

# Hurricane Ian Update

Jay Adams, Chief Claims Officer

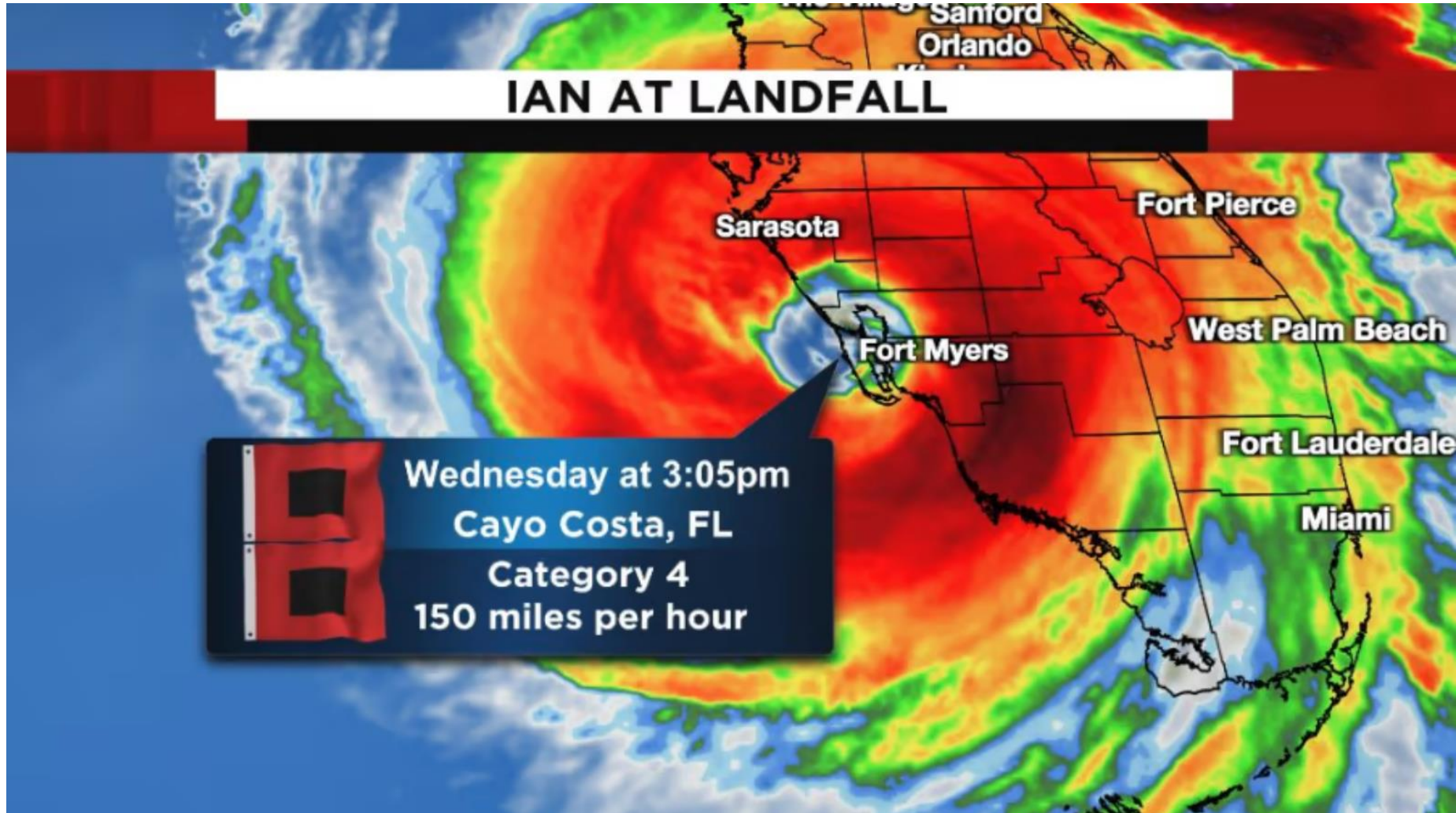
Christine Ashburn, Chief Communications,  
Legislative & External Affairs

