

Florida Office of Insurance Regulation Hurricane Summary Data

CY2004

Charley
Frances
Ivan
Jeanne

CY2005

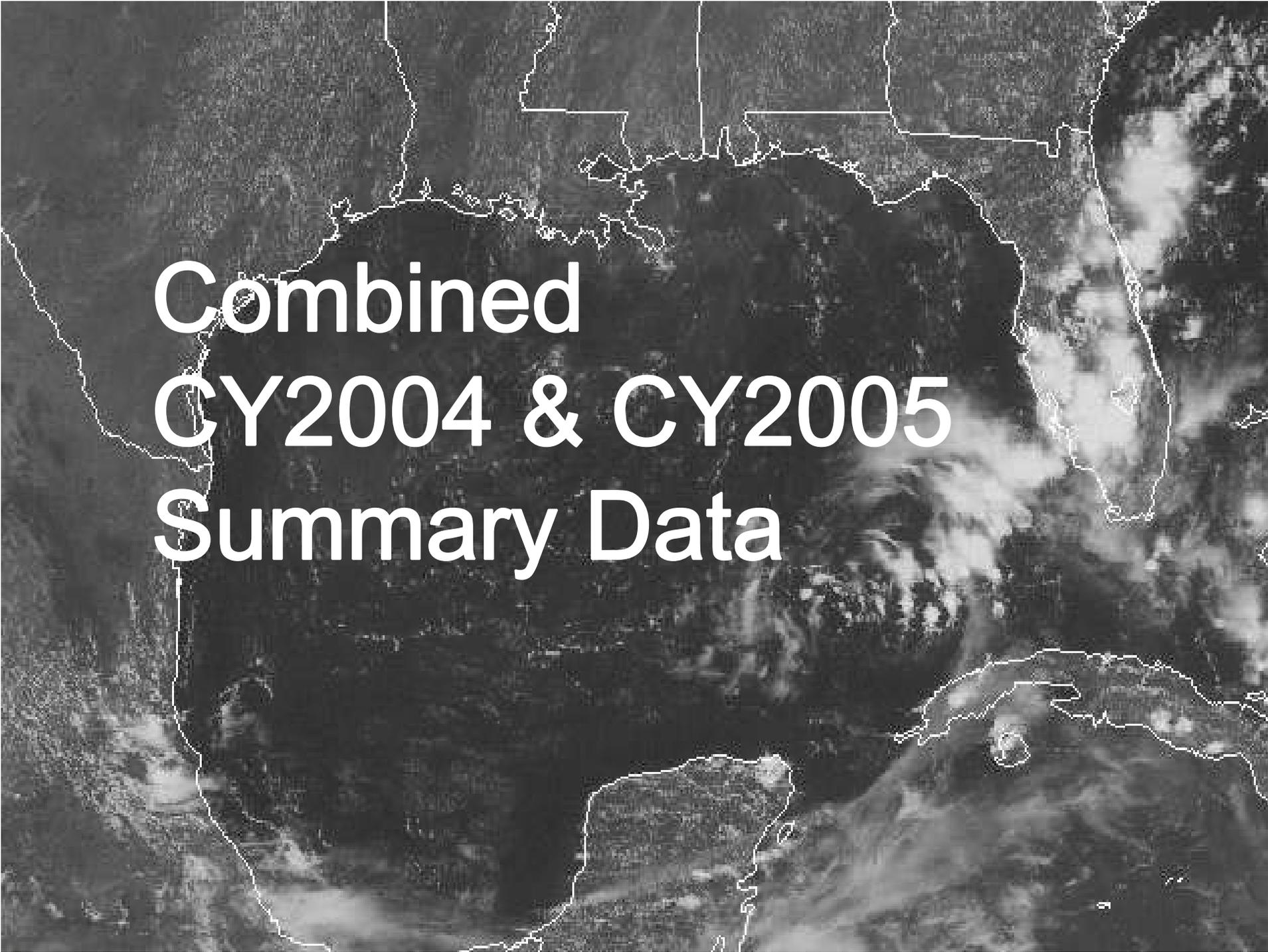
Dennis
Katrina
Rita
Wilma

*Pensacola, FL October, 2004 -- Sunrise over Pensacola Bay a month after
Hurricane Ivan. Photo by Bill Koplitz/FEMA Photo*

August, 2006

This document summarizes those insurance claims and related information as reported to the Florida Office of Insurance Regulation (Office) by the insurance entities affected. While the Office analyzes the data submissions for completeness and reasonability, the data has not been formally audited or verified. This is the final report for the 2004 and 2005 hurricane seasons and represents the latest information reported by affected insurers.

Note: The total gross probable losses estimate has declined from the previous reports. This is largely due to insurers revising estimates as more claims were paid out over time and insurers revising allocation of losses among the Gulf States for hurricanes Rita and Katrina.



Combined CY2004 & CY2005 Summary Data

Summary Data by Event and CY

Event	Data As Of	Estimated Gross Probable Loss	Claims Reported	Total Loss Claims	Claim Payments Made
Charley	31-Dec-05	\$10,158,404,847	474,771	17,679	\$9,056,703,918
Frances	31-Dec-05	\$7,952,635,936	541,589	14,105	\$7,707,516,393
Ivan	31-Dec-05	\$3,314,847,829	207,718	8,104	\$3,205,437,734
Jeanne	31-Dec-05	\$3,634,646,243	427,633	8,951	\$3,513,823,790
<i>CY2004 Total</i>		<i>\$25,060,534,855</i>	<i>1,651,711</i>	<i>48,839</i>	<i>\$23,483,481,835</i>
Dennis	31-Dec-05	\$297,399,182	52,934	920	\$269,807,639
Katrina	30-Apr-06	\$853,000,053	122,798	3,153	\$725,223,536
Rita	30-Apr-06	\$25,242,545	4,375	167	\$19,447,845
Wilma	30-Apr-06	\$9,659,383,823	975,717	18,853	\$8,848,516,509
<i>CY2005 Total</i>		<i>\$10,835,025,603</i>	<i>1,155,824</i>	<i>23,093</i>	<i>\$9,862,995,529</i>
Overall Totals		\$35,895,560,458	2,807,535	71,932	\$33,346,477,364

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Event Totals by Alphabetized County of Loss Occurrence CY2004 and CY2005 Combined

data as of 04/30/2006	CY2004 and CY2005 Combined		
	Claims Reported	Total Loss Claims	Claim Payments Made
Statewide	2,807,535	71,932	\$33,346,477,364
Alachua	16,354	259	\$85,857,657
Baker	841	11	\$3,951,479
Bay	11,574	175	\$88,942,253
Bradford	1,723	9	\$5,619,742
Brevard	184,685	4,566	\$2,030,109,881
Broward	48,432	583	\$224,403,288
Calhoun	303	20	\$2,067,312
Charlotte	150,781	12,530	\$3,969,107,881
Citrus	9,682	125	\$56,347,221
Clay	7,693	108	\$28,430,491
Collier	9,696	109	\$46,739,694
Columbia	3,626	114	\$13,934,911
Dade	27,183	246	\$105,606,385
Desoto	23,899	2,728	\$386,069,888
Dixie	750	23	\$2,715,684
Duval	26,298	393	\$120,065,759
Escambia	172,171	6,421	\$2,497,766,670
Flagler	9,579	62	\$44,366,773
Franklin	192	5	\$631,019
Gadsden	459	12	\$1,441,276
Gilchrist	982	31	\$3,812,530
Glades	2,422	39	\$18,638,769
Gulf	434	9	\$1,633,525
Hamilton	400	5	\$1,156,159
Hardee	15,939	1,167	\$194,391,416
Hendry	3,968	44	\$18,641,052
Hernando	10,215	207	\$43,852,687
Highlands	45,757	1,235	\$298,835,620
Hillsborough	42,663	733	\$195,173,967
Holmes	1,254	17	\$5,378,370
Indian River	106,074	3,773	\$1,733,941,988
Jackson	1,484	55	\$15,798,511
Jefferson	426	39	\$1,322,996
Lafayette	209	2	\$633,886
Lake	40,888	483	\$196,672,787
Lee	142,521	2,458	\$1,494,866,525
Leon	2,600	62	\$10,025,971
Levy	2,553	61	\$9,668,760
Liberty	90	2	\$268,258
Madison	635	9	\$1,565,767
Manatee	10,122	156	\$41,754,478
Marion	34,004	363	\$168,481,289
Martin	82,015	2,378	\$966,423,072
Monroe	844	47	\$2,402,661
Nassau	2,032	22	\$7,702,349
Okaloosa	55,454	897	\$451,321,704
Okeechobee	23,781	1,377	\$222,454,769
Orange	277,402	2,190	\$2,054,580,341
Osceola	107,749	1,594	\$972,249,712
Palm Beach	296,683	4,551	\$2,368,524,921
Pasco	26,209	382	\$114,082,165
Pinellas	40,582	594	\$190,978,776
Polk	196,410	4,875	\$1,442,565,987
Putnam	9,335	175	\$36,691,434
Santa Rosa	74,019	3,763	\$973,607,921
Sarasota	13,940	298	\$117,241,411
Seminole	94,071	590	\$571,066,142
St. Johns	10,642	136	\$65,775,646
St. Lucie	153,540	6,114	\$1,901,399,192
Sumter	5,564	72	\$21,305,742
Suwannee	1,550	27	\$5,355,374
Taylor	424	8	\$1,092,471
Union	2,154	19	\$10,235,063
Volusia	152,755	2,240	\$6,506,792,181
Wakulla	234	6	\$746,732
Walton	7,799	122	\$168,147,816
Washington	785	9	\$3,043,207

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Event Totals by Lines of Business CY2004 and CY2005

data as of 04/30/2006	CY2004 and CY2005 Combined		
	Claims Reported	Total Loss Claims	Claim Payments Made
Commercial Auto Physical Damage	21,958	416	\$126,247,845
Commercial Multi-Peril	138,323	2,712	\$5,641,902,527
Farmowners	2,909	68	\$72,565,576
Fire & Allied Lines	337,614	5,022	\$7,200,947,534
Flood	3,764	6	\$50,572,939
Homeowners	1,582,848	48,472	\$15,869,192,338
Mobile Homeowners	215,696	5,502	\$2,364,824,992
Ocean Marine	217	1	\$4,822,286
Other Lines	72,190	1,887	\$927,831,013
Private Passenger Auto Physical Damage	432,017	7,847	\$1,087,570,314
Totals by Line of Business	2,807,535	71,932	\$33,346,477,364

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Event Totals by Alphabetized County of Loss Occurrence - CY2004

data as of 12/31/2005	Charley			Frances			Ivan			Jeanne			CY2004		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Alachua	318		\$1,199,778	6,090	122	\$66,409,259	251	6	\$15,301,697	2,812	47	\$13,125,122	9,621	176	\$60,463,260
Baker	13	0	\$126,967	195	6	\$3,464,831	32	0	\$169,078	252	1	\$845,371	495	7	\$2,782,737
Bay	52	0	\$145,676	289	2	\$1,154,944	6,388	115	\$65,155,650	240	2	\$1,096,263	6,809	119	\$62,635,515
Bradford	28	0	\$77,907	505	6	\$3,464,831	0	0	\$105,681	440	0	\$1,624,158	1,013	6	\$3,957,573
Brevard	3,710	54	\$22,905,888	59,581	1,943	\$1,061,970,679	1,484	18	\$10,755,499	42,495	1,101	\$413,189,733	108,652	3,100	\$1,429,657,712
Broward	752	12	\$7,187,468	20,970	266	\$145,522,899	571	13	\$2,485,844	5,644	107	\$29,700,359	28,493	396	\$158,030,801
Calhoun	2	0	\$4,911	10	0	\$0	0	153	\$1,417,530	17	0	\$151,432	17	14	\$1,455,857
Charlotte	83,731	8,326	\$2,545,010,531	5,059	63	\$34,648,309	176	10	\$1,285,718	982	19	\$5,006,425	88,706	8,507	\$2,795,151,998
Citrus	157	5	\$529,509	3,487	52	\$28,296,119	128	0	\$572,482	1,839	28	\$8,387,762	5,696	85	\$39,681,221
Clay	116	1	\$731,195	2,592	46	\$25,408,760	26	172	\$800,960	1,586	2	\$6,282,612	4,526	73	\$20,021,513
Collier	4,818	60	\$26,076,148	652	4	\$2,309,887	82	4	\$449,711	215	5	\$1,178,408	5,704	74	\$32,915,343
Columbia	69	0	\$117,188	1,185	61	\$33,493,366	82	3	\$381,856	771	13	\$3,405,162	2,133	77	\$9,813,337
Dade	719	7	\$2,810,769	11,502	120	\$65,831,788	527	12	\$2,677,392	2,948	28	\$15,106,382	15,992	167	\$74,370,842
Desoto	13,095	1,797	\$246,925,436	595	12	\$6,352,190	28	3	\$86,306	545	22	\$2,670,432	14,060	1,852	\$271,880,748
Dixie	20	0	\$34,013	205	8	\$4,619,775	16	2	\$59,077	197	5	\$907,753	441	16	\$1,912,457
Duval	585	9	\$5,518,316	8,883	124	\$67,564,203	523	13	\$1,541,112	5,276	123	\$20,930,201	15,471	267	\$84,553,521
Escambia	127	4	\$935,312	1,522	22	\$12,126,908	100,595	4,319	\$1,877,758,444	1,615	40	\$17,848,082	101,290	4,359	\$1,758,994,139
Flagler	931	6	\$5,817,284	3,535	22	\$12,126,908	124	1	\$752,532	966	13	\$3,788,273	5,635	42	\$31,244,269
Franklin	6	0	\$15,938	13	0	\$0	79	2	\$294,641	17	1	\$77,795	113	3	\$444,380
Gadsden	9	0	\$286,433	76	2	\$1,154,944	122	3	\$362,635	64	3	\$180,239	270	8	\$1,014,985
Gilchrist	18	0	\$87,108	354	18	\$9,817,021	15	0	\$28,255	182	3	\$601,751	578	21	\$2,684,886
Glades	62	1	\$192,492	521	10	\$5,197,246	27	0	\$80,462	807	16	\$7,255,680	1,425	26	\$13,125,920
Gulf	4	0	\$51,922	12	0	\$0	228	6	\$911,585	18	0	\$56,969	256	6	\$1,150,372
Hamilton	7	0	\$15,406	86	0	\$0	21	0	\$51,304	120	3	\$489,305	235	3	\$814,198
Hardee	7,980	727	\$118,693,991	521	18	\$9,817,021	25	2	\$198,097	975	38	\$5,779,660	9,377	792	\$136,895,638
Hendry	203	4	\$852,334	765	10	\$5,197,246	47	1	\$237,721	1,311	15	\$7,386,470	2,335	30	\$13,127,528
Hernando	161	13	\$665,428	3,436	80	\$43,887,858	123	1	\$645,960	2,208	47	\$10,422,048	6,010	141	\$30,882,236
Highlands	8,731	129	\$60,441,502	3,472	80	\$43,887,858	137	4	\$1,023,517	14,721	636	\$126,429,874	26,919	839	\$210,448,041
Hillsborough	1,190	34	\$8,852,093	10,195	254	\$138,593,237	548	9	\$2,043,469	12,984	205	\$72,631,692	25,099	498	\$137,446,731
Holmes	9	0	\$18,397	16	1	\$577,472	707	11	\$3,977,604	23	0	\$73,969	738	12	\$3,787,592
Indian River	220	2	\$1,587,999	31,599	1,521	\$830,981,950	569	12	\$8,403,197	29,293	1,044	\$441,691,820	62,405	2,561	\$1,221,088,354
Jackson	10	0	\$27,053	55	2	\$1,154,944	782	33	\$11,736,280	45	2	\$138,514	873	37	\$11,125,735
Jefferson	10	0	\$10,297	67	0	\$0	2108	24	\$362,070	67	2	\$292,741	251	26	\$931,689
Lafayette	1	0	\$2,065	53	1	\$577,472	11	0	\$30,034	57	0	\$220,085	123	1	\$446,400
Lake	1,223	17	\$4,070,717	9,822	173	\$94,705,379	338	4	\$3,317,147	12,493	136	\$68,454,137	24,055	328	\$138,502,240
Lee	77,624	1,605	\$956,216,949	5,472	30	\$16,169,211	404	5	\$1,246,744	1,485	12	\$5,635,385	83,847	1,669	\$1,052,725,015
Leon	95	2	\$464,018	596	13	\$6,929,662	487	16	\$2,693,441	350	12	\$1,752,722	1,529	42	\$7,060,557
Levy	45	1	\$135,705	898	32	\$17,324,155	40	0	\$111,493	498	9	\$1,966,979	1,502	41	\$6,809,000
Liberty	0	0	\$0	11	0	\$0	33	1	\$124,141	10	0	\$21,086	53	1	\$188,914
Madison	20	0	\$30,280	142	3	\$1,732,415	31	0	\$109,537	179	3	\$541,670	374	6	\$1,102,655
Manatee	818	21	\$6,496,235	1,571	26	\$14,436,796	132	2	\$601,739	3,427	57	\$16,364,723	5,955	106	\$29,404,621
Marion	441	12	\$9,372,551	10,914	152	\$83,155,942	412	9	\$1,652,011	7,986	76	\$40,696,621	20,005	247	\$118,649,033
Martin	333	3	\$7,972,530	25,220	1,012	\$553,218,004	750	19	\$4,911,542	21,368	589	\$214,823,803	48,251	1,615	\$680,580,993
Monroe	154	8	\$620,131	168	8	\$4,619,775	127	13	\$339,393	49	2	\$124,871	497	32	\$1,692,018
Nassau	53	2	\$122,943	746	6	\$3,464,831	44	0	\$79,445	335	6	\$1,690,787	1,195	15	\$5,424,200
Okaloosa	117	4	\$422,699	501	4	\$2,309,887	31,822	598	\$336,484,605	1,001	6	\$7,227,984	32,624	609	\$317,832,823
Okeechobee	205	8	\$1,721,285	6,411	551	\$300,862,819	144	7	\$1,100,616	7,095	375	\$67,611,479	13,991	935	\$156,658,602
Orange	97,713	1,073	\$942,081,809	28,788	182	\$99,325,153	1,272	11	\$7,604,219	36,459	214	\$236,909,075	163,199	1,487	\$1,446,890,464
Osceola	41,607	776	\$505,106,763	9,252	126	\$68,719,147	288	9	\$1,395,817	12,747	166	\$84,060,373	63,390	1,082	\$684,684,268
Palm Beach	1,742	17	\$9,963,265	109,312	2,077	\$1,134,732,128	2,857	34	\$14,096,846	57,883	977	\$420,299,023	174,543	3,090	\$1,667,978,640
Pasco	521	14	\$1,856,510	6,219	116	\$63,521,900	266	5	\$1,429,859	8,300	126	\$42,935,727	15,419	259	\$80,339,714
Pinellas	1,145	19	\$3,452,189	9,115	199	\$108,564,702	546	7	\$1,791,850	12,918	181	\$70,432,463	23,875	403	\$134,492,365
Polk	49,240	1,812	\$508,345,923	16,756	345	\$188,255,814	755	24	\$5,959,348	49,461	1,130	\$374,783,260	115,551	3,310	\$1,015,893,577
Putnam	123	1	\$445,671	3,098	70	\$38,113,140	595	9	\$423,506	1,613	40	\$7,451,740	5,492	119	\$25,839,090
Santa Rosa	65	2	\$942,671	295	16	\$8,662,077	43,666	2,532	\$734,994,757	646	21	\$7,342,629	43,546	2,555	\$685,640,755
Sarasota	3,561	105	\$29,288,994	1,636	29	\$15,591,739	15	14	\$1,068,956	2,865	55	\$25,493,863	8,201	202	\$82,564,540
Seminole	31,156	296	\$228,245,376	12,908	50	\$27,141,176	519	3	\$10,269,952	10,978	49	\$69,094,783	55,344	400	\$402,160,061
St. Johns	354	3	\$1,332,570	4,320	69	\$37,535,668	151	1	\$457,337	1,326	19	\$6,391,917	6,261	92	\$46,320,970
St. Lucie	364	3	\$2,734,650	56,230	3,198	\$1,747,429,730	827	33	\$5,567,152	31,481	922	\$239,899,647	90,330	4,151	\$1,339,016,199
Sumter	80	3	\$372,330	1,437	23	\$12,704,380	74	1	\$377,554	1,654	22	\$7,814,688	3,274	49	\$15,004,074
Suwannee	26	0	\$150,843	384	6	\$3,464,831	58	2	\$185,114	438	10	\$1,832,474	912	18	\$3,771,398
Taylor	13	1	\$90,428	78	1	\$577,472	22	1	\$60,585	136	2	\$373,708	250	5	\$769,347
Union	865	0	\$4,859,650	204	8	\$4,619,775	22	0	\$23,875	186	4	\$764,801	1,267	13	\$7,207,805
Volusia	37,167	672	\$2,771,635,851	40,828	697	\$381,131,402	1,057	14	\$4,606,069	10,317	132	\$194,497,710	89,868	1,521	\$4,582,257,200
Wakulla	10	0	\$13,123	39	3	\$1,732,415	50	1	\$200,470	39	0	\$180,724	137	4	\$525,869
Walton	25	0	\$37,068	100	1	\$577,472	4,424	82	\$48,006,616	153	0	\$77,284,865	4,588	83	\$118,414,193
Washington	4	0	\$148,256	22	1	\$577,472	420	4	\$2,002,595	26	1	\$95,528	462	6	\$2,143,108
Event Totals	474,771	17,679	\$9,056,703,918	541,589	14,105	\$7,707,516,393	207,718	8,104	\$3,205,437,734	427,633	8,951	\$3,513,823,790	1,651,711	48,839	\$23,483,481,835

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Event Totals by Alphabetized County of Loss Occurrence - CY2005

data as of 04/30/2006	Dennis			Katrina			Rita			Wilma			CY2005		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Alachua	56	0	\$197,684	105	2	\$242,065	17	0	\$7,653	315	20	\$1,926,937	492	23	\$2,357,394
Baker	5	0	\$1,259	13	0	\$20,208	3	0	\$0	13	0	\$35,068	34	0	\$55,393
Bay	1,267	30	\$4,380,700	165	4	\$739,534	14	1	\$17,330	67	4	\$1,974,765	1,400	35	\$6,721,765
Bradford	8	0	\$29,844	6	0	\$17,418	3	0	\$1,360	13	0	\$35,621	29	0	\$80,903
Brevard	67	2	\$171,207	176	4	\$605,503	67	4	\$159,747	5,765	93	\$31,406,217	6,088	104	\$32,531,573
Broward	1,022	1	\$2,540,224	18,502	475	\$91,997,806	574	15	\$1,541,887	341,907	4,636	\$3,415,687,889	363,035	5,173	\$3,532,532,934
Calhoun	32	0	\$88,162	0	1	\$13,580	2	0	\$468	9	0	\$9,438	47	1	\$103,629
Charlotte	47	0	\$83,042	64	1	\$433,686	12	1	\$37,181	1,223	31	\$6,137,737	1,347	34	\$6,703,740
Citrus	60	0	\$146,065	26	0	\$44,150	7	1	\$29,001	74	1	\$202,349	162	2	\$407,253
Clay	30	1	\$49,366	63	1	\$182,197	21	4	\$20,096	65	1	\$139,365	178	6	\$375,451
Collier	78	0	\$180,277	144	3	\$592,067	49	3	\$215,609	38,135	530	\$408,392,155	38,482	542	\$412,549,820
Columbia	20	0	\$54,842	12	0	\$19,934	2	0	\$906	33	0	\$110,348	65	0	\$181,096
Dade	2,132	5	\$5,795,079	92,131	2,371	\$567,425,691	1,077	0	\$4,263,388	273,089	2,131	\$2,087,212,300	370,817	4,487	\$2,643,603,142
Desoto	12	0	\$34,524	10	0	\$35,945	5	0	\$11,079	169	3	\$496,556	195	3	\$576,446
Dixie	29	1	\$57,755	3	0	\$1,690	2	0	\$641	8	0	\$32,101	39	1	\$87,595
Duval	109	5	\$350,474	332	8	\$806,599	78	4	\$146,494	325	17	\$1,023,760	845	33	\$2,248,617
Escambia	12,759	133	\$68,563,835	2,649	67	\$10,997,376	70	11	\$146,296	160	4	\$275,390	14,527	191	\$73,670,118
Flagler	5	0	\$21,715	31	0	\$95,658	3	0	\$477	72	5	\$184,394	112	5	\$295,680
Franklin	930	136	\$4,326,217	11	3	\$142,650	3	0	\$283	19	1	\$34,599	877	119	\$4,141,827
Gadsden	132	4	\$467,296	26	0	\$43,877	6	0	\$17,794	13	0	\$76,920	165	3	\$564,830
Gilchrist	3	0	\$533	8	1	\$47,733	2	0	\$3,277	4	0	\$29,626	17	1	\$78,123
Glades	9	0	\$29,312	3	0	\$22,012	1	0	\$0	1,584	81	\$13,846,225	1,599	82	\$14,003,280
Gulf	273	19	\$1,394,317	18	0	\$30,300	0	0	\$0	14	0	\$210,876	280	16	\$1,521,453
Hamilton	8	0	\$44,729	5	0	\$30,182	2	0	\$392	8	0	\$41,499	22	0	\$111,500
Hardee	15	0	\$48,779	4	0	\$1,464	6	0	\$2,397	69	2	\$174,016	93	2	\$223,865
Hendry	13	0	\$27,815	20	0	\$128,405	5	0	\$24,793	6,877	338	\$71,053,584	6,928	342	\$71,785,202
Hernando	39	0	\$129,127	46	1	\$49,913	11	0	\$4,450	112	7	\$434,205	207	8	\$607,173
Highlands	12	1	\$50,375	18	0	\$99,899	8	0	\$43,632	1,257	17	\$5,931,535	1,297	19	\$6,160,067
Hillsborough	372	7	\$1,366,710	283	6	\$749,405	84	1	\$133,171	696	17	\$2,316,863	1,412	31	\$4,419,017
Holmes	46	0	\$119,048	0	13	\$14,681	4	0	\$770	6	0	\$2,423	65	0	\$126,245
Indian River	21	1	\$36,031	55	1	\$236,155	16	1	\$13,381	3,959	67	\$18,320,196	4,059	71	\$18,731,876
Jackson	130	1	\$366,565	34	0	\$81,026	3	0	\$8,404	25	1	\$130,825	181	2	\$552,350
Jefferson	27	0	\$70,988	7	4	\$50,930	5	0	\$3,153	20	0	\$36,062	57	4	\$152,187
Lafayette	2	0	\$6,531	2	0	\$331	1	0	\$0	0	0	\$0	5	0	\$6,308
Lake	73	0	\$254,961	70	1	\$142,839	21	0	\$35,893	347	15	\$1,032,255	508	16	\$1,442,623
Lee	140	1	\$282,180	198	4	\$867,155	48	3	\$130,419	23,686	223	\$183,654,421	24,115	233	\$186,302,748
Leon	555	24	\$2,191,905	123	3	\$357,163	17	0	\$19,419	327	17	\$784,471	975	41	\$3,156,349
Levy	14	0	\$56,799	11	0	\$65,570	4	0	\$1,328	27	1	\$123,553	55	1	\$239,271
Liberty	18	0	\$59,331	1	0	\$57	1	0	\$228	1	0	\$1,138	19	0	\$55,911
Madison	19	0	\$32,510	5	0	\$2,675	1	0	\$282	16	0	\$25,887	39	0	\$58,722
Manatee	83	1	\$262,181	61	1	\$60,540	10	0	\$4,614	383	2	\$1,124,836	533	5	\$1,435,563
Marion	87	0	\$368,029	82	2	\$213,546	24	0	\$13,396	202	7	\$623,467	390	9	\$1,178,918
Martin	27	0	\$61,073	95	2	\$346,770	20	0	\$20,818	14,224	188	\$127,684,004	14,395	192	\$129,094,563
Monroe	1,415	11	\$4,267,633	2,046	52	\$27,062,253	998	72	\$10,986,051	21,985	7,181	\$208,810,412	26,462	7,388	\$250,242,062
Nassau	4	0	\$3,098	31	5	\$91,022	6	0	\$1,369	33	2	\$114,129	75	7	\$204,284
Okaloosa	6,874	57	\$20,219,507	927	23	\$4,562,080	29	4	\$78,002	143	14	\$296,253	7,363	88	\$23,208,617
Okeechobee	7	0	\$36,457	12	1	\$14,682	6	1	\$13,753	4,931	96	\$36,069,882	4,965	100	\$36,415,709
Orange	175	0	\$643,719	284	6	\$559,388	54	4	\$70,887	1,845	31	\$7,362,673	2,355	41	\$8,603,225
Osceola	44	0	\$90,684	52	1	\$96,413	10	1	\$19,735	537	10	\$1,616,146	641	12	\$1,821,323
Palm Beach	143	5	\$528,011	1,498	38	\$5,141,808	221	12	\$650,168	204,823	2,699	\$2,047,803,171	207,133	2,784	\$2,069,922,826
Pasco	116	0	\$322,883	96	2	\$188,279	38	0	\$50,192	185	6	\$599,467	428	8	\$1,125,017
Pinellas	602	11	\$3,595,827	179	4	\$583,550	141	5	\$62,230	616	15	\$1,855,534	1,497	33	\$5,778,080
Polk	126	0	\$333,195	163	3	\$304,449	297	1	\$37,453	1,074	12	\$3,023,056	1,672	16	\$3,673,608
Putnam	7	0	\$25,535	21	0	\$62,220	5	0	\$2,251	36	0	\$115,944	69	0	\$200,644
Santa Rosa	20,478	247	\$135,937,731	1,122	28	\$4,674,794	4	8	\$108,229	79	4	\$222,831	19,870	248	\$129,548,103
Sarasota	110	1	\$264,865	107	2	\$973,923	24	0	\$31,597	1,054	18	\$4,468,161	1,292	22	\$5,687,617
Seminole	63	0	\$194,531	102	2	\$170,411	47	1	\$95,759	741	14	\$3,332,496	954	17	\$3,788,889
St. Johns	13	0	\$52,504	54	1	\$53,952	22	0	\$13,145	101	9	\$368,616	191	10	\$482,827
St. Lucie	32	0	\$64,860	98	2	\$223,377	32	0	\$23,678	21,188	247	\$144,302,957	21,394	252	\$145,735,885
Sumter	20	0	\$61,248	17	0	\$32,449	6	0	\$4,126	48	4	\$148,811	89	4	\$240,542
Suwannee	33	0	\$247,146	12	1	\$32,612	19	0	\$13,014	25	0	\$222,804	87	1	\$494,551
Taylor	65	15	\$326,884	5	0	\$55,081	0	0	\$0	28	0	\$964,230	92	12	\$1,323,572
Union	0	0	\$0	0	0	\$0	2	0	\$225	11	0	\$12,110	13	0	\$12,423
Volusia	49	1	\$181,305	163	3	\$418,509	33	1	\$30,620	834	24	\$3,675,514	1,081	30	\$4,291,788
Wakulla	748	182	\$4,284,588	25	2	\$570,625	6	0	\$1,236	16	0	\$27,423	727	156	\$4,497,368
Walton	972	13	\$3,043,090	137	3	\$1,188,461	18	3	\$54,730	58	0	\$55,010	1,098	16	\$4,013,949
Washington	54	2	\$282,941	13	2	\$106,814	14	0	\$17,483	13	0	\$73,003	90	4	\$450,103
Event Totals	52,934	920	\$269,807,639	122,798	3,153	\$725,223,536	4,375	167	\$19,447,845	975,717	18,853	\$8,848,516,509	1,155,824	23,093	\$9,862,995,529

This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.

