

Executive Summary

Claims Committee Meeting, June 15, 2017
Board of Governors Meeting, June 20, 2017

2017 Catastrophe Model Update

Model overview and update

Tier 1 – Windstorm, Tornado, Hail, Tropical Storm

- Managed Claim Model (MCM) will receive claims up to capacity
- Infuse additional MCM adjusters (if needed)

Tier 2 – Minor Hurricane

- Tier 1 response
- Deploy team leads and desk adjusters to Everbank Center and/or firm office
- Deploy task adjusters

Tier 3 – Major Hurricane

Phase 1:

- Tier 2 response
- Notify staff to reduce pending and transition to CAT hours in a desk adjuster role

Phase 2:

- Transition all non-CAT work to MCM teams and require staff to work 7a.m.-7p.m., 7 days a week
- Notify litigation desk adjusters of CAT hours; and transition to split shift working litigated claims 8 hours per day and CAT claims the additional hours along with weekends and holidays.

Below are some additional claim handling workflow changes:

- Task adjusters will be grouped by tiers (zip code, policy count, or county); and Citizens will assign the claims through Xactanalysis
- Task adjusters will work in Xactimate only
- Desk adjusters will review and settle claims with the insured and/or their representative
- The Resolution Unit will serve a larger role by handling any reopened claims previously processed by litigation desk adjusters