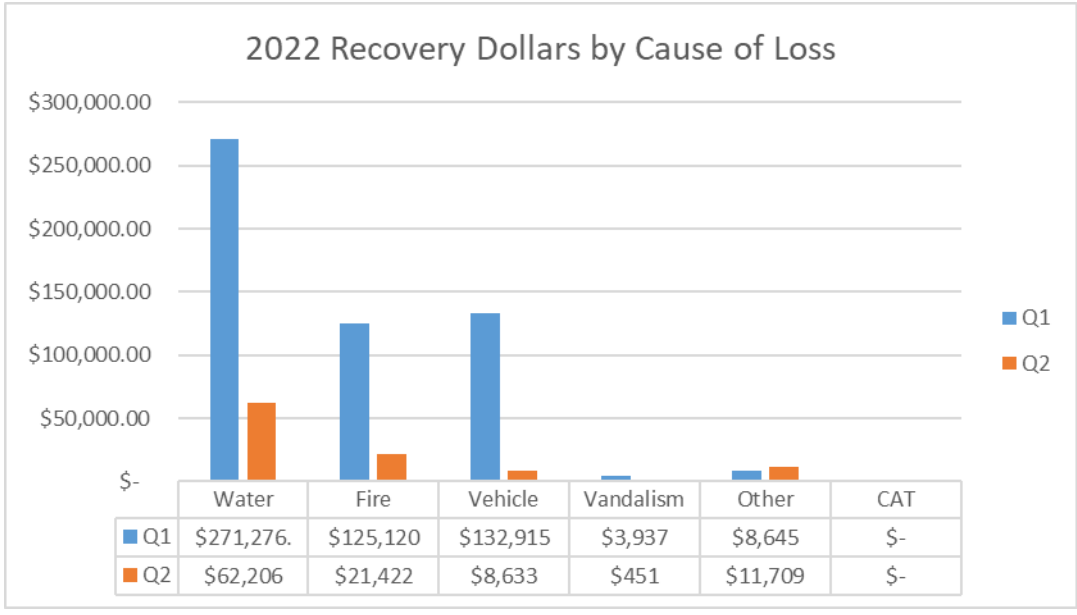


Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 23, 2022
Board of Governors Meeting, July 13, 2022

2022 January through April Summary



2022 January through April total gross recoveries were **\$824,033**.

In January through April 2022, Citizens refunded **\$60,695** to Policyholders.

Recovery Cases of Interest

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 valve was not able to shut off and water continued to run. We recovered \$15,000 or 100 percent of the Replacement Cost Value (RCV).

Fire Loss: This loss involves fire and smoke damage inside the insured’s property due to a malfunctioning bathroom exhaust fan. We recovered \$26,000.00 or 67 percent of the \$39,069.69 RCV.

Water Loss: This loss involves water damage inside the insured’s tenant occupied condominium unit after the fire sprinkler system in the building activated due to a fire in another unit. We recovered \$11,010.08 or 100 percent of the RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 23, 2022

Board of Governors Meeting, July 13, 2022

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. The tenant's son set fire to the risk. We recovered \$20,300.00 or 70 percent of the \$29,161.78 RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The damages were the result of a washing machine leak from the unit above our insured. The upstairs washing machine was recently installed. We recovered \$28,000 or 82 percent of the \$34,046.42 RCV.

Water Loss: This loss involves water damage inside the insured's condominium unit after a hot water heater in the above unit leaked. We recovered \$18,415.90 or 99 percent of the \$18,539.96 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling due to a third-party driver who left the roadway and crashed their vehicle into the insured's property. We recovered \$30,413.53 or 100 percent of the RCV.

Fire Loss: This loss involves smoke and water damage to the insured's condominium due to roofing employees who started a fire on the roof while using a torch. We recovered \$7,515.36 or 70 percent of the \$10,736.23 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium due to fire suppression activities from a fire that occurred in the upstairs unit. We recovered \$51,216.16 or 83 percent of the \$61,275.16 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be the result of a plumbing leak from the unit above. The loss had been caused by a contractor who was hired to renovate his bathroom and the contractor had not tightened part of the plumbing which was what had caused the leak. We recovered \$3,644.23 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling, when our insured's vehicle parked in the garage caught fire. We recovered \$65,605 or 75 percent of the \$87,471.70 RCV from the vehicle manufacturer.