

Hurricane Michael Preparation and Response

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- Three press releases were sent to advise the press and stakeholders of important developments, recovery efforts and Catastrophe Response Center locations.

Press Releases

Policies in Force as of October 31, 2018: **436,187.**

Citizens Opens Catastrophe Response Centers in Port St. Joe, Apalachicola

10.16.18 - Citizens is opening additional CRC locations in Port St. Joe and Apalachicola on Wednesday.

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Citizens Opens Catastrophe Response Centers to Handle Michael Claims

10.13.18 - Citizens is opening Catastrophe Response Centers (CRCs) in Panama City on Sunday.

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Quick Developing TS Michael threatens Panhandle. Are you Ready?

10.07.18 - Citizens is urging policyholders and Florida residents to prepare for TS Michael.

[More](#)

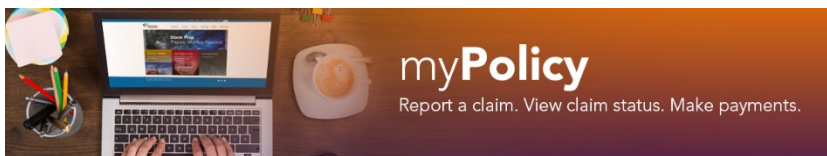
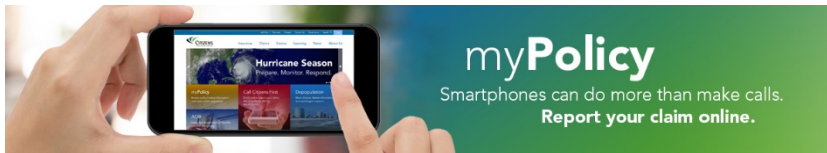
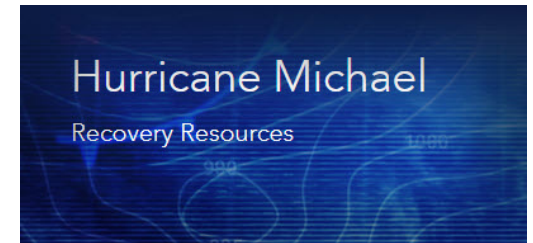
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- Pre-storm preparation and response readiness information was provided to reporters before landfall for news articles across the state.

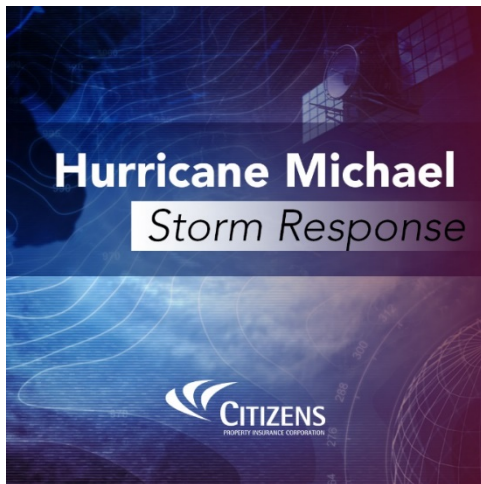
- Website traffic on Michael-related pages remained steady from October 7 through October 21
 - There were 113,241 visits to the Public website.
- This was the first storm after the launch of online claims reporting via myPolicy
 - 138 claims were reported through myPolicy from October 9 through October 23
 - The myPolicy page had the highest page views during the time period
 - 12,295 hits, with a high of 1,151 visits on 10/15



- Regular updates were made to the Citizens website to keep policyholders informed of Citizens recovery efforts and CRC locations and other recovery resources.
- Banners and grid items were posted to quickly get customers agents and adjusters to the information they needed without searching.



- Targeted emails were leveraged to ensure customers and agents were both prepared and informed about storm-related and recovery activities
 - A total of 12 emails were sent throughout September with over 38,473 recipients



- Social media posts were used to help promote storm preparedness, CRC location notifications and local recovery resources
 - Messaging for this storm focused on relaying critical local emergency management and public safety information
 - Channel traffic remained high prior to and immediately following the storm. Citizens' Twitter accounts amassed 156,200 impressions and 175 percent post reach increase on Facebook.

