

## Exhibit 1 - Summary of Statewide Indications using Citizens' Risk Factor

	(1) Personal Lines Multi-Peril			(4) Coastal Multiperil			(7)	(8) Wind-Only			(10)	(11) Total		(12)
	In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication	
<u>Product Line - Personal</u>														
Homeowners	403,020,750	15.9%	5.7%	82,786,047	24.8%	7.3%	97,998,871	44.2%	6.8%	583,805,668	21.9%	6.1%		
Renters	728,860	-8.3%	1.7%	812,624	3.3%	5.4%	122,301	17.0%	8.9%	1,663,785	-0.8%	4.0%		
Condo Units	16,631,393	33.6%	9.2%	15,164,447	38.5%	9.8%	9,084,658	70.6%	9.3%	40,880,498	43.6%	9.4%		
Dwelling -DP3	102,542,669	27.1%	9.5%	34,871,374	41.2%	9.5%	23,731,565	41.5%	8.7%	161,145,609	32.3%	9.4%		
Dwelling - DP1	23,093,055	36.2%	9.6%	8,148,459	46.5%	8.9%	n/a	n/a	n/a	31,241,514	38.9%	9.4%		
Mobile Homeowners	38,243,380	32.9%	9.5%	4,033,234	28.1%	8.9%	3,271,387	41.0%	9.4%	45,548,001	33.0%	9.4%		
<u>Dwelling Mobile Home</u>	<u>14,541,588</u>	<u>15.8%</u>	<u>7.6%</u>	<u>1,407,520</u>	<u>33.7%</u>	<u>9.1%</u>	<u>357,972</u>	<u>40.1%</u>	<u>9.4%</u>	<u>16,307,079</u>	<u>17.9%</u>	<u>7.8%</u>		
Total Personal Lines	598,801,695	20.1%	6.9%	147,223,705	31.4%	8.2%	134,566,755	45.4%	7.4%	880,592,155	25.9%	7.2%		
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)		
<u>Product Line - Commercial</u>		Multi-Peril						Wind-Only			Total			
	In-Force Premium	Uncapped Indication	Proposed Change				In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change		
Commercial Residential	13,710,213	78.8%	6.8%				22,873,118	104.1%	9.0%	36,583,331	94.6%	8.2%		
<u>Commercial Non-Residential</u>	<u>968,174</u>	<u>25.9%</u>	<u>10.0%</u>				<u>23,757,469</u>	<u>70.7%</u>	<u>8.4%</u>	<u>24,725,643</u>	<u>69.0%</u>	<u>8.4%</u>		
Total Commercial Lines	14,678,387	75.3%	7.1%				46,630,587	87.1%	8.7%	61,308,974	84.3%	8.3%		
	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)		
<u>Product Line</u>		Multi-Peril						Wind-Only			Total			
	In-Force Premium	Uncapped Indication	Proposed Change				In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change		
Personal	746,025,400	22.4%	7.2%				134,566,755	45.4%	7.4%	880,592,155	25.9%	7.2%		
<u>Commercial</u>	<u>14,678,387</u>	<u>75.3%</u>	<u>7.1%</u>				<u>46,630,587</u>	<u>87.1%</u>	<u>8.7%</u>	<u>61,308,974</u>	<u>84.3%</u>	<u>8.3%</u>		
Total	760,703,787	23.4%	7.2%				181,197,343	56.1%	7.7%	941,901,130	29.7%	7.3%		

**Notes:**

(1), (4), (7) In-Force Premium at Current Rate Level (includes FHCF Build Up Premium).

(2), (5), (8) Uncapped Rate Indications (includes FHCF Build Up Premium).

(3), (6), (9) Premium Impact after Capping (includes FHCF Build Up Premium).

