

CITIZENS COMBINED SUMMARY REPORT
December 31, 2003

| HIGH RISK ACCOUNT: WIND ONLY | 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: | 276,067 | 424,405,142 | 68,286,388,540 | 740 | 4,755,544 | 394,235,991 |
| Rest of State: | 156,989 | 146,633,434 | 39,328,420,045 | 3,227 | 2,725,705 | 842,823,741 |
| State Total: | 433,056 | 571,038,576 | 107,614,808,585 | 3,967 | 7,481,249 | 1,237,059,732 |

| 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: | 202,863 | 316,062,899 | 35,169,877,787 | 3,061 | 9,614,499 | 581,077,397 |
| Rest of State: | 133,432 | 115,938,245 | 18,495,375,405 | 6,488 | 6,827,696 | 943,475,857 |
| State Total: | 336,295 | 432,001,144 | 53,665,253,192 | 9,549 | 16,442,195 | 1,524,553,254 |

| 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: | 36,598 | 27,944,620 | 5,466,010,082 | 1,512 | 1,224,428 | 236,646,764 |
| Rest of State: | 10,387 | 6,201,368 | 1,435,535,040 | 574 | 344,069 | 82,205,260 |
| State Total: | 46,985 | 34,145,988 | 6,901,545,122 | 2,086 | 1,568,497 | 318,852,024 |

| 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: | 239,461 | 344,007,519 | 40,635,887,869 | 4,573 | 10,838,927 | 817,724,161 |
| Rest of State: | 143,819 | 122,139,613 | 19,930,910,445 | 7,062 | 7,171,765 | 1,025,681,117 |
| State Total: | 383,280 | 466,147,132 | 60,566,798,314 | 11,635 | 18,010,692 | 1,843,405,278 |

| COMMERCIAL 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: | 2,311 | 39,450,450 | 6,499,705,041 | -42 | -1,694,024 | -309,305,400 |
| Rest of State: | 979 | 23,626,552 | 5,499,462,324 | 4 | -606,579 | -99,360,000 |
| State Total: | 3,290 | 63,077,002 | 11,999,167,365 | -38 | -2,300,603 | -408,665,400 |

| 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: | 413 | 1,692,360 | 1,373,981,320 | -7 | -37,401 | -21,079,400 |
| Rest of State: | 216 | 1,666,677 | 1,397,366,850 | 2 | 59,341 | -23,558,200 |
| State Total: | 629 | 3,359,037 | 2,771,348,170 | -5 | 21,940 | -44,637,600 |

| 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: | 2,724 | 41,142,810 | 7,873,686,361 | -49 | -1,731,425 | -330,384,800 |
| Rest of State: | 1,195 | 25,293,229 | 6,896,829,174 | 6 | -547,238 | -122,918,200 |
| State Total: | 3,919 | 66,436,039 | 14,770,515,535 | -43 | -2,278,663 | -453,303,000 |

| 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: | 820,255 | 1,103,621,747 | 182,952,122,434 | 15,559 | 23,213,278 | 2,627,162,010 |