

# 2024 Catastrophe Preparedness

Consumer Services Committee

June 26, 2024



# Insurance Operations

Consumer Services Committee

Jay Adams  
Chief Insurance Officer



- 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

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

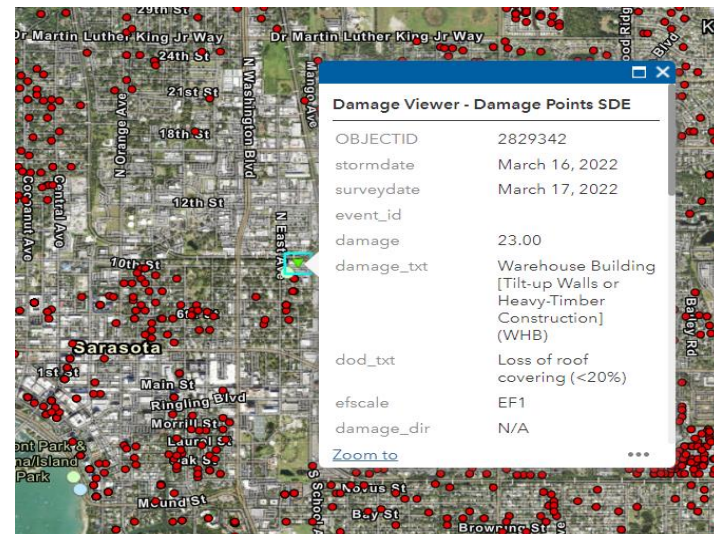
## Damage Viewer



Welcome to the National Weather Service Damage Assessment Toolkit. Data on this interface is collected during NWS Post-Event Damage Assessments.

 Feature Layer by [nws.dat\\_noaa](#)

Created: Jun 29, 2020 Updated: May 5, 2021 View Count: 759,214



**Damage Viewer - Damage Points SDE**

OBJECTID	2829342
stormdate	March 16, 2022
surveydate	March 17, 2022
event_id	
damage	23.00
damage_txt	Warehouse Building [Tilt-up Walls or Heavy-Timber Construction] (WHB)
dod_txt	Loss of roof covering (<20%)
efscale	EF1
damage_dir	N/A

[Zoom to](#) ...



- 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

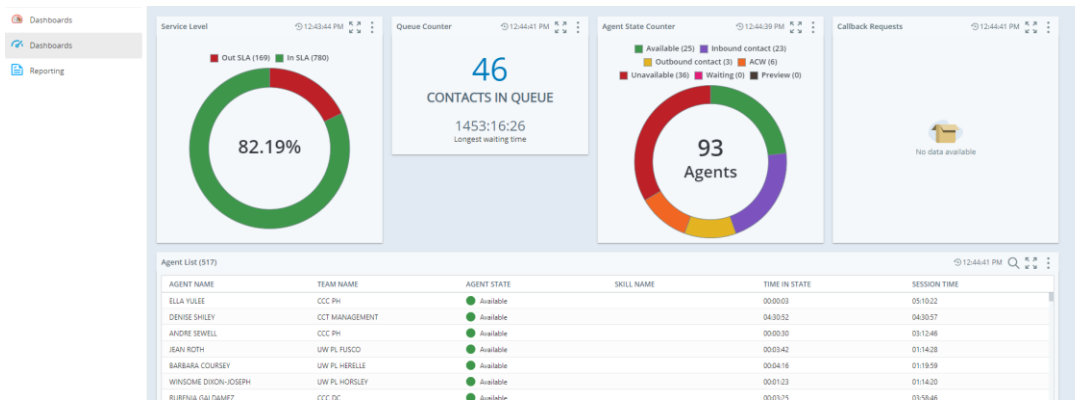
- With assistance from Corporate Analytics, PIF data is merged with storm relevant data to give a range for claim probability to determine our needed resources

