

# Catastrophe Update

March 19, 2019

Claims Committee



# Hurricane Irma Statistics

	<u>Personal</u>	<u>Commercial</u>	<u>Total</u>
New Claims	67,832	2,119	69,951
Closed Claims	59,579	1,805	61,384
Total Indemnity	\$988,761,256	\$76,988,249	\$1,065,749,505
Average Paid	\$22,900	\$92,757	\$24,217
% CWP	63%	37%	62%

\*As of 3.1.19

# Hurricane Michael Statistics

	<u>Personal</u>	<u>Commercial</u>	<u>Total</u>
New Claims	3,408	58	3,466
Closed Claims	2,559	43	2,602
Total Indemnity	\$84,722,599	\$7,947,829	\$92,670,429
Average Paid	\$29,336	\$209,153	\$31,671
% CWP	82%	65%	82%

\*As of 3.1.19

# Appraisal strategy for hurricane claims

- 9,900 hurricane claims have been routed through appraisal
- 7,190 of the hurricane claims have been resolved and closed
- 306 claims have been sent through the Irma Settlement agreements
- Desk Adjusters are appraisers on the AOB mitigation portion
- Reduced cycle time at 82 days once in appraisal

\*As of 3.1.19

# 2019 Catastrophe Preparation

- Revised Master Catastrophe Plan with supporting business unit plans
- Technology enhancements to further support field operations
- Revised training for Fast Track and Field Inspection Programs
- Simplified alignment of internal resources

# 2019 Catastrophe Testing

- First Notice of Loss (FNOL) Call Center stress test
- Catastrophe Response Center (CRC) deployment exercise
- Claims Service Vehicle readiness testing
- System load and stress testing
- Adjuster on-boarding process
- Agility office solutions through Business Continuity.

# Revised Catastrophe Response Phases

Catastrophe Response Phases - Tropical Storm and Hurricane			
Phase		Event	Timing
1	Preparedness	Annual pre-season preparation	Dec 1 - March 31
2	Monitor	An invest or disturbance has been identified by the National Oceanic and Atmospheric Association (NOAA)	April 1 - TBD
3	Activation	A tropical storm/hurricane watch/warning is issued for any part of the state	
4	Landfall	First 24-48 hours after a named storm makes landfall	
5	Recovery	First Response	First 30 days following landfall
		Sustained Response	30 days - 6 months following landfall
		Closing Response	6 months - 2 years following landfall

# Claims Service Vehicle/Satellite Solution





# Claims Service Vehicle/Satellite Solution

## Dimensions

- 44ft length x 8.5ft width x 10ft height

## Connectivity

- 2 Satellite Dish systems able to connect multiple providers
- Cell routing with 4 simultaneous connections
- Wireless Networking Connectivity Internal/External

## Support Services

- Support up to 20 members onboard
- Building conference room support with up to 100 users

# 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

