

2020 Catastrophe Update

Claims Committee – December 8, 2020

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2020 Catastrophe Responses

- CAT planning focused on changes implemented for COVID-19
- Utilized our existing Managed Claims Model (MCM) Adjusters and select staff members to respond to Hurricane Sally in Pensacola
- All other smaller events were handled in the MCM workflows without deployments to areas outside of normal territories

2020 Hurricane Season Statistics

Event	Dates	Claim Count	Indemnity Paid
Tropical Storm Cristobal	June 6 - June 9	143	\$582,073
Tropical Storm Isaias	July 31 – August 3	90	\$168,273
Tropical Storm Laura	August 24 - August 27	44	\$84,728
Tropical Storm Marco	August 24 – August 27	7	\$17,901
Hurricane Sally	September 11 – September 18	2,138	\$20,779,950
Hurricane Zeta	October 28 – October 31	6	\$82
Tropical Storm Eta	November 7 – November 10	506	\$0

2020 Catastrophe Highlights By Cause of Loss

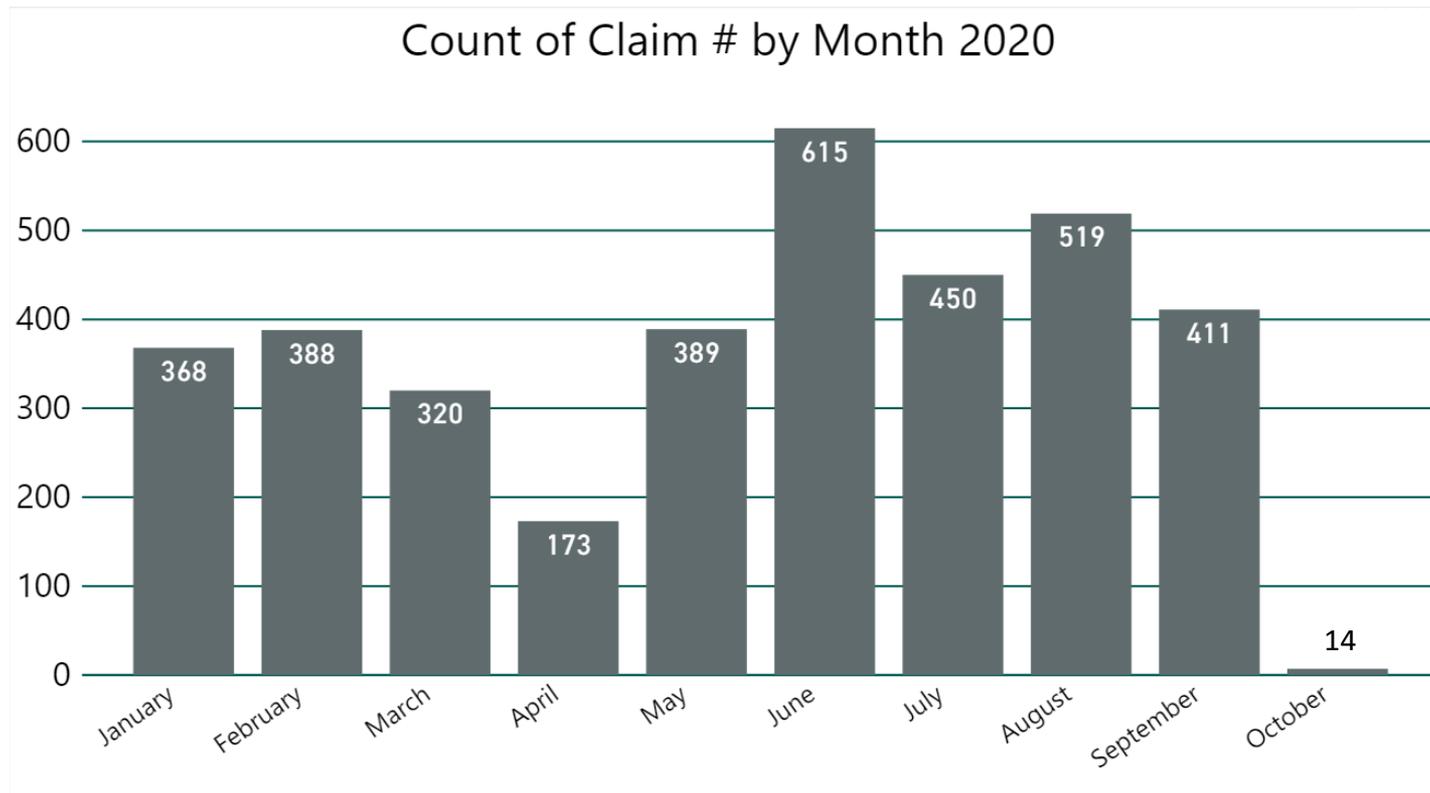
Cause of Loss	Claims Received
Flood Rising Water	30
Water Damage – Weather Related	513
Wind	2,300
Total	2,843

***Please Note:** Data totals are for the top Three Causes of Loss and not all for claims that were reported.

Hurricane Irma Update

- Significant decline of Late Reported claims after the 3-year deadline utilized of September 13, 2020.
- 64% of the claims reported during 2020 were represented by a Public Adjuster or Attorney
- 85% of claims filed this year have been closed

Hurricane Irma First Notice of Loss 2020



2021 Catastrophe Planning and Preparation

- Catastrophe Coordinator meetings will start mid-December through mid-January to review any potential changes for 2021
- Catastrophe testing module and plans will be finalized in January with target completion prior to June 1, 2021
- Master Catastrophe Plan will be updated with target completion prior to June 1, 2021

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

