CITIZENS COMBINED SUMMARY REPORT June 30, 2005

LUCLI BIOL ACCOUNT WIND ONLY		RENT MONTH			FROM PRIO	
HIGH RISK ACCOUNT: WIND ONLY	POLICIES	TOTAL		POLICIES	TOTAL	COV A,B & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	256,737	521,495,397	77,517,289,777	-6,479	6,766,415	-533,215,888
Rest of State:	156,018	202,132,087	53,111,150,899	The second secon	6,336,636	204,944,576
State Total:	412,755	723,627,484	130,628,440,676	-10,285	13,103,051	-328,271,312
CURRENT MONTH-END				CHANCE	FROM PRIO	D MONTH
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
PERSONAL LINES ACCT. WITH WIND		PREMIUM		IN-FORCE		EXPOSURE
Dade, Broward, Palm Beach and Monroe:	1N-FORCE 76,349	130,252,464	11,832,155,636			-1,397,225,598
·					-11,823,571	
Rest of State:	157,297	157,756,126	20,336,850,224		2,311,379	-469,083,385
State Total:	233,646	288,008,590	32,169,005,860	-5,661	-9,512,192	-1,866,308,983
	CUR	RENT MONTH	-FND	CHANGE	FROM PRIO	R MONTH
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
LICONAL ENGLOSIA	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	57,677	49,352,561	9,249,180,944		1,728,884	288,000,624
Rest of State:	18,335	12,755,103	2,603,399,821	93	378,771	-10,209,249
State Total:	76,012	62,107,664	11,852,580,765		2,107,655	277,791,375
Claic Foldi.	10,012	02,101,004	11,002,000,700	1,002	2,101,000	211,101,010
	CUR	RENT MONTH	-END	CHANGE	FROM PRIO	R MONTH
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:	134,026	179,605,025	21,081,336,580	-4,071	-10,094,687	-1,109,224,974
Rest of State:	175,632	170,511,229	22,940,250,045	2	2,690,150	-479,292,634
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State Total:	309,658	350,116,254	44,021,586,625	-4,069	-7,404,537	-1,588,517,608
State Total:	•					
	CUR	RENT MONTH	-END	CHANGE	FROM PRIO	R MONTH
State Total: COMMERCIAL LINES ACCT: WIND	CUR	RENT MONTH TOTAL	-END COV A & C	CHANGE POLICIES	FROM PRIO	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 PRIO TOTAL PREMIUM	R MONTH COV A & C EXPOSURE
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 1,925	RENT MONTH TOTAL PREMIUM 25,030,375	-END COV A & C EXPOSURE 4,617,408,300	CHANGE POLICIES IN-FORCE -68	FROM PRIO TOTAL PREMIUM -824,387	R MONTH COV A & C EXPOSURE -107,847,216
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 1,925 861	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159	CHANGE POLICIES IN-FORCE -68 -13	FROM PRIO TOTAL PREMIUM -824,387 105,430	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe:	CUR POLICIES IN-FORCE 1,925	RENT MONTH TOTAL PREMIUM 25,030,375	-END COV A & C EXPOSURE 4,617,408,300	CHANGE POLICIES IN-FORCE -68	FROM PRIO TOTAL PREMIUM -824,387	R MONTH COV A & C EXPOSURE -107,847,216
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State:	CUR POLICIES IN-FORCE 1,925 861 2,786	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459	CHANGE POLICIES IN-FORCE -68 -13 -81	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 1,925 861 2,786	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total:	CUR POLICIES IN-FORCE 1,925 861 2,786 CUR POLICIES	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C
COMMERCIAL LINES ACCT: WIND Dade, Broward, Palm Beach and Monroe: Rest of State: State Total: COMMERCIAL LINES ACCT: EX-WIND	CUR POLICIES IN-FORCE 1,925 861 2,786 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 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 1,925 861 2,786 CUR POLICIES IN-FORCE 351	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000
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:	CUR POLICIES IN-FORCE 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314 RENT MONTH	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514 -END COV A & C	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24 CHANGE	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468 FROM PRIO	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000
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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:	CUR POLICIES IN-FORCE 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567 CUR POLICIES IN-FORCE 2,276	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314 RENT MONTH TOTAL PREMIUM 26,210,862	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514 -END COV A & C EXPOSURE 5,371,878,864	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24 CHANGE POLICIES IN-FORCE IN-FORCE -77	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468 FROM PRIO TOTAL PREMIUM -747,540	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000 R MONTH COV A & C EXPOSURE -103,192,216
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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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567 CUR POLICIES IN-FORCE 2,276 1,077 3,353 CUR	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314 RENT MONTH TOTAL PREMIUM 26,210,862 20,745,159 46,956,021	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514 -END COV A & C EXPOSURE 5,371,878,864 5,454,018,109 10,825,896,973	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24 CHANGE POLICIES IN-FORCE IN-FORCE -77 -28 -105 CHANGE	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468 FROM PRIO TOTAL PREMIUM -747,540 100,051 -647,489	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000 R MONTH COV A & C EXPOSURE -103,192,216 -69,612,507 -172,804,723
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567 CUR POLICIES IN-FORCE 2,276 1,077 3,353 CUR POLICIES	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314 RENT MONTH TOTAL PREMIUM 26,210,862 20,745,159 46,956,021 RENT MONTH TOTAL	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514 -END COV A & C EXPOSURE 5,371,878,864 5,454,018,109 10,825,896,973 -END COV A & C	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24 CHANGE POLICIES IN-FORCE -77 -28 -105 CHANGE POLICIES	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468 FROM PRIO TOTAL PREMIUM -747,540 100,051 -647,489 FROM PRIO TOTAL	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000 R MONTH COV A & C EXPOSURE -103,192,216 -69,612,507 -172,804,723 R MONTH COV A & C
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 1,925 861 2,786 CUR POLICIES IN-FORCE 351 216 567 CUR POLICIES IN-FORCE 2,276 1,077 3,353 CUR POLICIES IN-FORCE	RENT MONTH TOTAL PREMIUM 25,030,375 18,945,332 43,975,707 RENT MONTH TOTAL PREMIUM 1,180,487 1,799,827 2,980,314 RENT MONTH TOTAL PREMIUM 26,210,862 20,745,159 46,956,021	-END COV A & C EXPOSURE 4,617,408,300 4,114,366,159 8,731,774,459 -END COV A & C EXPOSURE 754,470,564 1,339,651,950 2,094,122,514 -END COV A & C EXPOSURE 5,371,878,864 5,454,018,109 10,825,896,973 -END COV A & C EXPOSURE	CHANGE POLICIES IN-FORCE -68 -13 -81 CHANGE POLICIES IN-FORCE -9 -15 -24 CHANGE POLICIES IN-FORCE IN-FORCE -77 -28 -105 CHANGE	FROM PRIO TOTAL PREMIUM -824,387 105,430 -718,957 FROM PRIO TOTAL PREMIUM 76,847 -5,379 71,468 FROM PRIO TOTAL PREMIUM -747,540 100,051 -647,489	R MONTH COV A & C EXPOSURE -107,847,216 -29,846,507 -137,693,723 R MONTH COV A & C EXPOSURE 4,655,000 -39,766,000 -35,111,000 R MONTH COV A & C EXPOSURE -103,192,216 -69,612,507 -172,804,723