

Hurricane Irma Update - UAS

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Catastrophe Response Centers (CRCs)

- A CRC is a fully functioning remote office, equipped with necessary supplies and technology, including a mobile generator and satellite solutions
- Functions are customer-facing and include verifying coverage, filing First Notice of Loss (FNOL) and providing Additional Living Expense (ALE) advance checks, when appropriate
- Deployed as soon as it was safe to travel, including:
 - 3 Field Service Vehicles (FSVs) which provide the technology and supplies needed for each CRC
 - 50+ employees from all Citizens locations throughout the state



Key Largo CRC site

CRC Locations & Dates of Operation

- Opened 3 CRCs on Friday, September 15th, within days of the storm exiting Florida and maintained presence for 3 full weeks
 - Key Largo (9/15 – 10/5)
 - Naples* (9/15 – 9/17)
 - Florida City* (9/15 – 9/18)
 - Marathon (9/19 – 10/5)
 - N. Miami Beach (9/20 – 9/24)
 - Satellite office in Big Pine Key (9/20 – 10/5)

**Relocated CRCs as demand changed*



Key Largo CRC site

CRC Production

When the sites closed on 10/5, the CRCs had:

- Assisted over 2,500 people, including almost 1,800 policyholders (provided information to non-policyholders regarding other assistance available in area)
- Filed over 800 FNOLs
- Provided over \$1.15M in ALE advances

Call Center Support



Chief Financial Officer Jimmy Patronis visits Citizens

- **Partnered with five vendors for 24x7 First Notice of Loss call center support consisting of over 865+ trained Customer Service Representatives across 11 site locations**
 - Continued support from our vendor that regularly handles 100% of our FNOL volume
 - Additional FNOL support from two vendors that normally only assist with Agent Residential and/or Tier II volume
 - Ramped up two new vendors solely for FNOL support of Hurricane Irma volume
- **Serviced over 99k+ calls with a Service Level of 84.9%**
 - Data for calls serviced from 9/5/17 (when Irma volume began) through 10/6/17 (when Irma-specific effort ended and regular FNOL process reactivated)
 - 84.9% of all phone calls during this time period were answered < 20 seconds
 - After 10/6/17, all Irma-related FNOL volume continues to be serviced by our existing FNOL vendor
- **Activated proactive outbound calling campaigns promoting an efficient and accurate claim experience for policyholders, focusing on the following:**
 - Verified policyholder contact information for the adjuster
 - Reminded policyholders of repair options to property if applicable
 - Educated policyholders on any Citizens' Catastrophe Response Centers open in the local area for Additional Living Expense advancements

Underwriting Response to Hurricane Irma Emergency Order

The Office of Insurance Regulation (OIR) issued Emergency Order 214271-17-EO to protect the public health, safety and welfare of Florida policyholders in the aftermath of Hurricane Irma. The Emergency Order required extension of coverage through October 16, 2017 for certain non-renewing and cancelling policies.

- Citizens identified over 5,000 impacted policies and offered extended or continued coverage in compliance with the Emergency Order
- Additional customer-centric efforts by Citizens include:
 - Extra time for premium payments - Citizens is offering a one-time, statewide extension for premium payments and is going to accept late payments until December 1, 2017 for any cancellation notice issued on or after October 17, 2017
 - Policyholders with damaged property - Due to extensive Hurricane Irma damage statewide, Citizens is not going to start requesting proof of repairs for Hurricane Irma damage until October 1, 2018 (next year), for renewal policies effective on or after March 1, 2019