

# Senate Bill 76 Pre-Suit Notice Reporting

Claims Committee  
December 2, 2021



# Notice of Intent Summary Metrics

Reset Page

## Notice of Intent (NOI) Summary

11/8/2021 1:38:17 PM

Refresh Date/Time

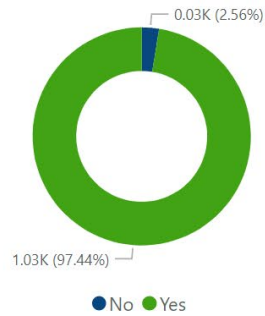
NOI Received by Citizens

All

Cause of Loss

All

### 10 Day Response Compliance



73

Open NOIs

983

Closed NOIs

### Dispute Types

Denial

793

Scope/Price

210

### State of NOIs

Compliant 460

Improper 534

Invalidated 1

Premature 3

Still in Review 58

### Resolution

1,056

Total NOIs

5

N/A

103

In-Progress

10

Extended Coverage

6

Reinspection

7

Accept Demand

14

Agreed on Settlement

73

Appraisal

838

Decline Demand

Accept Demand

Agreed on Settlement

Appraisal

Decline Demand



# Notice of Intent Resolution

Reset Page

## Notice of Intent (NOI) Resolution

11/8/2021 1:38:17 PM

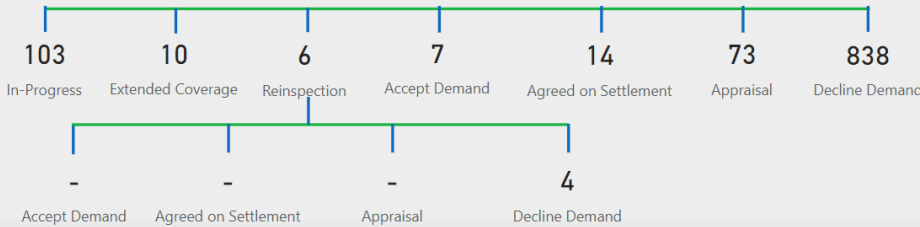
Refresh Date/Time

NOI Status	Resolution	State of NOI	NOI Received	Weather Event	Cause of Loss	Loss Location - County
<input type="checkbox"/> Closed <input type="checkbox"/> Open	<input type="checkbox"/> Accept Demand <input type="checkbox"/> ADR <input type="checkbox"/> Agreed on Settlement <input type="checkbox"/> Blank <input type="checkbox"/> Decline Demand <input type="checkbox"/> Extended Coverage <input type="checkbox"/> In-Progress <input type="checkbox"/> Reinspection	<input type="checkbox"/> Compliant <input type="checkbox"/> Improper <input type="checkbox"/> Invalidated <input type="checkbox"/> Premature <input type="checkbox"/> Still in Review	^ <input type="checkbox"/> 2021 v <input type="checkbox"/> January v <input type="checkbox"/> February v <input type="checkbox"/> March v <input type="checkbox"/> April v <input type="checkbox"/> May v <input type="checkbox"/> June v <input type="checkbox"/> July v <input type="checkbox"/> August v <input type="checkbox"/> September v <input type="checkbox"/> October v <input type="checkbox"/> November	<input type="checkbox"/> (Blank) <input type="checkbox"/> HC_Sally_20 <input type="checkbox"/> Hurricane Irma 2017 <input type="checkbox"/> Hurricane Michael 2018 <input type="checkbox"/> Tropical Storm Gordon 2018 <input type="checkbox"/> TS_Elsa_21 <input type="checkbox"/> TS_Eta_20 <input type="checkbox"/> TS_Fred_21 <input type="checkbox"/> TS_Isaias_20 <input type="checkbox"/> TS_Laura_20 <input type="checkbox"/> TS_Mindy_21 <input type="checkbox"/> TS Sally 20	<input type="checkbox"/> All Other Physical Damage <input type="checkbox"/> Collapse <input type="checkbox"/> Damage by Vehicle, Aircraft or Watercraft <input type="checkbox"/> Fire <input type="checkbox"/> Fungi <input type="checkbox"/> Hail <input type="checkbox"/> Lightning <input type="checkbox"/> Power Outage <input type="checkbox"/> Sinkhole <input type="checkbox"/> Vandalism & Malicious Mischief <input type="checkbox"/> Water Damage - Non Weather Related <input type="checkbox"/> Water Damaae - Weather Related	<input type="checkbox"/> (Blank) <input type="checkbox"/> BAY <input type="checkbox"/> BREVARD <input type="checkbox"/> BROWARD <input type="checkbox"/> CITRUS <input type="checkbox"/> CLAY <input type="checkbox"/> COLLIER <input type="checkbox"/> DUVAL <input type="checkbox"/> ESCAMBIA <input type="checkbox"/> HERNANDO <input type="checkbox"/> HILLSBOROUGH <input type="checkbox"/> INDIAN RIVER
Dispute Type	Severity Code					
<input type="checkbox"/> Blank <input type="checkbox"/> Denial <input type="checkbox"/> Scope/Price	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5					