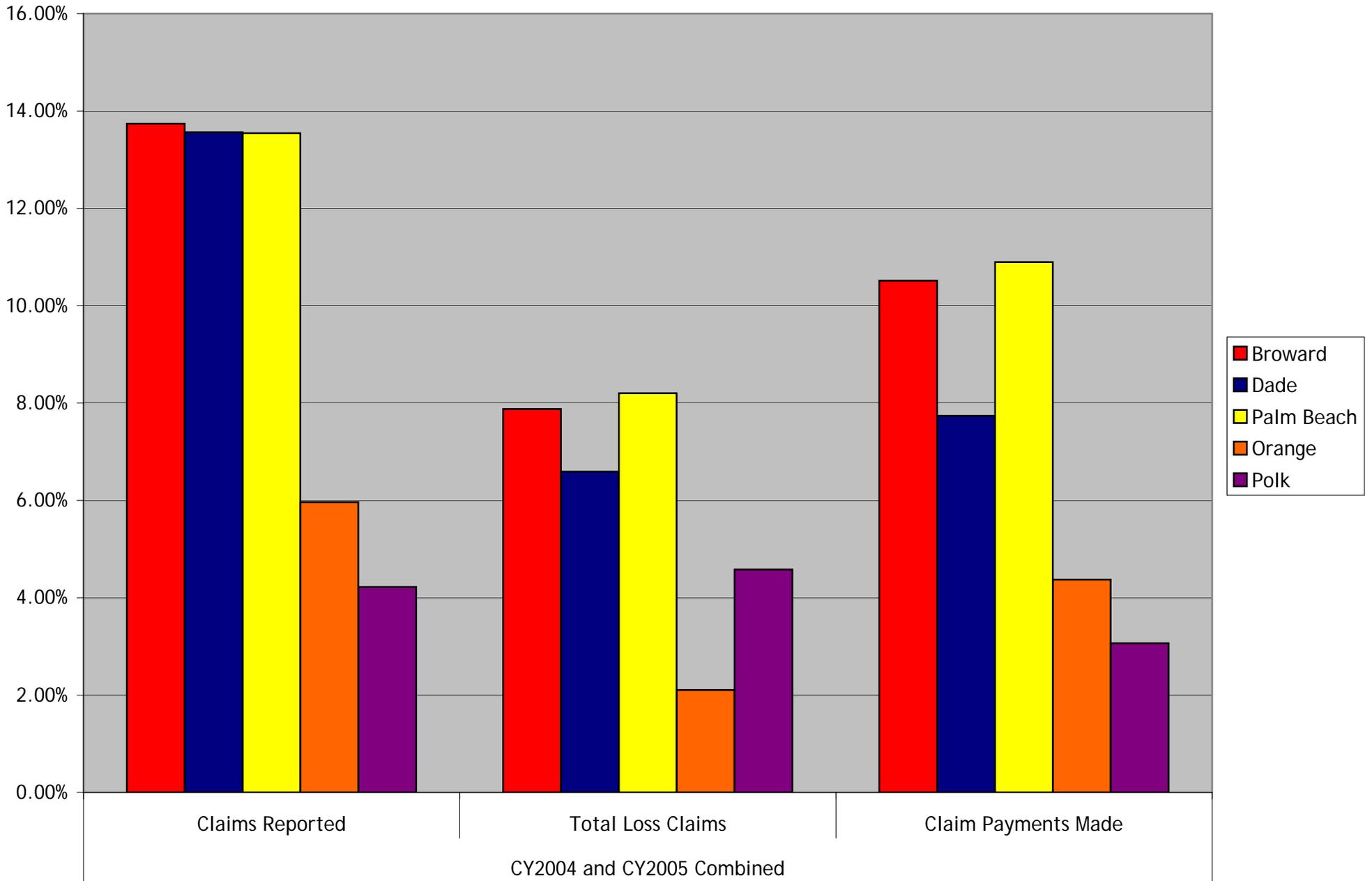
Event Totals by Lines of Business - CY2004 and CY2005

data as of 12/31/2005	Charley			Frances			Ivan			Jeanne			CY2004		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Commercial Auto Physical Damage	3,292	317	\$33,608,354	2,144	56	\$30,504,923	1,291	188	\$11,504,922	2,509	203	\$15,190,558	9,279	274	\$74,781,807
Commercial Multi-peril	27,816	554	\$1,914,906,143	32,159	838	\$457,665,039	10,451	333	\$595,361,319	19,582	261	\$559,068,608	89,908	2,658	\$4,302,453,526
Farmowners	605	4	\$19,627,919	808	21	\$11,505,843	79	0	\$611,414	818	0	\$14,636,383	2,302	68	\$54,427,270
Fire & Allied Lines	36,929	924	\$1,437,150,897	59,965	1,562	\$853,377,878	29,982	1,021	\$947,668,846	39,239	470	\$658,929,070	165,975	4,908	\$4,959,527,660
Homeowners	277,345	4,135	\$4,497,682,656	337,849	8,799	\$4,808,028,790	120,832	1,221	\$1,413,532,565	249,849	1,751	\$1,631,111,241	985,182	29,131	\$11,143,783,451
Mobile Homeowners	47,871	7,121	\$735,643,399	53,354	1,390	\$759,294,434	8,024	476	\$65,150,773	61,453	3,629	\$456,577,966	170,515	5,042	\$1,883,340,646
Other Lines	15,149	1,056	\$240,875,588	14,981	390	\$213,200,077	7,638	1,105	\$99,242,092	11,887	939	\$99,217,774	49,743	1,471	\$649,179,262
Private Passenger Auto Physical Damage	65,764	3,569	\$177,208,962	40,329	1,050	\$573,939,409	29,421	3,759	\$72,365,802	42,297	1,698	\$79,092,189	178,806	5,287	\$415,988,212
Totals by Line of Business	474,771	17,679	\$9,056,703,918	541,589	14,105	\$7,707,516,393	207,718	8,104	\$3,205,437,734	427,633	8,951	\$3,513,823,790	1,651,711	48,839	\$23,483,481,835

data as of 04/30/2006	Dennis			Katrina			Rita			Wilma			CY2005		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Commercial Auto Physical Damage	196	20	\$1,928,396	723	13	\$4,337,493	130	15	\$89,385	11,659	782	\$45,019,907	12,678	142	\$51,466,037
Commercial Multi-Peril	2,623	23	\$42,458,340	4,503	10	\$60,192,471	215	0	\$2,354,749	41,024	280	\$1,236,851,685	48,415	54	\$1,339,449,001
Farmowners	11	0	\$164,689	33	0	\$917,776	1	0	\$0	563	0	\$17,120,718	607	0	\$18,138,306
Fire & Allied Lines	7,825	77	\$53,529,305	22,105	57	\$203,990,771	1,056	3	\$6,551,319	140,755	521	\$1,974,967,220	171,639	114	\$2,241,419,874
Flood	0	0	\$0	3,515	29	\$43,184,365	345	6	\$4,282,636	0	0	\$0	3,764	6	\$50,572,939
Homeowners	32,398	37	\$135,624,646	66,251	110	\$305,688,890	1,218	2	\$3,930,375	497,313	1,063	\$4,283,038,879	597,666	19,341	\$4,725,408,886
Mobile Homeowners	2,473	38	\$11,637,529	3,905	100	\$16,521,664	67	0	\$285,831	38,674	2,567	\$454,666,290	45,181	460	\$481,484,346
Ocean Marine	0	0	\$0	197	3	\$4,376,119	26	0	\$143,157	0	0	\$0	217	1	\$4,822,286
Other Lines	1,368	162	\$10,008,952	2,679	311	\$35,940,961	138	2	\$418,744	18,239	1,946	\$230,878,287	22,447	416	\$278,651,751
Private Passenger Auto Physical Damage	6,039	563	\$14,455,782	18,888	2,521	\$50,073,026	1,179	139	\$1,391,648	227,490	11,694	\$605,973,522	253,211	2,560	\$671,582,102
Totals by Line of Business	52,934	920	\$269,807,639	122,798	3,153	\$725,223,536	4,375	167	\$19,447,845	975,717	18,853	\$8,848,516,509	1,155,824	23,093	\$9,862,995,529

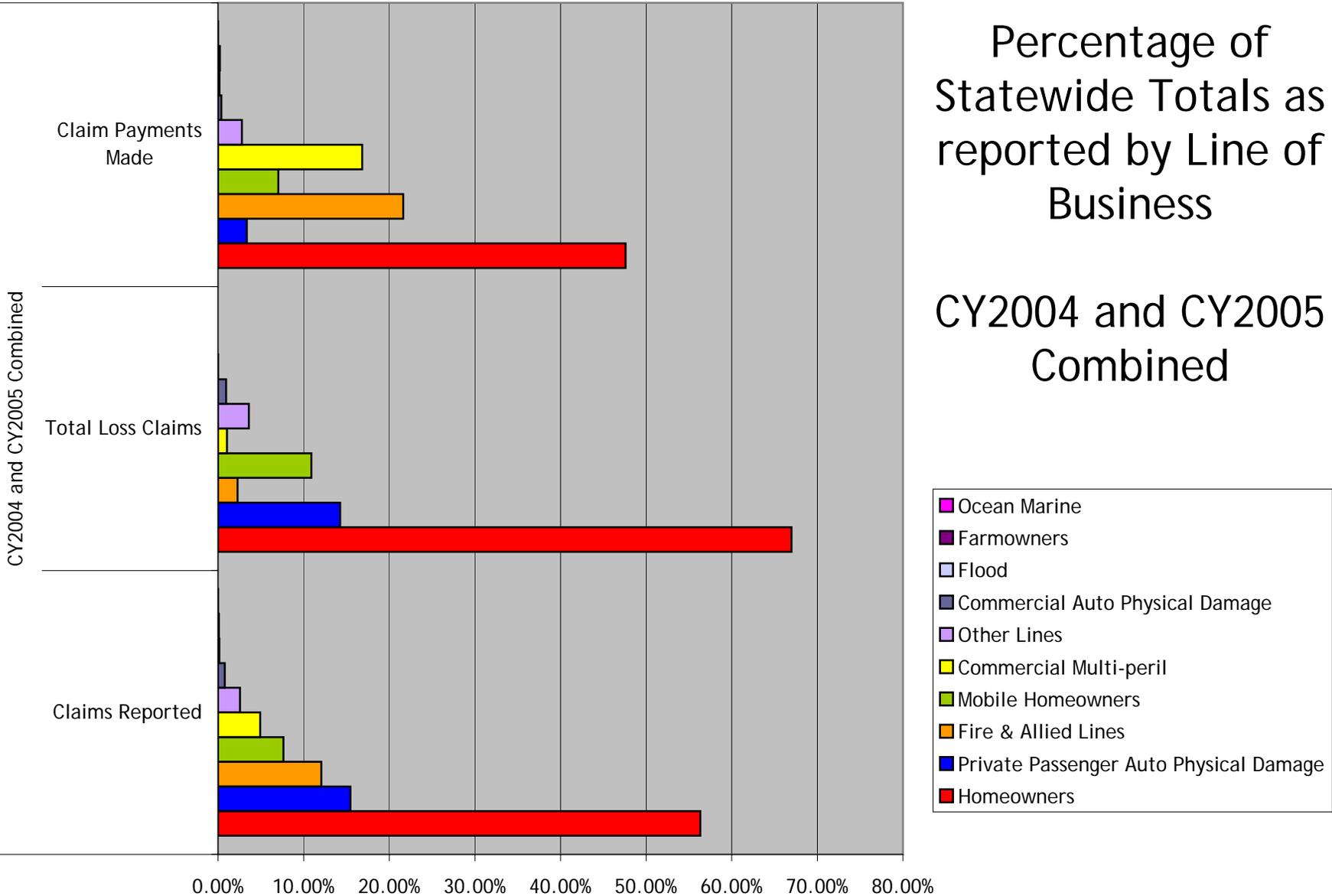
*This information is compiled from data submitted by each reporting entity.
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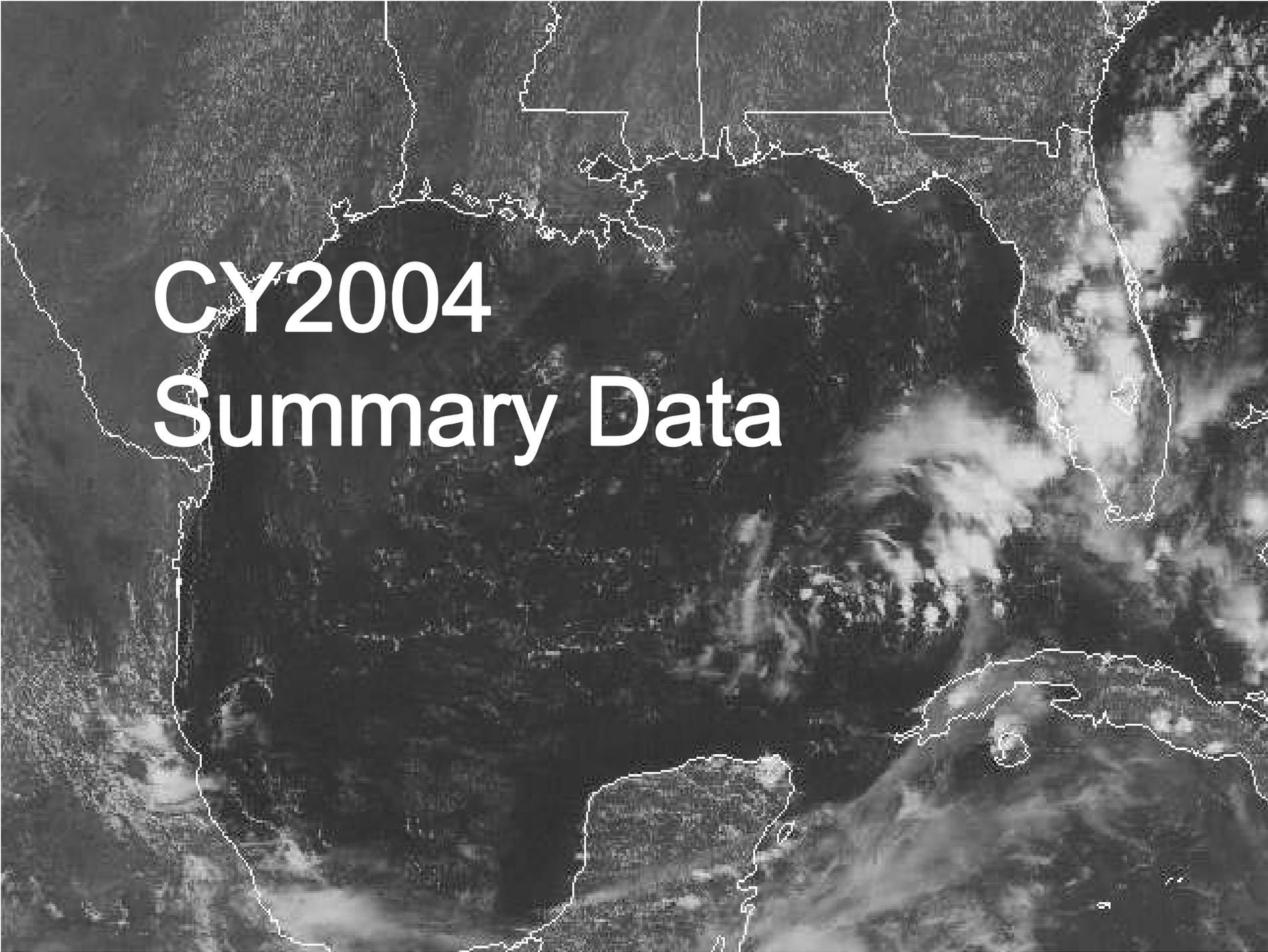
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
CY2004 and CY2005 Combined



Percentage of Statewide Totals as reported by Line of Business

CY2004 and CY2005 Combined





CY2004 Summary Data

Percentage of Event Total by County of Loss Occurrence sorted by Claims Reported by County CY2004

County of Loss Occurrence	Charley			County of Loss Occurrence	Frances			County of Loss Occurrence	Ivan			County of Loss Occurrence	Jeanne			County of Loss Occurrence	CY2004		
	Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made
Orange	20.58%	6.07%	10.40%	Palm Beach	20.18%	14.72%	15.37%	Escambia	48.43%	53.30%	58.58%	Palm Beach	13.54%	10.91%	11.96%	Palm Beach	10.57%	6.33%	6.97%
Charlotte	17.64%	47.09%	28.10%	Brevard	11.00%	13.78%	12.38%	Santa Rosa	21.02%	31.24%	22.93%	Polk	11.57%	12.63%	10.67%	Orange	9.88%	3.04%	6.04%
Lee	16.35%	9.08%	10.56%	St. Lucie	10.38%	22.67%	13.62%	Okaloosa	15.32%	7.37%	10.50%	Brevard	9.94%	12.30%	11.76%	Polk	7.00%	6.78%	4.24%
Polk	10.37%	10.25%	5.61%	Volusia	7.54%	4.94%	18.05%	Bay	3.08%	1.42%	2.03%	Orange	8.53%	2.39%	6.74%	Brevard	6.58%	6.35%	5.97%
Osceola	8.76%	4.39%	5.58%	Indian River	5.83%	10.78%	9.78%	Walton	2.13%	1.01%	1.50%	St. Lucie	7.36%	10.30%	6.83%	Escambia	6.13%	8.93%	7.35%
Volusia	7.83%	3.80%	30.60%	Orange	5.32%	1.29%	2.70%	Palm Beach	1.38%	0.42%	0.44%	Indian River	6.85%	11.66%	12.57%	St. Lucie	5.47%	8.50%	5.59%
Seminole	6.56%	1.68%	2.52%	Martin	4.66%	7.18%	5.72%	Brevard	0.71%	0.22%	0.34%	Martin	5.00%	6.58%	6.11%	Volusia	5.44%	3.11%	19.14%
Desoto	2.76%	10.16%	2.73%	Broward	3.87%	1.89%	1.48%	Orange	0.61%	0.13%	0.24%	Highlands	3.44%	7.10%	3.60%	Charlotte	5.37%	17.42%	11.67%
Highlands	1.84%	0.73%	0.67%	Polk	3.09%	2.44%	1.44%	Volusia	0.51%	0.17%	0.14%	Hillsborough	3.04%	2.29%	2.07%	Lee	5.08%	3.42%	4.40%
Hardee	1.68%	4.11%	1.31%	Seminole	2.38%	0.35%	1.06%	St. Lucie	0.40%	0.41%	0.16%	Pinellas	3.02%	2.00%	2.00%	Osceola	3.84%	2.22%	2.86%
Collier	1.01%	0.34%	0.29%	Dade	2.12%	0.85%	0.67%	Jackson	0.38%	0.41%	0.37%	Osceola	2.98%	1.86%	2.39%	Indian River	3.78%	5.24%	5.10%
Brevard	0.78%	0.31%	0.25%	Marion	2.02%	1.08%	0.85%	Polk	0.36%	0.30%	0.19%	Lake	2.92%	1.52%	1.95%	Seminole	3.35%	0.82%	1.68%
Sarasota	0.75%	0.59%	0.32%	Hillsborough	1.88%	1.80%	0.71%	Martin	0.36%	0.24%	0.15%	Seminole	2.57%	0.54%	1.97%	Martin	2.92%	3.31%	2.84%
Palm Beach	0.37%	0.09%	0.11%	Lake	1.81%	1.23%	0.82%	Holmes	0.34%	0.13%	0.12%	Volusia	2.41%	1.47%	5.54%	Santa Rosa	2.64%	5.23%	2.86%
Lake	0.26%	0.09%	0.04%	Osceola	1.71%	0.89%	0.86%	Putnam	0.29%	0.11%	0.01%	Pasco	1.94%	1.41%	1.22%	Okaloosa	1.98%	1.25%	1.33%
Hillsborough	0.25%	0.19%	0.10%	Pinellas	1.68%	1.41%	0.77%	Broward	0.28%	0.16%	0.08%	Marion	1.87%	0.84%	1.16%	Broward	1.73%	0.81%	0.66%
Pinellas	0.24%	0.11%	0.04%	Duval	1.64%	0.88%	0.71%	Indian River	0.27%	0.14%	0.26%	Okeechobee	1.66%	4.18%	1.92%	Highlands	1.63%	1.72%	0.88%
Flagler	0.20%	0.04%	0.06%	Okeechobee	1.18%	3.90%	1.11%	Hillsborough	0.26%	0.11%	0.06%	Broward	1.32%	1.19%	0.85%	Hillsborough	1.52%	1.02%	0.57%
Union	0.18%	0.00%	0.05%	Pasco	1.15%	0.82%	0.45%	Pinellas	0.26%	0.09%	0.06%	Duval	1.23%	1.37%	0.60%	Lake	1.46%	0.67%	0.58%
Manatee	0.17%	0.12%	0.07%	Alachua	1.12%	0.86%	0.40%	Dade	0.25%	0.14%	0.08%	Manatee	0.80%	0.64%	0.47%	Pinellas	1.45%	0.83%	0.56%
Broward	0.16%	0.07%	0.08%	Lee	1.01%	0.21%	0.43%	Duval	0.25%	0.16%	0.05%	Dade	0.69%	0.31%	0.43%	Marion	1.21%	0.51%	0.50%
Dade	0.15%	0.04%	0.03%	Charlotte	0.93%	0.45%	1.21%	Seminole	0.25%	0.04%	0.32%	Sarasota	0.67%	0.61%	0.73%	Dade	0.97%	0.34%	0.31%
Duval	0.12%	0.05%	0.06%	St. Johns	0.80%	0.49%	0.47%	Leon	0.23%	0.20%	0.08%	Alachua	0.66%	0.53%	0.37%	Duval	0.94%	0.55%	0.35%
Pasco	0.11%	0.08%	0.02%	Flagler	0.65%	0.16%	0.26%	Washington	0.20%	0.05%	0.06%	Hernando	0.52%	0.53%	0.30%	Pasco	0.93%	0.53%	0.34%
Marion	0.09%	0.07%	0.10%	Citrus	0.64%	0.37%	0.38%	Marion	0.20%	0.11%	0.05%	Citrus	0.43%	0.31%	0.24%	Desoto	0.85%	3.79%	1.14%
St. Lucie	0.08%	0.05%	0.03%	Highlands	0.64%	0.57%	0.31%	Lee	0.19%	0.07%	0.04%	Sumter	0.39%	0.24%	0.22%	Okeechobee	0.85%	1.91%	0.65%
St. Johns	0.07%	0.02%	0.01%	Hernando	0.63%	0.57%	0.24%	Lake	0.16%	0.05%	0.10%	Escambia	0.38%	0.45%	0.51%	Alachua	0.58%	0.36%	0.25%
Martin	0.07%	0.02%	0.09%	Putnam	0.57%	0.49%	0.22%	Osceola	0.14%	0.11%	0.04%	Putnam	0.38%	0.45%	0.21%	Hardee	0.57%	1.62%	0.57%
Alachua	0.07%	0.01%	0.01%	Clay	0.48%	0.33%	0.15%	Pasco	0.13%	0.07%	0.04%	Clay	0.37%	0.29%	0.18%	Sarasota	0.50%	0.41%	0.34%
Indian River	0.05%	0.01%	0.02%	Sarasota	0.30%	0.20%	0.33%	Alachua	0.12%	0.08%	0.48%	Lee	0.35%	0.13%	0.16%	Bay	0.41%	0.24%	0.26%
Okeechobee	0.04%	0.05%	0.02%	Manatee	0.29%	0.19%	0.08%	Gulf	0.11%	0.08%	0.03%	St. Johns	0.31%	0.22%	0.18%	St. Johns	0.38%	0.19%	0.19%
Hendry	0.04%	0.02%	0.01%	Escambia	0.28%	0.16%	0.31%	Charlotte	0.08%	0.28%	0.04%	Hendry	0.31%	0.17%	0.21%	Hernando	0.36%	0.29%	0.13%
Hernando	0.03%	0.07%	0.01%	Sumter	0.27%	0.16%	0.08%	Sarasota	0.08%	0.17%	0.03%	Okaloosa	0.23%	0.07%	0.21%	Manatee	0.36%	0.22%	0.12%
Citrus	0.03%	0.03%	0.01%	Columbia	0.22%	0.43%	0.08%	Clay	0.08%	0.00%	0.02%	Charlotte	0.23%	0.22%	0.14%	Collier	0.35%	0.15%	0.14%
Monroe	0.03%	0.05%	0.01%	Levy	0.17%	0.22%	0.06%	Calhoun	0.07%	0.17%	0.04%	Hardee	0.23%	0.42%	0.16%	Citrus	0.34%	0.17%	0.17%
Escambia	0.03%	0.02%	0.01%	Hendry	0.14%	0.07%	0.06%	St. Johns	0.07%	0.01%	0.01%	Flagler	0.23%	0.14%	0.11%	Flagler	0.34%	0.09%	0.13%
Putnam	0.03%	0.01%	0.00%	Nassau	0.14%	0.04%	0.04%	Okeechobee	0.07%	0.09%	0.03%	Glades	0.19%	0.18%	0.21%	Putnam	0.33%	0.24%	0.11%
Okaloosa	0.02%	0.02%	0.00%	Collier	0.12%	0.03%	0.05%	Highlands	0.07%	0.05%	0.03%	Columbia	0.18%	0.14%	0.10%	Walton	0.28%	0.17%	0.49%
Clay	0.02%	0.01%	0.01%	Leon	0.11%	0.09%	0.03%	Manatee	0.06%	0.03%	0.02%	Santa Rosa	0.15%	0.23%	0.21%	Clay	0.27%	0.15%	0.08%
Leon	0.02%	0.01%	0.01%	Desoto	0.11%	0.08%	0.10%	Citrus	0.06%	0.00%	0.02%	Desoto	0.13%	0.24%	0.08%	Sumter	0.20%	0.10%	0.06%
Sumter	0.02%	0.02%	0.00%	Glades	0.10%	0.07%	0.07%	Monroe	0.06%	0.16%	0.01%	Levy	0.12%	0.10%	0.06%	Hendry	0.14%	0.06%	0.05%
Columbia	0.01%	0.00%	0.00%	Hardee	0.10%	0.13%	0.07%	Flagler	0.06%	0.01%	0.02%	Bradford	0.10%	0.00%	0.05%	Columbia	0.13%	0.16%	0.04%
Santa Rosa	0.01%	0.01%	0.01%	Bradford	0.09%	0.04%	0.03%	Hernando	0.06%	0.01%	0.02%	Suwannee	0.10%	0.11%	0.05%	Leon	0.09%	0.09%	0.03%
Glades	0.01%	0.01%	0.00%	Okaloosa	0.09%	0.03%	0.04%	Gadsden	0.06%	0.04%	0.01%	Leon	0.08%	0.13%	0.05%	Levy	0.09%	0.08%	0.03%
Nassau	0.01%	0.01%	0.00%	Suwannee	0.07%	0.04%	0.02%	Jefferson	0.05%	0.03%	0.01%	Nassau	0.08%	0.07%	0.05%	Glades	0.09%	0.05%	0.05%
Bay	0.01%	0.00%	0.00%	Gilchrist	0.07%	0.13%	0.02%	Collier	0.04%	0.05%	0.01%	Baker	0.06%	0.01%	0.02%	Union	0.08%	0.03%	0.03%
Levy	0.01%	0.01%	0.00%	Santa Rosa	0.05%	0.11%	0.07%	Columbia	0.04%	0.04%	0.01%	Bay	0.06%	0.02%	0.03%	Nassau	0.07%	0.03%	0.02%
Bradford	0.01%	0.00%	0.00%	Bay	0.05%	0.01%	0.02%	Franklin	0.04%	0.03%	0.01%	Collier	0.05%	0.06%	0.03%	Bradford	0.06%	0.01%	0.02%
Suwannee	0.01%	0.00%	0.00%	Dixie	0.04%	0.06%	0.01%	Sumter	0.04%	0.01%	0.01%	Dixie	0.05%	0.06%	0.03%	Suwannee	0.06%	0.04%	0.02%
Walton	0.01%	0.00%	0.00%	Union	0.04%	0.06%	0.02%	Suwannee	0.03%	0.03%	0.01%	Union	0.04%	0.05%	0.02%	Jackson	0.05%	0.08%	0.05%
Dixie	0.00%	0.00%	0.00%	Baker	0.04%	0.04%	0.02%	Wakulla	0.02%	0.01%	0.01%	Gilchrist	0.04%	0.04%	0.02%	Holmes	0.04%	0.02%	0.02%
Madison	0.00%	0.00%	0.00%	Monroe	0.03%	0.06%	0.01%	Hendry	0.02%	0.01%	0.01%	Madison	0.04%	0.04%	0.02%	Gilchrist	0.03%	0.04%	0.01%
Gilchrist	0.00%	0.00%	0.00%	Madison	0.03%	0.02%	0.01%	Nassau	0.02%	0.00%	0.00%	Walton	0.04%	0.00%	2.20%	Monroe	0.03%	0.07%	0.01%

Percentage of Event Total by County of Loss Occurrence sorted by Claims Reported by County CY2004

County of Loss Occurrence	Charley			County of Loss Occurrence	Frances			County of Loss Occurrence	Ivan			County of Loss Occurrence	Jeanne			County of Loss Occurrence	CY2004		
	Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made
Baker	0.00%	0.00%	0.00%	Walton	0.02%	0.01%	0.01%	Levy	0.02%	0.00%	0.00%	Taylor	0.03%	0.02%	0.01%	Baker	0.03%	0.02%	0.01%
Taylor	0.00%	0.01%	0.00%	Hamilton	0.02%	0.00%	0.00%	Liberty	0.02%	0.01%	0.00%	Hamilton	0.03%	0.04%	0.01%	Washington	0.03%	0.01%	0.01%
Jackson	0.00%	0.00%	0.00%	Taylor	0.01%	0.01%	0.00%	Baker	0.02%	0.00%	0.01%	Jefferson	0.02%	0.02%	0.01%	Dixie	0.03%	0.03%	0.01%
Jefferson	0.00%	0.00%	0.00%	Gadsden	0.01%	0.01%	0.00%	Madison	0.01%	0.00%	0.00%	Gadsden	0.02%	0.04%	0.01%	Madison	0.02%	0.01%	0.00%
Wakulla	0.00%	0.00%	0.00%	Jefferson	0.01%	0.00%	0.00%	Bradford	0.01%	0.00%	0.00%	Lafayette	0.01%	0.00%	0.01%	Gadsden	0.02%	0.02%	0.00%
Gadsden	0.00%	0.00%	0.00%	Jackson	0.01%	0.01%	0.00%	Desoto	0.01%	0.04%	0.00%	Monroe	0.01%	0.02%	0.00%	Gulf	0.02%	0.01%	0.00%
Holmes	0.00%	0.00%	0.00%	Lafayette	0.01%	0.01%	0.00%	Glades	0.01%	0.00%	0.00%	Jackson	0.01%	0.02%	0.00%	Jefferson	0.02%	0.05%	0.00%
Hamilton	0.00%	0.00%	0.00%	Wakulla	0.01%	0.02%	0.00%	Hardee	0.01%	0.03%	0.01%	Wakulla	0.01%	0.00%	0.01%	Taylor	0.02%	0.01%	0.00%
Franklin	0.00%	0.00%	0.00%	Washington	0.00%	0.01%	0.00%	Taylor	0.01%	0.01%	0.00%	Washington	0.01%	0.01%	0.00%	Hamilton	0.01%	0.01%	0.00%
Gulf	0.00%	0.00%	0.00%	Holmes	0.00%	0.01%	0.00%	Union	0.01%	0.00%	0.00%	Holmes	0.01%	0.00%	0.00%	Calhoun	0.01%	0.03%	0.01%
Washington	0.00%	0.00%	0.00%	Franklin	0.00%	0.00%	0.00%	Hamilton	0.01%	0.00%	0.00%	Gulf	0.00%	0.00%	0.00%	Wakulla	0.01%	0.01%	0.00%
Calhoun	0.00%	0.00%	0.00%	Gulf	0.00%	0.00%	0.00%	Dixie	0.01%	0.03%	0.00%	Calhoun	0.00%	0.00%	0.00%	Lafayette	0.01%	0.00%	0.00%
Lafayette	0.00%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%	Gilchrist	0.01%	0.00%	0.00%	Franklin	0.00%	0.01%	0.00%	Franklin	0.01%	0.01%	0.00%
Liberty	0.00%	0.00%	0.00%	Calhoun	0.00%	0.00%	0.00%	Lafayette	0.01%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%

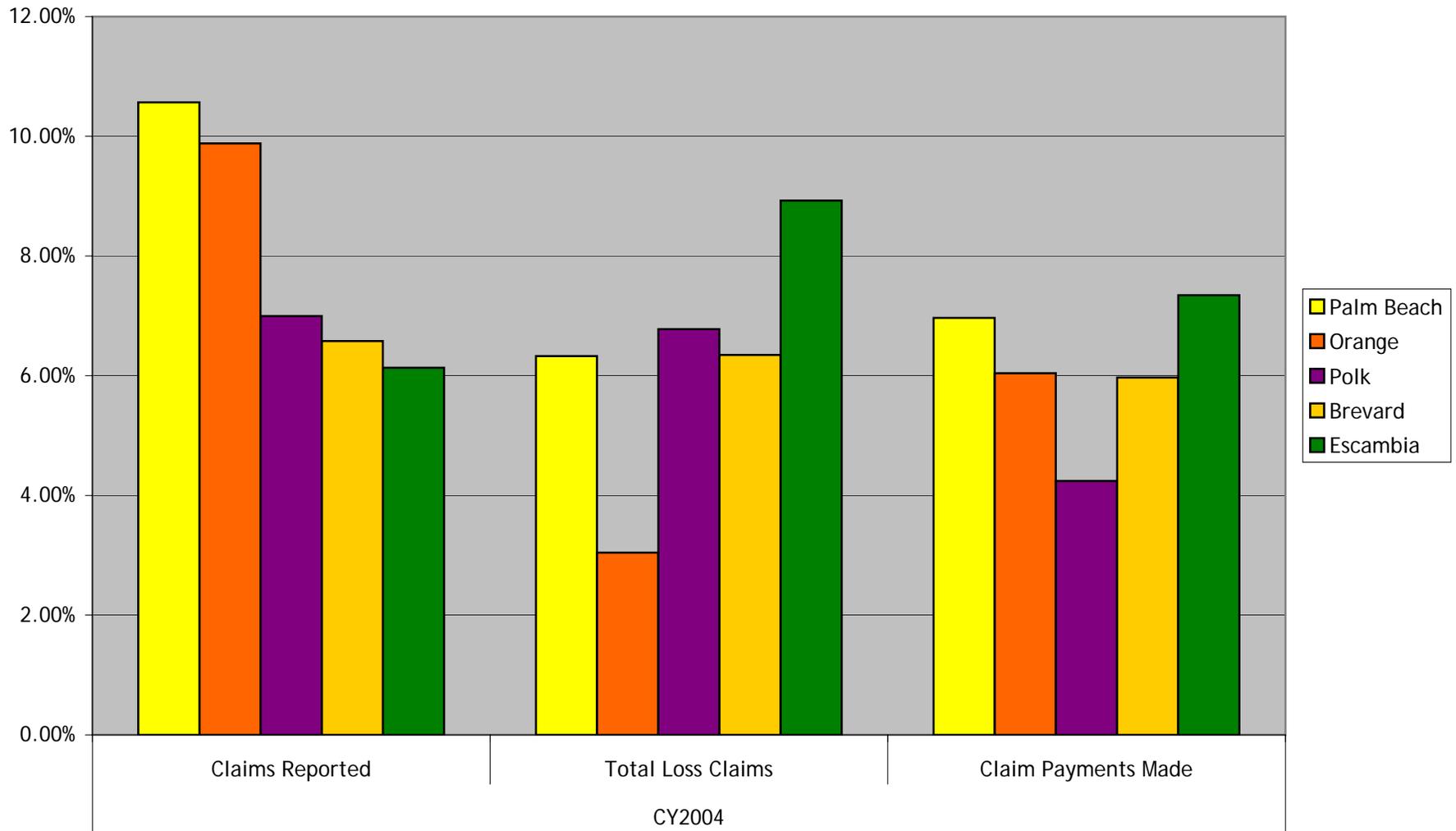
*This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.*

Percentage of Event Total by Line of Business - CY2004

Percentage of Event Total by Line of Business	Charley			Frances			Ivan			Jeanne			CY2004		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Commercial Auto Physical Damage	0.69%	1.79%	0.37%	0.40%	1.26%	0.18%	0.62%	2.33%	0.36%	0.59%	2.27%	0.43%	0.56%	1.82%	0.32%
Commercial Multi-peril	5.86%	3.13%	21.14%	5.94%	2.97%	16.15%	5.03%	4.10%	18.57%	4.58%	2.91%	15.91%	5.44%	3.21%	18.32%
Farmowners	0.13%	0.02%	0.22%	0.15%	0.00%	0.26%	0.04%	0.00%	0.02%	0.19%	0.00%	0.42%	0.14%	0.01%	0.23%
Fire & Allied Lines	7.78%	5.23%	15.87%	11.07%	7.21%	24.34%	14.43%	12.60%	29.56%	9.18%	5.25%	18.75%	10.05%	7.03%	21.12%
Homeowners	58.42%	23.39%	49.66%	62.38%	25.81%	47.05%	58.17%	15.07%	44.10%	58.43%	19.56%	46.42%	59.65%	21.99%	47.45%
Mobile Homeowners	10.08%	40.28%	8.12%	9.85%	40.90%	8.26%	3.86%	5.87%	2.03%	14.37%	40.54%	12.99%	10.32%	34.77%	8.02%
Other Lines	3.19%	5.97%	2.66%	2.77%	7.06%	2.69%	3.68%	13.64%	3.10%	2.78%	10.49%	2.82%	3.01%	8.41%	2.76%
Private Passenger Auto Physical Damage	13.85%	20.19%	1.96%	7.45%	14.77%	1.07%	14.16%	46.39%	2.26%	9.89%	18.97%	2.25%	10.83%	22.77%	1.77%