Jeremy Pope, VP Customer Experience

Kelly Booten, Chief Operating Officer



# Hurricane Ian



# Citizens Actions Prior To Landfall

- Activated the following
  - Citizens Catastrophe Plan
  - Call Centers for First Notice of Loss
  - Independent Adjuster Firms
- Binding restriction went into effect 9-25-22
- Pre-storm press release advising policyholders how to contact Citizens
- Email communications sent directly to potentially impacted policyholders

# Hurricane Ian Catastrophe Response

- MCM Non Catastrophe Team
  - Assigned claims up to capacity for immediate contact, inspection and settlement
- Desk Adjuster Teams
  - Independent Adjuster Resolution Unit (supplements & re-opens, and phone unit)
- Fast Track Team
  - Independent Adjusters handling low severity claims in a Desk Adjuster model
- Litigation Adjusters
  - Worked extended hours and weekends to process completed claims on behalf of the Desk Adjuster Teams

# Hurricane Ian Catastrophe Response

- CAT Field Adjusters
  - Independent Adjusters deployed to the field to contact, inspect, scope and estimate damages
- Sanibel Specialty Team
  - Independent Adjusters handling all Sanibel claims in a Desk Adjuster model
- Mobile Home Specialty Team
  - Independent Adjusters handling all Mobile Home claim in a Desk Adjuster model
- Large Loss Field Adjusters
  - Independent Adjusters deployed to contact, inspect, scope and estimate structural damage and surge claims

# Technology Deployed

- Technology is leveraged to increase productivity and cycle times
  - Post event aerial imagery used to evaluate and verify damages
  - GIC Damage Assessment tool provided an estimated amount of damage between the pre and post imagery
  - Public website information such as County Building information and Real Estate sites to determine home finishings and square foot estimates

# Independent Resources Deployed

Team	Number Resources Deployed
Cat Field	739
MCM Desk	558
Fast Track	189
Large Loss	107
Mobile Home	20
Sanibel	17
Commercial Desk	15
Commercial Field	14

Note: Total Independent Adjuster Resources Deployed was 1,829



# Hurricane Ian Metrics

Ian Claims Summary	Total	Commercial	Personal
New Claims	50,605	300	50,305
Closed Claims	3,649	76	3,573
% Closed	7%	23%	7%
Indemnity Paid	\$71,899,418	\$19,185,592	\$52,713,826
Expense Paid	\$1,188,698	\$81,933	\$1,106,765
Total Incurred	\$514,039,706	\$44,891,994	\$469,147,713
% Submitted by Self	78%	40%	78%
% Submitted by Rep	6%	3%	6%
% Submitted by Other	17%	51%	17%
% Storm Surge	5%	44%	5%
% AOB	2%		2%

Note: Data as of 10-24-22



# Governor Issues Emergency Order

- Executive Orders 22-218 and 22-219 issued for the entire state of Florida
- Citizens entered the following Emergency Contracts under these orders
  - Independent Adjusting Services
    - Larson Claims Services
    - Peak Claims Group
    - Renfroe & Co., Inc
    - Barrett Claims Management
    - Pilot Catastrophe Services, Inc
  - Aerial Imagery Damage Assessment
    - Expanded services under current GIC contract

# Claims Service Vehicle Deployments

- Claim specific vehicles for command, control, and training of field adjusters
- Creates hot spot for Independent Adjusters for internet connectivity



# Pre-Storm Communications

## Employee, Agent and Policyholder Information

- Preparation emails and information sent in advance of the storm to employees, agents and policyholders.
- Topics included home preparation tips, notification of binding suspension and information to help agents prepare for claims.
- Internal website articles urging employees to prepare.

### Employees Urged to Get Ready for Hurricane Ian

September 26, 2022

Citizens Is Ready. Are you?

Citizens employees are familiar with this call to action used to alert policyholders of an upcoming storm, but it's easy to forget to take our own advice as Hurricane Ian races toward Florida.

With Ian expected to make landfall as a hurricane later this week somewhere along Florida's Gulf Coast, Citizens employees, especially those within the storms' potential path, need to take the same precautions policyholders do in the face of a potentially catastrophic event.

