

Hurricane Hermine Update

Board of Governors
September 28, 2016





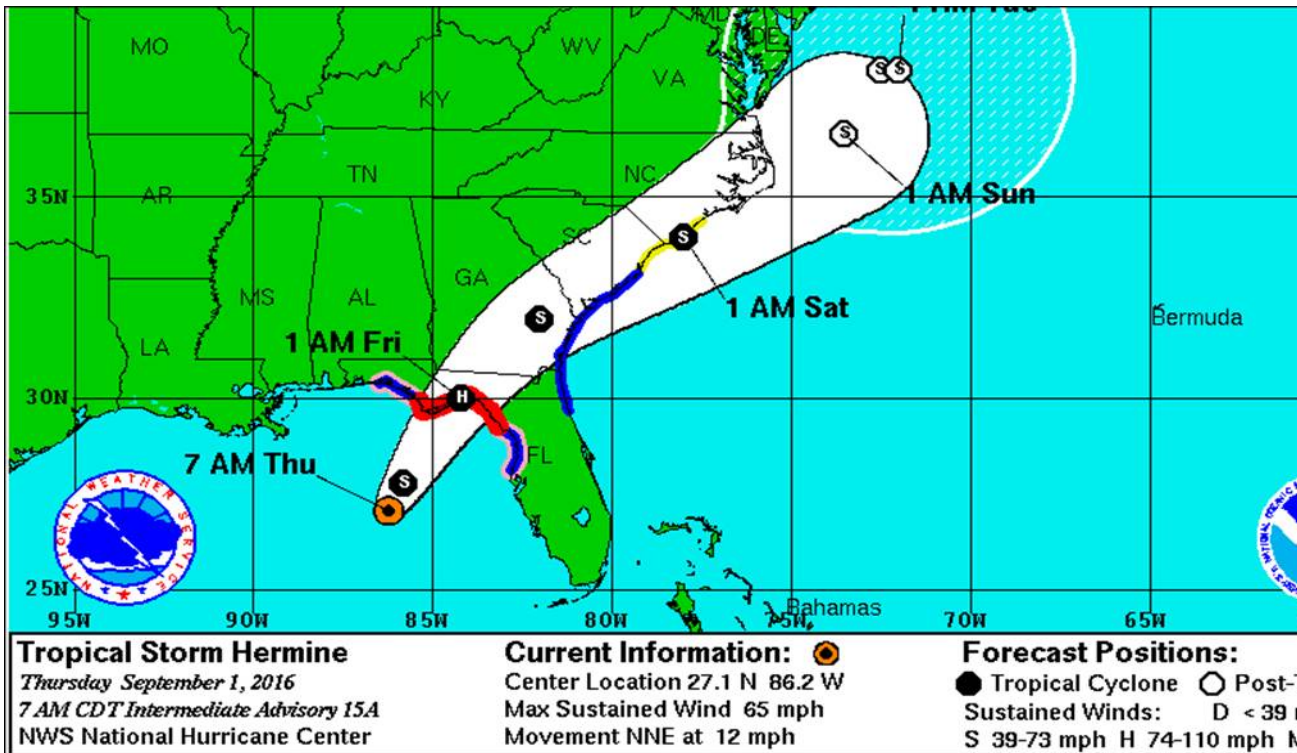
Hurricane Hermine

September 1, 2016

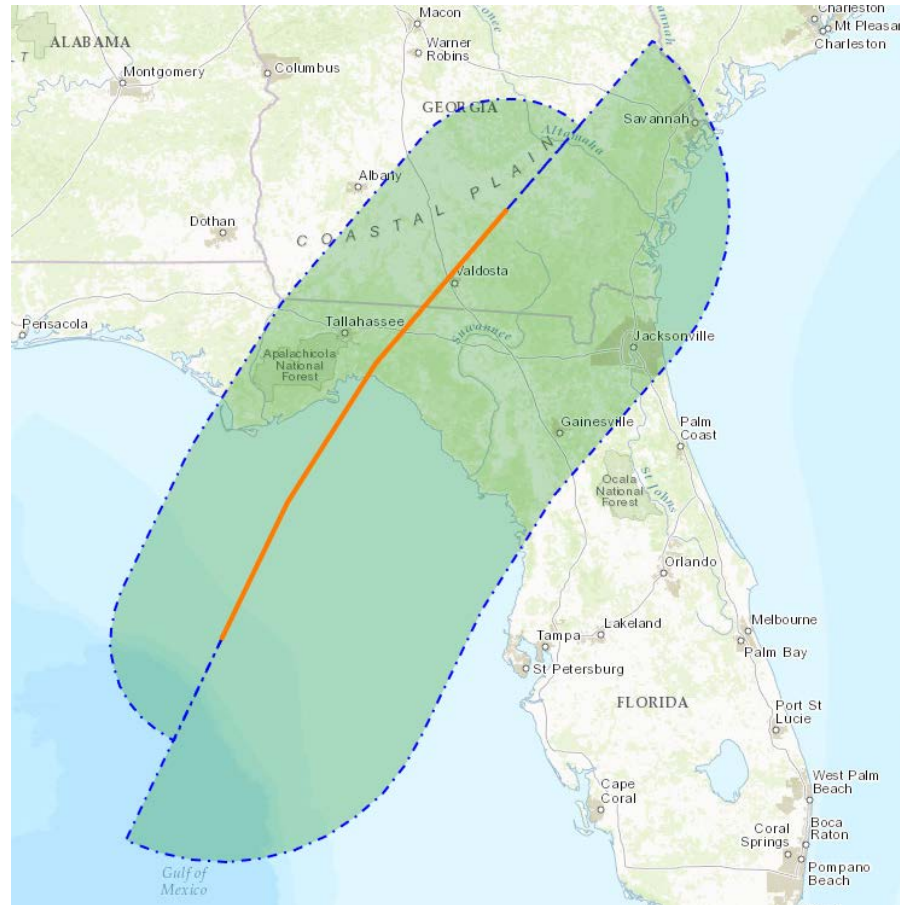
Catastrophe Plan Activation

- 08-22-16 CAT Ops starts to track tropical wave
- 08-24-16 Invest 99L – Watch Phase initiated
