

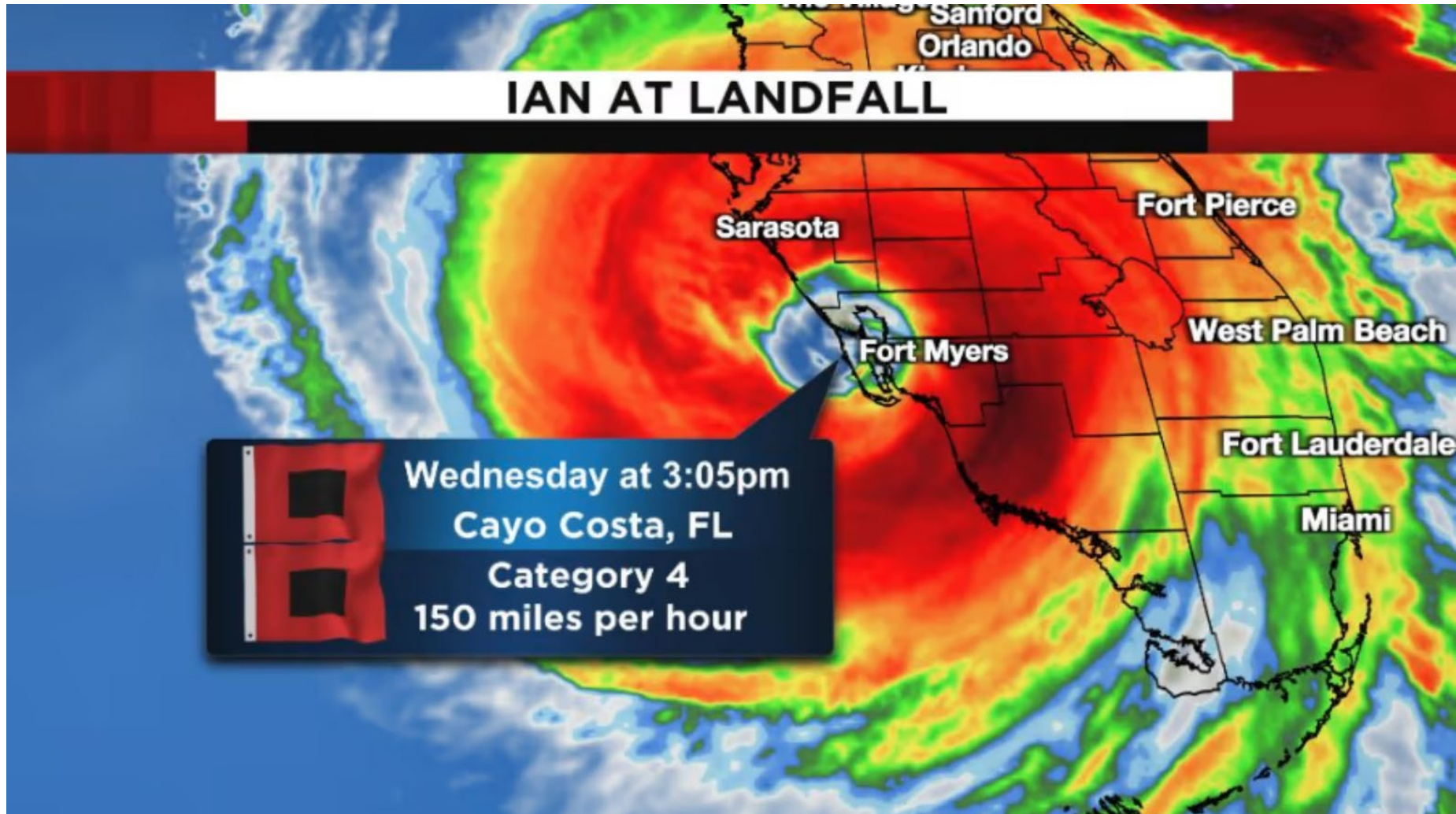
# CAT RESPONSE UPDATE

## Hurricane Ian

Jay Adams  
Chief Claims 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
  - Consumer Services Committee
    - Business Process Outsourcing (BPO) – Call Center Services

