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FOR IMMEDIATE RELEASE  
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### **Citizens Releases 2023 Rate Media Kit**

MAITLAND, FL – Citizens Property Insurance Corporation’s Board of Governors on Wednesday will be asked to approve a recommendation of a 2023 rate package that reflects the impacts of reinsurance costs, litigation and recent legislative reforms.

Board members will consider recommended rates for 2023 that call for a statewide average increase of 14.2% for all Personal Lines policies – homeowners, condominium unit owners, dwellings, renters and mobile homes. Individual premiums may increase by more than that because of higher replacement costs due to inflation in the construction market.

Homeowner multiperil (HO-3) policy rates would increase by an average of 13.9%. Condo owners would see an average 14.6% increase. If approved by the Office of Insurance Regulation (OIR), the 2023 rates would go into effect for new and renewal policies after November 1.

Explicit adjustments were made to account for the anticipated savings from the passage of [SB 2-A](#) by the Florida Legislature in December 2022, which lowered Citizens uncapped rate need by 36.8%. After taking those savings into account, Citizens proposed rates for personal lines policies remain 57.9% below the uncapped rate needed to be actuarially sound.

An analysis of homeowners multiperil rates conducted in November 2022 found Citizens’ statewide average premium was 44% below premiums charged by nine private companies representing 24% of the market.

Citizens is required by law to recommend actuarially sound rates while complying with a legislative glidepath that caps individual rate increases at 12% in 2023 and 13% in 2024 for primary residences, excluding coverage changes and surcharges. Following Legislative reforms passed in December 2022, rate increases for nonprimary residences can increase by up to 50%.

Citizens has prepared a [2023 rate kit](#), which provides members of the media with information about its 2023 rate filing, including [county-by-county estimates](#) for specific policy types and frequently asked questions.

###

In 2002, the Florida Legislature created Citizens Property Insurance Corporation (Citizens), a not-for-profit alternative insurer, whose public purpose is to provide insurance to, and serve the needs of, property owners who cannot find coverage in the private insurance market.

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## Citizens 2023 Rates

### Frequently Asked Questions

- [1. Are the rates final after the Board of Governors' vote?](#)
- [2. Why are two sets of rates being discussed?](#)
- [3. Will policyholders see rate increases in 2023?](#)
- [4. What drivers affect rates?](#)

**1. Are the rates final after the Board of Governors' vote?**

No. The Board of Governors will be presented with recommended rates for 2023 new and renewal business. If approved, the recommendations will be filed with the Florida Office of Insurance Regulation (OIR). Following a public hearing, the OIR will determine whether amendments are needed and issue an order setting Citizens' personal residential rates for 2023 to take effect on November 1, 2023.

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**2. Why are two sets of rates being discussed?**

Citizens is required to submit two sets of rate recommendations to the OIR. The indicated rates reflect actuarially sound rates. The capped rates take into account the statutory glidepath, which limits Citizens' annual rate increases for any individual policy. Individual rate increases are capped for primary residences at 12% for policies renewing in 2023 and 13% for policies renewing in 2024. Individual rate increases for nonprimary residences are capped at 50%.

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**3. Will most policyholders see rate increases in 2023?**

Yes. Citizens' recommendations call for an average overall rate increase of 13.1% in 2023 and 14% in 2024 for all personal lines. These figures include nonprimary residences, which are capped at a higher rate. They also include the impact of the Florida Hurricane Catastrophe Fund Build Up premium.

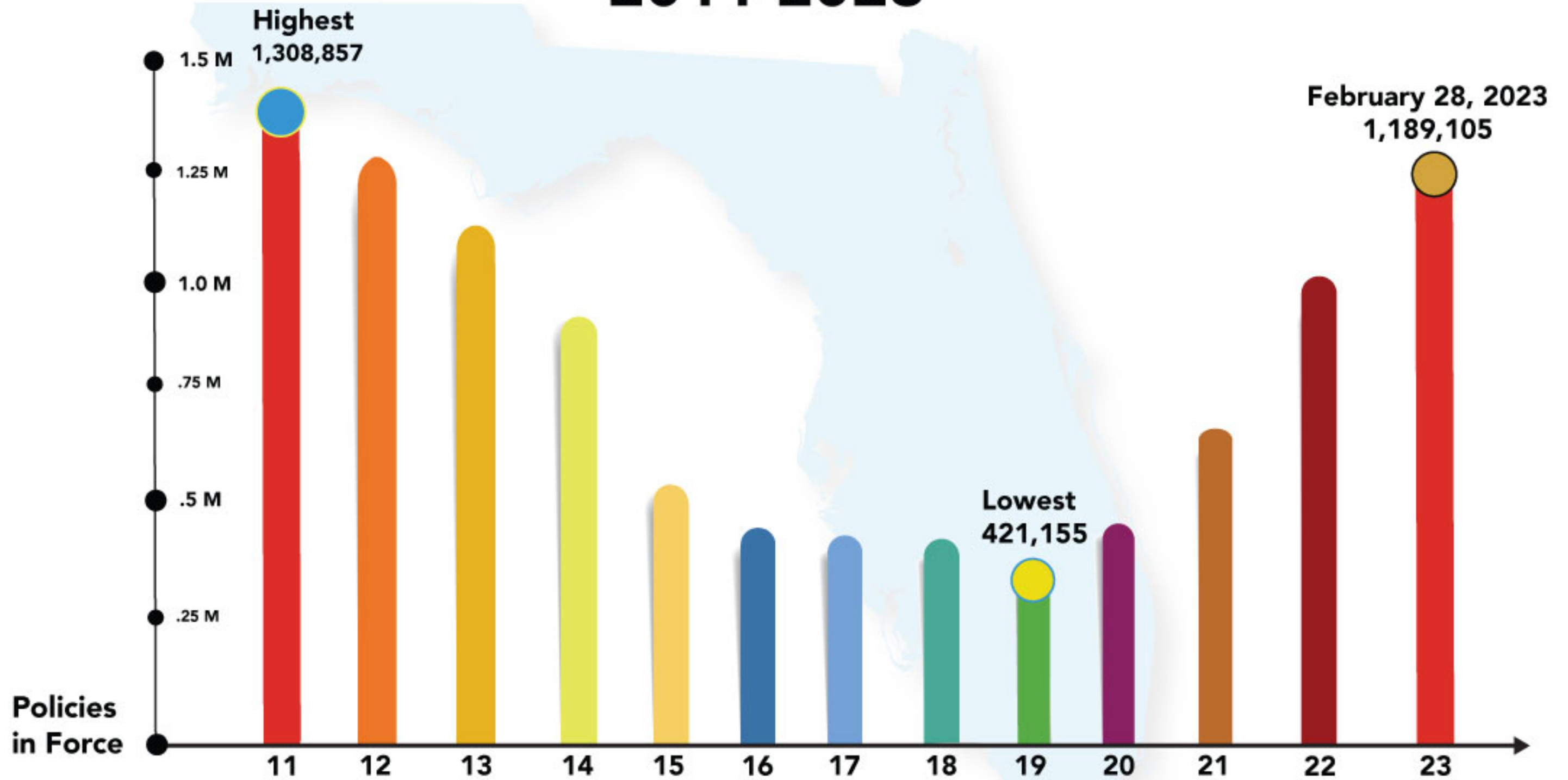
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**4. What drivers affect rates?**

Nonweather water losses, reinsurance costs and litigation are the major determinants of insurance rates. Citizens must take all these factors into consideration when it proposes recommended rates.

