

Aerial Imagery, Innovation, and AI for Severe Event Response

Presented on 6/10/2026 by:
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Citizens' Book of Business

- Insurer of last resort
- Our book of business can change drastically

	Number of Policies
September 2023	1.4M
Start Hurricane Season 2025	819k
End Hurricane Season 2025	437k
April 2026	295k

Pre-Landfall Web Application

CFAN storm tracks

Generate File
Storm Selection > Set Buffer
Milton - observed track

Policy Counts
Buffer : 30 Count : 40,759

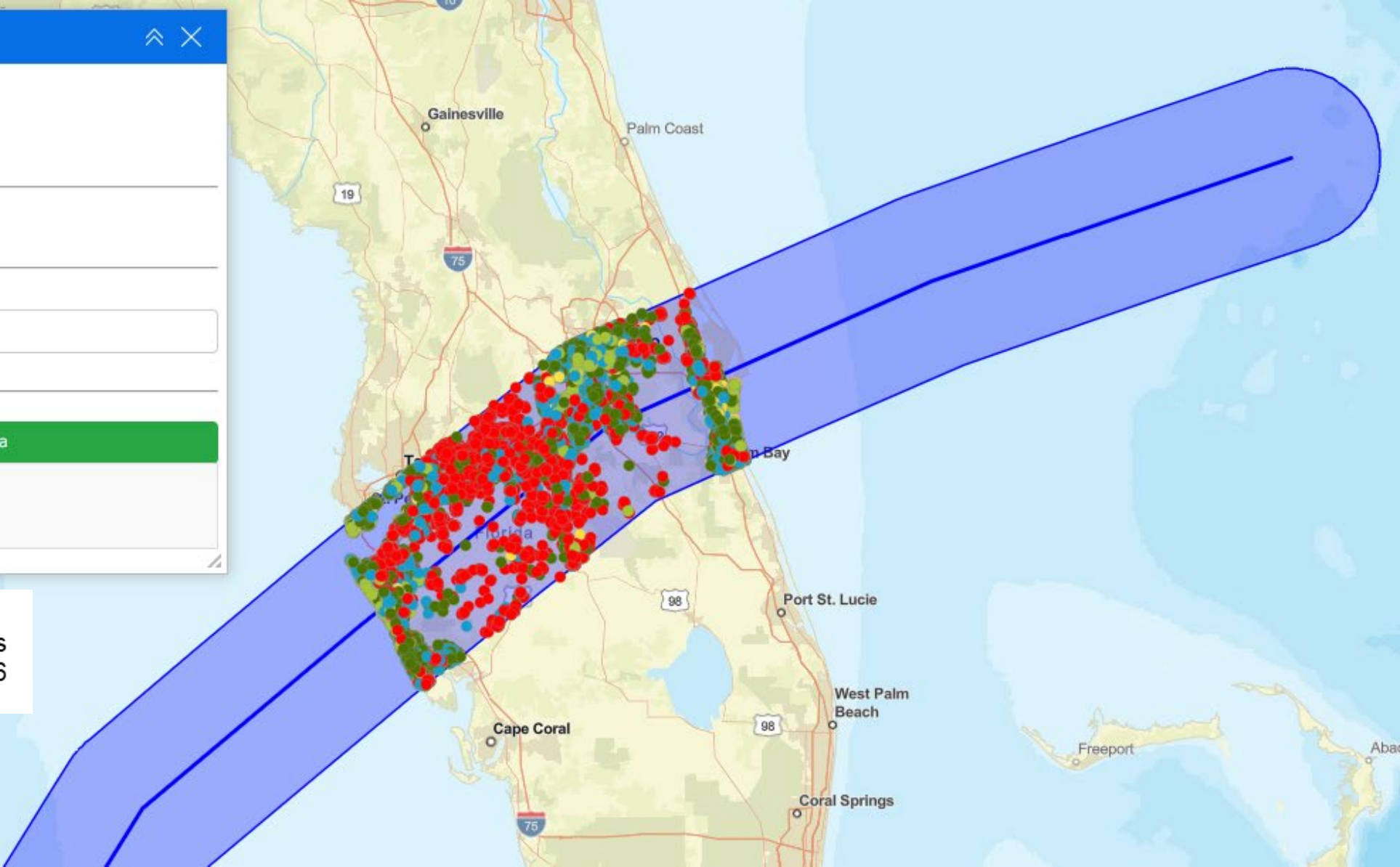
Additional Column Data
hurricane:irma, windspeed:10

[Download PIF data](#)

