

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

BANKING AND INSURANCE
Senator Simmons, Chair
Senator Clemens, Vice Chair

MEETING DATE: Wednesday, January 16, 2013

TIME: 3:00 —6:00 p.m.

PLACE: *Toni Jennings Committee Room*, 110 Senate Office Building

MEMBERS: Senator Simmons, Chair; Senator Clemens, Vice Chair; Senators Benacquisto, Detert, Diaz de la Portilla, Hays, Lee, Margolis, Montford, Negron, Richter, and Ring

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
	Jeff Atwater, Chief Financial Officer, Department of Financial Services		Presented
Workshop - Discussion and testimony only on the following (no vote to be taken):			
	Citizens Property Insurance Corporation		Discussed
Other Related Meeting Documents			

Kevin McCarty, Commissioner Office of Insurance Regulation

McCarty began his career in public service in 1988 becoming an expert in workers' compensation issues with the Department of Labor & Employment Security. His experience gained him a position with the Florida Department of Insurance in 1991. In 1992, McCarty became a point-man to implement strategies to improve the private marketplace following the devastation of Hurricane Andrew.

The Governor and Florida Cabinet announced McCarty as the first appointed insurance commissioner in January 2003.

Throughout his career, McCarty has cited three main principles that have guided his vision of government's role in society: 1.) Government should serve and ultimately be accountable to the people; 2.) Government should be transparent in its operations, and treat its clients fairly and equitably; and 3.) Government should promote a vibrant, competitive marketplace while protecting those unable to protect themselves.

McCarty has cemented his reputation as an innovator utilizing technology to improve the regulatory process, with the electronic rate and form filing and application processes, increasing speed to market for insurers and reducing administrative costs for insurers. He is a fierce defender of seniors and historically discriminated minorities and a national leader on national catastrophe strategy.

He continues to focus on stabilizing the Florida property insurance market, reforming personal injury protection (PIP) law and protecting Florida's consumers. McCarty has played a key role over the years in promoting lower workers' compensation premiums, and continues to chair the state's cost containment board – the Workers' Compensation Three Member Panel.

McCarty's work within the National Association of Insurance Commissioners (NAIC) ensures Florida consumers and insurers have a voice on national insurance issues. He is the current President of the NAIC. Florida is participating on 28 committees, task forces and working groups, chairing six and serving as vice-chair of the Senior Issues (B) Task Force. McCarty has previously chaired a number of substantive committees including the Financial Condition (E) Committee and the Property & Casualty (C) Committee, and has coordinated Florida's NAIC Financial Accreditation. Florida took the lead on organizing the U.S. regulation response to the International Monetary Fund's evaluation of the U.S. insurance sector.

He has elevated Florida's international presence by serving as a U.S. representative on the International Association of Insurance Supervisors' (IAIS) Executive and Technical Committees and the ComFrame Oversight Task Force, as well as the Joint Forum, a key group of leading international regulators from the insurance, banking and securities sectors.

McCarty has been privileged to testify on several occasions before the U.S. Congress on a number of insurance related matters.

McCarty and the Office received the 2010 Esprit de Corps Award for outstanding service to the NAIC. He was selected for the Spirit of Independence Award in 2011 from the National Association of Health Underwriters for his work to preserve the role of health insurance agents in light of federal health care reforms.

McCarty received his bachelor's degree and Juris Doctorate from the University of Florida.

Principle-Based Reforms for Florida's Property Insurance Market

Senate Banking and Insurance Committee

January 16, 2013

Kevin M. McCarty, Insurance Commissioner



Committee Guidance*

- Return to a free market approach (within parameters to prevent abuse)
- Enhance Florida's attractiveness as a place for insurers to do business
- Align policyholder risk and reward
- Expand risk-sharing opportunities
- Stimulate additional private sector capital
- Reduce the overall exposure of Citizens
- Ensure policies and coverages are meaningful for Florida consumers

**From the meeting of the Senate Banking & Insurance Committee meeting, 12/5/2012*



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Challenges Citizens Property Insurance Corporation Pose to the Current Marketplace

- They are too large and represent over 21% of the total insured value
- They are currently insuring several different categories of risk: wind, sinkhole, and all other residual risks
- Their rates are lower than many private carriers – reducing competition among private carriers
- They write more than 8,000 new policies per week
- Despite increasing depopulation interest and one of the largest depopulation years on record in 2012, only about 60% of the policies approved for removal were actually removed

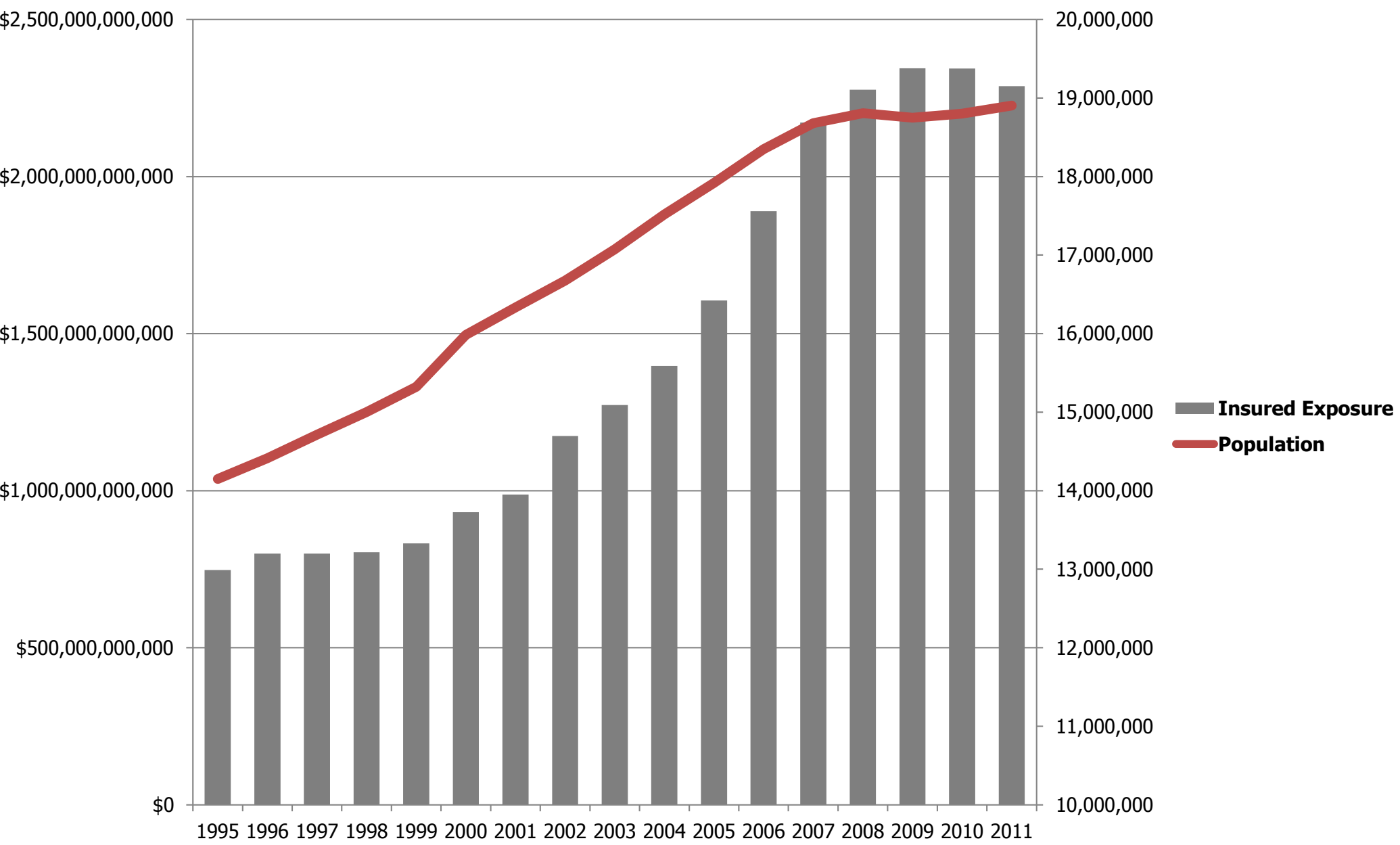


Desired Outcomes

1. Restructure alternative markets so they become residual markets to provide quantifiable risk management for Florida
2. Maximize the risk-bearing capacity of the private market, including attracting new capital
3. Promote consumer choice, responsibility and market power
4. Enhance meaningful risk mitigation programs



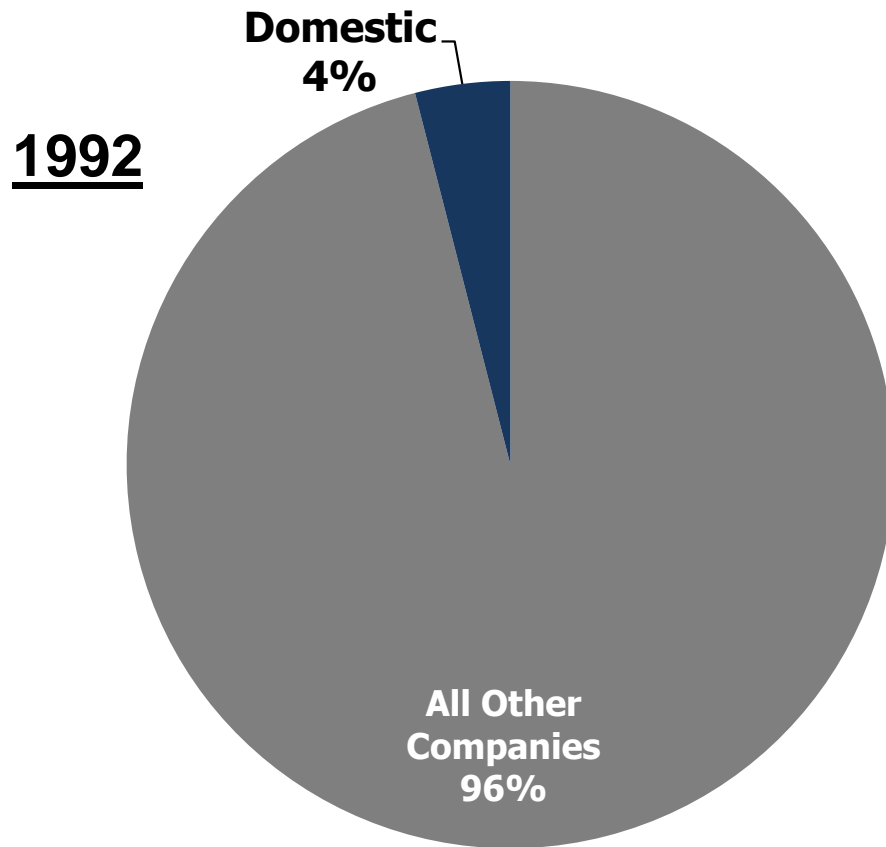
Growth in Exposure (1995 – 2011)



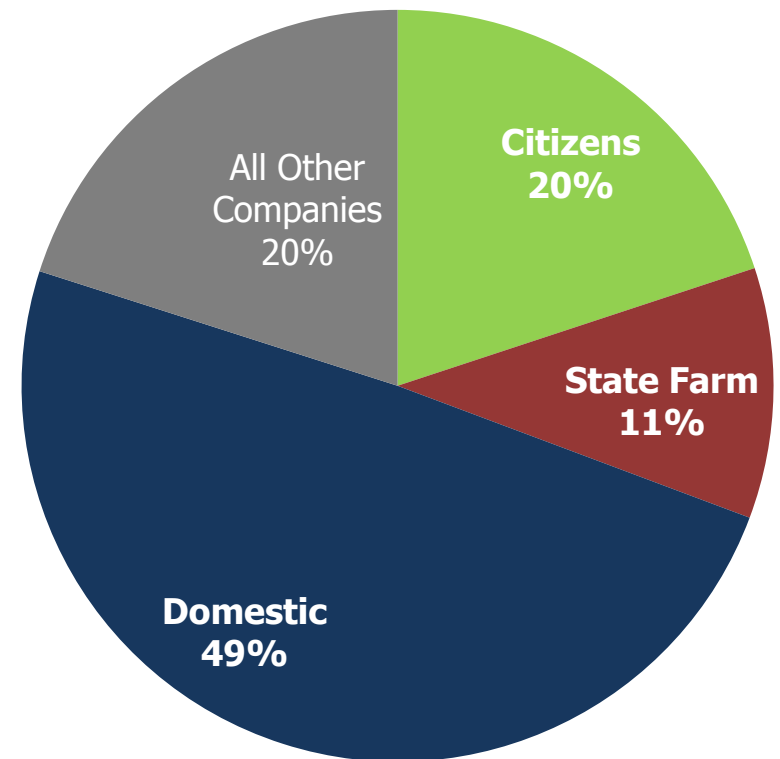
Data from 2012 Florida Hurricane Catastrophe Fund (FHCF) Rate-Making Report
Bureau of Economic Research, University of Florida

The Changing Composition of the Insurance Marketplace – Foreign to Domestic

Based on Written Premium – HO Multi-Peril



2011

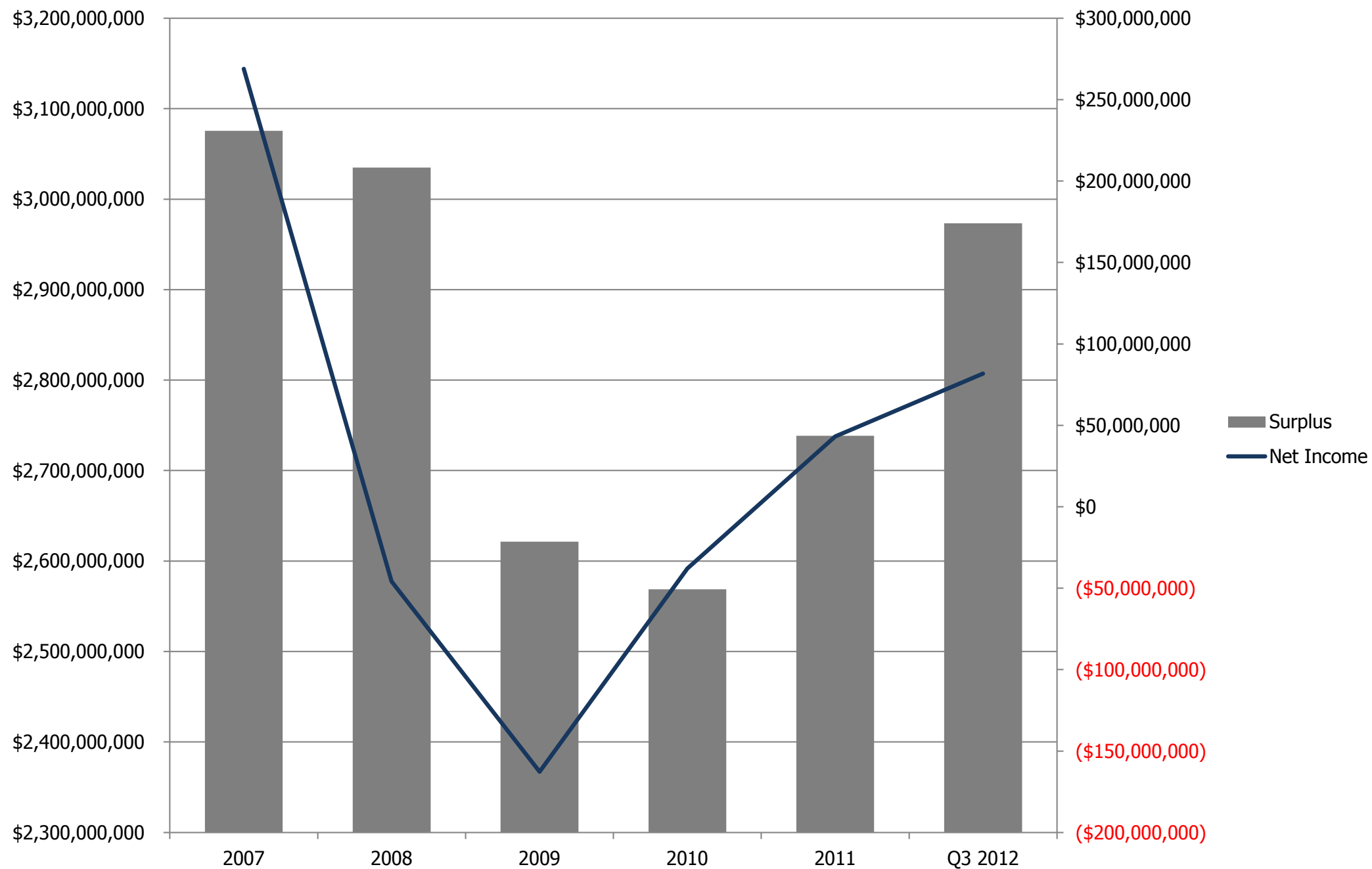


-2011 pie chart data is from 2011 Annual Financial Statement
-1992 pie chart data is from 1/09 presentation by Commissioner McCarty
-"All Other Companies" in 1992 chart includes State Farm



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Resiliency of Domestic Property Marketplace



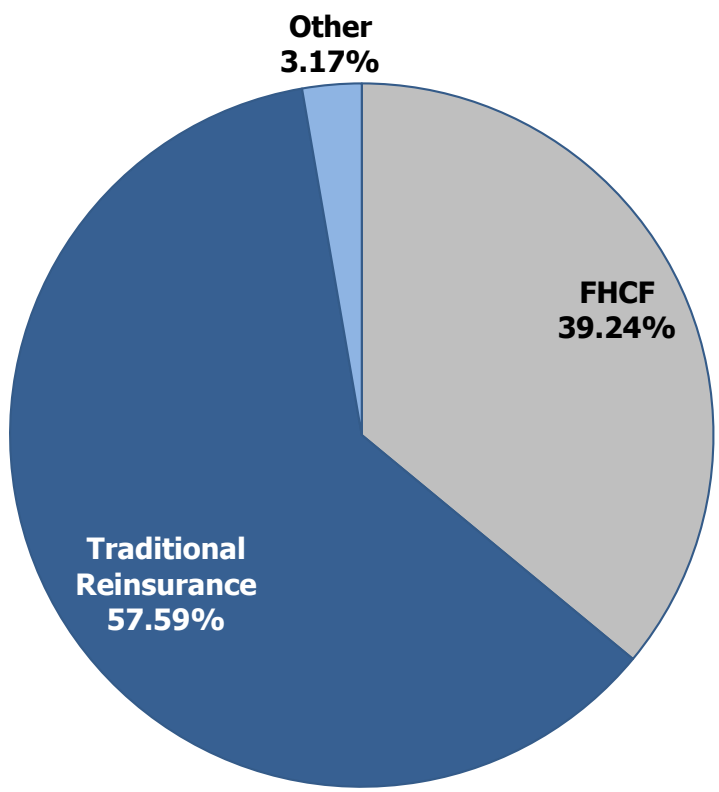
*Florida domestic insurers (excluding Citizens, including Castle Key)
Data from insurer annual statements, 2007 – 2011, and 2012 3rd quarter financial statement*



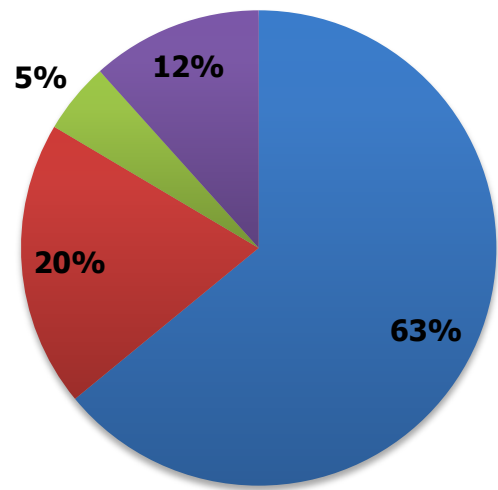
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Reinsurance as Additional Capacity

\$20 Billion in Risk Finance



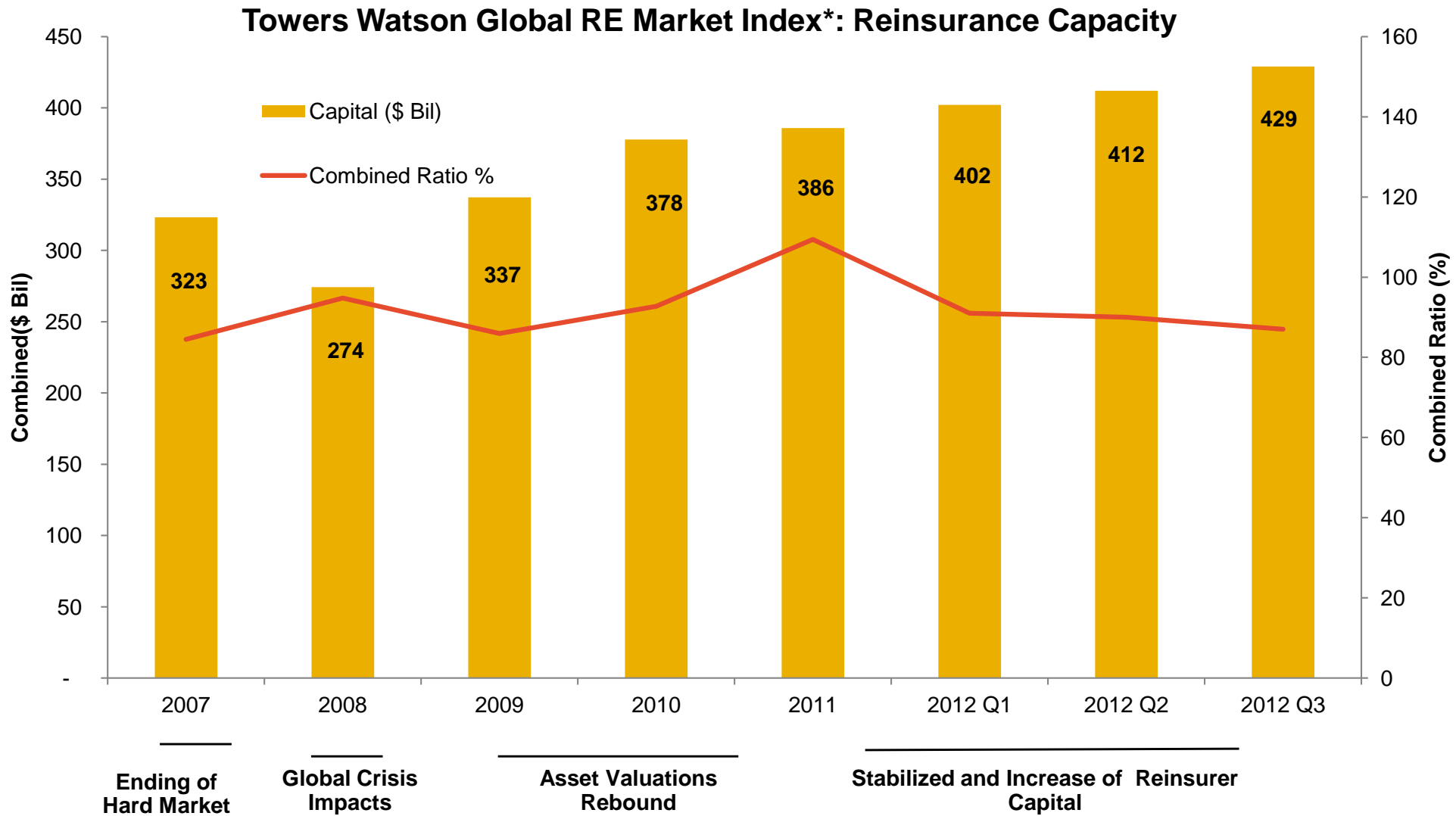
\$2.75 Billion Cost of Risk Finance



- Cost - Private
- Cost - FHCF
- Affiliates
- Cost - Other

Data from Florida domestic companies participating in the Reinsurance Data Call

Reinsurance Capital



Note: Capital levels represent total adjusted shareholders' funds. Excludes capital markets, catastrophe funds and internal reinsurance capacity.

**Represents a Towers Watson proprietary list of leading global reinsurers.*

Sources: SNL Financial, Towers Watson . Graph courtesy of Towers Watson

Voluntary Market - Large Storm Preparedness

Reinsurance Purchased:

The Office examines significant property writers in Florida through an Annual Reinsurance Data Call prior to the beginning of storm season.

According to 2012 Data Call submissions:

- 96% of Florida domestics surveyed were reinsured to an 80-year event*
- 91% of Florida domestics surveyed were reinsured to a 100-year event*

**Based on an accepted model*



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Citizens - Large Storm Preparedness

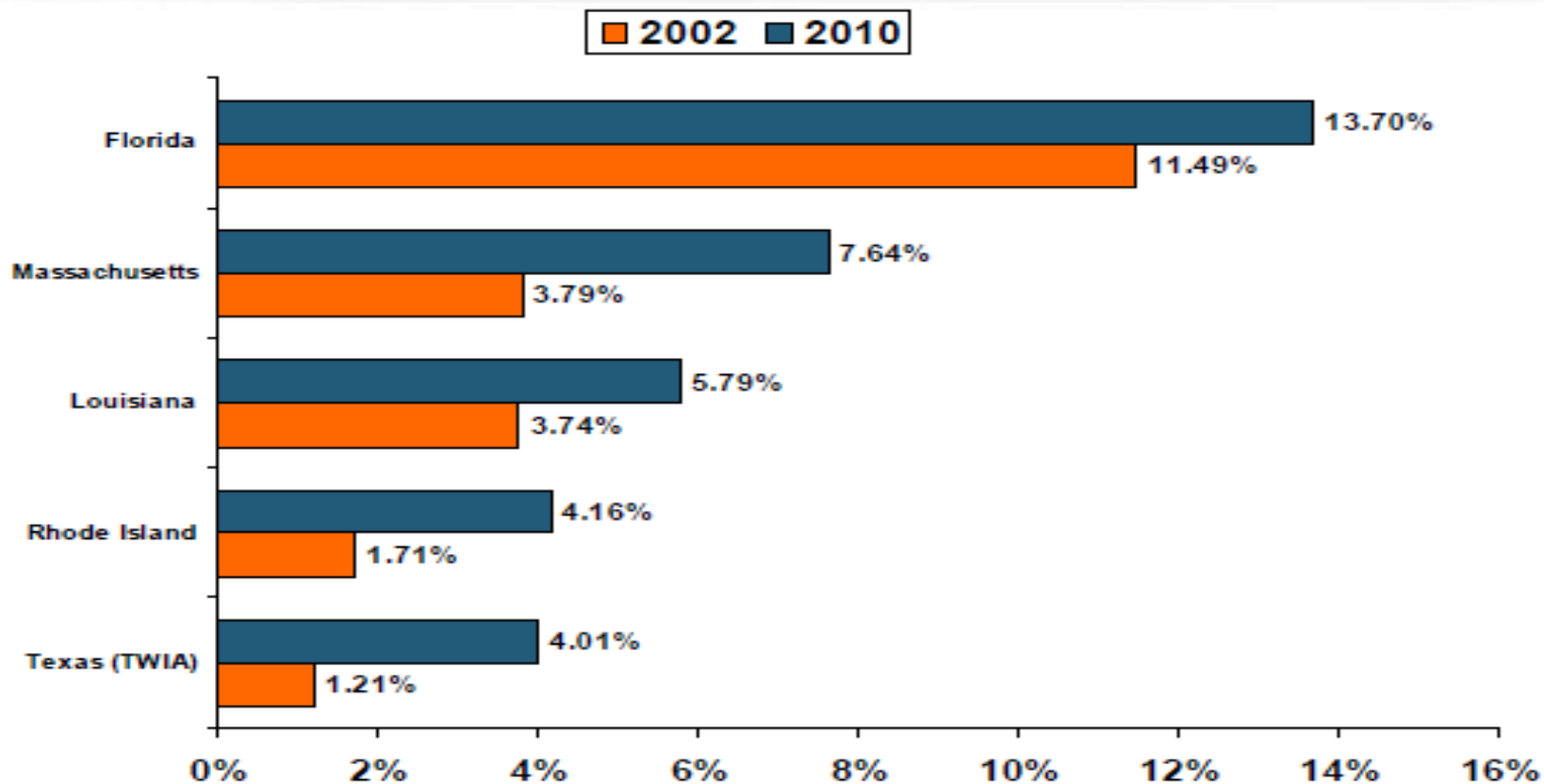
- Coastal Account (Surplus - \$2.9 billion)
 - 100yr Probable Maximum Loss - \$14.8 billion
 - Citizens Policyholder Assessments at 34yr event
 - Regular Assessments at 46yr event
 - Emergency Assessments at 51yr event
- Personal Lines/Commercial Lines Account (Surplus - \$3.1 billion)
 - 100yr Probable Maximum Loss - \$9.2 billion
 - Citizens Policyholder Assessments at 58yr event
 - Emergency Assessments at 72yr event

Data from a presentation by Barry Gilway and Sharon Binnun to the House Insurance and Banking Subcommittee – 12/4/12



Fair Access to Insurance Requirements (FAIR) /Beach Plan Earned Premium

FAIR/Beach Plan Earned Premium as % of Overall Property Market (Top 5 states) 2002 vs. 2010



Source: PIPSO; Insurance Information Institute

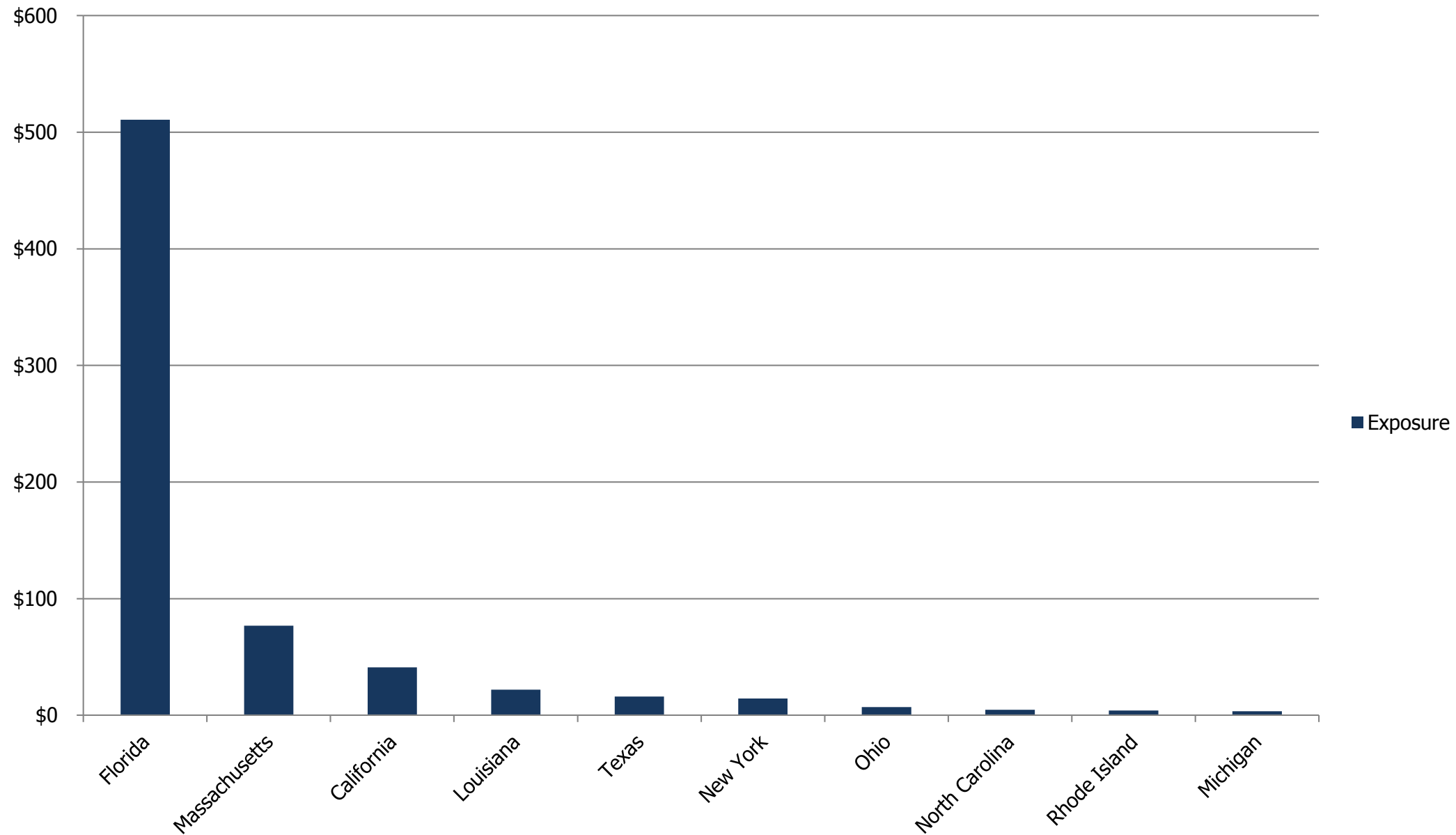
Data from "Residual Market Property Plans: From Markets of Last Resort to Markets of First Choice",
Robert P. Hartwig, Ph.D, CPCU, July 2012



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Top 10 FAIR Plan Exposure

As of year-end 2011 (in Billions)



Data from "Residual Market Property Plans: From Markets of Last Resort to Markets of First Choice",
Robert P. Hartwig, Ph.D, CPCU, July, 2012



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Structural Reform to Quantify Risk

- Coastal Account
- Truly Residual Risks
- Sinkhole Facility



Coastal Account (Beach Plan)

- Separate the Coastal Account
- A focus on wind only allows for a more granularly structured product to lower costs
- Maximize resources in response to a catastrophic event
- Management should consist of technical experts
- Active insurers should have a role as advisors



Truly Residual Risks

- Separating the Coastal Account would allow Citizens to focus on being a true residual market
- Reestablish Citizens rating plan based on the Top 20 private writers and transitionally adjust the rate cap
- Implement a clearinghouse to further decrease the number of policies entering Citizens and assist consumers in finding homeowners insurance
- Utilize a clearinghouse to better enforce the current law requiring policies with an offer of coverage within 15% of Citizens rates ineligible for Citizens
- Expand the clearinghouse to act as an exchange for all types of property insurance



How to Stop Digging When You Are in a Hole

- Develop a refined mission for the remaining residual market entity
- Reestablish the Citizens rating plan based on the Top 20 private writers, as previously mentioned
- Prohibit Citizens from writing in the Coastal Building Zone for new construction not meeting a “Code+” Standard
- Language to this effect was previously enacted, but repealed before it took effect



Risk-Sharing Arrangements

- Allow Citizens to enter into risk-sharing arrangements with the private market
- Permit various programs encouraging Citizens to share risk with the private industry
- In order to be successful, consumer opt-outs would need to be kept to a minimum, so these types of arrangements would need to be reserved for companies meeting stringent financial requirements



Private Market is Willing to Write

- 277,002 policies removed via depopulation in 2012
- Increase in depopulation interest due to new capital entering the marketplace and companies able to acquire the rate needed to make depopulation feasible
- OIR approved the removal of up to 451,643 policies from Citizens in 2012 – only 277,000 were actually removed



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Other Market Reforms

- Institute a rate band for private carriers – multiple options available
- Companies currently have the ability to consent to rate, which could be modified to allow for more flexibility
- Modify current rating rules to align mitigation credits to a company's modeling results
 - Mitigation should be a function of an expert committee, such as the Florida Commission on Hurricane Loss Methodology



Reinsurance Pool

- Voluntary participation by insurers
- Would provide opportunity for reinsurers to participate each year in covering a “pool” of wind exposure
- Scale of purchase could result in expanded capacity and/or stabilized pricing for Florida domestics
- Managed by technical experts; active insurers should have role on board
- No assessment capability and is not an agency subject to rulemaking
- Similarly, the FHCF should explore opportunities to mitigate the impact of consumer assessments due to any projected shortfall



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Continue to promote consumer choice and enhance consumer market power

- Promote consumer ability to select deductibles and coverages appropriate for their risk
- Allow possibilities for tailoring of policies and negotiation of price (consent to rate)
- “CHOICES,” a rate comparison tool for auto and homeowners insurance, is available on the Office website and can be utilized by consumers to enhance their search for insurance products
- Expand consumers ability to find coverage and lower search costs for producers; consider a clearinghouse



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There are some caveats to this process:

- Timing
- Pricing
- Execution



Implementing these suggestions:

- Citizens would be less competitive with private carriers, which would maximize privately available capital and attract new capital to the state
- Allows Citizens to no longer focus on several different perils, and focus primarily on being a truly residual market
- Provides consumers with increased choices, market power, and the assistance of a clearinghouse
- Gives more meaningful mitigation credits



Contact Information:

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APPENDIX



2003 Language for Top 20 Rates

627.351(6)(c)15.(d)2.

***“For each county, the average rates of the corporation for each line of business for personal residential policies excluding rates for wind-only policies shall be no lower than the average rates charged by the insurer that had the highest average rate in that county among the 20 insurers with the greatest total direct written premium in the state for that line of business in the preceding year, except that with respect to mobile home coverages, the average rates of the corporation shall be no lower than the average rates charged by the insurer that had the highest average rate in that county among the 5 insurers with the greatest total written premium for mobile home owner’s policies in the state in the preceding year.*”**



Requiring New Construction Insured by Citizens to be Built to a “CodePlus” Standard

627.351(6)(a)

“For properties constructed on or after January 1, 201X, the corporation may not insure any property located within 2,500 feet landward of the coastal construction control line created pursuant to s. 161.053 unless the property meets the requirements of the code-plus building standards developed by the Florida Building Commission.”



Summary of Florida Building Commission's Recommendations "CodePlus" Standard

- Single wind speed per county based on 2007 calculations for 500-year recurrence interval hurricane
- High Velocity Hurricane Zone wind-borne debris protection criteria (per Florida building code)
- Building elevations based on FEMA 500-year recurrence interval hurricane flood elevations

http://consensus.fsu.edu/FBC/FBC_docs/FBC_Report_2008_Legislature_2-27-08.pdf



Consent to Rate; Excess Rate

627.171 (truncated)

“(1) With written consent of the insured signed prior to the policy inception date and filed with the insurer, the insurer may use a rate in excess of the otherwise applicable filed rate on any specific risk....

(2) An insurer may not use excess rates pursuant to this section for more than ~~10~~ percent 15 percent of its commercial insurance policies...or for more than ~~5~~ percent 10 percent insurance...”



Mitigation Reform

627.0628 Florida Commission on Hurricane Loss Projection Methodology

“(3) ADOPTION AND EFFECT OF STANDARDS AND GUIDELINES.—

(a) The commission shall consider any actuarial methods, principles, standards, models, or output ranges that have the potential for improving the accuracy of or reliability of the hurricane loss projections and wind mitigation discounts used in residential property insurance rate filings. The commission shall, from time to time, adopt findings as to the accuracy or reliability of particular methods, principles, standards, models, or output ranges.

(b) The commission shall consider any actuarial methods, principles, standards, or models that have the potential for improving the accuracy of or reliability of projecting probable maximum loss levels. The commission shall adopt findings as to the accuracy or reliability of particular methods, principles, standards, or models related to probable maximum loss calculations. The commission shall review models for accuracy of use to establish wind mitigation discounts.

(c) In establishing reimbursement premiums for the Florida Hurricane Catastrophe Fund, the State Board of Administration must, to the extent feasible, employ actuarial methods, principles, standards, models, or output ranges found by the commission to be accurate or reliable.

(d) With respect to a rate filing under s. 627.062, an insurer shall employ and may not modify or adjust actuarial methods, principles, standards, models, or output ranges found by the commission to be accurate or reliable in determining hurricane loss factors for use in a rate filing under s. 627.062. An insurer shall employ and may not modify or adjust models found by the commission to be accurate or reliable in determining probable maximum loss levels pursuant to paragraph (b) with respect to a rate filing under s. 627.062 made more than 60 days after the commission has made such findings.”



Mitigation Reform

627.0629 Residential property insurance; rate filings.—

“(1) It is the intent of the Legislature that insurers provide savings to consumers who install or implement windstorm damage mitigation techniques, alterations, or solutions to their properties to prevent windstorm losses. A rate filing for residential property insurance must include notice of the mitigation discounts offered by the insurer which shall be actuarially reasonable discounts, credits, or other rate differentials, or appropriate reductions in deductibles, for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented. Insurers may use the same model used for the rate to determine appropriate mitigation discounts. The fixtures or construction techniques must include, but are not limited to, fixtures or construction techniques that enhance roof strength, roof covering performance, roof-to-wall strength, wall-to-floor-to-foundation strength, opening protection, and window, door, and skylight strength. Credits, discounts, or other rate differentials, or appropriate reductions in deductibles, for fixtures and construction techniques that meet the minimum requirements of the Florida Building Code must be included in the rate filing. ~~The office shall determine the discounts, credits, other rate differentials, and appropriate reductions in deductibles that reflect the full actuarial value of such revaluation, which may be used by insurers in rate filings.~~”



Definitions:

Insurance-Linked Securities & Industry Loss Warranties

- Insurance-Linked Securities (ILS) are financial instruments whose value is linked to insured losses, such as catastrophe bonds.
- Industry Loss Warranties (ILW) are reinsurance contracts that indemnify a purchaser based on losses to the entire industry. An example commonly used for Florida wind risk is CWIL (County-weighted Industry Loss).





Barry Gilway, President/CEO and Executive Director

Barry Gilway is President/CEO of Citizens Property Insurance Corporation.

In his role Mr. Gilway oversees all operations and is the liaison to Citizens' Board of Governors. Barry is an accomplished insurance executive with over 42 years of experience leading a number of multi-faceted insurance organizations.

Barry began his insurance career in regional marketing roles for the Insurance Company of North America (INA), Crum and Forster, and WR Berkley Corporation. In 1990, Barry became President of the \$900 million Maryland Casualty Commercial Lines Company. He was subsequently promoted to CEO of the entire Maryland Casualty Group. In 1999, Barry moved to Canada to turn around a troubled Zurich Canada operation, consisting of personal lines, commercial lines, specialty, life and health companies. Following the divestiture of the Canadian business, Barry returned to the U.S. as Executive Vice President for Zurich's \$17 billion commercial operation, managing and leading 5,000 employees responsible for the Zurich infrastructure in the U.S. while also acting as M & A liaison. Barry retired from Zurich in 2006 and became a consultant for Mystic Capital Advisors for a year. He completed several significant transactions before joining one of Mystic Capital's clients, Economical Insurance Group of Canada. Over the past three years Barry has led the turnaround of Mattei Insurance Services as Chief Executive Officer, reporting to the Economical Board of Directors.

Citizens Property Insurance Corporation

Barry Gilway, President/CEO and Executive Director

January 16, 2013



Citizens' Existing Book of Business

Account	Policies Inforce	Premium (Including Surcharges)	Exposure	100 Yr PML
Personal Lines Account	860,502	\$1,416,566,185	\$184,205,167,233	\$6,131,170,039
Commercial Lines Account	8,146	\$205,212,640	\$39,842,489,620	\$1,232,296,958
Coastal Account	446,163	\$1,199,099,562	\$205,376,742,277	\$12,647,164,269
Total	1,314,811	\$2,820,878,387	\$429,424,399,130	\$20,010,631,266

Notes: Policies, Premium & Exposure as of 12/31/12

Excludes risks tagged for takeout

Personal Residential exposure includes Coverages A-D, except DP1/MDP1, which exclude Coverages B and D

Commercial exposure includes Building, Other Structures and Business Personal Property.

Commercial non-residential multi-peril policy exposure also includes Business Income.

PMLs are as of 9/30/12 and exclude November 2012 policies tagged for takeout. PMLs were modeled in AIR CLASIC/2 v13 including demand surge and represent single event distribution

What Could Citizens Look Like?

Estimated exposure reduction could be \$250 billion, or 42%. Properties Citizens will likely cover as the Insurer of Last Resort include the following characteristics:

- Coastal Properties
- Older Homes
- Older Mobile Homes
- Portion of the Sinkhole Prone areas
- Older, Taller and Higher Value Condominium Associations
- Rental Properties
- Commercial Non-Residential

Policy Count				
	As of 12/31/12	Returned to Private Market	Citizens Retains	Percent Reduction
PLA	860,502	517,000	343,502	60%
Coastal Account	446,163	120,000	326,163	27%
CLA	8,146	4,000	4,146	49%
Total	1,314,811	641,000	673,811	49%

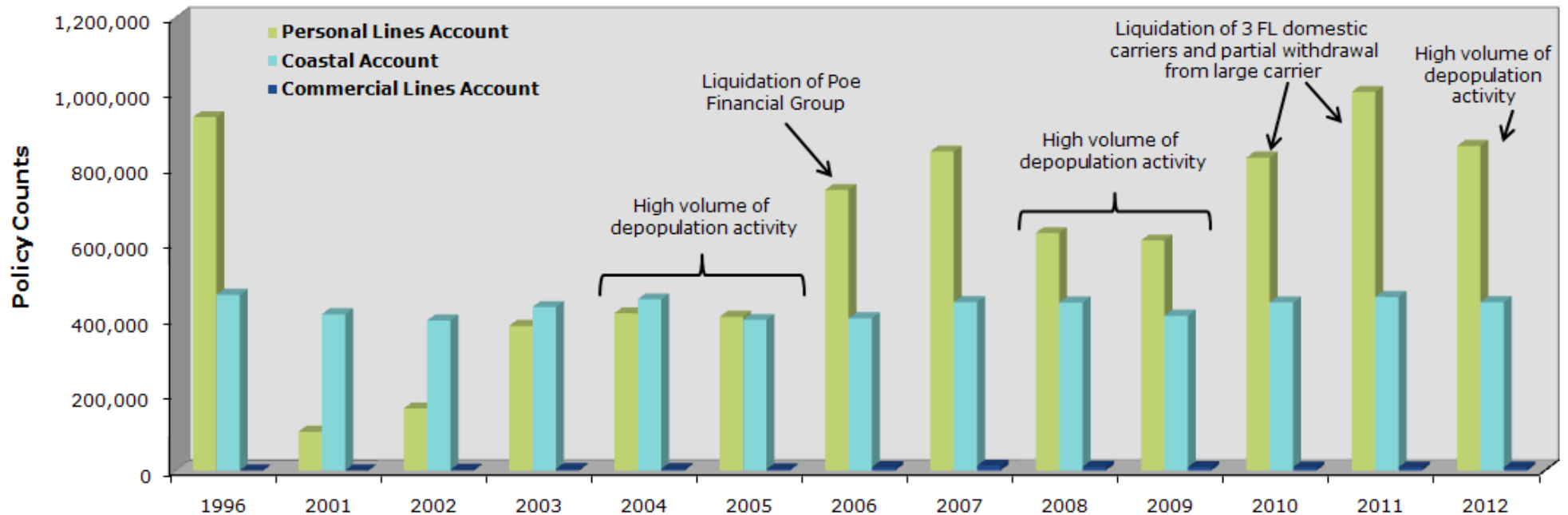
Note: Excludes risks tagged for takeout and special class risks.

Progress in Reducing Exposure

2012 Exposure Reduction

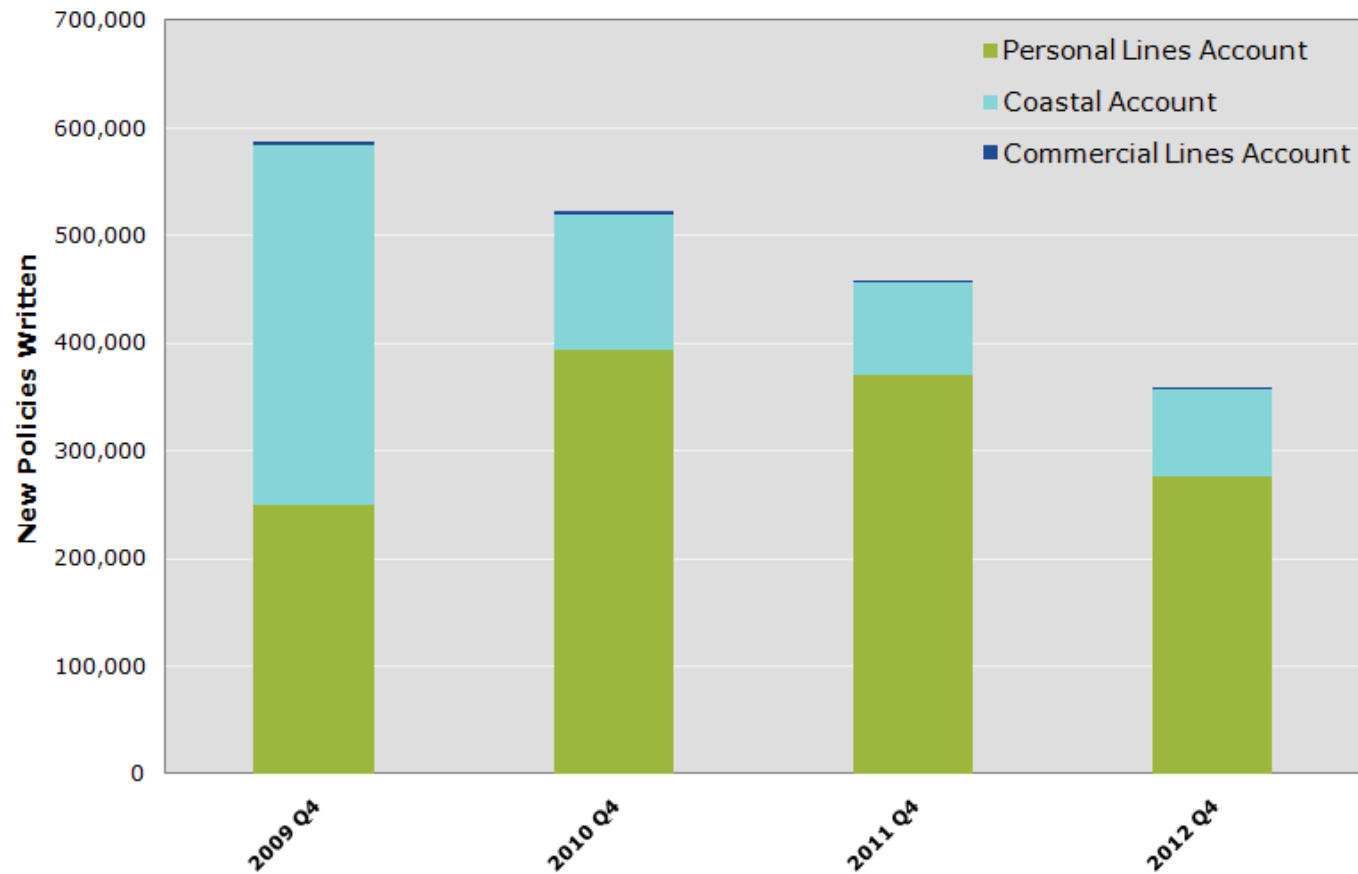
- PLA policy decline of 143,000 or 14%
 - 25% reduction in PLA new business
 - Increased number of policies depopulated of approximately 225,000
- More depopulation in Coastal account than prior years
- Elimination of coverage for homes over \$1 million
- Continued progress toward rate adequacy

2012 Exposure Reduction



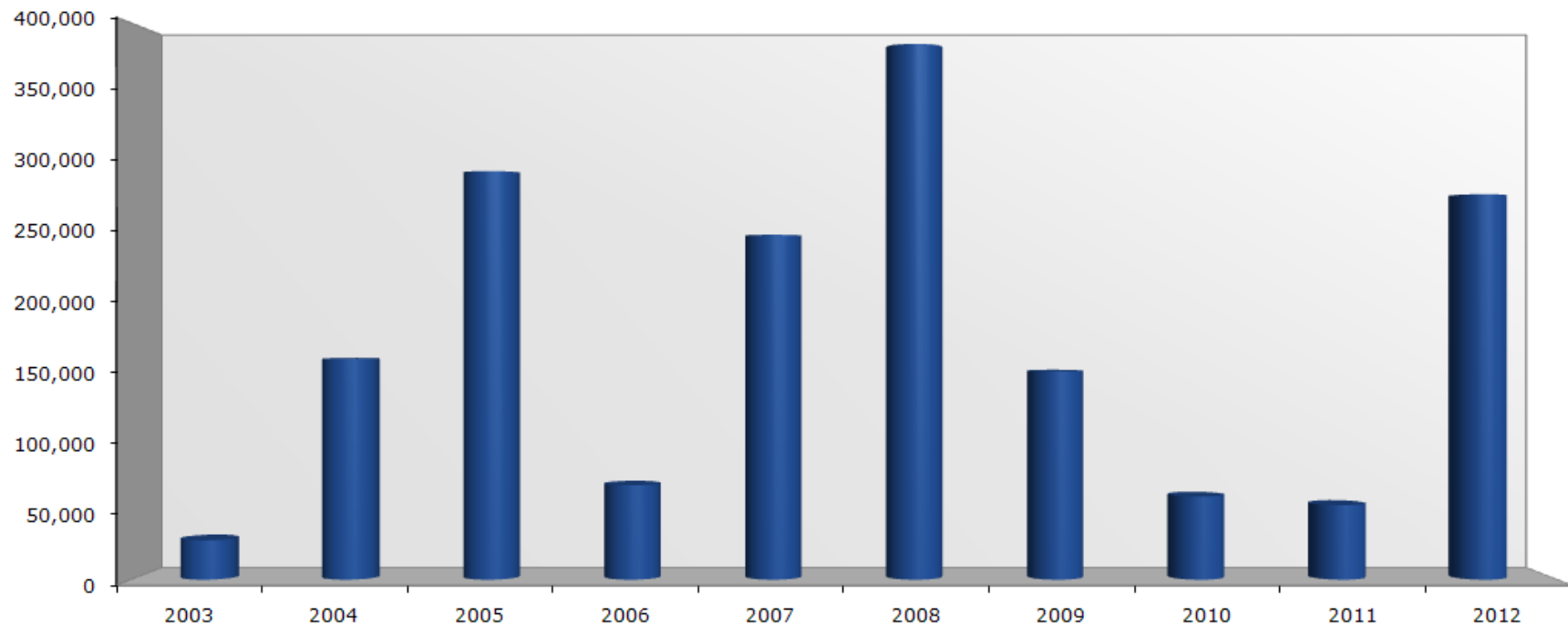
	1996	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Personal Lines Account	936,837	102,792	164,274	383,283	416,529	407,387	743,592	845,857	629,467	609,652	829,406	1,003,856	860,502
Coastal Account	465,739	414,123	397,676	433,077	453,755	399,418	403,509	446,184	445,200	410,436	445,679	460,161	446,163
Commercial Lines Account	0	198	2,157	3,863	3,702	3,212	8,841	12,908	9,570	9,126	8,453	8,374	8,146
Transition Policies	n/a	n/a	n/a	n/a	n/a	n/a	142,980	n/a	n/a	n/a	n/a	n/a	n/a
Total	1,402,576	517,113	564,107	820,223	873,986	810,017	1,298,922	1,304,949	1,084,237	1,029,214	1,283,538	1,472,391	1,314,811

Reduction in New Business



Annual Total	Personal Lines Account	Coastal Account	Commercial Lines	Total
2009	250,453	334,401	3,454	588,308
2010	393,726	126,394	2,248	522,368
2011	369,995	86,728	1,841	458,564
2012	275,728	82,092	1,270	359,090

Number of Policies Assumed by Year



Year	Total Participating Companies	Total Policies Assumed	Citizens Inforce Policies	Assumed Policies as % of Prior Year's Total Policy Count	Total Exposure Assumed	Citizens Inforce Exposure	Assumed Exposure as % of Prior Year's Total Exposure
2003	1	28,219	820,255	3.3%	\$8,140,681,906	\$217,450,883,067	3.6%
2004	4	158,416	873,996	19.3%	\$30,663,076,480	\$230,720,440,860	14.1%
2005	10	293,684	810,017	33.6%	\$53,658,840,059	\$234,862,370,160	23.3%
2006	4	67,853	1,298,922	8.4%	\$15,637,589,369	\$410,403,433,613	6.7%
2007	7	247,887	1,304,949	19.1%	\$68,259,426,361	\$505,881,754,032	16.6%
2008	14	385,084	1,084,237	29.5%	\$106,870,490,165	\$419,883,779,112	21.1%
2009	11	149,645	1,029,214	13.8%	\$37,784,506,743	\$405,990,629,344	9.0%
2010	6	59,792	1,283,538	5.8%	\$13,888,913,857	\$460,703,299,504	3.4%
2011	3	53,577	1,472,391	4.2%	\$12,057,882,629	\$510,675,120,913	2.6%
2012	7	277,002	1,314,811	18.8%	\$75,927,165,347	\$429,424,399,130	14.9%

Note: The number of assumed policies does not account for any opt-out policies reported after the assumption date

2012 Initiatives to Reduce Citizens Exposure

Initiatives that reduced Citizens' 2012 total exposure by approximately **\$29.1 billion**

Personal Lines:

- \$1 million coverage limit (Coastal Account)
- Discontinue Builder's Risk for new business (phase-out existing business)
- Reduce Coverage B default from 10% to 2%
- Eliminate option to Schedule individual Coverage B items
- Reduce Coverage C default from 50% to 25%
- Implement mandatory 10% Sinkhole Deductible

Commercial Lines:

- Discontinue Builder's Risk for new business (phase-out existing business)
- Eliminate coverage for special class items but for in-ground pools and masonry fences

Note: Excluding coverage for screen enclosures and carports will take effect through 2013 and is expected to contribute significantly to reducing exposure

Historical Average Rate Need

HO-3 and HW-2 Rate Indications		
Year	All Perils	All Perils Excluding Sinkhole
2011	56.5%	50.6%
2012	47.9%	35.0%
2013	37.3%	29.4%

The decrease in rate indications over time may be attributed to the following

- Glide Path
- Coverage limit reductions
- Removal of coverage for screen enclosures
- Coverage of loss from dropped objects
- Hurricane catastrophe model revisions

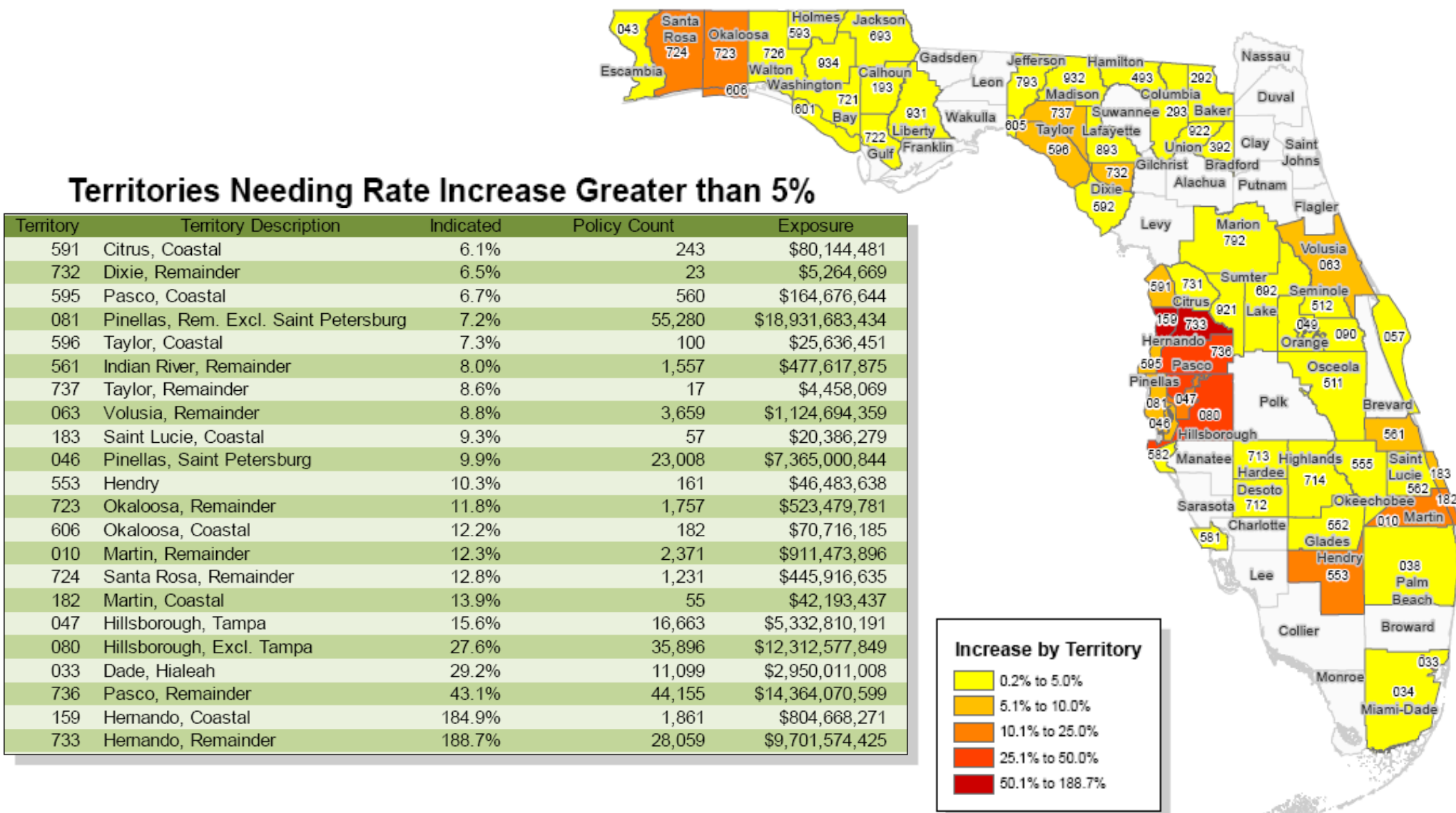
Anticipated Actuarially Sound HO-3 and HW-2 Policies

	PLA HO-3		Coastal HO-3		Coastal HW-2	
Year	Number of Actuarially Sound HO-3 Policies	Percent of Policies	Number of Actuarially Sound HO-3 Policies	Percent of Policies	Number of Actuarially Sound HO-3 Policies	Percent of Policies
2012	106,532	20%	7,379	10%	18,989	12%
2013	165,414	32%	10,396	14%	22,083	14%
2014	219,170	42%	14,743	20%	25,512	17%
2015	276,808	53%	19,202	26%	29,050	19%
2016	328,637	63%	24,574	33%	32,073	21%
2017	372,054	71%	31,206	42%	35,861	23%

Assumptions:

- 1) Underlying book of business does not change significantly
- 2) There is not a significant difference in loss trend and premium trend
- 3) There is not a significant change in the hurricane models
- 4) Reinsurance costs do not change significantly

Personal Lines Account Multi-Peril Coverage (HO3) 2013 Rate Indication by Territory

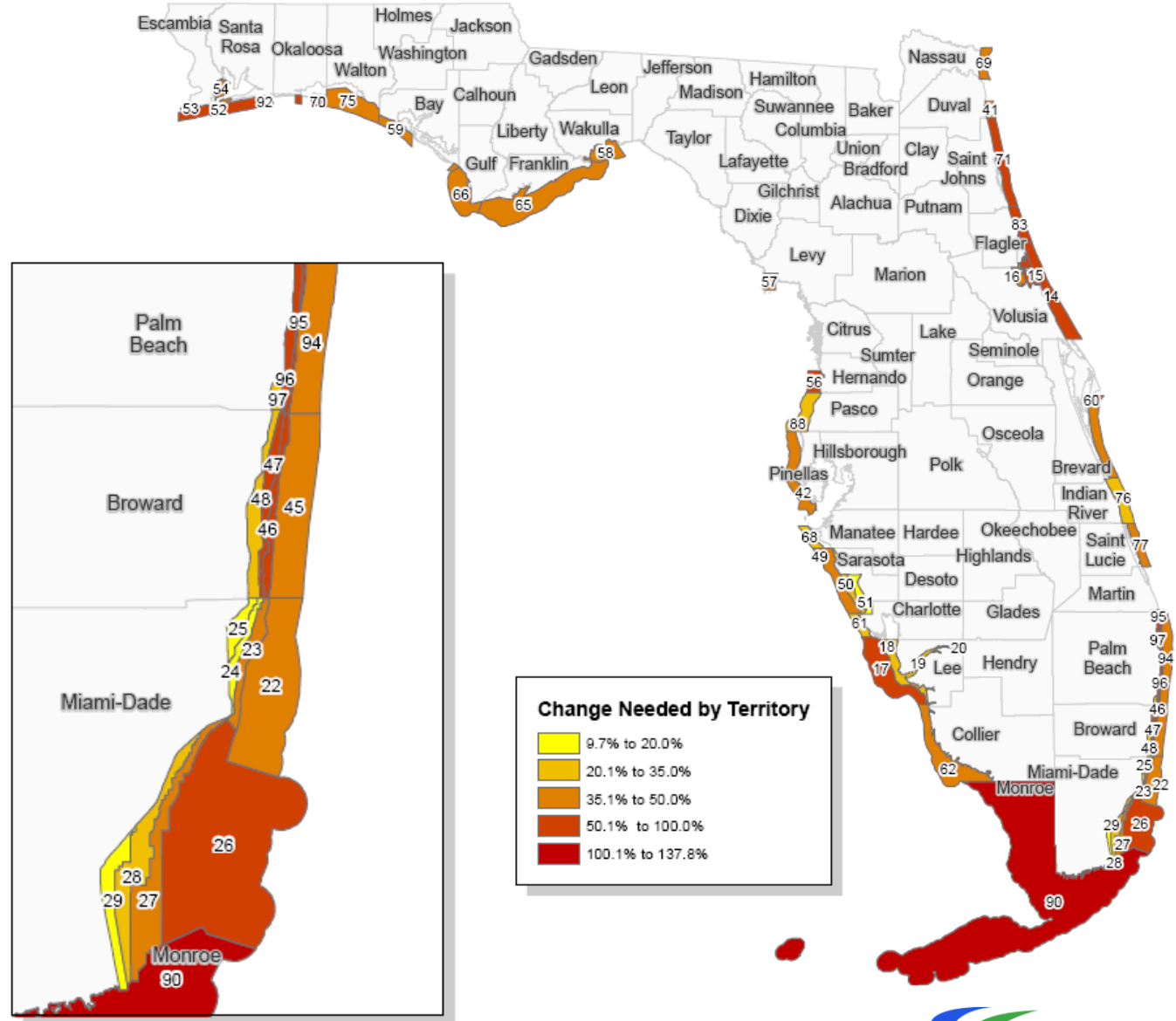


Notes:

Data is based on inforce policies as of 12/31/2011, excluding Builders Risk, Coverage A over than 1 million, and some policies with older roofs.

Coastal Account Multi-Peril (HO-3) and Wind-Only (HW-2) 2013 Rate Indication by Territory

Territory	Territory Description	Indicated
29	Dade	9.7%
25	Dade	12.0%
24	Dade	14.4%
51	Sarasota	16.8%
48	Broward	20.9%
20	Lee	23.8%
50	Sarasota	24.9%
68	Manatee	26.7%
18	Lee	28.9%
28	Dade	28.9%
76	Indian River	33.5%
97	Palm Beach	33.8%
61	Charlotte	33.9%
19	Lee	34.1%
88	Pasco	35.0%
58	Wakulla	35.1%
23	Dade	36.0%
49	Sarasota	36.5%
60	Brevard	37.0%
22	Dade	37.5%
42	Pinellas	38.9%
16	Volusia	40.0%
54	Escambia	40.0%
92	Santa Rosa	40.8%
27	Dade	40.9%
69	Nassau	41.2%
75	Walton	41.3%
59	Bay	41.6%
66	Gulf	41.7%
77	Saint Lucie	42.3%
45	Broward	43.7%
65	Franklin	45.9%
94	Palm Beach	46.7%
41	Duval	47.1%
57	Levy	47.8%
62	Collier	49.1%
15	Volusia	50.2%
70	Okaloosa	50.5%
47	Broward	51.0%
26	Dade	51.3%
52	Escambia	51.3%
95	Palm Beach	55.9%
71	Saint Johns	59.0%
53	Escambia	60.0%
96	Palm Beach	60.1%
17	Lee	62.0%
46	Broward	65.8%
56	Hernando	78.7%
14	Volusia	88.8%
83	Flagler	89.9%
90	Monroe	137.8%



Consumer Choice Clearinghouse – Goals

- Ensure only those policies that are statutorily eligible for coverage with Citizens are being written by Citizens
- Ensure that all Citizens applicants have access to every possible insurance option before choosing Citizens
- Ensure that all Citizens renewal customers have expanded access to every possible insurance option before choosing to renew with Citizens
- Provide all Citizens Agents expanded market access
- Provide Carriers expanded market distribution
- Meet the unique needs of all users

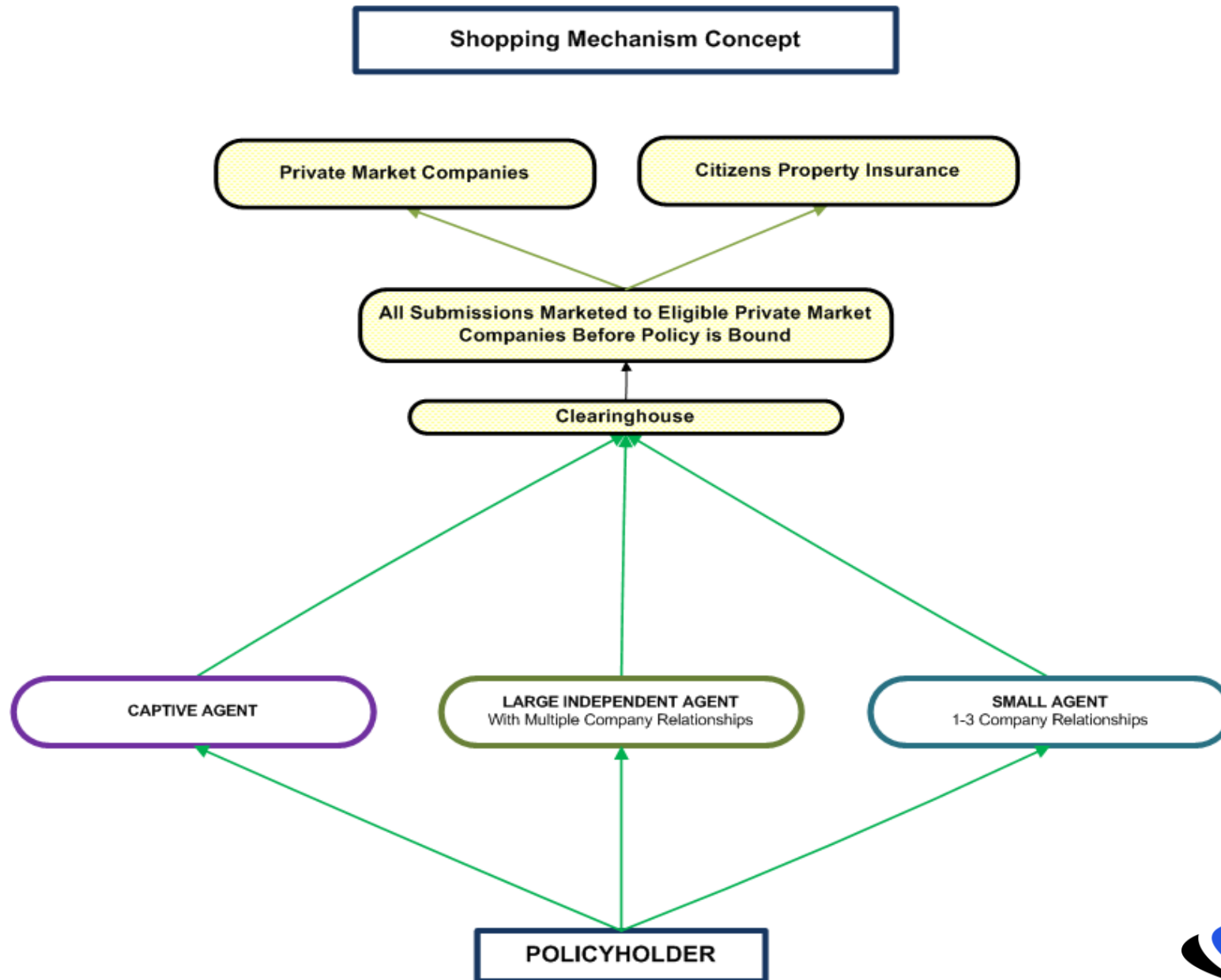
Consumer Choice Clearinghouse – *Concept*

- Real-time solution for risk submission that validates whether there is capacity in the private market

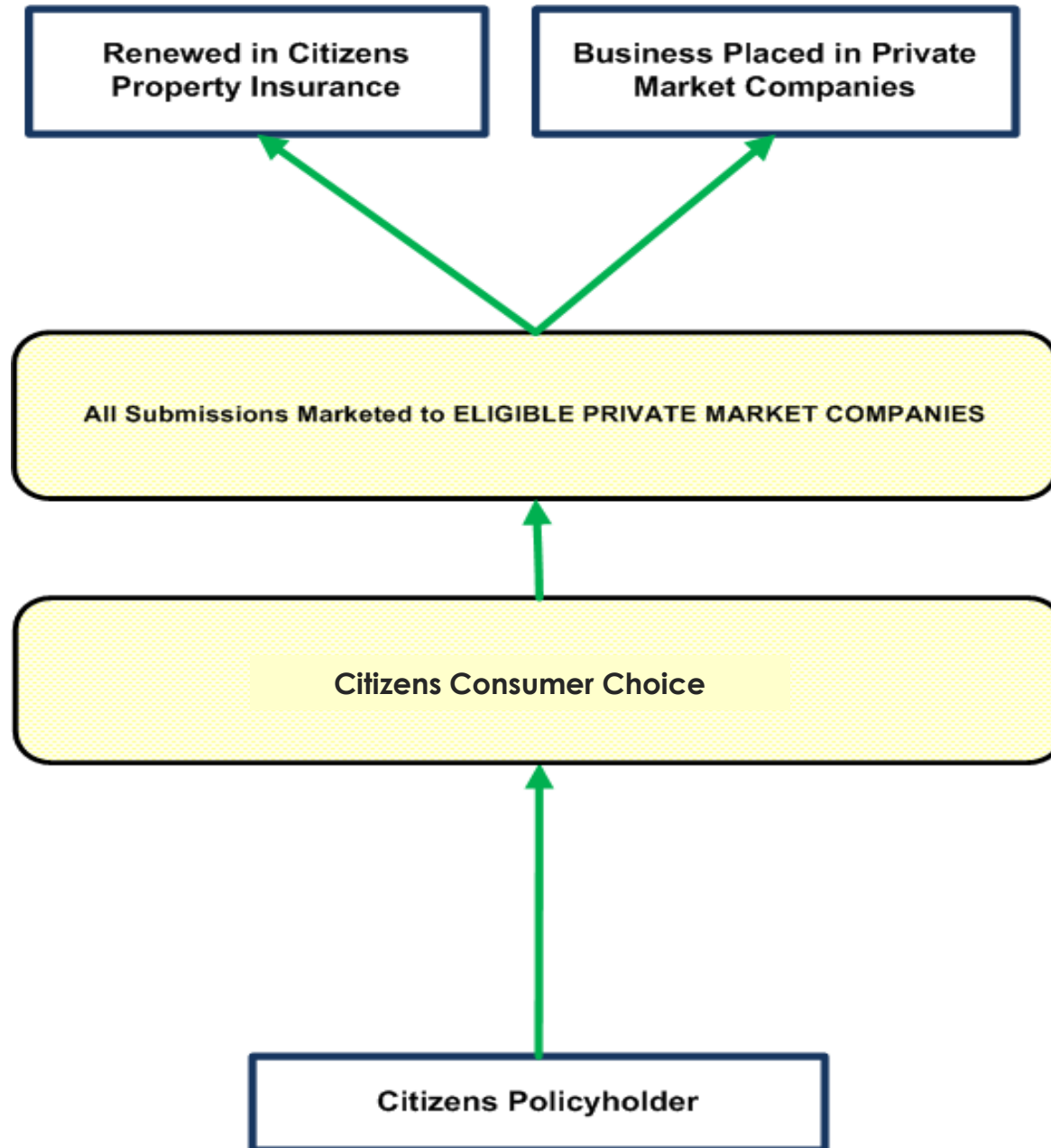
Process Workflow:

1. Confirm submitted risks against a set of underwriting and exposure criteria provided by participating private carriers
 2. For each carrier where the risk is acceptable, prepare a rate indication and basic underwriting acceptability for private carrier(s) **and** Citizens
 3. Results are sent back to the producing agent in a comparative format that includes coverage and pricing
 4. Rate/Capacity:
 - a. If there is private market capacity available, and the rate is less than 115% of Citizens' rate, agent may place the business with one of the carriers; agent access to Citizens (ePAS) will be declined
 - b. If there is capacity, but the premiums are greater than 115% of Citizens', a quote for the private carrier(s) will be offered along side the Citizens quote. The policyholder may elect to place the business with the private carrier or Citizens.
 - c. If no capacity is available in the private market, the risk is deemed eligible for Citizens and the agent will have the ability to submit the risk through ePAS
- All Renewal Business would be submitted to this facility

Consumer Choice Clearinghouse – *New Business Concept*



Consumer Choice Clearinghouse – *Renewal Concept*



Other Considerations to Reduce Exposure

Residual Market Comparison

	FISCAL YEARS ENDING 2011						
	Avg Premium per \$1000 Exposure		Average Premium		Exposure	Premium	
	(3) = {(2) / [(1)/ 1,000]}		per Policy	Market Share	(000s) (1)	(000s) (2)	
Louisiana (a)	\$	9.02	\$	1,297	5.07%	21,854,962	197,175
Georgia (a)		6.32		800	0.61%	3,481,039	21,999
Florida		6.03		2,086	14.28% (a)	510,675,121	3,071,858
Texas (a)		5.59		1,232	2.38%	87,062,373	486,814
North Carolina (a)		4.41		1,169	2.20%	74,499,328	328,734

(a) Source: Property Insurance Plans Service Office, Inc. (PIPSO), "PIPSO Reports" July 2012, "2011 Property Insurance Plans Compilation of Expenses and Associated Ratios" 2012, "2011 FAIR and Beach Plan Underwriting Results and Market Penetration Report" 2012.

Notes:

1. Exposure, not PML, is presented above. Therefore, the above comparison does not consider the estimated probabilities of occurrences.
2. Certain residual markets may write more or less commercial property coverage than Citizens which may have a disproportionate impact on the overall exposure.
3. Residual markets above include both FAIR Plans and Beach Plans, where applicable.
4. Market Share is determined using net written premium.

Residual Market Comparison (cont'd)

Summary of Applicant Eligibility Criteria of Selected Residual Market Carriers:

Louisiana Citizens Property Insurance Corporation (Louisiana)

- Any person having an insurable interest in Insurable Property is entitled to apply for Coverage
- Rates for residential policies (excluding wind-only policies) shall exceed by at least 10% the average rates charged by the insurer that had the highest average rate in that Parish among the ten insurers with the greatest direct written premium for that line of business in the preceding year

Georgia Underwriting Association (Georgia)

- Applicant should seek coverage from the voluntary market prior to seeking coverage from the Georgia Underwriting Association

Citizens Property Insurance Corporation (Florida)

- Premium for coverage from the authorized insurer is more than 15 percent greater than the premium for comparable coverage from the corporation
- Risks must meet certain underwriting criteria to be eligible
- Applications must include rejection, cancellation, or nonrenewal notice

Residual Market Comparison (cont'd)

Summary of Applicant Eligibility Criteria of Selected Residual Market Carriers (cont'd):

Texas FAIR Plan (Texas)

- Consumers must have been declined residential property insurance by at least two insurance companies licensed to write and actually writing insurance in Texas
- Consumers must also have not received a valid offer of comparable residential property coverage from an insurance company licensed in Texas (excl. surplus lines carriers)
- Risks must meet certain underwriting criteria to be eligible (eg. property cannot be vacant, condemned, etc.)
- Risks are written for one-year terms; insured must reapply in the voluntary market every two years

Texas Windstorm Insurance Association (Texas)

- Must have been declined by at least one insurer authorized to engage in the business of, and writing, property insurance providing windstorm and hail insurance coverage in first tier coastal counties or coverage that is not substantially equivalent to what is offered by TWIA
- Insured with TWIA must reapply for coverage every three years

North Carolina Joint/Insurance Underwriting Associations (North Carolina)

- Applicant should attempt to purchase through the voluntary market prior to seeking coverage through the JUAs

Legislative Concepts to Return Citizens to the Insurer of Last Resort

Rates

- Provide statutory language outlining a risk load factor that appropriately accounts for Citizens' unique role as a residual market insurer
- Allow Citizens to pass through the cost of Florida Hurricane Catastrophe Coverage and private reinsurance outside of the 10% glide-path
- Increase the statutory 10% glide-path
- Eliminate the statutory 10% glide-path (Pre-HB 1A law)

Eligibility

- Increase the 15% statutory eligibility rule
- Eliminate the 15% statutory eligibility rule (Pre-HB 1A law)
- Provide that policyholders cannot opt out of takeout offers and must re-apply for coverage before returning to Citizens (Pre-HB 1A law)
- Make necessary statutory provisions to allow Citizens' to adequately shop the market to keep out policies prior to issuing coverage
- Implement a statutory eligibility limit for commercial residential structures

Other

- Require agents to certify annually they represent at least one other carrier that is actively writing business in Florida
- Consider statewide sinkhole facility

Appendices

Appendix 1 – Sources for Residual Market Eligibility Criteria

Louisiana Citizens Property Insurance Corporation (Louisiana)

<http://www.lacitizens.com/Default.aspx>

Georgia Underwriting Association (Georgia)

<http://www.georgiaunderwriting.com/infobulletin.pdf>

Citizens Property Insurance Corporation (Florida)

<https://www.citizensfla.com/>

Texas FAIR Plan (Texas)

<http://www.texasfairplan.org/forms/TFPA%20FAQ%20v7.pdf>

Texas Windstorm Insurance Association (Texas)

[http://info.sos.state.tx.us/pls/pub/readtac\\$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=5&rl=4903](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=5&rl=4903)

North Carolina Joint/Insurance Underwriting Associations (North Carolina)

<http://www.ncjua-nciua.org/html/about-ncjua.htm>

<http://www.ncjua-nciua.org/html/about-nciua.htm>



Robin Smith Westcott

Robin Smith Westcott is currently serving as the Florida Insurance Consumer Advocate, having been appointed to the post in July 2011 by Chief Financial Officer, Jeff Atwater. Robin began her legal career in 1993 with the Florida Department of Insurance, Division of Rehabilitation and Liquidation as an attorney handling legal matters relating to the receivership estates of insolvent companies. Robin served with the Receiver until 2001 when she left to enter private practice. Robin returned to the public sector in 2002 with the Florida Agency for Workforce Innovation where she served as Assistant General Counsel and Counsel to the Florida Partnership for School Readiness. In 2004, Robin returned to the Office of Insurance Regulation as an Assistant General Counsel. Robin was appointed as the Director of Property and Casualty Financial Oversight in 2007 and served as the Acting Deputy Commissioner for Property & Casualty prior to being selected by CFO's Atwater to serve as Executive Director for the Medicaid and Public Assistance Strike Force in March 2011.

As Florida's Consumer Advocate, Robin has sought to engage with consumers of our state to identify broad public policy insurance issues that deserve redress and bring facts, data and analysis to assist policymakers in developing good public policy to respond to these issues.

Robin earned a Juris Doctor from The Florida State University College of Law and was admitted to the Florida Bar in 1993. She received her Bachelors of Science from Florida State University in 1991.

MITIGATE BEFORE IT'S TOO LATE

Senate Banking and Insurance Committee

January 16, 2013
Tallahassee, Florida

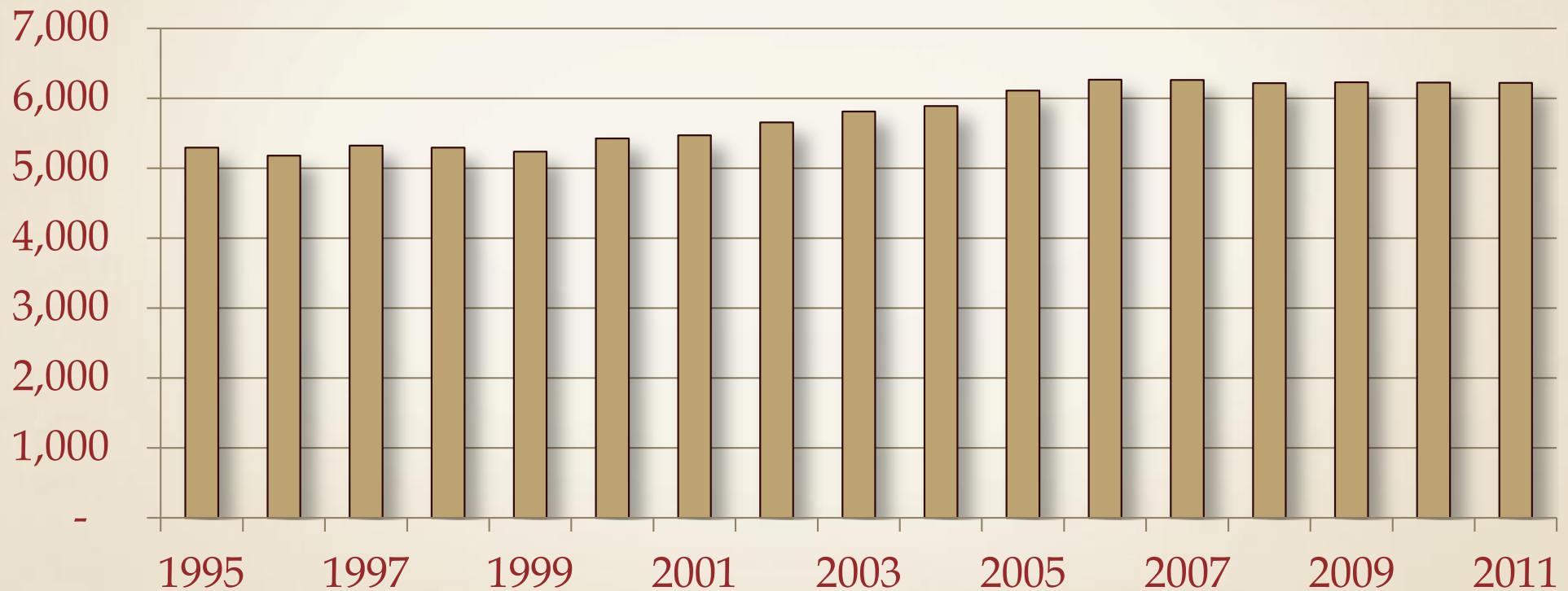
Appointed by
JEFF ATWATER
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA



Insurance is Last Resort

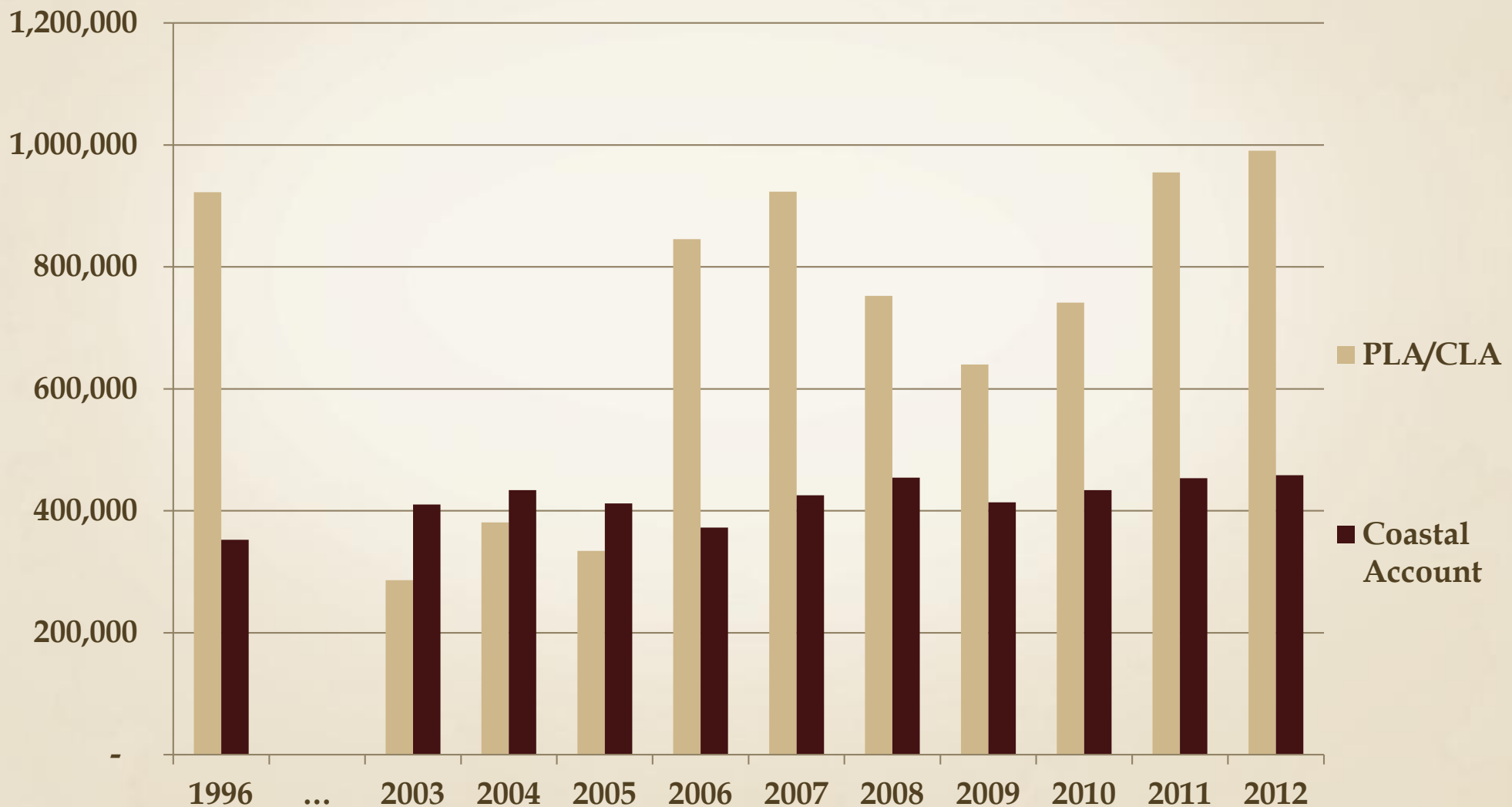
- ▣ Avoidance (eliminate, withdraw from or not become involved)
- ▣ **Reduction (optimize – mitigate)**
- ▣ Retention (accept and budget)
- ▣ Insurance (usually most expensive option)

Number of Residential Policies State of Florida (000s)



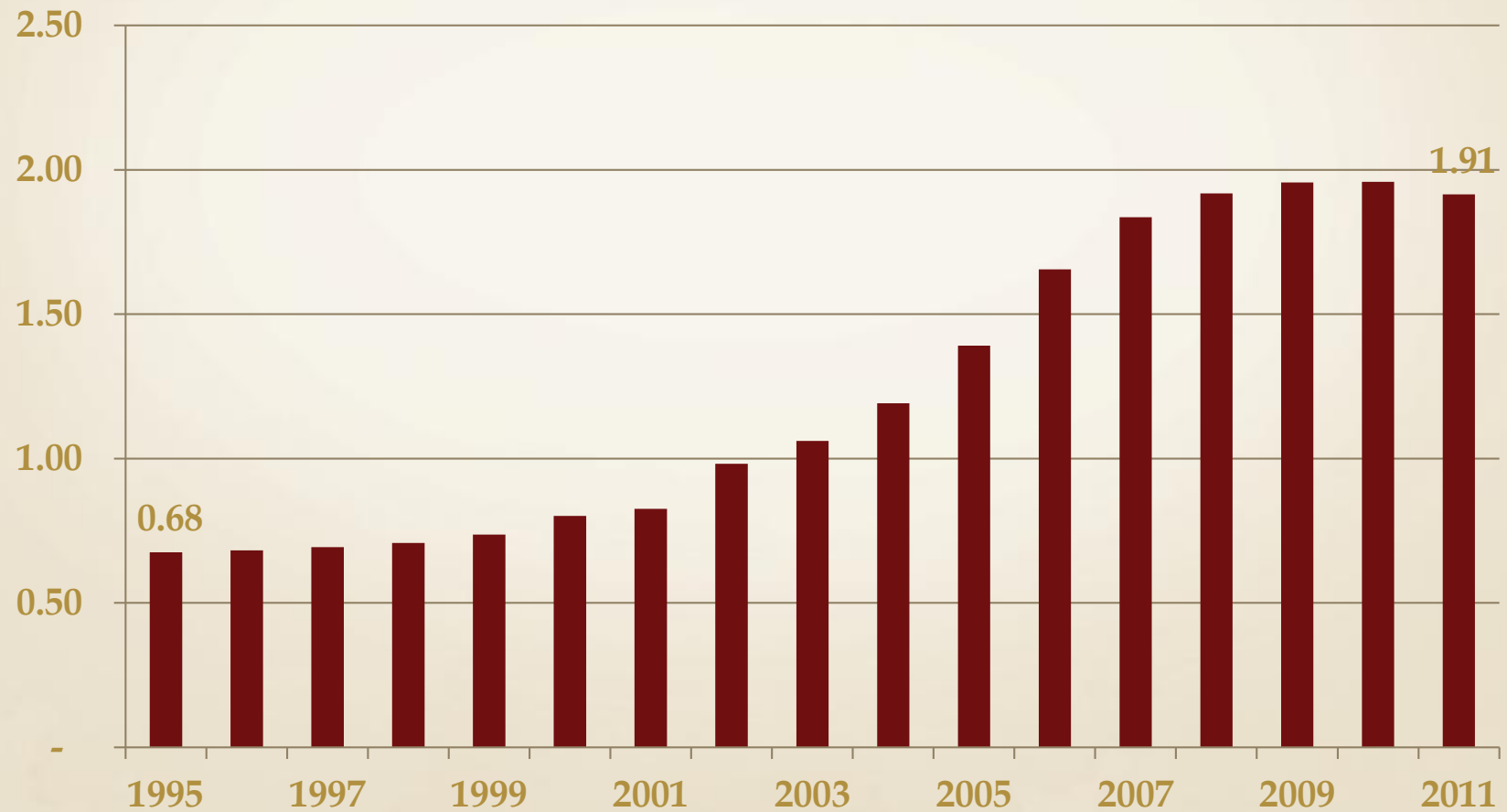
Source: 2012 FHCF Annual Ratemaking Formula Report

Number of Florida Residual Market Policies



Sources: 1) Citizens archived policy reports, 2) 1996 Legislative Working Group on Residual Property Insurance Markets (Coastal RPCJUA plus FWUA policies assumed equivalent to current Coastal Account policies). All data is as of 7/31 of each year and includes all policy types (wind, ex-wind and commercial).

Residential Insured Property Values
State of Florida
\$ Trillions



Market Value Does not Equal Replacement Cost

Broward County

Built 1978 Square Foot 1475

2001 Purchase Price \$163,000

2003 Purchase Price \$216,000

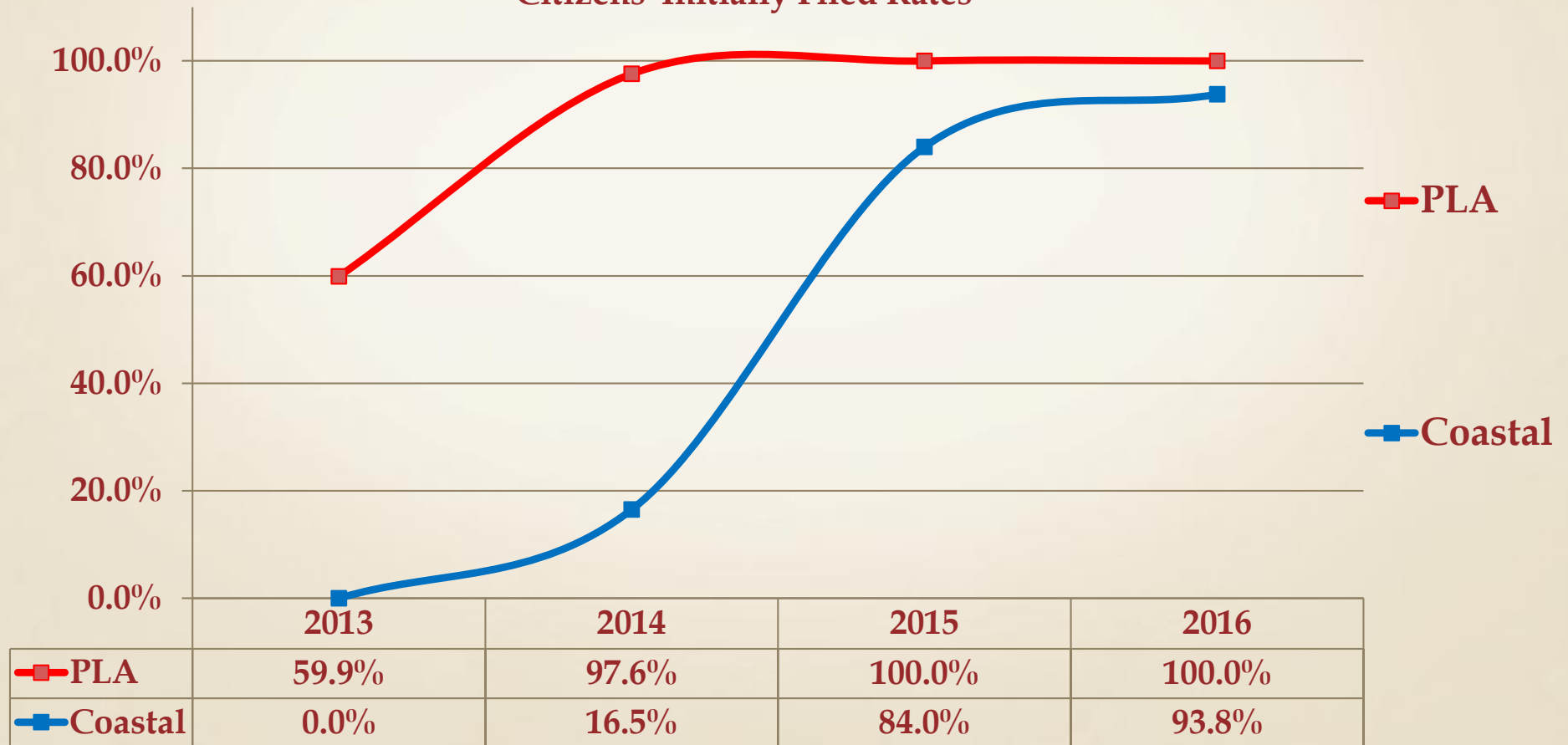
2008 Purchase Price \$185,000

2012 Market Value \$163,840

Insurance Coverage A Limit
\$224,600 - Premium \$2,420



**PLA and Coastal Account
HO3 and HW2 Policies
Estimated Average Percent of Policies and Premium
at Actuarially Sound Rates
Citizens' Initially Filed Rates**

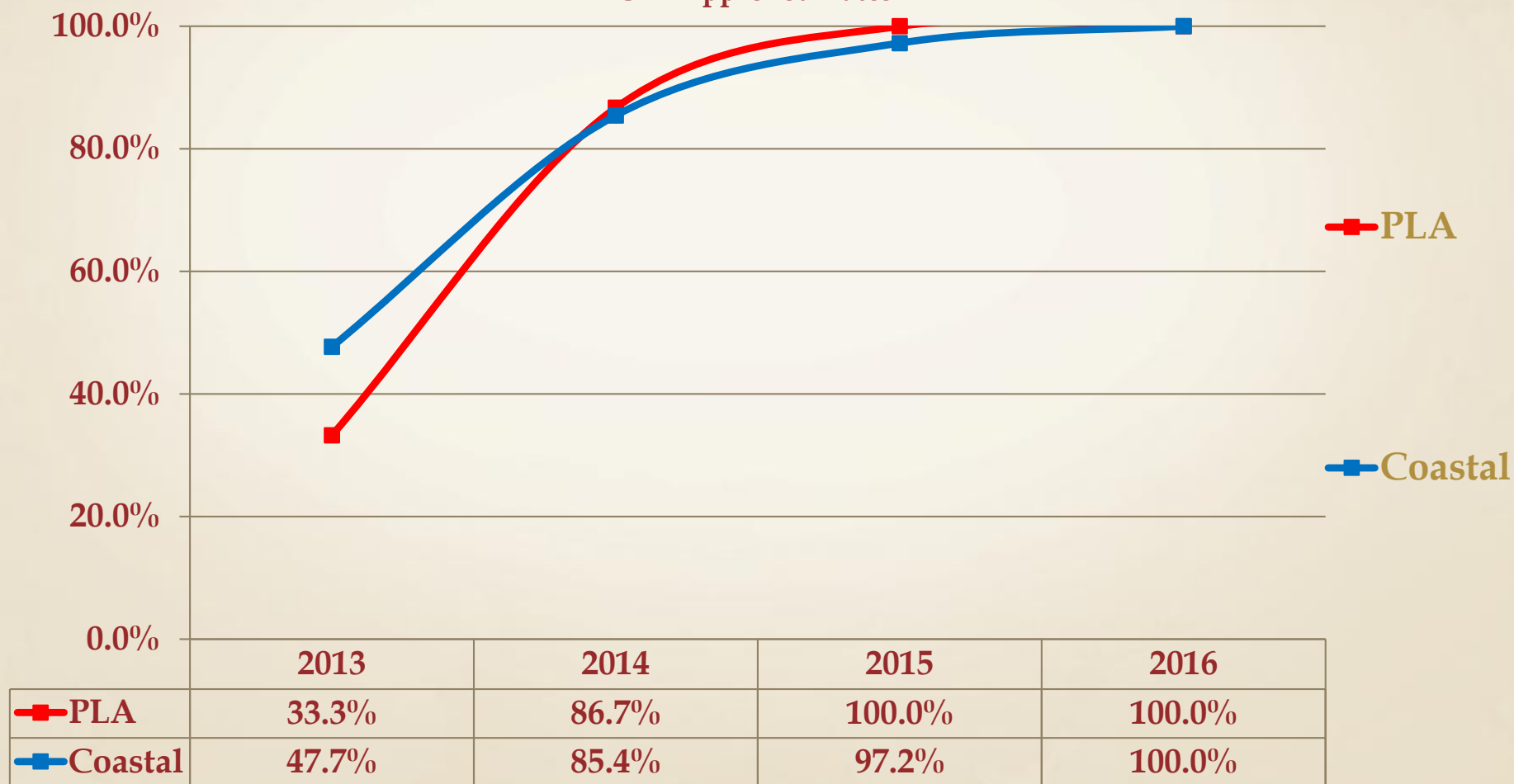


Based on Citizens' initially filed non-sinkhole uncapped rate indications for OIR filing # 12-13992 as provided by Citizens. Assumes a territory's rates will be actuarially sound in (year) if its current indicated rate change is less than: +10.0% (2013), +21.0% (2014), +33.1% (2015), (etc.) Assumes: 1) rates for each territory will follow 10.0% "glide path" until actuarial soundness is reached, 2) future premium trends will offset loss trends, 3) no change in future expense, profit, contingency and risk loads.



**OFFICE OF THE
INSURANCE
CONSUMER ADVOCATE**

PLA and Coastal Account
HO3 and HW2 Policies
Estimated Average Percent of Policies and Premium
at Actuarially Sound Rates
OIR Approved Rates



Based on OIR's revised non-sinkhole uncapped rate indications for OIR filing # 12-13992 as provided by Citizens. Assumes a territory's rates will be actuarially sound in (year) if its current indicated rate change is less than: +10.0% (2013), +21.0% (2014), +33.1% (2015), (etc.) Assumes: 1) rates for each territory will follow 10.0% "glide path" until actuarial soundness is reached, 2) future premium trends will offset loss trends, 3) no change in future expense, profit, contingency and risk loads.



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INSURANCE
CONSUMER ADVOCATE

Coastal Account is LOW HANGING FRUIT



- 75% of homes in Coastal Account do not have hurricane impact opening protection.
- 228,423 unprotected homes



Risk Profile
Coastal Account

	Hurricane Impact Opening Protection		Total/Avg
	Yes	No	
Number of Homes	76,225	228,423	304,648
Average Insured Value	628,806	363,193	429,651
Average Square Feet	2,279	1,733	1,870
Average Age	37	42	41
Average Premium	2,570	1,993	2,138

Note:

HW2, DW2, DP1, DP3, & HO3 policies as of 12/31/10.

**Citizens Property Insurance Corporation
Reinsurance/Cat Bond versus Mitigation
Coastal Account**

Reinsurance/Cat Bond

(1)	(2)	(3)	(4)	(5)
Return Time	Probability	Private Reinsurance & Cat Bond Coverage	Expected Average Annual Recovery	Annual Cost
35 Years	2.9%	1,500,000,000	42,857,143	271,100,000

Mitigation

	(6)	(7)
	Expected Average Annual Loss Savings	One Time Cost
(8) Policyholder Retained	28,697,049	
(9) Citizens Insured	91,155,410	
Total	119,852,459	596,944,470

Mitigation is Better Bang for Buck



- For every \$1.00 spent on reinsurance and Cat bonds the expected recovery is .16 cents.
- For every \$1.00 spent on mitigation the expected loss savings is \$2.00.



Move Responsibility for the Public Model

OIR

Office of Insurance
Regulation

Public Model

DEM

Division of
Emergency
Management

Centralize Data

- Hurricane Risk
- Sinkhole Risk
- Credit Information
- Mitigation Features
- Insurable Values
- Rating Information



MITIGATE BEFORE IT'S TOO LATE

Senate Banking and Insurance Committee

January 16, 2013
Tallahassee, Florida

Appointed by
JEFF ATWATER
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA



Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Average Payback Period

	<u>Total</u>	<u>Average per Policy</u>
(1) Number of Unprotected Homes	228,423	
(2) Annual Premiums of Unprotected Homes	455,329,050	1,993
(3) Annual Hurricane Mitigation Loss Savings	\$119,852,459	\$525
(4) Percent Unprotected Homes with Gable Roofs		60.3%
(5) Percent of Gable Roofs more than 3 / 12 Pitch		25.0%
(6) Cost to Brace Two Gable Ends		\$600
(7) Cost to Brace All Gable Ends	\$20,651,400	\$90
(8) Cost of Nylon Hurricane Panels	\$553,526,617	\$2,423
(9) Administrative Expense Ratio	5.0%	5.0%
(10) Administrative Costs	\$22,766,453	\$100
(11) Total Cost to Mitigate Unprotected Homes	\$596,944,470	\$2,613
(12) Average Payback Time (Years)	5.0	5.0

Notes:

- (1) Exhibit 2, Row (3)
- (2) Exhibit 8, Column (9)
- (3) Exhibit 2, Row (10) + Exhibit 9, Row (19)
- (4) Exhibit 7, Column (4)
- (5)

Based on judgment and data from homes listed for sale on realtor.com during time period
4/29/2011 to 5/2/2011 for the Miami, Fort Lauderdale, St. Petersburg and Palm Beach metro areas.

- (6) Based on judgment
- (7) (4) x (5) x (6)
- (8) Exhibit 5, Sheet1, Row (19)
- (9) Based on actuarial judgment
- (10) (2) x (10)
- (11) (7) + (8) + (10)
- (12) (11) / (3)

Office of the Insurance Consumer Advocate
Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies
Annual Insured Hurricane Loss Mitigation Savings

	PRW	PRM	Total	Average per Policy
(1) Number of HW2, DW2, DP1, DP3, & HO3 Policies with Hurricane Impact Opening Protection	56,239	19,986	76,225	
(2) Number of HW2, DW2, DP1, DP3, & HO3 Policies without Hurricane Impact Opening Protection	135,388	93,035	228,423	
(3) Number of Other Policy Types	56,701	42,513	99,214	
(4) Total Number of Coastal Account Policies	248,328	155,534	403,862	
(5) Average Annual Hurricane Losses without Opening Protection and Gable End Bracing			\$874,292,882	
(6) Average Annual Hurricane Losses with Opening Protection and Gable End Bracing			\$769,978,100	
(7) Average Annual Hurricane Loss Savings from Mitigation for All Policy Types			\$104,314,782	
(8) Premium of All Policy Types without Hurricane Impact Opening Protection	287,172,918	233,888,318	521,061,236	\$2,281
(9) Premium of HW2, DW2, DP1, DP3, & HO3 without Hurricane Impact Opening Protection	254,165,470	201,163,580	455,329,050	\$1,993
(10) Percentage of Premium of HW2, DW2, DP1, DP3, & HO3 Policies			87.4%	
(11) Annual Insured Hurricane Loss Mitigation Savings for HW2, DW2, DP1, DP3, & HO3 Policies			\$91,155,410	\$399

Notes:

- (1) - (3) HRA policy files as of 12/31/10
 (5)&(6) Exhibit 3, Row (5)
 (7) (5) - (6)
 (8)&(9) HRA policy files as of 12/31/10
 (10) (9) / (8)
 (11) (7) x (10)

Office of the Insurance Consumer AdvocateCitizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation StudyModeled Annual Aggregate Hurricane Losses

(1)	(2)	(3)	(4)
Return Time	Current Level of Mitigation	Hurricane Impact Mitigated Openings and Gable Ends	Percent Change
10,000	\$66,238,675,029	\$61,996,888,686	-6.4%
5,000	55,402,262,742	51,389,505,186	-7.2%
1,000	38,505,700,983	35,093,664,150	-8.9%
500	31,669,328,773	29,033,294,737	-8.3%
250	23,602,348,386	21,478,793,692	-9.0%
100	14,434,048,544	12,757,376,830	-11.6%
50	9,310,693,241	8,168,210,293	-12.3%
25	5,175,131,488	4,519,762,453	-12.7%
20	4,163,695,473	3,619,331,103	-13.1%
10	1,969,708,223	1,690,410,687	-14.2%
(5) Average Annual Loss	\$874,292,882	\$769,978,100	-11.9%

Notes:

Coastal Account, modeled average annual aggregate hurricane losses (includes possibility of multiple storms occurring in any one year), including both commercial and residential, AIR CLASIC/2 version 12.0.4, standard sea surface temp (long-term) event catalogue, including demand surge, but excluding storm surge, data as of December 31, 2010, provided by Citizens.

- (1) Expected average return time in years
- (2) No change in current level of mitigation
- (3) Upgrade all personal residential openings with less than hurricane impact protection to hurricane impact protection and brace gable ends on homes with gable ends greater than 3/12 pitch. It is assumed that gable ends with less than 3/12 pitch would be inaccessible from attic and would not benefit materially from bracing.

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Expected Internal Rate of Return

	Annual Savings/(Cost) per Home																				Total	
	126																					
	399																					
	525																					
(3) Initial Investment	(2,613)																					
(4) Year	1	2	3	4	5	6	7	8	9	10	26	27	28	29	30	31	32	33	34			
(5) Savings	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(6)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(7)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(8)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(9)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(10)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(11)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(12)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(13)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(14)	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	525	
(15) Total	52	105	157	210	262	315	367	420	472	525	472	420	367	315	262	210	157	105	52	52	5,247	
(16) Investment	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(17)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(18)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(19)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(20)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(21)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(22)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(23)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(24)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(25)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(26) Total	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	(261)	
(27) Net Savings	(209)	(156)	(104)	(51)	1	53	106	158	211	263	472	420	367	315	262	210	157	105	52	52	(2,613)	
(28) Internal Rate of Return	20.0%																				2,634	

Notes:

- (1) Exhibit 9, Row (18)
- (2) Exhibit 2, Row (10)
- (3) Exhibit 1, Row (12)
- (5) - (2) / 7. Assumes mitigation program is implemented over 10 year period and useful life of mitigation measures is 10 years
- (11)
- (13) (1) x Exhibit 2, Row (3) Total
- (15) - (3) / 7. Assumes mitigation program is implemented over 10 year period and useful life of mitigation measures is 10 years
- (21)
- (23) (12) + (13) + (22)
- (24) Based on cash flows in (23)

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study

Window and Door Panel Average Cost per Square Foot

(1)	Average Exterior Door Count	4
(2)	Average Window Count	21
(3)	Average Garage Car Capacity Count	1.1
(4)	Average Square Feet Living Space	1,733

	Unit	Cost	Quantity	Extended
(5)	Material Description			
(6)	Nylon Hurricane Panels	\$2.54	485	\$ 1,234
(7)	Clips, Sidewalk Bolts or Panel Mates	1.61	320	516
(8)	Subtotal			1,749
(9)	Overhead and Profit @ 15.0%			262
(10)	Material Total			\$ 2,012

	Rate	Hours Per	Estimated Hours	Extended
(11)	Labor Description			
(12)	Windows	\$15.00	0.75	15.8 236
(13)	Doors	15.00	1.00	4.0 60
(14)	Garage	15.00	1.25	1.4 20
(15)	Subtotal			317
(16)	Overhead and Profit @ 30%			95
(17)	Labor Total			412
(18)	Total Window and Door			\$ 2,423
(19)	Square Feet			405
(20)	Cost per Square Foot			\$5.99

Notes:

(1)&(2) Exhibit 5, Sheet 2

(3) Exhibit 6, Row (7)

(6)&(7) Based on quote received 4/18/2012 from hurricanefabric.com, Home Depot prices as of 4/18/2012 and judgment.

(9)&(16) Overhead and profit margins based on judgment assuming volume discounts based on contractors being awarded large contracts.

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study

Window and Door Count and Square Footage

	(1)	(2)	(3)	(4)	(5)
	Count	Width	Length	Attachment Hardware	Square Feet
Bedroom 1	2	15	70	28	14.58
	1	33	70	14	16.04
Bedroom 2	1	36	58	12	14.50
Bedroom 3	1	36	58	12	14.50
Master Bedroom	4	36	58	48	58.00
Master Bath	1	48	48	10	16.00
	1	12	46	10	3.83
Living Room	2	29	58	24	23.36
	2	32	70	28	31.11
	1	10	36	8	2.50
	1	12	48	10	4.00
Kitchen	1	44	70	14	21.39
Garage	2	36	70	28	35.00
Bath	1	12	48	10	4.00
(6) Window	21			256	258.82
(7) Door	4	36	82	64	82.00
(8) Garage	1.1	78	108	30	63.69
(9) Total	25			320	404.51

Note:

Number of windows and doors based on judgment and data from homes listed for sale on realtor.com during time period 4/29/2011 to 5/2/2011 for the Miami, Fort Lauderdale, St. Petersburg and Palm Beach metro areas.

Office of the Insurance Consumer AdvocateCitizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation StudyGarage Door Assumptions

	(1)	(2)	(3)	(4)
Garage Size	Number of Homes	Number of Homes with Garage	Car Capacity	Number of Cars
None	2,656	-	0	-
Carport	3,144	-	0	-
1 Car	2,741	2,741	1	2,741
2 Car	4,578	4,578	2	9,156
3+ Cars	1,186	1,186	3.1	3,677
Total/Average	14,305	8,505		15,574

(5) Percent of Homes with Garages	59.5%
(6) Average Car Capacity per Home with Garage	1.83
(7) Average Car Capacity per Home	1.1

Notes:

- (1) Data from homes listed for sale on realtor.com during time period 4/29/2011 to 5/2/2011 for the Miami, Fort Lauderdale, St. Petersburg and Palm Beach metro areas.
- (2) (1) for homes with 1 or more car garage doors
- (4) (1) x (3)
- (5) (2) Total / (1) Total
- (6) (4) Total / (2) Total

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Homes with Gable Roofs

	(1)	(2)	(3)	(4)
Opening Protection	Other Roof Types	Gable Roofs	Total	Percent with Gable Roofs
Hurricane Impact	37,052	39,173	76,225	51.4%
Other	90,747	137,676	228,423	60.3%
Total	127,799	176,849	304,648	58.1%

Notes:

HRA policy files as of 12/31/10

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Risk Characteristics

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Hurricane Impact Protection	Number of Homes	Percent of Homes	Insured Values	Percent Insured Values	Average Insured Value	Average Square Feet	Average Year Built	Average Premium
No	228,423	75.0%	82,961,635,989	63.4%	363,193	1,733	1971	1,993
Yes	76,225	25.0%	47,930,700,007	36.6%	628,806	2,279	1976	2,570
Tot/Avg	304,648	100.0%	130,892,335,996	100.0%	429,651	1,870	1972	2,138

Notes:

HRA policy files as of 12/31/10.

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Annual Savings in Policyholder Retained Losses due to Mitigation

	Without Hurricane Impact Protection	With Hurricane Impact Protection	Total
(1) Insured Values	\$82,961,635,989	\$47,930,700,007	\$130,892,335,996
(2) Annual Hurricane Losses Before Hurricane Impact Protection	\$484,235,501	\$279,764,812	\$764,000,313
(3) Annual Hurricane Losses After Hurricane Impact Protection	\$393,080,091	\$279,764,812	\$672,844,903
(4) Savings from Mitigation	\$91,155,410	-	\$91,155,410
(5) Percent Savings in all Layers	18.8%	0.0%	11.9%
(6) Percent Savings in Lowest Layer	22.4%	0.0%	14.2%
(7) Number of Homes	228,423	76,225	304,648
(8) Coverage A Average Amount	\$240,086		
(9) Hurricane Deductible Average Amount	\$6,136		
(10) Hurricane Deductible Average Percent	2.6%		
(11) Annual Hurricane Losses without Hurricane Impact Protection	\$2,120		
(12) Zone III \$500 Deductible Factor	1.120		
(13a) Zone III 2% Deductible Factor	1.000		
(13b) Zone III estimated 2.6% Deductible Factor	0.964		
(14) Zone III 3% Deductible Factor	0.940		
(15) Annual Hurricane Losses per Home @ \$500 Deductible	\$2,463		
(16) Annual Hurricane Losses per Home @ \$0 Deductible	\$2,681		
(17) Annual Average Policyholder Retained Losses per Home	\$562		
(18) Annual Savings per Home in Policyholder Retained Losses due to Mitigation	\$126		
(19) Total Annual Savings in Policyholder Retained Losses due to Mitigation	\$28,697,049		

Notes:

- (1) Exhibit 8, Column (4)
(2) Total equals Exhibit 2, Row (4) x Exhibit 2, Row (9).
(3) Total equals Exhibit 2, Row (5) x Exhibit 2, Row (9).
(4) (2) - (3)
(5) (4) / (2)
(6) Exhibit 3, Column (4) for 10 year return time
(7) Exhibit 8, Column (2)
HRA policy files as of 12/31/10
(8) - (9)
(10) (9) / (8)
(11) @ 2.6% deductible: (2) / (7)
(12) - Citizens Wind Only Homeowners and Dwelling Underwriting Manuals, Rule 302 E. 2.6% deductible factor linearly interpolated.
(14)
(15) (11) x (12) / (13b)
(16) (15) x (9) / ((9) - 500)
(17) (16) - (11)
(18) (6) x (17)
(19) (7) x (18)

Office of the Insurance Consumer Advocate

Citizens Property Insurance Corporation
Coastal Account Hurricane Loss Mitigation Study
HW2, DW2, DP1, DP3, & HO3 Policies

Opening Protection

Opening Protection	Personal Residential Multi-Peril	%	Personal Residential Wind	%	Total	%
Hurricane Impact	19,986	17.7%	56,239	29.3%	76,225	25.0%
Basic Impact	2,278	11.4%	5,715	3.0%	7,993	2.6%
Non-Impact	11,438	10.1%	22,805	11.9%	34,243	11.2%
None / Other	79,319	70.2%	106,868	55.8%	186,187	61.1%
Total	113,021	100.0%	191,627	100.0%	304,648	100.0%

Notes:

HRA policy files as of 12/31/10



Locke Burt, Chairman and President, Security First Insurance

W. Lockwood (Locke) Burt began his insurance career in 1974. Since 1980, he has served as President of Ormond Re Group. A licensed insurance and reinsurance broker, he served on the Board of the Florida Association of Domestic Insurance Companies, and as President of the Independent Reinsurance Underwriters and Brokers Association. He is a licensed attorney and former member of the Florida Senate.



Presentation to
The Florida Senate
Banking and Insurance Committee

**Proposed Statutory Changes to Reduce the
Size of Citizens Property Insurance Corporation**

Wednesday, January 16, 2012

Locke Burt, Chairman and President
Security First Insurance Company
www.SecurityFirstFlorida.com

1. **Adopt a Rate Standard for Citizens That Works**

Louisiana has been successful with a standard that combines actuarial soundness with the requirement that the rates charged by Louisiana Citizens be at least 10% higher than the rates charged by the top 10 writers in the state.

2. **Require Citizens to Implement a "Clearinghouse" for New and Renewal Business**

A "clearinghouse" will provide consumers with additional choices for insurance coverage at rates lower than those charged by Citizens and permit Citizens to enforce the current statutory eligibility rule. Amendments to Citizens Plan of Operation (FS 627.351(6)(c)5), Citizens eligibility requirements (FS 627.351(6)(c)5), and the Exchange of Business statutes (FS 626.752 (4)) are required to implement the "Clearinghouse".

3. **Expand the Ability of Admitted Markets to Compete With Non-Admitted Markets for Citizens' business by Modifying Consent to Rate (F.S. 627.171)**

- Clarify that the initial written consent of the insured is valid for all subsequent renewals
- Allow companies to write up to 25% of their policies as "Consent to Rate" instead of the current 5%

4. **Enact the Following Recommendations of the Citizens Mission Review Task Force**

- Eligibility
 - › Agents should be required to maintain documentation demonstrating that the agent searched for alternative coverage, annually
 - › Automatic renewal of Citizens' policies should be limited to 2 years
 - › New applications should be required for those insured by Citizens for 3+ years
- Multi-policy Discounts in F.S. 627.0655
 - › Prohibit carriers from using policies with Citizens to grant multi-policy discounts

5. **Restrict Schedule A Values to \$400,000 for Citizens' Policies**

Citizens insures approximately 53,000 homes and condominium units with Schedule A values between \$400,000 and \$1,000,000. These homes, about 4% of Citizens' policies, add almost \$50 billion in exposure to Citizens. That's approximately 10% of Citizens' total exposure. In May 2012, Citizens stopped writing homes valued at more than \$1 million and began the process of non-renewing 7,000 customers with homes valued over \$1 million. Homeowners who were unable to obtain a policy with Citizens or were non-renewed have been able to find coverage in the private sector.

6. **Stop Writing New Wind-Only Policies on July 1, 2013. Non-Renew All Existing Wind-Only Policies Beginning Jan 1, 2014**

A similar recommendation was defeated on a vote of five to four at the Citizens Mission Review Task Force in 2009. The Task Force approved a recommendation which said the Legislature should "readdress the boundaries of the High-Risk Account in an effort to make them more geographically consistent, with the goal of reducing Citizens' wind exposure."

7. **Require Agents to Annually Certify That They Represent At Least One Other Carrier That is Actively Writing Homeowners Business in Florida**

A similar change was proposed in SB 1714 in 2011.

8. **Permit Citizens' Board of Governors to Waive a Portion of Premium in Cases of Demonstrated Financial Need**

The biggest obstacle to increasing Citizens' rates to the level of "actuarially sound" as required by current law is the concern that actuarially sound rates might be unaffordable for many of Citizens' customers. This statutory change would eliminate that concern.

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

1. Adopt a Rate Standard for Citizens That Works

Here are two ways to set rates:

- Use an objective standard such as a rate higher than the top 10 companies
- Use a subjective standard such as rates that are actuarially sound

We are not suggesting changing the glide path – that’s a separate discussion – this is just changing the end point that the current glide path is working towards. Also, it shall be noted that there is no agreed upon definition for “actuarially sound” for a government organization like Citizens to use. A better approach is to copy what is already working in Louisiana—a standard that combines actuarial soundness with the requirement that the rates charged by Louisiana Citizens be at least 10% higher than the rates charged by the top 10 writers in the state.

Amend FS 627.351(6)(n):

(n)1. Rates for coverage provided by the corporation must be actuarially sound and subject to s. 627.062, except as otherwise provided in this paragraph. Effective January 1, 2014, for each county, the average rates of the corporation for each line of business for personal lines residential policies excluding rates for wind-only policies shall be actuarially sound or 10% higher than the average rates charged by the insurer that had the highest average rate in that county among the 10 insurers with the greatest total direct written premium in the state for that line of business in the preceding year, whichever is greater, except that with respect to mobile home coverages, the average rates of the corporation shall be actuarially sound or 10% higher than the average rates charged by the insurer that had the highest average rate in that county among the 5 insurers with the greatest total written premium for mobile home owner’s policies in the state in the preceding year, whichever is greater. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.

2. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided in s. 624.509 to augment the financial resources of the corporation.

3. After the public hurricane loss-projection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, the model shall serve as the minimum benchmark for determining the windstorm portion of the corporation’s rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

4. ~~The rate filings for the corporation which were approved by the office and took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on December 31, 2006, and provide refunds to policyholders who paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the office, subject to this paragraph.~~

5. Beginning on July 15, 2009, and annually thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

6. ~~Beginning on or after January 1, 2010, and notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall annually implement a rate increase which, except for sinkhole coverage, does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.~~

7. The corporation may also implement an increase to reflect the effect on the corporation of the cash buildup factor pursuant to s. 215.555(5)(b).

8. ~~The corporation's implementation of rates as prescribed in subparagraph 6. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing for each commercial and personal line of business the corporation writes.~~

Average Florida Homeowners Insurance Rates for HO3 Policies Continue to Decline as Total Insured Value Increases

Owner-Occupied HO3 Homeowners Policy Form (Excluding Tenant and Condo) 2007-2012

Date	Average Policy Premium		Premium Rate Per \$1,000 Property Value		Average Total Insured Value (TIV)		Policies In-Force	
	Citizens	All Other Companies	Citizens	All Other Companies	Citizens	All Other Companies	Citizens	All Other Companies
March 31, 2007	\$2,746	\$1,838	\$9.83	\$4.88	\$278,362	\$376,296	419,574	3,350,772
December 31, 2007	\$2,458	\$1,891	\$8.84	\$4.47	\$278,243	\$423,357	399,343	3,090,348
December 31, 2008	\$2,155	\$1,641	\$7.05	\$3.86	\$305,439	\$425,503	270,350	3,340,959
December 31, 2009	\$2,094	\$1,641	\$6.28	\$3.51	\$333,384	\$467,935	271,355	3,405,122
December 31, 2010	\$2,147	\$1,788	\$6.49	\$3.64	\$330,776	\$491,069	464,064	3,086,567
December 31, 2011	\$2,265	\$1,896	\$6.68	\$3.87	\$339,030	\$490,357	599,637	2,895,586
June 30, 2012	\$2,337	\$1,963	\$6.99	\$3.98	\$334,290	\$492,895	592,744	2,850,476
Market Share							17.2%	82.8%
Percent Change	-14.9%	6.8%	-28.9%	-18.4%	19.7%	31.0%	41.3%	-14.9%

Source: Florida Office of Insurance Regulation Quarterly Supplemental Report (QUASR)

Florida homeowners paid an average of \$125 more for a homeowners insurance policy in 2012 than they did five years ago. This is a 6% premium increase despite an average increase of 31% of the total amount of coverage purchased by Florida homeowners in the same five-year period.

Homeowners insurance companies in Florida are charging less (18.4% less per \$1,000 of insured property value) for HO3 coverage in 2012 than the rate charged in 2007.

Average Florida Homeowners Insurance Rates for HO6 Policies Continue to Decline as Total Insured Value Increases

Owner-Occupied HO6 Condo Unit Owners Policy Form 2007-2012

Date	Average Policy Premium		Premium Rate Per \$1,000 Property Value		Average Total Insured Value (TIV)		Policies In-Force	
	Citizens	All Other Companies	Citizens	All Other Companies	Citizens	All Other Companies	Citizens	All Other Companies
March 31, 2007	\$855	\$729	\$10.80	\$8.74	\$79,117	\$83,411	133,163	649,976
December 31, 2007	\$813	\$818	\$10.22	\$8.53	\$79,577	\$95,932	124,385	624,996
December 31, 2008	\$765	\$726	\$7.19	\$7.66	\$106,294	\$94,739	95,636	672,551
December 31, 2009	\$645	\$699	\$12.09	\$6.15	\$53,389	\$113,701	62,448	736,827
December 31, 2010	\$689	\$753	\$12.34	\$6.36	\$55,826	\$118,339	88,461	713,049
December 31, 2011	\$674	\$807	\$11.63	\$6.66	\$57,985	\$121,173	112,755	672,783
June 30, 2012	\$725	\$854	\$12.22	\$6.89	\$59,271	\$123,885	113,635	663,126
Market Share							12.3%	87.7%
Percent Change	-15.2%	17.1%	\$13.1%	-21.2%	-25.1%	48.5%	-14.7%	2.0%

Source: Florida Office of Insurance Regulation Quarterly Supplemental Report (QUASR)

Florida condo unit owners paid an average of \$125 more for a condo policy in 2012 than they did five years ago. This is a 17.1% premium increase despite an average increase of 48.5% of the total amount of coverage purchased by Florida condo unit owners in the same five-year period.

Private homeowners insurance companies in Florida are charging less (21.2% less per \$1,000 of insured property value) for HO6 coverage in 2012 than the rate charged in 2007.

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

2. Require Citizens to Implement a “Clearinghouse” for New and Renewal Business

A “clearinghouse” will provide consumers with additional choices for insurance coverage at rates lower than those charged by Citizens and permit Citizens to enforce the current statutory eligibility rule. Amendments to Citizens Plan of Operation (FS 627.351(6)(c)5), Citizens eligibility requirements (FS 627.351(6)(c)5), and the Exchange of Business statutes (FS 626.752 (4)) are required to implement the “Clearinghouse”.

Suggested Statutory Amendments:

Citizens Plan of Operation and Eligibility Standards

Amend F.S. 627.351(6)(c)5.a:

a. Subject to s. 627.3517, with respect to personal lines residential risks, if the risk is offered new or renewal coverage from an authorized insurer at the insurer’s approved rate under a standard policy including wind coverage or, if consistent with the insurer’s underwriting rules as filed with the office, a basic policy including wind coverage, ~~for a new application to the corporation for coverage,~~ the risk is not eligible for any policy issued by the corporation unless the premium for coverage from the authorized insurer is more than 15 percent greater than the premium for comparable coverage from the corporation. If the risk is not able to obtain such offer, the risk is eligible for a standard policy including wind coverage or a basic policy including wind coverage issued by the corporation; however, if the risk could not be insured under a standard policy including wind coverage regardless of market conditions, the risk is eligible for a basic policy including wind coverage unless rejected under subparagraph 8. ~~However, a policyholder of the corporation or a policyholder removed from the corporation through an assumption agreement until the end of the assumption period, remains eligible for coverage from the corporation regardless of any offer of coverage from an authorized insurer or surplus lines insurer.~~ The corporation shall determine the type of policy to be provided on the basis of objective standards specified in the underwriting manual and based on generally accepted underwriting practices.

