

CITIZENS COMBINED SUMMARY REPORT
September 30, 2004

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,B & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	274,931	480,437,441	77,992,818,189	2,572	12,938,749	1,170,265,169
Rest of State:	168,487	175,172,379	51,981,230,922	1,794	4,552,525	719,894,525
State Total:	443,418	655,609,820	129,974,049,111	4,366	17,491,274	1,890,159,694

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:	160,431	266,907,183	25,647,148,402	11,561	21,842,931	2,026,201,505
Rest of State:	185,588	170,685,740	25,523,283,345	10,329	10,599,417	1,510,312,925
State Total:	346,019	437,592,923	51,170,431,747	21,890	32,442,348	3,536,514,430

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:	47,317	38,007,054	7,163,208,844	3,154	2,766,727	484,933,333
Rest of State:	15,295	9,332,271	2,137,852,533	809	569,154	131,690,743
State Total:	62,612	47,339,325	9,301,061,377	3,963	3,335,881	616,624,076

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:	207,748	304,914,237	32,810,357,246	14,715	24,609,658	2,511,134,838
Rest of State:	200,883	180,018,011	27,661,135,878	11,138	11,168,571	1,642,003,668
State Total:	408,631	484,932,248	60,471,493,124	25,853	35,778,229	4,153,138,506

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:	2,277	30,119,268	5,281,522,865	15	-706,657	-111,656,700
Rest of State:	948	19,215,794	4,548,897,734	-14	-484,395	-122,039,722
State Total:	3,225	49,335,062	9,830,420,599	1	-1,191,052	-233,696,422

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:	424	1,437,982	1,014,902,800	10	1,975	3,348,280
Rest of State:	250	1,905,876	1,505,317,850	-1	6,906	995,100
State Total:	674	3,343,858	2,520,220,650	9	8,881	4,343,380

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:	2,701	31,557,250	6,296,425,665	25	-704,682	-108,308,420
Rest of State:	1,198	21,121,670	6,054,215,584	-15	-477,489	-121,044,622
State Total:	3,899	52,678,920	12,350,641,249	10	-1,182,171	-229,353,042

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:	855,948	1,193,220,988	202,796,183,484	30,229	52,087,332	5,813,945,158