Catastrophe Update June 12, 2019 Claims Committee





Brevard Hail Storm March 26, 2019

- Confirmed reports of 1" to 2" diameter hail
- Significant wind damages in concentrated areas
- Leveraged our MCM teams (full handling model) to inspect
- Outbound calling campaign to potentially impacted policy holders was completed with attempted contact to 2,355 insureds
- Communication to a wider audience via email to 3,492
 potentially impacted policy holders
- The Commercial Claims Team contacted 103 potentially impacted commercial customers



Brevard Hail Statistics

	<u>Personal</u>	<u>Commercial</u>	<u>Total</u>
New Claims	235	1	236
Closed Claims	171	0	171
Total Indemnity	\$2,254,068	\$0	\$2,254,068
Average Paid	\$13,417	\$0	\$13,417
% of New Claims with Payment	62%	0%	62%

*As of 5.28.19



Assignment of Benefits & Representation

- 21 claims have been received with an AOB
- 6 claims were filed with Representation at FNOL
- Continuous monitoring of claims to be in front of AOB roofing contractors

*As of 5.28.19



Inspection Parameters

- Start with peripheral area
- Damage to window screens, gutters, fascia
- Document damages to non-covered items (pool enclosures)
- Clearly label hail impacts to roof
- Document when roof was previously replaced



Hail Impacts



