

2023 Catastrophe Preparedness

Board of Governors Meeting
July 12, 2023



2023 Catastrophe Preparedness

Jay Adams, Chief - Claims

Board of Governors Meeting
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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

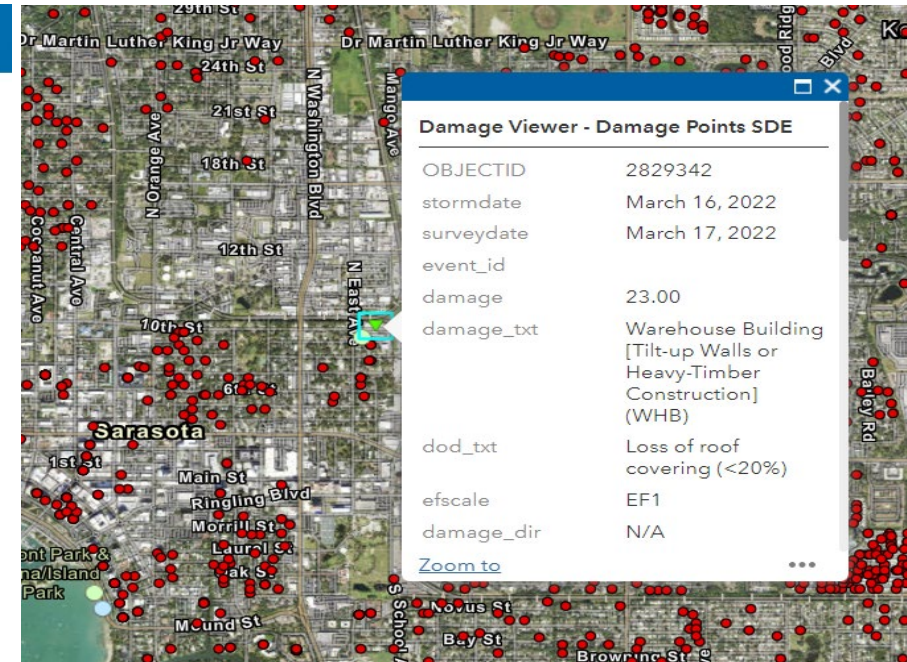
Damage Viewer



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



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

Board of Governors Meeting
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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)

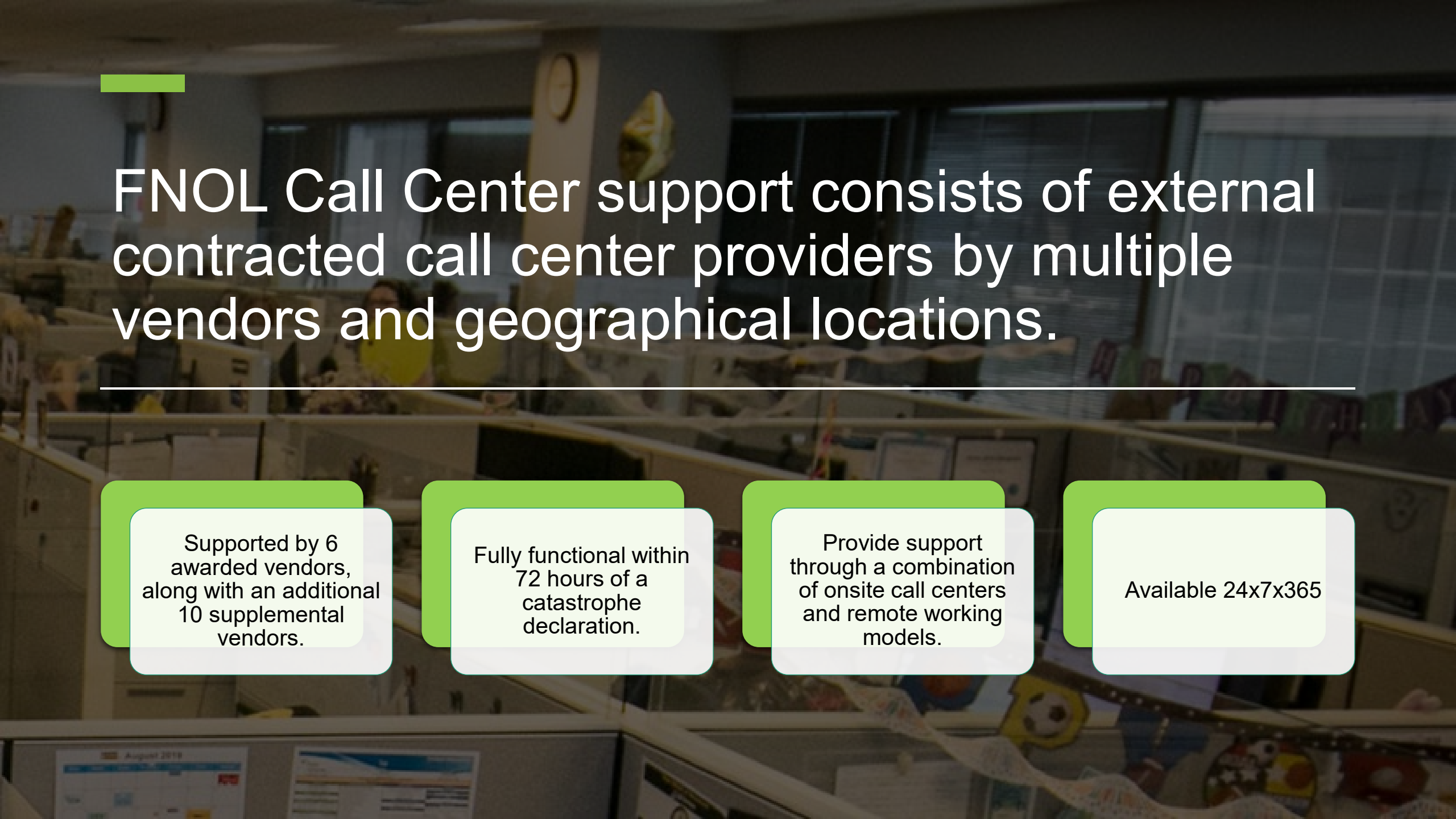
Issue Additional
Living Expenses
(ALE)
Disbursements

