

2023 Catastrophe Preparedness

Board of Governors Meeting
July 12, 2023



2023 Catastrophe Preparedness

Jay Adams, Chief - Claims

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Catastrophe Plan Administration

- Catastrophe response planning is an enterprise-wide collaboration with all departments at Citizens
- The plan identifies roles and responsibilities per business unit while establishing the operational framework for our response
- Catastrophe Operations is responsible for planning, testing and coordination

Catastrophe Response Phases

| Catastrophe Response Phases - Tropical Storm and Hurricane | | | |
|--|--------------|---|---------------------------------------|
| | Phase | Event | Timing |
| 1 | Preparedness | Annual pre-season preparation | Dec 1 - March 31 |
| 2 | Monitor | An invest or disturbance has been identified by the National Oceanic and Atmospheric Association (NOAA) | April 1 - TBD |
| 3 | Activation | A tropical storm/hurricane watch/warning is issued for any part of the state | |
| 4 | Landfall | First 24-48 hours after a named storm makes landfall | |
| 5 | Recovery | First Response | First 30 days following landfall |
| | | Sustained Response | 30 days - 6 months following landfall |
| | | Closing Response | 6 months - 2 years following landfall |

Catastrophe Testing

- Catastrophe Response Center Exercise
 - Equipment readiness
 - Staff training/preparation
- FNOL Call Center stress test
 - Recruitment and training of new resources
 - Overall organizational responsiveness
 - Meeting Service Level at 80% calls answered within 20 seconds or less

Catastrophe Testing

- Virtual Deployment for Independent Adjusters (IA)
 - Test focuses on onboarding & deprovisioning 2 groups of IAs
 - Test will use WiPro for IT Support
- Systems load testing
 - To ensure systems can handle increased volume of claim/user activity in a large event
- Testing Teams as soft phone for IAs

GIS Tool

- New online platform that imports storm tracks from the NHC and gives the ability to extract PIF count and potential claims exposure
- Enhancements to the tool allow for importing of storm data for smaller wind and hail events
- Data Loaded by Corporate Analytics into the application and updated as the storm advisories are released
- Multiple layers including the cone of uncertainty, possible storm surge, multiple windspeed probabilities

GIS Tool

- Damage Assessment layer from NWS

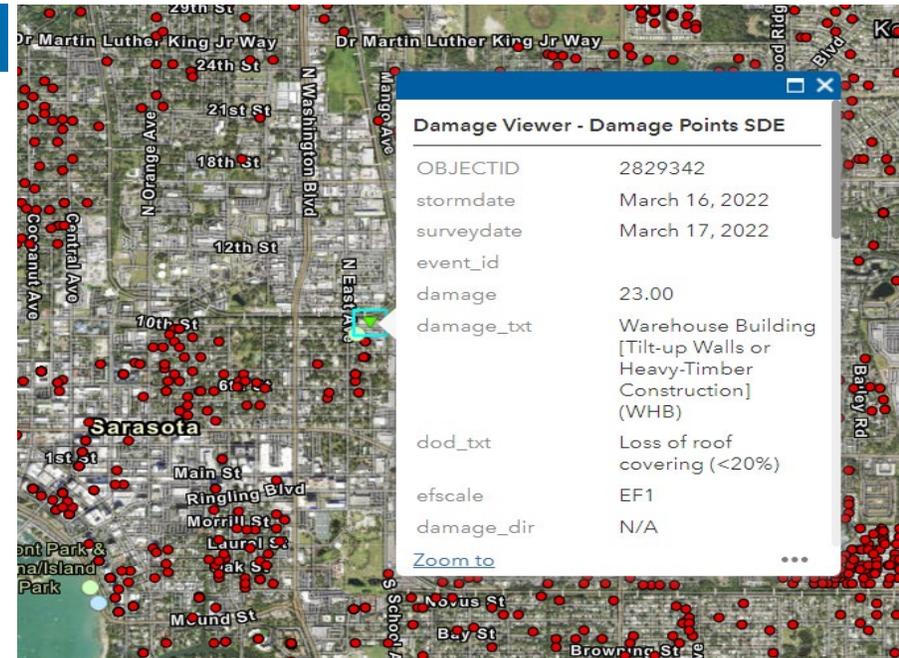
Damage Viewer



Welcome to the National Weather Service Damage Assessment Toolkit. Data on this interface is collected during NWS Post-Event Damage Assessments.

