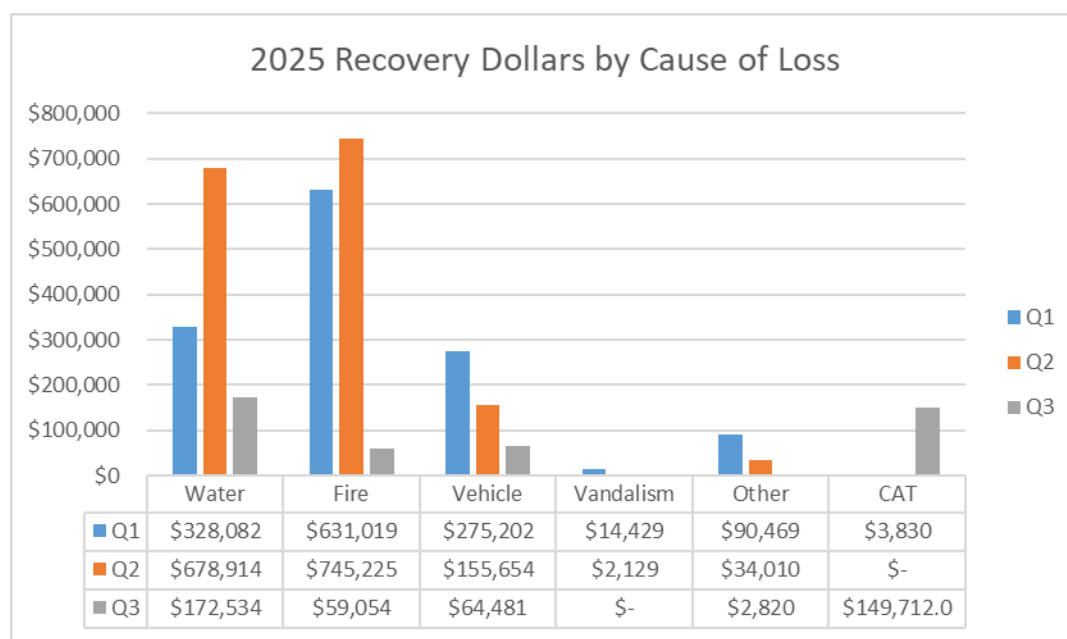


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 11, 2025

Board of Governors Meeting, September 24, 2025

## 2025 January through July Summary



January through July of 2025 subrogation recovery totals are **\$3,407,563**, with a total gross recovery of **\$4,357,900**.

January through July 2025, Citizens refunded **\$343,090** to Policyholders.

## Recovery Cases of Interest

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling from a fire originating in a newly installed HVAC Air Handler. We recovered \$119,545.83 or 96 percent of the \$124,950.18 Replacement Cost Value (RCV).

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling. The damage is the result of the failure of a defective microwave oven. We recovered \$91,250.00 or 64 percent of the \$142,262.16 RCV.

**Water Loss:** This loss involves water damage inside our insured's townhouse. The damage is reported to be from a leaking water line found inside the neighbor's unit. The neighbor confirmed they had a

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 11, 2025

Board of Governors Meeting, September 24, 2025

water leak in their kitchen which is the adjacent wall of the insured's bath wall. We recovered \$40,304.86 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 the water heater's water line. We recovered \$33,090.00 or 89 percent of the \$37,010.89 RCV.

**Water Loss:** This loss involves a water leak to an owner-occupied condo. The roof was damaged by one of the electrical companies that was working near the property. We recovered \$9,058.62 or 98 percent of the \$9,213.78 RCV.

**Water Loss:** This loss involves water damage from a washing machine discharging from the unit above. We recovered \$24,218.24 or 81 percent of the \$33,000.00 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium due to a water leak caused by poor workmanship on the plumbing system. We recovered \$27,000.00 or 81 percent of the \$33,713.16 RCV.

**Vehicle Loss:** This loss involves damage to an owner occupied dwelling due to a vehicle collision caused by the named insured's neighbor. We recovered \$44,331.86 or 100 percent of the RCV.

**Fire Loss:** This loss involves fire damage to a tenant-occupied dwelling from a Christmas tree fire. We recovered \$100,000 or 45 percent of the \$223,424.04 RCV.

**Fire Loss:** This loss involves damage by fire to a tenant-occupied dwelling. The damage is the result of unattended cooking by the tenant. We recovered \$26,999.73 or 89 percent of the \$30,463.09 RCV.

**Water Loss:** This loss involves damage by water to an owner-occupied dwelling. The damage is the result of a contactor breaking the pipe in the bathroom. We recovered \$69,784.13 or 90 percent of the \$78,677.02 RCV.

**Fire Loss:** This loss involves fire damage to the common area property of a Homeowner's Association caused by careless smoking by a tenant of a townhome. The tenant deceased in the fire. We recovered \$169,038.50 or 64 percent of the \$264,972.40 RCV.

**Fire Loss:** This loss involves fire, smoke and water damage to a tenant-occupied condominium from a fire caused by a plumber's careless soldering of copper pipes. We recovered \$66,990.30 or 100 percent of the RCV. Our policy holder recovered an additional \$35,159.96 for their out of pocket expenses.

**Water Loss:** This loss involves water damage to an owner-occupied dwelling. The damage is the result of a new refrigerator being installed and after installation it started to leak from the water supply line. We recovered \$19,323.43 or 98 percent of the \$19,762.78 RCV.