

CITIZENS COMBINED SUMMARY REPORT
January 31, 2005

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:	282,321	509,939,827	80,038,084,869	1,016	5,886,399	316,192,698
Rest of State:	173,488	189,071,657	53,889,378,269	1,028	3,136,748	421,678,276
State Total:	455,809	699,011,484	133,927,463,138	2,044	9,023,147	737,870,974

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:	112,245	191,854,059	18,248,570,996	-43,169	-70,792,283	-6,696,669,782
Rest of State:	173,661	161,381,505	23,648,677,259	-20,599	-19,588,644	-3,009,341,985
State Total:	285,906	353,235,564	41,897,248,255	-63,768	-90,380,927	-9,706,011,767

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:	51,562	42,434,392	8,013,428,602	1,312	1,590,437	335,951,997
Rest of State:	17,154	10,820,084	2,471,720,881	549	514,902	130,792,707
State Total:	68,716	53,254,476	10,485,149,483	1,861	2,105,339	466,744,704

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:	163,807	234,288,451	26,261,999,598	-41,857	-69,201,846	-6,360,717,785
Rest of State:	190,815	172,201,589	26,120,398,140	-20,050	-19,073,742	-2,878,549,278
State Total:	354,622	406,490,040	52,382,397,738	-61,907	-88,275,588	-9,239,267,063

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:	2,087	27,599,275	4,885,173,121	-32	-592,216	-71,072,125
Rest of State:	937	18,767,060	4,548,523,066	-12	-89,665	40,402,624
State Total:	3,024	46,366,335	9,433,696,187	-44	-681,881	-30,669,501

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:	385	1,265,223	880,662,200	-8	-69,002	-67,110,300
Rest of State:	241	1,783,077	1,386,644,450	0	-15,477	-51,463,700
State Total:	626	3,048,300	2,267,306,650	-8	-84,479	-118,574,000

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:	2,472	28,864,498	5,765,835,321	-40	-661,218	-138,182,425
Rest of State:	1,178	20,550,137	5,935,167,516	-12	-105,142	-11,061,076
State Total:	3,650	49,414,635	11,701,002,837	-52	-766,360	-149,243,501

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:	814,081	1,154,916,159	198,010,863,713	-59,915	-80,018,801	-8,650,639,590