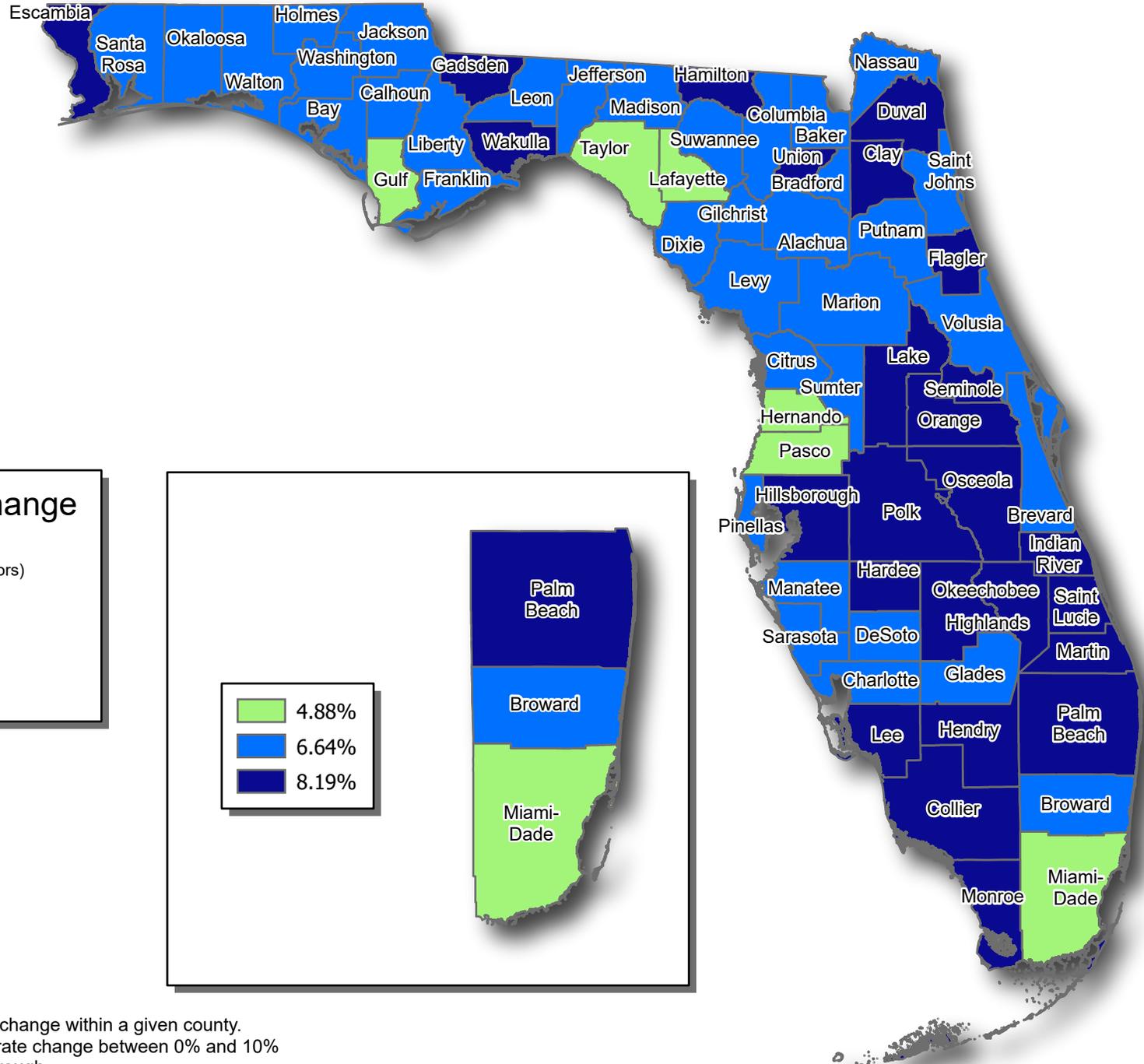
$$(10) = (1) + (4) + (7)$$

$$(11) = [ (1)*(2) + (4)*(5) + (7)*(8) ] / (10)$$

$$(12) = [ (1)*(3) + (4)*(6) + (7)*(9) ] / (10)$$

# Exhibit 2 - Percent of 2021 Recommended Rate Change by County

Multi-Peril HO3 Policies



**Recommended Rate Change by County**  
 (Counties With Change Use Legend Colors)

- 2.52% to 4.88%
- 5.46% to 7.46%
- 7.56% to 9.54%

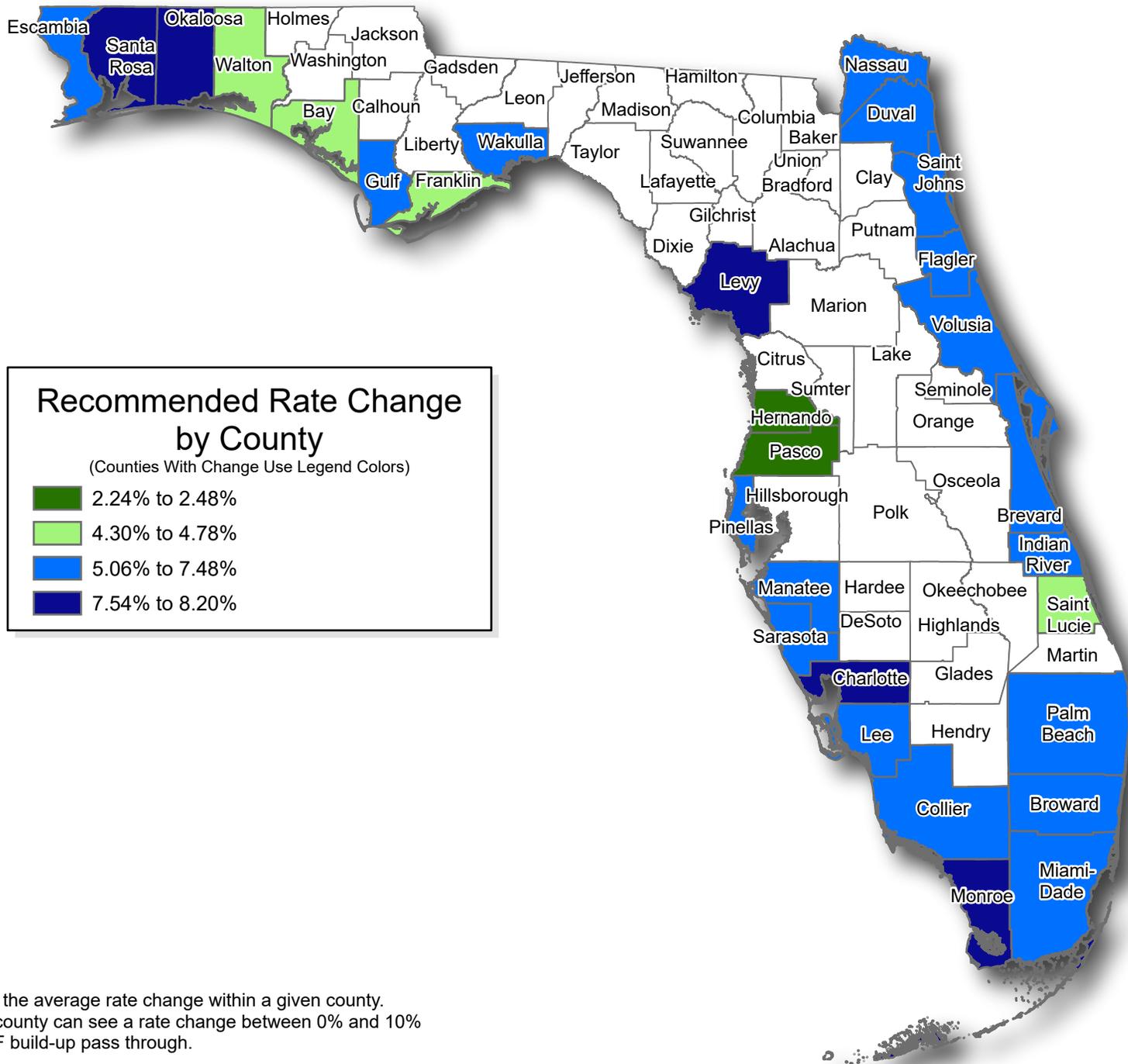
- 4.88%
- 6.64%
- 8.19%

**Notes:**

1. Percentage of rate change is the average rate change within a given county.
2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit 3 - Percent of 2021 Recommended Rate Change by County

Wind-Only HW2 Policies



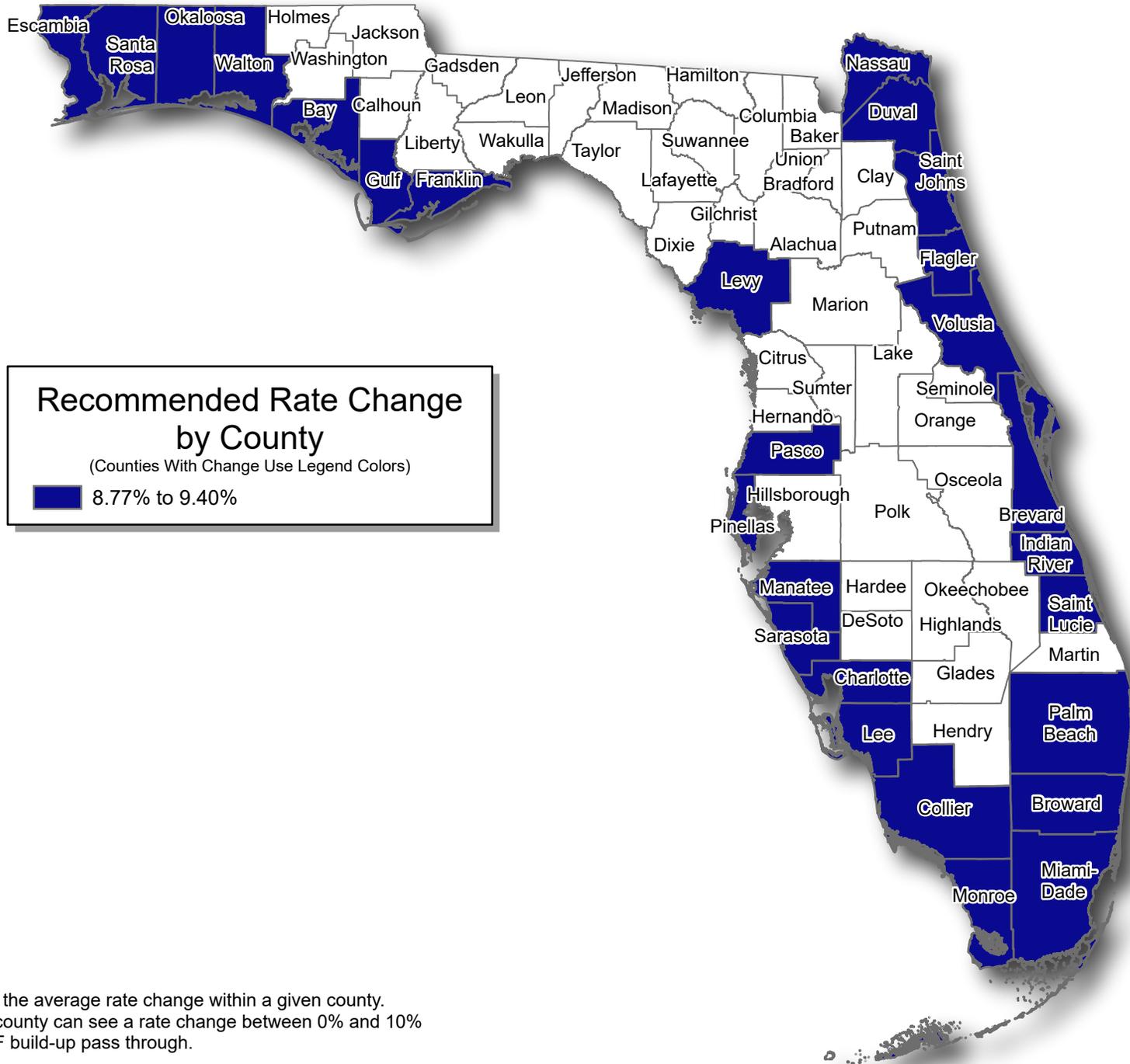
**Notes:**

1. Percentage of rate change is the average rate change within a given county.
2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.



