Catastrophe Preparations for 2015
Citizens’ CAT Prep 2015

Our Story of the Planning and Resources that Go into a Comprehensive and Scalable Response

Citizens’ year-round efforts to prepare for catastrophes:

• A new public education campaign, “Citizens Is Ready”

• Citizens CAT Plan 2015 – A scalable model

• Our technological resources

• Testing and re-testing by the Emergency Operations Center
“Citizens Is Ready” – A Public Education Campaign

“Citizens Is Ready” is a public education campaign to enhance public awareness of the many ways Citizens prepares for a catastrophe year-round. The campaign, developed by Communications, leverages the following channels:

- Social media (Facebook, Twitter, etc.)
- External website, Citizensfla.com
- Citizens’ internal and external newsletters (Citizens Connection and Citizens Advisor)
- Other resources
Citizens’ CAT Plan 2015 —A Scalable Model

Citizens’ Catastrophe (CAT) Plan for 2015 is a scalable model that adjusts its resources to the size of the event and the number of affected policyholders.

The model utilizes a combination of internal staff and external Independent Adjusting (IA) resources, with different services provided by IAs depending on the severity of the event.

The two primary workflows are:

- Managed Claims Model (MCM)
- Modified Managed Claims Model
The Plan - Oversight

Under the plan, the Business Operations Manager serves as Facilities and General Services Catastrophe Coordinator at the direction of the Catastrophe Operations Director.
The Plan - Facilities and General Services Catastrophe Coordinator is responsible for:

- Coordinating with appropriate Facility Managers to ensure CAT space is set up, specifically:
  - Ensuring that Cypress Plaza, Suite 500 is set up with appropriate seating
  - Ensuring the Tampa office is prepared to be set up as CAT contingency space
  - Transitioning conference rooms and possibly all training rooms over to CAT space, if needed
- Ordering and maintaining facility related supplies and equipment to support increase in operations
- Procurement of contingency office locations for CAT response, if needed
- Communicating updates and key directives received from the Catastrophe Operations Director to Facilities and General Services staff responsible for responding to CAT contingency needs
- Procuring rental of off-site space for CAT orientation/training of adjusters
The Plan - Facilities and General Services Catastrophe Coordinator is responsible for (cont.):

- Coordinating the travel arrangements for volunteer deployed staff (lodging and rental vehicles);
- Coordinating the towing of designated IT satellite trailers and delivery of FSVs;
- Coordinate delivery of Emergency Generators;
- Coordinating 24/7 EOC security guard services;
- Coordinating port-a-potties for EOC sites, if needed;
- Ordering and maintaining materials and supplies for EOC requirements, as needed; and
- Coordinating use of training room space and working jointly with the Facility Managers to assist with transitioning of the space.
The Plan - Each business unit within Citizens participates to ensure success

Business units have task lists of CAT preparedness items that act as a checklist for each possible phase of a catastrophe response.

The possible phases are:

- **Watch Phase.** When a hurricane’s path may impact Florida.
- **Imminent Phase.** When there is a high probability of a named storm affecting Florida.
- **Landfall Phase.** The first 24 hours after the storm has made landfall.
- **Recovery Phase.** Post landfall – the peak of Citizens claims activities.
The Plan - A Scalable CAT Model

Primarily utilizes Independent Adjuster resources to respond, with Citizens staff providing oversight

Stages of CAT Response Model (based on storm size and severity):

- **Stage 1.** Small storms, with estimated claims of fewer than 10,000

- **Stage 2.** Category 1 and Category 2 hurricanes

- **Stage 3.** Category 3, Category 4 and Category 5 hurricanes
Our Resources - Use of the GIS Tool

- Incorporates data from the National Hurricane Center and is designed as a tracking mechanism for the projected and eventual storm paths, wind and surge
- Policy In Force data can be overlaid into the storm’s projected path
- Assists in determining policies at risk of storm damage
- Assists in determining how to scale the response
Our Resources - Use of the Resource Calculator

- Estimates staffing needs based on the number of claims anticipated
- Enter the predicted claims volume from the GIS Tool
  - Produces the total quantity of resources
  - Produces the type of resources
- Allows early prediction of deployment needs to engage the CAT process

