

# 2024 Hurricane Season Debrief

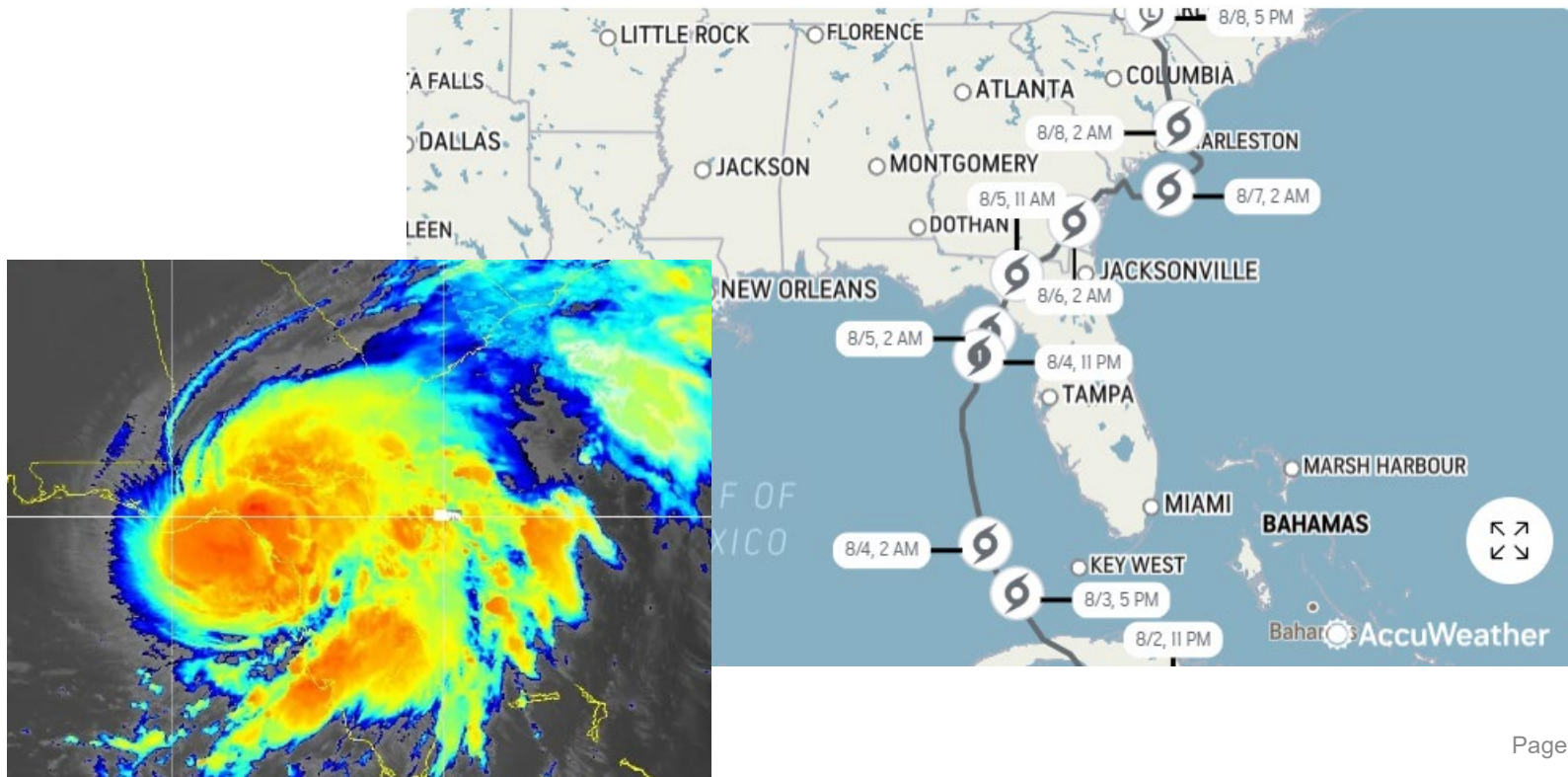
Jay Adams, Chief Insurance Officer  
Board of Governors Meeting, December 4, 2024



All Data Is As Of 11-01-24

# Hurricane Debby

- Hurricane Debby Landfall
  - August 5, 2024
  - Cat 1 with 80 MPH winds
  - Steinhatchee in Taylor County

