CITIZENS COMBINED SUMMARY REPORT January 31, 2006

	CURRENT MONTH FND			CHANCE FROM PRIOR MONTH		
LUCLI DIOK ACCOLINIT. MAIND CNIV	CURRENT MONTH-END		CHANGE FROM PRIOR MONTH			
HIGH RISK ACCOUNT: WIND ONLY	POLICIES	TOTAL	,	POLICIES	TOTAL	COV A,B & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	235,254	548,384,710	81,337,322,685		-21,870,312	-2,449,094,581
Rest of State:	132,051	207,371,461	52,671,809,202		-14,284,226	-2,648,181,624
State Total:	367,305	755,756,171	134,009,131,887	-32,113	-36,154,538	-5,097,276,205
CURRENT MONTH-END C					FROM PRIO	D MONTH
PERSONAL LINES ACCT: WITH WIND	POLICIES	TOTAL	COV A & C	POLICIES		COV A & C
PERSONAL LINES ACCT. WITH WIND					TOTAL	
Dada Dasward Dalas Dasah and Managara	IN-FORCE	PREMIUM			PREMIUM 500	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	106,464	210,641,932	17,862,820,158		12,318,532	981,552,599
Rest of State:	232,455	266,244,873	30,232,410,591		19,018,494	1,816,727,029
State Total:	338,919	476,886,805	48,095,230,749	17,232	31,337,026	2,798,279,628
CURRENT MONTH-END CHANGE FROM PRIOR MONTH						
DEDCOMAL LIMES ACCT. EV MIND						
PERSONAL LINES ACCT: EX-WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM		IN-FORCE		EXPOSURE
Dade, Broward, Palm Beach and Monroe:	65,420	60,414,092	11,129,645,040		1,570,400	271,818,919
Rest of State:	21,732	17,822,981	3,222,658,521	578	866,611	114,011,484
State Total:	87,152	78,237,073	14,352,303,561	1,452	2,437,011	385,830,403
CURRENT MONTH-END CHANGE FROM PRIOR MONTH						D MONITU
DEDCOMAL LINES ACCT. TOTAL						
PERSONAL LINES ACCT: TOTAL	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM			PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	171,884	271,056,024	28,992,465,198		13,888,932	1,253,371,518
Rest of State:	254,187	284,067,854	33,455,069,112		19,885,105	1,930,738,513
State Total:	426,071	555,123,878	62,447,534,310	18,684	33,774,037	3,184,110,031
CURRENT MONTH-END				CHANGE	FROM PRIO	R MONTH
COMMERCIAL LINES ACCT: WIND	POLICIES	TOTAL		POLICIES	TOTAL	COV A & C
COMMERCIAL ENVERY ROOT. WIND	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	1,801	35,091,218	6,061,459,787		2,860,128	531,874,500
Rest of State:	857	27,355,954	4,813,870,200		2,293,546	300,524,176
State Total:	2,658	62,447,172	10,875,329,987		5,153,674	832,398,676
State Total.	2,030	02,447,172	10,073,323,307	-32	3,133,074	032,330,070
	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
COMMERCIAL LINES ACCT: EX-WIND	POLICIES	TOTAL		POLICIES		COV A & C
	IN-FORCE	PREMIUM		IN-FORCE	PREMIUM	EXPOSURE
Dade, Broward, Palm Beach and Monroe:	309	1,581,379	868,432,564	-9	63,415	2,572,700
Rest of State:	181	1,706,173	1,122,176,050		-268,286	-189,708,515
State Total:	490	3,287,552	1,990,608,614		-204,871	-187,135,815
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	CURRENT MONTH-END			CHANGE	FROM PRIO	R MONTH
COMMERCIAL 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:	2,110	36,672,597	6,929,892,351	-32	2,923,543	534,447,200
Rest of State:	1,038	29,062,127	5,936,046,250		2,025,260	110,815,661
State Total:	3,148	65,734,724	12,865,938,601	-64	4,948,803	645,262,861
	CURRENT MONTH-END			CHANGE FROM PRIOR MONTH		
CITIZENS TOTAL	POLICIES	TOTAL	COV A & C	POLICIES	TOTAL	COV A & C
	IN-FORCE	PREMIUM	EXPOSURE	IN-FORCE	PREMIUM	EXPOSURE