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FOR IMMEDIATE RELEASE
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Citizens Recommends Rate Cuts for Most Policyholders

Citizens Property Insurance Corporation's Board of Governors on Wednesday approved 2026 rate recommendations that reduce average rates for Citizens' personal lines policyholders for the first time since 2015, as recent reforms have succeeded in returning the Florida property insurance market to health.

The recommendations call for a statewide average rate decrease of 2.6% for personal lines policies with three out of five Citizens policyholders receiving an average premium reduction of 11.5%, or \$359.

"Critical reforms championed by Gov. DeSantis and approved by the Florida Legislature have done what they were supposed to do: provide rate relief to policyholders and stability to the Florida market," said Tim Cerio, Citizens President/CEO and Executive Director. "These 2026 rate proposals are further confirmation that Florida's insurance market is thriving."

In October 2023, Citizens' policy count peaked at 1.42 million policies. By the end of 2025, Citizens' policy count is expected to fall to 385,000 – a decrease of 73% from the October peak and the lowest level ever for Citizens, which was established in 2002 to provide property insurance to those who could not find coverage in the private market.

Since reforms were enacted to reduce frivolous litigation and bolster regulatory oversight, 17 new insurance companies have entered the Florida market. Citizens is no longer the largest property insurer in the state.

The Citizens Depopulation Program in 2025 successfully transferred more than 546,000 Citizens policies to private insurance companies approved to participate in the program by the Florida Office of Insurance Regulation (OIR).

"Thanks to the Governor's leadership and the Legislature's actions, I can say unequivocally that Citizens has returned to its proper role as Florida's insurer of last resort," Cerio said. "It's important now for us to stay the course and resist any effort to roll back the critical reforms responsible for this success."

The rate recommendations approved Wednesday will be filed with the OIR. Following a public hearing, the regulator will review the rate proposals, determine whether amendments are needed, and issue orders setting Citizens' 2026 rates – which would take effect on June 1, 2026.

Carlos Beruff, Chairman, Manatee County • Josh Becksmith, St. Johns County • Jason Butts, Pinellas County
LeAnna Cumber, Duval County • Erin Knight, Miami-Dade County • Charlie Lydecker, Volusia County
Jamie Shelton, Duval County • Robert A. Spottswood, Monroe County • Frank White, Escambia County
Tim Cerio, President/CEO and Executive Director

Citizens has prepared a [2026 rate kit](#), which provides members of the media with information about its 2026 rate filing, including [county-by-county estimates](#) for specific policy types.

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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.

Exhibit 3 - ALL PERSONAL LINES COMBINED
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	2,281	2,077	1,340	-10.4%	1,201
Baker	429	355	1,166	-9.3%	1,058
Bay	5,495	2,722	2,898	0.2%	2,905
Bradford	340	271	1,320	-8.2%	1,212
Brevard	38,028	9,804	2,881	6.5%	3,068
Broward	95,192	68,662	3,178	-6.2%	2,980
Calhoun	113	84	1,963	-7.7%	1,812
Charlotte	7,983	4,722	2,829	-2.0%	2,773
Citrus	4,773	2,350	1,737	-0.7%	1,725
Clay	2,254	1,812	1,727	-6.5%	1,614
Collier	6,162	3,657	3,470	-0.8%	3,441
Columbia	580	463	1,400	-9.2%	1,271
DeSoto	646	375	2,457	-0.9%	2,435
Dixie	454	314	1,679	-3.7%	1,616
Duval	10,311	7,545	1,911	-4.1%	1,834
Escambia	7,639	3,565	3,371	0.2%	3,376
Flagler	2,115	1,424	2,395	-4.8%	2,280
Franklin	791	451	5,650	-0.8%	5,604
Gadsden	694	556	1,781	-6.7%	1,662
Gilchrist	451	310	1,465	-6.5%	1,369
Glades	511	272	2,947	0.4%	2,958
Gulf	395	218	4,098	-1.1%	4,054
Hamilton	54	30	1,561	-3.9%	1,500
Hardee	293	199	2,201	-4.6%	2,100
Hendry	910	430	3,315	1.4%	3,362
Hernando	15,901	4,112	2,034	5.6%	2,149
Highlands	4,138	2,089	2,056	0.8%	2,072
Hillsborough	36,253	17,011	2,539	0.0%	2,539
Holmes	279	219	2,112	-9.2%	1,919
Indian River	4,940	2,509	3,232	-0.5%	3,215
Jackson	611	515	1,938	-7.9%	1,786
Jefferson	232	177	1,489	-8.6%	1,360
Lafayette	97	58	1,662	-6.5%	1,554
Lake	10,320	3,086	2,016	4.1%	2,099
Total	782,189	463,096	2,943	-2.6%	2,867

