

Catastrophe Update

June 13, 2018

Claims Committee



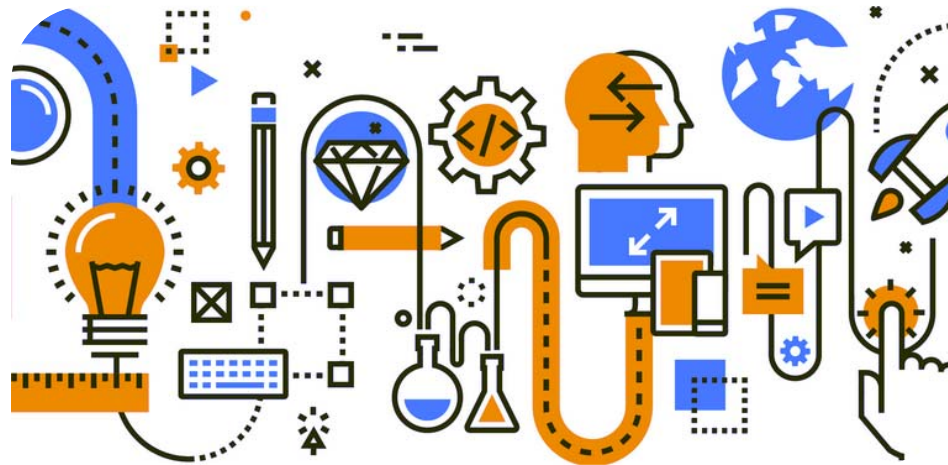
2018 Catastrophe Testing

- First Notice of Loss (FNOL) Call Center Stress Test
- Catastrophe Response Center (CRC) Test
- Inspector Program
- Check Printing
- Load Testing
- XactAnalysis
- Fast Track



Workflow Enhancements

- Managed Claim Model (MCM)
- Fast Track
- Inspector Program
- Desk/Task
- Large Loss
- Commercial



Estimating and Management Software

- **Xactimate** – This is the estimating tool used by the adjusters to scope, diagram and input measurements. The software has a pricing database that is updated monthly based on the area to provide accurate costs associated with the repairs to the structure.
- **XactAnalysis®** – This is the management software tool that collects all of the data input from Xactimate and aggregates it by the adjuster and firm or business unit. This is used to manage the assignments, capacity and status of the estimates through a real-time dashboard and reporting.

XactAnalysis Efficiencies

In 2018, we began to integrate XactAnalysis into our claim handling and reporting workflows, in order to make more efficient use of the tool.

Critical Efficiencies:

- Streamlined assignment process
- Robust dashboard organized by firm or business unit
- Real-time reporting solution
- Industry standard for IA firms to leverage this tool



Operational Efficiencies

In preparation for the 2018 Atlantic Hurricane Season we worked on:

- XactAnalysis integration & reporting for field resources
- Additional Solicitations
- Resource Calculator Update
- Agency Outreach



Integration of New Solicitations

- Aerial Imagery, Post-Event Imagery, and Drone Services
- Inspector Program
- Fast Track
- Field Inspection Services



Irma Statistics

	<u>Personal</u>	<u>Commercial</u>	<u>Total</u>
New Claims	65,649	2,183	67,832
Closed Claims	55,888	1,947	57,835
Total Incurred	\$874,593,903	\$70,567,952	\$945,161,855
Average Paid	\$16,027	\$67,016	\$17,038
% CWP	45%	67%	46%

Irma Statistics

Mediation	
Irma CAT Mediation Pending	118
Daily Mediation Pending	19
Total	137
Irma CAT Mediation Exposures	119
Daily Mediation Exposures	37
Total	156
Appraisal	
Appraisal Pending	5,030
Appraisal Matters	7,900

Citizens Is Ready

Citizens Is Ready is a public education campaign to enhance public awareness of the many ways Citizens prepares for a catastrophe year-round.

Channels include:

- Email
- Press releases
- Social media
- Direct mail
- Radio
- Television
- Website
- Citizens' internal and external newsletters

