

**CITIZENS COMBINED SUMMARY REPORT**  
**May 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:	275,911	445,319,807	75,655,061,639	-589	3,311,742	84,455,523
Rest of State:	165,126	159,015,940	49,398,613,867	1,201	1,879,475	509,164,034
State Total:	<b>441,037</b>	<b>604,335,747</b>	<b>125,053,675,506</b>	<b>612</b>	<b>5,191,217</b>	<b>593,619,557</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:	150,536	239,333,678	23,748,581,910	-12,445	-20,628,109	-2,612,243,295
Rest of State:	159,088	144,665,242	21,935,178,705	1,405	1,668,467	-106,605,968
State Total:	<b>309,624</b>	<b>383,998,920</b>	<b>45,683,760,615</b>	<b>-11,040</b>	<b>-18,959,642</b>	<b>-2,718,849,263</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:	44,042	34,729,166	6,704,221,014	1,556	1,540,634	266,553,357
Rest of State:	13,229	8,033,675	1,859,557,163	596	390,816	87,392,377
State Total:	<b>57,271</b>	<b>42,762,841</b>	<b>8,563,778,177</b>	<b>2,152</b>	<b>1,931,450</b>	<b>353,945,734</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:	194,578	274,062,844	30,452,802,924	-10,889	-19,087,475	-2,345,689,938
Rest of State:	172,317	152,698,917	23,794,735,868	2,001	2,059,283	-19,213,591
State Total:	<b>366,895</b>	<b>426,761,761</b>	<b>54,247,538,792</b>	<b>-8,888</b>	<b>-17,028,192</b>	<b>-2,364,903,529</b>

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:	2,290	34,929,644	5,984,081,126	-28	-1,422,063	-171,817,697
Rest of State:	985	21,447,302	5,075,306,893	-40	-2,714,590	-679,849,483
State Total:	<b>3,275</b>	<b>56,376,946</b>	<b>11,059,388,019</b>	<b>-68</b>	<b>-4,136,653</b>	<b>-851,667,180</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:	420	1,505,412	1,123,496,420	2	-60,681	-99,801,200
Rest of State:	241	1,871,200	1,471,148,250	7	16,728	-58,875,600
State Total:	<b>661</b>	<b>3,376,612</b>	<b>2,594,644,670</b>	<b>9</b>	<b>-43,953</b>	<b>-158,676,800</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:	2,710	36,435,056	7,107,577,546	-26	-1,482,744	-271,618,897
Rest of State:	1,226	23,318,502	6,546,455,143	-33	-2,697,862	-738,725,083
State Total:	<b>3,936</b>	<b>59,753,558</b>	<b>13,654,032,689</b>	<b>-59</b>	<b>-4,180,606</b>	<b>-1,010,343,980</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>811,868</b>	<b>1,090,851,066</b>	<b>192,955,246,987</b>	<b>-8,335</b>	<b>-16,017,581</b>	<b>-2,781,627,952</b>