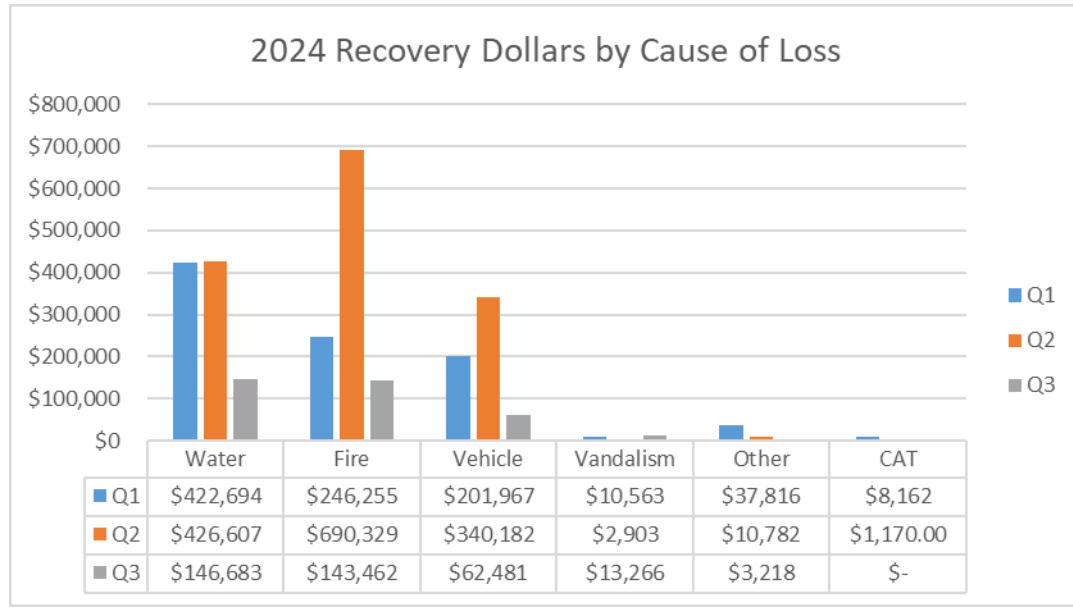


# Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 12, 2024  
Board of Governors Meeting, September 25, 2024

## 2024 January through July Summary



January through July 2024 Subrogation recovery totals are **\$2,768,541**, with a total gross recovery of **\$3,193,012**.

January through July 2024, Citizens refunded **\$274,166** to Policyholders.

## Recovery Cases of Interest

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling due to a fire that started on the roof while roofing contractors were using a torch. We recovered \$350,000.00 or 89 percent of the \$391,550.00 Replacement Cost Value (RCV).

**Water Loss:** This loss involves water damage to a tenant occupied condominium. The damage is reported to be the result of a refrigerator leak. We recovered \$23,079.12 or 96 percent of the \$23,978.28 RCV.

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling. The damage is the result of a stove that caught on fire. We recovered \$45,673.52 or 69 percent of the \$66,527.11 RCV.

# Addendum: Recovery Cases of Interest

Claims Committee Meeting, September 12, 2024

Board of Governors Meeting, September 25, 2024

**Water Loss:** This loss involves water damage to the insured's condominium. The loss is a result of water discharging from the building's fire sprinkler system due to a fire that originated in the upstairs unit. We recovered \$11,037.48 or 89 percent of the \$12,301.43 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The water heater from the unit above had a leak which caused water damage to our insured's bedroom. We recovered \$20,500 or 100 percent of the RCV.

**Fire Loss:** This loss involves fire damage to the insured's residence. The cause of the fire was traced to a vehicle malfunction. We recovered \$125,000.00 or 32 percent of the \$393,600 RCV.

**Fire Loss:** This loss involves fire damage inside the insured tenant occupied property. The cause of the fire was determined to be a cooking fire that occurred while the tenant was cooking. We recovered \$34,319.28 or 67 percent of the \$51,296.50 RCV.

**Water Loss:** This loss involves water damage to an owner-occupied condominium. The damage is reported to be the result of a water leak due to a burst pipe that occurred during the clean out of the plumbing lines. The entire 18<sup>th</sup> floor was flooded. We recovered \$40,119.86 or 100 percent of the RCV.

**Water Loss:** This loss involves water damage to the insured's dwelling due to water intrusion from the open roof that was left uncovered by a roofing contractor during a rainstorm. We recovered \$50,000.00 or 47 percent of the \$107,281.14 RCV.

**Fire Loss:** This loss involves fire damage to the insured's rental home due to a fire that occurred at a neighboring property and spread to the home. We recovered \$20,778.51 or 100 percent of the RCV.

**Other Loss:** This loss involves damage to an owner-occupied dwelling due to physical damage caused by a contractor/locksmith that shattered the insured's door. We recovered \$4,815.62 or 83 percent of the \$5,813.90 RCV.

**Fire Loss:** This loss involves fire damage to an owner-occupied dwelling from a laptop catching fire. The laptop was provided by the high school the insured's 15-year-old daughter attends. It started a fire on her bed. We recovered \$100,000 or 42 percent of the \$258,653.45 RCV from the carriers of the computer manufacturer, the battery manufacturer and the battery pack assembler.

**Water Loss:** This loss involves water damage to a tenant-occupied dwelling. The damage is reported to be the result of a water leak from the toilet. Per the city, the city's pretreatment effluent pumping system alarm was triggered, and this system runs to the side of the insured's duplex. We recovered \$10,001.24 or 100 percent of the RCV.

**Vehicle Loss:** This loss involves damage to an owner-occupied dwelling. The damage is reported to be the result of a vehicle hitting the insured's property, causing damage. We recovered \$40,208.37 or 100 percent of the \$40,208.37 RCV.