HOMEOWNERS
INDICATION SUMMARY

		AIR Hurricane Model	Public Hurricane Model	RMS Hurricane Model	EQE Hurricane Model	Selected Overall Indication
(1)	Wind Indication	5.7%	-15.8%	-19.6%	-0.6%	-7.2%
(2)	All Other Indication	6.6%	6.6%	6.6%	6.6%	6.6%
(3)	Non-Sinkhole Indication	6.0%	-9.9%	-12.7%	1.3%	-3.5%
(4)	Sinkhole Indication	82.8%	82.8%	82.8%	82.8%	82.8%
(5)	**Total**	**9.1%**	**-6.0%**	**-8.8%**	**4.7%**	**0.0%**

CITIZENS PROPERTY INSURANCE CORPORATION

HOMEOWNERS - WIND
PROJECTED HURRICANE LOSS AND LAE

Territory	Territory Description	(1) AIR Expected Annual Hurricane Losses	(2) FPM Expected Annual Hurricane Losses	(3) RMS Expected Annual Hurricane Losses	(4) EQE Expected Annual Hurricane Losses
192	Alachua	19,117	9,644	54,758	5,005
46 Wind	Broward	21,613,417	15,424,046	5,424,633	22,718,002
34	Dade, Rem Excl H.,M.,M.B.	24,248,206	20,169,300	27,669,761	41,537,051
39	Duval, Jacksonville	63,319	29,698	157,579	21,518
65 Wind	Franklin	1,216,457	706,308	864,309	465,945
159	Hernando, Coastal	413,827	482,524	667,085	89,483
733	Hernando, Remainder	2,990,191	3,936,408	7,001,795	881,064
993	Leon	21,794	7,062	31,492	4,990
90 Wind	Monroe	50,976,216	26,903,078	14,472,791	33,302,888
90	Orange, Excl. Orlando	73,155	146,336	206,337	33,910
38	Palm Beach, Remainder	9,214,214	7,054,886	6,109,688	10,675,254
736	Pasco, Remainder	5,836,402	4,452,115	9,529,250	1,406,796
992	Putnam	5,728	3,846	20,799	2,051
533	Saint Johns, Coastal	108,993	72,155	111,738	29,187
715	Sarasota, Remainder	1,061,548	921,894	1,367,103	522,107
63	Volusia, Remainder	329,338	371,482	590,117	85,571
	Total	**396,827,696**	**300,497,120**	**289,445,234**	**354,925,039**

RENTERS
INDICATION SUMMARY

		AIR Hurricane Model	Public Hurricane Model	RMS Hurricane Model	EQE Hurricane Model	Selected Overall Indication
(1)	Wind Indication	-1.3%	-37.5%	-38.6%	-32.1%	-10.0%
(2)	All Other Indication	-24.3%	-24.3%	-24.3%	-24.3%	-24.3%
(3)	**Total**	**-11.9%**	**-31.5%**	**-32.0%**	**-28.5%**	**-16.6%**

CONDO UNIT OWNERS
INDICATION SUMMARY

		AIR Hurricane Model	Public Hurricane Model	RMS Hurricane Model	EQE Hurricane Model	Selected Overall Indication
(1)	Wind Indication	25.1%	66.8%	17.3%	-7.2%	66.8%
(2)	All Other Indication	-12.0%	-12.0%	-12.0%	-12.0%	-12.0%
(3)	**Total**	**11.9%**	**38.8%**	**6.9%**	**-8.9%**	**38.8%**

CITIZENS PROPERTY INSURANCE CORPORATION

MOBILE HOMEOWNERS
INDICATION SUMMARY

		AIR Hurricane Model	Public Hurricane Model	RMS Hurricane Model	EQE Hurricane Model	Selected Overall Indication
(1)	Wind Indication	-32.4%	-1.5%	-10.8%	-1.5%	-1.5%
(2)	All Other Indication	-9.9%	-9.9%	-9.9%	-9.9%	-9.9%
(3)	**Total**	**-27.5%**	**-3.3%**	**-10.6%**	**-3.3%**	**-3.3%**

MOBILE HOMEOWNERS
CALCULATION OF TOTAL CLOSED CLAIM LOSS TREND FACTORS
BASED ON PAID NON-CATASTROPHIC LOSSES
PRM POLICIES ONLY
NON-CAT CLAIMS

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Beginning of Calendar Year	End of Calendar Year	Average Loss Date	Earned House Years	Calendar Year Paid Losses	Closed Claim Counts	Pure Premium	Frequency	Severity
10/1/2008	9/30/2009	4/1/2009	83,989	20,361,701	3,099	242	3.69%	6,570
1/1/2009	12/31/2009	7/2/2009	80,912	19,690,273	3,038	243	3.75%	6,481
4/1/2009	3/31/2010	9/30/2009	78,127	18,936,832	3,085	242	3.95%	6,138
7/1/2009	6/30/2010	12/30/2009	75,866	17,549,285	2,989	231	3.94%	5,871
10/1/2009	9/30/2010	4/1/2010	74,119	16,338,275	2,888	220	3.90%	5,657
1/1/2010	12/31/2010	7/2/2010	72,538	14,248,054	2,716	196	3.74%	5,246
4/1/2010	3/31/2011	9/30/2010	70,980	13,371,707	2,572	188	3.62%	5,199
7/1/2010	6/30/2011	12/30/2010	69,266	13,637,741	2,592	197	3.74%	5,261
10/1/2010	9/30/2011	4/1/2011	67,486	13,368,659	2,481	198	3.68%	5,388
1/1/2011	12/31/2011	7/2/2011	65,702	14,445,403	2,621	220	3.99%	5,511
4/1/2011	3/31/2012	9/30/2011	64,192	14,096,850	2,545	220	3.96%	5,539
7/1/2011	6/30/2012	12/30/2011	62,800	12,793,930	2,327	204	3.71%	5,498
10/1/2011	9/30/2012	3/31/2012	61,383	12,254,334	2,267	200	3.69%	5,406
1/1/2012	12/31/2012	7/1/2012	59,890	11,063,066	2,035	185	3.40%	5,436
4/1/2012	3/31/2013	9/30/2012	58,144	10,684,717	1,929	184	3.32%	5,539
7/1/2012	6/30/2013	12/30/2012	56,445	9,851,905	1,879	175	3.33%	5,243
10/1/2012	9/30/2013	4/1/2013	54,848	9,179,678	1,792	167	3.27%	5,123

		Pure Premium	Frequency	Severity
(8)	17 Point Fitted Annual Rate of Change:	-7.5%	-3.5%	-4.2%
(9)	13 Point Fitted Annual Rate of Change:	-5.5%	-5.0%	-0.5%
(10)	9 Point Fitted Annual Rate of Change:	-11.4%	-9.3%	-2.4%
(11)	5 Point Fitted Annual Rate of Change:	-15.1%	-10.1%	-5.6%

(12)	Selected Historical Loss Trend:	-6.5%