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# Citizens Policies in Force 2011-2023



\*Data as of February 28th of each calendar year

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## Recommended Rate Filing Executive Summary

### Purpose

As required by statute, Citizens has completed the annual analysis of recommended rates for 2023. The Office of Insurance Regulation uses this information as it establishes Citizens' rates to be implemented for policy effective dates beginning October 2023 (Commercial Lines) and November 2023 (Personal Lines). The analysis developed rate indications that:

- Comply with the requirement in Florida law that Citizens recommend actuarially sound rates. The indications developed are designed to generate the premium needed to cover Citizens' projected losses and expenses during the effective period of the rates.
- Are not excessive, inadequate or unfairly discriminatory, and meet the requirements of U.S. Actuarial Standards of Practice except where Florida law supersedes such standards.
- Comply with SB 2-A which directs that Citizens' rates are not competitive with those of the private insurance market.
- Comply with the statutory "glide path". This limits Citizens' annual rate increases to no more than 12% in 2023, or 13% in 2024, for class rated policies written in commercial lines, or on primary risks in personal lines. And after SB 2-A, it limits Citizens' annual rate increases to between 0% and 50% for policies written on non-primary risks in personal lines. This is an exception to the requirement for actuarially sound and non-competitive rates. It applies to non-sinkhole perils and excludes coverage changes and surcharges.
- Consider the anticipated savings from SB 2-A that eliminates the use of AOB and one-way attorney fees.
- Consider the Florida Public Hurricane Model (FPM) results in wind rate recommendations, as required by law.
- Include an appropriate charge to pass through the Florida Hurricane Catastrophe Fund (FHCF) Rapid Cash Build-Up Factor (BU), as required by law.
- Comply with Senate Bill 76 (SB 76) by including a provision for reinsurance expenses that reflects coverage for a 1-in-100 year event, even if that level of reinsurance is not actually purchased.

Major cost factors in the rate analysis include:

- i) Non-catastrophic losses and loss adjustment expenses (LAE)
- ii) Modeled catastrophic hurricane losses and estimated LAE
- iii) Administrative expenses
- iv) Risk transfer costs

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- v) Additional cost provision that reflects the difference between actual risk transfer costs and risk transfer costs that reflect full reinsurance coverage up to a 1-in-100 year event
- vi) Pre-event liquidity costs

The average statewide indicated rate change across all lines of business is +58.5%. The proposed indicated rates will be for commercial lines policies written 10/1/2023 through 9/30/2024 and for personal lines policies written 11/1/2023 through 10/31/2024. Under the statutory glide path, no individual policyholder may experience a rate increase over 12% in 2023, or 13% in 2024. SB 2-A created an exception for policyholders insured for non-primary risks, who cannot experience rate increases below 0% or over 50% in both 2023 and 2024. Technically, complying with these requirements must involve two different rate filings. One filing affects policies written 10/1/2023 through 12/31/2023 and caps rate increases at 12% or 50%. The other affects policies written 1/1/2024 through 10/31/2024 and caps rate increases at 13% or 50%. The overall rate impact is an average of these two filings and is summarized below. Note the below numbers do not include the impact of the FHCF BU. See Exhibit 1 for policy form detail.

Product Line	In-Force Premium	Uncapped Indication	Proposed Change Capped @ 12%*	Proposed Change Capped @ 13%**	Total Proposed Change***
Personal	\$2,785,309,136	57.9%	13.4%	14.3%	14.2%
Commercial	\$141,003,867	68.9%	11.6%	12.6%	12.3%
Total	\$2,926,313,003	58.5%	13.3%	14.2%	14.1%

\* impact for policies effective 11/1/2023 through 12/31/2023 (Commercial line effective 10/1/2023)  
 \*\* impact for policies effective 1/1/2024 through 10/31/2024  
 \*\*\* total combined impact for policies effective 11/1/2023 through 10/31/2024 (Commercial line effective 10/1/2023)

Another provision of SB 2-A requires that Citizens consider the competitive position of its rates. However, any adjustments to the proposed rates based on the competitive analysis is still subject to the 12%/13% cap for policies insuring primary risks and 50% cap for policies insuring non-primary risks. This will be discussed in more detail below.

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## Determination of Overall Rate Indications

### Impact of SB 2-A

There have been several explicit adjustments made to the calculation of the uncapped indicated rate need to reflect SB 2-A. These adjustments are made to account for the anticipated savings due to the elimination of AOBs and one-way attorney fees.

To reflect the anticipated savings of the elimination of AOBs and one-way attorney fees, the uncapped indications have the following adjustments:

- 1) Reduce the loss trends to reflect the anticipated reduction of future litigation costs.
- 2) Remove litigation costs when determining the non-hurricane catastrophe provision.
- 3) Assume future loss development will more closely follow non-litigated loss patterns instead of litigated loss patterns.
- 4) Select the median of the four hurricane modeled results.

These combined adjustments materially impacted the uncapped rate need. For example, for HO3, the uncapped indication prior to consideration of SB 2-A was 89.4%. After consideration of the adjustments, the uncapped indication was reduced to 56.5%. This represents a 36.8% reduction of Citizens' uncapped rate need for HO3 policies.

Two other provisions of SB 2-A also received explicit consideration: the competitiveness of Citizens' rates and the rates charged for non-primary risks. The adjustment for these provisions is handled in the application of the glide-path capping and is discussed in the next section (Impact of Policy Level Capping).

### Impact of Policy Level Capping

Prior to SB 2-A, the glide path required Citizens to ensure no single policyholder shall be subject to a (non-sinkhole) rate increase greater than 12% in 2023 and 13% in 2024. SB 2-A directs Citizens to make two changes with the rates that are charged: 1) consideration of the competitiveness of Citizens' rates. 2) treatment of non-primary risks (homes which the insured or tenant resides 9 months or less per year). Both directives are incorporated into the capping procedure.

#### Consideration of Competitiveness

Prior to SB 2-A, the rates that Citizens filed with the OIR and charged its insureds were to be actuarially sound, but also subject to the glide-path restrictions discussed above. SB 2-A adds the additional requirement that Citizens' rates not be competitive with the private market. Notably, even though SB 2-A directs Citizens to charge non-competitive rates, the primary risks are still subject to glide-path restrictions which means their rates



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cannot be increased more than 12% in 2023 and 13% in 2024. Working with information provided by the OIR, Citizens' rates were compared to rates being charged by the private market. This was done for each line of business, at the county level. For the lines of business and counties where it was clear that Citizens' rates were much less expensive than the private market, we recommend the maximum allowed rate increase of 12% in 2023 (13% in 2024) for all policyholders in that county, regardless of the actuarial indicated rate.

