

# Catastrophe Update

December 5, 2018

Claims Committee



# Hurricane Michael Statistics

	<u>Personal</u>	<u>Commercial</u>	<u>Total</u>
New Claims	3,157	56	3,213
Closed Claims	2,361	39	2,400
Total Incurred	\$630,646,618	\$7,584,843	\$638,231,461
Average Paid	\$25,741	\$214,502	\$28,461
% CWP	16%	37%	16%

\*As of 11.19.18

# Hurricane Michael Statistics

- 65% claims are Severity 1 and 2 (low severity)
- 54% claims are on Mobile Home policies
- 59% claims were from Bay County
- 37 Mobile home claims settled pending title paperwork
- 75% of claims have been closed

\*As of 11.19.18

# Fast Track Deployment

- Activated vendor with office in Mobile Alabama
- Focus on adjusting claims over the phone
- Assigned 635 claims
- Reassigned to the field that could not be phone scoped
- Retention rate of 75%

# Field Inspection Services

- Activated two Inspection Services firms
- 512 claims were assigned to them
- Contact and inspection time frames were within guidelines
- Onsite management from the firms assisted with workflow and scoping questions

## Drone Services & Aerial Imagery

- Deployed two vendors to service inaccessible and high roofs
- 71 assignments have been completed
- Utilized NICB aerial imagery to quickly assess damages and pay claims that were obvious total losses



# Catastrophe Response Centers

All three Field Service Vehicles were deployed to four different locations to assist policyholders.

- Tallahassee, Panama City, Port St. Joe and Apalachicola hosted CRC's
- 266 policyholders were assisted
- 102 First Notice of Losses were received
- \$344,460 in ALE benefits were disbursed

## FNOL Call Center

- Michael Incoming call volume
  - 9,101 claims calls received through October 23
  - 4,831 FNOL calls received through October 23
- Michael outbound calling campaign
  - Contact was attempted on 7,807 policies in the impacted areas
  - 134 FNOL's were filed as a result of this campaign



# 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

