

Non-Litigated Claims Update

Claims Committee
December 9, 2021



Catastrophe Update Year End 2021

- Responded to four small Tropical Storm events with existing resources
- Mainly low severity claims involving roof leaks with isolated tree damage
- Received 2,566 claims this year for Tropical Storm Eta that impacted South Florida in November of 2020.
- There has been \$18,576,788 paid in indemnity with 88% first closed.

As of November 5, 2021

2021 Catastrophe Events

Event	Claim Total	Percent First Closed	Indemnity Paid
Tropical Storm Claudette 6/18 – 6/21	54	89%	\$200,156
Tropical Storm Elsa 7/4 – 7/9	474	92%	\$1,846,242
Tropical Storm Fred 8/13 – 8/17	130	81%	\$459,095
Tropical Storm Mindy 9/8 -9/9	25	68%	\$28,094

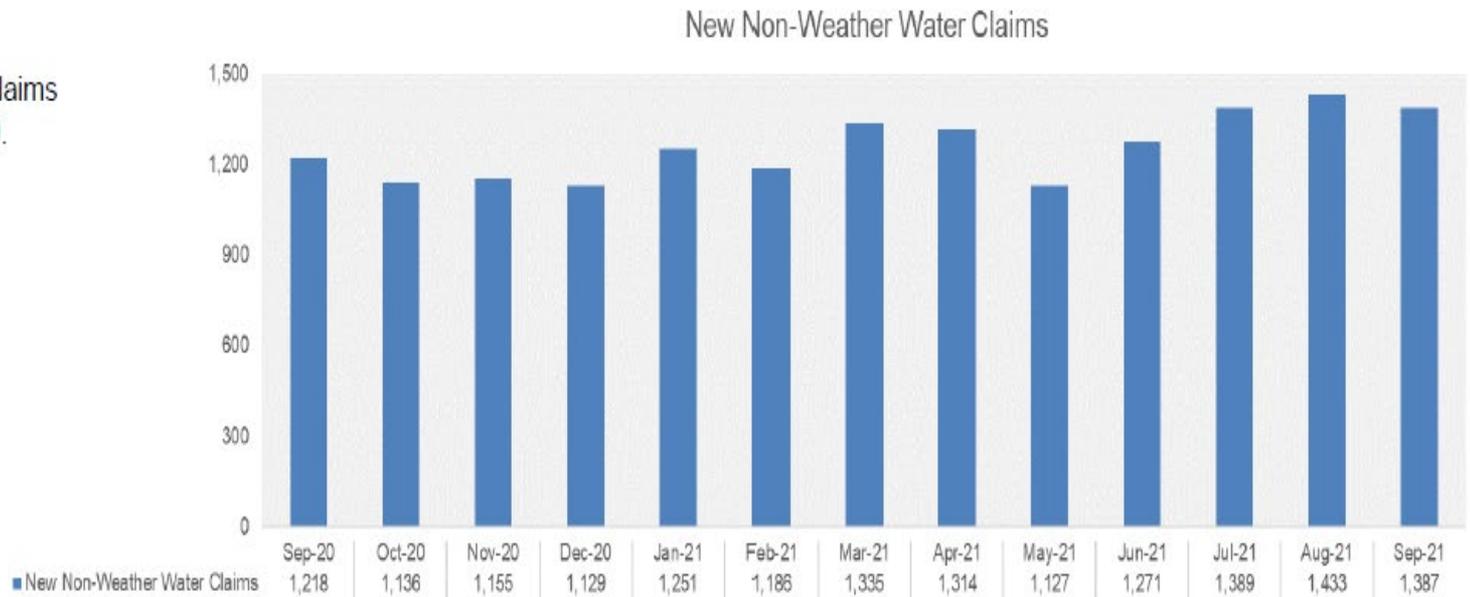
Data as of November 5, 2021

Catastrophe Planning for 2022

- Catastrophe Coordinator meetings will begin in early December for 2022 Catastrophe Planning.
- Catastrophe Operations will evaluate testing modules and coordinate with involved business units for scope and scheduling in 2022.
- Catastrophe Operations will integrate modifications to processes and workflows into the 2022 Catastrophe Master Plan.
- Integration of new technology with automated LAE software into 2022 Catastrophe Planning and testing.
- The LAE software will allow for automated processing of Independent Adjuster fee schedule invoices which will decrease the dependency on management review time, temporary staff review and approval, as well as time spent by the adjuster completing the invoice.
- The software is highly configurable and will decrease any potential errors in the submission and approval process.

Non-Weather Water Trends

- New Non-Weather Water Claims increased 14% from Sep-20.



Managed Repair Program

- EWRS acceptance rate has steadily increased over 2021 to 80% last month.
- MRP acceptance rate has been steady but has seen a slight increase to 21% last month.
- Voice of the Customer results for MRP have continued to increase for 2021.
- Continued reinforcement of training with existing and new adjusters.
- Additional staff have been hired to assist in increased volume of MRP to provide the appropriate level of customer service for this program.

Results through September 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

