

# 2024 Hurricane Season Debrief

Jay Adams, Chief Insurance Officer

Claims Committee

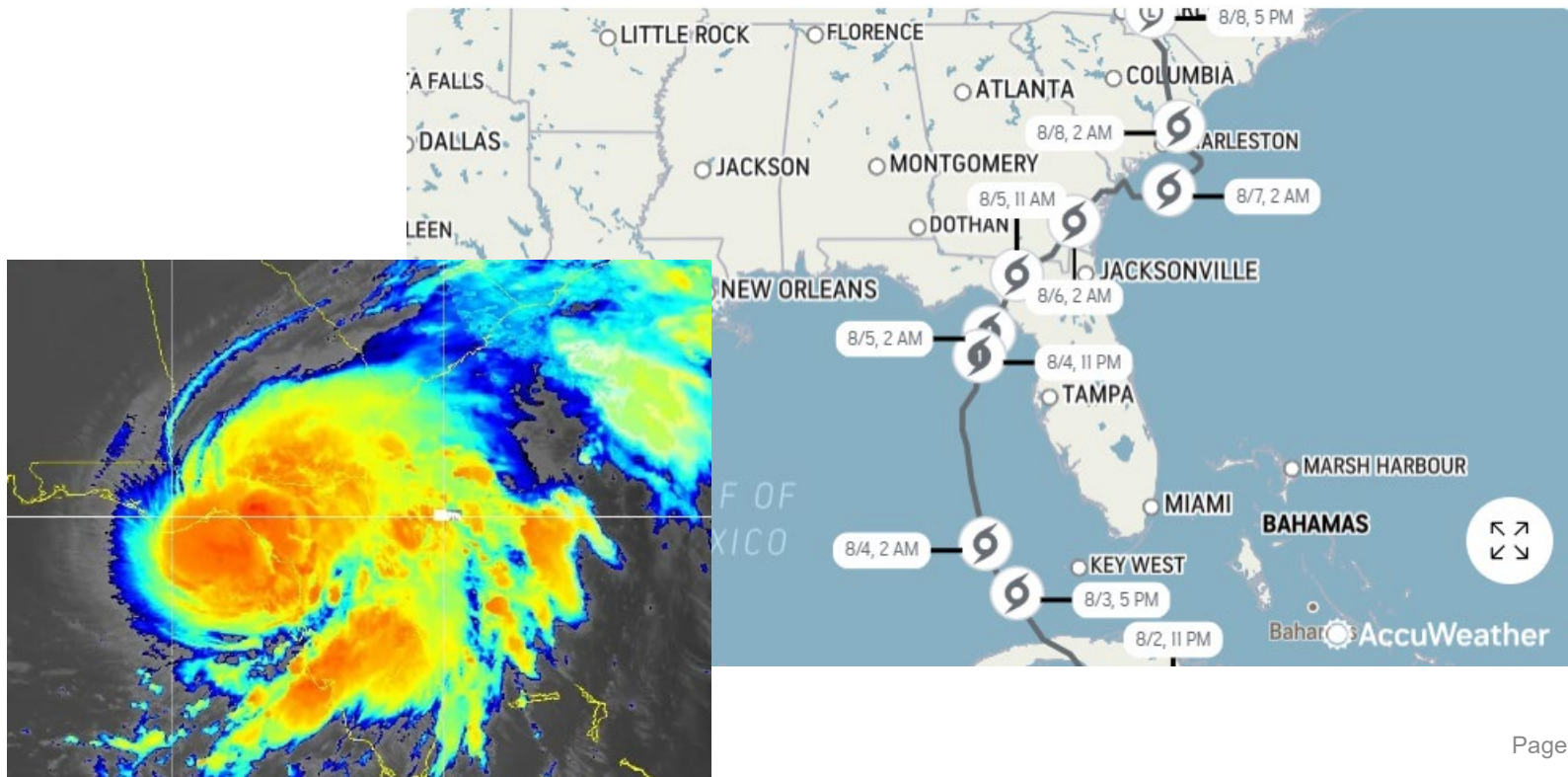
March 6, 2025



All Data Is As Of 2-01-25

# Hurricane Debby

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





# Hurricane Debby Claim Metrics

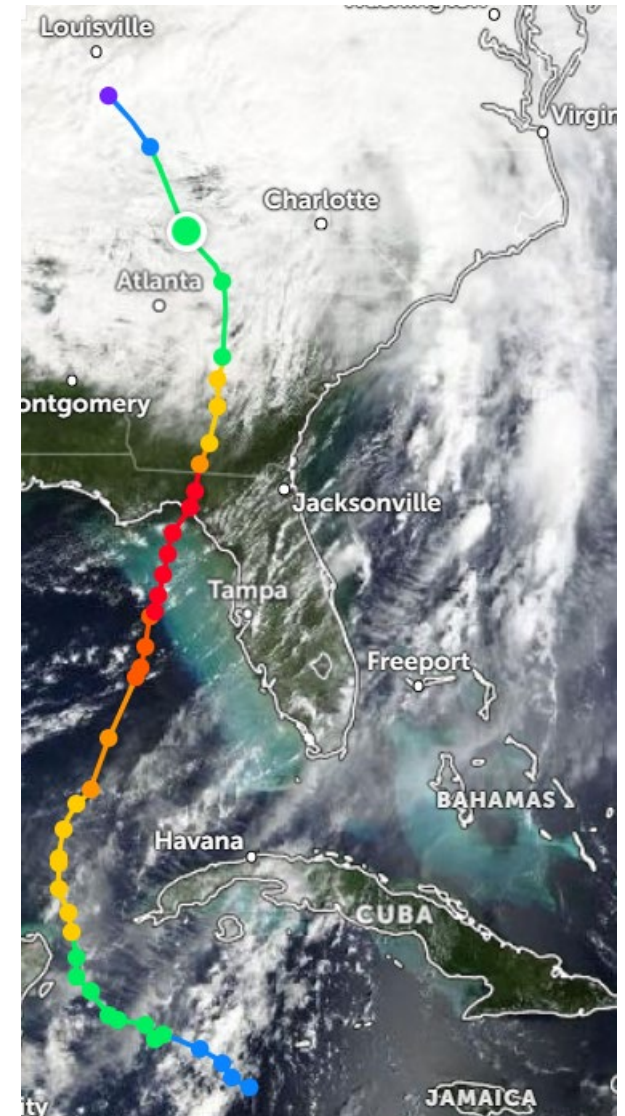
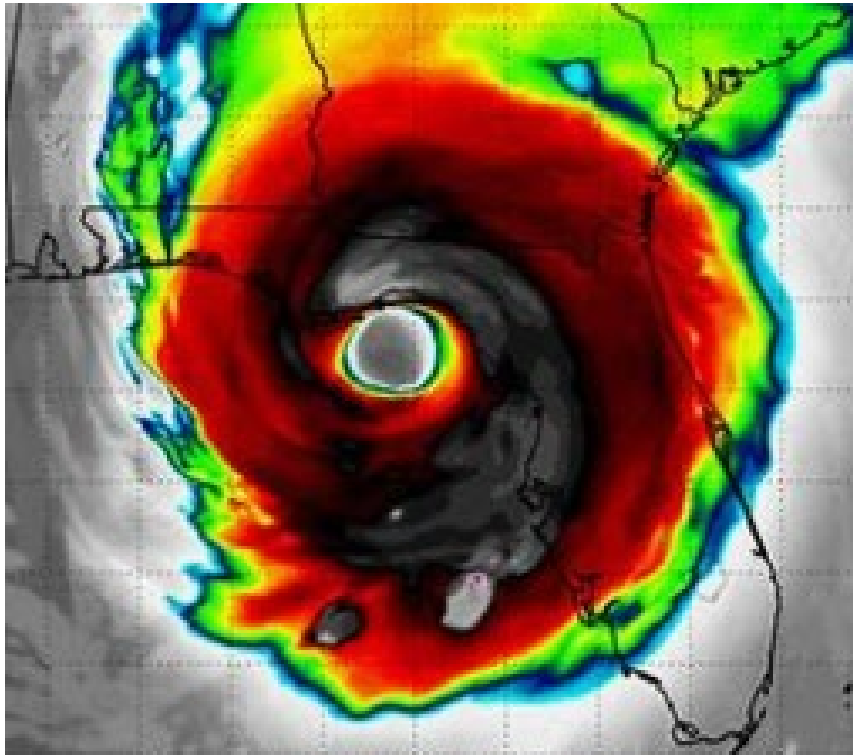
	Commercial	Personal	Total
# New Claims	15	3,080	3,095
# Closed Claims	13	2,720	2,733
Total Incurred	\$188,343	\$29,324,346	\$29,512,690
% Closed w/ Pay	7.69%	29.85%	29.75%
% Closed w/o Pay	92.3%	70.2%	70.3%
% Reported Self	26.7%	63.9%	63.8%
% Reported Rep	13.3%	19.2%	19.2%
% Reported Other	60.0%	16.9%	17.1%

# Hurricane Debby Top 10 Counties

County	% of Claims
Pinellas	22.4%
Hillsborough	15.9%
Sarasota	9.6%
Pasco	8.4%
Manatee	5.8%
Hernando	4.1%
Duval	3.5%
Miami-Dade	3.3%
Broward	2.6%
Polk	2.5%

# Hurricane Helene

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





# Hurricane Helene Claim Metrics

	Commercial	Personal	Total
# New Claims	179	14,850	15,029
# Closed Claims	174	13,686	13,860
Total Incurred	\$2,413,558	\$117,623,182	\$120,036,740
% Closed w/ Pay	16.1%	32.9%	32.6%
% Closed w/o Pay	83.9%	67.2%	67.4%
% Reported Self	36.9%	79.5%	79.0%
% Reported Rep	3.9%	4.9%	4.9%
% Reported Other	59.2%	15.6%	16.1%

