

CITIZENS PROPERTY INSURANCE CORPORATION



Coastal Account

VOLUNTARY PREMIUM MANUAL

November 2016

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Forward

Legislation to create Citizens Property Insurance Corporation (Citizens) through a merger of the Florida Residential Property and Casualty Joint Underwriting Association (FRPCJUA) and the Florida Windstorm Underwriting Association (FWUA) was approved by the Florida legislature during the 2002 regular legislative session and signed into law May 10, 2002.

Citizens Property Insurance Corporation (“Citizens” or “The Corporation”) is a Corporation created under Florida Statute 627.351(6) to provide, amongst other insurance products, windstorm and hail coverage to risks in certain “high risk” designated insuring areas that otherwise would not be able to obtain windstorm and hail coverage. With minor exceptions, these “high risk” designated areas are the eligible insuring areas of the former FWUA.

Citizens annually develops, for each of its three Accounts (E.g. Personal Lines Account, Commercial Lines Account and the Coastal Account), a participation percentage for each Assessable Insurer. **Each Assessable Insurer to the extent of this percentage participates in the writings, expenses and losses under certain circumstances of the Corporation through an assessment procedure.**

Participation in Citizens Coastal Account **may be reduced or eliminated through credits for voluntarily writing windstorm and hail coverage** (e.g. voluntary windstorm and hail premium writings) in Citizens Coastal Account “eligible insuring areas”. Additionally, Citizens Personal Lines Account (“PLA”) and Citizens Commercial Lines Account (“CLA”) “Takeout” policy premiums may be exempted from the Citizens Coastal Account’s Assessable Insurer’s participation calculation.

With respect to a deficit in an account: Florida Statute 627.351 (6) 3a and b provides that:

“a. When the deficit incurred in a particular calendar year is not greater than 10 percent of the aggregate statewide direct written premium for the subject lines of business for the prior calendar year, the entire deficit shall be recovered through regular assessments of assessable insurers under paragraph (g) and assessable insureds”.

“b. When the deficit incurred in a particular calendar year exceeds 10 percent of the aggregate statewide direct written premium for the subject lines of business for the prior calendar year, the Corporation shall levy regular assessments on assessable insurers under paragraph (g) and on assessable insureds in an amount equal to the greater of 10 percent of the deficit or 10 percent of the aggregate statewide direct written premium for the subject lines of business for the prior calendar year. Any remaining deficit shall be recovered through emergency assessments under sub-subparagraph d”.

To assist Assessable Insurers in understanding the Citizens voluntary premium writings program, we have prepared this manual. These rules remain subject to the Citizens Plan of Operation and applicable Florida Statutes (i.e. Florida Statute 627.351(6)). Additionally, to increase the accuracy of identification of voluntary premium writings in eligible locations, we make available a separate online Property Information and Wind Eligibility Search Tool (PIWEST) which may be accessed from our web site, www.citizensfla.com.

If questions or concerns remain after reviewing these procedures, please call the Citizen’s Jacksonville, Florida office at 1-888-685-1555 and request the Voluntary Premium department. Finally, please report to us in writing, any changes in your address or your company contact person.

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I. GENERAL INFORMATION

Assessable Insurers will receive credit on the windstorm components of basic Extended Coverage, Homeowners, Farm Owners, Commercial Multi-Peril, Mobile homes, and Mobile home owner policies written in areas designated eligible for Citizens Property Insurance Corporation ("Citizens", or "the Corporation") Coastal Account (Wind Only Account). Mobile home/Mobile homeowner's premiums written under "standard" or "property" type contracts should be included with other premiums derived from similar contracts. Mobile home/Mobile homeowner premiums written under an automobile physical damage type contract should be separately identified in submissions to Citizens. Voluntary premiums must be premium writings that have been reported and recorded on Statutory Page 14 of your Annual Statement. The Voluntary Premium Submission program does not apply to the Citizens Personal Lines Account or the Commercial Lines Account.

Assessable Insurers writing "wind only" coverage are eligible to receive 100% voluntary premium credit based on the policy's premium. These credits will be used in determining the Assessable Insurer's participation.

An "Assessable Insurer" means insurers holding a Florida certificate of authority permitting such insurer to write one or more of the Subject Lines of Business (as defined in Citizens Plan of Operation and Florida Statute 627.351(6)) in the State. An individual insurer may herein be referred to as an "Assessable Insurer".

Wind only policies should follow the same guidelines as other policies being reported to Citizens for voluntary credit. These policies must be in a Citizens Coastal Account eligible area and be comparable to wind coverage provided by Citizens Coastal Account.

Assessable Insurers are required to submit on an electronic format a line of business; i.e., Homeowners, Extended Coverage, Commercial Multi-Peril, in separate sections, separate subtotals, etc. In auditing the submission, Citizens will look at each section separately and pass those sections that meet the acceptable criteria.

An Assessable Insurer may have more than one office in Florida and may wish to have each office submit information to the Corporation. The Corporation will summarize credit at year-end.

II. SUBMISSION OF DATA FILE

Voluntary premium writings must be submitted to Citizens via CD/DVD or email. You must provide identity of the spreadsheet software utilized and the version to ensure capability.

- A. Submissions should be at least on a calendar quarter basis.
 - 1. Data files should be clearly labeled with name of Assessable Insurer (company), NAIC number, submission quarter, and year.
 - 2. Premiums do not need to be separated by line of insurance (i.e.; extended coverage, homeowners, etc.). We do suggest that your continuous list of submission be grouped by line.
 - 3. The electronic submission must be submitted in the format in **Exhibit V-20**, as described in Section III. D.
- B. Transmittal and Certification Letter signed by an authorized representative of the Assessable Insurer must be submitted with each electronic submission. See **Exhibit V-21** for copy of this

Transmittal and Certification Letter. A submission cannot be processed without this Transmittal and Certification letter.

1. Provide premium totals separately in the Transmittal and Certification letter for each line of insurance represented in the submission.
 2. Report return premium transactions.
 3. Report only the Extended Coverage premiums of Commercial Property - Allied Lines. (Do not submit combined Group 1 and Group 2 premiums under Allied Line submissions.)
 4. Premium amount to be plus or minus, depending on transaction, and will be 100% of the policy premium **currently due**; i.e., the amount of cash collected in any given year.
 5. For 3-year prepaid: Total amount received in one year.
 6. For installment: Anniversary payment received in each year.
- C. Submit your voluntary premium credits in accordance with the following procedures and documents to our Citizens Jacksonville, Florida office. Such submissions should be received by Citizens in accordance with Section V., "Submission Due Dates of Voluntary Premium Writings."
- D. All voluntary premium writings shall be submitted electronically in an Electronic Submission Format and must be transmitted to and received by the Corporation in a readable form.
1. "Electronic Submission Format" means the method of submitting information under Citizens rules and procedures on electronic media in which electronic media is formatted in accordance with the programming and data specifications as required in this *Citizens Voluntary Premium Manual* and as set forth from time to time in writing by Citizens.
 2. "Readable Form" means any electronic submission that, in the sole discretion of Citizens, meets all requirements of the Electronic Submission Format (**Exhibit V-20**) and is machine readable.

III. PROCESSING DATA SUBMISSION

- A. The submission will be downloaded and reviewed through a Pre-Process Program. Any record(s) found that do not meet the following criteria will be removed from the submission.
1. Non Coastal Exceptions – records whose address is located outside Citizens Coastal Territories;
 2. Address Exceptions – records whose address cannot be geocoded (addresses that cannot be located based on any address information provided);
 3. Format Exceptions – records that do not follow the specific format found in Exhibit V-20; or
 4. Premium Exceptions – records that have premium values listed for multiple lines.
- B. Citizens shall notify, promptly in writing, each Assessable Insurer of any records that are removed. A Summary Report of such records will be included in the notification. The Assessable Insurer will have 10 business days to correct and send a new submission.
1. If no corrected submission is received then the remaining records that didn't get removed will be included in the audit.

2. If a corrected submission is received it will be run through the Pre-Process Program one last time. Any records that are removed in this step will be permanently removed and not included in the audit.

NOTE: Only one corrected file will be allowed per submission.

IV. SUBMITTING VOLUNTARY PREMIUM AUDIT MATERIAL

- A. A random selection of policies will be made for commercial lines (CMP, BOP) policies and a second selection will be made for personal lines (EC, FO, HO, MH, MHO) policies. **(Exhibits V2, V-5 and V-6)**
- B. Citizens will send a copy of the policy request to each Assessable Insurer via email.
- C. On receipt of the system generated declaration page from the Assessable Insurer, Citizen's will do the following:
 1. Email a letter of receipt to the Assessable Insurer. **(Exhibit V-7)**
 2. Compare policy number to the Citizens list of selected items to determine if the correct policy has been furnished.
 3. Compare premium, term, line of insurance, etc., to the submission. Review for windstorm exclusion endorsement, and/or any other endorsement not eligible for voluntary credits.
 4. Consider a declaration page that is not sent as an error. If, at a later date, the declaration page is submitted prior to close of the voluntary year and is found to be eligible and in monetary agreement, the document can increase the amount of voluntary credit received by the Assessable Insurer.
 5. Enter audit results into system for computation of credits. A factor to extract the "wind" portion or reported voluntary premiums, by line of insurance, will be applied. **(Exhibit V-8)**
 6. Citizens will summarize the audit results **(Exhibits V-9, V-15, V-16)** based on auditor's findings. We will also complete and include a "Summary of Voluntary Premium Writings Credit" report **(Exhibit V-17)** for each quarter reported. These will be sent via email.
 7. If the number of policies submitted results in a 100% policy audit, we will instead return a completed "Summary of Voluntary Premium Writings Credit 100% Report" via email. **(Exhibit V-18)**
 8. The Assessable Insurer has the option to rework a Voluntary Premium Writings submission and resubmit in an effort to improve their acceptable ratios. **Only one "readable" resubmission may be made.** Any resubmission received will also be run through the Pre-Process Program and handled in the same manner as previously outlined in section III. Processing Data Submission above. In the event the resubmission produces a lower credit than the original submission, only the credit developed under the resubmission will be allowed. Resubmissions **and** the subsequent policies requested by auditor must be received in accordance with Section V., to constitute an "Official Resubmission."
 9. Failure of an Assessable Insurer to respond to a request for policies, clarification of a question raised by Citizens, etc., requires Citizens to close the submission and not apply credit towards policies or questions on such submission because the requested information has not been received by Citizens.

