CITIZENS COMBINED SUMMARY REPORT October 31, 2004

	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
HIGH RISK ACCOUNT: WIND ONLY	POLICIES	TOTAL		POLICIES		
HIGH KISK ACCOUNT. WIND ONLY			· ·			COV A,B & C
Data Barrel Bala Barrel and Marrel	IN-FORCE	PREMIUM 400 404				EXPOSURE
Dade, Broward, Palm Beach and Monroe:	276,264	486,263,181	78,138,845,173		5,825,740	146,026,984
Rest of State:	169,098	177,783,046	52,247,984,548		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
	CURRENT MONTH-END		CHANGE FROM PRIOR MONTH			
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
T ERGOTALE ENTEGRACOTE WITH WIND	IN-FORCE	PREMIUM		IN-FORCE		EXPOSURE
Dade, Broward, Palm Beach and Monroe:	169,677	283,885,671	27,117,720,458		16,978,488	1,470,572,056
Rest of State:	196,924	182,438,803	27,190,952,284		11,753,063	1,667,668,939
State Total:	366,601	466,324,474	54,308,672,742		28,731,551	3,138,240,995
State Total.	000,001	400,024,414	04,000,01 <i>Z</i> ,14 <i>Z</i>	20,002	20,701,001	0,100,240,330
CURRENT MONTH-END			CHANGE FROM PRIOR MONTH			
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL	COV A & C	POLICIES		COV A & C
T EROOTAL LINES AGOT. EX-WIND	IN-FORCE	PREMIUM		IN-FORCE		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	3,000 866	632,467	134,960,158
State Total:	66,478	50,670,166	9,907,999,218	3,866	3,330,841	606,937,841
	CUR	RENT MONTH	I-FND	CHANGE	FROM PRIO	R MONTH
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	219,994	324,591,099	34,752,906,985		19,676,862	1,942,549,739
Rest of State:	213,085	192,403,541	29,463,764,975		12,385,530	1,802,629,097
State Total:	433,079	516,994,640	64,216,671,960		32,062,392	3,745,178,836
Ciaic Total.	400,010	310,334,040	04,210,071,900	27,770	32,002,332	3,743,170,030
Ctate Fotal.	,	RENT MONTH		·	FROM PRIO	
COMMERCIAL LINES ACCT: WITH WINI	CUR		I-END	·	FROM PRIO	
	CUR	RENT MONTH	I-END COV A & C	CHANGE	FROM PRIO	R MONTH
	CUR POLICIES	RENT MONTH	I-END COV A & C	CHANGE POLICIES IN-FORCE	FROM PRIO	R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI	CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -30	FROM PRIOR TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,247	RENT MONTH TOTAL PREMIUM 29,648,841	I-END COV A & C EXPOSURE 5,229,521,815	CHANGE POLICIES IN-FORCE -30	FROM PRIOR TOTAL PREMIUM -470,427	R MONTH COV A & C EXPOSURE -52,001,050
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,247 957	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214	CHANGE POLICIES IN-FORCE -30 9	FROM PRIOR TOTAL PREMIUM -470,427 -85,409	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,247 957 3,204	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 2,247 957 3,204	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR PRI	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES IN-FORCE IN-FORCE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL PREMIUM PREMIUM	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C EXPOSURE
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COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES IN-FORCE 2,657	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL PREMIUM 31,028,883	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C EXPOSURE 6,213,196,915	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES IN-FORCE POLICIES IN-FORCE -44 7	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL PREMIUM -528,367	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C EXPOSURE -31,227,700
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COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES IN-FORCE 2,657 1,205 3,862 CUR	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL PREMIUM 31,028,883 21,022,844 52,051,727	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C EXPOSURE 6,213,196,915 6,077,339,864 12,290,536,779	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES IN-FORCE IN-FORCE -44 7 -37 CHANGE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL PREMIUM -528,367 -98,826 -627,193	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C EXPOSURE -83,228,750 23,124,280 -60,104,470 R MONTH
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State: Rest of State:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES IN-FORCE 2,657 1,205 3,862 CUR POLICIES	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL PREMIUM 31,028,883 21,022,844 52,051,727 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C EXPOSURE 6,213,196,915 6,077,339,864 12,290,536,779 I-END COV A & C	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES IN-FORCE -44 7 -37 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL PREMIUM -528,367 -98,826 -627,193 FROM PRIOR TOTAL PREMIUM -528,367 -98,826 -627,193	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C EXPOSURE -83,228,750 23,124,280 -60,104,470 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,247 957 3,204 CUR POLICIES IN-FORCE 410 248 658 CUR POLICIES IN-FORCE 2,657 1,205 3,862 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 29,648,841 19,130,385 48,779,226 RENT MONTH TOTAL PREMIUM 1,380,042 1,892,459 3,272,501 RENT MONTH TOTAL PREMIUM 31,028,883 21,022,844 52,051,727 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 5,229,521,815 4,556,755,214 9,786,277,029 I-END COV A & C EXPOSURE 983,675,100 1,520,584,650 2,504,259,750 I-END COV A & C EXPOSURE 6,213,196,915 6,077,339,864 12,290,536,779 I-END COV A & C	CHANGE POLICIES IN-FORCE -30 9 -21 CHANGE POLICIES IN-FORCE -14 -2 -16 CHANGE POLICIES IN-FORCE -44 7 -37 CHANGE POLICIES IN-FORCE IN-FORCE IN-FORCE	FROM PRIOR TOTAL PREMIUM -470,427 -85,409 -555,836 FROM PRIOR TOTAL PREMIUM -57,940 -13,417 -71,357 FROM PRIOR TOTAL PREMIUM -528,367 -98,826 -627,193	R MONTH COV A & C EXPOSURE -52,001,050 7,857,480 -44,143,570 R MONTH COV A & C EXPOSURE -31,227,700 15,266,800 -15,960,900 R MONTH COV A & C EXPOSURE -83,228,750 23,124,280 -60,104,470