

Hurricane Ian Update

Jay Adams, Chief Claims Officer

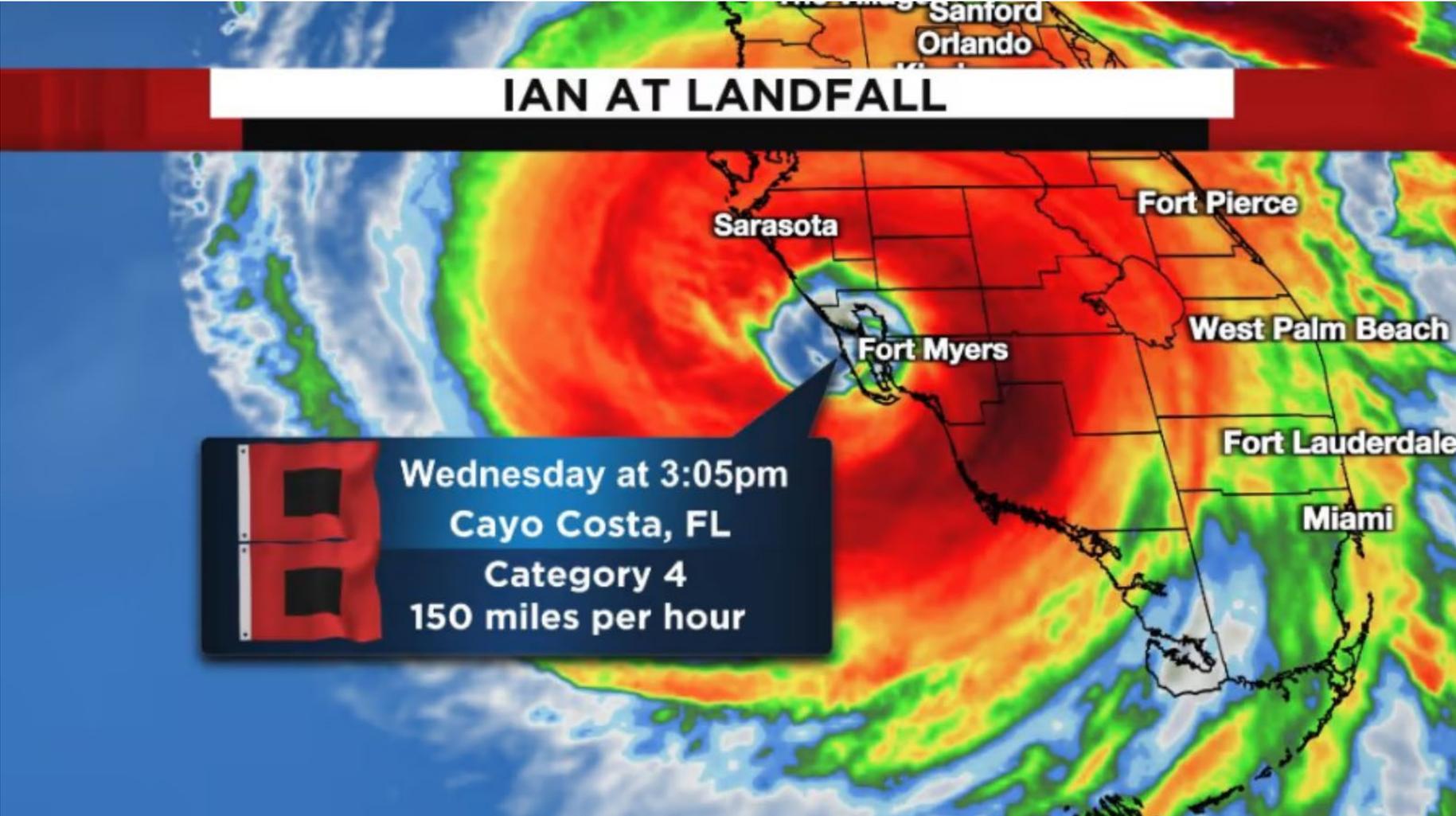
Christine Ashburn, Chief Communications,
Legislative & External Affairs

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

CITIZENS PROPERTY INSURANCE CORPORATION
2101 MARYLAND CIRCLE
TALLAHASSEE, FLORIDA 32303-1001
TELEPHONE: (850) 504-4300 FAX: (850) 575-1879



FOR IMMEDIATE RELEASE
September 26, 2022

Contact: Michael Peltier
850.264.7702 (cell)

Citizens Is Ready for Hurricane Ian. Are You?

