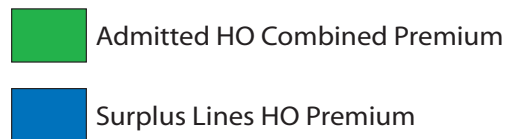
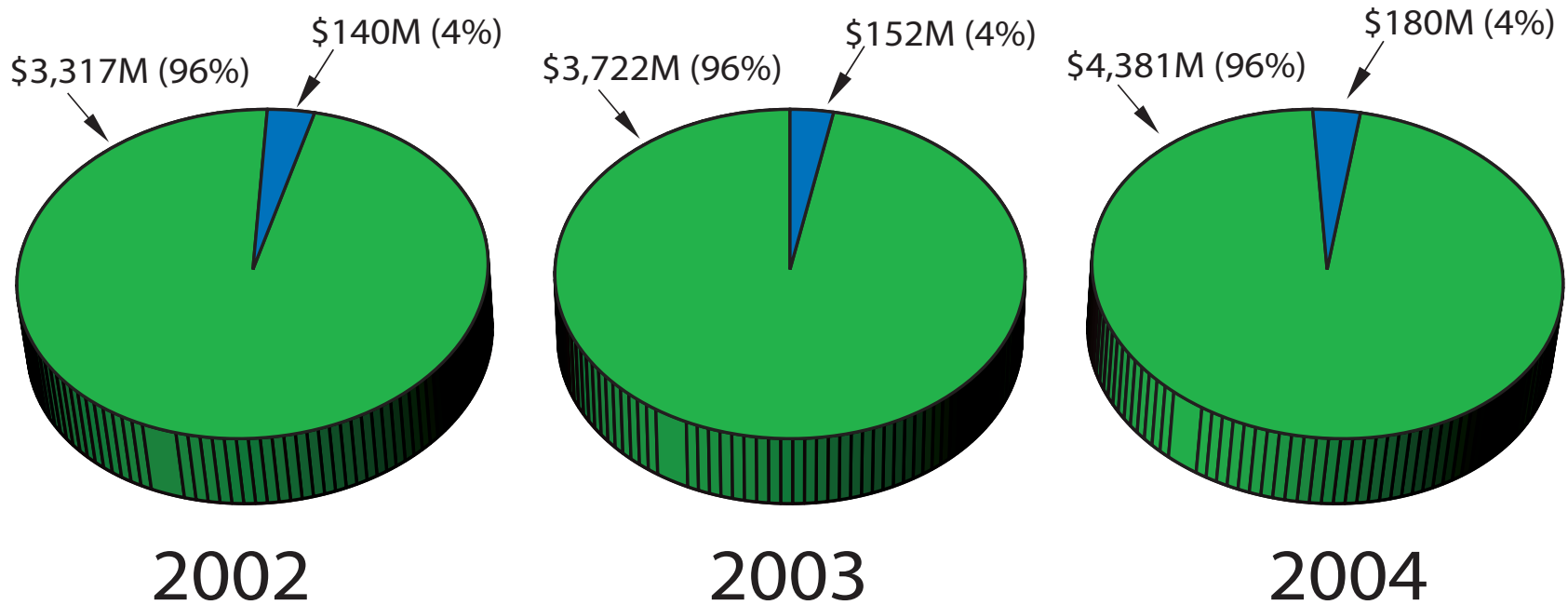


Florida Homeowners Insurance Marketplace Comparison of Admitted and Surplus Lines Insurance Markets



The Homeowners data represented by the admitted market includes only Homeowners (multi-peril) coverage data.
The Homeowners data represented by the surplus lines market includes only homeowners data.

