

Exhibit 1 - Summary of Statewide Indications using the OIR Promulgated Contingency Provisions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Personal Lines Multi-Peril			Coastal Multiperil			Wind-Only			Total		
<u>Product Line - Personal</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>
Homeowners	346,043,344	23.1%	8.3%	76,032,128	34.8%	9.5%	93,665,105	23.8%	8.4%	515,740,577	24.9%	8.5%
Renters	769,910	-18.8%	-12.3%	745,856	-4.1%	-3.5%	154,398	5.8%	5.6%	1,670,164	-9.9%	-6.7%
Condo Units	15,541,107	25.3%	8.5%	14,411,170	29.7%	8.2%	11,100,353	38.3%	8.0%	41,052,630	30.4%	8.2%
Dwelling -DP3	91,879,455	32.9%	8.8%	33,026,253	45.2%	9.2%	23,917,109	28.0%	7.7%	148,822,817	34.8%	8.7%
Dwelling - DP1	17,928,440	9.8%	5.5%	7,115,830	27.5%	8.4%	n/a	n/a	n/a	25,044,270	14.9%	6.3%
Mobile Homeowners	23,109,490	1.2%	0.9%	2,867,584	20.2%	5.7%	3,217,390	29.9%	9.7%	29,194,464	6.3%	2.4%
<u>Dwelling Mobile Home</u>	<u>12,485,120</u>	<u>13.2%</u>	<u>7.8%</u>	<u>1,320,433</u>	<u>41.8%</u>	<u>9.2%</u>	<u>326,189</u>	<u>43.6%</u>	<u>9.5%</u>	<u>14,131,742</u>	<u>16.6%</u>	<u>8.0%</u>
Total Personal Lines	507,756,866	23.1%	7.9%	135,519,254	36.0%	9.1%	132,380,544	25.9%	8.3%	775,656,664	25.9%	8.2%
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	In-Force Premium	Multi-Peril Uncapped Indication	Proposed Change				In-Force Premium	Wind-Only Uncapped Indication	Proposed Change	In-Force Premium	Total Uncapped Indication	Proposed Change
<u>Product Line - Commercial</u>												
Commercial Residential	19,350,085	37.4%	5.2%				29,482,000	101.6%	10.5%	48,832,085	76.1%	8.4%
<u>Commercial Non-Residential</u>	<u>1,874,282</u>	<u>5.0%</u>	<u>5.0%</u>				<u>33,617,032</u>	<u>25.0%</u>	<u>10.0%</u>	<u>35,491,315</u>	<u>24.0%</u>	<u>9.7%</u>
Total Commercial Lines	21,224,367	34.5%	5.2%				63,099,032	60.8%	10.2%	84,323,399	54.2%	9.0%
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	In-Force Premium	Multi-Peril Uncapped Indication	Proposed Change				In-Force Premium	Wind-Only Uncapped Indication	Proposed Change	In-Force Premium	Total Uncapped Indication	Proposed Change
<u>Product Line</u>												
Personal	643,276,120	25.9%	8.2%				132,380,544	25.9%	8.3%	775,656,664	25.9%	8.2%
<u>Commercial</u>	<u>21,224,367</u>	<u>34.5%</u>	<u>5.2%</u>				<u>63,099,032</u>	<u>60.8%</u>	<u>10.2%</u>	<u>84,323,399</u>	<u>54.2%</u>	<u>9.0%</u>
Total	664,500,487	26.1%	8.1%				195,479,576	37.2%	8.9%	859,980,063	28.6%	8.3%

Notes:

(1), (4), (7) In-Force Premium at Current Rate Level

(2), (5), (8) Uncapped Rate Indications (includes FHCF Build Up Premium).

(3), (6), (9) Premium Impact after Capping (includes FHCF Build Up Premium).

$$(10) = (1) + (4) + (7)$$

$$(11) = [(1)*(2) + (4)*(5) + (7)*(8)] / (10)$$

$$(12) = [(1)*(3) + (4)*(6) + (7)*(9)] / (10)$$

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<u>Product Line</u>	(10) <u>In-Force Premium</u>	(11) Total <u>Uncapped Indication</u>	(12) <u>Proposed Change</u>
Personal	775,656,664	25.9%	8.2%
<u>Commercial</u>	<u>84,323,399</u>	<u>54.2%</u>	<u>9.0%</u>
Total	859,980,063	28.6%	8.3%

Notes:

(1), (4), (7) In-Force Premium at Current Rate Level

(2), (5), (8) Uncapped Rate Indications (includes FHCF Build Up Premium).

