

# Florida Office of Insurance Regulation



## Condominium Insurance Report

---

Section 718.111(11), Florida Statutes,  
as amended by Senate Bill 592,  
(Ch. 2003-14)

Kevin McCarty, Commissioner

November 19, 2004

## TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	1
Purpose	
Background	
Findings and Recommendations	
Distribution and Use	
Reliance and Limitations	
I. INTRODUCTION.....	4
A. Condominium Association Policies	
B. Condominium Unit Owner Policies	
C. Definition of Common Areas	
II. EVALUATION OF CONDOMINIUM ASSOCIATION POLICIES.....	5
A. Condominium Association Policies in the Admitted Market	
B. Condominium Association Policies in the Non-Admitted Market	
III. EVALUATION OF CONDOMINIUM UNIT OWNER POLICIES.....	7
A. Condominium Unit Owner Policies in the Admitted Market	
B. Condominium Unit Owner Policies in the Non-Admitted Market	
IV. RECOMMENDATIONS FOR CHANGES TO BETTER DEFINE INSURING RESPONSIBILITIES FOR COMMON AREAS.....	9
A. Insuring Responsibilities of Condominium Associations and Unit Owners in Section 718.111(11)	
B. Insuring Responsibilities of Condominium Associations and Unit Owners in Documents Filed with DBPR	
C. Statements on Insuring Responsibilities Made in Telephone Interviews	
D. Comments at OIR Public Workshop	
E. Discussions at an OIR Condominium Association Presentation	
V. ADDITIONAL INFORMATION.....	13
VI. CONCLUSIONS AND RECOMMENDATIONS.....	13
VII. APPENDIX	
A. Condominium Association Exhibits	
B. Condominium Unit Owners Exhibits	
C. Condominium Declaration Filed with DBPR	
D. OIR Public Workshop Comments	

## EXECUTIVE SUMMARY

### PURPOSE

In 2003, the Florida Legislature enacted Section 4 of Senate Bill 592, 2003 Fla. Laws 2003-14 (codified at Section 718.111(11), Florida Statutes (2003), hereinafter referred to as “Section 718.111(11)”) to encourage lower or stable insurance premiums for condominium associations by requiring that the Office of Insurance Regulation, hereinafter referred to as “OIR,” prepare and submit a report on condominium association and unit owner policies. In accordance with the language of Senate Bill 592, the purpose of this report is to evaluate premium increases and decreases for condominium association insurance policies, evaluate premium increases and decreases for condominium unit owner policies, recommend changes to better define common areas, and provide any additional information that OIR determines is appropriate.

### BACKGROUND

Section 718.111(11),<sup>1</sup> along with condominium declarations filed with the Department of Business and Professional Regulation, hereinafter referred to as “DBPR,”<sup>2</sup> establishes insuring responsibilities of condominium associations and unit owners. To provide the required coverage, condominium associations purchase commercial residential property insurance policies<sup>3</sup> and condominium unit owners purchase personal residential property insurance policies,<sup>4</sup> in either the admitted market or non-admitted (surplus lines) market. The admitted market includes those insurers that are authorized to transact insurance in the state of Florida<sup>5</sup> and file forms and rates with OIR pursuant to Sections 627.410 and 627.062, Florida Statutes.<sup>6</sup> The non-admitted market includes those insurers that are eligible to provide coverage for risks that cannot be insured in the admitted market.<sup>7</sup> These policies are written pursuant to Sections 626.913-626.937, Florida Statutes, and are not subject to rate and form approval by OIR.

---

<sup>1</sup> 718.111(11), Florida Statutes (2003).

<sup>2</sup> *See, e.g.*, Appendix C.

<sup>3</sup> *See* Section 627.4025, Florida Statutes (2003).

<sup>4</sup> *See id.*

<sup>5</sup> *See* Section 624.401, Florida Statutes (2003).

<sup>6</sup> Sections 627.410 and 627.062, Florida Statutes (2003).

<sup>7</sup> *See* Section 626.913, Florida Statutes (2003); *see also*, Section 624.402(3), Florida Statutes (2003) (providing an exception to the requirement that any entity transacting insurance in Florida obtain a certificate of authority).

Although Section 718.111(11) offers guidance on the insuring responsibilities of condominium associations and unit owners with respect to condominium property, it neither defines common areas, nor specifies related insuring responsibilities.<sup>8</sup> In the absence of statutory language or legislative history defining insuring responsibilities of condominium associations and unit owners with respect to common areas, OIR evaluated insuring responsibilities related to common elements as specified in Section 718.111(11) and determined whether to propose changes to the current regulatory framework.

## FINDINGS AND RECOMMENDATIONS

After examining data reported by insurers that offer condominium association and unit owner policies, in both the admitted<sup>9</sup> and non-admitted markets,<sup>10</sup> OIR has concluded that premiums have increased over the past few years at a moderate rate.<sup>11</sup> In reviewing relevant statutory provisions,<sup>12</sup> condominium declarations,<sup>13</sup> industry comments,<sup>14</sup> public statements on insuring responsibilities of condominium associations and unit owners,<sup>15</sup> and comments made at an OIR condominium association presentation,<sup>16</sup> OIR finds that the insuring responsibilities for condominium property are generally clear. Although, OIR received comments requesting further legislative clarification on the definition of hazard policy in Section 718.111(11) and insuring responsibilities related to crown molding, exterior dry wall, and air/heating ducts that lie between two units, OIR recommends that these issues be readdressed after sufficient time has allowed Senate Bill

---

<sup>8</sup> Section 718.111(11), Florida Statutes (2003).

<sup>9</sup> See Office of Insurance Regulation, Quarterly Annual Supplemental Report Database (Qtr. Ending on Dec. 31, 2000) [hereinafter Dec. 2000 QUASR]; see Office of Insurance Regulation, Quarterly Annual Supplemental Report Database (Qtr. Ending on Dec. 31, 2001) [hereinafter Dec. 2001 QUASR]; see Office of Insurance Regulation, Quarterly Annual Supplemental Report Database (Qtr. Ending on Dec. 31, 2002) [hereinafter Dec. 2002 QUASR]; see Office of Insurance Regulation, Quarterly Annual Supplemental Report Database (Qtr. Ending on Dec. 31, 2003) [hereinafter Dec. 2003 QUASR]; see Office of Insurance Regulation, Quarterly Annual Supplemental Report Database (Qtr. Ending on Jun. 30, 2004) [hereinafter Jun. 2004 QUASR]. Section 624.424(10), Florida Statutes (2003), requires each insurer writing personal lines and commercial lines residential property insurance to file a supplemental report, each quarter, on a form prescribed by the commission, providing totals for each item specified including premiums written for. See *id.* OIR stores this information in the QUASR database.

<sup>10</sup> See Florida Surplus Lines Service Office Regulatory Administration Platform of Insurance Data (Jun. 30, 2004) [hereinafter FLSO RAPID].

<sup>11</sup> See Appendixes A and B.

<sup>12</sup> See Section 718.111(11), Florida Statutes (2003).

<sup>13</sup> See Appendix C.

<sup>14</sup> See OIR Telephone Interview with Poe Insurance Managers Inc., on October 14, 2004 [hereinafter Poe Interview]; see OIR Telephone Interview with Florida Intracoastal Underwriters, on October 18, 2004 [hereinafter FIU Interview]; see OIR Telephone Interview with State Farm, on October 25, 2004 [hereinafter State Farm Interview]; see OIR Telephone Interview with Citizens Property Insurance Corporation, on October 20, 2004 [hereinafter Oct. 20, 2004 Citizens Interview]; see OIR Telephone Interview with Citizens Property Insurance Corporation, on October 22, 2004 [hereinafter Oct. 22, 2004 Citizens Interview]; see OIR Telephone Interview with Allstate, on October 25, 2004 [hereinafter Allstate Interview] (OIR conducted several telephone interviews, with insurance companies writing condominium association and unit owner policies, to solicit comments on the current statutory language in Section 718.111(11) relating to insuring responsibilities of condominium associations and unit owners).

<sup>15</sup> See Appendix D.

<sup>16</sup> See Lisa Miller, Presentation to Space Coast Condominium Association (Oct. 23, 2004).

592 to fully impact the marketplace. OIR further recommends that enhanced consumer outreach programs be instituted to facilitate continued insurer entrance into the admitted market and improved education of the insurance buying public.

#### DISTRIBUTION AND USE

OIR prepared this report for submission to the Florida Legislature pursuant to Section 718.111(11).<sup>17</sup> Other parties may obtain a copy of this report using public record request procedures set forth in Chapter 119, Florida Statutes.<sup>18</sup> This report should be used for informational purposes only and should not be used for purposes of litigation or be construed to reflect legal opinions.

#### RELIANCE AND LIMITATIONS

OIR has based its evaluation of condominium association and unit owner insurance policies on publicly available information, rate filings, responses to market leader data requests, and policy data classified for reporting purposes as relating to condominiums. Although data obtained from DBPR License-Ease Database indicates that there were approximately 17,614 condominium associations licensed in Florida as of October 13, 2004,<sup>19</sup> OIR based its evaluation of condominium association premiums on data reported for 17,085 insurance policies in the admitted and non-admitted markets as of June 30, 2004.<sup>20</sup>

Data collected from the public, insurance companies, and other agencies has been analyzed in a reasonable manner; however, the reliability of findings can only be assured to the extent to which underlying data has been accurately reported.

A complete copy of Section 718.111(11) may be obtained from the website of the Florida Senate at [www.flSenate.gov](http://www.flSenate.gov). It is assumed that the reader of the report that follows has read Florida Statutes that pertain to condominiums.

---

<sup>17</sup> Section 718.111(11), Florida Statutes (2003).

<sup>18</sup> Chapter 119, Florida Statutes (2003).

<sup>19</sup> Department of Business and Professional Regulation, License-Ease Database (Oct. 13, 2004) [hereinafter DBPR Database].

<sup>20</sup> See Jun. 2004 QUASR, *supra* note 9 (indicating that there are 16,487 condominium policies in force in the admitted market).

## I. INTRODUCTION

In 2003, the Florida Legislature enacted Section 4 of Senate Bill 592<sup>21</sup> stating,

In order to protect the safety, health, and welfare of the people of the State of Florida and to ensure consistency in the provision of insurance coverage to condominiums and their unit owners, paragraphs (b) and (c) are deemed to apply to every condominium in the state, regardless of the date of its declaration of condominium. It is the intent of the Legislature to encourage lower or stable insurance premiums for associations described in this section. Therefore, the Legislature requires a report to be prepared by the Office of Insurance Regulation of the Department of Financial Services for publication 18 months from the effective date of this act, evaluating premium increases or decreases for associations, unit owner premium increases or decreases, recommended changes to better define common areas, or any other information the Office of Insurance Regulation deems appropriate.<sup>22</sup>

Accordingly, this report evaluates premium increases and decreases for condominium association and unit owner policies in the admitted and non-admitted markets. It also considers amendments to clarify insuring responsibilities for condominium property.

### *A. Condominium Association Policies*

Section 718.111(11) requires condominium associations to obtain and maintain adequate insurance to protect association property, common elements, and condominium property otherwise required to be insured under this section.<sup>23</sup> Condominium associations purchase commercial residential property insurance policies<sup>24</sup> in both the admitted and non-admitted markets in order to provide required coverage. Accordingly, this report evaluates premium data reported by companies that write policies in both the admitted and non-admitted markets.

### *B. Condominium Unit Owner Policies*

Section 718.111(11), Florida Statutes, provides that “[a]ll real or personal property located within the boundaries of the unit owner’s unit which is excluded from the coverage to be provided by the association...shall be insured by the individual unit owner.”<sup>25</sup> Condominium unit owners generally purchase personal residential property

---

<sup>21</sup> Senate Bill 592, 2003 Fla. Laws ch. 2003-14 (codified at Section 718.111, Florida Statutes (2003)).

<sup>22</sup> Section 718.111(11) Florida Statutes (2003).

<sup>23</sup> *Id.*

<sup>24</sup> See Section 627.4025, Florida Statutes (2003).

<sup>25</sup> Section 718.111(11), Florida Statutes (2003).

insurance policies<sup>26</sup> in both the admitted and non-admitted markets in order to provide required coverage. This report documents the results of OIR's evaluation of premium data reported by companies that write these policies in both the admitted and non-admitted markets.

### *C. Definition of Common Areas*

In Senate Bill 592,<sup>27</sup> the Florida Legislature further clarified insuring responsibilities of condominium associations and unit owners, relating to common areas, by expanding the list of exclusions for condominium association policy coverage that is required by Section 718.111(11).<sup>28</sup> In considering whether to recommend further changes to the insuring responsibilities that are set forth in Section 718.111(11), OIR held a public workshop on October 25, 2004,<sup>29</sup> to solicit recommendations from the public on proposed changes to the classification of insuring responsibilities related to common elements as currently set forth in Section 718.111(11). OIR also conducted interviews with companies regarding their recommendations for changes to better define insuring responsibilities related to common elements. Finally, OIR engaged in discussions with attendees at a condominium association presentation concerning the classification of insuring responsibilities related to common elements.

## **II. EVALUATION OF CONDOMINIUM ASSOCIATION POLICIES**

In its evaluation of premium increases and decreases for condominium association policies, OIR reviewed admitted market data contained in QUASR, hereinafter referred to as "Quarterly Supplemental Report,"<sup>30</sup> and non-admitted market data provided by the Florida Surplus Lines Service Office, hereinafter referred to as "FSLSO."<sup>31</sup> QUASR data on condominium association policies reflects information reported by insurers that offer commercial residential property insurance policies<sup>32</sup> in the admitted market.

The discussion that follows assessed the changes in premiums collected, as measured by exposures insured per \$1,000 of structure,<sup>33</sup> between December 31, 2000 and June 30, 2004. Overall, OIR concludes that these changes appear to be moderate.

---

<sup>26</sup> See Section 627.4025, Florida Statutes (2003).

<sup>27</sup> Senate Bill 592, 2003 Fla. Laws ch. 2003-14 (codified at Section 718.111, Florida Statutes (2003)).

<sup>28</sup> See Fla. Sen. Staff Analysis & Econ. Impact Stat. (April 15, 2003), CS/CS/CS/SB 592, pp. 10-11.

<sup>29</sup> See Office of Insurance Regulation Public Workshop Relating to Proposed OIR Condominium Association and Unit Owner Policies Report (Oct. 25, 2004) [hereinafter OIR Public WS].

<sup>30</sup> See Dec. 2000 QUASR, *supra* note 9; see Dec. 2001 QUASR, *supra* note 9; see Dec. 2002 QUASR, *supra* note 9; see Dec. 2003 QUASR, *supra* note 9; see Jun. 2004 QUASR, *supra* note 9.

<sup>31</sup> FLSO RAPID, *supra* note 10.

<sup>32</sup> See Section 627.4025, Florida Statutes (2003).

<sup>33</sup> One exposure unit may be defined as \$1,000 of structure. Thus, a condo association with \$10,000,000 worth of structure will be considered a building with 10,000 exposures. Accordingly, written premium reflects exposures insured.

### A. Condominium Association Policies in the Admitted Market

For the quarter ending June 30, 2004, the admitted market wrote approximately \$306,000,000 in premiums for Condominium Association policies.<sup>34</sup> For the entire state of Florida, the rate per \$1,000 of structural exposures was \$2.47 for the period ending on December 31, 2000<sup>35</sup> and \$3.34 for the period ending on June 30, 2004.<sup>36</sup> See Appendix A.

QUASR data as of June 30, 2004, indicates that thirty-six insurance companies were writing Condominium Association policies in the admitted market. Of these 36, four companies capture close to 94% of market share of written premiums, close to 89% of market share of structural exposures and close to 78% of market share of policies in force. See Appendix A.

The four companies with the largest market share of written premiums were Southern Family with 39% of market share, Citizens with 28% of market share, QBE with 22% of market share, and State Farm Florida with 5% of market share. See Appendix A.

The four companies with the greatest market share of structural exposures were: QBE Insurance with 30% of market share, Southern Family with 29% of market share, Citizens with 26% of market share, and State Farm Florida with 4% of market share. See Appendix A.

For policies in force, the four market leaders were: Citizens with a 43% market share; Southern Family with 17% of market share, State Farm Florida with a 9% market share, and QBE Insurance with a 9% market share. See Appendix A.

The market leaders for rates per \$1,000 of structural exposures were: State Farm Florida at the rate of \$4.63 per \$1,000 of structural exposure, Southern Family at the rate of \$4.46 per \$1,000 of structural exposure, Citizens at the rate of \$3.56 per \$1,000 of structural exposure,<sup>37</sup> and QBE Insurance at the rate of \$2.43 per \$1,000 of structural exposure. The average rate per \$1,000 of structural exposures for the entire condominium association market in Florida was \$3.34. See Appendix A

<sup>34</sup> See Jun. 2004 QUASR, *supra* note 9.

<sup>35</sup> Dec. 2000 QUASR, *supra* note 9. Per QUASR, a total premium of \$101,294,544 was written covering a total of \$41,072,850,257 worth of structure exposure. The rate per \$1,000 of structural exposure was determined using the following methodology: First, divide \$41,072,850,257 by \$1,000, which comes to approximately 41,072,850 units. Second, divide the total premium of \$101,294,544 by 41,072,850. The result is \$2.47 (rounded to the nearest cent).

<sup>36</sup> Jun. 2004 QUASR, *supra* note 9. Per QUASR, a total premium of \$305,823,389 was written covering a total of \$91,489,416,262 worth of structure exposure. The rate per \$1,000 of structural exposure was determined using the following methodology: First, divide \$91,489,416,262 by \$1,000, which comes to approximately 91,489,416 units. Second, divide the total premium of \$305,823,389 by 91,489,416. The result is \$3.34 (rounded to the nearest cent). The data included in the December 31, 2000 report is not comparable to the data included in the June 30, 2004 report.

<sup>37</sup> This rate does not reflect the Citizen's rate increase recently approved by OIR.

The average rate for the entire market does not reflect all the differences between the policies underwritten by these companies. Risk of exposure varies based on many factors including: construction type,<sup>38</sup> territory in which the exposure is situated,<sup>39</sup> county in which the exposure is situated,<sup>40</sup> policy limit, the type of policy,<sup>41</sup> and the deductible amount. See Appendix A.

### ***B. Condominium Association Policies in the Non-Admitted Market***

Data available from the FLSO, as of June 30, 2004, indicated that insurers in the non-admitted market were writing 4% of all condominium association policies<sup>42</sup> and 4% of all condominium association premiums.<sup>43</sup>

## **III. EVALUATION OF CONDO UNIT OWNER POLICIES**

In its evaluation of premium increases and decreases for condominium unit owners, OIR reviewed admitted market data contained in QUASR<sup>44</sup> and non-admitted market data provided by the FLSO.<sup>45</sup> QUASR data on condominium unit owner policies reflects information reported by insurers that offer personal residential property insurance policies<sup>46</sup> in the admitted market.

The discussion that follows reflects an evaluation of changes in premiums collected, as measured by exposures insured per \$1,000 of structure,<sup>47</sup> between December 31, 2000 and June 30, 2004.

### ***A. Condominium Unit Owner Policies in the Admitted Market***

QUASR data for the quarter ending on June 30, 2004, indicates that the admitted market wrote approximately \$336,000,000 in premiums for condominium unit owner policies.<sup>48</sup> For the entire state of Florida, the rate per \$1,000 of structural exposure was \$5.59 for

---

<sup>38</sup> Construction types may include frame, joisted masonry, noncombustible, masonry noncombustible, modified fire resistive and fire resistive.

<sup>39</sup> Inland versus coastal.

<sup>40</sup> See Appendix A.

<sup>41</sup> Policy rates may vary based on whether it is for a general policy covering several hazards or a policy only offering coverage for wind hazards.

<sup>42</sup> The non-admitted market has 598 policies, as opposed to a total of 17,085 policies for the entire market. See FLSO RAPID, *supra* note 10; see Jun. 30 2004 QUASR, *supra* note 9.

<sup>43</sup> Surplus Lines Insurers wrote \$12 million dollars in premium, as opposed to a total of \$318,000,000 million dollars for the entire market. See *id.*

<sup>44</sup> See Dec. 2000 QUASR, *supra* note 9; see Dec. 2001 QUASR, *supra* note 9; see Dec. 2002 QUASR, *supra* note 9; see Dec. 2003 QUASR, *supra* note 9; see Jun. 2004 QUASR, *supra* note 9.

<sup>45</sup> FLSO RAPID, *supra* note 10.

<sup>46</sup> See Section 627.4025, Florida Statutes (2003).

<sup>47</sup> One exposure unit may be defined as \$1,000 of structure. Thus, a condo association with \$10,000,000 worth of structure will be considered a building with 10,000 exposures. Accordingly, written premiums reflect exposures insured.

<sup>48</sup> Jun. 2004 QUASR, *supra* note 9.

the period ending on December 31, 2000,<sup>49</sup> and \$6.59 for the period ending on June 30, 2004.<sup>50</sup> Thus, over a period of 3.5 years, the average rate per \$1,000 of exposure increased by \$1.00 or 18%,<sup>51</sup> at an annual rate of only 4.8%. See Appendix B.

According to QUASR data for the quarter ending on June 30, 2004, some one hundred and three insurance companies were writing condominium unit owner policies in the admitted market.<sup>52</sup> Of these companies, four insurers captured approximately 48% of market share of written premiums, approximately 49% of market share of structural exposures, and approximately 60% of market share of policies in force. See Appendix B.

The four companies with the greatest share of written premiums included: Allstate Floridian with a 19% market share, State Farm Florida with a 14% market share, Citizens Property with a 12% market share, and Nationwide Insurance Company of Florida with a 3% market share. See Appendix B.

For structural exposures, the four market leaders were: Citizens Property with 17% of market share, State Farm Florida with 15% of market share, Allstate Floridian with 14% of market share, and Nationwide Insurance Company of Florida with 3% of market share. See Appendix B.

The following four companies had the most policies in force: Allstate Floridian with 25% of market share, State Farm Florida with 16% of market share, Citizens Property with 13% of market share, and Nationwide Insurance Company of Florida with 6% of market share. See Appendix B.

Rates per \$1,000 of structural exposures, for the four market leaders were: Allstate Floridian at the rate of \$8.95 per \$1,000 of structural exposure, Nationwide Insurance Company of Florida at the rate of \$7.03 per \$1,000 of structural exposure, State Farm Florida at the rate of \$5.81 per \$1,000 of structural exposure, and Citizens Property at the rate of \$4.69 per \$1,000 of structural exposure. The average rate per \$1,000 of exposures for the entire condominium unit owners market in Florida was \$6.59. See Appendix B.

The average rate for the entire market does not reflect all of the differences between the policies underwritten by these companies. Risk of exposures vary based on many factors

---

<sup>49</sup> See Dec. 2000 QUASR, *supra* note 9. Per QUASR, a total premium of \$241,368,635 was written covering a total of \$43,185,105,929 worth of structural exposures. The rate per \$1,000 of structural exposures was determined using the following methodology: First, divide \$43,185,105,929 by \$1,000, which comes to approximately 43,185,106 units. Second, divide the total premium of \$241,368,635 by 43,185,106. The result is \$5.59 (rounded to the nearest cent).

<sup>50</sup> See Jun. 2004 QUASR, *supra* note 9. Per QUASR, a total premium of \$335,957,697 was written covering a total of \$50,942,450,646 worth of structural exposures. The rate per \$1,000 of structural exposures was determined using the following methodology: First, divide \$50,942,450,646 by \$1,000, which comes to approximately 50,942,451 units. Second, divide the total premium of \$335,957,697 by 50,942,451. The result is \$6.59 (rounded to the nearest cent).

<sup>51</sup> Number has been rounded to the nearest whole number.

<sup>52</sup> Jun. 2004 QUASR, *supra* note 9.

including construction type,<sup>53</sup> territory in which the exposure is situated,<sup>54</sup> county in which the exposure is situated,<sup>55</sup> policy limit, the type of policy,<sup>56</sup> and the deductible amount.

#### **B. Condominium Unit Owner Policies in the Non-Admitted Market**

Data available as of June 30, 2004, 2004 indicates that, for condominium unit owner programs, the non-admitted market wrote 2% of all policies<sup>57</sup> and collected 2.5% of market premiums.<sup>58</sup>

### **IV. RECOMMENDATIONS FOR CHANGES TO BETTER DEFINE INSURING RESPONSIBILITIES FOR COMMON AREAS**

Senate Bill 592, as codified in Section 718.111(11) requires OIR to “recommend changes to better define common areas.”<sup>59</sup> Although Section 718.111(11) offers some guidance on the insuring responsibilities of condominium associations and unit owners with respect to condominium property, it neither defines common areas, nor specifies related insuring responsibilities. In the absence of specific statutory language regarding insuring responsibilities of condominium associations and unit owners with respect to common areas, OIR examined the current language that discusses insuring responsibilities for common elements set forth in Section 718.111(11).

The discussion that follows considers:

- A) Current language of Section 718.111(11);
- B) Multiple condominium coverage documents filed with DBPR;<sup>60</sup>
- C) Statements made during telephone interviews with insurers;<sup>61</sup>
- D) Comments made, on the written record, at an OIR Public Workshop held on October 25, 2004;<sup>62</sup> and

---

<sup>53</sup>Construction types may include frame, joisted masonry, noncombustible, masonry noncombustible, modified fire resistive and fire resistive.

<sup>54</sup> *Inland v. Coastal*.

<sup>55</sup> See Appendix B.

<sup>56</sup> Rates may vary between a general policy covering several hazards and a policy that only covers the wind hazard.

<sup>57</sup> As of June 30, 2004, surplus lines insurers had written 15,788 policies, as opposed to a total of 744,520 policies for the entire market. See FLSO RAPID, *supra* note 10; see Jun. 2004 QUASR, *supra* note 9.

<sup>58</sup> Surplus lines insurers wrote \$9 million dollars in premiums, as opposed to a total of \$345 million dollars for the entire market. See *id.*

<sup>59</sup> Senate Bill 592, 2003 Fla. Laws ch. 2003-14 (codified at Section 718.111, Florida Statutes (2003)).

<sup>60</sup> See Appendix C.

<sup>61</sup> See Poe Interview, *supra* note 14; see FIU Interview, *supra* note 14; see State Farm Interview, *supra* note 14; see Oct. 20, 2004 Citizens Interview, *supra* note 14; see Oct. 22, 2004 Citizens Interview, *supra* note 14; see Allstate Interview, *supra* note 14.

<sup>62</sup> See OIR Public WS, *supra* note 29; see Office of Insurance Regulation Oct. 25, 2004 Public Workshop Relating to OIR Condominium Association and Unit Owner Policies Report to the Legislature Record, Letter from Kelly Cruz-Brown dated July 29, 2004 [hereinafter Jul. 29, 2004 Cruz-Brown Ltr.]; see Office of Insurance Regulation Oct. 25, 2004 Public Workshop Relating to OIR Condominium Association and Unit Owner Policies Report to the Legislature Record, Letter from Kelly Cruz-Brown dated October 29,

E) Discussions at an OIR presentation to the Space Coast Condominium Association on October 23, 2004.<sup>63</sup>

***A. Insuring Responsibilities of Condominium Associations and Unit Owners in Section 718.111(11)***

Section 718.111(11) generally requires that a condominium association secure insurance coverage for common elements of the condominium property and that a unit owner obtain insurance coverage for his unit.<sup>64</sup> Although Section 718.111(11) does not directly define common elements or unit, Section 718.103, Florida Statutes,<sup>65</sup> states that a unit is “a part of the condominium property which is subject to exclusive ownership...[and] may be in improvements, land, or land and improvements together, as specified in the declaration,”<sup>66</sup> and that common elements are “portions of the condominium property not included in the units.”<sup>67</sup> Even though condominium associations must generally procure and maintain coverage for common elements, Section 718.111(11)(b), modifies these insuring responsibilities by requiring that condominium associations provide primary coverage for:

[a]ll portions of the condominium property located outside the units; [t]he condominium property located inside the units as such property was initially installed, or replacements thereof of like kind and quality and in accordance with the original plans and specifications or, if the original plans and specifications are not available, as they existed at the time the unit was initially conveyed; and [a]ll portions of the condominium property for which the declaration of condominium requires coverage by the association. Anything to the contrary notwithstanding, the terms "condominium property," "building," "improvements," "insurable improvements," "common elements," "association property," or any other term found in the declaration of condominium which defines the scope of property or casualty insurance that a condominium association must obtain shall exclude all floor, wall, and ceiling coverings, electrical fixtures, appliances, air conditioner or heating equipment, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of a unit and serve only one unit and all air

---

2004[hereinafter Oct. 29, 2004 Cruz-Brown Ltr.]; see Office of Insurance Regulation Oct. 25, 2004 Public Workshop Relating to OIR Condominium Association and Unit Owner Policies Report to the Legislature Record, Letter from Michael J. Gelfand dated October 25, 2005 [hereinafter Gelfand Ltr.]; see Office of Insurance Regulation Oct. 25, 2004 Public Workshop Relating to OIR Condominium Association and Unit Owner Policies Report to the Legislature Record, Letter from John M. Swalm, III dated October 29, 2005[hereinafter Swalm Ltr.]; see Appendix D.

<sup>63</sup> Lisa Miller, Presentation to Space Coast Condominium Association (Oct. 23, 2004).

<sup>64</sup> Section 718.111(11), Florida Statutes (2003).

<sup>65</sup> Section 718.103, Florida Statutes (2003).

<sup>66</sup> *Id* at Section 718.103(27).

<sup>67</sup> *Id* at Section 718.103(8).

conditioning compressors that service only an individual unit, whether or not located within the unit boundaries.<sup>68</sup>

Since the language in Section 718.111(11)(b) appears to clarify insuring responsibilities with respect to common elements and property located within the unit, OIR's analysis considered the condominium declarations filed with DBPR, insurance industry comments, and public comments, to determine whether statutory insuring responsibilities of condominium associations are unclear and need to be amended. See Appendix C

***B. Insuring Responsibilities of Condominium Associations and Unit Owners in Documents Filed with DBPR***

Rule 61B-17.005, Florida Administrative Code,<sup>69</sup> requires DBPR to examine the sufficiency of documents for filing purposes. During its exam, DBPR considers whether the declaration contains sufficient detail to identify the common elements.<sup>70</sup> If the language is not considered acceptable, a letter of deficiency is issued and the language is corrected before the filing is approved. See Appendix C.

As indicated in documents filed with DBPR,<sup>71</sup> condominium declarations generally define common elements as all property submitted to the condominium ownership that is not within the unit boundaries set forth in the declaration, as established by horizontal and vertical boundaries of the unit. Declarations usually further specify that limited common elements exist, that include "those common elements which are reserved for the use of a certain unit or units to the exclusion of other units."<sup>72</sup> In addition to the general definition of limited common elements, the declaration page often designates specific items such as: air conditioning and heating equipment which furnishes ac/heat exclusively to a unit; yard areas immediately adjacent to and serving a unit; entryways and garages connected to or exclusively serving a single unit; parking spaces exclusive to a unit; and any part of the common elements that exclusively serves a single unit. See Appendix C.

In reviewing and comparing Section 718.111(11) to several condominium declarations filed with DBPR, there does not appear to be a conflict between the requirements of the statute and the general language of Declaration of Condominium. See Appendix C.

***C. Statements on Insuring Responsibilities Made in Telephone Interviews***

OIR staff conducted telephone interviews with Poe Insurance Managers Inc.,<sup>73</sup> Florida Intracoastal Underwriters,<sup>74</sup> State Farm,<sup>75</sup> Citizens Property Insurance Corporation,<sup>76</sup> and

---

<sup>68</sup> Section 718.111(11)(b), Florida Statutes (2003).

<sup>69</sup> Rule 61B-17.005, F.A.C. (2003).

<sup>70</sup> See Section 718.104(4)(e), Florida Statutes (2003).

<sup>71</sup> See Appendix C.

<sup>72</sup> See Appendix C.

<sup>73</sup> Poe Interview, *supra* note 14. Poe Insurance Managers Inc. is a managing general agent for Southern Family Insurance Company. See *id.*

<sup>74</sup> FIU Interview, *supra* note 14. Florida Intracoastal Underwriters is a managing general agent for QBE Insurance Corporation. See *id.*

<sup>75</sup> Interview with State Farm, *supra* note 14.

Allstate<sup>77</sup> to discuss industry recommendations for changes to better define insuring responsibilities of condominium associations and unit owners with respect to common elements. Generally, the interviewees remarked that language in Senate Bill 592, as codified in Section 718.111(11), had appeared to resolve previous ambiguity over the condominium property insuring responsibilities of associations and unit owners. Florida Intracoastal Underwriters<sup>78</sup> states that some confusion may still exist over: whether crown molding is included in the meaning of floor, walls, and ceiling coverings;<sup>79</sup> whether the air condition duct work above the ceiling is the responsibility of the association or unit owner;<sup>80</sup> and whether the condominium association is responsible for insuring the interior non-load bearing dry wall.<sup>81</sup> In addition, the companies contacted generally remarked that additional educational outreach is needed by insurers, as well as industry trade groups, to ensure that insurance agents, adjustors, lawyers, condominium associations, and unit owners understand the insuring responsibilities created by Section 718.111(11).

#### ***D. Comments at OIR Public Workshop***

On October 25, 2004, OIR held a workshop to solicit comments from the public on recommendations for changes to Chapter 718 that would better define the insuring responsibilities of condominium associations and unit owners as they relate to common areas.<sup>82</sup> Public comments generally demonstrate a need for additional education outreach by insurers with respect to the current insuring responsibilities related to condominium property. See Appendix D.

#### ***E. Discussions at an OIR Condominium Association Presentation***

During an OIR presentation made on October 23, 2004, to the Space Coast Condominium Association, detailed discussions were held regarding policy language, how to shop for coverage, coordination of coverage between condominium association policies and unit owner policies, and the impact of recent multiple hurricanes and resultant claims.<sup>83</sup> Overall, it appears that because the changes and clarifications in Section 718.111(11) are so recent, sufficient time has not elapsed to analyze the impact of those changes on the marketplace.

---

<sup>76</sup> Oct. 20, 2004 Interview with Citizens, *supra* note 14; see Oct. 22, 2004 Interview with Citizens, *supra* note 14.

<sup>77</sup> Interview with Allstate, *supra* note 14.

<sup>78</sup> FIU Interview, *supra* note 14.

<sup>79</sup> Compare Section 718.111(11)(b)(3), Florida Statutes (2003) (excluding "all floor, wall, and ceiling coverings" from property which the association must insure).

<sup>80</sup> Compare *id* (narrowing the scope of property and casualty insurance that association policies must obtain and maintain by excluding, "all air conditioning compressors that service only an individual unit, whether or not located within the unit boundaries").

<sup>81</sup> Compare *id* (excluding "all floor, wall, and ceiling coverings," from property that the association must insure).

<sup>82</sup> OIR Public WS, *supra* note 29; see Jul. 29, 2004 Cruz-Brown Ltr., *supra* note 62; see Cruz-Brown Ltr., *supra* note 62; see Gelfand Ltr., *supra* note 62; see Swalm Ltr., *supra* note 62; see Appendix D.

<sup>83</sup> See Lisa Miller, Presentation to Space Coast Condominium Association (Oct. 23, 2004).

## **V. ADDITIONAL INFORMATION**

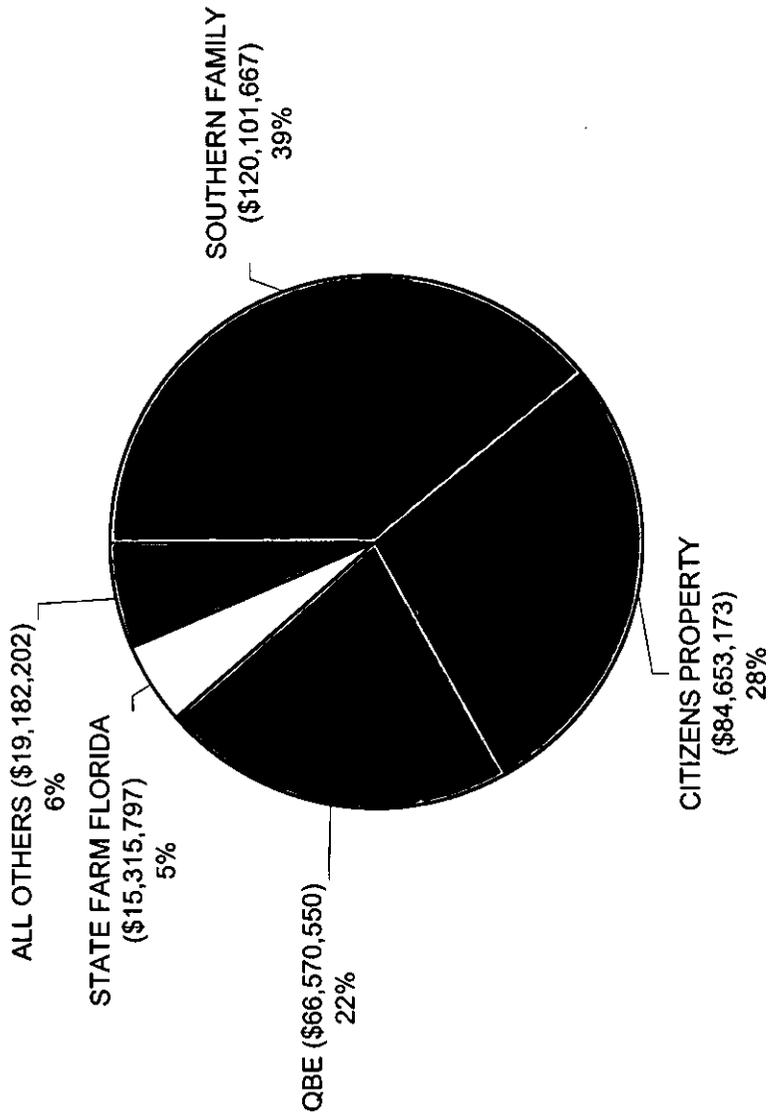
As noted above, although many insurers offering condominium association and unit owner policies indicate that amendments to Section 718.111(11), contained in Senate Bill 592, have clarified the insuring responsibilities for condominium property, it is clear that educational outreach is necessary to apprise the insurance industry and public of the impact of these changes.

## **VI. CONCLUSION AND RECOMMENDATIONS**

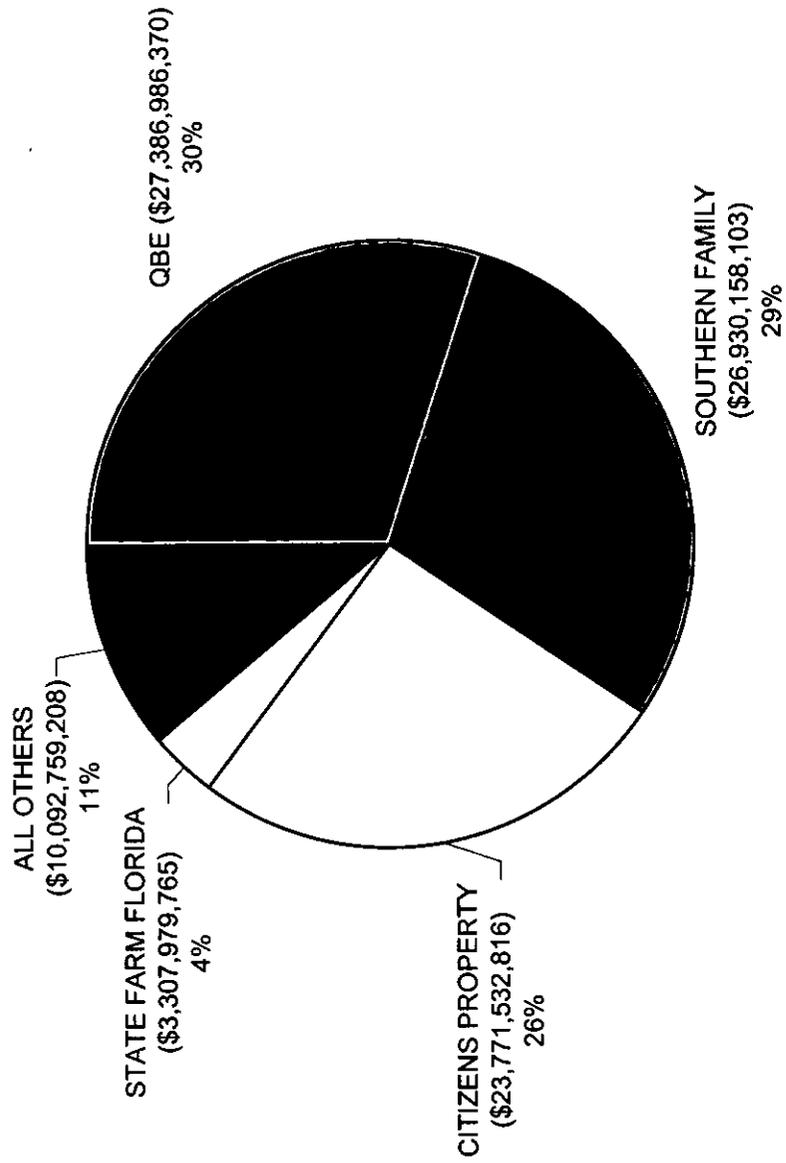
Based on the above analysis pertaining to premium increases and decreases for condominium associations and unit owners, the market for these programs in Florida appears to be stable, as evidenced by: (1) modest increases in the rate per \$1,000 of exposures over the past several years and (2) the insignificant market share of the “non-admitted market.” Thus, OIR recommends that no changes be made to the regulatory environment for these two programs. However, OIR recommends that enhanced outreach programs be instituted to facilitate new entrants into the marketplace, as well as, education to the insurance buying public, most specifically at the point of sale.

# APPENDIX A

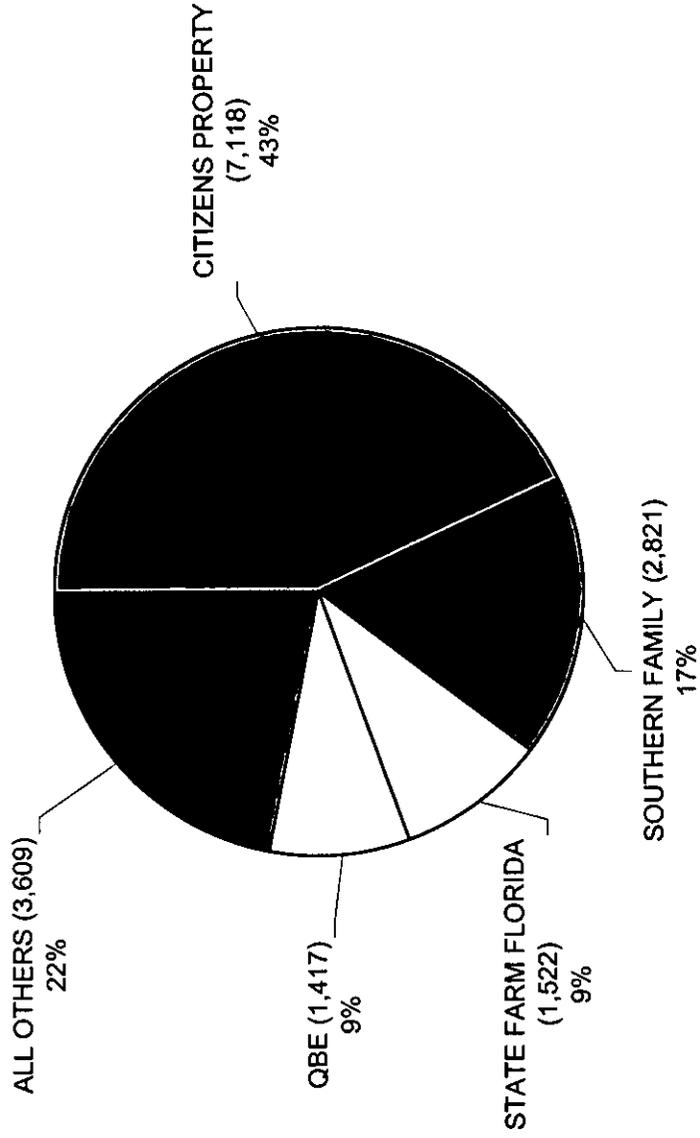
**CONDOMINIUM ASSOCIATION  
MARKET SHARE OF WRITTEN PREMIUM (\$305,823,389)  
JUNE 30, 2004**



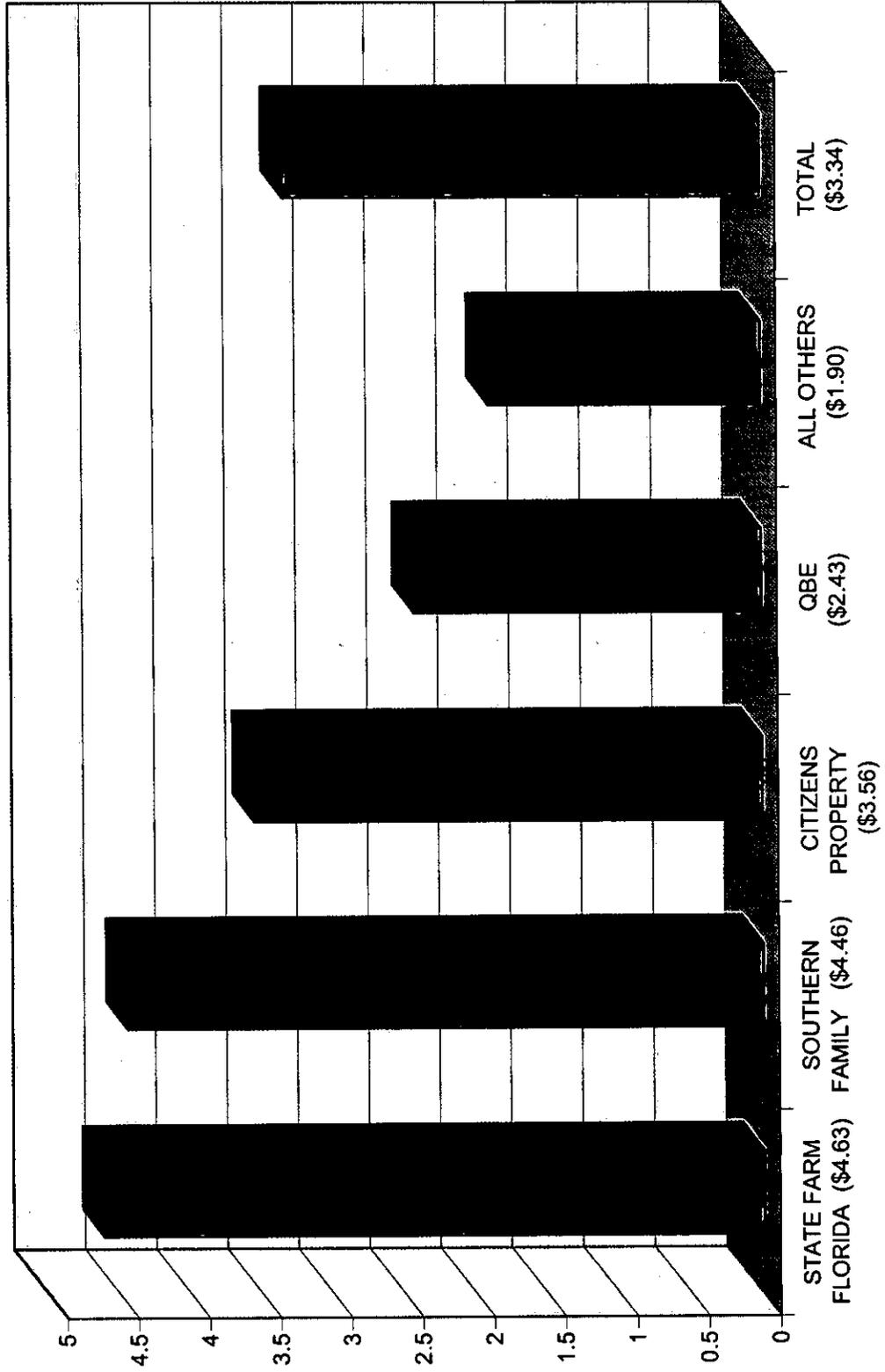
**CONDOMINIUM ASSOCIATION  
STRUCTURE EXPOSURE (\$91,489,416,262)  
JUNE 30, 2004**



