2024 Catastrophe Preparedness

Consumer Services Committee

June 26, 2024

CITIZENS
PROPERTY INSURANCE CORPORATION

Insurance Operations

Consumer Services Committee

Jay Adams

Chief Insurance Officer

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Catastrophe Plan Administration

- Catastrophe response planning is an enterprise-wide collaboration with all departments at Citizens

- The plan identifies roles and responsibilities per business unit while establishing the operational framework for our response

- Catastrophe Operations is responsible for planning, testing and coordination

Catastrophe Response Phases - Tropical Storm and Hurricane			
Phase		**Event**	**Timing**
1	Preparedness	Annual pre-season preparation	Dec 1 - March 31
2	Monitor	An invest or disturbance has been identified by the National Oceanic and Atmospheric Association (NOAA)	April 1 - TBD
3	Activation	A tropical storm/hurricane watch/warning is issued for any part of the state	
4	Landfall	First 24-48 hours after a named storm makes landfall	
5	Recovery	First Response	First 30 days following landfall
		Sustained Response	30 days - 6 months following landfall
		Closing Response	6 months - 2 years following landfall

- Catastrophe Response Center Exercise
    - Equipment readiness
    - Staff training/preparation
- FNOL Call Center stress test
    - Recruitment and training of new resources
    - Overall organizational responsiveness
    - Meeting Service Level at 80% calls answered within 20 seconds or less

- Virtual Deployment for Independent Adjusters
  - Test focuses on onboarding & deprovisioning 2 groups of IAs
  - Test will use WiPro for IT Support
- Systems load testing
  - To ensure systems can handle increased volume of claim/user activity in a large event
- CXOne will be the phone system for CAT going forward

- New online platform that imports storm tracks from the NHC and gives the ability to extract PIF count and potential claims exposure

- Enhancements to the tool allow for importing of storm data for smaller wind and hail events

- Data Loaded by Corporate Analytics into the application and updated as the storm advisories are released

- Multiple layers including the cone of uncertainty, possible storm surge, multiple windspeed probabilities
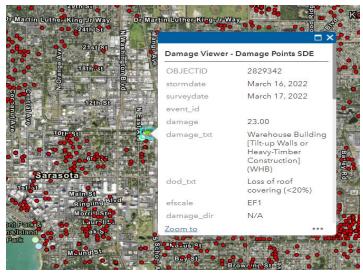
- Damage Assessment layer from NWS

- Integration of the Damage Assessment Reports into ClaimCenter are on track to be implemented and in use by the end of July for any late season events
- Will be able to be configured and used on any CAT going forward where the decision is made to capture aerial imagery

- Power BI dashboard

- Output will have multiple scenarios

- AIRLossEstimate data showing paths representing each Scenario

- Claim count, predicted financial impacts with risk transfers and potential surplus calculations

- With assistance from Corporate Analytics, PIF data is merged with storm relevant data to give a range for claim probability to determine our needed resources

County	PLA Claim Count 70% Prob (Bad)	PLA Claim Count 40% Prob (Worse)	PLA Claim Count 5% Prob(Major)
Alachua	0	11	699
Baker	0	2	239
Bay	0	0	310
Bradford	0	4	238
Brevard	750	4601	10575
Broward	7506	58295	85484
Calhoun	0	0	34
Charlotte	56	1077	5256
Citrus	2	566	3016
Clay	0	85	721
Collier	69	1612	4479
Columbia	0	2	285
DeSoto	6	132	257

County
- Select all
- Alachua
- Baker
- Bay
- Bradford
- Brevard
- Broward
- Calhoun
- Charlotte
- Citrus
- Clay
- Collier
- Columbia
- DeSoto
- Dixie
- Duval
- Escambia
- Flagler

