

ALL PERSONAL LINES COMBINED
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,437	1,163	651	-8.3%	597
Baker	206	201	589	-8.4%	539
Bay	8,930	4,832	1,087	-2.5%	1,060
Bradford	172	172	605	-8.1%	556
Brevard	18,212	14,763	1,499	-6.2%	1,407
Broward	132,581	76,968	2,124	-2.5%	2,070
Calhoun	94	94	565	-7.9%	520
Charlotte	9,272	8,383	1,430	-8.1%	1,314
Citrus	3,226	3,202	792	-8.8%	723
Clay	914	914	656	-8.1%	604
Collier	15,164	7,324	1,870	0.4%	1,878
Columbia	446	446	576	-7.5%	533
Dade	183,805	114,294	2,746	-2.3%	2,683
De Soto	398	392	919	-6.3%	861
Dixie	372	370	789	-9.0%	718
Duval	4,700	4,452	877	-8.6%	802
Escambia	10,987	5,014	1,379	1.3%	1,396
Flagler	2,098	781	826	2.0%	843
Franklin	1,904	973	2,328	1.0%	2,352
Gadsden	373	373	666	-8.3%	611
Gilchrist	355	355	464	-6.4%	435
Glades	224	223	1,010	-6.3%	947
Gulf	1,287	754	1,737	-0.6%	1,726
Hamilton	61	60	531	-8.1%	487
Hardee	161	136	770	-5.3%	729
Hendry	545	538	1,082	-7.3%	1,003
Hernando	24,018	16,052	1,492	-0.6%	1,483
Highlands	987	973	761	-8.3%	698
Hillsborough	48,597	47,011	1,622	-7.7%	1,497
Holmes	127	127	739	-8.1%	679
Indian River	4,420	3,229	1,997	-4.9%	1,899
Jackson	320	208	651	-6.1%	612
Jefferson	122	121	719	-8.4%	659
Lafayette	67	67	735	-7.1%	682
Total	918,164	618,879	1,873	-2.7%	1,822

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	3,397	3,385	668	-7.7%	617
Lee	33,962	23,467	1,495	-3.4%	1,444
Leon	1,120	1,120	681	-9.8%	614
Levy	1,327	1,120	793	-6.2%	744
Liberty	84	42	505	-5.1%	479
Madison	121	121	656	-7.1%	610
Manatee	16,197	14,440	1,322	-7.6%	1,221
Marion	3,505	3,503	737	-8.4%	674
Martin	4,279	1,710	1,751	0.5%	1,760
Monroe	22,267	2,841	2,904	7.8%	3,129
Nassau	1,504	1,407	825	-8.4%	756
Okaloosa	4,774	2,408	1,381	-1.8%	1,356
Okeechobee	677	667	1,006	-4.6%	960
Orange	4,471	4,459	929	-8.8%	848
Osceola	1,678	1,619	871	-7.2%	808
Palm Beach	91,080	48,119	2,018	0.2%	2,022
Pasco	43,498	40,355	1,416	-6.0%	1,330
Pinellas	109,614	94,961	1,551	-7.4%	1,436
Polk	6,182	5,812	865	-6.3%	811
Putnam	1,048	1,045	591	-7.7%	545
Saint Johns	3,157	2,254	983	-4.9%	935
Saint Lucie	8,708	3,895	1,354	-1.7%	1,331
Santa Rosa	4,176	2,594	1,450	-0.3%	1,446
Sarasota	44,701	25,608	1,229	-2.2%	1,202
Seminole	1,289	1,289	942	-9.5%	852
Sumter	688	688	649	-8.3%	595
Suwannee	360	350	517	-8.3%	474
Taylor	422	421	1,004	-9.5%	909
Union	61	61	525	-9.1%	477
Volusia	18,551	9,819	937	-1.2%	926
Wakulla	801	793	904	-9.1%	822
Walton	7,742	3,401	1,683	2.2%	1,721
Washington	141	140	601	-5.9%	565

MULTIPERIL HO3**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	192	192	1,539	-9.8%	1,388
Baker	18	13	1,432	-4.2%	1,371
Bay	521	519	2,069	-10.1%	1,860
Bradford	15	15	1,551	-6.5%	1,450
Brevard	3,686	3,684	2,442	-9.7%	2,205
Broward	43,167	38,119	2,860	-7.3%	2,652
Calhoun	3	3	1,288	-4.4%	1,231
Charlotte	1,626	1,623	1,992	-9.8%	1,797
Citrus	429	425	1,625	-9.4%	1,471
Clay	119	119	1,335	-9.0%	1,215
Collier	692	667	3,073	-9.4%	2,783
Columbia	26	26	2,097	-7.2%	1,946
Dade	82,665	58,712	3,191	-4.0%	3,063
De Soto	30	30	2,135	-6.5%	1,996
Dixie	40	38	1,821	-8.8%	1,660
Duval	863	863	1,476	-9.9%	1,330
Escambia	972	971	2,215	-10.0%	1,993
Flagler	128	127	1,752	-9.4%	1,588
Franklin	42	41	3,097	-9.6%	2,800
Gadsden	85	85	1,084	-10.0%	975
Gilchrist	19	19	1,476	-6.5%	1,379
Glades	25	25	1,836	-9.2%	1,666
Gulf	51	49	2,771	-9.7%	2,501
Hamilton	2	2	2,798	-6.7%	2,612
Hardee	15	15	1,464	-6.7%	1,367
Hendry	58	58	1,798	-6.4%	1,684
Hernando	15,890	9,327	1,758	0.4%	1,766
Highlands	56	56	1,692	-8.0%	1,556
Hillsborough	26,610	26,610	2,031	-8.0%	1,868
Holmes	22	22	1,293	-8.5%	1,184
Indian River	422	390	2,428	-8.3%	2,225
Jackson	50	50	1,353	-8.8%	1,234
Jefferson	20	19	1,288	-7.1%	1,196
Lafayette	8	8	1,784	-5.2%	1,692
Total	287,299	247,311	2,538	-6.1%	2,383

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	182	182	1,464	-9.5%	1,324
Lee	1,981	1,972	2,357	-9.8%	2,125
Leon	200	200	1,214	-9.6%	1,097
Levy	108	108	1,770	-8.7%	1,616
Liberty	6	6	1,686	-7.0%	1,568
Madison	13	13	1,638	-6.4%	1,534
Manatee	2,440	2,439	2,178	-9.7%	1,967
Marion	439	439	1,486	-9.5%	1,345
Martin	525	491	3,603	-8.2%	3,307
Monroe	370	148	4,672	2.5%	4,791
Nassau	162	162	1,876	-9.2%	1,704
Okaloosa	525	508	2,745	-8.1%	2,521
Okeechobee	47	45	1,799	-6.7%	1,678
Orange	467	467	1,833	-9.3%	1,662
Osceola	173	173	1,428	-9.3%	1,295
Palm Beach	21,009	18,437	2,668	-6.9%	2,483
Pasco	21,451	20,079	1,883	-5.9%	1,771
Pinellas	49,914	49,913	2,119	-8.8%	1,932
Polk	369	369	1,925	-9.9%	1,734
Putnam	61	58	1,530	-6.4%	1,432
Saint Johns	534	534	1,734	-10.1%	1,560
Saint Lucie	786	761	2,231	-8.9%	2,032
Santa Rosa	473	402	2,745	-6.3%	2,574
Sarasota	4,045	4,045	2,088	-9.8%	1,883
Seminole	149	149	1,815	-9.6%	1,641
Sumter	63	63	1,433	-8.9%	1,306
Suwannee	10	0	2,187	2.9%	2,251
Taylor	78	77	1,843	-8.8%	1,680
Union	2	2	1,671	-5.7%	1,575
Volusia	1,939	1,939	1,604	-10.0%	1,444
Wakulla	60	60	1,802	-9.3%	1,634
Walton	140	137	3,452	-9.6%	3,122
Washington	11	11	1,765	-6.8%	1,645

WIND-ONLY HW2

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	1,459	323	1,678	0.7%	1,689
Bradford	0	0	0	N/A	N/A
Brevard	1,081	501	2,150	1.7%	2,187
Broward	21,954	5,198	2,842	5.5%	2,999
Calhoun	0	0	0	N/A	N/A
Charlotte	476	453	2,518	-7.5%	2,329
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	3,668	1,533	3,056	2.8%	3,140
Columbia	0	0	0	N/A	N/A
Dade	24,225	14,298	3,627	0.2%	3,635
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	690	558	1,036	-3.8%	998
Escambia	5,043	1,091	1,666	5.6%	1,759
Flagler	995	127	881	8.4%	955
Franklin	727	353	2,491	0.1%	2,494
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	426	209	2,063	-0.5%	2,054
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	127	118	1,248	-6.3%	1,169
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	947	869	3,770	-6.5%	3,524
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	133,441	48,259	2,637	3.4%	2,726

