

CITIZENS COMBINED SUMMARY REPORT
October 31, 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:	276,264	486,263,181	78,138,845,173	1,333	5,825,740	146,026,984
Rest of State:	169,098	177,783,046	52,247,984,548	611	2,610,667	266,753,626
State Total:	445,362	664,046,227	130,386,829,721	1,944	8,436,407	412,780,610

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:	169,677	283,885,671	27,117,720,458	9,246	16,978,488	1,470,572,056
Rest of State:	196,924	182,438,803	27,190,952,284	11,336	11,753,063	1,667,668,939
State Total:	366,601	466,324,474	54,308,672,742	20,582	28,731,551	3,138,240,995

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:	50,317	40,705,428	7,635,186,527	3,000	2,698,374	471,977,683
Rest of State:	16,161	9,964,738	2,272,812,691	866	632,467	134,960,158
State Total:	66,478	50,670,166	9,907,999,218	3,866	3,330,841	606,937,841

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:	219,994	324,591,099	34,752,906,985	12,246	19,676,862	1,942,549,739
Rest of State:	213,085	192,403,541	29,463,764,975	12,202	12,385,530	1,802,629,097
State Total:	433,079	516,994,640	64,216,671,960	24,448	32,062,392	3,745,178,836

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:	2,247	29,648,841	5,229,521,815	-30	-470,427	-52,001,050
Rest of State:	957	19,130,385	4,556,755,214	9	-85,409	7,857,480
State Total:	3,204	48,779,226	9,786,277,029	-21	-555,836	-44,143,570

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:	410	1,380,042	983,675,100	-14	-57,940	-31,227,700
Rest of State:	248	1,892,459	1,520,584,650	-2	-13,417	15,266,800
State Total:	658	3,272,501	2,504,259,750	-16	-71,357	-15,960,900

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:	2,657	31,028,883	6,213,196,915	-44	-528,367	-83,228,750
Rest of State:	1,205	21,022,844	6,077,339,864	7	-98,826	23,124,280
State Total:	3,862	52,051,727	12,290,536,779	-37	-627,193	-60,104,470

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:	882,303	1,233,092,594	206,894,038,460	26,355	39,871,606	4,097,854,976