

Exhibit 3- Participating Defendant/Participating Insurer Reservations

Settlement Agreement in MDL No. 2047 Regarding Claims Involving Builders, Installers, Suppliers and Participating Insurers

| Participating Defendant Involved | Participating Defendant Reserving Claim against Insurer | Participating Insurer Reserving Claim against Another Insurer |
|---|---|---|
| A.R.B.C. Corporation | A.R.B.C. Corporation reserves all claims against Mid-Continent Casualty Company, Oklahoma Surety Company, and Mid-Continent Assurance Company | |
| Adams Homes of Northwest Florida, Inc.; Adams Homes, LLC; Adams Homes Realty, Inc. | Adams Homes of Northwest Florida, Inc.; Adams Homes, LLC; and Adams Homes Realty, Inc. reserve all claims against Mt. Hawley Insurance Company, Lloyd's, American Homes Assurance Company and Commerce and Industry Insurance Company | |
| All Florida Drywall Supplies, Inc. | All Florida Drywall Supplies, Inc. reserves all claims against Scottsdale Insurance Company | FCCI Insurance Company reserves all claims against Scottsdale Insurance Company |
| Allied Building Products Corp d/b/a Southern Atlantic Supply Division Corp and Old Castle, Inc. | | Liberty Mutual Fire Insurance Company reserves all claims against American Zurich Insurance Company and American Guaranty & Liability Insurance Company; and American Zurich Insurance Company and American Guaranty & Liability Insurance Company reserve all claims against Liberty Mutual Fire Insurance Company |

| | | |
|-----------------------------------|--|---|
| Alvarez Homes, Inc. | Alvarez Homes, Inc. reserves all claims against Cincinnati Insurance Company and Amerisure Insurance Company | State Farm Florida Insurance Company reserves all claims against Cincinnati Insurance Company and Amerisure Insurance Company |
| American Building Materials, Inc. | American Building Materials, Inc. and its assignee KB Home reserve all claims against Granite State Insurance Company | Auto-Owners Insurance Company Owners Insurance Insurance Company, and their assignee KB Home reserve all claims against Granite State Insurance Company |
| ATCO Interior Corp. | | Granada Insurance Company reserves all claims against Nova Casualty |
| Aubuchon Homes, Inc. | Aubuchon Homes, Inc. reserves all claims against Vinings Insurance Company | |
| Beazer Homes Corp. | Beazer Homes Corp. reserves all claims against Steadfast Insurance Company, Zurich Northern America, Zurich Insurance Company, XL Europe Insurance Company Ltd., Endurance American Specialty Insurance Company, Endurance Specialty Insurance Ltd., American Guarantee & Liability Insurance Company, SR International Business Insurance Company Ltd., SR International Business Insurance Company SE, Swiss Re International SE, and XL Insurance Company Limited | |
| Calmar Construction Company, Inc. | | Catlin Insurance Company reserves all claims against First Financial Insurance Company and American Empire Insurance Company |
| Capitol Materials, Inc. | Capital Materials, Inc. reserves all claims against Zurich American Insurance Company | |
| Ciara Homes LLC | Ciara Homes LLC reserves all claims against Western Pacific Insurance Company | |

| | | | |
|---|---|--|--|
| City Salvage, Inc. | City Salvage, Inc. reserves all claims against Maryland Casualty Company and Northern Insurance Company of New York | | Catlin Insurance Company reserves all claims against Quanta Indemnity Company and Naxos Insurance Company |
| Cockerham Construction, LLC | D.R. Horton, Inc. and D.R. Horton, Inc. — Gulf Coast reserve all claims against ACE, AIG, Chartis, CHUBB, XL, Allied World Assurance, Swiss RE, Lexington, SR International, Aspen Insurance UK, Evanston Insurance, AISL, Arch, Steadfast, XL Europe, Allied World , Scor, Ironshore Specialty, Underwriters at Lloyds of London and Alterra Europe PLC. | | |
| Devon International Industries, Inc. f/k/a Devon International Trading, Inc., Devon International Group, Inc. and Devon Health Services, Inc. | Devon International Industries, Inc. f/k/a Devon International Trading, Inc., Devon International Group, Inc., Devon International, Inc. and Devon Health Services, Inc. reserve all claims against Cincinnati Insurance Company and Continental Casualty Company | | Maryland Casualty Company reserves all claims against Cincinnati Insurance Company and Continental Casualty Company; Cincinnati Insurance Company reserves all claims against Maryland Casualty Company and Continental Casualty Company |
| F. Vicino Drywall, Inc., F. Vicino Drywall II, Inc. and F. Vicino & Company, Inc. | Finest Drywall, Inc. reserves all claims against National Union Fire Insurance Company of Pittsburgh, Pa. | | Hartford Fire Insurance Company reserves all claims against National Insurance Company and Florida Insurance Guaranty Association |
| Finest Drywall, Inc. | | | |

