



CLAIMS HANDLING STRATEGIES

The goal of our Claims Department for catastrophic and non-catastrophic claims is to provide prompt, fair and courteous claims handling service to our insureds. Our systems, procedures and vendor relationships allow Homeowners Choice the availability to rapidly scale up or down to the needs of our insureds in all situations and to ensure our goals are accomplished.

Our non-catastrophe daily claims are handled by an experienced professional staff of examiners, which are led by a management team with over 60 years of industry experience. We follow good faith claims handling practices. We routinely provide training and continuing education for the staff to keep current on trends and practices in the industry. Our focus is on customer service with an emphasis on contact and communication with our insureds. The ratio of examiners to supervisors allows each supervisor the ability to review the files of their examiners and assure compliance with our claims handling procedures.

Homeowners Choice implements an innovative catastrophe plan utilizing multiple catastrophe firms and services to ensure emergency mitigation and fast service to our insureds. Our catastrophe firms provide us with hundreds of licensed field adjusters experienced in catastrophe situations. The unique disbursement of field staff in centralized zones allows for fast and efficient claims handling. All catastrophe claims are supervised by trained and experienced Homeowners Choice staff. Our first notice of loss has the flexibility to expand to multiple locations throughout the U.S. to provide prompt claim reporting capabilities.