2024 Hurricane Season Debrief

Jay Adams, Chief Insurance Officer

Consumer Services Committee
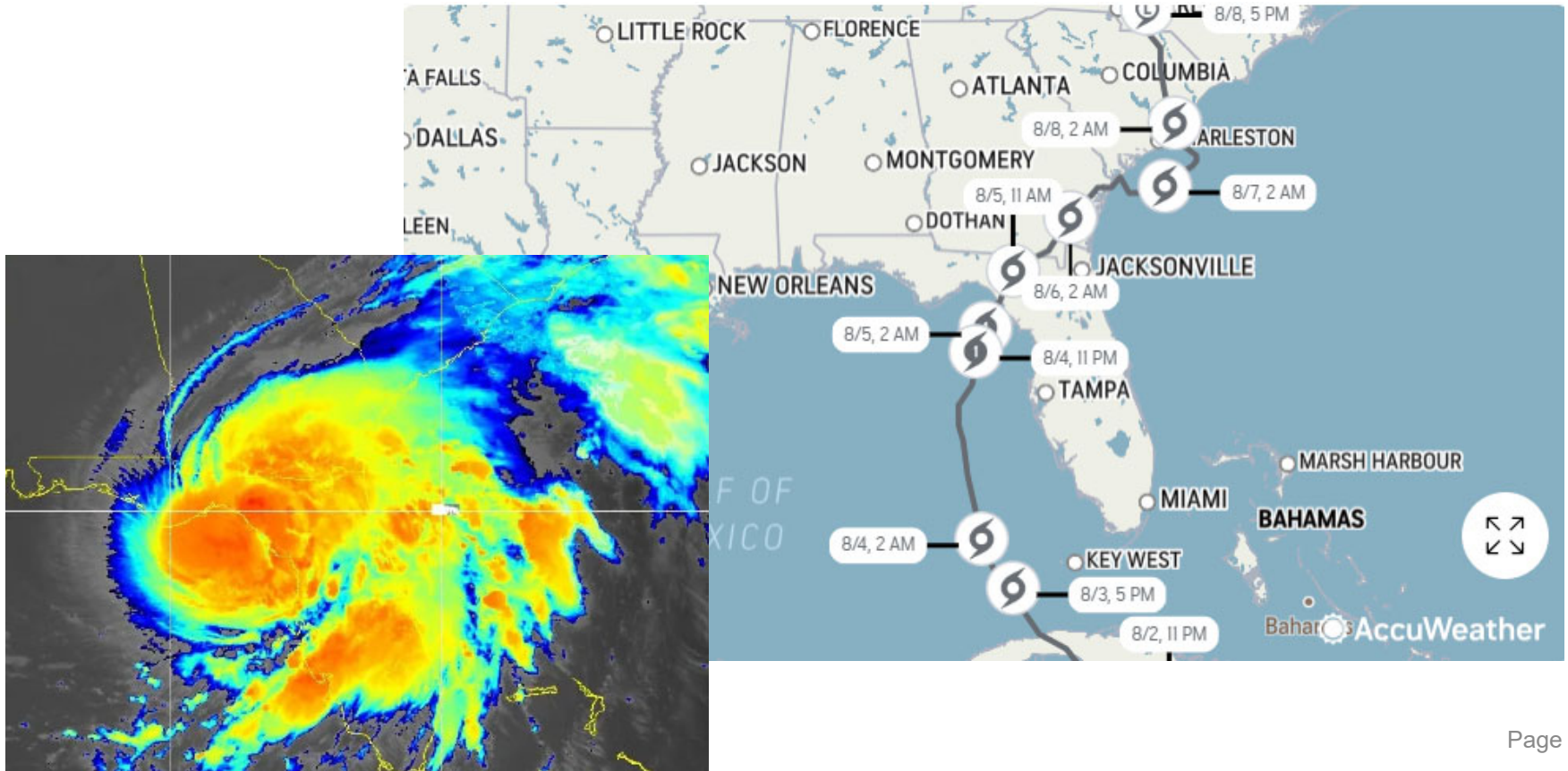
June 11, 2025

