

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 Multi-peril			Wind-Only			Total		
	In-Force	Uncapped	Proposed	In-Force	Uncapped	Proposed	In-Force	Uncapped	Proposed	In-Force	Uncapped	Proposed
<u>Product Line - Personal</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>
Homeowners	346,043,344	5.0%	1.6%	76,032,128	17.1%	5.3%	93,665,105	23.6%	8.2%	515,740,577	10.3%	3.4%
Renters	769,910	-22.5%	-13.4%	745,856	-6.7%	-5.2%	154,398	5.8%	5.5%	1,670,164	-12.8%	-8.0%
Condo Units	15,541,107	24.2%	8.3%	14,411,170	28.7%	7.9%	11,100,353	38.5%	8.0%	41,052,630	29.7%	8.1%
Dwelling - DP3	91,879,455	20.0%	8.5%	33,026,253	35.2%	8.8%	23,917,109	28.0%	7.4%	148,822,817	24.7%	8.4%
Dwelling - DP1	17,928,440	11.7%	6.0%	7,115,830	28.9%	8.8%	n/a	n/a	n/a	25,044,270	16.6%	6.8%
Mobile Homeowners	23,109,490	-0.1%	0.0%	2,867,584	19.1%	5.2%	3,217,390	29.9%	9.7%	29,194,464	5.1%	1.6%
<u>Dwelling Mobile Home</u>	<u>12,485,120</u>	<u>13.3%</u>	<u>7.8%</u>	<u>1,320,433</u>	<u>42.1%</u>	<u>9.2%</u>	<u>326,189</u>	<u>43.8%</u>	<u>9.5%</u>	<u>14,131,742</u>	<u>16.7%</u>	<u>8.0%</u>
Total Personal Lines	507,756,866	8.4%	3.3%	135,519,254	23.5%	6.6%	132,380,544	25.9%	8.1%	775,656,664	14.2%	4.7%
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	Multi-Peril						Wind-Only			Total		
	In-Force	Uncapped	Proposed				In-Force	Uncapped	Proposed	In-Force	Uncapped	Proposed
<u>Product Line - Commercial</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>				<u>Premium</u>	<u>Indication</u>	<u>Change</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>
Commercial Residential	19,350,085	37.4%	5.2%				29,482,000	101.6%	10.3%	48,832,085	76.1%	8.3%
<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%	8.9%
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	Multi-Peril						Wind-Only			Total		
	In-Force	Uncapped	Proposed				In-Force	Uncapped	Proposed	In-Force	Uncapped	Proposed
<u>Product Line</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>				<u>Premium</u>	<u>Indication</u>	<u>Change</u>	<u>Premium</u>	<u>Indication</u>	<u>Change</u>
Personal	643,276,120	11.6%	4.0%				132,380,544	25.9%	8.1%	775,656,664	14.2%	4.7%
<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>8.9%</u>
Total	664,500,487	12.4%	4.0%				195,479,576	37.1%	8.7%	859,980,063	18.1%	5.1%

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)

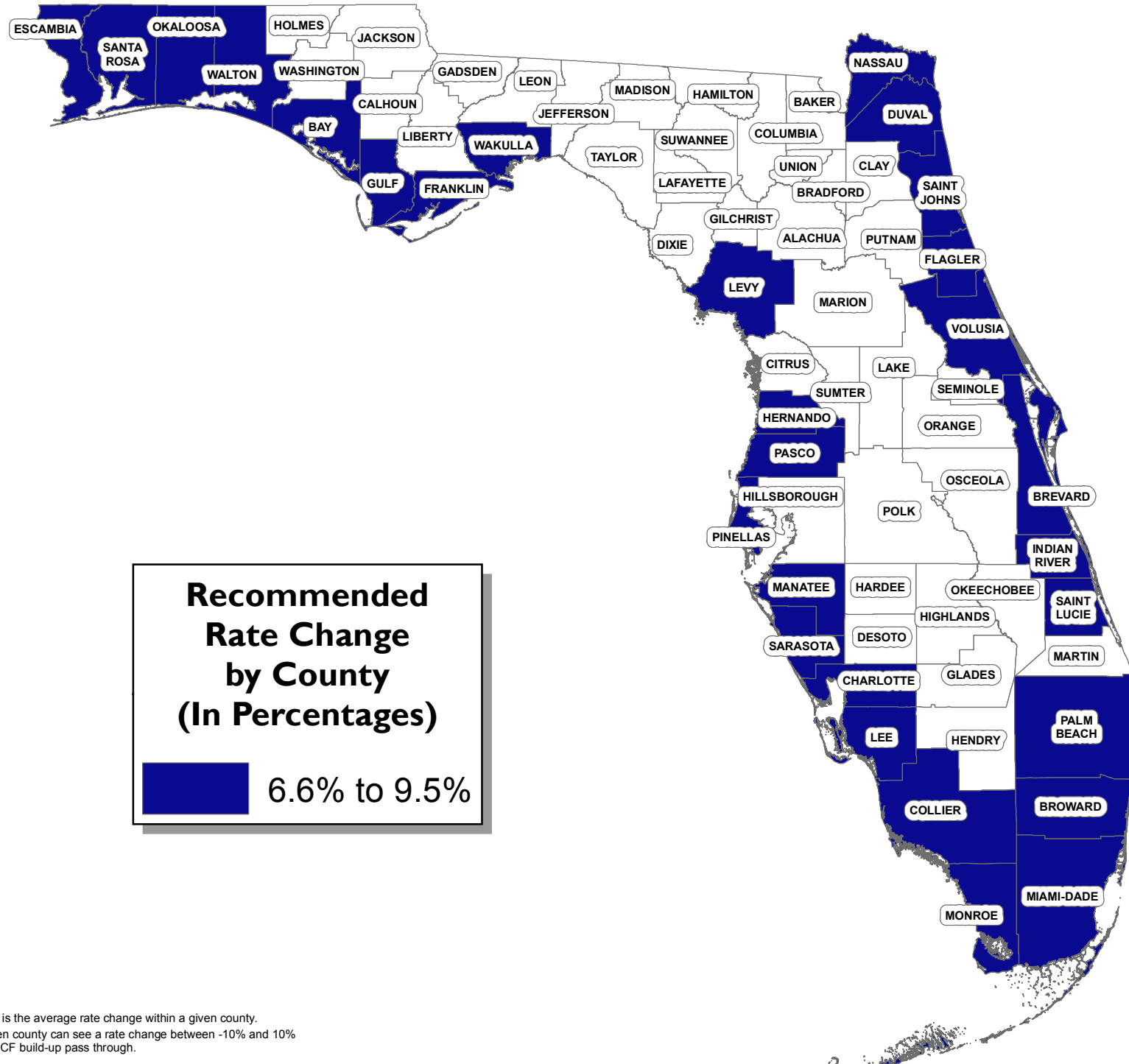
Multi-Peril HO-3 Policies



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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no HO-3 policies as of 06/30/2018.

Exhibit 3 - Percent of 2019 Recommended Rate Change by County

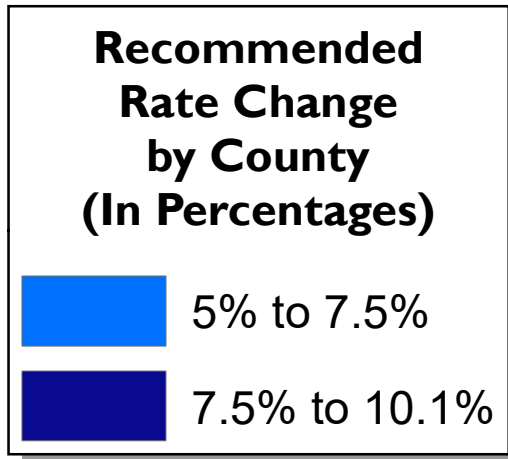
Wind-Only HW-2 Policies



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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no HW-2 policies as of 06/30/2018.

