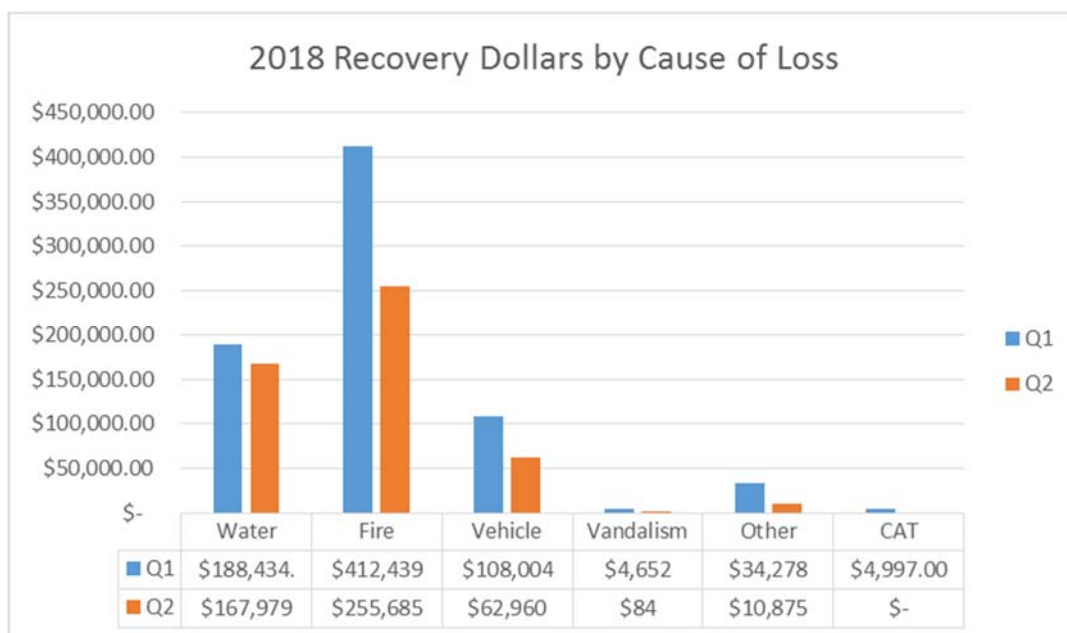


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 13, 2018  
Board of Governors Meeting, June 20, 2018

## January – April 2018 Summary



2018 January through April total gross recoveries - **\$1,322,074**

From January through April of 2018, Citizens refunded **\$101,776** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**Fire Loss:** This loss involves severe fire damage to an owner occupied dwelling from a fire originating in a pool light switch. The circuit connection to the light switch was loose and arched causing the lanai to catch fire and spread to the home, destroying both. The pool lights had been installed two and a half years prior by an electrician. We recovered \$220,000 or 74 percent of the \$297,381.50 Gross Claim Amount (GCA) from an electrician's carrier.

**Fire Loss:** This loss involves fire damage to a tenant occupied dwelling. The tenant left an incense candle burning in the bathroom and it caught a towel on fire and spread, destroying the risk. We recovered \$100,000 policy limits or 61.3 percent of the \$163,187.70 GCA from the tenant's insurance carrier.

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, June 13, 2018  
Board of Governors Meeting, June 20, 2018

**Fire Loss:** This loss involves heat damage to an owner occupied dwelling from an electrical fire at a neighbor's home. Two and a half years earlier the neighbor hired an electrical contractor to install pool lights. The circuit connection to the light switch was loose and arched, catching the neighbor's lanai on fire, which spread to the neighbor's home. We recovered \$31,500 or 80 percent of the \$39,401.40 GCA.

**Vehicle Loss:** This loss involves damage to the insured's risk due to paint splatter. The vehicle driver ignored warnings put up by the contractor that was applying sealer to the roadway using a higher pressure hose. The vehicle drove around barriers and in to the hose causing worker to lose control spraying the risk, driveway and mail box. We recovered \$5,982.35 or 100 percent of the GCA.

**Water Loss:** This loss involves water damage to the insured's condo unit. A water leak occurred in another unit and affected several units in the building. The leak was caused by a contractor who activated the sprinkler system while installing an air conditioner unit. We recovered \$12,822.53 or 82 percent of the \$15,038.33 GCA.

**Vehicle Loss:** This loss involves impact damage to the insured's risk caused by a vehicle. A DUI driver lost control of vehicle and drove through the insured's fence, across the yard, impacted the house and landed the vehicle into the in ground pool. We recovered \$27,800.00 or 91 percent of the \$30,734.96 GCA.

**Water Loss:** This water loss involves a leak from a washing machine that caused damage to a condo unit. We recovered \$15,466.28 or 92 percent of the \$16,659.62 GCA.

**Water Loss:** This water loss involves damages to our Insured's condominium when a contractor was working elsewhere in the building and cut the drain line. We recovered \$8,385.93 or 100 percent of the GCA.

**Fire Loss:** This fire loss involves the neighbor's trees/shrubs coming into contact with the power lines. The fence and landscaping incurred damages. We recovered \$7,500.00 or 82 percent of the \$9,147.25 GCA.

**Water Loss:** This loss involves water damage to an owner occupied townhouse from a plumbing leak that originated inside of a neighbor's wall. We recovered \$11,185.81 or 100 percent of the GCA.

**Fire Loss:** This loss involves fire and smoke damage to the insured's rental property. The tenant left a pan on the stove, which caused a grease fire. Tenant had renter's insurance and carrier accepted liability. We recovered \$25,212.51 or 94 percent of the \$26,836.96 GCA.

**Water Loss:** This loss involves water damage to a tenant occupied condominium. The drain for the tub was leaking in the upstairs unit. We recovered \$4,914.74 or 97 percent of the \$5,074.60 GCA.