

Financial Services Commission

Office of Insurance Regulation

An Overview of Florida's Insurance Market Trends

Transition Manual Supplement, 2006



Table of Contents

Executive Summary	1
Snapshot of Florida Data	2
State-by-State Comparison of Direct Premiums Written in Florida	6
Comparison of Direct Premiums Written	7
Growth in the Number of Regulated Insurance Entities 1997-2006	8
Growth in the Number of Entities domiciled in Florida 1997-2006	9
Average Days to Process All types and Categories of Company Application Submissions 2002-2006	10
Average Days to Process Product Review Submissions 2002-2006	11
Patterns in Product Review Submissions 1997-2006	12
Macro-Trends in Florida Health Insurance Coverages	13
Residual Market Trends	
Citizens Property Insurance Corporation	
Total Number of Policies	14
High Risk Account Wind-Only Number of Policies	15
Personal Residential Number of Policies	16
Commercial Residential Number of Policies	17
Property and Casualty Joint Underwriting Association	
Number of Policies for 2006	18
Number of Quotes for 2006	19
Florida Automobile Joint Underwriting Association	20
Florida Medical Malpractice Joint Underwriting Association	21
Florida Workers Compensation Joint Underwriting Association	22
Top 20 Homeowners Companies by Policies in Force	23
Top 20 Commercial Residential Companies by Policies in Force	24
Top 20 Commercial Non-Residential Companies by Premium	25
Number of Companies with Premium Activity in Select Property Lines of Business	26
Trends in Number of Policies	27
1996/2005 Comparison of Top 20 by Direct Written Premium for Select Property Lines of Business	28
Companies which reported new Personal and/or Commercial Residential Policies in QUASR for 6/30/2006	29
Summary Data by Event and CY	34
Top 20 by Direct Written Premium in Select Property Lines of Business 1996-2005	35

EXECUTIVE SUMMARY

The Florida insurance market is robust, with over \$80 billion of premium generated in the state over each of the last few years. For the year ended 2005, at 6% of the total premium written in the U.S. market, Florida ranked third behind only the states of California and New York. The three states - California, New York and Florida account for almost 25% of the total premium written in the U.S. insurance market.

The number of entities licensed by the Office of Insurance Regulation (the Office) has increased from 2,131 in 1997 to 3,388 as of November 30, 2006 - a 59% increase. The number of entities domiciled in Florida and licensed by the Office has increased from 549 in 1997 to 945 as of November 30, 2006 - a growth rate of 72%.

While some measure of the increased numbers of Florida companies can be attributed to Florida's continuing increase in population, the Office believes its own efforts to streamline regulatory interaction with companies and the continental efforts to create a balanced regulatory environment have likewise contributed to healthy growth in the State's insurance markets.

Snapshots

Health Insurance: health insurance premium earned increased 67% in the period 1996-2005, from \$8.8 billion in 1996 to \$14.7 billion in 2005. It should be noted, however, that the percent of Floridians with health coverage declined from 81.1% to 79.3%.

Residual Markets: The number of policies in Citizens Property Insurance Corporation (Citizens) increased over 100% from December, 2002 to October, 2006, making Citizens the writer of the largest number of policies in the market. The recently re-activated property & Casualty Joint Underwriting Association (PCJUA) has experienced modest growth since its formation in September, 2006.

The Property Insurance Market: The number of carriers providing property insurance coverage began to decline in 2001 - even before the \$36 billion in claims losses from the 2004-2005 hurricane seasons. In the period 1996 to 2005, market concentration has diminished as well. In 1996, four companies wrote 50.7% of the property coverage premium. By 2005, 50% of the market is written by 10 insurers. Florida now relies on a greater number of carriers (often smaller domestic insurers recently formed) to provide coverage rather than a handful of nationally known insurers. In fact, of the top 15 private writers of residential property coverage in the second quarter of 2006, 12 of those companies are Florida domestic property-only insurers. Most, if not all, of those 12 insurers obtained their certificates of authority in the last 6-7 years.

Property Insurance Rates: The cost of reinsurance has increased dramatically since the storm seasons of 2004-2006, insurer's projected cost of building materials and labor has increased, and the projection for future catastrophe losses have all contributed to significant premium increases paid by Florida policyholders. The Office has experienced a commensurate increase in the number of rate change requests during this same period.

Florida Premium Written for Year Ended 12/31/05:

Admitted Market:

Property and Casualty	\$32,703,673
Life, Annuity, Accident & Health	45,560,118
Title Insurance	2,432,774
Fraternal Benefit Society	241,921

Subtotal 80,938,486

Surplus Lines Market 3,541,570

Residual Market:

Citizens Property Insurance Corporation	1,609,085
Florida Workers Compensation JUA	77,504
Florida Auto JUA	6,897
Florida Medical Malpractice JUA	19,514

Total Written Premium \$86,193,055

Note: Data has been rounded to the thousands.

Life and Health Insurers - 695 Licensed Entities

Alien Insurers - 7
Domestic insurers - 21
Foreign insurers- 488
Health Maintenance Organizations - 37
Prepaid Ltd. Health Service Organizations - 22
Multiple Employer Welfare Association - 1
Prepaid Health Clinics - 5
Medicare Plus Choice Provisionally Sponsored Organizations - 2
Accredited Reinsurers - 7
Fiscal Intermediary Service Organizations - 16
Fraternal Benefit Societies - 37
Health Flex Plans - 5
Offshore Insurer - 2
Discount Medical Plan Organizations - 38
Church Benefit Organizations - 7

Property & Casualty Insurers - 1,723 Licensed Entities

Domestic insurers - 136
Foreign insurers - 748
Accredited Reinsurer - 28
Group Self-Insurance Funds - 4
Industrial Insured Captive Insurer - 3
Medical Malpractice Self Insurance Funds - 4
Reciprocal Insurers - 6
Risk Purchasing Groups - 325
Risk Retention Groups - 75
Surplus Lines Insurers - 146
Surplus Lines Aviation and Wet Marine Insurers - 6
Title Insurers - 28
Trusteed Reinsurers - 5
Advisory Organizations - 11
Assessable Mutual Insurer - 1
Independent Educational Self-Insurance Fund - 1
Local Government Self Insurance Funds - 3
Local Government Unit Payee/Self Insurer - 177
Other Insurer Related Entity - 1
Rating Organizations - 7
Residual Market Insurers - 8

Noteworthy Information:

- For the calendar year ended December 31, 2005, the Office fined insurers \$2.9 million for violations of Florida statutes. For the nine-months ended September 30, 2006, the Office fined insurers \$3.3 million for violations of the Florida statutes. For the nine-months ended September 30, 2006, the Office has required insurance companies to refund over \$20 million to policyholders for charging excessive rates.
- As of September 30, 2005, Citizens Property Insurance Corporation had nearly 1.3 million policyholders.
- As of October 31, 2006, the Property and Casualty Joint Underwriting Association, the residual market for commercial non-residential policies, had issued 108 policies.
- Capital Build Up program update: As of October 31, 2006, 11 insurers applied for this program; 3 insurers issued surplus notes to the state; 1 insurer has received approval; 4 applications have been processed and are under review; 3 insurers are scheduled for a review.
- Beginning in late 2003, the Office of Insurance Regulation approved a 14% decrease Workers' Compensation rates, followed by a 5% decrease in 2005, a 13.5% decrease in 2006, and most recently, a 15.7% reduction in workers compensation rates to be implemented January 1, 2007; Today's rates have decreased 40% from 2003.

Specialty Companies - 1,419 Licensed Entities

Viatical Settlement Providers - 9
Continuing Care Retirement Communities - 70
Donor Annuities - 749
Service Warranty Companies - 89
Auto Warranty Companies - 64
Home Warranty Companies - 21
Premium Finance Companies - 87
Prepaid Legal Insurers - 14
Third Party Administrators - 306
Life Expectancy Providers - 6
Service Companies - 4

◆ Financial Oversight

During the calendar year 2005, the Office completed 9,840 financial reviews and 199 financial examinations.

The financial oversight business units review annual statements, quarterly financial statements, CPA audit reports, actuarial reports, and Management Discussion and Analysis reports. They also complete statutorily required financial examinations on domestic insurers.

◆ **Life and Health Financial Oversight**

Director - Al Willis (850) 413-5050

Financial Reviews & Examinations: 3,571

◆ **Property and Casualty Financial Oversight**

Director - Claude Mueller (850) 413-5232

Financial Reviews & Examinations: 4,627

◆ Product Review

The Product Review Business Units are responsible for the review of form and rate filings submitted by insurers. Form filings can include policy forms (contracts), new products or changes to existing products. Rate filings are a request from the insurer to either increase or decrease the rates of certain products and these business units perform an actuarial review of the rate requests.

During the 2005 calendar year, there were a total of 15,669 rate and form filings reviewed by these two business units.

◆ **Life and Health Product Review**

Director - Monica Rutkowski (850) 413-5110

Form and Rate Filings: 8,071

◆ **Property and Casualty Product Review**

Chief - Rich Koon (850) 413-5310

Form and Rate Filings: 7,598

In addition to form and rate reviews, the Property and Casualty Product Review business unit also conducts rate hearings pursuant to Section 627.0269(7), F.S. Since March, 2005, the business unit has conducted 73 rate hearings.

◆ Market Investigations

Director - Sam Binnun (850) 413-2426

The Market Investigation Business Unit monitors the activities of the Florida insurance market to assure proper compliance with the Florida Insurance Code. The Unit investigates and analyzes market trends for the fair treatment of policyholders. Examinations and investigations are conducted addressing consumer issues and marketplace trends.



◆ **Specialty Insurers**

Director - Jovita Ashton (850) 413-2400

Financial Reviews & Examinations: 1,841

There were 2,055 investigations completed during calendar year 2005. During this same period, the Unit completed 36 examinations. 2005 consumer recoveries based on regulatory enforcement actions totaled \$5,417,081 and included 37 administrative orders and 21 letters of guidance to insurers and other regulated entities doing business in Florida. Through the current date for calendar year 2006, the business unit has completed 1,052 investigations and 36 examinations, with consumer recoveries based on regulatory actions totaling \$13,281,323. The market investigations unit has the authority to outsource market examinations and mandates that companies pay for the examination directly to the outsourced vendor.

◆ Legal Services

General Counsel - Steve Parton (850) 413-4274

The legal services section provides legal advice and counsel on matters relating to solvency and other statutory matters within the purview of the Office of Insurance Regulation. The legal services section defends denials of company admission applications; assists in the formulation of penalties to be assessed against insurers and litigates cases against insurance companies for violations of the Florida Insurance Code. The legal services section also assists with drafting and promulgating administrative rules and litigates rule challenges.

◆ Company Admissions

Contact - Gwen Chick (850) 413-2570

Also during calendar year 2005, there were 446 applications processed. Applications processed include company admissions certificate of authority; mergers; acquisitions and expanded authority (lines of business) which were approved, withdrawn or denied.

◆ Business Development and Market Research

Deputy Commissioner - Sharon Binnun (850) 413-5086

Commissioner McCarty created the Business Development and Market Research Unit (BDMR) in 2005 to oversee the expansion and retention of insurance companies in the Florida marketplace and to serve as the



information clearinghouse for the collection and dissemination of public data for the Office. To improve the transparency of information collected by the Office to interested parties, the BDMR unit is responsible for accumulating data collected from insurers into useful reports and making this information available via the website in easily understood formats.

The BDMR Unit also includes the Company Admissions Section which administers company licensure and acquisition filings.

The Deputy Commissioner of BDMR coordinates the company application process and reviews all applications for licensure submitted to the Office and coordinates the final outcome with the Commissioner. As part of the outreach effort to attract insurers, a role of the Deputy Commissioner includes meeting with insurers, reinsurers, applicants for licensure, and other interested parties. In addition, the Deputy Commissioner meets with economic development and other business groups throughout the state to discuss insurance issues and in particular, the Florida property market.

State-by-State Comparison of Direct Premiums Written¹ in Florida

CY2005 Annual Statement - Schedule T²
 Property and Casualty Exhibit of Premiums Written
 Health Exhibit of Premiums and Other Considerations
 Life, Accident & Health Exhibit of Premiums and Annuity Considerations
 Fraternal Providers Exhibit of Premiums and Annuity Considerations
 Title Exhibit of Premiums Written

State	Total Direct Premiums Written by All Filer Types	Market Share	Cumulative Market Share	Direct Premiums Written of Property & Casualty Filers	Property & Casualty Market Share	Direct Premiums Written of Combined Health and Life, Accident & Health Filers	Combined Health - Life, Accident & Health Market Share	Direct Premiums Written of Fraternal Filers	Fraternal Providers Market Share	Direct Premiums Written of Title Filers	Title Market Share
California	\$118,690,883,732	9.6%	9.6%	\$59,005,785,506	13.3%	\$56,130,535,740	7.4%	\$356,293,351	5.5%	\$3,198,269,135	19.3%
New York	\$104,486,846,008	8.5%	18.1%	\$32,261,255,963	7.2%	\$70,848,222,305	9.3%	\$156,801,031	2.4%	\$1,220,566,709	7.4%
Florida	\$80,938,486,270	6.6%	24.7%	\$32,703,673,046	7.3%	\$45,560,117,914	6.0%	\$241,920,922	3.7%	\$2,432,774,388	14.7%
Texas	\$74,261,242,859	6.0%	30.7%	\$30,065,749,120	6.8%	\$42,323,859,980	5.6%	\$384,165,534	5.9%	\$1,487,468,225	9.0%
Pennsylvania	\$58,396,238,736	4.7%	35.5%	\$18,485,358,301	4.2%	\$38,922,114,347	5.1%	\$410,026,529	6.3%	\$578,739,559	3.5%
Illinois	\$54,415,875,633	4.4%	39.9%	\$19,800,607,072	4.4%	\$33,852,844,941	4.4%	\$411,694,976	6.3%	\$350,728,644	2.1%
New Jersey	\$50,811,314,076	4.1%	44.0%	\$16,164,380,744	3.6%	\$33,999,378,311	4.5%	\$81,556,917	1.3%	\$565,998,104	3.4%
Michigan	\$46,509,708,241	3.8%	47.8%	\$15,607,442,977	3.5%	\$30,133,163,463	4.0%	\$364,273,738	5.6%	\$404,828,063	2.4%
Ohio	\$43,306,398,844	3.5%	51.3%	\$13,107,830,265	2.9%	\$29,479,355,761	3.9%	\$280,556,775	4.3%	\$438,656,043	2.6%
Massachusetts	\$37,116,812,019	3.0%	54.4%	\$11,123,887,122	2.5%	\$25,610,783,891	3.4%	\$60,045,130	0.9%	\$322,095,876	1.9%
North Carolina	\$30,769,676,436	2.5%	56.9%	\$10,841,684,277	2.4%	\$19,628,621,994	2.6%	\$154,525,803	2.4%	\$144,844,362	0.9%
Georgia	\$30,636,937,066	2.5%	59.3%	\$12,490,085,431	2.8%	\$17,756,586,709	2.3%	\$116,624,182	1.8%	\$273,640,744	1.6%
Connecticut	\$30,455,779,387	2.5%	61.8%	\$6,540,920,488	1.5%	\$23,696,332,581	3.1%	\$35,033,126	0.5%	\$183,493,192	1.1%
Virginia	\$28,706,461,437	2.3%	64.2%	\$9,847,666,778	2.2%	\$18,276,413,193	2.4%	\$116,220,943	1.8%	\$466,160,523	2.8%
Maryland	\$25,749,105,870	2.1%	66.2%	\$8,170,784,737	1.8%	\$17,145,726,815	2.2%	\$80,717,684	1.2%	\$351,876,634	2.1%
Wisconsin	\$24,651,283,967	2.0%	68.2%	\$7,778,012,827	1.7%	\$16,158,950,414	2.1%	\$559,712,092	8.6%	\$154,608,634	0.9%
Minnesota	\$23,919,944,945	1.9%	70.2%	\$8,369,100,477	1.9%	\$14,856,053,073	1.9%	\$528,892,390	8.1%	\$165,899,005	1.0%
Washington	\$23,611,712,840	1.9%	72.1%	\$7,912,525,502	1.8%	\$15,196,892,447	2.0%	\$147,409,195	2.3%	\$354,885,696	2.1%
Delaware	\$23,170,882,780	1.9%	74.0%	\$2,214,982,233	0.5%	\$20,890,144,489	2.7%	\$7,892,535	0.1%	\$57,863,523	0.3%
Indiana	\$23,028,021,850	1.9%	75.9%	\$10,135,433,840	2.3%	\$12,649,071,379	1.7%	\$138,642,981	2.1%	\$104,873,650	0.6%
Colorado	\$22,890,275,040	1.9%	77.7%	\$7,783,165,385	1.7%	\$14,647,660,508	1.9%	\$116,160,133	1.8%	\$343,289,014	2.1%
Missouri	\$22,721,008,403	1.8%	79.6%	\$8,418,388,601	1.9%	\$14,057,363,294	1.8%	\$169,455,741	2.6%	\$75,800,767	0.5%
Arizona	\$22,535,429,976	1.8%	81.4%	\$7,800,429,776	1.8%	\$13,947,903,407	1.8%	\$83,745,779	1.3%	\$703,351,014	4.2%
Tennessee	\$20,220,363,304	1.6%	83.0%	\$7,705,017,674	1.7%	\$12,253,456,392	1.6%	\$117,278,671	1.8%	\$144,610,567	0.9%
Louisiana	\$15,873,200,702	1.3%	84.3%	\$6,956,410,013	1.6%	\$8,755,695,167	1.1%	\$70,860,605	1.1%	\$90,234,917	0.5%
Iowa	\$15,177,188,032	1.2%	85.6%	\$4,309,722,994	1.0%	\$10,668,181,760	1.4%	\$199,283,278	3.1%	\$0	0.0%
Alabama	\$14,927,687,379	1.2%	86.8%	\$5,881,678,333	1.3%	\$8,863,133,700	1.2%	\$79,588,981	1.2%	\$103,286,365	0.6%
Oregon	\$14,756,183,465	1.2%	88.0%	\$4,960,790,674	1.1%	\$9,483,593,443	1.2%	\$59,867,822	0.9%	\$251,931,526	1.5%
Kentucky	\$13,912,535,137	1.1%	89.1%	\$5,726,601,474	1.3%	\$8,042,153,115	1.1%	\$82,042,948	1.3%	\$61,737,600	0.4%
South Carolina	\$13,342,564,027	1.1%	90.2%	\$5,807,652,971	1.3%	\$7,345,044,013	1.0%	\$69,034,191	1.1%	\$120,832,852	0.7%
Kansas	\$13,185,228,950	1.1%	91.3%	\$4,240,467,708	1.0%	\$8,805,739,979	1.2%	\$90,469,701	1.4%	\$48,551,562	0.3%
Oklahoma	\$11,063,226,440	0.9%	92.2%	\$4,777,282,059	1.1%	\$6,164,429,838	0.8%	\$62,365,071	1.0%	\$59,149,472	0.4%
Nevada	\$8,750,792,957	0.7%	92.9%	\$3,860,256,685	0.9%	\$4,546,940,544	0.6%	\$19,654,705	0.3%	\$323,941,023	2.0%
Utah	\$8,485,896,677	0.7%	93.6%	\$2,907,921,173	0.7%	\$5,354,040,491	0.7%	\$9,294,244	0.1%	\$214,640,769	1.3%
Nebraska	\$8,320,716,396	0.7%	94.2%	\$3,047,707,488	0.7%	\$5,080,962,670	0.7%	\$145,675,149	2.2%	\$46,371,089	0.3%
Arkansas	\$8,283,097,762	0.7%	94.9%	\$3,605,932,060	0.8%	\$4,554,951,455	0.6%	\$71,323,057	1.1%	\$50,891,190	0.3%
Mississippi	\$8,120,484,744	0.7%	95.6%	\$3,526,712,247	0.8%	\$4,519,238,814	0.6%	\$36,918,979	0.6%	\$37,614,704	0.2%
Hawaii	\$6,323,318,201	0.5%	96.1%	\$1,950,828,416	0.4%	\$4,255,052,570	0.6%	\$7,890,474	0.1%	\$109,546,741	0.7%
New Hampshire	\$5,986,928,431	0.5%	96.6%	\$1,991,203,993	0.4%	\$3,925,045,087	0.5%	\$20,692,593	0.3%	\$49,986,758	0.3%
West Virginia	\$5,259,141,676	0.4%	97.0%	\$2,231,904,757	0.5%	\$2,981,240,873	0.4%	\$22,857,079	0.4%	\$23,138,967	0.1%
Rhode Island	\$5,232,958,743	0.4%	97.4%	\$1,809,362,147	0.4%	\$3,388,032,077	0.4%	\$5,046,844	0.1%	\$30,517,675	0.2%
New Mexico	\$5,205,485,707	0.4%	97.9%	\$2,318,303,115	0.5%	\$2,746,273,938	0.4%	\$18,635,572	0.3%	\$122,273,082	0.7%
Maine	\$5,115,946,945	0.4%	98.3%	\$1,879,711,374	0.4%	\$3,167,907,022	0.4%	\$31,093,162	0.5%	\$37,235,387	0.2%
Idaho	\$5,036,320,879	0.4%	98.7%	\$1,893,463,844	0.4%	\$2,990,784,063	0.4%	\$22,879,819	0.4%	\$129,193,153	0.8%
South Dakota	\$3,282,936,449	0.3%	98.9%	\$1,362,395,211	0.3%	\$1,805,583,488	0.2%	\$98,546,434	1.5%	\$16,411,316	0.1%
Montana	\$3,117,987,662	0.3%	99.2%	\$1,433,447,641	0.3%	\$1,587,196,852	0.2%	\$44,802,581	0.7%	\$52,540,888	0.3%
North Dakota	\$2,944,135,912	0.2%	99.4%	\$1,164,929,892	0.3%	\$1,693,098,195	0.2%	\$81,016,787	1.2%	\$5,091,038	0.0%
Alaska	\$2,573,048,813	0.2%	99.6%	\$1,363,239,016	0.3%	\$1,160,615,379	0.2%	\$9,785,187	0.2%	\$39,409,231	0.2%
Vermont	\$2,568,888,904	0.2%	99.9%	\$1,029,376,528	0.2%	\$1,512,977,646	0.2%	\$11,631,371	0.2%	\$14,903,359	0.1%
Wyoming	\$1,782,001,899	0.1%	100.0%	\$737,891,539	0.2%	\$997,375,956	0.1%	\$17,460,637	0.3%	\$29,273,767	0.2%
TOTALS	\$1,230,628,592,908	100.0%	100.0%	\$445,109,361,494	100.0%	\$762,416,841,483	100.0%	\$6,508,363,429	100.0%	\$16,594,026,502	100.0%

¹ "Direct Written Premiums" are those total premiums generated from all policies written within a given period of time, allocated to a specified geographic area. This is in contrast to "Direct Written Business," which is the anticipated premiums for coverages that (a) an application has been filed but the first premium has not yet been paid or (b) a life insurance policy that has not yet been delivered to the insured.

