

MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor



THERESE M. GOLDSMITH
Commissioner

KAREN STAKEM HORNIG
Deputy Commissioner

JOY Y. HATCHETTE
Associate Commissioner
Consumer Education and Advocacy

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2090 Fax: 410-468-2020
Email: tgoldsmith@mdinsurance.state.md.us
1-800-492-6116 TTY: 1-800-735-2258
www.mdinsurance.state.md.us

FINAL REPORT ON HURRICANE IRENE MAY 15, 2012

I. OVERVIEW

On August 25, 2011, Governor Martin O'Malley issued Executive Order 01.01.2011.14 declaring a state of emergency in Maryland, having been advised by the Maryland Emergency Management Agency ("MEMA") that because of the predicted landfall of Hurricane Irene in the State, there was the need for special preparedness and response for which resources may be requested. Hurricane Irene struck Maryland on Saturday, August 27 and Sunday, August 28, 2011. As of March 1, 2012, insurance companies had paid \$400,472,120.89 on 74,632 insurance claims in Maryland related to Hurricane Irene. The greatest number of claims were filed in Prince George's, Baltimore, and Anne Arundel Counties. The ratio of amounts paid to number of claims filed, however, was highest in Calvert, St. Mary's, and Charles Counties – an indicator of more severe property damage in those Southern Maryland counties.

One of the most common consumer issues arising from Hurricane Irene involved the application of "hurricane" or "percentage" deductibles. A percentage deductible is not set at a fixed dollar amount, but rather is equal to a percentage of the "Coverage A – Dwelling Limit" of a homeowners insurance policy. As discussed in more detail below, the application of these deductibles in Hurricane Irene's aftermath was the subject of multiple bulletins issued by the

Maryland Insurance Administration (“MIA”) to the insurance industry. It also was the subject of many consumer inquiries.

This Final Report provides the following information related to Hurricane Irene:

- A summary of the activities of the MIA;
- Data regarding insurance claims filed by and paid to Marylanders;
- Information about consumer inquiries and complaints, including the application of percentage deductibles; and
- The MIA’s next steps related to the application of percentage deductibles and consumer education about the terms and conditions of their homeowners policies.

II. MIA PREPARATION AND RESPONSE

A. Coordination with Other State and Local Agencies

Recognizing the threat posed by Hurricane Irene, the MIA began preparing several days in advance, starting by coordinating its pre-storm activities with those of other State agencies. The MIA participated fully in calls coordinated by MEMA beginning on August 23, 2011. In addition, Associate Commissioner Joy Y. Hatchette staffed the State Emergency Operations Center (“SEOC”) during all hours of operation in the days leading up to and following the storm’s landfall in Maryland, and Commissioner Goldsmith attended the Governor’s hurricane briefing at SEOC on August 26, 2011.

On August 25, 2011, the MIA began outreach to local emergency managers to coordinate disaster assistance efforts. Among other things, this coordination facilitated the claims adjustment process by helping to ensure that insurance company adjusters had prompt access to areas impacted by the storm.

B. Communication with Insurers

In the days leading up to the storm, Commissioner Goldsmith contacted representatives of the State's major property and casualty insurers for updates on the companies' preparations. Between August 26 and September 20, 2011, the MIA issued eight storm-related bulletins to the insurance industry.

- Three bulletins related to the application of percentage deductibles to homeowners insurance.
- Two bulletins involved emergency accommodations for policyholders:
 - the Commissioner activated emergency regulations requiring health insurance carriers to waive time restrictions related to payment for prescription medication refills and replacement of durable medical equipment or supplies, eyeglasses, and dentures; and
 - the Commissioner encouraged insurers to provide reasonable accommodations to policyholders, including a grace period for premium payments, to avoid policy cancellations for displaced or otherwise affected Marylanders.
- An additional bulletin reminded insurers about limitations that apply to temporary moratoriums on writing insurance policies in connection with approaching storms or other events.
- Bulletin 11-24 directed property and casualty insurers authorized in the State, the Maryland Automobile Insurance Fund ("MAIF"), and the Joint Insurance Association ("JIA") to submit Hurricane Irene-related claims data to the MIA in three installments, with the final installment due on March 15, 2012.
- Finally, the MIA notified carriers that the earlier-activated emergency regulations were no longer in effect upon expiration of Executive Order 01.01.2011.14.

C. Consumer Outreach

As the storm approached, the MIA reached out to consumers to help them prepare. Hurricane preparedness and recovery information was posted on the MIA's website. The MIA's Public Affairs staff worked with the news media to reach as broad an audience as possible. Commissioner Goldsmith gave numerous television, radio, and newspaper interviews. With the assistance of MEMA staff, the MIA also used social media to distribute messages to the public.

Through these channels, consumers were reminded that flooding generally is not covered under homeowners policies. Homeowners were encouraged to review their policies to understand their deductibles in the event of a hurricane or other storm. As part of the MIA's standard disaster preparedness message, consumers were advised to inventory their property before the storm, documenting with photos or videos if possible. The MIA offered suggestions to enhance the claim adjustment process for those consumers who sustained damage. Property owners were encouraged to call their broker or insurer immediately to report a claim; document damage with photos or videos; and make only those repairs necessary to prevent further damage until an adjuster arrived.