| | | |
|---|---|--|
| <p>First Home Builders of Florida, LLC</p> | <p>First Home Builders of Florida, LLC reserves all claims against Great American Insurance Company, The Ohio Casualty Group, North American Capacity Insurance Company, Chartis Specialty Insurance Company, f/k/a American International Specialty Lines Insurance Company, The North River Insurance Company, U.S. Fire Insurance Company, Crum & Forster Indemnity Company and Westchester Surplus Lines Insurance Company</p> | |
| <p>G. Proulx, LLC and G. Proulx, Inc.</p> | <p>G. Proulx, LLC and G. Proulx, Inc. reserve all claims against Zurich American Insurance Company, Continental Casualty Company, Chartis, Inc., Chartis Claims, Inc., Granite State Insurance Company, New Hampshire Insurance Company, National Union Fire Insurance Company and Fireman's Fund Insurance Companies</p> | |
| <p>G.L. Building Corporation, G.L.Homes of Florida Corporation, G.L. Homes Limited Corporation, G.L. Homes of Boynton Beach Associates IX, Ltd. Boynton Associates XVI, LLLP, Boynton Beach XVI Corporation, Miramar Associates IV, LLLP, Miramar IV Corporation, G.L. Homes of Davie Associates II, Ltd., G.L. Homes of Davie Associates III, Ltd., G.L. Homes of Davie Associates IV, LLLP, Miramar IV Corporation, G.L. Homes of Davie Associates II, Ltd., G.L. Homes of Davie Associates III, Ltd., G.L. Homes of Davie Associates IV, Ltd.,</p> | <p>G.L. Building Corporation, G.L.Homes of Florida Corporation, G.L. Homes Limited Corporation, G.L. Homes of Boynton Beach Associates IX, Ltd. Boynton Beach Associates XVI, LLLP, Boynton Beach XVI Corporation, Miramar Associates IV, LLLP, Miramar IV Corporation, G.L. Homes of Davie Associates II, Ltd., G.L. Homes of Davie Associates III, Ltd., G.L. Homes of Davie Associates IV, LLLP, Miramar IV Corporation reserve all claims against Chartis Specialty Insurance Company f/k/a American International Specialty Lines Insurance Company, Lexington Insurance Company and Steadfast Insurance Company</p> | |

| | | |
|--|---|---|
| Gator Gypsum, Inc. | Gator Gypsum, Inc. reserves all claims against Zurich American Insurance Company | |
| GH Vero Beach Development, LLC | GH Vero Beach Development, LLC reserves all claims against Admiral Insurance Company, American Empire Surplus Lines Insurance Company, Crum and Forster Insurance Company, RSUI Indemnity Company, Landmark American Insurance Company, Lexington Insurance Company, Lloyds of London | |
| Grays Bay Builders, Inc. | Grays Bay Builders, Inc. reserves all claims against FCCI, North American Specialty Insurance Company, Quanta Specialty Lines Insurance Company and General Fidelity Insurance Company | |
| Hallmark International Lands & Investments, Inc. | | Nationwide Mutual Insurance Company reserves all claims against Bridgefield Casualty Insurance Company |
| Hanover Homes, Inc. | | Mid-Continent Casualty Company reserves all claims against Quanta Indemnity Company |
| HomeTown Lumber & Supply, Inc. | | Federated Mutual Insurance Company and Federated Service Insurance Company reserve all claims against Wesco Insurance Company |
| Hovnanian Developments of Florida, Inc. | Hovnanian Developments of Florida, Inc. reserves all claims against XL Insurance (Bermuda) LTD | |
| Hovnanian Enterprises, Inc. | Hovnanian Enterprises, Inc. reserves all claims against XL Insurance (Bermuda) LTD | |
| Hovstone Properties Florida, LLC | Hovstone Properties Florida, LLC reserves all claims against XL Insurance (Bermuda) LTD | |
| John L. Crosby, LLC | John L. Crosby, LLC. reserves all claims against U.S. Fire Company, Crum and Forster Specialty Insurance Company and North River Insurance Company | Gemini Insurance Company reserves all claims against U.S. Fire Company, Crum and Forester Specialty Insurance Company and North River Insurance Company |