# Exhibit 5 - Percent of 2021 Recommended Rate Change by County

Wind-Only HW6 Policies



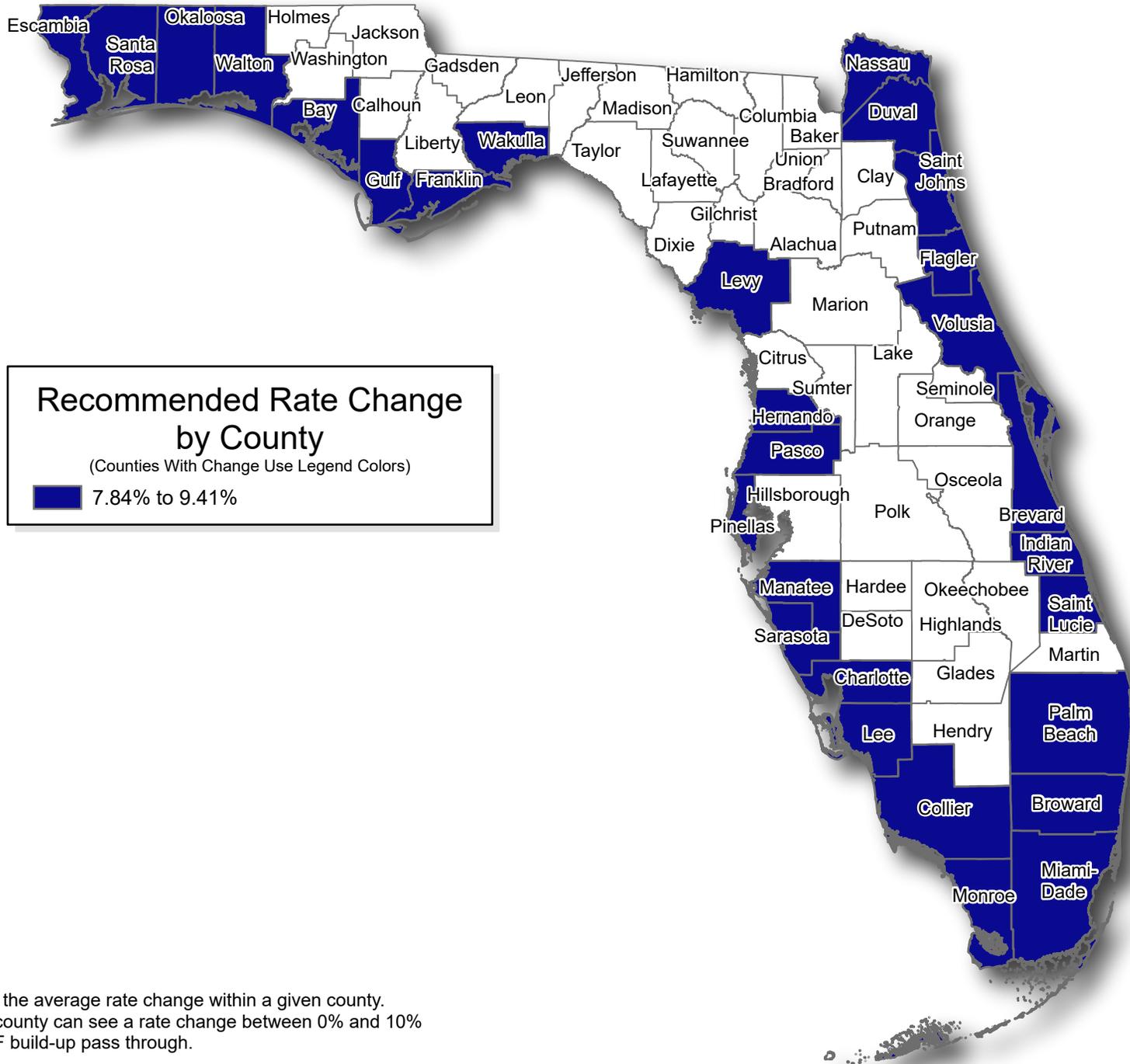
**Notes:**

1. Percentage of rate change is the average rate change within a given county.
2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.



# Exhibit 7 - Percent of 2021 Recommended Rate Change by County

Wind-Only DW2 Policies

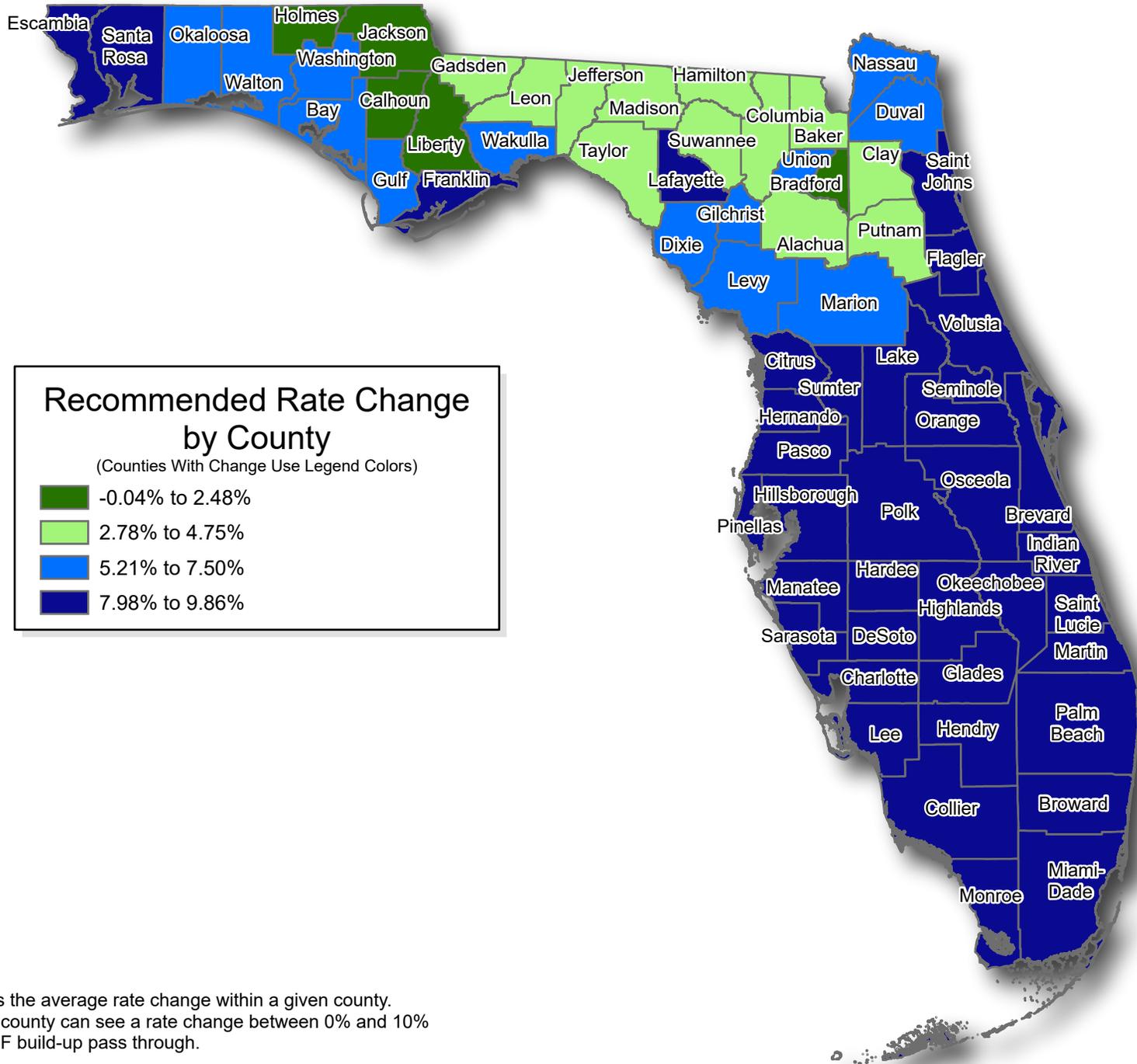


**Notes:**

- 1. Percentage of rate change is the average rate change within a given county.
- 2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit 8 - Percent of 2021 Recommended Rate Change by County

