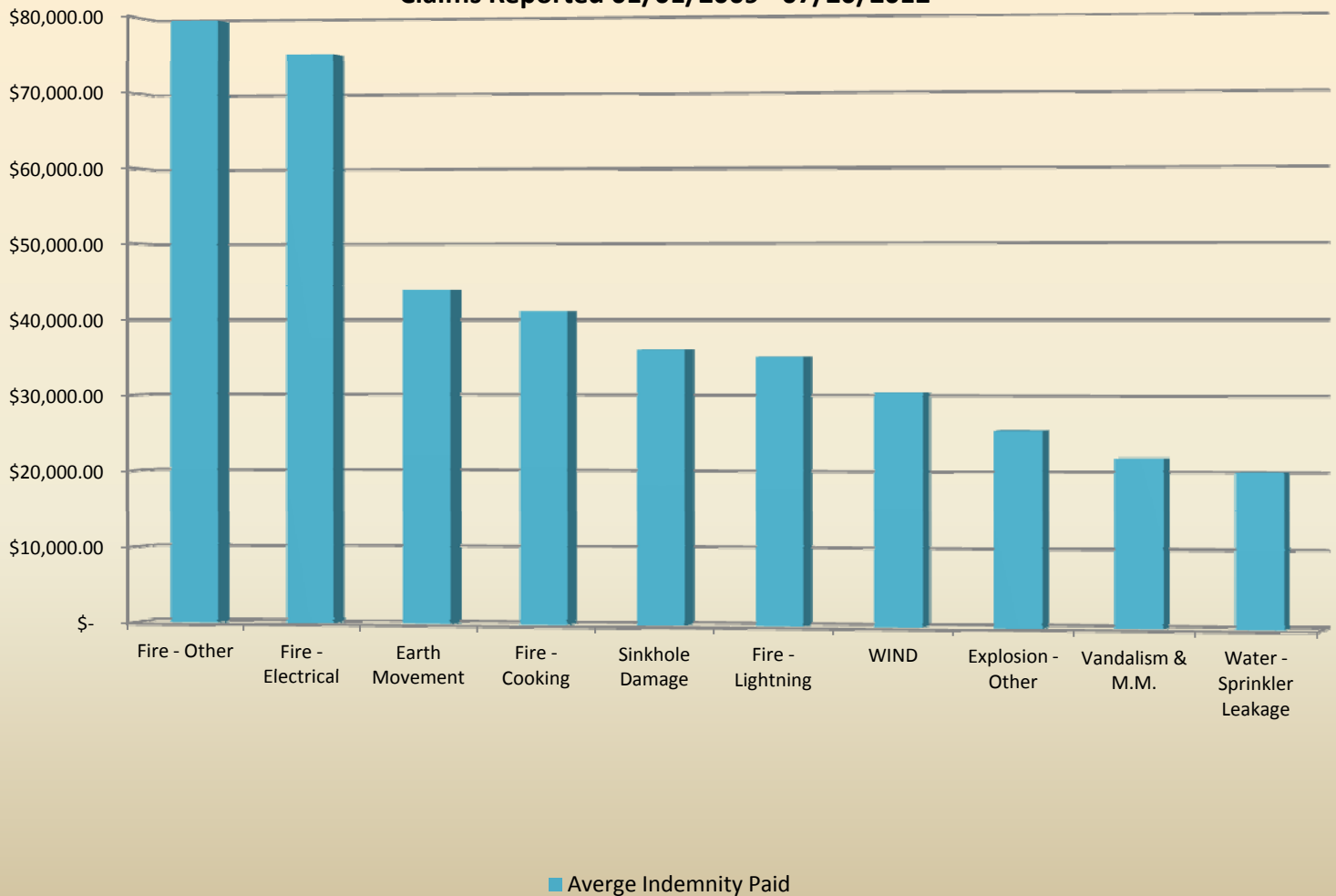


# "Top 10" Average Indemnity Paid Claims with Public Adjusters

Claims Reported 01/01/2009 - 07/20/2012



Cause of Loss	Avg Ind 2009	Avg Ind 2010	Avg Ind 2011	Avg Ind 2012	Average Indemnity Paid
Fire - Other	\$ 96,981.71	\$ 90,184.44	\$ 68,363.96	\$ 62,622.24	\$ 79,538.09
Fire - Electrical	\$ 85,787.35	\$ 74,953.46	\$ 80,020.44	\$ 59,291.09	\$ 75,013.09
Earth Movement	\$ 100,861.18	\$ 72,173.72	\$ 2,653.43	\$ -	\$ 43,922.08
Fire - Cooking	\$ 52,913.80	\$ 41,836.25	\$ 33,182.23	\$ 36,295.41	\$ 41,056.92
Sinkhole Damage	\$ 93,914.24	\$ 35,459.39	\$ 12,346.34	\$ 2,514.28	\$ 36,058.56
Fire - Lightning	\$ 27,522.27	\$ 100,882.34	\$ 2,525.80	\$ 9,512.24	\$ 35,110.66
WIND	\$ 16,401.04	\$ 5,155.89	\$ 99,992.12	\$ -	\$ 30,387.26
Explosion - Other	\$ 62,780.09	\$ 13,722.19	\$ 24,349.34	\$ 994.69	\$ 25,461.58
Vandalism & M.M.	\$ 30,675.83	\$ 22,602.49	\$ 24,659.95	\$ 9,821.10	\$ 21,939.84
Water - Sprinkler Leakage	\$ 2,420.94	\$ 5,313.82	\$ 16,490.18	\$ 56,388.36	\$ 20,153.32