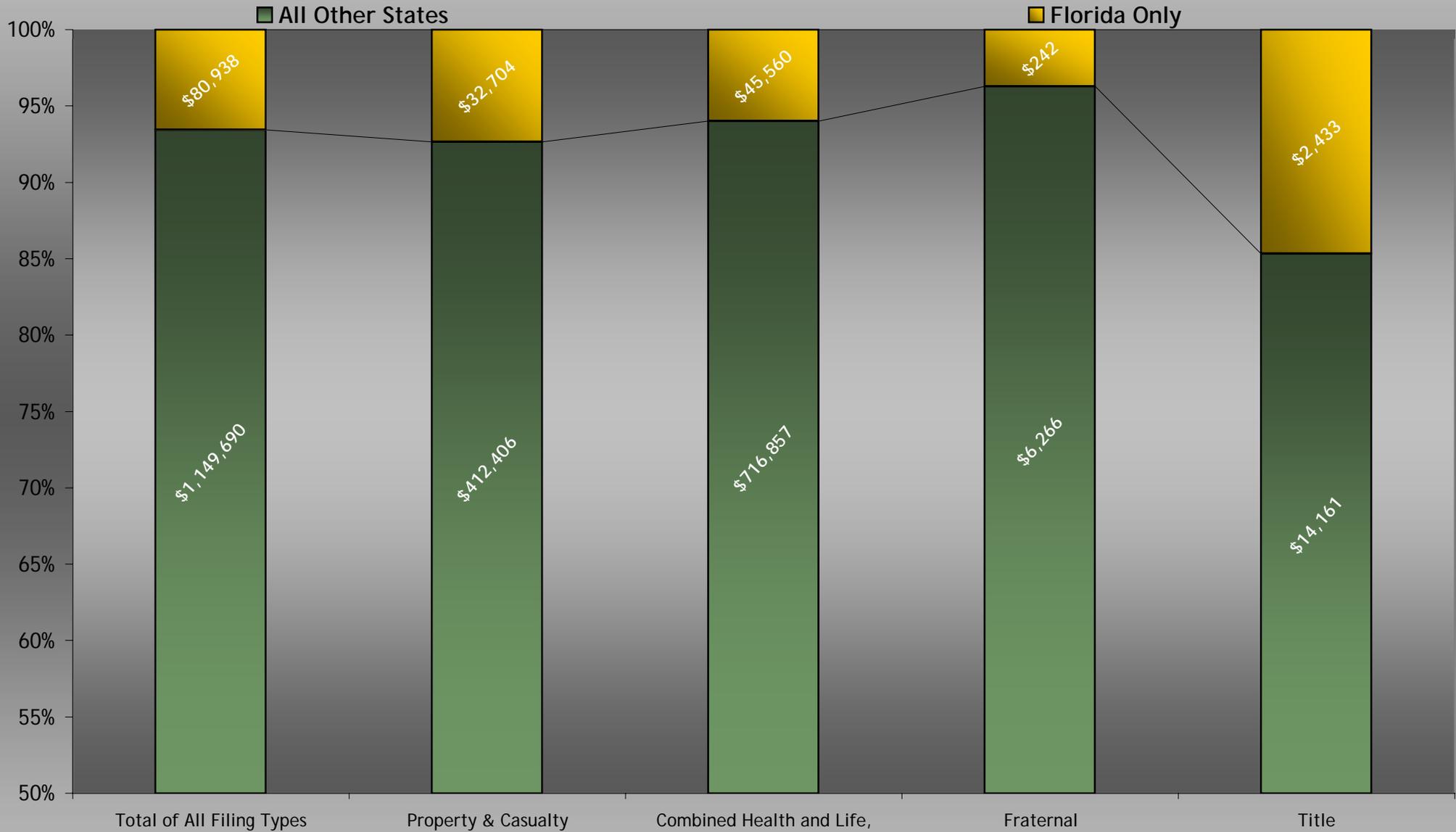
² The Annual Statement Schedule T is intended to exhibit the amount of premiums allocated to each state and/or territory. It is generally used as the basis for premium tax calculations. To facilitate this universal usage, entities filing this schedule include both direct insurers and surplus lines providers in each state listed above. However, for the purposes of this illustration, only fully licensed direct insurers are included.

Comparison of Direct Premiums Written

CY2005 Annual Statement - Schedule T

Florida Vs. All Other States

(in millions)



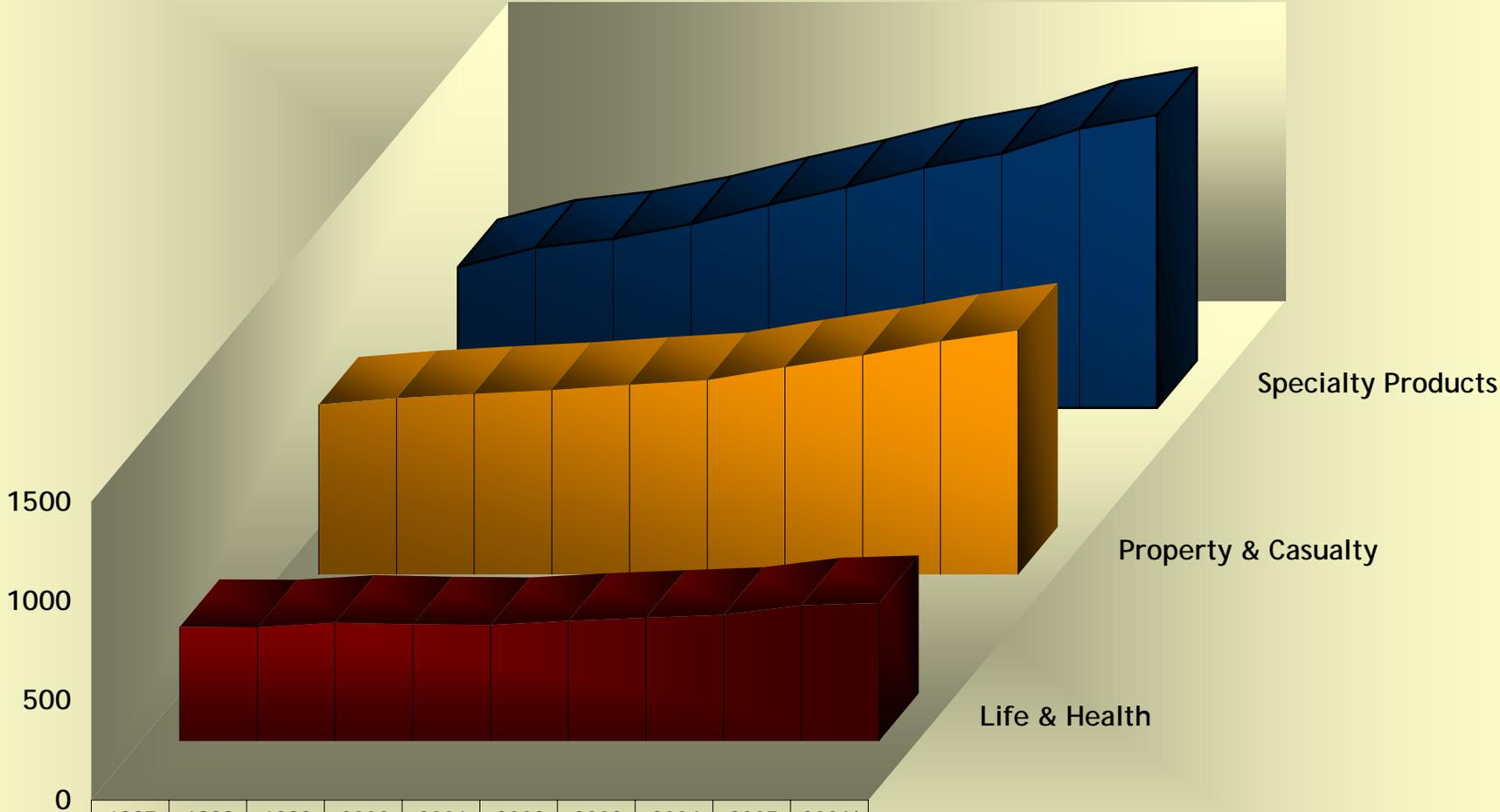
PLEASE NOTE:

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2 - The Annual Statement Schedule T is intended to exhibit the amount of premiums allocated to each state and/or territory. It is generally used as the basis for premium tax calculations. To facilitate this universal usage, entities filing this schedule include both direct insurers and surplus lines providers in each state listed above. However, for the purposes of this illustration, only fully licensed direct insurers of each listed state are included.

source: CY2005 Annual Statement - Schedule T - "Property and Casualty Exhibit of Premiums Written"; "Health Exhibit of Premiums and Other Considerations"; "Life, Accident & Health Exhibit of Premiums and Annuity Considerations"; "Fraternal Providers Exhibit of Premiums and Annuity Considerations"; "Title Exhibit of Premiums Written"

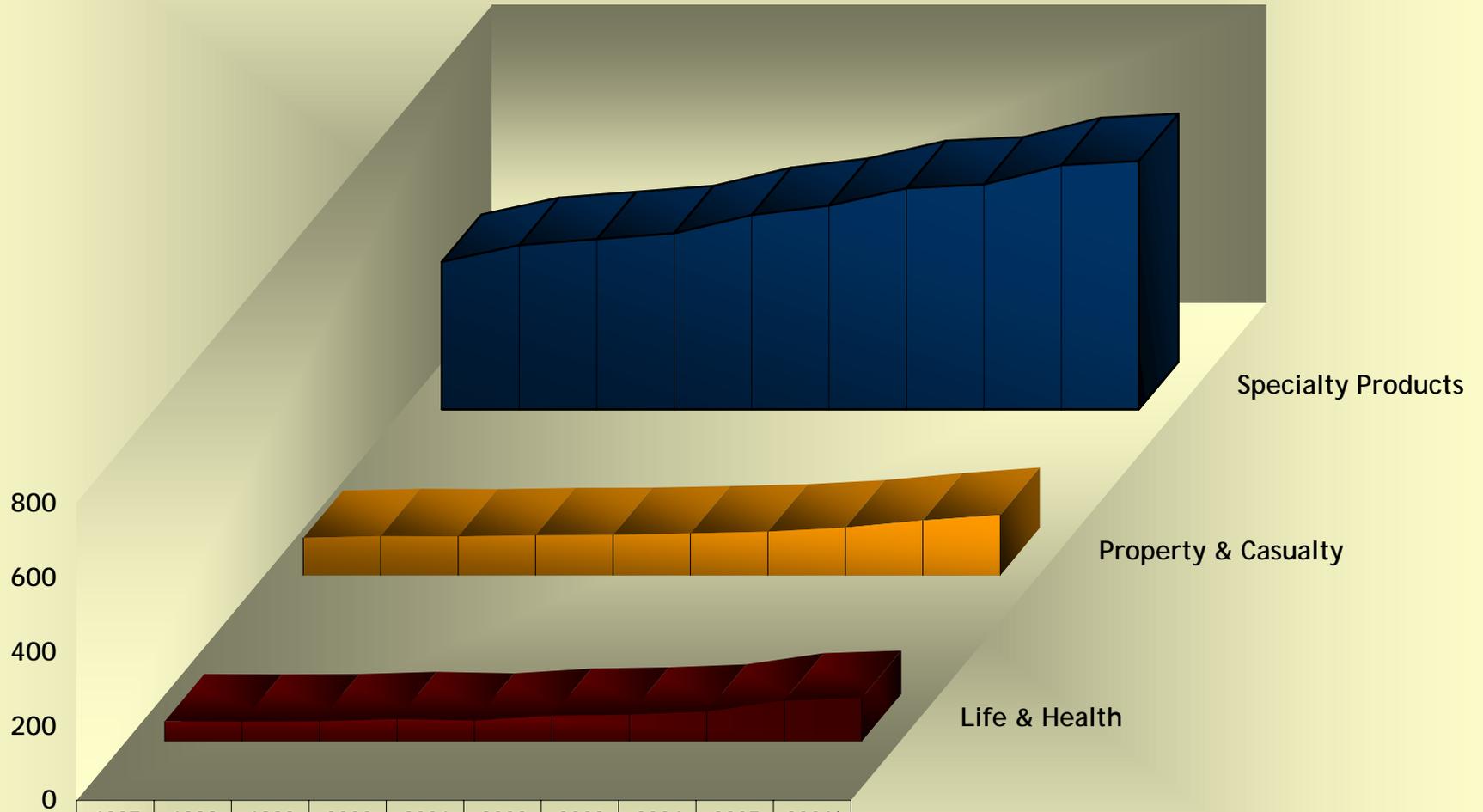
Growth in the Number of Regulated Insurance Entities¹ 1997-2006



	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
■ Specialty Products	706	804	849	923	1019	1108	1206	1277	1402	1471
■ Property & Casualty	853	884	907	926	953	976	1041	1100	1170	1225
■ Life & Health	572	570	593	585	582	603	618	633	681	692

¹ includes all regulated insurance-related entities, regardless of state of domicile

Growth in the Number of Entities domiciled in Florida 1997-2006

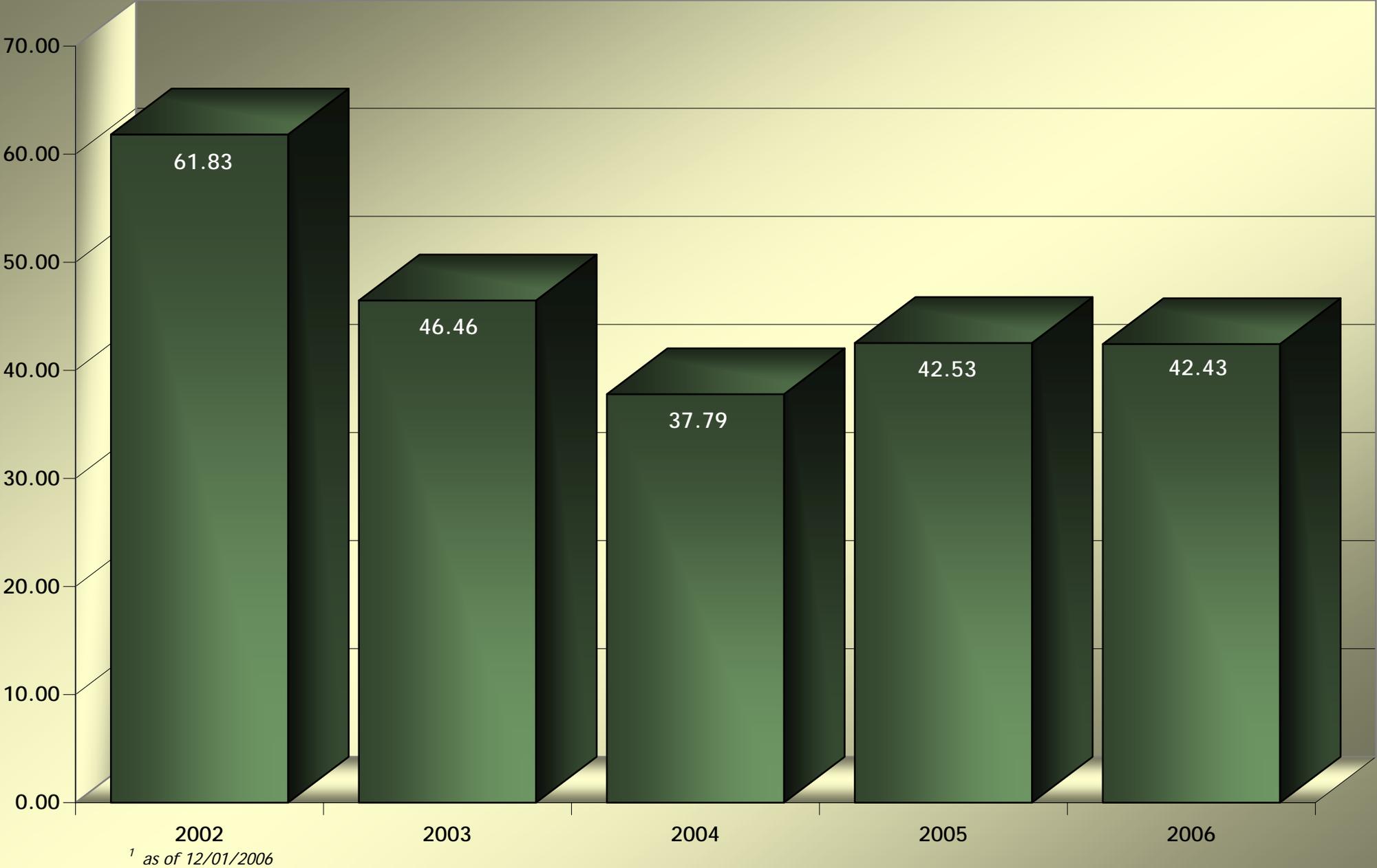


	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
■ Specialty Products	396	441	457	473	522	547	594	604	656	667
■ Property & Casualty	100	105	104	107	108	112	117	128	147	162
■ Life & Health	53	52	53	59	55	68	71	79	109	116

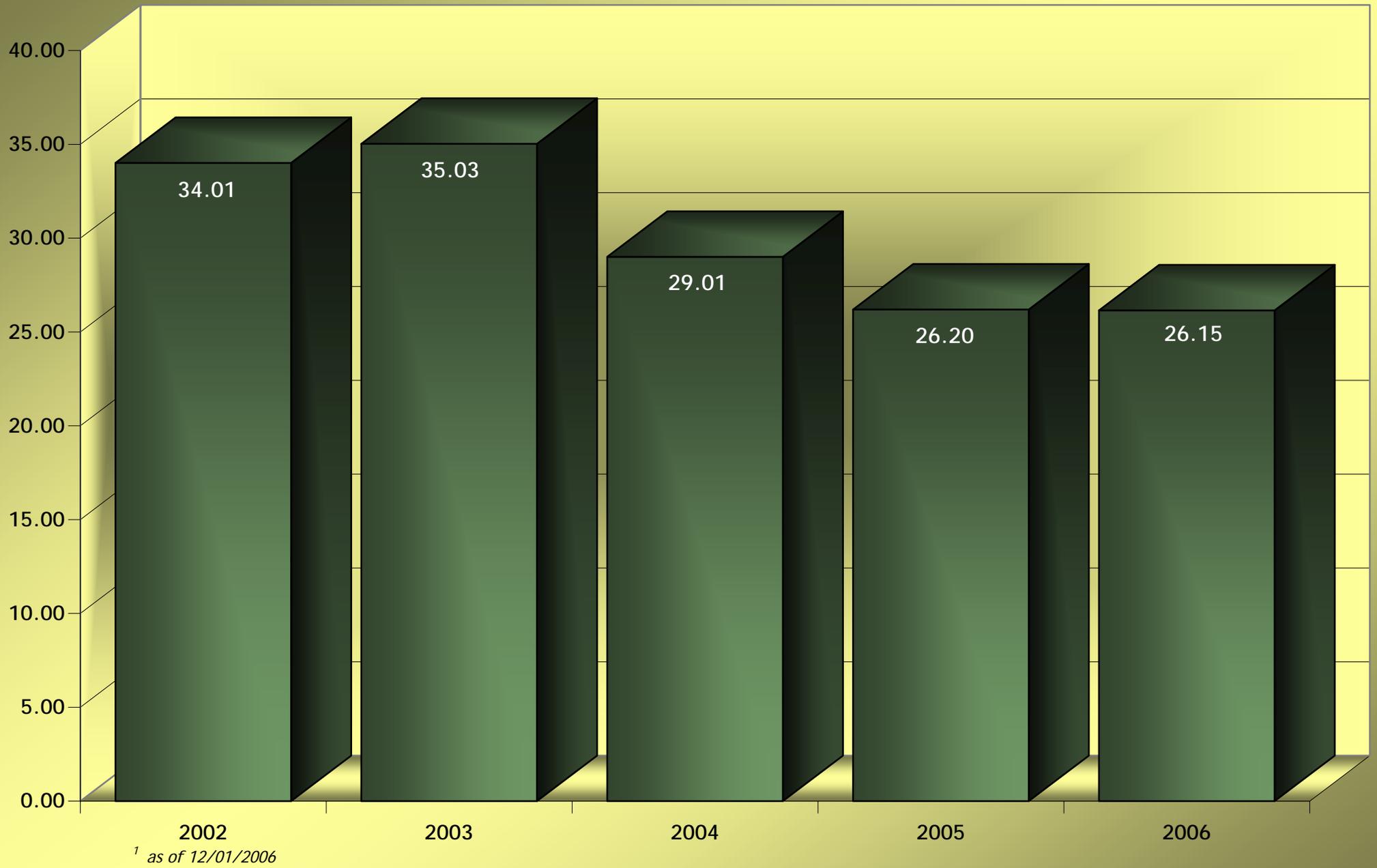
* as of 11/21/2006

source: Florida Office of Insurance Regulation - CORE data schema

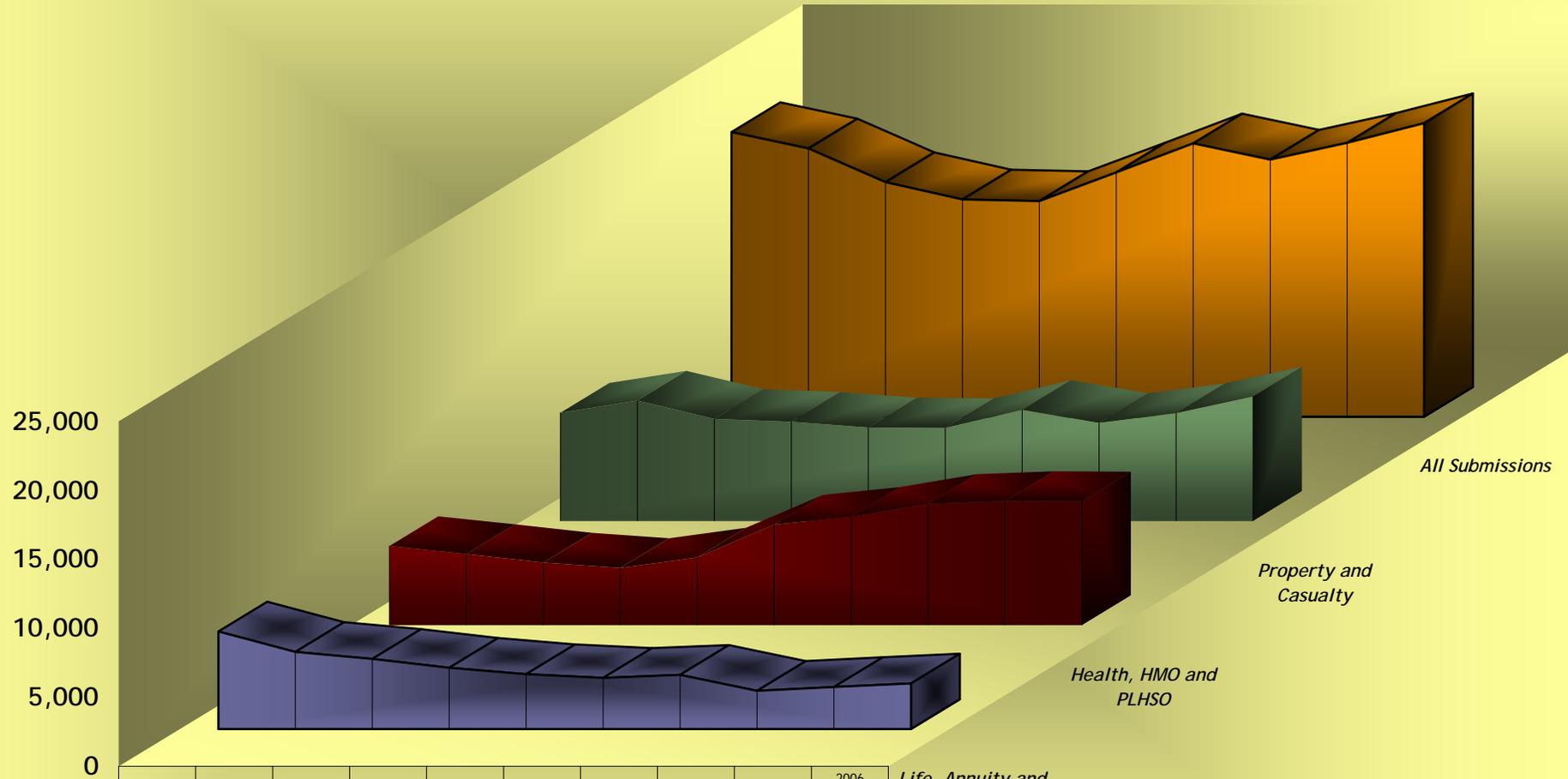
Average Days to Process All Types and Categories of Company Application Submissions
2002 - 2006¹



Average Days to Process Product Review Submissions 2002 - 2006¹



Patterns in Product Review Submissions 1997-2006



	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006 Annualized
All Submissions	20,633	19,446	17,002	15,753	15,634	17,711	19,816	18,637	19,850	21,280
Property and Casualty	7,839	8,720	7,389	7,181	6,765	6,729	8,048	7,092	7,808	9,016
Health, HMO and PLHSO	5,723	5,135	4,524	4,126	4,887	7,270	7,834	8,777	8,988	8,952
Life, Annuity and Viatical Settlement	7,071	5,591	5,089	4,446	3,982	3,712	3,934	2,768	3,054	3,312

Fluctuation Factors: The number of submissions received have fluctuated due to legislative filing requirement changes. These include the discontinuation of insurance advertising reviews and rate review of large group health insurance products and the regulation of Discount Medical Plan Providers. Federal regulation changes that allowed the sales of insurance products by non-traditional providers not regulated by the Office (e.g. banking institutions) have also contributed to a slight decline in the submission of some product types. Marketplace paradigm shifts continue to be reflected in the number of product reviews conducted.

