

# Claims Update

MAAC Committee Meeting  
September 8, 2021



# 2021 Claims Volume Update

## 2021 Claims Results

	January	February	March	April	May	June
# of PIF	553,804	551,613	566,966	589,041	607,889	628,804
# of Claims	2,376	2,309	2,529	2,717	2,146	2,603
# of NWW	1,251	1,186	1,335	1,314	1,127	1,271
# of Wind	569	573	569	655	455	544

# Cat Claims Reported in 2021

	January	February	March	April	May	June	July	Total
Tropical Storm Emily 2017	1							1
Hurricane Irma 2017	5	6	4	1	5	2	2	25
Tropical Storm Gordon 2018	2		1					3
Hurricane Michael 2018	2		1		1	3	2	9
Tropical Storm Nestor 2019		1						1
Tropical Storm Humberto 2019	1		2					3
Hurricane Dorian 2019	1							1
Hail Brevard March 2019	2	4	3	4	2	2	1	18
Tropical Storm Marco 2020	1	3	1	1				6
Tropical Storm Laura 2020	1		1	2		1	1	6
Tropical Storm Isaias 2020	2	4	4	1	1			12
Tropical Storm Eta 2020	410	318	336	276	204	208	186	1,938
Tropical Storm Cristobal 2020	4		3				2	9
Hurricane Zeta 2020	1		1		1			3
Hurricane Sally 2020	38	38	33	19	17	12	14	171
Tropical Storm Elsa 2021							354	354
Tropical Storm Claudette 2021						29	8	37
<b>Total</b>	<b>471</b>	<b>374</b>	<b>390</b>	<b>304</b>	<b>231</b>	<b>257</b>	<b>570</b>	<b>2,597</b>

# 2021 Litigation Volume Update

## 2021 Litigated Suits

	January	February	March	April	May	June
New Suits	665	856	985	979	904	971
New AOB	163	223	217	273	284	273
New Cat	345	469	532	568	478	478
New Irma	258	278	225	215	186	168

## 2021 Litigated Suit by Cause of Loss

	January	February	March	April	May	June
Water	205	268	294	285	288	359
Wind	385	503	587	624	525	526
Other	63	70	92	56	76	73

## 2021 Litigated Suits by Geography

	January	February	March	April	May	June
All Other	16	17	36	31	27	19
Central West	50	58	103	102	92	96
SOLO	15	11	12	9	7	15
South West	14	17	14	21	20	18
Tri-County	570	753	819	816	758	823

SOLO represents the following counties: Seminole, Orange, Lake & Osceola

# Covid-19 Inspection Update

# **Covid-19 Inspection Protocols**

- Adjuster advises policyholder of questionnaire that will be presented at the time of inspection that must be completed in order to conduct the inspection
  - Designed to protect the safety of the policyholder and adjuster from unnecessary risks associated with Covid-19
  - If either party has symptoms, or has been in contact with someone that has tested positive to Covid-19, the inspection will be delayed two weeks

# Pre-Inspection Questionnaire

Name of Insured:	
Property Address:	
Claim Number:	
Name of Adjuster:	
1.	Have you or a member of your household been diagnosed with COVID-19? Yes <input type="checkbox"/> No <input type="checkbox"/>
2.	Have you or a member of your household experienced any cold or flu-like symptoms in the last 14 days (to include fever, cough, sore throat, respiratory illness, difficulty breathing)? Yes <input type="checkbox"/> No <input type="checkbox"/>
3.	Have you or a member of your household recently returned from Italy, Iran, China or South Korea? Yes <input type="checkbox"/> No <input type="checkbox"/>
4.	Have you or a member of your household recently traveled to an area within the United States known to have a local spread of COVID-19 - New York City or Washington State, for example? Yes <input type="checkbox"/> No <input type="checkbox"/>
5.	Have you or a member of your household had close contact with (within 6 feet) or cared for someone diagnosed with COVID-19? Yes <input type="checkbox"/> No <input type="checkbox"/>

Signature (Insured): \_\_\_\_\_ Date: \_\_\_\_\_  
 Signature (Adjuster): \_\_\_\_\_ Date: \_\_\_\_\_

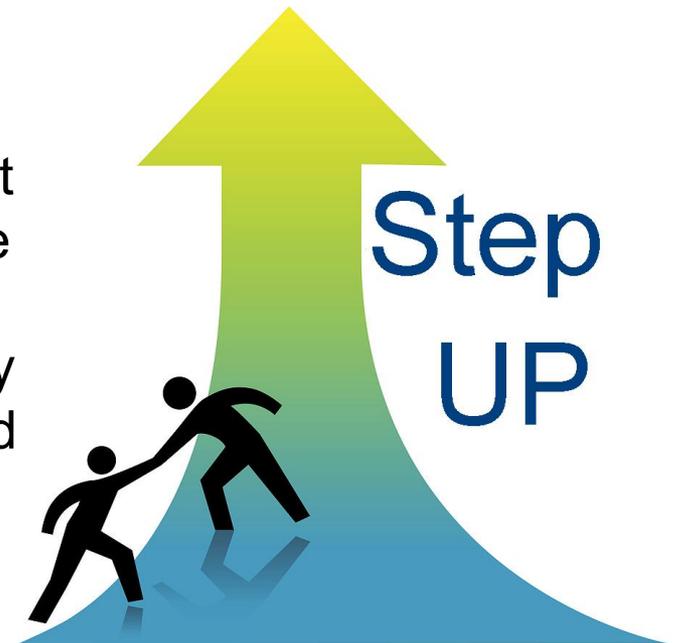
# How are the Cost of Goods being impacted after a claim is settled?