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

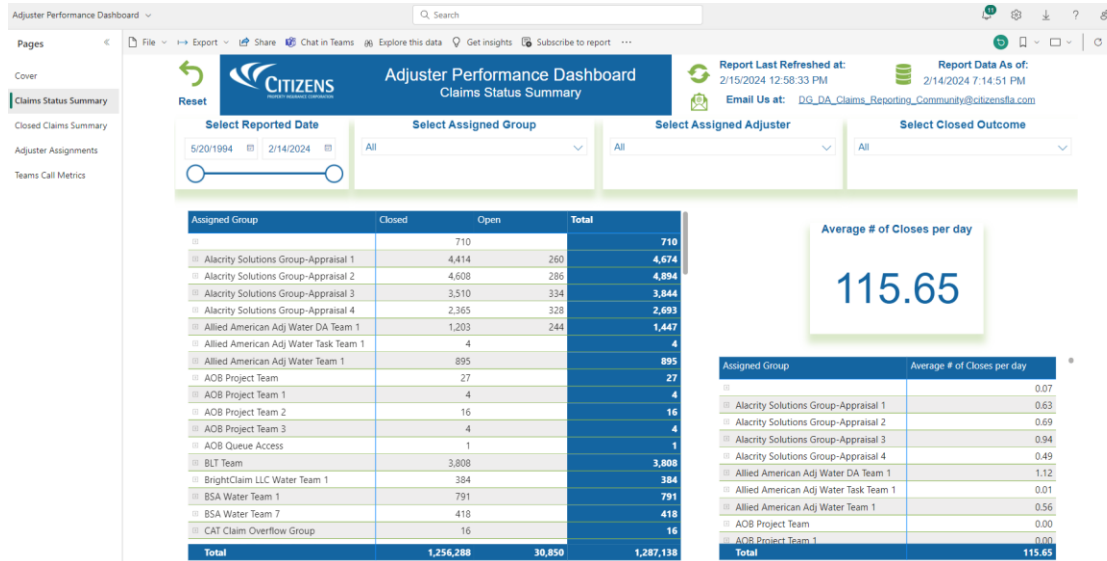
  

Claims at 70% Probability
21549
Claims at 40% Probability
213441
Claims at 5% Probability
505157

- 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



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



- 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



- 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





## What's in Your Kit?

### Hurricane Preparedness Kit

Reusable ice packs to keep food cold if the power goes out	Battery-powered flashlights or lanterns	Self-contained first-aid kit, including pet medications
Food and water for three to seven days for each person and pet	Weather band radio to monitor weather alerts	Cash for post-storm purchases
Batteries and car chargers for phones and mobile devices	Games and toys	Pet supplies and food
Tarps or flexible, waterproof sheeting in case your home is damaged	Important household documents (insurance policy, immunization records, bank information)	A 10-day supply of prescription medications for each household member and a list of medical contacts

For more hurricane kit information, visit <https://www.floridadisaster.org/planprepare/hurricane-supply-checklist/>

#HurricanePrep



During in case

**DON'T FORGET!**

Games and toys are an important part of any family disaster kit. Include items that will keep everyone entertained,

### Am I Covered?

**Roof/Structural Damage**  
Covered under most circumstances

**Permanent Detached Structures**  
May be covered if you purchased Coverage K on your policy

**Open Enclosures (screened, aluminum, glass, etc.)**  
Typically not covered

**Fences**  
Covered depending on the type of loss

**Hotel Expenses**  
Covered under Additional Living Expenses or Civil

\*Note: All coverages, unless otherwise noted, exclude. Coverages for detached structures (Coverage C) are optional, and coverage for all coverages are not available under some types and restrictions apply. Refer to your policy for details.

### Hurricane Season Is Here. Are You Prepared?

Citizens Property Insurance Corporation wants YOU to:

- Talk with your agent.
- Make sure your policy is up to date for your home.
- Make sure your Coverage C is up to date for your home.
- If possible, take your home and belongings to a safe place.
- For more information, visit [www.citizensfla.com](http://www.citizensfla.com).

To report a claim, call Citizens policy hotline 24/7 at 866.411.1234

#HurricanePrep

### ASSEMBLE DISASTER SUPPLIES

Gather supplies before hurricane season starts.