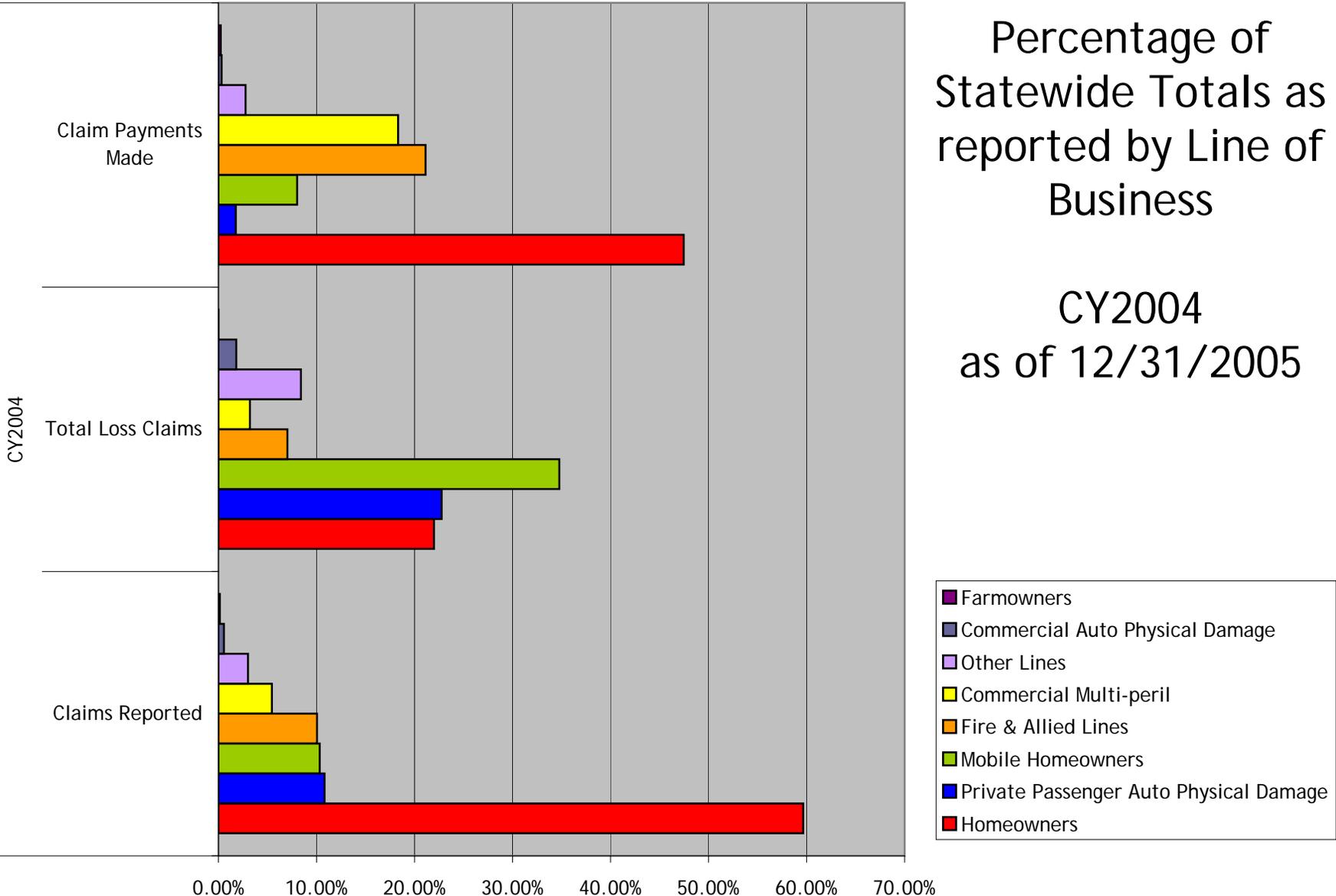
*This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.*

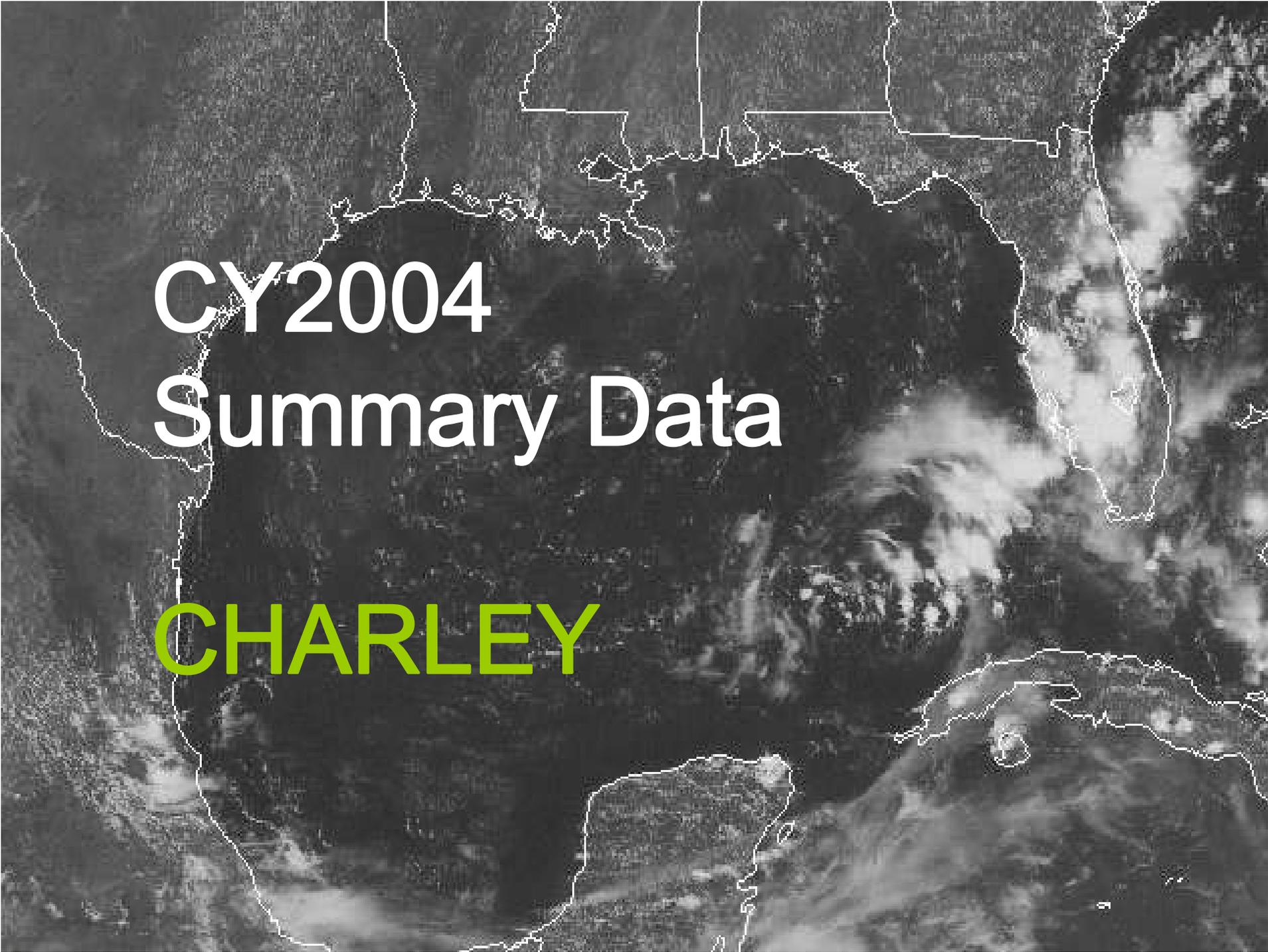
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
CY2004 as of 12/31/2005



Percentage of Statewide Totals as reported by Line of Business

CY2004
as of 12/31/2005



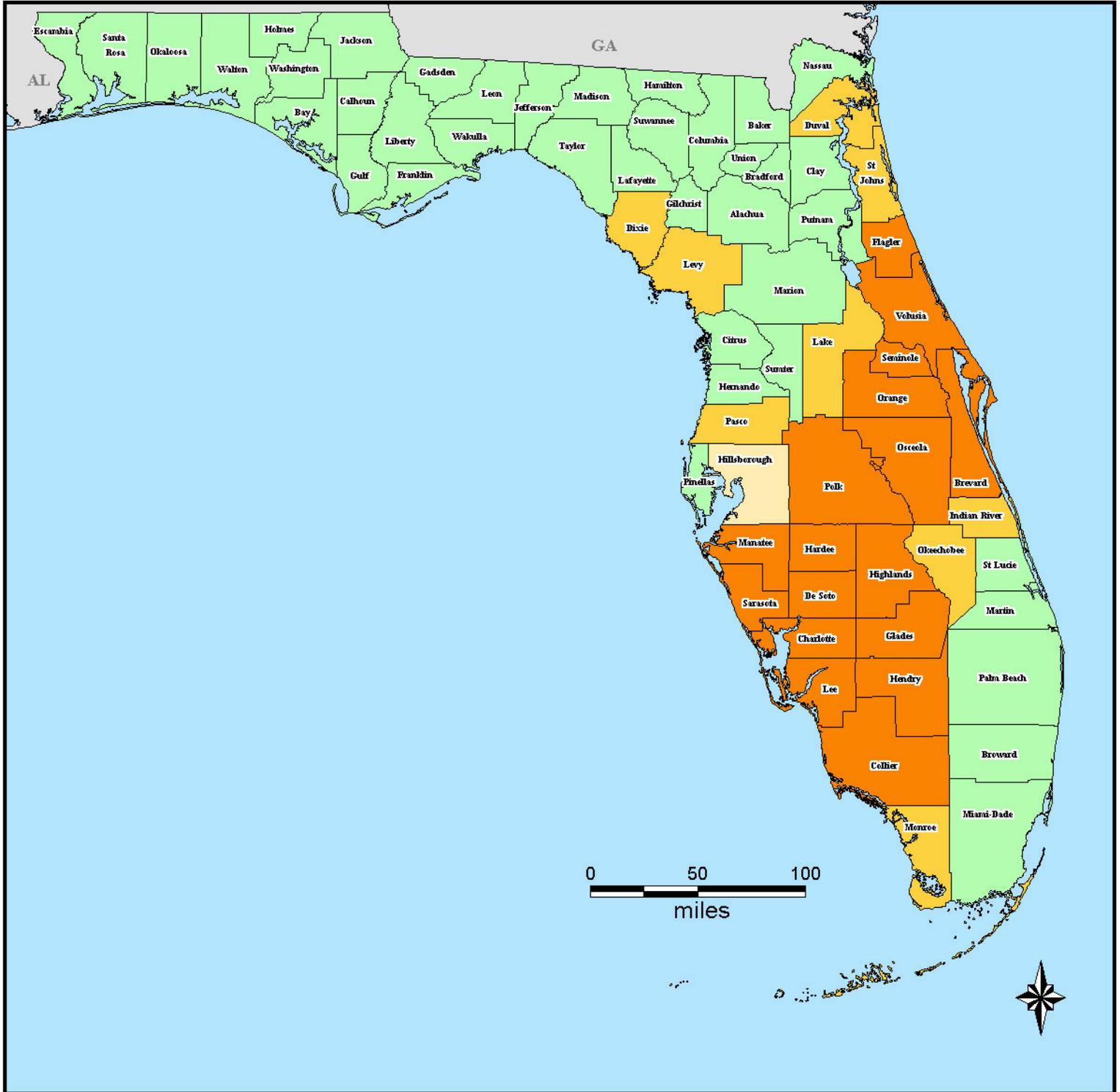


**CY2004
Summary Data**

CHARLEY

FEMA-1539-DR, Florida

Disaster Declaration as of 08/26/2004



Location Map



Legend

Designated Counties

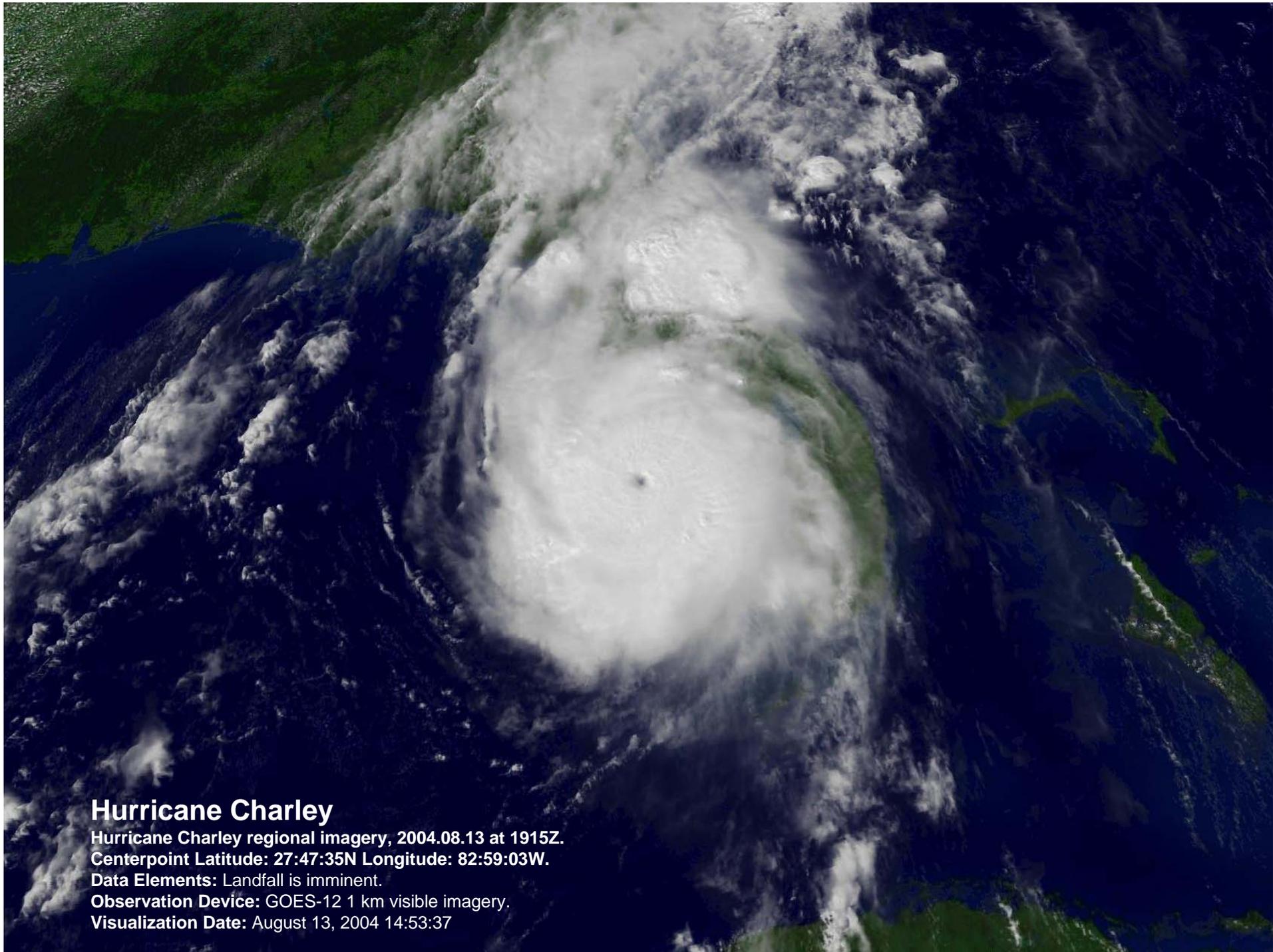
- Individual & Public Assistance (A & B only) (9)
- Individual & Public Assistance (A - G) (17)
- Public Assistance (A & B only) (40)
- Public Assistance (A - G) (1)

All counties in the State of Florida are eligible for assistance under the Hazard Mitigation Grant Program.



FEMA

*ITS Mapping and Analysis Center
Washington, DC
8/26/2004 -- 9:14:47 EDT*



Hurricane Charley

Hurricane Charley regional imagery, 2004.08.13 at 1915Z.

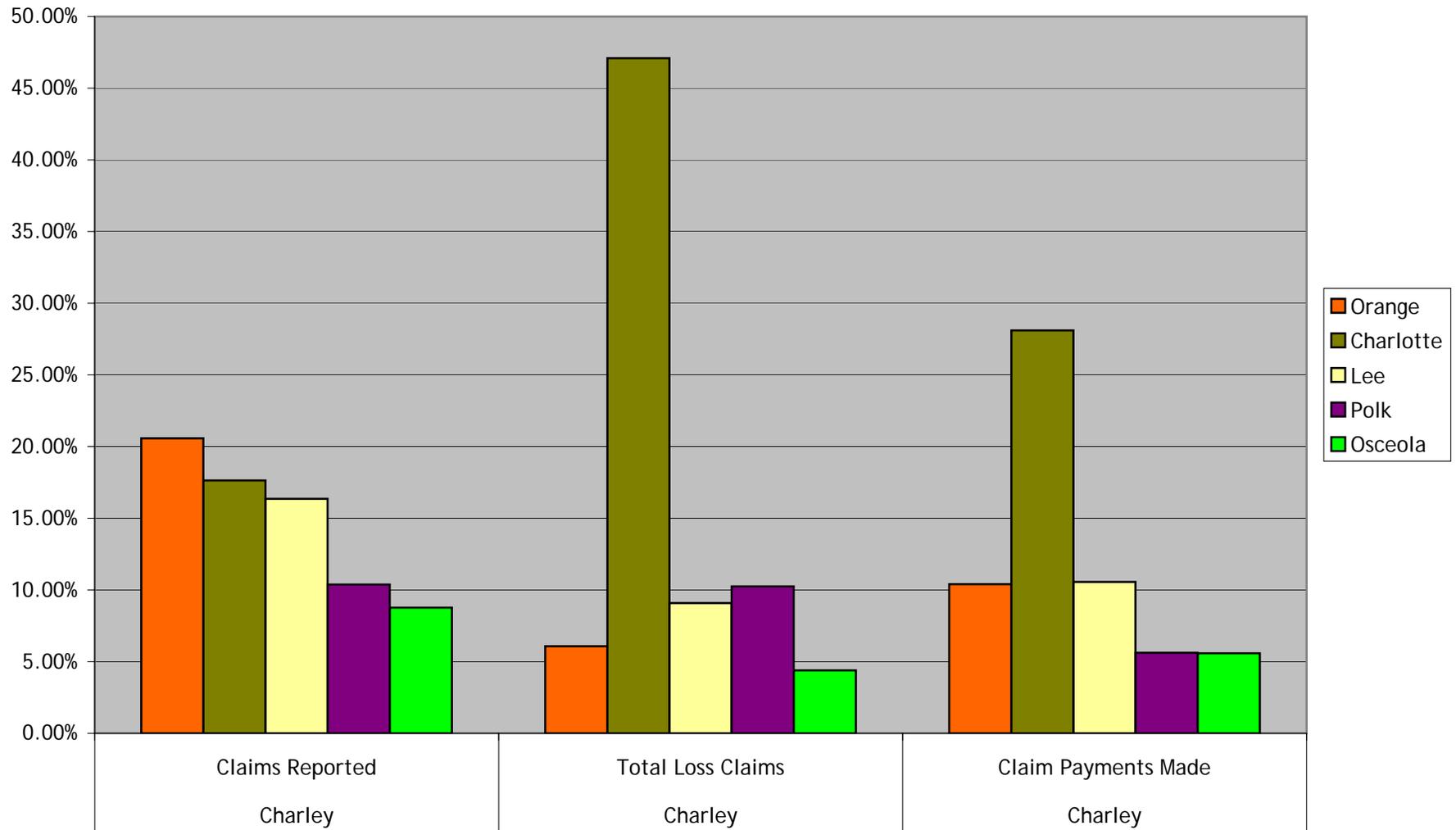
Centerpoint Latitude: 27:47:35N Longitude: 82:59:03W.

Data Elements: Landfall is imminent.

Observation Device: GOES-12 1 km visible imagery.

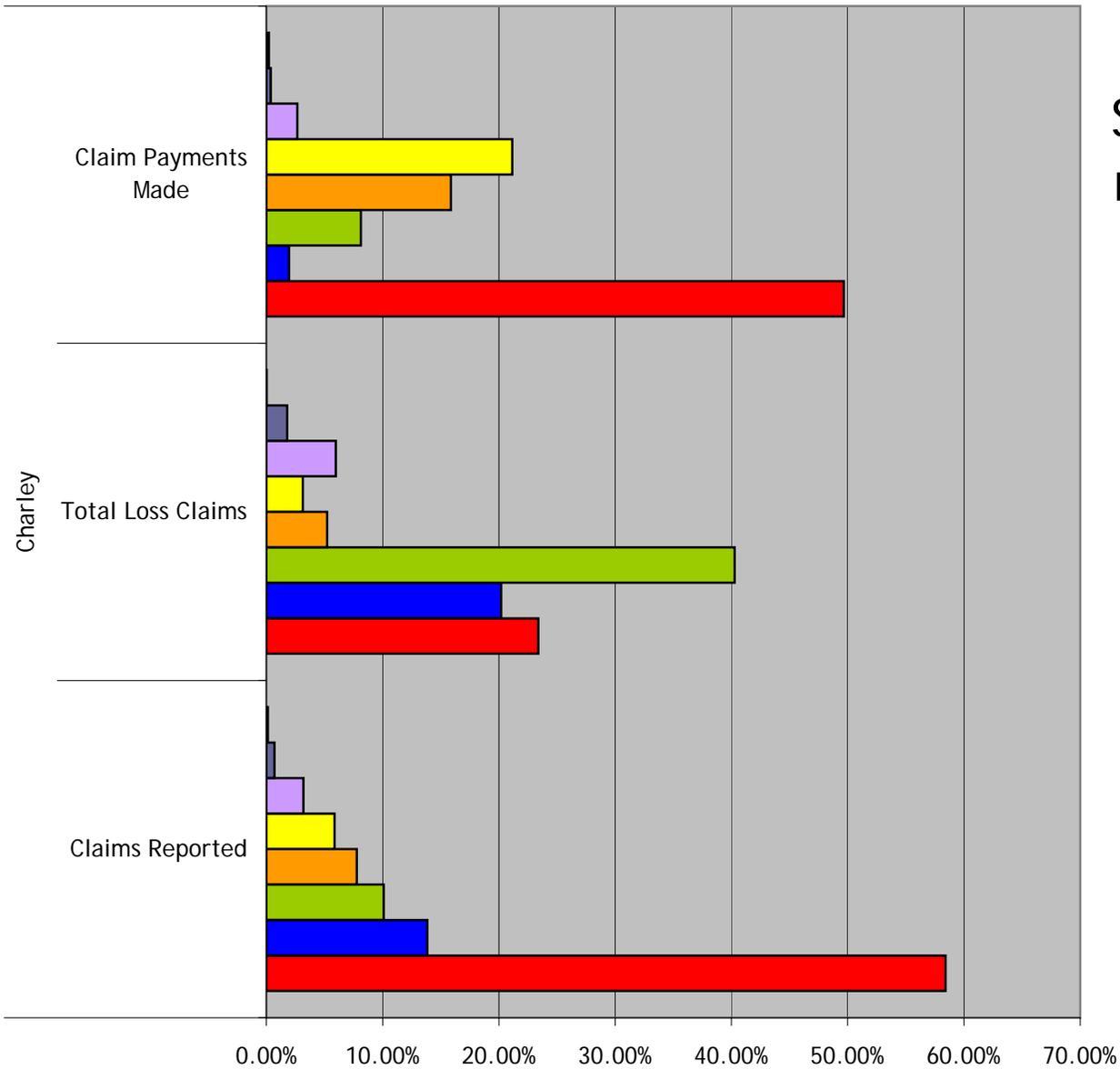
Visualization Date: August 13, 2004 14:53:37

**Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Charley as of 12/31/2005**

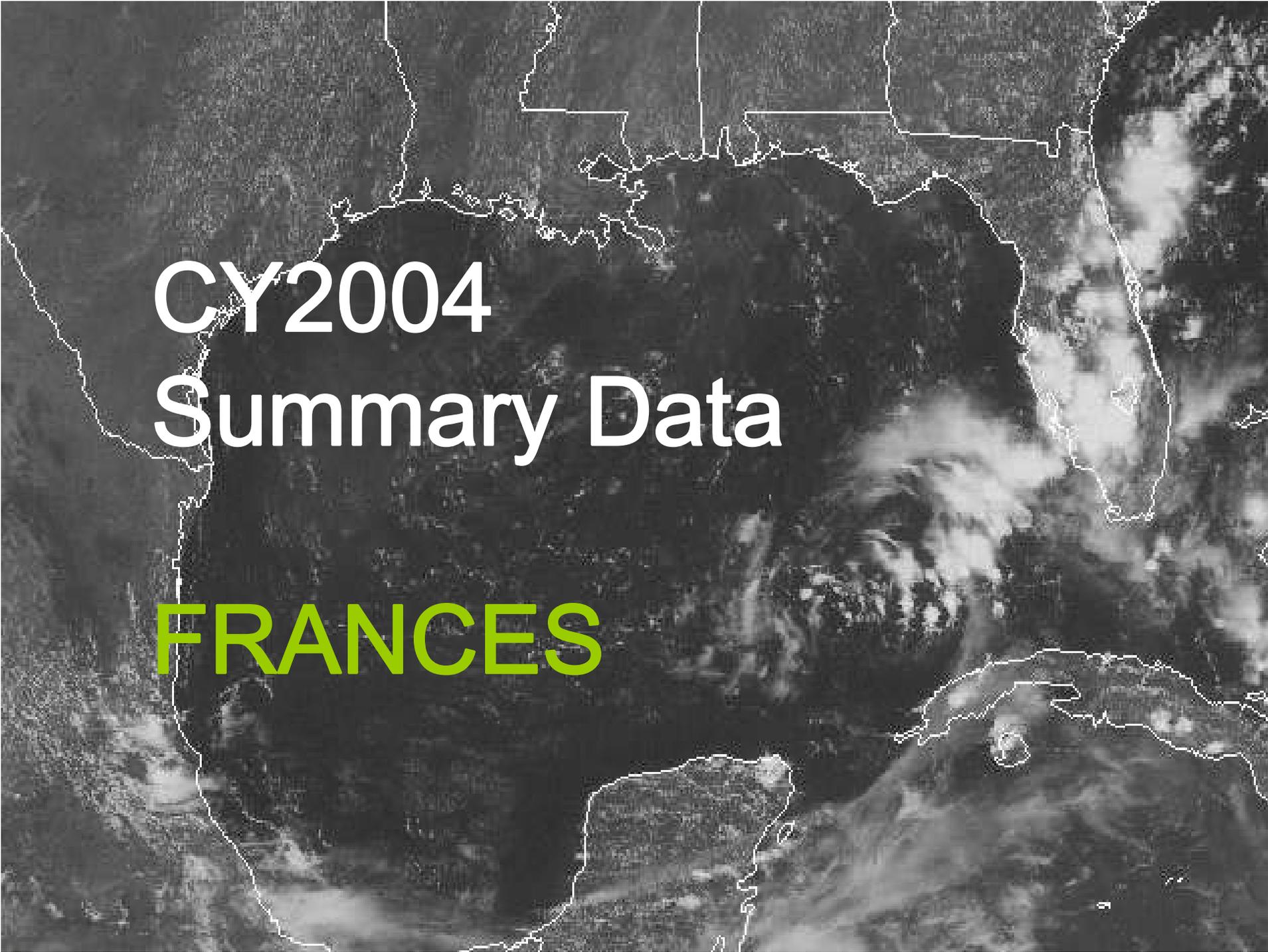


Percentage of Statewide Totals as reported by Line of Business

Hurricane Charley as of 12/31/2005



- Farmowners
- Commercial Auto Physical Damage
- Other Lines
- Commercial Multi-peril
- Fire & Allied Lines
- Mobile Homeowners
- Private Passenger Auto Physical Damage
- Homeowners

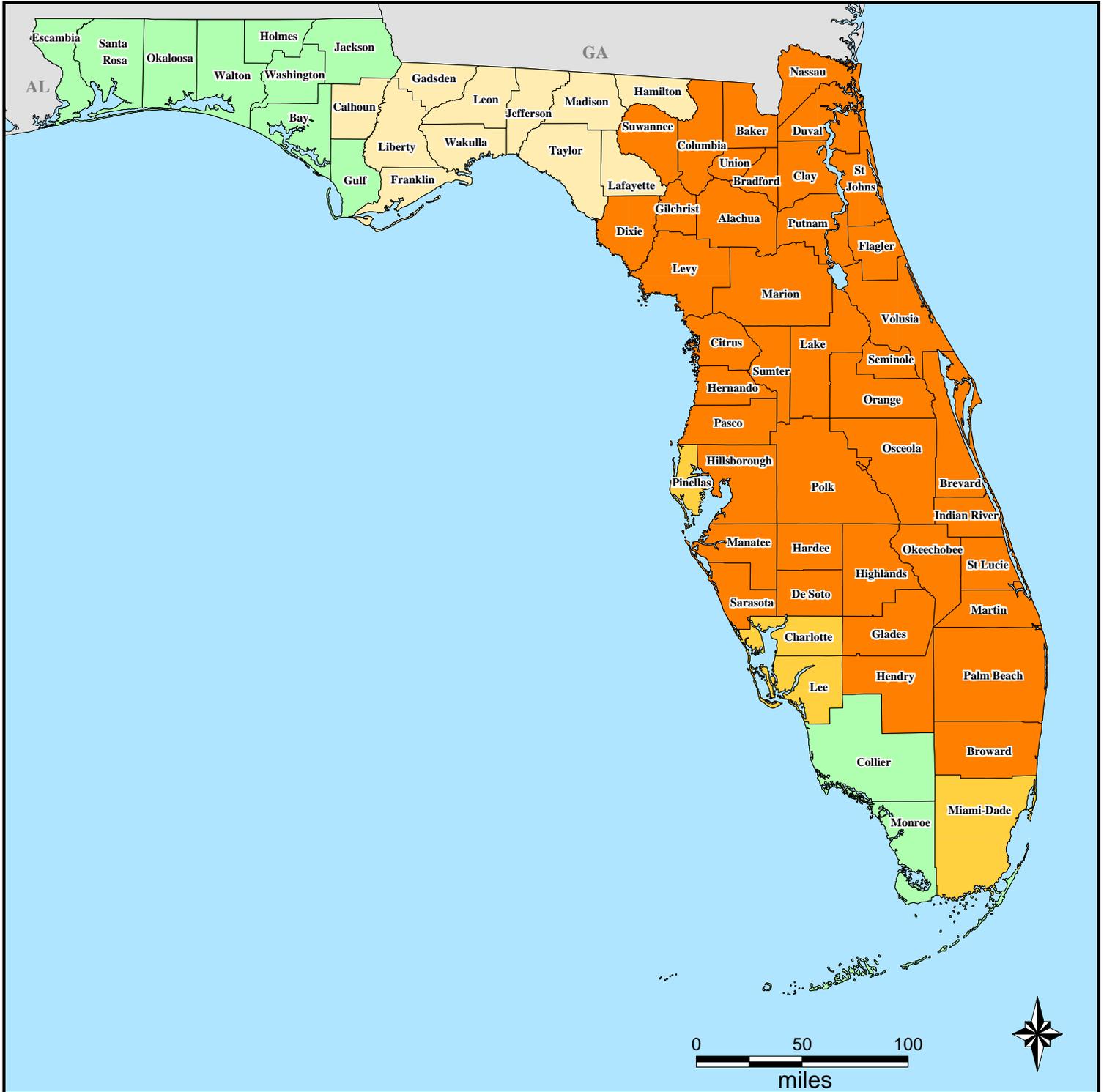


CY2004
Summary Data

FRANCES

FEMA-1545-DR, Florida

Disaster Declaration as of 12/03/2004



Location Map



Legend

Designated Counties
(All counties are eligible for Hazard Mitigation)

Orange	Individual & Public Assistance	(41)
Yellow	Individual & Public Assistance (A & B)	(4)
Light Yellow	Public Assistance	(11)
Light Green	Public Assistance (A & B)	(11)



FEMA

*ITS Mapping and Analysis Center
Washington, DC
12/03/2004 -- 16:41:47 EDT*



Hurricane Frances

Hurricane Frances and Hurricane Ivan regional imagery, 2004.09.05 at 1515Z.