Smaller mobile
set-up available

Staffed by
employee
volunteers

Verify coverage





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



Information and Education

What's in Your Kit?

Hurricane Preparedness Kit

¿Qué incluye su Kit?

Kit de preparación para huracán

Arme su kit de huracán con los siguientes elementos:

Kisa ki nan Kit Ou an?

Kit Preparasyon pou Siklòn

Kreye kit ou pou siklòn avèk atik ki annapre la yo:

 <p>Glasyè (pake glè) ki ka reziste pou kenpe moun. Met li sa gen plan kouran.</p>	 <p>Flash menn lanp ki mache ak pil.</p>	 <p>Trease medikal byen establi, sa gen ladan medikasyon pou bat kay yo.</p>	 <p>Manje ak dlo pou twa jou ak pou chak moun ak chak bat kay.</p>	 <p>Radyo baten mètalye pou sèviye ak mètalye yo.</p>	 <p>Prete ouwe ki mètalyèl. Sèviye anpil pou wèki kay ou andanaje.</p>
 <p>Fouye ak manje pou agwe tanp la.</p>	 <p>Lajan ban pou acha agwe tanp la.</p>	 <p>Dokiman espòtan: fwaye a, kouta asans, divize vòkasyon, enfòmasyon bank.</p>	 <p>Twa pousyon medikasyon preskripsyon pou 10 jou pou chak moun nan fann a sa yo la kontak medikal yo.</p>		

Hurricane Season Is Here. Are You Prepared?



DON'T FORGET!

Games and toys are an important part of hurricane preparedness.

ASSEMBLE DISASTER SUPPLIES

Gather supplies before hurricane season starts.

Make a check list of tasks to do before the storm approaches:

- Fill prescriptions
- Check radios, batteries and phone chargers
- Gas up your vehicle
- Keep extra cash on hand



#HurricanePrep



Post-Storm Clean Up

- Wear protective gear and follow safety precautions when using heavy equipment, like chainsaws.
- Beware of fallen power lines or cables tangled in debris.

After the Storm

Stay Alert. Be Ready. Stay Safe.

Severe weather is possible after the storm has passed.






When is it Safe to Return Home?

Have state and local officials have declared the area safe for reentry?
 Is the route home is safe, clear of debris and floodwaters?
 Are you signed up for weather alerts?
 Are power and communications been restored in your neighborhood?

powerlines
high winds.

ready



#HurricanePrep

Hurricane Season Is Here. Are You Prepared?

Citizens

- ☐ Take...
- ☐ Ma...
- ☐ Ma...
- ☐ If p...
- ☐ Ke...
- ☐ For...

To re...
Citi...

Hurricane Prep Tip: Brace Your Garage.

Your garage is the largest opening for wind to enter your home during a storm. Inspect your garage door for signs it's pressure-rated – look for a label, solid steel wheels, large metal braces spanning the width of the door and brackets attaching the tracks to the wall. If it isn't pressure-rated, purchase a do-it-yourself bracing kit from your local hardware store, or hire a licensed contractor.



