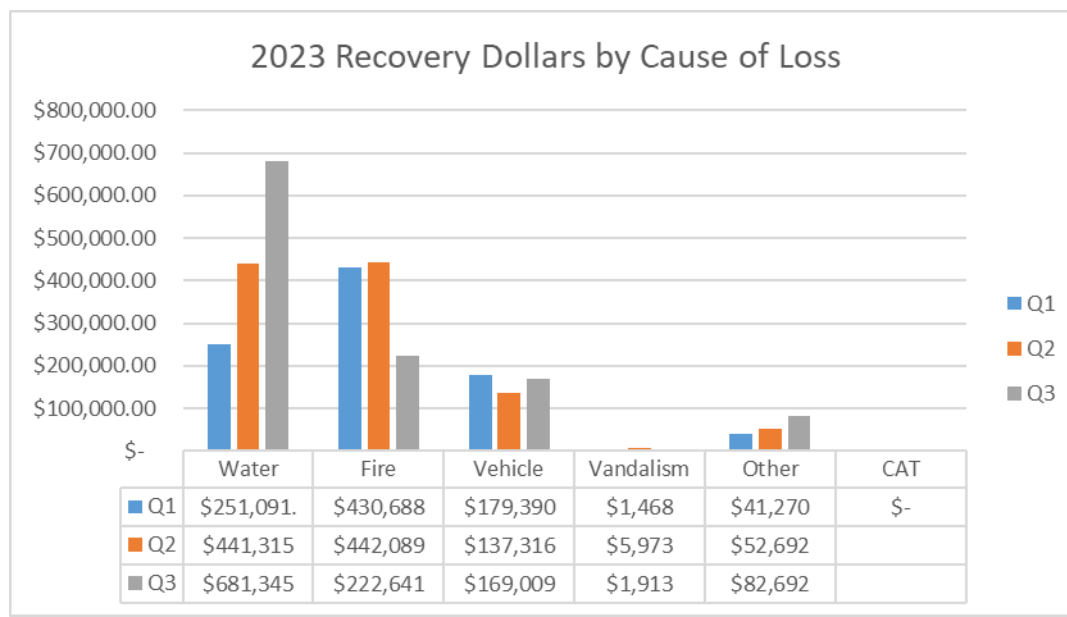


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 16, 2023

Board of Governors Meeting, December 6, 2023

## 2023 January Through September Summary



January through September 2023 total gross recoveries were **\$3,721,108**.

January through September 2023, Citizens refunded **\$358,082** to Policyholders.

## Recovery Cases of Interest

**Water Loss:** This loss involves water damage to an owner-occupied dwelling due to a leaking pipe that was damaged by an electrical contractor while working in the attic. We recovered \$17,016.75 or 95 percent of the \$17,945.26 Replacement Cost Value (RCV).

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The insured was in the process of re-piping her home and getting a new water heater. The plumber plugged the new pipes into the old water heater which caused the water leak. We recovered \$102,848.12 or 99.25 percent of the \$103,620.62 RCV.

**Vehicle Loss:** This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a semi-truck striking the power lines and pulling a pole across the roof, putting a hole in it. We recovered \$16,549.80 or 92 percent of the \$17,909.10 RCV.

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 16, 2023

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**Water Loss:** This loss involves water loss to an owner-occupied condominium. There was a fire in another unit which caused the sprinkler system to ignite causing water seepage to our insured's unit. We recovered \$31,317.71 or 99 percent of the \$31,560.01 RCV.

**Water Loss:** This loss involves water damage to the insured's residence after the contractor accidentally broke a water pipe in the attic. We recovered \$37,251.59 or 100 percent of the RCV.

**Water Loss:** This loss involves a kitchen fire in another unit that set off the building sprinkler system allowing water to enter insured risk. We recovered \$11,575.67 or 97.84 percent of the \$11,830.87 RCV.

**Other Loss:** This loss involves physical damage to an owner-occupied dwelling due to the malfunction of a third-party's mulching equipment. We recovered \$50,000.00 or 60 percent of the \$83,751.14 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium due to a leaking air conditioner in the upstairs unit. We recovered \$26,398.04 or 100 percent of the \$26,398.04 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The owner of the adjacent unit hung a cloth hanger on the sprinkler head igniting the fire sprinkler system. We recovered \$31,317.71 or 99 percent of the \$31,560.01 RCV.

**Water Loss:** This loss involves water loss to an owner-occupied dwelling. During the time of refrigerator installation, the plumbing company incorrectly installed the refrigerator valve. We recovered \$10,000 or 100 percent of the RCV.

**Water Loss:** This loss involves water damage to a tenant occupied condominium. The damage is reported to be the result of a broken water supply line from the unit above. There was work being performed in that unit. The bathroom mirror fell off the wall and broke the exposed water supply line pipe. We recovered \$22,000.00 or 80 percent of the \$27,500.00 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The damage is the result of the roof not being properly tarped which caused water intrusion into the home. We recovered \$19,306.22 or 100 percent of the \$19,306.22 RCV.