

Catastrophe Update

December 5, 2019

Consumer Services Committee
Jay Adams, Chief Claims Officer



2019 Catastrophe Events

Event	Claim Total	Percent First Closed	Indemnity Paid
Brevard Hail Storm	373	98%	\$4,398,635
Hurricane Dorian	116	89%	\$246,263
Tropical Storm Humberto	8	75%	\$7,072
Tropical Storm Nestor	48	52%	\$135,525
Total	545	92%	\$4,787,495

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

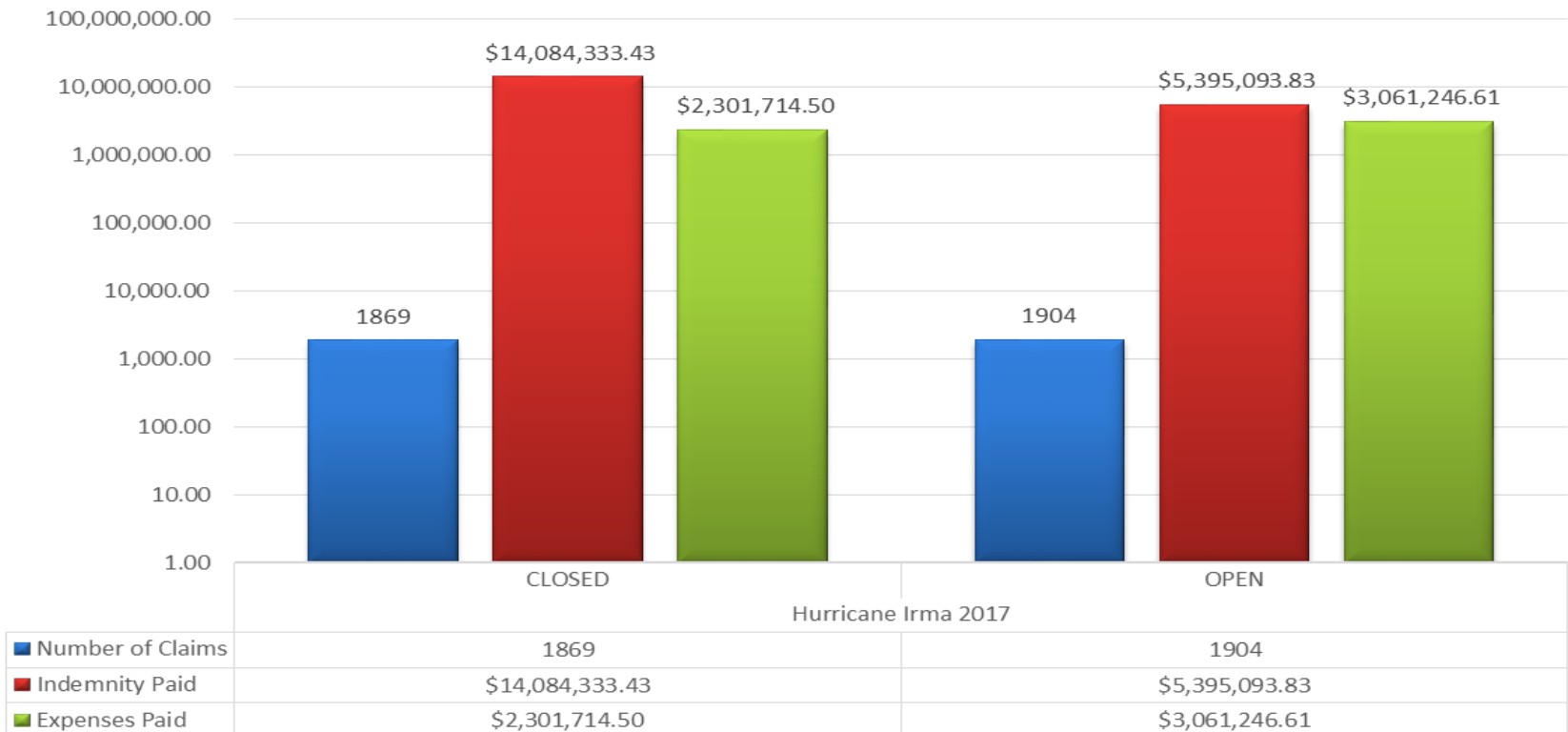
Event	New FNOL's	Total Claims Received Since Event	Percent Of Total Received In 2019
Hurricane Irma 2017	3,773	73,025	5.1%
Hurricane Michael 2018	250	3,620	6.9%
Total	4,023	76,645	5.2%

