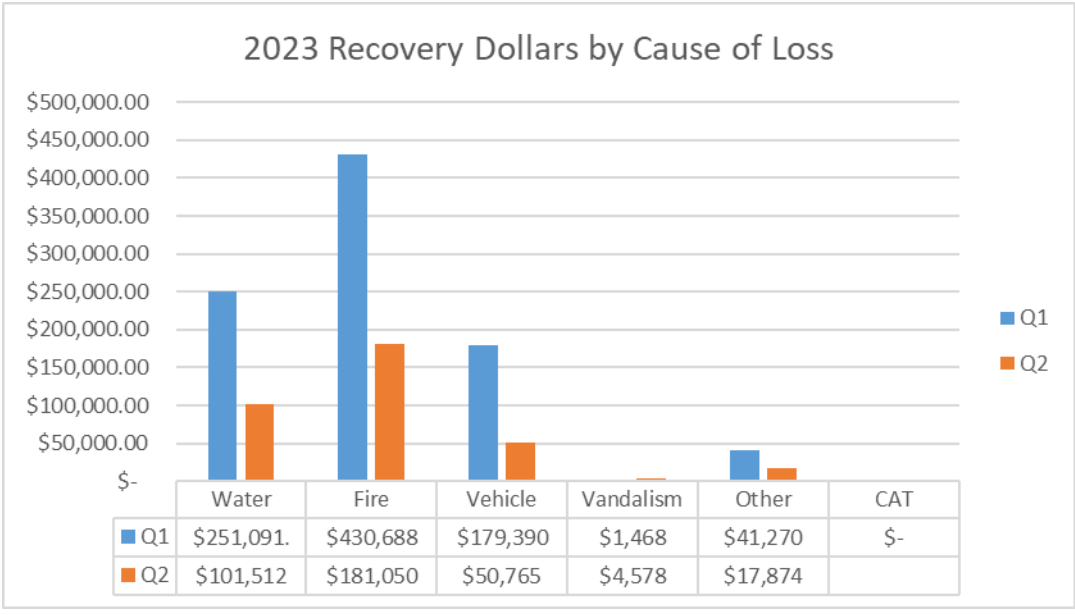


Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 8, 2023
Board of Governors Meeting, July 12, 2023

2023 January Through April Summary



2023 January through April total gross recoveries were **\$1,557,899**.

From January through April 2023, Citizens refunded **\$139,797** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves significant fire damage to the insured’s tenant-occupied rental property. The fire is confirmed to have been caused by the tenant’s actions and property owned by tenant. We recovered \$193,000.00 or 68 percent of the \$285,027.57 Replacement Cost Value (RCV).

Other Loss: This loss involves physical damage to an owner-occupied dwelling due to improper service work by a tree and landscaping company. We recovered \$28,000.00 or 70 percent of the \$40,320.43 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to a fire that originated inside a dryer located at a neighboring townhouse. The dryer was reported to have failed due to lack of maintenance. We recovered \$6,284.20 or 100 percent of the RCV.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 8, 2023

Board of Governors Meeting, July 12, 2023

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. The tenant was grinding metal in the garage and the resulting sparks ignited the lawnmower gasoline. We recovered \$100,000 (liability limits) or 60 percent of the \$167,453.32 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a vehicle crashing into the home. We recovered \$16,583.09 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is the result of a sewer leak in the wall. We recovered \$16,986.48 or 89 percent of the \$18,986.48 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling from a plumber using a torch while working on the angle stop valve to a toilet. We recovered \$7,980.37 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to a sewer line that was damaged by a boring contractor. We recovered \$15,450.00 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be the result of a water leak from a supply line in another unit. We recovered \$12,000 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is the result of another unit's owner hanging clothes on the fire sprinkler, causing the fire sprinkler to rupture. We recovered \$14,628.23 or 96 percent of the \$15,260.55 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to an underground plumbing drain line that was damaged by a cable company. We recovered \$4,134.93 or 100 percent of the RCV.

Other Loss: This loss involves physical damage to an owner-occupied dwelling due to a neighbor's tree that fell onto the insured's fence. We recovered \$2,650.00 or 90 percent of the \$2,939.09 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to a leaking shower pan that was improperly installed by a contractor. We recovered \$10,000.00 or 88 percent of the \$11,393.10 RCV.