# Claims Service Vehicle Deployments

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



# 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.

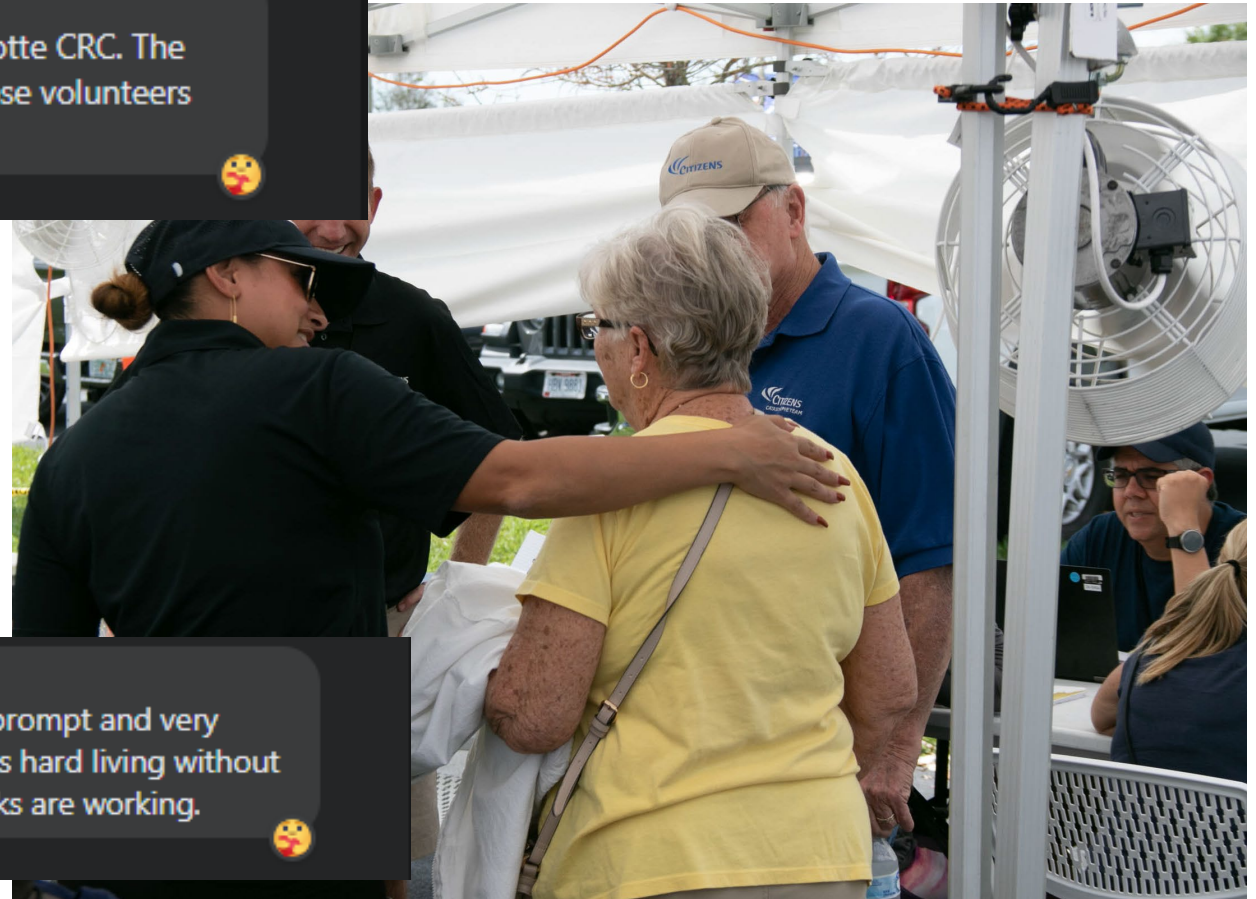
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Telisha Clark