Feature Layer by [nws.dat_noaa](#)

Created: Jun 29, 2020 Updated: May 5, 2021 View Count: 759,214



Damage Viewer - Damage Points SDE

| | |
|------------|---|
| OBJECTID | 2829342 |
| stormdate | March 16, 2022 |
| surveydate | March 17, 2022 |
| event_id | |
| damage | 23.00 |
| damage_txt | Warehouse Building [Tilt-up Walls or Heavy-Timber Construction] (WHB) |
| dod_txt | Loss of roof covering (<20%) |
| efscale | EF1 |
| damage_dir | N/A |

[Zoom to](#) ...

Resource Calculator

- Power BI dashboard vs. Excel workbook
- Output will have multiple scenarios
- AIRLossEstimate data showing paths representing each Scenario
- Claim count, predicted financial impacts with risk transfers and potential surplus calculations

Catastrophe Response Reporting

- Cat Dashboard and Cognos Milestone Report converted to Power BI
- PIF by County for CAT events has been completed and now live
- Catastrophe scorecard implemented in a dashboard format to include day over day changes in key metrics

Remote Office Options

- Agility Recovery Solutions (Vendor)
- Claims Service Vehicle (CPIC)
 - Intended to operate as a remote strike zone office capable of supplying connectivity to up to 100 adjusters.

Citizens Is Ready

Citizens Is Ready is a public education campaign to enhance public awareness of the many ways Citizens prepares for a catastrophe year-round.

Channels include:

- Email
- Press releases
- Social media
- Direct mail
- Radio
- Television
- Website
- Citizens' internal and external newsletters



2023 Catastrophe Preparedness

Jeremy Pope, Vice President of Customer Experience

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The Catastrophe Response Center (CRC) is a fully functioning remote office, equipped with necessary supplies and technology, including mobile generators and satellites for cell phone and internet connectivity.

File a First
Notice of Loss
(FNOL)

