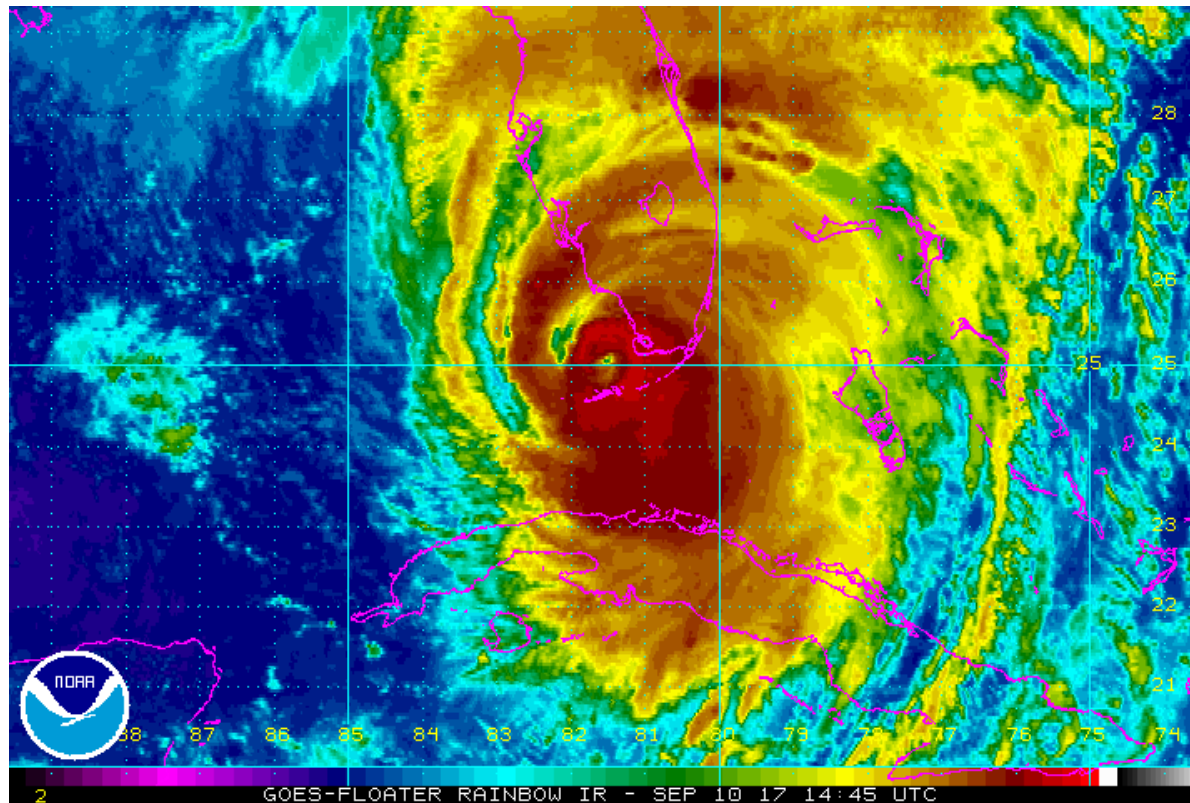


Hurricane Irma Update

Jay Adams
Chief Claims Officer



Hurricane Irma Landfall 09-10-17



Hurricane Irma CAT Plan

- MCM Non Catastrophe Team
 - Assigned claims up to capacity for immediate contact, inspection and settlement
- Desk Adjuster Teams
 - Independent Adjusters were brought into Everbank Center to handle Fast Track (low severity) and Resolution Unit (supplements & re-opens)
- Litigation Adjusters
 - Worked extended hours and weekends to contact and settle field adjusted claims

Hurricane Irma CAT Plan (continued)

- CAT Field Adjusters
 - Independent Adjusters deployed to the field to contact, inspect, scope and estimate damages
- Large Loss Field Adjusters
 - Independent Adjusters deployed to contact, inspect, scope and estimate structural damage claims
- Worley Estimators
 - Program that trained individuals to inspect, scope and estimate damages with Independent Adjuster quality assurance oversight

Resource Challenges

- Hurricane Harvey hit Texas a couple of weeks prior to Hurricane Irma
- TWIA (Texas Wind) and NFIP (Flood) deployed large numbers of Independent Adjusters
- Citizens Contracted Independent Adjuster Vendors struggled to find qualified resources to respond to Hurricane Irma

Worley Estimator Program

- Program to train individuals how to scope and estimate losses
 - Leveraged smart devices loaded with software to assist the estimator in the estimating process
 - Estimator responds to questions based on photos captured
 - Software converts information into an Xactimate estimate
 - Worley Adjusters conduct quality assurance of the claim prior to submission
- Targeted Florida residents for the program
 - Emergency licensed adjusters, Realtors, Home Inspectors and Agents

Independent Adjuster Deployments

Teams	Peak Deployment	Current Deployment
MCM Expansion Teams	28	26
Desk Adjuster Teams	279	271
Litigation Adjusters	222	222
CAT Field Adjusters	585	554
Large Loss – Field Adjusters	49	49
Keys – Field Adjusters	102	85
Worley Estimators	188	188

Rate Increases

- Increased Day Rate and Fee Schedule rates to compete with Texas Windstorm and NFIP for the Hurricane Harvey response
 - First increase effective 09-07-17
 - Second increase effective 09-12-17
 - Texas Windstorm created a bonus program paid directly to the Independent Adjusters

Utilization of Technology to Offset Resource Shortage

- Outbound communication efforts to inform policyholders
 - Call Center first contacts
 - Call Center First Notice Of Loss inquiry calls to Keys policyholders
 - Email, Social Media, and Advertising campaigns
 - Auto Dialer first contacts
 - Automated Contact Letter from Claims Center
- Aerial Imagery of post loss for Keys and Miami
 - Damage assessment
- Drone inspection for roofs without access

Key West Strike Force Office

- Office set up at the Margaretville Inn days after the Keys were reopened
 - Leveraged satellite technology for phone and data connectivity
- Handled all claims in the Keys
 - Location for customers to visit
 - Real-time complaint resolution
 - Timely reinspections



Claim Statistics as of 11-8-17

Irma Claims Summary	Total	Commercial	Personal
New Claims	60,683	2,017	58,666
Closed Claims	33,083	1,139	31,944
% Closed	55%	56%	54%
Indemnity Paid	\$233,513,703	\$16,594,963	\$216,918,740
Expense Paid	\$57,292,398	\$2,281,989	\$55,010,409
Total Incurred	\$559,007,109	\$77,117,104	\$481,890,006
% Submitted by Self	66%	36%	67%
% Submitted by Rep	9%	7%	9%
% Submitted by Other	25%	57%	24%
% Storm Surge	4%	15%	3%
% AOB	2%	2%	2%

Questions?