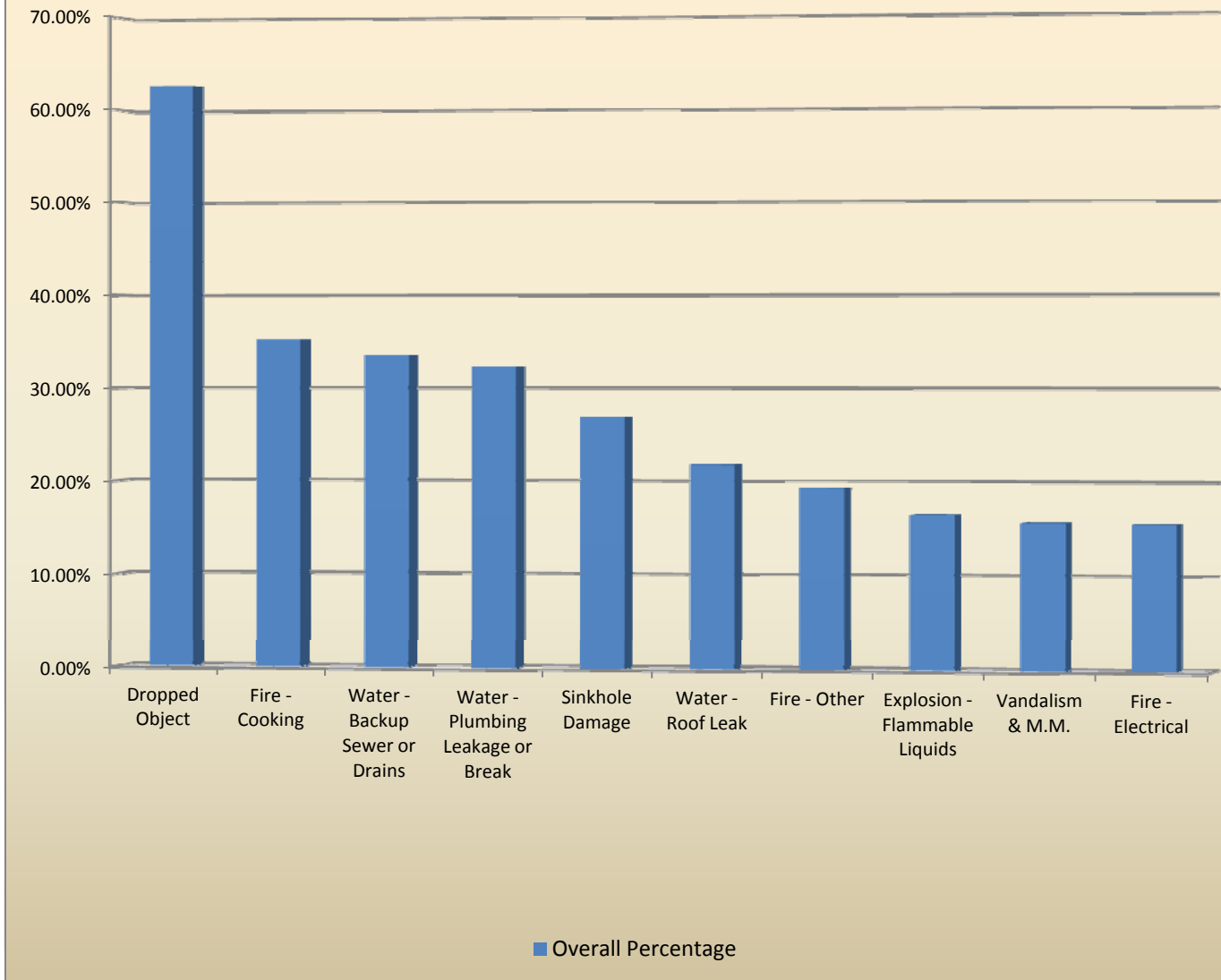


"Top 10" Average Percentage Claims with Public Adjusters

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



Cause of Loss	2009	2010	2011	2012	overall
Dropped Object	74.64%	78.01%	64.25%	33.40%	62.57%
Fire - Cooking	51.48%	43.78%	32.81%	12.86%	35.23%
Water - Backup Sew	43.77%	45.04%	32.77%	12.63%	33.55%
Water - Plumbing Le	36.74%	42.02%	34.25%	16.05%	32.27%
Sinkhole Damage	28.81%	36.72%	28.16%	13.98%	26.92%
Water - Roof Leak	23.45%	32.69%	22.29%	8.83%	21.82%
Fire - Other	23.21%	23.32%	20.60%	10.71%	19.46%
Explosion - Flammat	0.00%	66.67%	0.00%	0.00%	16.67%
Vandalism & M.M.	18.46%	19.25%	16.09%	9.35%	15.79%
Fire - Electrical	18.14%	21.36%	16.59%	6.48%	15.64%