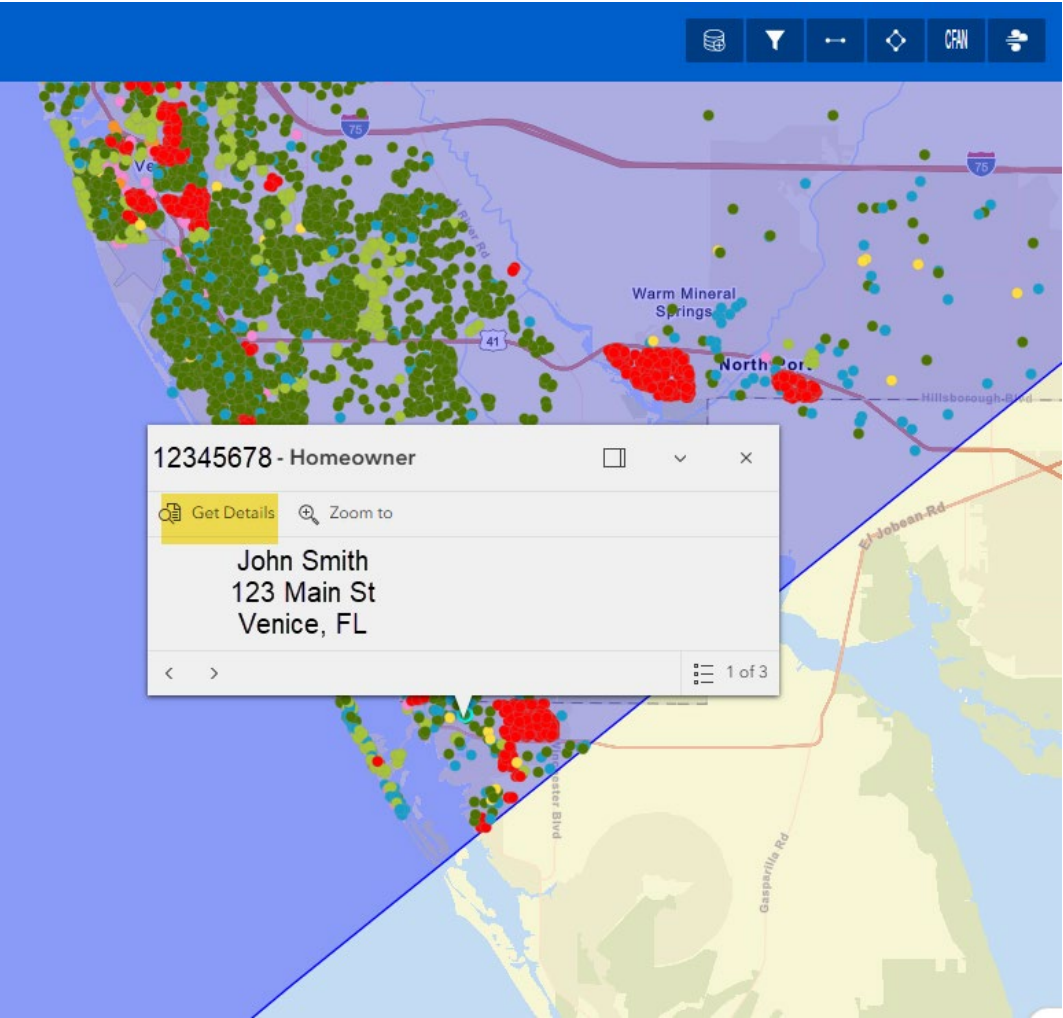
PIF Results:
File: [Download CSV](#)

- Homeowner
- Dwelling
- Condo
- Mobile Home
- CR
- Tenant
- CNR

Policy count based on policies inforce 5/30/2026



Pre-Landfall Web Application



12345678 X

Address	Primary Insured	Product	Agent
		Category : PR-M Product Line : HO-3 Wind Coverage Excluded : N	Accounting Company : Agency Agency Agent : Agent Email :

Coverage Limits	Dwelling	Roof
A : B : C : D : E : F : L : M :	Year Built : Roof Cover Type : Roof Deck Attached : Roof Shape : Roof to Wall : Roof Type :	Roof updated :
Total Insured Value :		

Claims

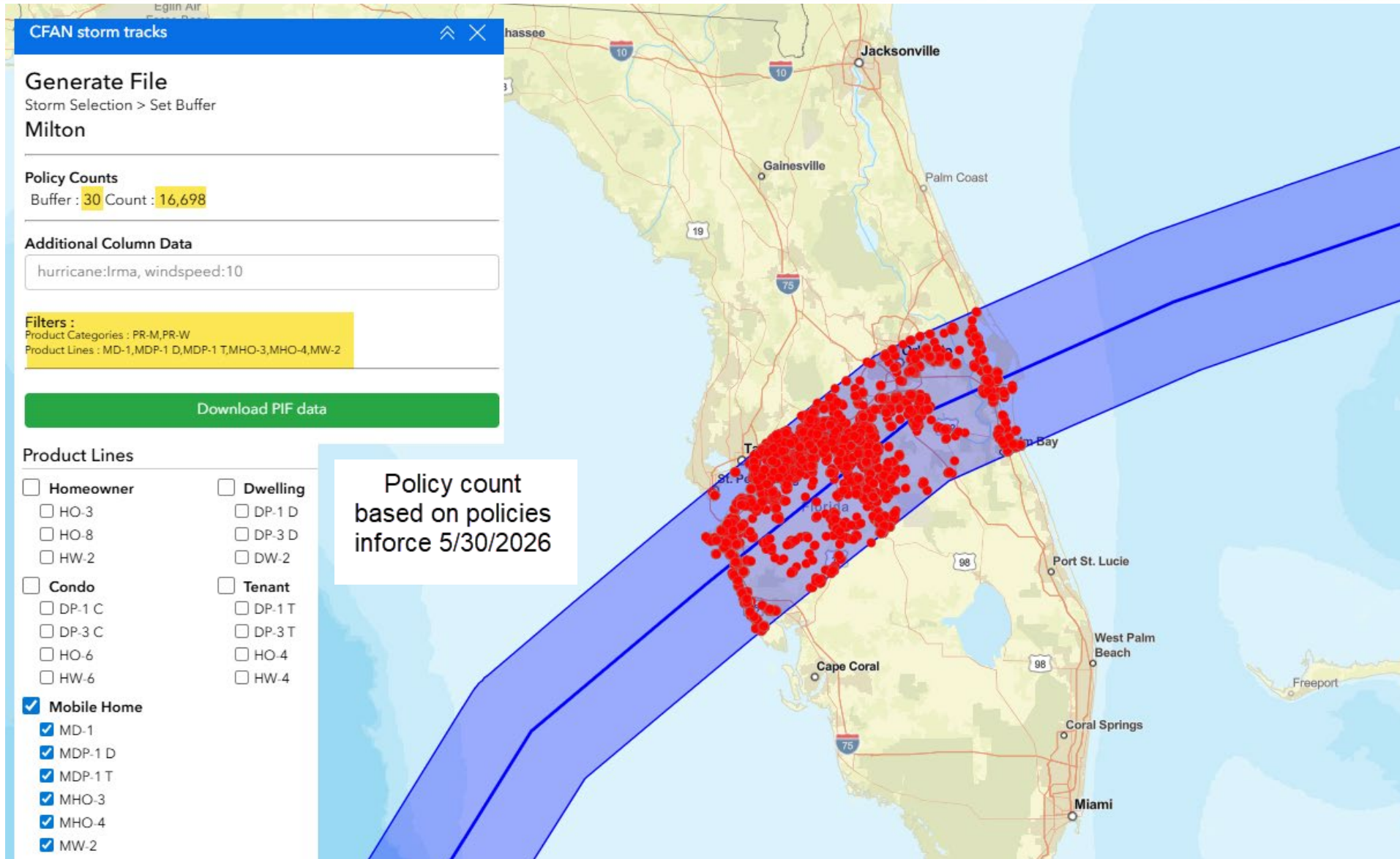
Claim Number	Owner	Owner Group	Severity	Event	Loss Date	Pre-CAT	Post-CAT	CAT Score	FEMA Classification



