



## Catastrophe Response

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Bob Pender

Assistant Vice President,  
Catastrophe and Field Operations



## Catastrophe Response - What We Do Differently

**Our Mission:** To meet the ever-changing needs of homeowners by providing innovative insurance solutions, exceptional customer service, and financial strength.

### How We're Doing It:

- Fully staffed claim department with capacity to handle up to 10,000 claims.
- Mobile Storm Response Centers and Insurance Villages
- Integrated system of Field Adjusters, Desk Examiners, TPA Firms and Contractors.
- Statewide Security First Field Adjuster Coverage.
- Proprietary First Choice Repair Network® of 150 contractors.
- Assign a repair solution, not just estimate damage.
- Proactive use of AI to predict, prepare and respond to potential claims prior to receiving a First Notice of Loss (FNOL).
- Examine every risk with a reported loss.
- Flat Fee Agreement with Third Party Administrators.



Bradenton | Hurricane Milton





# Claims Handling – We Do Things Differently

Robust FNOL and Triage Centers | Mobile Storm Response Centers | Insurance Villages





# Hurricane Milton Mobile Storm Response Centers

## On-site Assistance

**Provides on-site assistance with claims filing, additional living expenses (ALE), and coordination of tree removal and tarping.** Customers in affected areas receive a text and an email from Security First Insurance to inform them of this important resource. The Security First Insurance Mobile Storm Response Centers are proactive customer support centers that are in addition to State initiated Insurance Villages.

