

CITIZENS' RATE ADVANTAGE CONTINUES TO GROW

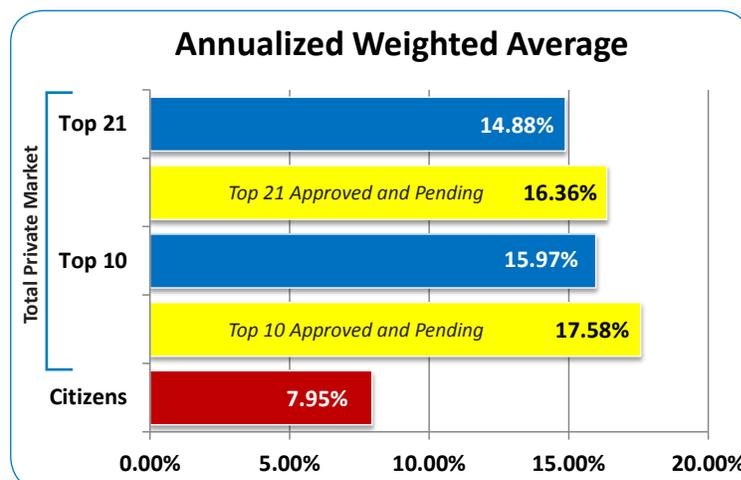
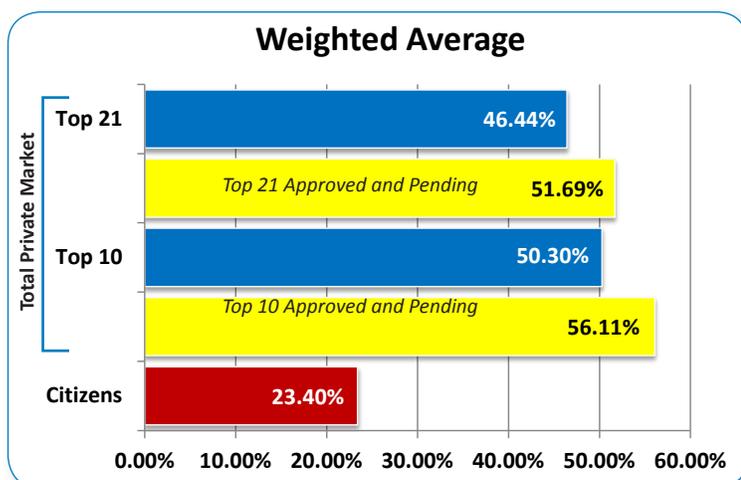
Approved and pending rate changes for filings submitted between January 1, 2009 and September 30, 2011
(HO3 form or its equivalent only)

