OPERATION FLAMES & FLOOD--Claim Summary

<u>Peril</u>	<u>Insurer</u>	<u>Amount</u>	Comments
1) Fire	Citizens	\$196,482	
2) Fire	Citizens	\$210,068	
3) Fire	Citizens	\$537,652	
4) Fire	Federated Natl. GEICO	\$539,652 \$17,186	Auto claim
5) Fire	American Bankers	\$168,247	
6) Fire	Southern Fidelity Mercury	\$263,440 \$5,187	Auto claim
7) Fire	State Farm	\$975,777	Largest F&F payout
8) Fire	Citizens	\$279,552.60	Claim denied
9) Fire	Fl. Peninsula	\$300,000	
10) Fire	Citizens Ascendant Commercial	\$161,000 \$42,000	Law suit; Electrician
11) Fire	Citizens	\$193,762	
12)Water	Citizens	\$69,739	
13)Fire	Citizens	\$58,192	
14) Water	Citizens	\$197,874	
15) Fire	Tower Hill	\$197,874	
16) Fire	Citizens	\$106,131	

17) Fire	United P&C	\$399,150	
18) Fire	Tower Hill	\$647,243	
19) Fire	Ark Royal	\$248,918	
20) Fire	United P&C	\$325,000	
21) Fire	Citizens	\$223,140	
22) Fire	Citizens	\$277,096	
23) Water	Southern Oak	\$84,959	
24) Fire	Ark Royal	\$229,156	
25) Water	Tower Hill	\$71,515	
NOTES			

- Citizens suffered 12 total claims amounting to \$2,276,431.37. The average was \$189, 702.62. Two were water losses; \$58,192 & \$69,739.
- A total of 4 water losses; 2 private carriers & 2 for Citizens.
- Smallest claims: Mercury & GEICO (auto).
- Largest claim: State Farm, \$975,000
- Claims Per Insurer (non-Citizens only): all but 4 were fire claims.

American Banker -- 1 claim **Federated National -- 1 claim GEICO --1 claim (auto)** Mercury -- 1 claim (auto) **State Farm -- 1 claim** Fla. Penn. --1 claim **Ascendant Commercial -- 1 claim**

Tower-Hill -- 3 claims (1 water)

United P&C -- 1 claim

Southern Oak -- 1 claim (water)

Ark Royal --1 claim