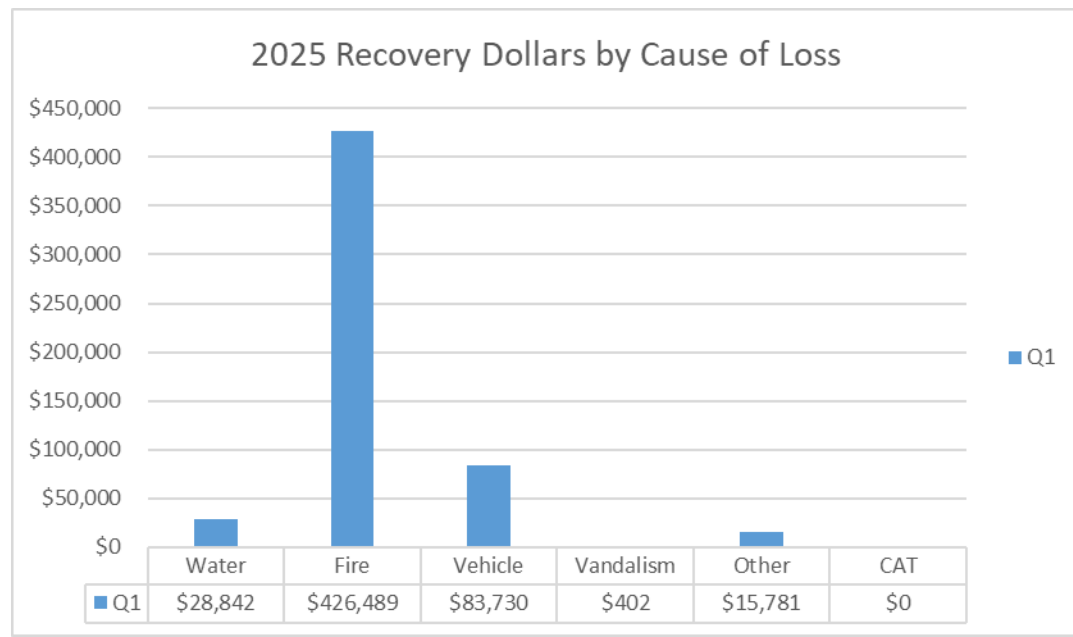


Addendum: Recovery Cases of Interest

Claims Committee Meeting March 6, 2025
Board of Governors Meeting, March 12, 2025

2025 January Summary



January 2025 subrogation recovery totals are **\$555,242**, with a total gross recovery of **\$637,467**.

In January 2025, Citizens refunded **\$136,316** to Policyholders.

Recovery Cases of Interest

Other Loss: This loss involves physical damage to an owner-occupied dwelling. The damage is a result of the insured's contractor storing too many items on the insured's roof which resulted in the roof collapsing. We recovered \$433,435.00 or 83 percent of the \$527,507.97 Replacement Cost Value (RCV).

Fire Loss: This claim involved fire damage to the tenant occupied mobile home. The fire was caused by a tenant, who started a fire in a "burn barrel" near the property, which got out of control and spread to the mobile home. We recovered \$9,471.01 a 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium from failure of the sprinkler system. We recovered \$23,291.11 or 99 percent of the \$23,619.13 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to combustible items left on the stove top unattended. We recovered \$72,742.07 or 99 percent of the \$73,660.85 RCV.

Addendum: Recovery Cases of Interest

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Water Loss: This loss involves water damage to an owner-occupied condominium. Another unit had a water supply line leak which caused water damage to our insured's primary bedroom closet, furniture, flooring, hallway, and bathroom. We recovered \$50,000 or 100 percent of the RVC.

Other Loss: This loss involves the neighbor's tree falling onto our insured's property damaging the roof, electrical line, fence, and landscaping. We recovered \$27,494.27 or 100 percent of the RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium from the failure of a fire sprinkler pipe. We recovered \$50,000.00 or 91 percent of the \$54,789.49 RCV.

Fire Loss: This loss involves fire damage to the tenant occupied property. The fire occurred due to the tenant's pet accidentally turning on the stove and causing a fire. We recovered \$62,055.31 or 100 percent of the RCV.

Water Loss: This loss involves water damage to an owner-occupied condominium. The damage is reported to be caused by a failure of the refrigerator water line. We recovered \$30,255.00 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling. The spray foam insulation contractor over-sprayed onto an attic fan, causing it not to spin when activated. The fan failed, igniting the home on fire. We recovered \$260,000 or 55 percent of the \$478,137.82 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling due to the failure of a tarp that was installed by the insured's contractor. We recovered \$50,000.00 or 56 percent of the \$89,028.89 RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to failure of a clothes dryer that was installed incorrectly by the tenant. We recovered \$94,800.75 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to a tenant-occupied dwelling due to inattentive cooking by the tenant. We recovered \$100,000.00 or 52 percent of the \$193,365.72 RCV.