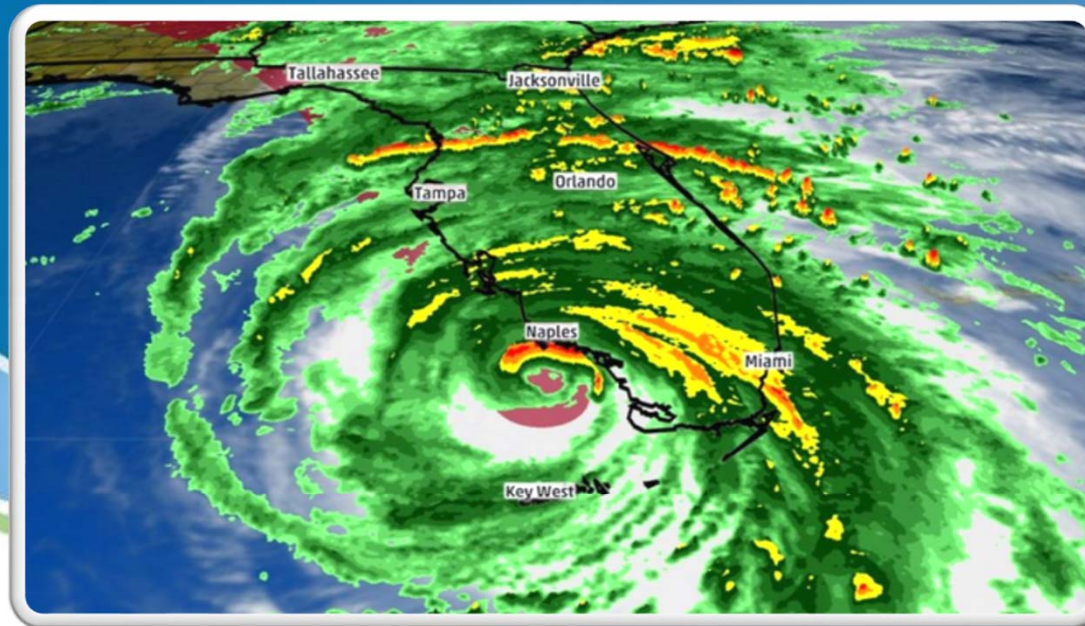


# Catastrophe Preparation 2018



Catastrophe Operations is dedicated to year-round planning, testing and coordination of a catastrophic event.



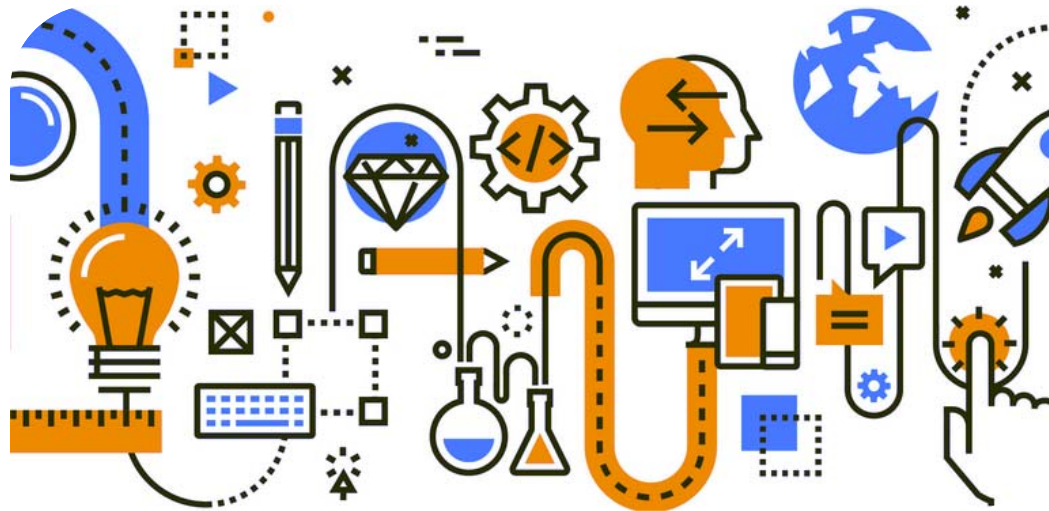
# Catastrophe Response Stages

- Stage 1 – Small-scale events, including hail, wind storms, tornados, tropical depressions or storms
- Stage 2 – CAT 1 & 2 hurricanes
- Stage 3 – CAT 3, 4 or 5 hurricanes





- Managed Claim Model (MCM)
- Fast Track
- Inspector Program
- Desk/Task
- Large Loss
- Commercial