Amend F.S. 627.351(6)(c)5.b:

b. With respect to commercial lines residential risks, ~~for a new application to the corporation for coverage,~~ if the risk is offered new or renewal coverage under a policy including wind coverage from an authorized insurer at its approved rate, the risk is not eligible for a policy issued by the corporation unless the premium for coverage from the authorized insurer is more than 15 percent greater than the premium for comparable coverage from the corporation. If the risk is not able to obtain any such offer, the risk is eligible for a policy including wind coverage issued by the corporation. However, a policyholder of the corporation or a policyholder removed from the corporation through an assumption agreement until the end of the assumption period remains eligible for coverage from the corporation regardless of an offer of coverage from an authorized insurer or surplus lines insurer.

Amend F.S. 627.351(6)(c)5.d:

d. By January 1, 2014, the corporation shall implement appropriate eligibility procedures and operational requirements to ensure that only risks which are eligible for coverage from the corporation receive such coverage. The procedures and requirements so implemented must, at a minimum, include the use of a clearinghouse for new applications which allows licensed insurers and agents to voluntarily write risks which have made application for coverage to the corporation and a mechanism to make renewal offers for existing policies available to licensed insurers and agents to voluntarily write risks insured by the corporation. The corporation may create an appropriate agency/agent mechanism to place new and renewal business with authorized insurers and shall also require that any risk insured by the corporation for three (3) or more consecutive years be nonrenewed and required to submit a new application for coverage. Compliance with these eligibility procedures and operational requirements is a condition of coverage by the corporation.

Exchange of Business Statute:

Amend F.S. 626.752(4):

(4) The foregoing limitations and restrictions shall not be construed and shall not apply to the placing of surplus lines business under the provisions of part VIII or to the activities of Citizens Property Insurance Corporation in placing new and renewal business with authorized insurers in conjunction with efforts to reduce the size of the corporation pursuant to the provisions of 627.351(6).

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

Top 10 Reasons Policies End Up In Citizens

- 1. Premium**
- 2. No prior insurance coverage or there is a lapse in coverage (30-day waiting period if lapse is more than 45 days)**
- 3. Prior loss history**
- 4. Location (coastal)**
- 5. Flexible coverage options and coverage availability:**
 - Sinkhole coverage is needed. In some Florida counties it is much easier for policyholders to obtain coverage for sinkhole loss with Citizens than in the private market.
 - Wind coverage is included in the Citizens' policy when the risk is located in the windpool (coastal area)
 - Higher limits on coverage are available from Citizens at a lower price
- 6. Citizens is the only insurance company the agent has to choose from**
- 7. Less work to obtain a policy for older homes**
- 8. Citizens will accept homes with existing damage**
- 9. Homes with older roofs are accepted:**
 - Shingle, built up tar and gravel, or other roof covering up to 25 years old
 - Tile, slate, clay, concrete, or metal up to 50 years old.
- 10. Premium financing is available**



PolicyForm: HO3

Citizens Competitive Rate Analysis

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	462,109	\$3,256	\$4,351	\$-1,095	-33.6%	29.3%
Universal of North America	116,072	\$2,537	\$3,627	\$-1,090	-42.9%	13.9%
ASI Assurance	453,444	\$3,233	\$4,303	\$-1,070	-33.1%	25.8%
Olympus Standard	480,699	\$3,265	\$4,238	\$-973	-29.8%	24.0%
Royal Palm	532,665	\$3,169	\$4,114	\$-945	-29.8%	30.2%
United P&C	131,684	\$2,763	\$3,617	\$-855	-30.9%	30.7%
Southern Oak	326,656	\$3,085	\$3,847	\$-762	-24.7%	28.8%
Ark Royal Homeowners	453,389	\$3,234	\$3,971	\$-737	-22.8%	39.3%
Security First	474,765	\$3,240	\$3,932	\$-693	-21.4%	38.0%
First Community	359,021	\$3,123	\$3,785	\$-662	-21.2%	34.7%
Southern Fidelity Standard	459,529	\$3,226	\$3,877	\$-651	-20.2%	36.5%
American Integrity	474,728	\$3,240	\$3,886	\$-646	-19.9%	41.2%
Capitol Preferred Standard	111,544	\$2,532	\$3,139	\$-607	-24.0%	38.0%
Cypress	130,721	\$2,515	\$2,926	\$-412	-16.4%	42.8%
St. Johns Standard	348,971	\$3,086	\$3,489	\$-403	-13.1%	52.0%
FL Peninsula Preferred	538,171	\$3,164	\$3,450	\$-286	-9.0%	70.5%
Olympus Preferred	480,699	\$3,265	\$3,548	\$-283	-8.7%	52.7%
Safe Harbor	483,658	\$3,244	\$3,490	\$-246	-7.6%	55.6%
Modern USA	464,920	\$3,225	\$3,392	\$-167	-5.2%	56.7%
American Traditions	464,920	\$3,225	\$3,389	\$-164	-5.1%	56.7%
Gulfstream Preferred	414,920	\$3,206	\$3,224	\$-18	-0.6%	69.2%
Prepared	155,852	\$2,674	\$2,684	\$-10	-0.4%	64.6%
Federated National	230,161	\$3,074	\$3,076	\$-2	-0.1%	70.2%
Citizens P&C 2012	558,078	\$3,154	\$3,154	\$0	0.0%	100.0%
Tower Hill Preferred	558,037	\$3,154	\$3,134	\$20	0.6%	70.7%
Capitol Preferred Preferred	53,853	\$2,523	\$2,460	\$63	2.5%	68.8%
Tower Hill Select	557,948	\$3,154	\$3,041	\$113	3.6%	76.2%
St. Johns Preferred	343,328	\$3,112	\$2,992	\$119	3.8%	68.0%
Universal P&C	208,687	\$3,376	\$3,233	\$142	4.2%	75.2%
FL Peninsula Elite	541,316	\$3,165	\$2,989	\$176	5.6%	76.2%
Omega	557,986	\$3,154	\$2,876	\$278	8.8%	88.7%
Sawgrass	350,444	\$3,078	\$2,745	\$333	10.8%	86.3%
Tower Hill Prime	557,891	\$3,154	\$2,804	\$350	11.1%	79.2%
Sunshine State	302,141	\$3,506	\$3,106	\$400	11.4%	81.1%
Fidelity Fire and Casualty	144,507	\$3,938	\$2,643	\$1,295	32.9%	95.8%
First Protective	144,507	\$3,938	\$2,643	\$1,295	32.9%	95.8%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Security First Insurance®

PolicyForm: HO6

Citizens Competitive Rate Analysis

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	9,110	\$823	\$1,547	\$-723	-87.8%	16.6%
Security First	8,134	\$836	\$1,148	\$-313	-37.4%	26.2%
United P&C	6,994	\$793	\$793	\$-217	-37.7%	43.6%
FL Peninsula Preferred	63,244	\$610	\$736	\$-125	-20.5%	46.7%
Universal of North America	3,645	\$706	\$831	\$-125	-17.7%	39.8%
Southern Oak	63,751	\$615	\$679	\$-65	-10.6%	45.1%
FL Peninsula Elite	61,248	\$612	\$616	\$-5	-0.8%	60.8%
Citizens P&C 2012	83,941	\$628	\$628	\$0	0.0%	100.0%
Cypress	27,519	\$996	\$989	\$7	0.7%	65.5%
Gulfstream Preferred	11,848	\$1,318	\$1,299	\$20	1.5%	77.4%
ASI Preferred	9,282	\$823	\$773	\$50	6.1%	70.4%
ASI Assurance	9,278	\$823	\$736	\$87	10.6%	74.8%
Modern USA	9,403	\$824	\$735	\$89	10.8%	71.4%
American Traditions	9,403	\$824	\$733	\$91	11.1%	71.7%
Ark Royal Homeowners	9,282	\$823	\$725	\$98	11.9%	77.1%
Tower Hill Preferred	10,073	\$1,395	\$1,286	\$108	7.8%	79.1%
St. Johns Standard	13,212	\$1,193	\$1,073	\$120	10.1%	83.3%
Tower Hill Prime	55,953	\$758	\$493	\$265	35.0%	98.9%
First Community	18,890	\$1,002	\$642	\$360	35.9%	95.5%
Olympus Standard	8,065	\$1,431	\$1,015	\$416	29.1%	96.2%
First Protective	5,458	\$1,520	\$988	\$533	35.0%	99.2%
Fidelity Fire and Casualty	5,458	\$1,520	\$988	\$533	35.0%	99.2%
Sunshine State	13,060	\$1,090	\$490	\$599	55.0%	99.7%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

3. Expand the Ability of Admitted Markets to Compete With Non-Admitted Markets for Citizens' business by Modifying Consent to Rate (F.S. 627.171)

- Clarify that the initial written consent of the insured is valid for all subsequent renewals
- Allow companies to write up to 25% of their policies as "Consent to Rate" instead of the current 5%

Amend F.S. 627.171:

(1) With written consent of the insured signed prior to the policy inception date and filed with the insurer, the insurer may use a rate in excess of the otherwise applicable filed rate on any specific risk. The signed consent form must include the filed rate as well as the excess rate for the risk insured, and a copy of the form must be maintained by the insurer for 3 years and be available for review by the office. The written signed consent of the insured shall be deemed valid for the initial policy period and all subsequent renewals.

(2) An insurer may not use excess rates pursuant to this section for more than 10 percent of its commercial insurance policies written or renewed in each calendar year for any line of commercial insurance or for more than 25 5 percent of its personal lines insurance policies written or renewed in each calendar year for any line of personal insurance. In determining the 10-percent limitation for commercial insurance policies, the insurer shall exclude any workers' compensation policy that was written for an employer who had coverage in the joint underwriting plan created by s. 627.311(5) immediately prior to the writing of the policy by the insurer and any workers' compensation policy that was written for an employer who had been offered coverage in the joint underwriting plan but who was written a policy by the insurer in lieu of accepting the joint underwriting plan policy. These workers'

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

4. Enact the Following Recommendations of the Citizens Mission Review Task Force

A) Eligibility: Agents should be required to maintain documentation demonstrating that the agent searched for alternative coverage, annually

Amend F.S. 627.351(6)(c)14:

14. Must provide that the corporation appoint as its licensed agents only those agents who at the time of initial appointment and annually thereafter demonstrate to the corporation that they also hold an appointment as defined in s. 626.015(3) with an insurer who at the time of the agent's initial appointment by the corporation is authorized to write and is actually writing personal lines residential property coverage, commercial residential property coverage, or commercial nonresidential property coverage within the state. As a condition of continued appointment, agents of the corporation must maintain appropriate documentation specified by the corporation which demonstrates that alternative coverage was annually sought for each risk insured by that agent with the corporation.

B) Automatic renewal of Citizens' policies should be limited to 2 years; new applications should be required for those insured by Citizens for 3+ years

Amend F.S. 627.351(6)(c)5.d.:

d. By January 1, 2014, the corporation shall implement appropriate eligibility procedures and operational requirements to ensure that only risks which are eligible for coverage from the corporation receive such coverage. The procedures and requirements so implemented must, at a minimum, include the use of a clearinghouse for new applications which allows licensed insurers and agents to voluntarily write risks which have made application for coverage to the corporation and a mechanism to make renewal offers for existing policies available to licensed insurers and agents to voluntarily write risks insured by the corporation. The corporation may create an appropriate agency/agent mechanism to place new and renewal business with authorized insurers and shall also require that any risk insured by the corporation for three (3) or more consecutive years be nonrenewed and required to submit a new application for coverage. Compliance with these eligibility procedures and operational requirements is a condition of coverage by the corporation.

C) Multi-policy Discounts: Prohibit carriers from using policies with Citizens to grant multi-policy discounts

Amend F.S. 627.0655:

627.0655 Policyholder loss or expense-related premium discounts.—An insurer or person authorized to engage in the business of insurance in this state may include, in the premium charged an insured for any policy, contract, or certificate of insurance, a discount based on the fact that another policy, contract, or certificate of any type has been purchased by the insured from the same insurer or insurer group, ~~the Citizens Property Insurance Corporation created under s. 627.351(6) if the same insurance agent is servicing both policies, or an insurer that has removed the policy from the Citizens Property Insurance Corporation if the same insurance agent is servicing both policies.~~

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

5. Restrict Schedule A Values to \$400,000 for Citizens' Policies

Citizens insures approximately 53,000 homes and condominium units with Schedule A values between \$400,000 and \$1,000,000. These homes, about 4% of Citizens' policies, add almost \$50 billion in exposure to Citizens. That's approximately 10% of Citizens' total exposure. In May 2012, Citizens stopped writing homes valued at more than \$1 million and began the process of non-renewing 7,000 customers with homes valued over \$1 million. Homeowners who were unable to obtain a policy with Citizens or were non-renewed have been able to find coverage in the private sector.

Amend F.S. 627.351(6)(a)3:

3. Effective ~~January 1, 2009~~ July 1, 2013, a personal lines residential structure that has a dwelling replacement cost of \$400,000 or more ~~2-~~ or a single condominium unit that has a combined dwelling and contents replacement cost of \$400,000 or more ~~2-million or more~~ is not eligible for coverage by the corporation. Such dwellings insured by the corporation on December 31, 2012, ~~2008~~; may continue to be covered by the corporation until the end of the policy term. However, such dwellings may reapply and obtain coverage if the property owner provides the corporation with a sworn affidavit from one or more insurance agents, on a form provided by the corporation, stating that the agents have made their best efforts to obtain coverage and that the property has been rejected for coverage by at least one authorized insurer and at least three surplus lines insurers. If such conditions are met, the dwelling may be insured by the corporation for up to 3 years, after which time the dwelling is ineligible for coverage. The office shall approve the method used by the corporation for valuing the dwelling replacement cost for the purposes of this subparagraph. ~~If a policyholder is insured by the corporation prior to being determined to be ineligible pursuant to this subparagraph and such policyholder files a lawsuit challenging the determination, the policyholder may remain insured by the corporation until the conclusion of the litigation.~~

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

6. Stop Writing New Wind-Only Policies on July 1, 2013. Non-Renew All Existing Wind-Only Policies Beginning Jan 1, 2014

A similar recommendation was defeated on a vote of five to four at the Citizens Mission Review Task Force in 2009. The Task Force approved a recommendation which said the Legislature should “readdress the boundaries of the High-Risk Account in an effort to make them more geographically consistent, with the goal of reducing Citizens’ wind exposure.”

Citizens should discontinue writing wind-only policies because:

- Under current law, Citizens can write multiperil policies statewide. This eliminates the need for wind-only policies
- Takeouts of wind-only policies have not been successful for consumers, Citizens, or take-out companies

Amend F.S. 627.351(6)(b)2.a(III):

(III) A coastal account for personal residential policies and commercial residential and commercial nonresidential property policies issued by the corporation, or transferred to the corporation, which provides coverage for the peril of wind on risks that are located in areas eligible for coverage by the Florida Windstorm Underwriting Association as those areas were defined on January 1, 2002. The corporation may offer policies that provide multiperil coverage and the corporation shall continue to offer policies that provide coverage only for the peril of wind for risks located in areas eligible for coverage in the coastal account. In issuing multiperil coverage, the corporation may use its approved policy forms and rates for the personal lines account. An applicant or insured who is eligible to purchase a multiperil policy from the corporation may purchase a multiperil policy from an authorized insurer without prejudice to the applicant’s or insured’s eligibility to prospectively purchase a policy that provides coverage only for the peril of wind from the corporation. An applicant or insured who is eligible for a corporation policy that provides coverage only for the peril of wind may elect to purchase or retain such policy and also purchase or retain coverage excluding wind from an authorized insurer without prejudice to the applicant’s or insured’s eligibility to prospectively purchase a policy that provides multiperil coverage from the corporation. It is the goal of the Legislature that there be an overall average savings of 10 percent or more for a policyholder who currently has a wind-only policy with the corporation, and an ex-wind policy with a voluntary insurer or the corporation, and who obtains a multiperil policy from the corporation. It is the intent of the Legislature that the offer of multiperil coverage in the coastal account be made and implemented in a manner that does not adversely affect the tax-exempt status of the corporation or creditworthiness of or security for currently outstanding financing obligations or credit facilities of the coastal account, the personal lines account, or the commercial lines account. The coastal account must also include quota share primary insurance under subparagraph (c)2. The area eligible for coverage under the coastal account also includes the area within Port Canaveral, which is bordered on the south by the City of Cape Canaveral, bordered on the west by the Banana River, and bordered on the north by Federal Government property. Notwithstanding any other provision of law, effective July 1, 2013, the corporation shall cease writing new personal and commercial wind-only policies and shall non-renew all such existing policies beginning January 1, 2014.

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

7. Require Agents to Annually Certify That They Represent At Least One Other Carrier That is Actively Writing Homeowners Business in Florida

A similar change was proposed in SB 1714 in 2011.

Citizens' Major Sources of Production

	# of Policies	% of Policies
State Farm Agents	198,860	14.3%
Allstate Agents	151,611	10.9%
AAA (Ins. Bureau, Inc.)	62,641	4.5%
USAA Insurance Agency	30,928	2.2%
Citizens Insurance Services	14,013	1.0%
Liberty Mutual	2,617	.2%
Subtotal	460,670	33.1%
All Other Agents	930,668	66.9%
Total Citizens Policies	1,391,338	100.0%

Amend F.S. 627.351(6)(c)14:

14. Must provide that the corporation appoint as its licensed agents only those agents who at the time of initial appointment and annually thereafter demonstrate to the corporation that they also hold an appointment as defined in s. 626.015(3) with an insurer who at the time of the agent's initial appointment by the corporation is authorized to write and is actually writing personal lines residential property coverage, commercial residential property coverage, or commercial nonresidential property coverage within the state. As a condition of continued appointment, agents of the corporation must maintain appropriate documentation specified by the corporation which demonstrates that alternative coverage was annually sought for each risk insured by that agent with the corporation.

Proposed Statutory Changes to Reduce the Size of Citizens Property Insurance Corporation

8. Permit Citizens' Board of Governors to Waive a Portion of Premium in Cases of Demonstrated Financial Need

The biggest obstacle to increasing Citizens' rates to the level of "actuarially sound" as required by current law is the concern that actuarially sound rates might be unaffordable for many of Citizens' customers. This statutory change would eliminate that concern.

Amend F.S. 627.351(6)(n):

9. The board may adopt procedures for the waiver of payment of all or a portion of premium on a risk insured by the corporation with appropriate documentation of demonstrated financial need.

County	Average Premium 6/30/12 QUASR HO3 Owner Occupied (Excl Tenant and Condo)	Mean Household Income Past 12 Months Ending 12/31/11*	Premium/Income Ratio
Miami-Dade	\$3,308	\$65,652	5.04%
Liberty	\$2,239	\$51,381	4.36%
DeSoto	\$1,917	\$47,338	4.05%
Franklin	\$2,094	\$51,840	4.04%
Broward	\$2,894	\$72,242	4.01%
Gulf	\$1,906	\$49,654	3.84%
Hendry	\$1,855	\$48,507	3.82%
Glades	\$1,850	\$49,478	3.74%
Walton	\$2,386	\$64,714	3.69%
Martin	\$3,034	\$84,450	3.59%
Pinellas	\$2,297	\$64,111	3.58%
Palm Beach	\$2,888	\$81,578	3.54%
Hardee	\$1,809	\$51,720	3.50%
Jefferson	\$1,787	\$52,413	3.41%
Dixie	\$1,520	\$44,819	3.39%
Madison	\$1,565	\$46,416	3.37%
Charlotte	\$1,968	\$58,833	3.35%
Calhoun	\$1,358	\$41,239	3.29%
Bay	\$1,997	\$60,798	3.28%
Holmes	\$1,393	\$42,421	3.28%
Okeechobee	\$1,727	\$53,768	3.21%
Indian River	\$2,343	\$73,182	3.20%
Highlands	\$1,455	\$45,768	3.18%
Okaloosa	\$2,184	\$70,121	3.11%
Suwannee	\$1,483	\$47,740	3.11%
Levy	\$1,463	\$47,369	3.09%
Manatee	\$2,029	\$65,825	3.08%
St. Lucie	\$1,801	\$58,695	3.07%
Gadsden	\$1,408	\$46,372	3.04%
Collier	\$2,855	\$94,212	3.03%
Florida	\$2,027	\$67,065	3.02%
Escambia	\$1,770	\$59,630	2.97%
Hillsborough	\$2,033	\$69,276	2.93%
Lee	\$2,047	\$70,175	2.92%
Washington	\$1,381	\$47,594	2.90%
Polk	\$1,652	\$57,426	2.88%

County	Average Premium 6/30/12 QUASR HO3 Owner Occupied (Excl Tenant and Condo)	Mean Household Income Past 12 Months Ending 12/31/11*	Premium/Income Ratio
Hernando	\$1,528	\$53,374	2.86%
Brevard	\$1,899	\$66,517	2.85%
Taylor	\$1,422	\$49,927	2.85%
Santa Rosa	\$1,946	\$69,407	2.80%
Putnam	\$1,266	\$45,803	2.76%
Gilchrist	\$1,395	\$50,701	2.75%
Jackson	\$1,390	\$50,587	2.75%
Pasco	\$1,595	\$58,074	2.75%
Lafayette	\$1,548	\$57,209	2.71%
Citrus	\$1,355	\$51,131	2.65%
Hamilton	\$1,295	\$48,899	2.65%
Union	\$1,399	\$53,970	2.59%
Columbia	\$1,272	\$49,925	2.55%
Volusia	\$1,486	\$58,334	2.55%
Sarasota	\$1,820	\$71,767	2.54%
Bradford	\$1,279	\$50,957	2.51%
Osceola	\$1,373	\$57,206	2.40%
Alachua	\$1,443	\$61,392	2.35%
Monroe	\$1,932	\$82,274	2.35%
Orange	\$1,578	\$68,054	2.32%
Marion	\$1,201	\$53,407	2.25%
Seminole	\$1,708	\$79,008	2.16%
Wakulla	\$1,320	\$61,468	2.15%
Nassau	\$1,582	\$75,288	2.10%
Baker	\$1,250	\$60,106	2.08%
Flagler	\$1,237	\$60,611	2.04%
Lake	\$1,237	\$62,112	1.99%
Duval	\$1,291	\$65,839	1.96%
Leon	\$1,268	\$64,688	1.96%
Sumter	\$1,021	\$55,355	1.84%
St. Johns	\$1,660	\$92,106	1.80%
Clay	\$1,197	\$72,870	1.64%

*Source: U.S. Census Bureau, 2007-2011 American Community Survey

***"HURT" index created by Brian Sullivan (Property Insurance Report)

Why Change Is Needed Now

Citizens Potential Hurricane Losses (AIR)

Citizens Historical Storms Potential Losses

Historical Event	Estimated Cost to Citizens (in billions)
Great Miami Hurricane of 1926	\$24.8
Hurricane Andrew	\$13.4
2004 Season	\$4.3
2005 Season	\$3.1

Probable maximum loss (PML) estimates were modeled using AIR Classic/2 v12.0.4, including loss amplification, excluding storm surge on exposures as of March 31, 2011.

Citizens Estimated 100-Year Event Losses Summer 2012

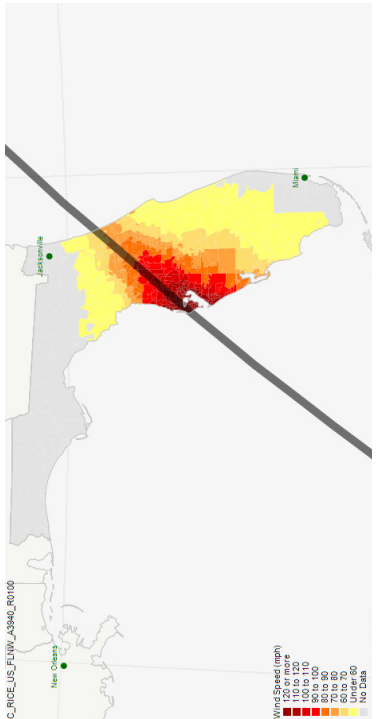
Account	Amount (in billions)
Coastal Account	\$14.8
PLA/CLA Accounts	\$9.2

2012 Estimated Claims-Paying Ability (Projected)

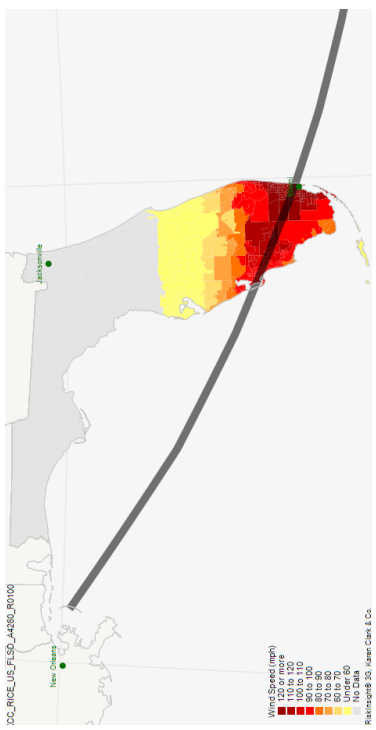
Description	Total Portfolio (in billions)
Projected Surplus 12/31/12	\$6.0
Total Accumulated Surplus available for claims	\$6.0
Pre-Event Liquidity Available	\$5.1
Private Reinsurance/Cat Bonds	\$1.5
FHCF Coverage (Mandatory Layer)	\$6.9
Total Claims-Paying Ability	\$19.5

Citizens Potential Hurricane Losses Total Portfolio (RiskInsight)

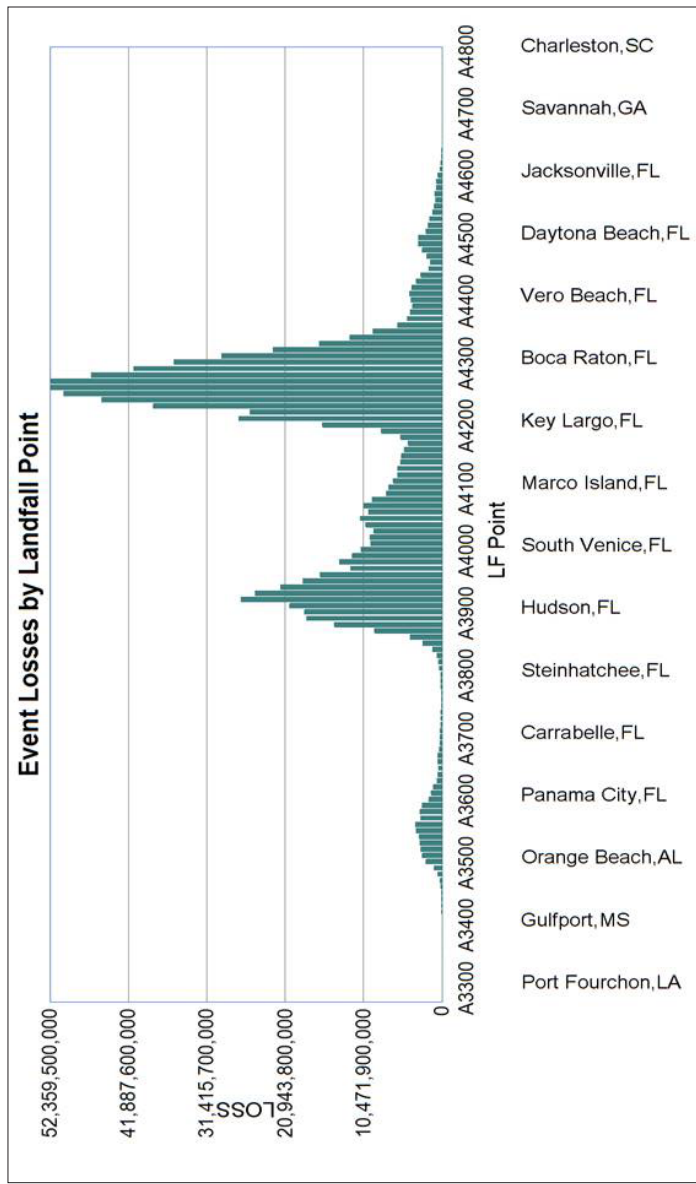
100-Yr Characteristic Event
Tampa landfall
Total Loss: \$27 Billion



100-Yr Characteristic Event
Miami landfall
Total Loss: \$52 Billion



Total Portfolio Multi-Peril 100-Year Characteristic Event Loss Estimates (June 2012)



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Citizens Market Share Analysis

Personal Residential HO3 and HO6

January 16, 2013

The Citizens Market Share Analysis provides the market share percentage of Citizens business for HO3 (home) and HO6 (condo) multi-peril policies by county. Also included is a market share analysis by product (commercial and residential) at the state and county level.



QUASR Market Share By County - Citizens

QuarterEnd: 06/30/2012

PolicyType: Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied

County	Total Policies	Total Premium	Citizens Policies	Citizens % of Policies	Citizens Premium	Citizens % of Premium
Alachua	40,631	\$58,623,660	591	1.5%	\$963,748	1.6%
Baker	3,641	\$4,550,240	34	0.9%	\$50,116	1.1%
Bay	32,695	\$65,297,151	922	2.8%	\$1,911,686	2.9%
Bradford	3,508	\$4,485,064	20	0.6%	\$38,696	0.9%
Brevard	128,540	\$244,035,924	10,286	8.0%	\$21,957,461	9.0%
Broward	261,023	\$755,403,437	92,801	35.6%	\$247,341,047	32.7%
Calhoun	1,476	\$2,003,817	11	0.7%	\$19,873	1.0%
Charlotte	43,941	\$86,487,957	7,179	16.3%	\$13,261,561	15.3%
Citrus	39,501	\$53,508,095	816	2.1%	\$1,390,329	2.6%
Clay	43,889	\$52,541,281	282	0.6%	\$371,540	0.7%
Collier	60,550	\$172,856,881	3,928	6.5%	\$10,852,261	6.3%
Columbia	9,393	\$11,944,628	62	0.7%	\$121,717	1.0%
Dade	258,253	\$854,366,168	142,830	55.3%	\$447,502,305	52.4%
Desoto	3,604	\$6,908,989	105	2.9%	\$204,033	3.0%
Dixie	1,393	\$2,117,902	83	6.0%	\$156,019	7.4%
Duval	173,988	\$224,596,897	2,237	1.3%	\$3,284,012	1.5%
Escambia	60,296	\$106,699,510	2,144	3.6%	\$4,710,541	4.4%
Flagler	26,832	\$33,197,228	354	1.3%	\$649,571	2.0%
Franklin	2,352	\$4,925,987	85	3.6%	\$240,302	4.9%
Gadsden	6,480	\$9,126,098	169	2.6%	\$215,044	2.4%
Gilchrist	2,115	\$2,950,531	50	2.4%	\$77,473	2.6%
Glades	936	\$1,731,565	39	4.2%	\$69,006	4.0%
Gulf	2,584	\$4,924,496	104	4.0%	\$268,577	5.5%
Hamilton	1,183	\$1,531,791	11	0.9%	\$19,957	1.3%
Hardee	2,895	\$5,238,056	22	0.8%	\$33,640	0.6%
Hendry	3,560	\$6,603,553	162	4.6%	\$304,405	4.6%
Hernando	44,148	\$67,457,220	28,764	65.2%	\$40,401,820	59.9%
Highlands	22,412	\$32,611,518	201	0.9%	\$337,941	1.0%
Hillsborough	214,922	\$437,001,677	52,224	24.3%	\$92,588,274	21.2%
Holmes	2,357	\$3,282,224	61	2.6%	\$91,541	2.8%
Indian River	31,925	\$74,814,973	1,766	5.5%	\$3,962,595	5.3%
Jackson	6,857	\$9,530,184	90	1.3%	\$124,352	1.3%
Jefferson	2,465	\$4,405,567	39	1.6%	\$60,331	1.4%
Lafayette	742	\$1,148,889	23	3.1%	\$45,342	3.9%
Lake	74,842	\$92,570,623	526	0.7%	\$798,712	0.9%
Lee	130,261	\$266,589,221	9,408	7.2%	\$19,602,401	7.4%
Leon	50,757	\$64,375,573	472	0.9%	\$618,486	1.0%
Levy	5,047	\$7,382,076	209	4.1%	\$400,154	5.4%
Liberty	2,511	\$5,621,886	9	0.4%	\$15,344	0.3%
Madison	3,436	\$5,378,560	26	0.8%	\$42,113	0.8%
Manatee	64,600	\$131,049,782	7,995	12.4%	\$15,959,000	12.2%
Marion	76,606	\$91,979,013	1,017	1.3%	\$1,599,598	1.7%
Martin	29,216	\$88,627,063	2,793	9.6%	\$8,188,481	9.2%
Monroe	11,812	\$22,815,042	480	4.1%	\$2,049,118	9.0%
Nassau	15,826	\$25,042,961	357	2.3%	\$683,514	2.7%
Okaloosa	40,230	\$87,848,162	1,695	4.2%	\$3,955,975	4.5%
Okeechobee	4,928	\$8,511,300	79	1.6%	\$144,965	1.7%
Orange	205,523	\$324,224,576	1,136	0.6%	\$2,027,543	0.6%
Osceola	51,273	\$70,385,006	411	0.8%	\$608,611	0.9%



QUASR Market Share By County - Citizens

QuarterEnd: 06/30/2012

PolicyType: Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied

County	Total Policies	Total Premium	Citizens Policies	Citizens % of Policies	Citizens Premium	Citizens % of Premium
Palm Beach	242,897	\$701,460,112	55,985	23.0%	\$140,106,844	20.0%
Pasco	98,512	\$157,104,569	47,030	47.7%	\$72,010,240	45.8%
Pinellas	170,243	\$391,127,180	87,523	51.4%	\$171,481,742	43.8%
Polk	106,996	\$176,707,623	878	0.8%	\$1,768,150	1.0%
Putnam	10,166	\$12,874,858	138	1.4%	\$207,705	1.6%
Santa Rosa	34,044	\$66,246,146	1,404	4.1%	\$3,420,960	5.2%
Sarasota	91,615	\$166,769,614	12,188	13.3%	\$24,142,427	14.5%
Seminole	91,932	\$157,005,889	444	0.5%	\$823,928	0.5%
St. Johns	53,893	\$89,451,018	1,359	2.5%	\$2,337,646	2.6%
St. Lucie	56,581	\$101,918,123	3,489	6.2%	\$6,758,590	6.6%
Sumter	30,986	\$31,641,025	211	0.7%	\$295,995	0.9%
Suwannee	4,537	\$6,728,609	32	0.7%	\$67,337	1.0%
Taylor	2,789	\$3,966,745	120	4.3%	\$215,666	5.4%
Union	1,163	\$1,626,808	16	1.4%	\$32,407	2.0%
Volusia	118,422	\$176,008,342	6,298	5.3%	\$9,846,628	5.6%
Wakulla	5,694	\$7,518,072	79	1.4%	\$141,862	1.9%
Walton	11,563	\$27,585,488	410	3.5%	\$1,253,257	4.5%
Washington	3,232	\$4,463,308	32	1.0%	\$54,077	1.2%
Total	3,443,220	\$6,979,513,528	592,744	17.2%	\$1,385,286,592	19.8%



QUASR Market Share By County - Citizens

QuarterEnd: 06/30/2012

PolicyType: Personal Residential - Condominium Unit Owners

County	Total Policies	Total Premium	Citizens Policies	Citizens % of Policies	Citizens Premium	Citizens % of Premium
Alachua	4,023	\$2,037,290	200	5.0%	\$78,616	3.9%
Baker	18	\$29,088	0	0.0%	\$0	0.0%
Bay	8,589	\$5,599,131	1,169	13.6%	\$826,117	14.8%
Bradford	26	\$23,115	0	0.0%	\$0	0.0%
Brevard	20,785	\$13,852,987	2,326	11.2%	\$1,436,011	10.4%
Broward	121,742	\$97,979,644	31,112	25.6%	\$20,881,278	21.3%
Calhoun	100	\$193,596	0	0.0%	\$0	0.0%
Charlotte	9,455	\$6,724,730	923	9.8%	\$615,864	9.2%
Citrus	1,286	\$848,730	49	3.8%	\$31,868	3.8%
Clay	1,312	\$743,832	38	2.9%	\$18,303	2.5%
Collier	57,218	\$61,099,954	3,228	5.6%	\$3,268,739	5.3%
Columbia	179	\$197,710	0	0.0%	\$0	0.0%
Dade	72,647	\$78,545,470	17,912	24.7%	\$14,516,702	18.5%
Desoto	627	\$380,693	23	3.7%	\$10,243	2.7%
Dixie	69	\$45,575	6	8.7%	\$2,700	5.9%
Duval	12,650	\$7,348,265	364	2.9%	\$179,923	2.4%
Escambia	4,755	\$3,733,640	675	14.2%	\$601,042	16.1%
Flagler	2,704	\$1,964,706	82	3.0%	\$52,280	2.7%
Franklin	77	\$46,628	12	15.6%	\$9,769	21.0%
Gadsden	33	\$32,312	0	0.0%	\$0	0.0%
Glades	14	\$8,896	0	0.0%	\$0	0.0%
Gulf	79	\$48,959	8	10.1%	\$9,071	18.5%
Hardee	1	\$792	0	0.0%	\$0	0.0%
Hendry	259	\$221,432	8	3.1%	\$5,168	2.3%
Hernando	413	\$244,666	75	18.2%	\$39,116	16.0%
Highlands	1,384	\$723,760	24	1.7%	\$9,941	1.4%
Hillsborough	21,785	\$14,970,611	2,392	11.0%	\$1,373,746	9.2%
Holmes	1	\$1,021	1	100.0%	\$1,021	100.0%
Indian River	8,856	\$8,683,351	623	7.0%	\$606,577	7.0%
Jefferson	1	\$483	0	0.0%	\$0	0.0%
Lake	1,298	\$706,781	30	2.3%	\$14,483	2.0%
Lee	57,732	\$42,711,093	4,066	7.0%	\$2,789,559	6.5%
Leon	1,526	\$688,598	94	6.2%	\$29,550	4.3%
Levy	1,259	\$3,928,585	10	0.8%	\$9,112	0.2%
Liberty	3	\$37,830	0	0.0%	\$0	0.0%
Manatee	19,856	\$15,053,006	1,940	9.8%	\$1,410,399	9.4%
Marion	4,758	\$2,563,670	58	1.2%	\$27,909	1.1%
Martin	12,598	\$10,010,533	966	7.7%	\$746,911	7.5%
Monroe	3,336	\$2,970,733	253	7.6%	\$329,457	11.1%
Nassau	2,067	\$1,894,934	82	4.0%	\$58,365	3.1%
Okaloosa	7,030	\$5,563,433	698	9.9%	\$534,862	9.6%
Okeechobee	116	\$64,116	0	0.0%	\$0	0.0%
Orange	19,154	\$10,705,188	550	2.9%	\$253,682	2.4%
Osceola	4,544	\$2,421,963	174	3.8%	\$77,343	3.2%
Palm Beach	121,877	\$121,697,373	18,655	15.3%	\$15,666,710	12.9%
Pasco	8,057	\$4,039,911	1,743	21.6%	\$816,659	20.2%
Pinellas	67,427	\$47,150,388	15,123	22.4%	\$8,792,705	18.6%
Polk	4,473	\$2,651,946	138	3.1%	\$69,316	2.6%
Putnam	142	\$81,633	3	2.1%	\$1,495	1.8%



QUASR Market Share By County - Citizens

QuarterEnd: 06/30/2012

PolicyType: Personal Residential - Condominium Unit Owners

County	Total Policies	Total Premium	Citizens Policies	Citizens % of Policies	Citizens Premium	Citizens % of Premium
Santa Rosa	1,006	\$809,696	128	12.7%	\$119,359	14.7%
Sarasota	36,554	\$32,006,491	3,557	9.7%	\$3,200,679	10.0%
Seminole	8,142	\$4,504,361	152	1.9%	\$74,313	1.6%
St. Johns	8,706	\$6,033,725	456	5.2%	\$306,914	5.1%
St. Lucie	10,584	\$7,723,577	825	7.8%	\$612,993	7.9%
Sumter	162	\$73,203	11	6.8%	\$5,317	7.3%
Suwannee	2	\$1,297	0	0.0%	\$0	0.0%
Taylor	26	\$17,794	2	7.7%	\$2,326	13.1%
Union	5	\$10,781	0	0.0%	\$0	0.0%
Volusia	17,760	\$11,519,972	1,942	10.9%	\$1,123,004	9.7%
Wakulla	24	\$13,371	3	12.5%	\$1,902	14.2%
Walton	5,449	\$4,623,844	726	13.3%	\$679,787	14.7%
Total	776,761	\$648,610,889	113,635	14.6%	\$82,329,206	12.7%



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Alachua

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	7	0	0%	\$114,408	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	84	0	0%	\$1,272,278	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,084	0	0%	\$1,958,887	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	9	5	56%	\$1,346,491	\$39,143	3%	\$7,829
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	35	10	29%	\$221,081	\$69,185	31%	\$6,918
Commercial Residential Total	1,219	15	1%	\$4,913,145	\$108,328	2%	
Personal Residential							
Personal Residential - Allied Lines	332	0	0%	\$221,283	\$0	0%	
Personal Residential - Condominium Unit Owners	4,023	200	5%	\$2,037,290	\$78,616	4%	\$393
Personal Residential - Condominium Unit Owners - WIND ONLY	6	0	0%	\$8,311	\$0	0%	
Personal Residential - Dwelling/Fire	7,991	843	11%	\$5,702,535	\$716,951	13%	\$850
Personal Residential - Dwelling/Fire - Mobile Homeowners	812	812	100%	\$441,493	\$441,493	100%	\$544
Personal Residential - Farmowners	99	0	0%	\$337,003	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	40,631	591	1%	\$58,623,660	\$963,748	2%	\$1,631
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	23	0	0%	\$106,476	\$0	0%	
Personal Residential - Mobile Homeowners	3,159	74	2%	\$3,132,064	\$79,447	3%	\$1,074
Personal Residential - Tenants	5,313	175	3%	\$1,192,088	\$43,764	4%	\$250
Personal Residential - Tenants - WIND ONLY	1	0	0%	\$3,407	\$0	0%	
Personal Residential Total	62,390	2,695	4%	\$71,805,611	\$2,324,019	3%	
Total	63,609	2,710	4%	\$76,718,756	\$2,432,347	3%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Baker

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	113	0	0%	\$88,370	\$0	0%	
Commercial Residential Total	113	0	0%	\$88,370	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	38	0	0%	\$23,863	\$0	0%	
Personal Residential - Condominium Unit Owners	18	0	0%	\$29,088	\$0	0%	
Personal Residential - Dwelling/Fire	658	33	5%	\$347,664	\$27,341	8%	\$829
Personal Residential - Dwelling/Fire - Mobile Homeowners	347	347	100%	\$180,885	\$180,885	100%	\$521
Personal Residential - Farmowners	8	0	0%	\$26,748	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,641	34	1%	\$4,550,240	\$50,116	1%	\$1,474
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1	0	0%	\$5,828	\$0	0%	
Personal Residential - Mobile Homeowners	956	34	4%	\$991,330	\$47,696	5%	\$1,403
Personal Residential - Tenants	74	3	4%	\$18,625	\$1,279	7%	\$426
Personal Residential Total	5,741	451	8%	\$6,174,271	\$307,317	5%	
Total	5,854	451	8%	\$6,262,641	\$307,317	5%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Bay

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	25	25	100%	\$100,279	\$100,279	100%	\$4,011
Commercial Residential - (Condo Associations Only) - WIND ONLY	98	98	100%	\$1,645,971	\$1,645,971	100%	\$16,796
Commercial Residential - (Homeowners Association) - WIND ONLY	9	9	100%	\$76,003	\$76,003	100%	\$8,445
Commercial Residential - Allied Lines (Excl Condo Associations)	12	12	100%	\$99,040	\$99,040	100%	\$8,253
Commercial Residential - CMP (Condo Associations Only)	35	0	0%	\$949,094	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	420	0	0%	\$1,210,824	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	16	14	88%	\$434,728	\$413,489	95%	\$29,535
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	20	16	80%	\$137,267	\$130,664	95%	\$8,166
Commercial Residential Total	635	174	27%	\$4,653,206	\$2,465,446	53%	
Personal Residential							
Personal Residential - Allied Lines	1,741	0	0%	\$1,795,069	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	900	900	100%	\$1,109,117	\$1,109,117	100%	\$1,232
Personal Residential - Condominium Unit Owners	8,589	1,169	14%	\$5,599,131	\$826,117	15%	\$707
Personal Residential - Condominium Unit Owners - WIND ONLY	2,969	2,586	87%	\$1,132,306	\$911,669	81%	\$353
Personal Residential - Dwelling/Fire	9,789	2,191	22%	\$11,144,351	\$3,056,615	27%	\$1,395
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,013	2,013	100%	\$1,482,871	\$1,482,871	100%	\$737
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	28	28	100%	\$14,156	\$14,156	100%	\$506
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	32,695	922	3%	\$65,297,151	\$1,911,686	3%	\$2,073
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	2,012	1,558	77%	\$3,504,557	\$2,454,183	70%	\$1,575
Personal Residential - Mobile Homeowners	2,377	603	25%	\$2,677,873	\$780,437	29%	\$1,294
Personal Residential - Mobile Homeowners - WIND ONLY	93	93	100%	\$51,506	\$51,506	100%	\$554
Personal Residential - Tenants	3,931	93	2%	\$1,026,686	\$33,304	3%	\$358
Personal Residential - Tenants - WIND ONLY	11	8	73%	\$7,836	\$1,332	17%	\$166
Personal Residential Total	67,148	12,164	18%	\$94,842,609	\$12,632,993	13%	
Total	67,783	12,338	18%	\$99,495,815	\$15,098,439	15%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Bradford

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	100	0	0%	\$122,066	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$102	\$0	0%	
Commercial Residential Total	101	0	0%	\$122,168	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	49	0	0%	\$25,978	\$0	0%	
Personal Residential - Condominium Unit Owners	26	0	0%	\$23,115	\$0	0%	
Personal Residential - Dwelling/Fire	900	42	5%	\$619,686	\$44,562	7%	\$1,061
Personal Residential - Dwelling/Fire - Mobile Homeowners	288	288	100%	\$162,468	\$162,468	100%	\$564
Personal Residential - Farmowners	6	0	0%	\$18,810	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,508	20	1%	\$4,485,064	\$38,696	1%	\$1,935
Personal Residential - Mobile Homeowners	776	13	2%	\$791,651	\$18,023	2%	\$1,386
Personal Residential - Tenants	74	0	0%	\$19,024	\$0	0%	
Personal Residential Total	5,627	363	6%	\$6,145,795	\$263,749	4%	
Total	5,728	363	6%	\$6,267,963	\$263,749	4%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Brevard

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	51	51	100%	\$224,104	\$224,104	100%	\$4,394
Commercial Residential - (Condo Associations Only) - WIND ONLY	287	287	100%	\$3,722,745	\$3,722,745	100%	\$12,971
Commercial Residential - (Homeowners Association) - WIND ONLY	12	12	100%	\$167,388	\$167,388	100%	\$13,949
Commercial Residential - Allied Lines (Excl Condo Associations)	22	21	95%	\$150,089	\$149,968	100%	\$7,141
Commercial Residential - CMP (Condo Associations Only)	239	0	0%	\$7,919,935	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,386	0	0%	\$2,123,540	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	164	154	94%	\$3,429,495	\$3,150,078	92%	\$20,455
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	90	87	97%	\$1,028,373	\$928,461	90%	\$10,672
Commercial Residential Total	2,251	612	27%	\$18,765,669	\$8,342,744	44%	
Personal Residential							
Personal Residential - Allied Lines	2,474	0	0%	\$2,727,302	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	211	211	100%	\$254,628	\$254,628	100%	\$1,207
Personal Residential - Condominium Unit Owners	20,785	2,326	11%	\$13,852,987	\$1,436,011	10%	\$617
Personal Residential - Condominium Unit Owners - WIND ONLY	833	658	79%	\$455,464	\$343,174	75%	\$522
Personal Residential - Dwelling/Fire	19,539	6,901	35%	\$23,189,189	\$9,587,448	41%	\$1,389
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,721	2,721	100%	\$2,243,915	\$2,243,915	100%	\$825
Personal Residential - Farmowners	7	0	0%	\$14,317	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	128,540	10,286	8%	\$244,035,924	\$21,957,461	9%	\$2,135
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,313	1,197	91%	\$2,560,633	\$2,131,502	83%	\$1,781
Personal Residential - Mobile Homeowners	8,973	5,611	63%	\$13,748,323	\$9,489,820	69%	\$1,691
Personal Residential - Mobile Homeowners - WIND ONLY	6	6	100%	\$5,909	\$5,909	100%	\$985
Personal Residential - Tenants	10,094	698	7%	\$2,540,277	\$220,548	9%	\$316
Personal Residential - Tenants - WIND ONLY	6	5	83%	\$12,074	\$1,526	13%	\$305
Personal Residential Total	195,502	30,620	16%	\$305,640,942	\$47,671,942	16%	
Total	197,753	31,232	16%	\$324,406,610	\$56,014,686	17%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Broward

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	1,856	1,856	100%	\$8,385,435	\$8,385,435	100%	\$4,518
Commercial Residential - (Condo Associations Only) - WIND ONLY	1,018	1,018	100%	\$22,230,468	\$22,230,468	100%	\$21,837
Commercial Residential - (Homeowners Association) - WIND ONLY	108	108	100%	\$1,386,042	\$1,386,042	100%	\$12,834
Commercial Residential - Allied Lines (Condo Associations Only)	3	0	0%	\$47,115	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	93	87	94%	\$906,370	\$870,520	96%	\$10,006
Commercial Residential - CMP (Condo Associations Only)	1,145	0	0%	\$77,001,529	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,933	0	0%	\$7,811,229	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	940	901	96%	\$60,854,096	\$58,022,673	95%	\$64,398
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	380	352	93%	\$9,413,389	\$8,613,819	92%	\$24,471
Commercial Residential Total	7,476	4,322	58%	\$188,035,673	\$99,508,957	53%	
Personal Residential							
Personal Residential - Allied Lines	2,117	0	0%	\$3,368,560	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	3,160	3,160	100%	\$4,943,834	\$4,943,834	100%	\$1,565
Personal Residential - Condominium Unit Owners	121,742	31,112	26%	\$97,979,644	\$20,881,278	21%	\$671
Personal Residential - Condominium Unit Owners - WIND ONLY	5,787	5,185	90%	\$4,342,214	\$3,617,301	83%	\$698
Personal Residential - Dwelling/Fire	47,277	35,102	74%	\$73,676,101	\$58,222,046	79%	\$1,659
Personal Residential - Dwelling/Fire - Mobile Homeowners	3,168	3,168	100%	\$3,476,617	\$3,476,617	100%	\$1,097
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	11	11	100%	\$14,130	\$14,130	100%	\$1,285
Personal Residential - Farmowners	6	0	0%	\$18,287	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	261,023	92,801	36%	\$755,403,437	\$247,341,047	33%	\$2,665
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	25,390	25,173	99%	\$60,869,980	\$59,040,336	97%	\$2,345
Personal Residential - Mobile Homeowners	4,937	3,285	67%	\$9,255,245	\$6,746,615	73%	\$2,054
Personal Residential - Mobile Homeowners - WIND ONLY	31	31	100%	\$31,887	\$31,887	100%	\$1,029
Personal Residential - Tenants	35,933	1,750	5%	\$9,674,454	\$767,371	8%	\$438
Personal Residential - Tenants - WIND ONLY	360	328	91%	\$147,097	\$92,857	63%	\$283
Personal Residential Total	510,942	201,106	39%	\$1,023,201,487	\$405,175,319	40%	
Total	518,418	205,428	40%	\$1,211,237,160	\$504,684,276	42%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Calhoun

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	33	0	0%	\$53,797	\$0	0%	
Commercial Residential Total	33	0	0%	\$53,797	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	35	0	0%	\$23,413	\$0	0%	
Personal Residential - Condominium Unit Owners	100	0	0%	\$193,596	\$0	0%	
Personal Residential - Dwelling/Fire	533	25	5%	\$385,253	\$25,297	7%	\$1,012
Personal Residential - Dwelling/Fire - Mobile Homeowners	181	181	100%	\$99,967	\$99,967	100%	\$552
Personal Residential - Farmowners	2	0	0%	\$3,965	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	1,476	11	1%	\$2,003,817	\$19,873	1%	\$1,807
Personal Residential - Mobile Homeowners	347	5	1%	\$357,805	\$7,276	2%	\$1,455
Personal Residential - Tenants	29	1	3%	\$7,488	\$329	4%	\$329
Personal Residential Total	2,703	223	8%	\$3,075,303	\$152,742	5%	
Total	2,736	223	8%	\$3,129,100	\$152,742	5%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Charlotte

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	7	7	100%	\$23,211	\$23,211	100%	\$3,316
Commercial Residential - (Condo Associations Only) - WIND ONLY	57	57	100%	\$1,358,418	\$1,358,418	100%	\$23,832
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$27,712	\$27,712	100%	\$27,712
Commercial Residential - Allied Lines (Condo Associations Only)	2	0	0%	\$12,862	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	5	5	100%	\$27,720	\$27,720	100%	\$5,544
Commercial Residential - CMP (Condo Associations Only)	299	0	0%	\$5,314,135	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	102	0	0%	\$203,318	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	80	67	84%	\$2,128,285	\$1,917,431	90%	\$28,618
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	12	10	83%	\$122,179	\$121,863	100%	\$12,186
Commercial Residential Total	565	147	26%	\$9,217,840	\$3,476,355	38%	
Personal Residential							
Personal Residential - Allied Lines	509	0	0%	\$654,851	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	199	199	100%	\$349,990	\$349,990	100%	\$1,759
Personal Residential - Condominium Unit Owners	9,455	923	10%	\$6,724,730	\$615,864	9%	\$667
Personal Residential - Condominium Unit Owners - WIND ONLY	448	334	75%	\$404,439	\$307,159	76%	\$920
Personal Residential - Dwelling/Fire	11,561	6,029	52%	\$14,896,307	\$7,986,741	54%	\$1,325
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,422	1,422	100%	\$1,274,900	\$1,274,900	100%	\$897
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	2	2	100%	\$902	\$902	100%	\$451
Personal Residential - Farmowners	2	0	0%	\$13,378	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	43,941	7,179	16%	\$86,487,957	\$13,261,561	15%	\$1,847
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	600	581	97%	\$1,441,220	\$1,346,814	93%	\$2,318
Personal Residential - Mobile Homeowners	6,247	2,146	34%	\$8,256,299	\$3,056,434	37%	\$1,424
Personal Residential - Mobile Homeowners - WIND ONLY	8	8	100%	\$2,884	\$2,884	100%	\$360
Personal Residential - Tenants	1,841	158	9%	\$483,961	\$52,000	11%	\$329
Personal Residential - Tenants - WIND ONLY	3	0	0%	\$7,785	\$0	0%	
Personal Residential Total	76,238	18,981	25%	\$120,999,603	\$28,255,249	23%	
Total	76,803	19,128	25%	\$130,217,444	\$31,731,604	24%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Citrus

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	4	0	0%	\$39,227	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	11	0	0%	\$391,288	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	600	0	0%	\$712,086	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	10	10	100%	\$155,853	\$155,853	100%	\$15,585
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	10	6	60%	\$130,804	\$83,814	64%	\$13,969
Commercial Residential Total	635	16	3%	\$1,429,258	\$239,667	17%	
Personal Residential							
Personal Residential - Allied Lines	1,111	0	0%	\$925,028	\$0	0%	
Personal Residential - Condominium Unit Owners	1,286	49	4%	\$848,730	\$31,868	4%	\$650
Personal Residential - Dwelling/Fire	5,576	779	14%	\$4,932,900	\$900,417	18%	\$1,156
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,409	2,409	100%	\$1,370,779	\$1,370,779	100%	\$569
Personal Residential - Farmowners	22	0	0%	\$68,898	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	39,501	816	2%	\$53,508,095	\$1,390,329	3%	\$1,704
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	8	0	0%	\$71,169	\$0	0%	
Personal Residential - Mobile Homeowners	5,401	690	13%	\$5,587,429	\$903,105	16%	\$1,309
Personal Residential - Tenants	880	44	5%	\$257,658	\$14,277	6%	\$324
Personal Residential Total	56,194	4,787	9%	\$67,570,685	\$4,610,775	7%	
Total	56,829	4,803	8%	\$68,999,943	\$4,850,442	7%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Clay

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	16	0	0%	\$414,956	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	936	0	0%	\$729,690	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	4	2	50%	\$120,391	\$22,562	19%	\$11,281
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$473	\$0	0%	
Commercial Residential Total	957	2	0%	\$1,265,510	\$22,562	2%	
Personal Residential							
Personal Residential - Allied Lines	329	0	0%	\$224,416	\$0	0%	
Personal Residential - Condominium Unit Owners	1,312	38	3%	\$743,832	\$18,303	2%	\$482
Personal Residential - Dwelling/Fire	6,333	220	3%	\$4,641,412	\$206,625	4%	\$939
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,123	1,123	100%	\$620,181	\$620,181	100%	\$552
Personal Residential - Farmowners	4	0	0%	\$5,840	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	43,889	282	1%	\$52,541,281	\$371,540	1%	\$1,318
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	6	0	0%	\$34,983	\$0	0%	
Personal Residential - Mobile Homeowners	2,684	124	5%	\$2,763,355	\$185,872	7%	\$1,499
Personal Residential - Tenants	3,623	75	2%	\$1,082,568	\$21,136	2%	\$282
Personal Residential Total	59,303	1,862	3%	\$62,657,867	\$1,423,657	2%	
Total	60,260	1,864	3%	\$63,923,376	\$1,446,219	2%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Collier

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	17	17	100%	\$232,283	\$232,283	100%	\$13,664
Commercial Residential - (Condo Associations Only) - WIND ONLY	381	381	100%	\$15,057,067	\$15,057,067	100%	\$39,520
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$5,351	\$5,351	100%	\$5,351
Commercial Residential - Allied Lines (Condo Associations Only)	1	0	0%	\$1,429	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	59	54	92%	\$970,613	\$967,490	100%	\$17,916
Commercial Residential - CMP (Condo Associations Only)	668	0	0%	\$34,993,149	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	223	0	0%	\$840,017	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	379	232	61%	\$8,413,384	\$5,400,957	64%	\$23,280
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	73	32	44%	\$459,242	\$341,934	74%	\$10,685
Commercial Residential Total	1,802	717	40%	\$60,972,535	\$22,005,082	36%	
Personal Residential							
Personal Residential - Allied Lines	677	0	0%	\$1,826,646	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	496	496	100%	\$1,037,452	\$1,037,452	100%	\$2,092
Personal Residential - Condominium Unit Owners	57,218	3,228	6%	\$61,099,954	\$3,268,739	5%	\$1,013
Personal Residential - Condominium Unit Owners - WIND ONLY	4,011	3,383	84%	\$4,920,401	\$3,511,629	71%	\$1,038
Personal Residential - Dwelling/Fire	12,619	5,586	44%	\$18,564,192	\$8,909,215	48%	\$1,595
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,076	1,076	100%	\$1,037,129	\$1,037,129	100%	\$964
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	11	11	100%	\$9,150	\$9,150	100%	\$832
Personal Residential - Farmowners	8	0	0%	\$19,234	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	60,550	3,928	6%	\$172,856,881	\$10,852,261	6%	\$2,763
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	5,117	4,751	93%	\$16,497,292	\$13,278,368	80%	\$2,795
Personal Residential - Mobile Homeowners	3,847	2,196	57%	\$5,788,685	\$3,610,788	62%	\$1,644
Personal Residential - Mobile Homeowners - WIND ONLY	48	48	100%	\$44,404	\$44,404	100%	\$925
Personal Residential - Tenants	5,514	313	6%	\$1,827,135	\$145,812	8%	\$466
Personal Residential - Tenants - WIND ONLY	54	30	56%	\$64,441	\$11,600	18%	\$387
Personal Residential Total	151,246	25,046	17%	\$285,592,996	\$45,716,547	16%	
Total	153,048	25,763	17%	\$346,565,531	\$67,721,629	20%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Columbia

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	280	0	0%	\$241,278	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$229	\$0	0%	
Commercial Residential Total	281	0	0%	\$241,507	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	214	0	0%	\$122,349	\$0	0%	
Personal Residential - Condominium Unit Owners	179	0	0%	\$197,710	\$0	0%	
Personal Residential - Dwelling/Fire	1,959	97	5%	\$1,327,734	\$81,623	6%	\$841
Personal Residential - Dwelling/Fire - Mobile Homeowners	707	707	100%	\$367,356	\$367,356	100%	\$520
Personal Residential - Farmowners	21	0	0%	\$42,722	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	9,393	62	1%	\$11,944,628	\$121,717	1%	\$1,963
Personal Residential - Mobile Homeowners	3,475	34	1%	\$3,782,285	\$43,696	1%	\$1,285
Personal Residential - Tenants	253	5	2%	\$58,974	\$1,201	2%	\$240
Personal Residential Total	16,201	905	6%	\$17,843,759	\$615,593	3%	
Total	16,482	905	5%	\$18,085,265	\$615,593	3%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Dade

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	1,220	1,220	100%	\$9,690,749	\$9,690,749	100%	\$7,943
Commercial Residential - (Condo Associations Only) - WIND ONLY	1,357	1,357	100%	\$52,345,412	\$52,345,412	100%	\$38,574
Commercial Residential - (Homeowners Association) - WIND ONLY	57	57	100%	\$430,823	\$430,823	100%	\$7,558
Commercial Residential - Allied Lines (Condo Associations Only)	4	0	0%	\$10,341	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	145	136	94%	\$1,778,438	\$1,761,166	99%	\$12,950
Commercial Residential - CMP (Condo Associations Only)	1,003	0	0%	\$85,269,835	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	2,122	0	0%	\$5,798,857	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	1,244	1,227	99%	\$66,360,760	\$64,495,442	97%	\$52,564
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1,139	1,122	99%	\$13,556,792	\$12,928,909	95%	\$11,523
Commercial Residential Total	8,291	5,119	62%	\$235,242,007	\$141,652,501	60%	
Personal Residential							
Personal Residential - Allied Lines	2,965	0	0%	\$4,386,617	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	2,278	2,278	100%	\$4,524,802	\$4,524,802	100%	\$1,986
Personal Residential - Condominium Unit Owners	72,647	17,912	25%	\$78,545,470	\$14,516,702	18%	\$810
Personal Residential - Condominium Unit Owners - WIND ONLY	9,033	7,931	88%	\$12,704,975	\$10,176,663	80%	\$1,283
Personal Residential - Dwelling/Fire	69,120	57,996	84%	\$126,475,948	\$111,875,173	88%	\$1,929
Personal Residential - Dwelling/Fire - Mobile Homeowners	246	246	100%	\$315,474	\$315,474	100%	\$1,282
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	6	6	100%	\$5,915	\$5,915	100%	\$986
Personal Residential - Farmowners	3	0	0%	\$5,049	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	258,253	142,830	55%	\$854,366,168	\$447,502,305	52%	\$3,133
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	31,176	30,709	99%	\$102,689,812	\$99,664,082	97%	\$3,245
Personal Residential - Mobile Homeowners	1,639	1,192	73%	\$3,155,651	\$2,490,765	79%	\$2,090
Personal Residential - Mobile Homeowners - WIND ONLY	122	122	100%	\$170,812	\$170,812	100%	\$1,400
Personal Residential - Tenants	20,416	1,804	9%	\$7,424,724	\$1,152,533	16%	\$639
Personal Residential - Tenants - WIND ONLY	436	413	95%	\$258,303	\$218,069	84%	\$528
Personal Residential Total	468,340	263,439	56%	\$1,195,029,721	\$692,613,295	58%	
Total	476,631	268,558	56%	\$1,430,271,727	\$834,265,796	58%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Desoto

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$3,142	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	5	0	0%	\$145,118	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	80	0	0%	\$80,248	\$0	0%	
Commercial Residential Total	86	0	0%	\$228,508	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	74	0	0%	\$70,140	\$0	0%	
Personal Residential - Condominium Unit Owners	627	23	4%	\$380,693	\$10,243	3%	\$445
Personal Residential - Dwelling/Fire	845	98	12%	\$748,105	\$126,833	17%	\$1,294
Personal Residential - Dwelling/Fire - Mobile Homeowners	257	257	100%	\$206,606	\$206,606	100%	\$804
Personal Residential - Farmowners	31	0	0%	\$285,500	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,604	105	3%	\$6,908,989	\$204,033	3%	\$1,943
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	2	0	0%	\$6,426	\$0	0%	
Personal Residential - Mobile Homeowners	2,782	221	8%	\$3,042,479	\$260,538	9%	\$1,179
Personal Residential - Tenants	169	8	5%	\$226,514	\$2,756	1%	\$344
Personal Residential Total	8,391	712	8%	\$11,875,451	\$811,009	7%	
Total	8,477	712	8%	\$12,103,959	\$811,009	7%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Dixie

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$10,092	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	9	0	0%	\$42,231	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	3	3	100%	\$55,491	\$55,491	100%	\$18,497
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$90,251	\$0	0%	
Commercial Residential Total	14	3	21%	\$198,065	\$55,491	28%	
Personal Residential							
Personal Residential - Allied Lines	16	0	0%	\$10,337	\$0	0%	
Personal Residential - Condominium Unit Owners	69	6	9%	\$45,575	\$2,700	6%	\$450
Personal Residential - Dwelling/Fire	713	46	6%	\$695,724	\$55,580	8%	\$1,208
Personal Residential - Dwelling/Fire - Mobile Homeowners	473	473	100%	\$306,422	\$306,422	100%	\$648
Personal Residential - Farmowners	4	0	0%	\$10,824	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	1,393	83	6%	\$2,117,902	\$156,019	7%	\$1,880
Personal Residential - Mobile Homeowners	735	62	8%	\$777,719	\$86,880	11%	\$1,401
Personal Residential - Tenants	66	1	2%	\$65,864	\$482	1%	\$482
Personal Residential Total	3,469	671	19%	\$4,030,367	\$608,083	15%	
Total	3,483	674	19%	\$4,228,432	\$663,574	16%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Duval

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	39	39	100%	\$116,447	\$116,447	100%	\$2,986
Commercial Residential - (Condo Associations Only) - WIND ONLY	43	43	100%	\$390,933	\$390,933	100%	\$9,091
Commercial Residential - (Homeowners Association) - WIND ONLY	4	4	100%	\$13,285	\$13,285	100%	\$3,321
Commercial Residential - Allied Lines (Condo Associations Only)	2	0	0%	\$12,958	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	2	0	0%	\$5,046	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	169	0	0%	\$4,463,144	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	4,375	0	0%	\$4,274,322	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	24	11	46%	\$563,807	\$281,365	50%	\$25,579
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	34	13	38%	\$887,299	\$181,243	20%	\$13,942
Commercial Residential Total	4,692	110	2%	\$10,727,241	\$983,273	9%	
Personal Residential							
Personal Residential - Allied Lines	4,328	0	0%	\$2,668,353	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	348	348	100%	\$207,370	\$207,370	100%	\$596
Personal Residential - Condominium Unit Owners	12,650	364	3%	\$7,348,265	\$179,923	2%	\$494
Personal Residential - Condominium Unit Owners - WIND ONLY	302	239	79%	\$284,317	\$101,710	36%	\$426
Personal Residential - Dwelling/Fire	29,442	2,085	7%	\$21,433,969	\$2,034,012	9%	\$976
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,379	1,379	100%	\$643,223	\$643,223	100%	\$466
Personal Residential - Farmowners	10	0	0%	\$15,547	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	173,988	2,237	1%	\$224,596,897	\$3,284,012	1%	\$1,468
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,084	822	76%	\$2,016,398	\$935,641	46%	\$1,138
Personal Residential - Mobile Homeowners	3,726	314	8%	\$3,337,617	\$378,648	11%	\$1,206
Personal Residential - Tenants	29,836	776	3%	\$6,208,287	\$198,755	3%	\$256
Personal Residential - Tenants - WIND ONLY	18	14	78%	\$20,122	\$2,614	13%	\$187
Personal Residential Total	257,111	8,578	3%	\$268,780,365	\$7,965,908	3%	
Total	261,803	8,688	3%	\$279,507,606	\$8,949,181	3%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Escambia

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	13	13	100%	\$61,906	\$61,906	100%	\$4,762
Commercial Residential - (Condo Associations Only) - WIND ONLY	71	71	100%	\$2,506,396	\$2,506,396	100%	\$35,301
Commercial Residential - (Homeowners Association) - WIND ONLY	4	4	100%	\$64,794	\$64,794	100%	\$16,198
Commercial Residential - Allied Lines (Excl Condo Associations)	13	12	92%	\$87,027	\$86,156	99%	\$7,180
Commercial Residential - CMP (Condo Associations Only)	22	0	0%	\$988,077	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,499	0	0%	\$1,776,291	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	25	20	80%	\$653,283	\$635,839	97%	\$31,792
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	40	19	48%	\$267,484	\$238,087	89%	\$12,531
Commercial Residential Total	1,687	139	8%	\$6,405,258	\$3,593,178	56%	
Personal Residential							
Personal Residential - Allied Lines	5,197	0	0%	\$4,752,347	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	897	897	100%	\$933,313	\$933,313	100%	\$1,040
Personal Residential - Condominium Unit Owners	4,755	675	14%	\$3,733,640	\$601,042	16%	\$890
Personal Residential - Condominium Unit Owners - WIND ONLY	1,460	1,388	95%	\$707,466	\$658,242	93%	\$474
Personal Residential - Dwelling/Fire	11,098	2,652	24%	\$11,246,325	\$3,766,393	33%	\$1,420
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,524	1,524	100%	\$1,079,482	\$1,079,482	100%	\$708
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	1	1	100%	\$587	\$587	100%	\$587
Personal Residential - Farmowners	2	0	0%	\$5,749	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	60,296	2,144	4%	\$106,699,510	\$4,710,541	4%	\$2,197
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	5,706	5,619	98%	\$8,529,225	\$8,300,810	97%	\$1,477
Personal Residential - Mobile Homeowners	1,264	229	18%	\$1,414,871	\$311,885	22%	\$1,362
Personal Residential - Mobile Homeowners - WIND ONLY	9	9	100%	\$9,234	\$9,234	100%	\$1,026
Personal Residential - Tenants	7,657	304	4%	\$2,022,198	\$124,542	6%	\$410
Personal Residential - Tenants - WIND ONLY	66	65	98%	\$15,850	\$14,297	90%	\$220
Personal Residential Total	99,932	15,507	16%	\$141,149,797	\$20,510,368	15%	
Total	101,619	15,646	15%	\$147,555,055	\$24,103,546	16%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Flagler

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	6	6	100%	\$20,268	\$20,268	100%	\$3,378
Commercial Residential - (Condo Associations Only) - WIND ONLY	10	10	100%	\$258,850	\$258,850	100%	\$25,885
Commercial Residential - Allied Lines (Excl Condo Associations)	9	9	100%	\$35,912	\$35,912	100%	\$3,990
Commercial Residential - CMP (Condo Associations Only)	41	0	0%	\$1,462,806	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	207	0	0%	\$269,566	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$1,213	\$0	0%	
Commercial Residential Total	274	25	9%	\$2,048,615	\$315,030	15%	
Personal Residential							
Personal Residential - Allied Lines	197	0	0%	\$178,322	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	243	243	100%	\$117,915	\$117,915	100%	\$485
Personal Residential - Condominium Unit Owners	2,704	82	3%	\$1,964,706	\$52,280	3%	\$638
Personal Residential - Condominium Unit Owners - WIND ONLY	228	182	80%	\$131,905	\$81,553	62%	\$448
Personal Residential - Dwelling/Fire	6,722	154	2%	\$5,465,994	\$221,821	4%	\$1,440
Personal Residential - Dwelling/Fire - Mobile Homeowners	195	195	100%	\$128,611	\$128,611	100%	\$660
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	10	10	100%	\$4,119	\$4,119	100%	\$412
Personal Residential - Farmowners	19	0	0%	\$58,834	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	26,832	354	1%	\$33,197,228	\$649,571	2%	\$1,835
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,146	1,043	91%	\$1,163,328	\$954,932	82%	\$916
Personal Residential - Mobile Homeowners	1,179	128	11%	\$1,132,394	\$136,895	12%	\$1,069
Personal Residential - Mobile Homeowners - WIND ONLY	158	158	100%	\$89,991	\$89,991	100%	\$570
Personal Residential - Tenants	1,355	40	3%	\$332,671	\$11,346	3%	\$284
Personal Residential - Tenants - WIND ONLY	2	2	100%	\$615	\$615	100%	\$308
Personal Residential Total	40,990	2,591	6%	\$43,966,634	\$2,449,649	6%	
Total	41,264	2,616	6%	\$46,015,249	\$2,764,679	6%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Franklin

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	2	2	100%	\$12,994	\$12,994	100%	\$6,497
Commercial Residential - (Condo Associations Only) - WIND ONLY	3	3	100%	\$19,922	\$19,922	100%	\$6,641
Commercial Residential - Allied Lines (Excl Condo Associations)	3	3	100%	\$38,677	\$38,677	100%	\$12,892
Commercial Residential - CMP (Excl Condo Associations)	9	0	0%	\$37,018	\$0	0%	
Commercial Residential Total	17	8	47%	\$108,611	\$71,593	66%	
Personal Residential							
Personal Residential - Allied Lines	362	0	0%	\$287,771	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	695	695	100%	\$1,475,101	\$1,475,101	100%	\$2,122
Personal Residential - Condominium Unit Owners	77	12	16%	\$46,628	\$9,769	21%	\$814
Personal Residential - Condominium Unit Owners - WIND ONLY	10	9	90%	\$6,545	\$6,151	94%	\$683
Personal Residential - Dwelling/Fire	1,542	214	14%	\$2,076,283	\$509,594	25%	\$2,381
Personal Residential - Dwelling/Fire - Mobile Homeowners	151	151	100%	\$135,744	\$135,744	100%	\$899
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	3	3	100%	\$1,239	\$1,239	100%	\$413
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,352	85	4%	\$4,925,987	\$240,302	5%	\$2,827
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,159	937	81%	\$2,726,886	\$2,033,807	75%	\$2,171
Personal Residential - Mobile Homeowners	229	56	24%	\$261,216	\$84,456	32%	\$1,508
Personal Residential - Mobile Homeowners - WIND ONLY	24	24	100%	\$16,471	\$16,471	100%	\$686
Personal Residential - Tenants	36	3	8%	\$10,423	\$928	9%	\$309
Personal Residential - Tenants - WIND ONLY	1	1	100%	\$132	\$132	100%	\$132
Personal Residential Total	6,641	2,190	33%	\$11,970,425	\$4,513,694	38%	
Total	6,658	2,198	33%	\$12,079,035	\$4,585,287	38%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Gadsden

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	172	0	0%	\$176,398	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$616	\$0	0%	
Commercial Residential Total	173	0	0%	\$177,014	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	115	0	0%	\$70,342	\$0	0%	
Personal Residential - Condominium Unit Owners	33	0	0%	\$32,312	\$0	0%	
Personal Residential - Dwelling/Fire	2,004	99	5%	\$1,019,685	\$98,699	10%	\$997
Personal Residential - Dwelling/Fire - Mobile Homeowners	547	547	100%	\$283,008	\$283,008	100%	\$517
Personal Residential - Farmowners	11	0	0%	\$26,407	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	6,480	169	3%	\$9,126,098	\$215,044	2%	\$1,272
Personal Residential - Mobile Homeowners	1,385	35	3%	\$1,452,055	\$55,475	4%	\$1,585
Personal Residential - Tenants	122	2	2%	\$32,114	\$1,184	4%	\$592
Personal Residential Total	10,697	852	8%	\$12,042,020	\$653,410	5%	
Total	10,870	852	8%	\$12,219,034	\$653,410	5%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Gilchrist

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	17	0	0%	\$74,135	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$1,153	\$0	0%	
Commercial Residential Total	18	0	0%	\$75,288	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	13	0	0%	\$6,606	\$0	0%	
Personal Residential - Dwelling/Fire	485	22	5%	\$366,622	\$20,892	6%	\$950
Personal Residential - Dwelling/Fire - Mobile Homeowners	561	561	100%	\$300,587	\$300,587	100%	\$536
Personal Residential - Farmowners	18	0	0%	\$51,316	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,115	50	2%	\$2,950,531	\$77,473	3%	\$1,549
Personal Residential - Mobile Homeowners	1,054	16	2%	\$1,088,815	\$24,239	2%	\$1,515
Personal Residential - Tenants	30	2	7%	\$8,085	\$449	6%	\$224
Personal Residential Total	4,276	651	15%	\$4,772,561	\$423,640	9%	
Total	4,294	651	15%	\$4,847,849	\$423,640	9%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Glades

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	33	0	0%	\$29,731	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$12,444	\$0	0%	
Commercial Residential Total	34	0	0%	\$42,175	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	34	0	0%	\$42,645	\$0	0%	
Personal Residential - Condominium Unit Owners	14	0	0%	\$8,896	\$0	0%	
Personal Residential - Dwelling/Fire	165	19	12%	\$189,889	\$32,897	17%	\$1,731
Personal Residential - Dwelling/Fire - Mobile Homeowners	177	177	100%	\$148,318	\$148,318	100%	\$838
Personal Residential - Farmowners	1	0	0%	\$16,709	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	936	39	4%	\$1,731,565	\$69,006	4%	\$1,769
Personal Residential - Mobile Homeowners	1,320	35	3%	\$1,729,036	\$53,972	3%	\$1,542
Personal Residential - Tenants	48	0	0%	\$77,950	\$0	0%	
Personal Residential Total	2,695	270	10%	\$3,945,008	\$304,193	8%	
Total	2,729	270	10%	\$3,987,183	\$304,193	8%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Gulf

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	1	1	100%	\$4,359	\$4,359	100%	\$4,359
Commercial Residential - (Condo Associations Only) - WIND ONLY	6	6	100%	\$64,142	\$64,142	100%	\$10,690
Commercial Residential - Allied Lines (Excl Condo Associations)	8	8	100%	\$10,950	\$10,950	100%	\$1,369
Commercial Residential - CMP (Condo Associations Only)	2	0	0%	\$25,415	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	15	0	0%	\$71,381	\$0	0%	
Commercial Residential Total	32	15	47%	\$176,247	\$79,451	45%	
Personal Residential							
Personal Residential - Allied Lines	323	0	0%	\$163,645	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	472	472	100%	\$679,841	\$679,841	100%	\$1,440
Personal Residential - Condominium Unit Owners	79	8	10%	\$48,959	\$9,071	19%	\$1,134
Personal Residential - Condominium Unit Owners - WIND ONLY	40	36	90%	\$17,682	\$15,386	87%	\$427
Personal Residential - Dwelling/Fire	1,599	217	14%	\$1,934,401	\$457,952	24%	\$2,110
Personal Residential - Dwelling/Fire - Mobile Homeowners	250	250	100%	\$159,329	\$159,329	100%	\$637
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	8	8	100%	\$4,699	\$4,699	100%	\$587
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,584	104	4%	\$4,924,496	\$268,577	5%	\$2,582
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	725	578	80%	\$1,410,896	\$1,000,491	71%	\$1,731
Personal Residential - Mobile Homeowners	305	38	12%	\$344,184	\$59,575	17%	\$1,568
Personal Residential - Mobile Homeowners - WIND ONLY	42	42	100%	\$32,125	\$32,125	100%	\$765
Personal Residential - Tenants	91	5	5%	\$27,445	\$1,895	7%	\$379
Personal Residential - Tenants - WIND ONLY	1	1	100%	\$87	\$87	100%	\$87
Personal Residential Total	6,519	1,759	27%	\$9,747,789	\$2,689,028	28%	
Total	6,551	1,774	27%	\$9,924,036	\$2,768,479	28%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Hamilton

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	27	0	0%	\$60,837	\$0	0%	
Commercial Residential Total	<u>27</u>	<u>0</u>	<u>0%</u>	<u>\$60,837</u>	<u>\$0</u>	<u>0%</u>	
Personal Residential							
Personal Residential - Allied Lines	34	0	0%	\$18,525	\$0	0%	
Personal Residential - Dwelling/Fire	361	12	3%	\$280,253	\$11,209	4%	\$934
Personal Residential - Dwelling/Fire - Mobile Homeowners	142	142	100%	\$76,666	\$76,666	100%	\$540
Personal Residential - Farmowners	53	0	0%	\$149,839	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	1,183	11	1%	\$1,531,791	\$19,957	1%	\$1,814
Personal Residential - Mobile Homeowners	776	4	1%	\$730,708	\$5,950	1%	\$1,488
Personal Residential - Tenants	20	0	0%	\$4,306	\$0	0%	
Personal Residential Total	<u>2,569</u>	<u>169</u>	<u>7%</u>	<u>\$2,792,087</u>	<u>\$113,782</u>	<u>4%</u>	
Total	<u>2,596</u>	<u>169</u>	<u>7%</u>	<u>\$2,852,924</u>	<u>\$113,782</u>	<u>4%</u>	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Hardee

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	107	0	0%	\$175,725	\$0	0%	
Commercial Residential Total	107	0	0%	\$175,725	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	88	0	0%	\$65,189	\$0	0%	
Personal Residential - Condominium Unit Owners	1	0	0%	\$792	\$0	0%	
Personal Residential - Dwelling/Fire	500	23	5%	\$485,182	\$35,621	7%	\$1,549
Personal Residential - Dwelling/Fire - Mobile Homeowners	158	158	100%	\$111,497	\$111,497	100%	\$706
Personal Residential - Farmowners	43	0	0%	\$160,406	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,895	22	1%	\$5,238,056	\$33,640	1%	\$1,529
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	3	0	0%	\$9,142	\$0	0%	
Personal Residential - Mobile Homeowners	1,258	40	3%	\$1,229,956	\$36,712	3%	\$918
Personal Residential - Tenants	120	2	2%	\$41,482	\$825	2%	\$412
Personal Residential Total	5,066	245	5%	\$7,341,702	\$218,295	3%	
Total	5,173	245	5%	\$7,517,427	\$218,295	3%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Hendry

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$2,167	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	125	0	0%	\$162,024	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	1	1	100%	\$15,632	\$15,632	100%	\$15,632
Commercial Residential Total	127	1	1%	\$179,823	\$15,632	9%	
Personal Residential							
Personal Residential - Allied Lines	112	0	0%	\$129,044	\$0	0%	
Personal Residential - Condominium Unit Owners	259	8	3%	\$221,432	\$5,168	2%	\$646
Personal Residential - Dwelling/Fire	614	111	18%	\$768,446	\$175,664	23%	\$1,583
Personal Residential - Dwelling/Fire - Mobile Homeowners	425	425	100%	\$356,739	\$356,739	100%	\$839
Personal Residential - Farmowners	12	0	0%	\$130,190	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,560	162	5%	\$6,603,553	\$304,405	5%	\$1,879
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1	0	0%	\$2,383	\$0	0%	
Personal Residential - Mobile Homeowners	1,811	122	7%	\$2,494,448	\$212,069	9%	\$1,738
Personal Residential - Tenants	98	7	7%	\$28,116	\$2,694	10%	\$385
Personal Residential Total	6,892	835	12%	\$10,734,352	\$1,056,739	10%	
Total	7,019	836	12%	\$10,914,174	\$1,072,371	10%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Hernando

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$10,045	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	3	0	0%	\$160,161	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	318	0	0%	\$428,974	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	2	2	100%	\$22,805	\$22,805	100%	\$11,402
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	3	2	67%	\$32,381	\$32,093	99%	\$16,046
Commercial Residential Total	327	4	1%	\$654,366	\$54,898	8%	
Personal Residential							
Personal Residential - Allied Lines	1	0	0%	\$5,063	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	14	14	100%	\$11,981	\$11,981	100%	\$856
Personal Residential - Condominium Unit Owners	413	75	18%	\$244,666	\$39,116	16%	\$522
Personal Residential - Dwelling/Fire	7,839	6,508	83%	\$7,265,000	\$6,445,546	89%	\$990
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,128	2,128	100%	\$1,382,852	\$1,382,852	100%	\$650
Personal Residential - Farmowners	9	0	0%	\$27,255	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	44,148	28,764	65%	\$67,457,220	\$40,401,820	60%	\$1,405
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	179	158	88%	\$228,160	\$172,109	75%	\$1,089
Personal Residential - Mobile Homeowners	6,155	1,135	18%	\$6,033,503	\$1,293,285	21%	\$1,139
Personal Residential - Mobile Homeowners - WIND ONLY	15	15	100%	\$8,608	\$8,608	100%	\$574
Personal Residential - Tenants	1,252	143	11%	\$305,243	\$44,203	14%	\$309
Personal Residential - Tenants - WIND ONLY	2	1	50%	\$2,153	\$159	7%	\$159
Personal Residential Total	62,155	38,941	63%	\$82,971,704	\$49,799,679	60%	
Total	62,482	38,945	62%	\$83,626,071	\$49,854,577	60%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Highlands

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	2	0	0%	\$11,041	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$7,870	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	39	0	0%	\$340,936	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	506	0	0%	\$682,968	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	4	3	75%	\$115,997	\$39,354	34%	\$13,118
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	6	3	50%	\$54,548	\$42,894	79%	\$14,298
Commercial Residential Total	558	6	1%	\$1,213,360	\$82,248	7%	
Personal Residential							
Personal Residential - Allied Lines	636	0	0%	\$524,342	\$0	0%	
Personal Residential - Condominium Unit Owners	1,384	24	2%	\$723,760	\$9,941	1%	\$414
Personal Residential - Dwelling/Fire	4,520	201	4%	\$5,569,613	\$237,515	4%	\$1,182
Personal Residential - Dwelling/Fire - Mobile Homeowners	522	522	100%	\$345,852	\$345,852	100%	\$663
Personal Residential - Farmowners	42	0	0%	\$192,979	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	22,412	201	1%	\$32,611,518	\$337,941	1%	\$1,681
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	6	0	0%	\$28,788	\$0	0%	
Personal Residential - Mobile Homeowners	11,170	515	5%	\$15,675,668	\$485,226	3%	\$942
Personal Residential - Tenants	799	13	2%	\$937,649	\$4,659	0%	\$358
Personal Residential Total	41,491	1,476	4%	\$56,610,168	\$1,421,134	3%	
Total	42,049	1,482	4%	\$57,823,529	\$1,503,382	3%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Hillsborough

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	1	0	0%	\$4,969	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	6	0	0%	\$199,639	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	310	0	0%	\$12,693,080	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	975	0	0%	\$3,850,197	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	122	113	93%	\$4,223,274	\$4,051,022	96%	\$35,850
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	113	82	73%	\$2,764,481	\$1,800,688	65%	\$21,960
Commercial Residential Total	1,527	195	13%	\$23,735,640	\$5,851,710	25%	
Personal Residential							
Personal Residential - Allied Lines	4,358	0	0%	\$3,903,957	\$0	0%	
Personal Residential - Condominium Unit Owners	21,785	2,392	11%	\$14,970,611	\$1,373,746	9%	\$574
Personal Residential - Condominium Unit Owners - WIND ONLY	41	0	0%	\$132,773	\$0	0%	
Personal Residential - Dwelling/Fire	40,411	21,154	52%	\$43,072,537	\$24,136,108	56%	\$1,141
Personal Residential - Dwelling/Fire - Mobile Homeowners	4,598	4,598	100%	\$3,208,172	\$3,208,172	100%	\$698
Personal Residential - Farmowners	152	0	0%	\$420,664	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	214,922	52,224	24%	\$437,001,677	\$92,588,274	21%	\$1,773
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	194	0	0%	\$1,722,146	\$0	0%	
Personal Residential - Mobile Homeowners	8,714	1,444	17%	\$9,496,336	\$1,734,185	18%	\$1,201
Personal Residential - Tenants	36,100	1,097	3%	\$11,541,013	\$338,327	3%	\$308
Personal Residential - Tenants - WIND ONLY	11	0	0%	\$21,415	\$0	0%	
Personal Residential Total	331,286	82,909	25%	\$525,491,301	\$123,378,812	23%	
Total	332,813	83,104	25%	\$549,226,941	\$129,230,522	24%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Holmes

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	52	0	0%	\$123,347	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$398	\$0	0%	
Commercial Residential Total	53	0	0%	\$123,745	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	87	0	0%	\$52,482	\$0	0%	
Personal Residential - Condominium Unit Owners	1	1	100%	\$1,021	\$1,021	100%	\$1,021
Personal Residential - Dwelling/Fire	1,065	49	5%	\$1,805,222	\$51,905	3%	\$1,059
Personal Residential - Dwelling/Fire - Mobile Homeowners	275	275	100%	\$151,085	\$151,085	100%	\$549
Personal Residential - Farmowners	13	0	0%	\$24,437	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,357	61	3%	\$3,282,224	\$91,541	3%	\$1,501
Personal Residential - Mobile Homeowners	526	1	0%	\$543,441	\$1,760	0%	\$1,760
Personal Residential - Tenants	125	0	0%	\$166,686	\$0	0%	
Personal Residential Total	4,449	387	9%	\$6,026,597	\$297,312	5%	
Total	4,502	387	9%	\$6,150,342	\$297,312	5%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Indian River

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	12	12	100%	\$67,575	\$67,575	100%	\$5,631
Commercial Residential - (Condo Associations Only) - WIND ONLY	123	123	100%	\$2,688,577	\$2,688,577	100%	\$21,858
Commercial Residential - (Homeowners Association) - WIND ONLY	8	8	100%	\$32,838	\$32,838	100%	\$4,105
Commercial Residential - Allied Lines (Excl Condo Associations)	40	40	100%	\$376,860	\$376,860	100%	\$9,422
Commercial Residential - CMP (Condo Associations Only)	58	0	0%	\$3,108,147	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	230	0	0%	\$591,619	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	35	32	91%	\$1,718,058	\$1,635,837	95%	\$51,120
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	28	27	96%	\$328,564	\$321,420	98%	\$11,904
Commercial Residential Total	534	242	45%	\$8,912,238	\$5,123,107	57%	
Personal Residential							
Personal Residential - Allied Lines	952	0	0%	\$1,568,452	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	66	66	100%	\$202,335	\$202,335	100%	\$3,066
Personal Residential - Condominium Unit Owners	8,856	623	7%	\$8,683,351	\$606,577	7%	\$974
Personal Residential - Condominium Unit Owners - WIND ONLY	545	448	82%	\$684,659	\$529,407	77%	\$1,182
Personal Residential - Dwelling/Fire	7,421	2,210	30%	\$9,116,369	\$3,171,975	35%	\$1,435
Personal Residential - Dwelling/Fire - Mobile Homeowners	256	256	100%	\$219,525	\$219,525	100%	\$858
Personal Residential - Farmowners	10	0	0%	\$57,234	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	31,925	1,766	6%	\$74,814,973	\$3,962,595	5%	\$2,244
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,526	1,436	94%	\$6,208,780	\$5,217,335	84%	\$3,633
Personal Residential - Mobile Homeowners	2,746	1,045	38%	\$3,542,492	\$1,510,711	43%	\$1,446
Personal Residential - Tenants	1,974	110	6%	\$622,186	\$49,249	8%	\$448
Personal Residential - Tenants - WIND ONLY	17	10	59%	\$21,634	\$4,262	20%	\$426
Personal Residential Total	56,294	7,970	14%	\$105,741,990	\$15,473,971	15%	
Total	56,828	8,212	14%	\$114,654,228	\$20,597,078	18%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Jackson

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$4,283	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	322	0	0%	\$488,947	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$5,962	\$0	0%	
Commercial Residential Total	324	0	0%	\$499,192	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	217	0	0%	\$122,600	\$0	0%	
Personal Residential - Dwelling/Fire	1,971	60	3%	\$1,375,229	\$59,494	4%	\$992
Personal Residential - Dwelling/Fire - Mobile Homeowners	702	702	100%	\$385,043	\$385,043	100%	\$548
Personal Residential - Farmowners	24	0	0%	\$116,162	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	6,857	90	1%	\$9,530,184	\$124,352	1%	\$1,382
Personal Residential - Mobile Homeowners	1,392	17	1%	\$1,478,129	\$23,519	2%	\$1,383
Personal Residential - Tenants	181	3	2%	\$44,968	\$1,404	3%	\$468
Personal Residential Total	11,344	872	8%	\$13,052,315	\$593,812	5%	
Total	11,668	872	7%	\$13,551,507	\$593,812	4%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Jefferson

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$3,491	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	75	0	0%	\$98,091	\$0	0%	
Commercial Residential Total	76	0	0%	\$101,582	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	14	0	0%	\$8,129	\$0	0%	
Personal Residential - Condominium Unit Owners	1	0	0%	\$483	\$0	0%	
Personal Residential - Dwelling/Fire	549	15	3%	\$305,847	\$19,745	6%	\$1,316
Personal Residential - Dwelling/Fire - Mobile Homeowners	197	197	100%	\$108,001	\$108,001	100%	\$548
Personal Residential - Farmowners	32	0	0%	\$115,235	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,465	39	2%	\$4,405,567	\$60,331	1%	\$1,547
Personal Residential - Mobile Homeowners	451	23	5%	\$484,106	\$38,629	8%	\$1,680
Personal Residential - Tenants	870	1	0%	\$3,947,140	\$323	0%	\$323
Personal Residential Total	4,579	275	6%	\$9,374,508	\$227,029	2%	
Total	4,655	275	6%	\$9,476,091	\$227,029	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Lafayette

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	18	0	0%	\$57,732	\$0	0%	
Commercial Residential Total	18	0	0%	\$57,732	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	6	0	0%	\$4,088	\$0	0%	
Personal Residential - Dwelling/Fire	247	25	10%	\$174,455	\$30,267	17%	\$1,211
Personal Residential - Dwelling/Fire - Mobile Homeowners	137	137	100%	\$73,778	\$73,778	100%	\$539
Personal Residential - Farmowners	21	0	0%	\$54,438	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	742	23	3%	\$1,148,889	\$45,342	4%	\$1,971
Personal Residential - Mobile Homeowners	267	3	1%	\$263,362	\$3,763	1%	\$1,254
Personal Residential - Tenants	1,758	0	0%	\$5,175,949	\$0	0%	
Personal Residential Total	3,178	188	6%	\$6,894,960	\$153,150	2%	
Total	3,196	188	6%	\$6,952,692	\$153,150	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Lake

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	2	0	0%	\$9,902	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	33	0	0%	\$515,831	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,309	0	0%	\$1,653,996	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	2	2	100%	\$19,704	\$19,704	100%	\$9,852
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	2	1	50%	\$9,197	\$8,147	89%	\$8,147
Commercial Residential Total	1,348	3	0%	\$2,208,630	\$27,851	1%	
Personal Residential							
Personal Residential - Allied Lines	479	0	0%	\$356,304	\$0	0%	
Personal Residential - Condominium Unit Owners	1,298	30	2%	\$706,781	\$14,483	2%	\$483
Personal Residential - Condominium Unit Owners - WIND ONLY	2	0	0%	\$2,694	\$0	0%	
Personal Residential - Dwelling/Fire	12,556	794	6%	\$9,357,560	\$738,752	8%	\$930
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,215	2,215	100%	\$1,289,458	\$1,289,458	100%	\$582
Personal Residential - Farmowners	52	0	0%	\$161,181	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	74,842	526	1%	\$92,570,623	\$798,712	1%	\$1,518
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	45	0	0%	\$234,055	\$0	0%	
Personal Residential - Mobile Homeowners	18,117	1,089	6%	\$17,396,377	\$1,017,818	6%	\$935
Personal Residential - Tenants	4,614	98	2%	\$1,578,612	\$27,738	2%	\$283
Personal Residential - Tenants - WIND ONLY	1	0	0%	\$2,664	\$0	0%	
Personal Residential Total	114,221	4,752	4%	\$123,656,310	\$3,886,961	3%	
Total	115,569	4,755	4%	\$125,864,940	\$3,914,812	3%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Lee

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	53	53	100%	\$323,357	\$323,357	100%	\$6,101
Commercial Residential - (Condo Associations Only) - WIND ONLY	333	333	100%	\$8,102,111	\$8,102,111	100%	\$24,331
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$6,376	\$6,376	100%	\$6,376
Commercial Residential - Allied Lines (Condo Associations Only)	21	0	0%	\$116,776	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	47	42	89%	\$316,447	\$286,878	91%	\$6,830
Commercial Residential - CMP (Condo Associations Only)	871	0	0%	\$27,475,098	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	455	0	0%	\$1,696,687	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	414	320	77%	\$6,459,138	\$5,164,087	80%	\$16,138
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	118	68	58%	\$1,857,455	\$1,648,989	89%	\$24,250
Commercial Residential Total	2,313	817	35%	\$46,353,445	\$15,531,798	34%	
Personal Residential							
Personal Residential - Allied Lines	1,974	0	0%	\$2,505,609	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	1,512	1,512	100%	\$2,957,010	\$2,957,010	100%	\$1,956
Personal Residential - Condominium Unit Owners	57,732	4,066	7%	\$42,711,093	\$2,789,559	7%	\$686
Personal Residential - Condominium Unit Owners - WIND ONLY	3,640	3,157	87%	\$2,504,920	\$1,983,995	79%	\$628
Personal Residential - Dwelling/Fire	41,072	12,942	32%	\$50,328,507	\$17,388,548	35%	\$1,344
Personal Residential - Dwelling/Fire - Mobile Homeowners	6,926	6,926	100%	\$5,331,819	\$5,331,819	100%	\$770
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	38	38	100%	\$19,577	\$19,577	100%	\$515
Personal Residential - Farmowners	5	0	0%	\$7,873	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	130,261	9,408	7%	\$266,589,221	\$19,602,401	7%	\$2,084
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	8,304	7,928	95%	\$20,602,871	\$18,546,867	90%	\$2,339
Personal Residential - Mobile Homeowners	15,212	6,219	41%	\$19,457,184	\$9,462,940	49%	\$1,522
Personal Residential - Mobile Homeowners - WIND ONLY	683	683	100%	\$580,956	\$580,956	100%	\$851
Personal Residential - Tenants	12,140	565	5%	\$6,351,607	\$212,295	3%	\$376
Personal Residential - Tenants - WIND ONLY	66	56	85%	\$25,842	\$10,605	41%	\$189
Personal Residential Total	279,565	53,500	19%	\$419,974,089	\$78,886,572	19%	
Total	281,878	54,317	19%	\$466,327,534	\$94,418,370	20%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Leon

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	11	0	0%	\$210,105	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	64	0	0%	\$773,989	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,983	0	0%	\$1,903,164	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	5	5	100%	\$47,675	\$47,675	100%	\$9,535
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	29	14	48%	\$192,332	\$89,826	47%	\$6,416
Commercial Residential Total	2,092	19	1%	\$3,127,265	\$137,501	4%	
Personal Residential							
Personal Residential - Allied Lines	925	0	0%	\$584,690	\$0	0%	
Personal Residential - Condominium Unit Owners	1,526	94	6%	\$688,598	\$29,550	4%	\$314
Personal Residential - Condominium Unit Owners - WIND ONLY	2	0	0%	\$1,805	\$0	0%	
Personal Residential - Dwelling/Fire	12,612	628	5%	\$8,980,099	\$503,808	6%	\$802
Personal Residential - Dwelling/Fire - Mobile Homeowners	785	785	100%	\$369,607	\$369,607	100%	\$471
Personal Residential - Farmowners	22	0	0%	\$146,891	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	50,757	472	1%	\$64,375,573	\$618,486	1%	\$1,310
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	31	0	0%	\$145,979	\$0	0%	
Personal Residential - Mobile Homeowners	3,045	162	5%	\$6,207,241	\$210,869	3%	\$1,302
Personal Residential - Tenants	7,057	150	2%	\$1,392,688	\$33,606	2%	\$224
Personal Residential - Tenants - WIND ONLY	1	0	0%	\$3,668	\$0	0%	
Personal Residential Total	76,763	2,291	3%	\$82,896,838	\$1,765,926	2%	
Total	78,855	2,310	3%	\$86,024,103	\$1,903,427	2%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Levy

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	Premium
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	1	1	100%	\$376	\$376	100%	\$376
Commercial Residential - (Condo Associations Only) - WIND ONLY	16	16	100%	\$159,104	\$159,104	100%	\$9,944
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$11,232	\$11,232	100%	\$11,232
Commercial Residential - Allied Lines (Excl Condo Associations)	2	1	50%	\$3,363	\$950	28%	\$950
Commercial Residential - CMP (Condo Associations Only)	3	0	0%	\$45,361	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	53	0	0%	\$76,802	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	1	1	100%	\$10,716	\$10,716	100%	\$10,716
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	3	0	0%	\$5,235	\$0	0%	
Commercial Residential Total	80	20	25%	\$312,189	\$182,378	58%	
Personal Residential							
Personal Residential - Allied Lines	54	0	0%	\$19,640	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	51	51	100%	\$29,200	\$29,200	100%	\$573
Personal Residential - Condominium Unit Owners	1,259	10	1%	\$3,928,585	\$9,112	0%	\$911
Personal Residential - Condominium Unit Owners - WIND ONLY	109	79	72%	\$41,726	\$24,358	58%	\$308
Personal Residential - Dwelling/Fire	1,533	137	9%	\$1,289,462	\$174,875	14%	\$1,276
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,147	1,147	100%	\$802,707	\$802,707	100%	\$700
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	2	2	100%	\$439	\$439	100%	\$220
Personal Residential - Farmowners	210	0	0%	\$651,235	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	5,047	209	4%	\$7,382,076	\$400,154	5%	\$1,915
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	270	226	84%	\$254,663	\$186,821	73%	\$827
Personal Residential - Mobile Homeowners	4,427	210	5%	\$6,591,652	\$238,628	4%	\$1,136
Personal Residential - Mobile Homeowners - WIND ONLY	8	8	100%	\$5,187	\$5,187	100%	\$648
Personal Residential - Tenants	2,047	7	0%	\$4,705,207	\$2,783	0%	\$398
Personal Residential - Tenants - WIND ONLY	4	4	100%	\$1,277	\$1,277	100%	\$319
Personal Residential Total	16,168	2,090	13%	\$25,703,056	\$1,875,541	7%	
Total	16,248	2,110	13%	\$26,015,245	\$2,057,919	8%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Liberty

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	14	0	0%	\$30,237	\$0	0%	
Commercial Residential Total	14	0	0%	\$30,237	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	14	0	0%	\$8,991	\$0	0%	
Personal Residential - Condominium Unit Owners	3	0	0%	\$37,830	\$0	0%	
Personal Residential - Dwelling/Fire	1,240	13	1%	\$1,777,771	\$11,611	1%	\$893
Personal Residential - Dwelling/Fire - Mobile Homeowners	141	141	100%	\$65,127	\$65,127	100%	\$462
Personal Residential - Farmowners	1	0	0%	\$336	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,511	9	0%	\$5,621,886	\$15,344	0%	\$1,705
Personal Residential - Mobile Homeowners	167	3	2%	\$163,557	\$6,105	4%	\$2,035
Personal Residential - Tenants	11	0	0%	\$2,691	\$0	0%	
Personal Residential Total	4,088	166	4%	\$7,678,189	\$98,187	1%	
Total	4,102	166	4%	\$7,708,426	\$98,187	1%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Madison

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	65	0	0%	\$53,840	\$0	0%	
Commercial Residential Total	65	0	0%	\$53,840	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	9	0	0%	\$6,553	\$0	0%	
Personal Residential - Dwelling/Fire	848	26	3%	\$525,802	\$28,927	6%	\$1,113
Personal Residential - Dwelling/Fire - Mobile Homeowners	187	187	100%	\$99,235	\$99,235	100%	\$531
Personal Residential - Farmowners	96	0	0%	\$210,292	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,436	26	1%	\$5,378,560	\$42,113	1%	\$1,620
Personal Residential - Mobile Homeowners	874	9	1%	\$811,550	\$10,876	1%	\$1,208
Personal Residential - Tenants	872	4	0%	\$2,485,337	\$1,880	0%	\$470
Personal Residential Total	6,322	252	4%	\$9,517,330	\$183,031	2%	
Total	6,387	252	4%	\$9,571,170	\$183,031	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Manatee

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	21	21	100%	\$216,121	\$216,121	100%	\$10,291
Commercial Residential - (Condo Associations Only) - WIND ONLY	159	159	100%	\$3,162,215	\$3,162,215	100%	\$19,888
Commercial Residential - Allied Lines (Condo Associations Only)	5	0	0%	\$15,507	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	7	7	100%	\$262,283	\$262,283	100%	\$37,469
Commercial Residential - CMP (Condo Associations Only)	205	0	0%	\$8,831,344	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	50	0	0%	\$136,385	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	185	153	83%	\$5,991,080	\$5,653,133	94%	\$36,949
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	64	31	48%	\$777,077	\$592,826	76%	\$19,123
Commercial Residential Total	696	371	53%	\$19,392,012	\$9,886,578	51%	
Personal Residential							
Personal Residential - Allied Lines	1,166	0	0%	\$1,496,643	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	424	424	100%	\$656,299	\$656,299	100%	\$1,548
Personal Residential - Condominium Unit Owners	19,856	1,940	10%	\$15,053,006	\$1,410,399	9%	\$727
Personal Residential - Condominium Unit Owners - WIND ONLY	771	585	76%	\$652,373	\$438,583	67%	\$750
Personal Residential - Dwelling/Fire	13,036	6,647	51%	\$16,390,135	\$9,336,549	57%	\$1,405
Personal Residential - Dwelling/Fire - Mobile Homeowners	4,526	4,526	100%	\$3,065,810	\$3,065,810	100%	\$677
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	4	4	100%	\$798	\$798	100%	\$200
Personal Residential - Farmowners	7	0	0%	\$48,685	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	64,600	7,995	12%	\$131,049,782	\$15,959,000	12%	\$1,996
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	772	702	91%	\$2,255,020	\$1,718,030	76%	\$2,447
Personal Residential - Mobile Homeowners	7,776	3,450	44%	\$9,196,817	\$4,528,889	49%	\$1,313
Personal Residential - Mobile Homeowners - WIND ONLY	6	6	100%	\$2,412	\$2,412	100%	\$402
Personal Residential - Tenants	5,875	429	7%	\$1,464,294	\$122,459	8%	\$285
Personal Residential - Tenants - WIND ONLY	9	2	22%	\$10,960	\$358	3%	\$179
Personal Residential Total	118,828	26,710	22%	\$181,343,035	\$37,239,586	21%	
Total	119,524	27,081	23%	\$200,735,047	\$47,126,164	23%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Marion

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	1	0	0%	\$6,681	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	5	0	0%	\$27,907	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	18	0	0%	\$428,921	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,334	0	0%	\$1,295,817	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	3	3	100%	\$38,458	\$38,458	100%	\$12,819
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	19	7	37%	\$194,340	\$41,627	21%	\$5,947
Commercial Residential Total	1,380	10	1%	\$1,992,124	\$80,085	4%	
Personal Residential							
Personal Residential - Allied Lines	960	0	0%	\$685,217	\$0	0%	
Personal Residential - Condominium Unit Owners	4,758	58	1%	\$2,563,670	\$27,909	1%	\$481
Personal Residential - Condominium Unit Owners - WIND ONLY	2	0	0%	\$2,390	\$0	0%	
Personal Residential - Dwelling/Fire	11,761	1,110	9%	\$8,374,269	\$1,062,107	13%	\$957
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,339	2,339	100%	\$1,228,574	\$1,228,574	100%	\$525
Personal Residential - Farmowners	1,296	0	0%	\$4,142,729	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	76,606	1,017	1%	\$91,979,013	\$1,599,598	2%	\$1,573
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	13	0	0%	\$48,014	\$0	0%	
Personal Residential - Mobile Homeowners	12,321	501	4%	\$12,575,278	\$524,121	4%	\$1,046
Personal Residential - Tenants	3,567	118	3%	\$759,125	\$31,394	4%	\$266
Personal Residential - Tenants - WIND ONLY	2	0	0%	\$6,070	\$0	0%	
Personal Residential Total	113,625	5,143	5%	\$122,364,349	\$4,473,703	4%	
Total	115,005	5,153	4%	\$124,356,473	\$4,553,788	4%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Martin

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$11,644	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	70	0	0%	\$5,320,052	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	67	0	0%	\$415,943	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	141	129	91%	\$6,700,766	\$6,562,500	98%	\$50,872
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	56	54	96%	\$1,655,996	\$1,655,516	100%	\$30,658
Commercial Residential Total	335	183	55%	\$14,104,401	\$8,218,016	58%	
Personal Residential							
Personal Residential - Allied Lines	409	0	0%	\$1,157,468	\$0	0%	
Personal Residential - Condominium Unit Owners	12,598	966	8%	\$10,010,533	\$746,911	7%	\$773
Personal Residential - Condominium Unit Owners - WIND ONLY	26	0	0%	\$89,496	\$0	0%	
Personal Residential - Dwelling/Fire	4,276	2,429	57%	\$6,839,044	\$4,127,577	60%	\$1,699
Personal Residential - Dwelling/Fire - Mobile Homeowners	329	329	100%	\$353,957	\$353,957	100%	\$1,076
Personal Residential - Farmowners	12	0	0%	\$125,325	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	29,216	2,793	10%	\$88,627,063	\$8,188,481	9%	\$2,932
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	67	0	0%	\$944,096	\$0	0%	
Personal Residential - Mobile Homeowners	3,203	2,043	64%	\$4,632,138	\$3,107,366	67%	\$1,521
Personal Residential - Tenants	1,683	113	7%	\$634,172	\$49,764	8%	\$440
Personal Residential - Tenants - WIND ONLY	7	0	0%	\$9,057	\$0	0%	
Personal Residential Total	51,826	8,673	17%	\$113,422,348	\$16,574,056	15%	
Total	52,161	8,856	17%	\$127,526,749	\$24,792,072	19%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Monroe

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	103	103	100%	\$900,869	\$900,869	100%	\$8,746
Commercial Residential - (Condo Associations Only) - WIND ONLY	232	232	100%	\$8,099,320	\$8,099,320	100%	\$34,911
Commercial Residential - (Homeowners Association) - WIND ONLY	9	9	100%	\$37,542	\$37,542	100%	\$4,171
Commercial Residential - Allied Lines (Excl Condo Associations)	34	34	100%	\$885,894	\$885,894	100%	\$26,056
Commercial Residential - CMP (Condo Associations Only)	36	0	0%	\$232,063	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	326	0	0%	\$459,748	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	7	7	100%	\$382,024	\$382,024	100%	\$54,575
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	9	6	67%	\$562,379	\$432,496	77%	\$72,083
Commercial Residential Total	756	391	52%	\$11,559,839	\$10,738,145	93%	
Personal Residential							
Personal Residential - Allied Lines	1,445	0	0%	\$778,054	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	4,155	4,155	100%	\$10,193,734	\$10,193,734	100%	\$2,453
Personal Residential - Condominium Unit Owners	3,336	253	8%	\$2,970,733	\$329,457	11%	\$1,302
Personal Residential - Condominium Unit Owners - WIND ONLY	2,377	2,376	100%	\$2,062,157	\$2,061,651	100%	\$868
Personal Residential - Dwelling/Fire	7,916	948	12%	\$8,641,562	\$2,340,436	27%	\$2,469
Personal Residential - Dwelling/Fire - Mobile Homeowners	546	546	100%	\$409,711	\$409,711	100%	\$750
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	302	302	100%	\$350,152	\$350,152	100%	\$1,159
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	11,812	480	4%	\$22,815,042	\$2,049,118	9%	\$4,269
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	12,797	12,793	100%	\$38,800,361	\$38,678,243	100%	\$3,023
Personal Residential - Mobile Homeowners	2,720	197	7%	\$1,144,342	\$345,026	30%	\$1,751
Personal Residential - Mobile Homeowners - WIND ONLY	1,398	1,398	100%	\$2,462,315	\$2,462,315	100%	\$1,761
Personal Residential - Tenants	1,739	72	4%	\$575,851	\$44,747	8%	\$621
Personal Residential - Tenants - WIND ONLY	85	84	99%	\$38,061	\$34,585	91%	\$412
Personal Residential Total	50,628	23,604	47%	\$91,242,075	\$59,299,175	65%	
Total	51,384	23,995	47%	\$102,801,914	\$70,037,320	68%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Nassau

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	6	6	100%	\$14,969	\$14,969	100%	\$2,495
Commercial Residential - (Condo Associations Only) - WIND ONLY	25	25	100%	\$338,750	\$338,750	100%	\$13,550
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$30,497	\$30,497	100%	\$30,497
Commercial Residential - Allied Lines (Excl Condo Associations)	6	6	100%	\$3,081	\$3,081	100%	\$514
Commercial Residential - CMP (Condo Associations Only)	24	0	0%	\$648,629	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	109	0	0%	\$204,194	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	4	2	50%	\$82,890	\$34,346	41%	\$17,173
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	5	2	40%	\$102,732	\$2,848	3%	\$1,424
Commercial Residential Total	180	42	23%	\$1,425,742	\$424,491	30%	
Personal Residential							
Personal Residential - Allied Lines	155	0	0%	\$198,483	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	167	167	100%	\$106,027	\$106,027	100%	\$635
Personal Residential - Condominium Unit Owners	2,067	82	4%	\$1,894,934	\$58,365	3%	\$712
Personal Residential - Condominium Unit Owners - WIND ONLY	258	177	69%	\$242,157	\$133,022	55%	\$752
Personal Residential - Dwelling/Fire	3,524	137	4%	\$3,113,563	\$195,136	6%	\$1,424
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,227	1,227	100%	\$722,339	\$722,339	100%	\$589
Personal Residential - Farmowners	9	0	0%	\$35,388	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	15,826	357	2%	\$25,042,961	\$683,514	3%	\$1,915
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	550	405	74%	\$746,536	\$418,592	56%	\$1,034
Personal Residential - Mobile Homeowners	1,825	82	4%	\$1,850,622	\$119,583	6%	\$1,458
Personal Residential - Tenants	815	42	5%	\$260,163	\$17,221	7%	\$410
Personal Residential - Tenants - WIND ONLY	1	1	100%	\$403	\$403	100%	\$403
Personal Residential Total	26,424	2,677	10%	\$34,213,575	\$2,454,202	7%	
Total	26,604	2,719	10%	\$35,639,317	\$2,878,693	8%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Okaloosa

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	8	8	100%	\$33,951	\$33,951	100%	\$4,244
Commercial Residential - (Condo Associations Only) - WIND ONLY	76	76	100%	\$1,491,699	\$1,491,699	100%	\$19,628
Commercial Residential - (Homeowners Association) - WIND ONLY	3	3	100%	\$55,997	\$55,997	100%	\$18,666
Commercial Residential - Allied Lines (Excl Condo Associations)	16	14	88%	\$35,471	\$33,791	95%	\$2,414
Commercial Residential - CMP (Condo Associations Only)	28	0	0%	\$1,195,259	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,011	0	0%	\$1,695,602	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	40	39	98%	\$986,233	\$983,089	100%	\$25,207
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	38	38	100%	\$870,581	\$870,581	100%	\$22,910
Commercial Residential Total	1,220	178	15%	\$6,364,793	\$3,469,108	55%	
Personal Residential							
Personal Residential - Allied Lines	1,562	0	0%	\$1,907,824	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	303	303	100%	\$713,890	\$713,890	100%	\$2,356
Personal Residential - Condominium Unit Owners	7,030	698	10%	\$5,563,433	\$534,862	10%	\$766
Personal Residential - Condominium Unit Owners - WIND ONLY	2,316	2,149	93%	\$1,176,568	\$1,023,531	87%	\$476
Personal Residential - Dwelling/Fire	11,656	2,490	21%	\$13,939,996	\$3,849,479	28%	\$1,546
Personal Residential - Dwelling/Fire - Mobile Homeowners	559	559	100%	\$417,971	\$417,971	100%	\$748
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	40,230	1,695	4%	\$87,848,162	\$3,955,975	5%	\$2,334
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	358	325	91%	\$1,135,608	\$951,482	84%	\$2,928
Personal Residential - Mobile Homeowners	721	61	8%	\$799,331	\$88,331	11%	\$1,448
Personal Residential - Tenants	7,001	147	2%	\$2,030,149	\$69,519	3%	\$473
Personal Residential - Tenants - WIND ONLY	4	4	100%	\$530	\$530	100%	\$132
Personal Residential Total	71,740	8,431	12%	\$115,533,462	\$11,605,570	10%	
Total	72,960	8,609	12%	\$121,898,255	\$15,074,678	12%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Okeechobee

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$16,242	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	196	0	0%	\$251,344	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	1	100%	\$36,821	\$36,821	100%	\$36,821
Commercial Residential Total	198	1	1%	\$304,407	\$36,821	12%	
Personal Residential							
Personal Residential - Allied Lines	183	0	0%	\$174,108	\$0	0%	
Personal Residential - Condominium Unit Owners	116	0	0%	\$64,116	\$0	0%	
Personal Residential - Dwelling/Fire	725	60	8%	\$732,267	\$94,112	13%	\$1,569
Personal Residential - Dwelling/Fire - Mobile Homeowners	446	446	100%	\$374,201	\$374,201	100%	\$839
Personal Residential - Farmowners	54	0	0%	\$314,946	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	4,928	79	2%	\$8,511,300	\$144,965	2%	\$1,835
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	3	0	0%	\$13,952	\$0	0%	
Personal Residential - Mobile Homeowners	4,046	302	7%	\$5,558,308	\$395,106	7%	\$1,308
Personal Residential - Tenants	594	9	2%	\$124,530	\$2,436	2%	\$271
Personal Residential Total	11,095	896	8%	\$15,867,728	\$1,010,820	6%	
Total	11,293	897	8%	\$16,172,135	\$1,047,641	6%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Orange

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	6	0	0%	\$20,297	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	9	0	0%	\$30,070	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	256	0	0%	\$6,670,791	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	4,868	0	0%	\$8,027,058	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	30	25	83%	\$1,052,251	\$862,767	82%	\$34,511
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	39	17	44%	\$1,228,727	\$270,773	22%	\$15,928
Commercial Residential Total	5,208	42	1%	\$17,029,194	\$1,133,540	7%	
Personal Residential							
Personal Residential - Allied Lines	3,193	0	0%	\$2,353,497	\$0	0%	
Personal Residential - Condominium Unit Owners	19,154	550	3%	\$10,705,188	\$253,682	2%	\$461
Personal Residential - Condominium Unit Owners - WIND ONLY	80	0	0%	\$216,363	\$0	0%	
Personal Residential - Dwelling/Fire	42,151	3,250	8%	\$33,986,045	\$3,057,605	9%	\$941
Personal Residential - Dwelling/Fire - Mobile Homeowners	595	595	100%	\$371,858	\$371,858	100%	\$625
Personal Residential - Farmowners	25	0	0%	\$85,066	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	205,523	1,136	1%	\$324,224,576	\$2,027,543	1%	\$1,785
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,119	0	0%	\$7,003,406	\$0	0%	
Personal Residential - Mobile Homeowners	6,806	443	7%	\$6,384,999	\$445,215	7%	\$1,005
Personal Residential - Tenants	46,137	872	2%	\$9,115,607	\$194,310	2%	\$223
Personal Residential - Tenants - WIND ONLY	22	0	0%	\$64,909	\$0	0%	
Personal Residential Total	324,805	6,846	2%	\$394,511,514	\$6,350,213	2%	
Total	330,013	6,888	2%	\$411,540,708	\$7,483,753	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Osceola

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	1	0	0%	\$20,409	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	2	0	0%	\$53,184	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	54	0	0%	\$1,999,628	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,759	0	0%	\$2,521,945	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	2	0	0%	\$163,278	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	7	2	29%	\$272,744	\$22,244	8%	\$11,122
Commercial Residential Total	1,825	2	0%	\$5,031,188	\$22,244	0%	
Personal Residential							
Personal Residential - Allied Lines	987	0	0%	\$768,558	\$0	0%	
Personal Residential - Condominium Unit Owners	4,544	174	4%	\$2,421,963	\$77,343	3%	\$444
Personal Residential - Condominium Unit Owners - WIND ONLY	5	0	0%	\$10,033	\$0	0%	
Personal Residential - Dwelling/Fire	19,152	804	4%	\$16,565,451	\$741,315	4%	\$922
Personal Residential - Dwelling/Fire - Mobile Homeowners	645	645	100%	\$441,409	\$441,409	100%	\$684
Personal Residential - Farmowners	48	0	0%	\$226,859	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	51,273	411	1%	\$70,385,006	\$608,611	1%	\$1,481
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	35	0	0%	\$211,115	\$0	0%	
Personal Residential - Mobile Homeowners	4,455	290	7%	\$4,843,520	\$318,402	7%	\$1,098
Personal Residential - Tenants	4,796	78	2%	\$970,044	\$18,491	2%	\$237
Personal Residential - Tenants - WIND ONLY	1	0	0%	\$652	\$0	0%	
Personal Residential Total	85,941	2,402	3%	\$96,844,610	\$2,205,571	2%	
Total	87,766	2,404	3%	\$101,875,798	\$2,227,815	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Palm Beach

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	674	674	100%	\$3,284,403	\$3,284,403	100%	\$4,873
Commercial Residential - (Condo Associations Only) - WIND ONLY	825	825	100%	\$30,661,226	\$30,661,226	100%	\$37,165
Commercial Residential - (Homeowners Association) - WIND ONLY	82	82	100%	\$2,003,490	\$2,003,490	100%	\$24,433
Commercial Residential - Allied Lines (Excl Condo Associations)	156	150	96%	\$2,051,852	\$2,026,991	99%	\$13,513
Commercial Residential - CMP (Condo Associations Only)	874	0	0%	\$64,070,467	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	687	0	0%	\$6,589,612	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	543	503	93%	\$38,372,006	\$35,939,697	94%	\$71,451
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	331	310	94%	\$11,174,601	\$10,341,522	93%	\$33,360
Commercial Residential Total	4,172	2,544	61%	\$158,207,658	\$84,257,329	53%	
Personal Residential							
Personal Residential - Allied Lines	1,357	0	0%	\$3,945,281	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	2,161	2,161	100%	\$3,585,077	\$3,585,077	100%	\$1,659
Personal Residential - Condominium Unit Owners	121,877	18,655	15%	\$121,697,373	\$15,666,710	13%	\$840
Personal Residential - Condominium Unit Owners - WIND ONLY	6,270	5,364	86%	\$8,728,430	\$6,791,956	78%	\$1,266
Personal Residential - Dwelling/Fire	37,415	27,239	73%	\$54,933,139	\$41,573,163	76%	\$1,526
Personal Residential - Dwelling/Fire - Mobile Homeowners	613	613	100%	\$604,106	\$604,106	100%	\$985
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	11	11	100%	\$9,254	\$9,254	100%	\$841
Personal Residential - Farmowners	66	0	0%	\$342,522	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	242,897	55,985	23%	\$701,460,112	\$140,106,844	20%	\$2,503
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	24,255	23,534	97%	\$69,727,828	\$62,267,281	89%	\$2,646
Personal Residential - Mobile Homeowners	4,225	2,949	70%	\$7,000,280	\$5,063,028	72%	\$1,717
Personal Residential - Mobile Homeowners - WIND ONLY	139	139	100%	\$161,214	\$161,214	100%	\$1,160
Personal Residential - Tenants	26,097	1,683	6%	\$8,210,229	\$732,079	9%	\$435
Personal Residential - Tenants - WIND ONLY	341	212	62%	\$383,522	\$96,253	25%	\$454
Personal Residential Total	467,724	138,545	30%	\$980,788,367	\$276,656,965	28%	
Total	471,896	141,089	30%	\$1,138,996,025	\$360,914,294	32%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Pasco

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	2	2	100%	\$9,500	\$9,500	100%	\$4,750
Commercial Residential - (Condo Associations Only) - WIND ONLY	16	16	100%	\$622,685	\$622,685	100%	\$38,918
Commercial Residential - (Homeowners Association) - WIND ONLY	2	2	100%	\$50,066	\$50,066	100%	\$25,033
Commercial Residential - Allied Lines (Condo Associations Only)	3	0	0%	\$97,215	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	12	9	75%	\$90,667	\$69,949	77%	\$7,772
Commercial Residential - CMP (Condo Associations Only)	75	0	0%	\$3,857,499	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	421	0	0%	\$795,317	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	23	23	100%	\$881,980	\$881,980	100%	\$38,347
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	23	18	78%	\$417,390	\$390,903	94%	\$21,717
Commercial Residential Total	577	70	12%	\$6,822,319	\$2,025,083	30%	
Personal Residential							
Personal Residential - Allied Lines	8	0	0%	\$10,285	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	70	70	100%	\$91,896	\$91,896	100%	\$1,313
Personal Residential - Condominium Unit Owners	8,057	1,743	22%	\$4,039,911	\$816,659	20%	\$469
Personal Residential - Condominium Unit Owners - WIND ONLY	160	138	86%	\$58,251	\$42,107	72%	\$305
Personal Residential - Dwelling/Fire	20,512	15,705	77%	\$19,845,404	\$16,265,822	82%	\$1,036
Personal Residential - Dwelling/Fire - Mobile Homeowners	7,139	7,139	100%	\$4,291,471	\$4,291,471	100%	\$601
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	44	44	100%	\$13,483	\$13,483	100%	\$306
Personal Residential - Farmowners	16	0	0%	\$47,116	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	98,512	47,030	48%	\$157,104,569	\$72,010,240	46%	\$1,531
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	1,068	920	86%	\$1,680,043	\$1,360,598	81%	\$1,479
Personal Residential - Mobile Homeowners	17,252	1,771	10%	\$14,263,422	\$2,104,437	15%	\$1,188
Personal Residential - Mobile Homeowners - WIND ONLY	414	414	100%	\$200,315	\$200,315	100%	\$484
Personal Residential - Tenants	4,792	408	9%	\$1,076,867	\$111,829	10%	\$274
Personal Residential - Tenants - WIND ONLY	6	5	83%	\$1,878	\$489	26%	\$98
Personal Residential Total	158,050	75,387	48%	\$202,724,910	\$97,309,346	48%	
Total	158,627	75,457	48%	\$209,547,229	\$99,334,429	47%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Pinellas

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	140	140	100%	\$737,127	\$737,127	100%	\$5,265
Commercial Residential - (Condo Associations Only) - WIND ONLY	561	561	100%	\$11,404,345	\$11,404,345	100%	\$20,329
Commercial Residential - (Homeowners Association) - WIND ONLY	37	37	100%	\$758,462	\$758,462	100%	\$20,499
Commercial Residential - Allied Lines (Condo Associations Only)	3	0	0%	\$30,575	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	32	30	94%	\$583,925	\$579,900	99%	\$19,330
Commercial Residential - CMP (Condo Associations Only)	599	0	0%	\$25,168,634	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	227	0	0%	\$1,459,186	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	651	636	98%	\$24,735,598	\$24,593,285	99%	\$38,669
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	358	325	91%	\$4,407,019	\$4,057,356	92%	\$12,484
Commercial Residential Total	2,608	1,729	66%	\$69,284,871	\$42,130,475	61%	
Personal Residential							
Personal Residential - Allied Lines	1,484	0	0%	\$1,714,966	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	641	641	100%	\$762,359	\$762,359	100%	\$1,189
Personal Residential - Condominium Unit Owners	67,427	15,123	22%	\$47,150,388	\$8,792,705	19%	\$581
Personal Residential - Condominium Unit Owners - WIND ONLY	2,725	2,272	83%	\$1,584,358	\$1,172,359	74%	\$516
Personal Residential - Dwelling/Fire	35,390	29,689	84%	\$47,186,317	\$40,583,658	86%	\$1,367
Personal Residential - Dwelling/Fire - Mobile Homeowners	7,750	7,750	100%	\$4,431,077	\$4,431,077	100%	\$572
Personal Residential - Farmowners	1	0	0%	\$1,401	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	170,243	87,523	51%	\$391,127,180	\$171,481,742	44%	\$1,959
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	5,257	5,068	96%	\$11,890,608	\$10,102,043	85%	\$1,993
Personal Residential - Mobile Homeowners	9,987	5,998	60%	\$10,255,136	\$6,213,830	61%	\$1,036
Personal Residential - Tenants	21,886	2,180	10%	\$5,146,967	\$634,165	12%	\$291
Personal Residential - Tenants - WIND ONLY	60	50	83%	\$36,125	\$10,970	30%	\$219
Personal Residential Total	322,851	156,294	48%	\$521,286,883	\$244,184,908	47%	
Total	325,459	158,023	49%	\$590,571,754	\$286,315,383	48%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Polk

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Condo Associations Only)	4	0	0%	\$27,137	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	6	0	0%	\$16,690	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	43	0	0%	\$1,536,830	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	3,410	0	0%	\$3,955,585	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	8	5	62%	\$560,580	\$75,042	13%	\$15,008
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	30	13	43%	\$223,298	\$86,787	39%	\$6,676
Commercial Residential Total	3,501	18	1%	\$6,320,119	\$161,829	3%	
Personal Residential							
Personal Residential - Allied Lines	3,528	0	0%	\$2,583,125	\$0	0%	
Personal Residential - Condominium Unit Owners	4,473	138	3%	\$2,651,946	\$69,316	3%	\$502
Personal Residential - Condominium Unit Owners - WIND ONLY	1	0	0%	\$671	\$0	0%	
Personal Residential - Dwelling/Fire	27,145	3,112	11%	\$22,603,623	\$2,945,748	13%	\$947
Personal Residential - Dwelling/Fire - Mobile Homeowners	4,421	4,421	100%	\$2,579,569	\$2,579,569	100%	\$583
Personal Residential - Farmowners	73	0	0%	\$389,937	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	106,996	878	1%	\$176,707,623	\$1,768,150	1%	\$2,014
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	35	0	0%	\$174,304	\$0	0%	
Personal Residential - Mobile Homeowners	33,645	1,031	3%	\$30,860,204	\$1,235,970	4%	\$1,199
Personal Residential - Tenants	7,360	134	2%	\$1,621,586	\$37,511	2%	\$280
Personal Residential - Tenants - WIND ONLY	1	0	0%	\$1,941	\$0	0%	
Personal Residential Total	187,678	9,714	5%	\$240,174,529	\$8,636,264	4%	
Total	191,179	9,732	5%	\$246,494,648	\$8,798,093	4%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Putnam

