



# Carrier Litigation Experience 2013 – September 2021

Year	Citizens Lawsuits	Citizens AOB Lawsuits	Citizens AOB %	Lawsuits All Others	AOB All Others	All Other AOB %	Total Lawsuits	Total AOB	Total AOB %
2013	9,146	860	9.4%	18,270	4,613	25.2%	27,416	5,473	20.0%
2014	9,525	1,062	11.1%	22,122	4,820	21.8%	31,647	5,882	18.6%
2015	7,653	1,250	16.3%	30,167	6,645	22.0%	37,820	7,895	20.9%
2016	10,061	3,242	32.2%	31,790	5,968	18.8%	41,851	9,210	22.0%
2017	7,624	2,718	35.7%	41,524	9,772	23.5%	49,148	12,490	25.4%
2018	13,363	3,631	27.2%	69,300	17,421	25.1%	82,663	21,052	25.5%
2019	9,877	3,886	39.3%	74,210	24,694	33.3%	84,087	28,580	34.0%
2020	7,853	2,007	25.6%	77,154	15,676	20.3%	85,007	17,683	20.8%
2021	8,098	2,202	27.2%	72,217	18,189	25.2%	80,315	20,391	25.4%
<b>Total</b>	<b>83,200</b>	<b>20,858</b>	<b>25.1%</b>	<b>436,754</b>	<b>107,798</b>	<b>24.7%</b>	<b>519,954</b>	<b>128,656</b>	<b>24.7%</b>

## Jan – Sep 2020 vs Jan – Sep 2021 Notes:

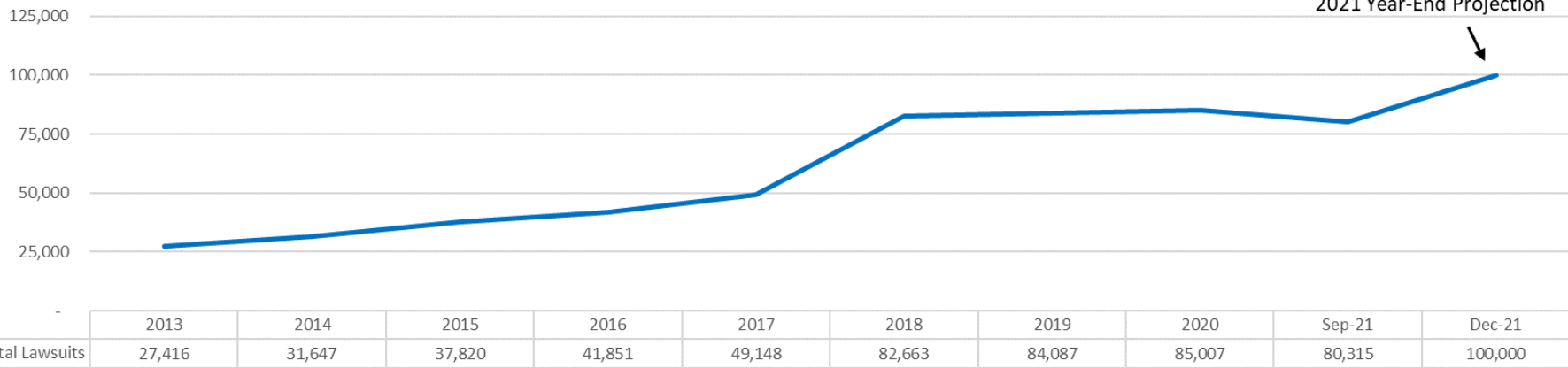
1. All Other Carriers AOB Litigation increased by 57% (13,012 to 20,391)
2. All Other Carriers Overall Litigation increased by 29% (62,102 to 80,315)

