



Report on Review of the 2010 Sinkhole Data Call

November 8, 2010

Florida Office of Insurance Regulation

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I. Introduction and Scope

Pursuant to Section 624.316 Florida Statutes, the Florida Office of Insurance Regulation (Office) gathered data from insurers writing property lines of business in Florida. The requested data focused on the sinkhole claims of the insurers reporting active residential property policies to the Office.

According to the Florida Department of Environmental Protection, “Sinkholes are a common feature of Florida’s landscape. They are only one of many kinds of karst landforms, which include caves, disappearing streams, springs, and underground drainage systems, all of which occur in Florida. Karst is a generic term which refers to the characteristic terrain produced by erosional processes associated with the chemical weathering and dissolution of limestone or dolomite, the two most common carbonate rocks in Florida. Dissolution of carbonate rocks begins when they are exposed to acidic water”.¹

Section 627.706 F.S. is the controlling legislation for sinkhole coverage in our state.

627.706 Sinkhole insurance; catastrophic ground cover collapse; definitions.

(1) Every insurer authorized to transact property insurance in this state shall provide coverage for a catastrophic ground cover collapse and shall make available, for an appropriate additional premium, coverage for sinkhole losses on any structure, including contents of personal property contained therein, to the extent provided in the form to which the coverage attaches. A policy for residential property insurance may include a deductible amount applicable to sinkhole losses equal to 1 percent, 2 percent, 5 percent, or 10 percent of the policy dwelling limits, with appropriate premium discounts offered with each deductible amount.

(2) As used in ss. 627.706-627.7074, and as used in connection with any policy providing coverage for a catastrophic ground cover collapse or for sinkhole losses:

(a) “Catastrophic ground cover collapse” means geological activity that results in all the following:

- 1. The abrupt collapse of the ground cover;*
- 2. A depression in the ground cover clearly visible to the naked eye;*
- 3. Structural damage to the building, including the foundation; and*
- 4. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.*

Contents coverage applies if there is a loss resulting from a catastrophic ground cover collapse. Structural damage consisting merely of the settling or cracking of a foundation, structure, or building does not constitute a loss resulting from a catastrophic ground cover collapse.

(b) “Sinkhole” means a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater. A sinkhole may form by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

(c) “Sinkhole loss” means structural damage to the building, including the foundation, caused by sinkhole activity. Contents coverage shall apply only if there is structural damage to the building caused by sinkhole activity.

(d) “Sinkhole activity” means settlement or systematic weakening of the earth supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

¹ FGS, Sinkholes in Florida, Florida Department of Environmental Protection
<http://www.dep.state.fl.us/geology/geologictopics/sinkhole.htm>

(e) “Professional engineer” means a person, as defined in s. 471.005, who has a bachelor’s degree or higher in engineering with a specialty in the geotechnical engineering field. A professional engineer must have geotechnical experience and expertise in the identification of sinkhole activity as well as other potential causes of damage to the structure.

(f) “Professional geologist” means a person, as defined by s. 492.102, who has a bachelor’s degree or higher in geology or related earth science with expertise in the geology of Florida. A professional geologist must have geological experience and expertise in the identification of sinkhole activity as well as other potential geologic causes of damage to the structure.

(3) On or before June 1, 2007, every insurer authorized to transact property insurance in this state shall make a proper filing with the office for the purpose of extending the appropriate forms of property insurance to include coverage for catastrophic ground cover collapse or for sinkhole losses. Coverage for catastrophic ground cover collapse may not go into effect until the effective date provided for in the filing approved by the office.

(4) Insurers offering policies that exclude coverage for sinkhole losses shall inform policyholders in bold type of not less than 14 points as follows: **“YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.”**

(5) An insurer offering sinkhole coverage to policyholders before or after the adoption of s. 30, chapter 2007-1, Laws of Florida, may nonrenew the policies of policyholders maintaining sinkhole coverage in Pasco County or Hernando County, at the option of the insurer, and provide an offer of coverage to such policyholders which includes catastrophic ground cover collapse and excludes sinkhole coverage. Insurers acting in accordance with this subsection are subject to the following requirements:

(a) Policyholders must be notified that a nonrenewal is for purposes of removing sinkhole coverage, and that the policyholder is still being offered a policy that provides coverage for catastrophic ground cover collapse.

(b) Policyholders must be provided an actuarially reasonable premium credit or discount for the removal of sinkhole coverage and provision of only catastrophic ground cover collapse.

(c) Subject to the provisions of this subsection and the insurer’s approved underwriting or insurability guidelines, the insurer shall provide each policyholder with the opportunity to purchase an endorsement to his or her policy providing sinkhole coverage and may require an inspection of the property before issuance of a sinkhole coverage endorsement.

(d) Section 624.4305 does not apply to nonrenewal notices issued pursuant to this subsection.

The principal objective of the Office Sinkhole Data Call was to collect specific information about sinkhole claims on a claim by claim basis in order to analyze claim payment trends and related data. The Office sent the data call to insurers reporting residential policies in force. Two-hundred and eleven insurers responded to the data call and submitted data including those reporting no sinkhole claims.

Insurers were asked to provide information on the location of the claim by county, the date the loss was reported, and if the claim was open or closed. In addition, specific questions were asked regarding the type of sinkhole, the testing procedures employed, and if the repair option was initiated or not. For claims that were paid, the amount paid was requested for the structure, land, other damage, and allocated loss adjustment expense (A copy of the data call questionnaire can be found in Appendix A). Participating companies were not asked for policy count or premiums for policies that cover sinkhole

claims. In addition, the analyses in this report have excluded all claims where no claims data was reported. The data submitted was checked for data integrity, however, the information in this report is based upon the information as received and no audit of the data has been performed. Companies submitted an affidavit to the Office along with the Data Call attesting the accuracy of the information submitted (A copy of the affidavit can be found in Appendix A).

II. Data and Findings

An electronic data call was prepared in 2010 to examine closed sinkhole claims in Florida. The results of the 2010 data call indicated that the problem of sinkholes in Florida had increased in both frequency and total cost during the period examined (2006-2010). Specifically, the results showed: (1) an increase in the occurrence and costs of sinkhole claims; and (2) that there is an increase in reported sinkholes in the parts of South Florida where sinkholes traditionally have not been an issue.

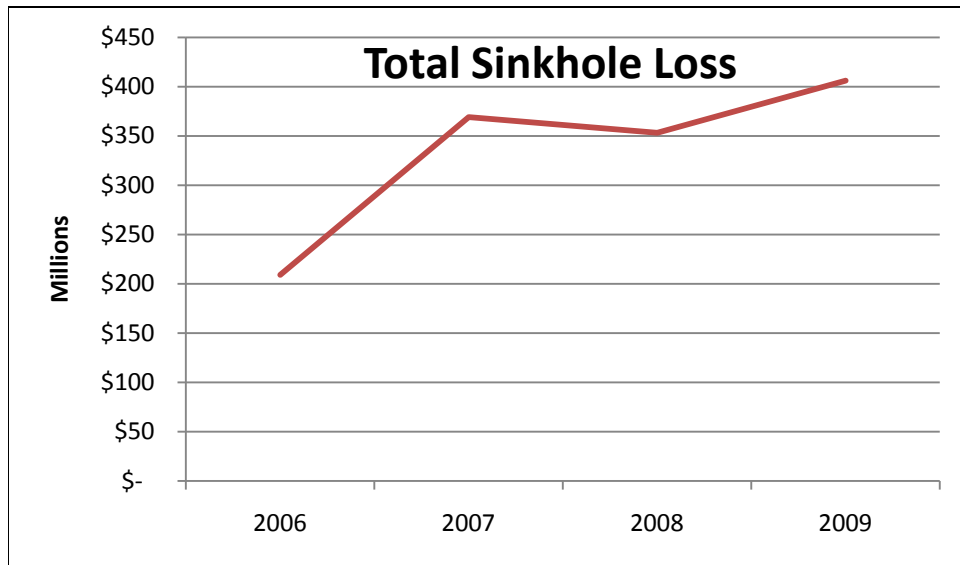
SUMMARY OF 2010 DATA AND FINDINGS

The electronic data call requested information on all sinkhole claims occurring in Florida between 2006 and 2010. The Office received data on 8,959 open claims and 15,712 closed claims, totaling 24,671. Insurers were asked to provide general information on the location of the claim by county, the date the loss was reported, and if the claim was open or closed.

The data were first examined and compared across years. Then, regional and county level analyses were conducted. The purpose of these analyses was to determine if the number of claims, the claims expenses, and testing procedures for sinkholes varied by year or region. A summary of the major findings of the data call follows.

1. Statewide Results

Total sinkhole costs over the sample period amounted to approximately \$1.4 billion and increased from \$209 million in 2006 to \$406 million in 2009. The largest share of the total expense over the sample period was for the Structure Loss (54%). It was followed by Land Loss (27%) and Engineering Expense (12%).



