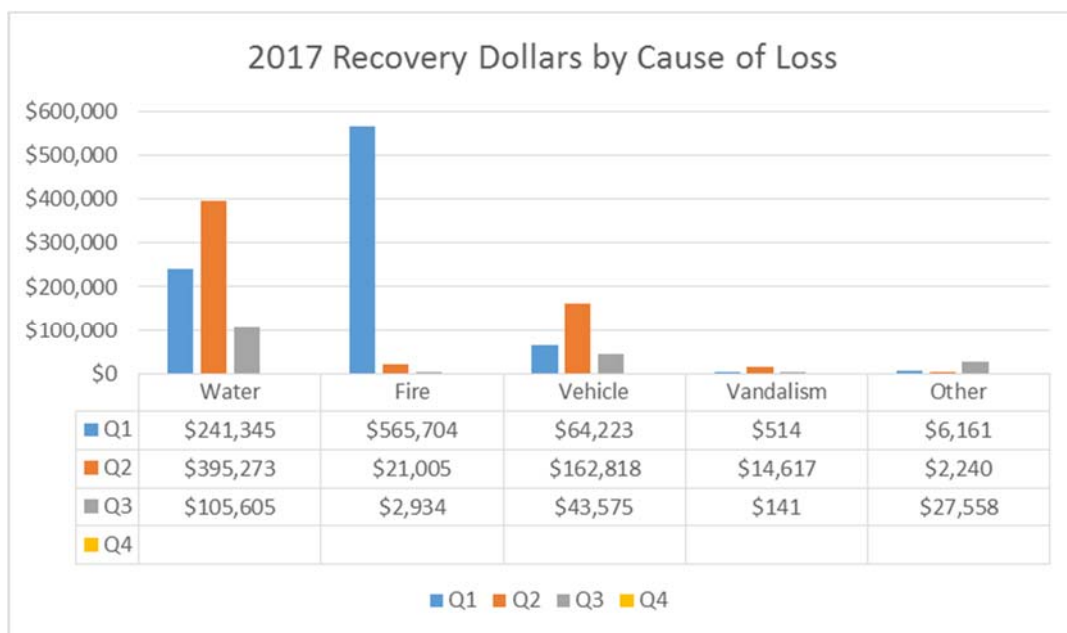


# Recovery Cases of Interest

Claims Committee Meeting, September 6, 2017  
Board of Governors Meeting, September 27, 2017

## January – July 2017 Summary



2017 January through July total gross recoveries - **\$1,654,521**

From January through July of 2017, Citizens refunded **\$164,550** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**Water Loss:** This water loss involved damages caused by the improper installation of an AC in our Insured occupied risk. A different AC company documented the errors that the original AC Company had made. We recovered \$10,812.40 or 67 percent of the Gross Claim Amount (GCA) amount of \$16,027.01.

**Water Loss:** This water loss involved a leak of the bottom icemaker of the refrigerator. The leak caused buckling to the wood flooring. We recovered 100 percent from the manufacturer or \$10,000.00.

**Other Loss:** This loss involves a homicide that took place on the Insured's rental dwelling. The tenant's adult son shot the tenant's boyfriend in the living room area killing him. We recovered \$6,540.52 which is 100 percent of the GCA.

**Water Loss:** This loss occurred due to damage caused to a fire sprinkler system when renovations were being made in the unit above. This resulted in water damage to several units. We recovered \$5,511.93 or 85 percent of the \$6,511.93 GCA

# Recovery Cases of Interest

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**Other Loss:** This liability loss involved the negligence of our insured's contractor who caused water damage to a neighboring condominium. Since the condominium By-Laws held unit owners responsible for the negligence of their contractors, the carrier insuring the neighboring condominium subrogated against Citizens and Citizens paid that liability claim. The Recovery Team successfully recovered from the contractor's carrier \$20,000 or 79 percent of the \$25,241.69 GCA.

**Water Loss:** This loss involves water damage to an owner occupied condominium from an improperly installed water heater two floors up. We recovered \$14,148.47 or 100 percent of the GCA from the carrier insuring the plumbing company.

**Vehicle Loss:** This loss occurred as a result of a driver losing control of her vehicle and driving through another property and then hitting our insured's house causing damage. We recovered \$23,378.68 or 83 percent of the \$28,210.34 GCA.

**Water Loss:** This loss involved water damage to an owner occupied dwelling from a plumbing leak in an upstairs bathroom. The loss was found to be fraudulent. We recovered \$11,722.31 or 100 percent GCA claim payment from our Insured, as agreed upon with the State Attorney's Office.

**Fire Loss:** This loss involves smoke damage to an owner occupied townhome. One of the tenant's in the neighboring townhome left a candle burning and a fire ensued. We recovered \$8,389.31 or 100 percent of the GCA.

**Water Loss:** This loss involves water damage to an owner occupied dwelling. While the water to the risk was shut off to allow the installation of a new bath tub, a worker turned on the water without consulting the plumber. The risk was flooded with water. We recovered \$57,251.93 or 96 percent of the \$59,665.49 GCA.

**Fire Loss:** This loss involves fire damage to the electrical distribution panel of an owner occupied dwelling. A Utility Company was having underground communication cable installed in the neighborhood and their subcontractor struck an underground power line causing the fire. We recovered \$8,490.88 or 99 percent of the \$8,829.70 GCA.