10. ***A Final Year-End Voluntary Premium Report will be sent via email to the Assessable Insurer at the close on or about June of each year showing all credits earned for the participation year. (Exhibit V-19)***

V. TREATMENT OF SURCHARGES AND OTHER POLICY FEES

An Assessable Insurer's policies may include certain surcharges and policy fees. They may be treated for purposes of voluntary premium reporting as follow:

- A. The Florida Insurance Guarantee Assessment (FIGA) may be included for credit if it is reported as premium on Statutory Page 14 of the National Association of Insurance Commissioner's (NAIC) Annual Statement.
1. The Annual Property "Account" assessment which may be assessed up to 2% (F.S. 631.57(3) (a)).
 2. The Hurricane Andrew 2% Assessment or other catastrophe type assessment (F.S. 631.57(3)(e))

If your company includes FIGA or a layer of FIGA as part of your rate determination, or charges it directly to the policyholder and reports this on your Statutory Page 14 premiums you may include the NAIC Statutory Page 14 FIGA surcharge premium portion in your Voluntary Premium Submissions. If FIGA (or a layer of FIGA) is not included as premium on the NAIC Statutory Page 14 Annual Statement, it should be deleted from your premium submissions reported to us on the attached "Transmittal and Certificate" form. If it is determined FIGA (or a layer of FIGA) should not be reported, **policy(s) requested for audit should not include these charges in the premium total shown on the policy copy** (it is acceptable to show, by calculation on the policy, the deletion from the policy premium).

- B. The Florida Hurricane Catastrophe Reinsurance Fund (FHCF) premium payments reported as premium on Statutory Page 14 of the National Association of Insurance Commissioner's (NAIC) Annual Statement (hereinafter "Statutory Page 14 premiums"). If your company includes FHCF premium payments or FHCF recoupment surcharges as part of your rate determination, or charges it directly to the policyholder and reports this on your NAIC Statutory Page 14 premiums, you may include the NAIC Statutory Page 14 FHCF surcharge premium portion in your Voluntary Premium Submissions. If the FHCF is not included as premium on the NAIC Statutory Page 14 Annual Statement, it should be deleted from your premium submissions reported to us on the attached "Transmittal and Certificate" form. If it is determined FHCF should not be reported, **policy(s) requested for audit should not include these charges in the premium total shown on the policy copy.** (It is acceptable to show, by calculation on the policy, the deletion from the policy premium. Identify the premium that was deleted on the submitted policy).
- C. The Fire College Trust Fund (FCTF) and Emergency Management Preparedness and Assistance Trust Fund (EMPA) surcharges may not be included for credit. The premium totals on the Transmittal and Certification form (**Exhibit V-21**) should not include these charges. The premium amounts on the submission should not include these charges. **Policy(s) requested for audit should not include these charges in the premium total shown on the policy copy.** (It is acceptable to show, by calculation on the policy, the deletion from the policy premium - please identify the premium you delete on the submitted policy).

- D. Policy fees associated with the policy premium and reported as premium on the NAIC Annual Statement should be included in your premium totals on the Transmittal and Certification form. Premium amounts on your submission should include these charges. Policy(s) requested for audit should include these charges. Policy fees that are reported as premiums on Statutory Page 14 of the NAIC Annual Statements may be reported as premiums.
- E. Citizen's Coastal Account, Personal Lines Account and Commercial Lines Account regular and emergency assessment recoupments filed under Florida Statute 627.351(6) are not considered premium and should **not** be included as premium for "Voluntary Credits."

Note: Clear distinction must be indicated on policy(s) requested for credit that these fees are not FIGA, FHCF, FCTF, EMPA or Citizen's Coastal Account, Citizen's Personal Lines Account or Citizen's Commercial Lines Account regular or emergency assessment charges. Because many of the fees and FIGA, FHCF, FCTF and EMPA charges are identified on policies with abbreviations and misnomers, you must clearly indicate to us those which have been included as fees and those excluded as FIGA (if appropriate), FHCF, FCTF and EMPA charges. We have no alternative when we are unable to clearly discern these fees and charges but to consider these policies as an error. This may result in the complete ineligibility of reported submissions.

Information follows concerning many of the problems that are encountered in the course of Citizen's audit of voluntary writings which cause rejection of submissions and increased participation.

VI. SUBMISSION DUE DATES OF VOLUNTARY PREMIUM WRITINGS

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the *Citizens Voluntary Premium Manual*. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance **with the schedule** below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

All quarterly and annual reports and resubmissions shall be audited by Citizens (the "Corporation"). All daily reports and other documents requested by Citizens in connection with the audit, including annual and quarterly resubmission requested policies for audit pursuant to the voluntary premium manual Section II F 9 (the "audit material") must be received by the Citizens Jacksonville, Florida office on or before the dates shown in the following schedule. If an Assessable Insurer reports voluntary premiums on a quarterly basis, the audit material for the first 3 quarters shall be submitted, in so far as practicable, 30 days from the date of Citizen's policy request letter and the audit material for the final quarter (and for any previous unreported quarterly period) must be received by the Citizens Jacksonville, Florida office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS – SCHEDULE OF REPORTING DEADLINES		
Submission/Resubmission	Submission Deadline	Audit Material Deadline
First Quarter Submission (January – March)	June 1	30 Days from date of Citizen's policy request letter.
Second Quarter Submission (April – June)	September 1	30 Days from date of Citizen's policy request letter.
Third Quarter Submission (July – September)	December 1	30 Days from date of Citizen's policy request letter.
Fourth Quarter Submission (October – December)	February 15	March 15
Annual Submissions	February 15	March 15
Resubmissions	April 15	May 1

A quarterly resubmission may not be made or included as part of an annual report until all audit material related to the initial quarterly report shall be received by the Citizens Jacksonville, Florida office. Any quarterly or annual report received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens Jacksonville, Florida office by certified mail return receipt. Upon receipt of such notice, all voluntary credits for that Assessable Insurer shall be removed and an annual or quarterly resubmission may thereafter be made by that Assessable Insurer, but all of such resubmission must, in any event, be received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline in accordance with the rules and procedures set forth in this Manual.

If any annual or quarterly reports are not received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens Jacksonville, Florida office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens Jacksonville, Florida office on or before the **May 1** deadline, all annual voluntary premium writings or the applicable quarterly voluntary premium writings **shall be ineligible** for voluntary credits in the participation year and all rights to voluntary credits for such participation year or quarterly period **shall be forfeited**.

We urge you to mail your report(s), submission(s), resubmission(s), audit material and other documents by means of a traceable transportation (i.e. certified mail, Fed-X, UPS).

We will send a policy request after we receive the fourth quarter or annual report (on or before **February 15**) and such request shall be suspended to **March 1**. If there is no response from you by **March 1**, we will send, by certified mail, a second request, which will include a copy of the original policy request. We will send a policy request following a resubmission by you; but we will not send a second request if the resubmission is received by Citizens Jacksonville, Florida office on or after **April 15**.

We urge you to submit reports and audit material early so sufficient time is available for you to confirm receipt and if necessary, resubmit with receipt by the stipulated deadlines. This includes time to receive in our Citizens Jacksonville, Florida office requested audit material on a submission or resubmission basis.

In regards to voluntary premium deadlines, the date of actual receipt in our Jacksonville office is the **ONLY** date acceptable.

If any deadline date falls on a weekend or Citizens holiday, the submission(s), resubmission(s) and all other documents must be received by the Citizens Jacksonville, Florida office on or before the next Citizens business day.

As soon as both the voluntary premium writings and the statewide premiums are received for all companies for a calendar year, the participation percentages can be completed. **It is vital that all Assessable Insurers submit data on these schedules, since no participation can be calculated until all data is received.**

VII. COMMON PROBLEMS - BASIS OF REJECTION OF VOLUNTARY PREMIUM WRITINGS SUBMISSIONS

- A. Policies are included in submissions that are not in a Citizens Coastal Account designated insuring area. This problem could be eliminated by use of the Citizens online Property Information and Wind Eligibility Search Tool (PIWEST) found on Citizens website, www.citizensfla.com . We also strongly suggest you submit, as close as possible, within the text of the electronic format address fields, addresses using the postal service address data format (i.e., "zip-plus-4 file").
- B. Your electronic format submission has blank fields. For example, you do not indicate the county or city or premium fields are left blank.
- C. Policies containing a windstorm exclusion endorsement are reported in the Voluntary Premium Writings submissions in error. The voluntary credit is for windstorm coverage, whether as a specific windstorm policy or as a component of Extended Coverage, Homeowners, or Commercial Multiple Peril policies.
- D. Policies containing an Additional Residence Rented to Others endorsement in which case the location is not located in a Citizens Coastal Account's eligible area. The premium for this location should be removed from total premium being audited.
- E. Policies that are found to be ineligible, when such ineligibility is reported to the Assessable Insurer, are not purged from future submissions. A mechanism to purge ineligible policies should be an essential part of the reporting system.
- F. Policies requested for audit are not sent for review and substantiation of the submissions. We have no alternative but to consider such policies not sent as an error when determining acceptability. Every effort should be made to send declaration pages or other documentation for all policy requests.
- G. Credit or negative premium transactions are not reported for policy premiums previously accepted for credit. In many instances we are seeing only positive premium transactions. Submissions without a representative number or return premium transactions cannot be accepted.
- H. Documentation sent in response to our policy selection for audit purposes does not verify or correspond to premium entries on the Voluntary Premium Writings Submissions. It is necessary that a copy of the submission be available to your personnel or the department assembling the documents.
- I. The FIGA (if appropriate), FHCF, FCTF and EMPA premiums are included in the electronic submission and are not identified and deleted on the requested policies for audit. Your company

Voluntary Premium Procedures

may have labeled these charges with a misnomer and, consequently, not deleted the charges. We have no alternative but to consider these policies as an error. This may result in the complete ineligibility of reported submissions.

- J. Abbreviations and misnomers of the policy fees and FIGA, FHCF, FCTF and EMPA charges may occur. Clearly indicate to us which charges have been included as policy fees and those which have been deleted. For example, FIGA, FHCF, FCTF and EMPA charges may not be included and shown on policies selected for audit. However, all policies selected for audit may show a "policy fee" which is acceptable as premium. You may identify with a note on the "Policy Request" letter we send to you as to what the abbreviation is, and its acceptability.
- K. You report under "Allied Lines" the total property premium (group 1 and group 2 premiums combined) or the entire policy premium with liability coverages, when in fact you are to report under "Allied Lines" only the Extended Coverage Property premiums. These premium portions will be removed from the total premium being audited.
- L. You report only liability, extra expense, etc., premiums without an associated property premium. Policy premiums reported for credit should include property premium components. Reference Section I. "General Information" for specific types of policies that may be submitted for credit.

In addition to the deficiencies mentioned, we do have some helpful suggestions that might be of some assistance to companies.

