

# Non-Litigated Claims Update

Claims Committee

June 23, 2022



# Catastrophe Response Phases

Catastrophe Response Phases - Tropical Storm and Hurricane			
	Phase	Event	Timing
1	Preparedness	Annual pre-season preparation	Dec 1 - March 31
2	Monitor	An invest or disturbance has been identified by the National Oceanic and Atmospheric Association (NOAA)	April 1 - TBD
3	Activation	A tropical storm/hurricane watch/warning is issued for any part of the state	
4	Landfall	First 24-48 hours after a named storm makes landfall	
5	Recovery	First Response	First 30 days following landfall
		Sustained Response	30 days - 6 months following landfall
		Closing Response	6 months - 2 years following landfall

# Catastrophe Planning and Testing 2022

- Catastrophe Plan is in final stages of editing and review
- Catastrophe Readiness activities and testing are 89% completed pending results and action plans if needed.
- Pending items are the completion of the Systems load testing and results and observations from the Virtual onboarding of Independent Adjusters that took place May 17-18.

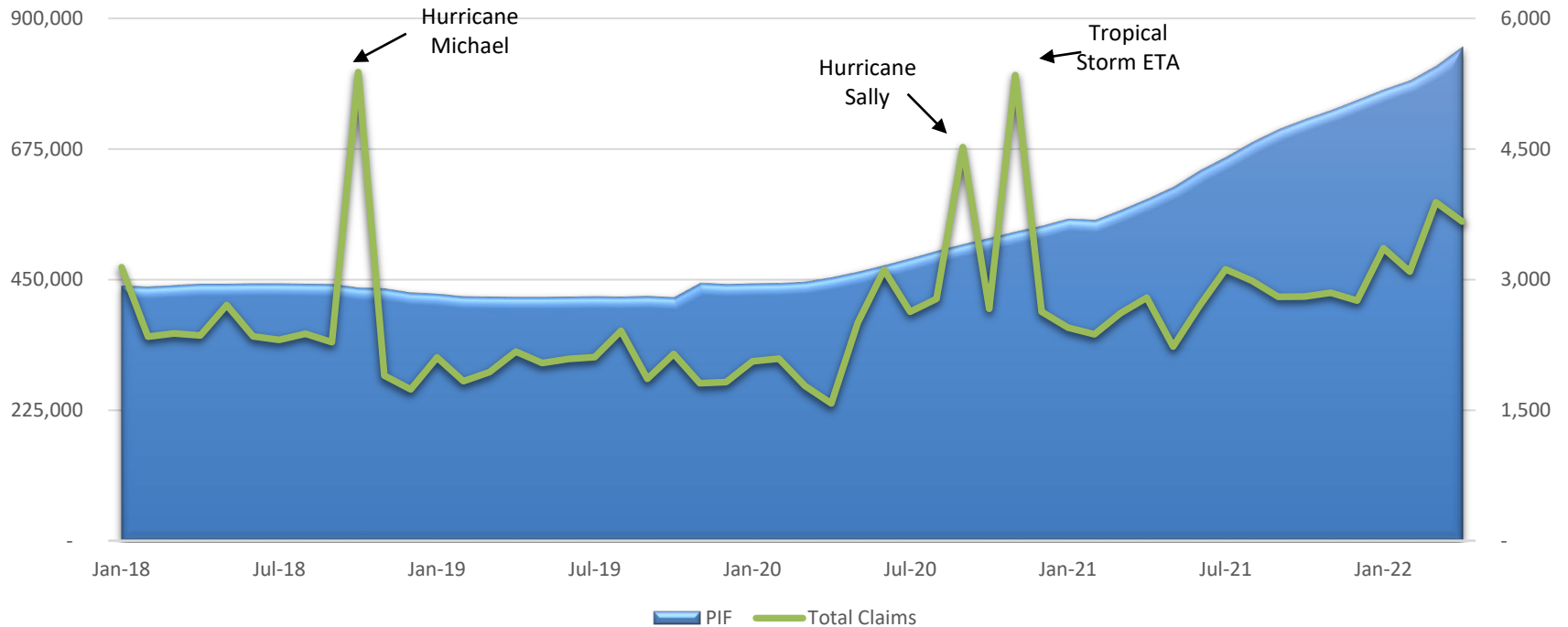
# Commercial Policy Information

PIF has decreased by 19.08% from 2019 to 2022 however there has been an increase of 55.35% in the indemnity exposure

