

CITIZENS COMBINED SUMMARY REPORT
December 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:	281,305	504,053,428	79,721,892,171	1,222	6,701,357	503,941,928
Rest of State:	172,460	185,934,909	53,467,699,993	949	3,348,220	444,815,752
State Total:	453,765	689,988,337	133,189,592,164	2,171	10,049,577	948,757,680

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:	155,414	262,646,342	24,945,240,778	-5,161	-6,628,198	-646,704,943
Rest of State:	194,260	180,970,149	26,658,019,244	-5,223	-5,102,258	-1,077,019,556
State Total:	349,674	443,616,491	51,603,260,022	-10,384	-11,730,456	-1,723,724,499

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:	50,250	40,843,955	7,677,476,605	-114	-203,055	-35,642,613
Rest of State:	16,605	10,305,182	2,340,928,174	243	135,086	25,885,184
State Total:	66,855	51,149,137	10,018,404,779	129	-67,969	-9,757,429

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:	205,664	303,490,297	32,622,717,383	-5,275	-6,831,253	-682,347,556
Rest of State:	210,865	191,275,331	28,998,947,418	-4,980	-4,967,172	-1,051,134,372
State Total:	416,529	494,765,628	61,621,664,801	-10,255	-11,798,425	-1,733,481,928

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:	2,119	28,191,491	4,956,245,246	-105	-1,273,468	-261,372,700
Rest of State:	949	18,856,725	4,508,120,442	-5	-335,109	-54,880,400
State Total:	3,068	47,048,216	9,464,365,688	-110	-1,608,577	-316,253,100

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:	393	1,334,225	947,772,500	-11	-18,687	-10,841,500
Rest of State:	241	1,798,554	1,438,108,150	-7	-96,097	-84,394,000
State Total:	634	3,132,779	2,385,880,650	-18	-114,784	-95,235,500

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:	2,512	29,525,716	5,904,017,746	-116	-1,292,155	-272,214,200
Rest of State:	1,190	20,655,279	5,946,228,592	-12	-431,206	-139,274,400
State Total:	3,702	50,180,995	11,850,246,338	-128	-1,723,361	-411,488,600

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:	873,996	1,234,934,960	206,661,503,303	-8,212	-3,472,209	-1,196,212,848