

CITIZENS COMBINED SUMMARY REPORT
February 28, 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:	281,955	513,752,293	80,117,275,967	-366	3,812,466	79,191,098
Rest of State:	173,828	191,436,418	54,251,847,012	340	2,364,761	362,468,743
State Total:	455,783	705,188,711	134,369,122,979	-26	6,177,227	441,659,841

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:	102,229	173,777,028	16,694,974,406	-10,016	-18,077,031	-1,553,596,590
Rest of State:	172,539	162,187,476	23,642,292,935	-1,122	805,971	-6,384,324
State Total:	274,768	335,964,504	40,337,267,341	-11,138	-17,271,060	-1,559,980,914

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:	53,124	43,924,268	8,309,025,422	1,562	1,489,876	295,596,820
Rest of State:	17,882	11,398,701	2,584,718,065	728	578,617	112,997,184
State Total:	71,006	55,322,969	10,893,743,487	2,290	2,068,493	408,594,004

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:	155,353	217,701,296	25,003,999,828	-8,454	-16,587,155	-1,257,999,770
Rest of State:	190,421	173,586,177	26,227,011,000	-394	1,384,588	106,612,860
State Total:	345,774	391,287,473	51,231,010,828	-8,848	-15,202,567	-1,151,386,910

COMMERCIAL LINES ACCT: 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:	2,075	27,069,304	4,806,313,383	-12	-529,971	-78,859,738
Rest of State:	939	18,802,962	4,542,735,566	2	35,902	-5,787,500
State Total:	3,014	45,872,266	9,349,048,949	-10	-494,069	-84,647,238

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:	390	1,312,373	890,658,300	5	47,150	9,996,100
Rest of State:	237	1,731,495	1,356,633,850	-4	-51,582	-30,010,600
State Total:	627	3,043,868	2,247,292,150	1	-4,432	-20,014,500

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:	2,465	28,381,677	5,696,971,683	-7	-482,821	-68,863,638
Rest of State:	1,176	20,534,457	5,899,369,416	-2	-15,680	-35,798,100
State Total:	3,641	48,916,134	11,596,341,099	-9	-498,501	-104,661,738

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:	805,198	1,145,392,318	197,196,474,906	-8,883	-9,523,841	-814,388,807