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	2	0	0%	\$39,001	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	262	0	0%	\$241,467	\$0	0%	
Commercial Residential Total	264	0	0%	\$280,468	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	227	0	0%	\$141,703	\$0	0%	
Personal Residential - Condominium Unit Owners	142	3	2%	\$81,633	\$1,495	2%	\$498
Personal Residential - Dwelling/Fire	2,877	104	4%	\$1,753,816	\$98,638	6%	\$948
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,480	1,480	100%	\$774,834	\$774,834	100%	\$524
Personal Residential - Farmowners	22	0	0%	\$55,505	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	10,166	138	1%	\$12,874,858	\$207,705	2%	\$1,505
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	5	0	0%	\$23,322	\$0	0%	
Personal Residential - Mobile Homeowners	4,692	322	7%	\$4,527,491	\$445,442	10%	\$1,383
Personal Residential - Tenants	204	9	4%	\$51,868	\$4,625	9%	\$514
Personal Residential Total	19,815	2,056	10%	\$20,285,031	\$1,532,739	8%	
Total	20,079	2,056	10%	\$20,565,499	\$1,532,739	7%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Santa Rosa

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Condo Associations Only) - WIND ONLY	19	19	100%	\$675,230	\$675,230	100%	\$35,538
Commercial Residential - (Homeowners Association) - WIND ONLY	2	2	100%	\$39,152	\$39,152	100%	\$19,576
Commercial Residential - Allied Lines (Excl Condo Associations)	4	4	100%	\$2,027	\$2,027	100%	\$507
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$83,405	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	355	0	0%	\$603,004	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	6	5	83%	\$75,881	\$68,487	90%	\$13,697
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	29	10	34%	\$171,363	\$103,945	61%	\$10,394
Commercial Residential Total	416	40	10%	\$1,650,062	\$888,841	54%	
Personal Residential							
Personal Residential - Allied Lines	1,303	0	0%	\$1,513,528	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	219	219	100%	\$261,609	\$261,609	100%	\$1,195
Personal Residential - Condominium Unit Owners	1,006	128	13%	\$809,696	\$119,359	15%	\$932
Personal Residential - Condominium Unit Owners - WIND ONLY	354	327	92%	\$202,268	\$179,612	89%	\$549
Personal Residential - Dwelling/Fire	7,012	1,060	15%	\$7,929,827	\$1,705,738	22%	\$1,609
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,385	1,385	100%	\$1,075,168	\$1,075,168	100%	\$776
Personal Residential - Farmowners	2	0	0%	\$4,280	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	34,044	1,404	4%	\$66,246,146	\$3,420,960	5%	\$2,437
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	965	952	99%	\$1,853,450	\$1,818,578	98%	\$1,910
Personal Residential - Mobile Homeowners	1,110	202	18%	\$1,310,462	\$303,408	23%	\$1,502
Personal Residential - Tenants	3,158	104	3%	\$999,689	\$56,510	6%	\$543
Personal Residential - Tenants - WIND ONLY	9	9	100%	\$2,218	\$2,218	100%	\$246
Personal Residential Total	50,567	5,790	11%	\$82,208,342	\$8,943,160	11%	
Total	50,983	5,830	11%	\$83,858,404	\$9,832,001	12%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Sarasota

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	110	110	100%	\$578,215	\$578,215	100%	\$5,256
Commercial Residential - (Condo Associations Only) - WIND ONLY	470	470	100%	\$15,855,223	\$15,855,223	100%	\$33,735
Commercial Residential - (Homeowners Association) - WIND ONLY	5	5	100%	\$110,183	\$110,183	100%	\$22,037
Commercial Residential - Allied Lines (Condo Associations Only)	1	0	0%	\$5,586	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	128	128	100%	\$1,087,670	\$1,087,670	100%	\$8,497
Commercial Residential - CMP (Condo Associations Only)	440	0	0%	\$14,000,307	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	268	0	0%	\$777,566	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	137	72	53%	\$3,518,306	\$3,014,163	86%	\$41,863
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	100	28	28%	\$791,648	\$638,522	81%	\$22,804
Commercial Residential Total	1,659	813	49%	\$36,724,704	\$21,283,976	58%	
Personal Residential							
Personal Residential - Allied Lines	1,153	0	0%	\$1,398,501	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	2,395	2,395	100%	\$1,983,903	\$1,983,903	100%	\$828
Personal Residential - Condominium Unit Owners	36,554	3,557	10%	\$32,006,491	\$3,200,679	10%	\$900
Personal Residential - Condominium Unit Owners - WIND ONLY	5,347	4,531	85%	\$3,951,290	\$3,206,861	81%	\$708
Personal Residential - Dwelling/Fire	20,681	10,204	49%	\$23,500,736	\$13,750,790	59%	\$1,348
Personal Residential - Dwelling/Fire - Mobile Homeowners	3,497	3,497	100%	\$2,211,141	\$2,211,141	100%	\$632
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	84	84	100%	\$34,937	\$34,937	100%	\$416
Personal Residential - Farmowners	2	0	0%	\$20,328	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	91,615	12,188	13%	\$166,769,614	\$24,142,427	14%	\$1,981
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	18,447	18,073	98%	\$25,743,449	\$24,524,653	95%	\$1,357
Personal Residential - Mobile Homeowners	9,060	3,581	40%	\$8,844,161	\$4,215,989	48%	\$1,177
Personal Residential - Mobile Homeowners - WIND ONLY	2,436	2,436	100%	\$1,537,576	\$1,537,576	100%	\$631
Personal Residential - Tenants	7,956	691	9%	\$2,191,113	\$245,458	11%	\$355
Personal Residential - Tenants - WIND ONLY	185	162	88%	\$76,454	\$34,085	45%	\$210
Personal Residential Total	199,412	61,399	31%	\$270,269,694	\$79,088,499	29%	
Total	201,071	62,212	31%	\$306,994,398	\$100,372,475	33%	



QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Seminole

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	3	0	0%	\$224,290	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	84	0	0%	\$2,942,592	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,971	0	0%	\$2,709,190	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	6	5	83%	\$268,685	\$193,967	72%	\$38,793
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	19	4	21%	\$176,084	\$141,946	81%	\$35,486
Commercial Residential Total	2,083	9	0%	\$6,320,841	\$335,913	5%	
Personal Residential							
Personal Residential - Allied Lines	939	0	0%	\$765,583	\$0	0%	
Personal Residential - Condominium Unit Owners	8,142	152	2%	\$4,504,361	\$74,313	2%	\$489
Personal Residential - Condominium Unit Owners - WIND ONLY	9	0	0%	\$15,460	\$0	0%	
Personal Residential - Dwelling/Fire	13,895	1,084	8%	\$12,372,153	\$1,113,446	9%	\$1,027
Personal Residential - Dwelling/Fire - Mobile Homeowners	266	266	100%	\$173,583	\$173,583	100%	\$653
Personal Residential - Farmowners	9	0	0%	\$34,857	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	91,932	444	0%	\$157,005,889	\$823,928	1%	\$1,856
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	287	0	0%	\$1,590,000	\$0	0%	
Personal Residential - Mobile Homeowners	2,007	172	9%	\$1,894,545	\$166,006	9%	\$965
Personal Residential - Tenants	17,144	306	2%	\$3,414,352	\$66,222	2%	\$216
Personal Residential - Tenants - WIND ONLY	3	0	0%	\$2,016	\$0	0%	
Personal Residential Total	134,633	2,424	2%	\$181,772,800	\$2,417,498	1%	
Total	136,716	2,433	2%	\$188,093,640	\$2,753,411	1%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: St. Johns

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	5	5	100%	\$14,107	\$14,107	100%	\$2,821
Commercial Residential - (Condo Associations Only) - WIND ONLY	68	68	100%	\$1,264,010	\$1,264,010	100%	\$18,588
Commercial Residential - (Homeowners Association) - WIND ONLY	1	1	100%	\$2,864	\$2,864	100%	\$2,864
Commercial Residential - Allied Lines (Excl Condo Associations)	11	11	100%	\$30,240	\$30,240	100%	\$2,749
Commercial Residential - CMP (Condo Associations Only)	108	0	0%	\$3,480,508	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	274	0	0%	\$464,568	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	13	9	69%	\$168,954	\$37,864	22%	\$4,207
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	6	6	100%	\$17,318	\$17,318	100%	\$2,886
Commercial Residential Total	486	100	21%	\$5,442,569	\$1,366,403	25%	
Personal Residential							
Personal Residential - Allied Lines	534	0	0%	\$925,455	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	221	221	100%	\$153,151	\$153,151	100%	\$693
Personal Residential - Condominium Unit Owners	8,706	456	5%	\$6,033,725	\$306,914	5%	\$673
Personal Residential - Condominium Unit Owners - WIND ONLY	654	529	81%	\$381,756	\$271,694	71%	\$514
Personal Residential - Dwelling/Fire	8,434	480	6%	\$8,460,505	\$737,728	9%	\$1,537
Personal Residential - Dwelling/Fire - Mobile Homeowners	1,021	1,021	100%	\$657,471	\$657,471	100%	\$644
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	9	9	100%	\$3,098	\$3,098	100%	\$344
Personal Residential - Farmowners	26	0	0%	\$81,885	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	53,893	1,359	3%	\$89,451,018	\$2,337,646	3%	\$1,720
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	962	724	75%	\$1,676,935	\$928,755	55%	\$1,283
Personal Residential - Mobile Homeowners	2,361	247	10%	\$2,629,860	\$329,635	13%	\$1,335
Personal Residential - Mobile Homeowners - WIND ONLY	20	20	100%	\$8,732	\$8,732	100%	\$437
Personal Residential - Tenants	3,450	182	5%	\$989,481	\$68,280	7%	\$375
Personal Residential - Tenants - WIND ONLY	10	7	70%	\$5,937	\$2,422	41%	\$346
Personal Residential Total	80,301	5,255	7%	\$111,459,009	\$5,805,526	5%	
Total	80,787	5,355	7%	\$116,901,577	\$7,171,929	6%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: St. Lucie

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	7	7	100%	\$15,523	\$15,523	100%	\$2,218
Commercial Residential - (Condo Associations Only) - WIND ONLY	44	44	100%	\$1,564,363	\$1,564,363	100%	\$35,554
Commercial Residential - (Homeowners Association) - WIND ONLY	2	2	100%	\$45,569	\$45,569	100%	\$22,784
Commercial Residential - Allied Lines (Excl Condo Associations)	15	15	100%	\$195,446	\$195,446	100%	\$13,030
Commercial Residential - CMP (Condo Associations Only)	46	0	0%	\$3,714,286	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	270	0	0%	\$1,205,706	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	53	46	87%	\$3,272,292	\$3,078,639	94%	\$66,927
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	19	16	84%	\$220,559	\$212,965	97%	\$13,310
Commercial Residential Total	456	130	29%	\$10,233,744	\$5,112,505	50%	
Personal Residential							
Personal Residential - Allied Lines	2,275	0	0%	\$2,649,562	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	16	16	100%	\$25,819	\$25,819	100%	\$1,614
Personal Residential - Condominium Unit Owners	10,584	825	8%	\$7,723,577	\$612,993	8%	\$743
Personal Residential - Condominium Unit Owners - WIND ONLY	327	269	82%	\$191,743	\$139,534	73%	\$519
Personal Residential - Dwelling/Fire	10,646	3,591	34%	\$12,049,298	\$4,752,340	39%	\$1,323
Personal Residential - Dwelling/Fire - Mobile Homeowners	527	527	100%	\$445,417	\$445,417	100%	\$845
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	18	18	100%	\$18,241	\$18,241	100%	\$1,013
Personal Residential - Farmowners	12	0	0%	\$102,231	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	56,581	3,489	6%	\$101,918,123	\$6,758,590	7%	\$1,937
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	307	288	94%	\$528,279	\$419,418	79%	\$1,456
Personal Residential - Mobile Homeowners	5,994	3,976	66%	\$8,264,852	\$6,049,647	73%	\$1,522
Personal Residential - Mobile Homeowners - WIND ONLY	238	238	100%	\$274,900	\$274,900	100%	\$1,155
Personal Residential - Tenants	2,313	97	4%	\$626,017	\$37,731	6%	\$389
Personal Residential - Tenants - WIND ONLY	4	2	50%	\$5,397	\$2,783	52%	\$1,392
Personal Residential Total	89,842	13,336	15%	\$134,823,456	\$19,537,413	14%	
Total	90,298	13,466	15%	\$145,057,200	\$24,649,918	17%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Sumter

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - Allied Lines (Excl Condo Associations)	1	0	0%	\$9,024	\$0	0%	
Commercial Residential - CMP (Condo Associations Only)	5	0	0%	\$77,043	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	268	0	0%	\$217,830	\$0	0%	
Commercial Residential Total	274	0	0%	\$303,897	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	57	0	0%	\$37,168	\$0	0%	
Personal Residential - Condominium Unit Owners	162	11	7%	\$73,203	\$5,317	7%	\$483
Personal Residential - Dwelling/Fire	5,768	166	3%	\$3,741,021	\$143,406	4%	\$864
Personal Residential - Dwelling/Fire - Mobile Homeowners	543	543	100%	\$315,482	\$315,482	100%	\$581
Personal Residential - Farmowners	60	0	0%	\$210,597	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	30,986	211	1%	\$31,641,025	\$295,995	1%	\$1,403
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	10	0	0%	\$38,730	\$0	0%	
Personal Residential - Mobile Homeowners	4,215	116	3%	\$4,103,299	\$132,687	3%	\$1,144
Personal Residential - Tenants	665	12	2%	\$152,443	\$3,029	2%	\$252
Personal Residential - Tenants - WIND ONLY	3	0	0%	\$4,826	\$0	0%	
Personal Residential Total	42,469	1,059	2%	\$40,317,793	\$895,916	2%	
Total	42,743	1,059	2%	\$40,621,690	\$895,916	2%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Suwannee

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	166	0	0%	\$289,822	\$0	0%	
Commercial Residential Total	166	0	0%	\$289,822	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	70	0	0%	\$42,782	\$0	0%	
Personal Residential - Condominium Unit Owners	2	0	0%	\$1,297	\$0	0%	
Personal Residential - Dwelling/Fire	1,117	39	3%	\$804,492	\$39,696	5%	\$1,018
Personal Residential - Dwelling/Fire - Mobile Homeowners	653	653	100%	\$346,354	\$346,354	100%	\$530
Personal Residential - Farmowners	123	0	0%	\$263,381	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	4,537	32	1%	\$6,728,609	\$67,337	1%	\$2,104
Personal Residential - Mobile Homeowners	3,374	20	1%	\$3,543,331	\$27,612	1%	\$1,381
Personal Residential - Tenants	128	0	0%	\$33,384	\$0	0%	
Personal Residential Total	10,004	744	7%	\$11,763,630	\$480,999	4%	
Total	10,170	744	7%	\$12,053,451	\$480,999	4%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Taylor

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$7,972	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	86	0	0%	\$128,355	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	1	100%	\$2,622	\$2,622	100%	\$2,622
Commercial Residential Total	88	1	1%	\$138,949	\$2,622	2%	
Personal Residential							
Personal Residential - Allied Lines	104	0	0%	\$86,813	\$0	0%	
Personal Residential - Condominium Unit Owners	26	2	8%	\$17,794	\$2,326	13%	\$1,163
Personal Residential - Dwelling/Fire	781	55	7%	\$741,373	\$85,826	12%	\$1,560
Personal Residential - Dwelling/Fire - Mobile Homeowners	426	426	100%	\$312,057	\$312,057	100%	\$733
Personal Residential - Farmowners	4	0	0%	\$6,409	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	2,789	120	4%	\$3,966,745	\$215,666	5%	\$1,797
Personal Residential - Mobile Homeowners	670	79	12%	\$716,080	\$113,684	16%	\$1,439
Personal Residential - Tenants	52	2	4%	\$14,970	\$2,101	14%	\$1,050
Personal Residential Total	4,852	684	14%	\$5,862,241	\$731,660	12%	
Total	4,940	685	14%	\$6,001,190	\$734,282	12%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Union

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	28	0	0%	\$31,890	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$1,806	\$0	0%	
Commercial Residential Total	29	0	0%	\$33,696	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	27	0	0%	\$15,380	\$0	0%	
Personal Residential - Condominium Unit Owners	5	0	0%	\$10,781	\$0	0%	
Personal Residential - Dwelling/Fire	319	16	5%	\$208,323	\$18,680	9%	\$1,168
Personal Residential - Dwelling/Fire - Mobile Homeowners	150	150	100%	\$91,640	\$91,640	100%	\$611
Personal Residential - Farmowners	8	0	0%	\$34,151	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	1,163	16	1%	\$1,626,808	\$32,407	2%	\$2,025
Personal Residential - Mobile Homeowners	514	7	1%	\$566,567	\$8,714	2%	\$1,245
Personal Residential - Tenants	35	1	3%	\$8,569	\$171	2%	\$171
Personal Residential Total	2,221	190	9%	\$2,562,219	\$151,612	6%	
Total	2,250	190	8%	\$2,595,915	\$151,612	6%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Volusia

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	155	155	100%	\$440,162	\$440,162	100%	\$2,840
Commercial Residential - (Condo Associations Only) - WIND ONLY	283	283	100%	\$4,686,752	\$4,686,752	100%	\$16,561
Commercial Residential - (Homeowners Association) - WIND ONLY	6	6	100%	\$31,007	\$31,007	100%	\$5,168
Commercial Residential - Allied Lines (Excl Condo Associations)	29	29	100%	\$59,058	\$59,058	100%	\$2,036
Commercial Residential - CMP (Condo Associations Only)	137	0	0%	\$3,674,868	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	1,916	0	0%	\$2,553,367	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	13	8	62%	\$507,572	\$137,263	27%	\$17,158
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	37	29	78%	\$323,084	\$302,300	94%	\$10,424
Commercial Residential Total	2,576	510	20%	\$12,275,870	\$5,656,542	46%	
Personal Residential							
Personal Residential - Allied Lines	2,099	0	0%	\$1,945,409	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	2,049	2,049	100%	\$1,357,959	\$1,357,959	100%	\$663
Personal Residential - Condominium Unit Owners	17,760	1,942	11%	\$11,519,972	\$1,123,004	10%	\$578
Personal Residential - Condominium Unit Owners - WIND ONLY	2,413	2,113	88%	\$1,070,365	\$853,910	80%	\$404
Personal Residential - Dwelling/Fire	21,437	3,771	18%	\$20,049,439	\$4,127,207	21%	\$1,094
Personal Residential - Dwelling/Fire - Mobile Homeowners	2,037	2,037	100%	\$1,450,057	\$1,450,057	100%	\$712
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	7	7	100%	\$2,004	\$2,004	100%	\$286
Personal Residential - Farmowners	17	0	0%	\$46,879	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	118,422	6,298	5%	\$176,008,342	\$9,846,628	6%	\$1,563
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	8,191	7,807	95%	\$9,144,175	\$8,022,650	88%	\$1,028
Personal Residential - Mobile Homeowners	11,063	1,631	15%	\$10,793,721	\$1,947,456	18%	\$1,194
Personal Residential - Mobile Homeowners - WIND ONLY	256	256	100%	\$107,139	\$107,139	100%	\$419
Personal Residential - Tenants	8,935	460	5%	\$1,926,871	\$120,393	6%	\$262
Personal Residential - Tenants - WIND ONLY	64	59	92%	\$13,800	\$7,360	53%	\$125
Personal Residential Total	194,750	28,430	15%	\$235,436,133	\$28,965,767	12%	
Total	197,326	28,940	15%	\$247,712,003	\$34,622,309	14%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Wakulla

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Condo Associations Only) - WIND ONLY	3	3	100%	\$24,881	\$24,881	100%	\$8,294
Commercial Residential - Allied Lines (Excl Condo Associations)	1	1	100%	\$5,055	\$5,055	100%	\$5,055
Commercial Residential - CMP (Condo Associations Only)	1	0	0%	\$45,034	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	39	0	0%	\$63,407	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$758	\$0	0%	
Commercial Residential Total	45	4	9%	\$139,135	\$29,936	22%	
Personal Residential							
Personal Residential - Allied Lines	59	0	0%	\$39,548	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	41	41	100%	\$31,621	\$31,621	100%	\$771
Personal Residential - Condominium Unit Owners	24	3	12%	\$13,371	\$1,902	14%	\$634
Personal Residential - Condominium Unit Owners - WIND ONLY	8	8	100%	\$4,290	\$4,290	100%	\$536
Personal Residential - Dwelling/Fire	1,296	65	5%	\$1,078,141	\$87,919	8%	\$1,353
Personal Residential - Dwelling/Fire - Mobile Homeowners	604	604	100%	\$417,723	\$417,723	100%	\$692
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	3	3	100%	\$1,719	\$1,719	100%	\$573
Personal Residential - Farmowners	1	0	0%	\$1,214	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	5,694	79	1%	\$7,518,072	\$141,862	2%	\$1,796
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	381	304	80%	\$456,625	\$334,153	73%	\$1,099
Personal Residential - Mobile Homeowners	928	136	15%	\$1,134,327	\$196,780	17%	\$1,447
Personal Residential - Mobile Homeowners - WIND ONLY	34	34	100%	\$26,404	\$26,404	100%	\$777
Personal Residential - Tenants	105	3	3%	\$29,677	\$1,316	4%	\$439
Personal Residential Total	9,178	1,280	14%	\$10,752,732	\$1,245,689	12%	
Total	9,223	1,284	14%	\$10,891,867	\$1,275,625	12%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Walton

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	Premium
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	8	8	100%	\$43,137	\$43,137	100%	\$5,392
Commercial Residential - (Condo Associations Only) - WIND ONLY	134	134	100%	\$2,688,830	\$2,688,830	100%	\$20,066
Commercial Residential - (Homeowners Association) - WIND ONLY	24	24	100%	\$416,329	\$416,329	100%	\$17,347
Commercial Residential - Allied Lines (Excl Condo Associations)	74	72	97%	\$145,091	\$143,435	99%	\$1,992
Commercial Residential - CMP (Condo Associations Only)	18	0	0%	\$605,549	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	92	0	0%	\$159,078	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	4	1	25%	\$43,887	\$33,485	76%	\$33,485
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	4	1	25%	\$86,995	\$228	0%	\$228
Commercial Residential Total	358	240	67%	\$4,188,896	\$3,325,444	79%	
Personal Residential							
Personal Residential - Allied Lines	491	0	0%	\$600,871	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	1,991	1,991	100%	\$3,679,614	\$3,679,614	100%	\$1,848
Personal Residential - Condominium Unit Owners	5,449	726	13%	\$4,623,844	\$679,787	15%	\$936
Personal Residential - Condominium Unit Owners - WIND ONLY	2,819	2,523	89%	\$1,561,344	\$1,308,329	84%	\$519
Personal Residential - Dwelling/Fire	6,383	1,311	21%	\$8,228,321	\$2,687,239	33%	\$2,050
Personal Residential - Dwelling/Fire - Mobile Homeowners	908	908	100%	\$670,359	\$670,359	100%	\$738
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	27	27	100%	\$14,959	\$14,959	100%	\$554
Personal Residential - Farmowners	1	0	0%	\$1,887	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	11,563	410	4%	\$27,585,488	\$1,253,257	5%	\$3,057
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	2,356	2,064	88%	\$6,153,198	\$5,039,819	82%	\$2,442
Personal Residential - Mobile Homeowners	1,015	150	15%	\$1,157,050	\$198,303	17%	\$1,322
Personal Residential - Mobile Homeowners - WIND ONLY	97	97	100%	\$82,192	\$82,192	100%	\$847
Personal Residential - Tenants	751	49	7%	\$254,588	\$26,840	11%	\$548
Personal Residential - Tenants - WIND ONLY	16	16	100%	\$5,242	\$5,242	100%	\$328
Personal Residential Total	33,867	10,272	30%	\$54,618,956	\$15,645,940	29%	
Total	34,225	10,512	31%	\$58,807,852	\$18,971,384	32%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

County: Washington

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - CMP (Excl Condo Associations)	59	0	0%	\$89,064	\$0	0%	
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	1	0	0%	\$137	\$0	0%	
Commercial Residential Total	60	0	0%	\$89,201	\$0	0%	
Personal Residential							
Personal Residential - Allied Lines	134	0	0%	\$85,685	\$0	0%	
Personal Residential - Dwelling/Fire	1,236	24	2%	\$883,165	\$27,523	3%	\$1,147
Personal Residential - Dwelling/Fire - Mobile Homeowners	442	442	100%	\$253,010	\$253,010	100%	\$572
Personal Residential - Farmowners	8	0	0%	\$12,503	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,232	32	1%	\$4,463,308	\$54,077	1%	\$1,690
Personal Residential - Mobile Homeowners	618	11	2%	\$645,683	\$16,928	3%	\$1,539
Personal Residential - Tenants	228	2	1%	\$53,415	\$432	1%	\$216
Personal Residential Total	5,898	511	9%	\$6,396,770	\$351,970	6%	
Total	5,958	511	9%	\$6,485,971	\$351,970	5%	



Run Date: Monday, December 24, 2012

QUASR Market Share By Policy Type - Citizens

QuarterEnd: 06/30/2012

	----- Policies In Force -----			----- Premium In Force -----			Citizens Avg Premium
	Total	Citizens	Citizens %	Total	Citizens	Citizens %	
Commercial Residential							
Commercial Residential - (Apartment Buildings) - WIND ONLY	4,542	4,542	100%	\$25,551,427	\$25,551,427	100%	\$5,626
Commercial Residential - (Condo Associations Only) - WIND ONLY	6,718	6,718	100%	\$193,089,645	\$193,089,645	100%	\$28,742
Commercial Residential - (Homeowners Association) - WIND ONLY	380	380	100%	\$5,803,002	\$5,803,002	100%	\$15,271
Commercial Residential - Allied Lines (Condo Associations Only)	64	0	0%	\$480,125	\$0	0%	
Commercial Residential - Allied Lines (Excl Condo Associations)	1,043	940	90%	\$11,178,682	\$10,097,107	90%	\$10,742
Commercial Residential - CMP (Condo Associations Only)	8,248	0	0%	\$414,383,870	\$0	0%	
Commercial Residential - CMP (Excl Condo Associations)	42,901	0	0%	\$78,202,515	\$0	0%	
Commercial Residential - Dwelling/Fire (Condo Associations Only)	5,353	4,796	90%	\$244,951,784	\$228,167,344	93%	\$47,575
Commercial Residential - Dwelling/Fire (Excl Condo Associations)	3,343	2,783	83%	\$55,297,022	\$47,804,182	86%	\$17,177
Commercial Residential Total	72,592	20,159	28%	\$1,028,938,072	\$510,512,707	50%	
Personal Residential							
Personal Residential - Allied Lines	59,119	0	0%	\$62,481,038	\$0	0%	
Personal Residential - Allied Lines - WIND ONLY DWELLINGS	26,395	26,395	100%	\$42,436,847	\$42,436,847	100%	\$1,608
Personal Residential - Condominium Unit Owners	776,761	113,635	15%	\$648,610,889	\$82,329,206	13%	\$725
Personal Residential - Condominium Unit Owners - WIND ONLY	56,388	48,976	87%	\$50,686,365	\$39,895,836	79%	\$815
Personal Residential - Dwelling/Fire	720,370	281,948	39%	\$828,509,049	\$417,735,180	50%	\$1,482
Personal Residential - Dwelling/Fire - Mobile Homeowners	88,042	88,042	100%	\$59,328,877	\$59,328,877	100%	\$674
Personal Residential - Dwelling/Fire - Mobile Homeowners - WIND ONLY	629	629	100%	\$523,558	\$523,558	100%	\$832
Personal Residential - Farmowners	2,983	0	0%	\$10,307,865	\$0	0%	
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied	3,443,220	592,744	17%	\$6,979,513,528	\$1,385,286,592	20%	\$2,337
Personal Residential - Homeowners (Excl Tenant and Condo) - Owner Occupied - WIND ONLY	164,267	156,675	95%	\$414,911,130	\$371,848,393	90%	\$2,373
Personal Residential - Mobile Homeowners	292,508	58,950	20%	\$326,963,917	\$83,847,177	26%	\$1,422
Personal Residential - Mobile Homeowners - WIND ONLY	6,285	6,285	100%	\$5,913,173	\$5,913,173	100%	\$941
Personal Residential - Tenants	374,889	16,663	4%	\$116,692,116	\$6,214,910	5%	\$373
Personal Residential - Tenants - WIND ONLY	1,894	1,551	82%	\$1,286,400	\$557,130	43%	\$359
Personal Residential Total	6,013,750	1,392,493	23%	\$9,548,164,751	\$2,495,916,879	26%	
Total	6,086,342	1,412,652	23%	\$10,577,102,823	\$3,006,429,586	28%	



Citizens Competitive Rate Analysis

Personal Residential HO3 Owner-Occupied

January 16, 2013

The competitive rate analysis provides a comparison of the average Citizens rate with the average rates of private companies writing homeowners business in Florida. Mutil-peril HO3 policies from Citizens March 31, 2012 in-force extract were run through a competitive rating platform and a rate for each policy was generated for each of the companies for which that risk qualified.

The rates derived at the policy level have been aggregated up to provide comparisons at state and county level. The rates represent the "real" costs of insurance since they include the wind mitigation credits that apply as well as the actual coverage selected by the policyholder. Comparisons are made only on the policies that were eligible to be rated by both Citizen's and the private market, so the results are a true "apples to apples" comparison.



Citizens Competitive Rate Analysis

PolicyForm: HO3

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	462,109	\$3,256	\$4,351	\$-1,095	-33.6%	29.3%
Universal of North America	116,072	\$2,537	\$3,627	\$-1,090	-42.9%	13.9%
ASI Assurance	453,444	\$3,233	\$4,303	\$-1,070	-33.1%	25.8%
Olympus Standard	480,699	\$3,265	\$4,238	\$-973	-29.8%	24.0%
Royal Palm	532,665	\$3,169	\$4,114	\$-945	-29.8%	30.2%
United P&C	131,684	\$2,763	\$3,617	\$-855	-30.9%	30.7%
Southern Oak	326,656	\$3,085	\$3,847	\$-762	-24.7%	28.8%
Ark Royal Homeowners	453,389	\$3,234	\$3,971	\$-737	-22.8%	39.3%
Security First	474,765	\$3,240	\$3,932	\$-693	-21.4%	38.0%
First Community	359,021	\$3,123	\$3,785	\$-662	-21.2%	34.7%
Southern Fidelity Standard	459,529	\$3,226	\$3,877	\$-651	-20.2%	36.5%
American Integrity	474,728	\$3,240	\$3,886	\$-646	-19.9%	41.2%
Capitol Preferred Standard	111,544	\$2,532	\$3,139	\$-607	-24.0%	38.0%
Cypress	130,721	\$2,515	\$2,926	\$-412	-16.4%	42.8%
St. Johns Standard	348,971	\$3,086	\$3,489	\$-403	-13.1%	52.0%
FL Peninsula Preferred	538,171	\$3,164	\$3,450	\$-286	-9.0%	70.5%
Olympus Preferred	480,699	\$3,265	\$3,548	\$-283	-8.7%	52.7%
Safe Harbor	483,658	\$3,244	\$3,490	\$-246	-7.6%	55.6%
Modern USA	464,920	\$3,225	\$3,392	\$-167	-5.2%	56.7%
American Traditions	464,920	\$3,225	\$3,389	\$-164	-5.1%	56.7%
Gulfstream Preferred	414,920	\$3,206	\$3,224	\$-18	-0.6%	69.2%
Prepared	155,852	\$2,674	\$2,684	\$-10	-0.4%	64.6%
Federated National	230,161	\$3,074	\$3,076	\$-2	-0.1%	70.2%
Citizens P&C 2012	558,078	\$3,154	\$3,154	\$0	0.0%	100.0%
Tower Hill Preferred	558,037	\$3,154	\$3,134	\$20	0.6%	70.7%
Capitol Preferred Preferred	53,853	\$2,523	\$2,460	\$63	2.5%	68.8%
Tower Hill Select	557,948	\$3,154	\$3,041	\$113	3.6%	76.2%
St. Johns Preferred	343,328	\$3,112	\$2,992	\$119	3.8%	68.0%
Universal P&C	208,687	\$3,376	\$3,233	\$142	4.2%	75.2%
FL Peninsula Elite	541,316	\$3,165	\$2,989	\$176	5.6%	76.2%
Omega	557,986	\$3,154	\$2,876	\$278	8.8%	88.7%
Sawgrass	350,444	\$3,078	\$2,745	\$333	10.8%	86.3%
Tower Hill Prime	557,891	\$3,154	\$2,804	\$350	11.1%	79.2%
Sunshine State	302,141	\$3,506	\$3,106	\$400	11.4%	81.1%
Fidelity Fire and Casualty	144,507	\$3,938	\$2,643	\$1,295	32.9%	95.8%
First Protective	144,507	\$3,938	\$2,643	\$1,295	32.9%	95.8%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	421,897	3,262	4,444	-1,182	-36.2	21.9	31,547	2,854	2,424	430	15.1	78.2
ASI Preferred	430,554	3,285	4,491	-1,205	-36.7	25.9	31,555	2,854	2,448	406	14.2	76.6
American Integrity	442,848	3,268	4,007	-739	-22.6	37.6	31,880	2,842	2,200	643	22.6	90.0
American Traditions	433,817	3,263	3,478	-216	-6.6	55.8	31,103	2,695	2,140	555	20.6	68.9
Ark Royal Homeowners	421,843	3,262	4,097	-835	-25.6	36.1	31,546	2,855	2,276	579	20.3	82.0
Capitol Preferred Preferred	53,788	2,522	2,459	63	2.5	68.8	65	2,935	2,996	-61	-2.1	53.8
Capitol Preferred Standard	101,260	2,562	3,176	-615	-24.0	37.5	10,284	2,243	2,775	-532	-23.7	43.2
Citizens P&C 2012	516,644	3,187	3,187	0	0.0	100.0	41,434	2,735	2,735	0	0.0	100.0
Cypress	119,109	2,553	3,052	-499	-19.5	39.0	11,612	2,117	1,637	480	22.7	81.3
FL Peninsula Elite	501,931	3,198	3,071	128	4.0	75.1	39,385	2,744	1,951	793	28.9	90.5
FL Peninsula Preferred	499,247	3,197	3,510	-312	-9.8	69.8	38,924	2,740	2,691	48	1.8	78.8
Federated National	229,887	3,073	3,077	-4	-0.1	70.2	274	3,336	1,868	1,469	44.0	100.0
Fidelity Fire and Casualty	130,235	4,017	2,739	1,278	31.8	96.2	14,272	3,222	1,773	1,448	45.0	92.1
First Community	334,458	3,152	3,886	-734	-23.3	31.3	24,563	2,727	2,405	322	11.8	81.1
First Protective	130,235	4,017	2,739	1,278	31.8	96.2	14,272	3,222	1,773	1,448	45.0	92.1
Gulfstream Preferred	385,223	3,235	3,314	-79	-2.5	67.5	29,697	2,833	2,058	776	27.4	91.4
Modern USA	433,817	3,263	3,479	-216	-6.6	55.8	31,103	2,695	2,177	517	19.2	68.7
Olympus Preferred	447,243	3,296	3,653	-357	-10.8	49.9	33,456	2,850	2,145	704	24.7	89.8
Olympus Standard	447,243	3,296	4,368	-1,072	-32.5	20.1	33,456	2,850	2,497	352	12.4	76.4
Omega	516,558	3,188	2,950	238	7.5	87.9	41,428	2,735	1,950	784	28.7	97.9
Prepared	141,708	2,706	2,757	-51	-1.9	63.1	14,144	2,362	1,952	409	17.3	79.4
Royal Palm	494,459	3,202	4,265	-1,063	-33.2	26.2	38,206	2,741	2,165	576	21.0	82.1
Safe Harbor	450,336	3,275	3,612	-337	-10.3	52.6	33,322	2,821	1,840	981	34.8	95.7
Sawgrass	325,847	3,107	2,818	289	9.3	85.4	24,597	2,697	1,785	912	33.8	97.9
Security First	442,877	3,268	4,066	-798	-24.4	34.0	31,888	2,843	2,076	767	27.0	93.6
Southern Fidelity Standard	428,300	3,255	3,921	-666	-20.5	35.9	31,229	2,828	3,277	-449	-15.9	45.0
Southern Oak	304,196	3,113	3,933	-820	-26.3	26.2	22,460	2,709	2,685	23	0.9	63.9
St. Johns Preferred	318,909	3,142	3,051	91	2.9	67.5	24,419	2,718	2,224	493	18.1	74.6
St. Johns Standard	324,424	3,115	3,560	-446	-14.3	51.2	24,547	2,709	2,546	163	6.0	62.4
Sunshine State	277,354	3,554	3,214	340	9.6	80.3	24,787	2,968	1,899	1,069	36.0	90.0
Tower Hill Preferred	516,607	3,188	3,209	-21	-0.7	69.5	41,430	2,735	2,199	536	19.6	84.6
Tower Hill Prime	516,480	3,188	2,901	287	9.0	77.6	41,411	2,735	1,601	1,134	41.5	98.7
Tower Hill Select	516,524	3,188	3,131	57	1.8	74.7	41,424	2,735	1,924	811	29.7	95.2
United P&C	120,558	2,798	3,760	-961	-34.3	26.6	11,126	2,378	2,077	301	12.6	75.5
Universal P&C	189,975	3,426	3,320	106	3.1	74.4	18,712	2,861	2,354	507	17.7	83.1
Universal of North America	105,420	2,566	3,757	-1,190	-46.4	10.6	10,652	2,249	2,341	-92	-4.1	46.6

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: ALACHUA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Southern Fidelity Standard	514	\$1,721	\$1,826	\$-105	-6.1%	99.2%
Capitol Preferred Standard	431	\$1,723	\$1,828	\$-105	-6.1%	77.7%
Citizens P&C 2012	571	\$1,730	\$1,730	\$0	0.0%	100.0%
FL Peninsula Preferred	532	\$1,735	\$1,653	\$82	4.7%	100.0%
Cypress	482	\$1,697	\$1,584	\$113	6.7%	97.9%
First Community	425	\$1,704	\$1,537	\$166	9.8%	100.0%
Southern Oak	430	\$1,726	\$1,508	\$218	12.6%	100.0%
Royal Palm	506	\$1,710	\$1,483	\$227	13.3%	94.1%
Modern USA	442	\$1,744	\$1,505	\$239	13.7%	94.8%
American Traditions	442	\$1,744	\$1,505	\$239	13.7%	94.8%
First Protective	159	\$2,410	\$2,156	\$254	10.6%	97.5%
Fidelity Fire and Casualty	159	\$2,410	\$2,156	\$254	10.6%	97.5%
ASI Assurance	463	\$1,695	\$1,398	\$297	17.5%	99.8%
ASI Preferred	489	\$1,738	\$1,430	\$308	17.7%	99.0%
Ark Royal Homeowners	463	\$1,695	\$1,348	\$347	20.5%	99.6%
Capitol Preferred Preferred	182	\$1,741	\$1,391	\$350	20.1%	100.0%
Universal of North America	417	\$1,709	\$1,343	\$366	21.4%	100.0%
Safe Harbor	492	\$1,756	\$1,306	\$451	25.7%	98.8%
American Integrity	489	\$1,738	\$1,280	\$458	26.4%	100.0%
Security First	489	\$1,738	\$1,280	\$458	26.4%	99.6%
Omega	571	\$1,730	\$1,261	\$469	27.1%	100.0%
St. Johns Standard	457	\$1,734	\$1,251	\$483	27.9%	100.0%
United P&C	434	\$1,754	\$1,243	\$511	29.1%	100.0%
Olympus Standard	496	\$1,778	\$1,263	\$515	29.0%	100.0%
Universal P&C	407	\$1,748	\$1,213	\$535	30.6%	100.0%
FL Peninsula Elite	538	\$1,736	\$1,198	\$538	31.0%	100.0%
Tower Hill Select	571	\$1,730	\$1,169	\$560	32.4%	100.0%
Federated National	266	\$1,726	\$1,147	\$579	33.5%	100.0%
Tower Hill Preferred	571	\$1,730	\$1,149	\$581	33.6%	100.0%
Gulfstream Preferred	462	\$1,773	\$1,187	\$586	33.1%	100.0%
Prepared	439	\$1,731	\$1,135	\$597	34.5%	100.0%
Tower Hill Prime	571	\$1,730	\$1,120	\$610	35.3%	100.0%
Sawgrass	460	\$1,729	\$1,095	\$634	36.7%	99.8%
St. Johns Preferred	436	\$1,771	\$1,114	\$658	37.1%	100.0%
Olympus Preferred	496	\$1,778	\$1,081	\$697	39.2%	100.0%
Sunshine State	297	\$2,035	\$1,088	\$947	46.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: ALACHUA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	426	1,679	1,430	249	14.8	99.8	37	1,880	1,034	846	45.0	100.0
ASI Preferred	452	1,726	1,460	266	15.4	98.9	37	1,880	1,068	812	43.2	100.0
American Integrity	452	1,726	1,308	418	24.2	100.0	37	1,880	930	950	50.5	100.0
American Traditions	409	1,749	1,542	207	11.8	94.4	33	1,682	1,038	644	38.3	100.0
Ark Royal Homeowners	426	1,679	1,377	302	18.0	99.5	37	1,880	1,019	861	45.8	100.0
Capitol Preferred Preferred	182	1,741	1,391	350	20.1	100.0						
Capitol Preferred Standard	399	1,714	1,801	-87	-5.1	82.2	32	1,838	2,169	-332	-18.0	21.9
Citizens P&C 2012	528	1,719	1,719	0	0.0	100.0	43	1,862	1,862	0	0.0	100.0
Cypress	450	1,702	1,624	78	4.6	97.8	32	1,620	1,015	605	37.3	100.0
FL Peninsula Elite	496	1,724	1,210	514	29.8	100.0	42	1,884	1,066	819	43.4	100.0
FL Peninsula Preferred	490	1,722	1,642	80	4.6	100.0	42	1,884	1,775	109	5.8	100.0
Federated National	266	1,726	1,147	579	33.5	100.0						
Fidelity Fire and Casualty	143	2,408	2,192	216	9.0	97.2	16	2,432	1,833	599	24.6	100.0
First Community	394	1,692	1,560	133	7.8	100.0	31	1,849	1,252	597	32.3	100.0
First Protective	143	2,408	2,192	216	9.0	97.2	16	2,432	1,833	599	24.6	100.0
Gulfstream Preferred	427	1,771	1,195	576	32.5	100.0	35	1,801	1,086	715	39.7	100.0
Modern USA	409	1,749	1,542	207	11.8	94.4	33	1,682	1,038	644	38.3	100.0
Olympus Preferred	458	1,772	1,103	669	37.7	100.0	38	1,855	818	1,038	55.9	100.0
Olympus Standard	458	1,772	1,291	481	27.2	100.0	38	1,855	930	925	49.9	100.0
Omega	528	1,719	1,266	453	26.4	100.0	43	1,862	1,194	668	35.9	100.0
Prepared	406	1,720	1,134	586	34.0	100.0	33	1,869	1,138	731	39.1	100.0
Royal Palm	467	1,698	1,521	177	10.4	93.6	39	1,851	1,025	827	44.6	100.0
Safe Harbor	455	1,746	1,340	406	23.3	98.7	37	1,879	883	996	53.0	100.0
Sawgrass	428	1,721	1,110	611	35.5	99.8	32	1,838	891	946	51.5	100.0
Security First	452	1,726	1,314	413	23.9	99.6	37	1,880	862	1,018	54.2	100.0
Southern Fidelity Standard	477	1,711	1,815	-104	-6.1	99.6	37	1,846	1,973	-127	-6.9	94.6
Southern Oak	398	1,717	1,527	189	11.0	100.0	32	1,838	1,268	570	31.0	100.0
St. Johns Preferred	404	1,766	1,127	640	36.2	100.0	32	1,838	954	884	48.1	100.0
St. Johns Standard	425	1,726	1,264	462	26.8	100.0	32	1,838	1,081	757	41.2	100.0
Sunshine State	272	2,042	1,115	927	45.4	100.0	25	1,957	794	1,164	59.5	100.0
Tower Hill Preferred	528	1,719	1,155	564	32.8	100.0	43	1,862	1,076	786	42.2	100.0
Tower Hill Prime	528	1,719	1,127	593	34.5	100.0	43	1,862	1,037	825	44.3	100.0
Tower Hill Select	528	1,719	1,177	542	31.5	100.0	43	1,862	1,075	787	42.2	100.0
United P&C	401	1,747	1,267	480	27.5	100.0	33	1,831	952	879	48.0	100.0
Universal P&C	378	1,744	1,220	524	30.1	100.0	29	1,788	1,114	675	37.7	100.0
Universal of North America	388	1,703	1,365	339	19.9	100.0	29	1,788	1,055	733	41.0	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: BAKER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Capitol Preferred Standard	17	\$1,679	\$2,292	\$-613	-36.5%	0.0%
Universal of North America	16	\$1,730	\$2,186	\$-455	-26.3%	25.0%
Royal Palm	24	\$1,743	\$2,063	\$-320	-18.4%	45.8%
Cypress	21	\$1,744	\$1,974	\$-230	-13.2%	38.1%
United P&C	22	\$1,811	\$1,986	\$-175	-9.6%	63.6%
ASI Assurance	25	\$1,757	\$1,862	\$-105	-6.0%	56.0%
ASI Preferred	25	\$1,757	\$1,825	\$-68	-3.9%	56.0%
American Integrity	25	\$1,757	\$1,799	\$-42	-2.4%	56.0%
Southern Fidelity Standard	27	\$1,738	\$1,751	\$-13	-0.7%	96.3%
Capitol Preferred Preferred	3	\$1,230	\$1,241	\$-11	-0.9%	100.0%
Citizens P&C 2012	30	\$1,721	\$1,721	\$0	0.0%	100.0%
Ark Royal Homeowners	25	\$1,757	\$1,747	\$10	0.6%	56.0%
Security First	25	\$1,757	\$1,739	\$18	1.0%	64.0%
Modern USA	22	\$1,811	\$1,780	\$32	1.7%	63.6%
American Traditions	22	\$1,811	\$1,780	\$32	1.7%	63.6%
FL Peninsula Preferred	25	\$1,757	\$1,690	\$67	3.8%	100.0%
First Community	16	\$1,730	\$1,619	\$112	6.5%	100.0%
Tower Hill Preferred	30	\$1,721	\$1,601	\$120	7.0%	90.0%
Olympus Standard	26	\$1,808	\$1,660	\$148	8.2%	80.8%
Federated National	7	\$1,703	\$1,504	\$199	11.7%	100.0%
Tower Hill Prime	30	\$1,721	\$1,476	\$245	14.2%	100.0%
Safe Harbor	28	\$1,750	\$1,468	\$282	16.1%	85.7%
Sawgrass	20	\$1,653	\$1,299	\$354	21.4%	85.0%
Olympus Preferred	26	\$1,808	\$1,427	\$381	21.1%	100.0%
St. Johns Standard	18	\$1,742	\$1,349	\$393	22.5%	100.0%
Gulfstream Preferred	21	\$1,778	\$1,365	\$413	23.2%	100.0%
FL Peninsula Elite	26	\$1,757	\$1,328	\$430	24.5%	100.0%
Sunshine State	15	\$1,917	\$1,458	\$459	23.9%	100.0%
Tower Hill Select	30	\$1,721	\$1,247	\$474	27.5%	100.0%
First Protective	5	\$2,502	\$2,021	\$481	19.2%	80.0%
Fidelity Fire and Casualty	5	\$2,502	\$2,021	\$481	19.2%	80.0%
Prepared	26	\$1,696	\$1,213	\$482	28.5%	100.0%
Southern Oak	16	\$1,730	\$1,205	\$525	30.4%	100.0%
Omega	30	\$1,721	\$1,148	\$573	33.3%	100.0%
St. Johns Preferred	17	\$1,778	\$1,166	\$611	34.4%	100.0%
Universal P&C	17	\$1,778	\$1,104	\$674	37.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: BAKER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	17	1,700	2,038	-338	-19.9	35.3	8	1,878	1,489	389	20.7	100.0
ASI Preferred	17	1,700	1,995	-295	-17.4	35.3	8	1,878	1,465	413	22.0	100.0
American Integrity	17	1,700	1,974	-274	-16.1	35.3	8	1,878	1,428	450	24.0	100.0
American Traditions	14	1,773	1,982	-209	-11.8	42.9	8	1,878	1,425	453	24.1	100.0
Ark Royal Homeowners	17	1,700	1,909	-209	-12.3	35.3	8	1,878	1,402	476	25.3	100.0
Capitol Preferred Preferred	3	1,230	1,241	-11	-0.9	100.0						
Capitol Preferred Standard	12	1,695	2,201	-506	-29.8		5	1,641	2,510	-869	-53.0	
Citizens P&C 2012	18	1,683	1,683	0	0.0	100.0	12	1,777	1,777	0	0.0	100.0
Cypress	15	1,708	2,141	-434	-25.4	13.3	6	1,836	1,555	281	15.3	100.0
FL Peninsula Elite	17	1,700	1,360	340	20.0	100.0	9	1,866	1,267	599	32.1	100.0
FL Peninsula Preferred	17	1,700	1,619	81	4.8	100.0	8	1,878	1,842	36	1.9	100.0
Federated National	7	1,703	1,504	199	11.7	100.0						
Fidelity Fire and Casualty	2	3,226	2,466	760	23.6	100.0	3	2,019	1,725	294	14.6	66.7
First Community	12	1,695	1,670	25	1.5	100.0	4	1,836	1,464	372	20.3	100.0
First Protective	2	3,226	2,466	760	23.6	100.0	3	2,019	1,725	294	14.6	66.7
Gulfstream Preferred	12	1,775	1,391	384	21.6	100.0	9	1,782	1,329	452	25.4	100.0
Modern USA	14	1,773	1,982	-209	-11.8	42.9	8	1,878	1,425	453	24.1	100.0
Olympus Preferred	16	1,770	1,607	162	9.2	100.0	10	1,870	1,138	731	39.1	100.0
Olympus Standard	16	1,770	1,887	-117	-6.6	68.8	10	1,870	1,297	573	30.6	100.0
Omega	18	1,683	1,181	502	29.8	100.0	12	1,777	1,098	680	38.2	100.0
Prepared	17	1,659	1,141	517	31.2	100.0	9	1,765	1,349	417	23.6	100.0
Royal Palm	16	1,675	2,279	-603	-36.0	25.0	8	1,878	1,630	247	13.2	87.5
Safe Harbor	18	1,683	1,656	27	1.6	77.8	10	1,870	1,130	740	39.6	100.0
Sawgrass	13	1,629	1,354	275	16.9	76.9	7	1,697	1,197	500	29.5	100.0
Security First	17	1,700	1,947	-247	-14.5	47.1	8	1,878	1,295	583	31.0	100.0
Southern Fidelity Standard	16	1,710	1,689	21	1.2	100.0	11	1,778	1,840	-62	-3.5	90.9
Southern Oak	12	1,695	1,227	468	27.6	100.0	4	1,836	1,138	697	38.0	100.0
St. Johns Preferred	11	1,746	1,207	539	30.9	100.0	6	1,836	1,092	744	40.5	100.0
St. Johns Standard	12	1,695	1,381	315	18.6	100.0	6	1,836	1,287	549	29.9	100.0
Sunshine State	7	1,975	1,663	312	15.8	100.0	8	1,867	1,280	587	31.4	100.0
Tower Hill Preferred	18	1,683	1,638	45	2.7	88.9	12	1,777	1,546	232	13.0	91.7
Tower Hill Prime	18	1,683	1,477	206	12.2	100.0	12	1,777	1,475	302	17.0	100.0
Tower Hill Select	18	1,683	1,290	393	23.3	100.0	12	1,777	1,182	596	33.5	100.0
United P&C	14	1,773	2,125	-352	-19.8	57.1	8	1,878	1,743	135	7.2	75.0
Universal P&C	11	1,746	1,127	619	35.4	100.0	6	1,836	1,062	774	42.2	100.0
Universal of North America	12	1,695	2,258	-563	-33.2		4	1,836	1,968	-132	-7.2	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: BAY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	139	\$1,921	\$2,768	\$-847	-44.1%	8.6%
First Community	486	\$2,404	\$2,998	\$-594	-24.7%	28.4%
St. Johns Standard	549	\$2,440	\$2,969	\$-529	-21.7%	51.7%
Capitol Preferred Standard	137	\$1,914	\$2,378	\$-464	-24.2%	23.4%
Olympus Standard	640	\$2,517	\$2,952	\$-435	-17.3%	42.8%
Southern Oak	466	\$2,364	\$2,769	\$-406	-17.2%	42.1%
United P&C	150	\$1,997	\$2,389	\$-392	-19.7%	39.3%
Prepared	161	\$1,948	\$2,316	\$-367	-18.9%	40.4%
Royal Palm	651	\$2,390	\$2,741	\$-351	-14.7%	54.7%
Southern Fidelity Standard	657	\$2,450	\$2,800	\$-350	-14.3%	54.2%
FL Peninsula Preferred	671	\$2,396	\$2,726	\$-330	-13.8%	43.1%
ASI Preferred	572	\$2,408	\$2,592	\$-184	-7.6%	63.8%
Cypress	155	\$1,890	\$2,065	\$-175	-9.3%	52.3%
ASI Assurance	560	\$2,405	\$2,576	\$-172	-7.1%	65.5%
American Integrity	577	\$2,405	\$2,480	\$-75	-3.1%	73.0%
St. Johns Preferred	523	\$2,482	\$2,531	\$-49	-2.0%	72.7%
Tower Hill Prime	853	\$2,401	\$2,418	\$-17	-0.7%	81.7%
Citizens P&C 2012	856	\$2,398	\$2,398	\$0	0.0%	100.0%
Universal P&C	230	\$2,732	\$2,710	\$22	0.8%	78.7%
Ark Royal Homeowners	560	\$2,405	\$2,376	\$28	1.2%	77.3%
Tower Hill Preferred	854	\$2,400	\$2,316	\$83	3.5%	80.6%
Capitol Preferred Preferred	59	\$1,864	\$1,762	\$102	5.5%	100.0%
Safe Harbor	678	\$2,457	\$2,339	\$118	4.8%	80.5%
Security First	577	\$2,405	\$2,284	\$121	5.0%	79.9%
Olympus Preferred	640	\$2,517	\$2,385	\$132	5.3%	83.3%
Modern USA	535	\$2,441	\$2,247	\$195	8.0%	85.4%
American Traditions	535	\$2,441	\$2,247	\$195	8.0%	85.4%
FL Peninsula Elite	676	\$2,396	\$1,979	\$417	17.4%	98.7%
Federated National	320	\$2,368	\$1,917	\$451	19.1%	100.0%
Gulfstream Preferred	592	\$2,496	\$2,030	\$466	18.7%	100.0%
Sawgrass	571	\$2,402	\$1,744	\$658	27.4%	98.6%
Sunshine State	331	\$2,860	\$2,120	\$740	25.9%	100.0%
Tower Hill Select	854	\$2,400	\$1,607	\$793	33.1%	100.0%
Omega	856	\$2,398	\$1,595	\$802	33.5%	100.0%
First Protective	139	\$3,195	\$1,747	\$1,448	45.3%	100.0%
Fidelity Fire and Casualty	139	\$3,195	\$1,747	\$1,448	45.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: BAY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	509	2,444	2,680	-236	-9.6	62.1	51	2,010	1,541	468	23.3	100.0
ASI Preferred	521	2,447	2,692	-245	-10.0	60.3	51	2,010	1,567	443	22.0	100.0
American Integrity	526	2,444	2,579	-135	-5.5	70.3	51	2,010	1,463	547	27.2	100.0
American Traditions	485	2,481	2,323	158	6.4	83.9	50	2,058	1,508	550	26.7	100.0
Ark Royal Homeowners	509	2,444	2,470	-25	-1.0	75.0	51	2,010	1,443	567	28.2	100.0
Capitol Preferred Preferred	59	1,864	1,762	102	5.5	100.0						
Capitol Preferred Standard	112	1,977	2,416	-440	-22.2	28.6	25	1,635	2,207	-572	-35.0	
Citizens P&C 2012	780	2,445	2,445	0	0.0	100.0	76	1,908	1,908	0	0.0	100.0
Cypress	129	1,943	2,232	-289	-14.9	42.6	26	1,623	1,232	390	24.1	100.0
FL Peninsula Elite	613	2,448	2,027	420	17.2	98.5	63	1,891	1,502	389	20.6	100.0
FL Peninsula Preferred	609	2,448	2,780	-332	-13.5	43.3	62	1,889	2,202	-313	-16.6	40.3
Federated National	320	2,368	1,917	451	19.1	100.0						
Fidelity Fire and Casualty	119	3,266	1,828	1,438	44.0	100.0	20	2,775	1,271	1,504	54.2	100.0
First Community	443	2,444	3,078	-633	-25.9	26.4	43	1,988	2,177	-189	-9.5	48.8
First Protective	119	3,266	1,828	1,438	44.0	100.0	20	2,775	1,271	1,504	54.2	100.0
Gulfstream Preferred	537	2,541	2,081	460	18.1	100.0	55	2,053	1,527	526	25.6	100.0
Modern USA	485	2,481	2,323	158	6.4	83.9	50	2,058	1,509	549	26.7	100.0
Olympus Preferred	582	2,563	2,477	86	3.4	81.6	58	2,056	1,460	596	29.0	100.0
Olympus Standard	582	2,563	3,071	-508	-19.8	37.6	58	2,056	1,762	294	14.3	94.8
Omega	780	2,445	1,624	821	33.6	100.0	76	1,908	1,298	610	32.0	100.0
Prepared	136	2,006	2,421	-415	-20.7	35.3	25	1,634	1,740	-106	-6.5	68.0
Royal Palm	594	2,437	2,858	-420	-17.3	50.5	57	1,894	1,526	368	19.4	98.2
Safe Harbor	620	2,496	2,431	65	2.6	78.7	58	2,038	1,359	680	33.3	100.0
Sawgrass	520	2,446	1,784	662	27.1	98.5	51	1,953	1,336	617	31.6	100.0
Security First	526	2,444	2,380	63	2.6	77.9	51	2,010	1,293	716	35.6	100.0
Southern Fidelity Standard	598	2,492	2,818	-325	-13.1	58.4	59	2,027	2,624	-598	-29.5	11.9
Southern Oak	424	2,401	2,821	-420	-17.5	42.5	42	1,990	2,249	-258	-13.0	38.1
St. Johns Preferred	475	2,528	2,612	-84	-3.3	70.3	48	2,024	1,732	292	14.4	95.8
St. Johns Standard	499	2,486	3,065	-579	-23.3	49.5	50	1,976	2,007	-31	-1.6	74.0
Sunshine State	293	2,920	2,184	737	25.2	100.0	38	2,392	1,628	764	31.9	100.0
Tower Hill Preferred	778	2,448	2,362	86	3.5	81.7	76	1,908	1,855	53	2.8	68.4
Tower Hill Prime	778	2,448	2,480	-32	-1.3	80.8	75	1,916	1,775	141	7.4	90.7
Tower Hill Select	778	2,448	1,644	804	32.8	100.0	76	1,908	1,221	687	36.0	100.0
United P&C	126	2,059	2,573	-513	-24.9	27.8	24	1,670	1,428	243	14.5	100.0
Universal P&C	196	2,812	2,781	31	1.1	77.0	34	2,275	2,303	-28	-1.2	88.2
Universal of North America	113	1,990	2,974	-984	-49.5		26	1,623	1,875	-252	-15.5	46.2

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: BRADFORD

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	14	\$1,777	\$3,094	\$-1,317	-74.1%	21.4%
American Traditions	12	\$1,925	\$2,779	\$-854	-44.4%	41.7%
Modern USA	12	\$1,925	\$2,779	\$-854	-44.4%	41.7%
ASI Assurance	20	\$1,796	\$2,516	\$-720	-40.1%	20.0%
American Integrity	20	\$1,796	\$2,450	\$-655	-36.5%	25.0%
Security First	20	\$1,796	\$2,436	\$-641	-35.7%	45.0%
ASI Preferred	20	\$1,796	\$2,394	\$-598	-33.3%	35.0%
Ark Royal Homeowners	20	\$1,796	\$2,292	\$-496	-27.6%	35.0%
Cypress	19	\$1,893	\$2,295	\$-401	-21.2%	26.3%
Universal of North America	12	\$1,843	\$2,244	\$-401	-21.7%	16.7%
Safe Harbor	19	\$2,027	\$2,206	\$-179	-8.8%	57.9%
Capitol Preferred Standard	18	\$1,827	\$1,879	\$-52	-2.8%	88.9%
First Community	11	\$1,875	\$1,882	\$-7	-0.4%	90.9%
Citizens P&C 2012	23	\$1,957	\$1,957	\$0	0.0%	100.0%
Southern Fidelity Standard	21	\$1,983	\$1,967	\$16	0.8%	100.0%
FL Peninsula Preferred	21	\$1,800	\$1,723	\$77	4.3%	100.0%
United P&C	12	\$1,925	\$1,798	\$127	6.6%	91.7%
Southern Oak	18	\$1,827	\$1,685	\$141	7.7%	94.4%
St. Johns Standard	18	\$1,916	\$1,772	\$144	7.5%	94.4%
Federated National	6	\$1,527	\$1,309	\$218	14.3%	100.0%
Capitol Preferred Preferred	4	\$1,522	\$1,196	\$327	21.5%	100.0%
St. Johns Preferred	15	\$2,076	\$1,638	\$438	21.1%	100.0%
Prepared	13	\$1,793	\$1,321	\$472	26.3%	100.0%
Olympus Standard	18	\$2,127	\$1,654	\$473	22.2%	100.0%
Sawgrass	19	\$1,893	\$1,367	\$526	27.8%	94.7%
Tower Hill Preferred	23	\$1,957	\$1,403	\$554	28.3%	100.0%
Sunshine State	11	\$2,391	\$1,811	\$579	24.2%	100.0%
FL Peninsula Elite	21	\$1,800	\$1,158	\$642	35.7%	100.0%
Tower Hill Select	23	\$1,957	\$1,261	\$697	35.6%	100.0%
Omega	23	\$1,957	\$1,254	\$704	35.9%	100.0%
Gulfstream Preferred	18	\$2,127	\$1,419	\$708	33.3%	100.0%
Olympus Preferred	18	\$2,127	\$1,419	\$708	33.3%	100.0%
First Protective	3	\$2,886	\$2,139	\$748	25.9%	100.0%
Fidelity Fire and Casualty	3	\$2,886	\$2,139	\$748	25.9%	100.0%
Tower Hill Prime	23	\$1,957	\$1,201	\$757	38.7%	100.0%
Universal P&C	11	\$2,106	\$1,183	\$923	43.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: BRADFORD

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	18	1,851	2,682	-832	-44.9	11.1	2	1,298	1,017	281	21.7	100.0
ASI Preferred	18	1,851	2,548	-698	-37.7	27.8	2	1,298	1,002	297	22.9	100.0
American Integrity	18	1,851	2,614	-764	-41.3	16.7	2	1,298	976	322	24.8	100.0
American Traditions	10	2,050	3,108	-1,058	-51.6	30.0	2	1,298	1,132	166	12.8	100.0
Ark Royal Homeowners	18	1,851	2,440	-589	-31.8	27.8	2	1,298	958	340	26.2	100.0
Capitol Preferred Preferred	4	1,522	1,196	327	21.5	100.0						
Capitol Preferred Standard	17	1,849	1,876	-27	-1.5	94.1	1	1,456	1,926	-470	-32.3	
Citizens P&C 2012	21	2,020	2,020	0	0.0	100.0	2	1,298	1,298	0	0.0	100.0
Cypress	18	1,918	2,360	-443	-23.1	22.2	1	1,456	1,115	341	23.4	100.0
FL Peninsula Elite	19	1,853	1,199	654	35.3	100.0	2	1,298	771	528	40.6	100.0
FL Peninsula Preferred	19	1,853	1,769	84	4.5	100.0	2	1,298	1,290	8	0.6	100.0
Federated National	6	1,527	1,309	218	14.3	100.0						
Fidelity Fire and Casualty	3	2,886	2,139	748	25.9	100.0						
First Community	10	1,917	1,965	-48	-2.5	90.0	1	1,456	1,054	402	27.6	100.0
First Protective	3	2,886	2,139	748	25.9	100.0						
Gulfstream Preferred	16	2,231	1,500	731	32.8	100.0	2	1,298	776	522	40.2	100.0
Modern USA	10	2,050	3,108	-1,058	-51.6	30.0	2	1,298	1,132	166	12.8	100.0
Olympus Preferred	16	2,231	1,513	718	32.2	100.0	2	1,298	672	626	48.2	100.0
Olympus Standard	16	2,231	1,766	465	20.9	100.0	2	1,298	765	534	41.1	100.0
Omega	21	2,020	1,286	734	36.3	100.0	2	1,298	912	386	29.7	100.0
Prepared	11	1,883	1,395	488	25.9	100.0	2	1,298	911	388	29.8	100.0
Royal Palm	12	1,856	3,410	-1,554	-83.7	8.3	2	1,298	1,196	102	7.9	100.0
Safe Harbor	17	2,112	2,378	-265	-12.6	52.9	2	1,298	746	552	42.5	100.0
Sawgrass	18	1,918	1,403	515	26.8	94.4	1	1,456	716	740	50.8	100.0
Security First	18	1,851	2,600	-750	-40.5	38.9	2	1,298	959	340	26.1	100.0
Southern Fidelity Standard	19	2,055	2,032	23	1.1	100.0	2	1,298	1,352	-54	-4.2	100.0
Southern Oak	17	1,849	1,731	118	6.4	94.1	1	1,456	911	545	37.4	100.0
St. Johns Preferred	14	2,120	1,689	431	20.3	100.0	1	1,456	921	535	36.7	100.0
St. Johns Standard	17	1,943	1,813	130	6.7	94.1	1	1,456	1,084	372	25.5	100.0
Sunshine State	10	2,516	1,915	601	23.9	100.0	1	1,141	773	368	32.3	100.0
Tower Hill Preferred	21	2,020	1,443	577	28.6	100.0	2	1,298	986	312	24.1	100.0
Tower Hill Prime	21	2,020	1,239	782	38.7	100.0	2	1,298	802	496	38.2	100.0
Tower Hill Select	21	2,020	1,294	726	35.9	100.0	2	1,298	906	392	30.2	100.0
United P&C	10	2,050	1,976	74	3.6	90.0	2	1,298	910	388	29.9	100.0
Universal P&C	10	2,171	1,214	957	44.1	100.0	1	1,456	875	581	39.9	100.0
Universal of North America	11	1,878	2,322	-444	-23.6	9.1	1	1,456	1,386	70	4.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: BREVARD

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	7,714	\$2,802	\$3,841	\$-1,039	-37.1%	25.1%
ASI Assurance	7,643	\$2,788	\$3,620	\$-831	-29.8%	36.2%
Royal Palm	8,916	\$2,779	\$3,533	\$-754	-27.1%	45.3%
American Integrity	7,714	\$2,802	\$3,524	\$-722	-25.8%	44.7%
Ark Royal Homeowners	7,643	\$2,788	\$3,496	\$-707	-25.4%	31.9%
Security First	7,714	\$2,802	\$3,482	\$-680	-24.3%	45.0%
Modern USA	7,584	\$2,791	\$3,389	\$-597	-21.4%	50.8%
American Traditions	7,584	\$2,791	\$3,388	\$-596	-21.4%	50.8%
First Community	6,646	\$2,794	\$3,385	\$-591	-21.1%	36.8%
Universal of North America	2,560	\$1,764	\$2,300	\$-536	-30.4%	6.1%
Southern Oak	6,274	\$2,778	\$3,206	\$-428	-15.4%	45.7%
Cypress	2,786	\$1,723	\$2,091	\$-368	-21.4%	20.7%
Southern Fidelity Standard	7,724	\$2,798	\$3,126	\$-328	-11.7%	63.8%
Prepared	2,999	\$1,769	\$2,008	\$-240	-13.6%	50.7%
United P&C	2,855	\$1,786	\$1,934	\$-147	-8.3%	65.0%
Olympus Standard	8,016	\$2,831	\$2,902	\$-71	-2.5%	76.8%
Capitol Preferred Standard	2,466	\$1,760	\$1,823	\$-63	-3.6%	80.6%
St. Johns Standard	6,844	\$2,781	\$2,814	\$-33	-1.2%	84.0%
Safe Harbor	8,025	\$2,814	\$2,829	\$-15	-0.5%	75.3%
Citizens P&C 2012	9,503	\$2,774	\$2,774	\$0	0.0%	100.0%
Universal P&C	4,751	\$2,904	\$2,853	\$51	1.7%	92.4%
FL Peninsula Preferred	8,925	\$2,780	\$2,726	\$54	1.9%	75.4%
FL Peninsula Elite	9,002	\$2,781	\$2,581	\$200	7.2%	92.8%
Capitol Preferred Preferred	1,308	\$1,720	\$1,368	\$353	20.5%	100.0%
Federated National	4,823	\$2,700	\$2,302	\$398	14.7%	99.4%
Tower Hill Prime	9,498	\$2,775	\$2,374	\$401	14.5%	82.8%
St. Johns Preferred	6,745	\$2,804	\$2,376	\$428	15.3%	97.2%
Olympus Preferred	8,016	\$2,831	\$2,389	\$442	15.6%	99.5%
Gulfstream Preferred	7,443	\$2,824	\$2,306	\$519	18.4%	99.0%
Tower Hill Preferred	9,502	\$2,775	\$2,204	\$570	20.6%	85.0%
Sunshine State	5,567	\$3,136	\$2,376	\$760	24.2%	92.3%
Tower Hill Select	9,498	\$2,775	\$1,910	\$865	31.2%	97.7%
Sawgrass	6,865	\$2,776	\$1,880	\$895	32.3%	99.6%
Omega	9,499	\$2,775	\$1,845	\$930	33.5%	98.1%
First Protective	3,000	\$3,671	\$1,880	\$1,790	48.8%	100.0%
Fidelity Fire and Casualty	3,000	\$3,671	\$1,880	\$1,790	48.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: BREVARD

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	7,370	2,799	3,667	-867	-31.0	34.7	273	2,491	2,345	146	5.9	78.4
ASI Preferred	7,441	2,813	3,896	-1,082	-38.5	23.1	273	2,491	2,360	132	5.3	79.9
American Integrity	7,441	2,813	3,571	-757	-26.9	43.4	273	2,491	2,241	250	10.1	79.1
American Traditions	7,324	2,808	3,428	-620	-22.1	49.9	260	2,325	2,269	56	2.4	75.8
Ark Royal Homeowners	7,370	2,799	3,545	-745	-26.6	29.8	273	2,491	2,171	320	12.8	89.4
Capitol Preferred Preferred	1,308	1,720	1,368	353	20.5	100.0						
Capitol Preferred Standard	2,345	1,758	1,809	-51	-2.9	82.8	121	1,806	2,090	-284	-15.7	38.8
Citizens P&C 2012	9,123	2,791	2,791	0	0.0	100.0	380	2,384	2,384	0	0.0	100.0
Cypress	2,652	1,727	2,128	-401	-23.2	16.7	134	1,641	1,358	283	17.2	99.3
FL Peninsula Elite	8,652	2,796	2,610	185	6.6	92.6	350	2,418	1,865	553	22.9	99.1
FL Peninsula Preferred	8,584	2,794	2,747	47	1.7	74.5	341	2,405	2,182	223	9.3	99.1
Federated National	4,823	2,700	2,302	398	14.7	99.4						
Fidelity Fire and Casualty	2,820	3,718	1,917	1,801	48.4	100.0	180	2,935	1,308	1,627	55.4	100.0
First Community	6,406	2,805	3,409	-604	-21.5	36.2	240	2,513	2,750	-237	-9.4	51.7
First Protective	2,820	3,718	1,917	1,801	48.4	100.0	180	2,935	1,308	1,627	55.4	100.0
Gulfstream Preferred	7,167	2,836	2,326	510	18.0	99.0	276	2,515	1,779	736	29.3	100.0
Modern USA	7,324	2,808	3,428	-620	-22.1	49.9	260	2,325	2,281	44	1.9	75.0
Olympus Preferred	7,718	2,843	2,420	423	14.9	99.5	298	2,518	1,567	951	37.8	100.0
Olympus Standard	7,718	2,843	2,942	-99	-3.5	75.9	298	2,518	1,854	663	26.3	100.0
Omega	9,119	2,791	1,859	932	33.4	98.1	380	2,384	1,507	877	36.8	98.9
Prepared	2,850	1,765	2,016	-251	-14.2	49.4	149	1,844	1,871	-27	-1.5	76.5
Royal Palm	8,576	2,794	3,586	-792	-28.4	44.1	340	2,406	2,198	208	8.7	76.5
Safe Harbor	7,722	2,827	2,872	-45	-1.6	74.4	303	2,488	1,747	741	29.8	96.7
Sawgrass	6,604	2,786	1,894	892	32.0	99.6	261	2,504	1,532	972	38.8	100.0
Security First	7,441	2,813	3,533	-719	-25.6	43.6	273	2,491	2,103	389	15.6	83.5
Southern Fidelity Standard	7,436	2,809	3,138	-329	-11.7	64.7	288	2,505	2,830	-325	-13.0	41.7
Southern Oak	6,035	2,788	3,229	-440	-15.8	45.1	239	2,525	2,630	-105	-4.2	62.3
St. Johns Preferred	6,491	2,814	2,391	423	15.0	97.1	254	2,553	1,993	560	21.9	100.0
St. Johns Standard	6,586	2,791	2,832	-41	-1.5	83.6	258	2,525	2,345	181	7.1	93.0
Sunshine State	5,314	3,161	2,415	746	23.6	91.9	253	2,613	1,561	1,052	40.3	100.0
Tower Hill Preferred	9,122	2,791	2,221	570	20.4	84.7	380	2,384	1,809	575	24.1	92.9
Tower Hill Prime	9,118	2,792	2,404	387	13.9	82.2	380	2,384	1,647	737	30.9	97.6
Tower Hill Select	9,118	2,792	1,931	861	30.8	97.6	380	2,384	1,410	974	40.9	100.0
United P&C	2,710	1,782	1,964	-182	-10.2	63.2	145	1,872	1,372	500	26.7	100.0
Universal P&C	4,528	2,915	2,864	52	1.8	92.3	223	2,664	2,638	26	1.0	94.2
Universal of North America	2,440	1,762	2,321	-559	-31.8	2.0	120	1,811	1,876	-65	-3.6	90.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: BROWARD

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Olympus Standard	65,071	\$3,929	\$5,552	\$-1,624	-41.3%	7.9%
ASI Preferred	64,914	\$3,902	\$5,135	\$-1,232	-31.6%	27.5%
ASI Assurance	64,789	\$3,899	\$5,119	\$-1,219	-31.3%	23.3%
First Community	49,051	\$3,857	\$4,947	\$-1,091	-28.3%	27.1%
Universal of North America	14,484	\$3,857	\$4,929	\$-1,071	-27.8%	8.2%
Southern Oak	44,109	\$3,845	\$4,772	\$-928	-24.1%	17.3%
Royal Palm	71,409	\$3,868	\$4,711	\$-843	-21.8%	38.2%
Security First	64,914	\$3,902	\$4,725	\$-823	-21.1%	37.4%
United P&C	18,690	\$3,923	\$4,731	\$-808	-20.6%	38.3%
Ark Royal Homeowners	64,799	\$3,899	\$4,665	\$-766	-19.6%	43.6%
Southern Fidelity Standard	61,694	\$3,911	\$4,617	\$-706	-18.1%	30.2%
Olympus Preferred	65,071	\$3,929	\$4,630	\$-701	-17.8%	37.8%
Capitol Preferred Standard	13,880	\$3,857	\$4,541	\$-685	-17.8%	39.1%
American Integrity	64,904	\$3,902	\$4,559	\$-656	-16.8%	46.7%
St. Johns Standard	46,360	\$3,850	\$4,102	\$-252	-6.6%	69.4%
Tower Hill Select	72,420	\$3,874	\$4,063	\$-188	-4.9%	63.6%
Safe Harbor	65,354	\$3,907	\$4,073	\$-167	-4.3%	69.2%
Prepared	20,016	\$3,917	\$4,060	\$-143	-3.7%	70.0%
Tower Hill Preferred	72,426	\$3,874	\$3,884	\$-10	-0.3%	87.3%
Cypress	15,953	\$3,764	\$3,766	\$-2	-0.1%	85.9%
Citizens P&C 2012	72,428	\$3,874	\$3,874	\$0	0.0%	100.0%
FL Peninsula Preferred	71,421	\$3,868	\$3,800	\$68	1.8%	100.0%
Gulfstream Preferred	55,990	\$3,910	\$3,830	\$80	2.0%	97.1%
Federated National	30,692	\$3,820	\$3,739	\$80	2.1%	92.6%
Omega	72,422	\$3,874	\$3,692	\$182	4.7%	92.2%
Sawgrass	46,446	\$3,846	\$3,633	\$213	5.5%	96.6%
FL Peninsula Elite	71,642	\$3,872	\$3,639	\$233	6.0%	92.2%
Universal P&C	26,871	\$4,368	\$3,989	\$378	8.7%	97.8%
Capitol Preferred Preferred	6,032	\$3,881	\$3,487	\$394	10.1%	100.0%
St. Johns Preferred	45,951	\$3,866	\$3,452	\$414	10.7%	96.2%
Sunshine State	42,905	\$4,209	\$3,773	\$436	10.4%	91.0%
Tower Hill Prime	72,409	\$3,875	\$3,432	\$442	11.4%	85.4%
Modern USA	64,069	\$3,874	\$3,165	\$709	18.3%	98.6%
American Traditions	64,069	\$3,874	\$3,162	\$712	18.4%	98.6%
Fidelity Fire and Casualty	21,881	\$4,715	\$3,245	\$1,470	31.2%	100.0%
First Protective	21,881	\$4,715	\$3,245	\$1,470	31.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: BROWARD

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	62,992	3,896	5,167	-1,271	-32.6	21.1	1,797	4,007	3,425	582	14.5	99.7
ASI Preferred	63,117	3,899	5,180	-1,281	-32.8	25.5	1,797	4,007	3,545	462	11.5	98.6
American Integrity	63,107	3,899	4,604	-705	-18.1	45.2	1,797	4,007	2,962	1,045	26.1	100.0
American Traditions	62,394	3,884	3,189	695	17.9	98.6	1,675	3,509	2,156	1,353	38.6	100.0
Ark Royal Homeowners	63,002	3,896	4,706	-810	-20.8	42.0	1,797	4,007	3,225	782	19.5	99.8
Capitol Preferred Preferred	6,022	3,880	3,487	393	10.1	100.0	10	4,580	3,989	591	12.9	100.0
Capitol Preferred Standard	13,451	3,835	4,517	-682	-17.8	39.2	429	4,526	5,297	-771	-17.0	36.1
Citizens P&C 2012	70,244	3,874	3,874	0	0.0	100.0	2,184	3,879	3,879	0	0.0	100.0
Cypress	15,544	3,766	3,799	-33	-0.9	85.6	409	3,668	2,501	1,168	31.8	100.0
FL Peninsula Elite	69,529	3,871	3,664	207	5.4	92.0	2,113	3,893	2,826	1,067	27.4	100.0
FL Peninsula Preferred	69,326	3,868	3,820	48	1.2	100.0	2,095	3,870	3,131	738	19.1	100.0
Federated National	30,665	3,819	3,740	79	2.1	92.6	27	4,051	2,282	1,769	43.7	100.0
Fidelity Fire and Casualty	21,104	4,706	3,267	1,439	30.6	100.0	777	4,958	2,654	2,304	46.5	100.0
First Community	47,744	3,855	4,973	-1,118	-29.0	25.6	1,307	3,916	4,018	-102	-2.6	80.9
First Protective	21,104	4,706	3,267	1,439	30.6	100.0	777	4,958	2,654	2,304	46.5	100.0
Gulfstream Preferred	54,349	3,906	3,851	55	1.4	97.1	1,641	4,062	3,158	904	22.3	99.3
Modern USA	62,394	3,884	3,189	694	17.9	98.6	1,675	3,509	2,247	1,262	36.0	100.0
Olympus Preferred	63,231	3,925	4,665	-739	-18.8	36.1	1,840	4,039	3,429	611	15.1	97.1
Olympus Standard	63,231	3,925	5,597	-1,672	-42.6	5.9	1,840	4,039	4,018	21	0.5	77.1
Omega	70,238	3,874	3,709	165	4.3	92.0	2,184	3,879	3,156	723	18.6	99.4
Prepared	19,338	3,891	4,064	-174	-4.5	69.1	678	4,662	3,938	724	15.5	97.1
Royal Palm	69,314	3,868	4,764	-896	-23.2	36.4	2,095	3,870	2,964	906	23.4	99.9
Safe Harbor	63,519	3,905	4,118	-212	-5.4	68.3	1,835	3,944	2,536	1,408	35.7	100.0
Sawgrass	45,186	3,844	3,652	192	5.0	96.5	1,260	3,910	2,947	963	24.6	99.6
Security First	63,117	3,899	4,777	-878	-22.5	35.6	1,797	4,007	2,896	1,111	27.7	99.8
Southern Fidelity Standard	59,991	3,906	4,611	-705	-18.0	30.6	1,703	4,070	4,837	-767	-18.9	16.8
Southern Oak	42,938	3,841	4,791	-950	-24.7	15.9	1,171	3,958	4,078	-121	-3.0	68.1
St. Johns Preferred	44,698	3,864	3,458	406	10.5	96.2	1,253	3,940	3,246	694	17.6	97.6
St. Johns Standard	45,103	3,848	4,109	-261	-6.8	69.0	1,257	3,931	3,857	75	1.9	82.7
Sunshine State	41,580	4,201	3,799	402	9.6	90.7	1,325	4,461	2,959	1,502	33.7	99.6
Tower Hill Preferred	70,242	3,874	3,899	-25	-0.6	86.9	2,184	3,879	3,427	452	11.7	97.6
Tower Hill Prime	70,226	3,874	3,465	410	10.6	84.9	2,183	3,880	2,385	1,496	38.5	100.0
Tower Hill Select	70,236	3,874	4,092	-217	-5.6	62.5	2,184	3,879	3,129	750	19.3	99.3
United P&C	18,059	3,898	4,766	-868	-22.3	36.2	631	4,640	3,740	900	19.4	99.8
Universal P&C	26,007	4,357	3,980	377	8.7	97.8	864	4,686	4,275	411	8.8	98.0
Universal of North America	14,035	3,835	4,940	-1,105	-28.8	5.4	449	4,544	4,569	-25	-0.5	97.1

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: CALHOUN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Capitol Preferred Standard	8	\$2,289	\$3,596	\$-1,307	-57.1%	0.0%
Royal Palm	5	\$1,679	\$2,677	\$-998	-59.5%	40.0%
Modern USA	3	\$2,008	\$2,910	\$-902	-44.9%	33.3%
American Traditions	3	\$2,008	\$2,910	\$-902	-44.9%	33.3%
Cypress	7	\$1,859	\$2,567	\$-708	-38.1%	28.6%
Universal of North America	4	\$1,739	\$2,355	\$-616	-35.4%	0.0%
Southern Fidelity Standard	8	\$2,289	\$2,888	\$-599	-26.2%	0.0%
Security First	8	\$2,289	\$2,848	\$-559	-24.4%	50.0%
ASI Assurance	8	\$2,289	\$2,814	\$-526	-23.0%	50.0%
ASI Preferred	8	\$2,289	\$2,755	\$-467	-20.4%	50.0%
American Integrity	8	\$2,289	\$2,737	\$-448	-19.6%	50.0%
United P&C	3	\$2,008	\$2,403	\$-395	-19.7%	33.3%
Safe Harbor	8	\$2,289	\$2,669	\$-381	-16.6%	50.0%
Ark Royal Homeowners	8	\$2,289	\$2,651	\$-362	-15.8%	50.0%
Capitol Preferred Preferred	2	\$1,710	\$2,008	\$-297	-17.4%	50.0%
Sawgrass	8	\$2,289	\$2,564	\$-276	-12.0%	62.5%
FL Peninsula Preferred	10	\$2,161	\$2,315	\$-154	-7.1%	90.0%
St. Johns Standard	8	\$2,289	\$2,391	\$-102	-4.5%	87.5%
First Community	4	\$1,739	\$1,835	\$-96	-5.5%	50.0%
Tower Hill Preferred	10	\$2,161	\$2,172	\$-10	-0.5%	70.0%
Citizens P&C 2012	10	\$2,161	\$2,161	\$0	0.0%	100.0%
Sunshine State	2	\$2,212	\$2,018	\$193	8.7%	100.0%
Olympus Standard	7	\$2,483	\$2,274	\$209	8.4%	71.4%
Prepared	4	\$1,739	\$1,527	\$212	12.2%	100.0%
Federated National	2	\$1,710	\$1,466	\$245	14.3%	100.0%
Tower Hill Prime	10	\$2,161	\$1,899	\$262	12.1%	100.0%
Gulfstream Preferred	7	\$2,483	\$2,207	\$276	11.1%	100.0%
St. Johns Preferred	7	\$2,483	\$2,174	\$309	12.4%	100.0%
Southern Oak	8	\$2,289	\$1,949	\$340	14.9%	100.0%
Tower Hill Select	10	\$2,161	\$1,814	\$348	16.1%	100.0%
FL Peninsula Elite	10	\$2,161	\$1,684	\$477	22.1%	100.0%
Olympus Preferred	7	\$2,483	\$1,964	\$519	20.9%	100.0%
Omega	10	\$2,161	\$1,597	\$564	26.1%	100.0%
Universal P&C	3	\$2,008	\$1,356	\$652	32.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: CALHOUN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	5	1,943	2,960	-1,017	-52.3	20.0	3	2,864	2,571	294	10.3	100.0
ASI Preferred	5	1,943	2,871	-927	-47.7	20.0	3	2,864	2,563	302	10.5	100.0
American Integrity	5	1,943	2,902	-958	-49.3	20.0	3	2,864	2,463	401	14.0	100.0
American Traditions	2	2,046	3,548	-1,502	-73.4		1	1,933	1,633	300	15.5	100.0
Ark Royal Homeowners	5	1,943	2,757	-814	-41.9	20.0	3	2,864	2,474	390	13.6	100.0
Capitol Preferred Preferred	2	1,710	2,008	-297	-17.4	50.0						
Capitol Preferred Standard	5	1,943	2,820	-877	-45.1		3	2,864	4,890	-2,025	-70.7	
Citizens P&C 2012	7	1,860	1,860	0	0.0	100.0	3	2,864	2,864	0	0.0	100.0
Cypress	5	1,943	2,969	-1,026	-52.8		2	1,650	1,562	88	5.3	100.0
FL Peninsula Elite	7	1,860	1,611	249	13.4	100.0	3	2,864	1,856	1,009	35.2	100.0
FL Peninsula Preferred	7	1,860	1,929	-69	-3.7	100.0	3	2,864	3,216	-351	-12.3	66.7
Federated National	2	1,710	1,466	245	14.3	100.0						
First Community	3	1,674	1,945	-271	-16.2	33.3	1	1,933	1,504	429	22.2	100.0
Gulfstream Preferred	4	2,196	2,037	159	7.3	100.0	3	2,864	2,433	432	15.1	100.0
Modern USA	2	2,046	3,548	-1,502	-73.4		1	1,933	1,633	300	15.5	100.0
Olympus Preferred	4	2,196	2,066	130	5.9	100.0	3	2,864	1,828	1,036	36.2	100.0
Olympus Standard	4	2,196	2,420	-223	-10.2	50.0	3	2,864	2,080	784	27.4	100.0
Omega	7	1,860	1,386	474	25.5	100.0	3	2,864	2,091	773	27.0	100.0
Prepared	3	1,674	1,455	220	13.1	100.0	1	1,933	1,745	188	9.7	100.0
Royal Palm	4	1,616	2,897	-1,282	-79.3	25.0	1	1,933	1,798	135	7.0	100.0
Safe Harbor	5	1,943	2,857	-914	-47.0	20.0	3	2,864	2,356	508	17.7	100.0
Sawgrass	5	1,943	2,330	-387	-19.9	60.0	3	2,864	2,954	-90	-3.1	66.7
Security First	5	1,943	3,123	-1,180	-60.7	20.0	3	2,864	2,389	476	16.6	100.0
Southern Fidelity Standard	5	1,943	2,330	-387	-19.9		3	2,864	3,818	-953	-33.3	
Southern Oak	5	1,943	1,849	94	4.8	100.0	3	2,864	2,114	750	26.2	100.0
St. Johns Preferred	4	2,196	2,052	144	6.6	100.0	3	2,864	2,337	527	18.4	100.0
St. Johns Standard	5	1,943	2,157	-214	-11.0	80.0	3	2,864	2,781	84	2.9	100.0
Sunshine State	1	2,490	2,267	223	9.0	100.0	1	1,933	1,770	163	8.4	100.0
Tower Hill Preferred	7	1,860	1,959	-99	-5.3	57.1	3	2,864	2,668	196	6.8	100.0
Tower Hill Prime	7	1,860	1,717	143	7.7	100.0	3	2,864	2,323	541	18.9	100.0
Tower Hill Select	7	1,860	1,582	278	14.9	100.0	3	2,864	2,353	511	17.9	100.0
United P&C	2	2,046	2,678	-632	-30.9		1	1,933	1,854	79	4.1	100.0
Universal P&C	2	2,046	1,365	681	33.3	100.0	1	1,933	1,339	594	30.7	100.0
Universal of North America	3	1,674	2,379	-705	-42.1		1	1,933	2,284	-351	-18.2	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: CHARLOTTE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Modern USA	4,901	\$2,337	\$3,409	\$-1,072	-45.9%	12.2%
American Traditions	4,901	\$2,337	\$3,408	\$-1,072	-45.9%	12.2%
ASI Assurance	4,927	\$2,342	\$3,289	\$-947	-40.4%	14.8%
ASI Preferred	4,942	\$2,345	\$3,247	\$-902	-38.5%	22.4%
Royal Palm	5,465	\$2,331	\$3,163	\$-832	-35.7%	24.6%
Southern Oak	3,930	\$2,359	\$3,108	\$-749	-31.8%	8.2%
Universal of North America	1,766	\$2,301	\$2,973	\$-672	-29.2%	2.1%
Ark Royal Homeowners	4,928	\$2,342	\$2,960	\$-619	-26.4%	35.9%
Cypress	1,998	\$2,290	\$2,857	\$-567	-24.7%	14.4%
American Integrity	4,941	\$2,344	\$2,864	\$-519	-22.2%	38.2%
Olympus Standard	5,487	\$2,375	\$2,888	\$-513	-21.6%	42.7%
First Community	4,136	\$2,348	\$2,846	\$-498	-21.2%	48.9%
FL Peninsula Preferred	6,364	\$2,300	\$2,770	\$-471	-20.5%	42.2%
Tower Hill Preferred	7,307	\$2,304	\$2,747	\$-443	-19.2%	33.7%
Southern Fidelity Standard	5,260	\$2,361	\$2,781	\$-420	-17.8%	53.4%
Gulfstream Preferred	5,123	\$2,367	\$2,737	\$-371	-15.7%	62.2%
Universal P&C	3,191	\$2,552	\$2,917	\$-365	-14.3%	62.5%
Safe Harbor	5,551	\$2,357	\$2,684	\$-327	-13.9%	52.8%
FL Peninsula Elite	6,494	\$2,300	\$2,554	\$-254	-11.0%	60.1%
Security First	4,942	\$2,345	\$2,525	\$-180	-7.7%	62.3%
St. Johns Standard	4,519	\$2,362	\$2,526	\$-164	-7.0%	73.1%
Capitol Preferred Standard	1,691	\$2,320	\$2,400	\$-80	-3.4%	87.9%
Citizens P&C 2012	7,309	\$2,304	\$2,304	\$0	0.0%	100.0%
Tower Hill Select	7,305	\$2,305	\$2,305	\$0	0.0%	82.1%
Olympus Preferred	5,487	\$2,375	\$2,366	\$9	0.4%	77.3%
Federated National	2,719	\$2,263	\$2,208	\$55	2.4%	84.1%
Sawgrass	4,536	\$2,358	\$2,266	\$92	3.9%	87.3%
Tower Hill Prime	7,303	\$2,304	\$2,202	\$102	4.4%	84.1%
Prepared	2,113	\$2,306	\$2,192	\$114	5.0%	99.5%
Sunshine State	3,866	\$2,531	\$2,321	\$210	8.3%	92.6%
St. Johns Preferred	4,440	\$2,378	\$2,137	\$241	10.2%	78.5%
United P&C	1,937	\$2,337	\$2,012	\$325	13.9%	99.8%
Omega	7,307	\$2,304	\$1,880	\$424	18.4%	98.8%
Capitol Preferred Preferred	981	\$2,284	\$1,834	\$450	19.7%	100.0%
First Protective	2,019	\$2,813	\$1,749	\$1,064	37.8%	100.0%
Fidelity Fire and Casualty	2,019	\$2,813	\$1,749	\$1,064	37.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: CHARLOTTE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	4,675	2,345	3,341	-995	-42.4	11.2	252	2,270	2,317	-48	-2.1	81.7
ASI Preferred	4,690	2,349	3,291	-942	-40.1	20.3	252	2,270	2,435	-165	-7.3	62.7
American Integrity	4,689	2,348	2,911	-563	-24.0	35.0	252	2,270	1,987	283	12.5	99.2
American Traditions	4,648	2,351	3,458	-1,107	-47.1	11.3	253	2,076	2,498	-422	-20.3	28.9
Ark Royal Homeowners	4,676	2,346	3,001	-655	-27.9	33.9	252	2,270	2,217	52	2.3	73.4
Capitol Preferred Preferred	981	2,284	1,834	450	19.7	100.0						
Capitol Preferred Standard	1,631	2,326	2,389	-63	-2.7	90.9	60	2,171	2,721	-550	-25.3	8.3
Citizens P&C 2012	6,847	2,313	2,313	0	0.0	100.0	462	2,172	2,172	0	0.0	100.0
Cypress	1,926	2,302	2,893	-591	-25.7	11.4	72	1,972	1,888	84	4.3	94.4
FL Peninsula Elite	6,109	2,310	2,580	-270	-11.7	59.5	385	2,155	2,156	-1	-0.0	70.6
FL Peninsula Preferred	5,999	2,309	2,792	-482	-20.9	40.6	365	2,140	2,420	-280	-13.1	69.0
Federated National	2,719	2,263	2,208	55	2.4	84.1						
Fidelity Fire and Casualty	1,851	2,848	1,780	1,069	37.5	100.0	168	2,424	1,411	1,013	41.8	100.0
First Community	3,941	2,350	2,855	-505	-21.5	48.7	195	2,300	2,672	-372	-16.2	52.8
First Protective	1,851	2,848	1,780	1,069	37.5	100.0	168	2,424	1,411	1,013	41.8	100.0
Gulfstream Preferred	4,830	2,372	2,747	-376	-15.8	62.4	293	2,283	2,570	-287	-12.6	59.7
Modern USA	4,648	2,351	3,458	-1,107	-47.1	11.3	253	2,076	2,512	-436	-21.0	28.9
Olympus Preferred	5,171	2,380	2,401	-22	-0.9	76.0	316	2,293	1,786	508	22.1	100.0
Olympus Standard	5,171	2,380	2,934	-554	-23.3	39.9	316	2,293	2,140	154	6.7	87.7
Omega	6,845	2,313	1,894	420	18.1	98.7	462	2,172	1,683	489	22.5	100.0
Prepared	2,033	2,310	2,198	112	4.9	99.5	80	2,219	2,048	171	7.7	98.8
Royal Palm	5,137	2,343	3,234	-891	-38.0	20.2	328	2,142	2,056	86	4.0	92.4
Safe Harbor	5,238	2,361	2,736	-375	-15.9	50.0	313	2,280	1,802	479	21.0	100.0
Sawgrass	4,289	2,361	2,271	91	3.8	87.4	247	2,298	2,176	122	5.3	87.0
Security First	4,690	2,349	2,573	-224	-9.5	60.3	252	2,270	1,633	636	28.0	100.0
Southern Fidelity Standard	4,965	2,367	2,767	-401	-16.9	56.4	295	2,270	3,016	-746	-32.8	3.1
Southern Oak	3,733	2,363	3,130	-767	-32.5	6.8	197	2,281	2,690	-409	-17.9	34.5
St. Johns Preferred	4,193	2,383	2,138	245	10.3	78.7	247	2,298	2,113	185	8.1	76.1
St. Johns Standard	4,272	2,365	2,527	-162	-6.8	74.1	247	2,298	2,511	-213	-9.3	55.9
Sunshine State	3,598	2,547	2,361	186	7.3	92.1	268	2,313	1,780	533	23.1	99.6
Tower Hill Preferred	6,845	2,313	2,762	-449	-19.4	32.8	462	2,172	2,519	-347	-16.0	47.2
Tower Hill Prime	6,841	2,313	2,244	69	3.0	83.2	462	2,172	1,576	596	27.4	98.3
Tower Hill Select	6,843	2,314	2,323	-10	-0.4	81.6	462	2,172	2,027	144	6.6	89.6
United P&C	1,861	2,343	2,032	311	13.3	99.8	76	2,187	1,510	677	30.9	100.0
Universal P&C	2,974	2,565	2,908	-344	-13.4	65.8	217	2,385	3,037	-652	-27.3	16.1
Universal of North America	1,704	2,306	2,991	-684	-29.7	0.5	62	2,163	2,495	-332	-15.4	45.2

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: CITRUS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Modern USA	492	\$1,826	\$2,928	\$-1,102	-60.3%	11.8%
American Traditions	492	\$1,826	\$2,928	\$-1,102	-60.3%	11.8%
United P&C	470	\$1,829	\$2,766	\$-936	-51.2%	23.2%
ASI Preferred	500	\$1,813	\$2,491	\$-677	-37.4%	26.6%
ASI Assurance	496	\$1,810	\$2,478	\$-668	-36.9%	25.6%
FL Peninsula Preferred	582	\$1,804	\$2,461	\$-657	-36.4%	0.3%
Capitol Preferred Standard	416	\$1,788	\$2,434	\$-646	-36.1%	10.3%
Security First	500	\$1,813	\$2,434	\$-621	-34.2%	34.0%
Royal Palm	576	\$1,797	\$2,413	\$-616	-34.3%	35.6%
Cypress	554	\$1,779	\$2,346	\$-567	-31.9%	21.8%
Ark Royal Homeowners	496	\$1,810	\$2,366	\$-556	-30.7%	33.3%
American Integrity	500	\$1,813	\$2,302	\$-489	-27.0%	41.0%
Southern Fidelity Standard	595	\$1,814	\$2,297	\$-483	-26.6%	19.3%
Universal of North America	428	\$1,782	\$2,095	\$-312	-17.5%	36.0%
Safe Harbor	620	\$1,816	\$2,100	\$-284	-15.7%	47.7%
Olympus Standard	603	\$1,838	\$2,016	\$-178	-9.7%	46.9%
Southern Oak	416	\$1,788	\$1,963	\$-175	-9.8%	60.8%
Capitol Preferred Preferred	119	\$1,816	\$1,927	\$-110	-6.1%	66.4%
Federated National	210	\$1,750	\$1,839	\$-89	-5.1%	71.9%
St. Johns Standard	522	\$1,789	\$1,839	\$-50	-2.8%	71.3%
Gulfstream Preferred	559	\$1,824	\$1,866	\$-43	-2.3%	69.8%
First Community	423	\$1,781	\$1,810	\$-28	-1.6%	76.1%
Prepared	502	\$1,809	\$1,830	\$-21	-1.1%	71.1%
Citizens P&C 2012	740	\$1,790	\$1,790	\$0	0.0%	100.0%
Universal P&C	474	\$1,819	\$1,664	\$155	8.5%	76.4%
St. Johns Preferred	505	\$1,811	\$1,652	\$159	8.8%	87.7%
Olympus Preferred	603	\$1,838	\$1,637	\$201	10.9%	90.7%
Fidelity Fire and Casualty	177	\$2,224	\$2,002	\$223	10.0%	99.4%
First Protective	177	\$2,224	\$2,002	\$223	10.0%	99.4%
Sunshine State	385	\$2,002	\$1,589	\$413	20.6%	99.2%
FL Peninsula Elite	596	\$1,802	\$1,378	\$424	23.5%	99.8%
Omega	740	\$1,790	\$1,332	\$458	25.6%	100.0%
Sawgrass	528	\$1,778	\$1,296	\$482	27.1%	99.2%
Tower Hill Prime	739	\$1,791	\$1,294	\$497	27.8%	100.0%
Tower Hill Select	739	\$1,791	\$1,253	\$538	30.0%	99.9%
Tower Hill Preferred	739	\$1,791	\$1,201	\$590	33.0%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: CITRUS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	410	1,844	2,640	-796	-43.2	15.1	86	1,647	1,704	-57	-3.5	75.6
ASI Preferred	414	1,848	2,653	-805	-43.6	16.2	86	1,647	1,709	-63	-3.8	76.7
American Integrity	414	1,848	2,415	-567	-30.7	35.0	86	1,647	1,761	-114	-6.9	69.8
American Traditions	403	1,862	3,132	-1,270	-68.2	4.0	89	1,664	2,002	-337	-20.3	47.2
Ark Royal Homeowners	410	1,844	2,520	-677	-36.7	22.9	86	1,647	1,629	18	1.1	82.6
Capitol Preferred Preferred	119	1,816	1,927	-110	-6.1	66.4						
Capitol Preferred Standard	343	1,824	2,487	-663	-36.4	12.0	73	1,620	2,182	-563	-34.7	2.7
Citizens P&C 2012	623	1,821	1,821	0	0.0	100.0	117	1,624	1,624	0	0.0	100.0
Cypress	463	1,816	2,516	-700	-38.5	8.2	91	1,589	1,483	106	6.7	91.2
FL Peninsula Elite	493	1,837	1,456	381	20.8	99.8	103	1,637	1,008	629	38.4	100.0
FL Peninsula Preferred	482	1,842	2,551	-708	-38.5		100	1,621	2,030	-409	-25.2	2.0
Federated National	210	1,750	1,839	-89	-5.1	71.9						
Fidelity Fire and Casualty	133	2,305	2,172	133	5.8	99.2	44	1,979	1,486	493	24.9	100.0
First Community	347	1,820	1,929	-109	-6.0	70.9	76	1,607	1,265	342	21.3	100.0
First Protective	133	2,305	2,172	133	5.8	99.2	44	1,979	1,486	493	24.9	100.0
Gulfstream Preferred	465	1,859	1,992	-133	-7.2	65.2	94	1,648	1,243	405	24.6	92.6
Modern USA	403	1,862	3,132	-1,270	-68.2	4.0	89	1,664	2,002	-337	-20.3	47.2
Olympus Preferred	502	1,875	1,777	98	5.2	88.8	101	1,652	940	712	43.1	100.0
Olympus Standard	502	1,875	2,196	-321	-17.1	36.3	101	1,652	1,121	531	32.2	100.0
Omega	623	1,821	1,389	432	23.7	100.0	117	1,624	1,029	595	36.6	100.0
Prepared	414	1,839	1,909	-69	-3.8	68.6	88	1,667	1,458	209	12.5	83.0
Royal Palm	476	1,834	2,615	-781	-42.6	23.7	100	1,621	1,455	166	10.3	92.0
Safe Harbor	520	1,847	2,246	-399	-21.6	38.7	100	1,654	1,341	313	18.9	95.0
Sawgrass	441	1,807	1,369	438	24.2	99.1	87	1,632	926	707	43.3	100.0
Security First	414	1,848	2,604	-757	-41.0	24.6	86	1,647	1,614	32	2.0	79.1
Southern Fidelity Standard	501	1,845	2,353	-507	-27.5	15.8	94	1,649	2,002	-352	-21.4	38.3
Southern Oak	343	1,824	2,054	-230	-12.6	56.0	73	1,620	1,536	84	5.2	83.6
St. Johns Preferred	418	1,848	1,766	82	4.4	85.2	87	1,632	1,105	528	32.3	100.0
St. Johns Standard	435	1,820	1,971	-152	-8.3	65.5	87	1,632	1,177	455	27.9	100.0
Sunshine State	315	2,050	1,674	376	18.4	99.0	70	1,783	1,204	578	32.4	100.0
Tower Hill Preferred	622	1,823	1,254	568	31.2	100.0	117	1,624	916	709	43.6	100.0
Tower Hill Prime	622	1,823	1,354	468	25.7	100.0	117	1,624	972	652	40.2	100.0
Tower Hill Select	622	1,823	1,320	502	27.6	99.8	117	1,624	896	728	44.8	100.0
United P&C	387	1,866	3,031	-1,165	-62.4	7.5	83	1,658	1,526	132	8.0	96.4
Universal P&C	394	1,857	1,759	98	5.3	72.6	80	1,627	1,194	433	26.6	95.0
Universal of North America	349	1,817	2,260	-443	-24.4	21.5	79	1,629	1,363	266	16.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: CLAY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Cypress	204	\$1,346	\$1,520	\$-174	-12.9%	40.2%
Capitol Preferred Standard	184	\$1,386	\$1,468	\$-82	-5.9%	79.3%
Royal Palm	229	\$1,373	\$1,454	\$-82	-5.9%	59.8%
First Community	191	\$1,380	\$1,461	\$-81	-5.8%	72.3%
FL Peninsula Preferred	237	\$1,379	\$1,445	\$-65	-4.7%	97.9%
Southern Fidelity Standard	224	\$1,365	\$1,427	\$-61	-4.5%	97.8%
Citizens P&C 2012	256	\$1,378	\$1,378	\$0	0.0%	100.0%
Universal of North America	187	\$1,384	\$1,341	\$43	3.1%	99.5%
Southern Oak	184	\$1,386	\$1,341	\$45	3.2%	94.6%
ASI Assurance	217	\$1,376	\$1,320	\$56	4.1%	76.0%
ASI Preferred	217	\$1,376	\$1,310	\$66	4.8%	79.7%
Tower Hill Preferred	256	\$1,378	\$1,296	\$81	5.9%	96.5%
Ark Royal Homeowners	217	\$1,376	\$1,256	\$120	8.7%	86.6%
First Protective	63	\$1,874	\$1,743	\$131	7.0%	96.8%
Fidelity Fire and Casualty	63	\$1,874	\$1,743	\$131	7.0%	96.8%
American Integrity	217	\$1,376	\$1,222	\$153	11.1%	89.9%
United P&C	204	\$1,359	\$1,178	\$181	13.3%	100.0%
Safe Harbor	223	\$1,381	\$1,192	\$189	13.7%	84.8%
Security First	217	\$1,376	\$1,156	\$220	16.0%	91.7%
Federated National	82	\$1,393	\$1,108	\$284	20.4%	100.0%
Gulfstream Preferred	211	\$1,392	\$1,097	\$294	21.1%	100.0%
Capitol Preferred Preferred	53	\$1,420	\$1,124	\$296	20.9%	100.0%
American Traditions	212	\$1,356	\$1,059	\$297	21.9%	98.6%
Modern USA	212	\$1,356	\$1,059	\$297	21.9%	98.6%
Olympus Standard	226	\$1,385	\$1,087	\$297	21.5%	100.0%
Tower Hill Select	256	\$1,378	\$1,076	\$301	21.9%	100.0%
St. Johns Standard	196	\$1,400	\$1,085	\$315	22.5%	100.0%
Universal P&C	187	\$1,385	\$1,039	\$346	25.0%	100.0%
Omega	256	\$1,378	\$1,009	\$369	26.8%	100.0%
FL Peninsula Elite	237	\$1,379	\$1,009	\$371	26.9%	100.0%
Tower Hill Prime	256	\$1,378	\$990	\$387	28.1%	100.0%
Prepared	209	\$1,370	\$980	\$390	28.4%	100.0%
Sawgrass	198	\$1,393	\$973	\$420	30.2%	100.0%
Olympus Preferred	226	\$1,385	\$940	\$445	32.1%	100.0%
St. Johns Preferred	194	\$1,405	\$922	\$483	34.4%	100.0%
Sunshine State	148	\$1,513	\$888	\$625	41.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: CLAY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	164	1,399	1,468	-69	-4.9	68.3	53	1,303	860	442	34.0	100.0
ASI Preferred	164	1,399	1,458	-59	-4.2	73.2	53	1,303	852	450	34.6	100.0
American Integrity	164	1,399	1,362	38	2.7	86.6	53	1,303	792	511	39.2	100.0
American Traditions	160	1,384	1,179	205	14.8	98.1	52	1,268	692	577	45.5	100.0
Ark Royal Homeowners	164	1,399	1,398	2	0.1	82.3	53	1,303	817	486	37.3	100.0
Capitol Preferred Preferred	53	1,420	1,124	296	20.9	100.0						
Capitol Preferred Standard	139	1,404	1,445	-41	-2.9	92.8	45	1,330	1,539	-209	-15.7	37.8
Citizens P&C 2012	194	1,396	1,396	0	0.0	100.0	62	1,320	1,320	0	0.0	100.0
Cypress	155	1,369	1,681	-312	-22.8	21.3	49	1,275	1,013	262	20.5	100.0
FL Peninsula Elite	176	1,402	1,064	337	24.1	100.0	61	1,315	848	467	35.5	100.0
FL Peninsula Preferred	176	1,402	1,459	-58	-4.1	98.9	61	1,315	1,402	-87	-6.6	95.1
Federated National	82	1,393	1,108	284	20.4	100.0						
Fidelity Fire and Casualty	39	2,037	1,959	79	3.9	94.9	24	1,608	1,393	215	13.4	100.0
First Community	145	1,411	1,570	-159	-11.3	63.4	46	1,282	1,116	166	12.9	100.0
First Protective	39	2,037	1,959	79	3.9	94.9	24	1,608	1,393	215	13.4	100.0
Gulfstream Preferred	161	1,417	1,129	288	20.3	100.0	50	1,310	996	313	23.9	100.0
Modern USA	160	1,384	1,179	205	14.8	98.1	52	1,268	692	577	45.5	100.0
Olympus Preferred	172	1,409	1,012	397	28.2	100.0	54	1,308	711	597	45.7	100.0
Olympus Standard	172	1,409	1,177	232	16.5	100.0	54	1,308	803	505	38.6	100.0
Omega	194	1,396	1,039	357	25.6	100.0	62	1,320	914	405	30.7	100.0
Prepared	159	1,399	1,016	383	27.4	100.0	50	1,276	867	409	32.1	100.0
Royal Palm	170	1,401	1,655	-254	-18.1	45.9	59	1,293	877	416	32.2	100.0
Safe Harbor	171	1,401	1,336	64	4.6	80.1	52	1,317	717	601	45.6	100.0
Sawgrass	152	1,410	1,029	381	27.0	100.0	46	1,336	785	551	41.3	100.0
Security First	164	1,399	1,308	92	6.5	89.0	53	1,303	687	616	47.3	100.0
Southern Fidelity Standard	170	1,384	1,433	-50	-3.6	100.0	54	1,308	1,406	-98	-7.5	90.7
Southern Oak	139	1,404	1,421	-17	-1.2	92.8	45	1,330	1,097	234	17.6	100.0
St. Johns Preferred	148	1,426	968	459	32.2	100.0	46	1,336	776	561	42.0	100.0
St. Johns Standard	150	1,419	1,138	281	19.8	100.0	46	1,336	912	425	31.8	100.0
Sunshine State	104	1,592	976	616	38.7	100.0	44	1,327	680	647	48.8	100.0
Tower Hill Preferred	194	1,396	1,332	64	4.6	95.4	62	1,320	1,185	135	10.2	100.0
Tower Hill Prime	194	1,396	1,019	377	27.0	100.0	62	1,320	901	418	31.7	100.0
Tower Hill Select	194	1,396	1,111	285	20.4	100.0	62	1,320	969	351	26.6	100.0
United P&C	152	1,390	1,272	117	8.4	100.0	52	1,268	903	365	28.8	100.0
Universal P&C	142	1,413	1,075	338	23.9	100.0	45	1,298	925	373	28.7	100.0
Universal of North America	143	1,413	1,427	-14	-1.0	99.3	44	1,291	1,061	230	17.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: COLLIER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	3,219	\$3,895	\$4,708	\$-813	-20.9%	44.7%
ASI Preferred	2,698	\$3,975	\$4,721	\$-747	-18.8%	45.0%
ASI Assurance	2,690	\$3,950	\$4,591	\$-641	-16.2%	46.8%
Modern USA	2,621	\$3,852	\$4,382	\$-530	-13.8%	49.2%
American Traditions	2,621	\$3,852	\$4,379	\$-527	-13.7%	49.3%
Ark Royal Homeowners	2,690	\$3,950	\$4,263	\$-313	-7.9%	58.1%
FL Peninsula Preferred	3,350	\$3,909	\$4,208	\$-299	-7.7%	99.4%
First Community	2,090	\$3,994	\$4,239	\$-246	-6.1%	63.4%
Southern Oak	2,087	\$4,015	\$4,247	\$-232	-5.8%	73.8%
American Integrity	2,698	\$3,975	\$4,133	\$-159	-4.0%	66.3%
Olympus Standard	3,070	\$4,098	\$4,135	\$-37	-0.9%	73.6%
Southern Fidelity Standard	2,905	\$4,059	\$4,084	\$-25	-0.6%	97.1%
Citizens P&C 2012	3,857	\$4,009	\$4,009	\$0	0.0%	100.0%
Universal of North America	320	\$2,731	\$2,563	\$168	6.1%	98.8%
Cypress	379	\$2,734	\$2,563	\$171	6.2%	92.3%
St. Johns Standard	2,386	\$4,085	\$3,772	\$313	7.7%	91.2%
Capitol Preferred Standard	328	\$2,795	\$2,468	\$327	11.7%	100.0%
Gulfstream Preferred	2,752	\$4,082	\$3,711	\$371	9.1%	96.7%
Safe Harbor	3,079	\$4,088	\$3,662	\$425	10.4%	84.4%
Prepared	478	\$2,734	\$2,142	\$592	21.7%	100.0%
Tower Hill Preferred	3,857	\$4,009	\$3,285	\$724	18.0%	98.6%
Olympus Preferred	3,070	\$4,098	\$3,368	\$730	17.8%	99.0%
Security First	2,698	\$3,975	\$3,222	\$753	18.9%	94.4%
St. Johns Preferred	2,371	\$4,096	\$3,172	\$924	22.6%	98.5%
Universal P&C	1,631	\$4,647	\$3,688	\$959	20.6%	99.9%
Capitol Preferred Preferred	83	\$2,995	\$1,984	\$1,011	33.7%	100.0%
United P&C	452	\$2,778	\$1,755	\$1,023	36.8%	100.0%
Federated National	1,131	\$3,929	\$2,902	\$1,028	26.1%	100.0%
FL Peninsula Elite	3,425	\$3,951	\$2,923	\$1,028	26.0%	100.0%
Tower Hill Select	3,857	\$4,009	\$2,915	\$1,093	27.3%	99.9%
Tower Hill Prime	3,857	\$4,009	\$2,754	\$1,254	31.3%	99.7%
Sawgrass	2,395	\$4,076	\$2,762	\$1,315	32.2%	99.9%
Sunshine State	2,275	\$4,356	\$2,879	\$1,477	33.9%	99.6%
Omega	3,857	\$4,009	\$2,415	\$1,593	39.7%	100.0%
First Protective	1,247	\$4,937	\$2,091	\$2,846	57.7%	100.0%
Fidelity Fire and Casualty	1,247	\$4,937	\$2,091	\$2,846	57.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: COLLIER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	2,454	3,979	4,758	-779	-19.6	41.7	236	3,643	2,854	788	21.6	100.0
ASI Preferred	2,462	4,006	4,907	-900	-22.5	39.8	236	3,643	2,790	853	23.4	98.3
American Integrity	2,462	4,006	4,295	-288	-7.2	63.1	236	3,643	2,449	1,194	32.8	100.0
American Traditions	2,413	3,902	4,508	-605	-15.5	45.3	208	3,268	2,888	380	11.6	95.7
Ark Royal Homeowners	2,454	3,979	4,426	-447	-11.2	54.1	236	3,643	2,562	1,080	29.7	99.6
Capitol Preferred Preferred	83	2,995	1,984	1,011	33.7	100.0						
Capitol Preferred Standard	278	2,835	2,496	339	12.0	100.0	50	2,569	2,310	259	10.1	100.0
Citizens P&C 2012	3,486	4,044	4,044	0	0.0	100.0	371	3,681	3,681	0	0.0	100.0
Cypress	324	2,792	2,715	77	2.7	91.0	55	2,394	1,669	725	30.3	100.0
FL Peninsula Elite	3,111	3,981	3,001	980	24.6	100.0	314	3,659	2,150	1,509	41.2	100.0
FL Peninsula Preferred	3,052	3,943	4,309	-365	-9.3	99.5	298	3,555	3,179	376	10.6	98.0
Federated National	1,128	3,925	2,903	1,022	26.0	100.0	3	5,780	2,616	3,165	54.7	100.0
Fidelity Fire and Casualty	1,135	4,985	2,150	2,835	56.9	100.0	112	4,455	1,495	2,960	66.4	100.0
First Community	1,926	4,029	4,328	-299	-7.4	60.7	164	3,580	3,194	386	10.8	95.7
First Protective	1,135	4,985	2,150	2,835	56.9	100.0	112	4,455	1,495	2,960	66.4	100.0
Gulfstream Preferred	2,495	4,116	3,805	311	7.6	96.4	257	3,749	2,803	946	25.2	100.0
Modern USA	2,413	3,902	4,508	-605	-15.5	45.3	208	3,268	2,927	341	10.4	94.2
Olympus Preferred	2,780	4,133	3,482	650	15.7	98.9	290	3,769	2,270	1,499	39.8	100.0
Olympus Standard	2,780	4,133	4,282	-149	-3.6	70.9	290	3,769	2,735	1,034	27.4	100.0
Omega	3,486	4,044	2,471	1,573	38.9	100.0	371	3,681	1,898	1,783	48.4	100.0
Prepared	411	2,782	2,230	553	19.9	100.0	67	2,441	1,605	836	34.3	100.0
Royal Palm	2,953	3,930	4,893	-963	-24.5	39.8	266	3,512	2,652	860	24.5	98.9
Safe Harbor	2,787	4,123	3,816	307	7.4	82.8	292	3,754	2,202	1,552	41.3	100.0
Sawgrass	2,186	4,113	2,807	1,306	31.7	99.9	209	3,698	2,290	1,408	38.1	100.0
Security First	2,462	4,006	3,352	655	16.3	93.8	236	3,643	1,870	1,772	48.7	100.0
Southern Fidelity Standard	2,639	4,088	4,129	-41	-1.0	97.0	266	3,778	3,640	138	3.7	97.7
Southern Oak	1,909	4,047	4,331	-284	-7.0	71.7	178	3,674	3,346	328	8.9	96.1
St. Johns Preferred	2,164	4,133	3,251	882	21.3	98.4	207	3,718	2,348	1,371	36.9	99.5
St. Johns Standard	2,177	4,122	3,868	254	6.2	90.4	209	3,698	2,774	923	25.0	99.0
Sunshine State	2,064	4,398	2,988	1,410	32.1	99.6	211	3,950	1,818	2,132	54.0	100.0
Tower Hill Preferred	3,486	4,044	3,346	697	17.2	98.5	371	3,681	2,711	971	26.4	99.7
Tower Hill Prime	3,486	4,044	2,860	1,183	29.3	99.6	371	3,681	1,760	1,921	52.2	100.0
Tower Hill Select	3,486	4,044	2,982	1,062	26.3	99.9	371	3,681	2,292	1,389	37.7	100.0
United P&C	391	2,835	1,881	953	33.6	100.0	61	2,413	944	1,469	60.9	100.0
Universal P&C	1,474	4,712	3,725	987	21.0	99.9	157	4,041	3,345	695	17.2	100.0
Universal of North America	276	2,808	2,704	105	3.7	98.6	44	2,245	1,681	564	25.1	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: COLUMBIA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	51	\$2,046	\$2,621	\$-575	-28.1%	49.0%
ASI Assurance	45	\$1,998	\$2,270	\$-272	-13.6%	60.0%
ASI Preferred	50	\$2,105	\$2,297	\$-192	-9.1%	64.0%
American Integrity	49	\$2,045	\$2,205	\$-161	-7.9%	63.3%
Ark Royal Homeowners	46	\$2,064	\$2,194	\$-130	-6.3%	60.9%
Modern USA	45	\$2,074	\$2,189	\$-114	-5.5%	75.6%
American Traditions	45	\$2,074	\$2,189	\$-114	-5.5%	75.6%
Security First	50	\$2,105	\$2,173	\$-68	-3.2%	72.0%
Universal of North America	41	\$2,022	\$2,086	\$-64	-3.2%	87.8%
Capitol Preferred Standard	40	\$2,033	\$2,066	\$-33	-1.6%	92.5%
Citizens P&C 2012	62	\$2,065	\$2,065	\$0	0.0%	100.0%
FL Peninsula Preferred	53	\$2,131	\$1,968	\$163	7.6%	100.0%
United P&C	44	\$2,086	\$1,916	\$170	8.2%	95.5%
First Community	43	\$2,016	\$1,787	\$229	11.3%	100.0%
Southern Fidelity Standard	57	\$2,065	\$1,836	\$230	11.1%	100.0%
Olympus Standard	53	\$2,145	\$1,889	\$256	11.9%	100.0%
Cypress	52	\$1,983	\$1,666	\$317	16.0%	100.0%
Tower Hill Preferred	62	\$2,065	\$1,746	\$318	15.4%	98.4%
Safe Harbor	55	\$2,014	\$1,654	\$360	17.9%	90.9%
Tower Hill Prime	61	\$2,016	\$1,615	\$401	19.9%	100.0%
Tower Hill Select	62	\$2,065	\$1,623	\$442	21.4%	100.0%
Federated National	18	\$2,012	\$1,533	\$480	23.8%	100.0%
Capitol Preferred Preferred	14	\$2,048	\$1,545	\$503	24.6%	100.0%
Olympus Preferred	53	\$2,145	\$1,626	\$519	24.2%	100.0%
Sawgrass	47	\$2,008	\$1,476	\$532	26.5%	100.0%
Gulfstream Preferred	47	\$2,126	\$1,583	\$543	25.5%	100.0%
Southern Oak	40	\$2,033	\$1,465	\$568	27.9%	100.0%
Omega	62	\$2,065	\$1,447	\$618	29.9%	100.0%
St. Johns Standard	47	\$2,008	\$1,387	\$621	30.9%	100.0%
Prepared	50	\$2,053	\$1,405	\$648	31.5%	100.0%
First Protective	16	\$2,745	\$2,029	\$717	26.1%	100.0%
Fidelity Fire and Casualty	16	\$2,745	\$2,029	\$717	26.1%	100.0%
FL Peninsula Elite	54	\$2,109	\$1,381	\$729	34.5%	100.0%
Sunshine State	32	\$2,374	\$1,619	\$755	31.8%	100.0%
St. Johns Preferred	43	\$2,087	\$1,228	\$859	41.2%	100.0%
Universal P&C	42	\$2,100	\$1,083	\$1,017	48.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: COLUMBIA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	38	2,023	2,434	-411	-20.3	52.6	7	1,862	1,379	483	26.0	100.0
ASI Preferred	42	2,075	2,431	-356	-17.1	57.1	8	2,260	1,593	666	29.5	100.0
American Integrity	42	2,075	2,353	-277	-13.4	57.1	7	1,862	1,323	539	29.0	100.0
American Traditions	38	2,114	2,345	-231	-10.9	71.1	7	1,862	1,341	521	28.0	100.0
Ark Royal Homeowners	38	2,023	2,335	-313	-15.5	52.6	8	2,260	1,525	735	32.5	100.0
Capitol Preferred Preferred	14	2,048	1,545	503	24.6	100.0						
Capitol Preferred Standard	34	2,005	2,012	-8	-0.4	97.1	6	2,194	2,370	-177	-8.1	66.7
Citizens P&C 2012	53	2,032	2,032	0	0.0	100.0	9	2,255	2,255	0	0.0	100.0
Cypress	44	1,997	1,764	233	11.7	100.0	8	1,907	1,126	781	40.9	100.0
FL Peninsula Elite	46	2,083	1,398	685	32.9	100.0	8	2,260	1,280	980	43.4	100.0
FL Peninsula Preferred	45	2,108	1,948	160	7.6	100.0	8	2,260	2,082	178	7.9	100.0
Federated National	18	2,012	1,533	480	23.8	100.0						
Fidelity Fire and Casualty	13	2,727	2,011	716	26.2	100.0	3	2,824	2,103	720	25.5	100.0
First Community	37	1,987	1,836	151	7.6	100.0	6	2,194	1,489	705	32.1	100.0
First Protective	13	2,727	2,011	716	26.2	100.0	3	2,824	2,103	720	25.5	100.0
Gulfstream Preferred	40	2,114	1,592	521	24.7	100.0	7	2,197	1,531	667	30.3	100.0
Modern USA	38	2,114	2,345	-231	-10.9	71.1	7	1,862	1,342	521	28.0	100.0
Olympus Preferred	44	2,123	1,692	431	20.3	100.0	9	2,255	1,306	949	42.1	100.0
Olympus Standard	44	2,123	1,972	151	7.1	100.0	9	2,255	1,484	771	34.2	100.0
Omega	53	2,032	1,446	586	28.8	100.0	9	2,255	1,450	805	35.7	100.0
Prepared	42	2,013	1,376	638	31.7	100.0	8	2,260	1,562	698	30.9	100.0
Royal Palm	44	2,076	2,796	-720	-34.7	40.9	7	1,862	1,523	339	18.2	100.0
Safe Harbor	47	2,032	1,777	255	12.5	89.4	8	1,907	929	978	51.3	100.0
Sawgrass	40	1,975	1,478	496	25.1	100.0	7	2,197	1,464	733	33.4	100.0
Security First	42	2,075	2,319	-244	-11.7	66.7	8	2,260	1,407	852	37.7	100.0
Southern Fidelity Standard	48	2,030	1,798	231	11.4	100.0	9	2,255	2,034	221	9.8	100.0
Southern Oak	34	2,005	1,495	509	25.4	100.0	6	2,194	1,294	899	41.0	100.0
St. Johns Preferred	36	2,066	1,250	816	39.5	100.0	7	2,197	1,114	1,083	49.3	100.0
St. Johns Standard	40	1,975	1,400	575	29.1	100.0	7	2,197	1,312	885	40.3	100.0
Sunshine State	25	2,423	1,701	722	29.8	100.0	7	2,197	1,325	872	39.7	100.0
Tower Hill Preferred	53	2,032	1,756	276	13.6	98.1	9	2,255	1,687	568	25.2	100.0
Tower Hill Prime	53	2,032	1,639	393	19.3	100.0	8	1,907	1,454	454	23.8	100.0
Tower Hill Select	53	2,032	1,625	407	20.0	100.0	9	2,255	1,609	646	28.6	100.0
United P&C	37	2,128	2,028	100	4.7	94.6	7	1,862	1,323	539	28.9	100.0
Universal P&C	35	2,080	1,095	985	47.3	100.0	7	2,197	1,019	1,179	53.6	100.0
Universal of North America	35	1,992	2,130	-138	-6.9	85.7	6	2,194	1,828	366	16.7	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: DESOTO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	56	\$2,066	\$2,787	\$-722	-34.9%	5.4%
Capitol Preferred Standard	63	\$2,131	\$2,317	\$-186	-8.7%	58.7%
Security First	86	\$2,312	\$2,427	\$-115	-5.0%	66.3%
FL Peninsula Preferred	96	\$2,241	\$2,287	\$-46	-2.0%	95.8%
ASI Preferred	86	\$2,312	\$2,323	\$-11	-0.5%	73.3%
Citizens P&C 2012	108	\$2,242	\$2,242	\$0	0.0%	100.0%
Southern Oak	62	\$2,146	\$2,102	\$44	2.0%	98.4%
First Community	57	\$2,054	\$2,003	\$52	2.5%	94.7%
Southern Fidelity Standard	88	\$2,303	\$2,218	\$85	3.7%	98.9%
Royal Palm	82	\$2,166	\$2,069	\$97	4.5%	79.3%
Ark Royal Homeowners	83	\$2,240	\$2,134	\$107	4.8%	86.7%
ASI Assurance	83	\$2,240	\$2,133	\$107	4.8%	85.5%
American Traditions	66	\$2,288	\$2,032	\$256	11.2%	93.9%
Modern USA	66	\$2,288	\$2,032	\$256	11.2%	93.9%
Cypress	75	\$2,244	\$1,977	\$267	11.9%	97.3%
American Integrity	86	\$2,312	\$2,036	\$276	11.9%	94.2%
Safe Harbor	91	\$2,322	\$1,917	\$406	17.5%	96.7%
Capitol Preferred Preferred	20	\$2,306	\$1,876	\$429	18.6%	100.0%
Olympus Standard	85	\$2,405	\$1,966	\$439	18.2%	100.0%
St. Johns Standard	70	\$2,174	\$1,635	\$539	24.8%	100.0%
United P&C	63	\$2,346	\$1,755	\$591	25.2%	100.0%
Tower Hill Preferred	108	\$2,242	\$1,597	\$646	28.8%	100.0%
Federated National	35	\$2,119	\$1,443	\$676	31.9%	100.0%
Tower Hill Select	108	\$2,242	\$1,551	\$691	30.8%	100.0%
FL Peninsula Elite	96	\$2,241	\$1,525	\$716	31.9%	100.0%
Olympus Preferred	85	\$2,405	\$1,647	\$758	31.5%	100.0%
Prepared	72	\$2,244	\$1,483	\$761	33.9%	100.0%
Tower Hill Prime	108	\$2,242	\$1,462	\$780	34.8%	100.0%
Universal P&C	50	\$2,194	\$1,388	\$806	36.7%	100.0%
St. Johns Preferred	64	\$2,256	\$1,433	\$823	36.5%	100.0%
Sawgrass	71	\$2,161	\$1,336	\$825	38.2%	100.0%
Omega	108	\$2,242	\$1,338	\$904	40.3%	100.0%
Gulfstream Preferred	77	\$2,367	\$1,394	\$972	41.1%	100.0%
Sunshine State	36	\$2,660	\$1,463	\$1,197	45.0%	100.0%
First Protective	15	\$2,946	\$1,520	\$1,426	48.4%	100.0%
Fidelity Fire and Casualty	15	\$2,946	\$1,520	\$1,426	48.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: DESOTO

