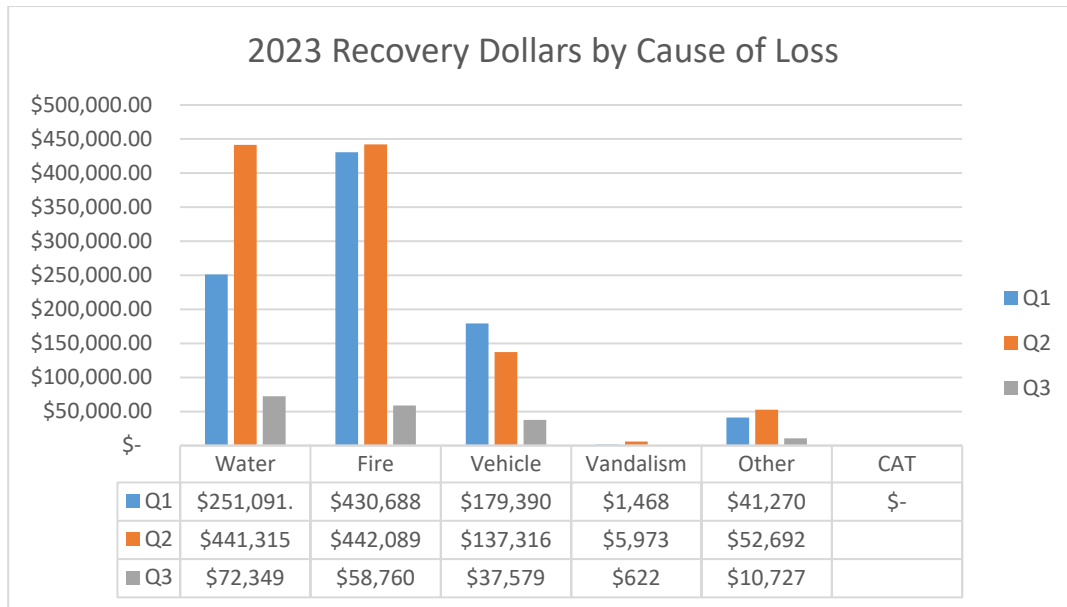


Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 12, 2023

Board of Governors Meeting, September 27, 2023

2023 January Through July Summary



January through July 2023 total gross recoveries were **\$2,623,710**.

January through July 2023, Citizens refunded **\$263,284** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. The tenant was cooking with an air fryer that was resting on the range. The tenant bumped the range knob to "ON" and a fire occurred. We recovered \$99,515.83 or 95 percent of the \$106,316.11 Replacement Cost Value (RCV).

Fire Loss: This loss involves fire damage to an owner-occupied mobile home. A recently installed HVAC system was not properly connected to the power, and it caused a fire. Through Arbitration, we recovered \$64,226.10 or 100% of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling from the tenant's inattentive cooking. We recovered \$41,091.83 or 100% of the RCV.

Water Loss: This loss involves water damage inside the insured's condominium unit after the fire sprinkler system activated from a fire in another unit. We recovered \$12,520.49 or 96 percent of the \$13,020.49 RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 12, 2023

Board of Governors Meeting, September 27, 2023

Fire Loss: This loss involves fire damage inside the insured's residence after a friend turned on a stove burner, accidentally causing a fire. We recovered \$16,000.00 or 90 percent of the \$17,702.04 RCV.

Water Loss: This loss involves water damage inside the insured's property after the roofing contractor failed to professionally install a tarp on the roof. The tarp blew off during a storm and allowed water inside the residence. We recovered \$41,500 or 92 percent of the \$44,909.95 RCV.

Fire Loss: This loss involved fire damage to the insured's residence due to contractor negligence. We recovered \$45,024.15 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to the failure of a defective dishwasher. We recovered \$35,000.00 or 80 percent of the \$44,070.20 RCV.

Vehicle Loss: This loss involves damage by vehicle to a tenant-occupied dwelling. The damage is the result of a driver losing control of the car and driving through the house. We recovered \$16,285.00 or 92 percent of the \$17,785.00 RCV.

Water loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be the result of the toilet supply line being detached from the wall in the unit above. We recovered \$20,096.95 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. There was water intrusion that originated from the unit above from a refrigerator supply line leak. We recovered \$14,207.91 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The loss is reported to be from the failure of a supply line in the upstairs unit. We recovered \$32,897.55 or 90 percent of the \$36,303.74 RCV.