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	6,130	3,442	2,567	-0.3%	2,560
Leon	0	0	0	N/A	N/A
Levy	249	115	942	1.2%	953
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	654	643	2,592	-9.3%	2,352
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	12,147	1,383	3,453	7.9%	3,725
Nassau	312	302	960	-9.2%	872
Okaloosa	280	197	3,193	-3.5%	3,080
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	19,858	5,212	2,924	5.7%	3,091
Pasco	700	695	1,667	-8.5%	1,526
Pinellas	4,728	662	2,147	4.7%	2,247
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	616	153	1,018	5.7%	1,076
Saint Lucie	236	107	1,835	3.7%	1,904
Santa Rosa	995	213	2,115	6.7%	2,256
Sarasota	16,725	7,014	1,417	0.9%	1,430
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	5,993	1,377	1,052	6.4%	1,119
Wakulla	250	249	1,072	-8.2%	984
Walton	1,750	864	2,549	2.1%	2,603
Washington	0	0	0	N/A	N/A

MULTIPERIL HO6

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	152	152	323	-9.9%	291
Baker	0	0	0	N/A	N/A
Bay	637	421	646	-2.3%	631
Bradford	0	0	0	N/A	N/A
Brevard	1,636	290	568	7.0%	607
Broward	24,763	7,674	664	3.6%	688
Calhoun	0	0	0	N/A	N/A
Charlotte	449	128	606	4.7%	635
Citrus	38	18	576	0.0%	576
Clay	34	34	415	-9.9%	373
Collier	1,469	726	910	1.3%	921
Columbia	0	0	0	N/A	N/A
Dade	14,536	2,324	828	6.6%	882
De Soto	12	6	456	1.7%	463
Dixie	3	3	392	-8.3%	360
Duval	242	242	492	-9.2%	447
Escambia	304	168	831	-0.4%	827
Flagler	39	32	616	-5.6%	582
Franklin	3	1	621	8.7%	675
Gadsden	0	0	0	N/A	N/A
Gilchrist	0	0	0	N/A	N/A
Glades	1	0	342	5.0%	359
Gulf	5	1	1,156	8.3%	1,252
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	6	0	776	7.9%	838
Hernando	47	47	545	-6.5%	510
Highlands	14	0	468	8.6%	508
Hillsborough	1,847	433	574	4.6%	601
Holmes	1	1	1,061	-9.9%	956
Indian River	323	96	1,008	5.0%	1,059
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	85,941	34,377	699	2.4%	716

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	22	22	489	-9.9%	441
Lee	2,233	1,082	618	0.4%	621
Leon	81	81	294	-9.9%	264
Levy	3	2	326	-4.5%	312
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	1,027	465	698	3.2%	720
Marion	47	47	484	-9.2%	439
Martin	568	88	665	7.6%	716
Monroe	327	161	1,299	1.6%	1,319
Nassau	53	52	583	-6.2%	548
Okaloosa	390	177	694	1.7%	706
Okeechobee	0	0	0	N/A	N/A
Orange	354	354	424	-5.2%	402
Osceola	116	116	404	-5.4%	382
Palm Beach	15,185	8,837	799	0.1%	800
Pasco	1,287	1,170	455	-5.0%	432
Pinellas	13,325	6,401	551	-0.7%	547
Polk	86	42	522	-3.0%	506
Putnam	0	0	0	N/A	N/A
Saint Johns	235	232	567	-6.3%	531
Saint Lucie	559	211	731	3.3%	755
Santa Rosa	114	50	930	0.8%	937
Sarasota	1,816	1,143	890	-2.5%	868
Seminole	106	106	528	-7.9%	486
Sumter	5	5	574	-9.4%	520
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	1,205	555	501	1.9%	511
Wakulla	1	1	975	-2.3%	953
Walton	235	180	879	-3.7%	847
Washington	0	0	0	N/A	N/A

WIND-ONLY HW6**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	2,064	278	424	7.7%	457
Bradford	0	0	0	N/A	N/A
Brevard	599	91	590	6.9%	631
Broward	6,145	568	725	7.1%	776
Calhoun	0	0	0	N/A	N/A
Charlotte	344	31	864	8.4%	936
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	3,630	705	1,009	5.1%	1,061
Columbia	0	0	0	N/A	N/A
Dade	7,726	1,212	1,187	5.6%	1,254
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	167	52	391	5.4%	412
Escambia	1,296	277	548	6.3%	582
Flagler	143	27	418	5.7%	442
Franklin	7	0	1,027	9.4%	1,124
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	22	2	522	7.8%	562
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	1	0	154	9.4%	169
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	430	50	1,193	7.0%	1,277
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	48,548	6,196	836	6.8%	893

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	3,011	356	727	7.6%	782
Leon	0	0	0	N/A	N/A
Levy	67	23	310	6.1%	329
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	628	32	739	8.6%	802
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	2,327	140	960	7.4%	1,031
Nassau	101	15	732	7.6%	787
Okaloosa	1,784	247	559	7.5%	601
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	6,301	599	1,138	7.6%	1,225
Pasco	113	3	324	9.1%	353
Pinellas	2,206	261	572	7.3%	614
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	334	55	536	7.6%	577
Saint Lucie	251	6	595	8.7%	647
Santa Rosa	336	34	584	8.3%	632
Sarasota	4,738	694	730	7.1%	782
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	1,648	192	406	7.7%	437
Wakulla	6	0	390	8.0%	421
Walton	2,123	246	612	7.8%	660
Washington	0	0	0	N/A	N/A

MULTIPERIL DP1 AND DP3
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	495	495	745	-9.7%	673
Baker	17	17	917	-10.1%	825
Bay	1,382	1,260	1,642	-7.1%	1,526
Bradford	25	25	1,047	-9.7%	945
Brevard	4,371	4,134	1,505	-8.3%	1,380
Broward	26,831	20,654	2,265	-4.6%	2,160
Calhoun	21	21	896	-10.1%	805
Charlotte	3,396	3,336	1,537	-9.3%	1,394
Citrus	423	423	1,364	-8.6%	1,247
Clay	127	127	1,066	-10.0%	959
Collier	2,549	2,127	2,170	-4.9%	2,064
Columbia	73	73	861	-9.9%	776
Dade	50,417	36,189	2,472	-2.3%	2,416
De Soto	48	48	1,357	-9.6%	1,226
Dixie	39	39	1,416	-10.1%	1,274
Duval	1,207	1,207	1,047	-10.2%	940
Escambia	1,279	1,112	1,418	-6.9%	1,321
Flagler	89	89	1,454	-10.3%	1,305
Franklin	183	145	2,707	-4.6%	2,582
Gadsden	58	58	975	-10.1%	877
Gilchrist	12	12	1,088	-10.0%	979
Glades	18	18	1,806	-8.4%	1,654
Gulf	136	114	2,201	-5.5%	2,080
Hamilton	8	7	720	-9.7%	650
Hardee	14	14	1,934	-9.7%	1,747
Hendry	83	82	1,595	-8.8%	1,455
Hernando	5,251	3,943	1,164	-3.3%	1,126
Highlands	117	117	1,319	-9.3%	1,197
Hillsborough	15,531	15,359	1,365	-7.8%	1,258
Holmes	34	34	1,018	-10.1%	915
Indian River	1,200	961	1,797	-4.2%	1,722
Jackson	35	32	965	-8.3%	885
Jefferson	10	10	1,344	-10.1%	1,209
Lafayette	10	10	1,405	-8.0%	1,294
Total	210,723	173,125	1,850	-4.5%	1,766

