

CITIZENS COMBINED SUMMARY REPORT
July 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:	256,626	530,013,990	78,374,677,889	-111	8,518,593	857,388,112
Rest of State:	155,295	206,355,266	53,561,828,609	-723	4,223,179	450,677,710
State Total:	411,921	736,369,256	131,936,506,498	-834	12,741,772	1,308,065,822

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:	82,180	143,826,113	12,823,391,393	5,831	13,573,649	991,235,757
Rest of State:	169,957	174,725,270	21,920,990,344	12,660	16,969,144	1,584,140,120
State Total:	252,137	318,551,383	34,744,381,737	18,491	30,542,793	2,575,375,877

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:	59,571	51,493,656	9,605,471,241	1,894	2,141,095	356,290,297
Rest of State:	19,332	13,796,828	2,739,140,272	997	1,041,725	135,740,451
State Total:	78,903	65,290,484	12,344,611,513	2,891	3,182,820	492,030,748

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:	141,751	195,319,769	22,428,862,634	7,725	15,714,744	1,347,526,054
Rest of State:	189,289	188,522,098	24,660,130,616	13,657	18,010,869	1,719,880,571
State Total:	331,040	383,841,867	47,088,993,250	21,382	33,725,613	3,067,406,625

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:	1,907	26,309,563	4,846,470,477	-18	1,279,188	229,062,177
Rest of State:	868	19,908,179	4,148,925,209	7	962,847	34,559,050
State Total:	2,775	46,217,742	8,995,395,686	-11	2,242,035	263,621,227

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:	345	1,294,247	812,070,764	-6	113,760	57,600,200
Rest of State:	220	1,903,646	1,396,705,850	4	103,819	57,053,900
State Total:	565	3,197,893	2,208,776,614	-2	217,579	114,654,100

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:	2,252	27,603,810	5,658,541,241	-24	1,392,948	286,662,377
Rest of State:	1,088	21,811,825	5,545,631,059	11	1,066,666	91,612,950
State Total:	3,340	49,415,635	11,204,172,300	-13	2,459,614	378,275,327

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:	746,301	1,169,626,758	190,229,672,048	20,535	48,926,999	4,753,747,774