

Catastrophe Response Update

Consumer Services Committee

November 20, 2024

Jeremy Pope, Chief Administrative Officer



Pre-Storm Communications

Employee, Agent, and Policyholder Information

- Preparation texts, emails, and information were sent to employees, agents, and policyholders in advance of the storm.
 - Text messaging encouraging storm monitoring and preparation was sent to policyholders in counties identified by Emergency Orders for Helene and Milton.
- Topics included home preparation tips, notification of binding suspension, and information to help agents prepare for claims.

Technical Education and Communications

CITIZENS PROPERTY INSURANCE CORPORATION

TEC News

Tropical Storm Debby: Policyholder and Agent Communication

Affected Systems <ul style="list-style-type: none">• N/A	Lines of Business <ul style="list-style-type: none">• N/A	Frequ Search <ul style="list-style-type: none">• F• C• F• S FAQ A <ul style="list-style-type: none">• N
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Informational Links

- [At a glance](#)
- [How does this affect me?](#)
- [When and how will Citizens communicate](#)

Agent Storm Updates

CITIZENS PROPERTY INSURANCE CORPORATION

Preparation for Hurricane Helene

September 24, 2024

As Helene approaches, Citizens hopes your family stays safe and your property remains undamaged. Even if the storm doesn't make landfall in your location, many areas outside of the forecast cone could experience tropical storm-force winds, rain, and storm surge.



CITIZENS PROPERTY INSURANCE CORPORATION

Hurricane Milton: Citizens Is Ready to Help

October 7, 2024

As Milton approaches, we hope your family stays safe and that your property remains undamaged. Even if the storm doesn't make landfall in your location, many areas outside of the forecast cone could experience hurricane- and tropical-storm-force winds, rain, and storm surge. Two of the best ways to help prevent storm damage are to close your storm shutters if you have them and stay tuned to and obey all local and state advisories for your area.

Report a Loss
As soon as you become aware of or suspect you have any damage from the storm, report it to Citizens as soon as possible using any of the following options:

- [myPolicy](#), Citizens' online policyholder self-service tool, provides a fast and easy way for claim reporting via a computer or mobile device. Registration is necessary.

It's easy to complete your registration for myPolicy, select [Register Now](#) on the right side of the myPolicy page on our website. You will need to enter your name, policy number, the email address on file with Citizens, and the property ZIP code.

After logging in to myPolicy, select **Claims** in the light blue menu bar and then select **File a Claim**.

Additionally, you can also view your policy documents, claims, and billing information and make

Citizens Is Ready

Pre-Storm Communications

CITIZENS PROPERTY INSURANCE CORPORATION
2101 MARYLAND CIRCLE
TALLAHASSEE, FLORIDA 32303-1001

TELEPHONE: (850) 504-4300 FAX: (850) 575-1879



FOR IMMEDIATE RELEASE
October 7, 2024

Contact: Michael Peltier
850.264.7702 (cell)

Citizens Urges Policyholders to Prepare for Hurricane Milton

TALLAHASSEE, FL – Citizens Property Insurance Corporation is urging policyholders and other Florida residents to prepare as Hurricane Milton is forecast to make landfall Wednesday in the Tampa Bay region and impact the I-4 corridor in Central Florida

Milton is expected to bring high winds, rain, and a significant storm surge to a waterlogged region still recovering from Hurricane Helene, a Category 4 hurricane that came ashore September 26 and caused significant flooding along Florida's Gulf Coast.

"We're asking storm-weary Citizens policyholders and all Floridians to again prepare themselves for a major hurricane. Now is the time to prepare. Pay attention and heed the advice of local emergency officials, Citizens will be there to assist soon after the storm passes."

To help our policyholders, Citizens delivers real-time updates and assistance. Citizens also offers a mobile app (formerly Twitter) for more information.



"We're asking storm-weary Citizens policyholders and all Floridians to again prepare themselves for a major hurricane. Now is the time to prepare. Pay attention and heed the advice of local emergency officials, Citizens will be there to assist soon after the storm passes."

Tim Cerio
Citizens' President, CEO and Executive Director



Legislative Outreach

- Emails sent to district legislative offices in the projected path of the storm.