- 08-25-16 Imminent Phase initiated
- 08-29-16 Tropical Depression #9 named
 - Potential landfall in Big Bend, FL
- 09-01-16 Hurricane Hermine named (CAT 1)
- 09-02-16 Landfall near St. Marks, FL
- 09-03-16 Response officially starts

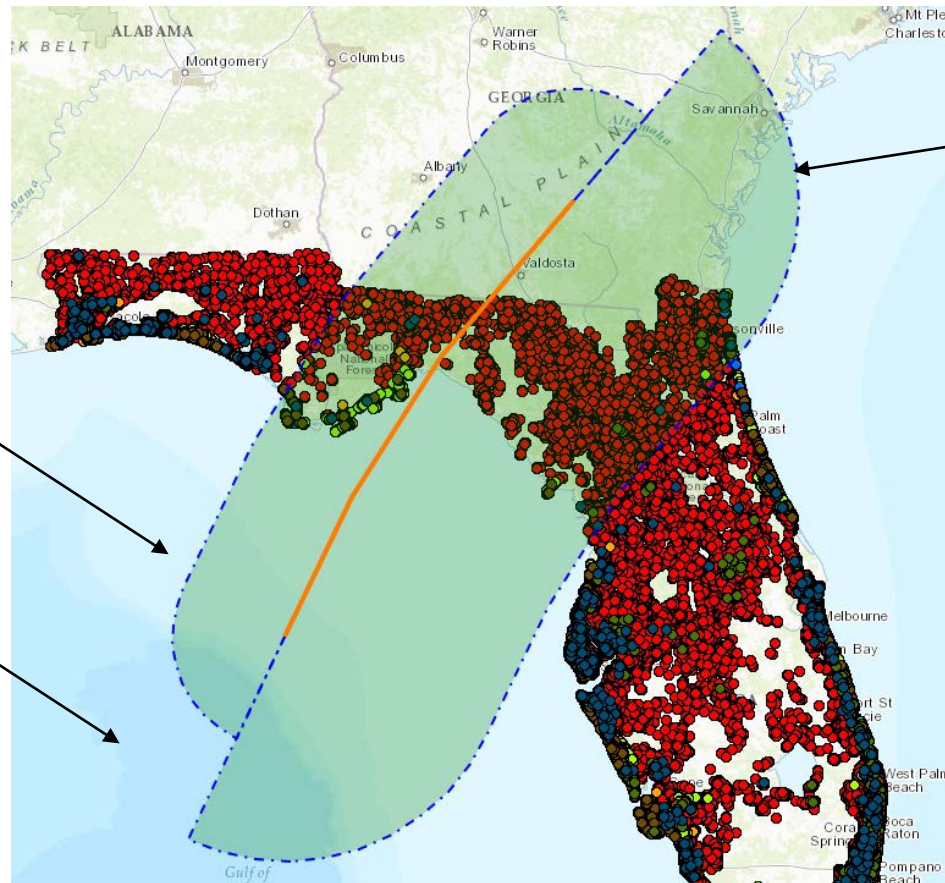
National Hurricane Center 09-01-2016 Hermine Projection



