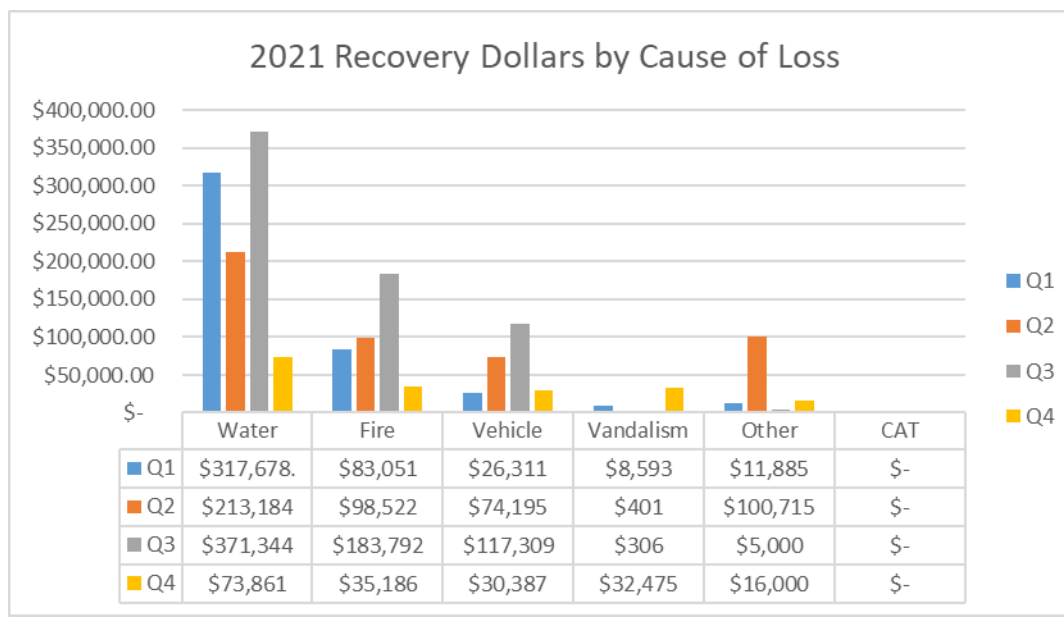


Addendum: Recovery Cases of Interest

Claims Committee Meeting, December 2, 2021

Board of Governors Meeting, December 15, 2021

January through October 2021 Summary



January through October 2021 total gross recoveries are **\$2,070,011**.

January through October 2021, Citizens refunded **\$177,695** to Policyholders.

Recovery Cases of Interest

Water Loss: This loss involves water damage to an owner-occupied dwelling due to a leaking PVC drainpipe that was damaged by a contractor. We recovered \$10,928.81 or 100 percent of the Replacement Cost Value (RCV).

Water Loss: This loss involves water damage to an owner-occupied dwelling due to failure of a washing machine. We recovered \$21,861.12 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant occupied dwelling. The loss is reported to be the result of the AC company triggering the fire suppression sprinklers to go off while working on the AC unit. We recovered \$22,000.00 or 100 percent of the RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, December 2, 2021

Board of Governors Meeting, December 15, 2021

Fire Loss: This loss involves fire and smoke damage to the insured's residence after contractor improperly reconnected wiring for insured's stove. AC system caught fire. We recovered \$12,412.87 or 88 percent of the \$14,120.07 RCV.

Water Loss: This Loss involves water damage inside the insured's condo unit due to lack of maintenance by building condo association. We recovered \$103,029.97 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium due to a pipe that was damaged by a plumber working in the upstairs unit. We recovered \$15,000.00 or 58 percent of the \$26,037.87 RCV.

Water Loss: This loss involves water damage to an owner-occupied mobile home from the failure of an improperly installed PVC pipe for the AC condenser. We recovered \$9,323.83 or 98 percent of the \$9,546.83 RCV.

Water Loss: This loss involves water damage to an owner-occupied townhome. The loss is reported to be the result of the failure of the kitchen faucet due to improper installation. We recovered \$16,799.74 or 96 percent of the \$17,389.92 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a vehicle traveling at a high rate of speed and lost control, drove off roadway and crashed into home. We recovered \$25,000 or 85 percent of the \$29,537.27 RCV.

Fire Loss: This loss involves smoke damage to a tenant-occupied dwelling. The tenants closed the chimney damper before the embers were completely extinguished, then left to go to dinner. Subsequently the home filled with smoke. We recovered \$4,236.10 or 97 percent of the \$4,369.82 RCV.

Water Loss: This loss involves water damage to a tenant occupied condominium. The reported cause of loss is the result of a leak from the hot water valve that erupted in the master bathroom of another unit. We recovered \$8,579.23 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage at the insured's residence that occurred while the AC system was being installed. We recovered \$58,189.63 or 67 percent of the \$87,052.88 RCV.

Fire Loss: This loss involves fire damage inside the insured's tenant occupied residence that started after the tenant left a stove burner on and left the premises. We recovered \$55,000.00 or 75 percent of the \$72,956.91 RCV.

Water Loss: This loss involves water damage to a tenant occupied condo as a result of the unit owner upstairs leaving the sink running. We recovered \$21,168.22 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant-occupied dwelling. The damage is reported to be the result of a contractor installing a HVAC unit and used a welding torch which caused the sprinkler to trigger. Water sprayed out for 20 minutes before turned off. We recovered \$12,488.11 or 100 percent of the RCV.