

**STATE BY STATE
BREAKDOWN – MOLD
CLAIMS First Party
Residential Claims Only
(resolved and unresolved claims
thru 12/31/01)**

Alabama	44
Alaska	43
Arizona	722
Arkansas	139
California	4974
Colorado	112
Connecticut	165
Delaware	56
District of Columbia	37
Florida	3905
Georgia	213
Hawaii	29
Idaho	35
Illinois	241
Indiana	137
Iowa	59
Kansas	288
Kentucky	98
Louisiana	151
Maine	38
Maryland	84
Massachusetts	116
Michigan	342
Minnesota	87
Mississippi	138
Missouri	244
Montana	37
Nebraska	52
Nevada	339
New Hampshire	51
New Jersey	387
New Mexico	41
New York	1023
North Carolina	563
North Dakota	68
Ohio	492
Oklahoma	633

Oregon	341
Pennsylvania	427
Rhode Island	36
South Carolina	663
South Dakota	101
Tennessee	563
Texas	4811
Utah	166
Vermont	41
Virginia	217
Washington State	132
West Virginia	9
Wisconsin	26
Wyoming	22
TOTAL	23,738 claims

**RESIDENTIAL MOLD
RELATED INSURANCE
CLAIMS: By date of
original water damage claim**

Year	No. of Claims
1987.....	1
1988.....	3
1989.....	3
1990.....	9
1991.....	7
1992.....	6
1993.....	13
1994.....	35
1995.....	39
1996.....	62
1997.....	49
1998.....	121
1999.....	2613
2000.....	7203
2001.....	8445
2002.....	5129
TOTAL:	23738 claims

SOURCE: Policyholders of America.
January 6, 2003

To get on database, the claim must be a first party homeowners' insurance, toxic mold related claim. There are approximately 5,000 database claims that related to commercial properties.

Worth mentioning:

- California has the dubious honor or surpassing Texas in claims.
- The amount or slant of media reports regarding the alleged health effects caused by mold has little impact on claims filed in each state. Articles regarding proposed coverage exclusions seem to have had a greater impact.
- Stock market investment and returns seem to impact the claims handling process.
- No commercial claims were reported to POA in 2001; 5016 commercial claims were reported in 2002. These commercial claims are not tracked in this report.