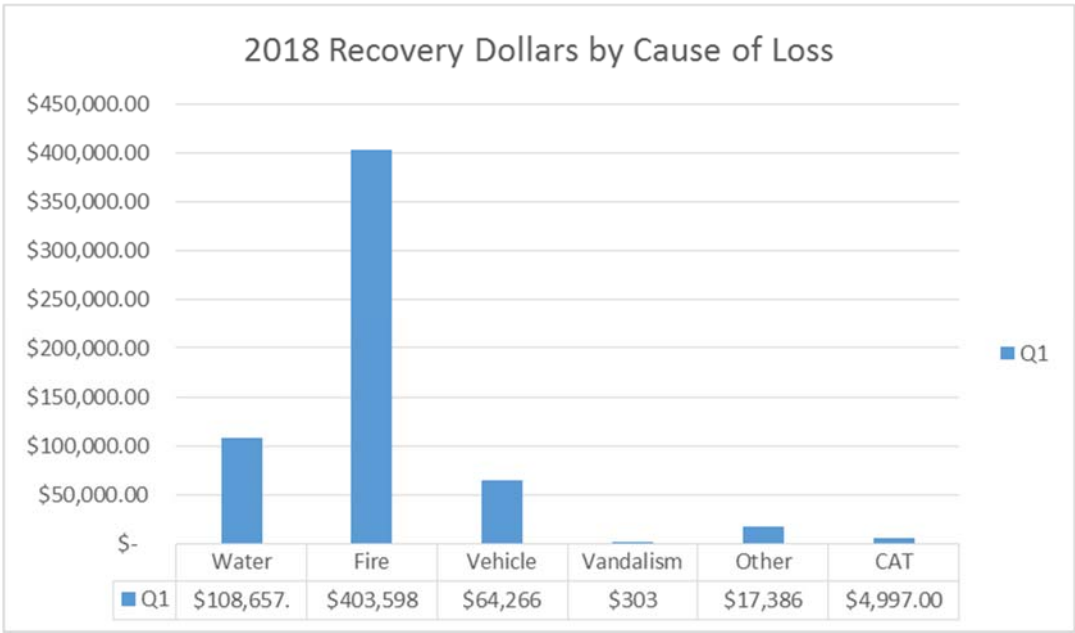


# Recovery Cases of Interest

Committee Meeting, March 28, 2018  
Board of Governors Meeting, April 11, 2018

## January – February 2018 Summary



2018 January through February total gross recoveries - **\$599,207**

From January through February of 2018, Citizens refunded **\$39,276** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**Fire Loss:** This loss involves fire damage to a tenant occupied dwelling. The tenants left the home when the power was out, leaving the stove on. When the power came back on the stove was on and caught the items on the stove top on fire. We recovered \$100,000 or 83 percent of the \$120,686.93 Gross Claim Amount (GCA).

**Fire Loss:** This loss involves fire damage to a tenant occupied condominium due to careless smoking by a tenant of another unit. We recovered \$145,000 or 42 percent of the \$344,231.99 GCA.

**Fire Loss:** This commercial loss involves severe fire damage to a warehouse. We recovered \$100,000 or 5 percent of the \$2,217,208 GCA.

# Recovery Cases of Interest

Committee Meeting, March 28, 2018  
Board of Governors Meeting, April 11, 2018

**Water Loss:** This loss involves water damage to the insured's condominium. The loss originated in a unit above the insured's unit. We recovered \$7,762.54 or 84 percent of the \$9,211.25 GCA.

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

**Vehicle Loss:** This loss involves damage to the insured's dwelling when a vehicle struck the corner of the risk. Driver was charged with DUI. We recovered \$5,229.65 or 100 percent of the GCA.

**Vehicle Loss:** This loss involves damage to the insured's fence and yard. Vehicle driver was cited for improper left turn. We recovered \$4,090.81 or 89 percent of the \$4,612.36 GCA.

**Water Loss:** This loss involves water damage to an owner occupied condominium. The maintenance man for the Association reportedly damaged the hose bib and failed to properly repair it. We recovered \$10,000 or 74 percent of the \$13,487.64 GCA.

**Fire Loss:** This loss involves an electrical fire originating from a box fan in the Insured risk. We recovered \$10,000.00 or 53 percent of the \$18,886.04 GCA.

**Water Loss:** This loss involves a clogged toilet in the unit above, which allowed black water to escape and seep into our policyholder's unit. We recovered \$8,450.18 or 97 percent of the \$8,708.34 GCA.