

CITIZENS COMBINED SUMMARY REPORT
February 29, 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:	276,881	432,981,046	75,086,903,622	504	4,302,314	371,628,136
Rest of State:	161,319	152,312,462	47,517,031,639	1,935	2,885,667	865,050,071
State Total:	438,200	585,293,508	122,603,935,261	2,439	7,187,981	1,236,678,207

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:	169,117	266,918,967	28,093,378,799	2,546	8,678,316	522,202,353
Rest of State:	145,550	129,034,100	20,284,175,297	4,804	5,334,957	695,949,555
State Total:	314,667	395,953,067	48,377,554,096	7,350	14,013,273	1,218,151,908

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:	39,389	30,349,013	5,925,877,074	1,169	973,130	183,090,638
Rest of State:	11,540	6,932,341	1,610,259,319	475	314,679	76,035,282
State Total:	50,929	37,281,354	7,536,136,393	1,644	1,287,809	259,125,920

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:	208,506	297,267,980	34,019,255,873	3,715	9,651,446	705,292,991
Rest of State:	157,090	135,966,441	21,894,434,616	5,279	5,649,636	771,984,837
State Total:	365,596	433,234,421	55,913,690,489	8,994	15,301,082	1,477,277,828

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:	2,366	38,287,996	6,379,328,618	-10	-1,043,331	-159,010,560
Rest of State:	1,010	24,143,851	5,635,639,900	13	-174,794	-12,099,970
State Total:	3,376	62,431,847	12,014,968,518	3	-1,218,125	-171,110,530

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:	429	1,710,231	1,359,426,120	4	7,256	1,747,100
Rest of State:	238	1,873,258	1,538,310,650	16	196,080	133,097,000
State Total:	667	3,583,489	2,897,736,770	20	203,336	134,844,100

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:	2,795	39,998,227	7,738,754,738	-6	-1,036,075	-157,263,460
Rest of State:	1,248	26,017,109	7,173,950,550	29	21,286	120,997,030
State Total:	4,043	66,015,336	14,912,705,288	23	-1,014,789	-36,266,430

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:	807,839	1,084,543,265	193,430,331,038	11,456	21,474,274	2,677,689,605