Make a check list of tasks to do before the storm approaches:

- Fill prescriptions
- Check radios, batteries and phone chargers
- Gas up your vehicle
- Keep extra cash on hand

#HurricanePrep



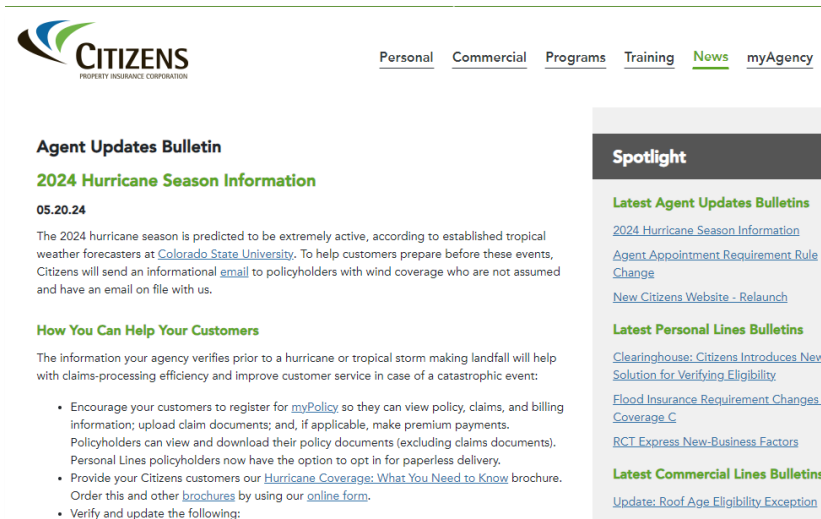
### Hurricane Prep Tip: Brace Your Garage.

Your garage is the largest opening for wind to enter your home during a storm. Inspect your garage door for signs it's pressure-rated – look for a label, solid steel wheels, large metal braces spanning the width of the door and brackets attaching the tracks to the wall. If it isn't pressure-rated, purchase a do-it-yourself bracing kit from your local hardware store, or hire a licensed contractor.

#HurricanePrep

- 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.



**CITIZENS**  
PROPERTY INSURANCE CORPORATION

Personal Commercial Programs Training **News** myAgency

**Agent Updates Bulletin**  
**2024 Hurricane Season Information**  
05.20.24

The 2024 hurricane season is predicted to be extremely active, according to established tropical weather forecasters at [Colorado State University](#). To help customers prepare before these events, Citizens will send an informational [email](#) to policyholders with wind coverage who are not assumed and have an email on file with us.

**How You Can Help Your Customers**

The information your agency verifies prior to a hurricane or tropical storm making landfall will help with claims-processing efficiency and improve customer service in case of a catastrophic event:

- Encourage your customers to register for [myPolicy](#) so they can view policy, claims, and billing information; upload claim documents; and, if applicable, make premium payments. Policyholders can view and download their policy documents (excluding claims documents). Personal Lines policyholders now have the option to opt in for paperless delivery.
- Provide your Citizens customers our [Hurricane Coverage: What You Need to Know](#) brochure. Order this and other [brochures](#) by using our [online form](#).
- Verify and update the following:

**Spotlight**

**Latest Agent Updates Bulletins**

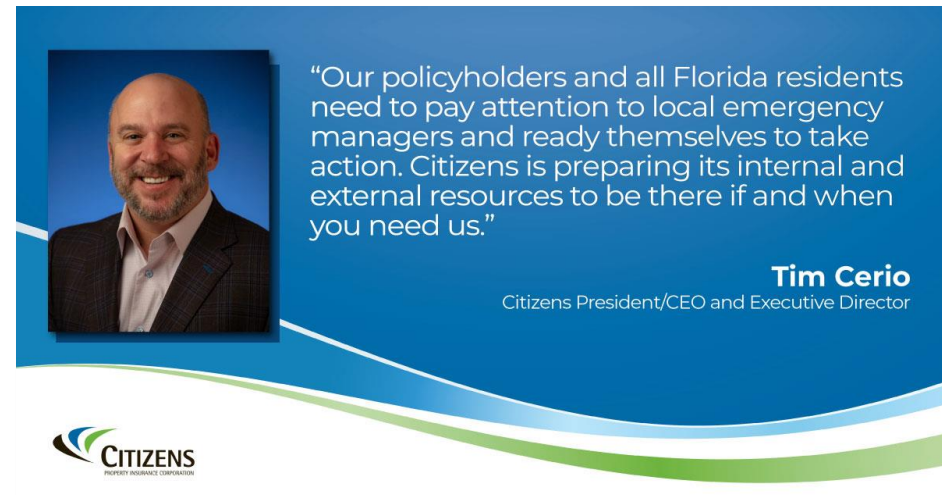
- [2024 Hurricane Season Information](#)
- [Agent Appointment Requirement Rule Change](#)
- [New Citizens Website - Relaunch](#)

**Latest Personal Lines Bulletins**

- [Clearinghouse: Citizens Introduces New Solution for Verifying Eligibility](#)
- [Flood Insurance Requirement Changes for Coverage C](#)
- [RCT Express New-Business Factors](#)

**Latest Commercial Lines Bulletins**

- [Update: Roof Age Eligibility Exception](#)



**Tim Cerio**  
Citizens President/CEO and Executive Director

“Our policyholders and all Florida residents need to pay attention to local emergency managers and ready themselves to take action. Citizens is preparing its internal and external resources to be there if and when you need us.”

**CITIZENS**  
PROPERTY INSURANCE CORPORATION



- 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

## Hurricane Idalia



Catastrophe Response Center Locations

Open 9 a.m. - 5 p.m.

### Taylor County

Winn-Dixie Parking Lot  
2057 S. Byron Butler Parkway, Suite 1  
Perry 32348

#ContactCitizensFirst

Open 9 a.m. - 5 p.m.

### Levy County

Suwannee River Fair  
17851 90 Avenue  
Fanning Springs 32693

#CitizensIsReady



## Hurricane Idalia

Catastrophe Response Center Locations

### How to Use Sandbags

- Fill the sandbag halfway to two-thirds full with sand or local soil, fold the top of the sandbag down resting it on its folded top.
- Place a plastic tarp down higher than the expected flood level. Use heavy-duty waterproof tape to attach the tarp to the doorframe.
- Place the flattened sandbags horizontally across the entire doorway. If more than one row is needed, stack them on top of the first row in a staggered position.



- 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**  
10205 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](http://www.citizensfla.com/mypolicy)



**STAY CONNECTED**  
Contact Citizens First





- 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



**CRISIS CLEANUP**  
**HURRICANE IDALIA,**  
**HOME CLEANUP HOTLINE: 800-451-1954**

If you need assistance with damage from Hurricane Idalia, call the number above to ask for help. We will connect you with volunteers from local relief organizations, community groups and faith communities who may be able to assist with:

- 🌳 Cut fallen trees
- 🏠 Drywall, flooring & appliance removal
- 🏠 Tarping roofs
- 🦠 Mold mitigation

All services are free, but service is not guaranteed due to through Friday, September 15, 2023.

PLEASE NOTE: CRISIS CLEANUP DOES NOT PROVIDE SERVICES TO INDIVIDUALS WITH AN INSURANCE POLICY. CRISIS CLEANUP IS A VOLUNTARY SERVICE.



**LOCATE A MISSING LOVED ONE**



**CALL**  
**1-800-RED-CROSS**  
**(2767)**

[FLORIDADISASTER.ORG/UPDATES](https://FLORIDADISASTER.ORG/UPDATES)



## 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



## 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
  - utilizing an online queueing system
  - role-playing various policyholder scenarios

## April 12

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



## 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 23<sup>rd</sup> – 28<sup>th</sup>
- April 17<sup>th</sup> – 19<sup>th</sup>
- June 27<sup>th</sup> – 29<sup>th</sup>
- September 27<sup>th</sup> – 29<sup>th</sup>

### 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



## 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





