

STRATEGIC UPDATE

CLAIMS COMMITTEE MEETING JUNE 16, 2016
BOARD OF GOVERNORS MEETING JUNE 22, 2016

EXECUTIVE SUMMARY

Jay Adams will deliver his report during the June 16, 2016 Claims Committee Meeting teleconference.

EXHIBIT 1

	2014	2015	2016 YTD (April)
FNOL's	33,000	21,400	6,711
Non Weather Water as a % of Total FNOL's	53%	57%	55%
Average Days to Report FNOL (HO-3)	28.3	30.3	33.0

EXHIBIT 2

HO-3 Reported Year	Statewide Represented at FNOL		South East Represented at FNOL		Rest of State Represented at FNOL	
	<u>Y</u>	<u>N</u>	<u>Y</u>	<u>N</u>	<u>Y</u>	<u>N</u>
2014	32.7%	67.3%	40.3%	59.7%	2.9%	97.1%
2015	46.2%	53.8%	55.2%	44.8%	7.6%	92.4%
2016	35.0%	65.0%	40.3%	59.7%	10.1%	89.9%

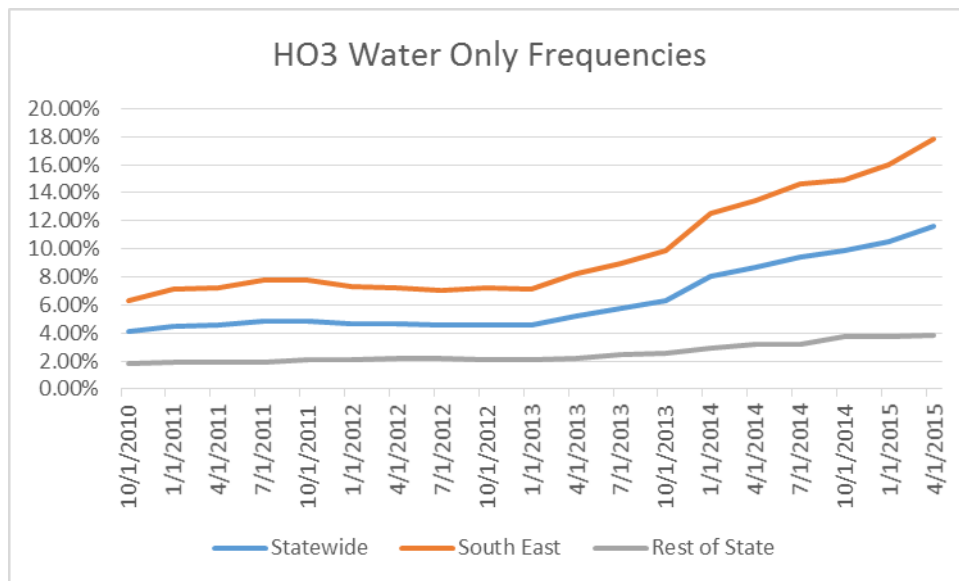
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EXHIBIT 3

HO-3 Reported Year	Statewide AOB		South East AOB		Rest of State AOB	
	<u>Y</u>	<u>N</u>	<u>Y</u>	<u>N</u>	<u>Y</u>	<u>N</u>
2014	10.9%	89.1%	13.3%	86.7%	1.4%	98.6%
2015	20.5%	79.5%	23.9%	76.1%	5.6%	94.4%
2016	21.8%	78.2%	24.6%	75.4%	8.6%	91.4%