- Immediate post-storm radio advertising during the week of October 12-18 encouraged hurricane recovery safety, claims reporting avenues and notified listeners of resource information in key markets: Apalachicola, Fort Walton Beach, Panama City, Pensacola and Tallahassee. Spots ran eight times per day in rotation for the week.
 - Further post-storm messaging was refined to target the Panama City market during the week of October 18-25. Messaging shifted to promote fraud awareness and available claims reporting methods. The updated spots ran eight times per day in rotation for the week.
 - Live announcements were made on heavy rotation on both Oyster Radio (WOYS - Franklin / Gulf / Wakulla County) and 92.5 WPAP (Panama City) for the CRC locations in the Panhandle all day Thursday, October 18.
- Messaging through the Florida Public Radio Emergency Network was leveraged in the Pensacola and Tallahassee markets to broadcast information post-storm landfall to encourage customers to Call Citizens First through the toll-free number or online via myPolicy.
 - This messaging change was included in the sponsorship agreement which started in May 2018 and runs through May 2019.



**Call
Citizens
First**

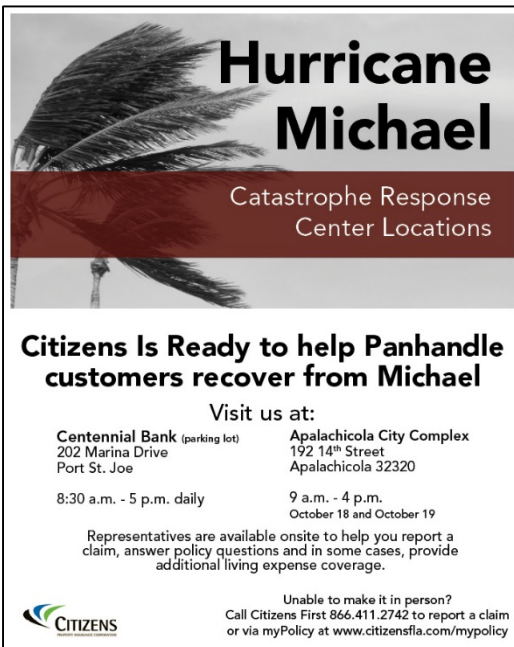
**Report a claim,
ask questions or
get policy info:
866.411.2742**

Online claims reporting:
www.citizensfla.com/mypolicy



 **CITIZENS**
PROPERTY INSURANCE CORPORATION

- Print materials were leveraged in the Panhandle through a variety of means to advertise CRC locations and provide claims reporting avenues and help curb potential fraud.
 - Yard signs were placed in neighborhoods and surrounding communities where the CRCs were located
 - Informational flyers were shared with local businesses, legislative offices and community relief organizations
 - Door hangers were developed as an additional communications touchpoint for field staff to make contact with customers in affected areas using policy data to locate insured properties near the CRC sites



Hurricane Michael
Catastrophe Response Center Locations


Citizens Is Ready to help Panhandle customers recover from Michael

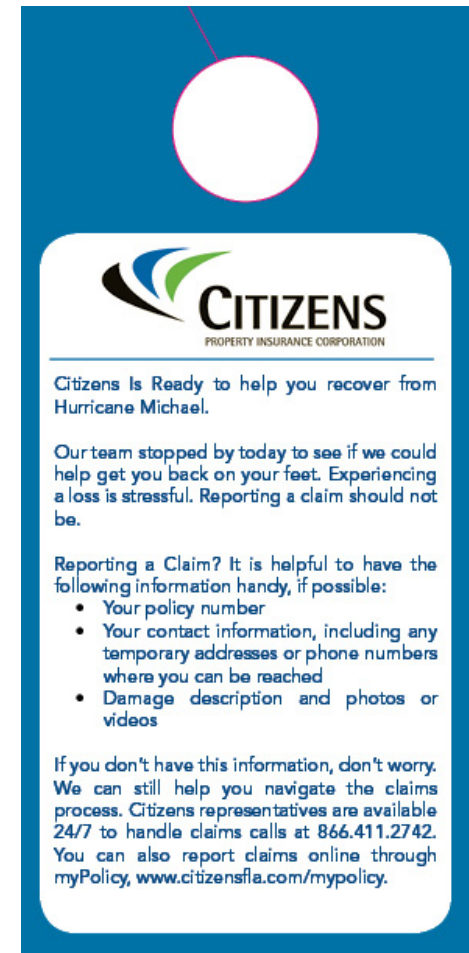
Visit us at:

| | |
|--|---|
| Centennial Bank (parking lot) 202 Marina Drive Port St. Joe | Apalachicola City Complex 192 14 th Street Apalachicola 32320 |
| 8:30 a.m. - 5 p.m. daily | 9 a.m. - 4 p.m. October 18 and October 19 |

Representatives are available onsite to help you report a claim, answer policy questions and in some cases, provide additional living expense coverage.

