

CITIZENS COMBINED SUMMARY REPORT
July 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:	269,998	455,286,148	75,729,173,922	-565	5,934,924	302,683,737
Rest of State:	164,005	164,925,448	50,278,052,271	903	3,141,806	409,296,958
State Total:	434,003	620,211,596	126,007,226,193	338	9,076,730	711,980,695

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:	150,628	246,968,208	23,985,636,471	2,678	8,744,210	623,179,123
Rest of State:	170,281	155,279,015	23,312,955,337	13,043	12,418,277	1,812,756,312
State Total:	320,909	402,247,223	47,298,591,808	15,721	21,162,487	2,435,935,435

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:	42,344	33,568,911	6,368,044,693	3,722	3,296,792	604,458,991
Rest of State:	13,843	8,305,988	1,898,382,048	1,438	913,633	209,604,563
State Total:	56,187	41,874,899	8,266,426,741	5,160	4,210,425	814,063,554

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:	192,972	280,537,119	30,353,681,164	6,400	12,041,002	1,227,638,114
Rest of State:	184,124	163,585,003	25,211,337,385	14,481	13,331,910	2,022,360,875
State Total:	377,096	444,122,122	55,565,018,549	20,881	25,372,912	3,249,998,989

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:	2,298	32,200,928	5,590,801,985	31	-4,397	3,322,464
Rest of State:	987	21,045,700	4,917,801,672	3	-158,990	-162,658,528
State Total:	3,285	53,246,628	10,508,603,657	34	-163,387	-159,336,064

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:	425	1,430,594	1,009,560,820	2	-43,698	-56,944,000
Rest of State:	255	1,950,899	1,552,072,850	7	44,887	59,711,600
State Total:	680	3,381,493	2,561,633,670	9	1,189	2,767,600

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:	2,723	33,631,522	6,600,362,805	33	-48,095	-53,621,536
Rest of State:	1,242	22,996,599	6,469,874,522	10	-114,103	-102,946,928
State Total:	3,965	56,628,121	13,070,237,327	43	-162,198	-156,568,464

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:	815,064	1,120,961,839	194,642,482,069	21,262	34,287,444	3,805,411,220