

2026 Catastrophe Planning Update

Jay Adams, Chief Insurance Officer
Consumer Services Committee

June 10, 2026



- 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
 - Validate the number of IA's that can be onboarded in one day
 - Confirm end-to-end process for system provisioning and deprovisioning
- Systems load testing
 - Ensure systems can handle increased volume of claims and user activity in a large event
- Check printing capacity testing
 - Ensure check capacity and document collation process is ready to support increased cat volume

- 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

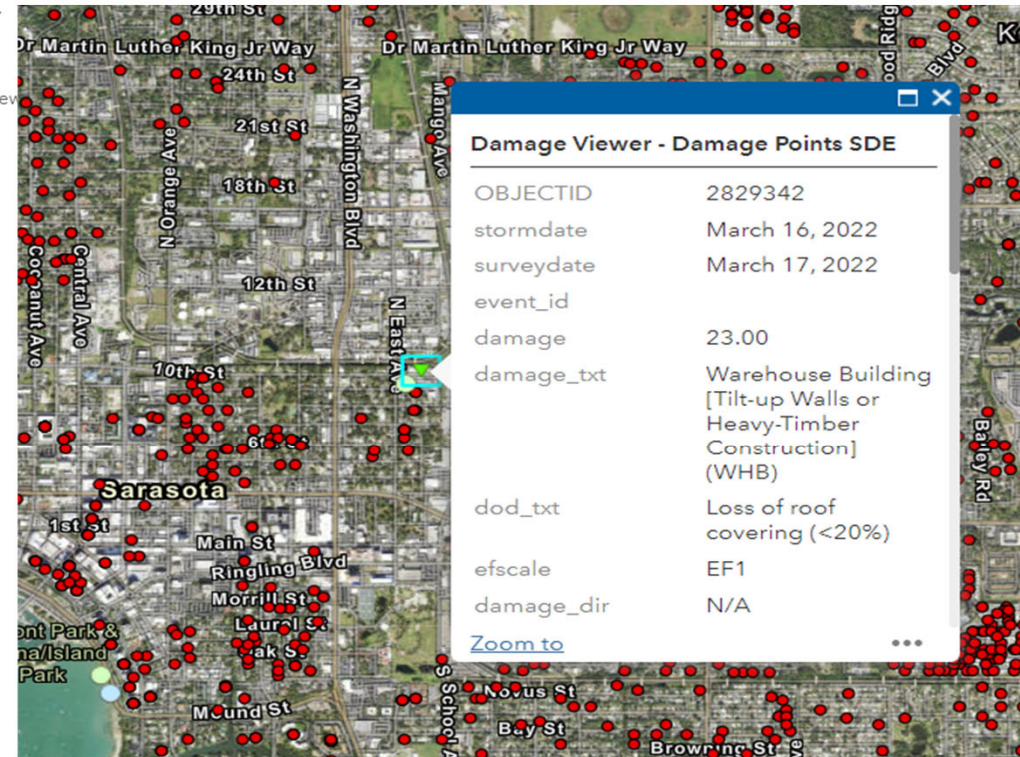
Damage Viewer



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



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

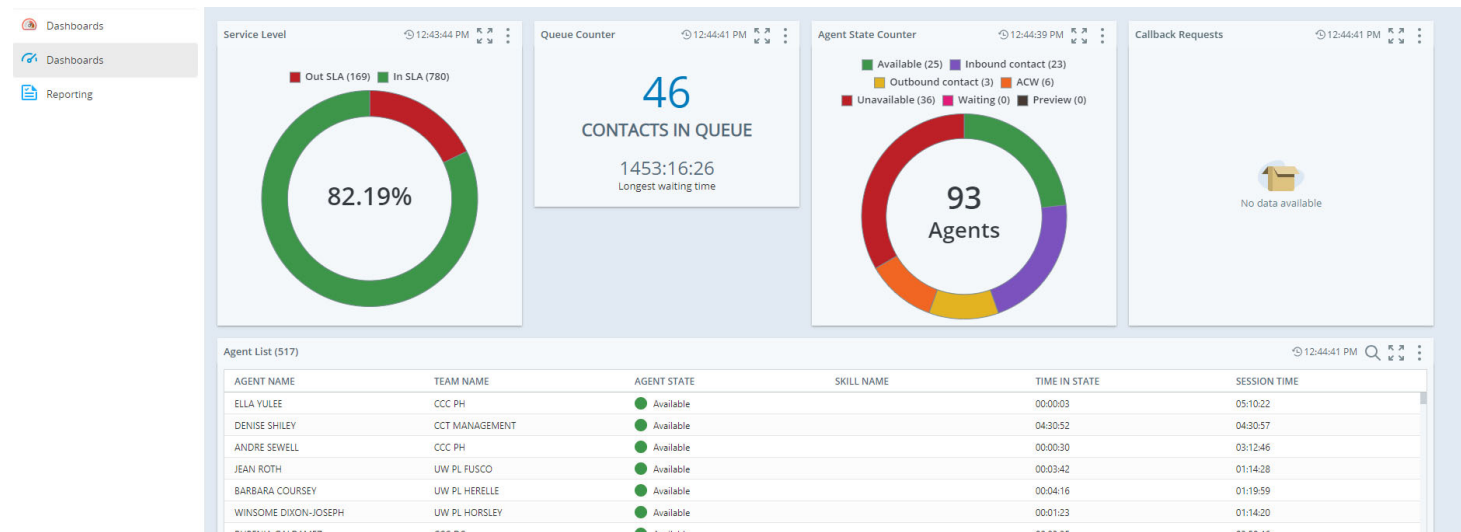
[Zoom to](#)

- 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	County	PLA Claim Count 70% Prob (Bad)	PLA Claim Count 40% Prob (Worse)	PLA Claim Count 5% Prob(Major)	
<input type="checkbox"/> Select all					Claims at 70% Probability
<input type="checkbox"/> Alachua	Alachua	0	11	699	21549
<input type="checkbox"/> Baker	Baker	0	2	239	Claims at 40% Probability
<input type="checkbox"/> Bay	Bay	0	0	310	213441
<input type="checkbox"/> Bradford	Bradford	0	4	238	Claims at 5% Probability
<input type="checkbox"/> Brevard	Brevard	750	4601	10575	505157
<input type="checkbox"/> Broward	Broward	7506	58295	85484	
<input type="checkbox"/> Calhoun	Calhoun	0	0	34	
<input type="checkbox"/> Charlotte	Charlotte	56	1077	5256	
<input type="checkbox"/> Citrus	Citrus	2	566	3016	
<input type="checkbox"/> Clay	Clay	0	85	721	
<input type="checkbox"/> Collier	Collier	69	1612	4479	
<input type="checkbox"/> Columbia	Columbia	0	2	285	
<input type="checkbox"/> DeSoto	DeSoto	6	132	257	

- 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