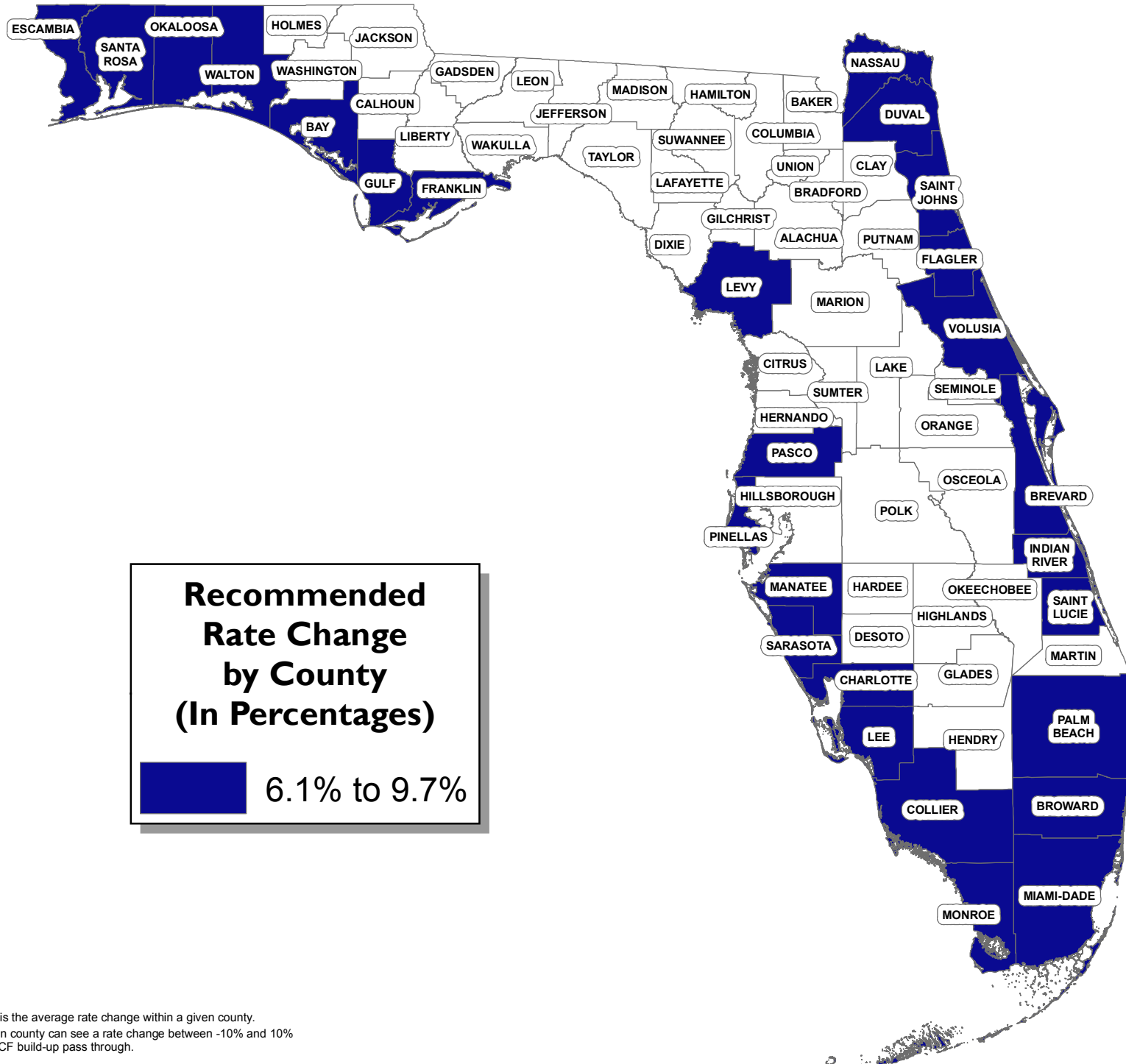
Multi-Peril HO-6 Policies



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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no HO-6 policies as of 06/30/2018.

Exhibit 5 - Percent of 2019 Recommended Rate Change by County

Wind-Only HW-6 Policies

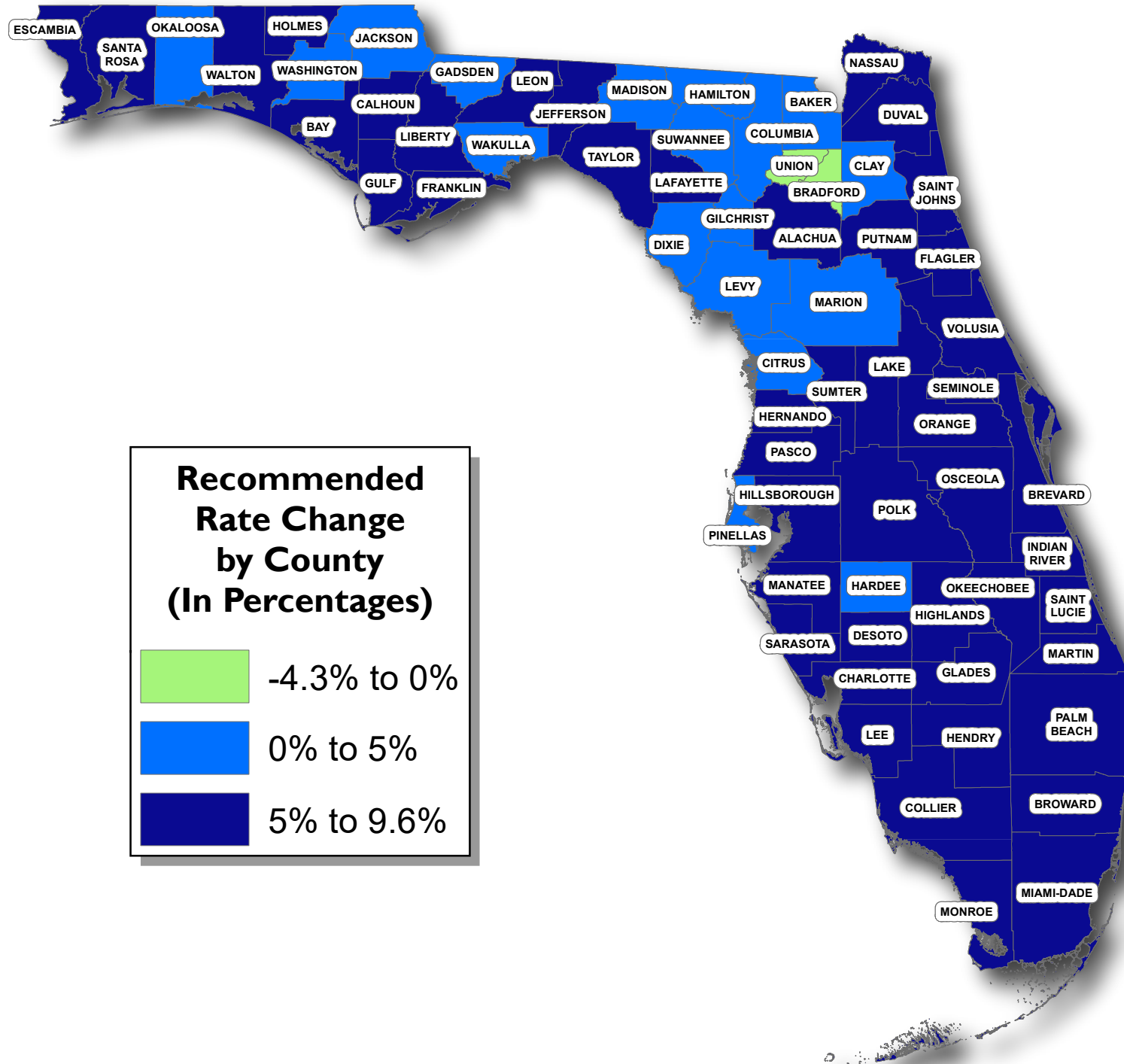


Notes:

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 FHCf build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no HW-6 policies as of 06/30/2018.

