

**CITIZENS COMBINED SUMMARY REPORT**  
**November 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:	269,310	585,308,443	85,307,986,143	1,214	7,776,043	961,322,887
Rest of State:	166,091	239,379,265	58,813,307,913	771	4,801,863	639,390,400
State Total:	<b>435,401</b>	<b>824,687,708</b>	<b>144,121,294,056</b>	<b>1,985</b>	<b>12,577,906</b>	<b>1,600,713,287</b>

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:	102,194	195,138,695	16,740,545,377	6,042	15,401,980	1,226,105,764
Rest of State:	212,038	235,595,564	27,537,308,666	14,391	19,603,067	1,942,149,471
State Total:	<b>314,232</b>	<b>430,734,259</b>	<b>44,277,854,043</b>	<b>20,433</b>	<b>35,005,047</b>	<b>3,168,255,235</b>

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:	63,907	57,568,403	10,640,273,052	1,478	1,830,835	309,018,455
Rest of State:	22,434	17,526,978	3,282,623,071	903	1,040,776	163,755,810
State Total:	<b>86,341</b>	<b>75,095,381</b>	<b>13,922,896,123</b>	<b>2,381</b>	<b>2,871,611</b>	<b>472,774,265</b>

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:	166,101	252,707,098	27,380,818,429	7,520	17,232,815	1,535,124,219
Rest of State:	234,472	253,122,542	30,819,931,737	15,294	20,643,843	2,105,905,281
State Total:	<b>400,573</b>	<b>505,829,640</b>	<b>58,200,750,166</b>	<b>22,814</b>	<b>37,876,658</b>	<b>3,641,029,500</b>

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:	1,883	30,175,898	5,390,845,181	-3	1,877,604	281,805,872
Rest of State:	872	23,813,706	4,437,290,830	20	1,188,583	96,874,372
State Total:	<b>2,755</b>	<b>53,989,604</b>	<b>9,828,136,011</b>	<b>17</b>	<b>3,066,187</b>	<b>378,680,244</b>

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:	324	1,410,153	823,425,064	-5	997	-5,786,500
Rest of State:	218	2,156,668	1,473,852,765	2	134,167	63,623,750
State Total:	<b>542</b>	<b>3,566,821</b>	<b>2,297,277,829</b>	<b>-3</b>	<b>135,164</b>	<b>57,837,250</b>

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:	2,207	31,586,051	6,214,270,245	-8	1,878,601	276,019,372
Rest of State:	1,090	25,970,374	5,911,143,595	22	1,322,750	160,498,122
State Total:	<b>3,297</b>	<b>57,556,425</b>	<b>12,125,413,840</b>	<b>14</b>	<b>3,201,351</b>	<b>436,517,494</b>

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:	<b>839,271</b>	<b>1,388,073,773</b>	<b>214,447,458,062</b>	<b>24,813</b>	<b>53,655,915</b>	<b>5,678,260,281</b>