1. Possibly your company maintains several offices in Florida, or personal lines and commercial lines are processed in separate departments, offices, cities or states, or there is some other separation that would lend itself to having several separate Voluntary Premium Writings submissions, one from each separate location. Citizens will accept separate submissions in almost any possible mix for each Assessable Insurer (an individual insurer). The advantage to the company is that if there is one office, department, etc., that is causing an overall submission to be rejected, then separate submissions that are found acceptable will be recorded for credit and the deficiencies isolated.
2. There seems to be an increased number of companies that are using, in personal lines, the computer data bank and related equipment for policy file information and information retrieval. This sophistication further provides the ability to computer print a policy abstract, current status report, or similar documents that will, in most instances, be acceptable in lieu of formal daily reports as satisfactory evidence of insurance. Such documents must contain those essentials of information necessary to verify eligibility for voluntary credit; i.e., policy number, effective date, amount of premium, amount of insurance and address of insured property.

VIII. CREDIT FOR VOLUNTARY PREMIUM WRITINGS IN ELIGIBLE CITIZENS COASTAL ACCOUNT'S ELIGIBLE INSURING AREAS BY UNDERWRITING SYNDICATES, POOLS AND ASSOCIATIONS

Many Assessable Insurers are also members of other underwriting syndicates, pools or associations (other pools), that write property lines of business in Florida. Membership of an Assessable Insurer in other pools will generally increase its participation percentage in Citizens by reason of taking its share of the other pools' direct property premiums written.

The following provides for Assessable Insurers of other pools and associations to be allowed to receive their share of any voluntary premium writings credit written by the other pool or association in Citizens Coastal Account's eligible insuring areas.

Voluntary Premium Procedures

Voluntary Credit on pool and association writings in eligible areas will be credited in proportion to the Assessable Insurer's participation in that pool or association. In compliance, Citizens staff is to determine eligible pools and associations and establish procedures for obtaining required submission or bordereau and participation percentages. Thus, if your company is a member of an underwriting syndicate, pool or association that writes property business in Florida, and if your company "books" its share of the other pool's or association's premiums written thereby increasing your participation in Citizens Coastal Account, and if the other pools or associations write windstorm coverage in eligible Citizens Coastal Account's insuring areas, and if the other pool or association will report such voluntary premiums to Citizens under existing guidelines, appropriate credit for such voluntary premiums may be passed to your company.

Note: Citizens Personal Lines Account ("PLA") and Citizens Commercial Lines Account ("CLA") does not write windstorm in Citizens Coastal Account's eligible insuring areas. Credit for voluntary premium writings is not acceptable in these Citizen's Accounts under this rule. However, PLA and CLA "Take-Out" companies may receive a form of credit exemption. Reference the PLA and CLA Take Out exemption rules in the *Citizens Participation Manual* for specific detail.

IX. VOLUNTARY PREMIUM WRITINGS TRANSFER PROCEDURE AND NOTICE

Section 627.351(6) (g)3.a, Florida statutes, provides that Citizens "may consider any prudent and not unfairly discriminatory approach to reducing corporation writings, and may adopt a credit against assessment liability or other liability that provides an incentive for insurers to take risks out of the corporation by maintaining or increasing voluntary writings in counties or areas in which corporation risks are highly concentrated and a program to provide a formula under which an insurer voluntarily taking risks out of the corporation by maintaining or increasing voluntary writings will be relieved wholly or partially from assessments." The Citizens Board has approved the continuation of the voluntary writings credit program in the High-Risk Account (formerly Florida Windstorm Underwriting Association) with certain modifications, as described below.

All insurers will be required to participate in Citizens' assessments as individual companies. Therefore, voluntary writings credits can no longer be accumulated or submitted on a group basis. An individual insurer, however, may transfer excess voluntary premium writing credits to other individual companies without restriction. A "Transfer Notice" is required indicating the order the insurer wishes to transfer excess credits to other individual companies. The transfer of credits for Voluntary Writings may, according to the wishes of each insurer, be either for an indefinite period of time ("Permanent Transfer Notice") or for a specified term of years ("Term Transfer Notice"). The transfer of voluntary premium writings credit must be received in Citizens' office prior to the first day (January 1) of the calendar year in which the transfer is to be effective.

The Transfer Notice (**Exhibit V-22**) is to be used to notify Citizens of instructions as to the transfer of Credits for Voluntary Writings. If the Transfer Notice is not received in strict accordance with the instructions set forth in this letter, no transfers will be made and credits earned will be lost.

CITIZENS WILL ACT SOLELY ON INSTRUCTIONS FROM THE INSURER AND NOTHING WILL BE DONE AUTOMATICALLY BY THE CORPORATION.

In order for the transfer to be effective, Citizens must receive the Transfer Notice prior to the start of the Participation Year in which the transfer commences. **The Transfer Notice must be received in the office of Citizens Property Insurance Corp., ATTN: Nicole Duchesney, P.O Box 19700, Jacksonville, FL 32245, no later than 5:00pm, December 29, 2xxx, to govern the transfer of Credits for Voluntary Writings for the 2xxx Plan Year.**

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An insurer may return the Transfer Notice by overnight courier service, certified mail, or registered mail. A Transfer Notice sent by overnight courier service, certified mail, or registered mail is deemed to be received by Citizens if: (a) the receipt is signed by Citizens, (b) the Transfer Notice is stamped as having been received on or before December 29, 2xxx. Transfer Notices received by Citizens after 5:00 PM, will not be effective and shall be deemed void.

Finally, transfer provision will be effective for a full Plan Year, and once an election has been made for a Plan Year, they may not be amended or terminated until the next Plan Year. In other words, any amendment or termination of a Transfer Notice by an insurer during the Plan Year will have no effect on Citizens' allocation of liability and credits for that year, but will be effective the following Plan Year. In addition, if an insurer returns a Term Transfer Notice and fails, at the end of the term to execute a new Transfer Notice, the transfer of that insurer's Credits for Voluntary Writings will terminate at that time.

All insurers who would like to participate are required to complete a new transfer agreement. Complete the attached form and return it no later than December 29, 2xxx. Please call the hotline number 904-208-7610 if you have any questions.

X. EXCESS OF LOSS

Voluntary premium credits written on policies in excess of the standard limit of insurance permitted by the Citizens Property Insurance Corporation Coastal Account shall be treated for the following occupancy "classes" as such:

Classes

- 1) Residential (i.e. Homeowners, Farm owner and Dwelling Fire type policies).
- 2) Commercial-Residential (i.e. policies for residential condominium or residential townhouse, or other multi-unit residential buildings subject to a condominium regime, or comparable form of ownership in individual shares, apartment buildings and common elements of Homeowner's Associations or other commercial coverages of residences).
- 3) Commercial-Nonresidential (i.e. policies for mercantile, office buildings, hotel, motels, boarding houses, hospitals, restaurants and other similar and intended occupancies).

For "**classes 1 and 2**" Assessable Insurers will be allowed credit for all premiums for voluntary writings. This includes the primary layer (first layer of insurance) or excess layer either over a deductible, another company, or over an amount of insurance provided by Citizens Coastal Account. If a deductible "buy back" has been written, the premium of the "buy back" will also be allowed for credit.

For example: *Citizens Coastal Account writes a Commercial-Residential risk for \$5,000,000 with a \$600,000 deductible. Assessable Insurer "A" writes \$4,400,000 excess of Citizens Coastal Account's limit of liability (including the Citizens deductible). Assessable Insurer "B" writes \$10,000,000 excess of Citizens and Assessable Insurer "A" limit of liabilities (including the deductibles) – Assessable Insurer "A" may receive credit for the premium representing \$4,400,000. Assessable Insurer "B" may receive credit for the premium representing \$10,000,000.*

Voluntary Premium Procedures

For example: Assessable Insurer "A" writes a Residential Risk (Homeowners) for \$1,000,000 with a \$100,000 deductible. Assessable Insurer "B" writes \$2,000,000 excess of Assessable Insurer "A", Assessable Insurer "C" writes a deductible buy back. Assessable Insurer "A" may receive credit for the premium representing \$1,000,000. Assessable Insurer "B" may receive credit for the premium representing \$2,000,000 and Assessable Insurer "C" may receive credit for the premium representing the deductible "buy back".

For "**class 3**". Assessable Insurers will be allowed credit for the portion of premium for voluntary writings that are written as:

- a. Excess over an amount of insurance provided by Citizens Coastal Account, limited to the difference between the amount Citizens provides and the Citizens Coastal Account's limit of \$1,000,000 (without the Citizens deductible).
- b. Primary (first layer of insurance) over a deductible and when no deductible buy back has occurred, up to the limit of liability (without the deductible amount) of \$1,000,000.
- c. Secondary or excess over the limit of liability provided in b. above, but no credit will be allowed on limit of liability amounts that exceed the \$1,000,000 stipulated in a. or b. above.
- d. The respective Citizens Coastal Account's limit of \$1,000,000 is per individual building and its contents combined.
- e. Assessable Insurers should report applicable premiums based on a building and its contents combined limit or exposure amount of \$1,000,000. For reporting purposes, an Assessable Insurer should group all premiums associated with a location and then apply the insurer's excess of loss (Lloyds, pro rata, etc.) factor. Multiple building and or contents limits may be associated with a risk location. When determining which limit or coverage to use to determine the appropriate factors, you may use the coverage that provides the highest factor. This factor may be applied to your property and liability premiums.
- f. Assessable Insurers reporting "**class 3**" premiums when building and contents values (singularly or combined) exceed the \$1,000,000 limit (applied per building and its contents combined) must include an explanation of the premium associated with the \$1,000,000 of coverage. The explanation may be in the form of a worksheet on the insurer's calculation table. Evidence of a pro rata or other distribution methodology may be explained by a "Lloyds" table.

For example: Assessable Insurer "A" writes \$500,000 excess of a \$100,000 deductible. Assessable Insurer "B" writes \$2,000,000 excess of Assessable Insurer "A". Assessable Insurer "A" may receive credit for the premium written on the \$500,000 limit of liability, Assessable Insurer "B" may receive credit for that portion of premium representing \$500,000.

Voluntary Premium Procedures

For example: Citizens writes \$300,000 limit of liability with a \$60,000 deductible. Assessable Insurer "A" writes \$500,000 excess of Citizens Coastal Account. Assessable Insurer "B" writes \$1,200,000 excess of Citizens and Assessable Insurer "A" limit of liabilities. Assessable Insurer "A" may receive credit for that portion of premium representing \$500,000. Assessable Insurer "B" may receive credit for that portion representing \$200,000.