The MIA also activated its Disaster Recovery Team and deployed Team members to serve consumers in disaster assistance centers in Calvert and St. Mary's Counties. A more detailed description of the MIA's storm-related activities is included as Attachment 1.

III. CLAIMS FILED AND PAID

According to the data collected pursuant to Bulletin 11-24, as of March 1, 2012, insurance companies received 74,632 insurance claims in Maryland related to Hurricane Irene. These claims resulted in a pay out of \$400,472,120.89 as of March 1, 2012. The Statewide ratio of amounts paid to number of claims filed as of that date was approximately \$5,366. See Attachment 2.

Eight jurisdictions – Anne Arundel, Baltimore, Calvert, Cecil, Charles, Prince George’s and St. Mary’s Counties and Baltimore City – comprised the five top-ranked jurisdictions with respect to one or more of the following: (1) number of insurance claims; (2) total dollar amounts paid on claims as of March 1, 2012; and (3) ratio of amounts paid to number of claims as of March 1, 2012.

	No. of Claims		Total Amt. of Claims Paid as of 3/1/12 (to nearest \$)		Ratio of Amounts Paid to No. of Claims (to nearest \$)	
1	Prince George’s	14,426	Prince George’s	\$83,625,671	Calvert	\$8,839
2	Baltimore Co.	10,824	Anne Arundel	\$54,526,376	St. Mary’s	\$7,167
3	Anne Arundel	10,568	Baltimore Co.	\$48,603,752	Charles	\$6,454
4	Baltimore City	6,568	Calvert	\$44,758,252	Prince George’s	\$5,797
5	St. Mary’s	5,975	St. Mary’s	\$42,820,116	Cecil	\$5,416
	Top 5 Totals	48,361		\$274,334,167		\$6,735

- Sixty-five percent (65%) of all Irene-related insurance claims in Maryland came from five jurisdictions: Anne Arundel, Baltimore, Prince George’s, and St. Mary’s Counties and Baltimore City.
- The five top-ranked counties in terms of total dollar amount of insurance claims paid as of March 1, 2012 accounted for sixty-nine percent (69%) of all claims paid in the State as of that date as a result of Hurricane Irene.
- Anne Arundel, Baltimore, and Prince George’s Counties had the highest number of claims and the highest total dollar amount of claims paid as of March 1, 2012. The ratio of amounts paid to number of claims filed, however, was highest in Calvert, St. Mary’s, and Charles Counties – an indicator of more severe property damage in those Southern Maryland counties.

By far the greatest numbers of claims were those filed under homeowners policies. Of the 61,880 homeowners claims filed, approximately 11 percent (11%) or 6,856 claims were for total losses. The numbers and dollar amounts of claims filed as of March 1, 2012 under various product lines are listed below in descending order of number of claims:

	Number of Claims as of 3/1/12	Amount of Claims Paid as of 3/1/12 (to nearest \$)
Homeowners	61,880	\$351,974,929
Automobile	4,614	\$16,066,520
Other Lines	3,885	\$3,715,476
Commercial – Property Loss	3,081	\$22,269,960
Flood Insurance (Private and NFIP)	329	\$1,968,157
Commercial - Other	308	\$1,550,098
Farm Owners	304	\$1,687,582
Commercial – Loss of Use/Business Interruption	294	\$1,324,062

Claims processing time averaged 41.71 days from the date a claim was filed to the date it was closed. County-specific figures ranged from a low of 26.57 days for claims from Frederick County to a high of 42.98 days for claims from Cecil County.¹ Additional claims detail is contained in Attachments 2 through 7.

IV. CONSUMER INQUIRIES AND COMPLAINTS

The MIA tracks three types of consumer-initiated contacts: formal complaints, Rapid Response Program cases, and telephone inquiries. Consumers can file insurance-related complaints with the MIA using either the Rapid Response Program or the formal complaint process. Rapid Response is an informal process by which the MIA attempts to resolve disputes between an insurer and an insured quickly by telephone and e-mail. The program was

¹ Data insurers provided to the MIA included 1,350 claims for which the county of origin was unidentified. This group of claims required an average of 54.0 days from the date of filing to the date the claims were closed.

implemented after Tropical Storm Isabel to help consumers resolve property and casualty issues expeditiously and without the need to file a formal written complaint. Participation by carriers and policyholders is voluntary. If an issue cannot be resolved through Rapid Response, the consumer may file a formal complaint, which is subject to a full investigation by the MIA's Property and Casualty Unit. The MIA also tracks telephone inquiries received by consumers, although these calls may not rise to the level of a complaint.

On Sunday, August 28, 2011, the MIA initiated expanded business hours (including early mornings, evenings, and weekends) to field consumer calls. As of May 1, 2012, the MIA has responded to requests for information from 228 callers. Another 313 Marylanders have taken advantage of the MIA's Rapid Response Program. And the MIA has received 116 formal written complaints about Hurricane Irene-related issues as of May 1, 2012. In total, the MIA was able to assist Marylanders in recovering insurance proceeds in the amount of \$485,271.52 on claims related to Hurricane Irene.

