## CITIZENS COMBINED SUMMARY REPORT May 31, 2004

	CURRENT MONTH-END		CHANGE FROM PRIOR MONTH			
HIGH RISK ACCOUNT: WIND ONLY	POLICIES	TOTAL	COV A,B & C	POLICIES	TOTAL	COV A,B & C
	IN-FORCE	PREMIUM	EXPOSURE	<b>IN-FORCE</b>	PREMIUM	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:	441,037	604,335,747	125,053,675,506	612	5,191,217	593,619,557
		RENT MONTH			FROM PRIO	
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	150,536	239,333,678	23,748,581,910		-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:	309,624	383,998,920	45,683,760,615	-11,040	-18,959,642	-2,718,849,263
		RENT MONTH			FROM PRIO	
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM			PREMIUM	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		390,816	87,392,377
State Total:	57,271	42,762,841	8,563,778,177	2,152	1,931,450	353,945,734
		RENT MONTH			FROM PRIO	
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	194,578	274,062,844	30,452,802,924		-19,087,475	-2,345,689,938
Rest of State:	172,317	152,698,917	23,794,735,868		2,059,283	-19,213,591
State Total:	366,895	426,761,761	54,247,538,792	-8,888	-17,028,192	-2,364,903,529
	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
COMMERCIAL LINES ACCT: WITH WINI		TOTAL		POLICIES	TOTAL	COV A & C
COMMERCIAL LINES ACCT. WITH WIND	IN-FORCE	PREMIUM			PREMIUM	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				-17 1,017,097
		21,447,302		40	2 714 500	670 940 493
	3 776		5,075,306,893		-2,714,590 - <b>4.136.653</b>	-679,849,483
State Total:	3,275	56,376,946	11,059,388,019		-2,714,590 <b>-4,136,653</b>	-679,849,483 <b>-851,667,180</b>
State 10tal:		56,376,946	11,059,388,019	-68	-4,136,653	-851,667,180
	CUR	<b>56,376,946</b> RENT MONTH	11,059,388,019 I-END	-68 CHANGE	<b>-4,136,653</b> FROM PRIO	-851,667,180 R MONTH
COMMERCIAL LINES ACCT: EX-WIND	CUR	RENT MONTH	11,059,388,019 I-END COV A & C	-68 CHANGE POLICIES	FROM PRIO	-851,667,180 R MONTH COV A & C
COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE	56,376,946  RENT MONTH  TOTAL  PREMIUM	11,059,388,019 I-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM	-851,667,180 R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 420	FENT MONTH TOTAL PREMIUM 1,505,412	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420	-68 CHANGE POLICIES	FROM PRIO TOTAL PREMIUM -60,681	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200
COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 420 241	56,376,946  RENT MONTH  TOTAL  PREMIUM  1,505,412  1,871,200	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420 1,471,148,250	CHANGE POLICIES IN-FORCE 2 7	FROM PRIO TOTAL PREMIUM -60,681 16,728	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:  Rest of State:	CUR POLICIES IN-FORCE 420	FENT MONTH TOTAL PREMIUM 1,505,412	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420	CHANGE POLICIES IN-FORCE 2	FROM PRIO TOTAL PREMIUM -60,681	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:  Rest of State:	CUR POLICIES IN-FORCE 420 241 661	56,376,946  RENT MONTH  TOTAL  PREMIUM  1,505,412  1,871,200	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420 1,471,148,250 2,594,644,670	CHANGE POLICIES IN-FORCE 2 7 9	FROM PRIO TOTAL PREMIUM -60,681 16,728	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:  Rest of State:	CUR POLICIES IN-FORCE 420 241 661	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420 1,471,148,250 2,594,644,670 I-END	CHANGE POLICIES IN-FORCE 2 7 9	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:  Rest of State:  State Total:	CUR POLICIES IN-FORCE 420 241 661	56,376,946  RENT MONTH  TOTAL  PREMIUM  1,505,412  1,871,200  3,376,612  RENT MONTH	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C	CHANGE POLICIES IN-FORCE 2 7 9 CHANGE	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800 R MONTH
