

**CITIZENS COMBINED SUMMARY REPORT**  
**March 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:	281,383	518,771,019	80,086,660,362	-572	5,018,726	-30,615,605
Rest of State:	174,092	195,083,499	54,702,161,875	264	3,647,081	450,314,863
State Total:	<b>455,475</b>	<b>713,854,518</b>	<b>134,788,822,237</b>	<b>-308</b>	<b>8,665,807</b>	<b>419,699,258</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:	106,811	184,076,534	17,573,159,160	4,582	10,299,506	878,184,754
Rest of State:	180,093	171,606,176	24,689,173,052	7,554	9,418,700	1,046,880,117
State Total:	<b>286,904</b>	<b>355,682,710</b>	<b>42,262,332,212</b>	<b>12,136</b>	<b>19,718,206</b>	<b>1,925,064,871</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:	54,605	45,450,697	8,593,364,871	1,481	1,526,429	284,339,449
Rest of State:	18,573	12,034,104	2,678,177,064	691	635,403	93,458,999
State Total:	<b>73,178</b>	<b>57,484,801</b>	<b>11,271,541,935</b>	<b>2,172</b>	<b>2,161,832</b>	<b>377,798,448</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:	161,416	229,527,231	26,166,524,031	6,063	11,825,935	1,162,524,203
Rest of State:	198,666	183,640,280	27,367,350,116	8,245	10,054,103	1,140,339,116
State Total:	<b>360,082</b>	<b>413,167,511</b>	<b>53,533,874,147</b>	<b>14,308</b>	<b>21,880,038</b>	<b>2,302,863,319</b>

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:	2,087	27,365,615	4,890,615,343	12	296,311	84,301,960
Rest of State:	923	18,798,177	4,376,059,166	-16	-4,785	-166,676,400
State Total:	<b>3,010</b>	<b>46,163,792</b>	<b>9,266,674,509</b>	<b>-4</b>	<b>291,526</b>	<b>-82,374,440</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:	389	1,280,772	862,892,200	-1	-31,601	-27,766,100
Rest of State:	241	1,764,759	1,384,959,750	4	33,264	28,325,900
State Total:	<b>630</b>	<b>3,045,531</b>	<b>2,247,851,950</b>	<b>3</b>	<b>1,663</b>	<b>559,800</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:	2,476	28,646,387	5,753,507,543	11	264,710	56,535,860
Rest of State:	1,164	20,562,936	5,761,018,916	-12	28,479	-138,350,500
State Total:	<b>3,640</b>	<b>49,209,323</b>	<b>11,514,526,459</b>	<b>-1</b>	<b>293,189</b>	<b>-81,814,640</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>819,197</b>	<b>1,176,231,352</b>	<b>199,837,222,843</b>	<b>13,999</b>	<b>30,839,034</b>	<b>2,640,747,937</b>