

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

Commercial Residential Wind		
Inspections Processed		
Policies Resulting in Change (1)	51	
Policies Resulting in No Change	4	
<b>Total Processed</b>		<b>55</b>
Percentage of Policies With a Change in Premium (2)		
<b>72.73%</b>		
Percentage of Policies With A Change in Feature(s) (3)		
<b>92.73%</b>		
Construction Feature Summary		
<b>Percent Change by Category</b>		
	Top 3	
CONSTRUCTION	10.08%	
ROOF COVER/ROOF TYPE	37.82%	1
ROOF SHAPE	10.08%	
ROOF DECK ATTACHMENTS	31.93%	3
ROOF TO WALL ATTACHMENT	31.93%	3
OPENING COVERAGE	10.92%	
SECONDARY WATER RESISTANCE	12.61%	
REPLACEMENT COST	34.45%	2
Total Items	952	
Changed Items	214	
<b>Percent Change</b>		<b>22.48%</b>
Calculations		
<b><u>Premium</u></b>	<b><u>Policy Count</u></b>	<b><u>Sum</u></b>
Increase	27	<b>\$321,949</b>
Average Increase Per 27 policies	\$11,924.04	
Average Premium Per 27 policies	\$47,198.22	
Reduction	13	<b>(\$34,895)</b>
Average Reduction Per 13 policies	<b>(\$2,684.23)</b>	
Average Premium Per 13 policies	\$22,047.31	
No Change	15	
<b><u>Estimated Premium Impact</u></b>		<b><u>\$287,054</u></b>
<i>Estimated Cost of Inspections</i>		<b>\$30,540</b>
<b>Net Impact</b>		<b><u>\$256,514</u></b>
Average Premium Per 55 policies after inspection	\$44,633.07	
Average Change Per Policy (5)	<b><u>\$5,219.16</u></b>	
Largest Premium Increase	\$206,762.00	
Largest Premium Reduction	<b>(\$15,991.00)</b>	
<p>(1) Policies resulting in change is not indicative of a premium change.                      (2) Count of policies with an increase or reduction in premium (40) divided by Total Processed (55)                      (3) Count of policies resulting in change (51) divided by Total Processed (55)                      (4) Average Change Per Policy in inclusive of both increases and reductions to Policy Premium</p> <p>Actual results may vary based upon policyholder action, before renewal, to retain credits</p>		

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**Wind Loss Mitigation Feature Summary - Commercial Lines Wind**

Initial Mitigation	Final Mitigation	<b>CONSTRUCTION</b>	
21	21	FRM	Frame
64	68	MAS	Masonry
		RM	Reinforced Masonry
		SUP	Superior
7	3	SWR	Semi Wind Resistive
27	27	WR	Wind Resistive

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<b>ROOF COVER</b>			
11	11	X	Not Applicable
13	13	A	Level A
12	12	B	Level B
60	33	F	FBC Equivalent
22	48	N	Non-FBC Equivilant
1	2	R	Reinforced Concrete

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<b>ROOF SHAPE</b>			
54	49	F	Flat
27	26	G	Gable
3	9	H	Hip
35	35	X	Not Applicable

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<b>ROOF DECK ATTACHMENT</b>			
22	38	A	6d @ 6"/12" or Wood
21	1	B	8d @ 6"/12" or Metal
47	48	C	8d @ 6"/6"
		N	6d @ 6"/12" or Wood
		6	8d @ 6"/6"
		8	8d @ 6"/12" or Metal
20	23	R	Reinforced Concrete - Roof Deck
9	9	X	Not Applicable

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<b>ROOF TO WALL ATTACHMENT</b>			
37	40	X	Not Applicable
30	44	C	Clips
1		D	Double Wraps
36	11	S	Single Wraps
15	24	T	Toe-Nail

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<b>OPENING PROTECTION</b>			
14	4	A	Hurricane Impact
1	1	B	Basic Impact
3		C	Ordinary Non-Impact
101	114	N	None

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<b>SECONDARY WATER RESISTANCE</b>			
90	103	N	No
29	16	Y	Yes

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