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	70	2,374	2,338	36	1.5	82.9	13	1,519	1,028	491	32.3	100.0
ASI Preferred	73	2,453	2,542	-89	-3.6	68.5	13	1,519	1,095	425	28.0	100.0
American Integrity	73	2,453	2,229	224	9.1	93.2	13	1,519	951	568	37.4	100.0
American Traditions	57	2,423	2,193	231	9.5	93.0	9	1,430	1,016	414	29.0	100.0
Ark Royal Homeowners	70	2,374	2,339	35	1.5	84.3	13	1,519	1,027	492	32.4	100.0
Capitol Preferred Preferred	20	2,306	1,876	429	18.6	100.0						
Capitol Preferred Standard	54	2,261	2,426	-165	-7.3	66.7	9	1,355	1,664	-309	-22.8	11.1
Citizens P&C 2012	93	2,373	2,373	0	0.0	100.0	15	1,430	1,430	0	0.0	100.0
Cypress	65	2,390	2,148	242	10.1	96.9	10	1,298	868	429	33.1	100.0
FL Peninsula Elite	81	2,391	1,626	765	32.0	100.0	15	1,430	981	449	31.4	100.0
FL Peninsula Preferred	81	2,391	2,430	-39	-1.6	96.3	15	1,430	1,510	-80	-5.6	93.3
Federated National	35	2,119	1,443	676	31.9	100.0						
Fidelity Fire and Casualty	13	3,049	1,592	1,457	47.8	100.0	2	2,278	1,055	1,222	53.7	100.0
First Community	47	2,202	2,170	32	1.5	93.6	10	1,361	1,218	143	10.5	100.0
First Protective	13	3,049	1,592	1,457	47.8	100.0	2	2,278	1,055	1,222	53.7	100.0
Gulfstream Preferred	67	2,469	1,458	1,011	40.9	100.0	10	1,681	966	716	42.6	100.0
Modern USA	57	2,423	2,193	231	9.5	93.0	9	1,430	1,016	414	29.0	100.0
Olympus Preferred	74	2,516	1,753	763	30.3	100.0	11	1,657	932	725	43.7	100.0
Olympus Standard	74	2,516	2,097	419	16.7	100.0	11	1,657	1,087	569	34.4	100.0
Omega	93	2,373	1,408	966	40.7	100.0	15	1,430	906	523	36.6	100.0
Prepared	62	2,386	1,572	814	34.1	100.0	10	1,361	931	430	31.6	100.0
Royal Palm	70	2,318	2,273	45	2.0	75.7	12	1,276	880	396	31.0	100.0
Safe Harbor	78	2,456	2,099	357	14.5	96.2	13	1,519	823	696	45.8	100.0
Sawgrass	62	2,277	1,415	863	37.9	100.0	9	1,355	792	563	41.6	100.0
Security First	73	2,453	2,672	-220	-9.0	60.3	13	1,519	1,046	473	31.1	100.0
Southern Fidelity Standard	76	2,456	2,350	106	4.3	98.7	12	1,334	1,381	-47	-3.5	100.0
Southern Oak	53	2,281	2,256	25	1.1	98.1	9	1,355	1,198	158	11.6	100.0
St. Johns Preferred	56	2,373	1,512	861	36.3	100.0	8	1,432	878	554	38.7	100.0
St. Johns Standard	61	2,295	1,731	564	24.6	100.0	9	1,355	986	369	27.2	100.0
Sunshine State	31	2,817	1,552	1,265	44.9	100.0	5	1,687	908	779	46.2	100.0
Tower Hill Preferred	93	2,373	1,681	693	29.2	100.0	15	1,430	1,075	355	24.8	100.0
Tower Hill Prime	93	2,373	1,562	811	34.2	100.0	15	1,430	843	586	41.0	100.0
Tower Hill Select	93	2,373	1,640	734	30.9	100.0	15	1,430	1,005	425	29.7	100.0
United P&C	54	2,498	1,895	603	24.1	100.0	9	1,430	913	517	36.2	100.0
Universal P&C	42	2,339	1,471	868	37.1	100.0	8	1,432	952	480	33.5	100.0
Universal of North America	47	2,202	3,021	-819	-37.2	2.1	9	1,355	1,570	-214	-15.8	22.2

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: DIXIE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Southern Fidelity Standard	72	\$2,197	\$2,812	\$-615	-28.0%	18.1%
Universal of North America	28	\$1,963	\$2,471	\$-508	-25.9%	42.9%
Capitol Preferred Standard	31	\$2,190	\$2,679	\$-489	-22.3%	29.0%
Federated National	6	\$2,308	\$2,558	\$-250	-10.8%	50.0%
Olympus Standard	62	\$2,370	\$2,561	\$-190	-8.0%	61.3%
Universal P&C	38	\$2,281	\$2,428	\$-147	-6.4%	57.9%
ASI Preferred	43	\$2,072	\$2,180	\$-108	-5.2%	65.1%
Modern USA	31	\$2,126	\$2,228	\$-102	-4.8%	71.0%
American Traditions	31	\$2,126	\$2,227	\$-101	-4.8%	71.0%
Cypress	58	\$2,192	\$2,286	\$-94	-4.3%	60.3%
FL Peninsula Preferred	46	\$2,019	\$2,101	\$-82	-4.1%	95.7%
St. Johns Standard	50	\$2,207	\$2,272	\$-65	-2.9%	84.0%
Ark Royal Homeowners	42	\$2,091	\$2,099	\$-8	-0.4%	73.8%
Citizens P&C 2012	79	\$2,161	\$2,161	\$0	0.0%	100.0%
Royal Palm	32	\$1,759	\$1,749	\$11	0.6%	78.1%
Security First	43	\$2,072	\$2,031	\$42	2.0%	79.1%
ASI Assurance	42	\$2,091	\$2,030	\$60	2.9%	73.8%
Capitol Preferred Preferred	6	\$2,308	\$2,200	\$107	4.6%	100.0%
Tower Hill Preferred	79	\$2,161	\$1,924	\$237	11.0%	87.3%
Southern Oak	31	\$2,190	\$1,950	\$240	11.0%	96.8%
Olympus Preferred	62	\$2,370	\$2,125	\$245	10.3%	93.5%
United P&C	22	\$2,020	\$1,754	\$266	13.2%	81.8%
First Community	27	\$1,930	\$1,654	\$277	14.3%	100.0%
FL Peninsula Elite	46	\$2,019	\$1,742	\$277	13.7%	100.0%
Safe Harbor	64	\$2,309	\$2,024	\$286	12.4%	89.1%
St. Johns Preferred	44	\$2,359	\$2,068	\$291	12.3%	93.2%
American Integrity	43	\$2,072	\$1,753	\$319	15.4%	90.7%
Prepared	34	\$1,985	\$1,600	\$385	19.4%	97.1%
Sunshine State	34	\$2,538	\$2,077	\$461	18.2%	97.1%
Sawgrass	51	\$2,187	\$1,585	\$602	27.5%	100.0%
Gulfstream Preferred	53	\$2,389	\$1,736	\$653	27.4%	100.0%
Omega	78	\$2,178	\$1,523	\$655	30.1%	100.0%
Tower Hill Select	78	\$2,178	\$1,500	\$678	31.1%	100.0%
Tower Hill Prime	78	\$2,178	\$1,329	\$849	39.0%	100.0%
First Protective	8	\$2,741	\$1,653	\$1,089	39.7%	100.0%
Fidelity Fire and Casualty	8	\$2,741	\$1,653	\$1,089	39.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: DIXIE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	29	2,319	2,456	-137	-5.9	62.1	13	1,581	1,080	501	31.7	100.0
ASI Preferred	30	2,285	2,614	-329	-14.4	50.0	13	1,581	1,178	403	25.5	100.0
American Integrity	30	2,285	2,107	179	7.8	86.7	13	1,581	937	644	40.7	100.0
American Traditions	22	2,334	2,606	-271	-11.6	59.1	9	1,617	1,302	315	19.5	100.0
Ark Royal Homeowners	29	2,319	2,536	-217	-9.4	62.1	13	1,581	1,123	458	29.0	100.0
Capitol Preferred Preferred	6	2,308	2,200	107	4.6	100.0						
Capitol Preferred Standard	22	2,344	2,824	-480	-20.5	40.9	9	1,815	2,324	-510	-28.1	
Citizens P&C 2012	62	2,340	2,340	0	0.0	100.0	17	1,507	1,507	0	0.0	100.0
Cypress	46	2,317	2,587	-271	-11.7	50.0	12	1,714	1,129	585	34.1	100.0
FL Peninsula Elite	32	2,232	2,026	205	9.2	100.0	14	1,533	1,091	442	28.8	100.0
FL Peninsula Preferred	32	2,232	2,310	-78	-3.5	100.0	14	1,533	1,624	-91	-5.9	85.7
Federated National	6	2,308	2,558	-250	-10.8	50.0						
Fidelity Fire and Casualty	5	3,058	1,999	1,058	34.6	100.0	3	2,214	1,075	1,139	51.4	100.0
First Community	18	2,147	1,940	207	9.7	100.0	9	1,496	1,081	415	27.7	100.0
First Protective	5	3,058	1,999	1,058	34.6	100.0	3	2,214	1,075	1,139	51.4	100.0
Gulfstream Preferred	40	2,600	1,963	636	24.5	100.0	13	1,742	1,036	706	40.5	100.0
Modern USA	22	2,334	2,606	-271	-11.6	59.1	9	1,617	1,305	312	19.3	100.0
Olympus Preferred	49	2,537	2,409	128	5.1	91.8	13	1,742	1,057	685	39.3	100.0
Olympus Standard	49	2,537	2,913	-376	-14.8	51.0	13	1,742	1,232	510	29.3	100.0
Omega	61	2,365	1,649	716	30.3	100.0	17	1,507	1,072	435	28.8	100.0
Prepared	23	2,258	1,823	435	19.3	95.7	11	1,415	1,134	282	19.9	100.0
Royal Palm	21	1,943	2,129	-186	-9.6	66.7	11	1,409	1,023	386	27.4	100.0
Safe Harbor	50	2,502	2,305	198	7.9	86.0	14	1,620	1,021	599	37.0	100.0
Sawgrass	39	2,333	1,780	553	23.7	100.0	12	1,714	951	763	44.5	100.0
Security First	30	2,285	2,477	-192	-8.4	70.0	13	1,581	1,000	581	36.7	100.0
Southern Fidelity Standard	57	2,360	2,997	-637	-27.0	22.8	15	1,577	2,110	-533	-33.8	
Southern Oak	22	2,344	2,222	121	5.2	95.5	9	1,815	1,285	530	29.2	100.0
St. Johns Preferred	34	2,488	2,305	183	7.4	91.2	10	1,919	1,261	657	34.3	100.0
St. Johns Standard	38	2,362	2,569	-206	-8.7	78.9	12	1,714	1,330	384	22.4	100.0
Sunshine State	25	2,821	2,389	432	15.3	96.0	9	1,749	1,210	539	30.8	100.0
Tower Hill Preferred	62	2,340	2,088	252	10.8	88.7	17	1,507	1,322	185	12.2	82.4
Tower Hill Prime	61	2,365	1,441	924	39.1	100.0	17	1,507	927	580	38.5	100.0
Tower Hill Select	61	2,365	1,648	717	30.3	100.0	17	1,507	971	536	35.6	100.0
United P&C	15	2,152	2,064	88	4.1	73.3	7	1,736	1,088	648	37.3	100.0
Universal P&C	30	2,416	2,612	-196	-8.1	50.0	8	1,775	1,740	36	2.0	87.5
Universal of North America	19	2,184	2,984	-800	-36.6	15.8	9	1,496	1,387	109	7.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: DUVAL

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Assurance	1,926	\$1,532	\$1,959	\$-427	-27.9%	45.7%
ASI Preferred	2,000	\$1,552	\$1,978	\$-425	-27.4%	45.3%
Royal Palm	2,158	\$1,546	\$1,944	\$-397	-25.7%	46.6%
Ark Royal Homeowners	1,926	\$1,532	\$1,862	\$-331	-21.6%	47.1%
American Integrity	2,000	\$1,552	\$1,755	\$-203	-13.1%	59.2%
First Community	1,857	\$1,557	\$1,747	\$-190	-12.2%	59.7%
Safe Harbor	1,876	\$1,570	\$1,714	\$-144	-9.2%	61.7%
Cypress	692	\$1,380	\$1,524	\$-144	-10.4%	50.7%
Southern Fidelity Standard	1,999	\$1,561	\$1,687	\$-126	-8.1%	62.6%
Tower Hill Preferred	2,226	\$1,553	\$1,643	\$-90	-5.8%	72.8%
Security First	2,000	\$1,552	\$1,602	\$-50	-3.2%	74.4%
Capitol Preferred Standard	634	\$1,402	\$1,412	\$-10	-0.7%	87.1%
Citizens P&C 2012	2,226	\$1,553	\$1,553	\$0	0.0%	100.0%
Modern USA	1,945	\$1,563	\$1,557	\$6	0.4%	77.9%
American Traditions	1,945	\$1,563	\$1,557	\$6	0.4%	77.9%
FL Peninsula Preferred	2,160	\$1,547	\$1,498	\$48	3.1%	100.0%
Universal of North America	652	\$1,405	\$1,331	\$75	5.3%	99.4%
Federated National	1,153	\$1,515	\$1,432	\$83	5.5%	91.0%
St. Johns Standard	1,864	\$1,568	\$1,465	\$103	6.6%	85.2%
Southern Oak	1,784	\$1,566	\$1,443	\$123	7.9%	88.1%
Olympus Standard	2,001	\$1,581	\$1,406	\$176	11.1%	93.5%
Universal P&C	1,134	\$1,783	\$1,553	\$230	12.9%	91.7%
Tower Hill Prime	2,226	\$1,553	\$1,314	\$239	15.4%	100.0%
FL Peninsula Elite	2,168	\$1,549	\$1,278	\$270	17.5%	94.7%
Gulfstream Preferred	1,891	\$1,586	\$1,250	\$336	21.2%	99.7%
St. Johns Preferred	1,820	\$1,586	\$1,249	\$337	21.2%	95.2%
Capitol Preferred Preferred	256	\$1,357	\$1,011	\$347	25.5%	100.0%
Prepared	687	\$1,397	\$1,023	\$374	26.8%	100.0%
Olympus Preferred	2,001	\$1,581	\$1,201	\$380	24.0%	100.0%
Tower Hill Select	2,226	\$1,553	\$1,150	\$403	25.9%	100.0%
Fidelity Fire and Casualty	719	\$2,128	\$1,719	\$408	19.2%	100.0%
First Protective	719	\$2,128	\$1,719	\$408	19.2%	100.0%
Sunshine State	1,344	\$1,790	\$1,373	\$417	23.3%	100.0%
Sawgrass	1,872	\$1,565	\$1,134	\$431	27.5%	100.0%
United P&C	609	\$1,441	\$975	\$465	32.3%	99.5%
Omega	2,226	\$1,553	\$1,014	\$540	34.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: DUVAL

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,802	1,545	2,028	-483	-31.3	42.0	124	1,340	946	394	29.4	99.2
ASI Preferred	1,876	1,566	2,045	-478	-30.5	41.7	124	1,340	961	380	28.3	99.2
American Integrity	1,876	1,566	1,817	-251	-16.0	56.4	124	1,340	822	519	38.7	100.0
American Traditions	1,828	1,577	1,604	-27	-1.7	76.5	117	1,330	811	519	39.0	100.0
Ark Royal Homeowners	1,802	1,545	1,927	-383	-24.8	43.5	124	1,340	916	425	31.7	100.0
Capitol Preferred Preferred	256	1,357	1,011	347		25.5						
Capitol Preferred Standard	573	1,420	1,407	13	0.9	93.5	61	1,238	1,463	-225	-18.2	26.2
Citizens P&C 2012	2,076	1,569	1,569	0	0.0	100.0	150	1,339	1,339	0	0.0	100.0
Cypress	627	1,395	1,584	-189	-13.5	45.6	65	1,239	950	288	23.3	100.0
FL Peninsula Elite	2,022	1,563	1,307	256	16.4	94.4	146	1,344	880	465	34.6	99.3
FL Peninsula Preferred	2,014	1,561	1,515	47	3.0	100.0	146	1,344	1,269	75	5.6	100.0
Federated National	1,152	1,514	1,432	82	5.4	91.0	1	2,411	1,117	1,294	53.7	100.0
Fidelity Fire and Casualty	666	2,153	1,749	403	18.7	100.0	53	1,811	1,343	468	25.8	100.0
First Community	1,744	1,570	1,791	-220	-14.0	57.2	113	1,354	1,080	275	20.3	98.2
First Protective	666	2,153	1,749	403	18.7	100.0	53	1,811	1,343	468	25.8	100.0
Gulfstream Preferred	1,777	1,599	1,276	323	20.2	99.7	114	1,384	840	544	39.3	100.0
Modern USA	1,828	1,577	1,604	-27	-1.7	76.5	117	1,330	812	518	39.0	100.0
Olympus Preferred	1,881	1,595	1,230	364	22.8	99.9	120	1,375	749	627	45.6	100.0
Olympus Standard	1,881	1,595	1,443	152	9.5	93.1	120	1,375	832	544	39.5	100.0
Omega	2,076	1,569	1,025	543	34.6	100.0	150	1,339	853	486	36.3	100.0
Prepared	625	1,416	1,042	375	26.4	100.0	62	1,207	838	369	30.6	100.0
Royal Palm	2,012	1,561	2,016	-455	-29.1	42.8	146	1,344	944	400	29.7	99.3
Safe Harbor	1,767	1,582	1,773	-191	-12.1	59.3	109	1,371	751	620	45.2	100.0
Sawgrass	1,761	1,577	1,155	423	26.8	100.0	111	1,360	806	554	40.8	100.0
Security First	1,876	1,566	1,657	-91	-5.8	72.8	124	1,340	766	575	42.9	100.0
Southern Fidelity Standard	1,875	1,576	1,706	-130	-8.3	60.6	124	1,336	1,405	-69	-5.2	92.7
Southern Oak	1,678	1,580	1,479	101	6.4	87.3	106	1,356	877	479	35.3	100.0
St. Johns Preferred	1,715	1,597	1,270	327	20.5	94.9	105	1,395	904	491	35.2	100.0
St. Johns Standard	1,754	1,581	1,491	89	5.6	84.3	110	1,359	1,039	320	23.6	100.0
Sunshine State	1,254	1,808	1,408	400	22.1	100.0	90	1,530	885	645	42.1	100.0
Tower Hill Preferred	2,076	1,569	1,661	-92	-5.9	72.7	150	1,339	1,394	-54	-4.1	74.0
Tower Hill Prime	2,076	1,569	1,340	229	14.6	100.0	150	1,339	966	373	27.9	100.0
Tower Hill Select	2,076	1,569	1,170	399	25.4	100.0	150	1,339	884	455	34.0	100.0
United P&C	552	1,464	1,008	456	31.1	99.5	57	1,218	660	558	45.8	100.0
Universal P&C	1,049	1,806	1,588	218	12.1	91.0	85	1,496	1,123	373	25.0	100.0
Universal of North America	591	1,423	1,368	55	3.9	99.3	61	1,233	973	261	21.1	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: ESCAMBIA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,680	\$2,328	\$3,714	\$-1,386	-59.5%	14.9%
Security First	1,607	\$2,390	\$3,549	\$-1,159	-48.5%	18.7%
ASI Preferred	1,607	\$2,390	\$3,376	\$-986	-41.3%	18.9%
ASI Assurance	1,511	\$2,337	\$3,313	\$-976	-41.8%	22.2%
American Integrity	1,605	\$2,386	\$3,317	\$-931	-39.0%	22.9%
Safe Harbor	1,627	\$2,423	\$3,272	\$-849	-35.0%	24.3%
Olympus Standard	1,616	\$2,485	\$3,324	\$-839	-33.8%	17.8%
Ark Royal Homeowners	1,513	\$2,341	\$3,070	\$-729	-31.1%	25.8%
Southern Fidelity Standard	1,623	\$2,420	\$3,099	\$-679	-28.0%	25.8%
First Community	1,483	\$2,373	\$3,034	\$-661	-27.9%	23.2%
Modern USA	1,525	\$2,407	\$3,036	\$-629	-26.1%	29.4%
American Traditions	1,525	\$2,407	\$3,036	\$-629	-26.1%	29.4%
FL Peninsula Preferred	1,723	\$2,414	\$2,939	\$-525	-21.7%	25.5%
Southern Oak	1,400	\$2,370	\$2,821	\$-450	-19.0%	30.9%
Universal of North America	117	\$2,128	\$2,576	\$-448	-21.1%	21.4%
St. Johns Standard	1,521	\$2,405	\$2,687	\$-282	-11.7%	53.6%
Tower Hill Preferred	1,856	\$2,449	\$2,709	\$-260	-10.6%	37.8%
Olympus Preferred	1,616	\$2,485	\$2,698	\$-213	-8.6%	45.9%
Tower Hill Prime	1,847	\$2,443	\$2,654	\$-211	-8.6%	51.4%
United P&C	25	\$1,898	\$2,107	\$-209	-11.0%	68.0%
Citizens P&C 2012	1,858	\$2,448	\$2,448	\$0	0.0%	100.0%
Cypress	133	\$2,151	\$2,149	\$3	0.1%	73.7%
Capitol Preferred Standard	115	\$2,125	\$2,070	\$55	2.6%	80.9%
St. Johns Preferred	1,450	\$2,458	\$2,304	\$154	6.2%	81.9%
Prepared	130	\$2,113	\$1,821	\$292	13.8%	100.0%
Federated National	1,145	\$2,289	\$1,850	\$439	19.2%	100.0%
Capitol Preferred Preferred	47	\$2,154	\$1,625	\$529	24.5%	100.0%
Sawgrass	1,533	\$2,386	\$1,818	\$568	23.8%	99.8%
FL Peninsula Elite	1,742	\$2,412	\$1,818	\$594	24.6%	100.0%
Gulfstream Preferred	1,515	\$2,469	\$1,843	\$626	25.3%	99.9%
Omega	1,855	\$2,451	\$1,764	\$687	28.0%	100.0%
Tower Hill Select	1,853	\$2,452	\$1,762	\$690	28.1%	100.0%
Sunshine State	991	\$2,840	\$2,140	\$700	24.6%	99.2%
Universal P&C	624	\$3,175	\$2,247	\$928	29.2%	99.8%
Fidelity Fire and Casualty	526	\$3,311	\$2,006	\$1,305	39.4%	100.0%
First Protective	526	\$3,311	\$2,006	\$1,305	39.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: ESCAMBIA

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,422	2,328	3,390	-1,062	-45.6	19.1	89	2,486	2,087	399	16.0	71.9
ASI Preferred	1,517	2,383	3,446	-1,063	-44.6	15.6	90	2,510	2,194	316	12.6	75.6
American Integrity	1,516	2,380	3,393	-1,013	-42.6	19.8	89	2,486	2,014	472	19.0	75.3
American Traditions	1,441	2,409	3,096	-687	-28.5	26.7	84	2,375	2,012	363	15.3	75.0
Ark Royal Homeowners	1,423	2,331	3,137	-806	-34.6	22.1	90	2,510	2,019	491	19.5	84.4
Capitol Preferred Preferred	47	2,154	1,625	529	24.5	100.0						
Capitol Preferred Standard	97	2,188	2,076	112	5.1	92.8	18	1,785	2,034	-249	-14.0	16.7
Citizens P&C 2012	1,724	2,426	2,426	0	0.0	100.0	134	2,726	2,726	0	0.0	100.0
Cypress	112	2,234	2,313	-79	-3.6	68.8	21	1,713	1,272	441	25.8	100.0
FL Peninsula Elite	1,629	2,392	1,831	561	23.4	100.0	113	2,697	1,622	1,075	39.9	100.0
FL Peninsula Preferred	1,615	2,394	2,948	-554	-23.1	24.3	108	2,709	2,797	-88	-3.2	43.5
Federated National	1,143	2,291	1,852	438	19.1	100.0	2	1,352	684	668	49.4	100.0
Fidelity Fire and Casualty	483	3,290	2,044	1,246	37.9	100.0	43	3,542	1,574	1,968	55.6	100.0
First Community	1,398	2,370	3,077	-707	-29.8	20.9	85	2,425	2,332	93	3.8	61.2
First Protective	483	3,290	2,044	1,246	37.9	100.0	43	3,542	1,574	1,968	55.6	100.0
Gulfstream Preferred	1,423	2,453	1,854	599	24.4	100.0	92	2,724	1,677	1,046	38.4	98.9
Modern USA	1,441	2,409	3,096	-687	-28.5	26.7	84	2,375	2,012	363	15.3	75.0
Olympus Preferred	1,520	2,472	2,756	-285	-11.5	42.4	96	2,691	1,777	914	34.0	100.0
Olympus Standard	1,520	2,472	3,398	-926	-37.5	14.1	96	2,691	2,150	541	20.1	76.0
Omega	1,721	2,429	1,779	650	26.8	100.0	134	2,726	1,568	1,159	42.5	100.0
Prepared	112	2,168	1,869	299	13.8	100.0	18	1,767	1,519	248	14.0	100.0
Royal Palm	1,588	2,341	3,809	-1,467	-62.7	12.3	92	2,100	2,083	17	0.8	60.9
Safe Harbor	1,531	2,425	3,357	-932	-38.4	20.5	96	2,393	1,914	479	20.0	85.4
Sawgrass	1,438	2,388	1,840	548	22.9	99.8	95	2,354	1,485	869	36.9	100.0
Security First	1,517	2,383	3,646	-1,263	-53.0	15.3	90	2,510	1,928	582	23.2	76.7
Southern Fidelity Standard	1,523	2,411	3,108	-697	-28.9	25.1	100	2,559	2,963	-404	-15.8	36.0
Southern Oak	1,318	2,366	2,858	-493	-20.8	28.2	82	2,445	2,217	229	9.4	73.2
St. Johns Preferred	1,363	2,446	2,343	103	4.2	80.8	87	2,642	1,698	944	35.7	98.9
St. Johns Standard	1,427	2,397	2,737	-340	-14.2	50.6	94	2,526	1,927	599	23.7	98.9
Sunshine State	920	2,819	2,174	645	22.9	99.1	71	3,105	1,693	1,412	45.5	100.0
Tower Hill Preferred	1,722	2,428	2,742	-314	-12.9	36.0	134	2,726	2,290	436	16.0	61.2
Tower Hill Prime	1,714	2,422	2,714	-292	-12.1	48.5	133	2,712	1,876	836	30.8	89.5
Tower Hill Select	1,719	2,430	1,780	650	26.7	100.0	134	2,726	1,522	1,205	44.2	100.0
United P&C	21	2,018	2,299	-282	-14.0	61.9	4	1,270	1,098	172	13.5	100.0
Universal P&C	565	3,172	2,237	935	29.5	100.0	59	3,203	2,348	855	26.7	98.3
Universal of North America	98	2,197	2,719	-522	-23.8	11.2	19	1,772	1,836	-65	-3.6	73.7

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: FLAGLER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	247	\$2,085	\$2,889	\$-804	-38.6%	29.1%
Ark Royal Homeowners	247	\$2,085	\$2,667	\$-582	-27.9%	34.8%
Royal Palm	280	\$2,028	\$2,600	\$-572	-28.2%	32.1%
ASI Assurance	247	\$2,085	\$2,573	\$-489	-23.4%	30.8%
Universal P&C	158	\$2,461	\$2,791	\$-330	-13.4%	69.0%
FL Peninsula Preferred	290	\$2,055	\$2,372	\$-317	-15.4%	71.7%
First Community	217	\$2,090	\$2,297	\$-207	-9.9%	65.0%
Safe Harbor	282	\$2,024	\$2,108	\$-84	-4.2%	57.1%
American Integrity	247	\$2,085	\$2,156	\$-72	-3.4%	72.1%
Citizens P&C 2012	359	\$2,027	\$2,027	\$0	0.0%	100.0%
Southern Oak	214	\$2,114	\$2,061	\$53	2.5%	83.2%
Security First	247	\$2,085	\$2,030	\$55	2.6%	79.8%
Southern Fidelity Standard	296	\$2,049	\$1,962	\$87	4.2%	87.2%
St. Johns Standard	266	\$2,087	\$1,972	\$115	5.5%	76.7%
Modern USA	242	\$1,998	\$1,880	\$119	6.0%	83.5%
American Traditions	242	\$1,998	\$1,880	\$119	6.0%	83.5%
Federated National	87	\$2,046	\$1,819	\$227	11.1%	83.9%
Olympus Standard	300	\$2,074	\$1,744	\$330	15.9%	92.3%
Cypress	14	\$2,097	\$1,762	\$335	16.0%	100.0%
Universal of North America	12	\$1,940	\$1,581	\$359	18.5%	100.0%
Prepared	12	\$1,987	\$1,582	\$404	20.4%	100.0%
Tower Hill Select	359	\$2,027	\$1,598	\$429	21.2%	95.5%
St. Johns Preferred	262	\$2,105	\$1,673	\$432	20.5%	86.6%
Sunshine State	236	\$2,212	\$1,776	\$435	19.7%	87.7%
FL Peninsula Elite	299	\$2,052	\$1,524	\$528	25.7%	99.0%
Sawgrass	266	\$2,061	\$1,520	\$541	26.2%	98.9%
Tower Hill Preferred	359	\$2,027	\$1,466	\$561	27.7%	99.2%
Tower Hill Prime	359	\$2,027	\$1,442	\$586	28.9%	100.0%
Gulfstream Preferred	283	\$2,096	\$1,464	\$632	30.2%	98.6%
Olympus Preferred	300	\$2,074	\$1,437	\$637	30.7%	100.0%
Capitol Preferred Standard	14	\$2,301	\$1,648	\$653	28.4%	100.0%
United P&C	12	\$1,940	\$1,272	\$668	34.4%	100.0%
Omega	359	\$2,027	\$1,323	\$704	34.7%	100.0%
Capitol Preferred Preferred	4	\$2,357	\$1,318	\$1,039	44.1%	100.0%
Fidelity Fire and Casualty	137	\$2,452	\$1,172	\$1,280	52.2%	100.0%
First Protective	137	\$2,452	\$1,172	\$1,280	52.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: FLAGLER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	216	2,048	2,672	-624	-30.5	20.8	31	2,337	1,884	454	19.4	100.0
ASI Preferred	216	2,048	3,036	-987	-48.2	19.4	31	2,337	1,869	469	20.0	96.8
American Integrity	216	2,048	2,256	-207	-10.1	68.1	31	2,337	1,463	874	37.4	100.0
American Traditions	211	2,018	2,002	15	0.8	81.0	31	1,869	1,045	824	44.1	100.0
Ark Royal Homeowners	216	2,048	2,799	-751	-36.7	25.9	31	2,337	1,742	595	25.5	96.8
Capitol Preferred Preferred	4	2,357	1,318	1,039	44.1	100.0						
Capitol Preferred Standard	14	2,301	1,648	653	28.4	100.0						
Citizens P&C 2012	308	1,994	1,994	0	0.0	100.0	51	2,229	2,229	0	0.0	100.0
Cypress	13	2,198	1,862	336	15.3	100.0	1	784	461	323	41.2	100.0
FL Peninsula Elite	255	2,013	1,566	447	22.2	98.8	44	2,275	1,280	994	43.7	100.0
FL Peninsula Preferred	251	2,015	2,364	-349	-17.3	69.7	39	2,311	2,418	-107	-4.6	84.6
Federated National	87	2,046	1,819	227	11.1	83.9						
Fidelity Fire and Casualty	110	2,413	1,216	1,197	49.6	100.0	27	2,614	993	1,621	62.0	100.0
First Community	187	2,043	2,351	-308	-15.1	59.9	30	2,377	1,958	420	17.7	96.7
First Protective	110	2,413	1,216	1,197	49.6	100.0	27	2,614	993	1,621	62.0	100.0
Gulfstream Preferred	244	2,060	1,474	586	28.4	98.4	39	2,323	1,400	923	39.7	100.0
Modern USA	211	2,018	2,002	15	0.8	81.0	31	1,869	1,045	824	44.1	100.0
Olympus Preferred	259	2,045	1,491	554	27.1	100.0	41	2,258	1,098	1,159	51.4	100.0
Olympus Standard	259	2,045	1,817	228	11.1	91.1	41	2,258	1,279	979	43.3	100.0
Omega	308	1,994	1,347	647	32.5	100.0	51	2,229	1,179	1,050	47.1	100.0
Prepared	12	1,987	1,582	404	20.4	100.0						
Royal Palm	241	1,983	2,736	-753	-38.0	21.2	39	2,311	1,761	550	23.8	100.0
Safe Harbor	243	2,005	2,240	-235	-11.7	50.2	39	2,140	1,282	858	40.1	100.0
Sawgrass	231	2,037	1,557	481	23.6	98.7	35	2,219	1,279	940	42.4	100.0
Security First	216	2,048	2,132	-83	-4.1	76.9	31	2,337	1,321	1,016	43.5	100.0
Southern Fidelity Standard	256	2,012	1,925	88	4.4	85.5	40	2,285	2,204	82	3.6	97.5
Southern Oak	184	2,058	2,065	-7	-0.4	80.4	30	2,458	2,034	424	17.3	100.0
St. Johns Preferred	226	2,062	1,700	362	17.5	84.5	36	2,372	1,502	870	36.7	100.0
St. Johns Standard	230	2,043	2,004	38	1.9	73.5	36	2,372	1,766	606	25.6	97.2
Sunshine State	199	2,177	1,866	311	14.3	85.4	37	2,396	1,292	1,104	46.1	100.0
Tower Hill Preferred	308	1,994	1,486	507	25.4	99.0	51	2,229	1,344	885	39.7	100.0
Tower Hill Prime	308	1,994	1,459	534	26.8	100.0	51	2,229	1,335	894	40.1	100.0
Tower Hill Select	308	1,994	1,636	357	17.9	94.8	51	2,229	1,368	861	38.6	100.0
United P&C	12	1,940	1,272	668	34.4	100.0						
Universal P&C	127	2,434	2,832	-398	-16.3	65.4	31	2,573	2,625	-52	-2.0	83.9
Universal of North America	12	1,940	1,581	359	18.5	100.0						

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: FRANKLIN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Citizens P&C 2012	81	\$4,760	\$4,760	\$0	0.0%	100.0%
FL Peninsula Preferred	33	\$4,735	\$4,401	\$334	7.1%	100.0%
Southern Fidelity Standard	58	\$4,946	\$4,133	\$813	16.4%	100.0%
Southern Oak	17	\$4,864	\$3,951	\$913	18.8%	100.0%
ASI Preferred	25	\$4,723	\$3,580	\$1,142	24.2%	96.0%
First Community	17	\$4,631	\$3,452	\$1,180	25.5%	100.0%
ASI Assurance	24	\$4,651	\$3,323	\$1,328	28.6%	100.0%
Ark Royal Homeowners	24	\$4,651	\$3,265	\$1,385	29.8%	100.0%
American Traditions	27	\$5,090	\$3,515	\$1,575	30.9%	100.0%
Modern USA	27	\$5,090	\$3,515	\$1,575	30.9%	100.0%
Royal Palm	33	\$4,735	\$3,092	\$1,643	34.7%	100.0%
Tower Hill Prime	77	\$4,794	\$3,099	\$1,696	35.4%	100.0%
American Integrity	25	\$4,723	\$3,026	\$1,697	35.9%	100.0%
Olympus Standard	56	\$5,170	\$3,469	\$1,701	32.9%	100.0%
Tower Hill Preferred	81	\$4,760	\$3,018	\$1,742	36.6%	100.0%
St. Johns Standard	37	\$4,824	\$3,072	\$1,752	36.3%	100.0%
FL Peninsula Elite	37	\$4,904	\$3,084	\$1,820	37.1%	100.0%
Security First	25	\$4,723	\$2,893	\$1,830	38.8%	100.0%
Gulfstream Preferred	49	\$5,185	\$3,224	\$1,960	37.8%	100.0%
Safe Harbor	57	\$5,014	\$3,051	\$1,964	39.2%	100.0%
Sawgrass	39	\$4,679	\$2,588	\$2,091	44.7%	100.0%
Tower Hill Select	80	\$4,797	\$2,690	\$2,107	43.9%	100.0%
St. Johns Preferred	36	\$4,885	\$2,606	\$2,279	46.7%	100.0%
Olympus Preferred	56	\$5,170	\$2,791	\$2,379	46.0%	100.0%
Federated National	5	\$4,954	\$2,408	\$2,546	51.4%	100.0%
Omega	80	\$4,797	\$2,197	\$2,600	54.2%	100.0%
Universal P&C	9	\$7,149	\$4,288	\$2,860	40.0%	100.0%
Sunshine State	32	\$5,761	\$2,471	\$3,290	57.1%	100.0%
Fidelity Fire and Casualty	5	\$8,503	\$2,970	\$5,532	65.1%	100.0%
First Protective	5	\$8,503	\$2,970	\$5,532	65.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: FRANKLIN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	20	5,004	3,682	1,321	26.4	100.0	4	2,888	1,524	1,364	47.2	100.0
ASI Preferred	21	5,072	3,951	1,121	22.1	95.2	4	2,888	1,636	1,252	43.4	100.0
American Integrity	21	5,072	3,344	1,728	34.1	100.0	4	2,888	1,357	1,531	53.0	100.0
American Traditions	23	5,473	3,839	1,634	29.9	100.0	4	2,888	1,654	1,233	42.7	100.0
Ark Royal Homeowners	20	5,004	3,620	1,384	27.7	100.0	4	2,888	1,494	1,394	48.3	100.0
Citizens P&C 2012	72	4,810	4,810	0	0.0	100.0	9	4,363	4,363	0	0.0	100.0
FL Peninsula Elite	32	5,200	3,286	1,913	36.8	100.0	5	3,012	1,792	1,221	40.5	100.0
FL Peninsula Preferred	28	5,043	4,729	314	6.2	100.0	5	3,012	2,562	450	14.9	100.0
Federated National	5	4,954	2,408	2,546	51.4	100.0						
Fidelity Fire and Casualty	5	8,503	2,970	5,532	65.1	100.0						
First Community	13	5,168	3,954	1,214	23.5	100.0	4	2,888	1,819	1,069	37.0	100.0
First Protective	5	8,503	2,970	5,532	65.1	100.0						
Gulfstream Preferred	42	5,387	3,413	1,974	36.6	100.0	7	3,969	2,091	1,878	47.3	100.0
Modern USA	23	5,473	3,839	1,634	29.9	100.0	4	2,888	1,654	1,233	42.7	100.0
Olympus Preferred	49	5,341	2,984	2,357	44.1	100.0	7	3,969	1,436	2,533	63.8	100.0
Olympus Standard	49	5,341	3,716	1,625	30.4	100.0	7	3,969	1,735	2,233	56.3	100.0
Omega	71	4,852	2,233	2,619	54.0	100.0	9	4,363	1,915	2,448	56.1	100.0
Royal Palm	28	5,043	3,388	1,655	32.8	100.0	5	3,012	1,435	1,577	52.4	100.0
Safe Harbor	50	5,161	3,241	1,920	37.2	100.0	7	3,969	1,691	2,278	57.4	100.0
Sawgrass	33	4,941	2,769	2,172	44.0	100.0	6	3,242	1,597	1,645	50.7	100.0
Security First	21	5,072	3,211	1,862	36.7	100.0	4	2,888	1,222	1,666	57.7	100.0
Southern Fidelity Standard	52	5,143	4,277	866	16.8	100.0	6	3,242	2,884	358	11.0	100.0
Southern Oak	13	5,472	4,449	1,023	18.7	100.0	4	2,888	2,333	554	19.2	100.0
St. Johns Preferred	30	5,214	2,860	2,354	45.1	100.0	6	3,242	1,337	1,905	58.8	100.0
St. Johns Standard	31	5,131	3,359	1,772	34.5	100.0	6	3,242	1,589	1,653	51.0	100.0
Sunshine State	27	6,194	2,635	3,559	57.5	100.0	5	3,423	1,587	1,837	53.7	100.0
Tower Hill Preferred	72	4,810	3,088	1,722	35.8	100.0	9	4,363	2,466	1,897	43.5	100.0
Tower Hill Prime	68	4,851	3,141	1,710	35.3	100.0	9	4,363	2,780	1,583	36.3	100.0
Tower Hill Select	71	4,852	2,749	2,103	43.3	100.0	9	4,363	2,221	2,142	49.1	100.0
Universal P&C	9	7,149	4,288	2,860	40.0	100.0						

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: GADSDEN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	112	\$1,215	\$2,342	\$-1,127	-92.8%	0.0%
Capitol Preferred Standard	119	\$1,252	\$2,348	\$-1,096	-87.6%	0.0%
Cypress	152	\$1,241	\$1,916	\$-675	-54.4%	9.2%
ASI Assurance	148	\$1,227	\$1,847	\$-620	-50.5%	9.5%
ASI Preferred	157	\$1,264	\$1,852	\$-589	-46.6%	10.2%
Tower Hill Preferred	175	\$1,257	\$1,838	\$-581	-46.2%	0.0%
United P&C	128	\$1,280	\$1,817	\$-538	-42.0%	10.9%
First Community	118	\$1,238	\$1,775	\$-537	-43.4%	7.6%
Southern Fidelity Standard	163	\$1,268	\$1,791	\$-523	-41.2%	0.0%
Capitol Preferred Preferred	49	\$1,342	\$1,862	\$-520	-38.8%	0.0%
Ark Royal Homeowners	148	\$1,227	\$1,731	\$-504	-41.1%	12.8%
Royal Palm	155	\$1,219	\$1,722	\$-503	-41.3%	14.2%
Tower Hill Select	175	\$1,257	\$1,571	\$-314	-25.0%	21.1%
St. Johns Standard	124	\$1,288	\$1,597	\$-309	-24.0%	25.8%
American Integrity	157	\$1,264	\$1,563	\$-299	-23.7%	36.9%
Olympus Standard	146	\$1,336	\$1,594	\$-258	-19.3%	26.7%
Security First	157	\$1,264	\$1,508	\$-244	-19.3%	58.6%
Modern USA	130	\$1,279	\$1,519	\$-240	-18.7%	51.5%
American Traditions	130	\$1,279	\$1,519	\$-240	-18.7%	51.5%
Gulfstream Preferred	119	\$1,355	\$1,593	\$-238	-17.5%	29.4%
Tower Hill Prime	175	\$1,257	\$1,492	\$-235	-18.7%	25.7%
Safe Harbor	137	\$1,348	\$1,574	\$-226	-16.8%	62.0%
Sawgrass	128	\$1,269	\$1,472	\$-203	-16.0%	54.7%
Sunshine State	57	\$1,605	\$1,793	\$-187	-11.7%	49.1%
FL Peninsula Preferred	164	\$1,256	\$1,430	\$-174	-13.8%	64.0%
Federated National	76	\$1,248	\$1,392	\$-144	-11.5%	55.3%
Omega	175	\$1,257	\$1,398	\$-141	-11.2%	53.1%
Fidelity Fire and Casualty	21	\$1,921	\$1,985	\$-64	-3.3%	85.7%
First Protective	21	\$1,921	\$1,985	\$-64	-3.3%	85.7%
FL Peninsula Elite	164	\$1,256	\$1,315	\$-59	-4.7%	80.5%
St. Johns Preferred	114	\$1,331	\$1,389	\$-58	-4.4%	83.3%
Olympus Preferred	146	\$1,336	\$1,369	\$-34	-2.5%	78.8%
Citizens P&C 2012	175	\$1,257	\$1,257	\$0	0.0%	100.0%
Southern Oak	117	\$1,264	\$1,234	\$31	2.4%	93.2%
Prepared	123	\$1,282	\$1,216	\$66	5.2%	95.1%
Universal P&C	103	\$1,284	\$1,054	\$230	17.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: GADSDEN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	128	1,244	1,950	-706	-56.8	0.8	20	1,118	1,185	-67	-6.0	65.0
ASI Preferred	137	1,285	1,954	-669	-52.1	1.5	20	1,118	1,156	-38	-3.4	70.0
American Integrity	137	1,285	1,650	-365	-28.4	27.7	20	1,118	963	155	13.9	100.0
American Traditions	112	1,317	1,610	-293	-22.2	43.8	18	1,044	953	91	8.7	100.0
Ark Royal Homeowners	128	1,244	1,829	-585	-47.0	3.9	20	1,118	1,108	10	0.9	70.0
Capitol Preferred Preferred	49	1,342	1,862	-520	-38.8							
Capitol Preferred Standard	99	1,283	2,332	-1,050	-81.8		20	1,100	2,428	-1,328	-120.8	
Citizens P&C 2012	152	1,279	1,279	0	0.0	100.0	23	1,112	1,112	0	0.0	100.0
Cypress	133	1,256	2,028	-772	-61.5		19	1,136	1,129	7	0.6	73.7
FL Peninsula Elite	142	1,274	1,351	-77	-6.1	78.2	22	1,144	1,087	56	4.9	95.5
FL Peninsula Preferred	142	1,274	1,445	-171	-13.4	70.4	22	1,144	1,334	-190	-16.6	22.7
Federated National	76	1,248	1,392	-144	-11.5	55.3						
Fidelity Fire and Casualty	16	1,992	2,089	-97	-4.9	87.5	5	1,692	1,651	41	2.4	80.0
First Community	101	1,268	1,870	-602	-47.5		17	1,059	1,211	-151	-14.3	52.9
First Protective	16	1,992	2,089	-97	-4.9	87.5	5	1,692	1,651	41	2.4	80.0
Gulfstream Preferred	99	1,403	1,673	-270	-19.2	21.2	20	1,118	1,196	-78	-6.9	70.0
Modern USA	112	1,317	1,610	-293	-22.2	43.8	18	1,044	953	91	8.7	100.0
Olympus Preferred	126	1,370	1,451	-81	-5.9	75.4	20	1,118	857	262	23.4	100.0
Olympus Standard	126	1,370	1,693	-323	-23.6	15.1	20	1,118	970	148	13.2	100.0
Omega	152	1,279	1,432	-153	-12.0	52.6	23	1,112	1,173	-61	-5.5	56.5
Prepared	110	1,294	1,226	68	5.3	95.5	13	1,178	1,129	50	4.2	92.3
Royal Palm	135	1,240	1,824	-584	-47.1	2.2	20	1,079	1,036	43	4.0	95.0
Safe Harbor	122	1,359	1,647	-289	-21.2	58.2	15	1,260	976	283	22.5	93.3
Sawgrass	108	1,300	1,544	-244	-18.8	49.1	20	1,100	1,078	21	2.0	85.0
Security First	137	1,285	1,598	-313	-24.3	52.6	20	1,118	891	227	20.3	100.0
Southern Fidelity Standard	142	1,295	1,818	-523	-40.4		21	1,084	1,603	-519	-47.9	
Southern Oak	98	1,289	1,298	-9	-0.7	91.8	19	1,136	902	234	20.6	100.0
St. Johns Preferred	95	1,370	1,455	-85	-6.2	80.0	19	1,136	1,060	76	6.7	100.0
St. Johns Standard	105	1,315	1,659	-344	-26.1	21.0	19	1,136	1,253	-117	-10.3	52.6
Sunshine State	49	1,647	1,899	-251	-15.3	40.8	8	1,348	1,144	204	15.1	100.0
Tower Hill Preferred	152	1,279	1,884	-605	-47.3		23	1,112	1,531	-419	-37.7	
Tower Hill Prime	152	1,279	1,529	-250	-19.5	22.4	23	1,112	1,253	-142	-12.8	47.8
Tower Hill Select	152	1,279	1,612	-333	-26.0	20.4	23	1,112	1,300	-188	-16.9	26.1
United P&C	110	1,318	1,920	-602	-45.6	0.9	18	1,044	1,190	-146	-14.0	72.2
Universal P&C	86	1,328	1,096	232	17.5	100.0	17	1,059	840	220	20.7	100.0
Universal of North America	95	1,242	2,483	-1,241	-99.9		17	1,059	1,550	-490	-46.3	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: GILCHRIST

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	28	\$1,646	\$2,317	\$-671	-40.8%	32.1%
Universal of North America	32	\$1,767	\$2,297	\$-531	-30.0%	18.8%
ASI Assurance	40	\$1,833	\$2,336	\$-503	-27.5%	35.0%
Cypress	43	\$1,804	\$2,301	\$-497	-27.6%	34.9%
American Integrity	41	\$1,824	\$2,266	\$-442	-24.3%	36.6%
American Traditions	33	\$1,784	\$2,154	\$-370	-20.7%	39.4%
Modern USA	33	\$1,784	\$2,154	\$-370	-20.7%	39.4%
Security First	41	\$1,824	\$2,176	\$-353	-19.3%	41.5%
ASI Preferred	41	\$1,824	\$2,106	\$-283	-15.5%	46.3%
Ark Royal Homeowners	40	\$1,833	\$2,039	\$-206	-11.2%	50.0%
Capitol Preferred Standard	37	\$1,850	\$1,927	\$-76	-4.1%	83.8%
Citizens P&C 2012	49	\$1,804	\$1,804	\$0	0.0%	100.0%
Safe Harbor	43	\$1,826	\$1,825	\$1	0.1%	65.1%
Southern Fidelity Standard	46	\$1,793	\$1,724	\$69	3.9%	100.0%
First Community	31	\$1,767	\$1,659	\$107	6.1%	96.8%
United P&C	33	\$1,784	\$1,649	\$135	7.6%	97.0%
FL Peninsula Preferred	42	\$1,827	\$1,653	\$174	9.5%	100.0%
Tower Hill Preferred	49	\$1,804	\$1,530	\$274	15.2%	100.0%
Olympus Standard	41	\$1,843	\$1,555	\$288	15.6%	100.0%
Southern Oak	37	\$1,850	\$1,561	\$289	15.6%	100.0%
St. Johns Standard	41	\$1,806	\$1,461	\$345	19.1%	100.0%
Prepared	34	\$1,763	\$1,358	\$405	23.0%	97.1%
Gulfstream Preferred	39	\$1,847	\$1,404	\$443	24.0%	100.0%
Capitol Preferred Preferred	11	\$1,954	\$1,509	\$446	22.8%	100.0%
Sunshine State	17	\$1,936	\$1,438	\$497	25.7%	100.0%
Olympus Preferred	41	\$1,843	\$1,339	\$504	27.3%	100.0%
Tower Hill Select	49	\$1,804	\$1,268	\$536	29.7%	100.0%
Federated National	16	\$1,915	\$1,379	\$537	28.0%	100.0%
Sawgrass	41	\$1,806	\$1,241	\$565	31.3%	100.0%
St. Johns Preferred	36	\$1,865	\$1,276	\$589	31.6%	100.0%
Tower Hill Prime	49	\$1,804	\$1,197	\$607	33.6%	100.0%
FL Peninsula Elite	42	\$1,827	\$1,213	\$614	33.6%	100.0%
Omega	49	\$1,804	\$1,155	\$649	36.0%	100.0%
Fidelity Fire and Casualty	6	\$2,131	\$1,459	\$672	31.5%	100.0%
First Protective	6	\$2,131	\$1,459	\$672	31.5%	100.0%
Universal P&C	32	\$1,742	\$935	\$807	46.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: GILCHRIST

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	33	1,891	2,554	-664	-35.1	21.2	7	1,560	1,306	254	16.3	100.0
ASI Preferred	34	1,878	2,315	-437	-23.3	35.3	7	1,560	1,090	469	30.1	100.0
American Integrity	34	1,878	2,471	-593	-31.6	23.5	7	1,560	1,271	288	18.5	100.0
American Traditions	26	1,844	2,394	-550	-29.8	23.1	7	1,560	1,262	297	19.1	100.0
Ark Royal Homeowners	33	1,891	2,249	-359	-19.0	39.4	7	1,560	1,046	514	32.9	100.0
Capitol Preferred Preferred	11	1,954	1,509	446		22.8						
Capitol Preferred Standard	30	1,918	1,943	-25	-1.3	100.0	7	1,560	1,855	-295	-18.9	14.3
Citizens P&C 2012	36	1,860	1,860	0	0.0	100.0	13	1,650	1,650	0	0.0	100.0
Cypress	33	1,880	2,603	-723	-38.4	15.2	10	1,552	1,305	247	15.9	100.0
FL Peninsula Elite	34	1,878	1,275	603		32.1	8	1,610	950	660	41.0	100.0
FL Peninsula Preferred	34	1,878	1,697	181		9.7	8	1,610	1,468	143	8.9	100.0
Federated National	16	1,915	1,379	537		28.0						
Fidelity Fire and Casualty	3	2,315	1,682	633		27.3	3	1,948	1,236	712	36.6	100.0
First Community	24	1,827	1,823	4		0.2	7	1,560	1,099	461	29.6	100.0
First Protective	3	2,315	1,682	633		27.3	3	1,948	1,236	712	36.6	100.0
Gulfstream Preferred	29	1,949	1,482	466		23.9	10	1,552	1,178	374	24.1	100.0
Modern USA	26	1,844	2,394	-550	-29.8	23.1	7	1,560	1,262	297	19.1	100.0
Olympus Preferred	31	1,937	1,498	439		22.7	10	1,552	847	705	45.4	100.0
Olympus Standard	31	1,937	1,745	192		9.9	10	1,552	966	586	37.7	100.0
Omega	36	1,860	1,197	662		35.6	13	1,650	1,038	612	37.1	100.0
Prepared	28	1,813	1,394	419		23.1	6	1,529	1,189	339	22.2	83.3
Royal Palm	22	1,703	2,632	-929	-54.6	13.6	6	1,439	1,162	276	19.2	100.0
Safe Harbor	34	1,904	2,065	-161	-8.5	55.9	9	1,531	916	615	40.2	100.0
Sawgrass	31	1,888	1,325	563		29.8	10	1,552	979	573	36.9	100.0
Security First	34	1,878	2,421	-543	-28.9	29.4	7	1,560	987	573	36.7	100.0
Southern Fidelity Standard	36	1,860	1,773	87		4.7	10	1,552	1,547	6	0.4	100.0
Southern Oak	30	1,918	1,680	238		12.4	7	1,560	1,050	510	32.7	100.0
St. Johns Preferred	26	1,985	1,411	574		28.9	10	1,552	924	629	40.5	100.0
St. Johns Standard	31	1,888	1,579	308		16.3	10	1,552	1,094	459	29.5	100.0
Sunshine State	11	2,099	1,578	521		24.8	6	1,637	1,183	454	27.7	100.0
Tower Hill Preferred	36	1,860	1,615	245		13.2	13	1,650	1,297	353	21.4	100.0
Tower Hill Prime	36	1,860	1,252	607		32.7	13	1,650	1,045	605	36.7	100.0
Tower Hill Select	36	1,860	1,320	540		29.0	13	1,650	1,123	527	31.9	100.0
United P&C	26	1,844	1,747	97		5.3	7	1,560	1,285	275	17.6	85.7
Universal P&C	23	1,853	997	856		46.2	9	1,461	779	682	46.7	100.0
Universal of North America	25	1,825	2,474	-649	-35.6		7	1,560	1,667	-108	-6.9	85.7

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: GLADES

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Security First	16	\$1,975	\$2,892	\$-917	-46.4%	18.8%
ASI Preferred	16	\$1,975	\$2,579	\$-603	-30.6%	37.5%
Universal of North America	14	\$1,833	\$2,425	\$-592	-32.3%	21.4%
ASI Assurance	15	\$1,917	\$2,486	\$-569	-29.7%	33.3%
Royal Palm	19	\$1,888	\$2,380	\$-491	-26.0%	47.4%
First Community	16	\$1,975	\$2,461	\$-486	-24.6%	37.5%
FL Peninsula Preferred	20	\$1,858	\$2,338	\$-481	-25.9%	15.0%
Ark Royal Homeowners	15	\$1,917	\$2,381	\$-463	-24.2%	40.0%
Modern USA	14	\$2,072	\$2,526	\$-453	-21.9%	42.9%
American Traditions	14	\$2,072	\$2,526	\$-453	-21.9%	42.9%
Southern Fidelity Standard	22	\$1,931	\$2,325	\$-394	-20.4%	13.6%
American Integrity	16	\$1,975	\$2,312	\$-337	-17.1%	50.0%
United P&C	14	\$2,072	\$2,394	\$-322	-15.5%	64.3%
Capitol Preferred Standard	14	\$1,833	\$2,112	\$-279	-15.2%	42.9%
Southern Oak	14	\$1,833	\$2,073	\$-240	-13.1%	64.3%
Safe Harbor	21	\$1,981	\$2,175	\$-194	-9.8%	66.7%
Citizens P&C 2012	29	\$1,776	\$1,776	\$0	0.0%	100.0%
Olympus Standard	19	\$2,053	\$2,049	\$4	0.2%	78.9%
Tower Hill Select	29	\$1,776	\$1,679	\$97	5.4%	86.2%
Capitol Preferred Preferred	3	\$1,613	\$1,471	\$142	8.8%	100.0%
Cypress	19	\$2,016	\$1,870	\$146	7.2%	84.2%
St. Johns Standard	17	\$1,903	\$1,713	\$190	10.0%	94.1%
Federated National	6	\$1,640	\$1,423	\$217	13.2%	100.0%
Universal P&C	15	\$1,985	\$1,751	\$234	11.8%	93.3%
Prepared	17	\$1,911	\$1,662	\$249	13.0%	94.1%
Sawgrass	17	\$1,903	\$1,626	\$278	14.6%	94.1%
Tower Hill Preferred	29	\$1,776	\$1,488	\$288	16.2%	93.1%
Tower Hill Prime	29	\$1,776	\$1,452	\$323	18.2%	100.0%
Olympus Preferred	19	\$2,053	\$1,677	\$376	18.3%	100.0%
FL Peninsula Elite	21	\$1,811	\$1,430	\$381	21.0%	100.0%
Sunshine State	7	\$2,723	\$2,286	\$437	16.1%	100.0%
Omega	29	\$1,776	\$1,307	\$469	26.4%	100.0%
St. Johns Preferred	15	\$1,985	\$1,508	\$477	24.0%	100.0%
Gulfstream Preferred	17	\$1,945	\$1,447	\$498	25.6%	100.0%
First Protective	5	\$2,859	\$1,775	\$1,084	37.9%	100.0%
Fidelity Fire and Casualty	5	\$2,859	\$1,775	\$1,084	37.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: GLADES

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	12	2,076	2,819	-744	-35.8	16.7	3	1,285	1,154	131	10.2	100.0
ASI Preferred	13	2,134	2,908	-774	-36.2	23.1	3	1,285	1,151	134	10.4	100.0
American Integrity	13	2,134	2,603	-469	-22.0	38.5	3	1,285	1,050	235	18.3	100.0
American Traditions	11	2,287	2,897	-610	-26.7	27.3	3	1,285	1,163	121	9.4	100.0
Ark Royal Homeowners	12	2,076	2,706	-630	-30.3	25.0	3	1,285	1,081	204	15.9	100.0
Capitol Preferred Preferred	3	1,613	1,471	142	8.8	100.0						
Capitol Preferred Standard	11	1,982	2,284	-302	-15.2	36.4	3	1,285	1,482	-197	-15.4	66.7
Citizens P&C 2012	25	1,825	1,825	0	0.0	100.0	4	1,470	1,470	0	0.0	100.0
Cypress	16	2,153	2,079	74	3.5	81.2	3	1,285	759	526	40.9	100.0
FL Peninsula Elite	17	1,892	1,547	345	18.2	100.0	4	1,470	935	534	36.4	100.0
FL Peninsula Preferred	16	1,955	2,512	-557	-28.5		4	1,470	1,646	-176	-12.0	75.0
Federated National	6	1,640	1,423	217	13.2	100.0						
Fidelity Fire and Casualty	4	3,047	1,940	1,107	36.3	100.0	1	2,107	1,115	992	47.1	100.0
First Community	13	2,134	2,724	-590	-27.6	30.8	3	1,285	1,320	-35	-2.8	66.7
First Protective	4	3,047	1,940	1,107	36.3	100.0	1	2,107	1,115	992	47.1	100.0
Gulfstream Preferred	14	2,086	1,591	495	23.7	100.0	3	1,285	772	513	39.9	100.0
Modern USA	11	2,287	2,897	-610	-26.7	27.3	3	1,285	1,163	121	9.4	100.0
Olympus Preferred	16	2,197	1,862	335	15.3	100.0	3	1,285	694	591	46.0	100.0
Olympus Standard	16	2,197	2,281	-84	-3.8	75.0	3	1,285	812	472	36.8	100.0
Omega	25	1,825	1,358	466	25.6	100.0	4	1,470	986	484	32.9	100.0
Prepared	14	2,045	1,807	238	11.6	92.9	3	1,285	985	300	23.4	100.0
Royal Palm	15	2,000	2,675	-675	-33.7	33.3	4	1,470	1,272	197	13.4	100.0
Safe Harbor	18	2,097	2,378	-281	-13.4	61.1	3	1,285	958	327	25.4	100.0
Sawgrass	14	2,036	1,785	251	12.3	92.9	3	1,285	883	401	31.2	100.0
Security First	13	2,134	3,282	-1,148	-53.8		3	1,285	1,199	85	6.6	100.0
Southern Fidelity Standard	19	2,033	2,470	-437	-21.5		3	1,285	1,410	-126	-9.8	100.0
Southern Oak	11	1,982	2,305	-323	-16.3	63.6	3	1,285	1,224	61	4.7	66.7
St. Johns Preferred	12	2,160	1,680	480	22.2	100.0	3	1,285	822	463	36.0	100.0
St. Johns Standard	14	2,036	1,872	164	8.0	92.9	3	1,285	969	315	24.5	100.0
Sunshine State	6	2,826	2,444	382	13.5	100.0	1	2,107	1,338	769	36.5	100.0
Tower Hill Preferred	25	1,825	1,568	256	14.1	92.0	4	1,470	986	484	32.9	100.0
Tower Hill Prime	25	1,825	1,523	301	16.5	100.0	4	1,470	1,008	461	31.4	100.0
Tower Hill Select	25	1,825	1,760	65	3.5	84.0	4	1,470	1,174	295	20.1	100.0
United P&C	11	2,287	2,801	-514	-22.5	54.5	3	1,285	904	381	29.7	100.0
Universal P&C	12	2,160	1,926	234	10.8	91.7	3	1,285	1,049	235	18.3	100.0
Universal of North America	11	1,982	2,779	-797	-40.2		3	1,285	1,127	158	12.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: GULF

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	2	\$2,593	\$3,368	\$-775	-29.9%	50.0%
Capitol Preferred Standard	2	\$2,593	\$3,196	\$-602	-23.2%	50.0%
Citizens P&C 2012	94	\$3,488	\$3,488	\$0	0.0%	100.0%
FL Peninsula Preferred	61	\$3,429	\$3,382	\$47	1.4%	96.7%
United P&C	5	\$2,153	\$2,010	\$143	6.7%	100.0%
First Community	43	\$3,350	\$3,142	\$208	6.2%	95.3%
ASI Preferred	53	\$3,449	\$3,084	\$366	10.6%	96.2%
Southern Fidelity Standard	79	\$3,539	\$3,125	\$414	11.7%	93.7%
ASI Assurance	53	\$3,449	\$3,010	\$440	12.7%	96.2%
Cypress	6	\$2,293	\$1,773	\$520	22.7%	100.0%
Southern Oak	42	\$3,495	\$2,940	\$555	15.9%	100.0%
American Traditions	51	\$3,534	\$2,925	\$610	17.2%	98.0%
Modern USA	51	\$3,534	\$2,925	\$610	17.2%	98.0%
Ark Royal Homeowners	53	\$3,449	\$2,826	\$624	18.1%	98.1%
Royal Palm	60	\$3,426	\$2,776	\$650	19.0%	98.3%
Universal P&C	22	\$3,972	\$3,268	\$704	17.7%	100.0%
American Integrity	53	\$3,449	\$2,741	\$708	20.5%	98.1%
Olympus Standard	75	\$3,570	\$2,826	\$744	20.8%	93.3%
Prepared	5	\$2,153	\$1,404	\$749	34.8%	100.0%
St. Johns Standard	60	\$3,520	\$2,696	\$825	23.4%	96.7%
Safe Harbor	79	\$3,539	\$2,668	\$871	24.6%	96.2%
Security First	53	\$3,449	\$2,510	\$940	27.2%	100.0%
FL Peninsula Elite	62	\$3,479	\$2,498	\$981	28.2%	100.0%
Federated National	20	\$3,492	\$2,433	\$1,059	30.3%	100.0%
Gulfstream Preferred	65	\$3,578	\$2,455	\$1,123	31.4%	100.0%
Tower Hill Preferred	94	\$3,488	\$2,326	\$1,162	33.3%	97.9%
Tower Hill Prime	94	\$3,488	\$2,229	\$1,260	36.1%	100.0%
St. Johns Preferred	57	\$3,562	\$2,291	\$1,272	35.7%	100.0%
Olympus Preferred	75	\$3,570	\$2,278	\$1,292	36.2%	94.7%
Sawgrass	60	\$3,520	\$2,056	\$1,464	41.6%	100.0%
Tower Hill Select	94	\$3,488	\$1,938	\$1,550	44.4%	100.0%
Sunshine State	39	\$3,870	\$2,077	\$1,793	46.3%	100.0%
Omega	94	\$3,488	\$1,642	\$1,846	52.9%	100.0%
First Protective	15	\$4,234	\$1,702	\$2,532	59.8%	100.0%
Fidelity Fire and Casualty	15	\$4,234	\$1,702	\$2,532	59.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: GULF

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	48	3,494	3,161	333	9.5	95.8	5	3,025	1,559	1,466	48.5	100.0
ASI Preferred	48	3,494	3,239	254	7.3	95.8	5	3,025	1,592	1,433	47.4	100.0
American Integrity	48	3,494	2,882	612	17.5	97.9	5	3,025	1,391	1,634	54.0	100.0
American Traditions	45	3,525	3,045	480	13.6	97.8	6	3,605	2,024	1,581	43.9	100.0
Ark Royal Homeowners	48	3,494	2,967	527	15.1	97.9	5	3,025	1,471	1,554	51.4	100.0
Capitol Preferred Standard	1	2,058	2,283	-225	-10.9	100.0	1	3,128	4,108	-980	-31.3	
Citizens P&C 2012	83	3,540	3,540	0	0.0	100.0	11	3,101	3,101	0	0.0	100.0
Cypress	3	2,514	2,289	225	8.9	100.0	3	2,072	1,257	815	39.3	100.0
FL Peninsula Elite	55	3,491	2,540	951	27.2	100.0	7	3,384	2,166	1,218	36.0	100.0
FL Peninsula Preferred	55	3,491	3,465	26	0.7	98.2	6	2,864	2,623	241	8.4	83.3
Federated National	20	3,492	2,433	1,059	30.3	100.0						
Fidelity Fire and Casualty	12	4,144	1,723	2,422	58.4	100.0	3	4,594	1,620	2,975	64.7	100.0
First Community	39	3,406	3,261	145	4.2	94.9	4	2,808	1,982	825	29.4	100.0
First Protective	12	4,144	1,723	2,422	58.4	100.0	3	4,594	1,620	2,975	64.7	100.0
Gulfstream Preferred	55	3,645	2,562	1,084	29.7	100.0	10	3,205	1,869	1,336	41.7	100.0
Modern USA	45	3,525	3,045	480	13.6	97.8	6	3,605	2,024	1,581	43.9	100.0
Olympus Preferred	65	3,626	2,409	1,218	33.6	93.8	10	3,205	1,426	1,779	55.5	100.0
Olympus Standard	65	3,626	2,996	630	17.4	92.3	10	3,205	1,720	1,485	46.3	100.0
Omega	83	3,540	1,678	1,862	52.6	100.0	11	3,101	1,371	1,730	55.8	100.0
Prepared	4	1,910	1,317	592	31.0	100.0	1	3,128	1,753	1,375	44.0	100.0
Royal Palm	54	3,488	2,927	561	16.1	98.1	6	2,864	1,419	1,445	50.5	100.0
Safe Harbor	69	3,587	2,852	735	20.5	95.7	10	3,205	1,394	1,811	56.5	100.0
Sawgrass	51	3,590	2,132	1,458	40.6	100.0	9	3,128	1,629	1,499	47.9	100.0
Security First	48	3,494	2,638	855	24.5	100.0	5	3,025	1,277	1,748	57.8	100.0
Southern Fidelity Standard	69	3,587	3,138	449	12.5	97.1	10	3,205	3,036	170	5.3	70.0
Southern Oak	37	3,489	2,992	497	14.2	100.0	5	3,546	2,561	985	27.8	100.0
St. Johns Preferred	48	3,644	2,421	1,223	33.6	100.0	9	3,128	1,599	1,530	48.9	100.0
St. Johns Standard	51	3,590	2,835	754	21.0	96.1	9	3,128	1,905	1,223	39.1	100.0
Sunshine State	31	3,963	2,142	1,820	45.9	100.0	8	3,513	1,825	1,688	48.1	100.0
Tower Hill Preferred	83	3,540	2,381	1,159	32.7	97.6	11	3,101	1,910	1,191	38.4	100.0
Tower Hill Prime	83	3,540	2,290	1,249	35.3	100.0	11	3,101	1,763	1,337	43.1	100.0
Tower Hill Select	83	3,540	1,997	1,543	43.6	100.0	11	3,101	1,500	1,600	51.6	100.0
United P&C	4	1,910	1,935	-26	-1.3	100.0	1	3,128	2,310	818	26.2	100.0
Universal P&C	15	4,211	3,634	577	13.7	100.0	7	3,458	2,482	976	28.2	100.0
Universal of North America	1	2,058	3,143	-1,085	-52.7		1	3,128	3,593	-465	-14.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HAMILTON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	4	\$1,789	\$2,687	\$-898	-50.2%	50.0%
American Traditions	4	\$1,789	\$2,260	\$-471	-26.3%	50.0%
Modern USA	4	\$1,789	\$2,260	\$-471	-26.3%	50.0%
Security First	7	\$1,730	\$2,157	\$-427	-24.7%	57.1%
ASI Assurance	7	\$1,730	\$2,142	\$-411	-23.8%	42.9%
ASI Preferred	7	\$1,730	\$2,107	\$-376	-21.7%	42.9%
American Integrity	7	\$1,730	\$2,082	\$-352	-20.3%	42.9%
FL Peninsula Preferred	8	\$1,959	\$2,288	\$-329	-16.8%	50.0%
Ark Royal Homeowners	7	\$1,730	\$2,016	\$-285	-16.5%	57.1%
Safe Harbor	7	\$1,730	\$1,907	\$-177	-10.2%	71.4%
Southern Oak	5	\$1,818	\$1,966	\$-148	-8.1%	60.0%
Capitol Preferred Standard	5	\$1,818	\$1,952	\$-134	-7.4%	80.0%
Cypress	6	\$1,733	\$1,808	\$-76	-4.4%	50.0%
Southern Fidelity Standard	4	\$1,811	\$1,846	\$-35	-1.9%	100.0%
Universal of North America	3	\$1,814	\$1,832	\$-19	-1.0%	100.0%
Olympus Standard	6	\$1,711	\$1,728	\$-17	-1.0%	83.3%
Citizens P&C 2012	9	\$1,916	\$1,916	\$0	0.0%	100.0%
United P&C	2	\$2,068	\$1,968	\$100	4.8%	100.0%
Tower Hill Preferred	9	\$1,916	\$1,751	\$165	8.6%	100.0%
First Community	3	\$1,814	\$1,588	\$226	12.5%	100.0%
Olympus Preferred	6	\$1,711	\$1,480	\$231	13.5%	100.0%
Sawgrass	6	\$1,733	\$1,444	\$289	16.7%	83.3%
Prepared	4	\$1,789	\$1,426	\$363	20.3%	100.0%
Tower Hill Select	9	\$1,916	\$1,502	\$413	21.6%	100.0%
Gulfstream Preferred	6	\$1,711	\$1,294	\$417	24.4%	100.0%
St. Johns Standard	5	\$1,710	\$1,278	\$432	25.3%	100.0%
Tower Hill Prime	9	\$1,916	\$1,464	\$452	23.6%	100.0%
Omega	9	\$1,916	\$1,368	\$548	28.6%	100.0%
FL Peninsula Elite	8	\$1,959	\$1,383	\$576	29.4%	100.0%
St. Johns Preferred	5	\$1,710	\$1,080	\$630	36.8%	100.0%
Sunshine State	1	\$1,952	\$1,225	\$727	37.2%	100.0%
Fidelity Fire and Casualty	1	\$1,952	\$1,162	\$790	40.5%	100.0%
First Protective	1	\$1,952	\$1,162	\$790	40.5%	100.0%
Universal P&C	2	\$2,068	\$1,132	\$936	45.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: HAMILTON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	6	1,693	2,265	-571	-33.7	33.3	1	1,952	1,402	550	28.2	100.0
ASI Preferred	6	1,693	2,228	-534	-31.5	33.3	1	1,952	1,381	571	29.3	100.0
American Integrity	6	1,693	2,205	-511	-30.2	33.3	1	1,952	1,348	604	30.9	100.0
American Traditions	3	1,735	2,540	-805	-46.4	33.3	1	1,952	1,420	532	27.3	100.0
Ark Royal Homeowners	6	1,693	2,132	-438	-25.9	50.0	1	1,952	1,321	631	32.3	100.0
Capitol Preferred Standard	4	1,785	1,862	-77	-4.3	100.0	1	1,952	2,316	-364	-18.6	
Citizens P&C 2012	8	1,911	1,911	0	0.0	100.0	1	1,952	1,952	0	0.0	100.0
Cypress	5	1,689	1,942	-253	-15.0	40.0	1	1,952	1,140	812	41.6	100.0
FL Peninsula Elite	7	1,960	1,424	536	27.3	100.0	1	1,952	1,094	858	44.0	100.0
FL Peninsula Preferred	7	1,960	2,288	-329	-16.8	57.1	1	1,952	2,285	-333	-17.1	
Fidelity Fire and Casualty							1	1,952	1,162	790	40.5	100.0
First Community	2	1,744	1,785	-40	-2.3	100.0	1	1,952	1,193	759	38.9	100.0
First Protective							1	1,952	1,162	790	40.5	100.0
Gulfstream Preferred	5	1,662	1,263	399	24.0	100.0	1	1,952	1,445	507	26.0	100.0
Modern USA	3	1,735	2,540	-805	-46.4	33.3	1	1,952	1,420	532	27.3	100.0
Olympus Preferred	5	1,662	1,563	99	6.0	100.0	1	1,952	1,061	891	45.6	100.0
Olympus Standard	5	1,662	1,833	-171	-10.3	80.0	1	1,952	1,203	749	38.4	100.0
Omega	8	1,911	1,371	540	28.2	100.0	1	1,952	1,339	613	31.4	100.0
Prepared	3	1,735	1,450	284	16.4	100.0	1	1,952	1,352	600	30.7	100.0
Royal Palm	3	1,735	3,044	-1,309	-75.5	33.3	1	1,952	1,616	336	17.2	100.0
Safe Harbor	6	1,693	2,074	-381	-22.5	66.7	1	1,952	904	1,048	53.7	100.0
Sawgrass	5	1,689	1,518	171	10.1	80.0	1	1,952	1,074	878	45.0	100.0
Security First	6	1,693	2,307	-614	-36.2	50.0	1	1,952	1,259	693	35.5	100.0
Southern Fidelity Standard	3	1,764	1,772	-8	-0.5	100.0	1	1,952	2,069	-117	-6.0	100.0
Southern Oak	4	1,785	2,082	-297	-16.6	50.0	1	1,952	1,504	448	23.0	100.0
St. Johns Preferred	4	1,649	1,091	558	33.8	100.0	1	1,952	1,036	916	46.9	100.0
St. Johns Standard	4	1,649	1,295	354	21.5	100.0	1	1,952	1,207	745	38.2	100.0
Sunshine State							1	1,952	1,225	727	37.2	100.0
Tower Hill Preferred	8	1,911	1,784	127	6.7	100.0	1	1,952	1,489	463	23.7	100.0
Tower Hill Prime	8	1,911	1,485	426	22.3	100.0	1	1,952	1,298	654	33.5	100.0
Tower Hill Select	8	1,911	1,514	397	20.8	100.0	1	1,952	1,409	543	27.8	100.0
United P&C	1	2,183	2,498	-315	-14.4	100.0	1	1,952	1,438	514	26.3	100.0
Universal P&C	1	2,183	1,244	939	43.0	100.0	1	1,952	1,019	933	47.8	100.0
Universal of North America	2	1,744	1,908	-163	-9.3	100.0	1	1,952	1,682	270	13.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HARDEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	11	\$1,771	\$2,310	\$-538	-30.4%	9.1%
FL Peninsula Preferred	20	\$2,152	\$2,336	\$-184	-8.5%	90.0%
Security First	18	\$2,268	\$2,365	\$-97	-4.3%	61.1%
Capitol Preferred Standard	15	\$2,275	\$2,288	\$-13	-0.6%	86.7%
First Community	11	\$1,771	\$1,772	\$-1	-0.0%	81.8%
Citizens P&C 2012	21	\$2,137	\$2,137	\$0	0.0%	100.0%
Royal Palm	14	\$1,641	\$1,583	\$58	3.5%	78.6%
Southern Oak	15	\$2,275	\$2,134	\$141	6.2%	100.0%
Modern USA	13	\$1,847	\$1,703	\$144	7.8%	92.3%
American Traditions	13	\$1,847	\$1,703	\$144	7.8%	92.3%
ASI Preferred	18	\$2,268	\$2,095	\$173	7.6%	83.3%
Southern Fidelity Standard	17	\$2,343	\$2,159	\$184	7.8%	100.0%
ASI Assurance	18	\$2,268	\$2,062	\$206	9.1%	83.3%
United P&C	12	\$1,820	\$1,577	\$243	13.3%	100.0%
Ark Royal Homeowners	18	\$2,268	\$1,983	\$285	12.6%	88.9%
American Integrity	18	\$2,268	\$1,934	\$334	14.7%	94.4%
Safe Harbor	19	\$2,245	\$1,809	\$436	19.4%	94.7%
Capitol Preferred Preferred	5	\$1,699	\$1,258	\$441	26.0%	100.0%
Cypress	16	\$2,269	\$1,733	\$536	23.6%	100.0%
Olympus Standard	17	\$2,366	\$1,818	\$548	23.1%	100.0%
Tower Hill Preferred	21	\$2,137	\$1,549	\$588	27.5%	100.0%
Federated National	8	\$1,958	\$1,361	\$598	30.5%	100.0%
Tower Hill Select	21	\$2,137	\$1,512	\$624	29.2%	100.0%
FL Peninsula Elite	20	\$2,152	\$1,502	\$650	30.2%	100.0%
Sunshine State	6	\$2,058	\$1,406	\$652	31.7%	100.0%
Prepared	14	\$1,762	\$1,097	\$665	37.7%	100.0%
Universal P&C	10	\$1,731	\$1,064	\$667	38.6%	100.0%
Omega	21	\$2,137	\$1,352	\$785	36.7%	100.0%
St. Johns Standard	15	\$2,376	\$1,590	\$786	33.1%	100.0%
Tower Hill Prime	21	\$2,137	\$1,342	\$795	37.2%	100.0%
Fidelity Fire and Casualty	1	\$2,758	\$1,937	\$821	29.8%	100.0%
First Protective	1	\$2,758	\$1,937	\$821	29.8%	100.0%
Sawgrass	16	\$2,269	\$1,440	\$829	36.5%	100.0%
Olympus Preferred	17	\$2,366	\$1,516	\$850	35.9%	100.0%
Gulfstream Preferred	17	\$2,366	\$1,360	\$1,006	42.5%	100.0%
St. Johns Preferred	14	\$2,419	\$1,368	\$1,050	43.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: HARDEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	14	2,342	2,337	4	0.2	78.6	4	2,010	1,098	913	45.4	100.0
ASI Preferred	14	2,342	2,381	-39	-1.7	78.6	4	2,010	1,098	913	45.4	100.0
American Integrity	14	2,342	2,193	149	6.4	92.9	4	2,010	1,027	983	48.9	100.0
American Traditions	12	1,908	1,787	121	6.3	91.7	1	1,119	701	418	37.4	100.0
Ark Royal Homeowners	14	2,342	2,254	88	3.8	85.7	4	2,010	1,037	974	48.4	100.0
Capitol Preferred Preferred	5	1,699	1,258	441	26.0	100.0						
Capitol Preferred Standard	11	2,371	2,261	110	4.6	100.0	4	2,010	2,362	-352	-17.5	50.0
Citizens P&C 2012	16	2,251	2,251	0	0.0	100.0	5	1,772	1,772	0	0.0	100.0
Cypress	12	2,355	1,949	406	17.2	100.0	4	2,010	1,084	926	46.1	100.0
FL Peninsula Elite	15	2,278	1,608	670	29.4	100.0	5	1,772	1,184	588	33.2	100.0
FL Peninsula Preferred	15	2,278	2,435	-157	-6.9	100.0	5	1,772	2,037	-265	-15.0	60.0
Federated National	8	1,958	1,361	598	30.5	100.0						
Fidelity Fire and Casualty	1	2,758	1,937	821	29.8	100.0						
First Community	10	1,836	1,859	-23	-1.2	80.0	1	1,119	900	219	19.6	100.0
First Protective	1	2,758	1,937	821	29.8	100.0						
Gulfstream Preferred	15	2,308	1,338	969	42.0	100.0	2	2,804	1,519	1,284	45.8	100.0
Modern USA	12	1,908	1,787	121	6.3	91.7	1	1,119	701	418	37.4	100.0
Olympus Preferred	15	2,308	1,553	754	32.7	100.0	2	2,804	1,235	1,568	55.9	100.0
Olympus Standard	15	2,308	1,870	438	19.0	100.0	2	2,804	1,434	1,369	48.8	100.0
Omega	16	2,251	1,441	809	36.0	100.0	5	1,772	1,066	706	39.8	100.0
Prepared	12	1,908	1,196	712	37.3	100.0	2	887	504	383	43.2	100.0
Royal Palm	11	1,853	1,872	-19	-1.0	72.7	3	865	523	341	39.5	100.0
Safe Harbor	15	2,308	2,053	255	11.1	93.3	4	2,010	896	1,114	55.4	100.0
Sawgrass	12	2,355	1,569	785	33.4	100.0	4	2,010	1,050	960	47.7	100.0
Security First	14	2,342	2,704	-363	-15.5	50.0	4	2,010	1,176	834	41.5	100.0
Southern Fidelity Standard	14	2,317	2,074	243	10.5	100.0	3	2,462	2,556	-94	-3.8	100.0
Southern Oak	11	2,371	2,355	16	0.7	100.0	4	2,010	1,527	484	24.1	100.0
St. Johns Preferred	12	2,355	1,374	980	41.6	100.0	2	2,804	1,334	1,470	52.4	100.0
St. Johns Standard	12	2,355	1,637	717	30.5	100.0	3	2,462	1,399	1,063	43.2	100.0
Sunshine State	6	2,058	1,406	652	31.7	100.0						
Tower Hill Preferred	16	2,251	1,622	628	27.9	100.0	5	1,772	1,312	460	25.9	100.0
Tower Hill Prime	16	2,251	1,449	802	35.6	100.0	5	1,772	1,000	772	43.6	100.0
Tower Hill Select	16	2,251	1,628	623	27.7	100.0	5	1,772	1,143	630	35.5	100.0
United P&C	11	1,883	1,659	225	11.9	100.0	1	1,119	678	441	39.4	100.0
Universal P&C	9	1,799	1,109	689	38.3	100.0	1	1,119	650	469	41.9	100.0
Universal of North America	10	1,836	2,431	-594	-32.4		1	1,119	1,096	23	2.1	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HENDRY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Security First	122	\$2,549	\$2,737	\$-188	-7.4%	64.8%
Citizens P&C 2012	143	\$2,570	\$2,570	\$0	0.0%	100.0%
ASI Preferred	122	\$2,549	\$2,524	\$25	1.0%	77.0%
Southern Fidelity Standard	111	\$2,629	\$2,565	\$64	2.4%	100.0%
FL Peninsula Preferred	135	\$2,560	\$2,487	\$74	2.9%	100.0%
Royal Palm	121	\$2,523	\$2,435	\$89	3.5%	81.0%
ASI Assurance	119	\$2,547	\$2,409	\$138	5.4%	83.2%
Ark Royal Homeowners	120	\$2,537	\$2,348	\$189	7.4%	85.8%
First Community	95	\$2,405	\$2,208	\$197	8.2%	92.6%
Universal of North America	87	\$2,367	\$2,144	\$223	9.4%	100.0%
United P&C	88	\$2,703	\$2,468	\$235	8.7%	80.7%
American Traditions	101	\$2,590	\$2,280	\$310	12.0%	91.1%
Modern USA	101	\$2,590	\$2,280	\$310	12.0%	91.1%
Capitol Preferred Standard	82	\$2,508	\$2,184	\$324	12.9%	100.0%
Southern Oak	81	\$2,523	\$2,188	\$335	13.3%	100.0%
American Integrity	121	\$2,559	\$2,215	\$344	13.4%	94.2%
Cypress	107	\$2,437	\$2,043	\$394	16.2%	98.1%
Safe Harbor	117	\$2,621	\$2,161	\$459	17.5%	94.9%
St. Johns Standard	98	\$2,427	\$1,923	\$504	20.8%	99.0%
Olympus Standard	116	\$2,668	\$1,918	\$750	28.1%	100.0%
Federated National	51	\$2,566	\$1,790	\$776	30.2%	100.0%
Tower Hill Select	143	\$2,570	\$1,784	\$786	30.6%	100.0%
Universal P&C	70	\$2,511	\$1,719	\$792	31.5%	100.0%
FL Peninsula Elite	138	\$2,550	\$1,757	\$793	31.1%	100.0%
Sawgrass	100	\$2,411	\$1,591	\$821	34.0%	96.0%
St. Johns Preferred	91	\$2,498	\$1,659	\$840	33.6%	100.0%
Capitol Preferred Preferred	23	\$2,578	\$1,735	\$843	32.7%	100.0%
Tower Hill Prime	142	\$2,579	\$1,724	\$855	33.2%	100.0%
Prepared	108	\$2,575	\$1,719	\$856	33.2%	99.1%
Tower Hill Preferred	143	\$2,570	\$1,546	\$1,024	39.8%	100.0%
Olympus Preferred	116	\$2,668	\$1,564	\$1,103	41.4%	100.0%
Sunshine State	49	\$3,102	\$1,977	\$1,125	36.3%	100.0%
Omega	143	\$2,570	\$1,432	\$1,138	44.3%	100.0%
Gulfstream Preferred	104	\$2,613	\$1,457	\$1,157	44.3%	100.0%
First Protective	25	\$3,663	\$1,898	\$1,765	48.2%	100.0%
Fidelity Fire and Casualty	25	\$3,663	\$1,898	\$1,765	48.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: HENDRY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	104	2,588	2,553	36	1.4	80.8	15	2,261	1,410	851	37.6	100.0
ASI Preferred	106	2,601	2,668	-67	-2.6	74.5	16	2,201	1,568	632	28.7	93.8
American Integrity	106	2,601	2,348	254	9.7	93.4	15	2,261	1,279	982	43.5	100.0
American Traditions	87	2,648	2,421	227	8.6	89.7	14	2,230	1,405	826	37.0	100.0
Ark Royal Homeowners	104	2,588	2,484	105	4.0	84.6	16	2,201	1,465	736	33.5	93.8
Capitol Preferred Preferred	23	2,578	1,735	843	32.7	100.0						
Capitol Preferred Standard	71	2,583	2,232	351	13.6	100.0	11	2,023	1,873	149	7.4	100.0
Citizens P&C 2012	124	2,629	2,629	0	0.0	100.0	19	2,186	2,186	0	0.0	100.0
Cypress	92	2,499	2,198	301	12.0	97.8	15	2,054	1,087	968	47.1	100.0
FL Peninsula Elite	121	2,590	1,814	776	30.0	100.0	17	2,266	1,355	911	40.2	100.0
FL Peninsula Preferred	119	2,609	2,555	54	2.1	100.0	16	2,201	1,981	220	10.0	100.0
Federated National	51	2,566	1,790	776	30.2	100.0						
Fidelity Fire and Casualty	21	3,902	2,058	1,844	47.3	100.0	4	2,408	1,056	1,352	56.1	100.0
First Community	84	2,460	2,281	179	7.3	92.9	11	1,982	1,647	335	16.9	90.9
First Protective	21	3,902	2,058	1,844	47.3	100.0	4	2,408	1,056	1,352	56.1	100.0
Gulfstream Preferred	85	2,709	1,541	1,168	43.1	100.0	19	2,186	1,079	1,107	50.6	100.0
Modern USA	87	2,648	2,421	227	8.6	89.7	14	2,230	1,405	826	37.0	100.0
Olympus Preferred	97	2,762	1,696	1,066	38.6	100.0	19	2,186	889	1,297	59.3	100.0
Olympus Standard	97	2,762	2,085	677	24.5	100.0	19	2,186	1,066	1,120	51.2	100.0
Omega	124	2,629	1,482	1,147	43.6	100.0	19	2,186	1,107	1,079	49.4	100.0
Prepared	93	2,640	1,753	887	33.6	100.0	15	2,168	1,507	661	30.5	93.3
Royal Palm	110	2,569	2,550	19	0.7	79.1	11	2,067	1,282	785	38.0	100.0
Safe Harbor	99	2,691	2,353	338	12.6	93.9	18	2,235	1,108	1,127	50.4	100.0
Sawgrass	85	2,474	1,677	797	32.2	95.3	15	2,054	1,102	953	46.4	100.0
Security First	106	2,601	2,919	-318	-12.2	60.4	16	2,201	1,532	669	30.4	93.8
Southern Fidelity Standard	95	2,720	2,663	57	2.1	100.0	16	2,088	1,983	105	5.0	100.0
Southern Oak	71	2,583	2,290	293	11.4	100.0	10	2,095	1,467	628	30.0	100.0
St. Johns Preferred	76	2,586	1,759	827	32.0	100.0	15	2,054	1,150	905	44.0	100.0
St. Johns Standard	83	2,494	2,024	470	18.8	98.8	15	2,054	1,364	690	33.6	100.0
Sunshine State	39	3,365	2,205	1,160	34.5	100.0	10	2,078	1,090	988	47.6	100.0
Tower Hill Preferred	124	2,629	1,614	1,015	38.6	100.0	19	2,186	1,106	1,080	49.4	100.0
Tower Hill Prime	124	2,629	1,794	835	31.7	100.0	18	2,235	1,238	998	44.6	100.0
Tower Hill Select	124	2,629	1,857	772	29.4	100.0	19	2,186	1,310	876	40.1	100.0
United P&C	77	2,789	2,651	138	5.0	77.9	11	2,100	1,187	913	43.5	100.0
Universal P&C	59	2,652	1,824	828	31.2	100.0	11	1,753	1,154	599	34.2	100.0
Universal of North America	76	2,423	2,277	146	6.0	100.0	11	1,982	1,231	752	37.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HERNANDO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	9,802	\$1,734	\$2,663	\$-929	-53.5%	29.1%
Modern USA	20,867	\$1,926	\$2,766	\$-840	-43.6%	26.3%
American Traditions	20,867	\$1,926	\$2,766	\$-840	-43.6%	26.3%
Olympus Standard	22,082	\$1,933	\$2,609	\$-676	-35.0%	34.8%
Cypress	11,782	\$1,734	\$2,370	\$-636	-36.6%	32.9%
ASI Preferred	21,239	\$1,915	\$2,535	\$-621	-32.4%	30.5%
ASI Assurance	21,180	\$1,915	\$2,425	\$-511	-26.7%	33.5%
United P&C	3,182	\$1,758	\$2,256	\$-499	-28.4%	32.5%
Ark Royal Homeowners	21,189	\$1,914	\$2,389	\$-475	-24.8%	35.6%
Security First	21,239	\$1,915	\$2,303	\$-389	-20.3%	38.5%
Royal Palm	26,336	\$1,937	\$2,321	\$-384	-19.8%	40.7%
St. Johns Standard	17,052	\$1,914	\$2,296	\$-382	-19.9%	38.3%
Prepared	12,654	\$1,749	\$2,050	\$-301	-17.2%	39.5%
American Integrity	21,230	\$1,915	\$2,189	\$-274	-14.3%	41.2%
Olympus Preferred	22,082	\$1,933	\$2,157	\$-224	-11.6%	40.1%
Southern Fidelity Standard	21,369	\$1,907	\$2,093	\$-186	-9.8%	56.0%
St. Johns Preferred	16,785	\$1,931	\$2,030	\$-99	-5.2%	39.5%
Safe Harbor	21,847	\$1,926	\$2,019	\$-93	-4.8%	49.4%
FL Peninsula Preferred	26,933	\$1,929	\$1,951	\$-23	-1.2%	99.7%
Citizens P&C 2012	28,812	\$1,926	\$1,926	\$0	0.0%	100.0%
Southern Oak	15,670	\$1,909	\$1,815	\$94	4.9%	59.3%
First Community	16,736	\$1,908	\$1,754	\$153	8.0%	44.6%
Capitol Preferred Standard	9,531	\$1,732	\$1,475	\$257	14.9%	100.0%
FL Peninsula Elite	27,140	\$1,929	\$1,568	\$360	18.7%	50.3%
Gulfstream Preferred	19,161	\$1,935	\$1,532	\$403	20.8%	53.3%
Universal P&C	13,741	\$1,990	\$1,532	\$457	23.0%	52.5%
Tower Hill Preferred	28,811	\$1,926	\$1,452	\$474	24.6%	78.3%
Capitol Preferred Preferred	3,101	\$1,519	\$986	\$533	35.1%	100.0%
Sunshine State	15,300	\$2,078	\$1,533	\$546	26.3%	56.3%
Federated National	6,407	\$1,583	\$1,002	\$581	36.7%	100.0%
First Protective	8,398	\$2,331	\$1,740	\$592	25.4%	46.2%
Fidelity Fire and Casualty	8,398	\$2,331	\$1,740	\$592	25.4%	46.2%
Tower Hill Select	28,808	\$1,926	\$1,169	\$757	39.3%	94.6%
Sawgrass	17,125	\$1,909	\$1,113	\$796	41.7%	97.2%
Omega	28,809	\$1,926	\$1,122	\$805	41.8%	96.6%
Tower Hill Prime	28,798	\$1,926	\$1,104	\$823	42.7%	98.6%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: HERNANDO

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	16,451	1,798	2,628	-830	-46.1	23.3	4,729	2,320	1,721	599	25.8	69.0
ASI Preferred	16,509	1,799	2,752	-954	-53.0	20.4	4,730	2,320	1,778	542	23.4	65.6
American Integrity	16,501	1,799	2,320	-521	-29.0	27.0	4,729	2,320	1,732	588	25.4	90.9
American Traditions	16,140	1,816	3,003	-1,187	-65.4	16.3	4,727	2,300	1,953	346	15.1	60.8
Ark Royal Homeowners	16,459	1,798	2,592	-794	-44.2	25.7	4,730	2,320	1,686	634	27.3	70.0
Capitol Preferred Preferred	3,097	1,516	984	532	35.1	100.0	4	3,358	2,252	1,106	32.9	100.0
Capitol Preferred Standard	7,793	1,653	1,401	252	15.3	100.0	1,738	2,089	1,808	281	13.4	100.0
Citizens P&C 2012	22,343	1,817	1,817	0	0.0	100.0	6,469	2,302	2,302	0	0.0	100.0
Cypress	9,694	1,659	2,518	-858	-51.7	26.4	2,088	2,084	1,686	399	19.1	63.3
FL Peninsula Elite	20,976	1,819	1,661	157	8.7	39.3	6,164	2,303	1,251	1,051	45.7	87.6
FL Peninsula Preferred	20,852	1,820	1,882	-63	-3.4	99.7	6,081	2,302	2,188	114	4.9	99.8
Federated National	6,390	1,580	1,003	577	36.5	100.0	17	2,601	722	1,880	72.3	100.0
Fidelity Fire and Casualty	5,803	2,241	1,906	335	14.9	36.2	2,595	2,532	1,367	1,165	46.0	68.5
First Community	12,908	1,793	1,884	-91	-5.1	34.1	3,828	2,294	1,316	978	42.6	80.3
First Protective	5,803	2,241	1,906	335	14.9	36.2	2,595	2,532	1,367	1,165	46.0	68.5
Gulfstream Preferred	14,740	1,821	1,651	170	9.3	40.6	4,421	2,314	1,135	1,179	51.0	96.0
Modern USA	16,140	1,816	3,003	-1,187	-65.4	16.3	4,727	2,300	1,954	346	15.1	60.8
Olympus Preferred	17,096	1,821	2,362	-541	-29.7	32.0	4,986	2,318	1,457	861	37.2	68.1
Olympus Standard	17,096	1,821	2,873	-1,052	-57.8	27.6	4,986	2,318	1,702	615	26.6	59.4
Omega	22,340	1,817	1,175	642	35.3	95.7	6,469	2,302	937	1,365	59.3	99.8
Prepared	10,376	1,669	2,132	-463	-27.7	33.9	2,278	2,113	1,676	438	20.7	65.2
Royal Palm	20,331	1,828	2,573	-744	-40.7	29.8	6,005	2,304	1,469	835	36.2	77.5
Safe Harbor	16,920	1,810	2,224	-414	-22.9	36.2	4,927	2,325	1,316	1,008	43.4	95.0
Sawgrass	13,184	1,794	1,162	632	35.2	96.5	3,941	2,294	950	1,344	58.6	99.8
Security First	16,509	1,799	2,506	-708	-39.3	24.4	4,730	2,320	1,596	724	31.2	87.8
Southern Fidelity Standard	16,652	1,792	1,986	-194	-10.8	52.0	4,717	2,313	2,470	-157	-6.8	69.8
Southern Oak	12,069	1,793	1,842	-49	-2.7	52.5	3,601	2,297	1,724	573	25.0	82.2
St. Johns Preferred	12,852	1,819	2,188	-369	-20.3	32.6	3,933	2,296	1,517	780	34.0	61.9
St. Johns Standard	13,111	1,800	2,499	-699	-38.9	32.0	3,941	2,294	1,619	675	29.4	59.1
Sunshine State	11,336	1,980	1,645	335	16.9	48.7	3,964	2,358	1,211	1,147	48.6	78.0
Tower Hill Preferred	22,342	1,817	1,507	310	17.1	72.1	6,469	2,302	1,259	1,043	45.3	99.6
Tower Hill Prime	22,330	1,818	1,171	647	35.6	98.2	6,468	2,302	871	1,431	62.2	100.0
Tower Hill Select	22,339	1,817	1,245	573	31.5	93.3	6,469	2,302	908	1,393	60.5	99.2
United P&C	2,285	1,567	2,469	-902	-57.6	6.7	897	2,244	1,715	528	23.5	98.4
Universal P&C	10,489	1,871	1,625	247	13.2	43.7	3,252	2,371	1,235	1,136	47.9	81.1
Universal of North America	7,994	1,656	2,858	-1,203	-72.6	22.6	1,808	2,082	1,801	282	13.5	58.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HIGHLANDS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	108	\$2,027	\$2,547	\$-520	-25.7%	20.4%
FL Peninsula Preferred	146	\$1,991	\$2,189	\$-198	-9.9%	92.5%
First Community	109	\$2,063	\$2,185	\$-121	-5.9%	74.3%
Southern Oak	113	\$2,031	\$2,075	\$-44	-2.2%	88.5%
Citizens P&C 2012	202	\$2,076	\$2,076	\$0	0.0%	100.0%
Capitol Preferred Standard	113	\$2,031	\$1,980	\$51	2.5%	97.3%
Security First	132	\$2,019	\$1,926	\$93	4.6%	80.3%
Southern Fidelity Standard	168	\$2,133	\$2,004	\$129	6.0%	98.8%
Royal Palm	139	\$1,991	\$1,849	\$141	7.1%	84.9%
ASI Preferred	132	\$2,019	\$1,817	\$202	10.0%	91.7%
ASI Assurance	130	\$1,993	\$1,787	\$206	10.3%	95.4%
Cypress	151	\$1,967	\$1,676	\$291	14.8%	99.3%
Ark Royal Homeowners	130	\$1,993	\$1,688	\$305	15.3%	99.2%
Modern USA	118	\$2,016	\$1,687	\$330	16.3%	99.2%
American Traditions	118	\$2,016	\$1,687	\$330	16.3%	99.2%
American Integrity	132	\$2,019	\$1,663	\$356	17.6%	100.0%
St. Johns Standard	138	\$2,120	\$1,709	\$412	19.4%	100.0%
Olympus Standard	164	\$2,181	\$1,744	\$437	20.0%	100.0%
Safe Harbor	168	\$2,129	\$1,639	\$490	23.0%	99.4%
Capitol Preferred Preferred	40	\$1,928	\$1,427	\$501	26.0%	100.0%
Federated National	62	\$1,866	\$1,349	\$517	27.7%	100.0%
Tower Hill Preferred	202	\$2,076	\$1,469	\$606	29.2%	100.0%
FL Peninsula Elite	150	\$1,988	\$1,371	\$617	31.0%	100.0%
St. Johns Preferred	130	\$2,173	\$1,478	\$695	32.0%	100.0%
United P&C	118	\$2,084	\$1,388	\$696	33.4%	100.0%
Universal P&C	124	\$2,172	\$1,460	\$712	32.8%	100.0%
Tower Hill Prime	202	\$2,076	\$1,358	\$718	34.6%	100.0%
Prepared	121	\$2,027	\$1,299	\$728	35.9%	100.0%
Olympus Preferred	164	\$2,181	\$1,450	\$731	33.5%	100.0%
Sunshine State	99	\$2,444	\$1,706	\$738	30.2%	100.0%
Tower Hill Select	202	\$2,076	\$1,244	\$831	40.0%	100.0%
Sawgrass	141	\$2,102	\$1,223	\$878	41.8%	100.0%
Fidelity Fire and Casualty	45	\$2,682	\$1,753	\$929	34.7%	100.0%
First Protective	45	\$2,682	\$1,753	\$929	34.7%	100.0%
Omega	202	\$2,076	\$1,119	\$956	46.1%	100.0%
Gulfstream Preferred	146	\$2,196	\$1,196	\$999	45.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: HIGHLANDS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	109	2,049	1,920	128	6.3	94.5	21	1,703	1,093	610	35.8	100.0
ASI Preferred	111	2,079	1,944	135	6.5	90.1	21	1,703	1,146	557	32.7	100.0
American Integrity	111	2,079	1,787	292	14.0	100.0	21	1,703	1,009	694	40.8	100.0
American Traditions	97	2,084	1,817	267	12.8	99.0	21	1,703	1,086	617	36.2	100.0
Ark Royal Homeowners	109	2,049	1,807	242	11.8	99.1	21	1,703	1,070	633	37.2	100.0
Capitol Preferred Preferred	40	1,928	1,427	501	26.0	100.0						
Capitol Preferred Standard	96	2,069	1,991	78	3.8	100.0	17	1,815	1,920	-105	-5.8	82.4
Citizens P&C 2012	178	2,125	2,125	0	0.0	100.0	24	1,707	1,707	0	0.0	100.0
Cypress	132	1,999	1,760	239	12.0	99.2	19	1,742	1,088	654	37.5	100.0
FL Peninsula Elite	128	2,038	1,423	615	30.2	100.0	22	1,697	1,066	631	37.2	100.0
FL Peninsula Preferred	124	2,043	2,252	-208	-10.2	94.4	22	1,697	1,836	-140	-8.2	81.8
Federated National	62	1,866	1,349	517	27.7	100.0						
Fidelity Fire and Casualty	34	2,907	1,940	967	33.3	100.0	11	1,987	1,174	814	40.9	100.0
First Community	92	2,109	2,285	-176	-8.3	69.6	17	1,815	1,643	172	9.5	100.0
First Protective	34	2,907	1,940	967	33.3	100.0	11	1,987	1,174	814	40.9	100.0
Gulfstream Preferred	125	2,267	1,250	1,018	44.9	100.0	21	1,769	881	888	50.2	100.0
Modern USA	97	2,084	1,817	267	12.8	99.0	21	1,703	1,086	617	36.2	100.0
Olympus Preferred	141	2,257	1,545	712	31.5	100.0	23	1,713	862	851	49.7	100.0
Olympus Standard	141	2,257	1,864	393	17.4	100.0	23	1,713	1,007	706	41.2	100.0
Omega	178	2,125	1,152	973	45.8	100.0	24	1,707	873	833	48.8	100.0
Prepared	101	2,095	1,337	758	36.2	100.0	20	1,682	1,106	576	34.2	100.0
Royal Palm	117	2,046	1,992	54	2.7	82.1	22	1,697	1,092	605	35.6	100.0
Safe Harbor	146	2,194	1,757	438	19.9	99.3	22	1,694	856	838	49.4	100.0
Sawgrass	124	2,141	1,266	875	40.9	100.0	17	1,815	915	900	49.6	100.0
Security First	111	2,079	2,085	-6	-0.3	76.6	21	1,703	1,084	619	36.4	100.0
Southern Fidelity Standard	145	2,199	2,056	144	6.5	100.0	23	1,713	1,679	34	2.0	91.3
Southern Oak	96	2,069	2,141	-73	-3.5	86.5	17	1,815	1,699	116	6.4	100.0
St. Johns Preferred	113	2,226	1,528	698	31.4	100.0	17	1,815	1,140	675	37.2	100.0
St. Johns Standard	121	2,163	1,759	404	18.7	100.0	17	1,815	1,349	466	25.7	100.0
Sunshine State	81	2,590	1,863	726	28.1	100.0	18	1,791	999	792	44.2	100.0
Tower Hill Preferred	178	2,125	1,518	607	28.6	100.0	24	1,707	1,106	601	35.2	100.0
Tower Hill Prime	178	2,125	1,413	712	33.5	100.0	24	1,707	946	761	44.6	100.0
Tower Hill Select	178	2,125	1,290	836	39.3	100.0	24	1,707	909	797	46.7	100.0
United P&C	97	2,166	1,495	671	31.0	100.0	21	1,703	893	810	47.6	100.0
Universal P&C	107	2,229	1,507	722	32.4	100.0	17	1,815	1,166	649	35.8	100.0
Universal of North America	91	2,066	2,671	-605	-29.3	5.5	17	1,815	1,881	-66	-3.6	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HILLSBOROUGH

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Modern USA	43,374	\$1,993	\$3,361	\$-1,367	-68.6%	6.5%
American Traditions	43,374	\$1,993	\$3,361	\$-1,367	-68.6%	6.5%
Universal of North America	35,404	\$2,028	\$3,257	\$-1,229	-60.6%	0.3%
United P&C	40,814	\$2,025	\$3,120	\$-1,095	-54.1%	4.6%
Royal Palm	50,641	\$1,972	\$3,052	\$-1,080	-54.8%	11.8%
Southern Oak	33,663	\$2,028	\$3,098	\$-1,070	-52.7%	1.6%
ASI Preferred	44,617	\$2,002	\$3,058	\$-1,056	-52.7%	12.1%
Capitol Preferred Standard	33,688	\$2,028	\$3,035	\$-1,007	-49.7%	0.0%
ASI Assurance	43,010	\$1,967	\$2,909	\$-943	-47.9%	12.5%
Southern Fidelity Standard	42,030	\$2,007	\$2,933	\$-925	-46.1%	0.0%
Ark Royal Homeowners	43,012	\$1,967	\$2,842	\$-876	-44.5%	15.5%
Security First	44,617	\$2,002	\$2,858	\$-856	-42.8%	17.3%
Cypress	37,746	\$1,959	\$2,795	\$-837	-42.7%	8.6%
FL Peninsula Preferred	50,706	\$1,973	\$2,782	\$-809	-41.0%	0.0%
Olympus Standard	44,079	\$2,023	\$2,814	\$-791	-39.1%	10.8%
St. Johns Standard	35,686	\$2,029	\$2,787	\$-758	-37.4%	13.4%
American Integrity	44,615	\$2,002	\$2,673	\$-671	-33.5%	26.8%
Gulfstream Preferred	39,618	\$2,030	\$2,603	\$-573	-28.2%	9.9%
Safe Harbor	44,530	\$2,005	\$2,539	\$-534	-26.6%	34.8%
First Community	37,153	\$2,019	\$2,500	\$-480	-23.8%	24.2%
St. Johns Preferred	35,047	\$2,046	\$2,508	\$-463	-22.6%	34.1%
Tower Hill Preferred	51,410	\$1,971	\$2,403	\$-432	-21.9%	34.0%
Olympus Preferred	44,079	\$2,023	\$2,390	\$-367	-18.1%	37.2%
Federated National	24,639	\$2,002	\$2,324	\$-322	-16.1%	41.3%
Capitol Preferred Preferred	18,541	\$2,019	\$2,300	\$-281	-13.9%	53.9%
Prepared	44,176	\$2,002	\$2,264	\$-261	-13.1%	51.3%
Tower Hill Prime	51,398	\$1,972	\$2,135	\$-163	-8.3%	70.9%
FL Peninsula Elite	50,849	\$1,973	\$2,123	\$-150	-7.6%	62.5%
Tower Hill Select	51,403	\$1,971	\$2,066	\$-95	-4.8%	71.9%
Sawgrass	35,852	\$2,024	\$2,061	\$-37	-1.8%	79.5%
Citizens P&C 2012	51,412	\$1,971	\$1,971	\$0	0.0%	100.0%
Universal P&C	33,151	\$2,047	\$2,036	\$12	0.6%	88.0%
Omega	51,405	\$1,971	\$1,862	\$109	5.5%	92.3%
First Protective	14,676	\$2,649	\$2,485	\$163	6.2%	94.0%
Fidelity Fire and Casualty	14,676	\$2,649	\$2,485	\$163	6.2%	94.0%
Sunshine State	27,933	\$2,251	\$2,035	\$216	9.6%	88.7%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: HILLSBOROUGH

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	38,847	1,986	3,015	-1,029	-51.8	7.7	4,163	1,788	1,928	-140	-7.8	56.8
ASI Preferred	40,453	2,024	3,171	-1,147	-56.7	7.4	4,164	1,788	1,951	-163	-9.1	57.3
American Integrity	40,452	2,024	2,761	-737	-36.4	21.9	4,163	1,788	1,815	-27	-1.5	74.7
American Traditions	39,313	2,022	3,482	-1,460	-72.2	4.2	4,061	1,715	2,181	-467	-27.2	28.4
Ark Royal Homeowners	38,848	1,986	2,949	-963	-48.5	9.8	4,164	1,788	1,848	-60	-3.3	68.5
Capitol Preferred Preferred	18,517	2,019	2,299	-280	-13.9	54.0	24	2,075	2,790	-715	-34.5	
Capitol Preferred Standard	30,605	2,049	3,019	-969	-47.3	0.0	3,083	1,812	3,198	-1,385	-76.4	
Citizens P&C 2012	46,080	1,998	1,998	0	0.0	100.0	5,332	1,744	1,744	0	0.0	100.0
Cypress	34,397	1,988	2,892	-904	-45.5	3.3	3,349	1,652	1,800	-148	-9.0	62.8
FL Peninsula Elite	45,628	1,999	2,170	-171	-8.6	60.9	5,221	1,745	1,712	33	1.9	76.5
FL Peninsula Preferred	45,511	1,999	2,810	-811	-40.5		5,195	1,746	2,541	-795	-45.5	
Federated National	24,604	2,002	2,325	-323	-16.1	41.2	35	1,989	1,469	520	26.1	100.0
Fidelity Fire and Casualty	12,821	2,704	2,567	137	5.1	93.7	1,855	2,266	1,921	345	15.2	96.7
First Community	33,734	2,041	2,572	-531	-26.0	17.6	3,419	1,802	1,783	19	1.0	89.4
First Protective	12,821	2,704	2,567	137	5.1	93.7	1,855	2,266	1,921	345	15.2	96.7
Gulfstream Preferred	35,826	2,053	2,669	-616	-30.0	3.7	3,792	1,809	1,973	-164	-9.1	68.5
Modern USA	39,313	2,022	3,482	-1,460	-72.2	4.2	4,061	1,715	2,182	-467	-27.2	28.4
Olympus Preferred	39,840	2,048	2,473	-425	-20.8	31.2	4,239	1,795	1,612	183	10.2	93.6
Olympus Standard	39,840	2,048	2,917	-870	-42.5	4.4	4,239	1,795	1,844	-49	-2.7	71.3
Omega	46,073	1,998	1,896	102	5.1	91.9	5,332	1,744	1,572	172	9.8	96.4
Prepared	40,031	2,024	2,307	-282	-13.9	48.6	4,145	1,788	1,847	-60	-3.3	76.9
Royal Palm	45,458	1,998	3,188	-1,190	-59.6	6.1	5,183	1,744	1,862	-118	-6.8	61.8
Safe Harbor	40,304	2,028	2,638	-610	-30.1	29.0	4,226	1,789	1,600	189	10.5	90.2
Sawgrass	32,549	2,046	2,105	-60	-2.9	77.9	3,303	1,816	1,624	192	10.6	95.6
Security First	40,453	2,024	2,977	-953	-47.1	10.7	4,164	1,788	1,704	85	4.7	81.8
Southern Fidelity Standard	38,039	2,030	2,946	-916	-45.1		3,991	1,791	2,809	-1,018	-56.9	
Southern Oak	30,581	2,050	3,169	-1,118	-54.5	0.1	3,082	1,813	2,402	-589	-32.5	15.7
St. Johns Preferred	31,764	2,069	2,553	-484	-23.4	32.8	3,283	1,822	2,076	-254	-13.9	46.4
St. Johns Standard	32,388	2,050	2,843	-792	-38.6	11.9	3,298	1,817	2,237	-419	-23.1	28.0
Sunshine State	24,855	2,290	2,100	190	8.3	87.7	3,078	1,939	1,508	431	22.2	95.9
Tower Hill Preferred	46,078	1,998	2,443	-445	-22.3	33.7	5,332	1,744	2,061	-317	-18.2	36.8
Tower Hill Prime	46,068	1,998	2,202	-204	-10.2	68.4	5,330	1,744	1,551	193	11.0	92.8
Tower Hill Select	46,071	1,998	2,111	-113	-5.6	70.4	5,332	1,744	1,681	63	3.6	84.6
United P&C	36,923	2,049	3,230	-1,181	-57.6	1.1	3,891	1,794	2,072	-278	-15.5	37.7
Universal P&C	30,036	2,071	2,059	12	0.6	88.6	3,115	1,816	1,807	10	0.5	82.1
Universal of North America	32,176	2,049	3,340	-1,291	-63.0	0.0	3,228	1,815	2,424	-609	-33.5	2.8

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: HOLMES

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	29	\$1,464	\$2,628	\$-1,164	-79.4%	0.0%
ASI Preferred	63	\$1,528	\$2,482	\$-953	-62.4%	9.5%
United P&C	35	\$1,510	\$2,459	\$-949	-62.9%	2.9%
ASI Assurance	62	\$1,489	\$2,350	\$-861	-57.8%	9.7%
Ark Royal Homeowners	62	\$1,489	\$2,346	\$-856	-57.5%	9.7%
Royal Palm	41	\$1,473	\$2,282	\$-809	-55.0%	17.1%
Capitol Preferred Standard	53	\$1,508	\$2,316	\$-808	-53.6%	0.0%
Cypress	57	\$1,524	\$2,089	\$-566	-37.1%	12.3%
Safe Harbor	59	\$1,558	\$2,119	\$-561	-36.0%	35.6%
Security First	63	\$1,528	\$1,988	\$-460	-30.1%	38.1%
First Community	30	\$1,518	\$1,975	\$-457	-30.1%	16.7%
FL Peninsula Preferred	68	\$1,515	\$1,964	\$-449	-29.6%	0.0%
American Integrity	63	\$1,528	\$1,955	\$-426	-27.9%	36.5%
Modern USA	35	\$1,510	\$1,934	\$-424	-28.1%	40.0%
American Traditions	35	\$1,510	\$1,934	\$-424	-28.1%	40.0%
Sawgrass	53	\$1,508	\$1,855	\$-347	-23.0%	56.6%
Tower Hill Preferred	68	\$1,515	\$1,807	\$-292	-19.3%	27.9%
Southern Fidelity Standard	63	\$1,528	\$1,704	\$-176	-11.5%	79.4%
Capitol Preferred Preferred	17	\$1,427	\$1,592	\$-165	-11.6%	47.1%
Tower Hill Select	68	\$1,515	\$1,664	\$-149	-9.8%	67.6%
Tower Hill Prime	68	\$1,515	\$1,616	\$-101	-6.6%	85.3%
Southern Oak	53	\$1,508	\$1,600	\$-92	-6.1%	83.0%
Gulfstream Preferred	56	\$1,531	\$1,601	\$-70	-4.6%	96.4%
Olympus Standard	61	\$1,551	\$1,615	\$-65	-4.2%	73.8%
Prepared	34	\$1,510	\$1,537	\$-28	-1.8%	82.4%
Citizens P&C 2012	68	\$1,515	\$1,515	\$0	0.0%	100.0%
FL Peninsula Elite	68	\$1,515	\$1,499	\$16	1.1%	98.5%
Fidelity Fire and Casualty	6	\$2,167	\$2,092	\$74	3.4%	83.3%
First Protective	6	\$2,167	\$2,092	\$74	3.4%	83.3%
Omega	68	\$1,515	\$1,406	\$110	7.2%	100.0%
Federated National	21	\$1,468	\$1,345	\$122	8.3%	100.0%
Sunshine State	18	\$1,735	\$1,600	\$134	7.7%	100.0%
Olympus Preferred	61	\$1,551	\$1,392	\$159	10.2%	100.0%
St. Johns Standard	53	\$1,508	\$1,304	\$204	13.5%	100.0%
Universal P&C	28	\$1,489	\$1,142	\$348	23.3%	100.0%
St. Johns Preferred	51	\$1,534	\$1,115	\$419	27.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: HOLMES