Claims at 70% Probability
21549

Claims at 40% Probability
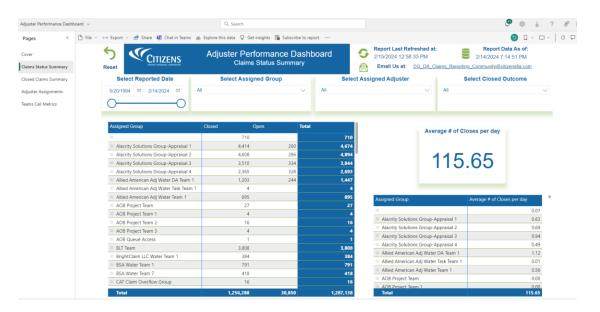213441

Claims at 5% Probability
505157

- Cat Dashboard and Cognos Milestone Report converted to Power BI

- PIF by County for CAT events has been completed and now live

- Catastrophe scorecard implemented in a dashboard format to include day over day changes in key metrics

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- Agility Recovery Solutions (Vendor)
- Claims Service Vehicle (CPIC)
  - Intended to operate as a remote strike zone office capable of supplying connectivity to up to 100 adjusters.

Communications, Legislative and External Affairs

Consumer Services Committee

Christine Ashburn

Chief of Communications, Legislative and External Affairs

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- CLEA works year-round to bring attention and awareness to thorough disaster preparation via the #CitizensIsReady campaign
- Several messaging channels are used for this effort. They include:
    - Agent bulletins/emails
    - Citizens' website
    - Florida Public Radio/Florida Public Radio Emergency Network (FPREN)
    - Press Releases
    - Policyholder emails
    - Policyholder newsletter
    - Social media
    - Targeted text messaging

Citizens Is Ready
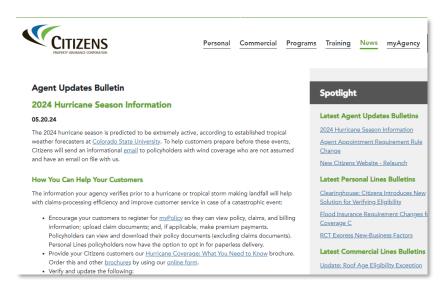
- CLEA provides comprehensive storm monitoring and dispatches related communications and alerts throughout hurricane season.

- The process is enhanced with a software robot developed by the Robotics Process Automation Team.

  - The bot assists with the policy binding authority process whenever the National Hurricane Center issues a hurricane or tropical storm watch or warning for any part of Florida.

  - Activities include suspending/resuming binding within PolicyCenter, sending communications to agents, and posting website alerts.

- Related messaging also is posted to Citizens' social media channels along with storm tracking, resharing of local resources, and preparation updates

- At the start of hurricane season, CLEA sends emails to agents and policyholders to remind them of season-specific preparations.

- When the forecast starts to indicate the state of Florida may have storm impacts, CLEA issues a press release to once again remind policyholders, agents, and stakeholders about the importance of preparation.

- In coordination with Insurance Operations, Administrative Services, and the Florida Department of Emergency Management, CLEA assists with response location scouting after a storm
    - This ensures policyholders have access to not only Citizens' services but those from other statewide response efforts as well
- CLEA also works with our advertising vendor to broadcast response information on radio, television, and media/newspaper websites

- When needed, CLEA works with legislative partners, local elected officials, and municipalities to set up targeted office hours in storm-affected areas

- These sites are set up on-demand and offer an additional resource for policyholders recovering after a storm

In the Keys looking for Citizens help?

Hurricane Irma

Catastrophe Response Center Locations

Visit us at the following locations:
- Murray Nelson Government Center 102050 Overseas Hwy, Key Largo 7 a.m. - 7 p.m. daily
- Marathon City Marina 800 35th Street Ocean, Marathon 8 a.m. - 7 p.m. daily
- Morgan Insurance Group (satellite location) 31109 Ave A, Suite #4, Big Pine Key 9 a.m. - 5 p.m. daily

In the Naples area and looking for Citizens help?