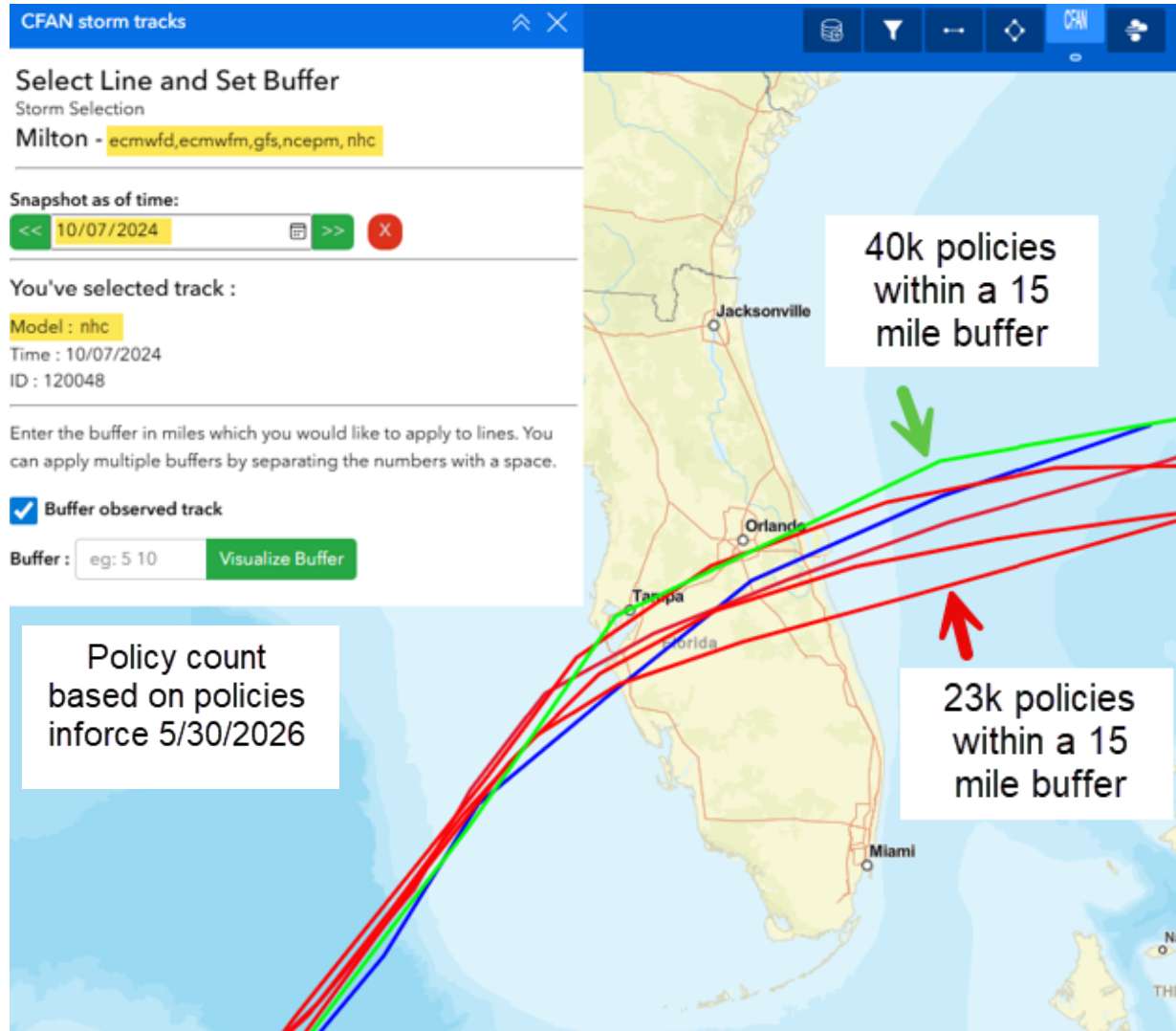
Pre-Landfall Web Application

POLICY NUMBER	INSURED NAME	PRODUCT LINE NAME	ADDRESS	CITY	ZIP	Cov A	Cov C	YEAR BUILT	ROOF SHAPE	ROOF DECK ATTACH
1	John Smith	HO-3	123 Main St	Miami	33157	300,000	75,000	1983	Other	Level C
2	John Smith	HO-3	124 Main St	Miami	33157	300,000	75,000	1985	Flat	Level C
3	John Smith	HO-3	125 Main St	Miami	33157	300,000	75,000	1985	Gable	Level C
4	John Smith	HO-3	126 Main St	Miami	33157	300,000	75,000	1987	Hip	Level C
5	John Smith	HO-3	127 Main St	Miami	33157	300,000	75,000	1975	Other	Level C
6	John Smith	HO-3	128 Main St	Miami	33157	300,000	75,000	1975	Flat	Level C
7	John Smith	HO-3	129 Main St	Miami	33157	300,000	75,000	1975	Gable	Level A
8	John Smith	HO-3	130 Main St	Miami	33157	300,000	75,000	1975	Hip	Level C
9	John Smith	HO-3	131 Main St	Miami	33157	300,000	75,000	1975	Other	Level C
10	John Smith	HO-3	132 Main St	Miami	33157	300,000	75,000	1975	Flat	Level C
11	John Smith	HO-3	133 Main St	Miami	33157	300,000	75,000	1975	Gable	Level C
12	John Smith	HO-3	134 Main St	Miami	33157	300,000	75,000	1975	Hip	Level C
13	John Smith	HO-3	135 Main St	Miami	33157	300,000	75,000	1975	Other	Level C
14	John Smith	HO-3	136 Main St	Miami	33157	300,000	75,000	1975	Flat	Level C
15	John Smith	HO-3	137 Main St	Miami	33157	300,000	75,000	1975	Gable	Level C
16	John Smith	HO-3	138 Main St	Miami	33157	300,000	75,000	1975	Hip	Level A
17	John Smith	HO-3	139 Main St	Miami	33157	300,000	75,000	1975	Other	Level C

