

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