

## Citizens Property Insurance Corporation Agent Commission Schedule

Line of Business	Stated <sup>1</sup> Commission Percentage	Effective <sup>2</sup> Commission Percentage	Changes Effective	Current Noncommissionable Surcharges, Assessments and Other Adjustments	
<b>Personal Residential Multiperil (PR-M)</b>	10%	7.6% – with wind 9.6% – ex-wind	3/1/2017	<ul style="list-style-type: none"> <li>• EMPA</li> <li>• FHCF Build-Up Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• CAT Protection Surcharge<sup>3</sup></li> <li>• 2012 FIGA Assessment</li> </ul>
<b>Personal Residential Wind-Only (PR-W)</b>	10%	8.1%	3/1/2017	<ul style="list-style-type: none"> <li>• Catastrophe Financing/Reinsurance Surcharge</li> <li>• FHCF Build-Up Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• 2012 FIGA Assessment</li> </ul>
<b>Commercial Residential Multiperil (CR-M)</b>	12%	11.2%	3/1/2017	<ul style="list-style-type: none"> <li>• EMPA</li> <li>• State Fire Marshal Regulatory Surcharge</li> <li>• FHCF Build-Up Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• 2012 FIGA Assessment</li> </ul>
<b>Commercial Residential Wind-Only (CR-W)</b>	14%	11.3%	3/1/2017	<ul style="list-style-type: none"> <li>• Catastrophe Financing/Reinsurance Surcharge</li> <li>• FHCF Build-Up Adjustment</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• 2012 FIGA Assessment</li> </ul>
<b>Commercial Nonresidential Wind-Only (CNR-W)</b>	14%	12.0%	3/1/2017	<ul style="list-style-type: none"> <li>• Catastrophe Financing/Reinsurance Surcharge</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• 2012 FIGA Assessment</li> </ul>
<b>Commercial Nonresidential Multiperil (CNR-M)</b>	7%	6.9% (Excludes inspection fee)	3/1/2017	<ul style="list-style-type: none"> <li>• EMPA</li> <li>• State Fire Marshal Regulatory Surcharge</li> </ul>	<ul style="list-style-type: none"> <li>• Tax-Exempt Surcharge</li> <li>• 2012 FIGA Assessment</li> </ul>

<sup>1</sup> *Stated commission percentage* is the percentage Citizens applies to commissionable premium to calculate the commission that will be paid. The definition of commissionable premium can be found in the [FAQs](#) located in Knowledge Base. Total policy premiums include additional surcharges and assessments that are noncommissionable. To view a list of these, please refer to the [Citizens Policy Surcharges and Assessments](#) document under *General* on the [Training](#) section on of the website.

<sup>2</sup> *Effective commission percentage* can be used to estimate the commission that will be paid. This is done by multiplying the total annual premium by the applicable effective commission percentage shown above. It also can be determined by dividing the actual commission paid by the total annual premium charged to the policyholder. These percentages can change when noncommissionable charges are added, removed or amended.

- The effective commission percentage for PR-M policies with wind coverage is a statewide average. Actual effective commission percentages for policies that include wind coverage vary by territory as shown in the [PR-M Effective Commission Rates](#) exhibit. The effective commission percentage for individual PR-M policies within each territory will vary based upon the percentage of premium due to hurricane coverage.
- The effective commission percentages for PR-W, CR-M and CR-W are statewide averages. The actual effective commission rate will vary by policy, based on the percent of the total premium due to hurricane.

<sup>3</sup> PR-M policies with wind coverage include a noncommissionable CAT Protection Surcharge. The PR-M rating worksheets show the application of the CAT Protection Surcharge in determining commissionable premium. The PR-M worksheets are located on the [Personal Lines](#) section under *Rating Worksheets* for each policy form.