To put the complaint volume in perspective, there were 74,632 insurance claims filed statewide as a result of the storm. The ratio of complaints to claims is less than two-tenths of one percent (0.2%), demonstrating, at least in part, the effectiveness of the Rapid Response Program in efficiently and effectively addressing consumer issues. By way of comparison, the ratio of formal complaints to claims in connection with Tropical Storm Isabel was approximately one percent (1%).

Hurricane Irene (2011) v. Tropical Storm Isabel (2004) Data Comparison²			
Hurricane Irene		Tropical Storm Isabel	
INSURANCE ADMINISTRATION DATA			
Telephone Calls	228	Intakes	1,321
Rapid Response Cases	313	N/A	
Formal Complaints	116	Formal Complaints	545
TOTAL	657	TOTAL	1,866
INSURANCE COMPANY DATA			
Number of Claims	74,632	Number of Claims	57,354*
Amount Paid	\$400,472,121.00	Amount Paid	\$118,251,999.69*
* Not including claims made and paid under the National Flood Insurance Program.			

From an insurance claims perspective, a comparison between Hurricane Irene and Tropical Storm Isabel must be viewed cautiously because the types of storms and the damage sustained were different in nature. The impact from Tropical Storm Isabel was primarily from a storm surge, which caused the flooding of properties along Maryland’s Chesapeake Bay. Flood insurance for homeowners generally is available only through the National Flood Insurance Program. Many of the property owners impacted by Tropical Storm Isabel did not have flood insurance. Although a great deal of damage was sustained, many consumers had no insurance coverage to pay these claims.³ While Hurricane Irene did cause some flooding, much of the

² MIA Hurricane Irene data reflects information available as of May 1, 2012; Insurance Company data reflects information available as of March 1, 2012. It is anticipated that the number of Hurricane Irene-related complaints will increase modestly over time. The MIA received consumer complaints related to Tropical Storm Isabel as late as 2009, five years after the storm.

³ Some federal and state grants and loans were available through various agencies to help homeowners rebuild their homes.

property damage was caused by high winds, downed trees, and loss of power, resulting in water and sewer back-ups. Such damage often is covered under homeowners insurance policies.

While a primary consumer concern in connection with Hurricane Irene was the application of percentage deductibles (see discussion below), consumers also had questions about the claims process and steps needed to ensure that claims were handled properly. Other issues frequently raised by consumers were claims denials; coverage for water/sewer back-up; tree/debris removal; insufficient settlement offers; mold; and claims adjustment delays.

Hurricane Irene Top Five Inquiries and Complaints by Type						
	Calls		Rapid Response Program		Formal Complaints	
1	Percentage deductible	63	Insufficient settlement	148	Claim denial	61
2	Claim denial	32	Claim denial	102	Insufficient settlement offer	33
3	Coverage for water/sewer	29	Claim delay	52	Claim delay	7
4	Tree/debris removal	22	Other	20	Adjuster handling	4
5	Claim delay	21	Mold	15	Percentage deductible	3
	Top 5 Totals	167		337		108

V. PERCENTAGE DEDUCTIBLES

A primary consumer concern raised in connection with Hurricane Irene was the application of “hurricane” or “percentage” deductibles. Traditionally, an insurance policy deductible is set as a fixed dollar amount, generally ranging from \$250.00 to \$2,500.00. In the aftermath of Hurricanes Hugo in 1989 and Andrew in 1992, many insurance companies altered their homeowners policies in coastal states and began including percentage deductibles tied to a percentage of the dwelling’s coverage limit. For example, if a homeowners policy has a policy limit of \$250,000.00 on the dwelling, with a one percent (1%) deductible, the amount of the percentage deductible would be \$2,500.00. With a five percent (5%) deductible, the amount of

the percentage deductible would be \$12,500.00. Eighteen (18) coastal states,⁴ including Maryland, plus the District of Columbia have statutes that address the use of percentage deductibles related to hurricanes or other storms.

A. Bulletins to Industry

The MIA issued three bulletins in the days leading up to and following Hurricane Irene that related to the application of percentage deductibles. On Friday, August 26, 2011, the MIA issued Bulletin 11-20, reminding property and casualty insurers of the requirements of Insurance Article § 19-209(c), which provides that an insurer that has adopted an underwriting standard requiring a percentage deductible must provide a policyholder with an annual statement explaining the manner in which the deductible is applied, and must send a copy of the form used to provide that notice to the Maryland Insurance Commissioner prior to its use.

On Wednesday, September 1, 2011, the MIA issued Bulletin 11-25, reminding property and casualty insurers, insurance producers, and the JIA that § 19-209(b) limits the applicability of percentage deductibles to the part(s) of the State for which the National Hurricane Center of the National Weather Service issued a hurricane warning. The Bulletin also noted that percentage deductibles may only be applied to loss or damage sustained while the hurricane warning is in effect and until 24 hours following termination of the last hurricane warning issued for the part of the State in which the insured's home is located. Bulletin 11-25 informed the industry that for Hurricane Irene, the National Hurricane Center of the National Weather Service had confirmed that seven Maryland counties - Caroline, Dorchester, Somerset, St. Mary's, Talbot, Wicomico, and Worcester - had been under a hurricane warning and provided the times

⁴ Alabama, Connecticut, Delaware, Florida, Georgia, Hawaii, Louisiana, Maine, Maryland, Massachusetts, Mississippi, New Jersey, New York, North Carolina, Rhode Island, South Carolina, Texas, and Virginia. Insurance Information Institute, *Hurricane and Windstorm Deductibles*, May 2012, http://www.iii.org/issues_updates/hurricane-and-windstorm-deductibles.html.

that those hurricane warnings were in effect. The Bulletin also reminded insurers that percentage deductibles exceeding five percent (5%) are subject to prior approval by the Commissioner.