Macro-Trends in Florida Health Insurance Coverages

Health Insurance Coverage Status and Type of Coverage All Floridians

Numbers in thousands.

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Total Florida Population	14,376	14,399	14,678	15,585	16,017	16,348	16,429	16,921	17,468	17,886
Uninsured, no coverage of any type for 9 months per CY	2,723	2,818	2,564	2,841	2,829	2,856	2,843	3,071	3,484	3,703
% Uninsured	18.9%	19.6%	17.5%	18.2%	17.7%	17.5%	17.3%	18.1%	19.9%	20.7%
with Coverage, includes private, military, self-funded or government	11,654	11,582	12,114	12,744	13,188	13,491	13,586	13,849	13,984	14,183
% with Coverage	81.1%	80.4%	82.5%	81.8%	82.3%	82.5%	82.7%	81.8%	80.1%	79.3%

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division
<http://www.census.gov/hhes/www/hlthins/historic/hihist4.html>
 Table HI-4. Health Insurance Coverage Status and Type of Coverage by State

Number of Florida Private-Sector Business Establishments

	1996	1997	1998	1999	2000	2001	2002	2003	2004
Total Number of Private-Sector Business Establishments	340,828	347,950	353,593	339,120	359,503	345,012	362,704	381,647	413,079
with less than 50 employees	267,152	266,760	274,145	265,155	275,410	265,125	276,992	286,493	312,524
% with less than 50 employees	78.4%	76.7%	77.5%	78.2%	76.6%	76.8%	76.4%	75.1%	75.7%
with 51 or more employees	73,676	81,190	79,448	73,966	84,093	79,887	85,713	95,154	100,555
% with 51 or more employees	21.6%	23.3%	22.5%	21.8%	23.4%	23.2%	23.6%	24.9%	24.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996-2004 Medical Expenditure Panel Surveys - Insurance Component.

Percent of Florida's Private-Sector Business Establishments that offer Health Insurance by Firm Size

	1996	1997	1998	1999	2000	2001	2002	2003	2004
Percentage of Private-Sector Business Establishments	50.3%	53.6%	55.1%	58.1%	57.7%	56.7%	55.0%	55.3%	51.3%
with less than 50 employees	37.7%	41.0%	42.5%	47.2%	45.6%	44.7%	42.0%	41.4%	37.4%
with 51 or more employees	95.7%	95.0%	98.3%	97.3%	97.3%	96.7%	96.8%	97.3%	94.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996-2004 Medical Expenditure Panel Surveys - Insurance Component.

Private Insurance and Managed Care Major Medical Coverages Reported Direct Premiums Earned

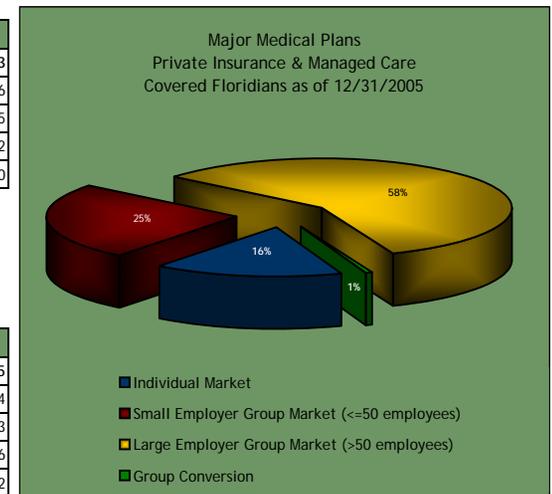
	2000	2001	2002	2003	2004	2005
All Major Medical Coverages - TOTAL	\$8,784,460,777	\$10,202,956,571	\$11,218,788,054	\$12,458,310,452	\$13,562,627,550	\$14,670,575,113
Individual Market	\$761,376,651	\$895,851,228	\$1,028,054,217	\$1,156,715,900	\$1,274,658,134	\$1,538,117,596
Small Employer Group Market (<=50 employees)	\$2,466,386,308	\$2,773,342,248	\$2,981,099,696	\$3,193,175,309	\$3,404,519,820	\$3,781,998,145
Large Employer Group Market (>50 employees)	\$5,546,599,334	\$6,494,963,194	\$7,150,495,187	\$7,985,716,535	\$8,767,536,691	\$9,219,235,162
Group Conversion	\$10,098,484	\$38,799,901	\$59,138,954	\$122,702,708	\$115,912,905	\$131,224,210

source: Florida Office of Insurance Regulation data reporting form OIR-B2-1094, "Report of Gross Annual Premiums and Enrollment Data for Health Coverages Issued to Florida Residents": data reporting calendar years 2000-2005

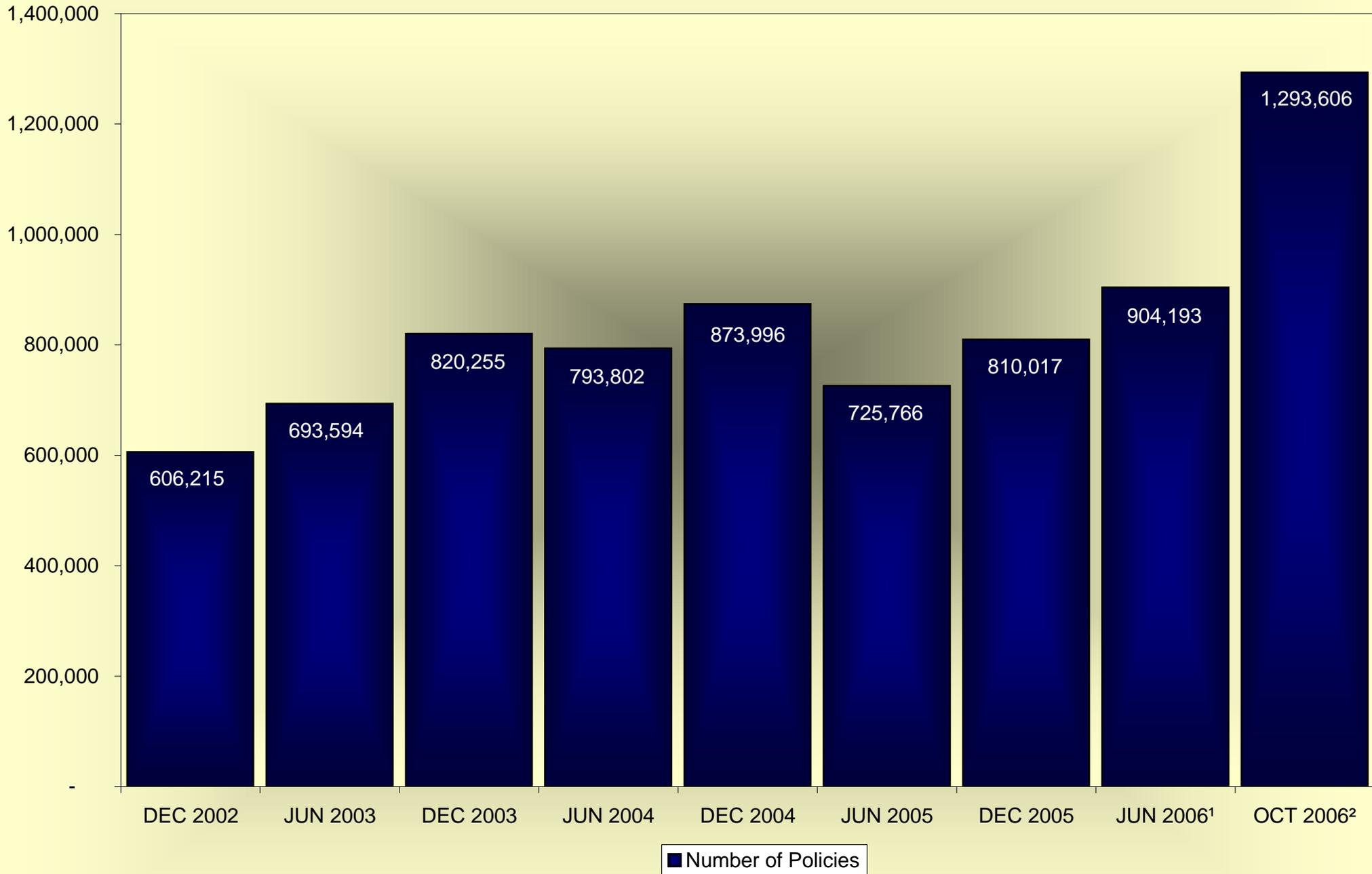
Private Insurance and Managed Care Major Medical Coverages Covered Floridians

	2000	2001	2002	2003	2004	2005
All Major Medical Coverages - TOTAL	5,142,378	5,050,438	4,799,323	4,717,507	4,402,942	4,245,635
Individual Market	600,512	559,422	622,938	643,701	690,360	678,694
Small Employer Group Market (<=50 employees)	1,343,469	1,121,844	1,098,587	1,019,015	1,049,855	1,072,683
Large Employer Group Market (>50 employees)	3,194,811	3,353,523	3,054,488	3,023,248	2,634,565	2,468,056
Group Conversion	3,586	15,649	23,310	31,543	28,162	26,202

source: Florida Office of Insurance Regulation data reporting form OIR-B2-1094, "Report of Gross Annual Premiums and Enrollment Data for Health Coverages Issued to Florida Residents": data reporting calendar years 2000-2005



Citizens Property Insurance Corporation
(Total Number of Policies)



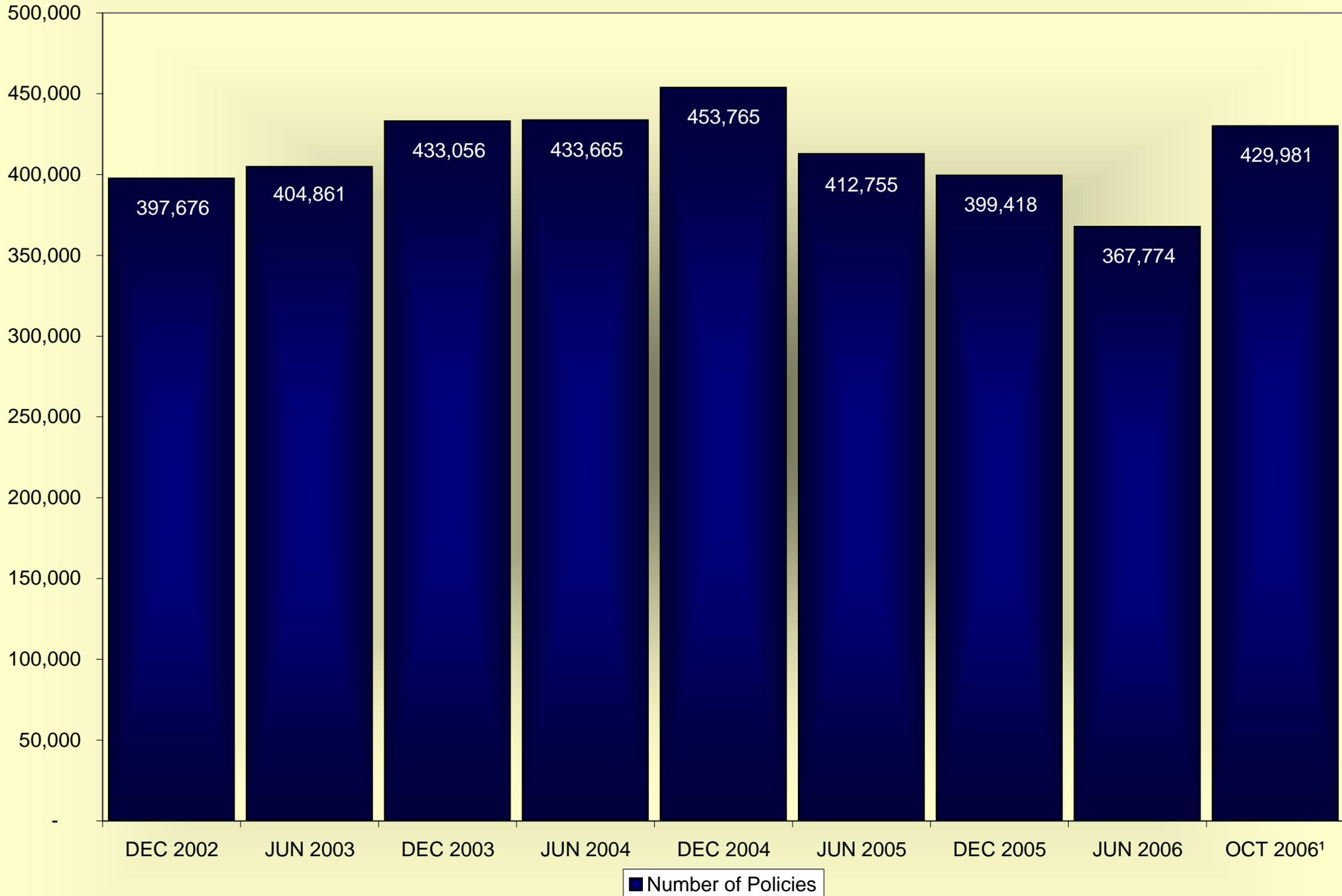
■ Number of Policies

Source: Information filed with the Florida Department of Financial Services by the Named Entities.

¹Excludes Poe companies.

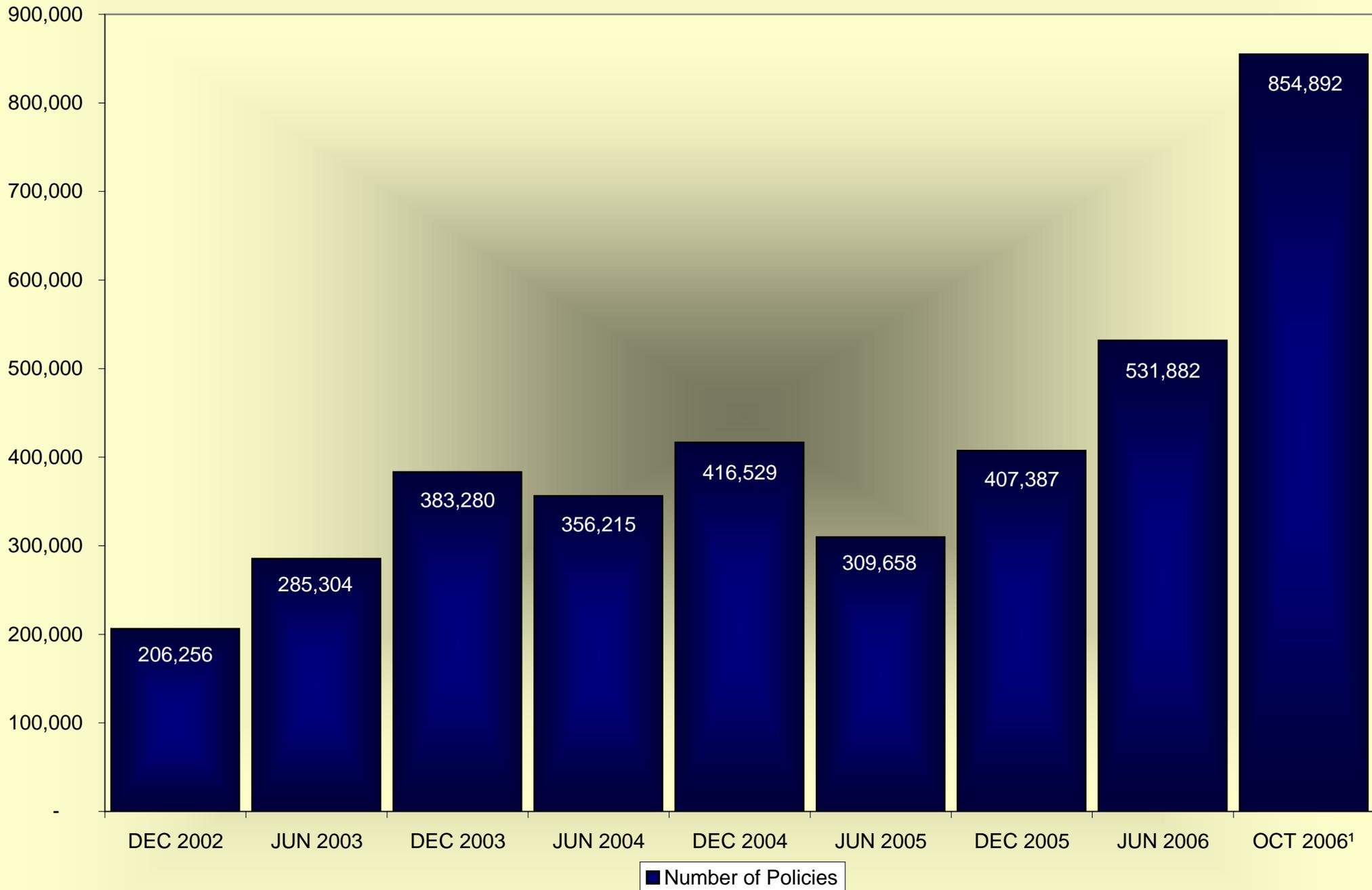
²OCT 2006 source: www.citizensfla.com/Exposure_Prem_Reports.asp; Includes transitional Poe policies.

Citizens Property Insurance Corporation
(High Risk Account Wind-Only Policies)



Source: Information filed with the Florida Department of Financial Services by the Named Entities.
OCT 2006 source: www.citizensfla.com/Exposure_Prem_Reports.asp; Includes transitional Poe policies.

Citizens Property Insurance Corporation
(Personal Residential)

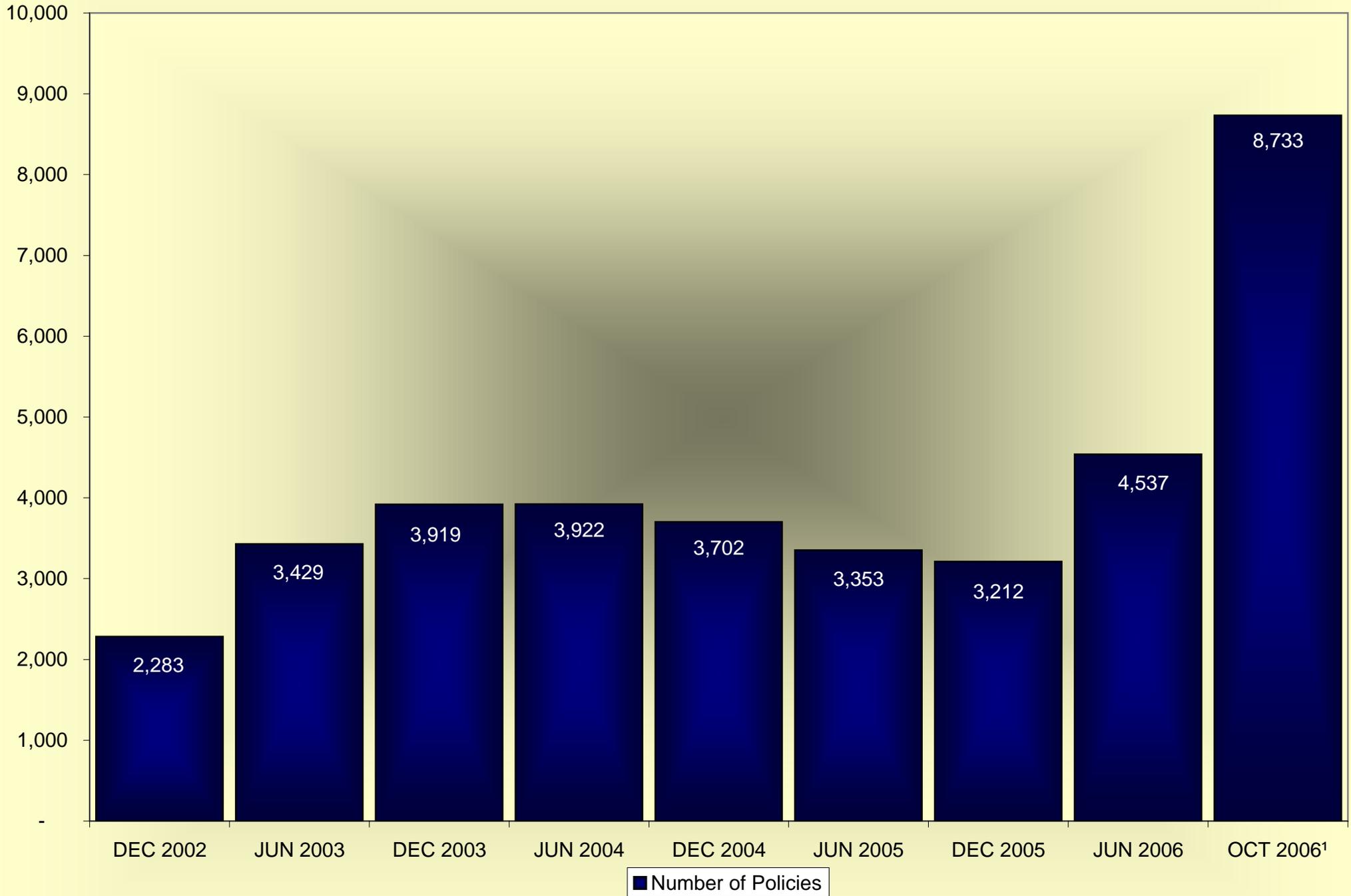


■ Number of Policies

Source: Information filed with the Florida Department of Financial Services by the Named Entities.

¹OCT 2006 source: www.citizensfla.com/Exposure_Prem_Reports.asp; Includes transitional Poe policies.

Citizens Property Insurance Corporation
(Commercial Residential)

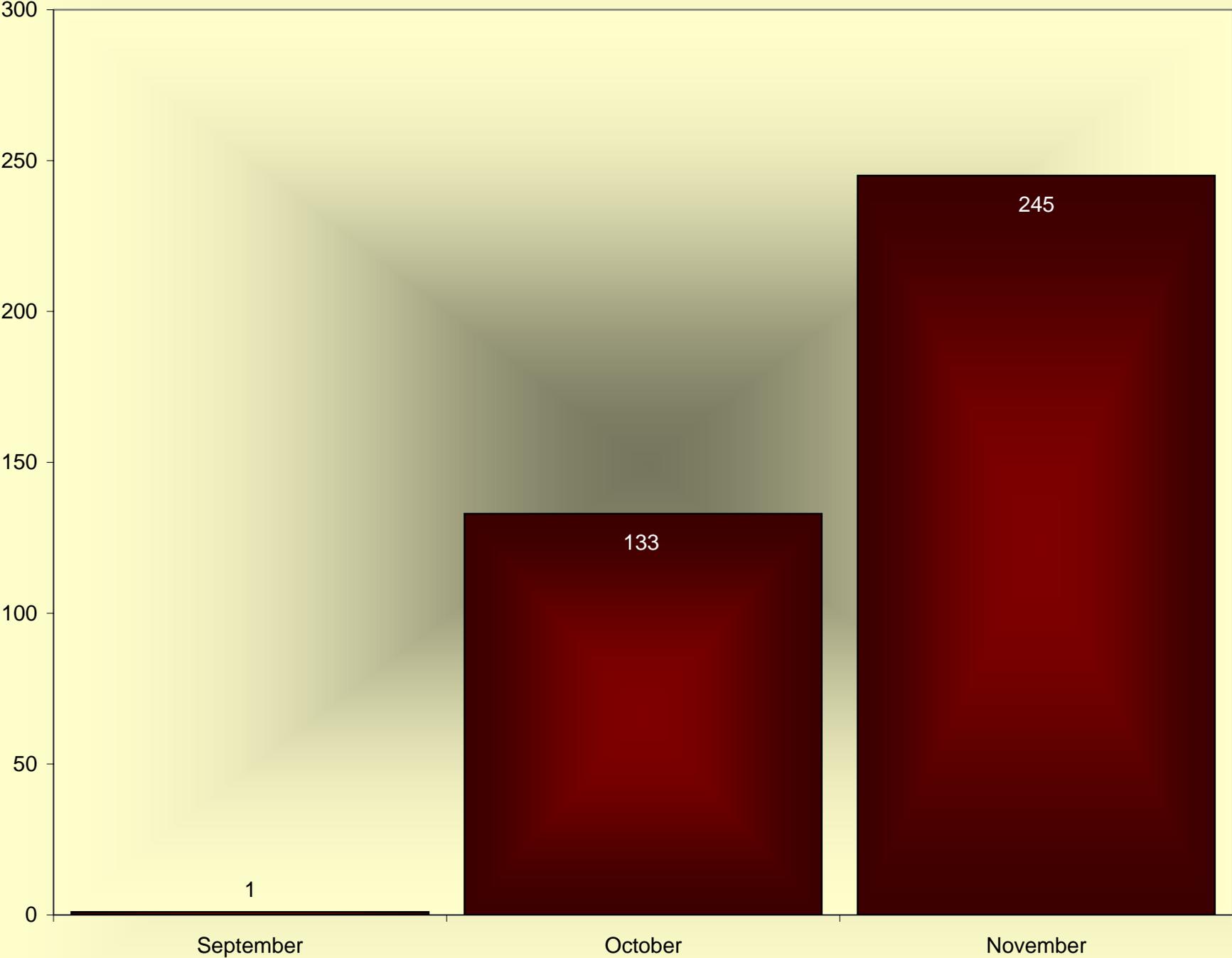


■ Number of Policies

Source: Information filed with the Florida Department of Financial Services by the Named Entities.

