

Agent Resources - Training & Reference Materials - Microsoft Internet Explorer provided by Insurance Technologies Corp

https://www.citizensfla.com/agent/trn\_quickref.cfm?show=pdf&link=/shared/training/quick\_ref\_guides/AgentCommissionSchedule.pdf

File Edit View Favorites Tools Help

Google Search

Agent Resources - Training & Reference Materials

[Agents Guide New Forms](#)  
[PR-M New Forms List](#)

**Citizens Assessments:**

[Understanding Citizens' Assessments Printable Version \(Updated 4/30/2009\)](#)

**Agent Certification FAQs and Help Sheet:**

[Agent Certification Fact Sheet](#)

**ePAS Approved Agent Endorsement Processing:**

[Agent Approved Endorsement Step by Step Instructions](#)

**Appraisal Alternatives:**

**Personal Residential**  
[Questionnaire Format](#)  
[Bulleted Format](#)

**Commercial Residential and Commercial Nonresidential**  
[Questionnaire Format](#)  
[Bulleted Format](#)

**Fact Sheets:**

[Commercial Residential Multiperil Pay Plan Fact Sheet](#)  
[Commercial Residential Multiperil New Options](#)  
[Commercial Wind-Only Payment Plan Fact Sheet](#)  
[Personal Residential Policy Credit Changes Fact Sheet](#)

**Other Reference Items:**

[Inspection Requirements](#)  
[Agent Commissions Schedule \(Updated 6/1/09\)](#)  
[Quick Reference Product Sheet](#)

**Citizens Property Insurance Corporation  
Agent Commission Schedule**

Line of Business	Stated <sup>1</sup> Commission Percentage	Effective <sup>2</sup> Commission Percentage	Current Non-Commissionable Surcharges, Assessments, & Fees as of 6/1/09
Personal Residential Multiperil (PR-M)	10%	7.7% - With Wind	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• EMIPA</li> <li>• FHCIF Emergency Assessment</li> </ul>
		9.6% - Ex-Wind	<ul style="list-style-type: none"> <li>• Florida Insurance Guaranty Association Surcharge</li> <li>• Tax-Exempt Surcharge</li> <li>• CAT Protection Surcharge<sup>4</sup></li> </ul>
Personal Residential Wind-Only (PR-W)	10%	8.8%	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• FHCIF Emergency Assessment</li> <li>• Catastrophe Financing/Reinsurance Surcharge</li> </ul>
Commercial Residential Multiperil (CR-M)	12%	11.4%	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• EMIPA</li> <li>• FHCIF Emergency Assessment</li> </ul>
Commercial Residential Wind-Only (CR-W)	14%	11.7%	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• FHCIF Emergency Assessment</li> <li>• Catastrophe Financing/Reinsurance Surcharge</li> </ul>
Commercial Nonresidential Wind-Only (CNR-W)	14%	11.7%	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• FHCIF Emergency Assessment</li> <li>• Catastrophe Financing/Reinsurance Surcharge</li> </ul>
Commercial Nonresidential Multiperil (CNR-M)	7%	8.7% (Excludes Inspection fee)	<ul style="list-style-type: none"> <li>• Citizens Policyholder Surcharge</li> <li>• Citizens Emergency Assessment</li> <li>• EMIPA</li> <li>• FHCIF Emergency 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 [Underwriting Manuals](#). Total policy premiums include additional surcharges and assessments that are non-commissionable. To view a list of these, please refer to the [Citizens Policy Surcharges](#) document on the Agent Resources 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 can also be determined by dividing the actual commission paid by the total annual premium charged to the policyholder. These percentages can change when non-commissionable charges are added, removed, or amended.

<sup>3</sup> 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 By Territory](#) exhibit. The effective commission percentage for policies excluding wind does not vary by territory and is not subject to the CAT Protection Surcharge.

<sup>4</sup> PR-M policies with wind coverage include a non-commissionable CAT Protection Surcharge. The Agent's Information section of the PR-M Rating Worksheets shows the application of the CAT Protection Surcharge in determining commissionable premium.