Exhibit 6 - Percent of 2019 Recommended Rate Change by County

Multi-Peril DP-1 and DP-3 Policies

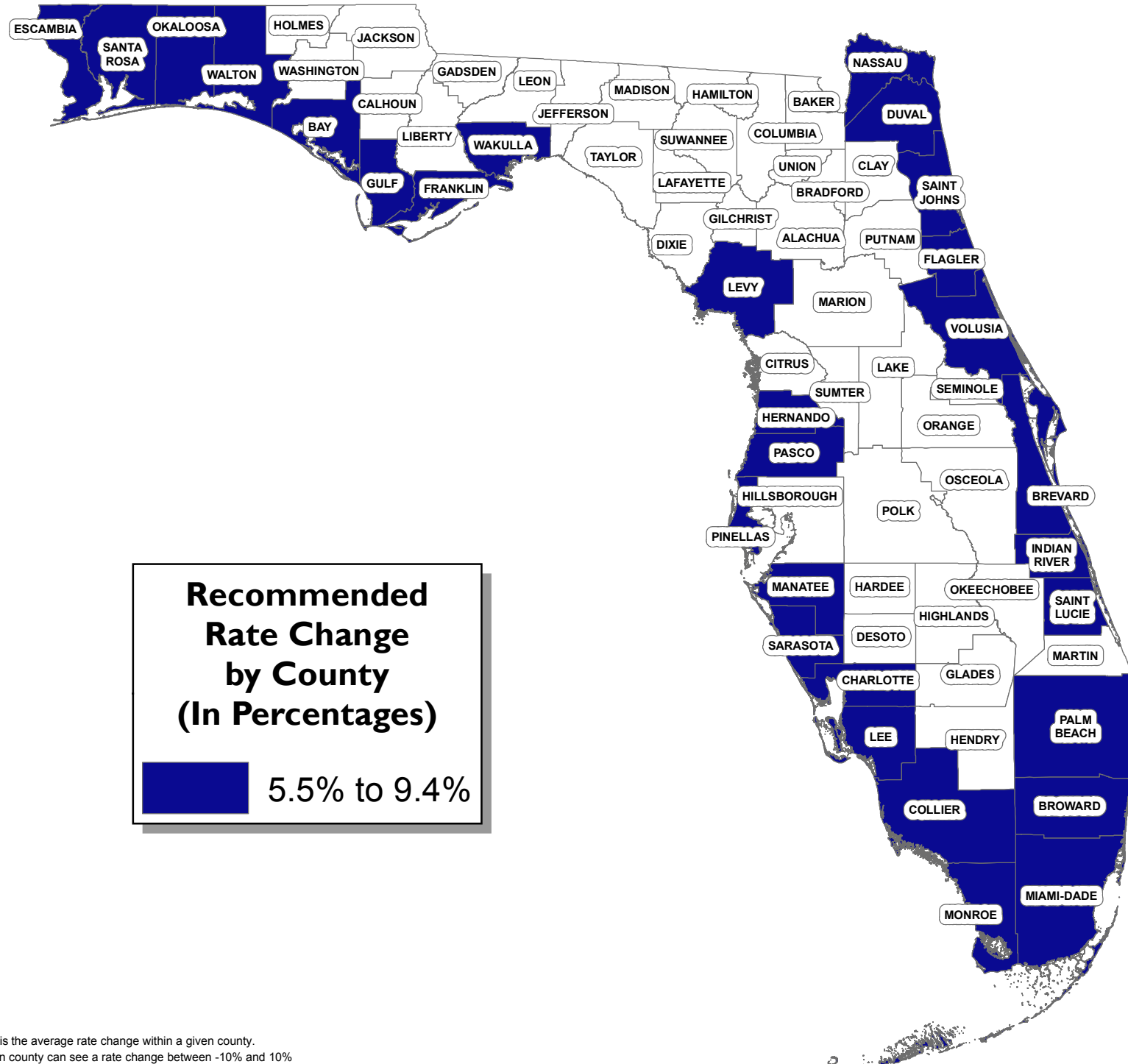


Notes:

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 FHCF build-up pass through.
3. In-force as of 06/30/2018.

Exhibit 7 - Percent of 2019 Recommended Rate Change by County

Wind-Only DW-2 Policies

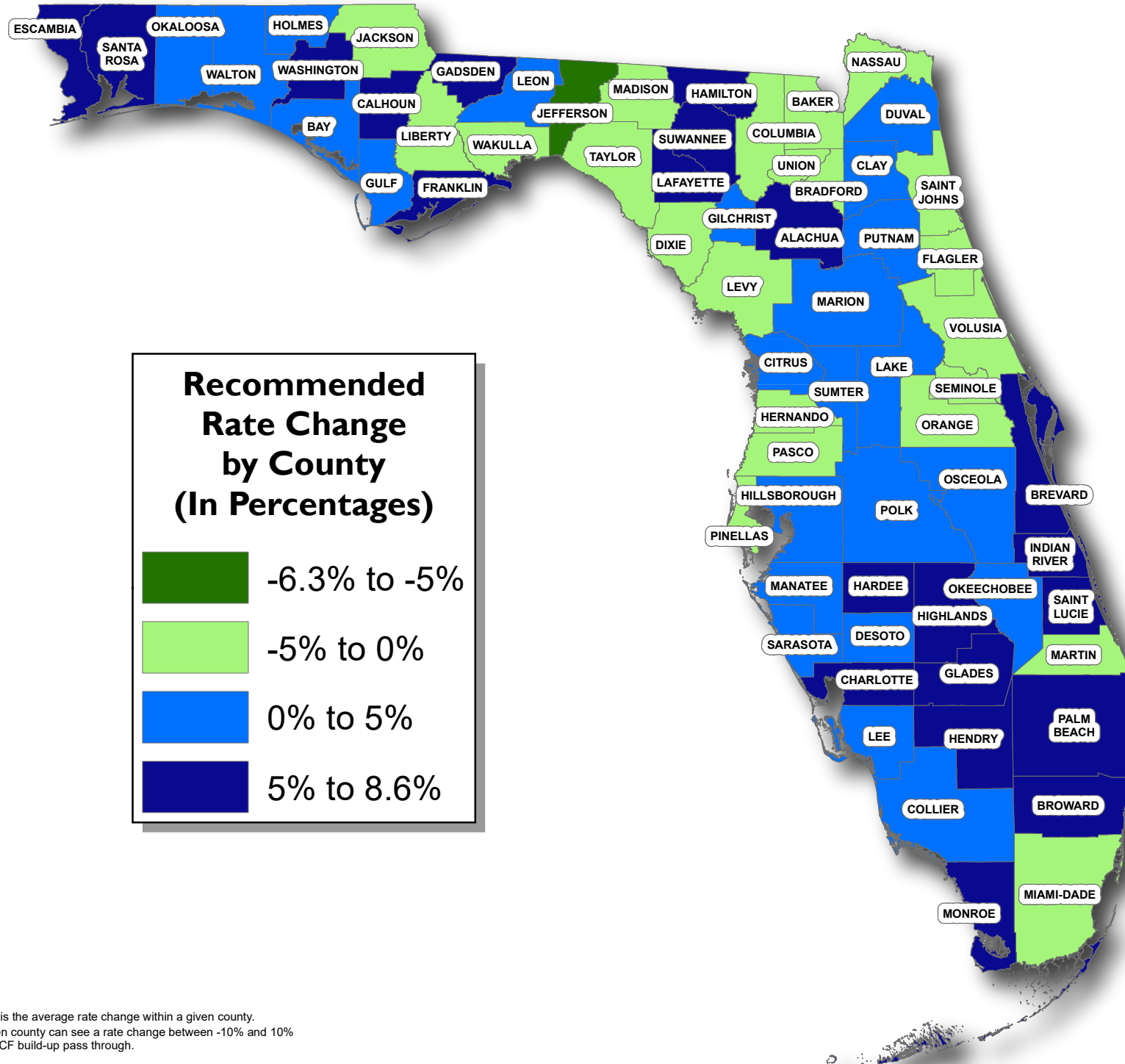


Notes:

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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no DW-2 policies as of 06/30/2018.