**CONDOMINIUM ASSOCIATION  
POLICIES IN FORCE (16,487)  
JUNE 30, 2004**

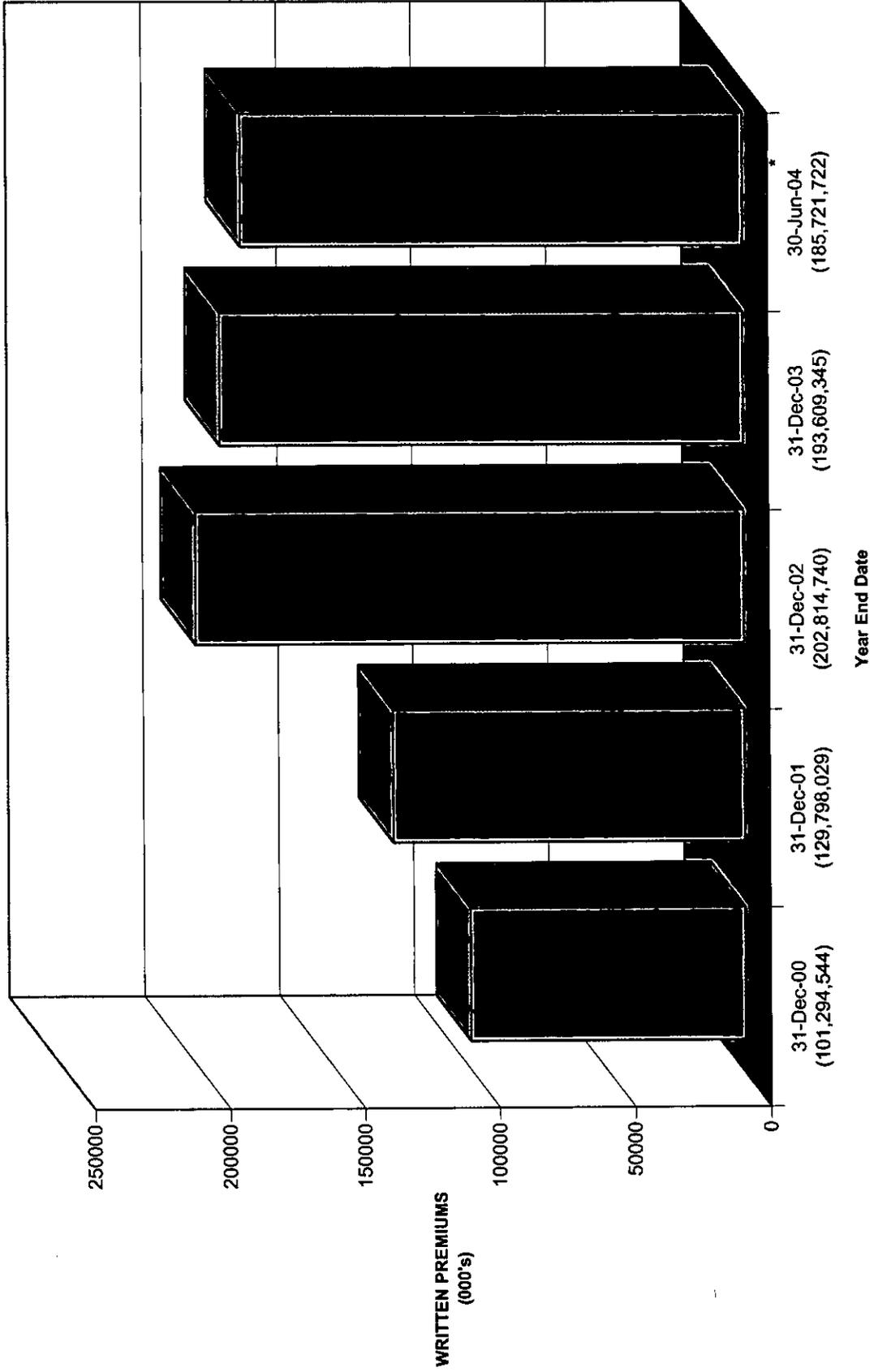


**CONDOMINIUM ASSOCIATION  
PREMIUMS PER \$1,000 OF EXPOSURE  
JUNE 30, 2004**



Source: QUASR  
11/15/2004  
2:36 PM

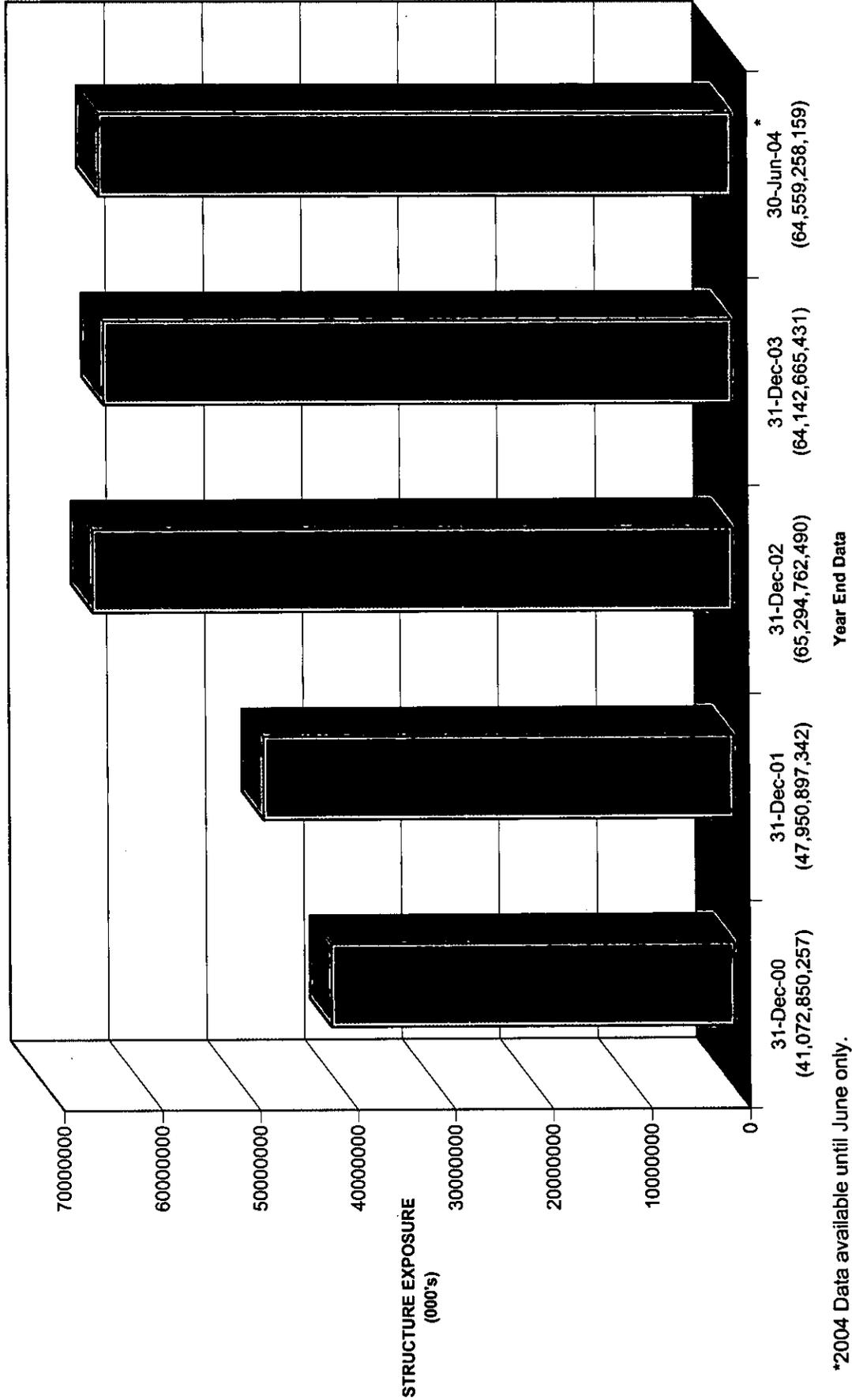
# CONDOMINIUM ASSOCIATION



\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

# CONDOMINIUM ASSOCIATION

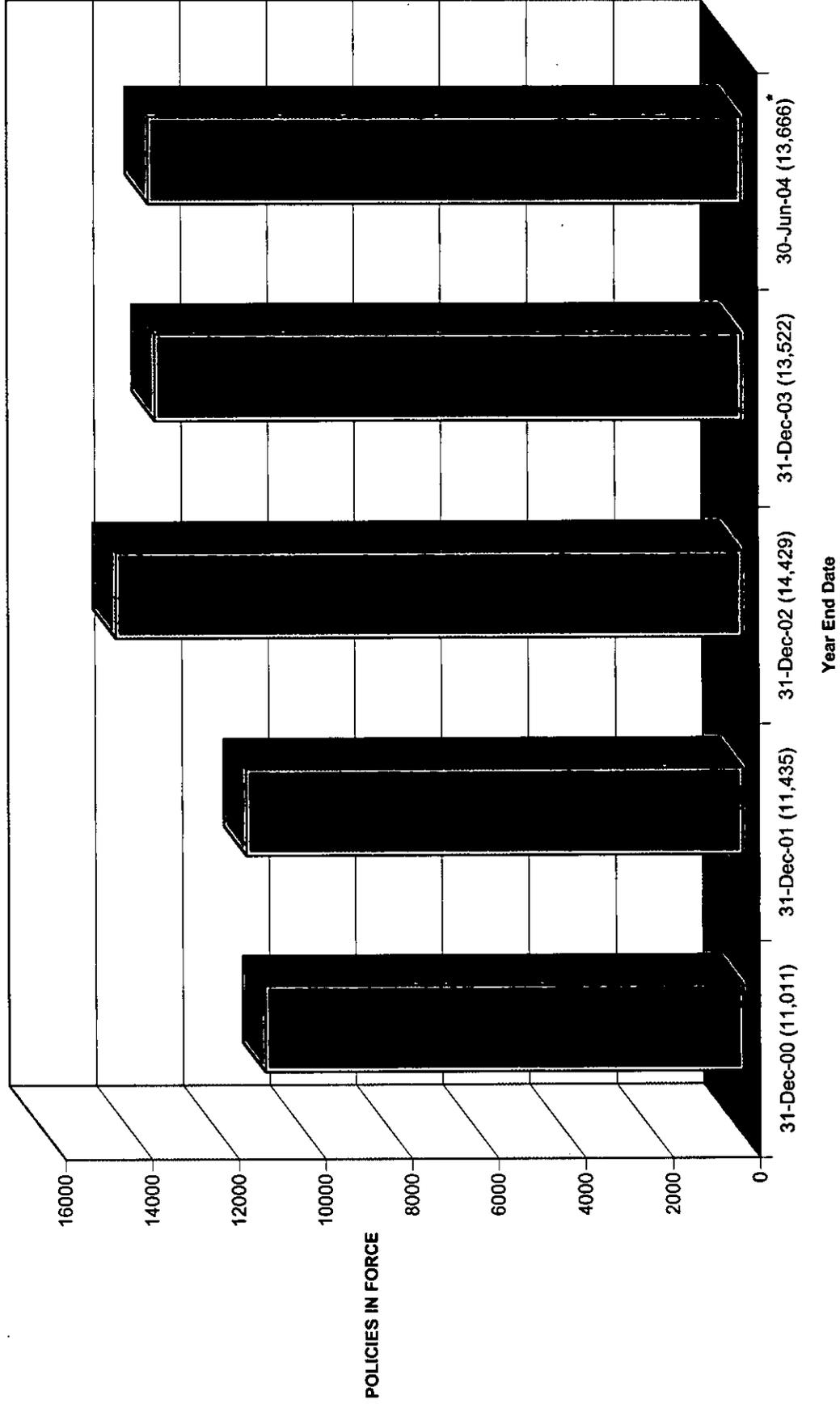


\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

Source: QUASR  
11/15/2004  
2:37 PM

# CONDOMINIUM ASSOCIATION

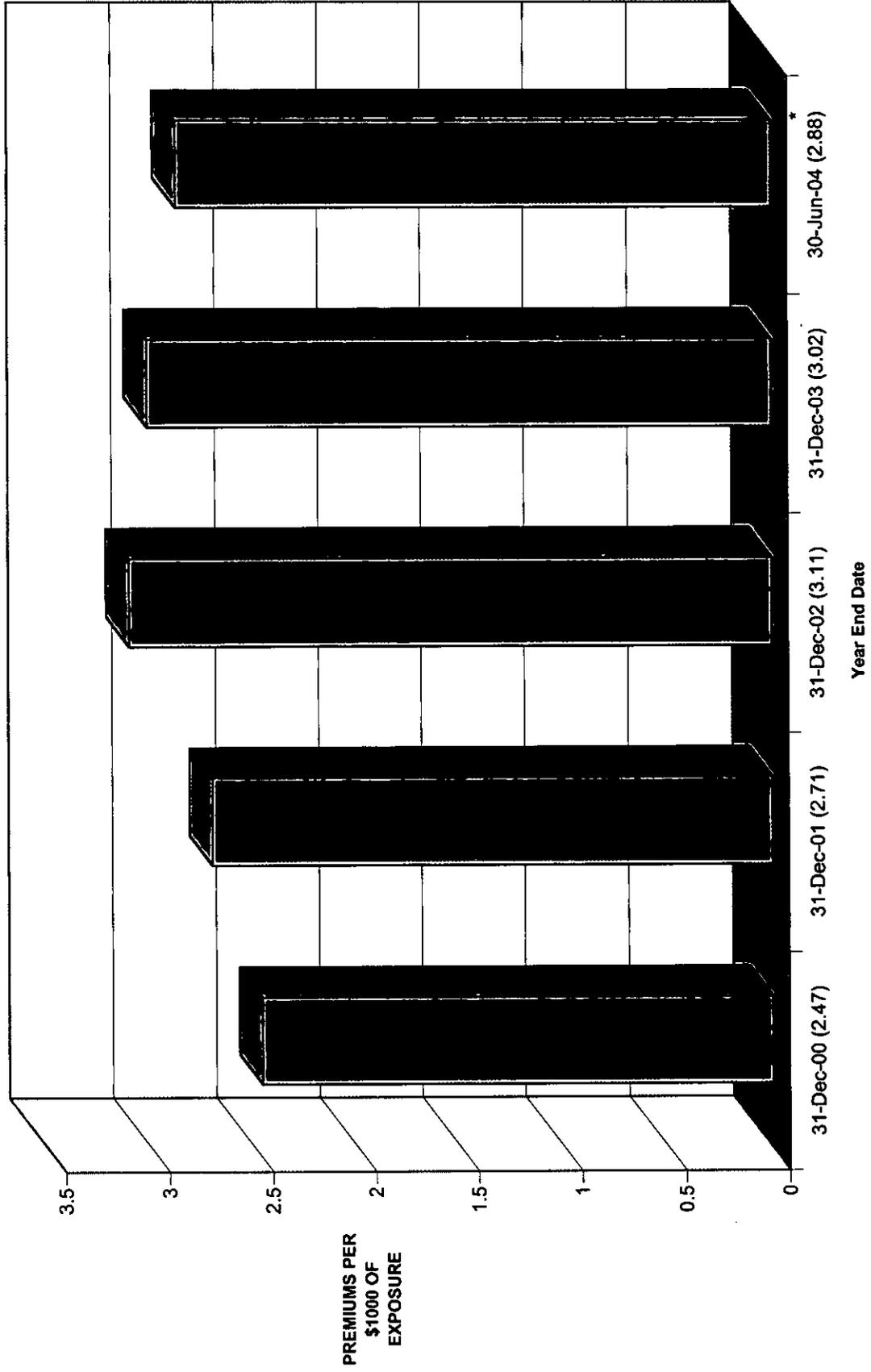


\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

Source: QUASR  
11/15/2004  
2:37 PM

# CONDOMINIUM ASSOCIATION

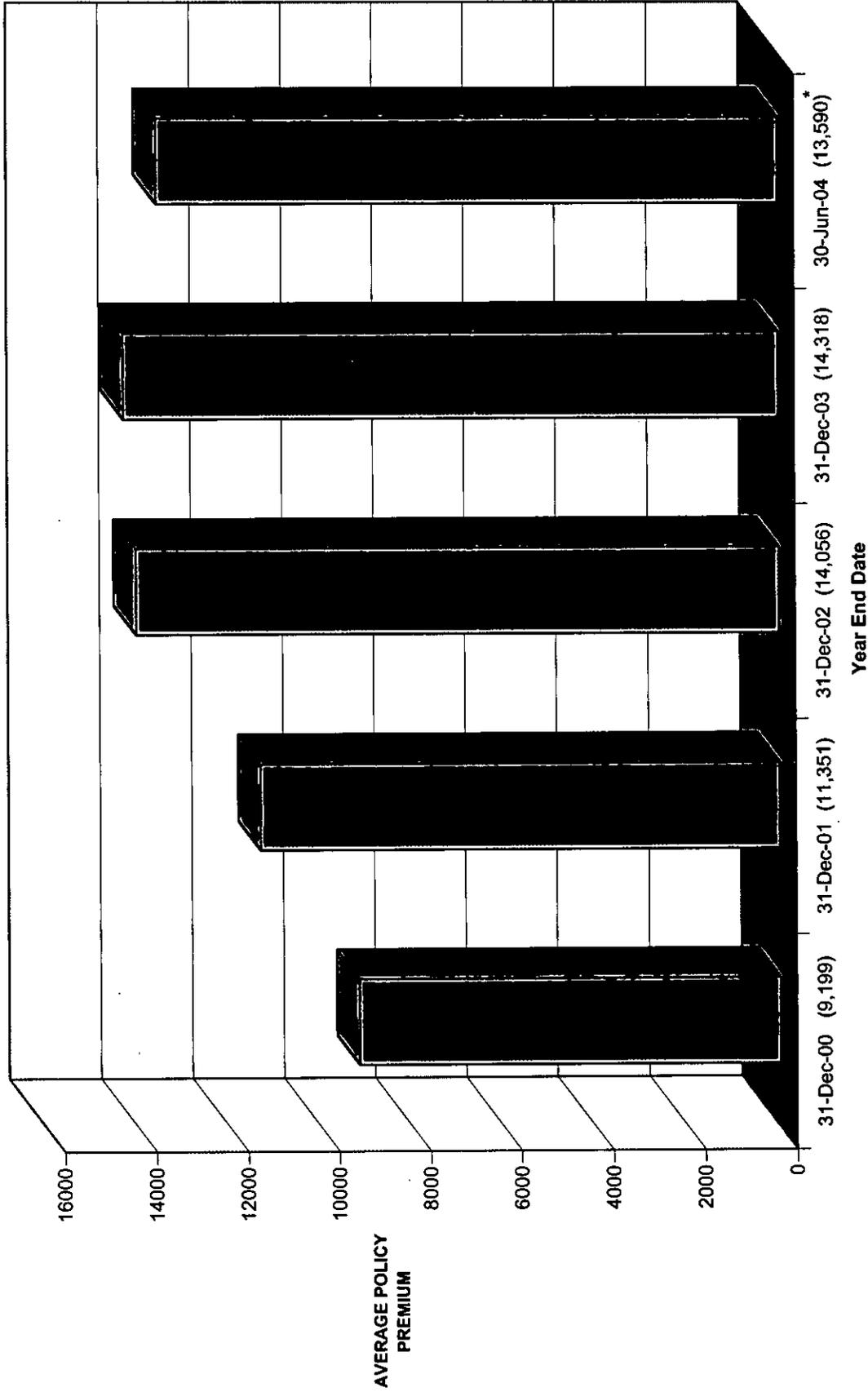


\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

Source: QUASR  
 11/15/2004  
 2:37 PM

# CONDOMINIUM ASSOCIATION

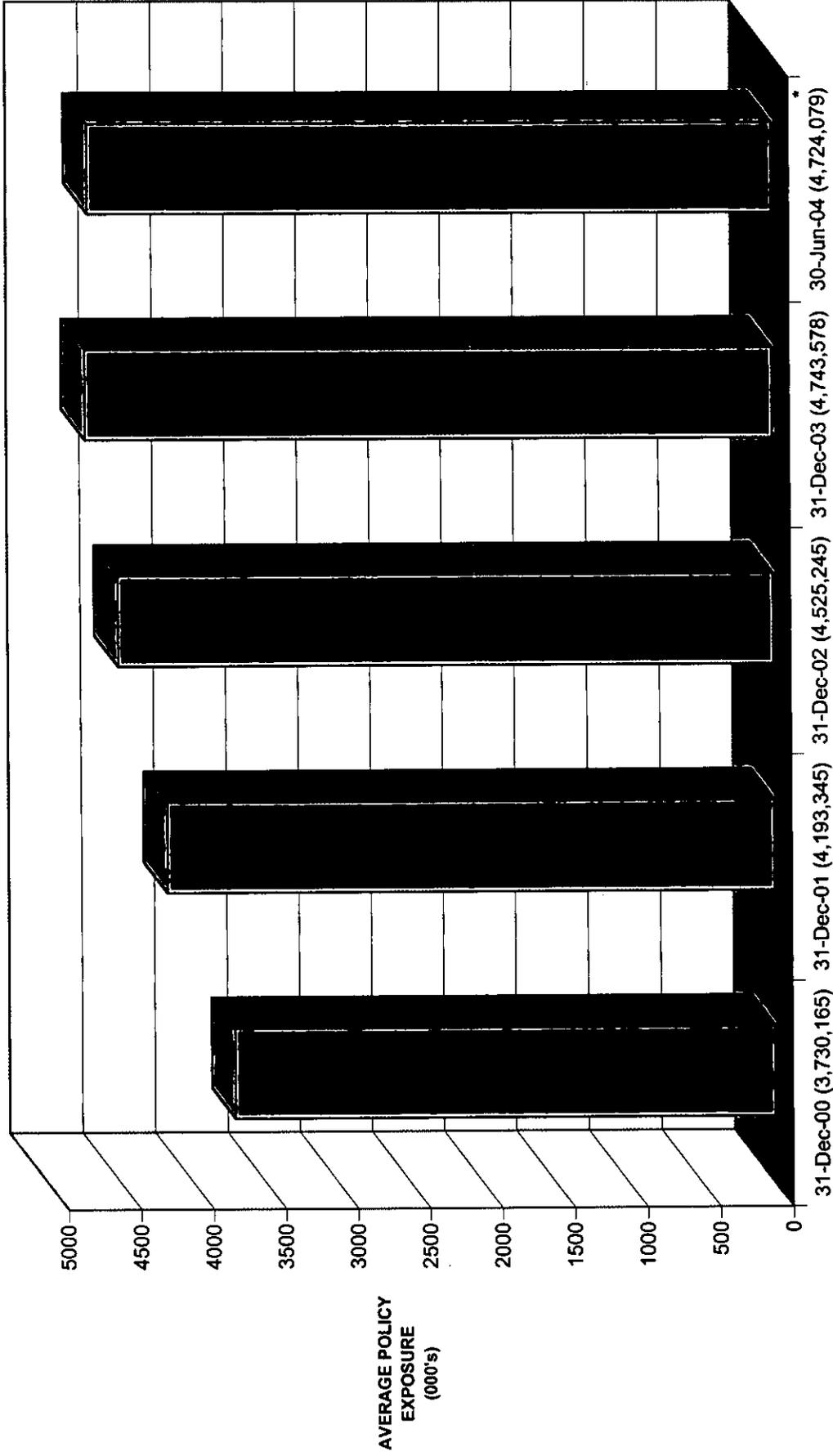


\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

Source: QUASR  
11/15/2004  
2:37 PM

# CONDOMINIUM ASSOCIATION



\*2004 Data available until June only.

NOTE: Excludes data for Southern Family Insurance Company due to non-availability of data for all years.

Source: QUASR  
11/15/2004  
2:37 PM

**FLORIDA OFFICE OF INSURANCE REGULATION**  
**QUARTERLY SUPPLEMENTAL REPORT AS OF 12-31-2003**  
**CONDO ASSOCIATION DATA**

A	B	C	D	E	F	G = F / B	H = F / E
COMPANY NAME	POLICIES IN FORCE	RANK	MARKET SHARE	EXPOSURE IN \$1,000'S	PREMIUM WRITTEN	AVERAGE PREMIUM WRITTEN	PREMIUM PER \$1,000 EXPOSURE
Citizens Property Insurance Corporation	6,965	1	44.0%	\$23,897,628	\$90,122,218	\$12,939	\$3.77
Southern Family Insurance Company	2,322	2	14.7%	\$21,359,414	\$103,695,744	\$44,658	\$4.85
Allstate Insurance Company	1,763	3	11.1%	\$7,169,727	\$8,938,184	\$5,070	\$1.25
State Farm Florida Insurance Company	1,569	4	9.9%	\$3,787,543	\$17,546,971	\$11,184	\$4.63
Qbe Insurance Corporation	1,447	5	9.1%	\$27,817,750	\$67,668,498	\$46,765	\$2.43
Nova Casualty Company	389	6	2.5%	\$0	\$1,442,201	\$3,707	#DIV/0!
Old Dominion Insurance Company	296	7	1.9%	\$57,341	\$1,729,176	\$5,842	\$30.16
Capacity Insurance Company	270	8	1.7%	\$443,985	\$2,400,491	\$8,891	\$5.41
Cincinnati Insurance Company	267	9	1.7%	\$71,830	\$457,030	\$1,712	\$6.36
Qualsure Insurance Corporation	98	10	0.6%	\$68,744	\$185,460	\$1,892	\$2.70
Travelers Indemnity Company Of Connecticut	88	11	0.6%	\$195,263	\$763,208	\$8,673	\$3.91
First Community Insurance Company	80	12	0.5%	\$12,602	\$191,709	\$2,396	\$15.21
Charter Oak Fire Insurance Company	73	13	0.5%	\$54,341	\$162,192	\$2,222	\$2.98
American Economy Insurance Company	31	14	0.2%	\$42,783	\$134,394	\$4,335	\$3.14
Hartford Casualty Insurance Company	31	14	0.2%	\$59,728	\$241,659	\$7,795	\$4.05
Hartford Insurance Company Of The Southeast	23	16	0.1%	\$31,217	\$122,859	\$5,342	\$3.94
Travelers Property Casualty Company Of America	19	17	0.1%	\$25,250	\$108,290	\$5,699	\$4.29
Travelers Indemnity Company Of America	16	18	0.1%	\$3,809	\$5,408	\$338	\$1.42
North Pointe Insurance Company	14	19	0.1%	\$7,865	\$27,397	\$1,957	\$3.48
Travelers Indemnity Company	12	20	0.1%	\$8,894	\$15,190	\$1,266	\$1.71
Phoenix Insurance Company	11	21	0.1%	\$128,961	\$434,062	\$39,460	\$3.37
Florida Family Insurance Company	7	22	0.0%	\$0	\$1,612	\$230	#DIV/0!
Penn Charter Mutual Insurance Company	6	23	0.0%	\$3,771	\$20,183	\$3,364	\$5.35
American Strategic Insurance Corp.	5	24	0.0%	\$6,143	\$68,086	\$13,617	\$11.08
Amerisure Mutual Insurance Company	4	25	0.0%	\$1,308	\$5,477	\$1,369	\$4.19
Mapfre Insurance Company Of Florida	4	25	0.0%	\$1,825	\$15,323	\$3,831	\$8.40
Florida Farm Bureau Casualty Insurance Company	4	25	0.0%	\$4,265	\$8,903	\$2,226	\$2.09
Fidelity And Casualty Company Of New York	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
National Fire Insurance Company Of Hartford	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
Valley Forge Insurance Company	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
Transportation Insurance Company	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
American Casualty Company Of Reading, Pennsylvania	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
Transcontinental Insurance Company	3	28	0.0%	\$7,206	\$8,462	\$2,821	\$1.17
Bituminous Casualty Corporation	3	28	0.0%	\$0	\$39	\$13	#DIV/0!
Zurich American Insurance Company Of Illinois	2	35	0.0%	\$117,921	\$360,801	\$180,401	\$3.06
Continental National Indemnity Company	1	36	0.0%	\$1,518	\$1,325	\$1,325	\$0.87
Ohio Farmers Insurance Company	1	36	0.0%	\$1,568	\$3,642	\$3,642	\$2.32
Continental Casualty Company	1	36	0.0%	\$1,518	\$1,325	\$1,325	\$0.87
American Zurich Insurance Company	1	36	0.0%	\$40,059	\$231,508	\$231,508	\$5.78
Lumbermens Mutual Casualty Company	1	36	0.0%	\$0	\$111	\$111	#DIV/0!
Glens Falls Insurance Company	1	36	0.0%	\$1,518	\$1,325	\$1,325	\$0.87
American Guarantee And Liability Insurance Company	1	36	0.0%	\$32,755	\$142,316	\$142,316	\$4.34
<b>TOTAL ALL COMPANIES</b>	<b>15,844</b>		<b>100.0%</b>	<b>85,502,080</b>	<b>\$297,305,089</b>	<b>\$18,765</b>	<b>\$3.48</b>

**FLORIDA OFFICE OF INSURANCE REGULATION**  
**QUARTERLY SUPPLEMENTAL REPORT AS OF 06-30-2004**  
**CONDO ASSOCIATION DATA**

A	B	C	D	E	F	G = F/B	H = F/E
	POLICIES			EXPOSURE		AVERAGE	PREMIUM
	IN		MARKET	IN	PREMIUM	PREMIUM	PER \$1,000
COMPANY NAME	FORCE	RANK	SHARE	\$1,000'S	WRITTEN	WRITTEN	EXPOSURE
Citizens Property Insurance Corporation	7,118	1	43.2%	\$23,771,533	\$84,653,173	\$11,893	\$3.56
Southern Family Insurance Company	2,821	2	17.1%	\$26,930,158	\$120,101,667	\$42,574	\$4.46
Allstate Insurance Company	1,690	3	10.3%	\$7,366,939	\$9,019,433	\$5,337	\$1.22
State Farm Florida Insurance Company	1,522	4	9.2%	\$3,307,980	\$15,315,797	\$10,063	\$4.63
Qbe Insurance Corporation	1,417	5	8.6%	\$27,386,986	\$66,570,550	\$46,980	\$2.43
Cincinnati Insurance Company	449	6	2.7%	\$158,348	\$661,532	\$1,473	\$4.18
Nova Casualty Company	349	7	2.1%	\$0	\$1,195,706	\$3,426	#DIV/0!
Old Dominion Insurance Company	321	8	1.9%	\$52,466	\$1,880,241	\$5,857	\$35.84
Capacity Insurance Company	273	9	1.7%	\$466,730	\$2,548,792	\$9,336	\$5.46
Charter Oak Fire Insurance Company	95	10	0.6%	\$65,837	\$193,155	\$2,033	\$2.93
Travelers Indemnity Company Of Connecticut	94	11	0.6%	\$207,416	\$749,450	\$7,973	\$3.61
First Community Insurance Company	75	12	0.5%	\$12,001	\$192,992	\$2,573	\$16.08
Travelers Property Casualty Company Of America	42	13	0.3%	\$101,263	\$508,407	\$12,105	\$5.02
Westfield Insurance Company	36	14	0.2%	\$26,763	\$73,731	\$2,048	\$2.75
Travelers Indemnity Company Of America	29	15	0.2%	\$5,331	\$8,412	\$290	\$1.58
American Economy Insurance Company	26	16	0.2%	\$29,838	\$98,900	\$3,804	\$3.31
Hartford Insurance Company Of The Southeast	21	17	0.1%	\$24,891	\$100,135	\$4,768	\$4.02
Hartford Casualty Insurance Company	21	17	0.1%	\$36,025	\$166,184	\$7,914	\$4.61
American Strategic Insurance Corp.	16	19	0.1%	\$34,885	\$275,119	\$17,195	\$7.89
Phoenix Insurance Company	12	20	0.1%	\$132,121	\$448,198	\$37,350	\$3.39
Travelers Indemnity Company	11	21	0.1%	\$9,870	\$22,915	\$2,083	\$2.32
Federal Insurance Company	9	22	0.1%	\$2,047	\$4,305	\$478	\$2.10
Florida Family Insurance Company	7	23	0.0%	\$0	\$1,612	\$230	#DIV/0!
Penn Charter Mutual Insurance Company	6	24	0.0%	\$3,746	\$17,649	\$2,942	\$4.71
Florida Farm Bureau Casualty Insurance Company	4	25	0.0%	\$4,342	\$9,018	\$2,255	\$2.08
Amerisure Mutual Insurance Company	3	26	0.0%	\$1,239	\$3,900	\$1,300	\$3.15
Mapfre Insurance Company Of Florida	3	26	0.0%	\$825	\$8,226	\$2,742	\$9.97
Zurich American Insurance Company	3	26	0.0%	\$13,227	\$11,725	\$3,908	\$0.89
Bituminous Casualty Corporation	2	29	0.0%	\$0	\$28	\$14	#DIV/0!
North Pointe Insurance Company	2	29	0.0%	\$1,454	\$3,758	\$1,879	\$2.58
National Surety Corporation	2	29	0.0%	\$19	\$264	\$132	\$13.89
Zurich American Insurance Company Of Illinois	2	29	0.0%	\$166,934	\$465,159	\$232,580	\$2.79
American Guarantee And Liability Insurance Company	2	29	0.0%	\$136,710	\$411,169	\$205,585	\$3.01
Allianz Global Risks Us Insurance Company	2	29	0.0%	\$1,030,479	\$97,394	\$48,697	\$0.09
Pacific Indemnity Company	1	35	0.0%	\$374	\$3,766	\$3,766	\$10.07
Great Northern Insurance Company	1	35	0.0%	\$637	\$927	\$927	\$1.46
<b>TOTAL ALL COMPANIES</b>	<b>16,487</b>		<b>100.0%</b>	<b>\$91,489,416</b>	<b>\$305,823,389</b>	<b>\$18,549</b>	<b>\$3.34</b>

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 06-30-2004

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Citizens Property Insurance Corporation	7,118	43.2%	\$23,771,532,816	26.0%	\$84,653,173	27.7%
2	Southern Family Insurance Company	2,821	17.1%	\$26,930,158,103	29.4%	\$120,101,667	39.3%
3	Allstate Insurance Company	1,690	10.3%	\$7,366,939,412	8.1%	\$9,019,433	2.9%
4	State Farm Florida Insurance Company	1,522	9.2%	\$3,307,979,765	3.6%	\$15,315,797	5.0%
5	Qbe Insurance Corporation	1,417	8.6%	\$27,386,986,370	29.9%	\$66,570,550	21.8%
6	Cincinnati Insurance Company	449	2.7%	\$158,348,000	0.2%	\$661,532	0.2%
7	Nova Casualty Company	349	2.1%	\$0	0.0%	\$1,195,706	0.4%
8	Old Dominion Insurance Company	321	1.9%	\$52,466,400	0.1%	\$1,880,241	0.6%
9	Capacity Insurance Company	273	1.7%	\$466,730,377	0.5%	\$2,548,792	0.8%
10	Charter Oak Fire Insurance Company	95	0.6%	\$65,836,983	0.1%	\$193,155	0.1%
11	Travelers Indemnity Company Of Connecticut	94	0.6%	\$207,416,322	0.2%	\$749,450	0.2%
12	First Community Insurance Company	75	0.5%	\$12,001,492	0.0%	\$192,992	0.1%
13	Travelers Property Casualty Company Of America	42	0.3%	\$101,263,113	0.1%	\$508,407	0.2%
14	Westfield Insurance Company	36	0.2%	\$26,763,085	0.0%	\$73,731	0.0%
15	Travelers Indemnity Company Of America	29	0.2%	\$5,331,173	0.0%	\$8,412	0.0%
16	American Economy Insurance Company	26	0.2%	\$29,838,000	0.0%	\$98,900	0.0%
17	Hartford Insurance Company Of The Southeast	21	0.1%	\$24,890,700	0.0%	\$100,135	0.0%
18	Hartford Casualty Insurance Company	21	0.1%	\$36,025,100	0.0%	\$166,184	0.1%
19	American Strategic Insurance Corp.	16	0.1%	\$34,884,739	0.0%	\$275,119	0.1%
20	Phoenix Insurance Company	12	0.1%	\$132,120,809	0.1%	\$448,198	0.1%
21	Travelers Indemnity Company	11	0.1%	\$9,870,117	0.0%	\$22,915	0.0%
22	Federal Insurance Company	9	0.1%	\$2,047,284	0.0%	\$4,305	0.0%
23	Florida Family Insurance Company	7	0.0%	\$0	0.0%	\$1,612	0.0%
24	Penn Charter Mutual Insurance Company	6	0.0%	\$3,746,000	0.0%	\$17,649	0.0%
25	Florida Farm Bureau Casualty Insurance Company	4	0.0%	\$4,342,100	0.0%	\$9,018	0.0%
26	Amerisure Mutual Insurance Company	3	0.0%	\$1,239,000	0.0%	\$3,900	0.0%
27	Mapfre Insurance Company Of Florida	3	0.0%	\$825,000	0.0%	\$8,226	0.0%
28	Zurich American Insurance Company	3	0.0%	\$13,227,000	0.0%	\$11,725	0.0%
29	Bituminous Casualty Corporation	2	0.0%	\$0	0.0%	\$28	0.0%
30	North Pointe Insurance Company	2	0.0%	\$1,454,000	0.0%	\$3,758	0.0%
31	National Surety Corporation	2	0.0%	\$19,000	0.0%	\$264	0.0%
32	Zurich American Insurance Company Of Illinois	2	0.0%	\$166,934,000	0.2%	\$465,159	0.2%
33	American Guarantee And Liability Insurance Compan	2	0.0%	\$136,710,000	0.1%	\$411,169	0.1%
34	Allianz Global Risks Us Insurance Company	2	0.0%	\$1,030,478,999	1.1%	\$97,394	0.0%
35	Pacific Indemnity Company	1	0.0%	\$374,002	0.0%	\$3,766	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 06-30-2004

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
36	Great Northern Insurance Company	1 0.0%	\$637,001 0.0%	\$927 0.0%
<b>36 Totals For Selected County Set:</b>		<b>16,487 100.0%</b>	<b>\$91,489,416,262 100.0%</b>	<b>\$305,823,389 100.0%</b>
<b>38 Totals For All Selected Counties And Policies:</b>		<b>16,487 100.0%</b>	<b>\$91,489,416,262 100.0%</b>	<b>\$305,823,389 100.0%</b>

Policies Selected: Condominium Association, WindOnly Condominium Association

\* FRPCJUA included in market share calculation.

Counties Selected: All

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2003

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
1	Citizens Property Insurance Corporation	6,965 44.0%	\$23,897,628,412 27.9%	\$90,122,218 30.3%
2	Southern Family Insurance Company	2,322 14.7%	\$21,359,414,375 25.0%	\$103,695,744 34.9%
3	Allstate Insurance Company	1,763 11.1%	\$7,169,727,124 8.4%	\$8,938,184 3.0%
4	State Farm Florida Insurance Company	1,569 9.9%	\$3,787,542,797 4.4%	\$17,546,971 5.9%
5	Qbe Insurance Corporation	1,447 9.1%	\$27,817,749,799 32.5%	\$67,668,498 22.8%
6	Nova Casualty Company	389 2.5%	\$0 0.0%	\$1,442,201 0.5%
7	Old Dominion Insurance Company	296 1.9%	\$57,340,700 0.1%	\$1,729,176 0.6%
8	Capacity Insurance Company	270 1.7%	\$443,985,375 0.5%	\$2,400,491 0.8%
9	Cincinnati Insurance Company	267 1.7%	\$71,830,000 0.1%	\$457,030 0.2%
10	Qualsure Insurance Corporation	98 0.6%	\$68,743,971 0.1%	\$185,460 0.1%
11	Travelers Indemnity Company Of Connecticut	88 0.6%	\$195,262,729 0.2%	\$763,208 0.3%
12	First Community Insurance Company	80 0.5%	\$12,602,220 0.0%	\$191,709 0.1%
13	Charter Oak Fire Insurance Company	73 0.5%	\$54,340,691 0.1%	\$162,192 0.1%
14	American Economy Insurance Company	31 0.2%	\$42,783,000 0.1%	\$134,394 0.0%
15	Hartford Casualty Insurance Company	31 0.2%	\$59,728,000 0.1%	\$241,659 0.1%
16	Hartford Insurance Company Of The Southeast	23 0.1%	\$31,217,400 0.0%	\$122,859 0.0%
17	Travelers Property Casualty Company Of America	19 0.1%	\$25,249,870 0.0%	\$108,290 0.0%
18	Travelers Indemnity Company Of America	16 0.1%	\$3,808,549 0.0%	\$5,408 0.0%
19	North Pointe Insurance Company	14 0.1%	\$7,864,924 0.0%	\$27,397 0.0%
20	Travelers Indemnity Company	12 0.1%	\$8,893,954 0.0%	\$15,190 0.0%
21	Phoenix Insurance Company	11 0.1%	\$128,960,627 0.2%	\$434,062 0.1%
22	Florida Family Insurance Company	7 0.0%	\$0 0.0%	\$1,612 0.0%
23	Penn Charter Mutual Insurance Company	6 0.0%	\$3,771,000 0.0%	\$20,183 0.0%
24	American Strategic Insurance Corp.	5 0.0%	\$6,142,989 0.0%	\$68,086 0.0%
25	Amerisure Mutual Insurance Company	4 0.0%	\$1,308,000 0.0%	\$5,477 0.0%
26	Mapfre Insurance Company Of Florida	4 0.0%	\$1,825,000 0.0%	\$15,323 0.0%
27	Florida Farm Bureau Casualty Insurance Company	4 0.0%	\$4,265,300 0.0%	\$8,903 0.0%
28	Fidelity And Casualty Company Of New York	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
29	National Fire Insurance Company Of Hartford	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
30	Valley Forge Insurance Company	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
31	Transportation Insurance Company	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
32	American Casualty Company Of Reading, Pennsylvan	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
33	Transcontinental Insurance Company	3 0.0%	\$7,206,000 0.0%	\$8,462 0.0%
34	Bituminous Casualty Corporation	3 0.0%	\$0 0.0%	\$39 0.0%
35	Zurich American Insurance Company Of Illinois	2 0.0%	\$117,921,000 0.1%	\$360,801 0.1%
36	Continental National Indemnity Company	1 0.0%	\$1,518,000 0.0%	\$1,325 0.0%
37	Ohio Farmers Insurance Company	1 0.0%	\$1,568,000 0.0%	\$3,642 0.0%
38	Continental Casualty Company	1 0.0%	\$1,518,000 0.0%	\$1,325 0.0%
39	American Zurich Insurance Company	1 0.0%	\$40,059,000 0.0%	\$231,508 0.1%
40	Lumbermens Mutual Casualty Company	1 0.0%	\$0 0.0%	\$111 0.0%
41	Glens Falls Insurance Company	1 0.0%	\$1,518,000 0.0%	\$1,325 0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2003

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
42	American Guarantee And Liability Insurance Compan	1	0.0%	\$32,755,000	0.0%	\$142,316	0.0%
<b>42 Totals For Selected County Set:</b>		<b>15,844</b>	<b>100.0%</b>	<b>\$85,502,079,806</b>	<b>100.0%</b>	<b>\$297,305,089</b>	<b>100.0%</b>
<b>44 Totals For All Selected Counties And Policies:</b>		<b>15,844</b>	<b>100.0%</b>	<b>\$85,502,079,806</b>	<b>100.0%</b>	<b>\$297,305,089</b>	<b>100.0%</b>

Policies Selected: Condominium Association, WindOnly Condominium Association

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*  
 Policy Type *Condominium Association*

Quarter Ending 06-30-2004

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Alachua	1	0.1%	31	58	0.6%	24	1.7%	4	4
Baker	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Bay	19	1.0%	18	43	0.4%	27	44.2%	1	1
Bradford	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Brevard	72	4.0%	4	342	3.5%	9	21.1%	3	3
Broward	227	12.5%	2	1,454	14.9%	1	15.6%	2	2
Calhoun	0	0.0%	37	1	0.0%	44	0.0%	NA	NA
Charlotte	10	0.5%	24	152	1.6%	14	6.6%	4	4
Citrus	1	0.1%	31	43	0.4%	27	2.3%	3	3
Clay	0	0.0%	37	18	0.2%	34	0.0%	NA	NA
Collier	22	1.2%	14	834	8.5%	4	2.6%	6	6
Columbia	0	0.0%	37	1	0.0%	44	0.0%	NA	NA
Dade	689	37.9%	1	1,367	14.0%	2	50.4%	1	1
Desoto	0	0.0%	37	8	0.1%	39	0.0%	NA	NA
Dixie	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Duval	12	0.7%	23	134	1.4%	15	9.0%	4	4
Escambia	24	1.3%	11	74	0.8%	20	32.4%	2	2
Flagler	3	0.2%	27	14	0.1%	36	21.4%	2	2
Franklin	1	0.1%	31	1	0.0%	44	100.0%	1	1
Gadsden	0	0.0%	37	1	0.0%	44	0.0%	NA	NA
Gilchrist	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Glades	0	0.0%	37	1	0.0%	44	0.0%	NA	NA
Gulf	0	0.0%	37	8	0.1%	39	0.0%	NA	NA
Hamilton	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Hardee	0	0.0%	37	0	0.0%	53	0.0%	NA	NA
Hendry	0	0.0%	37	5	0.1%	41	0.0%	NA	NA
Hernando	0	0.0%	37	12	0.1%	37	0.0%	NA	NA
Highlands	0	0.0%	37	71	0.7%	23	0.0%	NA	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Association*

Quarter Ending *06-30-2004*

County	Company Distribution		Rank	PIF	Industry Distribution		Rank	Company vs Industry	
	PIF	Distribution			Distribution	Rank		Market Share	Rank
Hillsborough	55	3.0%	8	389	4.0%	8	14.1%	2	
Holmes	0	0.0%	37	0	0.0%	53	0.0%	NA	
Indian River	15	0.8%	19	80	0.8%	17	18.8%	3	
Jackson	0	0.0%	37	0	0.0%	53	0.0%	NA	
Jefferson	0	0.0%	37	1	0.0%	44	0.0%	NA	
Lafayette	0	0.0%	37	0	0.0%	53	0.0%	NA	
Lake	0	0.0%	37	22	0.2%	32	0.0%	NA	
Lee	37	2.0%	10	763	7.8%	5	4.8%	5	
Leon	2	0.1%	30	34	0.3%	30	5.9%	7	
Levy	1	0.1%	31	4	0.0%	42	25.0%	3	
Liberty	0	0.0%	37	1	0.0%	44	0.0%	NA	
Madison	0	0.0%	37	0	0.0%	53	0.0%	NA	
Manatee	47	2.6%	9	250	2.6%	10	18.8%	3	
Marion	3	0.2%	27	39	0.4%	29	7.7%	2	
Martin	22	1.2%	14	174	1.8%	11	12.6%	5	
Monroe	8	0.4%	25	45	0.5%	26	17.8%	3	
Nassau	23	1.3%	13	27	0.3%	31	85.2%	1	
Okaloosa	65	3.6%	6	98	1.0%	16	66.3%	1	
Okeechobee	0	0.0%	37	1	0.0%	44	0.0%	NA	
Orange	15	0.8%	19	157	1.6%	12	9.6%	3	
Osceola	1	0.1%	31	19	0.2%	33	5.3%	4	
Palm Beach	69	3.8%	5	1,273	13.0%	3	5.4%	3	
Pasco	21	1.2%	16	74	0.8%	20	28.4%	2	
Pinellas	210	11.5%	3	706	7.2%	6	29.7%	1	
Polk	1	0.1%	31	80	0.8%	17	1.3%	4	
Putnam	0	0.0%	37	3	0.0%	43	0.0%	NA	
St. Johns	20	1.1%	17	79	0.8%	19	25.3%	2	
St. Lucie	14	0.8%	21	72	0.7%	22	19.4%	3	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 06-30-2004

County	Company		Industry		Company vs Industry	
	PIF	Distribution	Rank	Distribution	Market Share	Rank
Santa Rosa	8	0.4%	25	0.1%	37	66.7%
Sarasota	61	3.4%	7	5.1%	7	12.3%
Seminole	3	0.2%	27	0.6%	24	5.2%
Sumter	0	0.0%	37	0.0%	53	0.0%
Suwannee	0	0.0%	37	0.0%	53	0.0%
Taylor	0	0.0%	37	0.0%	53	0.0%
Union	0	0.0%	37	0.0%	53	0.0%
Volusia	24	1.3%	11	1.6%	12	15.3%
Wakulla	0	0.0%	37	0.0%	44	0.0%
Walton	14	0.8%	21	0.2%	35	93.3%
Washington	0	0.0%	37	0.0%	53	0.0%
	<b>1,820</b>	<b>100%</b>		<b>100%</b>	<b>9,772</b>	<b>100%</b>

Total # of Companies: 36

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *WindOnly Condominium Association*

Quarter Ending *06-30-2004*

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Alachua	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Baker	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Bay	118	2.2%	12	118	1.8%	13	100.0%	100.0%	1
Bradford	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Brevard	229	4.3%	7	237	3.5%	9	96.6%	96.6%	1
Broward	790	14.9%	2	1,056	15.7%	2	74.8%	74.8%	1
Calhoun	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Charlotte	47	0.9%	18	48	0.7%	18	97.9%	97.9%	1
Citrus	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Clay	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Collier	260	4.9%	6	372	5.5%	6	69.9%	69.9%	1
Columbia	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Dade	1,018	19.2%	1	1,428	21.3%	1	71.3%	71.3%	1
Desoto	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Duval	42	0.8%	19	46	0.7%	19	91.3%	91.3%	1
Escambia	95	1.8%	15	95	1.4%	15	100.0%	100.0%	1
Flagler	22	0.4%	22	25	0.4%	22	88.0%	88.0%	1
Franklin	7	0.1%	27	7	0.1%	28	100.0%	100.0%	1
Gadsden	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Gilchrist	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Glades	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Gulf	9	0.2%	26	9	0.1%	26	100.0%	100.0%	1
Hamilton	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Hendry	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Hernando	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	31	0.0%	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *WindOnly Condominium Association*

Quarter Ending *06-30-2004*

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Hillsborough	0	0.0%	29	8	0.1%	27	0.0%	NA	
Holmes	0	0.0%	29	0	0.0%	31	0.0%	NA	
Indian River	58	1.1%	17	66	1.0%	17	87.9%	1	
Jackson	0	0.0%	29	0	0.0%	31	0.0%	NA	
Jefferson	0	0.0%	29	0	0.0%	31	0.0%	NA	
Lafayette	0	0.0%	29	0	0.0%	31	0.0%	NA	
Lake	0	0.0%	29	0	0.0%	31	0.0%	NA	
Lee	209	3.9%	8	282	4.2%	7	74.1%	1	
Leon	0	0.0%	29	0	0.0%	31	0.0%	NA	
Levy	16	0.3%	25	16	0.2%	25	100.0%	1	
Liberty	0	0.0%	29	0	0.0%	31	0.0%	NA	
Madison	0	0.0%	29	0	0.0%	31	0.0%	NA	
Manatee	118	2.2%	12	126	1.9%	12	93.7%	1	
Marion	0	0.0%	29	0	0.0%	31	0.0%	NA	
Martin	0	0.0%	29	6	0.1%	29	0.0%	NA	
Monroe	198	3.7%	10	220	3.3%	10	90.0%	1	
Nassau	32	0.6%	21	33	0.5%	21	97.0%	1	
Okaloosa	112	2.1%	14	112	1.7%	14	100.0%	1	
Okeechobee	0	0.0%	29	0	0.0%	31	0.0%	NA	
Orange	0	0.0%	29	0	0.0%	31	0.0%	NA	
Osceola	0	0.0%	29	0	0.0%	31	0.0%	NA	
Palm Beach	612	11.6%	3	840	12.5%	3	72.9%	1	
Pasco	22	0.4%	22	23	0.3%	23	95.7%	1	
Pinellas	434	8.2%	4	567	8.4%	4	76.5%	1	
Polk	0	0.0%	29	0	0.0%	31	0.0%	NA	
Putnam	0	0.0%	29	0	0.0%	31	0.0%	NA	
St. Johns	73	1.4%	16	73	1.1%	16	100.0%	1	
St. Lucie	33	0.6%	20	46	0.7%	19	71.7%	1	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Association

Quarter Ending 06-30-2004

County	Company		Industry		Company vs Industry		
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank
Santa Rosa	20	0.4%	24	0.3%	24	100.0%	1
Sarasota	370	7.0%	5	6.6%	5	83.3%	1
Seminole	0	0.0%	29	0.0%	31	0.0%	NA
Sumter	0	0.0%	29	0.0%	31	0.0%	NA
Suwannee	0	0.0%	29	0.0%	31	0.0%	NA
Taylor	0	0.0%	29	0.0%	31	0.0%	NA
Union	0	0.0%	29	0.0%	31	0.0%	NA
Volusia	208	3.9%	9	3.7%	8	84.6%	1
Wakulla	1	0.0%	28	0.0%	30	100.0%	1
Walton	145	2.7%	11	2.2%	11	100.0%	1
Washington	0	0.0%	29	0.0%	31	0.0%	NA
	<b>5,298</b>	<b>100%</b>		<b>100%</b>	<b>6,715</b>	<b>100%</b>	<b>100%</b>

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 12-31-2003

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Alachua	1	0.1%	32	60	0.7%	23	1.7%	4	
Baker	0	0.0%	36	0	0.0%	52	0.0%	NA	
Bay	18	1.0%	17	41	0.4%	28	43.9%	1	
Bradford	0	0.0%	36	0	0.0%	52	0.0%	NA	
Brevard	55	3.0%	7	324	3.5%	8	17.0%	3	
Broward	228	12.5%	2	1,397	15.2%	1	16.4%	2	
Calhoun	0	0.0%	36	1	0.0%	45	0.0%	NA	
Charlotte	9	0.5%	23	147	1.6%	13	6.1%	4	
Citrus	1	0.1%	32	43	0.5%	27	2.3%	3	
Clay	0	0.0%	36	17	0.2%	34	0.0%	NA	
Collier	31	1.7%	11	778	8.5%	4	4.0%	6	
Columbia	0	0.0%	36	1	0.0%	45	0.0%	NA	
Dade	739	40.2%	1	1,339	14.6%	2	55.2%	1	
Desoto	0	0.0%	36	8	0.1%	39	0.0%	NA	
Dixie	0	0.0%	36	0	0.0%	52	0.0%	NA	
Duval	11	0.6%	22	121	1.3%	15	9.1%	4	
Escambia	19	1.0%	16	61	0.7%	22	31.1%	2	
Flagler	2	0.1%	27	12	0.1%	36	16.7%	3	
Franklin	1	0.1%	32	1	0.0%	45	100.0%	1	
Gadsden	0	0.0%	36	0	0.0%	52	0.0%	NA	
Gilchrist	0	0.0%	36	0	0.0%	52	0.0%	NA	
Glades	0	0.0%	36	1	0.0%	45	0.0%	NA	
Gulf	0	0.0%	36	8	0.1%	39	0.0%	NA	
Hamilton	0	0.0%	36	0	0.0%	52	0.0%	NA	
Hardee	0	0.0%	36	0	0.0%	52	0.0%	NA	
Hendry	0	0.0%	36	4	0.0%	41	0.0%	NA	
Hernando	0	0.0%	36	10	0.1%	37	0.0%	NA	
Highlands	0	0.0%	36	69	0.8%	21	0.0%	NA	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Association*

Quarter Ending *12-31-2003*

County	Company		Industry		Company vs Industry			
	PIF	Rank	Distribution	Rank	Market Share	Rank		
Hillsborough	48	8	2.6%	275	3.0%	9	17.5%	2
Holmes	0	36	0.0%	0	0.0%	52	0.0%	NA
Indian River	21	14	1.1%	71	0.8%	20	29.6%	2
Jackson	0	36	0.0%	0	0.0%	52	0.0%	NA
Jefferson	0	36	0.0%	0	0.0%	52	0.0%	NA
Lafayette	0	36	0.0%	0	0.0%	52	0.0%	NA
Lake	0	36	0.0%	25	0.3%	31	0.0%	NA
Lee	39	10	2.1%	747	8.1%	5	5.2%	5
Leon	2	27	0.1%	30	0.3%	30	6.7%	6
Levy	0	36	0.0%	3	0.0%	42	0.0%	NA
Liberty	0	36	0.0%	1	0.0%	45	0.0%	NA
Madison	0	36	0.0%	2	0.0%	44	0.0%	NA
Manatee	45	9	2.4%	239	2.6%	10	18.8%	3
Marion	2	27	0.1%	38	0.4%	29	5.3%	3
Martin	22	13	1.2%	151	1.6%	12	14.6%	4
Monroe	6	24	0.3%	55	0.6%	25	10.9%	3
Nassau	18	17	1.0%	23	0.3%	32	78.3%	1
Okaloosa	60	5	3.3%	94	1.0%	16	63.8%	1
Okeechobee	0	36	0.0%	1	0.0%	45	0.0%	NA
Orange	15	20	0.8%	153	1.7%	11	9.8%	3
Osceola	2	27	0.1%	19	0.2%	33	10.5%	3
Palm Beach	94	4	5.1%	1,194	13.0%	3	7.9%	3
Pasco	18	17	1.0%	74	0.8%	19	24.3%	2
Pinellas	201	3	10.9%	700	7.6%	6	28.7%	1
Polk	1	32	0.1%	76	0.8%	18	1.3%	4
Putnam	0	36	0.0%	3	0.0%	42	0.0%	NA
St. Johns	20	15	1.1%	78	0.9%	17	25.6%	2
St. Lucie	4	26	0.2%	54	0.6%	26	7.4%	4

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 12-31-2003

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	6	0.3%	24	10	0.1%	37	60.0%	1
Sarasota	58	3.2%	6	395	4.3%	7	14.7%	3
Seminole	2	0.1%	27	57	0.6%	24	3.5%	6
Sumter	0	0.0%	36	0	0.0%	52	0.0%	NA
Suwannee	0	0.0%	36	0	0.0%	52	0.0%	NA
Taylor	0	0.0%	36	0	0.0%	52	0.0%	NA
Union	0	0.0%	36	0	0.0%	52	0.0%	NA
Volusia	24	1.3%	12	145	1.6%	14	16.6%	3
Wakulla	0	0.0%	36	1	0.0%	45	0.0%	NA
Walton	14	0.8%	21	15	0.2%	35	93.3%	1
Washington	0	0.0%	36	0	0.0%	52	0.0%	NA
	1,838	100%		9,172	100%		100%	

Total # of Companies: 42

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *WindOnly Condominium Association.*

Quarter Ending *12-31-2003*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	29	0	0.0%	32	0.0%	NA
Baker	0	0.0%	29	0	0.0%	32	0.0%	NA
Bay	113	2.2%	12	115	1.7%	13	98.3%	1
Bradford	0	0.0%	29	0	0.0%	32	0.0%	NA
Brevard	208	4.1%	8	216	3.2%	10	96.3%	1
Broward	784	15.3%	2	1,075	16.1%	2	72.9%	1
Calhoun	0	0.0%	29	0	0.0%	32	0.0%	NA
Charlotte	47	0.9%	17	48	0.7%	18	97.9%	1
Citrus	0	0.0%	29	0	0.0%	32	0.0%	NA
Clay	0	0.0%	29	0	0.0%	32	0.0%	NA
Collier	256	5.0%	6	356	5.3%	6	71.9%	1
Columbia	0	0.0%	29	0	0.0%	32	0.0%	NA
Dade	1,013	19.8%	1	1,434	21.5%	1	70.6%	1
Desoto	0	0.0%	29	0	0.0%	32	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	32	0.0%	NA
Duval	31	0.6%	20	43	0.6%	20	72.1%	1
Escambia	91	1.8%	15	92	1.4%	15	98.9%	1
Flagler	21	0.4%	22	22	0.3%	22	95.5%	1
Franklin	4	0.1%	27	4	0.1%	29	100.0%	1
Gadsden	0	0.0%	29	0	0.0%	32	0.0%	NA
Glachrist	0	0.0%	29	0	0.0%	32	0.0%	NA
Glades	0	0.0%	29	0	0.0%	32	0.0%	NA
Gulf	8	0.2%	26	8	0.1%	26	100.0%	1
Hamilton	0	0.0%	29	0	0.0%	32	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	32	0.0%	NA
Henry	0	0.0%	29	0	0.0%	32	0.0%	NA
Hernando	0	0.0%	29	1	0.0%	30	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	32	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *WindOnly Condominium Association*