Data as of 04-16-25

- Hurricane Debby Landfall
  - August 5, 2024
  - Cat 1 with 80 MPH winds
 - Steinhatchee in Taylor County

Hurricane Debby Claim Metrics

	Commercial	Personal	Total
# New Claims	16	3,120	3,136
# Closed Claims	14	2,902	2,916
Total Incurred	$718,343	$32,612,750	$33,331,094
% Closed w/ Pay	7.1%	34.1%	34.0%
% Closed w/o Pay	92.9%	65.9%	66.0%
% Reported Self	31.3%	63.7%	63.6%
% Reported Rep	12.5%	19.4%	19.4%
% Reported Other	56.3%	16.9%	17.1%

Hurricane Debby Top 10 Counties

County	% of Claims
Pinellas	18.9%
Sarasota	18.4%
Miami-Dade	9.2%
Broward	7.0%
Hillsborough	7.0%
Duval	6.6%
Pasco	4.0%
Manatee	3.1%
Hernando	2.6%
Marion	2.6%

- Hurricane Helene Landfall
  - September 26, 2024
  - CAT 4 with 140 MPH winds
 - Near Perry in Taylor County
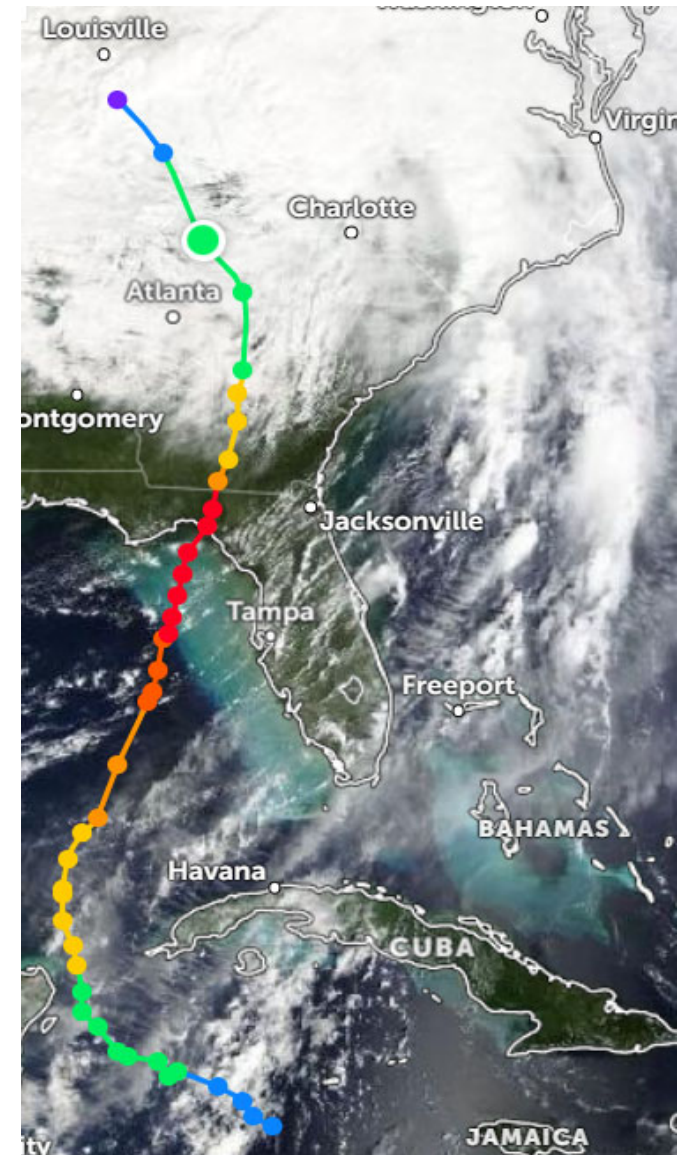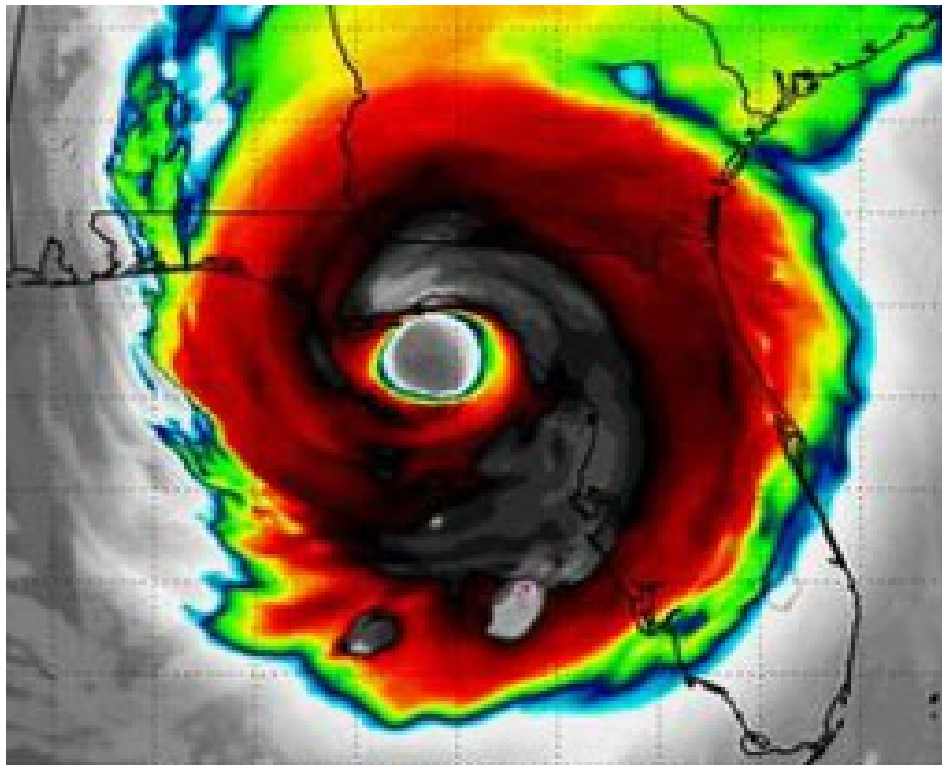
Hurricane Helene Claim Metrics