"With the flurry of activity this week," said Barry Gilwaite, Citizens' Vice President of Emergency Response, "Employees can monitor catastrophic weather events through the Citizens Emergency Network, FPREN, and the Citizens Florida Storms app from iTunes."

### Agent Updates Bulletin

[Agents](#) / [News](#) / [Bulletins](#) / [Agent Updates](#) / [Agent Updates Bulletin](#)

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#### Preparation for Hurricane Ian


September 26, 2022

As Hurricane Ian approaches, Citizens hopes your family stays safe and that your property remains undamaged. Even if the storm doesn't make landfall in your area, many areas outside of the forecast cone could experience tropical storm-force winds, rain and storm surge. Citizens is

potentially affected areas with an email policy assumed and those without wind

nts on our website to help you answer his type of event. These documents are Aids sections on the *Training* page of

icane resources for you and your




### Hurricane Ian: Citizens Is Ready to Help

September 26, 2022

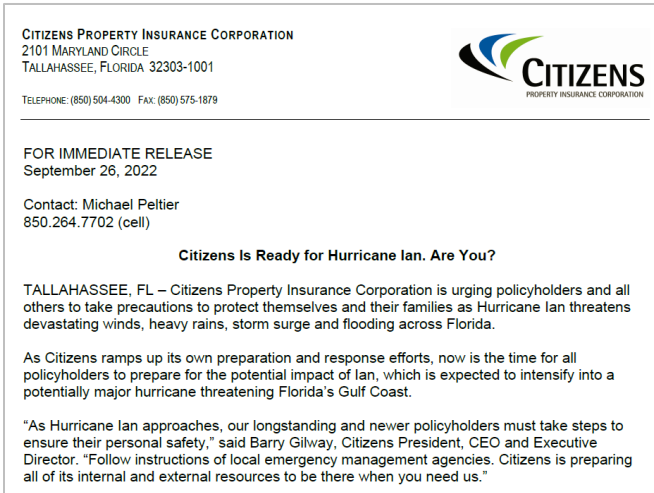
As Hurricane Ian approaches, we hope your family stays safe and that your property remains undamaged. Even if the storm doesn't make landfall in your area, many areas outside of the forecast cone could experience hurricane- and tropical storm-force winds, rain and storm surge. Two of the best ways to help prevent storm damage is to close your storm shutters if you have them and stay tuned to and obey all local and state advisories for your area.

Citizens is here for you if your property does experience damage. The important information below will assist you in reporting a claim and with our claims process. Our goal is to get you on the road to recovery after a storm.

**Report a Loss**  
As soon as you become aware of or suspect any damage from the storm, report it to Citizens



# Pre-Storm Communications



## Legislative Outreach

- Emails sent to district legislative offices in the path of the storm.

## Press and Media Coverage

- Pre-storm press release sent on Sept. 26 to encourage preparations "Citizens Is Ready for Hurricane Ian. Are You?"
- Radio messaging on the Florida Public Radio Emergency Network (FPREN) public service announcements about storm prep.





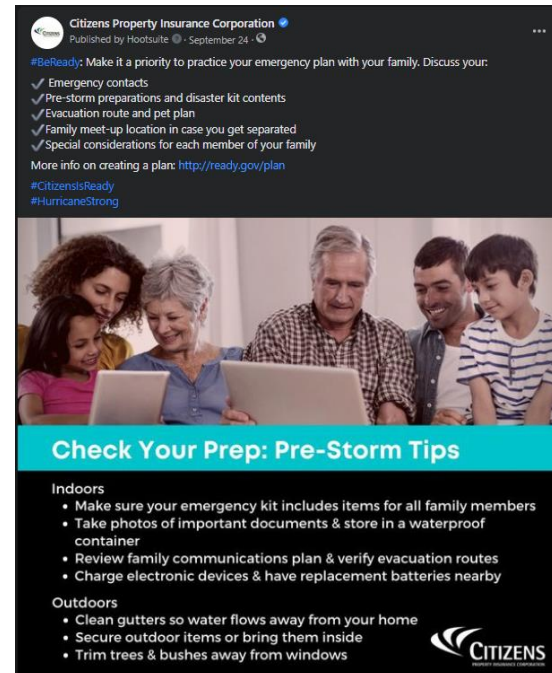
# Pre-Storm Communications

## Social Media

- Continuous social media coverage several days prior to landfall
- Topics included hurricane prep tips, contact information, coverage reviews, etc.

