

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 1

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
BAY				
DWELLINGS	1,906,004	285,810	2,191,814	4223
CONDO OWNERS	203,125	27,943	231,068	1650
MOBILE HOMES	148,345	22,281	170,626	516
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	3,998	539	4,537	6
COMMERCIAL-ALL OTHER	513,053	74,144	587,197	496
COMMERCIAL-RESIDENTIAL	879,957	131,516	1,011,473	167

TOTALS:	3,654,482	542,233	4,196,715	7058
BREVARD				
DWELLINGS	2,223,165	333,330	2,556,495	3213
CONDO OWNERS	175,816	24,099	199,915	1111
MOBILE HOMES	61,988	9,298	71,286	114
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	34,974	4,885	39,859	26
COMMERCIAL-ALL OTHER	301,864	41,114	342,978	420
COMMERCIAL-RESIDENTIAL	606,000	90,161	696,161	279

TOTALS:	3,403,807	502,887	3,906,694	5163
BROWARD				
DWELLINGS	58,934,018	8,840,173	67,774,191	58984
CONDO OWNERS	1,376,347	202,963	1,579,310	5074
MOBILE HOMES	65,661	9,853	75,514	174
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	202,893	29,744	232,637	72
COMMERCIAL-ALL OTHER	6,941,297	1,010,781	7,952,078	5005
COMMERCIAL-RESIDENTIAL	8,625,248	1,284,023	9,909,271	3421

TOTALS:	76,145,464	11,377,537	87,523,001	72730
CHARLOTTE				
DWELLINGS	998,946	149,840	1,148,786	957
CONDO OWNERS	102,265	15,117	117,382	538
MOBILE HOMES	14,283	2,142	16,425	50
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	3,211	451	3,662	5
COMMERCIAL-ALL OTHER	54,773	8,038	62,811	48
COMMERCIAL-RESIDENTIAL	219,838	32,918	252,756	58

TOTALS:	1,393,316	208,506	1,601,822	1656
COLLIER				
DWELLINGS	13,617,062	2,042,686	15,659,748	7669
CONDO OWNERS	982,502	146,663	1,129,165	2439
MOBILE HOMES	120,496	18,082	138,578	228
*SPECIAL RISKS DWELLING	2,651	398	3,049	2
*SPECIAL RISKS COMMERC.	74,488	10,514	85,002	58
COMMERCIAL-ALL OTHER	780,581	113,794	894,375	519
COMMERCIAL-RESIDENTIAL	1,191,474	178,612	1,370,086	240

TOTALS:	16,769,254	2,510,749	19,280,003	11155

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 2

COUNTY		(EARNED AND UNEARNED)		TOTALS	POLICIES IN FORCE
	TYPE	PREMIUM	SURCHARGE		
DADE	DWELLINGS	94,991,924	14,248,051	109,239,975	70630
	CONDO OWNERS	8,353,289	1,247,431	9,600,720	18930
	MOBILE HOMES	316,971	47,554	364,525	444
	*SPECIAL RISKS DWELLING	234	35	269	2
	*SPECIAL RISKS COMMERC.	110,175	15,779	125,954	107
	COMMERCIAL-ALL OTHER	8,864,985	1,289,586	10,154,571	5344
	COMMERCIAL-RESIDENTIAL	12,075,074	1,808,187	13,883,261	2924

	TOTALS:	124,712,652	18,656,623	143,369,275	98381
DUVAL	DWELLINGS	680,952	101,597	782,549	1333
	CONDO OWNERS	19,239	2,447	21,686	166
	MOBILE HOMES	0	0	0	0
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	0	0	0	0
	COMMERCIAL-ALL OTHER	106,993	15,241	122,234	129
	COMMERCIAL-RESIDENTIAL	144,595	21,360	165,955	100

	TOTALS:	951,779	140,645	1,092,424	1728
ESCAMBIA	DWELLINGS	2,315,921	346,100	2,662,021	5629
	CONDO OWNERS	128,576	18,153	146,729	822
	MOBILE HOMES	8,717	1,308	10,025	24
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	40,024	6,005	46,029	10
	COMMERCIAL-ALL OTHER	529,368	73,932	603,300	666
	COMMERCIAL-RESIDENTIAL	771,728	115,398	887,126	128