	Commercial	Personal	Total
# New Claims	184	15,382	15,566
# Closed Claims	173	14,509	14,682
Total Incurred	$3,532,280	$135,882,306	$139,414,586
% Closed w/ Pay	17.3%	35.0%	34.8%
% Closed w/o Pay	82.7%	65.0%	34.8%
% Reported Self	36.4%	78.5%	78.0%
% Reported Rep	4.4%	5.8%	5.8%
% Reported Other	59.2%	9.2%	9.7%

Hurricane Helene Top 10 Counties

County	% of Claims
Pinellas	34.8%
Pasco	9.3%
Hillsborough	9.0%
Sarasota	5.8%
Miami-Dade	5.2%
Manatee	5.1%
Duval	3.3%
Hernando	3.2%
Broward	2.6%
Charlotte	2.6%

Hurricane Milton

- Hurricane Milton Landfall
  - October 9, 2024
  - CAT 3 with 120 MPH winds
  - Siesta Key in Sarasota County
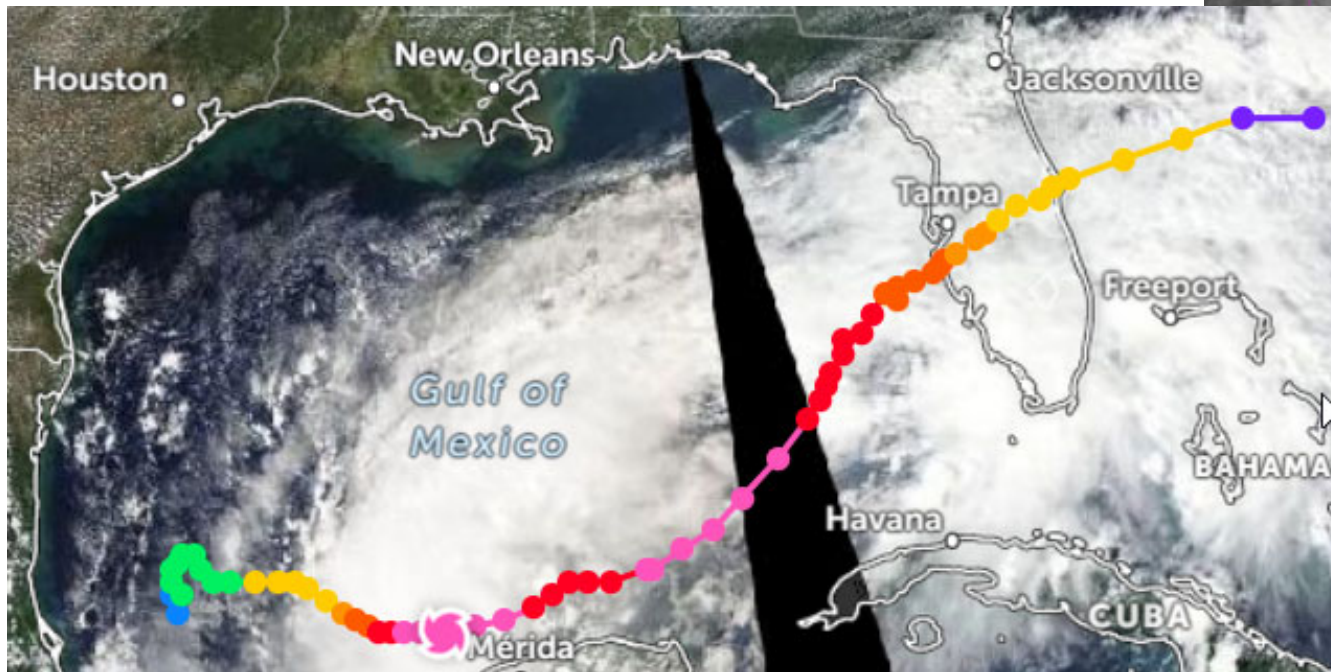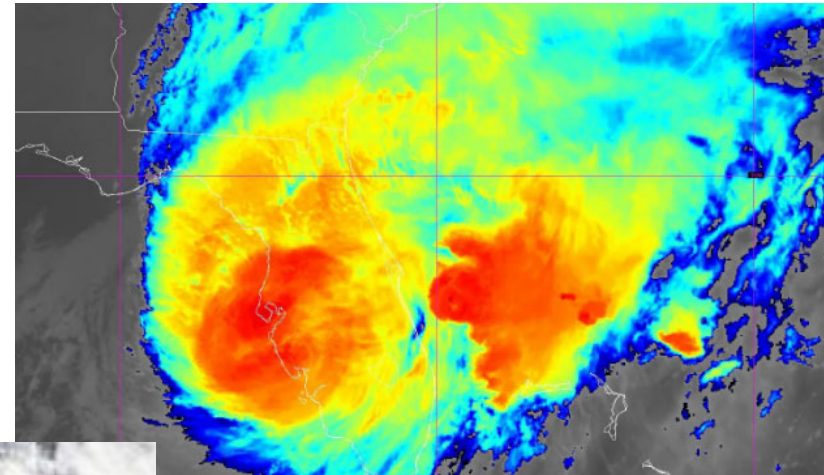
Hurricane Milton Claim Metrics

	Commercial	Personal	Total
# New Claims	580	63,170	63,750
# Closed Claims	549	56,603	57,152
Total Incurred	$46,718,766	$994,429,756	$1,041,148,522
% Closed w/ Pay	40.9%	59.2%	59.1%
% Closed w/o Pay	59.0%	40.8%	41.0%
% Reported Self	35.0%	77.9%	77.5%
% Reported Rep	7.6%	9.1%	9.1%
% Reported Other	57.4%	12.9%	13.4%

Hurricane Milton Top 10 Counties

County	% of Claims
Pinellas	25.2%
Hillsborough	17.0%
Manatee	9.8%
Sarasota	9.1%
Pasco	5.5%
Volusia	4.0%
Orange	3.3%
Polk	3.1%
Saint Lucie	2.5%
Hernando	2.4%