1,056

5

N/A



### Dispute Type by Resolution and COL

Resolution	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> Accept Demand		2	5	7
<input type="checkbox"/> ADR	5	3	65	73
<input type="checkbox"/> Agreed on Settlement		1	13	14
<input type="checkbox"/> Blank		4	1	5
<input type="checkbox"/> Decline Demand	48	709	81	838
<input type="checkbox"/> Extended Coverage		3	7	10
<input type="checkbox"/> In-Progress		66	37	103
<input type="checkbox"/> Reinspection		1	5	6
<b>Total</b>	<b>53</b>	<b>793</b>	<b>210</b>	<b>1056</b>

### NOI Resolution by COL

Cause of Loss	Accept Demand	ADR	Agreed on Settlement	Blank	Decline Demand	Exten
All Other Physical Damage		1			8	
Collapse					1	
Damage by Vehicle, Aircraft or Watercraft		1				
Fire		4				
Fungi					1	
Hail					9	
Lightning					1	
<b>Total</b>	<b>7</b>	<b>73</b>	<b>14</b>	<b>5</b>	<b>838</b>	

### Dispute Type by COL and Resolution

Cause of Loss	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> All Other Physical Damage		8	1	9
<input type="checkbox"/> Collapse		1		1
<input type="checkbox"/> Damage by Vehicle, Aircraft or Watercraft			3	3
<input type="checkbox"/> Fire		1	5	6
<input type="checkbox"/> Fungi		1		1
<input type="checkbox"/> Hail		8	2	10
<input type="checkbox"/> Lightning		1		1
<input type="checkbox"/> Power Outage	1			1
<b>Total</b>	<b>53</b>	<b>793</b>	<b>210</b>	<b>1056</b>

# Notice of Intent Resolution

Reset Page

## Notice of Intent (NOI) Resolution

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Refresh Date/Time

**NOI Status**

 Closed  
 Open

**Resolution**

 Accept Demand  
 ADR  
 Agreed on Settlement  
 Blank  
 Decline Demand  
 Extended Coverage  
 In-Progress  
 Reinspection

**State of NOI**

 Compliant  
 Improper  
 Invalidated  
 Premature  
 Still in Review

**NOI Received**

 2021  
 January  
 February  
 March  
 April  
 May  
 June  
 July  
 August  
 September  
 October  
 November

**Weather Event**

 (Blank)  
 HC\_Sally\_20  
 Hurricane Irma 2017  
 Hurricane Michael 2018  
 Tropical Storm Gordon 2018  
 TS\_Elsa\_21  
 TS\_Eta\_20  
 TS\_Fred\_21  
 TS\_Isaias\_20  
 TS\_Laura\_20  
 TS\_Mindy\_21  
 TS Sally 20

**Cause of Loss**

 All Other Physical Damage  
 Collapse  
 Damage by Vehicle, Aircraft or Watercraft  
 Fire  
 Fungi  
 Hail  
 Lightning  
 Power Outage  
 Sinkhole  
 Vandalism & Malicious Mischief  
 Water Damage - Non Weather Related  
 Water Damaae - Weather Related

**Loss Location - County**

 (Blank)  
 BAY  
 BREVARD  
 BROWARD  
 CITRUS  
 CLAY  
 COLLIER  
 DUVAL  
 ESCAMBIA  
 HERNANDO  
 HILLSBOROUGH  
 INDIAN RIVER