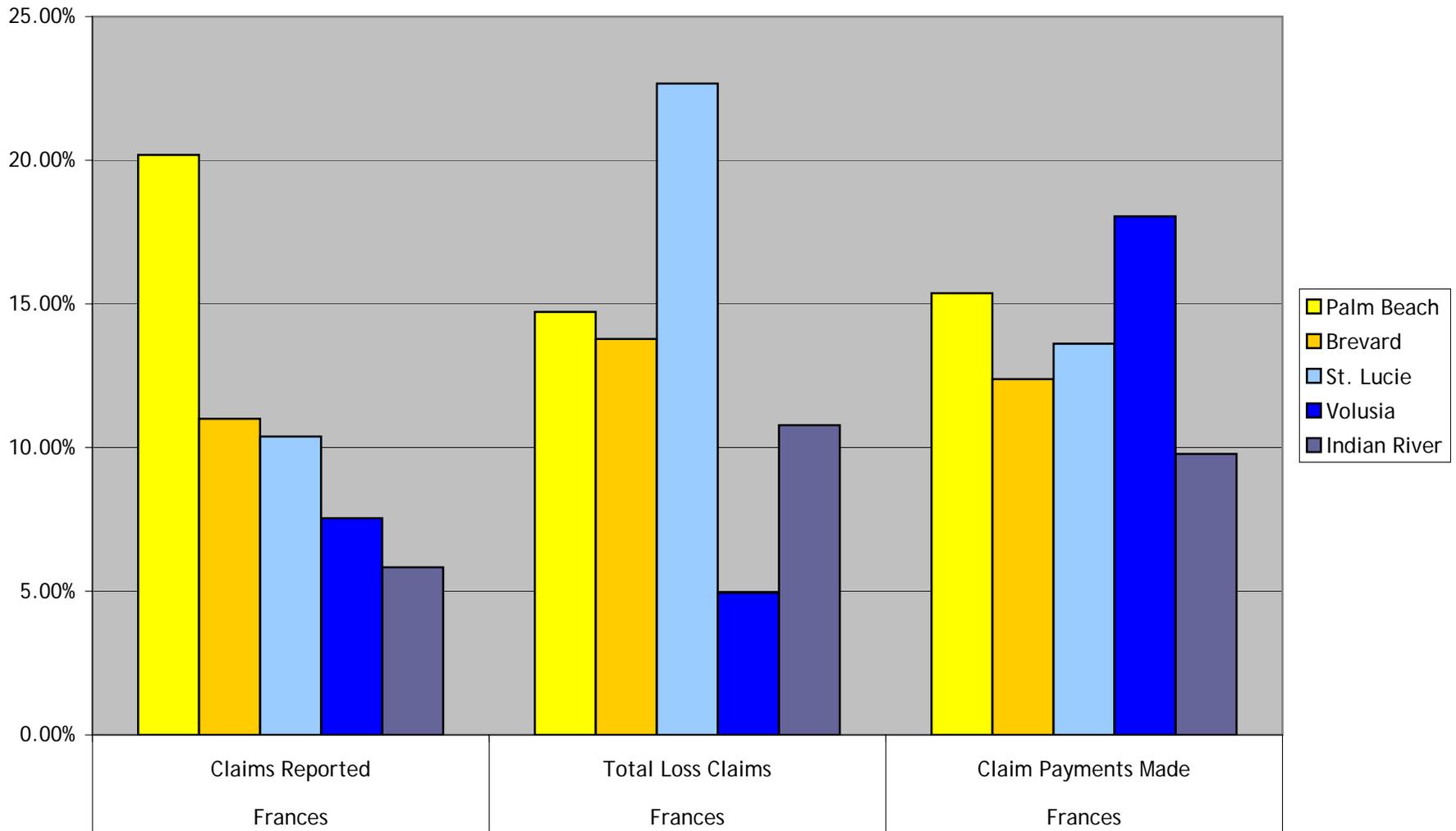
Centerpoint Latitude: 27:55:21N Longitude: 81:06:28W.

Data Elements: This imagery shows Hurricane Frances over Florida and Hurricane Ivan near the Lesser Antilles.

Observation Device: GOES-12 1 km visible imagery.

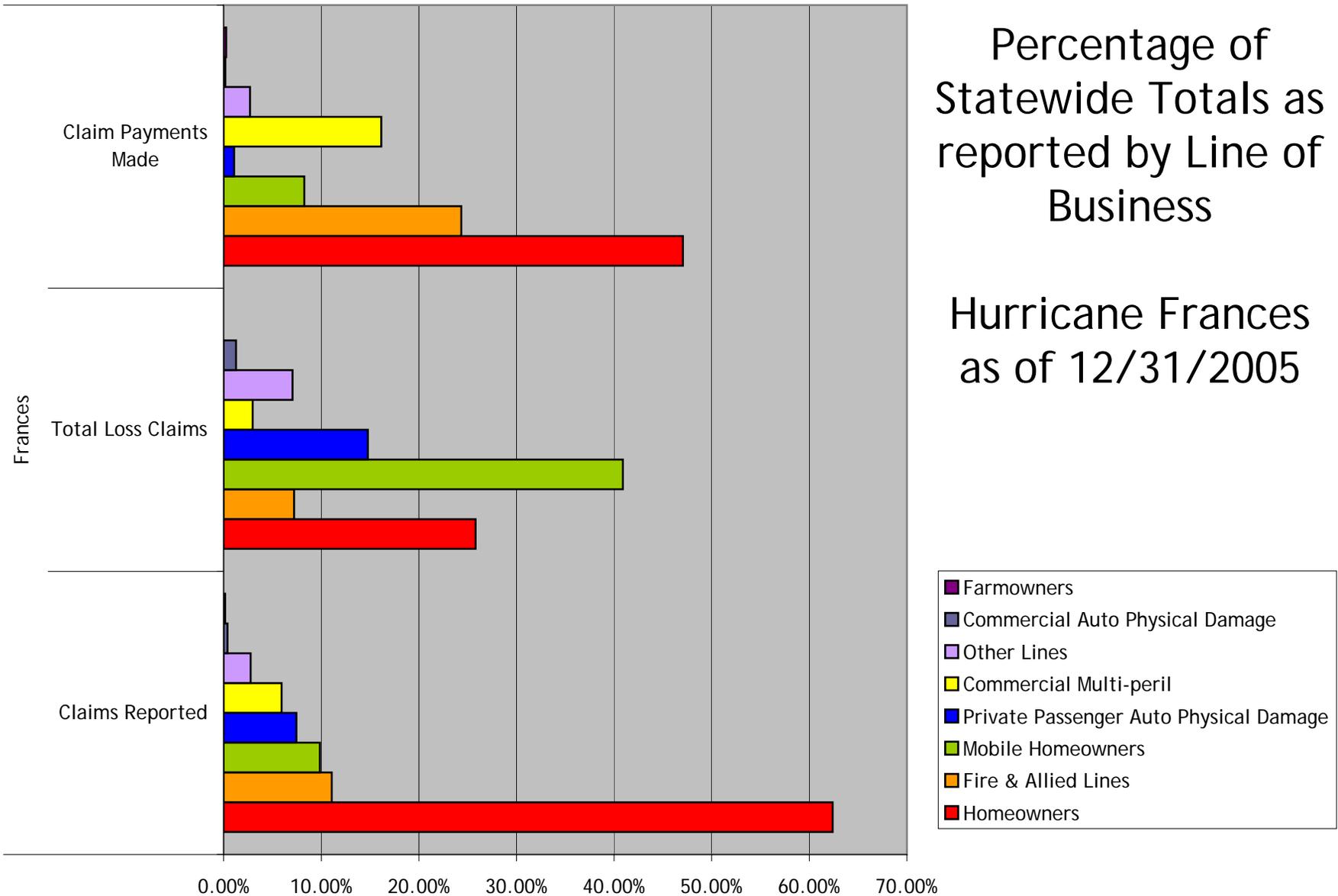
Visualization Date: September 5, 2004 11:27:02

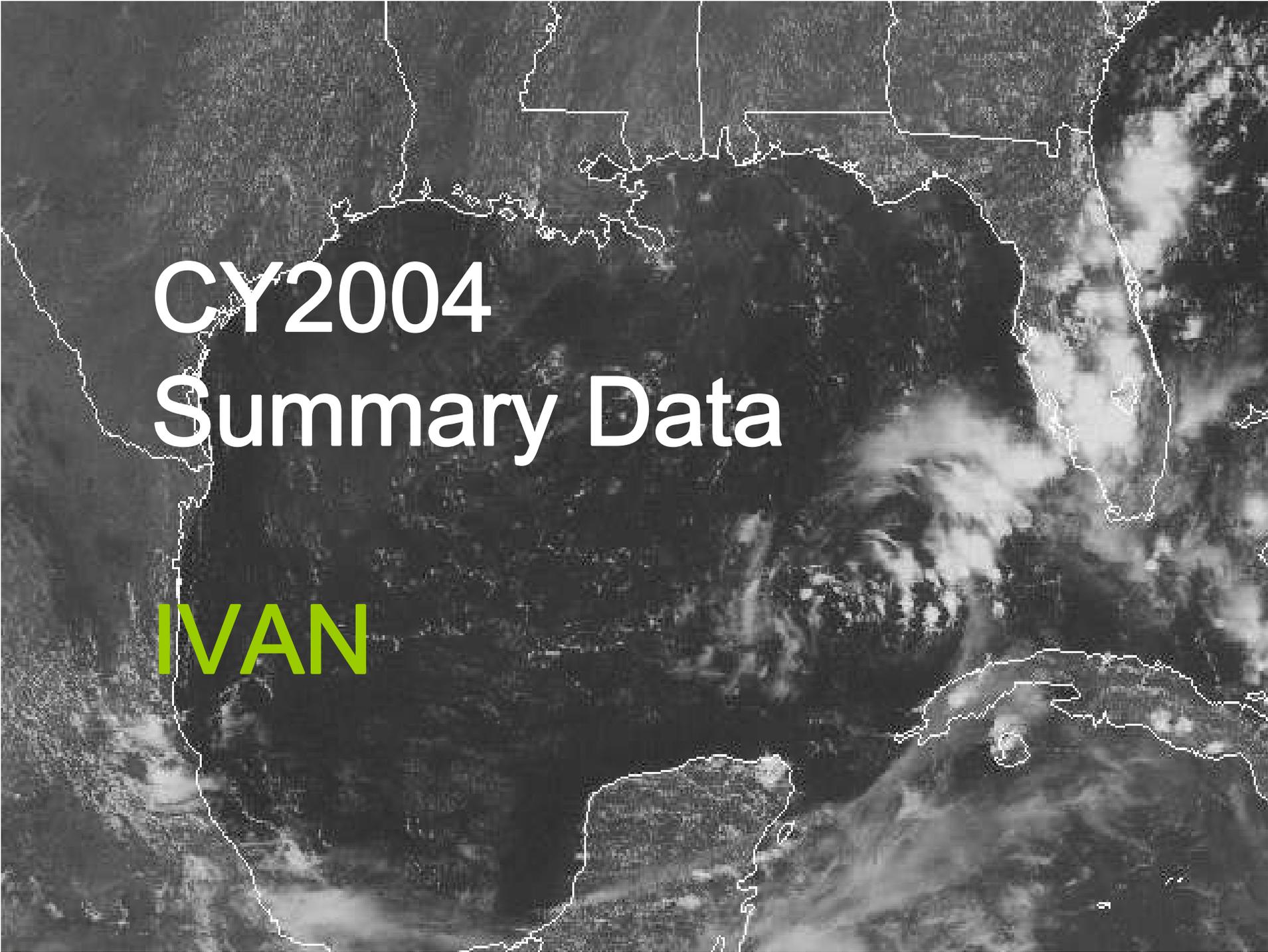
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Frances as of 12/31/2005



Percentage of Statewide Totals as reported by Line of Business

Hurricane Frances as of 12/31/2005

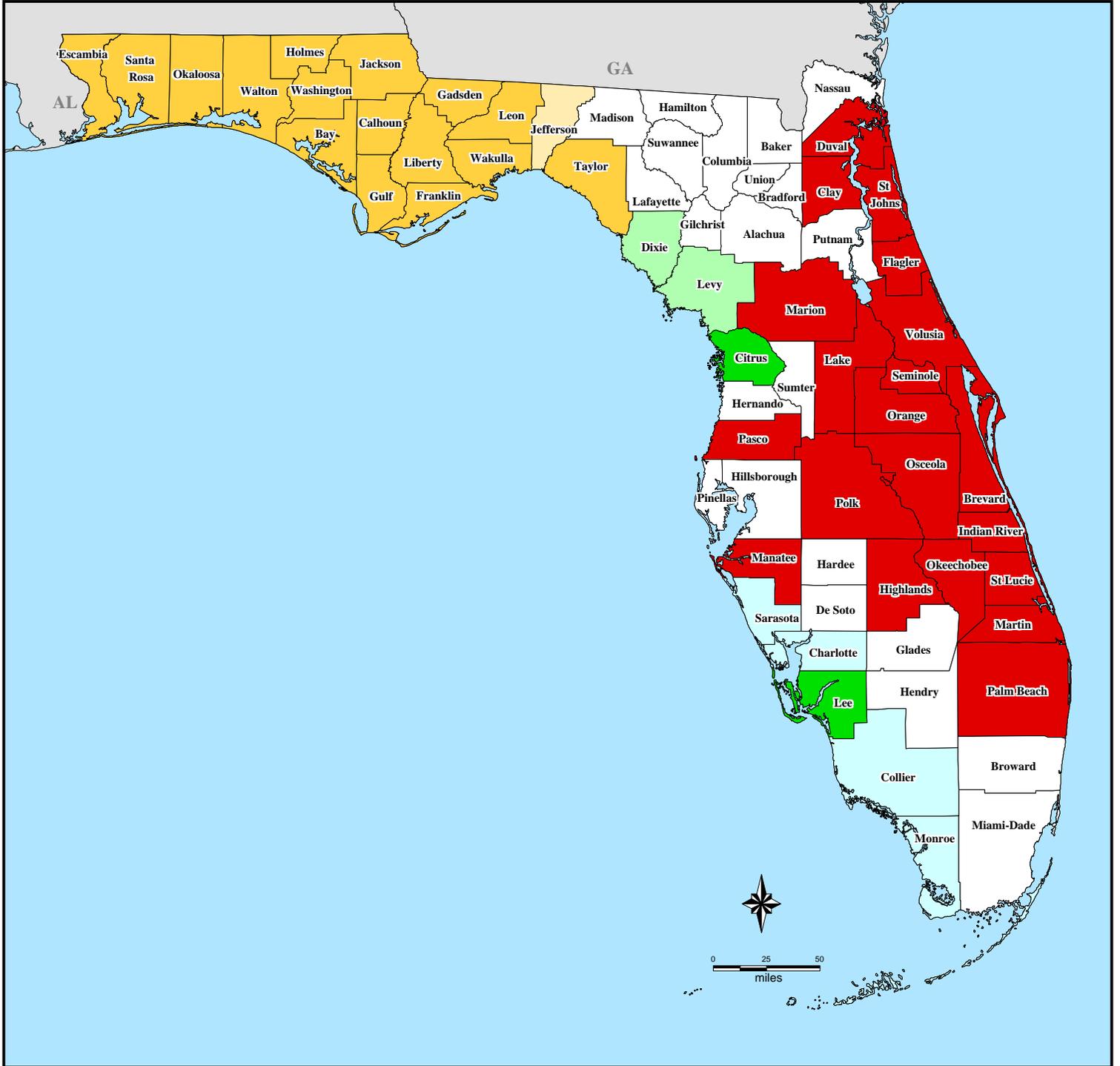




CY2004 Summary Data

IVAN

FEMA-1551-DR, Florida Disaster Declaration as of 12/09/2004



Location Map



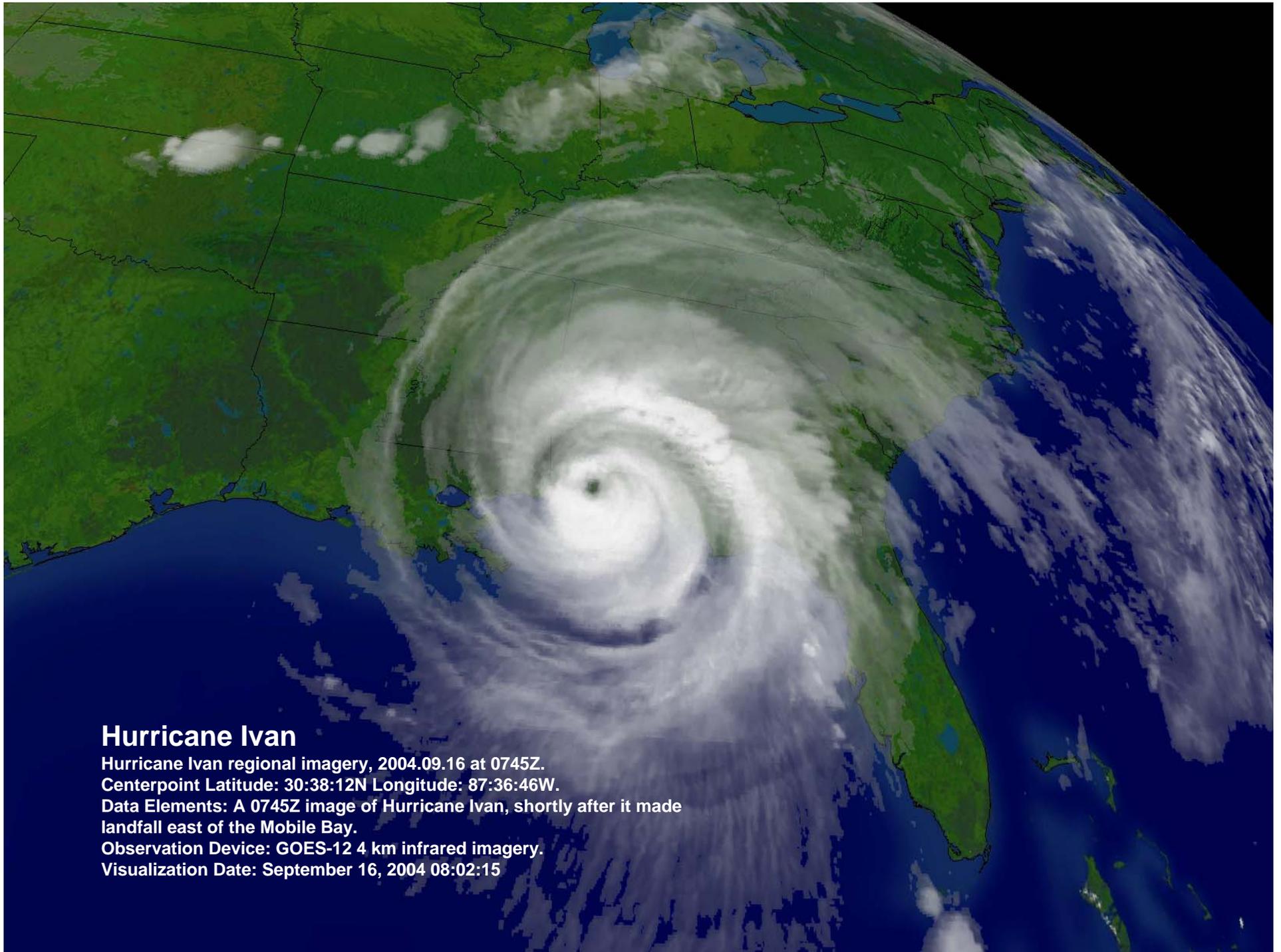
Legend

Designated Counties	
(All counties are eligible for Hazard Mitigation)	
■ Red	Individual Assistance (20)
■ Orange	Individual & Public Assistance (A & B) (16)
■ Green	Individual & Public Assistance (B only) (2)
■ Yellow	Public Assistance (1)
■ Light Green	Public Assistance (A & B) (2)
■ Light Blue	Public Assistance (B only) (4)



FEMA

*ITS Mapping and Analysis Center
Washington, DC
12/10/2004 -- 09:32:00 EDT*



Hurricane Ivan

Hurricane Ivan regional imagery, 2004.09.16 at 0745Z.

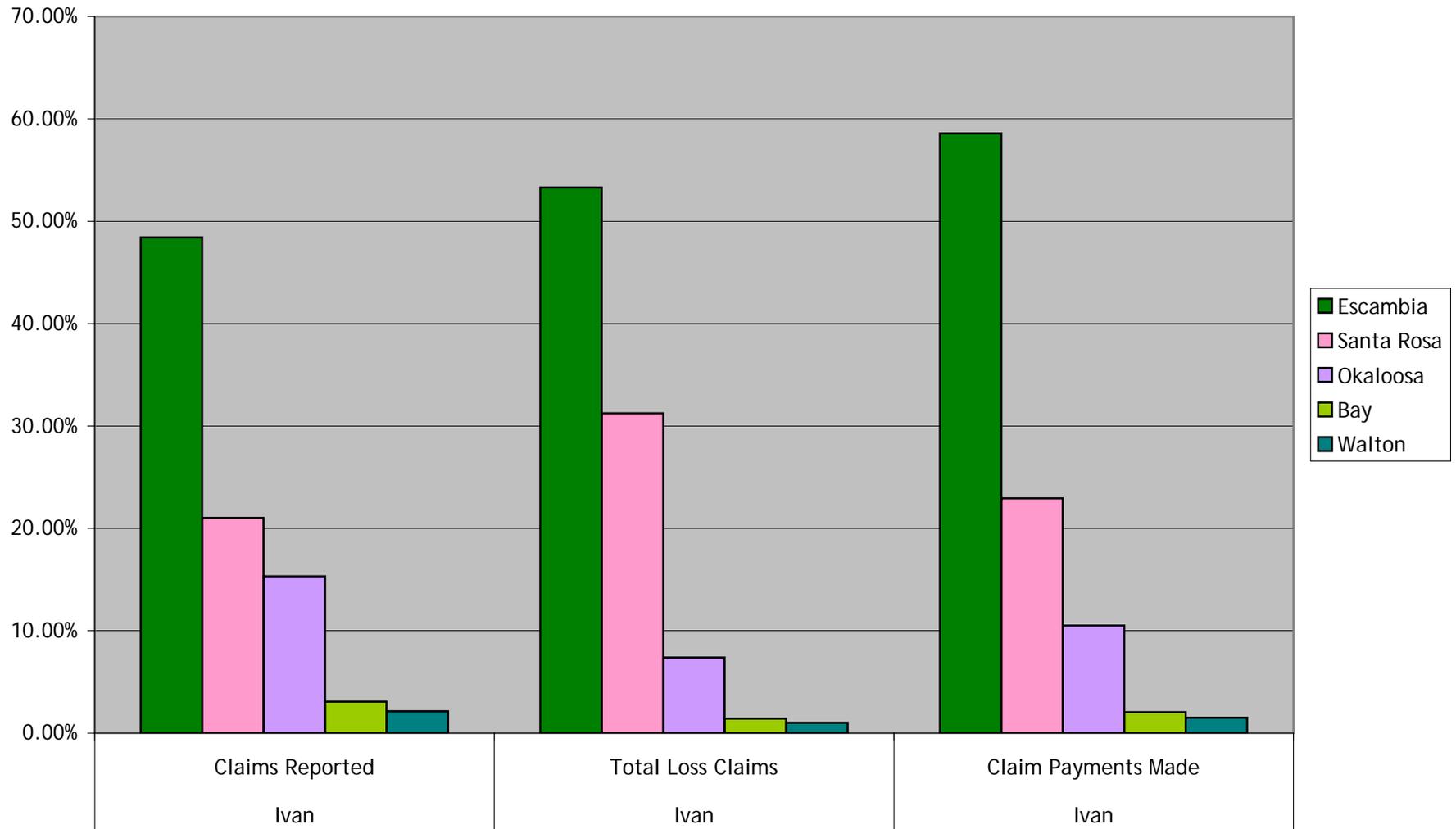
Centerpoint Latitude: 30:38:12N Longitude: 87:36:46W.

Data Elements: A 0745Z image of Hurricane Ivan, shortly after it made landfall east of the Mobile Bay.

Observation Device: GOES-12 4 km infrared imagery.

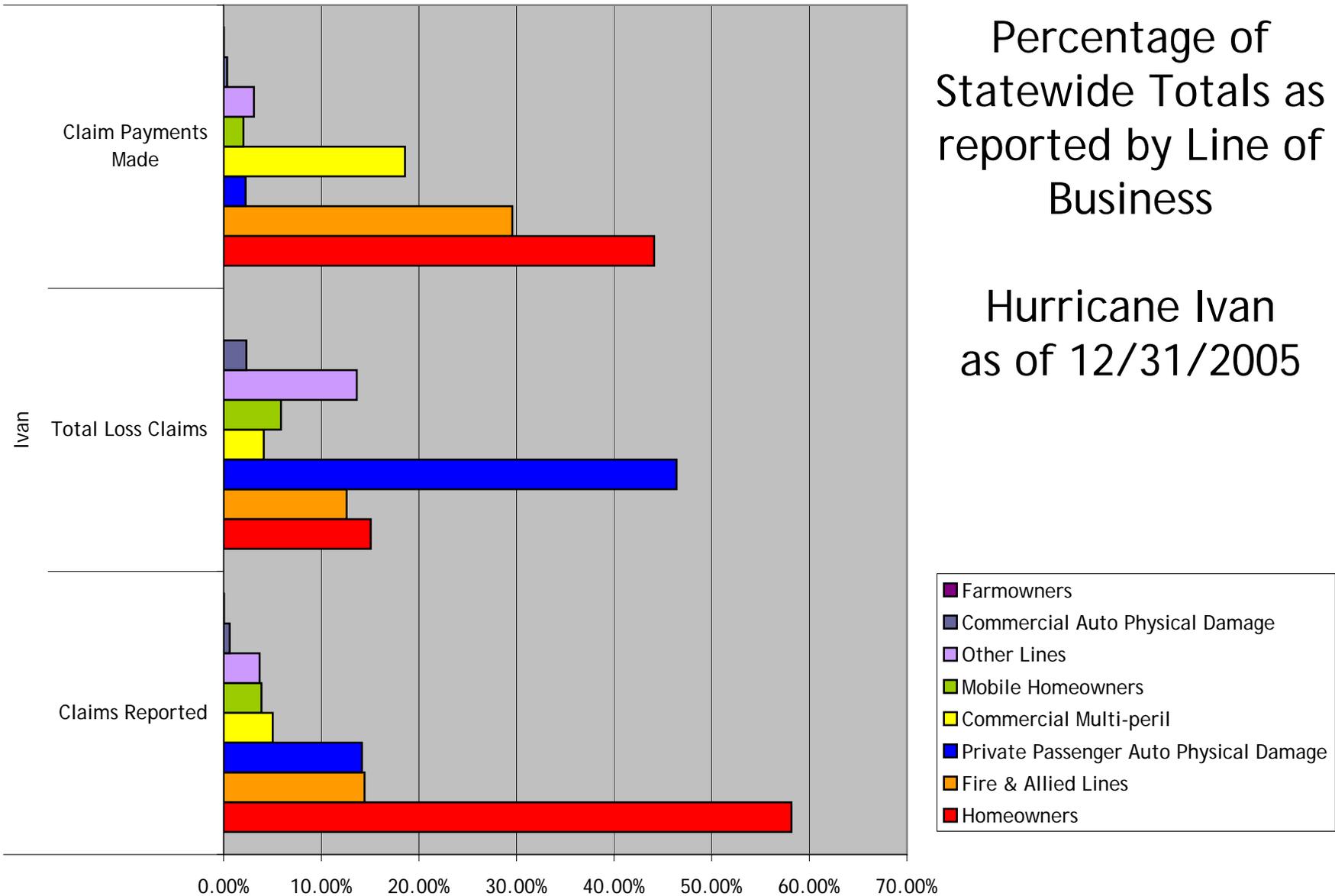
Visualization Date: September 16, 2004 08:02:15

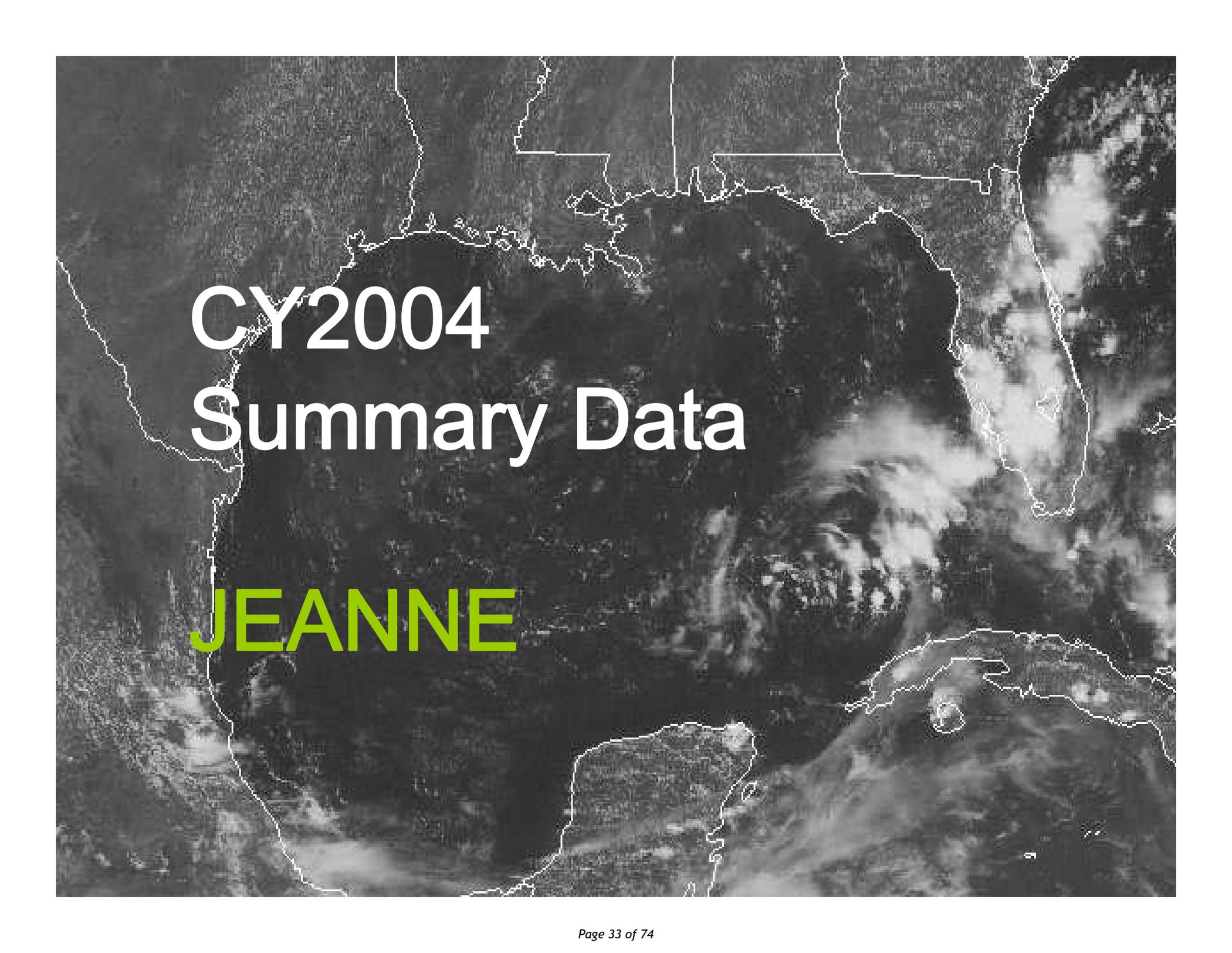
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Ivan as of 12/31/2005



Percentage of Statewide Totals as reported by Line of Business

Hurricane Ivan
as of 12/31/2005



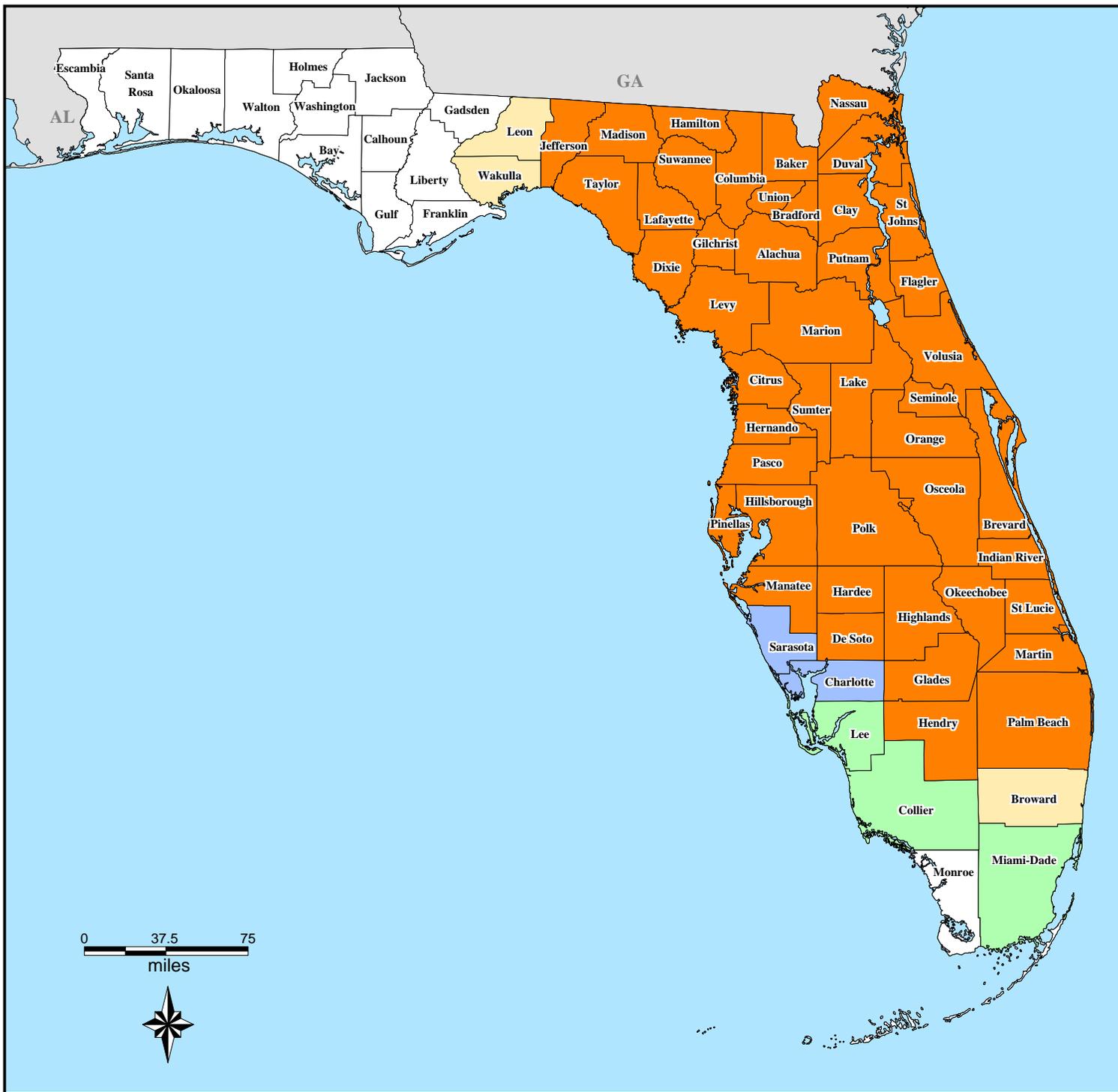
A satellite-style map of the United States with white outlines for state boundaries. The text is overlaid on the map.

