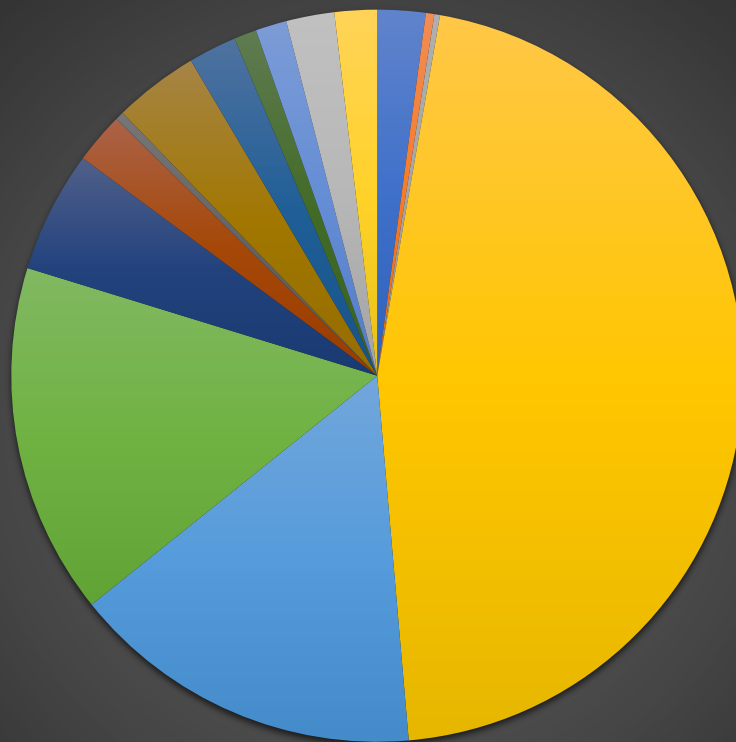


CIGA Quarterly Statistics

Breakdown of Complaints by Type Q4 2019



- Other
- Making Good
- Interior Damage
- Water penetration
- No Guarantee
- Condensation & mould
- Voids & unfilled areas
- Escape of insulation
- Disturbance of insulation
- Poor performance
- Non traditional building
- Blocked ventilators
- Exterior damage
- Blocked Cavity
- Undefined concerns
- PL Requests
- Building defect

	Number of Complaints Received			
	2016	2017	2018	2019
Qtr1	1,631	1,292	1,626	1114
Qtr2	872	996	1,208	724
Qtr3	827	928	993	621
Qtr4	1,074	1,475	979	800
Grand Total	4,404	4,691	4,806	3259

Commentary:

Q4 2019 saw 800 claims handled by CIGA, an increase of 25% compared with the level experienced in Q3 2019. This last quarter represents the lowest of claims received by CIGA in the same period since 2016.

Water Penetration still accounts for roughly 46% of claims being received and 16% accounted for claims where the homeowner made contact with CIGA but held no CIGA guarantee.

In Q4 CIGA successfully resolved 2491 claims with 7 claims going through the arbitration process. Of these 7, 3 were published whilst the other 4 are going through the process. During this same period 9 awards were published with 3 claims failing and 6 claims succeeding in part. Referrals to arbitration continue to be low. CIGA has made adjustments to its processes/procedures based on award decisions and a stringent internal case review process is in place before cases are referred to arbitration.