For example: If the coverages (exposure) of group 1 (e.g. property) are different than group 2 (e.g. liability, etc.) coverage exposure, use the highest exposure to determine your pro rata/insurance to limit. Take this exposure and apply it to the Lloyds or your 1st loss table factor. **See table and explanation on page 13.**

Coverage Type	Coverage Amount	Total Premium by Line	Premium for First \$1,000,000 in Coverage
Building	\$3,000,000	\$5,000	\$5,280
Contents	\$1,500,000	\$3,000	
Business Income	\$2,000,000	\$4,000	\$2,640
Exterior Signs	\$500,000	\$700	\$462
Liability	\$5,000,000	\$2,500	\$1,650
TOTAL	\$12,000,000	\$15,200	\$10,032

An excess of loss factor of .66 (a Lloyds Table factor) is developed from the building and its contents amount combined. This factor is applied to the sum of all applicable premiums associated with the location. Based on the above breakdown of premiums, an insurer would receive voluntary credit on \$10,032 in premiums. Assessable Insurers seeking credit on an Excess of Loss Basis should correspond with the Citizens Jacksonville, Florida office, giving pertinent premium development, deductible and limit of liability information so the voluntary premium for a credit may be determined.

XI. Quota Share

Citizens may enter into Quota Share primary insurance agreements with Assessable Insurers at stipulated Corporation quota share levels of risk sharing. The portion of the premium(s) representing the premiums of the Assessable Insurer's share of the agreement are eligible for voluntary premium credit, when written in Citizens Coastal Account's eligible insuring areas. These premium portions shall be credited in accordance with this Manual and its rules and the manner of reporting and receiving credit shall be provided when Citizens enacts its Quota Share primary insurance agreements.



DATE

Company Name
ATTN:
Address
City, State Zip Code

NAIC No:

RE: Receipt of Submission and Documents for Audit

This will acknowledge receipt of your _____ quarter _____ data file and documents for audit of voluntary writings received on _____. This readable submission constitutes an "official" voluntary submission in accordance with our rules. We will process your audit and notify you of the result within a reasonable time.

Sincerely,

Premium Writings Auditor

PLEASE TURN OVER FOR ADDITIONAL INFORMATION.

IMPORTANT NOTICE

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the Citizens Voluntary Premium Manual. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance **with the schedule** below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

All quarterly and annual reports and resubmissions shall be audited by Citizens (the "Corporation"). All daily reports and other documents requested by Citizens in connection with the audit, including annual and quarterly resubmission requested policies for audit pursuant to the voluntary premium manual Section II F 9 (the "audit material") must be received by the Citizens Jacksonville, Florida office on or before the dates shown in the following schedule. If an Assessable Insurer reports voluntary premiums on a quarterly basis, the audit material for the first 3 quarters shall be submitted, in so far as practicable, 30 days from the date of Citizen's policy request letter and the audit material for the final quarter (and for any previous unreported quarterly period) must be received by the Citizens Jacksonville, Florida office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS – SCHEDULE OF REPORTING DEADLINES		
Submission/Resubmission	Submission Deadline	Audit Material Deadline
<i>First Quarter Submission</i> (January – March)	June 1	30 Days from date of Citizen's policy request letter.
<i>Second Quarter Submission</i> (April – June)	September 1	30 Days from date of Citizen's policy request letter.
<i>Third Quarter Submission</i> (July – September)	December 1	30 Days from date of Citizen's policy request letter.
<i>Fourth Quarter Submission</i> (October – December)	February 15	March 15.
<i>Annual Submissions</i>	February 15	March 15.
<i>Resubmissions</i>	April 15	May 1

A quarterly resubmission may not be made or included as part of an annual report until all audit material related to the initial quarterly report shall be received by the Citizens Jacksonville, Florida office. Any quarterly or annual report received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens Jacksonville, Florida office by certified mail return receipt. Upon receipt of such notice, all voluntary credits for that Assessable Insurer shall be removed and an annual or quarterly resubmission may thereafter be made by that Assessable Insurer, but all of such resubmission must, in any event, be received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens Jacksonville, Florida office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens Jacksonville, Florida office on or before the **May 1** deadline, all annual voluntary premium writings or the applicable quarterly voluntary premium writings **shall be ineligible** for voluntary credits in the participation year and all rights to voluntary credits for such participation year or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens Jacksonville, Florida office is the **only** date acceptable. If any deadline date falls on a weekend or Citizens holiday, the submission(s), resubmission(s) and all other documents must be received by the Citizens Jacksonville, Florida office on or before the next Citizens business day.

- We urge you to mail your report(s), submission(s), resubmission(s), audit material and other documents by means of a traceable transportation (i.e. certified mail, Fed-X, UPS).
- We will send a policy request after we receive the fourth quarter or annual report (on or before **February 15**) and such request shall be suspended to **March 1**. If there is no response from you by **March 1**, we will send, by certified mail, a **second request**, which will include a copy of the original policy request. We will send a policy request following a resubmission by you; but we **will not** send a **second request** if the resubmission is received by Citizens Jacksonville, Florida office on or after **April 15**.
- We urge you to submit reports and audit material early so sufficient time is available for you to confirm receipt and if necessary, resubmit with receipt by the stipulated deadlines. This includes time to receive in our Citizens Jacksonville, Florida office requested audit material on a submission or resubmission basis.

PLEASE TURN OVER FOR ADDITIONAL INFORMATION



DATE

Company Name
ATTN:
Address
City, State Zip Code

Assessable Insurer No:

POLICY REQUEST

Audit of Submission of Voluntary Windstorm
Premiums Written in Areas Eligible for Insurance
Through Citizens Property Insurance Corporation's
Coastal Account
_____Quarter _____

We have received your data file of policies submitted for credit on _____ for voluntary writings in Citizens Coastal Account's eligible insuring area for the quarter in caption. This readable submission constitutes an "official" voluntary submission in accordance with our rules. An audit of your submission is required. A list of policies selected for audit is attached. Please send us a copy (Xerox, etc.) of the daily report, endorsement or other acceptable evidence of insurance directly pertinent to the transactions listed so that we may verify location of the insured property, terms of policies, premiums and policy exclusions. Care should be taken to send documentation to verify the transactions indicated on the attached list. Please return to our Citizens Jacksonville, Florida office, the list with your policies prior to March 15th of the participation year for which these voluntary premium credits shall apply. Copy of material sent will not be returned.

Sincerely,

Premium Writings Auditor
Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT

IMPORTANT NOTICE

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the Citizens Voluntary Premium Manual. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance with the schedule below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

All quarterly and annual reports and resubmissions shall be audited by Citizens (the "Corporation"). All daily reports and other documents requested by Citizens in connection with the audit, including annual and quarterly resubmission requested policies for audit pursuant to the voluntary premium manual Section II F 9 (the "audit material") must be received by the Citizens Jacksonville, Florida office on or before the dates shown in the following schedule. If an Assessable Insurer reports voluntary premiums on a quarterly basis, the audit material for the first 3 quarters shall be submitted, in so far as practicable, 30 days from the date of Citizen's policy request letter and the audit material for the final quarter (and for any previous unreported quarterly period) must be received by the Citizens Jacksonville, Florida office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS - REPORTING DEADLINES		
Submission/Resubmission	Submission Deadline	Audit Material Deadline
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<i>Second Quarter Submission</i> (April – June)	September 1	30 Days from date of Citizen's policy request letter.
<i>Third Quarter Submission</i> (July – September)	December 1	30 Days from date of Citizen's policy request letter.
<i>Fourth Quarter Submission</i> (October – December)	February 15	March 15
<i>Annual Submissions</i>	February 15	March 15.
<i>Resubmissions</i>	April 15	May 1

A quarterly resubmission may not be made or included as part of an annual report until all audit material related to the initial quarterly report shall be received by the Citizens Jacksonville, Florida office. Any quarterly or annual report received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens Jacksonville, Florida office by certified mail return receipt. Upon receipt of such notice, all voluntary credits for that Assessable Insurer shall be removed and an annual or quarterly resubmission may thereafter be made by that Assessable Insurer, but all of such resubmission must, in any event, be received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens Jacksonville, Florida office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens Jacksonville, Florida office on or before the **May 1** deadline, all annual voluntary premium writings or the applicable quarterly voluntary premium writings **shall be ineligible** for voluntary credits in the participation year and all rights to voluntary credits for such participation year or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens Jacksonville, Florida office is the **only** date acceptable. If any deadline date falls on a weekend or Citizens holiday, the submission(s), resubmission(s) and all other documents must be received by the Citizens Jacksonville, Florida office on or before the next Citizens business day.

- We urge you to mail your report(s), submission(s), resubmission(s), audit material and other documents by means of a traceable transportation (i.e. certified mail, Fed-X, UPS).
- We will send a policy request after we receive the fourth quarter or annual report (on or before **February 15**) and such request shall be suspended to **March 1**. If there is no response from you by **March 1**, we will send, by certified mail, a **second request**, which will include a copy of the original policy request. We will send a policy request following a resubmission by you; but we **will not** send a **second request** if the resubmission is received by Citizens Jacksonville, Florida office on or after **April 15**.
- We urge you to submit reports and audit material early so sufficient time is available for you to confirm receipt and if necessary, resubmit with receipt by the stipulated deadlines. This includes time to receive in our Citizens Jacksonville, Florida office requested audit material on a submission or resubmission basis.

PLEASE TURN OVER FOR ADDITIONAL INFORMATION



DATE

Company Name
ATTN:
Address
City, State Zip Code

Assessable Insurer No:

**RESUBMISSION
POLICY REQUEST**

Audit of Submission of Voluntary Windstorm
Premiums Written in Areas Eligible for Insurance
Through Citizens Property Insurance Corporation's
Coastal Account
_____ Quarter _____

We have received your data file of policies resubmitted for credit on _____ for voluntary writings in Citizens Coastal Account's eligible insuring area for the quarter in caption. An audit of your resubmission is required. A list of policies selected for audit is attached. Please send us a copy (Xerox, etc.) of the daily report, endorsement or other acceptable evidence of insurance directly pertinent to the transactions listed so that we may verify location of the insured property, terms of policies, premiums and policy exclusions. **RECEIPT OF THESE DOCUMENTS IN THEIR ENTIRETY WILL CONSTITUTE AN "OFFICIAL RESUBMISSION" AS DEFINED IN THE CITIZENS COASTAL ACCOUNT'S VOLUNTARY PREMIUM MANUAL.** Care should be taken to send documentation to verify the transactions indicated on the attached list. Please return to our Citizens Jacksonville, Florida office, the list with your policies prior to May 1st of the participation year for which these voluntary premium credits shall apply. Copy of material sent will not be returned.

Sincerely,

Premium Writings Auditor
Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT

IMPORTANT NOTICE

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the Citizens Voluntary Premium Manual. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance with the schedule below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

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- We urge you to submit reports and audit material early so sufficient time is available for you to confirm receipt and if necessary, resubmit with receipt by the stipulated deadlines. This includes time to receive in our Citizens Jacksonville, Florida office requested audit material on a submission or resubmission basis.