## Non-Primary Residences

SB 2-A defines a "primary residence" as a property which the policyholder or tenant occupies for more than nine months out of the year. Any homes occupied nine months or less are classified as "non-primary". SB 2-A adjusts the glide-path capping for non-primary homes to 0% to 50%. Consideration was also given to Citizens' competitive position. For lines of business and counties where Citizens' rates were much less expensive than the private market, we adjust the capping for non-primary homes from between 0% and 50% to between 13% and 50%.

For all HO3 primary policies, based on the actuarially indication along with the competitive analysis, these recommended rates include an across-the-board 12% increase for all policyholders in all counties. For the dwelling, mobile home, and renter lines of business, except for a handful of counties, the recommended rates are also an across-the-board 12% increase for all primary policies. For those counties where there was no evidence of Citizens' rates being overly competitive, the traditional rate capping of -10% to 12% is recommended. For PL condo policies, rates are apparently not overly competitive and will also have the -10% to 12% capping applied.

Note that, per SB 76, the 12% maximum caps will be increased to 13%, effective 1/1/2024. The minimum cap will also be increased to 13% for primary policies where Citizens is too competitive.

## Hurricane Peril

Hurricane peril rates drive the overall Citizens premium for many policyholders, particularly in coastal territories. As Florida law requires, projected hurricane losses from accepted scientific simulation models were considered. Citizens used four models accepted by the Florida Commission on Hurricane Loss Projection Methodology: AIR (v1.0.0, Touchstone 2021), RMS (Risklink v21.0 (Build 2050)), CoreLogic RQE (Florida Hurricane Model v2021a), and the FPM (v8.1). No model results were modified or adjusted. The four distinct models underpinned a range of rate indications for each line of business. These ranges varied by line of business, as models may disagree widely in some territories and products.

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Last year, in determining the overall wind indication based on the four modeled results, Citizens set the statewide wind indication between the two highest modeled results for each line of business. The primary reason for doing this was that increased litigation will tend to make hurricane losses significantly more severe than is expected in the models. For example, this happened with Hurricane Irma. Due to SB 2-A eliminating the use of AOB and one-way attorney fees, we reverted to basing the hurricane portion of the wind indication on the median of the four modeled results.

As discussed with the last indication brought to the board, RMS modeled results are presented differently in the rate filings. RMS requires Citizens to designate their model results as trade secret. This has no bearing on how the RMS results are incorporated into the rate indication. But in the rate filing itself the RMS results will be viewable to the OIR but will not be available to the public.

## Impact of Private Reinsurance Costs

There are two components that comprise the Private Reinsurance cost provision of Citizens' wind indication. First is the actual net cost of private reinsurance purchased by Citizens. The second component is included to comply with SB 76, which requires Citizens to include a reinsurance provision that reflects the cost of reinsurance coverage for up to a 1-in-100-year event, even if Citizens does not purchase this level of reinsurance. For the first component, the estimated costs of the FHCF coverage and the catastrophe bonds which will be in place in 2023 are included. There are two such catastrophe bonds included for the Coastal account and two for the PLA. For the second component, we rely on Raymond James' estimated rates-on-line for 2023 to calculate the net cost of reinsurance up to a 1-in-100 year event.

For HO3/HW2, the total private reinsurance provision included in the indication is 44.3%. For all lines combined, the total private reinsurance provision is 49.5%. This provision puts Citizens on a more comparable level to private insurers than would a provision that relies only on purchased reinsurance would.

## Impact of Pre-Event Liquidity

Pre-event liquidity (debt financing) provides a funding bridge to the point in time and loss levels at which the FHCF begins to pay hurricane reimbursements. It also ensures quick claims-paying capacity for subsequent storms in a season and augments other Citizens claims-paying resources that are not readily available in cash after a storm. This allows for timely payment of claims as well as flexibility in the timing and cost of issuance of post-event debt.

Pre-event debt does impact the cost structure of Citizens, and therefore the rate indications. This year the impact of pre-event liquidity in the Homeowners statewide uncapped rate indication is 1.2%, which has a small impact on Citizens' overall rate need.



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## Impact of FHCF Buildup Premium

The FHCF is required by law to include a “rapid cash buildup factor” of 25% in its premium. In turn, Citizens is required by law to pass this cost to the policyholder, outside the 12%/13% glide path cap. This affects the statewide premium impacts, raising some lines slightly below or above 12%/13%.

## Sinkhole Indications

Two years ago, for the first time in Citizens’ history, sinkhole rates for HO3 were lowered (by 12%). Sinkhole losses continued to show signs of trending downward through 2022. However, given the long-tailed nature of this peril, and the very low frequency and potentially very high severity, the recommendation is to leave sinkhole rates unchanged with this rate filing and allow time to pass to test the adequacy of the current sinkhole rates.

## Rate Analysis Exhibits

Several Exhibits are included with this item. Note that scale differs on some maps, so review the legends carefully when comparing maps. Also, all premium totals are based on policies in-force as of 9/30/2022.

### **Exhibit 1: Summary of Statewide Indications**

- Columns (1) through (3) display the statewide uncapped indication and the proposed capped rate impact for multi-peril lines of business in the Personal Lines Account.
- Columns (4) through (6) display the statewide uncapped indication and the proposed capped rate impact for multi-peril lines of business in the Coastal Account.
- Columns (7) through (9) display the statewide uncapped indication and the proposed capped rate impact for wind-only lines of business (written only in the Coastal Account).
- Columns (10) through (12) display the statewide uncapped indication and the proposed capped rate impact for combined multi-peril and wind-only lines of business.
- The proposed rate change in column (12) is based on capping all individual rate changes.

### **Exhibit 1A: Summary of Personal Line Statewide Indications (Primary vs Non-Primary)**

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- Columns (1) through (3) display the statewide uncapped indication and the proposed capped rate impact for primary risks in the personal lines business.
- Columns (4) through (6) display the statewide uncapped indication and the proposed capped rate impact for non-primary risks in the personal lines business.
- Columns (7) through (9) display the statewide uncapped indication and the proposed capped rate impact for all risks in the personal lines business.

## **Exhibit 2 – Multi-Peril HO-3 (Homeowners) County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- The non-sinkhole premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up
- The non-sinkhole premium impact can vary between +13% and +50% for individual policyholders insuring non-primary risks within each county excluding the effects of the FHCF build-up

## **Exhibit 3 – Wind-Only HW-2 (Homeowners) County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- The premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up
- The actual premium impact can vary between +13% and +50% for individual policyholders insuring non-primary risks within each county excluding the effects of the FHCF build-up

## **Exhibit 4 – Multi-Peril HO-6 (Condo Unit-Owners) County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county

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- The actual premium impact can vary between -10% and +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up
- The actual premium impact can vary between 0% and +50% for individual policyholders insuring non-primary risks within each county excluding the effects of the FHCF build-up

## **Exhibit 5 – Wind-Only HW-6 (Condo Unit-Owners) County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- The actual premium impact can vary between -10% and +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up
- The actual premium impact can vary between 0% and +50% for individual policyholders insuring non-primary risks within each county excluding the effects of the FHCF build-up

