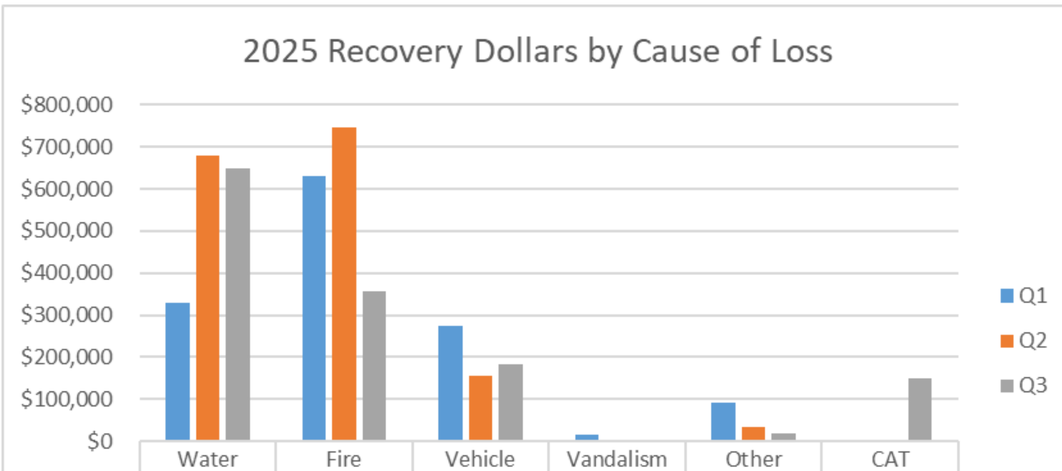
Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 20, 2025

Board of Governors Meeting, December 10, 2025

2025 January through September Summary



	Water	Fire	Vehicle	Vandalism	Other	CAT
Q1	$328,082	$631,019	$275,202	$14,429	$90,469	$3,830
Q2	$678,914	$745,225	$155,654	$2,129	$34,010	$-
Q3	$647,826	$357,040	$181,429	$26	$19,455	$149,712.0

January through September of 2025 subrogation recovery totals are **$4,314,450**, with a total gross recovery of **$5,532,240**.

January through September of 2025, Citizens refunded **$404,871** to Policyholders.

Recovery Cases of Interest

CAT Loss: This loss involves a total fire loss to an owner-occupied, 2023 constructed dwelling that occurred during Hurricane Milton. A power pole was replaced by an independent contractor after Hurricane Ian (Date of loss 9/23/2022), two years earlier and a year prior to the construction of the risk. It was not sunken in the earth the required depth. Winds from Hurricane Milton brought down the pole, transformer and power line attached to it. It landed on the risk, catching it on fire and destroying it. We recovered $149,711.67 or 33 percent of the $449,135.00 Replacement Cost Value (RCV).

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling from electrical arcing when a computer's frayed charging cord was plugged into the dwelling electrical power socket. We recovered $64,936.27 or 97 percent of the $67,071.38 RCV.

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Water Loss: This loss involves water damage to an owner-occupied condominium. The reported damage is due to one of the risers exploding in the building while the condo association was filling up the risers for the chiller system in the building. We recovered $38,536.78 or 85 percent of the $45,112.30 RCV.

Water Loss: This loss involves water damage to a tenant occupied condominium. The damage is the result of a water leak from a break in the supply line in the building, causing water damage. We recovered $18,200.00 or 82 percent of the $21,974.40 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is due to a shower pan leak from the unit above. We recovered $38,397.04 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling due to failure of an improperly installed HVAC system. We recovered $80,000.00 or 75 percent of the $106,961.67 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. While the tenant was using the kitchen range the power went out from Hurricane Milton. The tenant forgot to turn off the range and the power remained off for days. When electrical power was restored to the risk, the range was energized because the control knob was still on. The air fryer was resting on the range, and it caught fire. We recovered $72,628.12 or 99 percent of the $73,286.91 RCV.

Water Loss: This loss involves water loss to an owner-occupied condominium. The unit above experienced a supply line burst, which was caused by a contractor performing work in their unit. Citizens recovered $42,290.78 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 upstairs unit's a/c unit. We recovered $21,344.43 or 95 percent of the $22,504.06 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is due to a toilet overflow from the unit above. We recovered $10,827.78 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The damage is due to a leak in the main building line. We recovered $22,412.51 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling when the utility company's power line fell onto the premises. We recovered $8,419.57 or 77 percent of the $10,919.57 RCV.

Water Loss: This loss involves water loss to an owner-occupied condominium. The unit above had a fire that was extinguished with water which caused water damage to our insured unit. Citizens recovered $45,214.95 or 88 percent of the $51,364.23 RCV.