Unable to make it in person?
Call Citizens First 866.411.2742 to report a claim
or via myPolicy at www.citizensfla.com/mypolicy





CITIZENS
PROPERTY INSURANCE CORPORATION

Citizens Is Ready to help you recover from Hurricane Michael.

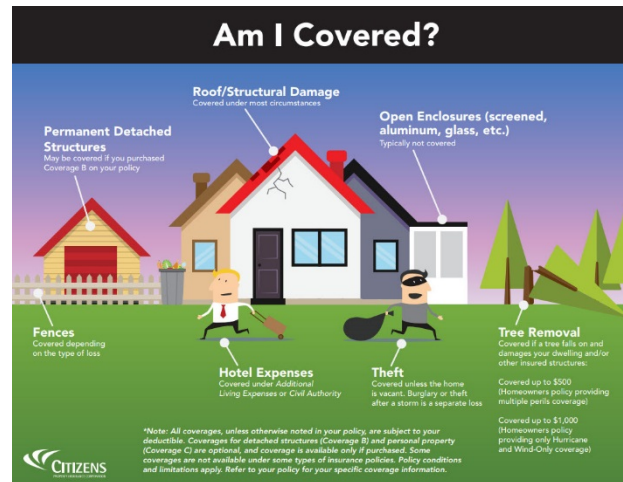
Our team stopped by today to see if we could help get you back on your feet. Experiencing a loss is stressful. Reporting a claim should not be.

Reporting a Claim? It is helpful to have the following information handy, if possible:

- Your policy number
- Your contact information, including any temporary addresses or phone numbers where you can be reached
- Damage description and photos or videos

If you don't have this information, don't worry. We can still help you navigate the claims process. Citizens representatives are available 24/7 to handle claims calls at 866.411.2742. You can also report claims online through myPolicy, www.citizensfla.com/mypolicy.

- Education materials were created to assist agents and customers with their understanding of post-storm coverage questions and claim handling procedures.
 - Brochures were an important part of the recovery efforts providing additional information for customers impacted by Hurricane Michael
 - 4,400 total brochures were sent to field operations
- FAQs were revised and published on the website to provide immediate answers to Hurricane Michael claims questions.
- Statistics and claim-related information has been shared with industry stakeholders, the Office of Insurance Regulation and legislative partners as part of Citizens' ongoing efforts to help customers recover.



- Partnered with elected officials at all levels in the impacted areas to identify the best sites for our CRC locations. Special assistance was provided by:
 - Representative Halsey Beshears
 - Representative Brad Drake
 - Representative Clay Ingram
 - City Manager Ron Nalley (Apalachicola)
 - Sheriff A.J. Smith (Franklin County)
 - Tax Collector Rick Watson (Franklin County)
- All of these external partners also used our press releases and social media posts on their own accounts to provide even greater awareness of Citizens' presence in the impacted area.




- Leveraged relationship with Walmart/Sam's Club to secure Panama City CRC site which evolved into staging site for the CFO Patronis' Insurance Village.
- Worked in conjunction with GIS team to produce heat maps illustrating policy count and claims volumes in Senate/House districts in the impacted area.
- Participated in daily situation calls produced by the State Emergency Operations Center.



- Due to the nature of policy distribution in the Panhandle, specific information was developed in support of mobile home policies. A new brochure detailing standard coverages and the claims process for mobile homes was developed for use at our CRCs, mailing inserts for claims letters and available for agents to use in their office. This brochure was added to our learning library and featured on storm related pages on the website for maximum reach. A copy has been provided with your meeting materials.
- Citizens identified mobile-home manufacturers and retailers making discounts and other incentives available for mobile/manufactured home purchases to people affected by Hurricane Michael. A letter was developed and mailed to impacted customers to help them with recovery efforts. An electronic version is available on the Hurricane Michael recovery page and a paper copy has been provided with your meeting materials.