Hurricane Irma

Catastrophe Response Center Locations

Visit us at Senator Kathleen Passidomo's District Office: 3299 Tamiami Trail East, Suite 203, Naples 34112

- September 18 from 1 p.m. - 5 p.m.
- September 19 from 9 a.m. - 5 p.m.

- CLEA is focused on communicating with customers where they're at and in a format they're most comfortable with

- Timely information and updates are posted to the website, shared on social media channels, and added to communications throughout Citizens' Catastrophe Response

Stay Connected With Citizens

Questions, policy info or to report a claim:
866.411.2742
www.citizensfla.com/mypolicy

STAY CONNECTED
Contact Citizens First

Learn More
about Citizens-Provided Inspections

- Post-storm communications are essential to recovery efforts and help provide resources when they are needed most

- CLEA works with state partners, relief organizations, and community officials to share timely storm relief information on our website and social media channels

Citizens Is Ready

Add us to your feed!

Agents: @citizens_agents
Corporate: @citizens_fla
News/Media: @citizensflanews

fb.com/CitizensPropertyInsuranceCorp

linkedin.com/company/citizens-property-insurance

Administrative Services Consumer Response

Consumer Services Committee

Jeremy Pope

Chief of Administrative Services

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Catastrophe Deployment

The Catastrophe Response Center (CRC) is a fully functioning remote office, equipped with necessary supplies and technology, including mobile generators and satellites for cell phone and internet connectivity.

- Employee volunteers support each deployment site.

- The deployment location and response team(s) may vary based on the policies in force (PIF) and the severity of the storm.

- A mobile pop-up is available if a smaller set-up is needed.

File a First Notice of Loss (FNOL)	Verify Coverage	Issue Additional Living Expenses (ALE) Disbursements

First Notice of Loss (FNOL) Call Center

FNOL Call Center support consists of external contracted call center providers by multiple vendors and geographical locations.

- ☑ **Supported by 6 awarded vendors, along with an additional 10 supplemental vendors.**

- ☑ **Fully functional within 72 hours of a catastrophe declaration.**

- ☑ **Available 24x7x365**

- ☑ **Support through a combination of onsite call centers and remote working models.**

March 8

- Full set-up and tear-down of the CRC site by employee volunteers
- Simulated a CAT event by
  o utilizing an online queueing system
  o role-playing various policyholder scenarios

April 12

- FNOL Call Center Stress testing evaluated:
  o Overall responsiveness throughout testing
  o Ensured staffing levels as they relate to call capacity needs
  o Observed/confirmed the effectiveness of onboarding and training
  o Identified and documented any opportunities/challenges
  o One contingent vendor tested in May, testing with another contingent vendor slated for late June

Catastrophe Preparedness Highlights

Volunteer Training

- 126 employee volunteers trained and willing to be deployed to support CRC and FNOL Call Centers response.

Catastrophe Testing

- Mock CRC testing completed on March 8, including policyholder scenario testing.
- Stress testing with primary FNOL vendor conducted April 12.

Call Center Outsourcing

- Renewal contracts secured with all supplemental vendors for additional CAT capacity.

DFS Hurricane Ian Insurance Villages

2023 Dates

- January 23rd – 28th
- April 17th – 19th
- June 27th – 29th
- September 27th – 29th

Policyholder Assistance

- Policy inquiries
- Verifying coverage
- Issuing Additional Living Expenses (ALE) advance disbursements when needed

2023 Insurance Village Outreach Results

- 335 Policyholders were assisted
- 65 ALE checks disbursed totaling $311,622.75

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Hurricane Idalia Response

Citizens responded to our policyholders impacted by Hurricane Idalia through multiple consumer-facing service channels:

Catastrophe Response Center (CRC)

- 57 Policyholders were assisted
- 24 ALE checks disbursed totaling $112,200

FNOL Call Center (8/28 – 9/7)

- 9,003 calls received
- Service Level 90%, ASA 12 seconds
- Over 670 trained Customer Service Representatives

Policyholder Outbound Calling Campaigns

- 812 policies in impacted areas
- 51 new First Notice of Loss filed