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	21,124	13,557	2,923	-2.6%	2,846
Leon	2,486	2,124	1,330	-6.5%	1,244
Levy	1,421	920	1,701	-3.2%	1,647
Liberty	89	54	1,191	-6.4%	1,115
Madison	204	138	1,534	-6.8%	1,430
Manatee	14,077	6,879	2,596	0.3%	2,605
Marion	4,146	2,589	1,582	-1.5%	1,558
Martin	4,880	2,475	3,769	0.8%	3,801
Miami-Dade	137,709	105,930	3,351	-6.8%	3,123
Monroe	16,693	7,227	6,671	2.5%	6,837
Nassau	1,104	796	1,832	-7.6%	1,693
Okaloosa	6,425	2,325	3,318	3.1%	3,420
Okeechobee	1,440	733	3,128	0.4%	3,142
Orange	21,762	9,467	2,314	1.8%	2,356
Osceola	10,626	3,485	2,321	5.2%	2,442
Palm Beach	70,672	54,369	3,539	-6.2%	3,319
Pasco	26,986	12,323	2,116	0.7%	2,132
Pinellas	84,229	45,599	2,633	-1.8%	2,586
Polk	10,813	5,680	2,177	-0.7%	2,163
Putnam	1,095	837	1,595	-7.2%	1,481
Saint Johns	3,594	2,787	2,106	-6.8%	1,963
Saint Lucie	13,779	4,280	3,160	5.8%	3,343
Santa Rosa	4,471	1,356	3,668	5.5%	3,871
Sarasota	24,104	13,447	2,614	-2.3%	2,554
Seminole	9,873	7,116	2,213	-4.1%	2,122
Sumter	984	532	1,834	0.3%	1,840
Suwannee	456	303	1,459	-6.5%	1,365
Taylor	516	334	1,734	-6.1%	1,629
Union	131	93	1,725	-8.7%	1,575
Volusia	20,959	10,826	2,206	-2.4%	2,154
Wakulla	472	305	1,899	-4.0%	1,823
Walton	2,905	1,577	3,992	-0.6%	3,970
Washington	299	189	2,030	-4.5%	1,938

Exhibit 4 - MULTIPERIL HO3
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	477	471	2,178	-11.9%	1,918
Baker	42	42	2,593	-12.2%	2,276
Bay	1,103	476	3,843	0.9%	3,877
Bradford	57	57	2,592	-12.3%	2,273
Brevard	26,079	4,235	3,074	8.6%	3,336
Broward	26,675	26,571	5,094	-14.1%	4,374
Calhoun	47	42	2,628	-9.6%	2,376
Charlotte	3,438	2,021	3,069	-2.4%	2,994
Citrus	1,129	918	2,520	-4.2%	2,414
Clay	1,096	904	2,245	-5.2%	2,129
Collier	1,712	1,034	4,531	-3.1%	4,391
Columbia	81	81	2,533	-12.9%	2,208
DeSoto	161	143	3,379	-7.8%	3,115
Dixie	44	36	2,791	-5.1%	2,650
Duval	4,881	3,151	2,426	-0.8%	2,406
Escambia	2,351	1,323	3,965	-3.3%	3,836
Flagler	893	759	3,095	-7.8%	2,854
Franklin	130	84	5,941	-4.8%	5,654
Gadsden	390	367	2,143	-6.4%	2,007
Gilchrist	60	60	2,740	-12.1%	2,409
Glades	208	117	2,843	-1.4%	2,803
Gulf	40	31	4,433	-6.9%	4,128
Hamilton	13	11	2,845	-9.3%	2,580
Hardee	82	79	3,096	-10.3%	2,777
Hendry	434	211	3,909	1.2%	3,958
Hernando	10,255	1,778	2,221	7.3%	2,384
Highlands	1,132	442	2,398	1.8%	2,441
Hillsborough	22,882	9,886	2,918	0.7%	2,939
Holmes	185	179	2,556	-11.3%	2,267
Indian River	2,192	1,038	3,891	-0.5%	3,870
Jackson	299	290	2,356	-9.8%	2,127
Jefferson	55	55	2,379	-11.3%	2,110
Lafayette	18	18	3,643	-13.9%	3,135
Lake	5,700	840	2,180	7.3%	2,339
Total	337,025	199,647	3,506	-4.8%	3,339