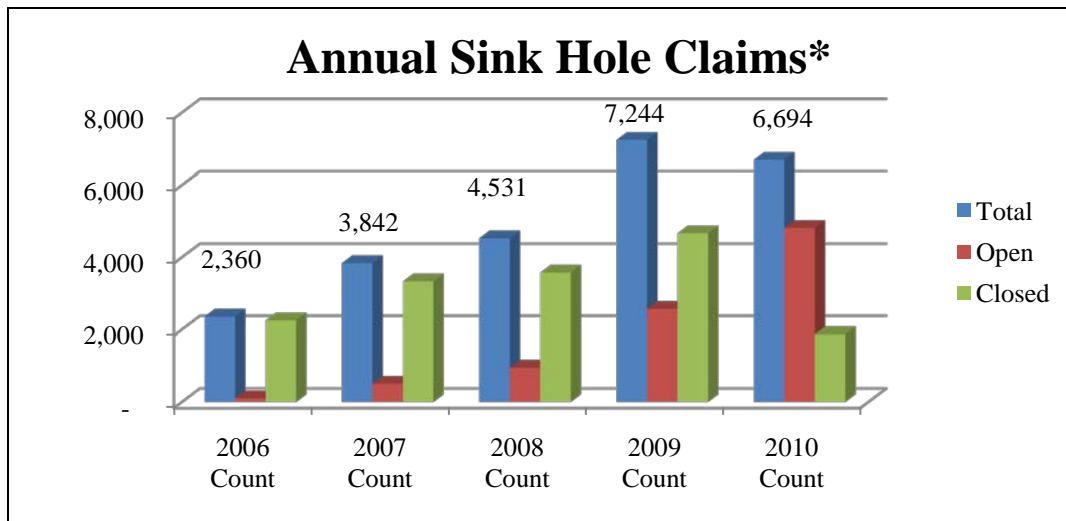
In 2006, the total of expenses paid for closed sinkhole claims amounted to \$28,347,486 and the total indemnity paid in 2006 was \$163,876,153. In contrast, for the year 2009, the total of expenses paid on closed claims spiked to \$41,870,403 while the total indemnity paid had increased to \$220,270,928. The aggregate total of expenses during the period 2006-2010 is \$161,972,893, while the aggregate of total indemnity paid is \$907,147,000 during the same period.

	Closed Claims	Total Expense	Expense Per Claim	Total Indemnity	Indemnity Per Claim
2006	2,254	\$ 28,347,486	\$ 12,577	\$ 163,876,153	\$ 72,705
2007	3,334	\$ 42,190,576	\$ 12,655	\$ 263,003,683	\$ 78,885
2008	3,577	\$ 37,784,992	\$ 10,563	\$ 225,229,165	\$ 62,966
2009	4,671	\$ 41,870,403	\$ 8,964	\$ 220,270,928	\$ 47,157
2010	1,876	\$ 11,779,436	\$ 6,279	\$ 34,767,071	\$ 18,533
Total	15,712	\$ 161,972,893		\$ 907,147,000	
	Open Claims	Total Expense	Expense Per Claim	Total Indemnity	Indemnity Per Claim
2006	106	\$ 3,312,887	\$ 31,254	\$ 13,650,675	\$ 128,780
2007	508	\$ 11,372,170	\$ 22,386	\$ 52,279,347	\$ 102,912
2008	954	\$ 17,862,248	\$ 18,724	\$ 72,474,973	\$ 75,970
2009	2,574	\$ 29,525,972	\$ 11,471	\$ 114,626,167	\$ 44,532
2010	4,817	\$ 21,093,635	\$ 4,379	\$ 49,386,061	\$ 10,252
Total	8,959	\$ 83,166,912		\$ 302,417,223	
Grand Total	24,671	\$ 245,139,805		\$ 1,209,564,223	

Open claims in 2006 totaled \$3,312,887 for expenses paid and \$13,650,675 for indemnity. By 2009, these numbers jumped to \$29,525,972 and \$114,626,167, respectively. The aggregate for total expenses paid during the period is \$245,139,805 and the aggregate for indemnity is \$1,209,564,223.

The change is partially attributable to the decrease in per claim Inspection Fees, Other Damage Loss, Other Loss Adjustment Expense, and Inspection Costs. Attorney and mediation fees showed a decrease per claim, however many of the insurers did not report the full amount of attorney and mediation fees, as they were included and paid as part of the indemnity payment of disputed claims.

Total reported claims increased over the sample period and rose from 2,360 in 2006 to 6,694 in 2010—totaling 24,671. Of that total, 15,712 (64%) were reported as closed, while 8,959 (36%) remain open. Using the trend in the claim counts judgmentally adjusted to anticipate lower claim counts with a 20% severity trend applied to the 2009 claims, the result would be a projected paid loss and expense of \$396,000,000 for 2010 claims and \$468,600,000 for 2011 claims. It should be noted that for Citizen Property Insurance Corporation and at least one other large insurer, at the policyholder’s option, fewer policies will include sinkhole coverage going forward.



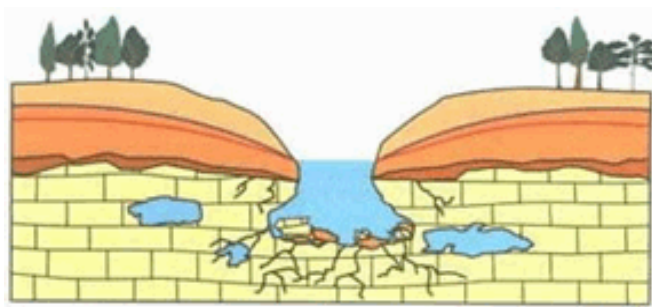
*2010 claims are limited to the date data was submitted and therefore only represent approximately three quarters of the claims that will be pending by year end 2010.

2. Types of Claims

Collapse Sinkholes

Collapse sinkholes form in areas where the overlying top layer of soil is quite thick. While it may appear sturdy, the reality is that below, there is not much stability; the underlying limestone has been carved hollow by water. They are frequently triggered by fluctuations in underground water. As water levels fluctuate, the roof of the cavity is weakened. When the water level drops too far, the cavity walls are unsupported and the roof of the empty spaces becomes too weak to support the weight on top. Eventually, the ceiling collapses and a sinkhole is formed.

If the underground water level rises, the collapse sinkhole can fill with water, and overflow like a **spring**. If the water-table drops below the sinkhole, it will remain dry and accumulate sediments and vegetation.

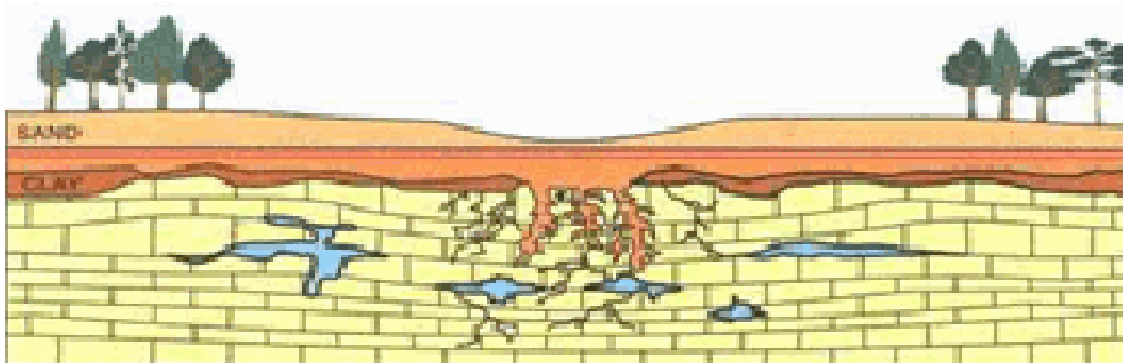


Source: USGS

Subsidence Sinkholes

Subsidence sinkholes form gradually where the overlying top layer of soil is thin. They appear as a concave depression in the ground. The dissolving limestone is replaced by sand granules that fall into the depression and fill the gaps and channels in the limestone. Subsidence sinkholes are usually only a few feet in diameter and depth because the development of the cavities in the limestone is slowed down since they are filled with clay and sand. This prevents water from flowing in and carving deeper channels. As the sediments fill the depression, they restrict the flow of water through the bottom and the hole begins to retain water. Eventually, this depression becomes a filled body of water, such as a spring or lake.²

² Sinkholes, Plant Management in Florida Waters
<http://plants.ifas.ufl.edu/guide/sinkholes.html>



Source: USGS

Clay Shrinkage

Certain clay minerals may change dramatically in volume as they absorb water. These clays are typically found in Florida. Seasonal and annual precipitation changes cause these clays to shrink or expand and structures built on these clays may experience significant differential movement. Tests for shrink well clay activity are complex and expensive.

