CITIZENS COMBINED SUMMARY REPORT August 31, 2004

TICIES FORCE 72,359 66,693 39,052	RENT MONTH TOTAL PREMIUM 467,498,692 170,619,854 638,118,546 RENT MONTH TOTAL PREMIUM 245,064,252	COV A,B & C EXPOSURE 76,822,553,020 51,261,336,397 128,083,889,417 -END COV A & C	POLICIES IN-FORCE 2,361 2,688 5,049	FROM PRIOF TOTAL PREMIUM 12,212,544 5,694,406 17,906,950 FROM PRIOF TOTAL	COV A,B & C EXPOSURE 1,093,379,098 983,284,126 2,076,663,224
CURF LICIES FORCE 48,870 75,259	PREMIUM 467,498,692 170,619,854 638,118,546 RENT MONTH TOTAL PREMIUM	EXPOSURE 76,822,553,020 51,261,336,397 128,083,889,417 -END COV A & C	2,361 2,688 5,049 CHANGE	PREMIUM 12,212,544 5,694,406 17,906,950 FROM PRIOR	EXPOSURE 1,093,379,098 983,284,126 2,076,663,224 R MONTH
72,359 66,693 39,052 CURF LICIES FORCE 48,870 75,259	467,498,692 170,619,854 638,118,546 RENT MONTH TOTAL PREMIUM	76,822,553,020 51,261,336,397 128,083,889,417 -END COV A & C	2,361 2,688 5,049 CHANGE	12,212,544 5,694,406 17,906,950 FROM PRIOR	1,093,379,098 983,284,126 2,076,663,224 R MONTH
CURF LICIES FORCE 48,870 75,259	170,619,854 638,118,546 RENT MONTH TOTAL PREMIUM	51,261,336,397 128,083,889,417 -END COV A & C	2,688 5,049 CHANGE	5,694,406 17,906,950 FROM PRIOR	983,284,126 2,076,663,224 R MONTH
CURF LICIES FORCE 48,870 75,259	RENT MONTH TOTAL PREMIUM	128,083,889,417 -END COV A & C	5,049 CHANGE	17,906,950 FROM PRIOR	2,076,663,224
CURF LICIES FORCE 48,870 75,259	RENT MONTH TOTAL PREMIUM	-END COV A & C	CHANGE	FROM PRIOF	R MONTH
LICIES FORCE 48,870 75,259	TOTAL PREMIUM	COV A & C			
LICIES FORCE 48,870 75,259	TOTAL PREMIUM	COV A & C	POLICIES	TOTAL	
48,870 75,259				TOTAL	COV A & C
48,870 75,259	245,064,252	EXPUSURE	IN-FORCE	PREMIUM	EXPOSURE
75,259		23,620,946,897	-1,758	-1,903,956	-364,689,574
	160,086,323	24,012,970,420	4,978	4,807,308	700,015,083
	405,150,575	47,633,917,317	3,220	2,903,352	335,325,509
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CURRENT MONTH-END		CHANGE FROM PRIOR MONTH			
LICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
ORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE
44,163	35,240,327	6,678,275,511	1,819	1,671,416	310,230,818
14,486	8,763,117	2,006,161,790	643	457,129	107,779,742
58,649	44,003,444	8,684,437,301	2,462	2,128,545	418,010,560
				FROM PRIOF	R MONTH
LICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
ORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE
93,033	280,304,579	30,299,222,408	61	-232,540	-54,458,756
89,745	168,849,440	26,019,132,210	5,621	5,264,437	807,794,825
82,778	449,154,019	56,318,354,618	5,682	5,031,897	753,336,069
OURDENT MONTH FND OUANGE FROM RRIOR MONTH					
					COV A & C
					EXPOSURE 107 632 430
					-197,622,420
					-246,864,216
3,224	50,526,114	10,064,117,021	-61	-2,720,514	-444,486,636
CURF	RENT MONTH	-END	CHANGE	FROM PRIOF	R MONTH
LICIES					COV A & C
ORCE	PREMIUM				EXPOSURE
414	1,436,007	1,011,554,520	-11	5,413	1,993,700
251			-4		-47,750,100
665	3,334,977	2,515,877,270	-15	-46,516	-45,756,400
					COV A & C
					EXPOSURE