Exhibit 8 - Percent of 2019 Recommended Rate Change by County

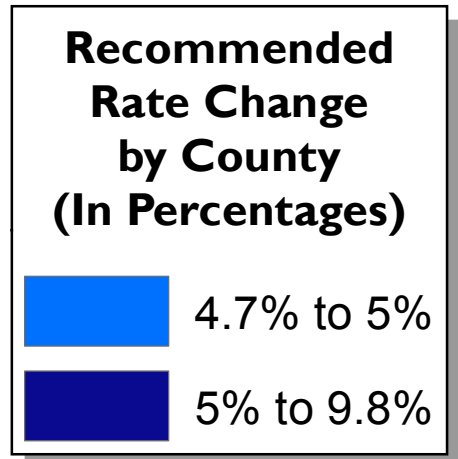
Multi-Peril MHO-3 and MDP-I Policies



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 FHCf build-up pass through.
3. In-force as of 06/30/2018.

Wind-Only MW-2 and MD-1 Policies



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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no MW-2 or MD-1 policies as of 06/30/2018.

Exhibit 10 - Percent of 2019 Recommended Rate Change by Territory

Multi-Peril Commercial Residential Policies

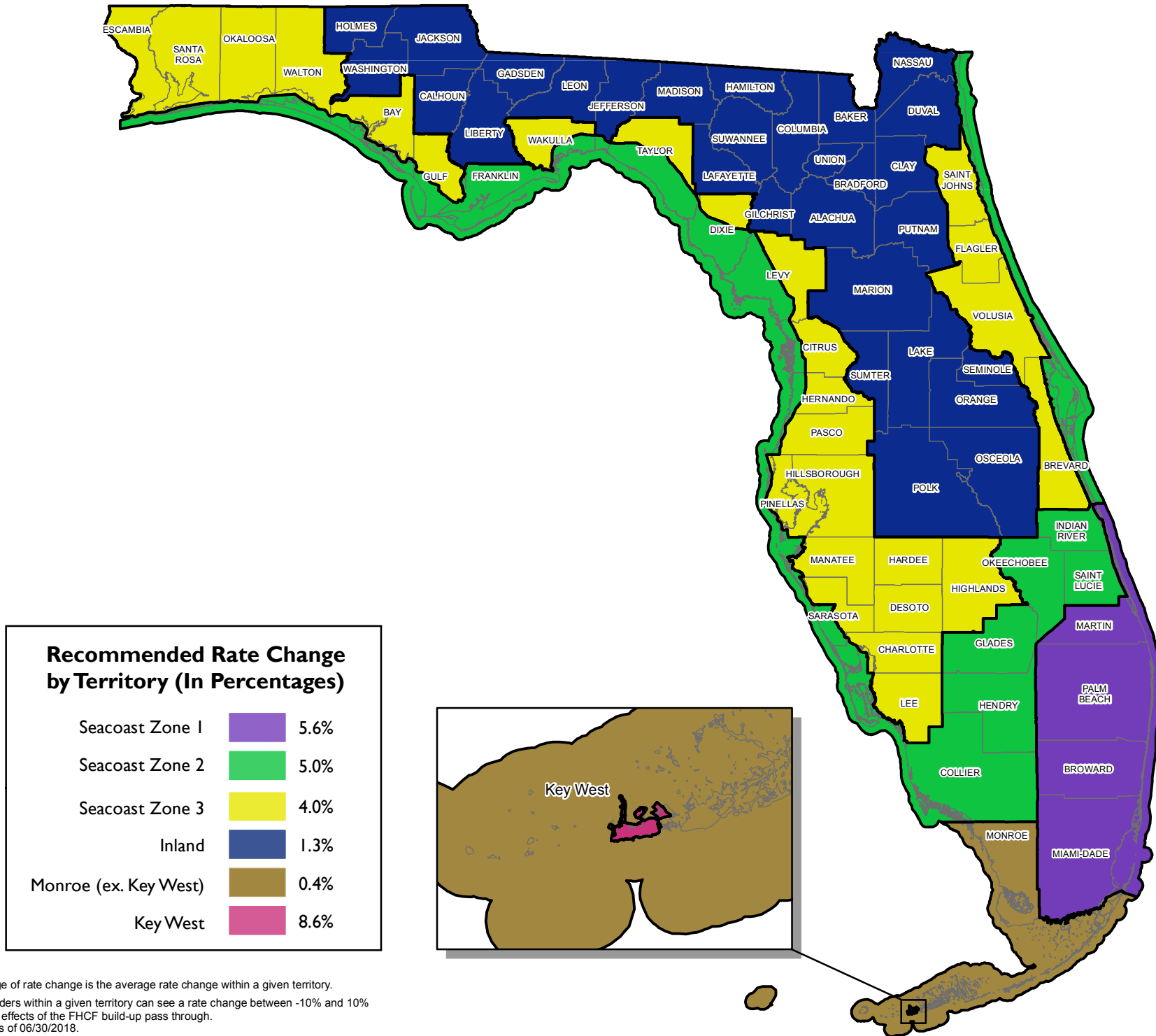
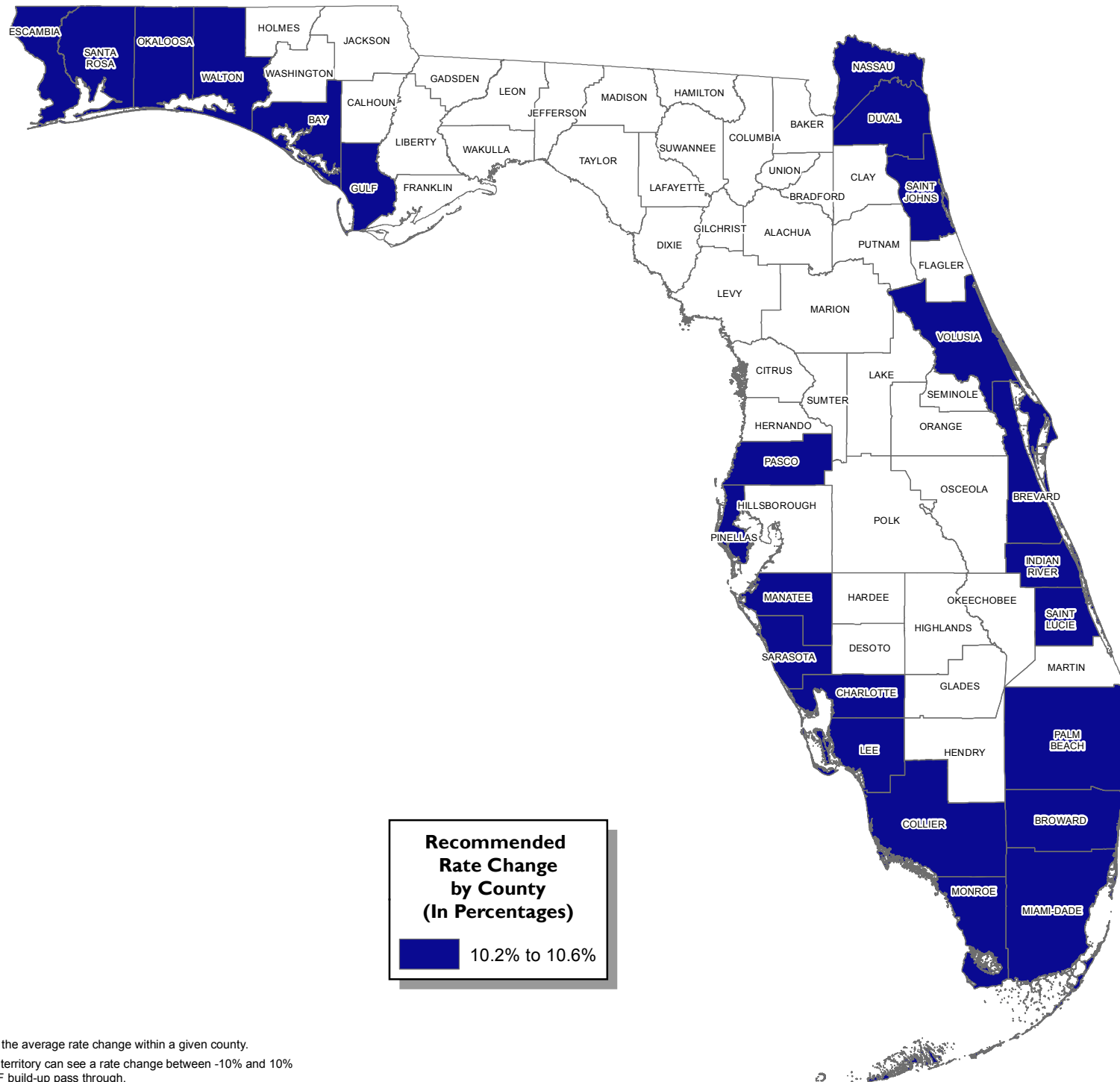


