

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

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	225	0	1,498	11.4%	1,669
Baker	18	0	1,879	10.6%	2,079
Bay	819	2	2,319	9.9%	2,549
Bradford	20	0	1,757	10.4%	1,939
Brevard	6,344	26	2,216	10.3%	2,445
Broward	56,653	1,869	3,910	8.3%	4,233
Calhoun	17	0	1,781	10.0%	1,959
Charlotte	2,177	4	1,933	10.8%	2,141
Citrus	907	4	1,548	10.9%	1,717
Clay	301	0	1,325	11.3%	1,475
Collier	1,573	11	2,676	10.4%	2,955
Columbia	43	0	1,864	9.4%	2,039
DeSoto	80	0	2,173	10.7%	2,404
Dixie	64	0	1,865	10.9%	2,069
Duval	1,542	0	1,555	11.4%	1,732
Escambia	1,002	39	2,650	9.2%	2,895
Flagler	242	1	1,926	10.8%	2,134
Franklin	57	0	3,125	10.0%	3,438
Gadsden	170	0	1,390	10.8%	1,540
Gilchrist	28	0	1,573	10.6%	1,740
Glades	37	0	1,685	10.7%	1,865
Gulf	24	0	3,192	10.0%	3,510
Hamilton	6	0	1,909	11.0%	2,119
Hardee	29	1	1,714	7.9%	1,850
Hendry	162	0	2,394	10.9%	2,655
Hernando	11,141	5	1,406	10.0%	1,547
Highlands	709	0	1,444	11.3%	1,607
Hillsborough	17,270	0	1,832	10.7%	2,028
Holmes	42	2	1,613	8.8%	1,755
Indian River	1,304	16	2,422	10.2%	2,670
Jackson	127	0	1,658	9.7%	1,820
Jefferson	20	0	1,897	9.3%	2,073
Lafayette	3	0	2,143	11.1%	2,381
Lake	897	0	1,363	11.1%	1,515
Total	294,212	9,714	3,044	7.0%	3,257

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	3,348	11	2,170	10.8%	2,405
Leon	344	0	1,212	11.0%	1,345
Levy	118	0	2,106	10.6%	2,329
Liberty	9	0	2,098	8.1%	2,267
Madison	8	0	1,675	8.9%	1,824
Manatee	2,197	4	1,972	10.5%	2,180
Marion	516	0	1,368	11.2%	1,520
Martin	1,402	28	3,731	10.0%	4,103
Miami-Dade	77,738	4,597	4,083	3.2%	4,212
Monroe	1,069	34	4,397	9.5%	4,813
Nassau	139	0	2,333	10.0%	2,567
Okaloosa	1,207	8	2,577	10.0%	2,834
Okeechobee	134	0	1,849	10.7%	2,046
Orange	5,190	0	1,786	11.6%	1,993
Osceola	2,401	0	1,653	11.2%	1,837
Palm Beach	29,346	2,886	3,526	7.9%	3,806
Pasco	10,819	2	1,550	10.1%	1,707
Pinellas	40,175	2	2,024	10.2%	2,231
Polk	1,301	0	1,794	11.2%	1,995
Putnam	90	0	1,513	10.5%	1,671
Saint Johns	557	1	2,004	10.8%	2,221
Saint Lucie	3,594	136	2,352	9.9%	2,585
Santa Rosa	645	10	2,573	10.0%	2,830
Sarasota	3,285	7	2,121	10.2%	2,337
Seminole	1,515	0	1,723	11.6%	1,924
Sumter	95	0	1,486	10.4%	1,640
Suwannee	14	0	2,539	9.1%	2,771
Taylor	125	0	1,955	10.7%	2,165
Union	7	0	1,640	10.9%	1,818
Volusia	2,540	4	1,680	10.5%	1,856
Wakulla	65	1	2,201	10.4%	2,429
Walton	125	2	3,521	9.7%	3,864
Washington	41	1	1,955	9.6%	2,144

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	208	0	2,227	9.8%	2,445
Bradford	0	0	0	N/A	N/A
Brevard	161	0	2,420	9.9%	2,660
Broward	7,653	108	3,025	9.5%	3,313
Calhoun	0	0	0	N/A	N/A
Charlotte	97	2	2,791	9.6%	3,058
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	338	0	3,165	9.8%	3,475
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	119	0	1,390	10.0%	1,529
Escambia	1,019	21	2,193	9.5%	2,403
Flagler	194	0	1,407	10.0%	1,548
Franklin	98	0	2,823	10.0%	3,107
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	43	0	2,672	10.0%	2,940
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	39	0	1,333	9.9%	1,465
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	73	1	4,066	9.6%	4,457
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
Total	40,013	378	3,097	9.7%	3,398

