CITIZENS COMBINED SUMMARY REPORT February 29, 2003

	CLID	RENT MONTH	LEND	CHANCE	FROM PRIO	D MONTH
HIGH RISK ACCOUNT: WIND ONLY						
HIGH RISK ACCOUNT. WIND ONLY	POLICIES	TOTAL	COV A,B & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	276,881	432,981,046	75,086,903,622		4,302,314	371,628,136
Rest of State:	161,319	152,312,462	47,517,031,639		2,885,667	865,050,071
State Total:	438,200	585,293,508	122,603,935,261	2,439	7,187,981	1,236,678,207
CURRENT MONTH-END				CHANCE	EDOM DDIO	DMONTH
DEDOONAL LINEO A COT, MITH MIND					FROM PRIO	
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL	COV A & C	POLICIES		COV A & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	169,117	266,918,967	28,093,378,799		8,678,316	522,202,353
Rest of State:	145,550	129,034,100	20,284,175,297		5,334,957	695,949,555
State Total:	314,667	395,953,067	48,377,554,096	7,350	14,013,273	1,218,151,908
CURRENT MONTH-END CHANGE					EDOM DDIO	DMONTH
DEDOONAL LINES ASST. EVIANNE					FROM PRIO	
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL	COV A & C	POLICIES		COV A & C
D D	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	39,389	30,349,013	5,925,877,074		973,130	183,090,638
Rest of State:	11,540	6,932,341	1,610,259,319	475	314,679	76,035,282
State Total:	50,929	37,281,354	7,536,136,393	1,644	1,287,809	259,125,920
	CHD	RENT MONTH	LEND	CHANGE	FROM PRIO	D MONTH
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
PERSONAL LINES ACCT. TOTAL					_	
Dada Dasward Dalas Dasah and Manasa	IN-FORCE	PREMIUM			PREMIUM 0.651.446	EXPOSURE 705 202
Dade, Broward, Palm Beach and Monroe:	208,506	297,267,980	34,019,255,873		9,651,446	705,292,991
Rest of State:	157,090	135,966,441	21,894,434,616		5,649,636	771,984,837
State Total:	365,596	433,234,421	55,913,690,489	8,994	15,301,082	1,477,277,828
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	CUR	RENT MONTH		CHANGE		
COMMERCIAL LINES ACCT: WITH WINI		RENT MONTH	I-END		FROM PRIO	R MONTH
COMMERCIAL LINES ACCT: WITH WINI	POLICIES	TOTAL	I-END COV A & C	POLICIES	FROM PRIOR	R MONTH COV A & C
	POLICIES IN-FORCE	TOTAL PREMIUM	I-END COV A & C EXPOSURE	POLICIES IN-FORCE	FROM PRIOI TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe:	POLICIES IN-FORCE 2,366	TOTAL PREMIUM 38,287,996	I-END COV A & C EXPOSURE 6,379,328,618	POLICIES IN-FORCE -10	FROM PRIOR TOTAL PREMIUM -1,043,331	R MONTH COV A & C EXPOSURE -159,010,560
Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010	TOTAL PREMIUM 38,287,996 24,143,851	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900	POLICIES IN-FORCE -10 13	FROM PRIOI TOTAL PREMIUM -1,043,331 -174,794	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970
Dade, Broward, Palm Beach and Monroe:	POLICIES IN-FORCE 2,366	TOTAL PREMIUM 38,287,996	I-END COV A & C EXPOSURE 6,379,328,618	POLICIES IN-FORCE -10 13	FROM PRIOR TOTAL PREMIUM -1,043,331	R MONTH COV A & C EXPOSURE -159,010,560
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	POLICIES IN-FORCE 2,366 1,010 3,376	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518	POLICIES IN-FORCE -10 13 3 CHANGE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530
Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C	POLICIES IN-FORCE -10 13 3	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	POLICIES IN-FORCE 2,366 1,010 3,376	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C	POLICIES IN-FORCE -10 13 3 CHANGE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL TOTAL	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM TOTAL PREMIUM TOTAL PREMIUM TOTAL PREMIUM TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 2,795	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE IN-FORCE -6	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 2,795 1,248	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227 26,017,109	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738 7,173,950,550	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE -6 29	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075 21,286	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460 120,997,030
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 2,795	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE -6 29	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 1,248 4,043	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227 26,017,109 66,015,336	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738 7,173,950,550 14,912,705,288	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE -6 29 23	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075 21,286 -1,014,789	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460 120,997,030 -36,266,430
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Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 2,795 1,248 4,043 CUR POLICIES	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227 26,017,109 66,015,336 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738 7,173,950,550 14,912,705,288 I-END COV A & C	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE -6 29 23 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075 21,286 -1,014,789 FROM PRIOR TOTAL PREMIUM -1,036,075 21,286 -1,014,789	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460 120,997,030 -36,266,430 R MONTH COV A & C
Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: TOTAL Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	POLICIES IN-FORCE 2,366 1,010 3,376 CUR POLICIES IN-FORCE 429 238 667 CUR POLICIES IN-FORCE 2,795 1,248 4,043 CUR POLICIES IN-FORCE	TOTAL PREMIUM 38,287,996 24,143,851 62,431,847 RENT MONTH TOTAL PREMIUM 1,710,231 1,873,258 3,583,489 RENT MONTH TOTAL PREMIUM 39,998,227 26,017,109 66,015,336 RENT MONTH	I-END COV A & C EXPOSURE 6,379,328,618 5,635,639,900 12,014,968,518 I-END COV A & C EXPOSURE 1,359,426,120 1,538,310,650 2,897,736,770 I-END COV A & C EXPOSURE 7,738,754,738 7,173,950,550 14,912,705,288 I-END COV A & C	POLICIES IN-FORCE -10 13 3 CHANGE POLICIES IN-FORCE 4 16 20 CHANGE POLICIES IN-FORCE -6 29 23 CHANGE POLICIES IN-FORCE IN-FORCE	FROM PRIOR TOTAL PREMIUM -1,043,331 -174,794 -1,218,125 FROM PRIOR TOTAL PREMIUM 7,256 196,080 203,336 FROM PRIOR TOTAL PREMIUM -1,036,075 21,286 -1,014,789 FROM PRIOR	R MONTH COV A & C EXPOSURE -159,010,560 -12,099,970 -171,110,530 R MONTH COV A & C EXPOSURE 1,747,100 133,097,000 134,844,100 R MONTH COV A & C EXPOSURE -157,263,460 120,997,030 -36,266,430 R MONTH