- Catastrophe Scorecard has been implemented that represents day over day changes in the response

Adjuster Performance Dashboard

Report Last Refreshed at: 2/15/2024 12:58:33 PM | Report Data As of: 2/14/2024 7:14:51 PM

Email Us at: DG_DA_Claims_Reporting_Community@citizensfla.com

Select Reported Date: 5/20/1994 - 2/14/2024 | Select Assigned Group: All | Select Assigned Adjuster: All | Select Closed Outcome: All

Assigned Group	Closed	Open	Total
		710	710
Alacrity Solutions Group-Appraisal 1	4,414	260	4,674
Alacrity Solutions Group-Appraisal 2	4,608	286	4,894
Alacrity Solutions Group-Appraisal 3	3,510	334	3,844
Alacrity Solutions Group-Appraisal 4	2,365	328	2,693
Allied American Adj Water DA Team 1	1,203	244	1,447
Allied American Adj Water Task Team 1		4	4
Allied American Adj Water Team 1	895		895
AOB Project Team	27		27
AOB Project Team 1		4	4
AOB Project Team 2		16	16
AOB Project Team 3		4	4
AOB Queue Access		1	1
BLT Team		3,808	3,808
BrightClaim LLC Water Team 1		384	384
BSA Water Team 1		791	791
BSA Water Team 7		418	418
CAT Claim Overflow Group		16	16
Total	1,256,288	30,850	1,287,138

Average # of Closes per day

115.65

Assigned Group	Average # of Closes per day
	0.07
Alacrity Solutions Group-Appraisal 1	0.63
Alacrity Solutions Group-Appraisal 2	0.69
Alacrity Solutions Group-Appraisal 3	0.94
Alacrity Solutions Group-Appraisal 4	0.49
Allied American Adj Water DA Team 1	1.12
Allied American Adj Water Task Team 1	0.01
Allied American Adj Water Team 1	0.56
AOB Project Team	0.00
AOB Project Team 1	0.00
Total	115.65

Remote Office Options

- 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



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
 - Policyholder emails
 - Press Releases
 - Quarterly Policyholder newsletter
 - Social media
 - Targeted text messaging



MYTH:

Opening windows during a hurricane will equalize the pressure in your home and protect it.