Multi-Peril MHO3 & MDPI Policies

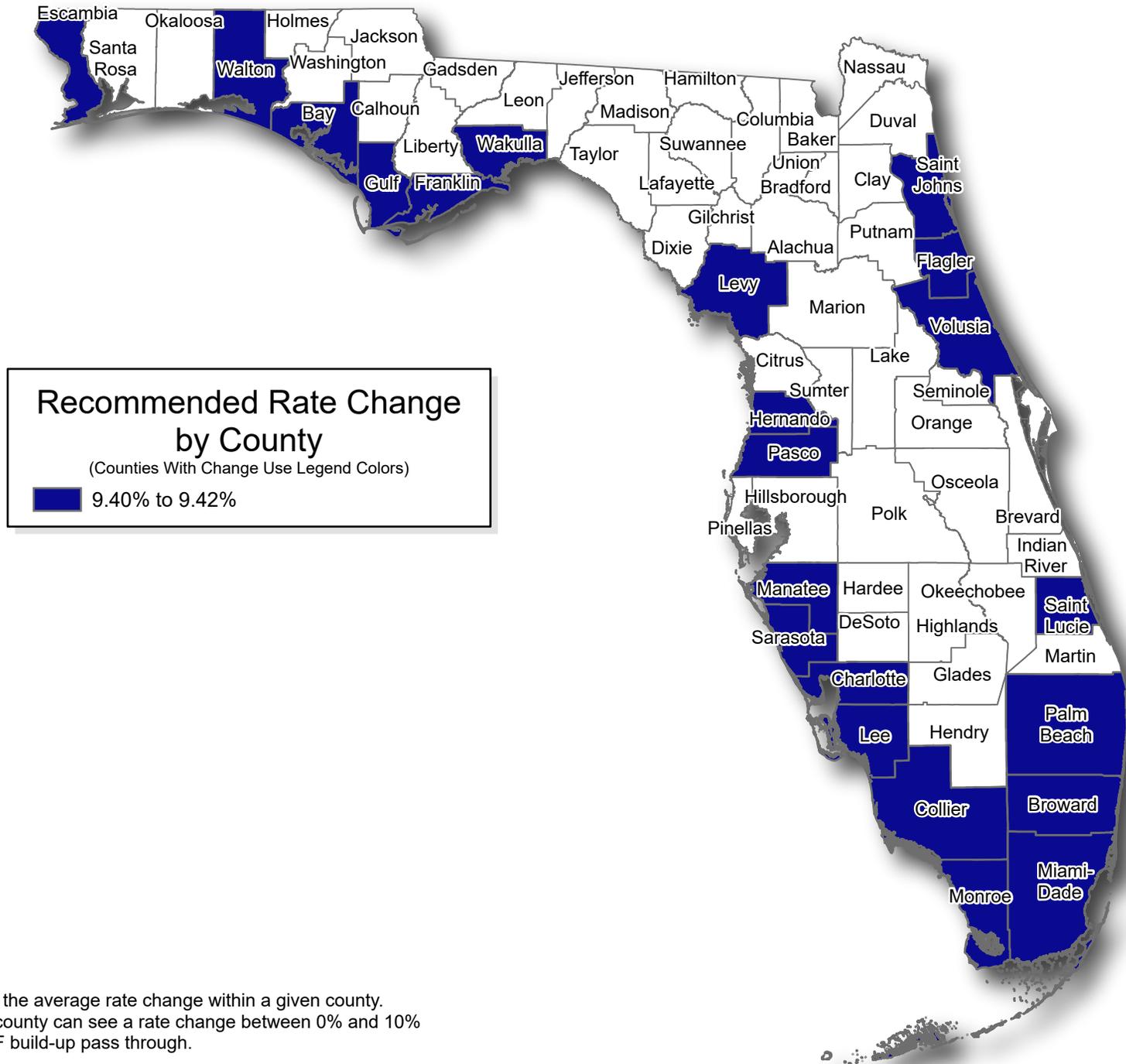


**Notes:**

1. Percentage of rate change is the average rate change within a given county.
2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit 9 - Percent of 2021 Recommended Rate Change by County

Wind-Only MW2 & MDI Policies

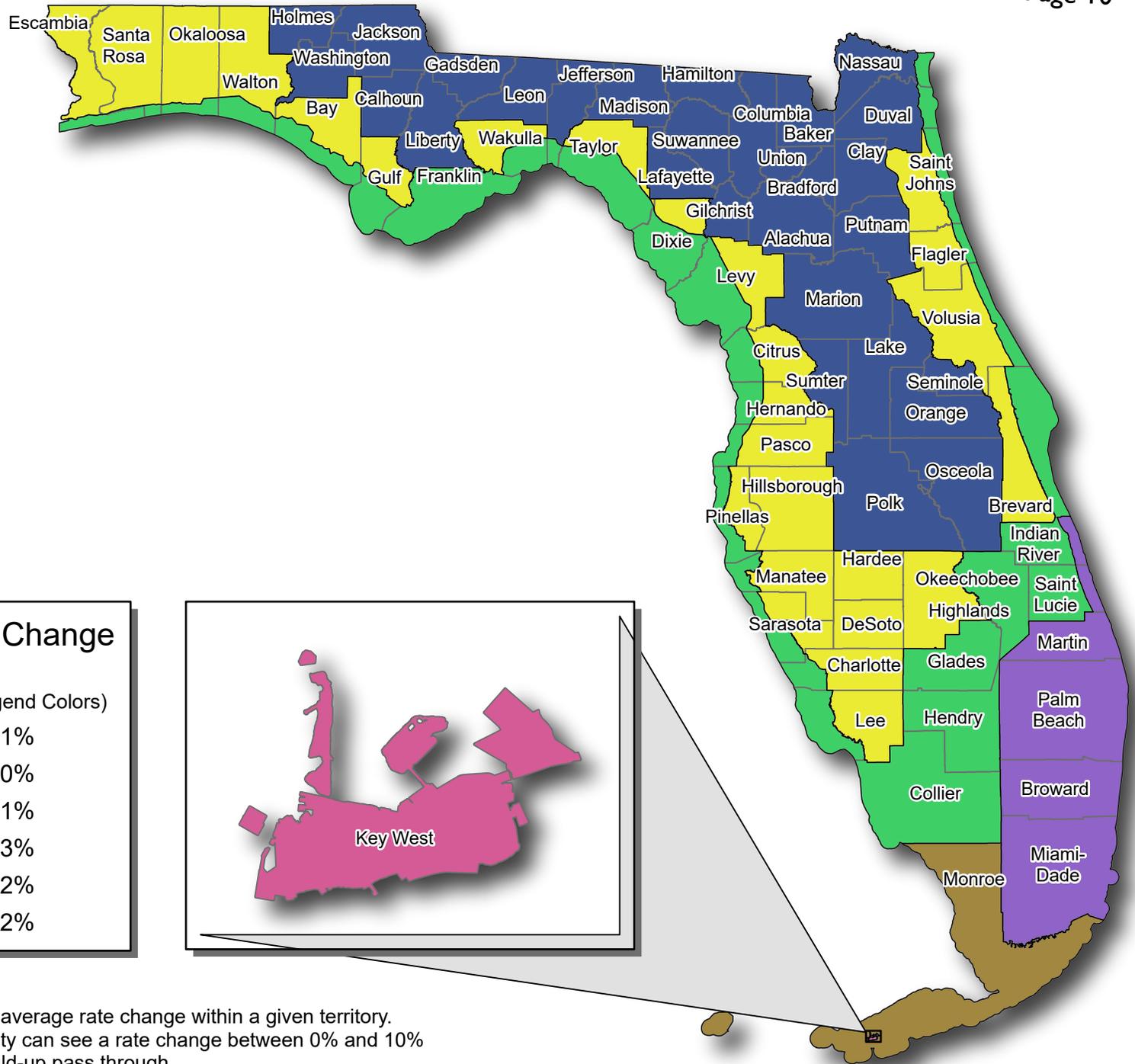


**Notes:**

- 1. Percentage of rate change is the average rate change within a given county.
- 2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit 10 - Percent of 2021 Recommended Rate Change by Territory