## **Exhibit 6 – Multi-Peril DP-1 and DP-3 (Dwelling Fire) County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- In counties Dade, Dixie, Indian River, Jefferson, Monroe, Taylor: The non-sinkhole premium impact can vary between -10% and +12% for individual policyholders insuring primary risks excluding the effects of the FHCF build-up and between 0% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up
- In all remaining counties: The non-sinkhole premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up and between +13% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up

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## Exhibit 7 – Wind-Only DW-2 (Dwelling Fire) County Average Premium Impacts Map

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- In counties Dade, Dixie, Indian River, Jefferson, Monroe, Taylor: The actual premium impact can vary between -10% and +12% for individual policyholders insuring primary risks excluding the effects of the FHCF build-up and between 0% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up
- In all remaining counties: The actual premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up and between +13% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up

## Exhibit 8 – Multi-Peril MHO-3 and MDP-1 (Mobile Homeowners and Dwelling Fire) County Average Premium Impacts Map

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county
- In counties Broward, Hamilton, Holmes, Jefferson, Lafayette, Liberty, Orange, Pasco, Volusia: The actual premium impact can vary between -10% and +12% for individual policyholders insuring primary risks excluding the effects of the FHCF build-up and between 0% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up
- In all remaining counties: The actual premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up and between +13% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up

## Exhibit 9 – Wind-Only MW-2 and MD-1 (Mobile Homeowners and Dwelling Fire) County Average Premium Impacts Map

- Displays the average proposed premium impact after capping for each county
- Note that the numbers in this exhibit show the average premium impact for the county

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- In counties Broward, Hamilton, Holmes, Jefferson, Lafayette, Liberty, Orange, Pasco, Volusia: The actual premium impact can vary between -10% and +12% for individual policyholders insuring primary risks excluding the effects of the FHCF build-up and between 0% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up
- In all remaining counties: The actual premium impact is +12% for individual policyholders insuring primary risks within each county excluding the effects of the FHCF build-up and between +13% and +50% for individual policyholders insuring non-primary risks excluding the effects of the FHCF build-up

## **Exhibit 10 - Multi-Peril Commercial Residential County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each of the “Group 2” perils territories (some of which cross several counties)
- Note that the numbers in this exhibit show the average premium impact for the territory.
- The non-sinkhole premium impact can vary between 0% and +12% for individual policyholders within each county excluding the effects of the FHCF build-up

## **Exhibit 11 - Wind-Only Commercial Residential County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county

## **Exhibit 12 - Multi-Peril Commercial Non-Residential County Average Premium Impacts Map**

- Displays the proposed premium impact after capping for each Group 2 territory
- The numbers display the expected premium impact for each policyholder within a territory.

## **Exhibit 13 - Wind-Only Commercial Non-Residential County Average Premium Impacts Map**

- Displays the average proposed premium impact after capping for each county

## **Exhibit 14A - Distribution of Recommended Rate Impacts by Policy in PLA**

- Tabulates the proposed capped premium impacts for personal lines into a histogram showing number and proportion of policyholders in each impact range

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- Includes all personal lines combined
- Range maybe slightly less than -10% and slightly higher than 50%, due to the impact of the FHCF pass through and sinkhole premium which is not subject to capping

## **Exhibit 14B - Distribution of Recommended Rate Impacts by Policy in PLA (Non-Primary)**

- Tabulates the proposed capped premium impacts for personal lines into a histogram showing number and proportion of policyholders in each impact range
- Includes all personal lines combined
- Range maybe slightly less than 0% and slightly higher than 50%, due to the impact of the FHCF pass through and sinkhole premium which is not subject to capping

## **Exhibit 15A - Distribution of Recommended Rate Impacts by Policy in Coastal Account**

- Tabulates the proposed capped premium impact for personal lines into a histogram showing number and proportion of policyholders in each impact range
- Includes all personal lines combined
- Range maybe slightly less than -10% and slightly higher than 50%, due to the impact of the FHCF pass through and sinkhole premium which is not subject to capping

## **Exhibit 15B - Distribution of Recommended Rate Impacts by Policy in Coastal Account (Non-Primary)**

- Tabulates the proposed capped premium impact for personal lines into a histogram showing number and proportion of policyholders in each impact range
- Includes all personal lines combined
- Range maybe slightly less than 0% and slightly higher than 50%, due to the impact of the FHCF pass through and sinkhole premium which is not subject to capping

## **Exhibit 16 – Average Premium by County – HO-3**

- Current and proposed average premium by county for multi-peril Homeowners policies
- Based on in-force policies as of 9/30/2022



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## **Exhibit 17 – Average Premium by County – HW-2**

- Current and proposed average premium by county for wind-only Homeowners policies
- Based on in-force policies as of 9/30/2022

## **Exhibit 18 – Average Premium by County – HO-6**

- Current and proposed average premium by county for multi-peril Condo Unit policies
- Based on in-force policies as of 9/30/2022

## **Exhibit 19 – Average Premium by County – HW-6**

- Current and proposed average premium by county for wind-only Condo Unit policies
- Based on in-force policies as of 9/30/2022

## Exhibit 1 - Summary of Statewide Indications

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Personal Lines Multi-Peril			Coastal Multiperil			Wind-Only			Total		
<u>Product Line - Personal</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>
Homeowners	1,656,484,527	47.8%	12.5%	289,087,315	40.3%	13.7%	201,353,985	137.4%	13.7%	2,146,925,827	55.2%	12.8%
Renters	948,181	35.3%	11.3%	1,073,354	35.5%	11.7%	111,187	67.4%	16.7%	2,132,721	37.1%	11.8%
Condo Units	53,266,698	22.6%	13.0%	52,052,314	14.9%	9.7%	24,951,284	81.7%	25.0%	130,270,296	30.8%	14.0%
Dwelling -DP3	274,000,201	44.9%	12.1%	83,125,262	40.7%	13.2%	40,674,540	127.6%	17.2%	397,800,003	52.5%	12.8%
Dwelling - DP1	61,006,176	87.8%	12.4%	19,302,371	78.9%	12.5%	n/a	n/a	n/a	80,308,547	85.6%	12.4%
Mobile Homeowners	68,410,821	129.0%	21.7%	5,755,247	75.3%	27.0%	3,562,404	106.7%	24.1%	77,728,473	124.0%	22.2%
Dwelling Mobile Home	14,731,068	92.0%	18.8%	1,448,924	70.4%	21.6%	460,050	75.6%	18.0%	16,640,041	89.6%	19.0%
<b>Total Personal Lines</b>	<b>2,128,847,673</b>	<b>50.9%</b>	<b>12.8%</b>	<b>451,844,787</b>	<b>39.6%</b>	<b>13.3%</b>	<b>271,113,450</b>	<b>130.3%</b>	<b>15.4%</b>	<b>2,851,805,910</b>	<b>56.6%</b>	<b>13.1%</b>
<u>Product Line - Commercial</u>	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	<u>In-Force Premium</u>	<u>Multi-Peril Uncapped Indication</u>	<u>Proposed Change</u>				<u>In-Force Premium</u>	<u>Wind-Only Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Total Uncapped Indication</u>	<u>Proposed Change</u>
Commercial Residential	44,369,731	98.0%	9.1%				66,355,959	71.7%	9.9%	110,725,691	82.2%	9.6%
<u>Commercial Non-Residential</u>	<u>2,854,294</u>	<u>7.7%</u>	<u>7.4%</u>				<u>33,315,799</u>	<u>31.8%</u>	<u>12.0%</u>	<u>36,170,093</u>	<u>29.9%</u>	<u>11.6%</u>
<b>Total Commercial Lines</b>	<b>47,224,025</b>	<b>92.5%</b>	<b>9.0%</b>				<b>99,671,758</b>	<b>58.4%</b>	<b>10.6%</b>	<b>146,895,783</b>	<b>69.3%</b>	<b>10.1%</b>
<u>Product Line</u>	(1)	(2)	(3)				(7)	(8)	(9)	(10)	(11)	(12)
	<u>In-Force Premium</u>	<u>Multi-Peril Uncapped Indication</u>	<u>Proposed Change</u>				<u>In-Force Premium</u>	<u>Wind-Only Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	<u>Total Uncapped Indication</u>	<u>Proposed Change</u>
Personal	2,580,692,460	48.9%	12.9%				271,113,450	130.3%	15.4%	2,851,805,910	56.6%	13.1%
Commercial	47,224,025	92.5%	9.0%				99,671,758	58.4%	10.6%	146,895,783	69.3%	10.1%
<b>Total</b>	<b>2,627,916,485</b>	<b>49.7%</b>	<b>12.8%</b>				<b>370,785,208</b>	<b>110.9%</b>	<b>14.1%</b>	<b>2,998,701,693</b>	<b>57.3%</b>	<b>13.0%</b>