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<td>FAs</td>
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Desk Model Residential: Based on a 95% Adjuster Retention Rate & Predicted Production Numbers
- Team Leads (TLs): 6
- Desk Adjusters (DAs): 60
- FAs: 60

Desk Model Commercial: Based on a 95% Adjuster Retention Rate & Predicted Production Numbers
- Team Leads (TLs): 5
- Desk Adjusters (DAs): 21
- FAs: 27
- General Adjusters (GAs): 3
- Executive General Adjusters (EGAs): 3

Managed Claim Model (MCM): For Catastrophic event under 10,000 claims. Based on a 95% Adjuster Retention Rate & Predicted Production Numbers
- TLs: 0
- DAs: 0
- FAs: 0

TOTALS: 1,777

Supportive Units
- Complaints Adjusters: 5
- General Adjusters (GAs): 21
- Executive General Adjusters (EGAs): 3
- DAs: 24
- FAs: 60

Supplements Desk Adjusters
- Claims Support (Injury/Provisioning): 20

Shared Services
- Check Processing: 18
- Claims Support (Injury/Provisioning): 20

Loss Adjustment Expenses (LAE) Unit
- Supplements Desk Adjusters: 5
- Supplements Team Leads: 1
- LAE Staffing: 4

SIU & Recovery Units
- Subrogation: 7
- Salvage: 1

Resolution Unit (RU)
- RU Staffing: 50

Total IA Resources: 100
Total Non-IA Resources: 38
Our Resources - Emergency Power and Data Solutions

Citizens may have the need to set up an Operations Center near “ground zero” of an event because:

- Power outages and communication outages are likely
- Claims utilizes multiple Web-based systems that require Internet connections

Citizens has implemented mobile power (generators) and data solutions (satellite services) with the following capabilities:

- 72-hour mobilization anywhere in Florida
- 2 satellites capable of supporting 1,100 concurrent users
- 2 800-kilowatt generators capable of supplying power to a 45-65K square foot building
Contracted Mobile Satellite Solutions

Mobile Generator Solutions
The Catastrophe Preparedness Testing

Conducted Annually to Ensure Readiness

• During each calendar year, CAT Ops identifies business unit-specific CAT-response functions and/or critical items that warrant additional testing for adequate preparation.

• Data gained from testing either validates the established workflows or identifies opportunities to strengthen Citizens’ catastrophe response capability.
The Catastrophe Preparedness Testing

This year, efforts included:

- Sinkhole Statute Reporting Project
- FNOL Call Center Stress Test
- Satellite Test
- Catastrophe Deployment Exercise
- EOC Deployment Exercise
- Generator startup/maintenance
Emergency Operation Center (EOC)

Citizens’ goal is to mobilize a fully functional EOC within 48 to 72 hours of a catastrophe declaration or as soon as it is safe to travel to the impacted area.

Rolling with Field Service Vehicles

Citizens decommissioned the Mobile Emergency Response Vehicles (MERVs) in 2015 and replaced them with two custom-built Field Service Vehicles (FSVs). Each FSV is equipped with a mobile generator and satellite solutions.
Customer Service Support

Citizens has 129 employee volunteers for the 2015 storm season, with each department represented.

An EOC will operate with 12-15 volunteers, each ready to be deployed for up to 21 days at a time.

Each volunteer receives training incorporating technical procedures and enhanced customer services skills.

Select volunteers participate in an EOC deployment exercise prior to storm season.

Citizens has the equipment and volunteers to activate up to 5 EOCs at one time (2 FSV’s and 3 towable trailers with satellite capability).
Testing - Emergency Operations Center (EOC) Exercise
2105 Emergency Operations Exercise - Time Lapse
In conclusion, Citizens’ CAT Plan 2015, overseen by the Director of Catastrophe Operations, is a comprehensive plan that assigns roles to all business units. With year-round planning and testing, this well-crafted, cross-functional, and collaborative plan will guide Citizens’ dedicated team to respond fully to its customers in the time of their greatest need.