Multi-Peril Commercial Residential Policies

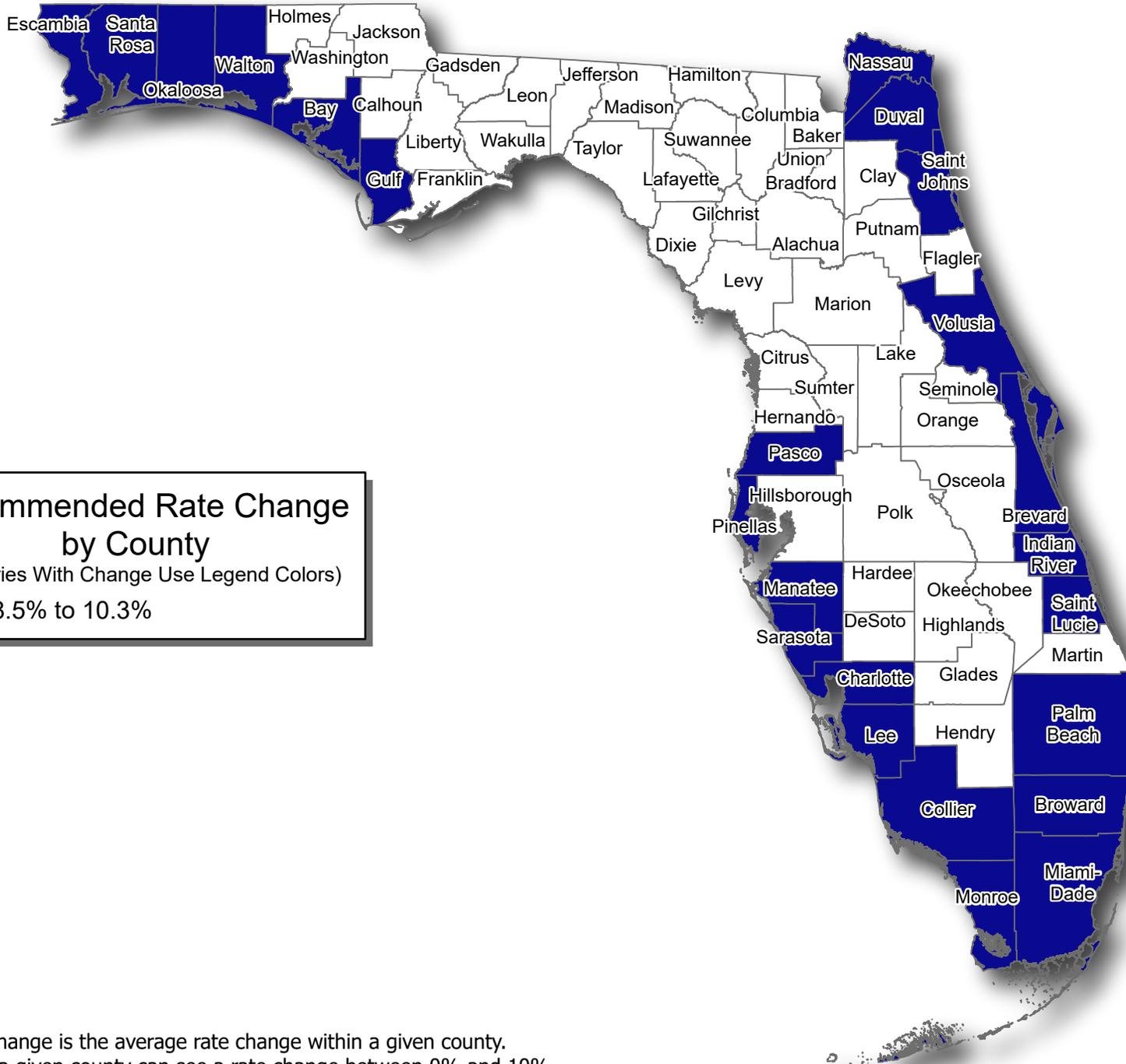


Recommended Rate Change by Territory	
(Territories With Change Use Legend Colors)	
Seacoast Zone 1	7.1%
Seacoast Zone 2	7.0%
Seacoast Zone 3	6.1%
Inland	4.3%
Monroe (ex. Key West)	6.2%
Key West	7.2%

- Notes:**
1. Percentage of rate change is the average rate change within a given territory.
  2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit II - Percent of 2021 Recommended Rate Change by County

Wind-Only Commercial Residential Policies



**Recommended Rate Change by County**  
(Territories With Change Use Legend Colors)

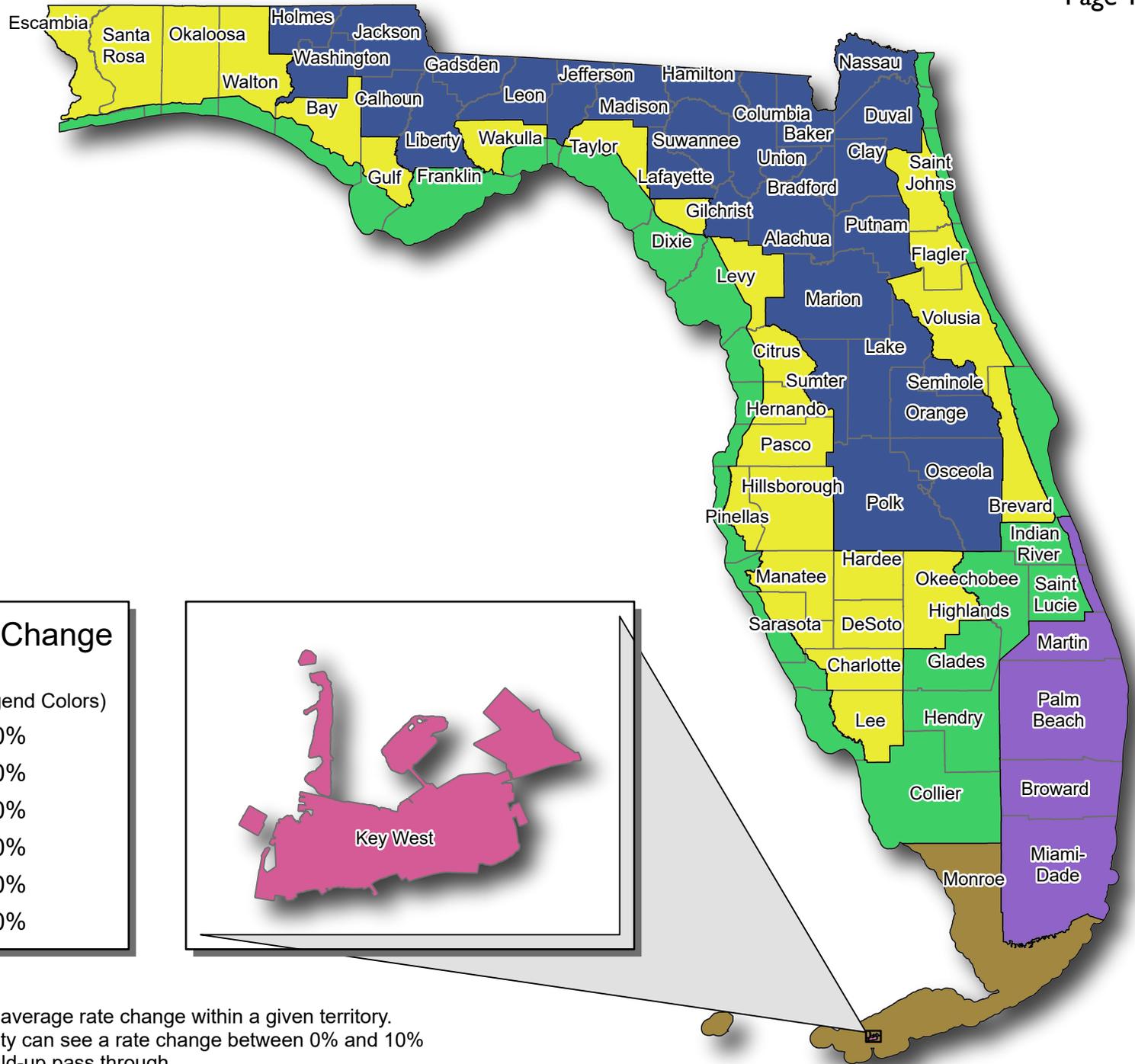
8.5% to 10.3%

**Notes:**

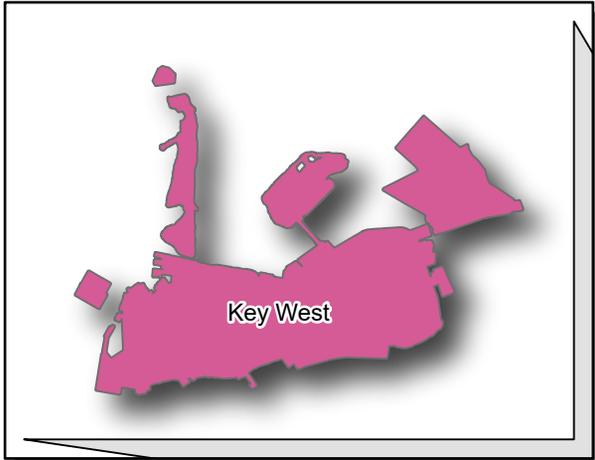
- 1. Percentage of rate change is the average rate change within a given county.
- 2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCF build-up pass through.