2025 Catastrophe Planning Update

- 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 of the overall Catastrophe Plan

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 Response Center Exercise
    - Equipment readiness
    - Staff training/preparation
- First Notice of Loss 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

- Virtual Deployment for Independent Adjusters (IA)
  - Changed on-boarding mid-storm in 2024
    - Pushed more responsibility to IA Firms
    - Goal is determining maximum number of adjusters who can be on-boarded per day
- Systems load testing
  - Ensure systems can handle increased volume of claims and user activity in a large event

- Enhancing the tool so that it can be configured and used on any catastrophe in the future when aerial imagery is captured

  - Enables importing data for smaller wind and hail events

- Data is loaded by Corporate Analytics as storm advisories are released

- Tool incorporates multiple layers of data from the National Hurricane Center to include the cone of uncertainty, possible storm surge and windspeed probabilities

- Damage assessment layer from the National Weather Service

- Tool used to predict the number of Independent Adjuster resources that may be need to respond to an event

- Reporting is contained in a Power BI dashboard

- Output will contain multiple scenarios based on the potential number of claims received

  - AIRLossEstimate provides claims data based on similar paths of the storm

  - Contains forecasts on claims count, predicted financial impacts and potential surplus calculations

- Policy in force data is merged with storm relevant data to provide a range for claim count probabilities used to determine resource needs

County	PLA Claim Count 70% Prob (Bad)	PLA Claim Count 40% Prob (Worse)	PLA Claim Count 5% Prob(Major)
Alachua	0	11	699
Baker	0	2	239
Bay	0	0	310
Bradford	0	4	238
Brevard	750	4601	10575
Broward	7506	58295	85484
Calhoun	0	0	34
Charlotte	56	1077	5256
Citrus	2	566	3016
Clay	0	85	721
Collier	69	1612	4479
Columbia	0	2	285
DeSoto	6	132	257

County
- Select all
- Alachua
- Baker
- Bay
- Bradford
- Brevard
- Broward
- Calhoun
- Charlotte
- Citrus
- Clay
- Collier
- Columbia
- DeSoto
- Dixie
- Duval
- Escambia
- Flagler

Claims at 70% Probability
21549

Claims at 40% Probability
213441

Claims at 5% Probability
505157

- Reports converted to Power BI which is accessible by all catastrophe leadership
  - Catastrophe Dashboards
  - Claims Milestone reporting
  - Policy In Force by County
- Catastrophe Scorecard has been implemented that represents day over day changes in the response

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- Three mobile offices allow for multiple locations

- Claims Service Vehicle

- Operates as a remote strike zone office capable of supplying connectivity up to 100 adjusters

Questions

Administrative Services Catastrophe Planning Update

Consumer Services Committee

Jeremy Pope

Chief of Administrative Services

CITIZENS
PROPERTY INSURANCE CORPORATION

Catastrophe Communications

- Communications consults and collaborates with teams across the organization year-round to bring attention and awareness to effective disaster preparation via the #CitizensIsReady campaign
- Several messaging channels are used for this effort, including:
  - Agent bulletins, emails, and webinars
  - Citizens' website
  - Florida Public Radio/Florida Public Radio Emergency Network (FPREN)
  - Policyholder emails
  - Press Releases
  - Quarterly Policyholder newsletter
  - Social media
  - Targeted text messaging

Plan for Power Outages
- Have extra flashlights and batteries
- Find an alternative power source
- Stock your pantry with nonperishable food and water
- Keep refrigerator and freezer doors closed as much as possible
- Turn off and unplug electrical equipment, sensitive electronics
- Learn how to use... Never use a gener... gasoline, propane,... charcoal-burning d...

Who are you gonna call?
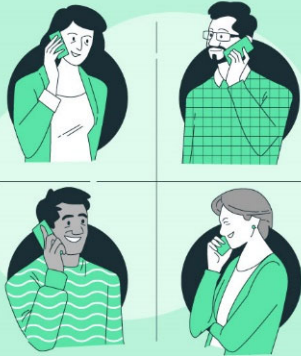
Good year-round emergency planning includes having an up-to-date friends and family contact list and communication plan. Keep a list of contacts on your phone and in your emergency kit as backup.

