

## Citizens Property Insurance Corporation

### Loss Mitigation Credits

Loss mitigation credits are available to the following policyholders when wind coverage is provided:

- PLA residential, except mobile homes
- HRA residential, except mobile homes
- CLA commercial-residential

The amount of loss mitigation credit is dependent on the amount of Coverage A (and if no Coverage A, then Coverage C) and six mitigation features (building characteristics):

- Roof covering
- Roof deck attachment
- Roof-wall connection
- Opening protection
- Roof shape
- Secondary water resistance

The amount of the credit is based on all six mitigation features. In other words, a single mitigation feature (e.g., non-FBC equivalent vs. FBC equivalent roof covering) would not result in a flat percentage credit amount. Rather this feature in combination with the other five features would result in a combined credit amount. An exception to this is new construction. If a home is built in 2002 or later, a flat percentage amount would be applied to calculate the credit.

For a detailed discussion of the mitigation features, please see [http://www.citizensfla.com/agent\\_portal/plmanuals/01-2006/2HO\\_RatesRulesManual.pdf](http://www.citizensfla.com/agent_portal/plmanuals/01-2006/2HO_RatesRulesManual.pdf) (pp. HO-12 to HO-16).

For PLA loss mitigation credit percentages, please see [http://www.citizensfla.com/agent\\_portal/plmanuals/01-2006/2HO\\_RatesRulesManual.pdf](http://www.citizensfla.com/agent_portal/plmanuals/01-2006/2HO_RatesRulesManual.pdf) (pp. HO-17 to HO-23). These percentages are applied to the wind portion of the premium.

For CLA loss mitigation credit percentages, please see [http://www.citizensfla.com/agent\\_portal/clmanuals/1-2006/CLARatesandRating.pdf](http://www.citizensfla.com/agent_portal/clmanuals/1-2006/CLARatesandRating.pdf) (pp. 15-17). These percentages are applied to the wind portion of the premium.

For HRA loss mitigation credit percentages, please see [http://www.citizensfla.com/agent\\_portal/windmanual/RES-Manual01-2006/10IXRESRATING.pdf](http://www.citizensfla.com/agent_portal/windmanual/RES-Manual01-2006/10IXRESRATING.pdf) (pp. 6-8). These percentages are applied to the whole premium, because these policies are wind-only policies.