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	432	420	1,156	-7.3%	1,071
Lee	7,688	7,195	1,632	-8.3%	1,496
Leon	332	332	843	-10.0%	758
Levy	102	102	1,462	-9.6%	1,322
Liberty	11	11	820	-10.1%	737
Madison	22	22	1,008	-10.0%	907
Manatee	4,699	4,617	1,638	-8.5%	1,499
Marion	555	553	1,347	-7.7%	1,243
Martin	1,211	851	2,098	-2.7%	2,041
Monroe	823	263	2,922	5.4%	3,079
Nassau	104	104	1,379	-9.4%	1,249
Okaloosa	1,105	823	1,787	-4.3%	1,711
Okeechobee	64	63	1,544	-8.3%	1,416
Orange	2,287	2,275	1,139	-9.0%	1,036
Osceola	670	611	1,086	-6.2%	1,018
Palm Beach	21,820	12,993	1,914	-0.4%	1,907
Pasco	12,304	10,767	1,261	-5.9%	1,186
Pinellas	25,123	24,034	1,477	-8.4%	1,353
Polk	2,075	1,757	1,195	-6.0%	1,124
Putnam	68	68	865	-10.1%	778
Saint Johns	343	343	1,607	-10.2%	1,444
Saint Lucie	2,656	2,434	1,495	-7.0%	1,390
Santa Rosa	582	414	1,908	-3.6%	1,839
Sarasota	6,318	6,191	1,445	-9.1%	1,313
Seminole	549	549	1,237	-10.0%	1,114
Sumter	118	118	887	-9.9%	800
Suwannee	26	26	953	-9.6%	861
Taylor	44	44	1,791	-10.1%	1,610
Union	7	7	944	-10.0%	850
Volusia	2,439	2,420	1,161	-9.0%	1,056
Wakulla	43	43	1,346	-10.3%	1,207
Walton	605	374	2,585	-0.7%	2,567
Washington	9	9	1,228	-9.9%	1,106

WIND-ONLY DW2

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	858	210	1,422	5.8%	1,504
Bradford	0	0	0	N/A	N/A
Brevard	200	31	1,609	7.8%	1,735
Broward	2,783	558	2,085	7.0%	2,232
Calhoun	0	0	0	N/A	N/A
Charlotte	196	56	2,301	3.4%	2,381
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	527	130	2,563	6.2%	2,723
Columbia	0	0	0	N/A	N/A
Dade	1,771	1,018	2,346	2.0%	2,393
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	318	317	715	-10.1%	643
Escambia	901	204	1,270	6.4%	1,351
Flagler	234	20	581	8.8%	632
Franklin	713	204	2,518	5.4%	2,653
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	415	148	1,816	4.0%	1,888
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	13	13	958	-9.6%	867
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	54	50	3,591	-8.8%	3,273
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	24,744	5,870	1,964	6.4%	2,088

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,362	362	2,405	5.8%	2,544
Leon	0	0	0	N/A	N/A
Levy	53	25	808	-0.7%	803
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	427	98	1,925	6.5%	2,051
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	4,035	357	3,039	8.4%	3,293
Nassau	149	149	653	-10.1%	587
Okaloosa	299	65	2,672	6.4%	2,843
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	1,890	219	2,016	8.1%	2,180
Pasco	44	44	1,541	-10.1%	1,386
Pinellas	614	31	1,430	9.1%	1,561
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	215	57	793	4.6%	829
Saint Lucie	11	11	2,251	-8.5%	2,058
Santa Rosa	232	37	1,420	7.6%	1,528
Sarasota	2,362	446	1,032	7.9%	1,113
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	1,881	110	771	8.8%	839
Wakulla	40	39	928	-10.0%	836
Walton	2,147	861	2,104	4.2%	2,192
Washington	0	0	0	N/A	N/A

MULTIPERIL MHO3 AND MDP1
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	507	233	407	-3.2%	394
Baker	171	171	468	-9.5%	424
Bay	1,825	1,742	723	-9.1%	657
Bradford	131	131	416	-8.0%	382
Brevard	6,274	5,677	1,225	-5.3%	1,160
Broward	5,248	2,763	1,456	-0.3%	1,451
Calhoun	70	70	435	-7.1%	404
Charlotte	2,683	2,663	949	-9.2%	862
Citrus	2,320	2,320	541	-8.6%	494
Clay	612	612	470	-6.5%	439
Collier	2,360	1,238	1,273	-0.2%	1,271
Columbia	345	345	402	-6.5%	376
Dade	1,058	12	2,006	9.1%	2,189
De Soto	307	307	752	-5.5%	710
Dixie	290	290	566	-8.7%	517
Duval	862	862	453	-8.7%	413
Escambia	1,001	1,000	610	-7.6%	564
Flagler	292	292	626	-9.8%	564
Franklin	207	207	872	-9.9%	785
Gadsden	229	229	434	-5.6%	410
Gilchrist	324	324	382	-6.0%	359
Glades	180	180	820	-4.9%	780
Gulf	183	182	610	-7.0%	567
Hamilton	51	51	412	-8.1%	379
Hardee	131	106	570	-3.4%	551
Hendry	392	392	864	-7.2%	802
Hernando	2,612	2,527	596	-7.8%	550
Highlands	798	798	621	-8.3%	569
Hillsborough	3,862	3,862	597	-5.4%	565
Holmes	70	70	426	-5.4%	403
Indian River	975	770	1,042	-6.2%	978
Jackson	233	124	454	-3.6%	438
Jefferson	92	92	527	-8.6%	482
Lafayette	49	49	426	-7.9%	393
Total	109,060	92,265	821	-4.4%	785

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	2,714	2,714	547	-7.5%	506
Lee	10,576	8,759	974	-5.8%	917
Leon	435	435	469	-9.7%	424
Levy	734	734	558	-9.3%	506
Liberty	67	25	347	-2.3%	339
Madison	86	86	418	-5.7%	394
Manatee	6,068	5,903	763	-8.9%	695
Marion	2,427	2,427	475	-8.3%	435
Martin	1,889	194	1,404	8.9%	1,529
Monroe	633	331	1,175	8.0%	1,269
Nassau	602	602	472	-9.9%	425
Okaloosa	335	335	585	-6.7%	546
Okeechobee	566	559	880	-3.5%	849
Orange	779	779	573	-7.3%	531
Osceola	672	672	637	-7.6%	589
Palm Beach	3,017	121	1,312	5.9%	1,390
Pasco	6,911	6,909	519	-7.5%	480
Pinellas	11,906	11,902	596	-10.0%	537
Polk	3,603	3,595	583	-5.4%	552
Putnam	917	917	509	-7.6%	470
Saint Johns	756	756	630	-10.0%	567
Saint Lucie	3,938	321	1,201	3.6%	1,244
Santa Rosa	1,368	1,368	641	-8.7%	585
Sarasota	5,789	5,606	753	-6.8%	702
Seminole	314	314	572	-8.3%	524
Sumter	499	499	497	-7.5%	460
Suwannee	324	324	431	-9.9%	388
Taylor	299	299	671	-9.7%	606
Union	52	52	424	-9.4%	384
Volusia	2,965	2,965	770	-10.0%	693
Wakulla	366	366	623	-9.9%	561
Walton	588	585	664	-6.3%	622
Washington	121	120	448	-4.8%	427

WIND-ONLY MW2 AND MD1
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	99	0	635	4.0%	660
Bradford	0	0	0	N/A	N/A
Brevard	6	0	979	4.8%	1,026
Broward	35	0	1,212	9.5%	1,327
Calhoun	0	0	0	N/A	N/A
Charlotte	9	0	409	9.8%	449
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	49	0	1,019	9.7%	1,118
Columbia	0	0	0	N/A	N/A
Dade	108	0	1,302	0.5%	1,308
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	0	0	0	N/A	N/A
Escambia	7	7	846	-7.4%	784
Flagler	151	40	617	0.9%	623
Franklin	19	19	590	-10.2%	530
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	47	47	680	-7.4%	629
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	12	12	573	-7.0%	533
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	0	0	0	N/A	N/A
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	6,206	705	1,016	8.1%	1,098

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	666	0	852	9.7%	935
Leon	0	0	0	N/A	N/A
Levy	8	8	392	-9.9%	353
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	9	0	278	9.8%	305
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,483	0	1,914	9.8%	2,101
Nassau	0	0	0	N/A	N/A
Okaloosa	0	0	0	N/A	N/A
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	121	0	1,247	9.4%	1,364
Pasco	383	383	449	-0.6%	446
Pinellas	0	0	0	N/A	N/A
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	38	38	319	-7.1%	296
Saint Lucie	222	0	1,343	9.7%	1,474
Santa Rosa	0	0	0	N/A	N/A
Sarasota	2,363	0	684	8.3%	741
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	227	7	347	3.5%	359
Wakulla	33	33	653	-9.1%	593
Walton	111	111	802	-6.0%	753
Washington	0	0	0	N/A	N/A

