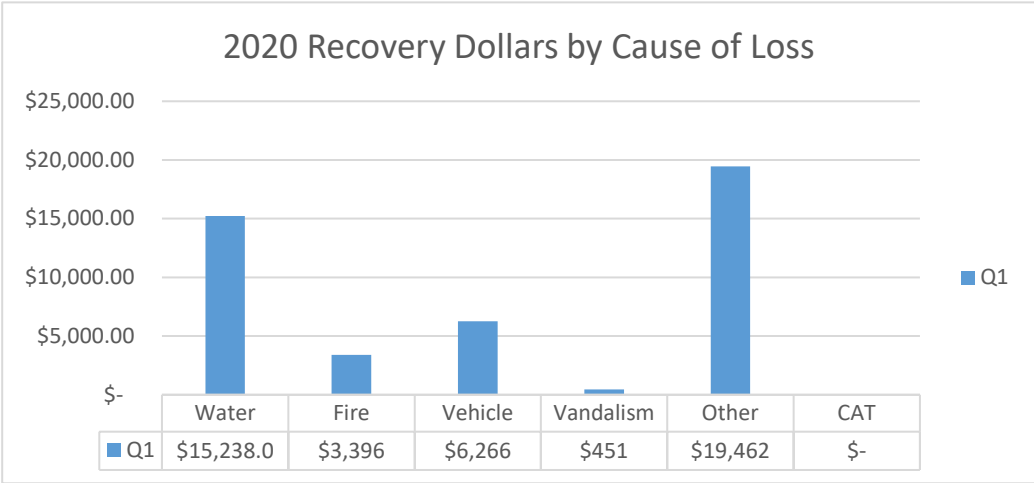
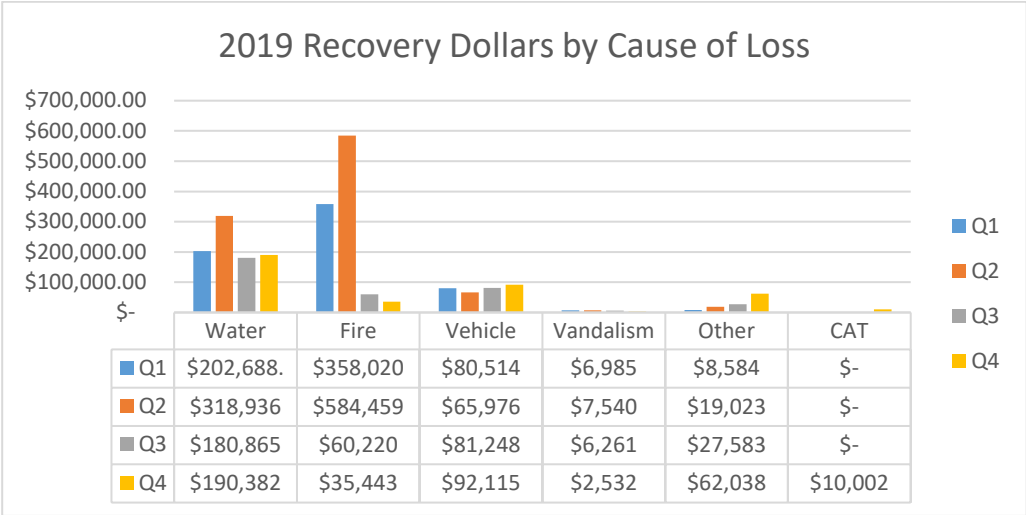


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 12, 2020  
 Board of Governors Meeting, March 25, 2020

## 2019 Summary and January 2020 Summary



The 2019 total gross recoveries are **\$3,621,253.29**. The January 2020 total gross recoveries are **\$83,429.70**.

In 2019, Citizens refunded **\$161,584.20** to Policyholders in deductible refunds. In January 2020, Citizens refunded **\$10,000** to Policyholders.

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 12, 2020  
Board of Governors Meeting, March 25, 2020

## Recovery Cases of Interest

**Fire Loss:** This loss involves fire damage to the exterior of the insured's residence, a mobile home. The heat from a fire at a neighboring property caused the vinyl to melt. The fire was caused by the other property owner's actions. We recovered \$3,396.35 or 100 percent of the \$3,396.35 Replacement Cost Value (RCV).

**Fire Loss:** This loss involves fire damage to the insured's wooden fence and detached shed located in the backyard after a neighbor's trash fire spread to the property. We recovered \$24,074.16 or 98 percent of the \$24,612.33 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The causation is reported to be the result of a refrigerator exploding and caused severe damage to the surrounding cabinetry and drywall. We recovered \$15,500.00 or 47 percent of the \$33,059.35 RCV.

**Water Loss:** This loss involves water damage inside the insured's condo unit after a contractor, hired by the named insured, pierced a water line with a nail while installing baseboards in the unit. We recovered \$20,000.00 or 72 percent of the \$27,964.39 RCV.

**Other Loss:** This loss involves the collapse of the entire roof structure of an unoccupied, 87-year-old dwelling, used as income property. After the new shingles had been loaded onto the roof, it collapsed. The structure was a total loss. It had extensive termite damage. We recovered \$51,000.00, or 36 percent of the \$143,380.00 RCV, from the carriers for the roofing company and the roofing supplier company.

**Vehicle Loss:** This loss involves vehicle impact damage to an owner-occupied dwelling and occurred due to a third-party driver who left the roadway and crashed their vehicle into the insured's house causing damage. We recovered \$39,504.90 or 95 percent of the \$41,351.87 RCV.

**Water Loss:** This loss involves water damage to a tenant occupied condominium. The causation is reported to be the result of an AC technician working in the unit above our insured. The technician set off the fire sprinkler causing water damage to our insured's unit. We recovered \$9,804.65 or 98 percent of the \$10,051.97 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium and occurred due to sudden and accidental physical damage to a toilet in the neighboring unit. We recovered \$11,448.92 or 92 percent of the \$12,496.74 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The loss is reported to be the result of contractor drilling into the patio slab to treat termites. They drilled into the irrigation water line allowing water to escape and enter the insured's dwelling. We recovered \$6,479.89 or 100 percent of the \$8,979.89 RCV.