CITIZENS COMBINED SUMMARY REPORT July 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		IN-FORCE	PREMIUM	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
OUDDENT MONTH END						
		RENT MONTH			FROM PRIO	
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM		IN-FORCE		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		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
CURRENT MONTH-END CHANGE FROM PRIOR MONTH						D MONTH.
DEDOCALAL LINES ASST. EVAMINE						
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
2 1 2 1 2 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	42,344	33,568,911	6,368,044,693		3,296,792	604,458,991
Rest of State:	13,843	8,305,988	1,898,382,048		913,633	209,604,563
State Total:	56,187	41,874,899	8,266,426,741	5,160	4,210,425	814,063,554
	CHD	RENT MONTH	LEND	CHANCE	FROM PRIO	D MONTH
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
TEROONAL LINES ACCT. TOTAL	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	192,972	280,537,119	30,353,681,164		12,041,002	1,227,638,114
Rest of State:	184,124	163,585,003	25,211,337,385		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
State 10tal.	377,030	444,122,122	00,000,010,040	20,001	25,572,512	3,243,330,303
State 10tal.	•	·		·		
	CUR	RENT MONTH	-END	CHANGE	FROM PRIO	R MONTH
COMMERCIAL LINES ACCT: WITH WINI	CUR POLICIES	RENT MONTH	-END COV A & C	CHANGE POLICIES	FROM PRIO	R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI	CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM	-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE	FROM PRIOI TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
	CUR POLICIES	RENT MONTH TOTAL PREMIUM 32,200,928	-END COV A & C EXPOSURE 5,590,801,985	CHANGE POLICIES	FROM PRIO TOTAL PREMIUM -4,397	R MONTH COV A & C EXPOSURE 3,322,464
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,298	RENT MONTH TOTAL PREMIUM	-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE 31	FROM PRIOI TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,298 987	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672	CHANGE POLICIES IN-FORCE 31 3	FROM PRIO TOTAL PREMIUM -4,397 -158,990	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657	CHANGE POLICIES IN-FORCE 31 3	FROM PRIO TOTAL PREMIUM -4,397 -158,990	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657	CHANGE POLICIES IN-FORCE 31 3	FROM PRIO TOTAL PREMIUM -4,397 -158,990 -163,387	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 2,298 987 3,285	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899	I-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 I-END COV A & C EXPOSURE 1,009,560,820 1,552,072,850	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2 7 9	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2 7 9 CHANGE	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189 FROM PRIOR P	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR POLICIES	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH TOTAL	I-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 I-END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670 I-END COV A & C	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR PREMIUM -43,698 44,887 1,189 FROM PRIOR TOTAL PREMIUM TOTAL PREMIUM -43,698 44,887 1,189	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH COV A & C
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COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: 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: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR POLICIES IN-FORCE 2,723 1,242	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH TOTAL PREMIUM 33,631,522 22,996,599	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670 -END COV A & C EXPOSURE 6,600,362,805 6,469,874,522	CHANGE POLICIES IN-FORCE 31 34 CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES IN-FORCE IN-FORCE 33 10	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189 FROM PRIOR TOTAL PREMIUM -48,095 -114,103	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH COV A & C EXPOSURE -53,621,536 -102,946,928
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: 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 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR POLICIES IN-FORCE 2,723	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH TOTAL PREMIUM 33,631,522	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670 -END COV A & C EXPOSURE 6,600,362,805	CHANGE POLICIES IN-FORCE 31 3 34 CHANGE POLICIES IN-FORCE 7 9 CHANGE POLICIES IN-FORCE 33	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189 FROM PRIOR TOTAL PREMIUM -48,095	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH COV A & C EXPOSURE -53,621,536
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COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: 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: Rest of State:	CUR POLICIES IN-FORCE 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR POLICIES IN-FORCE 2,723 1,242 3,965 CUR POLICIES	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH TOTAL PREMIUM 33,631,522 22,996,599 56,628,121 RENT MONTH TOTAL	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670 -END COV A & C EXPOSURE 6,600,362,805 6,469,874,522 13,070,237,327 -END COV A & C	CHANGE POLICIES IN-FORCE 31 34 CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES IN-FORCE 33 10 43 CHANGE POLICIES	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189 FROM PRIOR TOTAL PREMIUM -48,095 -114,103 -162,198 FROM PRIOR TOTAL PREMIUM -48,095 -114,103 -162,198	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH COV A & C EXPOSURE -53,621,536 -102,946,928 -156,568,464 R MONTH COV A & C
COMMERCIAL LINES ACCT: WITH WINI Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: 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 2,298 987 3,285 CUR POLICIES IN-FORCE 425 255 680 CUR POLICIES IN-FORCE 2,723 1,242 3,965 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 32,200,928 21,045,700 53,246,628 RENT MONTH TOTAL PREMIUM 1,430,594 1,950,899 3,381,493 RENT MONTH TOTAL PREMIUM 33,631,522 22,996,599 56,628,121	-END COV A & C EXPOSURE 5,590,801,985 4,917,801,672 10,508,603,657 -END COV A & C EXPOSURE 1,009,560,820 1,552,072,850 2,561,633,670 -END COV A & C EXPOSURE 6,600,362,805 6,469,874,522 13,070,237,327 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE 31 34 CHANGE POLICIES IN-FORCE 2 7 9 CHANGE POLICIES IN-FORCE 33 10 43 CHANGE POLICIES IN-FORCE	FROM PRIOR TOTAL PREMIUM -4,397 -158,990 -163,387 FROM PRIOR TOTAL PREMIUM -43,698 44,887 1,189 FROM PRIOR TOTAL PREMIUM -48,095 -114,103 -162,198 FROM PRIOR PRIO	R MONTH COV A & C EXPOSURE 3,322,464 -162,658,528 -159,336,064 R MONTH COV A & C EXPOSURE -56,944,000 59,711,600 2,767,600 R MONTH COV A & C EXPOSURE -53,621,536 -102,946,928 -156,568,464 R MONTH