

STANDARD PERSONAL LINES ADVISORY COMMITTEE

Group Code	Group Name	Cocode	Company Name	2004 Premiums	2004 Market Share	2003 Premiums	2003 Market Share	2002 Premiums	2002 Market Share
176	State Farm	10739	State Farm Florida Ins Co	1,035,896,721	22.91%	901,536,634	23.43%	788,082,279	22.95%
176		25143	State Farm Fire And Cas Co	-1,802	0.00%	-65,179	0.00%	-166,968	-0.01%
176		25151	State Farm General Ins Co	0	0.00%	-1,552	0.00%	-1,551	0.00%
			Totals	1,035,894,919	22.91%	901,469,903	23.43%	787,913,760	22.95%
8		10835	Allstate Floridian Ind Corp	98,586,971	2.18%	64,885,643	1.69%	26,650,923	0.78%
8		11993	Encompass Floridian Ins Co	10,480	0.00%	0	0.00%	0	0.00%
8		11996	Encompass Floridian Ind Co	647	0.00%	0	0.00%	0	0.00%
8		19232	Allstate Ins Co	72,368	0.00%	62,972	0.00%	69,168	0.00%
8		19240	Allstate Ind Co	0	0.00%	0	0.00%	-4,081	0.00%
8	Allstate	30511	Allstate Floridian Ins Co	372,945,257	8.25%	372,269,713	9.67%	350,710,717	10.21%
			Totals	471,615,723	10.43%	437,218,328	11.36%	377,426,727	10.99%
2578		10661	Southern Family Ins Co	29,407,871	0.65%	39,609,658	1.03%	42,279,429	1.23%
2578	Poe	10902	Atlantic Preferred Ins Co	145,517,605	3.22%	76,733,235	1.99%	52,727,215	1.54%
2578		11577	Florida Preferred Prop Ins Co	107,166,173	2.37%	35,646,051	0.93%	0	0.00%
			Totals	282,091,649	6.24%	151,988,944	3.95%	95,006,644	2.77%
200	USAA	25941	United Services Auto Assoc	145,245,164	3.21%	130,890,297	3.40%	117,415,902	3.42%
200		25968	USAA Cas Ins Co	86,171,941	1.91%	71,085,113	1.85%	61,237,505	1.78%
			Totals	231,417,105	5.12%	201,975,410	5.25%	178,653,407	5.20%
140	Nationwide	10948	Nationwide Ins Co Of FL	225,686,079	4.99%	187,784,341	4.88%	156,932,449	4.57%
140		23779	Nationwide Mut Fire Ins Co	-338	0.00%	-903	0.00%	-10,968	0.00%
140		41297	Scottsdale Ins Co	4,337,557	0.10%	4,864,416	0.13%	5,223,724	0.15%
			Totals	230,023,298	5.09%	192,647,854	5.01%	162,145,205	4.72%

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3484	Tower Hill	11027	Tower Hill Prime Insurance Com	44,883,251	0.99%	19,952,302	0.52%	9,979,682	0.29%
3484		12011	Tower Hill Select Ins Co	15,191,277	0.34%	0	0.00%	0	0.00%
3484		29050	Tower Hill Preferred Ins Co	75,886,351	1.68%	53,286,846	1.39%	40,539,142	1.18%
3484		38644	Omega Ins Co	42,939,669	0.95%	38,489,466	1.00%	28,287,273	0.82%
			Totals	178,900,548	3.96%	111,728,614	2.90%	78,806,097	2.30%
3548	Travelers	10182	USF&G Specialty Ins Co	74,694,896	1.65%	62,177,528	1.62%	49,855,360	1.45%
3548		10647	First Floridian Auto & Home Ins C	92,834,682	2.05%	70,559,641	1.83%	56,242,411	1.64%
3548		24015	Northland Ins Co	0	0.00%	0	0.00%	-6,344	0.00%
3548		24031	Northland Cas Co	0	0.00%	-114	0.00%	-101,098	0.00%
3548		25615	Charter Oak Fire Ins Co	-869	0.00%	869	0.00%	-135	0.00%
3548		25658	Travelers Ind Co	0	0.00%	0	0.00%	-831	0.00%
3548		25666	Travelers Ind Co Of Amer	3,601,455	0.08%	3,118,068	0.08%	2,615,044	0.08%
3548		42811	Gulf Underwriters Ins Co	0	0.00%	-6,733	0.00%	-1,955	0.00%
3548		43117	American Equity Ins Co	0	0.00%	0	0.00%	34,578	0.00%
			Totals	171,130,164	3.79%	135,849,259	3.53%	108,637,030	3.16%
517	Clarendon	20532	Clarendon Natl Ins Co	33,847,484	0.75%	54,991,832	1.43%	110,534,320	3.22%
517		21806	Harbor Specialty Ins Co	6,706,755	0.15%	14,904,257	0.39%	18,013,643	0.53%
517		22560	Clarendon Select Ins Co	117,678,947	2.60%	93,322,926	2.43%	104,431,419	3.04%
517		37303	Redland Ins Co	0	0.00%	0	0.00%	27,053	0.00%
			Totals	158,233,186	3.50%	163,219,015	4.24%	233,006,435	6.79%
			Grand Totals	2,759,306,592	61.03%	2,296,097,327	59.67%	2,021,595,305	58.87%
Criteria: All Companies with premiums written in the State of FL with Homeowners policies - sorted by: Group Code									
Report Date: 11/04/2005									



