

# Citizens Property Insurance Corporation Hurricane Michael Preparation and Response

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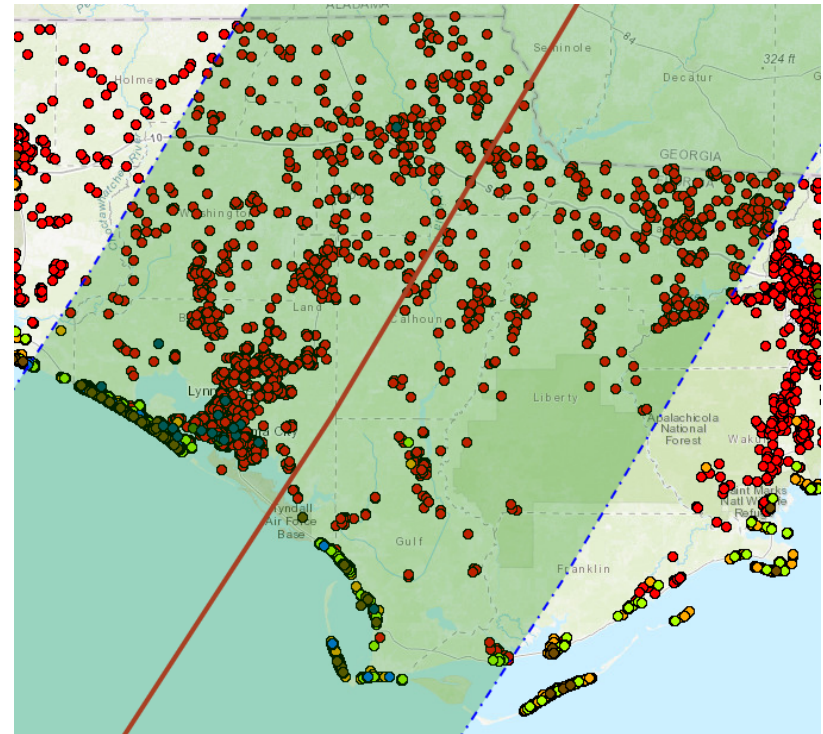


# Hurricane Michael Landfall



## Citizens GIS Tool

- Red line represents Michael's post landfall track as posted by the National Hurricane Center
- Highlighted area represents hurricane force winds
- Multi-colored dots represents Policies in Force
- Pre-event email messaging to all policyholders in the storm path



## National Insurance Crime Bureau (NICB) Aerial Imagery

**Pre-Event Imagery**



**Post-Event Imagery**



- Utilizing NICB Aerial Imagery
  - Hurricane force wind Policies in Force were extracted from Citizens GIS tool
  - Adjusters searched the NICB tool with all Policies in Force addresses for the coastal areas
  - Aerial imagery that showed a total loss or a slab/vacant lot were uploaded as claims into ClaimCenter
  - Adjusters prepared total loss packages within 24-48 hours to settle all of these claims with the policyholder