- Leverage Xactimate to provide a unit cost estimate for the policyholder
  - Conduct monthly updates to their database by contacting local market contractors to validate pricing
  - Labor and material costs updated
- If the policyholder receives an estimate that is different from their Citizens estimate, the policyholder should contact their adjuster to resolve any differences

# 2021 CAT Preparedness

# Citizens Response Overview

When a catastrophic event occurs Citizens employees heed the call to action by performing necessary duties in order to meet obligations to our policyholders. Catastrophe Coordinators across the enterprise ensure supporting business units perform necessary workflows and tasks, including activating and ramping up vendors. Ultimately, the opportunity creates a greater sense of purpose which is achieved by helping our customers when they need us the most.



# Planning

- Catastrophe Operations meets annually with coordinators from supporting business units to review catastrophe plans in order to review and update workflows, sta



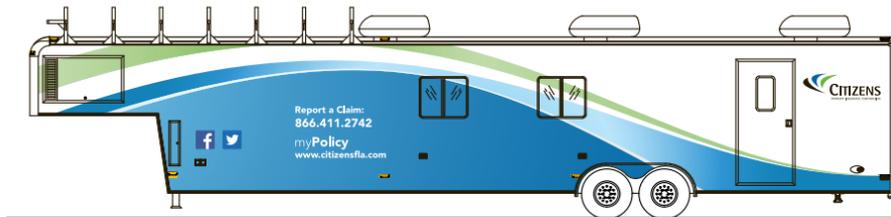
# Office & Contingency Space

- CAT Ops has identified and validated the following options for deployed staff and resources:
  - **Remote** (Home office)
  - **Offsite Vendor locations** (Fast Track, Appraisal Desk Adjuster)
  - **Hotel Strike Zone** (Field office - Building)
  - **CSV Strike Zone** (Field office - Trailer)



# Claims Service Vehicle

- The Claims Service Vehicle (CSV) is intended to operate as a remote strike zone office capable of supplying connectivity to up to 100 adjusters.



# Catastrophe Response Center



# Testing

- Catastrophe Operations conducts annual testing to validate workflows, systems and vendors.
- FNOL Call Center
- CRC Deployment
- Check Printing
- Load/Stress Test (Systems)
- Agility/Portable Office Setup



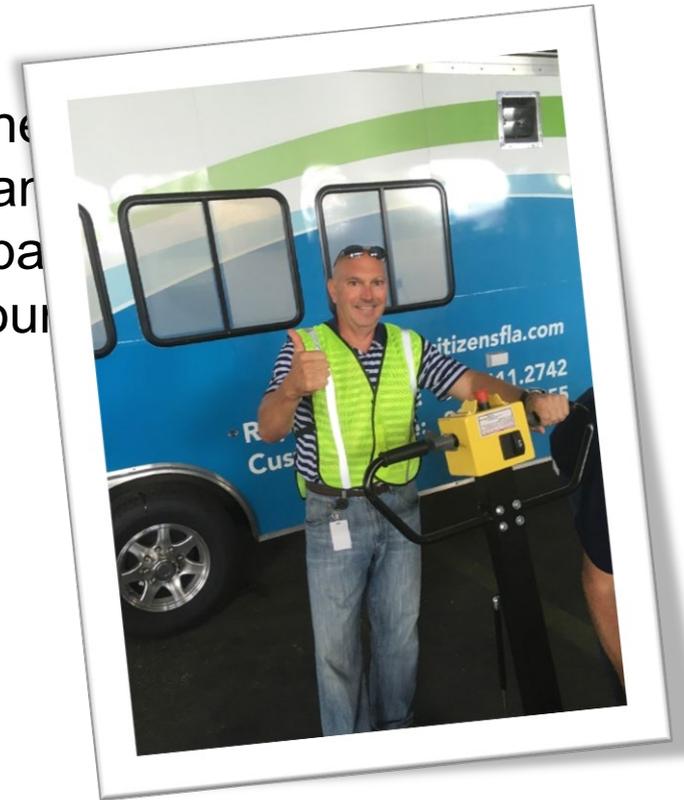
# Quality Assurance



- Ensuring Citizens Best Practices and Estimating Guidelines are followed, QA will:
  - Review and approve or correct completed claims submitted by Fast Track and Inspection Services
  - Provide trainers to assist with desk team operations
  - Deploy reinspectors to conduct ride-alongs with onsite field adjusters
  - Review a percentage of closed files and conduct reinspections
  - Identify quality trends in estimatics and customer service

# Conclusion

- In conclusion, the 2021 Citizens Catastrophe comprehensive strategy that defines roles and responsibilities across the enterprise. With year-round preparedness plan will guide coordination efforts to help our customers during their greatest time of need.



# Questions