

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

Personal Lines		
Inspections Processed		
Policies Resulting in Change (1)	1359	
Policies Resulting in No Change	141	
Total Processed		1500
Percentage of Policies With a Change in Feature(s) (2)		
90.60%		
Percentage of Policies With A Change in Premium (3)		
75.60%		
Construction Feature Summary		
Percent Change by Category		
		Top 3
ROOF COVER	40.87%	3
ROOF DECK ATTACHMENT	40.00%	2
ROOF TO WALL ATTACHEMNT	51.27%	1
OPENING PROTECTION	52.73%	1
ROOF SHAPE	7.53%	
SECONDARY WATER RESISTANCE	5.80%	
CONSTRUCTION	8.27%	
REPLACEMENT COST	0.07%	
Total Items	12000	
Changed Items	3098	
Percent Change		25.82%
<u>ROOF TYPE (4)</u>	8.27%	
Calculations		
<u>Premium</u>	Policy Count	Sum
Increase	958	\$882,203
Average Increase Per 958 policies	\$920.88	
Average Premium Per 958 policies	\$3,479.15	
Reduction	176	(\$89,197)
Average Reduction Per 176 policies	(\$506.80)	
Average Premium Per 176 policies	\$2,505.15	
No Change	366	
<u>Estimated Premium Impact</u>		<u>\$793,006</u>
<i>Estimated Cost of Inspections</i>		<u>\$185,060</u>
Net Impact		<u>\$607,946</u>
Average Premium Per 1500 policies after inspection	\$3,130.19	
Average Change Per Policy (5)	<u>\$528.67</u>	
Largest Premium Increase	\$14,596.00	
Largest Premium Reduction	(\$5,547.00)	
<small>(1) Policies resulting in change is not indicative of a premium change. (2) Count of policies resulting in change (1359) divided by Total Processed (1500) (3) Count of policies with an increase or reduction in premium (1134) divided by Total Processed (1500) (4) There are no rating factors or premium impact associated with Roof Type (5) Average Change Per Policy in inclusive of both increases and reductions to Policy Premium</small>		
<small>Actual results may vary based upon policyholder action, before renewal, to retain credits</small>		

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Wind Loss Mitigation Feature Summary - Personal Lines					
Initial Mitigation Feature Count Before Inspection	Final Mitigation Feature Count After Inspection	ROOF DECK ATTACHMENT			
148	323	A	Attachment A (6d @ 6"/12")		
375	190	B	Attachment B (8d @ 6"/12")		
944	960	C	Attachment C (8d @ 6"/6")		
1	1	M	Metal Deck - Type II or III		
31	24	R	Reinforced Concrete - Roof Deck		
1	2	W	Wood deck - Type II ONLY		
1500	1500				
ROOF TO WALL ATTACHMENT					
35	28	-	Not Applicable		
248	481	C	Clips		
38	5	D	Double Wraps		
931	553	S	Single Wraps		
248	433	T	Toe-Nail		
1500	1500				
OPENING PROTECTION					
631	141	A	Hurricane Impact		
65	6	B	Basic Impact		
263	419	C	Ordinary Non-Impact		
541	934	N	None		
1500	1500				
ROOF SHAPE					
103	122	F	Flat		
1111	1116	G	Gable		
269	245	H	Hip		
17	17	-	N/A		
1500	1500				
SECONDARY WATER RESISTANCE					
1359	1434	N	No		
141	66	Y	Yes		
1500	1500				
ROOF COVER					
2	2	-	Not Applicable		
9	12	A	Level A		
8	7	B	Level B		
1080	609	F	FBC Equivalent		
385	861	N	Non-FBC Equivilant		
16	9	R	Reinforced Concrete		
1500	1500				
Initial Mitigation Feature Count Before Inspection	Final Mitigation Feature Count After Inspection	CONSTRUCTION			
115	171	A	Aluminum Siding		
1279	1275	D	Modular		
2	1	F	Frame		
102	51	M	Masonry		
2	1	N	Non-Combustible		
102	51	P	Plastic Siding		
2	2	R	Fire Resistant		
1500	1500	S	Masonry Non-Combustible		
2	2	T	Mobile Home		
2	2	V	Masonry Veneer		
1500	1500				
ROOF TYPE					
935	890	SA	Shingle Asphalt		
2	1	SW	Shingle Wood		
2	33	SO	Shingle Other		
2	44	TR	Tile Concrete		
119	109	TC	Tile Clay		
32	27	TO	Tile Other		
53	52	FC	Flat Composite		
18	16	FO	Flat Other		
2	2	AS	Asphalt Shingle		
54	62	CL	Clay		
1	2	CR	Concrete		
223	205	CS	Composite Shingle		
23	21	FS	Fiberglass Shingle		
13	11	OT	Other		
23	23	SL	Slate		
1	1	TL	Tile		
1	1	BG	Built up Tar and Gravel		
1	1	MT	Metal		
1	1	OO	Undefined Per IT		
1	1	Unknown	Unknown		
1500	1500				