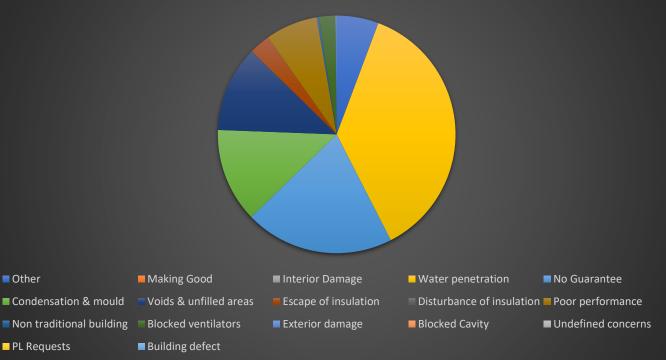
CIGA Quarterly Statistics

Breakdown of Complaints by Type Q4 2022



	Received					
	2017	2018	2019	2020	2021	2022
Qtr1	1,292	1,626	1,114	1,064	1,124	699
Qtr2	996	1,208	724	440	592	398
Qtr3	928	993	621	852	391	361
Qtr4	1,475	979	800	1,101	608	631
Grand Total	4,691	4,806	3,259	3,457	2,715	2,089

Commentary:

Other

■ PL Requests

Q4 2022 saw 631 claims handled by CIGA, a small increase of 3.8% compared with the level experienced in Q4 2021.

Water Penetration accounts for roughly 36.7% of claims being received and 20% accounted for claims where the homeowner made contact with CIGA but held no CIGA guarantee.

In Q4 CIGA successfully resolved 420 claims with 4 claims going through the arbitration process. Of these 4, they are still going through the process. 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.