301 W Bay Street, Suite 1300
 Jacksonville, Florida 32202
www.citizensfl.com

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. To help make this process easier, Citizens has made inquiries to mobile home manufacturers and retailers who are making discounts and other incentives available for mobile or manufactured home purchases for those affected by Hurricane Michael.

Each retailer listed below has programs available as part of Hurricane Michael recovery efforts. Reach out to them directly to view inventory, pricing and availability.

The retailer information does not represent a comprehensive list of mobile home dealers/retailers or potential offers for purchase of mobile homes. It is provided as a courtesy and does not constitute a limitation in any manner on your options for purchasing a new mobile or manufactured home.


| | |
|---|--|
| Scotbilt Factory Outlet www.scotbiltfactoryoutlet.com 3064 Brunswick Hwy Waynes GA 30183 912.250.5700 | \$4,000-\$5,000 off retail* |
| Sanders Manufactured Housing www.sandershousing.com 10300 Pensacola Blvd Pensacola FL 32534 850.474.0261 | 5% off retail* |
| Affordable Homes of Crestview www.affordablehomescrestview.com 5290 S. Feardon Blvd Hwy 85 Crestview FL 32536 850.398.5685 | \$2,500 off Singles* \$5,000 off Doubles* |
| Clayton Homes of Crestview www.claytonhomescrestview.com 5208 South Feardon Crestview FL 32536 850.682.3344 | 10% off display models* |
| Clayton Homes of Tallahassee www.claytonfl.com 2550 W. Tennessee Street Tallahassee FL 32304 850.574.2104 | Call for discount |



We're Here to Help
 Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742 or online at www.citizensfla.com/contactus.

*Discount information provided by the retailer as of 10.19.18. For the most up-to-date list of retailers and recovery resources, visit www.citizensfla.com/hurricanes.

- Citizens also reached out to Contractor Connection, the vendor for the Managed Repair Contractor Network Program, to develop a letter to mail out to impacted customers to help them with recovery efforts. The letter outlines key features of the Contractor Connection network and provide contact information for customers to get in touch with repair resources. A copy has been provided with your meeting materials.




301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

As a Citizens' policyholder recovering from Hurricane Michael, you may still be looking for a contractor for covered repairs. Due to limited contractor availability that frequently follows a natural disaster such as Hurricane Michael, Citizens would like to share some information regarding Contractor Connection. This information is based upon Citizens' use of Contractor Connection as the vendor for Citizens' Managed Repair Contractor Network Program for non-hurricane water losses.

Contractor Connection provides access to a network of contractors nationally and within Florida. Key features offered by the Contractor Connection network:

- Credentials every contractor in their network, including assuring each participant has proper licensing and insurance
- Matches network contractors with your specific repair needs
- Requires all network contractors to back their work with a three-year workmanship guarantee
- Monitors projects from start to finish and provides assistance should problems arise
- Allows you to track your project throughout the repair process

Call or email Contractor Connection:
844.665.7348
www.contractorconnection.com/home/consumer/BH1KZ/
24 hours a day, seven days a week



We're Here to Help
Contact your agent at the telephone number provided on your Declaration page or call Citizens at 866.411.7747 or online at www.citizensfla.com/contactus.

This information is provided as a courtesy and does not constitute a limitation on your options to select the contractor of your choice to perform covered repairs. Any services you may independently obtain through Contractor Connection are not part of Citizens' Managed Repair Contractor Network program.

Like Hurricane Irma, Hurricane Michael provided several storm-specific challenges for our teams on deployment. Panhandle geography is much different than other areas in Florida, with dense forests and a more rural population. The initial post-storm damage after Michael was more acute based on the intensity of the storm when it made landfall in Florida with sustained Category 4 winds and storm surge.

Establishing reliable connectivity with our teams was made more challenging due to cellular carriers losing towers, cable networks being disrupted and limited roadway access to the hardest hit areas. The same connectivity issues created barriers for our messaging to reach customers. We went back to traditional media to promote our locations through yard signs, flyers at grocery stores and community centers, and live radio spots when stations were operational.

Our observations from this storm will be shared with other divisions in the organization as we review our catastrophe plan and update for 2019. The assets developed during Hurricane Michael response will be included in our deployment kits moving forward and can be produced quickly and efficiently if they are needed after teams have been sent to the field. We also will recommend going forward that our response kits include hot spot devices from multiple carriers in the event one system is down and we need another network to broadcast over.