Non-Litigated Claims Update

Claims Committee August 31, 2023





Catastrophe Preparation 2023

- Independent adjuster resources are ready to respond if catastrophe activity occurs
- Second test for virtual onboarding of Independent Adjusters completed with integration of MS Teams phone platform
- Overall Catastrophe Readiness tactical items at 97% with items set for completion based on system releases
- MS Teams platform for phone has been deployed for current Independent Adjusters working Hurricane Ian and Nicole claims
- Commercial Management has completed onboarding and review of expectations for team adjusting of large complex losses to ensure customer services and Best Claims Practice expectations are met



2022 Hurricane Claims Update

- We are still receiving approximately 150-175 new claims per week for Hurricane Ian
- Overall, Lee, Miami-Dade, and Broward counties are the top for representation at First Notice of loss
- 8% of claims in Lee County are represented at FNOL while 60% in Miami-Dade and 50% in Broward.
- Activity on Hurricane Nicole has subsided to 7-10 new claims per week

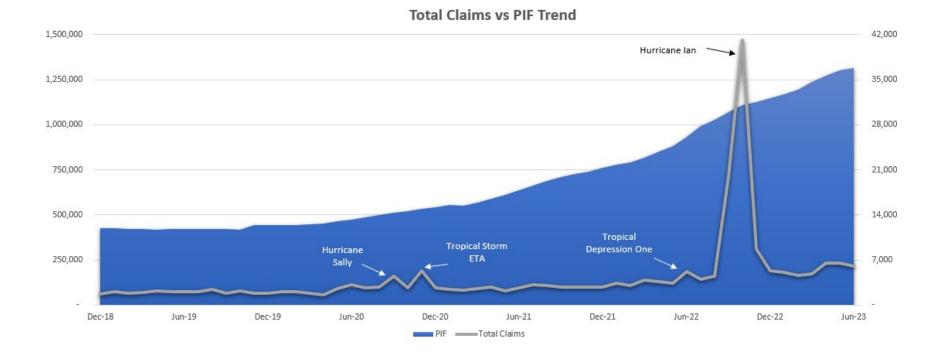


Hurricane Ian Trends and Statistics

- 749 new claims in July with 37.4% of those coming in represented.
- 80% of the represented claims in July came from Miami-Dade, Broward and Palm Beach
- Current pending in Catastrophe Operations is 3,744 claims
- The Claims Resolution Unit received 37,000 phone calls from April through July; average of about 2,500 per week
- Phone compliance at 97% with an average call time of 6 minutes and wait time of 11 seconds
- Current pending working through supplements as contractor estimates are received with 107 contingent workers and Citizens oversight
- Field task adjusters available for inspections on new claims and requests for reinspections

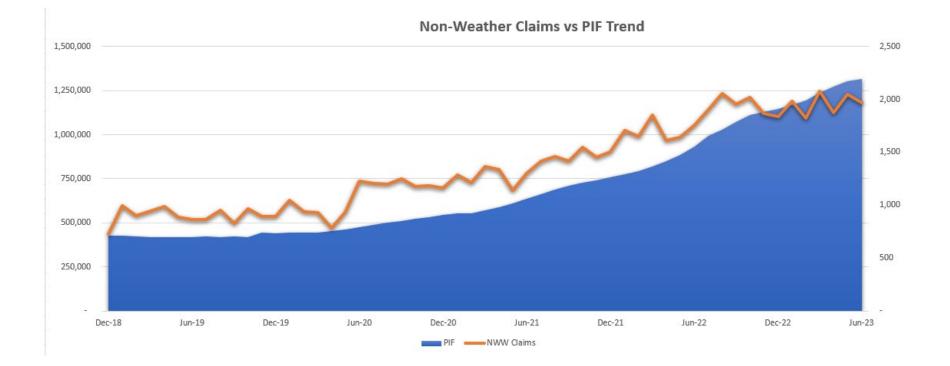


Claim Trends to PIF Increase





Non-Weather Water Trends





Non-Litigated Claims Data

- New claims reported have increased 18% from April 2022
- Total claims pending have increased due to Hurricanes Ian and Nicole
- New Non-Weather Water claims reported increased 13% from June 2022
- Non-Weather Water claims reported in May was highest number at 2,016 claims
- Emergency Water Restoration Services acceptance rate has increased 11% from June 2022
- Managed Repair Program participation rate has increased 2% from June 2022



Questions?

