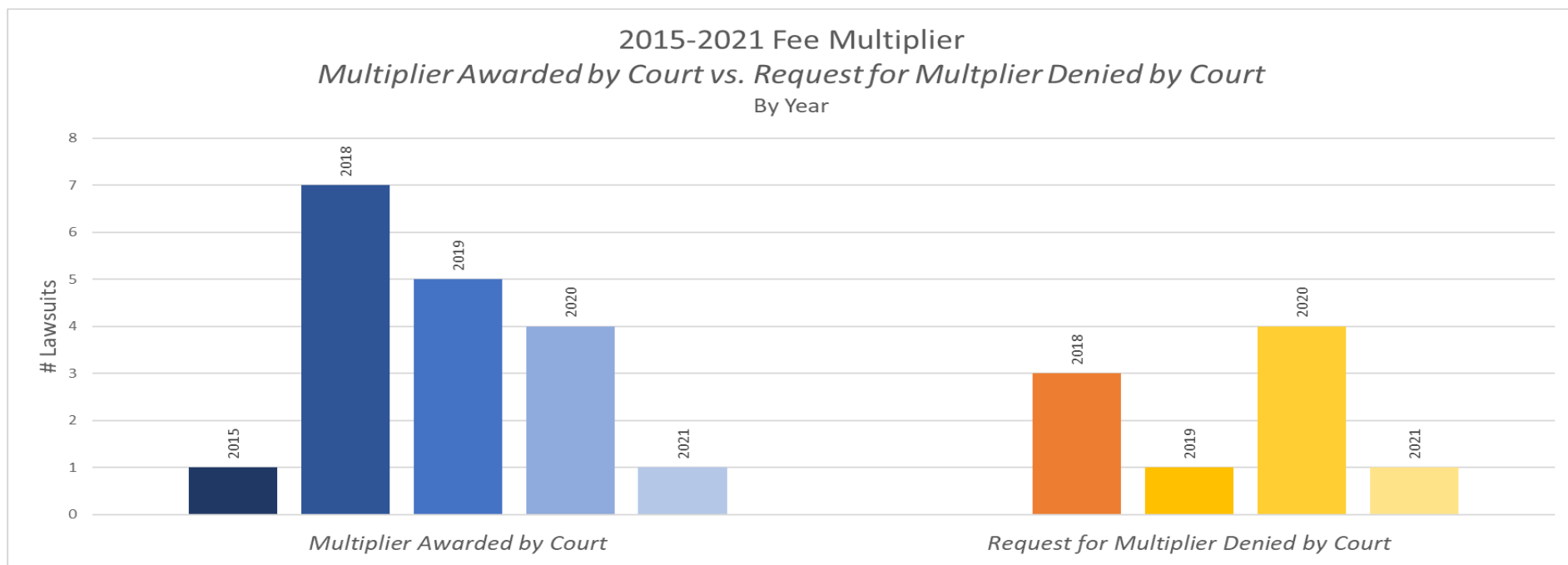


Executive Summary

Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021

Addendum to Litigated Claims Update

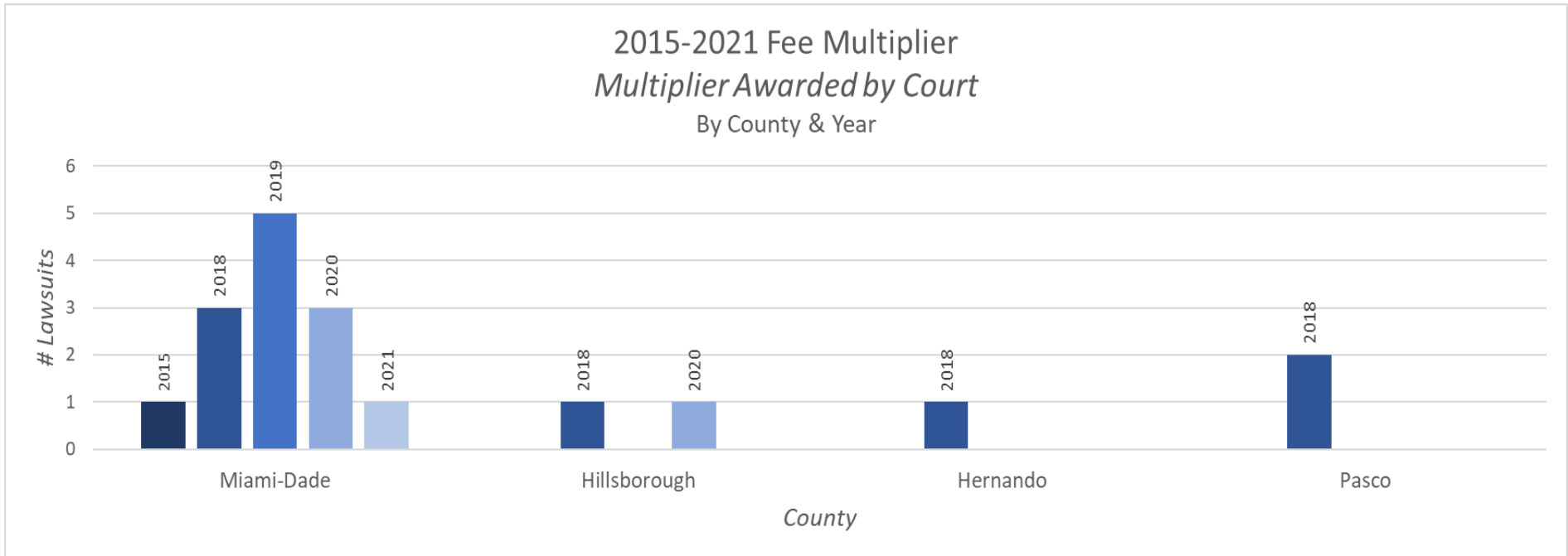
Fee Multipliers Awarded 2015-2021 (based on Fee Order Date) Updated through 4/30/2021