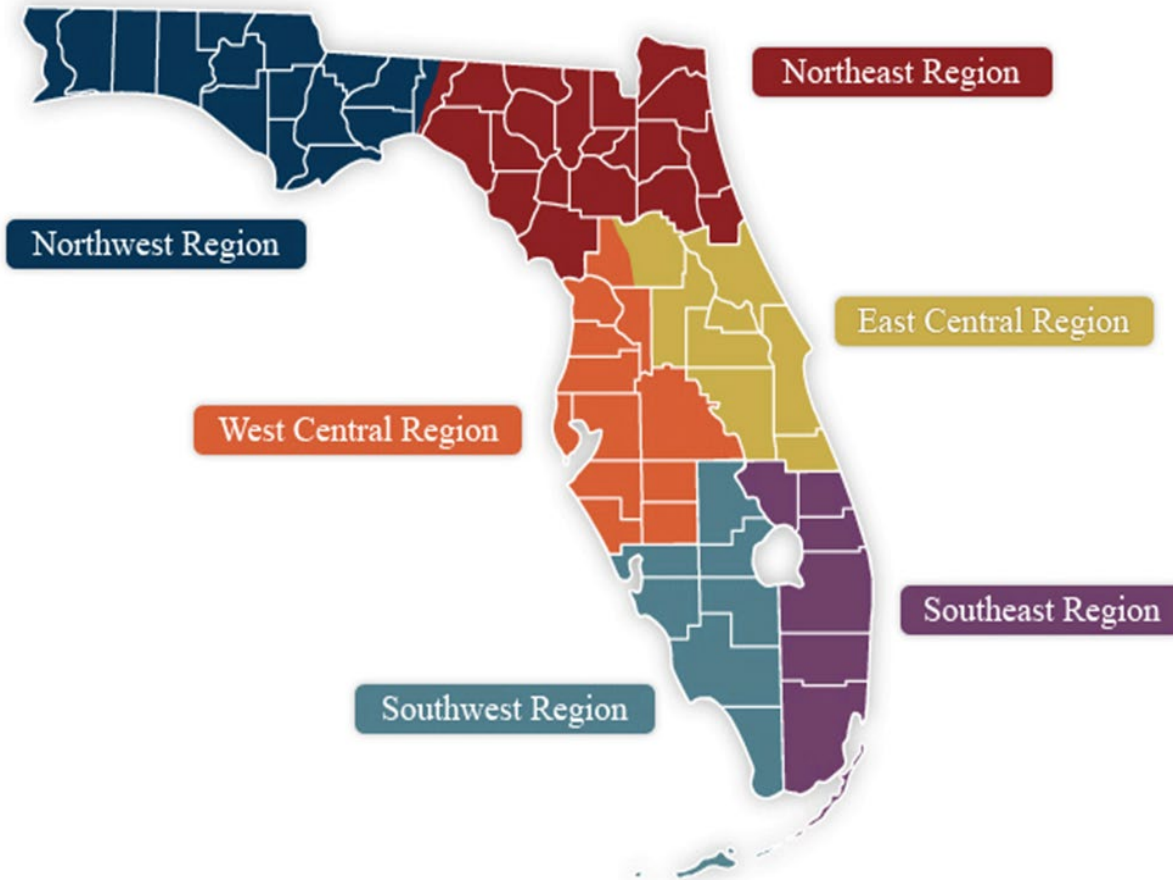


- A Field Claims Office was opened in Destin
- Leveraged to conduct training and re-inspections to validate understanding of Best Practices and Estimating Guidelines for
  - Field Inspectors
  - Cat Field Adjusters

Severity Code	Handling Team	Original Deployed Resources
Severity Code 1	Fast Track	15
Severity Code 2	Field Inspection Services	100
Severity Code 3	Cat Field Adjusters	50
Severity Code 4	Cat Field Adjusters	50
Severity Code 5	Large Loss	30

- Fast Track handles low severity claims by phone
- Field Inspection Services conduct low severity inspections leveraging inspection software to assist in the inspection process
- Cat Field Adjusters handle moderate to severe inspections
- Large Loss handles structurally damaged homes and total loss inspections

## Catastrophe Response Centers (CRCs)



- **Tallahassee CRC (10/12-10/16)**
- **Panama City CRC (10/14-10/21)**
- **Port St. Joe CRC (10/16-10/23)**
- **Apalachicola CRC (10/17-10-19)**



## Catastrophe Response Centers (CRCs)



- **Combined Activity (Friday, 10/12 – Tuesday, 10/23):**
  - 266 Policyholders were assisted
  - 102 FNOLs were filed onsite
  - 625 non-policyholders visited
  - 118 Additional Living Expense Checks disbursed to policyholders totaling \$344,460
  - 55 Citizens staff deployed for response efforts

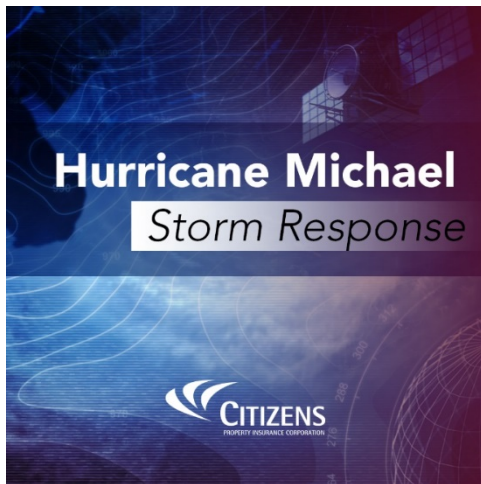


## Outbound Calling Campaigns

- **First Contact Campaign (10/11-10/25)**
  - *4,031 calls were completed*
- **Proactive Policyholder Outreach Campaign (10/17-10/27)**
  - *27,281 calls were completed*
  - *146 FNOLs were filed as a result of the outreach efforts*