Press and Media Coverage

- Pre-storm press releases sent to encourage preparations:
 - "Be Prepared for Debby"
 - "Citizens Is Ready for Hurricane Helene"
 - "Citizens Urges Policyholders to Prepare for Hurricane Milton"
- Radio messaging on the Florida Public Radio Emergency Network (FPREN) included public service announcements about storm prep and Citizens' contact information.

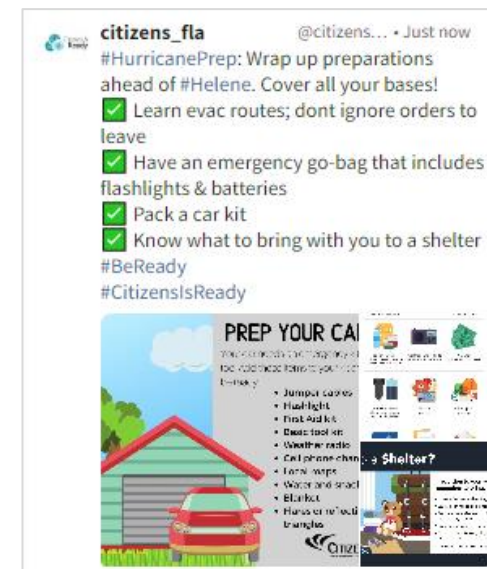
Pre-Storm Communications

Social Media

- Continuous social media coverage and messaging several days prior to landfall.
- Topics included hurricane prep tips, contact information, coverage reviews, etc.

Website/Graphics Updates

- Dozens of updates to the external website, including posting informational banners, storm prep tips, preparing the recovery resources webpage, etc.



Post-Storm Communications

citizens_fl @citizens... • Just now

After #Debby, a reminder about Hurricane deductibles and how they apply to homeowners policies. Our infographic provides a breakdown to get you started: <http://ow.ly/Kz4u50KYV5E>. Contact your @citizens_agents or call 866.411.2742 with questions.

#CitizensIsReady



Citizens Property Insurance Corporation
29,502 followers
14m · 🌐

#HeleneRecovery: We're here to help you! Visit us in Taylor or Pinellas county today. Stop by the Taylor County Middle School, 601 East Lafayette Street in Perry, or near the Bardmoor YMCA, 8333 Bryan Dairy Road in Largo, to chat with our teams who are set up and ready to assist Citizens Property Insurance Corporation customers.

Visit the site to ask questions, receive help reporting your claim and get support with your post-storm recovery.

Can't make it out to us? No problem. Report your claim online with myPolicy (<https://lnkd.in/gxYhevblU>), contact your agent, or call us at 866.411.2742.

#CitizensIsReady

Hurricane Helene

Catastrophe Response Center Locations

Taylor County	Pinellas County
Taylor County Middle School 601 E Lafayette St Perry 32347	Bardmoor Palms near YMCA 8333 Bryan Dairy Rd Largo 33773

Hours: 11 a.m.-5 p.m., Saturday and Sunday, Sept. 17-18

Citizens Property Insurance Corporation
Just now

Did you evacuate for #Milton? When deciding when to return home, keep in mind flooding, downed power poles, and road debris are still a concern in many locations. Roads may be blocked, and power restoration is ongoing. Put safety first when taking action. Consider this checklist in your process.

When is it Safe to Return Home?

- Have state and local officials have declared the area safe for reentry?
- Is the route home safe, clear of debris and floodwaters?
- Are you strapped up for weather alerts?
- Has power and communications been restored in your neighborhood?
- Are stores in your area open (grocery, convenience and drug stores)?
- Can you access medical care in your neighborhood?
- Do you have a backup place to stay?

If you cannot answer yes to any of the above questions, stay where you are until the impacted area is safe.



citizens_fl @citizens... • Just now

#WeAreCitizens: Working hard behind the scenes in Pinellas county to support our policyholders after #HurricaneMilton. Come visit us at 8333 Bryan Dairy Rd in Largo or at The Long Center, 1501 North Belcher Road in Clearwater. We're here to help! #CitizensIsReady



Social Media

- Continuous updates including recovery resource information, fraud awareness education, hurricane deductible reminders, and CRC locations.
- Shared information about state-hosted One-Stop Recovery Center locations
- Complaints received on platforms were triaged daily.