	TOTALS:	3,794,334	560,896	4,355,230	7279
FLAGLER	DWELLINGS	685,497	102,636	788,133	1482
	CONDO OWNERS	13,578	1,580	15,158	140
	MOBILE HOMES	56,930	8,533	65,463	250
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	2,393	330	2,723	4
	COMMERCIAL-ALL OTHER	81,102	11,093	92,195	137
	COMMERCIAL-RESIDENTIAL	103,831	15,545	119,376	23

	TOTALS:	943,331	139,717	1,083,048	2036
FRANKLIN	DWELLINGS	1,386,312	207,943	1,594,255	2135
	CONDO OWNERS	819	91	910	8
	MOBILE HOMES	15,142	2,274	17,416	56
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	367	55	422	1
	COMMERCIAL-ALL OTHER	107,093	15,643	122,736	154
	COMMERCIAL-RESIDENTIAL	5,743	863	6,606	9

	TOTALS:	1,515,476	226,869	1,742,345	2363

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 3

COUNTY	TYPE	PREMIUM	SURCHARGE	TOTALS	POLICIES IN FORCE

GULF					
	DWELLINGS	741,970	111,296	853,266	1365
	CONDO OWNERS	3,534	500	4,034	30
	MOBILE HOMES	35,554	5,338	40,892	112
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	1,707	166	1,873	5
	COMMERCIAL-ALL OTHER	54,286	7,722	62,008	101
	COMMERCIAL-RESIDENTIAL	18,174	2,697	20,871	11

	TOTALS:	855,225	127,719	982,944	1624
HERNANDO					
	DWELLINGS	360,898	54,096	414,994	885
	CONDO OWNERS	0	0	0	0
	MOBILE HOMES	14,292	2,134	16,426	49
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	0	0	0	0
	COMMERCIAL-ALL OTHER	17,845	2,647	20,492	29
	COMMERCIAL-RESIDENTIAL	956	143	1,099	1

	TOTALS:	393,991	59,020	453,011	964
INDIAN RIVER					
	DWELLINGS	6,259,687	938,956	7,198,643	3888
	CONDO OWNERS	235,238	34,964	270,202	630
	MOBILE HOMES	1,128	169	1,297	1
	*SPECIAL RISKS DWELLING	546	82	628	3
	*SPECIAL RISKS COMMERC.	11,770	1,585	13,355	13
	COMMERCIAL-ALL OTHER	755,723	111,328	867,051	374
	COMMERCIAL-RESIDENTIAL	588,666	88,244	676,910	80

	TOTALS:	7,852,758	1,175,328	9,028,086	4989
LEE					
	DWELLINGS	15,493,425	2,323,647	17,817,072	12799
	CONDO OWNERS	431,400	62,744	494,144	1941
	MOBILE HOMES	827,155	124,070	951,225	1787
	*SPECIAL RISKS DWELLING	2,880	432	3,312	2
	*SPECIAL RISKS COMMERC.	76,410	10,625	87,035	58
	COMMERCIAL-ALL OTHER	962,102	139,434	1,101,536	770
	COMMERCIAL-RESIDENTIAL	894,369	133,475	1,027,844	268

	TOTALS:	18,687,741	2,794,427	21,482,168	17625
LEVY					
	DWELLINGS	75,547	11,249	86,796	322
	CONDO OWNERS	8,199	469	8,668	107
	MOBILE HOMES	3,874	561	4,435	25
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	0	0	0	0
	COMMERCIAL-ALL OTHER	52,997	7,503	60,500	72
	COMMERCIAL-RESIDENTIAL	40,121	5,928	46,049	17

	TOTALS:	180,738	25,710	206,448	543

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 4

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	

MANATEE				
DWELLINGS	1,318,913	197,729	1,516,642	1748
CONDO OWNERS	151,491	22,308	173,799	912
MOBILE HOMES	12,693	1,903	14,596	50
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	26,990	4,019	31,009	6
COMMERCIAL-ALL OTHER	162,887	23,629	186,516	132
COMMERCIAL-RESIDENTIAL	501,553	75,026	576,579	135

