

**CITIZENS COMBINED SUMMARY REPORT**  
**December 31, 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:	252,240	570,255,022	83,786,417,266	-17,070	-15,053,421	-1,521,568,877
Rest of State:	147,178	221,655,687	55,319,990,826	-18,913	-17,723,578	-3,493,317,087
State Total:	<b>399,418</b>	<b>791,910,709</b>	<b>139,106,408,092</b>	<b>-35,983</b>	<b>-32,776,999</b>	<b>-5,014,885,964</b>

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:	102,483	198,323,400	16,881,267,559	289	3,184,705	140,722,182
Rest of State:	219,204	247,226,379	28,415,683,562	7,166	11,630,815	878,374,896
State Total:	<b>321,687</b>	<b>445,549,779</b>	<b>45,296,951,121</b>	<b>7,455</b>	<b>14,815,520</b>	<b>1,019,097,078</b>

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:	64,546	58,843,692	10,857,826,121	639	1,275,289	217,553,069
Rest of State:	21,154	16,956,370	3,108,647,037	-1,280	-570,608	-173,976,034
State Total:	<b>85,700</b>	<b>75,800,062</b>	<b>13,966,473,158</b>	<b>-641</b>	<b>704,681</b>	<b>43,577,035</b>

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:	167,029	257,167,092	27,739,093,680	928	4,459,994	358,275,251
Rest of State:	240,358	264,182,749	31,524,330,599	5,886	11,060,207	704,398,862
State Total:	<b>407,387</b>	<b>521,349,841</b>	<b>59,263,424,279</b>	<b>6,814</b>	<b>15,520,201</b>	<b>1,062,674,113</b>

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:	1,824	32,231,090	5,529,585,287	-59	2,055,192	138,740,106
Rest of State:	866	25,062,408	4,513,346,024	-6	1,248,702	76,055,194
State Total:	<b>2,690</b>	<b>57,293,498</b>	<b>10,042,931,311</b>	<b>-65</b>	<b>3,303,894</b>	<b>214,795,300</b>

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:	318	1,517,964	865,859,864	-6	107,811	42,434,800
Rest of State:	204	1,974,459	1,311,884,565	-14	-182,209	-161,968,200
State Total:	<b>522</b>	<b>3,492,423</b>	<b>2,177,744,429</b>	<b>-20</b>	<b>-74,398</b>	<b>-119,533,400</b>

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:	2,142	33,749,054	6,395,445,151	-65	2,163,003	181,174,906
Rest of State:	1,070	27,036,867	5,825,230,589	-20	1,066,493	-85,913,006
State Total:	<b>3,212</b>	<b>60,785,921</b>	<b>12,220,675,740</b>	<b>-85</b>	<b>3,229,496</b>	<b>95,261,900</b>

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:	<b>810,017</b>	<b>1,374,046,471</b>	<b>210,590,508,111</b>	<b>-29,254</b>	<b>-14,027,302</b>	<b>-3,856,949,951</b>