



COASTAL ACCOUNT VOLUNTARY PREMIUM

Procedure Manual

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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 (i.e., 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** (i.e., 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)(b)1., 3.a. and 3.b. provides that:

"(b)1. All insurers authorized to write one or more subject lines of business in this state are subject to assessment by the corporation and, for the purposes of this subsection, are referred to collectively as "assessable insurers." Insurers writing one or more subject lines of business in this state pursuant to part VIII of chapter 626 are not assessable insurers; however, insureds who procure one or more subject lines of business in this state pursuant to part VIII of chapter 626 are subject to assessment by the corporation and are referred to collectively as "assessable insureds." An insurer's assessment liability begins on the first day of the calendar year following the year in which the insurer was issued a certificate of authority to transact insurance for subject lines of business in this state and terminates 1 year after the end of the first calendar year during which the insurer no longer holds a certificate of authority to transact insurance for subject lines of business in this state".

"3.a. After accounting for the Citizens policyholder surcharge imposed under sub-subparagraph i., if the remaining projected deficit incurred in the coastal account in a particular calendar year:

(I) Is not greater than 2 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 (q) and assessable insureds.

(II) Exceeds 2 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 (q) and on assessable insureds in an amount equal to the greater of 2 percent of the projected deficit or 2 percent of the aggregate statewide direct written premium for the subject lines of business for the prior calendar year. Any remaining projected deficit shall be recovered through emergency assessments under sub-subparagraph d".

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“3.b. Each assessable insurer’s share of the amount being assessed under sub-subparagraph a. must be in the proportion that the assessable insurer’s direct written premium for the subject lines of business for the year preceding the assessment bears to the aggregate statewide direct written premium for the subject lines of business for that year. The assessment percentage applicable to each assessable insured is the ratio of the amount being assessed under sub-subparagraph a. to the aggregate statewide direct written premium for the subject lines of business for the prior year. Assessments levied by the corporation on assessable insurers under sub-subparagraph a. must be paid as required by the corporation’s plan of operation and paragraph (q). Assessments levied by the corporation on assessable insureds under sub-subparagraph a. shall be collected by the surplus lines agent at the time the surplus lines agent collects the surplus lines tax required by s. 626.932, and paid to the Florida Surplus Lines Service Office at the time the surplus lines agent pays the surplus lines tax to that office. Upon receipt of regular assessments from surplus lines agents, the Florida Surplus Lines Service Office shall transfer the assessments directly to the corporation as determined by the corporation”.

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 at extension **5957**.

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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 is 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 (e.g., 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 all credits at year-end.

II. SUBMISSION OF DATA FILE

Voluntary premium writings must be submitted to Citizens by using the new Voluntary Premium Report system found on the portal at <https://www.citizensfla.com/participation-information>.

A. Submissions should be at least on a calendar quarter basis.

1. Data files should be clearly labeled with the NAIC number, submission quarter, and year.
2. Premiums do not need to be separated by line of insurance (e.g., 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 record format that is posted to the portal dated May 2019 and is included in this manual Exhibit V-20

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- B. Transmittal and Certification Letter signed by an authorized representative of the Assessable Insurer must be uploaded to the new Voluntary Premium Reporting System. A blank transmittal form can be found on the Citizens portal and Exhibit V-21. A submission cannot be processed without the 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. Reference the Record Format Exhibit V-20, page 2. Return premiums should be entered into the data file as Transaction 4 or 7 according to the type of transaction being reported.
 - 3. Report only the Extended Coverage premiums of Commercial Property - Allied Lines. (Do not submit combined Group 1 and Group 2 premiums under Allied Lines submissions).
 - 4. Premium amount to be plus or minus, depending on transaction, and will be 100% of the policy premium **currently due** (e.g., 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 through the new Voluntary Premium Reporting System. Such submissions should be received by Citizens in accordance with Section VI, "Submission Due Dates of Reporting Voluntary Premium Writings."
- D. All voluntary premium writings data should be submitted to the Voluntary Premium Reporting System found on our portal, as a text file and the Transmittal should be uploaded as a PDF format.