Data source – DFS LSOP 2013 – September 2021



# Carrier Litigation Experience 2013 – September 2021

All Lawsuits from 2013 to 2021 Projection



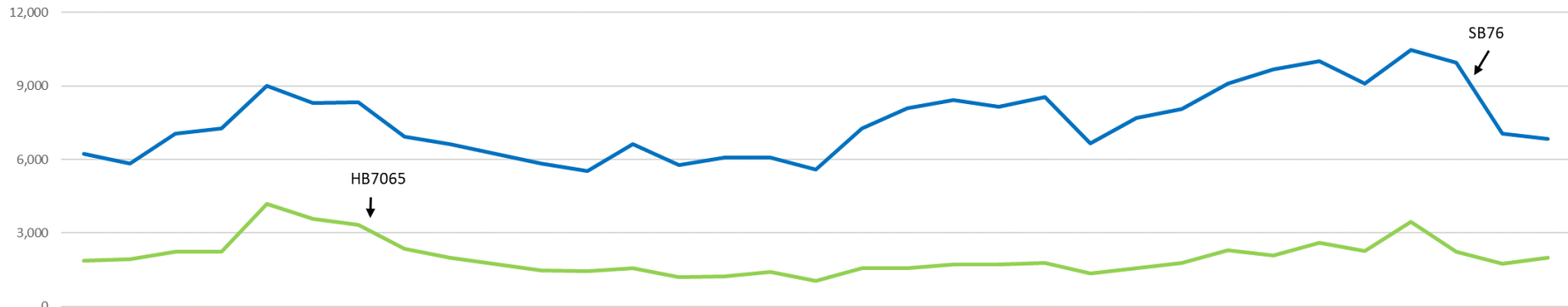
**Jan – Sep 2020 vs Jan – Sep 2021 Notes:**

1. All Other Carriers AOB Litigation increased by 57% (13,012 to 20,391)
2. All Other Carriers Overall Litigation increased by 29% (62,102 to 80,315)



# Carrier Litigation Experience 2019 – September 2021

All Lawsuits from 2019 to 2021



	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21
Total Lawsuits	6,233	5,847	7,069	7,279	8,993	8,315	8,349	6,926	6,612	5,829	5,527	6,630	5,775	6,068	6,089	5,602	7,281	8,079	8,418	8,160	8,545	6,653	7,707	8,066	9,110	9,678	10,012	9,101	10,466	9,968	7,063	6,851
Total AOB Lawsuits	1,870	1,912	2,245	2,230	4,191	3,575	3,338	2,365	1,995	1,469	1,438	1,552	1,208	1,228	1,400	1,044	1,569	1,567	1,724	1,720	1,767	1,337	1,567	1,759	2,287	2,081	2,583	2,272	3,464	2,219	1,752	1,974

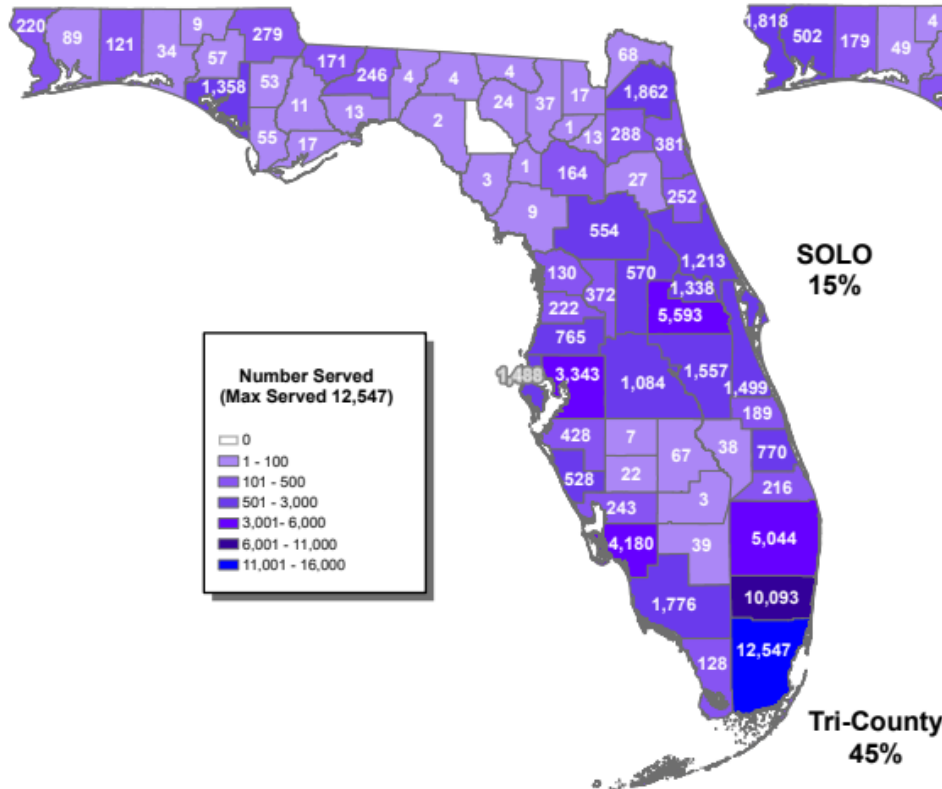
## 2019 vs Sep 2021 Notes:

1. HB7065 was enacted July 1, 2019, to address rising AOB litigation.
2. SB76 was enacted July 1, 2021, to address overall litigation.

# Carrier Litigation Experience September 2020 vs September 2021 by County

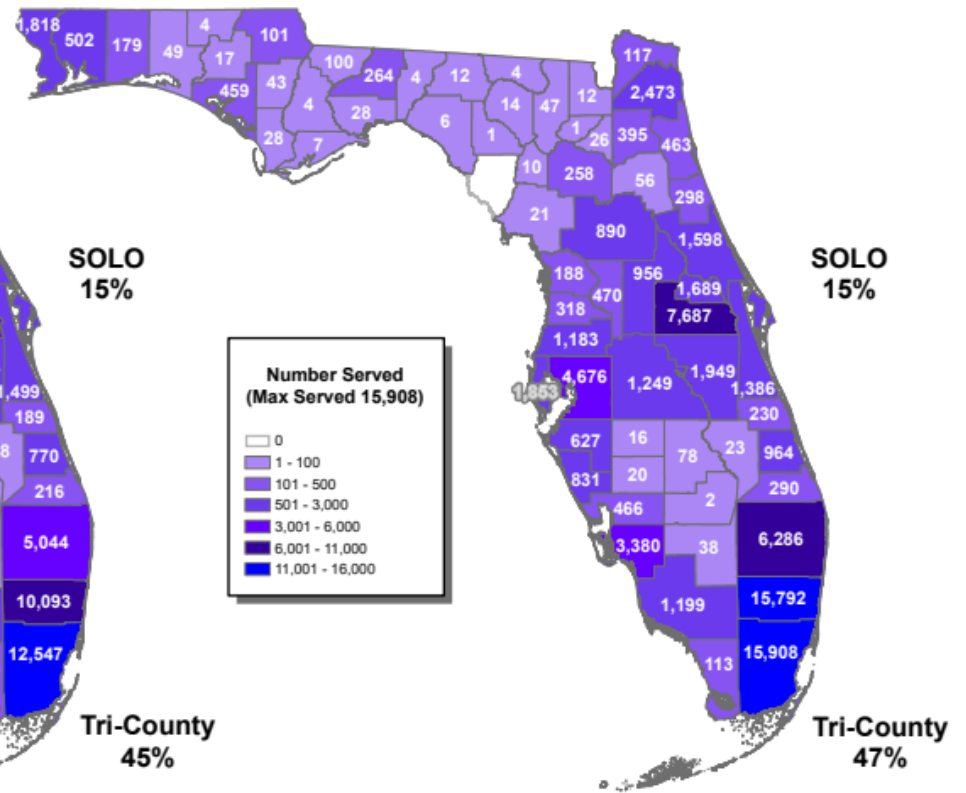
January 2020 to September 2020  
Lawsuits by County  
All Insurance Companies