Only one percent of the claims were catastrophic ground cover collapse sinkholes, while nearly 57% were allocated to subsidence. The average payment for closed claims amounted to \$140,094 for subsidence claims and \$149,491 for cover collapse. Regardless of the differences in the description of collapse sinkhole versus subsidence sinkholes, it appears insurers pay roughly the same amount for both types of sinkholes. The remaining claims were reported under the clay shrinkage and other categories.

Type of Claim	Closed Claims Reported	Percentage	Average Payment of Closed Claims
Sink Hole (Subsidence)	8,744	56.7%	\$ 140,094
Other	6,288	39.8%	\$ 102,319
Clay Shrinkage	472	2.4%	\$ 124,933
Sink Hole (Catastrophic Ground Cover Collapse)	118	1.1%	\$ 149,491

3. Resolution of Closed Claims

Based on closed claims alone, only a small percentage of insurer claim payments have been the subject of dispute. During the period 2006-2010, 372 claims involved the court system, 197 were disputed with arbitration, 55 used neutral evaluation and 263 of the claims reported other venues for dispute resolution.

	Total Closed	Arbitration	Court System	Neutral Eval	Other
2006	2,254	26	84	-	28
2007	3,334	51	139	9	50
2008	3,577	39	101	10	54
2009	4,671	76	43	30	97
2010	1,876	5	5	6	34
Total	15,712	197	372	55	263

Of the 372 closed claims that involved the court system, the average expenses and indemnity during this period were \$34,961 and \$140,783, respectively. The average arbitration expenses and indemnity were \$22,284 and \$118,588, respectively. This suggests using arbitration will result in lower costs and indemnity paid but maybe not substantially.

4. Testing Procedures

Insurers reported the use of a variety of testing procedures. In most cases, an insurer employed more than one method in testing for sinkhole activity. During the sample period, the number of testing procedures for closed claims increased from 2,360 in 2006 to 7,244 in 2009. During the sample period, the average number of testing procedures used increased for both paid and denied claims.

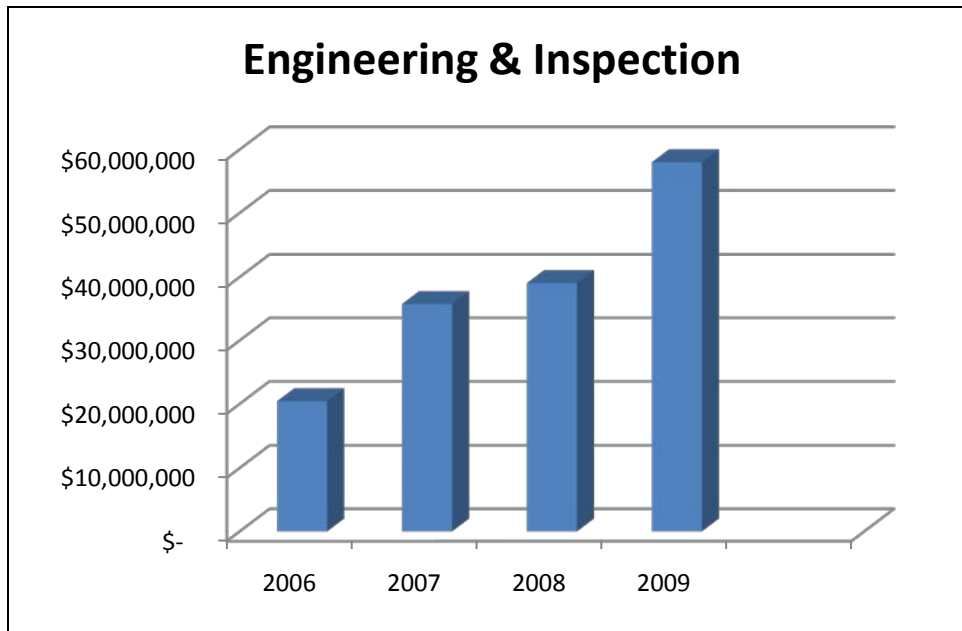
For most of the claims, several testing procedures were performed and the cost was reported as a total sum under engineering expense. The average of engineering and site inspection expense for closed claims over the sample period was equal to \$9,466. The minimum payment for engineering expense over the sample period was \$25 and the maximum payment was \$93,628.

The most common testing procedures used with closed claims were site inspection, shallow boring, ground penetrating radar and deep boring. In these areas, site inspection was used in approximately 93% of the claims, shallow boring was used in approximately 84% of the claims, while deep boring and ground penetrating radar were nearly 88% each. About 8% of all claims reported no site inspection for various reasons. While some of the claims without site inspection were still open, for most, damage was determined by another procedure; others were denied, cancelled or withdrawn.

	Testing Employed										
	Total Reported	Shallow	% of Total	Deep	% of Total	Ground Radar	% of Total	Site Inspection	% of Total	Other	% of Total
2006	2,360	2,075	87.9%	2,039	86.4%	2,043	86.6%	2,162	91.6%	1,894	80.3%
2007	3,842	3,427	89.2%	3,405	88.6%	3,398	88.4%	3,547	92.3%	3,238	84.3%
2008	4,531	4,010	88.5%	3,987	88.0%	3,988	88.0%	4,221	93.2%	3,751	82.8%
2009	7,244	6,432	88.8%	6,272	86.6%	6,252	86.3%	6,744	93.1%	6,003	82.9%
2010	6,694	4,223	63.1%	3,848	57.5%	3,896	58.2%	4,871	72.8%	3,830	57.2%
Averages			83.5%		87.4%		87.3%		92.5%		82.5%

The two major components of the testing procedure were the inspection and the engineering report. In 2006, the sum of these two totaled \$20,412,909 in expenses. By 2009, however, that total nearly tripled to \$57,982,101. Although the aggregates are increasing dramatically over time, on a per claim basis the averages have been fairly steady.

	Claims Reported	Inspection	Engineering	Total	Per Claim
2006	2,360	\$ 2,335,465	\$ 18,077,444	\$ 20,412,909	\$ 8,649.54
2007	3,842	\$ 4,429,641	\$ 31,303,561	\$ 35,733,202	\$ 9,300.68
2008	4,531	\$ 3,745,527	\$ 35,294,972	\$ 39,040,499	\$ 8,616.31
2009	7,244	\$ 3,770,980	\$ 54,211,121	\$ 57,982,101	\$ 8,004.16

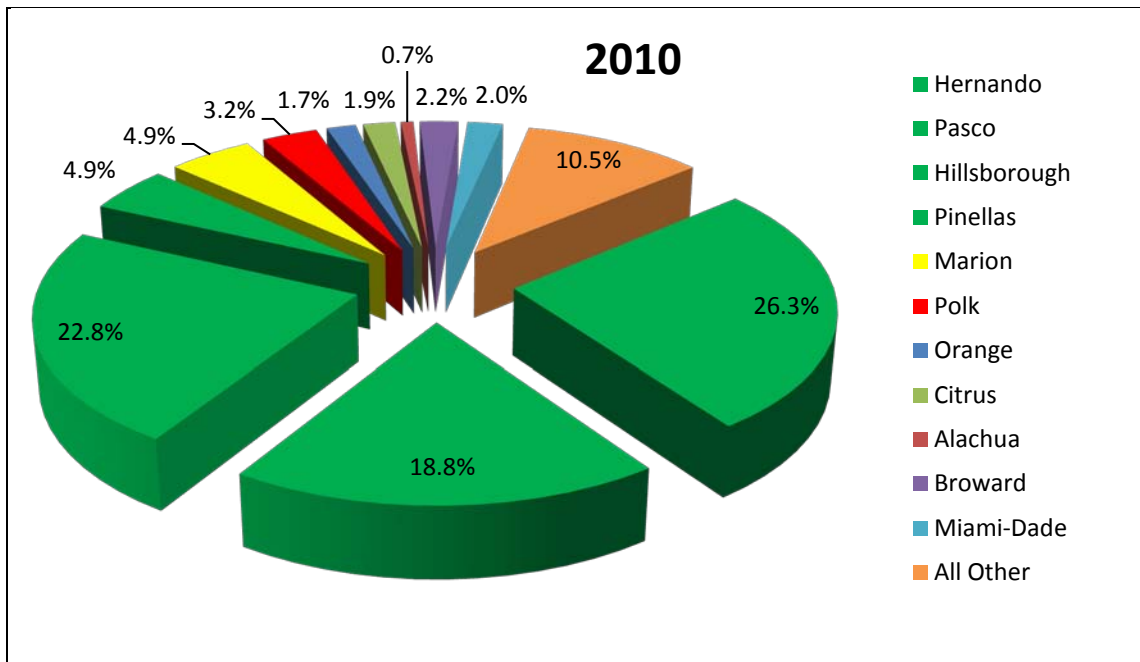
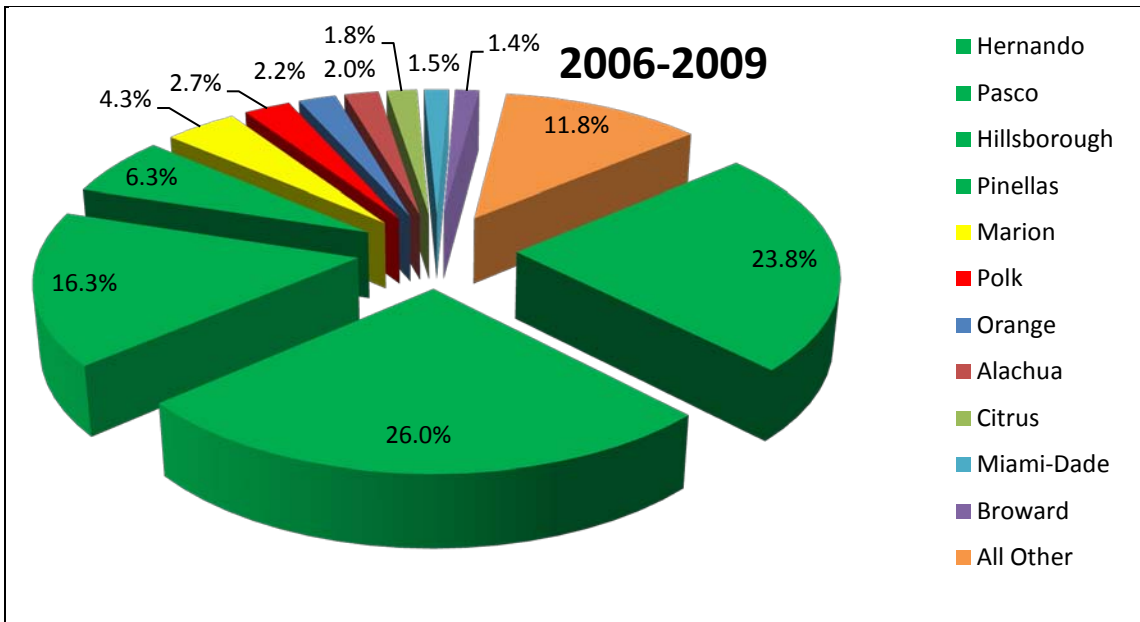