### Bradenton

Home Depot

### Daytona

Daytona International Speedway

### Orlando

Home Depot



St. Petersburg | Hurricane Helene



Tallahassee | Hurricane Helene



Bradenton | Hurricane Milton





## Meeting with Our Insureds

Hurricane Helene - Perry, FL

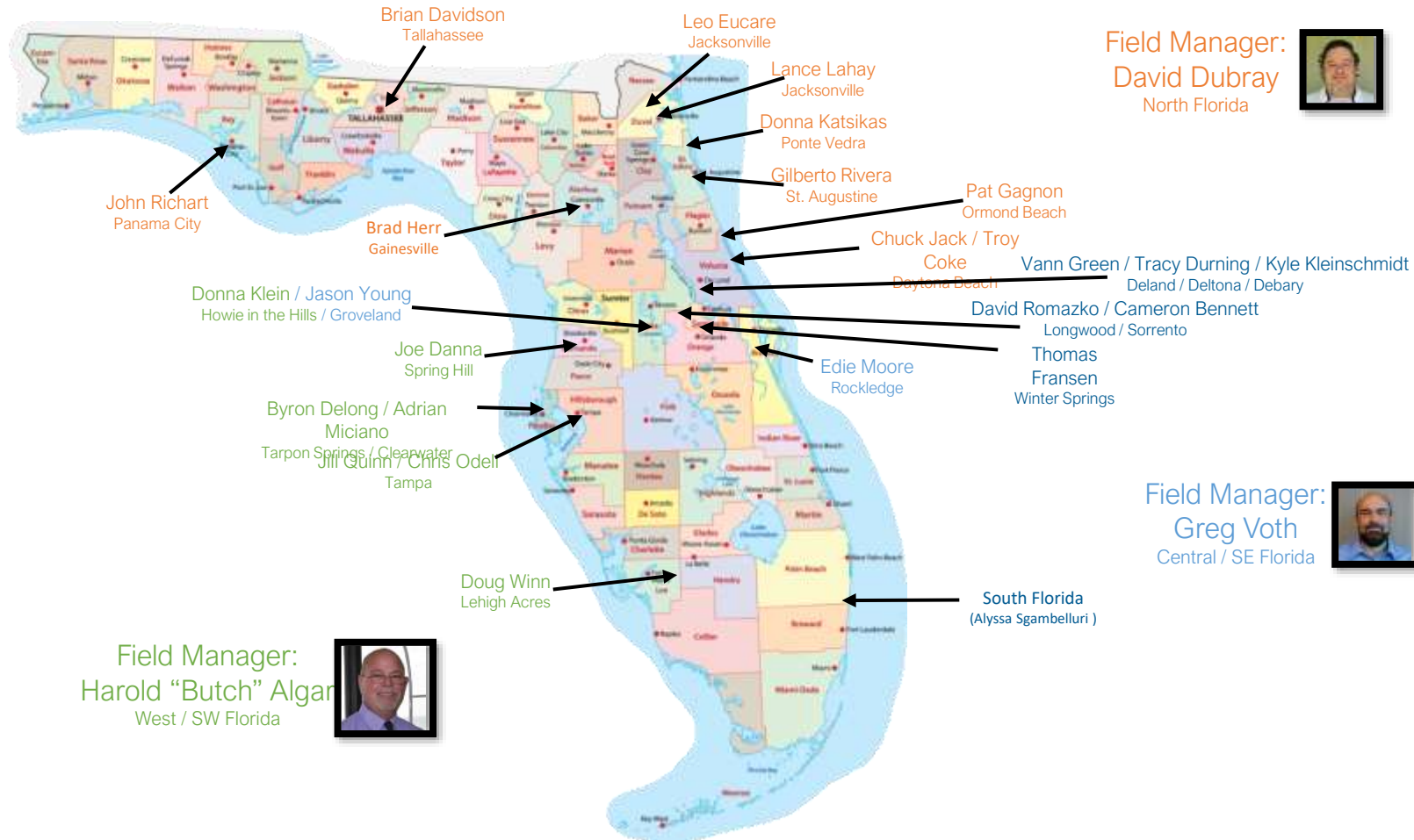


Locke Burt, Melissa Burt DeVriese, and Donna Klein meeting with Security First insureds in Perry, FL following Hurricane Helene.

**Customer Testimonial Video:** <https://vimeo.com/1015322048>



# SFI Field Adjuster Map





## First Choice Repair Network™

### Roofing Program:

- Roof Tarping
- Roof Inspections
- Roof Repairs
- Roof Replace

### Repair Program:

- Internal (Non-Roof) Repair & Build-Back
- General Contractors
- Small Loss Contractors
- Trade Specific Contractors

### Plumbing Program:

- Plumbers
- Alternate Dispute Resolution

### Emergency Services:

- Site Securing
- Water Mitigation
- Fire Mitigation
- Tree Mitigation & Removal

### Expert & Specialty Services:

- Leak Detection
- Cause of Loss
- Engineers
- Mold Inspections
- Loss of Use



# Swiss Re RDA

## Aerial Imagery (Pre and Post Storm)

P000025488

33993, Lee, Florida, United States (USA)

Policy data

Insured name

John Doe

Phone

+1 1234512345

Tropical Cyclone

Wind, Surge, Rainfall, Offshore Wave

Building

\$376,730 (Deductible: \$7,460)

Content

\$5,000 (Deductible: \$7,460)

BI

\$37,300 (Deductible: \$7,460)

Total

\$419,030 (Deductible: \$7,460)

Winter Storm

Wind, Surge

Building

\$376,730 (Deductible: \$1,000)

Content

\$5,000 (Deductible: \$1,000)

BI

\$37,300 (Deductible: \$1,000)

Total

\$419,030 (Deductible: \$1,000)

Connective Storm

Tornado (basic), Hail (basic),  
Hail/Tornado (outbreaks)

Building

\$376,730 (Deductible: \$1,000)

Content

\$5,000 (Deductible: \$1,000)

BI

\$37,300 (Deductible: \$1,000)

Total

\$419,030 (Deductible: \$1,000)

TIV

\$419,030

EVENT TIMELINE

Updated on 10/01/2022, 05:00 EST




Image date 11/15/2021, 11:05 EST

PRE-EVENT

POST-EVENT

P000025488

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Policy data

Insured name

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TIV

\$419,030

EVENT TIMELINE

Updated on 10/01/2022, 05:00 EST




Image date 05/29/2022, 16:54 EST

PRE-EVENT

POST-EVENT

Complete	Major	Moderate	Minor	No Damage
2	54	341	4,491	71,804

Security First Insurance

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Confidential – Do Not Distribute | Reinsurance 2025





CATASTROPHE RESPONSE

## Flood Claim

No Coverage Damages Under Deductible

- » Inspections completed regardless of coverage or below deductible.
- » Letters provided for government assistance.





2024  
2025

## Thank You

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