Quarter Ending *12-31-2003*

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Hillsborough	0	0.0%	29	8	0.1%	26	0.0%	NA	NA
Holmes	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Indian River	45	0.9%	18	53	0.8%	17	84.9%	1	1
Jackson	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Jefferson	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Lafayette	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Lake	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Lee	210	4.1%	7	276	4.1%	7	76.1%	1	1
Leon	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Levy	17	0.3%	25	17	0.3%	25	100.0%	1	1
Liberty	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Madison	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Manatee	107	2.1%	14	119	1.8%	12	89.9%	1	1
Manion	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Martin	0	0.0%	29	8	0.1%	26	0.0%	NA	NA
Monroe	202	3.9%	9	218	3.3%	9	92.7%	1	1
Nassau	33	0.6%	19	33	0.5%	21	100.0%	1	1
Okaloosa	108	2.1%	13	113	1.7%	14	95.6%	1	1
Okeechobee	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Orange	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Osceola	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Palm Beach	618	12.1%	3	881	13.2%	3	70.3%	1	1
Pasco	20	0.4%	23	21	0.3%	23	95.2%	1	1
Pinellas	399	7.8%	4	572	8.6%	4	69.8%	1	1
Polk	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
Putnam	0	0.0%	29	0	0.0%	32	0.0%	NA	NA
St. Johns	57	1.1%	16	57	0.9%	16	100.0%	1	1
St. Lucie	31	0.6%	20	46	0.7%	19	67.4%	1	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2003

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	19	0.4%	24	19	0.3%	24	100.0%	1
Sarasota	358	7.0%	5	449	6.7%	5	79.7%	1
Seminole	0	0.0%	29	0	0.0%	32	0.0%	NA
Sumter	0	0.0%	29	0	0.0%	32	0.0%	NA
Suwannee	0	0.0%	29	0	0.0%	32	0.0%	NA
Taylor	0	0.0%	29	0	0.0%	32	0.0%	NA
Union	0	0.0%	29	0	0.0%	32	0.0%	NA
Volusia	189	3.7%	10	231	3.5%	8	81.8%	1
Wakulla	1	0.0%	28	1	0.0%	30	100.0%	1
Walton	136	2.7%	11	136	2.0%	11	100.0%	1
Washington	0	0.0%	28	0	0.0%	32	0.0%	NA
	<b>5,127</b>	<b>100%</b>		<b>6,672</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 12-31-2002

County	Company		Industry		Company vs Industry	
	PIF	Rank	Distribution	Rank	Market Share	Rank
Alachua	0	29	0.0%	62	0.6%	25
Baker	0	29	0.0%	0	0.0%	51
Bay	4	16	0.4%	31	0.3%	32
Bradford	0	29	0.0%	1	0.0%	47
Brevard	23	6	2.0%	353	3.6%	8
Broward	148	2	13.1%	1,468	15.0%	2
Calhoun	0	29	0.0%	0	0.0%	51
Charlotte	4	16	0.4%	155	1.6%	13
Citrus	0	29	0.0%	46	0.5%	26
Clay	0	29	0.0%	18	0.2%	34
Collier	4	16	0.4%	571	5.8%	6
Columbia	0	29	0.0%	2	0.0%	44
Dade	487	1	43.1%	1,755	17.9%	1
Desoto	0	29	0.0%	7	0.1%	39
Dixie	0	29	0.0%	0	0.0%	51
Duval	2	22	0.2%	94	1.0%	19
Escambia	1	24	0.1%	40	0.4%	29
Flagler	1	24	0.1%	14	0.1%	35
Franklin	0	29	0.0%	1	0.0%	47
Gadsden	0	29	0.0%	0	0.0%	51
Gilchrist	0	29	0.0%	0	0.0%	51
Glades	0	29	0.0%	0	0.0%	51
Gulf	0	29	0.0%	8	0.1%	38
Hamilton	0	29	0.0%	2	0.0%	44
Hardee	0	29	0.0%	0	0.0%	51
Hendry	0	29	0.0%	5	0.1%	41
Hernando	0	29	0.0%	14	0.1%	35
Highlands	0	29	0.0%	98	1.0%	18

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Hillsborough	113	10.0%	3	278	2.8%	9	40.6%	1	
Holmes	0	0.0%	29	0	0.0%	51	0.0%	NA	
Indian River	13	1.2%	12	112	1.1%	16	11.6%	2	
Jackson	0	0.0%	29	0	0.0%	51	0.0%	NA	
Jefferson	0	0.0%	29	0	0.0%	51	0.0%	NA	
Lafayette	0	0.0%	29	0	0.0%	51	0.0%	NA	
Lake	0	0.0%	29	44	0.4%	27	0.0%	NA	
Lee	10	0.9%	13	670	6.8%	5	1.5%	7	
Leon	0	0.0%	29	33	0.3%	30	0.0%	NA	
Levy	0	0.0%	29	2	0.0%	44	0.0%	NA	
Liberty	0	0.0%	29	1	0.0%	47	0.0%	NA	
Madison	0	0.0%	29	0	0.0%	51	0.0%	NA	
Manatee	20	1.8%	8	219	2.2%	12	9.1%	3	
Marion	1	0.1%	24	42	0.4%	28	2.4%	5	
Marlin	20	1.8%	8	137	1.4%	14	14.6%	3	
Monroe	7	0.6%	14	70	0.7%	23	10.0%	4	
Nassau	16	1.4%	11	24	0.2%	33	66.7%	1	
Okaloosa	22	1.9%	7	68	0.7%	24	32.4%	2	
Okeechobee	0	0.0%	29	3	0.0%	43	0.0%	NA	
Orange	1	0.1%	24	240	2.4%	11	0.4%	22	
Osceola	0	0.0%	29	33	0.3%	30	0.0%	NA	
Palm Beach	89	7.9%	5	1,224	12.5%	3	7.3%	3	
Pasco	4	0.4%	16	80	0.8%	20	5.0%	3	
Pinellas	106	9.4%	4	756	7.7%	4	14.0%	3	
Polk	0	0.0%	29	122	1.2%	15	0.0%	NA	
Putnam	0	0.0%	29	5	0.1%	41	0.0%	NA	
St. Johns	7	0.6%	14	76	0.8%	21	9.2%	5	
St. Lucie	0	0.0%	29	71	0.7%	22	0.0%	NA	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Association

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Santa Rosa	1	0.1%	24	10	0.1%	37	10.0%		3
Sarasota	18	1.6%	10	390	4.0%	7	4.6%		5
Seminole	2	0.2%	22	100	1.0%	17	2.0%		5
Sumter	0	0.0%	29	0	0.0%	51	0.0%		NA
Suwannee	0	0.0%	29	0	0.0%	51	0.0%		NA
Taylor	0	0.0%	29	0	0.0%	51	0.0%		NA
Union	0	0.0%	29	0	0.0%	51	0.0%		NA
Volusia	3	0.3%	20	244	2.5%	10	1.2%		9
Wakulla	0	0.0%	29	1	0.0%	47	0.0%		NA
Walton	3	0.3%	20	6	0.1%	40	50.0%		2
Washington	0	0.0%	29	0	0.0%	51	0.0%		NA
	<b>1,130</b>	<b>100%</b>		<b>9,806</b>	<b>100%</b>		<b>100%</b>		<b>100%</b>

Total # of Companies: 48

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*  
 Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	29	0	0.0%	30	0.0%	NA
Baker	0	0.0%	29	0	0.0%	30	0.0%	NA
Bay	108	2.5%	12	116	2.5%	12	93.1%	1
Bradford	0	0.0%	29	0	0.0%	30	0.0%	NA
Brevard	189	4.5%	9	189	4.1%	9	100.0%	1
Broward	595	14.0%	2	595	12.9%	2	100.0%	1
Calhoun	0	0.0%	29	0	0.0%	30	0.0%	NA
Charlotte	43	1.0%	17	50	1.1%	18	86.0%	1
Citrus	0	0.0%	29	0	0.0%	30	0.0%	NA
Clay	0	0.0%	29	0	0.0%	30	0.0%	NA
Collier	210	5.0%	6	210	4.5%	6	100.0%	1
Columbia	0	0.0%	29	0	0.0%	30	0.0%	NA
Dade	873	20.6%	1	873	18.9%	1	100.0%	1
Desoto	0	0.0%	29	0	0.0%	30	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	30	0.0%	NA
Duval	27	0.6%	20	58	1.3%	16	46.6%	2
Escambia	80	1.9%	15	85	1.8%	15	94.1%	1
Flagler	12	0.3%	24	14	0.3%	25	85.7%	1
Franklin	4	0.1%	27	4	0.1%	27	100.0%	1
Gadsden	0	0.0%	29	0	0.0%	30	0.0%	NA
Gilchrist	0	0.0%	29	0	0.0%	30	0.0%	NA
Glades	0	0.0%	29	0	0.0%	30	0.0%	NA
Gulf	6	0.1%	26	6	0.1%	26	100.0%	1
Hamilton	0	0.0%	29	0	0.0%	30	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	30	0.0%	NA
Hendry	0	0.0%	29	0	0.0%	30	0.0%	NA
Hernando	0	0.0%	29	1	0.0%	28	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	30	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*      Quarter Ending 12-31-2002  
 Policy Type WindOnly Condominium Association

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Hillsborough	0	0.0%	29	0	0.0%	30	0.0%	NA
Holmes	0	0.0%	29	0	0.0%	30	0.0%	NA
Indian River	52	1.2%	16	52	1.1%	17	100.0%	1
Jackson	0	0.0%	29	0	0.0%	30	0.0%	NA
Jefferson	0	0.0%	29	0	0.0%	30	0.0%	NA
Lafayette	0	0.0%	29	0	0.0%	30	0.0%	NA
Lake	0	0.0%	29	0	0.0%	30	0.0%	NA
Lee	193	4.6%	8	193	4.2%	8	100.0%	1
Leon	0	0.0%	29	0	0.0%	30	0.0%	NA
Levy	15	0.4%	23	15	0.3%	23	100.0%	1
Liberty	0	0.0%	29	0	0.0%	30	0.0%	NA
Madison	0	0.0%	29	0	0.0%	30	0.0%	NA
Manatee	93	2.2%	14	112	2.4%	13	83.0%	1
Marion	0	0.0%	29	0	0.0%	30	0.0%	NA
Martin	0	0.0%	29	0	0.0%	30	0.0%	NA
Monroe	199	4.7%	7	199	4.3%	7	100.0%	1
Nassau	31	0.7%	19	36	0.8%	20	86.1%	1
Okaloosa	94	2.2%	13	101	2.2%	14	93.1%	1
Okeechobee	0	0.0%	29	0	0.0%	30	0.0%	NA
Orange	0	0.0%	29	0	0.0%	30	0.0%	NA
Osceola	0	0.0%	29	0	0.0%	30	0.0%	NA
Palm Beach	486	11.5%	3	486	10.5%	3	100.0%	1
Pasco	12	0.3%	24	15	0.3%	23	80.0%	1
Pinellas	312	7.4%	4	478	10.3%	4	65.3%	1
Polk	0	0.0%	29	0	0.0%	30	0.0%	NA
Putnam	0	0.0%	29	0	0.0%	30	0.0%	NA
St. Johns	39	0.9%	18	50	1.1%	18	78.0%	1
St. Lucie	25	0.6%	21	25	0.5%	21	100.0%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*  
 Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Santa Rosa	17	0.4%	22	17	0.4%	22	100.0%		1
Sarasota	295	7.0%	5	376	8.1%	5	78.5%		1
Seminole	0	0.0%	29	0	0.0%	30	0.0%		NA
Sumter	0	0.0%	29	0	0.0%	30	0.0%		NA
Suwannee	0	0.0%	29	0	0.0%	30	0.0%		NA
Taylor	0	0.0%	29	0	0.0%	30	0.0%		NA
Union	0	0.0%	29	0	0.0%	30	0.0%		NA
Volusia	112	2.6%	11	147	3.2%	10	76.2%		1
Wakulla	1	0.0%	28	1	0.0%	28	100.0%		1
Walton	117	2.8%	10	119	2.6%	11	98.3%		1
Washington	0	0.0%	29	0	0.0%	30	0.0%		NA
	<b>4,240</b>	<b>100%</b>		<b>4,623</b>	<b>100%</b>		<b>100%</b>		<b>100%</b>

Total # of Companies: 2

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type *Condominium Association*

Quarter Ending *12-31-2001*

County	Company		Industry		Company vs Industry			
	PIF	Rank	Distribution	Rank	Market Share	Rank		
Alachua	21	26	0.4%	33	0.4%	28	63.6%	1
Baker	0	45	0.0%	0	0.0%	46	0.0%	NA
Bay	3	36	0.1%	19	0.2%	32	15.8%	3
Bradford	1	40	0.0%	1	0.0%	44	100.0%	1
Brevard	213	7	4.5%	263	3.4%	8	81.0%	1
Broward	821	1	17.3%	1,285	16.8%	1	63.9%	1
Calhoun	0	45	0.0%	0	0.0%	46	0.0%	NA
Charlotte	97	13	2.0%	121	1.6%	13	80.2%	1
Citrus	13	30	0.3%	22	0.3%	31	59.1%	1
Clay	5	33	0.1%	8	0.1%	34	62.5%	1
Collier	307	5	6.5%	473	6.2%	6	64.9%	1
Columbia	1	40	0.0%	3	0.0%	41	33.3%	3
Dade	485	3	10.2%	1,237	16.2%	2	39.2%	1
Desoto	2	38	0.0%	2	0.0%	43	100.0%	1
Dixie	0	45	0.0%	0	0.0%	46	0.0%	NA
Duval	34	22	0.7%	53	0.7%	21	64.2%	1
Escambia	29	25	0.6%	37	0.5%	26	78.4%	1
Flagler	11	31	0.2%	15	0.2%	33	73.3%	1
Franklin	0	45	0.0%	0	0.0%	46	0.0%	NA
Gadsden	0	45	0.0%	0	0.0%	46	0.0%	NA
Gilchrist	0	45	0.0%	0	0.0%	46	0.0%	NA
Glades	0	45	0.0%	0	0.0%	46	0.0%	NA
Gulf	0	45	0.0%	1	0.0%	44	0.0%	NA
Hamilton	0	45	0.0%	0	0.0%	46	0.0%	NA
Hardee	0	45	0.0%	0	0.0%	46	0.0%	NA
Hendry	5	33	0.1%	5	0.1%	37	100.0%	1
Hernando	3	36	0.1%	7	0.1%	35	42.9%	1
Highlands	64	18	1.3%	77	1.0%	18	83.1%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type Condominium Association

Quarter Ending 12-31-2001

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Hillsborough	104	2.2%	12	128	1.7%	12	81.3%	1	
Holmes	0	0.0%	45	0	0.0%	46	0.0%	NA	
Indian River	91	1.9%	14	102	1.3%	15	89.2%	1	
Jackson	0	0.0%	45	0	0.0%	46	0.0%	NA	
Jefferson	0	0.0%	45	0	0.0%	46	0.0%	NA	
Lafayette	0	0.0%	45	0	0.0%	46	0.0%	NA	
Lake	42	0.9%	19	45	0.6%	23	93.3%	1	
Lee	346	7.3%	4	500	6.5%	4	69.2%	1	
Leon	16	0.3%	29	26	0.3%	29	61.5%	1	
Levy	0	0.0%	45	0	0.0%	46	0.0%	NA	
Liberty	0	0.0%	45	0	0.0%	46	0.0%	NA	
Madison	0	0.0%	45	0	0.0%	46	0.0%	NA	
Manatee	106	2.2%	11	148	1.9%	11	71.6%	1	
Marion	21	0.4%	26	25	0.3%	30	84.0%	1	
Martin	80	1.7%	16	92	1.2%	16	87.0%	1	
Monroe	1	0.0%	40	68	0.9%	19	1.5%	11	
Nassau	1	0.0%	40	4	0.1%	40	25.0%	2	
Okaloosa	30	0.6%	24	41	0.5%	24	73.2%	1	
Okeechobee	2	0.0%	38	3	0.0%	41	66.7%	1	
Orange	125	2.6%	10	256	3.4%	9	48.8%	1	
Osceola	31	0.7%	23	35	0.5%	27	88.6%	1	
Palm Beach	769	16.2%	2	1,138	14.9%	3	67.6%	1	
Pasco	37	0.8%	20	50	0.7%	22	74.0%	1	
Pinellas	285	6.0%	6	487	6.4%	5	58.5%	1	
Polk	91	1.9%	14	104	1.4%	14	87.5%	1	
Putnam	1	0.0%	40	5	0.1%	37	20.0%	3	
St. Johns	18	0.4%	28	41	0.5%	24	43.9%	1	
St. Lucie	36	0.8%	21	60	0.8%	20	60.0%	1	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2001

County	Company		Industry		Company vs Industry		
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	28	0	0.0%	29	0.0%
Baker	0	0.0%	28	0	0.0%	29	0.0%
Bay	89	2.6%	10	101	2.7%	11	88.1%
Bradford	0	0.0%	28	0	0.0%	29	0.0%
Brevard	154	4.6%	9	154	4.1%	9	100.0%
Broward	478	14.2%	2	478	12.6%	3	100.0%
Calhoun	0	0.0%	28	0	0.0%	29	0.0%
Charlotte	42	1.2%	18	49	1.3%	17	85.7%
Citrus	0	0.0%	28	0	0.0%	29	0.0%
Clay	0	0.0%	28	0	0.0%	29	0.0%
Collier	160	4.8%	8	160	4.2%	8	100.0%
Columbia	0	0.0%	28	0	0.0%	29	0.0%
Dade	655	19.5%	1	655	17.3%	1	100.0%
Desoto	0	0.0%	28	0	0.0%	29	0.0%
Dixie	0	0.0%	28	0	0.0%	29	0.0%
Duval	26	0.8%	19	59	1.8%	16	44.1%
Escambia	57	1.7%	15	62	1.6%	15	91.9%
Flagler	12	0.4%	23	15	0.4%	20	80.0%
Franklin	4	0.1%	27	4	0.1%	27	100.0%
Gadsden	0	0.0%	28	0	0.0%	29	0.0%
Gilchrist	0	0.0%	28	0	0.0%	29	0.0%
Glades	0	0.0%	28	0	0.0%	29	0.0%
Gulf	7	0.2%	26	7	0.2%	26	100.0%
Hamilton	0	0.0%	28	0	0.0%	29	0.0%
Hardee	0	0.0%	28	0	0.0%	29	0.0%
Hendry	0	0.0%	28	0	0.0%	29	0.0%
Hernando	0	0.0%	28	1	0.0%	28	0.0%
Highlands	0	0.0%	28	0	0.0%	29	0.0%

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Quarter Ending 12-31-2001

Company Name **FLORIDA WINDSTORM UNDERWRITING ASSOC.**  
 Policy Type WindOnly Condominium Association

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Hillsborough	0	0.0%	28	0	0.0%	29	0.0%	NA	
Holmes	0	0.0%	28	0	0.0%	29	0.0%	NA	
Indian River	14	0.4%	21	14	0.4%	23	100.0%	1	
Jackson	0	0.0%	28	0	0.0%	29	0.0%	NA	
Jefferson	0	0.0%	28	0	0.0%	29	0.0%	NA	
Lafayette	0	0.0%	28	0	0.0%	29	0.0%	NA	
Lake	0	0.0%	28	0	0.0%	29	0.0%	NA	
Lee	168	5.0%	7	168	4.4%	7	100.0%	1	
Leon	0	0.0%	28	0	0.0%	29	0.0%	NA	
Levy	15	0.4%	20	15	0.4%	20	100.0%	1	
Liberty	0	0.0%	28	0	0.0%	29	0.0%	NA	
Madison	0	0.0%	28	0	0.0%	29	0.0%	NA	
Manatee	78	2.3%	12	97	2.6%	12	80.4%	1	
Marion	0	0.0%	28	0	0.0%	29	0.0%	NA	
Martin	0	0.0%	28	0	0.0%	29	0.0%	NA	
Monroe	183	5.4%	6	183	4.8%	6	100.0%	1	
Nassau	29	0.9%	18	34	0.9%	19	85.3%	1	
Okaloosa	62	1.8%	14	70	1.8%	14	88.6%	1	
Okeechobee	0	0.0%	28	0	0.0%	29	0.0%	NA	
Orange	0	0.0%	28	0	0.0%	29	0.0%	NA	
Osceola	0	0.0%	28	0	0.0%	29	0.0%	NA	
Palm Beach	362	10.8%	3	362	9.5%	4	100.0%	1	
Pasco	8	0.2%	25	15	0.4%	20	53.3%	1	
Pinellas	294	8.7%	4	480	12.6%	2	61.3%	1	
Polk	0	0.0%	28	0	0.0%	29	0.0%	NA	
Putnam	0	0.0%	28	0	0.0%	29	0.0%	NA	
St. Johns	36	1.1%	17	47	1.2%	18	76.6%	1	
St. Lucie	13	0.4%	22	13	0.3%	24	100.0%	1	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name **FLORIDA WINDSTORM UNDERWRITING ASSOC.**      Quarter Ending **12-31-2001**  
 Policy Type **WindOnly Condominium Association**

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	11	0.3%	24	11	0.3%	25	100.0%	1
Sarasota	251	7.5%	5	343	9.0%	5	73.2%	1
Seminole	0	0.0%	28	0	0.0%	29	0.0%	NA
Sumter	0	0.0%	28	0	0.0%	29	0.0%	NA
Suwannee	0	0.0%	28	0	0.0%	29	0.0%	NA
Taylor	0	0.0%	28	0	0.0%	29	0.0%	NA
Union	0	0.0%	28	0	0.0%	29	0.0%	NA
Volusia	72	2.1%	13	113	3.0%	10	63.7%	1
Wakulla	0	0.0%	28	0	0.0%	29	0.0%	NA
Walton	85	2.5%	11	87	2.3%	13	97.7%	1
Washington	0	0.0%	28	0	0.0%	29	0.0%	NA
	<b>3,365</b>	<b>100%</b>		<b>3,797</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: **2**  
 \* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type Condominium Association

Quarter Ending 12-31-2001

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Santa Rosa	6	0.1%	32	7	0.1%	35	85.7%	1	1
Sarasota	161	3.4%	9	297	3.9%	7	54.2%	1	1
Seminole	67	1.4%	17	83	1.1%	17	80.7%	1	1
Sumter	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
Suwannee	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
Taylor	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
Union	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
Volusia	173	3.6%	8	229	3.0%	10	75.5%	1	1
Wakulla	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
Walton	4	0.1%	35	5	0.1%	37	80.0%	1	1
Washington	0	0.0%	45	0	0.0%	46	0.0%	NA	NA
	<b>4,759</b>	<b>100%</b>		<b>7,638</b>	<b>100%</b>		<b>100%</b>		<b>100%</b>

Total # of Companies: 46

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type Condominium Association

Quarter Ending 12-31-2000

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	20	0.4%	27	26	0.4%	29	76.9%	1
Baker	0	0.0%	44	0	0.0%	46	0.0%	NA
Bay	2	0.0%	38	21	0.3%	31	9.5%	4
Bradford	0	0.0%	44	0	0.0%	46	0.0%	NA
Brevard	208	4.5%	7	260	3.6%	8	80.0%	1
Broward	838	18.0%	1	1,270	17.4%	1	66.0%	1
Calhoun	0	0.0%	44	0	0.0%	46	0.0%	NA
Charlotte	88	1.9%	14	119	1.6%	13	73.9%	1
Citrus	13	0.3%	30	15	0.2%	33	86.7%	1
Clay	5	0.1%	32	6	0.1%	36	83.3%	1
Collier	301	6.5%	5	436	6.0%	6	69.0%	1
Columbia	1	0.0%	40	2	0.0%	40	50.0%	2
Dade	489	10.5%	3	1,142	15.7%	3	42.8%	1
Desoto	2	0.0%	38	2	0.0%	40	100.0%	1
Dixie	0	0.0%	44	0	0.0%	46	0.0%	NA
Duval	29	0.6%	22	40	0.5%	24	72.5%	1
Escambia	27	0.6%	24	36	0.5%	25	75.0%	1
Flagler	12	0.3%	31	16	0.2%	32	75.0%	1
Franklin	0	0.0%	44	1	0.0%	43	0.0%	NA
Gadsden	0	0.0%	44	0	0.0%	46	0.0%	NA
Gilchrist	0	0.0%	44	0	0.0%	46	0.0%	NA
Glades	0	0.0%	44	0	0.0%	46	0.0%	NA
Guif	0	0.0%	44	1	0.0%	43	0.0%	NA
Hamilton	0	0.0%	44	0	0.0%	46	0.0%	NA
Hardee	0	0.0%	44	0	0.0%	46	0.0%	NA
Hendry	5	0.1%	32	5	0.1%	37	100.0%	1
Hernando	3	0.1%	36	7	0.1%	35	42.9%	1
Highlands	61	1.3%	17	73	1.0%	17	83.6%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Quarter Ending 12-31-2000

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*  
 Policy Type Condominium Association

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Hillsborough	104	2.2%	11	127	1.7%	12	81.9%	1	
Holmes	0	0.0%	44	0	0.0%	46	0.0%	NA	
Indian River	92	2.0%	13	103	1.4%	14	89.3%	1	
Jackson	0	0.0%	44	0	0.0%	46	0.0%	NA	
Jefferson	0	0.0%	44	0	0.0%	46	0.0%	NA	
Lafayette	0	0.0%	44	0	0.0%	46	0.0%	NA	
Lake	39	0.8%	19	42	0.6%	21	92.9%	1	
Lee	308	6.6%	4	450	6.2%	5	68.4%	1	
Leon	14	0.3%	29	28	0.4%	28	50.0%	1	
Levy	0	0.0%	44	0	0.0%	46	0.0%	NA	
Liberty	0	0.0%	44	0	0.0%	46	0.0%	NA	
Madison	0	0.0%	44	0	0.0%	46	0.0%	NA	
Manatee	101	2.2%	12	141	1.9%	11	71.6%	1	
Marion	22	0.5%	26	24	0.3%	30	91.7%	1	
Martin	74	1.6%	16	96	1.3%	15	77.1%	1	
Monroe	1	0.0%	40	41	0.6%	23	2.4%	11	
Nassau	1	0.0%	40	2	0.0%	40	50.0%	2	
Okaloosa	24	0.5%	25	51	0.7%	19	47.1%	1	
Okechobee	1	0.0%	40	1	0.0%	43	100.0%	1	
Orange	123	2.6%	10	273	3.7%	7	45.1%	2	
Osceola	28	0.6%	23	32	0.4%	27	87.5%	1	
Palm Beach	776	16.7%	2	1,151	15.8%	2	67.4%	1	
Pasco	36	0.8%	20	42	0.6%	21	85.7%	1	
Pinellas	284	6.1%	6	487	6.7%	4	58.3%	1	
Polk	77	1.7%	15	90	1.2%	16	85.6%	1	
Putnam	3	0.1%	36	5	0.1%	37	60.0%	1	
St. Johns	19	0.4%	28	34	0.5%	26	55.9%	1	
St. Lucie	31	0.7%	21	51	0.7%	19	60.8%	1	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type Condominium Association

Quarter Ending 12-31-2000

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Santa Rosa	5	0.1%	32	8	0.1%	34	62.5%		1
Sarasota	144	3.1%	9	235	3.2%	9	61.3%		1
Seminole	61	1.3%	17	67	0.9%	18	91.0%		1
Sumter	0	0.0%	44	0	0.0%	46	0.0%		NA
Suwannee	0	0.0%	44	0	0.0%	46	0.0%		NA
Taylor	0	0.0%	44	0	0.0%	46	0.0%		NA
Union	0	0.0%	44	0	0.0%	46	0.0%		NA
Volusia	171	3.7%	8	220	3.0%	10	77.7%		1
Wakulla	0	0.0%	44	0	0.0%	46	0.0%		NA
Walton	4	0.1%	35	5	0.1%	37	80.0%		1
Washington	0	0.0%	44	0	0.0%	46	0.0%		NA
	<b>4,647</b>	<b>100%</b>		<b>7,284</b>	<b>100%</b>		<b>100%</b>		<b>100%</b>

Total # of Companies: 49

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2000

County	Company		Industry		Company vs Industry		
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	28	0.0%	30	0.0%	NA
Baker	0	0.0%	28	0.0%	30	0.0%	NA
Bay	94	2.9%	10	2.9%	12	87.9%	1
Bradford	0	0.0%	28	0.0%	30	0.0%	NA
Brevard	151	4.7%	9	4.1%	10	100.0%	1
Broward	439	13.7%	2	11.8%	3	100.0%	1
Calhoun	0	0.0%	28	0.0%	30	0.0%	NA
Charlotte	45	1.4%	16	1.4%	17	86.5%	1
Citrus	0	0.0%	28	0.0%	30	0.0%	NA
Clay	0	0.0%	28	0.0%	30	0.0%	NA
Collier	159	4.9%	8	4.3%	8	100.0%	1
Columbia	0	0.0%	28	0.0%	30	0.0%	NA
Dade	588	18.3%	1	15.8%	1	100.0%	1
Desoto	0	0.0%	28	0.0%	30	0.0%	NA
Dixie	0	0.0%	28	0.0%	30	0.0%	NA
Duval	24	0.7%	19	1.6%	15	40.0%	2
Escambia	54	1.7%	14	1.6%	15	90.0%	1
Flagler	13	0.4%	22	0.4%	21	81.3%	1
Franklin	5	0.2%	27	0.1%	27	100.0%	1
Gadsden	0	0.0%	28	0.0%	30	0.0%	NA
Gilchrist	0	0.0%	28	0.0%	30	0.0%	NA
Glades	0	0.0%	28	0.0%	30	0.0%	NA
Gulf	7	0.2%	26	0.2%	26	100.0%	1
Hamilton	0	0.0%	28	0.0%	30	0.0%	NA
Hardee	0	0.0%	28	0.0%	30	0.0%	NA
Hendry	0	0.0%	28	0.0%	30	0.0%	NA
Hernando	0	0.0%	28	0.0%	28	0.0%	NA
Highlands	0	0.0%	28	0.0%	30	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Association

Quarter Ending 12-31-2000

County	Company		Industry		Company vs Industry	
	PIF	Distribution	Rank	Distribution	Market Share	Rank
Hillsborough	0	0.0%	28	0	0.0%	30
Holmes	0	0.0%	28	0	0.0%	30
Indian River	15	0.5%	20	15	0.4%	22
Jackson	0	0.0%	28	0	0.0%	30
Jefferson	0	0.0%	28	0	0.0%	30
Lafayette	0	0.0%	28	0	0.0%	30
Lake	0	0.0%	28	0	0.0%	30
Lee	192	6.0%	6	192	5.2%	6
Leon	0	0.0%	28	0	0.0%	30
Levy	15	0.5%	20	15	0.4%	22
Liberty	0	0.0%	28	0	0.0%	30
Madison	0	0.0%	28	0	0.0%	30
Manatee	88	2.7%	12	113	3.0%	11
Marion	0	0.0%	28	0	0.0%	30
Martin	0	0.0%	28	0	0.0%	30
Monroe	171	5.3%	7	171	4.6%	7
Nassau	30	0.9%	18	35	0.9%	19
Okaloosa	53	1.6%	15	64	1.7%	14
Okeechobee	0	0.0%	28	0	0.0%	30
Orange	0	0.0%	28	0	0.0%	30
Osceola	0	0.0%	28	0	0.0%	30
Palm Beach	286	8.9%	4	286	7.7%	5
Pasco	8	0.3%	25	17	0.5%	20
Pinellas	307	9.5%	3	516	13.8%	2
Polk	0	0.0%	28	0	0.0%	30
Putnam	0	0.0%	28	0	0.0%	30
St. Johns	36	1.1%	17	47	1.3%	18
St. Lucie	13	0.4%	22	13	0.3%	24

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name **FLORIDA WINDSTORM UNDERWRITING ASSOC.**  
 Policy Type **WindOnly Condominium Association**

Quarter Ending **12-31-2000**

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	10	0.3%	24	10	0.3%	25	100.0%	1
Sarasota	240	7.5%	5	348	9.3%	4	69.0%	1
Seminole	0	0.0%	28	0	0.0%	30	0.0%	NA
Sumter	0	0.0%	28	0	0.0%	30	0.0%	NA
Suwannee	0	0.0%	28	0	0.0%	30	0.0%	NA
Taylor	0	0.0%	28	0	0.0%	30	0.0%	NA
Union	0	0.0%	28	0	0.0%	30	0.0%	NA
Volusia	92	2.9%	11	158	4.2%	9	58.2%	1
Wakulla	0	0.0%	28	1	0.0%	28	0.0%	2
Walton	79	2.5%	13	81	2.2%	13	97.5%	1
Washington	0	0.0%	28	0	0.0%	30	0.0%	NA
	<b>3,215</b>	<b>100%</b>		<b>3,727</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: **2**

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2002

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Citizens Property Insurance Corporation	5,370	37.2%	\$21,014,453,443	32.2%	\$74,220,463	36.6%
2	State Farm Florida Insurance Company	4,173	28.9%	\$9,874,626,530	15.1%	\$24,422,190	12.0%
3	Allstate Insurance Company	1,605	11.1%	\$6,616,625,339	10.1%	\$7,937,009	3.9%
4	Insurance Corporation Of New York	1,403	9.7%	\$24,951,341,207	38.2%	\$86,421,885	42.6%
5	Qualsure Insurance Corporation	383	2.7%	\$194,953,841	0.3%	\$486,692	0.2%
6	Nova Casualty Company	344	2.4%	\$0	0.0%	\$1,205,722	0.6%
7	Old Dominion Insurance Company	281	1.9%	\$202,180,000	0.3%	\$1,705,058	0.8%
8	Capacity Insurance Company	187	1.3%	\$337,351,145	0.5%	\$1,447,649	0.7%
9	Travelers Indemnity Company Of Connecticut	128	0.9%	\$416,609,322	0.6%	\$1,557,722	0.8%
10	Charter Oak Fire Insurance Company	102	0.7%	\$96,242,706	0.1%	\$322,903	0.2%
11	Hudson Insurance Company	80	0.6%	\$0	0.0%	\$289,918	0.1%
12	First Community Insurance Company	75	0.5%	\$11,727,337	0.0%	\$174,337	0.1%
13	American Economy Insurance Company	56	0.4%	\$76,928,000	0.1%	\$295,215	0.1%
14	Westfield Insurance Company	47	0.3%	\$30,175,980	0.0%	\$76,600	0.0%
15	Hartford Insurance Company Of The Southeast	44	0.3%	\$59,907,800	0.1%	\$239,779	0.1%
16	Travelers Indemnity Company Of America	30	0.2%	\$4,938,601	0.0%	\$7,543	0.0%
17	Hartford Casualty Insurance Company	17	0.1%	\$24,412,600	0.0%	\$105,326	0.1%
18	Travelers Property Casualty Company Of America	17	0.1%	\$15,315,531	0.0%	\$85,368	0.0%
19	Travelers Indemnity Company	15	0.1%	\$22,250,453	0.0%	\$51,769	0.0%
20	Florida Family Insurance Company	7	0.0%	\$0	0.0%	\$1,612	0.0%
21	Mapfre Insurance Company Of Florida	6	0.0%	\$5,725,000	0.0%	\$83,965	0.0%
22	Florida Farm Bureau Casualty Insurance Company	6	0.0%	\$4,366,600	0.0%	\$9,215	0.0%
23	Phoenix Insurance Company	5	0.0%	\$48,665,056	0.1%	\$153,896	0.1%
24	Penn Charter Mutual Insurance Company	5	0.0%	\$2,645,000	0.0%	\$4	0.0%
25	Amerisure Mutual Insurance Company	4	0.0%	\$477,000	0.0%	\$2,749	0.0%
26	National Fire Insurance Company Of Hartford	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
27	Valley Forge Insurance Company	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
28	Associated Indemnity Corporation	3	0.0%	\$26,264,000	0.0%	\$175,933	0.1%
29	Fidelity And Casualty Company Of New York	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
30	American Manufacturers Mutual Insurance Company	2	0.0%	\$325,000	0.0%	\$776	0.0%
31	Lumbermens Mutual Casualty Company	2	0.0%	\$0	0.0%	\$819	0.0%
32	American Insurance Company (The)	2	0.0%	\$5,594,000	0.0%	\$22,604	0.0%
33	Assurance Company Of America	2	0.0%	\$115,392,000	0.2%	\$363,703	0.2%
34	Transportation Insurance Company	2	0.0%	\$929,000	0.0%	\$1,537	0.0%
35	Fireman'S Fund Insurance Company	2	0.0%	\$19,000	0.0%	\$377	0.0%
36	Allianz Global Risks Us Insurance Company	2	0.0%	\$1,030,478,999	1.6%	\$97,226	0.0%
37	Northern Insurance Company Of New York	1	0.0%	\$44,525,000	0.1%	\$187,748	0.1%
38	Northern Assurance Company Of America	1	0.0%	\$0	0.0%	\$686	0.0%
39	Zurich American Insurance Company Of Illinois	1	0.0%	\$34,505,000	0.1%	\$136,574	0.1%
40	Bituminous Casualty Corporation	1	0.0%	\$0	0.0%	\$3	0.0%
41	American Casualty Company Of Reading, Pennsylva	1	0.0%	\$1,518,000	0.0%	\$1,325	0.0%
42	Transcontinental Insurance Company	1	0.0%	\$1,518,000	0.0%	\$1,325	0.0%
43	American Employers' Insurance Company	1	0.0%	\$0	0.0%	\$686	0.0%
44	Pennsylvania General Insurance Company	1	0.0%	\$0	0.0%	\$686	0.0%
45	Onebeacon Insurance Company	1	0.0%	\$0	0.0%	\$686	0.0%
46	Onebeacon America Insurance Company	1	0.0%	\$0	0.0%	\$686	0.0%
47	Crum & Forster Indemnity Company	1	0.0%	\$3,500,000	0.0%	\$489,583	0.2%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2002

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
48	Continental Casualty Company	1 0.0%	\$1,518,000 0.0%	\$1,325 0.0%
49	American Motorists Insurance Company	1 0.0%	\$0 0.0%	\$477 0.0%
<b>49 Totals For Selected County Set:</b>		<b>14,429 100.0%</b>	<b>\$65,294,762,490 100.0%</b>	<b>\$202,814,740 100.0%</b>
<b>49 Totals For All Selected Counties And Policies:</b>		<b>14,429 100.0%</b>	<b>\$65,294,762,490 100.0%</b>	<b>\$202,814,740 100.0%</b>

Policies Selected: Condominium Association, WindOnly Condominium Association

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	State Farm Florida Insurance Company	4,759	41.6%	\$10,662,318,628	22.2%	\$22,207,530	17.1%
2	Florida Windstorm Underwriting Assoc.	3,365	29.4%	\$9,026,821,240	18.8%	\$19,694,680	15.2%
3	Insurance Corporation Of New York	1,493	13.1%	\$25,018,888,067	52.2%	\$78,847,669	60.7%
4	Qualsure Insurance Corporation	432	3.8%	\$201,200,098	0.4%	\$463,991	0.4%
5	Allstate Insurance Company	279	2.4%	\$1,221,685,074	2.5%	\$2,024,432	1.6%
6	Nova Casualty Company	245	2.1%	\$0	0.0%	\$615,971	0.5%
7	Travelers Indemnity Company Of Connecticut	136	1.2%	\$513,257,789	1.1%	\$1,695,663	1.3%
8	Hudson Insurance Company	135	1.2%	\$0	0.0%	\$499,514	0.4%
9	First Community Insurance Company	100	0.9%	\$34,100,486	0.1%	\$324,186	0.2%
10	American Economy Insurance Company	99	0.9%	\$171,654,000	0.4%	\$637,001	0.5%
11	Capacity Insurance Company	85	0.7%	\$161,095,073	0.3%	\$769,178	0.6%
12	Charter Oak Fire Insurance Company	71	0.6%	\$164,465,369	0.3%	\$578,451	0.4%
13	Hartford Insurance Company Of The Southeast	52	0.5%	\$65,362,200	0.1%	\$304,283	0.2%
14	Westfield Insurance Company	49	0.4%	\$29,276,080	0.1%	\$70,853	0.1%
15	Atlantic Mutual Insurance Company	27	0.2%	\$5,905,280	0.0%	\$35,976	0.0%
16	Travelers Indemnity Company Of America	19	0.2%	\$11,983,082	0.0%	\$19,115	0.0%
17	Travelers Indemnity Company	13	0.1%	\$54,701,771	0.1%	\$139,647	0.1%
18	Travelers Property Casualty Company Of America	8	0.1%	\$351,035	0.0%	\$2,700	0.0%
19	Amerisure Mutual Insurance Company	7	0.1%	\$1,670,000	0.0%	\$7,000	0.0%
20	Florida Farm Bureau Casualty Insurance Company	7	0.1%	\$4,338,700	0.0%	\$17,817	0.0%
21	Penn Charter Mutual Insurance Company	5	0.0%	\$1,925,000	0.0%	\$3	0.0%
22	National Fire Insurance Company Of Hartford	5	0.0%	\$3,216,000	0.0%	\$7,325	0.0%
23	Hartford Casualty Insurance Company	5	0.0%	\$3,266,800	0.0%	\$19,849	0.0%
24	Ohio Farmers Insurance Company	4	0.0%	\$2,149,000	0.0%	\$5,828	0.0%
25	Lumbermens Mutual Casualty Company	4	0.0%	\$7,083,600	0.0%	\$11,157	0.0%
26	First National Insurance Company Of America	3	0.0%	\$19,091,000	0.0%	\$47,488	0.0%
27	Continental Casualty Company	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
28	Valley Forge Life Insurance Company	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
29	Transcontinental Insurance Company	3	0.0%	\$1,419,000	0.0%	\$962	0.0%
30	Northern Insurance Company Of New York	2	0.0%	\$78,988,000	0.2%	\$290,491	0.2%
31	Mapfre Insurance Company Of Florida	2	0.0%	\$825,000	0.0%	\$3,332	0.0%
32	Crum & Forster Indemnity Company	2	0.0%	\$33,741,865	0.1%	\$98,646	0.1%
33	Liberty Mutual Fire Insurance Company	2	0.0%	\$1,549,045	0.0%	\$7,382	0.0%
34	Transportation Insurance Company	2	0.0%	\$929,000	0.0%	\$1,537	0.0%
35	Allianz Global Risks Us Insurance Company	2	0.0%	\$395,981,660	0.8%	\$253,717	0.2%
36	Maryland Casualty Company	1	0.0%	\$35,950,000	0.1%	\$69,117	0.1%
37	American Casualty Company Of Reading, Pennsylvan	1	0.0%	\$1,518,000	0.0%	\$1,325	0.0%
38	Amerisure Insurance Company	1	0.0%	\$15,000	0.0%	\$18	0.0%
39	Hartford Fire Insurance Company	1	0.0%	\$351,800	0.0%	\$1,412	0.0%
40	General Insurance Company Of America	1	0.0%	\$2,624,600	0.0%	\$5,681	0.0%
41	Phoenix Insurance Company	1	0.0%	\$27,000	0.0%	\$137	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
42	Bituminous Casualty Corporation	1 0.0%	\$0 0.0%	\$41 0.0%
<b>42 Totals For Selected County Set:</b>		<b>11,435 100.0%</b>	<b>\$47,950,897,342 100.0%</b>	<b>\$129,798,029 100.0%</b>
<b>48 Totals For All Selected Counties And Policies:</b>		<b>11,435 100.0%</b>	<b>\$47,950,897,342 100.0%</b>	<b>\$129,798,029 100.0%</b>

Policies Selected: Condominium Association, WindOnly Condominium Association

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	State Farm Florida Insurance Company	4,647	42.2%	\$9,974,148,474	24.3%	\$20,325,696	20.1%
2	Florida Windstorm Underwriting Assoc.	3,215	29.2%	\$7,385,310,951	18.0%	\$14,855,376	14.7%
3	Insurance Corporation Of New York	1,297	11.8%	\$20,727,095,926	50.5%	\$56,542,804	55.8%
4	Qualsure Insurance Corporation	512	4.6%	\$131,412,199	0.3%	\$489,275	0.5%
5	Nova Casualty Company	174	1.6%	\$0	0.0%	\$389,139	0.4%
6	Travelers Indemnity Company Of Connecticut	154	1.4%	\$518,707,173	1.3%	\$1,641,730	1.6%
7	Hudson Insurance Company	129	1.2%	\$0	0.0%	\$465,315	0.5%
8	American Economy Insurance Company	125	1.1%	\$184,803,000	0.4%	\$667,893	0.7%
9	Charter Oak Fire Insurance Company	118	1.1%	\$276,559,309	0.7%	\$783,304	0.8%
10	First Community Insurance Company	104	0.9%	\$35,674,722	0.1%	\$327,317	0.3%
11	Capacity Insurance Company	89	0.8%	\$110,695,241	0.3%	\$450,837	0.4%
12	Reliance National Insurance Company	73	0.7%	\$389,339,893	0.9%	\$989,476	1.0%
13	Westfield Insurance Company	55	0.5%	\$32,889,015	0.1%	\$75,961	0.1%
14	Hartford Insurance Company Of The Southeast	50	0.5%	\$50,522,600	0.1%	\$257,323	0.3%
15	Florida Residential P & C Joint Underwriting Assoc	45	0.4%	\$258,563,077	0.6%	\$370,048	0.4%
16	Travelers Indemnity Company	38	0.3%	\$125,313,118	0.3%	\$385,291	0.4%
17	Travelers Indemnity Company Of America	36	0.3%	\$94,838,943	0.2%	\$230,763	0.2%
18	United Pacific Insurance Company	36	0.3%	\$128,569,164	0.3%	\$532,083	0.5%
19	Fireman'S Fund Insurance Company	9	0.1%	\$9,009,000	0.0%	\$133,555	0.1%
20	General Security National Insurance Company	9	0.1%	\$0	0.0%	\$9,664	0.0%
21	Florida Farm Bureau Casualty Insurance Company	9	0.1%	\$4,565,800	0.0%	\$19,050	0.0%
22	Amerisure Mutual Insurance Company	8	0.1%	\$813,000	0.0%	\$4,062	0.0%
23	Travelers Property Casualty Company Of America	7	0.1%	\$350,594	0.0%	\$2,752	0.0%
24	Liberty Mutual Fire Insurance Company	6	0.1%	\$3,101,745	0.0%	\$14,660	0.0%
25	Allianz Global Risks Us Insurance Company	6	0.1%	\$513,627,013	1.3%	\$788,438	0.8%
26	Penn Charter Mutual Insurance Company	6	0.1%	\$2,290,000	0.0%	\$3	0.0%
27	National Fire Insurance Company Of Hartford	5	0.0%	\$3,216,000	0.0%	\$7,325	0.0%
28	Hartford Casualty Insurance Company	5	0.0%	\$5,159,900	0.0%	\$23,960	0.0%
29	Ohio Farmers Insurance Company	4	0.0%	\$2,067,000	0.0%	\$5,972	0.0%
30	Fireman'S Fund Insurance Company Of Wisconsin	4	0.0%	\$8,395,000	0.0%	\$214,293	0.2%
31	Continental Casualty Company	3	0.0%	\$5,586,000	0.0%	\$8,462	0.0%
32	American Motorists Insurance Company	3	0.0%	\$7,083,600	0.0%	\$10,999	0.0%
33	Bituminous Casualty Corporation	3	0.0%	\$0	0.0%	\$57	0.0%
34	American Insurance Company (The)	3	0.0%	\$0	0.0%	\$14,265	0.0%
35	Associated Indemnity Corporation	3	0.0%	\$15,863,000	0.0%	\$96,364	0.1%
36	Transcontinental Insurance Company	3	0.0%	\$1,419,000	0.0%	\$962	0.0%
37	Amerisure Insurance Company	3	0.0%	\$60,000	0.0%	\$395	0.0%
38	Mapfre Insurance Company Of Florida	2	0.0%	\$825,000	0.0%	\$3,495	0.0%
39	Valley Forge Life Insurance Company	2	0.0%	\$1,018,000	0.0%	\$2,935	0.0%
40	Transportation Insurance Company	2	0.0%	\$929,000	0.0%	\$1,537	0.0%
41	Lumbermens Mutual Casualty Company	1	0.0%	\$0	0.0%	\$1,005	0.0%
42	American Zurich Insurance Company	1	0.0%	\$46,414,000	0.1%	\$115,998	0.1%
43	Hartford Fire Insurance Company	1	0.0%	\$335,000	0.0%	\$1,345	0.0%
44	American Casualty Company Of Reading, Pennsylvan	1	0.0%	\$1,518,000	0.0%	\$1,325	0.0%
45	General Insurance Company Of America	1	0.0%	\$5,205,000	0.0%	\$10,975	0.0%
46	Safeco Insurance Company Of America	1	0.0%	\$2,563,100	0.0%	\$5,082	0.0%
47	Phoenix Insurance Company	1	0.0%	\$26,000	0.0%	\$185	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	First National Insurance Company Of America	1	0.0%	\$2,967,700	0.0%	\$9,523	0.0%
49	American Automobile Insurance Company	1	0.0%	\$4,000,000	0.0%	\$6,270	0.0%
<b>49 Totals For Selected County Set:</b>		<b>11,011</b>	<b>100.0%</b>	<b>\$41,072,850,257</b>	<b>100.0%</b>	<b>\$101,294,544</b>	<b>100.0%</b>
<b>51 Totals For All Selected Counties And Policies:</b>		<b>11,011</b>	<b>100.0%</b>	<b>\$41,072,850,257</b>	<b>100.0%</b>	<b>\$101,294,544</b>	<b>100.0%</b>

Policies Selected: Condominium Association, WindOnly Condominium Association

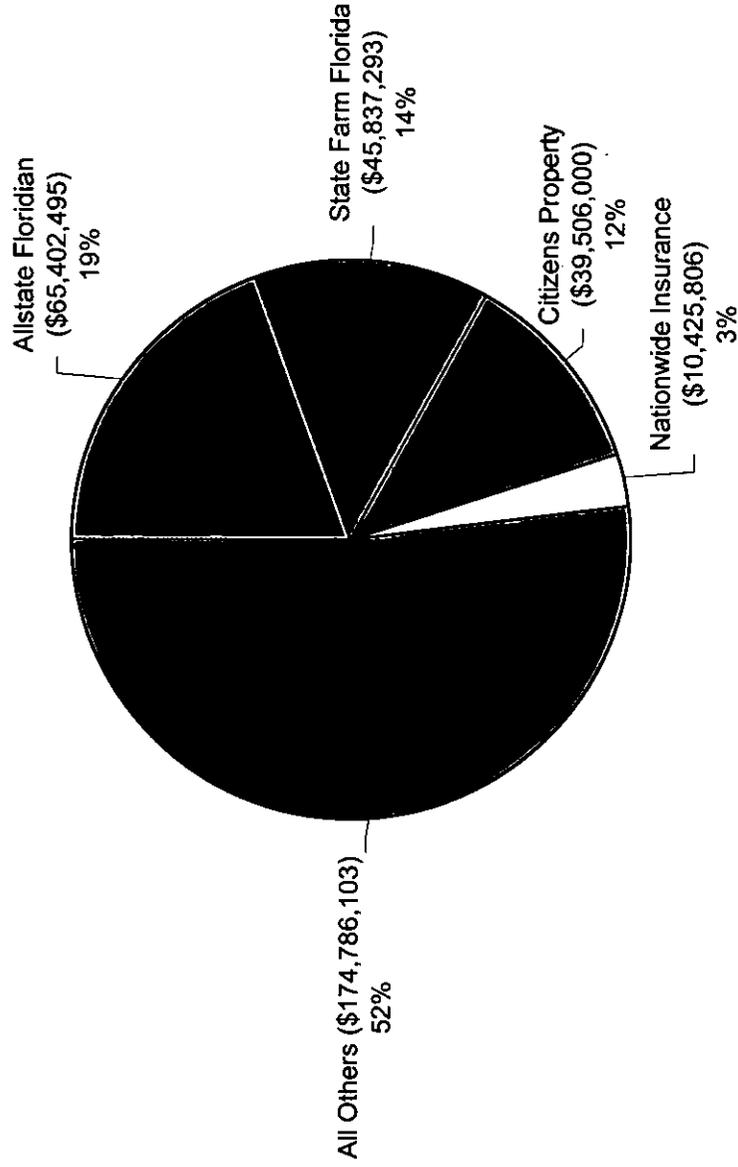
\* FRPCJUA included in market share calculation.