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	54	1,498	2,477	-979	-65.3	1.9	8	1,427	1,493	-66	-4.6	62.5
ASI Preferred	55	1,543	2,618	-1,074	-69.6	1.8	8	1,427	1,549	-122	-8.6	62.5
American Integrity	55	1,543	2,063	-520	-33.7	27.3	8	1,427	1,212	216	15.1	100.0
American Traditions	32	1,565	2,031	-466	-29.7	34.4	3	922	901	21	2.2	100.0
Ark Royal Homeowners	54	1,498	2,473	-975	-65.1	1.9	8	1,427	1,484	-57	-4.0	62.5
Capitol Preferred Preferred	17	1,427	1,592	-165	-11.6	47.1						
Capitol Preferred Standard	46	1,508	2,227	-719	-47.7		7	1,508	2,903	-1,395	-92.5	
Citizens P&C 2012	60	1,527	1,527	0	0.0	100.0	8	1,427	1,427	0	0.0	100.0
Cypress	50	1,526	2,174	-648	-42.5	4.0	7	1,508	1,482	26	1.7	71.4
FL Peninsula Elite	60	1,527	1,512	15	1.0	98.3	8	1,427	1,400	28	1.9	100.0
FL Peninsula Preferred	60	1,527	1,956	-428	-28.0		8	1,427	2,030	-603	-42.3	
Federated National	21	1,468	1,345	122	8.3	100.0						
Fidelity Fire and Casualty	6	2,167	2,092	74	3.4	83.3						
First Community	27	1,587	2,081	-494	-31.1	11.1	3	891	1,017	-126	-14.1	66.7
First Protective	6	2,167	2,092	74	3.4	83.3						
Gulfstream Preferred	49	1,533	1,605	-73	-4.7	95.9	7	1,521	1,571	-50	-3.3	100.0
Modern USA	32	1,565	2,031	-466	-29.7	34.4	3	922	901	21	2.2	100.0
Olympus Preferred	54	1,554	1,432	123	7.9	100.0	7	1,521	1,085	436	28.7	100.0
Olympus Standard	54	1,554	1,665	-111	-7.1	70.4	7	1,521	1,229	292	19.2	100.0
Omega	60	1,527	1,417	110	7.2	100.0	8	1,427	1,319	108	7.6	100.0
Prepared	30	1,593	1,617	-24	-1.5	80.0	4	884	941	-57	-6.5	100.0
Royal Palm	37	1,536	2,429	-892	-58.1	13.5	4	884	924	-40	-4.6	50.0
Safe Harbor	51	1,579	2,280	-702	-44.4	25.5	8	1,427	1,093	334	23.4	100.0
Sawgrass	46	1,508	1,926	-418	-27.7	52.2	7	1,508	1,389	119	7.9	85.7
Security First	55	1,543	2,107	-564	-36.5	29.1	8	1,427	1,172	255	17.9	100.0
Southern Fidelity Standard	55	1,543	1,691	-148	-9.6	87.3	8	1,427	1,796	-369	-25.9	25.0
Southern Oak	46	1,508	1,632	-124	-8.2	80.4	7	1,508	1,388	120	8.0	100.0
St. Johns Preferred	45	1,521	1,120	401	26.4	100.0	6	1,632	1,078	554	33.9	100.0
St. Johns Standard	46	1,508	1,321	186	12.4	100.0	7	1,508	1,192	316	20.9	100.0
Sunshine State	17	1,786	1,653	133	7.5	100.0	1	860	715	145	16.9	100.0
Tower Hill Preferred	60	1,527	1,818	-291	-19.0	26.7	8	1,427	1,729	-302	-21.1	37.5
Tower Hill Prime	60	1,527	1,629	-102	-6.7	85.0	8	1,427	1,519	-92	-6.5	87.5
Tower Hill Select	60	1,527	1,685	-158	-10.3	65.0	8	1,427	1,506	-79	-5.5	87.5
United P&C	32	1,565	2,591	-1,026	-65.5		3	922	1,055	-133	-14.4	33.3
Universal P&C	26	1,531	1,168	362	23.7	100.0	2	953	794	160	16.7	100.0
Universal of North America	26	1,531	2,779	-1,248	-81.6		3	891	1,320	-429	-48.1	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: INDIAN RIVER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,494	\$2,975	\$3,467	\$-492	-16.5%	51.1%
ASI Assurance	1,179	\$3,014	\$3,318	\$-304	-10.1%	56.7%
ASI Preferred	1,190	\$3,028	\$3,313	\$-285	-9.4%	60.0%
American Integrity	1,190	\$3,028	\$3,264	\$-236	-7.8%	59.2%
FL Peninsula Preferred	1,496	\$2,974	\$3,167	\$-193	-6.5%	91.3%
Southern Oak	968	\$3,030	\$3,114	\$-84	-2.8%	85.2%
Ark Royal Homeowners	1,179	\$3,014	\$3,025	\$-11	-0.4%	77.9%
First Community	999	\$2,989	\$2,995	\$-6	-0.2%	82.8%
Citizens P&C 2012	1,653	\$3,043	\$3,043	\$0	0.0%	100.0%
Safe Harbor	1,293	\$3,102	\$3,055	\$46	1.5%	68.1%
Southern Fidelity Standard	1,233	\$3,105	\$3,014	\$91	2.9%	97.4%
Universal of North America	417	\$2,645	\$2,551	\$94	3.6%	99.5%
Cypress	468	\$2,604	\$2,450	\$153	5.9%	97.6%
Security First	1,190	\$3,028	\$2,860	\$168	5.6%	81.3%
St. Johns Standard	1,066	\$3,078	\$2,902	\$175	5.7%	92.9%
Universal P&C	671	\$3,485	\$3,304	\$181	5.2%	93.6%
Modern USA	1,143	\$3,048	\$2,816	\$232	7.6%	84.6%
American Traditions	1,143	\$3,048	\$2,814	\$233	7.7%	84.6%
Tower Hill Select	1,653	\$3,043	\$2,780	\$263	8.6%	79.9%
Prepared	492	\$2,662	\$2,308	\$354	13.3%	100.0%
Tower Hill Preferred	1,653	\$3,043	\$2,649	\$394	13.0%	92.7%
Capitol Preferred Standard	411	\$2,624	\$2,221	\$404	15.4%	99.5%
United P&C	454	\$2,745	\$2,307	\$438	16.0%	96.0%
Olympus Standard	1,250	\$3,175	\$2,703	\$472	14.9%	99.0%
Tower Hill Prime	1,653	\$3,043	\$2,496	\$547	18.0%	98.7%
FL Peninsula Elite	1,526	\$3,004	\$2,382	\$622	20.7%	99.9%
St. Johns Preferred	1,026	\$3,133	\$2,473	\$660	21.1%	99.6%
Gulfstream Preferred	1,143	\$3,154	\$2,483	\$671	21.3%	99.7%
Sawgrass	1,078	\$3,059	\$2,377	\$682	22.3%	99.6%
Federated National	744	\$2,928	\$2,195	\$733	25.0%	100.0%
Omega	1,653	\$3,043	\$2,246	\$797	26.2%	100.0%
Capitol Preferred Preferred	214	\$2,462	\$1,586	\$876	35.6%	100.0%
Olympus Preferred	1,250	\$3,175	\$2,199	\$976	30.7%	100.0%
Sunshine State	751	\$3,656	\$2,330	\$1,326	36.3%	100.0%
First Protective	373	\$4,236	\$1,913	\$2,323	54.8%	100.0%
Fidelity Fire and Casualty	373	\$4,236	\$1,913	\$2,323	54.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: INDIAN RIVER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,101	3,025	3,385	-359	-11.9	53.7	78	2,860	2,379	481	16.8	100.0
ASI Preferred	1,112	3,040	3,374	-334	-11.0	57.2	78	2,860	2,443	417	14.6	100.0
American Integrity	1,112	3,040	3,332	-292	-9.6	56.3	78	2,860	2,299	561	19.6	100.0
American Traditions	1,067	3,087	2,875	212	6.9	83.5	76	2,498	1,970	528	21.2	100.0
Ark Royal Homeowners	1,101	3,025	3,081	-55	-1.8	76.4	78	2,860	2,237	623	21.8	100.0
Capitol Preferred Preferred	214	2,462	1,586	876	35.6	100.0						
Capitol Preferred Standard	379	2,646	2,216	431	16.3	100.0	32	2,365	2,277	89	3.7	93.8
Citizens P&C 2012	1,529	3,075	3,075	0	0.0	100.0	124	2,652	2,652	0	0.0	100.0
Cypress	431	2,629	2,517	112	4.3	97.4	37	2,304	1,673	631	27.4	100.0
FL Peninsula Elite	1,417	3,033	2,423	610	20.1	99.9	109	2,624	1,852	772	29.4	100.0
FL Peninsula Preferred	1,390	2,999	3,214	-215	-7.2	90.9	106	2,649	2,552	97	3.7	96.2
Federated National	744	2,928	2,195	733	25.0	100.0						
Fidelity Fire and Casualty	325	4,383	2,011	2,372	54.1	100.0	48	3,241	1,253	1,988	61.3	100.0
First Community	935	3,000	3,014	-15	-0.5	81.8	64	2,839	2,714	125	4.4	96.9
First Protective	325	4,383	2,011	2,372	54.1	100.0	48	3,241	1,253	1,988	61.3	100.0
Gulfstream Preferred	1,060	3,179	2,522	657	20.7	99.9	83	2,838	1,988	850	30.0	97.6
Modern USA	1,067	3,087	2,875	212	6.9	83.5	76	2,498	1,994	504	20.2	100.0
Olympus Preferred	1,158	3,203	2,249	954	29.8	100.0	92	2,817	1,572	1,245	44.2	100.0
Olympus Standard	1,158	3,203	2,767	436	13.6	99.0	92	2,817	1,896	921	32.7	100.0
Omega	1,529	3,075	2,287	788	25.6	100.0	124	2,652	1,733	919	34.6	100.0
Prepared	454	2,690	2,328	362	13.5	100.0	38	2,325	2,068	258	11.1	100.0
Royal Palm	1,389	2,999	3,560	-560	-18.7	47.4	105	2,653	2,239	414	15.6	99.0
Safe Harbor	1,202	3,132	3,144	-12	-0.4	65.7	91	2,702	1,886	816	30.2	100.0
Sawgrass	1,008	3,075	2,399	675	22.0	99.8	70	2,837	2,062	775	27.3	97.1
Security First	1,112	3,040	2,930	110	3.6	79.9	78	2,860	1,866	993	34.7	100.0
Southern Fidelity Standard	1,146	3,126	3,031	95	3.0	98.3	87	2,833	2,793	40	1.4	85.1
Southern Oak	906	3,042	3,132	-90	-3.0	85.0	62	2,851	2,844	7	0.3	88.7
St. Johns Preferred	956	3,155	2,499	656	20.8	99.6	70	2,837	2,127	710	25.0	100.0
St. Johns Standard	996	3,094	2,929	166	5.4	92.8	70	2,837	2,531	306	10.8	94.3
Sunshine State	678	3,724	2,418	1,306	35.1	100.0	73	3,031	1,515	1,516	50.0	100.0
Tower Hill Preferred	1,529	3,075	2,696	379	12.3	92.3	124	2,652	2,064	587	22.2	96.8
Tower Hill Prime	1,529	3,075	2,571	504	16.4	98.6	124	2,652	1,572	1,079	40.7	100.0
Tower Hill Select	1,529	3,075	2,839	236	7.7	78.7	124	2,652	2,061	590	22.3	93.5
United P&C	414	2,778	2,378	401	14.4	95.7	40	2,403	1,573	830	34.5	100.0
Universal P&C	608	3,539	3,330	209	5.9	97.4	63	2,962	3,058	-96	-3.2	57.1
Universal of North America	386	2,667	2,591	76	2.9	99.5	31	2,369	2,055	314	13.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: JACKSON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Cypress	92	\$1,450	\$2,408	\$-959	-66.1%	4.3%
Capitol Preferred Standard	76	\$1,413	\$2,280	\$-867	-61.3%	0.0%
Universal of North America	62	\$1,346	\$2,133	\$-787	-58.4%	0.0%
ASI Assurance	80	\$1,438	\$2,135	\$-697	-48.5%	17.5%
ASI Preferred	85	\$1,451	\$2,111	\$-660	-45.5%	18.8%
Royal Palm	71	\$1,409	\$2,030	\$-621	-44.1%	31.0%
Ark Royal Homeowners	80	\$1,438	\$2,041	\$-603	-41.9%	23.8%
United P&C	66	\$1,453	\$1,910	\$-457	-31.4%	25.8%
First Community	64	\$1,367	\$1,725	\$-358	-26.2%	20.3%
Tower Hill Preferred	101	\$1,471	\$1,824	\$-352	-23.9%	16.8%
Southern Fidelity Standard	100	\$1,478	\$1,775	\$-298	-20.1%	21.0%
Capitol Preferred Preferred	19	\$1,290	\$1,586	\$-297	-23.0%	21.1%
American Integrity	85	\$1,451	\$1,745	\$-294	-20.3%	48.2%
Security First	85	\$1,451	\$1,736	\$-285	-19.6%	52.9%
Modern USA	67	\$1,444	\$1,722	\$-278	-19.2%	55.2%
American Traditions	67	\$1,444	\$1,722	\$-278	-19.2%	55.2%
Safe Harbor	96	\$1,467	\$1,707	\$-239	-16.3%	56.2%
Tower Hill Select	101	\$1,471	\$1,577	\$-106	-7.2%	71.3%
Sawgrass	87	\$1,435	\$1,515	\$-80	-5.6%	75.9%
Olympus Standard	93	\$1,523	\$1,577	\$-55	-3.6%	74.2%
Gulfstream Preferred	87	\$1,518	\$1,554	\$-36	-2.4%	89.7%
Tower Hill Prime	101	\$1,471	\$1,508	\$-36	-2.5%	90.1%
Southern Oak	76	\$1,413	\$1,438	\$-25	-1.8%	92.1%
FL Peninsula Preferred	85	\$1,451	\$1,465	\$-15	-1.0%	96.5%
Citizens P&C 2012	101	\$1,471	\$1,471	\$0	0.0%	100.0%
St. Johns Standard	85	\$1,447	\$1,444	\$2	0.1%	90.6%
Fidelity Fire and Casualty	11	\$2,108	\$2,068	\$40	1.9%	81.8%
First Protective	11	\$2,108	\$2,068	\$40	1.9%	81.8%
Omega	101	\$1,471	\$1,395	\$76	5.2%	99.0%
FL Peninsula Elite	86	\$1,443	\$1,342	\$101	7.0%	97.7%
Prepared	70	\$1,417	\$1,279	\$139	9.8%	92.9%
Federated National	39	\$1,406	\$1,253	\$152	10.8%	100.0%
Olympus Preferred	93	\$1,523	\$1,363	\$159	10.5%	98.9%
Sunshine State	37	\$1,811	\$1,618	\$193	10.7%	100.0%
St. Johns Preferred	79	\$1,492	\$1,256	\$236	15.8%	98.7%
Universal P&C	63	\$1,452	\$1,069	\$383	26.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: JACKSON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	66	1,424	2,236	-812	-57.0	6.1	14	1,504	1,657	-153	-10.2	71.4
ASI Preferred	71	1,440	2,203	-763	-53.0	11.3	14	1,504	1,645	-141	-9.4	57.1
American Integrity	71	1,440	1,823	-383	-26.6	39.4	14	1,504	1,347	157	10.4	92.9
American Traditions	55	1,499	1,851	-352	-23.5	47.3	12	1,190	1,127	63	5.3	91.7
Ark Royal Homeowners	66	1,424	2,139	-715	-50.2	13.6	14	1,504	1,578	-73	-4.9	71.4
Capitol Preferred Preferred	18	1,276	1,542	-266	-20.8	22.2	1	1,530	2,379	-849	-55.5	
Capitol Preferred Standard	62	1,400	2,155	-755	-53.9		14	1,473	2,836	-1,363	-92.5	
Citizens P&C 2012	86	1,474	1,474	0	0.0	100.0	15	1,455	1,455	0	0.0	100.0
Cypress	78	1,445	2,501	-1,055	-73.0		14	1,473	1,894	-421	-28.6	28.6
FL Peninsula Elite	71	1,440	1,346	94	6.5	98.6	15	1,455	1,321	134	9.2	93.3
FL Peninsula Preferred	71	1,440	1,437	3	0.2	98.6	14	1,504	1,607	-103	-6.8	85.7
Federated National	38	1,402	1,264	138	9.8	100.0	1	1,530	840	690	45.1	100.0
Fidelity Fire and Casualty	9	2,164	2,143	21	1.0	77.8	2	1,856	1,730	126	6.8	100.0
First Community	54	1,392	1,781	-389	-27.9	13.0	10	1,232	1,423	-192	-15.6	60.0
First Protective	9	2,164	2,143	21	1.0	77.8	2	1,856	1,730	126	6.8	100.0
Gulfstream Preferred	72	1,531	1,586	-55	-3.6	87.5	15	1,455	1,400	55	3.8	100.0
Modern USA	55	1,499	1,851	-352	-23.5	47.3	12	1,190	1,127	63	5.3	91.7
Olympus Preferred	78	1,536	1,427	109	7.1	98.7	15	1,455	1,033	422	29.0	100.0
Olympus Standard	78	1,536	1,656	-120	-7.8	69.2	15	1,455	1,167	288	19.8	100.0
Omega	86	1,474	1,397	77	5.2	100.0	15	1,455	1,382	73	5.0	93.3
Prepared	58	1,464	1,310	155	10.6	91.4	12	1,190	1,128	62	5.3	100.0
Royal Palm	60	1,442	2,166	-724	-50.2	25.0	11	1,229	1,289	-60	-4.9	63.6
Safe Harbor	82	1,495	1,831	-336	-22.5	48.8	14	1,308	981	327	25.0	100.0
Sawgrass	73	1,428	1,563	-136	-9.5	72.6	14	1,473	1,261	212	14.4	92.9
Security First	71	1,440	1,823	-383	-26.6	45.1	14	1,504	1,290	214	14.2	92.9
Southern Fidelity Standard	85	1,482	1,753	-271	-18.3	22.4	15	1,455	1,901	-446	-30.7	13.3
Southern Oak	62	1,400	1,453	-53	-3.8	90.3	14	1,473	1,375	98	6.7	100.0
St. Johns Preferred	65	1,496	1,280	215	14.4	98.5	14	1,473	1,142	332	22.5	100.0
St. Johns Standard	71	1,441	1,462	-21	-1.4	88.7	14	1,473	1,355	118	8.0	100.0
Sunshine State	29	1,916	1,706	210	11.0	100.0	8	1,431	1,298	133	9.3	100.0
Tower Hill Preferred	86	1,474	1,835	-361	-24.5	15.1	15	1,455	1,758	-303	-20.8	26.7
Tower Hill Prime	86	1,474	1,514	-40	-2.7	91.9	15	1,455	1,470	-15	-1.0	80.0
Tower Hill Select	86	1,474	1,581	-107	-7.3	74.4	15	1,455	1,554	-99	-6.8	53.3
United P&C	54	1,512	2,058	-547	-36.2	9.3	12	1,190	1,242	-51	-4.3	100.0
Universal P&C	52	1,507	1,107	400	26.5	100.0	11	1,189	886	303	25.5	100.0
Universal of North America	51	1,380	2,246	-866	-62.8		11	1,189	1,609	-420	-35.3	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: JEFFERSON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	21	\$1,436	\$1,778	\$-342	-23.8%	42.9%
Tower Hill Preferred	32	\$1,440	\$1,752	\$-312	-21.7%	28.1%
Capitol Preferred Standard	23	\$1,474	\$1,726	\$-252	-17.1%	47.8%
Royal Palm	24	\$1,402	\$1,563	\$-161	-11.5%	66.7%
Southern Fidelity Standard	29	\$1,476	\$1,605	\$-129	-8.8%	75.9%
ASI Preferred	25	\$1,501	\$1,562	\$-61	-4.1%	72.0%
FL Peninsula Preferred	27	\$1,475	\$1,510	\$-36	-2.4%	88.9%
Citizens P&C 2012	32	\$1,440	\$1,440	\$0	0.0%	100.0%
Ark Royal Homeowners	22	\$1,488	\$1,473	\$15	1.0%	77.3%
ASI Assurance	22	\$1,488	\$1,462	\$26	1.8%	77.3%
American Integrity	25	\$1,501	\$1,429	\$72	4.8%	80.0%
American Traditions	20	\$1,481	\$1,398	\$83	5.6%	80.0%
Modern USA	20	\$1,481	\$1,398	\$83	5.6%	80.0%
United P&C	19	\$1,493	\$1,408	\$85	5.7%	94.7%
Cypress	25	\$1,518	\$1,412	\$106	7.0%	80.0%
Security First	25	\$1,501	\$1,373	\$128	8.5%	80.0%
St. Johns Standard	23	\$1,494	\$1,318	\$176	11.8%	100.0%
First Community	21	\$1,436	\$1,255	\$181	12.6%	100.0%
Olympus Standard	25	\$1,559	\$1,368	\$190	12.2%	100.0%
Prepared	23	\$1,405	\$1,142	\$263	18.7%	95.7%
Tower Hill Prime	32	\$1,440	\$1,170	\$270	18.7%	100.0%
Federated National	8	\$1,565	\$1,272	\$293	18.7%	100.0%
Southern Oak	23	\$1,474	\$1,180	\$294	19.9%	100.0%
Omega	32	\$1,440	\$1,122	\$318	22.1%	100.0%
FL Peninsula Elite	28	\$1,456	\$1,099	\$357	24.5%	100.0%
Sunshine State	11	\$1,746	\$1,386	\$360	20.6%	100.0%
Capitol Preferred Preferred	6	\$1,667	\$1,300	\$367	22.0%	100.0%
Olympus Preferred	25	\$1,559	\$1,184	\$374	24.0%	100.0%
Safe Harbor	28	\$1,495	\$1,118	\$377	25.2%	89.3%
St. Johns Preferred	21	\$1,554	\$1,163	\$392	25.2%	100.0%
Tower Hill Select	32	\$1,440	\$969	\$471	32.7%	100.0%
Sawgrass	24	\$1,480	\$970	\$510	34.4%	100.0%
Universal P&C	20	\$1,502	\$977	\$525	35.0%	95.0%
Gulfstream Preferred	24	\$1,522	\$934	\$588	38.6%	100.0%
First Protective	3	\$2,094	\$1,405	\$690	32.9%	100.0%
Fidelity Fire and Casualty	3	\$2,094	\$1,405	\$690	32.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: JEFFERSON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	10	1,586	1,881	-295	-18.6	50.0	12	1,406	1,112	293	20.9	100.0
ASI Preferred	13	1,589	1,933	-344	-21.6	46.2	12	1,406	1,160	246	17.5	100.0
American Integrity	13	1,589	1,767	-178	-11.2	61.5	12	1,406	1,062	344	24.5	100.0
American Traditions	11	1,557	1,676	-119	-7.6	63.6	9	1,388	1,059	329	23.7	100.0
Ark Royal Homeowners	10	1,586	1,905	-320	-20.1	50.0	12	1,406	1,112	294	20.9	100.0
Capitol Preferred Preferred	6	1,667	1,300	367	22.0	100.0						
Capitol Preferred Standard	11	1,548	1,608	-60	-3.9	81.8	12	1,406	1,834	-428	-30.5	16.7
Citizens P&C 2012	19	1,485	1,485	0	0.0	100.0	13	1,374	1,374	0	0.0	100.0
Cypress	13	1,621	1,806	-184	-11.4	61.5	12	1,406	985	421	29.9	100.0
FL Peninsula Elite	16	1,494	1,178	315	21.1	100.0	12	1,406	992	414	29.4	100.0
FL Peninsula Preferred	15	1,530	1,516	14	0.9	100.0	12	1,406	1,503	-98	-6.9	75.0
Federated National	8	1,565	1,272	293	18.7	100.0						
Fidelity Fire and Casualty	1	2,159	1,577	582	27.0	100.0	2	2,062	1,318	744	36.1	100.0
First Community	11	1,548	1,477	71	4.6	100.0	10	1,313	1,011	302	23.0	100.0
First Protective	1	2,159	1,577	582	27.0	100.0	2	2,062	1,318	744	36.1	100.0
Gulfstream Preferred	14	1,533	987	546	35.6	100.0	10	1,508	860	648	43.0	100.0
Modern USA	11	1,557	1,676	-119	-7.6	63.6	9	1,388	1,059	329	23.7	100.0
Olympus Preferred	15	1,592	1,367	226	14.2	100.0	10	1,508	911	597	39.6	100.0
Olympus Standard	15	1,592	1,591	1	0.1	100.0	10	1,508	1,034	474	31.4	100.0
Omega	19	1,485	1,166	319	21.5	100.0	13	1,374	1,058	316	23.0	100.0
Prepared	13	1,475	1,212	263	17.9	100.0	10	1,313	1,050	263	20.0	90.0
Royal Palm	14	1,466	1,862	-396	-27.0	50.0	10	1,313	1,143	170	12.9	90.0
Safe Harbor	16	1,561	1,368	193	12.4	81.2	12	1,406	784	622	44.2	100.0
Sawgrass	12	1,554	1,094	460	29.6	100.0	12	1,406	847	559	39.8	100.0
Security First	13	1,589	1,751	-162	-10.2	61.5	12	1,406	965	441	31.4	100.0
Southern Fidelity Standard	17	1,525	1,596	-71	-4.6	100.0	12	1,406	1,618	-212	-15.1	41.7
Southern Oak	11	1,548	1,345	202	13.1	100.0	12	1,406	1,028	378	26.9	100.0
St. Johns Preferred	11	1,596	1,283	312	19.6	100.0	10	1,508	1,030	479	31.7	100.0
St. Johns Standard	12	1,554	1,469	85	5.5	100.0	11	1,429	1,154	275	19.3	100.0
Sunshine State	5	1,943	1,715	229	11.8	100.0	6	1,582	1,113	469	29.6	100.0
Tower Hill Preferred	19	1,485	1,828	-342	-23.0	21.1	13	1,374	1,642	-268	-19.5	38.5
Tower Hill Prime	19	1,485	1,219	266	17.9	100.0	13	1,374	1,099	274	20.0	100.0
Tower Hill Select	19	1,485	1,011	474	31.9	100.0	13	1,374	908	466	33.9	100.0
United P&C	11	1,557	1,590	-33	-2.1	100.0	8	1,404	1,157	246	17.6	87.5
Universal P&C	11	1,596	993	603	37.8	100.0	9	1,388	957	431	31.0	88.9
Universal of North America	11	1,548	2,154	-607	-39.2		10	1,313	1,364	-52	-3.9	90.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: LAFAYETTE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	8	\$1,962	\$2,860	\$-898	-45.8%	50.0%
American Traditions	6	\$2,424	\$3,255	\$-831	-34.3%	33.3%
Modern USA	6	\$2,424	\$3,255	\$-831	-34.3%	33.3%
Cypress	12	\$2,318	\$2,911	\$-593	-25.6%	25.0%
Security First	14	\$2,304	\$2,883	\$-579	-25.1%	42.9%
ASI Assurance	14	\$2,304	\$2,830	\$-527	-22.9%	50.0%
United P&C	5	\$2,655	\$3,174	\$-519	-19.6%	20.0%
American Integrity	14	\$2,304	\$2,782	\$-478	-20.8%	50.0%
ASI Preferred	14	\$2,304	\$2,766	\$-462	-20.1%	50.0%
Universal of North America	5	\$2,083	\$2,541	\$-457	-22.0%	20.0%
Ark Royal Homeowners	14	\$2,304	\$2,655	\$-351	-15.2%	57.1%
Capitol Preferred Standard	9	\$2,469	\$2,606	\$-137	-5.6%	100.0%
Olympus Standard	14	\$2,439	\$2,571	\$-132	-5.4%	78.6%
Safe Harbor	15	\$2,150	\$2,225	\$-74	-3.5%	73.3%
First Community	7	\$2,168	\$2,228	\$-60	-2.8%	100.0%
Southern Fidelity Standard	16	\$2,316	\$2,338	\$-22	-1.0%	100.0%
Citizens P&C 2012	18	\$2,217	\$2,217	\$0	0.0%	100.0%
Tower Hill Preferred	18	\$2,217	\$2,059	\$158	7.1%	88.9%
FL Peninsula Preferred	15	\$2,255	\$2,085	\$170	7.5%	100.0%
Olympus Preferred	14	\$2,439	\$2,204	\$235	9.6%	100.0%
Tower Hill Prime	18	\$2,217	\$1,939	\$278	12.5%	100.0%
Southern Oak	9	\$2,469	\$2,096	\$373	15.1%	100.0%
Gulfstream Preferred	12	\$2,449	\$2,023	\$426	17.4%	100.0%
St. Johns Standard	11	\$2,370	\$1,933	\$436	18.4%	100.0%
Tower Hill Select	18	\$2,217	\$1,743	\$474	21.4%	100.0%
Prepared	8	\$2,142	\$1,656	\$485	22.6%	100.0%
Sawgrass	11	\$2,370	\$1,838	\$532	22.4%	100.0%
Omega	18	\$2,217	\$1,647	\$570	25.7%	100.0%
FL Peninsula Elite	16	\$2,264	\$1,664	\$600	26.5%	100.0%
Capitol Preferred Preferred	2	\$3,046	\$2,437	\$608	20.0%	100.0%
Sunshine State	3	\$3,043	\$2,413	\$631	20.7%	100.0%
St. Johns Preferred	9	\$2,609	\$1,798	\$811	31.1%	100.0%
Fidelity Fire and Casualty	2	\$3,279	\$2,379	\$900	27.4%	100.0%
First Protective	2	\$3,279	\$2,379	\$900	27.4%	100.0%
Federated National	2	\$3,046	\$2,130	\$915	30.0%	100.0%
Universal P&C	3	\$3,043	\$1,641	\$1,402	46.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: LAFAYETTE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	13	2,359	2,977	-618	-26.2	46.2	1	1,590	925	665	41.8	100.0
ASI Preferred	13	2,359	2,903	-545	-23.1	46.2	1	1,590	982	608	38.3	100.0
American Integrity	13	2,359	2,926	-568	-24.1	46.2	1	1,590	910	680	42.8	100.0
American Traditions	6	2,424	3,255	-831	-34.3	33.3						
Ark Royal Homeowners	13	2,359	2,787	-428	-18.1	53.8	1	1,590	938	652	41.0	100.0
Capitol Preferred Preferred	2	3,046	2,437	608	20.0	100.0						
Capitol Preferred Standard	9	2,469	2,606	-137	-5.6	100.0						
Citizens P&C 2012	17	2,254	2,254	0	0.0	100.0	1	1,590	1,590	0	0.0	100.0
Cypress	12	2,318	2,911	-593	-25.6	25.0						
FL Peninsula Elite	15	2,309	1,710	599	26.0	100.0	1	1,590	973	617	38.8	100.0
FL Peninsula Preferred	14	2,303	2,120	183	7.9	100.0	1	1,590	1,596	-6	-0.4	100.0
Federated National	2	3,046	2,130	915	30.0	100.0						
Fidelity Fire and Casualty	2	3,279	2,379	900	27.4	100.0						
First Community	7	2,168	2,228	-60	-2.8	100.0						
First Protective	2	3,279	2,379	900	27.4	100.0						
Gulfstream Preferred	12	2,449	2,023	426	17.4	100.0						
Modern USA	6	2,424	3,255	-831	-34.3	33.3						
Olympus Preferred	14	2,439	2,204	235	9.6	100.0						
Olympus Standard	14	2,439	2,571	-132	-5.4	78.6						
Omega	17	2,254	1,685	569	25.2	100.0	1	1,590	1,003	587	36.9	100.0
Prepared	8	2,142	1,656	485	22.6	100.0						
Royal Palm	8	1,962	2,860	-898	-45.8	50.0						
Safe Harbor	15	2,150	2,225	-74	-3.5	73.3						
Sawgrass	11	2,370	1,838	532	22.4	100.0						
Security First	13	2,359	3,030	-671	-28.5	38.5	1	1,590	974	616	38.7	100.0
Southern Fidelity Standard	15	2,364	2,378	-14	-0.6	100.0	1	1,590	1,742	-152	-9.6	100.0
Southern Oak	9	2,469	2,096	373	15.1	100.0						
St. Johns Preferred	9	2,609	1,798	811	31.1	100.0						
St. Johns Standard	11	2,370	1,933	436	18.4	100.0						
Sunshine State	3	3,043	2,413	631	20.7	100.0						
Tower Hill Preferred	17	2,254	2,073	181	8.0	88.2	1	1,590	1,823	-233	-14.7	100.0
Tower Hill Prime	17	2,254	1,964	290	12.9	100.0	1	1,590	1,511	79	5.0	100.0
Tower Hill Select	17	2,254	1,781	473	21.0	100.0	1	1,590	1,101	489	30.8	100.0
United P&C	5	2,655	3,174	-519	-19.6	20.0						
Universal P&C	3	3,043	1,641	1,402	46.1	100.0						
Universal of North America	5	2,083	2,541	-457	-22.0	20.0						

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: LAKE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Southern Fidelity Standard	426	\$1,719	\$1,780	\$-62	-3.6%	99.8%
Citizens P&C 2012	497	\$1,701	\$1,701	\$0	0.0%	100.0%
Capitol Preferred Standard	351	\$1,683	\$1,632	\$51	3.1%	99.7%
FL Peninsula Preferred	442	\$1,702	\$1,585	\$117	6.9%	100.0%
Southern Oak	350	\$1,686	\$1,564	\$122	7.2%	98.3%
Cypress	398	\$1,675	\$1,471	\$204	12.2%	98.0%
ASI Preferred	403	\$1,710	\$1,351	\$360	21.0%	98.3%
ASI Assurance	373	\$1,659	\$1,292	\$366	22.1%	99.7%
First Community	360	\$1,684	\$1,304	\$379	22.5%	100.0%
Ark Royal Homeowners	373	\$1,659	\$1,254	\$405	24.4%	99.7%
Royal Palm	432	\$1,673	\$1,214	\$459	27.4%	99.8%
Universal of North America	353	\$1,672	\$1,176	\$495	29.6%	100.0%
Capitol Preferred Preferred	91	\$1,766	\$1,263	\$503	28.5%	100.0%
Modern USA	379	\$1,711	\$1,196	\$516	30.1%	100.0%
American Traditions	379	\$1,711	\$1,196	\$516	30.1%	100.0%
Security First	403	\$1,710	\$1,186	\$525	30.7%	100.0%
Gulfstream Preferred	396	\$1,738	\$1,199	\$539	31.0%	100.0%
Universal P&C	344	\$1,709	\$1,155	\$554	32.4%	100.0%
Tower Hill Preferred	497	\$1,701	\$1,135	\$566	33.3%	100.0%
Safe Harbor	424	\$1,722	\$1,120	\$602	35.0%	100.0%
Tower Hill Prime	497	\$1,701	\$1,093	\$608	35.8%	100.0%
Federated National	161	\$1,724	\$1,113	\$611	35.5%	100.0%
American Integrity	403	\$1,710	\$1,081	\$629	36.8%	100.0%
United P&C	373	\$1,718	\$1,074	\$644	37.5%	100.0%
Tower Hill Select	497	\$1,701	\$1,033	\$667	39.2%	100.0%
Olympus Standard	427	\$1,753	\$1,083	\$670	38.2%	100.0%
First Protective	128	\$2,284	\$1,604	\$680	29.8%	100.0%
Fidelity Fire and Casualty	128	\$2,284	\$1,604	\$680	29.8%	100.0%
St. Johns Standard	380	\$1,705	\$1,005	\$700	41.1%	100.0%
FL Peninsula Elite	446	\$1,699	\$993	\$705	41.5%	100.0%
Prepared	385	\$1,687	\$968	\$718	42.6%	100.0%
Sawgrass	386	\$1,695	\$952	\$744	43.9%	100.0%
St. Johns Preferred	363	\$1,739	\$925	\$814	46.8%	100.0%
Omega	497	\$1,701	\$883	\$818	48.1%	100.0%
Olympus Preferred	427	\$1,753	\$929	\$824	47.0%	100.0%
Sunshine State	261	\$1,935	\$957	\$979	50.6%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: LAKE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	285	1,670	1,388	282	16.9	99.6	88	1,623	984	640	39.4	100.0
ASI Preferred	315	1,735	1,446	289	16.7	97.8	88	1,623	1,011	612	37.7	100.0
American Integrity	315	1,735	1,160	575	33.2	100.0	88	1,623	800	823	50.7	100.0
American Traditions	296	1,763	1,301	461	26.2	100.0	83	1,528	819	709	46.4	100.0
Ark Royal Homeowners	285	1,670	1,345	325	19.5	99.6	88	1,623	959	664	40.9	100.0
Capitol Preferred Preferred	91	1,766	1,263	503	28.5	100.0						
Capitol Preferred Standard	278	1,703	1,628	75	4.4	100.0	73	1,608	1,647	-39	-2.4	98.6
Citizens P&C 2012	384	1,725	1,725	0	0.0	100.0	113	1,619	1,619	0	0.0	100.0
Cypress	316	1,720	1,596	124	7.2	97.5	82	1,500	987	513	34.2	100.0
FL Peninsula Elite	343	1,727	1,042	685	39.7	100.0	103	1,606	833	772	48.1	100.0
FL Peninsula Preferred	340	1,729	1,622	107	6.2	100.0	102	1,611	1,461	151	9.3	100.0
Federated National	161	1,724	1,113	611	35.5	100.0						
Fidelity Fire and Casualty	84	2,514	1,833	681	27.1	100.0	44	1,843	1,165	678	36.8	100.0
First Community	285	1,709	1,375	333	19.5	100.0	75	1,589	1,035	554	34.9	100.0
First Protective	84	2,514	1,833	681	27.1	100.0	44	1,843	1,165	678	36.8	100.0
Gulfstream Preferred	309	1,763	1,228	535	30.3	100.0	87	1,648	1,093	556	33.7	100.0
Modern USA	296	1,763	1,301	461	26.2	100.0	83	1,528	820	709	46.4	100.0
Olympus Preferred	331	1,785	1,001	784	43.9	100.0	96	1,646	683	963	58.5	100.0
Olympus Standard	331	1,785	1,174	611	34.2	100.0	96	1,646	771	874	53.1	100.0
Omega	384	1,725	917	808	46.8	100.0	113	1,619	764	854	52.8	100.0
Prepared	301	1,712	996	716	41.8	100.0	84	1,595	870	725	45.5	100.0
Royal Palm	333	1,699	1,330	369	21.7	99.7	99	1,587	824	763	48.1	100.0
Safe Harbor	329	1,746	1,218	528	30.2	100.0	95	1,640	782	859	52.4	100.0
Sawgrass	308	1,712	996	716	41.8	100.0	78	1,628	777	851	52.3	100.0
Security First	315	1,735	1,305	430	24.8	100.0	88	1,623	758	865	53.3	100.0
Southern Fidelity Standard	333	1,736	1,805	-68	-3.9	100.0	93	1,655	1,694	-39	-2.3	98.9
Southern Oak	277	1,706	1,643	63	3.7	97.8	73	1,608	1,265	342	21.3	100.0
St. Johns Preferred	286	1,765	958	807	45.7	100.0	77	1,642	801	841	51.2	100.0
St. Johns Standard	302	1,725	1,045	680	39.4	100.0	78	1,628	852	776	47.7	100.0
Sunshine State	181	2,058	1,082	976	47.4	100.0	80	1,657	673	984	59.4	100.0
Tower Hill Preferred	384	1,725	1,191	534	31.0	100.0	113	1,619	944	674	41.7	100.0
Tower Hill Prime	384	1,725	1,154	571	33.1	100.0	113	1,619	883	736	45.5	100.0
Tower Hill Select	384	1,725	1,088	637	36.9	100.0	113	1,619	849	770	47.6	100.0
United P&C	288	1,753	1,167	586	33.4	100.0	85	1,600	760	840	52.5	100.0
Universal P&C	270	1,735	1,199	537	30.9	100.0	74	1,614	994	620	38.4	100.0
Universal of North America	281	1,700	1,248	452	26.6	100.0	72	1,563	896	667	42.7	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3

County: LEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	5,852	\$2,627	\$3,726	\$-1,099	-41.8%	26.2%
ASI Assurance	5,812	\$2,614	\$3,598	\$-983	-37.6%	24.5%
Royal Palm	8,449	\$2,464	\$3,358	\$-894	-36.3%	32.2%
Southern Oak	4,682	\$2,538	\$3,348	\$-810	-31.9%	15.6%
Olympus Standard	7,566	\$2,606	\$3,399	\$-792	-30.4%	23.4%
Ark Royal Homeowners	5,720	\$2,629	\$3,409	\$-780	-29.6%	36.8%
Modern USA	6,604	\$2,487	\$3,246	\$-759	-30.5%	34.6%
American Traditions	6,604	\$2,487	\$3,244	\$-758	-30.5%	34.6%
American Integrity	6,665	\$2,516	\$3,127	\$-611	-24.3%	45.6%
Southern Fidelity Standard	7,077	\$2,574	\$3,174	\$-599	-23.3%	26.9%
Universal of North America	630	\$2,041	\$2,499	\$-457	-22.4%	19.2%
Safe Harbor	7,629	\$2,575	\$2,922	\$-347	-13.5%	53.8%
First Community	5,069	\$2,519	\$2,807	\$-288	-11.4%	60.8%
Security First	6,665	\$2,516	\$2,740	\$-224	-8.9%	58.7%
Tower Hill Select	9,855	\$2,534	\$2,755	\$-222	-8.7%	50.2%
FL Peninsula Preferred	8,510	\$2,467	\$2,678	\$-210	-8.5%	71.1%
Olympus Preferred	7,566	\$2,606	\$2,798	\$-192	-7.4%	59.3%
Capitol Preferred Standard	609	\$2,042	\$2,206	\$-164	-8.0%	63.2%
Universal P&C	3,288	\$2,999	\$3,144	\$-145	-4.8%	73.8%
Cypress	729	\$2,062	\$2,178	\$-116	-5.6%	69.0%
Federated National	2,752	\$2,541	\$2,653	\$-112	-4.4%	70.5%
Gulfstream Preferred	6,734	\$2,610	\$2,677	\$-67	-2.6%	81.0%
Citizens P&C 2012	9,860	\$2,533	\$2,533	\$0	0.0%	100.0%
St. Johns Standard	5,417	\$2,603	\$2,583	\$20	0.8%	85.4%
Tower Hill Preferred	9,858	\$2,533	\$2,497	\$36	1.4%	84.4%
Sawgrass	5,442	\$2,593	\$2,549	\$45	1.7%	80.8%
Tower Hill Prime	9,855	\$2,534	\$2,483	\$50	2.0%	81.2%
FL Peninsula Elite	8,690	\$2,475	\$2,409	\$66	2.7%	84.0%
Omega	9,856	\$2,534	\$2,459	\$74	2.9%	81.7%
Prepared	995	\$2,034	\$1,923	\$111	5.5%	99.4%
Sunshine State	5,468	\$2,756	\$2,571	\$186	6.7%	84.4%
St. Johns Preferred	5,345	\$2,619	\$2,182	\$437	16.7%	98.3%
United P&C	706	\$2,048	\$1,559	\$489	23.9%	99.9%
Capitol Preferred Preferred	150	\$2,254	\$1,736	\$518	23.0%	100.0%
Fidelity Fire and Casualty	2,514	\$3,100	\$1,725	\$1,375	44.4%	100.0%
First Protective	2,514	\$3,100	\$1,725	\$1,375	44.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: LEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	4,991	2,704	3,865	-1,161	-42.9	14.0	821	2,070	1,970	100	4.8	87.8
ASI Preferred	5,031	2,717	4,035	-1,317	-48.5	14.8	821	2,070	1,833	237	11.5	96.3
American Integrity	5,727	2,605	3,374	-769	-29.5	37.5	938	1,976	1,623	353	17.9	94.5
American Traditions	5,671	2,585	3,474	-889	-34.4	28.1	933	1,890	1,846	44	2.3	74.5
Ark Royal Homeowners	4,908	2,720	3,690	-970	-35.7	26.5	812	2,079	1,706	373	17.9	99.0
Capitol Preferred Preferred	149	2,258	1,738	520	23.0	100.0	1	1,660	1,435	225	13.6	100.0
Capitol Preferred Standard	379	2,295	2,322	-28	-1.2	94.2	230	1,626	2,015	-389	-23.9	12.2
Citizens P&C 2012	8,447	2,613	2,613	0	0.0	100.0	1,413	2,052	2,052	0	0.0	100.0
Cypress	456	2,320	2,610	-290	-12.5	51.1	273	1,630	1,458	173	10.6	98.9
FL Peninsula Elite	7,460	2,557	2,518	39	1.5	81.7	1,230	1,979	1,748	232	11.7	97.9
FL Peninsula Preferred	7,321	2,548	2,793	-244	-9.6	67.1	1,189	1,969	1,971	-2	-0.1	96.0
Federated National	2,750	2,541	2,654	-112	-4.4	70.4	2	2,172	1,394	778	35.8	100.0
Fidelity Fire and Casualty	2,176	3,205	1,799	1,407	43.9	100.0	338	2,422	1,249	1,173	48.4	100.0
First Community	4,419	2,602	2,949	-346	-13.3	55.5	650	1,956	1,845	111	5.7	97.1
First Protective	2,176	3,205	1,799	1,407	43.9	100.0	338	2,422	1,249	1,173	48.4	100.0
Gulfstream Preferred	5,785	2,689	2,801	-112	-4.2	79.1	949	2,129	1,919	210	9.9	92.2
Modern USA	5,671	2,585	3,474	-890	-34.4	28.1	933	1,890	1,855	35	1.8	74.0
Olympus Preferred	6,479	2,693	2,984	-291	-10.8	52.5	1,087	2,089	1,689	400	19.2	99.6
Olympus Standard	6,479	2,693	3,633	-940	-34.9	12.0	1,087	2,089	1,999	90	4.3	91.4
Omega	8,444	2,614	2,543	71	2.7	80.9	1,412	2,053	1,957	96	4.7	86.4
Prepared	578	2,316	2,221	95	4.1	99.0	417	1,643	1,510	134	8.1	100.0
Royal Palm	7,276	2,545	3,623	-1,078	-42.3	22.5	1,173	1,961	1,713	248	12.6	92.5
Safe Harbor	6,541	2,667	3,160	-493	-18.5	46.1	1,088	2,021	1,488	533	26.4	99.9
Sawgrass	4,751	2,675	2,644	31	1.1	79.0	691	2,033	1,889	144	7.1	92.9
Security First	5,727	2,605	2,964	-359	-13.8	51.9	938	1,976	1,371	604	30.6	100.0
Southern Fidelity Standard	6,099	2,654	3,246	-592	-22.3	29.9	978	2,077	2,725	-647	-31.2	8.3
Southern Oak	4,100	2,614	3,476	-862	-33.0	15.4	582	2,007	2,449	-442	-22.0	17.2
St. Johns Preferred	4,659	2,700	2,273	427	15.8	98.0	686	2,068	1,565	504	24.4	100.0
St. Johns Standard	4,727	2,682	2,690	-8	-0.3	83.7	690	2,061	1,851	210	10.2	97.2
Sunshine State	4,642	2,855	2,766	89	3.1	81.6	826	2,201	1,472	729	33.1	100.0
Tower Hill Preferred	8,445	2,614	2,585	28	1.1	83.6	1,413	2,052	1,973	80	3.9	89.2
Tower Hill Prime	8,443	2,614	2,656	-42	-1.6	78.1	1,412	2,053	1,451	602	29.3	99.7
Tower Hill Select	8,443	2,614	2,858	-244	-9.3	49.2	1,412	2,053	2,141	-88	-4.3	56.7
United P&C	404	2,345	1,922	423	18.0	99.8	302	1,650	1,072	578	35.0	100.0
Universal P&C	2,745	3,155	3,277	-122	-3.9	79.0	543	2,215	2,474	-259	-11.7	47.7
Universal of North America	394	2,294	2,870	-577	-25.1	4.3	236	1,620	1,878	-258	-16.0	44.1

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3

County: LEON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	352	\$1,326	\$1,741	\$-414	-31.2%	11.1%
Royal Palm	424	\$1,316	\$1,722	\$-407	-30.9%	47.2%
ASI Assurance	393	\$1,321	\$1,713	\$-392	-29.7%	35.1%
ASI Preferred	406	\$1,343	\$1,733	\$-390	-29.0%	35.2%
Ark Royal Homeowners	393	\$1,321	\$1,650	\$-328	-24.8%	40.5%
Security First	406	\$1,343	\$1,580	\$-237	-17.6%	54.7%
FL Peninsula Preferred	439	\$1,335	\$1,567	\$-233	-17.4%	40.1%
First Community	357	\$1,325	\$1,539	\$-214	-16.1%	45.9%
Southern Fidelity Standard	418	\$1,325	\$1,538	\$-213	-16.1%	52.6%
Capitol Preferred Standard	362	\$1,334	\$1,522	\$-188	-14.1%	57.7%
Cypress	398	\$1,305	\$1,456	\$-152	-11.6%	51.0%
American Integrity	406	\$1,343	\$1,471	\$-128	-9.5%	64.0%
Safe Harbor	392	\$1,353	\$1,456	\$-103	-7.6%	61.2%
St. Johns Standard	380	\$1,336	\$1,385	\$-50	-3.7%	82.9%
Tower Hill Preferred	468	\$1,327	\$1,345	\$-18	-1.4%	77.6%
Citizens P&C 2012	469	\$1,325	\$1,325	\$0	0.0%	100.0%
Modern USA	356	\$1,366	\$1,339	\$27	2.0%	78.1%
American Traditions	356	\$1,366	\$1,339	\$27	2.0%	78.1%
Southern Oak	360	\$1,337	\$1,242	\$94	7.0%	98.9%
Olympus Standard	385	\$1,389	\$1,279	\$111	8.0%	97.9%
St. Johns Preferred	344	\$1,393	\$1,227	\$166	11.9%	97.4%
Capitol Preferred Preferred	134	\$1,334	\$1,148	\$186	13.9%	100.0%
Federated National	201	\$1,328	\$1,117	\$212	15.9%	100.0%
Tower Hill Select	468	\$1,327	\$1,079	\$248	18.7%	100.0%
Omega	469	\$1,325	\$1,076	\$249	18.8%	100.0%
Tower Hill Prime	468	\$1,327	\$1,049	\$278	20.9%	100.0%
FL Peninsula Elite	441	\$1,336	\$1,056	\$280	21.0%	100.0%
Olympus Preferred	385	\$1,389	\$1,097	\$293	21.1%	100.0%
United P&C	350	\$1,368	\$1,069	\$299	21.9%	100.0%
Prepared	363	\$1,342	\$1,025	\$317	23.6%	100.0%
Sawgrass	384	\$1,333	\$1,012	\$321	24.1%	99.5%
First Protective	117	\$1,920	\$1,590	\$330	17.2%	100.0%
Fidelity Fire and Casualty	117	\$1,920	\$1,590	\$330	17.2%	100.0%
Universal P&C	323	\$1,368	\$1,022	\$347	25.3%	100.0%
Gulfstream Preferred	361	\$1,392	\$1,022	\$370	26.6%	100.0%
Sunshine State	215	\$1,635	\$1,098	\$537	32.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: LEON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	354	1,359	1,809	-449	-33.0	28.0	39	976	850	126	12.9	100.0
ASI Preferred	367	1,382	1,826	-444	-32.1	28.3	39	976	857	119	12.2	100.0
American Integrity	367	1,382	1,551	-169	-12.2	60.2	39	976	714	262	26.8	100.0
American Traditions	322	1,406	1,407	-1	-0.1	75.8	34	987	689	298	30.2	100.0
Ark Royal Homeowners	354	1,359	1,741	-381	-28.0	33.9	39	976	822	155	15.8	100.0
Capitol Preferred Preferred	134	1,334	1,148	186	13.9	100.0						
Capitol Preferred Standard	326	1,372	1,547	-175	-12.8	63.8	36	988	1,296	-309	-31.2	2.8
Citizens P&C 2012	423	1,364	1,364	0	0.0	100.0	46	971	971	0	0.0	100.0
Cypress	363	1,334	1,525	-190	-14.3	46.3	35	998	746	251	25.2	100.0
FL Peninsula Elite	397	1,377	1,095	282	20.5	100.0	44	974	708	266	27.3	100.0
FL Peninsula Preferred	395	1,375	1,614	-239	-17.4	40.3	44	974	1,150	-176	-18.1	38.6
Federated National	201	1,328	1,117	212	15.9	100.0						
Fidelity Fire and Casualty	106	1,971	1,657	314	15.9	100.0	11	1,426	945	480	33.7	100.0
First Community	323	1,363	1,605	-242	-17.7	40.6	34	964	914	50	5.2	97.1
First Protective	106	1,971	1,657	314	15.9	100.0	11	1,426	945	480	33.7	100.0
Gulfstream Preferred	325	1,433	1,056	376	26.3	100.0	36	1,024	707	317	31.0	100.0
Modern USA	322	1,406	1,407	-1	-0.1	75.8	34	987	689	298	30.2	100.0
Olympus Preferred	348	1,429	1,147	282	19.7	100.0	37	1,017	626	390	38.4	100.0
Olympus Standard	348	1,429	1,339	90	6.3	97.7	37	1,017	710	306	30.1	100.0
Omega	423	1,364	1,110	254	18.6	100.0	46	971	771	200	20.6	100.0
Prepared	330	1,378	1,058	320	23.2	100.0	33	982	700	282	28.7	100.0
Royal Palm	382	1,356	1,824	-469	-34.6	41.4	42	951	795	156	16.4	100.0
Safe Harbor	357	1,385	1,530	-145	-10.4	57.4	35	1,024	699	325	31.7	100.0
Sawgrass	348	1,368	1,050	318	23.3	99.4	36	988	644	343	34.8	100.0
Security First	367	1,382	1,672	-289	-20.9	49.9	39	976	717	259	26.6	100.0
Southern Fidelity Standard	377	1,363	1,579	-217	-15.9	54.4	41	973	1,154	-182	-18.7	36.6
Southern Oak	325	1,373	1,294	79	5.8	98.8	35	998	766	232	23.2	100.0
St. Johns Preferred	311	1,432	1,276	156	10.9	97.1	33	1,025	765	260	25.4	100.0
St. Johns Standard	345	1,370	1,438	-68	-5.0	81.2	35	998	870	127	12.7	100.0
Sunshine State	196	1,675	1,135	540	32.2	100.0	19	1,214	713	501	41.3	100.0
Tower Hill Preferred	422	1,365	1,388	-22	-1.6	77.0	46	971	950	21	2.2	82.6
Tower Hill Prime	422	1,365	1,087	278	20.4	100.0	46	971	699	272	28.0	100.0
Tower Hill Select	422	1,365	1,114	252	18.4	100.0	46	971	759	212	21.8	100.0
United P&C	316	1,409	1,120	289	20.5	100.0	34	987	593	394	39.9	100.0
Universal P&C	292	1,408	1,057	351	24.9	100.0	31	997	691	305	30.6	100.0
Universal of North America	319	1,363	1,818	-455	-33.4	2.2	33	970	988	-18	-1.8	97.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3

County: LEVY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	62	\$1,840	\$2,271	\$-431	-23.4%	21.0%
United P&C	64	\$2,002	\$2,338	\$-336	-16.8%	28.1%
ASI Preferred	142	\$2,129	\$2,441	\$-312	-14.7%	53.5%
ASI Assurance	134	\$2,137	\$2,430	\$-293	-13.7%	48.5%
Royal Palm	108	\$2,005	\$2,292	\$-288	-14.3%	43.5%
Southern Fidelity Standard	178	\$2,194	\$2,405	\$-210	-9.6%	30.9%
Modern USA	93	\$2,124	\$2,330	\$-206	-9.7%	47.3%
American Traditions	93	\$2,124	\$2,330	\$-206	-9.7%	47.3%
Ark Royal Homeowners	134	\$2,137	\$2,315	\$-178	-8.3%	60.4%
Capitol Preferred Standard	80	\$1,932	\$2,107	\$-175	-9.1%	58.8%
Universal P&C	77	\$2,272	\$2,416	\$-144	-6.3%	31.2%
American Integrity	142	\$2,129	\$2,204	\$-75	-3.5%	54.2%
St. Johns Standard	139	\$2,163	\$2,209	\$-46	-2.1%	74.1%
FL Peninsula Preferred	153	\$2,155	\$2,186	\$-31	-1.4%	95.4%
Federated National	55	\$1,971	\$1,983	\$-13	-0.6%	43.6%
Citizens P&C 2012	205	\$2,205	\$2,205	\$0	0.0%	100.0%
Prepared	75	\$1,828	\$1,790	\$38	2.1%	65.3%
Safe Harbor	178	\$2,215	\$2,171	\$44	2.0%	62.4%
Security First	142	\$2,129	\$2,078	\$51	2.4%	65.5%
Cypress	106	\$2,033	\$1,950	\$84	4.1%	69.8%
Southern Oak	112	\$2,067	\$1,935	\$132	6.4%	95.5%
Olympus Standard	164	\$2,315	\$2,146	\$169	7.3%	70.1%
First Community	89	\$1,964	\$1,790	\$173	8.8%	91.0%
Capitol Preferred Preferred	21	\$1,698	\$1,418	\$280	16.5%	100.0%
St. Johns Preferred	125	\$2,278	\$1,967	\$311	13.6%	92.8%
FL Peninsula Elite	156	\$2,171	\$1,834	\$338	15.5%	94.9%
Olympus Preferred	164	\$2,315	\$1,791	\$525	22.7%	100.0%
Tower Hill Preferred	205	\$2,205	\$1,636	\$569	25.8%	99.0%
Tower Hill Prime	205	\$2,205	\$1,559	\$646	29.3%	100.0%
Sawgrass	145	\$2,136	\$1,486	\$649	30.4%	99.3%
Sunshine State	69	\$2,592	\$1,824	\$768	29.6%	100.0%
Tower Hill Select	205	\$2,205	\$1,412	\$793	36.0%	100.0%
Gulfstream Preferred	145	\$2,319	\$1,524	\$795	34.3%	100.0%
Omega	205	\$2,205	\$1,296	\$909	41.2%	100.0%
First Protective	24	\$2,889	\$1,451	\$1,438	49.8%	100.0%
Fidelity Fire and Casualty	24	\$2,889	\$1,451	\$1,438	49.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: LEVY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	114	2,148	2,593	-445	-20.7	39.5	20	2,075	1,500	575	27.7	100.0
ASI Preferred	122	2,137	2,606	-469	-21.9	45.9	20	2,075	1,432	643	31.0	100.0
American Integrity	122	2,137	2,349	-211	-9.9	46.7	20	2,075	1,318	758	36.5	100.0
American Traditions	82	2,098	2,423	-324	-15.5	40.2	11	2,315	1,641	673	29.1	100.0
Ark Royal Homeowners	114	2,148	2,481	-333	-15.5	53.5	20	2,075	1,369	706	34.0	100.0
Capitol Preferred Preferred	21	1,698	1,418	280		16.5						
Capitol Preferred Standard	67	1,938	2,097	-159	-8.2	65.7	13	1,898	2,159	-261	-13.8	23.1
Citizens P&C 2012	179	2,225	2,225	0	0.0	100.0	26	2,069	2,069	0	0.0	100.0
Cypress	90	2,075	2,106	-31	-1.5	64.4	16	1,801	1,069	732	40.7	100.0
FL Peninsula Elite	135	2,174	1,891	283	13.0	94.8	21	2,156	1,467	688	31.9	95.2
FL Peninsula Preferred	132	2,155	2,203	-49	-2.3	96.2	21	2,156	2,077	79	3.7	90.5
Federated National	55	1,971	1,983	-13	-0.6	43.6						
Fidelity Fire and Casualty	17	3,029	1,621	1,407	46.5	100.0	7	2,551	1,038	1,514	59.3	100.0
First Community	77	1,970	1,878	92	4.7	89.6	12	1,922	1,228	693	36.1	100.0
First Protective	17	3,029	1,621	1,407	46.5	100.0	7	2,551	1,038	1,514	59.3	100.0
Gulfstream Preferred	126	2,341	1,584	757	32.3	100.0	19	2,171	1,122	1,049	48.3	100.0
Modern USA	82	2,098	2,423	-324	-15.5	40.2	11	2,315	1,641	673	29.1	100.0
Olympus Preferred	142	2,337	1,898	439	18.8	100.0	22	2,175	1,097	1,078	49.6	100.0
Olympus Standard	142	2,337	2,282	56	2.4	65.5	22	2,175	1,270	905	41.6	100.0
Omega	179	2,225	1,338	886	39.8	100.0	26	2,069	1,003	1,066	51.5	100.0
Prepared	65	1,824	1,874	-50	-2.8	60.0	10	1,856	1,242	615	33.1	100.0
Royal Palm	96	1,998	2,406	-408	-20.4	36.5	12	2,055	1,382	674	32.8	100.0
Safe Harbor	154	2,241	2,328	-87	-3.9	56.5	24	2,046	1,164	882	43.1	100.0
Sawgrass	124	2,163	1,562	601	27.8	99.2	21	1,975	1,039	936	47.4	100.0
Security First	122	2,137	2,223	-86	-4.0	59.8	20	2,075	1,191	884	42.6	100.0
Southern Fidelity Standard	153	2,226	2,448	-222	-10.0	28.8	25	2,002	2,139	-138	-6.9	44.0
Southern Oak	96	2,068	1,998	70	3.4	94.8	16	2,058	1,555	504	24.5	100.0
St. Johns Preferred	107	2,294	2,076	218	9.5	91.6	18	2,182	1,318	863	39.6	100.0
St. Johns Standard	118	2,197	2,347	-151	-6.9	69.5	21	1,975	1,431	544	27.5	100.0
Sunshine State	58	2,642	1,910	732	27.7	100.0	11	2,330	1,371	959	41.2	100.0
Tower Hill Preferred	179	2,225	1,690	534	24.0	98.9	26	2,069	1,263	806	39.0	100.0
Tower Hill Prime	179	2,225	1,604	621	27.9	100.0	26	2,069	1,251	818	39.5	100.0
Tower Hill Select	179	2,225	1,468	756	34.0	100.0	26	2,069	1,020	1,050	50.7	100.0
United P&C	58	1,953	2,436	-483	-24.7	20.7	6	2,475	1,391	1,085	43.8	100.0
Universal P&C	67	2,290	2,566	-277	-12.1	23.9	10	2,156	1,412	745	34.5	80.0
Universal of North America	52	1,837	2,414	-577	-31.4	5.8	10	1,856	1,532	325	17.5	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: LIBERTY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	4	\$2,212	\$3,135	\$-923	-41.7%	0.0%
Royal Palm	6	\$2,098	\$2,577	\$-479	-22.8%	33.3%
Security First	5	\$2,040	\$2,321	\$-281	-13.8%	60.0%
Cypress	6	\$2,359	\$2,633	\$-274	-11.6%	33.3%
Universal of North America	3	\$1,591	\$1,864	\$-272	-17.1%	33.3%
ASI Preferred	5	\$2,040	\$2,304	\$-264	-13.0%	60.0%
American Integrity	5	\$2,040	\$2,233	\$-193	-9.5%	60.0%
Capitol Preferred Standard	3	\$1,591	\$1,747	\$-156	-9.8%	66.7%
Modern USA	4	\$2,212	\$2,338	\$-126	-5.7%	75.0%
American Traditions	4	\$2,212	\$2,338	\$-126	-5.7%	75.0%
Southern Fidelity Standard	6	\$2,359	\$2,476	\$-117	-5.0%	83.3%
ASI Assurance	4	\$1,532	\$1,569	\$-37	-2.4%	75.0%
Ark Royal Homeowners	4	\$1,532	\$1,548	\$-17	-1.1%	75.0%
Citizens P&C 2012	8	\$2,237	\$2,237	\$0	0.0%	100.0%
FL Peninsula Preferred	7	\$1,992	\$1,987	\$5	0.3%	100.0%
Fidelity Fire and Casualty	1	\$2,059	\$2,038	\$21	1.0%	100.0%
First Protective	1	\$2,059	\$2,038	\$21	1.0%	100.0%
Tower Hill Preferred	8	\$2,237	\$1,971	\$266	11.9%	100.0%
First Community	3	\$1,591	\$1,317	\$275	17.3%	100.0%
Southern Oak	3	\$1,591	\$1,312	\$279	17.6%	100.0%
Olympus Standard	6	\$2,359	\$2,070	\$289	12.2%	100.0%
Federated National	1	\$1,418	\$1,106	\$312	22.0%	100.0%
Safe Harbor	6	\$2,359	\$2,012	\$348	14.7%	83.3%
Tower Hill Prime	8	\$2,237	\$1,881	\$356	15.9%	100.0%
Gulfstream Preferred	4	\$2,182	\$1,816	\$366	16.8%	100.0%
Tower Hill Select	8	\$2,237	\$1,863	\$374	16.7%	100.0%
Sawgrass	4	\$2,182	\$1,771	\$411	18.8%	100.0%
Prepared	4	\$2,212	\$1,795	\$417	18.8%	100.0%
St. Johns Standard	4	\$2,182	\$1,634	\$548	25.1%	100.0%
Olympus Preferred	6	\$2,359	\$1,779	\$580	24.6%	100.0%
FL Peninsula Elite	7	\$1,992	\$1,400	\$592	29.7%	100.0%
Omega	8	\$2,237	\$1,597	\$640	28.6%	100.0%
St. Johns Preferred	4	\$2,182	\$1,377	\$805	36.9%	100.0%
Universal P&C	4	\$2,182	\$1,329	\$853	39.1%	100.0%
Sunshine State	2	\$3,006	\$1,958	\$1,048	34.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: LIBERTY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	3	1,356	1,664	-308	-22.7	66.7	1	2,059	1,285	774	37.6	100.0
ASI Preferred	4	2,036	2,555	-520	-25.5	50.0	1	2,059	1,302	757	36.8	100.0
American Integrity	4	2,036	2,484	-449	-22.1	50.0	1	2,059	1,228	831	40.4	100.0
American Traditions	3	2,263	2,681	-418	-18.5	66.7	1	2,059	1,309	750	36.4	100.0
Ark Royal Homeowners	3	1,356	1,641	-285	-21.0	66.7	1	2,059	1,270	789	38.3	100.0
Capitol Preferred Standard	2	1,358	1,410	-52	-3.9	100.0	1	2,059	2,421	-362	-17.6	
Citizens P&C 2012	7	2,263	2,263	0	0.0	100.0	1	2,059	2,059	0	0.0	100.0
Cypress	5	2,419	2,909	-489	-20.2	20.0	1	2,059	1,256	803	39.0	100.0
FL Peninsula Elite	6	1,981	1,460	521	26.3	100.0	1	2,059	1,044	1,015	49.3	100.0
FL Peninsula Preferred	6	1,981	1,984	-3	-0.2	100.0	1	2,059	2,003	56	2.7	100.0
Federated National	1	1,418	1,106	312	22.0	100.0						
Fidelity Fire and Casualty							1	2,059	2,038	21	1.0	100.0
First Community	2	1,358	1,292	65	4.8	100.0	1	2,059	1,365	694	33.7	100.0
First Protective							1	2,059	2,038	21	1.0	100.0
Gulfstream Preferred	3	2,223	1,891	332	14.9	100.0	1	2,059	1,591	468	22.7	100.0
Modern USA	3	2,263	2,681	-418	-18.5	66.7	1	2,059	1,309	750	36.4	100.0
Olympus Preferred	5	2,419	1,927	492	20.3	100.0	1	2,059	1,041	1,018	49.4	100.0
Olympus Standard	5	2,419	2,247	172	7.1	100.0	1	2,059	1,189	870	42.3	100.0
Omega	7	2,263	1,644	619	27.4	100.0	1	2,059	1,271	788	38.3	100.0
Prepared	3	2,263	1,844	419	18.5	100.0	1	2,059	1,650	409	19.9	100.0
Royal Palm	5	2,106	2,810	-704	-33.4	20.0	1	2,059	1,413	646	31.4	100.0
Safe Harbor	5	2,419	2,163	256	10.6	80.0	1	2,059	1,252	807	39.2	100.0
Sawgrass	3	2,223	1,789	434	19.5	100.0	1	2,059	1,717	342	16.6	100.0
Security First	4	2,036	2,602	-566	-27.8	50.0	1	2,059	1,197	862	41.9	100.0
Southern Fidelity Standard	5	2,419	2,540	-121	-5.0	80.0	1	2,059	2,157	-98	-4.8	100.0
Southern Oak	2	1,358	1,299	58	4.3	100.0	1	2,059	1,337	722	35.1	100.0
St. Johns Preferred	3	2,223	1,465	758	34.1	100.0	1	2,059	1,113	946	45.9	100.0
St. Johns Standard	3	2,223	1,741	482	21.7	100.0	1	2,059	1,313	746	36.2	100.0
Sunshine State	1	3,954	2,726	1,228	31.1	100.0	1	2,059	1,191	868	42.2	100.0
Tower Hill Preferred	7	2,263	2,023	240	10.6	100.0	1	2,059	1,608	451	21.9	100.0
Tower Hill Prime	7	2,263	1,911	352	15.6	100.0	1	2,059	1,673	386	18.7	100.0
Tower Hill Select	7	2,263	1,925	338	14.9	100.0	1	2,059	1,431	628	30.5	100.0
United P&C	3	2,263	3,053	-790	-34.9		1	2,059	3,381	-1,322	-64.2	
Universal P&C	3	2,223	1,374	849	38.2	100.0	1	2,059	1,193	866	42.1	100.0
Universal of North America	2	1,358	1,726	-368	-27.1		1	2,059	2,139	-80	-3.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MADISON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	18	\$1,831	\$2,410	\$-578	-31.6%	50.0%
Universal of North America	13	\$1,673	\$2,068	\$-395	-23.6%	7.7%
Modern USA	11	\$2,084	\$2,272	\$-187	-9.0%	72.7%
American Traditions	11	\$2,084	\$2,272	\$-187	-9.0%	72.7%
ASI Preferred	17	\$1,804	\$1,893	\$-89	-5.0%	76.5%
ASI Assurance	14	\$1,632	\$1,704	\$-72	-4.4%	71.4%
Capitol Preferred Standard	17	\$1,583	\$1,652	\$-69	-4.4%	76.5%
Cypress	24	\$1,863	\$1,919	\$-55	-3.0%	66.7%
Ark Royal Homeowners	14	\$1,632	\$1,660	\$-28	-1.7%	78.6%
American Integrity	17	\$1,804	\$1,805	\$-1	-0.0%	88.2%
Citizens P&C 2012	32	\$1,866	\$1,866	\$0	0.0%	100.0%
Security First	17	\$1,804	\$1,785	\$19	1.0%	82.4%
United P&C	11	\$2,084	\$2,041	\$44	2.1%	100.0%
Tower Hill Preferred	32	\$1,866	\$1,822	\$44	2.4%	62.5%
Fidelity Fire and Casualty	2	\$3,929	\$3,827	\$102	2.6%	100.0%
First Protective	2	\$3,929	\$3,827	\$102	2.6%	100.0%
First Community	13	\$1,673	\$1,555	\$118	7.0%	100.0%
Southern Fidelity Standard	27	\$1,884	\$1,740	\$144	7.6%	100.0%
FL Peninsula Preferred	19	\$1,868	\$1,706	\$162	8.7%	100.0%
Olympus Standard	22	\$2,093	\$1,928	\$166	7.9%	86.4%
Gulfstream Preferred	20	\$2,044	\$1,849	\$195	9.5%	100.0%
Tower Hill Prime	32	\$1,866	\$1,566	\$300	16.1%	100.0%
Safe Harbor	27	\$1,899	\$1,546	\$353	18.6%	88.9%
Sawgrass	25	\$1,768	\$1,375	\$394	22.3%	92.0%
Tower Hill Select	32	\$1,866	\$1,468	\$398	21.3%	100.0%
Prepared	18	\$1,667	\$1,238	\$429	25.7%	100.0%
Federated National	9	\$1,811	\$1,376	\$435	24.0%	100.0%
Olympus Preferred	22	\$2,093	\$1,657	\$436	20.9%	100.0%
Capitol Preferred Preferred	6	\$1,708	\$1,270	\$439	25.7%	100.0%
Omega	32	\$1,866	\$1,391	\$475	25.5%	100.0%
Southern Oak	16	\$1,630	\$1,126	\$505	30.9%	100.0%
FL Peninsula Elite	20	\$1,817	\$1,233	\$584	32.2%	100.0%
St. Johns Standard	20	\$1,986	\$1,374	\$612	30.8%	100.0%
Universal P&C	14	\$1,746	\$995	\$751	43.0%	100.0%
St. Johns Preferred	18	\$2,073	\$1,209	\$864	41.7%	100.0%
Sunshine State	3	\$3,282	\$2,394	\$888	27.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: MADISON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	12	1,582	1,772	-190	-12.0	66.7	2	1,934	1,300	635	32.8	100.0
ASI Preferred	15	1,787	1,969	-182	-10.2	73.3	2	1,934	1,327	608	31.4	100.0
American Integrity	15	1,787	1,878	-91	-5.1	86.7	2	1,934	1,258	677	35.0	100.0
American Traditions	10	2,158	2,391	-234	-10.8	70.0	1	1,349	1,073	276	20.5	100.0
Ark Royal Homeowners	12	1,582	1,725	-143	-9.1	75.0	2	1,934	1,270	664	34.3	100.0
Capitol Preferred Preferred	6	1,708	1,270	439	25.7	100.0						
Capitol Preferred Standard	15	1,536	1,532	3	0.2	86.7	2	1,934	2,546	-612	-31.6	
Citizens P&C 2012	27	1,854	1,854	0	0.0	100.0	5	1,931	1,931	0	0.0	100.0
Cypress	19	1,846	2,041	-196	-10.6	57.9	5	1,931	1,454	477	24.7	100.0
FL Peninsula Elite	18	1,804	1,231	573	31.7	100.0	2	1,934	1,246	688	35.6	100.0
FL Peninsula Preferred	17	1,860	1,688	172	9.3	100.0	2	1,934	1,858	76	4.0	100.0
Federated National	9	1,811	1,376	435	24.0	100.0						
Fidelity Fire and Casualty	2	3,929	3,827	102	2.6	100.0						
First Community	12	1,700	1,609	91	5.4	100.0	1	1,349	911	438	32.5	100.0
First Protective	2	3,929	3,827	102	2.6	100.0						
Gulfstream Preferred	15	2,082	1,890	191	9.2	100.0	5	1,931	1,727	204	10.6	100.0
Modern USA	10	2,158	2,391	-234	-10.8	70.0	1	1,349	1,073	276	20.5	100.0
Olympus Preferred	17	2,141	1,791	350	16.3	100.0	5	1,931	1,200	731	37.8	100.0
Olympus Standard	17	2,141	2,092	50	2.3	82.4	5	1,931	1,370	560	29.0	100.0
Omega	27	1,854	1,373	480	25.9	100.0	5	1,931	1,485	445	23.1	100.0
Prepared	17	1,686	1,253	433	25.7	100.0	1	1,349	988	361	26.8	100.0
Royal Palm	17	1,860	2,486	-626	-33.7	47.1	1	1,349	1,106	243	18.0	100.0
Safe Harbor	22	1,892	1,677	214	11.3	86.4	5	1,931	970	961	49.8	100.0
Sawgrass	20	1,728	1,388	340	19.7	90.0	5	1,931	1,323	608	31.5	100.0
Security First	15	1,787	1,859	-73	-4.1	80.0	2	1,934	1,232	702	36.3	100.0
Southern Fidelity Standard	22	1,873	1,704	169	9.0	100.0	5	1,931	1,898	33	1.7	100.0
Southern Oak	14	1,587	1,144	443	27.9	100.0	2	1,934	997	938	48.5	100.0
St. Johns Preferred	13	2,127	1,296	832	39.1	100.0	5	1,931	983	948	49.1	100.0
St. Johns Standard	15	2,004	1,443	561	28.0	100.0	5	1,931	1,166	765	39.6	100.0
Sunshine State	2	3,929	2,733	1,196	30.4	100.0	1	1,988	1,716	272	13.7	100.0
Tower Hill Preferred	27	1,854	1,828	25	1.4	55.6	5	1,931	1,785	146	7.6	100.0
Tower Hill Prime	27	1,854	1,567	287	15.5	100.0	5	1,931	1,563	367	19.0	100.0
Tower Hill Select	27	1,854	1,450	404	21.8	100.0	5	1,931	1,567	364	18.8	100.0
United P&C	10	2,158	2,147	11	0.5	100.0	1	1,349	978	371	27.5	100.0
Universal P&C	11	1,774	1,025	749	42.2	100.0	3	1,642	885	757	46.1	100.0
Universal of North America	12	1,700	2,141	-441	-26.0		1	1,349	1,189	160	11.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MANATEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	7,039	\$2,310	\$4,112	\$-1,802	-78.0%	7.9%
ASI Assurance	5,752	\$2,321	\$3,899	\$-1,579	-68.0%	6.9%
Modern USA	5,841	\$2,330	\$3,808	\$-1,478	-63.5%	8.7%
American Traditions	5,841	\$2,330	\$3,808	\$-1,478	-63.4%	8.8%
American Integrity	5,912	\$2,351	\$3,695	\$-1,344	-57.2%	11.3%
ASI Preferred	5,914	\$2,351	\$3,671	\$-1,320	-56.1%	12.0%
Universal of North America	1,027	\$1,946	\$2,992	\$-1,046	-53.8%	2.3%
Ark Royal Homeowners	5,754	\$2,320	\$3,319	\$-999	-43.0%	21.4%
Safe Harbor	6,272	\$2,399	\$3,340	\$-941	-39.2%	20.0%
Southern Oak	4,851	\$2,326	\$3,166	\$-841	-36.2%	7.6%
Olympus Standard	6,270	\$2,409	\$3,058	\$-649	-27.0%	20.5%
Security First	5,914	\$2,351	\$2,985	\$-634	-27.0%	26.8%
Cypress	1,161	\$1,937	\$2,544	\$-607	-31.4%	15.0%
Universal P&C	2,871	\$2,680	\$3,185	\$-505	-18.9%	34.7%
Gulfstream Preferred	5,686	\$2,391	\$2,851	\$-460	-19.2%	45.1%
First Community	5,099	\$2,310	\$2,729	\$-419	-18.1%	39.1%
Capitol Preferred Standard	1,014	\$1,975	\$2,352	\$-376	-19.0%	34.4%
FL Peninsula Preferred	7,072	\$2,313	\$2,688	\$-376	-16.2%	43.4%
Southern Fidelity Standard	6,024	\$2,397	\$2,770	\$-373	-15.6%	42.8%
Prepared	1,211	\$1,968	\$2,280	\$-311	-15.8%	38.3%
Tower Hill Prime	7,639	\$2,348	\$2,636	\$-287	-12.2%	59.4%
Tower Hill Preferred	7,641	\$2,348	\$2,609	\$-261	-11.1%	53.4%
United P&C	1,154	\$1,981	\$2,155	\$-174	-8.8%	59.2%
Olympus Preferred	6,270	\$2,409	\$2,491	\$-83	-3.4%	79.4%
FL Peninsula Elite	7,174	\$2,320	\$2,344	\$-23	-1.0%	71.3%
Citizens P&C 2012	7,642	\$2,348	\$2,348	\$0	0.0%	100.0%
Sawgrass	5,282	\$2,335	\$2,288	\$47	2.0%	81.6%
Tower Hill Select	7,641	\$2,348	\$2,225	\$123	5.2%	86.3%
St. Johns Standard	5,267	\$2,338	\$2,182	\$157	6.7%	88.8%
Federated National	3,694	\$2,299	\$2,122	\$177	7.7%	94.0%
Omega	7,642	\$2,348	\$2,165	\$183	7.8%	85.7%
Capitol Preferred Preferred	483	\$1,997	\$1,798	\$200	10.0%	99.6%
Sunshine State	4,355	\$2,582	\$2,302	\$280	10.9%	95.0%
St. Johns Preferred	5,203	\$2,351	\$1,845	\$507	21.5%	97.8%
Fidelity Fire and Casualty	2,296	\$2,868	\$1,830	\$1,038	36.2%	100.0%
First Protective	2,296	\$2,868	\$1,830	\$1,038	36.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: MANATEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	5,529	2,320	3,956	-1,636	-70.5	4.8	223	2,322	2,486	-164	-7.1	60.1
ASI Preferred	5,691	2,352	3,712	-1,360	-57.8	10.2	223	2,322	2,620	-297	-12.8	58.3
American Integrity	5,689	2,352	3,752	-1,399	-59.5	9.3	223	2,322	2,258	64	2.8	63.2
American Traditions	5,623	2,340	3,860	-1,520	-64.9	7.1	218	2,069	2,475	-406	-19.6	50.9
Ark Royal Homeowners	5,531	2,320	3,357	-1,037	-44.7	19.4	223	2,322	2,375	-53	-2.3	69.5
Capitol Preferred Preferred	482	1,999	1,799	200	10.0	99.6	1	1,371	1,394	-23	-1.7	100.0
Capitol Preferred Standard	934	1,977	2,342	-365	-18.4	37.0	80	1,957	2,468	-511	-26.1	3.8
Citizens P&C 2012	7,279	2,349	2,349	0	0.0	100.0	363	2,317	2,317	0	0.0	100.0
Cypress	1,073	1,950	2,619	-669	-34.3	8.3	88	1,782	1,634	148	8.3	96.6
FL Peninsula Elite	6,857	2,323	2,359	-36	-1.5	70.7	317	2,263	2,016	247	10.9	84.5
FL Peninsula Preferred	6,774	2,315	2,692	-377	-16.3	43.4	298	2,255	2,600	-345	-15.3	42.6
Federated National	3,692	2,300	2,123	177	7.7	94.0	2	1,629	1,146	484	29.7	100.0
Fidelity Fire and Casualty	2,148	2,891	1,853	1,038	35.9	100.0	148	2,542	1,503	1,039	40.9	100.0
First Community	4,912	2,315	2,744	-429	-18.5	38.2	187	2,183	2,338	-155	-7.1	63.6
First Protective	2,148	2,891	1,853	1,038	35.9	100.0	148	2,542	1,503	1,039	40.9	100.0
Gulfstream Preferred	5,436	2,389	2,857	-467	-19.6	44.0	250	2,424	2,718	-294	-12.1	69.6
Modern USA	5,623	2,340	3,860	-1,520	-64.9	7.1	218	2,069	2,483	-414	-20.0	49.5
Olympus Preferred	5,999	2,409	2,520	-111	-4.6	78.5	271	2,396	1,848	548	22.9	98.9
Olympus Standard	5,999	2,409	3,096	-687	-28.5	17.5	271	2,396	2,215	181	7.5	88.6
Omega	7,279	2,349	2,171	178	7.6	85.9	363	2,317	2,033	284	12.2	81.3
Prepared	1,117	1,974	2,301	-327	-16.6	36.0	94	1,903	2,021	-118	-6.2	66.0
Royal Palm	6,749	2,314	4,185	-1,871	-80.9	5.9	290	2,221	2,413	-192	-8.6	55.5
Safe Harbor	6,002	2,400	3,398	-998	-41.6	17.6	270	2,378	2,040	338	14.2	73.7
Sawgrass	5,058	2,335	2,292	42	1.8	81.4	224	2,344	2,198	146	6.2	85.7
Security First	5,691	2,352	3,032	-680	-28.9	24.1	223	2,322	1,783	539	23.2	94.2
Southern Fidelity Standard	5,767	2,396	2,751	-355	-14.8	44.8	257	2,402	3,191	-789	-32.9	
Southern Oak	4,656	2,329	3,186	-858	-36.8	6.9	195	2,251	2,693	-443	-19.7	25.1
St. Johns Preferred	4,979	2,352	1,845	507	21.5	97.8	224	2,344	1,836	508	21.7	98.2
St. Johns Standard	5,043	2,338	2,182	156	6.7	88.8	224	2,344	2,176	168	7.2	89.7
Sunshine State	4,139	2,585	2,335	251	9.7	94.8	216	2,517	1,669	847	33.7	100.0
Tower Hill Preferred	7,278	2,350	2,613	-263	-11.2	53.7	363	2,317	2,540	-223	-9.6	47.1
Tower Hill Prime	7,276	2,350	2,673	-323	-13.7	57.4	363	2,317	1,888	429	18.5	97.5
Tower Hill Select	7,278	2,350	2,239	111	4.7	86.2	363	2,317	1,957	360	15.5	90.1
United P&C	1,061	1,989	2,215	-226	-11.4	55.6	93	1,894	1,469	425	22.4	100.0
Universal P&C	2,686	2,694	3,190	-496	-18.4	36.2	185	2,469	3,112	-643	-26.1	13.0
Universal of North America	950	1,954	3,051	-1,098	-56.2	1.7	77	1,853	2,267	-414	-22.3	10.4

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MARION

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Capitol Preferred Standard	628	\$1,817	\$1,976	\$-159	-8.8%	65.0%
Citizens P&C 2012	994	\$1,764	\$1,764	\$0	0.0%	100.0%
FL Peninsula Preferred	893	\$1,783	\$1,746	\$37	2.1%	99.7%
Southern Fidelity Standard	828	\$1,801	\$1,659	\$142	7.9%	99.9%
Capitol Preferred Preferred	196	\$1,859	\$1,509	\$351	18.9%	100.0%
Cypress	757	\$1,779	\$1,423	\$356	20.0%	99.9%
Southern Oak	625	\$1,819	\$1,441	\$378	20.8%	100.0%
Security First	785	\$1,804	\$1,423	\$380	21.1%	97.2%
First Community	631	\$1,792	\$1,386	\$406	22.7%	100.0%
Royal Palm	812	\$1,731	\$1,317	\$415	24.0%	98.4%
Modern USA	706	\$1,774	\$1,352	\$422	23.8%	98.7%
American Traditions	706	\$1,774	\$1,352	\$422	23.8%	98.7%
ASI Assurance	767	\$1,777	\$1,278	\$499	28.1%	100.0%
ASI Preferred	785	\$1,804	\$1,303	\$501	27.8%	99.6%
Ark Royal Homeowners	767	\$1,777	\$1,238	\$539	30.3%	99.6%
Universal of North America	606	\$1,795	\$1,240	\$555	30.9%	100.0%
Tower Hill Preferred	993	\$1,765	\$1,164	\$601	34.1%	100.0%
Safe Harbor	835	\$1,799	\$1,102	\$696	38.7%	99.9%
American Integrity	785	\$1,804	\$1,082	\$721	40.0%	100.0%
United P&C	694	\$1,797	\$1,074	\$722	40.2%	100.0%
St. Johns Standard	700	\$1,819	\$1,094	\$725	39.8%	100.0%
FL Peninsula Elite	906	\$1,776	\$1,047	\$729	41.1%	100.0%
Gulfstream Preferred	725	\$1,839	\$1,090	\$749	40.7%	100.0%
Tower Hill Prime	992	\$1,766	\$1,017	\$749	42.4%	100.0%
Universal P&C	604	\$1,828	\$1,069	\$758	41.5%	100.0%
Federated National	298	\$1,860	\$1,095	\$765	41.1%	100.0%
Olympus Standard	820	\$1,827	\$1,047	\$780	42.7%	100.0%
Fidelity Fire and Casualty	217	\$2,396	\$1,616	\$780	32.6%	100.0%
First Protective	217	\$2,396	\$1,616	\$780	32.6%	100.0%
Prepared	722	\$1,769	\$988	\$781	44.2%	100.0%
Omega	993	\$1,765	\$975	\$790	44.8%	100.0%
Sunshine State	457	\$2,011	\$1,167	\$844	42.0%	100.0%
Tower Hill Select	992	\$1,766	\$917	\$849	48.1%	100.0%
St. Johns Preferred	670	\$1,847	\$990	\$857	46.4%	100.0%
Sawgrass	714	\$1,805	\$898	\$907	50.3%	100.0%
Olympus Preferred	820	\$1,827	\$901	\$926	50.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: MARION

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	600	1,822	1,374	448	24.6	100.0	167	1,613	931	682	42.3	100.0
ASI Preferred	618	1,855	1,400	455	24.5	99.5	167	1,613	944	669	41.5	100.0
American Integrity	618	1,855	1,164	691	37.2	100.0	167	1,613	779	834	51.7	100.0
American Traditions	554	1,850	1,481	369	19.9	98.4	152	1,494	880	614	41.1	100.0
Ark Royal Homeowners	600	1,822	1,330	492	27.0	99.5	167	1,613	906	708	43.9	100.0
Capitol Preferred Preferred	195	1,862	1,510	352	18.9	100.0	1	1,264	1,215	49	3.9	100.0
Capitol Preferred Standard	493	1,863	1,968	-105	-5.6	77.1	135	1,648	2,005	-357	-21.6	20.7
Citizens P&C 2012	751	1,829	1,829	0	0.0	100.0	243	1,566	1,566	0	0.0	100.0
Cypress	599	1,844	1,549	295	16.0	99.8	158	1,535	946	589	38.4	100.0
FL Peninsula Elite	684	1,838	1,095	743	40.4	100.0	222	1,586	898	688	43.4	100.0
FL Peninsula Preferred	674	1,845	1,793	52	2.8	100.0	219	1,589	1,600	-11	-0.7	98.6
Federated National	297	1,862	1,097	765	41.1	100.0	1	1,264	593	671	53.1	100.0
Fidelity Fire and Casualty	143	2,628	1,824	804	30.6	100.0	74	1,947	1,213	734	37.7	100.0
First Community	494	1,848	1,477	371	20.1	100.0	137	1,589	1,058	531	33.4	100.0
First Protective	143	2,628	1,824	804	30.6	100.0	74	1,947	1,213	734	37.7	100.0
Gulfstream Preferred	560	1,908	1,125	783	41.0	100.0	165	1,606	973	633	39.4	100.0
Modern USA	554	1,850	1,481	369	19.9	98.4	152	1,494	880	614	41.1	100.0
Olympus Preferred	639	1,891	973	918	48.6	100.0	181	1,601	649	953	59.5	100.0
Olympus Standard	639	1,891	1,137	754	39.9	100.0	181	1,601	731	870	54.3	100.0
Omega	750	1,830	1,014	816	44.6	100.0	243	1,566	857	710	45.3	100.0
Prepared	570	1,821	1,020	801	44.0	100.0	152	1,576	869	708	44.9	100.0
Royal Palm	617	1,783	1,461	322	18.0	97.9	195	1,567	858	709	45.2	100.0
Safe Harbor	659	1,852	1,199	652	35.2	99.8	176	1,600	739	861	53.8	100.0
Sawgrass	558	1,859	950	909	48.9	100.0	156	1,610	710	900	55.9	100.0
Security First	618	1,855	1,569	286	15.4	96.4	167	1,613	886	728	45.1	100.0
Southern Fidelity Standard	659	1,849	1,687	163	8.8	100.0	169	1,611	1,550	61	3.8	99.4
Southern Oak	490	1,867	1,520	347	18.6	100.0	135	1,648	1,155	493	29.9	100.0
St. Johns Preferred	517	1,914	1,045	869	45.4	100.0	153	1,622	805	817	50.4	100.0
St. Johns Standard	545	1,877	1,160	717	38.2	100.0	155	1,616	864	752	46.5	100.0
Sunshine State	322	2,168	1,316	852	39.3	100.0	135	1,635	809	826	50.5	100.0
Tower Hill Preferred	750	1,830	1,214	616	33.7	100.0	243	1,566	1,010	556	35.5	100.0
Tower Hill Prime	749	1,831	1,062	769	42.0	100.0	243	1,566	880	686	43.8	100.0
Tower Hill Select	749	1,831	959	871	47.6	100.0	243	1,566	785	781	49.9	100.0
United P&C	539	1,859	1,164	695	37.4	100.0	155	1,579	762	816	51.7	100.0
Universal P&C	470	1,890	1,111	779	41.2	100.0	134	1,609	922	687	42.7	100.0
Universal of North America	474	1,848	1,308	540	29.2	100.0	132	1,605	996	609	37.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MARTIN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Security First	1,870	\$4,359	\$5,354	\$-995	-22.8%	33.6%
Royal Palm	2,189	\$4,245	\$5,055	\$-810	-19.1%	47.6%
ASI Preferred	1,745	\$4,468	\$5,236	\$-768	-17.2%	47.6%
ASI Assurance	1,721	\$4,447	\$5,034	\$-587	-13.2%	54.2%
Southern Oak	1,389	\$4,280	\$4,776	\$-495	-11.6%	52.3%
FL Peninsula Preferred	2,226	\$4,282	\$4,738	\$-456	-10.6%	63.6%
American Integrity	1,870	\$4,359	\$4,757	\$-398	-9.1%	61.3%
First Community	1,479	\$4,269	\$4,583	\$-313	-7.3%	70.9%
Ark Royal Homeowners	1,721	\$4,447	\$4,725	\$-278	-6.3%	67.2%
Modern USA	1,828	\$4,223	\$4,254	\$-31	-0.7%	78.3%
American Traditions	1,828	\$4,223	\$4,251	\$-28	-0.7%	78.5%
Citizens P&C 2012	2,436	\$4,351	\$4,351	\$0	0.0%	100.0%
Safe Harbor	2,021	\$4,426	\$4,356	\$70	1.6%	77.3%
Southern Fidelity Standard	1,899	\$4,399	\$4,144	\$255	5.8%	98.5%
St. Johns Standard	1,543	\$4,320	\$4,007	\$314	7.3%	91.7%
Universal of North America	1,455	\$4,288	\$3,666	\$622	14.5%	99.9%
Olympus Standard	1,997	\$4,455	\$3,624	\$831	18.7%	100.0%
Tower Hill Prime	2,436	\$4,351	\$3,509	\$841	19.3%	99.0%
Cypress	1,683	\$4,060	\$3,207	\$853	21.0%	100.0%
St. Johns Preferred	1,520	\$4,352	\$3,378	\$974	22.4%	99.2%
Prepared	1,896	\$4,385	\$3,399	\$986	22.5%	99.8%
Gulfstream Preferred	1,680	\$4,392	\$3,385	\$1,007	22.9%	99.7%
Universal P&C	1,441	\$4,343	\$3,313	\$1,030	23.7%	100.0%
United P&C	1,620	\$4,342	\$3,246	\$1,096	25.2%	99.9%
Sunshine State	1,277	\$4,814	\$3,712	\$1,103	22.9%	99.3%
Tower Hill Preferred	2,436	\$4,351	\$3,060	\$1,291	29.7%	100.0%
Tower Hill Select	2,436	\$4,351	\$3,016	\$1,334	30.7%	99.9%
FL Peninsula Elite	2,273	\$4,311	\$2,831	\$1,480	34.3%	100.0%
Olympus Preferred	1,997	\$4,455	\$2,922	\$1,533	34.4%	100.0%
Capitol Preferred Standard	1,390	\$4,279	\$2,734	\$1,545	36.1%	100.0%
Sawgrass	1,546	\$4,317	\$2,722	\$1,595	36.9%	100.0%
Federated National	1,122	\$4,129	\$2,458	\$1,671	40.5%	100.0%
Omega	2,436	\$4,351	\$2,591	\$1,760	40.4%	100.0%
Capitol Preferred Preferred	821	\$4,110	\$2,050	\$2,060	50.1%	100.0%
Fidelity Fire and Casualty	711	\$5,567	\$2,518	\$3,049	54.8%	100.0%
First Protective	711	\$5,567	\$2,518	\$3,049	54.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: MARTIN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,668	4,449	5,075	-627	-14.1	52.8	53	4,391	3,721	670	15.3	96.2
ASI Preferred	1,692	4,470	5,281	-811	-18.1	46.3	53	4,391	3,798	593	13.5	88.7
American Integrity	1,817	4,358	4,792	-434	-10.0	60.2	53	4,391	3,533	858	19.5	98.1
American Traditions	1,783	4,246	4,280	-33	-0.8	78.2	45	3,295	3,098	197	6.0	88.9
Ark Royal Homeowners	1,668	4,449	4,766	-317	-7.1	66.2	53	4,391	3,446	945	21.5	96.2
Capitol Preferred Preferred	821	4,110	2,050	2,060	50.1	100.0						
Capitol Preferred Standard	1,347	4,285	2,729	1,555	36.3	100.0	43	4,121	2,893	1,228	29.8	100.0
Citizens P&C 2012	2,361	4,361	4,361	0	0.0	100.0	75	4,032	4,032	0	0.0	100.0
Cypress	1,644	4,087	3,239	848	20.7	100.0	39	2,940	1,855	1,084	36.9	100.0
FL Peninsula Elite	2,207	4,321	2,851	1,469	34.0	100.0	66	3,991	2,163	1,829	45.8	100.0
FL Peninsula Preferred	2,161	4,290	4,760	-470	-11.0	62.6	65	4,004	3,984	20	0.5	96.9
Federated National	1,122	4,129	2,458	1,671	40.5	100.0						
Fidelity Fire and Casualty	674	5,625	2,564	3,061	54.4	100.0	37	4,510	1,681	2,829	62.7	100.0
First Community	1,436	4,267	4,585	-318	-7.4	71.0	43	4,339	4,498	-159	-3.7	69.8
First Protective	674	5,625	2,564	3,061	54.4	100.0	37	4,510	1,681	2,829	62.7	100.0
Gulfstream Preferred	1,627	4,398	3,400	997	22.7	99.8	53	4,222	2,914	1,308	31.0	98.1
Modern USA	1,783	4,246	4,280	-34	-0.8	78.2	45	3,295	3,204	91	2.8	82.2
Olympus Preferred	1,938	4,461	2,942	1,519	34.1	100.0	59	4,254	2,268	1,986	46.7	100.0
Olympus Standard	1,938	4,461	3,650	811	18.2	100.0	59	4,254	2,766	1,488	35.0	100.0
Omega	2,361	4,361	2,611	1,750	40.1	100.0	75	4,032	1,975	2,057	51.0	100.0
Prepared	1,843	4,390	3,401	989	22.5	99.8	53	4,218	3,326	892	21.1	100.0
Royal Palm	2,127	4,256	5,105	-849	-19.9	46.2	62	3,866	3,336	530	13.7	96.8
Safe Harbor	1,962	4,431	4,398	34	0.8	76.6	59	4,254	2,985	1,269	29.8	100.0
Sawgrass	1,498	4,325	2,729	1,596	36.9	100.0	48	4,080	2,516	1,564	38.3	100.0
Security First	1,817	4,358	5,403	-1,045	-24.0	31.8	53	4,391	3,677	714	16.3	96.2
Southern Fidelity Standard	1,844	4,408	4,149	259	5.9	98.5	55	4,116	4,005	111	2.7	98.2
Southern Oak	1,346	4,286	4,777	-492	-11.5	52.8	43	4,121	4,728	-607	-14.7	37.2
St. Johns Preferred	1,472	4,361	3,384	977	22.4	99.3	48	4,080	3,178	902	22.1	95.8
St. Johns Standard	1,495	4,328	4,013	315	7.3	92.0	48	4,080	3,792	287	7.0	83.3
Sunshine State	1,229	4,836	3,759	1,078	22.3	99.3	48	4,258	2,518	1,739	40.9	100.0
Tower Hill Preferred	2,361	4,361	3,077	1,283	29.4	100.0	75	4,032	2,508	1,523	37.8	100.0
Tower Hill Prime	2,361	4,361	3,545	816	18.7	99.0	75	4,032	2,404	1,627	40.4	100.0
Tower Hill Select	2,361	4,361	3,044	1,316	30.2	99.9	75	4,032	2,131	1,901	47.1	100.0
United P&C	1,571	4,363	3,279	1,084	24.8	99.9	49	3,689	2,185	1,503	40.8	100.0
Universal P&C	1,394	4,354	3,311	1,043	24.0	100.0	47	4,037	3,393	644	16.0	100.0
Universal of North America	1,411	4,292	3,689	603	14.0	99.9	44	4,165	2,934	1,231	29.5	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MIAMI-DADE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Olympus Standard	129,282	\$4,698	\$6,204	\$-1,506	-32.0%	14.8%
Universal of North America	14,482	\$4,112	\$5,452	\$-1,340	-32.6%	8.8%
United P&C	24,511	\$4,251	\$5,379	\$-1,128	-26.5%	33.5%
Southern Oak	70,987	\$4,628	\$5,598	\$-970	-21.0%	23.2%
ASI Assurance	128,486	\$4,614	\$5,574	\$-959	-20.8%	41.5%
Southern Fidelity Standard	121,050	\$4,679	\$5,570	\$-890	-19.0%	22.4%
ASI Preferred	130,785	\$4,664	\$5,528	\$-864	-18.5%	50.5%
Capitol Preferred Standard	13,750	\$4,111	\$4,946	\$-835	-20.3%	41.7%
First Community	83,398	\$4,641	\$5,420	\$-779	-16.8%	46.4%
Royal Palm	137,230	\$4,654	\$5,400	\$-746	-16.0%	49.2%
Security First	130,785	\$4,664	\$5,335	\$-671	-14.4%	52.2%
Olympus Preferred	129,282	\$4,698	\$5,259	\$-560	-11.9%	48.8%
Ark Royal Homeowners	128,489	\$4,615	\$5,040	\$-425	-9.2%	66.3%
American Integrity	130,782	\$4,664	\$5,047	\$-383	-8.2%	63.9%
FL Peninsula Preferred	137,246	\$4,654	\$5,031	\$-377	-8.1%	99.0%
St. Johns Standard	74,707	\$4,627	\$4,852	\$-225	-4.9%	74.8%
Federated National	50,273	\$4,780	\$4,994	\$-214	-4.5%	79.6%
Omega	137,791	\$4,656	\$4,768	\$-112	-2.4%	77.0%
Cypress	18,378	\$4,136	\$4,226	\$-89	-2.2%	76.0%
Tower Hill Select	137,786	\$4,656	\$4,663	\$-7	-0.1%	78.6%
Citizens P&C 2012	137,804	\$4,656	\$4,656	\$0	0.0%	100.0%
Tower Hill Preferred	137,799	\$4,656	\$4,513	\$142	3.1%	90.2%
Safe Harbor	130,822	\$4,660	\$4,385	\$275	5.9%	85.5%
Gulfstream Preferred	103,071	\$4,687	\$4,336	\$351	7.5%	99.7%
Universal P&C	36,502	\$5,536	\$5,138	\$398	7.2%	96.5%
Capitol Preferred Preferred	6,873	\$4,235	\$3,836	\$399	9.4%	99.8%
FL Peninsula Elite	137,397	\$4,654	\$4,243	\$412	8.8%	96.0%
Sawgrass	74,935	\$4,618	\$4,093	\$525	11.4%	99.8%
St. Johns Preferred	73,751	\$4,654	\$4,088	\$566	12.2%	98.2%
Prepared	27,346	\$4,219	\$3,623	\$597	14.1%	99.8%
Tower Hill Prime	137,782	\$4,656	\$3,969	\$686	14.7%	88.2%
Sunshine State	71,592	\$5,178	\$4,218	\$960	18.5%	98.6%
Modern USA	128,347	\$4,633	\$3,629	\$1,003	21.7%	98.3%
American Traditions	128,347	\$4,633	\$3,622	\$1,011	21.8%	98.3%
First Protective	27,289	\$6,185	\$3,815	\$2,370	38.3%	100.0%
Fidelity Fire and Casualty	27,289	\$6,185	\$3,815	\$2,370	38.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: MIAMI-DADE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	120,219	4,653	5,727	-1,074	-23.1	37.5	8,267	4,055	3,349	705	17.4	99.9
ASI Preferred	122,517	4,705	5,676	-971	-20.6	47.2	8,268	4,055	3,338	717	17.7	99.7
American Integrity	122,515	4,705	5,189	-484	-10.3	61.5	8,267	4,055	2,933	1,121	27.7	100.0
American Traditions	120,272	4,685	3,708	978	20.9	98.1	8,075	3,852	2,343	1,509	39.2	100.0
Ark Royal Homeowners	120,221	4,653	5,175	-522	-11.2	64.0	8,268	4,055	3,081	974	24.0	99.9
Capitol Preferred Preferred	6,863	4,234	3,834	400	9.4	99.8	10	5,143	5,178	-35	-0.7	100.0
Capitol Preferred Standard	12,787	4,133	4,932	-799	-19.3	44.8	963	3,820	5,128	-1,308	-34.2	0.1
Citizens P&C 2012	128,950	4,698	4,698	0	0.0	100.0	8,854	4,039	4,039	0	0.0	100.0
Cypress	17,195	4,161	4,351	-190	-4.6	74.3	1,183	3,772	2,396	1,376	36.5	100.0
FL Peninsula Elite	128,607	4,696	4,324	373	7.9	95.8	8,790	4,040	3,058	982	24.3	100.0
FL Peninsula Preferred	128,474	4,696	5,129	-433	-9.2	98.9	8,772	4,040	3,599	441	10.9	100.0
Federated National	50,190	4,780	4,997	-217	-4.5	79.6	83	4,322	2,755	1,567	36.3	100.0
Fidelity Fire and Casualty	24,838	6,290	3,934	2,356	37.5	100.0	2,451	5,121	2,613	2,509	49.0	100.0
First Community	77,879	4,690	5,531	-840	-17.9	43.0	5,519	3,940	3,857	84	2.1	93.9
First Protective	24,838	6,290	3,934	2,356	37.5	100.0	2,451	5,121	2,613	2,509	49.0	100.0
Gulfstream Preferred	96,023	4,733	4,438	295	6.2	99.7	7,048	4,063	2,950	1,113	27.4	100.0
Modern USA	120,272	4,685	3,709	977	20.8	98.1	8,075	3,852	2,451	1,401	36.4	100.0
Olympus Preferred	121,004	4,742	5,385	-644	-13.6	45.3	8,278	4,068	3,413	655	16.1	99.1
Olympus Standard	121,004	4,742	6,360	-1,618	-34.1	9.9	8,278	4,068	3,930	138	3.4	86.2
Omega	128,938	4,698	4,841	-142	-3.0	75.6	8,853	4,039	3,705	334	8.3	98.0
Prepared	25,502	4,236	3,671	566	13.4	99.8	1,844	3,984	2,962	1,022	25.6	100.0
Royal Palm	128,464	4,696	5,558	-862	-18.4	45.8	8,766	4,036	3,088	948	23.5	100.0
Safe Harbor	122,522	4,704	4,517	188	4.0	84.5	8,300	4,000	2,436	1,563	39.1	100.0
Sawgrass	69,951	4,668	4,181	486	10.4	99.8	4,984	3,913	2,848	1,065	27.2	100.0
Security First	122,517	4,705	5,499	-794	-16.9	48.9	8,268	4,055	2,896	1,159	28.6	100.0
Southern Fidelity Standard	113,555	4,719	5,621	-901	-19.1	22.2	7,495	4,071	4,793	-722	-17.7	25.1
Southern Oak	66,346	4,675	5,698	-1,024	-21.9	19.9	4,641	3,956	4,162	-205	-5.2	70.9
St. Johns Preferred	68,810	4,704	4,138	567	12.0	98.0	4,941	3,955	3,403	552	14.0	99.7
St. Johns Standard	69,735	4,676	4,910	-234	-5.0	74.2	4,972	3,941	4,040	-100	-2.5	83.3
Sunshine State	66,235	5,239	4,326	913	17.4	98.5	5,357	4,429	2,880	1,549	35.0	100.0
Tower Hill Preferred	128,947	4,698	4,584	114	2.4	89.7	8,852	4,040	3,480	560	13.9	97.3
Tower Hill Prime	128,932	4,698	4,071	627	13.3	87.3	8,850	4,040	2,484	1,556	38.5	100.0
Tower Hill Select	128,935	4,698	4,753	-55	-1.2	77.2	8,851	4,040	3,350	690	17.1	99.8
United P&C	22,917	4,269	5,512	-1,243	-29.1	28.9	1,594	3,988	3,467	521	13.1	99.9
Universal P&C	33,631	5,601	5,188	414	7.4	96.4	2,871	4,770	4,560	211	4.4	98.4
Universal of North America	13,441	4,136	5,566	-1,429	-34.6	2.0	1,041	3,797	3,984	-187	-4.9	96.2

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: MONROE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Olympus Standard	405	\$7,453	\$9,062	\$-1,609	-21.6%	41.0%
Citizens P&C 2012	451	\$7,346	\$7,346	\$0	0.0%	100.0%
Olympus Preferred	405	\$7,453	\$7,296	\$157	2.1%	73.6%
St. Johns Standard	256	\$7,183	\$6,850	\$333	4.6%	82.0%
FL Peninsula Preferred	240	\$7,187	\$6,726	\$462	6.4%	100.0%
ASI Preferred	219	\$7,249	\$6,499	\$750	10.4%	81.3%
Royal Palm	238	\$7,153	\$6,283	\$871	12.2%	81.9%
ASI Assurance	218	\$7,267	\$6,383	\$884	12.2%	82.1%
Universal P&C	141	\$8,802	\$7,901	\$901	10.2%	83.0%
American Integrity	219	\$7,249	\$6,090	\$1,159	16.0%	88.1%
St. Johns Preferred	255	\$7,194	\$5,740	\$1,454	20.2%	97.6%
Ark Royal Homeowners	218	\$7,267	\$5,775	\$1,491	20.5%	94.5%
Federated National	65	\$6,193	\$4,401	\$1,791	28.9%	100.0%
Safe Harbor	408	\$7,315	\$5,516	\$1,799	24.6%	97.1%
Southern Fidelity Standard	385	\$7,413	\$5,463	\$1,951	26.3%	100.0%
Modern USA	227	\$6,844	\$4,752	\$2,092	30.6%	100.0%
American Traditions	227	\$6,844	\$4,713	\$2,130	31.1%	100.0%
FL Peninsula Elite	263	\$7,262	\$5,015	\$2,247	30.9%	100.0%
Security First	219	\$7,249	\$4,957	\$2,293	31.6%	100.0%
Southern Oak	147	\$6,981	\$4,516	\$2,465	35.3%	100.0%
First Community	147	\$6,902	\$4,315	\$2,587	37.5%	100.0%
Gulfstream Preferred	352	\$7,487	\$4,744	\$2,743	36.6%	100.0%
Tower Hill Prime	450	\$7,355	\$4,443	\$2,912	39.6%	100.0%
Sawgrass	258	\$7,147	\$4,029	\$3,117	43.6%	100.0%
Tower Hill Preferred	451	\$7,346	\$4,164	\$3,182	43.3%	99.8%
Tower Hill Select	450	\$7,355	\$4,149	\$3,206	43.6%	100.0%
Omega	450	\$7,355	\$3,200	\$4,156	56.5%	100.0%
Sunshine State	279	\$8,033	\$3,771	\$4,262	53.1%	100.0%
Fidelity Fire and Casualty	77	\$8,853	\$2,991	\$5,862	66.2%	100.0%
First Protective	77	\$8,853	\$2,991	\$5,862	66.2%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: MONROE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	186	7,210	6,698	512	7.1	79.0	32	7,599	4,555	3,044	40.1	100.0
ASI Preferred	187	7,189	6,824	365	5.1	78.1	32	7,599	4,597	3,002	39.5	100.0
American Integrity	187	7,189	6,393	796	11.1	86.1	32	7,599	4,319	3,280	43.2	100.0
American Traditions	192	7,053	4,969	2,083	29.5	100.0	35	5,698	3,310	2,388	41.9	100.0
Ark Royal Homeowners	186	7,210	6,067	1,143	15.9	93.5	32	7,599	4,081	3,518	46.3	100.0
Citizens P&C 2012	371	7,376	7,376	0	0.0	100.0	80	7,208	7,208	0	0.0	100.0
FL Peninsula Elite	217	7,164	5,252	1,912	26.7	100.0	46	7,725	3,900	3,826	49.5	100.0
FL Peninsula Preferred	205	7,118	6,905	212	3.0	100.0	35	7,597	5,674	1,923	25.3	100.0
Federated National	64	6,187	4,435	1,752	28.3	100.0	1	6,555	2,228	4,327	66.0	100.0
Fidelity Fire and Casualty	56	9,117	3,336	5,781	63.4	100.0	21	8,151	2,072	6,078	74.6	100.0
First Community	124	6,909	4,458	2,451	35.5	100.0	23	6,863	3,544	3,320	48.4	100.0
First Protective	56	9,117	3,336	5,781	63.4	100.0	21	8,151	2,072	6,078	74.6	100.0
Gulfstream Preferred	289	7,525	4,947	2,579	34.3	100.0	63	7,311	3,817	3,495	47.8	100.0
Modern USA	192	7,053	4,989	2,064	29.3	100.0	35	5,698	3,449	2,249	39.5	100.0
Olympus Preferred	334	7,511	7,778	-266	-3.5	68.0	71	7,181	5,032	2,149	29.9	100.0
Olympus Standard	334	7,511	9,680	-2,169	-28.9	29.0	71	7,181	6,155	1,026	14.3	97.2
Omega	370	7,387	3,399	3,988	54.0	100.0	80	7,208	2,279	4,929	68.4	100.0
Royal Palm	203	7,077	6,584	493	7.0	78.8	35	7,597	4,533	3,063	40.3	100.0
Safe Harbor	338	7,436	5,947	1,489	20.0	96.4	70	6,731	3,434	3,297	49.0	100.0
Sawgrass	210	7,294	4,268	3,026	41.5	100.0	48	6,500	2,983	3,518	54.1	100.0
Security First	187	7,189	5,226	1,964	27.3	100.0	32	7,599	3,384	4,215	55.5	100.0
Southern Fidelity Standard	321	7,471	5,637	1,833	24.5	100.0	64	7,126	4,585	2,541	35.7	100.0
Southern Oak	119	6,979	4,774	2,206	31.6	100.0	28	6,987	3,420	3,567	51.1	100.0
St. Johns Preferred	207	7,355	5,978	1,376	18.7	97.1	48	6,500	4,713	1,788	27.5	100.0
St. Johns Standard	208	7,341	7,134	207	2.8	80.3	48	6,500	5,623	877	13.5	89.6
Sunshine State	228	8,117	4,042	4,075	50.2	100.0	51	7,658	2,558	5,100	66.6	100.0
Tower Hill Preferred	371	7,376	4,395	2,981	40.4	99.7	80	7,208	3,092	4,116	57.1	100.0
Tower Hill Prime	370	7,387	4,644	2,743	37.1	100.0	80	7,208	3,513	3,695	51.3	100.0
Tower Hill Select	370	7,387	4,446	2,941	39.8	100.0	80	7,208	2,774	4,433	61.5	100.0
Universal P&C	109	9,177	8,428	749	8.2	78.0	32	7,526	6,107	1,419	18.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3

County: NASSAU

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	287	\$2,015	\$2,868	\$-852	-42.3%	18.5%
Ark Royal Homeowners	277	\$1,989	\$2,680	\$-690	-34.7%	23.8%
Royal Palm	308	\$1,993	\$2,608	\$-615	-30.8%	39.0%
ASI Assurance	277	\$1,989	\$2,569	\$-579	-29.1%	28.5%
Modern USA	276	\$2,001	\$2,482	\$-482	-24.1%	40.2%
American Traditions	276	\$2,001	\$2,482	\$-481	-24.1%	40.2%
Universal P&C	174	\$2,417	\$2,763	\$-347	-14.4%	42.0%
American Integrity	287	\$2,015	\$2,267	\$-252	-12.5%	51.9%
First Community	264	\$1,980	\$2,223	\$-243	-12.3%	52.7%
Safe Harbor	318	\$2,083	\$2,279	\$-196	-9.4%	56.3%
Southern Fidelity Standard	317	\$2,062	\$2,207	\$-145	-7.0%	91.5%
St. Johns Standard	303	\$2,040	\$2,173	\$-133	-6.5%	66.3%
Citizens P&C 2012	360	\$2,038	\$2,038	\$0	0.0%	100.0%
Federated National	135	\$1,953	\$1,947	\$5	0.3%	81.5%
FL Peninsula Preferred	315	\$1,994	\$1,968	\$26	1.3%	99.7%
Security First	287	\$2,015	\$1,939	\$77	3.8%	71.8%
Universal of North America	32	\$1,787	\$1,690	\$97	5.4%	96.9%
Cypress	43	\$1,875	\$1,752	\$123	6.6%	81.4%
Tower Hill Preferred	360	\$2,038	\$1,876	\$162	7.9%	95.0%
Tower Hill Prime	360	\$2,038	\$1,858	\$181	8.9%	100.0%
Olympus Standard	318	\$2,094	\$1,907	\$187	8.9%	92.1%
St. Johns Preferred	295	\$2,066	\$1,849	\$217	10.5%	91.2%
FL Peninsula Elite	323	\$1,986	\$1,667	\$319	16.1%	99.1%
Southern Oak	271	\$1,979	\$1,620	\$359	18.1%	100.0%
Capitol Preferred Standard	38	\$1,836	\$1,464	\$372	20.2%	100.0%
Gulfstream Preferred	306	\$2,097	\$1,702	\$395	18.9%	100.0%
Prepared	35	\$1,851	\$1,406	\$445	24.0%	100.0%
United P&C	33	\$1,906	\$1,383	\$523	27.4%	93.9%
Olympus Preferred	318	\$2,094	\$1,553	\$541	25.8%	100.0%
Tower Hill Select	360	\$2,038	\$1,467	\$572	28.0%	100.0%
Sawgrass	305	\$2,033	\$1,373	\$661	32.5%	99.7%
Omega	360	\$2,038	\$1,342	\$696	34.2%	100.0%
Sunshine State	255	\$2,217	\$1,474	\$743	33.5%	100.0%
Fidelity Fire and Casualty	140	\$2,411	\$1,539	\$872	36.2%	99.3%
First Protective	140	\$2,411	\$1,539	\$872	36.2%	99.3%
Capitol Preferred Preferred	10	\$2,156	\$1,252	\$903	41.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: NASSAU

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	242	2,004	2,742	-738	-36.8	18.2	35	1,886	1,368	518	27.5	100.0
ASI Preferred	252	2,033	3,055	-1,021	-50.2	7.1	35	1,886	1,521	365	19.3	100.0
American Integrity	252	2,033	2,419	-385	-18.9	45.2	35	1,886	1,177	709	37.6	100.0
American Traditions	240	2,018	2,647	-629	-31.2	31.2	36	1,886	1,381	505	26.8	100.0
Ark Royal Homeowners	242	2,004	2,859	-855	-42.7	12.8	35	1,886	1,436	450	23.9	100.0
Capitol Preferred Preferred	10	2,156	1,252	903	41.9	100.0						
Capitol Preferred Standard	25	2,004	1,554	450	22.5	100.0	13	1,513	1,293	220	14.6	100.0
Citizens P&C 2012	319	2,067	2,067	0	0.0	100.0	41	1,817	1,817	0	0.0	100.0
Cypress	29	2,027	2,148	-121	-6.0	72.4	14	1,560	930	629	40.4	100.0
FL Peninsula Elite	283	2,008	1,744	264	13.1	98.9	40	1,827	1,117	710	38.9	100.0
FL Peninsula Preferred	277	2,015	2,008	8	0.4	99.6	38	1,839	1,680	159	8.7	100.0
Federated National	135	1,953	1,947	5	0.3	81.5						
Fidelity Fire and Casualty	113	2,518	1,584	934	37.1	99.1	27	1,961	1,349	612	31.2	100.0
First Community	233	1,998	2,317	-319	-15.9	46.4	31	1,841	1,516	325	17.6	100.0
First Protective	113	2,518	1,584	934	37.1	99.1	27	1,961	1,349	612	31.2	100.0
Gulfstream Preferred	270	2,128	1,788	340	16.0	100.0	36	1,864	1,057	807	43.3	100.0
Modern USA	240	2,018	2,647	-629	-31.2	31.2	36	1,886	1,382	504	26.7	100.0
Olympus Preferred	281	2,123	1,644	479	22.6	100.0	37	1,873	858	1,015	54.2	100.0
Olympus Standard	281	2,123	2,027	96	4.5	91.1	37	1,873	994	879	46.9	100.0
Omega	319	2,067	1,382	685	33.2	100.0	41	1,817	1,037	780	42.9	100.0
Prepared	20	1,933	1,549	384	19.9	100.0	15	1,743	1,216	526	30.2	100.0
Royal Palm	271	2,012	2,771	-759	-37.7	30.6	37	1,853	1,414	439	23.7	100.0
Safe Harbor	280	2,113	2,445	-332	-15.7	50.4	38	1,858	1,057	801	43.1	100.0
Sawgrass	270	2,064	1,443	622	30.1	99.6	35	1,795	835	960	53.5	100.0
Security First	252	2,033	2,065	-31	-1.5	67.9	35	1,886	1,031	855	45.3	100.0
Southern Fidelity Standard	280	2,088	2,256	-168	-8.1	90.7	37	1,870	1,839	30	1.6	97.3
Southern Oak	238	2,001	1,698	302	15.1	100.0	33	1,817	1,051	766	42.2	100.0
St. Johns Preferred	261	2,100	1,952	148	7.0	90.0	34	1,808	1,058	750	41.5	100.0
St. Johns Standard	268	2,072	2,296	-223	-10.8	61.9	35	1,795	1,238	557	31.0	100.0
Sunshine State	221	2,265	1,553	711	31.4	100.0	34	1,907	961	947	49.6	100.0
Tower Hill Preferred	319	2,067	1,935	132	6.4	94.7	41	1,817	1,418	399	22.0	97.6
Tower Hill Prime	319	2,067	1,901	166	8.0	100.0	41	1,817	1,519	298	16.4	100.0
Tower Hill Select	319	2,067	1,523	544	26.3	100.0	41	1,817	1,028	788	43.4	100.0
United P&C	18	2,042	1,737	305	15.0	88.9	15	1,743	958	785	45.0	100.0
Universal P&C	144	2,527	3,037	-510	-20.2	30.6	30	1,887	1,453	435	23.0	96.7
Universal of North America	20	1,943	1,988	-44	-2.3	95.0	12	1,528	1,195	333	21.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: OKALOOSA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,471	\$2,910	\$3,718	\$-808	-27.8%	23.8%
ASI Preferred	1,436	\$2,951	\$3,601	\$-650	-22.0%	39.7%
ASI Assurance	1,429	\$2,935	\$3,444	\$-509	-17.3%	45.5%
American Integrity	1,436	\$2,951	\$3,347	\$-396	-13.4%	54.4%
Ark Royal Homeowners	1,429	\$2,935	\$3,255	\$-320	-10.9%	57.7%
Safe Harbor	1,476	\$2,990	\$3,310	\$-320	-10.7%	58.0%
Universal of North America	683	\$2,805	\$2,957	\$-152	-5.4%	93.3%
FL Peninsula Preferred	1,630	\$2,924	\$3,076	\$-152	-5.2%	92.8%
Security First	1,436	\$2,951	\$3,069	\$-118	-4.0%	76.7%
Modern USA	1,406	\$2,936	\$3,025	\$-89	-3.0%	76.1%
American Traditions	1,406	\$2,936	\$3,025	\$-89	-3.0%	76.1%
Citizens P&C 2012	1,711	\$2,945	\$2,945	\$0	0.0%	100.0%
Southern Oak	1,227	\$2,955	\$2,949	\$6	0.2%	91.9%
Universal P&C	830	\$3,270	\$3,258	\$12	0.4%	85.4%
Olympus Standard	1,468	\$3,008	\$2,960	\$48	1.6%	79.0%
First Community	1,331	\$2,948	\$2,895	\$53	1.8%	91.9%
Southern Fidelity Standard	1,398	\$3,002	\$2,949	\$53	1.8%	94.6%
Tower Hill Prime	1,711	\$2,945	\$2,863	\$82	2.8%	74.2%
Prepared	756	\$2,782	\$2,573	\$209	7.5%	91.8%
Tower Hill Preferred	1,711	\$2,945	\$2,685	\$260	8.8%	94.6%
United P&C	42	\$2,661	\$2,263	\$398	15.0%	95.2%
Cypress	724	\$2,740	\$2,282	\$458	16.7%	100.0%
St. Johns Standard	1,343	\$2,980	\$2,507	\$473	15.9%	95.5%
Capitol Preferred Standard	647	\$2,817	\$2,232	\$585	20.8%	99.8%
Olympus Preferred	1,468	\$3,008	\$2,405	\$603	20.0%	99.8%
FL Peninsula Elite	1,641	\$2,926	\$2,209	\$717	24.5%	100.0%
Sunshine State	897	\$3,425	\$2,561	\$864	25.2%	100.0%
Federated National	998	\$2,835	\$1,958	\$878	31.0%	100.0%
St. Johns Preferred	1,322	\$2,999	\$2,113	\$886	29.5%	99.8%
Gulfstream Preferred	1,375	\$3,005	\$2,030	\$975	32.4%	100.0%
Sawgrass	1,354	\$2,968	\$1,887	\$1,081	36.4%	100.0%
Capitol Preferred Preferred	357	\$2,791	\$1,707	\$1,084	38.8%	100.0%
Omega	1,711	\$2,945	\$1,826	\$1,119	38.0%	100.0%
Tower Hill Select	1,711	\$2,945	\$1,782	\$1,163	39.5%	100.0%
Fidelity Fire and Casualty	420	\$4,093	\$2,066	\$2,027	49.5%	100.0%
First Protective	420	\$4,093	\$2,066	\$2,027	49.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: OKALOOSA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,395	2,923	3,465	-542	-18.5	44.2	34	3,425	2,569	855	25.0	97.1
ASI Preferred	1,402	2,940	3,624	-684	-23.3	38.4	34	3,425	2,654	771	22.5	94.1
American Integrity	1,402	2,940	3,369	-429	-14.6	53.3	34	3,425	2,445	980	28.6	100.0
American Traditions	1,374	2,934	3,041	-108	-3.7	75.5	32	3,019	2,316	703	23.3	100.0
Ark Royal Homeowners	1,395	2,923	3,276	-353	-12.1	56.7	34	3,425	2,423	1,002	29.2	100.0
Capitol Preferred Preferred	357	2,791	1,707	1,084	38.8	100.0						
Capitol Preferred Standard	630	2,831	2,227	604	21.3	100.0	17	2,288	2,392	-104	-4.5	94.1
Citizens P&C 2012	1,661	2,938	2,938	0	0.0	100.0	50	3,174	3,174	0	0.0	100.0
Cypress	703	2,757	2,309	449	16.3	100.0	21	2,165	1,412	753	34.8	100.0
FL Peninsula Elite	1,598	2,918	2,213	705	24.2	100.0	43	3,226	2,056	1,169	36.2	100.0
FL Peninsula Preferred	1,587	2,916	3,073	-157	-5.4	93.6	43	3,226	3,200	26	0.8	62.8
Federated National	998	2,835	1,958	878	31.0	100.0						
Fidelity Fire and Casualty	402	4,086	2,083	2,003	49.0	100.0	18	4,240	1,687	2,554	60.2	100.0
First Community	1,305	2,937	2,896	40	1.4	91.7	26	3,511	2,847	664	18.9	100.0
First Protective	402	4,086	2,083	2,003	49.0	100.0	18	4,240	1,687	2,554	60.2	100.0
Gulfstream Preferred	1,337	2,998	2,032	966	32.2	100.0	38	3,243	1,965	1,278	39.4	100.0
Modern USA	1,374	2,934	3,041	-108	-3.7	75.5	32	3,019	2,323	697	23.1	100.0
Olympus Preferred	1,428	2,998	2,422	576	19.2	99.8	40	3,371	1,805	1,566	46.5	100.0
Olympus Standard	1,428	2,998	2,982	16	0.5	78.4	40	3,371	2,174	1,197	35.5	100.0
Omega	1,661	2,938	1,830	1,109	37.7	100.0	50	3,174	1,714	1,460	46.0	100.0
Prepared	733	2,800	2,590	210	7.5	91.8	23	2,221	2,048	173	7.8	91.3
Royal Palm	1,434	2,900	3,746	-846	-29.2	22.2	37	3,305	2,637	668	20.2	83.8
Safe Harbor	1,436	2,979	3,341	-361	-12.1	56.8	40	3,371	2,218	1,153	34.2	100.0
Sawgrass	1,322	2,957	1,888	1,069	36.2	100.0	32	3,400	1,842	1,558	45.8	100.0
Security First	1,402	2,940	3,091	-151	-5.1	76.1	34	3,425	2,153	1,272	37.1	100.0
Southern Fidelity Standard	1,360	2,991	2,936	55	1.8	96.0	38	3,415	3,428	-13	-0.4	44.7
Southern Oak	1,202	2,944	2,948	-4	-0.1	92.1	25	3,502	3,020	482	13.8	84.0
St. Johns Preferred	1,290	2,989	2,119	871	29.1	99.8	32	3,400	1,886	1,515	44.5	100.0
St. Johns Standard	1,311	2,970	2,514	456	15.4	95.4	32	3,400	2,240	1,160	34.1	100.0
Sunshine State	863	3,426	2,591	835	24.4	100.0	34	3,397	1,788	1,609	47.4	100.0
Tower Hill Preferred	1,661	2,938	2,687	252	8.6	95.2	50	3,174	2,624	550	17.3	74.0
Tower Hill Prime	1,661	2,938	2,882	56	1.9	73.6	50	3,174	2,214	960	30.2	96.0
Tower Hill Select	1,661	2,938	1,787	1,151	39.2	100.0	50	3,174	1,618	1,557	49.0	100.0
United P&C	35	2,845	2,446	399	14.0	94.3	7	1,742	1,348	394	22.6	100.0
Universal P&C	801	3,262	3,255	8	0.2	87.1	29	3,488	3,346	142	4.1	37.9
Universal of North America	665	2,818	2,974	-156	-5.5	93.1	18	2,320	2,326	-6	-0.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: OKEECHOBEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	60	\$2,098	\$2,317	\$-219	-10.4%	78.3%
Security First	53	\$2,124	\$2,335	\$-211	-9.9%	67.9%
Southern Fidelity Standard	63	\$2,169	\$2,280	\$-111	-5.1%	93.7%
Universal of North America	32	\$2,067	\$2,093	\$-27	-1.3%	81.2%
Citizens P&C 2012	73	\$2,131	\$2,131	\$0	0.0%	100.0%
Capitol Preferred Standard	43	\$2,127	\$2,113	\$13	0.6%	95.3%
Royal Palm	45	\$2,024	\$1,999	\$25	1.3%	80.0%
ASI Assurance	51	\$2,103	\$2,056	\$47	2.2%	84.3%
ASI Preferred	53	\$2,124	\$2,066	\$58	2.7%	84.9%
First Community	34	\$2,040	\$1,969	\$71	3.5%	100.0%
Cypress	56	\$2,201	\$2,049	\$152	6.9%	91.1%
Southern Oak	43	\$2,127	\$1,968	\$159	7.5%	100.0%
Ark Royal Homeowners	51	\$2,103	\$1,925	\$178	8.4%	92.2%
Modern USA	39	\$2,116	\$1,930	\$186	8.8%	92.3%
American Traditions	39	\$2,116	\$1,930	\$186	8.8%	92.3%
American Integrity	53	\$2,124	\$1,902	\$222	10.5%	92.5%
St. Johns Standard	52	\$2,228	\$1,920	\$308	13.8%	100.0%
Olympus Standard	62	\$2,215	\$1,838	\$377	17.0%	98.4%
Tower Hill Select	73	\$2,131	\$1,654	\$476	22.4%	100.0%
Federated National	20	\$2,060	\$1,571	\$489	23.7%	100.0%
Safe Harbor	62	\$2,168	\$1,597	\$571	26.4%	98.4%
FL Peninsula Elite	61	\$2,119	\$1,536	\$583	27.5%	100.0%
United P&C	37	\$2,104	\$1,498	\$607	28.8%	100.0%
St. Johns Preferred	50	\$2,262	\$1,638	\$623	27.6%	100.0%
Prepared	40	\$2,088	\$1,454	\$634	30.4%	100.0%
Capitol Preferred Preferred	12	\$2,133	\$1,488	\$645	30.2%	100.0%
Tower Hill Prime	73	\$2,131	\$1,464	\$667	31.3%	100.0%
Gulfstream Preferred	55	\$2,231	\$1,563	\$668	29.9%	100.0%
Universal P&C	37	\$2,190	\$1,484	\$705	32.2%	100.0%
Sawgrass	53	\$2,209	\$1,503	\$706	32.0%	100.0%
Olympus Preferred	62	\$2,215	\$1,508	\$707	31.9%	100.0%
Tower Hill Preferred	73	\$2,131	\$1,362	\$769	36.1%	100.0%
Omega	73	\$2,131	\$1,351	\$780	36.6%	100.0%
Sunshine State	22	\$2,575	\$1,718	\$857	33.3%	100.0%
Fidelity Fire and Casualty	6	\$3,014	\$1,715	\$1,299	43.1%	100.0%
First Protective	6	\$3,014	\$1,715	\$1,299	43.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: OKEECHOBEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	40	2,170	2,213	-43	-2.0	80.0	11	1,856	1,484	372	20.0	100.0
ASI Preferred	42	2,194	2,220	-26	-1.2	81.0	11	1,856	1,480	376	20.3	100.0
American Integrity	42	2,194	2,044	150	6.8	90.5	11	1,856	1,359	498	26.8	100.0
American Traditions	32	2,178	2,016	162	7.5	90.6	7	1,830	1,536	295	16.1	100.0
Ark Royal Homeowners	40	2,170	2,072	99	4.6	90.0	11	1,856	1,392	465	25.0	100.0
Capitol Preferred Preferred	12	2,133	1,488	645	30.2	100.0						
Capitol Preferred Standard	33	2,191	2,099	93	4.2	100.0	10	1,914	2,162	-248	-13.0	80.0
Citizens P&C 2012	58	2,222	2,222	0	0.0	100.0	15	1,777	1,777	0	0.0	100.0
Cypress	45	2,267	2,201	66	2.9	88.9	11	1,928	1,425	503	26.1	100.0
FL Peninsula Elite	48	2,213	1,611	602	27.2	100.0	13	1,772	1,259	513	29.0	100.0
FL Peninsula Preferred	47	2,189	2,391	-202	-9.2	80.9	13	1,772	2,052	-279	-15.8	69.2
Federated National	20	2,060	1,571	489	23.7	100.0						
Fidelity Fire and Casualty	4	3,182	1,775	1,407	44.2	100.0	2	2,679	1,596	1,083	40.4	100.0
First Community	28	2,066	2,004	62	3.0	100.0	6	1,921	1,806	115	6.0	100.0
First Protective	4	3,182	1,775	1,407	44.2	100.0	2	2,679	1,596	1,083	40.4	100.0
Gulfstream Preferred	42	2,350	1,665	685	29.1	100.0	13	1,849	1,235	615	33.2	100.0
Modern USA	32	2,178	2,016	162	7.5	90.6	7	1,830	1,536	295	16.1	100.0
Olympus Preferred	49	2,312	1,640	671	29.0	100.0	13	1,849	1,007	842	45.5	100.0
Olympus Standard	49	2,312	2,006	306	13.2	98.0	13	1,849	1,205	644	34.8	100.0
Omega	58	2,222	1,419	803	36.1	100.0	15	1,777	1,087	691	38.9	100.0
Prepared	33	2,143	1,475	668	31.2	100.0	7	1,830	1,354	476	26.0	100.0
Royal Palm	37	2,081	2,121	-40	-1.9	75.7	8	1,763	1,436	327	18.6	100.0
Safe Harbor	49	2,253	1,757	496	22.0	98.0	13	1,849	994	855	46.2	100.0
Sawgrass	42	2,283	1,578	705	30.9	100.0	11	1,928	1,216	711	36.9	100.0
Security First	42	2,194	2,523	-329	-15.0	59.5	11	1,856	1,618	239	12.9	100.0
Southern Fidelity Standard	51	2,233	2,320	-86	-3.9	96.1	12	1,896	2,111	-214	-11.3	83.3
Southern Oak	33	2,191	2,064	128	5.8	100.0	10	1,914	1,651	263	13.7	100.0
St. Johns Preferred	39	2,356	1,718	637	27.1	100.0	11	1,928	1,354	574	29.8	100.0
St. Johns Standard	41	2,309	2,003	306	13.2	100.0	11	1,928	1,610	318	16.5	100.0
Sunshine State	15	2,848	1,955	893	31.4	100.0	7	1,990	1,209	781	39.2	100.0
Tower Hill Preferred	58	2,222	1,441	781	35.2	100.0	15	1,777	1,055	722	40.6	100.0
Tower Hill Prime	58	2,222	1,548	674	30.3	100.0	15	1,777	1,140	637	35.9	100.0
Tower Hill Select	58	2,222	1,746	476	21.4	100.0	15	1,777	1,301	476	26.8	100.0
United P&C	31	2,140	1,587	553	25.8	100.0	6	1,921	1,037	884	46.0	100.0
Universal P&C	30	2,247	1,540	708	31.5	100.0	7	1,942	1,248	694	35.8	100.0
Universal of North America	26	2,100	2,217	-117	-5.6	76.9	6	1,921	1,557	364	19.0	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: ORANGE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	1,138	\$1,956	\$2,012	\$-57	-2.9%	96.9%
Citizens P&C 2012	1,186	\$1,957	\$1,957	\$0	0.0%	100.0%
Cypress	947	\$1,896	\$1,848	\$48	2.5%	89.1%
Southern Oak	852	\$1,974	\$1,815	\$160	8.1%	98.9%
Southern Fidelity Standard	1,034	\$1,982	\$1,811	\$170	8.6%	100.0%
ASI Assurance	1,020	\$1,942	\$1,761	\$181	9.3%	89.1%
ASI Preferred	1,042	\$1,966	\$1,778	\$188	9.6%	89.1%
Capitol Preferred Standard	853	\$1,973	\$1,783	\$190	9.6%	97.7%
Ark Royal Homeowners	1,020	\$1,942	\$1,690	\$252	13.0%	95.8%
First Community	921	\$1,971	\$1,590	\$381	19.3%	100.0%
Royal Palm	1,095	\$1,931	\$1,548	\$383	19.9%	98.5%
Universal of North America	881	\$1,967	\$1,485	\$483	24.5%	100.0%
Security First	1,042	\$1,966	\$1,478	\$488	24.8%	99.9%
Olympus Standard	1,038	\$2,009	\$1,474	\$535	26.6%	100.0%
Safe Harbor	1,025	\$1,983	\$1,444	\$539	27.2%	99.7%
American Traditions	995	\$1,958	\$1,416	\$542	27.7%	99.9%
Modern USA	995	\$1,958	\$1,416	\$542	27.7%	99.9%
American Integrity	1,042	\$1,966	\$1,346	\$620	31.6%	100.0%
Capitol Preferred Preferred	347	\$1,946	\$1,317	\$629	32.3%	100.0%
Tower Hill Prime	1,185	\$1,957	\$1,316	\$642	32.8%	100.0%
Tower Hill Preferred	1,186	\$1,957	\$1,314	\$644	32.9%	100.0%
Federated National	531	\$1,930	\$1,269	\$661	34.2%	100.0%
Universal P&C	832	\$2,016	\$1,352	\$664	32.9%	100.0%
St. Johns Standard	906	\$1,975	\$1,307	\$668	33.8%	100.0%
Olympus Preferred	1,038	\$2,009	\$1,291	\$719	35.8%	100.0%
FL Peninsula Elite	1,150	\$1,954	\$1,219	\$734	37.6%	100.0%
Prepared	997	\$1,973	\$1,143	\$829	42.0%	100.0%
United P&C	957	\$2,012	\$1,171	\$841	41.8%	100.0%
St. Johns Preferred	868	\$2,013	\$1,139	\$874	43.4%	100.0%
Tower Hill Select	1,186	\$1,957	\$1,072	\$885	45.2%	100.0%
Gulfstream Preferred	950	\$2,008	\$1,103	\$905	45.1%	100.0%
Fidelity Fire and Casualty	302	\$2,769	\$1,814	\$954	34.5%	100.0%
First Protective	302	\$2,769	\$1,814	\$954	34.5%	100.0%
Sawgrass	912	\$1,968	\$964	\$1,004	51.0%	100.0%
Omega	1,186	\$1,957	\$949	\$1,008	51.5%	100.0%
Sunshine State	620	\$2,297	\$1,257	\$1,039	45.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: ORANGE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	888	1,947	1,825	121	6.2	87.5	132	1,908	1,327	581	30.5	100.0
ASI Preferred	910	1,975	1,841	133	6.8	87.5	132	1,908	1,342	566	29.7	100.0
American Integrity	910	1,975	1,395	580	29.4	100.0	132	1,908	1,006	901	47.2	100.0
American Traditions	869	1,988	1,477	511	25.7	99.9	126	1,749	995	754	43.1	100.0
Ark Royal Homeowners	888	1,947	1,751	196	10.1	95.2	132	1,908	1,283	624	32.7	100.0
Capitol Preferred Preferred	346	1,948	1,318	630	32.3	100.0	1	1,038	830	208	20.0	100.0
Capitol Preferred Standard	739	1,969	1,734	235	11.9	99.7	114	1,999	2,103	-104	-5.2	84.2
Citizens P&C 2012	1,022	1,970	1,970	0	0.0	100.0	164	1,874	1,874	0	0.0	100.0
Cypress	829	1,927	1,938	-11	-0.6	87.6	118	1,673	1,209	464	27.7	100.0
FL Peninsula Elite	995	1,966	1,243	723	36.8	100.0	155	1,878	1,069	810	43.1	100.0
FL Peninsula Preferred	985	1,968	2,009	-41	-2.1	97.6	153	1,879	2,033	-154	-8.2	92.8
Federated National	529	1,933	1,272	661	34.2	100.0	2	1,204	572	632	52.5	100.0
Fidelity Fire and Casualty	225	2,898	1,940	958	33.1	100.0	77	2,390	1,447	943	39.5	100.0
First Community	804	1,973	1,624	348	17.7	100.0	117	1,959	1,356	603	30.8	100.0
First Protective	225	2,898	1,940	958	33.1	100.0	77	2,390	1,447	943	39.5	100.0
Gulfstream Preferred	818	2,018	1,105	913	45.2	100.0	132	1,947	1,088	859	44.1	100.0
Modern USA	869	1,988	1,477	511	25.7	99.9	126	1,749	995	754	43.1	100.0
Olympus Preferred	896	2,025	1,328	697	34.4	100.0	142	1,908	1,052	856	44.9	100.0
Olympus Standard	896	2,025	1,522	503	24.8	100.0	142	1,908	1,171	737	38.6	100.0
Omega	1,022	1,970	961	1,010	51.3	100.0	164	1,874	876	997	53.2	100.0
Prepared	866	1,981	1,144	836	42.2	100.0	131	1,920	1,137	784	40.8	100.0
Royal Palm	947	1,943	1,622	320	16.5	98.3	148	1,856	1,069	787	42.4	100.0
Safe Harbor	886	1,995	1,516	479	24.0	99.7	139	1,904	984	920	48.3	100.0
Sawgrass	792	1,969	982	988	50.2	100.0	120	1,959	849	1,110	56.7	100.0
Security First	910	1,975	1,550	424	21.5	99.9	132	1,908	981	926	48.6	100.0
Southern Fidelity Standard	897	1,991	1,801	190	9.6	100.0	137	1,923	1,882	41	2.1	100.0
Southern Oak	738	1,970	1,838	133	6.7	98.8	114	1,999	1,665	334	16.7	100.0
St. Johns Preferred	749	2,020	1,144	876	43.4	100.0	119	1,970	1,107	862	43.8	100.0
St. Johns Standard	786	1,977	1,312	665	33.7	100.0	120	1,959	1,274	685	35.0	100.0
Sunshine State	503	2,359	1,328	1,030	43.7	100.0	117	2,031	953	1,077	53.1	100.0
Tower Hill Preferred	1,022	1,970	1,332	639	32.4	100.0	164	1,874	1,199	675	36.0	100.0
Tower Hill Prime	1,022	1,970	1,332	638	32.4	100.0	163	1,875	1,212	663	35.4	100.0
Tower Hill Select	1,022	1,970	1,091	880	44.7	100.0	164	1,874	957	917	48.9	100.0
United P&C	833	2,026	1,208	818	40.4	100.0	124	1,920	925	995	51.8	100.0
Universal P&C	717	2,023	1,363	661	32.7	100.0	115	1,969	1,289	681	34.6	100.0
Universal of North America	766	1,966	1,512	454	23.1	100.0	115	1,974	1,304	670	33.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: OSCEOLA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Capitol Preferred Standard	230	\$1,662	\$1,994	\$-332	-20.0%	32.2%
ASI Assurance	285	\$1,669	\$1,861	\$-192	-11.5%	51.6%
ASI Preferred	306	\$1,685	\$1,864	\$-179	-10.6%	53.6%
Security First	306	\$1,685	\$1,798	\$-113	-6.7%	57.2%
Ark Royal Homeowners	285	\$1,669	\$1,778	\$-109	-6.5%	55.1%
Cypress	270	\$1,679	\$1,748	\$-69	-4.1%	58.5%
Citizens P&C 2012	376	\$1,667	\$1,667	\$0	0.0%	100.0%
Royal Palm	329	\$1,668	\$1,558	\$110	6.6%	73.9%
FL Peninsula Preferred	343	\$1,671	\$1,552	\$119	7.1%	100.0%
Southern Fidelity Standard	314	\$1,690	\$1,570	\$120	7.1%	100.0%
Southern Oak	228	\$1,670	\$1,503	\$167	10.0%	100.0%
St. Johns Standard	251	\$1,682	\$1,513	\$169	10.1%	97.6%
American Integrity	306	\$1,685	\$1,512	\$173	10.3%	86.9%
Federated National	96	\$1,582	\$1,400	\$182	11.5%	100.0%
First Community	240	\$1,672	\$1,481	\$192	11.5%	99.2%
Universal of North America	230	\$1,674	\$1,457	\$216	12.9%	100.0%
Capitol Preferred Preferred	53	\$1,644	\$1,424	\$220	13.4%	100.0%
Safe Harbor	322	\$1,686	\$1,416	\$270	16.0%	86.3%
American Traditions	293	\$1,691	\$1,357	\$334	19.8%	99.3%
Modern USA	293	\$1,691	\$1,357	\$334	19.8%	99.3%
Tower Hill Preferred	374	\$1,672	\$1,313	\$359	21.5%	99.7%
St. Johns Preferred	240	\$1,710	\$1,302	\$409	23.9%	100.0%
Universal P&C	231	\$1,707	\$1,257	\$450	26.4%	100.0%
Tower Hill Select	374	\$1,672	\$1,184	\$488	29.2%	100.0%
FL Peninsula Elite	345	\$1,670	\$1,165	\$505	30.2%	100.0%
Olympus Standard	317	\$1,723	\$1,179	\$544	31.6%	100.0%
Prepared	299	\$1,679	\$1,116	\$563	33.5%	100.0%
Tower Hill Prime	374	\$1,672	\$1,104	\$568	33.9%	100.0%
First Protective	86	\$2,121	\$1,546	\$575	27.1%	100.0%
Fidelity Fire and Casualty	86	\$2,121	\$1,546	\$575	27.1%	100.0%
Omega	376	\$1,667	\$1,090	\$577	34.6%	100.0%
Sawgrass	253	\$1,676	\$1,041	\$636	37.9%	100.0%
United P&C	281	\$1,711	\$1,030	\$681	39.8%	100.0%
Olympus Preferred	317	\$1,723	\$1,008	\$715	41.5%	100.0%
Gulfstream Preferred	284	\$1,706	\$981	\$725	42.5%	100.0%
Sunshine State	202	\$1,860	\$1,091	\$770	41.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: OSCEOLA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	215	1,692	2,046	-354	-20.9	35.8	70	1,600	1,293	308	19.2	100.0
ASI Preferred	236	1,710	2,026	-316	-18.5	41.5	70	1,600	1,317	283	17.7	94.3
American Integrity	236	1,710	1,652	58	3.4	83.1	70	1,600	1,038	562	35.1	100.0
American Traditions	225	1,740	1,493	248	14.2	99.1	68	1,528	908	620	40.6	100.0
Ark Royal Homeowners	215	1,692	1,947	-255	-15.1	41.4	70	1,600	1,259	341	21.3	97.1
Capitol Preferred Preferred	53	1,644	1,424	220	13.4	100.0						
Capitol Preferred Standard	174	1,693	1,961	-268	-15.8	42.5	56	1,568	2,097	-529	-33.8	
Citizens P&C 2012	281	1,699	1,699	0	0.0	100.0	95	1,574	1,574	0	0.0	100.0
Cypress	207	1,733	1,938	-205	-11.8	45.9	63	1,500	1,125	375	25.0	100.0
FL Peninsula Elite	261	1,694	1,221	473	27.9	100.0	84	1,597	991	605	37.9	100.0
FL Peninsula Preferred	259	1,695	1,568	127	7.5	100.0	84	1,597	1,501	95	6.0	100.0
Federated National	96	1,582	1,400	182	11.5	100.0						
Fidelity Fire and Casualty	53	2,273	1,722	551	24.2	100.0	33	1,879	1,265	614	32.7	100.0
First Community	180	1,708	1,565	143	8.4	98.9	60	1,565	1,229	337	21.5	100.0
First Protective	53	2,273	1,722	551	24.2	100.0	33	1,879	1,265	614	32.7	100.0
Gulfstream Preferred	213	1,739	1,012	727	41.8	100.0	71	1,610	891	720	44.7	100.0
Modern USA	225	1,740	1,493	248	14.2	99.1	68	1,528	908	620	40.6	100.0
Olympus Preferred	240	1,766	1,090	676	38.3	100.0	77	1,590	754	836	52.6	100.0
Olympus Standard	240	1,766	1,283	483	27.4	100.0	77	1,590	856	733	46.1	100.0
Omega	281	1,699	1,137	562	33.1	100.0	95	1,574	952	622	39.5	100.0
Prepared	230	1,710	1,150	560	32.7	100.0	69	1,578	1,002	576	36.5	100.0
Royal Palm	252	1,691	1,718	-27	-1.6	65.9	77	1,594	1,036	558	35.0	100.0
Safe Harbor	246	1,721	1,579	142	8.2	82.1	76	1,573	887	687	43.6	100.0
Sawgrass	191	1,708	1,095	613	35.9	100.0	62	1,578	872	706	44.7	100.0
Security First	236	1,710	1,984	-274	-16.0	44.9	70	1,600	1,174	426	26.6	98.6
Southern Fidelity Standard	241	1,722	1,594	128	7.4	100.0	73	1,585	1,492	93	5.9	100.0
Southern Oak	172	1,704	1,582	122	7.1	100.0	56	1,568	1,260	308	19.6	100.0
St. Johns Preferred	178	1,757	1,342	414	23.6	100.0	62	1,578	1,186	392	24.8	100.0
St. Johns Standard	189	1,716	1,550	166	9.7	96.8	62	1,578	1,399	179	11.3	100.0
Sunshine State	140	1,943	1,209	734	37.8	100.0	62	1,674	823	851	50.8	100.0
Tower Hill Preferred	279	1,705	1,370	335	19.7	99.6	95	1,574	1,147	427	27.1	100.0
Tower Hill Prime	279	1,705	1,171	534	31.3	100.0	95	1,574	909	665	42.3	100.0
Tower Hill Select	279	1,705	1,244	461	27.1	100.0	95	1,574	1,008	565	35.9	100.0
United P&C	214	1,750	1,122	628	35.9	100.0	67	1,589	737	852	53.6	100.0
Universal P&C	171	1,760	1,321	439	25.0	100.0	60	1,556	1,074	481	30.9	100.0
Universal of North America	174	1,703	1,549	154	9.0	100.0	56	1,583	1,173	411	25.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: PALM BEACH