1,056

Total NOIs

5

N/A

Dispute Type by Resolution and COL

Resolution	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> Accept Demand		2	5	7
<input type="checkbox"/> ADR	5	3	65	73
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<input type="checkbox"/> Extended Coverage		3	7	10
<input type="checkbox"/> In-Progress		66	37	103
<input type="checkbox"/> Reinspection		1	1	2
Total	53	793	210	1056

NOI Resolution by COL

Cause of Loss	Accept Demand	ADR	Agreed on Settlement	Blank	Decline Demand	Exten
All Other Physical Damage		1			8	
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Fire		4				
Fungi					1	
Hail					9	
Lightning					1	
Total	7	73	14	5	838	

Dispute Type by COL and Resolution

Cause of Loss	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> All Other Physical Damage		8	1	9
<input type="checkbox"/> Collapse		1		1
<input type="checkbox"/> Damage by Vehicle, Aircraft or Watercraft			3	3
<input type="checkbox"/> Fire		1	5	6
<input type="checkbox"/> Fungi		1		1
<input type="checkbox"/> Hail		8	2	10
<input type="checkbox"/> Lightning		1		1
<input type="checkbox"/> Power Outage	1			1
Total	53	793	210	1056

# Notice of Intent Resolution

Reset Page 11/8/2021 1:38:17 PM  
Refresh Date/Time

## Notice of Intent (NOI) Resolution

**NOI Status**

 Closed  
 Open

**Resolution**

 Accept Demand  
 ADR  
 Agreed on Settlement  
 Blank  
 Decline Demand  
 Extended Coverage  
 In-Progress  
 Reinspection

**State of NOI**

 Compliant  
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 Still in Review

**NOI Received**

 2021  
 January  
 February  
 March  
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**Weather Event**

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**Cause of Loss**

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 Fungi  
 Hail  
 Lightning  
 Power Outage  
 Sinkhole  
 Vandalism & Malicious Mischief  
 Water Damage - Non Weather Related  
 Water Damaae - Weather Related

**Loss Location - County**

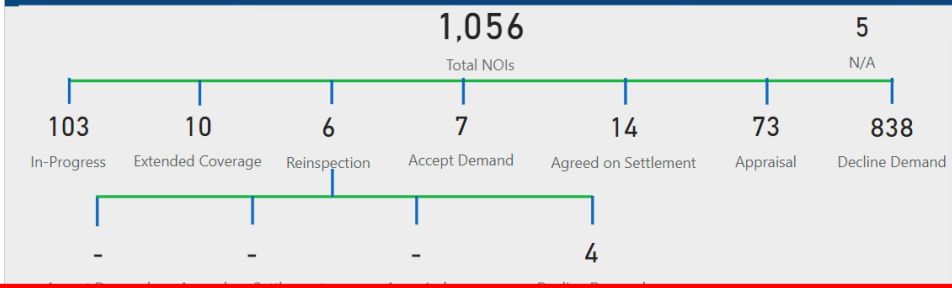
 (Blank)  
 BAY  
 BREVARD  
 BROWARD  
 CITRUS  
 CLAY  
 COLLIER  
 DUVAL  
 ESCAMBIA  
 HERNANDO  
 HILLSBOROUGH  
 INDIAN RIVER

**Dispute Type**

 Blank  
 Denial  
 Scope/Price

**Severity Code**

 1  
 2  
 3  
 4  
 5



**Dispute Type by Resolution and COL**

Resolution	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> Accept Demand		2	5	7
<input type="checkbox"/> ADR	5	3	65	73
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Cause of Loss	Accept Demand	ADR	Agreed on Settlement	Blank	Decline Demand	Exten
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<b>Total</b>	<b>7</b>	<b>73</b>	<b>14</b>	<b>5</b>	<b>838</b>	

**Dispute Type by COL and Resolution**

Cause of Loss	Blank	Denial	Scope/Price	Total
<input type="checkbox"/> All Other Physical Damage		8	1	9
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<input type="checkbox"/> Fire		1	5	6
<input type="checkbox"/> Fungi		1		1
<input type="checkbox"/> Hail		8	2	10
<input type="checkbox"/> Lightning		1		1
<input type="checkbox"/> Power Outage	1			1
<b>Total</b>	<b>53</b>	<b>793</b>	<b>210</b>	<b>1056</b>