Counties Selected: All

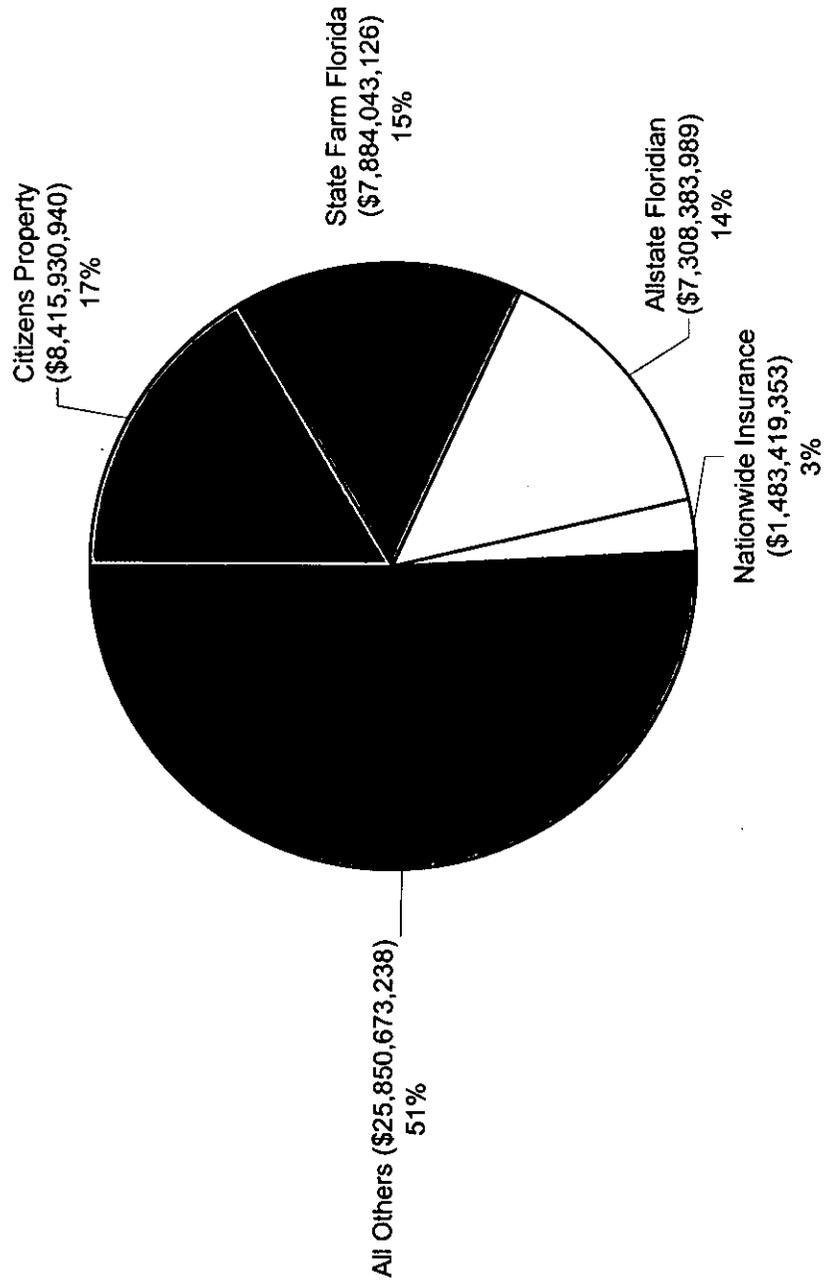
FLORIDA OFFICE OF INSURANCE REGULATION QUARTERLY SUPPLEMENTAL REPORT CONDO ASSOCIATION DATA						FLORIDA OFFICE OF INSURANCE REGULATION QUARTERLY SUPPLEMENTAL REPORT CONDO UNIT OWNERS DATA				
COUNTY	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES	POLICIES
	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE	IN FORCE
	AS OF 12/31/2000	AS OF 12/31/2001	AS OF 12/31/2002	AS OF 12/31/2003	AS OF 6/30/2004	AS OF 12/31/2000	AS OF 12/31/2001	AS OF 12/31/2002	AS OF 12/31/2003	AS OF 6/30/2004
Alachua	26	33	62	60	58	2,591	2,802	2,905	2,879	2,860
Baker	0	0	0	0	0	6	7	47	5	4
Bay	128	120	147	156	161	8,680	8,672	7,629	7,679	7,727
Bradford	0	1	1	0	0	22	24	43	30	25
Brevard	411	417	542	540	579	19,132	19,063	17,620	17,491	17,814
Broward	1,709	1,763	2,063	2,472	2,510	153,240	146,969	135,090	132,558	129,089
Calhoun	0	0	0	1	1	2	3	7	1	1
Charlotte	171	170	205	195	200	7,219	7,435	7,464	7,501	7,583
Citrus	15	22	46	43	43	1,398	1,412	1,415	1,423	1,406
Clay	6	8	18	17	18	439	448	815	418	426
Collier	595	633	781	1,134	1,206	49,651	50,554	48,940	50,372	50,681
Columbia	2	3	2	1	1	38	41	66	41	40
Dade	1,730	1,892	2,628	2,773	2,795	86,938	87,350	79,330	80,749	78,917
Desoto	2	2	7	8	8	348	425	517	471	467
Dixie	0	0	0	0	0	0	3	182	2	2
Duval	100	112	152	164	180	5,529	6,056	6,226	6,633	6,851
Escambia	96	99	125	153	169	5,614	5,424	4,769	4,820	4,895
Flagler	32	30	28	34	39	1,485	1,526	1,471	1,667	1,899
Franklin	6	4	5	5	8	86	85	392	57	64
Gadsden	0	0	0	0	1	4	12	42	6	5
Gilchrist	0	0	0	0	0	3	5	7	2	0
Glades	0	0	0	1	1	15	12	13	11	11
Gulf	8	8	14	16	17	78	57	83	58	71
Hamilton	0	0	2	0	0	1	2	47	5	4
Hardee	0	0	0	0	0	2	6	1,779	3	2
Hendry	5	5	5	4	5	121	132	149	131	126
Hernando	8	8	15	11	12	430	454	457	437	436
Highlands	73	77	98	69	71	1,410	1,479	1,440	1,463	1,427
Hillsborough	127	128	278	283	397	11,710	12,355	12,704	12,648	13,205
Holmes	0	0	0	0	0	5	3	19	1	0
Indian River	118	116	164	124	146	9,608	9,273	8,210	8,074	8,050
Jackson	0	0	0	0	0	3	5	122	5	3
Jefferson	0	0	0	0	1	1	6	4	3	3
Lafayette	0	0	0	0	0	1	1	1	1	1
Lake	42	45	44	25	22	1,297	1,334	1,311	1,284	1,274
Lee	642	668	863	1,023	1,045	41,411	42,460	41,595	43,100	43,712
Leon	28	26	33	30	34	603	629	680	701	730
Levy	15	15	17	20	20	143	152	203	225	240
Liberty	0	0	1	1	1	0	29	1	2	2
Madison	0	0	0	2	0	4	10	69	9	9
Manatee	254	245	331	358	376	17,134	17,619	17,413	17,420	17,501
Marion	24	25	42	38	39	4,297	4,440	4,459	4,546	4,571
Martin	96	92	137	159	180	12,630	12,722	12,230	12,211	11,844
Monroe	212	248	269	273	265	6,414	6,449	6,341	6,416	6,340
Nassau	37	38	60	56	60	2,254	2,302	2,320	2,081	2,081
Okaloosa	115	111	169	207	210	9,226	8,821	8,143	8,017	7,930
Okeechobee	1	3	3	1	1	136	153	244	188	120
Orange	273	256	240	153	157	11,688	12,176	12,017	12,150	12,151
Osceola	32	35	33	19	19	1,452	1,693	1,979	1,946	2,026
Palm Beach	1,437	1,500	1,710	2,075	2,113	134,786	132,246	126,258	127,095	124,940
Pasco	59	65	95	95	97	8,333	8,484	8,208	8,100	8,075
Pinellas	1,003	967	1,234	1,272	1,273	68,765	68,590	64,186	62,889	62,859
Polk	90	104	122	76	80	3,623	3,865	3,807	3,863	3,875
Putnam	5	5	5	3	3	118	129	223	136	115
St. Johns	81	88	126	135	152	6,614	6,870	6,687	6,305	6,479
St. Lucie	64	73	96	100	118	9,191	9,093	7,884	7,686	7,907
Santa Rosa	18	18	27	29	32	1,376	1,310	1,217	1,172	1,150
Sarasota	583	640	766	844	940	39,643	39,912	37,276	37,484	38,468
Seminole	67	83	100	57	58	5,784	5,971	6,229	6,016	5,990
Sumter	0	0	0	0	0	84	86	102	77	73
Suwannee	0	0	0	0	0	4	8	7	5	7
Taylor	0	0	0	0	0	6	21	32	18	15
Union	0	0	0	0	0	2	1	6	1	3
Volusia	378	342	391	376	403	18,948	19,225	17,898	17,696	17,925
Wakulla	1	0	2	2	2	53	49	50	47	47
Walton	86	92	125	151	160	6,247	5,902	5,588	6,015	6,174
Washington	0	0	0	0	0	3	10	5	6	4
	11,011	11,435	14,429	15,844	16,487	778,079	774,862	734,673	732,552	728,732

# APPENDIX B

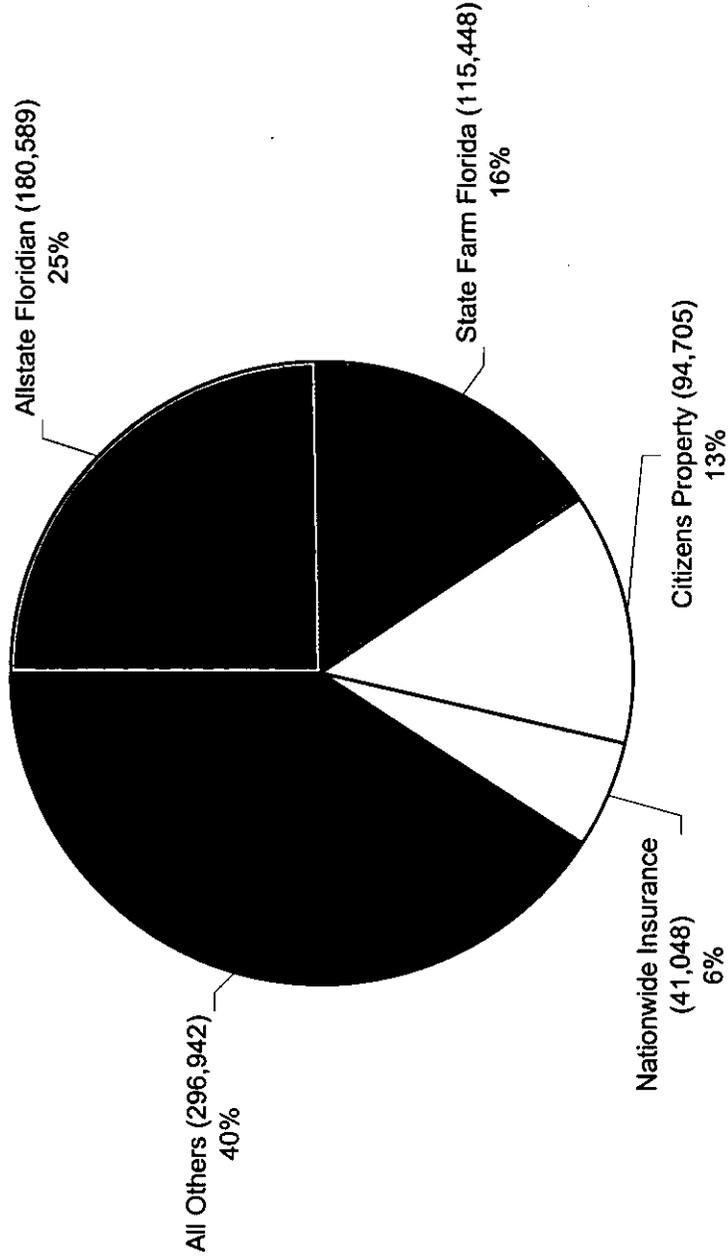
**CONDOMINIUM UNIT OWNERS  
MARKET SHARE OF WRITTEN PREMIUM (\$335,957,697)  
JUNE 30, 2004**



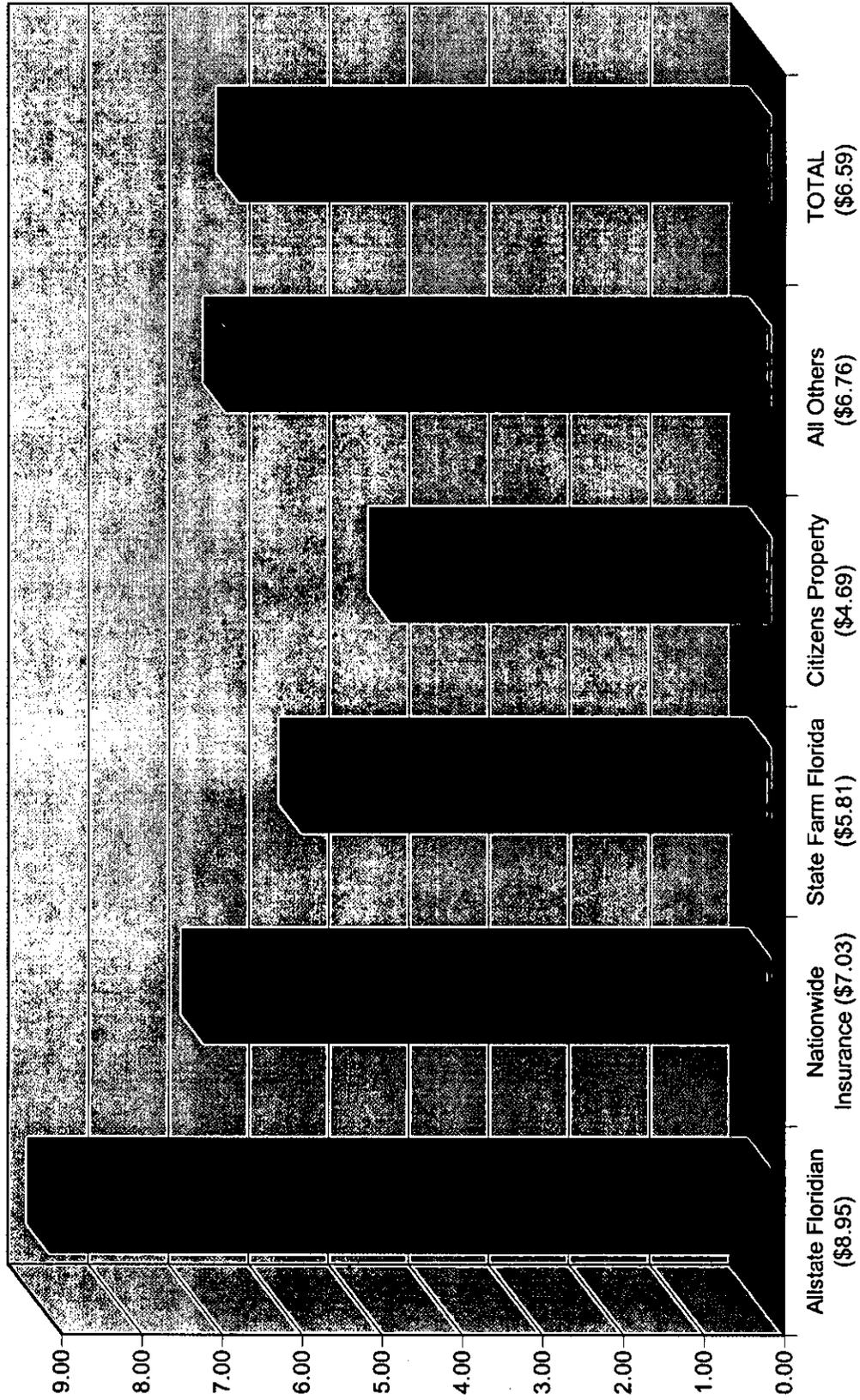
**CONDOMINIUM UNIT OWNERS  
STRUCTURE EXPOSURE (\$50,942,450,646)  
JUNE 30, 2004**



**CONDOMINIUM UNIT OWNERS  
POLICIES IN FORCE (728,732)  
JUNE 30, 2004**

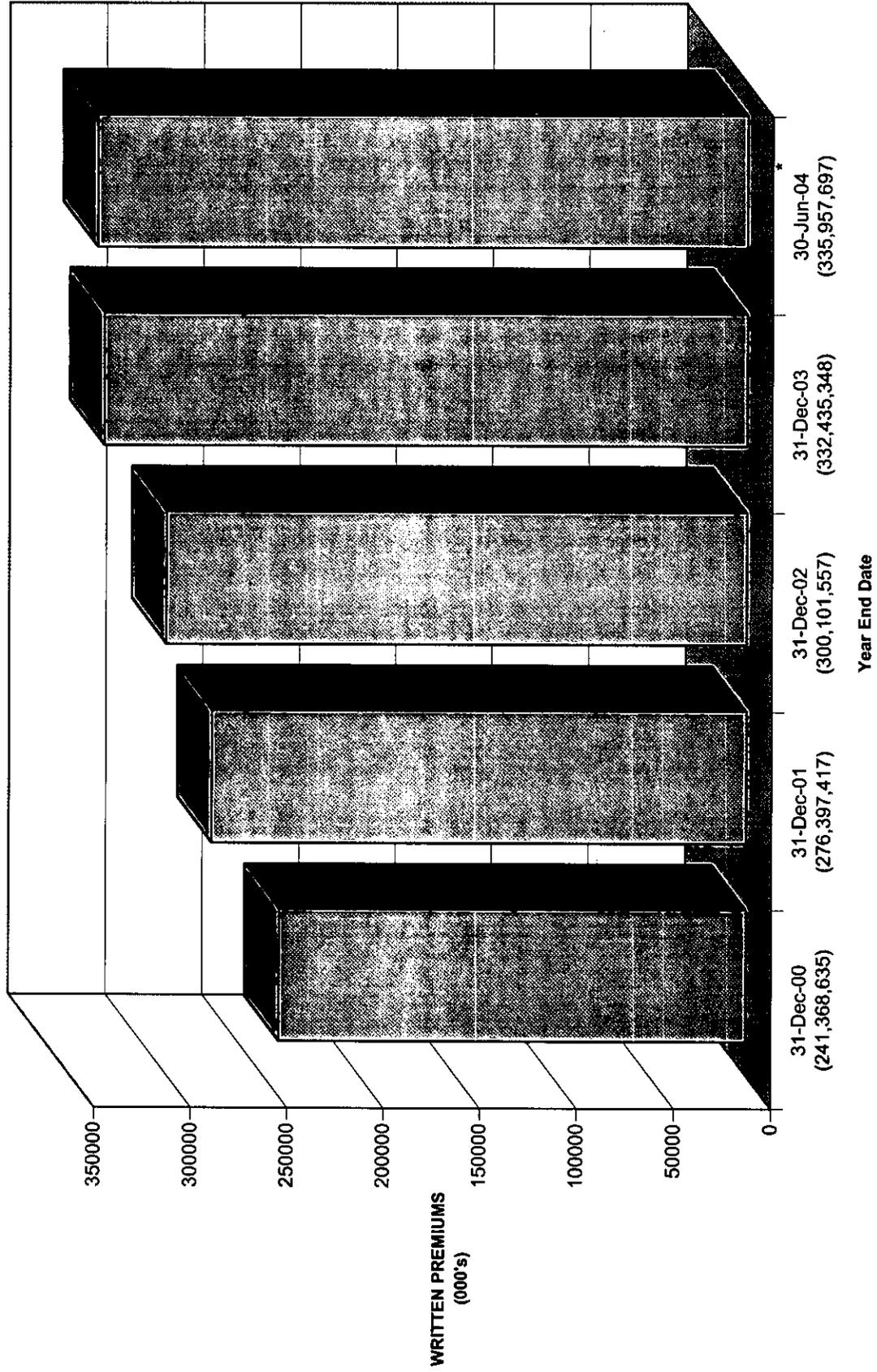


**CONDOMINIUM UNIT OWNERS  
PREMIUMS PER \$1,000 OF EXPOSURE  
JUNE 30, 2004**



Source: QUASR  
11/15/2004  
2:37 PM

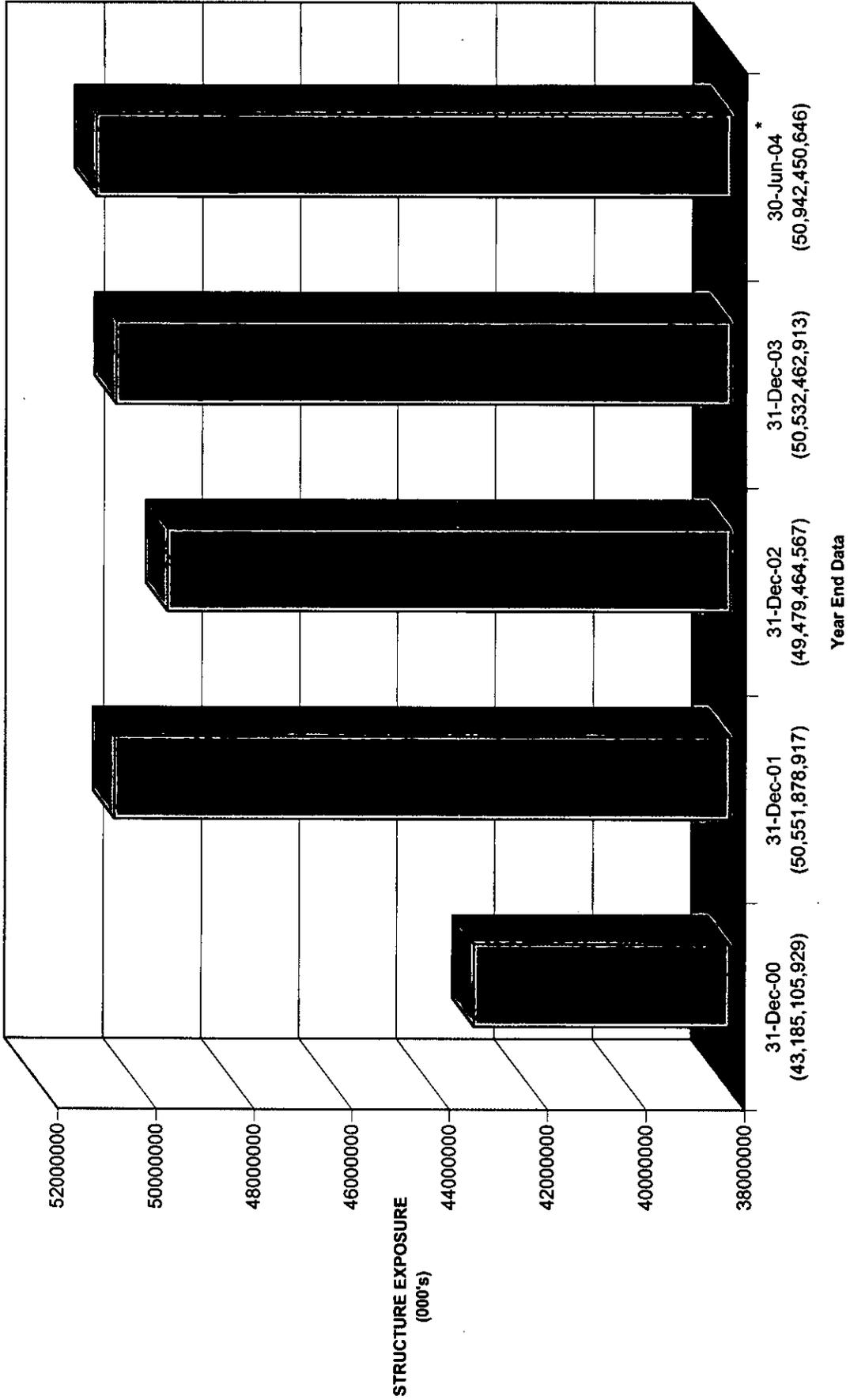
# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

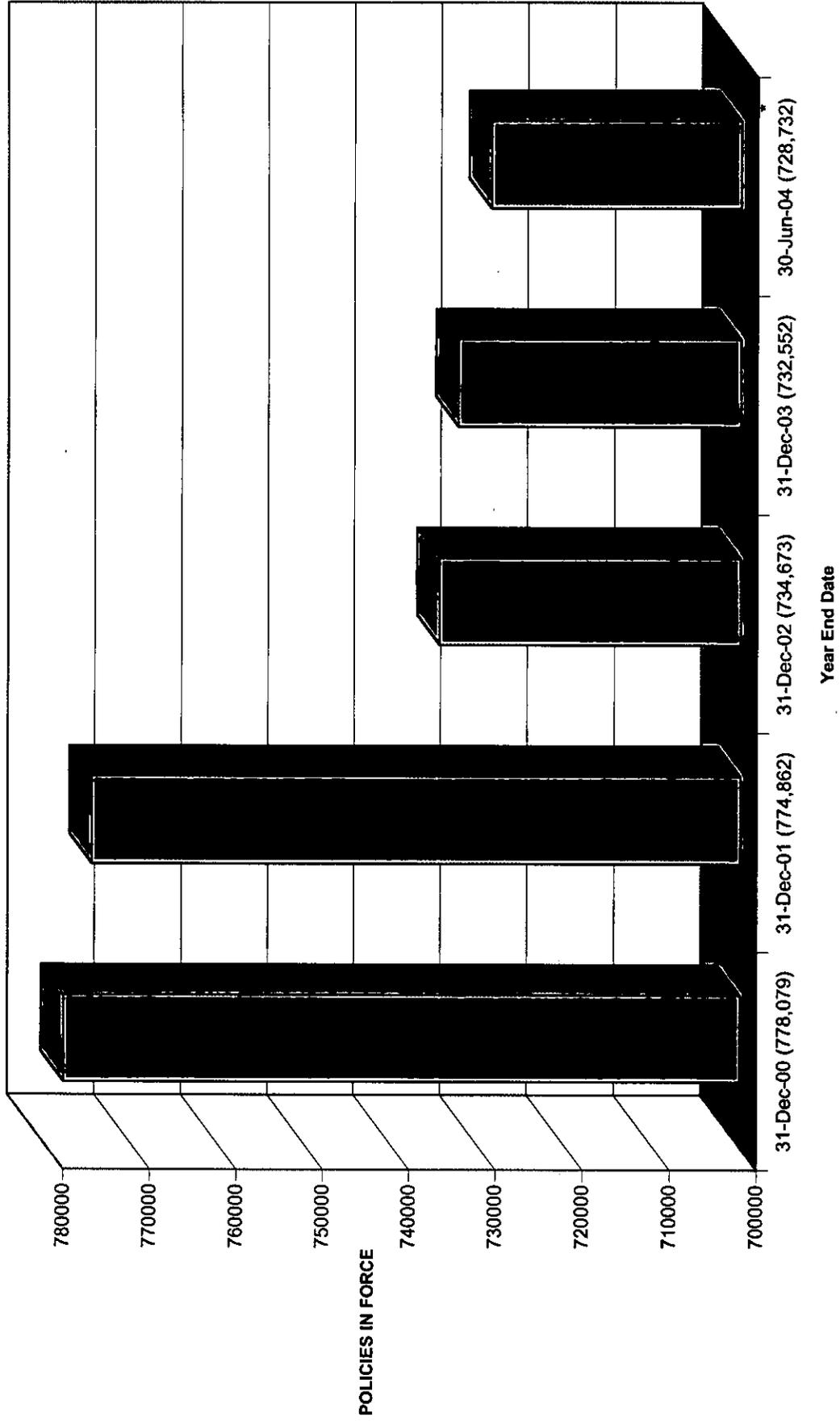
Source: QUASR  
11/15/2004  
2:37 PM

# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

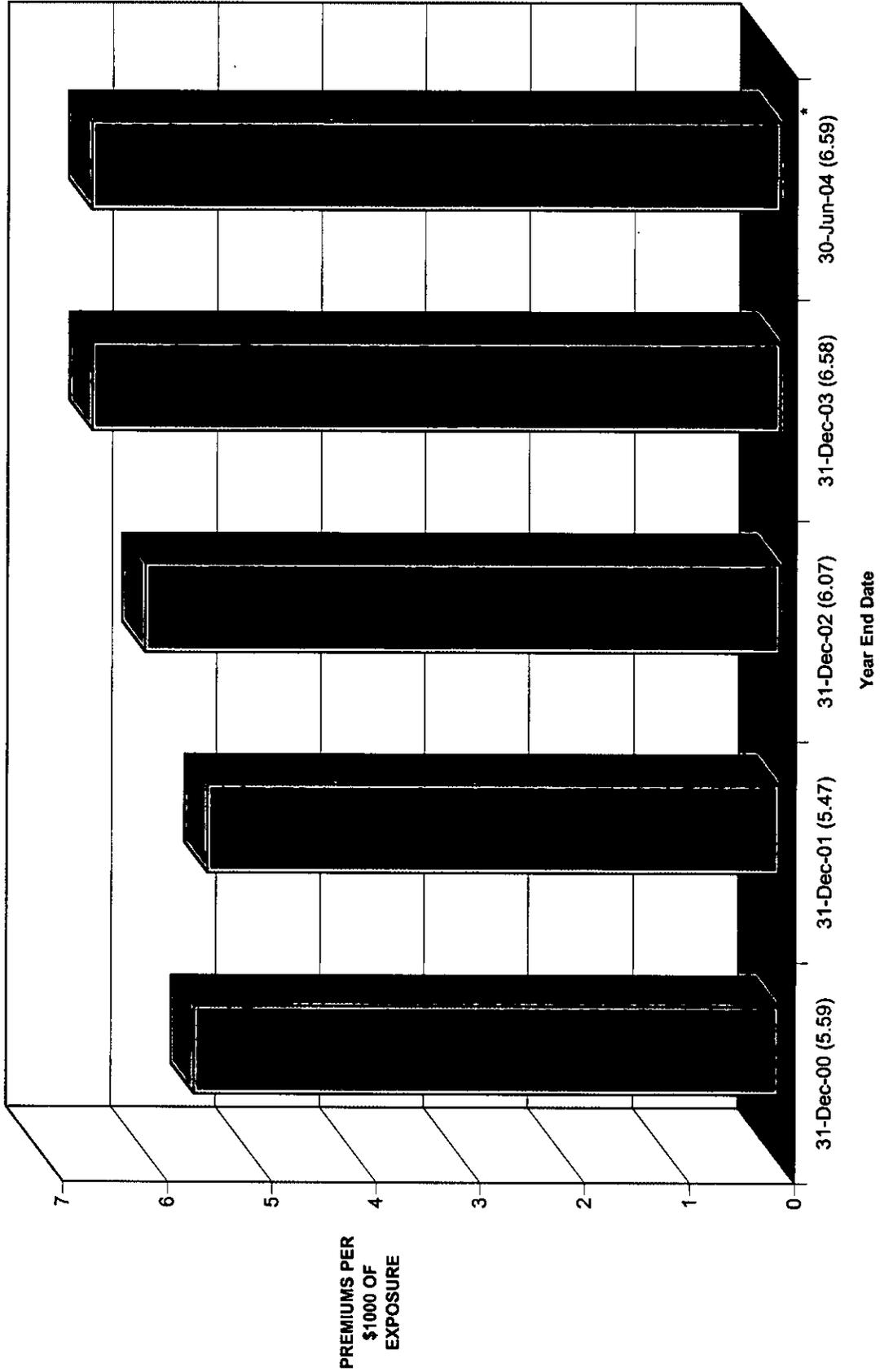
# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

Source: QUASR  
11/15/2004  
2:37 PM

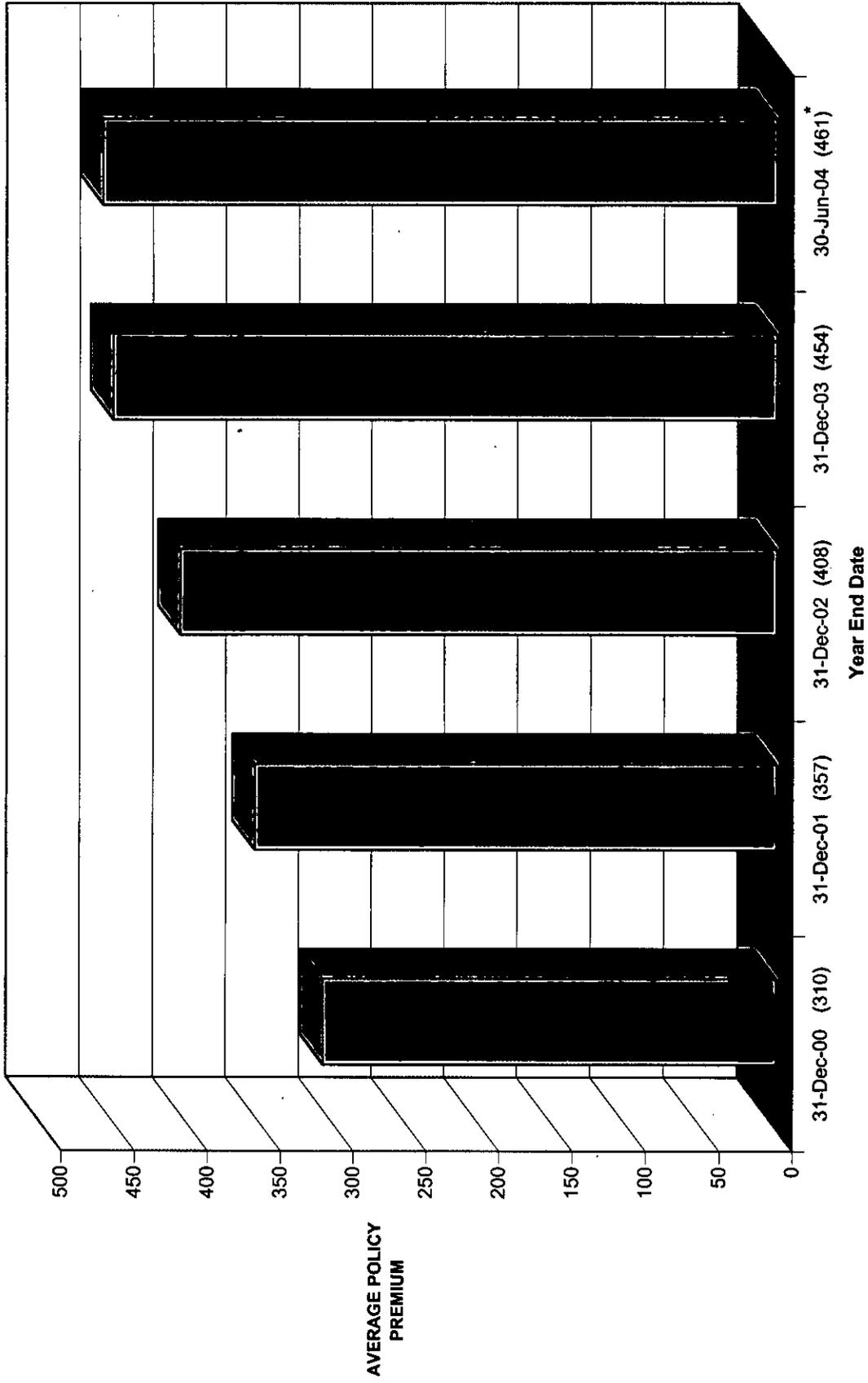
# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

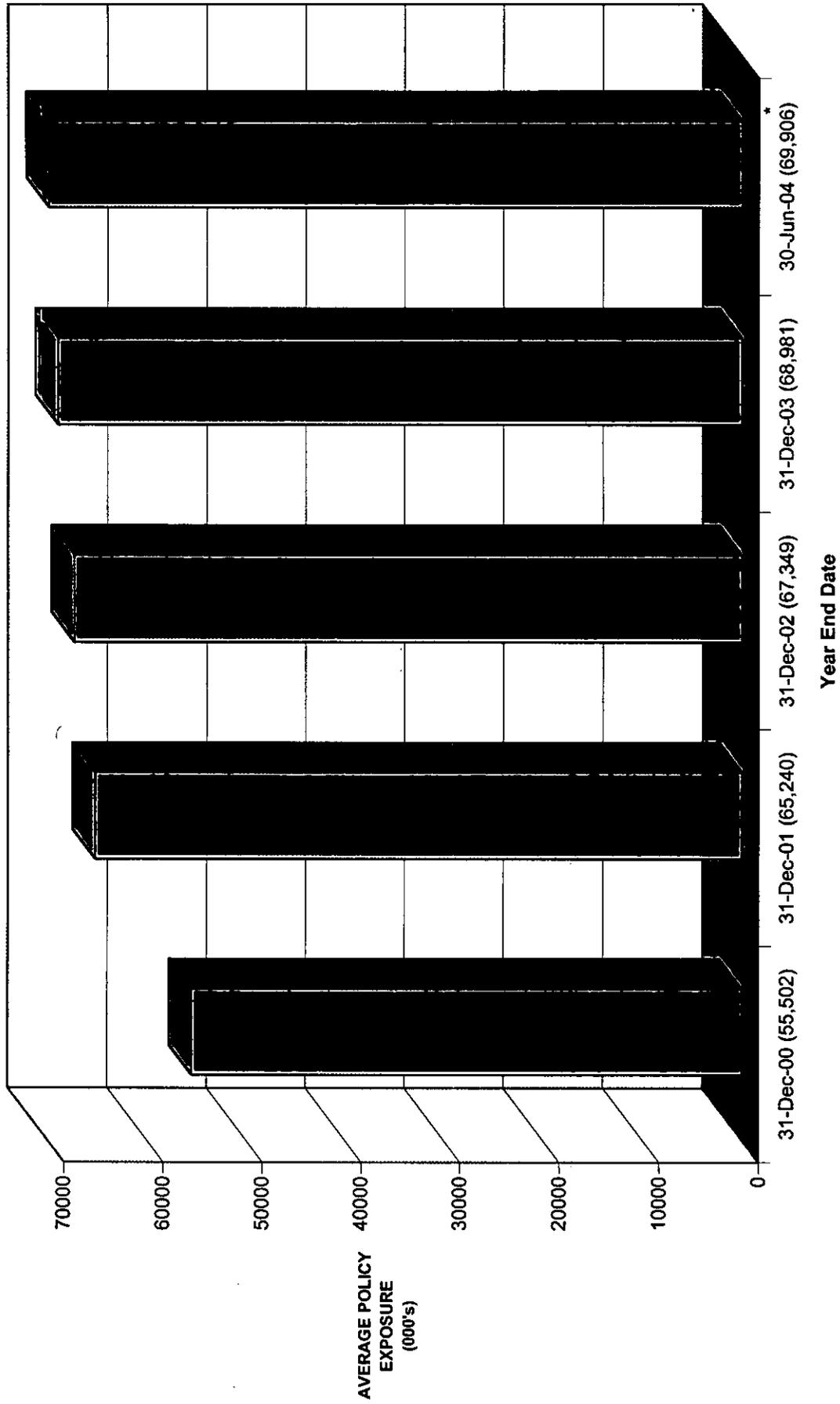
Source: QUASR  
11/15/2004  
2:37 PM

# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

# CONDOMINIUM UNIT OWNERS



\*2004 Data available until June only.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 06-30-2004

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Allstate Floridian Insurance Company	180,589	24.8%	\$7,308,383,989	14.3%	\$65,402,495	19.5%
2	State Farm Florida Insurance Company	115,448	15.8%	\$7,884,043,126	15.5%	\$45,837,293	13.6%
3	Citizens Property Insurance Corporation	94,705	13.0%	\$8,415,930,940	16.5%	\$39,506,000	11.8%
4	Nationwide Insurance Company Of Florida	41,048	5.6%	\$1,483,419,353	2.9%	\$10,425,806	3.1%
5	Cypress Property & Casualty Insurance Company	24,672	3.4%	\$1,774,487,237	3.5%	\$12,988,788	3.9%
6	Atlantic Preferred Insurance Company, Inc.	23,821	3.3%	\$1,673,968,407	3.3%	\$13,542,412	4.0%
7	Southern Family Insurance Company	22,302	3.1%	\$1,243,297,053	2.4%	\$7,380,694	2.2%
8	United Services Automobile Association	18,582	2.5%	\$2,504,478,290	4.9%	\$9,087,250	2.7%
9	Companion Property And Casualty Insurance Compai	18,009	2.5%	\$383,659,097	0.8%	\$7,214,468	2.1%
10	Hartford Insurance Company Of The Midwest	16,447	2.3%	\$1,267,986,565	2.5%	\$7,240,104	2.2%
11	Florida Family Insurance Company	14,831	2.0%	\$120,341,807	0.2%	\$5,470,084	1.6%
12	First Floridian Auto And Home Insurance Company	14,345	2.0%	\$956,894,850	1.9%	\$6,219,370	1.9%
13	Florida Preferred Property Insurance Company	13,342	1.8%	\$961,049,689	1.9%	\$7,522,193	2.2%
14	Liberty Mutual Fire Insurance Company	12,150	1.7%	\$627,199,000	1.2%	\$4,434,146	1.3%
15	Florida Select Insurance Company	9,975	1.4%	\$465,420,640	0.9%	\$4,406,237	1.3%
16	American Superior Insurance Company	8,796	1.2%	\$409,533,184	0.8%	\$2,843,841	0.8%
17	Federal Insurance Company	8,420	1.2%	\$1,786,176,900	3.5%	\$19,183,853	5.7%
18	First Protective Insurance Company	7,723	1.1%	\$2,007,068,425	3.9%	\$2,535,245	0.8%
19	American Strategic Insurance Corp.	6,483	0.9%	\$388,120,278	0.8%	\$3,386,068	1.0%
20	Usaa Casualty Insurance Company	6,348	0.9%	\$743,307,430	1.5%	\$4,023,900	1.2%
	Sunshine State Insurance Company	4,770	0.7%	\$361,901,340	0.7%	\$1,984,692	0.6%
22	Qualsure Insurance Corporation	4,469	0.6%	\$366,787,396	0.7%	\$2,382,298	0.7%
23	Vanguard Fire And Casualty Company	4,302	0.6%	\$269,832,967	0.5%	\$2,097,032	0.6%
24	Metropolitan Casualty Insurance Company	3,839	0.5%	\$243,642,300	0.5%	\$1,335,249	0.4%
25	First Community Insurance Company	3,368	0.5%	\$28,679,500	0.1%	\$1,248,446	0.4%
26	Auto-Owners Insurance Company	3,045	0.4%	\$189,180,593	0.4%	\$1,110,936	0.3%
27	Safeco Insurance Company Of America	2,998	0.4%	\$12,335,915	0.0%	\$1,055,259	0.3%
28	Fireman'S Fund Insurance Company	2,767	0.4%	\$283,116,000	0.6%	\$4,491,077	1.3%
29	Hartford Fire Insurance Company	2,700	0.4%	\$257,598,220	0.5%	\$1,337,892	0.4%
30	Cincinnati Insurance Company	2,575	0.4%	\$119,220,000	0.2%	\$856,163	0.3%
31	Metropolitan Property And Casualty Insurance Co	2,179	0.3%	\$171,181,500	0.3%	\$733,131	0.2%
32	Universal Insurance Company Of North America	2,124	0.3%	\$66,577,169	0.1%	\$869,043	0.3%
33	Hartford Insurance Company Of The Southeast	2,086	0.3%	\$112,309,960	0.2%	\$883,224	0.3%
34	Aig Centennial Insurance Company	1,830	0.3%	\$12,331,200	0.0%	\$596,942	0.2%
35	Nationwide Mutual Fire Insurance Company	1,669	0.2%	\$3,071,937,843	6.0%	\$20,584,787	6.1%
36	Prudential Property And Casualty Insurance Company	1,593	0.2%	\$117,712,674	0.2%	\$564,415	0.2%
37	Capitol Preferred Insurance Company, Inc.	1,568	0.2%	\$62,395,979	0.1%	\$574,681	0.2%
38	New Hampshire Insurance Company	1,538	0.2%	\$30,727,304	0.1%	\$457,100	0.1%
39	First Liberty Insurance Corporation (The)	1,508	0.2%	\$78,138,000	0.2%	\$608,200	0.2%
40	Owners Insurance Company	1,392	0.2%	\$113,930,393	0.2%	\$512,732	0.2%
41	Universal Property & Casualty Insurance Company	1,374	0.2%	\$41,092,640	0.1%	\$509,004	0.2%
42	Economy Premier Assurance Company	1,258	0.2%	\$143,864,000	0.3%	\$715,082	0.2%
43	Southern-Owners Insurance Company	1,214	0.2%	\$94,885,278	0.2%	\$489,862	0.1%
44	Hartford Casualty Insurance Company	958	0.1%	\$85,717,035	0.2%	\$495,882	0.1%
	American Home Assurance Company	848	0.1%	\$466,027,083	0.9%	\$1,767,085	0.5%
46	Teachers Insurance Company	842	0.1%	\$49,614,192	0.1%	\$260,444	0.1%
47	Meritplan Insurance Company	771	0.1%	\$59,130,800	0.1%	\$204,976	0.1%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 06-30-2004

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	Armed Forces Insurance Exchange	680	0.1%	\$21,117,820	0.0%	\$293,962	0.1%
49	American National Property & Casualty Company	659	0.1%	\$35,702,022	0.1%	\$198,035	0.1%
50	Florida Farm Bureau Casualty Insurance Company	599	0.1%	\$60,954,832	0.1%	\$292,612	0.1%
51	Florida Farm Bureau General Insurance Company	549	0.1%	\$31,982,602	0.1%	\$199,950	0.1%
52	Royal Insurance Company Of America	532	0.1%	\$65,792,972	0.1%	\$276,251	0.1%
53	New America Insurance Company	496	0.1%	\$23,199,581	0.0%	\$163,673	0.0%
54	Kemper Independence Insurance Company	484	0.1%	\$48,508,000	0.1%	\$205,830	0.1%
55	Hanover Insurance Company (The)	432	0.1%	\$10,003,500	0.0%	\$151,932	0.0%
56	Atlantic Mutual Insurance Company	428	0.1%	\$406,394,780	0.8%	\$1,116,299	0.3%
57	Royal Indemnity Company	427	0.1%	\$68,087,306	0.1%	\$252,584	0.1%
58	Sentry Insurance A Mutual Company	419	0.1%	\$4,790,000	0.0%	\$103,488	0.0%
59	Electric Insurance Company	405	0.1%	\$51,703,988	0.1%	\$169,758	0.1%
60	Travelers Indemnity Company Of America	371	0.1%	\$31,500,500	0.1%	\$142,450	0.0%
61	Massachusetts Bay Insurance Company	366	0.1%	\$10,552,021	0.0%	\$119,686	0.0%
62	Associated Indemnity Corporation	358	0.0%	\$40,453,000	0.1%	\$467,850	0.1%
63	Old Dominion Insurance Company	335	0.0%	\$14,604,800	0.0%	\$105,381	0.0%
64	Tower Hill Prime Insurance Company	327	0.0%	\$21,108,069	0.0%	\$133,092	0.0%
65	Twin City Fire Insurance Company	322	0.0%	\$35,591,500	0.1%	\$168,415	0.1%
66	Amex Assurance Company	306	0.0%	\$26,173,794	0.1%	\$80,207	0.0%
67	Homesite Insurance Company Of Florida	297	0.0%	\$19,919,227	0.0%	\$116,958	0.0%
68	Auto Club South Insurance Company	222	0.0%	\$4,386,700	0.0%	\$87,007	0.0%
69	Hartford Underwriters Insurance Company	216	0.0%	\$20,449,250	0.0%	\$105,867	0.0%
70	Great Northern Insurance Company	193	0.0%	\$106,230,400	0.2%	\$604,950	0.2%
71	Lumbermens Mutual Casualty Company	163	0.0%	\$19,729,000	0.0%	\$77,708	0.0%
72	Nationwide Mutual Insurance Company	141	0.0%	\$181,762,844	0.4%	\$1,113,912	0.3%
73	Pacific Indemnity Company	137	0.0%	\$39,599,400	0.1%	\$356,060	0.1%
74	Vigilant Insurance Company	134	0.0%	\$45,766,800	0.1%	\$275,795	0.1%
75	Atlantic Specialty Insurance Company	125	0.0%	\$35,725,655	0.1%	\$96,657	0.0%
76	Centennial Insurance Company	123	0.0%	\$52,216,380	0.1%	\$163,809	0.0%
77	Penn Charter Mutual Insurance Company	119	0.0%	\$8,182,000	0.0%	\$38,666	0.0%
78	American Commerce Insurance Company	110	0.0%	\$2,848,500	0.0%	\$17,102	0.0%
79	General Insurance Company Of America	91	0.0%	\$619,115	0.0%	\$39,353	0.0%
80	Clarendon National Insurance Company	75	0.0%	\$5,162,640	0.0%	\$14,846	0.0%
81	Southern Group Indemnity, Inc.	72	0.0%	\$1,720,100	0.0%	\$19,535	0.0%
82	American Security Insurance Company	67	0.0%	\$4,571,800	0.0%	\$176	0.0%
83	Cooperativa De Seguros Multiples De Puerto Rico, In	58	0.0%	\$1,240,000	0.0%	\$15,772	0.0%
84	Addison Insurance Company	44	0.0%	\$1,689,000	0.0%	\$11,284	0.0%
85	United Fire And Casualty Company	40	0.0%	\$1,269,000	0.0%	\$13,366	0.0%
86	Cotton States Mutual Insurance Company	34	0.0%	\$1,868,880	0.0%	\$11,954	0.0%
87	Cincinnati Indemnity Company	31	0.0%	\$2,262,000	0.0%	\$12,472	0.0%
88	Great American Security Insurance Company	27	0.0%	\$3,166,740	0.0%	\$15,362	0.0%
89	Nationwide Property And Casualty Insurance Compar	24	0.0%	\$51,695,217	0.1%	\$163,808	0.0%
90	First National Insurance Company Of America	18	0.0%	\$78,645	0.0%	\$7,130	0.0%
91	Employers Mutual Casualty Company	14	0.0%	\$1,013,680	0.0%	\$5,050	0.0%
92	American Manufacturers Mutual Insurance Company	7	0.0%	\$684,000	0.0%	\$3,551	0.0%
93	United Fire & Indemnity Company	6	0.0%	\$532,000	0.0%	\$1,801	0.0%
94	American And Foreign Insurance Company	6	0.0%	\$940,295	0.0%	\$4,038	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 06-30-2004

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
95	American International Insurance Company	6	0.0%	\$264,600	0.0%	\$958	0.0%
96	Maryland Casualty Company	3	0.0%	\$0	0.0%	\$752	0.0%
97	American Protection Insurance Company	3	0.0%	\$331,000	0.0%	\$1,372	0.0%
98	American Motorists Insurance Company	3	0.0%	\$425,000	0.0%	\$1,945	0.0%
99	Westfield Insurance Company	2	0.0%	\$294,750	0.0%	\$694	0.0%
100	Affiliated Fm Insurance Company	2	0.0%	\$220,000	0.0%	\$1,263	0.0%
101	Unitrin Auto And Home Insurance Company	1	0.0%	\$127,000	0.0%	\$480	0.0%
102	American Automobile Insurance Company	1	0.0%	\$2,542,000	0.0%	\$27,499	0.0%
103	Selective Insurance Company Of The Southeast	1	0.0%	\$62,400	0.0%	\$511,409	0.2%
<b>103 Totals For Selected County Set:</b>		<b>728,732</b>	<b>100.0%</b>	<b>\$50,942,450,646</b>	<b>100.0%</b>	<b>\$335,957,697</b>	<b>100.0%</b>
<b>107 Totals For All Selected Counties And Policies:</b>		<b>728,732</b>	<b>100.0%</b>	<b>\$50,942,450,646</b>	<b>100.0%</b>	<b>\$335,957,697</b>	<b>100.0%</b>

Policies Selected: Condominium Unit Owners, WindOnly Condominium Unit Owners

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2003

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
1	Allstate Floridian Insurance Company	188,160 25.7%	\$7,557,474,875 15.0%	\$60,740,116 18.3%
2	State Farm Florida Insurance Company	118,944 16.2%	\$7,956,974,886 15.7%	\$45,543,926 13.7%
3	Citizens Property Insurance Corporation	90,554 12.4%	\$8,086,984,891 16.0%	\$36,981,953 11.1%
4	Nationwide Insurance Company Of Florida	39,672 5.4%	\$1,458,929,733 2.9%	\$9,862,188 3.0%
5	Atlantic Preferred Insurance Company, Inc.	26,065 3.6%	\$1,820,987,296 3.6%	\$15,357,340 4.6%
6	Southern Family Insurance Company	25,045 3.4%	\$1,106,415,152 2.2%	\$8,376,715 2.5%
7	Cypress Property & Casualty Insurance Company	19,024 2.6%	\$1,345,201,375 2.7%	\$9,589,249 2.9%
8	United Services Automobile Association	18,240 2.5%	\$2,343,643,600 4.6%	\$14,665,191 4.4%
9	Hartford Insurance Company Of The Midwest	17,140 2.3%	\$1,292,518,481 2.6%	\$7,063,222 2.1%
10	Companion Property And Casualty Insurance Compai	15,465 2.1%	\$303,742,763 0.6%	\$5,882,340 1.8%
11	Florida Family Insurance Company	14,936 2.0%	\$103,037,285 0.2%	\$5,151,844 1.5%
12	First Floridian Auto And Home Insurance Company	14,299 2.0%	\$920,340,350 1.8%	\$5,570,845 1.7%
13	Liberty Mutual Fire Insurance Company	11,729 1.6%	\$602,552,500 1.2%	\$4,319,389 1.3%
14	Florida Select Insurance Company	11,535 1.6%	\$550,849,820 1.1%	\$4,843,981 1.5%
15	American Superior Insurance Company	10,222 1.4%	\$503,864,436 1.0%	\$3,466,131 1.0%
16	Federal Insurance Company	8,330 1.1%	\$1,641,908,106 3.2%	\$18,135,203 5.5%
17	Argus Fire & Casualty Insurance Company	8,092 1.1%	\$2,388,135,190 4.7%	\$2,419,871 0.7%
18	Florida Preferred Property Insurance Company	7,457 1.0%	\$531,327,619 1.1%	\$4,178,753 1.3%
19	Usaa Casualty Insurance Company	6,070 0.8%	\$678,732,220 1.3%	\$6,407,336 1.9%
20	American Strategic Insurance Corp.	5,935 0.8%	\$356,790,058 0.7%	\$3,060,224 0.9%
21	Vanguard Fire And Casualty Company	4,677 0.6%	\$292,309,067 0.6%	\$2,281,920 0.7%
22	Sunshine State Insurance Company	4,453 0.6%	\$312,992,863 0.6%	\$1,708,072 0.5%
23	First Community Insurance Company	3,415 0.5%	\$17,352,200 0.0%	\$1,222,453 0.4%
24	Metropolitan Casualty Insurance Company	3,326 0.5%	\$212,177,000 0.4%	\$1,132,894 0.3%
25	Auto-Owners Insurance Company	3,192 0.4%	\$190,172,825 0.4%	\$1,084,673 0.3%
26	Qualsure Insurance Corporation	3,168 0.4%	\$223,480,276 0.4%	\$1,382,801 0.4%
27	Glens Falls Insurance Company	2,970 0.4%	\$171,715,000 0.3%	\$1,463,077 0.4%
28	Safeco Insurance Company Of America	2,930 0.4%	\$11,767,806 0.0%	\$897,109 0.3%
29	Fireman'S Fund Insurance Company	2,791 0.4%	\$281,402,000 0.6%	\$4,321,071 1.3%
30	Cincinnati Insurance Company	2,664 0.4%	\$123,556,000 0.2%	\$822,667 0.2%
31	Prudential Property And Casualty Insurance Compani	2,620 0.4%	\$194,070,082 0.4%	\$918,980 0.3%
32	Hartford Insurance Company Of The Southeast	2,491 0.3%	\$135,257,760 0.3%	\$1,093,130 0.3%
33	Aig Centennial Insurance Company	2,412 0.3%	\$15,923,000 0.0%	\$764,545 0.2%
34	Metropolitan Property And Casualty Insurance Co	2,344 0.3%	\$180,451,600 0.4%	\$771,427 0.2%
35	Hartford Fire Insurance Company	2,316 0.3%	\$224,190,860 0.4%	\$1,205,460 0.4%
36	New Hampshire Insurance Company	1,667 0.2%	\$32,022,130 0.1%	\$494,282 0.1%
37	Nationwide Mutual Fire Insurance Company	1,629 0.2%	\$3,156,285,364 6.2%	\$21,205,653 6.4%
38	Capitol Preferred Insurance Company, Inc.	1,558 0.2%	\$60,682,824 0.1%	\$571,569 0.2%
39	Owners Insurance Company	1,451 0.2%	\$114,598,872 0.2%	\$501,225 0.2%
40	Universal Property & Casualty Insurance Company	1,431 0.2%	\$41,584,240 0.1%	\$523,466 0.2%
41	First Liberty Insurance Corporation (The)	1,388 0.2%	\$71,692,500 0.1%	\$564,067 0.2%
42	Economy Premier Assurance Company	1,316 0.2%	\$148,404,800 0.3%	\$740,794 0.2%
43	Hartford Casualty Insurance Company	1,137 0.2%	\$99,765,680 0.2%	\$602,061 0.2%
44	Southern-Owners Insurance Company	1,108 0.2%	\$86,247,119 0.2%	\$430,512 0.1%
45	Royal Insurance Company Of America	1,038 0.1%	\$123,337,120 0.2%	\$531,711 0.2%
46	Clarendon National Insurance Company	870 0.1%	\$50,427,180 0.1%	\$153,072 0.0%
47	Teachers Insurance Company	811 0.1%	\$47,159,628 0.1%	\$235,942 0.1%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2003