## Website/Graphics Updates

- Dozens of updates to the external website, including posting informational banners, storm prep tips, preparing the recovery resources webpage, tc.



# Post-Storm Communications



Citizens' CEO, President and Executive Director Barry Gilway greeting Citizens' employees at Catastrophe Response Center.

## Employee, Agent and Policyholder information

- More than 20 emails sent to agents and policyholders.
- Text message with CRC locations sent to more than 20,000 policyholders in Lee and Charlotte counties.
- Topics included recovery information; binding suspension lifted notification; CRC locations; how to report fraud; how to file claims.
- Regular updates provided to employees through internal website articles.



# Post-Storm Communications

## Legislative Outreach

- Held Office Hours in partnership with local legislators.
- Hosted pop-up CRCs at sites coordinated with state and local officials.

## Press and Media Coverage

- Issued CRC location press release “Citizens Opens Catastrophe Response Centers in Port Charlotte, Fort Myers” on Oct. 4
- Commercial radio ads promoting CRC locations started airing on Oct. 10 in the Fort Myers/Naples and Sarasota/Bradenton markets.
- Issued fraud awareness press release “Citizens Urges Policyholders to Beware of Fraud as Ian Repairs Begin” on Oct. 12



Citizens' Legislative and Cabinet Affairs Director Candace Bunker with Representative Melo at Senator Passidomo's Office Hours.



# Post-Storm Communications



## Social Media

- Continuous updates including fraud awareness messaging, recovery resources and CRC locations
- Used paid advertising on Facebook to promote CRC locations
- Complaints received on platforms triaged daily

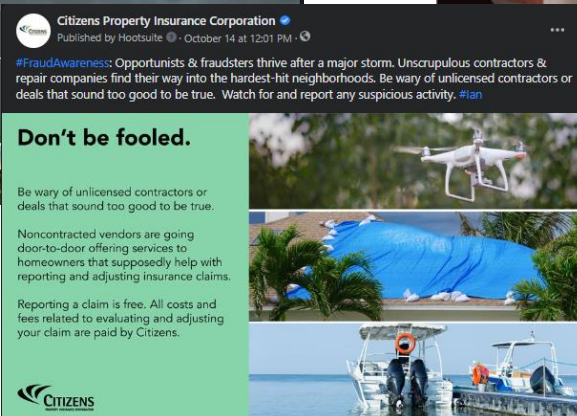
## Website/Graphics Updates

- Dozens of updates to the external website, including posting informational banners, promoting the recovery resources webpage, adding specific content for agents and adjusters, etc.



### DURING THE STORM

- Bring pets inside and seek shelter in an interior room, away from windows.
- Use battery-operated flashlights and lanterns if the power goes out.
- Don't go outside and explore, even if the weather appears calm, until storm watches or warnings are no longer in effect.
- Monitor local news, weather and NOAA radio stations for storm updates.
- Stay off of beaches and riverbanks. Don't walk or play in flood waters.



# Consumer Response

Citizens responded to our policyholders impacted by Hurricane Ian through multiple outward consumer-facing service channels:

- ***Catastrophe Response Centers (CRCs)***
- ***FNOL Call Center Support***
- ***Policyholder Outbound Calling Campaigns***



These service channels served as critical components for consumers as well as catastrophe operations by being the face and voice of Citizens in the immediate aftermath of the storm.



# CRC Deployment

Location	# Insureds Served	ALE Check Totals	# Checks Issued
Port Charlotte	1,538	\$2,114,730	761
Fort Myers (Main)	834	\$1,953,600	567
North Port (Main)	45	\$16,000	7
North Port (Home Depot)	9		
Fort Myers (Beach)	4	\$10,000	2
<b>Totals</b>	<b>2,430</b>	<b>\$4,094,330</b>	<b>1,337</b>





# CRC Deployment





# CRC Deployment





# Policyholder Testimonials



Lilliane Barbosa Roderiques

Thank you to the amazing team of representatives at the Port Charlotte CRC. The level of service and response was exceptional. I really appreciate those volunteers giving their time to help those of us in need.