# Exhibit 12 - Percent of 2021 Recommended Rate Change by Territory

Multi-Peril Commercial Non-Residential Policies



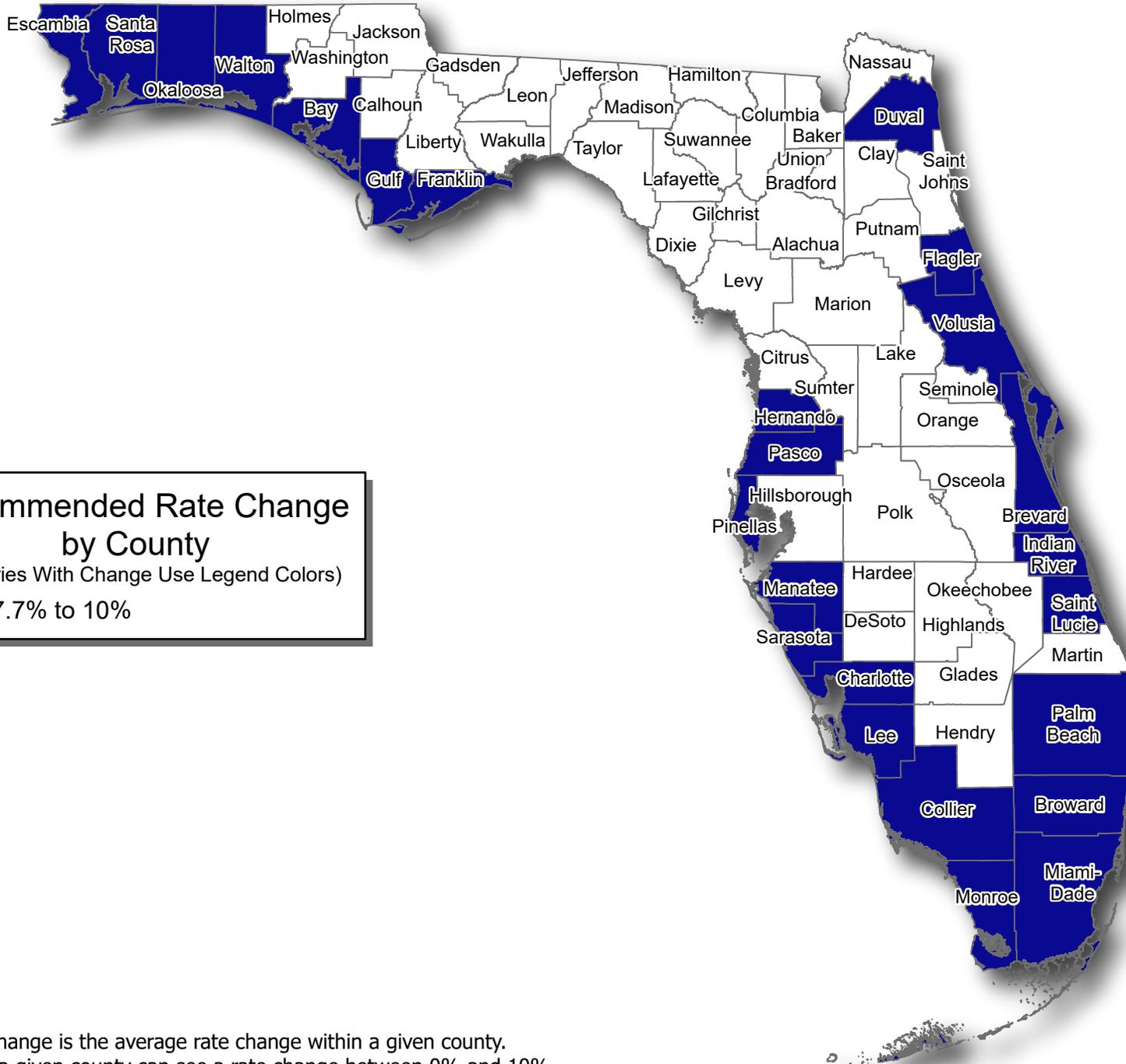
Recommended Rate Change by Territory	
(Territories With Change Use Legend Colors)	
Seacoast Zone 1	10%
Seacoast Zone 2	10%
Seacoast Zone 3	10%
Inland	10%
Monroe (ex. Key West)	10%
Key West	10%



- Notes:**
1. Percentage of rate change is the average rate change within a given territory.
  2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCf build-up pass through.

# Exhibit 13 - Percent of 2021 Recommended Rate Change by County

Wind-Only Commercial Non-Residential Policies



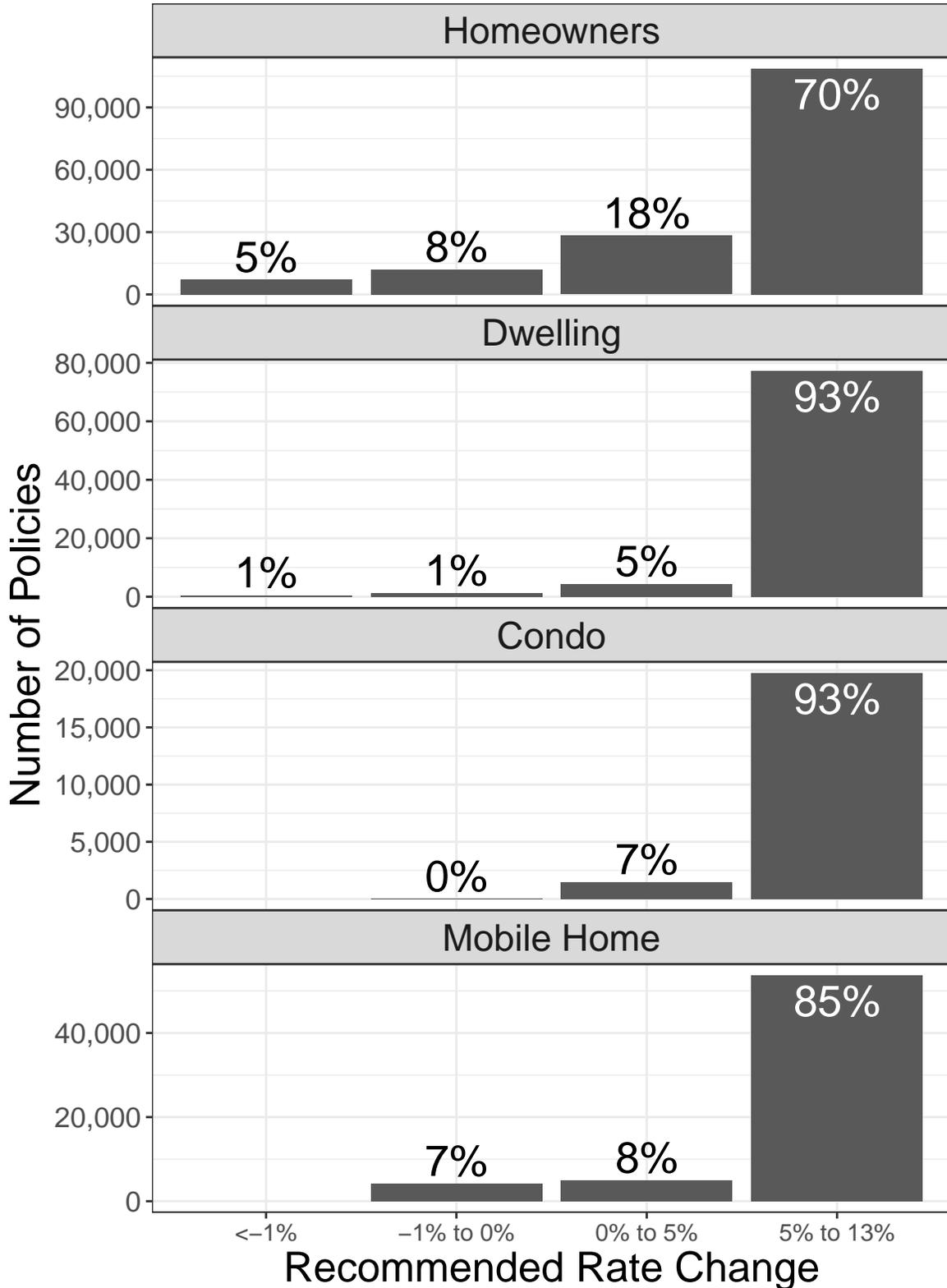
**Recommended Rate Change by County**  
(Territories With Change Use Legend Colors)

