

Non-Litigated Claims Update

Claims Committee
November 16, 2023



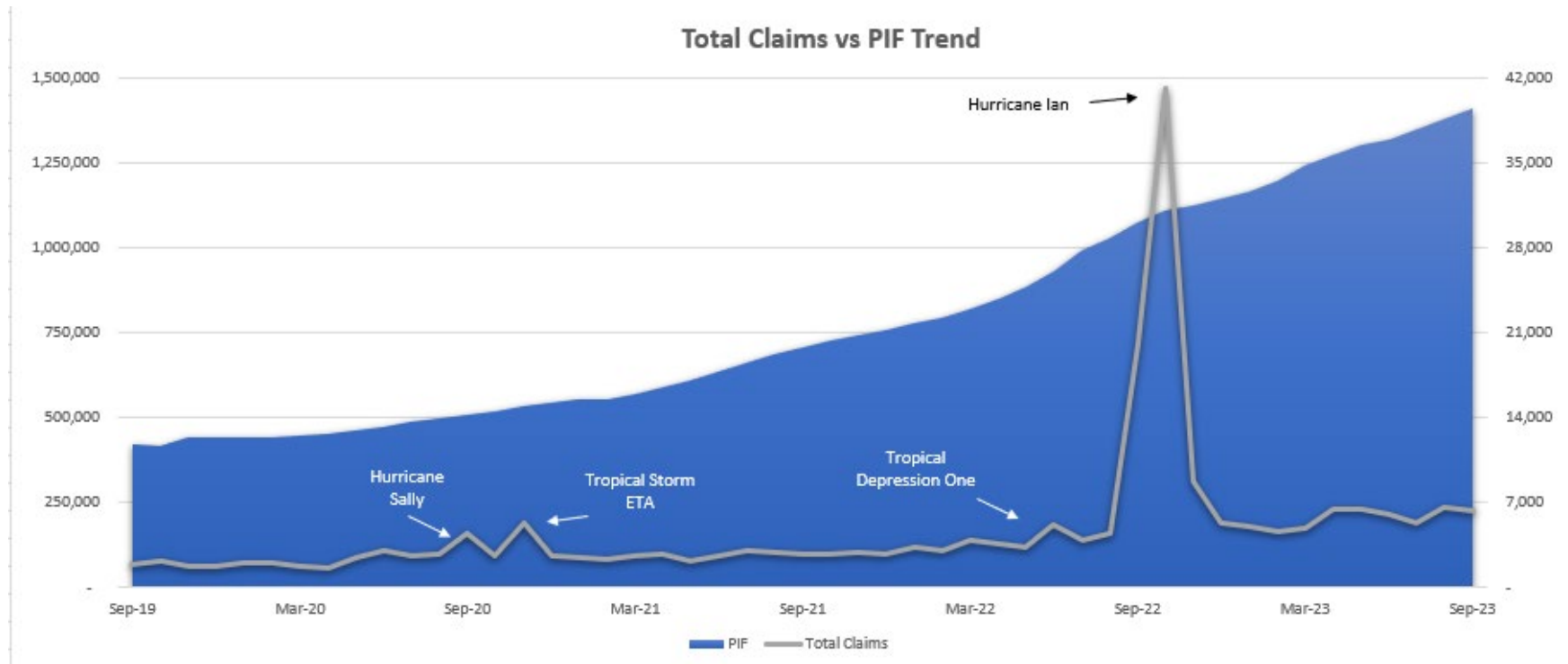
Catastrophe Preparation 2024

- Planning season starts at the end of the Hurricane Season on November 30th pending any future catastrophe activity
- Changes made to virtual onboarding of Independent Adjusters was successful
- Focus on full integration of the new phone system with our UCaaS/CCaaS platform
- Integration of new Independent Adjuster solicitation into catastrophe response for 2024
- Further training of new staff in non-catastrophe to assist in oversight for a catastrophe event