Florida Surplus Lines Insurance Homeowners Coverages' Market Data Report

YEAR	CC	POLICY_COUNT	PREMIUM	For HO-1, HO-2, HO-3, HO-5, HO-8 coverages COV A Range			
				POLICY COUNT	PREMIUM AMOUNT	TOTAL COVERAGE A	
2002	HO-1	445	\$ 492,491.00	2002 \$100,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 +	48,578	\$ 69,595,236.83	\$ 8,210,386,258.84
	HO-2	337	\$ 452,187.00		3,985	\$ 19,639,017.58	\$ 2,853,896,026.00
	HO-3	84,609	\$ 128,620,472.00		2,250	\$ 24,454,045.66	\$ 3,878,718,936.00
	HO-5	44	\$ 446,839.00				
	HO-8	12,620	\$ 9,965,691.00				
		98,055	\$ 139,977,680.00			54,813	\$ 113,688,300.07
2003	HO-1	74	\$ 90,123.00	2003 \$100,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 +	59,282	\$ 78,468,990.43	\$ 10,043,916,329.00
	HO-2	60	\$ 169,606.00		4,490	\$ 22,053,657.37	\$ 3,260,873,979.00
	HO-3	86,946	\$ 137,863,058.00		2,743	\$ 31,103,260.77	\$ 4,718,955,943.00
	HO-5	101	\$ 1,031,881.00				
	HO-8	15,328	\$ 12,587,510.00				
		102,509	\$ 151,742,178.00			66,515	\$ 131,625,908.57
2004	HO-1	47	\$ 161,218.00	2004 \$100,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 +	70,830	\$ 96,202,404.83	\$ 12,197,470,375.00
	HO-2	48	\$ 185,869.00		5,611	\$ 28,802,133.25	\$ 4,100,824,573.00
	HO-3	94,300	\$ 164,342,510.00		3,711	\$ 41,737,560.32	\$ 6,481,423,386.00
	HO-5	151	\$ 1,764,584.00				
	HO-8	16,414	\$ 14,040,189.00				
		110,960	\$ 180,494,370.00			80,152	\$ 166,742,098.40
2005 (Q1-Q3)	HO-1	14	\$ 62,860.00	2005 (Q1-Q3) \$100,000.00 - \$499,999.99 \$500,000.00 - \$999,999.99 \$1,000,000.00 +	71,906	\$ 110,806,351.03	\$ 12,547,633,143.00
	HO-2	19	\$ 53,988.00		5,381	\$ 29,395,041.71	\$ 3,924,744,603.00
	HO-3	87,752	\$ 174,620,586.00		3,892	\$ 43,804,548.14	\$ 6,661,677,930.00
	HO-5	215	\$ 2,427,131.00				
	HO-8	12,899	\$ 12,073,075.00				
		100,899	\$ 189,237,640.00			81,179	\$ 184,005,940.88

	Company 1	Company 2	Company 3	Company 4
Do you currently write coverage with wind for dwellings with coverage A limits of \$1,000,000 or more?	No	Yes	No	Yes
What is the maximum coverage A limit currently offered?	\$500,000	We do not have a maximum limit, we focus on High Value Properties	We do not offer coverage	We have no defined maximum coverage A limit
Do you expect to continue to write these coverage limits in 2006? If yes, do you expect to have:	Yes, Less Capacity	Yes, More Capacity	n/a	Yes, About the same capacity
Would you be willing to write on an excess basis limits above \$1 million providing wind coverage for high-valued dwellings currently insured with <i>Citizens Property Insurance Corporation</i> ?	No	Yes	No	Yes
Are you willing to consider a take-out proposal of <i>Citizens Property Insurance Corporation</i> policies?	No	Yes, only if we can do so on a non-admitted basis at our terms and conditions	No	No

Company 5	Company 6	Company 7	Company 8	Company 9	Company 10
No	No		No		
Coverage A up to \$2.5MM	\$500,000 on new busines		\$900,000 for some programs \$650,000 for others		
Yes, About the same capacity	Yes - unless there are negative changes in the marketplace		Less capacity		
No	No		No		
Yes - if underwriting guidelines are met	Probably "no"		No		

Question:

		Agency				
		1	2	3	4	5
1	Do you currently write coverage with wind for dwellings with coverage A limits of \$1million or more?	Yes	Yes	Yes	Yes	Yes
2	What is the maximum Cov A limit currently offered?	\$50million	\$25million	No Limit	No Limit	2-5Million
3	Do you expect to continue to write these coverage limits in 2006? If yes, do you expect to have: More capacity Same capacity Less capacity	Same	Same	Less	More	Les
8	Would you be willing to write on an excess basis, limits above \$1million providing wind coverage for high-valued dwellings currently insured with Citizens?	No	No	No	Yes	Yes
9	Are you willing to consider a take-out proposal of Citizens' policies?	Yes	No	Yes	Yes	No