

2022 Catastrophe Preparedness: Consumer Response

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Catastrophe Preparedness: Consumer Response

Two primary customer-facing service channels during a catastrophe:

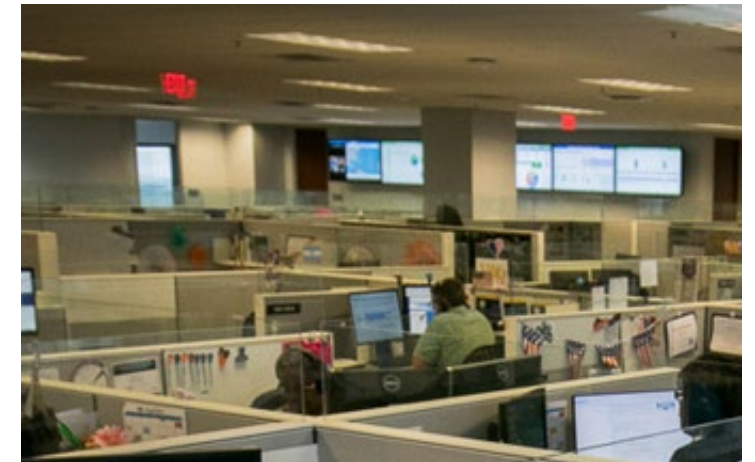
Catastrophe Response Centers (CRC)

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.



First Notice of Loss (FNOL) Call Centers

The FNOL Call Centers support inbound and outbound call handling for policyholders filing claims and also for claim-related inquiries.



Catastrophe Response Center (CRC)

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

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

Each deployment site consists of a Field Service Vehicle (FSV) that provides the technology and supplies needed for each CRC, along with an available mobile pop-up, if a smaller set-up is needed.

Annual Testing conducted on April 11th introduced two new enhancements:

- Online queueing system
- Virtual adjusters



First Notice of Loss (FNOL) Call Centers

FNOL Call Center support consists of external contracted call center providers (multiple vendors and geographical locations):

- 6 vendors awarded in December 2020
 - *An additional 10 vendors were awarded supplemental CAT support (February 2022)*
- Fully functional within 72 hours of a catastrophe declaration to service policyholders
- Provide phone support 24x7x365 through a combination of onsite call centers and remote working models



First Notice of Loss (FNOL) Call Centers

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 vendor preparedness ahead of storm season which includes:

- Overall responsiveness throughout event
- Evaluate staffing levels as they relate to call capacity needs
- Observe/confirm the effectiveness of onboarding and training
- Identify and document any opportunities/challenges

Outbound calling campaigns are activated, as needed.



Historical Response

Most Recent Response: Hurricane Michael (2018)

CRC Activity (Friday, 10/12 – Tuesday, 10/23):

- 4 Locations
- 266 Policyholders were assisted
- 102 FNOLs were filed onsite
- 625 non-policyholders visited
- 118 Additional Living Expense checks disbursed to policyholders totaling \$344,460

FNOL Call Center (Tuesday, 10/9 – Wednesday, 10/31):

- 12,697 calls received
- 147 Customer Service Representatives trained
- Activated 2 separate outbound calling campaigns totaling 31,312 calls made



2022 Catastrophe Preparedness Highlights



Call Center Outsourcing

6 contracted outsourced call center providers, with an additional 10 supplemental providers for support



Volunteer Training

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



Mock CRC Exercise

Mock CRC exercise and Supervisor Equipment training completed on April 11th



FNOL Vendor Stress Testing

Annual Stress Testing of FNOL Call Center completed May 2nd – 6th

2022 Catastrophe Preparedness: **Citizens is Ready!**