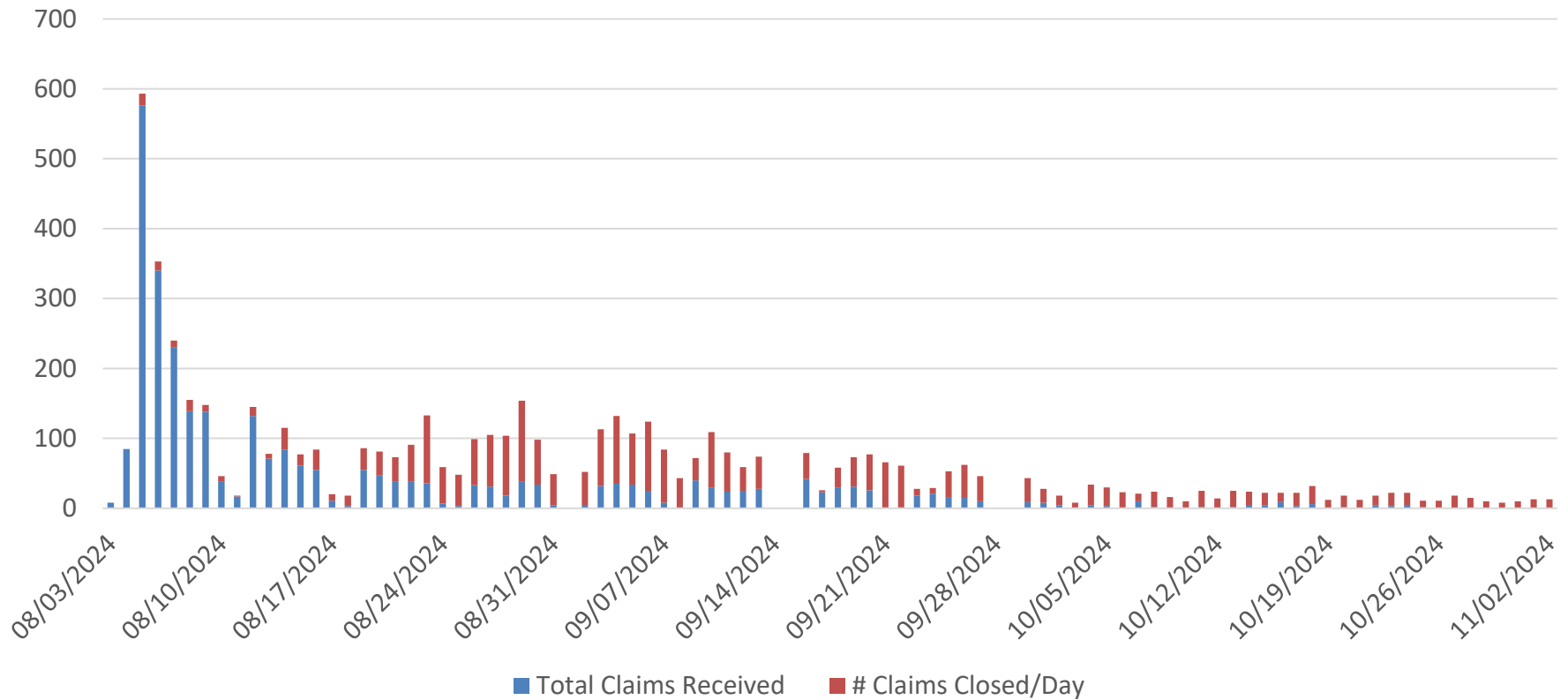


# Independent Adjusters Deployed (Debby)

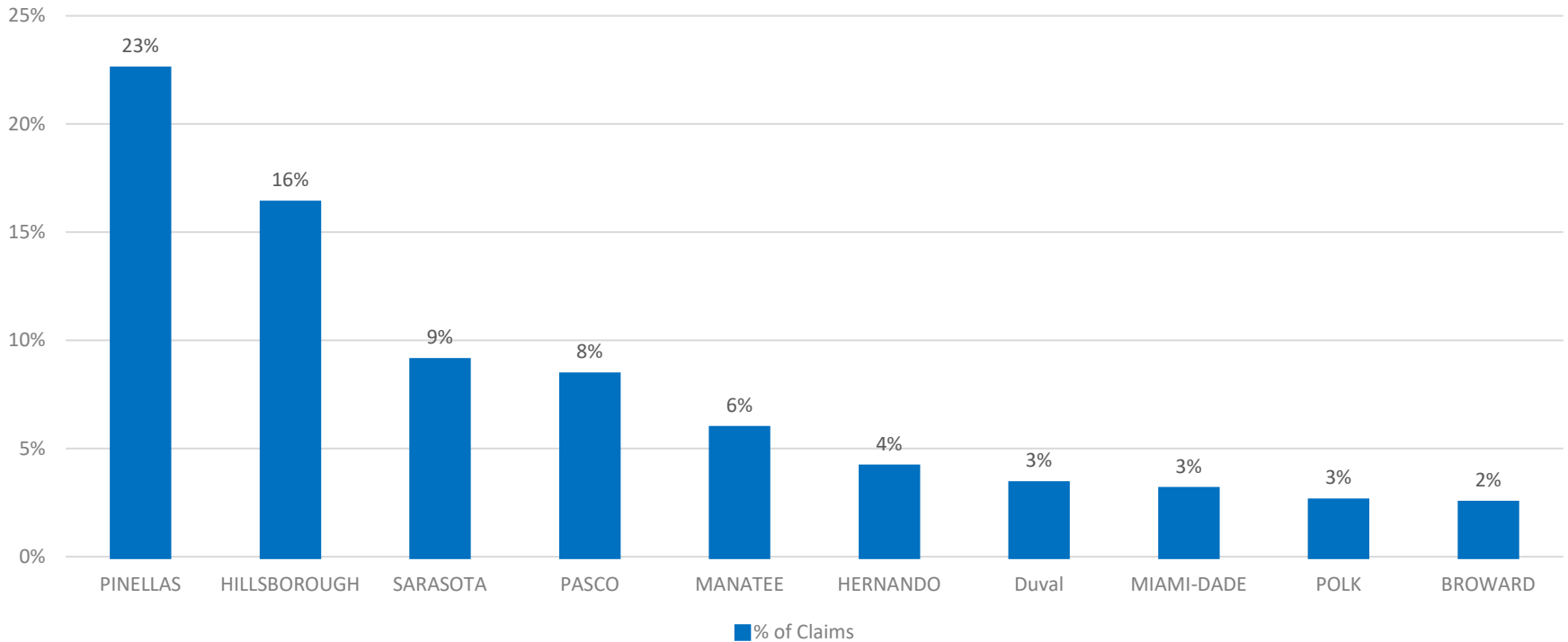
- Independent Adjuster Firms
  - Alacrity
  - AllCat
  - CNC
  - Crawford
  - Eberl
  - Pacesetter
  - Pilot Catastrophe
  - Global Risk Solutions