| | |
|---|---|
| JWR Construction Services, Inc. | JWR Construction Services, Inc. reserves all claims against Amerisure Insurance Company, Amerisure Mutual Insurance Company, Fireman's Fund Insurance Company |
| K. Hovnanian Developments of New Jersey, Inc. | K. Hovnanian Developments of New Jersey, Inc. reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian Developments of Texas, Inc. | K. Hovnanian Developments of Texas, Inc. reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian First Homes, LLC | K. Hovnanian First Homes, LLC reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian Homes of Houston, LLC f/k/a K. Hovnanian of Houston, LP d/b/a Parkside Homes | K. Hovnanian Homes of Houston, LLC f/k/a K. Hovnanian of Houston, LP d/b/a Parkside Homes reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian of Houston II, LLC f/k/a K. Hovnanian of Houston II, LP d/b/a Brighton Homes | K. Hovnanian of Houston II, LLC f/k/a K. Hovnanian of Houston II, LP d/b/a Brighton Homes reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian of Palm Beach XIII, Inc. | K. Hovnanian of Palm Beach XIII, Inc. reserves all claims against XL Insurance (Bermuda) LTD |
| K. Hovnanian Windward Homes, LLC | K. Hovnanian Windward Homes, LLC reserves all claims against XL Insurance (Bermuda) LTD |

| | |
|--|--|
| <p>KB HOME Tampa LLC, KB HOME Florida LLC, KB HOME Treasure Coast LLC, KB HOME Jacksonville LLC, KB HOME Orlando LLC, KB HOME Fort Myers LLC and KB HOME/SHAW Louisiana LLC reserve all claims against Winterthur Insurance Company, SR International Insurance Company, Starr Excess Insurance Company, Zurich Insurance Company, Lexington Insurance Company, New Market Underwriters, Federal Insurance Company, XL Insurance Company, XL Europe Insurance Company, American Alternative Insurance Company, Old Republic Insurance Company, Endurance Insurance Company, Max Re Insurance Company, Scor Re Insurance Company, Aspen Insurance Company</p> | <p>KB HOME Tampa LLC, KB HOME Florida LLC, KB HOME Treasure Coast LLC, KB HOME Jacksonville LLC, KB HOME Orlando LLC, KB HOME Fort Myers LLC and KB HOME/SHAW Louisiana LLC reserve all claims against Winterthur Insurance Company, SR International Insurance Company, Starr Excess Insurance Company, Zurich Insurance Company, Lexington Insurance Company, New Market Underwriters, Federal Insurance Company, XL Insurance Company, XL Europe Insurance Company, American Alternative Insurance Company, Old Republic Insurance Company, Endurance Insurance Company, Max Re Insurance Company, Scor Re Insurance Company, Aspen Insurance Company</p> |
| <p>Land Services of FL, LLC and Butler Properties, LLC</p> | <p>Land Services of FL, LLC and Butler Properties, LLC reserve all claims against Scottsdale Insurance Company and Evanston Insurance Company</p> |
| <p>Lennar Corporation, Lennar Homes, LLC f/k/a Lennar Homes, Inc., and U.S. Home Corporation</p> | <p>Lennar Corporation, Lennar Homes, LLC f/k/a Lennar Homes, Inc., and U.S. Home Corporation reserves all claims against Old Republic, AIG, Interstate Fire & Casualty, Zurich American, General Security Indemnity Company of Arizona, Starr Excess, Chubb, Endurance, Allied World Assurance, XL Europe Ltd., Interstate Ins. Group, Swiss Re, Max Re Ltd., Aspen, Ironshore, Steadfast, Markel American, American Guarantee, Zurich, Syndicate 1209.</p> |
| <p>Louran Builders, Vincent Montalto Const., Inc., and Vincent Montalto Construction Inc.</p> | <p>Nationwide Mutual Insurance Company reserves all claims against Homebuyers Warranty Insurance Corporation, Vinings Insurance Company and Builders Insurance Group</p> |
| <p>Lucchetti Drywall and AML Drywall</p> | <p>The Ohio Casualty Insurance Company reserves all claims against Mercer Insurance Company</p> |

