

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	38	780	10.7%	863
Baker	303	4	595	10.6%	658
Bay	3,287	111	1,478	9.6%	1,621
Bradford	258	5	684	10.4%	756
Brevard	13,781	364	1,798	10.1%	1,980
Broward	114,781	5,453	2,793	8.3%	3,026
Calhoun	80	1	962	10.1%	1,059
Charlotte	5,697	172	1,549	10.2%	1,707
Citrus	3,928	41	950	10.8%	1,052
Clay	1,029	8	866	11.0%	961
Collier	5,032	82	1,985	10.1%	2,187
Columbia	395	11	722	9.8%	792
DeSoto	272	7	1,362	10.5%	1,504
Dixie	529	3	911	10.8%	1,010
Duval	3,683	140	1,103	10.7%	1,222
Escambia	3,888	189	1,892	9.0%	2,062
Flagler	1,074	21	1,225	10.4%	1,352
Franklin	529	19	2,321	9.9%	2,549
Gadsden	407	9	952	10.1%	1,048
Gilchrist	400	2	660	10.9%	731
Glades	113	2	1,463	10.2%	1,613
Gulf	342	8	1,942	9.8%	2,131
Hamilton	50	2	580	9.6%	636
Hardee	106	3	1,059	9.2%	1,157
Hendry	402	13	1,656	10.3%	1,826
Hernando	16,398	106	1,258	10.0%	1,385
Highlands	1,259	12	1,201	10.9%	1,332
Hillsborough	26,856	295	1,550	10.6%	1,714
Holmes	111	2	935	9.1%	1,020
Indian River	3,219	78	1,885	10.0%	2,073
Jackson	369	18	1,099	9.3%	1,201
Jefferson	183	6	678	10.0%	746
Lafayette	73	1	611	10.3%	674
Lake	2,811	24	981	10.8%	1,087
Total	623,873	56,887	2,306	7.3%	2,475

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	14,474	807	1,640	10.1%	1,806
Leon	1,037	33	800	10.8%	886
Levy	1,199	13	906	10.7%	1,003
Liberty	84	1	637	9.5%	697
Madison	119	2	644	10.0%	708
Manatee	7,463	423	1,361	10.0%	1,497
Marion	2,121	58	791	10.5%	874
Martin	2,839	106	2,701	9.6%	2,961
Miami-Dade	153,376	40,129	3,137	3.6%	3,250
Monroe	16,014	355	3,705	9.9%	4,070
Nassau	847	40	946	10.0%	1,040
Okaloosa	2,437	97	1,950	9.6%	2,137
Okeechobee	307	8	1,502	10.4%	1,659
Orange	8,299	121	1,490	11.3%	1,659
Osceola	3,601	113	1,457	10.8%	1,614
Palm Beach	62,514	4,904	2,612	8.0%	2,822
Pasco	20,607	344	1,229	10.2%	1,354
Pinellas	71,461	710	1,601	10.2%	1,765
Polk	3,016	33	1,288	10.9%	1,429
Putnam	675	11	728	10.4%	804
Saint Johns	1,918	73	1,177	10.5%	1,300
Saint Lucie	6,822	304	1,915	9.7%	2,101
Santa Rosa	2,113	54	1,797	9.6%	1,970
Sarasota	14,351	593	1,412	9.8%	1,551
Seminole	2,364	61	1,437	11.4%	1,601
Sumter	471	9	859	10.4%	948
Suwannee	321	4	703	10.3%	775
Taylor	691	8	1,015	10.6%	1,122
Union	76	0	738	10.9%	818
Volusia	7,230	178	1,203	10.3%	1,327
Wakulla	422	6	1,036	10.4%	1,144
Walton	1,690	37	1,801	9.7%	1,976
Washington	221	2	1,062	10.4%	1,172