# NOI Financials – Pre-Lit Settlements

Reset Page

## NOI Financials - Pre-Lit Settlements

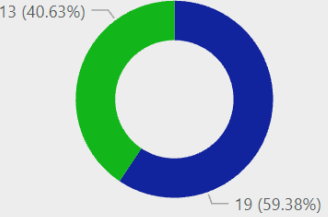
11/8/2021 1:38:17 PM

Refresh Date/Time

	< 21%	21% - 50%	> 50%
Initial Adjustment to Ultimate Settlement	5	16	3
Initial Demand to Ultimate Settlement	-	-	28

### NOI and Appraisal Settled Matters

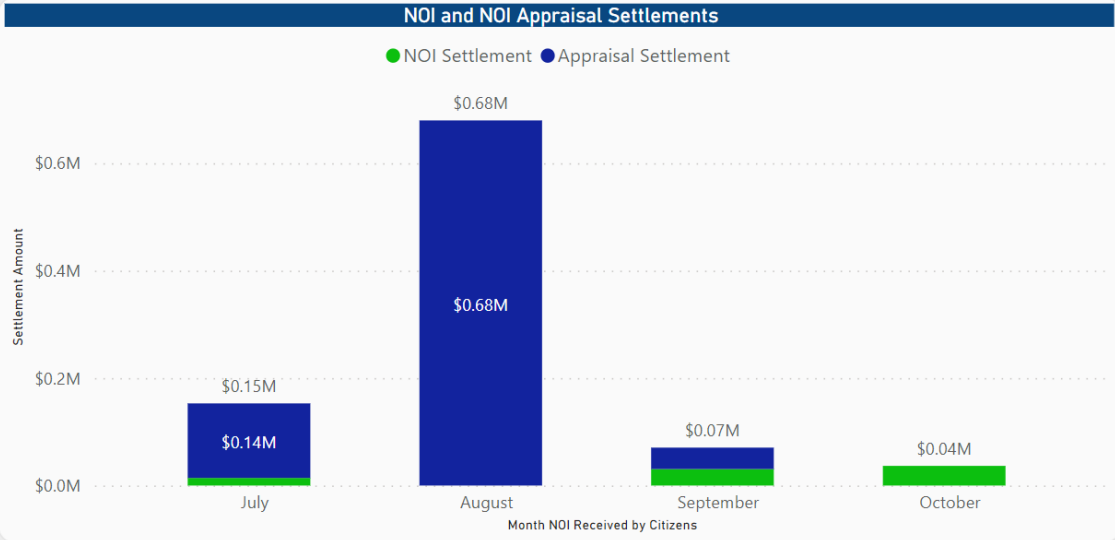
● Appraisal Settlement ● NOI Settlement



### Total Settlements

32

### NOI and Appraisal Settled Matters



# NOI Financials – Pre-Lit Settlements

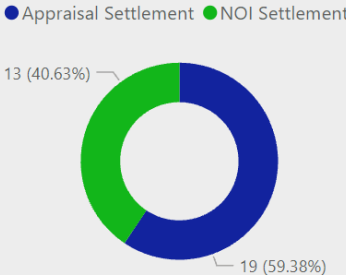
Reset Page

## NOI Financials - Pre-Lit Settlements

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	< 21%	21% - 50%	> 50%
Initial Adjustment to Ultimate Settlement	5	16	3
Initial Demand to Ultimate Settlement	-	-	28