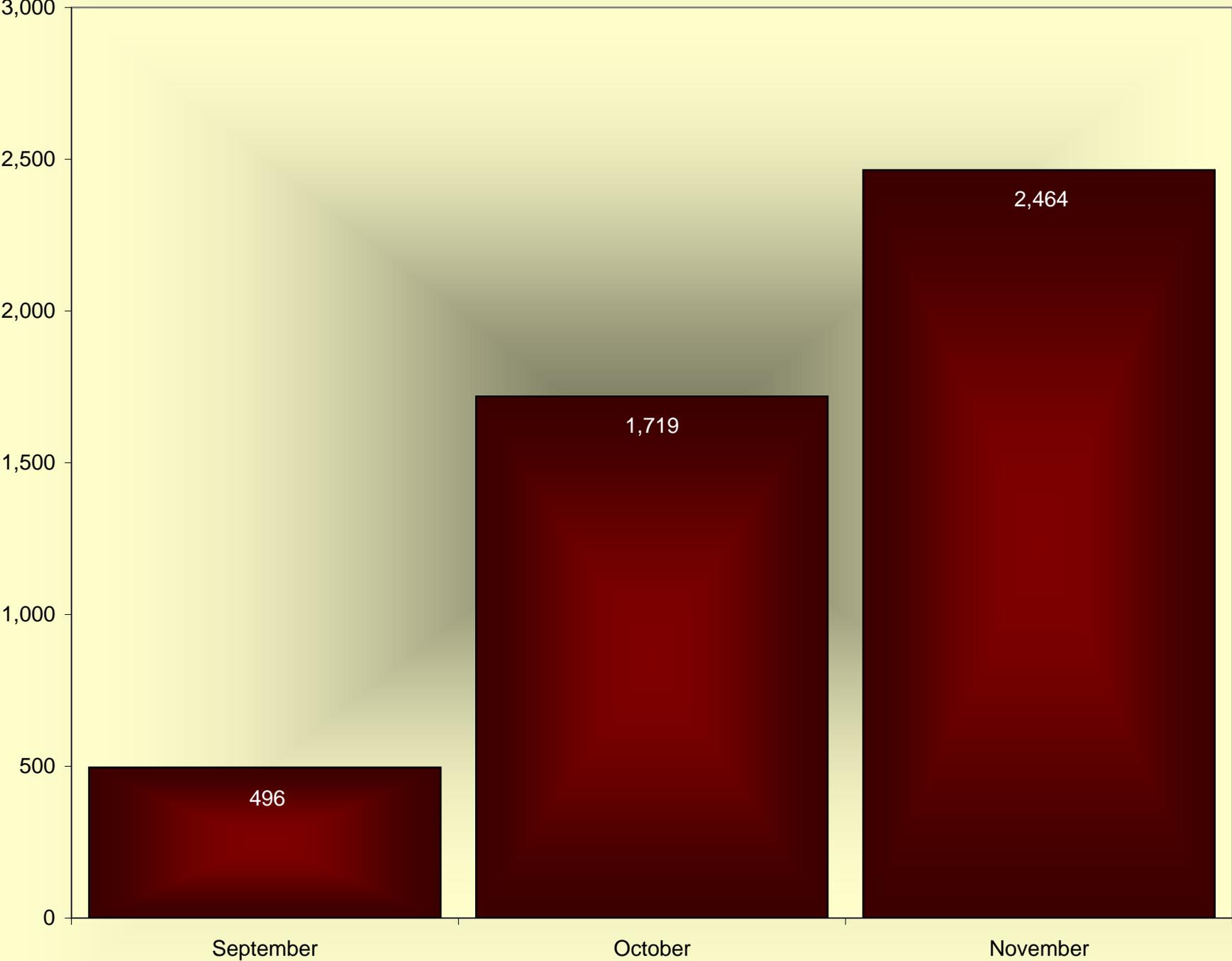
¹OCT 2006 source: www.citizensfla.com/Exposure_Prem_Reports.asp: Includes transitional Poe policies.

Property & Casualty Joint Underwriting Association
(Number of Policies for 2006)



Source: ICAT: PCJUA Policy Analysis by week as of 11/28/06.
* Numbers are cumulative.

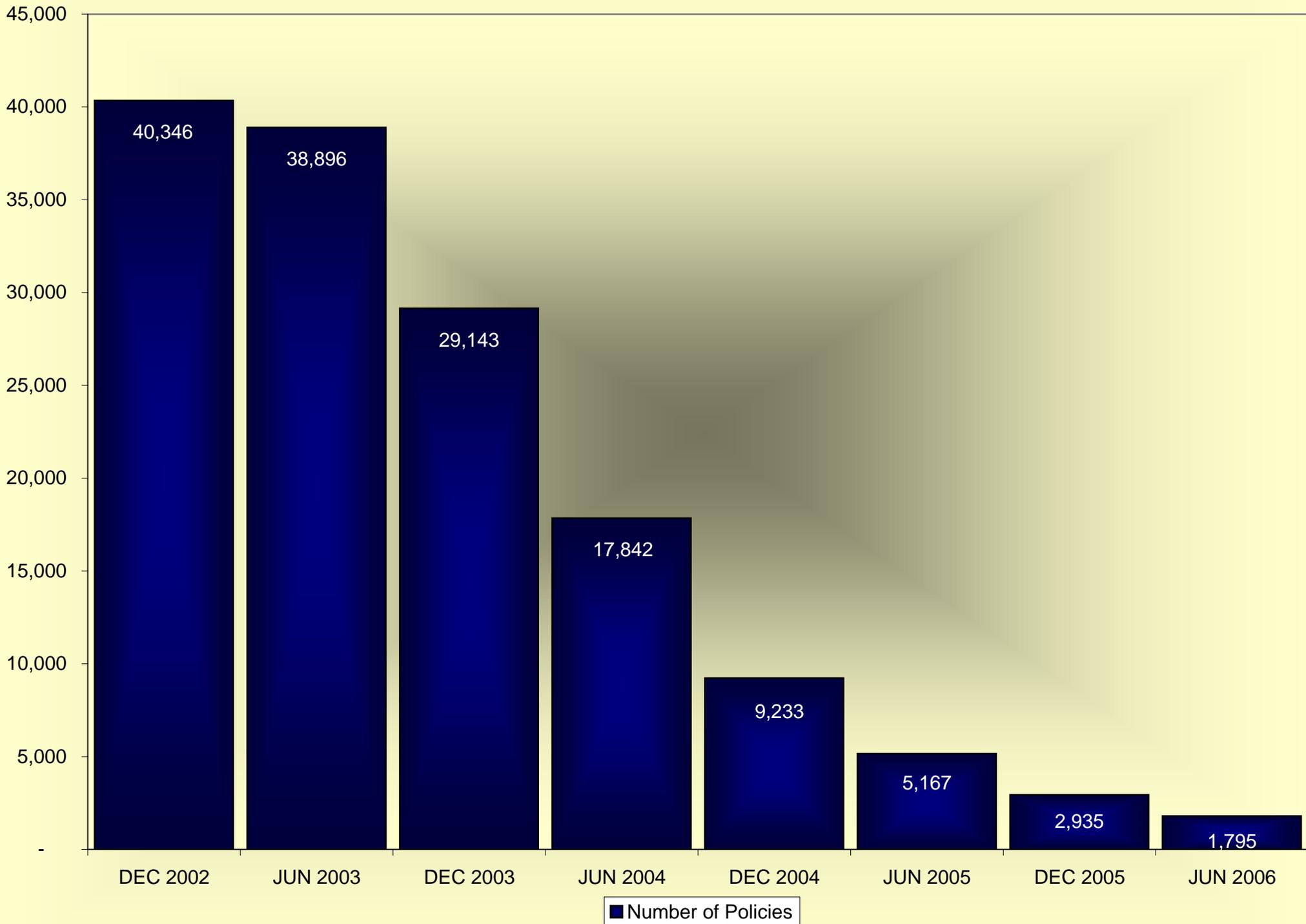
Property & Casualty Joint Underwriting Association
(Number of Quotes for 2006)



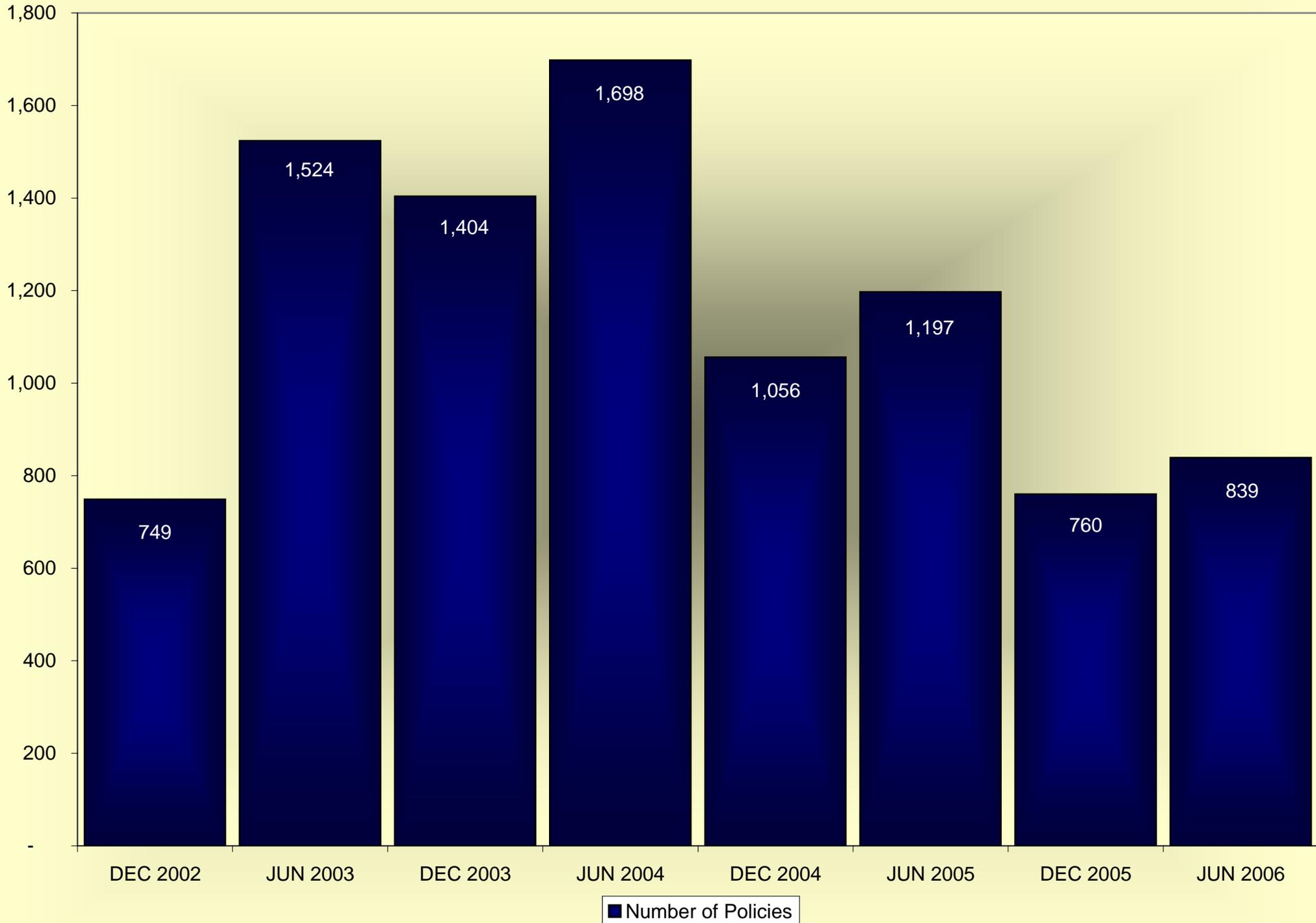
■ Number of Quotes

Source: ICAT: PCJUA Quote Analysis by month as of 11/28/06.
* Numbers are cumulative.

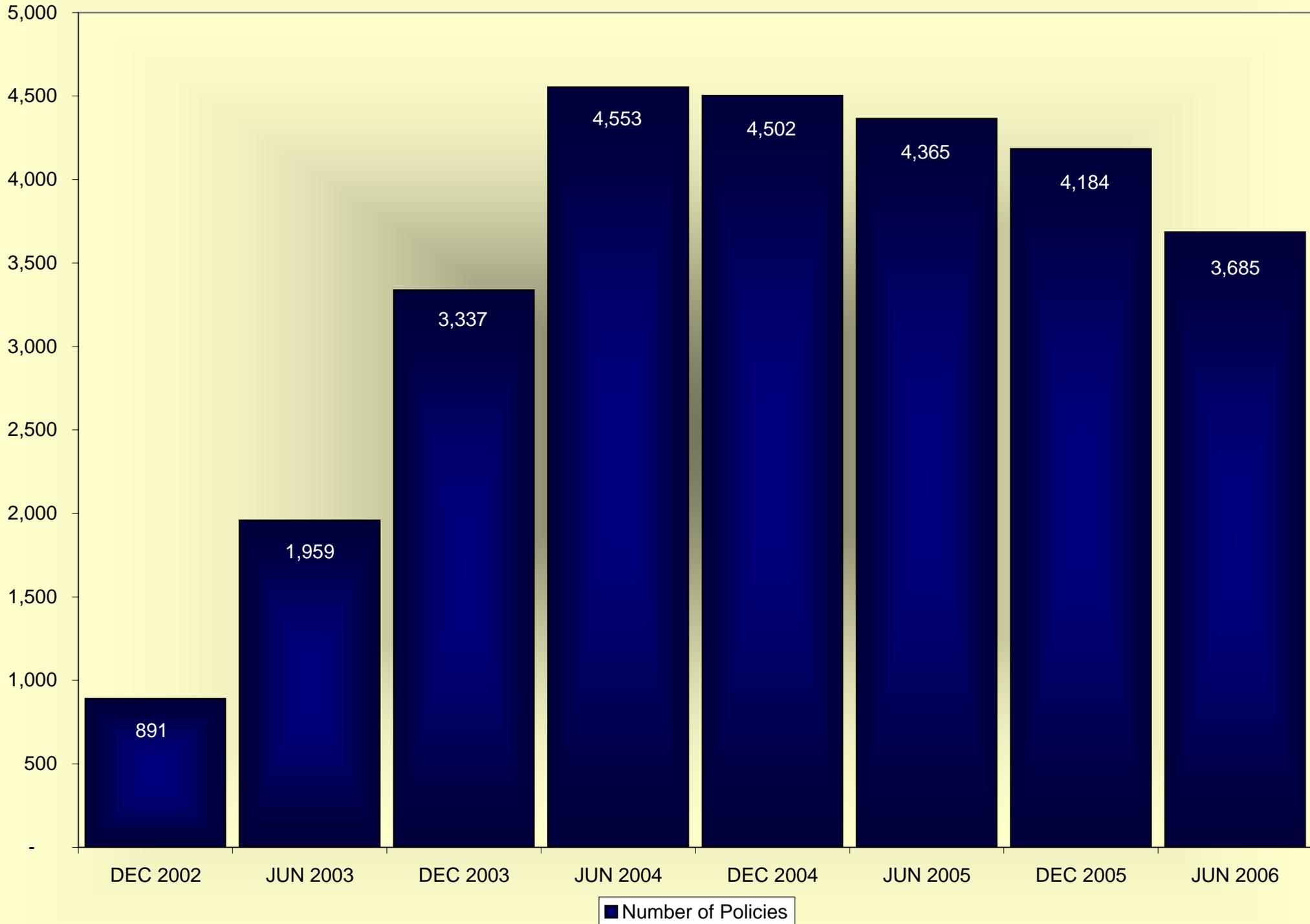
Florida Automobile Joint Underwriting Association



Florida Medical Malpractice Joint Underwriting Association



Florida Workers Compensation Joint Underwriting Association



■ Number of Policies

Top 20 Homeowners Companies

(sorted by Policies in Force)

as of 12/31/05

Rank	Company Name	Policies In Force	Market Share PIF	Exposure	Market Share Exposure	Premiums (Annualized)	Market Share Premiums
1	State Farm Florida Insurance Company	1,029,513	18.15%	\$303,937,304,672	22.53%	\$1,148,708,922	17.31%
2	Citizens Property Insurance Corporation	757,280	13.35%	\$165,183,755,500	12.24%	\$1,203,042,370	18.13%
3	Allstate Floridian Insurance Company	439,994	7.76%	\$46,605,793,424	3.45%	\$373,339,857	5.63%
4	Nationwide Insurance Company Of Florida	277,129	4.88%	\$58,251,291,790	4.32%	\$225,435,751	3.40%
5	United Services Automobile Association	184,404	3.25%	\$57,460,798,758	4.26%	\$158,245,382	2.38%
6	Atlantic Preferred Insurance Company, Inc.	142,643	2.51%	\$28,745,860,000	2.13%	\$212,487,580	3.20%
7	Florida Preferred Property Insurance Company	138,691	2.44%	\$31,377,516,196	2.33%	\$187,302,438	2.82%
8	American Strategic Insurance Corp.	133,265	2.35%	\$26,007,974,586	1.93%	\$122,218,478	1.84%
9	Allstate Floridian Indemnity Company	118,261	2.08%	\$17,384,907,461	1.29%	\$103,275,987	1.56%
10	Liberty Mutual Fire Insurance Company	117,805	2.08%	\$39,447,491,350	2.92%	\$142,338,979	2.14%
11	First Floridian Auto And Home Insurance Company	108,088	1.91%	\$28,661,113,377	2.12%	\$123,623,490	1.86%
12	Usaa Casualty Insurance Company	93,026	1.64%	\$25,502,263,393	1.89%	\$94,250,907	1.42%
13	Universal Property & Casualty Insurance Company	90,115	1.59%	\$13,786,654,401	1.02%	\$91,110,303	1.37%
14	Tower Hill Prime Insurance Company	82,588	1.46%	\$25,462,016,401	1.89%	\$98,571,850	1.49%
15	Florida Family Insurance Company	82,028	1.45%	\$7,380,577,050	0.55%	\$59,300,798	0.89%
16	United Property & Casualty Insurance Company, Inc.	77,810	1.37%	\$26,208,407,965	1.94%	\$128,289,896	1.93%
17	Vanguard Fire And Casualty Company	75,653	1.33%	\$18,060,441,967	1.34%	\$81,106,299	1.22%
18	Universal Insurance Company Of North America	74,266	1.31%	\$16,518,171,570	1.22%	\$84,293,524	1.27%
19	Florida Select Insurance Company	69,068	1.22%	\$9,767,206,825	0.72%	\$68,724,632	1.04%
20	Cypress Property & Casualty Insurance Company	69,033	1.22%	\$12,278,445,976	0.91%	\$66,694,830	1.00%
	Total for Top 20 Homeowners Companies	4,160,660	73.34%	\$958,027,992,662	71.01%	\$4,772,362,273	71.91%
	Total for Market	5,673,297	100.00%	\$1,349,162,331,077	100.00%	\$6,636,907,283	100.00%

Includes the following policy types: homeowners, condominium unit owners, dwelling, fire and allied lines, tenants, windonly condominium unit owners, windonly dwelling and windonly tenants.

The Office is validating the company submissions on the information provided herein, therefore the information is considered preliminary and subject to change.

Top 20 Commercial Residential Companies

(sorted by Policies in Force)

as of 12/31/05

Rank	Company Name	Policies In Force	Market Share PIF	Exposure	Market Share Exposure	Premiums (Annualized)	Market Share Premiums
1	Citizens Property Insurance Corporation	17,480	37.15%	\$34,727,418,243	29.28%	\$142,913,704	27.71%
2	Nationwide Mutual Fire Insurance Company	8,446	17.95%	\$4,619,386,469	3.89%	\$40,399,773	7.83%
3	State Farm Florida Insurance Company	4,272	9.08%	\$5,195,020,566	4.38%	\$22,449,738	4.35%
4	Allstate Insurance Company	1,995	4.24%	\$8,948,759,704	7.55%	\$11,907,254	2.31%
5	Nova Casualty Company	1,916	4.07%	\$0	0.00%	\$6,205,986	1.20%
6	Qbe Insurance Corporation	1,850	3.93%	\$33,941,165,243	28.62%	\$117,545,726	22.79%
7	Southern Family Insurance Company	1,638	3.48%	\$18,160,201,750	15.31%	\$89,924,550	17.43%
8	Cincinnati Insurance Company	1,534	3.26%	\$851,469,000	0.72%	\$3,260,506	0.63%
9	Philadelphia Indemnity Insurance Company	1,437	3.05%	\$267,196,316	0.23%	\$13,868,292	2.69%
10	First Community Insurance Company	978	2.08%	\$164,787,168	0.14%	\$1,998,994	0.39%
11	Church Mutual Insurance Company	746	1.59%	\$89,822,693	0.08%	\$7,521,699	1.46%
12	Capacity Insurance Company	701	1.49%	\$1,406,922,603	1.19%	\$8,237,802	1.60%
13	XI Specialty Insurance Company	624	1.33%	\$291,980,145	0.25%	\$1,022,768	0.20%
14	Old Dominion Insurance Company	438	0.93%	\$103,716,400	0.09%	\$2,847,777	0.55%
15	American Strategic Insurance Corp.	398	0.85%	\$2,703,714,865	2.28%	\$14,825,797	2.87%
16	Granada Insurance Company	379	0.81%	\$774,367,000	0.65%	\$1,639,216	0.32%
17	Clarendon National Insurance Company	351	0.75%	\$65,660,266	0.06%	\$622,426	0.12%
18	Great American Insurance Company Of New York	243	0.52%	\$1,116,970,823	0.94%	\$3,349,075	0.65%
19	Service Insurance Company	223	0.47%	\$1,064,027,669	0.90%	\$6,849,615	1.33%
20	Westfield Insurance Company	200	0.43%	\$124,153,120	0.10%	\$402,731	0.08%
	Total for Top 20 Companies	45,849	97.43%	\$114,616,740,043	96.64%	\$497,793,429	96.51%
	Total for Market	47,056	100.00%	\$118,604,947,847	100.00%	\$515,791,233	100.00%

Includes the following policy types: apartment buildings, condominium association, homeowners association, windonly apartment buildings, windonly condominium associations, windonly homeowners associations.

The Office is validating the company submissions on the information provided herein, therefore the information is considered preliminary and subject to change.

