

Citizens Property Insurance Corporation Reinspection Results
as of 7/25/2010

Commercial Residential Multi Peril		
Inspections Processed		
Policies Resulting in Change (1)	69	
Policies Resulting in No Change	17	
Total Processed		86
Percentage of Policies With a Change in Premium (2)		
63.95%		
Percentage of Policies With A Change in Feature(s) (3)		
80.23%		
Construction Feature Summary		
Percent Change by Category		
CONSTRUCTION	1.43%	Top 3
ROOF COVER/ROOF TYPE	30.82%	3
ROOF SHAPE	5.73%	
ROOF DECK ATTACHMENTS	46.59%	2
ROOF TO WALL ATTACHMENT	50.18%	1
OPENING COVERAGE	5.73%	
SECONDARY WATER RESISTANCE	5.73%	
REPLACEMENT COST	19.00%	
Total Items	2232	
Changed Items	461	
Percent Change		20.65%
Calculations		
<u>Premium</u>	Policy Count	Sum
Increase	48	\$782,042
Average Increase Per 48 policies	\$16,292.54	
Average Premium Per 48 policies	\$60,332.90	
Reduction	7	(\$32,032)
Average Reduction Per 7 policies	(\$4,576.00)	
Average Premium Per 7 policies	\$11,047.71	
No Change	31	
<u>Estimated Premium Impact</u>		<u>\$750,010</u>
<i>Estimated Cost of Inspections</i>		<u>\$66,960</u>
Net Impact		<u>\$683,050</u>
Average Premium Per 86 policies after inspection	\$48,515.21	
Average Change Per Policy (5)	<u>\$8,721.05</u>	
Largest Premium Increase	\$300,791.00	
Largest Premium Reduction	(\$9,125.00)	
(1) Policies resulting in change is not indicative of a premium change. (2) Count of policies with an increase or reduction in premium (55) divided by Total Processed (86) (3) Count of policies resulting in change (69) divided by Total Processed (86) (4) Average Change Per Policy in inclusive of both increases and reductions to Policy Premium Actual results may vary based upon policyholder action, before renewal, to retain credits		

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Wind Loss Mitigation Feature Summary-Commercial Lines Multi Peril

Initial Mitigation	Final Mitigation	CONSTRUCTION
11	14	Frame
124	120	Joisted Masonry
5	5	Non-Combustible
12	12	Masonry Non-Combustible
127	128	Modified Fire Resistive
127	128	Fire Resistive
279	279	

ROOF COVER			
15	28	X	Not Applicable
	2	A	Level A
42	32	B	Level B
160	88	F	FBC Equivalent
26	95	N	Non-FBC Equivilant
36	34	R	Reinforced Concrete
279	279		

ROOF SHAPE			
193	188	F	Flat
47	46	G	Gable
		H	Hip
39	45	X	Not Applicable
279	279		

ROOF DECK ATTACHMENT			
5	84	A	Attachment A (6d @ 6"/12")
76	16	B	Attachment B (8d @ 6"/12")
105	83	C	Attachment C (8d @ 6"/6")
		M	Metal Deck - Type II or III
78	68	R	Reinforced Concrete - Roof Deck
		W	Wood Deck - Type II ONLYI
15	28	X	Not Applicable
279	279		

ROOF TO WALL ATTACHMENT			
		N	Not Applicable
93	96	X	Not Applicable
49	112	C	Clips
		D	Double Wraps
122	13	S	Single Wraps
15	58	T	Toe-Nail
279	279		

OPENING PROTECTION			
10	8	A	Hurricane Impact
		B	Basic Impact
		C	Ordinary Non-Impact
254	243	N	None
15	28	X	Not Applicable
279	279		

SECONDARY WATER RESISTANCE			
186	183	N	No
78	68	Y	Yes
15	28	X	Not Applicable
279	279		