Multiplier Awards vs. Multiplier Denied by Court	Fee Order Year	2015	2018	2019	2020	2021	Grand Total
Multiplier Awarded by Court		1	7	5	4	1	18
Request for Multiplier Denied by Court			3	1	4	1	9
Grand Total		1	10	6	8	2	27

Executive Summary

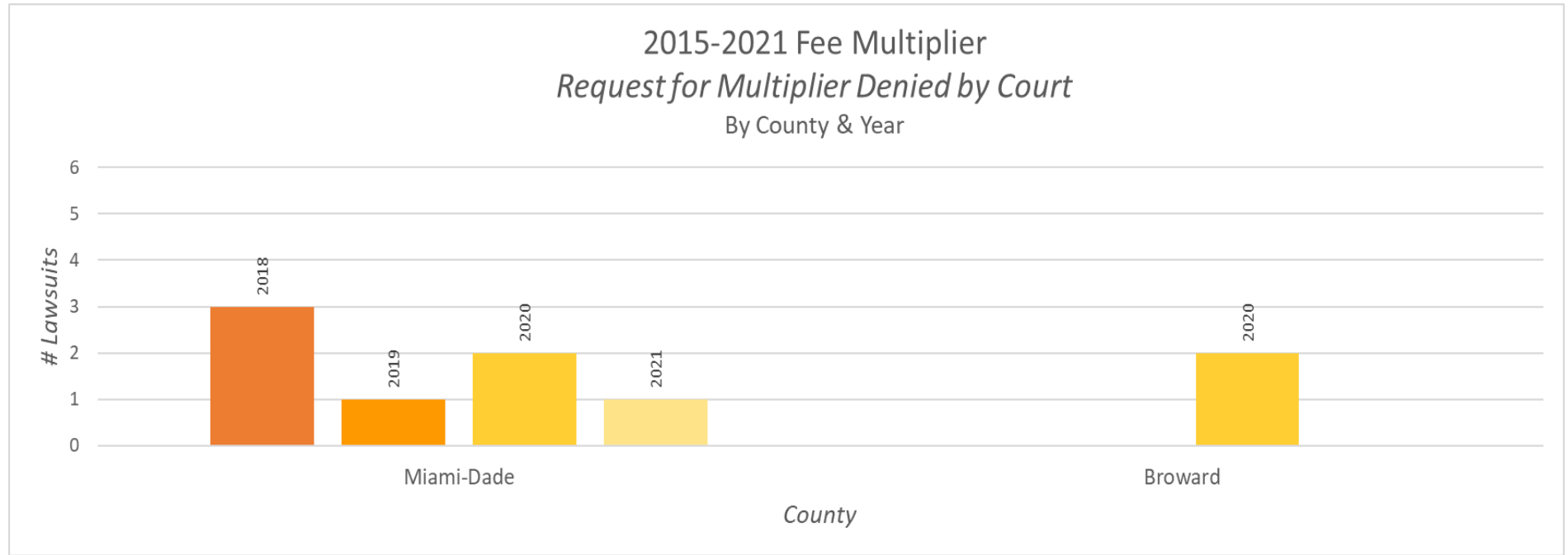
Claims Committee Meeting, June 30, 2021
 Board of Governors Meeting, July 14, 2021