The results of the data indicate companies must routinely expend extensive and costly testing procedures to adjust a sinkhole claim.

5. Region Level Analysis

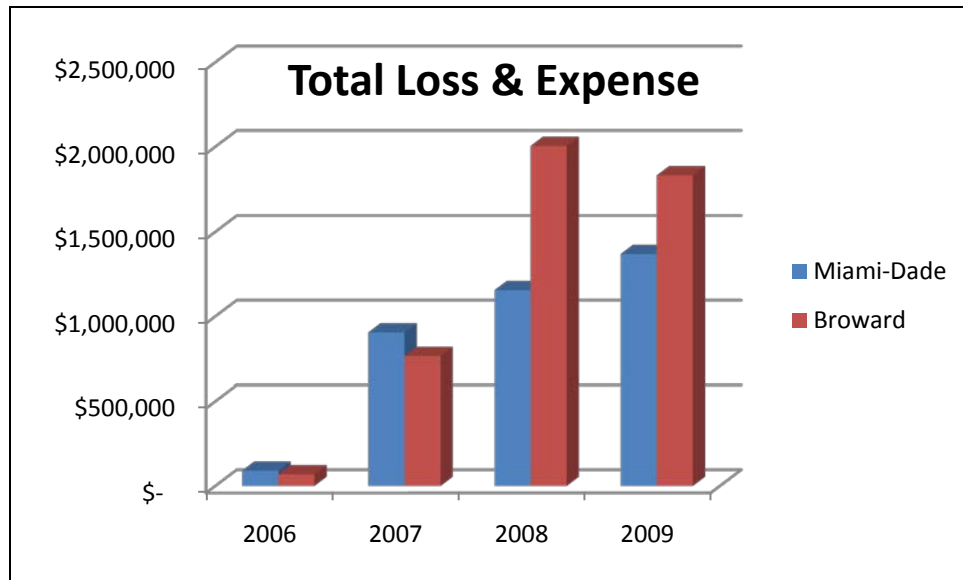
Over 88% of the reported claims occurred in the following counties: Hernando, Pasco, Hillsborough, Pinellas, Marion, Polk, Orange, Citrus, Alachua, Volusia, Broward, Seminole, and Miami-Dade.

Of the total sinkhole claims reported in the Data Call, in the period 2006-2009, 66% of claims are concentrated in three counties—Hernando, Pasco and Hillsborough. The total number of claims for the three counties during this same period is 11,872. Citizens Property Insurance Corporation reported 4,261 claims, which accounts for 36% of the total claims in Hernando, Pasco and Hillsborough. So far in 2010, the number of claims in Hernando and Hillsborough are increasing, while the number of claims from Pasco County has declined by 7.2%. In aggregate, however, the total of sinkhole claims in these three counties thus far in 2010 has increased and represents 67.9% of the total sinkhole claims reported.



NOTE: Green counties represent “Sinkhole Belt”

Miami-Dade and Broward counties represented 2.9% of total claims from 2006-2009. However, for data submitted for the year to date, 2010, the proportion of total claims represented by claims from these two counties has increased to 4.2%. Not only are the number of claims on the rise, so is the total loss and expenses. This is statistically significant due to the fact that this area is generally not subject to sinkhole activity.



2006 - 2009 Sinkhole Claim Breakdown							2010 Sinkhole Claim Breakdown			
County	2006	2007	2008	2009	Total	Percentage	County	2010	Percentage	Variance
Hernando	386	911	974	2,005	4,276	23.8%	Hernando	1,760	26.3%	↑ 2.5%
Pasco	825	1,160	1,147	1,540	4,672	26.0%	Pasco	1,260	18.8%	↓ -7.2%
Hillsborough	312	597	710	1,305	2,924	16.3%	Hillsborough	1,526	22.8%	↑ 6.5%
Pinellas	168	218	299	455	1,140	6.3%	Pinellas	326	4.9%	↓ -1.5%
Marion	133	163	174	297	767	4.3%	Marion	328	4.9%	↑ 0.6%
Polk	73	90	124	204	491	2.7%	Polk	217	3.2%	↑ 0.5%
Orange	64	77	109	146	396	2.2%	Orange	114	1.7%	↓ -0.5%
Alachua	70	103	93	96	362	2.0%	Citrus	124	1.9%	↓ -0.2%
Citrus	45	70	79	125	319	1.8%	Alachua	49	0.7%	↓ -1.0%
Miami-Dade	22	46	82	111	261	1.5%	Broward	149	2.2%	↑ 0.8%
Broward	10	47	83	112	252	1.4%	Miami-Dade	137	2.0%	↑ 0.6%
All Other	252	360	657	848	2,117	11.8%	All Other	704	10.5%	↓ -1.3%
Total	2,360	3,842	4,531	7,244	17,977			6,694		
Annual Increase		63%	18%	60%						

During the span of 2006-2009, 17,977 sinkhole claims were reported. Thus far in 2010, more than a third (37%) of the previous four-year total has already been disclosed. The 2,360 total claims in 2006 in contrast to the 7,244 reported in 2009 represent a 207% increase of sinkhole claims reported.

The following counties reported no paid claims during the sample period: Walton, Nassau, Indian River, Glades, Baker, Okaloosa, Holmes, Santa Rosa, Hardee, and Hendry.

6. Fraud Reporting

From 2006 through 2010, only 203 claims were reported to the Department of Financial Services Division of Insurance Fraud—less than 1% of the total claims reported. The number of alleged fraudulent claims peaked at just over 2% of the total claims reported in 2007.

	Total Reported	Reported to Fraud	Percentage
2006	2,360	21	0.89%
2007	3,842	84	2.19%
2008	4,531	44	0.97%
2009	7,244	46	0.64%
2010	6,694	8	0.12%
Total	24,671	203	

7. Additional Data – Repair Option

For about 20% of the total claims reported, the repair option was initiated. This option meant that companies were aware of the homeowner initiating repairs or the company itself had initiated repairs.

Additional data provided by HomeWise Preferred Insurance Company (“HomeWise Preferred”) involving a total of 110 sinkhole claims was analyzed. The review included 55 claims with policyholder representation and 55 without; with claims being monitored after-the-fact to determine if repairs had been made. Reported data involving HomeWise Preferred indicates that policyholders tend to not effectuate repairs, with the percentage opting not to make repairs being higher for claims with representation.