**Florida Property and Casualty Joint Underwriting Association Data Call
Commercial Non-Residential Top 20 Excluding Negative Premium Reported
Completed 10/25/2006**

Rank As Reported	Company Name	Total Commercial Non-Residential (Non Liability Portion)	Market Share (% of Total Commercial Non-Residential excluding Negative Premium Reported)	Group Name
1	Maryland Casualty Company	\$86,190,627	7.15%	Zurich Insurance Group
2	Factory Mutual Insurance Company	\$60,548,677	5.02%	FM Global Group
3	State Farm Florida Insurance Co.	\$49,378,193	4.09%	State Farm
4	Travelers Property Casualty Company of America	\$46,074,041	3.82%	St. Paul Travelers Group
5	Northern Insurance Company of New York	\$43,801,523	3.63%	Zurich Insurance Group
6	Liberty Mutual Fire Insurance Company	\$38,437,298	3.19%	Liberty Mutual Group
7	Hartford Fire Insurance Company	\$31,606,502	2.62%	Hartford Fire & Casualty Group
8	Zurich American Insurance Company	\$30,635,625	2.54%	Zurich Insurance Group
9	Continental Casualty Company	\$26,283,331	2.18%	CNA Insurance Group
10	Old Dominion Insurance Company	\$26,240,040	2.18%	National Grange Mutual Insurance Group
11	Assurance Company of America	\$24,654,820	2.04%	Zurich Insurance Group
12	Westport Insurance Corporation	\$22,192,914	1.84%	Swiss Re Group
13	American Guarantee & Liability Insurance Company	\$21,212,481	1.76%	Zurich Insurance Group
14	Hartford Casualty Insurance Company	\$20,579,062	1.71%	Hartford Fire & Casualty Group
15	FCCI Commercial Insurance Company	\$18,856,763	1.56%	FCCI Mutual Insurance Group
16	Allstate Insurance Company	\$18,700,560	1.55%	Allstate Insurance Group
17	Travelers Indemnity Company of Connecticut	\$17,325,348	1.44%	St. Paul Travelers Group
18	Southern-Owners Insurance Company	\$16,923,498	1.40%	Auto Owners Group
19	Nationwide Mutual Insurance Company	\$16,830,351	1.40%	Nationwide Corporation
20	The Cincinnati Insurance Company	\$16,527,886	1.37%	Cincinnati Financial Corporation
Total Premium Written and Total % for Top 20:		\$632,999,540	52.49%	
Total Commercial Non-Residential Premium Written:		\$1,205,978,434		

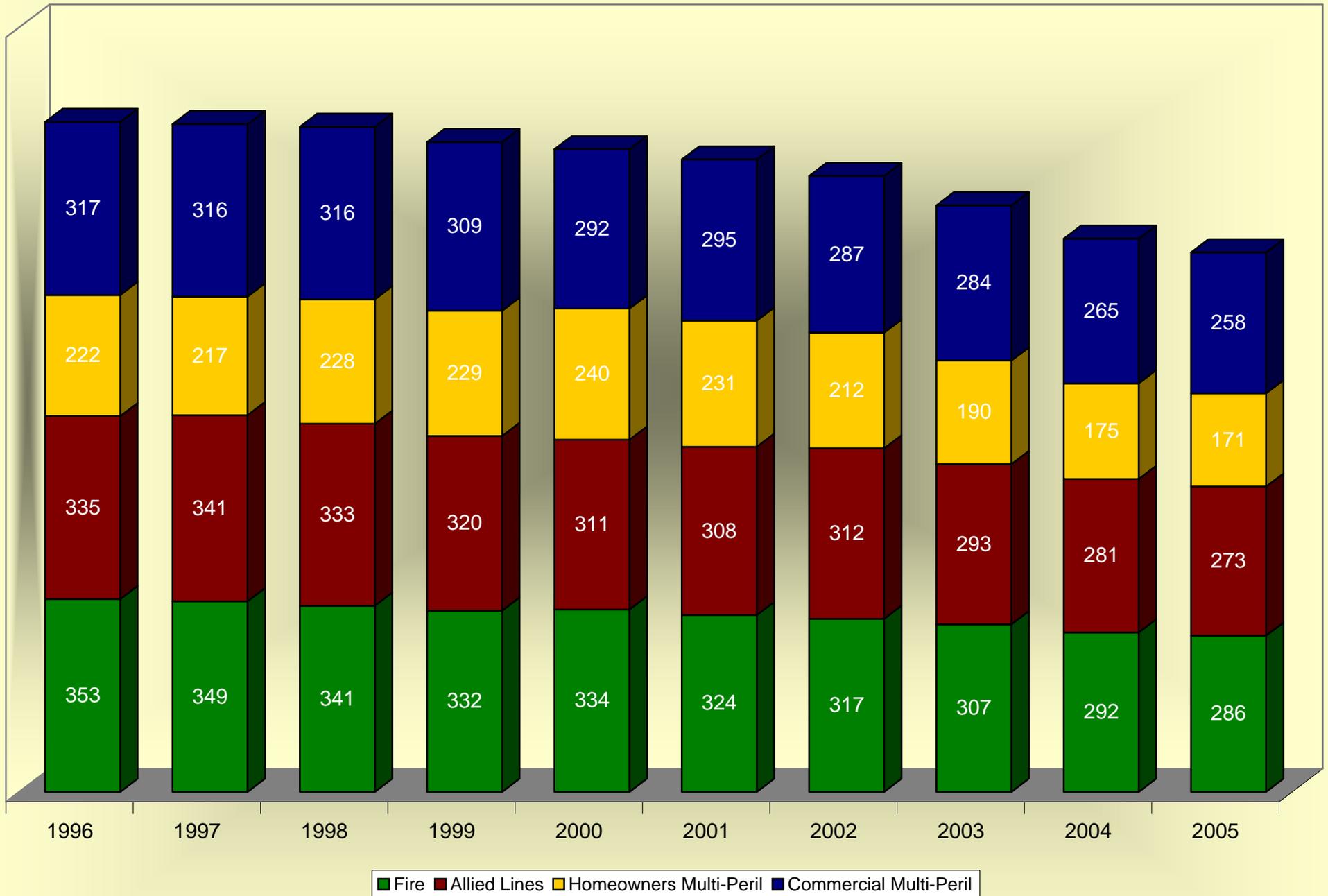
Please note:

Figures shown are for the following Lines of Business: Fire, Allied Lines, Farmowners Multiple Peril, and Commercial Multiple Peril (Non-Liability Portion).

All figures are calculated excluding negative premiums reported.

All figures do not include Surplus Lines.

Number of Companies with Premium Activity in Select Property Lines of Business



* Some companies may be represented in more than one line of business per year.

* Includes companies with positive and negative premium written.

* Fire and Allied Lines include both personal and commercial lines of business.

Source: NAIC Data Warehouse - Exhibit of Premiums and Losses

As of 11/29/2006

Trends in Number of Policies

2001			2003		
Rank	Homeowners Multi-Peril Company Name	Number of Policies ¹	Rank	Homeowners Multi-Peril Company Name	Number of Policies ¹
1	State Farm Florida Insurance Company	1,118,781	1	State Farm Florida Insurance Company	1,030,645
2	Allstate Floridian Insurance Company	669,689	2	Allstate Floridian Insurance Company	617,402
3	Clarendon National Insurance Company	148,529	3	Nationwide Insurance Company of Florida	260,925
4	Nationwide Insurance Company of Florida	253,710	4	United Services Automobile Association	139,838
5	Clarendon Select Insurance Company	177,817	5	Clarendon Select Insurance Company	111,484
6	United Services Automobile Association	134,317	6	Federal Insurance Company	19,900
7	Federal Insurance Company	18,554	7	Atlantic Preferred Insurance Company	76,225
8	First Floridian Auto and Home Insurance Company	103,233	8	Liberty Mutual Fire Insurance Company	81,490
9	USAA Casualty Insurance Company	64,358	9	USAA Casualty Insurance Company	69,641
10	Liberty Mutual Fire Insurance Company	80,884	10	First Floridian Auto and Home Insurance Company	90,515
11	Florida Select Insurance Company	67,833	11	AXA Re Property & Casualty Insurance Company	59,367
12	Hartford Insurance Company of The Midwest	82,824	12	American Strategic Insurance Corp	83,526
13	Tower Hill Preferred Insurance Company	48,684	13	Allstate Floridian Indemnity Company	83,465
14	Southern Family Insurance Company	81,164	14	USF&G Specialty Insurance Company	N/A ²
15	Qualsure Insurance Corporation	30,075	15	Qualsure Insurance Corporation	43,533
16	American Strategic Insurance Corp	59,560	16	Hartford Insurance Company of The Midwest	74,043
17	LM Property and Casualty Insurance Company	56,417	17	Vanguard Fire & Casualty Company	66,364
18	Fireman's Fund Insurance Company	10,941	18	Clarendon National Insurance Company	39,211
19	Harbor Specialty Insurance Company	24,390	19	Tower Hill Preferred Insurance Company	51,504
20	USF&G Specialty Insurance Company	N/A ²	20	Florida Select Insurance Company	64,547

2005		
Rank	Homeowners Multi-Peril Company Name	Number of Policies ¹
1	State Farm Florida Insurance Company	1,050,132
2	Allstate Floridian Insurance Company	465,825
3	Nationwide Insurance Company of Florida	270,305
4	Atlantic Preferred Insurance Company	124,475
5	Florida Preferred Property Insurance Company	118,326
6	United Services Automobile Association	157,664
7	Liberty Mutual Fire Insurance Company	111,886
8	First Floridian Auto and Home Insurance Company	105,373
9	USF&G Specialty Insurance Company	N/A ²
10	Federal Insurance Company	21,143
11	United Property & Casualty Insurance Company	66,816
12	Allstate Floridian Indemnity Company	118,261
13	USAA Casualty Insurance Company	84,797
14	Tower Hill Preferred Insurance Company	69,463
15	Clarendon Select Insurance Company	85,863
16	Gulfstream Property and Casualty Insurance Company	49,927
17	American Strategic Insurance Corp	85,934
18	Tower Hill Prime Insurance Company	64,441
19	Universal Insurance Company of North America	67,688
20	Universal Property & Casualty Insurance Company	72,887

¹Includes Homeowners (Excluding tenant and condo), Mobile Homeowners, Condominium Unit Owners, and Tenants from Quasr.

²Surplus lines policy numbers unavailable.

*Excludes Citizens Property Insurance Corporation.

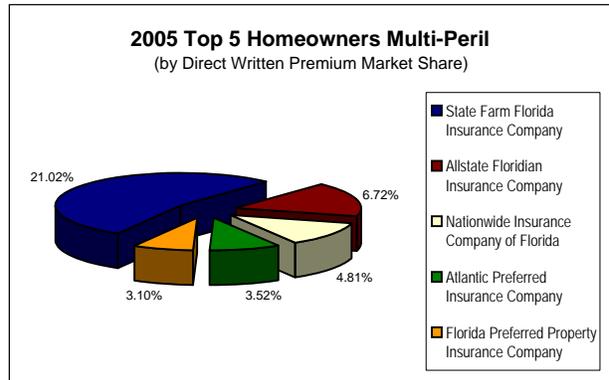
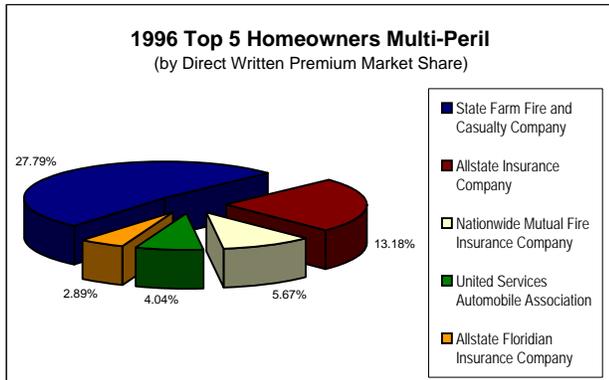
1996/2005 Comparison of Top 20 by Direct Written Premium for Select Property Lines of Business

1996	Homeowners Multi-Peril	Direct Premium Written	Market Share	Cumulative Market Share	Group Name
Rank	Company Name				
1	State Farm Fire and Casualty Company	\$515,187,692	27.79%	27.79%	State Farm
2	Allstate Insurance Company	\$244,250,877	13.18%	40.97%	Allstate Insurance Group
3	Nationwide Mutual Fire Insurance Company	\$105,128,943	5.67%	46.64%	Nationwide Corporation
4	United Services Automobile Association	\$74,828,393	4.04%	50.68%	United Services Automobile Association Group
5	Allstate Floridian Insurance Company	\$53,612,655	2.89%	53.57%	Allstate Insurance Group
6	Clarendon National Insurance Company	\$50,049,397	2.70%	56.27%	Hannover Group
7	The Standard Fire Insurance Company	\$36,218,005	1.95%	58.23%	St. Paul Travelers Group
8	LM Property and Casualty Insurance Company	\$35,371,294	1.91%	60.13%	Liberty Mutual Group
9	Liberty Mutual Fire Insurance Company	\$33,164,475	1.79%	61.92%	Liberty Mutual Group
10	The Automobile Insurance Company of Hartford, Connecticut	\$27,858,334	1.50%	63.43%	St. Paul Travelers Group
11	Florida Farm Bureau General Insurance Company	\$27,711,091	1.49%	64.92%	Southern Farm Bureau Casualty
12	USAA Casualty Insurance Company	\$27,131,619	1.46%	66.38%	United Services Automobile Association Group
13	Hartford Insurance Company of The Midwest	\$26,898,375	1.45%	67.84%	Hartford Fire & Casualty Group
14	Federal Insurance Company	\$25,225,412	1.36%	69.20%	Chubb & Son Incorporated
15	Florida Farm Bureau Casualty Insurance Company	\$24,197,208	1.31%	70.50%	Southern Farm Bureau Casualty
16	Auto-Owners Insurance Company	\$20,927,043	1.13%	71.63%	Auto Owners Group
17	Metropolitan Property and Casualty Insurance Company	\$20,683,333	1.12%	72.75%	Metropolitan Group
18	First Community Insurance Company	\$20,058,723	1.08%	73.83%	Bankers Insurance Group
19	Fireman's Fund Insurance Company	\$19,758,168	1.07%	74.90%	Allianz Insurance Group
20	The Travelers Indemnity Company	\$18,307,229	0.99%	75.88%	St. Paul Travelers Group

Total Market Share: 75.88%

2005	Homeowners Multi-Peril	Direct Premium Written	Market Share	Cumulative Market Share	Group Name
Rank	Company Name				
1	State Farm Florida Insurance Company	\$1,175,848,939	21.02%	21.02%	State Farm
2	Allstate Floridian Insurance Company	\$375,827,109	6.72%	27.74%	Allstate Insurance Group
3	Nationwide Insurance Company of Florida	\$269,152,615	4.81%	32.56%	Nationwide Corporation
4	Atlantic Preferred Insurance Company	\$197,126,519	3.52%	36.08%	Poe Financial Group
5	Florida Preferred Property Insurance Company	\$173,427,646	3.10%	39.18%	Poe Financial Group
6	United Services Automobile Association	\$157,367,104	2.81%	42.00%	United Services Automobile Association Group
7	Liberty Mutual Fire Insurance Company	\$138,817,360	2.48%	44.48%	Liberty Mutual Group
8	First Floridian Auto and Home Insurance Company	\$120,498,302	2.15%	46.63%	St. Paul Travelers Group
9	USF&G Specialty Insurance Company	\$111,695,287	2.00%	48.63%	Geo Vera Holding Incorporated Group
10	Federal Insurance Company	\$110,634,180	1.98%	50.61%	Chubb & Son Incorporated
11	United Property & Casualty Insurance Company	\$104,978,215	1.88%	52.49%	N/A
12	Allstate Floridian Indemnity Company	\$99,239,939	1.77%	54.26%	Allstate Insurance Group
13	USAA Casualty Insurance Company	\$96,577,252	1.73%	55.99%	United Services Automobile Association Group
14	Tower Hill Preferred Insurance Company	\$96,293,790	1.72%	57.71%	Tower Hill Insurance Group
15	Clarendon Select Insurance Company	\$94,207,388	1.68%	59.39%	Hannover Group
16	Gulfstream Property and Casualty Insurance Company	\$93,418,769	1.67%	61.06%	N/A
17	American Strategic Insurance Corp	\$85,747,547	1.53%	62.60%	ARX Holding Incorporated Group
18	Tower Hill Prime Insurance Company	\$83,639,919	1.50%	64.09%	Tower Hill Insurance Group
19	Universal Insurance Company of North America	\$81,510,111	1.46%	65.55%	Universal Insurance Company Group
20	Universal Property & Casualty Insurance Company	\$77,651,347	1.39%	66.94%	N/A

Total Market Share: 66.94%



Source: NAIC Data Warehouse -
1996/2005 Exhibit of Premiums and Losses;
2005 Company Table
As of 11/27/06
*Excludes Citizens Property Insurance Corp.

Florida Office of Insurance Regulation

Companies which reported new personal and/or commercial residential policies in QUASR for 6/30/2006

Company	New Policies Written	Policies in Force	Policies Canceled	Policies Non-Renewed	Policies Canceled due to Hurricane Risk	Policies Non-Renewed due to Hurricane Risk	Structure Exposure	Annualized Premium Written
CITIZENS PROPERTY INSURANCE CORPORATION	143,636	917,117	35,057	73,056	0	0	\$241,556,809,864	\$1,845,048,044
UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY	49,294	150,927	4,920	29	0	0	\$26,982,197,395	\$175,582,684
STATE FARM FLORIDA INSURANCE COMPANY	40,681	1,056,192	43,110	41	0	0	\$335,498,012,167	\$1,296,165,991
FLORIDA PENINSULA INSURANCE COMPANY	33,487	73,333	652	37,230	0	0	\$16,416,366,532	\$96,478,995
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	33,266	115,416	6,921	2,275	0	0	\$28,431,090,790	\$138,606,294
HOMEWISER INSURANCE COMPANY, INC.	29,991	29,336	7	648	0	0	\$5,737,687,445	\$31,992,469
ASI ASSURANCE CORP.	21,883	70,418	3,322	288	0	1	\$19,784,891,613	\$79,987,066
ST. JOHNS INSURANCE COMPANY, INC.	21,576	84,686	6,140	634	0	0	\$27,879,786,678	\$104,528,587
SOUTHERN OAK INSURANCE COMPANY	15,005	28,219	1,851	6,347	0	0	\$5,434,113,561	\$34,184,789
CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	13,876	66,381	951	13,875	0	0	\$13,098,888,225	\$73,759,660
UNITED SERVICES AUTOMOBILE ASSOCIATION	12,025	189,172	8,283	534	0	0	\$61,120,984,178	\$177,860,312
FLORIDA FAMILY INSURANCE COMPANY	10,776	89,096	3,536	1,410	0	0	\$9,040,212,848	\$71,183,540
VANGUARD FIRE AND CASUALTY COMPANY	9,900	80,362	1,662	6,214	0	0	\$21,642,978,193	\$97,083,933
SUNSHINE STATE INSURANCE COMPANY	9,387	51,636	1,670	7,502	0	0	\$15,980,148,513	\$78,661,686
FEDERATED NATIONAL INSURANCE COMPANY	9,192	47,404	2,570	0	0	0	\$8,463,960,700	\$106,279,683
FIRST PROTECTIVE INSURANCE COMPANY	8,837	40,790	2,698	1,785	0	0	\$12,598,610,336	\$56,075,588
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	7,567	34,583	2,870	1,182	0	0	\$915,714,190	\$23,799,078
ALLSTATE FLORIDIAN INDEMNITY COMPANY	7,444	106,394	3,408	7,688	0	0	\$15,596,342,100	\$108,330,332
USAA CASUALTY INSURANCE COMPANY	7,043	95,941	4,720	449	0	0	\$27,355,062,937	\$107,171,278
FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	6,355	3,648	498	0	0	0	\$1,198,967,680	\$4,264,175
TOWER HILL PRIME INSURANCE COMPANY	5,618	86,984	2,995	1,454	0	0	\$28,618,649,857	\$108,065,509
HILLCREST INSURANCE COMPANY	5,187	7,336	377	7	0	0	\$3,464,493,795	\$16,627,759
UNITED PROPERTY & CASUALTY INSURANCE COMPANY, INC.	5,032	68,183	2,847	780	0	0	\$14,127,577,389	\$146,924,714
OMEGA INSURANCE COMPANY	4,583	51,410	2,114	11,075	0	0	\$6,676,532,179	\$46,517,161
SECURITY FIRST INSURANCE COMPANY	4,574	10,752	432	3,317	0	0	\$1,857,294,679	\$13,371,951
TOWER HILL SELECT INSURANCE COMPANY	3,974	46,968	1,650	276	0	0	\$20,890,653,228	\$79,221,930
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	3,485	38,531	802	130	0	0	\$1,875,143,858	\$26,122,499
FIRST COMMUNITY INSURANCE COMPANY	3,269	29,269	825	1,528	0	0	\$3,344,938,308	\$27,784,850
TOWER HILL PREFERRED INSURANCE COMPANY	3,035	68,531	1,828	2,386	0	0	\$22,548,893,595	\$105,324,381
ARGUS FIRE & CASUALTY INSURANCE COMPANY	3,024	9,240	233	0	233	0	\$1,801,486,238	\$16,215,508

Florida Office of Insurance Regulation

Companies which reported new personal and/or commercial residential policies in QUASR for 6/30/2006

Company	New Policies Written	Policies in Force	Policies Canceled	Policies Non-Renewed	Policies Canceled due to Hurricane Risk	Policies Non-Renewed due to Hurricane Risk	Structure Exposure	Annualized Premium Written
FIRST FLORIDIAN AUTO AND HOME INSURANCE COMPANY	2,804	105,872	3,595	815	0	0	\$30,080,791,389	\$129,776,406
MERITPLAN INSURANCE COMPANY	2,686	37,492	2,717	948	0	0	\$8,332,654,800	\$42,242,907
CORAL INSURANCE COMPANY	2,559	13,914	1,004	0	0	0	\$6,413,542,297	\$39,740,455
FLORIDA SELECT INSURANCE COMPANY	2,549	69,892	2,502	388	0	0	\$10,555,392,476	\$75,617,793
AMERICAN TRADITIONS INSURANCE COMPANY	2,254	582	65	0	0	0	\$123,365,200	\$828,275
AMERICAN STRATEGIC INSURANCE CORP.	2,223	118,938	4,189	5,581	0	0	\$30,641,550,313	\$157,352,022
FLORIDA FARM BUREAU CASUALTY INSURANCE COMPANY	2,112	51,332	1,471	96	0	0	\$16,322,927,210	\$52,052,136
FEDERAL INSURANCE COMPANY	2,098	22,698	967	358	120	317	\$22,115,149,860	\$128,481,601
AMERICAN SOUTHERN HOME INSURANCE COMPANY	1,562	15,911	528	1,729	0	0	\$1,052,223,025	\$14,664,868
BALBOA INSURANCE COMPANY	1,427	7,166	1,822	22	0	0	\$786,592,800	\$2,906,671
FLORIDA FARM BUREAU GENERAL INSURANCE COMPANY	1,352	51,583	1,828	151	0	0	\$9,465,462,906	\$39,317,286
SAFEWAY PROPERTY INSURANCE COMPANY	1,332	49,344	2,068	2,792	0	2,300	\$2,306,676,000	\$30,638,259
FOREMOST INSURANCE COMPANY	1,103	55,053	1,329	273	0	0	\$2,223,531,701	\$36,801,985
FIRST LIBERTY INSURANCE CORPORATION (THE)	1,058	29,486	922	72	0	56	\$11,956,623,200	\$38,830,861
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	990	19,509	206	38	0	0	\$1,319,722,834	\$11,607,323
LIBERTY MUTUAL FIRE INSURANCE COMPANY	881	115,473	3,091	527	0	494	\$41,976,303,150	\$157,659,618
NATIONWIDE INSURANCE COMPANY OF FLORIDA	835	268,807	8,939	0	0	0	\$63,561,972,541	\$318,446,858
LIBERTY AMERICAN SELECT INSURANCE COMPANY	801	50,695	3,880	3,699	0	3,153	\$16,761,554,735	\$62,341,452
METROPOLITAN CASUALTY INSURANCE COMPANY	796	17,441	446	113	0	0	\$5,570,784,600	\$15,511,507
HARTFORD INSURANCE COMPANY OF THE MIDWEST	793	64,990	1,398	119	0	0	\$18,025,602,794	\$79,380,100
TRAVELERS INDEMNITY COMPANY OF AMERICA	779	5,310	193	18	0	0	\$1,731,312,478	\$5,911,075
SERVICE INSURANCE COMPANY	704	12,661	947	3,013	0	0	\$3,651,986,888	\$21,391,911
AMERICAN GENERAL PROPERTY INS CO OF FLORIDA	672	14,764	1,186	74	0	0	\$263,568,700	\$3,999,795
FIREMAN'S FUND INSURANCE COMPANY	671	9,858	149	316	0	0	\$3,597,943,000	\$50,557,075
COTTON STATES MUTUAL INSURANCE COMPANY	648	25,607	618	20	0	0	\$7,489,926,493	\$16,190,911
CLARENDON SELECT INSURANCE COMPANY	608	33,472	1,513	26,746	0	0	\$7,369,786,475	\$49,794,623
AMEX ASSURANCE COMPANY	547	4,059	109	14	0	0	\$1,410,647,090	\$4,952,102
COOPERATIVA DE SEGUROS MULTIPLES DE PUERTO RICO, INC.	541	6,219	153	262	0	0	\$1,726,710,922	\$4,601,106
TEACHERS INSURANCE COMPANY	497	21,658	838	14	0	1	\$7,184,076,914	\$23,007,501
AMICA MUTUAL INSURANCE COMPANY	476	30,556	694	14	0	0	\$5,784,216,176	\$41,583,165