- Adjusters Deployed
  - 321 Total
    - Multi-Peril Team
      - 144 Task
      - 63 Desk
    - CAT Team
      - 49 Task
      - 65 Desk

# Hurricane Debby Claims Activity



## Hurricane Debby Top 10 Counties For Claims Volume



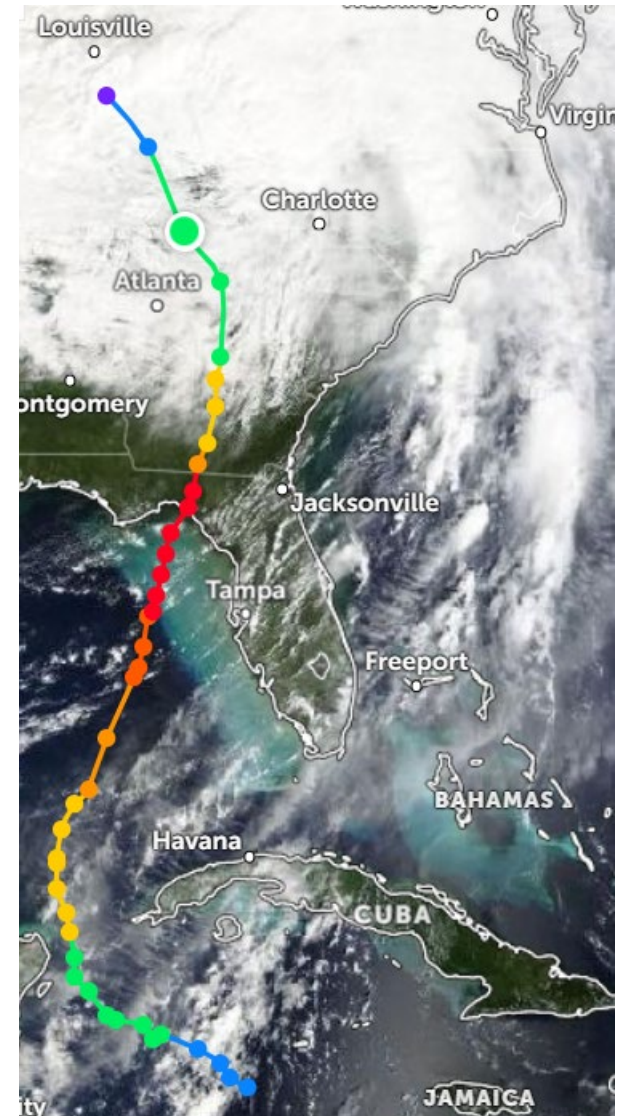
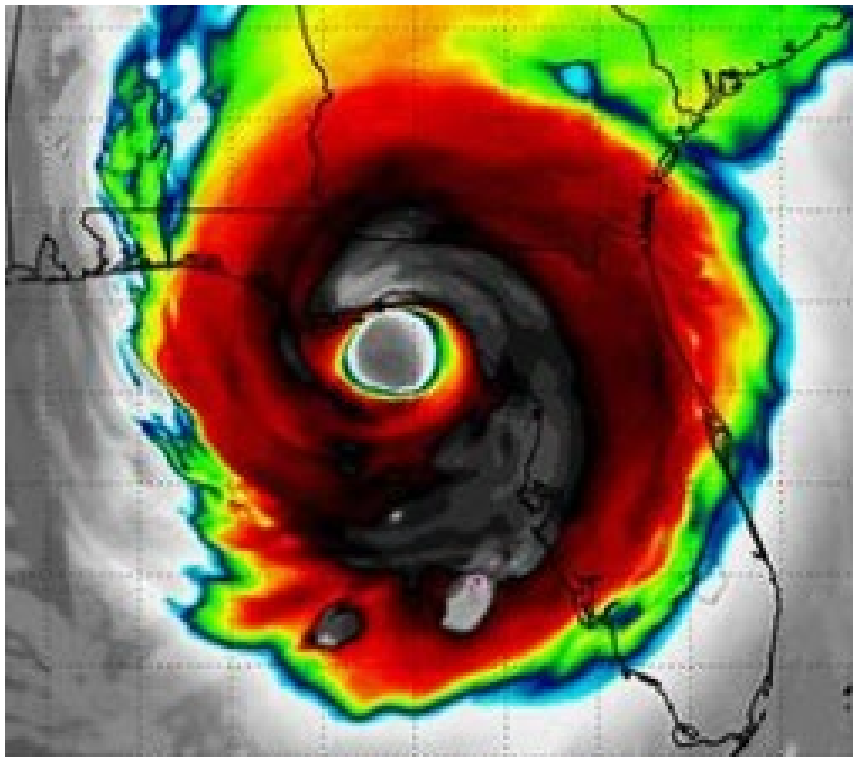