Exhibit II - Percent of 2019 Recommended Rate Change by County

Wind-Only Commercial Residential Policies



Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given territory can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no CR-W policies as of 06/30/2018.

Exhibit 12 - Percent of 2019 Recommended Rate Change by Territory

Commercial Non-Residential Multi-Peril Policies

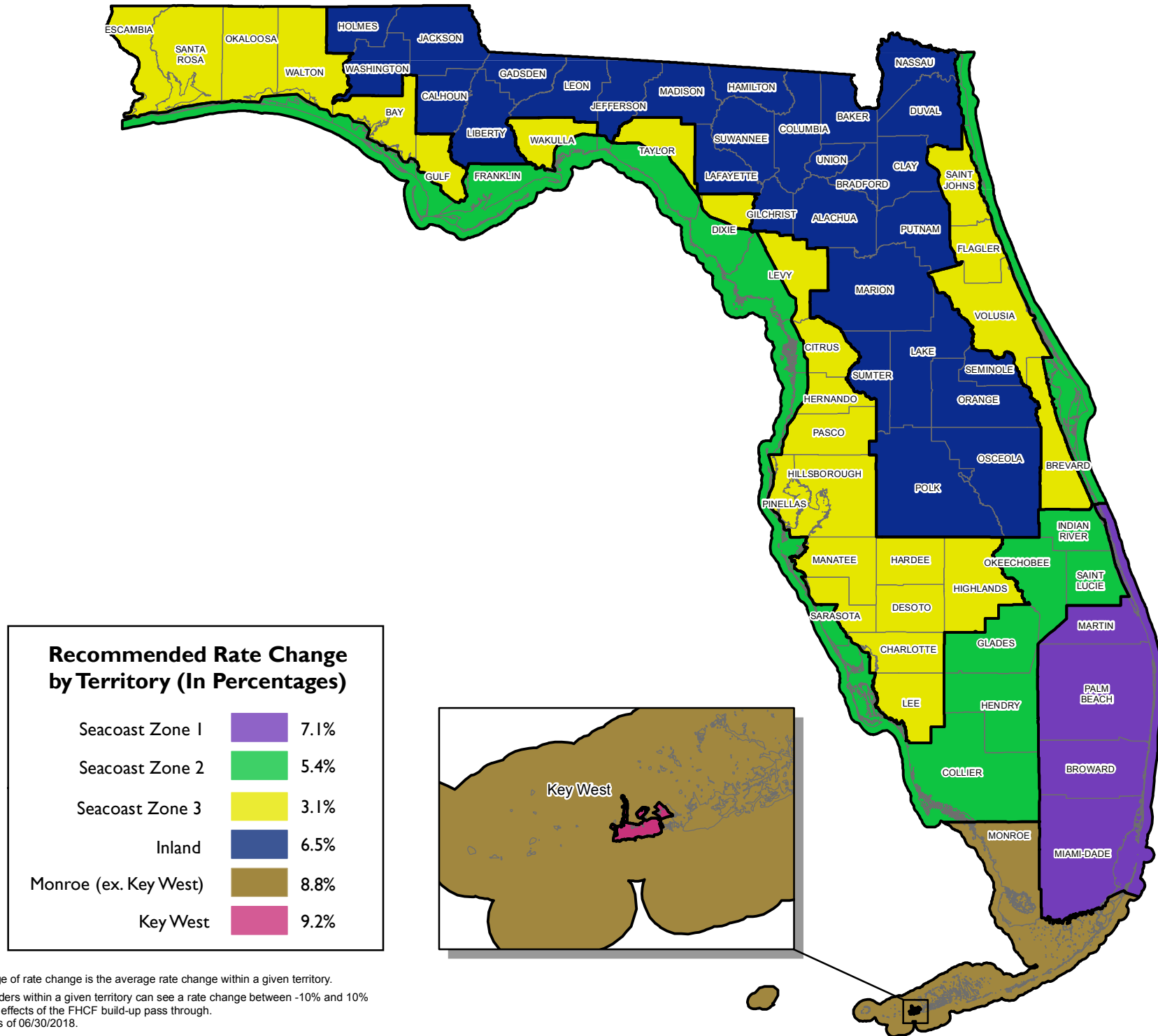
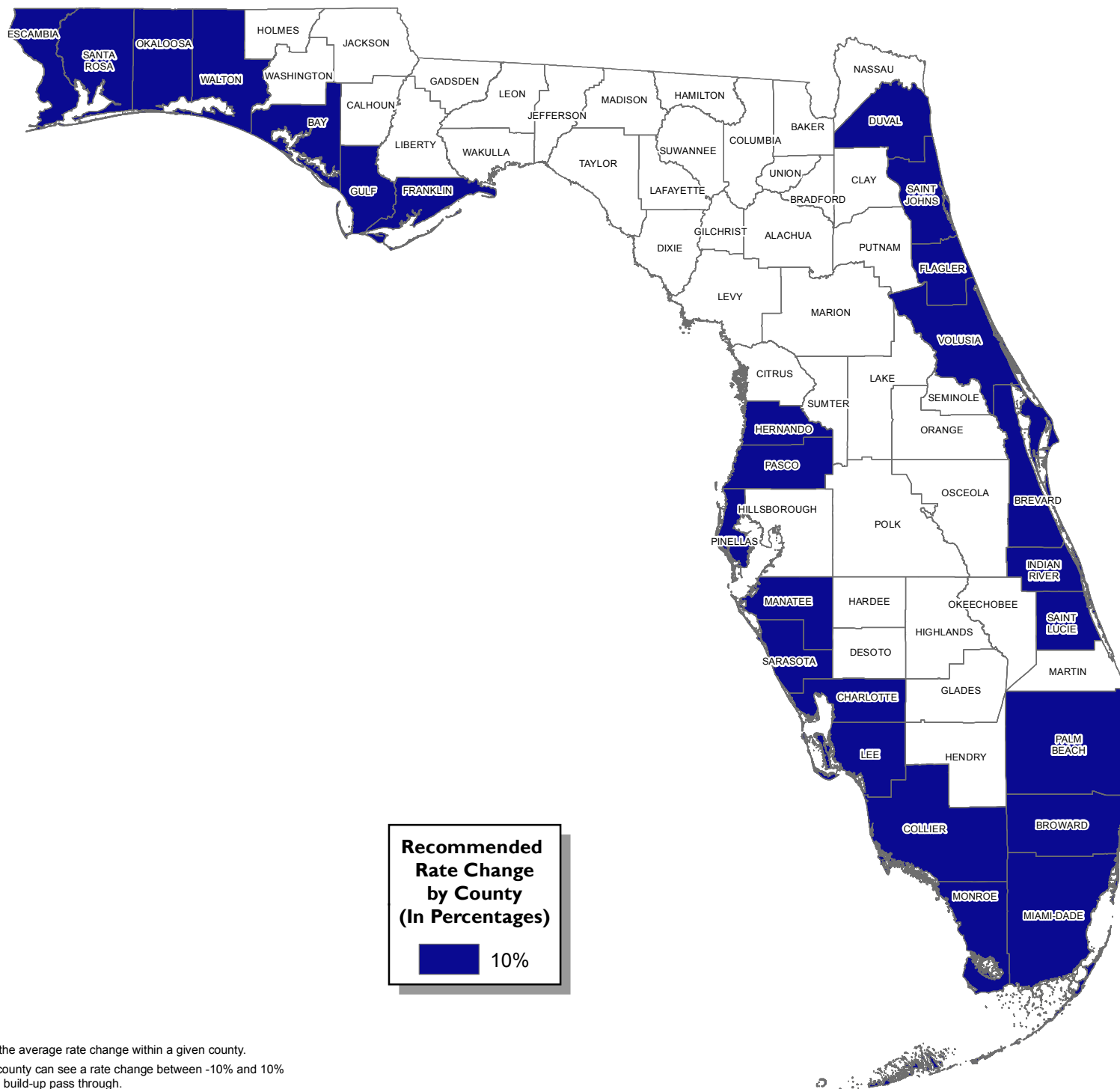