Let each member know who you'll call and when in an emergency.

Once per quarter when you update your kit, check to make sure everyone's contact information is current.

Hurricane Preparedness

Review Your Emergency Contact Information (ECI)

- ECI is a nationwide secure law enforcement only accessible system designed to contact your designated family or friends in response to an emergency situation
- Floridians with a valid driver license or ID card may list up to...

Hurricane Preparedness

Staying Protected - Generator Safety

If your power's out, follow these tips to safely operate your generator:

- Only use generators outdoors and at least 20 feet away from door openings and windows as they produce carbon monoxide (CO), which can be fatal.
- Use a battery-operated CO detector for added safety.
- Turn generator off and wait 20 minutes for it to cool before refueling. Store fuel in approved containers, away from the generator.
- Only power essential appliances like refrigerators, lights, and phones to avoid overloading.

Hurricane Deductibles

Remember, Hurricane Deductibles are applied on a calendar-year (annual) basis. During a busy hurricane season, you are only required to pay your hurricane deductible once - even if you make repairs from multiple named storms. Keep track of your receipts for hurricane repairs even if you don't reach your deductible.

Citizens @citizens_fla ·

Resilient communities recover quickly. Connect with your neighbors to see how you can help each other. Helping neighbors encourages everyone & shares education about simple steps everyone can take to become more prepared. Build a #weatherready community together. #CitizensIsReady

Check on neighbors before and after severe weather.

Community Prep
Know your neighbors to help your community. Be sure to check in on seniors and those living alone.

Citizens @citizens_fla

#HurricanePrep: Make sure you know what to do during a hurricane. #BeReady. Keep you & your family safe. Continue to monitor local weather conditions & shelter in an interior area of your home, away from windows. Keep interior doors shut to reduce pressure on your roof.

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.
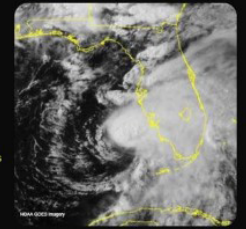
#HurricanePrep

- Communications provides comprehensive storm monitoring and alert notification related communications throughout hurricane season.
- The process is enhanced with a software robot.
    - The bot assists with initiating the policy binding authority process when the National Hurricane Center issues a tropical cyclone watch or warning for any part of Florida.
    - Activities include suspending/resuming binding within PolicyCenter, sending communications to agents, and posting website alerts
- Messaging posted to Citizens' social media channels along with storm tracking, resharing of local resources and preparation updates

- At the start of hurricane season, Communications sends emails to agents and policyholders to remind them of timely season-specific preparations and available resources.

- When forecasts start to indicate storm impacts for the state of Florida, Communications partners with Media Relations to issue a press release to reiterate the importance of storm preparation.

"We urge Citizens policyholders and all Floridians to pay close attention to their local emergency managers as we prepare for this rapidly developing storm. Citizens is prepared and will be there for our policyholders."

Tim Cerio
Citizens' President, CEO and Executive Director

Citizens Property Insurance Corporation

The #HurricaneSeason countdown has begun. We're here to help with easy prep tips so you can #BeReady and not panicked when a storm does form.

First up, start by inspecting your home's exterior for any damage. Make repairs, if needed. Take photos to document and keep a copy in your emergency kit. Clean gutters & downspouts to prevent water backup during heavy rain. Clear the area around your outside air conditioner cabinet and trim overhanging branches to prevent damage.

#CitizensIsReady

Hurricane Prep Tips

Document the outside of your home

1. Walk the perimeter of your home taking photos of siding, foundation, windows, doors, soffits, and other features. Save a copy of the photos in your emergency kit.
2. Check and clean gutters. Repair any broken or damaged sections. Keep gutters and downspouts clear for easy drainage during heavy rain.
3. Clear the area around your air conditioner compressor cabinet. Trim any overhanging branches that might cause damage.