Non-represented Claimants	56% of homes not repaired 40% satisfied mortgage or transferred property
Represented Claimants	79% of homes not repaired 58% Satisfied mortgage or transferred property

The following is a summary of the analysis:

For Non-represented claimants:

- 40% satisfied mortgages or transferred the property
- Claim payments totaled \$8,415,667.30
- Estimated claim payments totaled \$6,959,385.54 (9 claims had estimates for ground repair only)
- Expenses totaled \$695,183.95

For Represented claimants:

- 58% satisfied mortgages or transferred the property
- Claim payments totaled \$10,306,136.86
- Estimated claim payments totaled \$7,972,915.41 (7 claims had estimates for ground repair only; 1 claim had no estimates)
- Payouts totaled 130% of estimates
- Expenses totaled \$686,390.36

III. SUPPLEMENTS

Appendix A – Sinkhole Data Call Template and Affidavit

Appendix B – Types/Dispositions of Claims

Appendix C – Payment of Closed Claims

Appendix D – Testing Procedures Employed

Appendix E – Testing Procedures Employed -Regionally

Appendix F – Significant Florida Residential Property Writers Report as of June 30, 2010

Appendix A: Sinkhole Data Call Template and Affidavit

VERSION
1.01

2010 Sinkhole Data Call

Pursuant to Section 624.316, Florida Statutes

Scope Period: 2006 to 2010

Currently the only companies required to complete this compliance report have active policies in QUASRng.

If you need any assistance during the filing process, please contact the Office at

SpecialDataCall@flor.com



Due by Tuesday, September 21, 2010

Sink Hole Data Call

pursuant to Section 624.316, Florida Statutes

Scope Period: 2006 to 2010

The survey questions relate specifically to homeowner claims filed in Florida on properties located in Florida

The Florida Office of Insurance Regulation (Office) is conducting an examination of sink hole claims pursuant to Section 624.316, Florida Statutes. This communication is being sent to the person who submits QUASRng data and financial statement contact. Currently the only companies required to complete this compliance report have active policies reported in QUASRng.

Compliance reports are to be submitted on an individual company basis. Group reports will not be accepted.

The items indicated below are to be submitted to the Office no later than 5 PM ET, Tuesday, September 21,

Additionally, the following item is required to be included in your company's submission:

- Your company's submission must contain a Notarized Affidavit, signed by a company officer, stating the information

Please note: Additional underlying documentation shall be available upon request of the Office.

The Data Collection and Analysis Modules (DCAM) application located at <https://apps.fldfs.com/DCAM/Logon.aspx> is required to be used to submit your data.

The required data reporting template may be downloaded from within DCAM beginning Tuesday, August 24, 2010.

The user's guide for DCAM is located at <https://apps.fldfs.com/DCAM/Help/DCAMUserGuide.pdf>

If you have any questions regarding this request, please contact:

via email: SpecialDataCall@floir.com

Your prompt cooperation in this effort will be greatly appreciated.

Section A: Enter the number of sink hole claims by year according to the Date of Reported Loss.

Please distribute your claims data in appropriate rows below.

Validation Checks

Year of Date of Reported Loss	Open Claims for Year of Date of Reported Loss	Closed Claims for Year of Date of Reported Loss		
2010	0	0	TRUE	TRUE
2009	0	0	TRUE	TRUE
2008	0	0	TRUE	TRUE
2007	0	0	TRUE	TRUE
2006	0	0	TRUE	TRUE
The AUTO-CALCULATIONS in this row represent TOTAL claims reported in the five-year period.	0	0		

Section B: For each of the open and closed claims in Section A, please complete the required information.

Please distribute your claims data at one row per open and closed claim below.

Validation Checks Validation Checks

Date Claim was opened	Claim open or closed?	If claim is being disputed, where is it in the process?	If "Other Venue", specify the venue	Has claim been reported to the Florida Department of Financial Services Division of Insurance Fraud?	In what county was the claim reported?	Repair Option Initiated?	Claim Paid Under Catastrophic Ground Cover Collapse?	How Was Claim Determined?	Type of Claim	Specify Claim Type (Only if Type="Other")	Testing Procedures Employed						Total Amount of Coverage A (Structure Only)	Amount of Expenses Paid?					How Much Indemnity Paid for:					Validation Checks	Validation Checks			
											Was Shallow Boring employed?	Was Deep Boring employed?	Was Ground Penetrating Radar employed?	Was Site Inspection employed?	Were any other testing procedures employed?	There were no procedures employed		Amount for Inspection	Amount for Engineering Reports	Amount for Public Adjuster	Amount for Claimant Attorney Fees	Name of Counsel for Claimant	Amount for Mediator/ Arbitrator/ Neutral Evaluator Fees	Amount of All Other Expenses	Total of All Expenses	Amount of Structure Loss	Amount of Land Loss			Amount of Other Damage	Total of All Indemnity Paid	
																														TRUE	TRUE	
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(Company Name)

Certification of Information

**2010 Sink Hole Data Call
Scope Period 2006 to 2010**

I, *(Name of Company Officer)*, do hereby certify that I am currently the *(Title)* of *(Company Name)* and as such do hereby certify that the responses on the attached report are true and accurate regarding the Company's Compliance with the 2010 Sink Hole Data Call for the scope period 2006 through 2010.

(signature)
(Printed Name)

Date

(Title)

Subscribed and sworn to before me on this *(date)* day of

 (month) , 20

(notary signature)
(Notary Name), Notary Public

Appendix B: Types/Dispositions of Claims

Type of Claims

Type of Claim	2006	2007	2008	2009	2010	Total
Subsidence	1,306	2,128	2,343	3,711	2,903	12,395
Other	702	1,251	1,488	2,382	2,447	8,270
Clay Shrinkage	81	105	108	158	154	606
Cover Collapse	28	9	40	40	65	182
Total	2,117	3,493	3,979	6,291	5,569	21,453

Disposition of Closed Claims

Disposition	2006	2007	2008	2009	2010	Total
No Indemnity Payment	710	1,099	1,357	2,169	1,504	6,839
Expense Payment	2,003	2,963	3,013	3,865	1,781	13,628
Total Closed Claims	2,013	2,990	3,062	3,934	1,891	13,893

Appendix C: Payment of Closed Claims

Payment of Closed Claims						
	2006	2007	2008	2009	2010	Total
Number of Claims	2013	2990	3062	3934	1891	13893
Land + Structure Loss	\$166,725,208	\$267,176,344	\$243,103,187	\$246,569,220	\$54,237,005	\$978,237,823
Loss Adjustment Expense	\$26,967,402	\$42,502,750	\$36,966,699	\$40,833,539	\$16,150,188	\$163,543,438
Total Cost	\$192,203,640	\$305,618,276	\$265,283,177	\$270,939,536	\$68,193,709	\$1,102,788,057
Average Loss Adjustment Expense	\$13,397	\$14,215	\$12,073	\$10,380	\$8,541	\$11,772
Average Land + Structure Loss	\$82,824	\$89,357	\$79,394	\$62,676	\$28,682	\$70,412
Average Total Loss	\$95,481	\$102,213	\$86,637	\$68,871	\$36,062	\$79,377

Average Payment of Closed Claims

Average Payment	2006	2007	2008	2009	2010
Land	\$86,299	\$101,423	\$102,868	\$109,014	\$119,965
Structure	\$85,789	\$90,294	\$97,735	\$94,324	\$101,510
Attorney Fees	\$46,011	\$31,751	\$29,673	\$27,298	\$32,237
Public Adjuster Fees	\$18,699	\$22,172	\$25,561	\$20,358	\$22,384
Other Damage	\$13,007	\$16,038	\$13,729	\$13,617	\$7,705
Engineering Expense	\$9,160	\$9,250	\$9,429	\$9,421	\$9,320
Other Loss Adjustment Expense	\$5,975	\$4,836	\$2,923	\$1,512	\$1,162
Mediation Fees	\$3,276	\$2,228	\$2,315	\$1,674	\$1,953
Inspection	\$1,461	\$1,455	\$1,188	\$874	\$791

Appendix D: Testing Procedures Employed

Denied Closed Claims

Procedure	2006	2007	2008	2009	2010
Shallow Boring	548	886	1,082	1,761	1,270
Ground Radar	526	867	1,062	1,724	1,247
Deep Boring	524	870	1,050	1,715	1,236
Site Inspection	624	973	1,230	1,995	1,382
Other Testing Procedure	506	845	1,038	1,694	1,182
No testing Procedure	76	111	121	162	116
Total Denied Closed Claims	710	1,099	1,357	2,169	1,504

Paid Closed Claims

Procedure	2006	2007	2008	2009	2010
Shallow Boring	1,276	1,847	1,656	1,721	365
Ground Radar	1,269	1,843	1,663	1,704	364
Deep Boring	1,271	1,846	1,664	1,718	363
Site Inspection	1,285	1,865	1,685	1,736	373
Other Testing Procedure	1,155	1,739	1,520	1,576	334
No testing Procedure	15	23	17	27	13
Total Paid Closed Claims	1,303	1,891	1,705	1,765	387

