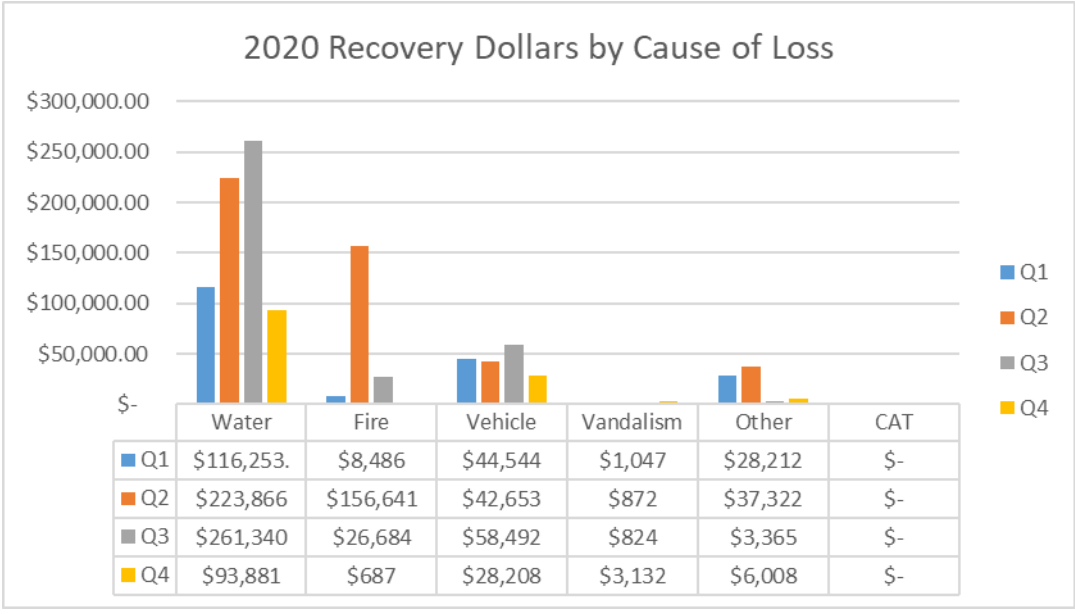


# Addendum: Recovery Cases of Interest

**Claims Committee Meeting, December 8, 2020**  
**Board of Governors Meeting, December 16, 2020**

## January – October 2020 Summary



The 2020 January through October total gross recoveries are **\$1,360,935**.

From January through October 2020, Citizens refunded **\$125,204** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**Water Loss:** This loss involves water damage to an owner-occupied condominium, from a fire in another condominium. We recovered \$8,500 or 85 percent of the \$10,025.72 Replacement Cost Value (RCV).

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The loss is reported to be the result of a toilet overflow in the upstairs unit. We recovered \$6,300 or 89 percent of the \$7,022.54 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The reported cause of loss is a failed angle stop valve in the upstairs unit. We recovered \$7,300 or 80 percent of the \$9,117.10 RCV.

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, December 8, 2020

Board of Governors Meeting, December 16, 2020

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The loss is reported to be the result of a leak from the master bathroom supply line. We recovered \$7,275.79 or 100 percent of the \$7,275.79 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The loss is reported to be the result of a water leak from the kitchen sink in the upstairs unit. We recovered \$18,492.58 or 100 percent of the \$18,492.58 RCV.

**Water Loss:** This loss involves water damage inside the insured's condominium unit. A leak from a disconnected supply line in another unit caused water to run down into our insured's unit. We recovered \$10,000 or 100 percent of RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The condo owner association was having the water pipes replaced in the building. Several weeks after completion, the building's main water line located in the wall of our risk failed. It flooded several units on the first floor. We recovered \$33,750 or 79 percent of the \$42,985.22 RCV.

**Fire Loss:** This loss involves damage to an elevator in a condominium building from a fire in the elevator controls. We recovered \$8,500 or 44 percent of the \$19,233.00 RCV from the elevator maintenance company's carrier.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling due to improper installation of the insured's roof. We recovered \$6,000.00 or 48 percent of the \$12,385.51 RCV.

**Water Loss:** This loss involves water damage inside the insured's condo unit after a water line inside the above condo was breached by a contractor working in the above unit. We recovered \$17,827.54 or 89 percent of the \$20,006.35 RCV.

**Fire Loss:** This loss involves fire damage to the exterior of the insured's residence after a fire ignited at a neighbor's property. We recovered \$9,011.00 or 49 percent of the \$18,247.54 RCV.

**Vehicle Loss:** This 2003 loss involves vehicle damage to the gate of a condominium building by an uninsured driver. We recovered \$3,200 or 100 percent of the RCV.