

CITIZENS COMBINED SUMMARY REPORT
March 31, 2004

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:	277,082	438,058,861	75,413,273,285	201	5,077,815	326,369,663
Rest of State:	162,917	155,290,182	48,412,592,341	1,598	2,977,720	895,560,702
State Total:	439,999	593,349,043	123,825,865,626	1,799	8,055,535	1,221,930,365

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:	158,718	247,863,391	25,549,448,614	-10,399	-19,055,576	-2,543,930,185
Rest of State:	151,037	135,141,329	21,067,210,746	5,487	6,107,229	783,035,449
State Total:	309,755	383,004,720	46,616,659,360	-4,912	-12,948,347	-1,760,894,736

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:	40,809	31,625,200	6,162,925,870	1,420	1,276,187	237,048,796
Rest of State:	12,037	7,259,965	1,684,224,839	497	327,624	73,965,520
State Total:	52,846	38,885,165	7,847,150,709	1,917	1,603,811	311,014,316

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:	199,527	279,488,591	31,712,374,484	-8,979	-17,779,389	-2,306,881,389
Rest of State:	163,074	142,401,294	22,751,435,585	5,984	6,434,853	857,000,969
State Total:	362,601	421,889,885	54,463,810,069	-2,995	-11,344,536	-1,449,880,420

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:	2,358	37,225,002	6,314,528,926	-8	-1,062,994	-64,799,692
Rest of State:	1,026	24,547,373	5,787,668,376	16	403,522	152,028,476
State Total:	3,384	61,772,375	12,102,197,302	8	-659,472	87,228,784

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:	430	1,643,877	1,292,609,320	1	-66,354	-66,816,800
Rest of State:	237	1,885,776	1,545,287,550	-1	12,518	6,976,900
State Total:	667	3,529,653	2,837,896,870	0	-53,836	-59,839,900

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:	2,788	38,868,879	7,607,138,246	-7	-1,129,348	-131,616,492
Rest of State:	1,263	26,433,149	7,332,955,926	15	416,040	159,005,376
State Total:	4,051	65,302,028	14,940,094,172	8	-713,308	27,388,884

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:	806,651	1,080,540,956	193,229,769,867	-1,188	-4,002,309	-200,561,171