MULTIPERIL HO4**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	91	91	171	-10.0%	154
Baker	0	0	0	N/A	N/A
Bay	75	75	267	-10.0%	240
Bradford	1	1	132	-10.0%	118
Brevard	350	350	277	-9.7%	250
Broward	1,380	1,376	345	-8.8%	315
Calhoun	0	0	0	N/A	N/A
Charlotte	93	93	314	-10.0%	282
Citrus	16	16	311	-10.0%	280
Clay	22	22	195	-10.0%	176
Collier	195	195	407	-9.9%	366
Columbia	2	2	249	-10.0%	224
Dade	961	436	693	0.6%	698
De Soto	1	1	412	-10.0%	370
Dixie	0	0	0	N/A	N/A
Duval	339	339	201	-10.0%	181
Escambia	127	127	289	-9.9%	260
Flagler	24	24	274	-10.0%	247
Franklin	1	1	389	-10.0%	350
Gadsden	1	1	340	-10.0%	306
Gilchrist	0	0	0	N/A	N/A
Glades	0	0	0	N/A	N/A
Gulf	1	1	712	-9.9%	641
Hamilton	0	0	0	N/A	N/A
Hardee	1	1	234	-10.0%	210
Hendry	6	6	1,607	-9.9%	1,448
Hernando	64	64	228	-10.0%	205
Highlands	2	2	150	-10.0%	135
Hillsborough	747	747	282	-9.9%	254
Holmes	0	0	0	N/A	N/A
Indian River	58	42	411	-5.3%	390
Jackson	2	2	562	-10.0%	506
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	10,819	10,247	325	-7.4%	301

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	47	47	226	-10.0%	203
Lee	265	265	321	-9.8%	289
Leon	72	72	165	-10.0%	148
Levy	1	1	299	-10.0%	269
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	243	243	273	-9.7%	247
Marion	37	37	187	-10.0%	169
Martin	86	86	341	-7.9%	314
Monroe	50	44	749	-5.2%	709
Nassau	20	20	402	-10.0%	362
Okaloosa	50	50	407	-9.9%	366
Okeechobee	0	0	0	N/A	N/A
Orange	584	584	170	-10.0%	153
Osceola	47	47	234	-10.0%	210
Palm Beach	1,666	1,648	343	-8.4%	314
Pasco	301	301	231	-10.0%	208
Pinellas	1,753	1,753	240	-9.9%	216
Polk	49	49	221	-10.0%	199
Putnam	2	2	138	-10.0%	124
Saint Johns	81	81	308	-10.0%	277
Saint Lucie	46	43	301	-8.3%	276
Santa Rosa	64	64	470	-9.9%	423
Sarasota	382	382	368	-9.9%	332
Seminole	171	171	168	-10.0%	151
Sumter	3	3	255	-10.0%	229
Suwannee	0	0	0	N/A	N/A
Taylor	1	1	346	-10.0%	312
Union	0	0	0	N/A	N/A
Volusia	210	210	190	-10.0%	171
Wakulla	1	1	105	-10.0%	94
Walton	27	27	568	-10.0%	511
Washington	0	0	0	N/A	N/A

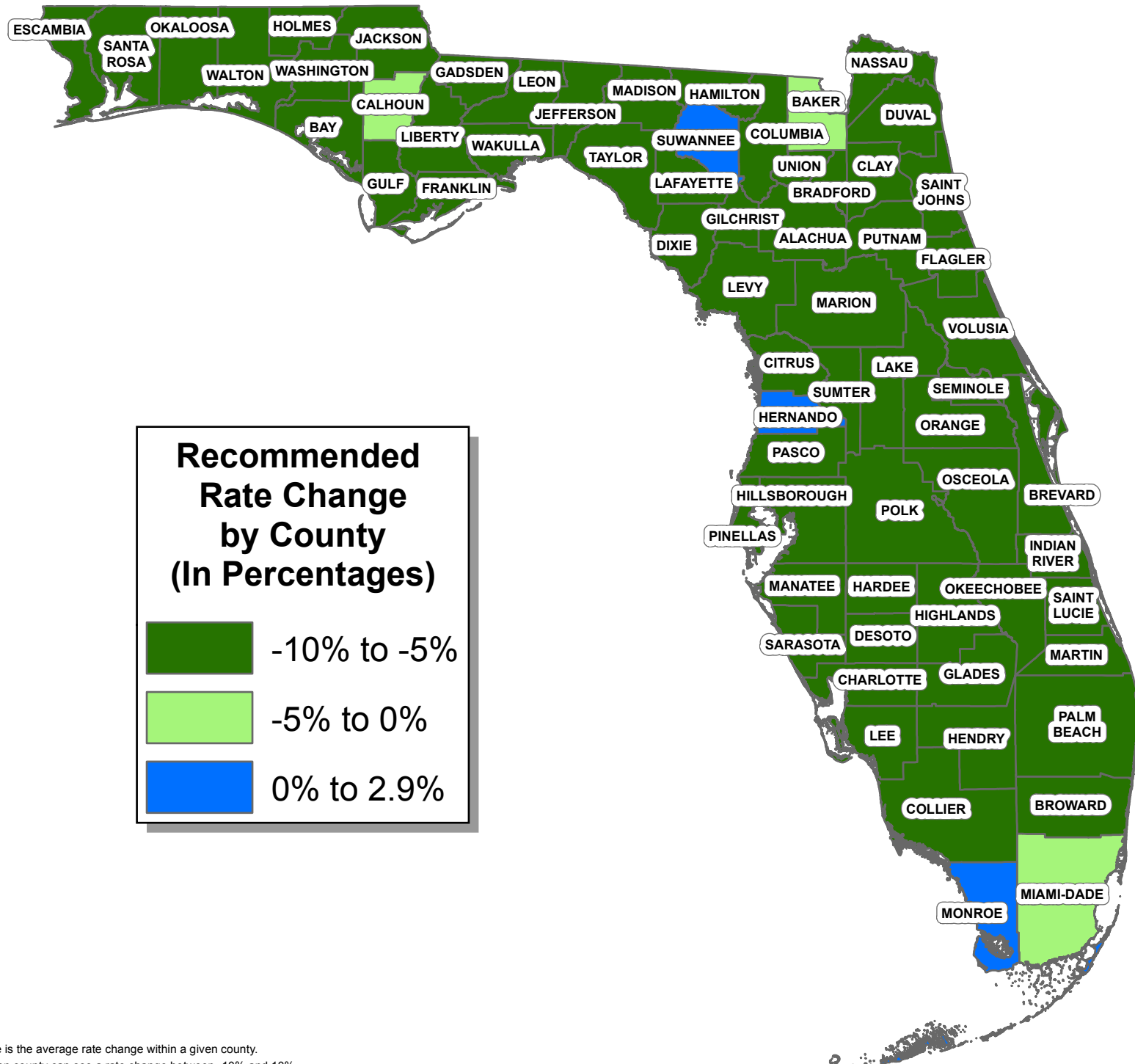
WIND-ONLY HW4

Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	10	4	158	7.0%	169
Bradford	0	0	0	N/A	N/A
Brevard	9	5	177	-0.7%	175
Broward	275	58	299	7.7%	322
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	25	3	431	9.2%	471
Columbia	0	0	0	N/A	N/A
Dade	338	93	549	6.0%	582
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	12	12	116	-9.8%	104
Escambia	57	57	275	-9.4%	249
Flagler	3	3	154	-9.8%	139
Franklin	2	2	180	-9.8%	162
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	1	89	-9.8%	81
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	1	1	165	-9.8%	149
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	11	1	429	9.2%	469
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	1,383	524	375	5.4%	395

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	50	34	185	1.5%	188
Leon	0	0	0	N/A	N/A
Levy	2	2	327	-9.8%	295
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	2	0	187	10.3%	206
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	72	14	546	8.5%	592
Nassau	1	1	432	-9.8%	390
Okaloosa	6	6	154	-9.8%	139
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	213	53	463	7.1%	496
Pasco	4	4	101	-9.8%	91
Pinellas	45	4	233	9.2%	254
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	5	5	286	-5.1%	271
Saint Lucie	3	1	955	9.8%	1,049
Santa Rosa	12	12	264	-9.8%	238
Sarasota	163	87	208	1.4%	211
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	44	44	122	-9.8%	110
Wakulla	1	1	257	-9.8%	232
Walton	16	16	421	-8.0%	387
Washington	0	0	0	N/A	N/A

