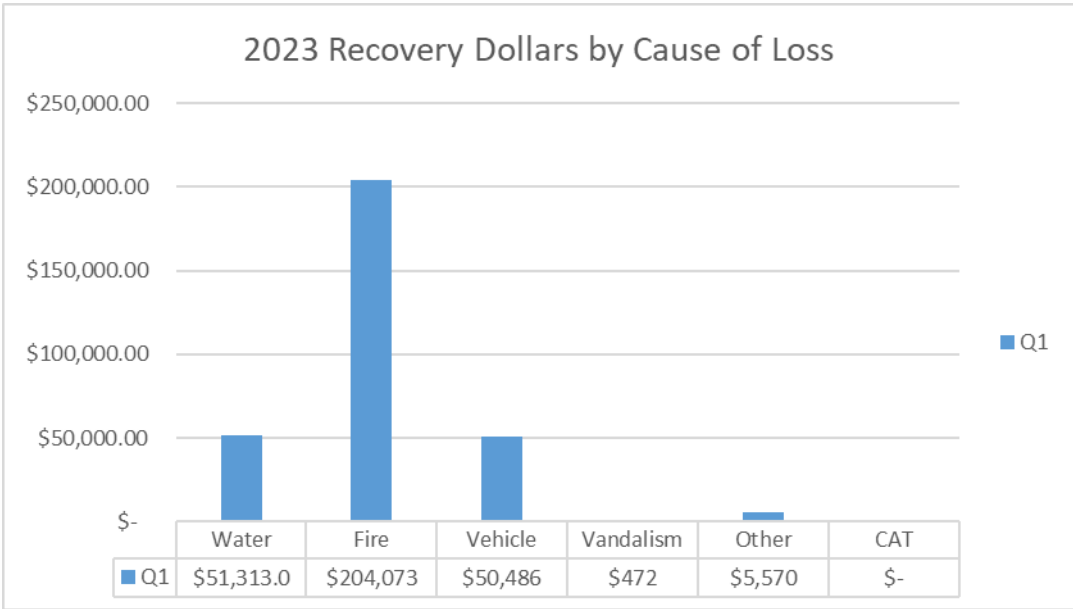
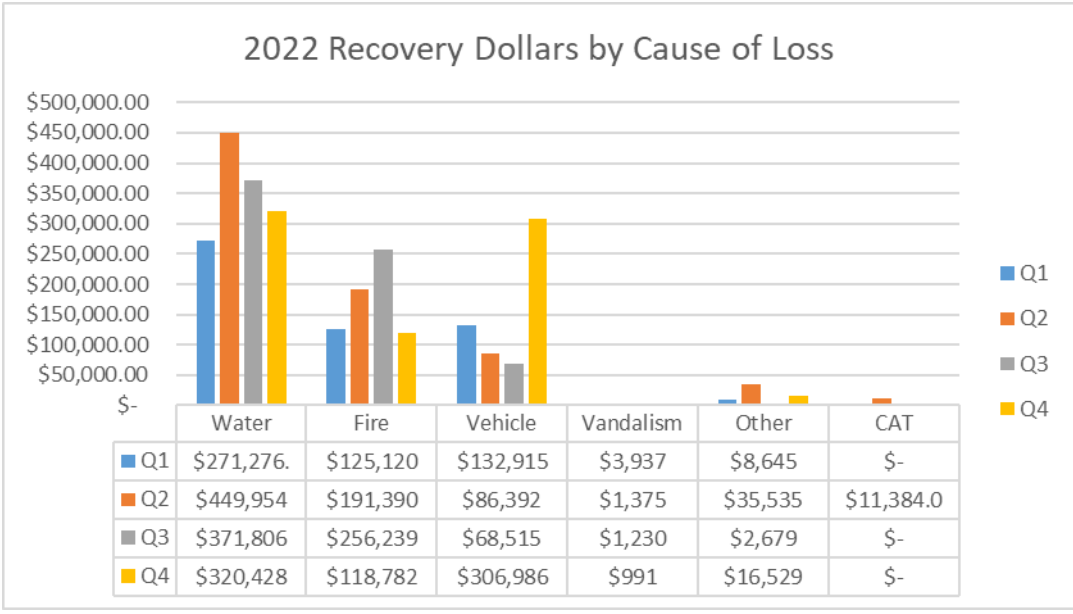


Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 9, 2023
Board of Governors Meeting, March 29, 2023

2022 Year End and January 2023 Summary



2022 total gross recoveries were **\$4,328,312**. January 2023 total gross recoveries were **\$407,373**.

In 2022, Citizens refunded **\$267,397** to Policyholders in deductible refunds. In January 2023, Citizens refunded **\$20,000** to Policyholders.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, March 9, 2023

Board of Governors Meeting, March 29, 2023

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to a tenant-occupied condominium due to a roofing company causing a fire while working on the roof of the building. We recovered \$10,491.22 or 100 percent of the Replacement Cost Value (RCV).

Water Loss: This loss involves water damage to an owner-occupied condominium from inadequate maintenance of the pool structure located on the roof of the condominium building. Our insured's condominium is below the pool, which leaked and damaged his condominium. We recovered \$12,143.63 or 75 percent of the \$15,941.73 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling due to the weight of a delivery truck which cracked the insured's driveway. We recovered \$7,000.00 or 80 percent of the \$8,640.00 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium due to a fire that originated at a neighboring unit, causing the fire sprinklers to discharge. We recovered \$2,386.82 or 90 percent of the \$2,651.19 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a vehicle driving through the house damaging the entire home. We recovered \$100,000 liability policy limits or 76 percent of the \$132,182.03 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium from the failure of a refrigerator water filter in the upstairs unit. We recovered \$4,970.38 or 100 percent of the RCV.

Water Loss: This loss involves water damage inside the insured's condominium unit after the contractor, working in the unit above, broke a pipe. We recovered \$22,087.30 or 100 percent of the RCV.

Water Loss: This loss involves water damage inside our insured's residence from contractor negligence, as the contractor started work on the roof knowing a storm was approaching. We recovered \$115,000.00 or 79 percent of the \$145,555.43 RCV.

Fire Loss: This loss involves fire and smoke damage inside insured's residence from contractor negligence, as the AC contractor left an aerosol can inside the heating element when they installed the AC system. When the AC system turned on for heat, the can exploded. We recovered \$25,318.20 or 78 percent of the \$32,394.97 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is reported to be the result of a fire suppression sprinkler system activating due to AC contractor error. We recovered \$7,843.54 or 89 percent of the \$8,803.82 RCV.