

CITIZENS COMBINED SUMMARY REPORT
June 30, 2005

| 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: | 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 | -3,806 | 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 |

| 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: | 76,349 | 130,252,464 | 11,832,155,636 | -5,570 | -11,823,571 | -1,397,225,598 |
| Rest of State: | 157,297 | 157,756,126 | 20,336,850,224 | -91 | 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 |

| 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: | 57,677 | 49,352,561 | 9,249,180,944 | 1,499 | 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 | 1,592 | 2,107,655 | 277,791,375 |

| 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: | 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 |
| State Total: | 309,658 | 350,116,254 | 44,021,586,625 | -4,069 | -7,404,537 | -1,588,517,608 |

| COMMERCIAL LINES ACCT: 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: | 1,925 | 25,030,375 | 4,617,408,300 | -68 | -824,387 | -107,847,216 |
| Rest of State: | 861 | 18,945,332 | 4,114,366,159 | -13 | 105,430 | -29,846,507 |
| State Total: | 2,786 | 43,975,707 | 8,731,774,459 | -81 | -718,957 | -137,693,723 |

| 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: | 351 | 1,180,487 | 754,470,564 | -9 | 76,847 | 4,655,000 |
| Rest of State: | 216 | 1,799,827 | 1,339,651,950 | -15 | -5,379 | -39,766,000 |
| State Total: | 567 | 2,980,314 | 2,094,122,514 | -24 | 71,468 | -35,111,000 |

| 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: | 2,276 | 26,210,862 | 5,371,878,864 | -77 | -747,540 | -103,192,216 |
| Rest of State: | 1,077 | 20,745,159 | 5,454,018,109 | -28 | 100,051 | -69,612,507 |
| State Total: | 3,353 | 46,956,021 | 10,825,896,973 | -105 | -647,489 | -172,804,723 |

| 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: | 725,766 | 1,120,699,759 | 185,475,924,274 | -14,459 | 5,051,025 | -2,089,593,643 |