Exhibit 13 - Percent of 2019 Recommended Rate Change by County

Wind-Only Commercial Non-Residential 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 FHCF build-up pass through.
3. In-force as of 06/30/2018.
4. Counties with no color have no CNR-W policies as of 06/30/2018.

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

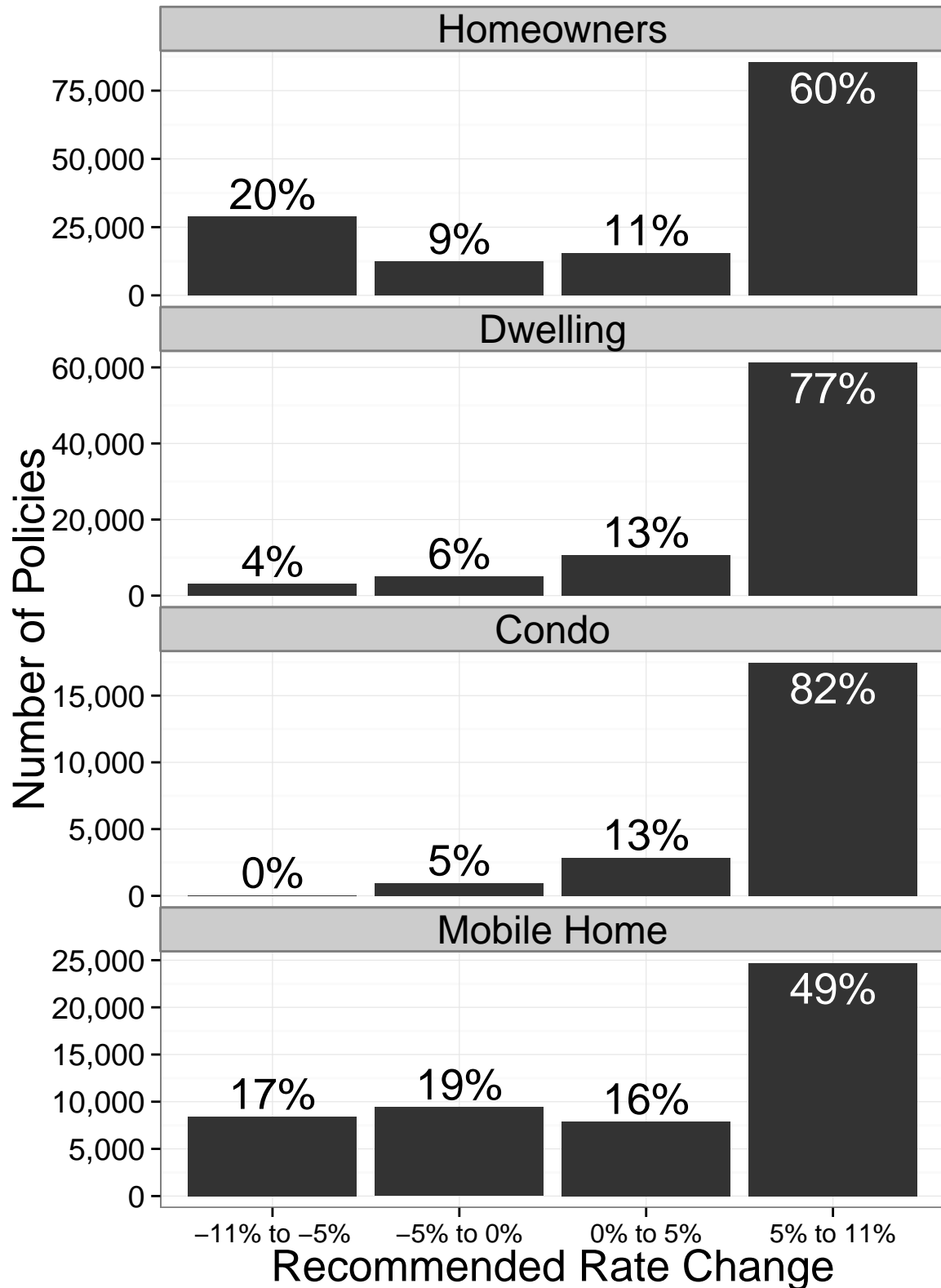


Exhibit 15
Distribution of Recommended Rate Changes by Policy
for the Coastal Account

