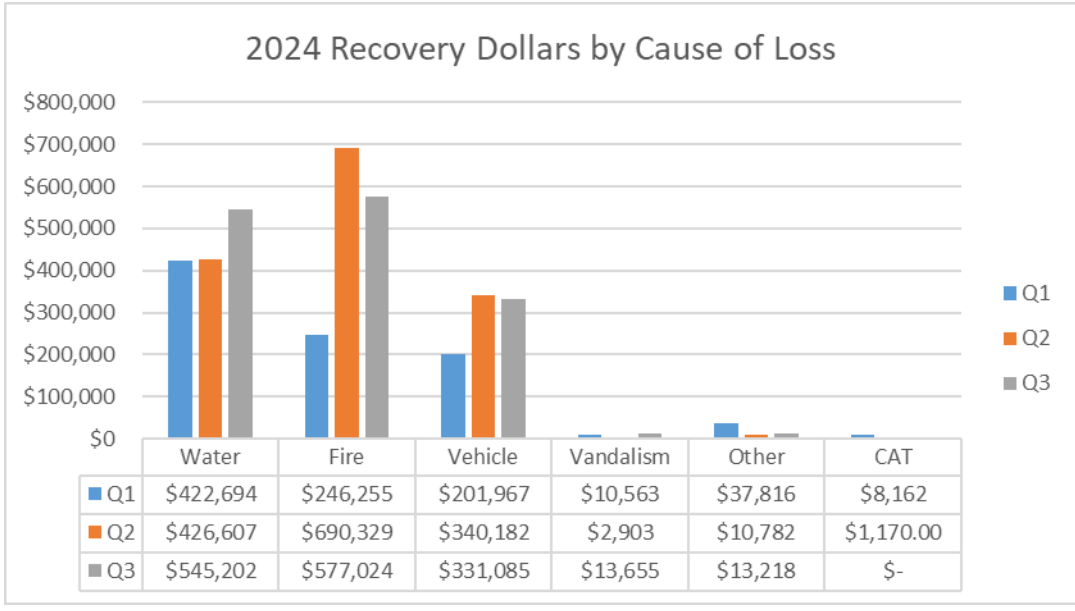


Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 21, 2024
Board of Governors Meeting, December 4, 2024

2024 January through September Summary



January through September 2024 Subrogation recovery totals are **\$3,879,615**, with a total gross recovery of **\$4,465,241**.

January through September 2024, Citizens refunded **\$358,166** to Policyholders.

Recovery Cases of Interest

Water Loss: This loss involves water damage to an owner-occupied dwelling. The hired contractor ran over our insured’s drain lines causing flooding. We recovered \$47,344.43 or 94 percent of the \$48,344.43 Replacement Cost Value (RCV).

Water Loss: This loss involves water damage to a tenant occupied condominium. The loss occurred while the roof was being replaced. The contractor failed to place a tarp on the roof and rainwater entered the roof opening and came down four floors causing water damage to the insured’s unit. We recovered \$55,000 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling from inattentive cooking by the tenant's 16-year-old son. We recovered \$100,000 or 68 percent of the \$147,573.77 RCV.



Addendum: Recovery Cases of Interest

Claims Committee Meeting, November 21, 2024

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Fire Loss: This loss involves fire damage to townhomes from a contractor's improper use of a reciprocating saw to remove soffit material underneath the second floor balconies. Sparks from the saw started a fire. We recovered \$135,000 or 90 percent of the \$149,616.21 RCV.

Other Loss: This loss involves physical damage to an owner-occupied dwelling. The insured reported that his neighbor hired an unlicensed, uninsured tree company to cut the tree down and the tree dropped on our insured's garage. Citizens recovered \$33,000.00 or 84 percent of the \$39,411.32 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The party responsible in another unit had a water supply line leak which caused water damage to our insured's master bedroom closet, furniture, flooring, hallway and bathroom. We recovered \$50,000.00 or 98 percent of the \$51,200.00 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling. The damage was caused by unattended cooking by the tenant. We recovered \$78,494.88 or 94 percent of the \$83,214.19 RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The unit above's faucet had a leak, and the water was turned off to the building. When the water was turned back on the faucet overflowed causing water damage to our insured's unit. We recovered \$9,088.63 or 100 percent of the RCV.

Water Loss: This loss involves water damage to the insured's condominium due to a leaking water heater in the upstairs unit. We recovered \$20,370.51 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to improperly discarded smoking materials. We recovered \$100,000.00 policy limits or 33 percent of the \$303,869.03 RCV.

Water Loss: This loss involves water damage to a tenant-occupied dwelling. The damage is the result of a failed water heater from another unit. We recovered \$24,139.96 or 100 percent of the RCV.

Water Loss: This loss involves water damage to the insured's home due to a roofing contractor's failure to cover the open roof with a tarp during the repair process, resulting in water intrusion during a rainstorm. We recovered \$30,000.00 or 70 percent of the \$43,362.68 RCV.

Vehicle Loss: This loss involves damage by vehicle to the insured's dwelling due to a third-party driver who left the roadway and crashed into the home. We recovered \$82,342.00 or 70 percent of the \$115,208.20 RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling from a Lithium-Ion battery left on the charger for 4 days. We recovered \$75,000 or 50 percent of the \$148,539.93 RCV.

Fire Loss: This loss involves fire damage to condominium's common property. The tenant's had placed some groceries on or near the range in one of the condominiums and bumped the range knob to "ON", resulting in a fire. We recovered \$25,398.68 or 95 percent of the \$26,533.67 RCV from the tenant's carrier.