Finally, in response to inquiries from non-admitted (“surplus lines”) carriers and their representatives, on September 8, 2011, the MIA issued Bulletin 11-27, stating that the requirements of § 19-209 apply to any insurer, including surplus lines carriers, if the homeowners insurance policy was issued or delivered in Maryland for property located in the State. A non-admitted carrier, Lloyd’s America, Inc. (“Lloyd’s”), has requested that the MIA reconsider this position. Lloyd’s argues that surplus lines carriers are able to cover undesirable risks (such as coastal property insurance) because they are not subject to the regulation and reporting requirements imposed on licensed insurers. The MIA is carefully considering the surplus lines issue as it prepares draft regulations regarding the application of percentage deductibles in Maryland.

B. Messaging to Consumers

In the days and weeks following Irene, the MIA’s messages to consumers were focused primarily on the issue of percentage deductibles. Commissioner Goldsmith explained the limitations in applying percentage deductibles under Maryland law during interviews with print media, including the Washington Post and the Calvert Recorder, and interviews on WBAL Radio and WBAL-TV. MIA staff members knowledgeable about the application of percentage deductibles in Maryland responded to consumer telephone inquiries and staffed local disaster assistance centers.

C. Carrier Compliance

The MIA surveyed insurers as part of an analysis to determine whether insurers had complied with the requirements and limitations set forth in § 19-209 regarding the application of

percentage deductibles to Hurricane Irene-related claims. Preliminary survey results suggested that a number of insurers may have failed to comply with certain provisions of § 19-209 and pertinent bulletins. Of particular concern was whether insurers:

- Adopted an underwriting standard that requires a deductible that exceeds five percent (5%) of the Coverage A – Dwelling Limit without submitting the standard to and receiving written approval from the MIA; and
- Issued the required annual statement explaining the manner in which a percentage deductible is applied.

Over the next several months, the MIA further investigated insurer compliance with § 19-209. Upon concluding its investigation, the MIA found that a handful of relatively small carriers had failed to: (1) provide policyholders with an annual statement explaining the manner in which the percentage deductible is applied; and/or (2) file a copy of the annual statement form with the MIA prior to its use, as the statute requires. Those companies either had received no Irene-related claims subject to a percentage deductible, or had waived the percentage deductible on their own initiative. The MIA also undertook a review of all § 19-209 annual statements insurers had filed, and found a lack of consistency in the manner in which insurers explained the application of percentage deductibles.

VI. NEXT STEPS

The MIA is in the process of drafting regulations intended to provide insurers with clear and specific guidance regarding the application of percentage deductibles, as well as the form and content of annual statements to consumers explaining the manner in which such deductibles are applied. The regulations also will address the question of whether § 19-209 applies to surplus lines carriers.

Additionally, the MIA has been working with consumers to develop a form to accompany all homeowners insurance policies issued in Maryland. The form, “Eight Important Things You

Need to Know about Your Homeowners Policy,” is designed to summarize all statutorily mandated homeowners policy disclosures – including the annual statement regarding percentage deductibles – in a consumer-friendly fashion. It is accompanied by a list of frequently asked questions. To date, the MIA has received feedback on these documents from over 300 consumers across the State. We intend to complete consumer testing by June 30, 2012, modify the draft documents to incorporate consumer feedback, and then solicit input on the draft documents from insurance carriers doing business in Maryland. These documents are intended to be a helpful tool in educating consumers about the terms and conditions of their homeowners insurance policies.

**Attachments to Final Report on Hurricane Irene
May 15, 2012**

- | | |
|--------------|--|
| Attachment 1 | MIA's Preparation and Immediate Response to Hurricane Irene August 23-September 20, 2012 |
| Attachment 2 | Hurricane Irene Claims by County as of March 1, 2012 Ratio of Amounts Paid to Number of Claims |
| Attachment 3 | Hurricane Irene Consumer Complaints and Amounts Recovered through MIA as of May 1, 2012 |
| Attachment 4 | Pie Chart of Top Five Counties: Total Amount of Claims Paid |
| Attachment 5 | Bar Graph of Top Five Counties: Total Number of Claims |
| Attachment 6 | Bar Graph of Top Five Counties: Ratio of Amounts Paid to Number of Claims |
| Attachment 7 | Insurance Industry Response to Hurricane Irene Data Call |

**MIA's Preparation and Immediate Response to Hurricane Irene
August 23 – September 20, 2012**

COORDINATION WITH OTHER STATE AND LOCAL AGENCIES

August 23 – Began participating in daily MEMA weather-related conference calls.

August 24 – Participated in a MEMA PIO conference call.

August 25 – Initiated contact with the National Flood Insurance Program to ensure that lines of communication were open should consumers have flood-related claims.