Pre-Landfall Web Application



CFAN Track Projections



CFAN storm tracks

Storm Selection

Select Storm: Milton

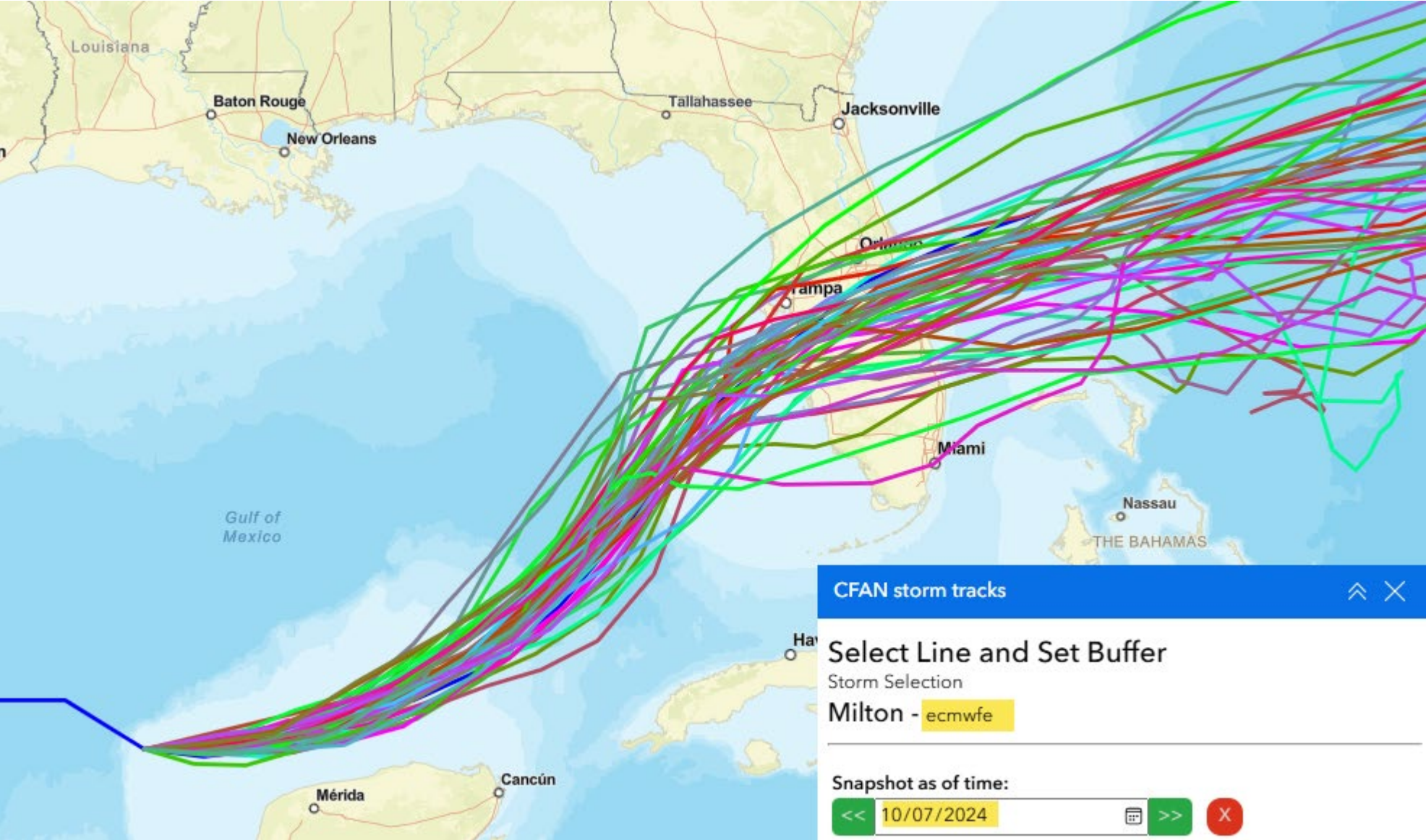
