

CITIZENS COMBINED SUMMARY REPORT
April 30, 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:	279,716	526,625,045	80,188,728,790	-1,667	7,854,026	102,068,428
Rest of State:	173,377	199,651,876	54,872,279,314	-715	4,568,377	170,117,439
State Total:	453,093	726,276,921	135,061,008,104	-2,382	12,422,403	272,185,867

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:	107,198	188,266,515	17,546,436,123	387	4,189,981	-26,723,037
Rest of State:	186,588	181,150,498	25,330,543,532	6,495	9,544,322	641,370,480
State Total:	293,786	369,417,013	42,876,979,655	6,882	13,734,303	614,647,443

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:	55,771	46,814,815	8,823,995,396	1,166	1,364,118	230,630,525
Rest of State:	19,345	12,808,401	2,775,086,952	772	774,297	96,909,888
State Total:	75,116	59,623,216	11,599,082,348	1,938	2,138,415	327,540,413

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:	162,969	235,081,330	26,370,431,519	1,553	5,554,099	203,907,488
Rest of State:	205,933	193,958,899	28,105,630,484	7,267	10,318,619	738,280,368
State Total:	368,902	429,040,229	54,476,062,003	8,820	15,872,718	942,187,856

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:	2,039	26,789,005	4,807,898,513	-48	-576,610	-82,716,830
Rest of State:	907	18,927,245	4,297,363,316	-16	129,068	-78,695,850
State Total:	2,946	45,716,250	9,105,261,829	-64	-447,542	-161,412,680

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:	373	1,202,113	810,031,000	-16	-78,659	-52,861,200
Rest of State:	234	1,764,185	1,391,854,450	-7	-574	6,894,700
State Total:	607	2,966,298	2,201,885,450	-23	-79,233	-45,966,500

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:	2,412	27,991,118	5,617,929,513	-64	-655,269	-135,578,030
Rest of State:	1,141	20,691,430	5,689,217,766	-23	128,494	-71,801,150
State Total:	3,553	48,682,548	11,307,147,279	-87	-526,775	-207,379,180

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:	825,548	1,203,999,698	200,844,217,386	6,351	27,768,346	1,006,994,543