

<b>EXHIBIT 2</b>				
Homeowner Insurance Losses by Cause, 2001–2004 (Percentage of Losses Incurred)				
<b>Cause of Loss:</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
<b>Property Damage</b>				
Fire, lightning, and debris removal	30.8%	32.6%	31.8%	20.5%
Wind and hail	21.7	20.7	25.5	51.2
Water damage and freezing	22.3	21.5	21.9	15.7
Theft	4.7	4.5	3.3	2.2
All other property damage	13.2	12.3	10.7	6.1
<b>Liability</b>				
Bodily injury and property damage	6.5	7.3	5.8	3.7
Medical payments and other	0.7	0.8	0.8	0.7
Credit card and other	0.2	0.3	0.2	0.1
<i>Source: Insurance Information Institute</i>				