

**SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
PERSONAL RESIDENTIAL WIND ONLY - COASTAL TERRITORY  
INDICATED RATE CHANGE FOR WIND ONLY HOMEOWNERS  
USING OIR APPROVED RISK LOAD**

**WIND**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		<b>HW2</b>						
<u>Territory</u>	<u>Territory Description</u>	<b>9/30/2012 Wind Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Estimated Capped Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Indicated Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
59 Wind	Bay	2,088,490	29.9%	10.8%	1,516	1,969	1,679	1,378
60 Wind	Brevard	2,060,200	22.9%	10.8%	1,846	2,269	2,045	1,116
45 Wind	Broward	4,637,435	40.9%	10.8%	4,033	5,681	4,467	1,150
46 Wind	Broward	21,673,614	60.2%	10.8%	3,014	4,828	3,339	7,190
47 Wind	Broward	18,747,738	43.2%	10.8%	2,301	3,296	2,549	8,148
48 Wind	Broward	11,748,867	27.8%	10.8%	1,641	2,097	1,818	7,161
61 Wind	Charlotte	1,146,067	9.0%	10.4%	2,200	2,398	2,428	521
62 Wind	Collier	10,369,087	38.0%	10.8%	2,526	3,485	2,798	4,105
22 Wind	Dade	14,116,602	31.7%	10.8%	5,720	7,535	6,336	2,468
23 Wind	Dade	6,039,286	31.1%	10.8%	3,447	4,519	3,819	1,752
24 Wind	Dade	5,500,454	13.0%	10.8%	2,335	2,639	2,586	2,356
25 Wind	Dade	7,883,724	-7.0%	0.9%	2,676	2,489	2,700	2,946
26 Wind	Dade	5,267,949	41.9%	10.8%	3,782	5,366	4,189	1,393
27 Wind	Dade	23,663,117	25.7%	10.8%	3,317	4,170	3,675	7,133
28 Wind	Dade	16,964,975	6.7%	10.8%	2,947	3,146	3,265	5,756
29 Wind	Dade	1,748,257	-2.3%	5.0%	1,113	1,088	1,169	1,571
41 Wind	Duval	614,942	16.6%	10.8%	962	1,122	1,066	639
52 Wind	Escambia	1,443,090	37.1%	10.8%	2,463	3,376	2,728	586
53 Wind	Escambia	521,475	57.3%	10.8%	1,275	2,005	1,412	409
54 Wind	Escambia	5,615,245	36.5%	10.8%	1,368	1,867	1,515	4,105
83 Wind	Flagler	857,502	73.5%	10.8%	842	1,460	932	1,019
65 Wind	Franklin	1,570,153	19.7%	10.8%	2,145	2,567	2,376	732

**SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
PERSONAL RESIDENTIAL WIND ONLY - COASTAL TERRITORY  
INDICATED RATE CHANGE FOR WIND ONLY HOMEOWNERS  
USING OIR APPROVED RISK LOAD**

