

CITIZENS COMBINED SUMMARY REPORT
September 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:	265,198	564,578,546	82,749,100,500	4,077	15,739,946	1,983,113,791
Rest of State:	163,413	227,697,857	57,066,943,801	3,415	9,106,775	1,540,298,200
State Total:	428,611	792,276,403	139,816,044,301	7,492	24,846,721	3,523,411,991

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:	92,182	169,234,228	14,705,165,346	4,518	12,164,910	937,460,974
Rest of State:	190,831	205,329,892	24,713,135,543	8,860	13,830,074	1,271,042,291
State Total:	283,013	374,564,120	39,418,300,889	13,378	25,994,984	2,208,503,265

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:	61,734	54,554,242	10,120,772,368	804	1,348,246	230,316,131
Rest of State:	20,976	15,710,207	3,010,581,928	745	921,877	133,686,244
State Total:	82,710	70,264,449	13,131,354,296	1,549	2,270,123	364,002,375

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:	153,916	223,788,470	24,825,937,714	5,322	13,513,156	1,167,777,105
Rest of State:	211,807	221,040,099	27,723,717,471	9,605	14,751,951	1,404,728,535
State Total:	365,723	444,828,569	52,549,655,185	14,927	28,265,107	2,572,505,640

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:	1,895	27,770,794	5,027,279,872	-4	555,034	50,122,900
Rest of State:	859	21,432,583	4,265,401,334	2	944,351	70,193,125
State Total:	2,754	49,203,377	9,292,681,206	-2	1,499,385	120,316,025

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:	341	1,423,559	842,231,664	3	87,974	33,321,300
Rest of State:	223	2,001,500	1,442,704,215	2	50,219	29,205,765
State Total:	564	3,425,059	2,284,935,879	5	138,193	62,527,065

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:	2,236	29,194,353	5,869,511,536	-1	643,008	83,444,200
Rest of State:	1,082	23,434,083	5,708,105,549	4	994,570	99,398,890
State Total:	3,318	52,628,436	11,577,617,085	3	1,637,578	182,843,090

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:	797,652	1,289,733,408	203,943,316,571	22,422	54,749,406	6,278,760,721