Muliplier Awarded by Court	Fee Order Year	2015	2018	2019	2020	2021	Grand Total
County							
Miami-Dade		1	3	5	3	1	13
Hillsborough			1		1		2
Hernando			1				1
Pasco			2				2
Grand Total		1	7	5	4	1	18

Executive Summary

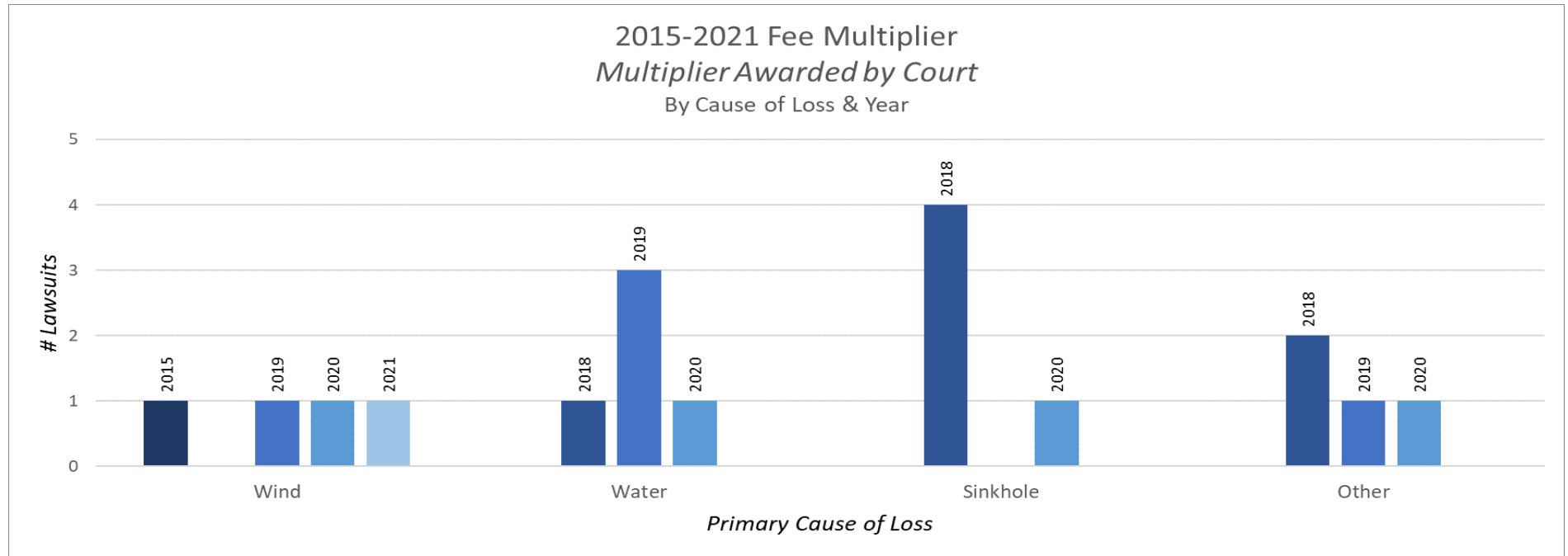
Claims Committee Meeting, June 30, 2021
 Board of Governors Meeting, July 14, 2021



Request for Multiplier Denied by Court	Fee Order Year					
County		2018	2019	2020	2021	Grand Total
Miami-Dade		3	1	2	1	7
Broward				2		2
Grand Total		3	1	4	1	9

