

Personal Lines		
Inspections Processed		
Policies Resulting in Change (1)	632	
Policies Resulting in No Change	67	
<b>Total Processed</b>		<b>699</b>
Percentage of Policies With a Change In Feature(s) (2)		
<b>90.41%</b>		
Percentage of Policies With A Change in Premium (3)		
<b>74.68%</b>		
Construction Feature Summary		
<b>Percent Change by Category</b>		Top 3
ROOF COVER	38.91%	
ROOF DECK ATTACHMENTS	39.63%	3
ROOF TO WALL ATTACHMENT	47.64%	2
OPENING PROTECTION	57.37%	1
ROOF SHAPE	12.59%	
SECONDARY WATER RESISTANCE	11.44%	
CONSTRUCTION	11.59%	
Total Items	4893	
Changed Items	1532	
<b>Percent Change</b>		<b>31.31%</b>
<u>ROOF TYPE (4)</u>	21.17%	
Calculations		
<b>Premium</b>	<b>Policy Count</b>	<b>Sum</b>
Increase	442	\$544,831.00
Average Increase Per 442 policies	\$1,232.65	
Average Premium Per 442 policies	\$4,316.32	
Reduction	80	-\$55,558.00
Average Reduction Per 80 policies	-\$694.48	
Average Premium Per 80 policies	\$2,935.96	
No Change	177	
<b>Estimated Premium Impact</b>		<b>\$489,273.00</b>
<i>Estimated Cost of Inspections @ 120</i>		<b>\$83,880.00</b>
<b>Net Impact (Premium - Cost)</b>		<b>\$405,393.00</b>
Average Premium Per 699 policies after inspection	\$3,065.37	
Average Change Per Policy (5)	<b>\$699.96</b>	
Largest Premium Increase	\$14,596.00	
Largest Premium Reduction	-\$5,547.00	
(1) Policies resulting in change is not indicative of a premium change (2) Count of policies resulting in change (632) Divided by Total Processed (699) (3) Count of policies with an increase or reduction in premium (522) Divided by Total Processed (699) (4) There are no rating factors or premium impact associated with Roof Type (5) Average Change Per Policy is Inclusive of both Increases and Reductions to Policy Premium  Actual results may vary based upon policyholder action, before renewal, to retain credits.		

Citizens Property Insurance Corporation Reinspection Pilot Study Preliminary Results  
as of 5/25/2010

Wind Loss Mitigation Feature Summary - Personal Lines					
Initial Mitigation Feature Count Before Inspection		Final Mitigation Feature Count After Inspection		<b>ROOF DECK ATTACHMENTS</b>	
48	118	A	Attachment A (6d @ 6"/12")		
196	107	B	Attachment B (8d @ 6"/12")		
446	467	C	Attachment C (8d @ 6"/6")		
		M	Metal Deck - Type II or III		
9	7	R	Reinforced Concrete - Roof Deck		
		W	Wood deck - Type II ONLY		
699	699				
<b>ROOF TO WALL ATTACHMENT</b>					
11	9	-	Not Applicable		
116	179	C	Clips		
20	3	D	Double Wraps		
466	339	S	Single Wraps		
86	169	T	Toe-Nail		
699	699				
<b>OPENING PROTECTION</b>					
343	88	A	Hurricane Impact		
25	6	B	Basic Impact		
113	196	C	Ordinary Non-Impact		
218	409	N	None		
699	699				
<b>ROOF SHAPE</b>					
51	49	F	Flat		
614	599	G	Gable		
32	49	H	Hip		
2	2	-	Blank		
699	699				
<b>SECONDARY WATER RESISTANCE</b>					
633	663	N	No		
66	36	Y	Yes		
699	699				
<b>ROOF COVER</b>					
5	3	-	Not Applicable		
		A	Level A		
2	2	B	Level B		
512	343	F	FBC Equivalent		
173	347	N	Non-FBC Equivalent		
7	4	R	Reinforced Concrete		
699	699				
Initial Mitigation Feature Count Before Inspection		Final Mitigation Feature Count After Inspection		<b>CONSTRUCTION</b>	
		A	Aluminum Siding		
		D	Modular		
36	58	F	Frame		
619	617	M	Masonry		
		N	Non-Combustible		
1		P	Plastic Siding		
		R	Fire Resistive		
42	23	S	Masonry Non-Combustible		
		T	Mobile Home		
1	1	V	Masonry Veneer		
699	699				
<b>ROOF TYPE</b>					
389	353	SA	Shingle Asphalt		
		SW	Shingle Wood		
		SO	Shingle Other		
	33	TR	Tile Concrete		
2	44	TC	Tile Clay		
		TO	Tile Other		
		FC	Flat Composite		
		FO	Flat Other		
54	45	AS	Asphalt Shingle		
29	22	CL	Clay		
40	36	CR	Concrete		
8	7	CS	Composition Shingle		
1	1	FS	Fiberglass Shingle		
1	12	OT	Other		
1	2	SL	Slate		
134	113	TL	Tile		
22	20	BG	Built up Tar and Gravel		
12	6	MT	Metal		
5	4	NULL			
1		OO	Undefined Per IT		
	1	unknown	unknown		
699	699				