FACT:

Opening windows during a storm does nothing to equalize pressure in your home and is dangerous. The best protection for your windows are hurricane shutters or plywood coverings.

Halfway Full is Halfway There

- Avoid fuel shortages, long fuel lines, and delays during evacuations by keeping your vehicles at least halfway full or halfway charged.
- Plan your evacuation route for tens of miles, not hundreds. Select several destinations in different directions so you have options. Sheltering in a safe area and strong structure are the priority.
- Know your evacuation destination. Choose an out-of-town friend or family member who lives outside the evacuation zone or find a nearby shelter.



Family Preparedness Game Plan

Prepare and Practice!

- Make a family emergency plan with options for different emergencies
- Establish meet up spots and how to leave your home or work during a disaster
- Pack supplies and 'go bags' for everyone in your household
- Develop a family communication plan with instructions on how to get in touch and who to call



Emergency Kit Essential

Hand-Crank/Battery-Powered Radio



A hand-crank or battery-powered NOAA weather radio is one of the most reliable ways to stay informed when the grid is down.

Add one to your emergency kit. You'll be glad you did when the lights go out.



#CitizensIsReady

Citizens @citizens fla · Apr 15

#CheckYourPrep: Plan Ahead and Prep Now. Don't wait. Share your plan with family and friends. Planning while it is calm ensures a calm response. #BePrepared year-round.

- ✓ Pick a meet-up spot
- ✓ Share your family comms plan
- ✓ Include emergency kit items for everyone
- ✓ Plan for pets

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 Property Insurance Corporation
Published by Hootsuite · November 20, 2025

#CheckYourPrep: Emergencies can happen fast, and responders can't always be there right away. You can take simple steps to help your community prepare. Prepared communities are stronger and recover faster after emergencies. Help your community stay safe and start here: <https://ready.gov/get-involved>.

#BePrepared
#CitizensIsReady

Prepared Communities are Resilient Communities


Help your community prepare and be ready year-round by taking simple steps and coordinating group activities.

You can make a difference! Contact your county emergency management office and get started today.

- 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 is posted to Citizens' social media channels along with storm tracking, resharing of local resources, and preparation updates.


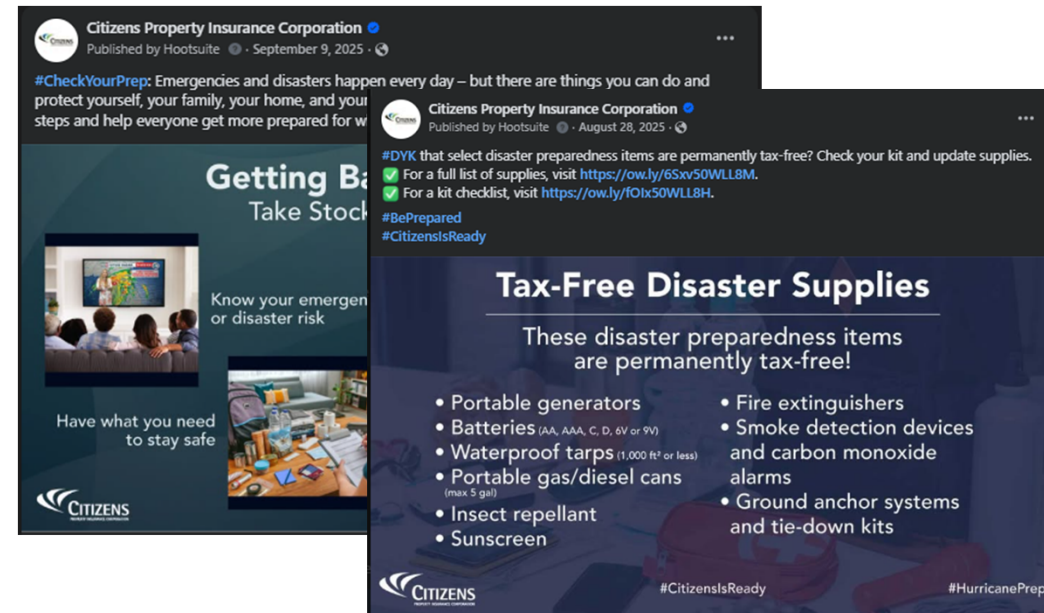


- At the start of hurricane season, Communications sends emails to agents and policyholders to remind them of timely season-specific preparations and available resources.
- When forecasts start to indicate storm impacts for the state of Florida, Communications partners with Media Relations to issue a 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
Published by Hootsuite · September 9, 2025 ·


