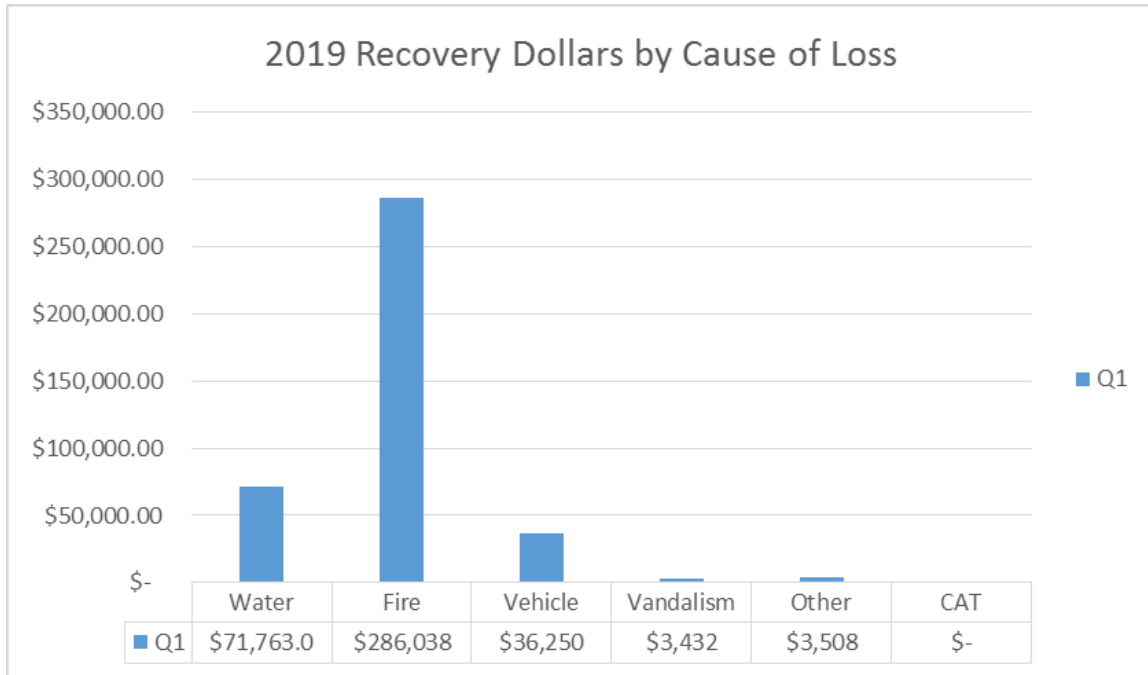


Recovery Cases of Interest

Claims Committee Meeting, March 19, 2019
Board of Governors Meeting, March 27, 2019

January 2019 Summary



2019 January total gross recoveries are **\$536,473.65**

In January 2019, Citizens refunded **\$24,000** to Policyholders in deductible refunds.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to the insured's tenant occupied rental property. The fire was caused by inattentive cooking by the tenant, who had renter's insurance. We recovered \$70,000.00 or 89 percent of the \$78,846.76 Gross Claim Amount (GCA).

Fire Loss: This loss involved fire damage from riding lawn mower to the insured's detached garage and exterior of home. The manufacturer of lawn mower accepted liability and agreed to pay for damages. We recovered \$5,250.00 or 61 percent of the GCA of \$8,598.27.

Vehicle Loss: This loss involves impact damage to the insured's house after it was struck by a vehicle. We recovered the liability policy limits of \$10,000.00 or 86 percent of the GCA of \$11,591.00.

Recovery Cases of Interest

Claims Committee Meeting, March 19, 2019
Board of Governors Meeting, March 27, 2019

Water Loss: This loss involves water damage inside the insured's risk after the air conditioning contractor improperly installed the air conditioning system. We recovered \$13,500.00 or 71 percent of GCA of \$19,075.12.

Water Loss: This loss involves water damage to a tenant occupied condominium and occurred due a leaking toilet in the upstairs unit. We recovered \$5,500.00 or 85 percent of the \$6,458.15 GCA.

Vehicle Loss: This loss involves vehicle damage to an owner occupied dwelling. The cause of loss is reported to be the result of a vehicle crashing into dwelling and causing damage to home, fence, sprinkler and air conditioner. We recovered \$10,020.24 or 100 percent of the \$10,020.24 GCA.

Water Loss: This loss involves water damage to a tenant occupied condominium. The cause of loss is the result of a leak from the unit above our insured. We recovered \$11,315.20 or 100 percent of the \$11,315.20 GCA.

Water Loss: This loss involves water damage to an owner occupied dwelling from a leaking five year old, second owner dishwasher. We recovered \$4,580.00 or 64 percent of the \$7,144.70 GCA.