Executive Summary

Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021

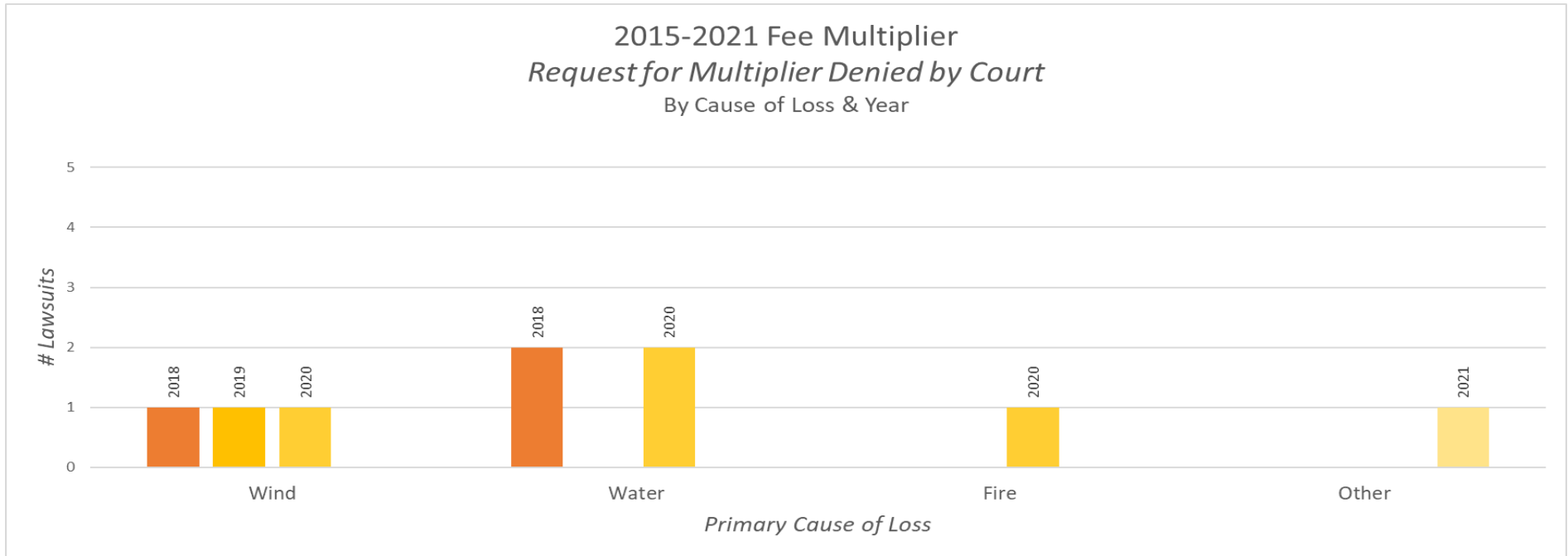


Multiplier Awarded by Court	Fee Order Year					
Primary Cause of Loss	2015	2018	2019	2020	2021	Grand Total
Wind	1		1	1	1	4
Water		1	3	1		5
Sinkhole		4		1		5
Other		2	1	1		4
Grand Total	1	7	5	4	1	18