| | | |
|--|---|--|
| M. Carbine Restorations, Ltd. | M. Carbine Restorations, Ltd. reserves all claims against Tudor Insurance Company | |
| M/I Homes (including all subsidiaries and affiliates) | M/I Homes reserves all claims against Allied World Assurance Company, Old Republic Insurance Company, Chubb Group of Insurance Companies; Chubb Commercial Excess; and Federal Insurance Company, Zurich American Insurance Company, Zurich North America, Steadfast Insurance Company, Endurance Specialty Insurance, Ltd. | |
| Maronda Homes, Inc. of Florida | Maronda Homes, Inc. of Florida reserves all claims against Chartis Specialty Insurance Company, National Union, Accordia Northeast, Inc., American Alternative Insurance Company, Wells Fargo Insurance Services Pennsylvania, Inc. and Everest National Insurance Company | |
| McDowell Builders, LLC | McDowell Builders, LLC reserves all claims against Colony Insurance Company | Gemini Insurance Company reserves all claims against Colony Insurance Company |
| Meridian Homes USA, Inc. | Meridian Homes USA, Inc. reserves all claims against Builders Insurance Company and Builders Insurance Group | |
| Meritage Homes of Florida, Inc. and Meritage Homes of Texas, LLC | Meritage Homes of Florida, Inc. and Meritage Homes of Texas, LLC reserves all claims against American International Specialty Lines Insurance Company, Hartford Fire Insurance Company, Lexington Insurance Company and Starr Excess Insurance Company | |
| MGB Construction, Inc. | | Mid-Continent Casualty Company reserves all claims against Quanta Indemnity Company |
| Mid-State Drywall, Inc. d/b/a Michael Mosley Drywall | | Florida Insurance Guaranty Association reserves all claims against Seminole Casualty Insurance Company and American Southern Insurance Company |
| MSC of NWF, Inc. and Michael Stanley Construction, Inc. | | Mid-Continent Casualty Company reserves all claims against Quanta Indemnity Company |

| | | |
|--|--|---|
| New Orleans Area Habitat for Humanity, Inc. | New Orleans Area Habitat for Humanity, Inc. reserves all claims against Federal Insurance Company and ACE Property and Casualty Insurance Company | |
| Platinum Property Management, Inc. | Platinum Property Management, Inc. reserves all claims against Nautilus Insurance Company | |
| Pukka Development, Inc. | Pukka Development, Inc. reserves all claims against Westchester Surplus Lines Insurance Company and The Insurance Company of the State of Pennsylvania | |
| RAH of Texas, LP | RAH of Texas, LP reserves all claims against American Specialty Lines Insurance Company, Allegiant Insurance Company and Lexington Insurance Company | |
| RCL Development, Inc. | RCL Development, Inc. reserves all claims against Amerisure Insurance Company and Amerisure Mutual Insurance Company | |
| Richmond Heights Community Development Corp. | Richmond Heights Community Development Corp. reserves all claims against Nautilus Insurance Company | Mid-Continent Casualty Company reserves all claims against Quanta Indemnity Company |
| RiverStreet Homes, Inc. | | |
| Rogers Company, LLC | Rogers Company, LLC reserves all claims against Assurance Company of America and Zurich North America | |
| Shoma Homes at Keys Cove Phase II, Inc. | Shoma Homes at Keys Cove Phase II, Inc. reserves all claims against Crum and Forster Specialty Insurance Company | |