**62,102**  
21% (AOB)



January 2021 to September 2021  
Lawsuits by County  
All Insurance Companies

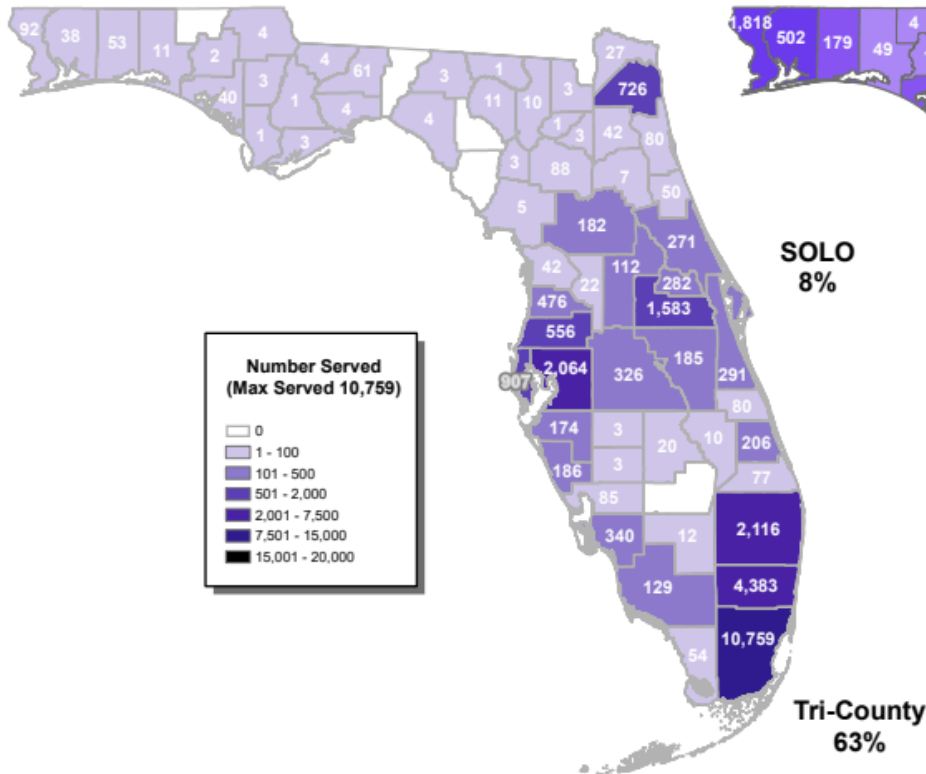
**80,315**  
25% (AOB)



# Carrier Litigation Experience 2013 vs September 2021 by County

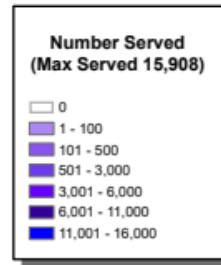
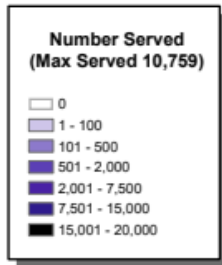
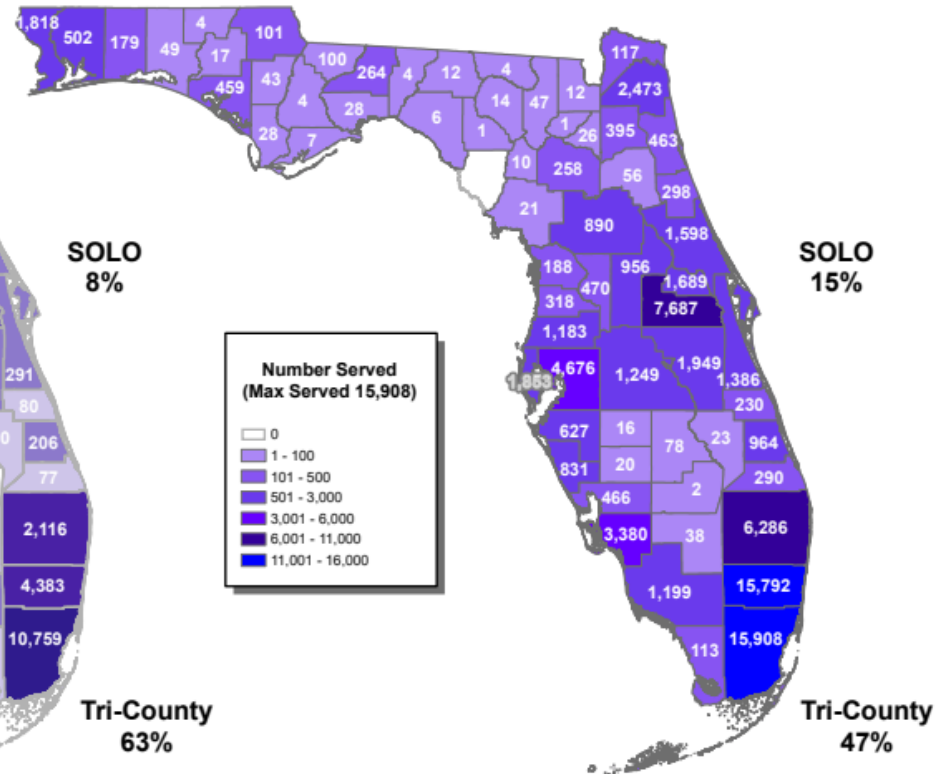
2013 Lawsuits by County  
All Insurance Companies

