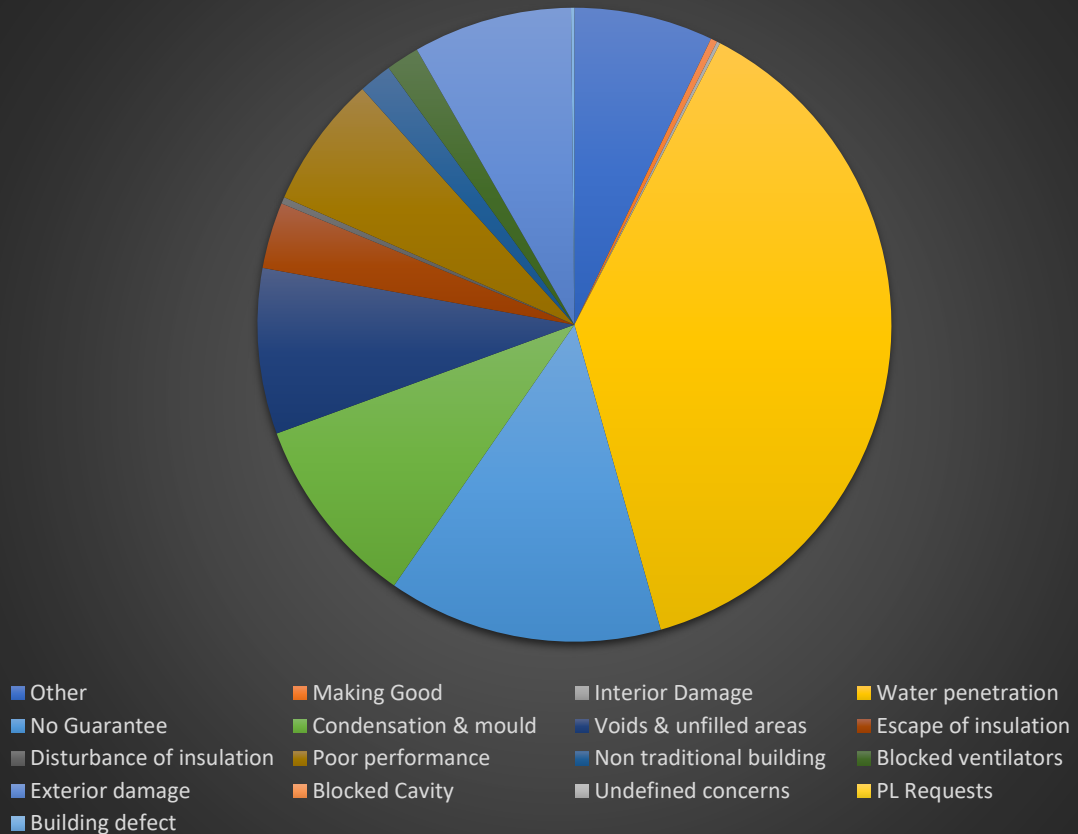


# CIGA Quarterly Statistics

Breakdown of Complaints by Type Q4 2021



Number of Complaints Received					
	2017	2018	2019	2020	2021
Qtr 1	1,292	1,626	1,114	1,034	1,124
Qtr 2	996	1,208	724	440	592
Qtr 3	928	993	621	852	391
Qtr 4	1,475	979	800	1,101	608
<b>Grand Total</b>	<b>4,691</b>	<b>4,806</b>	<b>3,259</b>	<b>3,427</b>	<b>2,715</b>

**Commentary:**

Q4 2021 saw 608 claims handled by CIGA, an increase of 55% compared with the level experienced in Q3 this year.

Overall, the number of claims handled in 2021 has decreased by 21% on the previous year.

Water Penetration still accounts for roughly 37% of claims being received and 12% accounted for claims where the homeowner contacted CIGA but held no CIGA guarantee.

In Q4 CIGA successfully resolved 432 claims with 6 claims going through the arbitration process. 1 award was published, succeeding in part and the remaining 5 cases are currently still with the arbitrator.

Referrals to arbitration continue to be low. CIGA has adjusted its processes/procedures based on award decisions and a stringent internal case review process is in place before cases are referred to arbitration