

**EXHIBIT 16 - MULTIPERIL HO3**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	135	15	1,334	5.9%	1,412
Baker	10	3	1,556	2.5%	1,594
Bay	252	58	1,907	4.1%	1,985
Bradford	12	2	1,348	5.1%	1,417
Brevard	2,631	573	2,034	3.1%	2,096
Broward	33,164	10,016	3,475	2.8%	3,574
Calhoun	7	2	1,286	3.1%	1,327
Charlotte	1,098	188	1,729	4.2%	1,803
Citrus	588	132	1,356	3.5%	1,403
Clay	147	6	1,107	7.6%	1,191
Collier	594	51	2,225	7.1%	2,383
Columbia	21	5	1,498	4.6%	1,567
Dade	53,816	25,518	3,704	-0.6%	3,681
De Soto	29	8	1,928	3.4%	1,995
Dixie	26	6	1,514	3.4%	1,566
Duval	622	25	1,339	8.3%	1,450
Escambia	374	51	2,161	5.5%	2,280
Flagler	82	6	1,629	7.5%	1,752
Franklin	31	5	2,410	3.8%	2,503
Gadsden	125	16	1,232	5.8%	1,303
Gilchrist	19	5	1,332	2.1%	1,360
Glades	18	4	1,512	1.5%	1,534
Gulf	7	2	5,271	-4.6%	5,029
Hamilton	4	0	1,540	7.3%	1,653
Hardee	9	1	1,945	4.4%	2,030
Hendry	57	6	1,860	7.0%	1,990
Hernando	9,732	2,894	1,334	1.0%	1,348
Highlands	73	9	1,518	6.4%	1,616
Hillsborough	12,210	29	1,614	7.6%	1,737
Holmes	17	5	1,406	2.4%	1,441
Indian River	330	22	2,121	7.5%	2,281
Jackson	70	13	1,430	4.6%	1,495
Jefferson	7	1	1,286	4.0%	1,337
Lafayette	3	1	1,932	0.8%	1,947
<b>Total</b>	<b>178,401</b>	<b>51,717</b>	<b>2,725</b>	<b>2.0%</b>	<b>2,780</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	306	29	1,209	6.6%	1,289
Lee	1,095	93	1,970	7.1%	2,110
Leon	155	15	1,120	5.5%	1,181
Levy	62	12	1,677	3.8%	1,742
Liberty	4	2	1,464	3.2%	1,510
Madison	6	2	1,120	4.1%	1,165
Manatee	1,319	341	1,794	2.5%	1,839
Marion	270	50	1,241	5.2%	1,305
Martin	336	26	3,138	6.6%	3,346
Monroe	647	36	3,709	7.5%	3,988
Nassau	84	19	1,901	4.4%	1,985
Okaloosa	187	36	2,093	3.5%	2,167
Okeechobee	38	6	1,723	6.4%	1,834
Orange	1,328	40	1,603	8.5%	1,740
Osceola	586	8	1,461	9.1%	1,595
Palm Beach	12,321	1,573	3,037	6.0%	3,219
Pasco	8,302	2,490	1,463	1.4%	1,483
Pinellas	29,209	6,381	1,816	3.2%	1,874
Polk	552	81	1,612	5.6%	1,701
Putnam	43	9	1,246	3.3%	1,286
Saint Johns	279	53	1,674	4.4%	1,748
Saint Lucie	806	46	2,095	7.4%	2,250
Santa Rosa	145	26	2,360	3.8%	2,449
Sarasota	2,021	370	1,860	4.1%	1,937
Seminole	544	24	1,557	8.3%	1,687
Sumter	40	7	1,289	4.7%	1,350
Suwannee	10	2	2,136	2.9%	2,197
Taylor	70	23	1,799	0.3%	1,804
Union	1	0	936	9.4%	1,024
Volusia	1,207	218	1,473	4.3%	1,536
Wakulla	34	6	1,782	6.6%	1,900
Walton	50	11	2,775	3.0%	2,857
Washington	24	4	1,710	4.8%	1,791

**EXHIBIT 17 - 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	192	80	2,022	-2.8%	1,965
Bradford	0	0	0	N/A	N/A
Brevard	177	43	2,532	0.4%	2,543
Broward	6,127	1,158	2,905	2.8%	2,987
Calhoun	0	0	0	N/A	N/A
Charlotte	85	13	2,323	4.4%	2,426
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	342	26	2,947	5.2%	3,101
Columbia	0	0	0	N/A	N/A
Dade	8,181	2,250	3,065	1.6%	3,114
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	122	34	1,361	0.8%	1,372
Escambia	1,116	214	2,282	2.5%	2,339
Flagler	178	30	1,272	3.7%	1,319
Franklin	93	36	2,645	-2.3%	2,585
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	57	7	2,616	3.1%	2,696
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	45	23	1,378	-4.9%	1,311
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	77	25	3,901	0.0%	3,901
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>34,881</b>	<b>7,233</b>	<b>2,841</b>	<b>3.3%</b>	<b>2,935</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	869	110	2,514	4.9%	2,637
Leon	0	0	0	N/A	N/A
Levy	59	11	1,407	3.3%	1,454
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	82	17	2,672	2.6%	2,740
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	7,381	481	3,581	7.1%	3,835
Nassau	58	20	1,030	-0.1%	1,030
Okaloosa	42	8	4,193	3.7%	4,347
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	3,643	849	3,112	2.1%	3,179
Pasco	136	71	1,459	-5.7%	1,376
Pinellas	993	327	2,602	-0.7%	2,584
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	119	20	1,330	3.5%	1,376
Saint Lucie	37	11	2,310	-1.0%	2,286
Santa Rosa	221	24	3,024	5.5%	3,189
Sarasota	3,440	986	1,390	0.1%	1,392
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	675	229	1,183	-1.0%	1,171
Wakulla	40	14	1,471	0.2%	1,474
Walton	294	116	2,229	-1.3%	2,200
Washington	0	0	0	N/A	N/A