TOTALS:	2,174,527	324,614	2,499,141	2983

MONROE				
DWELLINGS	36,302,139	5,445,755	41,747,894	20924
CONDO OWNERS	1,564,122	234,612	1,798,734	3022
MOBILE HOMES	4,449,028	667,509	5,116,537	4014
*SPECIAL RISKS DWELLING	340	30	370	4
*SPECIAL RISKS COMMERC.	191,095	28,576	219,671	22
COMMERCIAL-ALL OTHER	5,806,312	866,178	6,672,490	2012
COMMERCIAL-RESIDENTIAL	2,941,458	441,117	3,382,575	419

TOTALS:	51,254,494	7,683,777	58,938,271	30417

NASSAU				
DWELLINGS	417,474	62,496	479,970	788
CONDO OWNERS	37,172	5,078	42,250	229
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	25,643	3,667	29,310	31
COMMERCIAL-RESIDENTIAL	406,861	60,941	467,802	44

TOTALS:	888,188	132,218	1,020,406	1097

OKALOOSA				
DWELLINGS	874,579	131,148	1,005,727	828
CONDO OWNERS	190,742	27,948	218,690	1078
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	182,248	26,827	209,075	112
COMMERCIAL-RESIDENTIAL	939,463	140,833	1,080,296	117

TOTALS:	2,195,238	327,927	2,523,165	2150

PALM BEACH				
DWELLINGS	61,405,435	9,211,048	70,616,483	50708
CONDO OWNERS	3,029,776	452,998	3,482,774	6160
MOBILE HOMES	350,406	52,588	402,994	605
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	247,095	36,438	283,533	95
COMMERCIAL-ALL OTHER	5,992,785	866,619	6,859,404	4389
COMMERCIAL-RESIDENTIAL	8,021,345	1,195,503	9,216,848	1824

TOTALS:	79,046,842	11,815,194	90,862,036	63781

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 5

COUNTY	(EARNED AND UNEARNED)			POLICIES IN FORCE
TYPE	PREMIUM	SURCHARGE	TOTALS	
PASCO				
DWELLINGS	2,216,023	332,283	2,548,306	5919
CONDO OWNERS	31,982	3,457	35,439	362
MOBILE HOMES	269,547	40,430	309,977	970
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	12,961	1,945	14,906	3
COMMERCIAL-ALL OTHER	65,877	9,194	75,071	86
COMMERCIAL-RESIDENTIAL	197,025	29,405	226,430	31

TOTALS:	2,793,415	416,714	3,210,129	7371
PINELLAS				
DWELLINGS	5,249,107	785,957	6,035,064	7218
CONDO OWNERS	371,378	50,085	421,463	2790
MOBILE HOMES	16,177	2,435	18,612	60
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	57,882	8,442	66,324	42
COMMERCIAL-ALL OTHER	847,551	122,285	969,836	774
COMMERCIAL-RESIDENTIAL	1,478,439	220,706	1,699,145	592

TOTALS:	8,020,534	1,189,910	9,210,444	11476
SANTA ROSA				
DWELLINGS	680,342	101,997	782,339	999
CONDO OWNERS	36,288	5,313	41,601	191
MOBILE HOMES	464	70	534	2
*SPECIAL RISKS DWELLING	0	0	0	0
*SPECIAL RISKS COMMERC.	900	105	1,005	2
COMMERCIAL-ALL OTHER	112,975	15,956	128,931	138
COMMERCIAL-RESIDENTIAL	164,297	24,555	188,852	22

TOTALS:	995,266	147,996	1,143,262	1354
SARASOTA				
DWELLINGS	11,574,685	1,734,670	13,309,355	13527
CONDO OWNERS	771,583	112,549	884,132	4076
MOBILE HOMES	343,948	51,580	395,528	1038
*SPECIAL RISKS DWELLING	147	22	169	1
*SPECIAL RISKS COMMERC.	168,224	24,757	192,981	63
COMMERCIAL-ALL OTHER	1,136,310	160,127	1,296,437	1278
COMMERCIAL-RESIDENTIAL	2,287,835	341,799	2,629,634	462