■ 7.7% to 10%

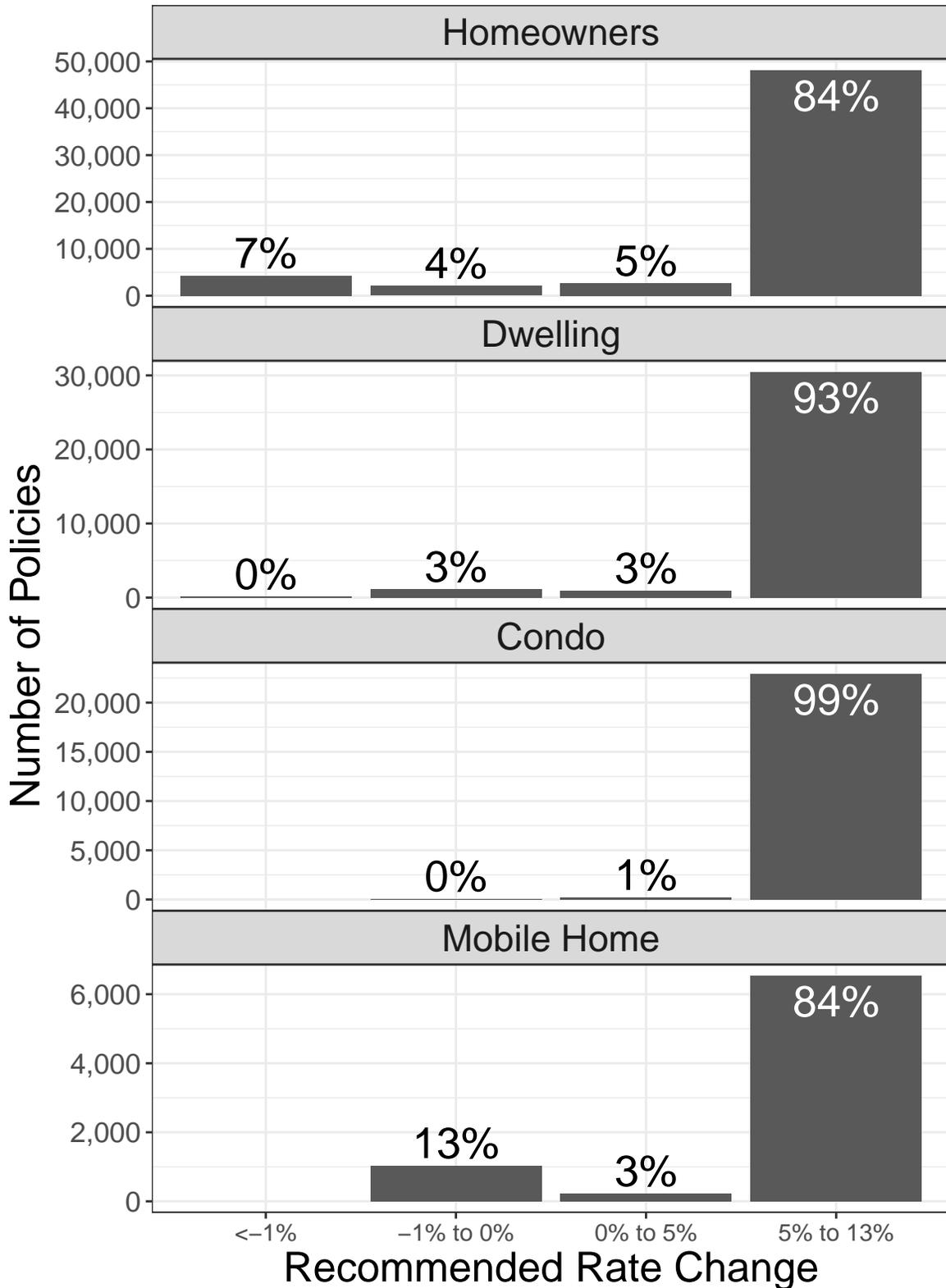
**Notes:**

1. Percentage of rate change is the average rate change within a given county.
2. Policyholders within a given county can see a rate change between 0% and 10% excluding effects of the FHCFC build-up pass through.

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

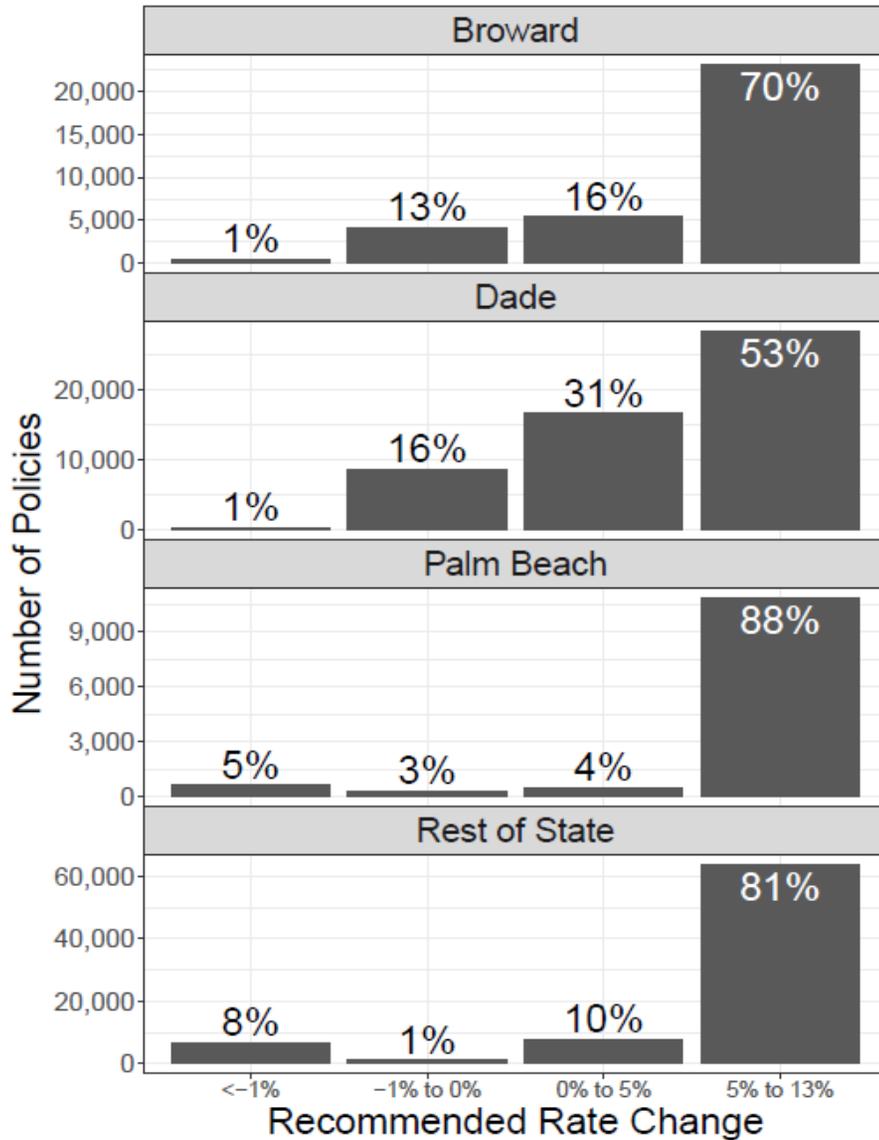


**Exhibit 15**  
**Distribution of Recommended Rate Changes by Policy**  
**for the Coastal Account**



**Exhibit 15A**

**Distribution of Recommended Rate Changes by Policy for Homeowners Multi-Peril**



County	Current Average Premium	Recommended Average Premium
Broward	3,472	3,703
Dade	3,701	3,882
Palm Beach	3,034	3,282
Rest of State	1,695	1,806
Statewide	2,723	2,886

