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CLAIMS ADVOCATE

insurance information you can use



REGIONAL RISK UPDATE 2026: STABILIZING MARKETS. UNSTABLE CLAIMS.

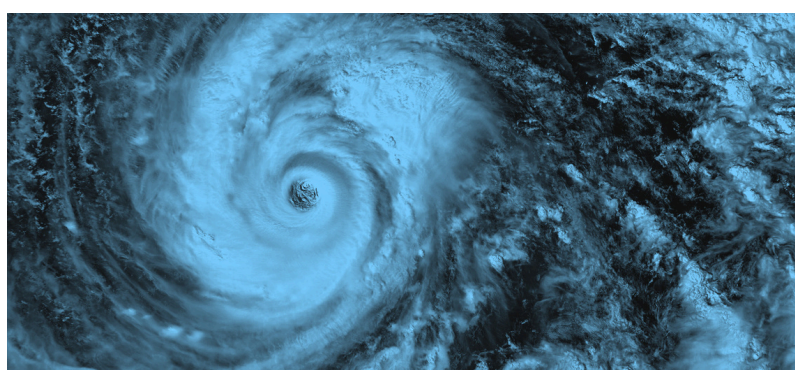
Florida, Texas, and Georgia are each facing a different kind of insurance moment. Florida's property market is showing signs of stabilization, but hundreds of thousands of policyholders have been moved to carriers they have never filed a claim with. Texas is facing severe spring storm and flood risk at the same time Harris County's future flood maps are coming into view. Georgia's wildfire losses are a reminder that smoke, soot, ash, evacuation costs, and hidden contamination can be just as important as visible flame damage.

The common thread: a better insurance market does not automatically mean a better claim outcome.

FLORIDA: Your New Hurricane Carrier — What You Need to Know Before June 1

Florida policyholders may hear that the insurance crisis is easing. In some ways, that is true. Citizens Property Insurance Corporation has shrunk sharply from its 2023 peak of roughly 1.4 million policies, more than 546,000 Citizens policies were transferred to private insurers in 2025, and Florida regulators report that 17 new carriers have entered the market since recent reforms. Citizens' approved 2026 rate filings also include average decreases for many policyholders.

But hurricane claims are not handled by market averages. They are handled by your specific carrier, your specific policy, your specific deductible, and your specific documentation.



For many Florida property owners, the next hurricane may be their first claim with a new carrier. That matters. A new insurer may mean a new claim portal, new inspection process, new documentation expectations, new preferred vendors, new desk examiners, and new disputes over wear and tear, prior damage, roof condition, matching, code upgrades, water intrusion, mold, business interruption, or additional living expenses.

At the same time, Florida premiums remain far above the national average. Recent 2026 insurance-shopping data places average Florida homeowners premiums around \$5,838 to \$7,136, depending on coverage assumptions, compared with national averages in the mid-\$2,000 range. That means policyholders are still paying a substantial premium for coverage, even as the market becomes more competitive.

Florida Takeaway: The insurance market may be stabilizing. Your claim outcome is not automatic. If your property has moved to a new hurricane carrier, the time to understand the policy is before June 1 — not after the first named storm.

Before hurricane season, confirm these 7 items

1. Confirm who actually insures you today.

Do not rely on last year's Citizens policy, mortgage escrow notice, or agency paperwork. Confirm your current carrier, policy number, claim reporting phone number, online claim portal, and emergency mitigation instructions.

2. Request and save the full policy.

Save the declarations page, all endorsements, windstorm provisions, hurricane deductible language, water exclusions, ordinance or law coverage, loss settlement provisions, duties after loss, and appraisal language.

3. Compare the old policy to the new one.

A depopulation offer or renewal change may alter deductibles, sublimits, exclusions, roof provisions, matching language, managed repair requirements, or claim reporting procedures.

4. Photograph the property before a storm.

Document the roof, exterior elevations, windows, doors, ceilings, mechanical equipment, electrical rooms, common areas, interior finishes, inventory, and any prior repairs. Pre-loss documentation can become critical when a carrier alleges pre-existing damage.

5. Keep maintenance and repair records together.

Roof repairs, plumbing work, HVAC service, mitigation work, engineering reports, prior claim documents, invoices, and photos should be stored off-site or in the cloud.

6. Separate emergency work from permanent repairs.

Emergency mitigation may be necessary immediately after a storm, but permanent repair scopes should be supported by photographs, estimates, measurements, invoices, and expert documentation.

7. Get help before the claim gets defined for you.

The first inspection, first estimate, and first coverage letter can shape the rest of the claim. Policyholders should understand their duties, deadlines, documentation burden, and options before accepting a limited scope or premature payment.

