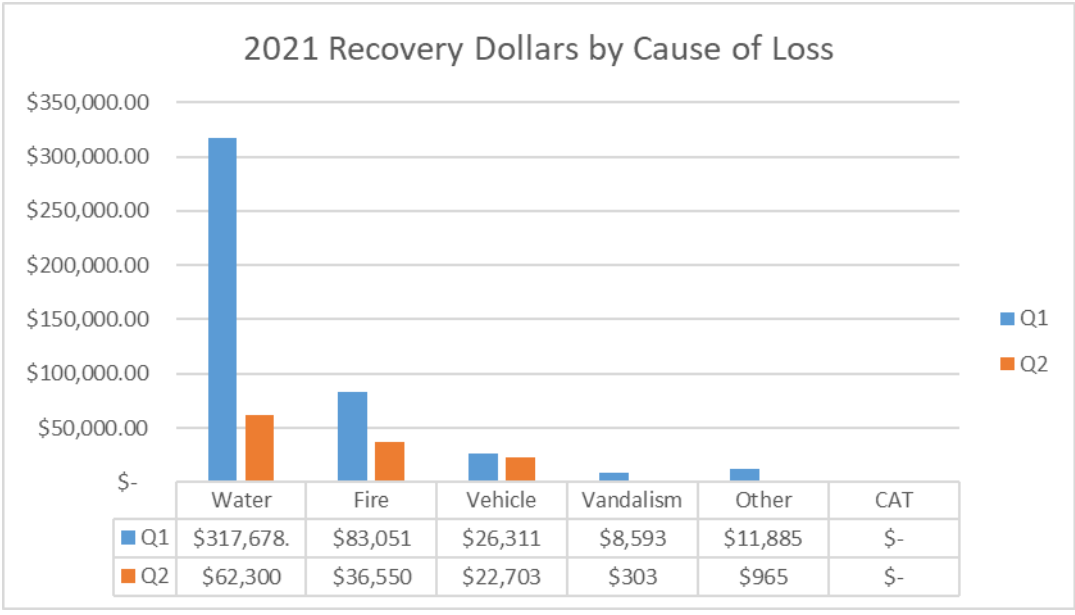


# Addendum: Recovery Cases of Interest

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

## January through April 2021 Summary



2021 January through April total gross recoveries are **\$685,008**.

January through April 2021, Citizens refunded **\$51,088** to Policyholders.

## Recovery Cases of Interest

**Water loss:** This loss involves water damage to an owner-occupied dwelling. The damage is reported to be a result of a plumbing leak. Our named Insured was having his siding replaced and the installer placed a nail in the water supply line in the kitchen causing water to flood the property. We recovered \$21,296.21 or 93 percent of the \$22,983.09 Replacement Cost Value (RCV).

**Vehicle Loss:** This loss involves damage to an owner-occupied dwelling due to a third-party driver who left the roadway and crashed their vehicle into the exterior of the home. We recovered \$9,117.86 or 96 percent of the \$9,476.34 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling due to the failure of a defective kitchen faucet and sprayer. We recovered \$7,500.00 or 75 percent of the \$10,000.00 RCV.



# Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 30, 2021

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**Water Loss:** This loss involves water damage to a tenant-occupied condominium due to a plumbing leak in the upstairs unit. We recovered \$5,000.00 or 97 percent of the \$5,130.48 RCV.

**Other Loss:** This loss involves electrical damage to an owner-occupied dwelling. It occurred when a contractor working on a neighboring home cut a tree limb that fell onto a power line causing a surge of electricity, destroying the transformer. A surge of electricity was then sent into our insured's electrical circuitry. We recovered 100 percent of the \$3,903.25 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The damage is reported to be the result of an air conditioning technician kicking the drain line after regular maintenance of the HVAC system which caused a separation that allowed the leak to occur. We recovered 100 percent of the \$7,719.93 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling from the improper dry-in methods of the contractor during the construction of a large room addition. We recovered \$125,000 or 41 percent of the \$303,829.65 RCV from the contractor's and subcontractor's carriers.

**Other Loss:** We recovered \$2,328.75 for increased engineering costs from the sinkhole contractor's negligence. During the underpinning phase of repairs, the contractor capped the pressure water line into the house, which subsequently failed and washed-out soil under the risk. The contractor made the necessary repairs, but Citizens incurred additional engineering costs to ensure no voids under the risk remained.

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling from a pinched lamp cord. A HVAC company serviced the window AC and the tech had to use a step stool to reach the AC to service it. In so doing, a lamp cord was pinched and later started a fire. We recovered \$65,000 or 55 percent of the \$119,278.47 RCV.

**Other Loss:** This loss involves damage to an owner-occupied dwelling. The damage is reported to be the result of a tree falling from neighbors' property onto our insured's roof. We recovered \$5,653.06 or 90 percent of the \$6,346.82 RCV.

**Vandalism Loss:** This loss involves vandalism damage to an owner-occupied mobile home dwelling. The damage is reported to be the result of vandalism caused by an employee of a roofing company. We recovered \$5,183.73 or 91 percent of the \$5,683.73 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The cause of loss was a burst main pipe leading to water intrusion to our insured's unit. We recovered 100 percent of the \$3,000.00 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The cause of loss is an apparent plumbing discharge from the bathroom in the unit above our insured's unit. We recovered 100 percent of the \$3,376.29 RCV.