# Hurricane Debby Claim Metrics

	Commercial	Personal	Total
# New Claims	14	2,972	2,986
# Closed Claims	13	2,509	2,522
Total Incurred	\$187,693	\$18,311,279	\$18,498,972
% Closed w/ Pay	7.14%	22.91%	22.84%
% Closed w/o Pay	92.31%	72.86%	72.96%
% Reported Self	28.57%	63.80%	63.63%
% Reported Rep	14.29%	19.41%	19.39%
% Reported Other	57.14%	16.79%	16.98%

# Hurricane Helene

- Hurricane Helene Landfall
  - September 26, 2024
  - Cat 4 with 140 MPH winds
  - Near Perry in Taylor County





# Independent Adjusters Deployed (Helene)

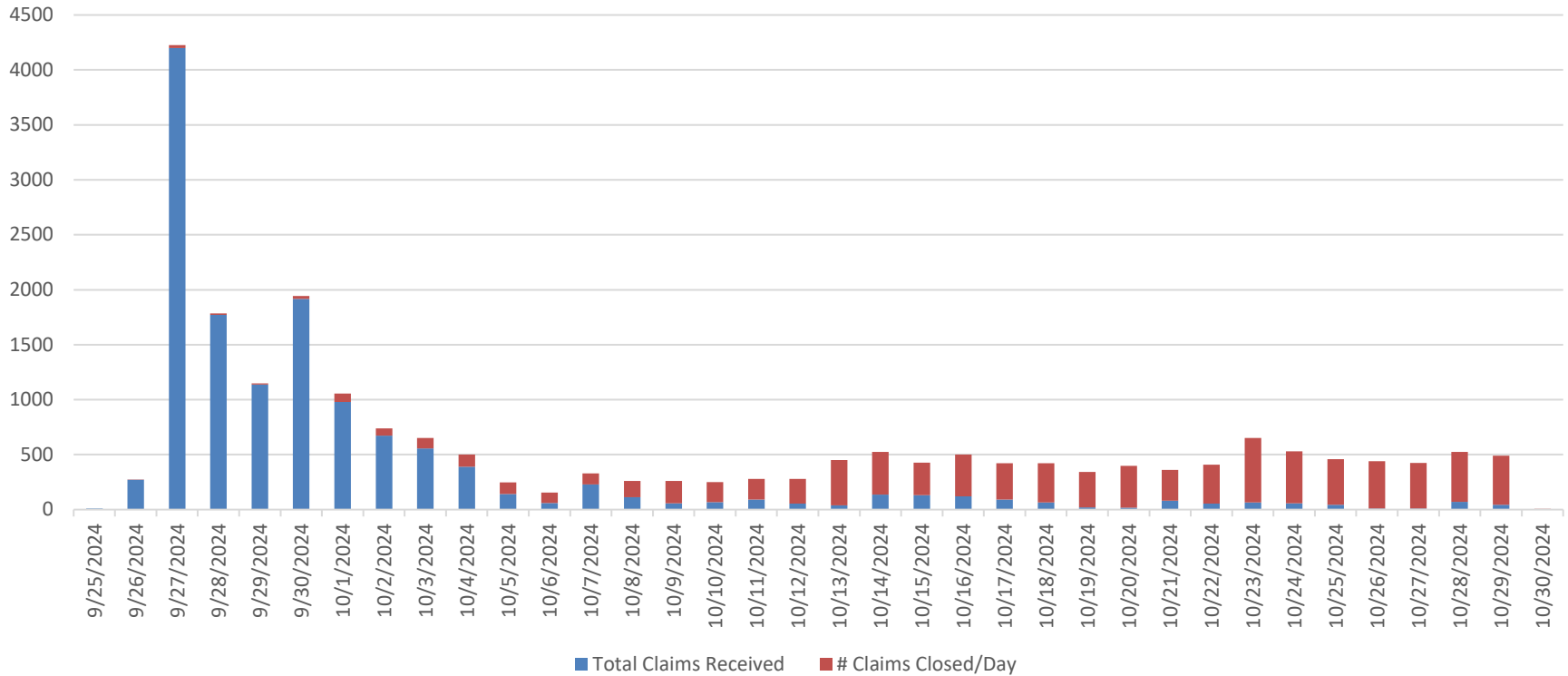
- Independent Adjuster Firms

- Alacrity
- AllCat
- Allied
- Bradley Stinson
- Burton
- CNC
- Crawford
- Eberl
- FKS
- GRS
- Jimmie Giles
- Mid-America
- Pacesetter
- Pilot
- Quality Assurance
- RYZE
- TSI
- Wardlaw

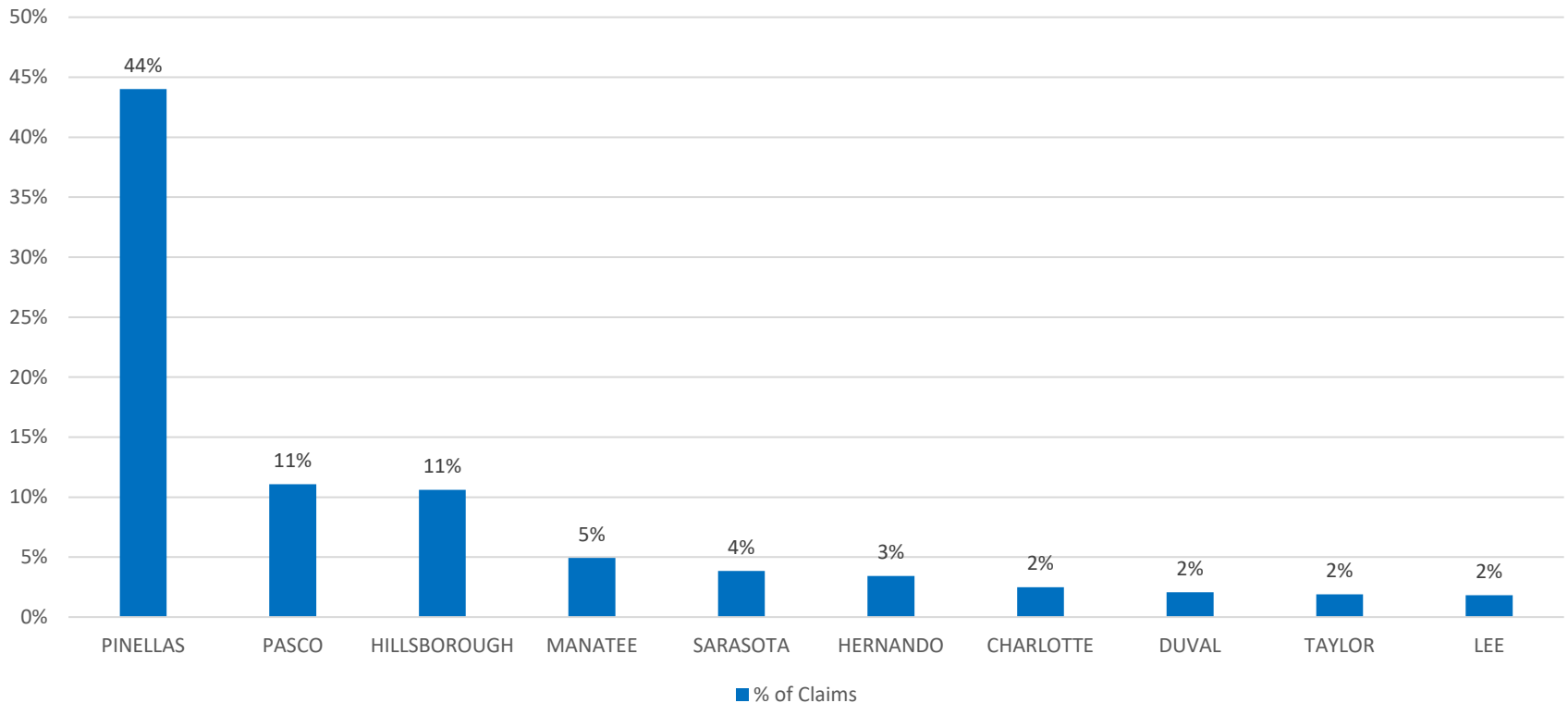
- Adjusters Deployed

- 2,135 Total
  - 35 Fast Track
  - 9 Comm General
  - 960 Desk
  - 1,071 Field
  - 60 Team Lead