The 2018 Catastrophe Response Plan is designed to quickly adapt to any storm strength and size by evaluating:

- Projected Severity/Size
- Policies-in-Force (PIF) within the projected path

From the storm Severity/Size and projected PIF we can then determine:

- Projected number of additional resources needed
- Workflow required



In preparation for the 2018 Atlantic Hurricane Season, we worked on:

- XactAnalysis® integration & reporting for field resources
- Additional Solicitations
- Resource Calculator Update
- Agency Outreach

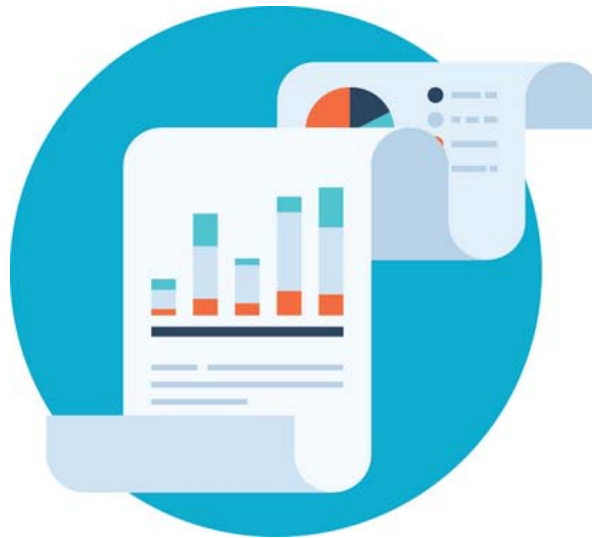


## Estimating and Management Software

- Xactimate – This is the estimating tool used by the adjusters to scope, diagram and input measurements. The software has a pricing database that is updated monthly based on the area to provide accurate costs associated with the repairs to the structure.
- XactAnalysis® – This is the management software tool that collects all of the data input from Xactimate and aggregates it by the adjuster and firm or business unit. This is used to manage the assignments, capacity and status of the estimates through a real-time dashboard and reporting.

XactAnalysis® is a management platform that captures the data from our estimating software.

In 2018, we began to integrate XactAnalysis into our claim handling and reporting workflows, in order to make more efficient use of the tool.



- Aerial Imagery, Post-Event Imagery, and Drone Services
- Inspector Program
- Fast Track
- Field Inspection Services





# Resource Calculator

The Resource Calculator was updated with the data captured from Hurricane Irma.

Key Data Points		Possible # of Claims Per Week				Staffing Totals	
Projected Claims	31526		Fast Track	Inspector	Full Adjuster	Workflow	# of Adjusters
Residential Claims	30525	Incoming Claims 1st Week	9458	3941	2365	Fast Track	155
Commercial Claims	1002	Incoming Claims 2nd Week	3216	1340	804	Inspector	128
		Incoming Claims 3rd Week	2459	1025	615	Full Adjuster	100
		Incoming Claims 4th Week	2270	946	567	Inside	137
		Incoming Claims to End	1513	631	378	Total Resources	520
Sev 1	8512						
Sev 2	10404					Inside Breakdown	
Sev 3	7882					Resolution	45
Sev 4	3153					Estimate Review	38
Sev 5	1576					Mobile Home	9
						Condo	6
						Complaints	2
						Large Loss	13
						Commercial	24

Agency Outreach has been enhanced in the 2018 plan to include:

- Post event conference calls in partnership with Claims Governance
- Agency Managers on the ground to agent's offices in impacted areas
- Attendance at town hall events
- Future enhancements to [Citizensfla.com](http://Citizensfla.com) for inquiries and escalations



The Resolution Unit (RU) handled 97,831 calls through the 180 days post landfall. The RU is available to process:

- Incoming English & Spanish Call Volume
- Severity 2-4 Claims
- Status Inquiries
- Escalations
- Supplements



## Office & Contingency Space

- TIAA Bank Center (3<sup>rd</sup>, 5<sup>th</sup>, 18<sup>th</sup> floors)
- Offsite vendor locations (Fast Track)
- Hotel/convention space to accommodate our Strike Zone Field Office needs



## Mobile Satellite Solution



- Replaces our former solution with current technology.

## Mobile Generator Solutions



- 800 Kilowatt Generator capable of powering a mobile office.

