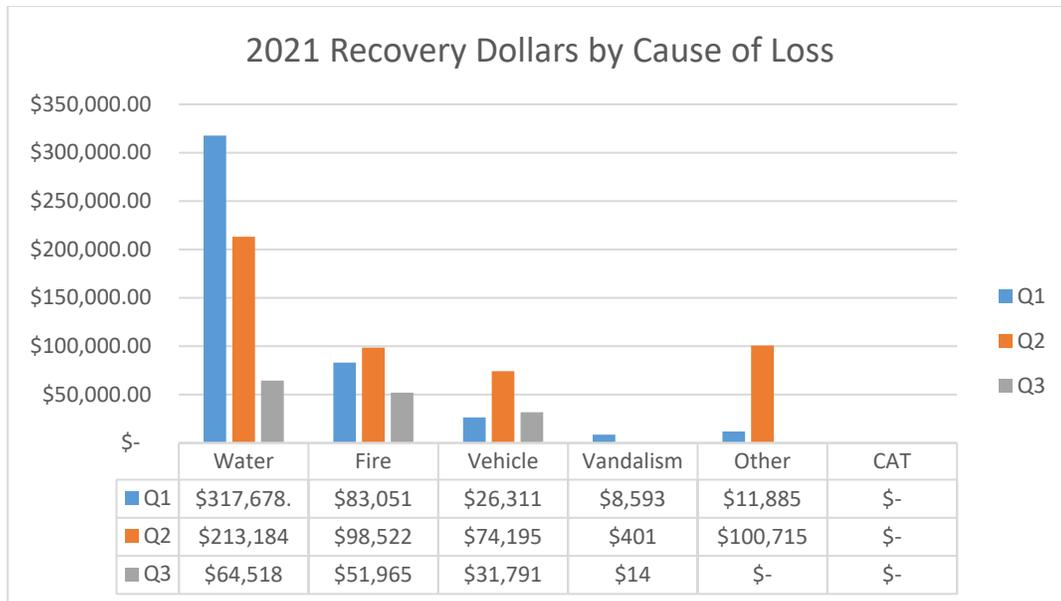


Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 9, 2021

Board of Governors Meeting, September 22, 2021

January through July 2021 Summary



January through July 2021 total gross recoveries are **\$1,285,046**.

January through July 2021, Citizens refunded **\$106,088** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves fire damage to an owner-occupied condominium due to a plumber accidentally starting a fire while soldering pipes. We recovered \$36,000.00 or 100 percent of the Replacement Cost Value (RCV).

Water Loss: This loss involves water damage to an owner-occupied condominium from a water leak in the unit above. The seasonal owner had forgotten to shut off the water to his unit before returning home for the summer. A toilet float valve failed, flooding his unit and our insured's risk below. We recovered \$43,310.25 or 43 percent of the \$100,342.71 RVC.

Other Loss: This loss involves roof damage to an owner-occupied dwelling due to a roofing contractor's improper use of spray paint to assess windstorm damage. We recovered \$2,750.00 or 39 percent of the \$7,016.48 RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 9, 2021

Board of Governors Meeting, September 22, 2021

Water Loss: This loss involves structural damage to the insured's home after an adjacent church collapsed. We recovered \$97,000.00 or 63 percent of the \$154,710.08 RCV.

Vehicle Loss: This loss involves damage by vehicle to an owner-occupied dwelling. The damage is reported to be a result of a vehicle crashing into the exterior wall and living room walls. We recovered \$14,334.69 or 90 percent of the \$15,927.43 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The loss is reported to be the result of a leak from a pipe inside the wall. We recovered \$5,908.44 or 97 percent of the \$6,067.88 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied condominium. Causation was from careless soldering of a copper pipe by a contractor. We recovered \$10,500 or 87 percent of the \$12,125.17 RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The damage is the result of a contractor installing an air conditioner using a welder, which triggered the sprinkler. We recovered \$10,836.52 or 81 percent of the \$13,481.66 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be a result of a shower leak from another unit causing damage to our insured's unit. We recovered \$10,000 or 100 percent of the RCV.

Water Loss: This loss involves water damage to the insured's seasonal condominium from the failure of a bidet valve in the neighboring unit. We recovered \$3,400.00 or 56 percent of the \$6,122.73 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is the result of a dishwasher leak. We recovered \$9,654.44 or 81 percent of the 11,920.09 RCV.

Fire Loss: This loss involves fire and smoke damage inside the insured's residence. The fire started in the filter pump in the 75-gallon fish aquarium located in the downstairs living room. We recovered \$18,139.27 or 50 percent of the \$36,278.53 RCV.

Fire Damage: This loss involves smoke and soot damage inside the insured's two-story townhouse. A fire occurred in another unit that caused smoke to enter the insured's property. We recovered \$20,000.00 or 51 percent of the \$39,570.00 RCV.

Water Loss: This loss involves water damage to a tenant occupied condominium. The cause of loss was water intrusion from the unit above the insured as a result of a plumbing leak. We recovered \$5,268.94 or 60 percent of the \$7,747.76 RCV.