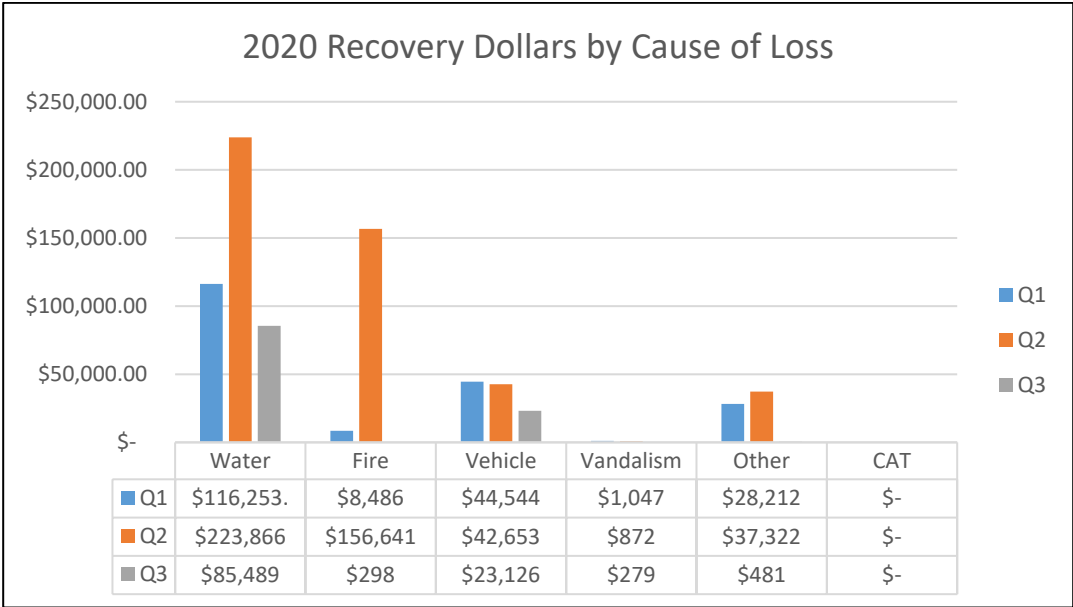


Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 8, 2020
Board of Governors Meeting, September 23, 2020

January – July 2020 Summary



The 2020 January through July total gross recoveries are **\$943,192.91**.

From January through July 2020, Citizens refunded **\$82,251.74** to Policyholders in deductible refunds.

Recovery Cases of Interest

Water Loss: This loss involves water damage to a tenant occupied dwelling. The damage is reported to be the result of the failure of the plumbing system from the unit above. We recovered \$16,596.65 or 100 percent of the Replacement Cost Value (RCV).

Fire Loss: This loss involves fire damage a tenant occupied apartment building. The tenant's cigarette caught the bedroom of the apartment on fire. The lease indicated there was to be no-smoking in the apartment. We recovered \$100,381.31 or 93 percent of the \$108,427.87 RCV.

Other Loss: This loss involves damage to the insured’s house after a neighbor’s tree fell on the property. The tree was located on an empty lot. We recovered \$8,257.90 or 72 percent of the \$11,431.63 RCV.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 8, 2020

Board of Governors Meeting, September 23, 2020

Water Loss: This loss involves water damage to a seasonal use owner occupied condominium. The cause of loss is the failure of the refrigerator water line due to faulty installation. We recovered 99 percent or \$2,662.15 of the \$2,680.82 RCV.

Water Loss: This loss involves water damage to an owner occupied dwelling. The cause of loss is reported to be the result of the upstairs neighbor accidentally leaving the water running in the kitchen for an unknown period of time causing it to leak into the insured's garage and guest bathroom. We recovered 96 percent or \$8,149.77 of the \$8,449.77 RCV.

Water Loss: This loss involves water damage to a tenant occupied condominium. The damage is reported to be the result of a failed water heater in the unit above our insured. We recovered \$4,700.00 or 100 percent of the RCV.

Other Loss: This loss involves damage to an owner occupied dwelling caused by a dead tree on the neighbor's property falling on insured's property during high winds. The policy holder reported the neighbor's tree had been dead since Hurricane Michael in October 2018. We recovered \$2,636.97 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to an owner occupied dwelling. A neighbor was burning debris and left it unattended. The fire spread to several neighboring properties, damaging landscaping and fencing. We recovered \$5,071.86 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant occupied dwelling and occurred due to faulty wiring of an electrical receptacle. We recovered \$1,414.04 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant occupied condominium. The damage is a result of a contractor installing pipe for a water filter to the main line when the pipe burst. We recovered \$622.48 or 100 percent of the RCV.