**WIND**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		<b>HW2</b>						
<u>Territory</u>	<u>Territory Description</u>	<b>9/30/2012 Wind Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Estimated Capped Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Indicated Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
66 Wind	Gulf	642,876	28.2%	10.8%	1,752	2,246	1,941	367
56 Wind	Hernando	168,067	0.6%	10.8%	1,143	1,150	1,267	147
76 Wind	Indian River	3,387,193	20.3%	10.8%	3,214	3,867	3,560	1,054
17 Wind	Lee	11,243,161	33.0%	10.8%	2,743	3,647	3,039	4,099
18 Wind	Lee	1,964,762	26.3%	10.8%	1,194	1,508	1,322	1,646
19 Wind	Lee	521,453	12.0%	10.8%	1,823	2,042	2,020	286
20 Wind	Lee	333,226	7.2%	10.8%	1,277	1,369	1,414	261
57 Wind	Levy	191,454	32.5%	10.8%	840	1,113	930	228
68 Wind	Manatee	1,551,694	19.8%	10.8%	2,309	2,766	2,558	672
90 Wind	Monroe	37,535,570	126.6%	10.8%	3,027	6,861	3,354	12,399
69 Wind	Nassau	206,411	5.9%	8.2%	875	926	946	236
70 Wind	Okaloosa	852,626	24.9%	10.8%	2,852	3,562	3,159	299
94 Wind	Palm Beach	9,466,798	39.7%	10.8%	4,260	5,953	4,720	2,222
95 Wind	Palm Beach	18,726,934	51.3%	10.8%	2,650	4,010	2,935	7,068
96 Wind	Palm Beach	19,490,932	64.9%	10.8%	2,069	3,412	2,292	9,421
97 Wind	Palm Beach	7,546,977	29.9%	10.8%	2,402	3,120	2,661	3,142
88 Wind	Pasco	946,553	-4.7%	10.8%	1,350	1,287	1,496	701
42 Wind	Pinellas	9,063,157	32.6%	10.8%	1,906	2,527	2,112	4,755
71 Wind	Saint Johns	606,053	35.6%	10.8%	968	1,313	1,073	626
77 Wind	Saint Lucie	367,208	50.6%	10.8%	1,493	2,248	1,654	246
92 Wind	Santa Rosa	1,819,684	52.9%	10.8%	1,913	2,926	2,120	951
49 Wind	Sarasota	12,569,622	32.4%	10.8%	1,615	2,139	1,790	7,781

**SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
PERSONAL RESIDENTIAL WIND ONLY - COASTAL TERRITORY  
INDICATED RATE CHANGE FOR WIND ONLY HOMEOWNERS  
USING OIR APPROVED RISK LOAD  
WIND**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		<b>HW2</b>						
<u>Territory</u>	<u>Territory Description</u>	<b>9/30/2012 Wind Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Estimated Capped Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Indicated Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
50 Wind	Sarasota	6,309,833	25.6%	10.8%	943	1,185	1,045	6,688
51 Wind	Sarasota	1,308,375	3.4%	5.5%	948	981	1,000	1,380
14 Wind	Volusia	3,587,033	78.7%	10.8%	1,094	1,955	1,212	3,279
15 Wind	Volusia	1,688,623	49.6%	10.8%	700	1,047	776	2,412
16 Wind	Volusia	198,535	10.6%	10.7%	615	680	680	323
58 Wind	Wakulla	218,152	13.5%	10.8%	970	1,100	1,074	225
75 Wind	Walton	4,300,723	30.0%	10.8%	2,346	3,050	2,599	1,833
	<b>Total</b>	<b>321,091,952</b>	<b>46.1%</b>	<b>10.5%</b>	<b>2,320</b>	<b>3,389</b>	<b>2,564</b>	<b>138,381</b>

**Notes:**

- (1) 9/30/2012 PRW-HRA HW2 inforce non-sinkhole premium adjusted to current rates.
- (2) Indicated Uncapped Rate Change for PRW policies.
- (3) Estimated Capped Rate Change for PRW policies.
- (4) (1) / (7)
- (5) (4) \* [1+ (2)]
- (6) (4) \* [1+ (3)]
- (7) 9/30/2012 HW2 inforce policies.

SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
 PERSONAL RESIDENTIAL MULTI-PERIL - PLA TERRITORY  
 INDICATED RATE CHANGE FOR HOMEOWNERS  
**USING OIR APPROVED RISK LOAD**  
**NON-SINKHOLE** (Includes Wind and AOP for all HO3 policies)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		<b>PLA HO3 + Coastal HO3</b>							
		<b>9/30/2012 Non-Sinkhole Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Rate Need for Peril of Wind</b>	<b>All Premium Estimated Capped Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Indicated Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
<b>Territory</b>	<b>Territory Description</b>								
192	Alachua	689,348	-13.0%	0.3%	0.4%	1,522	1,323	1,528	453
292	Baker	28,791	-9.5%	4.3%	1.1%	1,371	1,241	1,386	21
601	Bay, Coastal	1,057,165	1.9%	21.7%	8.1%	2,414	2,459	2,608	438
721	Bay, Remainder	816,281	-8.9%	6.6%	3.6%	1,890	1,722	1,957	432
392	Bradford	29,253	-10.6%	4.6%	1.4%	1,721	1,538	1,745	17
57	Brevard, Coastal	9,967,167	-7.5%	17.8%	10.7%	2,507	2,319	2,776	3,975
64	Brevard, Remainder	4,820,573	-11.0%	17.1%	8.9%	1,614	1,437	1,758	2,986
35	Broward, Hillwd & Ft. Ldrdle	38,431,294	-7.4%	-3.1%	3.0%	3,062	2,837	3,152	12,552
361	Broward, Coastal	1,910,005	12.1%	39.0%	6.2%	5,000	5,605	5,308	382
37	Broward, Rem. Excl. Ft. L. & Hlywd	159,284,562	-4.4%	-5.7%	1.3%	2,609	2,494	2,644	61,055
193	Calhoun	10,653	-9.2%	11.9%	2.9%	1,332	1,209	1,371	8
581	Charlotte, Coastal	3,210,242	-8.5%	18.0%	9.4%	1,718	1,572	1,879	1,869
711	Charlotte, Remainder	4,756,412	-17.7%	4.4%	2.6%	1,974	1,625	2,025	2,410
591	Citrus, Coastal	491,010	-6.4%	3.0%	1.9%	1,839	1,722	1,874	267
731	Citrus, Remainder	622,881	-11.6%	3.2%	1.7%	1,375	1,216	1,398	453
492	Clay	251,649	-12.5%	3.4%	1.3%	1,198	1,049	1,213	210
551	Collier, Remainder	3,493,605	-10.4%	15.4%	6.8%	2,539	2,275	2,713	1,376
541	Collier, Coastal	2,841,458	-10.8%	2.0%	3.3%	4,048	3,612	4,183	702
293	Columbia	83,541	-13.8%	2.5%	0.7%	1,989	1,715	2,002	42
30	Dade, Miami Beach	4,623,665	14.3%	37.3%	6.4%	6,800	7,771	7,234	680
31	Dade, Coastal	3,137,715	10.6%	37.2%	6.0%	5,943	6,570	6,302	528
32	Dade, Miami	39,179,647	-5.1%	-0.8%	1.6%	3,704	3,513	3,764	10,579
33	Dade, Hialeah	31,327,345	20.8%	-9.5%	6.7%	2,880	3,480	3,071	10,879
34	Dade, Rem Excl H.,M.,M.B.	323,958,292	2.7%	5.1%	1.7%	3,207	3,292	3,260	101,028
712	De Soto	119,901	0.2%	15.6%	7.2%	1,934	1,937	2,073	62
592	Dixie, Coastal	104,382	-6.7%	4.1%	2.1%	2,088	1,948	2,131	50
732	Dixie, Remainder	15,917	-9.1%	5.3%	2.1%	1,447	1,315	1,477	11
39	Duval, Jacksonville	1,432,549	-13.5%	3.2%	1.2%	1,372	1,187	1,388	1,044
40	Duval, Remainder	3,650	-10.3%	5.9%	1.4%	1,217	1,091	1,233	3
41	Duval, Coastal	1,095,886	-10.0%	17.2%	5.4%	1,720	1,549	1,814	637
602	Escambia, Coastal	344,891	-1.5%	18.8%	5.1%	3,790	3,732	3,983	91

SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
 PERSONAL RESIDENTIAL MULTI-PERIL - PLA TERRITORY  
 INDICATED RATE CHANGE FOR HOMEOWNERS  
**USING OIR APPROVED RISK LOAD**  
**NON-SINKHOLE** (Includes Wind and AOP for all HO3 policies)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		<b>PLA HO3 + Coastal HO3</b>							
		<b>9/30/2012 Non-Sinkhole Inforce Premium at Current Rate Level</b>		<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>		<b>All Premium Estimated Capped Rate Change With OIR Approved Risk Load</b>		<b>Current Average Premium Uncapped Indicated Average Premium Estimated Capped Average Premium Total Policies</b>	
<b>Territory</b>	<b>Territory Description</b>			<b>Rate Need for Peril of Wind</b>					
43	Escambia, Remainder	3,868,756	-6.8%	16.9%	8.2%	2,129	1,984	2,304	1,817
531	Flagler, Coastal	235,162	13.9%	58.4%	4.7%	1,837	2,092	1,923	128
701	Flagler, Remainder	270,364	-8.2%	16.6%	3.5%	1,815	1,666	1,877	149
603	Franklin	208,606	-12.0%	-4.9%	6.4%	2,819	2,480	2,998	74
393	Gadsden	128,255	-13.9%	3.2%	1.4%	1,096	944	1,112	117
923	Gilchrist	42,851	-8.3%	5.0%	1.4%	1,382	1,268	1,401	31
552	Glades	65,848	-1.3%	15.2%	8.3%	1,733	1,710	1,877	38
604	Gulf, Coastal	226,831	2.4%	15.9%	7.3%	2,800	2,868	3,005	81
722	Gulf, Remainder	16,075	-6.9%	4.5%	2.2%	1,786	1,662	1,825	9
493	Hamilton	11,062	-9.6%	4.5%	1.5%	1,844	1,668	1,871	6
713	Hardee	19,730	-3.7%	17.0%	7.2%	1,644	1,583	1,762	12
553	Hendry	256,796	1.5%	16.9%	8.5%	1,945	1,975	2,112	132
159	Hernando, Coastal	3,361,176	9.0%	28.5%	10.4%	1,242	1,354	1,371	2,706
733	Hernando, Remainder	22,129,322	7.0%	58.9%	10.6%	943	1,008	1,043	23,478
714	Highlands	282,492	-3.2%	13.9%	6.4%	1,834	1,775	1,951	154
47	Hillsborough, Tampa	23,274,469	-11.3%	2.8%	2.0%	1,652	1,466	1,686	14,085
80	Hillsborough, Excl. Tampa	42,580,537	-4.8%	25.0%	10.7%	1,481	1,410	1,638	28,757
593	Holmes	52,693	-11.4%	4.0%	1.5%	1,351	1,197	1,371	39
561	Indian River, Remainder	1,580,707	-6.2%	7.1%	4.5%	1,981	1,857	2,071	798
181	Indian River, Coastal	452,585	-0.6%	21.2%	5.4%	4,572	4,546	4,817	99
693	Jackson	76,530	-11.7%	3.5%	1.4%	1,255	1,108	1,272	61
605	Jefferson, Coastal	1,122	-10.3%	4.0%	1.2%	1,122	1,007	1,135	1
793	Jefferson, Remainder	28,751	-9.3%	3.1%	1.3%	1,198	1,086	1,213	24
893	Lafayette	29,750	-11.4%	4.0%	1.1%	1,983	1,758	2,006	15
692	Lake	495,651	-6.7%	16.6%	6.6%	1,408	1,313	1,502	352
542	Lee, Coastal	2,000,399	2.3%	24.8%	6.3%	2,878	2,945	3,059	695
554	Lee, Remainder	10,394,237	-16.1%	6.7%	1.9%	2,087	1,751	2,127	4,980
993	Leon	383,564	-12.9%	1.4%	0.6%	1,148	1,000	1,155	334
594	Levy, Coastal	271,877	-7.5%	0.3%	2.7%	1,915	1,770	1,966	142
734	Levy, Remainder	56,710	-11.2%	8.1%	0.7%	2,025	1,799	2,040	28
931	Liberty	10,548	-8.0%	4.8%	1.8%	1,758	1,617	1,790	6

SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
 PERSONAL RESIDENTIAL MULTI-PERIL - PLA TERRITORY  
 INDICATED RATE CHANGE FOR HOMEOWNERS  
 USING OIR APPROVED RISK LOAD  
 NON-SINKHOLE (Includes Wind and AOP for all HO3 policies)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		<b>PLA HO3 + Coastal HO3</b>							
		<b>All Premium</b>		<b>Estimated</b>		<b>Capped</b>		<b>Total</b>	
<b>Territory</b>	<b>Territory Description</b>	<b>9/30/2012 Non-Sinkhole Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Rate Need for Peril of Wind</b>	<b>Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Indicated Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
932	Madison	25,970	-8.5%	4.8%	1.3%	1,623	1,486	1,644	16
582	Manatee, Coastal	2,272,637	-6.7%	10.9%	4.7%	3,308	3,088	3,464	687
735	Manatee, Remainder	7,996,664	-10.6%	17.3%	9.9%	1,786	1,597	1,963	4,477
792	Marion	1,295,780	-9.9%	5.4%	2.2%	1,526	1,375	1,560	849
10	Martin, Remainder	3,796,123	1.4%	16.9%	10.7%	2,865	2,906	3,172	1,325
182	Martin, Coastal	340,570	5.2%	13.5%	10.5%	7,246	7,622	8,005	47
5	Monroe, Excl. Key West	1,958,160	49.2%	123.4%	5.4%	4,471	6,669	4,713	438
7	Monroe, Key West	123,777	58.8%	118.0%	6.0%	5,157	8,191	5,468	24
532	Nassau, Coastal	523,275	-9.3%	10.8%	3.4%	1,953	1,770	2,020	268
892	Nassau, Remainder	99,419	-11.4%	4.9%	1.4%	1,775	1,573	1,800	56
606	Okaloosa, Coastal	654,434	2.6%	20.5%	10.7%	3,305	3,391	3,658	198
723	Okaloosa, Remainder	2,109,274	-0.3%	24.4%	10.7%	2,354	2,347	2,606	896
555	Okeechobee	135,060	-0.9%	15.8%	7.3%	2,078	2,059	2,229	65
49	Orange, Orlando	231,552	-4.5%	13.1%	6.3%	1,883	1,797	2,001	123
90	Orange, Excl. Orlando	1,168,123	-7.3%	3.6%	1.9%	1,773	1,643	1,806	659
511	Osceola	427,108	-6.7%	14.2%	5.8%	1,428	1,332	1,512	299
362	Palm Beach, Coastal	3,701,568	14.7%	45.7%	6.3%	4,570	5,241	4,859	810
38	Palm Beach, Remainder	105,970,264	0.3%	11.8%	6.2%	2,454	2,461	2,607	43,186
595	Pasco, Coastal	11,547,083	8.0%	19.9%	7.2%	1,665	1,798	1,785	6,937
736	Pasco, Remainder	41,963,169	-2.2%	24.9%	10.7%	1,168	1,143	1,292	35,935
42	Pinellas, Coastal	7,863,719	-1.8%	23.0%	6.4%	2,658	2,609	2,828	2,958
46	Pinellas - Saint Petersburg	40,568,299	-1.9%	14.7%	10.7%	1,865	1,829	2,065	21,756
81	Pinellas, Rem. Excl. Saint Petersburg	84,541,609	-1.3%	21.7%	10.7%	1,638	1,617	1,813	51,622
50	Polk	1,437,402	-13.3%	10.5%	4.3%	1,937	1,680	2,020	742
992	Putnam	147,149	-8.8%	2.3%	1.0%	1,415	1,290	1,430	104
533	Saint Johns, Coastal	1,280,522	-5.0%	29.7%	8.6%	1,946	1,848	2,112	658
702	Saint Johns, Remainder	484,291	-11.4%	5.1%	2.6%	1,396	1,236	1,432	347
562	Saint Lucie, Remainder	3,219,061	-7.9%	10.4%	6.1%	1,904	1,753	2,020	1,691
183	Saint Lucie, Coastal	306,309	10.0%	40.2%	10.7%	3,259	3,585	3,606	94
607	Santa Rosa, Coastal	47,865	-13.1%	-9.7%	4.2%	2,992	2,599	3,119	16
724	Santa Rosa, Remainder	2,643,682	5.4%	33.8%	10.7%	2,660	2,802	2,944	994