Appendix E: Testing Procedures Employed – Regionally

County	Shallow Boring	Deep Boring	Ground Radar	Site Inspection	Other	None	Total
Hernando	4,882	4,880	4,874	5,009	4,667	163	24,475
Pasco	4,624	4,612	4,603	4,781	4,462	237	23,319
Hillsborough	3,322	3,278	3,299	3,443	2,943	235	16,520
Pinellas	1,085	1,082	1,082	1,154	980	77	5,460
Marion	934	921	914	1,002	818	47	4,636
Polk	660	655	656	685	610	25	3,291
Orange	402	393	397	436	379	20	2,027
Citrus	392	384	382	412	345	18	1,933
Total	19,211	19,013	19,027	20,270	17,903	1,105	96,529

Appendix F: Significant Florida Residential Property Writers Report as of June 30, 2010

NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 06/30/10	Surplus Gain(Loss) from Prior Year End	Net Income as of 06/30/10	Underwriting Gain(Loss) as of 06/30/10	Policies In Force as reported in QUASR as of 06/30/10
10064	CITIZENS PROPERTY INSURANCE CORPORATION	FL	4,349,744,655	356,738,575	322,607,163	384,609,006	1,122,102
10739	STATE FARM FLORIDA INSURANCE COMPANY	FL	316,630,870	(49,663,360)	(74,955,684)	(177,830,765)	719,693
10861	UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	FL	106,714,632	18,887,219	(11,336,064)	(19,804,783)	562,973
11844	ST. JOHNS INSURANCE COMPANY, INC.	FL	44,388,395	37,881	(4,952,324)	(9,946,743)	181,837
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	15,162,369,863	624,244,095	267,160,447	212,683,657	152,590
30511	CASTLE KEY INSURANCE COMPANY	IL	153,574,804	(2,053,204)	(10,920,693)	(21,604,580)	144,577
12196	ASI ASSURANCE CORP.	FL	32,967,097	1,835,012	1,678,319	923,355	126,727
10132	FLORIDA PENINSULA INSURANCE COMPANY	FL	62,035,089	(5,377,049)	(4,381,657)	(6,522,653)	113,041
10948	NATIONWIDE INSURANCE COMPANY OF FLORIDA	OH	269,677,576	(6,539,458)	(7,211,015)	(19,363,606)	103,999
12538	ROYAL PALM INSURANCE COMPANY	FL	40,750,218	(1,549,247)	(4,061,770)	(8,733,252)	103,484
12438	HOMEWISE INSURANCE COMPANY, INC.	FL	19,741,973	(520,199)	(1,039,676)	(1,183,643)	100,005
10835	CASTLE KEY INDEMNITY COMPANY	IL	14,369,265	268,788	268,788	-	97,457
10117	SECURITY FIRST INSURANCE COMPANY	FL	24,009,135	6,005,750	3,301,516	2,358,953	95,066
11986	UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	FL	38,062,995	8,144,089	234,803	(1,504,275)	94,734
12841	AMERICAN INTEGRITY INSURANCE COMPANY OF FLORIDA	FL	23,314,480	(3,003,886)	(3,663,649)	(5,280,367)	91,086
11027	TOWER HILL PRIME INSURANCE COMPANY	FL	32,970,672	1,833,358	5,759,834	2,594,504	84,950
10136	SOUTHERN FIDELITY INSURANCE COMPANY	FL	62,314,640	(959,217)	11,770	(1,945,763)	84,453
10872	AMERICAN STRATEGIC INSURANCE CORP.	FL	147,183,567	11,924,736	13,151,174	12,962,907	82,591
10688	FLORIDA FAMILY INSURANCE COMPANY	FL	21,064,192	1,413,994	1,587,349	774,608	82,107
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	WI	1,171,451,940	98,576,941	49,357,390	(69,757,285)	81,635
10969	UNITED PROPERTY & CASUALTY INSURANCE COMPANY, INC.	FL	50,085,265	(259,544)	(3,937,884)	(5,632,367)	81,536
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	FL	417,079,987	36,666,798	50,098,849	47,130,845	81,101
10860	SUNSHINE STATE INSURANCE COMPANY	FL	13,518,710	1,414,182	886,883	1,312,377	79,783
25968	USAA CASUALTY INSURANCE COMPANY	TX	3,773,420,849	240,354,972	219,352,997	161,135,096	70,145

NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 06/30/10	Surplus Gain(Loss) from Prior Year End	Net Income as of 06/30/10	Underwriting Gain(Loss) as of 06/30/10	Policies In Force as reported in QUASR as of 06/30/10
29050	TOWER HILL PREFERRED INSURANCE COMPANY	FL	29,797,718	691,136	361,622	(1,797,299)	63,975
12944	HOMEOWNERS CHOICE PROPERTY & CASUALTY INSURANCE COMPANY	FL	29,516,123	5,398,989	(4,876,059)	(9,366,716)	63,006
13990	FIRST COMMUNITY INSURANCE COMPANY	FL	19,974,703	5,170	(233,700)	(688,164)	61,151
10953	CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	FL	34,890,402	(12,512,486)	(271,312)	(652,349)	57,068
12954	OLYMPUS INSURANCE COMPANY	FL	21,239,991	116,328	229,542	(909,611)	56,126
12247	SOUTHERN OAK INSURANCE COMPANY	FL	15,427,808	384,152	961,556	(730,608)	55,610
31216	FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	FL	199,057,666	(126,170)	(478,382)	(7,761,848)	52,781
37478	HARTFORD INSURANCE COMPANY OF THE MIDWEST	IN	297,941,267	33,235,264	11,422,724	673,972	52,683
13142	ASI PREFERRED INSURANCE CORP.	FL	13,020,293	(495,542)	(484,059)	(992,650)	50,691
10908	CAPITOL PREFERRED INSURANCE COMPANY, INC.	FL	10,038,032	(1,483,764)	(752,905)	(1,099,830)	50,612
11185	FOREMOST INSURANCE COMPANY	MI	641,709,845	9,089,051	(4,508,500)	(44,612,508)	49,905
12359	AMERICAN TRADITIONS INSURANCE COMPANY	FL	8,863,951	(736,333)	(744,841)	(1,249,524)	49,385
12011	TOWER HILL SELECT INSURANCE COMPANY	FL	17,146,188	974,490	3,788,943	1,389,544	46,211
27980	FEDERATED NATIONAL INSURANCE COMPANY	FL	24,188,399	3,163,877	(5,341,318)	(12,429,305)	45,773
21817	FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	FL	8,612,113	94,024	94,024	(6,500)	44,598
10897	FIRST PROTECTIVE INSURANCE COMPANY	FL	15,860,776	947,242	404,079	50,825	40,698
12237	GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	FL	18,756,090	(1,334,912)	442,724	(2,474,462)	38,213
38644	OMEGA INSURANCE COMPANY	FL	11,323,046	1,423,942	1,387,901	1,189,005	37,011
12957	MODERN USA INSURANCE COMPANY	FL	9,648,938	535,584	(1,267,688)	(2,111,389)	32,924
12582	HOMEWISE PREFERRED INSURANCE COMPANY	FL	6,907,373	(10,381,127)	(12,743,436)	(13,200,178)	32,144
11800	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	MI	16,472,511	167,991	134,752	(1,031,547)	31,732
17248	SAFEWAY PROPERTY INSURANCE COMPANY	IL	21,240,951	939,165	771,202	1,157,602	30,887
13125	PEOPLE'S TRUST INSURANCE COMPANY	FL	16,171,528	6,737,496	(5,750,992)	(5,949,170)	30,508
33588	FIRST LIBERTY INSURANCE CORPORATION (THE)	IL	21,959,038	167,892	180,892	(540,754)	29,852
20966	COTTON STATES MUTUAL INSURANCE COMPANY	GA	63,703,169	(239,745)	1,324,567	(2,581,505)	27,041
20281	FEDERAL INSURANCE COMPANY	IN	14,210,546,079	(110,975,054)	937,896,426	175,069,813	26,687

NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 06/30/10	Surplus Gain(Loss) from Prior Year End	Net Income as of 06/30/10	Underwriting Gain(Loss) as of 06/30/10	Policies In Force as reported in QUASR as of 06/30/10
19976	AMICA MUTUAL INSURANCE COMPANY	RI	2,196,376,395	(37,740,404)	38,640,596	32,950,923	24,820
10647	FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	FL	222,009,120	(9,063,655)	15,051,998	12,773,235	24,293
12314	AMERICAN MODERN INSURANCE COMPANY OF FLORIDA, INC.	FL	7,539,798	396,463	304,561	418,322	24,285
10186	FIDELITY FIRE & CASUALTY COMPANY	FL	13,249,355	2,342,263	321,739	40,070	24,146
13038	ARK ROYAL INSURANCE COMPANY	FL	10,195,611	1,708,054	1,600,091	2,177,230	23,411
12813	AUTO CLUB INSURANCE COMPANY OF FLORIDA	FL	29,462,405	8,180,565	(1,165,511)	(1,875,820)	19,896
11142	UNITED CASUALTY INSURANCE COMPANY OF AMERICA	IL	8,897,616	182,966	176,602	(6,251)	18,888
12482	EDISON INSURANCE COMPANY	FL	4,045,783	45,783	4,785	(27,322)	18,846
10203	ARGUS FIRE & CASUALTY INSURANCE COMPANY	FL	6,223,307	(3,817,198)	(2,899,309)	(3,349,319)	18,567
10149	FIRST HOME INSURANCE COMPANY	FL	14,703,875	(3,175,827)	(4,181,487)	(6,554,391)	17,472
12563	SAFE HARBOR INSURANCE COMPANY	FL	8,845,274	262,969	166,124	296,022	17,032
19380	AMERICAN HOME ASSURANCE COMPANY	NY	5,676,446,083	(195,902,881)	503,296,991	(225,857,077)	16,302
22683	TEACHERS INSURANCE COMPANY	IL	112,786,761	4,720,652	4,473,078	(2,979,858)	14,473
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	RI	47,423,127	844,424	845,341	-	13,214
41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	FL	29,900,206	1,961,283	1,650,351	837,072	13,034
21873	FIREMAN'S FUND INSURANCE COMPANY	CA	2,822,884,161	(224,775,162)	(105,841,391)	(286,795,740)	10,542
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	NY	96,762,824	3,790,233	3,795,849	3,627,517	10,196
10677	CINCINNATI INSURANCE COMPANY	OH	3,537,036,749	(110,754,756)	57,647,542	(67,576,696)	10,015
13619	SAWGRASS MUTUAL INSURANCE COMPANY	FL	7,868,163	379,609	820,280	(276,365)	9,908
10190	SOUTHERN-OWNERS INSURANCE COMPANY	MI	163,436,061	(1,531,780)	(839,830)	(9,259,914)	9,745
16810	AMERICAN MERCURY INSURANCE COMPANY	OK	116,555,785	(2,281,214)	(3,156,747)	(11,107,759)	9,306
12157	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	SC	206,136,903	6,471,072	841,747	(911,425)	8,470
11072	ACA HOME INSURANCE CORP.	FL	15,650,336	288,830	447,595	(17,571)	8,007
13687	PREPARED INSURANCE COMPANY	FL	9,062,983	(1,336,027)	(2,494,900)	(2,583,743)	7,871
13139	AVATAR PROPERTY & CASUALTY INSURANCE COMPANY	FL	12,613,736	930,285	116,805	(1,084,064)	7,465
19615	AMERICAN RELIABLE INSURANCE COMPANY	AZ	114,089,351	(1,476,827)	4,881,909	1,476,062	6,550

NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 06/30/10	Surplus Gain(Loss) from Prior Year End	Net Income as of 06/30/10	Underwriting Gain(Loss) as of 06/30/10	Policies In Force as reported in QUASR as of 06/30/10
23841	NEW HAMPSHIRE INSURANCE COMPANY	PA	1,480,591,517	71,209,703	47,957,223	(25,709,773)	6,291
37710	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	CA	47,193,801	1,931,840	2,090,992	1,846,595	6,199
18163	COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	PR	209,651,185	(3,643,215)	(1,204,480)	(10,718,475)	6,155
41459	ARMED FORCES INSURANCE EXCHANGE	KS	59,110,494	(7,358,733)	(4,592,503)	(7,448,553)	4,944
18600	USAA GENERAL INDEMNITY COMPANY	TX	222,291,668	15,254,126	13,593,274	-	4,438
43699	AMERICAN FEDERATION INSURANCE COMPANY	MI	15,758,371	111,464	112,854	(55,563)	3,463
18988	AUTO-OWNERS INSURANCE COMPANY	MI	5,728,860,747	26,194,674	55,871,301	(68,608,704)	3,303
12873	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	49,837,795	(140,333)	(3,205,566)	(1,969,286)	3,163
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	WI	412,461,570	7,076,553	26,886,245	11,270,814	3,013
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	MO	160,943,579	(841,946)	(675,042)	(9,523,796)	2,922
41513	FOREMOST SIGNATURE INSURANCE COMPANY	MI	18,854,221	158,444	143,675	(1,569,091)	2,918
42552	NOVA CASUALTY COMPANY	NY	89,576,545	2,330,339	236,487	-	2,868
12968	AMERICAN COASTAL INSURANCE COMPANY	FL	89,749,269	10,784,729	10,512,274	15,549,447	2,587
21261	ELECTRIC INSURANCE COMPANY	MA	412,727,788	5,664,545	10,957,679	(5,338,090)	2,341
40231	OLD DOMINION INSURANCE COMPANY	FL	28,427,161	589,997	541,350	-	1,787
11993	ENCOMPASS FLORIDIAN INSURANCE COMPANY	IL	5,883,368	72,666	72,666	-	1,643
12601	AMERICAN CAPITAL ASSURANCE CORP.	FL	61,156,575	(323,944)	1,084,764	337,137	1,643
11156	HOMESITE INSURANCE COMPANY OF FLORIDA	FL	9,259,857	632,630	780,610	953,602	1,580
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA	CT	161,100,804	10,691,630	10,040,970	2,483,633	1,504
39217	QBE INSURANCE CORPORATION	PA	297,233,686	59,126,854	(16,461,897)	(28,642,538)	1,226
13021	UNITED FIRE AND CASUALTY COMPANY	IA	572,293,546	16,028,667	17,030,301	6,664,797	1,210
11996	ENCOMPASS FLORIDIAN INDEMNITY COMPANY	IL	5,883,204	72,670	72,670	-	960
13621	STAR & SHIELD INSURANCE EXCHANGE	FL	6,700,685	(1,272,624)	(1,503,286)	(1,516,669)	778
26417	ACE INSURANCE COMPANY OF THE MIDWEST	IN	54,041,176	1,001,050	829,481	156,879	760
16691	GREAT AMERICAN INSURANCE COMPANY	OH	1,493,086,309	60,020,664	238,490,935	112,239,405	726
10324	ADDISON INSURANCE COMPANY	IA	31,639,968	1,320,515	1,270,077	401,493	717
22578	HORACE MANN INSURANCE COMPANY	IL	152,519,870	10,162,608	15,615,232	6,438,505	699
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	PA	1,679,086,696	31,953,074	124,956,862	97,564,446	626

NAIC Company Code	Insurer Name	State of Domicile	Reported Surplus as of 06/30/10	Surplus Gain(Loss) from Prior Year End	Net Income as of 06/30/10	Underwriting Gain(Loss) as of 06/30/10	Policies In Force as reported in QUASR as of 06/30/10
20303	GREAT NORTHERN INSURANCE COMPANY	IN	439,078,896	(14,148,550)	32,556,875	9,037,219	601
36560	SERVICE INSURANCE COMPANY	FL	13,066,305	(355,314)	(380,318)	(664,903)	585
21865	ASSOCIATED INDEMNITY CORPORATION	CA	82,014,545	(332,579)	(175,400)	(3,803,230)	521
20974	SHIELD INSURANCE COMPANY	GA	22,386,425	(134,828)	334,776	(11,557)	507
31968	MERASTAR INSURANCE COMPANY	IL	14,349,774	149,049	319,655	(650)	501
42803	GUIDEONE ELITE INSURANCE COMPANY	IA	19,057,104	282,635	277,811	-	494
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	PA	163,988,872	6,033,158	6,740,431	4,154,601	439
18767	CHURCH MUTUAL INSURANCE COMPANY	WI	386,940,746	(5,699,273)	3,022,348	(14,741,289)	420
26344	GREAT AMERICAN ASSURANCE COMPANY	OH	17,431,255	235,847	236,564	-	403
19909	CENTENNIAL INSURANCE COMPANY	NY	(1,602,835)	426,917	321,645	(1,132,800)	352
29424	HARTFORD CASUALTY INSURANCE COMPANY	IN	1,030,074,674	48,819,073	48,734,192	7,413,692	343
33898	AEGIS SECURITY INSURANCE COMPANY	PA	38,262,423	(1,233,204)	(531,728)	(1,696,640)	332
20346	PACIFIC INDEMNITY COMPANY	WI	2,230,630,971	30,459,215	142,005,253	42,734,874	282
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	WA	41,625,860	(39,039,600)	656,444	(2,226,313)	235
19895	ATLANTIC MUTUAL INSURANCE COMPANY	NY	(24,744,568)	361,937	(242,651)	(3,381,090)	225
32930	CAPACITY INSURANCE COMPANY	FL	5,224,824	(150,887)	(940,086)	(1,035,438)	196
15032	GUIDEONE MUTUAL INSURANCE COMPANY	IA	375,618,545	(1,950,106)	3,537,132	(10,800,230)	163
24112	WESTFIELD INSURANCE COMPANY	OH	668,879,584	14,241,926	39,947,268	(8,652,776)	159
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	NY	61,277,196	1,056,782	1,179,558	-	142
10014	AFFILIATED FM INSURANCE COMPANY	RI	828,088,674	(125,339)	32,430,970	22,301,246	131
20397	VIGILANT INSURANCE COMPANY	NY	183,600,016	6,974,698	6,994,772	1,134,280	122
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	CT	678,794,834	32,881,787	39,388,158	5,391,776	109
19704	AMERICAN STATES INSURANCE COMPANY	IN	287,961,822	(353,798,970)	12,850,030	(21,149,981)	95
10178	FCCI INSURANCE COMPANY	FL	428,337,416	947,905	1,556,311	(20,251,506)	75
25623	PHOENIX INSURANCE COMPANY	CT	1,331,376,952	106,630,162	42,914,595	16,127,483	73
19682	HARTFORD FIRE INSURANCE COMPANY	CT	13,147,206,939	(43,011,880)	219,327,988	55,939,674	69
33472	FCCI COMMERCIAL INSURANCE COMPANY	FL	15,950,044	337,046	329,143	(93,895)	66
24988	SENTRY INSURANCE A MUTUAL COMPANY	WI	3,108,143,987	(5,964,421)	123,431,912	(37,248,671)	65