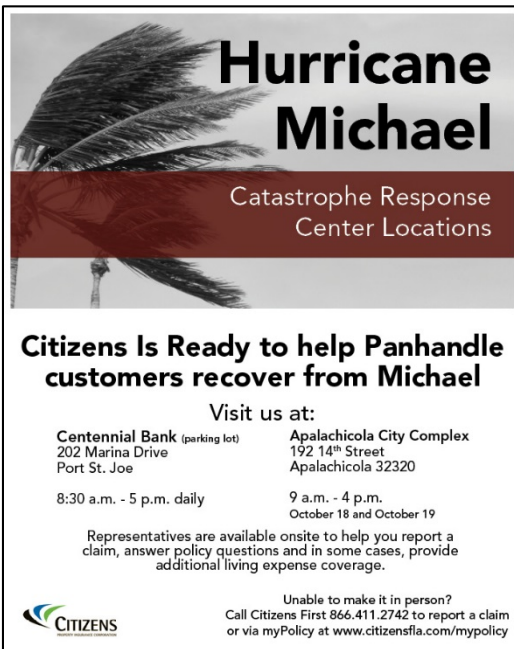
- Targeted emails were leveraged to ensure customers and agents were both prepared and informed about storm-related and recovery activities
  - A total of 12 emails were sent throughout October with over 38,473 recipients



- Social media posts were used to help promote storm preparedness, Catastrophe Response Center (CRC) locations and local recovery resources
  - 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.



- 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**

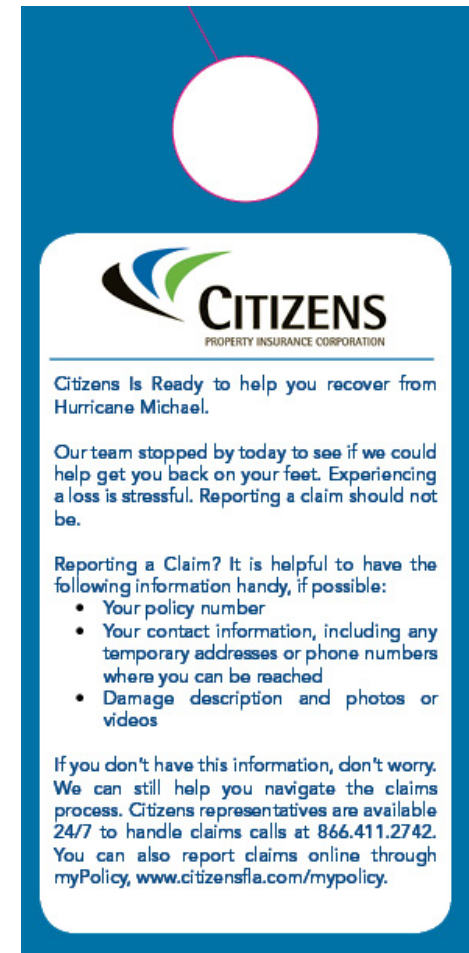
Visit us at:

<b>Centennial Bank</b> (parking lot) 202 Marina Drive Port St. Joe 8:30 a.m. - 5 p.m. daily	<b>Apalachicola City Complex</b> 192 14 <sup>th</sup> Street Apalachicola 32320 9 a.m. - 4 p.m. October 18 and October 19
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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](http://www.citizensfla.com/mypolicy)





**CITIZENS**  
PROPERTY INSURANCE CORPORATION

Citizens Is Ready to help you recover from Hurricane Michael.