**27,416**  
20% (AOB)



January 2021 to September 2021  
2021 Lawsuits by County  
All Insurance Companies

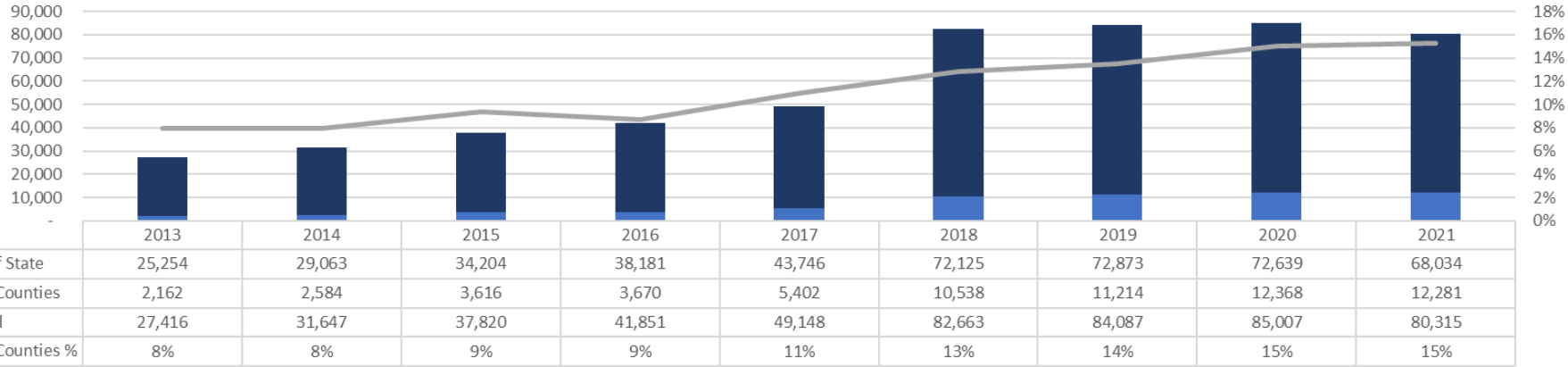
**80,315**  
25% (AOB)



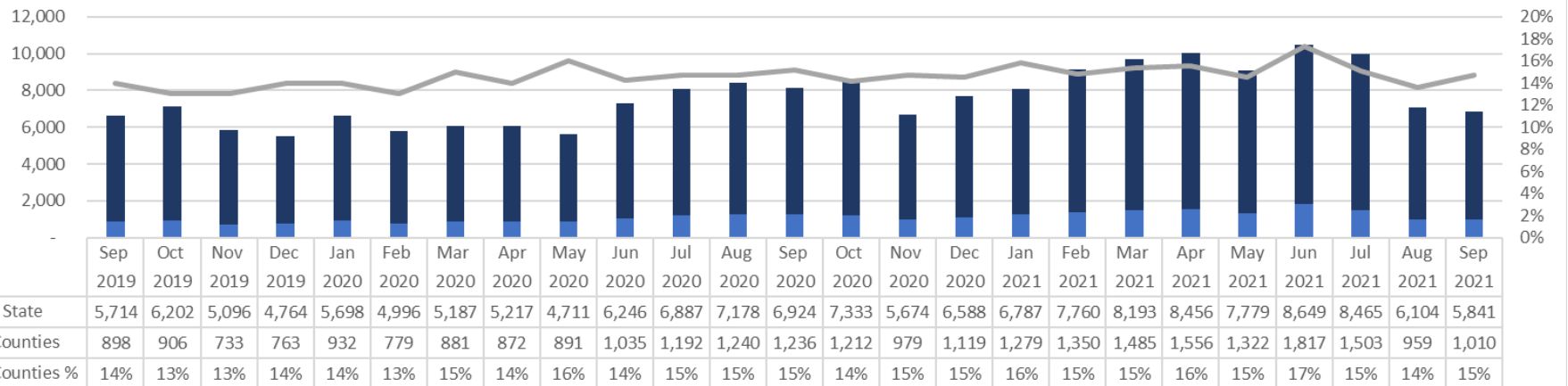


# SOLO Counties Carrier Litigation Experience

SOLO-County Area Accounted for **8%** of All Lawsuits in 2013 to **15%** as of September 2021

