CITIZENS COMBINED SUMMARY REPORT December 31, 2004

	OLID	DENT MONTH	END	OLIANOE	EDOM DDIO	DIMONTH
LUCLI DICK A COCUNT - MIND ONLY		RENT MONTH			FROM PRIO	
HIGH RISK ACCOUNT: WIND ONLY	POLICIES	TOTAL	*	POLICIES	TOTAL	COV A,B & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	281,305	504,053,428	79,721,892,171	1,222	6,701,357	503,941,928
Rest of State:	172,460	185,934,909	53,467,699,993	949	3,348,220	444,815,752
State Total:	453,765	689,988,337	133,189,592,164	2,171	10,049,577	948,757,680
CURRENT MONTH-END						
					FROM PRIO	
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	155,414	262,646,342	24,945,240,778	-5,161	-6,628,198	-646,704,943
Rest of State:	194,260	180,970,149	26,658,019,244	-5,223	-5,102,258	-1,077,019,556
State Total:	349,674	443,616,491	51,603,260,022	-10,384	-11,730,456	-1,723,724,499
	CUR	RENT MONTH	-END	CHANGE	FROM PRIO	R MONTH
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	50,250	40,843,955	7,677,476,605	-114	-203,055	-35,642,613
Rest of State:	16,605	10,305,182	2,340,928,174	243	135,086	25,885,184
State Total:	66,855	51,149,137	10,018,404,779	129	-67,969	-9,757,429
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		RENT MONTH			FROM PRIO	
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	205,664	303,490,297	32,622,717,383	-5,275	-6,831,253	-682,347,556
Rest of State:	210,865	191,275,331	28,998,947,418		-4,967,172	-1,051,134,372
State Total:	416,529	494,765,628	61,621,664,801		-11,798,425	-1,733,481,928
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		RENT MONTH			FROM PRIO	
COMMERCIAL LINES ACCT: WITH WINI	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	IN-FORCE 2,119	28,191,491	EXPOSURE 4,956,245,246	IN-FORCE -105	-1,273,468	-261,372,700
Dade, Broward, Palm Beach and Monroe: Rest of State:	·				-1,273,468	
	2,119	28,191,491	4,956,245,246	-105 -5		-261,372,700
Rest of State:	2,119 949	28,191,491 18,856,725	4,956,245,246 4,508,120,442	-105 -5	-1,273,468 -335,109	-261,372,700 -54,880,400
Rest of State: State Total:	2,119 949 3,068 CUR	28,191,491 18,856,725 47,048,216 RENT MONTH	4,956,245,246 4,508,120,442 9,464,365,688 -END	-105 -5 -110 CHANGE	-1,273,468 -335,109 -1,608,577 FROM PRIO	-261,372,700 -54,880,400 -316,253,100 R MONTH
Rest of State:	2,119 949 3,068 CUR POLICIES	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL	4,956,245,246 4,508,120,442 9,464,365,688 I-END COV A & C	-105 -5 -110 CHANGE POLICIES	-1,273,468 -335,109 -1,608,577 FROM PRIO	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C
Rest of State: State Total:	2,119 949 3,068 CUR	28,191,491 18,856,725 47,048,216 RENT MONTH	4,956,245,246 4,508,120,442 9,464,365,688 I-END COV A & C	-105 -5 -110 CHANGE POLICIES	-1,273,468 -335,109 -1,608,577 FROM PRIO	-261,372,700 -54,880,400 -316,253,100 R MONTH
Rest of State: State Total:	2,119 949 3,068 CUR POLICIES	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL	4,956,245,246 4,508,120,442 9,464,365,688 I-END COV A & C	-105 -5 -110 CHANGE POLICIES	-1,273,468 -335,109 -1,608,577 FROM PRIO	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C
Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	2,119 949 3,068 CUR POLICIES IN-FORCE	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE	-105 -5 -110 CHANGE POLICIES IN-FORCE	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE
Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe:	2,119 949 3,068 CUR POLICIES IN-FORCE 393	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225	4,956,245,246 4,508,120,442 9,464,365,688 I-END COV A & C EXPOSURE 947,772,500	-105 -5 -110 CHANGE POLICIES IN-FORCE -11	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500
Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500
Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH
Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C
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	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM	4,956,245,246 4,508,120,442 9,464,365,688 I-END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 I-END COV A & C EXPOSURE	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200
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	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512 1,190	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716 20,655,279	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746 5,946,228,592	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116 -12	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155 -431,206	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200 -139,274,400
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512 1,190 3,702	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716 20,655,279 50,180,995	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746 5,946,228,592 11,850,246,338	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116 -12 -128	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155 -431,206 -1,723,361	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200 -139,274,400 -411,488,600
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512 1,190 3,702	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716 20,655,279 50,180,995	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746 5,946,228,592 11,850,246,338	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116 -12 -128 CHANGE	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155 -431,206 -1,723,361	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200 -139,274,400 -411,488,600 R MONTH
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512 1,190 3,702 CUR POLICIES	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716 20,655,279 50,180,995 RENT MONTH TOTAL	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746 5,946,228,592 11,850,246,338 -END COV A & C	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116 -12 -128 CHANGE POLICIES	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155 -431,206 -1,723,361 FROM PRIO TOTAL	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200 -139,274,400 -411,488,600 R MONTH COV A & C
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:	2,119 949 3,068 CUR POLICIES IN-FORCE 393 241 634 CUR POLICIES IN-FORCE 2,512 1,190 3,702 CUR POLICIES IN-FORCE	28,191,491 18,856,725 47,048,216 RENT MONTH TOTAL PREMIUM 1,334,225 1,798,554 3,132,779 RENT MONTH TOTAL PREMIUM 29,525,716 20,655,279 50,180,995 RENT MONTH TOTAL PREMIUM	4,956,245,246 4,508,120,442 9,464,365,688 -END COV A & C EXPOSURE 947,772,500 1,438,108,150 2,385,880,650 -END COV A & C EXPOSURE 5,904,017,746 5,946,228,592 11,850,246,338 -END COV A & C	-105 -5 -110 CHANGE POLICIES IN-FORCE -11 -7 -18 CHANGE POLICIES IN-FORCE -116 -12 -128 CHANGE	-1,273,468 -335,109 -1,608,577 FROM PRIO TOTAL PREMIUM -18,687 -96,097 -114,784 FROM PRIO TOTAL PREMIUM -1,292,155 -431,206 -1,723,361 FROM PRIO TOTAL	-261,372,700 -54,880,400 -316,253,100 R MONTH COV A & C EXPOSURE -10,841,500 -84,394,000 -95,235,500 R MONTH COV A & C EXPOSURE -272,214,200 -139,274,400 -411,488,600 R MONTH