# Hurricane Helene Claims Activity



## Hurricane Helene Top 10 Counties For Claims Volume



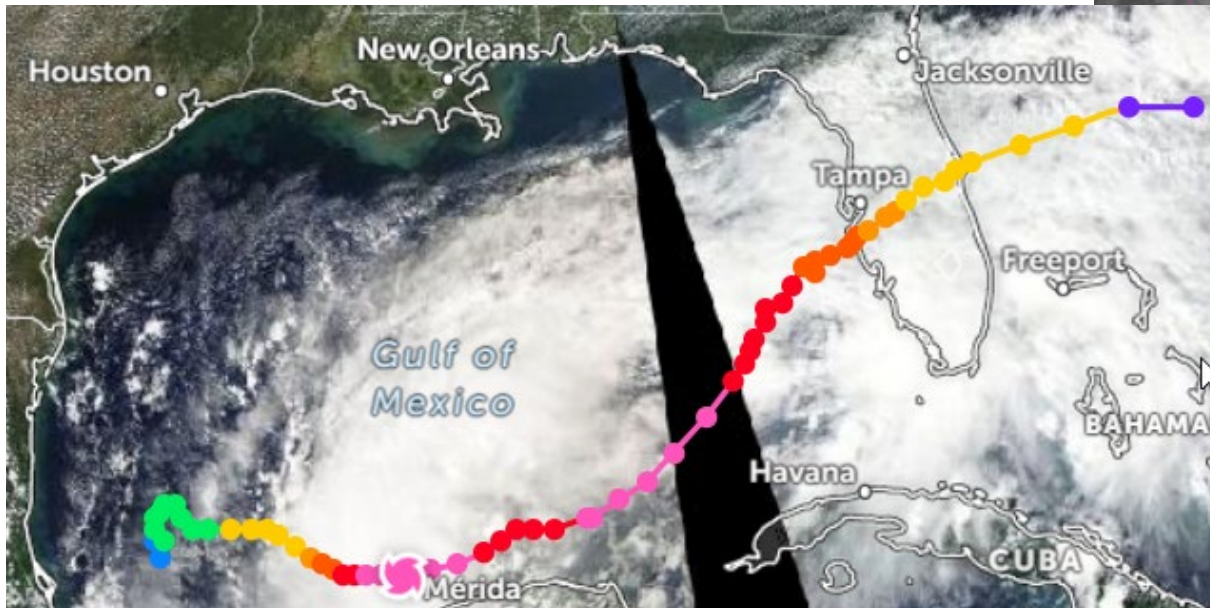
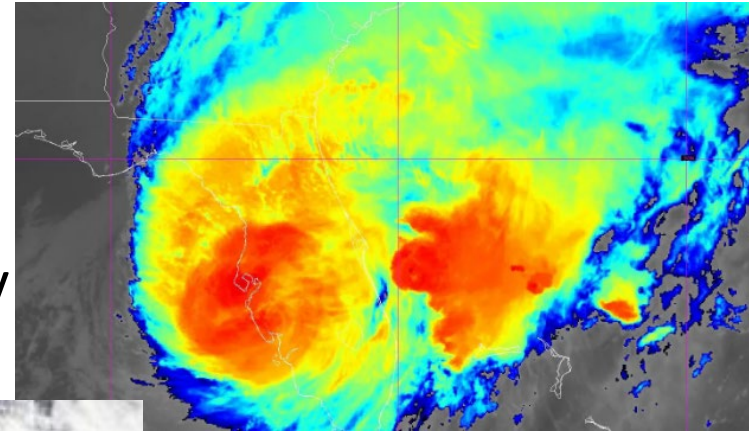


# Hurricane Helene Claim Metrics

	Commercial	Personal	Total
# New Claims	170	13,608	13,778
# Closed Claims	163	8,189	8,292
Total Incurred	\$1,143,108	\$120,181,370	\$121,324,478
% Closed w/ Pay	5.29%	15.76%	15.63%
% Closed w/o Pay	91.26%	73.81%	74.02%
% Reported Self	37.06%	80.37%	79.84%
% Reported Rep	3.53%	4.08%	4.07%
% Reported Other	59.41%	15.55%	16.09%

# Hurricane Milton

- Hurricane Milton Landfall
  - October 9, 2024
  - Cat 3 with 120 MPH winds
  - Siesta Key in Sarasota County