SUMMARY OF INDICATED HOMEOWNER TERRITORY RATE CHANGES  
 PERSONAL RESIDENTIAL MULTI-PERIL - PLA TERRITORY  
 INDICATED RATE CHANGE FOR HOMEOWNERS  
**USING OIR APPROVED RISK LOAD**  
**NON-SINKHOLE** (Includes Wind and AOP for all HO3 policies)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		<b>PLA HO3 + Coastal HO3</b>							
		<b>9/30/2012 Non-Sinkhole Inforce Premium at Current Rate Level</b>	<b>Indicated Uncapped Rate Change With OIR Approved Risk Load</b>	<b>Rate Need for Peril of Wind</b>	<b>All Premium Estimated Capped Rate Change With OIR Approved Risk Load</b>	<b>Current Average Premium</b>	<b>Uncapped Average Premium</b>	<b>Estimated Capped Average Premium</b>	<b>Total Policies</b>
<b>Territory</b>	<b>Territory Description</b>								
583	Sarasota, Coastal	6,540,204	-15.3%	16.7%	5.2%	2,012	1,704	2,117	3,250
715	Sarasota, Remainder	9,507,288	-9.5%	23.5%	8.5%	1,836	1,662	1,992	5,179
512	Seminole	562,957	-11.1%	3.9%	1.9%	1,810	1,609	1,845	311
921	Sumter	232,853	-10.5%	4.6%	1.5%	1,331	1,190	1,350	175
933	Suwannee	40,300	-5.7%	4.5%	1.1%	2,239	2,111	2,263	18
596	Taylor, Coastal	148,196	-4.6%	6.6%	3.2%	1,764	1,683	1,821	84
737	Taylor, Remainder	9,749	-7.2%	4.7%	2.3%	1,219	1,131	1,247	8
922	Union	15,357	-9.4%	5.3%	1.5%	2,194	1,987	2,228	7
62	Volusia, Coastal	2,120,334	13.4%	58.9%	5.3%	1,917	2,174	2,020	1,106
63	Volusia, Remainder	4,310,403	-4.7%	44.4%	10.6%	1,334	1,271	1,476	3,231
608	Wakulla, Coastal	73,722	-8.1%	4.2%	3.5%	1,890	1,737	1,956	39
725	Wakulla, Remainder	50,153	-10.5%	2.8%	1.7%	1,729	1,548	1,758	29
609	Walton, Coastal	1,030,993	-2.3%	14.2%	6.0%	3,656	3,573	3,876	282
726	Walton, Remainder	202,711	-8.3%	3.0%	1.7%	2,180	1,999	2,216	93
934	Washington	37,672	-11.1%	4.9%	1.4%	1,712	1,523	1,737	22
	<b>Total</b>	<b>1,104,715,991</b>	<b>-0.7%</b>	<b>9.7%</b>	<b>4.8%</b>	<b>2,270</b>	<b>2,254</b>	<b>2,380</b>	<b>486,699</b>

**Notes:**

- (1) 9/30/2012 PRM-PLA and PRM-HRA HO3 inforce non-sinkhole premium adjusted to current rates.
- (2) Indicated Uncapped Rate Change for HO3 policies.
- (3) Indicated Uncapped Rate Change on Wind Premiums for HO3 policies.
- (4) Estimated Capped Rate Change for HO3 policies.
- (5) (1) / (8)
- (6) (5) \* [1+ (2)]
- (7) (5) \* [1+ (4)]
- (8) 9/30/2012 HO3 inforce non-sinkhole policies.