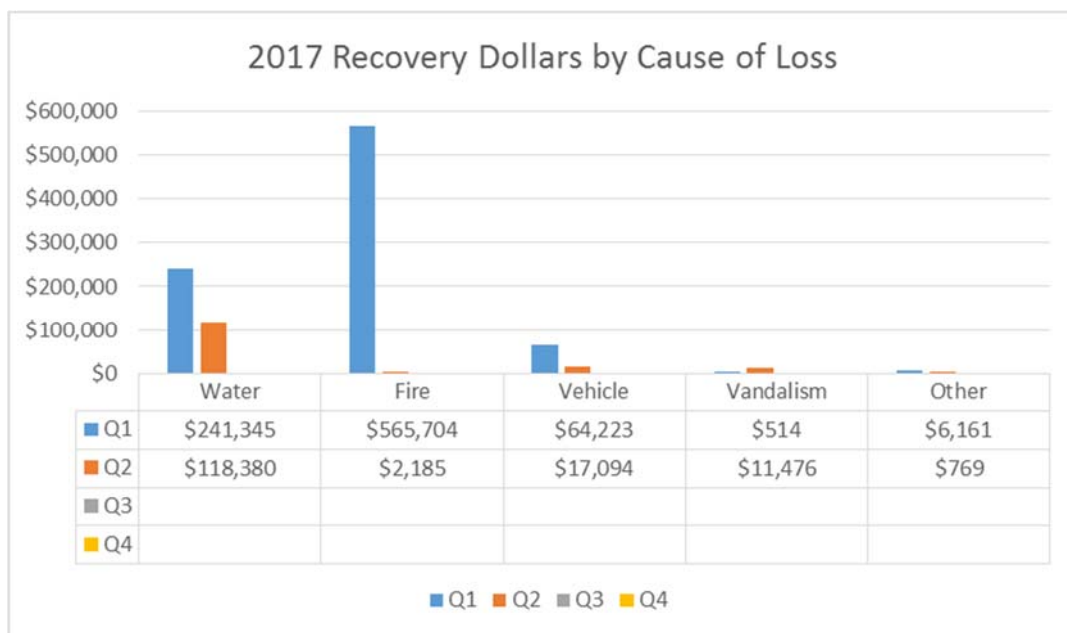


Recovery Cases of Interest

Claims Committee Meeting, June 15, 2017
Board of Governors Meeting, June 20, 2017

January – April 2017 Summary



2017 January through April total gross recoveries - **\$1,028,660**

From January through April of 2017, Citizens refunded **\$83,974** to Policyholders in deductible refunds.

Recovery Cases of Interest

Fire Loss: This loss involves fire, smoke and water damage to a tenant occupied condominium from a fire that started on the cooktop. The cooktop had been left on by friends of the tenants who were checking on the condo and feeding the cat while the tenants were out of the country. The Condo Owner Association By-Laws hold tenants liable for the negligence of their invitees. Citizens recovered \$50,000 or 84 percent of the \$59,510.00 Gross Claim Amount (GCA) from the tenant's carrier.

Vehicle Loss: This loss involves an aircraft that caused damage to an owner-occupied dwelling. A plane being piloted by a student of a flight instructing company crashed into the risk. We recovered \$284,181 or 100 percent of our GCA from the insurance carrier for the flight school.

Recovery Cases of Interest

Claims Committee Meeting, June 15, 2017
Board of Governors Meeting, June 20, 2017

Fire Loss: This loss involves fire and smoke damage to a tenant occupied dwelling caused by the tenant's careless smoking. We recovered \$42,633.14 or 96.5 percent of the \$44,163.41 GCA.

Water Loss: This loss involves water damage to an owner occupied condominium from a leaking 2-year old dishwasher. We recovered \$1,500.00 or 69.5 percent of the \$2,157.46 GCA from the manufacturer.

Water Loss: This loss involves water damage to an owner occupied condominium from a failed water heater in the unit above. We recovered \$2,997.67 or 100 percent of the claim GCA from the carrier for the unit above.

Vehicle Loss: This vehicle loss involved the neighbor's car who ran into our Insured's shed and central air conditioner causing damages. We recovered \$5,980.13 or 99.9 percent of the \$5,980.83 GCA.

Fire Loss: This fire loss involves a grease fire in a neighboring unit that caused the fire sprinklers to go off. This resulted in water damages to our Insured's condominium unit. We recovered \$14,792.65 or 94 percent of the \$15,694.43 GCA.

Water Loss: This water loss involves a utility contractor who bored through the Insured's main sewer line to the dwelling resulting in a sewer back up to the interior of the risk. We recovered \$3,288.81 or 98 percent of the \$3,347.71 GCA.

Fire Loss: This loss occurred as a result of a defective microwave causing smoke and fire damage to our policy holder's property. We recovered \$32,000 or 100 percent of the \$32,000 GCA.

Fire Loss: This loss occurred due to young children jumping on the bed. Friction of the bed against the wall outlet/cord caused a short and the mattress caught on fire causing fire and smoke damage to the home. We recovered \$149,680.11 or 93 percent of the \$161,430.75 GCA.

Recovery Cases of Interest

Claims Committee Meeting, June 15, 2017
Board of Governors Meeting, June 20, 2017

Fire Loss: This loss occurred as a result of a fire which originated when power was turned on while the stove top burner was in the on position. A box was located on the burner which caught on fire causing smoke and fire damage to the rental home. We recovered \$6,869.98 or 88 percent of the \$7,827.85 GCA.

Fire Loss: This loss occurred as a result of a fire which originated at a toaster causing smoke and fire damage to the home. We recovered \$20,280.92 or 100 percent of the \$20,280.92 GCA.