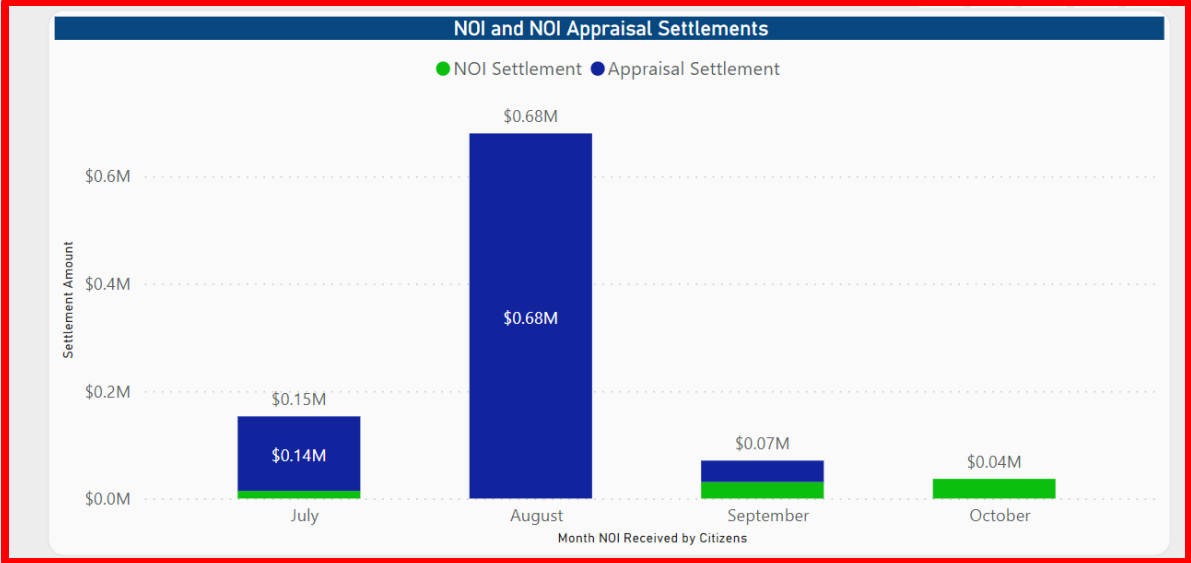
### NOI and Appraisal Settled Matters



### Total Settlements

32

### NOI and Appraisal Settled Matters





# NOI Financials – Pre-Lit Settlements

Reset Page

## NOI Financials - Pre-Lit Settlements

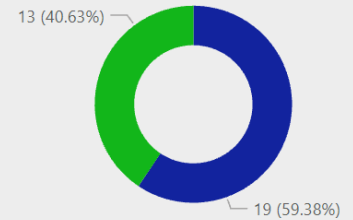
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	< 21%	21% - 50%	> 50%
Initial Adjustment to Ultimate Settlement	5	16	3
Initial Demand to Ultimate Settlement	-	-	28