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	American Home Assurance Company	804	0.1%	\$271,528,550	0.5%	\$1,303,977	0.4%
49	First Protective Insurance Company	738	0.1%	\$60,174,310	0.1%	\$430,498	0.1%
50	Armed Forces Insurance Exchange	695	0.1%	\$19,232,320	0.0%	\$267,717	0.1%
51	Royal Indemnity Company	672	0.1%	\$95,615,400	0.2%	\$375,773	0.1%
52	American National Property & Casualty Company	661	0.1%	\$34,675,394	0.1%	\$189,595	0.1%
53	Atlantic Mutual Insurance Company	660	0.1%	\$473,926,992	0.9%	\$1,471,096	0.4%
54	Florida Farm Bureau Casualty Insurance Company	618	0.1%	\$60,484,864	0.1%	\$296,828	0.1%
55	New America Insurance Company	595	0.1%	\$27,257,669	0.1%	\$184,548	0.1%
56	Florida Farm Bureau General Insurance Company	579	0.1%	\$32,675,979	0.1%	\$208,452	0.1%
57	Lumbermens Mutual Casualty Company	578	0.1%	\$57,551,000	0.1%	\$852,142	0.3%
58	Meritplan Insurance Company	498	0.1%	\$0	0.0%	\$136,317	0.0%
59	Hanover Insurance Company (The)	451	0.1%	\$9,785,000	0.0%	\$153,352	0.0%
60	Sentry Insurance A Mutual Company	443	0.1%	\$1,230,000	0.0%	\$107,829	0.0%
61	Electric Insurance Company	395	0.1%	\$37,023,220	0.1%	\$155,579	0.0%
62	Old Dominion Insurance Company	390	0.1%	\$16,436,000	0.0%	\$116,717	0.0%
63	Massachusetts Bay Insurance Company	388	0.1%	\$10,491,234	0.0%	\$119,862	0.0%
64	Associated Indemnity Corporation	387	0.1%	\$42,612,000	0.1%	\$477,893	0.1%
65	Travelers Indemnity Company Of America	357	0.0%	\$29,235,100	0.1%	\$123,385	0.0%
66	Tower Hill Prime Insurance Company	350	0.0%	\$22,649,169	0.0%	\$139,814	0.0%
67	Twin City Fire Insurance Company	344	0.0%	\$39,123,900	0.1%	\$189,174	0.1%
68	General Insurance Company Of America	287	0.0%	\$1,623,230	0.0%	\$109,914	0.0%
69	Amex Assurance Company	276	0.0%	\$23,591,574	0.0%	\$73,259	0.0%
70	Homesite Insurance Company Of Florida	272	0.0%	\$17,941,065	0.0%	\$114,363	0.0%
71	Auto Club South Insurance Company	249	0.0%	\$4,801,700	0.0%	\$94,782	0.0%
72	Hartford Underwriters Insurance Company	235	0.0%	\$21,454,272	0.0%	\$114,243	0.0%
73	Nationwide Mutual Insurance Company	235	0.0%	\$480,339,649	1.0%	\$2,563,243	0.8%
74	Centennial Insurance Company	230	0.0%	\$89,452,220	0.2%	\$296,831	0.1%
75	Great Northern Insurance Company	202	0.0%	\$108,132,900	0.2%	\$607,514	0.2%
76	Southern Group Indemnity, Inc.	198	0.0%	\$4,270,500	0.0%	\$49,589	0.0%
77	West American Insurance Company	194	0.0%	\$16,043,627	0.0%	\$47,691	0.0%
78	Vigilant Insurance Company	145	0.0%	\$45,680,500	0.1%	\$278,179	0.1%
79	Pacific Indemnity Company	143	0.0%	\$35,992,700	0.1%	\$348,475	0.1%
80	Penn Charter Mutual Insurance Company	121	0.0%	\$8,040,800	0.0%	\$37,104	0.0%
81	American Commerce Insurance Company	115	0.0%	\$0	0.0%	\$17,720	0.0%
82	Kemper Independence Insurance Company	113	0.0%	\$11,810,000	0.0%	\$55,232	0.0%
83	Ohio Farmers Insurance Company	93	0.0%	\$10,722,025	0.0%	\$33,424	0.0%
84	Westfield Insurance Company	91	0.0%	\$10,476,725	0.0%	\$32,664	0.0%
85	Great American Security Insurance Company	63	0.0%	\$7,931,360	0.0%	\$35,510	0.0%
86	Fidelity National Property And Casualty Insurance Co	59	0.0%	\$2,790,200	0.0%	\$23,239	0.0%
87	Cincinnati Indemnity Company	55	0.0%	\$3,333,000	0.0%	\$23,251	0.0%
88	First National Insurance Company Of America	49	0.0%	\$202,457	0.0%	\$19,098	0.0%
89	Ohio Casualty Insurance Company	46	0.0%	\$4,514,611	0.0%	\$15,555	0.0%
90	Addison Insurance Company	43	0.0%	\$774,908	0.0%	\$10,643	0.0%
91	Cooperativa De Seguros Múltiples De Puerto Rico, In	37	0.0%	\$748,000	0.0%	\$8,911	0.0%
92	Westfield National Ins. Company	36	0.0%	\$4,785,750	0.0%	\$13,836	0.0%
93	Cotton States Mutual Insurance Company	35	0.0%	\$1,847,280	0.0%	\$11,419	0.0%
94	United Fire And Casualty Company	34	0.0%	\$1,064,000	0.0%	\$10,959	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2003

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
95	American And Foreign Insurance Company	32 0.0%	\$7,094,500 0.0%	\$32,162 0.0%
96	Nationwide Property And Casualty Insurance Compar	31 0.0%	\$81,448,537 0.2%	\$247,353 0.1%
97	American Fire And Casualty Company	26 0.0%	\$2,423,309 0.0%	\$6,554 0.0%
98	Guideone Elite Insurance Company	25 0.0%	\$1,695,000 0.0%	\$6,751 0.0%
99	American International Insurance Company	18 0.0%	\$1,185,800 0.0%	\$3,989 0.0%
100	American Security Insurance Company	16 0.0%	\$972,400 0.0%	\$112 0.0%
101	Employers Mutual Casualty Company	16 0.0%	\$993,520 0.0%	\$4,830 0.0%
102	Atlantic Specialty Insurance Company	9 0.0%	\$3,151,400 0.0%	\$8,730 0.0%
103	American Manufacturers Mutual Insurance Company	8 0.0%	\$852,000 0.0%	\$14,306 0.0%
104	American Motorists Insurance Company	7 0.0%	\$698,000 0.0%	\$10,086 0.0%
105	United Fire & Indemnity Company	6 0.0%	\$532,000 0.0%	\$1,812 0.0%
106	American Protection Insurance Company	3 0.0%	\$352,000 0.0%	\$5,835 0.0%
107	Mic General Insurance Corporation	3 0.0%	\$1,332,461 0.0%	\$4,246 0.0%
108	Maryland Casualty Company	3 0.0%	\$0 0.0%	\$752 0.0%
109	Guideone Mutual Insurance Company	1 0.0%	\$33,000 0.0%	\$145 0.0%
110	Unitrin Auto And Home Insurance Company	1 0.0%	\$127,000 0.0%	\$480 0.0%
111	Selective Insurance Company Of The Southeast	1 0.0%	\$62,400 0.0%	\$499,559 0.2%
<b>111</b>	<b>Totals For Selected County Set:</b>	<b>732,552 100.0%</b>	<b>\$50,532,462,913 100.0%</b>	<b>\$332,435,348 100.0%</b>
<b>115</b>	<b>Totals For All Selected Counties And Policies:</b>	<b>732,552 100.0%</b>	<b>\$50,532,462,913 100.0%</b>	<b>\$332,435,348 100.0%</b>

Companies Selected: Condominium Unit Owners, WindOnly Condominium Unit Owners

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2002

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Allstate Floridian Insurance Company	205,443	28.0%	\$8,061,484,922	16.3%	\$60,340,691	20.1%
2	State Farm Florida Insurance Company	126,875	17.3%	\$8,003,764,068	16.2%	\$42,126,256	14.0%
3	Citizens Property Insurance Corporation	60,333	8.2%	\$5,967,293,231	12.1%	\$23,938,595	8.0%
4	Nationwide Insurance Company Of Florida	38,008	5.2%	\$1,446,254,311	2.9%	\$8,962,827	3.0%
5	Southern Family Insurance Company	29,245	4.0%	\$1,425,151,944	2.9%	\$9,738,280	3.2%
6	Atlantic Preferred Insurance Company, Inc.	27,010	3.7%	\$1,827,700,298	3.7%	\$15,066,980	5.0%
7	Hartford Insurance Company Of The Midwest	18,752	2.6%	\$1,352,057,913	2.7%	\$7,098,474	2.4%
8	United Services Automobile Association	18,098	2.5%	\$2,147,035,040	4.3%	\$11,803,255	3.9%
9	Florida Family Insurance Company	15,376	2.1%	\$92,093,744	0.2%	\$4,994,729	1.7%
10	First Floridian Auto And Home Insurance Company	14,227	1.9%	\$1,142,050,100	2.3%	\$5,095,123	1.7%
11	Companion Property And Casualty Insurance Compa	14,178	1.9%	\$210,993,133	0.4%	\$4,796,684	1.6%
12	Clarendon National Insurance Company	13,902	1.9%	\$1,108,017,380	2.2%	\$2,532,073	0.8%
13	Liberty Mutual Fire Insurance Company	12,248	1.7%	\$617,887,500	1.2%	\$3,443,359	1.1%
14	Florida Select Insurance Company	11,291	1.5%	\$558,203,605	1.1%	\$4,664,441	1.6%
15	American Superior Insurance Company	10,487	1.4%	\$449,709,396	0.9%	\$3,618,131	1.2%
16	Qualsure Insurance Corporation	9,923	1.4%	\$625,264,339	1.3%	\$2,383,585	0.8%
17	Cypress Property & Casualty Insurance Company	8,930	1.2%	\$626,376,289	1.3%	\$4,314,024	1.4%
18	Federal Insurance Company	8,273	1.1%	\$1,784,850,900	3.6%	\$16,224,950	5.4%
19	Argus Fire & Casualty Insurance Company	6,030	0.8%	\$2,041,711,982	4.1%	\$3,142,967	1.0%
20	Usaa Casualty Insurance Company	5,578	0.8%	\$575,960,780	1.2%	\$4,792,521	1.6%
21	Vanguard Fire And Casualty Company	5,316	0.7%	\$329,606,790	0.7%	\$2,599,574	0.9%
22	American Strategic Insurance Corp.	5,083	0.7%	\$280,694,440	0.6%	\$2,473,856	0.8%
23	First Community Insurance Company	4,406	0.6%	\$50,732,000	0.1%	\$1,512,293	0.5%
24	Sunshine State Insurance Company	3,816	0.5%	\$235,231,044	0.5%	\$1,321,502	0.4%
25	Auto-Owners Insurance Company	3,509	0.5%	\$194,405,957	0.4%	\$1,116,759	0.4%
26	Prudential Property And Casualty Insurance Company	3,415	0.5%	\$245,815,430	0.5%	\$1,123,928	0.4%
27	Safeco Insurance Company Of America	3,260	0.4%	\$12,739,214	0.0%	\$979,680	0.3%
28	Hartford Insurance Company Of The Southeast	3,028	0.4%	\$156,616,560	0.3%	\$1,290,399	0.4%
29	Fireman'S Fund Insurance Company	2,960	0.4%	\$286,902,000	0.6%	\$3,971,688	1.3%
30	Aig Centennial Insurance Company	2,852	0.4%	\$18,302,900	0.0%	\$892,520	0.3%
31	Cincinnati Insurance Company	2,777	0.4%	\$136,540,000	0.3%	\$810,462	0.3%
32	Metropolitan Casualty Insurance Company	2,744	0.4%	\$177,002,300	0.4%	\$913,856	0.3%
33	Metropolitan Property And Casualty Insurance Co	2,622	0.4%	\$194,612,600	0.4%	\$840,353	0.3%
34	Hartford Fire Insurance Company	2,551	0.3%	\$236,581,050	0.5%	\$1,335,152	0.4%
35	New Hampshire Insurance Company	1,970	0.3%	\$36,496,734	0.1%	\$579,696	0.2%
36	Universal Property & Casualty Insurance Company	1,601	0.2%	\$46,526,680	0.1%	\$568,094	0.2%
37	Owners Insurance Company	1,600	0.2%	\$121,496,561	0.2%	\$527,611	0.2%
38	Capitol Preferred Insurance Company, Inc.	1,499	0.2%	\$52,272,434	0.1%	\$539,621	0.2%
39	Nationwide Mutual Fire Insurance Company	1,472	0.2%	\$2,658,615,178	5.4%	\$19,182,201	6.4%
40	Economy Premier Assurance Company	1,433	0.2%	\$169,477,200	0.3%	\$853,143	0.3%
41	Hartford Casualty Insurance Company	1,314	0.2%	\$110,045,630	0.2%	\$682,850	0.2%
42	Royal Insurance Company Of America	1,188	0.2%	\$140,923,914	0.3%	\$594,807	0.2%
43	First Liberty Insurance Corporation (The)	1,187	0.2%	\$57,165,000	0.1%	\$371,839	0.1%
44	New America Insurance Company	918	0.1%	\$29,050,694	0.1%	\$287,931	0.1%
45	Southern-Owners Insurance Company	905	0.1%	\$67,400,455	0.1%	\$332,679	0.1%
46	Teachers Insurance Company	800	0.1%	\$44,350,904	0.1%	\$223,073	0.1%
47	American Home Assurance Company	766	0.1%	\$154,975,294	0.3%	\$628,961	0.2%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2002

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	Royal Indemnity Company	750	0.1%	\$105,384,464	0.2%	\$390,579	0.1%
49	American National Property & Casualty Company	713	0.1%	\$35,214,640	0.1%	\$192,922	0.1%
50	Federated National Insurance Company	713	0.1%	\$17,460,000	0.0%	\$269,649	0.1%
51	Atlantic Mutual Insurance Company	700	0.1%	\$246,576,914	0.5%	\$1,112,557	0.4%
52	Associated Indemnity Corporation	696	0.1%	\$59,633,000	0.1%	\$604,210	0.2%
53	Florida Farm Bureau Casualty Insurance Company	688	0.1%	\$64,991,909	0.1%	\$319,469	0.1%
54	Old Dominion Insurance Company	687	0.1%	\$26,189,800	0.1%	\$192,242	0.1%
55	Armed Forces Insurance Exchange	679	0.1%	\$18,028,120	0.0%	\$249,445	0.1%
56	Florida Farm Bureau General Insurance Company	665	0.1%	\$36,065,033	0.1%	\$233,493	0.1%
57	Lumbermens Mutual Casualty Company	602	0.1%	\$52,895,000	0.1%	\$225,631	0.1%
58	Sentry Insurance A Mutual Company	493	0.1%	\$0	0.0%	\$115,647	0.0%
59	Hanover Insurance Company (The)	474	0.1%	\$9,139,000	0.0%	\$156,898	0.1%
60	Nationwide Mutual Insurance Company	456	0.1%	\$838,256,438	1.7%	\$5,488,420	1.8%
61	Twin City Fire Insurance Company	413	0.1%	\$44,683,040	0.1%	\$222,076	0.1%
62	Electric Insurance Company	402	0.1%	\$44,587,006	0.1%	\$146,040	0.0%
63	Massachusetts Bay Insurance Company	379	0.1%	\$9,508,254	0.0%	\$113,816	0.0%
64	Westfield Insurance Company	373	0.1%	\$30,234,330	0.1%	\$100,720	0.0%
65	Travelers Indemnity Company Of America	330	0.0%	\$32,894,800	0.1%	\$110,885	0.0%
66	Mic General Insurance Corporation	329	0.0%	\$30,668,574	0.1%	\$105,695	0.0%
67	Auto Club South Insurance Company	304	0.0%	\$5,428,700	0.0%	\$111,308	0.0%
68	Hartford Underwriters Insurance Company	284	0.0%	\$24,015,750	0.0%	\$131,586	0.0%
69	Meritplan Insurance Company	259	0.0%	\$3,607,320	0.0%	\$72,723	0.0%
70	Southern Group Indemnity, Inc.	245	0.0%	\$5,077,300	0.0%	\$61,485	0.0%
71	Amex Assurance Company	243	0.0%	\$20,099,520	0.0%	\$62,905	0.0%
72	General Insurance Company Of America	233	0.0%	\$1,339,605	0.0%	\$89,401	0.0%
73	Tower Hill Prime Insurance Company	229	0.0%	\$50,119,228	0.1%	\$177,260	0.1%
74	Great Northern Insurance Company	227	0.0%	\$113,199,400	0.2%	\$605,427	0.2%
75	Centennial Insurance Company	212	0.0%	\$54,831,940	0.1%	\$238,005	0.1%
76	Ohio Casualty Insurance Company	198	0.0%	\$17,306,388	0.0%	\$58,843	0.0%
77	Vigilant Insurance Company	175	0.0%	\$52,600,800	0.1%	\$301,211	0.1%
78	National General Insurance Company	174	0.0%	\$12,549,230	0.0%	\$48,556	0.0%
79	Fidelity National Property And Casualty Insurance Co	167	0.0%	\$4,990,400	0.0%	\$60,755	0.0%
80	First Protective Insurance Company	159	0.0%	\$4,636,390	0.0%	\$72,725	0.0%
81	Maryland Casualty Company	134	0.0%	\$10,342,260	0.0%	\$50,831	0.0%
82	American Commerce Insurance Company	131	0.0%	\$0	0.0%	\$20,252	0.0%
83	Pacific Indemnity Company	129	0.0%	\$34,262,800	0.1%	\$287,904	0.1%
84	Penn Charter Mutual Insurance Company	102	0.0%	\$6,640,000	0.0%	\$3,425	0.0%
85	Cincinnati Indemnity Company	93	0.0%	\$5,281,000	0.0%	\$32,031	0.0%
86	Ohio Farmers Insurance Company	91	0.0%	\$10,476,725	0.0%	\$32,664	0.0%
87	West American Insurance Company	90	0.0%	\$8,029,297	0.0%	\$23,401	0.0%
88	American Fire And Casualty Company	90	0.0%	\$8,029,297	0.0%	\$23,401	0.0%
89	Omaha Property And Casualty Insurance Company	85	0.0%	\$6,513,400	0.0%	\$17,150	0.0%
90	Homesite Insurance Company Of Florida	70	0.0%	\$4,705,140	0.0%	\$31,995	0.0%
91	Great American Security Insurance Company	68	0.0%	\$7,768,000	0.0%	\$36,385	0.0%
92	Nationwide Property And Casualty Insurance Compar	64	0.0%	\$201,138,542	0.4%	\$675,569	0.2%
93	Valiant Insurance Company	61	0.0%	\$5,630,960	0.0%	\$26,683	0.0%
94	Westfield National Ins. Company	57	0.0%	\$6,604,450	0.0%	\$19,886	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2002

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
95	Guideone Mutual Insurance Company	55 0.0%	\$3,528,000 0.0%	\$14,340 0.0%
96	American And Foreign Insurance Company	54 0.0%	\$12,055,389 0.0%	\$50,656 0.0%
97	First National Insurance Company Of America	50 0.0%	\$209,793 0.0%	\$20,419 0.0%
98	Cotton States Mutual Insurance Company	50 0.0%	\$2,574,080 0.0%	\$15,453 0.0%
99	Onebeacon Insurance Company	39 0.0%	\$0 0.0%	\$22,956 0.0%
100	Government Employees Insurance Company	37 0.0%	\$1,516,000 0.0%	\$14,864 0.0%
101	American International Insurance Company	30 0.0%	\$2,024,400 0.0%	\$6,949 0.0%
102	American Indemnity Company	30 0.0%	\$1,139,000 0.0%	\$7,143 0.0%
103	Addison Insurance Company	25 0.0%	\$993,000 0.0%	\$6,402 0.0%
104	Pennsylvania General Insurance Company	21 0.0%	\$0 0.0%	\$11,277 0.0%
105	Indiana Insurance Company	21 0.0%	\$623 0.0%	\$360 0.0%
106	American Employers' Insurance Company	19 0.0%	\$0 0.0%	\$11,976 0.0%
107	United Fire And Casualty Company	19 0.0%	\$562,000 0.0%	\$5,575 0.0%
108	Employers Mutual Casualty Company	19 0.0%	\$1,324,580 0.0%	\$6,258 0.0%
109	Cooperativa De Seguros Multiples De Puerto Rico, In	16 0.0%	\$119,000 0.0%	\$2,972 0.0%
110	American Security Insurance Company	16 0.0%	\$651,000 0.0%	\$112 0.0%
111	Onebeacon America Insurance Company	14 0.0%	\$0 0.0%	\$9,395 0.0%
112	United Fire & Indemnity Company	7 0.0%	\$527,000 0.0%	\$1,665 0.0%
113	American Motorists Insurance Company	7 0.0%	\$448,000 0.0%	\$2,394 0.0%
114	American Hardware Mutual Insurance Company	7 0.0%	\$361,800 0.0%	\$1,602 0.0%
115	American Manufacturers Mutual Insurance Company	6 0.0%	\$575,000 0.0%	\$2,510 0.0%
116	Assurance Company Of America	5 0.0%	\$538,680 0.0%	\$1,479 0.0%
117	Shelby Insurance Company	3 0.0%	\$26,500 0.0%	\$188 0.0%
118	American Protection Insurance Company	3 0.0%	\$299,000 0.0%	\$1,133 0.0%
119	Charter Oak Fire Insurance Company	1 0.0%	\$13,800 0.0%	\$100 0.0%
120	Tig Premier Insurance Company	1 0.0%	\$70,000 0.0%	\$777 0.0%
121	Selective Insurance Company Of The Southeast	1 0.0%	\$62,400 0.0%	\$439,057 0.1%
122	Allianz Global Risks Us Insurance Company	1 0.0%	\$753,771,520 1.5%	\$86,635 0.0%
123	Northern Assurance Company Of America	1 0.0%	\$0 0.0%	\$276 0.0%
<b>123</b>	<b>Totals For Selected County Set:</b>	<b>734,673 100.0%</b>	<b>\$49,479,464,567 100.0%</b>	<b>\$300,101,557 100.0%</b>
<b>126</b>	<b>Totals For All Selected Counties And Policies:</b>	<b>734,673 100.0%</b>	<b>\$49,479,464,567 100.0%</b>	<b>\$300,101,557 100.0%</b>

Policies Selected: Condominium Unit Owners, WindOnly Condominium Unit Owners

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Allstate Floridian Insurance Company	197,516	25.5%	\$7,351,191,569	14.5%	\$54,070,894	19.6%
2	State Farm Florida Insurance Company	135,514	17.5%	\$7,848,806,408	15.5%	\$36,108,795	13.1%
3	Florida Windstorm Underwriting Assoc.	75,048	9.7%	\$6,340,482,045	12.5%	\$17,375,636	6.3%
4	Nationwide Insurance Company Of Florida	40,757	5.3%	\$1,445,433,706	2.9%	\$9,413,192	3.4%
5	Southern Family Insurance Company	31,517	4.1%	\$1,356,746,456	2.7%	\$9,353,360	3.4%
6	Hartford Insurance Company Of The Midwest	19,928	2.6%	\$1,367,970,263	2.7%	\$7,425,112	2.7%
7	First Floridian Auto And Home Insurance Company	19,307	2.5%	\$1,898,082,050	3.8%	\$7,992,356	2.9%
8	Florida Family Insurance Company	19,094	2.5%	\$76,328,825	0.2%	\$5,882,405	2.1%
9	United Services Automobile Association	17,923	2.3%	\$2,005,918,158	4.0%	\$10,888,574	3.9%
10	Clarendon National Insurance Company	16,931	2.2%	\$1,614,690,636	3.2%	\$3,010,216	1.1%
11	Companion Property And Casualty Insurance Compai	14,567	1.9%	\$118,213,639	0.2%	\$4,949,916	1.8%
12	Qualsure Insurance Corporation	13,468	1.7%	\$770,028,639	1.5%	\$1,994,810	0.7%
13	First Community Insurance Company	12,987	1.7%	\$489,009,900	1.0%	\$4,194,841	1.5%
14	Liberty Mutual Fire Insurance Company	12,724	1.6%	\$616,842,000	1.2%	\$3,123,108	1.1%
15	Argus Fire & Casualty Insurance Company	11,766	1.5%	\$3,450,664,978	6.8%	\$3,584,428	1.3%
16	Atlantic Preferred Insurance Company, Inc.	10,454	1.3%	\$631,918,037	1.3%	\$5,521,541	2.0%
17	American Superior Insurance Company	10,449	1.3%	\$310,846,905	0.6%	\$3,165,044	1.1%
18	Florida Select Insurance Company	8,531	1.1%	\$372,283,930	0.7%	\$3,426,216	1.2%
19	Federal Insurance Company	8,202	1.1%	\$1,743,491,900	3.4%	\$14,454,116	5.2%
20	Universal Property & Casualty Insurance Company	7,344	0.9%	\$358,464,312	0.7%	\$2,969,248	1.1%
21	American Strategic Insurance Corp.	5,778	0.7%	\$205,291,876	0.4%	\$2,236,967	0.8%
22	Usaa Casualty Insurance Company	5,176	0.7%	\$505,608,040	1.0%	\$3,956,789	1.4%
23	Auto-Owners Insurance Company	3,956	0.5%	\$203,004,153	0.4%	\$1,222,826	0.4%
24	Hartford Insurance Company Of The Southeast	3,914	0.5%	\$192,526,860	0.4%	\$1,639,419	0.6%
25	Prudential Property And Casualty Insurance Compan	3,860	0.5%	\$264,257,373	0.5%	\$1,169,970	0.4%
26	Cypress Property & Casualty Insurance Company	3,817	0.5%	\$267,397,277	0.5%	\$1,856,209	0.7%
27	Safeco Insurance Company Of America	3,765	0.5%	\$15,387,565	0.0%	\$1,105,122	0.4%
28	Fireman'S Fund Insurance Company	3,598	0.5%	\$308,895,000	0.6%	\$4,053,067	1.5%
29	Fidelity And Casualty Company Of New York	3,427	0.4%	\$185,058,100	0.4%	\$1,542,500	0.6%
30	Aig Centennial Insurance Company	3,238	0.4%	\$20,430,400	0.0%	\$831,900	0.3%
31	Hartford Fire Insurance Company	3,058	0.4%	\$259,663,944	0.5%	\$1,610,378	0.6%
32	Cincinnati Insurance Company	3,005	0.4%	\$140,570,000	0.3%	\$858,778	0.3%
33	Metropolitan Property And Casualty Insurance Co	2,905	0.4%	\$209,961,900	0.4%	\$915,218	0.3%
34	Sunshine State Insurance Company	2,902	0.4%	\$125,923,648	0.2%	\$871,789	0.3%
35	Metropolitan Casualty Insurance Company	2,380	0.3%	\$152,974,500	0.3%	\$779,143	0.3%
36	United Property & Casualty Insurance Company, Inc.	1,990	0.3%	\$114,380,710	0.2%	\$740,457	0.3%
37	Vanguard Fire And Casualty Company	1,887	0.2%	\$118,612,630	0.2%	\$843,467	0.3%
38	Capitol Preferred Insurance Company, Inc.	1,859	0.2%	\$52,911,422	0.1%	\$585,922	0.2%
39	Owners Insurance Company	1,777	0.2%	\$125,583,733	0.2%	\$564,886	0.2%
40	Hartford Casualty Insurance Company	1,553	0.2%	\$123,596,350	0.2%	\$786,821	0.3%
41	Associated Indemnity Corporation	1,383	0.2%	\$89,171,000	0.2%	\$871,264	0.3%
42	Royal Insurance Company Of America	1,279	0.2%	\$142,378,271	0.3%	\$627,181	0.2%
43	Nationwide Mutual Fire Insurance Company	1,144	0.1%	\$2,425,629,492	4.8%	\$14,629,428	5.3%
44	St. Paul Guardian Insurance Company	1,080	0.1%	\$119,393,387	0.2%	\$619,270	0.2%
45	Nationwide Mutual Insurance Company	1,015	0.1%	\$2,088,336,805	4.1%	\$11,868,282	4.3%
46	First Liberty Insurance Corporation (The)	939	0.1%	\$42,535,500	0.1%	\$251,190	0.1%
47	Lumbermens Mutual Casualty Company	893	0.1%	\$74,974,000	0.1%	\$314,691	0.1%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	West American Insurance Company	887	0.1%	\$74,563,760	0.1%	\$231,511	0.1%
49	New America Insurance Company	815	0.1%	\$18,477,840	0.0%	\$245,206	0.1%
50	Royal Indemnity Company	812	0.1%	\$107,399,328	0.2%	\$402,143	0.1%
51	Teachers Insurance Company	742	0.1%	\$38,666,328	0.1%	\$197,885	0.1%
52	American National Property & Casualty Company	739	0.1%	\$33,933,220	0.1%	\$189,068	0.1%
53	Florida Farm Bureau General Insurance Company	713	0.1%	\$36,609,682	0.1%	\$236,389	0.1%
54	Atlantic Mutual Insurance Company	686	0.1%	\$158,997,800	0.3%	\$1,000,564	0.4%
55	Armed Forces Insurance Exchange	686	0.1%	\$16,385,520	0.0%	\$234,222	0.1%
56	Florida Farm Bureau Casualty Insurance Company	678	0.1%	\$60,401,003	0.1%	\$298,300	0.1%
57	American Home Assurance Company	656	0.1%	\$29,056,199	0.1%	\$294,321	0.1%
58	Fidelity National Property And Casualty Insurance Co	637	0.1%	\$40,731,200	0.1%	\$226,895	0.1%
59	Southern-Owners Insurance Company	610	0.1%	\$41,202,054	0.1%	\$216,867	0.1%
60	Sentry Insurance A Mutual Company	546	0.1%	\$0	0.0%	\$125,683	0.0%
61	Twin City Fire Insurance Company	511	0.1%	\$50,844,590	0.1%	\$258,044	0.1%
62	Mic General Insurance Corporation	489	0.1%	\$41,970,993	0.1%	\$145,811	0.1%
63	Economy Premier Assurance Company	487	0.1%	\$63,705,600	0.1%	\$278,603	0.1%
64	Hanover Insurance Company (The)	483	0.1%	\$8,766,700	0.0%	\$155,333	0.1%
65	Auto Club South Insurance Company	461	0.1%	\$5,813,000	0.0%	\$172,148	0.1%
66	Electric Insurance Company	420	0.1%	\$40,523,561	0.1%	\$127,740	0.0%
67	Westfield Insurance Company	401	0.1%	\$32,377,650	0.1%	\$107,239	0.0%
68	Government Employees Insurance Company	357	0.0%	\$13,191,000	0.0%	\$134,964	0.0%
69	Travelers Indemnity Company Of America	346	0.0%	\$33,049,000	0.1%	\$117,469	0.0%
70	Hartford Underwriters Insurance Company	330	0.0%	\$26,619,130	0.1%	\$149,321	0.1%
71	Onebeacon Insurance Company	324	0.0%	\$0	0.0%	\$140,927	0.1%
72	Massachusetts Bay Insurance Company	324	0.0%	\$7,663,354	0.0%	\$98,280	0.0%
73	Southern Group Indemnity, Inc.	309	0.0%	\$6,027,100	0.0%	\$76,785	0.0%
74	Pennsylvania General Insurance Company	283	0.0%	\$0	0.0%	\$124,685	0.0%
75	National General Insurance Company	258	0.0%	\$18,106,783	0.0%	\$71,087	0.0%
76	Great Northern Insurance Company	248	0.0%	\$116,734,500	0.2%	\$610,388	0.2%
77	Ohio Casualty Insurance Company	245	0.0%	\$19,908,508	0.0%	\$67,403	0.0%
78	Maryland Casualty Company	213	0.0%	\$16,110,700	0.0%	\$81,037	0.0%
79	First Protective Insurance Company	211	0.0%	\$5,129,640	0.0%	\$180,398	0.1%
80	Vigilant Insurance Company	206	0.0%	\$56,364,900	0.1%	\$301,358	0.1%
81	Amex Assurance Company	206	0.0%	\$15,920,752	0.0%	\$52,281	0.0%
82	Desoto Insurance Company	205	0.0%	\$12,083,500	0.0%	\$124,062	0.0%
83	Onebeacon America Insurance Company	202	0.0%	\$0	0.0%	\$83,774	0.0%
84	Centennial Insurance Company	184	0.0%	\$19,748,000	0.0%	\$123,374	0.0%
85	Nationwide Property And Casualty Insurance Compar	178	0.0%	\$400,957,120	0.8%	\$1,625,047	0.6%
86	Federated Mutual Insurance Company	166	0.0%	\$5,820,000	0.0%	\$36,730	0.0%
87	American Commerce Insurance Company	158	0.0%	\$0	0.0%	\$25,347	0.0%
88	Great American Security Insurance Company	148	0.0%	\$13,644,560	0.0%	\$62,666	0.0%
89	Omaha Property And Casualty Insurance Company	122	0.0%	\$8,944,460	0.0%	\$24,298	0.0%
90	Valiant Insurance Company	120	0.0%	\$10,841,020	0.0%	\$51,783	0.0%
91	American Fire And Casualty Company	118	0.0%	\$10,291,071	0.0%	\$31,243	0.0%
92	Pacific Indemnity Company	116	0.0%	\$26,399,600	0.1%	\$201,468	0.1%
93	Cincinnati Indemnity Company	113	0.0%	\$5,792,000	0.0%	\$35,323	0.0%
94	General Insurance Company Of America	106	0.0%	\$736,548	0.0%	\$43,244	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
95	Ohio Farmers Insurance Company	97 0.0%	\$11,424,625 0.0%	\$35,481 0.0%
96	Penn Charter Mutual Insurance Company	93 0.0%	\$5,777,200 0.0%	\$2,953 0.0%
97	Guideone Mutual Insurance Company	76 0.0%	\$4,762,260 0.0%	\$19,754 0.0%
98	American Indemnity Company	73 0.0%	\$2,993,000 0.0%	\$18,750 0.0%
99	Northern Assurance Company Of America	70 0.0%	\$0 0.0%	\$24,095 0.0%
100	Westfield National Ins. Company	63 0.0%	\$7,024,650 0.0%	\$21,587 0.0%
101	Utica Mutual Insurance Company	60 0.0%	\$100,000 0.0%	\$17,560 0.0%
102	American And Foreign Insurance Company	57 0.0%	\$12,121,143 0.0%	\$50,895 0.0%
103	First National Insurance Company Of America	54 0.0%	\$211,789 0.0%	\$20,155 0.0%
104	Cotton States Mutual Insurance Company	47 0.0%	\$2,321,080 0.0%	\$14,817 0.0%
105	Harleysville-Atlantic Insurance Company	47 0.0%	\$0 0.0%	\$16,919 0.0%
106	Indiana Insurance Company	38 0.0%	\$1,356 0.0%	\$840 0.0%
107	American International Insurance Company	30 0.0%	\$2,021,600 0.0%	\$6,286 0.0%
108	Tower Hill Prime Insurance Company	27 0.0%	\$1,085,408 0.0%	\$8,274 0.0%
109	American Security Insurance Company	25 0.0%	\$1,082,000 0.0%	\$18,445 0.0%
110	Employers Mutual Casualty Company	23 0.0%	\$1,331,920 0.0%	\$7,415 0.0%
111	American Manufacturers Mutual Insurance Company	22 0.0%	\$1,593,000 0.0%	\$9,109 0.0%
112	American Employers' Insurance Company	19 0.0%	\$0 0.0%	\$8,625 0.0%
113	American Hardware Mutual Insurance Company	18 0.0%	\$1,481,600 0.0%	\$3,623 0.0%
114	American Motorists Insurance Company	14 0.0%	\$936,000 0.0%	\$4,735 0.0%
115	Assurance Company Of America	9 0.0%	\$1,026,580 0.0%	\$3,095 0.0%
116	United Fire & Indemnity Company	8 0.0%	\$553,000 0.0%	\$2,022 0.0%
117	State Capital Insurance Company	6 0.0%	\$674,640 0.0%	\$547 0.0%
118	United Fire And Casualty Company	5 0.0%	\$160,000 0.0%	\$1,116 0.0%
119	Shelby Insurance Company	5 0.0%	\$107,500 0.0%	\$820 0.0%
120	Travelers Indemnity Company	3 0.0%	\$215,000 0.0%	\$743 0.0%
121	Tig Insurance Company	3 0.0%	\$189,000 0.0%	\$584 0.0%
122	Bankers Standard Fire And Marine Company	2 0.0%	\$56,000 0.0%	\$374 0.0%
123	Employers Fire Insurance Company	2 0.0%	\$0 0.0%	\$524 0.0%
124	Insurance Company Of North America	2 0.0%	\$102,200 0.0%	\$469 0.0%
125	Charter Oak Fire Insurance Company	1 0.0%	\$13,800 0.0%	\$100 0.0%
126	Graphic Arts Mutual Insurance Company	1 0.0%	\$0 0.0%	\$310 0.0%
127	American Protection Insurance Company	1 0.0%	\$65,000 0.0%	\$162 0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2001

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
128	Tig Premier Insurance Company	1	0.0%	\$70,000	0.0%	\$777	0.0%
<b>128 Totals For Selected County Set:</b>		<b>774,862</b>	<b>100.0%</b>	<b>\$50,551,878,917</b>	<b>100.0%</b>	<b>\$276,397,417</b>	<b>100.0%</b>
<b>129 Totals For All Selected Counties And Policies:</b>		<b>774,862</b>	<b>100.0%</b>	<b>\$50,551,878,917</b>	<b>100.0%</b>	<b>\$276,397,417</b>	<b>100.0%</b>

Policies Selected: Condominium Unit Owners, WindOnly Condominium Unit Owners

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
1	Allstate Floridian Insurance Company	186,031	23.9%	\$6,612,578,937	15.3%	\$49,575,092	20.5%
2	State Farm Florida Insurance Company	137,909	17.7%	\$7,490,343,803	17.3%	\$32,147,873	13.3%
3	Florida Windstorm Underwriting Assoc.	91,650	11.8%	\$7,180,550,039	16.6%	\$17,942,966	7.4%
4	Southern Family Insurance Company	31,573	4.1%	\$1,346,038,000	3.1%	\$8,568,562	3.6%
5	First Floridian Auto And Home Insurance Company	22,229	2.9%	\$1,513,104,940	3.5%	\$7,823,737	3.2%
6	Florida Family Insurance Company	20,949	2.7%	\$70,116,960	0.2%	\$6,507,039	2.7%
7	Nationwide Insurance Company Of Florida	20,886	2.7%	\$701,271,312	1.6%	\$4,712,048	2.0%
8	Clarendon National Insurance Company	20,427	2.6%	\$1,639,143,787	3.8%	\$3,613,098	1.5%
9	Hartford Insurance Company Of The Midwest	19,811	2.5%	\$1,316,663,353	3.0%	\$7,357,687	3.0%
10	Nationwide Mutual Fire Insurance Company	19,468	2.5%	\$515,921,680	1.2%	\$4,088,506	1.7%
11	Companion Property And Casualty Insurance Compa	18,592	2.4%	\$109,035,646	0.3%	\$4,418,081	1.8%
12	United Services Automobile Association	17,308	2.2%	\$1,837,813,440	4.3%	\$10,017,640	4.2%
13	Qualsure Insurance Corporation	15,798	2.0%	\$875,823,599	2.0%	\$1,792,662	0.7%
14	First Community Insurance Company	14,719	1.9%	\$522,913,500	1.2%	\$4,742,443	2.0%
15	Liberty Mutual Fire Insurance Company	13,248	1.7%	\$617,536,500	1.4%	\$3,018,688	1.3%
16	American Superior Insurance Company	12,001	1.5%	\$319,981,735	0.7%	\$3,551,915	1.5%
17	Federal Insurance Company	7,866	1.0%	\$1,693,930,000	3.9%	\$12,474,438	5.2%
18	Universal Property & Casualty Insurance Company	5,742	0.7%	\$219,189,859	0.5%	\$2,101,901	0.9%
19	American Strategic Insurance Corp.	5,552	0.7%	\$239,458,807	0.6%	\$1,995,858	0.8%
20	Florida Select Insurance Company	5,107	0.7%	\$160,225,134	0.4%	\$2,024,169	0.8%
21	Usaa Casualty Insurance Company	4,664	0.6%	\$430,301,700	1.0%	\$2,881,083	1.2%
22	Hartford Insurance Company Of The Southeast	4,405	0.6%	\$208,372,440	0.5%	\$1,721,834	0.7%
23	Auto-Owners Insurance Company	4,336	0.6%	\$214,960,998	0.5%	\$1,314,032	0.5%
24	Prudential Property And Casualty Insurance Company	4,198	0.5%	\$270,556,900	0.6%	\$1,240,759	0.5%
25	Safeco Insurance Company Of America	4,119	0.5%	\$19,362,768	0.0%	\$1,083,350	0.4%
26	Atlantic Preferred Insurance Company, Inc.	3,969	0.5%	\$128,126,645	0.3%	\$1,194,197	0.5%
27	Fireman'S Fund Insurance Company	3,896	0.5%	\$324,014,000	0.8%	\$3,976,434	1.6%
28	Aig Centennial Insurance Company	3,599	0.5%	\$21,986,200	0.1%	\$1,027,441	0.4%
29	Fidelity And Casualty Company Of New York	3,581	0.5%	\$188,987,000	0.4%	\$1,552,640	0.6%
30	Hartford Fire Insurance Company	3,295	0.4%	\$263,631,407	0.6%	\$1,637,110	0.7%
31	Metropolitan Property And Casualty Insurance Co	3,272	0.4%	\$229,896,229	0.5%	\$991,880	0.4%
32	New Hampshire Insurance Company	3,080	0.4%	\$53,993,474	0.1%	\$929,260	0.4%
33	Cincinnati Insurance Company	3,050	0.4%	\$135,750,000	0.3%	\$787,512	0.3%
34	Argus Fire & Casualty Insurance Company	2,222	0.3%	\$28,651,070	0.1%	\$746,749	0.3%
35	Metropolitan Casualty Insurance Company	2,028	0.3%	\$127,640,786	0.3%	\$636,284	0.3%
36	Capitol Preferred Insurance Company, Inc.	2,003	0.3%	\$54,243,900	0.1%	\$626,564	0.3%
37	Owners Insurance Company	1,950	0.3%	\$133,162,789	0.3%	\$610,627	0.3%
38	Associated Indemnity Corporation	1,935	0.2%	\$116,913,000	0.3%	\$1,123,605	0.5%
39	Hartford Casualty Insurance Company	1,675	0.2%	\$129,960,209	0.3%	\$790,944	0.3%
40	St. Paul Guardian Insurance Company	1,576	0.2%	\$161,245,318	0.4%	\$879,834	0.4%
41	Florida Residential P & C Joint Underwriting Assoc	1,493	0.2%	\$47,587,212	0.1%	\$657,730	0.3%
42	Royal Insurance Company Of America	1,355	0.2%	\$142,695,323	0.3%	\$550,919	0.2%
43	Cypress Property & Casualty Insurance Company	1,169	0.2%	\$82,926,304	0.2%	\$575,664	0.2%
44	Nationwide Mutual Insurance Company	1,095	0.1%	\$2,500,145,032	5.8%	\$13,358,833	5.5%
45	Vanguard Fire And Casualty Company	1,081	0.1%	\$56,841,420	0.1%	\$422,362	0.2%
46	West American Insurance Company	997	0.1%	\$81,450,196	0.2%	\$253,118	0.1%
47	Lumbermens Mutual Casualty Company	980	0.1%	\$77,189,000	0.2%	\$310,008	0.1%

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--Market Share Report

### Top 200 Companies Ranked by Policies In Force

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
48	United Property & Casualty Insurance Company, Inc.	935	0.1%	\$47,275,140	0.1%	\$314,086	0.1%
49	Royal Indemnity Company	860	0.1%	\$105,033,033	0.2%	\$341,231	0.1%
50	American National Property & Casualty Company	790	0.1%	\$35,464,942	0.1%	\$193,494	0.1%
51	New America Insurance Company	758	0.1%	\$18,170,800	0.0%	\$214,265	0.1%
52	Florida Farm Bureau General Insurance Company	743	0.1%	\$34,796,872	0.1%	\$233,225	0.1%
53	Atlantic Mutual Insurance Company	743	0.1%	\$142,225,000	0.3%	\$1,017,412	0.4%
54	American Home Assurance Company	726	0.1%	\$89,706,850	0.2%	\$510,443	0.2%
55	First Liberty Insurance Corporation (The)	682	0.1%	\$29,128,500	0.1%	\$166,495	0.1%
56	Armed Forces Insurance Exchange	681	0.1%	\$14,429,520	0.0%	\$214,988	0.1%
57	Teachers Insurance Company	670	0.1%	\$32,158,458	0.1%	\$175,142	0.1%
58	Florida Farm Bureau Casualty Insurance Company	657	0.1%	\$55,342,330	0.1%	\$280,102	0.1%
59	Fidelity National Property And Casualty Insurance Co	632	0.1%	\$35,787,900	0.1%	\$226,535	0.1%
60	Sentry Insurance A Mutual Company	612	0.1%	\$993,000	0.0%	\$144,027	0.1%
61	Twin City Fire Insurance Company	595	0.1%	\$55,447,090	0.1%	\$274,886	0.1%
62	Auto Club South Insurance Company	570	0.1%	\$6,638,000	0.0%	\$206,587	0.1%
63	Mic General Insurance Corporation	509	0.1%	\$42,452,556	0.1%	\$150,428	0.1%
64	Westfield Insurance Company	431	0.1%	\$33,647,450	0.1%	\$111,626	0.0%
65	Government Employees Insurance Company	430	0.1%	\$14,642,000	0.0%	\$154,936	0.1%
66	Electric Insurance Company	417	0.1%	\$36,368,553	0.1%	\$120,457	0.0%
67	Southern Group Indemnity, Inc.	410	0.1%	\$7,513,300	0.0%	\$99,857	0.0%
68	Onebeacon Insurance Company	385	0.0%	\$0	0.0%	\$169,750	0.1%
69	Southern-Owners Insurance Company	377	0.0%	\$23,566,334	0.1%	\$127,746	0.1%
70	Hartford Underwriters Insurance Company	363	0.0%	\$28,328,010	0.1%	\$151,094	0.1%
71	Travelers Indemnity Company Of America	344	0.0%	\$25,422,000	0.1%	\$111,512	0.0%
72	Pennsylvania General Insurance Company	335	0.0%	\$152,000	0.0%	\$150,042	0.1%
73	Ohio Casualty Insurance Company	279	0.0%	\$22,231,437	0.1%	\$75,126	0.0%
74	Great Northern Insurance Company	268	0.0%	\$117,176,500	0.3%	\$580,690	0.2%
75	Hanover Insurance Company (The)	268	0.0%	\$4,616,750	0.0%	\$88,011	0.0%
76	Vigilant Insurance Company	259	0.0%	\$60,993,000	0.1%	\$302,662	0.1%
77	Nationwide Property And Casualty Insurance Compar	247	0.0%	\$602,623,933	1.4%	\$2,558,213	1.1%
78	National General Insurance Company	247	0.0%	\$16,648,538	0.0%	\$65,934	0.0%
79	Desoto Insurance Company	246	0.0%	\$14,546,600	0.0%	\$143,651	0.1%
80	Maryland Casualty Company	236	0.0%	\$17,906,700	0.0%	\$94,550	0.0%
81	Centennial Insurance Company	211	0.0%	\$16,706,600	0.0%	\$127,496	0.1%
82	Federated Mutual Insurance Company	184	0.0%	\$6,463,000	0.0%	\$41,126	0.0%
83	Travelers Indemnity Company	180	0.0%	\$12,229,400	0.0%	\$78,393	0.0%
84	First Protective Insurance Company	180	0.0%	\$5,045,110	0.0%	\$91,447	0.0%
85	American Commerce Insurance Company	178	0.0%	\$0	0.0%	\$28,361	0.0%
86	Amex Assurance Company	174	0.0%	\$12,541,200	0.0%	\$41,384	0.0%
87	Massachusetts Bay Insurance Company	152	0.0%	\$3,049,490	0.0%	\$45,444	0.0%
88	Phoenix Insurance Company	139	0.0%	\$11,537,000	0.0%	\$58,539	0.0%
89	Omaha Property And Casualty Insurance Company	134	0.0%	\$9,479,740	0.0%	\$25,676	0.0%
90	American Fire And Casualty Company	134	0.0%	\$10,905,631	0.0%	\$34,478	0.0%
91	Valiant Insurance Company	131	0.0%	\$11,580,570	0.0%	\$57,453	0.0%
92	Charter Oak Fire Insurance Company	123	0.0%	\$2,557,400	0.0%	\$14,003	0.0%
93	American States Preferred Insurance Company	118	0.0%	\$3,990,000	0.0%	\$31,384	0.0%
94	Cincinnati Indemnity Company	116	0.0%	\$5,711,000	0.0%	\$32,869	0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force	Structure Exposure	Premium Written
95	Ohio Farmers Insurance Company	103 0.0%	\$11,254,525 0.0%	\$35,304 0.0%
96	Pacific Indemnity Company	96 0.0%	\$21,990,500 0.1%	\$146,258 0.1%
97	American Economy Insurance Company	96 0.0%	\$4,009,000 0.0%	\$25,851 0.0%
98	Penn Charter Mutual Insurance Company	89 0.0%	\$5,533,200 0.0%	\$3,136 0.0%
99	Onebeacon America Insurance Company	86 0.0%	\$0 0.0%	\$41,331 0.0%
100	Harleysville-Atlantic Insurance Company	83 0.0%	\$0 0.0%	\$30,652 0.0%
101	Westfield National Ins. Company	66 0.0%	\$7,136,450 0.0%	\$22,140 0.0%
102	American States Insurance Company	65 0.0%	\$1,726,000 0.0%	\$15,068 0.0%
103	American And Foreign Insurance Company	65 0.0%	\$12,610,487 0.0%	\$44,863 0.0%
104	Utica Mutual Insurance Company	64 0.0%	\$100,000 0.0%	\$17,808 0.0%
105	American Manufacturers Mutual Insurance Company	58 0.0%	\$3,139,000 0.0%	\$20,927 0.0%
106	Indiana Insurance Company	47 0.0%	\$1,698,000 0.0%	\$1,010 0.0%
107	Guideone Mutual Insurance Company	43 0.0%	\$2,751,500 0.0%	\$11,213 0.0%
108	American Indemnity Company	42 0.0%	\$1,640,000 0.0%	\$11,396 0.0%
109	Cotton States Mutual Insurance Company	42 0.0%	\$2,118,000 0.0%	\$13,139 0.0%
110	American International Insurance Company	37 0.0%	\$2,492,000 0.0%	\$7,808 0.0%
111	American Motorists Insurance Company	30 0.0%	\$1,589,000 0.0%	\$10,083 0.0%
112	Employers Mutual Casualty Company	28 0.0%	\$1,552,020 0.0%	\$9,787 0.0%
113	American Security Insurance Company	28 0.0%	\$1,856,000 0.0%	\$29,746 0.0%
114	Insurance Company Of North America	22 0.0%	\$743,400 0.0%	\$4,416 0.0%
116	Cambridge Mutual Fire Insurance Company	21 0.0%	\$81,000 0.0%	\$3,386 0.0%
116	American Hardware Mutual Insurance Company	19 0.0%	\$1,531,600 0.0%	\$4,085 0.0%
117	Northern Assurance Company Of America	18 0.0%	\$0 0.0%	\$4,810 0.0%
118	Merrimack Mutual Fire Insurance Company	13 0.0%	\$93,500 0.0%	\$2,158 0.0%
119	Tower Hill Prime Insurance Company	12 0.0%	\$642,000 0.0%	\$3,870 0.0%
120	Assurance Company Of America	9 0.0%	\$1,002,540 0.0%	\$3,312 0.0%
121	American Employers' Insurance Company	7 0.0%	\$0 0.0%	\$2,077 0.0%
122	Automobile Insurance Company Of Hartford, Ct	6 0.0%	\$413,120 0.0%	\$1,706 0.0%
123	Tig Insurance Company	6 0.0%	\$440,999 0.0%	\$1,289 0.0%
124	Shelby Insurance Company	6 0.0%	\$308,660 0.0%	\$2,029 0.0%
125	United Fire & Indemnity Company	5 0.0%	\$305,000 0.0%	\$1,142 0.0%
126	Bankers Standard Fire And Marine Company	5 0.0%	\$95,200 0.0%	\$837 0.0%
127	Great American Security Insurance Company	3 0.0%	\$195,740 0.0%	\$300 0.0%
128	American Protection Insurance Company	3 0.0%	\$213,000 0.0%	\$531 0.0%
129	Ace American Insurance Company	3 0.0%	\$84,000 0.0%	\$518 0.0%
130	Graphic Arts Mutual Insurance Company	1 0.0%	\$0 0.0%	\$310 0.0%
131	Tig Premier Insurance Company	1 0.0%	\$35,000 0.0%	\$715 0.0%
132	Standard Fire Insurance Company	1 0.0%	\$38,900 0.0%	\$136 0.0%
133	Pacific Employers Insurance Company	1 0.0%	\$175,000 0.0%	\$499 0.0%

**Florida Office of Insurance Regulation**  
**Quarterly Supplemental Report--Market Share Report**  
**Top 200 Companies Ranked by Policies In Force**

Quarter Ending Date: 12-31-2000

County: Selected County Set

Data Source: QUASR Only

Rank	Company Name	Policies In Force		Structure Exposure		Premium Written	
134	Colorado Casualty Insurance Company	1	0.0%	\$50,000	0.0%	\$557	0.0%
<b>134 Totals For Selected County Set:</b>		<b>778,079</b>	<b>100.0%</b>	<b>\$43,185,105,929</b>	<b>100.0%</b>	<b>\$241,368,635</b>	<b>100.0%</b>
<b>135 Totals For All Selected Counties And Policies:</b>		<b>778,079</b>	<b>100.0%</b>	<b>\$43,185,105,929</b>	<b>100.0%</b>	<b>\$241,368,635</b>	<b>100.0%</b>

Policies Selected: Condominium Unit Owners, WindOnly Condominium Unit Owners

\* FRPCJUA included in market share calculation.

