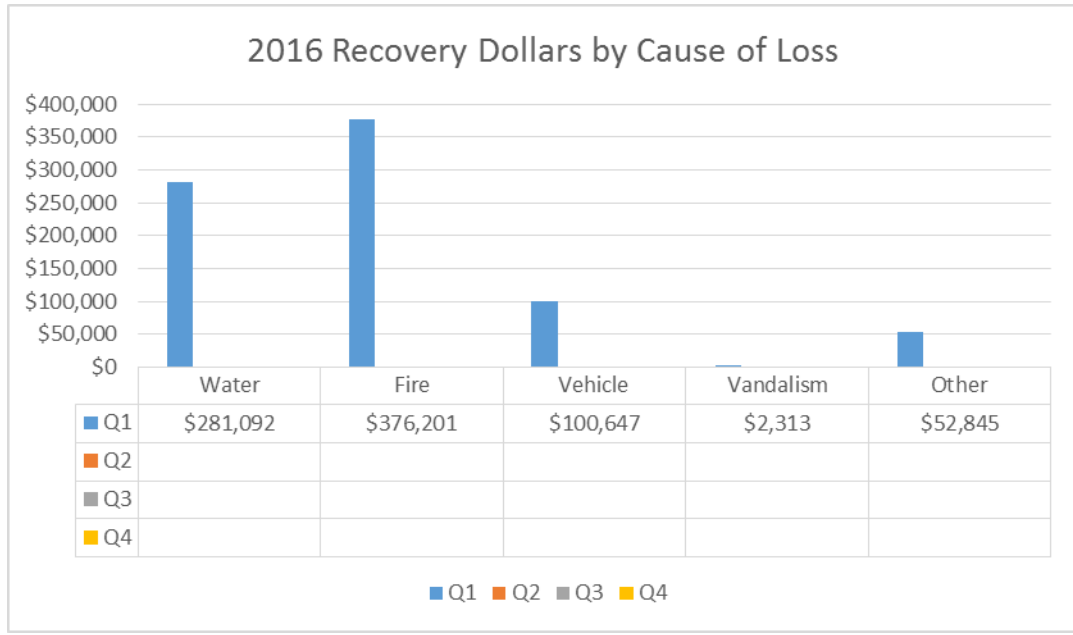


ADDENDUM: RECOVERY CASES OF INTEREST

CLAIMS COMMITTEE MEETING JUNE 16, 2016
BOARD OF GOVERNORS MEETING JUNE 22, 2016

2016 First Quarter Summary (Q1)



2016 Q1 total gross recoveries - **\$813,099**

In Q1 of 2016, Citizens refunded **\$77,970** to Policyholders in deductible refunds.

Recovery Cases of Interest

Fire Loss: This loss involves fire, smoke and water damage to a tenant occupied condominium from a fire that started from the cook-top that had been mistakenly left on by friends of the tenants who were checking on the condo and feeding the cat, while the tenants were out of the country. The COA By-Laws hold tenants liable for the negligence of their invitees. Citizens recovered \$50,000.00 or 84 percent of the \$59,510.00 Gross Claim Amount (GCA) from the tenant's carrier.

Fire Loss: This 2003 loss involves an arson fire to an owner occupied dwelling. Citizens recovered \$33,520.85 or 27.3 percent of the \$122,831.37 GCA from the responsible parties.

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Fire Loss: This fire loss to a condominium building was caused by roofers who were using a torch while making repairs. Citizens recovered \$105,000.00 from the carrier of the responsible party or 88 percent of the \$118,686.89 GCA.

Fire Loss: This loss involved fire damage to an owner occupied dwelling from the malfunction of a 2 year old microwave. Citizens recovered from the manufacturer \$37,500.00 or 56.3 percent of the \$66,968.07 GCA.

Fire Loss: This loss involved fire damage to the kitchen involving insurance fraud committed by the policyholder. Restitution payments were court ordered. Citizens recovered \$20,169.47 or 53 percent of the GCA \$38,037.41.

Fire loss: This loss involved fire damage to the insured's rental property. The property was being rented out to several college students. One of the tenants placed a wet tee-shirt over a hot lamp causing a fire resulting in significant damages. Liability was accepted by the insurance carrier of the tenant. Citizens recovered 100 percent of the GCA amount \$33,834.06.

Other Loss: This loss involved tree damage to an owner occupied mobile home. The damage is the result of a tree limb falling onto the roof. Citizens recovered \$1,500.00 or 57.2 percent of the \$2,680.43 GCA from the carrier of the mobile home park.

Water Loss: This loss involved water damages to a rental dwelling property caused by roofers who were installing a flat roof. They had removed the roofing materials and installed a tarp because of a thunderstorm. The storm blew the tarp off several times and water entered the home. We recovered 94 percent of the GCA \$11,405.50.

Water Loss: This water loss involved a faucet failure to a tenant rented risk. The faucet was approximately eight years old. Citizens recovered \$6,242.40 or 38 percent of the \$16,295.85 GCA from the manufacturer of the faucet.

Water Loss: This loss involved water damages to our Insured risk. The leak originated from the unit above whose icemaker line came loose. Their cleaning crew had pulled the refrigerator out the day before to clean behind it which caused the icemaker line to become dislodged. Citizens recovered \$17,500.00 or 70 percent of the \$24,951.06 GCA from the other carrier.

ADDENDUM: RECOVERY CASES OF INTEREST

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Water Loss: Loss involved water damage to the insured's residence. The cause of loss was a defective water pump on a washing machine. Citizens recovered \$17,000.00 or 85 percent of the \$19,909.87 GCA.

Vehicle Loss: This loss occurred as a result of a negligent dump truck driver, who knocked over the electric pole that leads to the insured's home. When power was turned on, exposed wires caused fire and smoke damage to the rear elevation of the house. Citizens recovered \$11,836.73 or 86 percent of the \$13,693.74 GCA.