

**CITIZENS COMBINED SUMMARY REPORT**

**June 30, 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:	270,563	449,351,224	75,426,490,185	-5,348	4,031,417	-228,571,454
Rest of State:	163,102	161,783,642	49,868,755,313	-2,024	2,767,702	470,141,446
<b>State Total:</b>	<b>433,665</b>	<b>611,134,866</b>	<b>125,295,245,498</b>	<b>-7,372</b>	<b>6,799,119</b>	<b>241,569,992</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:	147,950	238,223,998	23,362,457,348	-2,586	-1,109,680	-386,124,562
Rest of State:	157,238	142,860,738	21,500,199,025	-1,850	-1,804,504	-434,979,680
<b>State Total:</b>	<b>305,188</b>	<b>381,084,736</b>	<b>44,862,656,373</b>	<b>-4,436</b>	<b>-2,914,184</b>	<b>-821,104,242</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:	38,622	30,272,119	5,763,585,702	-5,420	-4,457,047	-940,635,312
Rest of State:	12,405	7,392,355	1,688,777,485	-824	-641,320	-170,779,678
<b>State Total:</b>	<b>51,027</b>	<b>37,664,474</b>	<b>7,452,363,187</b>	<b>-6,244</b>	<b>-5,098,367</b>	<b>-1,111,414,990</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:	186,572	268,496,117	29,126,043,050	-8,006	-5,566,727	-1,326,759,874
Rest of State:	169,643	150,253,093	23,188,976,510	-2,674	-2,445,824	-605,759,358
<b>State Total:</b>	<b>356,215</b>	<b>418,749,210</b>	<b>52,315,019,560</b>	<b>-10,680</b>	<b>-8,012,551</b>	<b>-1,932,519,232</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:	2,267	32,205,325	5,587,479,521	-23	-2,724,319	-396,601,605
Rest of State:	984	21,204,690	5,080,460,200	-1	-242,612	5,153,307
<b>State Total:</b>	<b>3,251</b>	<b>53,410,015</b>	<b>10,667,939,721</b>	<b>-24</b>	<b>-2,966,931</b>	<b>-391,448,298</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:	423	1,474,292	1,066,504,820	3	-31,120	-56,991,600
Rest of State:	248	1,906,012	1,492,361,250	7	34,812	21,213,000
<b>State Total:</b>	<b>671</b>	<b>3,380,304</b>	<b>2,558,866,070</b>	<b>10</b>	<b>3,692</b>	<b>-35,778,600</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:	2,690	33,679,617	6,653,984,341	-20	-2,755,439	-453,593,205
Rest of State:	1,232	23,110,702	6,572,821,450	6	-207,800	26,366,307
<b>State Total:</b>	<b>3,922</b>	<b>56,790,319</b>	<b>13,226,805,791</b>	<b>-14</b>	<b>-2,963,239</b>	<b>-427,226,898</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
<b>State Total:</b>	<b>793,802</b>	<b>1,086,674,395</b>	<b>190,837,070,849</b>	<b>-18,066</b>	<b>-4,176,671</b>	<b>-2,118,176,138</b>