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



# Policyholder Outreach

## Pre-Storm Communications

- Preparation emails and information sent in advance of the storm to employees, agents and policyholders
- Internal website articles urging employees to prepare

## Legislative Outreach

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

## Media Outreach

- Pre-storm press release to encourage preparations
- Radio messaging on the Florida Public Radio Emergency Network (FPREN) about storm prep

## Social Media

- Continuous social media coverage several days prior to landfall with preparation tips, weather updates and more

## External Website

- Constant external website updates including posting informational banners, storm prep tips, local resources, etc.

# Policyholder Outreach

## Post-Storm Communications

- 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

## Legislative Outreach

- Office Hours held in Charlotte and Lee counties
- Pop-up CRCs hosted at North Porth, Naples and Fort Myers Beach

## Media Outreach

- Press Releases sent out about the CRC locations and Fraud Awareness
- Radio messaging continued on FPREN and Commercial stations started on Oct. 10

## Social Media

- Continuous updates including fraud awareness messaging, recovery resources and CRC locations
- Complaints received on platforms being triaged daily

## External Website

- Constant updates including posting informational banners and recovery resources

# 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.
- Conducted post landfall agent training webinars

# Hurricane Ian Catastrophe Response – IT Technology Engagement

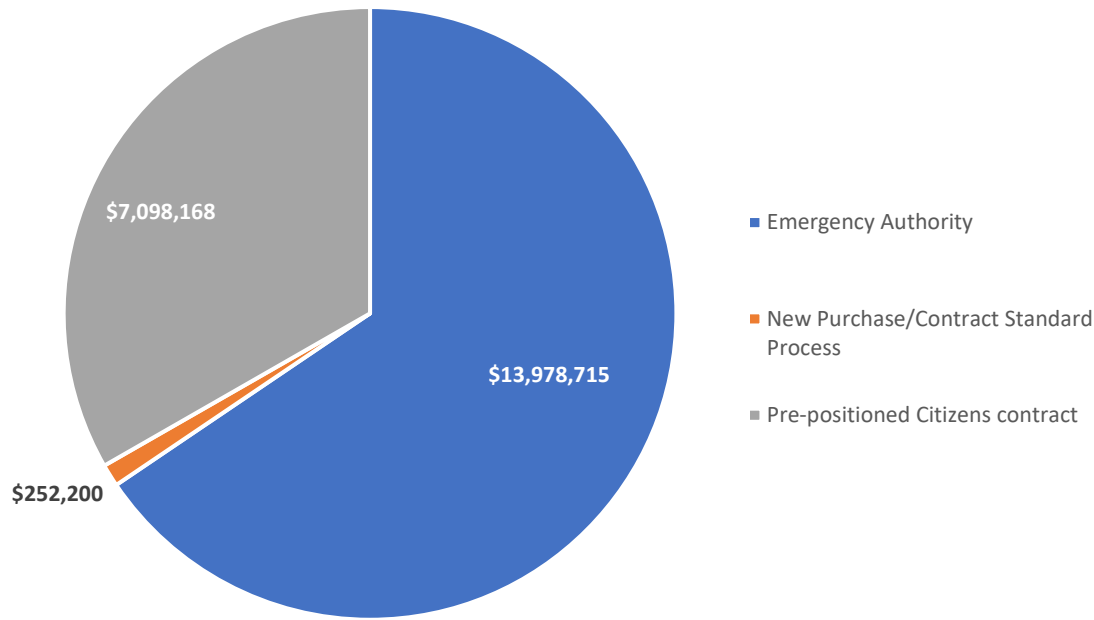
- Pre-Event
  - Pre-Event Readiness Planning
  - IT Catastrophe Operations Coordination & Staff Readiness
- Ian Event
  - IT Catastrophe War Room – Technology Problem Triage and Resolution Activity
  - Independent Adjuster Orientation Onboarding & Support
  - Event Reporting Enhancements
  - Inbound 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