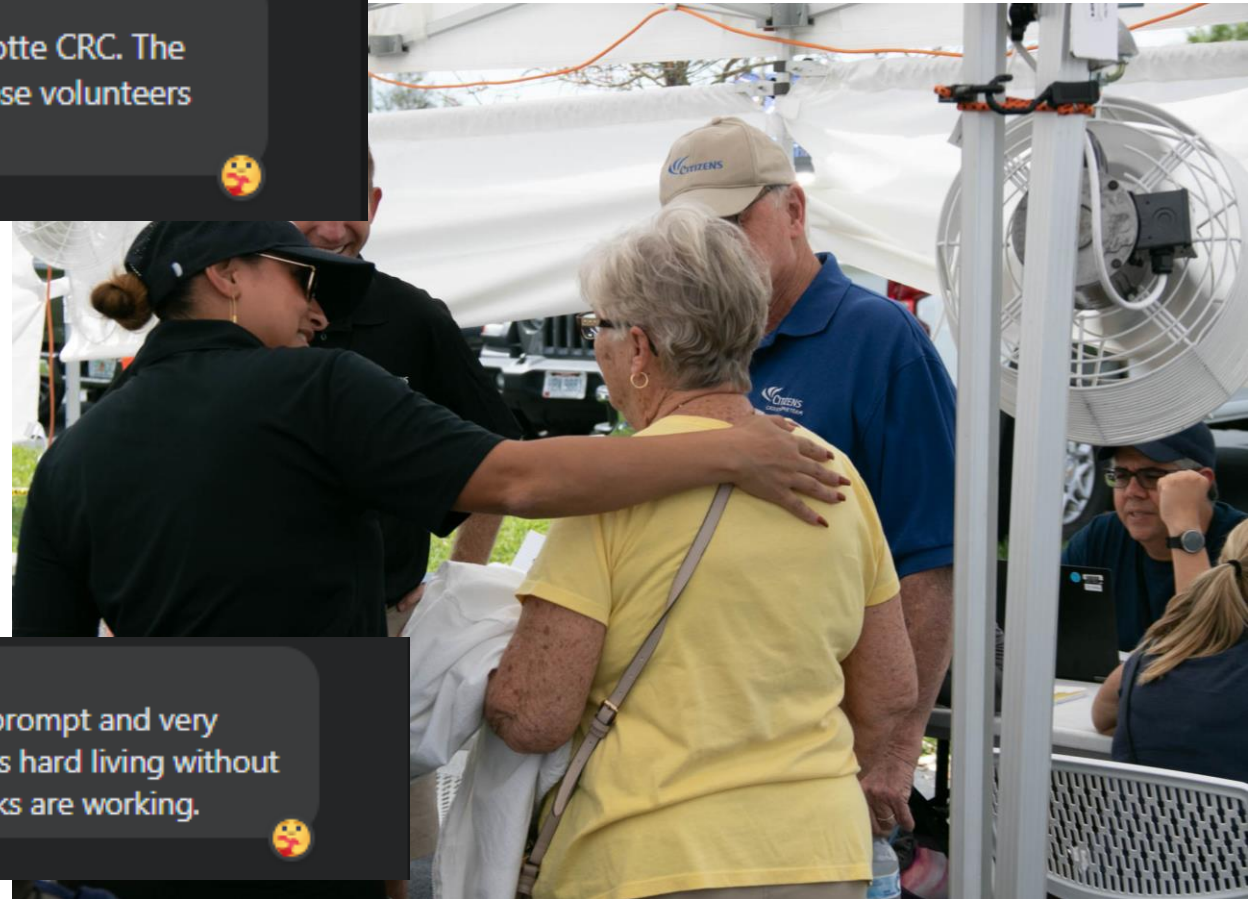
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Telisha Clark

My visit to the Port Charlotte location was good. The staff was prompt and very helpful. Looking forward to hearing from my adjuster. I know it's hard living without basic necessities but I seen for myself today how hard these folks are working.