H03 Policies

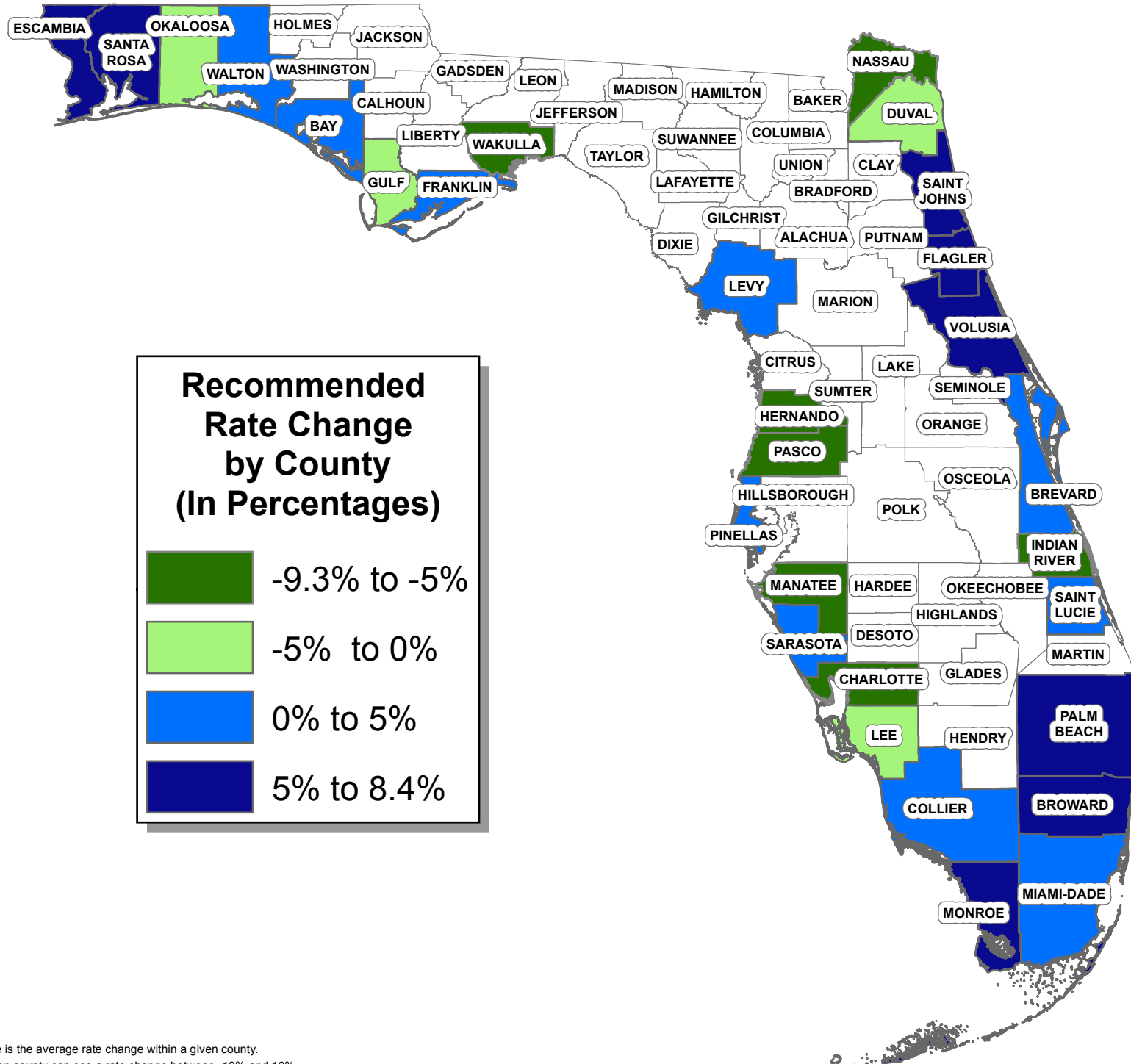


Notes:

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%.

Percent of Recommended Rate Change by County

HW2 Policies

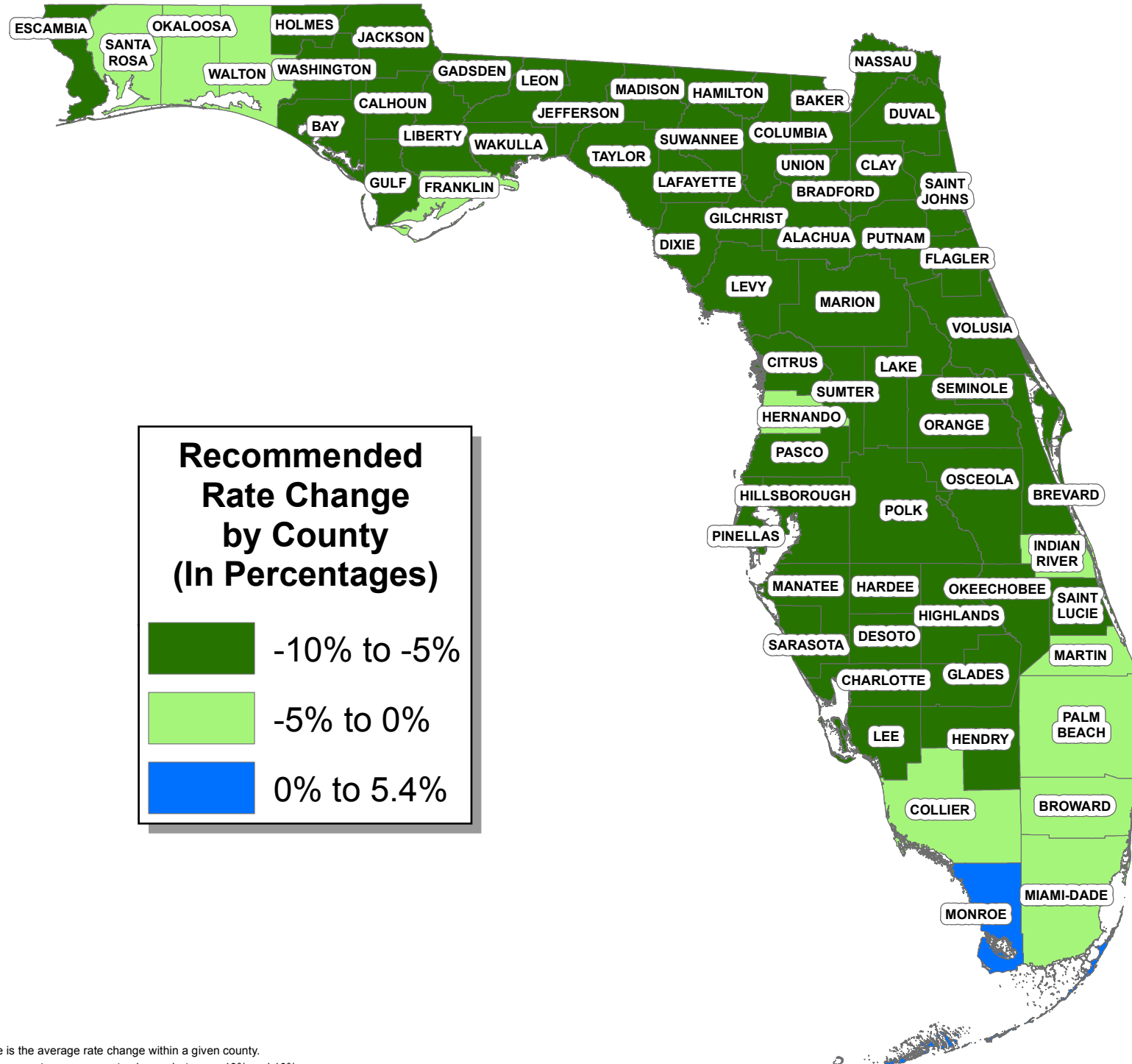


Notes:

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%.

