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

---

### Saffir-Simpson Hurricane Wind Scale

<table>
<thead>
<tr>
<th>Category</th>
<th>Wind Speed</th>
<th>Damage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>74-95 mph</td>
<td>Very dangerous winds will produce some damage</td>
</tr>
<tr>
<td>2</td>
<td>96-110 mph</td>
<td>Extremely dangerous winds will cause extensive damage</td>
</tr>
<tr>
<td>3</td>
<td>111-129 mph</td>
<td>Devastating damage will occur</td>
</tr>
<tr>
<td>4</td>
<td>130-156 mph</td>
<td>Catastrophic damage will occur</td>
</tr>
<tr>
<td>5</td>
<td>157 mph or higher</td>
<td>Catastrophic damage will occur</td>
</tr>
</tbody>
</table>

---

**WIND:** 157 mph or higher
**DAMAGE:** Catastrophic damage will occur
Workflows

- 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.
Solicitations

- Aerial Imagery, Post-Event Imagery, and Drone Services
- Inspector Program
- Fast Track
- Field Inspection Services
The Resource Calculator was updated with the data captured from Hurricane Irma.

<table>
<thead>
<tr>
<th>Key Data Points</th>
<th>Possible # of Claims Per Week</th>
<th>Staffing Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fast Track</td>
<td>Inspector</td>
</tr>
<tr>
<td><strong>Projected Claims</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential Claims</td>
<td>30525</td>
<td>9458</td>
</tr>
<tr>
<td>Commercial Claims</td>
<td>1002</td>
<td>3216</td>
</tr>
<tr>
<td></td>
<td>2459</td>
<td>1025</td>
</tr>
<tr>
<td></td>
<td>2270</td>
<td>946</td>
</tr>
<tr>
<td></td>
<td>1513</td>
<td>631</td>
</tr>
</tbody>
</table>

| Sev 1              | 8512       |            |              | Inside Breakdown |                |
| Sev 2              | 10404      |            |              | Resolution       | 45              |
| Sev 3              | 7882       |            |              | Estimate Review  | 38              |
| Sev 4              | 3153       |            |              | Mobile Home      | 9               |
| Sev 5              | 1576       |            |              | 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 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 (3rd, 5th, 18th 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.
2018 Catastrophe Testing

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

Call Citizens First
866.411.2742
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.

Policyholder ID Card

ATTENTION
Citizens Policyholders

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

Postcard

Call Citizens First
866.411.2742
Customers can report a claim 24/7 with Citizens’ toll-free Claims hotline

Magnet

Infographic

Social Media
Hurricane Preparation for Our Policyholders

What’s in Your Kit?

Build your hurricane kit with the following items:

1. Water (1 gallon per person per day for at least 5 days)
2. Non-perishable food (1 gallon of milk, 10 cans)
3. Sanitary items (toilet paper, soap, bleach)
4. Medications
5. First aid kit
6. Cell phone and charger
7. Flashlight
8. Battery-powered radio
9. Cash
10. Important documents (health insurance, home insurance)

#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?

Permanent Detached Structures
Temporary Detached Structures
Roof/Structural Damage
Open Enclosures (screened, aluminum, glass, etc.)
Portable Generators (up to 10,000 watts may be covered)

Tree Removal
- Limited structure coverage
- On covered structure
- On insured
- On insured and up to $5,000 (all others not covered)
- On insured and up to $5,000 (all others not covered)

Burglary
- Covered under all other forms of coverage

Hotel Expenses
- Covered under all other forms of coverage

[Note: All coverage is subject to the deductible. Coverage for detached structures (Coverage E and attached garage property) is limited to $50,000. Policy conditions and endorsements apply. Refer to your policy for specific coverage information.]
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

Stay Connected

Citizens Is Under Binding Suspension

Citizens Binding Suspension Has Been Lifted
• Participation at the Governor’s Emergency Operations Center

• Partner with Florida Public Broadcasting Stations
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.