# Emergency Contracting

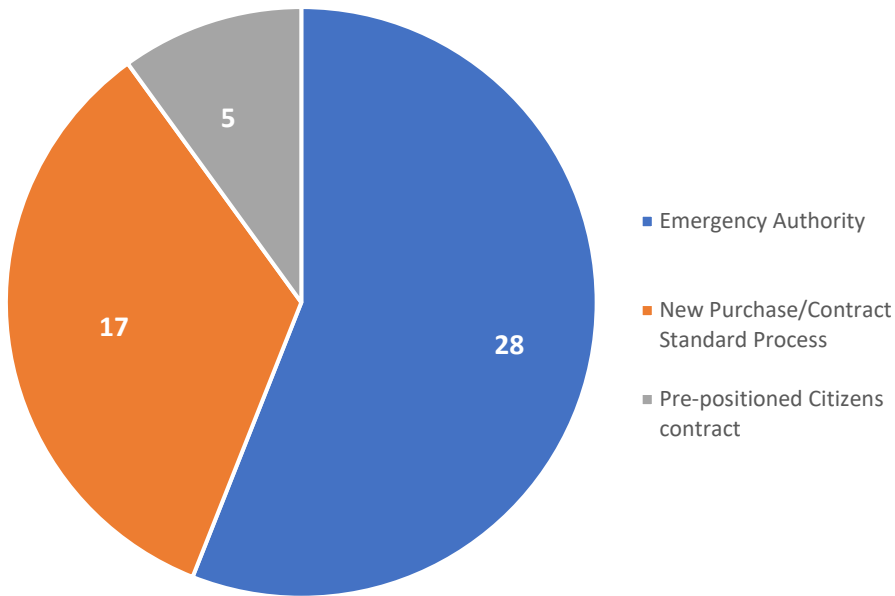
- Ian-related contracting activity involved executing new contracts, amending contracts, executing task orders, and issuing purchase orders.
- Spend associated with vendor activity not requiring a new contract, contract amendment, task order, or purchase order is considered “business as usual”—for example, assignments made to adjusters under existing contracts.
- Only 28 out of 50 Ian-related contracting activities utilized emergency authority, indicating significant use of pre-positioned contracts.
- A monthly report has been provided to the Board describing emergency contracting activities => than \$100,000.
- Contracts for Ian-related support (such as contact center services) are being leveraged for the Nicole response (with costs being separately tracked where feasible).
- As earlier described, certain ongoing contracting activity requires additional Board approval (including the Twilio texting purchase as a part of the Omnibus Part II).