Select Year: 2024

Models:
 ecmwfd
 ecmwfm
 gfs
 ncepm
 nhc

Ensemble Models:
 ecmwfe
 ncepe

Load Storm Tracks

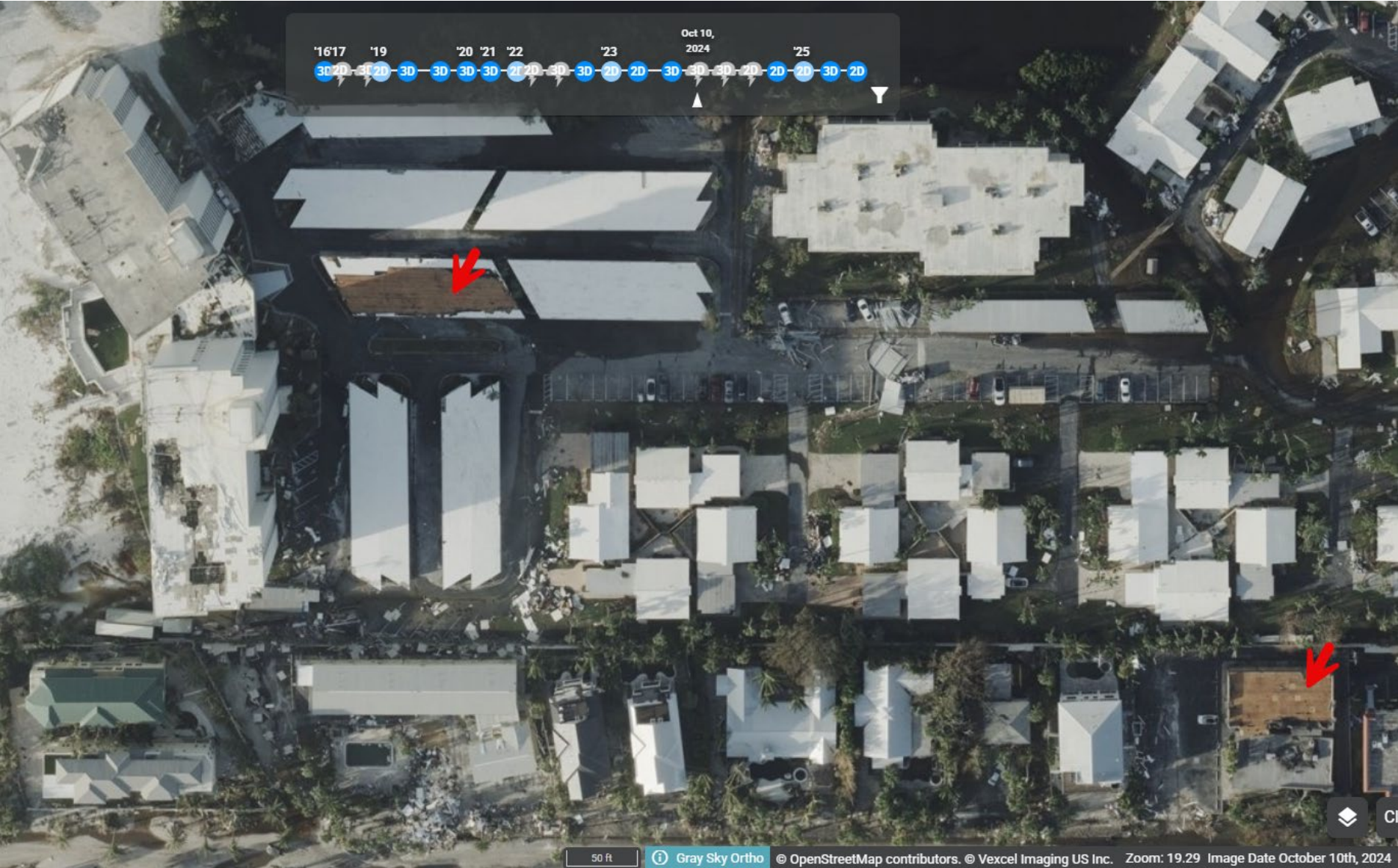
CFAN Track Projections