**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 Based on Capping Policy Level Changes including the Changes in 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 1A - Summary of Personal Line Statewide Indications

### Primary vs. Non-Primary Risks

<u>Product Line - Personal</u>	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<u>In-Force Premium</u>	Primary <u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	Non-Primary <u>Uncapped Indication</u>	<u>Proposed Change</u>	<u>In-Force Premium</u>	Total <u>Uncapped Indication</u>	<u>Proposed Change</u>
Homeowners	2,070,631,202	54.4%	11.7%	76,294,626	76.9%	43.4%	2,146,925,827	55.2%	12.8%
Renters	2,071,259	37.0%	11.0%	61,462	41.3%	36.5%	2,132,721	37.1%	11.8%
Condo Units	96,425,513	29.0%	9.6%	33,844,784	36.2%	26.5%	130,270,296	30.8%	14.0%
Dwelling -DP3	376,088,130	51.7%	11.4%	21,711,873	67.1%	38.1%	397,800,003	52.5%	12.8%
Dwelling - DP1	78,457,943	85.7%	11.6%	1,850,604	82.7%	45.4%	80,308,547	85.6%	12.4%
Mobile Homeowners	55,770,911	122.8%	11.7%	21,957,561	127.0%	48.9%	77,728,473	124.0%	22.2%
Dwelling Mobile Home	13,472,453	89.1%	11.9%	3,167,588	91.9%	49.4%	16,640,041	89.6%	19.0%
Total Personal Lines	2,692,917,411	55.6%	11.6%	158,888,498	74.2%	40.0%	2,851,805,910	56.6%	13.1%

**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 Based on Capping Policy Level Changes including the Changes in FHCF Build Up Premium.*

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

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,332	0	1,794	12.6%	2,019
Baker	77	0	2,154	12.2%	2,416
Bay	3,148	0	2,890	15.8%	3,347
Bradford	101	0	2,065	12.6%	2,325
Brevard	22,828	0	2,555	12.9%	2,885
Broward	87,605	0	4,726	12.2%	5,302
Calhoun	48	0	2,246	12.7%	2,532
Charlotte	6,404	0	2,380	16.4%	2,770
Citrus	2,961	0	1,927	15.3%	2,221
Clay	1,624	0	1,736	12.7%	1,956
Collier	4,865	0	3,205	15.9%	3,713
Columbia	222	0	2,179	12.7%	2,456
DeSoto	307	0	2,612	12.6%	2,941
Dixie	174	0	2,441	18.9%	2,904
Duval	10,320	0	1,843	12.7%	2,077
Escambia	5,247	0	3,096	12.7%	3,488
Flagler	1,311	0	2,274	14.7%	2,607
Franklin	179	0	4,555	25.4%	5,712
Gadsden	402	0	1,767	12.8%	1,992
Gilchrist	137	0	2,154	14.1%	2,458
Glades	161	0	2,182	17.8%	2,570
Gulf	89	0	3,927	22.1%	4,795
Hamilton	28	0	2,114	12.2%	2,371
Hardee	137	0	2,442	12.8%	2,754
Hendry	440	0	2,910	13.0%	3,287
Hernando	16,491	0	1,681	13.3%	1,904
Highlands	2,794	0	1,851	15.1%	2,131
Hillsborough	40,895	0	2,226	12.2%	2,499
Holmes	163	0	1,835	12.6%	2,066
Indian River	4,999	0	3,021	13.9%	3,440
Jackson	384	0	1,885	12.6%	2,124
Jefferson	92	0	2,417	12.2%	2,711
Lafayette	33	0	2,821	13.1%	3,190
Lake	4,062	0	1,682	13.6%	1,910
<b>Total</b>	<b>592,316</b>	<b>0</b>	<b>3,285</b>	<b>12.7%</b>	<b>3,702</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	12,730	0	2,607	15.3%	3,007
Leon	1,585	0	1,398	12.6%	1,574
Levy	393	0	2,583	16.0%	2,995
Liberty	25	0	2,385	12.4%	2,680
Madison	58	0	2,286	12.5%	2,572
Manatee	7,088	0	2,308	13.7%	2,625
Marion	2,830	0	1,633	13.9%	1,860
Martin	5,175	0	4,212	13.8%	4,793
Miami-Dade	103,539	0	4,579	11.9%	5,125
Monroe	1,338	0	5,379	26.6%	6,811
Nassau	443	0	2,510	13.4%	2,847
Okaloosa	5,358	0	2,964	12.8%	3,343
Okeechobee	518	0	2,506	13.2%	2,838
Orange	19,725	0	2,165	12.8%	2,441
Osceola	7,899	0	1,952	13.5%	2,217
Palm Beach	60,575	0	4,216	12.9%	4,761
Pasco	21,289	0	2,098	12.5%	2,360
Pinellas	65,339	0	2,416	12.5%	2,720
Polk	7,050	0	2,200	13.1%	2,487
Putnam	527	0	1,777	13.4%	2,014
Saint Johns	2,298	0	2,252	14.0%	2,567
Saint Lucie	12,138	0	2,894	13.2%	3,277
Santa Rosa	3,541	0	2,975	12.6%	3,349
Sarasota	9,589	0	2,492	14.4%	2,850
Seminole	7,662	0	2,018	12.5%	2,269
Sumter	377	0	1,887	14.2%	2,155
Suwannee	85	0	3,365	12.5%	3,786
Taylor	243	0	2,565	20.6%	3,092
Union	51	0	2,512	13.3%	2,847
Volusia	11,537	0	1,948	13.9%	2,219
Wakulla	241	0	2,519	17.2%	2,953
Walton	866	0	4,263	19.7%	5,103
Washington	144	0	2,538	14.0%	2,893

