

CITIZENS COMBINED SUMMARY REPORT
May 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:	263,216	514,728,982	78,050,505,665	-16,500	-11,896,063	-2,138,223,125
Rest of State:	159,824	195,795,451	52,906,206,323	-13,553	-3,856,425	-1,966,072,991
State Total:	423,040	710,524,433	130,956,711,988	-30,053	-15,752,488	-4,104,296,116

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:	81,919	142,076,035	13,229,381,234	-25,279	-46,190,480	-4,317,054,889
Rest of State:	157,388	155,444,747	20,805,933,609	-29,200	-25,705,751	-4,524,609,923
State Total:	239,307	297,520,782	34,035,314,843	-54,479	-71,896,231	-8,841,664,812

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:	56,178	47,623,677	8,961,180,320	407	808,862	137,184,924
Rest of State:	18,242	12,376,332	2,613,609,070	-1,103	-432,069	-161,477,882
State Total:	74,420	60,000,009	11,574,789,390	-696	376,793	-24,292,958

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:	138,097	189,699,712	22,190,561,554	-24,872	-45,381,618	-4,179,869,965
Rest of State:	175,630	167,821,079	23,419,542,679	-30,303	-26,137,820	-4,686,087,805
State Total:	313,727	357,520,791	45,610,104,233	-55,175	-71,519,438	-8,865,957,770

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:	1,993	25,854,762	4,725,255,516	-46	-934,243	-82,642,997
Rest of State:	874	18,839,902	4,144,212,666	-33	-87,343	-153,150,650
State Total:	2,867	44,694,664	8,869,468,182	-79	-1,021,586	-235,793,647

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:	360	1,103,640	749,815,564	-13	-98,473	-60,215,436
Rest of State:	231	1,805,206	1,379,417,950	-3	41,021	-12,436,500
State Total:	591	2,908,846	2,129,233,514	-16	-57,452	-72,651,936

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:	2,353	26,958,402	5,475,071,080	-59	-1,032,716	-142,858,433
Rest of State:	1,105	20,645,108	5,523,630,616	-36	-46,322	-165,587,150
State Total:	3,458	47,603,510	10,998,701,696	-95	-1,079,038	-308,445,583

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:	740,225	1,115,648,734	187,565,517,917	-85,323	-88,350,964	-13,278,699,469