August 25 – Began outreach to local emergency managers to coordinate disaster assistance.

August 26 – Commissioner Goldsmith participated in the Governor's hurricane briefing at the SEOC.

August 30–September 9 – Staffed the SEOC during all hours of operation.

September 2-3 – Notified all State Emergency Managers and some County Officials of the percentage deductible bulletin.

COMMUNICATIONS WITH THE INSURANCE INDUSTRY

August 24 – Began receiving and reviewing insurers' temporary moratorium requests and contacting major property and casualty insurers to: confirm contact information; gather pre-storm preparation information; and identify plans for post-storm claims handling.

August 24-25 - Received responses/information from some major property and casualty insurers regarding storm preparedness plans and contact information.

August 26 – *Bulletin 11-20 - Notice of Homeowners Insurance Deductibles*. Reminded all insurers issuing homeowners policies with a percentage deductible that they must provide annual notice to policyholders of how the deductible would be applied and that a copy of the notice must be on file with the MIA.

August 26 – *Bulletin 11-21 – Hurricane Irene*. Activated MIA's Emergency Regulations and required health insurance carriers to waive time restrictions on: prescription medication refills; durable medical equipment; eyeglasses; and dentures.

August 30 – *Bulletin 11-22 – COMAR 31.08.12 Temporary Moratoriums and Weather Events*. Reminded property and casualty insurers that, pursuant to COMAR 31.08.12.05, a temporary moratorium filed prior to the weather event expired 24 hours after the termination of the last warning issued for part of the State or the entire State.

August 30 – *Bulletin 11-23 – Cancellations of Insurance Policies*. Encouraged property and casualty insurers to provide reasonable accommodations to policyholders for late premium payments to avoid cancellation of automobile and homeowners insurance policies.

September 1 – *Bulletin 11-25 – Hurricane Irene Percentage Deductible Under § 19-209*. Reminded carriers about limitations on the use of percentage deductibles under § 19-209 of the Insurance Article.

September 6 – *Bulletin 11-24 (corrected)* – COMAR 31.01.02 Emergency Regulation on Claims Information Hurricane/Tropical Storm Irene CAT #59. Directed the State's authorized property and casualty insurers, the Maryland Automobile Insurance Fund (MAIF), and the Joint Insurance Association (JIA) to provide the data set forth in COMAR 31.01.02.07(3).

September 8 – *Bulletin 11-27 - Application of the Percentage Deductible Requirements of § 19-209 of the Insurance Article to Surplus Lines Carriers*. Stated that § 19-209 of the Insurance Article applied to policies issued by surplus lines carriers that were delivered in Maryland for property located in Maryland.

September 8 – Issued survey of homeowners insurers regarding compliance with § 19-209.

September 20 – *Bulletin 11-29 – State of Emergency*. Notification that State of Emergency had expired.

CONSUMER OUTREACH

August 25 – Commissioner Goldsmith was interviewed on WBAL Radio and WBAL-TV to provide Maryland consumers with insurance tips in preparation for the storm. Provided information to the Baltimore Sun for an editorial about preparing for the storm.

August 25 – Updated website and ordered educational material on weather-related losses, claims handling, natural disasters and flooding for dissemination to the public. Held an internal briefing on weather updates and the potential need for increased staffing and training.

August 26 – Staffed the Maryland State Fair. Distributed educational material regarding hurricane preparedness, weather-related losses, claims handling, natural disasters and flooding.

August 28 - September 2 and September 6 - 9 – Implemented extended work hours and staffed call center with dedicated staff to answer storm related calls.

August 28 – Issued a press release stating that: (1) the time restrictions on payment for prescription medication refills and replacement of durable medical equipment/supplies, eyeglasses, and dentures were waived during the State of Emergency; (2) flooding generally is not covered by homeowners policies; (3) some claims may be subject to a percentage deductible; and (4) the MIA had extended call center hours.

August 29 – Commissioner Goldsmith was interviewed by The Baltimore Sun and Fox News about steps to take when filing an insurance claim and what to do to prepare for a future storm.

August 31 – Commissioner Goldsmith was interviewed by The Washington Post and the Calvert Recorder about hurricane deductibles.

August 31, September 1 - 2 and September 5 – Staffed St. Mary's County Disaster Assistance Center.

September 1 - 3 – Staffed Calvert County Disaster Assistance Center.

September 2 and September 4 – Commissioner Goldsmith was interviewed by WBAL Radio and WBAL-TV about hurricane deductibles.