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	5,586	4,922	3,322	-7.5%	3,072
Leon	1,010	928	1,666	-6.1%	1,564
Levy	129	93	3,125	-5.4%	2,957
Liberty	17	16	2,490	-11.9%	2,194
Madison	42	39	2,567	-11.4%	2,274
Manatee	6,415	2,590	2,888	1.5%	2,932
Marion	1,125	676	2,283	-1.3%	2,253
Martin	2,279	1,073	4,922	0.6%	4,951
Miami-Dade	42,386	42,342	4,787	-14.1%	4,112
Monroe	1,216	953	7,184	-8.5%	6,571
Nassau	219	198	3,134	-10.3%	2,811
Okaloosa	3,385	1,007	3,885	4.8%	4,071
Okeechobee	658	377	3,184	-2.3%	3,109
Orange	12,357	2,931	2,789	4.8%	2,922
Osceola	7,120	1,153	2,647	7.9%	2,855
Palm Beach	26,036	25,665	5,056	-11.9%	4,457
Pasco	16,169	6,908	2,433	1.0%	2,458
Pinellas	53,338	27,711	2,993	-1.7%	2,943
Polk	2,946	1,900	2,727	-3.5%	2,633
Putnam	299	296	2,356	-12.0%	2,072
Saint Johns	1,585	1,336	2,736	-7.4%	2,533
Saint Lucie	8,315	1,440	3,502	8.4%	3,795
Santa Rosa	2,457	707	4,226	5.6%	4,464
Sarasota	9,090	5,806	3,134	-4.1%	3,005
Seminole	5,989	4,198	2,581	-3.1%	2,500
Sumter	176	172	2,427	-9.7%	2,191
Suwannee	25	25	3,370	-7.8%	3,109
Taylor	36	32	3,084	-10.1%	2,774
Union	31	31	3,090	-13.6%	2,670
Volusia	11,846	6,017	2,402	-2.6%	2,339
Wakulla	56	50	3,393	-7.3%	3,144
Walton	291	253	5,636	-9.1%	5,122
Washington	55	52	3,173	-8.3%	2,910

Exhibit 5 - WIND-ONLY HW2
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	277	72	4,121	3.7%	4,274
Bradford	0	0	0	N/A	N/A
Brevard	183	25	3,935	7.4%	4,226
Broward	10,377	2,107	4,544	6.5%	4,838
Calhoun	0	0	0	N/A	N/A
Charlotte	100	30	5,081	2.4%	5,202
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	508	142	5,508	4.2%	5,737
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	218	55	2,320	2.5%	2,379
Escambia	1,647	299	3,589	6.6%	3,825
Flagler	287	62	2,255	6.4%	2,399
Franklin	153	57	6,080	0.2%	6,089
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	75	30	4,106	0.5%	4,126
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	37	9	2,282	2.9%	2,349
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	145	41	6,206	3.5%	6,422
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	53,228	13,029	4,667	5.0%	4,900

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	1,219	371	4,550	2.0%	4,640
Leon	0	0	0	N/A	N/A
Levy	49	10	3,047	2.4%	3,121
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	91	30	5,308	1.8%	5,401
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	15,209	4,126	4,726	4.8%	4,953
Monroe	8,260	2,367	7,052	3.6%	7,303
Nassau	124	50	2,192	-0.1%	2,189
Okaloosa	55	11	6,443	6.5%	6,862
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	5,293	777	4,908	8.4%	5,321
Pasco	167	67	2,293	0.2%	2,298
Pinellas	794	258	4,405	2.3%	4,506
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	131	39	2,436	2.7%	2,501
Saint Lucie	41	12	4,182	4.3%	4,361
Santa Rosa	249	27	5,220	9.6%	5,722
Sarasota	4,987	1,372	2,246	2.9%	2,311
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	1,924	404	2,206	4.9%	2,314
Wakulla	37	15	3,166	-0.9%	3,138
Walton	591	164	4,493	2.1%	4,589
Washington	0	0	0	N/A	N/A