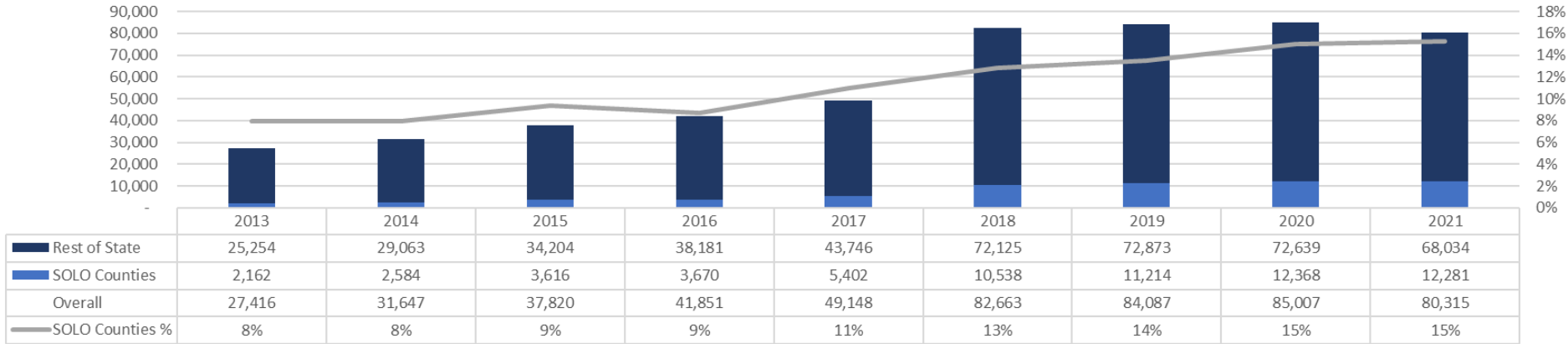


SOLO Counties Lawsuits by Month Sep 2019 - Sep 2021

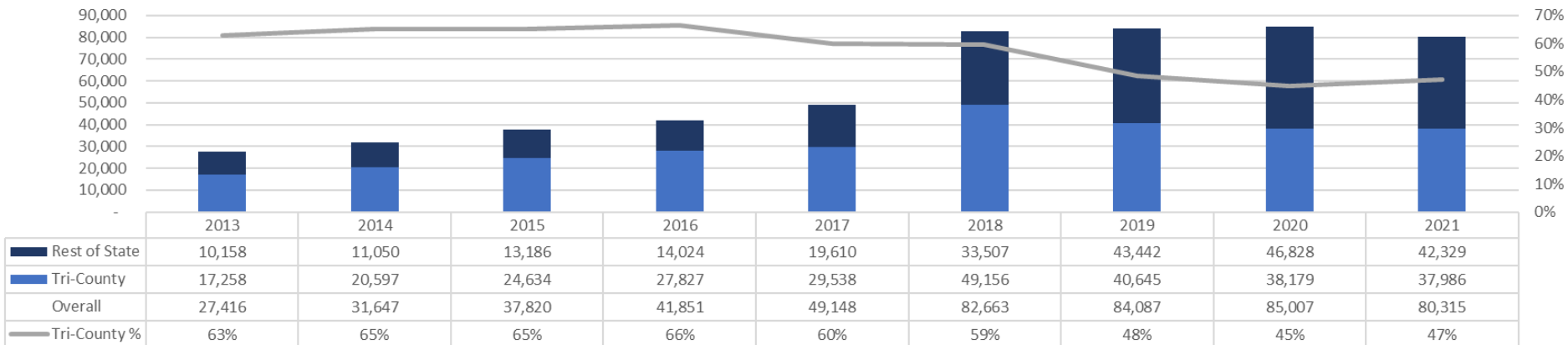


# SOLO-County vs Tri-County Carrier Litigation Experience

SOLO-County Area Accounted for **8%** of All Lawsuits in 2013 to **15%** as of September 2021