					-195,628,720
					-294,614,316
3,889	53,861,091	12,579,994,291	-76	-2,767,030	-490,243,036
CLIPPENT MONTH-END			CHANGE FROM PRIOR MONTH		
					COV A & C
					EXPOSURE
		196,982,238,326		20,171,817	2,339,756,257
	CURF LICIES ORCE 2,362 3,224 CURF LICIES ORCE 2,262 962 3,224 CURF LICIES ORCE 2,262 962 3,224 CURF LICIES ORCE 2,665 CURF LICIES ORCE 2,676 1,213 3,889 CURF LICIES ORCE 2,676 1,213 3,889 CURF	ORCE PREMIUM 44,163 35,240,327 14,486 8,763,117 58,649 44,003,444 CURRENT MONTH LICIES TOTAL 93,033 280,304,579 39,745 168,849,440 32,778 449,154,019 CURRENT MONTH LICIES TOTAL FORCE PREMIUM 2,262 30,825,925 962 19,700,189 3,224 50,526,114 CURRENT MONTH LICIES TOTAL FORCE PREMIUM 414 1,436,007 251 1,898,970 665 3,334,977 CURRENT MONTH LICIES TOTAL FORCE PREMIUM 2,676 32,261,932 1,213 21,599,159 3,889 53,861,091 CURRENT MONTH LICIES TOTAL FORCE PREMIUM 2,676 32,261,932 1,213 21,599,159 3,889 53,861,091	CURRENT MONTH-END CORCE PREMIUM EXPOSURE 44,163 35,240,327 6,678,275,511 14,486 8,763,117 2,006,161,790 58,649 44,003,444 8,684,437,301 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 93,033 280,304,579 30,299,222,408 39,745 168,849,440 26,019,132,210 32,778 449,154,019 56,318,354,618 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 2,262 30,825,925 5,393,179,565 962 19,700,189 4,670,937,456 3,224 50,526,114 10,064,117,021 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 414 1,436,007 1,011,554,520 251 1,898,970 1,504,322,750 665 3,334,977 2,515,877,270 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 414 1,436,007 1,011,554,520 251 1,898,970 1,504,322,750 665 3,334,977 2,515,877,270 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 414 1,436,007 1,011,554,520 251 1,898,970 1,504,322,750 665 3,334,977 2,515,877,270 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 4,676 32,261,932 6,404,734,085 1,213 21,599,159 6,175,260,206 3,889 53,861,091 12,579,994,291 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 4,676 32,261,932 6,404,734,085 1,213 21,599,159 6,175,260,206 3,889 53,861,091 12,579,994,291 CURRENT MONTH-END CICIES TOTAL COV A & CEXPOSURE 4,670,937,456 4,670,937,45 4,670,937,408 4,670,937,45 4,670,937,45 4,670,937,45 4,670,937,40 4,670,937,40	FORCE PREMIUM EXPOSURE IN-FORCE 44,163 35,240,327 6,678,275,511 1,819 14,486 8,763,117 2,006,161,790 643 58,649 44,003,444 8,684,437,301 2,462 CURRENT MONTH-END CHANGE CICIES TOTAL COV A & C POLICIES FORCE PREMIUM EXPOSURE IN-FORCE 33,033 280,304,579 30,299,222,408 61 39,745 168,849,440 26,019,132,210 5,621 32,778 449,154,019 56,318,354,618 5,682 CURRENT MONTH-END CHANGE CICIES TOTAL COV A & C POLICIES GORCE PREMIUM EXPOSURE IN-FORCE 3,224 50,526,114 10,064,117,021 -61 CURRENT MONTH-END CHANGE LICIES TOTAL COV A & C POLICIES FORCE PREMIUM EXPOSURE IN-FORCE 414 1,436,007 1,011,554,5	RORCE PREMIUM EXPOSURE IN-FORCE PREMIUM 144,163 35,240,327 6,678,275,511 1,819 1,671,416 144,866 8,763,117 2,006,161,790 643 457,129 658,649 44,003,444 8,684,437,301 2,462 2,128,545