Care Reply Hide Send Message 9h



# FNOL Call Center Support

FNOL Call Center support consisted of a primary vendor along with the addition of 5 contracted call center providers for supplemental support.

## **FNOL Call Center (Monday, 9/26 – Monday, 10/31):**

- 125,304 calls received
  - Service Level 91.5%, ASA 18.0 seconds
  - Over 2,400+ trained Customer Service Representatives
- 
- Expanded support in place 48 hours ahead of Hurricane Ian making landfall
  - 24x7 phone support provided through a combination of onsite call centers and remote working models
  - Assisted with FNOLs, claim status calls and educating policyholders on open CRC locations in their local area for assistance with ALE advancements



# Policyholder Outbound Calling Campaign

- Call Center activated an outbound calling campaign to generate claims that have not yet been reported
- Focused on Lee County due to low claims submission with respect to policies under the hurricane-force winds

## Results (as of 10/31/22):

- Attempted contact on 9,975
- Contacts made on 3,350
- 155 new First Notice of Loss filed



# Hurricane Ian Catastrophe Response – Vendor Management & Purchasing

- Hurricane Ian-related contracting activity involved executing new contracts, amending contracts, executing task orders, and issuing purchase orders.
- In total, 28 out of 50 Hurricane Ian-related contracting activities utilized emergency authority under Executive Orders 22-218 and 22-219.
- A monthly report has been provided to the Board describing which emergency contracting activities were => \$100,000.
- Certain ongoing contracting activity requires additional Board approval
  - Claims Committee
    - Adjusting Services Contracts (pre-existing contracts)
    - Adjusting Services Contracts (emergency procurements)
    - Aerial Imagery Damage Assessment Tool
  - Consumer Services Committee
    - Business Process Outsourcing (BPO) – Call Center Services

# Hurricane Ian Catastrophe Response – Underwriting, Product Management and Agency Services

- Pre-Event Underwriting Activities: Underwriting department focused its time on completing thousands of applications, policy changes, reinstatement requests and other critical activities in counties within the projected path of the storm. This work supports our claim partners and agents as they prepare to help policyholders after the storm.
- In compliance with the Office of Insurance Regulation Hurricane Ian Emergency Order, enabled Underwriting processes & system functionality that:
  - prevented the processing of all cancellations and non-renewals for underwriting reasons.
  - rescinded all non-renewals identified through monthly batch process for no Proof of Repairs.

Normal processing will resume after November 28<sup>th</sup> upon expiration of the emergency order.

# Hurricane Ian Catastrophe Response – Underwriting, Product Management and Agency Services

- To prevent any adverse action being taken on policies with inspections that were
  - ordered, fulfilled, and in open UW review workflows, systematically reassigned and paused all work in PolicyCenter.
  - ordered but not yet fulfilled, systematically canceled the inspection request and annotated the policy in PolicyCenter.

These policies will be reviewed at a later date once the emergency order is lifted.

- To support Underwriting through period of heightened task management, provided technical assistance to allow them to better manage their desktops.
  - auto completing pre-activities in PolicyCenter while all work is paused until the emergency order is lifted.
  - auto-approving underwriting issues that were blocking renewal activities.

# Hurricane Ian Catastrophe Response – Underwriting, Product Management and Agency Services

- Agency Services – Agency Managers contacted all agencies with 200 or more policies and offered to provide advocacy for any claim escalations and also promoted the location of the CRC's We continue to work with agents with 200 or more filed Ian claims in Lee and Collier county.



# Hurricane Ian Catastrophe Response – IT Technology Engagement

- Pre-Event
  - Pre-Event Readiness Planning
  - IT Catastrophe Operations Coordination & Staff Readiness
- Ian Event
  - IT Catastrophe War Room – Technology Problem Triage and Resolution Activity
  - Independent Adjuster Orientation Onboarding & Support
  - Event Reporting Enhancements
  - Inbound Technical Support Call Center activity
  - Service Desk Inbound Incident Reporting activity
- Lee and Charlotte County Presence & Support
  - Policyholder and Claims Response Vehicle Deployments and Support
  - Claims Service Vehicle Deployment & Support

# Questions?