

1/31/03  
20: 50: 58

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK  
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES  
AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 1

COUNTY		(EARNED AND UNEARNED)		TOTALS	POLICIES IN FORCE
	TYPE	PREMIUM	SURCHARGE		
<b>BAY</b>					
	DWELLINGS	1,864,460	279,555	2,144,015	4224
	CONDO OWNERS	191,481	26,151	217,632	1565
	MOBILE HOMES	155,266	23,319	178,585	546
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	2,922	378	3,300	5
	COMMERCIAL-ALL OTHER	526,719	75,804	602,523	511
	COMMERCIAL-RESIDENTIAL	862,458	128,861	991,319	165
-----					
	TOTALS:	3,603,306	534,068	4,137,374	7016
<b>BREVARD</b>					
	DWELLINGS	2,187,488	327,979	2,515,467	3231
	CONDO OWNERS	163,223	22,136	185,359	1051
	MOBILE HOMES	62,662	9,402	72,064	120
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	23,276	3,131	26,407	27
	COMMERCIAL-ALL OTHER	296,255	40,182	336,437	419
	COMMERCIAL-RESIDENTIAL	569,265	84,646	653,911	276
-----					
	TOTALS:	3,302,169	487,476	3,789,645	5124
<b>BROWARD</b>					
	DWELLINGS	58,726,939	8,809,063	67,536,002	59704
	CONDO OWNERS	1,215,065	178,913	1,393,978	4552
	MOBILE HOMES	75,780	11,369	87,149	202
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	183,305	26,776	210,081	72
	COMMERCIAL-ALL OTHER	6,893,364	1,003,444	7,896,808	5006
	COMMERCIAL-RESIDENTIAL	8,910,272	1,326,572	10,236,844	3408
-----					
	TOTALS:	76,004,725	11,356,137	87,360,862	72944
<b>CHARLOTTE</b>					
	DWELLINGS	1,004,145	150,610	1,154,755	974
	CONDO OWNERS	101,809	15,052	116,861	541
	MOBILE HOMES	14,226	2,134	16,360	50
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	3,211	451	3,662	5
	COMMERCIAL-ALL OTHER	59,580	8,760	68,340	51
	COMMERCIAL-RESIDENTIAL	219,453	32,891	252,344	57
-----					
	TOTALS:	1,402,424	209,898	1,612,322	1678
<b>COLLIER</b>					
	DWELLINGS	13,457,551	2,018,697	15,476,248	7780
	CONDO OWNERS	877,269	130,852	1,008,121	2086
	MOBILE HOMES	121,558	18,241	139,799	239
	*SPECIAL RISKS DWELLING	2,651	398	3,049	2
	*SPECIAL RISKS COMMERC.	56,510	7,848	64,358	59
	COMMERCIAL-ALL OTHER	898,648	131,447	1,030,095	561
	COMMERCIAL-RESIDENTIAL	1,261,366	189,100	1,450,466	233
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	TOTALS:	16,675,553	2,496,583	19,172,136	10960

1/31/03  
20:50:58

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AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 2