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	4	2,319	9.9%	2,548
Bradford	20	1	1,757	10.4%	1,939
Brevard	6,344	96	2,216	10.2%	2,443
Broward	56,653	3,215	3,910	7.9%	4,217
Calhoun	17	0	1,781	9.9%	1,958
Charlotte	2,177	12	1,933	10.8%	2,141
Citrus	907	5	1,548	10.9%	1,717
Clay	301	0	1,325	11.3%	1,475
Collier	1,573	17	2,676	10.3%	2,953
Columbia	43	3	1,864	8.9%	2,029
DeSoto	80	2	2,173	10.6%	2,402
Dixie	64	0	1,865	10.9%	2,069
Duval	1,542	9	1,555	11.4%	1,732
Escambia	1,002	50	2,650	8.8%	2,883
Flagler	242	3	1,926	10.8%	2,134
Franklin	57	4	3,125	9.9%	3,434
Gadsden	170	3	1,390	10.5%	1,536
Gilchrist	28	0	1,573	10.6%	1,739
Glades	37	1	1,685	10.5%	1,862
Gulf	24	0	3,192	9.9%	3,508
Hamilton	6	0	1,909	11.0%	2,119
Hardee	29	3	1,714	7.4%	1,841
Hendry	162	2	2,394	10.9%	2,653
Hernando	11,141	21	1,406	10.0%	1,547
Highlands	709	2	1,444	11.3%	1,607
Hillsborough	17,270	0	1,832	10.7%	2,028
Holmes	42	2	1,613	8.1%	1,743
Indian River	1,304	27	2,422	10.1%	2,666
Jackson	127	9	1,658	9.1%	1,809
Jefferson	20	2	1,897	8.7%	2,062
Lafayette	3	0	2,143	11.1%	2,381
Lake	897	0	1,363	11.2%	1,515
Total	294,212	42,202	3,044	6.1%	3,230

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	3,348	57	2,170	10.7%	2,403
Leon	344	1	1,212	11.0%	1,345
Levy	118	2	2,106	10.5%	2,328
Liberty	9	0	2,098	8.0%	2,267
Madison	8	0	1,675	8.9%	1,823
Manatee	2,197	10	1,972	10.5%	2,179
Marion	516	1	1,368	11.2%	1,521
Martin	1,402	33	3,731	9.7%	4,094
Miami-Dade	77,738	34,351	4,083	1.2%	4,131
Monroe	1,069	53	4,397	9.2%	4,800
Nassau	139	10	2,333	9.5%	2,555
Okaloosa	1,207	11	2,577	10.0%	2,833
Okeechobee	134	3	1,849	10.5%	2,043
Orange	5,190	1	1,786	11.6%	1,993
Osceola	2,401	3	1,653	11.2%	1,837
Palm Beach	29,346	3,824	3,526	7.1%	3,776
Pasco	10,819	21	1,550	10.1%	1,708
Pinellas	40,175	48	2,024	10.2%	2,231
Polk	1,301	4	1,794	11.1%	1,994
Putnam	90	3	1,513	10.1%	1,666
Saint Johns	557	5	2,004	10.8%	2,221
Saint Lucie	3,594	138	2,352	9.7%	2,579
Santa Rosa	645	10	2,573	9.9%	2,827
Sarasota	3,285	67	2,121	10.1%	2,335
Seminole	1,515	0	1,723	11.7%	1,924
Sumter	95	3	1,486	10.1%	1,636
Suwannee	14	2	2,539	7.5%	2,730
Taylor	125	0	1,955	10.7%	2,165
Union	7	0	1,640	10.8%	1,818
Volusia	2,540	38	1,680	10.4%	1,855
Wakulla	65	2	2,201	10.1%	2,424
Walton	125	6	3,521	9.6%	3,858
Washington	41	2	1,955	9.3%	2,138

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%	2,446
Bradford	0	0	0	N/A	N/A
Brevard	161	0	2,420	9.9%	2,661
Broward	7,653	107	3,025	9.5%	3,312
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	9.9%	3,476
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	10.1%	1,530
Escambia	1,019	21	2,193	9.4%	2,400
Flagler	194	0	1,407	10.1%	1,548
Franklin	98	0	2,823	10.1%	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	10.1%	2,941
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	10.0%	1,466
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%	4,458
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	376	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%	3,110
Leon	0	0	0	N/A	N/A
Levy	64	0	1,506	10.1%	1,657
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	78	0	2,558	10.1%	2,816
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	10,828	55	3,207	9.8%	3,521
Monroe	8,415	83	4,088	9.8%	4,489
Nassau	55	0	1,107	10.1%	1,218
Okaloosa	37	0	4,108	10.1%	4,521
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%	3,563
Pasco	109	0	1,355	9.9%	1,489
Pinellas	849	1	2,682	10.0%	2,951
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	121	0	1,408	10.1%	1,550
Saint Lucie	35	0	2,323	9.2%	2,536
Santa Rosa	215	0	3,418	10.1%	3,763
Sarasota	3,195	6	1,432	9.9%	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	10.1%	1,878
Walton	322	2	2,425	9.4%	2,653
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	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