Catastrophe Response Messaging

- Communications collaborates with Insurance Operations, Catastrophe Response Operations, and Public Affairs to prepare response center announcements

Contact Citizens First
Report your claim 24/7/365

Online: www.citizensfla.com/mypolicy

Contact Your Agent

Call: 866.411.2742

Add us to your feed!

Agents: @citizens_agents
Corporate: @citizens_fla
News/Media: @citizensflanews

fb.com/CitizensPropertyInsuranceCorp

linkedin.com/company/citizens-property-insurance

- Communications is focused on connecting with customers where they're at and in a format they're most comfortable with.

- Timely information and updates are shared through email, texts, posted to the website and shared on social media channels.

- Post-storm communications are essential to recovery efforts and help provide resources when they are needed most

- Communications and Public Affairs work with state partners, relief organizations, and community officials to share timely storm relief information

Consumer Response

Catastrophe Deployment

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.

- Employee volunteers support each deployment site.
- The deployment location and response team(s) may vary based on the policies in force (PIF) and the severity of the storm.
- A mobile pop-up is available if a smaller set-up is needed.

File a First Notice of Loss (FNOL) → Verify Coverage → Issue Additional Living Expense (ALE) Disbursements
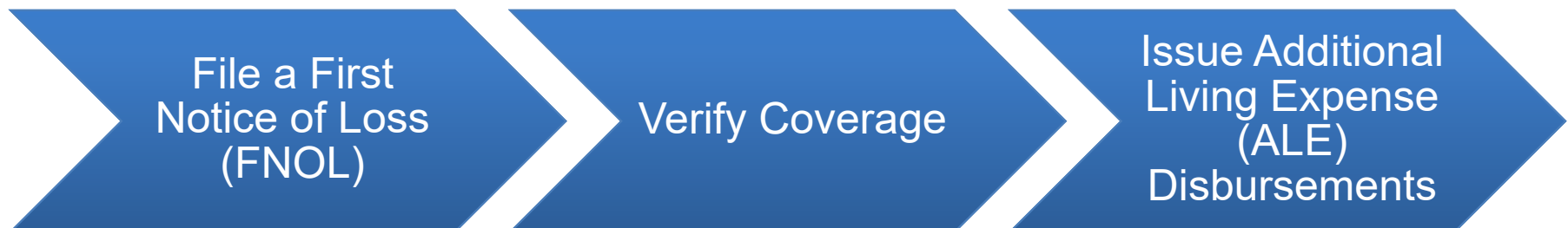
First Notice of Loss (FNOL) Call Center

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

Available 24x7x365

Fully functional within 72 hours of a catastrophe declaration.

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

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

April 11 - CRC

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
- Testing check writing printers

April 25 - FNOL

FNOL Call Center Stress testing with primary vendor:

- Overall responsiveness throughout testing
- Ensured sufficient staffing levels as they relate to call capacity needs
- Observed/confirmed the effectiveness of onboarding and training
- Identified and documented any opportunities/challenges
- Testing of two contingent vendors is slated for July

Volunteer Training

- 146 employee volunteers trained and willing to be deployed to support CAT response.

Catastrophe Testing

- Mock CRC testing was completed on April 11th, including policyholder scenario testing.
- Stress testing with the primary FNOL vendor was conducted on April 25th.

Call Center Outsourcing

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

Consumer Outreach and Engagement

Catastrophe Response Centers / Insurance Villages

Storm Name	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Hurricane Debby	25	11	1	$ 600
Hurricane Helene	769	455	331	$ 1,166,047
Hurricane Milton	2747	1,900	1,078	$ 3,863,761
Totals	**3,541**	**2,366**	**1,410**	**$ 5,030,408**

FNOL Call Center

Storm	Calls Received	Service Level	Average Speed of Answer	Resources Trained	Outbound Calling Campaign	Reporting Dates
Hurricane Debby	5,175	95%	6 Seconds	46	N/A	8/4 – 8/11/24
Hurricane Helene	18,402	89%	24 Seconds	419	N/A	9/26 - 10/5/24
Hurricane Milton	59,532	98%	3 Seconds	1,850	30,973	10/9 – 10/20/24
Totals	**83,109**	**95%**	**8 Seconds**	**2,315**	**30,973**	