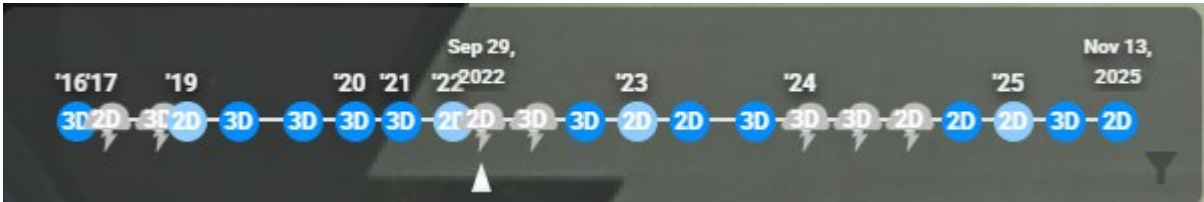
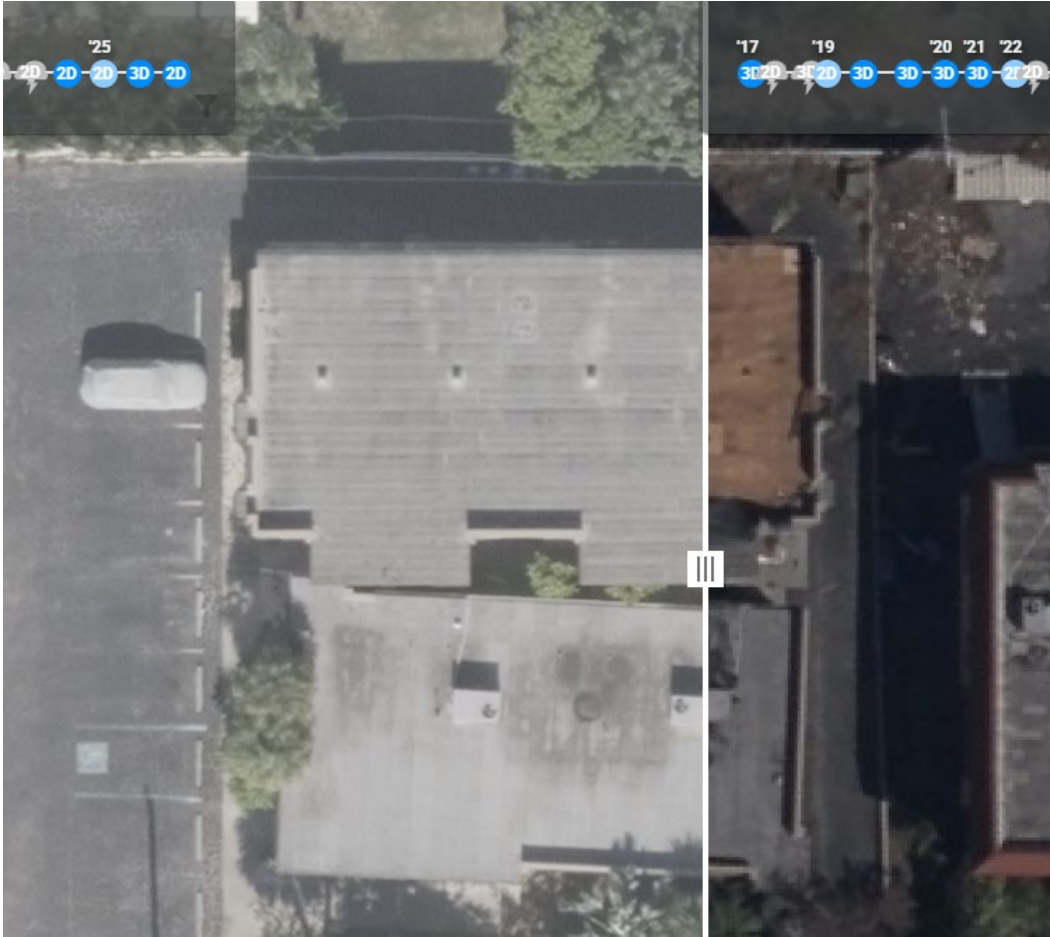
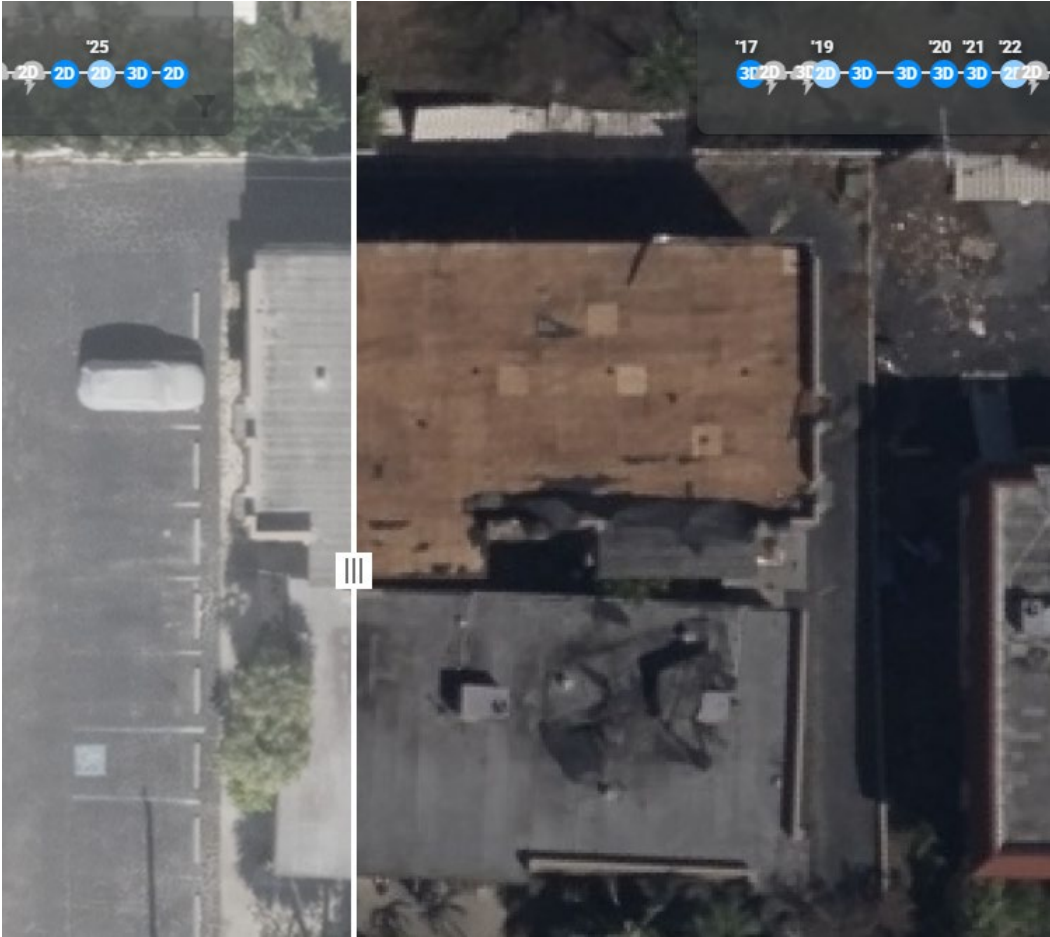
Post-Landfall: Vexcel Imagery



