Non-Litigated Claims Update

Claims Committee November 21, 2024



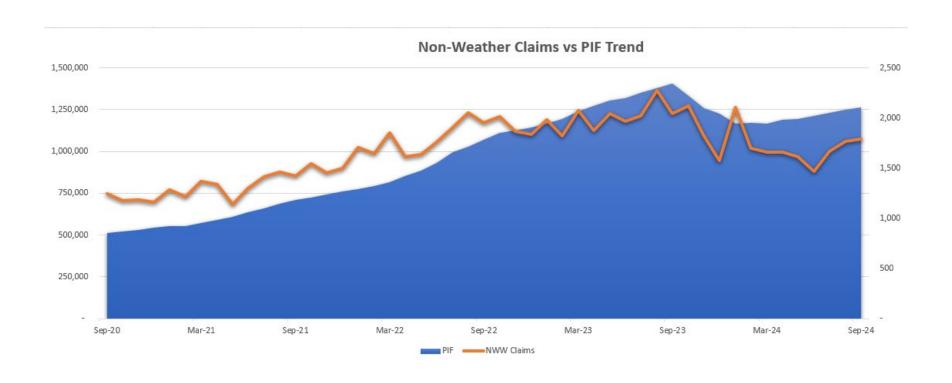


Key Initiatives for Non-Litigated Claims

- Monitoring performance of non-catastrophe operations in Non-Weather Water and Multi-Peril teams with increased catastrophe activity
- Management of all IA firms engaged in Hurricane Helene and Milton claims handling
- Rotation of staff Leads and Adjusters in CAT oversight role for increased efficiency
- Reinforcing importance of Emergency Water Restoration Services and Managed Repair Program with new Tier 1 firms
- Commercial Management team deployed in impact areas from Helene and Milton to assist with inspections of large multi-building properties



Non-Weather Water Trends



Data as of September 30, 2024



Non-Litigated Claims Data

- New claims reported have increased 125% from September 2023 due to Hurricane Helene
- Total claims pending have increased 20% from September 2023 due to Hurricane Helene
- New Non-Weather Water claims reported decreased 15% from September 2023
- Non-Weather Water claims reported have increased from July through September from 1,588 to 1,704 per month
- Emergency Water Restoration Services acceptance rate has increased 15% from September 2023
- Managed Repair Program participation rate has decreased 4% from September 2023



Questions?

