

## Amid Suits Over Mold ...

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Dr. Saxon denies the authors had a bias but says they applied a high standard for proving mold causes a particular effect. He says he didn't skew the content of Dr. Portnoy's section but rewrote it because it was "too diffuse." Dr. Terr in San Francisco didn't return a call seeking comment.

In New York, the Frasers are appealing the refusal of the trial judge, state Supreme Court Justice Shirley Werner Kornreich, to let their expert testify that indoor mold caused their health complaints. The Frasers had moved into the East Side Manhattan apartment in 1996. Their 2002 suit said they repeatedly complained to the co-op's board of dampness and leaks as their health deteriorated.

Their appeal attacks the credibility of mold position papers drafted by scientists who work for defendants. "What you have here is defense experts authoring papers under an official guise," says their attorney, Elizabeth Eilender. Justice Kornreich declined to comment.



## Mo. and Ind. had top 2006 insurance claims

United Press International

ST. LOUIS, Jan. 20 (UPI) -- Indiana had the most insurance claims last year with Missouri in second place, a report says, due to catastrophic weather.

Findings from New Jersey's Property Claim Services cite Indiana as having totaled \$1.5 billion in catastrophic insurance claims due to horrific weather in 2006, while second-place Missouri totaled \$880 million in weather-related losses, the St. Louis Post-Dispatch said.

Illinois came in sixth on the list with its 2006 total of \$571 million in insurance claims.

State Farm Insurance spokeswoman Tia Lindell, whose company is one of Missouri's top insurers, said the company prepares for such massive compensation by spreading the cost over a long time, the Post-Dispatch said.

"It's not something if we have one bad year you'll see the impact of it the very next year," she said.

The property group's findings for 2006 nationally totaled \$9 billion overall, a far cry from the previous year's total of \$62 billion, substantially increased by the damage inflicted during hurricanes Katrina and Rita.

Guess which states will see BIG premium hikes... Sure, we're making record profits and last year's storms in Indiana and Missouri were very rare but we will ask the insurance commissioners to have mercy on us by approving our outlandish rate hikes.

If that doesn't work, we will bail out of the homeowners market but continue to sell auto policies like we've done in coastal states.

You gotta love being an insurance executive.