Exhibit 6 - MULTIPERIL HO6
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	45	45	590	-14.7%	503
Baker	0	0	0	N/A	N/A
Bay	93	86	1,733	-13.0%	1,507
Bradford	0	0	0	N/A	N/A
Brevard	791	626	1,438	-9.0%	1,308
Broward	15,372	12,215	1,319	-8.2%	1,210
Calhoun	0	0	0	N/A	N/A
Charlotte	104	86	1,642	-11.1%	1,460
Citrus	10	10	1,264	-13.5%	1,093
Clay	3	3	969	-15.0%	824
Collier	529	445	1,959	-9.7%	1,770
Columbia	0	0	0	N/A	N/A
DeSoto	2	2	1,760	-8.3%	1,614
Dixie	0	0	0	N/A	N/A
Duval	35	35	1,051	-14.7%	896
Escambia	118	89	2,079	-7.7%	1,920
Flagler	16	16	1,328	-13.0%	1,156
Franklin	2	2	2,155	-14.9%	1,834
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	1	2,185	-11.4%	1,936
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	1	1	558	-5.8%	526
Hernando	14	14	800	-13.1%	695
Highlands	2	2	829	-12.4%	726
Hillsborough	242	223	1,015	-12.0%	893
Holmes	0	0	0	N/A	N/A
Indian River	314	215	1,708	-7.0%	1,590
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	17	15	941	-11.2%	836
Total	49,835	40,090	1,420	-8.3%	1,302

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	801	566	1,459	-3.4%	1,410
Leon	16	16	498	-14.6%	425
Levy	4	4	1,243	-14.9%	1,057
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	187	146	1,367	-5.5%	1,291
Marion	6	6	760	-13.2%	660
Martin	537	341	1,696	-2.8%	1,649
Miami-Dade	12,444	10,722	1,369	-10.3%	1,228
Monroe	198	135	2,197	-4.2%	2,104
Nassau	2	2	1,895	-14.9%	1,613
Okaloosa	88	73	1,889	-10.0%	1,700
Okeechobee	5	3	1,206	-7.6%	1,115
Orange	211	211	973	-12.9%	847
Osceola	112	105	913	-11.7%	807
Palm Beach	13,339	10,249	1,624	-6.8%	1,514
Pasco	318	288	845	-11.1%	751
Pinellas	2,478	1,879	983	-7.8%	906
Polk	34	31	1,054	-10.6%	942
Putnam	0	0	0	N/A	N/A
Saint Johns	32	32	1,412	-13.2%	1,226
Saint Lucie	290	201	1,684	-6.6%	1,573
Santa Rosa	30	29	1,772	-12.9%	1,542
Sarasota	527	471	1,817	-11.9%	1,601
Seminole	44	44	1,019	-13.2%	884
Sumter	2	2	1,017	-14.8%	867
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	383	370	1,052	-13.6%	908
Wakulla	1	1	1,318	-12.3%	1,156
Walton	35	32	2,515	-12.6%	2,197
Washington	0	0	0	N/A	N/A

Exhibit 7 - WIND-ONLY HW6
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	302	146	1,302	-1.8%	1,279
Bradford	0	0	0	N/A	N/A
Brevard	219	62	1,366	7.2%	1,464
Broward	3,553	990	1,420	8.4%	1,539
Calhoun	0	0	0	N/A	N/A
Charlotte	126	39	2,297	10.0%	2,526
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	595	188	2,164	7.3%	2,323
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	47	24	897	-3.2%	868
Escambia	294	141	2,185	0.3%	2,191
Flagler	34	17	1,076	-3.4%	1,039
Franklin	7	2	1,009	17.2%	1,183
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	5	1	1,607	8.2%	1,739
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	113	37	2,982	7.6%	3,208
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	17,401	6,309	2,066	5.6%	2,181