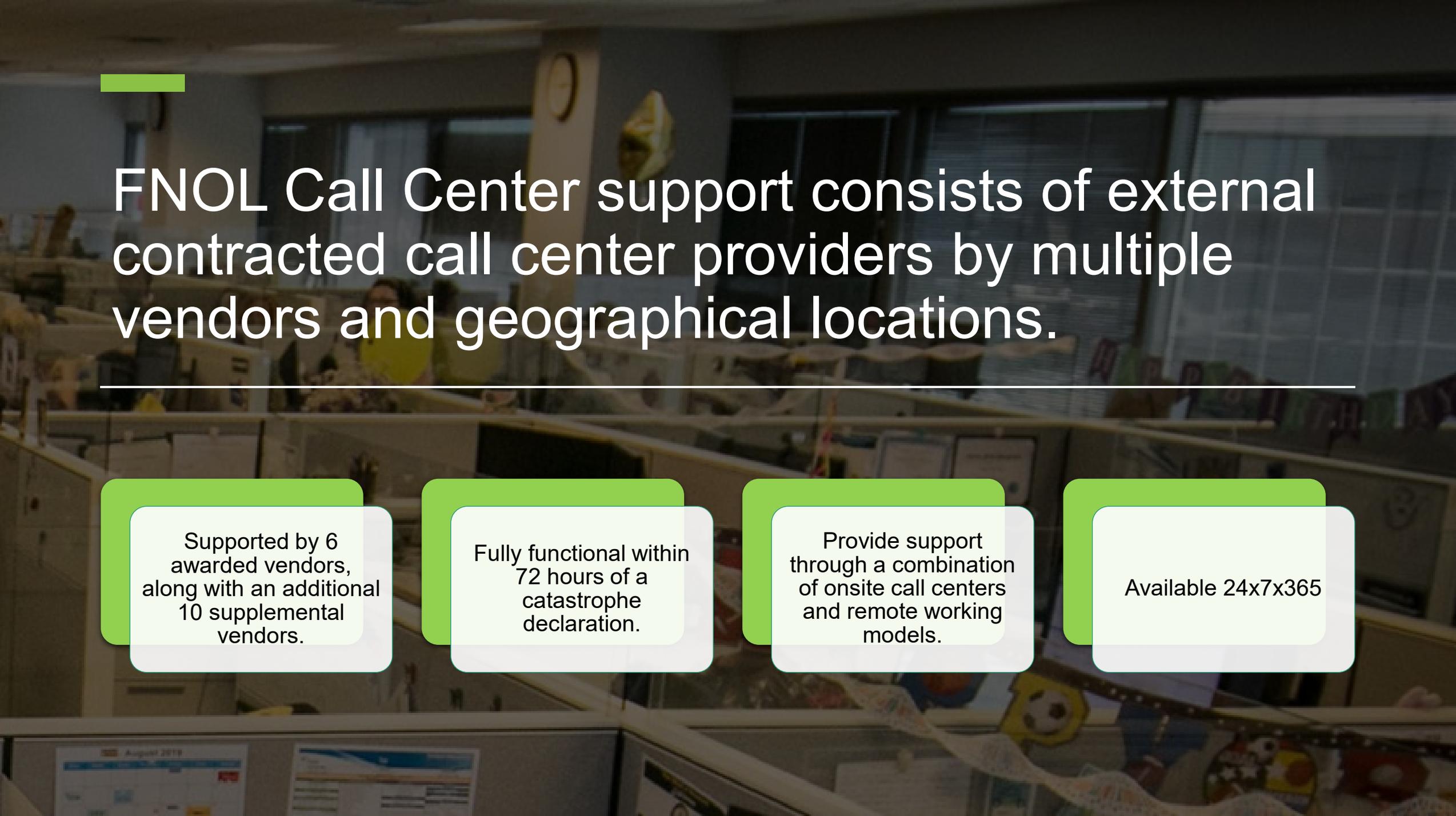
Issue Additional
Living Expenses
(ALE)
Disbursements

Smaller mobile
set-up available

Staffed by
employee
volunteers

Verify coverage



A background image of a call center with several agents at their desks, each with a computer monitor and headset. The scene is dimly lit, with light coming from the windows in the background.

FNOL Call Center support consists of external contracted call center providers by multiple vendors and geographical locations.

Supported by 6 awarded vendors, along with an additional 10 supplemental vendors.

Fully functional within 72 hours of a catastrophe declaration.

Provide support through a combination of onsite call centers and remote working models.

Available 24x7x365

Catastrophe Preparedness: Annual Testing

March 31

✓ Two mock CRC testing sessions completed.

- Full set-up and tear-down of the CRC site by employee volunteers
- Simulated a CAT event by
 - utilizing an online queueing system
 - role-playing various policyholder scenarios

May 4

✓ FNOL Call Center Stress testing evaluated:

- Overall responsiveness throughout testing
- Ensured staffing levels as they relate to call capacity needs
- Observed/confirmed the effectiveness of onboarding and training
- Identified and documented any opportunities/challenges
- Two additional tests planned with contingent vendors



Historical Response: Hurricane Ian

Catastrophe Response Center (CRC)



2 CRCs, 3 Mobile Pop-ups

2,430 Policyholders were assisted

319 FNOLs filed onsite

1,337 ALE checks disbursed, totaling \$4,094,330

FNOL Call Center



Support provided by 6 vendors, over 2,400 Customer Service Representatives

111,807 calls received:
60,947 FNOL and 50,860 Claim Status Calls

91.6% Service Level, ASA 13.3 seconds

2023 Catastrophe Preparedness Highlights

Volunteer Training



- ✓ 130 employee volunteers trained and willing to be deployed to support CRC and FNOL Call Centers response.