# Independent Adjusters Deployed (Milton)

- Independent Adjuster Firms

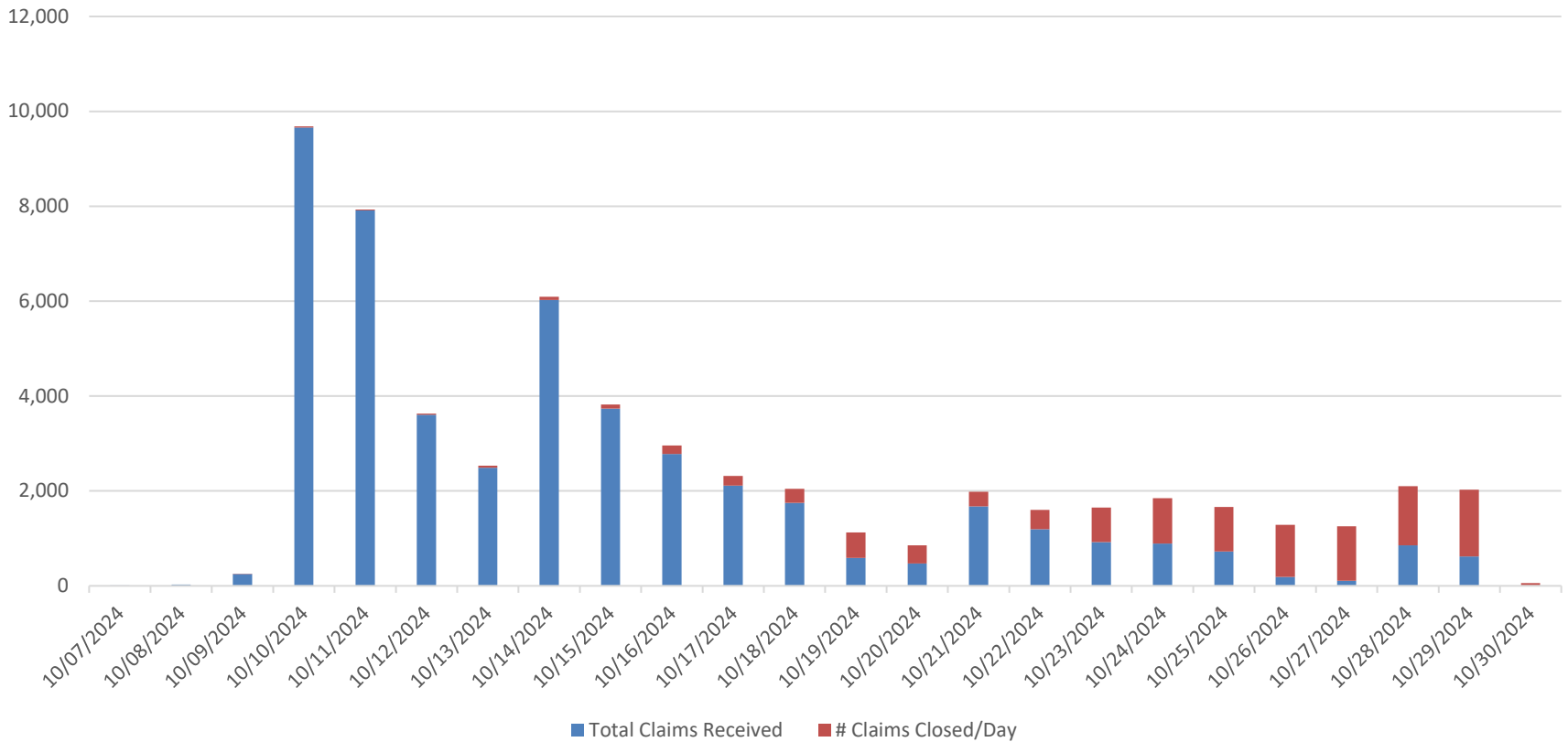
- Accelerated
- Admin Strategies
- Alternative Claims
- Barrett Claims
- Compass Adjusting
- Genpact
- Inspection Depot
- Leading Edge
- Legacy
- Lozano
- S&S Claims