Counties Selected: All

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *06-30-2004*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	30	0.1%	22	2,860	0.4%	28	1.0%	13
Baker	0	0.0%	44	4	0.0%	55	0.0%	NA
Bay	28	0.1%	23	5,585	0.9%	22	0.5%	21
Bradford	0	0.0%	44	25	0.0%	49	0.0%	NA
Brevard	282	1.4%	8	16,241	2.5%	9	1.7%	11
Broward	5,322	26.2%	1	121,227	18.5%	1	4.4%	3
Calhoun	0	0.0%	44	1	0.0%	64	0.0%	NA
Charlotte	100	0.5%	15	6,948	1.1%	17	1.4%	18
Citrus	13	0.1%	31	1,406	0.2%	33	0.9%	14
Clay	1	0.0%	40	426	0.1%	39	0.2%	45
Collier	172	0.8%	10	47,004	7.2%	5	0.4%	28
Columbia	0	0.0%	44	40	0.0%	46	0.0%	NA
Dade	5,107	25.1%	2	58,548	8.9%	3	8.7%	3
Desoto	6	0.0%	35	467	0.1%	37	1.3%	7
Dixie	0	0.0%	44	2	0.0%	61	0.0%	NA
Duval	28	0.1%	25	6,572	1.0%	18	0.4%	32
Escambia	52	0.3%	18	3,838	0.6%	26	1.4%	13
Flagler	6	0.0%	35	1,586	0.2%	31	0.4%	32
Franklin	1	0.0%	40	50	0.0%	45	2.0%	23
Gadsden	0	0.0%	44	5	0.0%	54	0.0%	NA
Gilchrist	0	0.0%	44	0	0.0%	66	0.0%	NA
Glades	0	0.0%	44	11	0.0%	51	0.0%	NA
Gulf	0	0.0%	44	35	0.0%	47	0.0%	NA
Hamilton	0	0.0%	44	4	0.0%	55	0.0%	NA
Hardee	0	0.0%	44	2	0.0%	61	0.0%	NA
Hendry	0	0.0%	44	126	0.0%	40	0.0%	NA
Hernando	33	0.2%	21	436	0.1%	38	7.6%	3
Highlands	6	0.0%	35	1,427	0.2%	32	0.4%	23

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *06-30-2004*

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Hillsborough	513	2.5%	6	13,205	2.0%	11	3.9%	8
Holmes	0	0.0%	44	0	0.0%	66	0.0%	NA
Indian River	25	0.1%	26	7,275	1.1%	15	0.3%	28
Jackson	0	0.0%	44	3	0.0%	58	0.0%	NA
Jefferson	0	0.0%	44	3	0.0%	58	0.0%	NA
Lafayette	0	0.0%	44	1	0.0%	64	0.0%	NA
Lake	11	0.1%	32	1,274	0.2%	34	0.9%	18
Lee	283	1.4%	7	41,062	6.3%	6	0.7%	21
Leon	20	0.1%	29	730	0.1%	36	2.7%	9
Levy	1	0.0%	40	114	0.0%	43	0.9%	16
Liberty	0	0.0%	44	2	0.0%	61	0.0%	NA
Madison	0	0.0%	44	9	0.0%	52	0.0%	NA
Manatee	135	0.7%	11	16,265	2.5%	8	0.8%	23
Marion	14	0.1%	30	4,571	0.7%	23	0.3%	25
Martin	113	0.6%	13	11,844	1.8%	13	1.0%	16
Monroe	74	0.4%	17	3,179	0.5%	27	2.3%	11
Nassau	2	0.0%	38	1,669	0.3%	30	0.1%	46
Okaloosa	29	0.1%	23	6,432	1.0%	19	0.5%	20
Okeechobee	0	0.0%	44	120	0.0%	41	0.0%	NA
Orange	103	0.5%	14	12,151	1.9%	12	0.8%	17
Osceola	10	0.0%	33	2,026	0.3%	29	0.5%	21
Palm Beach	3,911	19.3%	3	116,603	17.8%	2	3.4%	9
Pasco	532	2.6%	5	7,503	1.1%	14	7.1%	4
Pinellas	2,755	13.6%	4	57,553	8.8%	4	4.8%	5
Polk	25	0.1%	26	3,875	0.6%	25	0.6%	21
Putnam	0	0.0%	44	115	0.0%	42	0.0%	NA
St. Johns	41	0.2%	19	5,660	0.9%	21	0.7%	20
St. Lucie	89	0.4%	16	7,176	1.1%	16	1.2%	13

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *06-30-2004*

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	9	0.0%	34	900	0.1%	35	1.0%	13
Sarasota	233	1.1%	9	32,219	4.9%	7	0.7%	24
Seminole	39	0.2%	20	5,990	0.9%	20	0.7%	17
Sumter	1	0.0%	40	73	0.0%	44	1.4%	18
Suwannee	0	0.0%	44	7	0.0%	53	0.0%	NA
Taylor	2	0.0%	38	15	0.0%	50	13.3%	4
Union	0	0.0%	44	3	0.0%	58	0.0%	NA
Volusia	125	0.6%	12	15,355	2.3%	10	0.8%	20
Wakulla	0	0.0%	44	34	0.0%	48	0.0%	NA
Walton	24	0.1%	28	4,353	0.7%	24	0.6%	17
Washington	0	0.0%	44	4	0.0%	55	0.0%	NA
	<b>20,307</b>	<b>100%</b>		<b>654,249</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 106

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 06-30-2004

County	Company		Industry		Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank
Alachua	0	0.0%	29	0	0.0%	29
Baker	0	0.0%	29	0	0.0%	29
Bay	2,139	2.9%	10	2,142	2.9%	10
Bradford	0	0.0%	29	0	0.0%	29
Brevard	1,570	2.1%	12	1,573	2.1%	12
Broward	7,854	10.6%	3	7,862	10.6%	3
Calhoun	0	0.0%	29	0	0.0%	29
Charlotte	635	0.9%	19	635	0.9%	19
Citrus	0	0.0%	29	0	0.0%	29
Clay	0	0.0%	29	0	0.0%	29
Collier	3,667	4.9%	6	3,677	4.9%	6
Columbia	0	0.0%	29	0	0.0%	29
Dade	20,356	27.4%	1	20,369	27.3%	1
Desoto	0	0.0%	29	0	0.0%	29
Dixie	0	0.0%	29	0	0.0%	29
Duval	277	0.4%	23	278	0.4%	23
Escambia	1,056	1.4%	15	1,057	1.4%	15
Flagler	313	0.4%	22	313	0.4%	22
Franklin	14	0.0%	27	14	0.0%	27
Gadsden	0	0.0%	29	0	0.0%	29
Gilchrist	0	0.0%	29	0	0.0%	29
Glades	0	0.0%	29	0	0.0%	29
Gulf	36	0.0%	26	36	0.0%	26
Hamilton	0	0.0%	29	0	0.0%	29
Hardee	0	0.0%	29	0	0.0%	29
Hendry	0	0.0%	29	0	0.0%	29
Hernando	0	0.0%	29	0	0.0%	29
Highlands	0	0.0%	29	0	0.0%	29

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 06-30-2004

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Hillsborough	0	0.0%	29	0	0.0%	29	0.0%	NA
Holmes	0	0.0%	29	0	0.0%	29	0.0%	NA
Indian River	774	1.0%	17	775	1.0%	17	99.9%	1
Jackson	0	0.0%	29	0	0.0%	29	0.0%	NA
Jefferson	0	0.0%	29	0	0.0%	29	0.0%	NA
Lafayette	0	0.0%	29	0	0.0%	29	0.0%	NA
Lake	0	0.0%	29	0	0.0%	29	0.0%	NA
Lee	2,646	3.6%	8	2,650	3.8%	8	99.8%	1
Leon	0	0.0%	29	0	0.0%	29	0.0%	NA
Levy	126	0.2%	25	126	0.2%	25	100.0%	1
Liberty	0	0.0%	29	0	0.0%	29	0.0%	NA
Madison	0	0.0%	29	0	0.0%	29	0.0%	NA
Manatee	1,235	1.7%	14	1,236	1.7%	14	99.9%	1
Marion	0	0.0%	29	0	0.0%	29	0.0%	NA
Martin	0	0.0%	29	0	0.0%	29	0.0%	NA
Monroe	3,161	4.2%	7	3,161	4.2%	7	100.0%	1
Nassau	408	0.5%	21	412	0.6%	21	99.0%	1
Okaloosa	1,495	2.0%	13	1,498	2.0%	13	99.8%	1
Okeechobee	0	0.0%	29	0	0.0%	29	0.0%	NA
Orange	0	0.0%	29	0	0.0%	29	0.0%	NA
Osceola	0	0.0%	29	0	0.0%	29	0.0%	NA
Palm Beach	8,329	11.2%	2	8,337	11.2%	2	99.9%	1
Pasco	572	0.8%	20	572	0.8%	20	100.0%	1
Pinellas	5,296	7.1%	5	5,306	7.1%	5	99.8%	1
Polk	0	0.0%	29	0	0.0%	29	0.0%	NA
Putnam	0	0.0%	29	0	0.0%	29	0.0%	NA
St. Johns	813	1.1%	16	819	1.1%	16	99.3%	1
St. Lucie	731	1.0%	18	731	1.0%	18	100.0%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 06-30-2004

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	250	0.3%	24	250	0.3%	24	100.0%	1
Sarasota	6,241	8.4%	4	6,249	8.4%	4	99.9%	1
Seminole	0	0.0%	29	0	0.0%	29	0.0%	NA
Sumter	0	0.0%	29	0	0.0%	29	0.0%	NA
Suwannee	0	0.0%	29	0	0.0%	29	0.0%	NA
Taylor	0	0.0%	29	0	0.0%	29	0.0%	NA
Union	0	0.0%	29	0	0.0%	29	0.0%	NA
Volusia	2,570	3.5%	9	2,570	3.5%	9	100.0%	1
Wakulla	13	0.0%	28	13	0.0%	28	100.0%	1
Walton	1,821	2.4%	11	1,821	2.4%	11	100.0%	1
Washington	0	0.0%	29	0	0.0%	29	0.0%	NA
	<b>74,398</b>	<b>100%</b>		<b>74,483</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Unit Owners

Quarter Ending 12-31-2003

County	Company		Industry		Company vs Industry		
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank
Alachua	22	0.1%	25	2,879	0.4%	0.8%	18
Baker	0	0.0%	44	5	0.0%	0.0%	NA
Bay	13	0.1%	28	5,507	0.8%	0.2%	31
Bradford	0	0.0%	44	30	0.0%	0.0%	NA
Brevard	210	1.1%	8	16,001	2.4%	1.3%	15
Broward	5,154	25.8%	2	125,173	19.0%	4.1%	4
Calhoun	0	0.0%	44	1	0.0%	0.0%	NA
Charlotte	86	0.4%	15	6,865	1.0%	1.3%	20
Citrus	10	0.1%	31	1,423	0.2%	0.7%	18
Clay	1	0.0%	39	418	0.1%	0.2%	44
Collier	151	0.8%	10	46,976	7.1%	0.3%	32
Columbia	0	0.0%	44	41	0.0%	0.0%	NA
Dade	5,551	27.8%	1	60,173	9.1%	9.2%	3
Desoto	2	0.0%	37	471	0.1%	0.4%	22
Dixie	0	0.0%	44	2	0.0%	0.0%	NA
Duval	28	0.1%	19	6,354	1.0%	0.4%	33
Escambia	26	0.1%	21	3,740	0.6%	0.7%	16
Flagler	7	0.0%	34	1,411	0.2%	0.5%	30
Franklin	1	0.0%	39	45	0.0%	2.2%	21
Gadsden	0	0.0%	44	6	0.0%	0.0%	NA
Gilchrist	0	0.0%	44	2	0.0%	0.0%	NA
Glades	0	0.0%	44	11	0.0%	0.0%	NA
Gulf	0	0.0%	44	27	0.0%	0.0%	NA
Hamilton	0	0.0%	44	5	0.0%	0.0%	NA
Hardee	0	0.0%	44	3	0.0%	0.0%	NA
Hendry	0	0.0%	44	131	0.0%	0.0%	NA
Hernando	25	0.1%	22	437	0.1%	5.7%	4
Highlands	2	0.0%	37	1,463	0.2%	0.1%	43

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending 12-31-2003

County	Company		Industry		Company vs Industry	
	PIF	Rank	Distribution	Rank	Market Share	Rank
Hillsborough	381	6	1.9%	11	3.0%	10
Holmes	0	44	0.0%	64	0.0%	NA
Indian River	28	19	0.1%	15	0.4%	25
Jackson	0	44	0.0%	55	0.0%	NA
Jefferson	0	44	0.0%	59	0.0%	NA
Lafayette	0	44	0.0%	64	0.0%	NA
Lake	9	32	0.0%	34	0.7%	19
Lee	276	7	1.4%	6	0.7%	22
Leon	13	28	0.1%	36	1.9%	12
Levy	1	39	0.0%	43	0.9%	17
Liberty	0	44	0.0%	61	0.0%	NA
Madison	0	44	0.0%	52	0.0%	NA
Manatee	112	11	0.6%	8	0.7%	22
Marion	9	32	0.0%	23	0.2%	35
Martin	104	12	0.5%	12	0.9%	18
Monroe	63	17	0.3%	27	1.9%	12
Nassau	3	36	0.0%	30	0.2%	41
Okaloosa	19	27	0.1%	18	0.3%	29
Okeechobee	0	44	0.0%	40	0.0%	NA
Orange	87	14	0.4%	13	0.7%	18
Osceola	12	30	0.1%	29	0.6%	19
Palm Beach	4,138	3	20.7%	2	3.5%	7
Pasco	470	5	2.4%	14	6.2%	4
Pineellas	2,497	4	12.5%	4	4.3%	5
Polk	22	25	0.1%	25	0.6%	23
Putnam	0	44	0.0%	41	0.0%	NA
St. Johns	25	22	0.1%	21	0.5%	27
St. Lucie	69	16	0.3%	16	1.0%	14

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2003*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	6	0.0%	35	913	0.1%	35	0.7%	15
Sarasota	192	1.0%	8	31,536	4.8%	7	0.6%	27
Seminole	34	0.2%	18	6,016	0.9%	20	0.6%	19
Sumter	1	0.0%	39	77	0.0%	44	1.3%	21
Suwannee	0	0.0%	44	5	0.0%	55	0.0%	NA
Taylor	1	0.0%	39	18	0.0%	50	5.6%	9
Union	0	0.0%	44	1	0.0%	64	0.0%	NA
Volusia	104	0.5%	12	15,207	2.3%	10	0.7%	20
Wakulla	0	0.0%	44	31	0.0%	47	0.0%	NA
Walton	24	0.1%	24	4,259	0.6%	24	0.6%	16
Washington	0	0.0%	44	6	0.0%	53	0.0%	NA
	<b>19,989</b>	<b>100%</b>		<b>660,217</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 115

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2003

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Alachua	0	0.0%	29	0	0.0%	30	0.0%	NA	
Baker	0	0.0%	29	0	0.0%	30	0.0%	NA	
Bay	2,054	2.9%	10	2,172	3.0%	10	94.6%	1	
Bradford	0	0.0%	29	0	0.0%	30	0.0%	NA	
Brevard	1,468	2.1%	13	1,490	2.1%	13	98.5%	1	
Broward	7,220	10.2%	3	7,385	10.2%	3	97.8%	1	
Calhoun	0	0.0%	29	0	0.0%	30	0.0%	NA	
Charlotte	628	0.9%	19	636	0.9%	19	98.7%	1	
Citrus	0	0.0%	29	0	0.0%	30	0.0%	NA	
Clay	0	0.0%	29	0	0.0%	30	0.0%	NA	
Collier	3,305	4.7%	6	3,396	4.7%	6	97.3%	1	
Columbia	0	0.0%	29	0	0.0%	30	0.0%	NA	
Dade	20,451	29.0%	1	20,576	28.4%	1	99.4%	1	
Desoto	0	0.0%	29	0	0.0%	30	0.0%	NA	
Dixie	0	0.0%	29	0	0.0%	30	0.0%	NA	
Duval	255	0.4%	22	279	0.4%	22	91.4%	1	
Escambia	1,017	1.4%	15	1,080	1.5%	15	94.2%	1	
Flagler	253	0.4%	23	256	0.4%	24	98.8%	1	
Franklin	11	0.0%	28	12	0.0%	28	91.7%	1	
Gadsden	0	0.0%	29	0	0.0%	30	0.0%	NA	
Gilchrist	0	0.0%	29	0	0.0%	30	0.0%	NA	
Glades	0	0.0%	29	0	0.0%	30	0.0%	NA	
Gulf	30	0.0%	26	31	0.0%	26	96.8%	1	
Hamilton	0	0.0%	29	0	0.0%	30	0.0%	NA	
Hardee	0	0.0%	29	0	0.0%	30	0.0%	NA	
Hendry	0	0.0%	29	0	0.0%	30	0.0%	NA	
Hernando	0	0.0%	29	0	0.0%	30	0.0%	NA	
Highlands	0	0.0%	29	0	0.0%	30	0.0%	NA	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2003

County	Company		Industry		Company vs Industry		
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank
Hillsborough	0	0.0%	29	0.0%	30	0.0%	NA
Holmes	0	0.0%	29	0.0%	30	0.0%	NA
Indian River	749	1.1%	16	1.0%	17	99.2%	1
Jackson	0	0.0%	29	0.0%	30	0.0%	NA
Jefferson	0	0.0%	29	0.0%	30	0.0%	NA
Lafayette	0	0.0%	29	0.0%	30	0.0%	NA
Lake	0	0.0%	29	0.0%	30	0.0%	NA
Lee	2,450	3.5%	8	3.5%	8	97.9%	1
Leon	0	0.0%	29	0.0%	30	0.0%	NA
Levy	118	0.2%	29	0.2%	25	99.2%	1
Liberty	0	0.0%	29	0.0%	30	0.0%	NA
Madison	0	0.0%	29	0.0%	30	0.0%	NA
Manatee	1,125	1.6%	14	1.6%	14	95.4%	1
Marion	0	0.0%	29	0.0%	30	0.0%	NA
Martin	0	0.0%	29	0.0%	29	0.0%	NA
Monroe	3,159	4.5%	7	4.4%	7	99.8%	1
Nassau	359	0.5%	21	0.5%	21	91.3%	1
Okaloosa	1,470	2.1%	12	2.2%	12	94.1%	1
Okeechobee	0	0.0%	29	0.0%	30	0.0%	NA
Orange	0	0.0%	29	0.0%	30	0.0%	NA
Osceola	0	0.0%	29	0.0%	30	0.0%	NA
Palm Beach	7,760	11.0%	2	10.8%	2	99.0%	1
Pasco	514	0.7%	20	0.7%	20	95.0%	1
Pinellas	4,785	6.8%	5	7.0%	5	95.0%	1
Polk	0	0.0%	29	0.0%	30	0.0%	NA
Putnam	0	0.0%	29	0.0%	30	0.0%	NA
St. Johns	728	1.0%	17	1.1%	16	91.5%	1
St. Lucie	657	0.9%	18	0.9%	18	99.7%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2003

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	243	0.3%	24	259	0.4%	23	93.8%	1
Sarasota	5,678	8.0%	4	5,948	8.2%	4	95.5%	1
Seminole	0	0.0%	29	0	0.0%	30	0.0%	NA
Sumter	0	0.0%	29	0	0.0%	30	0.0%	NA
Suwannee	0	0.0%	29	0	0.0%	30	0.0%	NA
Taylor	0	0.0%	29	0	0.0%	30	0.0%	NA
Union	0	0.0%	29	0	0.0%	30	0.0%	NA
Volusia	2,353	3.3%	9	2,489	3.4%	9	94.5%	1
Wakulla	16	0.0%	27	16	0.0%	27	100.0%	1
Walton	1,709	2.4%	11	1,756	2.4%	11	97.3%	1
Washington	0	0.0%	29	0	0.0%	30	0.0%	NA
	<b>70,565</b>	<b>100%</b>		<b>72,335</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2002*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	5	0.1%	21	2,905	0.4%	28	0.2%	39
Baker	0	0.0%	36	47	0.0%	52	0.0%	NA
Bay	3	0.0%	25	5,169	0.8%	22	0.1%	48
Bradford	0	0.0%	36	43	0.0%	54	0.0%	NA
Brevard	39	0.6%	8	16,233	2.5%	8	0.2%	31
Broward	1,845	26.3%	3	128,172	19.4%	1	1.4%	10
Calhoun	0	0.0%	36	7	0.0%	60	0.0%	NA
Charlotte	10	0.1%	16	6,851	1.0%	17	0.1%	45
Citrus	0	0.0%	36	1,415	0.2%	33	0.0%	NA
Clay	0	0.0%	36	815	0.1%	37	0.0%	NA
Collier	21	0.3%	12	45,692	6.9%	5	0.0%	61
Columbia	0	0.0%	36	66	0.0%	50	0.0%	NA
Dade	2,101	29.9%	1	58,800	8.9%	4	3.6%	5
Desoto	1	0.0%	30	517	0.1%	39	0.2%	32
Dixie	0	0.0%	36	182	0.0%	44	0.0%	NA
Duval	10	0.1%	16	5,842	0.9%	20	0.2%	49
Escambia	3	0.0%	25	3,571	0.5%	26	0.1%	41
Flagler	2	0.0%	29	1,251	0.2%	35	0.2%	43
Franklin	0	0.0%	36	374	0.1%	41	0.0%	NA
Gadsden	0	0.0%	36	42	0.0%	55	0.0%	NA
Gilchrist	0	0.0%	36	7	0.0%	60	0.0%	NA
Glades	0	0.0%	36	13	0.0%	59	0.0%	NA
Gulf	0	0.0%	36	50	0.0%	51	0.0%	NA
Hamilton	0	0.0%	36	47	0.0%	52	0.0%	NA
Hardee	0	0.0%	36	1,779	0.3%	31	0.0%	NA
Hendry	0	0.0%	36	149	0.0%	45	0.0%	NA
Hernando	6	0.1%	20	457	0.1%	40	1.3%	13
Highlands	0	0.0%	36	1,440	0.2%	32	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type Condominium Unit Owners

Quarter Ending 12-31-2002

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Hillsborough	58	0.8%	8	12,704	1.9%	11	0.5%	33
Holmes	0	0.0%	36	19	0.0%	58	0.0%	NA
Indian River	5	0.1%	21	7,501	1.1%	15	0.1%	59
Jackson	0	0.0%	36	122	0.0%	46	0.0%	NA
Jefferson	0	0.0%	36	4	0.0%	65	0.0%	NA
Lafayette	0	0.0%	36	1	0.0%	66	0.0%	NA
Lake	3	0.0%	25	1,311	0.2%	34	0.2%	34
Lee	52	0.7%	7	39,140	5.9%	6	0.1%	43
Leon	7	0.1%	19	680	0.1%	38	1.0%	11
Levy	0	0.0%	36	95	0.0%	48	0.0%	NA
Liberty	0	0.0%	36	1	0.0%	66	0.0%	NA
Madison	0	0.0%	36	69	0.0%	49	0.0%	NA
Manatee	22	0.3%	10	16,046	2.4%	9	0.1%	50
Marion	1	0.0%	30	4,459	0.7%	23	0.0%	72
Martin	23	0.3%	9	12,186	1.8%	12	0.2%	35
Monroe	11	0.2%	14	3,206	0.5%	27	0.3%	27
Nassau	1	0.0%	30	1,866	0.3%	30	0.1%	60
Okaloosa	1	0.0%	30	6,156	0.9%	19	0.0%	68
Okeechobee	0	0.0%	36	244	0.0%	42	0.0%	NA
Orange	11	0.2%	14	12,017	1.8%	13	0.1%	57
Osceola	1	0.0%	30	1,979	0.3%	29	0.1%	54
Palm Beach	1,949	27.8%	2	119,619	18.1%	2	1.6%	11
Pasco	87	1.2%	5	7,690	1.2%	14	1.1%	15
Pinellas	689	9.8%	4	58,851	8.9%	3	1.2%	13
Polk	5	0.1%	21	3,807	0.6%	24	0.1%	39
Putnam	0	0.0%	36	223	0.0%	43	0.0%	NA
St. Johns	1	0.0%	30	5,715	0.9%	21	0.0%	76
St. Lucie	12	0.2%	13	7,306	1.1%	16	0.2%	40

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2002*

County	Company		Industry		Company vs Industry	
	PIF	Distribution	Rank	Distribution	Market Share	Rank
Santa Rosa	0	0.0%	36	0.1%	36	0.0%
Sarasota	22	0.3%	10	4.6%	7	0.1%
Seminole	3	0.0%	25	0.9%	18	0.0%
Sumter	0	0.0%	36	0.0%	47	0.0%
Suwannee	0	0.0%	36	0.0%	60	0.0%
Taylor	0	0.0%	36	0.0%	57	0.0%
Union	0	0.0%	36	0.0%	63	0.0%
Volusia	8	0.1%	18	2.2%	10	0.1%
Wakulla	0	0.0%	36	0.0%	58	0.0%
Walton	5	0.1%	21	0.6%	25	0.1%
Washington	0	0.0%	36	0.0%	64	0.0%
	<b>7,023</b>	<b>100%</b>		<b>100%</b>	<b>661,578</b>	<b>100%</b>

Total # of Companies: 126

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Alachua	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Baker	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Bay	1,560	2.9%	9	2,460	3.4%	9	63.4%	63.4%	1
Bradford	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Brevard	1,028	1.9%	13	1,387	1.9%	13	74.1%	74.1%	1
Broward	4,417	8.3%	3	6,918	9.5%	2	63.8%	63.8%	1
Calhoun	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Charlotte	536	1.0%	18	613	0.8%	18	87.4%	87.4%	1
Citrus	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Clay	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Collier	2,030	3.8%	7	3,248	4.4%	6	62.5%	62.5%	1
Columbia	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Dade	18,709	35.1%	1	20,530	28.1%	1	91.1%	91.1%	1
Desoto	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Duval	145	0.3%	23	384	0.5%	22	37.8%	37.8%	2
Escambia	789	1.5%	15	1,198	1.6%	15	65.9%	65.9%	1
Flagler	134	0.3%	24	220	0.3%	24	60.9%	60.9%	1
Franklin	8	0.0%	28	18	0.0%	28	44.4%	44.4%	2
Gadsden	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Gilchrist	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Glades	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Gulf	31	0.1%	26	33	0.0%	27	93.9%	93.9%	1
Hamilton	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hendry	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hernando	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type *WindOnly Condominium Unit Owners*

Quarter Ending *12-31-2002*

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Hillsborough	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Holmes	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Indian River	618	1.2%	16	709	1.0%	17	87.2%	1	1
Jackson	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Jefferson	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Lafayette	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Lake	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Lee	1,699	3.2%	8	2,455	3.4%	10	69.2%	1	1
Leon	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Levy	107	0.2%	25	108	0.1%	25	99.1%	1	1
Liberty	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Madison	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Manatee	915	1.7%	14	1,367	1.9%	14	66.9%	1	1
Marion	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Marlin	0	0.0%	29	44	0.1%	26	0.0%	0.0%	NA
Monroe	3,053	5.7%	5	3,135	4.3%	7	97.4%	1	1
Nassau	199	0.4%	21	454	0.6%	21	43.8%	1	1
Okaloosa	1,031	1.9%	12	1,987	2.7%	11	51.9%	1	1
Okechobee	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Orange	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Osceola	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Palm Beach	5,718	10.7%	2	6,639	9.1%	3	86.1%	1	1
Pasco	348	0.7%	20	518	0.7%	20	67.2%	1	1
Pinellas	2,322	4.4%	6	5,335	7.3%	5	43.5%	1	1
Polk	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Putnam	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
St. Johns	458	0.9%	19	972	1.3%	16	47.1%	1	1
St. Lucie	537	1.0%	17	578	0.8%	19	92.9%	1	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *CITIZENS PROPERTY INSURANCE CORPORATION*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2002

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Santa Rosa	183	0.3%	22	337	0.5%	23	54.3%		1
Sarasota	3,803	7.1%	4	6,579	9.0%	4	57.8%		1
Seminole	0	0.0%	29	0	0.0%	30	0.0%		NA
Sumter	0	0.0%	29	0	0.0%	30	0.0%		NA
Suwannee	0	0.0%	29	0	0.0%	30	0.0%		NA
Taylor	0	0.0%	29	0	0.0%	30	0.0%		NA
Union	0	0.0%	29	0	0.0%	30	0.0%		NA
Volusia	1,432	2.7%	11	3,015	4.1%	8	47.5%		1
Wakulla	11	0.0%	27	13	0.0%	29	84.6%		1
Walton	1,489	2.8%	10	1,841	2.5%	12	80.9%		1
Washington	0	0.0%	29	0	0.0%	30	0.0%		NA
	53,310	100%		73,095	100%		100%		

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2001*

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Alachua	905	0.7%	22	2,802	0.4%	28	32.3%	1	1
Baker	0	0.0%	51	7	0.0%	57	0.0%	NA	NA
Bay	258	0.2%	31	5,296	0.8%	21	4.9%	5	5
Bradford	7	0.0%	45	24	0.0%	50	29.2%	1	1
Brevard	3,784	2.8%	9	16,440	2.4%	8	23.0%	2	2
Broward	24,191	17.9%	1	134,059	19.9%	1	18.0%	2	2
Calhoun	0	0.0%	51	3	0.0%	62	0.0%	NA	NA
Charlotte	1,962	1.4%	17	6,680	1.0%	17	29.4%	1	1
Citrus	488	0.4%	27	1,412	0.2%	32	34.6%	1	1
Clay	156	0.1%	34	448	0.1%	38	34.8%	1	1
Collier	11,077	8.2%	4	44,935	6.7%	5	24.7%	1	1
Columbia	16	0.0%	44	41	0.0%	47	39.0%	1	1
Dade	9,018	6.7%	6	65,421	9.7%	3	13.8%	2	2
Desoto	84	0.1%	37	425	0.1%	39	19.8%	2	2
Dixie	0	0.0%	51	3	0.0%	62	0.0%	NA	NA
Duval	1,710	1.3%	20	5,581	0.8%	20	30.6%	1	1
Escambia	557	0.4%	25	3,682	0.5%	25	15.1%	3	3
Flagler	276	0.2%	30	1,227	0.2%	34	22.5%	2	2
Franklin	3	0.0%	48	54	0.0%	45	5.6%	7	7
Gadsden	0	0.0%	51	12	0.0%	52	0.0%	NA	NA
Gilchrist	0	0.0%	51	5	0.0%	60	0.0%	NA	NA
Glades	4	0.0%	47	12	0.0%	52	33.3%	1	1
Gulf	0	0.0%	51	25	0.0%	49	0.0%	NA	NA
Hamilton	0	0.0%	51	2	0.0%	65	0.0%	NA	NA
Hardee	0	0.0%	51	6	0.0%	58	0.0%	NA	NA
Henry	51	0.0%	40	132	0.0%	41	38.6%	1	1
Hernando	120	0.1%	35	454	0.1%	37	26.4%	2	2
Highlands	451	0.3%	28	1,479	0.2%	31	30.5%	1	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2001*

County	Company		Industry		Company vs Industry	
	PIF	Rank	Distribution	Rank	Market Share	Rank
Hillsborough	2,205	14	1.6%	12	17.8%	1
Holmes	0	51	0.0%	62	0.0%	NA
Indian River	2,595	12	1.9%	15	33.2%	1
Jackson	0	51	0.0%	60	0.0%	NA
Jefferson	0	51	0.0%	58	0.0%	NA
Lafayette	0	51	0.0%	66	0.0%	NA
Lake	497	26	0.4%	33	37.3%	1
Lee	9,402	5	6.9%	6	24.4%	2
Leon	197	33	0.1%	36	31.3%	1
Levy	2	49	0.0%	44	2.7%	9
Liberty	0	51	0.0%	48	0.0%	NA
Madison	0	51	0.0%	54	0.0%	NA
Manatee	3,404	10	2.5%	9	21.6%	1
Marion	1,837	18	1.4%	23	41.4%	1
Martin	2,572	13	1.9%	11	20.3%	2
Monroe	42	42	0.0%	27	1.3%	13
Nassau	59	38	0.0%	30	3.7%	8
Okaloosa	411	29	0.3%	19	7.0%	6
Okeechobee	50	41	0.0%	40	32.7%	1
Orange	4,077	8	3.0%	13	33.5%	1
Osceola	618	24	0.5%	29	36.5%	1
Palm Beach	23,771	2	17.5%	2	19.6%	2
Pasco	1,968	16	1.5%	14	24.7%	1
Pinellas	11,234	3	8.3%	4	18.4%	2
Polk	1,749	19	1.3%	24	45.3%	1
Putnam	52	39	0.0%	42	40.3%	1
St. Johns	765	23	0.6%	22	14.6%	2
St. Lucie	1,653	21	1.2%	16	23.1%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *STATE FARM FLORIDA INSURANCE COMPANY*

Policy Type Condominium Unit Owners

Quarter Ending 12-31-2001

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	89	0.1%	36	851	0.1%	35	10.5%	3
Sarasota	5,617	4.1%	7	30,996	4.6%	7	18.1%	2
Seminole	1,996	1.5%	15	5,971	0.9%	18	33.4%	1
Sumter	23	0.0%	43	86	0.0%	43	26.7%	1
Suwannee	0	0.0%	51	8	0.0%	56	0.0%	NA
Taylor	2	0.0%	49	21	0.0%	51	9.5%	6
Union	0	0.0%	51	1	0.0%	66	0.0%	NA
Volusia	3,245	2.4%	11	14,842	2.2%	10	21.9%	1
Wakulla	6	0.0%	46	43	0.0%	46	14.0%	3
Walton	258	0.2%	31	3,481	0.5%	26	7.4%	4
Washington	0	0.0%	51	10	0.0%	54	0.0%	NA
	<b>135,514</b>	<b>100%</b>		<b>672,175</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 128

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*

Policy Type *WindOnly Condominium Unit Owners*

Quarter Ending *12-31-2001*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	29	0	0.0%	30	0.0%	NA
Baker	0	0.0%	29	0	0.0%	30	0.0%	NA
Bay	2,078	2.8%	10	3,376	3.3%	9	61.6%	1
Bradford	0	0.0%	29	0	0.0%	30	0.0%	NA
Brevard	2,180	2.9%	9	2,623	2.6%	12	83.1%	1
Broward	9,835	13.1%	2	12,910	12.6%	2	76.2%	1
Calhoun	0	0.0%	29	0	0.0%	30	0.0%	NA
Charlotte	637	0.8%	19	755	0.7%	19	84.4%	1
Citrus	0	0.0%	29	0	0.0%	30	0.0%	NA
Clay	0	0.0%	29	0	0.0%	30	0.0%	NA
Collier	4,249	5.7%	5	5,619	5.5%	6	75.6%	1
Columbia	0	0.0%	29	0	0.0%	30	0.0%	NA
Dade	19,711	26.3%	1	21,929	21.4%	1	89.9%	1
Desoto	0	0.0%	29	0	0.0%	30	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	30	0.0%	NA
Duval	161	0.2%	23	475	0.5%	22	33.9%	2
Escambia	1,089	1.5%	16	1,742	1.7%	16	62.5%	1
Flagler	157	0.2%	24	299	0.3%	24	52.5%	1
Franklin	12	0.0%	27	31	0.0%	28	38.7%	2
Gadsden	0	0.0%	29	0	0.0%	30	0.0%	NA
Gilchrist	0	0.0%	29	0	0.0%	30	0.0%	NA
Glades	0	0.0%	29	0	0.0%	30	0.0%	NA
Gulf	29	0.0%	26	32	0.0%	27	90.6%	1
Hamilton	0	0.0%	29	0	0.0%	30	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	30	0.0%	NA
Hendry	0	0.0%	29	0	0.0%	30	0.0%	NA
Hernando	0	0.0%	29	0	0.0%	30	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	30	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Quarter Ending 12-31-2001

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Unit Owners

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	
Fillicborough	0	0.0%	29	0	0.0%	30	0.0%	NA	
Holmes	0	0.0%	29	0	0.0%	30	0.0%	NA	
Indian River	1,351	1.8%	15	1,453	1.4%	18	93.0%	1	
Jackson	0	0.0%	29	0	0.0%	30	0.0%	NA	
Jefferson	0	0.0%	29	0	0.0%	30	0.0%	NA	
Lafayette	0	0.0%	29	0	0.0%	30	0.0%	NA	
Lake	0	0.0%	29	0	0.0%	30	0.0%	NA	
Lee	3,134	4.2%	7	3,982	3.9%	8	78.7%	1	
Leon	0	0.0%	29	0	0.0%	30	0.0%	NA	
Levy	77	0.1%	25	78	0.1%	25	98.7%	1	
Liberty	0	0.0%	29	0	0.0%	30	0.0%	NA	
Madison	0	0.0%	29	0	0.0%	30	0.0%	NA	
Manatee	1,061	1.4%	17	1,839	1.8%	15	57.7%	1	
Marion	0	0.0%	29	0	0.0%	30	0.0%	NA	
Martin	0	0.0%	29	48	0.0%	26	0.0%	NA	
Monroe	3,083	4.1%	8	3,175	3.1%	10	97.1%	1	
Nassau	293	0.4%	21	697	0.7%	20	42.0%	1	
Okaloosa	1,494	2.0%	14	2,946	2.9%	11	50.7%	1	
Okeechobee	0	0.0%	29	0	0.0%	30	0.0%	NA	
Orange	0	0.0%	29	0	0.0%	30	0.0%	NA	
Osceola	0	0.0%	29	0	0.0%	30	0.0%	NA	
Palm Beach	9,666	12.9%	3	10,766	10.5%	3	89.8%	1	
Pasco	316	0.4%	20	532	0.5%	21	59.4%	1	
Pinellas	3,196	4.3%	6	7,627	7.4%	5	41.9%	1	
Polk	0	0.0%	29	0	0.0%	30	0.0%	NA	
Putnam	0	0.0%	29	0	0.0%	30	0.0%	NA	
St. Johns	734	1.0%	18	1,633	1.6%	17	44.9%	1	
St. Lucie	1,888	2.5%	12	1,935	1.9%	14	97.6%	1	

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2001

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	250	0.3%	22	459	0.4%	23	54.5%	1
Sarasota	4,558	6.1%	4	8,916	8.7%	4	51.1%	1
Seminole	0	0.0%	29	0	0.0%	30	0.0%	NA
Sumter	0	0.0%	29	0	0.0%	30	0.0%	NA
Suwannee	0	0.0%	29	0	0.0%	30	0.0%	NA
Taylor	0	0.0%	29	0	0.0%	30	0.0%	NA
Union	0	0.0%	29	0	0.0%	30	0.0%	NA
Volusia	2,023	2.7%	11	4,383	4.3%	7	46.2%	1
Wakulla	3	0.0%	28	6	0.0%	29	50.0%	1
Walton	1,783	2.4%	13	2,421	2.4%	13	73.6%	1
Washington	0	0.0%	29	0	0.0%	30	0.0%	NA
	<b>75,048</b>	<b>100%</b>		<b>102,687</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA RESIDENTIAL P.C. JOINT UNDERWRITING ASSOC*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2000*

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Alachua	0	0.0%	24	2,591	0.4%	28	0.0%	NA
Baker	0	0.0%	24	6	0.0%	51	0.0%	NA
Bay	2	0.1%	14	5,167	0.8%	20	0.0%	60
Bradford	0	0.0%	24	22	0.0%	49	0.0%	NA
Brevard	2	0.1%	14	15,783	2.4%	8	0.0%	81
Broward	467	31.3%	2	133,123	20.4%	1	0.4%	25
Calhoun	0	0.0%	24	2	0.0%	60	0.0%	NA
Charlotte	0	0.0%	24	6,409	1.0%	17	0.0%	NA
Citrus	0	0.0%	24	1,398	0.2%	32	0.0%	NA
Clay	0	0.0%	24	439	0.1%	37	0.0%	NA
Collier	3	0.2%	11	41,754	6.4%	5	0.0%	96
Columbia	0	0.0%	24	38	0.0%	48	0.0%	NA
Dade	557	37.3%	1	63,130	9.7%	3	0.9%	20
Desoto	0	0.0%	24	348	0.1%	39	0.0%	NA
Dixie	0	0.0%	24	0	0.0%	66	0.0%	NA
Duval	0	0.0%	24	5,074	0.8%	21	0.0%	NA
Escambia	0	0.0%	24	3,595	0.6%	25	0.0%	NA
Flagler	0	0.0%	24	1,163	0.2%	34	0.0%	NA
Franklin	0	0.0%	24	53	0.0%	45	0.0%	NA
Gadsden	0	0.0%	24	4	0.0%	54	0.0%	NA
Gilchrist	0	0.0%	24	3	0.0%	57	0.0%	NA
Glades	0	0.0%	24	15	0.0%	50	0.0%	NA
Gulf	0	0.0%	24	40	0.0%	47	0.0%	NA
Hamilton	0	0.0%	24	1	0.0%	63	0.0%	NA
Hardee	0	0.0%	24	2	0.0%	60	0.0%	NA
Hendry	0	0.0%	24	121	0.0%	41	0.0%	NA
Hernando	0	0.0%	24	430	0.1%	38	0.0%	NA
Highlands	0	0.0%	24	1,410	0.2%	31	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA RESIDENTIAL P.C. JOINT UNDERWRITING ASSOC*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2000*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	Distribution	Rank	Market Share	Rank	
Hillsborough	11	0.7%	5	11,710	1.8%	12	0.1%	61
Holmes	0	0.0%	24	5	0.0%	53	0.0%	NA
Indian River	1	0.1%	17	7,701	1.2%	15	0.0%	90
Jackson	0	0.0%	24	3	0.0%	57	0.0%	NA
Jefferson	0	0.0%	24	1	0.0%	63	0.0%	NA
Lafayette	0	0.0%	24	1	0.0%	63	0.0%	NA
Lake	0	0.0%	24	1,297	0.2%	33	0.0%	NA
Lee	9	0.6%	7	35,842	5.5%	6	0.0%	76
Leon	0	0.0%	24	603	0.1%	36	0.0%	NA
Levy	0	0.0%	24	68	0.0%	44	0.0%	NA
Liberty	0	0.0%	24	0	0.0%	66	0.0%	NA
Madison	0	0.0%	24	4	0.0%	54	0.0%	NA
Manatee	9	0.6%	7	15,176	2.3%	9	0.1%	68
Marion	0	0.0%	24	4,297	0.7%	23	0.0%	NA
Martin	1	0.1%	17	12,577	1.9%	11	0.0%	97
Monroe	1	0.1%	17	3,213	0.5%	27	0.0%	62
Nassau	0	0.0%	24	1,436	0.2%	30	0.0%	NA
Okaloosa	11	0.7%	5	5,726	0.9%	19	0.2%	37
Okechobee	0	0.0%	24	136	0.0%	40	0.0%	NA
Orange	4	0.3%	9	11,688	1.8%	13	0.0%	70
Osceola	3	0.2%	11	1,452	0.2%	29	0.2%	37
Palm Beach	373	25.0%	3	120,122	18.4%	2	0.3%	31
Pasco	1	0.1%	17	7,791	1.2%	14	0.0%	84
Pinellas	26	1.7%	4	60,408	9.2%	4	0.0%	68
Polk	1	0.1%	17	3,623	0.6%	24	0.0%	69
Putnam	0	0.0%	24	118	0.0%	42	0.0%	NA
St. Johns	1	0.1%	17	4,772	0.7%	22	0.0%	84
St. Lucie	0	0.0%	24	6,993	1.1%	16	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA RESIDENTIAL P. C. JOINT UNDERWRITING ASSOC*

Policy Type *Condominium Unit Owners*

Quarter Ending *12-31-2000*

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	0	0.0%	24	832	0.1%	35	0.0%	NA
Sarasota	4	0.3%	9	30,245	4.6%	7	0.0%	92
Seminole	1	0.1%	17	5,784	0.9%	18	0.0%	75
Sumter	0	0.0%	24	84	0.0%	43	0.0%	NA
Suwannee	0	0.0%	24	4	0.0%	54	0.0%	NA
Taylor	0	0.0%	24	6	0.0%	51	0.0%	NA
Union	0	0.0%	24	2	0.0%	60	0.0%	NA
Volusia	2	0.1%	14	14,027	2.1%	10	0.0%	88
Wakulla	0	0.0%	24	44	0.0%	46	0.0%	NA
Walton	3	0.2%	11	3,372	0.5%	26	0.1%	40
Washington	0	0.0%	24	3	0.0%	57	0.0%	NA
	<b>1,493</b>	<b>100%</b>		<b>653,287</b>	<b>100%</b>		<b>100%</b>	

Total # of Companies: 134

\* FRPCJUA included in market share calculation.

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Quarter Ending 12-31-2000

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Unit Owners

County	Company			Industry			Company vs Industry		
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank	Rank
Alachua	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Baker	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Bay	1,996	2.2%	13	3,513	2.8%	9	56.8%	56.8%	1
Braford	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Brevard	2,835	3.1%	9	3,349	2.7%	11	84.7%	84.7%	1
Broward	16,288	17.8%	2	20,117	16.1%	2	81.0%	81.0%	1
Calhoun	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Charlotte	680	0.7%	19	810	0.6%	20	84.0%	84.0%	1
Citrus	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Clay	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Collier	6,298	6.9%	4	7,897	6.3%	6	79.8%	79.8%	1
Columbia	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Dade	21,045	23.0%	1	23,808	19.1%	1	88.4%	88.4%	1
Desoto	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Dixie	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Duval	119	0.1%	24	455	0.4%	23	26.2%	26.2%	3
Escambia	1,221	1.3%	16	2,019	1.6%	15	60.5%	60.5%	1
Flagler	154	0.2%	23	322	0.3%	24	47.8%	47.8%	1
Franklin	12	0.0%	27	33	0.0%	28	36.4%	36.4%	2
Gadsden	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Gilchrist	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Glades	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Gulf	32	0.0%	26	38	0.0%	27	84.2%	84.2%	1
Hamilton	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hardee	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hendry	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Hernando	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA
Highlands	0	0.0%	29	0	0.0%	30	0.0%	0.0%	NA

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*  
 Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2000

County	Company			Industry			Company vs Industry	
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Hillsborough	0	0.0%	29	0	0.0%	30	0.0%	NA
Holmes	0	0.0%	29	0	0.0%	30	0.0%	NA
Indian River	1,788	2.0%	14	1,907	1.5%	17	93.8%	1
Jackson	0	0.0%	29	0	0.0%	30	0.0%	NA
Jefferson	0	0.0%	29	0	0.0%	30	0.0%	NA
Lafayette	0	0.0%	29	0	0.0%	30	0.0%	NA
Lake	0	0.0%	29	0	0.0%	30	0.0%	NA
Lee	4,584	5.0%	5	5,569	4.5%	7	82.3%	1
Leon	0	0.0%	29	0	0.0%	30	0.0%	NA
Levy	74	0.1%	25	75	0.1%	25	98.7%	1
Liberty	0	0.0%	29	0	0.0%	30	0.0%	NA
Madison	0	0.0%	29	0	0.0%	30	0.0%	NA
Manatee	1,078	1.2%	17	1,958	1.6%	16	55.1%	1
Manon	0	0.0%	29	0	0.0%	30	0.0%	NA
Martin	0	0.0%	29	53	0.0%	26	0.0%	NA
Monroe	3,101	3.4%	8	3,201	2.6%	12	96.9%	1
Nassau	334	0.4%	20	818	0.7%	19	40.8%	1
Okaloosa	1,659	1.8%	15	3,500	2.8%	10	47.4%	1
Okeechobee	0	0.0%	29	0	0.0%	30	0.0%	NA
Orange	0	0.0%	29	0	0.0%	30	0.0%	NA
Osceola	0	0.0%	29	0	0.0%	30	0.0%	NA
Palm Beach	13,310	14.5%	3	14,664	11.8%	3	90.8%	1
Pasco	266	0.3%	22	542	0.4%	22	49.1%	1
Pinellas	3,169	3.5%	7	8,357	6.7%	5	37.9%	2
Polk	0	0.0%	29	0	0.0%	30	0.0%	NA
Putnam	0	0.0%	29	0	0.0%	30	0.0%	NA
St. Johns	781	0.9%	18	1,842	1.5%	18	42.4%	1
St. Lucie	2,140	2.3%	10	2,198	1.8%	14	97.4%	1

# Florida Office of Insurance Regulation

## Quarterly Supplemental Report--PIF Distribution By County Report

Company Name *FLORIDA WINDSTORM UNDERWRITING ASSOC.*

Policy Type WindOnly Condominium Unit Owners

Quarter Ending 12-31-2000

County	Company		Industry		Company vs Industry			
	PIF	Distribution	Rank	PIF	Distribution	Rank	Market Share	Rank
Santa Rosa	282	0.3%	21	544	0.4%	21	51.8%	1
Sarasota	4,336	4.7%	6	9,398	7.5%	4	46.1%	1
Seminole	0	0.0%	29	0	0.0%	30	0.0%	NA
Sumter	0	0.0%	29	0	0.0%	30	0.0%	NA
Suwannee	0	0.0%	29	0	0.0%	30	0.0%	NA
Taylor	0	0.0%	29	0	0.0%	30	0.0%	NA
Union	0	0.0%	29	0	0.0%	30	0.0%	NA
Volusia	2,003	2.2%	12	4,921	3.9%	8	40.7%	1
Wakulla	6	0.0%	28	9	0.0%	29	66.7%	1
Walton	2,059	2.2%	11	2,875	2.3%	13	71.6%	1
Washington	0	0.0%	29	0	0.0%	30	0.0%	NA
	91,650	100%		124,792	100%		100%	

Total # of Companies: 3

\* FRPCJUA included in market share calculation.

FLORIDA OFFICE OF INSURANCE REGULATION QUARTERLY SUPPLEMENTAL REPORT CONDO ASSOCIATION DATA						FLORIDA OFFICE OF INSURANCE REGULATION QUARTERLY SUPPLEMENTAL REPORT CONDO UNIT OWNERS DATA				
	POLICIES IN FORCE	POLICIES IN FORCE	POLICIES IN FORCE	POLICIES IN FORCE	POLICIES IN FORCE					
	AS OF	AS OF	AS OF	AS OF	AS OF					
COUNTY	12/31/2000	12/31/2001	12/31/2002	12/31/2003	6/30/2004	12/31/2000	12/31/2001	12/31/2002	12/31/2003	6/30/2004
Alachua	26	33	62	60	58	2,591	2,802	2,905	2,879	2,860
Baker	0	0	0	0	0	6	7	47	5	4
Bay	128	120	147	156	161	8,680	8,672	7,629	7,679	7,727
Bradford	0	1	1	0	0	22	24	43	30	25
Brevard	411	417	542	540	579	19,132	19,063	17,620	17,491	17,814
Broward	1,709	1,763	2,063	2,472	2,510	153,240	146,969	135,090	132,558	129,089
Calhoun	0	0	0	1	1	2	3	7	1	1
Charlotte	171	170	205	195	200	7,219	7,435	7,464	7,501	7,583
Citrus	15	22	46	43	43	1,398	1,412	1,415	1,423	1,406
Clay	6	8	18	17	18	439	448	815	418	426
Collier	595	633	781	1,134	1,206	49,651	50,554	48,940	50,372	50,681
Columbia	2	3	2	1	1	38	41	66	41	40
Dade	1,730	1,892	2,628	2,773	2,795	86,938	87,350	79,330	80,749	78,917
Desoto	2	2	7	8	8	348	425	517	471	467
Dixie	0	0	0	0	0	0	3	182	2	2
Duval	100	112	152	164	180	5,529	6,056	6,226	6,633	6,851
Escambia	96	99	125	153	169	5,614	5,424	4,769	4,820	4,895
Flagler	32	30	28	34	39	1,485	1,526	1,471	1,667	1,899
Franklin	6	4	5	5	8	86	85	392	57	64
Gadsden	0	0	0	0	1	4	12	42	6	5
Gilchrist	0	0	0	0	0	3	5	7	2	0
Glades	0	0	0	1	1	15	12	13	11	11
Gulf	8	8	14	16	17	78	57	83	58	71
Hamilton	0	0	2	0	0	1	2	47	5	4
Hardee	0	0	0	0	0	2	6	1,779	3	2
Hendry	5	5	5	4	5	121	132	149	131	126
Hernando	8	8	15	11	12	430	454	457	437	436
Highlands	73	77	98	69	71	1,410	1,479	1,440	1,463	1,427
Hillsborough	127	128	278	283	397	11,710	12,355	12,704	12,648	13,205
Holmes	0	0	0	0	0	5	3	19	1	0
Indian River	118	116	164	124	146	9,608	9,273	8,210	8,074	8,050
Jackson	0	0	0	0	0	3	5	122	5	3
Jefferson	0	0	0	0	1	1	6	4	3	3
Lafayette	0	0	0	0	0	1	1	1	1	1
Lake	42	45	44	25	22	1,297	1,334	1,311	1,284	1,274
Lee	642	668	863	1,023	1,045	41,411	42,460	41,595	43,100	43,712
Leon	28	26	33	30	34	603	629	680	701	730
Levy	15	15	17	20	20	143	152	203	225	240
Liberty	0	0	1	1	1	0	29	1	2	2
Madison	0	0	0	2	0	4	10	69	9	9
Manatee	254	245	331	358	376	17,134	17,619	17,413	17,420	17,501
Marion	24	25	42	38	39	4,297	4,440	4,459	4,546	4,571
Martin	96	92	137	159	180	12,630	12,722	12,230	12,211	11,844
Monroe	212	248	269	273	265	6,414	6,449	6,341	6,416	6,340
Nassau	37	38	60	56	60	2,254	2,302	2,320	2,081	2,081
Okaloosa	115	111	169	207	210	9,226	8,821	8,143	8,017	7,930
Okeechobee	1	3	3	1	1	136	153	244	188	120
Orange	273	256	240	153	157	11,688	12,176	12,017	12,150	12,151
Osceola	32	35	33	19	19	1,452	1,693	1,979	1,946	2,026
Palm Beach	1,437	1,500	1,710	2,075	2,113	134,786	132,246	126,258	127,095	124,940
Pasco	59	65	95	95	97	8,333	8,484	8,208	8,100	8,075
Pinellas	1,003	967	1,234	1,272	1,273	68,765	68,590	64,186	62,889	62,859
Polk	90	104	122	76	80	3,623	3,865	3,807	3,863	3,875
Putnam	5	5	5	3	3	118	129	223	136	115
St. Johns	81	88	126	135	152	6,614	6,870	6,687	6,305	6,479
St. Lucie	64	73	96	100	118	9,191	9,093	7,884	7,686	7,907
Santa Rosa	18	18	27	29	32	1,376	1,310	1,217	1,172	1,150
Sarasota	583	640	766	844	940	39,643	39,912	37,276	37,484	38,468
Seminole	67	83	100	57	58	5,784	5,971	6,229	6,016	5,990
Sumter	0	0	0	0	0	84	86	102	77	73
Suwannee	0	0	0	0	0	4	8	7	5	7
Taylor	0	0	0	0	0	6	21	32	18	15
Union	0	0	0	0	0	2	1	6	1	3
Volusia	378	342	391	376	403	18,948	19,225	17,898	17,696	17,925
Wakulla	1	0	2	2	2	53	49	50	47	47
Walton	86	92	125	151	160	6,247	5,902	5,588	6,015	6,174
Washington	0	0	0	0	0	3	10	5	6	4
	11,011	11,435	14,429	15,844	16,487	778,079	774,862	734,673	732,552	728,732

# APPENDIX C



STATE OF FLORIDA  
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

6 unit condo

ACL

[REDACTED]

December 12, 2002

Mr. [REDACTED]  
[REDACTED]  
[REDACTED]

RE: [REDACTED]  
[REDACTED]  
[REDACTED]

Dear Mr. [REDACTED]

Pursuant to rule 61B-17.005, Florida Administrative Code, the documents for the above-referenced condominium have been examined and are now considered sufficient for filing purposes. After the declaration has been recorded, the developer may close on contracts for sale or lease.