Commercial Residential Wind			
Inspections Processed			
Policies Resulting in Change(1)	28		
Policies Resulting in No Change	6		
<b>Total Processed</b>			<b>34</b>
Percentage of Policies With a Change in Premium (2)			
			70.59%
Percentage of Policies With a Change in Feature(s) (3)			
			82.35%
Construction Feature Summary			
Percent Change by Category			Top 3
CONSTRUCTION	12.50%		
ROOF COVER/ROOF TYPE	34.09%	1	
ROOF SHAPE	12.50%		
ROOF DECK ATTACHMENTS	18.18%	3	
ROOF TO WALL ATTACHMENT	22.73%	2	
OPENING COVERAGE	13.64%		
SECONDARY WATER RESISTANCE	7.95%		
	Total Items	616	
	Changed Items	107	
	<b>Percent Change</b>		<b>17.37%</b>
Calculations			
<b><u>Premium</u></b>		<b>Policy Count</b>	<b>Sum</b>
	Increase	11	\$242,892.00
Average Increase Per 11 policies		\$22,081.09	
Average Premium Per 11 policies		\$80,640.36	
	Reduction	13	-\$33,992.00
Average Reduction Per 13 policies		-\$2,614.77	
Average Premium Per 13 policies		\$16,607.31	
	No Change	10	
Average Premium Per 24 policies		\$45,955.79	
			<b><u>\$208,900.00</u></b>
<b><u>Estimated Premium Impact</u></b>			
<i>Estimated Cost of Inspections</i>			<b>\$17,535.00</b>
<b><u>Net Impact</u></b> (Premium - Cost)			<b><u>\$191,365.00</u></b>
Average Current Premium Per 34 policies after inspection		\$61,274.39	
Average Change Per Policy (4)		<b>\$6,144.12</b>	
Largest Premium Increase		\$206,762.00	
Largest Premium Reduction		-\$15,991.00	
(1) Policies Resulting in change is not indicative of a premium Change (2) Count of policies with an increase or reduction in premium (24) Divided by Total Processed (34) (3) Count of policies resulting in change (28) Divided by Total Processed (34) (4) Average Change Per Policy is Inclusive of both increasees and Reductions to Policy Premium			
Actual results may vary based upon policyholder action, before renewal, to retain credits.			

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

Initial Mitigation	Final Mitigation	CONSTRUCTION	
20	20	FRM	Frame
41	43	MAS	Masonry
0	0	RM	Reinforced Masonry
0	0	SUP	Superior
7	3	SWR	Semi Wind Resistant
20	22	WR	Wind Resistant
88	88		

ROOF COVER / ROOF TYPE			
9	9	X	Not Applicable
10	13	A	Level A
12	11	B	Level B
43	29	F	FBC Equivalent
13	25	N	Non-FBC Equivalent
1	1	R	Reinforced Concrete
88	88		

ROOF SHAPE			
44	38	F	Flat
13	13	G	Gable
0	6	H	Hip
31	31	X	Not Applicable
88	88		

ROOF DECK ATTACHMENTS			
18	19	A	6d @ 6"/12" or Wood
14	1	B	8d @ 6"/12" or Metal
31	39	C	8d @ 6"/6"
0	0	N	6d @ 6"/12" or Wood
0	0	6	8d @ 6"/6"
0	0	8	8d @ 6"/12" or Metal
18	22	R	Reinforced Concrete Roof Deck
7	7	X	Not Applicable
88	88		

ROOF TO WALL ATTACHMENT			
32	34	X	Not Applicable
28	38	C	Clips
0	0	D	Double Wraps
16	7	S	Single Wraps
12	9	T	Toe-Nail
88	88		

OPENING COVERAGE			
12	3	A	Hurricane Impact
1	1	B	Basic Impact
3	0	C	Ordinary Non-Impact
72	84	N	None
88	88		