- First Notice of Loss (FNOL) Call Center Stress Test
- Catastrophe Response Center (CRC) Test
- Inspector Program
- Check Printing
- Load Testing
- XactAnalysis
- Fast Track





# Catastrophe Response Center

- Each year Citizens identifies 100+ employee volunteers to assist with each CRC
- Each CRC will have 12-15 volunteers
- Each deployment will be up to 21 days, but may be extended if necessary
- Three CRCs were deployed during Hurricane Irma to South Florida and the Florida Keys





# Catastrophe Response Center

Our goal is to mobilize our 3 Catastrophe Response Centers (CRCs) as soon as it is permissible and safe to travel to the hardest impact areas.



*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





## Call Citizens First to Report a Loss

**John Floridian**  
123 Main Street  
Sunny, Florida 12345  
Policy: **1234567**  
Effective: 10/01/2015

Annie Agent - Insurance ABC, Inc.  
456 Flamingo Way  
Sunny, Florida 12345  
800-555-1234

**Call Citizens First**  
**866.411.2742**  
[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)  
Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



**ATTENTION**  
Citizens Policyholders

Call Citizens at **866.411.2742** as soon as you become aware of or suspect damage to your property. Recent policy changes affect payment for emergency measures and permanent repairs following a loss.

Postcard

### Policyholder ID Card

**Call Citizens First**  
**866.411.2742**  
24/7 to report a claim  
Llama a Citizens primero 24 horas/7 días a la semana para reportar un reclamo

Pipes

Storms

Water

Fire

Magnet

**Call Citizens First**

Customers can report a claim 24/7 with Citizens' toll-free Claims hotline  
**866.411.2742**

Social Media

### Infographic

PREPARE

## Hurricane Preparation for Our Policyholders

### What's in Your Kit?

Hurricane Preparedness Kit

Build your hurricane kit with the following items:

-  Reusable ice packs to keep food cool if the power goes out
-  Battery-powered flashlights or lanterns
-  Self-contained first-aid kit, including prescription medications for three days
-  Bottled water
-  Cell phone with extra battery
-  Map of the area
-  Batteries and car chargers for phones and mobile devices
-  Games and toys
-  Pet supplies and medications

For more hurricane kit information, visit [www.floridadisaster.org](http://www.floridadisaster.org)

### #HurricanePrep Checklist

1. Make a plan and communicate
2. Build an emergency kit
3. Review your insurance policy
4. Know your evacuation route
5. Monitor local weather conditions





### Is It Covered?



- Roof/Structural Damage**  
Covered
- Permanent Detached Structures**  
May be covered
- Open Enclosures (screened, aluminum, glass, etc.)**  
Typically not covered
- Portable Generators**  
Up to 10,000 watts may be covered
- Tree Removal**  
Location determines coverage:  
On Insured Structure: Covered  
On Ground: Covered up to \$500 (multi-peril) and \$1,000 (wind-only)  
On Neighbor's Structure: Not covered. Neighbor's policy usually is responsible for any damage on their property.
- Hotel Expenses**  
Covered under Additional Living Expenses or Civil Authority (up to \$500)
- Burglary**  
Covered under All Other Perils deductible

\*Note: All coverages require the deductible be met. Coverages for detached structures (Coverage B) and personal property (Coverage C) are optional and coverage is available only if purchased. Policy conditions and limitations apply. Refer to your policy for specific coverage information.

PREPARE

**Citizens Is on Facebook  
and Twitter!**



**Follow Us on Twitter®**

General Account:  
@citizens\_fl

Agent Account:  
@citizens\_agents

News/Media Information Account:  
@citizensflanews



**Like Us on Facebook®**

Search for *Citizens*  
*Property Insurance*

Round-the-clock storm monitoring by 12 people on the Communications team. When the National Hurricane Center issues a Storm Watch or Storm Warning for any part of Florida, they must:

- Turn off binding in all systems
- Send binding restriction email to agents
- Add an Alert to the website about the binding restrictions



## Storm Prep

Prepare, Monitor, Watch

**1.866.411.2742**

[www.citizensfla.com](http://www.citizensfla.com)



## Stay Connected



## Citizens Is Under Binding Suspension



## Citizens Binding Suspension Has Been Lifted



# MONITOR



**Citizens  
Is Ready**



Customers can report a claim 24/7  
with Citizens' toll-free Claims hotline

**866.411.2742**

- Participation at the Governor's Emergency Operations Center
- Partner with Florida Public Broadcasting Stations



**MONITOR**

# Citizens Is Ready

Citizens' 2018 CAT Plan is a comprehensive plan that defines roles of all supporting business units. With year-round planning and testing, this collaborative plan will guide Citizens' dedicated team to respond fully to its customers in their greatest time of need.