TALLAHASSEE, FL – Citizens Property Insurance Corporation is urging policyholders and all others to take precautions to protect themselves and their families as Hurricane Ian threatens devastating winds, heavy rains, storm surge and flooding across Florida.

As Citizens ramps up its own preparation and response efforts, now is the time for all policyholders to prepare for the potential impact of Ian, which is expected to intensify into a potentially major hurricane threatening Florida's Gulf Coast.

"As Hurricane Ian approaches, our longstanding and newer policyholders must take steps to ensure their personal safety," said Barry Gilway, Citizens President, CEO and Executive Director. "Follow instructions of local emergency management agencies. Citizens is preparing all of its internal and external resources to be there when you need us."

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.



"As Hurricane Ian approaches, our longstanding and newer policyholders must take steps to ensure their personal safety. Follow instructions of local emergency management agencies. Citizens is preparing all of its internal and external resources to be there when you need us."

Barry Gilway
Citizens President/CEO and Executive Director



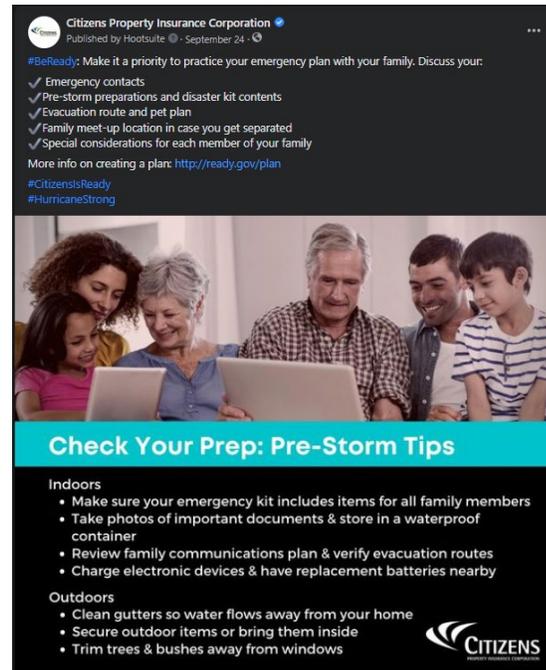
Pre-Storm Communications

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

Citizens Property Insurance Corporation
Published by Hootsuite · September 28 ·

#HurricaneIan: #BeReady and keep you and your family safe. Know what to do during the storm. Stay put! Don't go out and sightsee. Continue to monitor local weather conditions and shelter in an interior area of your home, away from windows. Keep interior doors shut to reduce pressure on your roof during high winds.
#CitizensReady

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.

Citizens Property Insurance Corporation
October 10 at 3:36 PM ·

#CitizensReady: #HurricaneIan Catastrophe Response Centers (CRC) are open today at the Lakes Regional Library in #FtMyers and at the #PortCharlotte town Center.
Our CRC staff can answer questions and help you report a claim. They also can issue additional living expense (ALE) payments electronically or by check, if available under your policy. Find out more: <http://ow.ly/W650L2gvv>.
Can't come to us? Report your claim 24/7 online via myPolicy www.citizensfla.com/mypolicy or call us at 866.411.2742.

Hurricane Ian
Catastrophe Response Center Locations

Citizens Property Insurance Corporation
Published by Hootsuite · October 14 at 12:01 PM ·

#FraudAwareness: Opportunists & fraudsters thrive after a major storm. Unscrupulous contractors & repair companies find their way into the hardest-hit neighborhoods. Be wary of unlicensed contractors or deals that sound too good to be true. Watch for and report any suspicious activity. #Ian

Don't be fooled.

Be wary of unlicensed contractors or deals that sound too good to be true.
Noncontracted vendors are going door-to-door offering services to homeowners that supposedly help with reporting and adjusting insurance claims.
Reporting a claim is free. All costs and fees related to evaluating and adjusting your claim are paid by Citizens.

Open daily 8 a.m. - 6 p.m.
Port Charlotte Town Center (Parkir
1441 Tamiami Trail
Port Charlotte 33948
#CallCitizensFirst

Hurricane Ian
Recovery Resources

Call Citizens First
Report your claim 24/7 at 866.411.2742.

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.

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
Totals	2,430	\$4,094,330	1,337



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. 🙏

[Care](#) [Reply](#) [Hide](#) [Send Message](#) 1h



 **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. 🙏

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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 28th 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.
- Conducted post landfall agent training webinars.

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?