

# 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

Non-Weather Claims vs PIF Trend



# 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?