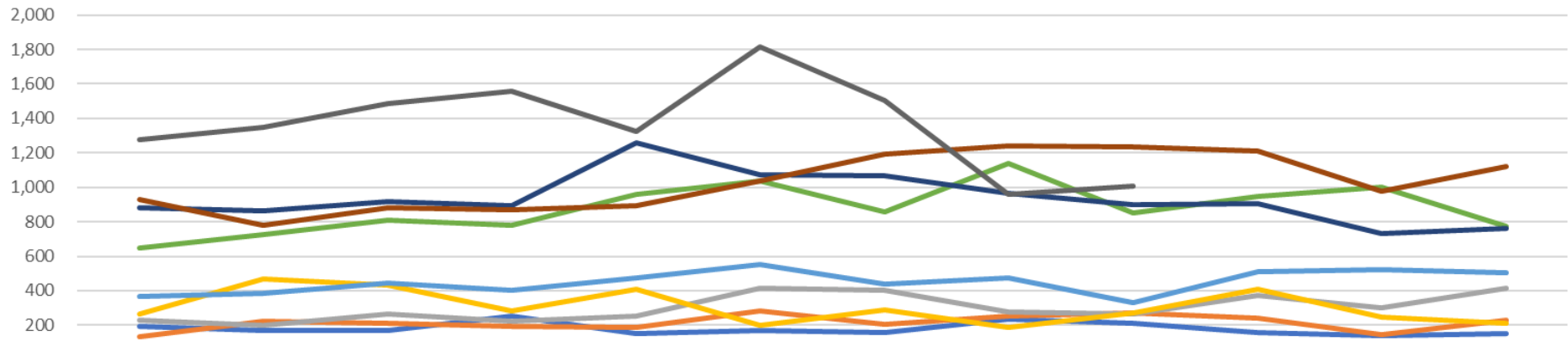
Tri-County Accounted for **63%** of All Lawsuits in 2013 to **47%** as of September 2021





# SOLO Counties Carrier Litigation Experience

SOLO Counties Lawsuits by Month 2013 - September 2021



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	193	169	172	255	152	167	158	236	213	159	138	150
2014	136	226	211	196	189	284	203	254	270	241	143	231
2015	229	201	262	222	251	413	405	278	265	375	298	417
2016	267	469	434	284	407	201	290	185	271	407	244	211
2017	364	387	443	405	473	551	439	473	332	508	524	503
2018	650	726	810	780	962	1,039	858	1,137	854	949	1,001	772
2019	880	861	916	893	1,257	1,074	1,066	967	898	906	733	763
2020	932	779	881	872	891	1,035	1,192	1,240	1,236	1,212	979	1,119
2021	1,279	1,350	1,485	1,556	1,322	1,817	1,503	959	1,010			

