

Catastrophe Update

September 25, 2019

Board of Governors Meeting



2019 New First Notice of Loss (FNOL) – Hurricane Claims

Event	2019 Claim Total	Total Claims	Percent
Hurricane Irma 2017	2,690	71,946	3.7%
Hurricane Michael 2018	233	3,223	7.2%

Hurricane Irma 2019 Claims – Cause of Loss Distribution

Cause of Loss	Claims Received
Loss Assessment	306
Water Damage – Weather Related	117
Wind	2,266
Total	2,690

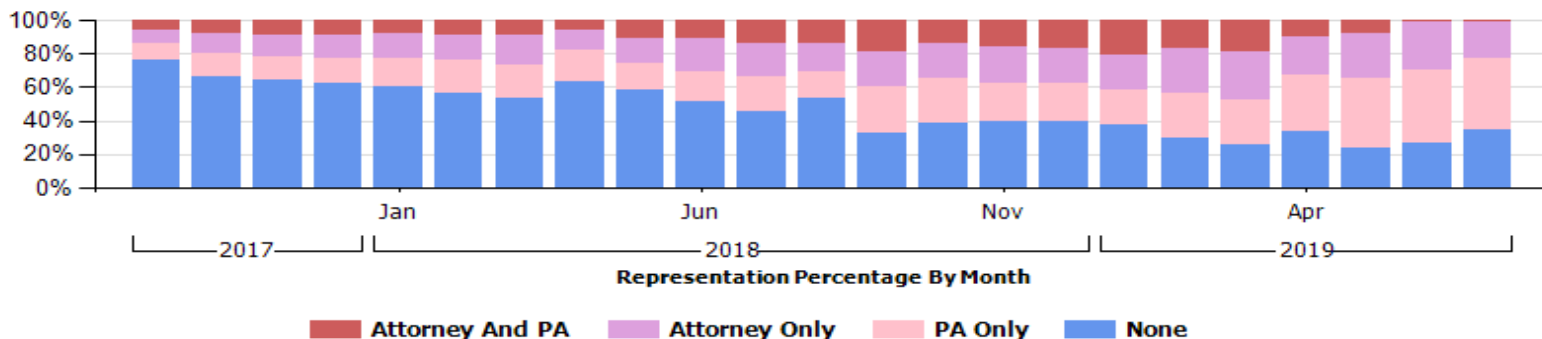
Hurricane Michael 2019 Claims – Cause of Loss Distribution

Cause of Loss	Claims Received
Liability – Property Damage	2
Loss Assessment	65
Water Damage – Weather Related	8
Wind	158
Total	233