**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	324	0	2,746	19.3%	3,277
Bradford	0	0	0	N/A	N/A
Brevard	217	0	3,074	13.1%	3,475
Broward	10,192	0	3,599	11.9%	4,028
Calhoun	0	0	0	N/A	N/A
Charlotte	130	0	3,362	28.4%	4,316
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	531	0	3,723	20.1%	4,469
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	201	0	1,866	13.5%	2,119
Escambia	1,645	0	2,852	12.8%	3,216
Flagler	294	0	1,699	14.5%	1,945
Franklin	175	0	3,835	27.4%	4,887
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	102	0	3,225	24.1%	4,003
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	48	0	1,930	14.3%	2,205
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	147	0	4,954	16.5%	5,773
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
<b>Total</b>	<b>55,433</b>	<b>0</b>	<b>3,632</b>	<b>13.7%</b>	<b>4,130</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,606	0	3,366	23.3%	4,151
Leon	0	0	0	N/A	N/A
Levy	80	0	2,045	20.7%	2,468
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	122	0	3,593	22.4%	4,399
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	15,625	0	3,807	11.1%	4,229
Monroe	9,461	0	4,970	16.2%	5,774
Nassau	111	0	1,711	22.1%	2,089
Okaloosa	62	0	4,845	17.2%	5,678
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	5,575	0	3,862	12.8%	4,355
Pasco	153	0	1,812	12.6%	2,041
Pinellas	1,129	0	3,418	13.9%	3,895
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	151	0	1,805	16.5%	2,103
Saint Lucie	65	0	2,583	22.7%	3,169
Santa Rosa	276	0	3,882	12.5%	4,369
Sarasota	4,617	0	1,767	15.1%	2,034
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	1,754	0	1,708	15.1%	1,965
Wakulla	63	0	2,133	21.9%	2,600
Walton	577	0	3,194	20.0%	3,834
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	117	1	677	8.1%	732
Baker	0	0	0	N/A	N/A
Bay	118	3	1,582	14.7%	1,814
Bradford	0	0	0	N/A	N/A
Brevard	1,526	219	1,429	12.6%	1,608
Broward	20,095	1,081	1,385	12.6%	1,560
Calhoun	0	0	0	N/A	N/A
Charlotte	309	9	1,286	16.4%	1,497
Citrus	27	1	1,768	14.8%	2,030
Clay	12	0	691	11.3%	769
Collier	1,127	168	1,902	12.6%	2,142
Columbia	0	0	0	N/A	N/A
DeSoto	6	0	738	17.1%	864
Dixie	2	0	1,145	8.4%	1,242
Duval	174	48	1,204	3.7%	1,249
Escambia	134	20	1,777	10.2%	1,958
Flagler	35	3	1,467	9.8%	1,611
Franklin	5	0	992	11.8%	1,109
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	1	0	1,382	46.0%	2,018
Hernando	47	0	1,133	12.3%	1,273
Highlands	10	0	1,135	20.4%	1,367
Hillsborough	898	1	1,187	13.1%	1,342
Holmes	0	0	0	N/A	N/A
Indian River	392	6	1,682	16.2%	1,954
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	28	1	1,034	10.4%	1,141
<b>Total</b>	<b>71,621</b>	<b>5,320</b>	<b>1,471</b>	<b>11.4%</b>	<b>1,638</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,367	77	1,226	16.0%	1,422
Leon	96	8	586	8.2%	634
Levy	3	1	1,932	2.8%	1,985
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	503	11	1,462	14.4%	1,673
Marion	12	1	1,082	9.2%	1,181
Martin	575	3	1,545	20.0%	1,855
Miami-Dade	16,831	2,431	1,553	7.8%	1,674
Monroe	182	27	2,248	12.5%	2,529
Nassau	12	0	2,501	11.7%	2,793
Okaloosa	116	6	1,735	15.2%	2,000
Okeechobee	5	0	1,481	11.8%	1,656
Orange	655	6	1,018	11.3%	1,133
Osceola	272	3	933	10.8%	1,034
Palm Beach	15,482	458	1,675	11.4%	1,867
Pasco	579	18	861	12.2%	965
Pinellas	7,584	423	1,205	14.4%	1,379
Polk	63	1	1,204	10.1%	1,325
Putnam	0	0	0	N/A	N/A
Saint Johns	133	0	1,395	12.2%	1,566
Saint Lucie	565	49	1,660	15.5%	1,918
Santa Rosa	20	3	1,338	15.0%	1,539
Sarasota	729	152	1,790	9.2%	1,954
Seminole	181	1	1,086	10.9%	1,204
Sumter	4	0	925	2.2%	945
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,181	9.0%	1,288
Union	0	0	0	N/A	N/A
Volusia	544	80	1,175	9.6%	1,288
Wakulla	0	0	0	N/A	N/A
Walton	44	0	1,833	14.0%	2,090
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	244	0	946	24.9%	1,182
Bradford	0	0	0	N/A	N/A
Brevard	225	0	1,024	20.0%	1,229
Broward	3,363	0	1,011	24.0%	1,254
Calhoun	0	0	0	N/A	N/A
Charlotte	121	0	1,234	36.4%	1,683
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	636	0	1,587	30.5%	2,070
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	55	0	687	20.4%	827
Escambia	304	0	1,197	23.1%	1,474
Flagler	46	1	681	22.7%	835
Franklin	2	0	640	37.8%	882
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	952	11.2%	1,059
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	140	0	2,018	34.9%	2,723
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
<b>Total</b>	<b>17,751</b>	<b>4</b>	<b>1,406</b>	<b>25.0%</b>	<b>1,757</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,305	0	1,449	34.9%	1,954
Leon	0	0	0	N/A	N/A
Levy	18	0	967	18.4%	1,144
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	166	0	1,423	28.9%	1,835
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	3,296	0	1,851	18.9%	2,200
Monroe	1,644	0	1,779	26.4%	2,248
Nassau	37	0	1,299	19.1%	1,546
Okaloosa	199	0	1,213	22.3%	1,483
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	2,830	0	1,563	26.8%	1,982
Pasco	26	0	496	17.6%	583
Pinellas	722	1	1,092	22.8%	1,340
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	120	0	1,112	24.1%	1,380
Saint Lucie	121	0	955	27.9%	1,221
Santa Rosa	59	0	1,169	19.3%	1,395
Sarasota	1,254	0	1,212	28.1%	1,553
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	567	2	656	23.6%	811
Wakulla	0	0	0	N/A	N/A
Walton	248	0	1,286	26.4%	1,625
Washington	0	0	0	N/A	N/A