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	31,962	\$4,120	\$5,371	\$-1,251	-30.4%	36.8%
ASI Assurance	31,333	\$4,085	\$5,316	\$-1,231	-30.1%	24.1%
Royal Palm	49,145	\$3,716	\$4,871	\$-1,155	-31.1%	23.6%
Universal of North America	1,991	\$3,969	\$5,068	\$-1,098	-27.7%	6.7%
First Community	33,890	\$3,744	\$4,561	\$-817	-21.8%	31.8%
Ark Royal Homeowners	31,334	\$4,085	\$4,810	\$-725	-17.7%	52.4%
American Integrity	42,817	\$3,774	\$4,455	\$-681	-18.1%	45.6%
Southern Oak	31,569	\$3,743	\$4,235	\$-491	-13.1%	49.2%
Security First	42,818	\$3,774	\$4,206	\$-432	-11.4%	58.1%
Olympus Standard	44,372	\$3,832	\$4,171	\$-339	-8.8%	63.1%
Southern Fidelity Standard	42,278	\$3,798	\$4,117	\$-319	-8.4%	86.5%
United P&C	2,485	\$4,051	\$4,328	\$-277	-6.8%	79.4%
Safe Harbor	44,696	\$3,803	\$4,027	\$-223	-5.9%	68.8%
Capitol Preferred Standard Prepared	1,867	\$4,003	\$4,110	\$-107	-2.7%	84.5%
Citizens P&C 2012	2,656	\$4,016	\$4,017	\$-1	-0.0%	89.0%
Gulfstream Preferred	52,863	\$3,758	\$3,758	\$0	0.0%	100.0%
Modern USA	38,904	\$3,804	\$3,776	\$28	0.7%	94.6%
American Traditions	42,232	\$3,724	\$3,601	\$123	3.3%	74.7%
Sunshine State	42,232	\$3,724	\$3,599	\$125	3.4%	74.8%
FL Peninsula Preferred	29,725	\$4,119	\$3,859	\$260	6.3%	90.5%
Tower Hill Preferred	50,142	\$3,730	\$3,464	\$267	7.1%	99.6%
St. Johns Standard	52,859	\$3,758	\$3,483	\$275	7.3%	94.0%
Tower Hill Select	33,978	\$3,761	\$3,476	\$284	7.6%	93.2%
Olympus Preferred	52,853	\$3,758	\$3,387	\$372	9.9%	92.2%
Cypress	44,372	\$3,832	\$3,413	\$419	10.9%	97.3%
FL Peninsula Elite	2,139	\$3,621	\$3,099	\$521	14.4%	99.5%
Federated National	50,754	\$3,745	\$3,217	\$528	14.1%	98.2%
Universal P&C	23,070	\$3,654	\$3,102	\$552	15.1%	99.5%
Sawgrass	16,289	\$4,670	\$4,069	\$601	12.9%	97.7%
Omega	34,061	\$3,753	\$2,994	\$759	20.2%	99.8%
St. Johns Preferred	52,856	\$3,758	\$2,925	\$834	22.2%	99.7%
Tower Hill Prime	33,545	\$3,782	\$2,928	\$854	22.6%	99.0%
Capitol Preferred Preferred	52,851	\$3,758	\$2,894	\$865	23.0%	97.1%
First Protective	861	\$3,891	\$3,020	\$871	22.4%	100.0%
Fidelity Fire and Casualty	15,029	\$4,737	\$2,650	\$2,087	44.1%	100.0%
	15,029	\$4,737	\$2,650	\$2,087	44.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: PALM BEACH

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	29,950	4,100	5,405	-1,304	-31.8	21.1	1,383	3,750	3,402	348	9.3	90.2
ASI Preferred	30,579	4,137	5,458	-1,321	-31.9	34.7	1,383	3,750	3,441	309	8.2	83.7
American Integrity	41,235	3,783	4,516	-733	-19.4	43.6	1,582	3,528	2,871	657	18.6	98.3
American Traditions	40,705	3,744	3,641	104	2.8	74.0	1,527	3,180	2,486	694	21.8	95.7
Ark Royal Homeowners	29,951	4,101	4,888	-787	-19.2	50.6	1,383	3,750	3,122	627	16.7	91.3
Capitol Preferred Preferred	861	3,891	3,020	871	22.4	100.0						
Capitol Preferred Standard	1,762	4,023	4,104	-82	-2.0	86.8	105	3,667	4,195	-528	-14.4	45.7
Citizens P&C 2012	50,664	3,769	3,769	0	0.0	100.0	2,199	3,494	3,494	0	0.0	100.0
Cypress	2,041	3,652	3,153	500	13.7	99.5	98	2,959	1,987	972	32.9	100.0
FL Peninsula Elite	48,684	3,757	3,250	507	13.5	98.1	2,070	3,477	2,456	1,021	29.4	99.8
FL Peninsula Preferred	48,121	3,743	3,495	248	6.6	99.6	2,021	3,438	2,722	716	20.8	100.0
Federated National	23,040	3,653	3,104	550	15.0	99.5	30	4,310	2,147	2,163	50.2	100.0
Fidelity Fire and Casualty	14,264	4,764	2,687	2,076	43.6	100.0	765	4,241	1,956	2,285	53.9	100.0
First Community	32,690	3,753	4,586	-833	-22.2	30.9	1,200	3,492	3,856	-364	-10.4	57.2
First Protective	14,264	4,764	2,687	2,076	43.6	100.0	765	4,241	1,956	2,285	53.9	100.0
Gulfstream Preferred	37,358	3,814	3,810	4	0.1	94.4	1,546	3,567	2,970	598	16.8	97.5
Modern USA	40,705	3,744	3,641	103	2.8	74.0	1,527	3,180	2,534	646	20.3	94.4
Olympus Preferred	42,660	3,842	3,451	391	10.2	97.2	1,712	3,587	2,477	1,110	30.9	99.9
Olympus Standard	42,660	3,842	4,219	-377	-9.8	61.8	1,712	3,587	2,978	609	17.0	96.4
Omega	50,657	3,770	2,952	818	21.7	99.7	2,199	3,494	2,304	1,190	34.0	100.0
Prepared	2,499	4,033	4,033	1	0.0	89.1	157	3,750	3,772	-21	-0.6	86.6
Royal Palm	47,142	3,728	4,950	-1,221	-32.8	20.6	2,003	3,415	3,020	396	11.6	95.4
Safe Harbor	42,994	3,814	4,088	-274	-7.2	67.6	1,702	3,538	2,480	1,058	29.9	99.8
Sawgrass	32,813	3,763	3,015	748	19.9	99.8	1,248	3,502	2,447	1,054	30.1	99.8
Security First	41,236	3,783	4,270	-487	-12.9	56.5	1,582	3,528	2,534	994	28.2	99.8
Southern Fidelity Standard	40,681	3,807	4,127	-320	-8.4	87.1	1,597	3,564	3,871	-307	-8.6	69.4
Southern Oak	30,424	3,752	4,263	-511	-13.6	48.4	1,145	3,513	3,486	27	0.8	72.2
St. Johns Preferred	32,297	3,792	2,933	859	22.6	99.0	1,248	3,534	2,796	738	20.9	98.3
St. Johns Standard	32,728	3,770	3,482	288	7.6	93.5	1,250	3,531	3,330	201	5.7	85.3
Sunshine State	28,379	4,137	3,910	227	5.5	90.1	1,346	3,731	2,777	954	25.6	99.6
Tower Hill Preferred	50,661	3,770	3,511	259	6.9	93.8	2,198	3,495	2,840	654	18.7	98.1
Tower Hill Prime	50,653	3,770	2,936	833	22.1	97.0	2,198	3,495	1,910	1,585	45.4	100.0
Tower Hill Select	50,655	3,770	3,429	341	9.0	91.9	2,198	3,495	2,415	1,080	30.9	99.7
United P&C	2,333	4,074	4,401	-328	-8.0	78.0	152	3,701	3,207	494	13.4	100.0
Universal P&C	15,467	4,694	4,085	609	13.0	97.9	822	4,209	3,771	438	10.4	94.4
Universal of North America	1,882	3,987	5,127	-1,140	-28.6	3.1	109	3,668	4,042	-374	-10.2	68.8

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: PASCO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	7,267	\$1,923	\$2,830	\$-907	-47.1%	20.3%
Modern USA	37,151	\$2,046	\$2,897	\$-851	-41.6%	21.2%
American Traditions	37,151	\$2,046	\$2,897	\$-851	-41.6%	21.2%
ASI Preferred	38,026	\$2,029	\$2,706	\$-678	-33.4%	25.3%
ASI Assurance	37,866	\$2,028	\$2,675	\$-647	-31.9%	25.8%
Royal Palm	44,352	\$2,018	\$2,658	\$-640	-31.7%	27.9%
Olympus Standard	38,520	\$2,055	\$2,601	\$-546	-26.6%	26.3%
Ark Royal Homeowners	37,866	\$2,028	\$2,528	\$-500	-24.7%	27.5%
American Integrity	38,026	\$2,029	\$2,432	\$-404	-19.9%	34.1%
St. Johns Standard	28,657	\$2,033	\$2,429	\$-395	-19.5%	22.0%
Security First	38,026	\$2,029	\$2,332	\$-303	-14.9%	36.7%
Safe Harbor	38,735	\$2,038	\$2,248	\$-209	-10.3%	38.0%
Olympus Preferred	38,520	\$2,055	\$2,145	\$-90	-4.4%	38.1%
St. Johns Preferred	28,010	\$2,055	\$2,100	\$-44	-2.2%	35.9%
Citizens P&C 2012	48,018	\$2,018	\$2,018	\$0	0.0%	100.0%
FL Peninsula Preferred	45,916	\$2,020	\$2,000	\$20	1.0%	96.9%
Southern Oak	26,972	\$2,025	\$1,978	\$47	2.3%	75.6%
United P&C	5,984	\$1,972	\$1,834	\$139	7.0%	76.5%
Prepared	9,437	\$1,921	\$1,765	\$156	8.1%	54.5%
First Community	28,976	\$2,032	\$1,792	\$240	11.8%	64.5%
Southern Fidelity Standard	37,766	\$2,027	\$1,726	\$301	14.9%	99.6%
Sunshine State	24,039	\$2,264	\$1,890	\$374	16.5%	61.1%
Cypress	8,355	\$1,886	\$1,511	\$375	19.9%	86.5%
Gulfstream Preferred	33,406	\$2,056	\$1,608	\$447	21.8%	90.1%
Tower Hill Preferred	48,014	\$2,018	\$1,522	\$495	24.6%	93.6%
FL Peninsula Elite	46,226	\$2,020	\$1,498	\$521	25.8%	96.9%
Capitol Preferred Standard	6,964	\$1,915	\$1,330	\$584	30.5%	100.0%
Tower Hill Prime	48,000	\$2,018	\$1,386	\$632	31.3%	91.0%
Tower Hill Select	48,001	\$2,018	\$1,362	\$656	32.5%	98.0%
Fidelity Fire and Casualty	11,186	\$2,613	\$1,843	\$770	29.5%	94.2%
First Protective	11,186	\$2,613	\$1,843	\$770	29.5%	94.2%
Sawgrass	28,841	\$2,026	\$1,255	\$771	38.1%	100.0%
Federated National	15,248	\$1,819	\$1,006	\$812	44.7%	100.0%
Capitol Preferred Preferred	2,102	\$1,714	\$893	\$821	47.9%	100.0%
Omega	48,005	\$2,018	\$1,159	\$859	42.6%	100.0%
Universal P&C	15,035	\$2,360	\$1,484	\$876	37.1%	99.9%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: PASCO

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	32,597	1,960	2,815	-856	-43.7	19.1	5,269	2,448	1,805	642	26.2	66.8
ASI Preferred	32,757	1,961	2,846	-885	-45.1	19.3	5,269	2,448	1,835	613	25.0	62.6
American Integrity	32,757	1,961	2,543	-582	-29.7	25.5	5,269	2,448	1,744	703	28.7	87.3
American Traditions	31,915	1,984	3,035	-1,051	-53.0	16.7	5,236	2,422	2,058	364	15.0	48.5
Ark Royal Homeowners	32,597	1,960	2,655	-696	-35.5	20.5	5,269	2,448	1,739	709	29.0	70.5
Capitol Preferred Preferred	2,098	1,711	892	819	47.9	100.0	4	3,154	1,694	1,460	46.3	100.0
Capitol Preferred Standard	5,224	1,808	1,217	592	32.7	100.0	1,740	2,235	1,672	563	25.2	100.0
Citizens P&C 2012	40,480	1,949	1,949	0	0.0	100.0	7,538	2,387	2,387	0	0.0	100.0
Cypress	6,366	1,800	1,650	150	8.3	82.3	1,989	2,163	1,067	1,096	50.7	99.8
FL Peninsula Elite	39,098	1,950	1,558	393	20.1	96.8	7,128	2,401	1,173	1,228	51.1	97.4
FL Peninsula Preferred	38,846	1,950	1,921	30	1.5	96.9	7,070	2,402	2,439	-37	-1.6	97.0
Federated National	15,219	1,816	1,007	810	44.6	100.0	29	3,107	840	2,266	73.0	100.0
Fidelity Fire and Casualty	8,345	2,580	1,999	581	22.5	95.2	2,841	2,709	1,387	1,322	48.8	91.2
First Community	24,592	1,959	1,850	109	5.6	61.4	4,384	2,439	1,462	978	40.1	81.8
First Protective	8,345	2,580	1,999	581	22.5	95.2	2,841	2,709	1,387	1,322	48.8	91.2
Gulfstream Preferred	28,395	1,988	1,680	308	15.5	88.6	5,011	2,436	1,200	1,236	50.7	98.4
Modern USA	31,915	1,984	3,035	-1,051	-53.0	16.7	5,236	2,422	2,059	363	15.0	48.5
Olympus Preferred	32,940	1,990	2,258	-268	-13.5	31.7	5,580	2,438	1,479	959	39.3	75.9
Olympus Standard	32,940	1,990	2,747	-757	-38.0	21.1	5,580	2,438	1,739	699	28.7	57.4
Omega	40,468	1,949	1,188	761	39.1	100.0	7,537	2,387	1,004	1,384	57.9	100.0
Prepared	7,166	1,811	1,849	-38	-2.1	52.8	2,271	2,267	1,501	766	33.8	59.8
Royal Palm	37,611	1,949	2,842	-893	-45.8	19.9	6,741	2,400	1,626	774	32.2	72.5
Safe Harbor	33,178	1,971	2,388	-417	-21.2	28.5	5,557	2,437	1,407	1,030	42.3	94.7
Sawgrass	24,406	1,956	1,285	671	34.3	100.0	4,435	2,412	1,090	1,322	54.8	99.8
Security First	32,757	1,961	2,446	-485	-24.7	27.6	5,269	2,448	1,620	828	33.8	93.4
Southern Fidelity Standard	32,533	1,962	1,652	309	15.8	99.9	5,233	2,433	2,183	250	10.3	97.8
Southern Oak	22,911	1,956	1,973	-18	-0.9	74.7	4,061	2,415	2,001	414	17.2	81.1
St. Johns Preferred	23,586	1,988	2,190	-202	-10.2	30.7	4,424	2,416	1,619	796	33.0	63.4
St. Johns Standard	24,226	1,964	2,544	-580	-29.6	17.7	4,431	2,414	1,799	615	25.5	45.7
Sunshine State	19,544	2,213	1,989	224	10.1	59.2	4,495	2,487	1,459	1,028	41.3	69.1
Tower Hill Preferred	40,477	1,949	1,561	388	19.9	93.1	7,537	2,387	1,317	1,070	44.8	96.6
Tower Hill Prime	40,465	1,949	1,450	499	25.6	89.3	7,535	2,387	1,039	1,349	56.5	99.9
Tower Hill Select	40,465	1,949	1,413	536	27.5	97.7	7,536	2,388	1,086	1,302	54.5	99.4
United P&C	4,542	1,906	1,983	-77	-4.0	69.0	1,442	2,181	1,363	818	37.5	100.0
Universal P&C	11,533	2,306	1,577	730	31.6	100.0	3,502	2,536	1,180	1,356	53.5	99.6
Universal of North America	5,449	1,815	3,137	-1,322	-72.8	13.2	1,818	2,247	1,910	337	15.0	41.8

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: PINELLAS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	70,156	\$2,166	\$4,099	\$-1,934	-89.3%	0.7%
ASI Assurance	67,579	\$2,132	\$3,946	\$-1,814	-85.1%	0.7%
Universal of North America	15,306	\$2,003	\$3,779	\$-1,776	-88.7%	0.0%
United P&C	17,756	\$2,022	\$3,692	\$-1,670	-82.6%	0.9%
Modern USA	68,437	\$2,160	\$3,813	\$-1,653	-76.6%	0.3%
American Traditions	68,437	\$2,160	\$3,813	\$-1,653	-76.5%	0.3%
Royal Palm	81,482	\$2,134	\$3,765	\$-1,631	-76.5%	1.3%
Ark Royal Homeowners	67,580	\$2,132	\$3,711	\$-1,579	-74.1%	1.3%
American Integrity	70,155	\$2,166	\$3,587	\$-1,422	-65.6%	1.6%
Capitol Preferred Standard	14,744	\$2,002	\$3,399	\$-1,397	-69.8%	0.0%
St. Johns Standard	56,857	\$2,170	\$3,550	\$-1,380	-63.6%	0.3%
Southern Oak	53,755	\$2,167	\$3,470	\$-1,303	-60.1%	2.6%
Security First	70,156	\$2,166	\$3,463	\$-1,297	-59.9%	2.3%
Southern Fidelity Standard	68,574	\$2,177	\$3,410	\$-1,232	-56.6%	0.0%
Safe Harbor	70,910	\$2,172	\$3,357	\$-1,185	-54.5%	4.2%
First Community	57,405	\$2,167	\$3,291	\$-1,124	-51.9%	1.1%
Cypress	16,491	\$1,954	\$2,921	\$-966	-49.4%	1.9%
St. Johns Preferred	55,815	\$2,188	\$3,129	\$-941	-43.0%	9.4%
Gulfstream Preferred	63,664	\$2,185	\$3,076	\$-891	-40.8%	4.0%
Olympus Standard	70,482	\$2,194	\$3,064	\$-870	-39.7%	7.9%
Universal P&C	32,749	\$2,494	\$3,242	\$-748	-30.0%	11.4%
FL Peninsula Preferred	81,491	\$2,134	\$2,837	\$-703	-33.0%	10.1%
Capitol Preferred Preferred	8,663	\$1,961	\$2,605	\$-644	-32.9%	6.4%
FL Peninsula Elite	81,908	\$2,135	\$2,734	\$-600	-28.1%	15.7%
Tower Hill Preferred	84,041	\$2,136	\$2,666	\$-530	-24.8%	20.3%
Federated National	45,136	\$2,103	\$2,600	\$-497	-23.6%	20.3%
Tower Hill Prime	84,023	\$2,136	\$2,592	\$-457	-21.4%	39.5%
Sunshine State	46,066	\$2,418	\$2,857	\$-439	-18.2%	42.9%
Prepared	18,884	\$1,997	\$2,397	\$-400	-20.1%	34.8%
Olympus Preferred	70,482	\$2,194	\$2,571	\$-377	-17.2%	40.8%
Sawgrass	57,165	\$2,164	\$2,472	\$-308	-14.2%	44.5%
Tower Hill Select	84,027	\$2,136	\$2,349	\$-213	-10.0%	54.1%
Omega	84,033	\$2,136	\$2,141	\$-5	-0.2%	86.7%
Citizens P&C 2012	84,047	\$2,136	\$2,136	\$0	0.0%	100.0%
First Protective	23,733	\$2,800	\$2,287	\$513	18.3%	100.0%
Fidelity Fire and Casualty	23,733	\$2,800	\$2,287	\$513	18.3%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: PINELLAS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	66,014	2,134	3,978	-1,844	-86.4	0.2	1,565	2,054	2,568	-514	-25.0	23.3
ASI Preferred	68,590	2,168	4,134	-1,966	-90.7	0.1	1,566	2,054	2,585	-531	-25.8	24.9
American Integrity	68,590	2,168	3,617	-1,449	-66.8	0.4	1,565	2,054	2,267	-213	-10.4	53.1
American Traditions	66,951	2,166	3,841	-1,675	-77.3	0.1	1,486	1,862	2,521	-659	-35.4	9.2
Ark Royal Homeowners	66,014	2,134	3,743	-1,609	-75.4	0.4	1,566	2,054	2,376	-321	-15.6	42.4
Capitol Preferred Preferred	8,658	1,962	2,606	-644	-32.8	6.4	5	1,001	1,575	-574	-57.4	
Capitol Preferred Standard	14,427	2,010	3,402	-1,391	-69.2	0.0	317	1,617	3,275	-1,659	-102.6	
Citizens P&C 2012	81,915	2,138	2,138	0	0.0	100.0	2,132	2,023	2,023	0	0.0	100.0
Cypress	16,157	1,964	2,950	-985	-50.2	0.5	334	1,484	1,533	-49	-3.3	70.4
FL Peninsula Elite	79,866	2,138	2,747	-609	-28.5	15.2	2,042	2,002	2,234	-232	-11.6	37.3
FL Peninsula Preferred	79,471	2,137	2,845	-707	-33.1	9.9	2,020	1,988	2,540	-552	-27.8	21.5
Federated National	45,107	2,103	2,601	-498	-23.7	20.3	29	1,834	1,372	462	25.2	100.0
Fidelity Fire and Casualty	22,991	2,804	2,302	502	17.9	100.0	742	2,654	1,801	853	32.1	100.0
First Community	56,110	2,170	3,309	-1,139	-52.5	0.5	1,295	2,049	2,502	-453	-22.1	25.2
First Protective	22,991	2,804	2,302	502	17.9	100.0	742	2,654	1,801	853	32.1	100.0
Gulfstream Preferred	62,169	2,187	3,093	-907	-41.5	2.7	1,495	2,105	2,347	-242	-11.5	56.5
Modern USA	66,951	2,166	3,841	-1,675	-77.3	0.1	1,486	1,862	2,530	-668	-35.9	8.4
Olympus Preferred	68,856	2,196	2,590	-394	-17.9	39.5	1,626	2,110	1,786	324	15.4	95.3
Olympus Standard	68,856	2,196	3,088	-892	-40.6	6.4	1,626	2,110	2,063	48	2.3	73.7
Omega	81,901	2,139	2,151	-12	-0.6	86.5	2,132	2,023	1,764	259	12.8	96.7
Prepared	18,469	2,004	2,414	-410	-20.5	33.7	415	1,684	1,657	27	1.6	84.8
Royal Palm	79,463	2,137	3,803	-1,665	-77.9	0.2	2,019	1,988	2,278	-291	-14.6	45.1
Safe Harbor	69,288	2,174	3,387	-1,213	-55.8	2.5	1,622	2,099	2,079	20	1.0	79.0
Sawgrass	55,847	2,166	2,484	-318	-14.7	43.6	1,318	2,078	1,978	100	4.8	85.1
Security First	68,590	2,168	3,495	-1,327	-61.2	0.4	1,566	2,054	2,068	-14	-0.7	83.6
Southern Fidelity Standard	67,010	2,179	3,411	-1,232	-56.5	0.0	1,564	2,103	3,352	-1,249	-59.4	
Southern Oak	52,529	2,170	3,493	-1,323	-61.0	2.2	1,226	2,036	2,477	-441	-21.7	22.4
St. Johns Preferred	54,508	2,191	3,140	-949	-43.3	9.3	1,307	2,088	2,692	-604	-28.9	11.1
St. Johns Standard	55,543	2,172	3,562	-1,390	-64.0	0.3	1,314	2,081	3,024	-943	-45.3	2.4
Sunshine State	44,845	2,421	2,884	-463	-19.1	41.6	1,221	2,310	1,880	429	18.6	92.7
Tower Hill Preferred	81,909	2,139	2,675	-536	-25.1	19.8	2,132	2,023	2,323	-300	-14.8	39.5
Tower Hill Prime	81,892	2,139	2,619	-480	-22.4	38.0	2,131	2,022	1,589	433	21.4	97.6
Tower Hill Select	81,895	2,139	2,362	-223	-10.4	53.1	2,132	2,023	1,822	201	9.9	91.6
United P&C	17,365	2,030	3,730	-1,700	-83.8	0.3	391	1,699	2,007	-308	-18.1	30.4
Universal P&C	31,794	2,497	3,248	-751	-30.1	11.3	955	2,395	3,044	-649	-27.1	13.1
Universal of North America	14,982	2,011	3,808	-1,797	-89.4		324	1,619	2,407	-789	-48.7	0.3

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: POLK

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Assurance	652	\$2,197	\$2,333	\$-136	-6.2%	71.8%
ASI Preferred	691	\$2,242	\$2,369	\$-127	-5.7%	73.4%
Ark Royal Homeowners	653	\$2,196	\$2,249	\$-53	-2.4%	76.9%
Security First	691	\$2,242	\$2,280	\$-37	-1.7%	76.3%
Citizens P&C 2012	860	\$2,222	\$2,222	\$0	0.0%	100.0%
Capitol Preferred Standard	567	\$2,239	\$2,230	\$9	0.4%	82.9%
FL Peninsula Preferred	787	\$2,235	\$2,225	\$10	0.4%	99.4%
Royal Palm	765	\$2,215	\$2,201	\$15	0.7%	77.5%
American Integrity	690	\$2,243	\$2,193	\$51	2.3%	81.2%
Southern Fidelity Standard	714	\$2,246	\$2,147	\$99	4.4%	99.6%
Southern Oak	566	\$2,241	\$2,126	\$115	5.1%	98.9%
St. Johns Standard	602	\$2,255	\$1,984	\$271	12.0%	99.2%
Cypress	648	\$2,241	\$1,956	\$285	12.7%	98.5%
Modern USA	629	\$2,287	\$1,931	\$356	15.6%	93.8%
American Traditions	629	\$2,287	\$1,931	\$356	15.6%	93.8%
Safe Harbor	701	\$2,253	\$1,750	\$503	22.3%	96.9%
First Community	575	\$2,234	\$1,729	\$504	22.6%	100.0%
St. Johns Preferred	566	\$2,303	\$1,743	\$560	24.3%	100.0%
Universal of North America	556	\$2,228	\$1,666	\$562	25.2%	100.0%
Capitol Preferred Preferred	245	\$2,274	\$1,669	\$605	26.6%	100.0%
Federated National	363	\$2,261	\$1,521	\$740	32.7%	100.0%
Tower Hill Preferred	860	\$2,222	\$1,386	\$836	37.6%	99.8%
Sunshine State	361	\$2,610	\$1,750	\$860	32.9%	100.0%
Olympus Standard	688	\$2,306	\$1,423	\$883	38.3%	100.0%
Tower Hill Prime	857	\$2,226	\$1,279	\$947	42.5%	100.0%
FL Peninsula Elite	797	\$2,230	\$1,281	\$949	42.6%	100.0%
First Protective	144	\$3,047	\$2,079	\$968	31.8%	100.0%
Fidelity Fire and Casualty	144	\$3,047	\$2,079	\$968	31.8%	100.0%
Gulfstream Preferred	631	\$2,302	\$1,258	\$1,043	45.3%	100.0%
United P&C	614	\$2,292	\$1,225	\$1,067	46.6%	100.0%
Olympus Preferred	688	\$2,306	\$1,236	\$1,070	46.4%	100.0%
Universal P&C	532	\$2,283	\$1,196	\$1,087	47.6%	100.0%
Prepared	645	\$2,220	\$1,108	\$1,112	50.1%	100.0%
Tower Hill Select	858	\$2,226	\$1,090	\$1,136	51.0%	100.0%
Sawgrass	616	\$2,233	\$1,081	\$1,151	51.6%	100.0%
Omega	858	\$2,226	\$921	\$1,305	58.6%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: POLK

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	533	2,240	2,486	-246	-11.0	65.5	119	2,004	1,650	353	17.6	100.0
ASI Preferred	571	2,293	2,523	-230	-10.0	67.8	120	2,000	1,636	364	18.2	100.0
American Integrity	571	2,293	2,326	-33	-1.4	77.2	119	2,004	1,553	450	22.5	100.0
American Traditions	520	2,344	2,053	291	12.4	92.5	109	2,013	1,346	667	33.1	100.0
Ark Royal Homeowners	533	2,240	2,402	-162	-7.2	71.7	120	2,000	1,569	432	21.6	100.0
Capitol Preferred Preferred	244	2,276	1,669	607	26.7	100.0	1	1,786	1,686	100	5.6	100.0
Capitol Preferred Standard	471	2,278	2,175	103	4.5	97.2	96	2,043	2,496	-453	-22.2	12.5
Citizens P&C 2012	693	2,295	2,295	0	0.0	100.0	167	1,921	1,921	0	0.0	100.0
Cypress	534	2,283	2,090	193	8.5	98.1	114	2,042	1,328	715	35.0	100.0
FL Peninsula Elite	655	2,287	1,317	969	42.4	100.0	142	1,966	1,111	855	43.5	100.0
FL Peninsula Preferred	648	2,291	2,262	29	1.3	99.8	139	1,973	2,054	-81	-4.1	97.1
Federated National	361	2,263	1,525	738	32.6	100.0	2	1,772	772	1,001	56.5	100.0
Fidelity Fire and Casualty	94	3,373	2,332	1,041	30.9	100.0	50	2,433	1,605	829	34.1	100.0
First Community	478	2,281	1,810	471	20.6	100.0	97	1,999	1,330	669	33.5	100.0
First Protective	94	3,373	2,332	1,041	30.9	100.0	50	2,433	1,605	829	34.1	100.0
Gulfstream Preferred	510	2,361	1,291	1,070	45.3	100.0	121	2,053	1,123	931	45.3	100.0
Modern USA	520	2,344	2,053	291	12.4	92.5	109	2,013	1,346	667	33.1	100.0
Olympus Preferred	559	2,365	1,314	1,051	44.4	100.0	129	2,051	896	1,155	56.3	100.0
Olympus Standard	559	2,365	1,519	845	35.7	100.0	129	2,051	1,006	1,045	51.0	100.0
Omega	693	2,295	948	1,347	58.7	100.0	165	1,936	806	1,130	58.4	100.0
Prepared	533	2,279	1,134	1,145	50.2	100.0	112	1,939	982	957	49.4	100.0
Royal Palm	633	2,274	2,360	-86	-3.8	72.8	132	1,931	1,436	496	25.7	100.0
Safe Harbor	572	2,311	1,900	411	17.8	96.2	129	1,995	1,084	911	45.7	100.0
Sawgrass	504	2,283	1,119	1,163	51.0	100.0	112	2,009	911	1,098	54.7	100.0
Security First	571	2,293	2,446	-153	-6.7	71.3	120	2,000	1,488	512	25.6	100.0
Southern Fidelity Standard	584	2,302	2,163	139	6.0	100.0	130	1,998	2,079	-81	-4.0	97.7
Southern Oak	470	2,281	2,190	91	4.0	98.9	96	2,043	1,811	232	11.4	99.0
St. Johns Preferred	462	2,351	1,766	585	24.9	100.0	104	2,090	1,640	449	21.5	100.0
St. Johns Standard	494	2,300	2,012	288	12.5	99.0	108	2,051	1,858	193	9.4	100.0
Sunshine State	261	2,803	1,916	887	31.7	100.0	100	2,106	1,317	789	37.5	100.0
Tower Hill Preferred	693	2,295	1,429	865	37.7	100.0	167	1,921	1,207	713	37.1	98.8
Tower Hill Prime	693	2,295	1,335	960	41.8	100.0	164	1,938	1,046	892	46.0	100.0
Tower Hill Select	693	2,295	1,126	1,168	50.9	100.0	165	1,936	938	998	51.6	100.0
United P&C	506	2,351	1,287	1,064	45.2	100.0	108	2,018	935	1,084	53.7	100.0
Universal P&C	437	2,331	1,213	1,118	48.0	100.0	95	2,063	1,120	943	45.7	100.0
Universal of North America	463	2,271	1,728	543	23.9	100.0	93	2,015	1,358	658	32.6	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: PUTNAM

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	69	\$1,406	\$2,003	\$-597	-42.5%	7.2%
Cypress	116	\$1,562	\$1,967	\$-405	-25.9%	25.0%
Capitol Preferred Standard	90	\$1,466	\$1,598	\$-132	-9.0%	75.6%
United P&C	68	\$1,492	\$1,613	\$-121	-8.1%	67.6%
Southern Fidelity Standard	126	\$1,598	\$1,710	\$-112	-7.0%	94.4%
Royal Palm	65	\$1,373	\$1,483	\$-110	-8.0%	66.2%
First Community	70	\$1,408	\$1,434	\$-26	-1.8%	87.1%
Citizens P&C 2012	136	\$1,598	\$1,598	\$0	0.0%	100.0%
Southern Oak	87	\$1,484	\$1,461	\$23	1.6%	94.3%
FL Peninsula Preferred	107	\$1,528	\$1,482	\$45	3.0%	100.0%
ASI Assurance	93	\$1,492	\$1,414	\$78	5.2%	84.9%
ASI Preferred	102	\$1,512	\$1,426	\$85	5.6%	85.3%
Ark Royal Homeowners	93	\$1,492	\$1,364	\$129	8.6%	86.0%
Tower Hill Preferred	136	\$1,598	\$1,416	\$181	11.4%	94.1%
Security First	102	\$1,512	\$1,316	\$196	13.0%	87.3%
American Integrity	102	\$1,512	\$1,315	\$196	13.0%	91.2%
Olympus Standard	108	\$1,703	\$1,470	\$233	13.7%	99.1%
Tower Hill Select	136	\$1,598	\$1,361	\$237	14.8%	100.0%
Capitol Preferred Preferred	28	\$1,374	\$1,133	\$241	17.6%	100.0%
Safe Harbor	117	\$1,639	\$1,398	\$242	14.7%	89.7%
Gulfstream Preferred	97	\$1,698	\$1,424	\$274	16.2%	100.0%
American Traditions	67	\$1,496	\$1,213	\$282	18.9%	97.0%
Modern USA	67	\$1,496	\$1,213	\$282	18.9%	97.0%
Omega	136	\$1,598	\$1,284	\$314	19.6%	100.0%
Prepared	77	\$1,420	\$1,082	\$339	23.8%	98.7%
Sawgrass	109	\$1,580	\$1,241	\$339	21.4%	99.1%
Federated National	45	\$1,327	\$975	\$352	26.5%	100.0%
FL Peninsula Elite	108	\$1,520	\$1,134	\$386	25.4%	100.0%
Olympus Preferred	108	\$1,703	\$1,261	\$442	25.9%	100.0%
First Protective	13	\$2,117	\$1,661	\$456	21.5%	92.3%
Fidelity Fire and Casualty	13	\$2,117	\$1,661	\$456	21.5%	92.3%
Universal P&C	69	\$1,571	\$1,098	\$473	30.1%	100.0%
Tower Hill Prime	136	\$1,598	\$1,096	\$501	31.4%	100.0%
St. Johns Standard	104	\$1,615	\$1,098	\$516	32.0%	100.0%
Sunshine State	34	\$1,972	\$1,439	\$532	27.0%	100.0%
St. Johns Preferred	91	\$1,691	\$966	\$725	42.9%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: PUTNAM

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	84	1,487	1,466	20	1.3	83.3	9	1,546	924	622	40.2	100.0
ASI Preferred	93	1,508	1,471	38	2.5	83.9	9	1,546	970	576	37.3	100.0
American Integrity	93	1,508	1,360	148	9.8	90.3	9	1,546	850	696	45.0	100.0
American Traditions	61	1,467	1,241	226	15.4	96.7	6	1,788	927	861	48.2	100.0
Ark Royal Homeowners	84	1,487	1,410	76	5.1	84.5	9	1,546	928	619	40.0	100.0
Capitol Preferred Preferred	28	1,374	1,133	241	17.6	100.0						
Capitol Preferred Standard	81	1,460	1,562	-101	-6.9	84.0	9	1,514	1,918	-405	-26.7	
Citizens P&C 2012	124	1,605	1,605	0	0.0	100.0	12	1,518	1,518	0	0.0	100.0
Cypress	105	1,560	2,051	-491	-31.4	17.1	11	1,577	1,160	417	26.4	100.0
FL Peninsula Elite	99	1,517	1,152	366	24.1	100.0	9	1,546	939	607	39.3	100.0
FL Peninsula Preferred	98	1,526	1,477	49	3.2	100.0	9	1,546	1,536	11	0.7	100.0
Federated National	45	1,327	975	352	26.5	100.0						
Fidelity Fire and Casualty	8	2,244	1,827	417	18.6	100.0	5	1,914	1,397	517	27.0	80.0
First Community	62	1,397	1,463	-66	-4.7	85.5	8	1,490	1,209	281	18.9	100.0
First Protective	8	2,244	1,827	417	18.6	100.0	5	1,914	1,397	517	27.0	80.0
Gulfstream Preferred	89	1,682	1,421	261	15.5	100.0	8	1,875	1,447	427	22.8	100.0
Modern USA	61	1,467	1,241	226	15.4	96.7	6	1,788	927	861	48.2	100.0
Olympus Preferred	99	1,695	1,294	401	23.6	100.0	9	1,795	902	893	49.7	100.0
Olympus Standard	99	1,695	1,510	184	10.9	99.0	9	1,795	1,024	771	42.9	100.0
Omega	124	1,605	1,300	306	19.0	100.0	12	1,518	1,121	397	26.1	100.0
Prepared	69	1,412	1,079	334	23.6	100.0	8	1,490	1,108	382	25.6	87.5
Royal Palm	61	1,373	1,520	-147	-10.7	63.9	4	1,371	914	456	33.3	100.0
Safe Harbor	106	1,646	1,454	192	11.6	88.7	11	1,577	852	725	46.0	100.0
Sawgrass	98	1,583	1,266	317	20.0	99.0	11	1,550	1,019	531	34.3	100.0
Security First	93	1,508	1,366	143	9.5	86.0	9	1,546	802	744	48.1	100.0
Southern Fidelity Standard	115	1,616	1,722	-106	-6.6	95.7	11	1,409	1,585	-176	-12.5	81.8
Southern Oak	79	1,473	1,485	-11	-0.8	93.7	8	1,595	1,231	364	22.8	100.0
St. Johns Preferred	83	1,674	972	702	41.9	100.0	8	1,875	908	967	51.6	100.0
St. Johns Standard	94	1,614	1,116	498	30.8	100.0	10	1,619	931	688	42.5	100.0
Sunshine State	29	1,982	1,485	496	25.0	100.0	5	1,914	1,172	741	38.7	100.0
Tower Hill Preferred	124	1,605	1,432	174	10.8	94.4	12	1,518	1,255	263	17.3	91.7
Tower Hill Prime	124	1,605	1,106	499	31.1	100.0	12	1,518	994	524	34.5	100.0
Tower Hill Select	124	1,605	1,380	226	14.1	100.0	12	1,518	1,164	354	23.3	100.0
United P&C	62	1,463	1,618	-155	-10.6	66.1	6	1,788	1,559	229	12.8	83.3
Universal P&C	63	1,558	1,096	462	29.7	100.0	6	1,714	1,126	588	34.3	100.0
Universal of North America	62	1,391	2,037	-646	-46.5		7	1,537	1,699	-161	-10.5	71.4

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SAINT JOHNS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	952	\$1,618	\$2,817	\$-1,199	-74.1%	8.9%
ASI Assurance	877	\$1,594	\$2,638	\$-1,044	-65.5%	10.5%
Ark Royal Homeowners	877	\$1,594	\$2,596	\$-1,002	-62.8%	13.1%
Royal Palm	1,113	\$1,574	\$2,572	\$-999	-63.4%	13.9%
Safe Harbor	1,048	\$1,642	\$2,627	\$-985	-60.0%	17.9%
First Community	875	\$1,607	\$2,590	\$-982	-61.1%	3.1%
American Integrity	952	\$1,618	\$2,496	\$-879	-54.3%	17.4%
Universal P&C	572	\$1,937	\$2,775	\$-838	-43.2%	20.1%
St. Johns Standard	976	\$1,627	\$2,348	\$-721	-44.3%	19.7%
Modern USA	927	\$1,585	\$2,223	\$-639	-40.3%	21.8%
American Traditions	927	\$1,585	\$2,223	\$-639	-40.3%	21.8%
Southern Fidelity Standard	1,038	\$1,626	\$2,132	\$-506	-31.1%	6.4%
FL Peninsula Preferred	1,128	\$1,590	\$2,013	\$-423	-26.6%	10.5%
Security First	952	\$1,618	\$1,989	\$-371	-22.9%	36.9%
Federated National	417	\$1,604	\$1,890	\$-286	-17.9%	48.7%
St. Johns Preferred	956	\$1,646	\$1,890	\$-244	-14.8%	55.3%
Southern Oak	853	\$1,633	\$1,816	\$-183	-11.2%	55.2%
Universal of North America	105	\$1,484	\$1,666	\$-182	-12.2%	70.5%
Olympus Standard	1,058	\$1,649	\$1,795	\$-146	-8.9%	53.3%
Capitol Preferred Standard	109	\$1,501	\$1,552	\$-51	-3.4%	85.3%
Tower Hill Preferred	1,278	\$1,604	\$1,647	\$-43	-2.7%	68.9%
Citizens P&C 2012	1,279	\$1,605	\$1,605	\$0	0.0%	100.0%
FL Peninsula Elite	1,146	\$1,599	\$1,596	\$3	0.2%	72.9%
Prepared	113	\$1,460	\$1,416	\$44	3.0%	87.6%
Sunshine State	816	\$1,730	\$1,657	\$72	4.2%	80.9%
Gulfstream Preferred	1,003	\$1,645	\$1,554	\$91	5.5%	90.8%
Cypress	109	\$1,367	\$1,273	\$94	6.8%	78.9%
Olympus Preferred	1,058	\$1,649	\$1,472	\$176	10.7%	90.5%
Tower Hill Prime	1,279	\$1,605	\$1,344	\$261	16.2%	99.3%
Tower Hill Select	1,278	\$1,604	\$1,329	\$275	17.2%	94.6%
United P&C	84	\$1,516	\$1,154	\$362	23.9%	98.8%
Sawgrass	978	\$1,625	\$1,253	\$372	22.9%	99.8%
Omega	1,278	\$1,604	\$1,166	\$438	27.3%	100.0%
Capitol Preferred Preferred	15	\$1,918	\$1,369	\$549	28.6%	100.0%
Fidelity Fire and Casualty	498	\$1,998	\$1,277	\$721	36.1%	100.0%
First Protective	498	\$1,998	\$1,277	\$721	36.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SAINT JOHNS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	751	1,618	2,816	-1,198	-74.1	1.7	126	1,452	1,577	-124	-8.6	62.7
ASI Preferred	826	1,643	2,999	-1,356	-82.5	1.1	126	1,452	1,625	-173	-11.9	60.3
American Integrity	826	1,643	2,669	-1,026	-62.4	6.8	126	1,452	1,366	86	5.9	87.3
American Traditions	809	1,620	2,363	-743	-45.9	11.9	118	1,342	1,267	75	5.6	89.8
Ark Royal Homeowners	751	1,618	2,776	-1,158	-71.6	3.5	126	1,452	1,523	-70	-4.8	70.6
Capitol Preferred Preferred	14	1,977	1,408	569	28.8	100.0	1	1,095	830	265	24.2	100.0
Capitol Preferred Standard	39	1,684	1,645	39	2.3	94.9	70	1,400	1,500	-100	-7.2	80.0
Citizens P&C 2012	1,107	1,621	1,621	0	0.0	100.0	172	1,496	1,496	0	0.0	100.0
Cypress	42	1,562	1,791	-229	-14.6	47.6	67	1,245	949	296	23.8	98.5
FL Peninsula Elite	991	1,619	1,660	-41	-2.5	68.8	155	1,472	1,190	282	19.2	99.4
FL Peninsula Preferred	975	1,607	2,054	-447	-27.8	7.9	153	1,478	1,751	-272	-18.4	26.8
Federated National	416	1,605	1,893	-288	-17.9	48.6	1	1,095	754	341	31.1	100.0
Fidelity Fire and Casualty	412	2,066	1,352	713	34.5	100.0	86	1,670	914	757	45.3	100.0
First Community	763	1,626	2,703	-1,077	-66.2	0.3	112	1,477	1,816	-338	-22.9	22.3
First Protective	412	2,066	1,352	713	34.5	100.0	86	1,670	914	757	45.3	100.0
Gulfstream Preferred	867	1,667	1,628	39	2.4	89.4	136	1,505	1,084	420	27.9	100.0
Modern USA	809	1,620	2,363	-743	-45.9	11.9	118	1,342	1,267	75	5.6	89.8
Olympus Preferred	918	1,671	1,559	112	6.7	89.0	140	1,502	903	599	39.9	100.0
Olympus Standard	918	1,671	1,906	-235	-14.1	46.2	140	1,502	1,064	438	29.2	100.0
Omega	1,106	1,621	1,200	421	26.0	100.0	172	1,496	944	553	36.9	100.0
Prepared	45	1,632	1,650	-18	-1.1	82.2	68	1,346	1,261	86	6.4	91.2
Royal Palm	965	1,591	2,736	-1,145	-72.0	4.8	148	1,463	1,506	-43	-2.9	73.6
Safe Harbor	907	1,665	2,834	-1,169	-70.2	7.4	141	1,492	1,296	196	13.1	85.8
Sawgrass	850	1,650	1,309	341	20.6	99.8	128	1,458	878	580	39.8	100.0
Security First	826	1,643	2,130	-488	-29.7	27.2	126	1,452	1,059	394	27.1	100.0
Southern Fidelity Standard	898	1,656	2,178	-522	-31.5	4.3	140	1,437	1,839	-402	-28.0	19.3
Southern Oak	737	1,658	1,889	-232	-14.0	49.3	116	1,479	1,353	126	8.5	93.1
St. Johns Preferred	830	1,672	1,994	-322	-19.3	48.6	126	1,474	1,201	272	18.5	100.0
St. Johns Standard	848	1,652	2,486	-834	-50.4	8.8	128	1,458	1,432	26	1.8	91.4
Sunshine State	697	1,770	1,767	4	0.2	77.6	119	1,492	1,017	475	31.8	100.0
Tower Hill Preferred	1,106	1,621	1,701	-80	-4.9	64.8	172	1,496	1,298	198	13.3	94.8
Tower Hill Prime	1,107	1,621	1,378	243	15.0	99.2	172	1,496	1,125	371	24.8	100.0
Tower Hill Select	1,106	1,621	1,383	238	14.7	93.8	172	1,496	981	515	34.4	100.0
United P&C	35	1,723	1,550	173	10.1	97.1	49	1,368	871	497	36.3	100.0
Universal P&C	459	2,042	3,029	-987	-48.4	14.6	113	1,514	1,745	-231	-15.3	42.5
Universal of North America	39	1,682	2,201	-519	-30.9	20.5	66	1,367	1,350	18	1.3	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SAINT LUCIE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	1,724	\$3,217	\$3,978	\$-761	-23.7%	42.7%
Royal Palm	2,912	\$2,797	\$3,263	\$-466	-16.7%	46.2%
Ark Royal Homeowners	1,709	\$3,203	\$3,588	\$-385	-12.0%	54.9%
ASI Assurance	1,709	\$3,203	\$3,560	\$-357	-11.2%	51.1%
American Integrity	2,581	\$2,839	\$3,006	\$-168	-5.9%	62.4%
Universal of North America	832	\$2,565	\$2,653	\$-88	-3.4%	95.2%
Southern Oak	1,992	\$2,806	\$2,878	\$-72	-2.6%	82.8%
First Community	2,155	\$2,810	\$2,864	\$-54	-1.9%	82.1%
FL Peninsula Preferred	2,986	\$2,820	\$2,821	\$-1	-0.0%	99.1%
Citizens P&C 2012	3,181	\$2,833	\$2,833	\$0	0.0%	100.0%
Universal P&C	1,210	\$3,085	\$3,003	\$83	2.7%	88.5%
Safe Harbor	2,707	\$2,856	\$2,762	\$94	3.3%	72.0%
Security First	2,581	\$2,839	\$2,693	\$146	5.1%	84.2%
United P&C	953	\$2,609	\$2,437	\$172	6.6%	90.2%
Modern USA	2,509	\$2,852	\$2,636	\$216	7.6%	87.4%
American Traditions	2,509	\$2,852	\$2,634	\$217	7.6%	87.4%
Cypress	939	\$2,561	\$2,312	\$249	9.7%	100.0%
Southern Fidelity Standard	2,575	\$2,850	\$2,496	\$353	12.4%	99.9%
Capitol Preferred Standard	808	\$2,565	\$2,143	\$422	16.5%	99.6%
Olympus Standard	2,640	\$2,895	\$2,410	\$485	16.8%	99.2%
Tower Hill Select	3,181	\$2,833	\$2,326	\$507	17.9%	99.7%
Tower Hill Prime	3,181	\$2,833	\$2,308	\$525	18.5%	98.5%
St. Johns Standard	2,165	\$2,818	\$2,224	\$594	21.1%	99.8%
Tower Hill Preferred	3,181	\$2,833	\$2,228	\$605	21.4%	99.7%
Prepared	1,050	\$2,550	\$1,895	\$655	25.7%	96.9%
Sawgrass	2,178	\$2,811	\$2,131	\$679	24.2%	99.9%
Federated National	1,633	\$2,788	\$2,102	\$686	24.6%	100.0%
Gulfstream Preferred	2,294	\$2,867	\$2,170	\$697	24.3%	100.0%
FL Peninsula Elite	3,021	\$2,820	\$2,113	\$708	25.1%	100.0%
Sunshine State	1,442	\$3,227	\$2,443	\$783	24.3%	99.5%
Omega	3,181	\$2,833	\$2,023	\$810	28.6%	100.0%
Olympus Preferred	2,640	\$2,895	\$1,968	\$927	32.0%	100.0%
Capitol Preferred Preferred	489	\$2,605	\$1,662	\$943	36.2%	100.0%
St. Johns Preferred	2,098	\$2,853	\$1,890	\$963	33.8%	100.0%
Fidelity Fire and Casualty	634	\$3,713	\$1,870	\$1,843	49.6%	100.0%
First Protective	634	\$3,713	\$1,870	\$1,843	49.6%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SAINT LUCIE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	1,525	3,293	3,745	-452	-13.7	45.2	184	2,452	2,025	427	17.4	100.0
ASI Preferred	1,540	3,308	4,221	-913	-27.6	36.3	184	2,452	1,944	509	20.7	96.7
American Integrity	2,380	2,879	3,106	-227	-7.9	59.2	201	2,361	1,829	532	22.5	100.0
American Traditions	2,306	2,900	2,713	188	6.5	86.3	203	2,300	1,747	553	24.1	100.0
Ark Royal Homeowners	1,525	3,293	3,805	-511	-15.5	49.4	184	2,452	1,790	663	27.0	100.0
Capitol Preferred Preferred	489	2,605	1,662	943	36.2	100.0						
Capitol Preferred Standard	735	2,621	2,163	458	17.5	99.9	73	2,000	1,941	59	2.9	97.3
Citizens P&C 2012	2,893	2,881	2,881	0	0.0	100.0	288	2,348	2,348	0	0.0	100.0
Cypress	848	2,619	2,409	210	8.0	100.0	91	2,024	1,414	610	30.1	100.0
FL Peninsula Elite	2,765	2,867	2,168	699	24.4	100.0	256	2,318	1,512	805	34.7	100.0
FL Peninsula Preferred	2,738	2,866	2,893	-26	-0.9	99.1	248	2,310	2,033	277	12.0	99.2
Federated National	1,632	2,789	2,103	686	24.6	100.0	1	1,291	738	553	42.8	100.0
Fidelity Fire and Casualty	538	3,913	1,996	1,917	49.0	100.0	96	2,593	1,162	1,431	55.2	100.0
First Community	1,997	2,850	2,921	-71	-2.5	80.9	158	2,293	2,139	154	6.7	96.8
First Protective	538	3,913	1,996	1,917	49.0	100.0	96	2,593	1,162	1,431	55.2	100.0
Gulfstream Preferred	2,095	2,911	2,230	681	23.4	100.0	199	2,404	1,535	869	36.2	100.0
Modern USA	2,306	2,900	2,713	188	6.5	86.3	203	2,300	1,768	533	23.2	100.0
Olympus Preferred	2,411	2,941	2,039	903	30.7	100.0	229	2,408	1,220	1,188	49.4	100.0
Olympus Standard	2,411	2,941	2,500	442	15.0	99.1	229	2,408	1,465	943	39.2	100.0
Omega	2,893	2,881	2,085	797	27.6	100.0	288	2,348	1,399	949	40.4	100.0
Prepared	933	2,616	1,959	657	25.1	96.5	117	2,027	1,388	639	31.5	100.0
Royal Palm	2,679	2,844	3,386	-542	-19.0	41.5	233	2,257	1,856	401	17.8	100.0
Safe Harbor	2,479	2,899	2,874	25	0.8	69.4	228	2,386	1,539	847	35.5	100.0
Sawgrass	2,010	2,846	2,172	673	23.7	99.9	168	2,392	1,639	753	31.5	100.0
Security First	2,380	2,879	2,793	86	3.0	82.9	201	2,361	1,514	847	35.9	100.0
Southern Fidelity Standard	2,363	2,892	2,540	352	12.2	100.0	212	2,380	2,012	368	15.5	99.1
Southern Oak	1,848	2,843	2,926	-83	-2.9	82.8	144	2,327	2,251	76	3.3	83.3
St. Johns Preferred	1,933	2,891	1,930	962	33.3	100.0	165	2,406	1,421	985	40.9	100.0
St. Johns Standard	1,998	2,853	2,269	584	20.5	99.8	167	2,394	1,679	716	29.9	98.8
Sunshine State	1,275	3,324	2,559	765	23.0	99.5	167	2,484	1,562	921	37.1	100.0
Tower Hill Preferred	2,893	2,881	2,295	587	20.4	99.6	288	2,348	1,559	789	33.6	100.0
Tower Hill Prime	2,893	2,881	2,414	467	16.2	98.3	288	2,348	1,245	1,103	47.0	100.0
Tower Hill Select	2,893	2,881	2,403	478	16.6	99.8	288	2,348	1,549	799	34.0	99.7
United P&C	850	2,681	2,556	125	4.7	89.1	103	2,011	1,454	557	27.7	100.0
Universal P&C	1,083	3,160	3,057	103	3.3	92.4	127	2,450	2,543	-93	-3.8	55.1
Universal of North America	753	2,621	2,741	-119	-4.5	94.7	79	2,029	1,817	212	10.5	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SANTA ROSA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,248	\$3,105	\$3,547	\$-442	-14.2%	50.7%
ASI Preferred	1,129	\$3,131	\$3,562	\$-431	-13.8%	49.3%
First Community	1,041	\$3,115	\$3,367	\$-252	-8.1%	61.9%
Southern Fidelity Standard	1,121	\$3,150	\$3,402	\$-252	-8.0%	95.1%
Universal of North America	159	\$2,663	\$2,906	\$-243	-9.1%	66.7%
ASI Assurance	1,124	\$3,129	\$3,320	\$-191	-6.1%	61.0%
Olympus Standard	1,172	\$3,154	\$3,310	\$-156	-4.9%	61.7%
American Integrity	1,129	\$3,131	\$3,272	\$-141	-4.5%	63.1%
Ark Royal Homeowners	1,124	\$3,129	\$3,255	\$-126	-4.0%	62.7%
Southern Oak	964	\$3,149	\$3,190	\$-40	-1.3%	77.0%
Safe Harbor	1,169	\$3,133	\$3,141	\$-9	-0.3%	67.7%
Citizens P&C 2012	1,325	\$3,104	\$3,104	\$0	0.0%	100.0%
FL Peninsula Preferred	1,251	\$3,105	\$3,096	\$9	0.3%	100.0%
Security First	1,129	\$3,131	\$3,119	\$12	0.4%	70.4%
St. Johns Standard	1,058	\$3,126	\$2,996	\$130	4.2%	84.8%
Tower Hill Prime	1,325	\$3,104	\$2,750	\$355	11.4%	89.6%
Tower Hill Preferred	1,325	\$3,104	\$2,731	\$374	12.0%	98.0%
Universal P&C	646	\$3,625	\$3,222	\$403	11.1%	99.8%
Modern USA	1,099	\$3,053	\$2,601	\$453	14.8%	95.3%
American Traditions	1,099	\$3,053	\$2,600	\$453	14.8%	95.3%
Olympus Preferred	1,172	\$3,154	\$2,695	\$460	14.6%	95.6%
United P&C	171	\$2,695	\$2,199	\$496	18.4%	95.9%
Cypress	176	\$2,636	\$2,128	\$508	19.3%	100.0%
Prepared	188	\$2,667	\$2,075	\$591	22.2%	99.5%
Capitol Preferred Standard	152	\$2,673	\$2,065	\$608	22.7%	100.0%
St. Johns Preferred	1,045	\$3,145	\$2,525	\$621	19.7%	98.9%
Sawgrass	1,063	\$3,119	\$2,321	\$798	25.6%	99.5%
Federated National	573	\$3,109	\$2,199	\$910	29.3%	100.0%
FL Peninsula Elite	1,255	\$3,114	\$2,151	\$963	30.9%	100.0%
Sunshine State	872	\$3,399	\$2,384	\$1,015	29.9%	100.0%
Tower Hill Select	1,325	\$3,104	\$2,030	\$1,074	34.6%	100.0%
Capitol Preferred Preferred	58	\$2,638	\$1,539	\$1,099	41.7%	100.0%
Gulfstream Preferred	1,095	\$3,151	\$2,024	\$1,128	35.8%	100.0%
Omega	1,325	\$3,104	\$1,842	\$1,263	40.7%	100.0%
Fidelity Fire and Casualty	534	\$3,866	\$1,777	\$2,088	54.0%	100.0%
First Protective	534	\$3,866	\$1,777	\$2,088	54.0%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SANTA ROSA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	994	3,149	3,479	-330	-10.5	55.9	130	2,976	2,104	872	29.3	100.0
ASI Preferred	999	3,151	3,750	-598	-19.0	42.7	130	2,976	2,118	858	28.8	100.0
American Integrity	999	3,151	3,432	-281	-8.9	58.3	130	2,976	2,041	935	31.4	100.0
American Traditions	979	3,096	2,710	386	12.5	94.7	120	2,704	1,710	994	36.8	100.0
Ark Royal Homeowners	994	3,149	3,426	-277	-8.8	57.8	130	2,976	1,949	1,027	34.5	100.0
Capitol Preferred Preferred	58	2,638	1,539	1,099	41.7	100.0						
Capitol Preferred Standard	125	2,657	2,026	631	23.7	100.0	27	2,747	2,245	502	18.3	100.0
Citizens P&C 2012	1,173	3,122	3,122	0	0.0	100.0	152	2,971	2,971	0	0.0	100.0
Cypress	150	2,668	2,260	409	15.3	100.0	26	2,446	1,367	1,079	44.1	100.0
FL Peninsula Elite	1,107	3,132	2,214	917	29.3	100.0	148	2,983	1,681	1,302	43.7	100.0
FL Peninsula Preferred	1,103	3,121	3,151	-30	-1.0	100.0	148	2,983	2,684	299	10.0	100.0
Federated National	572	3,105	2,200	906	29.2	100.0	1	5,298	1,891	3,407	64.3	100.0
Fidelity Fire and Casualty	454	3,931	1,846	2,086	53.0	100.0	80	3,492	1,387	2,104	60.3	100.0
First Community	926	3,140	3,462	-322	-10.3	57.7	115	2,913	2,604	309	10.6	95.7
First Protective	454	3,931	1,846	2,086	53.0	100.0	80	3,492	1,387	2,104	60.3	100.0
Gulfstream Preferred	974	3,167	2,067	1,100	34.7	100.0	121	3,023	1,672	1,352	44.7	100.0
Modern USA	979	3,096	2,710	386	12.5	94.7	120	2,704	1,711	993	36.7	100.0
Olympus Preferred	1,041	3,174	2,806	368	11.6	95.0	131	3,002	1,813	1,188	39.6	100.0
Olympus Standard	1,041	3,174	3,452	-278	-8.8	56.9	131	3,002	2,182	819	27.3	100.0
Omega	1,173	3,122	1,878	1,244	39.9	100.0	152	2,971	1,565	1,406	47.3	100.0
Prepared	157	2,673	2,106	567	21.2	99.4	31	2,634	1,920	714	27.1	100.0
Royal Palm	1,100	3,121	3,735	-613	-19.7	44.1	148	2,983	2,155	828	27.8	100.0
Safe Harbor	1,039	3,148	3,294	-146	-4.6	63.6	130	3,006	1,918	1,088	36.2	100.0
Sawgrass	948	3,140	2,376	764	24.3	99.6	115	2,942	1,870	1,072	36.4	99.1
Security First	999	3,151	3,287	-136	-4.3	66.6	130	2,976	1,826	1,150	38.6	100.0
Southern Fidelity Standard	991	3,173	3,421	-248	-7.8	95.1	130	2,972	3,252	-279	-9.4	95.4
Southern Oak	854	3,174	3,292	-119	-3.7	74.1	110	2,961	2,395	566	19.1	99.1
St. Johns Preferred	933	3,164	2,623	541	17.1	98.8	112	2,987	1,704	1,283	43.0	100.0
St. Johns Standard	944	3,146	3,116	30	1.0	82.9	114	2,960	2,006	954	32.2	100.0
Sunshine State	768	3,420	2,472	948	27.7	100.0	104	3,241	1,731	1,510	46.6	100.0
Tower Hill Preferred	1,173	3,122	2,777	344	11.0	98.0	152	2,971	2,371	600	20.2	98.7
Tower Hill Prime	1,173	3,122	2,855	267	8.5	88.2	152	2,971	1,936	1,035	34.8	100.0
Tower Hill Select	1,173	3,122	2,084	1,037	33.2	100.0	152	2,971	1,613	1,358	45.7	100.0
United P&C	140	2,708	2,324	384	14.2	95.0	31	2,634	1,632	1,003	38.1	100.0
Universal P&C	554	3,683	3,282	402	10.9	99.8	92	3,273	2,860	413	12.6	100.0
Universal of North America	132	2,645	2,983	-338	-12.8	59.8	27	2,747	2,528	219	8.0	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SARASOTA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Modern USA	8,317	\$2,243	\$3,490	\$-1,248	-55.6%	5.9%
American Traditions	8,317	\$2,243	\$3,489	\$-1,247	-55.6%	6.0%
ASI Preferred	8,425	\$2,267	\$3,415	\$-1,148	-50.7%	7.0%
Universal P&C	3,438	\$2,886	\$4,006	\$-1,120	-38.8%	3.4%
ASI Assurance	8,270	\$2,238	\$3,306	\$-1,068	-47.7%	8.1%
Royal Palm	10,604	\$2,218	\$3,255	\$-1,038	-46.8%	9.1%
American Integrity	8,425	\$2,267	\$3,271	\$-1,004	-44.3%	11.4%
Universal of North America	296	\$2,538	\$3,520	\$-982	-38.7%	2.0%
Olympus Standard	9,032	\$2,308	\$3,238	\$-930	-40.3%	20.3%
Southern Oak	6,715	\$2,257	\$3,088	\$-830	-36.8%	9.4%
Ark Royal Homeowners	8,270	\$2,238	\$3,041	\$-802	-35.8%	17.8%
Gulfstream Preferred	8,378	\$2,296	\$3,070	\$-774	-33.7%	23.5%
FL Peninsula Preferred	10,756	\$2,231	\$2,985	\$-754	-33.8%	12.7%
First Community	7,091	\$2,251	\$2,960	\$-709	-31.5%	22.8%
Security First	8,425	\$2,267	\$2,975	\$-708	-31.2%	19.7%
Safe Harbor	9,063	\$2,281	\$2,953	\$-672	-29.5%	25.3%
Tower Hill Preferred	11,822	\$2,244	\$2,904	\$-660	-29.4%	13.6%
Southern Fidelity Standard	8,627	\$2,291	\$2,939	\$-647	-28.3%	22.8%
Cypress	306	\$2,335	\$2,811	\$-476	-20.4%	26.8%
Tower Hill Prime	11,817	\$2,245	\$2,712	\$-467	-20.8%	43.1%
Olympus Preferred	9,032	\$2,308	\$2,619	\$-311	-13.5%	58.5%
FL Peninsula Elite	10,918	\$2,237	\$2,490	\$-252	-11.3%	45.9%
St. Johns Standard	7,450	\$2,266	\$2,510	\$-244	-10.8%	65.8%
Capitol Preferred Standard	289	\$2,558	\$2,798	\$-240	-9.4%	69.2%
Tower Hill Select	11,817	\$2,245	\$2,469	\$-224	-10.0%	53.0%
Sawgrass	7,483	\$2,262	\$2,395	\$-133	-5.9%	65.0%
Omega	11,817	\$2,245	\$2,367	\$-122	-5.4%	63.1%
Federated National	5,150	\$2,211	\$2,331	\$-120	-5.4%	70.0%
Prepared	349	\$2,592	\$2,687	\$-94	-3.6%	88.8%
Sunshine State	6,246	\$2,517	\$2,599	\$-82	-3.3%	75.2%
Citizens P&C 2012	11,822	\$2,244	\$2,244	\$0	0.0%	100.0%
St. Johns Preferred	7,336	\$2,282	\$2,121	\$162	7.1%	76.8%
Capitol Preferred Preferred	143	\$2,418	\$2,059	\$358	14.8%	100.0%
United P&C	338	\$2,589	\$2,191	\$398	15.4%	99.4%
First Protective	3,133	\$2,903	\$1,953	\$950	32.7%	100.0%
Fidelity Fire and Casualty	3,133	\$2,903	\$1,953	\$950	32.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SARASOTA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	8,030	2,242	3,348	-1,105	-49.3	5.6	240	2,108	1,910	198	9.4	90.8
ASI Preferred	8,185	2,272	3,455	-1,184	-52.1	4.8	240	2,108	2,044	64	3.0	82.5
American Integrity	8,185	2,272	3,314	-1,042	-45.9	9.0	240	2,108	1,826	282	13.4	93.3
American Traditions	8,080	2,252	3,530	-1,279	-56.8	4.5	237	1,924	2,092	-168	-8.7	60.3
Ark Royal Homeowners	8,030	2,242	3,076	-834	-37.2	15.4	240	2,108	1,844	264	12.5	96.7
Capitol Preferred Preferred	143	2,418	2,059	358	14.8	100.0						
Capitol Preferred Standard	277	2,560	2,795	-235	-9.2	70.4	12	2,498	2,862	-364	-14.5	41.7
Citizens P&C 2012	11,374	2,254	2,254	0	0.0	100.0	448	1,995	1,995	0	0.0	100.0
Cypress	295	2,353	2,855	-502	-21.3	24.1	11	1,869	1,642	226	12.1	100.0
FL Peninsula Elite	10,551	2,244	2,511	-267	-11.9	44.7	367	2,035	1,861	174	8.5	81.2
FL Peninsula Preferred	10,404	2,238	3,007	-769	-34.3	11.7	352	2,020	2,338	-318	-15.7	41.8
Federated National	5,150	2,211	2,331	-120	-5.4	70.0						
Fidelity Fire and Casualty	2,995	2,930	1,984	946	32.3	100.0	138	2,312	1,285	1,027	44.4	100.0
First Community	6,887	2,258	2,983	-725	-32.1	21.5	204	2,005	2,196	-191	-9.5	67.2
First Protective	2,995	2,930	1,984	946	32.3	100.0	138	2,312	1,285	1,027	44.4	100.0
Gulfstream Preferred	8,102	2,302	3,093	-790	-34.3	22.2	276	2,126	2,407	-281	-13.2	62.3
Modern USA	8,080	2,252	3,530	-1,279	-56.8	4.4	237	1,924	2,115	-190	-9.9	57.0
Olympus Preferred	8,738	2,315	2,653	-338	-14.6	57.1	294	2,121	1,630	492	23.2	99.3
Olympus Standard	8,738	2,315	3,281	-966	-41.8	18.0	294	2,121	1,960	162	7.6	89.5
Omega	11,369	2,254	2,390	-136	-6.0	62.5	448	1,995	1,780	215	10.8	77.0
Prepared	336	2,583	2,694	-111	-4.3	88.4	13	2,828	2,500	327	11.6	100.0
Royal Palm	10,255	2,225	3,306	-1,081	-48.6	6.2	349	2,005	1,756	248	12.4	96.3
Safe Harbor	8,771	2,289	3,000	-711	-31.1	22.9	292	2,032	1,548	484	23.8	99.3
Sawgrass	7,246	2,269	2,410	-141	-6.2	64.3	237	2,021	1,915	106	5.2	87.8
Security First	8,185	2,272	3,016	-744	-32.8	17.3	240	2,108	1,574	534	25.3	100.0
Southern Fidelity Standard	8,357	2,298	2,944	-646	-28.1	23.5	270	2,095	2,791	-696	-33.2	
Southern Oak	6,525	2,265	3,115	-850	-37.5	8.4	190	1,989	2,138	-149	-7.5	44.2
St. Johns Preferred	7,100	2,291	2,132	159	6.9	76.5	236	2,027	1,786	241	11.9	86.0
St. Johns Standard	7,213	2,274	2,523	-249	-10.9	65.8	237	2,021	2,116	-96	-4.7	65.4
Sunshine State	6,001	2,530	2,645	-114	-4.5	74.2	245	2,177	1,475	702	32.3	100.0
Tower Hill Preferred	11,374	2,254	2,930	-676	-30.0	12.6	448	1,995	2,252	-257	-12.9	40.6
Tower Hill Prime	11,369	2,254	2,760	-506	-22.4	40.8	448	1,995	1,482	514	25.7	99.6
Tower Hill Select	11,369	2,254	2,494	-240	-10.6	51.6	448	1,995	1,818	178	8.9	88.2
United P&C	326	2,592	2,221	371	14.3	99.4	12	2,498	1,367	1,131	45.3	100.0
Universal P&C	3,271	2,915	4,045	-1,130	-38.8	3.5	167	2,314	3,248	-934	-40.4	
Universal of North America	284	2,540	3,553	-1,013	-39.9	0.7	12	2,498	2,748	-250	-10.0	33.3

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SEMINOLE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Cypress	343	\$1,967	\$2,219	\$-252	-12.8%	46.6%
ASI Assurance	374	\$2,032	\$2,130	\$-98	-4.8%	67.6%
ASI Preferred	383	\$2,031	\$2,128	\$-97	-4.8%	66.8%
FL Peninsula Preferred	430	\$2,024	\$2,085	\$-61	-3.0%	98.4%
Capitol Preferred Standard	309	\$2,035	\$2,082	\$-46	-2.3%	89.6%
Ark Royal Homeowners	374	\$2,032	\$2,054	\$-22	-1.1%	73.5%
Citizens P&C 2012	445	\$2,018	\$2,018	\$0	0.0%	100.0%
Security First	383	\$2,031	\$1,979	\$52	2.6%	78.1%
Southern Oak	309	\$2,035	\$1,965	\$70	3.4%	98.1%
Southern Fidelity Standard	373	\$2,046	\$1,938	\$108	5.3%	100.0%
Royal Palm	417	\$2,020	\$1,893	\$127	6.3%	80.8%
Safe Harbor	378	\$2,026	\$1,808	\$218	10.8%	89.9%
American Integrity	383	\$2,031	\$1,796	\$236	11.6%	98.4%
First Community	327	\$2,037	\$1,794	\$243	11.9%	100.0%
Universal of North America	314	\$2,031	\$1,721	\$309	15.2%	100.0%
American Traditions	368	\$2,014	\$1,659	\$354	17.6%	100.0%
Modern USA	368	\$2,014	\$1,659	\$354	17.6%	100.0%
Capitol Preferred Preferred	144	\$1,986	\$1,560	\$427	21.5%	100.0%
St. Johns Standard	325	\$2,033	\$1,593	\$440	21.6%	100.0%
Federated National	210	\$1,951	\$1,416	\$535	27.4%	100.0%
Tower Hill Prime	445	\$2,018	\$1,433	\$584	29.0%	100.0%
Universal P&C	304	\$2,057	\$1,408	\$649	31.5%	100.0%
Tower Hill Preferred	445	\$2,018	\$1,346	\$671	33.3%	100.0%
St. Johns Preferred	316	\$2,059	\$1,376	\$683	33.2%	100.0%
FL Peninsula Elite	434	\$2,018	\$1,300	\$718	35.6%	100.0%
Olympus Standard	382	\$2,062	\$1,337	\$725	35.1%	100.0%
Prepared	367	\$2,016	\$1,279	\$737	36.6%	100.0%
Omega	445	\$2,018	\$1,265	\$753	37.3%	100.0%
Tower Hill Select	445	\$2,018	\$1,160	\$857	42.5%	100.0%
Gulfstream Preferred	350	\$2,046	\$1,173	\$873	42.7%	100.0%
Fidelity Fire and Casualty	132	\$2,716	\$1,836	\$881	32.4%	100.0%
First Protective	132	\$2,716	\$1,836	\$881	32.4%	100.0%
United P&C	352	\$2,065	\$1,167	\$897	43.5%	100.0%
Olympus Preferred	382	\$2,062	\$1,156	\$906	43.9%	100.0%
Sawgrass	329	\$2,021	\$1,091	\$930	46.0%	100.0%
Sunshine State	245	\$2,287	\$1,254	\$1,034	45.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SEMINOLE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	349	2,029	2,179	-150	-7.4	65.3	25	2,083	1,457	625	30.0	100.0
ASI Preferred	358	2,028	2,173	-145	-7.2	64.5	25	2,083	1,488	595	28.6	100.0
American Integrity	358	2,028	1,835	193	9.5	98.3	25	2,083	1,234	849	40.7	100.0
American Traditions	345	2,022	1,698	324	16.0	100.0	23	1,890	1,075	815	43.1	100.0
Ark Royal Homeowners	349	2,029	2,099	-70	-3.5	71.6	25	2,083	1,427	655	31.5	100.0
Capitol Preferred Preferred	144	1,986	1,560	427	21.5	100.0						
Capitol Preferred Standard	291	2,033	2,061	-28	-1.4	93.1	18	2,074	2,423	-350	-16.9	33.3
Citizens P&C 2012	409	2,029	2,029	0	0.0	100.0	36	1,885	1,885	0	0.0	100.0
Cypress	323	1,984	2,277	-293	-14.8	43.3	20	1,694	1,296	398	23.5	100.0
FL Peninsula Elite	401	2,024	1,322	702	34.7	100.0	33	1,944	1,032	911	46.9	100.0
FL Peninsula Preferred	397	2,031	2,090	-59	-2.9	98.7	33	1,944	2,023	-79	-4.1	93.9
Federated National	210	1,951	1,416	535	27.4	100.0						
Fidelity Fire and Casualty	121	2,716	1,864	851	31.4	100.0	11	2,726	1,520	1,205	44.2	100.0
First Community	308	2,035	1,814	221	10.9	100.0	19	2,057	1,463	595	28.9	100.0
First Protective	121	2,716	1,864	851	31.4	100.0	11	2,726	1,520	1,205	44.2	100.0
Gulfstream Preferred	328	2,053	1,180	873	42.5	100.0	22	1,937	1,073	864	44.6	100.0
Modern USA	345	2,022	1,698	324	16.0	100.0	23	1,890	1,075	815	43.1	100.0
Olympus Preferred	356	2,064	1,173	891	43.2	100.0	26	2,035	919	1,116	54.8	100.0
Olympus Standard	356	2,064	1,359	705	34.1	100.0	26	2,035	1,037	998	49.0	100.0
Omega	409	2,029	1,284	745	36.7	100.0	36	1,885	1,046	839	44.5	100.0
Prepared	344	2,011	1,277	734	36.5	100.0	23	2,091	1,314	777	37.1	100.0
Royal Palm	385	2,030	1,955	75	3.7	79.2	32	1,902	1,149	753	39.6	100.0
Safe Harbor	353	2,028	1,859	169	8.3	89.2	25	2,000	1,084	916	45.8	100.0
Sawgrass	309	2,025	1,103	921	45.5	100.0	20	1,962	900	1,062	54.1	100.0
Security First	358	2,028	2,031	-3	-0.1	76.5	25	2,083	1,246	837	40.2	100.0
Southern Fidelity Standard	349	2,048	1,934	114	5.6	100.0	24	2,020	2,004	16	0.8	100.0
Southern Oak	291	2,033	1,979	54	2.6	97.9	18	2,074	1,735	338	16.3	100.0
St. Johns Preferred	297	2,062	1,382	680	33.0	100.0	19	2,009	1,286	723	36.0	100.0
St. Johns Standard	306	2,034	1,599	436	21.4	100.0	19	2,009	1,502	507	25.2	100.0
Sunshine State	228	2,294	1,272	1,021	44.5	100.0	17	2,202	1,002	1,200	54.5	100.0
Tower Hill Preferred	409	2,029	1,365	664	32.7	100.0	36	1,885	1,130	755	40.1	100.0
Tower Hill Prime	409	2,029	1,452	577	28.4	100.0	36	1,885	1,223	663	35.2	100.0
Tower Hill Select	409	2,029	1,179	850	41.9	100.0	36	1,885	942	943	50.0	100.0
United P&C	329	2,065	1,185	880	42.6	100.0	23	2,059	919	1,140	55.4	100.0
Universal P&C	284	2,064	1,418	645	31.3	100.0	20	1,962	1,264	698	35.6	100.0
Universal of North America	297	2,025	1,738	287	14.2	100.0	17	2,132	1,435	697	32.7	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SUMTER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Citizens P&C 2012	201	\$1,626	\$1,626	\$0	0.0%	100.0%
Capitol Preferred Standard	106	\$1,677	\$1,549	\$128	7.6%	99.1%
FL Peninsula Preferred	159	\$1,667	\$1,527	\$140	8.4%	100.0%
Southern Fidelity Standard	132	\$1,722	\$1,542	\$180	10.4%	100.0%
Southern Oak	105	\$1,684	\$1,412	\$272	16.1%	100.0%
Universal of North America	108	\$1,688	\$1,364	\$324	19.2%	100.0%
Cypress	129	\$1,646	\$1,276	\$370	22.5%	99.2%
United P&C	118	\$1,728	\$1,346	\$383	22.1%	100.0%
ASI Preferred	121	\$1,747	\$1,199	\$547	31.3%	100.0%
First Community	109	\$1,694	\$1,125	\$569	33.6%	100.0%
ASI Assurance	119	\$1,714	\$1,142	\$572	33.4%	100.0%
Ark Royal Homeowners	119	\$1,714	\$1,118	\$596	34.8%	100.0%
Tower Hill Prime	200	\$1,631	\$1,013	\$618	37.9%	100.0%
Capitol Preferred Preferred	18	\$1,808	\$1,190	\$618	34.2%	100.0%
Tower Hill Select	200	\$1,631	\$978	\$653	40.1%	100.0%
Royal Palm	157	\$1,676	\$1,006	\$670	40.0%	100.0%
Federated National	28	\$1,665	\$989	\$677	40.6%	100.0%
Tower Hill Preferred	201	\$1,626	\$942	\$683	42.0%	100.0%
Universal P&C	112	\$1,710	\$1,025	\$684	40.0%	100.0%
Safe Harbor	139	\$1,727	\$1,033	\$694	40.2%	100.0%
American Traditions	118	\$1,772	\$1,073	\$700	39.5%	100.0%
Modern USA	118	\$1,772	\$1,073	\$700	39.5%	100.0%
Gulfstream Preferred	127	\$1,736	\$1,034	\$702	40.4%	100.0%
Security First	121	\$1,747	\$1,021	\$726	41.6%	99.2%
Sawgrass	127	\$1,665	\$927	\$739	44.4%	100.0%
Omega	200	\$1,631	\$882	\$749	45.9%	100.0%
FL Peninsula Elite	165	\$1,661	\$908	\$753	45.3%	100.0%
Olympus Standard	138	\$1,734	\$964	\$770	44.4%	100.0%
American Integrity	121	\$1,747	\$948	\$799	45.8%	100.0%
Sunshine State	90	\$1,898	\$1,099	\$799	42.1%	100.0%
Prepared	121	\$1,747	\$929	\$818	46.8%	100.0%
Olympus Preferred	138	\$1,734	\$832	\$902	52.0%	100.0%
St. Johns Standard	122	\$1,683	\$777	\$905	53.8%	100.0%
St. Johns Preferred	118	\$1,705	\$718	\$986	57.9%	100.0%
Fidelity Fire and Casualty	37	\$2,250	\$808	\$1,442	64.1%	100.0%
First Protective	37	\$2,250	\$808	\$1,442	64.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SUMTER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	74	1,797	1,294	503	28.0	100.0	45	1,576	891	685	43.5	100.0
ASI Preferred	76	1,848	1,372	476	25.8	100.0	45	1,576	908	668	42.4	100.0
American Integrity	76	1,848	1,082	766	41.4	100.0	45	1,576	720	856	54.3	100.0
American Traditions	72	1,885	1,243	641	34.0	100.0	46	1,597	806	791	49.6	100.0
Ark Royal Homeowners	74	1,797	1,271	526	29.3	100.0	45	1,576	865	712	45.1	100.0
Capitol Preferred Preferred	18	1,808	1,190	618	34.2	100.0						
Capitol Preferred Standard	66	1,765	1,565	200	11.3	100.0	40	1,530	1,522	8	0.5	97.5
Citizens P&C 2012	104	1,761	1,761	0	0.0	100.0	97	1,480	1,480	0	0.0	100.0
Cypress	75	1,750	1,521	229	13.1	98.7	54	1,502	937	566	37.6	100.0
FL Peninsula Elite	88	1,794	1,023	771	43.0	100.0	77	1,508	776	732	48.6	100.0
FL Peninsula Preferred	84	1,812	1,653	159	8.8	100.0	75	1,504	1,386	119	7.9	100.0
Federated National	28	1,665	989	677	40.6	100.0						
Fidelity Fire and Casualty	17	2,742	1,123	1,619	59.0	100.0	20	1,832	540	1,292	70.5	100.0
First Community	67	1,798	1,269	529	29.4	100.0	42	1,527	894	633	41.5	100.0
First Protective	17	2,742	1,123	1,619	59.0	100.0	20	1,832	540	1,292	70.5	100.0
Gulfstream Preferred	73	1,877	1,099	778	41.4	100.0	54	1,546	946	600	38.8	100.0
Modern USA	72	1,885	1,243	641	34.0	100.0	46	1,597	806	791	49.6	100.0
Olympus Preferred	80	1,874	983	890	47.5	100.0	58	1,542	624	917	59.5	100.0
Olympus Standard	80	1,874	1,149	725	38.7	100.0	58	1,542	708	833	54.0	100.0
Omega	104	1,761	952	809	46.0	100.0	96	1,490	806	684	45.9	100.0
Prepared	75	1,849	997	853	46.1	100.0	46	1,579	817	762	48.2	100.0
Royal Palm	83	1,821	1,252	569	31.2	100.0	74	1,514	730	784	51.8	100.0
Safe Harbor	81	1,870	1,237	633	33.9	100.0	58	1,527	749	778	51.0	100.0
Sawgrass	75	1,782	1,027	755	42.4	100.0	52	1,497	782	715	47.8	100.0
Security First	76	1,848	1,218	630	34.1	98.7	45	1,576	687	889	56.4	100.0
Southern Fidelity Standard	81	1,827	1,622	205	11.2	100.0	51	1,555	1,415	140	9.0	100.0
Southern Oak	65	1,779	1,591	188	10.6	100.0	40	1,530	1,122	408	26.7	100.0
St. Johns Preferred	67	1,852	814	1,038	56.1	100.0	51	1,511	593	918	60.8	100.0
St. Johns Standard	70	1,821	896	925	50.8	100.0	52	1,497	618	879	58.7	100.0
Sunshine State	42	2,255	1,352	903	40.0	100.0	48	1,586	877	709	44.7	100.0
Tower Hill Preferred	104	1,761	1,040	721	40.9	100.0	97	1,480	838	643	43.4	100.0
Tower Hill Prime	104	1,761	1,121	640	36.3	100.0	96	1,490	895	595	39.9	100.0
Tower Hill Select	104	1,761	1,058	703	39.9	100.0	96	1,490	890	600	40.3	100.0
United P&C	68	1,852	1,562	291	15.7	100.0	50	1,560	1,052	508	32.6	100.0
Universal P&C	63	1,866	1,127	739	39.6	100.0	49	1,508	894	614	40.7	100.0
Universal of North America	66	1,786	1,489	298	16.7	100.0	42	1,533	1,168	365	23.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: SUWANNEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	14	\$2,390	\$2,765	\$-375	-15.7%	57.1%
Citizens P&C 2012	27	\$2,599	\$2,599	\$0	0.0%	100.0%
Capitol Preferred Standard	15	\$2,476	\$2,469	\$8	0.3%	100.0%
FL Peninsula Preferred	20	\$2,601	\$2,592	\$10	0.4%	100.0%
Universal of North America	11	\$2,346	\$2,274	\$72	3.1%	100.0%
United P&C	13	\$2,415	\$2,277	\$138	5.7%	100.0%
American Traditions	13	\$2,415	\$2,242	\$174	7.2%	76.9%
Modern USA	13	\$2,415	\$2,242	\$174	7.2%	76.9%
ASI Preferred	19	\$2,618	\$2,443	\$174	6.7%	63.2%
Southern Fidelity Standard	23	\$2,697	\$2,509	\$188	7.0%	100.0%
ASI Assurance	19	\$2,618	\$2,402	\$216	8.3%	68.4%
Cypress	19	\$2,590	\$2,352	\$238	9.2%	84.2%
Security First	19	\$2,618	\$2,341	\$276	10.6%	73.7%
Ark Royal Homeowners	19	\$2,618	\$2,335	\$282	10.8%	68.4%
American Integrity	19	\$2,618	\$2,326	\$292	11.1%	68.4%
First Community	10	\$2,344	\$1,860	\$484	20.7%	100.0%
Capitol Preferred Preferred	2	\$2,119	\$1,524	\$596	28.1%	100.0%
Tower Hill Preferred	27	\$2,599	\$1,879	\$720	27.7%	100.0%
Southern Oak	15	\$2,476	\$1,737	\$739	29.8%	100.0%
Federated National	3	\$2,055	\$1,312	\$743	36.2%	100.0%
Olympus Standard	23	\$2,695	\$1,806	\$889	33.0%	100.0%
Prepared	14	\$2,468	\$1,558	\$910	36.9%	100.0%
Tower Hill Select	27	\$2,599	\$1,676	\$923	35.5%	100.0%
Safe Harbor	24	\$2,648	\$1,720	\$928	35.1%	95.8%
Sawgrass	18	\$2,614	\$1,680	\$935	35.8%	94.4%
Tower Hill Prime	27	\$2,599	\$1,615	\$984	37.9%	100.0%
Sunshine State	9	\$2,530	\$1,510	\$1,020	40.3%	100.0%
Omega	27	\$2,599	\$1,573	\$1,026	39.5%	100.0%
FL Peninsula Elite	21	\$2,590	\$1,521	\$1,070	41.3%	100.0%
St. Johns Standard	18	\$2,614	\$1,542	\$1,073	41.0%	100.0%
Gulfstream Preferred	22	\$2,627	\$1,540	\$1,087	41.4%	100.0%
Olympus Preferred	23	\$2,695	\$1,554	\$1,141	42.3%	100.0%
Universal P&C	12	\$2,414	\$1,136	\$1,278	53.0%	100.0%
St. Johns Preferred	18	\$2,614	\$1,303	\$1,312	50.2%	100.0%
First Protective	4	\$2,795	\$1,383	\$1,412	50.5%	100.0%
Fidelity Fire and Casualty	4	\$2,795	\$1,383	\$1,412	50.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: SUWANNEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	14	2,501	2,572	-71	-2.8	57.1	5	2,944	1,925	1,019	34.6	100.0
ASI Preferred	14	2,501	2,620	-119	-4.7	50.0	5	2,944	1,949	995	33.8	100.0
American Integrity	14	2,501	2,496	5	0.2	57.1	5	2,944	1,849	1,094	37.2	100.0
American Traditions	10	2,522	2,563	-40	-1.6	70.0	3	2,057	1,171	886	43.1	100.0
Ark Royal Homeowners	14	2,501	2,504	-3	-0.1	57.1	5	2,944	1,864	1,080	36.7	100.0
Capitol Preferred Preferred	2	2,119	1,524	596	28.1	100.0						
Capitol Preferred Standard	11	2,480	2,383	98	3.9	100.0	4	2,465	2,705	-240	-9.7	100.0
Citizens P&C 2012	18	2,453	2,453	0	0.0	100.0	9	2,890	2,890	0	0.0	100.0
Cypress	13	2,506	2,666	-159	-6.4	76.9	6	2,770	1,672	1,098	39.6	100.0
FL Peninsula Elite	15	2,487	1,531	957	38.5	100.0	6	2,848	1,496	1,352	47.5	100.0
FL Peninsula Preferred	15	2,487	2,478	9	0.4	100.0	5	2,944	2,933	11	0.4	100.0
Federated National	3	2,055	1,312	743	36.2	100.0						
Fidelity Fire and Casualty	2	3,268	1,857	1,411	43.2	100.0	2	2,322	909	1,413	60.9	100.0
First Community	8	2,455	2,033	422	17.2	100.0	2	1,901	1,168	733	38.6	100.0
First Protective	2	3,268	1,857	1,411	43.2	100.0	2	2,322	909	1,413	60.9	100.0
Gulfstream Preferred	14	2,425	1,472	953	39.3	100.0	8	2,981	1,660	1,322	44.3	100.0
Modern USA	10	2,522	2,563	-40	-1.6	70.0	3	2,057	1,171	886	43.1	100.0
Olympus Preferred	15	2,542	1,675	867	34.1	100.0	8	2,981	1,328	1,653	55.5	100.0
Olympus Standard	15	2,542	1,962	580	22.8	100.0	8	2,981	1,513	1,468	49.3	100.0
Omega	18	2,453	1,533	919	37.5	100.0	9	2,890	1,653	1,238	42.8	100.0
Prepared	11	2,580	1,661	919	35.6	100.0	3	2,057	1,181	876	42.6	100.0
Royal Palm	12	2,472	3,004	-532	-21.5	50.0	2	1,901	1,330	572	30.1	100.0
Safe Harbor	16	2,482	1,983	499	20.1	93.8	8	2,981	1,194	1,787	59.9	100.0
Sawgrass	12	2,536	1,748	789	31.1	91.7	6	2,770	1,543	1,227	44.3	100.0
Security First	14	2,501	2,558	-57	-2.3	64.3	5	2,944	1,734	1,210	41.1	100.0
Southern Fidelity Standard	15	2,545	2,332	213	8.4	100.0	8	2,981	2,840	141	4.7	100.0
Southern Oak	11	2,480	1,844	637	25.7	100.0	4	2,465	1,444	1,021	41.4	100.0
St. Johns Preferred	12	2,536	1,359	1,177	46.4	100.0	6	2,770	1,190	1,580	57.1	100.0
St. Johns Standard	12	2,536	1,610	927	36.5	100.0	6	2,770	1,405	1,365	49.3	100.0
Sunshine State	6	2,767	1,695	1,072	38.7	100.0	3	2,057	1,140	917	44.6	100.0
Tower Hill Preferred	18	2,453	1,850	602	24.6	100.0	9	2,890	1,937	954	33.0	100.0
Tower Hill Prime	18	2,453	1,580	873	35.6	100.0	9	2,890	1,685	1,205	41.7	100.0
Tower Hill Select	18	2,453	1,635	818	33.4	100.0	9	2,890	1,757	1,133	39.2	100.0
United P&C	10	2,522	2,481	41	1.6	100.0	3	2,057	1,598	459	22.3	100.0
Universal P&C	9	2,532	1,205	1,327	52.4	100.0	3	2,057	926	1,132	55.0	100.0
Universal of North America	8	2,455	2,465	-10	-0.4	100.0	3	2,057	1,765	293	14.2	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: TAYLOR

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	24	\$2,015	\$3,067	\$-1,052	-52.2%	16.7%
United P&C	35	\$2,011	\$2,721	\$-710	-35.3%	28.6%
Capitol Preferred Standard	26	\$1,916	\$2,504	\$-588	-30.7%	7.7%
Royal Palm	41	\$2,022	\$2,473	\$-451	-22.3%	43.9%
FL Peninsula Preferred	63	\$1,983	\$2,378	\$-394	-19.9%	12.7%
ASI Preferred	45	\$2,034	\$2,360	\$-326	-16.0%	46.7%
Universal P&C	40	\$2,012	\$2,302	\$-290	-14.4%	45.0%
Prepared	43	\$1,892	\$2,127	\$-235	-12.4%	44.2%
ASI Assurance	44	\$2,057	\$2,273	\$-217	-10.5%	61.4%
Ark Royal Homeowners	44	\$2,057	\$2,272	\$-216	-10.5%	54.5%
First Community	24	\$2,058	\$2,271	\$-213	-10.3%	75.0%
Security First	45	\$2,034	\$2,203	\$-169	-8.3%	64.4%
Southern Fidelity Standard	75	\$2,038	\$2,207	\$-169	-8.3%	92.0%
Olympus Standard	72	\$2,093	\$2,228	\$-135	-6.4%	50.0%
Cypress	54	\$1,927	\$2,037	\$-110	-5.7%	51.9%
Tower Hill Preferred	111	\$1,911	\$1,973	\$-62	-3.2%	55.0%
Modern USA	36	\$2,036	\$2,083	\$-47	-2.3%	75.0%
American Traditions	36	\$2,036	\$2,083	\$-47	-2.3%	75.0%
St. Johns Standard	43	\$1,966	\$2,000	\$-34	-1.7%	72.1%
FL Peninsula Elite	63	\$1,983	\$2,014	\$-31	-1.5%	79.4%
American Integrity	45	\$2,034	\$2,050	\$-16	-0.8%	77.8%
Citizens P&C 2012	111	\$1,911	\$1,911	\$0	0.0%	100.0%
Capitol Preferred Preferred	4	\$1,783	\$1,778	\$4	0.3%	100.0%
Safe Harbor	79	\$1,989	\$1,895	\$94	4.7%	78.5%
Federated National	11	\$2,051	\$1,954	\$97	4.7%	72.7%
Tower Hill Prime	111	\$1,911	\$1,750	\$161	8.4%	93.7%
Olympus Preferred	72	\$2,093	\$1,848	\$245	11.7%	93.1%
St. Johns Preferred	40	\$2,012	\$1,708	\$304	15.1%	92.5%
Southern Oak	25	\$1,969	\$1,598	\$371	18.9%	100.0%
Sunshine State	33	\$2,300	\$1,923	\$377	16.4%	100.0%
Sawgrass	45	\$1,911	\$1,518	\$393	20.6%	100.0%
Gulfstream Preferred	57	\$2,088	\$1,652	\$436	20.9%	100.0%
Omega	111	\$1,911	\$1,430	\$481	25.2%	100.0%
Tower Hill Select	111	\$1,911	\$1,386	\$525	27.5%	100.0%
First Protective	8	\$2,371	\$1,531	\$840	35.4%	100.0%
Fidelity Fire and Casualty	8	\$2,371	\$1,531	\$840	35.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: TAYLOR

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	38	2,058	2,401	-343	-16.7	55.3	6	2,050	1,467	583	28.5	100.0
ASI Preferred	39	2,031	2,466	-435	-21.4	41.0	6	2,050	1,669	381	18.6	83.3
American Integrity	39	2,031	2,159	-128	-6.3	74.4	6	2,050	1,339	711	34.7	100.0
American Traditions	31	2,020	2,172	-152	-7.5	71.0	5	2,133	1,532	601	28.2	100.0
Ark Royal Homeowners	38	2,058	2,379	-322	-15.6	47.4	6	2,050	1,594	456	22.3	100.0
Capitol Preferred Preferred	4	1,783	1,778	4	0.3	100.0						
Capitol Preferred Standard	24	1,964	2,557	-593	-30.2	8.3	2	1,336	1,867	-531	-39.7	
Citizens P&C 2012	89	1,909	1,909	0	0.0	100.0	22	1,919	1,919	0	0.0	100.0
Cypress	43	1,894	2,201	-307	-16.2	39.5	11	2,058	1,396	663	32.2	100.0
FL Peninsula Elite	52	2,005	2,086	-82	-4.1	75.0	11	1,882	1,671	210	11.2	100.0
FL Peninsula Preferred	52	2,005	2,424	-420	-20.9	3.8	11	1,882	2,156	-274	-14.6	54.5
Federated National	11	2,051	1,954	97	4.7	72.7						
Fidelity Fire and Casualty	7	2,525	1,663	862	34.1	100.0	1	1,295	606	689	53.2	100.0
First Community	22	2,124	2,355	-231	-10.9	72.7	2	1,336	1,346	-10	-0.7	100.0
First Protective	7	2,525	1,663	862	34.1	100.0	1	1,295	606	689	53.2	100.0
Gulfstream Preferred	46	2,112	1,717	395	18.7	100.0	11	1,987	1,378	609	30.7	100.0
Modern USA	31	2,020	2,172	-152	-7.5	71.0	5	2,133	1,532	601	28.2	100.0
Olympus Preferred	58	2,091	1,974	117	5.6	91.4	14	2,100	1,325	775	36.9	100.0
Olympus Standard	58	2,091	2,392	-301	-14.4	37.9	14	2,100	1,548	551	26.3	100.0
Omega	89	1,909	1,472	436	22.9	100.0	22	1,919	1,258	661	34.5	100.0
Prepared	38	1,861	2,126	-266	-14.3	39.5	5	2,133	2,135	-3	-0.1	80.0
Royal Palm	35	2,052	2,635	-584	-28.4	34.3	6	1,849	1,523	326	17.6	100.0
Safe Harbor	64	1,971	2,051	-81	-4.1	73.4	15	2,069	1,228	841	40.6	100.0
Sawgrass	37	1,916	1,568	348	18.2	100.0	8	1,888	1,285	603	31.9	100.0
Security First	39	2,031	2,303	-272	-13.4	59.0	6	2,050	1,550	500	24.4	100.0
Southern Fidelity Standard	61	2,024	2,203	-179	-8.8	91.8	14	2,100	2,224	-124	-5.9	92.9
Southern Oak	23	2,024	1,643	381	18.8	100.0	2	1,336	1,075	261	19.5	100.0
St. Johns Preferred	32	2,043	1,811	232	11.4	90.6	8	1,888	1,298	590	31.3	100.0
St. Johns Standard	35	1,984	2,105	-121	-6.1	65.7	8	1,888	1,541	348	18.4	100.0
Sunshine State	24	2,360	2,048	312	13.2	100.0	9	2,140	1,590	549	25.7	100.0
Tower Hill Preferred	89	1,909	2,053	-145	-7.6	46.1	22	1,919	1,648	272	14.2	90.9
Tower Hill Prime	89	1,909	1,766	143	7.5	93.3	22	1,919	1,685	234	12.2	95.5
Tower Hill Select	89	1,909	1,443	465	24.4	100.0	22	1,919	1,153	766	39.9	100.0
United P&C	30	1,991	2,937	-947	-47.5	16.7	5	2,133	1,424	709	33.2	100.0
Universal P&C	32	2,043	2,392	-349	-17.1	34.4	8	1,888	1,942	-53	-2.8	87.5
Universal of North America	22	2,077	3,220	-1,143	-55.1	9.1	2	1,336	1,383	-47	-3.5	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: UNION

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	12	\$2,155	\$2,913	\$-759	-35.2%	33.3%
ASI Assurance	10	\$1,811	\$2,286	\$-475	-26.2%	40.0%
Cypress	12	\$2,199	\$2,632	\$-433	-19.7%	16.7%
ASI Preferred	12	\$2,199	\$2,578	\$-379	-17.2%	41.7%
Ark Royal Homeowners	10	\$1,811	\$2,183	\$-373	-20.6%	50.0%
Security First	12	\$2,199	\$2,555	\$-356	-16.2%	58.3%
Universal of North America	8	\$2,295	\$2,621	\$-327	-14.2%	75.0%
American Integrity	12	\$2,199	\$2,522	\$-323	-14.7%	50.0%
American Traditions	10	\$2,191	\$2,352	\$-161	-7.4%	60.0%
Modern USA	10	\$2,191	\$2,352	\$-161	-7.4%	60.0%
United P&C	10	\$2,191	\$2,230	\$-39	-1.8%	90.0%
Citizens P&C 2012	13	\$2,213	\$2,213	\$0	0.0%	100.0%
Safe Harbor	9	\$2,382	\$2,310	\$73	3.1%	88.9%
Capitol Preferred Standard	9	\$2,363	\$2,286	\$77	3.3%	100.0%
Southern Fidelity Standard	12	\$2,199	\$2,093	\$106	4.8%	100.0%
FL Peninsula Preferred	13	\$2,213	\$2,070	\$143	6.4%	100.0%
First Community	8	\$2,295	\$2,124	\$170	7.4%	100.0%
Tower Hill Preferred	13	\$2,213	\$1,988	\$225	10.2%	100.0%
Olympus Standard	11	\$2,257	\$1,875	\$382	16.9%	100.0%
St. Johns Standard	9	\$2,363	\$1,843	\$521	22.0%	100.0%
Sawgrass	9	\$2,363	\$1,831	\$532	22.5%	88.9%
Southern Oak	9	\$2,363	\$1,831	\$532	22.5%	100.0%
Tower Hill Select	13	\$2,213	\$1,670	\$543	24.5%	100.0%
Sunshine State	6	\$2,608	\$1,993	\$615	23.6%	100.0%
Omega	13	\$2,213	\$1,590	\$623	28.1%	100.0%
Federated National	4	\$2,236	\$1,608	\$627	28.0%	100.0%
Gulfstream Preferred	8	\$2,463	\$1,836	\$628	25.5%	100.0%
Olympus Preferred	11	\$2,257	\$1,611	\$645	28.6%	100.0%
Capitol Preferred Preferred	1	\$2,239	\$1,586	\$653	29.2%	100.0%
Prepared	8	\$2,316	\$1,640	\$676	29.2%	100.0%
Tower Hill Prime	13	\$2,213	\$1,517	\$696	31.5%	100.0%
St. Johns Preferred	8	\$2,463	\$1,639	\$824	33.5%	100.0%
FL Peninsula Elite	13	\$2,213	\$1,367	\$846	38.2%	100.0%
Universal P&C	7	\$2,399	\$1,249	\$1,150	47.9%	100.0%
Fidelity Fire and Casualty	2	\$4,140	\$2,988	\$1,152	27.8%	100.0%
First Protective	2	\$4,140	\$2,988	\$1,152	27.8%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3

County: UNION

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	8	1,949	2,557	-608	-31.2	25.0	2	1,258	1,202	56	4.5	100.0
ASI Preferred	10	2,387	2,855	-468	-19.6	30.0	2	1,258	1,192	67	5.3	100.0
American Integrity	10	2,387	2,793	-406	-17.0	40.0	2	1,258	1,165	94	7.4	100.0
American Traditions	8	2,424	2,631	-207	-8.5	50.0	2	1,258	1,237	22	1.7	100.0
Ark Royal Homeowners	8	1,949	2,444	-495	-25.4	37.5	2	1,258	1,142	117	9.3	100.0
Capitol Preferred Preferred	1	2,239	1,586	653	29.2	100.0						
Capitol Preferred Standard	8	2,515	2,409	106	4.2	100.0	1	1,147	1,299	-152	-13.3	100.0
Citizens P&C 2012	11	2,386	2,386	0	0.0	100.0	2	1,258	1,258	0	0.0	100.0
Cypress	10	2,387	2,905	-518	-21.7	10.0	2	1,258	1,267	-8	-0.7	50.0
FL Peninsula Elite	11	2,386	1,469	918	38.5	100.0	2	1,258	810	448	35.6	100.0
FL Peninsula Preferred	11	2,386	2,231	156	6.5	100.0	2	1,258	1,188	70	5.6	100.0
Federated National	4	2,236	1,608	627	28.0	100.0						
Fidelity Fire and Casualty	2	4,140	2,988	1,152	27.8	100.0						
First Community	7	2,459	2,298	161	6.5	100.0	1	1,147	912	235	20.5	100.0
First Protective	2	4,140	2,988	1,152	27.8	100.0						
Gulfstream Preferred	7	2,651	1,980	672	25.3	100.0	1	1,147	827	320	27.9	100.0
Modern USA	8	2,424	2,631	-207	-8.5	50.0	2	1,258	1,237	22	1.7	100.0
Olympus Preferred	9	2,479	1,791	687	27.7	100.0	2	1,258	802	456	36.3	100.0
Olympus Standard	9	2,479	2,089	390	15.7	100.0	2	1,258	910	349	27.7	100.0
Omega	11	2,386	1,719	667	28.0	100.0	2	1,258	879	380	30.2	100.0
Prepared	7	2,451	1,728	723	29.5	100.0	1	1,370	1,030	340	24.8	100.0
Royal Palm	10	2,334	3,238	-904	-38.7	20.0	2	1,258	1,290	-32	-2.5	100.0
Safe Harbor	8	2,509	2,500	8	0.3	87.5	1	1,370	782	588	42.9	100.0
Sawgrass	8	2,515	1,967	548	21.8	87.5	1	1,147	744	403	35.1	100.0
Security First	10	2,387	2,851	-464	-19.4	50.0	2	1,258	1,074	184	14.7	100.0
Southern Fidelity Standard	10	2,387	2,268	119	5.0	100.0	2	1,258	1,216	43	3.4	100.0
Southern Oak	8	2,515	1,944	571	22.7	100.0	1	1,147	925	222	19.3	100.0
St. Johns Preferred	7	2,651	1,778	873	32.9	100.0	1	1,147	667	480	41.8	100.0
St. Johns Standard	8	2,515	1,976	540	21.5	100.0	1	1,147	779	368	32.1	100.0
Sunshine State	6	2,608	1,993	615	23.6	100.0						
Tower Hill Preferred	11	2,386	2,148	238	10.0	100.0	2	1,258	1,105	154	12.2	100.0
Tower Hill Prime	11	2,386	1,646	740	31.0	100.0	2	1,258	805	454	36.0	100.0
Tower Hill Select	11	2,386	1,802	584	24.5	100.0	2	1,258	944	314	25.0	100.0
United P&C	8	2,424	2,518	-94	-3.9	87.5	2	1,258	1,079	180	14.3	100.0
Universal P&C	6	2,608	1,353	1,255	48.1	100.0	1	1,147	630	517	45.1	100.0
Universal of North America	7	2,459	2,838	-380	-15.4	71.4	1	1,147	1,102	45	3.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: VOLUSIA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
ASI Preferred	4,774	\$1,574	\$2,583	\$-1,009	-64.1%	6.6%
Ark Royal Homeowners	4,596	\$1,535	\$2,370	\$-835	-54.4%	9.1%
ASI Assurance	4,593	\$1,535	\$2,280	\$-745	-48.6%	9.1%
Olympus Standard	5,058	\$1,614	\$2,253	\$-639	-39.6%	18.1%
Security First	4,774	\$1,574	\$2,203	\$-628	-39.9%	16.3%
Royal Palm	5,391	\$1,553	\$2,178	\$-625	-40.2%	23.0%
FL Peninsula Preferred	5,414	\$1,555	\$2,094	\$-538	-34.6%	5.2%
Cypress	851	\$1,327	\$1,814	\$-486	-36.6%	12.5%
American Integrity	4,771	\$1,573	\$2,014	\$-440	-28.0%	39.2%
First Community	4,213	\$1,552	\$1,950	\$-398	-25.6%	22.7%
Modern USA	4,623	\$1,567	\$1,952	\$-385	-24.5%	42.8%
American Traditions	4,623	\$1,567	\$1,951	\$-384	-24.5%	42.8%
Safe Harbor	4,688	\$1,612	\$1,966	\$-354	-22.0%	44.6%
Federated National	2,980	\$1,562	\$1,886	\$-324	-20.8%	33.1%
Universal P&C	1,891	\$1,909	\$2,229	\$-321	-16.8%	42.9%
Universal of North America	783	\$1,354	\$1,660	\$-306	-22.6%	19.2%
St. Johns Standard	4,416	\$1,569	\$1,849	\$-280	-17.9%	54.4%
Southern Fidelity Standard	5,005	\$1,592	\$1,870	\$-278	-17.5%	30.8%
Tower Hill Select	5,979	\$1,574	\$1,840	\$-267	-16.9%	40.1%
Olympus Preferred	5,058	\$1,614	\$1,843	\$-229	-14.2%	55.6%
Capitol Preferred Standard	760	\$1,363	\$1,575	\$-212	-15.6%	42.4%
Tower Hill Preferred	5,981	\$1,573	\$1,758	\$-185	-11.8%	51.1%
United P&C	861	\$1,373	\$1,527	\$-154	-11.2%	55.6%
Gulfstream Preferred	4,686	\$1,604	\$1,709	\$-105	-6.5%	70.9%
Southern Oak	3,998	\$1,551	\$1,648	\$-97	-6.3%	61.2%
Sawgrass	4,435	\$1,566	\$1,657	\$-91	-5.8%	68.3%
Prepared	865	\$1,355	\$1,440	\$-85	-6.3%	60.3%
Omega	5,980	\$1,574	\$1,609	\$-35	-2.2%	64.8%
Citizens P&C 2012	5,982	\$1,573	\$1,573	\$0	0.0%	100.0%
St. Johns Preferred	4,283	\$1,589	\$1,578	\$11	0.7%	91.6%
FL Peninsula Elite	5,448	\$1,557	\$1,520	\$37	2.4%	89.4%
Tower Hill Prime	5,976	\$1,573	\$1,531	\$42	2.7%	88.6%
Sunshine State	3,108	\$1,813	\$1,722	\$91	5.0%	90.6%
Capitol Preferred Preferred	308	\$1,355	\$1,188	\$167	12.3%	100.0%
Fidelity Fire and Casualty	1,293	\$2,158	\$1,468	\$690	32.0%	100.0%
First Protective	1,293	\$2,158	\$1,468	\$690	32.0%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: VOLUSIA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	4,363	1,544	2,325	-781	-50.6	5.9	230	1,362	1,429	-67	-4.9	68.7
ASI Preferred	4,544	1,585	2,637	-1,052	-66.4	4.5	230	1,362	1,523	-161	-11.8	49.1
American Integrity	4,541	1,584	2,055	-471	-29.7	36.3	230	1,362	1,198	165	12.1	95.7
American Traditions	4,399	1,583	1,992	-409	-25.8	40.1	224	1,248	1,160	88	7.1	95.5
Ark Royal Homeowners	4,366	1,545	2,420	-875	-56.7	6.2	230	1,362	1,430	-68	-5.0	64.8
Capitol Preferred Preferred	307	1,349	1,183	166	12.3	100.0	1	2,980	2,682	298	10.0	100.0
Capitol Preferred Standard	688	1,385	1,589	-204	-14.7	46.2	72	1,151	1,441	-290	-25.2	5.6
Citizens P&C 2012	5,686	1,584	1,584	0	0.0	100.0	296	1,367	1,367	0	0.0	100.0
Cypress	776	1,356	1,889	-533	-39.3	5.7	75	1,032	1,028	4	0.4	82.7
FL Peninsula Elite	5,169	1,567	1,540	26	1.7	88.9	279	1,381	1,141	240	17.4	98.9
FL Peninsula Preferred	5,140	1,566	2,114	-548	-35.0	5.2	274	1,361	1,714	-353	-25.9	5.5
Federated National	2,976	1,561	1,887	-326	-20.8	33.0	4	1,663	1,014	649	39.0	100.0
Fidelity Fire and Casualty	1,179	2,201	1,517	684	31.1	100.0	114	1,707	955	753	44.1	100.0
First Community	4,014	1,562	1,974	-412	-26.4	21.5	199	1,346	1,469	-123	-9.1	48.2
First Protective	1,179	2,201	1,517	684	31.1	100.0	114	1,707	955	753	44.1	100.0
Gulfstream Preferred	4,458	1,616	1,735	-119	-7.4	69.6	228	1,369	1,192	176	12.9	96.9
Modern USA	4,399	1,583	1,992	-409	-25.8	40.1	224	1,248	1,162	86	6.9	95.5
Olympus Preferred	4,810	1,627	1,885	-258	-15.9	53.3	248	1,374	1,039	334	24.3	100.0
Olympus Standard	4,810	1,627	2,306	-680	-41.8	14.0	248	1,374	1,224	149	10.9	97.6
Omega	5,684	1,584	1,628	-44	-2.8	63.7	296	1,367	1,240	128	9.3	85.1
Prepared	778	1,380	1,467	-87	-6.3	60.3	87	1,125	1,197	-72	-6.4	60.9
Royal Palm	5,120	1,564	2,228	-664	-42.4	19.3	271	1,346	1,238	107	8.0	93.0
Safe Harbor	4,454	1,625	2,013	-388	-23.9	41.8	234	1,360	1,070	290	21.3	97.0
Sawgrass	4,231	1,576	1,679	-104	-6.6	66.9	204	1,368	1,195	173	12.7	97.5
Security First	4,544	1,585	2,253	-668	-42.2	12.3	230	1,362	1,203	159	11.7	95.7
Southern Fidelity Standard	4,766	1,604	1,882	-279	-17.4	31.4	239	1,353	1,615	-263	-19.4	20.1
Southern Oak	3,810	1,560	1,667	-107	-6.8	59.9	188	1,364	1,269	95	7.0	87.2
St. Johns Preferred	4,079	1,600	1,595	5	0.3	91.2	204	1,368	1,233	135	9.9	98.5
St. Johns Standard	4,212	1,579	1,868	-290	-18.3	52.8	204	1,368	1,456	-88	-6.5	87.3
Sunshine State	2,913	1,840	1,769	71	3.9	90.0	195	1,416	1,022	393	27.8	100.0
Tower Hill Preferred	5,685	1,584	1,783	-199	-12.6	49.0	296	1,367	1,280	88	6.4	91.9
Tower Hill Prime	5,680	1,584	1,548	36	2.2	88.0	296	1,367	1,200	167	12.2	98.6
Tower Hill Select	5,683	1,584	1,870	-285	-18.0	38.0	296	1,367	1,272	95	6.9	80.1
United P&C	772	1,402	1,600	-198	-14.1	50.5	89	1,122	898	224	20.0	100.0
Universal P&C	1,737	1,946	2,284	-338	-17.4	40.6	154	1,489	1,615	-126	-8.4	69.5
Universal of North America	709	1,377	1,715	-339	-24.6	10.7	74	1,140	1,130	10	0.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: WAKULLA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	3	\$1,578	\$2,190	-\$613	-38.8%	33.3%
Universal of North America	3	\$1,578	\$2,140	-\$562	-35.6%	33.3%
Southern Fidelity Standard	51	\$2,246	\$2,626	-\$380	-16.9%	51.0%
Capitol Preferred Standard	3	\$1,578	\$1,927	-\$350	-22.2%	33.3%
ASI Assurance	40	\$2,223	\$2,396	-\$173	-7.8%	77.5%
FL Peninsula Preferred	48	\$2,086	\$2,234	-\$149	-7.1%	70.8%
Prepared	4	\$1,790	\$1,927	-\$138	-7.7%	75.0%
American Traditions	38	\$2,259	\$2,382	-\$123	-5.4%	68.4%
Modern USA	38	\$2,259	\$2,382	-\$123	-5.4%	68.4%
ASI Preferred	40	\$2,223	\$2,301	-\$77	-3.5%	80.0%
Cypress	3	\$1,578	\$1,652	-\$75	-4.7%	66.7%
Southern Oak	27	\$2,256	\$2,312	-\$56	-2.5%	88.9%
Royal Palm	47	\$2,083	\$2,117	-\$35	-1.7%	74.5%
Citizens P&C 2012	72	\$2,162	\$2,162	\$0	0.0%	100.0%
Safe Harbor	53	\$2,258	\$2,248	\$11	0.5%	75.5%
Ark Royal Homeowners	40	\$2,223	\$2,174	\$49	2.2%	85.0%
Olympus Standard	50	\$2,292	\$2,213	\$79	3.4%	66.0%
First Community	29	\$2,171	\$2,077	\$94	4.3%	89.7%
American Integrity	40	\$2,223	\$2,097	\$126	5.7%	82.5%
Tower Hill Preferred	72	\$2,162	\$2,035	\$127	5.9%	94.4%
Tower Hill Prime	72	\$2,162	\$1,984	\$178	8.2%	97.2%
St. Johns Standard	37	\$2,269	\$2,088	\$181	8.0%	62.2%
Federated National	11	\$1,998	\$1,673	\$325	16.3%	72.7%
Security First	40	\$2,223	\$1,875	\$348	15.7%	87.5%
Capitol Preferred Preferred	1	\$2,065	\$1,666	\$399	19.3%	100.0%
FL Peninsula Elite	50	\$2,126	\$1,700	\$427	20.1%	92.0%
Olympus Preferred	50	\$2,292	\$1,836	\$456	19.9%	92.0%
St. Johns Preferred	36	\$2,283	\$1,777	\$506	22.2%	83.3%
Tower Hill Select	72	\$2,162	\$1,577	\$585	27.1%	100.0%
Sawgrass	39	\$2,195	\$1,531	\$664	30.3%	100.0%
Omega	72	\$2,162	\$1,434	\$728	33.7%	100.0%
Universal P&C	13	\$3,105	\$2,336	\$768	24.7%	69.2%
Gulfstream Preferred	41	\$2,251	\$1,359	\$892	39.6%	100.0%
Sunshine State	22	\$2,820	\$1,921	\$899	31.9%	100.0%
First Protective	7	\$3,732	\$2,280	\$1,452	38.9%	100.0%
Fidelity Fire and Casualty	7	\$3,732	\$2,280	\$1,452	38.9%	100.0%

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Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: WAKULLA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	34	2,366	2,619	-254	-10.7	76.5	6	1,415	1,129	287	20.3	83.3
ASI Preferred	34	2,366	2,519	-154	-6.5	76.5	6	1,415	1,061	355	25.1	100.0
American Integrity	34	2,366	2,294	71	3.0	79.4	6	1,415	979	436	30.8	100.0
American Traditions	32	2,417	2,611	-194	-8.0	68.8	6	1,415	1,160	256	18.1	66.7
Ark Royal Homeowners	34	2,366	2,382	-16	-0.7	82.4	6	1,415	999	416	29.4	100.0
Capitol Preferred Preferred	1	2,065	1,666	399	19.3	100.0						
Capitol Preferred Standard	2	1,668	1,920	-252	-15.1	50.0	1	1,398	1,943	-545	-39.0	
Citizens P&C 2012	57	2,338	2,338	0	0.0	100.0	15	1,492	1,492	0	0.0	100.0
Cypress	2	1,668	1,882	-214	-12.9	50.0	1	1,398	1,193	205	14.7	100.0
FL Peninsula Elite	39	2,340	1,841	499	21.3	92.3	11	1,370	1,199	171	12.5	90.9
FL Peninsula Preferred	37	2,298	2,445	-146	-6.4	73.0	11	1,370	1,528	-158	-11.5	63.6
Federated National	11	1,998	1,673	325	16.3	72.7						
Fidelity Fire and Casualty	6	4,002	2,461	1,540	38.5	100.0	1	2,113	1,194	919	43.5	100.0
First Community	23	2,368	2,305	64	2.7	87.0	6	1,415	1,202	213	15.0	100.0
First Protective	6	4,002	2,461	1,540	38.5	100.0	1	2,113	1,194	919	43.5	100.0
Gulfstream Preferred	33	2,400	1,448	952	39.7	100.0	8	1,636	994	642	39.2	100.0
Modern USA	32	2,417	2,611	-194	-8.0	68.8	6	1,415	1,160	256	18.1	66.7
Olympus Preferred	41	2,427	1,995	433	17.8	90.2	9	1,676	1,112	564	33.7	100.0
Olympus Standard	41	2,427	2,413	15	0.6	61.0	9	1,676	1,305	371	22.1	88.9
Omega	57	2,338	1,536	803	34.3	100.0	15	1,492	1,049	443	29.7	100.0
Prepared	3	1,920	2,088	-167	-8.7	66.7	1	1,398	1,446	-48	-3.4	100.0
Royal Palm	36	2,300	2,479	-179	-7.8	66.7	11	1,370	934	436	31.8	100.0
Safe Harbor	44	2,377	2,495	-117	-4.9	70.5	9	1,676	1,040	637	38.0	100.0
Sawgrass	31	2,373	1,693	680	28.7	100.0	8	1,502	901	601	40.0	100.0
Security First	34	2,366	2,071	295	12.5	85.3	6	1,415	764	651	46.0	100.0
Southern Fidelity Standard	42	2,374	2,741	-367	-15.5	52.4	9	1,648	2,088	-441	-26.8	44.4
Southern Oak	22	2,426	2,483	-57	-2.3	86.4	5	1,505	1,558	-53	-3.5	100.0
St. Johns Preferred	29	2,444	1,927	517	21.2	82.8	7	1,615	1,157	459	28.4	85.7
St. Johns Standard	30	2,422	2,255	167	6.9	63.3	7	1,615	1,376	240	14.8	57.1
Sunshine State	16	3,184	2,153	1,031	32.4	100.0	6	1,848	1,301	548	29.6	100.0
Tower Hill Preferred	57	2,338	2,196	142	6.1	94.7	15	1,492	1,420	72	4.8	93.3
Tower Hill Prime	57	2,338	2,130	209	8.9	98.2	15	1,492	1,429	62	4.2	93.3
Tower Hill Select	57	2,338	1,702	636	27.2	100.0	15	1,492	1,099	392	26.3	100.0
United P&C	2	1,668	2,591	-924	-55.4		1	1,398	1,389	9	0.6	100.0
Universal P&C	10	3,403	2,490	914	26.9	70.0	3	2,109	1,826	283	13.4	66.7
Universal of North America	2	1,668	2,446	-779	-46.7		1	1,398	1,527	-129	-9.2	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: WALTON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Universal of North America	41	\$2,181	\$2,945	\$-765	-35.1%	14.6%
St. Johns Standard	259	\$4,157	\$4,647	\$-490	-11.8%	57.1%
United P&C	13	\$2,555	\$2,809	\$-254	-9.9%	53.8%
FL Peninsula Preferred	237	\$3,609	\$3,759	\$-150	-4.1%	76.8%
Capitol Preferred Standard	46	\$2,259	\$2,279	\$-20	-0.9%	95.7%
Citizens P&C 2012	384	\$3,950	\$3,950	\$0	0.0%	100.0%
ASI Preferred	194	\$3,714	\$3,661	\$53	1.4%	72.7%
Prepared	48	\$2,194	\$2,029	\$165	7.5%	75.0%
Cypress	62	\$2,233	\$2,004	\$229	10.3%	91.9%
St. Johns Preferred	253	\$4,213	\$3,943	\$270	6.4%	76.7%
Southern Oak	166	\$3,824	\$3,544	\$279	7.3%	85.5%
Southern Fidelity Standard	294	\$4,125	\$3,833	\$292	7.1%	77.2%
Ark Royal Homeowners	192	\$3,689	\$3,331	\$357	9.7%	80.2%
Capitol Preferred Preferred	10	\$1,848	\$1,444	\$404	21.9%	100.0%
Royal Palm	206	\$3,614	\$3,180	\$434	12.0%	82.0%
First Community	160	\$3,765	\$3,288	\$477	12.7%	83.1%
ASI Assurance	192	\$3,689	\$3,131	\$558	15.1%	85.9%
American Integrity	194	\$3,714	\$3,062	\$652	17.5%	86.6%
Olympus Standard	300	\$4,222	\$3,244	\$978	23.2%	89.0%
Safe Harbor	309	\$4,087	\$3,039	\$1,048	25.6%	86.4%
Universal P&C	159	\$4,878	\$3,826	\$1,052	21.6%	100.0%
Security First	194	\$3,714	\$2,636	\$1,078	29.0%	88.1%
FL Peninsula Elite	244	\$3,642	\$2,453	\$1,190	32.7%	100.0%
Modern USA	181	\$3,728	\$2,450	\$1,279	34.3%	91.2%
American Traditions	181	\$3,728	\$2,449	\$1,279	34.3%	91.2%
Tower Hill Preferred	384	\$3,950	\$2,631	\$1,319	33.4%	94.5%
Gulfstream Preferred	285	\$4,248	\$2,832	\$1,416	33.3%	100.0%
Olympus Preferred	300	\$4,222	\$2,637	\$1,585	37.5%	95.0%
Federated National	57	\$3,538	\$1,847	\$1,691	47.8%	100.0%
Tower Hill Prime	383	\$3,957	\$2,216	\$1,740	44.0%	94.8%
Sawgrass	263	\$4,113	\$2,175	\$1,938	47.1%	97.0%
Tower Hill Select	383	\$3,957	\$1,926	\$2,031	51.3%	100.0%
Omega	383	\$3,957	\$1,864	\$2,092	52.9%	100.0%
Sunshine State	207	\$4,861	\$2,631	\$2,230	45.9%	100.0%
First Protective	82	\$5,129	\$2,120	\$3,009	58.7%	100.0%
Fidelity Fire and Casualty	82	\$5,129	\$2,120	\$3,009	58.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: WALTON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	147	3,828	3,489	339	8.9	82.3	45	3,233	1,959	1,274	39.4	97.8
ASI Preferred	149	3,859	4,098	-238	-6.2	64.4	45	3,233	2,214	1,020	31.5	100.0
American Integrity	149	3,859	3,418	441	11.4	82.6	45	3,233	1,885	1,348	41.7	100.0
American Traditions	139	3,874	2,680	1,194	30.8	88.5	42	3,245	1,686	1,559	48.0	100.0
Ark Royal Homeowners	147	3,828	3,729	99	2.6	74.1	45	3,233	2,032	1,201	37.2	100.0
Capitol Preferred Preferred	10	1,848	1,444	404	21.9	100.0						
Capitol Preferred Standard	34	2,196	2,172	24	1.1	97.1	12	2,437	2,582	-145	-6.0	91.7
Citizens P&C 2012	285	3,937	3,937	0	0.0	100.0	99	3,987	3,987	0	0.0	100.0
Cypress	46	2,361	2,276	85	3.6	89.1	16	1,866	1,221	645	34.5	100.0
FL Peninsula Elite	182	3,779	2,644	1,135	30.0	100.0	62	3,242	1,893	1,349	41.6	100.0
FL Peninsula Preferred	180	3,741	3,965	-223	-6.0	73.3	57	3,191	3,108	84	2.6	87.7
Federated National	57	3,538	1,847	1,691	47.8	100.0						
Fidelity Fire and Casualty	56	5,648	2,293	3,355	59.4	100.0	26	4,010	1,746	2,264	56.5	100.0
First Community	124	3,931	3,505	426	10.8	79.8	36	3,196	2,542	654	20.5	94.4
First Protective	56	5,648	2,293	3,355	59.4	100.0	26	4,010	1,746	2,264	56.5	100.0
Gulfstream Preferred	215	4,236	2,893	1,342	31.7	100.0	70	4,287	2,643	1,644	38.3	100.0
Modern USA	139	3,874	2,680	1,194	30.8	88.5	42	3,245	1,687	1,558	48.0	100.0
Olympus Preferred	225	4,214	2,864	1,350	32.0	93.3	75	4,247	1,955	2,292	54.0	100.0
Olympus Standard	225	4,214	3,538	676	16.0	85.3	75	4,247	2,361	1,886	44.4	100.0
Omega	284	3,946	1,936	2,011	51.0	100.0	99	3,987	1,660	2,327	58.4	100.0
Prepared	37	2,120	2,043	77	3.6	67.6	11	2,444	1,982	462	18.9	100.0
Royal Palm	159	3,716	3,532	184	4.9	77.4	47	3,271	1,989	1,282	39.2	97.9
Safe Harbor	233	4,124	3,375	749	18.2	82.4	76	3,974	2,010	1,964	49.4	98.7
Sawgrass	199	4,134	2,259	1,875	45.4	96.5	64	4,045	1,914	2,131	52.7	98.4
Security First	149	3,859	2,962	897	23.2	84.6	45	3,233	1,553	1,680	52.0	100.0
Southern Fidelity Standard	221	4,167	3,843	324	7.8	77.8	73	3,999	3,802	196	4.9	75.3
Southern Oak	126	4,019	3,840	179	4.5	81.7	40	3,208	2,612	596	18.6	97.5
St. Johns Preferred	191	4,236	4,303	-67	-1.6	69.1	62	4,140	2,833	1,307	31.6	100.0
St. Johns Standard	197	4,163	5,046	-884	-21.2	44.2	62	4,140	3,377	763	18.4	98.4
Sunshine State	151	4,847	2,851	1,996	41.2	100.0	56	4,898	2,037	2,861	58.4	100.0
Tower Hill Preferred	285	3,937	2,705	1,232	31.3	94.4	99	3,987	2,416	1,571	39.4	94.9
Tower Hill Prime	284	3,946	2,281	1,666	42.2	93.0	99	3,987	2,032	1,955	49.0	100.0
Tower Hill Select	284	3,946	2,023	1,923	48.7	100.0	99	3,987	1,649	2,339	58.7	100.0
United P&C	9	1,975	2,663	-687	-34.8	33.3	4	3,859	3,138	722	18.7	100.0
Universal P&C	112	4,927	3,948	978	19.9	100.0	47	4,763	3,533	1,229	25.8	100.0
Universal of North America	31	2,043	2,996	-954	-46.7		10	2,608	2,787	-179	-6.9	60.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO3
County: WASHINGTON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Cypress	25	\$1,903	\$2,534	\$-632	-33.2%	16.0%
Universal of North America	10	\$1,626	\$2,129	\$-503	-30.9%	40.0%
ASI Preferred	21	\$1,753	\$2,137	\$-384	-21.9%	42.9%
Royal Palm	16	\$1,672	\$2,054	\$-382	-22.8%	56.2%
Ark Royal Homeowners	21	\$1,753	\$2,053	\$-300	-17.1%	47.6%
United P&C	10	\$1,690	\$1,988	\$-297	-17.6%	60.0%
ASI Assurance	21	\$1,753	\$2,028	\$-275	-15.7%	47.6%
Security First	21	\$1,753	\$2,000	\$-247	-14.1%	52.4%
American Integrity	21	\$1,753	\$1,983	\$-230	-13.1%	47.6%
Southern Fidelity Standard	29	\$1,879	\$2,036	\$-157	-8.4%	89.7%
Capitol Preferred Standard	14	\$1,836	\$1,970	\$-134	-7.3%	78.6%
Safe Harbor	28	\$1,899	\$1,957	\$-58	-3.1%	67.9%
FL Peninsula Preferred	25	\$1,834	\$1,847	\$-13	-0.7%	96.0%
Citizens P&C 2012	34	\$1,903	\$1,903	\$0	0.0%	100.0%
American Traditions	10	\$1,690	\$1,688	\$2	0.1%	70.0%
Modern USA	10	\$1,690	\$1,688	\$2	0.1%	70.0%
First Community	12	\$1,571	\$1,564	\$6	0.4%	91.7%
Tower Hill Preferred	34	\$1,903	\$1,689	\$214	11.3%	94.1%
Sunshine State	11	\$2,249	\$2,030	\$219	9.7%	100.0%
Olympus Standard	25	\$1,974	\$1,753	\$221	11.2%	100.0%
Southern Oak	14	\$1,836	\$1,554	\$281	15.3%	100.0%
Prepared	13	\$1,546	\$1,202	\$344	22.3%	92.3%
FL Peninsula Elite	25	\$1,834	\$1,480	\$355	19.3%	100.0%
Tower Hill Select	34	\$1,903	\$1,545	\$358	18.8%	100.0%
Tower Hill Prime	34	\$1,903	\$1,494	\$409	21.5%	100.0%
Sawgrass	23	\$1,922	\$1,508	\$414	21.5%	87.0%
Federated National	5	\$1,855	\$1,437	\$418	22.5%	100.0%
St. Johns Standard	21	\$2,000	\$1,561	\$439	22.0%	100.0%
Olympus Preferred	25	\$1,974	\$1,487	\$487	24.7%	100.0%
Capitol Preferred Preferred	3	\$2,462	\$1,927	\$535	21.7%	100.0%
Omega	34	\$1,903	\$1,353	\$550	28.9%	100.0%
Gulfstream Preferred	21	\$2,048	\$1,490	\$558	27.2%	100.0%
St. Johns Preferred	18	\$2,106	\$1,365	\$741	35.2%	100.0%
Universal P&C	13	\$2,100	\$1,354	\$746	35.5%	100.0%
First Protective	1	\$3,921	\$2,932	\$989	25.2%	100.0%
Fidelity Fire and Casualty	1	\$3,921	\$2,932	\$989	25.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO3
County: WASHINGTON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	18	1,762	2,158	-396	-22.5	38.9	3	1,697	1,248	449	26.5	100.0
ASI Preferred	18	1,762	2,276	-514	-29.2	33.3	3	1,697	1,303	394	23.2	100.0
American Integrity	18	1,762	2,111	-349	-19.8	38.9	3	1,697	1,213	484	28.5	100.0
American Traditions	8	1,797	1,886	-89	-5.0	62.5	2	1,266	898	368	29.1	100.0
Ark Royal Homeowners	18	1,762	2,186	-424	-24.1	38.9	3	1,697	1,251	447	26.3	100.0
Capitol Preferred Preferred	3	2,462	1,927	535	21.7	100.0						
Capitol Preferred Standard	12	1,821	1,860	-39	-2.2	91.7	2	1,923	2,629	-706	-36.7	
Citizens P&C 2012	27	2,019	2,019	0	0.0	100.0	7	1,456	1,456	0	0.0	100.0
Cypress	21	1,954	2,705	-751	-38.4	4.8	4	1,633	1,638	-5	-0.3	75.0
FL Peninsula Elite	21	1,892	1,539	353	18.6	100.0	4	1,532	1,167	365	23.8	100.0
FL Peninsula Preferred	21	1,892	1,894	-2	-0.1	100.0	4	1,532	1,602	-70	-4.6	75.0
Federated National	5	1,855	1,437	418	22.5	100.0						
Fidelity Fire and Casualty	1	3,921	2,932	989	25.2	100.0						
First Community	11	1,597	1,631	-34	-2.1	90.9	1	1,286	834	452	35.1	100.0
First Protective	1	3,921	2,932	989	25.2	100.0						
Gulfstream Preferred	16	2,203	1,619	583	26.5	100.0	5	1,555	1,078	477	30.7	100.0
Modern USA	8	1,797	1,886	-89	-5.0	62.5	2	1,266	898	368	29.1	100.0
Olympus Preferred	20	2,078	1,624	455	21.9	100.0	5	1,555	940	615	39.6	100.0
Olympus Standard	20	2,078	1,922	156	7.5	100.0	5	1,555	1,078	478	30.7	100.0
Omega	27	2,019	1,423	597	29.5	100.0	7	1,456	1,086	370	25.4	100.0
Prepared	11	1,597	1,255	342	21.4	90.9	2	1,266	906	360	28.5	100.0
Royal Palm	13	1,784	2,330	-546	-30.6	46.2	3	1,189	857	332	27.9	100.0
Safe Harbor	24	1,937	2,121	-183	-9.5	62.5	4	1,669	975	694	41.6	100.0
Sawgrass	18	2,017	1,638	379	18.8	83.3	5	1,582	1,040	542	34.2	100.0
Security First	18	1,762	2,155	-393	-22.3	44.4	3	1,697	1,072	626	36.9	100.0
Southern Fidelity Standard	23	1,971	2,100	-129	-6.5	100.0	6	1,526	1,791	-265	-17.4	50.0
Southern Oak	12	1,821	1,577	244	13.4	100.0	2	1,923	1,419	504	26.2	100.0
St. Johns Preferred	14	2,241	1,466	775	34.6	100.0	4	1,633	1,010	622	38.1	100.0
St. Johns Standard	17	2,087	1,646	441	21.1	100.0	4	1,633	1,198	434	26.6	100.0
Sunshine State	9	2,467	2,270	197	8.0	100.0	2	1,266	949	317	25.0	100.0
Tower Hill Preferred	27	2,019	1,770	249	12.3	96.3	7	1,456	1,375	81	5.6	85.7
Tower Hill Prime	27	2,019	1,581	438	21.7	100.0	7	1,456	1,161	295	20.3	100.0
Tower Hill Select	27	2,019	1,627	392	19.4	100.0	7	1,456	1,226	230	15.8	100.0
United P&C	8	1,797	2,228	-431	-24.0	50.0	2	1,266	1,028	238	18.8	100.0
Universal P&C	10	2,333	1,497	836	35.8	100.0	3	1,324	879	445	33.6	100.0
Universal of North America	9	1,664	2,217	-553	-33.2	33.3	1	1,286	1,338	-52	-4.0	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

Personal Residential HO6 (Condo) Owner-Occupied

January 16, 2013

The competitive rate analysis provides a comparison of the average Citizens rate with the average rates of private companies writing homeowners business in Florida. Mutil-peril HO6 (condo) policies from Citizens March 31, 2012 in-force extract were run through a competitive rating platform and a rate for each policy was generated for each of the companies for which that risk qualified.

