

# 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

TFC News

### Tropical Storm Debby: Policyholder and Agent Communication

|                                                                      |                                                                       |                                                                                                            |
|----------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| Affected Systems <ul style="list-style-type: none"><li>N/A</li></ul> | Lines of Business <ul style="list-style-type: none"><li>N/A</li></ul> | Frequently Asked Questions <ul style="list-style-type: none"><li>F</li><li>C</li><li>F</li><li>S</li></ul> |
|----------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|

Informational Links

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

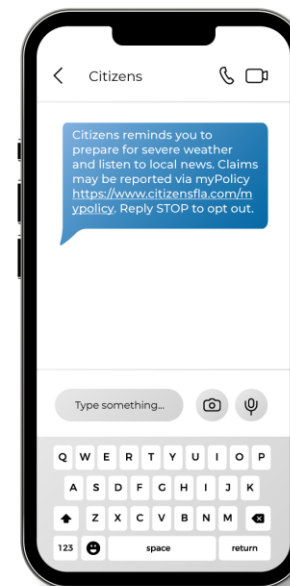
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## Agent Storm Updates

### 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.



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### 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 on social media. Citizens also offers a mobile app (formerly Twitter).



**"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.

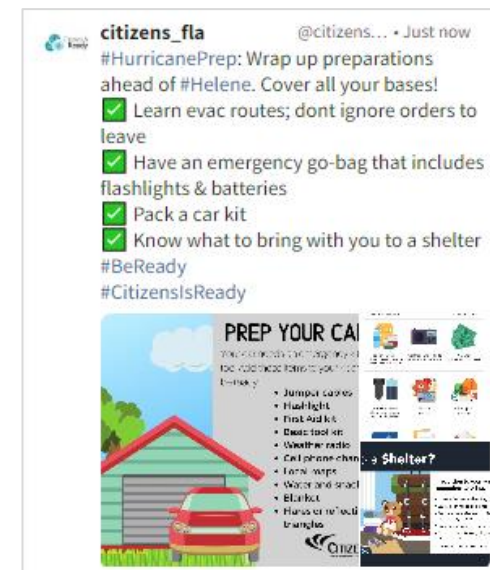
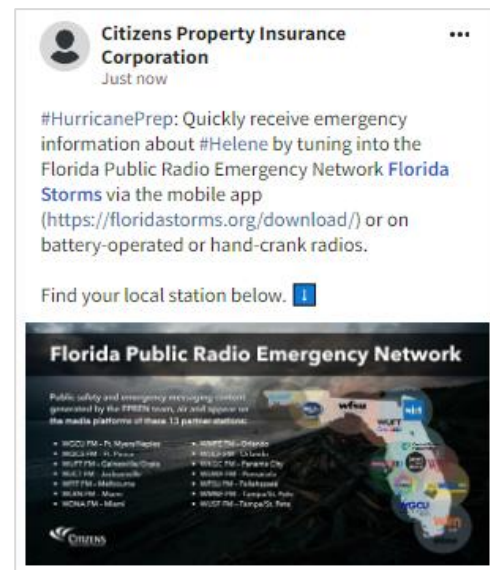
## Pre-Storm Communications

# 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

**WHAT IS A HURRICANE DEDUCTIBLE?**  
The Hurricane deductible is an amount that you are responsible for and must be paid before Citizens will pay for covered damage under your policy.

**HOW DOES IT WORK?**  
For example, if your insured home has \$150,000 in coverage, and the deductible is \$25,000, you would be responsible for the first \$25,000 of covered damage.

**WHAT DOES THE HURRICANE DEDUCTIBLE LOOK LIKE?**  
The Hurricane deductible is a percentage of the insured value of the home. For example, if your insured home has \$150,000 in coverage, and the deductible is 5%, you would be responsible for the first \$7,500 of covered damage.

**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**  
Taylor County Middle School  
601 E Lafayette St  
Perry 32347  
Hours: 11 a.m.-5 p.m., Saturday and Sunday, Sept. 17-18

**Pinellas County**  
Bardmoor Palms near YMCA  
8333 Bryan Dairy Rd  
Largo 33773

**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 signed 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.

#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

Photo of staff working at a recovery center.