III. PROCESSING DATA SUBMISSION

- A. The submission will be downloaded and reviewed through an automated address validation process in the new Voluntary Premium Reporting System. 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 – data files that do not follow the record format found on the portal or Exhibit V-20 of this manual or
 - 4. Premium Exceptions – records that have premium values listed for multiple lines.
- B. Citizens shall notify, each Assessable Insurer of any records that are removed by sending a Validation Report via email for review.
 - 1. After reviewing the Validation Report, if you accept the data file as is, select Submit to proceed.
 - 2. If you choose to upload a revised data file, select the Browse button and upload a new data file, then select Save. Once the data file has been validated, the results will be sent via email.

IV. SUBMITTING VOLUNTARY PREMIUM AUDIT MATERIAL

- A. Once a valid data file has been received, 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.
- B. Citizens will send a copy of the policy request to each Assessable Insurer via email.
- C. The Assessable Insurer in turn will upload the appropriate documentation for each policy listed on the policy request list(s) via the Voluntary Premium Reporting System.

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- D. On receipt of the documentation from the Assessable Insurer, Citizens will do the following:
1. Compare policy number to the Citizens list of selected items to determine if the correct policy has been furnished.
 2. Compare premium, term, line of insurance, etc., to the list of selected items. Review for windstorm exclusion endorsement, and/or any other endorsement not eligible for voluntary credits.
 3. 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.
 4. Enter audit results into the system for computation of credits. A factor to extract the "wind" portion of the reported voluntary premiums, by line of insurance, will be applied.
 5. Citizens will summarize the audit results based on auditor's findings. We will also complete and include a "Summary of Voluntary Premium Writings Credit" report for each quarter reported. These will be sent via email.
 6. 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 automated address validation process and handled in the same manner as previously outlined in Section III. Processing Data Submission. 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 VI, to constitute an "Official Resubmission."
 7. 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.
 8. ***A Final Year-End Voluntary Premium Report will be sent via email to the Assessable Insurer at the end of close out in May of each year showing all credits earned for the participation year.***

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

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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.

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VI. SUBMISSION DUE DATES OF VOLUNTARY PREMIUM WRITINGS

All voluntary premium writings reports (the "reports") shall be submitted to and must be received by 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 must be received by 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 Citizens' policy request letter and the audit material for the final quarter (and for any previous unreported quarterly period) must be received by 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 Citizens' policy request letter. |
| Second Quarter Submission (April – June) | September 1 | 30 Days from date of Citizens' policy request letter. |
| Third Quarter Submission (July – September) | December 1 | 30 Days from date of Citizens' 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 is uploaded into the Voluntary Premium Reporting System. Any quarterly or annual report received on or before the **February 15** deadline may be withdrawn by notice in writing via email at voluntarysubmissions@citizensfla.com. 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 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 Citizens' Jacksonville, Florida office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received 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**.

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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 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 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.

If any deadline date falls on a weekend or on a Citizens holiday, the submission(s), resubmission(s) and all other documents must be received 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 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 (e.g., "zip-plus-4 file").
- B. Your electronic format submission has blank fields. For example, you do not indicate the county, city or premium fields are left blank. The electronic submission must be submitted in the record format that is posted to the portal dated May 2019 and included in this manual Exhibit V-20.
- C. Policies containing a windstorm exclusion endorsement are reported in the Voluntary Premium Writings submission 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 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 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.

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- 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. If 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 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 the Citizens Coastal Account's eligible insuring areas.

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 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 eligible insuring areas. Credit for voluntary premium writings is not acceptable in these Citizens 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.

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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. All insurers who would like to participate are required to complete a new transfer agreement. Notices go out in November of each year or you may request a form by emailing Participation@citizensfla.com.

The transfer of credits for Voluntary Writings may, according to the wishes of each insurer, be either for an indefinite period (“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, 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: Participation, 2101 Maryland Cir, Tallahassee, FL 32303 no later than 5:00pm, December 31, 20xx, to govern the transfer of Credits for Voluntary Writings for the 20xx Plan Year.**

An insurer may return the Transfer Notice by overnight courier service, certified mail, registered mail or email. A Transfer Notice sent by overnight courier service, certified mail, registered mail, or email 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 31, 20xx. 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. If an insurer executes a One-Year Term Notice for a plan year and then does not execute a new Transfer Notice at the end of that year the transfer of that insurer’s excess credit will cease and not apply to the following plan year.