### NOI and Appraisal Settled Matters

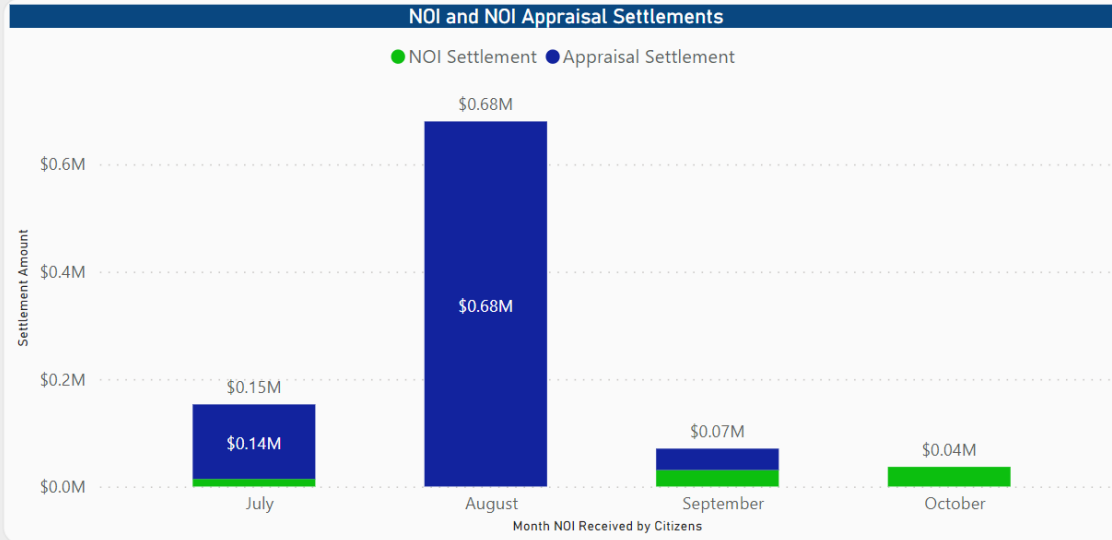
● Appraisal Settlement ● NOI Settlement



### Total Settlements

32

### NOI and Appraisal Settled Matters



# Notice of Intent Litigation

Reset Page

## Notice of Intent (NOI) Litigation

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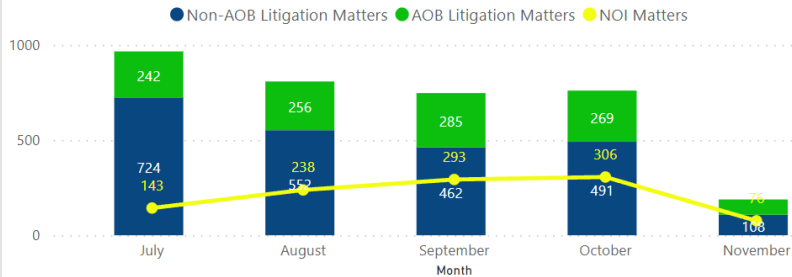
### NOI and Non-AOB Litigation Matters Created \*1st Party Property

Total NOIs and Litigation Matters Created		
Year	NOIs Submitted	Litigation Matters Created
2021	1056	3470
July	143	966
August	238	808
September	293	748
October	306	760
<b>Total</b>	<b>1056</b>	<b>3470</b>

**Litigation Matters Closed as Dismissal for Failure to Comply with Statute (NOI-Non-AOB) - Acuity**

Resolution Subtype Breakdown	
Resolution Subtype	Total Matters
Failure to Serve NOI	2
<b>Total</b>	<b>2</b>

### Total NOIs and Litigation Matters Created



### Percentage of NOIs Where Resolution Type is Decline Demand and Litigation Matter Filed on Claim

NOIs with Lit - DeclineDemand	Total NOIs	%
208	1056	19.70%

### Litigation Matters with Linked NOI

Total NOIs	Total Litigation Matters
217	3512

### Resolution

- (Blank)
- ADR
- Decline Demand
- In-Progress

### Dispute Type

- Blank
- Denial
- Scope/Price

### Cause of Loss

- All Other Physical Damage
- Collapse
- Damage by Vehicle, Aircraft or Watercraft
- Fire
- Fungi
- Glass Breakage
- Hail
- Liability - Bodily Injury
- Liability - Property Damage

### Total Litigation Matters with NOI

220

# Notice of Intent Litigation

Reset Page

## Notice of Intent (NOI) Litigation

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Refresh Date/Time

**NOI and Non-AOB Litigation Matters Created**  
\*1st Party Property

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Resolution Subtype Breakdown	
Resolution Subtype	Total Matters
Failure to Serve NOI	2
<b>Total</b>	<b>2</b>

**Total NOIs and Litigation Matters Created**

Month	Non-AOB Litigation Matters	AOB Litigation Matters	NOI Matters
July	724	242	143
August	238	256	552
September	293	285	462
October	306	269	491
November	108	76	108

**Percentage of NOIs Where Resolution Type is Decline Demand and Litigation Matter Filed on Claim**

NOIs with Lit - DeclineDemand	Total NOIs	%
208	1056	19.70%

**Litigation Matters with Linked NOI**

Total NOIs	Total Litigation Matters
217	3512

**Resolution**

- (Blank)
- ADR
- Decline Demand
- In-Progress

**Dispute Type**

- Blank
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- Collapse
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- Fire
- Fungi
- Glass Breakage
- Hail
- Liability - Bodily Injury
- Liability - Property Damage

**Total Litigation Matters with NOI**

# 220

# Notice of Intent Litigation

Reset Page

## Notice of Intent (NOI) Litigation

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Refresh Date/Time

### NOI and Non-AOB Litigation Matters Created

\*1st Party Property

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### Litigation Matters with Linked NOI

Total NOIs	217
Total Litigation Matters	3512

### Resolution

- (Blank)
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### Cause of Loss

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- Hail
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- Liability - Property Damage

### Dispute Type

- Blank
- Denial
- Scope/Price

### Total Litigation Matters with NOI

220



# Questions?