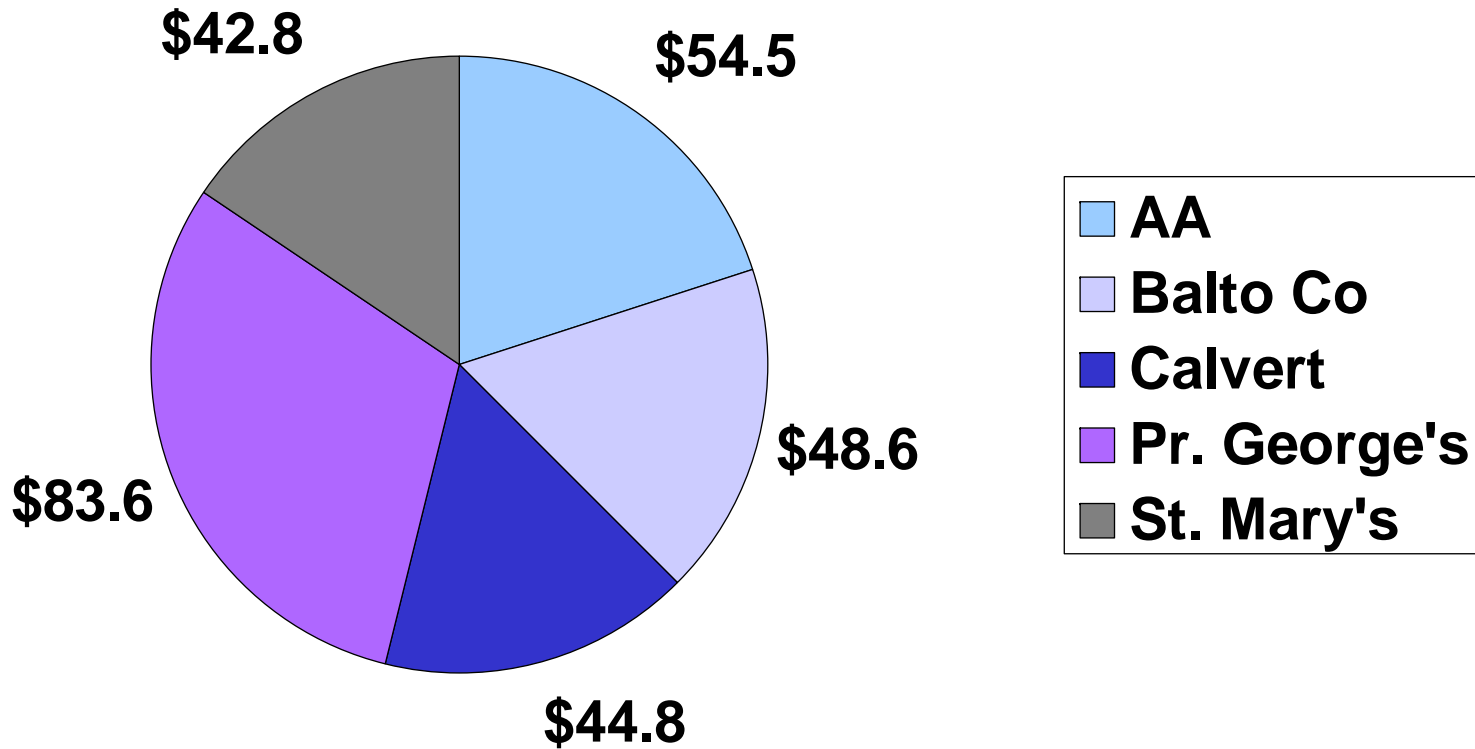
September 9 and September 14 – Sent information to libraries and senior centers around the State about how to obtain assistance with insurance claims issues.

Hurricane Irene Claims by County as of March 1, 2012			
Ratio of Amounts Paid to Number of Claims			
	Number of Claims	Total Amt. of Claims Paid	Ratio of Amounts Paid to Number of Claims
Allegany	16	\$31,837.37	\$1,989.84
Anne Arundel	10,568	\$54,526,376.14	\$5,159.57
Baltimore City	6,568	\$28,807,795.79	\$4,386.08
Baltimore	10,824	\$48,603,752.39	\$4,490.37
Calvert	5,064	\$44,758,252.24	\$8,838.52
Caroline	414	\$1,677,203.17	\$4,051.22
Carroll	835	\$2,710,512.17	\$3,246.12
Cecil	1,063	\$5,756,683.36	\$5,415.51
Charles	4,232	\$27,314,776.87	\$6,454.34
Dorchester	410	\$1,225,093.15	\$2,988.03
Frederick	290	\$672,484.61	\$2,318.91
Garrett	9	\$33,484.27	\$3,720.47
Harford	3,278	\$15,166,556.85	\$4,626.77
Howard	2,146	\$9,635,090.41	\$4,489.79
Kent	557	\$1,742,670.23	\$3,128.67
Montgomery	3,275	\$16,472,565.58	\$5,029.79
Prince George's	14,426	\$83,625,671.48	\$5,796.87
Queen Anne's	1,179	\$5,272,787.66	\$4,472.25
Saint Mary's	5,975	\$42,820,115.93	\$7,166.55
Somerset	265	\$979,983.00	\$3,698.05
Talbot	764	\$2,701,727.05	\$3,536.29
Washington	65	\$163,620.67	\$2,517.24
Wicomico	597	\$2,277,043.12	\$3,814.14
Worcester	462	\$1,184,508.50	\$2,563.87
Other	1,350	\$2,311,528.88	\$1,712.24
Totals	74,632	\$400,472,120.89	\$5,365.96