Website/Graphics Updates

- Dozens of updates to the external website, including posting informational banners, promoting the recovery resources webpage, adding specific content for agents and adjusters, etc.

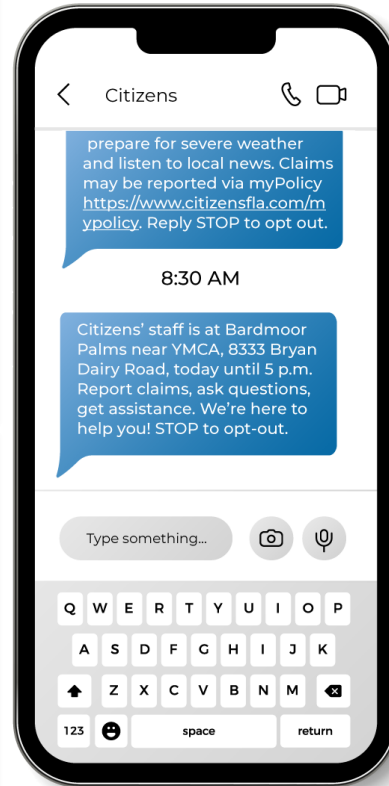


Post-Storm Communications



Employee, Agent, and Policyholder information

- Emails sent to agents and policyholders throughout storm response.
- Text messages with CRC locations sent to our policyholders in the impacted counties.
- Topics included recovery information, binding suspension lifted notification, CRC locations, how to report fraud, how to file claims, and more.
- Regular updates provided to employees through internal website articles.



Consumer Response

Citizens responded to our policyholders impacted by these hurricanes through multiple outward consumer-facing service channels:

- ***Catastrophe Response Centers (CRCs)***
- ***FNOL Call Center Support***
- ***Policyholder Outbound Calling Campaign (Milton)***

These service channels served as critical components to Citizens' catastrophe operations, acting as the face and voice of Citizens in the aftermath of the storm.



FNOL Call Center Support

FNOL Call Center support consisted of our primary FNOL vendor along with the addition of multiple contracted call center providers:

- Activation of our primary vendor and supplemental vendors were in place and ready for inbound calls ahead of the hurricanes making landfall
- 24x7 phone support provided through a combination of onsite call centers and a remote working model
- Assisted with FNOLs, claim status calls, and educating policyholders on open CRC locations in their local area for assistance with Additional Living Expense (ALE) advancements



Catastrophe Response Overview – Hurricane Debby

Catastrophe Response Activity (Tuesday, 8/6 – Saturday, 8/10)

Catastrophe Response Centers	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Perry	6	5	1	\$ 600
Live Oak	4	2	0	\$ -
Sarasota	10	2	0	\$ -
Bradenton	5	2	0	\$ -
Totals	25	11	1	\$ 600

FNOL Call Center (Sunday, 8/4 – Sunday, 8/11):

- 5,175 calls received
- Service Level 94.7%
- Average Speed of Answer (ASA) 6 seconds



Catastrophe Response Overview – Hurricane Helene

Catastrophe Response Activity (Saturday, 9/28 – Saturday, 10/5)

Catastrophe Response Centers	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Pinellas County	504	288	183	\$ 718,100
Taylor County	25	19	14	\$ 35,100
Madison County	4	2	-	\$ -
Pasco County	185	126	117	\$ 364,347
Manatee County	12	9	2	\$ 2,500
Insurance Village	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Clearwater	39	11	15	\$ 46,000
Totals	769	455	331	\$ 1,166,047

FNOL Call Center (Wednesday, 9/26 – Saturday, 10/5):

- 18,402 calls received
- Service Level 88.5%
- Average Speed of Answer (ASA) 25 seconds



Catastrophe Response Overview – Hurricane Milton

Catastrophe Response Activity (Sunday, 10/13 – Sunday, 10/20)				
Catastrophe Response Centers	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Pinellas County	1,246	882	350	\$1,219,959
Sarasota County	279	200	83	\$256,200
Insurance Villages	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Manatee County	493	334	263	\$749,900
Clearwater	250	147	83	\$231,500
Polk County	68	38	15	\$49,200
Hillsborough County	411	299	284	\$1,357,002
Totals	2,747	1,900	1,078	\$ 3,863,760