Top 21 Writers in Florida

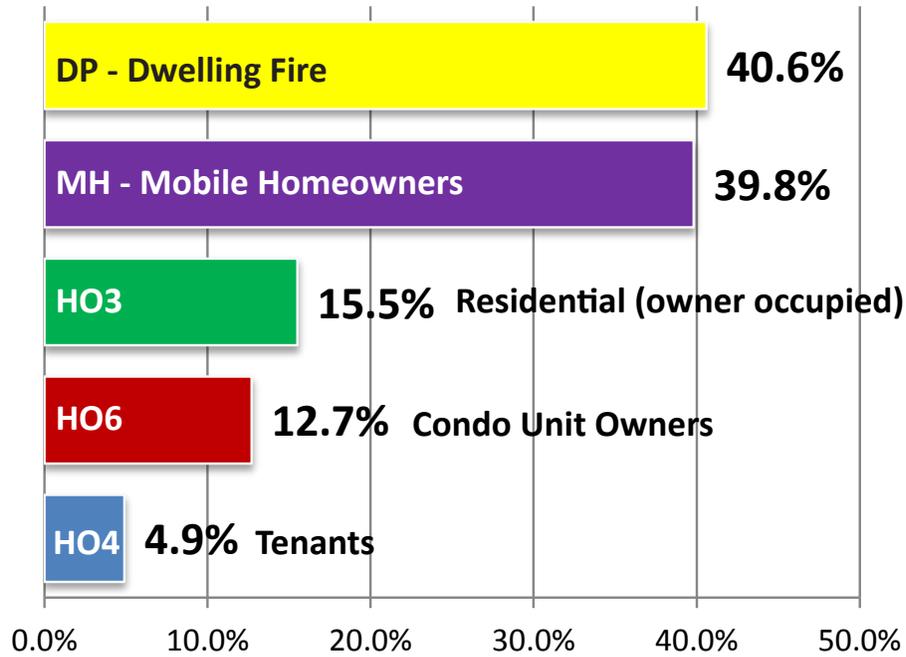
Rank	Company	Avg EP	Total Approved Rate Change	Total Approved and Pending Rate Changes
1	State Farm	1,013,998,311	88.2%	91.8%
2	Universal P&C	348,894,500	35.6%	58.1%
3	USAA	300,602,000	32.8%	32.8%
4	Tower Hill	252,625,000	25.2%	25.2%
5	St. Johns	240,602,500	22.8%	38.3%
6	Liberty Mutual Fire	188,820,000	51.4%	51.4%
7	Fl Peninsula	152,298,962	34.3%	35.7%
8	ASI Group (Standard)	144,382,500	22.3%	31.4%
9	Federal Insurance Co.	120,660,000	3.9%	3.9%
10	Royal Palm	120,105,000	23.3%	23.3%
11	United P&C	119,220,500	60.9%	60.9%
12	Universal NA	113,856,000	32.9%	32.9%
13	American Home Assurance	103,473,000	15.2%	15.2%
14	Castle Key Insurance Co.	98,318,500	35.7%	35.7%
15	First Protective	96,205,000	40.7%	40.7%
16	Security First Insurance	81,154,500	23.4%	34.1%
17	Nationwide	75,304,500	18.2%	30.2%
18	Homewise	64,545,000	34.5%	50.4%
19	Homeowners Choice	63,989,351	28.1%	28.1%
20	Sunshine State	62,183,500	31.2%	36.0%
21	Castle Key Indemnity Co.	19,920,500	67.2%	67.2%

Average Rate Increases

HO3 form or its equivalent only

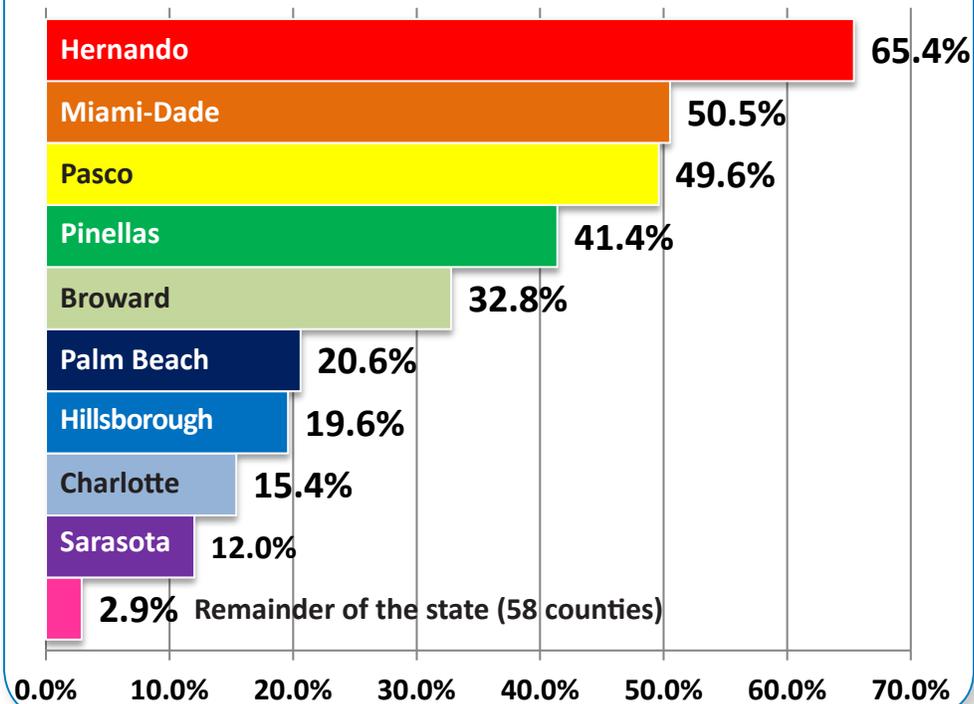


Citizens Market Share By Policy Type



Source: QUASR June 30, 2011

Citizens Market Share by County (HO3 Owner Occupied Homes)



Source: QUASR June 30, 2011