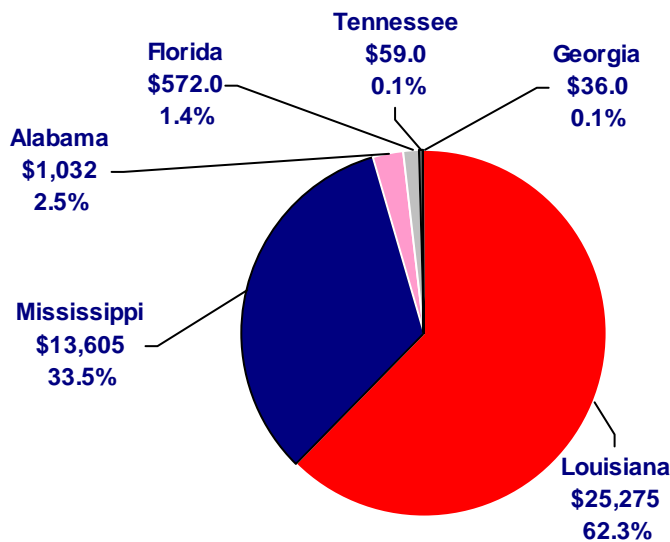


The 2005 hurricane season was unprecedented in its scope and magnitude. More than three million insurance claims totaling some \$57 billion resulted from four hurricanes – Katrina, Wilma, Rita and Dennis.

Hurricane Katrina generated the largest single loss in the history of insurance – \$40.6 billion and more than 1.7 million claims – across six states. This number does not include \$15.3 billion in losses from flooding insured by the National Flood Insurance Program or \$2 billion to \$3 billion of insured damages to off-shore energy facilities.

HURRICANE KATRINA INSURED LOSSES BY STATE* (\$ MILLIONS)

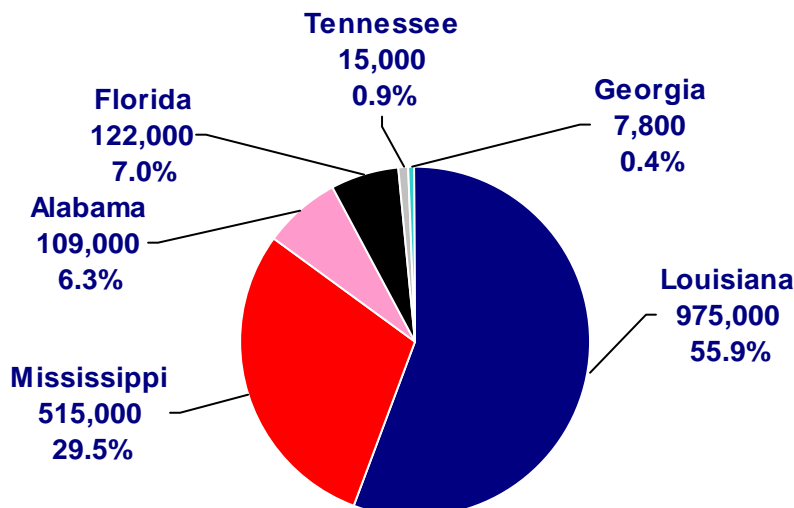


Louisiana accounted for 62 percent of the \$40.6 billion insured losses from Hurricane Katrina.

Mississippi accounted for one-third.

*As of June 8, 2006.
Source: PCS division of ISO.

HURRICANE KATRINA CLAIMS BY STATE*

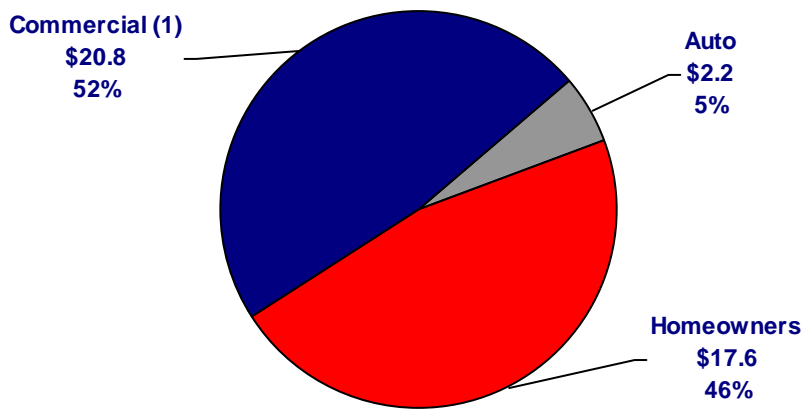


Nearly 56 percent of the more than 1.7 million Hurricane Katrina insurance claims are in Louisiana.

More than 29 percent are in Mississippi.

*As of June 8, 2006.
Source: PCS division of ISO.

HURRICANE KATRINA INSURED LOSSES BY LINE (\$ BILLIONS)



Claims are almost equally divided between commercial and personal losses.

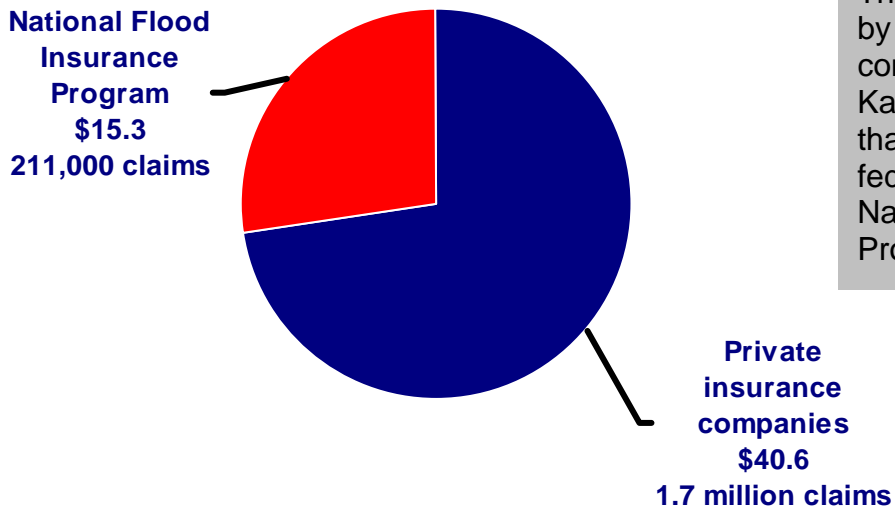
More than 90 percent of auto and home claims have been settled.

(1) Does not include offshore energy and marine losses estimated at \$2 billion to \$3 billion.

(2) Does not include flood losses insured by the National Flood Insurance Program.

Source: PCS division of ISO.

PRIVATE/PUBLIC INSURANCE CLAIMS PAYMENTS FOR HURRICANE KATRINA (\$ MILLIONS)



The value of claims paid by private insurance companies for Hurricane Katrina losses is more than double that of the federal government's National Flood Insurance Program.

Sources: PCS division of ISO; National Flood Insurance Program.

TOP 10 MOST COSTLY HURRICANES IN U.S. HISTORY*



*Insured losses stated in 2005 dollars.
Sources: ISO/PCS; Insurance Information Institute.