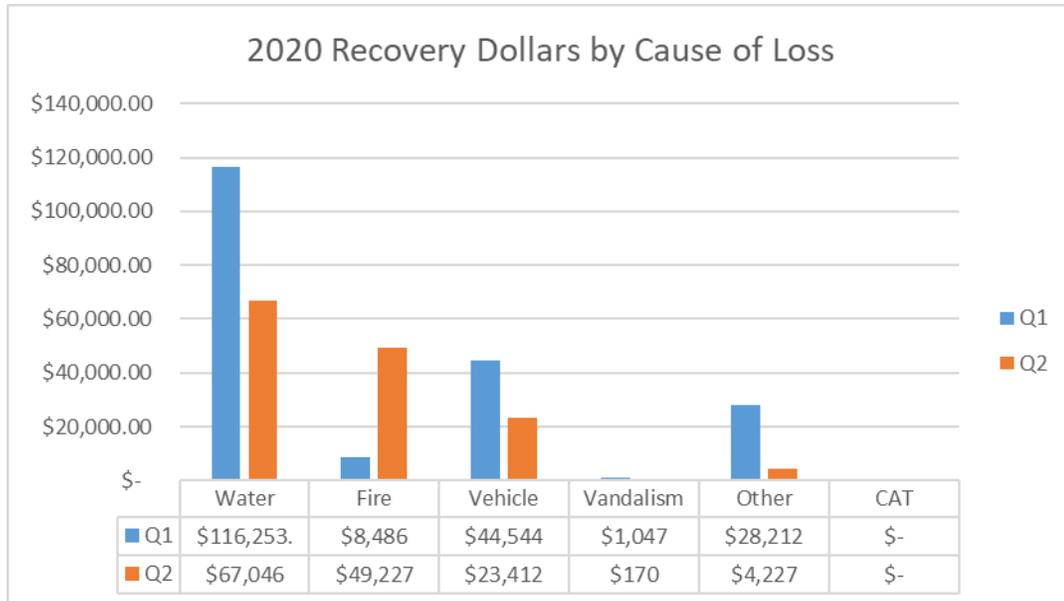


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 1, 2020

Board of Governors Meeting, June 24, 2020

## January – April 2020 Summary



The total gross recoveries are **\$462,168.18** for January through April 2020.

Citizens refunded **\$42,360.00** to Policyholders in deductible refunds from January through April 2020.

## Recovery Cases of Interest

**Water Loss:** This loss involves water damage inside the insured's condo unit when a contractor struck and damaged a fire sprinkler head in the unit while replacing the AC system. We recovered \$23,469.34 or 94 percent of the \$25,000.00 Replacement Cost Value (RCV).

**Water Loss:** This loss involves water damage to an owner-occupied dwelling, from a plumbing failure inside the wall of the upstairs bathroom. This claim was implicated in an investigation of the Rubicon Group because of a suspicious, hand-written plumber's receipt, which did not identify the plumbing company or plumber. Citizen's Special Investigations Unit (SIU) assisted the Miami-Dade Police Economic Crime Unit Task Force in the investigation and our insured entered into a Pre-Trial Diversion Agreement with the State of Florida. We recovered \$25,321.77 or 100 percent of the RCV.

# Addendum: Recovery Cases of Interest

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**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling. There was a pressure cooker resting on the top of a cooktop burner that caught fire. It was concluded that even though the malfunction could not be replicated, the possibility of the cooktop turning itself on from a malfunction of the Wi-Fi control system could not be eliminated. We recovered \$45,000 or 83 percent of the \$54,427.33 RCV from the manufacturer of the cook top.

**Water Loss:** This loss involves water damage inside the insured's residence, a third-floor condo unit located in a four-story building, after the water heater in above unit failed. We recovered \$13,010.67 or 87 percent of the \$15,000 RCV.

**Vehicle Loss:** This loss involves damage by vehicle to a tenant occupied condominium. The damage is reported to be the result of a vehicle backing out of the driveway and accidentally backing into the front bedroom. We recovered \$21,750.00 or 88 percent of the \$39,873.28 RCV.

**Other Damage:** This loss involves damage by a tree to an owner-occupied dwelling. The damage is the result of a tree which fell from the neighbor's yard hitting the side of the garage. We recovered \$1,000.00 or 39 percent of the \$2,581.30 RCV.

**Vehicle Loss:** This loss involves vehicle impact damage to a tenant occupied dwelling and occurred due to a third-party driver who left the roadway and crashed their vehicle into the insured's dwelling. We recovered \$33,336.00 or 83 percent of the \$40,211.98 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium and occurred due to a plumbing leak in the upstairs unit. We recovered \$20,000.00 or 97 percent of the \$23,218.48 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium and occurred due to a plumbing leak in the upstairs unit. We recovered \$6,071.77 or 98 percent of the \$6,213.93 RCV.

**Fire Loss:** This loss involves fire damage to a tenant occupied dwelling and occurred due to a power surge which caused damage to the electrical wiring and cable box. We recovered \$2,495.11 or 89 percent of the \$2,795.11 RCV.

**Water Loss:** This loss involves water damage to a tenant occupied condominium. The damage is reported to be the result of a water heater leak from the unit above our insured. We recovered \$3,383.28 or 100 percent of the RCV.