PLEASE TURN OVER FOR ADDITIONAL INFORMATION

Citizens Property Insurance Corporation – Coastal Account

Period Q01 0000A

Voluntary Transaction Exception Listing

Date:: **//****

Policy Number: H 117547302
 Address: 40 SKYLINE DRIVE
 City: KEENE County: CHESHIRE
 (Re)Submit Date/Type: 03/1997
 Err: ***The county is outside the eligible area
 Err: ***The state is outside the eligible area

Policy Type: HO3
 State: NH Zip: 03431
 Trans Type: 2

Wind Only :
 Allied.... :
 Farm..... : 783
 Home.... :
 Mobile... :
 Comrcial. :

Policy Number: H 118706803
 Address: 1240 N. BROADMORE AVE.
 City: SEMINOLE County: SEMINOLE
 (Re)Submit Date/Type: 03/1997
 Err: ***The county is outside the eligible area

Policy Type: HO3
 State: FL Zip: 67206
 Trans Type: 2

Wind Only :
 Allied.... :
 Farm..... :
 Home.... : 508
 Mobile... :
 Comrcial. :

Period: Q01

Summary Page – Grand Total

Date: **//******

	System Totals	Submission Totals	-----Exceptions-----
Wind Only-Res :			Invalid County..... : 2
Wind Only-Comm :			Invalid State..... :
Allied..... :			Invalid Premium :
Farm..... :			:
Home..... : 1,291			:
Mobile Home.... :			:
Commercial..... :			
Total..... : 1,291			Total Exceptions..... : 2

Premium Totals

	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Group 4</u>	<u>Group 5</u>	<u>Other</u>	<u>Adjust</u>	<u>Total</u>
Wind Only-Res :								
Wind Only-Comm :								
Allied :								
Farm :								
Home :						1291	1291	1291
Mobile Home :								
Commercial :								
Total :								

Personal Lines
 Total Exceptions..... 2
 Commercial Lines
 Total Exceptions..... 0



DATE

Company Name
Attn:
Address
City, State Zip Code

NAIC No:

Policy Request
COMMERCIAL LINES SELECTIONS
_____ Quarter _____

RESERVED FOR CITIZENS

<u>POLICY NUMBER</u>	<u>TYPE</u>	<u>DATE</u>	<u>PREMIUM</u>	<u>USE</u>
05BP 077600702	2	2/93	1,793	
07 AIB 7549002	2	2/93	1,126	
07 AMI 7590841	1	3/93	3,383	
07 AMI 9272693	2	1/93	4,279	
07 MI 6485210	1	2/93	1,851	



DATE

Company Name
 Attn:
 Address
 City, State Zip Code

NAIC No:

Policy Request

PERSONAL LINES Selections

_____ Quarter _____

RESERVED FOR CITIZENS

<u>POLICY NUMBER</u>	<u>TYPE</u>	<u>DATE</u>	<u>PREMIUM</u>	<u>USE</u>
05 AB 10209066	3	2/93	54	
05 BP 04417290	2	2/93	75	
07 AB 30014077	1	3/93	437	
05 BP 40470007	2	1/93	123	
05 BP 07711440	1	2/93	433	
05 BP 09209066	2	2/93	635	
05 CP 07508510	2	1/93	55	
05 CP 07760401	1	3/93	82	
05 CP 09214822	3	12/92	12	
05 ML 07506878	2	3/93	218	
05 ML 07716899	2	2/93	483	
05 ML 09270550	1	1/93	365	
07 AI 09209971	2	2/93	328	
07 AI 75492120	4	1/93	4	



DATE

Company Name
ATTN:
Address
City, State Zip Code

NAIC No:

RE: Receipt of Documents for Audit

This will acknowledge receipt of your _____ quarter _____ documents for audit. We will process your audit and notify you of your company's credits within a reasonable time.

Sincerely,

Premium Writings Auditor

**CITIZENS PROPERTY INSURANCE CORPORATION COASTAL ACCOUNT'S VOLUNTARY PREMIUM
TERRITORY GROUPINGS AND PERCENTAGE SELECTIONS**

	RESIDENTIAL WIND-ONLY	ALLIED LINES	HOME OWNERS & FARM OWNERS	MOBILE HOMEOWNERS	COMMERCIAL	COMMERCIAL WIND-ONLY
TERRITORY GROUP BY COUNTY						
GROUP 1						
Duval Flagler Nassau St Johns Volusia	100%	75.0%	40.0%	55.0%	32.5%	100%
GROUP 2						
Bay Escambia Franklin Gulf Okaloosa Santa Rosa Wakulla Walton	100%	75.0%	45.0%	45.0%	30.0%	100%
GROUP 3						
Hernando Levy Manatee Pasco Pinellas Sarasota	100%	80.0%	55.0%	60.0%	42.5%	100%
GROUP 4						
Brevard Indian River St Lucie	100%	90.0%	60.0%	75.0%	50.0%	100%
GROUP 5						
Broward Charlotte Collier Dade Lee Monroe Palm Beach	100%	85.0%	65.0%	70.0%	45.0%	100%



Date

Company Name
Attn:
Address
City, State Zip Code

NAIC No:

Voluntary Premium Writings Credit
_____ **Quarter** _____

Enclosed is a summary with attachments showing development of voluntary premium writings credit earned for the quarter in caption. You may rework the original submission and resubmit it **once**. Revisions may extend beyond the errors noted just in the policies audited. In the event the resubmission produces a lower credit than your original submission, only the credit developed under the resubmission will be allowed.

Sincerely,

Premiums Writings Auditor

Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT.

IMPORTANT NOTICE

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the Citizens Voluntary Premium Manual. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance **with the schedule** below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

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VOLUNTARY PREMIUM WRITINGS – SCHEDULE OF REPORTING DEADLINES		
Submission/Resubmission	Submission Deadline	Audit Material Deadline
<i>First Quarter Submission</i> (January – March)	June 1	30 Days from date of Citizen's policy request letter.
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<i>Resubmissions</i>	April 15	May 1

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If any annual or quarterly reports are not received by the Citizens Jacksonville, Florida office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens Jacksonville, Florida office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens Jacksonville, Florida office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens Jacksonville, Florida office on or before the **May 1** deadline, all annual voluntary premium writings or the applicable quarterly voluntary premium writings **shall be ineligible** for voluntary credits in the participation year and all rights to voluntary credits for such participation year or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens Jacksonville, Florida office is the **only** date acceptable. If any deadline date falls on a weekend or Citizens holiday, the submission(s), resubmission(s) and all other documents must be received by the Citizens Jacksonville, Florida office on or before the next Citizens business day.

- We urge you to mail your report(s), submission(s), resubmission(s), audit material and other documents by means of a traceable transportation (i.e. certified mail, Fed-X, UPS).
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- We urge you to submit reports and audit material early so sufficient time is available for you to confirm receipt and if necessary, resubmit with receipt by the stipulated deadlines. This includes time to receive in our Citizens Jacksonville, Florida office requested audit material on a submission or resubmission basis.

PLEASE TURN OVER FOR ADDITIONAL INFORMATION



DATE

Company Name
Attn:
Address
City, State Zip Code

NAIC No.:

Resubmission
Voluntary Premium Writings Credit
_____ **Quarter** _____

Enclosed is a summary with attachments showing development of your resubmitted voluntary premium writings credit earned for the quarter in caption. In the event this resubmission produced a lower credit than your original submission, only the credit developed under this resubmission will be allowed.

Sincerely,

Premiums Writings Auditor

Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT

IMPORTANT NOTICE

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by the Citizens Jacksonville, Florida office on or before **February 15** of the year for which voluntary credits are sought (the "participation year") and in accordance with procedures set forth in the Citizens Voluntary Premium Manual. An Assessable Insurer may report voluntary premiums on a quarterly basis, or on an annual basis. The reports and any revisions of such reports (the "resubmission") shall be submitted in accordance **with the schedule** below. The report for the fourth quarter (and for any previous unreported quarterly period) and the annual report must be received by Citizens Jacksonville, Florida office on or before the **February 15** deadline. Quarterly and annual resubmissions may be made at any time after the **February 15** deadline and before the **April 15** deadline if and only if all quarterly and annual reports have been submitted on or before the **February 15** deadline to Citizens Jacksonville, Florida office.

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PLEASE TURN OVER FOR ADDITIONAL INFORMATION



Date

Company Name
Attn:
Address
City, State Zip Code

NAIC No:

Voluntary Premium Writings Credit
_____ Quarter _____

Enclosed is a summary with attachments showing development of voluntary premium writings credit earned for the quarter in caption. A Year End Summary of your company's credits will be forwarded within a timely manner.

Sincerely,

Premiums Writings Auditor

Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT.

IMPORTANT NOTICE

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PLEASE TURN OVER FOR ADDITIONAL INFORMATION



DATE

Company Name
ATTN:
Address
City, State Zip Code

Assessable Insurer No:

RE: Non-Receipt of Data File

This will acknowledge that Citizens did not receive your _____quarter _____ data file of voluntary writings by the February 15 deadline. This submission is **ineligible** for voluntary credits and all rights to voluntary credits for such submission have been **forfeited**.

Sincerely,

Premium Writings Auditor

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IMPORTANT NOTICE

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DATE

Company Name
ATTN:
Address
City, State Zip Code

Assessable Insurer No:

RE: Receipt of Documents for Audit – After Deadline

This will acknowledge receipt of documents for your _____ quarter _____ audit of voluntary writings received on _____. Citizens did not receive your documents by the March 15 deadline. This submission is **ineligible** for voluntary credits and all rights to voluntary credits for such submission have been **forfeited**.

Sincerely,

Premium Writings Auditor

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IMPORTANT NOTICE

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Date

Company Name
Attn:
Address
City, State Zip Code

Assessable Insurer No:

Voluntary Premium Writings Credit
_____ Quarter _____

This is to acknowledge that Citizens did not receive documents for audit for the quarter in caption above by the March 15 deadline. This submission is **ineligible** for voluntary credits and all rights to voluntary credits for such submission have been **forfeited**.

Sincerely,

Premiums Writings Auditor

Enclosure

IMPORTANT NOTICE ON BACK OF THIS DOCUMENT.

