

**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
Total	592,316	0	3,285	12.7%	3,702

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
Total	55,433	0	3,632	13.7%	4,130

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
Total	71,621	5,320	1,471	11.4%	1,638

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
Total	17,751	4	1,406	25.0%	1,757

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