Percent of Recommended Rate Change by County

DP1/DP3 Policies

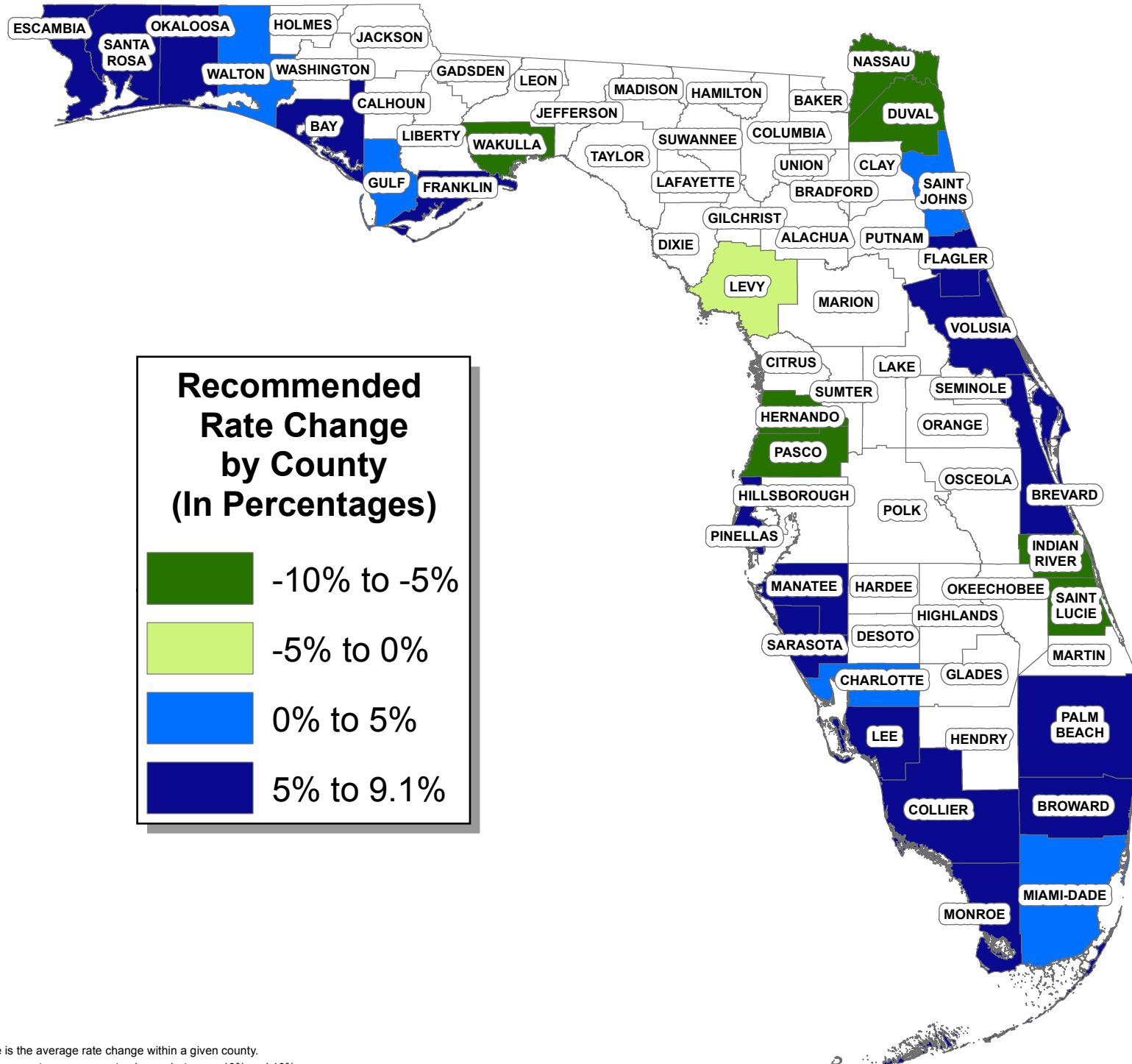


Notes:

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%.

Percent of Recommended Rate Change by County

DW2 Policies

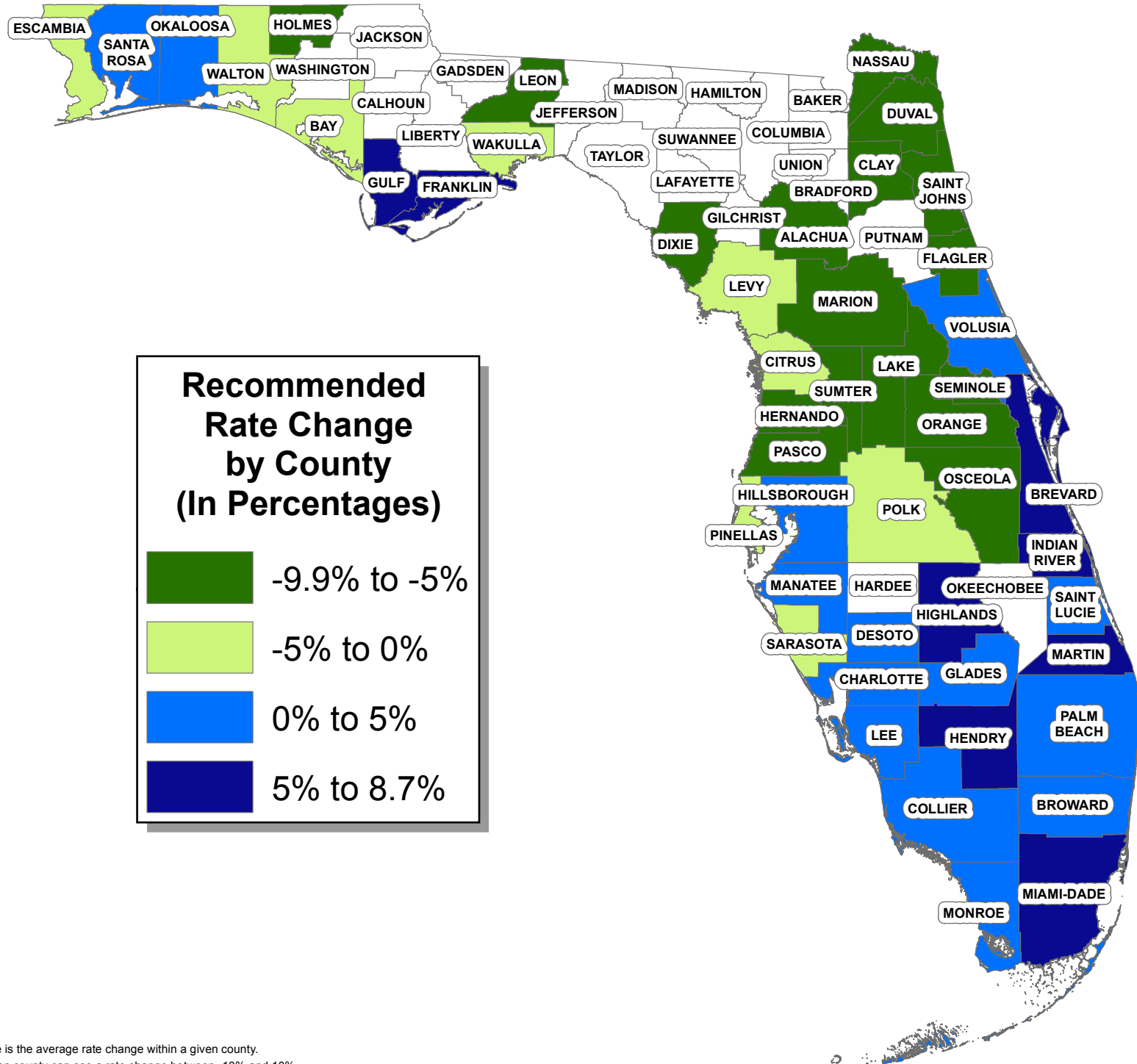


Notes:

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%.

