

**CITIZENS COMBINED SUMMARY REPORT**  
**August 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:	272,359	467,498,692	76,822,553,020	2,361	12,212,544	1,093,379,098
Rest of State:	166,693	170,619,854	51,261,336,397	2,688	5,694,406	983,284,126
State Total:	<b>439,052</b>	<b>638,118,546</b>	<b>128,083,889,417</b>	<b>5,049</b>	<b>17,906,950</b>	<b>2,076,663,224</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:	148,870	245,064,252	23,620,946,897	-1,758	-1,903,956	-364,689,574
Rest of State:	175,259	160,086,323	24,012,970,420	4,978	4,807,308	700,015,083
State Total:	<b>324,129</b>	<b>405,150,575</b>	<b>47,633,917,317</b>	<b>3,220</b>	<b>2,903,352</b>	<b>335,325,509</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:	44,163	35,240,327	6,678,275,511	1,819	1,671,416	310,230,818
Rest of State:	14,486	8,763,117	2,006,161,790	643	457,129	107,779,742
State Total:	<b>58,649</b>	<b>44,003,444</b>	<b>8,684,437,301</b>	<b>2,462</b>	<b>2,128,545</b>	<b>418,010,560</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:	193,033	280,304,579	30,299,222,408	61	-232,540	-54,458,756
Rest of State:	189,745	168,849,440	26,019,132,210	5,621	5,264,437	807,794,825
State Total:	<b>382,778</b>	<b>449,154,019</b>	<b>56,318,354,618</b>	<b>5,682</b>	<b>5,031,897</b>	<b>753,336,069</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:	2,262	30,825,925	5,393,179,565	-36	-1,375,003	-197,622,420
Rest of State:	962	19,700,189	4,670,937,456	-25	-1,345,511	-246,864,216
State Total:	<b>3,224</b>	<b>50,526,114</b>	<b>10,064,117,021</b>	<b>-61</b>	<b>-2,720,514</b>	<b>-444,486,636</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:	414	1,436,007	1,011,554,520	-11	5,413	1,993,700
Rest of State:	251	1,898,970	1,504,322,750	-4	-51,929	-47,750,100
State Total:	<b>665</b>	<b>3,334,977</b>	<b>2,515,877,270</b>	<b>-15</b>	<b>-46,516</b>	<b>-45,756,400</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:	2,676	32,261,932	6,404,734,085	-47	-1,369,590	-195,628,720
Rest of State:	1,213	21,599,159	6,175,260,206	-29	-1,397,440	-294,614,316
State Total:	<b>3,889</b>	<b>53,861,091</b>	<b>12,579,994,291</b>	<b>-76</b>	<b>-2,767,030</b>	<b>-490,243,036</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>825,719</b>	<b>1,141,133,656</b>	<b>196,982,238,326</b>	<b>10,655</b>	<b>20,171,817</b>	<b>2,339,756,257</b>