Catastrophe Testing



- ✓ Mock CRC testing completed on March 31, including policyholder scenario testing.
- ✓ Stress testing with primary FNOL vendor conducted May 4.

Call Center Outsourcing



- ✓ Renewal contracts secured with all supplemental vendors for additional CAT capacity.



Citizens is Ready!



2023 Catastrophe Preparedness

Christine Ashburn, Chief – Communications, Legislative & External Affairs

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Citizens Is Ready

Communications, Legislative and External Affairs (CLEA) works year-round to bring attention and awareness to thorough disaster preparation via the #CitizensIsReady campaign.

Several messaging channels are used for this effort. They include:

- Agent bulletins/emails
- Citizens' website
- Florida Public Radio/Florida Public Radio Emergency Network (FPREN)
- Press Releases
- Policyholder emails
- Policyholder newsletter
- Social media
- Targeted text messaging



Storm Season Monitoring

- CLEA provides around-the-clock storm monitoring and the dispatch of related communications and alerts throughout hurricane season
- A software robot developed by the Enterprise Operations Robotics Process Automation Team assists with the policy-binding authority process when the National Hurricane Center issues a hurricane or tropical storm watch or warning for any part of Florida.
 - Activities include suspending/resuming binding within PolicyCenter, sending communications to agents and posting website alerts
- Related messaging also is posted to Citizens' social media channels in addition to storm tracking and preparation updates



Catastrophe Response Messaging

- In coordination with Claims, Consumer & Policy Services and the Florida Department of Emergency Management, CLEA assists with response location scouting after a storm
 - This ensures policyholders have access to not only Citizens' services but those from other statewide response efforts as well
- CLEA also works with our advertising vendor to broadcast response information on radio, television and media/newspaper websites



Hurricane Ian 
Catastrophe Response Center Locations

Open daily 8 a.m. - 6 p.m.

| | |
|---|--|
| Port Charlotte Town Center (Parking lot) 1441 Tamiami Trail Port Charlotte 33948 | Lakes Regional Library (Parking lot) 15290 Bass Road Fort Myers 33919 |
|---|--|

#CallCitizensFirst #CitizensIsReady



Hurricane Ian

Citizens Is Ready to help customers recover from Ian.
Visit us at the following locations:

| | |
|---|--|
| Port Charlotte Town Center 1441 Tamiami Trail Port Charlotte 33948 8 a.m.-6 p.m., daily | Lakes Regional Library 15290 Bass Road Fort Myers 33919 9 a.m.-6 p.m., daily |
|---|--|

Catastrophe Response Center and Satellite Locations

| | |
|---|--|
| Shannon Staub Library <small>(Satellite Location)</small> 4675 Career Lane North Port 34289 9 a.m.-6 p.m., daily | #CitizensIsReady #CallCitizensFirst |
|---|--|

www.citizensfla.com/recovery-resources 

Office Hours

- When needed, CLEA works with legislative partners, local elected officials and municipalities to set up targeted office hours in storm-affected areas
- These sites are set up as needed and offer an additional information point for policyholders recovering after a storm



Hurricane Ian

Citizens staff will join **Representative Bob Rommel** at a satellite location to assist policyholders with reporting claims and issuing checks for additional living expenses.

Friday, October 14
10 a.m. - 5 p.m.

Visit us at:
Bayfront Bistro
4761 Estero Blvd
Fort Myers Beach 33931

Questions? Call: **239.417.6200**

CITIZENS
PROPERTY INSURANCE CORPORATION

#CitizensReady

Catastrophe Response Center Satellite Location



Hurricane Ian

Citizens staff will be onsite at **Senator Kathleen Passidomo's District Office** to assist policyholders with reporting claims and issuing checks for additional living expenses.

Thursday, October 6
9 a.m. - 3 p.m.

