

# Executive Summary

Actuarial & Underwriting Committee Meeting, December 10, 2025  
Board of Governors Meeting, December 10, 2025

## Recommended Rate Filing Executive Summary

### Purpose

As required by statute, Citizens has completed the annual analysis of recommended rates for 2026. The Office of Insurance Regulation uses this information as it establishes Citizens' rates to be implemented for policy with effective dates between (inclusive) 6/1/2026 and 5/31/2027. 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.
- Indicated individual policy rate changes are capped; primary policy rate changes are capped between -15% to 15%; non-primary policy rate changes are capped between -15% to 50%.
- Comply with SB 2-A which directs that Citizens' rates are not competitive with those of the private insurance market.
- Consider the anticipated savings from SB 2-A that eliminates the use of AOB and one-way attorney fees.
- Consider the anticipated savings from using the Division of Administration Hearings (DOAH) to resolve disputed claims
- 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
- 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

The average statewide indicated rate change across all lines of business is 2.3%. The proposed rate change after consideration of the glide-path capping is -.8%. As shown below,

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this varies considerably between Personal Lines and Commercial Lines. The proposed indicated rates will be for all policies effective 6/1/2026 through 5/31/2027. See Exhibit 1 for policy form detail.

Product Line	Multi-Peril			Wind-Only			Total		
	In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change
Personal	\$1,934,719,641	-3.9%	-4.1%	\$367,204,041	18.3%	5.4%	\$2,301,923,682	-0.3%	-2.6%
Commercial	\$138,041,734	21.3%	9.6%	\$225,105,727	17.2%	10.9%	\$363,147,462	18.8%	10.4%
Total	\$2,072,761,376	-2.2%	-3.2%	\$592,309,769	17.9%	7.5%	\$2,665,071,144	2.3%	-0.8%

## Determination of Overall Rate Indications

### Impact of SB 2-A

Senate Bill 2-A has been in effect for more than two years. Among its key provisions, it eliminated assignment of benefits (AOBs) and one-way attorney fees. These changes have had a significant impact on Citizens' overall rate need.

Line of Business	Indicated Rate Need - 2024 (Prior to SB 2A)			Indicated Rate Need - 2026 (Two Years after SB 2A)		
	Indication	Actuarial Sound Premium	Policy Count	Indication	Actuarial Sound Premium	Policy Count
HO3/HW2	91.5%	\$6,347	647,749	-1.3%	\$3,617	390,253

Focusing on Citizens' largest segment - HO3/HW2 (homeowner dwelling policies) - there has been a substantial decline in the indicated actuarially sound premium. Prior to any consideration of SB 2-A, the average actuarially sound premium for policies in effect in 2024 was estimated at \$6,347. For 2026, that figure has dropped to \$3,617 - a 43% reduction largely attributable to SB 2-A. In addition to lowering the costs related to litigation, the legislation has contributed to meaningful reduction in reinsurance costs.

This reduction is particularly notable given the ongoing depopulation of Citizens' portfolio. At the end of 2023, there were approximately 650,000 HO3/HW2 policies. Following extensive depopulation activities, that number declined to about 390,000 policies as of 4/30/2025. Despite the removal of many of Citizens' more rate adequate policies through this process, the actuarially sound premium still declined by 43%, underscoring the significant effect of SB 2-A.

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## Division of Administration Hearing (DOAH)

Citizens has begun to refer disputed claims to the Division of Administration Hearing for resolution. This process significantly reduces the length of time to resolve the dispute and the costs associated with the litigation. The reduction in litigation costs due to the use of DOAH has been considered with this rate indication. Prior to the consideration of the use of DOAH's impact, the overall personal lines indication was 4.5%. After consideration of DOAH, the indication was reduced to -.3%.

## Primary versus Non-Primary

A non-primary policy is one in which the dwelling is occupied for nine months or less. SB 2-A modified the glide-path language such that non-primary policies rate changes are subject to capping of 0% to 50%. That is, if a policy had an indicated rate decrease, the rate was unchanged. If a policy had an indicated rate increase, an increase as much as 50% was allowed. After two years of prohibiting any rate decreases and permitting increases of up to 50%, this segment of business now has a rate indication of -13.7%. Citizens' General Counsel has reviewed the statute governing glide-path capping and advised that this segment is no longer subject to the capping provisions because it is actuarially sound. Based on this guidance, we recommend implementing rate decreases for non-primary policies where indicated. For non-primary policies, we are recommending that their rate change be capped between -15% to 50%. Below we show the indication and proposed rate changes separately for primary and non-primary policies. Note that with this recommendation, primary policies are capped between -15% to 15%.