2023 Catastrophe Claims Update

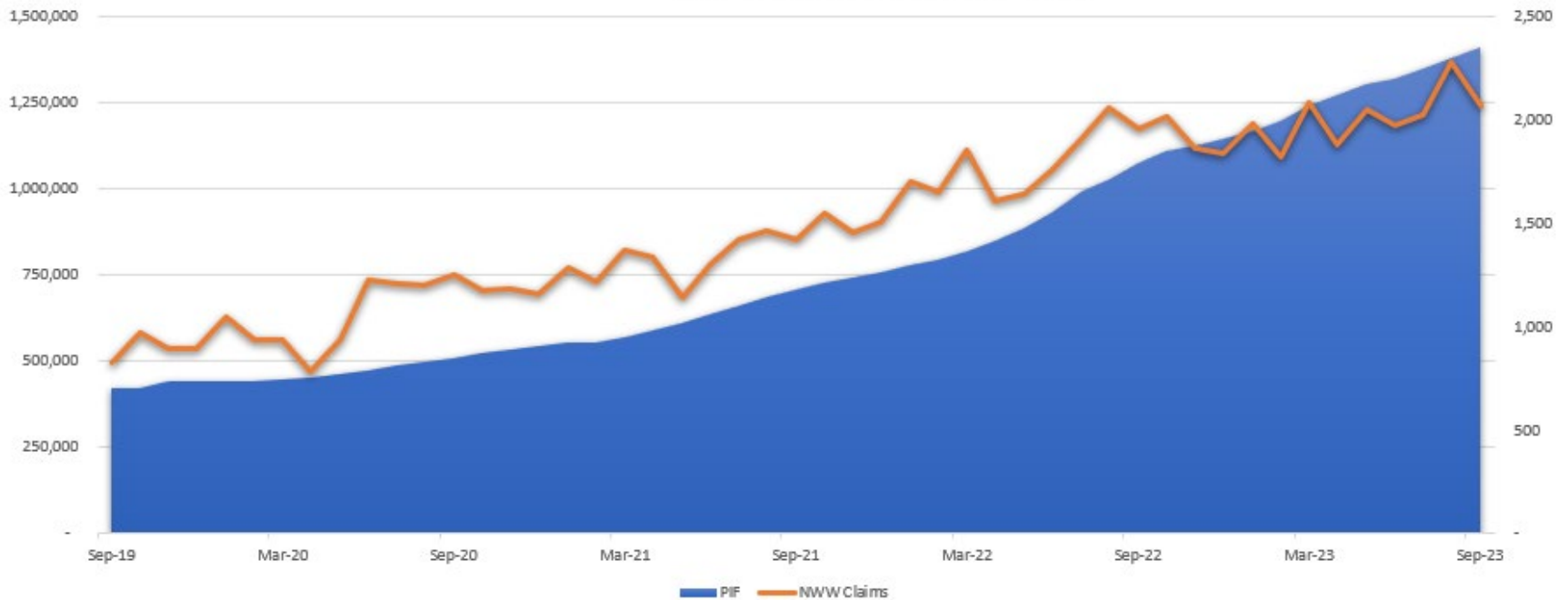
- 2,764 claims received from Hurricane Idalia
- 51% of claims from: Pinellas, Taylor, Hillsborough, and Pasco counties
- 6.8% of claims are represented at FNOL; 88% of the represented claims are from Hillsborough, Hernando and Pasco
- First closed rate over 85% for Hurricane Idalia
- From January 1, 2023 through October 2, 2023: 9,707 Hurricane Ian Claims were received
- From January 1, 2023 through October 27, 2023: 1,222 Hurricane Nicole claims were received
- Year to date we have received 3,827 claims from the April Hailstorm that impacted multiple parts of the state

Claim Trends to PIF Increase



Non-Weather Water Trends

Non-Weather Claims vs PIF Trend



Non-Litigated Claims Data

- New claims reported have decreased 68% from September 2022 due to Hurricane Ian
- Total claims pending have increased due to Hurricanes Ian, Nicole and Idalia
- New Non-Weather Water claims reported increased 6% from September 2022
- Non-Weather Water claims reported in August 2023 was highest number at 2,222 claims and 2,035 in September 2023
- Emergency Water Restoration Services acceptance rate has increased 11% from September 2022
- Managed Repair Program participation rate has increased 3% from September 2022

Questions?

