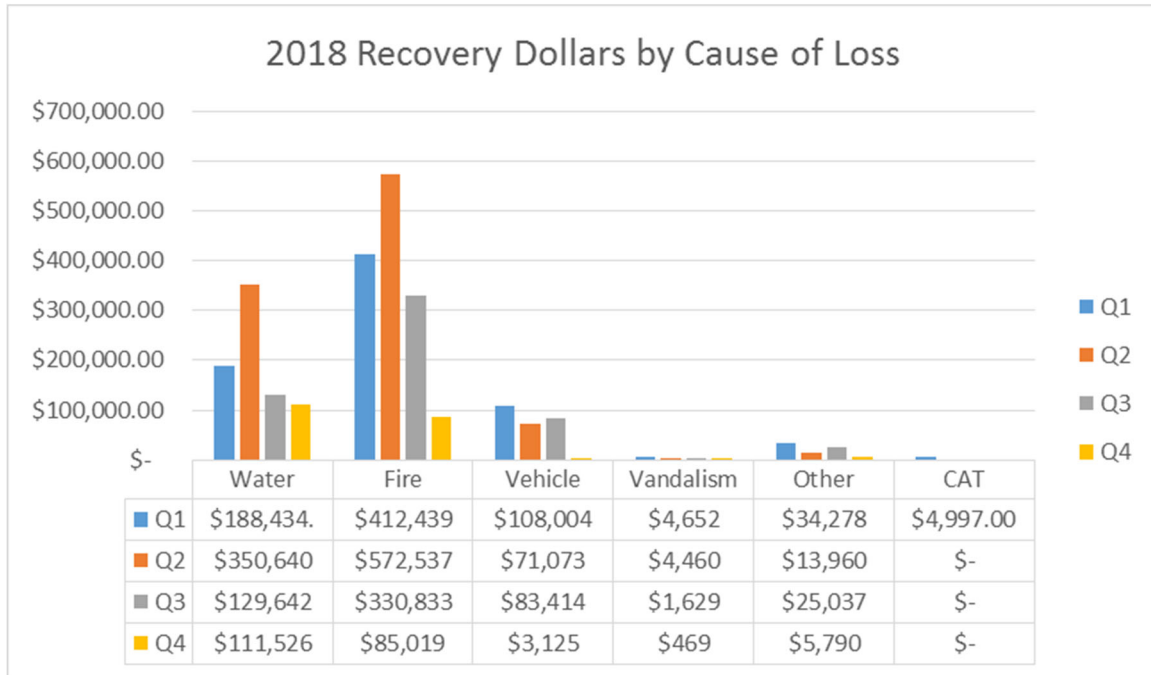


# Recovery Cases of Interest

Claims Committee Meeting, December 5, 2018  
Board of Governors Meeting, December 12, 2018

## January – October 2018 Summary



2018 January through October total gross recoveries are **\$2,897,096.65**

From January through October of 2018, Citizens refunded **\$174,029** to Policyholders in deductible refunds.

## Recovery Cases of Interest

**CAT Loss:** This loss involves hurricane damage to an owner occupied dwelling. The loss is a result of Hurricane Irma. Citizens paid the claim, then determined the claim was fraudulent based on the Special Investigation Unit's (SIU) investigation. We recovered \$17,403.17 or 98 percent of the \$17,818.17 Gross Claim Amount (GCA).

**Fire Loss:** This loss involves fire damage to a tenant occupied duplex. The tenant's couch pinched the window AC's power cord, which caught the risk on fire. We recovered \$100,000 or 87 percent of the \$115,031.27 GCA from the tenant's carrier.

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

# Recovery Cases of Interest

Claims Committee Meeting, December 5, 2018  
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**Water Loss:** This loss involves water damage to an owner occupied condominium unit. The loss is a result of a pipe that ruptured, causing water damages to multiple units in the building. We recovered \$22,984.11 or 74 percent of the \$31,027.22 GCA.

**Water Loss:** This loss involves water damage inside the insured's residence. The loss is a result of a leaking water supply that was improperly repaired by the contractor hired by the policyholder's warranty company. The carrier for the contractor accepted liability. We recovered \$16,108.93 or 92 percent of the \$17,455.13 GCA.

**Fire Loss:** This loss involves fire damage to an owner occupied dwelling. The fire occurred while a Pest Control Company was tenting the risk for fumigation. We recovered \$130,000 or 60 percent of the \$215,256.22 GCA from the pest control company's carrier.

**Vehicle Loss:** This loss involves damage to the insured's home after being struck by a vehicle. The carrier for the vehicle accepted liability. We recovered \$17,511.09 or 100 percent of the GCA.

**Water Loss:** This loss involves water damage to a tenant occupied condominium from the fire sprinklers in the unit above that were activated by a kitchen fire. We recovered \$7,766.61 or 85 percent of the \$9,110.78 GCA.

**Other Loss:** This loss involves water damage to an owner occupied dwelling. SIU referred the matter to the Department of Investigative and Forensic Services (DIFS), who post litigation settlement, arrested our policyholder for filing a fraudulent insurance claim. Our policyholder made a deal with the State Attorney's office to pay restitution to Citizens in the amount of \$3,500.00. We recovered \$3,500 or 44 percent of the \$8,000 GCA.