CY2004 Summary Data

JEANNE

FEMA-1561-DR, Florida

Disaster Declaration as of 11/05/2004



Location Map



Legend

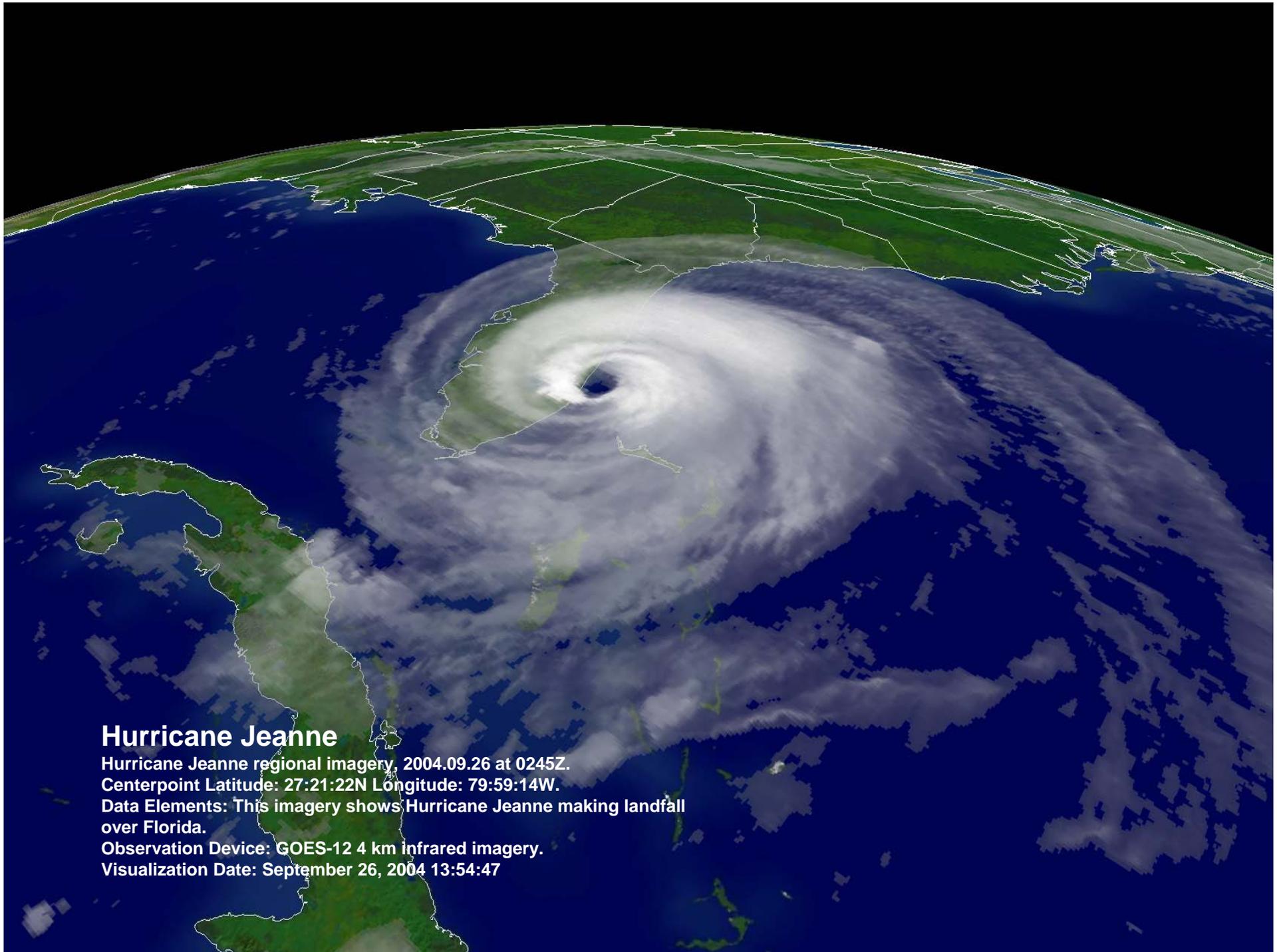
Designated Counties
(all counties are eligible for Hazard Mitigation)

- Individual Assistance
- Individual & Public Assistance (A - G)
- Individual & Public Assistance (A & B only)
- Individual & Public Assistance (B only)
- Public Assistance (A - G)
- Public Assistance (B only)



FEMA

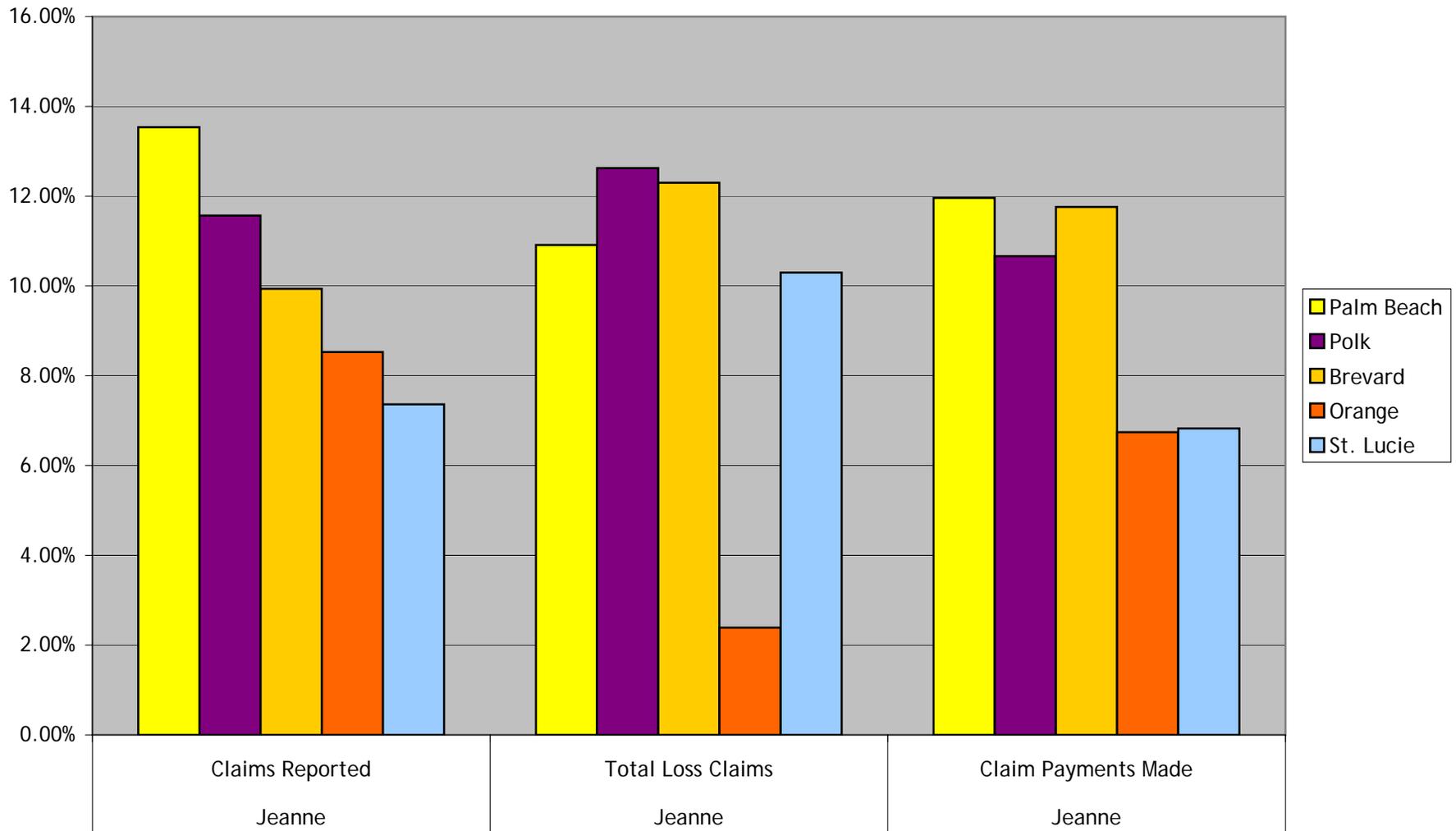
*ITS Mapping and Analysis Center
Washington, DC
11/08/2004 -- 10:15:47 EDT*



Hurricane Jeanne

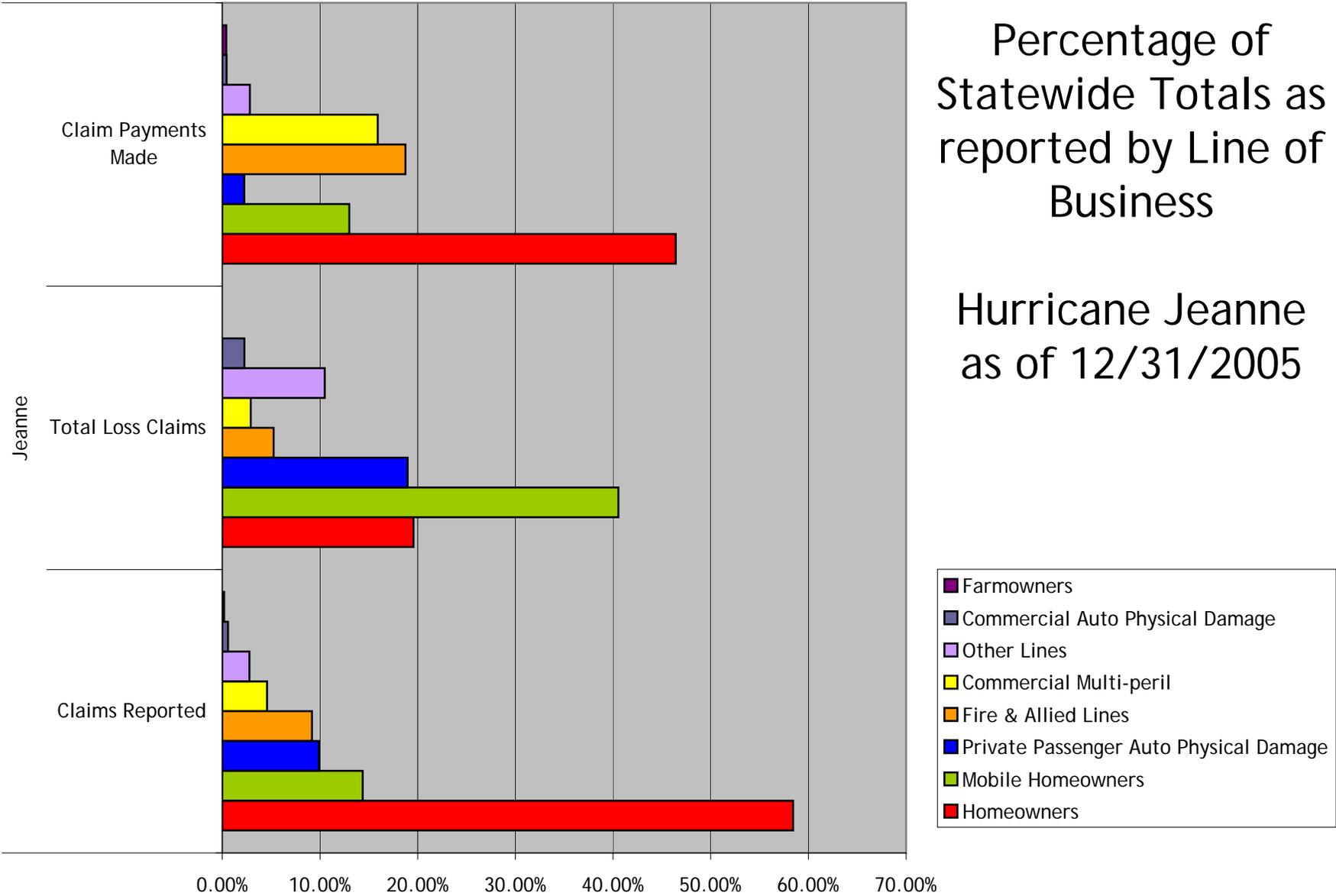
Hurricane Jeanne regional imagery, 2004.09.26 at 0245Z.
Centerpoint Latitude: 27:21:22N Longitude: 79:59:14W.
Data Elements: This imagery shows Hurricane Jeanne making landfall over Florida.
Observation Device: GOES-12 4 km infrared imagery.
Visualization Date: September 26, 2004 13:54:47

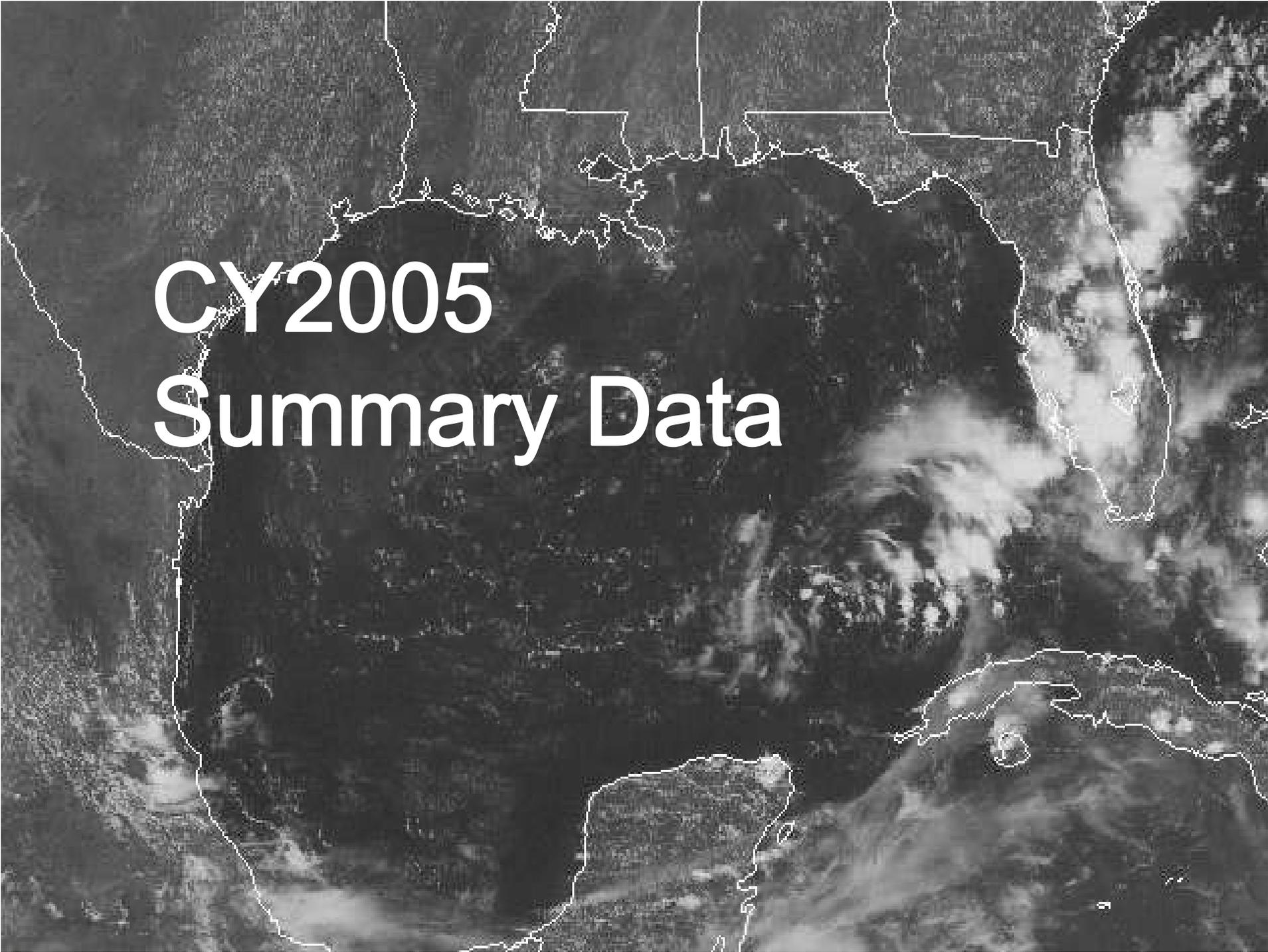
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Jeanne as of 12/31/2005



Percentage of Statewide Totals as reported by Line of Business

Hurricane Jeanne as of 12/31/2005





CY2005 Summary Data

Percentage of Event Total by County of Loss Occurrence sorted by Claims Reported by County - CY2005

County of Loss Occurrence	Dennis			County of Loss Occurrence	Katrina			County of Loss Occurrence	Rita			County of Loss Occurrence	Wilma			County of Loss Occurrence	CY2005		
	Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made
Santa Rosa	38.69%	26.84%	50.38%	Dade	75.03%	74.64%	78.24%	Dade	24.62%	0.00%	21.92%	Broward	35.04%	24.59%	38.60%	Dade	32.08%	19.41%	26.80%
Escambia	24.10%	14.47%	25.41%	Broward	15.07%	14.96%	12.69%	Monroe	22.82%	43.09%	56.49%	Dade	27.99%	11.31%	23.59%	Broward	31.41%	22.38%	35.82%
Okaloosa	12.99%	6.18%	7.49%	Escambia	2.16%	2.11%	1.52%	Broward	13.11%	8.94%	7.93%	Palm Beach	20.99%	14.32%	23.14%	Palm Beach	17.92%	12.04%	20.99%
Dade	4.03%	0.53%	2.15%	Monroe	1.67%	1.65%	3.73%	Polk	6.78%	0.81%	0.19%	Collier	3.91%	2.81%	4.62%	Collier	3.33%	2.34%	4.18%
Monroe	2.67%	1.18%	1.58%	Palm Beach	1.22%	1.19%	0.71%	Palm Beach	5.04%	7.32%	3.34%	Lee	2.43%	1.18%	2.08%	Monroe	2.29%	31.96%	2.54%
Bay	2.39%	3.29%	1.62%	Santa Rosa	0.91%	0.89%	0.64%	Pinellas	3.22%	3.25%	0.32%	Monroe	2.25%	38.09%	2.36%	Lee	2.09%	1.01%	1.89%
Broward	1.93%	0.13%	0.94%	Okaloosa	0.76%	0.73%	0.63%	Hillsborough	1.91%	0.81%	0.68%	St. Lucie	2.17%	1.31%	1.63%	St. Lucie	1.85%	1.09%	1.48%
Walton	1.84%	1.45%	1.13%	Duval	0.27%	0.26%	0.11%	Duval	1.78%	2.44%	0.75%	Martin	1.46%	1.00%	1.44%	Santa Rosa	1.72%	1.07%	1.31%
Franklin	1.76%	14.74%	1.60%	Orange	0.23%	0.20%	0.08%	Escambia	1.61%	6.50%	0.75%	Hendry	0.70%	1.79%	0.80%	Escambia	1.26%	0.83%	0.75%
Wakulla	1.41%	19.74%	1.59%	Hillsborough	0.23%	0.20%	0.10%	Brevard	1.52%	2.44%	0.82%	Brevard	0.59%	0.35%	0.50%	Martin	1.25%	0.83%	1.31%
Pinellas	1.14%	1.18%	1.33%	Lee	0.16%	0.13%	0.12%	Orange	1.22%	2.44%	0.36%	Okeechobee	0.51%	0.51%	0.41%	Okaloosa	0.64%	0.38%	0.24%
Leon	1.05%	2.63%	0.81%	Pinellas	0.15%	0.13%	0.08%	Collier	1.12%	1.63%	1.11%	Indian River	0.41%	0.36%	0.21%	Hendry	0.60%	1.48%	0.73%
Hillsborough	0.70%	0.79%	0.51%	Brevard	0.14%	0.13%	0.08%	Lee	1.09%	1.63%	0.67%	Orange	0.19%	0.17%	0.08%	Brevard	0.53%	0.45%	0.33%
Gulf	0.52%	2.11%	0.52%	Bay	0.13%	0.13%	0.10%	Santa Rosa	1.07%	4.88%	0.56%	Glades	0.16%	0.43%	0.16%	Okeechobee	0.43%	0.31%	0.37%
Orange	0.33%	0.00%	0.24%	Polk	0.13%	0.10%	0.04%	Seminole	1.07%	0.81%	0.49%	Highlands	0.13%	0.09%	0.07%	Indian River	0.35%	0.31%	0.19%
Palm Beach	0.27%	0.53%	0.20%	Volusia	0.13%	0.10%	0.06%	Pasco	0.86%	0.00%	0.26%	Charlotte	0.13%	0.17%	0.07%	Orange	0.20%	0.18%	0.09%
Lee	0.27%	0.13%	0.10%	Collier	0.12%	0.10%	0.08%	Volusia	0.75%	0.81%	0.16%	Polk	0.11%	0.06%	0.03%	Polk	0.14%	0.07%	0.04%
Gadsden	0.25%	0.39%	0.17%	Walton	0.11%	0.10%	0.16%	St. Lucie	0.73%	0.00%	0.12%	Sarasota	0.11%	0.10%	0.05%	Glades	0.14%	0.36%	0.14%
Jackson	0.25%	0.13%	0.14%	Leon	0.10%	0.10%	0.05%	Okaloosa	0.67%	2.44%	0.40%	Volusia	0.09%	0.13%	0.04%	Pinellas	0.13%	0.14%	0.06%
Polk	0.24%	0.00%	0.12%	Sarasota	0.09%	0.07%	0.13%	Marion	0.56%	0.00%	0.07%	Seminole	0.08%	0.08%	0.04%	Hillsborough	0.12%	0.13%	0.04%
Pasco	0.22%	0.00%	0.12%	Alachua	0.09%	0.07%	0.03%	Sarasota	0.56%	0.00%	0.16%	Hillsborough	0.07%	0.09%	0.03%	Bay	0.12%	0.15%	0.07%
Sarasota	0.21%	0.13%	0.10%	Seminole	0.08%	0.07%	0.02%	St. Johns	0.49%	0.00%	0.07%	Pinellas	0.06%	0.08%	0.02%	Charlotte	0.12%	0.15%	0.07%
Duval	0.21%	0.53%	0.13%	St. Lucie	0.08%	0.07%	0.03%	Clay	0.47%	2.44%	0.10%	Osceola	0.06%	0.05%	0.02%	Highlands	0.11%	0.08%	0.06%
Marion	0.16%	0.00%	0.14%	Pasco	0.08%	0.07%	0.03%	Lake	0.47%	0.00%	0.18%	Manatee	0.04%	0.01%	0.01%	Sarasota	0.11%	0.09%	0.06%
Manatee	0.16%	0.13%	0.10%	Martin	0.08%	0.07%	0.05%	Martin	0.45%	0.00%	0.11%	Lake	0.04%	0.08%	0.01%	Walton	0.10%	0.07%	0.04%
Collier	0.15%	0.00%	0.07%	Marion	0.07%	0.07%	0.03%	Suwannee	0.43%	0.00%	0.07%	Leon	0.03%	0.09%	0.01%	Volusia	0.09%	0.13%	0.04%
Lake	0.14%	0.00%	0.09%	Lake	0.06%	0.03%	0.02%	Walton	0.41%	1.63%	0.28%	Duval	0.03%	0.09%	0.01%	Leon	0.08%	0.18%	0.03%
Brevard	0.13%	0.26%	0.06%	Charlotte	0.05%	0.03%	0.06%	Alachua	0.39%	0.00%	0.04%	Alachua	0.03%	0.11%	0.02%	Seminole	0.08%	0.08%	0.04%
Taylor	0.12%	1.58%	0.12%	Clay	0.05%	0.03%	0.03%	Leon	0.39%	0.00%	0.10%	Marion	0.02%	0.04%	0.01%	Franklin	0.08%	0.52%	0.04%
Seminole	0.12%	0.00%	0.07%	Manatee	0.05%	0.03%	0.01%	Indian River	0.36%	0.81%	0.07%	Pasco	0.02%	0.03%	0.01%	Duval	0.07%	0.14%	0.02%
Citrus	0.11%	0.00%	0.05%	Indian River	0.04%	0.03%	0.03%	Bay	0.32%	0.81%	0.09%	Desoto	0.02%	0.02%	0.01%	Wakulla	0.06%	0.68%	0.05%
Alachua	0.11%	0.00%	0.07%	St. Johns	0.04%	0.03%	0.01%	Washington	0.32%	0.00%	0.09%	Escambia	0.02%	0.02%	0.00%	Osceola	0.06%	0.05%	0.02%
Washington	0.10%	0.26%	0.10%	Osceola	0.04%	0.03%	0.01%	Charlotte	0.28%	0.81%	0.19%	Okaloosa	0.01%	0.08%	0.00%	Manatee	0.05%	0.02%	0.01%
Volusia	0.09%	0.13%	0.07%	Hernando	0.04%	0.03%	0.01%	Hernando	0.26%	0.00%	0.02%	Hernando	0.01%	0.04%	0.00%	Lake	0.04%	0.07%	0.01%
Charlotte	0.09%	0.00%	0.03%	Jackson	0.03%	0.00%	0.01%	Manatee	0.24%	0.81%	0.02%	St. Johns	0.01%	0.05%	0.00%	Alachua	0.04%	0.10%	0.02%
Holmes	0.09%	0.00%	0.04%	Flagler	0.03%	0.00%	0.01%	Osceola	0.24%	0.81%	0.10%	Santa Rosa	0.01%	0.02%	0.00%	Pasco	0.04%	0.04%	0.01%
Osceola	0.08%	0.00%	0.03%	Nassau	0.03%	0.17%	0.01%	Highlands	0.17%	0.00%	0.22%	Citrus	0.01%	0.01%	0.00%	Marion	0.03%	0.04%	0.01%
Hernando	0.07%	0.00%	0.05%	Citrus	0.02%	0.00%	0.01%	Citrus	0.15%	0.81%	0.15%	Flagler	0.01%	0.03%	0.00%	Gulf	0.02%	0.07%	0.02%
Suwannee	0.06%	0.00%	0.09%	Gadsden	0.02%	0.00%	0.01%	Gadsden	0.13%	0.00%	0.09%	Hardee	0.01%	0.01%	0.00%	Hernando	0.02%	0.04%	0.01%
Calhoun	0.06%	0.00%	0.03%	Wakulla	0.02%	0.07%	0.08%	Hardee	0.13%	0.00%	0.01%	Bay	0.01%	0.02%	0.02%	Desoto	0.02%	0.01%	0.01%
St. Lucie	0.06%	0.00%	0.02%	Putnam	0.02%	0.00%	0.01%	Nassau	0.13%	0.00%	0.01%	Clay	0.01%	0.01%	0.00%	St. Johns	0.02%	0.04%	0.00%
Clay	0.06%	0.13%	0.02%	Hendry	0.02%	0.00%	0.02%	Okeechobee	0.13%	0.81%	0.07%	Walton	0.01%	0.00%	0.00%	Jackson	0.02%	0.01%	0.01%
Dixie	0.05%	0.13%	0.02%	Gulf	0.01%	0.00%	0.00%	Sumter	0.13%	0.00%	0.02%	Sumter	0.00%	0.02%	0.00%	Clay	0.02%	0.03%	0.00%
Jefferson	0.05%	0.00%	0.03%	Highlands	0.01%	0.00%	0.01%	Wakulla	0.13%	0.00%	0.01%	Putnam	0.00%	0.00%	0.00%	Gadsden	0.01%	0.01%	0.01%
Martin	0.05%	0.00%	0.02%	Sumter	0.01%	0.00%	0.00%	Desoto	0.11%	0.00%	0.06%	Columbia	0.00%	0.00%	0.00%	Citrus	0.01%	0.01%	0.00%
Indian River	0.04%	0.13%	0.01%	Baker	0.01%	0.00%	0.00%	Hendry	0.11%	0.00%	0.13%	Nassau	0.00%	0.01%	0.00%	Flagler	0.01%	0.02%	0.00%
Columbia	0.04%	0.00%	0.02%	Holmes	0.01%	0.00%	0.00%	Jefferson	0.11%	0.00%	0.02%	Taylor	0.00%	0.00%	0.01%	Hardee	0.01%	0.01%	0.00%
Sumter	0.04%	0.00%	0.02%	Washington	0.01%	0.07%	0.01%	Putnam	0.11%	0.00%	0.01%	Levy	0.00%	0.01%	0.00%	Taylor	0.01%	0.05%	0.01%
Madison	0.04%	0.00%	0.01%	Columbia	0.01%	0.00%	0.00%	Holmes	0.09%	0.00%	0.00%	Jackson	0.00%	0.00%	0.00%	Washington	0.01%	0.02%	0.00%
Liberty	0.03%	0.00%	0.02%	Okeechobee	0.01%	0.03%	0.00%	Levy	0.09%	0.00%	0.01%	Suwannee	0.00%	0.00%	0.00%	Sumter	0.01%	0.02%	0.00%
Hardee	0.03%	0.00%	0.02%	Suwannee	0.01%	0.03%	0.00%	Baker	0.06%	0.00%	0.00%	Jefferson	0.00%	0.00%	0.00%	Suwannee	0.01%	0.00%	0.01%
Levy	0.03%	0.00%	0.02%	Franklin	0.01%	0.10%	0.02%	Bradford	0.06%	0.00%	0.01%	Franklin	0.00%	0.01%	0.00%	Nassau	0.01%	0.03%	0.00%
Hendry	0.02%	0.00%	0.01%	Levy	0.01%	0.00%	0.01%	Flagler	0.06%	0.00%	0.00%	Madison	0.00%	0.00%	0.00%	Putnam	0.01%	0.00%	0.00%

Percentage of Event Total by County of Loss Occurrence sorted by Claims Reported by County - CY2005

County of Loss Occurrence	Dennis			County of Loss Occurrence	Katrina			County of Loss Occurrence	Rita			County of Loss Occurrence	Wilma			County of Loss Occurrence	CY2005		
	Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made		Claims Reported	Total Loss Claims	Claim Payments Made
St. Johns	0.02%	0.00%	0.02%	Desoto	0.01%	0.00%	0.00%	Franklin	0.06%	0.00%	0.00%	Wakulla	0.00%	0.00%	0.00%	Columbia	0.01%	0.00%	0.00%
Desoto	0.02%	0.00%	0.01%	Gilchrist	0.01%	0.03%	0.01%	Jackson	0.06%	0.00%	0.04%	Gulf	0.00%	0.00%	0.00%	Holmes	0.01%	0.00%	0.00%
Highlands	0.02%	0.13%	0.02%	Calhoun	0.01%	0.03%	0.00%	Calhoun	0.04%	0.00%	0.00%	Baker	0.00%	0.00%	0.00%	Jefferson	0.00%	0.02%	0.00%
Glades	0.02%	0.00%	0.01%	Jefferson	0.01%	0.13%	0.01%	Columbia	0.04%	0.00%	0.00%	Bradford	0.00%	0.00%	0.00%	Levy	0.00%	0.00%	0.00%
Bradford	0.01%	0.00%	0.01%	Bradford	0.00%	0.00%	0.00%	Dixie	0.04%	0.00%	0.00%	Gadsden	0.00%	0.00%	0.00%	Calhoun	0.00%	0.00%	0.00%
Hamilton	0.01%	0.00%	0.02%	Hamilton	0.00%	0.00%	0.00%	Gilchrist	0.04%	0.00%	0.02%	Washington	0.00%	0.00%	0.00%	Dixie	0.00%	0.00%	0.00%
Okeechobee	0.01%	0.00%	0.01%	Madison	0.00%	0.00%	0.00%	Hamilton	0.04%	0.00%	0.00%	Union	0.00%	0.00%	0.00%	Madison	0.00%	0.00%	0.00%
Putnam	0.01%	0.00%	0.01%	Taylor	0.00%	0.00%	0.01%	Union	0.04%	0.00%	0.00%	Calhoun	0.00%	0.00%	0.00%	Baker	0.00%	0.00%	0.00%
Baker	0.01%	0.00%	0.00%	Hardee	0.00%	0.00%	0.00%	Glades	0.02%	0.00%	0.00%	Dixie	0.00%	0.00%	0.00%	Bradford	0.00%	0.00%	0.00%
Flagler	0.01%	0.00%	0.01%	Dixie	0.00%	0.00%	0.00%	Lafayette	0.02%	0.00%	0.00%	Hamilton	0.00%	0.00%	0.00%	Hamilton	0.00%	0.00%	0.00%
Nassau	0.01%	0.00%	0.00%	Glades	0.00%	0.00%	0.00%	Liberty	0.02%	0.00%	0.00%	Holmes	0.00%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%
Gilchrist	0.01%	0.00%	0.00%	Lafayette	0.00%	0.00%	0.00%	Madison	0.02%	0.00%	0.00%	Gilchrist	0.00%	0.00%	0.00%	Gilchrist	0.00%	0.00%	0.00%
Lafayette	0.00%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%	Gulf	0.00%	0.00%	0.00%	Liberty	0.00%	0.00%	0.00%	Union	0.00%	0.00%	0.00%
Union	0.00%	0.00%	0.00%	Union	0.00%	0.00%	0.00%	Taylor	0.00%	0.00%	0.00%	Lafayette	0.00%	0.00%	0.00%	Lafayette	0.00%	0.00%	0.00%