SECONDARY WATER RESISTANCE			
68	73	N	No
20	15	Y	Yes
88	88		

Commercial Residential Multi Peril			
Inspections Processed			
Policies Resulting in Change (1)	12		
Policies Resulting in No Change	12		
Total Processed			24
Percentage of Policies With a Change in Premium (2)			
45.83%			
Percentage of Policies With a Change in Feature(s) (3)			
50.00%			
Construction Feature Summary			
Percent Change by Category		Top 3	
ROOF COVER / ROOF COMPLIANCE	38.36%	2	
ROOF TO WALL ATTACHMENT	62.26%	1	
SECONDARY WATER RESISTANCE	5.66%		
ROOF DECK ATTACHMENTS	33.33%	3	
OPENING COVERAGE	5.66%		
ROOF SHAPE	5.03%		
STORM SHUTTERS	3.77%		
Total Items	1113		
Changed Items	245		
<b>Percent Change</b>			<b>22.01%</b>
Calculations			
<b>Premium</b>		<b>Policy Count</b>	<b>Sum</b>
	Increase	9	\$208,943.00
Average Increase Per 9 policies		\$23,215.89	
Average Premium Per 9 policies		\$139,456.78	
	Reduction	2	-\$4,845.00
Average Reduction Per 2 policies		-\$2,422.50	
Average Premium Per 2 policies		\$6,430.00	
	No Change	13	
Average Premium Per 11 policies		\$115,270.09	
<b>Estimated Premium Impact</b>			<b>\$204,098.00</b>
			<b>\$30,495.00</b>
<i>Estimated Cost of Inspections</i>			<b>\$30,495.00</b>
<b>Net Impact (Premium - Cost)</b>			<b>\$173,603.00</b>
Average Current Premium Per 24 policies after inspection		\$115,270.09	
Average Change Per Policy (4)		<b>\$8,504.08</b>	
Largest Premium Increase		\$60,861.00	
Largest Premium Reduction		-\$4,361.00	
<small>(1) Policies Resulting in change is not indicative of a premium Change                      (2) Count of policies resulting in change (11) Divided by Total Processed (24)                      (3) Count of policies with an increase or reduction in premium (11) Divided by Total Processed (24)                      (4) Average Change Per Policy is Inclusive of both increasees and Reductions to Policy Premium                      Actual results may vary based upon policyholder action, before renewal, to retain credits.</small>			

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

Initial Mitigation Feature Count Before Inspection	Final Mitigation Feature Count After Inspection	<b>ROOF DECK ATTACHMENTS</b>	
0	20	A	Attachment A (6d @ 6"/12")
46	11	B	Attachment B (8d @ 6"/12")
61	75	C	Attachment C (8d @ 6"/6")
0	0	M	Metal Deck - Type II or III
46	47	R	Reinf Concrete - Roof Deck
0	0	W	Wood deck - Type II ONLY
6	6	X	Not Applicable
159	159		

<b>ROOF TO WALL ATTACHMENT</b>			
0	0	N	Not Applicable
52	53	X	Not Applicable
8	77	C	Clips
0	0	D	Double Wraps
98	10	S	Single Wraps
1	19	T	Toe-Nail
159	159		

<b>SECONDARY WATER RESISTANCE</b>			
107	106	N	No
46	47	Y	Yes
6	6	X	Not Applicable
159	159		

<b>ROOF COVER / ROOF COMPLIANCE</b>			
6	6	X	Not Applicable
0	1	A	Level A
13	12	B	Level B
105	60	F	FBC Equivalent
2	46	N	Non-FBC Equivalent
33	34	R	Reinforced Concrete
159	159		

<b>OPENING COVERAGE</b>			
7	6	A	Hurricane Impact
0	0	B	Basic Impact
0	0	C	Ordinary Non-Impact
146	147	N	None
6	6	X	Not Applicable
159	159		

<b>ROOF SHAPE</b>			
138	138	F	Flat
9	9	G	Gable
0	0	H	Hip
12	12	X	Not Applicable
159	159		

<b>STORM SHUTTERS</b>			
7	7	A	
0	0	B	
146	146	N	
6	6	X	
159	159		

### Summary Valuation Report

Total building valuations completed to date	226	buildings
Building valuations inside of acceptable deviation	131	buildings
Building valuations outside of acceptable deviation	95	buildings
Building valuation changes made to policies <sup>1</sup>	39	buildings
Avg. building coverage limit (initially on policy)	\$3,767,977	
Avg. building coverage limit (identified during inspection)	\$4,011,904	
Avg. building coverage limit (after policy changes)	\$3,830,259	
Total change in building valuation (after policy changes)	\$14,075,817	increase
Avg. change in building valuation (after policy changes)	\$360,918	per building
Percentage of valuation change (after policy changes)	15.61%	increase

<sup>1</sup>During the pilot phase of the program, coverage limits were only changed on the policy when clear discrepancies were identified on the appraisal or appraisal alternative used to substantiate the original policy limits. Examples of discrepancies would be use on the incorrect occupancy, construction or square footage, among others.