

# Executive Summary

Claims Committee Meeting, September 8, 2020

Board of Governors Meeting, September 23, 2020

## 2020 Catastrophe Update

### Catastrophe Preparation and Readiness: COVID-19

As reported in the June 01, 2020 Claims Committee meeting, a small tactical group of Cat Ops members, Claims Vendor Systems, and Information Technology personnel assembled to assess some of the technical changes that need to occur to support a virtual workflow. As plans and workflows were finalized and documented, the testing modules were set up to ensure expectations would be met, and the virtual onboarding and system set up performed properly. The final module of the testing was completed on July 27, 2020 utilizing Zoom Technologies and Microsoft Teams to deliver training material and set up systems the adjusters utilize while deployed in a Catastrophe event for Citizens. The testing was successful and utilized for implementation during Tropical Storm Isaias.

### Hurricane Irma Awareness

With the three-year anniversary of Hurricane Irma on our doorstep, we wanted to provide an update on Late Notice Claims being reported for this storm. By Florida Statute, there is a three-year timeframe for the claim to be filed from the first time the Hurricane made landfall or the windstorm caused the covered damages. We have seen a slight increase in Hurricane Irma claims being reported this year over last year as the deadline approaches.

#### January 1 – July 31, 2020

Claims Reported	Expenses Paid	Indemnity Paid
2,697	\$2,073,304	\$2,675,522

#### January 1 – December 31, 2019

Claims Reported	Expenses Paid	Indemnity Paid
4,374	\$18,411,125	\$45,121,725

### Tropical Storm Isaias

Tropical Storm Isaias was located just off the Florida coast August 1-3, 2020 impacting Florida with strong winds and rain bands. Based on the forecasted track of the storm, we engaged the Activation phase of the Catastrophe Plan on July 30, 2020. As the storm progressed, impacts to Florida were minimal and deployments and activations were cancelled. Claim volume through August 7, 2020 is listed below.

#### July 31 – August 7, 2020

Claims Reported	Expenses Paid	Indemnity Paid
46	\$1,328	\$0