#CheckYourPrep: Emergencies and disasters happen every day – but there are things you can do and protect yourself, your family, your home, and your steps and help everyone get more prepared for w

Getting B... Take Stock
Know your emergen or disaster risk
Have what you need to stay safe

Tax-Free Disaster Supplies
These disaster preparedness items are permanently tax-free!

- Portable generators
- Batteries (AA, AAA, C, D, 6V or 9V)
- Waterproof tarps (1,000 ft² or less)
- Portable gas/diesel cans (max 5 gal)
- Insect repellent
- Sunscreen
- Fire extinguishers
- Smoke detection devices and carbon monoxide alarms
- Ground anchor systems and tie-down kits

#BePrepared #CitizensReady #CitizensIsReady #HurricanePrep



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



Hurricane Helene

Catastrophe Response Center Locations

Citizens Is Ready to help customers recover from Helene.

Visit us at the following locations:

<p>Pasco County Gulf View Square Mall 9409 US-19 Port Richey 34668</p>	<p>Pinellas County Bardmoor Palms near YMCA 8333 Bryan Dairy Rd Largo 33773</p>
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Hours: 9 a.m. - 5 p.m.

www.citizens.com



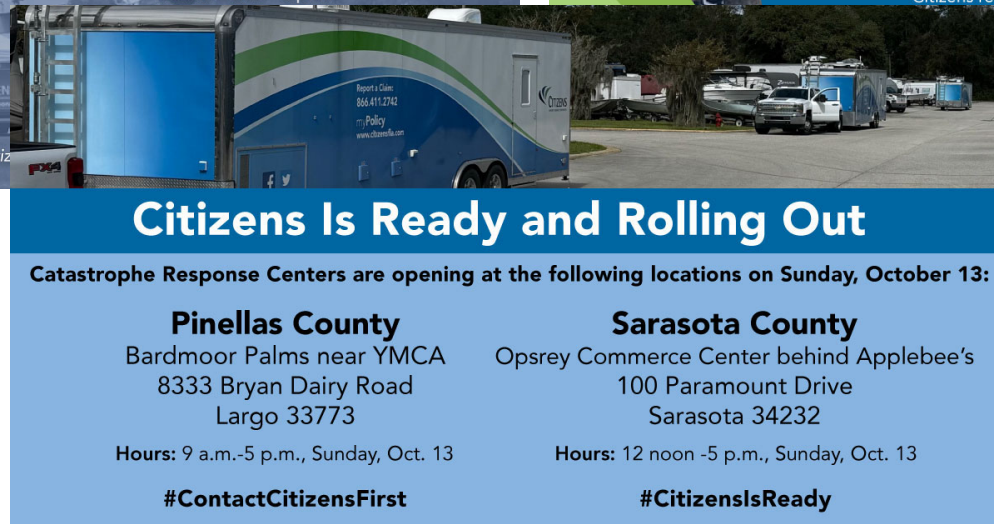
We're Here to Help

Citizens representatives are ready to help you at the Department of Services' Division of Consumer Services Insurance Village.

October 4 through Sunday, October 6, from 9 a.m.-5 p.m.

Clearwater Parks and Recreation Long Center
1501 N. Belcher Road
Clearwater 33765

#CitizensIsReady



Citizens Is Ready and Rolling Out

Catastrophe Response Centers are opening at the following locations on Sunday, October 13:

<p>Pinellas County Bardmoor Palms near YMCA 8333 Bryan Dairy Road Largo 33773</p> <p>Hours: 9 a.m.-5 p.m., Sunday, Oct. 13</p> <p>#ContactCitizensFirst</p>	<p>Sarasota County Opsrey Commerce Center behind Applebee's 100 Paramount Drive Sarasota 34232</p> <p>Hours: 12 noon -5 p.m., Sunday, Oct. 13</p> <p>#CitizensIsReady</p>
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Contact Citizens First
Report your claim 24/7/365

 **Online:** www.citizensfla.com/mypolicy

 **Contact Your Agent**

 **Call:** 866.411.2742



- Communications is focused on connecting with customers where they're at and in a comfortable format.
- Timely information and updates are shared through email, texts, posted to the website, and shared on social media channels.