The rates derived at the policy level have been aggregated up to provide comparisons at state and county level. The rates represent the “real” costs of insurance since they include the wind mitigation credits that apply as well as the actual coverage selected by the policyholder. Comparisons are made only on the policies that were eligible to be rated by both Citizen’s and the private market, so the results are a true “apples to apples” comparison.

Counties excluded from report due to insufficient amount of information required for accurate comparison results: Baker, Bradford, Calhoun, Columbia, Gadsen, Gilchrist, Glades, Hamilton, Hardee, Holmes, Jackson, Jefferson, Lafayette, Liberty, Madison, Okeechobee, Suwannee, Taylor, Union, and Washington



Citizens Competitive Rate Analysis

PolicyForm: HO6

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	9,110	\$823	\$1,547	\$-723	-87.8%	16.6%
Security First	8,134	\$836	\$1,148	\$-313	-37.4%	26.2%
United P&C	6,994	\$576	\$793	\$-217	-37.7%	43.6%
FL Peninsula Preferred	63,244	\$610	\$736	\$-125	-20.5%	46.7%
Universal of North America	3,645	\$706	\$831	\$-125	-17.7%	39.8%
Southern Oak	63,751	\$615	\$679	\$-65	-10.6%	45.1%
FL Peninsula Elite	61,248	\$612	\$616	\$-5	-0.8%	60.8%
Citizens P&C 2012	83,941	\$628	\$628	\$0	0.0%	100.0%
Cypress	27,519	\$996	\$989	\$7	0.7%	65.5%
Gulfstream Preferred	11,848	\$1,318	\$1,299	\$20	1.5%	77.4%
ASI Preferred	9,282	\$823	\$773	\$50	6.1%	70.4%
ASI Assurance	9,278	\$823	\$736	\$87	10.6%	74.8%
Modern USA	9,403	\$824	\$735	\$89	10.8%	71.4%
American Traditions	9,403	\$824	\$733	\$91	11.1%	71.7%
Ark Royal Homeowners	9,282	\$823	\$725	\$98	11.9%	77.1%
Tower Hill Preferred	10,073	\$1,395	\$1,286	\$108	7.8%	79.1%
St. Johns Standard	13,212	\$1,193	\$1,073	\$120	10.1%	83.3%
Tower Hill Prime	55,953	\$758	\$493	\$265	35.0%	98.9%
First Community	18,890	\$1,002	\$642	\$360	35.9%	95.5%
Olympus Standard	8,065	\$1,431	\$1,015	\$416	29.1%	96.2%
First Protective	5,458	\$1,520	\$988	\$533	35.0%	99.2%
Fidelity Fire and Casualty	5,458	\$1,520	\$988	\$533	35.0%	99.2%
Sunshine State	13,060	\$1,090	\$490	\$599	55.0%	99.7%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	8,275	832	774	58	7.0	72.0	1,003	750	425	325	43.3	98.3
ASI Preferred	8,279	832	811	21	2.5	67.1	1,003	750	453	297	39.6	97.5
American Traditions	8,382	833	770	63	7.6	68.6	1,021	751	430	321	42.7	96.6
Ark Royal Homeowners	8,279	832	762	69	8.3	74.5	1,003	750	417	333	44.4	98.7
Citizens P&C 2012	74,352	630	630	0	0.0	100.0	9,589	616	616	0	0.0	100.0
Cypress	24,332	1,000	1,022	-23	-2.3	62.3	3,187	967	731	236	24.4	89.9
FL Peninsula Elite	53,837	616	611	4	0.7	62.0	7,411	584	654	-71	-12.1	52.0
FL Peninsula Preferred	55,545	614	744	-130	-21.2	46.1	7,699	585	673	-88	-15.1	51.6
Fidelity Fire and Casualty	4,586	1,537	994	543	35.3	99.2	872	1,432	952	480	33.5	99.3
First Community	16,678	1,003	636	367	36.6	95.7	2,212	995	687	308	31.0	94.2
First Protective	4,586	1,537	994	543	35.3	99.2	872	1,432	952	480	33.5	99.3
Gulfstream Preferred	10,210	1,325	1,294	32	2.4	78.5	1,638	1,276	1,331	-56	-4.4	70.4
Modern USA	8,382	833	771	62	7.5	68.4	1,021	751	440	311	41.5	96.2
Olympus Standard	6,853	1,442	986	456	31.6	97.8	1,212	1,366	1,177	189	13.8	87.4
Royal Palm	8,137	832	1,661	-828	-99.5	7.8	973	749	594	155	20.7	90.5
Security First	7,142	848	1,236	-389	-45.9	16.6	992	748	512	236	31.6	95.5
Southern Oak	55,986	618	706	-89	-14.3	41.1	7,765	590	484	106	18.0	74.5
St. Johns Standard	11,576	1,192	1,035	157	13.2	86.6	1,636	1,205	1,346	-141	-11.7	60.2
Sunshine State	11,448	1,089	494	595	54.6	99.8	1,612	1,097	466	631	57.5	99.3
Tower Hill Preferred	8,532	1,408	1,257	151	10.8	82.5	1,541	1,321	1,451	-130	-9.8	60.6
Tower Hill Prime	50,019	757	486	271	35.8	99.5	5,934	760	547	213	28.1	94.2
United P&C	6,066	588	757	-169	-28.8	48.5	928	501	1,031	-530	-105.9	11.5
Universal of North America	3,110	726	833	-107	-14.8	42.2	535	593	819	-226	-38.1	25.8

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: ALACHUA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	46	\$318	\$594	\$-276	-86.7%	6.5%
Royal Palm	10	\$322	\$502	\$-180	-55.9%	30.0%
Southern Oak	96	\$265	\$415	\$-150	-56.7%	6.2%
Olympus Standard	6	\$603	\$749	\$-147	-24.3%	16.7%
FL Peninsula Preferred	95	\$264	\$401	\$-137	-52.0%	0.0%
Gulfstream Preferred	8	\$548	\$648	\$-100	-18.2%	37.5%
Tower Hill Preferred	6	\$603	\$686	\$-83	-13.7%	66.7%
Modern USA	10	\$322	\$374	\$-52	-16.0%	50.0%
American Traditions	10	\$322	\$374	\$-52	-16.0%	50.0%
Universal of North America	23	\$412	\$436	\$-23	-5.7%	78.3%
Cypress	21	\$413	\$436	\$-23	-5.5%	57.1%
FL Peninsula Elite	95	\$266	\$276	\$-11	-4.0%	57.9%
St. Johns Standard	9	\$530	\$539	\$-9	-1.7%	100.0%
Citizens P&C 2012	107	\$265	\$265	\$0	0.0%	100.0%
ASI Preferred	10	\$322	\$317	\$6	1.7%	60.0%
ASI Assurance	10	\$322	\$301	\$21	6.5%	60.0%
Ark Royal Homeowners	10	\$322	\$294	\$28	8.8%	60.0%
First Protective	3	\$914	\$884	\$30	3.3%	100.0%
Fidelity Fire and Casualty	3	\$914	\$884	\$30	3.3%	100.0%
Security First	10	\$322	\$264	\$58	17.9%	80.0%
Tower Hill Prime	52	\$317	\$255	\$62	19.6%	100.0%
First Community	16	\$445	\$358	\$87	19.5%	81.2%
Sunshine State	9	\$530	\$310	\$219	41.4%	88.9%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: ALACHUA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	7	327	354	-27	-8.3	42.9	3	311	177	134	43.0	100.0
ASI Preferred	7	327	370	-43	-13.2	42.9	3	311	192	119	38.2	100.0
American Traditions	7	327	440	-113	-34.6	28.6	3	311	220	91	29.4	100.0
Ark Royal Homeowners	7	327	346	-19	-5.7	42.9	3	311	173	138	44.3	100.0
Citizens P&C 2012	73	263	263	0	0.0	100.0	34	268	268	0	0.0	100.0
Cypress	13	408	490	-82	-20.0	46.2	8	422	349	73	17.2	75.0
FL Peninsula Elite	67	261	266	-6	-2.1	58.2	28	277	300	-23	-8.4	57.1
FL Peninsula Preferred	66	259	400	-141	-54.3		29	274	404	-129	-47.2	
Fidelity Fire and Casualty	2	863	865	-2	-0.2	100.0	1	1,017	923	94	9.2	100.0
First Community	11	427	344	83	19.4	90.9	5	484	389	95	19.7	60.0
First Protective	2	863	865	-2	-0.2	100.0	1	1,017	923	94	9.2	100.0
Gulfstream Preferred	6	517	620	-103	-19.9	33.3	2	640	730	-90	-14.1	50.0
Modern USA	7	327	440	-113	-34.6	28.6	3	311	220	91	29.4	100.0
Olympus Standard	4	584	705	-121	-20.8		2	640	838	-198	-30.9	50.0
Royal Palm	7	327	602	-275	-84.1	14.3	3	311	269	42	13.4	66.7
Security First	7	327	317	10	2.9	71.4	3	311	141	170	54.8	100.0
Southern Oak	67	261	436	-175	-67.2		29	274	367	-92	-33.7	20.7
St. Johns Standard	6	503	490	14	2.7	100.0	3	583	637	-54	-9.2	100.0
Sunshine State	6	503	306	196	39.1	83.3	3	583	318	265	45.4	100.0
Tower Hill Preferred	4	584	649	-65	-11.1	75.0	2	640	758	-118	-18.5	50.0
Tower Hill Prime	37	312	245	66	21.3	100.0	15	331	279	52	15.7	100.0
United P&C	33	316	560	-244	-77.1	6.1	13	324	682	-358	-110.5	7.7
Universal of North America	17	392	399	-7	-1.8	82.4	6	471	541	-70	-14.7	66.7

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: BAY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
St. Johns Standard	130	\$757	\$966	\$-209	-27.6%	38.5%
Royal Palm	166	\$616	\$729	\$-113	-18.4%	53.6%
Gulfstream Preferred	119	\$818	\$850	\$-31	-3.8%	83.2%
FL Peninsula Preferred	696	\$482	\$502	\$-21	-4.3%	71.1%
Security First	136	\$623	\$644	\$-20	-3.2%	63.2%
Citizens P&C 2012	953	\$493	\$493	\$0	0.0%	100.0%
Olympus Standard	66	\$861	\$816	\$44	5.1%	84.8%
FL Peninsula Elite	650	\$487	\$422	\$65	13.3%	83.8%
Tower Hill Preferred	88	\$828	\$739	\$89	10.7%	97.7%
Southern Oak	699	\$481	\$336	\$145	30.1%	92.8%
Cypress	395	\$657	\$500	\$157	23.9%	90.4%
Modern USA	168	\$616	\$432	\$184	29.9%	92.9%
American Traditions	168	\$616	\$432	\$184	29.9%	92.9%
First Community	255	\$661	\$464	\$197	29.8%	96.1%
ASI Preferred	168	\$616	\$412	\$204	33.1%	94.0%
Ark Royal Homeowners	168	\$616	\$382	\$234	37.9%	96.4%
ASI Assurance	168	\$616	\$380	\$236	38.3%	96.4%
Tower Hill Prime	776	\$541	\$215	\$326	60.2%	100.0%
Sunshine State	172	\$702	\$328	\$373	53.2%	98.8%
Fidelity Fire and Casualty	42	\$939	\$501	\$438	46.6%	100.0%
First Protective	42	\$939	\$501	\$438	46.6%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: BAY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	79	632	494	138	21.9	92.4	89	602	279	323	53.6	100.0
ASI Preferred	79	632	526	106	16.7	87.3	89	602	311	290	48.3	100.0
American Traditions	79	632	573	59	9.3	84.8	89	602	306	296	49.1	100.0
Ark Royal Homeowners	79	632	493	139	21.9	92.4	89	602	284	318	52.8	100.0
Citizens P&C 2012	556	493	493	0	0.0	100.0	397	493	493	0	0.0	100.0
Cypress	200	671	576	95	14.2	84.0	195	643	423	220	34.2	96.9
FL Peninsula Elite	372	474	402	72	15.2	81.2	278	503	448	55	11.0	87.4
FL Peninsula Preferred	394	473	508	-35	-7.4	64.2	302	493	495	-2	-0.4	80.1
Fidelity Fire and Casualty	12	1,159	600	559	48.2	100.0	30	851	462	390	45.8	100.0
First Community	118	679	442	237	34.9	95.8	137	646	483	162	25.1	96.4
First Protective	12	1,159	600	559	48.2	100.0	30	851	462	390	45.8	100.0
Gulfstream Preferred	44	897	894	3	0.3	88.6	75	772	824	-51	-6.7	80.0
Modern USA	79	632	573	58	9.3	84.8	89	602	306	295	49.1	100.0
Olympus Standard	25	924	758	167	18.0	96.0	41	822	852	-30	-3.7	78.0
Royal Palm	79	632	1,026	-394	-62.4	8.9	87	601	459	142	23.6	94.3
Security First	47	665	945	-280	-42.1	4.3	89	602	484	117	19.5	94.4
Southern Oak	395	473	371	101	21.5	93.9	304	492	291	201	40.8	91.4
St. Johns Standard	64	760	836	-76	-9.9	65.6	66	754	1,092	-338	-44.9	12.1
Sunshine State	84	723	339	384	53.1	98.8	88	682	318	364	53.3	98.9
Tower Hill Preferred	31	904	700	204	22.5	96.8	57	786	760	26	3.3	98.2
Tower Hill Prime	443	544	219	325	59.7	100.0	333	537	211	327	60.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: BREVARD

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	253	\$466	\$1,032	\$-566	-121.4%	5.5%
Royal Palm	301	\$613	\$1,126	\$-513	-83.7%	17.6%
Security First	244	\$608	\$927	\$-318	-52.3%	22.5%
Universal of North America	170	\$539	\$641	\$-102	-18.9%	38.2%
Modern USA	303	\$612	\$699	\$-87	-14.2%	48.2%
American Traditions	303	\$612	\$697	\$-86	-14.0%	48.2%
Southern Oak	1,341	\$484	\$566	\$-82	-16.9%	42.0%
FL Peninsula Preferred	1,329	\$479	\$541	\$-61	-12.8%	58.0%
Citizens P&C 2012	1,742	\$492	\$492	\$0	0.0%	100.0%
ASI Preferred	301	\$613	\$602	\$11	1.9%	67.4%
Cypress	664	\$716	\$700	\$16	2.3%	72.0%
Gulfstream Preferred	295	\$901	\$861	\$40	4.5%	90.8%
Ark Royal Homeowners	301	\$613	\$556	\$57	9.4%	78.4%
ASI Assurance	301	\$613	\$555	\$58	9.5%	75.1%
FL Peninsula Elite	1,314	\$483	\$373	\$110	22.8%	82.0%
St. Johns Standard	248	\$890	\$758	\$132	14.8%	87.5%
First Community	497	\$714	\$550	\$163	22.9%	92.8%
Tower Hill Preferred	245	\$938	\$719	\$219	23.3%	98.8%
Tower Hill Prime	1,199	\$593	\$307	\$287	48.3%	100.0%
Olympus Standard	189	\$966	\$665	\$301	31.2%	99.5%
First Protective	120	\$1,089	\$729	\$360	33.1%	100.0%
Fidelity Fire and Casualty	120	\$1,089	\$729	\$360	33.1%	100.0%
Sunshine State	267	\$870	\$485	\$385	44.3%	99.6%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: BREVARD

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	259	622	592	30	4.8	71.0		42	561	329	232	41.3	100.0	
ASI Preferred	259	622	641	-19	-3.1	62.9		42	561	362	199	35.5	95.2	
American Traditions	260	621	747	-126	-20.3	40.0		43	555	399	156	28.2	97.7	
Ark Royal Homeowners	259	622	593	29	4.6	75.3		42	561	328	233	41.6	97.6	
Citizens P&C 2012	1,504	496	496	0	0.0	100.0		238	469	469	0	0.0	100.0	
Cypress	571	722	727	-5	-0.7	68.1		93	682	535	147	21.5	95.7	
FL Peninsula Elite	1,127	488	371	117	23.9	82.5		187	454	383	71	15.7	79.1	
FL Peninsula Preferred	1,139	485	549	-64	-13.2	57.7		190	447	490	-43	-9.7	60.0	
Fidelity Fire and Casualty	99	1,080	713	367	34.0	100.0		21	1,133	804	329	29.0	100.0	
First Community	427	717	545	172	24.0	93.0		70	694	582	112	16.1	91.4	
First Protective	99	1,080	713	367	34.0	100.0		21	1,133	804	329	29.0	100.0	
Gulfstream Preferred	250	898	842	56	6.3	92.4		45	920	966	-46	-5.0	82.2	
Modern USA	260	621	748	-127	-20.4	40.0		43	555	401	154	27.7	97.7	
Olympus Standard	156	964	634	330	34.2	100.0		33	976	810	166	17.0	97.0	
Royal Palm	259	622	1,239	-617	-99.3	4.6		42	561	432	129	23.1	97.6	
Security First	202	618	1,041	-423	-68.3	6.9		42	561	378	183	32.7	97.6	
Southern Oak	1,150	489	588	-99	-20.3	35.6		191	453	429	24	5.3	80.6	
St. Johns Standard	212	881	717	164	18.6	89.6		36	944	999	-55	-5.8	75.0	
Sunshine State	227	863	477	386	44.7	100.0		40	908	527	380	41.9	97.5	
Tower Hill Preferred	205	936	687	248	26.6	99.0		40	948	880	67	7.1	97.5	
Tower Hill Prime	1,033	598	299	299	50.1	100.0		166	563	356	207	36.7	100.0	
United P&C	195	487	1,017	-530	-109.0	7.2		58	397	1,082	-685	-172.4		
Universal of North America	138	552	640	-88	-16.0	43.5		32	482	643	-160	-33.2	15.6	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: BROWARD

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	2,637	\$861	\$2,010	\$-1,149	-133.5%	8.5%
Security First	2,279	\$887	\$1,412	\$-525	-59.2%	15.7%
Universal of North America	982	\$782	\$943	\$-162	-20.7%	36.6%
FL Peninsula Preferred	18,706	\$574	\$722	\$-148	-25.8%	42.2%
Tower Hill Preferred	1,768	\$1,450	\$1,581	\$-131	-9.0%	49.5%
Southern Oak	18,785	\$575	\$701	\$-126	-21.8%	25.4%
Gulfstream Preferred	2,200	\$1,365	\$1,473	\$-108	-7.9%	59.0%
FL Peninsula Elite	18,232	\$574	\$671	\$-97	-16.9%	43.6%
ASI Preferred	2,642	\$861	\$925	\$-65	-7.5%	53.2%
ASI Assurance	2,642	\$861	\$901	\$-40	-4.7%	56.1%
Cypress	6,111	\$1,008	\$1,044	\$-36	-3.5%	57.7%
Ark Royal Homeowners	2,642	\$861	\$876	\$-15	-1.7%	61.6%
Citizens P&C 2012	23,278	\$587	\$587	\$0	0.0%	100.0%
United P&C	2,157	\$602	\$570	\$32	5.3%	84.8%
St. Johns Standard	2,518	\$1,208	\$1,156	\$52	4.3%	76.6%
Modern USA	2,661	\$860	\$770	\$90	10.5%	77.0%
American Traditions	2,661	\$860	\$767	\$94	10.9%	77.6%
Tower Hill Prime	14,872	\$722	\$563	\$158	21.9%	98.8%
First Community	4,696	\$1,002	\$654	\$348	34.7%	96.1%
First Protective	953	\$1,609	\$1,226	\$383	23.8%	98.1%
Fidelity Fire and Casualty	953	\$1,609	\$1,226	\$383	23.8%	98.1%
Olympus Standard	1,406	\$1,475	\$1,051	\$424	28.8%	96.2%
Sunshine State	2,357	\$1,082	\$451	\$631	58.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: BROWARD

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)			>=2002 (Post FBC)		
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff \$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	2,447	863	930	-67	-7.8	52.9
ASI Preferred	2,447	863	955	-92	-10.7	50.0
American Traditions	2,463	863	790	72	8.4	75.8
Ark Royal Homeowners	2,447	863	905	-42	-4.8	58.8
Citizens P&C 2012	21,361	586	586	0	0.0	100.0
Cypress	5,572	1,001	1,069	-68	-6.8	54.3
FL Peninsula Elite	16,594	575	664	-89	-15.4	45.6
FL Peninsula Preferred	17,015	576	729	-153	-26.6	41.0
Fidelity Fire and Casualty	793	1,626	1,235	391	24.1	97.9
First Community	4,272	996	648	348	35.0	96.0
First Protective	793	1,626	1,235	391	24.1	97.9
Gulfstream Preferred	1,923	1,358	1,449	-91	-6.7	62.0
Modern USA	2,463	863	792	70	8.2	75.4
Olympus Standard	1,205	1,467	1,007	460	31.3	97.8
Royal Palm	2,447	863	2,106	-1,243	-144.0	2.7
Security First	2,089	892	1,480	-588	-65.9	8.9
Southern Oak	17,082	577	721	-144	-25.0	22.7
St. Johns Standard	2,248	1,194	1,102	92	7.7	81.3
Sunshine State	2,138	1,085	455	630	58.1	100.0
Tower Hill Preferred	1,522	1,449	1,526	-77	-5.3	53.4
Tower Hill Prime	13,805	716	553	163	22.8	99.2
United P&C	2,071	604	563	41	6.8	86.6
Universal of North America	941	785	938	-153	-19.5	38.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: CHARLOTTE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	137	\$418	\$838	\$-420	-100.6%	7.3%
Royal Palm	66	\$654	\$949	\$-294	-45.0%	19.7%
Southern Oak	430	\$571	\$736	\$-164	-28.8%	24.2%
FL Peninsula Preferred	426	\$572	\$695	\$-123	-21.5%	44.6%
Universal of North America	73	\$475	\$585	\$-110	-23.2%	31.5%
Security First	78	\$664	\$710	\$-46	-6.9%	50.0%
Citizens P&C 2012	746	\$561	\$561	\$0	0.0%	100.0%
Cypress	290	\$777	\$749	\$29	3.7%	70.0%
Gulfstream Preferred	97	\$1,073	\$1,018	\$54	5.1%	89.7%
St. Johns Standard	122	\$925	\$861	\$64	6.9%	86.1%
FL Peninsula Elite	415	\$573	\$485	\$89	15.4%	85.1%
Modern USA	81	\$656	\$541	\$115	17.5%	81.5%
American Traditions	81	\$656	\$541	\$115	17.5%	81.5%
ASI Preferred	80	\$659	\$504	\$155	23.5%	90.0%
ASI Assurance	80	\$659	\$498	\$161	24.4%	91.2%
Ark Royal Homeowners	80	\$659	\$470	\$189	28.7%	92.5%
Tower Hill Preferred	80	\$1,086	\$876	\$210	19.3%	96.2%
Tower Hill Prime	579	\$606	\$330	\$276	45.6%	100.0%
Olympus Standard	55	\$1,172	\$892	\$279	23.9%	100.0%
First Community	163	\$790	\$471	\$319	40.4%	98.2%
Sunshine State	121	\$868	\$416	\$452	52.1%	100.0%
First Protective	45	\$1,241	\$692	\$549	44.2%	100.0%
Fidelity Fire and Casualty	45	\$1,241	\$692	\$549	44.2%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: CHARLOTTE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	70	669	526	143	21.4	90.0		10	588	306	282	48.0	100.0	
ASI Preferred	70	669	528	141	21.1	88.6		10	588	334	254	43.2	100.0	
American Traditions	71	666	576	90	13.5	78.9		10	588	295	293	49.8	100.0	
Ark Royal Homeowners	70	669	494	175	26.1	91.4		10	588	298	290	49.4	100.0	
Citizens P&C 2012	648	550	550	0	0.0	100.0		98	629	629	0	0.0	100.0	
Cypress	248	762	770	-8	-1.1	64.9		42	868	622	246	28.4	100.0	
FL Peninsula Elite	358	567	472	95	16.8	85.8		57	609	561	48	7.8	80.7	
FL Peninsula Preferred	366	568	695	-127	-22.4	42.9		60	598	698	-100	-16.7	55.0	
Fidelity Fire and Casualty	35	1,245	689	556	44.7	100.0		10	1,230	704	525	42.7	100.0	
First Community	141	784	459	325	41.5	97.9		22	829	551	278	33.5	100.0	
First Protective	35	1,245	689	556	44.7	100.0		10	1,230	704	525	42.7	100.0	
Gulfstream Preferred	74	1,074	1,011	63	5.9	90.5		23	1,069	1,044	24	2.3	87.0	
Modern USA	71	666	576	90	13.5	78.9		10	588	295	293	49.8	100.0	
Olympus Standard	43	1,158	857	301	26.0	100.0		12	1,220	1,019	201	16.5	100.0	
Royal Palm	57	669	1,044	-374	-56.0	7.0		9	560	347	213	38.0	100.0	
Security First	68	675	771	-95	-14.1	42.6		10	588	297	291	49.5	100.0	
Southern Oak	370	567	764	-197	-34.8	15.1		60	598	560	38	6.4	80.0	
St. Johns Standard	103	912	823	90	9.8	90.3		19	994	1,072	-77	-7.8	63.2	
Sunshine State	103	864	411	453	52.4	100.0		18	896	447	448	50.0	100.0	
Tower Hill Preferred	57	1,089	840	248	22.8	98.2		23	1,080	966	113	10.5	91.3	
Tower Hill Prime	507	591	317	274	46.4	100.0		72	712	423	289	40.6	100.0	
United P&C	127	422	835	-413	-98.0	7.1		10	370	879	-509	-137.3	10.0	
Universal of North America	66	487	592	-105	-21.6	34.8		7	360	514	-154	-42.7		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: CITRUS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	8	\$512	\$816	\$-303	-59.2%	25.0%
FL Peninsula Preferred	21	\$358	\$502	\$-144	-40.2%	14.3%
Citizens P&C 2012	27	\$450	\$450	\$0	0.0%	100.0%
Royal Palm	2	\$694	\$668	\$25	3.6%	50.0%
FL Peninsula Elite	21	\$358	\$327	\$31	8.8%	66.7%
Universal of North America	6	\$600	\$558	\$42	7.0%	100.0%
Southern Oak	21	\$358	\$297	\$61	17.1%	81.0%
Security First	2	\$694	\$535	\$158	22.9%	50.0%
First Community	6	\$600	\$391	\$210	34.9%	100.0%
Cypress	9	\$757	\$506	\$251	33.2%	88.9%
ASI Preferred	2	\$694	\$436	\$257	37.1%	100.0%
American Traditions	2	\$694	\$434	\$259	37.3%	100.0%
Modern USA	2	\$694	\$434	\$259	37.3%	100.0%
ASI Assurance	2	\$694	\$418	\$275	39.7%	100.0%
Ark Royal Homeowners	2	\$694	\$406	\$287	41.4%	100.0%
St. Johns Standard	5	\$771	\$445	\$326	42.3%	100.0%
Gulfstream Preferred	2	\$1,222	\$830	\$393	32.1%	100.0%
Tower Hill Prime	14	\$623	\$207	\$416	66.8%	100.0%
Sunshine State	6	\$809	\$304	\$504	62.4%	100.0%
Olympus Standard	1	\$1,639	\$1,024	\$615	37.5%	100.0%
Tower Hill Preferred	1	\$1,639	\$887	\$752	45.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: CITRUS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	1	692	564	128	18.4	100.0		1	695	272	423	60.8	100.0	
ASI Preferred	1	692	582	110	16.0	100.0		1	695	291	404	58.2	100.0	
American Traditions	1	692	584	108	15.6	100.0		1	695	285	410	59.0	100.0	
Ark Royal Homeowners	1	692	549	143	20.7	100.0		1	695	264	431	62.0	100.0	
Citizens P&C 2012	24	465	465	0	0.0	100.0		3	327	327	0	0.0	100.0	
Cypress	8	764	519	246	32.1	87.5		1	695	403	292	42.0	100.0	
FL Peninsula Elite	18	363	320	43	11.8	66.7		3	327	366	-38	-11.7	66.7	
FL Peninsula Preferred	18	363	507	-144	-39.7	16.7		3	327	470	-143	-43.6		
First Community	5	582	382	199	34.3	100.0		1	695	433	262	37.7	100.0	
Gulfstream Preferred	2	1,222	830	393	32.1	100.0								
Modern USA	1	692	584	108	15.6	100.0		1	695	285	410	59.0	100.0	
Olympus Standard	1	1,639	1,024	615	37.5	100.0								
Royal Palm	1	692	983	-291	-42.1			1	695	354	341	49.1	100.0	
Security First	1	692	811	-119	-17.2			1	695	259	436	62.7	100.0	
Southern Oak	18	363	307	56	15.3	83.3		3	327	234	93	28.4	66.7	
St. Johns Standard	5	771	445	326	42.3	100.0								
Sunshine State	6	809	304	504	62.4	100.0								
Tower Hill Preferred	1	1,639	887	752	45.9	100.0								
Tower Hill Prime	13	617	195	422	68.3	100.0		1	695	355	340	48.9	100.0	
United P&C	7	486	710	-224	-46.0	28.6		1	695	1,554	-859	-123.6		
Universal of North America	5	582	524	58	9.9	100.0		1	695	732	-37	-5.3	100.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: CLAY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	13	\$430	\$997	\$-567	-132.1%	0.0%
FL Peninsula Preferred	23	\$385	\$473	\$-88	-22.8%	8.7%
Olympus Standard	3	\$313	\$366	\$-53	-16.9%	33.3%
Gulfstream Preferred	5	\$438	\$481	\$-43	-9.9%	80.0%
Universal of North America	9	\$422	\$450	\$-28	-6.6%	77.8%
St. Johns Standard	3	\$313	\$332	\$-19	-6.1%	66.7%
Citizens P&C 2012	26	\$355	\$355	\$0	0.0%	100.0%
Tower Hill Preferred	3	\$313	\$310	\$3	0.9%	100.0%
Southern Oak	23	\$385	\$374	\$11	2.8%	87.0%
Cypress	8	\$420	\$398	\$22	5.3%	87.5%
FL Peninsula Elite	23	\$385	\$355	\$30	7.8%	91.3%
Sunshine State	3	\$313	\$240	\$73	23.3%	100.0%
First Community	8	\$420	\$337	\$83	19.8%	87.5%
Tower Hill Prime	14	\$413	\$313	\$99	24.1%	100.0%
Royal Palm	5	\$485	\$311	\$174	35.9%	100.0%
American Traditions	5	\$485	\$255	\$230	47.3%	100.0%
Modern USA	5	\$485	\$255	\$230	47.3%	100.0%
ASI Preferred	5	\$485	\$251	\$234	48.2%	100.0%
ASI Assurance	5	\$485	\$240	\$245	50.5%	100.0%
Ark Royal Homeowners	5	\$485	\$231	\$254	52.5%	100.0%
Security First	5	\$485	\$161	\$324	66.8%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: CLAY

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance							5	485	240	245	50.5	100.0
ASI Preferred							5	485	251	234	48.2	100.0
American Traditions							5	485	255	230	47.3	100.0
Ark Royal Homeowners							5	485	231	254	52.5	100.0
Citizens P&C 2012	2	532	532	0	0.0	100.0	24	340	340	0	0.0	100.0
Cypress							8	420	398	22	5.3	87.5
FL Peninsula Elite	2	532	452	80	15.1	100.0	21	371	346	25	6.8	90.5
FL Peninsula Preferred	2	532	626	-94	-17.7		21	371	458	-87	-23.5	9.5
First Community							8	420	337	83	19.8	87.5
Gulfstream Preferred							5	438	481	-43	-9.9	80.0
Modern USA							5	485	255	230	47.3	100.0
Olympus Standard							3	313	366	-53	-16.9	33.3
Royal Palm							5	485	311	174	35.9	100.0
Security First							5	485	161	324	66.8	100.0
Southern Oak	2	532	632	-100	-18.8		21	371	350	21	5.8	95.2
St. Johns Standard							3	313	332	-19	-6.1	66.7
Sunshine State							3	313	240	73	23.3	100.0
Tower Hill Preferred							3	313	310	3	0.9	100.0
Tower Hill Prime							14	413	313	99	24.1	100.0
United P&C							13	430	997	-567	-132.1	
Universal of North America							9	422	450	-28	-6.6	77.8

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: COLLIER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	201	\$850	\$1,566	\$-716	-84.2%	19.4%
United P&C	23	\$606	\$1,321	\$-715	-118.0%	8.7%
Gulfstream Preferred	736	\$1,386	\$1,680	\$-294	-21.2%	44.0%
Security First	172	\$841	\$1,130	\$-289	-34.4%	26.2%
St. Johns Standard	818	\$1,272	\$1,392	\$-120	-9.5%	63.9%
Modern USA	209	\$855	\$949	\$-94	-11.0%	54.5%
American Traditions	209	\$855	\$949	\$-94	-11.0%	54.5%
FL Peninsula Preferred	1,305	\$784	\$849	\$-64	-8.2%	77.4%
Southern Oak	1,327	\$793	\$823	\$-30	-3.8%	71.5%
Universal of North America	8	\$735	\$758	\$-23	-3.1%	75.0%
Citizens P&C 2012	2,543	\$845	\$845	\$0	0.0%	100.0%
ASI Preferred	203	\$848	\$817	\$31	3.6%	75.4%
Cypress	1,359	\$1,102	\$1,061	\$41	3.7%	81.9%
FL Peninsula Elite	1,203	\$798	\$750	\$48	6.0%	82.6%
ASI Assurance	203	\$848	\$778	\$70	8.3%	82.8%
Ark Royal Homeowners	203	\$848	\$767	\$81	9.5%	85.2%
Tower Hill Preferred	695	\$1,426	\$1,313	\$114	8.0%	88.5%
Olympus Standard	574	\$1,447	\$1,225	\$223	15.4%	95.1%
First Community	582	\$1,104	\$709	\$395	35.8%	98.8%
Tower Hill Prime	2,055	\$932	\$524	\$408	43.7%	99.8%
First Protective	320	\$1,406	\$963	\$443	31.5%	98.8%
Fidelity Fire and Casualty	320	\$1,406	\$963	\$443	31.5%	98.8%
Sunshine State	666	\$1,073	\$555	\$518	48.3%	99.8%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: COLLIER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	179	870	813	57	6.5	81.6		24	680	512	168	24.7	91.7	
ASI Preferred	179	870	860	10	1.2	72.6		24	680	495	185	27.3	95.8	
American Traditions	184	878	997	-119	-13.6	50.0		25	682	596	86	12.6	88.0	
Ark Royal Homeowners	179	870	808	62	7.1	83.8		24	680	458	222	32.6	95.8	
Citizens P&C 2012	2,216	857	857	0	0.0	100.0		327	762	762	0	0.0	100.0	
Cypress	1,202	1,110	1,097	13	1.2	80.0		157	1,037	786	252	24.2	96.8	
FL Peninsula Elite	1,041	813	755	57	7.0	83.5		162	704	716	-12	-1.7	77.2	
FL Peninsula Preferred	1,128	800	867	-68	-8.5	77.4		177	686	730	-43	-6.3	77.4	
Fidelity Fire and Casualty	276	1,407	968	439	31.2	98.6		44	1,400	932	468	33.4	100.0	
First Community	511	1,105	698	407	36.8	99.2		71	1,101	788	314	28.5	95.8	
First Protective	276	1,407	968	439	31.2	98.6		44	1,400	932	468	33.4	100.0	
Gulfstream Preferred	642	1,386	1,670	-285	-20.5	42.8		94	1,389	1,746	-357	-25.7	52.1	
Modern USA	184	878	997	-119	-13.6	50.0		25	682	596	86	12.6	88.0	
Olympus Standard	497	1,442	1,186	256	17.7	95.6		77	1,485	1,474	12	0.8	92.2	
Royal Palm	177	873	1,703	-830	-95.0	10.2		24	680	557	123	18.1	87.5	
Security First	148	867	1,226	-359	-41.5	15.5		24	680	536	144	21.1	91.7	
Southern Oak	1,147	809	865	-56	-6.9	67.8		180	691	555	136	19.7	95.0	
St. Johns Standard	721	1,262	1,345	-83	-6.6	68.0		97	1,343	1,739	-396	-29.5	34.0	
Sunshine State	594	1,076	557	519	48.3	99.8		72	1,053	539	514	48.8	100.0	
Tower Hill Preferred	600	1,430	1,278	152	10.6	88.8		95	1,403	1,529	-126	-9.0	86.3	
Tower Hill Prime	1,803	942	518	424	45.0	99.8		252	863	569	294	34.1	100.0	
United P&C	14	649	1,284	-635	-97.8	7.1		9	539	1,379	-840	-155.7	11.1	
Universal of North America	5	922	914	8	0.9	80.0		3	424	499	-75	-17.6	66.7	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: DESOTO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	6	\$442	\$732	\$-290	-65.6%	16.7%
Universal of North America	4	\$501	\$630	\$-130	-25.8%	0.0%
Royal Palm	2	\$549	\$644	\$-96	-17.4%	50.0%
Modern USA	2	\$549	\$628	\$-78	-14.3%	50.0%
American Traditions	2	\$549	\$628	\$-78	-14.3%	50.0%
Southern Oak	6	\$425	\$471	\$-46	-10.9%	66.7%
FL Peninsula Preferred	6	\$425	\$442	\$-18	-4.2%	83.3%
Cypress	8	\$462	\$476	\$-15	-3.2%	75.0%
Gulfstream Preferred	2	\$453	\$464	\$-12	-2.5%	100.0%
St. Johns Standard	2	\$453	\$460	\$-8	-1.7%	100.0%
Citizens P&C 2012	16	\$361	\$361	\$0	0.0%	100.0%
Security First	2	\$549	\$519	\$30	5.5%	100.0%
Olympus Standard	1	\$526	\$484	\$42	8.0%	100.0%
ASI Preferred	2	\$549	\$483	\$66	11.9%	100.0%
First Community	4	\$501	\$410	\$91	18.2%	100.0%
ASI Assurance	2	\$549	\$457	\$92	16.7%	100.0%
Ark Royal Homeowners	2	\$549	\$454	\$94	17.2%	100.0%
FL Peninsula Elite	6	\$425	\$328	\$97	22.9%	100.0%
Tower Hill Preferred	1	\$526	\$392	\$134	25.5%	100.0%
Tower Hill Prime	13	\$402	\$188	\$214	53.2%	100.0%
Sunshine State	2	\$453	\$230	\$224	49.3%	100.0%
Fidelity Fire and Casualty	1	\$526	\$270	\$256	48.7%	100.0%
First Protective	1	\$526	\$270	\$256	48.7%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: DESOTO

<=2001 (Pre FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	2	549	457	92	16.7	100.0
ASI Preferred	2	549	483	66	11.9	100.0
American Traditions	2	549	628	-78	-14.3	50.0
Ark Royal Homeowners	2	549	454	94	17.2	100.0
Citizens P&C 2012	16	361	361	0	0.0	100.0
Cypress	8	462	476	-15	-3.2	75.0
FL Peninsula Elite	6	425	328	97	22.9	100.0
FL Peninsula Preferred	6	425	442	-18	-4.2	83.3
Fidelity Fire and Casualty	1	526	270	256	48.7	100.0
First Community	4	501	410	91	18.2	100.0
First Protective	1	526	270	256	48.7	100.0
Gulfstream Preferred	2	453	464	-12	-2.5	100.0
Modern USA	2	549	628	-78	-14.3	50.0
Olympus Standard	1	526	484	42	8.0	100.0
Royal Palm	2	549	644	-96	-17.4	50.0
Security First	2	549	519	30	5.5	100.0
Southern Oak	6	425	471	-46	-10.9	66.7
St. Johns Standard	2	453	460	-8	-1.7	100.0
Sunshine State	2	453	230	224	49.3	100.0
Tower Hill Preferred	1	526	392	134	25.5	100.0
Tower Hill Prime	13	402	188	214	53.2	100.0
United P&C	6	442	732	-290	-65.6	16.7
Universal of North America	4	501	630	-130	-25.8	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: DIXIE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	3	\$346	\$571	\$-225	-64.9%	0.0%
United P&C	3	\$346	\$557	\$-211	-61.0%	33.3%
Universal of North America	2	\$424	\$512	\$-88	-20.9%	0.0%
Cypress	3	\$408	\$418	\$-10	-2.5%	33.3%
First Community	2	\$424	\$432	\$-8	-2.0%	50.0%
FL Peninsula Elite	3	\$346	\$346	\$0	0.0%	66.7%
Citizens P&C 2012	6	\$301	\$301	\$0	0.0%	100.0%
Gulfstream Preferred	3	\$408	\$366	\$42	10.3%	100.0%
Southern Oak	3	\$346	\$243	\$103	29.7%	100.0%
Tower Hill Preferred	2	\$480	\$372	\$108	22.4%	100.0%
Tower Hill Prime	6	\$301	\$190	\$111	37.0%	100.0%
Olympus Standard	2	\$480	\$360	\$120	25.0%	100.0%
Sunshine State	3	\$408	\$271	\$137	33.6%	100.0%
St. Johns Standard	3	\$408	\$253	\$154	37.9%	100.0%
First Protective	1	\$585	\$280	\$305	52.1%	100.0%
Fidelity Fire and Casualty	1	\$585	\$280	\$305	52.1%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: DIXIE

>=2002 (Post FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
Citizens P&C 2012	6	301	301	0	0.0	100.0
Cypress	3	408	418	-10	-2.5	33.3
FL Peninsula Elite	3	346	346	0	0.0	66.7
FL Peninsula Preferred	3	346	571	-225	-64.9	
Fidelity Fire and Casualty	1	585	280	305	52.1	100.0
First Community	2	424	432	-8	-2.0	50.0
First Protective	1	585	280	305	52.1	100.0
Gulfstream Preferred	3	408	366	42	10.3	100.0
Olympus Standard	2	480	360	120	25.0	100.0
Southern Oak	3	346	243	103	29.7	100.0
St. Johns Standard	3	408	253	154	37.9	100.0
Sunshine State	3	408	271	137	33.6	100.0
Tower Hill Preferred	2	480	372	108	22.4	100.0
Tower Hill Prime	6	301	190	111	37.0	100.0
United P&C	3	346	557	-211	-61.0	33.3
Universal of North America	2	424	512	-88	-20.9	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: DUVAL

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	63	\$401	\$835	\$-434	-108.1%	0.0%
FL Peninsula Preferred	256	\$332	\$481	\$-149	-44.9%	0.0%
Olympus Standard	19	\$825	\$907	\$-82	-10.0%	63.2%
Cypress	56	\$613	\$635	\$-22	-3.7%	62.5%
St. Johns Standard	28	\$716	\$739	\$-22	-3.1%	89.3%
Gulfstream Preferred	23	\$776	\$796	\$-20	-2.6%	82.6%
Universal of North America	32	\$506	\$521	\$-15	-3.0%	87.5%
Southern Oak	256	\$332	\$342	\$-10	-3.0%	63.7%
Citizens P&C 2012	289	\$340	\$340	\$0	0.0%	100.0%
FL Peninsula Elite	251	\$329	\$309	\$19	5.9%	70.1%
Tower Hill Preferred	20	\$795	\$770	\$25	3.2%	95.0%
Tower Hill Prime	131	\$452	\$373	\$80	17.6%	100.0%
Royal Palm	21	\$480	\$376	\$103	21.5%	81.0%
American Traditions	21	\$480	\$319	\$160	33.5%	85.7%
Modern USA	21	\$480	\$319	\$160	33.5%	85.7%
First Community	45	\$628	\$431	\$197	31.3%	97.8%
ASI Preferred	21	\$480	\$252	\$228	47.5%	100.0%
Sunshine State	27	\$578	\$339	\$239	41.3%	96.3%
ASI Assurance	21	\$480	\$236	\$244	50.8%	100.0%
Ark Royal Homeowners	21	\$480	\$231	\$249	51.9%	100.0%
Security First	21	\$480	\$220	\$260	54.2%	95.2%
First Protective	12	\$1,033	\$704	\$329	31.9%	100.0%
Fidelity Fire and Casualty	12	\$1,033	\$704	\$329	31.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: DUVAL

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	5	413	334	78	19.0	100.0	16	500	205	295	59.0	100.0
ASI Preferred	5	413	351	61	14.8	100.0	16	500	221	280	55.9	100.0
American Traditions	5	413	450	-37	-9.0	40.0	16	500	278	222	44.4	100.0
Ark Royal Homeowners	5	413	327	85	20.6	100.0	16	500	200	300	59.9	100.0
Citizens P&C 2012	102	347	347	0	0.0	100.0	187	336	336	0	0.0	100.0
Cypress	20	601	839	-238	-39.5	10.0	36	620	522	97	15.7	91.7
FL Peninsula Elite	82	327	308	19	5.8	65.9	169	330	310	20	6.0	72.2
FL Peninsula Preferred	84	330	496	-166	-50.3		172	333	474	-141	-42.2	
Fidelity Fire and Casualty	5	956	779	177	18.6	100.0	7	1,088	650	437	40.2	100.0
First Community	15	622	448	173	27.9	93.3	30	632	423	209	33.0	100.0
First Protective	5	956	779	177	18.6	100.0	7	1,088	650	437	40.2	100.0
Gulfstream Preferred	7	839	914	-75	-8.9	71.4	16	749	745	4	0.5	87.5
Modern USA	5	413	450	-37	-9.0	40.0	16	500	278	222	44.4	100.0
Olympus Standard	7	839	907	-68	-8.1	85.7	12	816	907	-90	-11.1	50.0
Royal Palm	5	413	606	-193	-46.8	20.0	16	500	304	196	39.2	100.0
Security First	5	413	351	62	15.0	80.0	16	500	179	322	64.3	100.0
Southern Oak	84	330	397	-66	-20.1	35.7	172	333	315	18	5.3	77.3
St. Johns Standard	11	718	706	12	1.7	100.0	17	715	760	-45	-6.3	82.4
Sunshine State	10	669	418	251	37.6	100.0	17	524	293	231	44.1	94.1
Tower Hill Preferred	7	839	808	31	3.7	100.0	13	772	750	22	2.9	92.3
Tower Hill Prime	42	476	347	129	27.0	100.0	89	442	385	56	12.8	100.0
United P&C	15	437	864	-426	-97.5		48	390	826	-436	-111.8	
Universal of North America	8	617	604	13	2.1	100.0	24	468	493	-24	-5.2	83.3

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: ESCAMBIA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	13	\$648	\$1,251	\$-602	-92.9%	7.7%
Royal Palm	56	\$647	\$1,101	\$-454	-70.2%	17.9%
Security First	65	\$700	\$892	\$-192	-27.5%	29.2%
Gulfstream Preferred	187	\$884	\$923	\$-39	-4.4%	71.7%
Southern Oak	395	\$632	\$670	\$-38	-6.0%	64.6%
St. Johns Standard	198	\$845	\$868	\$-23	-2.8%	71.2%
Universal of North America	11	\$622	\$632	\$-10	-1.6%	81.8%
FL Peninsula Preferred	391	\$633	\$634	\$-1	-0.2%	84.7%
Citizens P&C 2012	553	\$649	\$649	\$0	0.0%	100.0%
Tower Hill Preferred	153	\$917	\$896	\$20	2.2%	86.9%
Modern USA	94	\$642	\$610	\$32	5.0%	62.8%
American Traditions	94	\$642	\$610	\$32	5.0%	62.8%
ASI Preferred	95	\$646	\$538	\$108	16.7%	77.9%
ASI Assurance	91	\$647	\$504	\$143	22.1%	85.7%
Ark Royal Homeowners	95	\$646	\$498	\$148	22.9%	87.4%
Tower Hill Prime	463	\$677	\$512	\$165	24.3%	99.6%
FL Peninsula Elite	390	\$631	\$462	\$168	26.7%	92.3%
Cypress	335	\$764	\$591	\$173	22.7%	91.3%
Olympus Standard	130	\$915	\$732	\$183	20.0%	98.5%
First Community	229	\$754	\$520	\$234	31.0%	94.8%
First Protective	82	\$963	\$647	\$316	32.8%	98.8%
Fidelity Fire and Casualty	82	\$963	\$647	\$316	32.8%	98.8%
Sunshine State	205	\$839	\$396	\$443	52.8%	99.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: ESCAMBIA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	75	628	536	91	14.6	82.7		16	737	351	386	52.3	100.0	
ASI Preferred	79	628	567	61	9.7	73.4		16	737	398	339	46.0	100.0	
American Traditions	78	623	654	-31	-5.0	55.1		16	737	397	340	46.2	100.0	
Ark Royal Homeowners	79	628	527	101	16.1	84.8		16	737	359	378	51.2	100.0	
Citizens P&C 2012	431	623	623	0	0.0	100.0		122	740	740	0	0.0	100.0	
Cypress	261	724	613	111	15.3	89.7		74	908	513	394	43.4	97.3	
FL Peninsula Elite	312	613	441	172	28.1	92.6		78	699	548	152	21.7	91.0	
FL Peninsula Preferred	312	614	618	-3	-0.5	84.3		79	705	698	7	0.9	86.1	
Fidelity Fire and Casualty	59	931	636	295	31.7	100.0		23	1,046	676	370	35.3	95.7	
First Community	185	723	509	214	29.6	95.1		44	883	565	317	36.0	93.2	
First Protective	59	931	636	295	31.7	100.0		23	1,046	676	370	35.3	95.7	
Gulfstream Preferred	141	837	877	-40	-4.8	66.7		46	1,027	1,062	-36	-3.5	87.0	
Modern USA	78	623	654	-31	-5.0	55.1		16	737	397	340	46.2	100.0	
Olympus Standard	90	854	668	186	21.8	100.0		40	1,053	877	176	16.7	95.0	
Royal Palm	49	641	1,178	-538	-83.9	8.2		7	690	557	133	19.3	85.7	
Security First	49	688	988	-299	-43.5	8.2		16	737	601	136	18.5	93.8	
Southern Oak	315	613	695	-82	-13.3	56.5		80	706	572	134	18.9	96.2	
St. Johns Standard	144	802	804	-2	-0.3	68.8		54	960	1,039	-79	-8.3	77.8	
Sunshine State	149	794	384	410	51.6	100.0		56	960	427	532	55.5	96.4	
Tower Hill Preferred	108	866	831	34	4.0	86.1		45	1,039	1,052	-13	-1.3	88.9	
Tower Hill Prime	358	648	489	158	24.5	100.0		105	775	589	186	24.0	98.1	
United P&C	12	646	1,144	-498	-77.1	8.3		1	676	2,533	-1,857	-274.7		
Universal of North America	11	622	632	-10	-1.6	81.8								

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: FLAGLER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	26	\$392	\$537	\$-145	-37.1%	7.7%
Royal Palm	4	\$436	\$458	\$-22	-5.0%	75.0%
FL Peninsula Elite	24	\$395	\$412	\$-17	-4.2%	66.7%
Citizens P&C 2012	48	\$435	\$435	\$0	0.0%	100.0%
Southern Oak	26	\$392	\$321	\$71	18.1%	92.3%
First Community	6	\$488	\$404	\$85	17.3%	100.0%
Gulfstream Preferred	9	\$653	\$566	\$86	13.2%	100.0%
American Traditions	4	\$436	\$347	\$90	20.6%	75.0%
Modern USA	4	\$436	\$347	\$90	20.6%	75.0%
Olympus Standard	6	\$735	\$615	\$120	16.3%	100.0%
Cypress	18	\$576	\$430	\$145	25.2%	94.4%
ASI Preferred	4	\$436	\$277	\$160	36.6%	75.0%
St. Johns Standard	8	\$694	\$533	\$161	23.2%	100.0%
ASI Assurance	4	\$436	\$274	\$163	37.3%	75.0%
Tower Hill Preferred	9	\$701	\$521	\$180	25.7%	100.0%
Security First	3	\$477	\$296	\$181	38.0%	100.0%
Ark Royal Homeowners	4	\$436	\$253	\$184	42.1%	100.0%
Tower Hill Prime	37	\$449	\$195	\$255	56.6%	100.0%
Sunshine State	7	\$607	\$317	\$291	47.8%	100.0%
Fidelity Fire and Casualty	2	\$592	\$282	\$310	52.4%	100.0%
First Protective	2	\$592	\$282	\$310	52.4%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: FLAGLER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1	314	395	-81	-25.9		3	477	233	244	51.2	100.0
ASI Preferred	1	314	383	-69	-22.0		3	477	242	236	49.4	100.0
American Traditions	1	314	506	-192	-61.1		3	477	294	184	38.5	100.0
Ark Royal Homeowners	1	314	356	-42	-13.4	100.0	3	477	218	259	54.3	100.0
Citizens P&C 2012	33	417	417	0	0.0	100.0	15	476	476	0	0.0	100.0
Cypress	10	587	482	105	17.9	90.0	8	562	366	195	34.8	100.0
FL Peninsula Elite	16	328	360	-32	-9.6	50.0	8	529	516	13	2.4	100.0
FL Peninsula Preferred	17	325	487	-161	-49.6	5.9	9	516	631	-115	-22.3	11.1
Fidelity Fire and Casualty	1	659	284	375	56.9	100.0	1	524	279	245	46.8	100.0
First Community	2	486	394	92	18.9	100.0	4	489	408	81	16.6	100.0
First Protective	1	659	284	375	56.9	100.0	1	524	279	245	46.8	100.0
Gulfstream Preferred	4	754	660	95	12.6	100.0	5	571	492	79	13.9	100.0
Modern USA	1	314	506	-192	-61.1		3	477	294	184	38.5	100.0
Olympus Standard	3	839	673	166	19.8	100.0	3	631	558	73	11.6	100.0
Royal Palm	1	314	776	-462	-147.1		3	477	352	125	26.2	100.0
Security First							3	477	296	181	38.0	100.0
Southern Oak	17	325	293	33	10.0	88.2	9	516	373	143	27.7	100.0
St. Johns Standard	4	726	498	228	31.4	100.0	4	661	567	94	14.2	100.0
Sunshine State	3	535	312	223	41.7	100.0	4	661	320	341	51.6	100.0
Tower Hill Preferred	5	773	553	220	28.5	100.0	4	611	480	131	21.4	100.0
Tower Hill Prime	26	432	185	247	57.2	100.0	11	490	219	272	55.4	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: FRANKLIN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	3	\$607	\$672	\$-65	-10.7%	66.7%
FL Peninsula Elite	3	\$607	\$612	\$-5	-0.8%	66.7%
Citizens P&C 2012	10	\$816	\$816	\$0	0.0%	100.0%
Southern Oak	3	\$607	\$448	\$159	26.2%	100.0%
First Community	1	\$637	\$411	\$226	35.5%	100.0%
Modern USA	1	\$637	\$373	\$264	41.4%	100.0%
American Traditions	1	\$637	\$373	\$264	41.4%	100.0%
Royal Palm	1	\$637	\$364	\$273	42.9%	100.0%
Tower Hill Prime	4	\$669	\$365	\$304	45.5%	100.0%
ASI Preferred	1	\$637	\$332	\$305	47.8%	100.0%
ASI Assurance	1	\$637	\$313	\$324	50.8%	100.0%
Ark Royal Homeowners	1	\$637	\$306	\$331	52.0%	100.0%
Security First	1	\$637	\$284	\$353	55.4%	100.0%
Cypress	2	\$764	\$349	\$416	54.3%	100.0%
Sunshine State	1	\$2,924	\$732	\$2,192	75.0%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: FRANKLIN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% Diff Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% Diff Citizens	% Less Than 15 Percent
ASI Assurance							1	637	313	324	50.8	100.0
ASI Preferred							1	637	332	305	47.8	100.0
American Traditions							1	637	373	264	41.4	100.0
Ark Royal Homeowners							1	637	306	331	52.0	100.0
Citizens P&C 2012	5	1,006	1,006	0	0.0	100.0	5	627	627	0	0.0	100.0
Cypress	1	892	398	494	55.4	100.0	1	637	300	337	52.9	100.0
FL Peninsula Elite	1	237	295	-58	-24.5		2	792	771	22	2.7	100.0
FL Peninsula Preferred	1	237	451	-214	-90.3		2	792	783	10	1.2	100.0
First Community							1	637	411	226	35.5	100.0
Modern USA							1	637	373	264	41.4	100.0
Royal Palm							1	637	364	273	42.9	100.0
Security First							1	637	284	353	55.4	100.0
Southern Oak	1	237	175	62	26.2	100.0	2	792	585	208	26.2	100.0
Sunshine State	1	2,924	732	2,192	75.0	100.0						
Tower Hill Prime	1	892	293	599	67.2	100.0	3	595	389	206	34.6	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: GULF

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
St. Johns Standard	1	\$796	\$1,076	\$-280	-35.2%	0.0%
Gulfstream Preferred	1	\$796	\$833	\$-37	-4.6%	100.0%
FL Peninsula Preferred	2	\$647	\$658	\$-12	-1.8%	100.0%
Citizens P&C 2012	3	\$821	\$821	\$0	0.0%	100.0%
FL Peninsula Elite	2	\$647	\$593	\$54	8.3%	100.0%
Southern Oak	2	\$647	\$592	\$55	8.4%	100.0%
First Community	1	\$796	\$606	\$190	23.9%	100.0%
Tower Hill Prime	3	\$821	\$462	\$359	43.7%	100.0%
Sunshine State	1	\$796	\$407	\$389	48.9%	100.0%
Cypress	2	\$982	\$467	\$515	52.4%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: GULF

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
Citizens P&C 2012	2	833	833	0	0.0	100.0		1	796	796	0	0.0	100.0	
Cypress	1	1,168	581	587	50.3	100.0		1	796	353	443	55.7	100.0	
FL Peninsula Elite	1	498	461	37	7.4	100.0		1	796	725	71	8.9	100.0	
FL Peninsula Preferred	1	498	534	-36	-7.2	100.0		1	796	783	13	1.6	100.0	
First Community								1	796	606	190	23.9	100.0	
Gulfstream Preferred								1	796	833	-37	-4.6	100.0	
Southern Oak	1	498	572	-74	-14.8	100.0		1	796	613	183	23.0	100.0	
St. Johns Standard								1	796	1,076	-280	-35.2		
Sunshine State								1	796	407	389	48.9	100.0	
Tower Hill Prime	2	833	418	415	49.8	100.0		1	796	550	246	30.9	100.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: HENDRY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	3	\$627	\$1,389	\$-762	-121.5%	0.0%
FL Peninsula Preferred	4	\$498	\$555	\$-58	-11.6%	75.0%
Citizens P&C 2012	5	\$584	\$584	\$0	0.0%	100.0%
Universal of North America	3	\$627	\$596	\$31	4.9%	100.0%
FL Peninsula Elite	4	\$498	\$361	\$137	27.5%	75.0%
Southern Oak	4	\$498	\$329	\$169	33.9%	75.0%
Tower Hill Prime	4	\$703	\$317	\$386	54.9%	100.0%
Cypress	1	\$931	\$422	\$509	54.7%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: HENDRY

<=2001 (Pre FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
Citizens P&C 2012	5	584	584	0	0.0	100.0
Cypress	1	931	422	509	54.7	100.0
FL Peninsula Elite	4	498	361	137	27.5	75.0
FL Peninsula Preferred	4	498	555	-58	-11.6	75.0
Southern Oak	4	498	329	169	33.9	75.0
Tower Hill Prime	4	703	317	386	54.9	100.0
United P&C	3	627	1,389	-762	-121.5	
Universal of North America	3	627	596	31	4.9	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: HERNANDO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	4	\$574	\$730	\$-156	-27.2%	50.0%
FL Peninsula Preferred	29	\$468	\$570	\$-102	-21.8%	48.3%
Universal of North America	2	\$546	\$610	\$-64	-11.7%	50.0%
Security First	4	\$574	\$608	\$-34	-5.8%	50.0%
United P&C	4	\$477	\$497	\$-20	-4.2%	75.0%
Citizens P&C 2012	42	\$448	\$448	\$0	0.0%	100.0%
FL Peninsula Elite	24	\$466	\$382	\$84	18.0%	75.0%
ASI Preferred	4	\$574	\$469	\$106	18.4%	75.0%
American Traditions	4	\$574	\$461	\$114	19.8%	100.0%
Modern USA	4	\$574	\$461	\$114	19.8%	100.0%
Southern Oak	29	\$468	\$351	\$117	25.0%	89.7%
ASI Assurance	4	\$574	\$441	\$133	23.2%	100.0%
Ark Royal Homeowners	4	\$574	\$438	\$136	23.7%	100.0%
First Community	10	\$610	\$453	\$157	25.7%	100.0%
Cypress	14	\$587	\$403	\$184	31.3%	92.9%
Gulfstream Preferred	6	\$664	\$469	\$196	29.5%	100.0%
Olympus Standard	4	\$662	\$359	\$302	45.7%	100.0%
St. Johns Standard	9	\$590	\$279	\$310	52.7%	100.0%
Tower Hill Prime	31	\$469	\$136	\$333	71.0%	100.0%
Sunshine State	11	\$568	\$220	\$348	61.3%	100.0%
Tower Hill Preferred	4	\$662	\$309	\$353	53.3%	100.0%
First Protective	1	\$1,043	\$476	\$567	54.4%	100.0%
Fidelity Fire and Casualty	1	\$1,043	\$476	\$567	54.4%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: HERNANDO

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	4	574	441	133	23.2	100.0						
ASI Preferred	4	574	469	106	18.4	75.0						
American Traditions	4	574	461	114	19.8	100.0						
Ark Royal Homeowners	4	574	438	136	23.7	100.0						
Citizens P&C 2012	41	445	445	0	0.0	100.0	1	559	559	0	0.0	100.0
Cypress	13	589	410	179	30.4	92.3	1	559	314	245	43.8	100.0
FL Peninsula Elite	23	462	383	79	17.2	73.9	1	559	370	189	33.8	100.0
FL Peninsula Preferred	28	465	571	-106	-22.8	46.4	1	559	550	9	1.6	100.0
Fidelity Fire and Casualty	1	1,043	476	567	54.4	100.0						
First Community	9	616	449	167	27.1	100.0	1	559	495	64	11.4	100.0
First Protective	1	1,043	476	567	54.4	100.0						
Gulfstream Preferred	5	685	494	192	28.0	100.0	1	559	343	216	38.6	100.0
Modern USA	4	574	461	114	19.8	100.0						
Olympus Standard	3	696	334	362	52.0	100.0	1	559	434	125	22.4	100.0
Royal Palm	4	574	730	-156	-27.2	50.0						
Security First	4	574	608	-34	-5.8	50.0						
Southern Oak	28	465	352	113	24.2	89.3	1	559	320	239	42.8	100.0
St. Johns Standard	8	593	268	325	54.8	100.0	1	559	366	193	34.5	100.0
Sunshine State	10	569	218	350	61.6	100.0	1	559	236	323	57.8	100.0
Tower Hill Preferred	3	696	285	411	59.1	100.0	1	559	380	179	32.0	100.0
Tower Hill Prime	30	466	134	332	71.3	100.0	1	559	204	355	63.5	100.0
United P&C	3	449	394	55	12.2	100.0	1	559	804	-245	-43.8	
Universal of North America	1	534	520	14	2.6	100.0	1	559	701	-142	-25.4	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: HIGHLANDS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	5	\$455	\$709	\$-253	-55.7%	40.0%
Royal Palm	1	\$559	\$782	\$-223	-39.9%	0.0%
FL Peninsula Preferred	9	\$353	\$425	\$-72	-20.5%	55.6%
Cypress	2	\$490	\$536	\$-46	-9.4%	100.0%
Security First	1	\$559	\$584	\$-25	-4.5%	100.0%
Southern Oak	9	\$353	\$374	\$-22	-6.2%	66.7%
Citizens P&C 2012	13	\$333	\$333	\$0	0.0%	100.0%
American Traditions	1	\$559	\$559	\$0	0.0%	100.0%
Modern USA	1	\$559	\$559	\$0	0.0%	100.0%
Universal of North America	3	\$503	\$480	\$23	4.6%	100.0%
Gulfstream Preferred	1	\$559	\$520	\$39	7.0%	100.0%
FL Peninsula Elite	9	\$353	\$271	\$82	23.2%	88.9%
First Community	1	\$559	\$463	\$96	17.2%	100.0%
ASI Preferred	1	\$559	\$400	\$159	28.4%	100.0%
ASI Assurance	1	\$559	\$394	\$165	29.4%	100.0%
Ark Royal Homeowners	1	\$559	\$371	\$188	33.6%	100.0%
Tower Hill Prime	7	\$437	\$175	\$262	59.9%	100.0%
Tower Hill Preferred	1	\$559	\$224	\$335	59.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: HIGHLANDS

<=2001 (Pre FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1	559	394	165	29.4	100.0
ASI Preferred	1	559	400	159	28.4	100.0
American Traditions	1	559	559	0	0.0	100.0
Ark Royal Homeowners	1	559	371	188	33.6	100.0
Citizens P&C 2012	13	333	333	0	0.0	100.0
Cypress	2	490	536	-46	-9.4	100.0
FL Peninsula Elite	9	353	271	82	23.2	88.9
FL Peninsula Preferred	9	353	425	-72	-20.5	55.6
First Community	1	559	463	96	17.2	100.0
Gulfstream Preferred	1	559	520	39	7.0	100.0
Modern USA	1	559	559	0	0.0	100.0
Royal Palm	1	559	782	-223	-39.9	
Security First	1	559	584	-25	-4.5	100.0
Southern Oak	9	353	374	-22	-6.2	66.7
Tower Hill Preferred	1	559	224	335	59.9	100.0
Tower Hill Prime	7	437	175	262	59.9	100.0
United P&C	5	455	709	-253	-55.7	40.0
Universal of North America	3	503	480	23	4.6	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: HILLSBOROUGH

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	912	\$528	\$988	\$-460	-87.1%	8.9%
Royal Palm	203	\$557	\$862	\$-305	-54.7%	34.5%
Universal of North America	596	\$623	\$867	\$-244	-39.2%	8.9%
Security First	203	\$557	\$710	\$-153	-27.4%	40.4%
FL Peninsula Preferred	1,376	\$443	\$561	\$-118	-26.6%	19.5%
Southern Oak	1,378	\$443	\$557	\$-114	-25.8%	29.4%
American Traditions	203	\$557	\$665	\$-107	-19.3%	43.8%
Modern USA	203	\$557	\$665	\$-107	-19.3%	43.8%
Tower Hill Preferred	236	\$882	\$981	\$-99	-11.2%	56.4%
Cypress	537	\$663	\$752	\$-89	-13.4%	49.3%
Citizens P&C 2012	1,528	\$438	\$438	\$0	0.0%	100.0%
ASI Preferred	203	\$557	\$525	\$32	5.8%	68.5%
Gulfstream Preferred	270	\$844	\$808	\$36	4.3%	94.4%
Tower Hill Prime	947	\$530	\$481	\$49	9.2%	93.1%
Ark Royal Homeowners	203	\$557	\$498	\$60	10.7%	74.4%
FL Peninsula Elite	1,335	\$441	\$381	\$60	13.6%	82.7%
ASI Assurance	203	\$557	\$496	\$61	11.0%	74.9%
Olympus Standard	191	\$899	\$819	\$80	8.9%	96.3%
First Community	481	\$668	\$574	\$94	14.1%	85.7%
St. Johns Standard	295	\$755	\$632	\$123	16.3%	99.7%
Fidelity Fire and Casualty	165	\$950	\$738	\$212	22.3%	100.0%
First Protective	165	\$950	\$738	\$212	22.3%	100.0%
Sunshine State	317	\$741	\$400	\$340	46.0%	99.7%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: HILLSBOROUGH

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)			>=2002 (Post FBC)		
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff Citizens	% of Citizens	% Less Than 15 Percent
ASI Assurance	140	563	584	-21	-3.7	63.6
ASI Preferred	140	563	611	-49	-8.6	54.3
American Traditions	140	563	785	-222	-39.5	20.0
Ark Royal Homeowners	140	563	583	-20	-3.6	62.9
Citizens P&C 2012	1,118	417	417	0	0.0	100.0
Cypress	376	657	835	-178	-27.1	31.1
FL Peninsula Elite	969	425	361	64	15.1	81.0
FL Peninsula Preferred	995	427	543	-117	-27.4	22.9
Fidelity Fire and Casualty	104	1,002	790	212	21.1	100.0
First Community	339	672	573	99	14.7	85.3
First Protective	104	1,002	790	212	21.1	100.0
Gulfstream Preferred	180	861	828	33	3.8	95.6
Modern USA	140	563	785	-222	-39.5	20.0
Olympus Standard	125	917	805	112	12.2	100.0
Royal Palm	140	563	1,064	-501	-89.0	7.1
Security First	140	563	877	-314	-55.7	13.6
Southern Oak	996	426	592	-165	-38.7	19.2
St. Johns Standard	207	743	592	151	20.3	100.0
Sunshine State	218	731	406	325	44.5	99.5
Tower Hill Preferred	152	913	972	-59	-6.4	75.0
Tower Hill Prime	686	512	446	67	13.0	98.3
United P&C	660	513	887	-374	-73.0	10.6
Universal of North America	423	621	825	-204	-32.8	10.2

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: INDIAN RIVER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	45	\$836	\$1,310	\$-474	-56.7%	11.1%
Security First	45	\$836	\$1,130	\$-294	-35.1%	15.6%
United P&C	107	\$708	\$994	\$-285	-40.3%	33.6%
FL Peninsula Preferred	273	\$728	\$818	\$-90	-12.3%	68.1%
Southern Oak	274	\$741	\$755	\$-15	-2.0%	63.1%
Citizens P&C 2012	467	\$778	\$778	\$0	0.0%	100.0%
Gulfstream Preferred	130	\$1,297	\$1,267	\$30	2.3%	86.9%
Universal of North America	56	\$825	\$726	\$99	12.0%	92.9%
Modern USA	45	\$836	\$733	\$103	12.4%	84.4%
American Traditions	45	\$836	\$732	\$104	12.5%	88.9%
ASI Preferred	45	\$836	\$687	\$149	17.9%	97.8%
FL Peninsula Elite	266	\$744	\$585	\$159	21.3%	90.6%
St. Johns Standard	139	\$1,238	\$1,076	\$162	13.1%	89.9%
Cypress	240	\$1,057	\$881	\$176	16.6%	91.2%
ASI Assurance	45	\$836	\$644	\$192	23.0%	97.8%
Ark Royal Homeowners	45	\$836	\$632	\$204	24.4%	97.8%
First Community	123	\$1,048	\$708	\$341	32.5%	98.4%
Tower Hill Preferred	112	\$1,364	\$967	\$396	29.1%	99.1%
Olympus Standard	95	\$1,388	\$947	\$441	31.8%	97.9%
Tower Hill Prime	379	\$865	\$396	\$469	54.2%	99.7%
First Protective	55	\$1,391	\$824	\$567	40.7%	100.0%
Fidelity Fire and Casualty	55	\$1,391	\$824	\$567	40.7%	100.0%
Sunshine State	145	\$1,222	\$533	\$689	56.4%	99.3%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: INDIAN RIVER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	42	852	664	188	22.1	97.6		3	611	364	247	40.4	100.0	
ASI Preferred	42	852	706	146	17.1	97.6		3	611	411	200	32.7	100.0	
American Traditions	42	852	756	96	11.2	88.1		3	611	384	228	37.2	100.0	
Ark Royal Homeowners	42	852	651	201	23.6	97.6		3	611	369	242	39.6	100.0	
Citizens P&C 2012	428	792	792	0	0.0	100.0		39	634	634	0	0.0	100.0	
Cypress	227	1,059	891	167	15.8	90.7		13	1,021	705	316	30.9	100.0	
FL Peninsula Elite	238	751	578	173	23.0	89.9		28	683	646	37	5.4	96.4	
FL Peninsula Preferred	245	734	827	-93	-12.7	67.3		28	683	745	-62	-9.1	75.0	
Fidelity Fire and Casualty	48	1,410	820	590	41.8	100.0		7	1,258	852	407	32.3	100.0	
First Community	113	1,047	701	346	33.1	98.2		10	1,064	783	281	26.4	100.0	
First Protective	48	1,410	820	590	41.8	100.0		7	1,258	852	407	32.3	100.0	
Gulfstream Preferred	122	1,299	1,259	40	3.1	87.7		8	1,270	1,388	-119	-9.3	75.0	
Modern USA	42	852	758	94	11.1	83.3		3	611	384	228	37.2	100.0	
Olympus Standard	88	1,398	930	468	33.5	98.9		7	1,258	1,150	108	8.6	85.7	
Royal Palm	42	852	1,371	-519	-60.9	4.8		3	611	456	155	25.4	100.0	
Security First	42	852	1,180	-328	-38.5	9.5		3	611	420	191	31.3	100.0	
Southern Oak	246	747	774	-27	-3.6	59.8		28	683	590	93	13.6	92.9	
St. Johns Standard	131	1,241	1,056	185	14.9	92.4		8	1,182	1,397	-215	-18.2	50.0	
Sunshine State	137	1,224	535	690	56.3	99.3		8	1,182	507	675	57.1	100.0	
Tower Hill Preferred	104	1,371	951	420	30.7	99.0		8	1,270	1,183	86	6.8	100.0	
Tower Hill Prime	356	874	396	478	54.7	99.7		23	734	399	336	45.7	100.0	
United P&C	102	702	949	-247	-35.2	35.3		5	844	1,913	-1,069	-126.7		
Universal of North America	52	812	691	121	14.9	94.2		4	992	1,186	-194	-19.5	75.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: LAKE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	14	\$356	\$611	\$-256	-71.8%	14.3%
Royal Palm	5	\$399	\$555	\$-155	-38.9%	40.0%
FL Peninsula Preferred	20	\$328	\$417	\$-90	-27.5%	55.0%
Southern Oak	20	\$328	\$385	\$-58	-17.6%	30.0%
Citizens P&C 2012	21	\$329	\$329	\$0	0.0%	100.0%
Universal of North America	6	\$388	\$381	\$7	1.8%	66.7%
Tower Hill Prime	15	\$357	\$337	\$20	5.5%	100.0%
Modern USA	5	\$399	\$377	\$22	5.5%	60.0%
American Traditions	5	\$399	\$377	\$22	5.5%	60.0%
FL Peninsula Elite	20	\$328	\$299	\$29	8.8%	80.0%
Cypress	7	\$385	\$342	\$43	11.1%	71.4%
ASI Preferred	5	\$399	\$342	\$57	14.2%	60.0%
ASI Assurance	5	\$399	\$323	\$77	19.2%	60.0%
Security First	5	\$399	\$322	\$77	19.3%	60.0%
Ark Royal Homeowners	5	\$399	\$317	\$82	20.5%	60.0%
First Community	6	\$388	\$295	\$94	24.1%	100.0%
St. Johns Standard	2	\$350	\$256	\$94	26.9%	100.0%
Sunshine State	2	\$350	\$236	\$114	32.5%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: LAKE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)			>=2002 (Post FBC)		
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff Citizens	% of Citizens	% Less Than 15 Percent
ASI Assurance	3	291	368	-77	-26.4	33.3
ASI Preferred	3	291	386	-94	-32.3	33.3
American Traditions	3	291	435	-144	-49.4	33.3
Ark Royal Homeowners	3	291	359	-68	-23.2	33.3
Citizens P&C 2012	16	275	275	0	0.0	100.0
Cypress	5	315	356	-41	-13.1	60.0
FL Peninsula Elite	15	269	253	15	5.7	73.3
FL Peninsula Preferred	15	269	366	-97	-36.3	40.0
First Community	4	302	260	42	13.8	100.0
Modern USA	3	291	435	-144	-49.4	33.3
Royal Palm	3	291	679	-388	-133.1	
Security First	3	291	395	-103	-35.5	33.3
Southern Oak	15	269	354	-85	-31.6	6.7
St. Johns Standard	2	350	256	94	26.9	100.0
Sunshine State	2	350	236	114	32.5	100.0
Tower Hill Prime	11	309	274	35	11.4	100.0
United P&C	10	303	453	-149	-49.3	20.0
Universal of North America	4	302	300	2	0.7	50.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: LEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	83	\$393	\$1,163	\$-770	-195.8%	0.0%
Royal Palm	412	\$615	\$1,172	\$-557	-90.6%	13.3%
Universal of North America	41	\$442	\$741	\$-299	-67.5%	0.0%
Security First	385	\$607	\$767	\$-160	-26.4%	43.4%
Modern USA	428	\$612	\$759	\$-147	-24.0%	39.7%
American Traditions	428	\$612	\$758	\$-146	-23.9%	40.2%
FL Peninsula Preferred	1,814	\$508	\$624	\$-116	-22.7%	33.7%
Southern Oak	1,837	\$512	\$624	\$-112	-21.8%	30.0%
Gulfstream Preferred	629	\$945	\$1,041	\$-96	-10.2%	46.6%
Cypress	1,529	\$726	\$788	\$-63	-8.6%	49.1%
ASI Preferred	422	\$612	\$653	\$-41	-6.7%	60.2%
Citizens P&C 2012	3,211	\$534	\$534	\$0	0.0%	100.0%
Ark Royal Homeowners	422	\$612	\$602	\$10	1.6%	65.6%
ASI Assurance	422	\$612	\$590	\$23	3.7%	64.9%
FL Peninsula Elite	1,708	\$512	\$486	\$26	5.2%	60.6%
Tower Hill Preferred	525	\$985	\$957	\$28	2.8%	55.4%
St. Johns Standard	701	\$872	\$823	\$49	5.7%	71.9%
Olympus Standard	387	\$1,036	\$874	\$162	15.6%	74.9%
Tower Hill Prime	2,590	\$594	\$423	\$171	28.8%	92.0%
First Community	801	\$705	\$507	\$198	28.1%	87.0%
Sunshine State	633	\$780	\$446	\$334	42.8%	98.7%
First Protective	234	\$974	\$611	\$362	37.2%	100.0%
Fidelity Fire and Casualty	234	\$974	\$611	\$362	37.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: LEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	358	646	630	16	2.4	59.8	64	422	362	60	14.3	93.8
ASI Preferred	358	646	705	-59	-9.2	54.2	64	422	361	61	14.6	93.8
American Traditions	362	645	814	-169	-26.2	35.4	66	428	450	-22	-5.1	66.7
Ark Royal Homeowners	358	646	651	-5	-0.8	60.3	64	422	328	94	22.3	95.3
Citizens P&C 2012	2,586	572	572	0	0.0	100.0	625	378	378	0	0.0	100.0
Cypress	1,269	766	831	-64	-8.4	49.4	260	527	581	-54	-10.2	47.7
FL Peninsula Elite	1,402	548	497	50	9.2	70.2	306	350	434	-84	-23.8	16.7
FL Peninsula Preferred	1,488	543	655	-113	-20.7	39.8	326	352	481	-129	-36.8	5.8
Fidelity Fire and Casualty	196	1,016	634	382	37.6	100.0	38	753	492	261	34.7	100.0
First Community	685	736	504	232	31.5	89.5	116	520	525	-6	-1.1	72.4
First Protective	196	1,016	634	382	37.6	100.0	38	753	492	261	34.7	100.0
Gulfstream Preferred	512	1,001	1,078	-77	-7.7	52.3	117	698	880	-182	-26.0	21.4
Modern USA	362	645	815	-170	-26.3	34.8	66	428	451	-22	-5.2	66.7
Olympus Standard	308	1,110	890	220	19.9	83.1	79	745	812	-67	-9.0	43.0
Royal Palm	349	649	1,303	-653	-100.7	2.6	63	424	448	-24	-5.7	73.0
Security First	321	644	852	-208	-32.4	33.3	64	422	342	80	19.0	93.8
Southern Oak	1,505	546	661	-115	-21.0	34.2	332	357	455	-98	-27.4	11.1
St. Johns Standard	596	907	823	83	9.2	78.5	105	678	822	-143	-21.1	34.3
Sunshine State	549	818	455	363	44.4	98.9	84	529	385	143	27.1	97.6
Tower Hill Preferred	409	1,068	974	94	8.8	67.0	116	690	896	-205	-29.8	14.7
Tower Hill Prime	2,123	631	420	211	33.5	97.8	467	425	438	-12	-2.9	65.5
United P&C	41	463	1,264	-801	-172.9		42	325	1,065	-740	-227.5	
Universal of North America	24	507	805	-298	-58.8		17	351	650	-299	-85.4	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: LEON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	17	\$289	\$585	\$-296	-102.3%	0.0%
Cypress	4	\$322	\$457	\$-134	-41.7%	25.0%
Universal of North America	4	\$288	\$422	\$-134	-46.6%	0.0%
FL Peninsula Preferred	67	\$204	\$305	\$-101	-49.3%	0.0%
Southern Oak	67	\$204	\$283	\$-79	-38.4%	10.4%
Royal Palm	2	\$308	\$356	\$-48	-15.4%	50.0%
St. Johns Standard	1	\$250	\$283	\$-33	-13.2%	100.0%
FL Peninsula Elite	66	\$202	\$233	\$-31	-15.5%	27.3%
Citizens P&C 2012	76	\$215	\$215	\$0	0.0%	100.0%
Sunshine State	1	\$250	\$238	\$12	4.8%	100.0%
First Community	3	\$289	\$255	\$34	11.9%	100.0%
Tower Hill Prime	24	\$288	\$249	\$39	13.5%	100.0%
American Traditions	2	\$308	\$262	\$46	14.9%	50.0%
Modern USA	2	\$308	\$262	\$46	14.9%	50.0%
ASI Preferred	2	\$308	\$234	\$75	24.2%	100.0%
ASI Assurance	2	\$308	\$219	\$90	29.0%	100.0%
Ark Royal Homeowners	2	\$308	\$214	\$95	30.8%	100.0%
Security First	2	\$308	\$184	\$125	40.5%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: LEON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	1	273	269	4	1.4	100.0	1	344	169	175	51.0	100.0
ASI Preferred	1	273	284	-11	-4.1	100.0	1	344	184	160	46.6	100.0
American Traditions	1	273	319	-46	-16.8		1	344	206	138	40.1	100.0
Ark Royal Homeowners	1	273	263	10	3.7	100.0	1	344	164	180	52.3	100.0
Citizens P&C 2012	54	181	181	0	0.0	100.0	22	297	297	0	0.0	100.0
Cypress	2	348	562	-214	-61.7		2	297	352	-54	-18.4	50.0
FL Peninsula Elite	50	176	211	-35	-20.0	16.0	16	285	304	-20	-6.9	62.5
FL Peninsula Preferred	50	176	274	-98	-55.7		17	289	398	-109	-37.8	
First Community	1	273	229	44	16.1	100.0	2	297	268	30	9.9	100.0
Modern USA	1	273	319	-46	-16.8		1	344	206	138	40.1	100.0
Royal Palm	1	273	460	-187	-68.5		1	344	252	92	26.7	100.0
Security First	1	273	237	36	13.2	100.0	1	344	130	214	62.2	100.0
Southern Oak	50	176	263	-88	-50.0		17	289	341	-52	-17.9	41.2
St. Johns Standard							1	250	283	-33	-13.2	100.0
Sunshine State							1	250	238	12	4.8	100.0
Tower Hill Prime	10	250	196	54	21.6	100.0	14	316	288	28	8.9	100.0
United P&C	6	247	436	-189	-76.6		11	312	665	-354	-113.3	
Universal of North America	1	273	338	-65	-23.8		3	293	450	-157	-53.6	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: LEVY

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	1	\$376	\$402	\$-26	-6.9%	100.0%
Citizens P&C 2012	2	\$384	\$384	\$0	0.0%	100.0%
Cypress	1	\$376	\$300	\$76	20.2%	100.0%
FL Peninsula Elite	1	\$376	\$283	\$93	24.7%	100.0%
Southern Oak	1	\$376	\$282	\$94	25.1%	100.0%
Royal Palm	1	\$376	\$246	\$130	34.6%	100.0%
First Community	1	\$376	\$224	\$152	40.4%	100.0%
Modern USA	1	\$376	\$221	\$155	41.2%	100.0%
American Traditions	1	\$376	\$221	\$155	41.2%	100.0%
ASI Preferred	1	\$376	\$218	\$158	42.1%	100.0%
Ark Royal Homeowners	1	\$376	\$195	\$181	48.1%	100.0%
ASI Assurance	1	\$376	\$193	\$183	48.7%	100.0%
Tower Hill Prime	2	\$384	\$179	\$206	53.4%	100.0%
Security First	1	\$376	\$131	\$245	65.2%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: LEVY

>=2002 (Post FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1	376	193	183	48.7	100.0
ASI Preferred	1	376	218	158	42.1	100.0
American Traditions	1	376	221	155	41.2	100.0
Ark Royal Homeowners	1	376	195	181	48.1	100.0
Citizens P&C 2012	2	384	384	0	0.0	100.0
Cypress	1	376	300	76	20.2	100.0
FL Peninsula Elite	1	376	283	93	24.7	100.0
FL Peninsula Preferred	1	376	402	-26	-6.9	100.0
First Community	1	376	224	152	40.4	100.0
Modern USA	1	376	221	155	41.2	100.0
Royal Palm	1	376	246	130	34.6	100.0
Security First	1	376	131	245	65.2	100.0
Southern Oak	1	376	282	94	25.1	100.0
Tower Hill Prime	2	384	179	206	53.4	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: MANATEE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	161	\$801	\$1,454	-\$653	-81.5%	8.1%
United P&C	65	\$639	\$1,143	-\$504	-78.8%	12.3%
Security First	149	\$824	\$1,311	-\$486	-59.0%	9.4%
Modern USA	163	\$800	\$969	-\$169	-21.1%	36.2%
American Traditions	163	\$800	\$969	-\$168	-21.0%	36.2%
Southern Oak	989	\$611	\$768	-\$157	-25.7%	28.2%
Universal of North America	45	\$708	\$801	-\$93	-13.1%	57.8%
FL Peninsula Preferred	981	\$611	\$692	-\$81	-13.3%	62.3%
Citizens P&C 2012	1,446	\$628	\$628	\$0	0.0%	100.0%
ASI Preferred	161	\$801	\$767	\$33	4.2%	77.6%
ASI Assurance	161	\$801	\$735	\$65	8.2%	76.4%
Ark Royal Homeowners	161	\$801	\$715	\$86	10.7%	88.2%
Cypress	597	\$888	\$781	\$107	12.0%	84.3%
Gulfstream Preferred	265	\$1,105	\$956	\$149	13.5%	99.6%
FL Peninsula Elite	930	\$607	\$454	\$153	25.1%	84.9%
Tower Hill Preferred	227	\$1,149	\$852	\$297	25.9%	99.1%
St. Johns Standard	310	\$968	\$645	\$324	33.4%	100.0%
Tower Hill Prime	1,072	\$721	\$383	\$338	46.9%	100.0%
First Community	380	\$878	\$508	\$370	42.1%	98.7%
Olympus Standard	175	\$1,169	\$658	\$511	43.7%	100.0%
Sunshine State	367	\$944	\$425	\$519	55.0%	100.0%
Fidelity Fire and Casualty	112	\$1,219	\$630	\$589	48.3%	100.0%
First Protective	112	\$1,219	\$630	\$589	48.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: MANATEE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	150	808	755	53	6.5	74.7	11	701	465	236	33.7	100.0
ASI Preferred	150	808	793	15	1.9	76.0	11	701	423	278	39.7	100.0
American Traditions	151	809	1,001	-191	-23.6	31.1	12	687	565	122	17.8	100.0
Ark Royal Homeowners	150	808	739	70	8.6	87.3	11	701	392	309	44.1	100.0
Citizens P&C 2012	1,319	640	640	0	0.0	100.0	127	500	500	0	0.0	100.0
Cypress	550	902	802	100	11.1	83.1	47	724	532	191	26.5	97.9
FL Peninsula Elite	856	618	455	162	26.3	85.2	74	485	444	41	8.5	82.4
FL Peninsula Preferred	901	621	703	-82	-13.2	62.5	80	491	567	-77	-15.6	60.0
Fidelity Fire and Casualty	105	1,224	631	592	48.4	100.0	7	1,146	610	536	46.7	100.0
First Community	358	883	506	376	42.7	98.6	22	808	541	266	33.0	100.0
First Protective	105	1,224	631	592	48.4	100.0	7	1,146	610	536	46.7	100.0
Gulfstream Preferred	245	1,120	965	155	13.8	99.6	20	920	843	76	8.3	100.0
Modern USA	151	809	1,001	-192	-23.7	31.1	12	687	565	122	17.8	100.0
Olympus Standard	165	1,170	646	524	44.8	100.0	10	1,152	863	289	25.1	100.0
Royal Palm	150	808	1,522	-714	-88.3	1.3	11	701	523	178	25.4	100.0
Security First	138	834	1,379	-545	-65.3	2.2	11	701	456	244	34.9	100.0
Southern Oak	907	622	795	-173	-27.9	23.0	82	488	467	21	4.3	85.4
St. Johns Standard	288	979	639	340	34.7	100.0	22	825	716	109	13.3	100.0
Sunshine State	340	956	429	527	55.1	100.0	27	797	381	416	52.2	100.0
Tower Hill Preferred	208	1,165	841	324	27.8	99.5	19	969	967	2	0.2	94.7
Tower Hill Prime	990	731	380	351	48.0	100.0	82	603	416	188	31.1	100.0
United P&C	44	734	1,232	-497	-67.7	18.2	21	440	957	-517	-117.4	
Universal of North America	39	731	807	-76	-10.4	66.7	6	558	762	-204	-36.5	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6

County: MARION

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	19	\$386	\$510	\$-124	-32.3%	26.3%
FL Peninsula Preferred	25	\$325	\$424	\$-99	-30.5%	40.0%
Olympus Standard	2	\$569	\$638	\$-70	-12.2%	100.0%
Southern Oak	25	\$325	\$383	\$-59	-18.1%	16.0%
Citizens P&C 2012	34	\$335	\$335	\$0	0.0%	100.0%
Royal Palm	4	\$512	\$510	\$2	0.4%	50.0%
Gulfstream Preferred	3	\$533	\$516	\$17	3.2%	100.0%
Universal of North America	8	\$447	\$411	\$36	8.1%	87.5%
Tower Hill Preferred	2	\$569	\$520	\$50	8.7%	100.0%
St. Johns Standard	4	\$461	\$410	\$50	11.0%	100.0%
FL Peninsula Elite	24	\$321	\$270	\$51	15.8%	79.2%
American Traditions	4	\$512	\$442	\$71	13.8%	75.0%
Modern USA	4	\$512	\$442	\$71	13.8%	75.0%
Cypress	9	\$500	\$388	\$112	22.4%	88.9%
Tower Hill Prime	21	\$371	\$225	\$146	39.3%	100.0%
First Community	7	\$466	\$312	\$154	33.1%	100.0%
Sunshine State	4	\$461	\$282	\$179	38.9%	100.0%
ASI Preferred	4	\$512	\$324	\$188	36.7%	100.0%
ASI Assurance	4	\$512	\$307	\$205	40.1%	100.0%
Ark Royal Homeowners	4	\$512	\$302	\$210	40.9%	100.0%
Security First	4	\$512	\$288	\$224	43.7%	100.0%

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: MARION

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	2	578	455	123	21.4	100.0		2	446	159	287	64.3	100.0	
ASI Preferred	2	578	472	106	18.3	100.0		2	446	176	270	60.5	100.0	
American Traditions	2	578	657	-79	-13.7	50.0		2	446	226	220	49.4	100.0	
Ark Royal Homeowners	2	578	446	132	22.8	100.0		2	446	158	288	64.5	100.0	
Citizens P&C 2012	29	319	319	0	0.0	100.0		5	429	429	0	0.0	100.0	
Cypress	5	494	455	39	7.9	80.0		4	508	305	203	39.9	100.0	
FL Peninsula Elite	20	310	260	50	16.0	80.0		4	380	323	57	15.0	75.0	
FL Peninsula Preferred	21	314	414	-100	-31.7	47.6		4	380	476	-97	-25.5		
First Community	4	465	303	162	34.8	100.0		3	468	324	144	30.7	100.0	
Gulfstream Preferred								3	533	516	17	3.2	100.0	
Modern USA	2	578	657	-79	-13.7	50.0		2	446	226	220	49.4	100.0	
Olympus Standard								2	569	638	-70	-12.2	100.0	
Royal Palm	2	578	786	-208	-36.0			2	446	234	212	47.6	100.0	
Security First	2	578	443	135	23.4	100.0		2	446	134	313	70.1	100.0	
Southern Oak	21	314	390	-76	-24.3	4.8		4	380	346	34	8.9	75.0	
St. Johns Standard	2	352	281	72	20.3	100.0		2	569	540	30	5.2	100.0	
Sunshine State	2	352	258	95	27.0	100.0		2	569	306	264	46.3	100.0	
Tower Hill Preferred								2	569	520	50	8.7	100.0	
Tower Hill Prime	17	338	204	135	39.8	100.0		4	508	316	192	37.8	100.0	
United P&C	15	353	454	-101	-28.6	33.3		4	508	720	-212	-41.8		
Universal of North America	5	434	392	43	9.9	80.0		3	468	442	25	5.4	100.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: MARTIN

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Security First	86	\$847	\$1,415	\$-568	-67.0%	1.2%
Royal Palm	88	\$846	\$1,367	\$-521	-61.5%	1.1%
United P&C	405	\$821	\$1,178	\$-358	-43.6%	42.5%
FL Peninsula Preferred	429	\$671	\$812	\$-141	-21.1%	54.1%
Southern Oak	436	\$685	\$779	\$-94	-13.8%	49.8%
Citizens P&C 2012	692	\$708	\$708	\$0	0.0%	100.0%
Modern USA	89	\$846	\$796	\$50	5.9%	82.0%
American Traditions	89	\$846	\$796	\$50	5.9%	82.0%
Gulfstream Preferred	103	\$1,374	\$1,312	\$61	4.5%	81.6%
Universal of North America	216	\$963	\$883	\$79	8.2%	87.0%
ASI Preferred	88	\$846	\$729	\$118	13.9%	86.4%
ASI Assurance	88	\$846	\$704	\$142	16.8%	89.8%
FL Peninsula Elite	420	\$679	\$512	\$167	24.6%	86.0%
Ark Royal Homeowners	88	\$846	\$679	\$167	19.8%	90.9%
St. Johns Standard	140	\$1,210	\$1,011	\$199	16.4%	87.9%
Cypress	302	\$1,028	\$809	\$219	21.3%	93.0%
Tower Hill Preferred	84	\$1,476	\$1,242	\$235	15.9%	86.9%
First Community	160	\$993	\$627	\$366	36.8%	98.1%
Tower Hill Prime	522	\$824	\$448	\$376	45.7%	100.0%
Olympus Standard	66	\$1,537	\$994	\$543	35.3%	100.0%
Sunshine State	159	\$1,172	\$587	\$585	49.9%	98.7%
Fidelity Fire and Casualty	40	\$1,646	\$1,015	\$631	38.3%	100.0%
First Protective	40	\$1,646	\$1,015	\$631	38.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: MARTIN

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	88	846	704	142	16.8	89.8						
ASI Preferred	88	846	729	118	13.9	86.4						
American Traditions	89	846	796	50	5.9	82.0						
Ark Royal Homeowners	88	846	679	167	19.8	90.9						
Citizens P&C 2012	668	715	715	0	0.0	100.0	24	513	513	0	0.0	100.0
Cypress	296	1,022	809	212	20.8	92.9	6	1,331	792	539	40.5	100.0
FL Peninsula Elite	406	691	517	173	25.1	87.4	14	335	356	-21	-6.3	42.9
FL Peninsula Preferred	414	679	820	-141	-20.7	54.8	15	440	594	-154	-35.1	33.3
Fidelity Fire and Casualty	39	1,654	1,024	630	38.1	100.0	1	1,322	656	666	50.4	100.0
First Community	158	994	623	371	37.3	98.1	2	939	979	-40	-4.3	100.0
First Protective	39	1,654	1,024	630	38.1	100.0	1	1,322	656	666	50.4	100.0
Gulfstream Preferred	98	1,382	1,317	65	4.7	81.6	5	1,217	1,220	-3	-0.3	80.0
Modern USA	89	846	796	50	5.9	82.0						
Olympus Standard	61	1,563	1,001	562	36.0	100.0	5	1,217	907	310	25.5	100.0
Royal Palm	88	846	1,367	-521	-61.5	1.1						
Security First	86	847	1,415	-568	-67.0	1.2						
Southern Oak	421	693	792	-99	-14.3	49.2	15	440	406	33	7.6	66.7
St. Johns Standard	135	1,209	1,004	205	17.0	88.1	5	1,217	1,185	32	2.6	80.0
Sunshine State	153	1,166	583	583	50.0	98.7	6	1,331	682	649	48.8	100.0
Tower Hill Preferred	78	1,488	1,231	257	17.3	87.2	6	1,331	1,383	-52	-3.9	83.3
Tower Hill Prime	508	827	448	379	45.8	100.0	14	729	444	285	39.1	100.0
United P&C	397	820	1,170	-350	-42.7	43.1	8	855	1,583	-728	-85.2	12.5
Universal of North America	213	958	876	83	8.6	87.3	3	1,261	1,430	-169	-13.4	66.7

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: MIAMI-DADE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,040	\$1,184	\$1,999	\$-815	-68.8%	24.7%
FL Peninsula Preferred	10,947	\$769	\$975	\$-205	-26.7%	39.1%
FL Peninsula Elite	10,603	\$765	\$822	\$-56	-7.4%	48.4%
Security First	881	\$1,189	\$1,222	\$-34	-2.8%	55.7%
Citizens P&C 2012	12,192	\$800	\$800	\$0	0.0%	100.0%
Southern Oak	10,984	\$773	\$627	\$146	18.9%	94.5%
United P&C	597	\$771	\$601	\$170	22.1%	94.0%
Universal of North America	237	\$1,015	\$825	\$190	18.7%	94.1%
Cypress	2,978	\$1,495	\$1,299	\$196	13.1%	79.4%
ASI Preferred	1,046	\$1,183	\$978	\$204	17.3%	80.8%
Tower Hill Preferred	1,336	\$2,011	\$1,747	\$264	13.1%	80.5%
ASI Assurance	1,046	\$1,183	\$917	\$265	22.4%	86.4%
Ark Royal Homeowners	1,046	\$1,183	\$916	\$266	22.5%	86.5%
St. Johns Standard	1,601	\$1,765	\$1,491	\$274	15.5%	82.8%
Gulfstream Preferred	1,461	\$1,930	\$1,637	\$292	15.2%	91.0%
Modern USA	1,047	\$1,183	\$840	\$343	29.0%	91.1%
American Traditions	1,047	\$1,183	\$833	\$350	29.6%	91.3%
Tower Hill Prime	6,450	\$1,080	\$554	\$525	48.7%	99.8%
First Community	2,437	\$1,508	\$851	\$657	43.6%	97.5%
Olympus Standard	1,097	\$2,035	\$1,295	\$740	36.4%	99.0%
First Protective	792	\$2,271	\$1,254	\$1,017	44.8%	98.7%
Fidelity Fire and Casualty	792	\$2,271	\$1,254	\$1,017	44.8%	98.7%
Sunshine State	1,812	\$1,730	\$605	\$1,125	65.0%	99.6%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: MIAMI-DADE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	845	1,203	1,004	199	16.5	83.2		201	1,098	553	546	49.7	100.0	
ASI Preferred	845	1,203	1,068	135	11.2	76.2		201	1,098	600	498	45.4	100.0	
American Traditions	845	1,203	911	292	24.3	89.2		202	1,099	508	591	53.7	100.0	
Ark Royal Homeowners	845	1,203	1,003	200	16.6	83.3		201	1,098	553	546	49.7	100.0	
Citizens P&C 2012	9,825	809	809	0	0.0	100.0		2,367	761	761	0	0.0	100.0	
Cypress	2,414	1,518	1,375	144	9.5	75.9		564	1,397	974	422	30.2	94.5	
FL Peninsula Elite	8,535	781	819	-38	-4.9	51.0		2,068	702	835	-133	-18.9	37.7	
FL Peninsula Preferred	8,803	783	1,009	-226	-28.8	36.3		2,144	713	836	-122	-17.2	50.4	
Fidelity Fire and Casualty	626	2,290	1,252	1,038	45.3	98.7		166	2,200	1,263	938	42.6	98.8	
First Community	1,979	1,522	846	676	44.4	97.6		458	1,448	871	577	39.8	97.2	
First Protective	626	2,290	1,252	1,038	45.3	98.7		166	2,200	1,263	938	42.6	98.8	
Gulfstream Preferred	1,176	1,942	1,635	307	15.8	89.8		285	1,879	1,646	233	12.4	95.8	
Modern USA	845	1,203	914	289	24.0	89.0		202	1,099	531	567	51.6	100.0	
Olympus Standard	883	2,057	1,263	793	38.6	99.0		214	1,948	1,427	521	26.7	99.1	
Royal Palm	845	1,203	2,278	-1,076	-89.4	8.9		195	1,104	791	313	28.4	93.3	
Security First	686	1,213	1,392	-179	-14.8	43.1		195	1,104	624	480	43.5	100.0	
Southern Oak	8,838	787	667	119	15.1	93.8		2,146	716	459	257	35.9	97.3	
St. Johns Standard	1,315	1,781	1,444	337	18.9	85.6		286	1,690	1,708	-17	-1.0	69.9	
Sunshine State	1,465	1,736	620	1,116	64.3	99.6		347	1,704	541	1,163	68.2	99.4	
Tower Hill Preferred	1,057	2,016	1,675	341	16.9	83.2		279	1,994	2,021	-27	-1.4	70.6	
Tower Hill Prime	5,196	1,095	545	550	50.2	99.8		1,254	1,017	593	424	41.7	99.8	
United P&C	553	780	599	181	23.3	95.1		44	657	626	31	4.7	79.5	
Universal of North America	215	1,033	824	209	20.2	94.9		22	842	833	9	1.1	86.4	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: MONROE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	15	\$1,737	\$1,990	\$-253	-14.6%	66.7%
FL Peninsula Preferred	91	\$1,194	\$1,283	\$-89	-7.5%	70.3%
Gulfstream Preferred	36	\$2,619	\$2,692	\$-73	-2.8%	77.8%
Citizens P&C 2012	164	\$1,384	\$1,384	\$0	0.0%	100.0%
FL Peninsula Elite	88	\$1,197	\$1,158	\$39	3.3%	55.7%
St. Johns Standard	43	\$2,264	\$2,048	\$217	9.6%	83.7%
Tower Hill Preferred	36	\$2,579	\$2,269	\$310	12.0%	83.3%
Cypress	74	\$1,896	\$1,538	\$359	18.9%	87.8%
Southern Oak	92	\$1,194	\$829	\$366	30.6%	82.6%
Fidelity Fire and Casualty	15	\$2,008	\$1,387	\$621	30.9%	100.0%
First Protective	15	\$2,008	\$1,387	\$621	30.9%	100.0%
Security First	13	\$1,851	\$1,202	\$649	35.0%	92.3%
ASI Preferred	15	\$1,737	\$1,000	\$738	42.5%	100.0%
ASI Assurance	15	\$1,737	\$980	\$757	43.6%	100.0%
Modern USA	16	\$1,707	\$925	\$782	45.8%	100.0%
American Traditions	16	\$1,707	\$915	\$792	46.4%	100.0%
Ark Royal Homeowners	15	\$1,737	\$915	\$822	47.3%	100.0%
Tower Hill Prime	121	\$1,613	\$784	\$829	51.4%	100.0%
Olympus Standard	27	\$2,759	\$1,867	\$892	32.3%	100.0%
First Community	38	\$1,740	\$616	\$1,124	64.6%	100.0%
Sunshine State	50	\$2,150	\$731	\$1,419	66.0%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: MONROE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	14	1,769	1,009	760	43.0	100.0		1	1,286	574	712	55.4	100.0	
ASI Preferred	14	1,769	1,029	740	41.8	100.0		1	1,286	582	704	54.7	100.0	
American Traditions	15	1,735	944	791	45.6	100.0		1	1,286	470	816	63.5	100.0	
Ark Royal Homeowners	14	1,769	944	826	46.7	100.0		1	1,286	513	773	60.1	100.0	
Citizens P&C 2012	157	1,383	1,383	0	0.0	100.0		7	1,415	1,415	0	0.0	100.0	
Cypress	69	1,923	1,571	352	18.3	87.0		5	1,526	1,082	444	29.1	100.0	
FL Peninsula Elite	83	1,191	1,128	63	5.3	56.6		5	1,293	1,656	-363	-28.1	40.0	
FL Peninsula Preferred	85	1,183	1,275	-91	-7.7	69.4		6	1,341	1,401	-60	-4.4	83.3	
Fidelity Fire and Casualty	13	2,094	1,428	666	31.8	100.0		2	1,453	1,125	328	22.6	100.0	
First Community	35	1,770	616	1,154	65.2	100.0		3	1,397	618	779	55.7	100.0	
First Protective	13	2,094	1,428	666	31.8	100.0		2	1,453	1,125	328	22.6	100.0	
Gulfstream Preferred	32	2,757	2,833	-76	-2.8	78.1		4	1,512	1,562	-51	-3.4	75.0	
Modern USA	15	1,735	955	780	44.9	100.0		1	1,286	470	816	63.5	100.0	
Olympus Standard	24	2,906	1,942	964	33.2	100.0		3	1,587	1,275	312	19.7	100.0	
Royal Palm	14	1,769	2,089	-320	-18.1	64.3		1	1,286	601	685	53.3	100.0	
Security First	12	1,898	1,269	629	33.2	91.7		1	1,286	404	882	68.6	100.0	
Southern Oak	86	1,184	807	377	31.9	83.7		6	1,341	1,141	200	14.9	66.7	
St. Johns Standard	40	2,315	2,067	248	10.7	85.0		3	1,587	1,792	-206	-13.0	66.7	
Sunshine State	46	2,199	737	1,461	66.5	100.0		4	1,586	655	931	58.7	100.0	
Tower Hill Preferred	31	2,749	2,378	371	13.5	87.1		5	1,526	1,591	-65	-4.3	60.0	
Tower Hill Prime	115	1,629	784	845	51.9	100.0		6	1,308	786	522	39.9	100.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: NASSAU

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	2	\$791	\$1,198	\$-408	-51.5%	0.0%
FL Peninsula Preferred	29	\$405	\$567	\$-162	-40.1%	3.4%
Modern USA	2	\$791	\$896	\$-105	-13.3%	50.0%
American Traditions	2	\$791	\$896	\$-105	-13.3%	50.0%
Security First	2	\$791	\$864	\$-74	-9.3%	50.0%
FL Peninsula Elite	27	\$406	\$472	\$-66	-16.3%	48.1%
Southern Oak	29	\$405	\$407	\$-2	-0.6%	72.4%
Citizens P&C 2012	52	\$454	\$454	\$0	0.0%	100.0%
ASI Preferred	2	\$791	\$757	\$34	4.3%	50.0%
Olympus Standard	13	\$843	\$786	\$56	6.7%	76.9%
Gulfstream Preferred	15	\$840	\$781	\$59	7.1%	100.0%
Ark Royal Homeowners	2	\$791	\$725	\$66	8.3%	50.0%
ASI Assurance	2	\$791	\$723	\$68	8.6%	50.0%
St. Johns Standard	14	\$812	\$653	\$159	19.6%	100.0%
Tower Hill Preferred	14	\$871	\$672	\$199	22.9%	100.0%
First Community	7	\$801	\$584	\$217	27.1%	100.0%
Cypress	18	\$789	\$562	\$227	28.7%	100.0%
Tower Hill Prime	33	\$587	\$251	\$335	57.1%	100.0%
First Protective	4	\$896	\$534	\$363	40.5%	100.0%
Fidelity Fire and Casualty	4	\$896	\$534	\$363	40.5%	100.0%
Sunshine State	14	\$812	\$358	\$454	55.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: NASSAU

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	2	791	723	68	8.6	50.0								
ASI Preferred	2	791	757	34	4.3	50.0								
American Traditions	2	791	896	-105	-13.3	50.0								
Ark Royal Homeowners	2	791	725	66	8.3	50.0								
Citizens P&C 2012	50	446	446	0	0.0	100.0	2	650	650	0	0.0	100.0		
Cypress	16	806	572	234	29.0	100.0	2	650	480	171	26.3	100.0		
FL Peninsula Elite	25	386	470	-83	-21.5	44.0	2	650	506	145	22.3	100.0		
FL Peninsula Preferred	27	386	555	-169	-43.7		2	650	723	-72	-11.1	50.0		
Fidelity Fire and Casualty	3	908	509	399	44.0	100.0	1	861	607	254	29.5	100.0		
First Community	5	861	617	245	28.4	100.0	2	650	502	149	22.9	100.0		
First Protective	3	908	509	399	44.0	100.0	1	861	607	254	29.5	100.0		
Gulfstream Preferred	13	870	812	58	6.6	100.0	2	650	580	70	10.8	100.0		
Modern USA	2	791	896	-105	-13.3	50.0								
Olympus Standard	11	878	809	68	7.8	81.8	2	650	660	-9	-1.4	50.0		
Royal Palm	2	791	1,198	-408	-51.5									
Security First	2	791	864	-74	-9.3	50.0								
Southern Oak	27	386	399	-13	-3.3	70.4	2	650	509	142	21.8	100.0		
St. Johns Standard	12	839	670	168	20.1	100.0	2	650	550	101	15.5	100.0		
Sunshine State	12	839	370	469	55.9	100.0	2	650	288	363	55.8	100.0		
Tower Hill Preferred	12	908	693	215	23.7	100.0	2	650	546	104	16.0	100.0		
Tower Hill Prime	31	583	246	337	57.8	100.0	2	650	342	308	47.4	100.0		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: OKALOOSA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	76	\$582	\$1,126	\$-544	-93.4%	13.2%
Security First	47	\$622	\$950	\$-328	-52.7%	21.3%
United P&C	16	\$734	\$957	\$-223	-30.4%	43.8%
St. Johns Standard	109	\$828	\$947	\$-119	-14.3%	47.7%
Gulfstream Preferred	78	\$929	\$1,029	\$-99	-10.7%	61.5%
FL Peninsula Preferred	375	\$530	\$557	\$-26	-5.0%	76.8%
Southern Oak	377	\$528	\$540	\$-11	-2.1%	70.8%
Modern USA	80	\$592	\$599	\$-7	-1.2%	68.8%
American Traditions	80	\$592	\$599	\$-7	-1.2%	68.8%
Citizens P&C 2012	506	\$549	\$549	\$0	0.0%	100.0%
ASI Preferred	80	\$592	\$529	\$63	10.6%	77.5%
Universal of North America	11	\$864	\$800	\$64	7.4%	81.8%
Cypress	225	\$727	\$655	\$72	9.9%	80.4%
Ark Royal Homeowners	80	\$592	\$485	\$107	18.1%	81.2%
FL Peninsula Elite	365	\$527	\$418	\$109	20.6%	85.5%
ASI Assurance	80	\$592	\$474	\$119	20.0%	82.5%
Olympus Standard	61	\$965	\$843	\$122	12.6%	90.2%
Tower Hill Preferred	72	\$963	\$824	\$139	14.5%	94.4%
First Community	161	\$679	\$486	\$193	28.4%	90.1%
Tower Hill Prime	406	\$606	\$314	\$292	48.2%	100.0%
Fidelity Fire and Casualty	42	\$941	\$560	\$381	40.5%	100.0%
First Protective	42	\$941	\$560	\$381	40.5%	100.0%
Sunshine State	114	\$825	\$431	\$394	47.8%	98.2%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: OKALOOSA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	69	603	501	102	16.9	79.7		11	529	305	224	42.3	100.0	
ASI Preferred	69	603	558	44	7.3	73.9		11	529	348	181	34.2	100.0	
American Traditions	69	603	638	-36	-5.9	63.8		11	529	356	172	32.6	100.0	
Ark Royal Homeowners	69	603	513	89	14.8	78.3		11	529	311	217	41.1	100.0	
Citizens P&C 2012	432	539	539	0	0.0	100.0		74	607	607	0	0.0	100.0	
Cypress	184	711	673	38	5.4	77.7		41	800	576	224	28.0	92.7	
FL Peninsula Elite	311	522	412	110	21.1	83.6		54	560	458	102	18.2	96.3	
FL Peninsula Preferred	319	521	552	-31	-6.0	74.9		56	584	584	1	0.1	87.5	
Fidelity Fire and Casualty	27	970	584	386	39.8	100.0		15	889	517	371	41.8	100.0	
First Community	134	667	466	201	30.1	88.1		27	740	586	154	20.8	100.0	
First Protective	27	970	584	386	39.8	100.0		15	889	517	371	41.8	100.0	
Gulfstream Preferred	56	921	998	-77	-8.4	73.2		22	952	1,107	-155	-16.3	31.8	
Modern USA	69	603	638	-36	-5.9	63.8		11	529	357	171	32.4	100.0	
Olympus Standard	41	955	777	177	18.6	92.7		20	985	976	9	0.9	85.0	
Royal Palm	67	588	1,210	-621	-105.6	3.0		9	538	505	33	6.1	88.9	
Security First	36	650	1,083	-433	-66.5	2.8		11	529	514	15	2.9	81.8	
Southern Oak	320	520	550	-30	-5.8	67.5		57	578	484	94	16.3	89.5	
St. Johns Standard	85	804	867	-63	-7.9	55.3		24	915	1,231	-316	-34.6	20.8	
Sunshine State	89	791	413	378	47.8	98.9		25	946	493	453	47.9	96.0	
Tower Hill Preferred	51	940	751	189	20.1	94.1		21	1,018	999	19	1.9	95.2	
Tower Hill Prime	344	596	301	296	49.6	100.0		62	663	389	274	41.3	100.0	
United P&C	13	785	971	-186	-23.7	46.2		3	516	900	-383	-74.2	33.3	
Universal of North America	9	947	834	113	12.0	100.0		2	488	645	-158	-32.3		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: ORANGE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	154	\$481	\$884	\$-403	-83.6%	13.0%
FL Peninsula Preferred	350	\$344	\$414	\$-70	-20.4%	47.1%
Citizens P&C 2012	385	\$341	\$341	\$0	0.0%	100.0%
Southern Oak	353	\$345	\$325	\$20	5.8%	68.0%
Universal of North America	79	\$616	\$576	\$40	6.6%	84.8%
FL Peninsula Elite	340	\$342	\$300	\$42	12.3%	68.8%
St. Johns Standard	25	\$849	\$796	\$53	6.3%	96.0%
Cypress	62	\$666	\$575	\$91	13.7%	71.0%
Olympus Standard	12	\$1,122	\$1,010	\$112	10.0%	100.0%
Gulfstream Preferred	26	\$884	\$761	\$123	13.9%	92.3%
Tower Hill Preferred	20	\$972	\$801	\$172	17.7%	100.0%
Royal Palm	24	\$558	\$380	\$178	31.9%	87.5%
Tower Hill Prime	159	\$480	\$287	\$194	40.3%	100.0%
Modern USA	31	\$566	\$347	\$219	38.7%	90.3%
American Traditions	31	\$566	\$347	\$219	38.7%	90.3%
ASI Preferred	29	\$565	\$307	\$258	45.6%	93.1%
ASI Assurance	29	\$565	\$302	\$263	46.5%	93.1%
Ark Royal Homeowners	29	\$565	\$285	\$280	49.5%	93.1%
First Community	53	\$702	\$403	\$298	42.5%	98.1%
Security First	29	\$565	\$247	\$317	56.2%	93.1%
Fidelity Fire and Casualty	16	\$1,120	\$753	\$368	32.8%	100.0%
First Protective	16	\$1,120	\$753	\$368	32.8%	100.0%
Sunshine State	31	\$764	\$358	\$406	53.2%	96.8%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: ORANGE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	9	507	455	52	10.3	77.8	20	591	234	357	60.5	100.0
ASI Preferred	9	507	439	68	13.5	77.8	20	591	248	343	58.0	100.0
American Traditions	10	490	500	-9	-1.9	70.0	21	602	274	328	54.4	100.0
Ark Royal Homeowners	9	507	414	93	18.4	77.8	20	591	227	364	61.6	100.0
Citizens P&C 2012	229	280	280	0	0.0	100.0	156	430	430	0	0.0	100.0
Cypress	20	460	672	-212	-46.1	25.0	42	764	528	235	30.8	92.9
FL Peninsula Elite	195	280	258	22	7.8	63.6	145	424	355	69	16.3	75.9
FL Peninsula Preferred	200	282	367	-85	-30.3	39.0	150	426	475	-49	-11.6	58.0
Fidelity Fire and Casualty	2	877	632	244	27.9	100.0	14	1,155	770	385	33.3	100.0
First Community	15	499	341	158	31.7	93.3	38	782	428	354	45.3	100.0
First Protective	2	877	632	244	27.9	100.0	14	1,155	770	385	33.3	100.0
Gulfstream Preferred	7	496	459	36	7.3	71.4	19	1,027	873	154	15.0	100.0
Modern USA	10	490	500	-9	-1.9	70.0	21	602	274	328	54.4	100.0
Olympus Standard	3	470	450	20	4.3	100.0	9	1,339	1,196	143	10.7	100.0
Royal Palm	5	415	591	-176	-42.4	40.0	19	595	324	271	45.5	100.0
Security First	9	507	402	105	20.7	77.8	20	591	178	413	69.9	100.0
Southern Oak	202	282	308	-26	-9.3	56.9	151	429	347	82	19.1	82.8
St. Johns Standard	7	479	443	36	7.5	85.7	18	993	933	60	6.1	100.0
Sunshine State	11	427	284	143	33.5	90.9	20	949	398	551	58.0	100.0
Tower Hill Preferred	5	546	427	119	21.8	100.0	15	1,114	925	189	17.0	100.0
Tower Hill Prime	78	378	222	156	41.4	100.0	81	579	350	229	39.6	100.0
United P&C	74	374	631	-257	-68.8	16.2	80	581	1,118	-537	-92.5	10.0
Universal of North America	24	438	438	-1	-0.1	62.5	55	694	636	58	8.4	94.5

