

ALL PERSONAL LINES COMBINED
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,048	0	780	11.3%	867
Baker	303	0	595	11.1%	661
Bay	3,287	0	1,478	10.6%	1,635
Bradford	258	0	684	11.1%	761
Brevard	13,781	0	1,798	10.6%	1,989
Broward	114,781	0	2,793	10.8%	3,094
Calhoun	80	0	962	11.0%	1,068
Charlotte	5,697	0	1,549	10.8%	1,715
Citrus	3,928	0	950	11.0%	1,054
Clay	1,029	0	866	11.2%	963
Collier	5,032	0	1,985	10.6%	2,197
Columbia	395	0	722	11.1%	802
DeSoto	272	0	1,362	10.9%	1,511
Dixie	529	0	911	11.1%	1,012
Duval	3,683	0	1,103	11.3%	1,228
Escambia	3,888	0	1,892	10.4%	2,088
Flagler	1,074	0	1,225	10.7%	1,356
Franklin	529	0	2,321	10.4%	2,562
Gadsden	407	0	952	11.1%	1,058
Gilchrist	400	0	660	11.1%	733
Glades	113	0	1,463	10.8%	1,622
Gulf	342	0	1,942	10.5%	2,145
Hamilton	50	0	580	11.1%	645
Hardee	106	0	1,059	10.9%	1,175
Hendry	402	0	1,656	10.9%	1,837
Hernando	16,398	0	1,258	10.1%	1,386
Highlands	1,259	0	1,201	11.2%	1,335
Hillsborough	26,856	0	1,550	10.7%	1,715
Holmes	111	0	935	11.0%	1,038
Indian River	3,219	0	1,885	10.6%	2,085
Jackson	369	0	1,099	11.1%	1,221
Jefferson	183	0	678	11.1%	754
Lafayette	73	0	611	11.1%	679
Lake	2,811	0	981	11.0%	1,089
Total	623,873	0	2,306	10.7%	2,553

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	14,474	0	1,640	10.7%	1,816
Leon	1,037	0	800	11.2%	890
Levy	1,199	0	906	10.9%	1,005
Liberty	84	0	637	11.1%	708
Madison	119	0	644	11.1%	715
Manatee	7,463	0	1,361	10.6%	1,505
Marion	2,121	0	791	11.1%	878
Martin	2,839	0	2,701	10.5%	2,985
Miami-Dade	153,376	0	3,137	10.8%	3,476
Monroe	16,014	0	3,705	10.1%	4,080
Nassau	847	0	946	10.9%	1,049
Okaloosa	2,437	0	1,950	10.4%	2,153
Okeechobee	307	0	1,502	11.0%	1,667
Orange	8,299	0	1,490	11.4%	1,661
Osceola	3,601	0	1,457	11.2%	1,620
Palm Beach	62,514	0	2,612	10.6%	2,889
Pasco	20,607	0	1,229	10.3%	1,356
Pinellas	71,461	0	1,601	10.3%	1,765
Polk	3,016	0	1,288	11.1%	1,432
Putnam	675	0	728	11.1%	808
Saint Johns	1,918	0	1,177	10.9%	1,305
Saint Lucie	6,822	0	1,915	10.7%	2,120
Santa Rosa	2,113	0	1,797	10.4%	1,983
Sarasota	14,351	0	1,412	10.5%	1,560
Seminole	2,364	0	1,437	11.5%	1,603
Sumter	471	0	859	11.0%	953
Suwannee	321	0	703	11.1%	781
Taylor	691	0	1,015	11.0%	1,127
Union	76	0	738	11.1%	819
Volusia	7,230	0	1,203	10.7%	1,332
Wakulla	422	0	1,036	10.8%	1,147
Walton	1,690	0	1,801	10.4%	1,989
Washington	221	0	1,062	11.0%	1,179