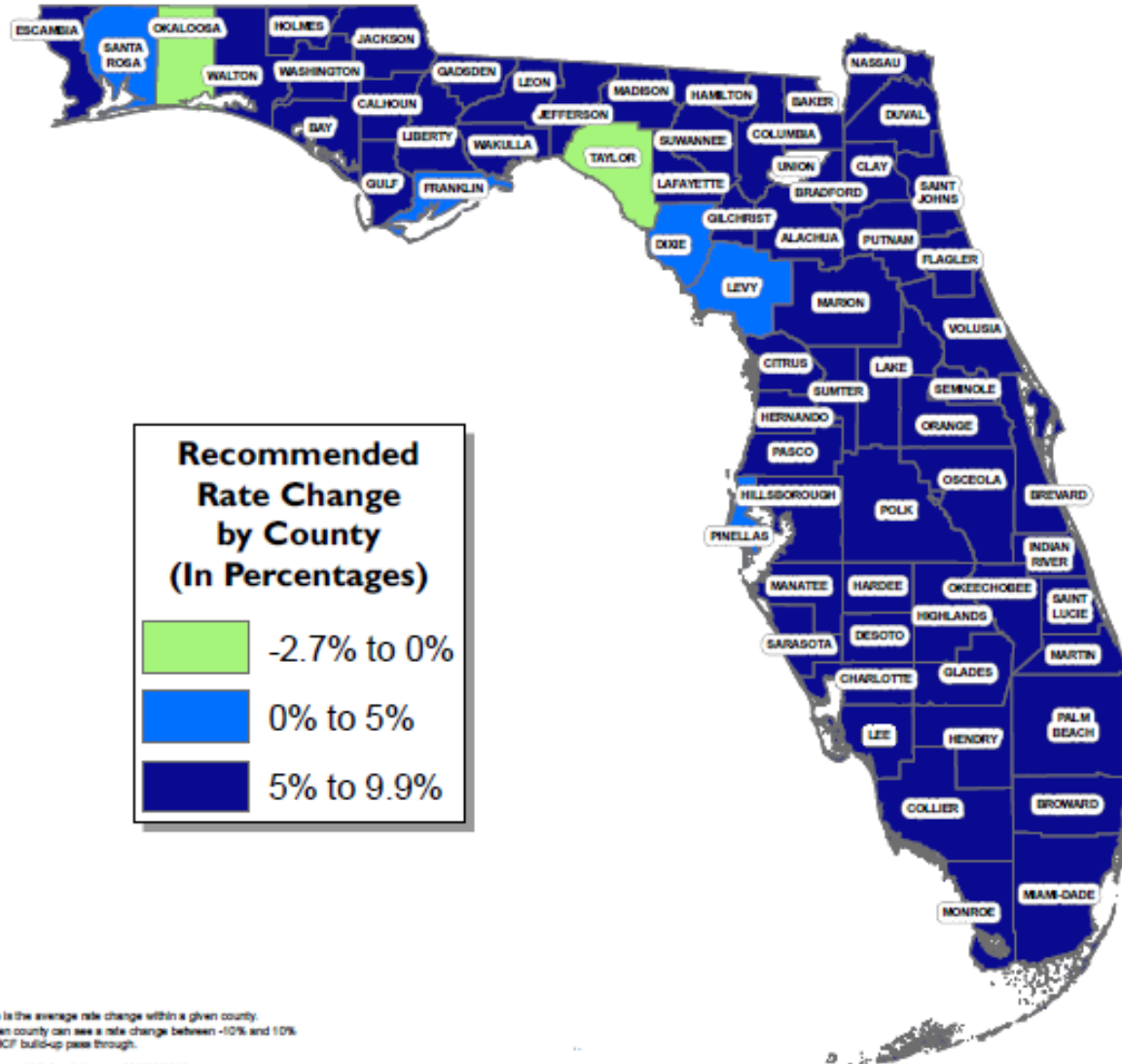
(3), (6), (9) Premium Impact after Capping (includes FHCF Build Up Premium).

$$(10) = (1) + (4) + (7)$$

$$(11) = [(1) * (2) + (4) * (5) + (7) * (8)] / (10)$$

$$(12) = [(1) * (3) + (4) * (6) + (7) * (9)] / (10)$$

Exhibit 2 - Percent of Recommended Rate Change by County Multi-Peril HO3 Policies



Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FNCF build-up pass through.
3. In-force as of 06/30/2015.
4. Counties with no color have no HO-3 policies as of 06/30/2015.



