Non-Litigated Claims Update

Claims Committee
June 12, 2025





2025 Catastrophe Preparation

- Updating changes to Independent Adjuster (IA) onboarding process
- Implementing multiple data sets in Xactimate for IA firms
- Complete documentation of offboarding Tier 2 and 3 firms in the later stages of the response
- Updating processes around incoming documents on closed claims
- Mobile Home Total Loss process enhancements
- ClaimCenter review queue and Quality Assurance enhancements



2025 Catastrophe Testing

- First Notice of Loss (FNOL) call center stress testing
 - Primary Vendor completed 4/25
 - Staffing improvements noted with Action Plan
 - Contingent vendor testing in July
- Catastrophe Response Center exercise
 - Completed 4/11
 - No deficiencies noted

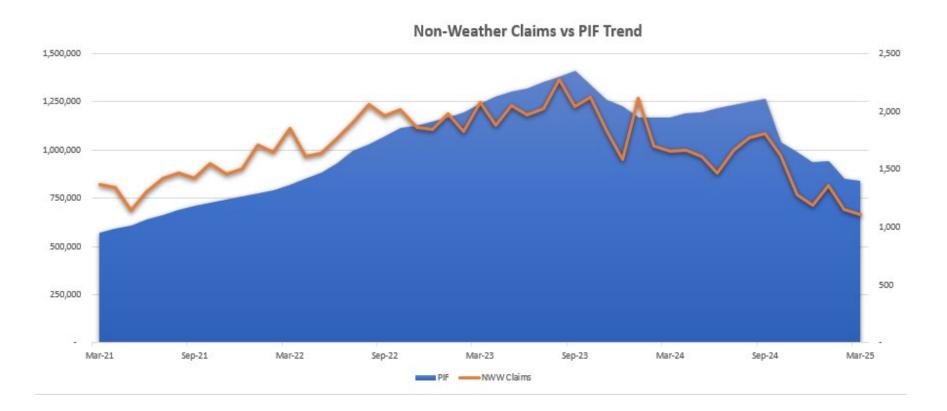


2025 Catastrophe Testing

- System Performance Load testing
 - 450,000 Claim Load Test on Guidewire Cloud Platform
 - Core system availability is unaffected
 - Identified some preliminary performance issues
 - Diagnostics and remediation efforts ongoing
- Claims Service Vehicle Readiness testing
 - Monthly testing with no current exceptions
- Mock Cat Onboarding Exercise
 - Scheduled early June
 - Auto-generated activation emails
 - CAIS business analysts and IT will be engaged to monitor the progress of the activation of systems as well as the functioning of CAIS



Non-Weather Water Trends



Data as of March 31, 2025



Non-Litigated Claims Data

- New claims reported have decreased 24% from April 2024; FNOL claims from the 2024 Hurricanes still be reporting
- Total claims pending have decreased 5% from April 2024
- New Non-Weather Water claims reported decreased 36% from April 2024
- Emergency Water Restoration Services acceptance rate has increased
 13% from April 2024
- Managed Repair Program participation rate has decreased 4% from April 2024

Results through April 30, 2025: EWRS March 31, 2025, MRP through February 28, 2025



Questions?