# Summary of Contracting Activity (as of October 28, 2022)

Spend Activity by Category

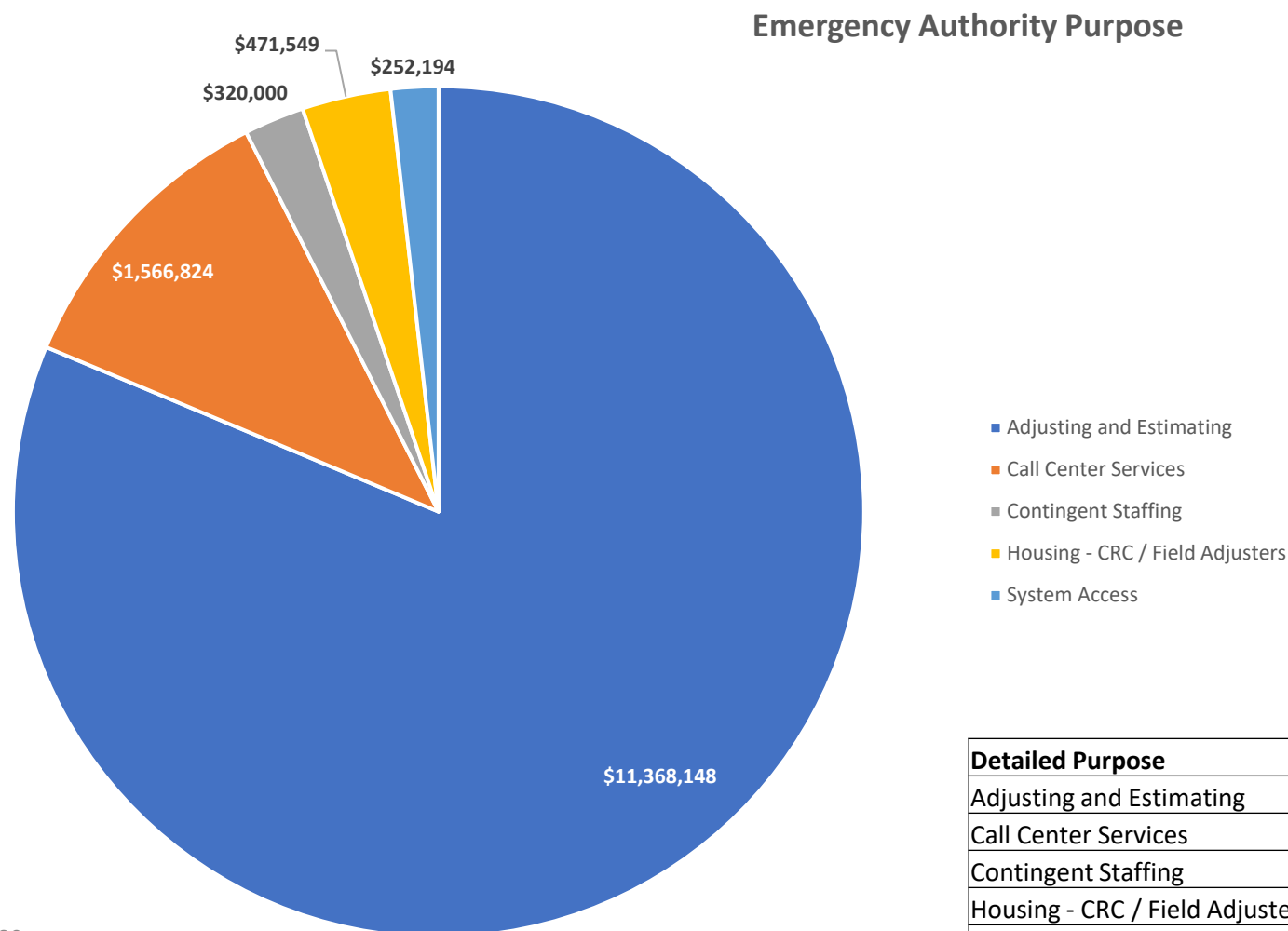


Contracting Activity by Category



Emergency Authority includes emergency procurements and emergency contracting authorization (exceeding \$100,000)