GIS Track



GIS PIF – Number of PIF in cone

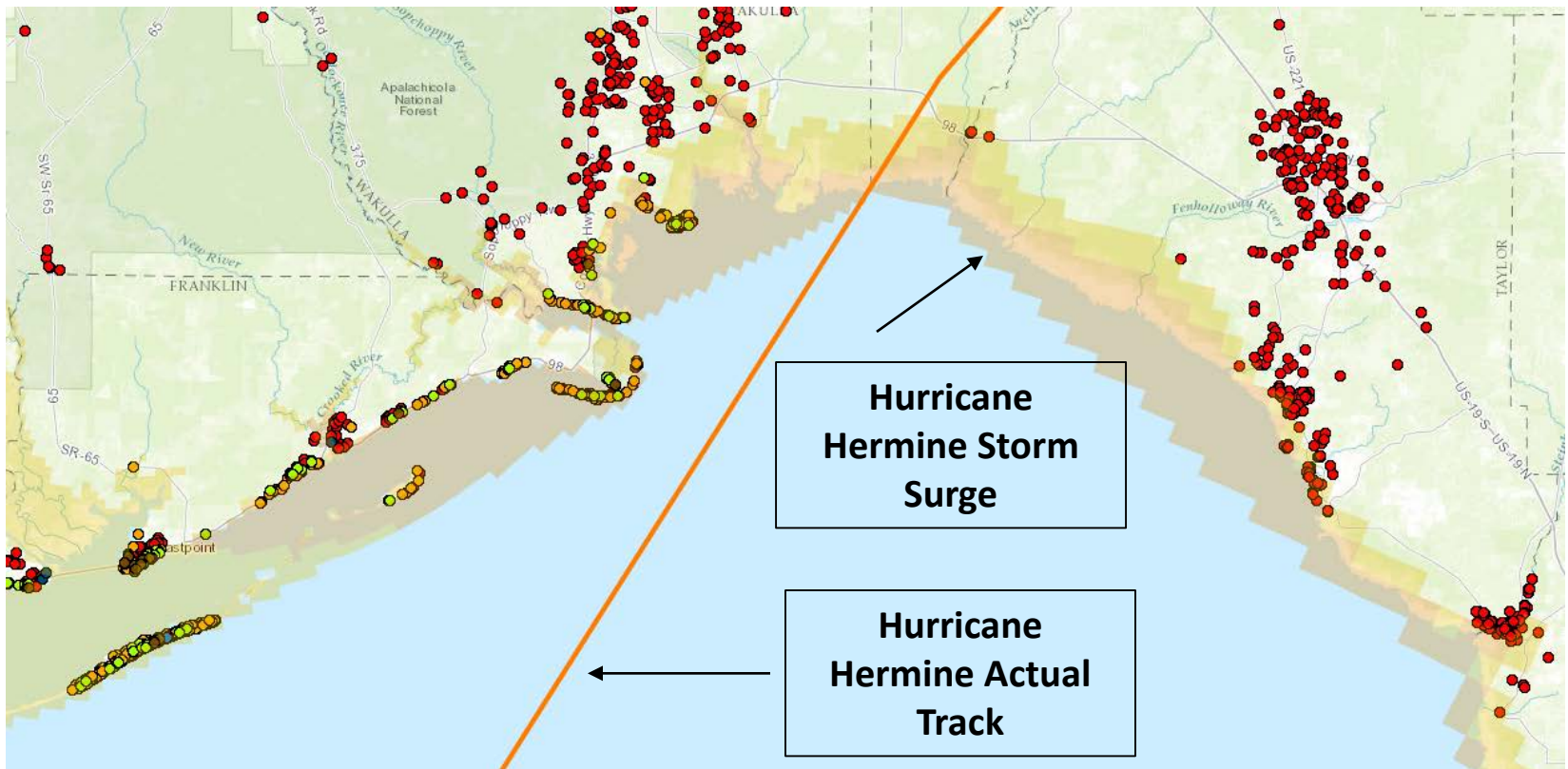


**West Eye Cone
Buffered at 70
Miles**

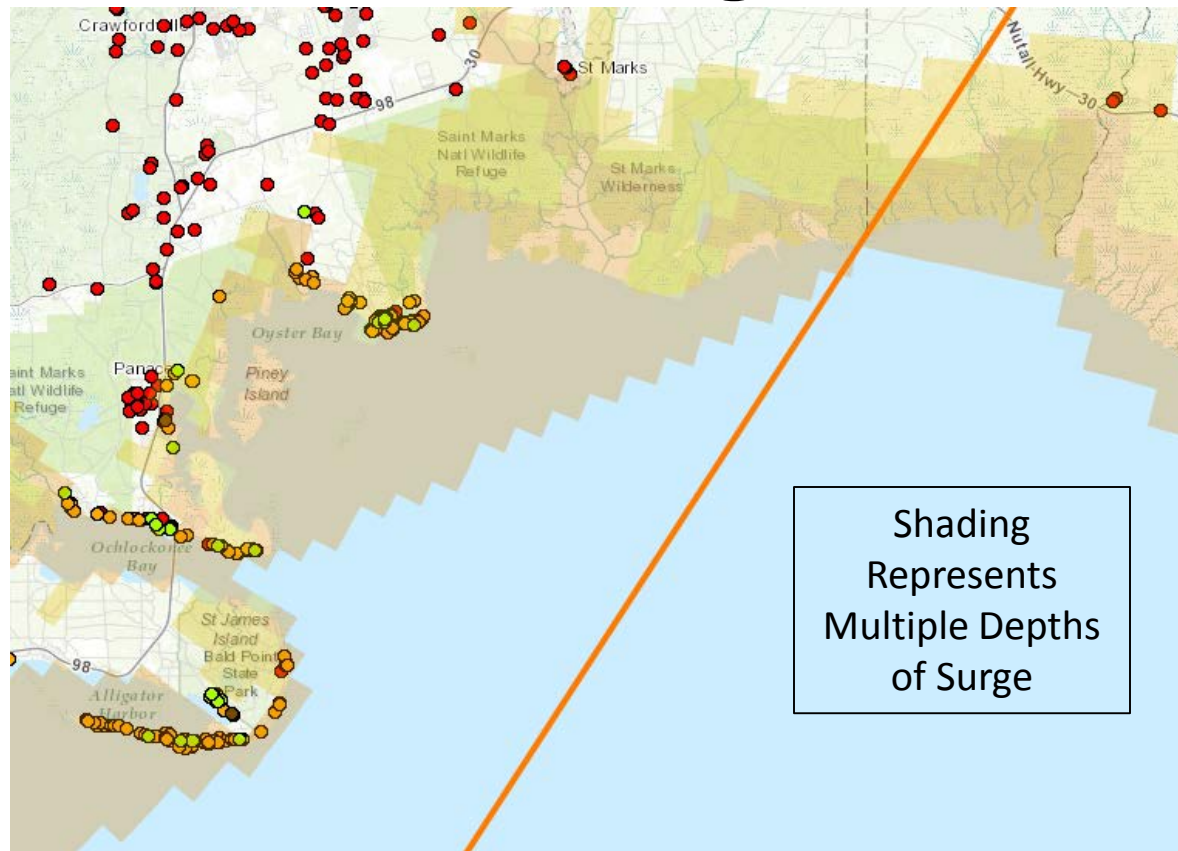
**East Eye Cone
Buffered at
140 Miles**

**PIF in Cone =
12,880**

GIS Surge



GIS Surge



GIS Claims Under Cone

Account/Policy Type <input type="text"/>	Count of POLICY
<input type="checkbox"/> CLA	70
CNR-M	19
CR-M	51
<input type="checkbox"/> HRA	2,335
CNR-M	1
CNR-W	127
CR-W	58
PR-M	324
PR-W	1,825
<input type="checkbox"/> PLA	10,475
PR-M	10,475
Grand Total	12,880

