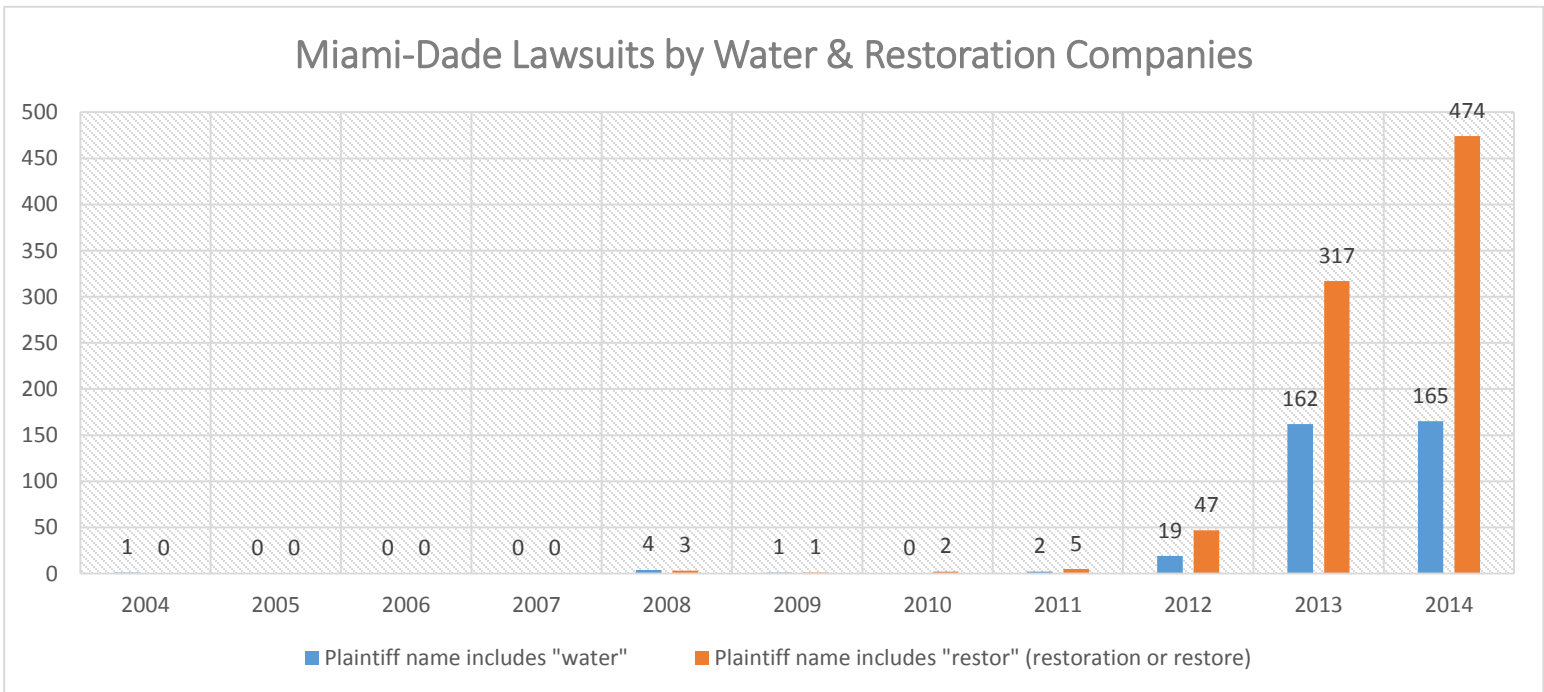
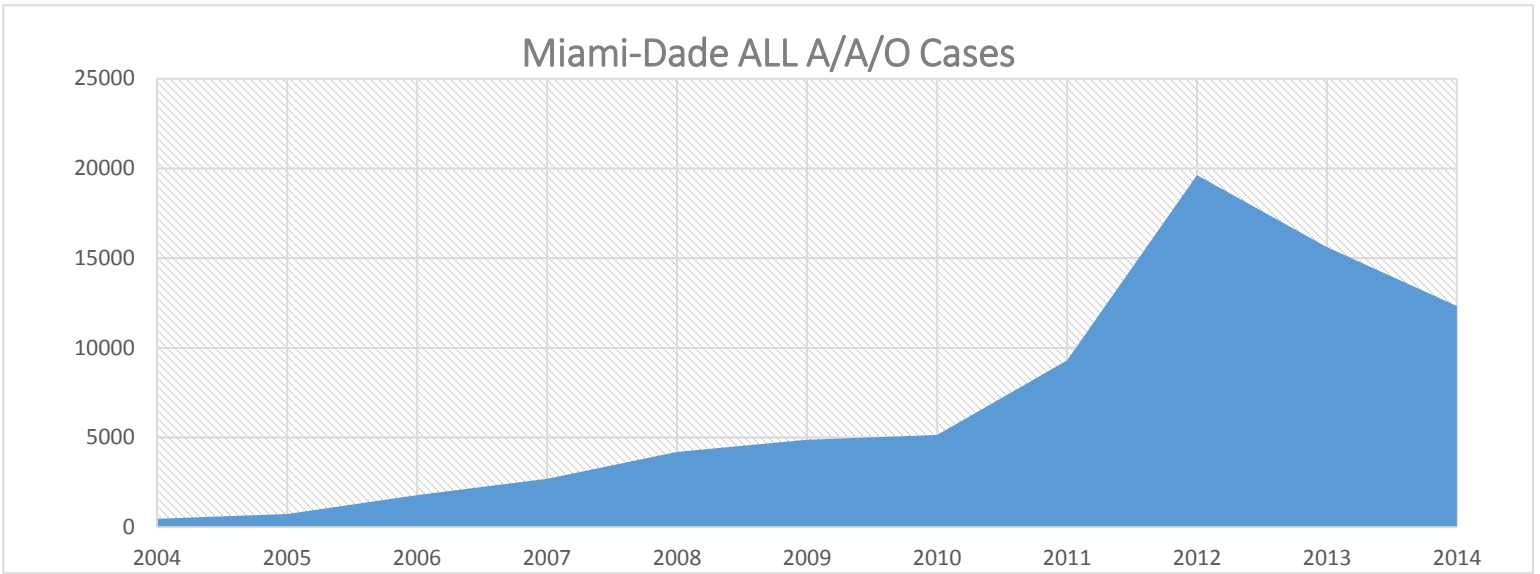


Assignment of Benefits Lawsuits:

Miami-Dade frequency has grown 2600% in the last decade!

Miami-Dade	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
All a/a/o cases*	463	730	1,785	2,709	4,197	4,883	5,137	9,300	19,626	15,620	12,327
Plaintiff name includes "water"	1	0	0	0	4	1	0	2	19	162	165
Plaintiff name includes "restor" (restoration or restore)	0	0	0	0	3	1	2	5	47	317	474



*all cases include property, auto, and other lines of insurance. After the 2012 PIP reforms passed by the Legislature, the frequency of PIP AOB cases decreased, explaining the dip in the aggregate number that year.