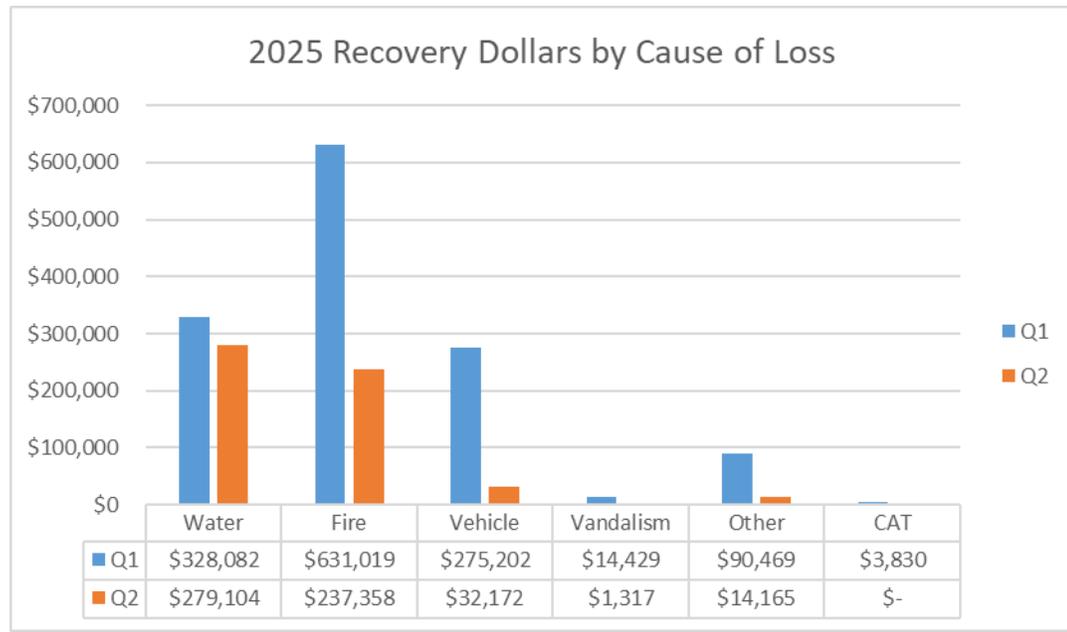


Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 12, 2025
Board of Governors Meeting, June 25, 2025

2025 January through April Summary



January through April of 2025 subrogation recovery totals are **\$1,907,146**, with a total gross recovery of **\$2,459,203**.

January through April 2025, Citizens refunded **\$241,106** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to an owner-occupied dwelling from a fire that occurred on the roof due to contractor negligence. We recovered \$136,913.96 or 98 percent of the \$139,148.69 Replacement Cost Value (RCV).

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. The damage is the result of a family pet jumping on the stove, which turned on one of the burners and ignited the fire. We recovered \$84,767.80 or 92 percent of the \$91,707.97 RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 12, 2025

Board of Governors Meeting, June 25, 2025

Water Loss: This loss involves water damage to a tenant-occupied dwelling. The water damage occurred when the tenant removed a cabinet, dropping it on a pipe, causing a water leak. We recovered \$48,071.92 or 97 percent of the \$49,441.84 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to the damage of a drainpipe. It was damaged by a contractor during installation of underground cable lines, resulting in sewer back up into the insured's home. We recovered \$9,500.00 or 95 percent of the \$10,000.00 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling due to a fire which occurred at the next-door neighbor's home and spread to the insured's property. It was reported that the neighbor left a candle unattended. We recovered \$79,302.74 or 99 percent of the \$79,867.90 RCV.

Vehicle Loss: This loss involves a truck that fled from the police and lost control, running into our insured's yard and into the living room area of the dwelling. We recovered \$53,688.59 or 93 percent of the \$57,688.59 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied condominium due to a fire that was caused by a roofing contractor during installation of the roof. We recovered \$11,013.20 or 92 percent of the \$12,017.42 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling from a leaking propane tank. We recovered \$200,000 or 41 percent of the \$482,650.00 RCV.

Water Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is the result of a vehicle that crashed into the dwelling. We recovered \$24,754.83 or 98.62 percent of the \$25,100.65 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is reported to be the result of a water leak from a pipe that was not properly installed in the attic, causing our insured's ceiling to collapse. We recovered \$23,293.52 or 98 percent of the \$23,875.62 RCV.

Water Loss: This loss involves water damage to an insured's condominium. There was a plumbing leak that originated from the dishwasher pump in the above unit. We recovered \$10,000 or 95 percent of the \$10,500.00 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling due to a power surge caused by the electric utility company. We recovered \$7,950.00 or 100 percent of the RCV.

Other Loss: This loss involves damage to an owner-occupied dwelling due to a neighbor's dead tree that fell onto the insured's property. We recovered \$12,786.28 or 88 percent of the \$14,539.01 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied condominium. As the tenants were in the process of moving in, they placed items on the range and inadvertently bumped a burner knob turning on the range. We recovered \$45,416.55 or 69 percent of the \$65,400.00 RCV.