Exposure & Premium Reports

POLICY COUNT & EXPOSURE SNAPSHOT

<i>(as of 11-30-05)</i>	Policies in Force	Premium	Exposure
High Risk	435,401	\$824,687,708	\$144,121,294,056
Personal-Residential	400,573	\$505,829,640	\$58,200,750,166
Commercial-Residential	3,297	\$57,556,425	\$12,125,413,840
Totals	839,271	\$1,388,073,773	\$214,447,458,062

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[PDF Version of Combined Summary Report](#)

CITIZENS COMBINED SUMMARY REPORT
November 30, 2005

HIGH RISK ACCOUNT: WIND ONLY	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A,B & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A,B & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	269,310	585,308,443	85,307,986,143	1,214	7,776,043	981,322,887
Rest of State:	166,091	239,379,265	58,813,307,913	771	4,801,863	639,390,400
State Total:	435,401	824,687,708	144,121,294,056	1,985	12,577,906	1,600,713,287

PERSONAL LINES ACCT: WITH WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	102,194	195,138,695	16,740,545,377	6,042	15,401,980	1,226,105,764
Rest of State:	212,038	235,695,664	27,537,308,666	14,391	19,603,067	1,942,149,471
State Total:	314,232	430,734,259	44,277,854,043	20,433	35,005,047	3,168,255,235

PERSONAL LINES ACCT: EX-WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	63,907	57,568,403	10,640,273,052	1,478	1,830,835	309,018,455
Rest of State:	22,434	17,526,978	3,282,623,071	903	1,040,776	163,755,810
State Total:	86,341	75,095,381	13,922,896,123	2,381	2,871,611	472,774,265

PERSONAL LINES ACCT: TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	166,101	252,707,098	27,380,818,429	7,520	17,232,815	1,535,124,219
Rest of State:	234,472	253,122,642	30,819,931,737	15,294	20,643,843	2,105,905,281
State Total:	400,573	505,829,640	58,200,750,166	22,814	37,876,658	3,641,029,500

COMMERCIAL LINES ACCT: WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	1,883	30,175,898	5,390,845,181	-3	1,877,604	281,805,872
Rest of State:	872	23,813,706	4,437,200,830	20	1,188,583	96,874,372
State Total:	2,755	53,989,604	9,828,136,011	17	3,066,187	378,680,244

COMMERCIAL LINES ACCT: EX-WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	324	1,410,153	823,425,064	-5	997	-5,786,500
Rest of State:	218	2,156,668	1,473,852,765	2	134,167	83,623,750
State Total:	542	3,566,821	2,297,277,829	-3	135,164	57,837,250

COMMERCIAL LINES ACCT: TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	2,207	31,586,051	6,214,270,245	-8	1,878,601	276,019,372
Rest of State:	1,090	25,970,374	5,911,143,595	22	1,322,750	160,498,122
State Total:	3,297	57,556,425	12,125,413,840	14	3,201,351	436,517,494

CITIZENS TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES N-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
State Total:	839,271	1,388,073,773	214,447,458,062	24,813	53,655,915	5,678,260,281

See Archived Exposure and Premium Reports