

**CITIZENS COMBINED SUMMARY REPORT**  
**January 31, 2003**

HIGH RISK ACCOUNT: WIND ONLY	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A,B & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	276,377	428,678,732	74,715,275,486	302	4,272,758	399,218,098
Rest of State:	159,384	149,426,795	46,651,981,568	2,382	2,784,795	848,375,355
State Total:	<b>435,761</b>	<b>578,105,527</b>	<b>121,367,257,054</b>	<b>2,684</b>	<b>7,057,553</b>	<b>1,247,593,453</b>

PERSONAL LINES ACCT: WITH WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	166,571	258,240,651	27,571,176,446	-36,292	-57,822,248	-7,598,701,341
Rest of State:	140,746	123,699,143	19,588,225,742	7,314	7,760,898	1,092,850,337
State Total:	<b>307,317</b>	<b>381,939,794</b>	<b>47,159,402,188</b>	<b>-28,978</b>	<b>-50,061,350</b>	<b>-6,505,851,004</b>

PERSONAL LINES ACCT: EX-WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	38,220	29,375,883	5,742,786,436	1,622	1,431,263	276,776,354
Rest of State:	11,065	6,617,662	1,534,224,037	678	416,294	98,688,997
State Total:	<b>49,285</b>	<b>35,993,545</b>	<b>7,277,010,473</b>	<b>2,300</b>	<b>1,847,557</b>	<b>375,465,351</b>

PERSONAL LINES ACCT: TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	204,791	287,616,534	33,313,962,882	-34,670	-56,390,985	-7,321,924,987
Rest of State:	151,811	130,316,805	21,122,449,779	7,992	8,177,192	1,191,539,334
State Total:	<b>356,602</b>	<b>417,933,339</b>	<b>54,436,412,661</b>	<b>-26,678</b>	<b>-48,213,793</b>	<b>-6,130,385,653</b>

COMMERCIAL LINES ACCT: WITH WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	2,376	39,331,327	6,538,339,178	65	-119,123	38,634,137
Rest of State:	997	24,318,645	5,647,739,870	18	692,093	148,277,546
State Total:	<b>3,373</b>	<b>63,649,972</b>	<b>12,186,079,048</b>	<b>83</b>	<b>572,970</b>	<b>186,911,683</b>

COMMERCIAL LINES ACCT: EX-WIND	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	425	1,702,975	1,357,679,020	12	10,615	-16,302,300
Rest of State:	222	1,677,178	1,405,213,650	6	10,501	7,846,800
State Total:	<b>647</b>	<b>3,380,153</b>	<b>2,762,892,670</b>	<b>18</b>	<b>21,116</b>	<b>-8,455,500</b>

COMMERCIAL LINES ACCT: TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	2,801	41,034,302	7,896,018,198	77	-108,508	22,331,837
Rest of State:	1,219	25,995,823	7,052,953,520	24	702,594	156,124,346
State Total:	<b>4,020</b>	<b>67,030,125</b>	<b>14,948,971,718</b>	<b>101</b>	<b>594,086</b>	<b>178,456,183</b>

CITIZENS TOTAL	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE	POLICIES IN-FORCE	TOTAL PREMIUM	COV A & C EXPOSURE
State Total:	<b>796,383</b>	<b>1,063,068,991</b>	<b>190,752,641,433</b>	<b>-23,893</b>	<b>-40,562,154</b>	<b>-4,704,336,017</b>