

# Non-Litigated Claims Update

Claims Committee  
September 11, 2025

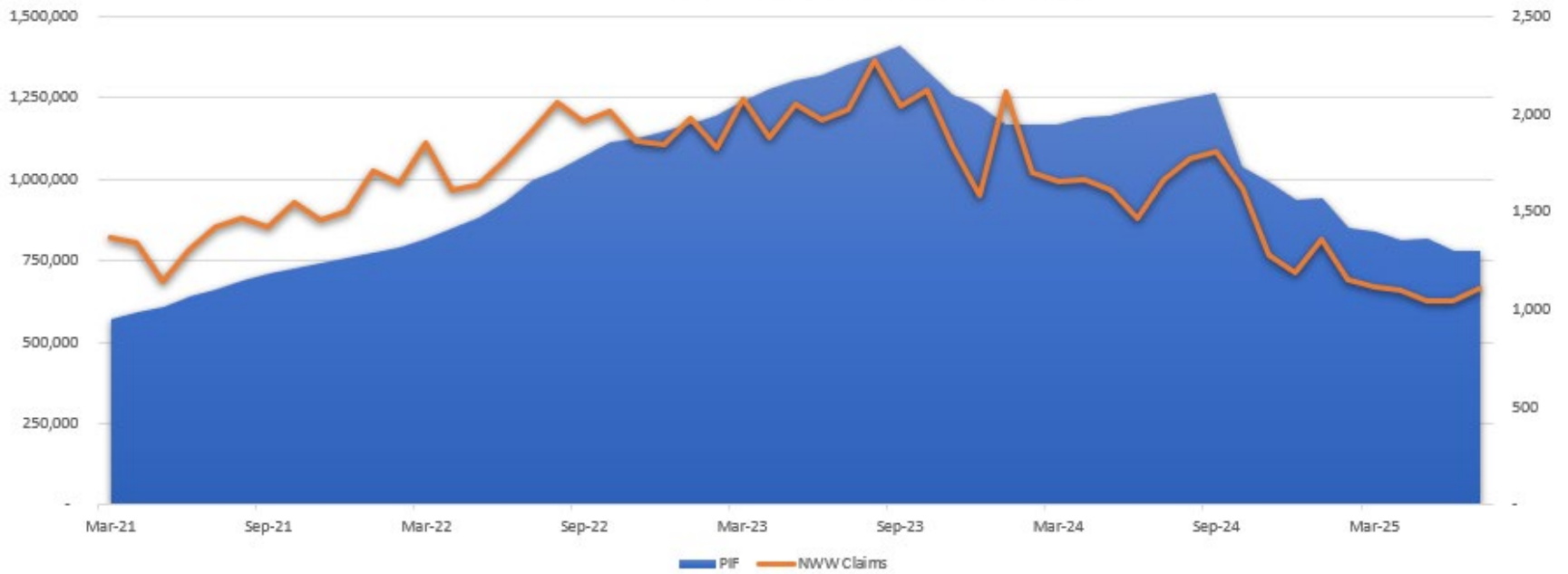


# 2025 Catastrophe Readiness

- Testing completed for major systems and processes with no areas of concern
- Overall Catastrophe Readiness at 95%
- Updated Realtime reporting data from cloud migration
- Train the trainer for Independent Adjusting firms has been completed with updates from 2024 storm season
- System and process enhancements to Independent Adjuster (IA) onboarding for increased capacity completed and tested
- Updated and expanded training for oversight staff to assist in managing IA resources
- Open 2024 Catastrophe claims transitioned from Cat firms to allow maximum capacity for new storms

# Non-Weather Water Trends

Non-Weather Claims vs PIF Trend



# Non-Litigated Claims Data

- New claims reported have decreased 36% from July 2024; FNOL claims from the 2024 Hurricanes still being reporting up to the one year statute
- Total claims pending have decreased 24% from July 2024
- New Non-Weather Water claims reported decreased 38% from July 2024
- Emergency Water Restoration Services acceptance rate has increased from 60% to 82% comparing July 2024 to June 2025
- Managed Repair Program participation rate has decreased 1% from July 2024

Results through July 31, 2025: EWRS June 30, 2025, MRP through May 31, 2025

# Questions?

