

# HOMEOWNERS CHOICE

## OCTOBER 14, 2008 CITIZENS ASSUMPTION

### CLAIMS STRATEGY OVERVIEW

Claims strategy is a fluid process relative to the type of claim presented.

In non-catastrophe situations, we are presented with minor losses, severe losses and suspicious losses. Each requires its own type of response.

For minor losses, the key is immediate contact, confirmation of coverage, and this is followed by a decision on how best to assist the policyholder. Expedient handling and prompt payment are the goals.

For severe losses, following immediate contact and confirmation of contact, a determination is then made as to what tools may be utilized in assessing the loss and controlling the claim. We utilize contractors in assisting with estimating, engineers in assisting with building code compliance, evaluation services in assisting with determining the amount of the personal property loss, and extraction and cleaning services in assuring mold remediation and providing usable property to the insured as quickly as possible. We are also dedicated to advancing sums to the policyholders within the first week following a severe loss to minimize the impact of the occurrence.

Suspicious losses are examined closely. We will undertake Examinations Under Oath and conduct Cause & Origin Investigations to arrive at the truth behind a suspicious claim. It is our goal to not improperly pay a claim, and to pursue those who attempt to file a fraudulent claim to the detriment of our other policyholders.

In response to Catastrophes, we have a panel of over 200 catastrophe adjusters from which to select, provided by our Third Party Administrator. We will be dedicated to providing quick advances towards settlement to minimize the hardships of a catastrophe. We are focused on 24-hour contact following the report of a loss, seven day inspections, and prompt disposition of asserted claims. We have agreements with contractors to provide tarping, board-up and water extraction should our policyholders choose to utilize their services.