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	1,059	415	2,617	5.1%	2,751
Leon	0	0	0	N/A	N/A
Levy	21	13	1,401	0.0%	1,401
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	166	88	2,439	-1.4%	2,404
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	3,352	1,418	2,466	5.6%	2,605
Monroe	1,560	568	3,147	5.6%	3,324
Nassau	23	13	2,106	-9.0%	1,917
Okaloosa	210	97	1,646	-1.1%	1,628
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	3,025	889	2,172	7.2%	2,328
Pasco	21	6	615	3.7%	638
Pinellas	589	229	1,569	4.4%	1,638
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	69	35	1,333	-4.6%	1,272
Saint Lucie	132	41	1,633	8.1%	1,765
Santa Rosa	65	30	1,508	3.1%	1,554
Sarasota	1,114	516	1,707	0.5%	1,715
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	408	158	916	1.8%	933
Wakulla	0	0	0	N/A	N/A
Walton	292	146	2,030	1.6%	2,062
Washington	0	0	0	N/A	N/A

Exhibit 8 - MULTIPERIL DP1 AND DP3
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	1,173	1,121	1,114	-11.4%	987
Baker	45	43	1,392	-12.8%	1,214
Bay	1,556	904	2,684	-3.3%	2,595
Bradford	46	41	1,290	-9.9%	1,162
Brevard	5,905	2,999	2,298	-1.8%	2,256
Broward	34,955	25,129	2,217	-3.6%	2,138
Calhoun	26	24	1,857	-10.7%	1,657
Charlotte	1,913	1,264	2,193	-5.0%	2,083
Citrus	700	506	1,557	-7.1%	1,446
Clay	339	305	1,394	-12.2%	1,224
Collier	1,756	1,367	2,548	-4.3%	2,439
Columbia	82	73	1,221	-10.1%	1,098
DeSoto	85	65	2,329	-7.1%	2,163
Dixie	11	10	2,322	-7.8%	2,141
Duval	3,893	3,446	1,523	-11.0%	1,355
Escambia	2,184	1,310	2,876	-3.2%	2,783
Flagler	339	308	2,105	-11.2%	1,869
Franklin	78	62	4,742	-8.3%	4,349
Gadsden	94	77	1,552	-10.2%	1,394
Gilchrist	17	15	1,265	-11.6%	1,119
Glades	49	40	2,797	-7.4%	2,591
Gulf	36	28	4,582	-9.8%	4,131
Hamilton	8	7	1,288	-11.8%	1,135
Hardee	54	46	2,361	-8.3%	2,166
Hendry	132	88	2,399	-4.0%	2,303
Hernando	1,939	1,202	1,648	-4.5%	1,573
Highlands	998	686	1,830	-6.2%	1,717
Hillsborough	9,516	5,844	2,021	-3.7%	1,946
Holmes	21	15	1,590	-5.9%	1,495
Indian River	1,178	812	2,567	-4.8%	2,444
Jackson	67	63	1,848	-8.7%	1,688
Jefferson	14	12	1,226	-9.8%	1,106
Lafayette	18	11	1,529	-4.9%	1,454
Lake	1,504	1,087	1,752	-6.1%	1,645
Total	218,280	156,407	2,300	-4.2%	2,203

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	6,576	4,236	2,159	-5.0%	2,050
Leon	1,071	934	1,156	-8.1%	1,062
Levy	96	84	2,284	-9.9%	2,058
Liberty	8	7	1,591	-7.5%	1,471
Madison	28	25	1,603	-11.2%	1,423
Manatee	3,108	2,014	2,153	-3.9%	2,069
Marion	950	812	1,384	-8.3%	1,269
Martin	1,114	647	3,059	-1.2%	3,023
Miami-Dade	61,320	46,161	2,490	-4.0%	2,390
Monroe	1,149	1,008	5,407	-5.4%	5,113
Nassau	86	83	2,320	-12.7%	2,026
Okaloosa	2,182	929	2,731	0.0%	2,730
Okeechobee	123	91	2,538	-6.2%	2,381
Orange	7,894	5,875	1,743	-6.1%	1,636
Osceola	2,475	1,938	1,630	-7.2%	1,512
Palm Beach	19,856	15,536	2,732	-3.4%	2,639
Pasco	4,255	2,766	1,807	-4.1%	1,733
Pinellas	15,690	10,292	2,326	-4.3%	2,225
Polk	3,069	2,067	1,918	-5.7%	1,809
Putnam	126	118	1,439	-10.8%	1,284
Saint Johns	674	637	1,865	-11.7%	1,646
Saint Lucie	2,963	1,681	2,505	-1.8%	2,461
Santa Rosa	787	322	3,195	1.2%	3,234
Sarasota	4,091	2,920	2,302	-5.7%	2,171
Seminole	3,469	2,760	1,664	-7.7%	1,536
Sumter	147	133	1,496	-9.5%	1,353
Suwannee	32	22	1,597	-5.4%	1,511
Taylor	36	32	2,418	-10.3%	2,168
Union	8	7	1,583	-9.1%	1,439
Volusia	3,661	2,901	2,043	-8.9%	1,860
Wakulla	35	33	2,298	-11.2%	2,041
Walton	440	303	2,933	-4.4%	2,804
Washington	30	23	1,890	-9.8%	1,704