Multi-Peril Homeowners

Current Indication vs Indication without Increase in Litigation

Table 1	Current Indication ¹		Adjusted Indication ²	
	Uncapped Indication	Proposed Change	Uncapped Indication	Proposed Change
Product Line - Personal Total Multi-Peril Homeowners	25.2%	8.5%	1.5%	0.2%

1 Current Indication - This is the current indication from Exhibit 1 based on current litigation rates

2 Adjusted Indication - This is what the current indication would be had litigation rates remained steady

Table 2	Current Premium	Actuarially Sound Premium	
		Current Indication ¹	Adjusted Indication ²
Miami-Dade	\$3,687	\$4,664	\$3,581

1 Current Indication - This is the fully indicated uncapped HO-3 average premium based on unadjusted indication. It should be noted that the proposed charge premium is \$4,033 after application of glide-path

2 Adjusted Indication - This is the fully indicated HO-3 average premium had litigation rates remained at historical levels.

Exhibit 14 - Distribution of Recommended Rate Changes by Policy for the Personal Lines Account

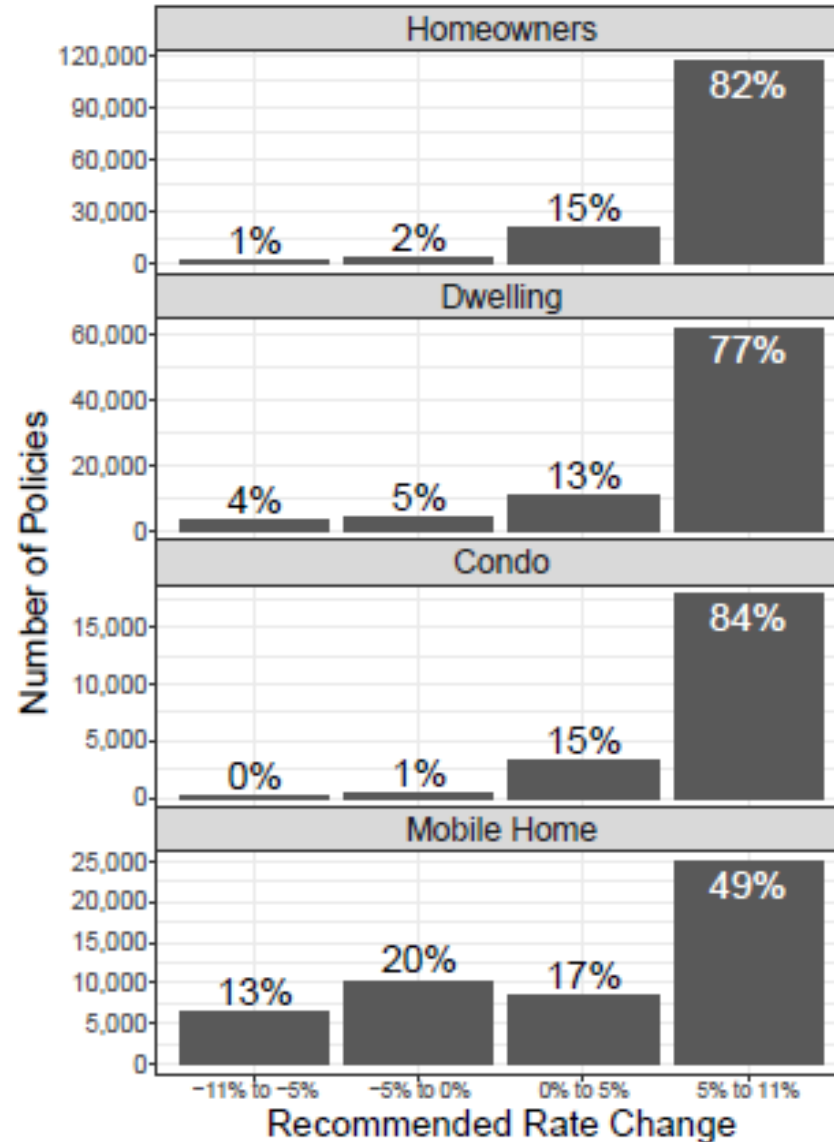
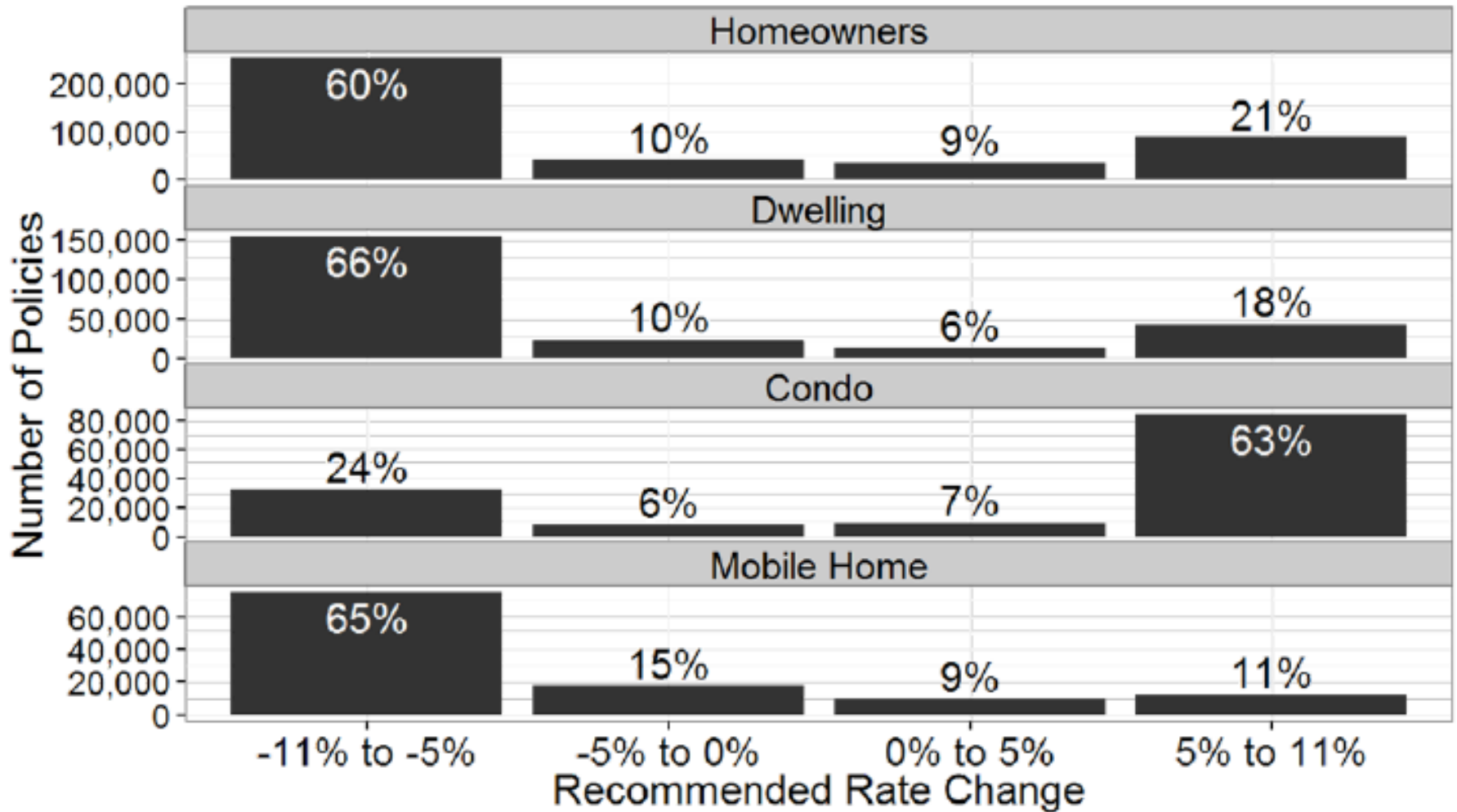