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TEXAS:

Houston Flood Claims: Today's Loss, Tomorrow's Map

Texas entered May with severe weather on multiple fronts. North Texas storms have produced destructive hail, damaging winds, and confirmed tornado damage, while the National Weather Service issued a May 1–2 Flood Watch for much of Southeast Texas, including the Houston area, warning of heavy rainfall, high rainfall rates, flooding of low-lying areas, and isolated totals above six inches.

That weather is arriving as Harris County property owners are watching the next generation of flood maps. Draft analyses indicate the 100-year floodplain could expand substantially, including an estimated increase from about 150,000 to 200,000 acres. Other analyses suggest the number of properties at least partially inside the 100-year floodplain could more than double, from roughly 160,000 to nearly 320,000. These maps are not yet final, but they show where the risk conversation is heading.

For a policyholder flooding now, that creates an unusual intersection: Fresh loss. Future flood-map attention. Possible new insurance obligation. Many owners who have never handled a flood claim may soon have to understand flood insurance, mortgage requirements, elevation risk, documentation standards, and the difference between flood, wind-driven rain, sewer backup, surface water, roof leakage, and interior water damage.

Texas flood-claim documentation checklist

After a flood or severe storm, document before discarding:

Photograph the water line. Capture exterior and interior water marks, room by room, including garages, mechanical rooms, elevators, common areas, storage rooms, and tenant spaces.

Photograph before tear-out. Take wide shots and close-ups before removing drywall, flooring, cabinets, insulation, contents, equipment, or inventory.

Preserve cause evidence. Separate potential flood damage from roof openings, broken windows, wind-driven rain, plumbing failures, sewer backup, or drainage failures.

Inventory damaged contents. List items by room, with photos, age, approximate value, receipts if available, and disposal records.

Track mitigation costs. Save invoices for extraction, drying, demolition, temporary power, temporary HVAC, debris removal, board-up, security, and emergency repairs.

Calendar all policy deadlines. Flood, property, business interruption, civil authority, and extra expense claims may have different notice, documentation, and proof requirements.

Texas Takeaway: A flood map does not have to be final to be useful. It can tell owners, boards, lenders, and managers where documentation, insurance review, and claim readiness need to improve now.

GEORGIA:

Wildfire Claims: Smoke Is Not Just Odor

Georgia's spring wildfire season has already produced significant losses. The Georgia Forestry Commission reported major ongoing fires in South Georgia, including the Pineland Road Fire and Highway 82 Fire, and Governor Brian Kemp declared a State of Emergency for 91 counties because of wildfire conditions. News reports also described more than 100 homes destroyed across the affected Georgia wildfire areas.

Wildfire claims are not limited to buildings touched by flames. Smoke, soot, ash, heat, suppression water, power interruption, evacuation orders, road closures, business interruption, and additional living expense can all become part of the claim analysis.

Smoke claims are especially vulnerable to under-documentation. A carrier may treat smoke as temporary odor or ordinary cleaning when the actual damage involves particulates in HVAC systems, insulation, attics, ducts, soft goods, electronics, food inventory, medical equipment, building cavities, exterior walls, pools, landscaping, or common areas.

What prior wildfire losses teach us

Do not clean first and document later. Photograph ash, soot, residue, filters, vents, exterior surfaces, roof areas, windowsills, contents, and mechanical systems before cleaning.

Save HVAC filters and contaminated materials. Filters, debris, and wipe samples can help establish the presence and spread of particulates.

Consider indoor air and surface testing. For larger residential, commercial, hospitality, healthcare, school, condominium, and association claims, qualified environmental testing may be necessary.

Separate odor from contamination. Deodorizing a room is not the same as remediating smoke, soot, and ash contamination.

Document evacuation and access issues. Save emergency orders, road-closure notices, hotel receipts, meal receipts, security costs, relocation expenses, payroll records, and lost-income documentation.

Inspect hidden areas. Attics, crawl spaces, insulation, ducts, mechanical rooms, elevator rooms, electrical panels, exterior equipment, roof assemblies, and wall cavities may need inspection.

Protect business interruption and extra expense claims. Track lost revenue, canceled bookings, tenant disruption, payroll, temporary relocation, extra security, temporary equipment, and mitigation expenses from day one.

Georgia Takeaway: Smoke damage is evidence-driven. The earlier the property is documented, tested, and scoped, the harder it is for the loss to be reduced to "just odor."



Ready

An essential component of our pre-loss program is the development of a disaster response plan.



Recover

In the event of a loss, insurance claims are immediately documented, filed and managed.



Rebuild

Essential to a full recovery is the management of documentation, the construction process, lenders and distribution of funds.

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