GIS Policies Under Cone (County)

County	Count of POLICY
	2
ALACHUA	1,026
BAKER	202
BAY	159
BRADFORD	173
CALHOUN	4
CITRUS	839
CLAY	645
COLUMBIA	344
DIXIE	356
DUVAL	2,152
FRANKLIN	762
GADSDEN	282
GILCHRIST	380
GULF	511
HAMILTON	58
HILLSBOROUGH	1

County	Count of POLICY
JEFFERSON	144
LAFAYETTE	58
LEON	763
LEVY	936
LIBERTY	60
MADISON	145
MARION	339
NASSAU	837
PUTNAM	282
SAINT JOHNS	307
ST. JOHNS	8
SUWANNEE	306
TAYLOR	382
UNION	44
WAKULLA	373
Grand Total	12,880

Independent Adjuster Resource Calculator

		Residential				
Claim Count	Hurricane Category	Desk Adjusters	Field Adjusters	Team Leads	Supervisors	Claim Support
10001	1	34	84	5	2	4
9000	1	31	76	4	2	4
8000	1	27	67	3	1	3
7000	1	24	59	3	1	3
6000	1	20	50	2	1	3
5000	1	17	42	2	1	2
4000	1	14	34	2	1	2
3000	1	10	25	1	0	1
2000	1	7	17	1	0	0
1000	1	3	8	1	0	0

Claims Scalable Model

- Leverage the Managed Claims Model (MCM) for Non Catastrophe claims utilizing Independent Adjusters with Citizens oversight
 - Full adjustment from cradle to grave
 - Handles all causes of loss except
 - Non Weather Water
 - Fire
 - Transactional claims assignments with fee bill
 - Over-deployed model to allow for fluctuations in claims volume

Catastrophe Scalable Model

- Modified Managed Claim Model
 - Desk Adjusters are deployed to Citizens Everbank Center
 - Field assignment is handled in Task Model
 - Full adjustment from cradle to grave
 - Citizens Oversight
 - Field Adjusters are deployed to the loss site
 - Inspection
 - Scope & Estimate

Catastrophe Response

Hurricane Hermine

- Prepare to Scale Up Resources
 - Citizens staff adjusters made contact with the insured from Thursday thru Sunday
 - MCM teams were assigned all claims received Thursday thru Saturday as a Task Assignment to inspect, scope and write an estimate
- Scale Resources
 - Deployment of Independent Adjusters for Modified MCM
 - Desk Adjusters
 - Field Adjusters
 - Assign all Catastrophe claims to Modified MCM workflow
- Scale Down Resources to Non Catastrophe Levels
 - Non Catastrophe MCM teams handle remaining runoff

Claim Characteristics From Hurricane Hermine

- Coastal, Canal, and Tributary Surge/Flood
- Little Wind Damage
- Leaking Roofs with No Direct Physical Damage
- Many claim payments less than Hurricane Deductible

Claim Statistics

Total Claims Received	827
First Contact Completed (Person to Person)	821
Inspection Date Scheduled	629
Inspected	608
Closed	327
Total Indemnity	\$283,772.94
Total Expenses	\$97,501.10

Claim Statistics Severity

1	2	3	4	5
203	284	240	45	55

Claim Statistics Account Type

PLA	CLA	COASTAL
603	4	190

Claim Statistics Counties

County	# of Claims
Pinellas	248
Pasco	141
Hernando	83
Hillsboro	61
Taylor	32
Citrus	30
Miami-Dade	25
Leon	19
Sarasota	17
Manatee	17

Outbound Commercial Calls

- Leveraged the information obtained from GIS Tool
 - Identified all commercial policies under the cone
 - Conducted outbound calls to all insureds
 - Determined if a claim needed to be reported
 - Advised of Calendar Year Hurricane Deductible

Questions