## 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.

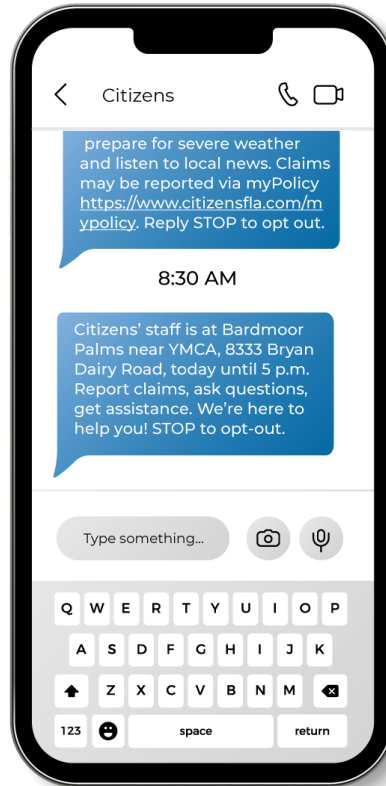


# Post-Storm Communications



## 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)***

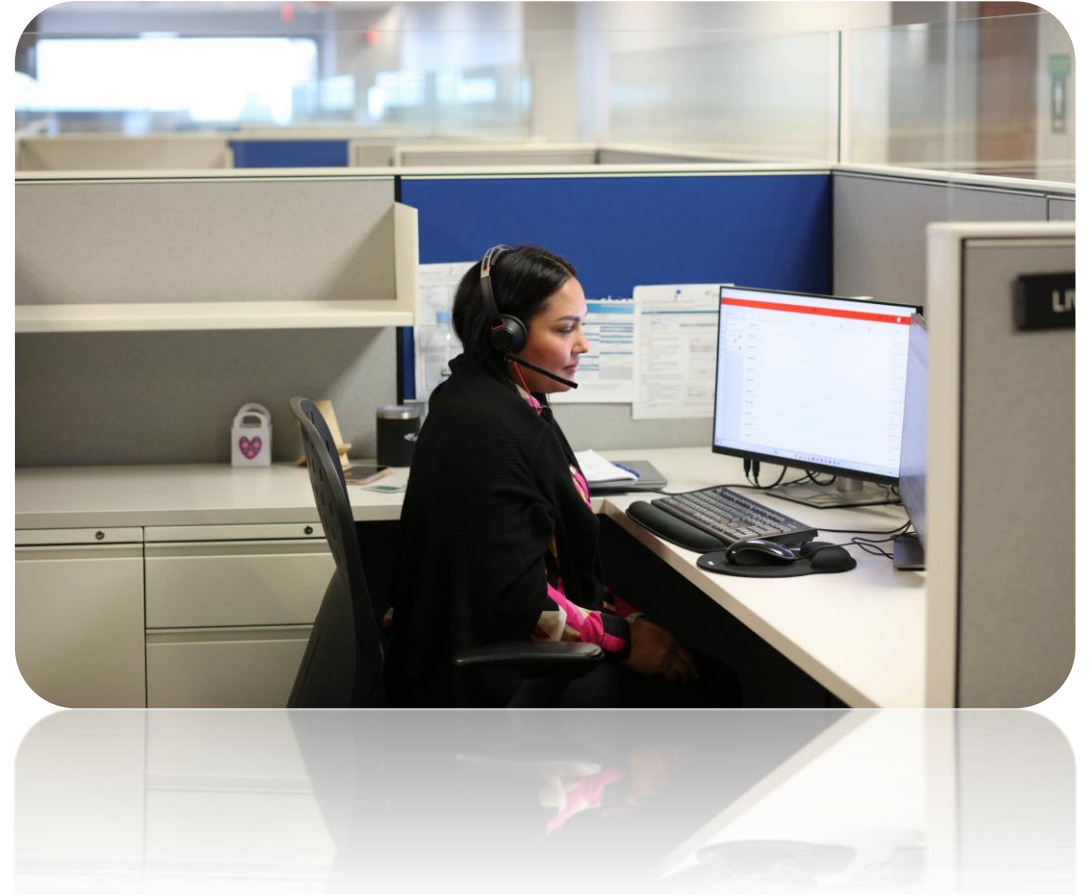
These service channels served as critical components to Citizens' catastrophe operations, acting as the face and voice of Citizens in the aftermath of the storm.



