CITIZENS COMBINED SUMMARY REPORT February 28, 2005

		DENT MONTH	END	CLIANCE	EDOM BRIGE	NONTH
LUCLI DIOK ACCOLINIT. MAIND CNUM	CURRENT MONTH-END POLICIES TOTAL COV A,B & C		CHANGE FROM PRIOR MONTH			
HIGH RISK ACCOUNT: WIND ONLY			· ·	POLICIES	TOTAL	COV A,B & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	281,955	513,752,293	80,117,275,967		3,812,466	79,191,098
Rest of State:	173,828	191,436,418	54,251,847,012		2,364,761	362,468,743
State Total:	455,783	705,188,711	134,369,122,979	-26	6,177,227	441,659,841
CURRENT MONTH-END					FROM PRIOF	O MONTH
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
PERSONAL LINES ACCT. WITH WIND				IN-FORCE		
Dada Draward Dalas Dagah and Managas	IN-FORCE	PREMIUM	16,694,974,406		PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	102,229	173,777,028				-1,553,596,590
Rest of State:	172,539	162,187,476	23,642,292,935		805,971	-6,384,324
State Total:	274,768	335,964,504	40,337,267,341	-11,138	-17,271,060	-1,559,980,914
CURRENT MONTH-END					EDOM DDIOE	D MONTH
PERSONAL LINES ACCT: EX-WIND	POLICIES			POLICIES	FROM PRIOR TOTAL	COV A & C
PERSONAL LINES ACCT. EX-WIND		TOTAL				
Dada Daward D.L. D.	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM 1 400 076	EXPOSURE 205 500 000
Dade, Broward, Palm Beach and Monroe:	53,124	43,924,268	8,309,025,422		1,489,876	295,596,820
Rest of State:	17,882	11,398,701	2,584,718,065		578,617	112,997,184
State Total:	71,006	55,322,969	10,893,743,487	2,290	2,068,493	408,594,004
	I OUE	DENT MONTH	END	CHANCE	EDOM DDIOE	MONTH
DEDCOMAL LIMES ASST. TOTAL		RENT MONTH			FROM PRIOF	
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	155,353	217,701,296	25,003,999,828			-1,257,999,770
Rest of State:	190,421	173,586,177	26,227,011,000	-394	1,384,588	106,612,860
State Total:	345,774	391,287,473	51,231,010,828	-8,848	-15,202,567	-1,151,386,910
State Total:	•			·	·	
	CUR	RENT MONTH	-END	CHANGE	FROM PRIOF	R MONTH
State Total: COMMERCIAL LINES ACCT: WIND	CUR	RENT MONTH	-END COV A & C	CHANGE POLICIES	FROM PRIOF	R MONTH COV A & C
COMMERCIAL LINES ACCT: WIND	CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM	-END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE	FROM PRIOF TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,075	RENT MONTH TOTAL PREMIUM 27,069,304	-END COV A & C EXPOSURE 4,806,313,383	CHANGE POLICIES IN-FORCE -12	FROM PRIOF TOTAL PREMIUM -529,971	R MONTH COV A & C EXPOSURE -78,859,738
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,075 939	RENT MONTH TOTAL PREMIUM 27,069,304 18,802,962	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566	CHANGE POLICIES IN-FORCE -12 2	FROM PRIOF TOTAL PREMIUM -529,971 35,902	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 2,075	RENT MONTH TOTAL PREMIUM 27,069,304	-END COV A & C EXPOSURE 4,806,313,383	CHANGE POLICIES IN-FORCE -12 2	FROM PRIOF TOTAL PREMIUM -529,971	R MONTH COV A & C EXPOSURE -78,859,738
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 2,075 939 3,014	RENT MONTH TOTAL PREMIUM 27,069,304 18,802,962	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949	CHANGE POLICIES IN-FORCE -12 2 -10	FROM PRIOF TOTAL PREMIUM -529,971 35,902 - 494,069	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,075 939 3,014	RENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END	CHANGE POLICIES IN-FORCE -12 2 -10	FROM PRIOF TOTAL PREMIUM -529,971 35,902	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,075 939 3,014	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 2,075 939 3,014 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RENT MONTH TOTAL PREMIUM	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100
COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600
COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100
COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237 627	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850 2,247,292,150	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4 1	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600 -20,014,500
COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237 627	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495 3,043,868	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850 2,247,292,150	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4 1	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582 -4,432	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600 -20,014,500
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COMMERCIAL LINES ACCT: WIND 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:	CUR POLICIES IN-FORCE 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237 627 CUR POLICIES IN-FORCE	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495 3,043,868 RRENT MONTH TOTAL PREMIUM TOTAL PREMIUM	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850 2,247,292,150 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 1 CHANGE POLICIES IN-FORCE POLICIES IN-FORCE -7 -2	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582 -4,432 FROM PRIOF TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600 -20,014,500 R MONTH COV A & C EXPOSURE
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COMMERCIAL LINES ACCT: WIND 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:	CUR POLICIES IN-FORCE 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237 627 CUR POLICIES IN-FORCE 2,465 1,176 3,641 CUR	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495 3,043,868 RRENT MONTH TOTAL PREMIUM 28,381,677 20,534,457	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850 2,247,292,150 -END COV A & C EXPOSURE 5,696,971,683 5,899,369,416 11,596,341,099	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4 1 CHANGE POLICIES IN-FORCE -7 -2 -9	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582 -4,432 FROM PRIOF TOTAL PREMIUM -482,821 -15,680	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600 -20,014,500 R MONTH COV A & C EXPOSURE -68,863,638 -35,798,100 -104,661,738
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COMMERCIAL LINES ACCT: WIND 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 2,075 939 3,014 CUR POLICIES IN-FORCE 390 237 627 CUR POLICIES IN-FORCE 2,465 1,176 3,641 CUR	RRENT MONTH TOTAL PREMIUM 27,069,304 18,802,962 45,872,266 RRENT MONTH TOTAL PREMIUM 1,312,373 1,731,495 3,043,868 RRENT MONTH TOTAL PREMIUM 28,381,677 20,534,457 48,916,134	-END COV A & C EXPOSURE 4,806,313,383 4,542,735,566 9,349,048,949 -END COV A & C EXPOSURE 890,658,300 1,356,633,850 2,247,292,150 -END COV A & C EXPOSURE 5,696,971,683 5,899,369,416 11,596,341,099 -END COV A & C	CHANGE POLICIES IN-FORCE -12 2 -10 CHANGE POLICIES IN-FORCE 5 -4 1 CHANGE POLICIES IN-FORCE IN-FORCE -7 -2 -9 CHANGE	FROM PRIOF TOTAL PREMIUM -529,971 35,902 -494,069 FROM PRIOF TOTAL PREMIUM 47,150 -51,582 -4,432 FROM PRIOF TOTAL PREMIUM -482,821 -15,680 -498,501 FROM PRIOF	R MONTH COV A & C EXPOSURE -78,859,738 -5,787,500 -84,647,238 R MONTH COV A & C EXPOSURE 9,996,100 -30,010,600 -20,014,500 R MONTH COV A & C EXPOSURE -68,863,638 -35,798,100 -104,661,738