Exhibit 9 - WIND-ONLY DW2
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	500	303	5,191	2.2%	5,303
Bradford	0	0	0	N/A	N/A
Brevard	66	30	5,718	4.0%	5,944
Broward	1,815	449	5,899	12.2%	6,620
Calhoun	0	0	0	N/A	N/A
Charlotte	135	74	6,617	2.7%	6,793
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	157	47	7,832	8.7%	8,512
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	72	37	2,435	3.3%	2,515
Escambia	430	161	5,180	7.2%	5,552
Flagler	65	25	2,721	5.7%	2,877
Franklin	269	166	7,601	1.3%	7,702
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	55	6,309	1.6%	6,413
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	18	9	3,964	2.1%	4,046
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	13	2	8,580	9.5%	9,395
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	12,019	4,913	6,504	6.8%	6,945

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	554	262	7,364	3.9%	7,654
Leon	0	0	0	N/A	N/A
Levy	29	18	3,024	4.3%	3,153
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	214	138	7,251	-0.4%	7,223
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	1,247	202	5,263	16.1%	6,111
Monroe	3,397	1,668	8,492	5.1%	8,922
Nassau	44	29	2,458	-3.1%	2,381
Okaloosa	86	57	8,075	2.3%	8,262
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	768	141	6,033	13.6%	6,855
Pasco	18	13	3,995	-6.2%	3,746
Pinellas	271	157	6,178	-0.9%	6,121
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	55	37	3,430	-2.7%	3,337
Saint Lucie	13	1	8,291	16.7%	9,677
Santa Rosa	106	22	5,970	18.0%	7,045
Sarasota	607	286	4,222	1.8%	4,296
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	310	138	3,171	-0.1%	3,167
Wakulla	6	3	4,262	1.3%	4,316
Walton	652	383	6,288	2.4%	6,437
Washington	0	0	0	N/A	N/A

Exhibit 10 - MULTIPERIL MHO3 AND MDP1
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	550	411	1,238	-5.9%	1,166
Baker	342	270	961	-7.6%	888
Bay	1,581	720	1,992	1.8%	2,027
Bradford	237	173	1,020	-5.3%	966
Brevard	4,267	1,535	3,086	4.1%	3,213
Broward	1,415	624	3,980	1.3%	4,031
Calhoun	40	18	1,250	0.1%	1,251
Charlotte	2,115	1,182	2,821	-0.4%	2,810
Citrus	2,931	915	1,481	3.3%	1,530
Clay	806	592	1,186	-7.2%	1,101
Collier	857	412	3,224	1.1%	3,260
Columbia	417	309	1,215	-7.6%	1,122
DeSoto	397	164	2,120	5.1%	2,228
Dixie	399	268	1,538	-3.3%	1,488
Duval	1,031	721	1,118	-5.0%	1,062
Escambia	561	229	1,958	1.2%	1,981
Flagler	422	209	1,546	0.6%	1,556
Franklin	146	76	2,278	0.3%	2,286
Gadsden	209	111	1,215	-5.5%	1,148
Gilchrist	373	234	1,273	-4.3%	1,217
Glades	253	115	3,072	3.1%	3,166
Gulf	126	66	2,215	-0.8%	2,197
Hamilton	33	12	1,122	3.7%	1,163
Hardee	157	74	1,679	2.6%	1,723
Hendry	339	128	2,956	3.4%	3,057
Hernando	3,605	1,079	1,718	4.8%	1,799
Highlands	2,001	958	1,981	3.3%	2,046
Hillsborough	3,279	980	1,754	4.7%	1,836
Holmes	73	25	1,139	1.6%	1,157
Indian River	939	349	2,672	3.0%	2,751
Jackson	245	162	1,453	-3.8%	1,397
Jefferson	162	109	1,219	-6.8%	1,136
Lafayette	57	25	1,187	0.0%	1,187
Lake	3,081	1,131	1,857	2.1%	1,895
Total	86,100	38,415	2,074	2.2%	2,119

