

Citizens - Mitigation Summary by Account

HRA Mitigation Credits as of January 6, 2006

	With Mitigation Credits	Total Policies in Force	Percentage of Total
Number of Policies	161,284	401,721	40.15%
Total Mitigation Credits (savings to policyholders)	\$ 73,663,672		
Individual Policy Credits			
Minimum Credit	\$1		
Maximum Credit	\$32,878		
Average Credit	\$457		
Number of Policies with Credits:			
		Percentage	
Less than \$101	34,588	21.45%	
\$101-\$200	32,955	20.43%	
\$201-\$300	23,092	14.32%	
\$301-\$500	28,224	17.50%	
\$501-\$1,000	25,873	16.04%	
\$1,001-\$5,000	15,983	9.91%	
Over \$5,000	569	0.35%	
Total	161,284	100.00%	

PLA Mitigation Credits as of January 10, 2006

	With Mitigation Credits	Total Policies in Force (excluding Ex- Wind Policies)	Percentage of Total
Number of Policies	34,473	325,485	10.59%
Total Mitigation Credits (savings to policyholders)	\$ 8,326,870		
Individual Policy Credits			
Minimum Credit	\$1		
Maximum Credit	\$4,919		
Average Credit	\$242		
Number of Policies with Credits:			
		Percentage	
Less than \$101	16,188	46.96%	
\$101-\$200	5,493	15.93%	
\$201-\$300	4,000	11.60%	
\$301-\$500	4,057	11.77%	
\$501-\$1,000	3,389	9.83%	
Over \$1,000	1,346	3.90%	
Total	34,473	100.00%	

CLA Mitigation Credits as of January 11, 2006

	With Mitigation Credits	Total Policies in Force	Percentage of Total
Number of Policies	198	3,212	6.16%
Total Mitigation Credits (savings to policyholders)	\$ 816,239		
Individual Policy Credits			
Minimum Credit	\$137		
Maximum Credit	\$88,410		
Average Credit	\$4,122		
Number of Policies with Credits:		Percentage	
Less than \$500	35	17.68%	
\$500-1000	60	30.30%	
\$1001-5000	67	33.84%	
Over \$5,000	36	18.18%	
Total	198	100.00%	