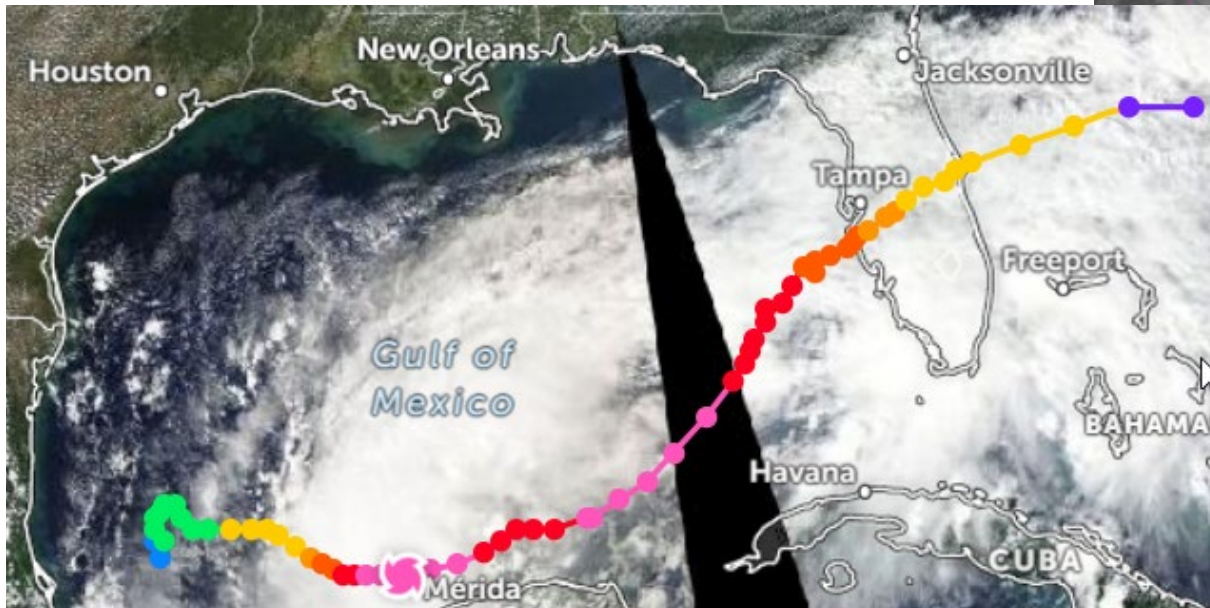
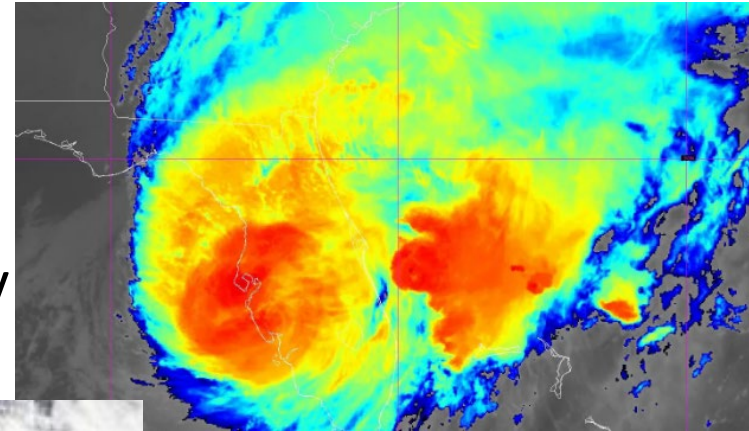
# Hurricane Helene Top 10 Counties

County	% of Claims
Pinellas	43.1%
Pasco	10.8%
Hillsborough	10.3%
Manatee	4.9%
Sarasota	4.2%
Hernando	3.3%
Charlotte	2.5%
Duval	2.3%
Lee	1.8%
Taylor	1.8%



# Hurricane Milton

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





# Hurricane Milton Claim Metrics

	Commercial	Personal	Total
# New Claims	563	59,918	60,481
# Closed Claims	533	52,016	52,549
Total Incurred	\$35,326,031	\$822,366,943	\$857,692,975
% Closed w/ Pay	39.4%	57.5%	57.3%
% Closed w/o Pay	60.6%	42.5%	42.7%
% Reported Self	35.4%	79.6%	79.2%
% Reported Rep	7.1%	7.7%	7.7%
% Reported Other	57.6%	12.7%	13.1%

# Hurricane Milton Top 10 Counties

County	% of Claims
Pinellas	25.7%
Hillsborough	17.0%
Manatee	9.9%
Sarasota	9.1%
Pasco	5.5%
Volusia	4.1%
Orange	3.1%
Polk	3.1%
Saint Lucie	2.4%
Hernando	2.4%

# Questions