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	5,085	2,668	2,911	0.7%	2,933
Leon	342	208	1,097	-2.4%	1,070
Levy	1,087	697	1,399	-2.6%	1,362
Liberty	64	31	796	-1.5%	784
Madison	134	74	1,196	-2.4%	1,167
Manatee	3,822	1,837	2,255	1.5%	2,288
Marion	2,055	1,086	1,298	1.6%	1,320
Martin	921	409	3,091	5.4%	3,257
Miami-Dade	392	152	4,052	4.0%	4,213
Monroe	439	289	3,422	4.0%	3,559
Nassau	591	414	1,188	-7.0%	1,105
Okaloosa	343	133	1,818	1.4%	1,843
Okeechobee	652	261	3,208	4.2%	3,343
Orange	1,098	302	1,746	7.0%	1,868
Osceola	873	256	1,916	6.7%	2,044
Palm Beach	1,442	650	3,453	1.2%	3,496
Pasco	5,915	2,208	1,569	3.9%	1,630
Pinellas	10,046	4,568	1,685	2.1%	1,720
Polk	4,744	1,670	2,021	4.8%	2,118
Putnam	670	423	1,285	-2.4%	1,254
Saint Johns	952	598	1,375	-3.0%	1,334
Saint Lucie	1,966	876	3,016	3.4%	3,119
Santa Rosa	722	210	1,942	4.1%	2,022
Sarasota	3,081	1,851	2,411	-0.8%	2,391
Seminole	344	93	1,647	6.5%	1,754
Sumter	657	223	1,759	5.9%	1,863
Suwannee	399	256	1,328	-6.3%	1,244
Taylor	444	270	1,569	-4.9%	1,492
Union	92	55	1,277	-4.6%	1,218
Volusia	2,178	676	1,940	3.9%	2,015
Wakulla	335	203	1,434	-2.6%	1,397
Walton	556	268	2,089	-1.1%	2,067
Washington	213	114	1,763	-1.9%	1,729

Exhibit 11 - WIND-ONLY MW2 AND MD1
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	24	0	2,265	21.7%	2,756
Bradford	0	0	0	N/A	N/A
Brevard	1	0	5,566	14.8%	6,390
Broward	1	0	2,097	0.6%	2,110
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	6	1	3,967	7.3%	4,257
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	0	0	0	N/A	N/A
Escambia	1	0	1,625	13.3%	1,841
Flagler	30	9	1,580	4.1%	1,645
Franklin	6	2	1,395	6.3%	1,483
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	8	5	4,353	2.3%	4,455
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	2	0	5,820	26.3%	7,350
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	0	0	0	N/A	N/A
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	1,268	489	3,621	2.0%	3,694

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	153	65	3,836	0.6%	3,858
Leon	0	0	0	N/A	N/A
Levy	3	0	504	23.3%	622
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	0	0	0	N/A	N/A
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	38	5	1,706	11.9%	1,908
Monroe	416	201	5,869	0.4%	5,892
Nassau	0	0	0	N/A	N/A
Okaloosa	0	0	0	N/A	N/A
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	13	6	4,164	1.6%	4,229
Pasco	47	16	1,189	5.5%	1,255
Pinellas	0	0	0	N/A	N/A
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	5	1	719	6.7%	768
Saint Lucie	24	13	3,513	2.0%	3,584
Santa Rosa	0	0	0	N/A	N/A
Sarasota	419	135	2,406	4.3%	2,509
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	37	11	971	2.8%	998
Wakulla	2	0	814	14.8%	935
Walton	32	19	1,980	0.7%	1,993
Washington	0	0	0	N/A	N/A