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11853	RANCHERS AND FARMERS INSURANCE COMPANY	TX	4,799,354	(218,001)	(479,961)	(554,065)	59
16870	GRANADA INSURANCE COMPANY	FL	9,464,829	15,968	(156,297)	(498,051)	59
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	IA	77,918,948	869,727	636,818	(2,905,376)	50
20443	CONTINENTAL CASUALTY COMPANY	IL	9,901,914,565	563,763,005	422,532,709	(371,090,023)	47
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	OH	2,175,571,517	83,928,783	75,488,071	14,442,751	42
22292	HANOVER INSURANCE COMPANY (THE)	NH	1,747,585,041	10,469,107	(13,822,514)	(116,873,670)	37
16535	ZURICH AMERICAN INSURANCE COMPANY	NY	6,884,030,904	(533,119,713)	314,487,100	99,758,045	31
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	DE	156,199,765	2,828,331	7,701,520	12,278,067	31
24767	ST. PAUL FIRE & MARINE INSURANCE COMPANY	MN	6,241,521,469	(349,832,635)	239,918,982	82,867,120	26
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	OH	10,118,791,963	643,748,553	399,124,680	107,063,769	23
42978	AMERICAN SECURITY INSURANCE COMPANY	DE	855,391,182	100,991,239	168,274,651	201,567,538	22
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	OH	28,818,729	725,733	716,187	-	20
20648	EMPLOYERS FIRE INSURANCE COMPANY	MA	45,352,957	(7,159,827)	4,987,462	187,878	16
24732	GENERAL INSURANCE COMPANY OF AMERICA	WA	350,563,125	(197,434,960)	11,563,971	(25,602,609)	16
40045	STARNET INSURANCE COMPANY	DE	119,329,612	5,338,576	4,526,567	2,665,379	14
20427	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	PA	122,013,581	13,962,478	1,216,303	-	13
29459	TWIN CITY FIRE INSURANCE COMPANY	IN	322,549,247	17,310,352	17,526,026	2,021,916	12
38970	MARKEL INSURANCE COMPANY	IL	183,975,093	7,407,915	7,487,687	(4,617,251)	12
21482	FACTORY MUTUAL INSURANCE COMPANY	RI	6,073,304,226	(130,341,510)	192,833,776	158,616,306	11
25615	CHARTER OAK FIRE INSURANCE COMPANY	CT	252,726,098	24,095,411	17,172,990	4,096,382	11
25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	CT	101,072,053	5,190,274	4,480,992	1,161,200	11
24414	GENERAL CASUALTY COMPANY OF WISCONSIN	WI	517,499,418	(38,769,316)	34,713,167	2,983,330	10
39306	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	MD	189,525,891	4,110,443	3,311,237	-	10
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	IL	110,089,032	3,170,441	1,709,266	-	9
22667	ACE AMERICAN INSURANCE COMPANY	PA	2,137,619,033	126,821,555	131,780,964	75,588,116	9
19690	AMERICAN ECONOMY INSURANCE COMPANY	IN	208,836,036	(299,794,630)	11,099,129	(15,584,197)	8
22306	MASSACHUSETTS BAY INSURANCE COMPANY	NH	52,248,192	3,840,625	840,412	-	8

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24791	ST. PAUL MERCURY INSURANCE COMPANY	MN	71,956,743	4,941,484	4,852,950	1,290,199	8
35289	CONTINENTAL INSURANCE COMPANY	PA	1,563,742,459	22,133,477	21,687,657	(6,599,524)	7
42331	GUIDEONE AMERICA INSURANCE COMPANY	IA	9,536,616	121,545	120,842	-	7
19224	ST. PAUL PROTECTIVE INSURANCE COMPANY	IL	247,466,479	9,711,047	9,582,677	1,870,788	6
20621	ONEBEACON AMERICA INSURANCE COMPANY	MA	262,777,826	(64,024,835)	11,235,653	2,054,134	6
23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	11,808,460,734	(683,092,181)	1,867,543,076	(399,075,409)	6
24449	REGENT INSURANCE COMPANY	WI	45,390,292	(10,930,409)	1,722,746	975,750	6
25682	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	CT	366,640,880	21,465,126	12,588,051	4,418,934	6
11231	GENERALI - U. S. BRANCH	NY	24,491,324	(607,446)	(790,034)	(1,605,386)	5
21881	NATIONAL SURETY CORPORATION	IL	129,127,295	(2,975,615)	(2,734,646)	(15,207,671)	5
37877	NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	OH	51,317,063	12,430,908	472,317	-	5
38261	HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	CT	62,617,153	3,929,773	4,923,716	673,972	5
20494	TRANSPORTATION INSURANCE COMPANY	IL	81,561,601	50,382,354	624,456	-	4
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PA	65,254,604	1,404,832	1,227,313	415,459	4
21857	AMERICAN INSURANCE COMPANY (THE)	OH	363,459,654	(6,100,278)	(7,806,497)	(43,572,778)	4
25658	TRAVELERS INDEMNITY COMPANY	CT	7,600,653,810	(771,985,066)	295,943,521	74,621,103	3
26905	CENTURY NATIONAL INSURANCE COMPANY	CA	289,868,786	1,254,471	15,546,122	5,193,558	3
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	NY	48,286,202	(3,865,857)	1,578,260	75,152	3
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	CA	3,820,949,266	(29,348,586)	195,759,311	10,978,065	3
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	IN	70,416,561	1,239,042	2,071,481	(1,214,049)	3
40142	AMERICAN ZURICH INSURANCE COMPANY	IL	158,878,148	3,351,990	2,499,889	-	3
10069	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	VT	98,446,258	2,598,836	1,649,687	1,105,291	2
20362	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	NY	262,325,631	9,009,615	12,477,744	(691,345)	2
20508	VALLEY FORGE INSURANCE COMPANY	PA	66,102,106	12,073,827	1,082,681	-	2
20613	SPARTA INSURANCE COMPANY	CT	249,032,884	(5,121,705)	(7,395,042)	(10,333,020)	2
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	WA	23,090,051	(1,867,750)	(844,941)	(1,599,492)	1

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13250	WORKMEN'S AUTO INSURANCE COMPANY	CA	22,564,847	(120,360)	(227,107)	(3,641,474)	1
21113	UNITED STATES FIRE INSURANCE COMPANY	DE	899,050,350	(156,426,827)	65,499,606	(22,896,090)	1
22551	MITSUI SUMITOMO INSURANCE USA INC.	NY	54,977,751	1,003,410	725,025	(77,225)	1
23396	AMERISURE MUTUAL INSURANCE COMPANY	MI	615,772,895	(4,588,010)	16,346,124	(21,044,244)	1
24074	OHIO CASUALTY INSURANCE COMPANY	OH	989,171,413	(347,000,273)	27,385,570	(56,771,002)	1
24775	ST. PAUL GUARDIAN INSURANCE COMPANY	MN	28,477,665	1,279,506	1,257,372	322,550	1
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	NY	165,087,655	4,157,019	3,431,999	-	1
27855	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	IL	39,998,132	893,275	847,938	-	1
12573	UNIVERSAL SPECIALTY INSURANCE COMPANY	FL	7,900,722	(886,912)	(962,407)	(1,397,661)	-
12904	TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. (US BRANCH)	NY	608,518,544	27,984,595	24,774,219	(224,287)	-
19232	ALLSTATE INSURANCE COMPANY	IL	14,886,099,328	(139,974,572)	578,345,582	220,646,828	-
27847	INSURANCE COMPANY OF THE WEST	CA	352,401,692	(2,159,214)	3,809,036	(12,731,211)	-
32700	OWNERS INSURANCE COMPANY	OH	895,758,627	2,243,622	6,679,132	(44,208,901)	-
42048	DIAMOND STATE INSURANCE COMPANY	IN	115,049,681	2,517,760	868,144	(149,688)	-