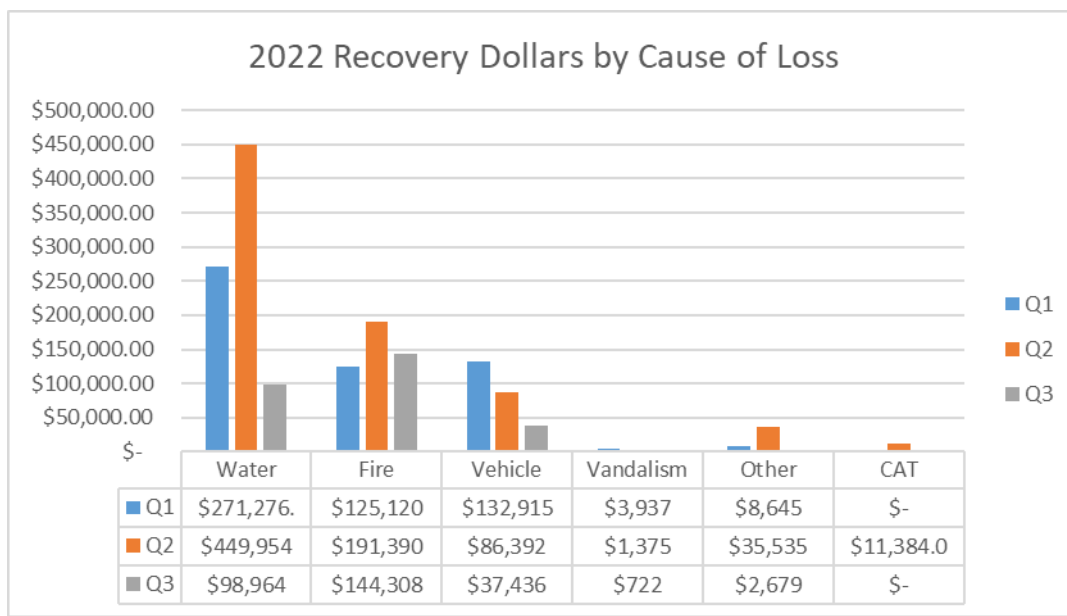


Addendum: Recovery Cases of Interest

Claims Committee Meeting September 1, 2022

Board of Governors Meeting, September 21, 2022

2022 January through July Summary



2022 January through July total gross recoveries were **\$2,921,342**.

In January through July 2022, Citizens refunded **\$161,898** to Policyholders.

Recovery Cases of Interest

Fire Loss: This loss involves fire, smoke and water damage to an owner-occupied dwelling from the malfunction of a 4-month-old tankless water heater. We recovered \$19,980.07 or 80 percent of the \$24,975.09 Replacement Cost Value (RCV).

Water Loss: This loss involves water damage inside the insured's residence after contractor stepped on a pipe in the attic. We recovered \$50,381.28 or 92 percent of the \$54,920.97 RCV.

Water Loss: This loss involves water damage to a tenant-occupied condominium. The loss is reported to be the result of a water leak in the upstairs unit possibly in the hall bathroom. We recovered \$43,034.81 or 98 percent of the \$43,851.17 RCV.

Addendum: Recovery Cases of Interest

Claims Committee Meeting September 1, 2022

Board of Governors Meeting, September 21, 2022

Water Loss: This loss involves water damage to an owner-occupied condominium. The damages are reported to be due to a dishwasher leak in unit above insured's unit. We recovered \$23,692.61 or 100 percent of the RCV.

Water Loss: This loss involves sewer water damage to an owner-occupied condominium from a sewer blockage or break. Our insured had 3-losses; first on 11/22/21, then on 2/12/22, and finally on 3/2/22. The Condo Association did not make repairs right away and since our risk is at the end of the sewer drain line, all the black water ended up in her unit each time. We recovered \$3,139.20 or 100 percent on all 3-claims RCV.

Water Loss: This loss involves water damage to a tenant occupied dwelling. The cause of loss is reported to be a plumbing leak from another unit. A mirror hanging on the bathroom wall of unit fell down and broke a water line causing a water intrusion. We recovered \$35,413.15 or 100 percent of the RCV.

Water Loss: This loss involves water damage inside the insured's condominium unit after a broken fire sprinkler in the building failed. We recovered \$9,544.30 or 100% of the RCV.

Fire Loss: This loss involves fire damage inside the insured's tenant occupied property. The fire was caused by tenant's inattentive cooking. We recovered \$23,695.17 or 99 percent of the \$23,995.10 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is the result of a clogged drain which was complicated by an overflow switch that was hooked up incorrectly. We recovered \$22,221.34 or 89 percent of the \$25,040.96 RCV.

Water Loss: This loss involves water damage to an owner-occupied dwelling. The damage is the result of a new refrigerator that was delivered and installed by a technician that broke the water line in the wall while installing it. We recovered \$15,928.75 or 100 percent of the RCV.

Vehicle Loss: This loss involves damage by vehicle to a tenant-occupied dwelling. The damage is the result of a truck driving through a fence. We recovered \$8,006.74 or 100 percent of the RCV.

Fire Loss: This loss involves fire damage to an owner-occupied dwelling. An air conditioning unit that caught fire due to improper service work. We recovered \$6,250.00 or 72 percent of the \$8,651.75 RCV.