Hurricane Debby Debrief

Jay Adams, Chief Insurance Officer Citizens Claims Committee, September 12, 2024 Board of Governors Meeting, September 25, 2024





Hurricane Debby

- Hurricane Debby Landfall
 - Cat 1 with 80 MPH winds
 - Steinhatchee in Taylor County





Customer Focus

- Catastrophe Response Center (CRC) Locations
 - **Perry**: Taylor County Middle School, 601 E. Lafayette Street, Perry, Florida 32347
 - Live Oak: The Ag Coliseum, 1302 SW 11th Street, Live Oak, Florida 32064
 - Sarasota: Sarasota Christian Church, 2923 Ashton Road, Sarasota, Florida 34231
 - **Bradenton**: Lakewood Ranch Library, 16410 Rangeland Parkway, Bradenton, Florida 34211
- Customers supported
 - 25 policyholders assisted with 11 First Notice of Loss filed
 - 1 ALE check issued for \$600



Policyholder Experience (8/5 through 8/10)

- First Notice of Loss (FNOL)
 - 3,009 FNOL calls received
 - Average wait time 6.6 seconds
 - 5,097 total calls received
 - Average wait time 5.6 seconds









- Cat Managers deployed to Brooksfield
 - Conducting ride-alongs with field adjusters
 - Campaign to last one week





Independent Adjusters Deployed

- 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



Claims Statistics

Total Claims Received 2,2811st Closed % 31.30%Event Name HC_Debby_24Reported Date 8/1/2022Data As 0f Date 8/29/2024 6:24:48 AMClaims By CountyTotal Claims Received % of Claims Received % of Claims SarasClaim StatusClaim SeveritiesBit Claims Received % of Claims 3Claim SeveritiesData As 0f Date 8/29/2024 6:24:48 AMClaims By CountyTotal Claims Received % of 4Monther Claims Received % of Claims 3PineLLAS585Claim StatusTotal Claims Received % of Claims CLOSED1,51466.37% 3288238.67% 3HILLSBOROUGH343OPEN(Reopen)100.44%138516.88% 4HERNANDO97Overall - Summary2,281100.00%41546.75%DUVAL64	
2,28131.30%HC_Debby_248/1/20228/28/20248/29/2024 6:24:48 AMProperty CountyIotal Claims Received% ofClaim StatusClaim StatusClaim Seceived% of ClaimsSeveritiesSeverityTotal Claims Received% of Claims343OPEN(No First Closed)1,51466.37%288238.67%HILLSBOROUGH343OPEN(Reopen)100.44%138516.88%HERNANDO97	
PINELLAS PINELLAS 585 Claim Status Total Claims Received % of Claims Severity Total Claims Received % of Claims Sakasota 215 OPEN(No First Closed) 1,514 66.37% 2 882 38.67% PASCO 204 OPEN(Reopen) 10 0.44% 1 385 16.88% HERNANDO 97	f Claims
Claim StatusTotal Claims Received% of ClaimsOPEN(No First Closed)1,51466.37%288238.67%PASCO204CLOSED75733.19%1343215204OPEN(Reopen)100.44%138516.88%HILLSBOROUGH343OPEN(Reopen)100.44%138516.88%HERNANDO97	25.65%
OPEN(No First Closed) 1,514 66.37% 2 882 38.67% PASCO 204 CLOSED 757 33.19% 3 768 33.67% MANATEE 142 OPEN(Reopen) 10 0.44% 1 385 16.88% HERNANDO 97	15.04%
CLOSED 757 33.19% 3 768 33.67% MANATEE 142 OPEN(Reopen) 10 0.44% 1 385 16.88% HERNANDO 97	9.43%
OPEN(Reopen) 10 0.44% 1 385 16.88% HERNANDO 97	8.94%
HERINANDO 97	6.23%
Overall - Summary 2,281 100.00% 4 154 6.75% DUVAL 64	4.25%
	2.81%
5 92 4.03% POLK 58	2.54%
Type of Claim Overall - Summary 2,281 100.00% MIAMI-DADE 51	2.24%
LOB Code Total Claims Received % of Claims Accounting Company ORANGE 41	1.80%
PERSONAL 2,268 99.43% Account Total Claims Received % of Claims LAKE 40	1.75%
COMMERCIAL 13 0.57%	1.49%
Overall - Summary 2,281 100.00% Citizens 1,410 61.81% BROWARD 33	1.45%
PLA 799 35.03% MARION 31	1.36%
Claim Status Commercial Property Personal Property Total	1.23%
1 0.04% SUWANNEE 26	1.14%
OPEN 7 1,517 1,524 Overall - Summary 2,281 100.00% ALACHUA 25	1.10%
CLOSED 6 751 757 CITRUS 22	0.96%
Overall - 13 2,268 2,281 Summary OSCEOLA 20	0.88%
TAYLOR 20	0.88%
Reopen Claim Count CHARLOTTE 16	0.70%
Reopen Claim Count % Reopen of Closed Claims % Reopen of Total Claim COLUMBIA 16	0.70%
10 1.32% 0.44% Overall - Summary 2,281	00.00%

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Financial Statistics



Data As Of 8/29/2024 6:24:48 AM

	Commercial	Residential	Total	
# New Claims	13	2,268	2,281	
# Closed Claims	6	751	757	
# Open Claims	7	1,517	1,524	
Tot Indemnity Paid	\$0	\$1,231,455	\$1,231,455	
Tot Expenses Paid	\$9,400	\$472,705	\$482,105	
Outstanding Indemnity Res	\$87,614	\$8,065,222	\$8,152,836	
Outstanding Expense Res	\$84,155	\$1,294,719	\$1,378,874	
Total Incurred (Paid + Res)	\$181,169	\$11,064,102	\$11,245,271	
# Closed w/ Payment	0	75	75	
# Closed w/o Payment	6	676	682	
% Submitted by Self	30.7%	71.2%	70.1%	
% Submitted by Other	61.5%	17.1%	17.4%	
% Submitted by Representation	7.7%	11.7%	11.7%	

Questions

