

EXHIBIT B

ANALYSIS OF THE AMOUNT THAT SETTLEMENT CLASS MEMBERS COULD RECEIVE**I. Policy Period – 21,932 Members (1,580 business policies)**

Claimed Rot Damage (by amount)	Settlement Payment	Claimed Rot Damage (by percentage)	Claims Rate	\$ per category
< \$1,000	\$200	10% - 2,193	20% - 439	87,800
\$1,000 to \$2,499.99	\$700	8% - 1,754	22% - 386	270,200
\$2,500 to \$4,999.99	\$1,350 (w/o docs) \$1,750 (w/ docs) avg \$1500	30% - 6,580	24% - 1,579	2,368,500
> \$5,000	\$1,750 (w/o docs) \$2,375 (w/ docs) avg \$2000	35% - 7,676	26% - 1,996	3,992,000
\$5-10K	\$3,000 (w/ docs)	12% - 2,632	28% - 737	2,211,000
>\$10K	\$3,750 (w/ docs)	5% - 1,097	30% - 329	1,233,750
TOTALS	\$200 - \$3,750	100%-21,932	20-30% 5,466 – 25%	\$10,163,250

II. Statutory Period – 10,313 Members (658 business policies) at \$150 per Claimant

$$25\% = 2,578 = \$386,700$$

III. TOTAL - \$10,549,950