

OFFICE OF INSURANCE REGULATION

CITIZENS PROPERTY INSURANCE CORPORATION

CRM -- CLASS RATED APARTMENTS

APPROVED TOTAL PREMIUM CHANGE

Including a Change to the FHCF Buildup

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	12/31/2009		12/31/2009		APPROVED RATE CHANGE	
	Inforce		Inforce		Excluding	Including
	Premium	Current	Premium	Proposed	FHCF	FHCF
BG2	at Current	FHCF	at Proposed	FHCF	Buildup	Buildup
<u>Territory</u>	<u>Rate Level</u>	<u>Buildup</u>	<u>Rate Level</u>	<u>Buildup</u>	<u>Buildup</u>	<u>Buildup</u>
Seacoast Zone 1	34,757,917	242,716	34,757,917	500,228	0.0%	0.7%
Seacoast Zone 2	2,277,011	15,568	2,049,310	27,630	-10.0%	-9.4%
Seacoast Zone 3	14,980,088	82,381	15,351,948	178,698	2.5%	3.1%
Inland	1,441,363	3,276	1,297,227	5,814	-10.0%	-9.8%
Monroe ex. Key West	10,811	82	11,173	179	3.4%	4.2%
Key West	308,976	3,101	329,884	6,726	6.8%	7.9%
Total	53,776,166	347,125	53,797,459	719,275	0.0%	0.7%

Seacoast Zone 1 Broward,Indian River(Coastal),Martin(Coastal),Miami-Dade,Palm Beach,St. Lucie(Coastal)

Seacoast Zone 2 Bay(Coastal),Brevard(Coastal),Charlotte(Coastal),Citrus(Coastal),Collier,Dixie(Coastal),Duval(Coastal), Escambia(Coastal),Flagler(Coastal),Franklin,Glades,Gulf(Coastal),Hendry,Hernando(Coastal),Indian River(Rem), Jefferson(Coastal),Lee(Coastal),Levy(Coastal),Manatee(Coastal),Nassau(Coastal),Okaloosa(Coastal),Okeechobee, Pasco(Coastal),Pinellas(Coastal),St. Johns(Coastal),St. Lucie(Rem),Santa Rosa(Coastal),Sarasota(Coastal), Taylor(Coastal),Volusia(Coastal),Wakulla(Coastal),Walton(Coastal)

Seacoast Zone 3 Bay(Rem),Brevard(Rem),Charlotte(Rem),DeSoto,Dixie(Rem),Escambia(Rem),Flagler(Rem),Gulf(Rem),Hardee, Hernando(Rem),Highlands,Hillsborough,Lee(Rem),Levy(Rem),Manatee(Rem),Okaloosa(Rem),Pasco(Rem), Pinellas(Rem),St. Johns(Rem),Santa Rosa(Rem),Sarasota(Rem),Taylor(Rem),Volusia(Rem),Wakulla(Rem), Walton(Rem)