IMPORTANT NOTICE

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DATE

Company Name
 Attn:
 Address
 City, State Zip Code

NAIC No:

Policy Request
PERSONAL LINES Selections
 _____ Quarter _____

RESERVED FOR CITIZENS

<u>POLICY NUMBER</u>	<u>TYPE</u>	<u>DATE</u>	<u>PREMIUM</u>	<u>USE</u>
07 MI 07654932	2	2/93	1,061	
07 IB 07710130	2	2/93	401	
07 MI 10687475	1	3/93	-30	
07 MI 06750211	2	1/93	123	West of I-95

Total of Personal Premiums Requested : \$1,555
 Total Ineligible Premiums : -\$123
 Remainder Acceptable Personal Premiums : \$1,432
 Ratio Acceptable To Total Requested : 92%



DATE

Company Name
 Attn:
 Address
 City, State Zip Code

NAIC No:

Policy Request
COMMERCIAL LINES Selections
 _____ Quarter _____

RESERVED FOR CITIZENS

<u>POLICY NUMBER</u>	<u>TYPE</u>	<u>DATE</u>	<u>PREMIUM</u>	<u>USE</u>
05BP 077600702	2	2/93	1,793	
07 AIB 7549002	2	2/93	1,126	
07 AMI 7590841	1	3/93	3,383	Out of eligible area
07 AMI 9272693	2	1/93	4,279	
07 MI 6485210	1	2/93	1,851	

Total of Commercial Premiums Requested : \$12,432
 Total Ineligible Premiums : -\$ 3,383
 Remainder Acceptable Commercial Premiums : \$ 9,049
 Ratio Acceptable To Total Requested : 73%

CITIZENS PROPERTY INSURANCE CORPORATION

EXHIBIT V-17
Sample Document
Ed. 11-16

SUMMARY OF VOLUNTARY PREMIUM WRITINGS CREDIT

____ Quarter of ____
RANDOM AUDIT

ABC Insurance Company

NAIC No. 0000A

	Residential Wind-Only	Allied Lines	Homeowner Farm Owner	Mobile Homes	Commercial Multi -peril	Commercial Wind-Only
Premiums Reported By Co.:	3,948	8,759	1,325,817	17,209	877,265	149,348
Totals by Territory Group:						
GROUP 1	634	1,059	203,407	2,105	121,021	78,694
GROUP 2	925	1,700	102,000	3,100	312,100	0
GROUP 3	413	2,000	110,000	5,002	111,001	58,901
GROUP 4	78	1,500	110,410	1,000	21,021	11,753
GROUP 5	1,898	2,500	800,000	6,002	312,122	0
TOTAL:	3,948	8,759	1,325,817	17,209	877,265	149,348
Acceptable Ratio Developed by Audit of Selected Policies (Forms Attached)	97.0%	97.0%	97.0%	97.0%	99.0%	99.0%
Territory GROUP 1 Premium Adjusted by Acceptable Ratio:	615	1,027	197,305	2,042	119,811	77,907
Factor to Adjust Total to Windstorm:	100.0%	75.0%	40.0%	55.0%	32.5%	100.0%
Territory GROUP 1 Voluntary Premium Credit:	615	770	78,922	1,123	38,939	77,907
Territory GROUP 2 Premium Adjusted by Acceptable Ratio:	897	1,649	98,940	3,007	308,979	0
Factor to Adjust Total to Windstorm:	100.0%	75.0%	45.0%	45.0%	30.0%	100.0%
Territory GROUP 2 Voluntary Premium Credit:	897	1,237	44,523	1,353	92,694	0
Territory GROUP 3 Premium Adjusted by Acceptable Ratio:	401	1,940	106,700	4,852	109,891	58,312
Factor to Adjust Total to Windstorm:	100.0%	80.0%	55.0%	60.0%	42.5%	100%
Territory to GROUP 3 Voluntary Premium Credit:	401	1,552	58,685	2,911	46,704	58,312
Territory GROUP 4 Premium Adjusted by Acceptable Ratio:	76	1,455	107,098	970	20,811	11,635
Factor to Adjust Total to Windstorm:	100.0%	90.0%	60.0%	75.0%	50.0%	100.0%
Territory GROUP 4 Voluntary Premium Credit:	76	1,310	64,259	728	10,406	11,635
Territory GROUP 5 Premium Adjusted by Acceptable Ratio:	1,841	2,425	776,000	5,822	309,001	0
Factor to Adjust Total to Windstorm:	100.0%	85.0%	65.0%	70.0%	45.0%	100.0%
Territory GROUP 5 Voluntary Premium Credit:	1,841	2,061	504,400	4,075	139,050	0
Insurance Line Totals:	3,830	6,930	750,789	10,190	327,793	147,854
GRAND TOTAL:	1,247,386					

SUMMARY OF VOLUNTARY PREMIUM WRITINGS CREDIT

Quarter of _____
100% AUDIT

ABC Insurance Company

NAIC No. 0000A

	Residential Wind-Only	Allied Lines	Homeowner Farm Owner	Mobile Homes	Commercial Multi -peril	Commercial Wind-Only
Premiums Reported By Company after 100% Audit:	1,385	1,789	25,817	0	35,002	26,801
Totals by Territory Group:						
GROUP 1	526	1,059	70	0	3,726	1,117
GROUP 2	430	730	4,337	0	0	0
GROUP 3	117	0	3,007	0	0	9,016
GROUP 4	98	0	1,260	0	350	4,270
GROUP 5	214	0	17,143	0	30,926	12,398
TOTAL:	1,385	1,789	25,817	0	35,002	26,801
Correction – Company Total:						
GROUP 1	50	0	0	0	303	0
GROUP 2	0	0	125	0	0	0
GROUP 3	0	0	0	0	0	515
GROUP 4	98	0	0	0	0	0
GROUP 5	0	0	340	0	3,409	1,839
Territory GROUP 1 Premium Adjusted by Acceptable Ratio:	476	1,059	70	0	3,423	1,117
Factor to Adjust Total to Windstorm:	100.0%	75.0%	40.0%	55.0%	32.5%	100.0%
Territory GROUP 1 Voluntary Premium Credit:	476	794	28	0	1,112	1,117
Territory GROUP 2 Premium Adjusted by Acceptable Ratio:	430	730	4,212	0	0	0
Factor to Adjust Total to Windstorm:	100.0%	75.0%	45.0%	45.0%	30.0%	100.0%
Territory GROUP 2 Voluntary Premium Credit:	430	548	1,895	0	0	0
Territory GROUP 3 Premium Adjusted by Acceptable Ratio:	117	0	3,007	0	0	8,501
Factor to Adjust Total to Windstorm:	100.0%	80.0%	55.0%	60.0%	42.5%	100%
Territory to GROUP 3 Voluntary Premium Credit:	117	0	1,654	0	0	8,501
Territory GROUP 4 Premium Adjusted by Acceptable Ratio:	0	0	1,260	0	350	4,270
Factor to Adjust Total to Windstorm:	100.0%	90.0%	60.0%	75.0%	50.0%	100.0%
Territory GROUP 4 Voluntary Premium Credit:	0	0	756	0	175	4,270
Territory GROUP 5 Premium Adjusted by Acceptable Ratio:	214	0	16,803	0	27,517	10,559
Factor to Adjust Total to Windstorm:	100.0%	85.0%	65.0%	70.0%	45.0%	100.0%
Territory GROUP 5 Voluntary Premium Credit:	214	0	10,922	0	12,383	10,559
Insurance Line Totals:	1,237	1,342	15,255	0	13,670	24,447
GRAND TOTAL:	55,951					



DATE

Company Name
 Attn:
 Address
 City, State Zip Code

NAIC No:

Your Company has participated in Citizens Coastal Account's Voluntary Premium writings for the _____ calendar year. This credit will be applied to your _____ Year Citizens Property Insurance Corporation Coastal Account's Assessable Insurer Participation.

We summarize Citizens Coastal Account's Year End Voluntary Premium Writings Credit Earned by your company as follows:

Quarter	Allied Lines	Home Owners	Farm Owners	Mobile Homes	Wind Only Residential	Commercial	Wind Only Commercial
First	0	3,388	0	0	0	409,534	0
Second	0	8,597	0	0	0	170,578	0
Third	0	1,203	0	0	0	184,652	0
Fourth	0	872	0	0	0	151,268	0
Grand Total	930,092						

Record Format Submission of Voluntary Premium Writings

Field Description	Type	Length	Decimals	Starting
Company Number	Numeric	5	0	1
Policy Number	Alphanumeric	20		6
Process Transaction Century	Numeric	2	0	26
Process Transaction Year	Numeric	2	0	28
Process Transaction Month	Numeric	2	0	30
Process Transaction Day	Numeric	2	0	32
Transaction Type	Alphanumeric	1		34
Premium - Allied Lines	Numeric	9	0	35
Premium - Farm Owner	Numeric	9	0	44
Premium - Home Owner	Numeric	9	0	53
Premium - Mobile Home	Numeric	9	0	62
Premium - Commercial	Numeric	9	0	71
Building Coverage	Numeric	9	0	80
Contents Coverage	Numeric	9	0	89
Other Coverage	Numeric	9	0	98
Submission Century	Numeric	2	0	107
Submission Year	Numeric	2	0	109
Submission Month/Quarter	Numeric	2	0	111
Type	Alphanumeric	1		113
Resubmission	Alphanumeric	1		114
Location - Street Number	Alphanumeric	10		115
Location - Apartment Floor Number	Alphanumeric	8		125
Location - Street Name	Alphanumeric	60		133
Location - City	Alphanumeric	20		193
Location - County	Alphanumeric	15		213
Location - State	Alphanumeric	2		228
Location - Zip	Alphanumeric	9		230
Filler	Alphanumeric	13		239
Hurricane Deductible Amount	Numeric	9	0	252
Wind Deductible Amount	Numeric	9	0	261
Premium - Building	Numeric	9	0	270
Premium - Contents	Numeric	9	0	279
Total Building and Contents Premium	Numeric	9	0	288
Policy Type	Alphanumeric	3		297
Construction	Alphanumeric	3		300
Wind Only	Alphanumeric	1		303
Filler 2	Alphanumeric	20		304

DESCRIPTION OF EACH FIELD

ASSESSABLE INSURER NAIC NUMBER

Alphanumeric

POLICY NUMBER

Alphanumeric, right justified, policy number, leave out leading zero's

PROCESS TRANSACTION DATE

Century 2 Positions numeric
Year 2 Positions numeric
Month 2 Positions numeric – valid range is (01-12)
Day 2 Positions numeric

TRANS TYPE – TRANSACTION TYPE – 1 Position numeric values are:

1 New Policy	4 Minus endorsement
2 Renewal	5 Reinstatement
3 Plus endorsement	7 Cancellation

PREMIUMS – Must be right justified. Numeric whole dollars only. No negative amounts. Commercial – CMP type policies report line 5.1 and 5.2. BOP type policies report total premium. Allied Lines report EC only. Wind Only type policies report wind premiums only.

COVERAGE AMOUNT A, B, and C – Must be right justified. Whole dollars only – policy coverage amount.

COVERAGE LOCATION STREET NBR, APT/FLOOR, CITY NAME/CODE, COUNTY NAME/CODE

If unable to breakout these fields report as continuous data starting in position 133 (123 Main Street) Prefer name of county. May report Federal county code starting at position 213. (3 digits - Left Justify) State Code (FL, 09) only.

