

**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