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 (e.g., Homeowners, Farm owner and Dwelling Fire type policies).
2. Commercial-Residential (e.g., 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 (e.g., 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 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.

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:

1. Excess over an amount of insurance provided by Citizens' Coastal Account, limited to the difference between the amount Citizens provides and Citizens' Coastal Account limit of \$1,000,000 (without the Citizens deductible).
2. 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.
3. 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.
4. The respective Citizens Coastal Account limit of \$1,000,000 is per individual building and its contents combined.
5. 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.
6. 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.

Voluntary Premium Procedures

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.

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 | |
| Contents | \$1,500,000 | \$3,000 | \$5,280 |
| 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 within Citizens' Coastal Account 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.

Data File Validation Results Example

Validation Results for Member Company: 35300 - Date: Aug 09, 2019

Member Company Name: Internal Test

Total Home Owners premiums of \$25566 do not match the amount of \$40000 entered in Premium Total Dollars.

Total policy premium of \$25566 does not match the premium of \$40000 entered in Premium Total Dollars.

There are a total of 8 lines in error:

Line: 1 Policy Number: 0010080931-27 has an error: County is not valid.

Line: 5 Line formatting error.

Line: 7 Line formatting error.

Line: 9 Line formatting error.

Line: 10 Policy Number: 0010433520-06 has an error: County is not valid.

Line: 11 Policy Number: 0010461486-14 has an error: County is not valid.

Line: 12 Line formatting error.

Line: 15 Policy Number: 0010734729-01 has an error: County is not valid.

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE, FLORIDA 32202-5142

TELEPHONE: 888-685-1555 FAX: 904-359-6100



Member Company Name
Member Company Contact
Member Company Address
Member Co City, State, Zip

NAIC No: xxxxx

POLICY REQUEST
Audit of Submission of Voluntary
Premiums Written in Citizens' Coastal Account

X Quarter 20xx

On xx/xx/xx, Citizens received your submitted data file of policies for voluntary credit that should consist of address locations written in Citizens' Coastal Account's eligible 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. Attached is a list of policies selected for audit. Please upload into the *Voluntary Submissions Application* a copy of the declarations page, endorsement or other acceptable evidence of insurance directly pertinent to the listed transactions so that we may verify the location of the insured property, terms of the policy, premiums and policy exclusions.

Care should be taken to upload all documentation to verify the transactions indicated on the attached list. Failure to do so will result in no allowable credit. Requested documents should be uploaded prior to March 15 of the Participation Year for which the voluntary credits shall apply. Uploaded documents will not be returned.

Sincerely,

Citizens Product Compliance Unit

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 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, FL 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 Citizens' 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, FL office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS - REPORTING DEADLINES

| Submission/Resubmission | Submission Deadline | Audit Material Deadline |
|---|---------------------|--|
| First Quarter Submission (January - March) | June 1 | 30 Days from date of Citizens policy request letter. |
| Second Quarter Submission (April - June) | September 1 | 30 Days from date of Citizens policy request letter. |
| Third Quarter Submission (July - September) | December 1 | 30 Days from date of Citizens 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, FL office. Any quarterly or annual report received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens' Jacksonville, FL office by email to VoluntarySubmissions@citizensfla.com. 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, FL office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens' Jacksonville, FL office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens' Jacksonville, FL office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens' Jacksonville, FL 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 reportingYear or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens' Jacksonville, FL 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, FL office on or before the next Citizens' business day.

*We urge you to upload your report(s), submission(s), resubmission(s), audit material and other documents into the voluntary online system; however, if it is necessary for the documents to be mailed, then we strongly recommend that a traceable means of transportation be utilized (e.g. 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 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, FL 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, FL office requested audit material on a submission or resubmission basis.

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE, FLORIDA 32202-5142

TELEPHONE: 888-685-1555 FAX: 904-359-6100



Member Company Name
Member Company Contact
Member Company Address
Member Co City, State, Zip

NAIC No: xxxxx

RESUBMISSION
POLICY REQUEST
Audit of Submission of Voluntary
Premiums Written in Citizens' Coastal Account

X Quarter 20xx

On xx/xx/xx, Citizens received your resubmitted data file of policies for voluntary credit that should consist of address locations written in Citizens' Coastal Account's eligible area for the quarter in caption. This readable submission constitutes an "official" voluntary submission in accordance with our rules.

