



California Water Damage Claims, 1997-2004

	1997	1998	1999	2000	2001	2002	2003	2004	Total*
Total Water Claims	92,086	117,650	97,488	123,345	112,623	117,965	81,518	69,739	812,414
All Other HO'er Claims	290,631	286,212	260,523	271,345	248,956	225,577	190,228	126,356	1,899,828
Total HO'er Claims	382,717	403,862	358,011	394,690	361,579	343,542	271,746	196,095	2,712,242
Water as % of HO'er	24%	29%	27%	31%	31%	34%	30%*	36%	30%
Water Paid	\$228,784,451	\$305,052,694	\$323,358,694	\$455,496,586	\$519,645,976	\$589,200,069	\$428,498,107	\$353,897,063	\$3,203,933,640
All Other HO'er Paid	\$885,832,154	\$924,766,575	\$1,009,804,700	\$954,591,759	\$1,181,262,783	\$1,226,372,348	\$1,964,098,513	\$1,026,051,753	\$9,172,780,585
Total HO'er Paid	\$1,114,616,605	\$1,229,819,179	\$1,333,163,394	\$1,410,088,345	\$1,700,908,759	\$1,815,572,417	\$2,392,596,620	\$1,379,948,816	\$12,376,714,135
Water as % of HO'er	21%	25%	24%	32%	31%	32%	18%*	26%	26%
Average Cost Per Claim	\$2,484	\$2,593	\$3,317	\$3,693	\$4,614	\$4,995	\$5,256	\$5,074	\$3,945

* 2003 includes catastrophe claims from the Southern California wildfires, with industrywide losses estimated at \$2.03 billion.

Chart reflects data for insurers representing 68% of California homeowner's insurance market