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	11.0%	2,086
Bay	819	0	2,319	10.5%	2,564
Bradford	20	0	1,757	11.0%	1,950
Brevard	6,344	0	2,216	10.6%	2,449
Broward	56,653	0	3,910	10.8%	4,333
Calhoun	17	0	1,781	10.9%	1,974
Charlotte	2,177	0	1,933	10.8%	2,141
Citrus	907	0	1,548	11.1%	1,719
Clay	301	0	1,325	11.3%	1,475
Collier	1,573	0	2,676	10.7%	2,962
Columbia	43	0	1,864	11.0%	2,070
DeSoto	80	0	2,173	11.1%	2,413
Dixie	64	0	1,865	11.1%	2,072
Duval	1,542	0	1,555	11.5%	1,733
Escambia	1,002	0	2,650	10.4%	2,926
Flagler	242	0	1,926	11.0%	2,138
Franklin	57	0	3,125	10.5%	3,453
Gadsden	170	0	1,390	11.1%	1,544
Gilchrist	28	0	1,573	11.2%	1,749
Glades	37	0	1,685	10.8%	1,868
Gulf	24	0	3,192	10.5%	3,525
Hamilton	6	0	1,909	11.1%	2,120
Hardee	29	0	1,714	10.9%	1,900
Hendry	162	0	2,394	11.0%	2,657
Hernando	11,141	0	1,406	10.0%	1,546
Highlands	709	0	1,444	11.3%	1,607
Hillsborough	17,270	0	1,832	10.7%	2,027
Holmes	42	0	1,613	11.0%	1,790
Indian River	1,304	0	2,422	10.6%	2,678
Jackson	127	0	1,658	11.0%	1,841
Jefferson	20	0	1,897	11.0%	2,105
Lafayette	3	0	2,143	11.1%	2,381
Lake	897	0	1,363	11.1%	1,514
Total	294,212	0	3,044	10.7%	3,371

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	3,348	0	2,170	11.0%	2,408
Leon	344	0	1,212	11.2%	1,348
Levy	118	0	2,106	11.0%	2,339
Liberty	9	0	2,098	11.1%	2,331
Madison	8	0	1,675	11.0%	1,859
Manatee	2,197	0	1,972	10.5%	2,179
Marion	516	0	1,368	11.2%	1,521
Martin	1,402	0	3,731	10.4%	4,120
Miami-Dade	77,738	0	4,083	10.9%	4,529
Monroe	1,069	0	4,397	10.0%	4,837
Nassau	139	0	2,333	11.0%	2,589
Okaloosa	1,207	0	2,577	10.2%	2,841
Okeechobee	134	0	1,849	11.0%	2,053
Orange	5,190	0	1,786	11.5%	1,992
Osceola	2,401	0	1,653	11.2%	1,838
Palm Beach	29,346	0	3,526	10.6%	3,900
Pasco	10,819	0	1,550	10.1%	1,707
Pinellas	40,175	0	2,024	10.1%	2,230
Polk	1,301	0	1,794	11.2%	1,996
Putnam	90	0	1,513	11.2%	1,682
Saint Johns	557	0	2,004	11.0%	2,225
Saint Lucie	3,594	0	2,352	10.7%	2,603
Santa Rosa	645	0	2,573	10.3%	2,838
Sarasota	3,285	0	2,121	10.5%	2,344
Seminole	1,515	0	1,723	11.6%	1,923
Sumter	95	0	1,486	11.1%	1,650
Suwannee	14	0	2,539	11.1%	2,820
Taylor	125	0	1,955	10.8%	2,166
Union	7	0	1,640	10.9%	1,819
Volusia	2,540	0	1,680	10.8%	1,861
Wakulla	65	0	2,201	10.7%	2,437
Walton	125	0	3,521	10.5%	3,892
Washington	41	0	1,955	10.9%	2,170

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	9.9%	2,449
Bradford	0	0	0	N/A	N/A
Brevard	161	0	2,420	9.9%	2,661
Broward	7,653	0	3,025	9.9%	3,325
Calhoun	0	0	0	N/A	N/A
Charlotte	97	0	2,791	9.9%	3,068
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	338	0	3,165	9.9%	3,479
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	9.9%	1,528
Escambia	1,019	0	2,193	9.9%	2,411
Flagler	194	0	1,407	9.9%	1,546
Franklin	98	0	2,823	9.9%	3,104
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	9.9%	2,938
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	0	4,066	9.9%	4,470
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	0	3,097	9.9%	3,405

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	861	0	2,829	9.9%	3,110
Leon	0	0	0	N/A	N/A
Levy	64	0	1,506	9.9%	1,655
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	78	0	2,558	9.9%	2,813
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	10,828	0	3,207	9.9%	3,525
Monroe	8,415	0	4,088	9.9%	4,494
Nassau	55	0	1,107	9.9%	1,217
Okaloosa	37	0	4,108	9.9%	4,516
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	0	3,260	9.9%	3,584
Pasco	109	0	1,355	9.9%	1,489
Pinellas	849	0	2,682	9.9%	2,948
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	121	0	1,408	9.9%	1,548
Saint Lucie	35	0	2,323	9.9%	2,554
Santa Rosa	215	0	3,418	9.9%	3,758
Sarasota	3,195	0	1,432	9.9%	1,574
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	9.9%	1,298
Wakulla	44	0	1,706	9.9%	1,876
Walton	322	0	2,425	9.9%	2,666
Washington	0	0	0	N/A	N/A

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

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	0	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	0	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