

Non-Litigated Claims Update

Claims Committee
November 20, 2025



Catastrophe Preparation 2026

- Planning season starts at the end of the Atlantic Hurricane Season on November 30
- Catastrophe Coordinator meetings with Business Units will start at the end of December and continue through January 2026
- Updates to Business Unit Catastrophe Plans will be required to be completed by March 30, 2026
- All 2025 initiatives were completed and implemented
- Testing modules for critical areas will be established with business units and tentative dates and plans documented
- There are no new major initiatives for the 2026 Catastrophe Preparation and Testing period

Non-Weather Water Trends

Non-Weather Claims vs PIF Trend



Non-Litigated Claims Data

- New claims reported have decreased 80% from September 2024; FNOL claims from the 2024 Hurricanes were still being reporting up to the one-year reporting statute date of October 13, 2025
- 87,443 claims filed for Hurricanes Debby, Helene and Milton, 816 of which were on commercial policies
- Total claims pending have decreased 45% from September 2024
- New Non-Weather Water claims reported decreased 49% from September 2024
- No catastrophe events reported for Hail or windstorm in 2025

Results through September 30, 2025: Hurricane data through October 13, 2025

Questions?