Florida Office of Insurance Regulation

Companies which reported new personal and/or commercial residential policies in QUASR for 6/30/2006

Company	New Policies Written	Policies in Force	Policies Canceled	Policies Non-Renewed	Policies Canceled due to Hurricane Risk	Policies Non-Renewed due to Hurricane Risk	Structure Exposure	Annualized Premium Written
LIBERTY AMERICAN INSURANCE COMPANY	426	17,289	1,354	1,908	0	51	\$1,457,715,136	\$14,167,528
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	417	5,900	215	2,500	0	0	\$1,944,726,455	\$8,094,305
HANOVER INSURANCE COMPANY (THE)	413	5,518	191	0	0	0	\$1,161,947,858	\$5,170,055
AUTO-OWNERS INSURANCE COMPANY	376	24,265	664	1,069	0	0	\$3,999,073,543	\$18,693,645
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	351	58,822	2,996	540	0	0	\$11,932,435,254	\$119,183,751
MASSACHUSETTS BAY INSURANCE COMPANY	329	5,206	109	0	0	0	\$1,036,338,983	\$4,623,956
NEW HAMPSHIRE INSURANCE COMPANY	187	10,229	170	417	0	0	\$532,607,318	\$6,446,768
ENCOMPASS FLORIDIAN INDEMNITY COMPANY	181	3,813	106	2	0	0	\$999,312,515	\$4,953,031
STATE NATIONAL INSURANCE COMPANY INC.	181	2,306	236	0	0	0	\$110,300,700	\$637,408
STATE AUTO FLORIDA INSURANCE COMPANY	175	6,348	50	10	0	0	\$1,236,094,351	\$4,946,745
CHARTER OAK FIRE INSURANCE COMPANY	157	171	1	5	0	0	\$83,522,557	\$425,201
USIC OF FLORIDA, INC.	147	1,776	152	11	0	0	\$531,432,302	\$1,708,594
ALLSTATE FLORIDIAN INSURANCE COMPANY	127	419,988	5,030	16,052	0	0	\$44,117,287,137	\$405,772,245
SOUTHERN-OWNERS INSURANCE COMPANY	126	12,533	295	117	0	0	\$4,770,188,942	\$14,566,567
HANOVER AMERICAN INSURANCE COMPANY (THE)	123	2,537	54	0	0	0	\$604,343,803	\$2,369,844
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	116	540	31	15	0	0	\$600,478,321	\$11,135,426
NOVA CASUALTY COMPANY	112	1,956	20	3	0	0	\$0	\$6,622,316
TRAVELERS INDEMNITY COMPANY	111	129	0	0	0	0	\$80,764,805	\$394,083
CENTENNIAL INSURANCE COMPANY	104	486	14	7	0	0	\$412,187,125	\$1,237,049
ENCOMPASS FLORIDIAN INSURANCE COMPANY	99	12,178	247	22	0	0	\$2,308,542,292	\$17,560,895
AMERICAN AUTOMOBILE INSURANCE COMPANY	90	1,900	23	37	0	0	\$1,510,625,000	\$8,857,129
HOMESITE INSURANCE COMPANY OF FLORIDA	67	2,645	91	20	0	0	\$878,792,462	\$3,927,995
CLARENDON NATIONAL INSURANCE COMPANY	66	10,594	140	26	0	0	\$2,167,668,556	\$18,201,979
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	60	15,253	1,342	3,273	0	1	\$6,124,632,415	\$14,884,679
UNITED FIRE AND CASUALTY COMPANY	57	1,312	0	16	0	0	\$239,589	\$1,352,483
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	46	9,237	223	50	0	0	\$2,455,520,966	\$13,715,802
PHILADELPHIA INDEMNITY INSURANCE COMPANY	44	1,735	76	31	0	0	\$173,491,602	\$19,092,880
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	44	229	1	3	0	0	\$170,897,389	\$1,106,799
HARTFORD FIRE INSURANCE COMPANY	44	18,878	392	49	0	0	\$7,440,487,480	\$38,588,425
ARMED FORCES INSURANCE EXCHANGE	43	8,090	131	7	0	0	\$1,574,291,520	\$8,911,072

Florida Office of Insurance Regulation

Companies which reported new personal and/or commercial residential policies in QUASR for 6/30/2006

Company	New Policies Written	Policies in Force	Policies Canceled	Policies Non-Renewed	Policies Canceled due to Hurricane Risk	Policies Non-Renewed due to Hurricane Risk	Structure Exposure	Annualized Premium Written
ELECTRIC INSURANCE COMPANY	41	2,452	34	0	0	0	\$1,001,347,845	\$2,993,854
ATLANTIC MUTUAL INSURANCE COMPANY	39	756	23	17	0	12	\$1,537,560,408	\$3,835,457
MERASTAR INSURANCE COMPANY	34	520	31	1	0	0	\$131,663,270	\$483,702
ADDISON INSURANCE COMPANY	30	182	0	6	0	0	\$42,537	\$164,549
QBE INSURANCE CORPORATION	30	1,848	0	37	0	28	\$33,769,667,813	\$150,349,326
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	29	100	0	4	0	0	\$178,734,693	\$1,124,113
CAPACITY INSURANCE COMPANY	29	686	12	22	0	0	\$1,332,359,759	\$62,905,991
GREAT AMERICAN INSURANCE COMPANY	28	309	14	4	0	0	\$2,214,137,000	\$1,113,987
METROPOLITAN PROPERTY AND CASUALTY INSURANCE CO	25	14,568	211	102	0	0	\$4,642,067,700	\$14,930,343
GUIDEONE MUTUAL INSURANCE COMPANY	21	282	5	4	0	0	\$85,072,200	\$313,486
AMERICAN MERCURY INSURANCE COMPANY	21	14,305	257	364	0	0	\$2,482,186,059	\$18,503,654
XL SPECIALTY INSURANCE COMPANY	17	361	15	154	5	154	\$125,841,723	\$460,259
HARTFORD CASUALTY INSURANCE COMPANY	15	4,382	80	11	0	0	\$1,252,081,191	\$7,031,865
GREAT NORTHERN INSURANCE COMPANY	14	447	10	124	2	5	\$596,732,917	\$3,095,372
OLD DOMINION INSURANCE COMPANY	14	3,809	174	185	0	0	\$946,117,400	\$6,274,189
SHIELD INSURANCE COMPANY	13	514	18	2	0	0	\$31,840,027	\$160,489
FIDELITY NATIONAL INSURANCE COMPANY	11	4,722	605	2,015	0	0	\$1,585,014,075	\$6,184,613
OWNERS INSURANCE COMPANY	10	7,391	132	333	0	0	\$2,287,171,431	\$9,044,801
ECONOMY PREMIER ASSURANCE COMPANY	10	5,611	39	21	0	0	\$2,901,176,600	\$7,971,383
GUIDEONE ELITE INSURANCE COMPANY	10	160	2	8	0	0	\$65,299,300	\$318,575
UNITED STATES FIRE INSURANCE COMPANY	9	30	0	0	0	0	\$125,000,000	\$6,280,076
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	8	109	2	3	0	0	\$22,127,200	\$83,637
HARTFORD UNDERWRITERS INSURANCE COMPANY	8	449	11	3	0	0	\$104,340,207	\$539,030
PHOENIX INSURANCE COMPANY	8	50	0	2	0	0	\$214,791,836	\$1,045,111
EMPLOYERS MUTUAL CASUALTY COMPANY	8	7	3	6	0	0	\$1,782,146	\$5,686
VIGILANT INSURANCE COMPANY	8	160	10	23	0	3	\$129,708,198	\$752,417
PACIFIC INDEMNITY COMPANY	8	473	9	31	2	5	\$819,235,820	\$3,658,812
FCCI INSURANCE COMPANY	7	13	0	0	0	0	\$1,687,290	\$8,711
FCCI COMMERCIAL INSURANCE COMPANY	7	145	1	0	0	0	\$29,641,111	\$164,136
ASSOCIATED INDEMNITY CORPORATION	6	815	5	18	0	0	\$187,254,000	\$2,292,769

Florida Office of Insurance Regulation

Companies which reported new personal and/or commercial residential policies in QUASR for 6/30/2006

Company	New Policies Written	Policies in Force	Policies Canceled	Policies Non-Renewed	Policies Canceled due to Hurricane Risk	Policies Non-Renewed due to Hurricane Risk	Structure Exposure	Annualized Premium Written
TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. (US BRANCH)	5	51	3	0	0	0	\$0	\$16,304
AEGIS SECURITY INSURANCE COMPANY	5	600	17	38	3	0	\$15,899,176	\$186,068
CHURCH MUTUAL INSURANCE COMPANY	5	932	26	20	0	0	\$137,313,013	\$7,242,511
AFFILIATED FM INSURANCE COMPANY	4	108	4	0	0	0	\$213,277,112	\$709,624
GREAT AMERICAN ASSURANCE COMPANY	4	397	4	4	0	0	\$125,091,000	\$854,616
GUIDEONE AMERICA INSURANCE COMPANY	4	61	1	7	0	0	\$14,030,200	\$45,248
HARBOR SPECIALTY INSURANCE COMPANY	4	2,291	20	11	0	0	\$421,075,225	\$2,450,047
NATIONWIDE MUTUAL INSURANCE COMPANY	4	164	3	23	0	21	\$359,557,246	\$1,132,129
FACTORY MUTUAL INSURANCE COMPANY	2	88	2	0	0	0	\$254,674,777	\$251,728
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	2	16	0	6	0	0	\$28,638,000	\$90,527
CENTURY NATIONAL INSURANCE COMPANY	2	3	0	0	0	0	\$376,223	\$3,135
ROYAL INDEMNITY COMPANY	2	374	29	147	1	0	\$92,247,209	\$392,949
HOMEWISE PREFERRED INSURANCE COMPANY	1	1	0	0	0	0	\$43,000	\$405
AMERICAN SECURITY INSURANCE COMPANY	1	35	2	0	0	0	\$7,640,000	\$49,500
AMERICAN ZURICH INSURANCE COMPANY	1	10	0	4	0	0	\$7,199,000	\$13,722
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	1	25	0	8	0	8	\$95,560,463	\$144,002
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	1	6	0	3	0	0	\$520,000	\$939
ATLANTIC SPECIALTY INSURANCE COMPANY	1	65	8	101	0	0	\$89,451,030	\$180,862
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	1	5	0	0	0	0	\$23,271,000	\$127,700
EMC PROPERTY & CASUALTY COMPANY	1	1	0	0	0	0	\$525,000	\$1,906
SENTRY INSURANCE A MUTUAL COMPANY	1	1,730	50	28	0	0	\$260,019,500	\$1,791,991
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	1	0	0	0	0	0	\$0	\$0
AMERICAN COMMERCE INSURANCE COMPANY	1	28	3	0	0	0	\$4,312,900	\$17,846
ZURICH AMERICAN INSURANCE COMPANY	1	20	0	6	0	0	\$185,117,000	\$484,516
WESTFIELD INSURANCE COMPANY	1	185	5	5	0	0	\$121,196,623	\$402,141
AMERISURE MUTUAL INSURANCE COMPANY	1	3	0	0	0	0	\$2,272,000	\$6,660
UNITRIN AUTO AND HOME INSURANCE COMPANY	1	223	1	4	0	0	\$61,686,500	\$142,139

The Office is validating the company submissions on the information provided herein, therefore the information is considered preliminary and subject to change.

Summary Data by Event and CY

Event	Data As Of	Estimated Gross Probable Loss	Claims Reported	Total Loss Claims	Claim Payments Made
Charley	31-Dec-05	\$10,158,404,847	474,771	17,679	\$9,056,703,918
Frances	31-Dec-05	\$7,952,635,936	541,589	14,105	\$7,707,516,393
Ivan	31-Dec-05	\$3,314,847,829	207,718	8,104	\$3,205,437,734
Jeanne	31-Dec-05	\$3,634,646,243	427,633	8,951	\$3,513,823,790
<i>CY2004 Total</i>		<i>\$25,060,534,855</i>	<i>1,651,711</i>	<i>48,839</i>	<i>\$23,483,481,835</i>
Dennis	31-Dec-05	\$297,399,182	52,934	920	\$269,807,639
Katrina	30-Apr-06	\$853,000,053	122,798	3,153	\$725,223,536
Rita	30-Apr-06	\$25,242,545	4,375	167	\$19,447,845
Wilma	30-Apr-06	\$9,659,383,823	975,717	18,853	\$8,848,516,509
<i>CY2005 Total</i>		<i>\$10,835,025,603</i>	<i>1,155,824</i>	<i>23,093</i>	<i>\$9,862,995,529</i>
Overall Totals		\$35,895,560,458	2,807,535	71,932	\$33,346,477,364

*This information is compiled from data submitted by each reporting entity.
It has not been formally audited or independently verified.*

1996 Top 20 by Direct Written Premium for Select Property Lines of Business

1996	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$33,594,793	12.08%
2	General Star Indemnity Company	\$13,525,207	4.87%
3	Arkwright Mutual Insurance Company	\$9,684,824	3.48%
4	American General Property Insurance Company of Florida	\$9,271,807	3.34%
5	Auto-Owners Insurance Company	\$7,895,988	2.84%
6	Balboa Insurance Company	\$7,711,284	2.77%
7	Protection Mutual Insurance Company	\$7,436,405	2.68%
8	Pacific Insurance Company, Limited	\$7,065,053	2.54%
9	Royal Surplus Lines Insurance Company	\$6,668,778	2.40%
10	American Sterling Insurance Company	\$6,304,929	2.27%
11	American Security Insurance Company	\$6,194,012	2.23%
12	Travelers Casualty and Surety Company	\$5,555,222	2.00%
13	Peak Property and Casualty Insurance Corporation	\$5,528,385	1.99%
14	Factory Mutual Insurance Company	\$5,342,833	1.92%
15	Travelers Property Casualty Company of America	\$5,294,207	1.90%
16	Employers Insurance Company of Wausau	\$5,077,707	1.83%
17	Scottsdale Insurance Company	\$4,999,316	1.80%
18	Ace American Insurance Company	\$4,813,625	1.73%
19	The Continental Insurance Company	\$4,091,698	1.47%
20	United States Fidelity and Guaranty Company	\$3,606,269	1.30%
Total Market Share:		57.43%	

1996	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Bankers Insurance Company	\$68,920,617	14.10%
2	Allstate Insurance Company	\$59,546,259	12.18%
3	Nationwide Mutual Fire Insurance Company	\$24,279,825	4.97%
4	Royal Surplus Lines Insurance Company	\$19,050,718	3.90%
5	Beazley Insurance Company, Inc.	\$16,077,994	3.29%
6	State Farm Fire and Casualty Company	\$15,886,412	3.25%
7	Capital Assurance Company, Inc.	\$14,577,239	2.98%
8	The Standard Fire Insurance Company	\$13,033,675	2.67%
9	The Travelers Indemnity Company	\$12,698,842	2.60%
10	Lexington Insurance Company	\$10,178,523	2.08%
11	General Star Indemnity Company	\$9,501,848	1.94%
12	Auto-Owners Insurance Company	\$8,037,211	1.64%
13	Travelers Casualty and Surety Company	\$8,036,165	1.64%
14	Pacific Insurance Company, Limited	\$6,938,965	1.42%
15	Scottsdale Insurance Company	\$6,910,965	1.41%
16	Factory Mutual Insurance Company	\$6,646,616	1.36%
17	Florida Farm Bureau General Insurance Company	\$5,776,991	1.18%
18	American Security Insurance Company	\$5,264,395	1.08%
19	St. Paul Fire and Marine Insurance Company	\$4,870,978	1.00%
20	Zurich American Insurance Company	\$4,864,917	0.99%
Total Market Share:		65.67%	

1996	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$515,187,692	27.79%
2	Allstate Insurance Company	\$244,250,877	13.18%
3	Nationwide Mutual Fire Insurance Company	\$105,128,943	5.67%
4	United Services Automobile Association	\$74,828,393	4.04%
5	Allstate Floridian Insurance Company	\$53,612,655	2.89%
6	Clarendon National Insurance Company	\$50,049,397	2.70%
7	The Standard Fire Insurance Company	\$36,218,005	1.95%
8	LM Property and Casualty Insurance Company	\$35,371,294	1.91%
9	Liberty Mutual Fire Insurance Company	\$33,164,475	1.79%
10	The Automobile Insurance Company of Hartford, Connecticut	\$27,858,334	1.50%
11	Florida Farm Bureau General Insurance Company	\$27,711,091	1.49%
12	USAA Casualty Insurance Company	\$27,131,619	1.46%
13	Hartford Insurance Company of The Midwest	\$26,898,375	1.45%
14	Federal Insurance Company	\$25,225,412	1.36%
15	Florida Farm Bureau Casualty Insurance Company	\$24,197,208	1.31%
16	Auto-Owners Insurance Company	\$20,927,043	1.13%
17	Metropolitan Property and Casualty Insurance Company	\$20,683,333	1.12%
18	First Community Insurance Company	\$20,058,723	1.08%
19	Fireman's Fund Insurance Company	\$19,758,168	1.07%
20	The Travelers Indemnity Company	\$18,307,229	0.99%
Total Market Share:		75.88%	

1996	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$54,056,324	8.27%
2	Allstate Insurance Company	\$28,330,578	4.33%
3	Nationwide Mutual Insurance Company	\$20,550,272	3.14%
4	Hartford Insurance Company of The Southeast	\$19,551,428	2.99%
5	Insurance Corporation of New York	\$18,534,148	2.83%
6	Hartford Fire Insurance Company	\$18,272,517	2.79%
7	Fireman's Fund Insurance Company	\$14,695,729	2.25%
8	St. Paul Fire and Marine Insurance Company	\$13,506,010	2.07%
9	Nationwide Mutual Fire Insurance Company	\$12,493,580	1.91%
10	Capital Assurance Company, Inc.	\$12,411,308	1.90%
11	Transcontinental Insurance Company	\$11,996,495	1.83%
12	Crum & Forster Indemnity Company	\$11,872,167	1.82%
13	Auto-Owners Insurance Company	\$9,841,576	1.51%
14	Nationwide Property and Casualty Insurance Company	\$9,419,870	1.44%
15	Scottsdale Insurance Company	\$9,413,928	1.44%
16	United States Fire Insurance Company	\$9,193,181	1.41%
17	United States Fidelity and Guaranty Company	\$8,954,987	1.37%
18	National Surety Corporation	\$8,655,895	1.32%
19	Cincinnati Insurance Company	\$8,124,991	1.24%
20	Federal Insurance Company	\$7,822,712	1.20%
Total Market Share:		47.05%	

*Excludes Citizens Property Insurance Corporation.

1997 Top 20 by Direct Written Premium for Select Property Lines of Business

1997	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$35,782,315	11.01%
2	General Star Indemnity Company	\$15,648,371	4.81%
3	Westchester Surplus Lines Insurance Company	\$12,643,513	3.89%
4	Allianz Global Risks Us Insurance Company	\$12,415,969	3.82%
5	American Sterling Insurance Company	\$11,425,966	3.51%
6	Balboa Insurance Company	\$9,995,437	3.07%
7	American General Property Insurance Company of Florida	\$8,691,510	2.67%
8	Pacific Insurance Company, Limited	\$8,596,923	2.64%
9	Arkwright Mutual Insurance Company	\$8,461,172	2.60%
10	Westchester Fire Insurance Company	\$8,328,178	2.56%
11	Protection Mutual Insurance Company	\$7,838,918	2.41%
12	Ace American Insurance Company	\$7,801,355	2.40%
13	Florida Select Insurance Company	\$7,777,117	2.39%
14	American Security Insurance Company	\$7,057,623	2.17%
15	Auto-Owners Insurance Company	\$6,933,947	2.13%
16	American Guarantee and Liability Insurance Company	\$6,912,084	2.13%
17	Travelers Property Casualty Company of America	\$6,816,384	2.10%
18	Royal Surplus Lines Insurance Company	\$6,411,529	1.97%
19	Factory Mutual Insurance Company	\$6,153,543	1.89%
20	Scottsdale Insurance Company	\$5,409,151	1.66%
Total Market Share:		61.86%	

1997	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$18,794,850	6.90%
2	General Star Indemnity Company	\$12,238,977	4.49%
3	Lexington Insurance Company	\$10,808,439	3.97%
4	State Farm Fire and Casualty Company	\$9,579,525	3.52%
5	The Travelers Indemnity Company	\$8,689,430	3.19%
6	Factory Mutual Insurance Company	\$8,520,972	3.13%
7	Pacific Insurance Company, Limited	\$8,507,936	3.12%
8	Nationwide Mutual Fire Insurance Company	\$7,164,308	2.63%
9	American Security Insurance Company	\$6,685,294	2.45%
10	Scottsdale Insurance Company	\$6,579,547	2.42%
11	Zurich American Insurance Company	\$6,141,162	2.26%
12	American Sterling Insurance Company	\$5,371,174	1.97%
13	Travelers Property Casualty Company of America	\$5,154,285	1.89%
14	Balboa Insurance Company	\$4,290,771	1.58%
15	Hartford Fire Insurance Company	\$4,223,066	1.55%
16	Insurance Corporation of New York	\$4,191,082	1.54%
17	First Community Insurance Company	\$4,139,544	1.52%
18	St. Paul Fire and Marine Insurance Company	\$4,079,311	1.50%
19	Fireman's Fund Insurance Company	\$4,072,876	1.50%
20	Liberty Mutual Fire Insurance Company	\$4,025,549	1.48%
Total Market Share:		52.61%	

1997	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$517,625,506	23.90%
2	Allstate Floridian Insurance Company	\$283,518,286	13.09%
3	Nationwide Mutual Fire Insurance Company	\$114,365,306	5.28%
4	Clarendon National Insurance Company	\$91,806,471	4.24%
5	Clarendon Select Insurance Company	\$86,252,895	3.98%
6	United Services Automobile Association	\$84,849,121	3.92%
7	Florida Select Insurance Company	\$44,436,418	2.05%
8	Liberty Mutual Fire Insurance Company	\$40,668,423	1.88%
9	Hartford Insurance Company of The Midwest	\$34,502,813	1.59%
10	First Floridian Auto and Home Insurance Company	\$33,427,611	1.54%
11	USAA Casualty Insurance Company	\$33,113,124	1.53%
12	LM Property and Casualty Insurance Company	\$32,973,743	1.52%
13	The Standard Fire Insurance Company	\$30,654,210	1.42%
14	Southern Family Insurance Company	\$29,461,886	1.36%
15	Florida Farm Bureau General Insurance Company	\$28,664,359	1.32%
16	First Community Insurance Company	\$28,271,289	1.31%
17	Florida Family Insurance Company	\$28,066,021	1.30%
18	New Hampshire Insurance Company	\$27,795,000	1.28%
19	Federal Insurance Company	\$27,481,858	1.27%
20	Florida Farm Bureau Casualty Insurance Company	\$26,790,229	1.24%
Total Market Share:		75.01%	

1997	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$48,162,704	6.93%
2	Insurance Corporation of New York	\$28,136,647	4.05%
3	Hartford Insurance Company of The Southeast	\$22,299,233	3.21%
4	Transcontinental Insurance Company	\$20,618,021	2.97%
5	Allstate Insurance Company	\$20,326,422	2.92%
6	Nationwide Mutual Insurance Company	\$20,172,144	2.90%
7	Hartford Fire Insurance Company	\$19,984,690	2.87%
8	Nationwide Mutual Fire Insurance Company	\$15,318,097	2.20%
9	Crum & Forster Indemnity Company	\$13,426,913	1.93%
10	Peak Property and Casualty Insurance Corporation	\$13,089,586	1.88%
11	Reliance Insurance Company	\$12,684,982	1.82%
12	St. Paul Fire and Marine Insurance Company	\$12,268,786	1.76%
13	Scottsdale Insurance Company	\$10,986,650	1.58%
14	United States Fire Insurance Company	\$9,959,494	1.43%
15	Colony National Insurance Company	\$9,851,347	1.42%
16	Allstate Floridian Insurance Company	\$9,409,551	1.35%
17	Auto-Owners Insurance Company	\$9,168,387	1.32%
18	Transportation Insurance Company	\$9,003,022	1.30%
19	Fireman's Fund Insurance Company	\$8,992,573	1.29%
20	Zurich American Insurance Company	\$8,746,559	1.26%
Total Market Share:		46.41%	

*Excludes Citizens Property Insurance Corporation.

