

## Heritage CEO Says Two Year Anniversary of Hurricane Ian in Florida is An Important Time to Reflect on the Company's Reforms and Improvements

**TAMPA, FL - [September 24, 2024]** Two years ago this week, Hurricane Ian made landfall and caused catastrophic damage to Southwest Florida communities. Heritage Insurance made lasting reforms over the last two years to improve the service of their valued policyholders since the wake of Hurricane Ian, which led to record a record high volume of claims for the company.



**CEO of Heritage Property & Casualty Insurance Ernie Garateix** said, "The past two years since Hurricane Ian have been aimed at assessing how we can best grow as a valued partner to our policyholders and our community in Florida. As other insurance companies folded up and left the state altogether, we made the decision to redouble our commitment to providing a great service to our customers in their time of need.

"Hurricane Ian was a devastating event for thousands of families in Southwest Florida. Heritage worked around the clock to support claimants in every way we could. We held Insurance Villages so services and information about claims would flow directly into the community. We partnered with the State of Florida to attend any of their events on Hurricane Ian, and many of those I made the point to attend personally to provide as much information as possible on how we were responding in this community's time of need. We are always striving for excellence and that means we continue to learn and improve during every hurricane season."

A few of the key improvements Heritage already made to enhance their services since Hurricane Ian two years ago includes:

- The creation of a Governance and Compliance Director position to further ensure compliance with all state claims requirements;
- An expansion of the claims quality assurance process;
- The addition of resources to internal audit functions;
- The implementation of a new claims management software;
- The added requirement that field adjusters document the manner in which they provide the policyholder with a printed or electronic document;
- The modification of software to require the adjuster license number be included;
- The creation of automated reports to track compliance claim timeframes;
- The reformulation of our interest calculator on claims;
- The required validation of names and licenses of new third-party desk adjusters;
- The implementation of a new claims training program;
- The expansion of the Claims Quality Assurance function to include 10 employees.

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