Exhibit 12 - MULTIPERIL HO4
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	36	29	78	-4.2%	75
Baker	0	0	0	N/A	N/A
Bay	57	15	209	5.6%	221
Bradford	0	0	0	N/A	N/A
Brevard	517	292	214	-0.8%	213
Broward	1,003	571	266	-0.8%	263
Calhoun	0	0	0	N/A	N/A
Charlotte	52	26	185	-0.4%	184
Citrus	3	1	136	1.4%	138
Clay	10	8	116	-4.9%	110
Collier	40	20	334	0.5%	335
Columbia	0	0	0	N/A	N/A
DeSoto	1	1	181	-2.5%	176
Dixie	0	0	0	N/A	N/A
Duval	134	76	161	-1.1%	159
Escambia	51	12	393	3.7%	407
Flagler	29	19	197	-2.6%	192
Franklin	0	0	0	N/A	N/A
Gadsden	1	1	130	-3.9%	125
Gilchrist	1	1	47	-3.6%	45
Glades	1	0	310	6.6%	330
Gulf	2	1	431	0.1%	432
Hamilton	0	0	0	N/A	N/A
Hardee	0	0	0	N/A	N/A
Hendry	4	2	134	1.0%	136
Hernando	31	21	133	-4.4%	128
Highlands	5	1	232	0.8%	234
Hillsborough	334	78	172	2.3%	176
Holmes	0	0	0	N/A	N/A
Indian River	44	15	425	0.3%	427
Jackson	0	0	0	N/A	N/A
Jefferson	1	1	50	-4.4%	48
Lafayette	4	4	127	-2.3%	125
Lake	18	13	149	-4.2%	143
Total	6,926	3,776	265	-1.0%	262

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	89	51	293	0.7%	295
Leon	47	38	70	-4.0%	67
Levy	3	1	266	-1.4%	262
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	74	36	202	1.2%	205
Marion	10	9	140	-3.9%	134
Martin	29	5	305	7.1%	327
Miami-Dade	1,284	796	356	-3.2%	345
Monroe	53	37	424	-1.1%	419
Nassau	15	7	186	-3.4%	180
Okaloosa	76	18	319	6.8%	340
Okeechobee	2	1	161	-0.6%	160
Orange	202	148	105	-4.7%	100
Osceola	46	33	108	-4.9%	103
Palm Beach	885	453	382	-1.5%	376
Pasco	76	51	172	-3.0%	167
Pinellas	1,022	505	202	2.0%	206
Polk	20	12	119	-2.3%	116
Putnam	0	0	0	N/A	N/A
Saint Johns	91	72	216	-2.2%	211
Saint Lucie	35	15	183	3.5%	189
Santa Rosa	55	9	304	4.2%	317
Sarasota	180	88	261	-0.6%	259
Seminole	27	21	121	-5.9%	114
Sumter	2	2	70	-4.6%	66
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	208	151	178	-3.9%	171
Wakulla	0	0	0	N/A	N/A
Walton	15	9	435	-2.1%	426
Washington	1	0	69	0.2%	69

Exhibit 13 - WIND-ONLY HW4
Recommended Change by County

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	2	0	279	6.4%	297
Bradford	0	0	0	N/A	N/A
Brevard	0	0	0	N/A	N/A
Broward	26	6	756	6.3%	804
Calhoun	0	0	0	N/A	N/A
Charlotte	0	0	0	N/A	N/A
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	2	1	707	33.1%	941
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	0	0	0	N/A	N/A
Escambia	2	1	334	-1.1%	331
Flagler	0	0	0	N/A	N/A
Franklin	0	0	0	N/A	N/A
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	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	2	0	379	14.9%	436
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	107	21	931	8.1%	1,006

County	Number of Policies		Current Average Premium	Recommended	
	Total	Rate Decreases		Rate Change	Average Premium
Lee	2	1	1,850	21.0%	2,238
Leon	0	0	0	N/A	N/A
Levy	0	0	0	N/A	N/A
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	0	0	0	N/A	N/A
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Miami-Dade	37	6	1,275	7.9%	1,376
Monroe	5	1	506	7.0%	542
Nassau	0	0	0	N/A	N/A
Okaloosa	0	0	0	N/A	N/A
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	15	3	1,308	6.4%	1,392
Pasco	0	0	0	N/A	N/A
Pinellas	1	0	198	14.9%	227
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	0	0	0	N/A	N/A
Saint Lucie	0	0	0	N/A	N/A
Santa Rosa	0	0	0	N/A	N/A
Sarasota	8	2	262	2.6%	268
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	4	0	183	12.5%	206
Wakulla	0	0	0	N/A	N/A
Walton	1	0	478	14.9%	549
Washington	0	0	0	N/A	N/A