1998 Top 20 by Direct Written Premium for Select Property Lines of Business

1998	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$29,430,381	9.74%
2	Allianz Global Risks Us Insurance Company	\$18,801,537	6.23%
3	Westchester Surplus Lines Insurance Company	\$11,563,434	3.83%
4	General Star Indemnity Company	\$11,186,983	3.70%
5	Florida Select Insurance Company	\$10,937,189	3.62%
6	Scottsdale Insurance Company	\$10,454,234	3.46%
7	Pacific Insurance Company, Limited	\$10,007,499	3.31%
8	American Security Insurance Company	\$9,290,969	3.08%
9	Westchester Fire Insurance Company	\$9,080,437	3.01%
10	Ace American Insurance Company	\$8,364,481	2.77%
11	The Hartford Steam Boiler Inspection and Insurance Company	\$6,792,877	2.25%
12	General Security Indemnity Company of Arizona	\$6,781,524	2.25%
13	American Sterling Insurance Company	\$6,649,292	2.20%
14	Travelers Property Casualty Company of America	\$6,570,140	2.18%
15	Auto-Owners Insurance Company	\$6,128,581	2.03%
16	Arkwright Mutual Insurance Company	\$5,290,969	1.97%
17	Protection Mutual Insurance Company	\$5,918,219	1.96%
18	First Community Insurance Company	\$4,942,002	1.64%
19	Royal Surplus Lines Insurance Company	\$4,735,310	1.57%
20	National Union Fire Insurance Company of Pittsburgh, Pa.	\$4,591,338	1.52%
Total Market Share:		62.31%	

1998	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$16,061,223	6.13%
2	Nationwide Mutual Fire Insurance Company	\$13,562,813	5.17%
3	General Star Indemnity Company	\$10,446,635	3.98%
4	Pacific Insurance Company, Limited	\$9,889,450	3.77%
5	American Casualty Company of Reading, Pennsylvania	\$9,800,403	3.74%
6	Lexington Insurance Company	\$8,777,958	3.35%
7	The Hartford Steam Boiler Inspection and Insurance Company	\$7,849,005	2.99%
8	The Travelers Indemnity Company	\$7,497,150	2.86%
9	American Security Insurance Company	\$7,468,642	2.85%
10	Balboa Insurance Company	\$6,964,392	2.66%
11	Factory Mutual Insurance Company	\$6,805,588	2.60%
12	U.S. Security Insurance Co.	\$5,925,691	2.26%
13	Reliance Insurance Company	\$5,700,339	2.17%
14	Safeco Surplus Lines Insurance Company	\$4,535,443	1.73%
15	Safeco Insurance Company of America	\$4,403,760	1.68%
16	First Community Insurance Company	\$4,382,534	1.67%
17	Travelers Property Casualty Company of America	\$4,169,825	1.59%
18	Royal Insurance Company of America	\$3,991,671	1.52%
19	Onebeacon Insurance Company	\$3,920,759	1.50%
20	American Superior Insurance Company	\$3,726,847	1.42%
Total Market Share:		55.64%	

1998	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$548,066,595	22.48%
2	Allstate Floridian Insurance Company	\$297,030,380	12.18%
3	Clarendon Select Insurance Company	\$119,755,561	4.91%
4	Nationwide Mutual Fire Insurance Company	\$115,421,403	4.73%
5	Clarendon National Insurance Company	\$89,094,820	3.65%
6	United Services Automobile Association	\$84,571,637	3.47%
7	First Floridian Auto and Home Insurance Company	\$48,767,731	2.00%
8	Liberty Mutual Fire Insurance Company	\$45,896,944	1.88%
9	Harbor Specialty Insurance Company	\$44,575,057	1.83%
10	Florida Select Insurance Company	\$42,719,198	1.75%
11	Hartford Insurance Company of The Midwest	\$36,929,441	1.51%
12	Florida Family Insurance Company	\$36,925,980	1.51%
13	USAA Casualty Insurance Company	\$35,104,952	1.44%
14	LM Property and Casualty Insurance Company	\$34,511,256	1.42%
15	Southern Family Insurance Company	\$34,314,335	1.41%
16	Federal Insurance Company	\$32,061,888	1.32%
17	Florida Farm Bureau General Insurance Company	\$29,200,216	1.20%
18	First Community Insurance Company	\$28,815,165	1.18%
19	Florida Farm Bureau Casualty Insurance Company	\$28,660,974	1.18%
20	Lexington Insurance Company	\$25,553,929	1.05%
Total Market Share:		72.10%	

1998	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Fire and Casualty Company	\$45,591,607	6.40%
2	Insurance Corporation of New York	\$32,775,058	4.60%
3	Allstate Insurance Company	\$22,837,158	3.21%
4	Hartford Insurance Company of The Southeast	\$22,330,456	3.14%
5	Nationwide Mutual Insurance Company	\$21,596,668	3.03%
6	Transcontinental Insurance Company	\$20,509,698	2.88%
7	Nationwide Mutual Fire Insurance Company	\$17,256,296	2.42%
8	Hartford Fire Insurance Company	\$16,469,045	2.31%
9	Peak Property and Casualty Insurance Corporation	\$13,342,679	1.87%
10	Reliance Insurance Company	\$12,008,129	1.69%
11	Assurance Company of America	\$10,875,050	1.53%
12	Scottsdale Insurance Company	\$10,845,261	1.52%
13	Crum & Forster Indemnity Company	\$10,449,808	1.47%
14	Federal Insurance Company	\$9,383,193	1.32%
15	Northern Insurance Company of New York	\$9,224,644	1.30%
16	Fireman's Fund Insurance Company	\$9,103,342	1.28%
17	St. Paul Fire and Marine Insurance Company	\$8,805,915	1.24%
18	Allstate Floridian Insurance Company	\$8,766,803	1.23%
19	Travelers Property Casualty Company of America	\$8,698,693	1.22%
20	Auto-Owners Insurance Company	\$8,579,926	1.21%
Total Market Share:		44.87%	

*Excludes Citizens Property Insurance Corporation.

1999 Top 20 by Direct Written Premium for Select Property Lines of Business

1999	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$29,523,889	9.86%
2	Allianz Global Risks Us Insurance Company	\$23,317,471	7.79%
3	American Security Insurance Company	\$13,881,614	4.64%
4	Scottsdale Insurance Company	\$13,697,826	4.57%
5	Florida Select Insurance Company	\$10,250,883	3.42%
6	Pacific Insurance Company, Limited	\$10,076,034	3.36%
7	American General Property Insurance Company of Florida	\$8,892,332	2.97%
8	Factory Mutual Insurance Company	\$8,278,887	2.76%
9	General Star Indemnity Company	\$7,359,607	2.46%
10	General Security Indemnity Company of Arizona	\$7,183,694	2.40%
11	Florida Family Insurance Company	\$6,930,884	2.31%
12	Ace American Insurance Company	\$6,059,348	2.02%
13	The Hartford Steam Boiler Inspection and Insurance Company	\$5,978,498	2.00%
14	Auto-Owners Insurance Company	\$5,563,924	1.86%
15	First Community Insurance Company	\$5,064,682	1.69%
16	Interstate Fire & Casualty Company	\$5,011,096	1.67%
17	Royal Surplus Lines Insurance Company	\$4,571,721	1.53%
18	Argus Fire & Casualty Insurance Company	\$4,498,762	1.50%
19	Balboa Insurance Company	\$4,457,694	1.49%
20	Acceptance Insurance Company	\$4,239,352	1.42%
Total Market Share:		61.72%	

1999	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$16,037,034	5.66%
2	Nationwide Mutual Fire Insurance Company	\$14,625,856	5.16%
3	Westchester Surplus Lines Insurance Company	\$13,520,091	4.77%
4	Pacific Insurance Company, Limited	\$10,018,849	3.53%
5	American Security Insurance Company	\$9,286,215	3.28%
6	Factory Mutual Insurance Company	\$9,248,705	3.26%
7	Safeco Surplus Lines Insurance Company	\$8,602,837	3.03%
8	Lexington Insurance Company	\$8,447,897	2.98%
9	General Star Indemnity Company	\$7,895,804	2.79%
10	Westchester Fire Insurance Company	\$6,804,755	2.40%
11	The Hartford Steam Boiler Inspection and Insurance Company	\$6,368,057	2.25%
12	American Superior Insurance Company	\$6,216,391	2.19%
13	Continental Casualty Company	\$5,726,730	2.02%
14	Balboa Insurance Company	\$5,519,040	1.95%
15	The Travelers Indemnity Company	\$5,260,098	1.86%
16	U.S. Security Insurance Co.	\$4,704,083	1.66%
17	American Guarantee and Liability Insurance Company	\$4,701,158	1.66%
18	First Community Insurance Company	\$4,523,393	1.60%
19	United Services Automobile Association	\$4,170,762	1.47%
20	Onebeacon Insurance Company	\$4,026,246	1.42%
Total Market Share:		54.92%	

1999	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$441,087,638	16.42%
2	Allstate Floridian Insurance Company	\$305,989,911	11.39%
3	Clarendon National Insurance Company	\$142,284,834	5.30%
4	State Farm Fire and Casualty Company	\$132,983,297	4.95%
5	Clarendon Select Insurance Company	\$131,465,477	4.89%
6	Nationwide Mutual Fire Insurance Company	\$121,735,574	4.53%
7	United Services Automobile Association	\$99,466,912	3.70%
8	First Floridian Auto and Home Insurance Company	\$63,702,762	2.37%
9	Liberty Mutual Fire Insurance Company	\$45,498,408	1.69%
10	Federal Insurance Company	\$44,386,214	1.65%
11	USAA Casualty Insurance Company	\$42,795,232	1.59%
12	Florida Select Insurance Company	\$41,062,766	1.53%
13	Hartford Insurance Company of The Midwest	\$38,477,996	1.43%
14	LM Property and Casualty Insurance Company	\$35,203,521	1.31%
15	Southern Family Insurance Company	\$34,942,921	1.30%
16	Tower Hill Preferred Insurance Company	\$33,529,456	1.25%
17	Harbor Specialty Insurance Company	\$33,523,496	1.25%
18	Florida Family Insurance Company	\$31,740,103	1.18%
19	Omega Insurance Company	\$29,928,525	1.11%
20	Florida Farm Bureau Casualty Insurance Company	\$29,260,876	1.09%
Total Market Share:		69.94%	

1999	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Assurance Company of America	\$44,346,079	5.73%
2	Empire Indemnity Insurance Company	\$27,641,502	3.57%
3	Insurance Corporation of New York	\$27,601,299	3.57%
4	Transcontinental Insurance Company	\$26,880,687	3.47%
5	State Farm Fire and Casualty Company	\$26,377,010	3.41%
6	Allstate Insurance Company	\$24,041,027	3.11%
7	Hartford Insurance Company of The Southeast	\$22,939,073	2.96%
8	Nationwide Mutual Insurance Company	\$22,253,189	2.88%
9	State Farm Florida Insurance Company	\$19,457,796	2.51%
10	Hartford Fire Insurance Company	\$17,152,954	2.22%
11	Nationwide Mutual Fire Insurance Company	\$16,704,500	2.16%
12	Reliance Insurance Company	\$14,493,389	1.87%
13	Northern Insurance Company of New York	\$13,012,790	1.68%
14	Scottsdale Insurance Company	\$12,544,943	1.62%
15	Crum & Forster Indemnity Company	\$10,751,867	1.39%
16	Transportation Insurance Company	\$10,164,292	1.31%
17	Maryland Casualty Company	\$9,286,231	1.20%
18	Fireman's Fund Insurance Company	\$8,573,681	1.11%
19	Travelers Property Casualty Company of America	\$8,551,146	1.10%
20	Voyager Indemnity Insurance Company	\$8,372,291	1.08%
Total Market Share:		47.95%	

*Excludes Citizens Property Insurance Corporation.

2000 Top 20 by Direct Written Premium for Select Property Lines of Business

2000	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$47,694,319	14.20%
2	Allianz Global Risks Us Insurance Company	\$26,587,493	7.92%
3	American Security Insurance Company	\$14,174,176	4.22%
4	Pacific Insurance Company, Limited	\$11,187,429	3.33%
5	Florida Select Insurance Company	\$9,666,759	2.88%
6	General Star Indemnity Company	\$8,665,796	2.58%
7	Factory Mutual Insurance Company	\$8,563,325	2.55%
8	American Guarantee and Liability Insurance Company	\$8,297,181	2.47%
9	Ace American Insurance Company	\$8,194,169	2.44%
10	American General Property Insurance Company of Florida	\$7,563,236	2.25%
11	Florida Family Insurance Company	\$7,233,466	2.15%
12	Scottsdale Insurance Company	\$6,375,113	1.90%
13	Westport Insurance Corporation	\$5,919,975	1.76%
14	Royal Surplus Lines Insurance Company	\$5,759,661	1.72%
15	First Community Insurance Company	\$5,328,693	1.59%
16	Auto-Owners Insurance Company	\$4,987,424	1.49%
17	Interstate Fire & Casualty Company	\$4,785,738	1.43%
18	Employers Insurance Company of Wausau	\$4,608,866	1.37%
19	Clarendon National Insurance Company	\$4,191,837	1.25%
20	Hartford Fire Insurance Company	\$4,164,634	1.24%

Total Market Share: 60.74%

2000	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$22,159,693	6.12%
2	Westchester Surplus Lines Insurance Company	\$19,366,982	5.35%
3	Nationwide Mutual Fire Insurance Company	\$17,557,590	4.85%
4	General Star Indemnity Company	\$13,734,208	3.79%
5	Lexington Insurance Company	\$13,543,604	3.74%
6	Factory Mutual Insurance Company	\$13,482,337	3.72%
7	Insurance Corporation of New York	\$13,280,497	3.67%
8	Pacific Insurance Company, Limited	\$11,127,564	3.07%
9	Scottsdale Insurance Company	\$11,085,701	3.06%
10	Westchester Fire Insurance Company	\$10,568,642	2.92%
11	Qualsure Insurance Corporation	\$9,672,228	2.67%
12	American Security Insurance Company	\$9,655,703	2.67%
13	Safeco Surplus Lines Insurance Company	\$9,150,302	2.53%
14	Essex Insurance Company	\$7,480,306	2.07%
15	American Superior Insurance Company	\$7,249,835	2.00%
16	Westport Insurance Corporation	\$6,761,883	1.87%
17	The Travelers Indemnity Company	\$6,570,267	1.81%
18	U.S. Security Insurance Co.	\$5,659,530	1.56%
19	Clarendon National Insurance Company	\$5,523,235	1.53%
20	Gulf Insurance Company	\$5,435,458	1.50%

Total Market Share: 60.51%

2000	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$583,296,400	20.07%
2	Allstate Floridian Insurance Company	\$312,825,277	10.76%
3	Clarendon National Insurance Company	\$158,386,180	5.45%
4	Clarendon Select Insurance Company	\$133,975,289	4.61%
5	United Services Automobile Association	\$104,630,465	3.60%
6	Nationwide Insurance Company of Florida	\$74,849,983	2.58%
7	First Floridian Auto and Home Insurance Company	\$71,289,644	2.45%
8	Nationwide Mutual Fire Insurance Company	\$60,424,757	2.08%
9	Federal Insurance Company	\$57,490,362	1.98%
10	Florida Select Insurance Company	\$51,366,669	1.77%
11	USAA Casualty Insurance Company	\$47,457,806	1.63%
12	Liberty Mutual Fire Insurance Company	\$47,210,221	1.62%
13	Tower Hill Preferred Insurance Company	\$40,508,706	1.39%
14	Hartford Insurance Company of The Midwest	\$40,180,606	1.38%
15	Harbor Specialty Insurance Company	\$37,914,874	1.30%
16	LM Property and Casualty Insurance Company	\$34,094,066	1.17%
17	American Superior Insurance Company	\$33,911,175	1.17%
18	Southern Family Insurance Company	\$32,975,831	1.13%
19	Qualsure Insurance Corporation	\$32,749,248	1.13%
20	Omega Insurance Company	\$32,637,708	1.12%

Total Market Share: 68.41%

2000	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Assurance Company of America	\$40,186,052	5.04%
2	State Farm Florida Insurance Company	\$40,075,407	5.02%
3	Transcontinental Insurance Company	\$30,831,208	3.86%
4	Insurance Corporation of New York	\$26,388,952	3.31%
5	Empire Indemnity Insurance Company	\$24,200,900	3.03%
6	Hartford Insurance Company of The Southeast	\$23,949,911	3.00%
7	Allstate Insurance Company	\$23,788,315	2.98%
8	Nationwide Mutual Insurance Company	\$22,733,926	2.85%
9	Maryland Casualty Company	\$20,474,746	2.57%
10	Hartford Fire Insurance Company	\$19,508,921	2.45%
11	Northern Insurance Company of New York	\$18,141,257	2.27%
12	Nationwide Mutual Fire Insurance Company	\$16,797,009	2.11%
13	Scottsdale Insurance Company	\$14,270,830	1.79%
14	Transportation Insurance Company	\$13,008,853	1.63%
15	Crum & Forster Indemnity Company	\$12,524,563	1.57%
16	Hartford Casualty Insurance Company	\$11,855,700	1.49%
17	Travelers Property Casualty Company of America	\$11,587,294	1.45%
18	Federal Insurance Company	\$10,577,656	1.33%
19	American Economy Insurance Company	\$10,120,616	1.27%
20	St. Paul Fire and Marine Insurance Company	\$9,908,955	1.24%

Total Market Share: 50.26%

*Excludes Citizens Property Insurance Corporation.

2001 Top 20 by Direct Written Premium for Select Property Lines of Business

2001	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$60,107,239	12.13%
2	Westchester Surplus Lines Insurance Company	\$43,111,293	8.70%
3	Allianz Global Risks Us Insurance Company	\$32,461,701	6.55%
4	American Security Insurance Company	\$20,018,293	4.04%
5	American Guarantee and Liability Insurance Company	\$18,498,276	3.73%
6	Royal Surplus Lines Insurance Company	\$17,745,402	3.58%
7	Westchester Fire Insurance Company	\$17,407,664	3.51%
8	Pacific Insurance Company, Limited	\$15,756,031	3.18%
9	Hartford Fire Insurance Company	\$13,083,754	2.64%
10	Florida Family Insurance Company	\$10,238,919	2.07%
11	Factory Mutual Insurance Company	\$9,902,163	2.00%
12	Florida Select Insurance Company	\$9,150,096	1.85%
13	Ace American Insurance Company	\$8,655,369	1.75%
14	Zurich American Insurance Company	\$8,468,424	1.71%
15	General Star Indemnity Company	\$8,046,374	1.62%
16	Balboa Insurance Company	\$8,013,689	1.62%
17	Empire Indemnity Insurance Company	\$6,152,013	1.24%
18	Essex Insurance Company	\$6,105,533	1.23%
19	American General Property Insurance Company of Florida	\$6,053,763	1.22%
20	First Community Insurance Company	\$5,287,851	1.07%
Total Market Share:		65.45%	

2001	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$45,358,229	11.02%
2	Factory Mutual Insurance Company	\$22,046,294	5.35%
3	Insurance Corporation of New York	\$17,158,041	4.17%
4	Essex Insurance Company	\$16,677,181	4.05%
5	Lexington Insurance Company	\$16,247,812	3.95%
6	Southern Family Insurance Company	\$15,980,932	3.88%
7	Pacific Insurance Company, Limited	\$15,706,229	3.81%
8	American Security Insurance Company	\$13,712,676	3.33%
9	General Star Indemnity Company	\$13,093,380	3.18%
10	Balboa Insurance Company	\$9,783,925	2.38%
11	Qualsure Insurance Corporation	\$8,485,967	2.06%
12	Safeco Surplus Lines Insurance Company	\$8,220,153	2.00%
13	Continental Casualty Company	\$8,003,864	1.94%
14	TIG Specialty Insurance Company	\$7,860,176	1.91%
15	Scottsdale Insurance Company	\$7,675,222	1.86%
16	American Strategic Insurance Corp	\$6,850,402	1.66%
17	American Superior Insurance Company	\$6,627,812	1.61%
18	Atlantic Preferred Insurance Company	\$6,622,936	1.61%
19	Westport Insurance Corporation	\$5,742,088	1.39%
20	Royal Indemnity Company	\$5,147,852	1.25%
Total Market Share:		62.42%	

2001	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$650,452,856	21.17%
2	Allstate Floridian Insurance Company	\$324,927,747	10.58%
3	Clarendon National Insurance Company	\$146,001,613	4.75%
4	Nationwide Insurance Company of Florida	\$145,701,476	4.74%
5	Clarendon Select Insurance Company	\$120,593,764	3.93%
6	United Services Automobile Association	\$113,651,339	3.70%
7	Federal Insurance Company	\$68,825,166	2.24%
8	First Floridian Auto and Home Insurance Company	\$67,936,108	2.21%
9	USAA Casualty Insurance Company	\$55,217,738	1.80%
10	Liberty Mutual Fire Insurance Company	\$52,579,393	1.71%
11	Florida Select Insurance Company	\$51,701,263	1.68%
12	Hartford Insurance Company of The Midwest	\$43,438,881	1.41%
13	Tower Hill Preferred Insurance Company	\$40,056,149	1.30%
14	Southern Family Insurance Company	\$39,205,604	1.28%
15	Qualsure Insurance Corporation	\$38,174,014	1.24%
16	American Strategic Insurance Corp	\$36,979,429	1.20%
17	LM Property and Casualty Insurance Company	\$33,546,866	1.09%
18	Fireman's Fund Insurance Company	\$33,232,524	1.08%
19	Harbor Specialty Insurance Company	\$33,061,636	1.08%
20	USF&G Specialty Insurance Company	\$32,807,115	1.07%
Total Market Share:		69.27%	

2001	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Assurance Company of America	\$60,168,399	6.55%
2	State Farm Florida Insurance Company	\$49,037,393	5.34%
3	Insurance Corporation of New York	\$38,021,332	4.14%
4	Northern Insurance Company of New York	\$38,010,073	4.14%
5	Empire Indemnity Insurance Company	\$33,825,943	3.68%
6	Transcontinental Insurance Company	\$27,988,126	3.05%
7	Nationwide Mutual Insurance Company	\$25,720,832	2.80%
8	Hartford Insurance Company of The Southeast	\$25,433,829	2.77%
9	Allstate Insurance Company	\$25,371,652	2.76%
10	Clarendon National Insurance Company	\$23,564,816	2.57%
11	Nationwide Mutual Fire Insurance Company	\$20,523,289	2.23%
12	Hartford Fire Insurance Company	\$18,488,419	2.01%
13	Hartford Casualty Insurance Company	\$16,927,208	1.84%
14	Travelers Property Casualty Company of America	\$14,324,465	1.56%
15	St. Paul Fire and Marine Insurance Company	\$12,243,826	1.33%
16	Scottsdale Insurance Company	\$12,168,802	1.33%
17	Old Dominion Insurance Company	\$11,722,536	1.28%
18	Philadelphia Indemnity Insurance Company	\$11,648,955	1.27%
19	Transportation Insurance Company	\$11,311,391	1.23%
20	Federal Insurance Company	\$10,999,818	1.20%
Total Market Share:		53.09%	

*Excludes Citizens Property Insurance Corporation.