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: OSCEOLA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	81	\$358	\$719	\$-360	-100.5%	1.2%
Olympus Standard	11	\$625	\$946	\$-320	-51.2%	0.0%
St. Johns Standard	15	\$620	\$907	\$-287	-46.3%	0.0%
Universal of North America	40	\$442	\$630	\$-188	-42.6%	5.0%
Gulfstream Preferred	16	\$617	\$785	\$-168	-27.3%	12.5%
Cypress	42	\$476	\$635	\$-159	-33.5%	42.9%
FL Peninsula Preferred	124	\$290	\$389	\$-99	-34.2%	2.4%
Southern Oak	125	\$298	\$381	\$-82	-27.6%	16.8%
Tower Hill Preferred	17	\$616	\$680	\$-64	-10.4%	64.7%
Royal Palm	19	\$375	\$425	\$-50	-13.2%	63.2%
FL Peninsula Elite	120	\$281	\$295	\$-14	-4.9%	64.2%
Citizens P&C 2012	148	\$312	\$312	\$0	0.0%	100.0%
Fidelity Fire and Casualty	6	\$652	\$585	\$67	10.3%	100.0%
First Protective	6	\$652	\$585	\$67	10.3%	100.0%
First Community	29	\$419	\$341	\$77	18.4%	93.1%
American Traditions	19	\$375	\$298	\$78	20.7%	68.4%
Modern USA	19	\$375	\$298	\$78	20.7%	68.4%
Tower Hill Prime	93	\$366	\$286	\$80	21.9%	100.0%
ASI Preferred	19	\$375	\$266	\$110	29.2%	89.5%
ASI Assurance	19	\$375	\$254	\$121	32.3%	89.5%
Ark Royal Homeowners	19	\$375	\$246	\$130	34.6%	89.5%
Security First	19	\$375	\$226	\$149	39.8%	89.5%
Sunshine State	19	\$608	\$365	\$242	39.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: OSCEOLA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	7	364	332	32	8.9	71.4	12	382	209	173	45.3	100.0
ASI Preferred	7	364	343	21	5.7	71.4	12	382	220	162	42.3	100.0
American Traditions	7	364	394	-30	-8.4	14.3	12	382	241	141	36.9	100.0
Ark Royal Homeowners	7	364	322	42	11.5	71.4	12	382	201	181	47.4	100.0
Citizens P&C 2012	73	255	255	0	0.0	100.0	75	367	367	0	0.0	100.0
Cypress	13	399	723	-325	-81.4	7.7	29	510	595	-85	-16.7	58.6
FL Peninsula Elite	65	245	265	-20	-8.0	50.8	55	323	330	-7	-2.1	80.0
FL Peninsula Preferred	65	245	354	-109	-44.3	1.5	59	339	428	-89	-26.1	3.4
Fidelity Fire and Casualty	1	587	505	82	14.0	100.0	5	665	601	64	9.6	100.0
First Community	11	377	309	68	18.1	90.9	18	444	362	82	18.6	94.4
First Protective	1	587	505	82	14.0	100.0	5	665	601	64	9.6	100.0
Gulfstream Preferred	3	468	569	-100	-21.4	33.3	13	651	835	-184	-28.3	7.7
Modern USA	7	364	394	-30	-8.4	14.3	12	382	241	141	36.9	100.0
Olympus Standard	3	468	602	-134	-28.6		8	684	1,074	-390	-57.0	
Royal Palm	7	364	638	-274	-75.2	14.3	12	382	301	81	21.2	91.7
Security First	7	364	331	33	8.9	71.4	12	382	165	217	56.9	100.0
Southern Oak	65	245	356	-110	-44.9		60	355	408	-52	-14.7	35.0
St. Johns Standard	5	471	626	-155	-32.9		10	695	1,048	-353	-50.9	
Sunshine State	5	471	305	165	35.1	100.0	14	656	387	270	41.1	100.0
Tower Hill Preferred	3	468	434	34	7.3	100.0	14	647	732	-85	-13.2	57.1
Tower Hill Prime	36	317	233	84	26.4	100.0	57	398	320	78	19.6	100.0
United P&C	33	322	586	-263	-81.7	3.0	48	383	810	-427	-111.4	
Universal of North America	13	354	478	-124	-35.0	15.4	27	484	703	-219	-45.3	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: PALM BEACH

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,518	\$937	\$1,548	\$-611	-65.3%	21.2%
United P&C	194	\$1,132	\$1,393	\$-261	-23.0%	47.9%
Security First	1,397	\$957	\$1,206	\$-249	-26.0%	23.3%
Universal of North America	141	\$1,253	\$1,345	\$-91	-7.3%	75.9%
Southern Oak	10,427	\$718	\$807	\$-89	-12.4%	40.3%
Cypress	4,863	\$1,177	\$1,263	\$-86	-7.3%	57.8%
FL Peninsula Preferred	10,216	\$707	\$791	\$-84	-11.9%	59.1%
Citizens P&C 2012	14,617	\$726	\$726	\$0	0.0%	100.0%
Gulfstream Preferred	2,275	\$1,545	\$1,510	\$36	2.3%	84.1%
FL Peninsula Elite	10,025	\$715	\$665	\$50	7.0%	70.8%
ASI Preferred	1,541	\$939	\$813	\$126	13.4%	82.9%
St. Johns Standard	2,399	\$1,432	\$1,287	\$145	10.1%	89.2%
Tower Hill Preferred	1,953	\$1,624	\$1,478	\$146	9.0%	86.3%
ASI Assurance	1,541	\$939	\$781	\$158	16.8%	87.7%
Ark Royal Homeowners	1,541	\$939	\$758	\$181	19.3%	87.8%
Modern USA	1,599	\$944	\$661	\$282	29.9%	94.2%
American Traditions	1,599	\$944	\$661	\$283	29.9%	94.2%
Tower Hill Prime	10,128	\$873	\$583	\$289	33.1%	99.8%
First Community	3,194	\$1,170	\$711	\$459	39.2%	97.9%
Olympus Standard	1,573	\$1,674	\$1,103	\$571	34.1%	99.1%
Fidelity Fire and Casualty	1,035	\$1,768	\$1,146	\$621	35.2%	99.1%
First Protective	1,035	\$1,768	\$1,146	\$621	35.2%	99.1%
Sunshine State	2,007	\$1,216	\$581	\$634	52.2%	99.9%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: PALM BEACH

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	1,456	944	797	148	15.6	87.2	85	847	511	336	39.7	96.5
ASI Preferred	1,456	944	829	116	12.2	82.1	85	847	541	306	36.1	96.5
American Traditions	1,509	948	675	273	28.8	93.8	90	866	424	443	51.1	100.0
Ark Royal Homeowners	1,456	944	774	171	18.1	87.2	85	847	494	354	41.8	98.8
Citizens P&C 2012	13,748	725	725	0	0.0	100.0	869	742	742	0	0.0	100.0
Cypress	4,608	1,175	1,279	-104	-8.9	56.0	255	1,208	967	241	19.9	91.0
FL Peninsula Elite	9,358	717	660	56	7.9	70.9	667	689	727	-38	-5.6	69.4
FL Peninsula Preferred	9,536	709	797	-88	-12.4	58.4	680	679	713	-34	-5.0	70.0
Fidelity Fire and Casualty	958	1,766	1,141	624	35.4	99.2	77	1,791	1,204	587	32.8	98.7
First Community	3,015	1,167	707	461	39.5	97.9	179	1,215	787	428	35.2	97.2
First Protective	958	1,766	1,141	624	35.4	99.2	77	1,791	1,204	587	32.8	98.7
Gulfstream Preferred	2,143	1,530	1,485	45	2.9	84.2	132	1,789	1,903	-114	-6.4	82.6
Modern USA	1,509	948	676	273	28.8	93.8	90	866	425	441	50.9	100.0
Olympus Standard	1,469	1,661	1,076	585	35.2	99.4	104	1,865	1,483	382	20.5	95.2
Royal Palm	1,434	942	1,601	-659	-69.9	17.1	84	844	647	196	23.3	91.7
Security First	1,312	964	1,246	-282	-29.2	18.8	85	847	592	256	30.1	92.9
Southern Oak	9,728	719	818	-99	-13.8	36.9	699	700	647	53	7.6	87.7
St. Johns Standard	2,265	1,415	1,250	165	11.7	90.2	134	1,708	1,916	-208	-12.2	73.1
Sunshine State	1,920	1,212	580	632	52.2	99.9	87	1,295	620	675	52.2	100.0
Tower Hill Preferred	1,824	1,619	1,450	169	10.4	89.0	129	1,702	1,877	-175	-10.3	48.8
Tower Hill Prime	9,612	869	576	294	33.8	99.8	516	937	730	207	22.1	99.4
United P&C	190	1,146	1,410	-264	-23.1	47.9	4	456	556	-99	-21.7	50.0
Universal of North America	140	1,255	1,346	-90	-7.2	76.4	1	957	1,190	-233	-24.3	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: PASCO

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	172	\$461	\$832	\$-372	-80.6%	7.0%
Security First	173	\$460	\$767	\$-307	-66.8%	13.3%
Universal of North America	82	\$516	\$777	\$-261	-50.6%	0.0%
United P&C	119	\$450	\$678	\$-228	-50.6%	16.8%
FL Peninsula Preferred	975	\$335	\$487	\$-152	-45.2%	17.9%
ASI Preferred	173	\$460	\$543	\$-83	-18.1%	40.5%
Southern Oak	983	\$336	\$406	\$-69	-20.6%	31.4%
ASI Assurance	173	\$460	\$526	\$-66	-14.4%	44.5%
Ark Royal Homeowners	173	\$460	\$513	\$-53	-11.4%	52.6%
Modern USA	173	\$460	\$486	\$-26	-5.7%	62.4%
American Traditions	173	\$460	\$486	\$-26	-5.7%	62.4%
FL Peninsula Elite	937	\$337	\$352	\$-15	-4.4%	64.5%
Citizens P&C 2012	1,289	\$327	\$327	\$0	0.0%	100.0%
Gulfstream Preferred	133	\$618	\$596	\$22	3.6%	92.5%
Cypress	428	\$486	\$459	\$27	5.5%	75.5%
First Community	329	\$488	\$439	\$49	10.1%	83.6%
Olympus Standard	73	\$648	\$521	\$127	19.6%	100.0%
St. Johns Standard	187	\$527	\$376	\$151	28.6%	98.9%
Tower Hill Prime	874	\$386	\$230	\$156	40.4%	100.0%
Tower Hill Preferred	96	\$651	\$469	\$182	27.9%	100.0%
Sunshine State	217	\$505	\$265	\$239	47.4%	99.1%
Fidelity Fire and Casualty	44	\$744	\$500	\$244	32.8%	100.0%
First Protective	44	\$744	\$500	\$244	32.8%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: PASCO

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)			>=2002 (Post FBC)		
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff Citizens	% Less Than 15 Percent	
ASI Assurance	164	462	541	-79	-17.2	41.5
ASI Preferred	164	462	558	-97	-20.9	37.2
American Traditions	164	462	500	-39	-8.3	60.4
Ark Royal Homeowners	164	462	527	-66	-14.2	50.0
Citizens P&C 2012	1,180	320	320	0	0.0	100.0
Cypress	392	484	469	16	3.2	73.5
FL Peninsula Elite	837	329	348	-19	-5.8	61.9
FL Peninsula Preferred	876	328	491	-162	-49.5	12.6
Fidelity Fire and Casualty	33	743	511	231	31.2	100.0
First Community	297	488	435	53	10.9	84.2
First Protective	33	743	511	231	31.2	100.0
Gulfstream Preferred	117	621	608	13	2.1	91.5
Modern USA	164	462	500	-39	-8.3	60.4
Olympus Standard	59	657	520	137	20.8	100.0
Royal Palm	164	462	858	-397	-85.9	2.4
Security First	164	462	794	-333	-72.0	8.5
Southern Oak	880	329	417	-88	-26.8	24.3
St. Johns Standard	162	525	370	156	29.6	99.4
Sunshine State	192	500	266	234	46.7	99.0
Tower Hill Preferred	82	659	467	191	29.0	100.0
Tower Hill Prime	812	381	226	155	40.7	100.0
United P&C	75	448	653	-206	-45.9	16.0
Universal of North America	49	526	773	-247	-46.9	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: PINELLAS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	1,153	\$644	\$1,202	\$-557	-86.5%	6.4%
Security First	1,033	\$650	\$1,075	\$-424	-65.2%	5.9%
United P&C	1,332	\$429	\$783	\$-355	-82.7%	11.2%
Southern Oak	7,818	\$488	\$704	\$-216	-44.4%	19.9%
Universal of North America	681	\$532	\$732	\$-200	-37.6%	19.1%
American Traditions	1,161	\$646	\$791	\$-145	-22.4%	35.1%
Modern USA	1,161	\$646	\$791	\$-145	-22.4%	35.1%
FL Peninsula Preferred	7,780	\$486	\$579	\$-92	-19.0%	46.2%
Cypress	3,547	\$777	\$860	\$-83	-10.6%	55.3%
Citizens P&C 2012	10,532	\$492	\$492	\$0	0.0%	100.0%
ASI Preferred	1,153	\$644	\$623	\$21	3.3%	74.0%
ASI Assurance	1,153	\$644	\$599	\$46	7.1%	77.5%
Ark Royal Homeowners	1,153	\$644	\$589	\$56	8.6%	80.7%
FL Peninsula Elite	7,400	\$486	\$425	\$61	12.5%	74.7%
Gulfstream Preferred	1,487	\$1,023	\$933	\$90	8.8%	96.2%
Tower Hill Preferred	1,247	\$1,084	\$934	\$150	13.9%	90.1%
Tower Hill Prime	7,206	\$589	\$413	\$176	29.8%	98.7%
St. Johns Standard	1,771	\$914	\$701	\$214	23.4%	98.1%
First Community	2,509	\$785	\$565	\$220	28.0%	95.4%
Olympus Standard	1,016	\$1,109	\$819	\$290	26.1%	99.4%
Fidelity Fire and Casualty	779	\$1,159	\$801	\$359	30.9%	100.0%
First Protective	779	\$1,159	\$801	\$359	30.9%	100.0%
Sunshine State	2,030	\$878	\$449	\$429	48.9%	99.9%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: PINELLAS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	1,101	645	608	36	5.7	76.6		52	639	396	242	38.0	98.1	
ASI Preferred	1,101	645	633	12	1.8	72.8		52	639	414	225	35.2	98.1	
American Traditions	1,107	646	806	-160	-24.7	32.2		54	651	488	163	25.0	94.4	
Ark Royal Homeowners	1,101	645	598	46	7.2	79.8		52	639	383	256	40.0	98.1	
Citizens P&C 2012	9,946	482	482	0	0.0	100.0		586	658	658	0	0.0	100.0	
Cypress	3,283	760	862	-102	-13.5	52.2		264	992	830	162	16.4	93.6	
FL Peninsula Elite	6,994	479	415	64	13.3	74.8		406	601	595	6	0.9	71.9	
FL Peninsula Preferred	7,351	479	572	-93	-19.5	45.5		429	610	689	-79	-12.9	58.5	
Fidelity Fire and Casualty	682	1,156	796	360	31.2	100.0		97	1,182	837	345	29.2	100.0	
First Community	2,342	774	552	221	28.6	95.4		167	939	738	201	21.4	95.8	
First Protective	682	1,156	796	360	31.2	100.0		97	1,182	837	345	29.2	100.0	
Gulfstream Preferred	1,330	1,003	900	103	10.2	96.9		157	1,197	1,210	-13	-1.1	89.8	
Modern USA	1,107	646	806	-160	-24.7	32.2		54	651	488	163	25.0	94.4	
Olympus Standard	890	1,087	777	310	28.5	99.8		126	1,265	1,120	146	11.5	96.8	
Royal Palm	1,101	645	1,233	-588	-91.2	2.2		52	639	539	99	15.6	96.2	
Security First	981	651	1,102	-451	-69.2	1.3		52	639	566	73	11.4	92.3	
Southern Oak	7,382	481	707	-226	-47.1	18.8		436	612	661	-49	-8.0	39.0	
St. Johns Standard	1,604	890	658	232	26.1	98.9		167	1,147	1,115	32	2.8	91.0	
Sunshine State	1,842	854	439	415	48.6	99.9		188	1,115	547	568	50.9	99.5	
Tower Hill Preferred	1,095	1,064	885	179	16.8	93.7		152	1,229	1,287	-58	-4.8	64.5	
Tower Hill Prime	6,807	577	398	179	31.0	99.3		399	791	670	121	15.3	88.0	
United P&C	1,253	427	755	-328	-76.7	11.9		79	451	1,227	-776	-172.0		
Universal of North America	643	531	716	-185	-35.0	20.2		38	562	1,007	-445	-79.1		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: POLK

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	48	\$461	\$785	\$-325	-70.5%	8.3%
St. Johns Standard	10	\$758	\$1,026	\$-267	-35.2%	10.0%
Royal Palm	9	\$433	\$602	\$-169	-39.0%	33.3%
Olympus Standard	6	\$960	\$1,113	\$-153	-16.0%	33.3%
Cypress	25	\$553	\$626	\$-72	-13.0%	56.0%
FL Peninsula Preferred	73	\$403	\$473	\$-70	-17.4%	61.6%
Southern Oak	74	\$404	\$456	\$-52	-12.9%	44.6%
Gulfstream Preferred	10	\$754	\$755	\$-2	-0.2%	100.0%
Citizens P&C 2012	93	\$379	\$379	\$0	0.0%	100.0%
American Traditions	9	\$433	\$390	\$44	10.1%	77.8%
Modern USA	9	\$433	\$390	\$44	10.1%	77.8%
FL Peninsula Elite	69	\$396	\$341	\$55	14.0%	85.5%
Universal of North America	21	\$580	\$524	\$56	9.6%	95.2%
Security First	9	\$433	\$350	\$84	19.3%	88.9%
ASI Preferred	9	\$433	\$346	\$87	20.1%	88.9%
ASI Assurance	9	\$433	\$331	\$102	23.6%	88.9%
Tower Hill Preferred	7	\$873	\$762	\$111	12.7%	100.0%
Ark Royal Homeowners	9	\$433	\$322	\$112	25.7%	88.9%
Tower Hill Prime	55	\$444	\$294	\$151	33.9%	100.0%
First Community	18	\$610	\$409	\$201	32.9%	100.0%
Fidelity Fire and Casualty	6	\$998	\$728	\$270	27.1%	100.0%
First Protective	6	\$998	\$728	\$270	27.1%	100.0%
Sunshine State	13	\$650	\$263	\$387	59.5%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: POLK

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	8	443	346	97	21.8	87.5	1	354	209	145	41.0	100.0
ASI Preferred	8	443	361	82	18.4	87.5	1	354	225	129	36.4	100.0
American Traditions	8	443	408	35	7.9	75.0	1	354	242	112	31.6	100.0
Ark Royal Homeowners	8	443	337	107	24.1	87.5	1	354	203	151	42.7	100.0
Citizens P&C 2012	65	368	368	0	0.0	100.0	28	402	402	0	0.0	100.0
Cypress	20	564	686	-123	-21.8	45.0	5	513	383	130	25.3	100.0
FL Peninsula Elite	48	394	334	60	15.3	81.2	21	399	355	44	11.0	95.2
FL Peninsula Preferred	49	396	470	-75	-18.9	55.1	24	418	478	-60	-14.4	75.0
Fidelity Fire and Casualty	4	1,048	757	292	27.8	100.0	2	898	670	228	25.4	100.0
First Community	14	624	413	211	33.8	100.0	4	558	394	165	29.5	100.0
First Protective	4	1,048	757	292	27.8	100.0	2	898	670	228	25.4	100.0
Gulfstream Preferred	8	770	777	-8	-1.0	100.0	2	690	668	22	3.2	100.0
Modern USA	8	443	408	35	7.9	75.0	1	354	242	112	31.6	100.0
Olympus Standard	5	947	1,074	-128	-13.5	40.0	1	1,025	1,306	-281	-27.4	
Royal Palm	8	443	644	-201	-45.4	25.0	1	354	264	90	25.4	100.0
Security First	8	443	372	72	16.1	87.5	1	354	172	182	51.4	100.0
Southern Oak	50	397	488	-92	-23.1	18.0	24	418	388	30	7.2	100.0
St. Johns Standard	7	815	1,070	-255	-31.3	14.3	3	626	922	-295	-47.2	
Sunshine State	9	694	286	408	58.8	100.0	4	553	213	340	61.5	100.0
Tower Hill Preferred	5	947	803	144	15.2	100.0	2	690	660	29	4.2	100.0
Tower Hill Prime	39	442	277	165	37.3	100.0	16	451	334	117	25.9	100.0
United P&C	32	459	716	-257	-56.1	12.5	16	464	924	-459	-98.9	
Universal of North America	15	616	535	82	13.2	100.0	6	489	497	-8	-1.7	83.3

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: PUTNAM

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Citizens P&C 2012	1	\$113	\$113	\$0	0.0%	100.0%
Tower Hill Prime	1	\$113	\$84	\$29	25.7%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: PUTNAM

>=2002 (Post FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
Citizens P&C 2012	1	113	113	0	0.0	100.0
Tower Hill Prime	1	113	84	29	25.7	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SAINT JOHNS

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	9	\$467	\$1,333	\$-866	-185.5%	0.0%
FL Peninsula Preferred	176	\$353	\$555	\$-202	-57.1%	0.0%
Royal Palm	18	\$539	\$701	\$-162	-30.1%	33.3%
Universal of North America	6	\$504	\$631	\$-127	-25.2%	0.0%
FL Peninsula Elite	173	\$352	\$393	\$-42	-11.9%	64.2%
Modern USA	19	\$548	\$579	\$-31	-5.7%	57.9%
American Traditions	19	\$548	\$579	\$-31	-5.7%	57.9%
Security First	18	\$539	\$570	\$-30	-5.6%	55.6%
Southern Oak	178	\$358	\$380	\$-22	-6.2%	66.9%
Gulfstream Preferred	47	\$809	\$817	\$-7	-0.9%	93.6%
Citizens P&C 2012	274	\$410	\$410	\$0	0.0%	100.0%
ASI Preferred	18	\$539	\$439	\$100	18.6%	88.9%
Olympus Standard	36	\$797	\$691	\$107	13.4%	91.7%
ASI Assurance	18	\$539	\$413	\$126	23.3%	88.9%
Ark Royal Homeowners	18	\$539	\$409	\$130	24.1%	88.9%
Cypress	97	\$665	\$526	\$140	21.0%	89.7%
First Community	50	\$591	\$444	\$147	24.8%	92.0%
Tower Hill Preferred	39	\$828	\$656	\$172	20.8%	97.4%
St. Johns Standard	61	\$730	\$541	\$189	25.9%	96.7%
Tower Hill Prime	181	\$506	\$252	\$254	50.3%	99.4%
Sunshine State	55	\$641	\$329	\$312	48.7%	100.0%
Fidelity Fire and Casualty	17	\$853	\$432	\$420	49.3%	100.0%
First Protective	17	\$853	\$432	\$420	49.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: SAINT JOHNS

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance	11	612	527	85	13.9	81.8	7	425	236	190	44.6	100.0
ASI Preferred	11	612	566	45	7.4	81.8	7	425	238	187	43.9	100.0
American Traditions	12	620	736	-117	-18.8	41.7	7	425	310	115	27.2	85.7
Ark Royal Homeowners	11	612	532	80	13.0	81.8	7	425	216	209	49.3	100.0
Citizens P&C 2012	220	421	421	0	0.0	100.0	54	363	363	0	0.0	100.0
Cypress	77	710	559	151	21.2	90.9	20	493	396	97	19.6	85.0
FL Peninsula Elite	136	353	401	-48	-13.5	60.3	37	346	366	-19	-5.6	78.4
FL Peninsula Preferred	138	356	579	-223	-62.7		38	345	469	-124	-36.0	
Fidelity Fire and Casualty	14	875	436	440	50.2	100.0	3	747	418	330	44.1	100.0
First Community	37	627	443	184	29.3	94.6	13	488	447	41	8.3	84.6
First Protective	14	875	436	440	50.2	100.0	3	747	418	330	44.1	100.0
Gulfstream Preferred	38	851	854	-3	-0.3	94.7	9	635	660	-25	-4.0	88.9
Modern USA	12	620	736	-117	-18.8	41.7	7	425	310	115	27.2	85.7
Olympus Standard	28	850	708	143	16.8	96.4	8	613	631	-18	-3.0	75.0
Royal Palm	11	612	958	-346	-56.5		7	425	299	126	29.7	85.7
Security First	11	612	779	-167	-27.3	27.3	7	425	240	185	43.4	100.0
Southern Oak	140	361	399	-37	-10.4	60.7	38	345	311	34	9.9	89.5
St. Johns Standard	50	766	543	223	29.1	98.0	11	570	534	36	6.3	90.9
Sunshine State	45	660	330	330	50.0	100.0	10	557	327	230	41.4	100.0
Tower Hill Preferred	30	886	667	219	24.7	96.7	9	635	618	17	2.7	100.0
Tower Hill Prime	138	537	250	286	53.4	99.3	43	408	256	152	37.3	100.0
United P&C							9	467	1,333	-866	-185.5	
Universal of North America							6	504	631	-127	-25.2	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SAINT LUCIE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	44	\$724	\$1,087	\$-363	-50.1%	25.0%
United P&C	20	\$583	\$925	\$-341	-58.5%	20.0%
Security First	53	\$810	\$972	\$-162	-20.0%	49.1%
FL Peninsula Preferred	401	\$537	\$601	\$-64	-11.9%	68.8%
Gulfstream Preferred	105	\$991	\$1,046	\$-55	-5.6%	66.7%
St. Johns Standard	105	\$901	\$919	\$-18	-2.0%	65.7%
Southern Oak	407	\$544	\$555	\$-11	-2.1%	67.8%
Citizens P&C 2012	675	\$574	\$574	\$0	0.0%	100.0%
Modern USA	76	\$753	\$748	\$5	0.7%	64.5%
American Traditions	76	\$753	\$746	\$7	0.9%	64.5%
ASI Preferred	71	\$750	\$724	\$26	3.5%	70.4%
Cypress	260	\$821	\$789	\$32	3.9%	75.8%
FL Peninsula Elite	392	\$541	\$484	\$57	10.6%	80.4%
Universal of North America	10	\$644	\$585	\$59	9.2%	90.0%
Ark Royal Homeowners	71	\$750	\$670	\$80	10.7%	77.5%
Tower Hill Preferred	76	\$1,020	\$907	\$113	11.1%	85.5%
ASI Assurance	71	\$750	\$588	\$162	21.6%	88.7%
Olympus Standard	54	\$1,033	\$836	\$197	19.1%	98.1%
First Community	135	\$792	\$564	\$229	28.9%	91.1%
First Protective	30	\$1,024	\$670	\$354	34.6%	96.7%
Fidelity Fire and Casualty	30	\$1,024	\$670	\$354	34.6%	96.7%
Tower Hill Prime	478	\$661	\$302	\$359	54.3%	99.8%
Sunshine State	101	\$840	\$388	\$452	53.8%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: SAINT LUCIE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	64	732	605	128	17.4	87.5		7	907	433	474	52.3	100.0	
ASI Preferred	64	732	746	-13	-1.8	67.2		7	907	521	386	42.6	100.0	
American Traditions	69	738	769	-31	-4.3	60.9		7	907	521	386	42.5	100.0	
Ark Royal Homeowners	64	732	690	42	5.7	75.0		7	907	480	427	47.0	100.0	
Citizens P&C 2012	587	572	572	0	0.0	100.0		88	589	589	0	0.0	100.0	
Cypress	232	793	783	10	1.3	73.7		28	1,055	837	217	20.6	92.9	
FL Peninsula Elite	330	553	490	63	11.4	80.0		62	482	456	26	5.5	82.3	
FL Peninsula Preferred	338	546	617	-71	-13.0	67.2		63	491	517	-26	-5.3	77.8	
Fidelity Fire and Casualty	24	1,037	656	382	36.8	100.0		6	972	728	244	25.1	83.3	
First Community	119	774	533	241	31.1	91.6		16	930	791	139	14.9	87.5	
First Protective	24	1,037	656	382	36.8	100.0		6	972	728	244	25.1	83.3	
Gulfstream Preferred	87	953	990	-37	-3.8	65.5		18	1,172	1,316	-145	-12.3	72.2	
Modern USA	69	738	771	-33	-4.5	60.9		7	907	526	381	42.0	100.0	
Olympus Standard	41	977	746	232	23.7	100.0		13	1,208	1,119	89	7.3	92.3	
Royal Palm	37	690	1,170	-480	-69.6	10.8		7	907	650	257	28.3	100.0	
Security First	46	795	1,041	-246	-31.0	41.3		7	907	514	393	43.3	100.0	
Southern Oak	344	551	577	-25	-4.6	63.4		63	502	436	65	13.0	92.1	
St. Johns Standard	89	853	825	27	3.2	69.7		16	1,170	1,440	-270	-23.1	43.8	
Sunshine State	88	822	389	433	52.7	100.0		13	964	381	583	60.5	100.0	
Tower Hill Preferred	58	990	843	147	14.8	82.8		18	1,116	1,112	5	0.4	94.4	
Tower Hill Prime	435	645	289	356	55.2	100.0		43	824	437	386	46.9	97.7	
United P&C	18	613	982	-369	-60.2	16.7		2	313	404	-91	-29.1	50.0	
Universal of North America	9	679	600	79	11.6	100.0		1	333	453	-120	-36.0		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SANTA ROSA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	32	\$712	\$1,054	\$-343	-48.2%	28.1%
Security First	12	\$917	\$1,078	\$-161	-17.6%	50.0%
Southern Oak	90	\$728	\$829	\$-102	-14.0%	56.7%
Citizens P&C 2012	104	\$737	\$737	\$0	0.0%	100.0%
Cypress	68	\$829	\$825	\$4	0.4%	45.6%
FL Peninsula Preferred	90	\$728	\$708	\$20	2.7%	85.6%
St. Johns Standard	31	\$956	\$908	\$48	5.1%	51.6%
Gulfstream Preferred	36	\$921	\$840	\$82	8.9%	83.3%
American Traditions	32	\$712	\$619	\$92	13.0%	78.1%
Modern USA	32	\$712	\$619	\$92	13.0%	78.1%
ASI Preferred	32	\$712	\$548	\$163	23.0%	96.9%
FL Peninsula Elite	89	\$727	\$551	\$175	24.1%	93.3%
ASI Assurance	32	\$712	\$511	\$201	28.3%	96.9%
Ark Royal Homeowners	32	\$712	\$510	\$202	28.4%	96.9%
Tower Hill Preferred	27	\$1,013	\$717	\$295	29.2%	100.0%
First Community	57	\$833	\$510	\$323	38.7%	98.2%
Olympus Standard	19	\$1,120	\$747	\$373	33.3%	94.7%
Tower Hill Prime	86	\$784	\$389	\$395	50.4%	100.0%
Sunshine State	32	\$951	\$417	\$534	56.2%	100.0%
Fidelity Fire and Casualty	15	\$1,251	\$648	\$603	48.2%	100.0%
First Protective	15	\$1,251	\$648	\$603	48.2%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: SANTA ROSA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
ASI Assurance	29	702	529	173	24.7	96.6	3	808	337	472	58.3	100.0
ASI Preferred	29	702	566	136	19.3	96.6	3	808	376	433	53.5	100.0
American Traditions	29	702	645	57	8.1	75.9	3	808	377	431	53.4	100.0
Ark Royal Homeowners	29	702	527	174	24.9	96.6	3	808	341	468	57.9	100.0
Citizens P&C 2012	88	757	757	0	0.0	100.0	16	626	626	0	0.0	100.0
Cypress	58	844	861	-17	-2.0	39.7	10	741	619	122	16.5	80.0
FL Peninsula Elite	80	744	559	184	24.8	92.5	9	577	481	96	16.7	100.0
FL Peninsula Preferred	81	744	729	15	2.0	84.0	9	577	515	62	10.7	100.0
Fidelity Fire and Casualty	15	1,251	648	603	48.2	100.0						
First Community	53	840	513	327	39.0	98.1	4	744	483	261	35.1	100.0
First Protective	15	1,251	648	603	48.2	100.0						
Gulfstream Preferred	29	966	844	122	12.6	89.7	7	736	820	-84	-11.5	57.1
Modern USA	29	702	645	57	8.1	75.9	3	808	377	431	53.4	100.0
Olympus Standard	16	1,192	760	432	36.2	100.0	3	736	677	59	8.0	66.7
Royal Palm	29	702	1,103	-402	-57.2	20.7	3	808	582	226	28.0	100.0
Security First	9	953	1,230	-278	-29.1	33.3	3	808	619	189	23.4	100.0
Southern Oak	81	744	868	-124	-16.7	51.9	9	577	477	100	17.4	100.0
St. Johns Standard	26	1,008	916	92	9.1	53.8	5	687	865	-178	-26.0	40.0
Sunshine State	27	1,000	422	578	57.8	100.0	5	687	390	296	43.1	100.0
Tower Hill Preferred	23	1,045	709	337	32.2	100.0	4	825	768	57	6.9	100.0
Tower Hill Prime	71	814	390	424	52.1	100.0	15	641	386	255	39.8	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SARASOTA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	19	\$834	\$2,016	\$-1,182	-141.9%	0.0%
Security First	332	\$877	\$1,068	\$-191	-21.8%	38.0%
Royal Palm	312	\$868	\$1,058	\$-189	-21.8%	37.8%
Universal of North America	13	\$934	\$1,059	\$-125	-13.4%	53.8%
FL Peninsula Preferred	1,864	\$743	\$754	\$-11	-1.5%	80.0%
Citizens P&C 2012	2,816	\$787	\$787	\$0	0.0%	100.0%
Southern Oak	1,887	\$752	\$711	\$41	5.4%	66.5%
Gulfstream Preferred	694	\$1,286	\$1,144	\$142	11.0%	97.6%
Modern USA	351	\$876	\$726	\$150	17.1%	93.2%
American Traditions	351	\$876	\$726	\$150	17.2%	93.2%
FL Peninsula Elite	1,772	\$747	\$560	\$187	25.0%	88.7%
Cypress	1,432	\$1,025	\$818	\$207	20.2%	93.3%
Tower Hill Preferred	608	\$1,347	\$1,116	\$231	17.1%	97.4%
St. Johns Standard	766	\$1,174	\$929	\$244	20.8%	98.2%
ASI Preferred	343	\$876	\$586	\$290	33.1%	95.9%
Ark Royal Homeowners	343	\$876	\$544	\$332	37.9%	96.8%
ASI Assurance	343	\$876	\$517	\$359	41.0%	98.3%
Tower Hill Prime	2,207	\$887	\$462	\$425	47.9%	99.9%
First Community	877	\$1,025	\$593	\$433	42.2%	99.0%
Olympus Standard	487	\$1,376	\$931	\$445	32.3%	98.8%
Sunshine State	657	\$1,032	\$479	\$553	53.6%	100.0%
Fidelity Fire and Casualty	366	\$1,356	\$768	\$588	43.3%	100.0%
First Protective	366	\$1,356	\$768	\$588	43.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: SARASOTA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	333	878	521	357	40.7	98.2		10	785	365	420	53.5	100.0	
ASI Preferred	333	878	591	287	32.7	95.8		10	785	404	381	48.6	100.0	
American Traditions	340	879	733	146	16.6	92.9		11	792	498	294	37.2	100.0	
Ark Royal Homeowners	333	878	549	329	37.5	96.7		10	785	365	420	53.5	100.0	
Citizens P&C 2012	2,639	796	796	0	0.0	100.0		177	665	665	0	0.0	100.0	
Cypress	1,361	1,024	825	198	19.4	92.9		71	1,049	669	380	36.2	100.0	
FL Peninsula Elite	1,649	759	563	196	25.9	89.1		123	582	527	55	9.5	82.9	
FL Peninsula Preferred	1,733	754	766	-12	-1.6	80.0		131	587	593	-6	-1.1	80.2	
Fidelity Fire and Casualty	340	1,352	761	592	43.7	100.0		26	1,396	861	535	38.3	100.0	
First Community	834	1,018	581	437	43.0	99.2		43	1,170	829	341	29.1	95.3	
First Protective	340	1,352	761	592	43.7	100.0		26	1,396	861	535	38.3	100.0	
Gulfstream Preferred	654	1,287	1,140	148	11.5	97.6		40	1,265	1,222	43	3.4	97.5	
Modern USA	340	879	733	145	16.5	92.9		11	792	498	294	37.2	100.0	
Olympus Standard	455	1,378	917	461	33.4	98.9		32	1,342	1,127	215	16.0	96.9	
Royal Palm	302	871	1,075	-204	-23.5	35.8		10	785	523	262	33.4	100.0	
Security First	322	880	1,084	-204	-23.1	36.0		10	785	563	222	28.3	100.0	
Southern Oak	1,754	762	731	31	4.0	64.6		133	626	451	175	27.9	91.7	
St. Johns Standard	726	1,170	912	258	22.1	98.3		40	1,238	1,244	-6	-0.5	95.0	
Sunshine State	632	1,037	482	555	53.6	100.0		25	894	403	490	54.9	100.0	
Tower Hill Preferred	565	1,347	1,091	256	19.0	98.1		43	1,342	1,449	-107	-8.0	88.4	
Tower Hill Prime	2,104	886	455	431	48.7	99.9		103	917	610	307	33.5	100.0	
United P&C	18	850	2,093	-1,243	-146.1			1	531	629	-98	-18.5		
Universal of North America	12	967	1,092	-125	-12.9	58.3		1	531	654	-123	-23.2		

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SEMINOLE

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
FL Peninsula Preferred	91	\$340	\$461	\$-122	-35.8%	35.2%
United P&C	35	\$413	\$478	\$-65	-15.7%	57.1%
Royal Palm	4	\$506	\$556	\$-50	-9.9%	50.0%
Southern Oak	92	\$343	\$389	\$-46	-13.3%	46.7%
Citizens P&C 2012	99	\$347	\$347	\$0	0.0%	100.0%
FL Peninsula Elite	91	\$344	\$303	\$41	11.9%	72.5%
Universal of North America	15	\$574	\$515	\$60	10.4%	86.7%
Tower Hill Preferred	8	\$640	\$569	\$71	11.1%	100.0%
Cypress	12	\$596	\$519	\$77	12.9%	83.3%
Gulfstream Preferred	8	\$640	\$558	\$82	12.8%	100.0%
Fidelity Fire and Casualty	2	\$932	\$834	\$98	10.6%	100.0%
First Protective	2	\$932	\$834	\$98	10.6%	100.0%
Olympus Standard	7	\$636	\$534	\$101	16.0%	100.0%
Modern USA	4	\$506	\$362	\$144	28.5%	75.0%
American Traditions	4	\$506	\$362	\$144	28.5%	75.0%
Tower Hill Prime	36	\$418	\$271	\$148	35.3%	100.0%
ASI Preferred	4	\$506	\$354	\$152	30.1%	75.0%
ASI Assurance	4	\$506	\$339	\$167	32.9%	75.0%
Ark Royal Homeowners	4	\$506	\$330	\$176	34.7%	75.0%
St. Johns Standard	7	\$636	\$459	\$177	27.9%	100.0%
Security First	4	\$506	\$328	\$178	35.2%	75.0%
First Community	11	\$589	\$361	\$228	38.7%	100.0%
Sunshine State	7	\$636	\$290	\$346	54.4%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: SEMINOLE

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	
ASI Assurance	3	471	387	84	17.8	66.7		1	611	197	414	67.8	100.0	
ASI Preferred	3	471	400	71	15.0	66.7		1	611	214	397	64.9	100.0	
American Traditions	3	471	410	61	12.9	66.7		1	611	216	395	64.6	100.0	
Ark Royal Homeowners	3	471	375	96	20.3	66.7		1	611	195	416	68.1	100.0	
Citizens P&C 2012	85	331	331	0	0.0	100.0		14	448	448	0	0.0	100.0	
Cypress	9	559	545	13	2.4	77.8		3	708	440	268	37.9	100.0	
FL Peninsula Elite	78	327	287	40	12.2	71.8		13	449	402	48	10.6	76.9	
FL Peninsula Preferred	78	321	445	-124	-38.5	30.8		13	449	559	-110	-24.5	61.5	
Fidelity Fire and Casualty	1	664	591	73	11.0	100.0		1	1,200	1,076	124	10.3	100.0	
First Community	8	544	341	203	37.3	100.0		3	708	414	295	41.6	100.0	
First Protective	1	664	591	73	11.0	100.0		1	1,200	1,076	124	10.3	100.0	
Gulfstream Preferred	6	602	510	91	15.2	100.0		2	757	703	54	7.1	100.0	
Modern USA	3	471	410	61	12.9	66.7		1	611	216	395	64.6	100.0	
Olympus Standard	5	587	456	131	22.3	100.0		2	757	730	28	3.6	100.0	
Royal Palm	3	471	654	-183	-38.9	33.3		1	611	262	349	57.1	100.0	
Security First	3	471	384	87	18.5	66.7		1	611	160	451	73.8	100.0	
Southern Oak	79	326	383	-57	-17.4	39.2		13	449	427	22	5.0	92.3	
St. Johns Standard	5	587	390	198	33.7	100.0		2	757	632	126	16.6	100.0	
Sunshine State	5	587	287	301	51.2	100.0		2	757	299	458	60.5	100.0	
Tower Hill Preferred	6	602	487	115	19.1	100.0		2	757	816	-60	-7.9	100.0	
Tower Hill Prime	32	396	249	147	37.1	100.0		4	594	441	153	25.7	100.0	
United P&C	31	390	425	-36	-9.2	61.3		4	594	886	-292	-49.1	25.0	
Universal of North America	12	541	462	79	14.6	91.7		3	708	726	-18	-2.5	66.7	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: SUMTER

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
United P&C	5	\$348	\$649	\$-301	-86.4%	0.0%
Universal of North America	3	\$454	\$597	\$-143	-31.6%	0.0%
FL Peninsula Preferred	6	\$320	\$408	\$-88	-27.5%	16.7%
Southern Oak	6	\$320	\$354	\$-34	-10.6%	83.3%
Cypress	1	\$270	\$300	\$-30	-11.1%	100.0%
Citizens P&C 2012	6	\$320	\$320	\$0	0.0%	100.0%
FL Peninsula Elite	6	\$320	\$317	\$3	1.0%	100.0%
Royal Palm	1	\$270	\$241	\$29	10.7%	100.0%
First Community	1	\$270	\$237	\$33	12.2%	100.0%
Tower Hill Prime	5	\$348	\$279	\$70	20.0%	100.0%
American Traditions	1	\$270	\$191	\$79	29.3%	100.0%
Modern USA	1	\$270	\$191	\$79	29.3%	100.0%
ASI Preferred	1	\$270	\$181	\$89	33.0%	100.0%
ASI Assurance	1	\$270	\$165	\$105	38.7%	100.0%
Ark Royal Homeowners	1	\$270	\$164	\$106	39.3%	100.0%
Security First	1	\$270	\$138	\$132	48.9%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: SUMTER

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)						>=2002 (Post FBC)					
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	% of Citizens	% Less Than 15 Percent
ASI Assurance							1	270	165	105	38.7	100.0
ASI Preferred							1	270	181	89	33.0	100.0
American Traditions							1	270	191	79	29.3	100.0
Ark Royal Homeowners							1	270	164	106	39.3	100.0
Citizens P&C 2012	1	206	206	0	0.0	100.0	5	343	343	0	0.0	100.0
Cypress							1	270	300	-30	-11.1	100.0
FL Peninsula Elite	1	206	205	1	0.5	100.0	5	343	339	4	1.1	100.0
FL Peninsula Preferred	1	206	294	-88	-42.7		5	343	431	-88	-25.6	20.0
First Community							1	270	237	33	12.2	100.0
Modern USA							1	270	191	79	29.3	100.0
Royal Palm							1	270	241	29	10.7	100.0
Security First							1	270	138	132	48.9	100.0
Southern Oak	1	206	281	-75	-36.2		5	343	369	-26	-7.5	100.0
Tower Hill Prime	1	206	131	75	36.4	100.0	4	384	316	68	17.8	100.0
United P&C	1	206	292	-86	-41.7		4	384	738	-355	-92.4	
Universal of North America							3	454	597	-143	-31.6	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: VOLUSIA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	189	\$490	\$955	\$-465	-95.0%	11.1%
United P&C	9	\$449	\$909	\$-460	-102.4%	11.1%
Security First	156	\$494	\$723	\$-229	-46.4%	26.3%
FL Peninsula Preferred	966	\$343	\$509	\$-166	-48.6%	7.2%
Gulfstream Preferred	198	\$681	\$826	\$-146	-21.4%	41.9%
Cypress	561	\$535	\$655	\$-121	-22.5%	36.7%
Modern USA	190	\$489	\$599	\$-110	-22.5%	33.2%
American Traditions	190	\$489	\$598	\$-110	-22.4%	33.2%
St. Johns Standard	226	\$618	\$699	\$-81	-13.1%	65.0%
Tower Hill Preferred	156	\$728	\$790	\$-62	-8.5%	67.9%
Southern Oak	973	\$345	\$397	\$-52	-15.2%	42.1%
FL Peninsula Elite	951	\$342	\$386	\$-44	-12.8%	52.7%
ASI Preferred	189	\$490	\$532	\$-43	-8.7%	53.4%
Universal of North America	6	\$524	\$544	\$-21	-4.0%	83.3%
Ark Royal Homeowners	189	\$490	\$497	\$-8	-1.6%	68.3%
ASI Assurance	189	\$490	\$495	\$-5	-1.1%	68.3%
Citizens P&C 2012	1,524	\$355	\$355	\$0	0.0%	100.0%
Olympus Standard	111	\$762	\$720	\$43	5.6%	87.4%
First Community	324	\$528	\$459	\$69	13.1%	83.6%
Tower Hill Prime	1,100	\$415	\$266	\$148	35.8%	100.0%
Fidelity Fire and Casualty	51	\$862	\$703	\$158	18.4%	100.0%
First Protective	51	\$862	\$703	\$158	18.4%	100.0%
Sunshine State	254	\$606	\$363	\$243	40.1%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: VOLUSIA

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)			>=2002 (Post FBC)		
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	171	487	516	-29	-5.9	64.9
ASI Preferred	171	487	553	-66	-13.6	49.1
American Traditions	172	486	625	-139	-28.6	26.7
Ark Royal Homeowners	171	487	518	-31	-6.4	64.9
Citizens P&C 2012	1,377	346	346	0	0.0	100.0
Cypress	493	522	672	-150	-28.7	29.6
FL Peninsula Elite	871	331	376	-45	-13.6	52.4
FL Peninsula Preferred	885	332	499	-167	-50.5	5.9
Fidelity Fire and Casualty	37	788	655	133	16.9	100.0
First Community	287	506	445	61	12.0	82.6
First Protective	37	788	655	133	16.9	100.0
Gulfstream Preferred	168	663	804	-141	-21.3	41.7
Modern USA	172	486	625	-139	-28.6	26.7
Olympus Standard	89	736	669	67	9.1	93.3
Royal Palm	171	487	1,011	-523	-107.4	2.9
Security First	138	491	768	-277	-56.4	17.4
Southern Oak	890	334	397	-64	-19.1	38.7
St. Johns Standard	196	587	637	-50	-8.5	70.4
Sunshine State	221	577	358	219	38.0	100.0
Tower Hill Preferred	128	713	749	-36	-5.1	73.4
Tower Hill Prime	987	405	256	148	36.6	100.0
United P&C	9	449	909	-460	-102.4	11.1
Universal of North America	6	524	544	-21	-4.0	83.3

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: WAKULLA

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Cypress	1	\$380	\$460	\$-80	-21.1%	0.0%
Citizens P&C 2012	1	\$380	\$380	\$0	0.0%	100.0%
Gulfstream Preferred	1	\$380	\$314	\$66	17.4%	100.0%
St. Johns Standard	1	\$380	\$303	\$77	20.3%	100.0%
Sunshine State	1	\$380	\$260	\$120	31.6%	100.0%
Olympus Standard	1	\$380	\$254	\$126	33.2%	100.0%
Tower Hill Preferred	1	\$380	\$193	\$187	49.2%	100.0%
Tower Hill Prime	1	\$380	\$114	\$266	70.0%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6
County: WAKULLA

<=2001 (Pre FBC)

Name	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent
Citizens P&C 2012	1	380	380	0	0.0	100.0
Cypress	1	380	460	-80	-21.1	
Gulfstream Preferred	1	380	314	66	17.4	100.0
Olympus Standard	1	380	254	126	33.2	100.0
St. Johns Standard	1	380	303	77	20.3	100.0
Sunshine State	1	380	260	120	31.6	100.0
Tower Hill Preferred	1	380	193	187	49.2	100.0
Tower Hill Prime	1	380	114	266	70.0	100.0

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.
Policies Rated = Number of policies rated based on eligibility requirements for each company.



Citizens Competitive Rate Analysis

PolicyForm: HO6
County: WALTON

Company	# of Citizens Policies Rated	Citizens Avg Premium	Competitor Avg Premium	Avg Premium Difference	\$Diff as % of Citizens	% Less Than 115% of Citizens Rate
Royal Palm	84	\$677	\$1,022	\$-345	-51.0%	19.0%
St. Johns Standard	147	\$926	\$1,254	\$-328	-35.4%	32.0%
Security First	52	\$745	\$946	\$-201	-26.9%	32.7%
Gulfstream Preferred	128	\$1,038	\$1,225	\$-187	-18.0%	47.7%
FL Peninsula Preferred	374	\$585	\$622	\$-37	-6.3%	77.3%
Olympus Standard	83	\$1,122	\$1,139	\$-16	-1.5%	84.3%
Southern Oak	374	\$584	\$591	\$-7	-1.2%	74.6%
Citizens P&C 2012	579	\$608	\$608	\$0	0.0%	100.0%
Cypress	301	\$789	\$773	\$17	2.1%	80.1%
ASI Preferred	87	\$679	\$623	\$56	8.2%	78.2%
FL Peninsula Elite	361	\$584	\$503	\$81	14.0%	86.7%
Modern USA	87	\$679	\$596	\$83	12.2%	87.4%
American Traditions	87	\$679	\$596	\$83	12.2%	87.4%
Ark Royal Homeowners	87	\$679	\$586	\$93	13.7%	86.2%
Tower Hill Preferred	98	\$1,092	\$987	\$105	9.6%	96.9%
ASI Assurance	87	\$679	\$505	\$174	25.6%	95.4%
First Community	176	\$785	\$518	\$266	34.0%	97.2%
Tower Hill Prime	501	\$659	\$347	\$312	47.3%	100.0%
First Protective	50	\$1,157	\$795	\$361	31.2%	100.0%
Fidelity Fire and Casualty	50	\$1,157	\$795	\$361	31.2%	100.0%
Sunshine State	160	\$903	\$458	\$445	49.3%	100.0%



Citizens Competitive Rate Analysis By Era

PolicyForm: HO6

County: WALTON

<=2001 (Pre FBC)

>=2002 (Post FBC)

Name	<=2001 (Pre FBC)							>=2002 (Post FBC)						
	Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent		Policies Rated	CTZNS AvgPrem	COMPETITOR AvgPrem	\$Diff	\$Diff as % of Citizens	% Less Than 15 Percent	
ASI Assurance	75	691	537	154	22.3	94.7		12	603	304	299	49.6	100.0	
ASI Preferred	75	691	656	35	5.0	74.7		12	603	418	185	30.7	100.0	
American Traditions	75	691	638	53	7.6	85.3		12	603	333	270	44.8	100.0	
Ark Royal Homeowners	75	691	617	73	10.6	84.0		12	603	386	216	35.9	100.0	
Citizens P&C 2012	399	610	610	0	0.0	100.0		180	602	602	0	0.0	100.0	
Cypress	221	772	810	-37	-4.8	73.3		80	836	671	165	19.8	98.8	
FL Peninsula Elite	252	594	496	98	16.4	89.3		109	562	518	44	7.9	80.7	
FL Peninsula Preferred	261	598	635	-38	-6.3	78.9		113	557	593	-36	-6.4	73.5	
Fidelity Fire and Casualty	30	1,141	771	371	32.5	100.0		20	1,179	832	347	29.5	100.0	
First Community	130	765	494	271	35.4	96.2		46	840	586	255	30.3	100.0	
First Protective	30	1,141	771	371	32.5	100.0		20	1,179	832	347	29.5	100.0	
Gulfstream Preferred	84	968	1,120	-152	-15.7	50.0		44	1,171	1,426	-255	-21.8	43.2	
Modern USA	75	691	638	53	7.6	85.3		12	603	333	270	44.8	100.0	
Olympus Standard	48	1,029	958	71	6.9	93.8		35	1,250	1,387	-137	-10.9	71.4	
Royal Palm	73	688	1,108	-421	-61.1	6.8		11	603	446	156	25.9	100.0	
Security First	40	787	1,094	-306	-38.9	12.5		12	603	452	151	25.0	100.0	
Southern Oak	262	597	652	-55	-9.2	67.6		112	552	446	105	19.1	91.1	
St. Johns Standard	92	857	1,069	-211	-24.7	40.2		55	1,040	1,563	-523	-50.3	18.2	
Sunshine State	104	835	440	395	47.3	100.0		56	1,030	491	539	52.3	100.0	
Tower Hill Preferred	60	1,017	854	163	16.0	96.7		38	1,211	1,198	13	1.1	97.4	
Tower Hill Prime	355	648	353	295	45.5	100.0		146	686	332	354	51.6	100.0	

Individual policies are rated for all companies in the database. Rates used are those in effect for all companies as of September 1, 2012.

Policies Rated = Number of policies rated based on eligibility requirements for each company.

J. John Wortman, President / CEO
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John Wortman has extensive multi-line insurance operations, financial, and management experience. After graduating from Washburn University with a degree in Business, Mr. Wortman began his insurance career with Aetna Casualty and Surety Company. He rotated through underwriting, marketing, and specialty market management positions in several locations throughout the country during his fourteen (14) years with Aetna.

From 1976 to 1986, Mr. Wortman was in senior management positions at CNA Insurance. These experiences included Vice President of Field Operations for both the Midwest and Eastern Regions. Additionally, Mr. Wortman had senior staff multi-line authority as the Senior Underwriting Officer for Property / Casualty and Life and Health Underwriting.

Since 1986, Mr. Wortman has focused on CEO responsibilities. From 1986 to 1989 he was CEO of the American Mutual group of companies; from 1989 to 1995 CEO of Michigan Mutual and the Amerisure Companies. In 1995, he joined the Anthem Companies (a \$10 billion health insurer) where he was responsible for divestiture of the property / casualty subsidiary companies. Mr. Wortman started Wortman Capital Associates in 1997 and has worked with many stock and mutual insurance companies to develop consistent business and capital planning practices. From 1999 to 2007 he was President of Fortune Financial, Inc. From 2007 to 2010, he was CEO of Louisiana Citizens Property Insurance Corporation where he was responsible for restructuring the organization.

Mr. Wortman has served on numerous boards both inside and outside of the insurance industry. He has served on the National Council on Compensation Insurance (NCCI) Board and was Chairman in 1991 and 1992. He has served several terms on the Insurance Services Office (ISO) Board as well as the Board of the Alliance of American Insurers and the Insurance Institute for Highway Safety. Florida Governor Scott recently appointed Mr. Wortman to the Florida Citizens Insurance Company Board of Governors where he serves as Chairman of the Actuarial and Underwriting Committee.

His many outside board activities include extensive work with the Boy Scouts, many local and state-wide civic non-profit boards, as well as several other civic and educational activities including a seat on the North Florida School Board since 2001.

His thoughts on capital and business planning have been published in Best Week and Best's Monthly Review.

JAY NEAL, Executive Director, FAIR

Jay Neal, JD, MBA, is Executive Director of the Florida Association for Insurance Reform (FAIR), a non-profit, non-partisan membership organization of insurance stakeholders dedicated to developing long-term balanced public policy solutions. Neal has over 25 years private sector experience in finance, insurance, and reinsurance.

Public Policy Recommendations for Florida's Property Insurance Market

Presented to:

**The Florida Senate Banking and Insurance
Committee**

Senator Simmons, Chair

Senator Clemens, Vice Chair

January 16, 2012



About FAIR

FAIR is a non-partisan, non-profit membership organization working to educate Florida consumers and insurance industry stake-holders about the effects of insurance public policy. Unlike other organizations that represent specific constituencies, FAIR works with *all* constituencies to facilitate ongoing dialogue and transparent communications. FAIR believes that there is a solution to every insurance problem that both promotes a robust insurance market and also protects consumers and policy holders.

Jay Neal, JD, MBA, has served as Executive Director of FAIR since February 2011. He served as a U.S. Army officer and pilot and has over 25 years private sector experience in finance, insurance, and reinsurance.



Assumptions

- The problem is Florida's to solve.
- National carriers not coming back anytime soon.
- “Civil War” political rhetoric and press narrative destructive.
- Reduction of the state's role in property insurance and restoration of a robust private market requires a long-term staged process.
- Policy solutions must be balanced and narrowly tailored to survive the long-term.

FAIR Policy Positions

- **Significantly reduce the size of Citizens Property Insurance Corporation.**
- **Avoid placing Citizens policyholders in the “cross fire” as the corporation is down-sized.**
- **Reduce private carrier cost factors to increase the effectiveness of the glide path in achieving actuarially sound rates.**
- ***Long-term balanced public policy* can create the stability necessary to attract and retain private risk capital in Florida.**

Recommendations to Downsize Citizens Property Insurance Corporation

Improve the Current Depopulation Program

- **Customer friendly offer letter.**
- **Reduce agent objections.**
- **Allow take-out companies to address rates.**
- **Create a more simple, less rigid, timeline for the takeout process.**
- **Increase acceptance through increased awareness of potential assessments.**

1:100 Year Post Event 1st Renewal Assessment

	Citizens Policyholder	Private Company Policyholder
Citizens Special Assessment* (Citizens Policies Only)	45% (30% weighted average %)	0%
Citizens Regular Assessment*	0%	2%
Citizens Emergency Assessment*	1.77%	1.77%
FHCF Assessment** (6% max less 1.3% current assessment)	4.7%	4.7%
FIGA Assessment** (Weighted Average %)***	4% (2.67%)	4% (2.67%)
Weighted Ave. Total	39.14%	11.14%

Source: FAIR Florida Association for Insurance Reform June 2012

1:100 Year 30 Years Assessment

Based on 6% Financing Costs FHCF and FIGA 6.94% Citizens	Citizens Policyholder	Private Company Policyholder
Emergency Assessment*	1.77%	1.77%
FHCF Assessment**	1.66%	1.66%
FIGA Assessment** (Weighted Ave. %)***	1.6% (1.56%)	1.6% (1.56%)
Weighted Average Total	4.99%	4.99%

Source: FAIR Florida Association for Insurance Reform June 2012

Assessment Calculation Assumptions

- *Projected Liquidity and Claims Paying Resources Chart 03A: Presented at Citizens Property Insurance Corporation Board of Governors Meeting on May 8, 2012 . Assumptions in Note #1 included. 6.94% financing rate not included in assumptions but calculated from other included variables.
- **Data calculated from report entitled *Potential Assessment From Florida Hurricanes* April 2, 2012 prepared by Stephen A. Alexander, FCAS, MAAA, Office of the Consumer Advocate.
- ***Weighted Average assumes that 2/3rds of household insurance premium is real property (includes all homeowners and rental policies) or other policies assessable by Citizens, FHCF, and FIGA. 1/3rd premium paid is paid on auto policies assessable by Citizens and FHCF but not FIGA.

Reduce the Growth Rate of New Citizens Policies

- **Further Restrictions on Schedule A Values should only be made after careful market analysis to show private carrier alternatives.**
- **Support the “Clearinghouse” approved by CPIC Board to keep policies which belong in the private market from coming in the “front door”**
- **Require Agents to Annually Certify That They Represent At Least One Other Carrier That is Actively Writing Homeowner’s Business in Florida.**



Move Policies Out Where The Private Market is Working

Enact the following recommendations from the Citizens Mission Review Task Force:

- **Prohibit carriers from using Citizens policies to grant multi-policy discounts.**
- **Eligibility**
 - **Agents required to maintain documentation demonstrating that the agent searched for alternative coverage annually.**
 - **Limit automatic renewals to 2 years. Require new applications for those insured by Citizens for over three years. Renewal policies would go through the clearinghouse.**



Lower Rate Need for Private Companies

- **Enhanced Wind Mitigation to Reduce Potential Catastrophic Losses to Pre Florida Building Code Homes.** (nearly 480,000 CPIC HO3 policies 1994 or older construction as of March 12, 2012)
- **Lower Claims Costs from Abusive Assignments of Benefits, “Chipped Tile” Cases.**
- **Leverage the CAT Fund to Reduce Private Carrier Reinsurance Costs.**

Wind Mitigation

- Current information needed to establish credits.
- Transfer mitigation from OIR to Emergency Management.
- Better consumer information needed to help policyholders evaluate the cost-benefit of potential improvements.
- Changes to forms or credits should not be retroactive to policyholders who made investments based on previous information.
- Leverage Citizen's surplus to harden pre-FBC homes.

Cat Fund Should be “right sized” to provide greater coverage not less

- Lower the retention level by a minimum of \$2 billion tied (from \$7.389 billion to \$5.389 billion or less) to a program that rewards increased private carrier surplus.
- Significantly lowers private carrier reinsurance costs.
- Makes domestic private carriers more competitive with Citizens.
- Lower rates, increased surplus, increased depopulation activity.

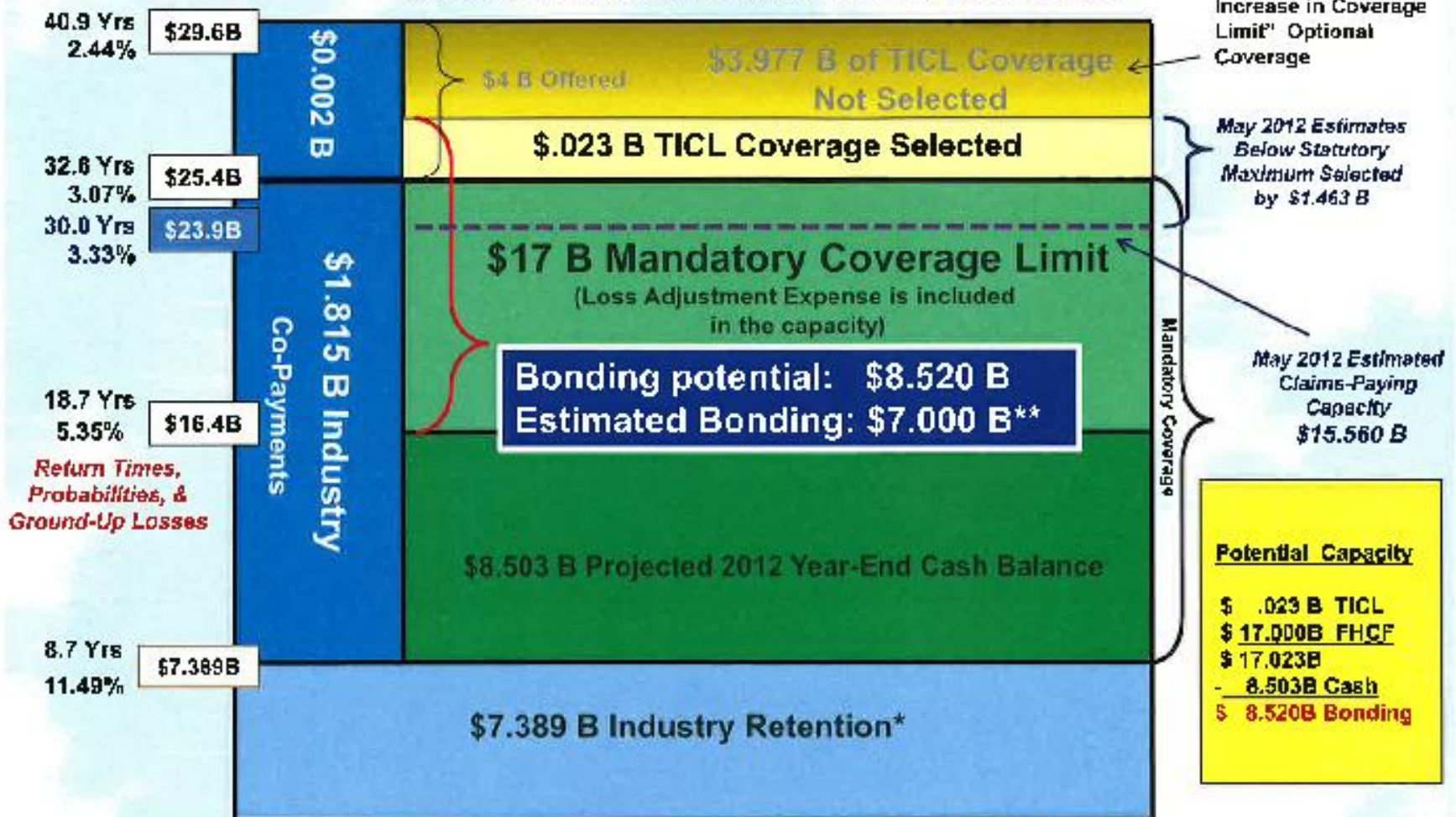
2012/2013 Initial Season

Not Drawn to Scale.
11-14-12

Mandatory & Optional Coverage Available

Not Official
(For Illustrative
Purposes Only)

TOTAL POTENTIAL CAPACITY ALL COVERAGES: \$17.023 Billion



*Individual company retentions are each company's share of the industry retention.

** Bonding over 12 months. An additional \$6 billion is estimated to be available over 24 months.

Florida Hurricane Cat Fund

- Bonding projections underestimate current capacity.
 - Assumptions limit bonding estimates to a single year, post catastrophe event. Require future projections to base estimates on a *minimum two year* bonding period.
 - Increase use of pre-event bonding in historically favorable rate climate.
 - Require FHCF to explore bank financing—just like any private entity would do if faced with a cash shortfall.

Florida Hurricane Cat Fund

- **Make the rate making process transparent. Require that annual rate determinations be peer reviewed.**
- **Align FHCF Coverage with private market Reinsurance Coverage to reduce private reinsurance costs.**
- **Clarify FHCF obligation to pay 100% of its statutory limit.**
- **Require a single bonding estimate in January of each year rather than the two estimate required under current law.**

FIGA Assessments

Current FIGA assessments negatively impact Florida's homeowner's insurance market:

- **Accounting rules result in an immediate reduction in an insurance company's surplus.**
- **They are a disincentive for new companies and new risk capital entering the market.**
- **They are a threat to the solvency of homeowner's insurance companies after a storm.**
- **The assessments are unfair to policyholders since they are based on past market information.**



FIGA Assessments

Solution:

- **Align FIGA's statute with how assessments are levied by Citizens and the Cat Fund, and allow insurance companies to reimburse FIGA as assessments are collected.**
- **Combine the FIGA accounts into a single fund so that assessments for property catastrophes have a larger assessment base and can be compared to Citizens and/or Cat Fund assessments.**
- **Require FHCF to explore bank financing—just like any private entity would do if faced with a cash shortfall.**



Christian Cámara

Christian R. Cámara is R Street's Florida director and a co-founder of the institute. He previously held the same position with the Heartland Institute's Center on Finance, Insurance and Real Estate.

In recent years, Christian worked extensively to promote proposals that would reform Florida's personal injury protection auto insurance system, shrink the Florida Hurricane Catastrophe Fund and reduce the size of Florida's Citizens Property Insurance Corp.

He previously worked in the Florida House of Representatives as a legislative analyst for the Committee on State Affairs and as a legislative aide to the chairman of the Pre-K through 12th Grade Policy Committee. Prior to his legislative work, he was a field coordinator for the Republican Party of Florida, and held positions on local government advisory boards and grassroots organizations.

Cámara earned his degree in political science and international relations from Florida.



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MEMORANDUM

To: The Honorable David Simmons, Chair, Florida Senate Banking & Insurance Committee

cc: Steve Burgess, Staff Director, Florida Senate Banking & Insurance Committee

From: Christian R. Camara, Florida State Director, R Street Institute

Date: December 17, 2012

Subject: Requested insurance reform proposals for committee consideration

OBSERVATIONS

Florida's broken property insurance system poses an enormous ongoing threat.

- The state-sponsored Citizens Property Insurance Corp. (Citizens) and the Florida Hurricane Catastrophe Fund (Cat Fund) are both underfunded and have been able to accumulate their current reserves only because of the improbably long period of time the state has gone without a major hurricane landfall. Both entities may well be able to cover a moderate-sized event or series of smaller events, but will be left bare to cover subsequent events. A repeat of the 2004 and 2005 hurricane seasons would be a disaster.
- After a sufficiently bad hurricane season, Floridians would find themselves in the unenviable position of coping with massive post-hurricane assessments on just about every resident, business, charity, and other entity operating in the state. Notably, that is the "best case" scenario. The state could well face worse: a scenario in which the state-sponsored property insurance mechanisms are simply unable to raise enough capital, leaving entire regions of the state without their claims fully paid. Thousands might be left unable rebuild their homes or return to their jobs. These are very real scenarios that would be catastrophic to the state's economy.
- An insurance policy that does not pay promised claims is worse than useless for consumers. Citizens' policies may well fall into this category. Citizens lacks the resources to keep its promises and relies instead on the assumption that, in the event of a catastrophic hurricane or series of major hurricanes, both it and the Cat Fund will be able to complete what would be, almost certainly, the largest municipal bond offerings in history. The Cat Fund's own staff believes it cannot raise the full amounts it needs to pay its maximum claims. These challenges could be exacerbated even further if other coastal states are impacted simultaneously by a major storm or series of storms, as the municipal bond market simply may not have the appetite to extend liquidity to the entire region.

- Earlier this year, the Office of Insurance Regulation estimated that even a slight underperformance by the Cat Fund would cause 20% of the state's carriers to become insolvent, impairing more than 2 million homeowners insurance policies, as well as the homeowners' mortgages.
- Competition helps consumers most. The rapid growth of Citizens already has driven out many private market competitors and continues to cripple competition. This trend has the effect of concentrating risk onto fewer and fewer companies, which ultimately drives up rates for consumers.
- 77 percent of homeowners are outside of Citizens, yet face the potential of having to bail it out with massive assessments after an active tropical season.
- 100 percent of renters are outside of Citizens, but may be taxed under renters, auto, and other policies.
- The small businesses that create most new jobs in Florida could be hurt, even crippled, by post-event hurricane taxes. This dramatic increase in their overall cost of insurance may force them to consider relocating out of state, putting Florida's job recovery at risk.
- Currently, the availability of underpriced insurance coverage is promoting irresponsible development in the state's highest-risk areas, such as coastal wetlands and barrier islands. This both hurts wildlife habitats and destroys natural barriers that protect inland areas from storm surge.

SOLUTIONS:

It is imperative for the state's long-term economic viability and for serving Florida's insurance consumers that the roles of both Citizens and the Cat Fund be reduced. Citizens needs to shed policies and risk, and the Cat Fund needs to be right-sized.

- Any "take-out" initiative that Citizens implements will be an exercise in futility unless it takes steps to close the front door to new policies. This can be addressed through rate and eligibility requirements. Possible rate and eligibility proposals include:
 - Maintaining the current 10 percent "glide path" on rates for existing policies, but requiring all new policies entering Citizens to be charged actuarially-sound rates;
 - Implementing an "accelerated glide path," whereby the current 10 percent "glide path" rate cap can be increased to, say, 15 percent in the first year, 18 percent the following year, 20 percent thereafter, etc.
 - Restoring Citizens' original eligibility requirements before the Crist-era changes of HB-1A, which required potential Citizens customers to demonstrate they were completely unable to find coverage in the private market. The current system, which opens Citizens to anyone who receives a single quote 15 percent above Citizens rates acts as a de facto price control on the premiums private insurers can charge.
- Government should not promote irresponsible development in high-risk, environmentally-sensitive areas. Legislation that would prohibit Citizens from writing policies that cover new construction along beachfront properties and in federally-designated Coastal Barrier Resources Act (CBRA) areas should be considered. This would not infringe on private property rights or an individual's ability to develop such

areas, but would instead encourage landowners to think twice about developing areas that face great risk to life and property and to build to withstand such risks. This would also have the effect of prospectively reducing the greatest risks to Citizens, and by extension, to state taxpayers, as well as preserving the environment, wildlife habitats, and natural barriers that protect mainland areas against storm surge.

- In order to facilitate risk transfer, insurers throughout Florida should be able to account for the cost of reinsurance by adding fees to their policy that would fund purchase of private risk-transfer coverage. At a bare minimum, private insurers should be permitted to purchase private reinsurance in lieu of Cat Fund coverage for levels of protection the Cat Fund's managers estimate are unlikely to be fully funded within the time frame the insurer would need liquidity to pay its underlying claims to policyholders.
- Citizens needs to operate to higher standards. It should have rules for internal audit, employee *and adviser* conflicts and transparency equivalent to the U.S. Securities and Exchange Commission rules for public companies established under the Sarbanes-Oxley Act.
- Citizens should have cash and real risk transfer (private reinsurance or catastrophe bond coverage) on hand to protect taxpayers and policyholders. It currently has substantially the lowest proportional protections of any residual market in the U.S. It is appropriate to require Citizens to implement a modest risk protection surcharge – say, 5% of premiums, to ensure it can protect its policyholders and not inflict assessments on non-Citizens policyholders.
- The Cat Fund must be right-sized. No insurance regulator would allow a private insurer or reinsurer to sell coverage it knows might not be paid following a major disaster. The Cat Fund should be held to the same standard. Legislation to gradually reduce the size of the Cat Fund to a level at which it could realistically pay its claims must be adopted. Anything less than a Cat Fund that can realistically meet its obligations amounts to nothing more than a state-sanctioned Ponzi scheme that places the state at risk of mass insurer insolvencies, entire storm-battered regions of the state going without claims fully paid, and a resulting crisis that would likely bring the state's economic recovery to a halt.
- Real mitigation helps consumers – real investments in real property that are cost effective and keyed to site, location, structure, architectural features, specific exposed perils and other factors. Distortion of risk-based premium signals under the false motto of “mitigation” hurt consumers. Insofar as the state promotes mitigation, it should focus on helping people of modest means with means-tested grants, loans and federal tax credits.



Don Brown is an insurance agent from DeFuniak Springs, Florida. He has served on the Walton County Commission, as Republican State Committeeman, Chairman of the Walton County Republican Executive Committee and as a State Representative in the Florida House of Representatives.

Don is a veteran of numerous campaigns and served as a County Chairman for Governor Jeb Bush and President George Bush.

Don Brown is best known for his work on insurance issues. In the back-to-back years of 2002 and 2003 he was recognized by both the Florida Association of Insurance Agents and the Florida Association of Insurance and Financial Advisors for his significant contribution to insurance reform. Most notably, in 2007 Don was one of only two legislators to vote “No” on HB1A which significantly expanded the role of government into private markets. Since 2007, many of his objections to HB1A have proven to be correct.

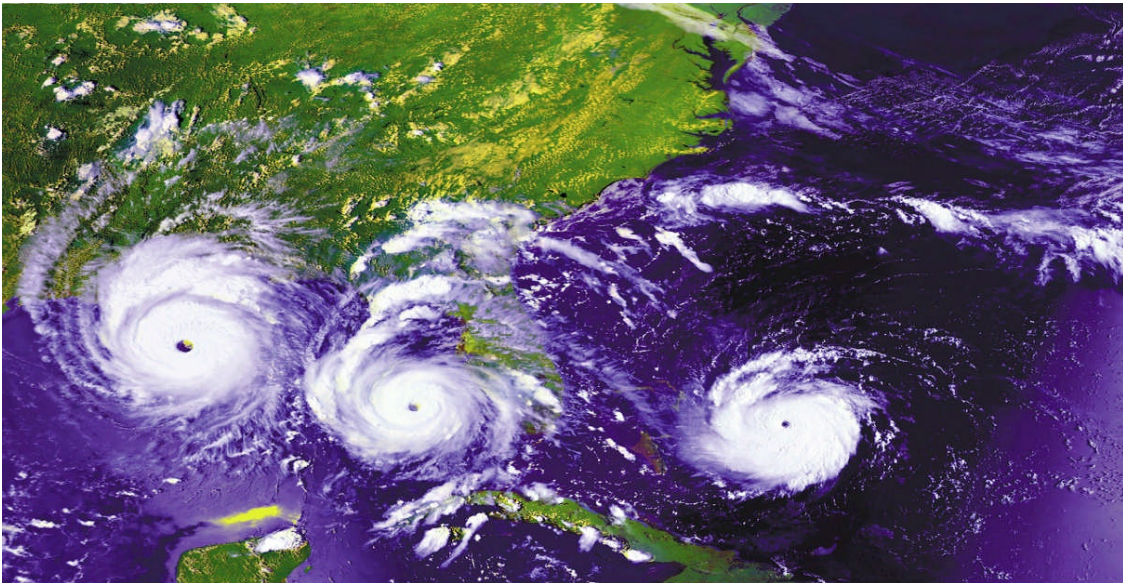
Don Brown was known for being well prepared and for standing his ground during his tenure in the Florida House of Representatives. He was most vocal when advocating for smaller government, less taxes, the Free Enterprise System and Market Based Solutions. He was widely regarded as one of the top orators in the House.

While serving in the Florida House of Representatives Don was also known for his tireless work on such important issues as Medical Malpractice Reform, Elections Reform, Workers’ Compensation Reform and Tort Reform. In 2004 he was recognized by the Emerald Coast Association of Realtors for his work on real estate issues. He was also recognized in 2004 by the Florida Pharmacy Association as their Most Outstanding Legislator. In 2005 the Florida Retail Federation named him the “House Legislator of the Year” and in 2006 the Florida Chamber of Commerce named him “Most Valuable Legislator” after the passage of his HB73 which repealed the doctrine of Joint and Several Liability.



ASSOCIATED INDUSTRIES OF FLORIDA

Florida's Natural Disaster



(Florida's "problem" is NOT insurance. The problem is Florida's extraordinary vulnerability to Hurricanes.)

A Proposal for Property Insurance Reform

January 8, 2013



Dear Chairman Simmons:

We thank you for the opportunity to share how we believe the Florida property insurance market could be improved for the benefit of Florida consumers and the business community.

First, we should recognize how vulnerable all Floridians will be when the next major storm, or series of smaller storms, makes a Florida landfall regardless of whether they are directly impacted, or whether they are insured by Citizens Property Insurance Corporation (Citizens) or not. Currently we rely upon billions of dollars of post event debt to finance hurricane exposure, which can result in tens of billions of dollars of taxes on Florida's citizens, churches, charities and businesses. We need to develop a financially sound and stable Florida property insurance market that relies substantially on private sector risk bearing. AIF believes the current regulatory environment and the current legal frameworks of both Citizens and the Florida Hurricane Catastrophe Fund (Cat Fund) deter private sector risk bearing.

In an effort to contain homeowners' insurance rates, our current system unfairly shifts cost from:

- 1) High risk areas to lower risk areas.
- 2) Citizens policyholders (23% of the homeowners market) to Non-Citizens policyholders (77% of the homeowners market).
- 3) Citizens policyholders to businesses, churches, charities and not for profit entities.
- 4) The current generation to future generations through long term post event debt, perhaps the most unfair cost shift of all.

Shifting the cost does **NOT** reduce the cost. Sadly, Florida unnecessarily retains far too much catastrophe risk, more than any other state. While some have argued we can no longer afford the price of homeowners insurance, we must realize that what we really cannot afford is the risk of **"self insurance"**. Retaining massive catastrophe risk is just not smart.

In order to manage the risk we face, AIF believes Florida must take prudent measures to encourage the spreading of catastrophe risk through the U.S. and global insurance, reinsurance and capital markets, instead of relying on intentionally underfunded post-event financing vehicles like Citizens and the Cat Fund, or by unrealistically hoping that Congress will create some sort of national catastrophe fund that will transfer Florida's risk to federal taxpayers. Florida's over-reliance on such mechanisms has distorted the true cost of risk in Florida to such a degree that 1) consumers receive inappropriate economic signals regarding risk; and 2) private capital has been either prevented or discouraged from participating in this sector.



Contrary to Florida's homeowners insurance market, both the commercial property insurance and reinsurance markets remain competitive and robustly capitalized. Since these markets face the same weather risks, AIF remains convinced that the problems of Florida's residential property insurance market has been complicated by the legal and regulatory framework created by Florida, not by meteorological events.

We also need strong building codes that are routinely reviewed, updated, and consistently enforced. Property insurance will naturally become more widely available and affordable as properties become better able to resist the impact of catastrophic storms. Thankfully, Florida is a leader in this area, but could be better still.

It is imperative for the state's long-term economic viability, and for serving Florida's insurance consumers, that the risk of both Citizens and the Cat Fund be reduced.

Citizens needs to become a true market of last resort, and the Cat Fund needs to be right-sized.

Real solutions are required but will not be painless to those currently being subsidized. They will, however, after implementation and absorption, leave the state and most Floridians in a better, more honest position, than we currently face. We congratulate you and your committee for your willingness to receive input on this difficult topic. We offer the following suggestions and trust that as this conversation continues the business community's ideas will be helpful.

Sincerely,

Thomas C. Feeney, III
President & Chief Executive Officer



“We have the worst of all possible worlds in Florida - a weak private sector, a public sector bearing enormous risk, and a plan to borrow money and sock it to everybody on the back end...we ought to try something different.”

Howard Troxler, Columnist, *St. Petersburg Times*

Pay now or later, but we're paying

April 4, 2010

So – Which Way Should We Go



IN THE 1921 BOOK BY DR. FRANK H. KNIGHT TITLED: RISK, UNCERTAINTY, AND PROFIT – DR. KNIGHT DEFINED THE DIFFERENCE BETWEEN RISK AND UNCERTAINTY LIKE THIS...

“Risk is present when future events occur with measurable probability. Uncertainty is present when the likelihood of future events is indefinite or incalculable.”

WHEN THE PROBABILITY OF RISK CAN BE QUANTIFIED THERE IS A CLEAR PATH FORWARD. WHEN UNCERTAINTY PREVAILS AND FUTURE EVENTS ARE INDEFINITE OR INCALCULABLE THEN THE PATH FORWARD IS CLOUDED AND FORWARD PROGRESS SLOWS OR, IN EXTREME CASES, STOPS ALTOGETHER.



Florida Hurricane Catastrophe Fund

AIF recommends legislation to restore the Florida Hurricane Catastrophe Fund (Cat Fund) to a safety buffer for Andrew-sized storms, thereby ensuring that it can meet its obligations in the event of a storm, reducing the hurricane taxes that fund its operations, and preventing the destabilizing effects its inability to meet its obligations would cause. Conversely, AIF is opposed to any reduction in the Cat Fund's industry retention level which would decrease its ability to meet its obligations and increases the likelihood of hurricane taxes.

By design the Cat Fund does not have adequate capital to cover all of its liabilities. To pay claims after exhausting its limited premium based resources, the Cat Fund relies heavily on the issuance of debt. This debt is not repaid by the Cat Fund solely from premiums, but rather through the levy of taxes on most insurance policies, including those not at risk. While this assessment tax mechanism is patently unfair, it is also incapable of meeting Florida's long and short term needs. The Cat Fund and its advisers recently informed the Cabinet that the bond market cannot finance the Cat Fund's full exposure, creating a shortfall of \$1.5 billion or more. The Cat Fund's leadership has estimated that even slight under-performance could expose millions of policyholders to the risk of insolvency of their insurer. Absurdly, homeowners insurers in Florida are required by law to purchase Cat Fund coverage, and are effectively prevented from purchasing replacement coverage to supplement the Cat Fund's uncertainties, which puts them at risk of insolvency. No insurance regulator would allow a private insurer or reinsurer to sell coverage it knew in advance it might not be able to pay following a major disaster. The Cat Fund should be held to the same standard.

Even if the Cat Fund could meet its obligations for a first storm, it would then be required to offer completely unfunded, illusory coverage for the next season. In essence, in lieu of being a safety buffer, the Cat Fund is poised to be the cause of massive market instability.

It is also worth noting that Florida businesses currently pay insurance premiums to cover 100% of their own risk, but also pay an extra hurricane tax/assessment on their premiums to subsidize homeowners insurance. Businesses receive no benefit from the Cat Fund but still have to pay these taxes.

To accomplish the recommendation shown above AIF recommends the following legislation:

1. Lower the mandatory layer of the Cat Fund from its current statutory obligation of \$17 billion to \$12 billion over a period of five years (\$1 billion each year).
2. Increase the participating insurer co-pay by reducing the maximum available coverage percentage from the current 90% over a three-year period. For instance, for 2013 reduce it to 85%; for 2014 reduce it to 80%; and for the 2015 and subsequent contract years, reduce it to 75%. The current lower coverage options (45 and 75%) would also remain available.



3. Increase insurer retention to \$8 billion which is where it would have been had it not been reset in 2004 and 2005. Retain current provisions that automatically adjust retention each year based on the Cat Fund's exposure growth.
4. Encourage the Cat Fund to transfer some of its risk outside the state of Florida so homeowners and those businesses subsidizing the homeowners will pay less in hurricane taxes/assessments after a storm event.
5. Amend Section 627.062(5) F.S. to allow an insurer to recoup reinsurance costs that duplicate unfunded coverage provided by the Cat Fund. Because of changes in the bond market since the financial crisis in 2008, the Cat Fund's financial advisors have determined that the Cat Fund will likely be unable to fund its entire statutory obligation. It is against public policy and unfair to the insurance companies to not allow the insurers to recover reinsurance costs intended to replace Cat Fund reinsurance when even the Cat Fund says it may not be able to fund all of the reinsurance required by statute.

Finally, requiring businesses to pay hurricane taxes/assessments to subsidize homeowners insurance is a disincentive for businesses considering locating to Florida. In addition, businesses in Florida have an incentive to locate out of Florida since no other state has this tax.

Citizens

Citizens poses enormous risk of hurricane taxes to Florida's businesses. No other state has a residual insurance market as large, or as poorly funded, as Florida Citizens. In addition to Florida's employers, assessments are a risk to non-Citizens policyholders who do not own a home but invest in other insurance, and the homeowners who chose a private market insurer.

The risk in Citizens must be reduced promptly. The risk from Citizen's current actuarially unsound policy count must be transferred to the private market as soon and as much as possible. AIF believes that the shift of policies from Citizens to the private market will occur organically once Citizens' rates are closer to private market, risk-base prices. As its rates move toward risk appropriate amounts, Citizens should continue to manage its exposure by transferring risk to the reinsurance and capital markets. Accordingly, AIF supports incrementally increasing the current rate caps imposed on Citizens. This could be done at different levels for less affluent homeowners compared to higher value homes, or at different rates for primary residences compared to vacation or investment properties.

AIF has supported "depopulation" proposals in the past. The risk of poorly timed new taxation on Florida's businesses is so significant that it continues to be AIF's policy to encourage serious study of any proposal to reduce the economic risk in Citizens.



The standards for homeowners to jettison a private market carrier and move to taxpayer subsidized Citizens policies need to be reformed. AIF supports returning to the eligibility requirements that prevailed during the Jeb Bush administration and prior.

While these reforms take root, the taxpayer risk from Citizens' current portfolio needs to be reduced. AIF understands that no private carrier would have, and even no other state-sponsored wind pool currently has, the low level of risk transfer that Citizens maintains. Indeed, two years ago, this amount was actually zero. AIF supports the proposal, discussed in prior sessions, to require Citizens to impose a surcharge on Citizens policyholders, with the proceeds to be applied exclusively to real risk transfer protection. This proposal will increase solvency protection for Citizens' own policyholders, and reduce assessment risk for AIF members and other Florida businesses.

Citizens must not continue to expand, and certainly not at current rates. The economic exposure in Citizens needs to shrink to save our business community from assessment risk. We must not confuse proposals to change the form of the "product" sold by Citizens, or to exchange policy count for reinsurance or financing risk, with real taxpayer and business-friendly reform. It does not help the state's taxpayers to rearrange the chairs on the deck of Citizens' Titanic. Citizens should not expand into reinsurance, morph into a statewide pool, or otherwise expand its mission or reach. Our vision should be to return Citizens to its original mission of homeowners insurer of last resort.

AIF shares the concerns voiced by the Governor, the Chief Financial Officer and others regarding recent news of Citizens operations. Ultimately, AIF believes these issues substantiate why these operations and functions are better suited to the private market. In any case, Citizens should have higher standards for internal audit, compliance, transparency and conflicts of interest. We would support harmonization of the rules relating to Citizens with those of AIF members who are listed on major stock exchanges or otherwise subject to "best practice" governance standards.

Before launching into more specific ideas about what could be done to facilitate a smaller Citizens two very critical "first steps" should be mentioned:

1) Thoroughly review the 2009 Citizens Mission Review Task Force report that can be found at:

<https://www.citizensfla.com/about/mrtf.cfm?show=pdf&link=/shared/mrtf/ComprehensiveFinalReport.pdf>

Several of the recommendations of the Task Force were adopted, most notably, the rate cap glide path. However, many of the "better" recommendations have not been adopted. All the recommendations of the Task Force should be given serious consideration. There were also



several recommendations that did not pass the Task Force on a tie vote. They should be reviewed as well.

2) More importantly, before specific ideas are considered, a critical question should be asked and all proposed ideas should be measured by the answer to that question: "Is the ultimate goal to provide insurance with real risk transfer or is the goal to provide the best 'self insurance' program possible?" Depending upon the answer to that question, each idea can then be judged on the basis of how well it accomplishes the desired goal.

Now, one other cold hard fact: ANY depopulation effort is doomed from the very beginning unless one critical factor is properly considered. **THE MATH MUST BE RIGHT!**

It goes without saying that depopulation of Citizens will not happen unless private capital is deployed and private capital will not be deployed **UNLESS** the math is right. By that it is meant, the policies modeled for takeout must meet certain financial criteria before investors will fund the deal.

Based upon credible estimates, currently there are only about 200,000 Citizens policies that justify serious take out consideration unless some additional incentive is offered. No one should be fooled. Additional incentives, such as cash bonuses, are a cost to the system and should be used **VERY** intelligently. Every take out deal should stand on its own merit if we are going to be totally honest with ourselves.

That leaves about 1.3 million Citizens policies that will not be financially attractive as a takeout target **UNLESS** you do one, or some combination, of three things:

- A) Make Citizens rates less unfairly competitive with the admitted market such as increase the glide path or return to the original higher than the top 20 JUA standard;
- B) Modify or eliminate so-called "consumer choice" for approved depopulation initiatives, i.e., disallow the rejection of an approved take out offer or raise the 15% threshold to something significantly higher, or;
- C) Modify or eliminate the ability of agents to reject an approved take out offer.

Without these three changes (or some combination) 1.3 million policies are going to remain in Citizens and any effort to fund a take out with special incentives is just a temporary fix to a long term problem, and will likely result in a "revolving door" problem at Citizens, where policies leave and return on a regular basis.

Finally, and not specifically a takeout issue, modification of Citizen eligibility rules would be very helpful. When \$1M plus homes became ineligible the world did not come to an end. Those folks have been able to find coverage in the marketplace. Implemented over time, further reductions to \$750,000 and then \$500,000 should be considered.



Again, if you want Citizens to be "real insurance" and not some elaborate "self insurance" program then only changes that address the "real" problem will do. Also remember, if you want to reduce the assessment risk that Citizens represents you **MUST** transfer some of that risk to someone else, i.e., the private market.

Specifically, **AIF recommends legislation to return Citizens to an insurer of last resort to reduce the enormous risk of hurricane taxes to Florida's businesses and individuals.**

To accomplish this goal AIF recommends the following legislation:

1. **Adopt a Rate Standard for Citizens That Works.** Require that Citizens' rates be non-competitive with private insurers so that it functions as a residual market mechanism to provide insurance only when the insurance cannot be procured in the private market. To be non-competitive Citizens' rates should be sufficient for Citizens to purchase reinsurance, whether or not reinsurance is actually procured, to cover probable maximum loss expected to result from a 100-year hurricane; include an appropriate catastrophe loading factor that reflects its actual catastrophic exposure; and be no lower than the average rates charged for similar coverage in a county by the 20 insurers with the greatest premium statewide.
2. **Alternatively, Increase Citizens' rate glide path from 10% to 20%.**
3. **Move the responsibility for the establishment of Citizens rates from the office of Insurance Regulation to Citizens' Board of Governors.**
4. **Change Citizens eligibility requirements to disqualify an applicant from coverage or an existing policyholder from being renewed if the applicant or policyholder is offered coverage from an insurer whose premium is not greater than 25% of the premium for comparable Citizens coverage.**
5. **Repeal the provision that allows an existing policyholder of Citizens to remain eligible for coverage from Citizens regardless of any offer of coverage from a private market insurer.**
6. **Improve the Florida Market Assistance Plan's database and systems necessary to help Citizens applicants and policyholders find coverage with private insurers.**
7. **Assessment Protection Surcharge.** AIF recommends the proposal, discussed in prior sessions, to require Citizens to impose a surcharge on Citizens policyholders, with the proceeds to be applied exclusively to real risk transfer protection.

Florida Insurance Guaranty Association

The Florida Insurance Guaranty Association (FIGA) is a not-for-profit corporation that was established by F.S. 631.5 to pay claims on behalf of insolvent insurance companies.



FIGA has two levels of assessments: emergency and regular. Both are capped at 2%, for a combined total of 4%, of the insurance company's direct written premium for the calendar year immediately preceding an assessment. FIGA has discretion on whether emergency assessments, which are only available after a hurricane, are paid by insurance companies within 30 days or spread out over 12 months. Regular assessments must be paid by insurance companies within 30 days.

The Problem: Under current law, FIGA assessments are directly levied on insurance companies that could be required to pay up to 4% of the company's direct written premium within 30 days of an assessment – reducing the insurance company's surplus and the funds available to pay its own claims.

The Solution: Amend F.S. 631.57 in two ways:

1. Align FIGA's statute with how emergency assessments are levied by Citizens and the Cat Fund, and allow insurance companies to reimburse FIGA as assessments are collected from policyholders, unless FIGA needs the money quickly and is unable to obtain funding.
2. Give FIGA's board the authority to determine if regular assessments will be levied directly on insurance companies, policyholders, or a combination thereof.

Both the emergency and regular assessments would remain capped at 2% each.

Several key points to keep in mind:

- A. As the law currently stands, FIGA's assessments impact Florida's homeowner's insurance market in the following ways: 1) They immediately reduce an insurance company's surplus and the amount of business it can legally write; 2) They are a disincentive for new companies that are considering entering the market; and 3) They are a threat to the solvency of homeowner's insurance companies doing business in Florida after a storm.
- B. Currently, the insurance company could face up to 4% of an assessment due with 30 days and the FIGA Board has very little discretion in levying assessments. If this proposal were to be adopted, an insurance company could face a smaller assessment upfront.
- C. This proposal does not increase the amount of potential assessments or the financial exposure of Floridians. FIGA can still collect the same overall amount – these changes simply spread out the timing of the collection of the funds and reduce the total amount an insurance company would have to pay within 30 days to FIGA.
- D. This proposal makes the assessments fairer and gives FIGA more flexibility.



Summary of Proposed Changes

"We have the worst of all possible worlds in Florida - a weak private sector, a public sector bearing enormous risk, and a plan to borrow money and sock it to everybody on the back end...we ought to try something different."

Howard Troxler, Columnist, *St. Petersburg Times*

Pay now or later, but we're paying

April 4, 2010

Currently, Florida citizens pay high homeowners insurance premiums and are subject to post-event hurricane taxes/assessments. By design, we rely heavily upon public debt rather than private capital to finance our exposure to hurricanes.

Several of the most important recommendations are summarized below.

1. The Cat Fund should be right sized. The mandatory layer should be reduced from \$17 billion to \$12 billion, \$1 billion per year over five years.
2. Increase the minimum "co-pay" from 10% to 25% over three years.
3. Increase the Cat Fund insurer retention to \$8 billion and retain current provisions that automatically adjust retention each year based on the Cat Fund's exposure growth.
4. Amend 627.062(5) F.S. to allow an insurer to recoup reinsurance costs that duplicate unfunded coverage provided by the Cat Fund.
5. Citizens should be reformed so that it becomes the insurer of last resort including a rate standard that requires Citizens rates to be non-competitive with private insurers.
6. Any proposal to reduce the economic risk in Citizens should be seriously studied.
7. Change Citizens eligibility requirements to disqualify an applicant for coverage or an existing policyholder from being renewed if the applicant or policyholder is offered coverage from an insurer whose premium is not greater than 25% of the premium for comparable Citizens coverage.
8. Higher standards for internal audit, compliance, transparency and conflicts of interest at Citizens should be adopted.
9. Adopt an Assessment Protection Surcharge requiring Citizens to impose a surcharge on Citizens policyholders, with the proceeds to be applied exclusively to real risk transfer protection.
10. Improve the Florida Market Assistance Plan's database and systems necessary to help Citizens' applicants and policyholders find coverage with private insurers.

AIF would welcome the opportunity to discuss the contents of this report and to provide additional detail upon request.

Stephen Pociask, The American Consumer Institute Center for Citizen Research

For over thirty years, Mr. Pociask has been involved in consumer public policy research. He has published numerous economic studies, including three books for the Economic Policy Institute, and policy studies for numerous independent nonprofit organizations. Many of his research studies have focused the consequences of public policies on consumer welfare. He has extensive experience in various policy issues, including energy, insurance, consumer products, information technology and healthcare. He has conducted surveys of consumer opinion covering a wide variety of public policy issues. He has participated as a consumer advocacy representative for policymaker organizations. He is a member of the FCC's Consumer Advocacy Committee, including the Broadband, Universal Service, Media and Consumer Empowerment subcommittees.

He has also written reports for the Small Business Administration's Office of Advocacy, including one on small businesses' telecommunications expenditures and use, and one on broadband use in rural America. He has testified before Congress. He has appeared numerous times in the media, including Bloomberg News, NBC, FOX, New York Times, and others.

From 1998 to 2000, Mr. Pociask served as chief economist and executive vice president for Joel Popkin and Co., an economic consulting firm in Washington, DC. Prior to that, he was chief economist for the Bell Atlantic Corporation. He has completed his Ph.D. coursework in economics and has an M.A. in economics from George Mason University.



December 20, 2012

Dear Chairman Simmons:

In regard to your request for the Insurance Commissioner and stakeholders to develop plans that correct the size of the state-run Citizens Property Insurance Corporation (Citizens), the following represents our views and remedies for addressing this objective.

As background, the American Consumer Institute Center for Citizen Research (ACI) is a nonprofit (501c3) educational and research institute with the mission to identify, analyze and protect the interests of consumers in various policy and rulemaking proceedings, including insurance matters. Our views are that the manipulation of insurance prices by regulation has led to a dysfunctional insurance market in Florida. Understanding this point provides the answer to how to fix the problem.

In the course of history, regulatory price controls have only been effective in “rationing” or reducing market supply. In Florida, regulatory price controls have been responsible for creating shortages for those consumers seeking homeowners insurance in coastal areas, which explains why some insurers have pulled back from coastal areas, stopped writing new policies and left the market. Since Citizens sets its prices below cost, government-induced shortages have created an environment for Citizens to grow.

While attracting private capital into the market is an important part of “undoing” this problem, right-sizing Citizens is a necessary first step. There is nothing fair about Citizens as the dominant provider of insurance. The basic notion that Citizens provides some “net” social good

is a misnomer. Supported by an underfunded state-run Florida Hurricane Catastrophe Fund (FHCF), Citizens prices its homeowners policies at predatory rates, and its financial shortfalls and concealed risks are eventually paid for by others – including non-Citizens customers; renters; small business owners; owners of boats, motorcycles and automobiles; and taxpayers. There is nothing fair about having a blameless consumer pay someone else's expense; and there is no "net benefit" to society resulting from this redistribution scheme. In fact, over time, Floridians are made worse off by subsidies that encourage development in coastal areas and reduce natural storm barriers, thereby putting more property and lives at risk. Longer term, this creates an added cost for consumers and taxpayers that would not have otherwise occurred.

The undercapitalized FHCF results in similar but less transparent subsidies that expose all taxpayers to its existing bond obligations and inevitable future financial shortfalls. First, the FHCF is designed to intentionally transfer residential insurance risk from private insurance companies to a state fund that is eventually paid for by others, including consumers and taxpayers who receive no direct benefit. With the FHCF's Chief Operating Officer describing the fund as "dangerously overexposed" and capital markets advisors questioning the fund's ability to issue sufficient bonds to meet its obligations, from a policy perspective, ACI questions whether these subsidies are in the best interest of Floridians. If policymakers believe the FHCF is necessary for market stability, it should be restructured to reduce its exposure, thereby ensuring that it can meet its payment obligations (claims) after a major storm and be able to provide coverage for subsequent storm seasons without market disruption.

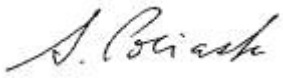
Overall, regulatory policies have created a dysfunctional insurance market in Florida. The cross-subsidy scheme has increased insurance costs, weakened private insurers, made consumers more reliant on a financially anemic state-run insurer and an undercapitalized state catastrophic fund, pushed capital out of the state, and reduced policyholder surplus available for consumer claims. For consumers, what is the value gained if claims cannot be paid?

Today, Citizens is not the provider of last resort for the few, but the dominant homeowners insurance provider left to destroy the market, resulting in added costs to consumers and taxpayers. We believe that reforms are necessary so that prices are commensurate with risks, and we propose the following general steps:

- Citizens needs to adjust its rates to reflect full risk, including recovery of its current costs, as well as additional costs for reinsurance and any opportunity costs. Like any financially sound insurer, Citizens should have cash and real risk transfer on hand to protect taxpayers and ratepayers for its losses.
- Citizens should not be in the banking business by loaning its scarce policyholder surplus.
- Citizens should not be allowed to take on new policyholders, except at prices that reflect full risk.
- Citizens needs to operate at a higher standard, including rules for internal auditing, employee and adviser conflicts, and transparency rules equivalent to those required of other companies by the US Securities and Exchange Commission.
- Private insurers need pricing flexibility, which will increase market participation and attract private capital back into Florida, thereby reducing insolvency risks.
- Additional private reinsurance is needed to strengthen insurers against catastrophic events.
- Price competition tools are essential for heightening market rivalry.
- Mitigation policy is paramount for rewarding homeowners for investments that reduce risks and costs. However, credits should reflect the true amount of cost saved from mitigation.
- Means-tested grants, loans and federal tax credits could be used to help those Floridians most in need and at risk.

In summary, public policies are putting consumers and their property at risk – perhaps well-intentioned, perhaps for short term political gain. As you review the Insurance Commissioner’s plan, please keep this in mind – regulators whose pricing policies have contributed to the current problem in Florida should not be the same ones asked to fix it. Instead, we believe that immediate legislative actions are needed. I am available to provide any supporting empirical data and I am available to discuss my suggestions for reform.

Sincerely,

A handwritten signature in black ink, appearing to read "S. Pociask", written in a cursive style.

Steve Pociask

President

The American Consumer Institute

Center for Citizen Research

(850) 391-7677



Jack E. Nicholson, Ph.D., CLU, CPCU Chief Operating Officer -- FHCF

Dr. Jack Nicholson is the Chief Operating Officer of the Florida Hurricane Catastrophe Fund (FHCF) for the State Board of Administration of Florida. He is also on the board of directors and is the President of the Florida Hurricane Catastrophe Fund Finance Corporation, a statutorily created public benefit corporation created for the purpose of facilitating the issuance of bonds following a major catastrophe. In addition, Dr. Nicholson serves on the Florida Commission on Hurricane Loss Projection Methodology (Commission) and served as its chair for the first two years. The Commission was created as a panel of experts in 1995 by the Florida Legislature for the purpose of providing guidelines and standards in the review and evaluation of hurricane computer models used to project losses in residential property rate filings. At the State Board of Administration, Dr. Nicholson has the additional responsibility of overseeing the Insurance Capital Build-up Incentive Program. He serves on the Advisory Council to the Florida Catastrophic Storm Risk Management Center at Florida State University and also served on the Advisory Council of the My Safe Florida Homes Program.

Prior to coming to the State Board of Administration in September of 1994, Dr. Nicholson worked for the Florida Department of Insurance for eight years. At the Department, Dr. Nicholson held the positions of Director of the Office of Insurance Research and Data Analysis, Deputy Director of Property and Casualty Insurers, Assistant Director of Rating, and Bureau Chief of Rates. Dr. Nicholson was involved in many of the regulatory activities following Hurricane Andrew. These activities ranged from data collection and analysis to operating the Department's Miami Insurance Center. He served as the Insurance Department's liaison with the State Board of Administration regarding the FHCF from its inception and has played a major role in its implementation and development.

Jack Nicholson received his Ph.D. in Risk Management and Insurance from the University of Georgia in 1980 where he also earned his undergraduate degree in Business with a major in insurance. He received an M.B.A. from the University of North Dakota while serving as an officer in the U.S. Air Force. Dr. Nicholson also has the professional designations of C.L.U. (Chartered Life Underwriter) and C.P.C.U. (Chartered Property and Casualty Underwriter). He has taught in the area of Risk Management and Insurance at the University of Georgia, the University of Iowa, and Florida State University.



James A. Esse, President

Mr. Esse is a graduate of Winona State University (Minnesota) with a degree in Mathematics and Computer Science. He has extensive experience using computer hurricane models, and more than 15 years of reinsurance structuring and placement experience. With 28 years of experience in property & casualty insurance, Mr. Esse has been instrumental in the formation and management of several companies.

James W. (Jay) Newman, Jr., Chairman

Mr. Newman graduated from Florida State University with a Bachelor's degree in Mathematics and an MBA. He has over 35 years of insurance experience including nearly 9 years as the Executive Director of Florida's Citizens Property Insurance Corporation and its predecessor, the FRPCJUA. In addition, he served as the Virginia Commissioner of Insurance and in senior executive and state government affairs positions with two large national property & casualty insurance company organizations.

DEPOPULATE CITIZENS & REDUCE THE RISK OF ASSESSMENTS ON FLORIDA PROPERTY OWNERS

What is the current situation?

Due to a shortfall in the supply of residential property insurance coverage, Citizens Property Insurance Corporation (Citizens) provides insurance to hundreds of thousands of Florida property owners who cannot secure coverage from any other source.

What is wrong with Citizens?

- ✗ Coverage afforded by Citizens is more limited than private insurers; and
 - ✗ Because of Citizens exposure, Florida residents and property owners may be subject to significant assessments, or a “hurricane tax,” when the next large natural disaster impacts our state.
-

What can the state do to fix this?

The Legislature can adopt consumer-friendly policies that steer Floridians away from Citizens, or depopulates it, to prevent policyholders across the state from paying a hurricane tax.

Citizens has two viable options for depopulation – raise rates to reflect actuarially sound rates immediately, or adopt a program to shift Citizens policies from the insurer of last resort to the private sector through stock companies or through the formation of mutual companies.

Moreover, in 2006, the State Board of Administration released a study recommending the state find ways to encourage the development of mutual insurers as a method of depopulating Citizens.

Trade Winds Mutual Insurance Company (Trade Winds Mutual) encourages the Legislature to pursue all viable options for depopulation and believes that those efforts should include creating a pathway for mutual insurers to enter the property insurance marketplace through a New Mutual Insurer Incentive Program.

Why should the state adopt a New Mutual Insurer Incentive Program?

Startup mutual insurance companies, like Trade Winds, could significantly help the state’s insurance consumers by assisting in depopulating Citizens, resulting in a lower assessment potential for all Floridians.

But because there can be no investor ownership in mutual insurers, raising capital to form a new mutual insurer is extremely difficult, particularly in the State of Florida. Thus, the formation of startup mutual insurers is dependent upon the state adopting measures to create a pathway for mutual insurers to enter the property insurance marketplace.

The New Mutual Insurer Incentive Program would serve to introduce new, trusted insurers into Florida’s marketplace, as well as be an effective and much-needed addition to Citizens’ portfolio of depopulation programs.

TRADE WINDS MUTUAL INSURANCE COMPANY

A POLICYHOLDER-OWNED COMPANY

COMMITTED TO PROVIDING AFFORDABLE COVERAGE & EXEMPLARY CUSTOMER SERVICE

Who is Trade Winds?

Trade Winds Mutual, while not yet a company, is a concept that has been created by the experienced management team of Sawgrass Mutual Insurance Company. Trade Winds Mutual currently plans to enter the property insurance marketplace if the state adopts and implements a New Mutual Insurer Incentive Program. Additionally, if the proposal is approved, Trade Winds Mutual will be able to provide a material subset of Citizens policyholders an avenue to be part of their own solution to Florida's property insurance availability problem by becoming policyholder-owners (members) of Trade Winds Mutual. This will reduce the number of Citizens policyholders and the potential assessments on all Florida residents and property owners.

What are the benefits of a mutual insurer?

Because of their unique focus on the needs of the policyholder-owners, mutual companies comprise many of the oldest, highest-rated insurers in the U.S. Additionally, because mutual insurers, like Trade Winds, are owned by their policyholders, there is no investor profit margin required. Thus the expenses of the company will be substantially lower than those of an equivalent stock company owned by investors seeking a return equal to the catastrophe risk. Lower expenses translate into:

- ✓ Moderated rate increases;
- ✓ More reinsurance protection purchased; and/or
- ✓ Increased financial strength of the company.

If the state does adopt a proposal to incentivize mutual insurer to enter the marketplace, how would Trade Winds specifically benefit the state?

Trade Winds would provide a viable opportunity for a material reduction in Citizens aggregate exposure, as well as provide a quality insurance provider for assumed Citizens policyholders. The benefits of Trade Winds entering the property insurance marketplace include:

- ✓ **A Mutual Format** – Owned by the policyholders with any and all profits of the company being used solely to the benefit of the policyholders
- ✓ **Low Expenses** – Because there are no investors seeking “hedge fund” type returns, the expenses of the company are approximately two-thirds that of the average Florida domestic property insurer
- ✓ **Affordable Rates** – Citizens rate levels for assumed policies and rate changes to be at or below the prescribed glide path; thus, the impact of opt-outs should be mitigated
- ✓ **Policy Coverage** – Broader than current Citizens policy forms
- ✓ **Experienced Management** – The proposed management team currently run a Florida domestic mutual property insurance company
- ✓ **Board of Directors** – A majority of the proposed board of directors is independent (i.e., has no financial interest in the company) and are focused on working solely for the benefit of the policyholders
- ✓ **Infrastructure** – The policy administration system, claims resources, customer service, underwriting, marketing, agent relationships, etc. are already in place and working for an existing Florida domestic mutual insurance company
- ✓ **Citizens' Exposure Reduction** – Approximately 50,000 policies removed from Citizens over the first 12 months, with more policies removed over time
- ✓ **Agent Support** – Individual agents and agent associations have expressed their support for the Trade Winds Mutual proposal; thus, the impact of opt-outs should be mitigated
- ✓ **Flexible Implementation** – Because this proposal leverages existing Florida domestic mutual company

Patrick F. Maroney, Director



Patrick F. Maroney is the Kathryn Magee Kip Professor in the Department of Risk Management/Insurance, Real Estate and Business Law. He has been a faculty member at Florida State University since 1981. He currently serves as the director of the Florida Catastrophic Storm Risk Management Center. Prior to that position he served as the associate dean for Graduate Programs in the College of Business from 2003 until January 2008. He also served as the Chairman of the Risk Management and Insurance Department from 1994 until the fall semester of 2001.

Professor Maroney has authored or co-authored more than forty articles and books. Professor Maroney's research concentration is in the area of insurance law and regulation. Articles have appeared in the *Journal of Insurance Regulation*, *Risk Management and Insurance Review*, *Florida State University Law Review*, *Florida Bar Journal*, *Journal of Insurance Issues*, *Insurance Counsel Journal*, and the *American Business Law Journal*. He has presented papers at regional and national academic conferences. He has received a Teaching Incentive Program award for excellence in teaching and has been named Student Organization Advisor of the Year.

Professor Maroney was a member of the NCCI Insurance Fraud Commission. He has served as a board member of the Southern Risk and Insurance Association and as President of that organization. He was the executive consultant to the Automobile Insurance Task Force and a co-author of the Insurance Study of Sinkholes. He has served as continuing education chair of the Administrative Law section of the Florida Bar and been recognized for outstanding service to the section. He has also served as an officer and board member of the section.



Jeff Atwater, Chief Financial Officer

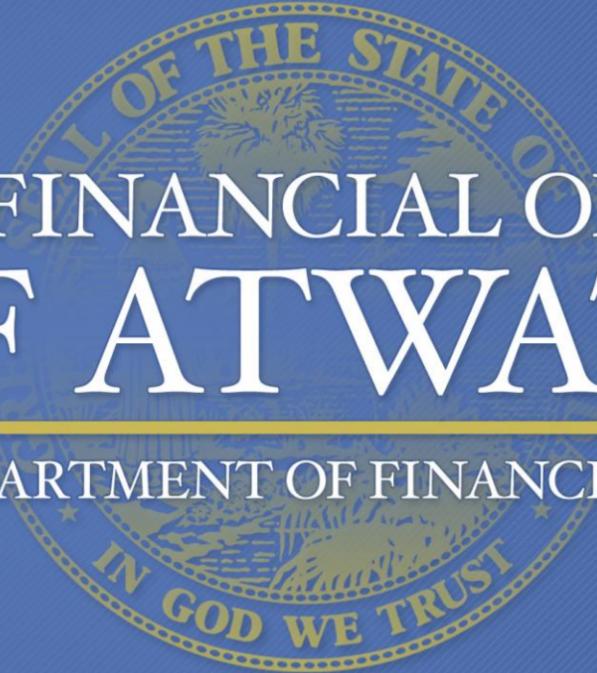
Jeff Atwater, a fifth-generation Floridian, was elected Florida's Chief Financial Officer November 2, 2010, and was sworn into office on January 4, 2011. CFO Atwater believes that Florida can best prosper through its people rather than its government. The cornerstone of his platform as CFO is to reduce the burden on Florida's families by spending every taxpayer dime in the most efficient and effective manner. Some of his top priorities include fighting financial fraud, abuse and government waste, reducing regulatory burdens that stifle business growth, providing for transparency and accountability in government spending, and creating the conditions for economic development and prosperity in Florida.

Guided by his family's time-honored tradition of serving the community, CFO Atwater was inspired by his parents' values, work ethic, commitment to family, and a deep sense of appreciation for community service. CFO Atwater's commitment to public service first began in 1993 when he served as Vice Mayor of North Palm Beach.

In 2000, he began his legislative service as a member of the Florida House of Representatives. Two years later, he was elected to the Florida Senate where he continued to serve the people of Broward and Palm Beach counties. After chairing high profile Senate committees, CFO Atwater gained the unanimous support of his fellow Senators in becoming Senate President and led the Senate from 2008 through 2010. In the Legislature, CFO Atwater dedicated his 10 years of service to improving the lives of Floridians by lowering taxes, raising school performance standards and establishing incentives that attract emerging industries to Florida.

Prior to serving his fellow Floridians in public office, CFO Atwater worked as a community banker for more than 25 years, giving him unique insights into banking, insurance, finance, fiscal responsibility and the burden that taxes and regulations place on small businesses and families. CFO Atwater received his Bachelor's degree in Finance and Masters of Business Administration from the University of Florida. CFO Atwater has been an active member of the community, serving on several advisory boards including United Way of Palm Beach County, Boy Scouts of America, Children's Home Society of Broward County, 5-Star Magnet Program of Palm Beach Gardens High School, and Roger Dean Stadium. Additionally, he served on the board of directors of the Northern Palm Beaches Chamber of Commerce.

CFO Atwater and his wife, Carole, have four children.



CHIEF FINANCIAL OFFICER
JEFF ATWATER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

An overview of the Department of Financial Services
for the
Senate Committee on Banking & Insurance

January 16, 2013

Chief Financial Officer

Cabinet Member

- Administration Commission
- Board of Trustees Internal Improvement Trust Fund
- Department of Highway Safety & Motor Vehicles
- Department of Law Enforcement
- Department of Revenue
- Department of Veterans' Affairs
- Division of Bond Finance
- Electrical Power Plant and Transmission Line Siting Board
- Florida Land & Water Adjudicatory Commission
- Financial Services Commission (OIR & OFR)
- State Board of Administration
- State Board of Executive Clemency

Department of
Financial Services

- Insurance Consumer Advocate
- Inspector General
- Chief of Staff
- Various divisions within DFS *(details on next slide)*

- Office of Insurance Regulation*
- Office of Financial Regulation *

**administratively housed within DFS but overseen by
the Financial Services Commission*

Department of Financial Services

Deputy CFO-Operations

- Accounting & Auditing
- Budget
- Rehabilitation & Liquidation
- Insurance Agents & Agency Services
- Workers' Compensation
- Funeral, Cemetery, & Consumer Services
- Treasury

Deputy CFO-Fraud

- Insurance Fraud
- State Fire Marshal
- Public Assistance Fraud
- Medicaid Strike Force

General Counsel

- Legal Services
- Risk Management

Deputy CFO-Communications

- Administration
- Insurance Consumer Services
- Communications
- Cabinet
- Program Management/External Affairs

Director Policy, Research & Legislative Affairs

- Legislative Affairs
- Policy & Research

Chief Information Officer

- Division of Information Systems

Consumer Services

Assists consumers in making informed insurance and financial decisions. Operates a consumer helpline for all insurance-related disputes.

State Fire Marshal

The CFO, as State Fire Marshal, is charged with investigating arson, performing plans reviews of public and other facilities, ensuring boiler safety, and licensing firefighters and related contractors.

Insurance Agents & Agency Services

Licenses and regulates insurance agents, insurance agencies, and insurance adjusters.

Rehabilitation & Liquidation

Plans, coordinates, and directs the conservation, rehabilitation, and liquidation of insolvent insurance companies, unlicensed insurance companies, and unlicensed insurance entities and rehabilitates financially troubled insurance companies.

Risk Management

A self-insurance program that ensures that participating state agencies receive quality workers' compensation, liability, federal civil rights, automobile liability, and property insurance coverage at reasonable rates by providing self-insurance, purchase of insurance, claims handling, and technical assistance in managing risk.

Funeral, Cemetery & Consumer Services

Regulates for-profit cemeteries, preneed funeral sales, funeral establishments, funeral directors, and embalmers.

Insurance Fraud

Enforces the criminal laws of Florida in relation to insurance transactions. Sworn investigators and detectives make arrests and present cases for prosecution.

Workers' Compensation

Ensures the self-execution of the workers' compensation system through educating and informing all stakeholders of their rights and responsibilities, compiling and monitoring system data, and holding parties accountable for meeting their obligations.

Treasury

Custodian of all state funds, oversees \$20 billion of investments, administers the receipt and disbursement of state money, invests excess funds, operates a collateral management program to protect financial assets pledged by entities doing business in or with the state, and managing a supplemental retirement program (Deferred Compensation).

CHIEF FINANCIAL OFFICER
JEFF ATWATER

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Office of Legislative Affairs

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CHIEF FINANCIAL OFFICER
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FLORIDA DEPARTMENT OF FINANCIAL SERVICES

CourtSmart Tag Report

Room: EL 110

Caption: Banking & Insurance Committee

Case:

Judge:

Type:

Started: 1/16/2013 3:03:00 PM

Ends: 1/16/2013 5:58:58 PM

Length: 02:55:59

3:03:02 PM Meeting called to order
3:03:48 PM Roll Call
3:04:29 PM Senator Simmons comments
3:12:05 PM CFO, Jeff Atwater (Dept. of Financial Services)
3:24:21 PM Senator Ring question relating to risks and other issues first then focus on Citizens
3:27:13 PM Jeff Atwater response
3:29:54 PM Senator Ring how do we tie Citizens with CAT Fund etc and not just look at Citizens
3:31:26 PM Jeff Atwater response
3:33:12 PM Senator Hays PML question
3:34:49 PM Jeff Atwater response
3:39:26 PM Senator Simmons comments
3:40:20 PM Senator Detert coastal vs. internal question
3:42:38 PM Jeff Atwater response
3:45:55 PM Senator Simmons intro Kevin McCarty and comments
3:46:53 PM Kevin McCarty, Commission-Florida's Office of Insurance Regulation
4:01:42 PM Senator Hays question what event was Citizen insured to
4:02:43 PM Kevin McCarty
4:02:58 PM Senator Hays
4:03:12 PM Barry Gilway response to Senator Hays
4:03:29 PM Kevin McCarty continue presentation
4:07:41 PM Senator Hays why would it not be a good idea for Florida to do the Louisina plan
4:08:39 PM Kevin McCarty response
4:09:51 PM Senator Hays comment regarding residual market
4:10:19 PM Kevin McCarty response
4:10:58 PM Senator Hays Louisina Plan?
4:11:13 PM Kevin McCarty response
4:12:15 PM Senator Simmons comments
4:12:51 PM Kevin McCarty response to comments of chair
4:16:30 PM Senator Simmons, what is detailed plan for raising of the rates
4:16:57 PM Kevin McCarty response
4:19:35 PM Senator Hays comment about directing Citizens
4:20:15 PM Senator Simmons response and comments
4:22:38 PM Kevin McCarty
4:23:07 PM Senator Hays restates question
4:23:34 PM Senator Clemens what kind of effect this will have on home recovery
4:24:06 PM Senator Simmons response and comments
4:25:49 PM Kevin McCarty continue presentation
4:41:39 PM Senator Hays queston regarding H08 policy from Citizens
4:42:47 PM Kevin McCarty response
4:44:15 PM Senator Simmmons comments regarding public policy
4:47:20 PM Senator Lee question regarding residual goal
4:48:33 PM Kevin McCarty response
4:49:05 PM Senator Lee how many do we have now question
4:49:12 PM Kevin McCarty response
4:50:38 PM Senator Lee question regarding pockets where there is no competition
4:54:32 PM Kevin McCarty response
4:56:25 PM Senator Simmons
4:56:36 PM Barry Gilway, President of Citizens Property Insurance Corporation
5:04:24 PM Senator Lee question
5:04:32 PM Barry Gilway
5:04:56 PM Senator Lee question about depopulating
5:05:32 PM Barry Gilway response

5:07:07 PM Senator Lee question regarding loss ration Miami Dade vs. rest of state
5:07:34 PM Barry Gilway response
5:07:41 PM Barry Gilway continue presentation
5:14:55 PM Senator Clemens how does it differ form auto coverage
5:15:06 PM Barry Gilway response
5:16:12 PM Senator Clemens
5:16:24 PM Barry Gilway
5:16:52 PM Senaor Hays do you think it would be worthwhile to put disclaimer cautioning customers that preimum
 may be
5:17:36 PM different due to assessments
5:17:46 PM Barry Gilway response
5:19:45 PM Senator Simmons comment
5:19:57 PM Barry Gilway continue presentation
5:25:46 PM Senator Simmons question about relying on an agent
5:26:09 PM Barry Gilway response
5:26:17 PM Senator Simmons question would it be simpler for Citizens to police itself
5:27:02 PM Barry Gilway response
5:28:10 PM Senator Simmons followup about Internet System
5:28:25 PM Barry Gilway response
5:29:38 PM Senator Lee consent to rate question?
5:31:00 PM Barry Gilway response
5:31:16 PM Senator Margolis comment regarding dollars from tax benefits of a disaster
5:35:02 PM Senator Margolis question about Citizens not insuring over 1 million and people who can't get insurance
5:36:02 PM Barry Gilway response
5:37:20 PM Senator Montford
5:38:47 PM Barry Gilway continue presentation
5:39:44 PM Senator Simmons does that apply to new applicants
5:39:52 PM Barry Gilway response
5:43:45 PM Senator Clemens what if Hurricane were to hit next week?
5:44:24 PM Sharon Binn, Citizens CEO response to question
5:45:17 PM Senator Montford question regarding new or existing policy holders
5:46:07 PM Barry Gilway response
5:47:00 PM Senator Simmons question about what program they recommend
5:47:15 PM Barry Gilway response
5:48:38 PM Senator Margolis regarding bonding after Hurricane Andrew
5:49:56 PM Senator Simmons response
5:50:54 PM Senator Hays question regarding percent of companies being actuarily sound
5:52:01 PM Barry Gilway response
5:52:06 PM Senator Hays why would Citizens continue to bring in new policies
5:52:43 PM Barry Gilway response
5:53:19 PM Senator Hays
5:53:44 PM Senator Simmons
5:54:20 PM Senator Richter comment
5:55:35 PM Senator Ring comments
5:57:24 PM Senator Simmons closing comments
5:57:52 PM Move to rise

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

01/16/13

Meeting Date

Topic

Citizens

Bill Number

N/A

(if applicable)

Name

Berny Gilway

Amendment Barcode

(if applicable)

Job Title

President / CEO

Address

Street

Phone

513.3757

City

State

Zip

E-mail

Speaking:

☐

For

☐

Against

☒

Information

Representing

Citizens

Appearing at request of Chair:

☒

Yes

☐

No

Lobbyist registered with Legislature:

☒

Yes

☐

No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

01/16/13

Meeting Date

Topic Citizens

Bill Number N/A
(if applicable)

Name Sharon Binnun

Amendment Barcode _____
(if applicable)

Job Title CFO

Address _____

Phone 513.3757

Street

Tallahassee

FL

City

State

Zip

E-mail _____

Speaking: ☐ For ☐ Against ☒ Information

Representing Citizens Property Insurance Corp.

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☒ Yes ☐ No

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

JAN 16, 2013
Meeting Date

Topic Principle-Based Reforms for FL's Prop Ins. Market Bill Number N/A
(if applicable)

Name KEVIN M. MCCARTY Amendment Barcode _____
(if applicable)

Job Title COMMISSIONER

Address 200 E. GAINES STREET, 121 LARSON Phone 850-413-5086
Street
Tallahassee FL 32399-0326 E-mail christina.huff@flair.com
City State Zip

Speaking: ☐ For ☐ Against ☒ Information

Representing FLORIDA OFFICE OF INSURANCE REGULATION

Appearing at request of Chair: ☒ Yes ☐ No Lobbyist registered with Legislature: ☒ Yes ☐ No

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date _____

Topic Property Inj

Bill Number _____
(if applicable)

Name Jay Neal

Amendment Barcode _____
(if applicable)

Job Title Exec Dir.

Address 7610 S. Military Tr
Street

Phone (888) 745-5551

City

Lake Worth, FL
State *Zip*

E-mail jneal@floridainsurance
reform.
org

Speaking: ☐ For ☐ Against ☐ Information

Representing FAIR

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1.16.12

Meeting Date

Topic Overview DFS

Bill Number n/a
(if applicable)

Name Jeff Atwater

Amendment Barcode n/a
(if applicable)

Job Title CFO

Address Capitol - PL-11

Phone 413-4938

Tallahassee FL 32399
City State Zip

E-mail jeff.atwater@myfloridafacts.com

Speaking: ☐ For ☐ Against ☒ Information

Representing Dept Financial Svcs

Appearing at request of Chair: ☒ Yes ☐ No

Lobbyist registered with Legislature: ☐ Yes ☒ No

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S-001 (10/20/11)