TOTALS:	16,282,732	2,425,504	18,708,236	20445
ST JOHNS				
DWELLINGS	802,855	120,352	923,207	1263
CONDO OWNERS	49,791	5,836	55,627	472
MOBILE HOMES	15,745	2,351	18,096	67
*SPECIAL RISKS DWELLING	654	98	752	1
*SPECIAL RISKS COMMERC.	3,957	534	4,491	5
COMMERCIAL-ALL OTHER	250,046	37,242	287,288	92
COMMERCIAL-RESIDENTIAL	315,899	47,295	363,194	61

TOTALS:	1,438,947	213,708	1,652,655	1961

4/30/03
21:14:20

CITIZENS PROPERTY INSURANCE CORPORATION -HIGH RISK
STATUS REPORT OF IN FORCE PREMIUMS AND POLICIES
AS OF APRIL 30, 2003
AMOUNT OF IN FORCE PREMIUMS

PAGE 6

COUNTY	TYPE	PREMIUM	SURCHARGE	TOTALS	POLICIES IN FORCE

ST LUCIE					
	DWELLINGS	318,410	47,755	366,165	640
	CONDO OWNERS	101,755	14,739	116,494	563
	MOBILE HOMES	784,286	117,616	901,902	1026
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	22,604	3,332	25,936	14
	COMMERCIAL-ALL OTHER	136,828	20,220	157,048	55
	COMMERCIAL-RESIDENTIAL	203,119	30,259	233,378	59

	TOTALS:	1,567,002	233,921	1,800,923	2357

VOLUSIA					
	DWELLINGS	2,520,491	376,749	2,897,240	7038
	CONDO OWNERS	139,809	13,814	153,623	1545
	MOBILE HOMES	19,784	2,917	22,701	135
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	40,778	5,878	46,656	23
	COMMERCIAL-ALL OTHER	622,564	87,411	709,975	799
	COMMERCIAL-RESIDENTIAL	1,053,167	155,994	1,209,161	280

	TOTALS:	4,396,593	642,763	5,039,356	9820

WAKULLA					
	DWELLINGS	185,434	27,785	213,219	447
	CONDO OWNERS	1,053	95	1,148	12
	MOBILE HOMES	33,792	5,070	38,862	76
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	0	0	0	0
	COMMERCIAL-ALL OTHER	14,473	2,053	16,526	19
	COMMERCIAL-RESIDENTIAL	1,440	216	1,656	1

	TOTALS:	236,192	35,219	271,411	555

WALTON					
	DWELLINGS	3,750,504	562,556	4,313,060	3992
	CONDO OWNERS	257,612	37,855	295,467	1514
	MOBILE HOMES	105,310	15,806	121,116	292
	*SPECIAL RISKS DWELLING	0	0	0	0
	*SPECIAL RISKS COMMERC.	45,018	6,214	51,232	38
	COMMERCIAL-ALL OTHER	779,846	112,260	892,106	907
	COMMERCIAL-RESIDENTIAL	1,164,063	174,498	1,338,561	143

	TOTALS:	6,102,353	909,189	7,011,542	6886

TOTALS BY CATEGORY:					
	DWELLINGS	328,287,719	49,235,690	377,523,409	291553
	CONDO OWNERS	18,768,481	2,771,851	21,540,332	56512
	MOBILE HOMES	8,093,230	1,214,099	9,307,329	12169
	*SPECIAL RISKS DWELLING	7,452	1,097	8,549	15
	*SPECIAL RISKS COMMERC.	1,387,644	201,898	1,589,542	694
	COMMERCIAL-ALL OTHER	36,260,407	5,275,668	41,536,075	25088
	COMMERCIAL-RESIDENTIAL	45,841,738	6,847,217	52,688,955	11916

	GRAND TOTAL:	438,646,671	65,547,520	504,194,191	397947

* 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.