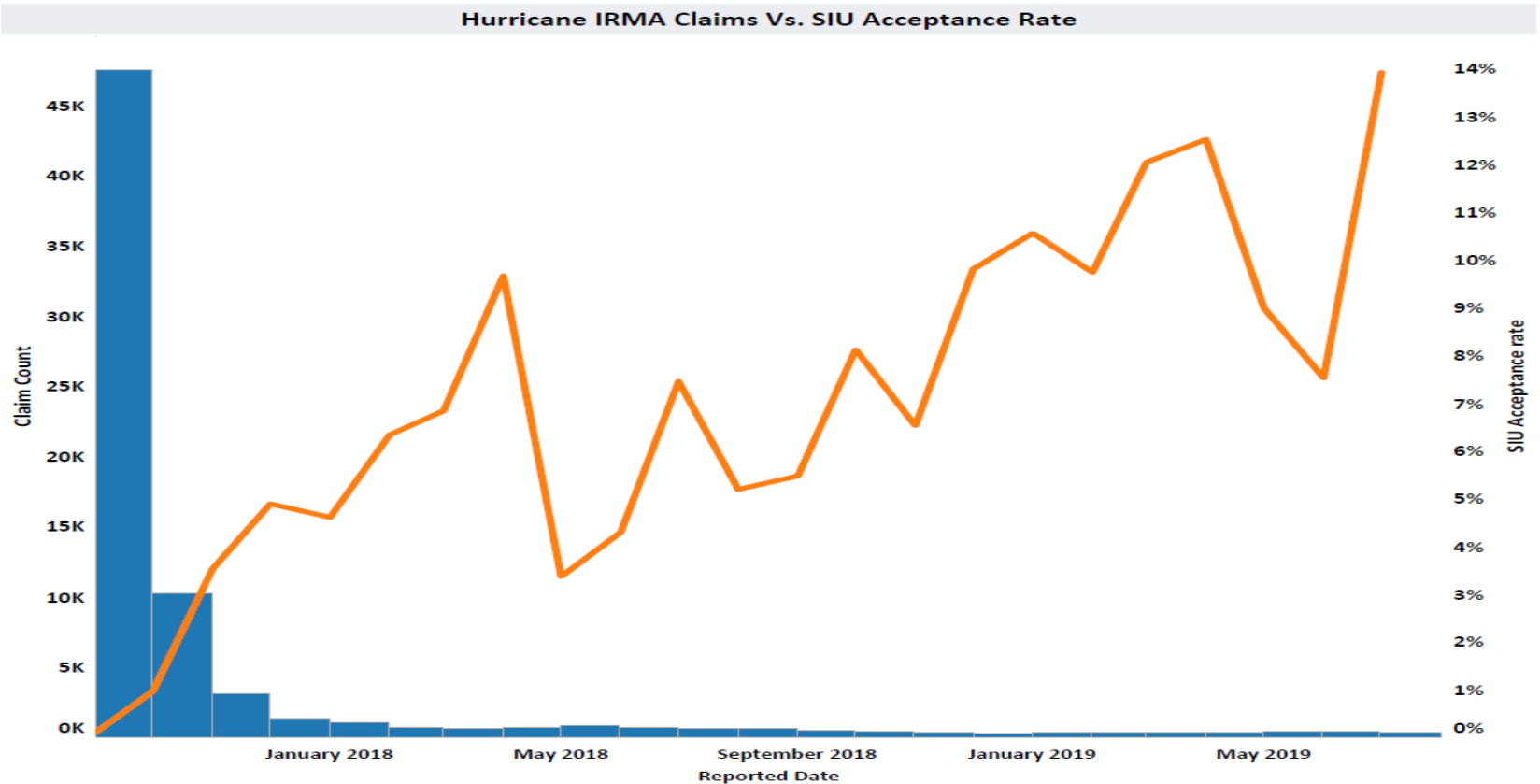
2019 FNOL Claims with Representation

Event	Not Represented	Represented	Total	% Represented at FNOL
Hurricane Irma 2017	1,020	1,670	2,690	62.1%
Hurricane Michael 2018	222	11	233	4.7%
Total	1,242	1,681	2,923	57.5%

Representation



Special Investigation Unit Engagement



Data as of August 5, 2019

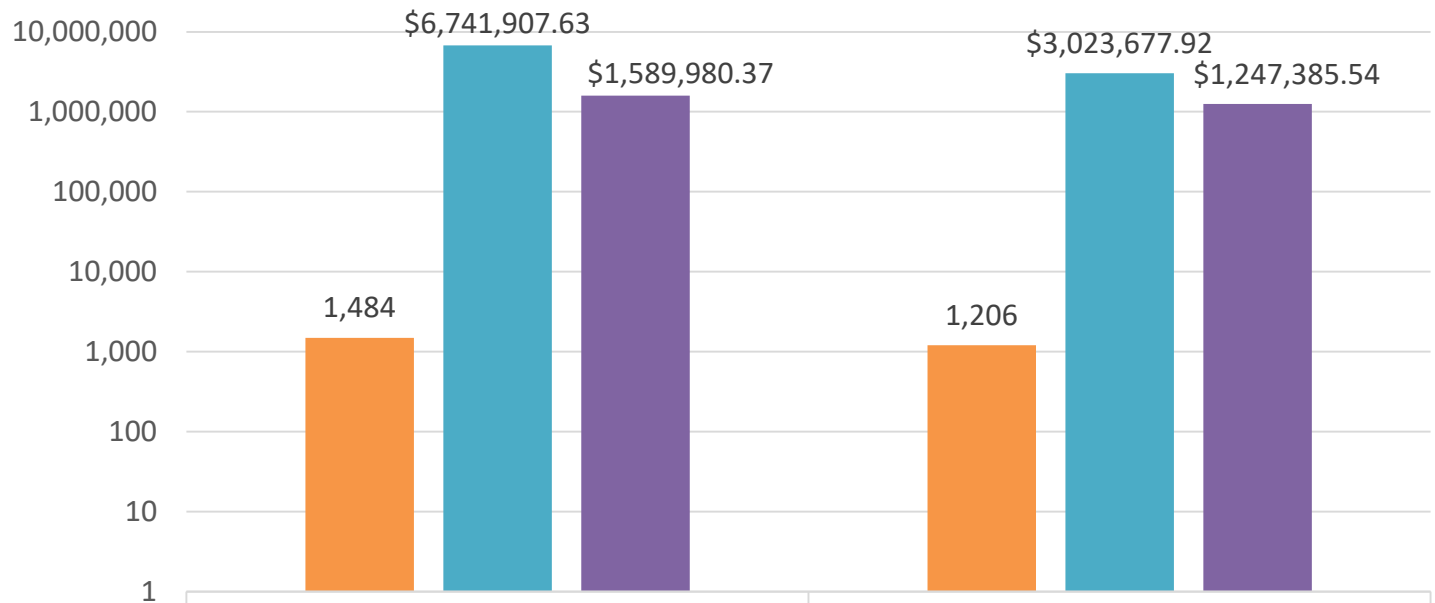
Open Pending CAT Claims

(as of August 2019)

