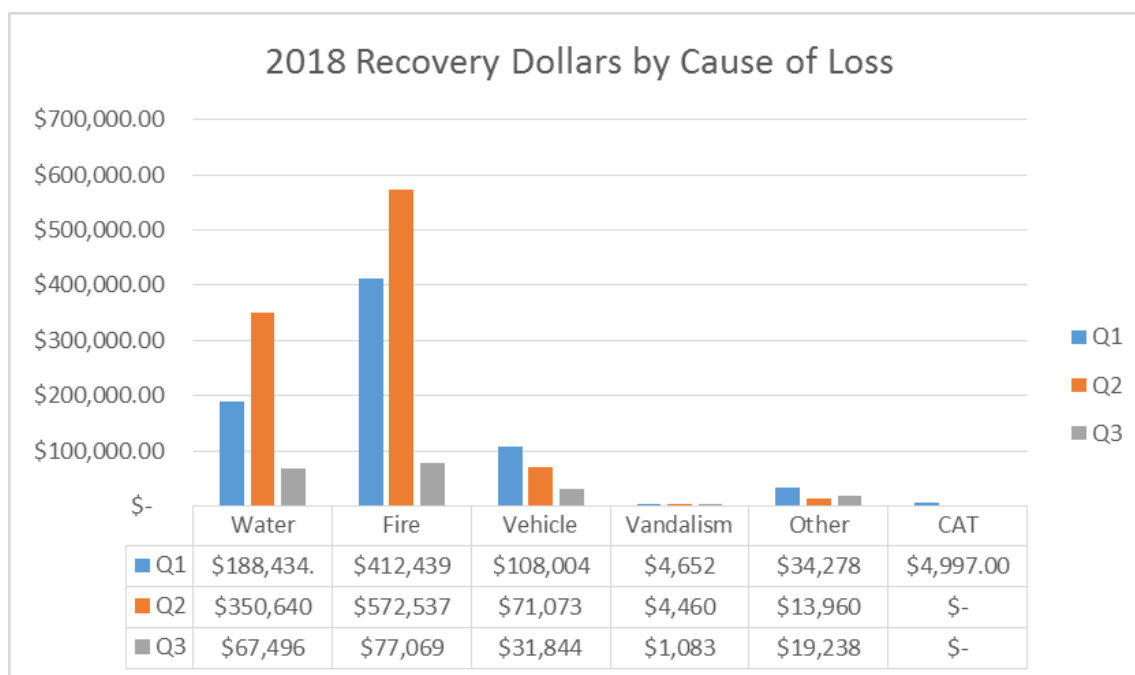


Recovery Cases of Interest

Claims Committee Meeting, September 19, 2018
Board of Governors Meeting, September 26, 2018

January – July 2018 Summary



2018 January through July total gross recoveries - **\$2,121,794**

From January through July of 2018, Citizens refunded **\$136,539** to Policyholders in deductible refunds.

Recovery Cases of Interest

Water Loss: This loss involves water damage to an owner occupied dwelling and occurred due to a termite contractor puncturing a water line while performing termite treatment. We recovered \$7,300 or 85 percent of the \$8,600.06 Gross Claim Amount (GCA).

Fire Loss: This loss involves fire damage to a tenant occupied dwelling from an unattended burning candle. We recovered \$100,000 or 66 percent of the \$150,602.83 GCA from the tenant's carrier based on their limit of liability.

Water Loss: This loss involves water damage to an owner occupied dwelling from the ineffective dry-in by the roofing contractor. We recovered \$95,000 or 75.9 percent of the \$126,417.43 GCA from the contractor's carrier.

Recovery Cases of Interest

Claims Committee Meeting, September 19, 2018
Board of Governors Meeting, September 26, 2018

Fire Loss: This loss involves heat and smoke damage to an occupied dwelling from a fire originating at a neighbor's home. The neighbor's home caught fire because she was smoking while using oxygen at the same time. We recovered \$34,893.00 or 98.9 percent of the \$35,288.01 GCA from the neighbor's insurance carrier.

Fire Loss: This loss involves fire and smoke damage to the insured's mobile home. The AC system had recently been replaced and an installation error was found to be the cause of the fire. We recovered \$17,272.47 or 95 percent the \$18,139.15 GCA.

Fire Loss: This loss involves severe fire damage to a tenant occupied dwelling. The tenant carelessly discarded a cigarette in the trash can causing a fire. We recovered \$74,737.50 or 33.3 percent of the \$224,183.59 GCA from the tenant's insurance carrier.

Water Loss: This loss involves water damage to the insured's condo unit. The source of the water was from an overflowing sink in the above neighbor's unit. Several units were affected. The cause of the leak was not fully explained and the other carrier handled their investigation under a Reservation of Rights. We recovered \$8,800.00 or 71 percent of the \$12,397.47 GCA.

Other Loss: This loss involves theft of the insured's personal property. The cause of loss is the result of burglary. We recovered \$2,243.59 or 100 percent of the \$2,243.59 GCA.

Vehicle Loss: This loss involves a liability claim and contribution from our policyholder's homeowner's policy in another state. Our risk is a vacation home. We paid a liability claim for damage to a vehicle caused by our policyholder's bicycle striking and causing \$1,400 of damage to a parked vehicle. We recovered 75 percent or \$1,050 pro-rata contribution of the \$1,400 payment from our insured's other carrier who insures their home in another state.

Water Loss: This loss involves water damage to a seasonal, owner occupied condominium. The unit above was being remodeled and a water supply line to a toilet was left to drain into a bucket. The bucket overflowed, damaging our unit below. We recovered \$12,500 or 78.8 percent of the \$15,864.06 GCA from the carrier for the unit above.