2002 Top 20 by Direct Written Premium for Select Property Lines of Business

2002	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$101,241,110	14.44%
2	Westchester Surplus Lines Insurance Company	\$75,726,700	10.80%
3	Royal Surplus Lines Insurance Company	\$29,586,725	4.22%
4	American Guarantee and Liability Insurance Company	\$25,580,239	3.65%
5	Pacific Insurance Company, Limited	\$25,420,739	3.63%
6	American Security Insurance Company	\$24,881,373	3.55%
7	Factory Mutual Insurance Company	\$18,286,150	2.61%
8	Steadfast Insurance Company	\$15,715,735	2.24%
9	Zurich American Insurance Company	\$14,386,027	2.05%
10	Hartford Fire Insurance Company	\$13,860,914	1.98%
11	General Star Indemnity Company	\$13,755,671	1.96%
12	Nutmeg Insurance Company	\$12,624,522	1.80%
13	Florida Family Insurance Company	\$12,586,184	1.80%
14	United States Fire Insurance Company	\$12,582,762	1.79%
15	Southern Family Insurance Company	\$12,557,053	1.79%
16	Allianz Global Risks Us Insurance Company	\$12,413,291	1.77%
17	Scottsdale Insurance Company	\$11,587,978	1.65%
18	Essex Insurance Company	\$10,900,152	1.55%
19	Balboa Insurance Company	\$9,620,330	1.37%
20	Allied World Assurance Company (U.S.) Inc.	\$8,897,114	1.27%
Total Market Share:		65.93%	

2002	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Royal Surplus Lines Insurance Company	\$61,643,506	9.84%
2	Southern Family Insurance Company	\$45,532,379	7.27%
3	Factory Mutual Insurance Company	\$37,041,804	5.91%
4	Lexington Insurance Company	\$27,457,794	4.38%
5	Pacific Insurance Company, Limited	\$25,066,785	4.00%
6	Essex Insurance Company	\$21,124,238	3.37%
7	Insurance Corporation of New York	\$18,834,621	3.01%
8	General Star Indemnity Company	\$17,448,653	2.79%
9	American Security Insurance Company	\$16,653,309	2.66%
10	Westport Insurance Corporation	\$16,616,775	2.65%
11	Allianz Global Risks Us Insurance Company	\$16,108,538	2.57%
12	United States Fire Insurance Company	\$14,823,372	2.37%
13	AXA Re America Insurance Company	\$14,445,750	2.31%
14	Scottsdale Insurance Company	\$13,688,264	2.19%
15	Atlantic Preferred Insurance Company	\$11,866,298	1.89%
16	Balboa Insurance Company	\$11,765,954	1.88%
17	American Strategic Insurance Corp	\$11,228,487	1.79%
18	Continental Casualty Company	\$9,963,275	1.59%
19	St. Paul Fire and Marine Insurance Company	\$8,532,076	1.36%
20	AXA Re Property & Casualty Insurance Company	\$8,348,368	1.33%
Total Market Share:		65.16%	

2002	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$788,082,279	22.95%
2	Allstate Floridian Insurance Company	\$350,710,717	10.21%
3	Nationwide Insurance Company of Florida	\$156,932,449	4.57%
4	United Services Automobile Association	\$117,415,902	3.42%
5	Clarendon National Insurance Company	\$110,534,320	3.22%
6	Clarendon Select Insurance Company	\$104,431,419	3.04%
7	Federal Insurance Company	\$80,296,485	2.34%
8	Qualsure Insurance Corporation	\$64,103,370	1.87%
9	USAA Casualty Insurance Company	\$61,237,505	1.78%
10	Liberty Mutual Fire Insurance Company	\$61,115,409	1.78%
11	First Floridian Auto and Home Insurance Company	\$56,242,411	1.64%
12	Vanguard Fire & Casualty Company	\$54,821,783	1.60%
13	Florida Select Insurance Company	\$54,630,846	1.59%
14	American Strategic Insurance Corp	\$53,203,122	1.55%
15	Atlantic Preferred Insurance Company	\$52,727,215	1.54%
16	Hartford Insurance Company of The Midwest	\$50,847,272	1.48%
17	USF&G Specialty Insurance Company	\$49,855,360	1.45%
18	Southern Family Insurance Company	\$42,279,429	1.23%
19	Tower Hill Preferred Insurance Company	\$40,539,142	1.18%
20	Cypress Property & Casualty Insurance Company	\$38,485,403	1.12%
Total Market Share:		69.56%	

2002	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Maryland Casualty Company	\$59,228,630	5.74%
2	State Farm Florida Insurance Company	\$54,362,749	5.27%
3	Insurance Corporation of New York	\$53,357,745	5.17%
4	Assurance Company of America	\$47,632,074	4.62%
5	Nationwide Mutual Fire Insurance Company	\$30,379,724	2.94%
6	Empire Indemnity Insurance Company	\$29,774,616	2.89%
7	Allstate Insurance Company	\$26,928,464	2.61%
8	Hartford Fire Insurance Company	\$23,965,919	2.32%
9	Northern Insurance Company of New York	\$22,973,239	2.23%
10	Hartford Insurance Company of The Southeast	\$21,901,714	2.12%
11	Hartford Casualty Insurance Company	\$20,524,579	1.99%
12	Nationwide Mutual Insurance Company	\$19,551,105	1.89%
13	Travelers Property Casualty Company of America	\$18,425,140	1.79%
14	Zurich American Insurance Company	\$18,380,574	1.78%
15	Philadelphia Indemnity Insurance Company	\$17,255,790	1.67%
16	St. Paul Fire and Marine Insurance Company	\$17,038,127	1.65%
17	Scottsdale Insurance Company	\$16,801,599	1.63%
18	Transcontinental Insurance Company	\$16,456,803	1.59%
19	Old Dominion Insurance Company	\$15,110,313	1.46%
20	Federal Insurance Company	\$14,737,602	1.43%
Total Market Share:		52.80%	

*Excludes Citizens Property Insurance Corporation.

2003 Top 20 by Direct Written Premium for Select Property Lines of Business

2003	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$111,232,582	16.76%
2	American Security Insurance Company	\$33,581,637	5.06%
3	Royal Surplus Lines Insurance Company	\$25,190,154	3.80%
4	Arch Specialty Insurance Company	\$22,632,942	3.41%
5	Southern Family Insurance Company	\$22,626,599	3.41%
6	Pacific Insurance Company, Limited	\$21,348,020	3.22%
7	AXA Re Property & Casualty Insurance Company	\$15,288,340	2.30%
8	Landmark American Insurance Company	\$14,733,193	2.22%
9	Steadfast Insurance Company	\$14,184,057	2.14%
10	Factory Mutual Insurance Company	\$14,129,150	2.13%
11	Florida Family Insurance Company	\$14,028,075	2.11%
12	American Guarantee and Liability Insurance Company	\$13,526,509	2.04%
13	General Star Indemnity Company	\$12,934,290	1.95%
14	Axis Surplus Insurance Company	\$12,308,987	1.86%
15	Allianz Global Risks Us Insurance Company	\$11,929,585	1.80%
16	Balboa Insurance Company	\$11,754,848	1.77%
17	Scottsdale Insurance Company	\$11,592,992	1.75%
18	Allied World Assurance Company (U.S.) Inc.	\$11,147,370	1.68%
19	United States Fire Insurance Company	\$10,822,865	1.63%
20	Westport Insurance Corporation	\$10,747,921	1.62%
		Total Market Share:	62.66%

2003	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Southern Family Insurance Company	\$82,594,741	10.56%
2	Westchester Surplus Lines Insurance Company	\$49,208,531	6.29%
3	Factory Mutual Insurance Company	\$43,886,059	5.61%
4	Royal Surplus Lines Insurance Company	\$40,903,345	5.23%
5	Axis Surplus Insurance Company	\$34,695,533	4.43%
6	Lexington Insurance Company	\$30,852,412	3.94%
7	QBE Insurance Corporation	\$21,366,300	2.73%
8	Pacific Insurance Company, Limited	\$20,892,704	2.67%
9	Landmark American Insurance Company	\$20,851,510	2.66%
10	American Security Insurance Company	\$20,332,853	2.60%
11	AXA Re Property & Casualty Insurance Company	\$18,052,827	2.31%
12	Allianz Global Risks Us Insurance Company	\$16,255,280	2.08%
13	Wellington Specialty Insurance Company	\$16,146,219	2.06%
14	United States Fire Insurance Company	\$15,920,907	2.03%
15	American Strategic Insurance Corp	\$15,678,542	2.00%
16	General Star Indemnity Company	\$15,271,339	1.95%
17	Scottsdale Insurance Company	\$15,059,172	1.92%
18	Balboa Insurance Company	\$14,300,451	1.83%
19	AXA Re America Insurance Company	\$13,872,284	1.77%
20	Safeco Surplus Lines Insurance Company	\$13,740,351	1.76%
		Total Market Share:	66.44%

2003	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$901,536,634	23.43%
2	Allstate Floridian Insurance Company	\$372,269,713	9.67%
3	Nationwide Insurance Company of Florida	\$187,784,341	4.88%
4	United Services Automobile Association	\$130,890,297	3.40%
5	Clarendon Select Insurance Company	\$93,322,926	2.43%
6	Federal Insurance Company	\$89,054,291	2.31%
7	Atlantic Preferred Insurance Company	\$76,733,235	1.99%
8	Liberty Mutual Fire Insurance Company	\$74,358,228	1.93%
9	USAA Casualty Insurance Company	\$71,085,113	1.85%
10	First Floridian Auto and Home Insurance Company	\$70,559,641	1.83%
11	AXA Re Property & Casualty Insurance Company	\$68,954,641	1.79%
12	American Strategic Insurance Corp	\$65,451,493	1.70%
13	Allstate Floridian Indemnity Company	\$64,885,643	1.69%
14	USF&G Specialty Insurance Company	\$62,177,528	1.62%
15	Qalsure Insurance Corporation	\$62,142,232	1.61%
16	Hartford Insurance Company of The Midwest	\$56,550,066	1.47%
17	Vanguard Fire & Casualty Company	\$55,759,786	1.45%
18	Clarendon National Insurance Company	\$54,991,832	1.43%
19	Tower Hill Preferred Insurance Company	\$53,286,846	1.38%
20	Florida Select Insurance Company	\$52,151,675	1.36%
		Total Market Share:	69.23%

2003	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	QBE Insurance Corporation	\$66,860,907	6.14%
2	Maryland Casualty Company	\$60,290,728	5.54%
3	State Farm Florida Insurance Company	\$54,813,544	5.04%
4	Nationwide Mutual Fire Insurance Company	\$35,485,978	3.26%
5	Empire Indemnity Insurance Company	\$34,685,513	3.19%
6	Assurance Company of America	\$34,507,486	3.17%
7	Allstate Insurance Company	\$30,340,699	2.79%
8	Zurich American Insurance Company	\$28,836,444	2.65%
9	Hartford Fire Insurance Company	\$27,505,903	2.53%
10	Travelers Property Casualty Company of America	\$23,303,453	2.14%
11	Hartford Casualty Insurance Company	\$22,660,856	2.08%
12	Philadelphia Indemnity Insurance Company	\$20,859,271	1.92%
13	Hartford Insurance Company of The Southeast	\$20,193,468	1.86%
14	National Fire Insurance Company of Hartford	\$19,114,109	1.76%
15	Northern Insurance Company of New York	\$18,606,254	1.71%
16	Valley Forge Insurance Company	\$18,351,499	1.69%
17	Nationwide Mutual Insurance Company	\$17,798,598	1.64%
18	Old Dominion Insurance Company	\$17,318,242	1.59%
19	St. Paul Fire and Marine Insurance Company	\$17,079,044	1.57%
20	Federal Insurance Company	\$16,814,037	1.54%
		Total Market Share:	53.78%

*Excludes Citizens Property Insurance Corporation.

2004 Top 20 by Direct Written Premium for Select Property Lines of Business

2004	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$114,283,659	17.64%
2	Landmark American Insurance Company	\$33,763,951	5.21%
3	American Security Insurance Company	\$32,779,675	5.06%
4	Arch Specialty Insurance Company	\$31,078,756	4.80%
5	Southern Family Insurance Company	\$27,285,021	4.21%
6	Empire Indemnity Insurance Company	\$18,225,976	2.81%
7	Pacific Insurance Company, Limited	\$16,412,549	2.53%
8	Allianz Global Risks Us Insurance Company	\$15,578,654	2.40%
9	Florida Family Insurance Company	\$15,074,120	2.33%
10	Westchester Surplus Lines Insurance Company	\$13,251,063	2.05%
11	Factory Mutual Insurance Company	\$12,111,901	1.87%
12	Axis Surplus Insurance Company	\$11,938,692	1.84%
13	Nutmeg Insurance Company	\$10,094,892	1.56%
14	United States Fire Insurance Company	\$10,074,978	1.56%
15	Employers Insurance Company of Wausau	\$9,998,232	1.54%
16	Hartford Fire Insurance Company	\$9,705,495	1.50%
17	Balboa Insurance Company	\$9,664,006	1.49%
18	Essex Insurance Company	\$9,208,169	1.42%
19	Westport Insurance Corporation	\$9,066,350	1.40%
20	Steadfast Insurance Company	\$8,481,856	1.31%

Total Market Share: 64.53%

2004	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Southern Family Insurance Company	\$99,906,869	12.34%
2	Axis Surplus Insurance Company	\$50,149,551	6.19%
3	Landmark American Insurance Company	\$50,106,319	6.19%
4	Westchester Surplus Lines Insurance Company	\$41,950,482	5.18%
5	Factory Mutual Insurance Company	\$38,547,692	4.76%
6	Lexington Insurance Company	\$34,401,626	4.25%
7	Indian Harbor Insurance Company	\$29,349,581	3.62%
8	American Security Insurance Company	\$22,894,404	2.83%
9	American Strategic Insurance Corp	\$22,112,033	2.73%
10	Scottsdale Insurance Company	\$18,599,164	2.30%
11	Safeco Surplus Lines Insurance Company	\$18,458,878	2.28%
12	United States Fire Insurance Company	\$15,801,944	1.95%
13	Pacific Insurance Company, Limited	\$15,577,956	1.92%
14	QBE Insurance Corporation	\$14,751,689	1.82%
15	First Specialty Insurance Corporation	\$13,729,863	1.70%
16	Westport Insurance Corporation	\$13,536,468	1.67%
17	Allianz Global Risks Us Insurance Company	\$13,509,521	1.67%
18	American Guarantee and Liability Insurance Company	\$11,886,391	1.47%
19	Balboa Insurance Company	\$11,319,526	1.40%
20	General Star Indemnity Company	\$10,270,726	1.27%

Total Market Share: 67.54%

2004	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$1,035,896,721	22.91%
2	Allstate Floridian Insurance Company	\$372,945,257	8.25%
3	Nationwide Insurance Company of Florida	\$225,686,079	4.99%
4	Atlantic Preferred Insurance Company	\$145,517,605	3.22%
5	United Services Automobile Association	\$145,245,164	3.21%
6	Clarendon Select Insurance Company	\$117,678,947	2.60%
7	Liberty Mutual Fire Insurance Company	\$112,269,757	2.48%
8	Florida Preferred Property Insurance Company	\$107,166,173	2.37%
9	Allstate Floridian Indemnity Company	\$98,586,971	2.18%
10	Federal Insurance Company	\$95,297,429	2.11%
11	First Floridian Auto and Home Insurance Company	\$92,834,682	2.05%
12	USAA Casualty Insurance Company	\$86,171,941	1.91%
13	American Strategic Insurance Corp	\$85,450,628	1.89%
14	Sunshine State Insurance Company	\$81,449,541	1.80%
15	Tower Hill Preferred Insurance Company	\$75,886,351	1.68%
16	USF&G Specialty Insurance Company	\$74,694,896	1.65%
17	Liberty American Select Insurance Company	\$71,952,136	1.59%
18	Hartford Insurance Company of The Midwest	\$67,368,510	1.49%
19	United Property & Casualty Insurance Company	\$65,188,327	1.44%
20	Cypress Property & Casualty Insurance Company	\$58,029,132	1.28%

Total Market Share: 71.12%

2004	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Maryland Casualty Company	\$65,967,786	6.15%
2	State Farm Florida Insurance Company	\$60,532,597	5.64%
3	Assurance Company of America	\$43,555,688	4.06%
4	Nationwide Mutual Fire Insurance Company	\$40,171,782	3.75%
5	Northern Insurance Company of New York	\$35,298,272	3.29%
6	QBE Insurance Corporation	\$35,219,504	3.28%
7	Allstate Insurance Company	\$32,627,682	3.04%
8	Hartford Fire Insurance Company	\$27,434,949	2.56%
9	Empire Indemnity Insurance Company	\$26,636,417	2.48%
10	Travelers Property Casualty Company of America	\$26,116,224	2.44%
11	Zurich American Insurance Company	\$25,257,859	2.36%
12	Philadelphia Indemnity Insurance Company	\$22,524,852	2.10%
13	Old Dominion Insurance Company	\$21,168,945	1.97%
14	Hartford Casualty Insurance Company	\$20,916,149	1.95%
15	Hartford Insurance Company of The Southeast	\$19,883,701	1.85%
16	Southern-Owners Insurance Company	\$19,775,860	1.84%
17	Nationwide Mutual Insurance Company	\$18,479,582	1.72%
18	Valley Forge Insurance Company	\$15,498,487	1.45%
19	Federal Insurance Company	\$15,062,734	1.40%
20	American Casualty Company of Reading, Pennsylvania	\$14,850,078	1.38%

Total Market Share: 54.74%

*Excludes Citizens Property Insurance Corporation.

2005 Top 20 by Direct Written Premium for Select Property Lines of Business

2005	Fire	Direct Premium Written	Market Share
Rank	Company Name		
1	Lexington Insurance Company	\$148,432,630	19.16%
2	Landmark American Insurance Company	\$43,738,957	5.64%
3	American Security Insurance Company	\$41,526,447	5.36%
4	Arch Specialty Insurance Company	\$31,453,028	4.06%
5	Liberty Mutual Fire Insurance Company	\$31,251,857	4.03%
6	Empire Indemnity Insurance Company	\$22,943,819	2.96%
7	Pacific Insurance Company, Limited	\$19,392,709	2.50%
8	Southern Family Insurance Company	\$19,068,135	2.46%
9	Florida Family Insurance Company	\$17,673,937	2.28%
10	Westchester Surplus Lines Insurance Company	\$16,120,175	2.08%
11	Factory Mutual Insurance Company	\$15,264,531	1.97%
12	Axis Surplus Insurance Company	\$14,027,450	1.81%
13	Balboa Insurance Company	\$12,966,589	1.67%
14	United States Fire Insurance Company	\$12,243,755	1.58%
15	Aspen Specialty Insurance Company	\$12,007,104	1.55%
16	Essex Insurance Company	\$11,868,551	1.53%
17	The Travelers Indemnity Company	\$9,745,892	1.26%
18	Westport Insurance Corporation	\$8,377,570	1.08%
19	Steadfast Insurance Company	\$8,327,696	1.07%
20	United Property & Casualty Insurance Company	\$8,250,040	1.06%
Total Market Share:		65.13%	

2005	Allied Lines	Direct Premium Written	Market Share
Rank	Company Name		
1	Landmark American Insurance Company	\$76,149,801	7.34%
2	Southern Family Insurance Company	\$71,227,811	6.87%
3	Westchester Surplus Lines Insurance Company	\$62,503,185	6.03%
4	Axis Surplus Insurance Company	\$54,574,754	5.26%
5	Indian Harbor Insurance Company	\$47,239,618	4.56%
6	Factory Mutual Insurance Company	\$45,631,390	4.40%
7	Lexington Insurance Company	\$44,096,143	4.25%
8	American Security Insurance Company	\$32,471,690	3.13%
9	Arch Specialty Insurance Company	\$32,437,137	3.13%
10	QBE Insurance Corporation	\$29,755,421	2.87%
11	Scottsdale Insurance Company	\$29,278,721	2.82%
12	Safeco Surplus Lines Insurance Company	\$23,825,099	2.30%
13	American Strategic Insurance Corp	\$23,256,706	2.24%
14	Balboa Insurance Company	\$22,123,682	2.13%
15	Pacific Insurance Company, Limited	\$18,748,351	1.81%
16	Mt. Hawley Insurance Company	\$18,632,575	1.80%
17	Essex Insurance Company	\$16,650,029	1.61%
18	Westport Insurance Corporation	\$12,842,328	1.24%
19	United Services Automobile Association	\$12,728,776	1.23%
20	Florida Preferred Property Insurance Company	\$12,395,215	1.20%
Total Market Share:		66.22%	

2005	Homeowners Multi-Peril	Direct Premium Written	Market Share
Rank	Company Name		
1	State Farm Florida Insurance Company	\$1,175,848,939	21.02%
2	Allstate Floridian Insurance Company	\$375,827,109	6.72%
3	Nationwide Insurance Company of Florida	\$269,152,615	4.81%
4	Atlantic Preferred Insurance Company	\$197,126,519	3.52%
5	Florida Preferred Property Insurance Company	\$173,427,646	3.10%
6	United Services Automobile Association	\$157,367,104	2.81%
7	Liberty Mutual Fire Insurance Company	\$138,817,360	2.48%
8	First Floridian Auto and Home Insurance Company	\$120,498,302	2.15%
9	USF&G Specialty Insurance Company	\$111,695,287	2.00%
10	Federal Insurance Company	\$110,634,180	1.98%
11	United Property & Casualty Insurance Company	\$104,978,215	1.88%
12	Allstate Floridian Indemnity Company	\$99,239,939	1.77%
13	USAA Casualty Insurance Company	\$96,577,252	1.73%
14	Tower Hill Preferred Insurance Company	\$96,293,790	1.72%
15	Clarendon Select Insurance Company	\$94,207,388	1.68%
16	Gulfstream Property and Casualty Insurance Company	\$93,418,769	1.67%
17	American Strategic Insurance Corp	\$85,747,547	1.53%
18	Tower Hill Prime Insurance Company	\$83,639,919	1.50%
19	Universal Insurance Company of North America	\$81,510,111	1.46%
20	Universal Property & Casualty Insurance Company	\$77,651,347	1.39%
Total Market Share:		66.94%	

2005	Commercial Multi-Peril (Residential and Non-Residential)	Direct Premium Written	Market Share
Rank	Company Name		
1	Maryland Casualty Company	\$86,190,627	7.13%
2	QBE Insurance Corporation	\$86,105,546	7.12%
3	State Farm Florida Insurance Company	\$66,738,428	5.52%
4	Northern Insurance Company of New York	\$43,801,523	3.62%
5	Nationwide Mutual Fire Insurance Company	\$42,647,960	3.53%
6	Travelers Property Casualty Company of America	\$39,027,330	3.23%
7	Allstate Insurance Company	\$31,329,649	2.59%
8	Philadelphia Indemnity Insurance Company	\$31,147,742	2.58%
9	Empire Indemnity Insurance Company	\$28,526,824	2.36%
10	Hartford Fire Insurance Company	\$26,183,194	2.17%
11	Zurich American Insurance Company	\$25,125,537	2.08%
12	Assurance Company of America	\$24,654,820	2.04%
13	Old Dominion Insurance Company	\$24,375,348	2.02%
14	Hartford Casualty Insurance Company	\$21,786,050	1.80%
15	Scottsdale Insurance Company	\$20,179,446	1.67%
16	Hartford Insurance Company of The Southeast	\$19,055,081	1.58%
17	Nationwide Mutual Insurance Company	\$18,254,982	1.51%
18	The Travelers Indemnity Company of Connecticut	\$17,128,909	1.42%
19	Zurich American Insurance Company of Illinois	\$17,120,785	1.42%
20	Southern-Owners Insurance Company	\$16,899,426	1.40%
Total Market Share:		56.76%	

*Excludes Citizens Property Insurance Corporation.