Open Status Reason	Hurricane Irma	Hurricane Michael
AOB Litigation	430	7
Appraisal	1,028	150
Examination Under Oath Investigation	33	-
Litigation	3,616	38
Mediation	38	2
New FNOL	1,164	123
Paid but Reopened	5	-
Paid Pending Holdback	9	2
Paid Pending Mobile Home Title	10	50
Reissue Expired Check	6	1
Subrogation	123	4
Suit Closing	964	-
Total	7,426	377

Hurricane Irma Payments by Claims Status

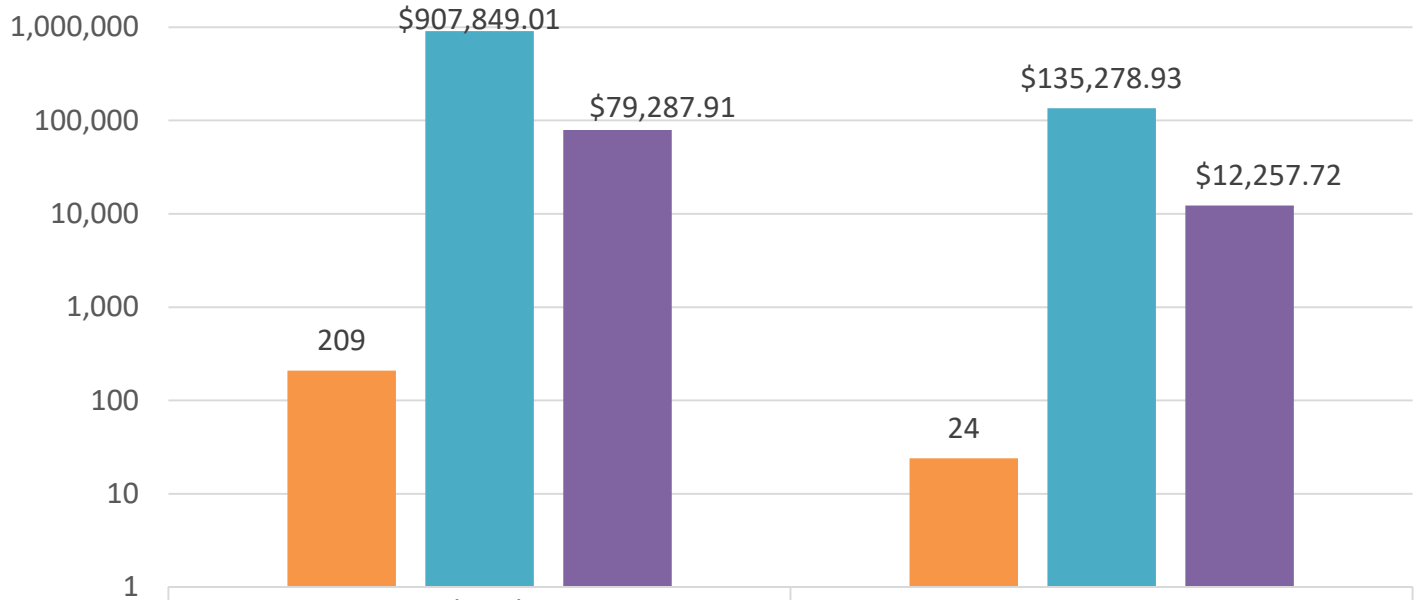
(January 1, 2019 through August 5, 2019)



	Closed	Open
Number of Claims	1,484	1,206
Sum of Total Indemnity Paid	\$6,741,907.63	\$3,023,677.92
Sum of Total Expenses Paid	\$1,589,980.37	\$1,247,385.54

Hurricane Michael Payments by Claims Status

(January 1, 2019 through August 5, 2019)



	Closed	Open
Number of Claims	209	24
Sum of Total Indemnity Paid	\$907,849.01	\$135,278.93
Sum of Total Expenses Paid	\$79,287.91	\$12,257.72

Citizens Is Ready

Citizens Is Ready is a public education campaign to enhance public awareness of the many ways Citizens prepares for a catastrophe year-round.

Channels include:

- Email
- Press releases
- Social media
- Direct mail
- Radio
- Television
- Website
- Citizens' internal and external newsletters