This acceptance for filing only relates to the filing and disclosure requirements of Chapter 718, Florida Statutes, and does not constitute the Division's endorsement of the offering, development, or any representations made concerning this filing. This acceptance for filing does not relieve the developer of any duty or responsibility under the Florida Statutes, the rules promulgated by the Division thereunder, or any other applicable laws. If deficiencies in the documents are subsequently discovered, the developer understands the Division is not estopped from requiring the developer to correct them.

The Division neither agrees nor disagrees with any waiver of warranty language that may be contained in your documents. The Division does not typically involve itself with issues directly relating to warranties under section 718.203, Florida Statutes.

This filing acceptance will AUTOMATICALLY expire if the condominium or applicable phase has not been created within 24 months of the acceptance date. Refer to rule 61B-17.005(3)(b), F.A.C.

Note: Section 718.104(2), F.S., requires the developer to notify the Division within 120 calendar days of recording information and the correct mailing address for the association.

Sincerely,  
BUREAU OF STANDARDS AND REGISTRATION

[REDACTED]

CC: [REDACTED]

Florida's Future...  
**Right Here.  
Right Now.**

Jeb Bush  
Governor

Kim Binkley-Seyer  
Secretary

Division of Florida Land  
Sales, Condominiums, and  
Mobile Homes

Standards and Registration  
Condominiums Section

MAILING  
1940 North Monroe Street  
Tallahassee, Florida  
32399-1033

PHYSICAL  
Fuller Warren Building  
701 West Bloxham Street  
Tallahassee, Florida  
32301

VOICE  
850.487.9832

FAX  
850.921.5448

INTERNET  
www.MyFlorida.com

(DC)

DECLARATION OF CONDOMINIUM  
OF  
[REDACTED]

1. SUBMISSION TO CONDOMINIUM OWNERSHIP: This Declaration of Condominium is made by [REDACTED], hereinafter referred to as "Developer," as owner of the property designated as [REDACTED] hereby declares the purpose of the Declaration to submit the lands described in this instrument and improvements on those lands to the condominium form of ownership and use in the manner provided by Chapter 718, Florida Statutes, as may be amended. The covenants and restrictions contained in this Declaration shall run with the land and be binding upon and inure to the benefit of all present and future owners of condominium parcels. The acquisition of title to a unit or any other interest in the condominium property, or the lease, occupancy, or use of any portion of a unit or the condominium property, constitutes an acceptance and ratification of all provisions of this Declaration, as amended from time to time, and an agreement to be bound by its terms.

2. NAME: The name of this Condominium is: [REDACTED] ✓

3. DESCRIPTION OF CONDOMINIUM PROPERTY : The land submitted to the condominium form of ownership by this Declaration (hereinafter "Land") is legally described in Exhibit "A" attached to this Declaration, which Exhibit is hereby incorporated by reference.

4. DEFINITIONS: The terms used in this Declaration and its exhibits shall have the meanings stated below and in Chapter 718, Florida Statutes, (The "Condominium Act") unless the context otherwise requires.

4.1 "Apartment" has the same meaning as the term "unit" as defined in the Condominium Act.

4.2 "Apartment Owner" or "Owner" has the same meaning as the term "unit owner" as defined in the Condominium Act, except that for purposes of interpreting use and occupancy restrictions related to units, in cases where a primary occupant has been designated for a unit because of its ownership, the word "owner" refers to the primary occupant and not the record owner.

4.3 "Assessment" means a share of the funds required for the payment of common expenses which from time to time is assessed against the units.

4.4 "Association" means [REDACTED], a Florida corporation not for profit, the entity responsible for the operation of this Condominium. ✓

4.5 "Association Property" means all property, real or personal, owned or leased by the Association for the use and benefit of the unit owners.

4.6 "Board of Directors" or "Board" means the representative body which is responsible for the administration of the Association's affairs, and is the same body referred to in the Condominium Act as the "Board of Administration."

4.7 "Condominium Documents" means and includes this Declaration and all recorded exhibits hereto, as amended from time to time.

4.8 "Developer" means Olde South Construction Services, Inc.

4.9 "Family" or "Single Family" shall refer to any one of the following:

(A) One natural person.

(B) Two or more natural persons who commonly reside together as a single housekeeping unit, each of whom is related by blood, marriage, civil union, or adoption to each of the others.

(C) Two or more natural persons meeting the requirements of (B) above, except that there is among them one person who is not related to some or all of the others.

4.10 "Fixtures" means those items of tangible personal property which by being physically annexed or constructively affixed to the unit have become accessory to it and part and parcel of it, including but not limited to, interior partitions, walls, appliances which have been built in or permanently affixed, and plumbing fixtures in kitchens and bathrooms. Fixtures do not include floor, wall or ceiling coverings.

4.11 "Guest" means any person who is not the unit owner or a lessee or a member of the owner's or lessee's family, who is physically present in, or occupies the unit on a temporary basis at the invitation of the owner or other legally permitted occupant, without the payment of consideration.

4.12 "Institutional Mortgagee" means the mortgagee (or its assignee) of a mortgage against a condominium parcel, which mortgagee is a bank, savings and loan association, mortgage company, insurance company, real estate or mortgage investment trust, pension or profit sharing trust, the Federal Housing Administration, the Veterans Administration, or any agency of the United States of America. The term also refers to any holder of a mortgage against a condominium parcel which mortgage is guaranteed or insured by the Federal Housing Administration, the Veterans Administration, any agency of the United States of America, or by any other public or private corporation engaged in the business of guaranteeing or insuring residential mortgage loans, and their successors and assigns.

4.13 "Lease" means the grant by a unit owner of a temporary right of use of the owners unit for valuable consideration.

4.14 "Limited Common Elements" means and includes those common elements which are reserved for the use of a certain unit or units to the exclusion of other units.

4.15 "Occupy," when used in connection with a unit, means the act of staying overnight in a unit. "Occupant" is a person who occupies a unit.

4.16 "Primary Institutional Mortgagee" means that institutional mortgagee which, at the time a determination is made, holds first mortgages on more units in the Condominium than

any other institutional mortgagee, such determination to be made by reference to the number of units encumbered, and not by the dollar amount of such mortgages.

4.17 "Primary Occupant" means the natural person approved for occupancy when title to a unit is held in the name of two or more persons who are not husband and wife, or by a trustee or a corporation or other entity which is not a natural person.

4.18 "Rules and Regulations" means those rules and regulations promulgated by the Board of Directors, governing the use of the common elements and the operation of the Association.

4.19 "Voting Interest" means and refers to the arrangement established in the condominium documents by which the owners of each unit collectively are entitled to one vote in Association matters. There are 6 units, so the total number of voting interests is 6 votes. ✓

## 5. DESCRIPTION OF IMPROVEMENTS; SURVEY AND PLANS:

5.1 Survey and Plot Plans. Attached to this Declaration as Exhibits "B" and "C," and incorporated by reference herein, are a survey of the land and plot plans, which graphically describe the Improvements in which units are located, and which show all the units, including their identification numbers, locations and approximate dimensions and the common elements and limited common elements. Together with this Declaration, the exhibit is in sufficient detail to identify each unit, the common elements and limited common elements, and their relative locations and dimensions.

5.2 Unit Boundaries. Each unit shall include that part of the building that lies within the following boundaries:

(A) Horizontal Boundaries. The upper and lower boundaries of the unit shall be the following boundaries extended to an intersection with the vertical boundaries:

1. Upper Boundaries :

a) The horizontal plane of the finished surface of the interior ceiling of the unit.

2. Lower Boundaries:

(a) The horizontal plane of the under surface of the concrete floor slab of the Unit.

(B) Vertical Boundaries The vertical boundaries of the unit shall be:

1. The vertical planes of the decorated, finished, interior perimeter walls bounding the Unit.

**6. CONDOMINIUM PARCELS: APPURTENANCES AND USE:**

6.1 Shares of Ownership. The Condominium contains 6 units. The owner of each unit shall also own a 1/6 undivided share in the common elements and the common surplus. ✓

6.2 Appurtenances to Each Unit. The owner of each unit shall have certain rights and own a certain interest in the condominium property, including, without limitation the following:

(A) An undivided ownership share in the Land and other common elements and the common surplus, as specifically set forth in Section 6.1 above.

(B) Membership and voting rights in the Association, which shall be acquired and exercised as provided in the Articles of Incorporation and Bylaws of the Association, attached hereto as Exhibits "D" and "E," respectively.

(C) The exclusive right to the use of the limited common elements reserved for the unit, and the right to use the common elements.

(D) An exclusive easement for the use of the airspace occupied by the unit as it exists at any particular time and as the unit may lawfully be altered or reconstructed from time to time. An easement in airspace which is vacated shall be terminated automatically.

(E) Other appurtenances as may be provided in this Declaration and its exhibits. Each unit and its appurtenances constitutes a "condominium parcel."

6.3 Use and Possession. A unit owner is entitled to exclusive use and possession of his unit. He is entitled to use the common elements in accordance with the purpose for which they are intended, but no use of the unit or of the common elements may unreasonably interfere with the rights of other unit owners or other persons having rights to use the condominium property. No unit may be subdivided. The use of the units, common elements and limited common elements shall be governed by the condominium documents and by the rules and regulations adopted by the Board of Directors, as provided in the Bylaws.

**~~COMMON ELEMENTS: EASEMENTS~~**

7.1 Definition. The term "common elements" means all of the property submitted to condominium ownership that is not within the unit boundaries set forth in Section 5 above.

The common elements include without limitation the following:

(A) The Land.

(B) All portions of the buildings and other improvements outside the units, including all limited common elements.

(C) Easements through each unit for conduits, ducts, plumbing, wiring, and other

facilities for furnishing utility services to other units or the common elements.

(D) An easement of support in every portion of the Condominium which contributes to the support of a building.

(E) The fixtures and installations required for access and utility services to more than one unit or to the common elements.

(F) Common elements shall specifically not include windows and doors lying within the upper or lower boundaries of a Unit. Such windows and doors serving a unit exclusively shall be considered a part of the Unit.

7.2 Easements. Each of the following easements and easement rights is reserved through the condominium property and is a covenant running with the land of the Condominium, and notwithstanding any of the other provisions of this Declaration, may not be revoked and shall survive the exclusion of any land from the Condominium. None of these easements may be encumbered by any leasehold or lien other than those on the condominium parcels. Any lien encumbering these easements shall automatically be subordinate to the rights of unit owners with respect to such easements.

(A) Utility and Other Easements. The Association has the power, without the joinder of any unit owner, to grant, modify, or move easements such as electric, water, sewer, drainage, gas, cable television, or other utility, service or access easements, or relocate any existing easements, in any portion of the common elements or association property, and to grant easements or relocate any existing easements in any portion of the common elements or association property, as the Association shall deem necessary or desirable for the proper operation and maintenance of the Condominium. Such easements, or the relocation of existing easements, may not prevent or unreasonably interfere with the use of the units. The Association may also transfer title to utility-related equipment or installations, and take any other action reasonably necessary to satisfy the requirements of any utility company or governmental agency to which any such utility-related equipment or installations are to be so transferred. Also, the Association shall have perpetual non-exclusive easement over all areas of the surface water or stormwater management system for access to operate, maintain or repair the system. By this easement, the Association shall have the right to enter upon any portion of any lot which is a part of the surface water or stormwater management system, at a reasonable time and in a reasonable manner, to operate, maintain or repair the surface water or stormwater management system as required by the St. Johns River Water Management District permit. Additionally, the Association shall have a perpetual non-exclusive easement for drainage over the entire surface water or stormwater management system. No person shall alter the drainage flow of the surface water or stormwater management system, including buffer areas or swales, without the prior written approval of the St. Johns River Water Management District.

(B) Encroachments. If for any reason other than the intentional act of the unit owner or the Association, any unit encroaches upon any of the common elements or upon any other unit, or any common element encroaches upon any unit, then an easement shall exist to the extent of that encroachment as long as the encroachment exists.

(C) Ingress and Egress. A non-exclusive easement shall exist in favor of each

unit owner and occupant, their respective guests, tenants, licensees and invitees for pedestrian traffic over, through, and across sidewalks, streets, paths, walks, and other portions of the common elements as from time to time may be intended and designated for such purpose and use, and for vehicular and pedestrian traffic over, through, and across such portions of the common elements as from time to time may be paved or intended for such purposes, and for purposes of ingress and egress to the public ways.

- (D) Ingress and Egress for Adjoining Property A non-exclusive perpetual 20-foot wide easement for ingress and egress to and from Weber Street shall exist in favor of the owner of the remainder of Lots 2 and 4, Block 5, ALTALOMA ADDITION, as recorded in Plat Book E, Page 30, Public Records of Orange County, Florida. Said easement shall be appurtenant to and run with the land described in Exhibit A hereto, and is more particularly described as follows:

A portion of Lots 2 and 4, Block 5, ALTALOMA ADDITION, as recorded in Plat Book E, page 30, Public Records of Orange County, Florida, more particularly described as follows:

Commence at the Northwest corner of Lot 2, Block 5, ALTALOMA ADDITION, as recorded in Plat Book E, Page 30, Public Records of Orange County, Florida; thence run South 89° 43' 23" East along the North line of said Lot 2 a distance of 63.00 feet; thence South 00° 00' 00" West a distance of 68.93 feet; thence South 04° 45' 42" East a distance of 24.09 feet; thence South 00° 00' 00" West a distance of 14.07 feet; thence South 89° 43' 23" East a distance of 20.00 feet; thence North 00° 00' 00" East a distance of 15.00 feet; thence North 04° 45' 42" West a distance of 24.09 feet; thence North 00° 00' 00" East a distance of 68.00 feet to the North line of said Lot 2; thence North 89° 43' 23" West along the North line of said Lot 2 a distance of 20.00 feet to the point of BEGINNING, containing 2142 square feet or 0.0492 acre more or less as shown on that sketch of description by Andrew Perry, P.S.M. dated July 15, 2002, and bearing drawing number LB # 7084.

The adjoining property owner shall share in the maintenance by paying 1/4 of the maintenance and upkeep of this ingress-egress easement.

7.3 Restraint Upon Separation and Partition The undivided share of ownership in the common elements and common surplus appurtenant to a unit cannot be conveyed or encumbered separately from the unit and shall pass with the title to the unit, whether or not separately described. As long as the Condominium exists, the common elements cannot be partitioned. The shares in the funds and assets of the Association cannot be assigned, pledged or transferred except as an appurtenance to the units.

### 8. LIMITED COMMON ELEMENTS

8.1 Description of Limited Common Elements Certain common elements have been reserved for the use of a particular unit or units to the exclusion of the other units. The limited common elements and the units to which their exclusive use is appurtenant are as described in this Declaration and its recorded exhibits. The following common elements are hereby designated as limited common elements:

(A) Air Conditioning and Heating Equipment. All equipment, fixtures and installations located outside of a unit, which furnish air conditioning or heating exclusively to that unit, shall be limited common elements, and shall be maintained, repaired and replaced by, and solely at the expense of, the owner of the unit, except as otherwise provided in Section 11 below.

(B) Yard. The yard areas immediately adjacent to each unit as described on the graphic descriptions attached hereto are to be maintained by the Association.

(C) Entryways and Garages. All entryways and garages which are connected to or otherwise exclusively serve a single unit are limited common elements, and shall be maintained, repaired and replaced by, and solely at the expense of, the owner of the unit. However, notwithstanding the foregoing, the Association shall be responsible for maintaining the outside surface of the garage doors, including painting, staining, or cleaning as needed.

(D) Parking Spaces. Each unit shall have sufficient parking in each unit's garage. No vehicle shall be parked on the common area driveway.

(D) Others. Any part of the common elements that is connected to or exclusively serves a single unit, and is specifically required in Section 11 of this Declaration to be maintained, repaired or replaced by or at the expense of the unit owner, shall be deemed a limited common element appurtenant to that unit, whether specifically described above or not. This provision includes windows, screens and doors, including all hardware and framing therefor and all electrical service and plumbing components located outside of a Unit and serving that Unit exclusively.

8.2 Exclusive Use: Transfer of Use Rights. The exclusive use of a limited common element is an appurtenance to the unit or units to which it is designated or assigned. If, after all of the units have been sold, the exclusive use of any assignable limited common element was not, for any reason, assigned to the use of a specific unit or units by the Developer, the Association may do so. The right of exclusive use of each limited common element passes with the unit to which it is assigned, whether or not separately described, and cannot be separated from it; except that the use rights to a particular parking place may be exchanged between units or transferred to another unit as follows:

(A) The unit owners desiring to exchange such use rights shall submit a written request to the Board of Directors. If the Board approves the exchange, the owners involved shall then execute a Certificate of Transfer which shall include the recording data identifying this Declaration, and be executed by the Association and the owners with the formalities required for the execution of a deed.

(B) The transfer of use rights shall be complete and effective when the Certificate is recorded in the Public Records of [REDACTED]. The costs of preparing and recording the Certificate shall be borne by the unit owners desiring the exchange or transfer.

9. ASSOCIATION: The operation of the Condominium is by [REDACTED] Inc., a Florida corporation not for profit, which shall perform its function pursuant to the following:

9.1 Articles of Incorporation. A copy of the Articles of Incorporation of the Association is attached as Exhibit "D."

9.2 Bylaws. The Bylaws of the Association shall be the Bylaws attached as Exhibit "E," as they may be amended from time to time.

9.3 Delegation of Management. The Association may contract for the management and maintenance of the condominium property and employ a licensed manager or management company to assist the Association in carrying out its power and duties by performing such functions as the submission of proposals, collection of assessments, keeping of records, enforcement of rules and maintenance, repair and replacement of the common elements with funds made available by the Association for such purposes. The Association and its officers, however, shall retain at all times the powers and duties provided in the Condominium Act.

9.4 Membership. The membership of the Association shall be the record owners of legal title to the units, as further provided in the Bylaws.

9.5 Acts of the Association. Unless the approval or affirmative vote of the unit owners is specifically made necessary by some provision of the Condominium Act or these condominium documents, all approvals or actions permitted or required to be given or taken by the Association may be given or taken by its Board of Directors, without a vote of the unit owners. The officers and Directors of the Association have a fiduciary relationship to the unit owners. A unit owner does not have the authority to act for the Association by reason of being a unit owner.

9.6 Powers and Duties. The powers and duties of the Association include those set forth in the Condominium Act and condominium documents. The Association may contract, sue, or be sued with respect to the exercise or non-exercise of its powers and duties. For these purposes, the powers of the Association include, but are not limited to, the maintenance, management, and operation of the condominium property and Association property. The Association may impose fees for the use of common elements or association property. The Association has the power to enter into agreements, to acquire leaseholds, memberships and other ownership, possessory or use interests in lands or facilities, regardless of whether the lands or facilities are contiguous to the lands of the Condominium.

The Association shall be responsible for the maintenance, operation and repair of the surface water or stormwater management system. Maintenance of the surface water of stormwater management system(s) shall mean the exercise of practices which allow the systems to provide drainage, water storage, conveyance or other surface water or stormwater management capabilities as permitted by the St. Johns River Water Management District. Any repair or reconstruction of the surface water of stormwater management system shall be as permitted or, if modified, as approved by the St. Johns River Water Management District.

9.7 Official Records. The Association shall maintain its Official Records as required by law. The records shall be open to inspection by members or their authorized representatives at all reasonable times. The right to inspect the records includes a right to make or obtain photocopies at the reasonable expense of the member seeking copies.

9.8 Purchase of Units. The Association has the power to purchase one or more units

in the Condominium, and to own, lease, mortgage, or convey them, such power to be exercised by the Board of Directors only upon the consent of 100% of the unit owners present at a duly called meeting of the membership.

9.9 Acquisition of Property. The Association has the power to acquire property, both real and personal. The power to acquire personal property shall be exercised by the Board of Directors. Except as otherwise provided in Section 9.8 above, the power to acquire ownership interests in real property shall be exercised by the Board of Directors, but only after approval by at least a majority of the voting interests.

9.10 Disposition of Property. Any property owned by the Association, whether real, personal or mixed, may be mortgaged, sold, leased or otherwise encumbered or disposed of by the same authority as would be required to acquire it under Sections 9.8 and 9.9 above.

9.11 Roster. The Association shall maintain a current roster of names and mailing addresses of unit owners, based upon information supplied by the unit owners. A copy of the roster shall be made available for review and copying to any member upon request.

9.12 Limitation on Liability. Notwithstanding its duty to maintain and repair condominium or association property, the Association shall not be liable to individual unit owners for personal injury or property damage caused by any latent condition of the property to be maintained and repaired by the Association, or caused by the elements or unit owners or other persons.

9.13 Developer Control. When unit owners other than the Developer own fifteen percent (15%) or more of the units in the condominium that will be operated ultimately by the Association, the unit owners other than the Developer shall be entitled to elect one-third (1/3) of the members of the Board of Directors of the Association. Unit owners other than the Developer are entitled to elect not less than a majority of the members of the Board of Directors of the Association:

(a) Three (3) years after fifty percent (50%) of the units that will be operated ultimately by the Association have been conveyed to purchasers;

(b) Three (3) months after ninety percent (90%) of the units that will be operated ultimately by the Association have been conveyed to purchasers;

(c) When all the units that will be operated ultimately by the Association have been completed, some of them have been conveyed to purchasers, and none of the others are being offered for sale by the Developer in the ordinary course of business;

(d) When some of the units have been conveyed to purchasers, and none of the others are being constructed or offered for sale by the Developer in the ordinary course of business;

(e) Seven (7) years after recordation of the Declaration of Condominium. The Developer is entitled to elect at least one (1) member of the Board of Directors of the Association as long as the Developer holds for sale in the ordinary course of business, at least five percent

(5%) of the units in the condominium operated by the Association.

Within seventy-five (75) days after the unit owners, other than the Developer, are entitled to elect a member or members of the Board of Directors of the Association, the Association shall call and give not less than sixty (60) days' notice of a meeting of the unit owners to elect members of the Board of Directors. The meeting may be called and the notice given by any unit owner if the Association fails to do so.

If the Developer holds units for sale in the ordinary course of business, none of the following actions may be taken without approval in writing by the Developer:

- (a) Assessment of the Developer as a unit owner for capital improvements.
- (b) Any action by the Association that would be detrimental to the sales of units by the Developer; however, an increase in assessments for common expenses without discrimination against the Developer shall not be deemed to be detrimental to the sales of the units.

At the time that unit owners, other than the Developer, elect a majority of the members of the Board of Directors of the Association, the Developer shall relinquish control of the Association, and the unit owners shall accept control. Simultaneously, the Developer shall deliver to the Association all property of the unit owners and of the Association held or controlled by the Developer, including, but not limited to, items, if applicable, enumerated in F.S. 718.301(4).

9.14 Developer's Sales Rights. Specifically, and not by way of limitation, the Developer shall have the right to transact any business necessary to consummate sales of condominium parcels, including, but not limited to, the right to maintain models, have signs identifying the condominium property and advertising the sale of condominium parcels, have employees in the offices, models, and other common property, and use the common elements, and to show units. Sales office furnishings, the furniture and furnishings in the model apartment, signs, and items pertaining to sales shall not be considered common elements and shall remain the property of the Developer. Further, the Developer and its employees shall have the right to exclusive possession of the model apartment and Sales Office, and Developer shall further have the right for any such apartment to remain as a model until such time as all condominium parcels have been sold. In addition, the Developer reserves an easement over the roadways and all other common property in the Condominium, to enjoy the rights and privileges enumerated herein, as well as for ingress and egress for construction, sales, parking, and any other related development purposes. Also, the Developer reserves an easement over the same lands over which it granted a non-exclusive easement for sanitary sewer, and over the lands over which it granted an easement for drainage, so that Developer may use said sanitary sewer and drainage systems encompassed within said easement areas. Developer reserves these easements mentioned in this Paragraph, for itself its successors and assigns subject to the provisions of 718.302 F.S.

10. ASSESSMENTS AND LIENS: The Association has the power to levy and collect assessments against each unit and unit owner in order to provide the necessary funds for proper operation and management of the Condominium and for the operation of the Association. This power includes both "regular" and "special" assessments for each unit's share of the common expenses. The Association may also levy special charges against any individual unit for any amounts, other than for common expenses, which are properly chargeable against such unit under

this Declaration or the Bylaws. Assessments shall be levied and payment enforcement as provided in the Bylaws, and as follows:

\* **10.1 Common Expenses.** Common expenses include the expenses of operation, maintenance, repair, replacement or insurance of the common elements and association property, the expenses of operating the Association, and any other expenses properly incurred by the Association for the Condominium, including amounts budgeted for the purpose of funding reserve accounts. If the Board of Directors contracts for pest control within units or basic cable television programming services in bulk for the entire Condominium, the costs of such services shall be a common expense.

**10.2 Share of Common Expenses.** The owner of each unit shall be liable for a share of the common expenses equal to his share of ownership of the common elements and the common surplus, as set forth in Section 6.1 above.

**10.3 Ownership.** Assessments and other funds collected by or on behalf of the Association become the property of the Association; no unit owner has the right to claim, assign or transfer any interest therein except as an appurtenance to his unit. No owner can withdraw or receive distribution of his share of the common surplus, except as otherwise provided herein or by law.

**10.4 Liability for Assessments.** The owner of each unit, regardless of how title was acquired, is liable for all assessments or installments thereon coming due while he is the owner. Multiple owners are jointly and severally liable. Except as provided in Section 20.3 below as to certain first mortgagees, whenever title to a condominium parcel is transferred for any reason, the new owner becomes jointly and severally liable with the previous owner for all assessments which came due prior to the transfer and remain unpaid, without prejudice to any right the new owner may have to recover from the previous owner any amounts paid by the new owner.

**10.5 No Waiver or Excuse From Payment.** The liability for assessments may not be avoided or abated by waiver of the use or enjoyment of any common elements, by abandonment of the unit on which the assessments are made, or by interruption in the availability of the unit or the common elements for any reason whatsoever. No unit owner may be excused from payment of his share of the common expenses unless all unit owners are likewise proportionately excused from payment, except as otherwise provided in Section 20.3 below as to certain first mortgagees.

**10.6 Application of Payments; Failure to Pay; Interest.** Assessments and installments thereon paid on or before fifteen (15) days after the date due shall not bear interest, but all sums not so paid shall bear interest at the highest rate allowed by law, calculated from the date due until paid. The Association may also impose a late payment fee (in addition to interest) to the extent permitted by law. Assessments and installments thereon shall become due, and the unit owner shall become liable for said assessments or installments, on the date established in the Bylaws or otherwise set by the Board of Directors for payment. All payments on account shall be applied first to interest, then to late payment fees, court costs and attorney's fees, and finally to delinquent assessments. No payment by check is deemed received until the check has cleared.

**10.7 Acceleration.** If any special assessment or installment of a regular assessment as to a unit is unpaid fifteen (15) days after the due date, and a Claim of Lien is recorded, the

Association shall have the right to accelerate the due date of the entire unpaid balance of the units assessment for that fiscal year. The due date for all accelerated amounts shall be the date the Claim of Lien was recorded in the public records. The Association's Claim of Lien shall secure payment of the entire accelerated obligation, together with interest on the entire balance, attorneys' fees and costs as provided by law; and said Claim of Lien shall not be satisfied or released until all sums secured by it have been paid. The right to accelerate shall be exercised by sending to the delinquent owner a notice of the exercise, which notice shall be sent by certified or registered mail to the owner's last known address, and shall be deemed given upon mailing of the notice, postpaid. The notice may be given as part of the notice of intent to foreclose, as required by Section 718.116 of the Condominium Act, or may be sent separately.

10.8 Liens. The Association has a lien on each condominium parcel securing payment of past due assessments, including interest and attorney's fees and costs incurred by the Association incident to the collection of the assessment or enforcement of the lien, whether before, during or after a lien foreclosure suit. The lien is perfected upon recording a Claim of Lien in the Public Records of [REDACTED], stating the description of the condominium parcel, the name of the record owner, the name and address of the Association, the assessments past due and the due dates. The lien is in effect until barred by law. The Claim of Lien secures all unpaid assessments coming due prior to a final judgment of foreclosure. Upon full payment, the person making the payment is entitled to a satisfaction of the lien.

10.9 Priority of Lien. The Association's lien for unpaid assessments shall be subordinate and inferior to the lien of a recorded first mortgage, but only to the extent required by the Condominium Act, as amended from time to time. The Association's lien shall be superior to, and take priority over, any other mortgage or lien regardless of when the mortgage or lien was recorded, except as otherwise expressly provided by the Condominium Act, as amended from time to time. Any lease of a unit shall be subordinate and inferior to the Association's lien, regardless of when the lease was executed.

10.10 Foreclosure of Lien. The Association may bring an action in its name to foreclose its lien for unpaid assessments in the manner provided in the Condominium Act, and may also bring an action to recover a money judgement for the unpaid assessments without waiving any lien rights.

10.11 Certificate As to Assessments. Within fifteen (15) days after request by a unit owner or mortgagee, the Association shall provide a certificate (sometimes referred to as an "estoppel letter") stating whether all assessments and other monies owed to the Association by the unit owner with respect to the condominium parcel have been paid. Any person other than the owner who relies upon such certificate shall be protected thereby. The Association may charge an administrative fee to prepare the certificate.

10.12 Developer Assessments (a) The developer shall be excused from the payment of the share of the common expenses and assessments related to those units owned by the developer for a period running subsequent to the recording of this Declaration and ending on the first day of the fourth calendar month following the month in which the closing of the sale of the first Unit occurs. During said period the developer is required to pay the portion of common expenses incurred which exceed the amount assessed against other Unit owners.

*Exemption*

(b) Developer is excused from the payment of its share of the common expenses which would have been assessed against its units beginning with the expiration date of 10.12 (a), above, and until the turnover of control of the Association to the unit owners; and during said period of time the Developer hereby guarantees that the assessment for common expenses of the condominium assessed against the individual owners and their respective units shall not increase over a total monthly amount of \$156.63, and Developer agrees to pay any amount of common expenses incurred during that period and not produced by the assessments at said guaranteed level receivable from other unit owners.

**10.13 Initial Capital Contribution.** Each residential unit owner shall be required to pay, at the time of closing, a capital contribution of \$500.00.

**11. MAINTENANCE: LIMITATIONS UPON ALTERATIONS AND IMPROVEMENTS :**  
Responsibility for the protection, maintenance, repair and replacement of the condominium property, and restrictions on its alteration and improvement shall be as follows:

**11.1 Association Maintenance.** The Association is responsible for the protection, maintenance, repair and replacement of all common elements and association property (other than the limited common elements that are required elsewhere herein to be maintained by the unit owner). The cost is a common expense. The Association's responsibilities include, without limitation, the following:

(A) All installations, fixtures and equipment located within one unit but serving another unit, or located outside the unit, for the furnishing of utilities to more than one unit or the common elements.

(B) All driveways, parking areas, and landscaping located on the Common Elements. The painting and repair of the exterior walls serving, or immediately adjacent to the unit. The repair and replacement of the exterior roof and roof structural components serving the unit. All incidental damage caused to a unit or limited common elements by work performed or ordered to be performed by the Association shall be promptly repaired by and at the expense of the Association, which shall restore the property as nearly as practical to its condition before the damage, and the costs shall be a common expense, except the Association shall not be responsible for the damage to any alteration or addition made by a unit owner without prior Association approval as required elsewhere herein, nor shall the Association be responsible for repair or restoration costs if the need for the work was caused by the negligence of the owner.

(C) The Developer has constructed a Drainage Swale and a retention/detention stormwater management system upon the site for the purpose of managing and containing the flow of excess surface water, if any, found upon such lot from time to time. The Association shall be responsible for the maintenance, operation and repair of the swale and the retention/detention stormwater management system on the site. Maintenance, operation and repair shall mean the exercise of practices, such as mowing and erosion repair, which allow the swale and the retention/detention stormwater management system to provide drainage, water storage, conveyance or other stormwater management capabilities as permitted by the St. Johns River Water Management District. Filling, excavation, construction of fences or other wise obstructing the surface water flow in the swale and the retention/detention stormwater management system is prohibited. No alteration of the Drainage Swale and the retention/detention stormwater management system shall

be authorized and any damage to the Drainage Swale and the retention/detention stormwater management system, whether cause by natural or human-induced phenomena, shall be repaired and the Drainage Swale and the retention/detention stormwater management system returned to its former condition as soon as possible by the Owner(s) of the unit(s) upon which the Drainage swale and the retention/detention stormwater management system is located.

**11.2 Unit Owner Maintenance.** Each unit owner is responsible, at his own expense, for all maintenance, repairs, and replacements of his own unit and certain limited common elements. The owner's responsibilities include, without limitation, the following:

- (A) Maintenance, repair and replacement of screens, windows and window glass.
- (B) The entrance doors to the unit and its exterior and interior surface.
- (C) All other doors within or affording access to the unit, including sliding glass doors and their mechanisms.
- (D) The electrical, mechanical and plumbing fixtures, switches, valves, drains and outlets (including connections) serving only the unit.
- (E) Appliances, water heaters, smoke alarms and vent fans.
- (F) All air conditioning, and heating equipment, thermostats, ducts and installations serving the unit exclusively
- (G) Carpeting and other floor coverings.
- (H) Door (including garage door) and window hardware and locks.
- (I) Shower pans;
- (J) The main water supply shut-off valve for the unit.
- (K) Other facilities or fixtures which are located or contained entirely within the unit and serve only the unit. All interior, partition walls which do not form part of the boundary of the unit.
- (L) All drywall, lath, plasterboard, insulation, furring and similar materials in the perimeter walls and ceilings of the unit.

**11.3 Other Unit Owner Responsibilities**

(A) Interior Decorating. Each unit owner is responsible for all decorating within his own unit, including painting, wallpapering, paneling, floor covering, draperies, window shades, curtains, lamps and other light fixtures, and other furnishings and interior decorating.

(B) Window Coverings. The covering and appearance of windows and doors, whether

by draperies, shades, reflective film or other items, whether installed within or outside of the unit, visible from the exterior of the unit, shall be subject to the rules and regulations of the Association.

(C) Modifications and Alterations. If a unit owner makes any modifications, installations or additions to his unit or the common elements, the unit owner, and his successors in title, shall be financially responsible for the insurance, maintenance, repair and replacement of the modifications, installations or additions, as well as the costs of repairing any damage to the common elements or other units resulting from the existence of such modifications, installations or additions, and the costs of removing and replacing or reinstalling such modifications if their removal by the Association becomes necessary in order to maintain, repair, replace, or protect any other part of the condominium property.

(D) Use of Licensed and Insured Contractors. Whenever a unit owner contracts for maintenance, repair, replacement, alteration, addition or improvement of any portion of the unit or common elements, whether with or without Association approval, such owner shall be deemed to have warranted to the Association and its members that his contractor(s) are properly licensed and fully insured, and that the owner will be financially responsible for any resulting damage to person or property not paid by the contractor's insurance.

\* 11.4 Alteration of Units or Common Elements by Unit Owners. No owner shall make or permit the making of any material alterations or substantial additions to his unit or the common elements, or in any manner change the exterior appearance of any portion of the Condominium, without first obtaining the written approval of a majority of the other unit owners, all the record owners of the unit, and all record owners of liens on the unit, which approval may be denied if the other unit owners determine that the proposed modifications or alterations would adversely affect, or in any manner be detrimental to, the Condominium in part or in whole. Any glass, screen, curtain, blind, shutter, awning, or other modifications, additions or installations which may be installed where visible from outside the unit, are subject to regulation by the Board of Directors. No owner may alter the landscaping of the common elements in any way without prior Board approval. The Board of Directors may revoke or rescind any approval of an alteration or modification previously given, if it appears that the installation has had unanticipated adverse effects on the Condominium. Unit owners may not subdivide or combine units without the consent of the record owners of liens, and the other unit owners in accordance with 718.110(4), F.S. and the Proviso of Section 21.5 below.

11.5 Alterations and Additions to Common Elements and Association Property. The protection, maintenance, repair, insurance and replacement of the common elements and association property is the responsibility of the Association, and the costs are a common expense. Beyond this function, the Association shall make no material alteration of, nor substantial additions to, the common elements or the real property owned by the Association costing more than \$7500.00 in the aggregate in any calendar year without prior approval of a majority of the voting interests. Alterations or additions costing less than this amount may be made with Board approval. If work reasonably necessary to protect, maintain, repair, replace or insure the common elements or association property also constitutes a material alteration or substantial addition to the common elements, no prior unit owner approval is required.

11.6 Enforcement of Maintenance. If after reasonable notice the owner of a unit fails to maintain the unit or its appurtenant limited common elements as required above, the Association

may institute legal proceedings to enforce compliance, or may take any and all other lawful actions to remedy such violation, including but not limited to, the irrevocable right to enter the unit during reasonable hours to repair, replace, or maintain any common elements, any portion of a unit to be maintained by the Association pursuant to this Declaration or as necessary to prevent damage to the common elements or to a unit or units. Any expenses incurred by the Association in performing work within the unit as authorized by this Declaration shall be charged to the unit owner, together with reasonable attorney's fees, including appeals and other expenses of collection, if any. Attorney's fees may be charged and due even if litigation is not commenced. Also, the St. Johns River Water Management District shall have the right to enforce, by a proceeding at law or in equity, the provisions contained in the Covenants and Restrictions which relate to the maintenance, operation and repair of the surface water or stormwater management system.

**11.7 Negligence: Damage Caused by Condition in Unit.** The owner of each unit shall be liable for the expenses of any maintenance, repair or replacement of common elements, other units, or personal property made necessary by his act or negligence, or by that of any member of his family or his guests, employees, agents, or tenants. Each unit owner has a duty to maintain his unit, any limited common element appurtenant to the unit (except those limited common elements required to be maintained by the Association, as provided in Section 8), and personal property therein, in such a manner as to prevent foreseeable and reasonably preventable damage to other units, the common elements or the property of other owners and residents. If any condition, defect or malfunction, resulting from the owner's failure to perform this duty causes damage to other units, the common elements, association property or property within other units, the owner of the offending unit shall be liable to the person or entity responsible for repairing the damaged property for all costs of repair or replacement not paid by insurance. If one or more of the units involved is not occupied at the time the damage is discovered, the Association may enter the unit during reasonable hours, without prior notice to the owner, when necessary for maintenance, repair or replacement of any common elements or of any portion of a unit to be maintained by the Association pursuant to this Declaration, or as necessary to prevent damage to the common elements or to a unit or units, and take reasonable action to mitigate the damage or prevent its spread. The Association may, but is not obligated to, repair the damage with the prior consent of the owner.

**11.8 Association's Access to Units.** The Association has an irrevocable right of access to the units during reasonable hours for the purposes of protecting, maintaining, repairing and replacing the common elements or portions of a unit to be maintained by the Association under this Declaration, and as necessary to prevent damage to one or more units. The Association's right of access includes, without limitation, entry for purposes of pest control and preventive maintenance of safety equipment such as smoke alarms as well as the right, but not the duty, to enter under circumstances where the health or safety of residents may be endangered. The exercise of the Association's rights of access to the unit shall be accomplished with due respect for the rights of occupants to privacy and freedom from unreasonable annoyance, as well as with appropriate precautions to protect the personal property within the unit. The Association may retain a pass-key to all units. If it does, no unit owner shall alter any lock, nor install a new lock, which prevents access when the unit is unoccupied, unless the unit owner provides a key to the Association. If the Association is not given a key, the unit owner shall pay all costs incurred by the Association in gaining entrance to the unit, as well as all damage to his unit caused by gaining entrance thereto, and all damage resulting from delay in gaining entrance to his unit caused by the

unavailability of a key.

**11.9 Pest Control.** The Association may supply pest control services for the inside of each unit, with the costs thereof being part of the common expenses. Any owner has the option to decline such service unless the Association determines that such service is necessary for the protection of the balance of the condominium, in which event the owner thereof must either permit the Association's pest control company to enter his unit or must employ a licensed pest control company to enter his unit on a regular basis to perform pest control services and furnish written evidence thereof to the Association. Because the cost of pest control service provided by the Association is part of the common expenses, the election of an owner not to use such service shall not reduce the owner's assessments.

**12. USE RESTRICTIONS:** The use of the condominium property shall be in accordance with the following provisions:

**12.1 Units.** Each unit shall be occupied by no more than the number of occupants authorized by local zoning codes or regulations. No business or commercial activity shall be conducted in or from any unit. This restriction shall not be construed to prohibit any owner from maintaining a personal or professional library, from keeping his personal, business or professional records in his unit, or from handling his personal, business or professional telephone calls or written correspondence in and from his unit. Such uses are expressly declared customarily incidental to residential use.

**12.2 Nuisances.** No owner shall use his unit, or permit it to be used, in any manner which constitutes or causes an unreasonable amount of annoyance or nuisance to the occupant of another unit, or which would not be consistent with the maintenance of the highest standards for a first class residential condominium, nor permit the premises to be used in a disorderly or unlawful way. The use of each unit shall be consistent with existing laws and the condominium documents, and occupants shall at all times conduct themselves in a peaceful and orderly manner.

**12.3 Use of Common Elements.** Common elements shall not be obstructed, littered, defaced or misused in any manner. In particular, but in no way of limitation, in order to ensure adequate access for safety and fire personnel, all automobiles of Unit Owners and Guests shall be parked inside a Unit's garage or in one of the properly designated parking spaces on the Land. In no event shall automobiles be allowed to park on the common driveway that provides access to and from Weber Street.

**13. LEASING OF UNITS:** In order to foster a stable residential community, no unit shall be leased for a period of less than seven (7) months.

**14. TRANSFER OF OWNERSHIP OF UNITS.** Owners shall have the right to transfer ownership interest in their Unit without approval of the Association.

**15. INSURANCE.** In order to adequately protect the Association and its members, insurance shall be carried and kept in force at all times in accordance with the following provisions:

**15.1 By the Unit Owner.** Each unit owner is responsible for insuring his own unit, and the personal property therein; all floor, wall and ceiling coverings; all built-in cabinets,

appliances, water heaters, air conditioning and heating equipment, and electrical fixtures that are located within the unit and required to be repaired or replaced by the owner; and all alterations, additions and improvements made to the unit or the common elements by the owner or his predecessors in title. Each unit owner is expected to carry homeowner's insurance, with endorsements for leakage, seepage and wind-driven rain, additions and alterations, and loss assessment protection, or recognize that he bears financial responsibility for any damage to his property or liability to others that would otherwise be covered by such insurance.

15.2 Association Insurance: Duty and Authority to Obtain. The Board of Directors shall obtain and keep in force the insurance coverage which it is required to carry by law and under the condominium documents, and may obtain and keep in force any or all additional insurance coverage as it deems necessary. The name of the insured shall be the Association and the unit owners without naming them, and their mortgagees, as their interests shall appear. To the extent permitted by law, the Association may self-insure.

15.3 Required Coverage. The Association shall maintain adequate insurance covering all of the buildings and the common elements as well as all association property, in amounts determined annually by the Board of Directors, such insurance to afford the following protection:

(A) Property. Loss or damage by fire, extended coverage (including windstorm), vandalism and malicious mischief, and other hazards covered by what is commonly known as an "All Risk" property contract.

(B) Flood. In amounts deemed adequate by the Board of Directors.

(C) Liability. Premises and operations liability for bodily injury and property damage in such limits of protection and with such coverage as are determined by the Board of Directors, with cross liability endorsement to cover liabilities of the unit owners as a group to a unit owner.

(D) Statutory Fidelity Bond

15.4 Optional Coverage. The Association may purchase and carry other such insurance coverage as the Board of Directors may determine to be in the best interest of the Association and unit owners.

15.5 Description of Coverage. A detailed summary of the coverages included in the master policies, and copies of the master policies, shall be available for inspection by unit owners or their authorized representatives upon request.

15.6 Waiver of Subrogation. If available and where applicable, the Board of Directors shall endeavor to obtain insurance policies which provide that the insurer waives its right to subrogation as to any claim against the Association unit owners, or their respective servants, agents or guests, except for any claim based upon gross negligence evidencing reckless, willful or wanton disregard for life or property.

15.7 Insurance Proceeds. All insurance policies purchased by the Association shall be for the benefit of the Association, the unit owners and their mortgagees as their interests may appear. The duty of the Association shall be to receive such proceeds as are paid, and to hold the

same in trust, and disburse them for the purposes stated herein and for the benefit of the unit owners and their respective mortgagees in the following shares:

(A) Common Elements. Proceeds on account of damage to common elements shall be held in as many undivided shares as there are units, the shares of each unit owner being the same as his share in the common elements.

(B) Units. Proceeds on account of damage within the units shall be held in prorated shares, based on the amount of damage within each damaged unit as a percentage of the total damage within all units, less the deductible.

(C) Mortgagee. If a mortgagee endorsement has been issued as to a unit, the shares of the mortgagee and the unit owner shall be as their interests appear. In no event shall any mortgagee have the right to demand application of insurance proceeds to any mortgage or mortgages which it may hold against unit or units, except when the funds are not used for repairs or to the extent that insurance proceeds exceed the actual costs of repair or restoration of the damaged building or buildings. Except as otherwise expressly provided, no mortgagee shall have any right to participate in determining whether improvements will be restored after casualty.

15.8 Distribution of Proceeds. Proceeds of insurance policies received by the Association shall be distributed to or for the benefit of the unit owners in the following manner:

(A) Costs of Protecting and Preserving the Property. If a person other than the person responsible for repair and reconstruction has advanced funds to preserve and protect the property to prevent further damage or deterioration, the funds so advanced shall first be repaid, with interest if required.

(B) Cost of Reconstruction or Repair. If the damage for which the proceeds are paid is to be reconstructed or repaired by the Association, the remaining proceeds shall be paid to defray the costs thereof. Any proceeds remaining after defraying costs shall be distributed to the beneficial owners, remittances to unit owners and their mortgagees being paid jointly to them.

(C) Failure to Reconstruct or Repair. If it is determined in the manner elsewhere provided herein that the damages for which the proceeds are paid shall not be reconstructed or repaired, the remaining proceeds shall be distributed to the beneficial owners, remittances to unit owners and their mortgagees being payable jointly to them.

15.9 Association as Agent. The Association is hereby irrevocably appointed as agent for each unit owner to adjust all claims arising under insurance policies purchased by the Association for damage or loss to the condominium property.

16. RECONSTRUCTION OR REPAIR AFTER CASUALTY: If any part of the condominium property is damaged by casualty, whether and how it shall be reconstructed or repaired shall be determined as follows:

16.1 Damage to Units. Where loss or damage occurs within one or more units, any Association insurance proceeds on account of the loss or damage shall be distributed to the owner(s) of the damaged unit(s) in shares as provided in Section 15.7 above. The owner(s) of the

damaged unit(s) shall be responsible for reconstruction and repair, and shall bear the burden of the deductible in the same shares as they received the benefits of the Association's coverage.

**16.2 Damage to Common Elements - Less than "Very Substantial."** Where loss or damage occurs to the common elements, but the loss is less than "very substantial," as hereinafter defined, it shall be mandatory for the Association to repair, restore and rebuild the damage caused by the loss, and the following procedures shall apply:

(A) The Board of Directors shall promptly obtain reliable and detailed estimates of the costs of repair and restoration, and shall negotiate and contract for repair and reconstruction.

(B) If the proceeds of insurance and available reserves are insufficient to pay for the costs of repair and reconstruction of the common elements, the Association shall promptly, upon determination of the deficiency, levy a special assessment against all unit owners in proportion to their shares in the common elements for the deficiency. Such special assessments need not be approved by the unit owners. The proceeds from the special assessment shall be added to the funds available for repair and restoration of the property.

**16.3 "Very Substantial" Damage.** As used in this Declaration, the term "very substantial" damage shall mean loss or damage caused by a common occurrence whereby at least two-thirds ( $\frac{2}{3}$ ) of the total units cannot reasonably be rendered habitable within sixty (60) days or it is impossible or structurally imprudent to repair or rebuild. Should such "very substantial" damage occur then:

(A) The Board of Directors and the officers, or any of them, are authorized, regardless of any other provision of this Declaration, to take such action as may reasonably appear to be necessary under emergency conditions to evacuate or shore-up structures and salvage property, to engage security to protect against looting or other criminal acts, and alter the condominium property or association property as might be reasonable under the circumstances to protect the condominium property or association property from further damage or deterioration. This authority includes the authority to expend any and all available association funds.

(B) The Board of Directors shall endeavor to obtain comprehensive, detailed estimates of the cost of repair and restoration.

(C) A membership meeting shall be called by the Board of Directors to be held not later than sixty (60) days after the Board has obtained the estimates, to determine the opinion of the membership with reference to rebuilding or termination of the Condominium, subject to the following:

(1) If the insurance proceeds, reserves and other association funds available for the restoration and repairs that are the Association's responsibility are sufficient to cover the estimated cost thereof so that it is reasonably anticipated that the repairs and reconstruction can be accomplished with a special assessment not exceeding fifteen percent (15%) of the total annual budget for the year in which the casualty occurred, then the Condominium shall be restored or repaired unless two-thirds ( $\frac{2}{3}$ ) of the total voting interests vote for termination, in which case the Condominium shall be terminated.

(2) If upon the advice of legal counsel, it appears unlikely that the then applicable zoning or other regulatory laws will allow reconstruction of the same number and general types of units; or if the insurance proceeds, reserves and other association funds available for restoration and repair are not sufficient to cover the estimated costs thereof so that it is reasonably anticipated that the repairs and reconstruction can only be accomplished by levying special assessments exceeding fifteen percent (15%) of the total annual budget for the year in which the casualty occurred, then unless two-thirds ( $\frac{2}{3}$ ) of the total voting interests vote in favor of such special assessment and against termination of the Condominium, it shall be terminated and the property removed from the provisions of the Condominium Act, If the requisite number of unit owners approve reconstruction, the Board of Directors shall levy such assessments as are necessary and shall proceed to negotiate and contract for necessary repairs and restoration. The proceeds from the special assessments shall be added to the funds available for repair and restoration of the property.

(D) If any dispute shall arise as to whether "very substantial" damage has occurred, or as to the amount of special assessments required, a determination approved by at least two-thirds ( $\frac{2}{3}$ ) of the Board of Directors shall be conclusive, and shall be binding upon all unit owners.

16.4 Application of Insurance Proceeds. It shall always be presumed that monies disbursed for repair and restoration come first from insurance proceeds; if there is a balance left in the funds held by the Association after the payment of all costs of repair and restoration, such balance shall be distributed to the unit owners, except as otherwise provided in Sections 15.7(C) and 15.8 above.

16.5 Equitable Relief. In the event of damage to the common elements which renders any unit uninhabitable, and the damage is not repaired, reconstructed, or rebuilt within a reasonable period of time, the owner of the uninhabitable unit may petition a court for equitable relief which may include a termination of the condominium and a partition. For the purposes of this provision, it shall be conclusively presumed that repair, reconstruction or rebuilding has occurred within a reasonable period of time if substantial work is commenced within six (6) months following the damage or destruction, and is completed within nine (9) months thereafter.

16.6 Plans and Specification. Any reconstruction or repairs must be substantially in accordance with the plans and specifications for the original buildings, or according to different plans and specifications approved by the Board of Directors, by the owners of at least two-thirds ( $\frac{2}{3}$ ) of the units, and by the Primary Institutional Mortgagee, if any. Such approvals may not be unreasonably withheld. However, no change in plans and specifications shall materially reduce the interior floor space of any unit without the consent of the unit owner and his institutional mortgagee, if any.

## 17. CONDEMNATION:

17.1 Deposit of Awards with Association. The taking of all or any part of the condominium property by condemnation or eminent domain shall be deemed to be a casualty to the portion taken and the awards for that taking shall be deemed to be proceeds from insurance on account of the casualty. Even though the awards may be payable to unit owners, the unit owners shall deposit the awards with the Association; and if any fail to do so, a special charge shall be

made against a defaulting unit owner in the amount of his award, or the amount of that award shall be set off against any sums payable to that owner.

17.2 Determination Whether to Continue Condominium. Whether the Condominium will be continued after condemnation will be determined in the same manner provided for determining whether damaged property will be reconstructed and repaired after a casualty. However, in no event shall the Condominium continue in the event that there is only one unit remaining in the Condominium. In the event that there is only one non-condemned unit in the condominium, and the condemned units cannot be made habitable, then the Condominium shall terminate pursuant to Section 18 herein.

