

Hurricane Michael Insurance Claims Report

About the Data

This aggregate information is compiled from claims data filed by insurers. It has not been audited or independently verified and covers all claims based on filings received by the Florida Office of Insurance Regulation as of April 26, 2019. Companies were required to begin submitting data on October 12, 2018. Data calls are currently scheduled to occur monthly through October 25, 2019. Additional data calls may be conducted. The report covers all claims as of Friday, April 26, 2019.

Additional data was compiled into a trend analysis by Professional Law Group's data analyst, Jennifer Dapko, Ph.D. and can be found here:

<https://flplg.com/hurricane-michael-insurance-claims/hurricane-michael-floir-data/>

Lines of Business	Total Claims as of 04/26/19		Underpayment Likely*		Denied**		Open		Percent Total Claims Closed
	Number of Claims	% Number of Claims	Closed Claims (paid)	% Closed Claims (paid)	Closed Claims (not paid)	% Closed Claims (not paid)	Number Claims (Open)	% Number Claims (Open)	
Residential Property	96,748	66.18%	65,513	67.72%	13,047	13.49%	18,188	18.80%	81.20%
Homeowners	71,017	48.58%	46,754	65.83%	9,935	13.99%	14,328	20.18%	79.82%
Dwelling	15,546	10.63%	10,636	68.42%	2,349	15.11%	2,561	16.47%	83.53%
Mobile Homeowners	9,280	6.35%	7,657	82.51%	619	6.67%	1,004	10.82%	89.18%
Commercial Residential	905	0.62%	466	51.49%	144	15.91%	295	32.60%	67.40%
Commercial Property	10,933	7.48%	3622	33.13%	2234	20.43%	5,077	46.44%	53.56%
Private Flood	224	0.15%	146	65.18%	45	20.09%	33	14.73%	85.27%
Business Interruption	854	0.58%	243	28.45%	165	19.32%	446	52.22%	47.78%
Other Lines of Business	37,432	25.60%	31,658	84.57%	4,184	11.18%	1,590	4.25%	95.75%
TOTALS	146,191	100.00%	101,182	69.21%	19,675	13.46%	25,334	17.33%	82.67%

Total Estimated Insured Losses: \$6,396,988,535

Source: <https://www.floir.com/Office/HurricaneSeason/HurricaneMichaelClaimsData.aspx>

*This is Florida Professional Law Group's opinion, not FLOIR's. Based on our experience, many closed claims that have been paid do not reflect the true value of the damage. For example, one of our clients received an insurance settlement of \$6,000, only to recover \$240,000 after we assessed the full scope of the hurricane damage.

** This is Florida Professional Law Group's terminology, not FLOIR's. Florida Professional Law Group refers to unpaid closed insurance claims as "denied".

County	Total Claims as of 04/26/19		Underpayment Likely*		Denied**		Open		Percent Total Claims Closed
	Number of Claims	% Number of Claims	Closed Claims (paid)	% Closed Claims (paid)	Closed Claims (not paid)	% Closed Claims (not paid)	Number Claims Open	% Number Claims Open	
BAY	87,806	60.06%	60,408	68.80%	8,766	9.98%	18,632	21.22%	78.78%
CALHOUN	4,055	2.77%	3,260	80.39%	279	6.88%	516	12.73%	87.27%
FRANKLIN	2,292	1.57%	1,193	52.05%	850	37.09%	249	10.86%	89.14%
GADSDEN	6,140	4.20%	4,446	72.41%	1,110	18.08%	584	9.51%	90.49%
GULF	8,210	5.62%	5,520	67.24%	1,252	15.25%	1,438	17.52%	82.48%
HAMILTON	Not reported		Not reported		Not reported		Not reported		
HOLMES	1,004	0.69%	708	70.52%	215	21.41%	81	8.07%	91.93%
JACKSON	13,886	9.50%	11,026	79.40%	1,173	8.45%	1,687	12.15%	87.85%
JEFFERSON	190	0.13%	126	66.32%	49	25.79%	15	7.89%	92.11%
LEON	10,019	6.85%	6,492	64.80%	2,885	28.80%	642	6.41%	93.59%
LIBERTY	1,163	0.80%	968	83.23%	115	9.89%	80	6.88%	93.12%
MADISON	53	0.04%	36	67.92%	13	24.53%	4	7.55%	92.45%
SUWANNEE	23	0.02%	13	56.52%	10	43.48%	0	0.00%	100.00%
TAYLOR	58	0.04%	39	67.24%	15	25.86%	4	6.90%	93.10%
WAKULLA	1,413	0.97%	920	65.11%	417	29.51%	76	5.38%	94.62%
WASHINGTON	3,496	2.39%	2,725	77.95%	448	12.81%	323	9.24%	90.76%
Rest of the State	6,383	4.37%	3,302	51.73%	2,078	32.56%	1,003	15.71%	84.29%
TOTAL	146,191	100.00%	101,182	69.21%	19,675	13.46%	25,334	17.33%	82.67%

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Source:

"Hurricane Michael Claims Data". Florida Office of Insurance Regulation (April 26, 2019). Retrieved April 30, 2019 from <https://www.flor.com/Office/HurricaneSeason/HurricaneMichaelClaimsData.aspx>

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<https://flplg.com/services/hurricane-michael-insurance-claims/hurricane-michael-flor-data/>

Florida Professional Law Group assists clients with new, underpaid, and denied property insurance claims. Our clients include homeowners, condo owners, businesses, and associations who experience property damage. We are located in Hollywood, FL and serve the entire state of Florida. We can be reached at 800-LAW-4141 or at FLPLG.com.



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