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe:  Rest of State:  State Total:	CUR POLICIES IN-FORCE 420 241 661 CUR POLICIES	56,376,946  RENT MONTH  TOTAL  PREMIUM  1,505,412  1,871,200  3,376,612  RENT MONTH  TOTAL	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C	CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES	FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C
COMMERCIAL LINES ACCT: EX-WIND  Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:  COMMERCIAL LINES ACCT: TOTAL	CUR POLICIES IN-FORCE 420 241 661  CUR POLICIES IN-FORCE 2,710	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612  RENT MONTH TOTAL PREMIUM 36,435,056	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C  EXPOSURE	CHANGE POLICIES IN-FORCE 7 9 CHANGE POLICIES IN-FORCE	FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE
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:	CUR POLICIES IN-FORCE 420 241 661 CUR POLICIES IN-FORCE	56,376,946  RENT MONTH  TOTAL  PREMIUM  1,505,412  1,871,200  3,376,612  RENT MONTH  TOTAL  PREMIUM	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C  EXPOSURE  7,107,577,546	CHANGE POLICIES IN-FORCE  7 9  CHANGE POLICIES IN-FORCE -26	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM -1,482,744	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE -271,618,897
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:	CUR POLICIES IN-FORCE 420 241 661  CUR POLICIES IN-FORCE 2,710 1,226	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612  RENT MONTH TOTAL PREMIUM 36,435,056 23,318,502	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C  EXPOSURE  7,107,577,546 6,546,455,143	CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES IN-FORCE -26 -33	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM -1,482,744 -2,697,862	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE -271,618,897 -738,725,083
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:	CUR POLICIES IN-FORCE 420 241 661  CUR POLICIES IN-FORCE 2,710 1,226 3,936	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612  RENT MONTH TOTAL PREMIUM 36,435,056 23,318,502	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420 1,471,148,250 2,594,644,670 I-END COV A & C EXPOSURE 7,107,577,546 6,546,455,143 13,654,032,689	CHANGE POLICIES IN-FORCE  2 7 9  CHANGE POLICIES IN-FORCE -26 -33 -59	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM -1,482,744 -2,697,862	-851,667,180 R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE -271,618,897 -738,725,083 -1,010,343,980
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:	CUR POLICIES IN-FORCE 420 241 661  CUR POLICIES IN-FORCE 2,710 1,226 3,936	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612  RENT MONTH TOTAL PREMIUM 36,435,056 23,318,502 59,753,558	11,059,388,019 I-END COV A & C EXPOSURE 1,123,496,420 1,471,148,250 2,594,644,670 I-END COV A & C EXPOSURE 7,107,577,546 6,546,455,143 13,654,032,689 I-END	CHANGE POLICIES IN-FORCE  2 7 9  CHANGE POLICIES IN-FORCE -26 -33 -59	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM -1,482,744 -2,697,862 -4,180,606	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE -271,618,897 -738,725,083 -1,010,343,980
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:	CUR POLICIES IN-FORCE 420 241 661  CUR POLICIES IN-FORCE 2,710 1,226 3,936  CUR	56,376,946  RENT MONTH TOTAL PREMIUM 1,505,412 1,871,200 3,376,612  RENT MONTH TOTAL PREMIUM 36,435,056 23,318,502 59,753,558  RENT MONTH	11,059,388,019  I-END  COV A & C  EXPOSURE  1,123,496,420  1,471,148,250  2,594,644,670  I-END  COV A & C  EXPOSURE  7,107,577,546  6,546,455,143  13,654,032,689  I-END  COV A & C	CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES IN-FORCE -26 -33 -59 CHANGE POLICIES	-4,136,653 FROM PRIO TOTAL PREMIUM -60,681 16,728 -43,953 FROM PRIO TOTAL PREMIUM -1,482,744 -2,697,862 -4,180,606 FROM PRIO	-851,667,180  R MONTH COV A & C EXPOSURE -99,801,200 -58,875,600 -158,676,800  R MONTH COV A & C EXPOSURE -271,618,897 -738,725,083 -1,010,343,980