17.3 Disbursement of Funds. If the Condominium is terminated after condemnation, the proceeds of all awards and special assessments will be deemed to be condominium property and shall be owned and distributed in the manner provided for insurance proceeds when the condominium is terminated after a casualty. If the Condominium is not terminated after condemnation, but the size of the Condominium will be reduced, the owners of condemned units, if any, will be made whole, and any property damaged by the taking will be made usable in the manner provided below. Proceeds of awards and special assessments shall be used for these purposes and shall be disbursed in the manner provided for disbursements of funds after a casualty.

17.4 Association as Agent. The Association is hereby irrevocably appointed as each unit owner's attorney-in-fact for purposes of negotiating or litigating with the condemning authority for the purpose of realizing just compensation.

17.5 Units Reduced but Habitable. If the condemnation reduces the size of a unit and the remaining portion of the unit can be made habitable, the awards for the taking of a portion of that unit shall be used for the following purposes in the order stated, and the following changes shall be effected in the Condominium:

(A) Restoration of Unit. The unit shall be made habitable. If the costs of the restoration exceed the amount of the award, the additional funds required shall be paid by the owner of the unit.

(B) Distribution of Surplus. The balance of the award, if any, shall be distributed to the owner of the unit and to each mortgagee of the unit, the remittance being made payable jointly to the owner and mortgagees.

(C) Adjustment of Shares in Common Elements. If the floor area of a unit is reduced by the taking, the number representing the share in the common elements appurtenant to the unit shall be reduced in the proportion by which the floor area of the unit is reduced by the taking, and then the shares of all unit owners in the common elements shall be restated as percentages of the total of the numbers representing their original shares as reduced by the taking, if the number representing the share in the common elements is calculated based on the square footage of each unit. However, if the number representing the share in the common elements is based solely on the total number of units, no adjustment shall be made in the shares in the common elements solely because the floor area of a unit is reduced by a taking.

**17.6 Unit Made Not Habitable.** If the condemnation is of an entire unit or reduces the size of a unit so that it cannot be made habitable, the award for the taking of the unit shall be used for the following purposes in the order stated, and the following changes shall be effected in the Condominium:

(A) Payment of Award. The fair market value of the unit immediately prior to the taking shall be paid to the owner of the unit and to each mortgagee of the unit, the remittance being made payable jointly to the owner and mortgagee(s).

(B) Addition to Common Elements. If possible and practical, the remaining portion of the unit shall become a part of the common elements and shall be placed in condition for use by some or all unit owners in a manner approved by the Board of Directors.

(C) Adjustment of Shares in Common Elements. The shares in the common elements appurtenant to the units that continue as part of the Condominium shall be adjusted to distribute the ownership of the common elements among the reduced number of unit owners. This shall be done by restating the shares of continuing unit owners in the common elements as percentages of the total of the numbers representing the shares of these as they existed prior to the adjustment, if the shares in the common elements are set forth as percentages based on square footage of each unit divided by the total square footage of the Condominium. However, if the total shares in the common elements is expressed as one (1) divided by the total number of units in the Condominium, then and in that event, the total number of units remaining shall equal the denominator, and the shares shall be adjusted among the remaining units accordingly.

(D) Assessments. If the amount of the award for the taking is not sufficient to pay the fair market value of the condemned unit to the unit owner and to condition the remaining portion of the unit for use as a part of the common elements, the additional funds required for those purposes shall be raised by special assessment against all unit owners who will continue as owners of units after the changes in the condominium affected by the taking. The assessments shall be made in proportion to the shares of those owners in the common elements after the changes affected by the taking.

(E) Arbitration. If the fair market value of a unit prior to the taking cannot be determined by agreement between the unit owner and the Association within thirty (30) days after notice by either party, the value shall be determined by appraisal in accordance with the following. The unit owner and the Association shall each appoint one certified real property appraiser, who shall appraise the unit and determine the fair market value by computing the arithmetic average of their appraisals of the unit. If there is a first mortgage, the first mortgagee shall have the right, but not the obligation, to appoint a third state certified appraiser to participate in this process. A judgment of specific performance upon the fair market value calculated in this manner may be entered in any court of competent jurisdiction. Each party shall bear the costs of his own appraiser.

(F) Termination of Condominium. In no event shall the Condominium continue in the event that there is only one habitable unit remaining in the Condominium. In the event that there is only one non-condemned habitable unit in the condominium, and the condemned units cannot be made habitable, then the Condominium shall terminate pursuant to Section 18 herein.

17.7 Taking of Common Elements. Awards for the taking of common elements only shall be used to make the remaining portion of the common elements usable in a manner approved by the Board of Directors. The balance of such awards, if any, shall be distributed to the unit owners in the shares in which they own the common elements.

17.8 Amendment of Declaration. Any changes in units and in the common elements, in the ownership of the common elements, and in the sharing of common expenses that are necessitated by condemnation shall be accomplished by amending this Declaration and, if appropriate, its Exhibits. Such amendment need be approved only by the owners of a majority of the units. Approval of or joinder by lien holders is not required for any such amendment.

18. TERMINATION: The Condominium may be terminated in the following manner:

18.1 Agreement. The Condominium may be terminated at any time by written agreement of the owners of One Hundred (100%) Percent of the units, joined by the holders of any mortgages on the Units.

18.2 Very Substantial Damage. If the Condominium, as a result of casualty, suffers "very substantial damage" to the extent defined in Section 16.3, and it is not decided as therein provided that it will be reconstructed or repaired, the condominium form of ownership of the property in this Condominium will thereby terminate without agreement.

18.3 General Provisions. Prior to termination of the condominium or Association, the Division of Florida Land Sales, Condominiums and Mobile Homes shall be notified. A copy of the recorded termination notice certified by the clerk of the county in which the recording took place shall be submitted to the Division. Upon termination, the former unit owners shall become the owners, as tenants in common, of all condominium and association property and the assets of the Association. The shares of such tenants in common shall be the same as were their shares of the common elements, and the costs of termination, as well as post-termination costs of maintaining the former condominium property, shall be common expenses, the payment of which shall be secured by a lien on the interest owned by each tenant in common. The mortgagee or lienor of a unit owner shall have a mortgage or lien solely and exclusively upon the undivided share of such tenant in common in and to the lands and other assets of the Association which he may become entitled to receive by reason of such termination. The termination of the Condominium shall be evidenced by a certificate of the Association, executed with the formalities of a deed, and certifying as to the facts effecting the termination. Termination shall become effective when that certificate is recorded in the Public Records of Orange County, Florida.

18.4 New Condominium. The termination of the Condominium does not bar creation of another Condominium affecting all or any portion of the same property.

18.5 Partition: Sale. Following termination, the former condominium property and association property may be partitioned and sold upon the application of any unit owner. If following a termination, at least One Hundred (100%) Percent of the voting interests agree to accept an offer for the sale of the property, all owners shall be bound to execute deeds and other documents reasonably required to effect the sale. In that event, any action for partition of the property shall be held in abeyance pending the sale, and upon the consummation of the sale shall be discontinued by all parties thereto.

18.6 Last Board. The termination of the Condominium does not, by itself terminate the Association. The members of the last Board of Directors and the officers of the Association shall continue to have the powers granted in this Declaration for the purpose of winding up the affairs of the Association.

18.7 Provisions Survive Termination. The provisions of this Section 18 are covenants running with the land, and shall survive the termination of the Condominium until all matters covered by those provisions have been completed.

## 19. ENFORCEMENT:

19.1 Duty to Comply: Right to Sue. Each unit owner, his tenants and guests, and the Association shall be governed by and shall comply with the provisions of the Condominium Act, the condominium documents and the rules and regulations of the Association. Action for damages or for injunctive relief or both, for failure to comply may be brought by the Association or by a unit owner against:

- (A) The Association;
- (B) A unit owner;
- (C) Anyone who occupies or is a tenant or guest in a unit; or
- (D) Any member of the Board of Directors who willfully and knowingly fails to comply with these provisions.

19.2 Waiver of Rights. The failure of the Association or any member to enforce a right, provision, covenant or condition which may be granted by the condominium documents shall not constitute a waiver of the right of the Association or member to enforce such right, provision, covenant or condition in the future. A provision of the Condominium Act may not be waived by a unit owner if the waiver would adversely affect the rights of the owner or defeat the purpose of the provision, except that unit owners or Directors may waive notice of specific meetings as provided in the Bylaws. Any written instrument or instruction given by a purchaser or unit owner to an escrow agent may be relied upon by the escrow agent, whether or not such instruction and the payment of funds thereunder might otherwise constitute a waiver of any provision of the Condominium Act or the condominium documents.

19.3 Attorney's Fees. In any legal proceeding arising out of an alleged failure of a guest, tenant, unit owner or the Association to comply with the requirements of the Condominium Act, the condominium documents, or the Association's rules and regulations, as they may be amended from time to time, the prevailing party shall be entitled to recover the costs of the proceeding and reasonable attorneys' fees, including costs and reasonable attorneys' fees upon appeal.

19.4 Election of Remedies. All rights, remedies and privileges granted to the Association or unit owners under the law and the condominium documents shall be cumulative, and the exercise of any one or more shall not be deemed to constitute an election of remedies, nor shall it preclude the party from exercising any other rights, remedies, or privileges that may be

available.

20. **RIGHTS OF MORTGAGEES:**

20.1 **Approvals.** Written consent (which may not be unreasonably withheld) of the institutional mortgagee of a unit shall be required for any amendment to the Declaration which would decrease the unit's share of ownership of the common elements, except as otherwise provided in Sections 17.5(C), 17.6(C) and 17.8. ✓

20.2 **Notice of Casualty or Condemnation.** In the event of condemnation, eminent domain proceedings, or very substantial damage to, or destruction of, any unit or any part of the common elements, the record holder of any first mortgage on an affected unit shall be entitled to notice.

20.3 **First Mortgage Foreclosure.** If the mortgagee of a first mortgage of record acquires title to a condominium parcel as a result of foreclosure of the mortgage, or as the result of a deed given in lieu of foreclosure, the liability of the first mortgagee for the unpaid common expenses or assessments attributable to the condominium parcel, or chargeable to the former owner of the parcel, which came due prior to the first mortgagee's acquisition of title, shall be limited to the amount the first mortgagee is required to pay under the Condominium Act, as it may be amended from time to time. No acquirer of title to a condominium parcel by foreclosure, or by a deed in lieu of foreclosure, may be excused from the payment of any assessments coming due during the period of such ownership.

20.4 **Redemption.** If proceedings are instituted to foreclose any mortgage or lien on any unit, the Association, on behalf of one or more unit owners and with the permission of the mortgagee, may redeem the mortgage or lien for the amount due thereon and be thereby subrogated to all of the mortgagee's or lienor's rights of action, or the Association may purchase the unit at the foreclosure sale. Any mortgagee shall have an unrestricted, absolute right to accept title to the unit in settlement and satisfaction of the mortgage or to foreclose its mortgage in accordance with its terms, and to bid upon the unit at the foreclosure sale.

20.5 **Right to Inspect Books.** The Association shall make available to institutional mortgagees, upon request, current copies of the condominium documents and the books, records and financial statements of the Association. "Available" shall mean ready for inspection, upon written request, during normal business hours, or under other reasonable circumstances. Photocopies shall be provided at the expense of the person requesting them.

20.6 **Financial Statement.** Any institutional mortgagee is entitled, upon written request, to a copy of the most recent financial report or financial statement of the Association.

21. **AMENDMENT OF DECLARATION.** Except as otherwise provided below as to amendments made by the Developer, all amendments to this Declaration shall be proposed and adopted in the following manner:

21.1 **Proposal.** Amendments to this Declaration may be proposed by the Board of Directors, or by written petition to the Board signed by the owners of at least one of the units.

21.2 Procedure. Upon any amendment or amendments to this Declaration being proposed as provided above, the proposed amendment or amendments shall be submitted to a vote of the members not later than the next annual meeting for which proper notice can still be given.

21.3 Vote Required. Except as otherwise provided by law, or by specific provision of the condominium documents, this Declaration may be amended if the proposed amendment is approved by a majority of the voting interests who are present and voting, in person or by proxy, at any annual or special meeting called for the purpose. Alternatively, amendments may be adopted without a meeting following the procedure set forth in Section 3.12 of the Bylaws.

21.4 Certificate: Recording. A copy of each adopted amendment shall be attached to a certificate that the amendment was duly adopted as an amendment to the Declaration, which certificate shall be in the form required by law and shall be executed by the President or Vice President of the association. The amendment shall be effective when the certificate and copy of the amendment are recorded in the Public Records of Orange County, Florida.

21.5 Proviso. No amendment may change the configuration or size of any unit in any material fashion, materially alter or modify the appurtenances to the unit, or change the proportion or percentage by which the owner of a parcel shares the common expenses and owns the common surplus, unless all record owners of the unit, and any institutional mortgagee holding a mortgage on the unit, consent in writing to the amendment. This proviso does not apply to changes caused by condemnation or a taking by eminent domain as provided in Section 17, nor to mergers of the Condominium with another Condominium pursuant to F.S. 718.110(7). No amendment shall operate to unlawfully discriminate against any unit owner nor against any class of unit owners. Any amendment to the Declaration which alters any provision relating to the surface water or stormwater management system, beyond maintenance in its original condition, including the water management portions of the common areas, must have the prior approval of the St. Johns River Water Management District.

21.6 Enlargement of Common Elements. The common elements designated by this Declaration may be enlarged to add real property acquired by the association through amendment of Exhibits "A," "B," and "C" to the original Declaration. The amendment must be approved by at least two thirds ( $\frac{2}{3}$ ) of the total voting interests, but no other person need join in or consent to the amendment. The amendment divests the Association of title and vests title in the unit owners without naming them and without further conveyance, in the same proportion as the undivided shares in the common elements that are appurtenant to the units.

21.7 Correction of Errors. If there is an omission or error in this Declaration of Condominium or in other documents required by Florida law to establish the Condominium, the Association may correct the error or omission by following the procedures set forth in the Condominium Act,

21.8 Developer Amendment Rights. The Developer reserves the right, as set forth in FS 718.110, to amend this Declaration of Condominium and any of its covenants, restrictions, reservations, conditions, or easements (except material changes) until One Hundred (100%) percent of the Units have been sold and titled out to individual purchasers, unless doing so would be a violation of the Condominium Act (specifically subject to F.S. 718.110(2) and 718.110(8)); and further, except that the Developer, or said Corporation has been legally dissolved, then any

one of its last stockholders of record, or a member of the last Board of Directors, their administrators or assigns must approve in writing any modification or amendment of this Declaration of Condominium or any of its exhibits, until One Hundred (100%) percent of the units are sold and titled out to individual purchasers. Notwithstanding anything contained herein to the contrary, no material amendment (as set forth in FS 718.110(11)) to the Declaration shall be valid without the consent (which may not be unreasonably withheld) of Colonial Bank, as long as Colonial Bank holds a mortgage interest on the land subject to this Declaration.

**22. MISCELLANEOUS:**

**22.1 Severability.** The invalidity or unenforceability in whole or in part of any covenant or restriction or any section, subsection, sentence, clause, phrase or word or other provision of this Declaration, or any recorded exhibit to this Declaration, shall not affect the remaining portions.

**22.2 Applicable Statutes.** The validity, application and construction of this Declaration and its recorded exhibits shall be governed by the Laws of Florida, particularly the Florida Condominium Act, as it may be amended from time to time.

**22.3 Conflicts.** If there is a conflict between any provision of this Declaration and the Condominium Act, the Condominium Act shall control. If there is a conflict between this Declaration and the Association's Articles of Incorporation or Bylaws, the Declaration shall control.

**22.4 Exhibits.** All Exhibits attached hereto are incorporated herein as if fully set forth in this Declaration.

**22.5 Singular, Plural and Gender.** Whenever the context so requires, the use of the plural shall include the singular and the plural, and the use of any gender shall be deemed to include all genders.

**22.6 Headings.** The headings used in the condominium documents are for reference purposes only, and do not constitute substantive matters to be considered in construing the terms and provisions of these documents.

In Witness Whereof, the Developer has caused this Declaration of Condominium to be executed this \_\_\_\_\_

WITNESSES:

The witness section contains several lines of text that have been completely redacted with black ink. There are approximately five lines of redaction, each appearing to be a signature or name. The redactions are located on the left side of the page, below the 'WITNESSES:' heading.

# APPENDIX D

ATLANTA  
MIAMI  
ORLANDO  
ST. PETERSBURG  
TALLAHASSEE  
TAMPA  
WEST PALM BEACH

# CARLTON FIELDS

ATTORNEYS AT LAW

215 S. Monroe Street, Suite 500  
Tallahassee, Florida 32301-1866  
P.O. Drawer 190  
Tallahassee, Florida 32302-0190

850.224.1585  
850.222.0398 fax  
www.carltonfields.com

July 29, 2004

Mr. Eric Lingswiler, Bureau Chief  
Bureau of Property & Casualty Forms & Rates  
Florida Office of Insurance Regulation  
200 East Gaines Street  
Larson Building  
Tallahassee, FL 32399-0300

**VIA HAND DELIVERY**

Re: Section 718.111, Florida Statutes (2003)

Dear Mr. Lingswiler:

Thank you for agreeing to meet with WNC First concerning the above-referenced statute. We've requested this meeting to discuss with the Florida Office of Insurance Regulation ("FOIR") whether in its view the coverage restrictions concerning Condominium Association hazard policies imposed in Section 718.111, Florida Statutes (2003), applies to monoline Condominium Association flood insurance policies.

WNC First is a licensed Managing General Agent in the State of Florida. It is the only MGA that administers on behalf of certain insurers monoline flood insurance coverage for Condominium Associations located in the State of Florida. WNC First's monoline flood insurance coverage is identical to the coverage available through the National Flood Insurance Program ("NFIP"), but is less costly than the NFIP program.

WNC First has communicated with the NFIP and has been advised that it will not change its policy forms because it is not subject to Section 718.111(11), Florida Statutes (2003). Therefore, if WNC First is required to change its private monoline Condominium Association Flood insurance policy because FOIR views Section 718.111(11), Florida Statutes (2003) applicable to WNC First's policy, but not the NFIP, WNC First is at a competitive disadvantage that adversely impacts Florida insureds.

WNC First believes that Section 718.11(11)(b), Florida Statutes (2003), should not apply to its private monoline flood Condominium Association policies. Section 718.11(11)(b), Florida Statutes (2003), applies to "every hazard policy," but does not define "hazard policy." The undefined term "hazard policy" has two possible meanings: (a) only multi-risk property insurance policies (excluding monoline risk policies like flood) or (b) any policy, no matter whether monoline or multi-risk. Since the term "hazard policy" is not defined, it should be defined in a way that

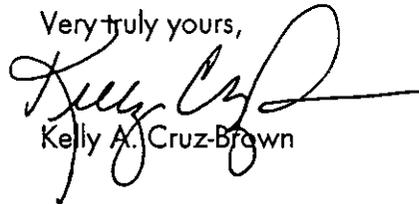
Mr. Eric Lingswiler, Bureau Chief  
July 29, 2004  
Page 2

gives deference and comity to national interests under the NFIP. If "hazard policy" is defined to include monoline private flood insurance policies, it will result in the NFIP the preferred policy (since its flood coverage will be broader). One of the national objectives of the NFIP is to control the extent to which federal dollars are put at risk for flood hazard. Defining "hazard policy" expansively to include monoline flood would be detrimental to the national objective because it will drive more Florida policyholders to the National Program (with its more generous policy form) and therefore shift more risk to the federal government. Principles of state-national comity therefore suggest that "hazard policy," since undefined, should to be defined in a way that does no violence to the national objective.

Furthermore, such an interpretation is also consistent with the primary objective of Section 718.111(11)(b)3, Florida Statutes (2003), which is to "establish the property or casualty insuring responsibilities of the association and those of the individual unit owners" - in other words, to establish a uniform division of insuring responsibilities applying to all condominiums. In the case of monoline flood, this uniform objective can only be met by allowing private flood to offer the same policy form as the NFIP's standard policy, since the state cannot force the NFIP to conform its monoline policy to Section 718.111(11)(b)3, Florida Statutes (2003). Indeed, if "hazard policy" is not defined as excluding monoline flood, then disuniformity in the division of insuring responsibilities for flood insurance will occur, rather than the uniformity Section 718.111(11)(b)3, Florida Statutes (2003), says it intends, since the NFIP monoline policy will offer coverage that differs from the coverage that private monoline flood writers will be allowed to offer.

We thank you for the opportunity to discuss this matter and look forward to working with you and FOIR staff to resolve this issue. Should you have any questions, please do not hesitate to contact me.

Very truly yours,



Kelly A. Cruz-Brown

Cc: Mr. Michael Milnes  
Bureau of Property & Casualty  
Forms & Rates  
Office of Insurance Regulation

Steve Parton, Esquire  
General Counsel  
Office of Insurance Regulation

# CARLTON FIELDS

ATTORNEYS AT LAW

ATLANTA  
MIAMI  
ORLANDO  
ST. PETERSBURG  
TALLAHASSEE  
TAMPA  
WEST PALM BEACH

215 S. Monroe Street, Suite 500  
Tallahassee, Florida 32301-1866  
P.O. Drawer 190  
Tallahassee, Florida 32302-0190

850.224.1585  
850.222.0398 fax  
www.carltonfields.com

October 29, 2004

Bob Prentiss, Esquire  
Assistant General Counsel  
Florida Office of Insurance Regulation  
200 East Gaines Street  
Room 612 - Larson Building  
Tallahassee, FL 32399-0333

VIA FACSIMILE

Re: Public Workshop Relating to FOIR Condominium Association & Unit Owner  
Policies Report to the Legislature

Dear Bob:

At the above-referenced workshop, I appeared representing WNC First, a Managing General Agent, and expressed concern that the term "hazard policy" was undefined in section 718.111(11), Florida Statutes, and posed a problem concerning monoline voluntary flood insurance policies for condominium associations. My July 29, 2004 letter submitted at the public hearing summarized this issue, so I won't repeat it here. However, at the close of the workshop, FOIR stated that it would accept additional written comments and/or proposed statutory language in connection with this issue. This letter seeks to provide FOIR with suggested statutory language for its consideration and inclusion in the above-referenced report to clarify that a monoline flood insurance policy is not a hazard policy for purposes of section 718.111(11), Florida Statutes.

The suggested language for section 718.111(11) appears underlined below:

(b) Every hazard insurance policy, except a flood insurance policy, issued or renewed on or after January 1, 2004, to protect the condominium shall provide primary coverage for:

Alternatively, a definitional section could be created as subsection 718.111(11)(e) to define hazard insurance policy:

(e) For purposes of section 718.111(11)(b), the term "hazard insurance policy" does not include a flood insurance policy.

Bob Prentiss, Esquire  
October 29, 2004  
Page 2

If I can be of any further assistance or if you have any questions regarding this matter, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kelly A. Cruz-Brown', with a long horizontal flourish extending to the right.

Kelly A. Cruz-Brown

KCB/rb

cc: Ms. Lisa Miller  
Deputy Insurance Commissioner

**GELFAND & ARPE, P.A.**  
ATTORNEYS AT LAW

MICHAEL J. GELFAND\*  
MARY C. ARPE

ILISA L. CARLTON  
SHANNOYA C. ROBINSON  
JENNIFER K. THOMAS

TANIQUE G. LEE  
OF COUNSEL

\* BOARD CERTIFIED REAL ESTATE LAWYER

REGIONS FINANCIAL TOWER  
1555 PALM BEACH LAKES BLVD.  
SUITE 1220  
WEST PALM BEACH, FL 33401

(561) 655-6224  
FACSIMILE (561) 655-1361  
www.gelfandarpe.com

BY APPOINTMENT:  
COMPSON FINANCIAL CENTER  
980 NORTH FEDERAL HIGHWAY  
SUITE 434  
BOCA RATON, FL  
REPLY TO WEST PALM BEACH

October 25, 2004

Ms. Lisa Miller  
Deputy Director  
Office of Insurance Regulation  
200 E. Gaines Street  
Tallahassee, FL 32399

**Re: Condominium Insurance Regulation  
/SP592 and Sec. 718.111(11) Fla Stat.**

Dear Ms. Miller:

This letter is in response to the Department's notice of a public workshop scheduled for October 25, 2004 at 1:00 p.m.

This firm, Gelfand & Arpe, P.A. devotes its practice to the representation of non-developer controlled community associations and non-developer residential community members. While I am co-chair of the Florida Bar's Real Property, Probate and Trust Law Sections Condominium and Planned Development Committee, neither the Committee nor the Section have had an opportunity to meet after the public workshop notice was published; thus, this is written in my personal capacity, not on behalf of the Committee, the Section or The Bar.

It has been difficult for condominium associations and association members to evaluate whether the new law has reduced insurance premiums. While on its face the initial impact, transferring risk from associations to owners may be neutral, in practice the shifting of expenses has been catastrophic.

The mandated change to insurance policies as reported by condominium associations has not had a significant effect upon insurance expenditures. In practice, many associations are still confused regarding insurance choices. This confusion is compounded by the seemingly uniform practice of insurance companies and agents advising associations that coverage quotations cannot be made available until literally the date an existing policy expires. By that late date volunteer directors are in a panic mode and are unable to effectively evaluate alternatives.

Ms. L. Miller  
October 25, 2004  
Page 2 of 3

The catastrophic impact occurs because of the resulting lack of insurance coverage. In essence, the condominium associations now only obtain coverage for what is outside the walls, ceiling and floor of a unit. Unit owners are now responsible for everything within the proverbial "unit box."

As a result, a significant number of condominium unit owners do not have coverage. In large part these are retired owners who do not have a mortgage; thus, there is no lender requiring insurance coverage.

Therefore, when there is a loss, unit owners have no coverage. Losses are not limited to the hurricanes and storms that have hit Florida. However, with reference to the storms, a large number of owners do not have the ability to rebuild their units because association carriers refuse to rebuild the walls within a unit.

The catastrophes occur outside weather losses. With increasing frequency as condominium structures age, water fixtures, particularly hot water heaters, decay and leak. The leaks, seeking the lowest level, invade neighboring units. Many times none of the impacted owners, from the owner of the malfunctioning fixture to innocent neighbors, have coverage. Neighbors are set upon against neighbor and none of them have the wherewithal to make claims or to pay claims!

A tragic result is seen when one attends condominium association directors' meetings. Directors, all of whom are volunteers and whom have stepped forward to serve their communities, break down in tears. Volunteer directors are berated because the association does not have coverage which the law prohibits the associations from obtaining.

Volunteer directors are castigated because the directors do not take immediate action to repair the problems even though the problems are unit owners'. Volunteer directors are literally attacked and police have to be called when the directors fulfilling not only their legal but also ethical obligations have to say "no" to owners whose property has been damaged.

The upshot is that this will contribute to many good individuals who you would want to have step forward to serve as volunteers in their community refusing to do so. Certainly the net result, when you calculate individual owner's expenses and losses together with the increasing deductibles results in significantly higher risk related expenditures.

I certainly wish that I could paint a rosier picture; however, doing so would not serve condominium unit owners or the associations. There is a collateral issue as to whether the legislature should adopt measures for homeowner associations, particularly those associations that maintain roofs and exteriors of buildings. That is an issue that has not been fully discussed but is "out there."

If myself or the Condominium and Planned Development Committee can be of assistance

Ms. L. Miller  
October 25, 2004  
Page 3 of 3

to your inquiries, then please advise me. If your Committee can keep the record "open" until the Condominium Committee has an opportunity to meet, then there may be additional comments forthcoming.

Very truly yours,

Michael J. Gelfand  
For the Firm

MJG:neg  
cc: [millier13@dfs.state.fl.us](mailto:millier13@dfs.state.fl.us)

F:\GG\cmiller.wpd

**MEMORANDUM**

**DATE:** October 29, 2004

**TO:** LISA MILLER, DEPUTY DIRECTOR, OFFICE OF INSURANCE REGULATION,  
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**FROM:** JOHN M. SWALM III

**SENT BY FAX TO (850) 4882348** 14 PAGES

**RE:** SUGGESTED AMENDMENTS TO CHAPTER 718, FLORIDA STATUTES RELATED TO CONDOMINIUM INSURANCE.

Thank you for being so accommodating in taking my comments and suggestions. I have hastily thrown together some notes from several different things I have been working on. I hope they are understandable. I've got lots more of this if anyone wants to see it.

Who am I? How do you know that I have significant knowledge of what I'm talking about?

I am a licensed Florida attorney. I graduated cum laude from Stetson University College of Law in December, 1979, and since then my law practice for nearly 25 years here in Collier County has been limited to condominium, cooperative and homeowners association law. I represent, or have represented, the developers of at least 400 condominiums of all types and sizes, residential, non residential and mixed-use, including drafting and filing condominium documents and cooperative documents with the Division of Florida Land Sales, Condominiums & Mobile Homes of the Florida DBPR (which I will refer to as the "Division") when required. I now represent, or have represented, what I estimate to be 500-600 different condominium, cooperative and homeowners associations after turnover of control by the developer (I quit counting years ago). I wrote Chapter 13, on merger and termination of condominiums and the amendment of condominium documents generally, published in the 1995 and 1998 editions of the 1,100+ page Florida Bar Continuing Legal Education manual "Florida Condominium Law and Practice"

Unlike the great majority of the lawyers, legislators, legislative staff counsel, lobbyists, employees of the Division and others in Tallahassee who very much control or would like to control the content of the laws related to community associations, I and my wife have actually been the owners and residents of units in 2 different Florida condominiums, starting back in 1974, when the Florida Condominium Act (then Chapter 711, Florida Statutes) had only 21

sections, covering less than 21 pages, and did not include the word "insurance."<sup>1</sup>

We bought a residential condominium unit in Jacksonville in 1974, which was our principal (and only) residence until 1980, except for an apartment in St. Petersburg that I used while commuting between Jacksonville and St. Petersburg during law school. Since 1994 my firm's law offices have been in a non-residential condominium unit which I bought in 1994. I served as a director and officer in both of the owner-controlled associations. So I have a bit more insight than most of my fellow lawyers into the viewpoint of the unit owner. By a strange twist of events, I actually wrote the condominium document for the condominium office building in which my firm's offices are now located. I wrote them almost 20 years ago at a time when I could never have imagined that I would ever own a unit there. I have thus had the unique privilege of having to sleep in a proverbial "bed" of my own making.

My interest in providing input to the present process was piqued when I received a copy of a memo to you from a Cheryl C. Jones, with whom I am not acquainted. It was sent to me and other Committee members about a week ago by the Co-Chair of the Bar's Condominium and Planned Development Committee. The memo is dated 9/30/04.

In it she summarizes information she received from the Division and perhaps other sources regarding the need for amending Chapter 718, particularly in the area of defining and distinguishing common elements and limited common elements, and I presume to address other insurance issues that may have arisen in the wake of 4 hurricanes in 60 days.

She relates discussions with unnamed individuals at either the Division and or at DBPR (which is probably a distinction without a difference) and states that among the points that resulted from the discussions were the following:

(A) Very few complaints (from condominium unit owners?) are received by DBPR relating to confusion over common elements and limited common elements.

(B) The examiners of developer document filings at the so-called "Bureau of Standards and Registration" pay particular attention to the language regarding common and limited common elements, and if there is any problem noted the developer is required to amend the filing before the documents will be "accepted."

(C) Changes made in Chapter 718, Florida Statutes, and Subsection 718.111(11) in particular, may have cleared up most confusion and misunderstandings pertaining to common elements and limited common elements.

---

<sup>1</sup> The only reference to the subject of insurance in Chapter 711 (1963) was the following part of Paragraph 711.08(1)(i), Florida Statutes, which listed a number of duties of a condominium association including: "the insuring of the condominium property against loss and the owners and association against liability."

(D) "Even the slightest change in the definitions of common and limited common elements would/could adversely impact a large number of people. (There are approximately 19,000 condominium associations registered with the DBPR.)"

She then concludes that without a "very strong indicator to the contrary", it would seem unnecessary to make changes to the definition and treatment of common elements and limited common elements at this time.

*With all due respect to Ms. Jones, I have seldom seen so much incorrect information given by one bureaucrat to another since somebody told Bush that Iraq had weapons of mass destruction.*

Time does not allow me to go into great detail (although I would be happy to do so) but I feel that I must correct some of the most inaccurate statements in that memo.

*1. The number of condominium associations in Florida is not known with any degree of accuracy by anyone, but is certainly much closer to 190,000 than to 19,000.*

Associations that operate one or more residential condominiums have been required for over 20 years to register and make annual filings with the Division. They must also pay an annual fee of \$4.00 per residential unit. The Division can certainly provide reasonably accurate information when it comes to the number of associations operating residential condominiums in Florida who are paying fees, the number of condominiums, and the number of units.

But until only a couple of years ago, there was no requirement to notify the Division when a condominium is terminated, which happens sometimes for various legitimate reasons. I know that I personally have caused a few dozen condominiums to cease to exist, and a few dozen condominium associations to be dissolved, as part of perfectly lawful and appropriate transactions of various kinds. I never reported these things to the Division.

Furthermore, there are an unknown number of non-residential condominiums in existence and an equally unknown number of associations that operate an equally unknown number of units in those condominiums. The law has never required filing any information about these with the Division or any other state agency. Incorporated associations must be registered as corporations with the Florida Secretary of State, but the name of the corporation does not have to reflect its nature or purpose, so no one can tell with certainty from the lists of corporations which of them are community associations and which are not.

I fail to see the relevance of the limited common element/common element distinction to insurance; and to fixing problems in the law related to condominium insurance. Responsibility for insuring the property in a condominium is based on the simple concept of what the developer originally constructed, regardless of whether it is part of a unit or a limited common element. Coverages described in the statute are based on that; but if it is for the purpose of suggesting that so few people are or will be impacted by existing problems in the law that it is not cost effective to

think about fixing them for a while, nothing could be further from the truth! And too many unit owners are finding out after the hurricanes this year that they weren't in such "good hands" after all, sometimes because the law doesn't work in condominiums, and sometimes because there is no clear law.. We need to see that the problems we can find in the law should be fixed before the next bad hurricane

When your home/condo unit is seriously damaged by fire flood or storm, it is of great and immediate concern to you that the law should see to it that you get a prompt, fair settlement.

2. With all due respect to the document examiners at the Division, some of whom are quite good at what they do, and some of whom (usually the newer ones) are less competent, I do not recall ever having had an insurance provision in my documents rejected during the document examination process unless there was a typographical error, because it is an area where the examiners have no expertise, and where the document drafter has complete freedom to draw the line between unit and common element, and between limited common element and common element, anywhere he or she wants, and it is not necessarily wrong legally, even if it makes no sense.

I am enclosing a few pages from documents that I have encountered to show you just how bad the drafting can be.

3. It is not conceivable to me that correcting an error like the two inconsistent definitions of common elements would create a legitimate problem for anyone.

### **PROBLEMS WITH THE MEANING OF "COMMON ELEMENTS" AND "COMMON AREAS" RELATIVE TO CHAPTER 718 INSURANCE PROVISIONS AND OTHER CONCERNS.**

1. The definition of "common elements" in Chapter 718 is far from clear, in part because Chapter 718 contains two different, inconsistent definitions for the term. Compare Subsection 718.103(8) to Section 718.108.

**"718.103 Definitions.**

\* \* \*

**(8) "Common elements" means the portions of the condominium property not included in the units."**

**718.108 Common elements.--**

(1) "Common elements" includes within its meaning the following:

- (a) The condominium property which is not included within the units.
  - (b) Easements through units for conduits, ducts, plumbing, wiring, and other facilities for the furnishing of utility services to units and the common elements.
  - (c) An easement of support in every portion of a unit which contributes to the support of a building.
  - (d) The property and installations required for the furnishing of utilities and other services to more than one unit or to the common elements.
- (2) The declaration may designate other parts of the condominium property as common elements.

Note that paragraph (1)(a) is nearly verbatim identical to Subsection 718.103(8), and is therefore redundant.

Paragraphs (1)(b) and (1)(c) refer to easements, which by definition are legal use rights that the units are subject to, but they are common elements. Only real property can be subjected to condominium ownership, so easements can not be common elements. My opinion is that these provisions should be moved to a more appropriate location in Chapter 718 where easements are also dealt with, such as Paragraph 718.104(4)(n), or Subsection 718.106(2).

Paragraph (1)(d) is unclear to most people, but it comes into play frequently enough that it needs to be clarified, but not changed in substance. I think it should be clarified to say that if any property or installations such as pipes, wiring, conduits or ducts are located within one unit, but they serve other units or the common elements, they are excluded automatically from the unit within which they are located, and are common elements. This provision is important mainly because it clarifies that it is the association, not the unit owner, that is responsible for maintenance, repair and replacement. It does not directly affect insurance requirements, because insurance responsibility is controlled by the determination of whether the damaged property is within the unit boundaries and the nature of the insured property. It may have some relevance to the troublesome new language in Subsection 718.111(1) that makes a unit owner automatically responsible for insuring air conditioning equipment serving only his unit, even if the equipment is part of the common elements. It is an important concept, but its existence certainly does not justify retaining Section 718.108 in the Act.

**FOR THESE REASONS, SECTION 718.108 should be deleted in its entirety.**

2. A companion amendment for the same purpose, and badly needed is a change in the definition of "condominium" found in Subsection 718.103(11), which now says:

(11) "Condominium" means that form of ownership of real property created pursuant to this chapter, which is comprised entirely of units that may be owned by one or more persons, and in which there is, appurtenant to each unit, an undivided share in common elements.

This definition has been in the law for a long time, and on its surface seems plausible. But by analogy, although it may be "the truth," it is definitely not "the whole truth" and that makes it misleading. It looks as though its author was interrupted in the middle of drafting the definition and failed to complete the thought with which had begun the draft. Here's what that draft might have looked like when the interruption occurred

"(11) "Condominium" means that form of ownership of real property created pursuant to this chapter, which is comprised entirely of units that may be owned by one or more persons, and . . ."

As a result it does not finish the thought, and therefore doesn't give us a workable definition. Here's how to amend it to work like it was supposed to:

(11) "Condominium" means that form of ownership of real property created pursuant to this chapter, which is comprised entirely of units that may be owned by one or more persons, and common elements, which are owned in undivided shares by the owners of all units as tenants in common, in which there is, appurtenant to each unit, an undivided share in common elements.

## WHAT ARE "COMMON AREAS," AND WHY ARE WE TALKING ABOUT THEM IN CHAPTER 718?

In addition to the inconsistent definitions of common elements, Chapter 718 contains the term "common areas," and it appears in Chapter 718 at least 15 times. Many of the references appear to support an explanation that "common areas" is merely a synonym for "common elements, and either is acceptable. I think its existence with this frequency supports a conclusion that the drafters who use it are either careless or lazy.

Using "common areas" in condominium documents can cause a lot of trouble. For example, the person who drafted the 2004 amendments to Section 718.112(2)(i) hoping to correct the problems caused by the 2003 amendments for retrofitting sprinkler systems in high-rise buildings apparently still doesn't get it. In condominiums, all the property is either part of a unit or part of the common elements. "Common areas" has no meaning. "Any enclosed hallway, corridor, lobby, stairwell, or entryway" is so ambiguous that an overzealous fire marshal could use it to coerce retro-fitting sprinklers within units which could be said to have any of these items.

"Notwithstanding the provisions of chapter 63 or of any other code, statute, ordinance, administrative rule, or regulation, or any interpretation of the foregoing, an association, condominium, or unit owner is not obligated to retrofit the common elements or units of a residential condominium with a fire sprinkler system or other engineered lifesafety system in a building that has been certified for occupancy by the applicable governmental entity, if the unit owners have voted to forego such retrofitting and engineered life safety system .... However, a condominium association may not vote to forego the retrofitting with a fire sprinkler system of common areas in a high-rise building. . . . For purposes of this subsection, the term "common areas" means any enclosed hallway, corridor, lobby, stairwell, or entryway." (Emphasis added.)

I am just beginning to get into this, and there are a number of additional items. I hope I will have a chance be involved in helping to fix the problems, and not be part of the problem.

- (6) Microwave and self-cleaning ovens.
- (7) 4-burner range top.
- (8) Lighting fixtures in bathrooms and kitchen only.
- (9) Plumbing fixtures.
- (10) Ceramic tile in bathrooms.
- (11) Wall cabinets in laundry room.

The Developer reserves the right to substitute equipment of comparable quality to those shown in the models.

The estimated date of completion of the condominium is January, 1983.

4. MAXIMUM NUMBER OF UNITS. A maximum of seventy-two (72) dwelling

units, all being located within and a part of SANDPIPER CONDOMINIUM. Each unit will use facilities in common with all the other condominium units.

5. A. DESCRIPTION OF RECREATIONAL AND OTHER COMMON FACILITIES.

1. RESIDENT MANAGER'S SUITE. The resident manager's two bedroom suite shall be on the ground floor of the condominium and shall contain approximately 795 square feet. This unit is intended to provide living quarters for the resident manager of the condominium. The resident manager's suite is one of the common elements of the condominium.

2. RESIDENT MANAGER'S OFFICE. The resident manager's office shall be located on the ground floor of the condominium and shall contain approximately 240 square feet. The resident manager's office is one of the common elements of the condominium.

3. PARTY ROOM. There shall be a party room located on the ground floor of the condominium overlooking the Gulf and it shall contain approximately 1,445 square feet. Included in this room shall be assorted sofas, upholstered chairs and lamps, together with sufficient card tables. The room shall be equipped to accommodate at least 32 seated persons, and will have a capacity of 210 people.

4. KITCHEN AND PANTRY AREA. There shall be an area adjoining the party room which shall contain an equipped kitchen and pantry. The kitchen/pantry area shall be equipped with a sink, garbage disposal, range, refrigerator, dishwasher and commercial ice maker and shall contain 100 square feet.

5. STORAGE AREA. There shall be a cart storage area located on the ground floor which contains 80 square feet.

RECORDED  
OFFICIAL RECORD BOOK  
COLLIER COUNTY FLORIDA

Nov 30 9 12 AM '79

672877

FILE 844 PAGE 1395

DECLARATION OF CONDOMINIUM

OF

RIVER OAK PLANTATION,

a condominium

This Declaration of Condominium, made and entered into this 30th day of November, 1979, by R.O.P., INC., hereinafter referred to as "Developer", their successors, grantees and assigns.

WHEREIN the Developer makes the following declarations:

1. Purpose. The purpose of this Declaration is to submit the lands described in this instrument and improvements on such lands to the condominium form of ownership and use in the manner provided by Chapter 718, Florida Statutes, 1976, hereinafter called the Condominium Act.

1.1 Name and address. The name by which this condominium is to be identified is RIVER OAK PLANTATION, a condominium, and its address is 2831 to 2851 Estey Avenue, Naples, FL 33942

1.2 The Land. The lands owned by the Developer, which by this instrument are submitted to the condominium form of ownership, are the lands lying in Collier County, Florida described in Exhibit "A", Pages 1 and 2, prepared by MARCO ISLAND ENGINEERING, INC., attached hereto and made a part hereof by virtue of this reference, hereinafter called "the land".

2. Definitions. The terms used in this Declaration and in its exhibits shall have meanings stated in the Condominium Act and as follows, unless the context otherwise requires:

2.1 Unit means unit as defined by the Condominium Act.

2.2 Unit owner means unit owner as defined by the Condominium Act.

2.3 Association means RIVER OAK PLANTATION, and its successors.

2.4 Common elements shall include the land other than what is included in the units, the tangible personal property required for the maintenance and operation of the condominium even though owned by the Association, as well as the items stated in the Condominium Act. The limited common elements surrounding each house within the deeded unit which is not within the exterior walls of the improved property thereon.

Condominium Exhibits B & C filed in Condominium Book 14, pages 90-91, November 30, 1979.

William J. Reagan, Clerk

2.5 Common expenses include expenses of administration; expenses of maintenance, operation, repair or replacement of the common elements, (land of the portions of units to be maintained by the Association), expenses declared to be such by this Declaration or the By-Laws of the Association, and any valid charge against the condominium property as a whole.

2.6 Condominium means all of the condominium property as a whole when the context so permits, as well as the meaning stated in the Condominium Act.

2.7 Singular, plural, gender. Whenever the context so permits, the use of the plural shall include the singular, the singular the plural, and the use of any gender shall be deemed to include all genders.

3. Development plan. The condominium is described and established as follows:

3.1 Survey. A survey of the land showing the improvements on it is attached as Exhibit "B", prepared by P. A. IRMINGER, SR., Registered Land Surveyor.

3.2 Plans. The improvements upon the land are constructed substantially in accordance with the plans prepared by MARCO ISLAND ENGINEERING, INC., Registered Engineers, and P. A. IRMINGER, SR., Registered Land Surveyor, a portion of which plans are attached as the following exhibit:

Exhibit "B" - Graphic description of improvements, surveyor's certificate; unit locations, typical unit floor plans; and legal description of land included in each unit.

3.3 Easements are reserved through the condominium property as may be required for utility services, including water-sprinkler system, in order to serve the condominium adequately; provided, however, that such easements through a unit shall be only according to the plan and specifications for the unit, or as the building is constructed, unless approved in writing by the unit owner.

3.4 Improvements - general description. Unit.

3.5 Unit boundaries. Each unit, which term as used in this subsection concerning boundaries shall include that part of the building containing the unit that lies within the boundaries of the unit, which boundaries are as follows:

a. Upper and lower boundaries of each unit is shown on Exhibit "B".

(15) No open space, garage or carport may be enclosed or changed to any other use.

*Edmundo 9/87*

b. Perimetrical boundaries. The perimetrical boundaries of the unit are shown in Exhibit "B".

3.6 Common elements. The common elements include the land and all other parts of the condominium not within the unit.

3.7 Limited Common Elements. The limited common elements surrounding each unit with the deeded unit which is not within the unfinished walls of the exterior of the improved property thereon.

(1) Upper boundary - the horizontal plane of the top side of the sheet rock forming the ceiling.

(2) Lower boundary - the horizontal plane of the undecorated finished floor.

b. Perimetrical boundaries. The perimetrical boundaries of the apartment shall be the vertical planes of the outside of the sheet rock forming the walls bounding the apartment extended to intersections with each other and with the upper and lower boundaries. Those portions of the Florida Rooms contained outside the apartment boundaries are the express responsibility of the unit owner.

c. Air Conditioning. Even though contained outside the apartment boundaries as hereinabove described, the apartment boundaries shall likewise include the owner of an individual apartment shall be the owner and responsible for maintenance of all air conditioning ducts, air conditioning equipment and all electrical wiring servicing his apartment.

3.6. Common elements. The common elements include the land and all other parts of the condominium not within the apartments.

4. The apartments. The apartments of the condominium are described more particularly and the rights and obligations of their owners established as follows:

4.1. Typical apartment plans. Typical floor plans are attached as exhibits pursuant to paragraph 3.2. hereof. In some instances, these floor plans are reversed from the exhibit, which fact is indicated on the longitudinal section.

4.2. Apartment Numbers. Each apartment is identified on the longitudinal section attached as Exhibit C by a number. Such numbers are: B-1, B-2, B-3, B-4, B-5, B-6, B-7, B-8; B-21, B-22, B-23, B-24, B-25, B-26, B-27, B-28; B-31, B-32, B-33, B-34, B-35, B-36, B-37, B-38.

4.3. There will be an undivided share owned by each owner in the common surplus and in the common elements appurtenant to each unit, stated as a percentage thereof; and the percentages attributable

Elements consist of one parking space and one covered parking space (if purchased separately) reserved for the exclusive use of the owner of an Apartment which shall be assigned to the owner by the Developer at the time of conveyance of such Apartment. Covered parking spaces may be assigned by the owner thereof only to the owner of another apartment in the condominium who shall then own that covered parking space as a Limited Condominium to his Apartment.

b. Management Easement - The Condominium

Association shall have an easement for access to all Apartments and the Common Elements for ingress and egress as required by its officers, directors, employees and/or agents in order to perform their respective obligations and duties as set forth herein.

c. Utility Easements - Easements are reserved in, on, over, under and through the Condominium Property as may be required for the construction and installation of all necessary utility services adequately.

d. Perpetual Non-Exclusive Easement in Common Elements - The Common Elements shall be, and the same are hereby declared to be subject to a perpetual non-exclusive easement, which easement is hereby created in favor of all of the Apartment Owners in this Condominium for their use and for the use of their families, guests, invitees or licensees for all proper and normal purposes, and for the furnishing of services and facilities for which the same are reasonably intended. The Condominium Association shall have the right to establish the rules and regulations governing the use and enjoyment of said residents.

e. Easement for Encroachments - All the Condominium Property shall be subject to easements for encroachments which now exist or hereafter exist, caused by settlement or movement of the building, or caused by minor inaccuracies in building or rebuilding, which encroachments shall be permitted to remain undisturbed and such easements shall continue until such encroachments no longer exist.

f. Easement for Members of Recreation Association

*Local  
Associations  
Must be  
Reviewed*

NINTH FLOOR: 901 thru 912, 914  
TENTH FLOOR: 1001 thru 1012, 1014  
ELEVENTH FLOOR: 1101 thru 1112, 1114

TWENTY-FIRST FLOOR: 2101 thru 2112, 2114  
TWENTY-SECOND FLOOR: 2201 thru 2212, 2214

(C) Unit 110 is reserved and set aside to be used as a residence for a Resident Manager and is to be owned by the Association. As long as same is owned by the Association, Unit 110 shall be part of the Common Elements.

(D) The Owner or Owners of each Unit shall own an undivided one-two hundred sixty-fifth (1/265th) interest in said Tract "A".

(E) The improvements hereinabove referred to will be constructed by the Developer on the real property covered by this Declaration of Condominium.

V

#### OWNERSHIP OF COMMON ELEMENTS

Each of the two hundred sixty-five owners of the Condominium (THE GULFVIEW APARTMENTS OF MARCO ISLAND) shall own an equal undivided one-two hundred sixty-fifth (1/265th) interest in and to the Common Elements. The fee title to each Condominium Parcel shall include both the Unit and the equal undivided interest in the Common Elements. This equal undivided interest in the common elements shall be deemed to be conveyed or encumbered with its respective Unit even though the description in the instrument of conveyance or incumbrance may refer only to the fee title to the Unit. Any attempt to separate the fee title to a Unit from the undivided interest in the Common Elements appurtenant to such Unit shall be null and void.

VI

#### COMMON EXPENSES AND COMMON SURPLUS

The Common Expenses of the Condominium shall be borne and paid by each of the Unit Owners. Should there be a surplus, such surplus shall be shared by each of the Unit Owners. Both the Common Expenses and Common Surplus shall be shared by each of the following Unit Owners in accordance with the following percentages:

108, 208 thru 1208, 1408 thru 2208 209 thru 1209, 1409 thru 2209	.4151% per unit
102, 104, 106, 110 201 thru 1201, 1401 thru 2201 202 thru 1202, 1402 thru 2202 203 thru 1203, 1403 thru 2203 204 thru 1204, 1404 thru 2204 205 thru 1205, 1405 thru 2205 206 thru 1206, 1406 thru 2206 207 thru 1207, 1407 thru 2207 210 thru 1210, 1410 thru 2210 211 thru 1211, 1411 thru 2211	.3698% per unit
212 thru 1212, 1412 thru 2212 214 thru 1214, 1414 thru 2214	.3735% per unit

VII

#### VOTING RIGHTS

Subject to provisions and restrictions set forth in the Articles of Incorporation and By-Laws of the Association, each Unit Owner is entitled to one vote for each Unit owned by him.

JOHNSON v. DEANGELO

Fla. 581

Cite as 448 So.2d 581 (Fla.App. 5 Dist. 1984)

preme Court Committee on Standard Jury Instructions, whether criminal or civil, are merely the work product of a conscientious committee and not immutable postulates from Olympus. Committees, after all, sometimes construct camels rather than race horses.

The Florida Supreme Court, in the conclusion of its opinion authorizing the use of the revised instructions relied upon in the instant case, wrote:

The Court hereby authorizes the publication and use of the revised instructions in criminal cases and the instructions in misdemeanor cases, but without prejudice to the rights of any litigant objecting to the use of one or more of such approved forms of instructions. The Court recognizes that the initial determination of the applicable substantive law in each individual case should be made by the trial judge. Similarly, the Court recognizes that no approval of these instructions by the Court could relieve the trial judge of his responsibility under the law to charge the jury properly and correctly in each case as it comes before him. This order is not to be construed as an intrusion on that responsibility of the trial judges.

See *In the Matter of the Use by Trial Courts of Standard Jury Instructions in Criminal Cases*, 481 So.2d 594, 598 (Fla. 1981).

[2; 3] The trial judge in this case should have corrected the misleading instruction. This instruction, the prosecutor's repeated misstatements of the law and the obvious jury confusion deprived Harvey of a fair trial so as to constitute fundamental error which requires reversal even in the absence of timely objections. *Wilson v. State*, 264 So.2d 327 (Fla.1974); *Jones v. State*, No. 83-9, — So.2d — (Fla. 5th DCA March 22, 1984) [9 FLW 664]; *Peterson v. State*, 376 So.2d 1230 (Fla. 4th DCA 1979), cert. denied, 386 So.2d 642 (Fla.1980).

REVERSED and REMANDED FOR NEW TRIAL.

DAUKSCH and FRANK D. U<sup>2</sup> CHURCH, Jr., JJ., concur.

Gary Evan JOHNSON, et al.,  
Appellants,

v.

Salvatore B. DEANGELO, etc., Appellee.

No. 83-496.

District Court of Appeal of Florida,  
Fifth District.

April 12, 1984.

Wrongful death action was brought in connection with automobile accident. The Circuit Court, Orange County, Lon S. Cornelius, J., entered judgment in favor of plaintiff and defendants appealed. The District Court of Appeal, Cowart, J., held that: (1) mother, whose name appeared with that of her husband, on title certification of motor vehicle involved in accident, was vicariously liable for damages caused by operation of motor vehicle by her son, and (2) collateral source statute applies to wrongful death actions, and therefore, trial court erred in granting plaintiff's motion in limine prohibiting defendants from mentioning or proving benefits received from collateral sources.

Affirmed in part; reversed in part; and remanded.

Dauksch, J., filed opinion concurring in part and dissenting in part.

1. Automobiles §195(1)

Where mother's name, together with that of father, was on title certificate of motor vehicle operated by their son at time of accident that resulted in wrongful death, and mother intentionally caused her name to be placed on title certificate, it did not happen by accident or without her knowledge and consent, nor did she hold her formal ownership interest in vehicle as mere security device or because she had