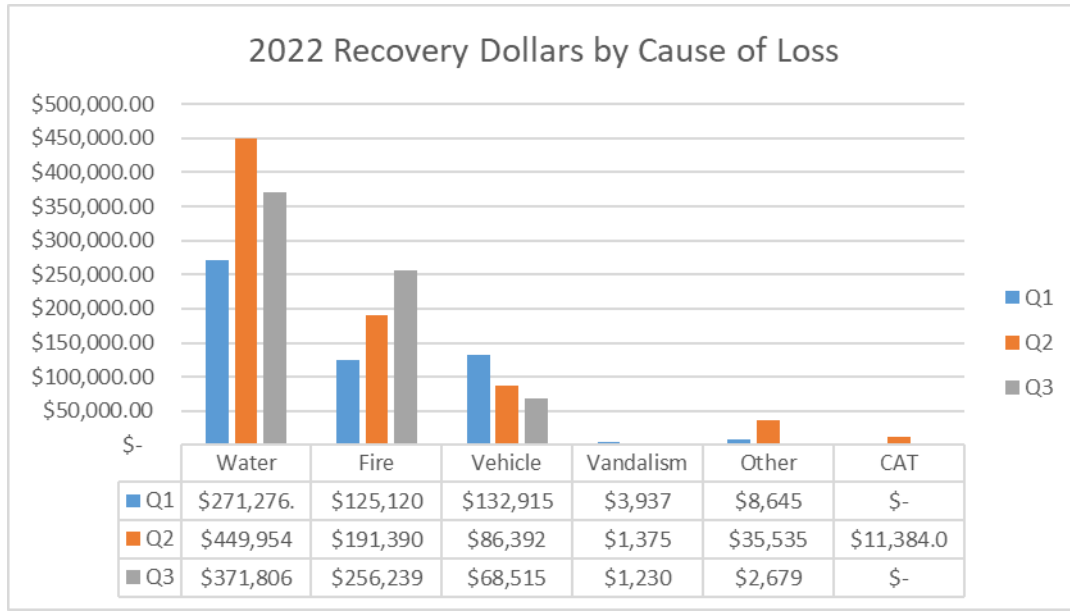


Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 17, 2022

Board of Governors Meeting, December 7, 2022

2022 January through September Summary



2022 January through September total gross recoveries were **\$3,419,546**.

In January through September 2022, Citizens refunded **\$193,027.56** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to an owner-occupied townhome. The adjacent townhome owner left an unattended candle burning in their garage. The resulting fire spread to our insured's risk. We recovered \$118,000.00 or 78 percent of the \$150,665.60 Replacement Cost Value (RCV).

Water Loss: This loss involves water damage to an owner-occupied condominium due to a leaking fire sprinkler water line that was damaged by a contractor. We recovered \$10,000.00 or 100 percent of the RCV.

Other Loss: This loss involves damage to an owner-occupied dwelling. The wind caused the screen enclosure to lift and flip over the home. A contractor that recently installed a pool and pavers removed the supports for the patio roof. We recovered \$12,867.74 or 100 percent of the RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 17, 2022

Board of Governors Meeting, December 7, 2022

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to a cooking fire. We recovered \$32,739.46 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The loss is reported to be the result of a leak from the shower valve in upstairs unit. We recovered \$10,500 or 84 percent of the \$12,570.34 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The loss is reported to be the result of failure of the AC unit. The condensation pump was not connected properly, and the safety switch was disconnected. The responsible party serviced the unit one week prior to date of loss. We recovered \$29,677.05 or 97 percent of the \$30,518.86 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is the result of the toilet supply line being detached from the wall on the third floor unit above. We recovered \$12,554.45 or 100 percent of the total RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The damage is the result of another unit owner washing clothes in bathroom sink which was plugged and fell asleep with the faucet running. We recovered \$7,186.46 or 99 percent of the \$7,246.81 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to a cooking fire caused by the tenant. We recovered \$21,661.62 or 98 percent of the \$22,107.10 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling, when the roofers left the roof open overnight with no protection. We recovered \$43,000 or 71 percent of the \$60,500 RCV.