- Adjusters Deployed

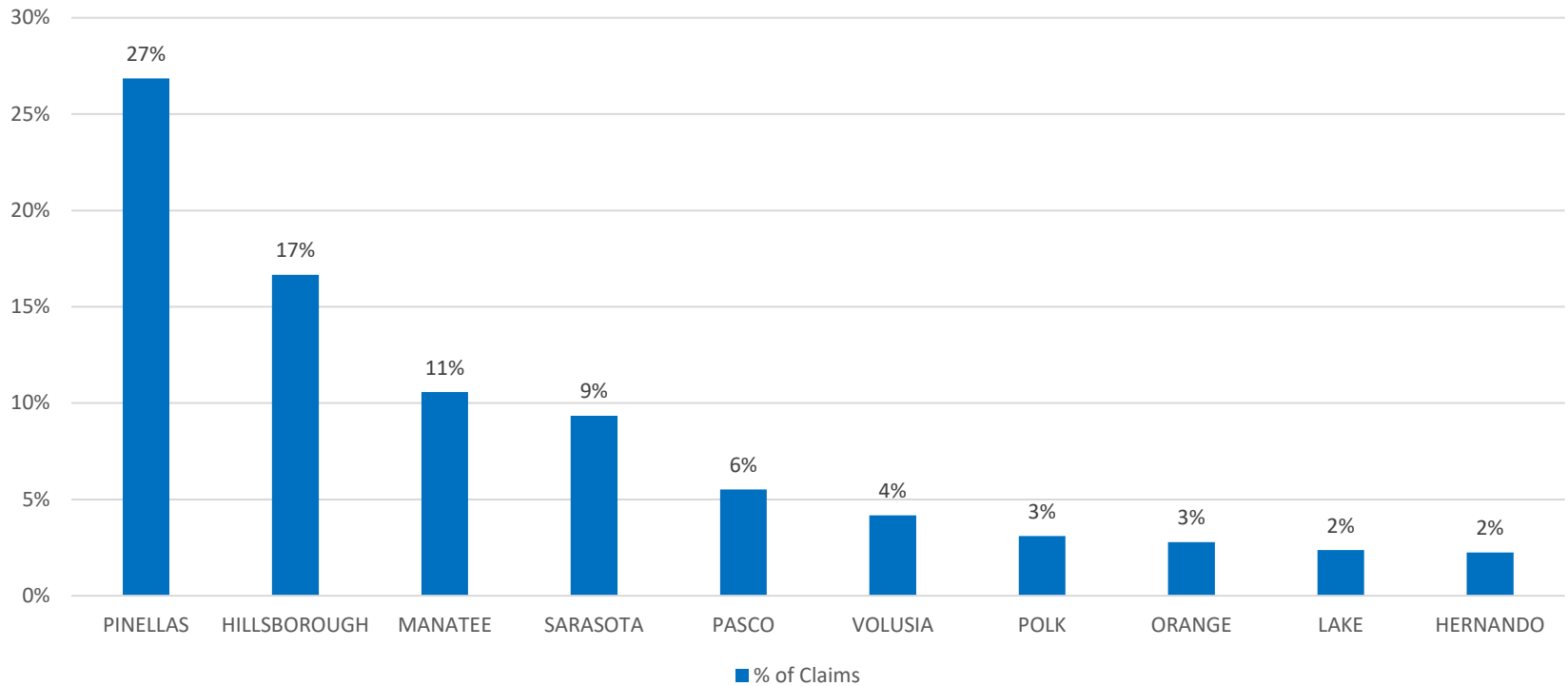
- 365 Total
  - 15 Comm General
  - 143 Desk
  - 189 Field
  - 16 Team Lead

**Note: Milton deployment includes all Helene deployed adjusters**

# Hurricane Milton Claims Activity



# Hurricane Milton Top 10 Counties For Claims Volume







# Hurricane Milton Claim Metrics

	Commercial	Personal	Total
# New Claims	466	48,128	48,594
# Closed Claims	80	9,878	9,958
Total Incurred	\$9,411,013	\$451,756,870	\$461,162,883
% Closed w/ Pay	17.5%	34.64%	34.5%
% Closed w/o Pay	82.5%	65.36%	65.50%
% Reported Self	36.27%	82.89%	82.44%
% Reported Rep	3.86%	4.54%	4.53%
% Reported Other	59.87%	17.57%	13.02%

# 2024 Season Statistics For All Events



# 2024 Storms By Line Of Business

Line of Business	# of Claims
Commercial	651
Personal	64,712
<b>Total</b>	<b>65,363</b>

# 2024 Storms By Severity

Severity Code	# of Claims Received
1	14,926
2	18,922
3	14,639
4	7,932
5	8,944
<b>Total</b>	<b>65,363</b>

# Claims Volume By Policy Type

Policy Type	Policy Type Defined	# Claims
CNR-M	Commercial Non Residential - Multiperil	72
CNR-W	Commercial Non Residential - Wind	191
CR-M	Commercial Residential - Multiperil	144
CR-W	Commercial Residential - Wind	234
DP-1	Dwelling Fire - 1	1,017
DP-3	Dwelling Fire - 2	6,421
DW-2	Dwelling Wind - 2	558
HO-3	Homeowners	42,552
HO-4	Tenant/Renters Contents	151
HO-6	Condo Unit Owner	886
HO-8	Modified Homeowners - X Water	209
HW-2	Homeowners - Wind	1,630
HW-4	Tenant/Renters Contents - Wind	1
HW-6	Condo Unit Owner - Wind	344
MD-1	Mobile Home Dwelling Fire	16
MDP-1	Mobile Home Dwelling Fire	1,616
MHO-3	Mobile Homeowners	9,028
MHO-4	Mobile Home Tenant/Renters Contents	37
MW-2	Mobile Homeowners - Wind	256
<b>Total</b>		<b>65,363</b>

# Top 10 Counties For Claims Volume

<b>Property County</b>	<b># Claims</b>	<b>% Claims</b>
PINELLAS	19,783	30.3%
HILLSBOROUGH	10,039	15.4%
MANATEE	5,993	9.2%
SARASOTA	5,343	8.2%
PASCO	4,460	6.8%
VOLUSIA	2,108	3.2%
HERNANDO	1,686	2.6%
POLK	1,631	2.5%
ORANGE	1,546	2.4%
LEE	1,343	2.1%

# Questions