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
<b>DADE</b>				
DWELLINGS	94,356,821	14,152,913	108,509,734	71154
CONDO OWNERS	8,161,116	1,218,234	9,379,350	18745
MOBILE HOMES	300,204	45,036	345,240	454
*SPECIAL RISKS DWELLING	234	35	269	2
*SPECIAL RISKS COMMERC.	108,671	15,523	124,194	106
COMMERCIAL-ALL OTHER	8,962,316	1,305,483	10,267,799	5344
COMMERCIAL-RESIDENTIAL	11,947,835	1,788,807	13,736,642	2893
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TOTALS:	123,837,197	18,526,031	142,363,228	98698
<b>DUVAL</b>				
DWELLINGS	677,349	101,127	778,476	1332
CONDO OWNERS	17,222	2,197	19,419	148
MOBILE HOMES	0	0	0	0
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	0	0	0	0
COMMERCIAL-ALL OTHER	117,388	16,801	134,189	132
COMMERCIAL-RESIDENTIAL	133,905	19,697	153,602	97
-----				
TOTALS:	945,864	139,822	1,085,686	1709
<b>ESCAMBIA</b>				
DWELLINGS	2,310,707	345,227	2,655,934	5640
CONDO OWNERS	122,468	17,299	139,767	786
MOBILE HOMES	9,293	1,395	10,688	27
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	40,020	6,005	46,025	10
COMMERCIAL-ALL OTHER	498,225	69,503	567,728	660
COMMERCIAL-RESIDENTIAL	713,398	106,590	819,988	125
-----				
TOTALS:	3,694,111	546,019	4,240,130	7248
<b>FLAGLER</b>				
DWELLINGS	691,709	103,573	795,282	1500
CONDO OWNERS	12,964	1,490	14,454	135
MOBILE HOMES	57,933	8,674	66,607	262
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	2,176	297	2,473	3
COMMERCIAL-ALL OTHER	84,268	11,567	95,835	138
COMMERCIAL-RESIDENTIAL	100,958	15,114	116,072	22
-----				
TOTALS:	950,008	140,715	1,090,723	2060
<b>FRANKLIN</b>				
DWELLINGS	1,353,287	202,981	1,556,268	2136
CONDO OWNERS	670	69	739	7
MOBILE HOMES	16,206	2,434	18,640	61
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	367	55	422	1
COMMERCIAL-ALL OTHER	106,051	15,459	121,510	148
COMMERCIAL-RESIDENTIAL	5,222	784	6,006	9
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TOTALS:	1,481,803	221,782	1,703,585	2362

1/31/03  
20:50:58

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STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES  
AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 3

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
<b>GULF</b>				
DWELLINGS	732,524	109,889	842,413	1377
CONDO OWNERS	3,644	517	4,161	31
MOBILE HOMES	36,364	5,459	41,823	115
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	1,707	166	1,873	5
COMMERCIAL-ALL OTHER	53,697	7,572	61,269	106
COMMERCIAL-RESIDENTIAL	17,945	2,662	20,607	11
-----				
TOTALS:	845,881	126,265	972,146	1645
<b>HERNANDO</b>				
DWELLINGS	353,835	53,014	406,849	883
CONDO OWNERS	0	0	0	0
MOBILE HOMES	12,968	1,947	14,915	50
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	0	0	0	0
COMMERCIAL-ALL OTHER	19,975	2,967	22,942	34
COMMERCIAL-RESIDENTIAL	951	143	1,094	1
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TOTALS:	387,729	58,071	445,800	968
<b>INDIAN RIVER</b>				
DWELLINGS	6,131,880	919,751	7,051,631	3901
CONDO OWNERS	230,160	34,154	264,314	625
MOBILE HOMES	1,128	169	1,297	1
*SPECIAL RISKS DWELLING	455	68	523	2
*SPECIAL RISKS COMMERC.	11,970	1,585	13,555	14
COMMERCIAL-ALL OTHER	778,366	114,698	893,064	387
COMMERCIAL-RESIDENTIAL	605,893	90,828	696,721	78
-----				
TOTALS:	7,759,852	1,161,253	8,921,105	5008
<b>LEE</b>				
DWELLINGS	15,396,384	2,309,116	17,705,500	12881
CONDO OWNERS	392,527	56,946	449,473	1737
MOBILE HOMES	875,555	131,291	1,006,846	1883
*SPECIAL RISKS DWELLING	2,707	406	3,113	2
*SPECIAL RISKS COMMERC.	73,496	10,249	83,745	54
COMMERCIAL-ALL OTHER	968,585	140,176	1,108,761	805
COMMERCIAL-RESIDENTIAL	869,629	129,766	999,395	261
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TOTALS:	18,578,883	2,777,950	21,356,833	17623
<b>LEVY</b>				
DWELLINGS	75,861	11,307	87,168	322
CONDO OWNERS	8,057	437	8,494	106
MOBILE HOMES	3,993	579	4,572	25
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	0	0	0	0
COMMERCIAL-ALL OTHER	52,931	7,493	60,424	75
COMMERCIAL-RESIDENTIAL	37,125	5,479	42,604	17
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TOTALS:	177,967	25,295	203,262	545

1/31/03  
20:50:58

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK  
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AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 4