Hurricane Irene Consumer Complaints and Amounts Recovered through MIA as of May 1, 2012				
		<i>Rapid Response</i>	<i>Formal Complaints</i>	
Allegany			1	
Anne Arundel	26	\$39,735.77	15	\$6,826.00
Baltimore City	26	\$24,135.11	8	\$2,474.88
Baltimore County	39	\$64,061.45	17	\$1,575.00
Calvert	74	\$171,791.16	11	\$6,701.91
Caroline	5			
Carroll	1			
Cecil	4		3	
Charles	12	\$1,494.41	7	\$10,500.00
Dorchester			1	
Frederick				
Garrett				
Harford	9	\$6,407.60	4	\$4,836.98
Howard	9	\$10,335.00	2	
Kent	1		1	\$5,250.00
Montgomery	2	\$13,759.71		
Prince George's	65	\$95,629.21	32	\$4,936.61
Queen Anne's	2		1	
Saint Mary's	28	\$3,100.00	9	\$7,341.22
Somerset				
Talbot	5	\$4,379.50	1	
Washington				
Wicomico	1			
Worcester County	4		3	
TOTAL	313	\$434,828.92	116	\$50,442.60

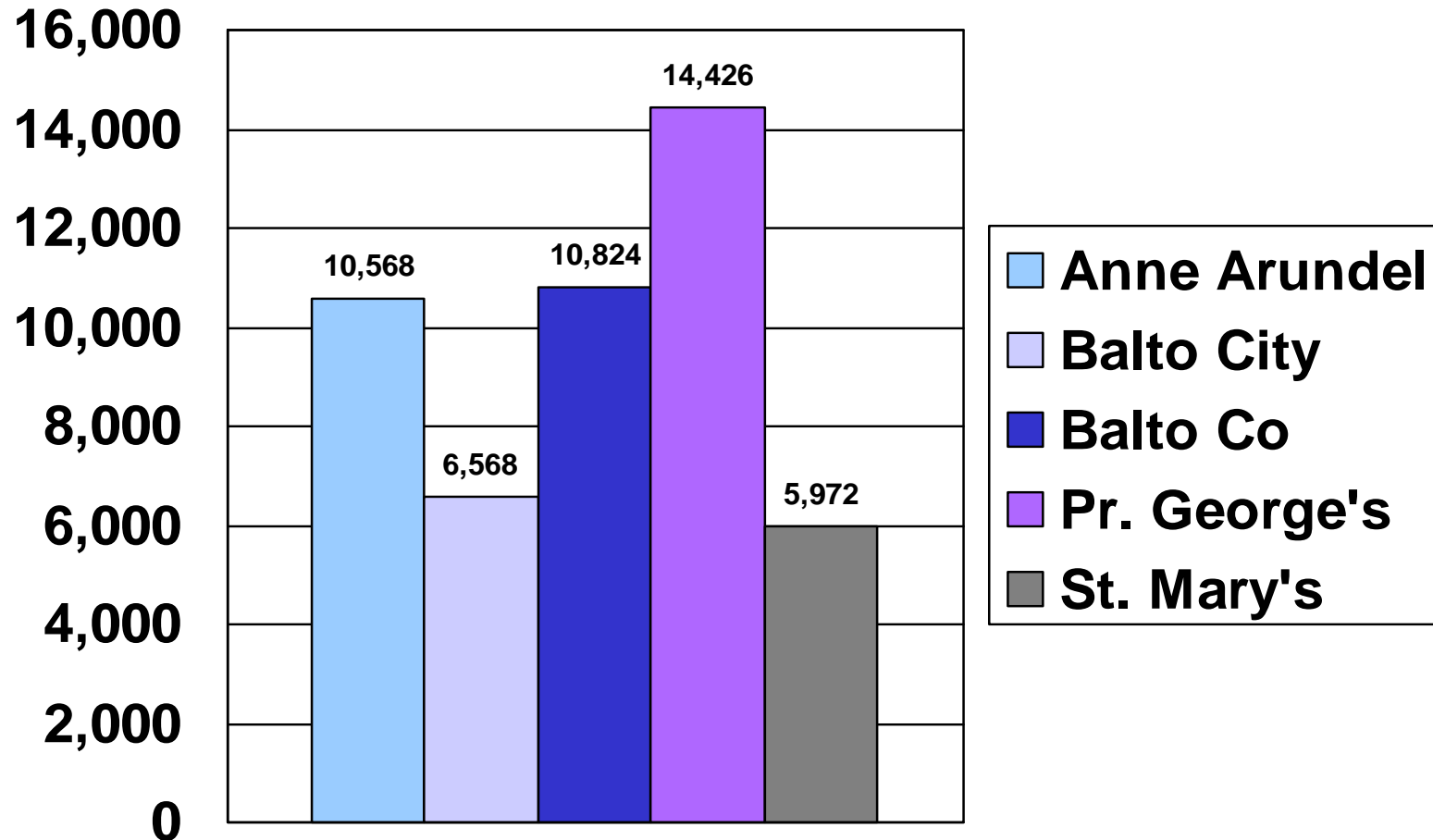
Top Five Counties: Total Amount of Claims Paid

(as of March 1, 2012)
(Dollars in Millions)