Executive Summary

Claims Committee Meeting, June 30, 2021

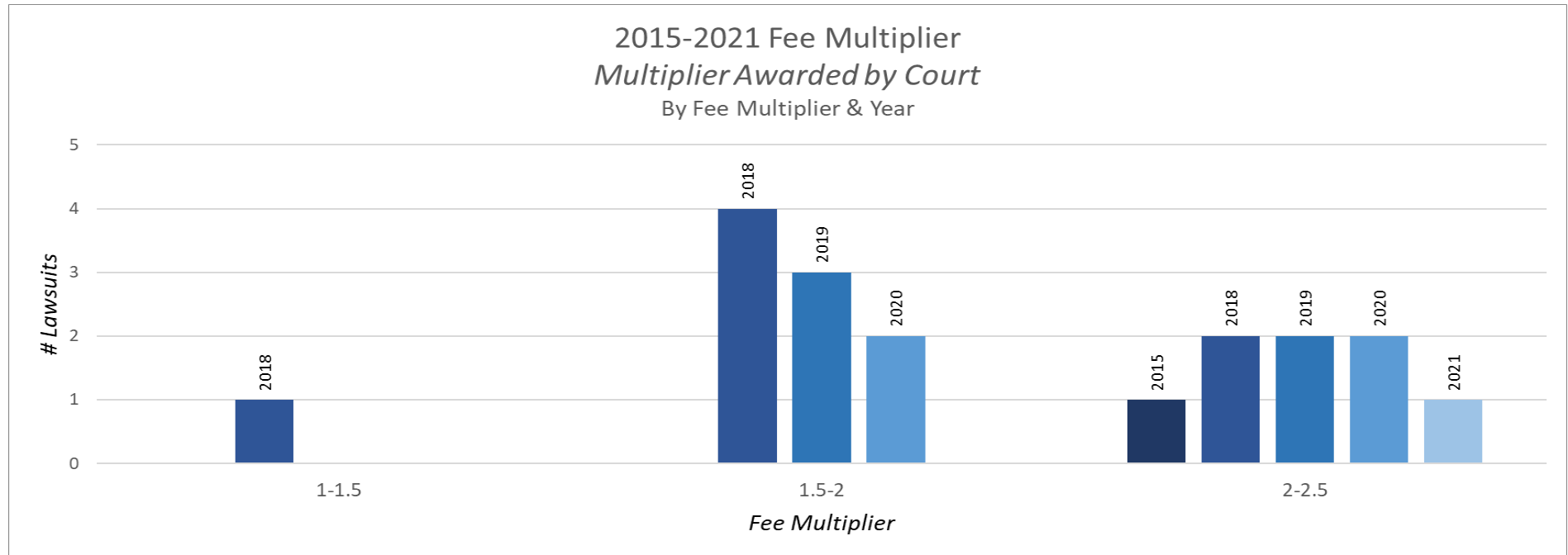
Board of Governors Meeting, July 14, 2021



Request for Multiplier Denied by Court	Fee Order Year					
Primary Cause of Loss	2018	2019	2020	2021	Grand Total	
Wind	1	1	1		3	
Water	2		2		4	
Fire			1		1	
Other				1	1	
Grand Total	3	1	4	1	9	

Executive Summary

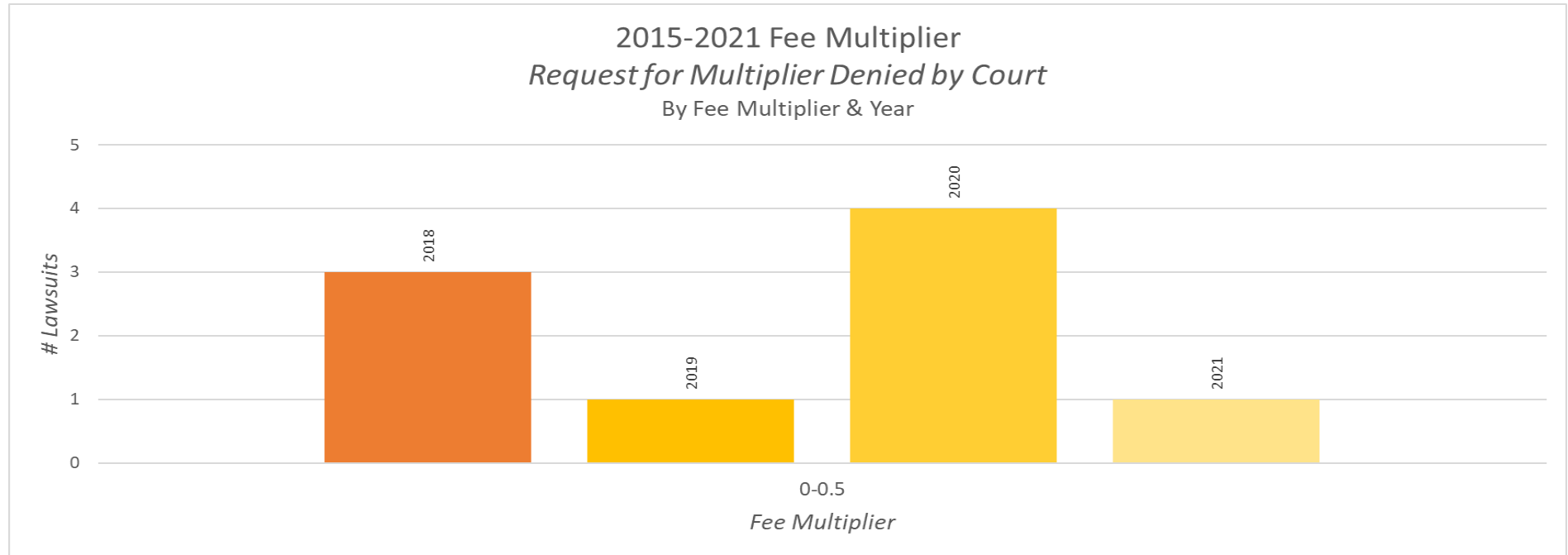
Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021