#HurricanePrep

CITIZENS
Preparedness

Am I Covered?

Permanent Detached Structures
May be covered if you purchased Coverage E on your policy

Fences
Covered depending on the type of loss

Roof/Structural Damage
Covered under most circumstances

Open Enclosures (screened, aluminum, glass, etc.)
Typically not covered

Hotel Expenses
Covered under Additional Living Expenses or Civil Authority

Hurricane

It's important to re-apply on a calendar year basis. If you only have deductibles once – named storms. Keep in mind, you don't reach your deductible every year.

Note: All coverages, unless otherwise noted, are deductible. Coverages for detached structures (Coverage C) are optional, and Coverage I (auto coverages) are not available under some types and limitations apply. Refer to your policy for details.

CITIZENS

Going to a Shelter?

In addition to your emergency supplies, remember to bring:

- Pillows, blankets, sleeping bags
- shoes, hats
- toiletries and hygiene items,
- eyeglasses, hearing aids
- folding chairs or cots
- books, playing cards,
- games, and magazines
- household papers

Hurricane Deductibles

Remember that Hurricane deductibles are reset on a yearly basis. During a busy hurricane season, you may be required to pay your Hurricane deductible more than once if you make repairs from multiple hurricanes. Receipts for hurricane repairs even if they are not deductible.

RECEIPT

SEPTEMBER

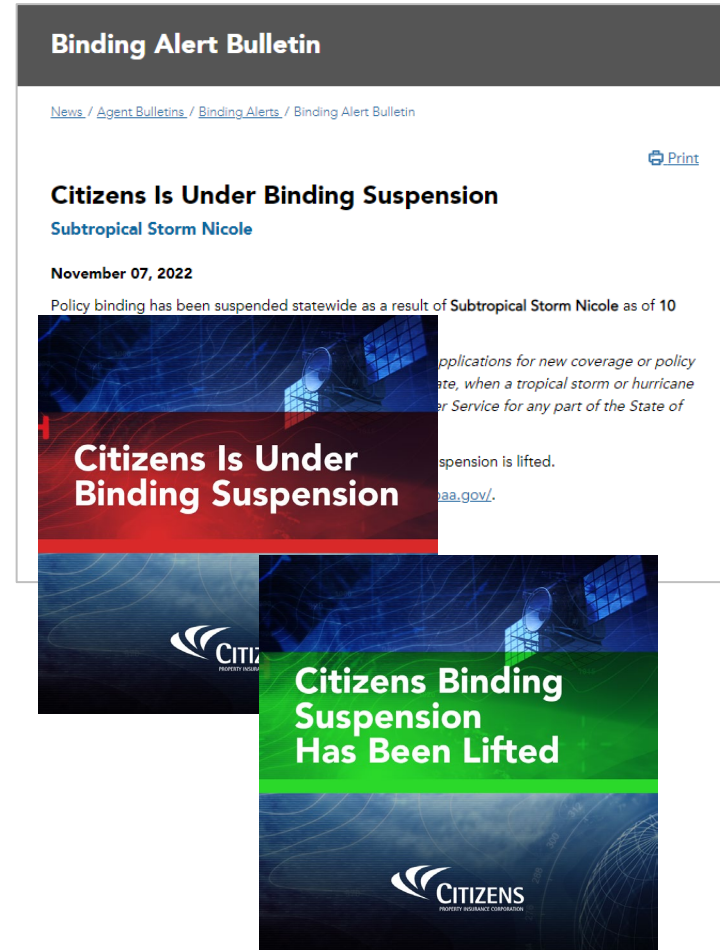
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

and in your neighborhood?
(science and drug stores)?
Food?

A row of modern, two-story houses with dark roofs and light-colored siding, set against a clear blue sky. The houses have multiple windows with white frames and dark shutters. The image is partially cut off on the right side.

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
Storm Tracker



Hurricane Ian
Catastrophe Response Center Locations



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
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#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
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Catastrophe Response Center and Satellite Locations

Shannon Staub Library (satellite location) 4675 Career Lane North Port 34289 9 a.m.-6 p.m., daily	#CitizensIsReady #CallCitizensFirst
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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

#CitizensIsReady

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

#CitizensIsReady

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 / Response / 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 Citizens' 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/BHEK7

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**



**Comuníquese con
Citizens Primero**



**Rele Citizens
First**



Add us to your feed!



Agents:

@citizens_agents

Corporate:

@citizens_fl

News/Media:

@citizensflanews



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.