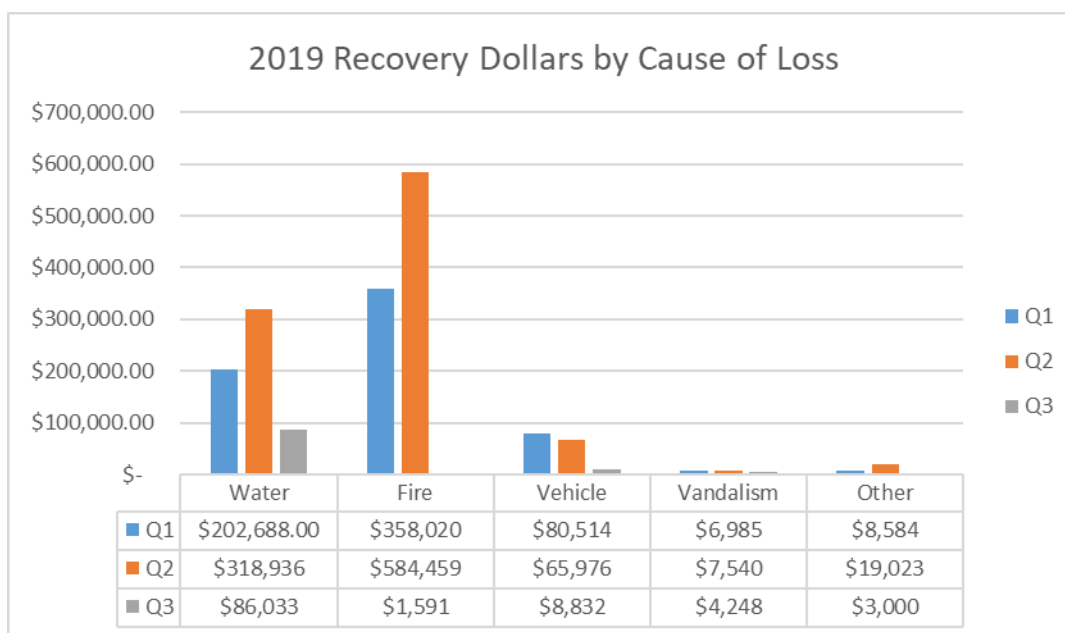


Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 4, 2019
Board of Governors Meeting, September 25, 2019

January – July 2019 Summary



2019 January through July total gross recoveries are **\$1,756,428**.

January through July 2019, Citizens refunded **\$111,485** to Policyholders in deductible refunds.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to a tenant occupied dwelling. The tenant's guest carelessly discarded a cigarette into a trashcan in the garage. We recovered \$35,703.29 or 86 percent of the Gross Claim Amount (GCA) of \$41,356.34 from the tenant's carrier.

Fire and Water losses: This loss involves an extensive SIU investigation into fraudulent claims masterminded by a public adjuster. The public adjuster was sentenced to 20 years in prison and approximately two million dollars in restitution payments to various insurance carriers he defrauded. Citizens recovered \$790,431.86 in restitution from the public adjuster on 19 claims with Citizens. This constitutes a 19% recovery on the \$4,202,533.19 GCA paid on all 19 Citizens claims combined.

Water Loss: This loss involves water damage inside the insured's residence. Causation was a leaking roof due to improper installation. We recovered \$12,500.00 or 68 percent of the \$18,260.32 GCA.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 4, 2019
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Water Loss: This loss involves water damage to a tenant occupied dwelling and occurred as a result of a PVC pipe that was damaged by a cable company during their service work. We recovered \$46,642.66 or 99 percent of the \$46,807.00 GCA.

Fire Loss: This loss involves fire damage to a tenant occupied condominium and occurred as a result of a fire that started in a downstairs unit. We recovered \$7,690.00 or 85 percent of the \$9,033.09.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling when a contractor's careless welding ignited the wooden beams supporting a large patio roof. We recovered \$140,000 or 44 percent of the \$319,046.54 GCA.

Water Loss: This loss involves water damage inside the insured's residence due to a water leak from an overflowing tub in another unit. We recovered \$24,500.00 or 92 percent of the \$26,704.69 GCA.

Water Loss: This loss involves water damage to a tenant occupied condominium. The cause of loss was a water leak from the unit above our insured. We recovered \$18,210.61 or 91 percent of the \$20,700.31 GCA.

Water Loss: This loss involves water damage inside the insured's mobile home. Water loss was from a new dishwasher that leaked due to a defect. We recovered \$15,500.00 or 58 percent of the \$25,149.22 GCA.

Burglary Loss: This loss involves the burglary of an owner-occupied mobile home. The responsible party was arrested and pled guilty to Burglary and Grand Theft. He was ordered to pay \$9,912.14 in Restitution (\$8,740.38 to Citizens; \$1,021.76 to our policy holder; \$150.00 to another party; \$100.00 Cost of Prosecution). We recovered \$8,740.38 or 100 percent of the GCA.