Muliplier Awarded by Court	Fee Order Year	2015	2018	2019	2020	2021	Grand Total
Fee Multiplier							
1-1.5			1				1
1.5-2			4	3	2		9
2-2.5		1	2	2	2	1	8
Grand Total		1	7	5	4	1	18

Executive Summary

Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021



Request for Multiplier Denied by Court	Fee Order Year	2018	2019	2020	2021	Grand Total
0-0.5		3	1	4	1	9
Grand Total		3	1	4	1	9

Executive Summary

Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021

Award % of Indemnity

2015-2021 Fee Multiplier Awarded by Court

Trial Resolutions	Lowest	Highest
Multiplier Awarded	1.10	2.50
Fee Awarded (includes Multiplier)	\$43,691.25	\$744,830.00
Fee Award as % of Indemnity	150%	2036%

2015-2021 Fee Award After Multiplier as a Percent of Indemnity

Date of Fee Order	Sum of %
9/15/2015	718%
1/23/2018	128%
1/24/2018	491%
3/2/2018	158%
3/9/2018	401%
3/26/2018	33%
4/6/2018	359%
4/20/2018	158%
6/14/2018	150%
10/11/2018	1070%
11/20/2018	300%
2/12/2019	2036%
3/5/2019	511%
3/14/2019	398%
6/6/2019	1586%
7/29/2019	105%
8/23/2019	1079%
1/17/2020	364%
1/28/2020	636%
5/11/2020	528%
7/3/2020	0%
7/20/2020	190%
8/10/2020	1236%
8/19/2020	875%
8/20/2020	308%
1/4/2021	264%
2/19/2021	245%

Executive Summary

Claims Committee Meeting, June 30, 2021
Board of Governors Meeting, July 14, 2021

Fee Multiplier Appeals

2015-2021 Multiplier Awarded by Court - Appeals

MatterName	Appeal Result	County	Indemnity	Fee Multiplier	Plaintiff Counsel Fee After Multiplier	% Fee Awarded /Indemnity Paid	Appeal Add'l Award	Appeal Multiplier
Laguerre, Agosta vs. Citizens	Affirmed - Plaintiff	Miami-Dade	\$16,757.58	2.00	\$120,250.00	718%	\$0.00	0.00
Martinez, Luis Rene vs Citizens	Affirmed - Plaintiff	Miami-Dade	\$60,000.00	1.50	\$239,040.00	398%	\$0.00	0.00
Pedrero, Reynaldo vs Citizens	Affirmed - Plaintiff	Miami-Dade	\$35,000.00	2.01	\$712,677.15	2036%	\$0.00	0.00
Rodriguez, Daniel & Carola Ruit vs Citizens	Affirmed - Plaintiff	Hillsborough	\$84,316.83	1.75	\$259,975.63	308%	\$0.00	0.00
DeFreitas, Luis A/A/O Vanessa Gomez vs. Citiz	Dismissed without Prejudice	Miami-Dade	\$75,000.00	1.50	\$118,150.00	158%	\$0.00	0.00
Delgado, Osvaldo vs Citizens	Pending	Miami-Dade	\$37,566.94	2.00	\$99,200.00	264%	\$0.00	0.00
Casanas, Joseph vs Citizens	Pending	Miami-Dade	\$35,000.00	1.80	\$127,440.00	364%	\$0.00	0.00

2015-2021 Request for Multiplier Denied by Court - Appeals

MatterName	Appeal Result	County	Indemnity	Fee Multiplier	Plaintiff Counsel Fee After Multiplier	% Fee Awarded /Indemnity Paid	Appeal Add'l Award	Appeal Multiplier
Gonzalez, Mayco, Leslie & Jose M. vs Citizens	Affirmed - Defendant	Miami-Dade	\$19,000.00	0.00	\$19,947.00	105%	\$0.00	0.00
Alvarez, Isabel vs Citizens	Dismissed without Prejudice	Miami-Dade	\$40,000.00	0.00	\$13,125.00	33%	\$0.00	0.00