| | | |
|--|--|---|
| <p>Standard Pacific Corp., Standard Pacific of South Florida GP, Inc., Standard Pacific Homes of South Florida GP, Inc., Standard Pacific Homes of South Florida GP, Inc., Standard Pacific of Tampa GP, Inc., Standard Pacific of Colorado, Inc., HWB Construction, Inc., Westbrooke Homes, Westfield Homes of Florida, Inc., Standard Pacific Homes of Southwest Florida, Inc. reserve all claims against Steadfast Ins. Co., Interstate Fire & Casualty Company, Insurance Company of the State of Pennsylvania, Endurance Specialty Insurance Ltd., XL Europe Ltd.; Newmarket Underwriters Insurance Company, Interstate Fire & Casualty Company, Swiss RE, Lexington Insurance Company, Lloyd's Syndicate 2003, Lloyds Syndicate 1209, Scor Re Insurance Company, Swiss Re Insurance Company, Max Re Insurance Company, Allied World Assurance Company, Ltd., Ace Westchester Insurance Company</p> | <p>Standard Pacific Corp., Standard Pacific of South Florida GP, Inc., Standard Pacific Homes of South Florida GP, Inc., Standard Pacific of Tampa GP, Inc., Standard Pacific of Colorado, Inc., HWB Construction, Inc., Westbrooke Homes, Westfield Homes of Florida, Inc., Standard Pacific Homes of Southwest Florida, Inc. reserve all claims against Steadfast Ins. Co., Interstate Fire & Casualty Company, Insurance Company of the State of Pennsylvania, Endurance Specialty Insurance Ltd., XL Europe Ltd.; Newmarket Underwriters Insurance Company, Interstate Fire & Casualty Company, Swiss RE, Lexington Insurance Company, Lloyd's Syndicate 2003, Lloyds Syndicate 1209, Scor Re Insurance Company, Swiss Re Insurance Company, Max Re Insurance Company, Allied World Assurance Company, Ltd., Ace Westchester Insurance Company</p> | |
| <p>Stock Building Supply, LLC, Stock Building Supply of Florida, LLC, Stock Building Supply, Inc., Stock Building Supply Holdings, LLC and Stock Building Supply West, LLC</p> | <p>Stock Building Supply, LLC, Stock Building Supply of Florida, LLC, Stock Building Supply, Inc., Stock Building Supply Holdings, LLC and Stock Building Supply West, LLC reserve all claims against Chubb Group of Insurance Companies, Chubb Commercial Excess, Federal Insurance Company and Selective Insurance Group, Inc.</p> | |
| <p>Suncoast Building Materials, Inc.</p> | <p>Suncoast Building Materials, Inc. reserves all claims against Pennsylvania Lumberman's Mutual Insurance Company</p> | <p>Cincinnati Insurance Company reserves all claims against Pennsylvania Lumberman's Mutual Insurance Company</p> |
| <p>The Haskell Company</p> | <p>The Haskell Company reserves all claims against National Union Fire Insurance Company of Pittsburgh, Pa., American Contractors Insurance Company Risk Retention Group, Lexington Insurance Company, Illinois Union Insurance Company, and American Guaranty & Liability Insurance Company</p> | |

| | | |
|---|---|---|
| The Sterling Collection, Inc. | The Sterling Collection, Inc. reserves all claims against North American Specialty Insurance Company, Quanta Insurance Company, Builders Insurance Group and Vinings Insurance Company | |
| Timberline Builders, Inc. | | Auto-Owners Insurance Company reserves all claims against Quanta Indemnity Company |
| Toll Estero Limited Partnership | Toll Estero Limited Partnership reserves all claims against Steadfast Insurance Company, Hartford Fire Insurance Company, Zurich American Insurance Company, XL Insurance Company Limited- Irish Branch, Endurance Specialty Insurance Ltd. | |
| Total Community Action, Inc. | | Arch Insurance Company and Granite State Insurance Company reserves all claims against Zurich Insurance Company |
| Turley Heating & Cooling, Inc. and J. Brian Turley | | Auto-Owners Insurance Company reserves all claims against Employers Mutual Casualty Company |
| Weekley Homes, LLC f/k/a Weekley Homes, L.P. and David Weekley Homes, LLC | Weekley Homes, LLC f/k/a Weekley Homes, L.P. and David Weekley Homes, LLC reserve all claims against Steadfast Insurance Company, Zurich American Insurance Company and Zurich North America | |
| Wholesale Building Products, LLC | Wholesale Building Products, LLC reserves all claims against Zurich American Insurance Company, Continental Casualty Company, Chartis, Inc., Chartis Claims, Inc., Granite State Insurance Company, New Hampshire Insurance Company, National Union Fire Insurance Company and Fireman's Fund Insurance Companies | |

| | | |
|-----------------------------|--|--|
| <p>Williams-Brown, Inc.</p> | | <p>Nationwide Mutual Insurance Company reserves all claims against First Specialty Insurance Company, First Mercury Insurance Company; Landmark American, and National Trust Insurance Company</p> |
|-----------------------------|--|--|