FNOL Call Center (Wednesday, 10/9 – Sunday, 10/20):

- 59,532 calls received
- Service Level 97.6%
- Average Speed of Answer (ASA) 3 seconds



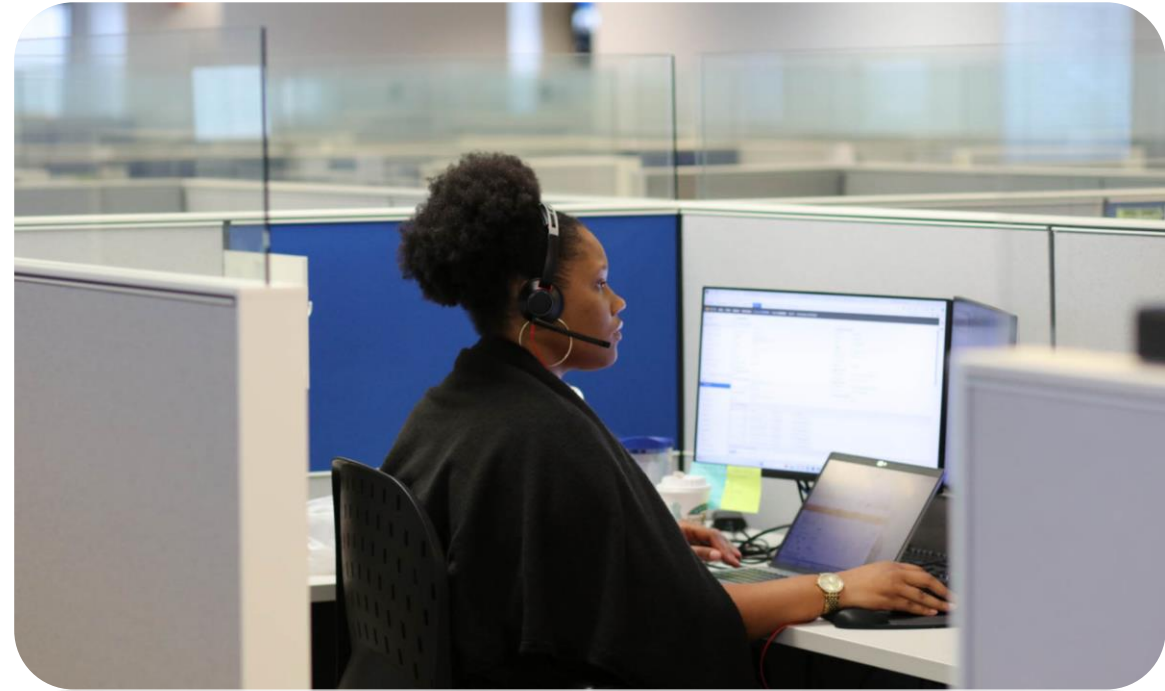
First Contact Outbound Campaign – Hurricane Milton

The First Contact Outbound Campaign was implemented to review the claim details and educate the policyholder about the steps to follow after a loss.

- Focused on low-severity claims
- To confirm loss details and the extent of the damage
- Includes mortgage company verification

Campaign Results (Friday, 10/11 – Friday, 10/25):

- 16,612 Claims reviewed
- 30,973 Attempts made
- 8,935 Successful contacts



Catastrophe Response Summary

Catastrophe Response Centers / Insurance Villages

Storm Name	# Insureds Served	FNOL Filed	# ALE Checks Issued	ALE Total
Hurricane Debby	25	11	1	\$ 600
Hurricane Helene	769	455	331	\$ 1,166,047
Hurricane Milton	2747	1,900	1,078	\$ 3,863,761
Totals	3,541	2,366	1,410	\$ 5,030,408

FNOL Call Center

Storm	Calls Received	Service Level	Average Speed of Answer	Resources Trained	Outbound Calling Campaign	myPolicy Claims (Self-Service)
Hurricane Debby	5,175	95%	6 Seconds	46	N/A	272
Hurricane Helene	18,402	89%	24 Seconds	419	N/A	2,471
Hurricane Milton	59,532	98%	3 Seconds	1,850	30,973	8,817
Totals	83,109	95%	8 Seconds	2,315	30,973	11,560

Citizens in Action



Questions?