Citizens Property Insurance Corporation

#SocialMediaDay: Be sure to stay informed and connected by following us on Facebook and X. Whether you're looking for company announcements, year-round preparation tips, or industry insights, our social media channels are your go-to source for staying informed. Don't miss out — join our online community today and be the first to know about everything happening at Citizens!

Facebook: Citizens Property Insurance Corporation
X: citizens_fla

#WeAreCitizens

Stay Informed and Connected

Don't miss a beat!
Follow us on our other accounts.




- 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.

CITIZENS
PROPERTY INSURANCE CORPORATION

WE'RE HERE TO HELP!

Citizens stands ready to assist you after Hurricane Helene.

Report and track claims online through myPolicy or visit us at the Department of Financial Services Insurance Village in Clearwater.

Contact the Claims Hotline
866.411.2742

CRISIS CLEANUP

HURRICANES HELENE & MILTON CLEANUP HOTLINE (844) 965-1386

If you need help cleaning up damage from the Hurricanes Helene & Milton, call (844) 965-1386 to ask for help. We will connect you with volunteers from local relief organizations, community groups and faith communities who may be able to assist with:

🧹 Muck Out 🌳 Trees 🏠 Tarp 🗑️ Debris

All services are free, but service is n remain open through Friday, Novem

PLEASE NOTE: this hotline CANNOT assi about FEMA registration, Volunteers work

CRISIS CLEANUP

LÍNEA DIRECTA DE LIMPIEZA DE HURACANES HELENE & MILTON (844) 965-1386

Si necesita ayuda para limpiar los daños causados por los huracanes Helene & Milton, llame al (844) 965-1386 para pedir ayuda. Lo conectaremos con voluntarios de organizaciones locales de ayuda, grupos comunitarios y comunidades religiosas que pueden ayudar con:

🧹 zombros
🏠 parantizado debido a la abrumadora
📅 viernes 1 de noviembre de 2024.

os sociales como alimentos, ropa, refugio, seguro, c
sanera gratuita y proporcionan las herramientas y
letar la obra.

LOCATE A MISSING LOVED ONE

CALL 1-800-RED-CROSS (2767)

FLORIDADISASTER.ORG/UPDATES

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



01
File a First
Notice of Loss
(FNOL)



02
Verify
Coverage



03
Issue Additional
Living Expense
(ALE) Disbursements

First Notice of Loss (FNOL) Call Center

FNOL Call Center support is provided by external, contracted call center providers across multiple vendors and geographic locations.



Available 24x7x365



Fully functional within 72 hours of a catastrophe declaration



Established vendor network supported by a scalable service model



Supported by 14 CAT Response Vendors (On-Demand Panel)

April 17th – CRC Exercise



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

May 8th – 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 a contingent vendor is slated for June

Rapid Response Van

First to respond to post-storm and outreach events:

- First to arrive after the storm, scout the area and report critical information
- Equipped to set up a small-scale operation until reinforcements arrive
- Post-storm outreach events and Insurance Villages
- Fully equipped with essential supplies, technology, and check printing capability

Field Service Trailer (FST)

Expanded field support model:

- One (1) rapid deployment trailer for medium-scale catastrophe events
- Integrated mobile check-printing capabilities with satellite, cellular, and WiFi connectivity
- Fully equipped with essential resources, supplies, and advanced technology
- Remote office environment with comprehensive communications and operational support

Field Service Vehicle (FSV)

Large-scale deployment designed for severe catastrophe events:

- Three (3) FSVs designed for high-volume catastrophe operations
- Provides the same core communications and operational infrastructure with increased response capacity
- Enhanced print capacity through an additional onboard printer for high-volume response



Volunteer Training

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



Catastrophe Testing

- Mock CRC testing was completed on April 17th, including policyholder scenario testing.
- Stress testing with the primary FNOL vendor was conducted on May 8th.



Call Center Outsourcing

- 2026 BPO Call Center Services contract
- Leveraging a panel of 14 vendor partners
- 30% increase in capacity compared to prior contract