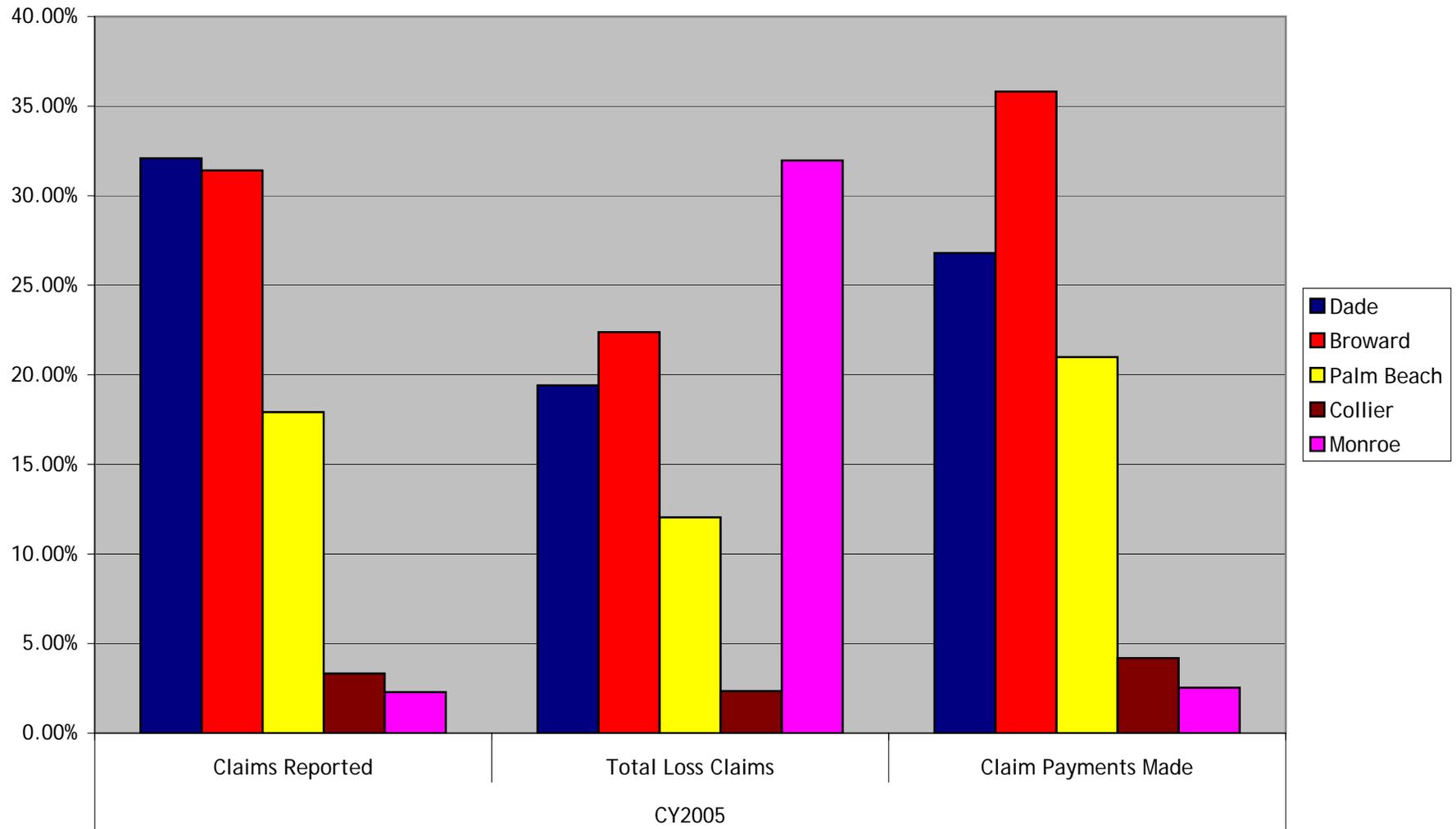
*This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.*

Percentage of Event Total by Line of Business - CY2005

Percentage of Event Total by Line of Business	Dennis			Katrina			Rita			Wilma			CY2005		
	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made	Claims Reported	Total Loss Claims	Claim Payments Made
Commercial Auto Physical Damage	0.37%	2.22%	0.71%	0.59%	0.43%	0.60%	2.98%	9.00%	0.46%	1.19%	4.15%	0.51%	1.10%	0.62%	0.52%
Commercial Multi-Peril	4.96%	2.50%	15.74%	3.67%	0.30%	8.30%	4.91%	0.00%	12.11%	4.20%	1.48%	13.98%	4.19%	0.23%	13.58%
Farmowners	0.02%	0.00%	0.06%	0.03%	0.00%	0.13%	0.02%	0.00%	0.00%	0.06%	0.00%	0.19%	0.05%	0.00%	0.18%
Fire & Allied Lines	14.78%	8.33%	19.84%	18.00%	1.80%	28.13%	24.13%	1.90%	33.69%	14.43%	2.76%	22.32%	14.85%	0.49%	22.73%
Flood	0.00%	0.00%	0.00%	2.86%	0.91%	5.95%	7.90%	3.32%	22.02%	0.00%	0.00%	0.00%	0.33%	0.03%	0.51%
Homeowners	61.21%	3.98%	50.27%	53.95%	3.48%	42.15%	27.84%	0.95%	20.21%	50.97%	5.64%	48.40%	51.71%	83.75%	47.91%
Mobile Homeowners	4.67%	4.16%	4.31%	3.18%	3.17%	2.28%	1.54%	0.00%	1.47%	3.96%	13.61%	5.14%	3.91%	1.99%	4.88%
Ocean Marine	0.00%	0.00%	0.00%	0.16%	0.09%	0.60%	0.59%	0.00%	0.74%	0.00%	0.00%	0.00%	0.02%	0.00%	0.05%
Other Lines	2.59%	17.58%	3.71%	2.18%	9.85%	4.96%	3.15%	1.42%	2.15%	1.87%	10.32%	2.61%	1.94%	1.80%	2.83%
Private Passenger Auto Physical Damage	11.41%	61.24%	5.36%	15.38%	79.96%	6.90%	26.94%	83.41%	7.16%	23.32%	62.03%	6.85%	21.91%	11.08%	6.81%

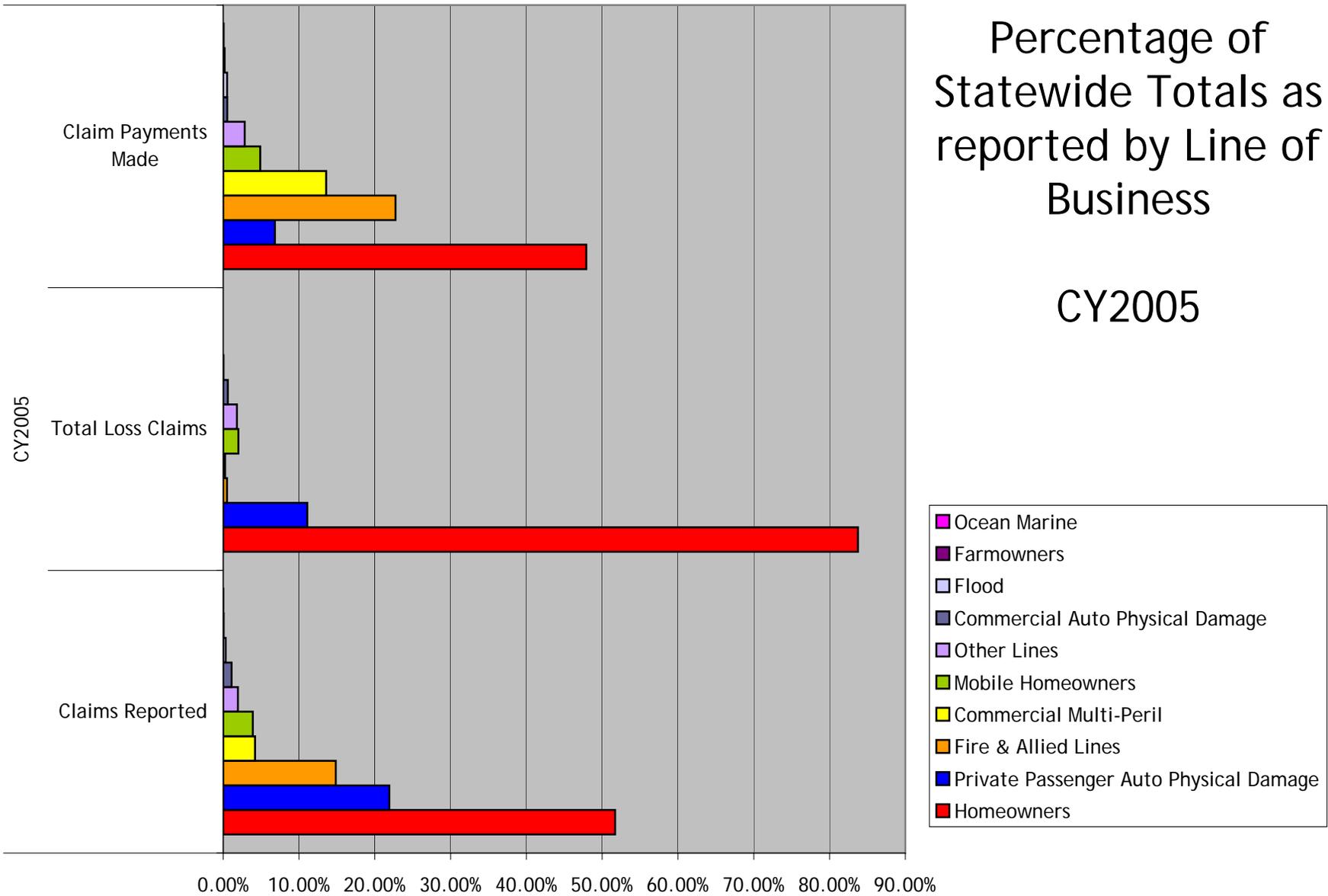
*This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.*

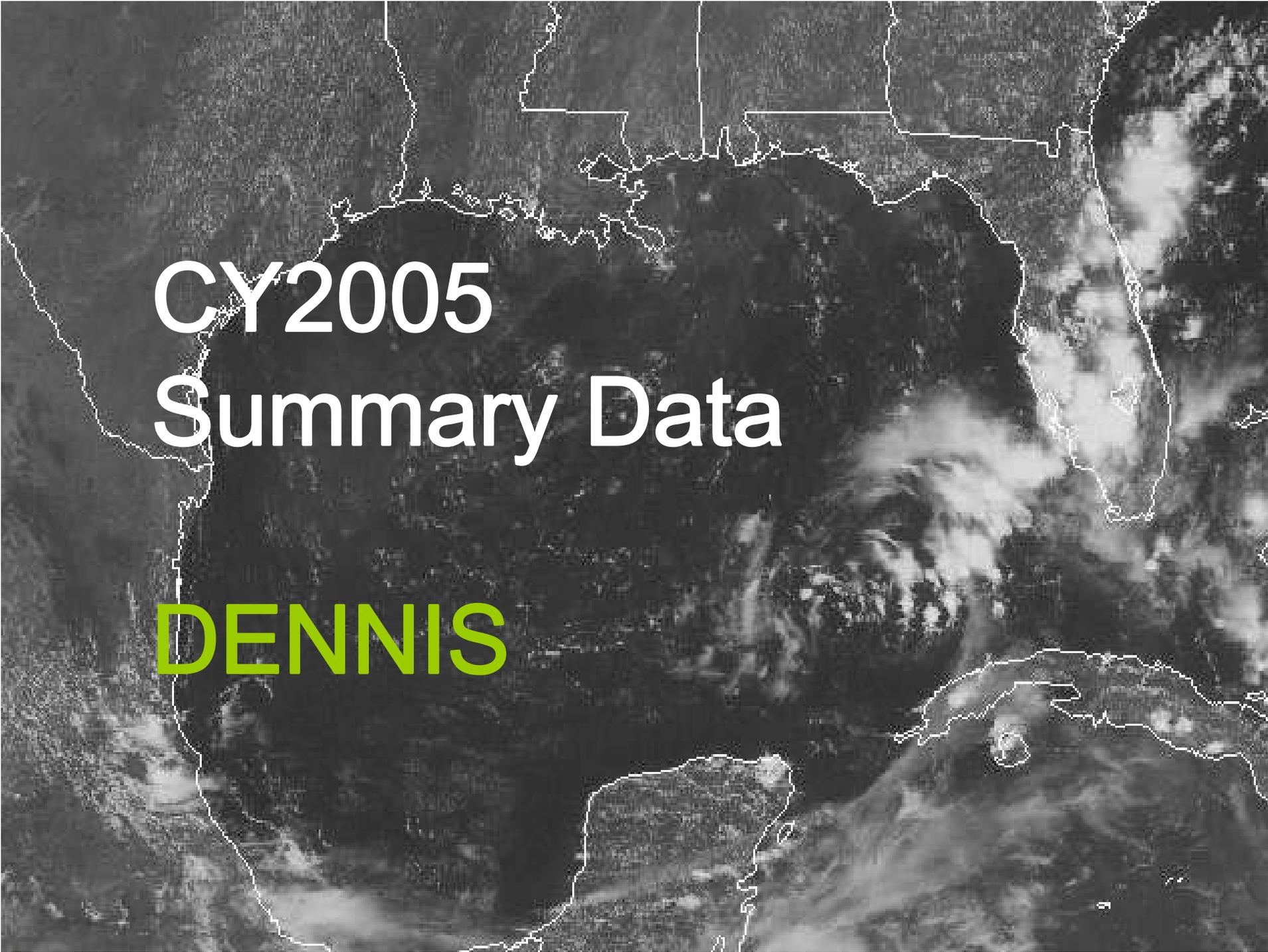
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
 CY2005 as of 12/31/2005 (Dennis) and 04/30/2006 (Katrina, Rita and Wilma)



Percentage of Statewide Totals as reported by Line of Business

CY2005



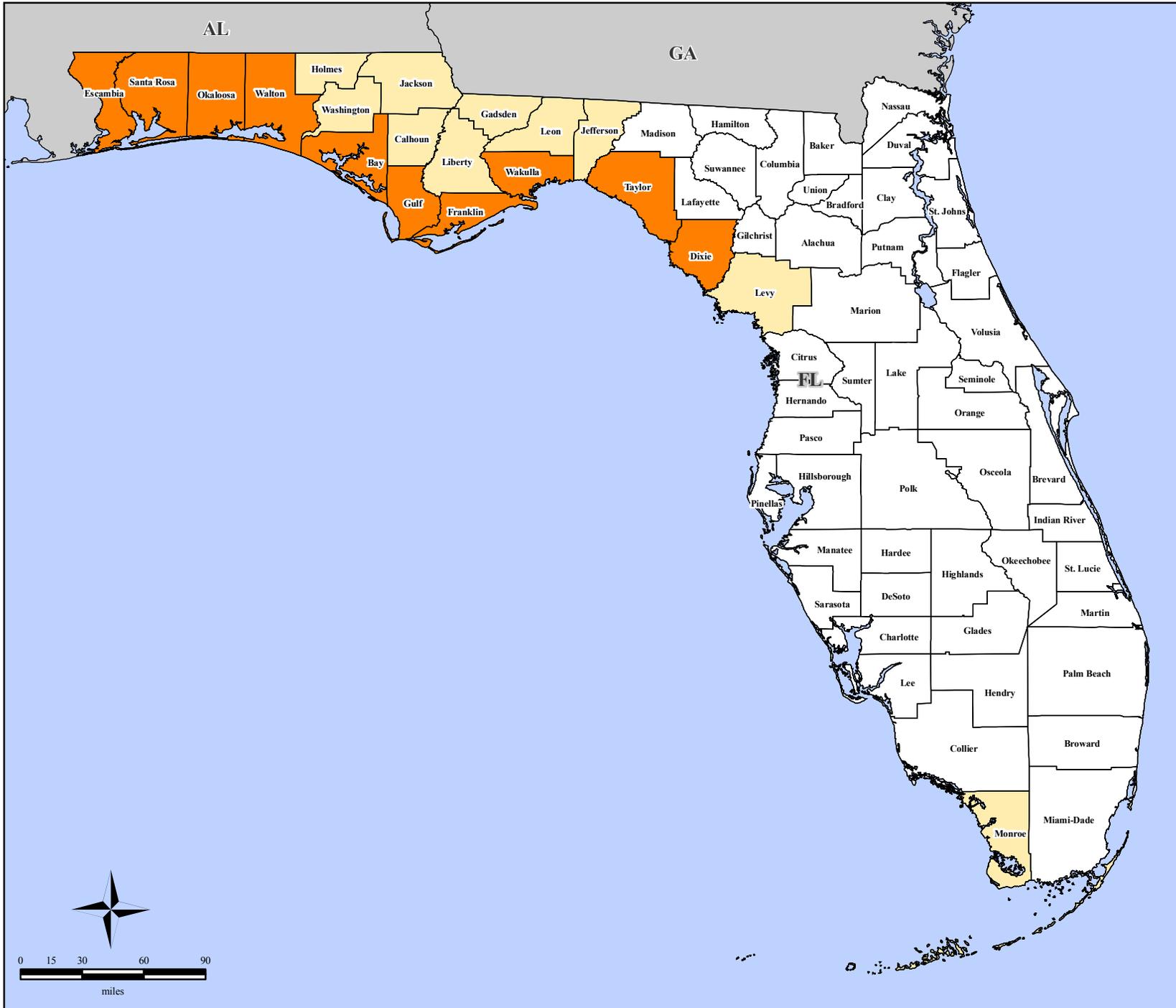


**CY2005
Summary Data**

DENNIS

FEMA-1595-DR, Florida

Disaster Declaration as of 08/19/2005



ITS Mapping & Analysis Center
Washington, DC
08/22/05 -- 09:05:00 EDT

Location Map

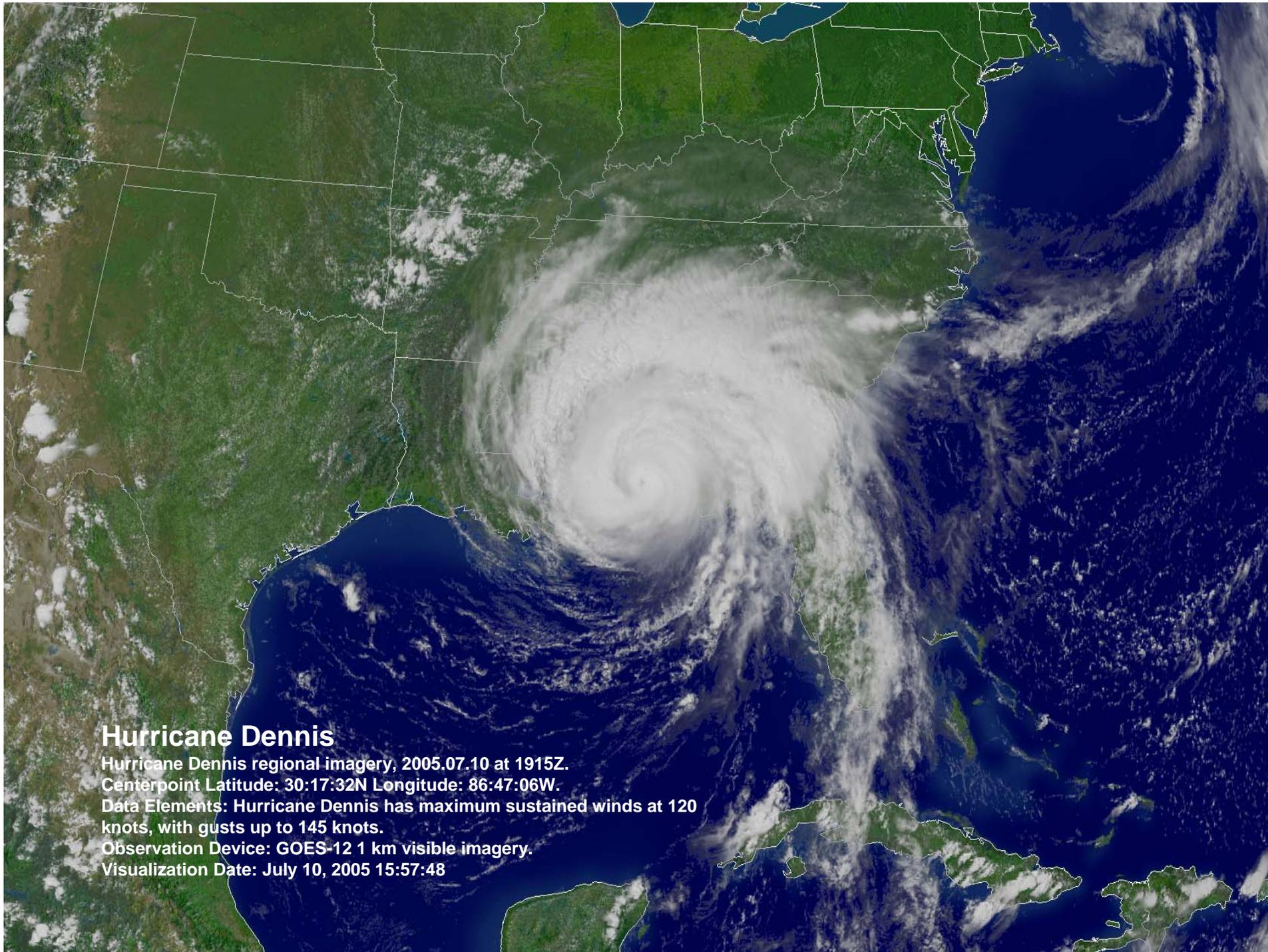


Legend

Designated Counties

- No Designation
- Public Assistance
- Individual and Public Assistance

All Counties are eligible for Hazard Mitigation



Hurricane Dennis

Hurricane Dennis regional imagery, 2005.07.10 at 1915Z.

Centerpoint Latitude: 30:17:32N Longitude: 86:47:06W.

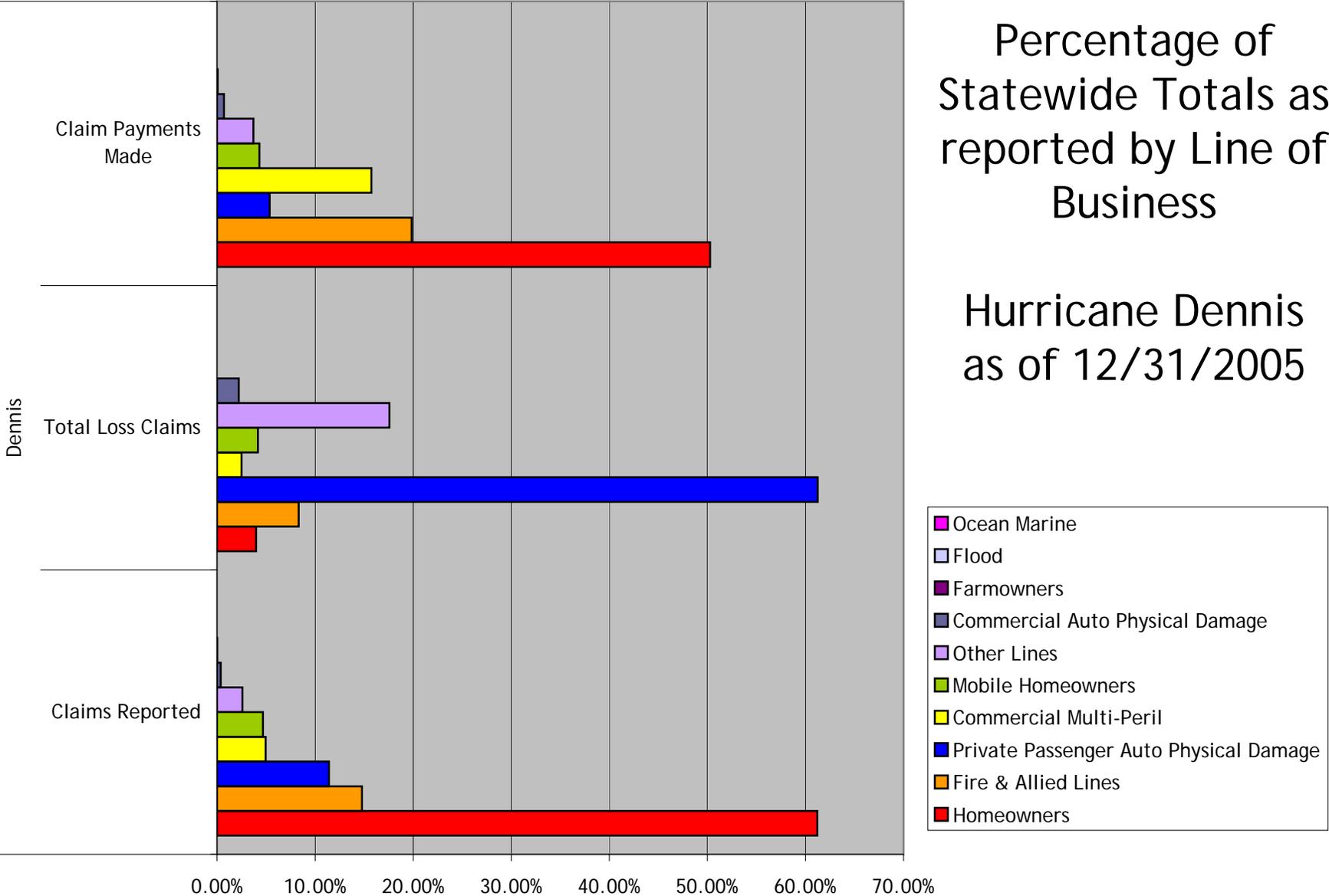
Data Elements: Hurricane Dennis has maximum sustained winds at 120 knots, with gusts up to 145 knots.

Observation Device: GOES-12 1 km visible imagery.

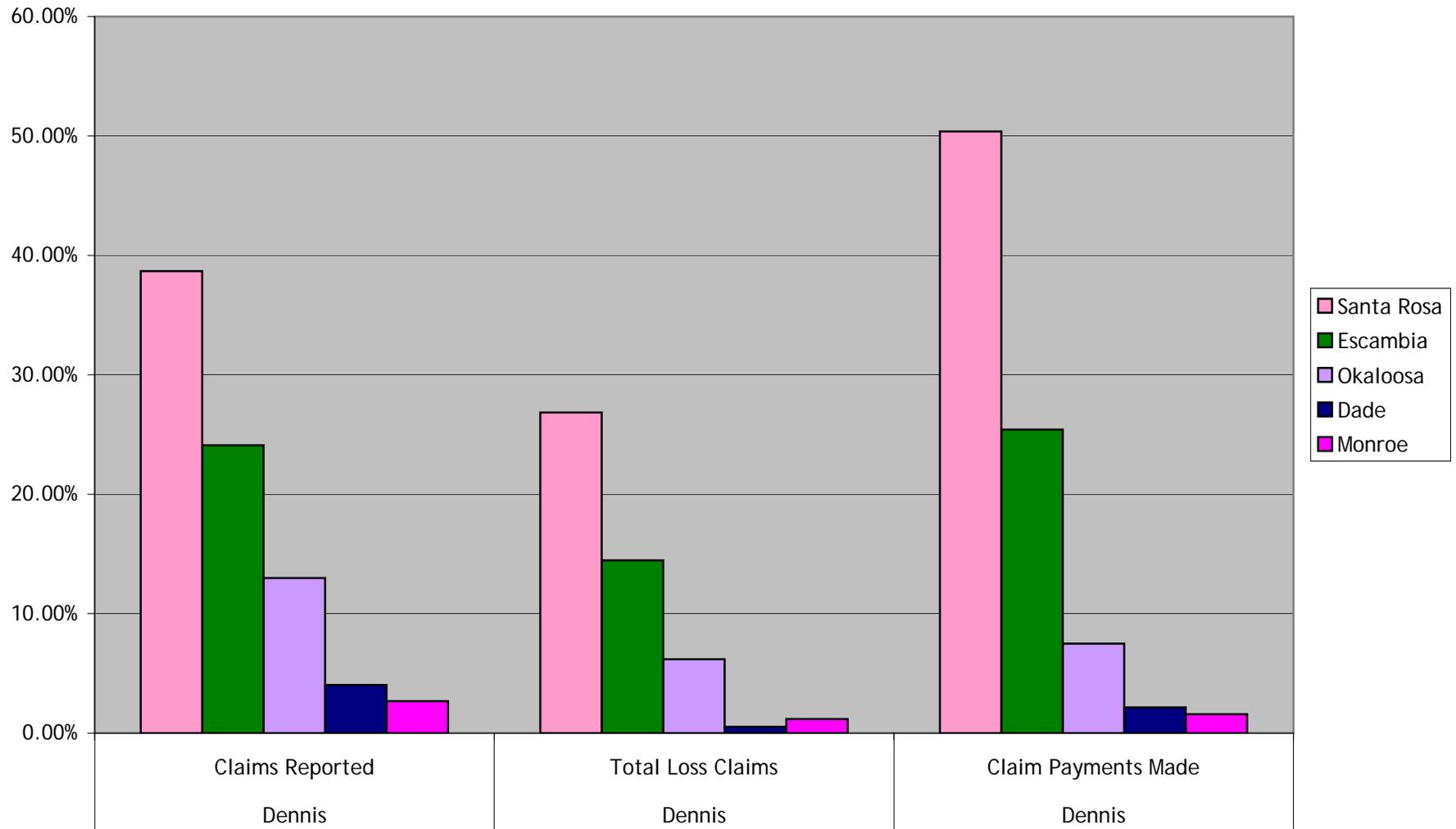
Visualization Date: July 10, 2005 15:57:48

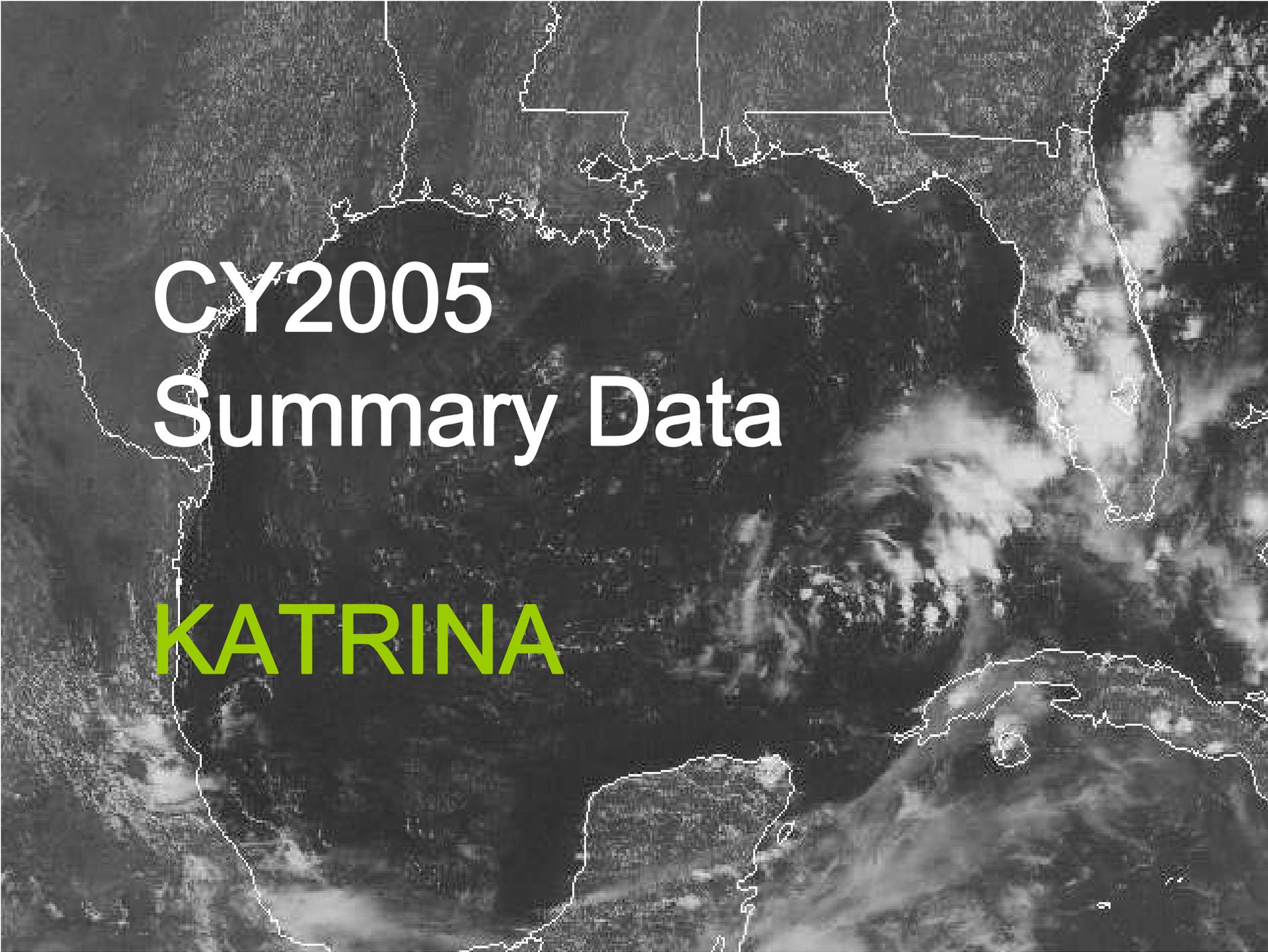
Percentage of Statewide Totals as reported by Line of Business