An audit of your resubmission is required. Attached is a list of policies selected for audit. Please upload into the *Voluntary Submissions Application* a copy of the declarations page, endorsement or other acceptable evidence of insurance directly pertinent to the transactions listed so that we may verify the location of the insured property, terms of the policy, premiums and policy exclusions. Care should be taken to upload all documentation to verify the transactions indicated on the attached list. Failure to do so will result in no allowable credit. Requested documents should be uploaded prior to May 1 of the Participation Year for which the voluntary credits shall apply. Uploaded documents will not be returned.

Sincerely,

Citizens Product Compliance Unit

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 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, FL 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 Citizens 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, FL office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS - REPORTING DEADLINES

| Submission/Resubmission | Submission Deadline | Audit Material Deadline |
|---|---------------------|--|
| First Quarter Submission (January - March) | June 1 | 30 Days from date of Citizens policy request letter. |
| Second Quarter Submission (April - June) | September 1 | 30 Days from date of Citizens policy request letter. |
| Third Quarter Submission (July - September) | December 1 | 30 Days from date of Citizens 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, FL office. Any quarterly or annual report received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens' Jacksonville, FL office by email to VoluntarySubmissions@citizensfla.com. 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, FL office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens' Jacksonville, FL office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens' Jacksonville, FL office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens' Jacksonville, FL 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 reporting year or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens' Jacksonville, FL 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, FL office on or before the next Citizens business day.

*We urge you to upload your report(s), submission(s), resubmission(s), audit material and other documents into the voluntary online system; however, if it is necessary for the documents to be mailed, then we strongly recommend that a traceable means of transportation be utilized (e.g. 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 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, FL 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, FL office requested audit material on a submission or resubmission basis.



DATE

Company Name

Attn:

Address

City, State Zip Code

NAIC No:

Policy Request Attachment
COMMERCIAL LINES SELECTIONS
_____Quarter _____

| <u>POLICY NUMBER</u> | <u>TYPE</u> | <u>DATE</u> | <u>PREMIUM</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 | |

**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% |

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301 W BAY STREET, SUITE 1300
JACKSONVILLE, FLORIDA 32202-5142

TELEPHONE: 888-685-1555 FAX: 904-359-6100



Member Company Name
Member Company Contact
Member Company Address
Member Co City, State, Zip

NAIC No: xxxxx

VOLUNTARY PREMIUM WRITINGS CREDIT

X Quarter 20xx

Enclosed is a summary with attachments showing the development of your company's Voluntary Premium Writings Credit earned for the quarter in caption. You may rework the original submission and resubmit *it once* and no later than April 15 of the Participation Year for which the voluntary credits shall apply. 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

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 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, FL 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 Citizens 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, FL office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS - REPORTING DEADLINES

| Submission/Resubmission | Submission Deadline | Audit Material Deadline |
|---|---------------------|--|
| First Quarter Submission (January - March) | June 1 | 30 Days from date of Citizens policy request letter. |
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| Third Quarter Submission (July - September) | December 1 | 30 Days from date of Citizens policy request letter. |
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| 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, FL office. Any quarterly or annual report received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens' Jacksonville, FL office by email to VoluntarySubmissions@citizensfla.com. 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, FL office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens' Jacksonville, FL office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens' Jacksonville, FL office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens' Jacksonville, FL 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 reportingYear or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens' Jacksonville, FL 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, FL office on or before the next Citizens' business day.

*We urge you to upload your report(s), submission(s), resubmission(s), audit material and other documents into the voluntary online system; however, if it is necessary for the documents to be mailed, then we strongly recommend that a traceable means of transportation be utilized (e.g. 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 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, FL 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, FL office requested audit material on a submission or resubmission basis.

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE, FLORIDA 32202-5142

TELEPHONE: 888-685-1555 FAX: 904-359-6100



Member Company Name
Member Company Contact
Member Company Address
Member Co City, State, Zip

NAIC No: xxxxx

VOLUNTARY PREMIUM WRITINGS CREDIT

X Quarter 20xx

Enclosed is a summary with attachments showing the development of your company's 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

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 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, FL 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 Citizens 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, FL office on or before **March 15** of the participation year.