**ALL PERSONAL LINES COMBINED**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	2,889	1	1,240	12.4%	1,394
Baker	409	0	965	12.4%	1,085
Bay	6,746	3	2,243	16.4%	2,610
Bradford	363	0	1,115	12.7%	1,256
Brevard	34,342	219	2,279	13.7%	2,592
Broward	163,086	1,288	3,481	12.5%	3,914
Calhoun	105	0	1,582	13.4%	1,793
Charlotte	11,407	9	2,055	18.5%	2,435
Citrus	6,700	1	1,394	15.8%	1,615
Clay	2,708	0	1,413	12.6%	1,591
Collier	10,238	168	2,661	17.2%	3,119
Columbia	659	0	1,250	12.9%	1,411
DeSoto	560	0	2,026	13.5%	2,299
Dixie	718	0	1,370	19.9%	1,643
Duval	15,770	48	1,578	12.5%	1,775
Escambia	10,403	20	2,617	12.8%	2,953
Flagler	2,558	4	1,813	14.7%	2,079
Franklin	786	0	3,456	22.0%	4,216
Gadsden	688	0	1,408	12.8%	1,588
Gilchrist	515	0	1,162	14.7%	1,333
Glades	267	0	1,991	18.0%	2,350
Gulf	477	0	2,759	21.5%	3,350
Hamilton	68	0	1,213	13.3%	1,374
Hardee	237	0	1,880	13.6%	2,137
Hendry	703	0	2,440	13.2%	2,762
Hernando	22,644	0	1,536	13.8%	1,747
Highlands	3,880	0	1,675	15.2%	1,930
Hillsborough	55,361	1	1,996	12.3%	2,241
Holmes	252	0	1,436	12.7%	1,619
Indian River	8,072	49	2,634	14.8%	3,024
Jackson	672	0	1,523	13.1%	1,724
Jefferson	287	1	1,295	12.6%	1,458
Lafayette	124	0	1,373	13.4%	1,557
Lake	6,970	1	1,427	14.5%	1,634
<b>Total</b>	<b>1,056,293</b>	<b>11,945</b>	<b>2,700</b>	<b>13.1%</b>	<b>3,055</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	29,588	77	2,159	18.9%	2,567
Leon	3,245	8	1,119	12.3%	1,256
Levy	1,629	1	1,404	16.4%	1,634
Liberty	95	0	1,143	13.5%	1,297
Madison	184	0	1,274	14.2%	1,455
Manatee	13,922	11	1,888	15.3%	2,178
Marion	4,881	1	1,300	14.0%	1,482
Martin	7,732	7	3,517	14.2%	4,017
Miami-Dade	204,194	8,426	3,532	11.7%	3,944
Monroe	18,067	104	4,497	17.7%	5,293
Nassau	1,274	0	1,529	14.3%	1,747
Okaloosa	8,246	6	2,564	12.8%	2,893
Okeechobee	791	0	2,214	14.2%	2,529
Orange	29,513	6	1,892	12.7%	2,131
Osceola	11,527	3	1,763	13.3%	1,997
Palm Beach	109,813	527	3,309	13.1%	3,742
Pasco	33,420	172	1,744	13.2%	1,974
Pinellas	104,736	475	2,019	13.2%	2,286
Polk	10,903	1	1,866	13.1%	2,112
Putnam	1,192	0	1,230	14.0%	1,402
Saint Johns	4,307	0	1,724	14.1%	1,967
Saint Lucie	17,623	50	2,543	13.9%	2,897
Santa Rosa	5,669	3	2,586	12.7%	2,913
Sarasota	24,852	152	1,909	16.2%	2,218
Seminole	10,774	1	1,778	12.4%	1,998
Sumter	899	0	1,324	15.2%	1,525
Suwannee	411	0	1,347	13.4%	1,528
Taylor	851	0	1,470	21.2%	1,782
Union	143	0	1,442	12.9%	1,628
Volusia	19,968	101	1,682	14.1%	1,920
Wakulla	654	0	1,640	17.8%	1,932
Walton	3,175	0	2,841	18.8%	3,375
Washington	351	0	1,710	14.6%	1,960

## MULTIPERIL HO3

### Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	1,332	0	1,794	12.6%	2,019
Baker	77	0	2,154	12.2%	2,416
Bay	3,148	0	2,890	15.8%	3,347
Bradford	101	0	2,065	12.6%	2,325
Brevard	22,828	0	2,555	12.9%	2,885
Broward	87,605	0	4,726	12.2%	5,302
Calhoun	48	0	2,246	12.7%	2,532
Charlotte	6,404	0	2,380	16.4%	2,770
Citrus	2,961	0	1,927	15.3%	2,221
Clay	1,624	0	1,736	12.7%	1,956
Collier	4,865	0	3,205	15.9%	3,713
Columbia	222	0	2,179	12.7%	2,456
DeSoto	307	0	2,612	12.6%	2,941
Dixie	174	0	2,441	18.9%	2,904
Duval	10,320	0	1,843	12.7%	2,077
Escambia	5,247	0	3,096	12.7%	3,488
Flagler	1,311	0	2,274	14.7%	2,607
Franklin	179	0	4,555	25.4%	5,712
Gadsden	402	0	1,767	12.8%	1,992
Gilchrist	137	0	2,154	14.1%	2,458
Glades	161	0	2,182	17.8%	2,570
Gulf	89	0	3,927	22.1%	4,795
Hamilton	28	0	2,114	12.2%	2,371
Hardee	137	0	2,442	12.8%	2,754
Hendry	440	0	2,910	13.0%	3,287
Hernando	16,491	0	1,681	13.3%	1,904
Highlands	2,794	0	1,851	15.1%	2,131
Hillsborough	40,895	0	2,226	12.2%	2,499
Holmes	163	0	1,835	12.6%	2,066
Indian River	4,999	0	3,021	13.9%	3,440
Jackson	384	0	1,885	12.6%	2,124
Jefferson	92	0	2,417	12.2%	2,711
Lafayette	33	0	2,821	13.1%	3,190
Lake	4,062	0	1,682	13.6%	1,910
<b>Total</b>	<b>592,316</b>	<b>0</b>	<b>3,285</b>	<b>12.7%</b>	<b>3,702</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	12,730	0	2,607	15.3%	3,007
Leon	1,585	0	1,398	12.6%	1,574
Levy	393	0	2,583	16.0%	2,995
Liberty	25	0	2,385	12.4%	2,680
Madison	58	0	2,286	12.5%	2,572
Manatee	7,088	0	2,308	13.7%	2,625
Marion	2,830	0	1,633	13.9%	1,860
Martin	5,175	0	4,212	13.8%	4,793
Miami-Dade	103,539	0	4,579	11.9%	5,125
Monroe	1,338	0	5,379	26.6%	6,811
Nassau	443	0	2,510	13.4%	2,847
Okaloosa	5,358	0	2,964	12.8%	3,343
Okeechobee	518	0	2,506	13.2%	2,838
Orange	19,725	0	2,165	12.8%	2,441
Osceola	7,899	0	1,952	13.5%	2,217
Palm Beach	60,575	0	4,216	12.9%	4,761
Pasco	21,289	0	2,098	12.5%	2,360
Pinellas	65,339	0	2,416	12.5%	2,720
Polk	7,050	0	2,200	13.1%	2,487
Putnam	527	0	1,777	13.4%	2,014
Saint Johns	2,298	0	2,252	14.0%	2,567
Saint Lucie	12,138	0	2,894	13.2%	3,277
Santa Rosa	3,541	0	2,975	12.6%	3,349
Sarasota	9,589	0	2,492	14.4%	2,850
Seminole	7,662	0	2,018	12.5%	2,269
Sumter	377	0	1,887	14.2%	2,155
Suwannee	85	0	3,365	12.5%	3,786
Taylor	243	0	2,565	20.6%	3,092
Union	51	0	2,512	13.3%	2,847
Volusia	11,537	0	1,948	13.9%	2,219
Wakulla	241	0	2,519	17.2%	2,953
Walton	866	0	4,263	19.7%	5,103
Washington	144	0	2,538	14.0%	2,893