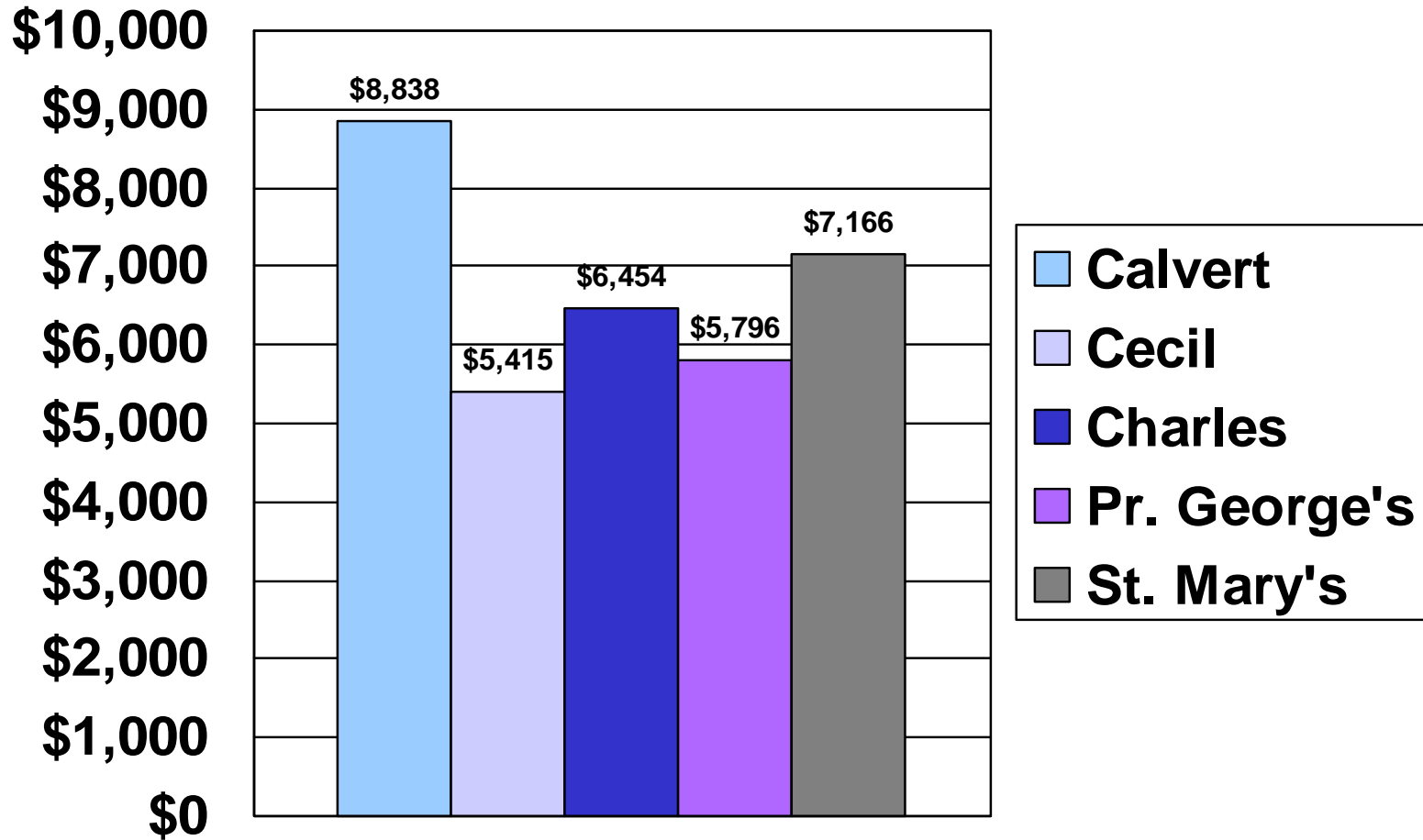
Top Five Counties: Total Number of Claims

(as of March 1, 2012)



Top Five Counties: Ratio of Amt. Paid to No. of Claims

(as of March 1, 2012)



Insurance Industry Response to Hurricane Irene Data Call

Homeowners	
a. Number of claims	61,880
b. Number of total losses	6,856
c. Amount of total losses	\$55,663,112.19
d. Number claims paying ALE	4,300
e. Amount paid to date	\$351,974,929.40
Commercial	
a. Property Loss	
i. Number of claims	3,081
ii. Number of total losses	122
iii. Amount of total losses	\$3,062,487.20
iv. Uninhabitable but repairable	78
v. Amount paid to date	\$22,269,959.54
b. Loss of Use/Business Interruption	
i. Number of claims	294
ii. Amount paid to date	\$1,324,062.33
c. Other	
i. Number of claims	308
ii. Amount paid to date	\$1,550,097.80
Farm Owners	
a. Number of claims	304
b. Amount paid to date	\$1,687,581.96
Automobile	
a. Number of claims	4,614
b. Amount paid to date	\$16,066,519.56
Other Lines	
a. Number of claims	3,885
b. Amount paid to date	\$3,715,475.64
Flood Insurance (Private and NFIP)	
a. Number of claims	329
b. Amount paid to date	\$1,968,156.76
Total Maryland Claims	
a. Number of claims	74,626
b. Average time to close claims (in days)	41.71
c. Total amount reserved	\$44,193,103.66
d. Amount paid to date	\$400,472,170.80*

* Because some insurers reported numbers that were rounded up, the "amount paid to date" contained in this spreadsheet is \$49.91 higher than the total amount actually paid by insurance companies of \$400,472,120.89.