VOLUNTARY PREMIUM WRITINGS - REPORTING DEADLINES

| Submission/Resubmission | Submission Deadline | Audit Material Deadline |
|---|---------------------|--|
| First Quarter Submission (January - March) | June 1 | 30 Days from date of Citizens policy request letter. |
| Second Quarter Submission (April - June) | September 1 | 30 Days from date of Citizens policy request letter. |
| Third Quarter Submission (July - September) | December 1 | 30 Days from date of Citizens 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, FL office. Any quarterly or annual report received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline may be withdrawn by notice in writing to that effect sent to the Citizens' Jacksonville, FL office by email to VoluntarySubmissions@citizensfla.com. 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, FL office on or before the **April 15** deadline.

If any annual or quarterly reports are not received by the Citizens' Jacksonville, FL office on or before the **February 15** deadline, or if the annual or quarterly audit material is not received by the Citizens' Jacksonville, FL office on or before the **March 15** deadline, or if the annual or quarterly resubmissions are not received by the Citizens' Jacksonville, FL office on or before the **April 15** deadline, or if the annual or quarterly resubmission audit material is not received by the Citizens' Jacksonville, FL 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 reporting year or quarterly period **shall be forfeited**.

In regards to voluntary premium deadlines, the date of actual receipt in our Citizens' Jacksonville, FL 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, FL office on or before the next Citizens' business day.

*We urge you to upload your report(s), submission(s), resubmission(s), audit material and other documents into the voluntary online system; however, if it is necessary for the documents to be mailed, then we strongly recommend that a traceable means of transportation be utilized (e.g. 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 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, FL 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, FL office requested audit material on a submission or resubmission basis.



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

IMPORTANT NOTICE

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*We urge you to upload your report(s), submission(s), resubmission(s), audit material and other documents into the voluntary online system; however, if it is necessary for the documents to be mailed, then we strongly recommend that a traceable means of transportation be utilized (e.g. 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, FL office requested audit material on a submission or resubmission basis.



DATE

Company Name
Attn:
Address
City, State Zip Code

NAIC No:

Credit Summary Attachment
PERSONAL LINES Selections
_____Quarter _____

Comments

| <u>POLICY NUMBER</u> | <u>TYPE</u> | <u>DATE</u> | <u>PREMIUM</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:

Credit Summary Attachment
COMMERCIAL LINES Selections
_____Quarter _____

| | | | | <u>Comments</u> |
|-----------------------------|--------------------|--------------------|-----------------------|------------------------|
| <u>POLICY NUMBER</u> | <u>TYPE</u> | <u>DATE</u> | <u>PREMIUM</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% |

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, Street Name, Directional, Apt/Bldg/Condo/Unit | Alphanumeric | 78 | | 115 |
| 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 Number, Street Name, Directional, Apt/Bldg/Condo/Unit, City Name, County Name/Code

This field should be reported as continuous data, similar to postal format, starting in position 115 (123 Main Street W Unit 501) 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.**

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 | \$ _____ |
| | 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) | \$ _____ |
| <u>TOTAL:</u> | | \$ _____ |

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.

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 downloaded 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> |
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| 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> |

Citizens Coastal Account Eligible Areas

County

Description of Eligible Insuring Area

Escambia

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

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 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.

Flagler

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

That portion of the City of Flagler Beach lying west of the west bank of the Intracoastal Waterway.

Franklin

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.

Citizens Coastal Account Eligible Areas

| <u>County</u> | <u>Description of Eligible Insuring Area</u> |
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| Gulf | 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. |
| Hernando | 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 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. |

Citizens Coastal Account Eligible Areas

| <u>County</u> | <u>Description of Eligible Insuring Area</u> |
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| 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 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.</p> |
| 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 | <p>The City of Gulf Breeze; or</p> <p>That area of Santa Rosa Island administered by Santa Rosa County.</p> |

Citizens Coastal Account Eligible Areas

| <u>County</u> | <u>Description of Eligible Insuring Area</u> |
|----------------------|---|
| Sarasota | <p>That portion of the City of Sarasota lying east of the Intracoastal Waterway; or</p> <p>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.</p> |
| Volusia | <p>All areas east of the west bank of the Intracoastal Waterway in the cities of Daytona Beach and Ormond Beach; or</p> <p>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 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> |