Hurricane Dennis as of 12/31/2005



**Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Dennis as of 12/31/2005**





CY2005 Summary Data

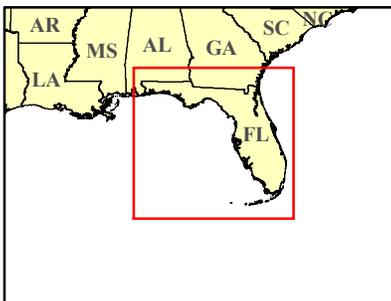
KATRINA

FEMA-1602-DR, Florida

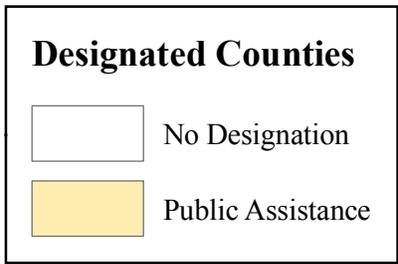
Disaster Declaration as of 09/06/2005



Location Map



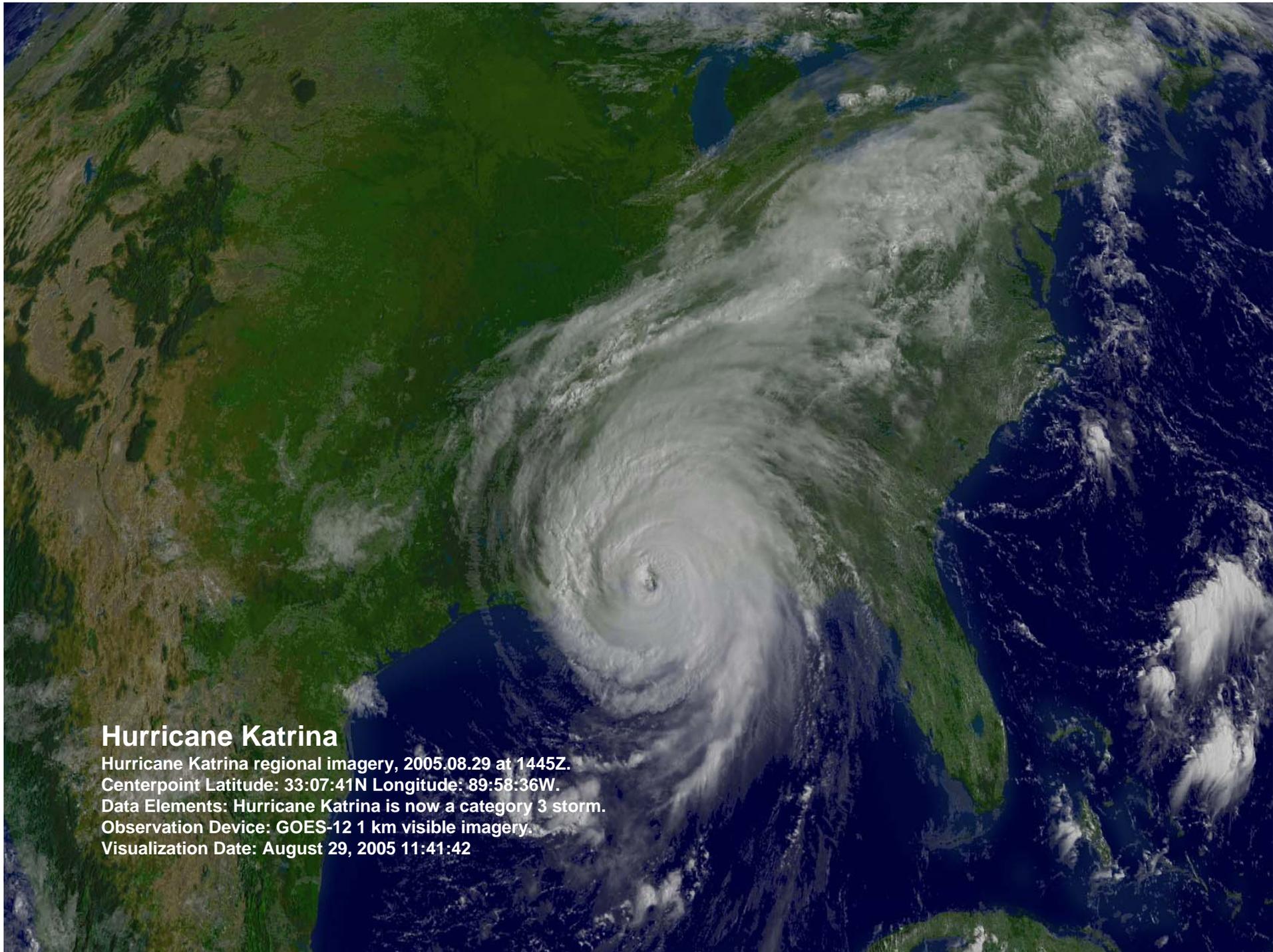
Legend



FEMA

*ITS Mapping and Analysis Center
Washington, DC
09/20/05 -- 17:00:00 EDT*

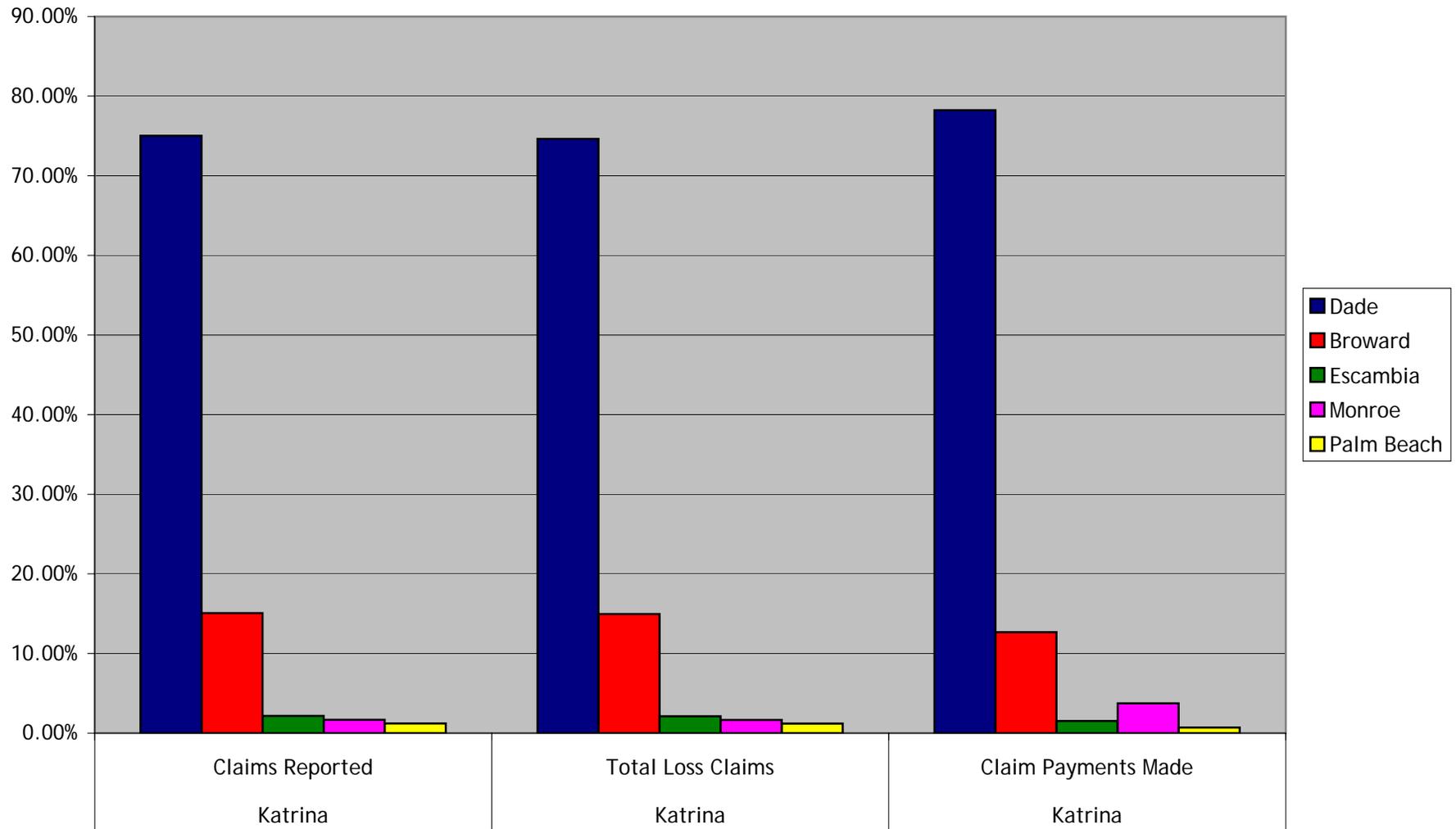
*All Counties are eligible
for Hazard Mitigation*



Hurricane Katrina

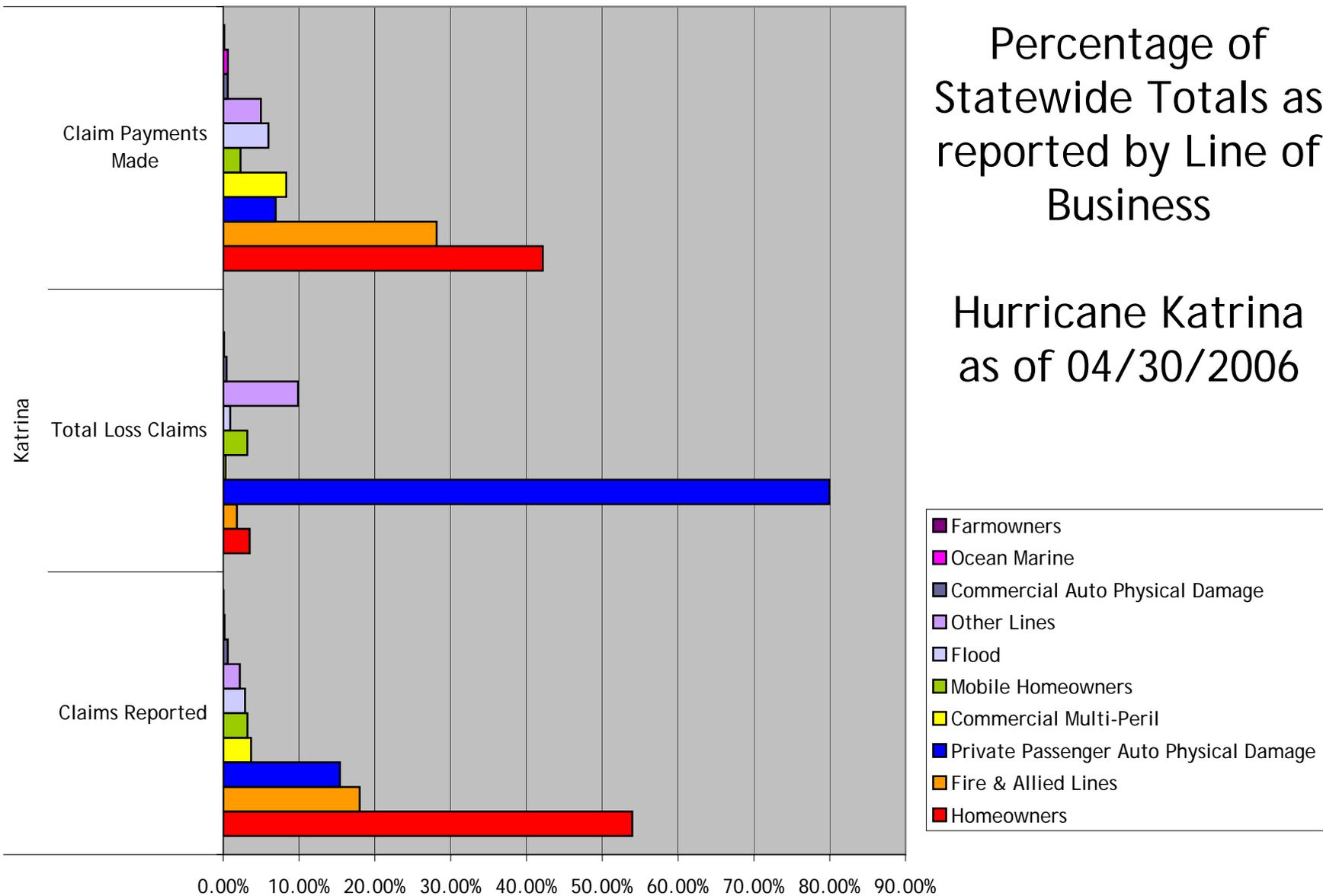
Hurricane Katrina regional imagery, 2005.08.29 at 1445Z.
Centerpoint Latitude: 33:07:41N Longitude: 89:58:36W.
Data Elements: Hurricane Katrina is now a category 3 storm.
Observation Device: GOES-12 1 km visible imagery.
Visualization Date: August 29, 2005 11:41:42

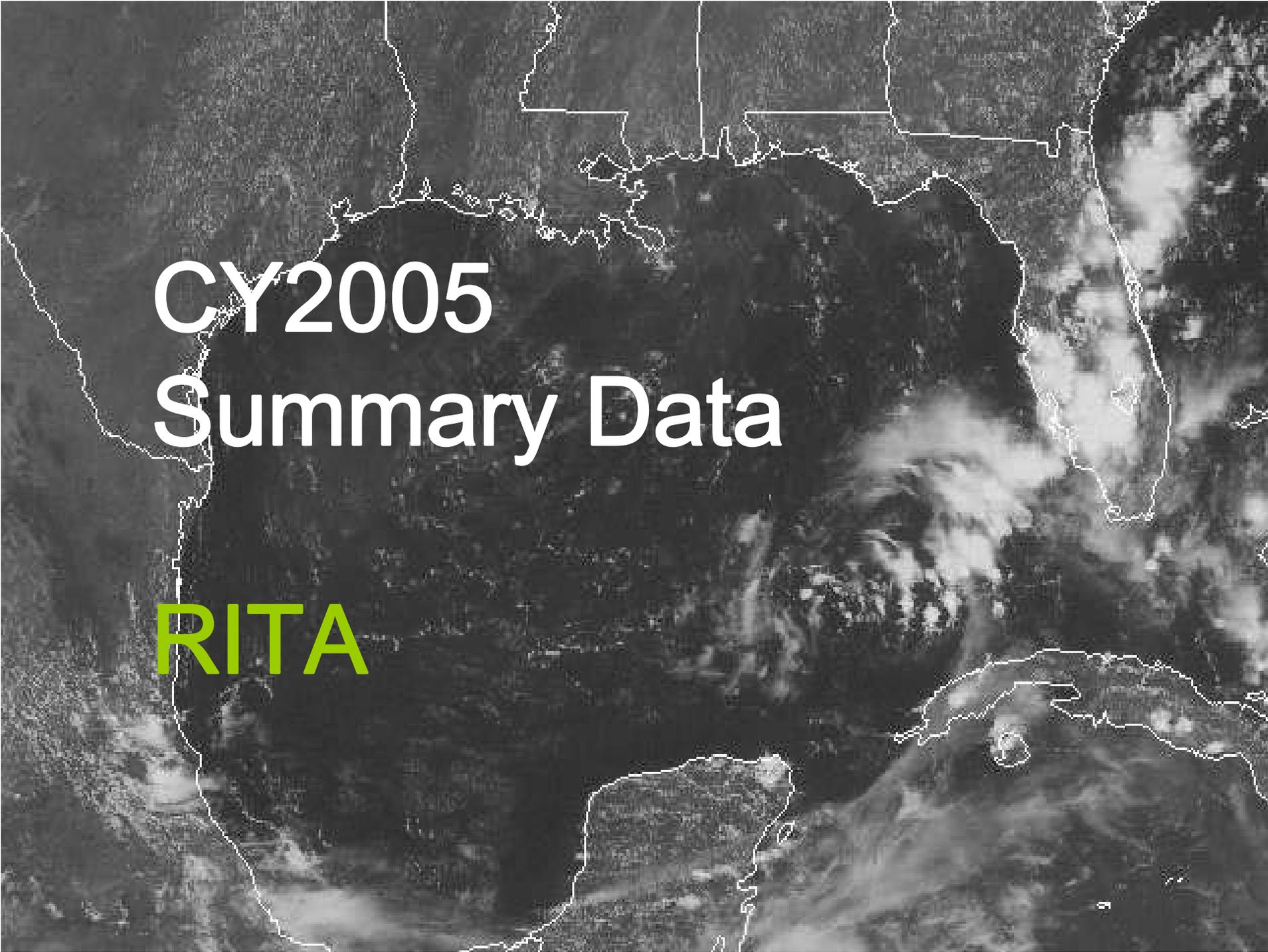
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Katrina as of 04/30/2006



Percentage of Statewide Totals as reported by Line of Business

Hurricane Katrina as of 04/30/2006





CY2005 Summary Data

RITA



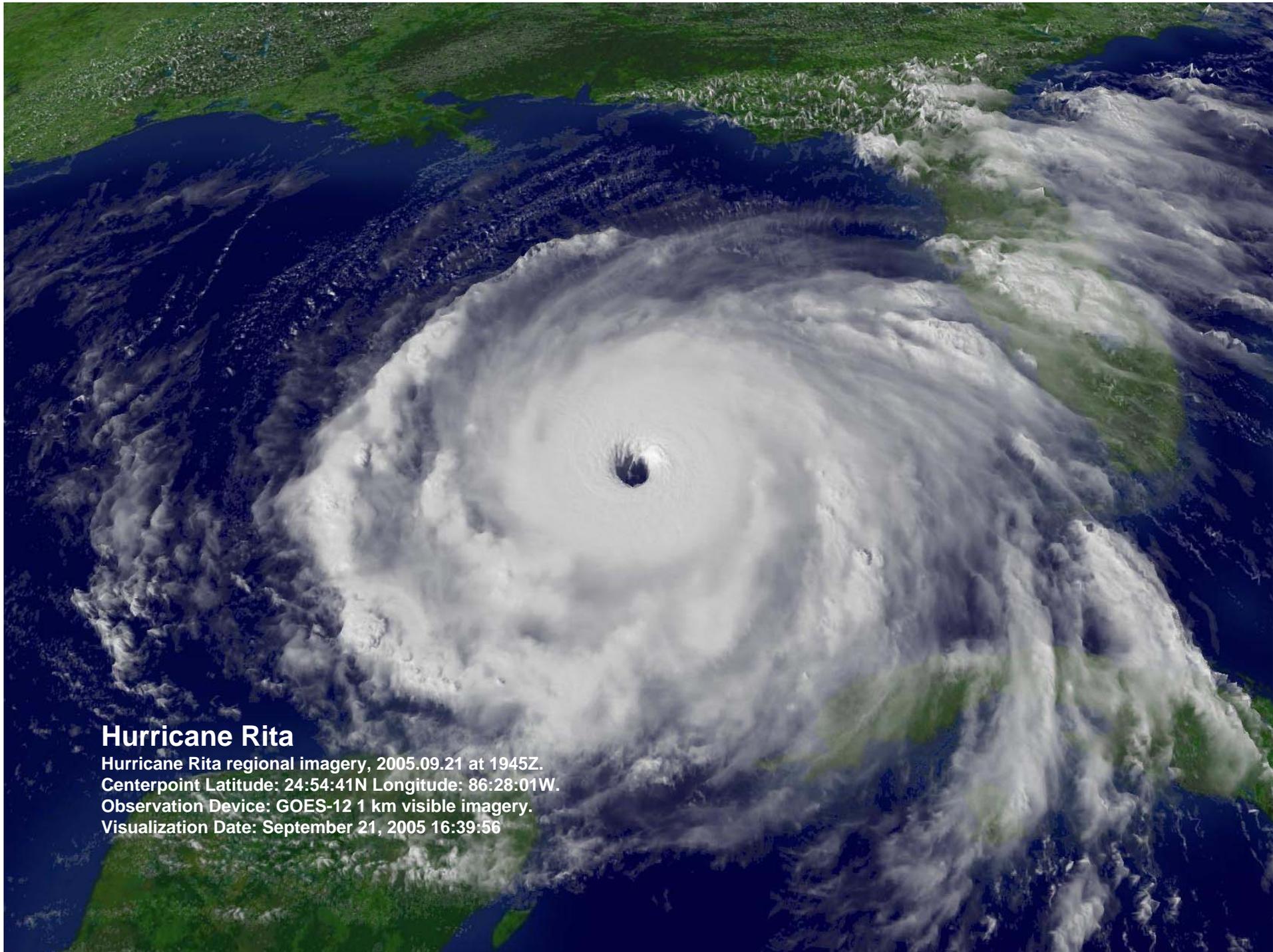
No Florida Counties were determined to warrant a FEMA Disaster Declaration for Hurricane Rita

Florida Disaster History

- Major Disaster Declarations
- Emergency Declarations
- Fire Management Assistance Declarations

Major Disaster Declarations

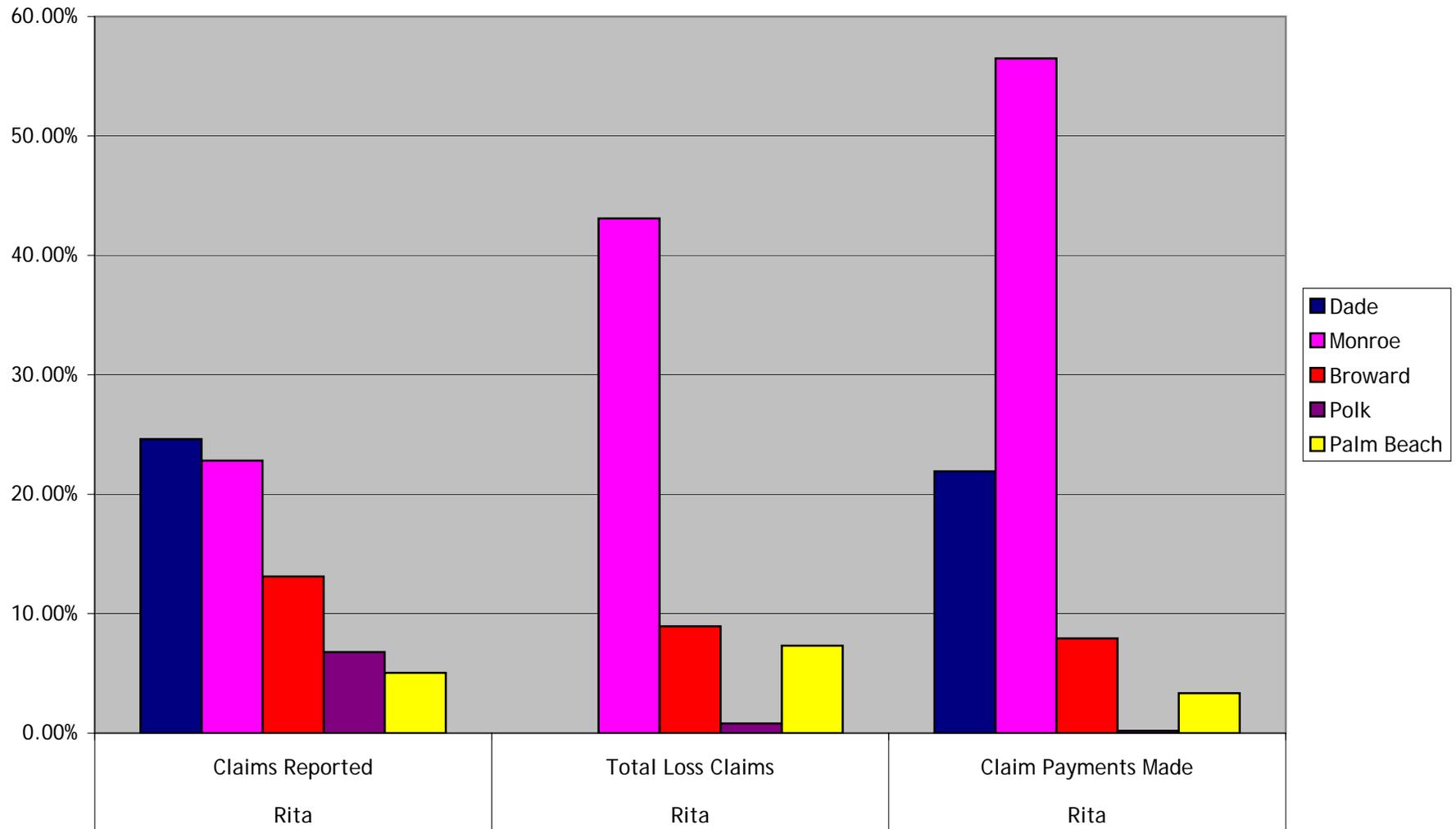
Year	Date	Disaster Types	Active	Disaster Number
2005	10/24	Hurricane Wilma	<input checked="" type="checkbox"/>	1609
2005	08/28	Hurricane Katrina	<input checked="" type="checkbox"/>	1602
2005	07/10	Hurricane Dennis	<input type="checkbox"/>	1595
2004	09/26	Hurricane Jeanne	<input type="checkbox"/>	1561
2004	09/16	Hurricane Ivan	<input type="checkbox"/>	1551
2004	09/04	Hurricane Frances	<input type="checkbox"/>	1545
2004	08/13	Hurricane Charley and Tropical Storm Bonnie	<input type="checkbox"/>	1539
2003	07/29	Severe Storms and Flooding	<input type="checkbox"/>	1481
2003	04/25	Tornado	<input type="checkbox"/>	1460
2001	09/28	Tropical Storm Gabrielle	<input type="checkbox"/>	1393
2001	06/17	Tropical Storm Allison	<input type="checkbox"/>	1381
2001	02/06	Severe Freeze	<input type="checkbox"/>	1359
2000	10/04	Heavy Rains And Flooding	<input type="checkbox"/>	1345
2000	10/03	Tropical Storm	<input type="checkbox"/>	1344
1999	10/20	Hurricane Irene	<input type="checkbox"/>	1306
1999	09/22	Hurricane Floyd	<input type="checkbox"/>	1300
1998	11/06	Tropical Storm Mitch	<input type="checkbox"/>	1259
1998	09/28	Hurricane Georges	<input type="checkbox"/>	1249
1998	09/04	Hurricane Earl	<input type="checkbox"/>	1241
1998	06/18	Florida Extreme Fire Hazard	<input type="checkbox"/>	1223
1998	02/12	Severe Thunderstorms, Tornadoes and Flooding	<input type="checkbox"/>	1204
1998	01/06	Tornadoes	<input type="checkbox"/>	1195
1996	10/15	Severe Storms/Flooding	<input type="checkbox"/>	1141
1995	10/27	Severe Storm, Flooding	<input type="checkbox"/>	1074
1995	10/04	Hurricane Opal	<input type="checkbox"/>	1069
1995	08/10	Hurricane Erin	<input type="checkbox"/>	1062
1994	11/28	Tropical Storm Gordon, Heavy Rain, Tornadoes, Flooding	<input type="checkbox"/>	1043
1994	07/10	Severe Storm, Flooding, Tropical Storm Alberto	<input type="checkbox"/>	1035
1993	03/13	Tornadoes, Flooding, High Winds, Tides, Freezing	<input type="checkbox"/>	982
1992	10/08	Flooding, Severe Storm, Tornadoes	<input type="checkbox"/>	966
1992	08/24	Hurricane Andrew	<input type="checkbox"/>	955



Hurricane Rita

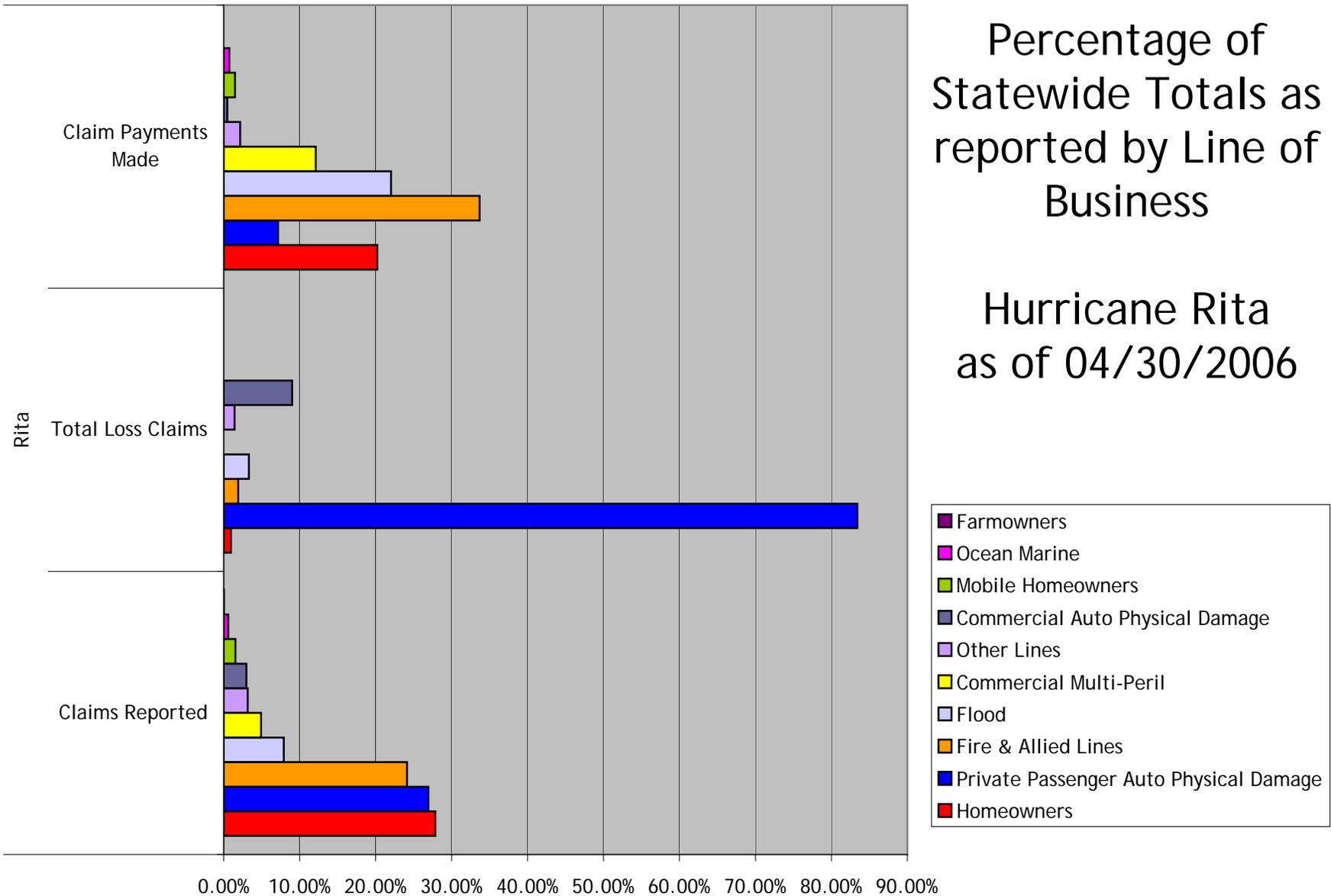
Hurricane Rita regional imagery, 2005.09.21 at 1945Z.
Centerpoint Latitude: 24:54:41N Longitude: 86:28:01W.
Observation Device: GOES-12 1 km visible imagery.
Visualization Date: September 21, 2005 16:39:56

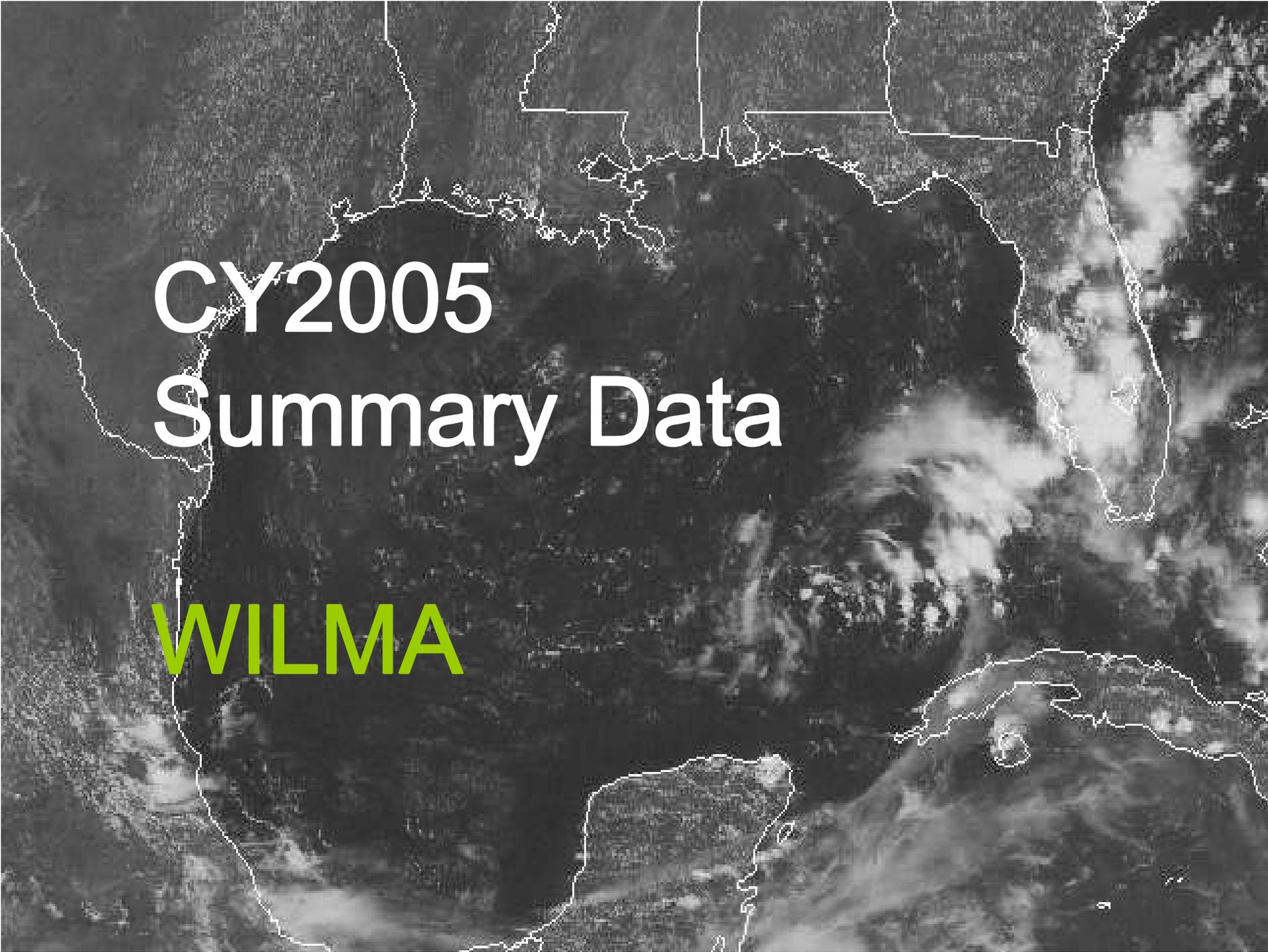
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Rita as of 04/30/2006



Percentage of Statewide Totals as reported by Line of Business

Hurricane Rita as of 04/30/2006



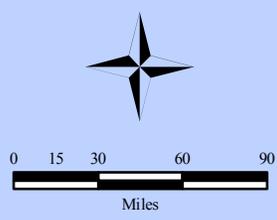
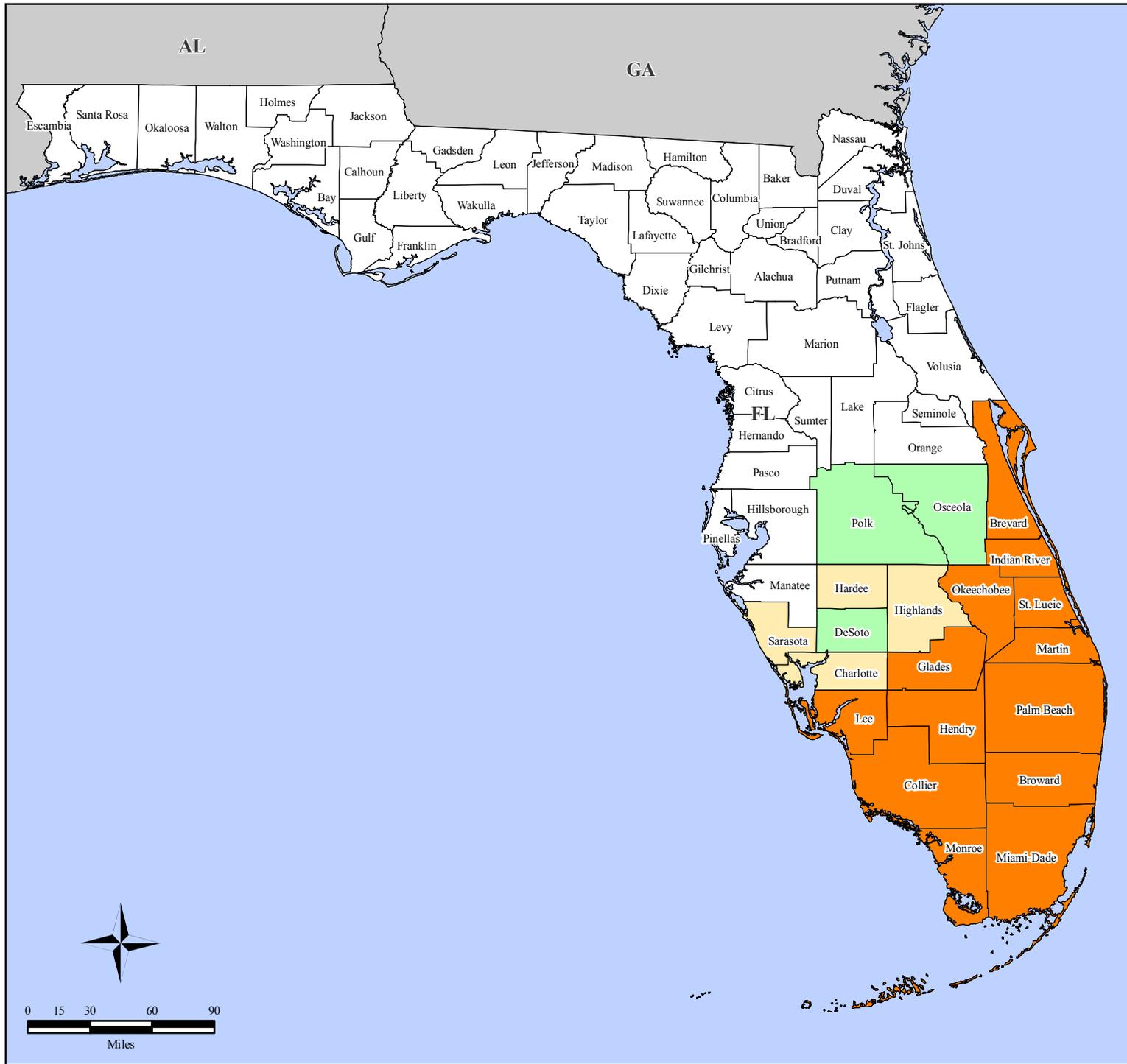


