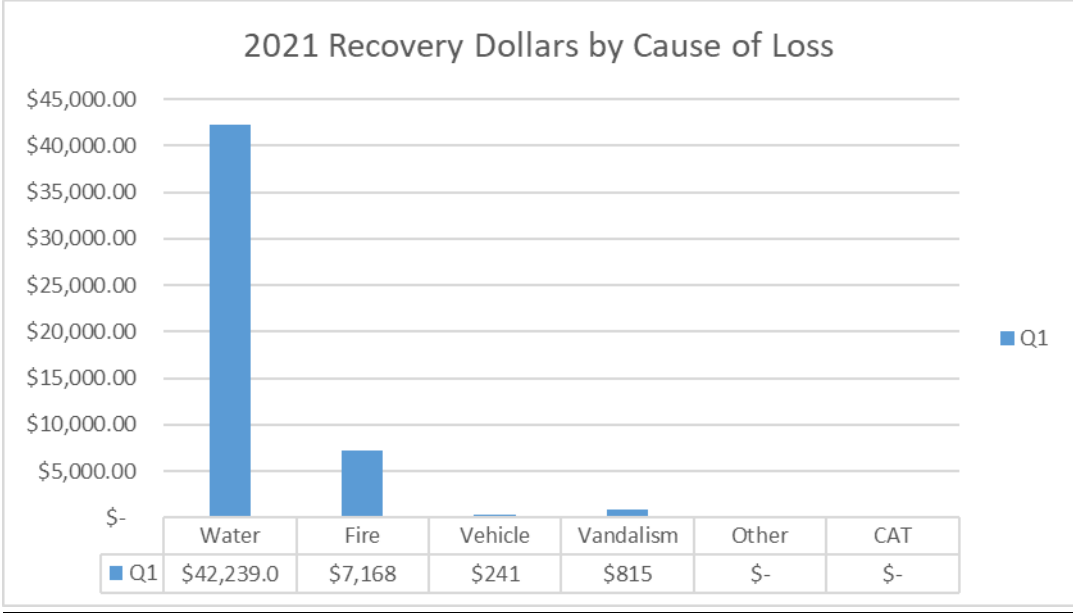
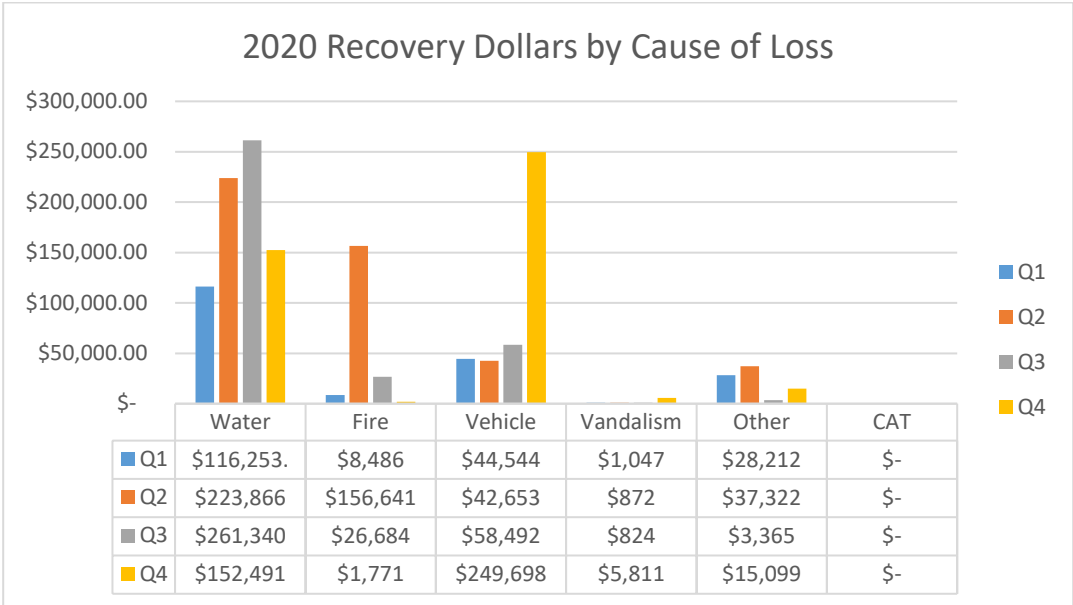


Addendum: Recovery Cases of Interest

Claims Committee Meeting, February 23, 2021
Board of Governors Meeting, March 3, 2021

2020 Summary and January 2021 Summary



2020 total gross recoveries are **\$1,542,592**. January 2021 total gross recoveries are **\$57,816**.

In 2020, Citizens refunded **\$161,584** to Policyholders in deductible refunds. In January 2021, Citizens refunded **\$6,471** to Policyholders.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, February 23, 2021

Board of Governors Meeting, March 3, 2021

Recovery Cases of Interest

Fire Loss: This loss involves smoke damage to a tenant occupied condominium from a cooking fire in a neighboring condominium. We recovered \$3,476.47 or 100 percent of the Replacement Cost Value (RCV).

Other loss: This loss involves property damage of a tenant occupied dwelling. The loss is reported to be the result of neighbor accidentally discharging a shot gun resulting in damage to our insured's property. We recovered 100 percent of the \$1,444.34 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The loss is reported to be the result of a leak from the water heater in the upstairs unit. We recovered \$1,276.30 or 50 percent of the \$2,552.61 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium due to overflow of a toilet in the upstairs unit. We recovered \$10,120.38 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium due to failure of a plumbing p-trap that was damaged by a plumber working in the upstairs unit. We recovered \$14,054.98 or 81 percent of the \$17,771.06 RCV.

Other Loss: This loss involves electrical power surge damage to an owner-occupied dwelling due to a power line failure with local electric company. We recovered \$3,393.35 or 58 percent of the \$5,863.70 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is reported to be the result of an ice maker leak from the unit above our insured. We recovered \$9,963.57 or 85 percent of the \$11,749.34 RCV.

Water Loss: This loss involves water damage to a tenant-occupied dwelling. The damage is reported to be the result of a water leak from the unit above our insured. We recovered \$1,166.15 or 70 percent of the \$1,666.15 RCV.

Water Loss: This loss involves water damage to a tenant-occupied dwelling. The damage is reported to be the result of an ice maker leak from the unit above our insured. We recovered \$9,963.57 or 85 percent of the \$11,749.34 RCV.

Vehicle Loss: This loss involves damage by vehicle to a mobile home. The damage was reported to be the result of the neighbor having health issues while driving a car. The neighbor hit the gas pedal and hit the home. We recovered 100 percent of the \$12,011.38 RCV.

Water loss: This loss involves water damage to an owner-occupied condominium. The reported damage is the result of a contractor working on the A/C forgot to attach the valves on the hot water heater and turned on the unit which caused water to flood the laundry room, linen closet and guest bathroom. We recovered 100 percent of the \$8,393.77 RCV.