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
<b>MANATEE</b>				
DWELLINGS	1,292,978	193,820	1,486,798	1745
CONDO OWNERS	148,578	21,810	170,388	904
MOBILE HOMES	14,264	2,139	16,403	55
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	26,990	4,019	31,009	6
COMMERCIAL-ALL OTHER	161,927	23,454	185,381	135
COMMERCIAL-RESIDENTIAL	489,434	73,208	562,642	131
-----				
TOTALS:	2,134,171	318,450	2,452,621	2976
<b>MONROE</b>				
DWELLINGS	35,864,274	5,380,109	41,244,383	21177
CONDO OWNERS	1,567,042	235,037	1,802,079	3044
MOBILE HOMES	4,600,497	690,243	5,290,740	4210
*SPECIAL RISKS DWELLING	270	30	300	3
*SPECIAL RISKS COMMERC.	192,994	28,860	221,854	22
COMMERCIAL-ALL OTHER	5,791,320	863,662	6,654,982	2058
COMMERCIAL-RESIDENTIAL	2,893,562	433,931	3,327,493	418
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TOTALS:	50,909,959	7,631,872	58,541,831	30932
<b>NASSAU</b>				
DWELLINGS	419,542	62,799	482,341	793
CONDO OWNERS	33,308	4,549	37,857	199
MOBILE HOMES	0	0	0	0
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	1,038	36	1,074	5
COMMERCIAL-ALL OTHER	23,463	3,340	26,803	30
COMMERCIAL-RESIDENTIAL	406,304	60,857	467,161	43
-----				
TOTALS:	883,655	131,581	1,015,236	1070
<b>OKALOOSA</b>				
DWELLINGS	865,628	129,794	995,422	828
CONDO OWNERS	184,651	27,011	211,662	1032
MOBILE HOMES	1,514	227	1,741	4
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	6,692	944	7,636	11
COMMERCIAL-ALL OTHER	179,385	26,339	205,724	114
COMMERCIAL-RESIDENTIAL	886,933	132,924	1,019,857	115
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TOTALS:	2,124,803	317,239	2,442,042	2104
<b>PALM BEACH</b>				
DWELLINGS	61,096,035	9,164,635	70,260,670	51395
CONDO OWNERS	2,911,010	435,159	3,346,169	5845
MOBILE HOMES	367,945	55,213	423,158	641
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	239,684	35,295	274,979	91
COMMERCIAL-ALL OTHER	5,957,073	861,444	6,818,517	4361
COMMERCIAL-RESIDENTIAL	8,158,966	1,215,781	9,374,747	1788
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TOTALS:	78,730,713	11,767,527	90,498,240	64121

1/31/03  
20:50:58

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AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 5

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
<b>PASCO</b>				
DWELLINGS	2,130,231	319,439	2,449,670	5783
CONDO OWNERS	31,589	3,554	35,143	354
MOBILE HOMES	268,510	40,274	308,784	969
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	12,961	1,945	14,906	3
COMMERCIAL-ALL OTHER	64,896	8,928	73,824	90
COMMERCIAL-RESIDENTIAL	132,017	19,653	151,670	26
-----				
TOTALS:	2,640,204	393,793	3,033,997	7225
<b>PINELLAS</b>				
DWELLINGS	5,177,486	775,157	5,952,643	7275
CONDO OWNERS	326,013	43,878	369,891	2424
MOBILE HOMES	16,893	2,543	19,436	63
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	57,658	8,409	66,067	42
COMMERCIAL-ALL OTHER	826,424	118,761	945,185	778
COMMERCIAL-RESIDENTIAL	1,451,800	216,615	1,668,415	586
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TOTALS:	7,856,274	1,165,363	9,021,637	11168
<b>SANTA ROSA</b>				
DWELLINGS	665,557	99,782	765,339	1005
CONDO OWNERS	34,586	5,077	39,663	183
MOBILE HOMES	464	70	534	2
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	900	105	1,005	2
COMMERCIAL-ALL OTHER	112,806	15,842	128,648	138
COMMERCIAL-RESIDENTIAL	148,311	22,157	170,468	20
-----				
TOTALS:	962,624	143,033	1,105,657	1350
<b>SARASOTA</b>				
DWELLINGS	11,393,859	1,707,511	13,101,370	13447
CONDO OWNERS	724,563	105,707	830,270	3843
MOBILE HOMES	351,619	52,726	404,345	1064
*SPECIAL RISKS DWELLING	147	22	169	1
*SPECIAL RISKS COMMERC.	154,116	22,610	176,726	60
COMMERCIAL-ALL OTHER	1,150,276	162,076	1,312,352	1285
COMMERCIAL-RESIDENTIAL	2,228,949	332,824	2,561,773	448
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TOTALS:	16,003,529	2,383,476	18,387,005	20148
<b>ST JOHNS</b>				
DWELLINGS	805,775	120,786	926,561	1263
CONDO OWNERS	49,075	5,822	54,897	458
MOBILE HOMES	15,326	2,289	17,615	67
*SPECIAL RISKS DWELLING	654	98	752	1
*SPECIAL RISKS COMMERC.	3,957	534	4,491	5
COMMERCIAL-ALL OTHER	255,587	38,012	293,599	98
COMMERCIAL-RESIDENTIAL	245,488	36,732	282,220	55
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TOTALS:	1,375,862	204,273	1,580,135	1947