CY2005 Summary Data

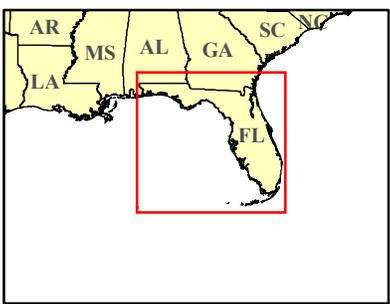
WILMA

FEMA-1609-DR, Florida

Disaster Declaration as of 11/04/2005



Location Map



Legend

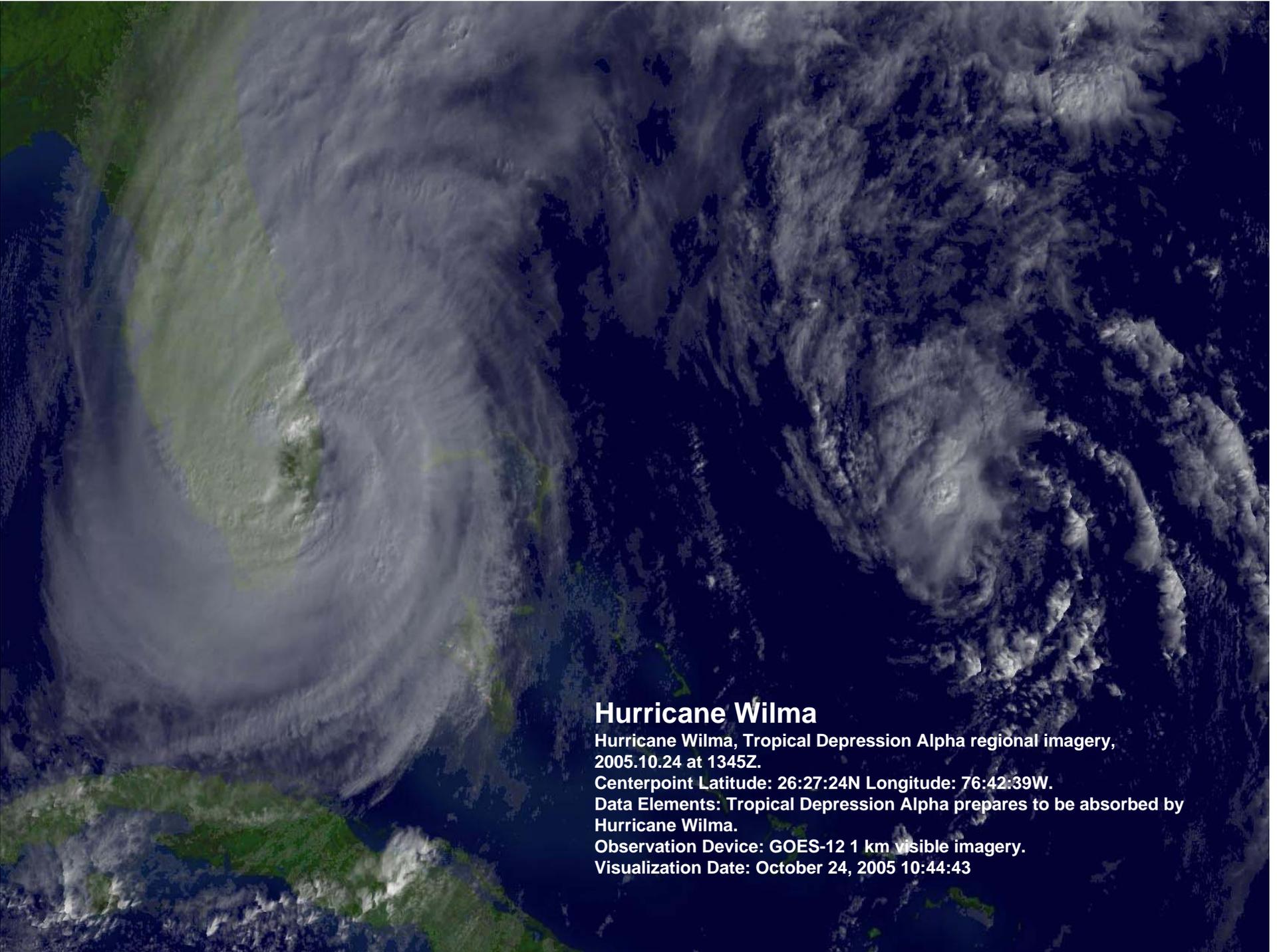
Designated Counties

- No Designation
- Individual and Public Assistance
- Public Assistance
- Public Assistance (Categories A and B)

All counties are eligible for Hazard Mitigation



*ITS Mapping and Analysis Center
Washington, DC
11/07/05 -- 08:54:00 EST*



Hurricane Wilma

Hurricane Wilma, Tropical Depression Alpha regional imagery, 2005.10.24 at 1345Z.

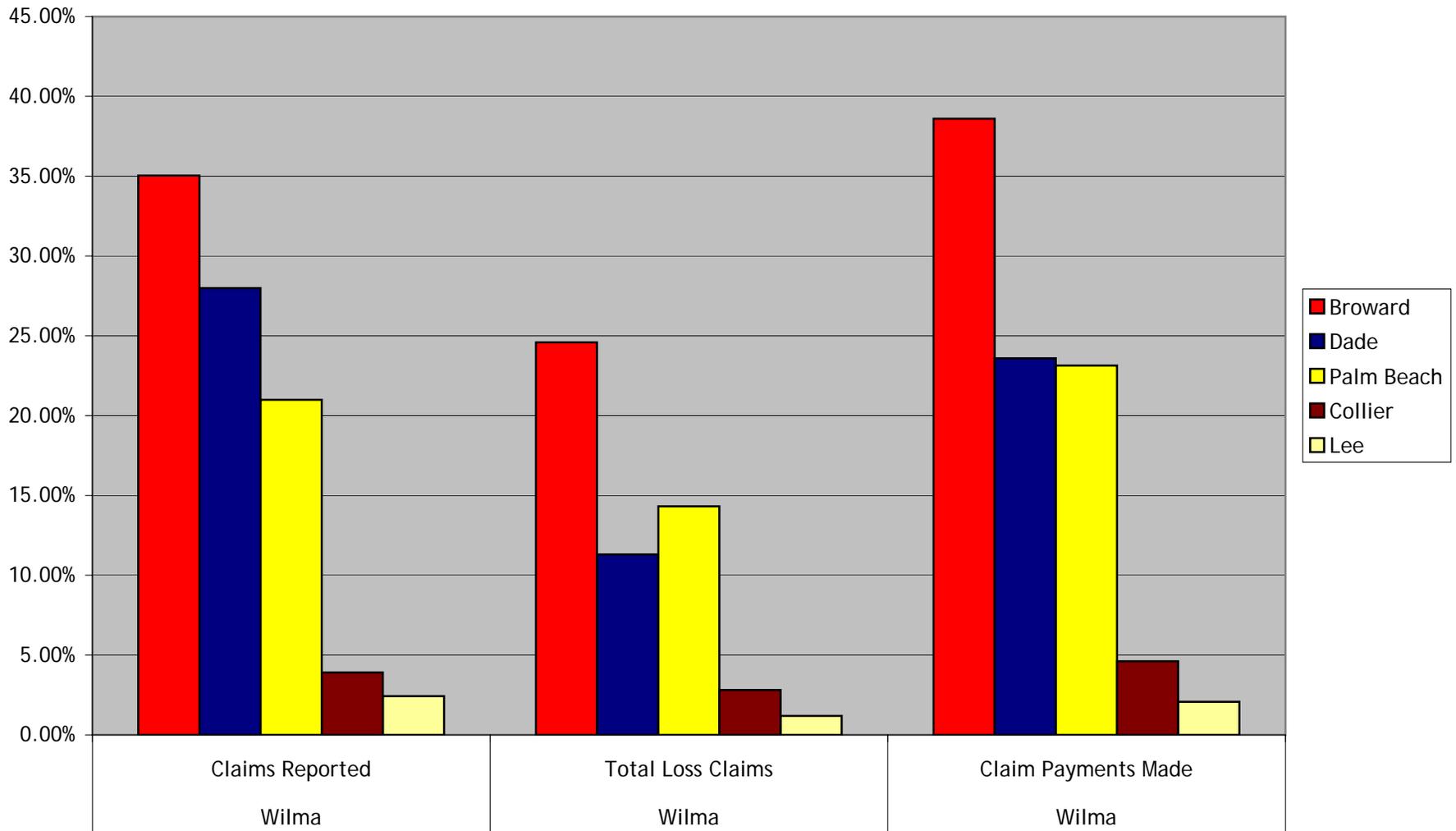
Centerpoint Latitude: 26:27:24N Longitude: 76:42:39W.

Data Elements: Tropical Depression Alpha prepares to be absorbed by Hurricane Wilma.

Observation Device: GOES-12 1 km visible imagery.

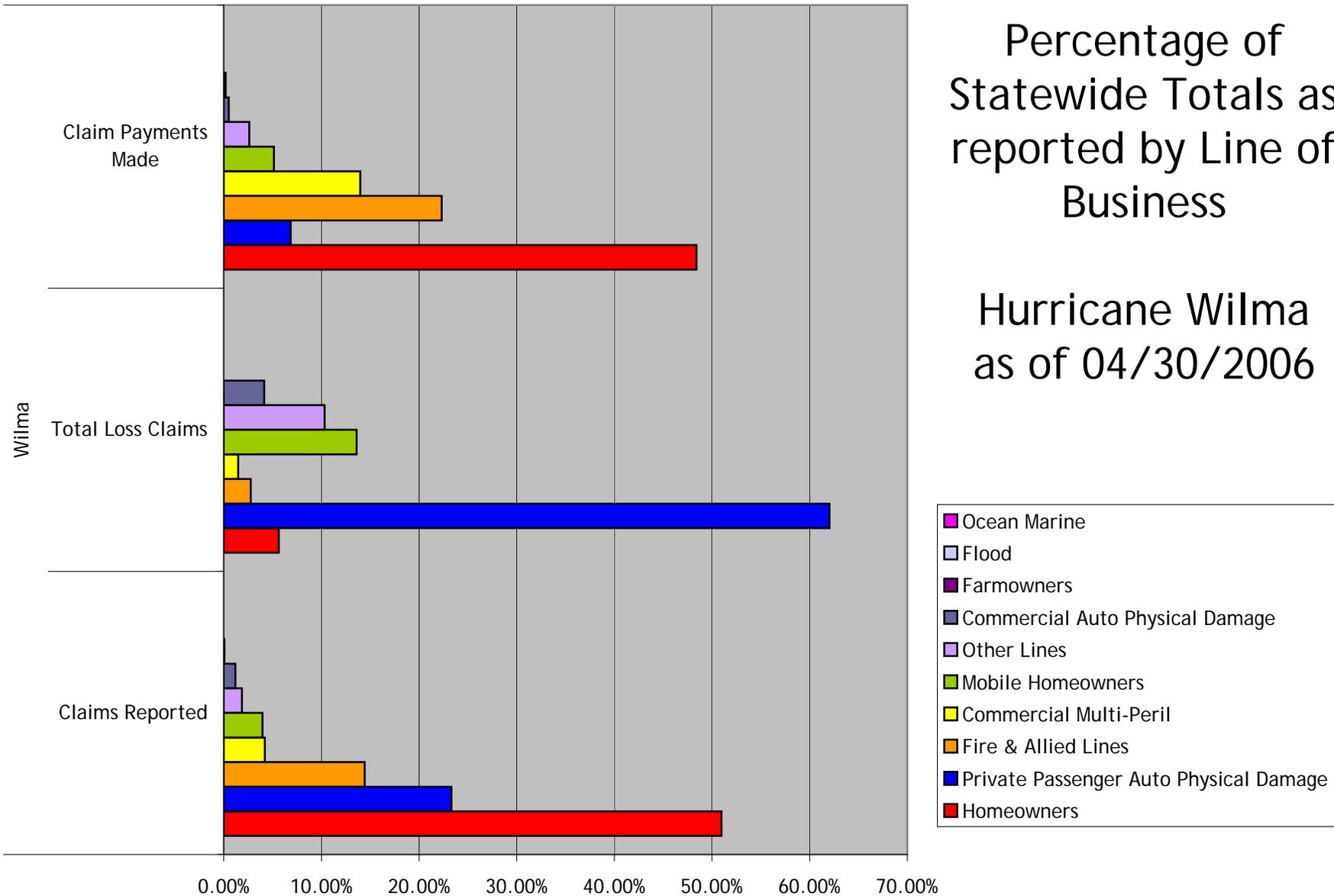
Visualization Date: October 24, 2005 10:44:43

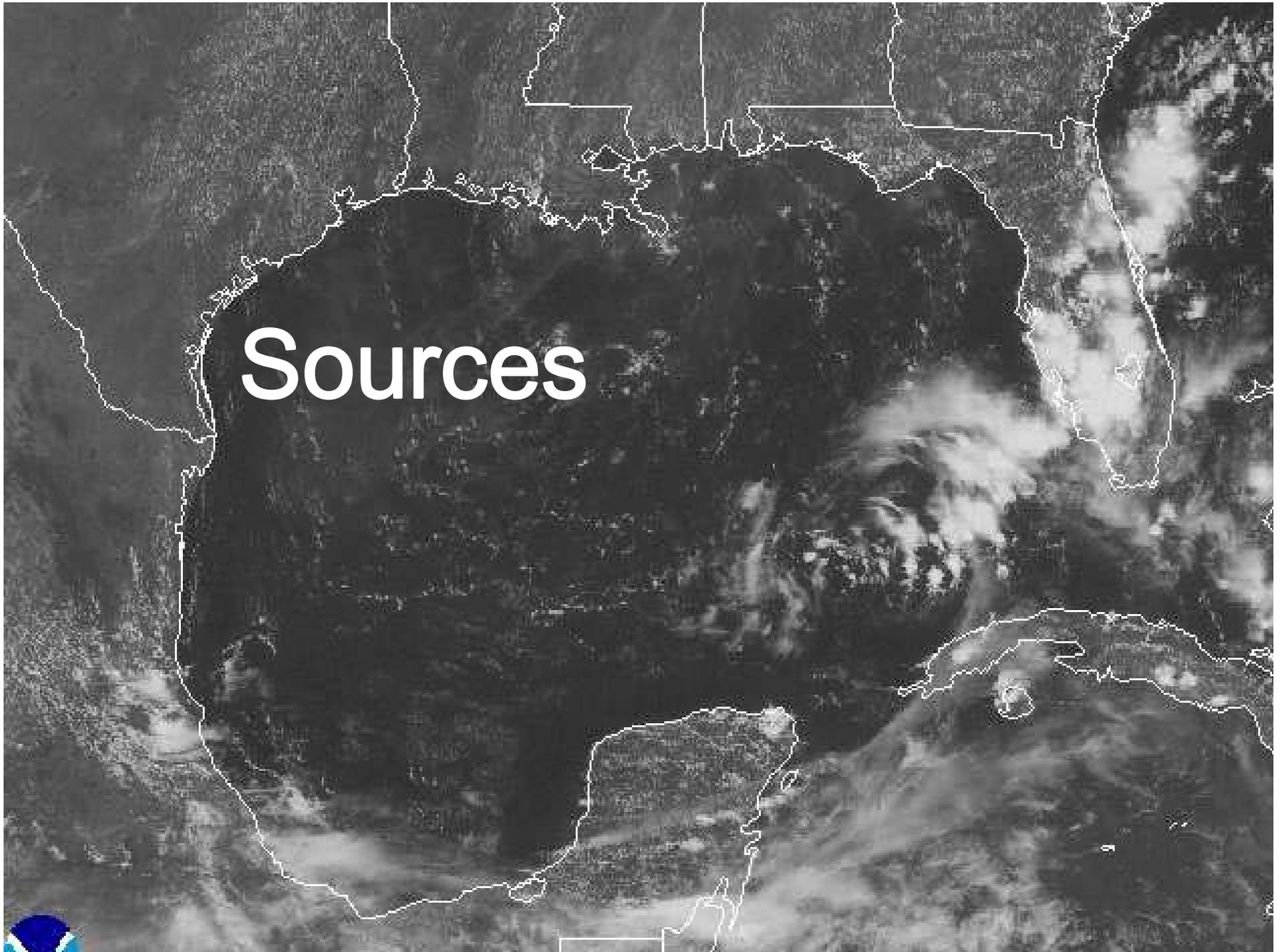
Top 5 Counties of Loss Occurrence as a Percentage of Statewide Totals Reported
Hurricane Wilma as of 04/30/2006



Percentage of Statewide Totals as reported by Line of Business

Hurricane Wilma as of 04/30/2006





Florida



Office of
Insurance
Regulation

FAIR. FAST. PROFESSIONAL.

and the



making progress . . . together





NOAA Satellite and Information Service
National Environmental Satellite, Data, and Information Service (NESDIS)



Environmental Visualization
Program

Satellite Imagery Source:
<http://www.nnvl.noaa.gov/>



National Oceanic & Atmospheric Administration
U.S. Department of Commerce



Disaster Information

Declared Disasters & Emergencies

Declared Disasters by Year or State

Current FEMA News

Individual Assistance

Public Assistance

Florida Disaster History

- [Major Disaster Declarations](#)
- [Emergency Declarations](#)
- [Fire Management Assistance Declarations](#)

Major Disaster Declarations

YEAR	DATE	DISASTER TYPES	ACTIVE	DISASTER NUMBER
2005	10/24	Hurricane Wilma	<input checked="" type="checkbox"/>	1609
2005	08/28	Hurricane Katrina	<input checked="" type="checkbox"/>	1602
2005	07/10	Hurricane Dennis	<input type="checkbox"/>	1595
2004	09/26	Hurricane Jeanne	<input type="checkbox"/>	1561
2004	09/16	Hurricane Ivan	<input type="checkbox"/>	1551
2004	09/04	Hurricane Frances	<input type="checkbox"/>	1545
2004	08/13	Hurricane Charley and Tropical Storm Bonnie	<input type="checkbox"/>	1539

http://www.fema.gov/news/disasters_state.fema?id=12

FEMA Assistance Types and Categories

Individual Assistance

Disaster aid to individuals and their associated households generally falls into the following categories:

1. **Disaster Housing** may be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.
2. **Disaster Grants**, are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.
3. **Low-Interest Disaster Loans** are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
4. **Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available.
5. **Assistance Process** -- After the application is taken, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more information and approval may take several weeks after application. The deadline for most individual assistance programs is 60 days following the President's major disaster declaration.

Public Assistance

Public Assistance (PA) Grant Program reimburses state and local governments and certain private non-profit organizations for the actual costs for work required as a result of the disaster. The program also provides funds for certain hazard mitigation projects.

To facilitate the processing of the PA grants, FEMA distinguishes between emergency work and permanent work that requires repairs or replaces such things as roads, buildings and schools. FEMA further divides disaster-related work into seven categories.

Emergency Work

Category A : Debris Removal -- Clearance of trees and woody debris; building wreckage, sand, mud, silt and gravel; vehicles; and other material deposited on public and, in very limited cases, private property.

Category B : Emergency Protective Measures -- Measures taken before, during and immediately after a disaster to save lives, protect public health and safety, and protect improved public and private property. Examples of eligible emergency protective measures are:

- Search and rescue
- Security forces (police and guards)
- Construction of temporary levees
- Provision of shelters or emergency care
- Sandbagging
- Bracing/shoring up of damaged structures
- Provision of food, water, ice and other essential needs
- Emergency repairs
- Emergency demolition
- Removal of health and safety hazards

Permanent Work

Category C : Roads and Bridges -- Repair of roads, bridges, shoulders, ditches, lighting and signs

Category D : Water Control Facilities -- Repair of irrigation systems, drainage channels and pumping facilities; repair of levees, dams and flood control channels is eligible but limited

Category E : Buildings and Equipment -- Repair or replacement of public buildings, including contents and systems; heavy equipment; and vehicles

Category F : Utilities -- Repair of water treatment and delivery systems; power generation facilities and distribution lines; and sewage collection and treatment facilities

Category G : Parks, Recreational Facilities, Other -- Repair and restoration of parks, playgrounds, pools, cemeteries and beaches; work otherwise not covered in categories A-F

Four types of entities are eligible applicants for public assistance. If an entity meets the requirements of one of the types, the Applicant may be eligible to receive Federal disaster assistance.

1. State Government Agencies

2. Local Governments, and Special Districts

Any county, city, village, town, district, or other political subdivision of any State and includes any rural community, unincorporated town or village, or other public entity for which an application for assistance is made by a State or political subdivision thereof.

Other State and local political subdivisions may be eligible if they are formed in accordance with State law as a separate entity and having taxing authority. These include, but are not limited to, school districts, irrigation districts, fire districts, and utility districts.

3. Private Non-Profit Organizations

Private Nonprofit organizations or institutions that own or operate facilities that are open to the general public and that provide certain services otherwise performed by a government agency. These services include:

a. *Education*

Colleges and universities
Parochial and other private schools

b. *Utility*

Systems of energy, communication, water supply, sewage collection and treatment, or other similar public service facilities.

c. *Emergency*

Fire protection, ambulance, rescue, and similar emergency services.

d. *Medical*

Hospital, outpatient facility, rehabilitation facility, or facility for long-term care for mental or physical injury or disease.

e. *Custodial Care*

Homes for the elderly and similar facilities that provide institutional care for persons who require close supervision, but do not require day-to-day medical care.

f. *Other Essential Governmental Services*

Museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, rehabilitation facilities, shelter workshops and facilities that provide health and safety services of a governmental nature. Health and safety services are essential services that are commonly provided by all local governments and directly affect the health and safety of individuals. Low-income housing, alcohol and drug rehabilitation, programs for battered spouses, transportation to medical facilities, and food programs are examples of health services.

4. Federally recognized Indian Tribes, Alaskan Native Tribal Governments, Alaskan Native village organizations or authorized tribal organizations and Alaskan Native village organizations.

This *does not* include Alaska Native Corporations, which are owned by private individuals.

Hazard Mitigation Grant Program

This is assistance to State and local governments and certain private nonprofit organizations for actions taken to prevent or reduce long term risk to life and property from natural hazards

Source: <http://www.fema.gov>



INFORMATIONAL MEMORANDUM
OIR-05-014M
ISSUED
September 1, 2005
Florida Office of Insurance Regulation
Kevin McCarty, Commissioner

To All Property and Casualty Insurers in the State of Florida

Change in Frequency of 2004 Hurricane Reporting

Pursuant to Informational Memoranda OIR-05-005M, companies are submitting certain required information to the Florida Office of Insurance Regulation ("Office") on a monthly basis due to the adverse effects of Hurricane Charley, Hurricane Frances, Hurricane Ivan, and Hurricane Jeanne.

Effective immediately, the information required under the aforementioned Informational Memoranda is no longer required to be submitted on a monthly basis. Instead, a cumulative 2004 disaster report as of December 31, 2005 shall be submitted no later than January 31, 2006.

Companies who have not filed notarized affidavits stating that all reported claims have been closed will continue to report claims data to the Office's Market Investigations Unit upon their specific request.

Please be reminded that pursuant to Informational Memorandum OIR-05-005M, at such time as the respective company's reports for each storm reflect one hundred percent (100%) of reported claims as closed, the company shall file a notarized affidavit, stating that all reported claims for the specified storm have been closed. Please refer to Informational Memorandum OIR-05-005M for complete information.

Additionally, monthly QUASAR reporting required by Emergency Order 78062-04-CO and extended in Informational Memorandum OIR-04-018 will no longer be required.

With the exception of the affidavits referenced in the above paragraph, all required information shall be submitted via the Office website at <https://apps.fldfs.com/disasterreporting/home.aspx>. Each year-end submission shall contain the cumulative results experienced by the insurer. **Information for Hurricane Charley, Hurricane Frances, Hurricane Ivan, and Hurricane Jeanne should not be combined and must be reported separately.** Please have the Florida Company Code for your company/companies available when accessing the website.

For further information, contact Belynda Shadoan at (850) 413-5160 or belynda.shadoan@fldfs.com.



INFORMATIONAL MEMORANDUM
OIR-05-019M
ISSUED
October 25, 2005
Florida Office of Insurance Regulation
Kevin McCarty, Commissioner

To All Property and Casualty Insurers in the State of Florida
Change in Frequency of Hurricane Dennis Disaster Reporting

Pursuant to Informational Memorandum OIR-05-011M, companies are currently submitting certain required information to the Florida Office of Insurance Regulation ("Office") on a weekly and monthly basis due to the adverse effects of Hurricane Dennis on the state of Florida.

Effective immediately, the information required under the aforementioned Informational Memorandum is no longer required to be submitted on a weekly or monthly basis. Instead, a cumulative Hurricane Dennis disaster report as of December 31, 2005 shall be submitted no later than January 31, 2006.

At such time as the respective company's reports for Hurricane Dennis reflect one hundred percent (100%) of reported claims as closed, the company shall file a notarized affidavit, stating that all reported claims for Hurricane Dennis have been closed. Once the company has filed an affidavit with the Office, the company will no longer be required to submit disaster reports for Hurricane Dennis. The affidavit must be submitted to the Office in the same manner in which the company is reporting via the disaster reporting website (i.e., individual/group). If the company is reporting as part of a group, the entire group must close all reported claims prior to submitting an affidavit to the Office. Companies reporting on an individual basis shall submit the affidavits to the Office on an individual company basis only. Prior to filing the affidavits, the company must submit a complete disaster report and general claims report for Hurricane Dennis, indicating that all claims have been settled, paid, and closed, with no expectation to be reopened. The affidavits are to be signed by an Officer of the company, indicating the hurricane for which the affidavits are being submitted, and affirming all claims are closed with no additional payments to be made by the company. Companies are to send the affidavits to the following address: Florida Office of Insurance Regulation, Business Development and Market Research Program, 200 East Gaines Street, Larson Building, Tallahassee, FL 32399.

Companies who have not filed the notarized closure affidavits by January 31, 2006 will continue to report claims data to the Office's Market Investigations Unit upon their specific request.

With the exception of the affidavits referenced above, all required information shall be submitted via the Office's website at <https://apps.fldfs.com/disasterreporting/home.aspx>. Each submission shall contain the cumulative results experienced by the insurer. **Information for Hurricane Dennis should not be combined with any other disaster and must be reported separately.** Please have the Florida Company Code for your company/companies available when accessing the website.

For further information, contact the Business Development and Market Research Program, Data Collection Unit at (850) 413-3147 or DisasterReporting@fldfs.com.



INFORMATIONAL MEMORANDUM

OIR-06-07M

ISSUED

April 14, 2006

Florida Office of Insurance Regulation

Kevin McCarty, Commissioner

To All Property and Casualty Insurers in the State of Florida

Change in Frequency of Hurricane Wilma Disaster Reporting

Pursuant to Informational Memorandum OIR-05-020M, companies are currently submitting certain required information to the Florida Office of Insurance Regulation ("Office") on a bi-weekly and monthly basis due to the adverse effects of Hurricane Wilma on the state of Florida.

With the 2006 hurricane season quickly approaching, the Office is endeavoring to complete the disaster reporting for the 2005 hurricane season. Therefore, effective immediately, the information required under the aforementioned Informational Memorandum is no longer required to be submitted on a bi-weekly or monthly basis. Instead, a cumulative Hurricane Wilma disaster report, including Phases I, II, and III information, as of April 30, 2006 shall be submitted no later than May 19, 2006. The Office encourages companies to update all information required for all Phases, especially the Financial Projections section within the Phase I report.

Companies who have not filed the notarized closure affidavits, as described below, by April 30, 2006 may be required to report claims data to the Office's Market Investigations Unit upon their specific request.

At such time as the respective company's reports for Hurricane Wilma reflect one hundred percent (100%) of reported claims as closed, the company shall file an original notarized affidavit, stating that all reported claims for Hurricane Wilma have been closed. The affidavit must be submitted to the Office in the same manner in which the company is reporting via the disaster reporting website (i.e., individual/group). If the company is reporting as part of a group, the entire group must close all reported claims prior to submitting an affidavit to the Office. Companies reporting on an individual basis shall submit the affidavit to the Office on an individual company basis only. In conjunction with the filing of the affidavit, the company must submit a complete disaster report, which shall include information required for Phases I, II, and III, for Hurricane Wilma, indicating that all claims have been settled, paid, and closed, with no expectation to be reopened and providing updated financial projections. The affidavit is to be signed by an Officer of the company, indicating the hurricane for which the affidavits are being submitted, and affirming all claims are closed with no additional payments to be made by the company. Companies are to send the affidavits to the following address: Florida Office of Insurance Regulation, Business Development and Market Research, 200 East Gaines Street, Larson Building, Tallahassee, FL 32399.

With the exception of the affidavits referenced above, all required information shall be submitted via the Office's website at <https://apps.fldfs.com/disasterreporting/home.aspx>. Each submission shall contain the cumulative results experienced by the insurer. **Information for Hurricane Wilma should not be combined with any other disaster and must be reported separately.** Please have the Florida Company Code for your company/companies available when accessing the website.

For further information, contact the Business Development and Market Research, Data Collection Unit at (850) 413-3147 or DisasterReporting@fldfs.com.

Insurance Disaster REPORTING SYSTEM



MEMORANDUM

Date: April 6, 2006

To: **TO ALL PROPERTY AND CASUALTY INSURERS WRITING BUSINESS IN ANY OF THE STATES OF ALABAMA, FLORIDA, LOUISIANA, MISSISSIPPI AND TEXAS**

From: Walter A. Bell, Commissioner, Alabama Department of Insurance
Kevin M. McCarty, Commissioner, Florida Office of Insurance Regulation
James J. Donelon, Commissioner, Louisiana Department of Insurance
George Dale, Commissioner, Mississippi Insurance Department
Mike Geeslin, Commissioner, Texas Department of Insurance

Subject: CHANGE IN HURRICANE KATRINA & RITA REPORTING REQUIREMENTS

Pursuant to the attached Informational Memorandum (Attachment A), certain information for claims and the financial impact resulting from Hurricane Katrina and Rita has been required from all property and casualty insurers transacting direct business in Alabama, Florida, Louisiana, Mississippi and Texas (“the Collective States”). Information has been collected in three Phases:

- ❑ PHASE I: Claims, Financial Projections and General Information
- ❑ PHASE II: Line-of-Business Reporting
- ❑ PHASE III: General Claims Adjudication Data

Effective immediately, Phase I, II and III reports are to be submitted on a monthly basis, no later than 5:00 CT on the fifth (5th) business day of the month, based upon data for the preceding month end.

The information submitted for the three Phases required under the aforementioned Information Memorandum will continue to be reported until December 31, 2006, unless the company/group meets one of the criteria below:

- Insurer filing as an individual company, which has closed at least 95% of reported claims (“closed” claim is defined as a claim closed with no expected future payments) for a particular state, may cease reporting Phases I, II, and III for that particular state. Individual reporting insurers meeting this criterion shall make final reports for Phases I, II, and III, as of April 30, 2006, no later than 5:00 CT on Tuesday, May 9, 2006.
- Insurers filing as a group, which has closed at least 95% of reported claims (“closed” claim is defined as a claim closed with no expected future payments) for a particular state, may cease reporting Phases I, II, and III for that particular state. Group reporting insurers meeting this criterion shall make final reports for Phases I, II, and III, as of April 30, 2006, no later than 5:00 PM CT on Tuesday, May 9, 2006.

Please note that any company/group determined to be a significant percentage of the markets in the Collective States will be required to continue reporting all Phases through December 31, 2006. Companies or groups meeting this criterion will be independently notified. The last reporting for Phases I, II, and III, as of December 31, 2006, shall be reported no later than 5:00 CT on Tuesday, January 9, 2007.

Certain states may require additional reporting after this date on a case-by-case basis. If additional reporting is deemed necessary, the state will contact the company directly to request said information.

If an insurer has concerns or questions regarding the aforementioned information, please contact one of the following:

- Alabama: Alabama Department of Insurance at (334) 269-3550 or e-mail at Insdept@insurance.alabama.gov
- Florida: Market Research Program – Data Collection Unit at (850) 413-3147 or e-mail at DisasterReporting@fldfs.com
- Louisiana: Actuarial Division at (225) 342-4689 or e-mail at disasterreporting@ladoi.com
- Mississippi: Examination Division at (601) 359-3569 or e-mail at finanexam@mid.state.ms.us
- Texas: Financial Program at (512) 322-5040 or e-mail at neal.rockhold@tdi.state.tx.us
- NAIC: NAIC Help Desk at (816) 783-8727 or e-mail at help@naic.org