Percent of Recommended Rate Change by County

H06 Policies

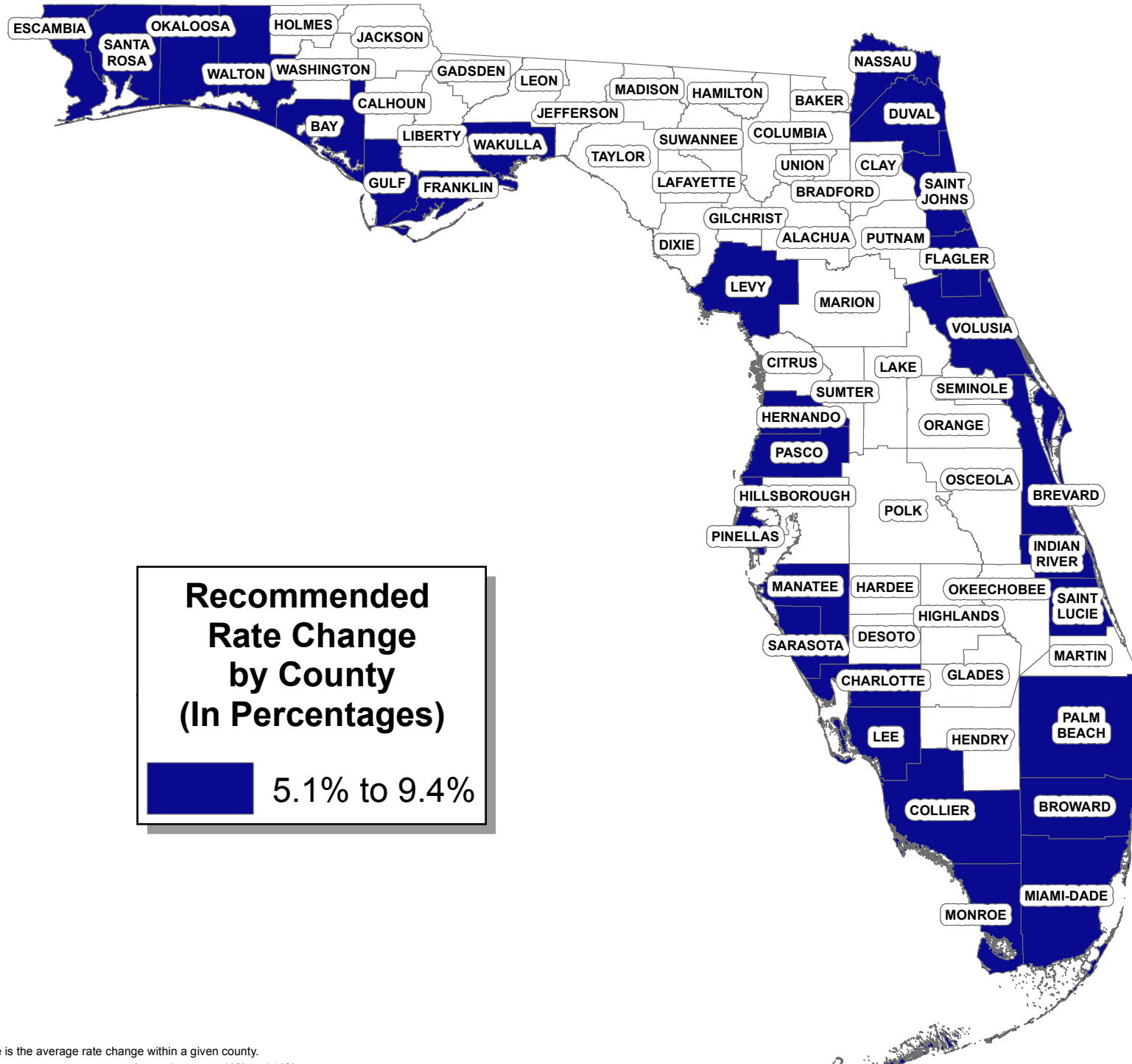


Notes:

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%.

Percent of Recommended Rate Change by County

HW6 Policies

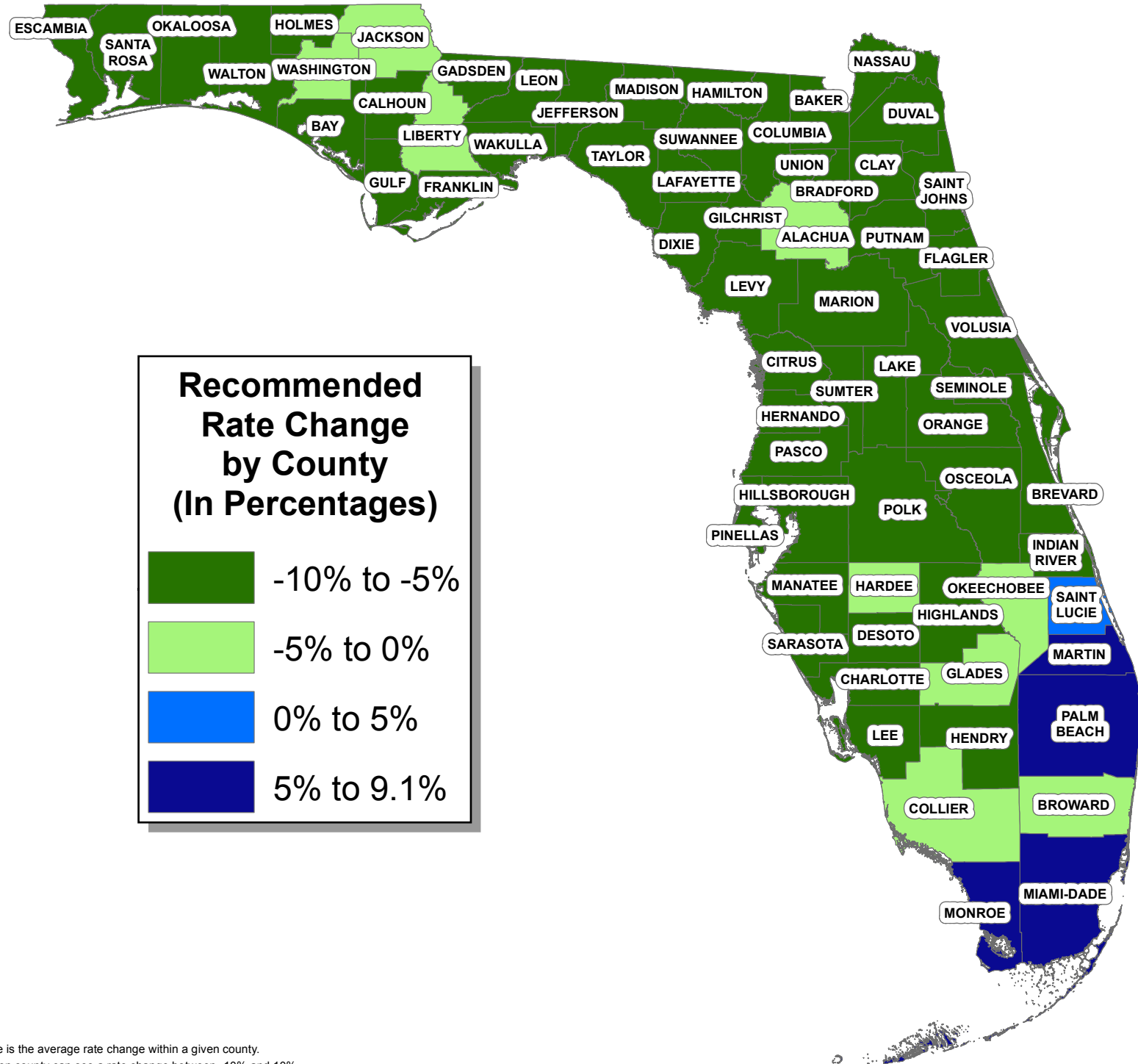


Notes:

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%.

Percent of Recommended Rate Change by County

MH03/MDP1 Policies

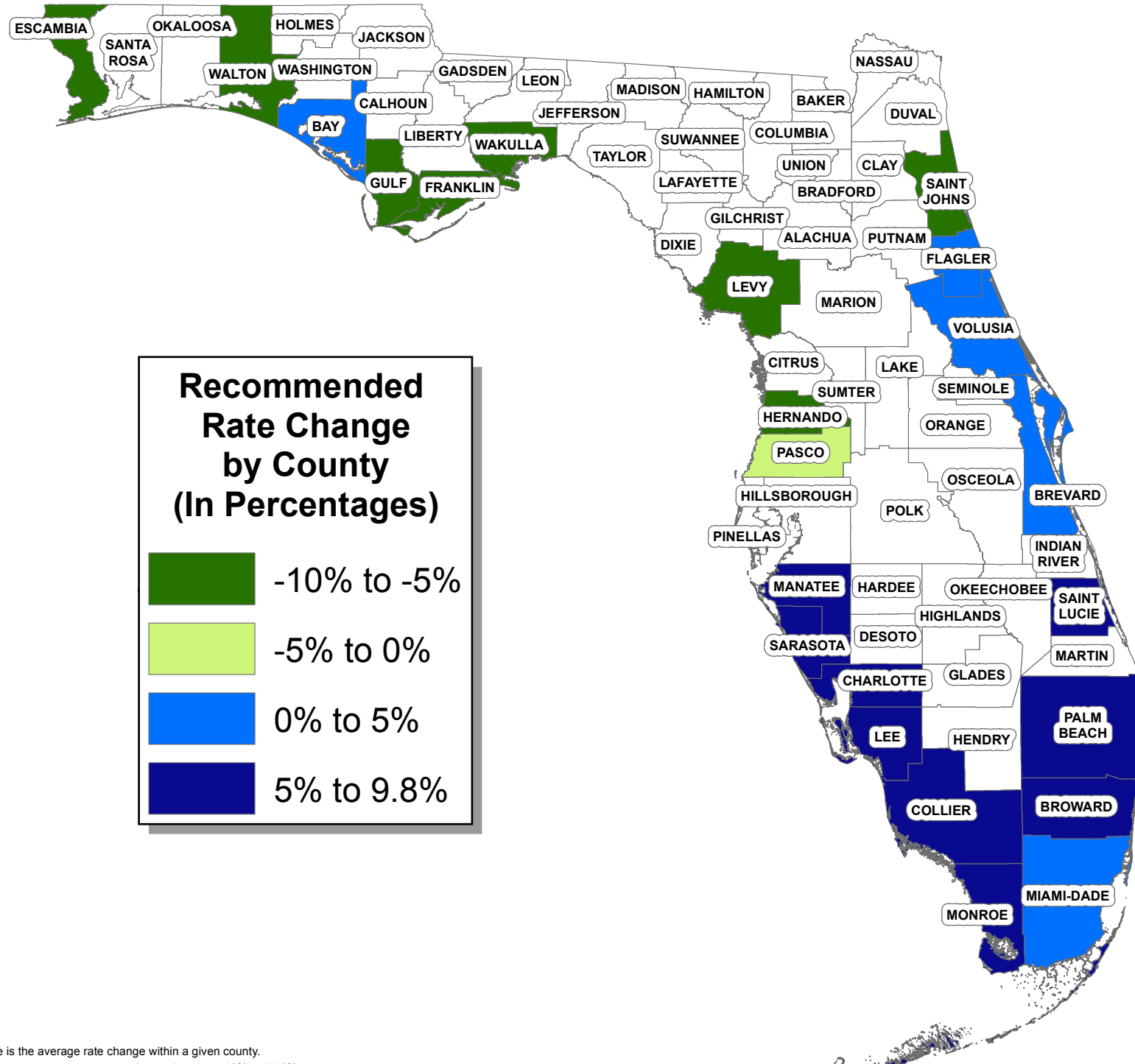


Notes:

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%.