SUBMISSION

Century 2 Positions numeric
Year 2 Positions numeric
Month 2 Positions numeric – valid range is (01-12). Month (01-12), Quarter (03,06,09,12), If annual (12).
Type 1 Positions alpha – valid values (M,Q,A) M = Month, Q = Quarter (03,06,09,12), A = Annual (12).

RESUBMISSION

1 Position alpha; values are: blank or R = Resubmission.

TOTAL PREMIUM

Must be right justified. Whole dollars only: Based on policy forms or coverage provisions on your policy, place the total premium in the column for predominate coverage. EXAMPLE = HO-3 should go under "BUILDING", HO-4 and HO-6 should go under "CONTENTS". Allied Lines report Extended Coverage only.

FILLER 1

Blanks

DEDUCTIBLES

Whole dollars. If %, calculate amount based on limit of liability.

POLICY TYPE

Values are: HO3, HO4, HO6, DP1, DP3, CMP, BOP, OTH (Other)

CONSTRUCTION

3 Positions numeric - valid range 01-09. FHCF Fire Classification.
Map your predominate construction to one of these below:
001 = Frame 004 = Masonry noncombustible 007 = Superior masonry/heavy timber
002 = Joisted Masonry 005 = Modified fire resistive 008 = Superior noncombustible
003 = Noncombustible 006 = Fire resistive 009 = Superior masonry noncombustible

WIND ONLY

1 Position alphanumeric; values are Y = yes, N = no.

FILLER 2

Blank

Each Data File must have a LABEL containing the company name, company NAIC number and submission date. The data must be saved as an ASCII text file. **Your data file submission must be in the record format described above.**
Acceptable Media for Data Files: CD/DVD or email to voluntarysubmissions@citizensfla.com.

Below is a list of Citizens Coastal Account's eligible counties and their corresponding federal county code. If your submission(s) have any other spelling or abbreviation other than what is listed, that record(s) will be excluded from the submission(s) and will not receive credit.

COUNTY NAME	FEDERAL COUNTY CODE
BAY	005
BREVARD	009
BROWARD	011
CHARLOTTE	015
COLLIER	021
DADE	025
DUVAL	031
ESCAMBIA	033
FLAGLER	035
FRANKLIN	037
GULF	045
HERNANDO	053
INDIAN RIVER	061
LEE	071
LEVY	075
MANATEE	081
MIAMI-DADE	886*
MONROE	087
NASSAU	089
OKALOOSA	091
PALM BEACH	099
PASCO	101
PINELLAS	103
SANTA ROSA	113
SARASOTA	115
ST JOHNS	109
ST LUCIE	111
VOLUSIA	127
WAKULLA	129
WALTON	131

* This is an "artificial" county code to accommodate those submissions that do not reflect the change in county name from Dade to Miami-Dade.

CITIZENS PROPERTY INSURANCE CORPORATION
301 W. Bay St, Suite 1300
Jacksonville, FL 32202-5142

**RE: VOLUNTARY WINDSTORM PREMIUMS WRITTEN IN AREAS ELIGIBLE FOR INSURANCE
THROUGH CITIZENS COASTAL ACCOUNT**

REPORT YEAR: _____ January 1 – March 31 _____ April 1 – June 30
REPORT PERIOD: _____ July 1 – September 30 _____ October 1 – December 31

LINE OF INSURANCE	TOTAL DOLLARS IN THIS SUBMISSION
WIND ONLY Residential	\$ _____
WIND ONLY Commercial	\$ _____
ALLIED LINES – EXTENDED COVERAGE ONLY Annual Statement Line (2)	\$ _____
FARMOWNERS MULTIPLE PERIL Annual Statement Line (3)	\$ _____
HOMEOWNERS MULTIPLE PERIL Annual Statement Line (4)	\$ _____
COMMERCIAL PERIL Annual Statement Line (5)(5.1 + 5.2)	\$ _____
MOBILE HOME / MOBILE HOMEOWNER Annual Statement Line (X)	\$ _____
TOTAL:	\$ _____

Submitted By: _____
Assessable Insurer (Company) NAIC No: _____

CERTIFICATION:

I certify, to the best of my knowledge and belief, the information hereon and as contained in the attachments hereto is a correct return to voluntary writings in Citizens Coastal Account's eligible insuring areas for the period specified.

These submissions do not include:

- a) The Florida Insurance Guarantee Assessment (**FIGA**) unless reported on Statutory Page 14 of the NAIC Annual Statement.
- b) The Fire College Trust Fund (**FCTF**).
- c) Emergency Preparedness and Assistance Trust Fund (**EMPA**) surcharge.
- d) The Florida Hurricane Catastrophe Reinsurance Fund (**FHCF**) unless reported on Statutory Page 14 of the NAIC Annual Statement.
- e) Citizens Personal Lines Accounts and Commercial Lines Accounts or Coastal Account's regular and emergency assessments or recoupments
- f) Other (please specify) _____

BY: _____
(Authorized Representative) (Title) (Date)

(Mailing Address) (Phone Number)

(E-mail Address)

Note: "Mobile home/Mobile homeowners - Companies writing Mobile homes used as residences on property (type) contracts and who report these premiums on Line 1 through 5 of Statutory Page 14 of the NAIC Annual Statement should list such voluntary premiums along with their other voluntary business. Companies writing Mobile homes used as residences on automobile physical damage (type) contracts, and who report these premiums on lines other than 1 through 5 of the NAIC Annual Statement, should list such voluntary premiums on the Mobile homes or Mobile homeowners lines as marked above with the asterisk.

_____ 20xx

Regulatory Accountant
Citizens Property Insurance Corp.
ATTN: Nicole Duchesney
P.O. Box 19700
Jacksonville, FL 32245

Voluntary Premium Writings Transfer Notice

This letter gives notice how the undersigned wishes voluntary premium writings credit to be transferred in accordance with the Transfer Procedures bulletin of December 7, 20xx.

Provisions of this notice are:

_____ Permanent **or**

_____ One Year Term (in full force until December 31, 2xxx)

Please note your acceptance and submit this notice by the **December 29, 2xxx** deadline.

Insurer Company

Officer

Signature

Street _____

Date

City _____

State _____ Zip _____

Name (print)

Title

Telephone Number

1. LIST COMPANIES:

In the event of excess credits, we hereby elect to have Voluntary Writings Credits applied in the following order. The order noted is to the extent necessary to bring participation to zero in each company until all available credits are utilized.

	NAIC #
A. _____	_____
B. _____	_____
E. _____	_____
F. _____	_____
H. _____	_____
I. _____	_____
J. _____	_____
K. _____	_____
L. _____	_____
M. _____	_____
N. _____	_____
O. _____	_____
P. _____	_____
Q. _____	_____
R. _____	_____
S. _____	_____
T. _____	_____
U. _____	_____
V. _____	_____
W. _____	_____
X. _____	_____
Y. _____	_____
Z. _____	_____

Citizens Coastal Account Eligible Areas

Citizens Coastal Account may only insure eligible property located within the eligible insuring areas described below. A directory of eligible locations (street number, name, etc.) is available on our website at www.citizensfla.com. This directory may be printed or down loaded for your use.

<u>County</u>	<u>Description of Eligible Insuring Area</u>
Bay	The City of Panama City Beach and a designated area extending four (4) miles east of the city limits bounded by St. Andrews State Park on the east, the Grand Lagoon on the north and the Gulf of Mexico on the south; that area extending five (5) miles west of the city limits and lying within one thousand (1,000) feet of the Gulf of Mexico and all areas lying within one thousand (1,000) feet of the Gulf of Mexico at mean high water mark within the City of Mexico Beach.
Brevard	That area within Port Canaveral, bordered on the south by the City of Cape Canaveral, on the west by the Banana River and bordered on the north by Federal government property; and all areas south of Port Canaveral within one thousand (1,000) feet of the mean high water mark of the Atlantic Ocean, extending southward to the Sebastian Inlet. The area includes unincorporated areas of Brevard County, portions of seven municipalities and a portion of Patrick Air Force Base within one thousand (1,000) feet of the mean high water mark of the Atlantic ocean.
Broward	<p>That portion of the City of Fort Lauderdale and the City of Hollywood lying east of the west lane of I-95; or</p> <p>All areas including the eastern portion of Fort Lauderdale and Hollywood lying east of the west bank of the Intracoastal Waterway. (This is the west bank of the Intracoastal waterway channel and does not include any areas west of the channel itself); or</p> <p>A designated area lying east of the west lane of Interstate 95 (I-95) beginning at the intersection of I-95 and the northern county line, then south to the intersection of I-95 and the southern county line.</p>
Charlotte	A designated area consisting of the islands of Knight and Don Pedro (also known as Palm Island and Bocilla Island), Thornton Key and Little Gasparilla Island (located south of Stump Pass and north of Gasparilla Pass), that area lying on the northern end of Big Gasparilla Island and an area consisting of Manasota Key southward from the Sarasota County Line to the northern boundary of the Port Charlotte Beach State Recreation Area and certain associated islands but, not including the causeway connecting Manasota Key with the mainland.
Collier	A designated area consisting of all waterfront areas that lie within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds and which are located within Collier County including (but not limited to) City of Naples, Marco and Vanderbilt Beach. All locations in the following island areas are eligible: Caxambas, Chokoloskee, Everglades City, Goodland, Isle of Capri, Keewaydin Island and Marco Island.