**EXHIBIT 18 - MULTIPERIL HO6**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	71	0	422	9.9%	464
Baker	0	0	0	N/A	N/A
Bay	47	0	1,121	7.2%	1,202
Bradford	0	0	0	N/A	N/A
Brevard	601	131	925	4.9%	969
Broward	11,289	0	888	9.3%	971
Calhoun	0	0	0	N/A	N/A
Charlotte	194	2	774	7.6%	832
Citrus	10	0	861	9.5%	942
Clay	7	0	387	9.9%	426
Collier	410	117	1,234	2.1%	1,259
Columbia	0	0	0	N/A	N/A
Dade	8,500	3,108	1,007	2.5%	1,031
De Soto	5	0	417	8.4%	452
Dixie	1	0	536	9.9%	588
Duval	62	0	764	9.8%	839
Escambia	77	5	1,121	6.6%	1,195
Flagler	11	0	1,037	9.1%	1,131
Franklin	4	0	1,115	9.9%	1,225
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	0	0	0	N/A	N/A
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	2	0	551	8.6%	598
Hernando	31	0	810	9.8%	890
Highlands	2	0	536	9.5%	587
Hillsborough	456	0	740	8.3%	801
Holmes	0	0	0	N/A	N/A
Indian River	95	31	1,300	3.6%	1,348
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>34,675</b>	<b>4,144</b>	<b>918</b>	<b>6.4%</b>	<b>976</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	8	0	817	9.9%	898
Lee	619	93	821	5.2%	864
Leon	58	0	326	9.9%	358
Levy	3	0	858	9.7%	941
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	289	68	976	3.9%	1,014
Marion	9	0	770	9.8%	846
Martin	130	0	1,058	7.6%	1,139
Monroe	133	0	1,600	7.9%	1,726
Nassau	6	0	1,067	9.8%	1,171
Okaloosa	59	7	1,040	4.7%	1,089
Okeechobee	0	0	0	N/A	N/A
Orange	164	0	585	9.8%	642
Osceola	50	0	582	9.7%	638
Palm Beach	5,828	1	1,010	8.6%	1,097
Pasco	487	0	566	4.3%	590
Pinellas	4,016	518	708	4.6%	740
Polk	25	0	703	9.1%	767
Putnam	0	0	0	N/A	N/A
Saint Johns	56	0	1,072	8.8%	1,167
Saint Lucie	126	0	1,118	9.1%	1,219
Santa Rosa	12	0	951	7.9%	1,027
Sarasota	298	63	1,266	2.5%	1,298
Seminole	55	0	684	9.8%	751
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	349	0	734	6.0%	778
Wakulla	0	0	0	N/A	N/A
Walton	20	0	1,395	8.9%	1,518
Washington	0	0	0	N/A	N/A

**EXHIBIT 19 - 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	154	149	598	-4.9%	569
Bradford	0	0	0	N/A	N/A
Brevard	137	3	764	6.8%	816
Broward	1,801	110	675	6.9%	722
Calhoun	0	0	0	N/A	N/A
Charlotte	60	1	740	9.2%	809
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	440	79	962	5.9%	1,019
Columbia	0	0	0	N/A	N/A
Dade	1,427	536	1,180	2.6%	1,211
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	27	5	547	3.9%	568
Escambia	230	3	849	8.1%	918
Flagler	14	1	562	5.9%	595
Franklin	4	0	380	7.6%	409
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	1,669	9.4%	1,827
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	104	42	1,715	3.9%	1,782
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
<b>Total</b>	<b>9,714</b>	<b>1,920</b>	<b>944</b>	<b>5.8%</b>	<b>999</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	482	31	1,083	8.7%	1,177
Leon	0	0	0	N/A	N/A
Levy	2	0	221	7.6%	237
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	113	3	1,040	8.7%	1,131
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,156	1	1,249	9.0%	1,362
Nassau	23	7	844	6.2%	896
Okaloosa	117	56	764	0.3%	766
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	1,639	45	983	7.1%	1,053
Pasco	26	1	334	7.8%	360
Pinellas	425	146	791	4.9%	829
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	57	2	839	8.7%	912
Saint Lucie	74	0	635	9.2%	693
Santa Rosa	53	12	784	7.5%	843
Sarasota	741	404	868	3.1%	895
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	239	224	534	-5.9%	503
Wakulla	0	0	0	N/A	N/A
Walton	168	59	875	5.5%	924
Washington	0	0	0	N/A	N/A