Percent of Recommended Rate Change by County

MD2/MD1 Policies

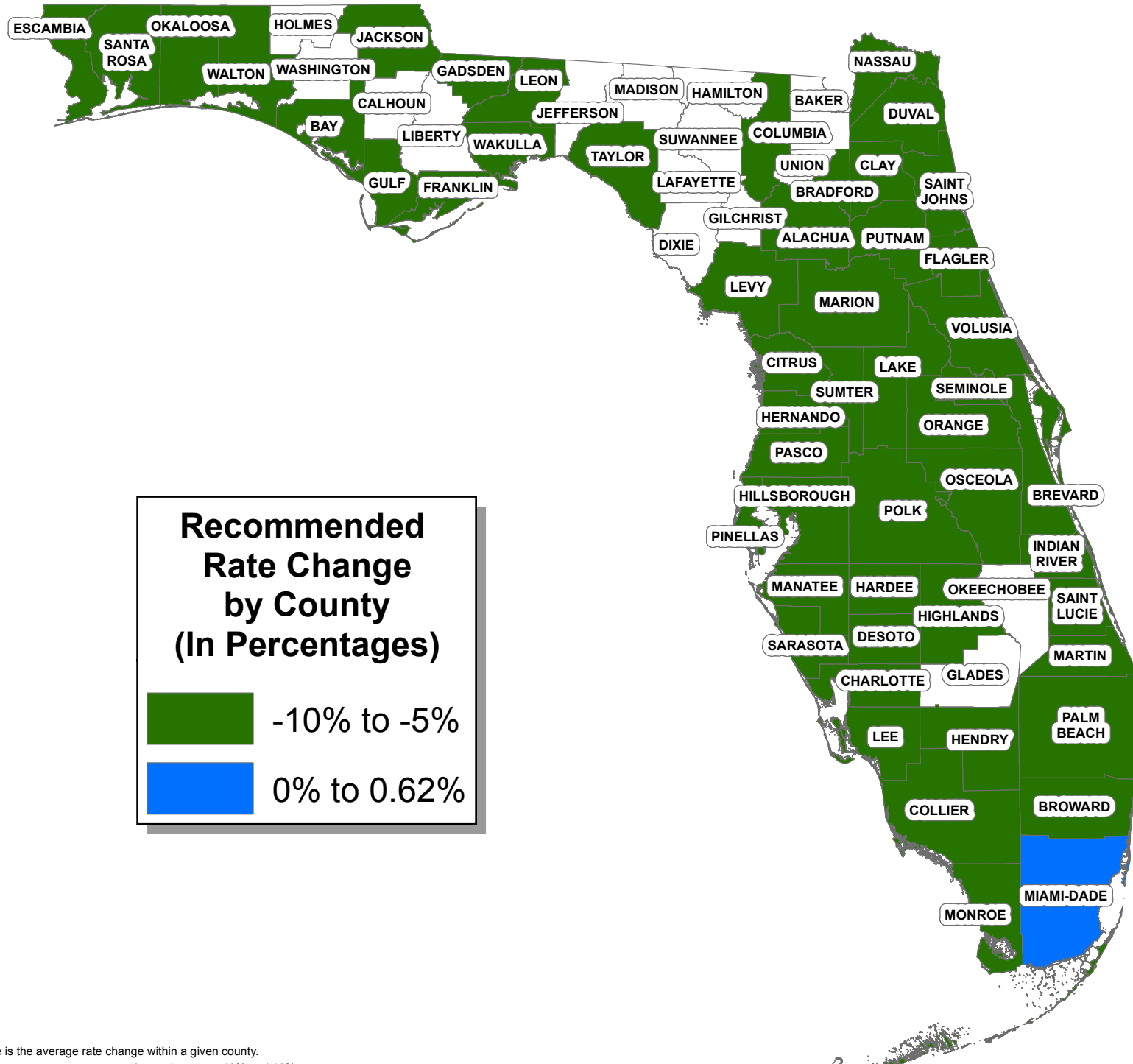


Notes:

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%.

Percent of Recommended Rate Change by County

H04 Policies

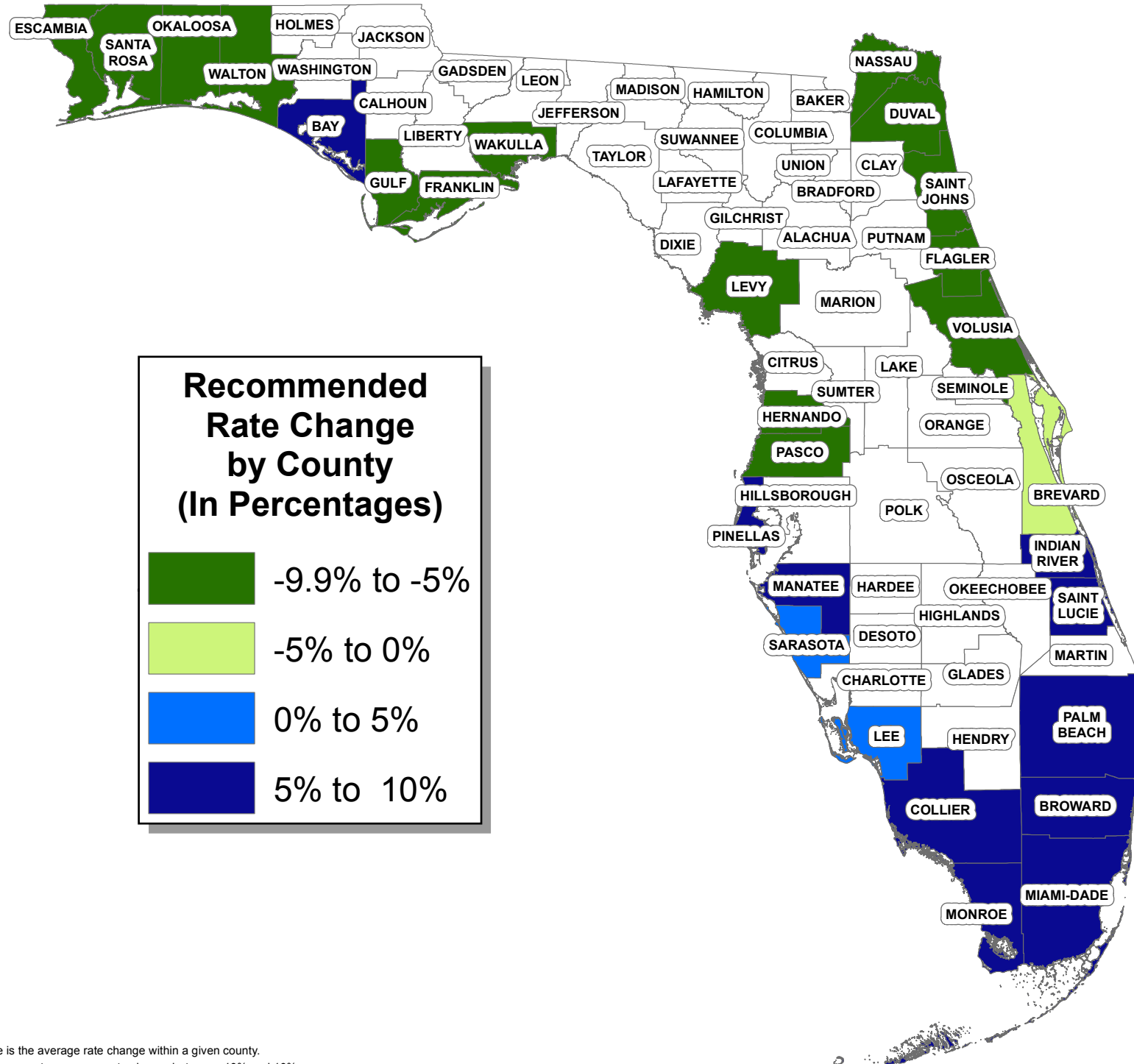


Notes:

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%.

Percent of Recommended Rate Change by County

HW4 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%.