with risk transfers and potential surplus calculations

# Catastrophe Response Reporting

- Cat Dashboard and Cognos Milestone Report converted to Power BI
- PIF by County for CAT events has been completed and now live
- Catastrophe scorecard implemented in a dashboard format to include day over day changes in key metrics

# Remote Office Options

- Agility Recovery Solutions (Vendor)
- Claims Service Vehicle (CPIC)
  - Intended to operate as a remote strike zone office capable of supplying connectivity to up to 100 adjusters.

# 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

