

OFFICE OF INSURANCE REGULATION

CITIZENS PROPERTY INSURANCE CORPORATION

CRM -- CLASS RATED CONDOS

APPROVED TOTAL PREMIUM CHANGE

Including a Change to the FHCF Buildup

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	12/31/2009		12/31/2009		<u>APPROVED RATE CHANGE</u>	
	Inforce		Inforce		Excluding	Including
BG2	Premium	Current	Premium	Proposed	FHCF	FHCF
<u>Territory</u>	at Current	FHCF	at Proposed	FHCF	<u>Buildup</u>	<u>Buildup</u>
	<u>Rate Level</u>	<u>Buildup</u>	<u>Rate Level</u>	<u>Buildup</u>		
Seacoast Zone 1	116,074,290	853,851	123,407,657	1,795,219	6.3%	7.1%
Seacoast Zone 2	17,870,572	122,481	19,038,990	257,515	6.5%	7.2%
Seacoast Zone 3	54,145,793	284,941	59,560,372	627,615	10.0%	10.6%
Inland	2,195,554	4,870	2,352,864	10,239	7.2%	7.4%
Monroe ex. Key West	171,809	1,293	188,990	2,848	10.0%	10.8%
Key West	224,600	1,962	247,060	4,323	10.0%	11.0%
Total	190,682,618	1,269,398	204,795,933	2,697,759	7.4%	8.1%

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)