

CITIZENS COMBINED SUMMARY REPORT
October 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:	268,096	577,532,400	84,346,663,256	2,898	12,953,854	1,597,562,756
Rest of State:	165,320	234,577,402	58,173,917,513	1,907	6,879,545	1,106,973,712
State Total:	433,416	812,109,802	142,520,580,769	4,805	19,833,399	2,704,536,468

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:	96,152	179,736,715	15,514,439,613	3,970	10,502,487	809,274,267
Rest of State:	197,647	215,992,497	25,595,159,195	6,816	10,662,605	882,023,652
State Total:	293,799	395,729,212	41,109,598,808	10,786	21,165,092	1,691,297,919

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:	62,429	55,737,568	10,331,254,597	695	1,183,326	210,482,229
Rest of State:	21,531	16,486,202	3,118,867,261	555	775,995	108,285,333
State Total:	83,960	72,223,770	13,450,121,858	1,250	1,959,321	318,767,562

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:	158,581	235,474,283	25,845,694,210	4,665	11,685,813	1,019,756,496
Rest of State:	219,178	232,478,699	28,714,026,456	7,371	11,438,600	990,308,985
State Total:	377,759	467,952,982	54,559,720,666	12,036	23,124,413	2,010,065,481

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:	1,886	28,298,294	5,109,039,309	-9	527,500	81,759,437
Rest of State:	852	22,625,123	4,340,416,458	-7	1,192,540	75,015,124
State Total:	2,738	50,923,417	9,449,455,767	-16	1,720,040	156,774,561

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:	329	1,409,156	829,211,564	-12	-14,403	-13,020,100
Rest of State:	216	2,022,501	1,410,229,015	-7	21,001	-32,475,200
State Total:	545	3,431,657	2,239,440,579	-19	6,598	-45,495,300

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:	2,215	29,707,450	5,938,250,873	-21	513,097	68,739,337
Rest of State:	1,068	24,647,624	5,750,645,473	-14	1,213,541	42,539,924
State Total:	3,283	54,355,074	11,688,896,346	-35	1,726,638	111,279,261

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:	814,458	1,334,417,858	208,769,197,781	16,806	44,684,450	4,825,881,210