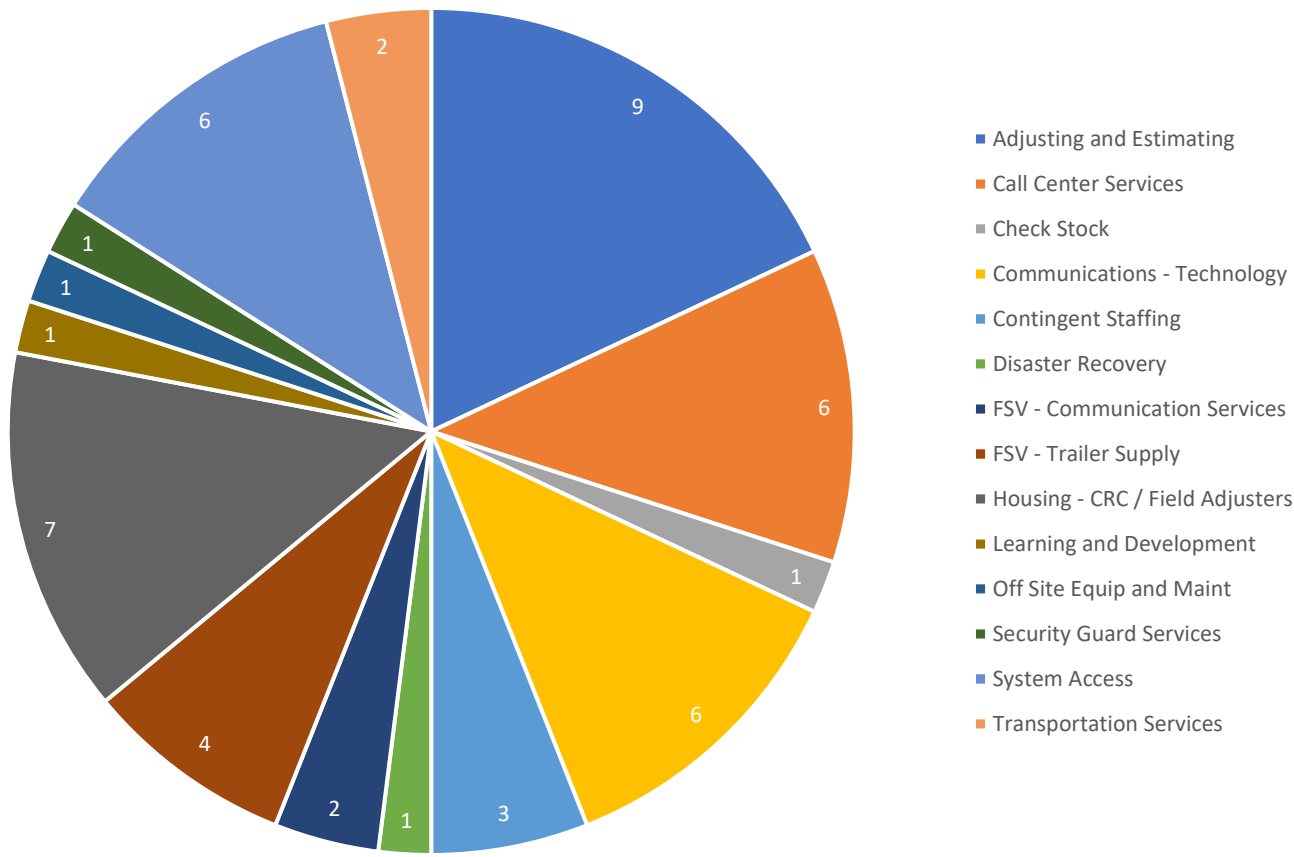
# Emergency Authority by Purpose (as of October 28, 2022)



Detailed Purpose	Estimated Spend
Adjusting and Estimating	\$11,368,148
Call Center Services	\$1,566,824
Contingent Staffing	\$320,000
Housing - CRC / Field Adjusters	\$471,549
System Access	\$252,194
Grand Total	\$13,978,715

# Contracting Activity by Purpose (as of October 28, 2022)

Procurement Count by Detailed Purpose



Purpose	Count
Adjusting and Estimating	9
Call Center Services	6
Check Stock	1
Communications - Technology	6
Contingent Staffing	3
Disaster Recovery	1
FSV - Communication Services	2
FSV - Trailer Supply	4
Housing - CRC / Field Adjusters	7
Learning and Development	1
Off Site Equip and Maint	1
Security Guard Services	1
System Access	6
Transportation Services	2

Note that certain activities here are not on the previous slide as the counts on this slide represent all contracting activity (and not just those associated with emergency spend).

# Questions?