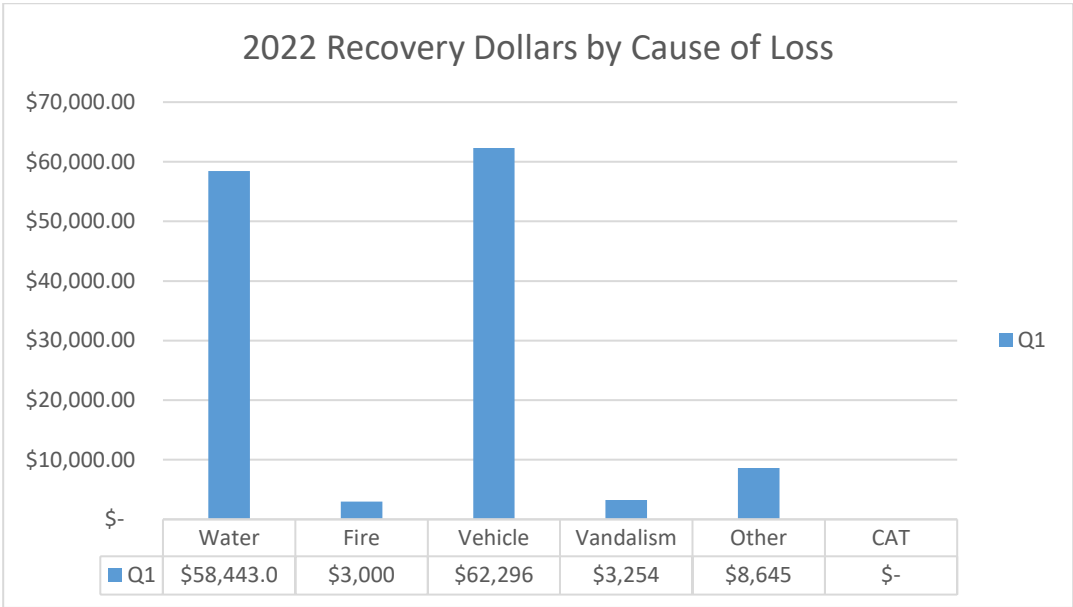
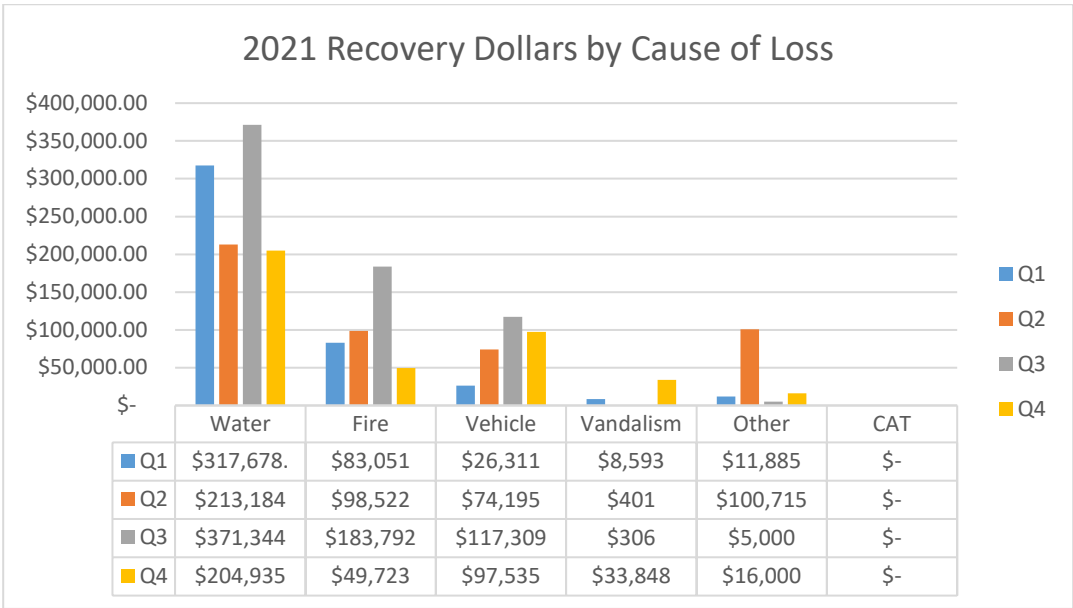


Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 10, 2022
Board of Governors Meeting, March 23, 2022

2021 Year End and January 2022 Summary



2021 total gross recoveries were **\$2,340,825**. January 2022 total gross recoveries were **\$156,738**.

In 2021, Citizens refunded **\$201,780** to Policyholders in deductible refunds. In January 2022, Citizens refunded **\$11,000** to Policyholders.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 10, 2022

Board of Governors Meeting, March 23, 2022

Recovery Cases of Interest

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a vehicle crashing into our insured's house. We recovered \$49,646.07 or 79 percent of the \$63,119.91 Replacement Cost Value (RCV).

Other Loss: This loss involves damage to the insured's septic tank and yard. The damage was caused by a utility company's contractor who drove on the property to dig up a power line. We recovered \$16,000.00 or 84 percent of the \$18,950.00 RCV.

Water Loss: This loss involves water damage inside the insured's condo unit caused by a water leak that occurred in the unit located above the insured's unit after a contractor pierced a water line inside that unit. We recovered \$7,323.47 or 100 percent of the RCV.

Vandalism Loss: This loss involves property damage to a tenant occupied condominium. The loss is reported to be from vandalism. We recovered \$32,228.01 or 84 percent of the \$38,169.31 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to the failure of a defective dishwasher. We recovered \$5,305.55 or 98 percent of the \$5,384.10 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be the result of the next-door condominium unit's sink overflowing due to the occupant leaving the kitchen sink faucet running. We recovered \$15,934.16 or 96 percent of the \$16,661.97 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling, due to a leaking refrigerator water supply line that was improperly installed. We recovered \$8,500.00 or 85 percent of the \$10,000.00 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied mobile home due to a third-party driver who drove through low hanging overhead wires. We recovered \$12,500.00 or 89 percent of the \$13,964.25 RCV.

Water Loss: This loss involves water damage to a mobile home. The damage is the result of a pest control technician pushing the refrigerator too far back which caused the ice maker line to be pinched. A hole was created in the line and caused a leak. We recovered \$7,079.08 or 50 percent of the \$14,158.16 RCV.

Other Loss: This loss involves damage to an owner-occupied dwelling. The contractor installing an underground communications cable damaged the water main located under the concrete driveway. We recovered \$8,644.71 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The loss is reported to be the result of water continuously running from the toilet. The toilet reservoir tank was left open, and drywall accidentally fell on the ball-cock valve stop. The stop was not able to shut off and water continued to run. We recovered \$15,000 or 100 percent of the RCV.