- **2019:** PIF 5,908, Bldg 12,019, Exp \$10,622,201,589
- **2020:** PIF 5,291, Bldg 11,111, Exp \$10,421,599,929
- **2021:** PIF 4,873, Bldg 11,473, Exp \$12,209,900,726
- **2022:** PIF 4,781, Bldg, 11,504, Exp \$16,501,404,980

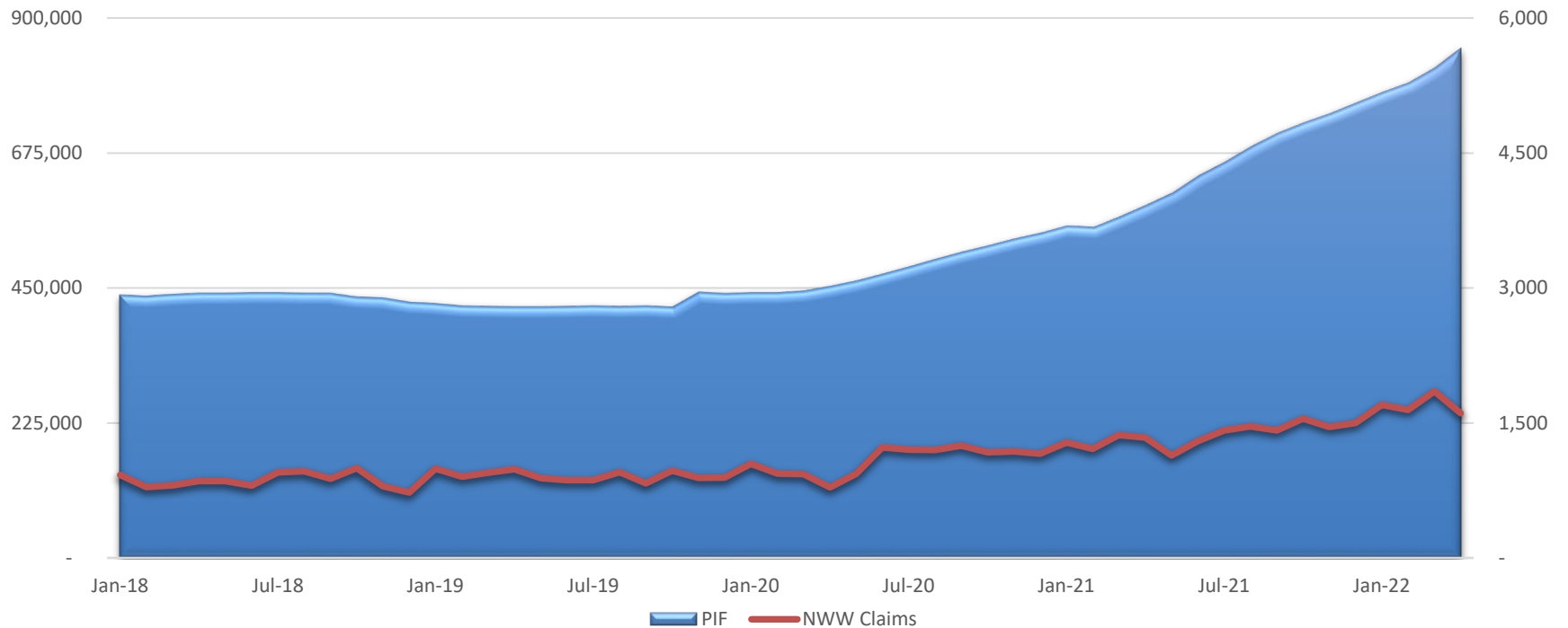
# Claim Trends vs PIF Increase

Total Claims vs PIF Trend



# Non-Weather Water Trends

Non-Weather Water Claims vs PIF Trend



Data through 4/30/2022

# Non-Litigated Claims Data

- New claims reported have increased 31% from April 2021
- NWW claims reported have increased 20% from April 2021
- EWRS acceptance rate has increased 7% from March 2021
- MRP participation rate has decreased 1% from March 2021
- April NWW claims reported was down from previous month by 203 claims or an 11% decrease

Results through 4/30/2022

# 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