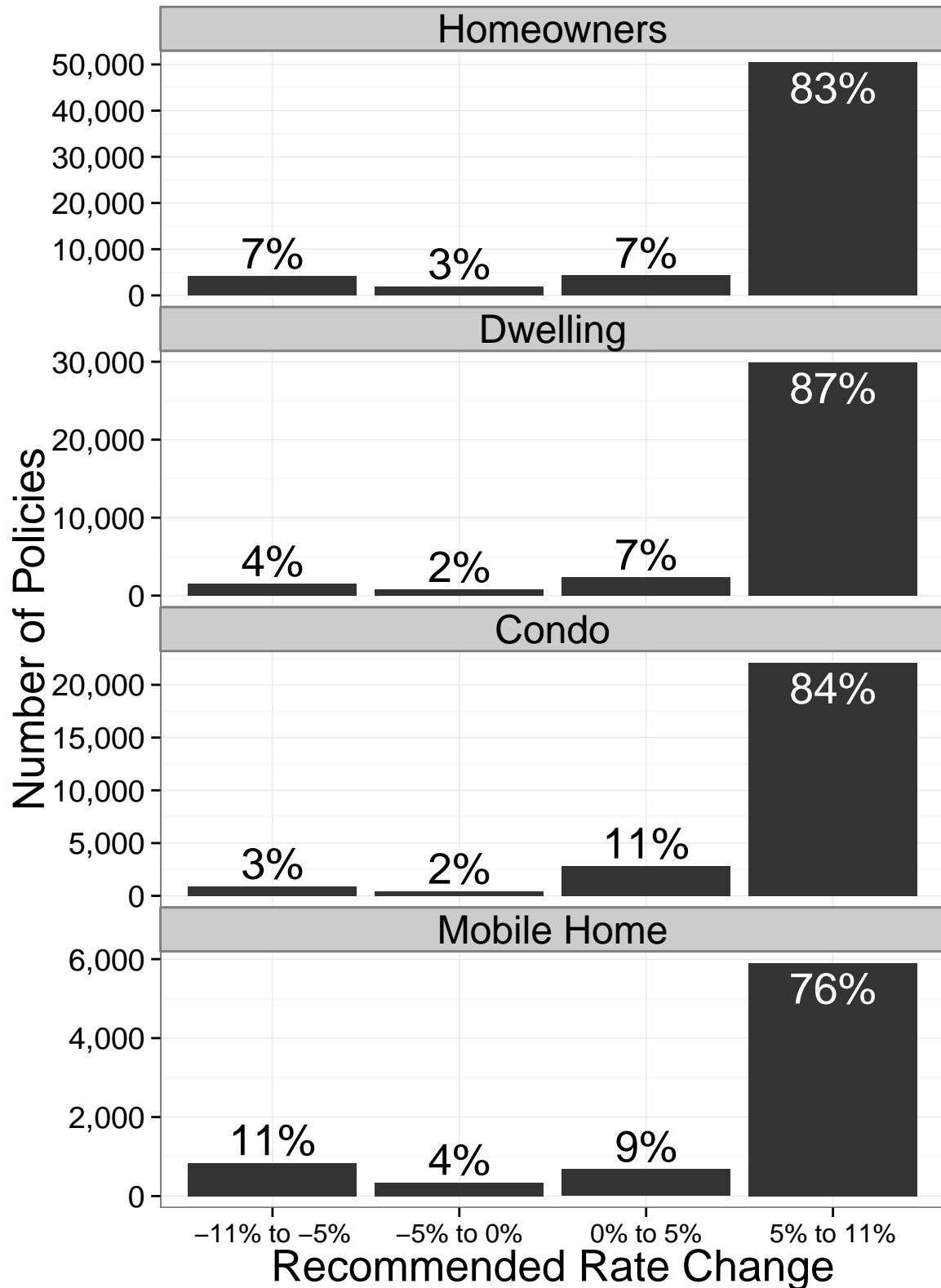
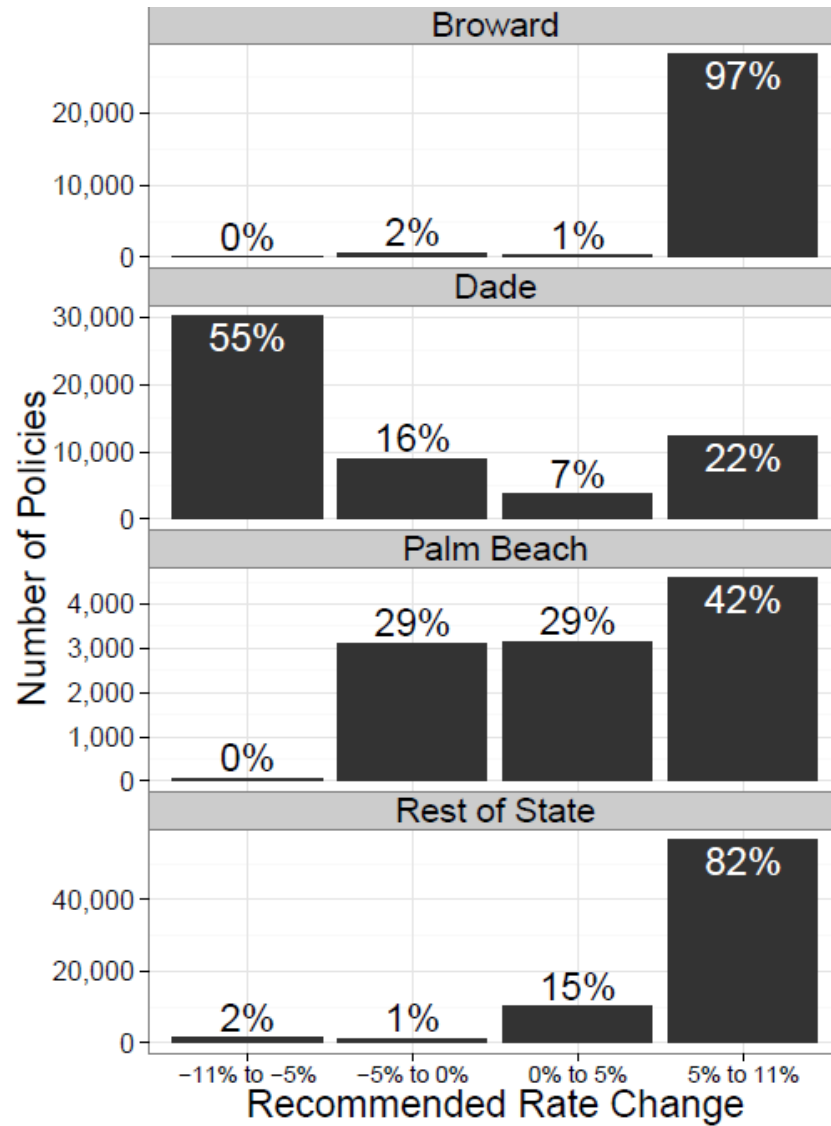


Exhibit 15A
Distribution of Recommended Rate Changes by Policy
for Homeowners Multi-Peril



County	Current Average Premium	Recommended Average Premium
Broward	3,057	3,351
Dade	3,687	3,557
Palm Beach	2,901	3,016
Rest of State	1,556	1,660
Statewide	2,627	2,687

EXHIBIT 16 - MULTIPERIL HO3
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	108	2	1,170	8.9%	1,274
Baker	4	0	1,548	9.4%	1,692
Bay	207	4	1,579	8.1%	1,707
Bradford	6	0	1,412	9.3%	1,543
Brevard	1,986	5	1,844	7.3%	1,979
Broward	29,215	649	3,057	9.6%	3,351
Calhoun	3	0	1,076	9.2%	1,175
Charlotte	932	15	1,484	8.2%	1,606
Citrus	274	3	1,224	7.0%	1,310
Clay	68	0	1,070	9.1%	1,168
Collier	355	0	1,864	9.0%	2,032
Columbia	13	0	1,156	9.5%	1,265
Dade	55,279	39,231	3,687	-3.5%	3,557
De Soto	19	0	1,658	7.4%	1,780
Dixie	20	0	1,417	4.3%	1,479
Duval	372	0	1,202	9.2%	1,312
Escambia	328	2	1,891	8.9%	2,060
Flagler	48	0	1,566	9.1%	1,708
Franklin	31	4	1,758	3.0%	1,811
Gadsden	85	4	1,009	7.8%	1,088
Gilchrist	16	0	1,186	9.3%	1,297
Glades	8	0	1,302	6.9%	1,392
Gulf	9	1	3,151	7.4%	3,383
Hamilton	3	0	1,357	9.5%	1,486
Hardee	3	0	946	9.3%	1,033
Hendry	41	0	1,729	9.1%	1,886
Hernando	8,830	4	1,297	7.0%	1,388
Highlands	44	0	1,319	9.2%	1,441
Hillsborough	10,958	0	1,491	8.0%	1,610
Holmes	11	0	1,007	9.1%	1,098
Indian River	221	0	1,896	8.9%	2,064
Jackson	43	1	1,037	8.7%	1,127
Jefferson	9	1	856	8.0%	925
Lafayette	1	0	2,280	9.6%	2,498
Total	164,621	45,392	2,627	2.3%	2,687