2019 Catastrophe First Notice of Loss (By Cause of Loss)

Cause of Loss	Hurricane Irma	Hurricane Michael
Liability	-	2
Loss Assessment	376	78
Water Damage – Weather Related	180	10
Wind	3,226	175
Total	3,773	265

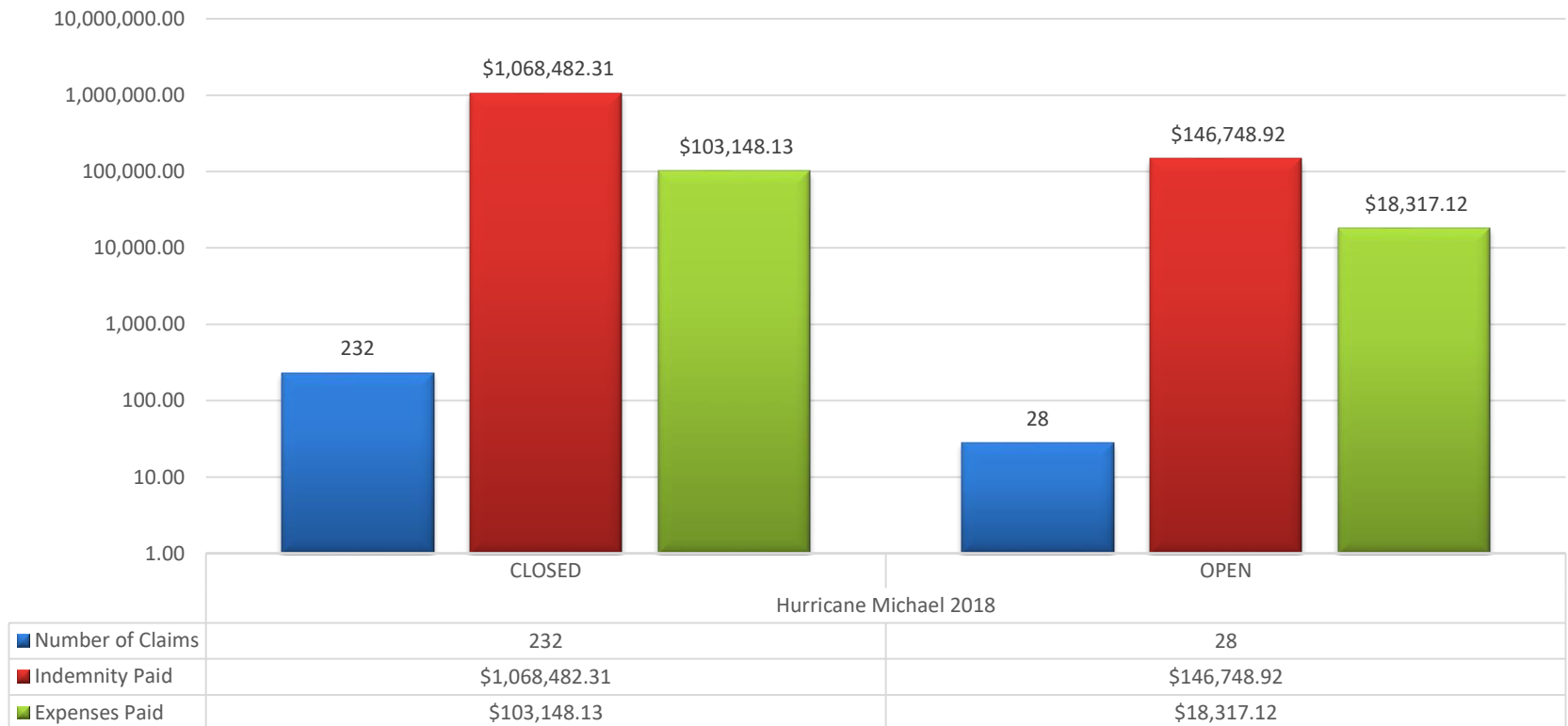
Hurricane Irma Payments by Claims Status

(January 1, 2019 through November 4, 2019)



Hurricane Michael Payments by Claims Status

(January 1, 2019 through November 4, 2019)



Status of Open Hurricane Claims

Reason For Open Status	Hurricane Irma	Hurricane Michael
First Notice of Loss	108	5
Mobile Home Total Loss	4	18
DFS Mediation	17	3
Appraisal	1,944	164
Litigation	4,671	59
Subrogation/Salvage	-	1
Total	6,744	250

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