1/31/03  
20:50:58

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AS OF JANUARY 31, 2003  
AMOUNT OF IN FORCE PREMIUMS

PAGE 6

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
<b>ST LUCIE</b>				
DWELLINGS	318,468	47,762	366,230	644
CONDO OWNERS	95,256	13,724	108,980	543
MOBILE HOMES	824,984	123,735	948,719	1093
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	22,128	3,261	25,389	13
COMMERCIAL-ALL OTHER	134,081	19,839	153,920	52
COMMERCIAL-RESIDENTIAL	197,093	29,355	226,448	56
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TOTALS:	1,592,010	237,676	1,829,686	2401
<b>VOLUSIA</b>				
DWELLINGS	2,508,685	375,007	2,883,692	7045
CONDO OWNERS	131,019	12,697	143,716	1462
MOBILE HOMES	18,427	2,679	21,106	127
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	25,901	3,676	29,577	20
COMMERCIAL-ALL OTHER	635,627	89,542	725,169	791
COMMERCIAL-RESIDENTIAL	868,877	128,357	997,234	251
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TOTALS:	4,188,536	611,958	4,800,494	9696
<b>WAKULLA</b>				
DWELLINGS	178,414	26,722	205,136	440
CONDO OWNERS	1,123	95	1,218	13
MOBILE HOMES	32,639	4,897	37,536	76
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	0	0	0	0
COMMERCIAL-ALL OTHER	14,848	2,109	16,957	20
COMMERCIAL-RESIDENTIAL	1,440	216	1,656	1
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TOTALS:	228,464	34,039	262,503	550
<b>WALTON</b>				
DWELLINGS	3,683,061	552,413	4,235,474	4013
CONDO OWNERS	250,980	36,829	287,809	1494
MOBILE HOMES	108,484	16,285	124,769	303
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	42,712	5,809	48,521	39
COMMERCIAL-ALL OTHER	811,542	116,502	928,044	957
COMMERCIAL-RESIDENTIAL	1,119,658	167,867	1,287,525	140
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TOTALS:	6,016,437	895,705	6,912,142	6946
<b>TOTALS BY CATEGORY:</b>				
DWELLINGS	325,720,933	48,850,538	374,571,471	293892
CONDO OWNERS	17,986,468	2,655,396	20,641,864	53913
MOBILE HOMES	8,364,702	1,254,769	9,619,471	12709
*SPECIAL RISKS DWELLING	7,118	1,057	8,175	13
*SPECIAL RISKS COMMERC.	1,295,362	187,967	1,483,329	680
COMMERCIAL-ALL OTHER	36,435,623	5,301,206	41,736,829	25284
COMMERCIAL-RESIDENTIAL	45,484,507	6,792,417	52,276,924	11731
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GRAND TOTAL:	435,294,713	65,043,350	500,338,063	398222

\* SPECIAL RISKS INCLUDE LIABILITY FOR COVERAGE ON PROPERTY SUCH AS SCREEN ENCLOSURES, CARPORTS, SWIMMING POOLS, ETC., WHEN WRITTEN SINGULARLY OR IN CONJUNCTION WITH POLICIES COVERING OTHER PROPERTY. THE LATTER MAY CAUSE COVERAGE TO BE SHOWN AS IN FORCE WITHOUT A POLICY COUNT ENTRY.