EXHIBIT 20 - Range of Policyholder Impacts 2015 Recommended Rate Change

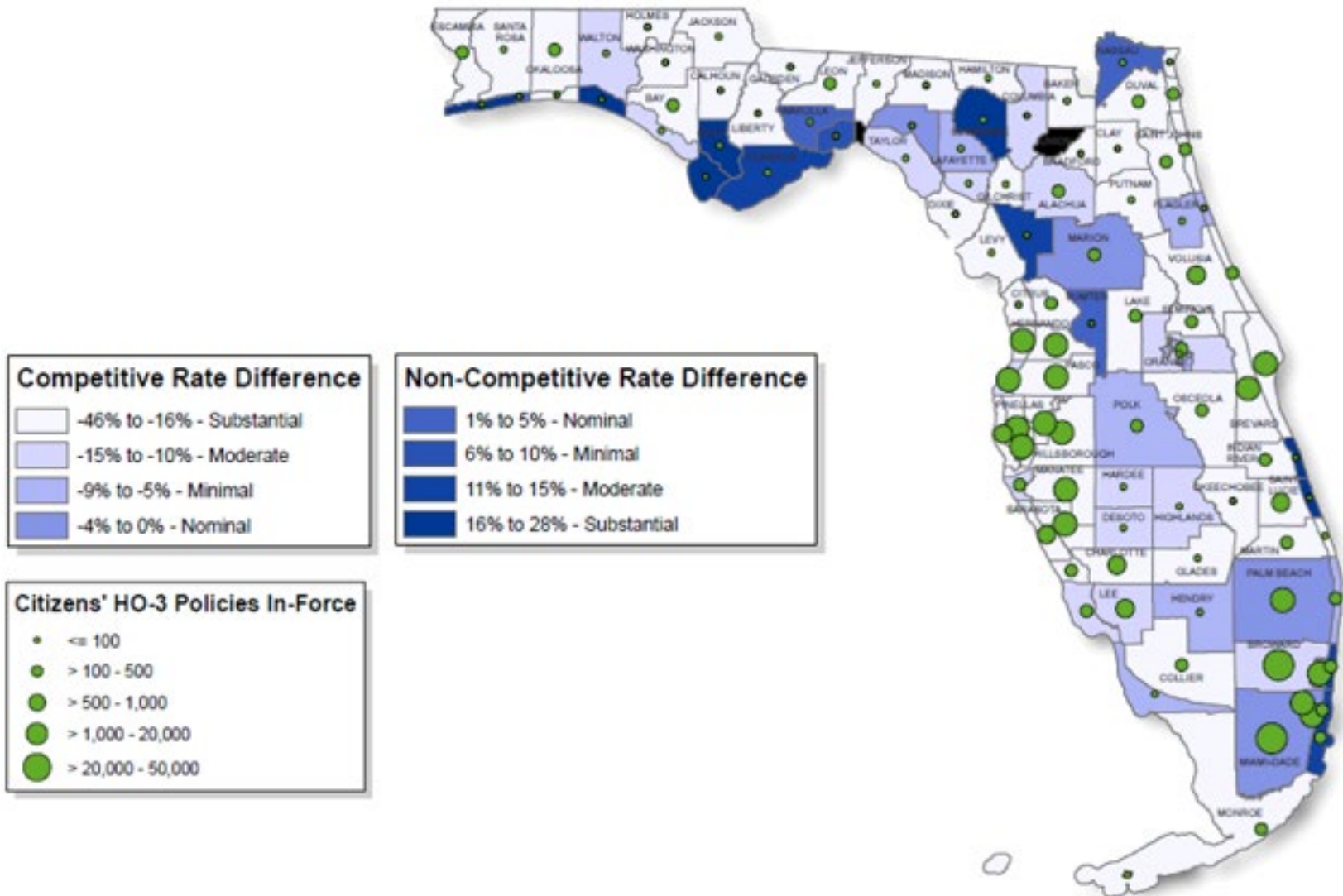


Citizens Rank

	\$150,000 Value Pre-2001 Construction <u>w/ No Wind Mitigation</u>	\$150,000 Value Pre-2001 Construction <u>w/ Wind Mitigation</u>	\$300,000 Value New Construction <u></u>
Broward	10	4	14
Miami-Dade	12	6	13
Palm Beach	18	3	16

- The lower the number, the lower the premium relative to other companies
- That is, 1 would indicate the lowest premium and 27 would represent the highest premium

Citizens' Rates vs the Average of the Other Companies' Rates Statewide including 38 companies



Citizens' Rates vs the Average of the Other Companies' Rates

Includes only companies writing in southeast Florida

County	Broward	Miami-Dade	Palm Beach	South East
Citizens P&C	\$3,808	\$4,841	\$3,581	\$4,372
Company A	\$3,530	\$3,898	\$4,269	\$3,827
Company B	\$3,883	\$4,202	\$3,468	\$4,017
Company C	\$6,702	\$7,085	\$4,434	\$6,655
Company D	\$4,057	\$4,488	\$5,355	\$4,456
Company E	\$6,295	\$6,722	\$6,507	\$6,564
Company F	\$4,031	\$4,949	\$3,544	\$4,499
Company G	\$3,706	\$4,290	\$2,855	\$3,940
Competitor Average	\$4,600	\$5,090	\$4,348	\$4,851
Difference	-17%	-5%	-18%	-10%