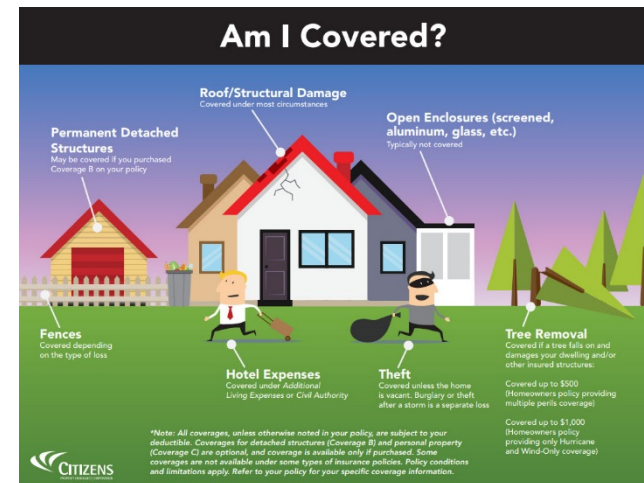
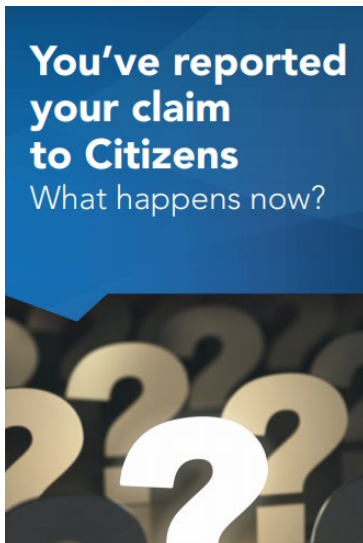
Our team stopped by today to see if we could help get you back on your feet. Experiencing a loss is stressful. Reporting a claim should not be.

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

- A dedicated Hurricane Michael page was created on Citizens website [www.citizensfla.com](http://www.citizensfla.com)
- Frequently Asked Questions were revised and published on the website to provide immediate answers to Hurricane Michael claims questions.
- Education materials were created to assist agents and customers with their understanding of post-storm coverage questions and claim handling procedures.



- 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 offices.
- Citizens identified mobile-home manufacturers and retailers willing to offer discounts and other incentives 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.





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

<b>ScotBilt Factory Outlet</b> <a href="http://www.scotbiltfactoryoutlet.com">www.scotbiltfactoryoutlet.com</a> 3064 Brunswick Hwy Waycross GA 31503 912.250.5700	<b>\$4,000-\$5,000 off retail*</b>
<b>Sanders Manufactured Housing</b> <a href="http://www.sandershousing.com">www.sandershousing.com</a> 10300 Pensacola Blvd Pensacola FL 32534 850.474.0261	<b>5% off retail*</b>
<b>Affordable Homes of Crestview</b> <a href="http://www.affordablehomescrestview.com">www.affordablehomescrestview.com</a> 5250 S. Fendon Blvd/Hwy 85 Crestview FL 32536 850.398.5685	<b>\$2,500 off Singles* \$5,000 off Doubles*</b>
<b>Clayton Homes of Crestview</b> <a href="http://www.claytonhomesofcrestview.com">www.claytonhomesofcrestview.com</a> 5208 South Fendon Crestview FL 32536 850.682.3344	<b>10% off display models*</b>
<b>Clayton Homes of Tallahassee</b> <a href="http://www.claytonfl.com">www.claytonfl.com</a> 2550 W. Tennessee Street Tallahassee FL 32304 850.576.2104	<b>Call for discount</b>


\*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](http://www.citizensfla.com/hurricanes).



**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](http://www.citizensfla.com/contactus).



- Crawford's Contractor Connection Consumer Direct program
- Additional contractors can deploy to the Panhandle from across Florida to assist our policyholders in the repair process
- Document sent to all residential homeowner policyholders who filed a claim




301 W Bay Street, Suite 1300  
Jacksonville, Florida 32202  
[www.citizensfla.com](http://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:  
844.665.9348  
[www.contractorconnection.com](http://www.contractorconnection.com)  
24 hours a day, seven days a week



**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](http://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.

- Why Contractor Connection?
  - Credentials all contractors
  - Eliminates stress of obtaining multiple bids
  - 3 year workmanship warranty
  - Monitors project from start to finish
  - Allows the policyholder to track the project every step of the way



# Hurricane Michael Claims Statistics

Claims Summary	Total	Commercial	Personal
New Claims	3,360	59	3,301
Closed Claims	2,442	39	2,403
% Closed	73%	66%	73%
Indemnity Paid	\$89,927,150	\$7,664,979	\$76,262,171
Expense Paid	\$1,972,680	\$82,299	\$1,890,381
Total Incurred	\$96,309,324	\$7,852,144	\$88,457,179
% Submitted by Self	79%	54%	79%
% Submitted by Rep	1%	12%	1%
% Submitted by Other	20%	34%	20%
% Storm Surge	5%	15%	5%
% AOB	1%	7%	1%

\*As of 1-2-19