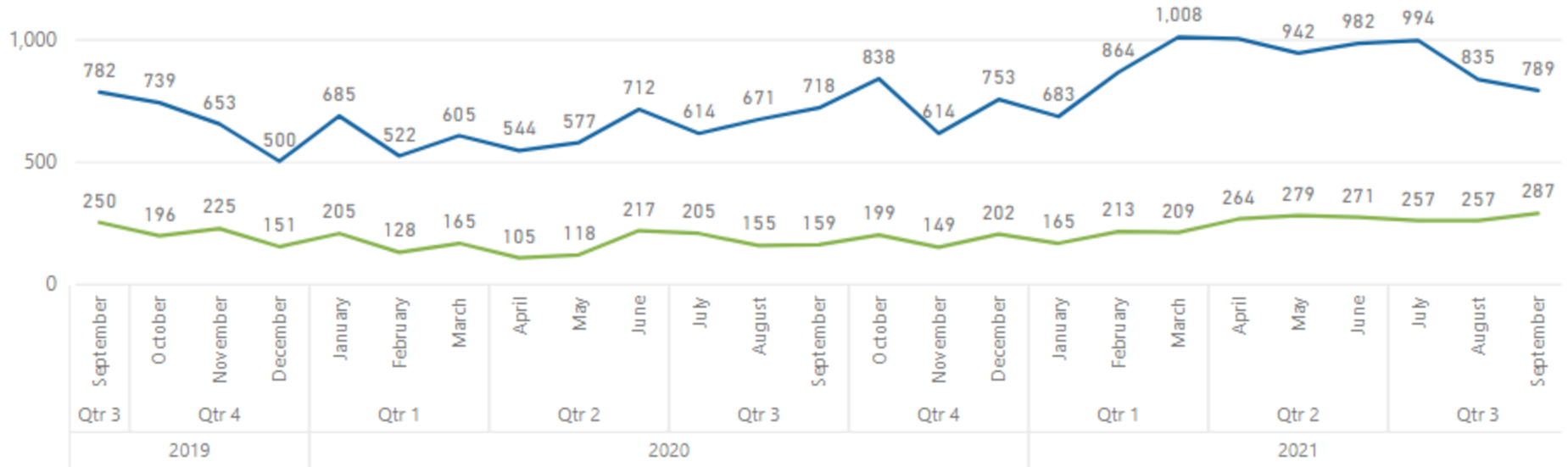




# Carrier Litigation Experience September 2019 – September 2021 by Month

## Citizens Only Litigation

● Total Lawsuits ● Total AOB Lawsuits



Data source – DFS LSOP 2013 – September 2021



# Carrier Litigation Experience September 2019 – September 2021 by Month

## All Other Carriers Litigation

● Total Lawsuits ● Total AOB Lawsuits



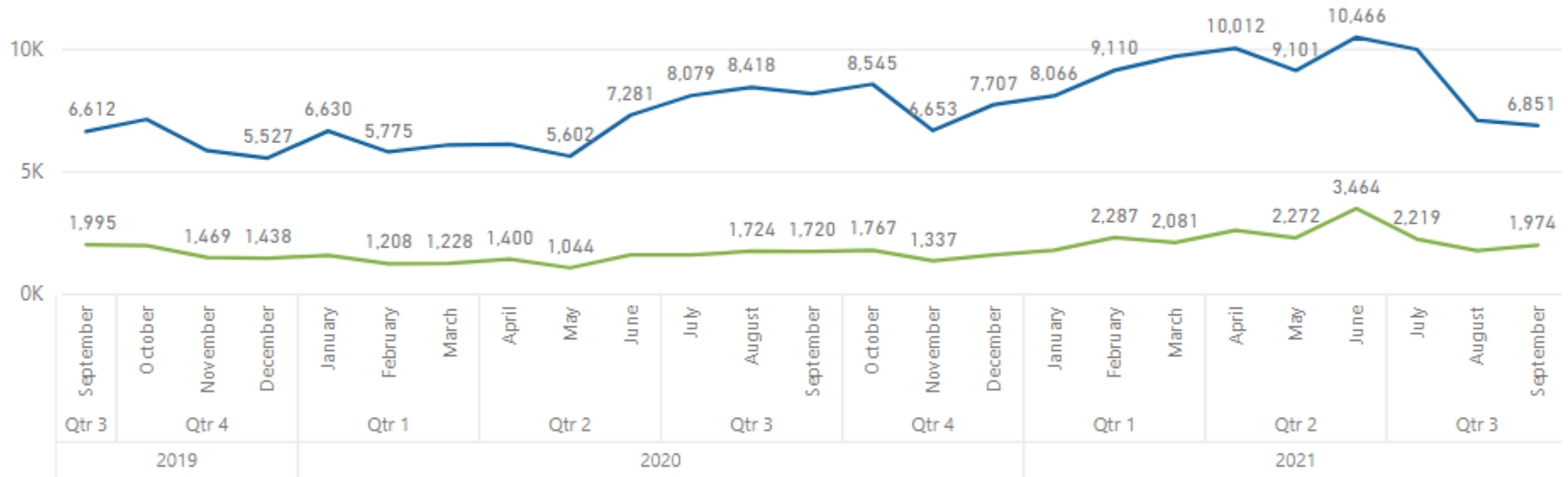
Data source – DFS LSOP 2013 – September 2021



# Carrier Litigation Experience September 2019 – September 2021 by Month

## All Carrier Litigation

● Total Lawsuits ● Total AOB Lawsuits



Data source – DFS LSOP 2013 – September 2021