EXHIBIT 4



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EXHIBIT 5

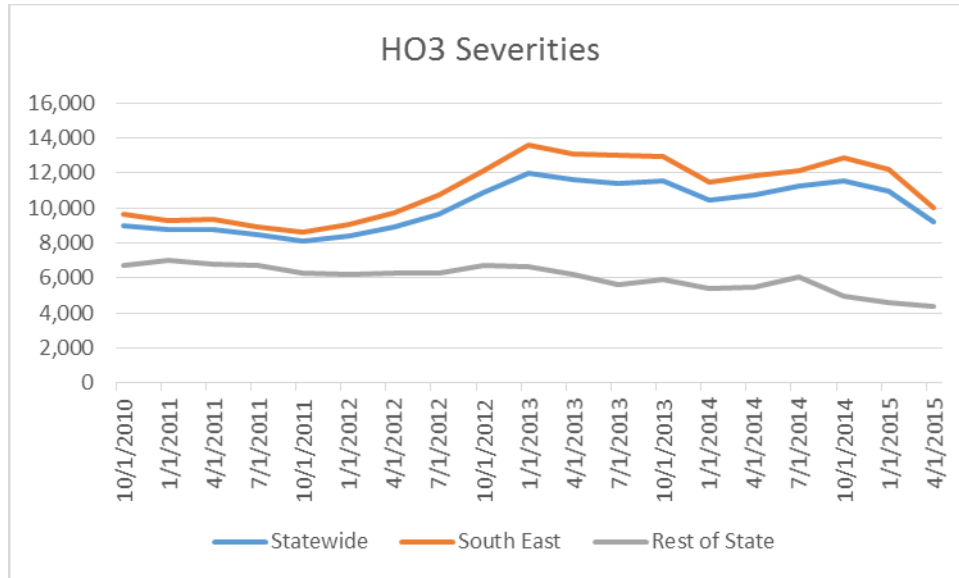
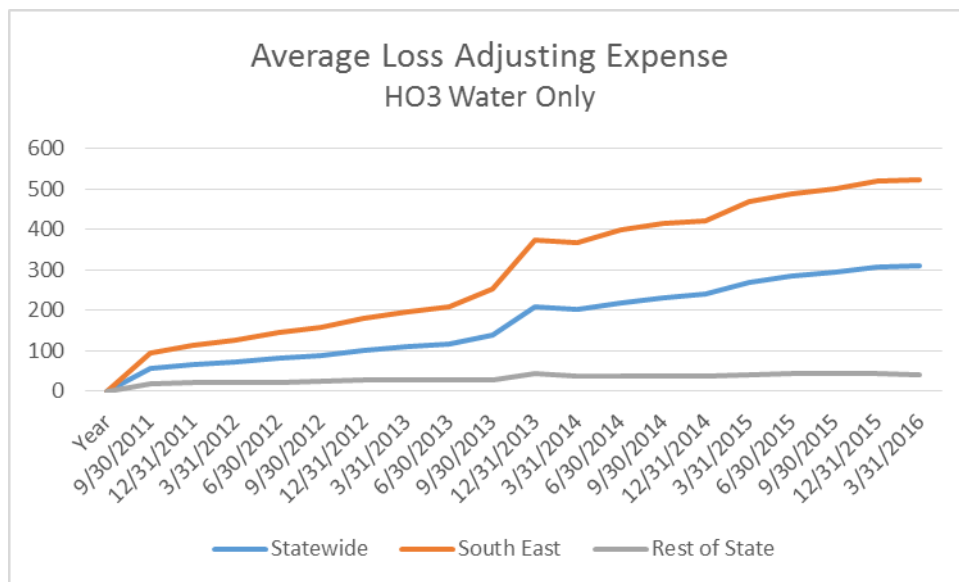


EXHIBIT 6



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EXHIBIT 7

	2014	2015	2016 YTD (April)
Average Suits Filed	650	625	826

EXHIBIT 8

	2016 NEW MATTERS	2016 PENDING
JANUARY	714	6,851
FEBRUARY	782	6,877
MARCH	1,050	7,209
APRIL	757	7,400

EXHIBIT 9

Calendar Year End	Statewide LAE Cost	South East LAE Cost	Rest of State LAE Cost
2011	\$66	\$112	\$20
2012	\$101	\$179	\$26
2013	\$207	\$375	\$43
2014	\$240	\$422	\$38
2015	\$307	\$521	\$43
Mar 2016	\$309	\$523	\$41

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EXHIBIT 10

Call Citizens First

As soon as you become aware of or suspect damage, call Citizens' toll-free claims hotline. The Claims hotline is available 24 hours a day, seven days a week. Real people, not a computer, will take your claim and start you on the road to recovery. With this information, Citizens can begin to assist you with your claim.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Claims Hotline – 866.411.2742

Have the following information available when you call:

- Your policy number
- Your contact information, including any temporary addresses or phone numbers
- Damage description (example: tree fell on roof, lightning struck house)
- Mortgage company information (if applicable)

Call even if you are missing some of this information. Citizens will be able to assist you.



Call Citizens First



Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home. You can report a claim to Citizens 24/7, even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Call Citizens First
866.411.2742

24 hours a day, seven days a week



www.citizensfla.com

postage info here

866.411.2742