Visit us at:
3299 East Tamiami Trail
Suite 203
Naples 34112

Questions? Call: **239.417.6205**

CITIZENS
PROPERTY INSURANCE CORPORATION

#CitizensReady

Catastrophe Response Center Satellite Location

Connect with Citizens

Stay Connected With Citizens



Questions, policy info or to report a claim:

866.411.2742

www.citizensfla.com/mypolicy



- CLEA is focused on communicating with customers where they're at and in a format they're most comfortable with
- Timely information and updates are posted to the website, shared on social media channels and added to communications throughout Citizens' Catastrophe Response

Recovery Resources

[Storms / Beyond / Recovery Resources](#)

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders after a storm.

Hurricane Resources

Contractor Connection

Contractor Connection's network of contractors provide repair work for customers as part of Contractor's Managed Repair Contractor Network Program for non-hurricane water losses. Contractor Connection provides access to a network of high-quality, vetted contractors.

- Call: 844.665.9348, 24 hours a day, seven days a week
- Email: consumer.service@contractorconnection.com
- Find a contractor: www.contractorconnection.com/home/consumer/BHFK7

Mobile Home Manufacturers and Retailers

Citizens has contacted several [mobile home manufacturers and retailers who are offering discounts](#) and other incentives for purchases. Each retailer has programs available as part of recovery efforts. For current inventory, pricing and availability, contact the vendors directly.

General Resources

Florida Division of Emergency Management

The [State Division of Emergency Management](#) has a comprehensive directory of local services to help you recover after a storm. It provides real-time updates, including:

Spotlight

Hurricane Recovery Resources

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis.

Government Resources

- [Blue Roof Program - U.S. Army Corps of Engineers](#) - 888.766.3258
- [FEMA - Disaster Assistance](#) - 800.621.3362
- [FEMA - Disaster Recovery Center Locations](#) - Text DRC and your ZIP to 43362
- [FL Department of Business & Professional Regulation - License Search](#)
- [FL Department of Financial Services](#)
- [FL Division of Emergency Management](#)
- [FL Office of Insurance Regulation](#)
- [Open/Closed Private Businesses](#)
- [Open Shelters](#)
- [State Assistance Information Line](#) - 800.342.3557

Hurricane Ian & Nicole

Recovery Resources



Citizens Is Ready



We're Here to Help

24/7/365
myPolicy, citizensfla.com,
866.411.2742

We're Here to Help.

| | | |
|---|--|---|
| Call Citizens First Customers can report a claim 24/7 with Citizens' Claims hotline 866.411.2742 or online via myPolicy | Comuníquese con Citizens Primero Los clientes pueden reportar un reclamo las 24 horas al día, los 7 días de la semana llamando a la línea directa de reclamos gratuita de Citizens al 866.411.2742 O por internet a través de myPolicy | Rele Citizens First Kliyan yo ka prezante yon reklamasyon 24/7 ak liy direk Reklamasyon Citizens nan 866.411.2742 oswa sou Entènèt anpasan pa myPolicy. |
|---|--|---|

Add us to your feed!

| | | |
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|  fb.com/CitizensPropertyInsuranceCorp | | |
|  linkedin.com/company/citizens-property-insurance | | |



Social Customer Care

- Hurricane Ian brought social customer care to the forefront of our communications strategy due to the direct access it provided for policyholders contacting Citizens post-storm.
- Policyholders with limited cell service could connect via free Wi-Fi hotspots and send messages to us through Facebook.
 - Post comments and incoming messages were constantly monitored to help reassure users of our commitment to assist and ensure their inquiry was directed to the appropriate support team for resolution.
 - Direct messaging allowed us to gather specific policy details at intake and provide better information to the Customer Correspondence Team and Claims Resolution Unit.
- Maintaining an active social presence helps us emphasize important messages while cutting through the noise of misinformation. It also allows us to identify hotspots through local social activity. Neighbors sharing information helps us know where to focus next.
- Every storm season teaches us new lessons to improve and adapt our response.
 - The volume and similarity of inquiries last season allowed us to build upon our existing runbook with common responses to ensure accurate and informed handling. We noted edge cases that cropped up, so we had a foundation should we encounter similar scenarios again.
 - We will be setting up a rotating on-call schedule within Digital Communications so customers can continue to receive excellent customer service and response rates regardless of storm size or inquiry volume.