

**CITIZENS COMBINED SUMMARY REPORT**  
**November 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:	280,083	497,352,071	79,217,950,243	3,819	11,088,890	1,079,105,070
Rest of State:	171,511	182,586,689	53,022,884,241	2,413	4,803,643	774,899,693
State Total:	<b>451,594</b>	<b>679,938,760</b>	<b>132,240,834,484</b>	<b>6,232</b>	<b>15,892,533</b>	<b>1,854,004,763</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:	160,575	269,274,540	25,591,945,721	-9,102	-14,611,131	-1,525,774,737
Rest of State:	199,483	186,072,407	27,735,038,800	2,559	3,633,604	544,086,516
State Total:	<b>360,058</b>	<b>455,346,947</b>	<b>53,326,984,521</b>	<b>-6,543</b>	<b>-10,977,527</b>	<b>-981,688,221</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:	50,364	41,047,010	7,713,119,218	47	341,582	77,932,691
Rest of State:	16,362	10,170,096	2,315,042,990	201	205,358	42,230,299
State Total:	<b>66,726</b>	<b>51,217,106</b>	<b>10,028,162,208</b>	<b>248</b>	<b>546,940</b>	<b>120,162,990</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:	210,939	310,321,550	33,305,064,939	-9,055	-14,269,549	-1,447,842,046
Rest of State:	215,845	196,242,503	30,050,081,790	2,760	3,838,962	586,316,815
State Total:	<b>426,784</b>	<b>506,564,053</b>	<b>63,355,146,729</b>	<b>-6,295</b>	<b>-10,430,587</b>	<b>-861,525,231</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:	2,224	29,464,959	5,217,617,946	-23	-183,882	-11,903,869
Rest of State:	954	19,191,834	4,563,000,842	-3	61,449	6,245,628
State Total:	<b>3,178</b>	<b>48,656,793</b>	<b>9,780,618,788</b>	<b>-26</b>	<b>-122,433</b>	<b>-5,658,241</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:	404	1,352,912	958,614,000	-6	-27,130	-25,061,100
Rest of State:	248	1,894,651	1,522,502,150	0	2,192	1,917,500
State Total:	<b>652</b>	<b>3,247,563</b>	<b>2,481,116,150</b>	<b>-6</b>	<b>-24,938</b>	<b>-23,143,600</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:	2,628	30,817,871	6,176,231,946	-29	-211,012	-36,964,969
Rest of State:	1,202	21,086,485	6,085,502,992	-3	63,641	8,163,128
State Total:	<b>3,830</b>	<b>51,904,356</b>	<b>12,261,734,938</b>	<b>-32</b>	<b>-147,371</b>	<b>-28,801,841</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>882,208</b>	<b>1,238,407,169</b>	<b>207,857,716,151</b>	<b>-95</b>	<b>5,314,575</b>	<b>963,677,691</b>