**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	324	0	2,746	19.3%	3,277
Bradford	0	0	0	N/A	N/A
Brevard	217	0	3,074	13.1%	3,475
Broward	10,192	0	3,599	11.9%	4,028
Calhoun	0	0	0	N/A	N/A
Charlotte	130	0	3,362	28.4%	4,316
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	531	0	3,723	20.1%	4,469
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	201	0	1,866	13.5%	2,119
Escambia	1,645	0	2,852	12.8%	3,216
Flagler	294	0	1,699	14.5%	1,945
Franklin	175	0	3,835	27.4%	4,887
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	102	0	3,225	24.1%	4,003
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	48	0	1,930	14.3%	2,205
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	147	0	4,954	16.5%	5,773
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
<b>Total</b>	<b>55,433</b>	<b>0</b>	<b>3,632</b>	<b>13.7%</b>	<b>4,130</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,606	0	3,366	23.3%	4,151
Leon	0	0	0	N/A	N/A
Levy	80	0	2,045	20.7%	2,468
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	122	0	3,593	22.4%	4,399
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	15,625	0	3,807	11.1%	4,229
Monroe	9,461	0	4,970	16.2%	5,774
Nassau	111	0	1,711	22.1%	2,089
Okaloosa	62	0	4,845	17.2%	5,678
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	5,575	0	3,862	12.8%	4,355
Pasco	153	0	1,812	12.6%	2,041
Pinellas	1,129	0	3,418	13.9%	3,895
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	151	0	1,805	16.5%	2,103
Saint Lucie	65	0	2,583	22.7%	3,169
Santa Rosa	276	0	3,882	12.5%	4,369
Sarasota	4,617	0	1,767	15.1%	2,034
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	1,754	0	1,708	15.1%	1,965
Wakulla	63	0	2,133	21.9%	2,600
Walton	577	0	3,194	20.0%	3,834
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	117	1	677	8.1%	732
Baker	0	0	0	N/A	N/A
Bay	118	3	1,582	14.7%	1,814
Bradford	0	0	0	N/A	N/A
Brevard	1,526	219	1,429	12.6%	1,608
Broward	20,095	1,081	1,385	12.6%	1,560
Calhoun	0	0	0	N/A	N/A
Charlotte	309	9	1,286	16.4%	1,497
Citrus	27	1	1,768	14.8%	2,030
Clay	12	0	691	11.3%	769
Collier	1,127	168	1,902	12.6%	2,142
Columbia	0	0	0	N/A	N/A
DeSoto	6	0	738	17.1%	864
Dixie	2	0	1,145	8.4%	1,242
Duval	174	48	1,204	3.7%	1,249
Escambia	134	20	1,777	10.2%	1,958
Flagler	35	3	1,467	9.8%	1,611
Franklin	5	0	992	11.8%	1,109
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	1	0	1,382	46.0%	2,018
Hernando	47	0	1,133	12.3%	1,273
Highlands	10	0	1,135	20.4%	1,367
Hillsborough	898	1	1,187	13.1%	1,342
Holmes	0	0	0	N/A	N/A
Indian River	392	6	1,682	16.2%	1,954
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	28	1	1,034	10.4%	1,141
<b>Total</b>	<b>71,621</b>	<b>5,320</b>	<b>1,471</b>	<b>11.4%</b>	<b>1,638</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,367	77	1,226	16.0%	1,422
Leon	96	8	586	8.2%	634
Levy	3	1	1,932	2.8%	1,985
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	503	11	1,462	14.4%	1,673
Marion	12	1	1,082	9.2%	1,181
Martin	575	3	1,545	20.0%	1,855
Miami-Dade	16,831	2,431	1,553	7.8%	1,674
Monroe	182	27	2,248	12.5%	2,529
Nassau	12	0	2,501	11.7%	2,793
Okaloosa	116	6	1,735	15.2%	2,000
Okeechobee	5	0	1,481	11.8%	1,656
Orange	655	6	1,018	11.3%	1,133
Osceola	272	3	933	10.8%	1,034
Palm Beach	15,482	458	1,675	11.4%	1,867
Pasco	579	18	861	12.2%	965
Pinellas	7,584	423	1,205	14.4%	1,379
Polk	63	1	1,204	10.1%	1,325
Putnam	0	0	0	N/A	N/A
Saint Johns	133	0	1,395	12.2%	1,566
Saint Lucie	565	49	1,660	15.5%	1,918
Santa Rosa	20	3	1,338	15.0%	1,539
Sarasota	729	152	1,790	9.2%	1,954
Seminole	181	1	1,086	10.9%	1,204
Sumter	4	0	925	2.2%	945
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,181	9.0%	1,288
Union	0	0	0	N/A	N/A
Volusia	544	80	1,175	9.6%	1,288
Wakulla	0	0	0	N/A	N/A
Walton	44	0	1,833	14.0%	2,090
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	244	0	946	24.9%	1,182
Bradford	0	0	0	N/A	N/A
Brevard	225	0	1,024	20.0%	1,229
Broward	3,363	0	1,011	24.0%	1,254
Calhoun	0	0	0	N/A	N/A
Charlotte	121	0	1,234	36.4%	1,683
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	636	0	1,587	30.5%	2,070
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	55	0	687	20.4%	827
Escambia	304	0	1,197	23.1%	1,474
Flagler	46	1	681	22.7%	835
Franklin	2	0	640	37.8%	882
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	952	11.2%	1,059
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	140	0	2,018	34.9%	2,723
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
<b>Total</b>	<b>17,751</b>	<b>4</b>	<b>1,406</b>	<b>25.0%</b>	<b>1,757</b>

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lee	1,305	0	1,449	34.9%	1,954
Leon	0	0	0	N/A	N/A
Levy	18	0	967	18.4%	1,144
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	166	0	1,423	28.9%	1,835
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	3,296	0	1,851	18.9%	2,200
Monroe	1,644	0	1,779	26.4%	2,248
Nassau	37	0	1,299	19.1%	1,546
Okaloosa	199	0	1,213	22.3%	1,483
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	2,830	0	1,563	26.8%	1,982
Pasco	26	0	496	17.6%	583
Pinellas	722	1	1,092	22.8%	1,340
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	120	0	1,112	24.1%	1,380
Saint Lucie	121	0	955	27.9%	1,221
Santa Rosa	59	0	1,169	19.3%	1,395
Sarasota	1,254	0	1,212	28.1%	1,553
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	567	2	656	23.6%	811
Wakulla	0	0	0	N/A	N/A
Walton	248	0	1,286	26.4%	1,625
Washington	0	0	0	N/A	N/A