# 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           |
| <b>Totals</b>                                                   | <b>769</b>        | <b>455</b> | <b>331</b>          | <b>\$ 1,166,047</b> |

## 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         |
| <b>Totals</b>                                                 | <b>2,747</b>      | <b>1,900</b> | <b>1,078</b>        | <b>\$ 3,863,760</b> |

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

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



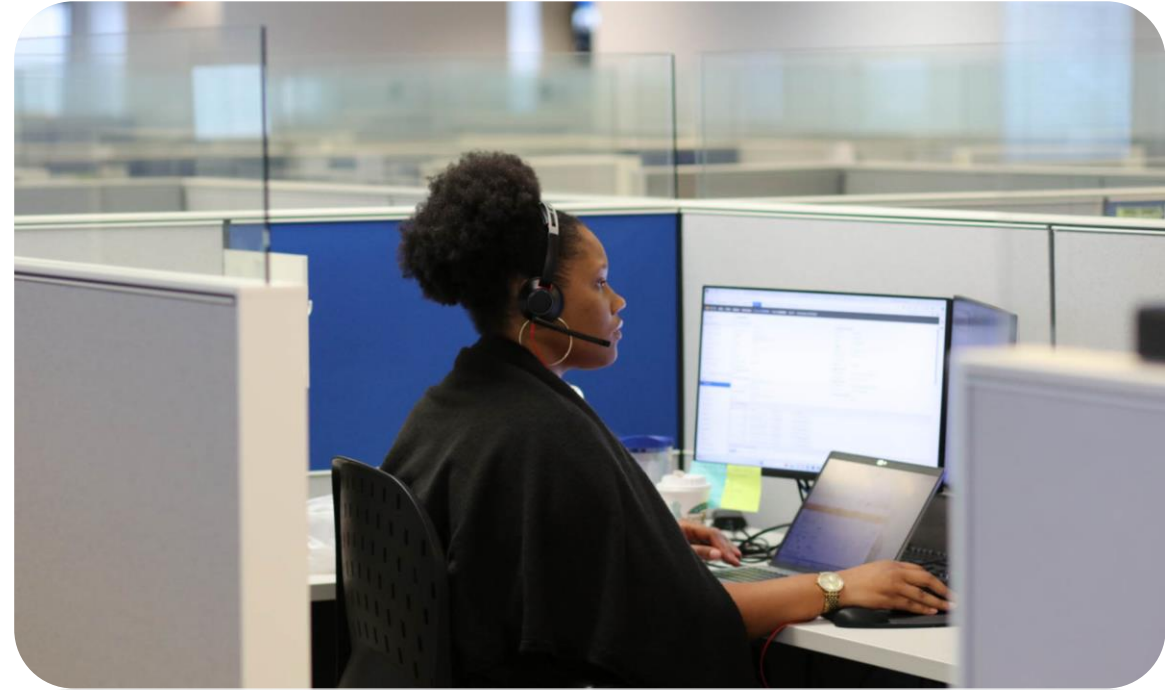
# First Contact Outbound Campaign – Hurricane Milton

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        |
| <b>Totals</b>                                     | <b>3,541</b>      | <b>2,366</b> | <b>1,410</b>        | <b>\$ 5,030,408</b> |

| 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                          |
| <b>Totals</b>    | <b>83,109</b>  | <b>95%</b>    | <b>8 Seconds</b>        | <b>2,315</b>      | <b>30,973</b>             | <b>11,560</b>                  |

# Citizens in Action



# Questions?