Citizens Coastal Account Eligible Areas

<u>County</u>	<u>Description of Eligible Insuring Area</u>
Dade	<p>That portion of the City of Miami Beach lying east of the west lane of I-95 and U.S. Highway 1; or</p> <p>All areas lying east of the west bank of the Intracoastal Waterway except for the City of Miami Beach (this is the west bank of the Intracoastal Waterway channel and does not include any areas west of the channel itself); or</p> <p>That portion of the City of Miami lying east of the west lane of I-95 and U.S. Highway 1; or</p> <p>A designated area lying east of the west lane of Interstate 95 (I-95) beginning at the intersection of I-95 and the northern county line, then south to the intersection of I-95 and U.S. Highway 1, continuing south along the west lane of U.S. Highway 1 to the intersection of U.S. Highway 1 and the southern county line.</p>
Duval	<p>A designated area described as follows, which includes portions of Atlantic, Jacksonville and Neptune Beaches: Beginning at the intersection of Duval County - St. Johns county line with the mean high water mark of the Atlantic Ocean, then proceed in a westerly direction to the intersection of the easterly boundary of Highway A1A (Bypass) and the aforesaid Duval County - St. Johns county line; then proceed in a northerly direction along the easterly boundary of the said A1A Bypass until it merges with A1A; then proceed in a northerly direction along the easterly boundary of A1A until it intersects with the northerly boundary of the right-of-way of Atlantic Boulevard; then proceed westerly along the northerly boundary of Atlantic Boulevard right-of-way to a point where it intersects the easterly boundary of Sherry Drive; then northerly along the easterly boundary of Sherry Drive until it intersects the northern boundary of Plaza Street; then northerly along the easterly boundary of Seminole Road to the southern boundary of Hanna Park; then in an easterly direction along the southern boundary of Hanna Park until it intersects the mean high water mark of the Atlantic Ocean to where said mean high water mark intersects the Duval - St. Johns County line, the original point of beginning.</p>
Escambia	<p>That area of Escambia County lying south of the Intracoastal Waterway known as Gulf Beach/Perdido Key and that area of Santa Rosa Island administered by Escambia County; or</p> <p>The City of Pensacola and also that land lying west of Resort Avenue, south of Innerarity Road and north of the Intracoastal Waterway and also that land lying west of Seaspray Drive, south of Perdido Bay and north of Innerarity Road and all that property lying within the boundaries of the following described line: Begin at the point of intersection of the north line of Section 25, Township 3 South, Range 31 West with the west line of Section 17, Township 3 South, Range 31 West, then run westerly along the north line of said Section 25 and its westerly extension to the point of intersection with the center line of Gulf Beach Highway; then run westerly along said center line to the point of intersection with the center line of Innerarity Point Road; then continue westerly along the center line of Innerarity Point Road to the point of Intersection with the northerly extension of the center line of Japonica Avenue; then run southerly along the center line of Japonica Avenue and its southerly extension to the northerly water's edge of the Intracoastal Waterway; then</p>

Citizens Coastal Account Eligible Areas

<u>County</u>	<u>Description of Eligible Insuring Area</u>
	<p>meander easterly along the water's edge to the point of intersection with the west line of Section 17, Township 3 South, Range 31 West; then run northerly along the west line of Section 17 to the point of beginning and termination of this description.</p>
Flagler	<p>The City of Flagler Beach and that area consisting of a narrow strip of land 12 miles long, north of the City of Flagler Beach, east of the west bank of the Intracoastal Waterway extending to the Atlantic Ocean. This area includes the incorporated towns of Beverly Beach, Marineland and Painter's Hill and a strip of land 7 to 10 miles long known as the "Hammock" lying south of Marineland and north of Painter's Hill - an unincorporated area; or</p> <p>That portion of the City of Flagler Beach lying west of the west bank of the Intra coastal Waterway.</p>
Franklin	<p>That area of Franklin County lying south of US Highway 98, 319 and S.R. 30, beginning at the intersection of U.S. Highway 98, and Ochlockonee Bay then south and west to the east city limits of Carrabelle; continuing from the west city limits of Carrabelle, all the area south of U.S. Highway 98, 319 and S.R. 30 and all the area within 1,500 feet north of U.S. Highway 98, 319 and S.R. 30 to such point that said highway intersects with Apalachicola Bay; continuing north from the intersection of U.S. Highway 98, 319 and S.R. 30 and Apalachicola Bay (on the eastern shore of Apalachicola Bay), all that area lying within one thousand (1,000) feet of East Bay; continuing from the west city limits of Apalachicola, all the area south of S.R. 30 and all the area within 1,500 feet north of S.R. 30 to such point where S.R. 30 intersects the west boundary of Franklin County, including Dog and St. George Islands.</p>
Gulf	<p>That area of Gulf County lying west and 1,500 feet east of U.S. Highway 98, commencing at the western boundary of Gulf County; then south to the northern city limits of Port St. Joe. Continuing from the southern city limits of Port St. Joe, that area lying west and 1,500 feet east of U.S. Highway 98 and S.R. 30 to the intersection with S.R. 30E (Dead Man's Curve); then east on S.R. 30, including that area south and 1,500 feet north of S.R. 30 and Indian Peninsula to the eastern boundary of Gulf County, as well as that portion of Cape San Blas on St. Joseph Spit lying between Eagle Harbor and the point of intersection of S.R. 30 and S.R. 30E.</p>
Hernando	<p>That area of Hernando County lying west of a line beginning at the southernmost intersection of Osawaw Blvd. and the county line, but including in its entirety Sections 25 and 36 of Township 23 South, Range 16 East, continuing north and east to the intersection of Osawaw Blvd. and Shoal Line Blvd., continuing north along Shoal Line Blvd. to the intersection of Shoal Line Blvd. and Cortez Blvd., then westerly along Cortez Blvd. to the intersection of Cortez Blvd. and Pine Island Drive, continuing north and west to the intersection of Pine Island Drive and Palomino Dr. and then northerly to the end of Palomino Dr., and to include an area lying north within one thousand (1,000) feet of Cortez Blvd., beginning at the intersection of Cortez Blvd. and Shoal Line Blvd. continuing westerly to the intersection of Cortez Blvd. and</p>

Citizens Coastal Account Eligible Areas

<u>County</u>	<u>Description of Eligible Insuring Area</u>
	Pine Island Dr., then lying north and east within one thousand (1,000) feet of Pine Island Road and Palomino Dr.
Indian River	All areas lying east of the west bank of the Indian River including all barrier islands running from the Brevard County line to the St. Lucie County Line.
Lee	<p>That area lying west of the mainland consisting of all waterfront areas within one thousand (1,000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds. All locations in the following island areas are eligible: Captiva Island, Sanibel Island, Boca Grande Beach, Fort Myers Beach, Big Pine Island and Little Pine Island; or</p> <p>An area consisting of all waterfront areas that lie within one thousand (1000) feet of the Gulf of Mexico or of any Bays, Rivers, Harbors or Sounds.</p>
Levy	The Town of Cedar Key, including an area described as beginning at the northeast corner of Section 35 in Township 14 South, Range 13 East and running south to the southeast corner of said Section 35, running then southwesterly to the northeast corner of W 1/2 of SW 1/2 of Section 2 in Township 15 South, Range 13 East, running then south a distance of six (6) miles, more or less to a point that is east of the southernmost point of the Island of Atsena Otie Key, running then west a distance of six and one quarter (6 1/4) miles, running then north to the northwest corner of Section 35 in Township 14 South, Range 12 East, running then east along the north line of Sections 35 and 36 in Township 14 South, Range 13 East to the point of beginning.
Manatee	The Town of Longboat Key and all areas lying within one thousand (1,000) feet of the Gulf of Mexico, as to the cities of Bradenton Beach, Holmes Beach and Anna Maria.
Monroe	The entire county.
Nassau	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
Okaloosa	That portion of Santa Rosa Island located in Okaloosa County, Holiday Isle Subdivision and that area lying one thousand (1,000) feet north of the Gulf of Mexico extending from the eastern limits of Holiday Isle to the Walton County line.
Palm Beach	<p>A designated area lying east of the west bank of the Intracoastal Waterway Channel.</p> <p>A designated area lying east of a line beginning at the intersection of the southern county line and Interstate 95 (I-95), then north along the west lane of I-95 to the intersection of I-95 and PGA Boulevard (S.R. 786), then east along</p>

Citizens Coastal Account Eligible Areas

<u>County</u>	<u>Description of Eligible Insuring Area</u>
	the north lane of PGA Boulevard, to its intersection with Old Dixie Highway (S.R. 811), then north along the west lane of Old Dixie Highway to its intersection with the northern county line.
Pasco	A designated area lying west of a line beginning at the intersection of the southern county line and Alternate U.S. Highway 19, continuing north along the east lane of Alternate U.S. Highway 19 to its intersection with U.S. Highway 19, then running north along the east lane of U.S. Highway 19 to its intersection with the northern county line.
Pinellas	All areas west of the east bank of the Intracoastal Waterway. (This is the east bank of the Intracoastal Waterway Channel and does not include any areas east of the channel itself.)
St. Johns	All areas lying within one thousand (1,000) feet of the Atlantic Ocean.
St. Lucie	All areas lying within one thousand (1,000) feet of the Atlantic Ocean and that area described generally as located within that portion of Sections 21, 22, 27, 34 and 35, Township 36 South, Range 41 East and Sections 2, 3, 11 and 12, Township 37 South, Range 41 East, lying above mean high water and less and except the northerly 1,468 feet of Sections 21 and 22 of Township 36 South, Range 41 East, all lying and being in St. Lucie County, Florida. This latter area includes all lots in the following Mobile Home Parks: Holiday Out, Outdoor Resorts, Nettles Island and Windmill Village.
Santa Rosa	The City of Gulf Breeze; or That area of Santa Rosa Island administered by Santa Rosa County.
Sarasota	That portion of the City of Sarasota lying east of the Intracoastal Waterway; or The remaining area of the City of Sarasota, Venice, the Town of Longboat Key and other areas west of the east bank of the Intracoastal Waterway (this is the east bank of the Intracoastal Waterway channel and does not include any areas east of the channel itself unless otherwise described), and including an area whose boundaries are described as beginning at a line running due east from Midnight Pass to the Myakka River, then running south along the Myakka River to the county line.
Volusia	All areas east of the west bank of the Intracoastal Waterway in the cities of Daytona Beach and Ormond Beach; or A designated area in the City of New Smyrna Beach described as follows and including the area within one thousand (1,000) feet of the Atlantic Ocean: beginning at the point where the north city limit line of City Avenue, then running along 3rd Avenue in an easterly direction to the intersection of 3rd

Citizens Coastal Account Eligible Areas

<u>County</u>	<u>Description of Eligible Insuring Area</u>
	<p>Avenue and Saxon Drive, then running south along Saxon Drive to the intersection of Saxon Drive and Oak Tree Drive, then continuing south along Oak Tree Drive, then continuing in a southeasterly direction along Hillside Drive to the intersection of Hillside Drive and Atlantic Avenue, then running southwest to the east bank of Cedar Creek, City of New Smyrna Beach, then running along the city limit line in a northwesterly direction to the point of beginning. Where avenues and drives are used as boundaries, it is understood that 200 feet from the middle of the avenue or drive is declared to be within the eligible area; or</p> <p>That remaining portion of Volusia County bounded by the Atlantic Ocean and the Halifax River and by the Volusia-Flagler County line and the Ponce Inlet; or</p> <p>The City of South Daytona; or</p> <p>The remaining areas of the cities of Daytona Beach and Ormond Beach.</p>
Wakulla	<p>All property south and east of Highway 98 from Ochlockonee River Bridge to Bottoms Road and all property lying within one thousand (1,000) feet of a line described as follows: Beginning at the mouth of the St. Marks River in Wakulla County, Florida and then running westerly along the mean high water line of Apalachee Bay (Goose Creek Bay, Oyster Bay, Levy Bay, Dickson Bay) to the intersection with the northerly edge of Ochlockonee Bay to the intersection with the South boundary of Section 33, Township 5 South, Range 2 West, Wakulla County, Florida.</p>
Walton	<p>That area south of the Choctawhatchee Bay and the Intracoastal Waterway.</p>