

Addendum: Recovery Cases of Interest

Committee Meeting, December 7, 2017

Board of Governors Meeting, December 13, 2017

January – October 2017 Summary



2017 January through October total gross recoveries - **\$2,229,714**

From January through October of 2017, Citizens refunded **\$222,511** to Policyholders in deductible refunds.

Recovery Cases of Interest

Fire Loss: This loss involves fire damages to a tenant occupied rental dwelling. The tenants set the wall oven in self-cleaning mode on the last day of their lease prior to moving when it caught on fire. The Fire Department was called out and put the fire out. We recovered \$38,000.00 from the manufacturer of the wall oven or 44 percent of the \$85,676.43 Gross Claim Amount (GCA).

Water Loss: This loss involves water damage to an owner occupied dwelling from the failure of a 2-3 year old toilet supply line. We recovered \$65,000 or 77.7 percent of the \$83,653.48 GCA.

Fire Loss: This fire loss involves tenants at our Insured rental dwelling. It was determined that the fire was caused by unattended smoking materials being deposited into the garbage can on the patio at the rear of the residence. We recovered \$60,000.00 or 82 percent of the \$73,037.57 GCA.

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

Fire Loss: This loss involves fire damage to a tenant occupied home from a tenant's inattentive cooking. We recovered \$5,642.04 or 100 percent of our GCA.

Water Loss: This loss involves water damage to an owner occupied dwelling. A neighbor's 2 year old, 10,000 gal, above ground pool collapsed. The water damaged the fence and burst through the sliding glass door, flooding several rooms. We recovered \$5,838.02 or 97.4 percent of our \$5,992.96 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.

Water Loss: This loss involves water damage to a tenant occupied condominium. The unit above had a clothes washing machine delivered and installed. It promptly leaked as one of the water hoses was not connected properly and damaged our policy holder's unit below. We recovered \$3,902.48 or 99.2 percent of the \$3,935.24 GCA.

Water Loss: This water loss involved damages caused by an improper installation of an AC to our Insured occupied risk. A new AC company documented the errors that the original AC Company had made. We recovered \$10,812.40 or 67 percent of the \$16,027.01 GCA.

Water Loss: This water loss involved the icemaker of the refrigerator that leaked and caused buckling to the wood flooring. We recovered 100 percent of GCA or \$10,000.00.

Other Loss: This loss involves a homicide that took place in 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 or 100 percent of the GCA.