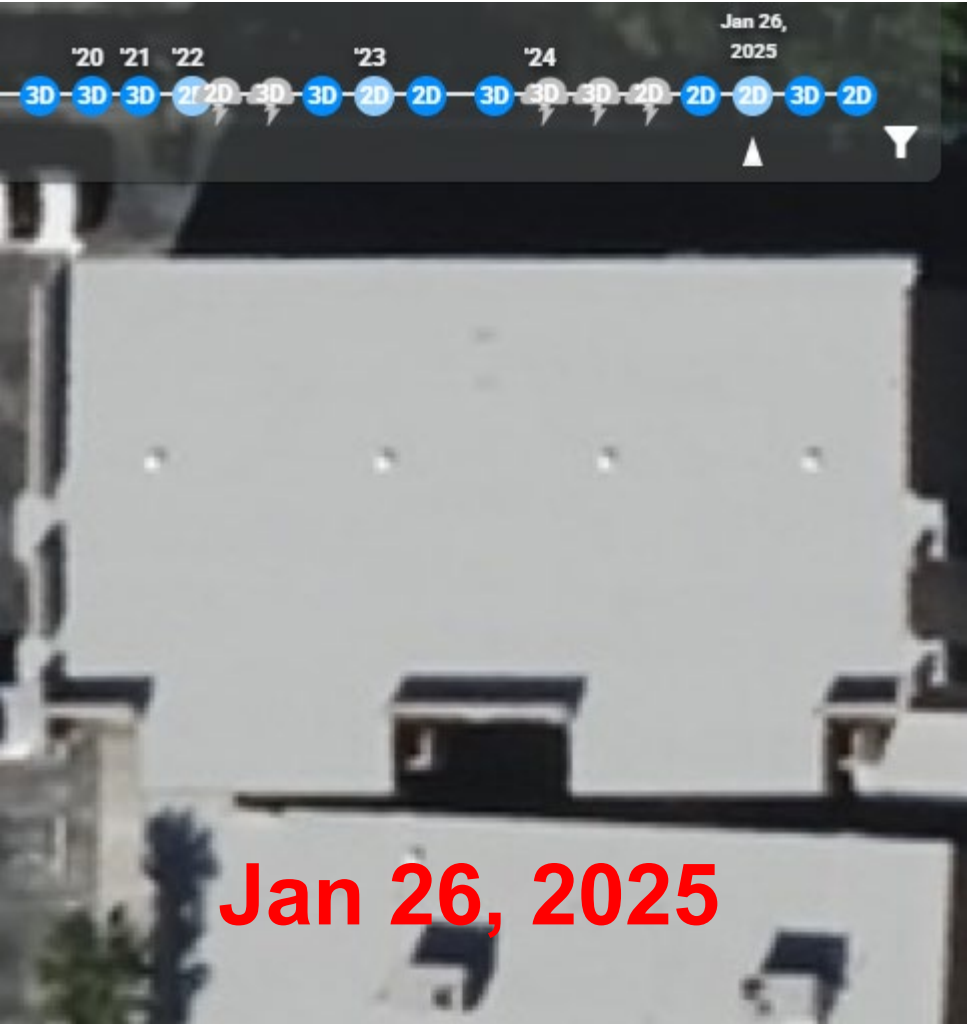
Post-Landfall: Vexcel Imagery



Post-Landfall: Vexcel Imagery



Post-Landfall: Vexcel Imagery



Post-Landfall: Vexcel Damage Assessment

Damage Report - Additional Building Assessment

IMAGE & ANALYSIS DATE: 12 October 2024

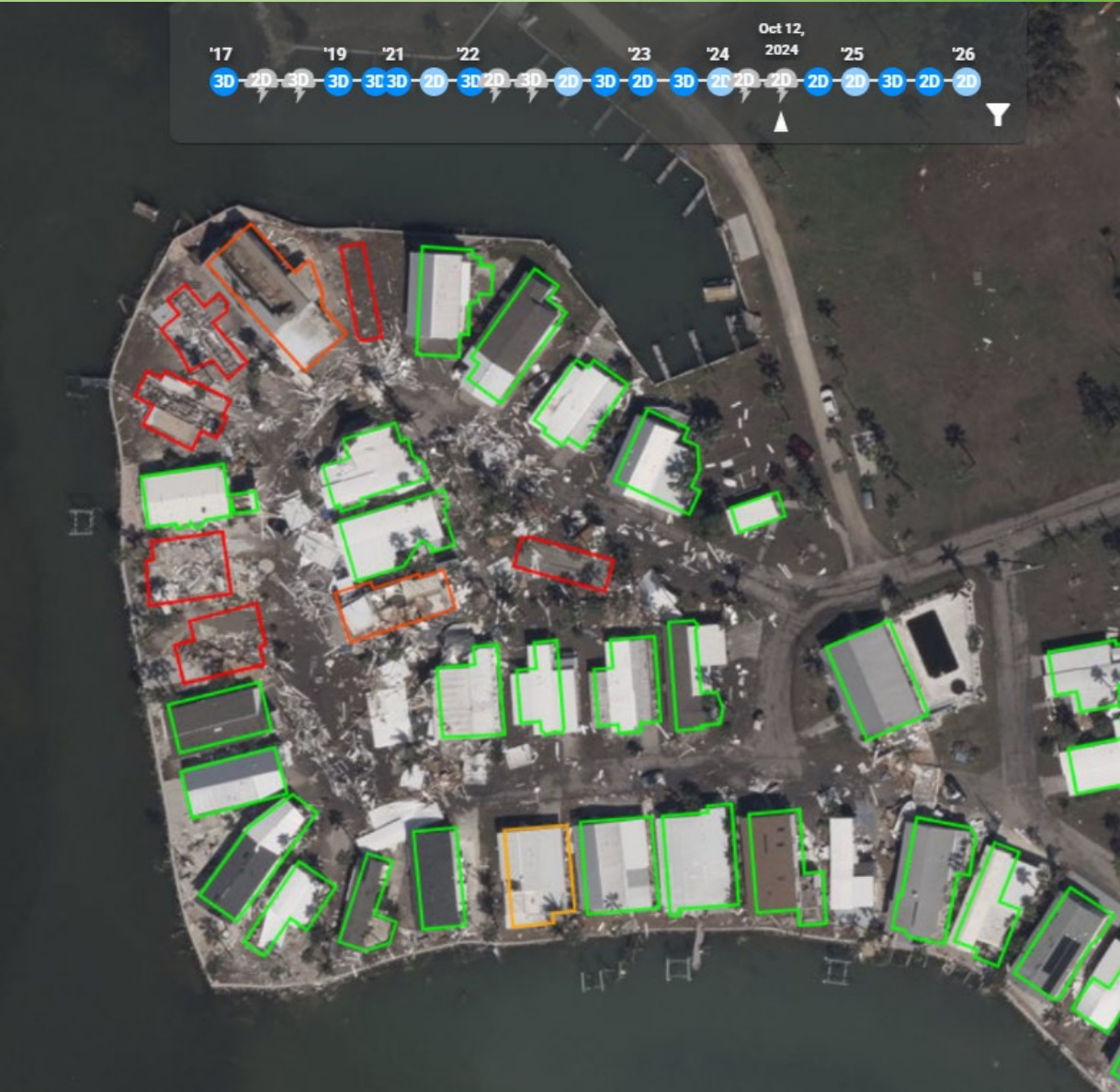


ATTRIBUTES

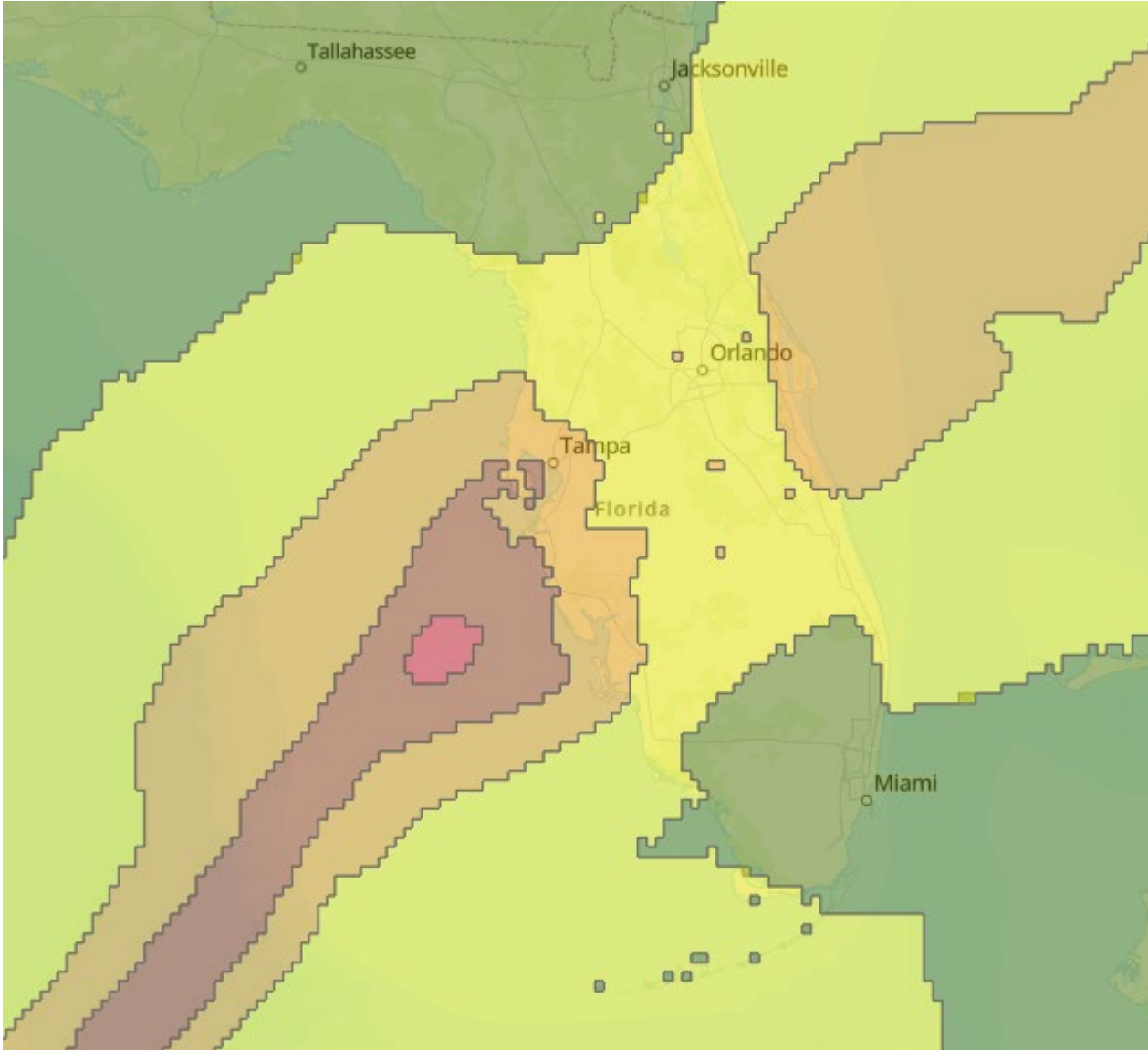
Catastrophe Score	39 / 100
Approx. FEMA Score	FEMA 2 / Moderate
Roof Structure damage	0 %
Missing Material	40.10 %
Tarp covering roof	0 %
Roof debris	N/A
Roof discoloration	10.35 %

Catastrophe score: Overall score of total damage to the structure
Approx. FEMA Score: An estimation of damage to the structure meant to align closely with FEMA's classification categories

Post-Landfall: Vexcel Damage Assessment



Post-Landfall: CFAN Wind Reconstruction



Milton Max Wind Swath

Wind Speed Range	Personal Lines Policy Count	Policy count % of total
0-20 mph	150	0%
20-40 mph	515,000	41%
40-60 mph	370,000	30%
60-80 mph	326,000	26%
80-100 mph	43,000	3%
100-120 mph	0	0%
Total	1,254,150	100%

Policy counts based on personal lines policies active when Milton made landfall

Conclusion and Questions

- Pre-Landfall tools
 - CFAN provides a variety of track projections
 - Explore policies within different areas
- Post-Landfall tools from Vexcel
 - Imagery
 - Predictive damage score
- Questions?