**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	6	1,333	7.4%	1,432
Baker	10	1	1,555	5.5%	1,640
Bay	252	25	1,904	7.1%	2,040
Bradford	12	1	1,348	7.3%	1,446
Brevard	2,631	386	2,031	6.6%	2,164
Broward	33,164	4,479	3,472	6.6%	3,703
Calhoun	7	1	1,285	6.4%	1,367
Charlotte	1,098	126	1,727	6.9%	1,846
Citrus	588	68	1,355	6.7%	1,446
Clay	147	5	1,107	8.8%	1,204
Collier	594	29	2,223	8.4%	2,409
Columbia	21	1	1,497	6.9%	1,601
Dade	53,816	8,600	3,701	4.9%	3,882
De Soto	29	3	1,927	6.6%	2,054
Dixie	26	4	1,513	6.2%	1,607
Duval	622	6	1,338	9.1%	1,460
Escambia	374	28	2,158	7.9%	2,328
Flagler	82	4	1,628	8.7%	1,769
Franklin	31	2	2,408	7.1%	2,580
Gadsden	125	10	1,231	7.6%	1,325
Gilchrist	19	4	1,332	5.5%	1,405
Glades	18	3	1,510	5.7%	1,596
Gulf	7	2	5,262	2.5%	5,395
Hamilton	4	0	1,539	9.3%	1,682
Hardee	9	1	1,943	7.6%	2,090
Hendry	57	3	1,859	8.3%	2,013
Hernando	9,732	1,971	1,332	3.6%	1,381
Highlands	73	4	1,517	8.2%	1,641
Hillsborough	12,210	5	1,613	7.7%	1,737
Holmes	17	2	1,405	5.9%	1,488
Indian River	330	9	2,118	8.7%	2,304
Jackson	70	8	1,429	7.1%	1,530
Jefferson	7	0	1,285	6.2%	1,365
Lafayette	3	1	1,931	4.8%	2,023
<b>Total</b>	<b>178,401</b>	<b>21,362</b>	<b>2,723</b>	<b>6.0%</b>	<b>2,886</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	306	13	1,207	8.2%	1,306
Lee	1,095	35	1,969	8.5%	2,135
Leon	155	10	1,119	7.4%	1,202
Levy	62	8	1,676	6.7%	1,789
Liberty	4	0	1,463	6.0%	1,550
Madison	6	1	1,119	6.1%	1,188
Manatee	1,319	209	1,791	6.4%	1,906
Marion	270	21	1,240	7.4%	1,332
Martin	336	14	3,134	8.0%	3,386
Monroe	647	21	3,702	8.3%	4,010
Nassau	84	2	1,899	7.0%	2,032
Okaloosa	187	27	2,090	6.7%	2,231
Okeechobee	38	0	1,722	8.1%	1,862
Orange	1,328	11	1,602	9.2%	1,749
Osceola	586	0	1,461	9.5%	1,599
Palm Beach	12,321	780	3,034	8.2%	3,282
Pasco	8,302	1,669	1,461	4.5%	1,527
Pinellas	29,209	2,303	1,813	6.5%	1,931
Polk	552	30	1,610	7.9%	1,737
Putnam	43	5	1,245	6.3%	1,324
Saint Johns	279	20	1,673	7.5%	1,797
Saint Lucie	806	31	2,093	8.4%	2,269
Santa Rosa	145	16	2,356	6.9%	2,518
Sarasota	2,021	212	1,858	7.0%	1,987
Seminole	544	6	1,556	9.3%	1,701
Sumter	40	3	1,288	7.3%	1,382
Suwannee	10	1	2,135	6.3%	2,270
Taylor	70	14	1,797	4.6%	1,881
Union	1	0	935	9.5%	1,024
Volusia	1,207	93	1,471	7.2%	1,577
Wakulla	34	1	1,780	8.4%	1,930
Walton	50	4	2,772	7.1%	2,969
Washington	24	4	1,709	7.3%	1,834

**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	48	1,999	4.3%	2,085
Bradford	0	0	0	N/A	N/A
Brevard	177	29	2,504	5.2%	2,634
Broward	6,127	723	2,873	6.4%	3,057
Calhoun	0	0	0	N/A	N/A
Charlotte	85	5	2,297	7.5%	2,471
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	342	14	2,915	7.4%	3,130
Columbia	0	0	0	N/A	N/A
Dade	8,181	903	3,031	6.5%	3,228
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	122	15	1,346	6.5%	1,434
Escambia	1,116	72	2,257	6.8%	2,411
Flagler	178	13	1,258	7.2%	1,349
Franklin	93	21	2,616	4.4%	2,730
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	4	2,587	6.7%	2,760
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	19	1,363	2.2%	1,393
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	14	3,857	5.4%	4,066
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>3,494</b>	<b>2,810</b>	<b>6.8%</b>	<b>3,002</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	58	2,486	7.3%	2,669
Leon	0	0	0	N/A	N/A
Levy	59	2	1,392	7.8%	1,500
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	82	8	2,642	6.5%	2,812
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	7,381	162	3,541	8.2%	3,832
Nassau	58	1	1,019	7.5%	1,095
Okaloosa	42	1	4,147	7.9%	4,475
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	405	3,078	6.4%	3,275
Pasco	136	53	1,443	2.5%	1,478
Pinellas	993	172	2,573	5.2%	2,706
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	119	6	1,315	7.5%	1,413
Saint Lucie	37	8	2,285	4.4%	2,384
Santa Rosa	221	2	2,990	7.9%	3,225
Sarasota	3,440	542	1,375	5.4%	1,449
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	130	1,169	5.1%	1,229
Wakulla	40	3	1,455	7.3%	1,561
Walton	294	61	2,204	4.8%	2,310
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	10.0%	464
Baker	0	0	0	N/A	N/A
Bay	47	0	1,119	9.7%	1,228
Bradford	0	0	0	N/A	N/A
Brevard	601	0	923	9.8%	1,014
Broward	11,289	0	887	9.9%	975
Calhoun	0	0	0	N/A	N/A
Charlotte	194	0	773	9.8%	849
Citrus	10	0	860	9.9%	945
Clay	7	0	387	10.0%	426
Collier	410	0	1,232	9.8%	1,352
Columbia	0	0	0	N/A	N/A
Dade	8,500	0	1,006	8.4%	1,091
De Soto	5	0	416	9.9%	457
Dixie	1	0	535	9.9%	589
Duval	62	0	764	10.0%	840
Escambia	77	0	1,119	9.7%	1,227
Flagler	11	0	1,035	9.9%	1,138
Franklin	4	0	1,114	10.0%	1,226
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	550	9.7%	603
Hernando	31	0	810	10.0%	891
Highlands	2	0	536	9.8%	588
Hillsborough	456	0	739	9.8%	811
Holmes	0	0	0	N/A	N/A
Indian River	95	0	1,298	9.7%	1,424
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>0</b>	<b>917</b>	<b>9.5%</b>	<b>1,004</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	8	0	817	10.0%	898
Lee	619	0	820	9.8%	900
Leon	58	0	326	10.0%	358
Levy	3	0	856	9.8%	941
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	289	0	974	9.8%	1,069
Marion	9	0	770	10.0%	847
Martin	130	0	1,056	9.6%	1,157
Monroe	133	0	1,596	9.7%	1,750
Nassau	6	0	1,066	9.9%	1,172
Okaloosa	59	0	1,038	9.6%	1,138
Okeechobee	0	0	0	N/A	N/A
Orange	164	0	585	10.0%	643
Osceola	50	0	581	10.0%	640
Palm Beach	5,828	0	1,009	9.8%	1,108
Pasco	487	0	565	10.0%	621
Pinellas	4,016	0	707	9.8%	776
Polk	25	0	703	9.9%	773
Putnam	0	0	0	N/A	N/A
Saint Johns	56	0	1,071	9.9%	1,178
Saint Lucie	126	0	1,116	9.8%	1,226
Santa Rosa	12	0	950	9.7%	1,042
Sarasota	298	0	1,264	9.8%	1,388
Seminole	55	0	684	10.0%	752
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	733	9.9%	805
Wakulla	0	0	0	N/A	N/A
Walton	20	0	1,392	9.7%	1,527
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	9	593	9.2%	647
Bradford	0	0	0	N/A	N/A
Brevard	137	0	757	9.4%	829
Broward	1,801	0	669	9.4%	732
Calhoun	0	0	0	N/A	N/A
Charlotte	60	0	734	9.4%	802
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	440	0	953	9.4%	1,043
Columbia	0	0	0	N/A	N/A
Dade	1,427	12	1,170	9.2%	1,278
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	27	0	542	9.4%	593
Escambia	230	0	841	9.4%	920
Flagler	14	0	557	9.4%	609
Franklin	4	0	377	9.4%	412
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	1,654	9.4%	1,810
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	0	1,700	9.4%	1,860
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>62</b>	<b>935</b>	<b>9.3%</b>	<b>1,023</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	0	1,073	9.4%	1,174
Leon	0	0	0	N/A	N/A
Levy	2	0	219	9.4%	239
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	113	0	1,031	9.4%	1,127
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,156	0	1,238	9.4%	1,354
Nassau	23	0	836	9.4%	915
Okaloosa	117	4	757	9.2%	826
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	0	974	9.4%	1,066
Pasco	26	0	331	9.4%	362
Pinellas	425	2	784	9.4%	857
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	57	0	831	9.4%	910
Saint Lucie	74	0	629	9.4%	688
Santa Rosa	53	0	777	9.4%	850
Sarasota	741	10	860	9.3%	940
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	25	530	8.8%	576
Wakulla	0	0	0	N/A	N/A
Walton	168	0	867	9.4%	949
Washington	0	0	0	N/A	N/A