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lake	123	0	1,028	9.1%	1,122
Lee	927	22	1,758	8.7%	1,912
Leon	98	1	898	8.9%	978
Levy	51	33	1,478	2.0%	1,508
Liberty	2	0	1,753	9.0%	1,911
Madison	6	0	1,175	9.2%	1,283
Manatee	1,218	15	1,619	8.4%	1,755
Marion	173	0	1,034	9.4%	1,131
Martin	220	0	2,835	7.9%	3,060
Monroe	406	6	3,691	9.4%	4,039
Nassau	71	0	1,511	9.1%	1,648
Okaloosa	127	88	1,859	-2.3%	1,816
Okeechobee	33	1	1,440	8.9%	1,568
Orange	397	0	1,409	9.2%	1,538
Osceola	154	0	1,288	9.2%	1,407
Palm Beach	10,907	3,168	2,901	4.0%	3,016
Pasco	8,215	2	1,378	7.5%	1,481
Pinellas	27,670	2,051	1,655	5.2%	1,742
Polk	173	2	1,400	9.0%	1,526
Putnam	27	1	1,209	8.6%	1,313
Saint Johns	233	0	1,485	8.6%	1,613
Saint Lucie	598	0	1,817	8.6%	1,974
Santa Rosa	92	49	2,394	1.4%	2,428
Sarasota	1,933	22	1,651	8.5%	1,791
Seminole	166	0	1,295	9.1%	1,414
Sumter	19	0	1,074	9.2%	1,172
Suwannee	6	0	2,559	9.5%	2,803
Taylor	44	2	1,725	0.9%	1,740
Union	0	0	0	N/A	N/A
Volusia	904	2	1,312	9.0%	1,431
Wakulla	22	0	1,422	7.6%	1,530
Walton	47	1	2,431	5.7%	2,569
Washington	9	0	1,470	9.4%	1,608

EXHIBIT 17 - WIND-ONLY HW2
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	221	0	1,723	9.2%	1,882
Bradford	0	0	0	N/A	N/A
Brevard	233	5	2,442	9.0%	2,662
Broward	6,552	210	2,746	8.9%	2,991
Calhoun	0	0	0	N/A	N/A
Charlotte	118	0	2,247	9.2%	2,453
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	612	6	2,789	9.1%	3,043
Columbia	0	0	0	N/A	N/A
Dade	7,803	1,143	3,026	7.2%	3,244
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	149	6	1,216	8.9%	1,324
Escambia	1,299	2	2,131	9.2%	2,326
Flagler	232	0	1,122	9.1%	1,224
Franklin	116	10	2,386	7.8%	2,571
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	74	0	2,332	9.2%	2,546
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	50	6	1,286	7.9%	1,388
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	127	1	3,506	9.1%	3,824
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	38,321	1,882	2,638	8.2%	2,854

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,408	26	2,346	9.1%	2,558
Leon	0	0	0	N/A	N/A
Levy	71	1	1,183	9.0%	1,289
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	124	4	2,515	9.0%	2,742
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	6,439	0	3,462	7.3%	3,716
Nassau	77	0	941	9.2%	1,028
Okaloosa	46	0	3,703	9.2%	4,044
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	4,801	32	2,851	9.1%	3,109
Pasco	155	26	1,337	7.3%	1,435
Pinellas	1,424	0	2,473	9.2%	2,699
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	148	3	1,183	9.1%	1,290
Saint Lucie	50	0	1,733	9.2%	1,892
Santa Rosa	252	0	2,606	9.2%	2,846
Sarasota	4,479	316	1,347	8.5%	1,461
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	899	48	1,198	9.0%	1,306
Wakulla	44	1	1,252	8.8%	1,363
Walton	318	36	2,121	6.2%	2,252
Washington	0	0	0	N/A	N/A

EXHIBIT 18 - MULTIPERIL HO6
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	73	0	364	10.0%	400
Baker	0	0	0	N/A	N/A
Bay	53	0	832	9.3%	910
Bradford	0	0	0	N/A	N/A
Brevard	581	24	868	6.5%	924
Broward	11,541	0	839	9.0%	915
Calhoun	0	0	0	N/A	N/A
Charlotte	188	0	739	9.0%	806
Citrus	1	0	1,684	10.0%	1,852
Clay	7	0	309	10.0%	339
Collier	361	0	1,223	8.8%	1,331
Columbia	0	0	0	N/A	N/A
Dade	8,192	437	961	9.0%	1,048
De Soto	6	0	358	9.6%	393
Dixie	1	0	467	10.0%	514
Duval	47	0	554	10.0%	610
Escambia	97	0	1,217	8.9%	1,325
Flagler	9	0	910	10.0%	1,001
Franklin	4	0	1,185	10.0%	1,304
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	1	0	2,076	10.0%	2,283
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	39	0	865	10.0%	951
Highlands	1	0	456	9.9%	501
Hillsborough	464	0	667	7.0%	714
Holmes	0	0	0	N/A	N/A
Indian River	87	0	1,235	5.2%	1,299
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	34,902	1,254	870	8.1%	941

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	539	4	746	7.1%	799
Leon	61	0	297	10.0%	327
Levy	2	0	495	10.0%	545
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	332	3	927	7.8%	999
Marion	12	0	658	10.0%	724
Martin	159	0	1,047	9.5%	1,147
Monroe	128	9	1,557	7.4%	1,672
Nassau	7	0	1,500	10.1%	1,651
Okaloosa	62	0	772	9.7%	847
Okeechobee	1	0	1,845	9.8%	2,025
Orange	173	0	471	9.3%	515
Osceola	29	0	437	9.9%	480
Palm Beach	6,065	86	976	6.9%	1,043
Pasco	518	0	517	8.3%	560
Pinellas	4,092	688	655	5.7%	693
Polk	15	0	733	9.5%	803
Putnam	1	0	664	10.0%	731
Saint Johns	43	0	806	9.8%	885
Saint Lucie	153	0	1,080	9.2%	1,179
Santa Rosa	14	0	1,009	9.9%	1,109
Sarasota	347	3	1,225	6.7%	1,307
Seminole	38	0	443	10.0%	487
Sumter	1	0	843	10.0%	927
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,578	9.9%	1,735
Union	0	0	0	N/A	N/A
Volusia	331	0	628	6.8%	670
Wakulla	1	0	1,724	10.0%	1,896
Walton	24	0	1,264	9.9%	1,389
Washington	0	0	0	N/A	N/A

EXHIBIT 19 - WIND-ONLY HW6
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	167	14	570	8.7%	620
Bradford	0	0	0	N/A	N/A
Brevard	215	31	773	7.7%	832
Broward	2,109	194	697	7.6%	750
Calhoun	0	0	0	N/A	N/A
Charlotte	117	0	925	9.7%	1,014
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	666	43	946	8.3%	1,024
Columbia	0	0	0	N/A	N/A
Dade	1,930	257	1,280	6.7%	1,366
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	24	1	497	9.4%	544
Escambia	263	3	786	9.5%	860
Flagler	22	1	478	9.0%	521
Franklin	6	0	364	9.7%	399
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	2	0	1,730	9.7%	1,898
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	0	0	0	N/A	N/A
Hernando	0	0	0	N/A	N/A
Highlands	0	0	0	N/A	N/A
Hillsborough	0	0	0	N/A	N/A
Holmes	0	0	0	N/A	N/A
Indian River	156	18	1,446	7.4%	1,553
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	12,639	1,046	920	8.0%	994

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	779	5	927	9.6%	1,016
Leon	0	0	0	N/A	N/A
Levy	5	0	209	9.7%	230
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	197	0	945	9.7%	1,037
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,258	0	1,046	9.7%	1,147
Nassau	30	7	876	7.6%	943
Okaloosa	163	26	644	7.6%	693
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	2,110	166	920	7.6%	990
Pasco	24	1	375	9.4%	411
Pinellas	574	36	828	8.9%	902
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	46	8	694	8.4%	752
Saint Lucie	112	0	728	8.3%	788
Santa Rosa	51	4	712	9.3%	778
Sarasota	1,088	134	872	8.5%	946
Seminole	0	0	0	N/A	N/A
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	0	0	0	N/A	N/A
Union	0	0	0	N/A	N/A
Volusia	311	65	532	6.3%	566
Wakulla	0	0	0	N/A	N/A
Walton	214	32	847	8.1%	916
Washington	0	0	0	N/A	N/A