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	861	4	2,829	9.9%	3,109
Leon	0	0	0	N/A	N/A
Levy	64	0	1,506	10.0%	1,657
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	78	0	2,558	10.0%	2,815
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	10,828	56	3,207	9.8%	3,521
Monroe	8,415	83	4,088	9.8%	4,490
Nassau	55	0	1,107	10.0%	1,218
Okaloosa	37	0	4,108	10.0%	4,520
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	4,168	94	3,260	9.3%	3,565
Pasco	109	0	1,355	9.9%	1,489
Pinellas	849	1	2,682	10.0%	2,950
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	121	0	1,408	10.0%	1,549
Saint Lucie	35	0	2,323	9.1%	2,535
Santa Rosa	215	0	3,418	10.0%	3,761
Sarasota	3,195	6	1,432	9.8%	1,573
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	575	0	1,180	10.0%	1,299
Wakulla	44	0	1,706	10.0%	1,877
Walton	322	2	2,425	9.5%	2,655
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	461	11.0%	512
Baker	0	0	0	N/A	N/A
Bay	55	0	1,087	10.7%	1,203
Bradford	0	0	0	N/A	N/A
Brevard	714	0	1,086	10.8%	1,203
Broward	14,734	0	1,088	10.9%	1,206
Calhoun	0	0	0	N/A	N/A
Charlotte	202	0	944	10.9%	1,048
Citrus	15	0	1,216	10.9%	1,348
Clay	5	0	432	11.0%	480
Collier	590	0	1,457	10.8%	1,614
Columbia	0	0	0	N/A	N/A
DeSoto	5	0	460	10.9%	510
Dixie	1	0	589	11.0%	653
Duval	75	0	967	10.9%	1,072
Escambia	85	0	1,391	10.8%	1,541
Flagler	17	0	1,213	10.9%	1,346
Franklin	3	0	988	10.9%	1,095
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	1,226	11.0%	1,361
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	2	0	605	10.8%	670
Hernando	36	0	997	11.0%	1,106
Highlands	4	0	824	10.9%	914
Hillsborough	494	0	867	10.9%	961
Holmes	0	0	0	N/A	N/A
Indian River	138	0	1,384	10.7%	1,532
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	7	0	924	11.0%	1,027
Total	44,933	0	1,130	10.9%	1,253

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	771	0	1,007	10.9%	1,117
Leon	56	0	347	11.0%	385
Levy	4	0	1,131	10.9%	1,255
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	279	0	1,164	10.9%	1,290
Marion	12	0	868	11.0%	964
Martin	195	0	1,283	10.6%	1,419
Miami-Dade	11,744	0	1,214	10.9%	1,346
Monroe	170	0	1,900	10.7%	2,102
Nassau	8	0	2,254	11.0%	2,502
Okaloosa	52	0	1,254	10.7%	1,389
Okeechobee	1	0	1,204	10.9%	1,336
Orange	256	0	767	11.0%	851
Osceola	85	0	704	11.0%	782
Palm Beach	8,079	0	1,261	10.8%	1,398
Pasco	440	0	670	11.0%	744
Pinellas	4,441	0	867	10.8%	961
Polk	23	0	908	10.9%	1,007
Putnam	0	0	0	N/A	N/A
Saint Johns	69	0	1,213	10.9%	1,345
Saint Lucie	208	0	1,325	10.8%	1,469
Santa Rosa	13	0	1,111	10.8%	1,232
Sarasota	308	0	1,451	10.8%	1,608
Seminole	70	0	845	11.1%	939
Sumter	0	0	0	N/A	N/A
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,055	10.9%	1,171
Union	0	0	0	N/A	N/A
Volusia	373	0	900	10.9%	998
Wakulla	0	0	0	N/A	N/A
Walton	21	0	1,639	10.7%	1,815
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	128	0	677	10.7%	750
Bradford	0	0	0	N/A	N/A
Brevard	130	0	681	10.7%	754
Broward	2,085	0	710	10.7%	786
Calhoun	0	0	0	N/A	N/A
Charlotte	58	0	832	10.7%	921
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	388	0	1,016	10.7%	1,125
Columbia	0	0	0	N/A	N/A
DeSoto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	27	0	461	10.7%	511
Escambia	195	0	919	10.7%	1,017
Flagler	19	0	473	10.7%	523
Franklin	2	0	575	10.7%	637
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	3	0	860	10.7%	952
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	85	0	1,702	10.7%	1,884
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Lake	0	0	0	N/A	N/A
Total	10,092	1	1,044	10.7%	1,155

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	555	0	1,249	10.7%	1,382
Leon	0	0	0	N/A	N/A
Levy	2	0	529	10.7%	586
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	106	0	1,089	10.7%	1,205
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	1,559	0	1,345	10.7%	1,489
Monroe	1,346	0	1,476	10.7%	1,634
Nassau	14	0	464	10.7%	513
Okaloosa	114	0	813	10.7%	900
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	1,694	0	1,083	10.7%	1,199
Pasco	25	0	407	10.7%	451
Pinellas	373	1	798	10.7%	883
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	44	0	921	10.7%	1,020
Saint Lucie	76	0	559	10.7%	619
Santa Rosa	50	0	879	10.7%	973
Sarasota	650	0	870	10.7%	963
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	202	0	524	10.7%	580
Wakulla	0	0	0	N/A	N/A
Walton	162	0	925	10.7%	1,024
Washington	0	0	0	N/A	N/A