<u>Product Line</u>	<u>In-Force Premium</u>	<u>Uncapped Indication</u>	<u>Proposed Change</u>
Primary	\$1,683,419,031	4.6%	-0.1%
Non-Primary	<u>\$618,504,652</u>	<u>-13.7%</u>	<u>-9.3%</u>
Total	\$2,301,923,682	-0.3%	-2.6%

## Rate Decreases

With Personal Lines having an overall rate indication of -.3%., there are many segments of business that will receive a rate decrease. As mentioned directly above, primary policies are capped between -15% to 15% and non-primary policies are capped between -15% to 50%.

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## All Personal Lines - Combined

<u>Region</u>	<u># of Decreases</u>	<u>% with Decrease</u>	<u>% Decrease</u>	<u>\$\$ Decrease</u>
Dade	105,930	76.9%	-13.0%	-\$433
Palm Beach	54,369	76.9%	-11.7%	-\$423
Broward	68,662	72.1%	-12.6%	-\$421
Monroe	7,227	43.3%	-9.5%	-\$735
Panhandle	13,537	45.4%	-9.9%	-\$365
Southwest	22,638	61.7%	-10.1%	-\$318
Tampa Area	79,045	48.4%	-10.9%	-\$295
<u>Rest of State</u>	<u>111,688</u>	<u>48.1%</u>	<u>-10.3%</u>	<u>-\$250</u>
<b>Statewide</b>	<b>463,096</b>	<b>59.2%</b>	<b>-11.5%</b>	<b>-\$359</b>

463,096 personal lines policies will receive an average rate decrease of 11.5%, which amounts to an annual savings of \$359.

## 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 (v2.0.0, Touchstone 2023), RMS (Risklink v23.0 (Build 2250)), CoreLogic RQE (Florida Hurricane Model 2024), and the FPM (v8.2). 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.

The overall wind indication is based on four modeled results. To reflect the explosion in litigation on hurricane claims after Hurricane Irma, but before the passage of SB 2-A, Citizens set the statewide 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. 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 middle 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.

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## 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 seven catastrophe bonds that are in place are included. For the second component, we rely on Raymond James' estimated rates-on-line to calculate the net cost of reinsurance up to a 1-in-100 year event.

For all residential lines combined, the total private reinsurance provision is 42.8% of the wind premium. This provision puts Citizens on a more comparable level to private insurers than a provision that relies only on purchased reinsurance would.

## Impact of Pre-Event Liquidity

In prior years, Citizens issued pre-event liquidity bonds. This year, all pre-event liquidity bonds have matured and will not be an expense in 2026 for Citizens. So, there is no expense provision included in this indication due to the pre-event liquidity.

## 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 glide path cap. This affects the statewide premium impacts, raising some lines slightly below or above the cap.

## Sinkhole Indications

Four 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 2025. 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.

## Competitiveness of Citizens' rates

In the most recent prior rate filings, Citizens' policies were re-rated with as many of the private insurers as possible to compare Citizens' rates to the private insurers' rates. Since then, SB-2A has had time to have a major impact, resulting in a rapidly changing market.

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There have been eighteen additional insurers entering/re-entering Florida's property market, with eight of these companies being new in 2025. Also, many other companies have had rate decreases. It was not feasible to program, re-rate, and prepare a thorough analysis that included all this new information in time for this filing. So instead, we rely on the depopulation data.

By examining the data from the most recent depopulation activities, we can gain real-time insight into how Citizens' rates compare to the private market rates. Through November 2025, 545K policies were removed from Citizens via depopulation in 2025. Examining the take-out data since 2023, we have the results below.

<b>Policies Depopulated Since 2023</b>			
	<u># of Policies Assumed</u>	<u>CPIC Premium</u>	<u>Depop Offer</u>
Takeout offer is less than Citizens	425,973	\$3,681	\$3,240
Takeout offer is within 20% of Citizens	807,610	\$3,511	\$3,859
<u>Takeout offer is more than 20% higher than Citizens</u>	<u>61,685</u>	<u>\$3,266</u>	<u>\$4,829</u>
Total	1,295,268	\$3,555	\$3,702

Since 2023, approximately 1.30M policies have been depopulated. Over 95% of these policies have been offered a premium that is either less than or within 20% of Citizens' rates. This is the most recent data available on how Citizens' rates compare to the rates charged by carriers interested in taking policies from Citizens. Citizens' rates are not overly competitive, undercutting the private market. As such, we do not include an additional "non-competitive" adjustment to our recommended rates.

## Wind Mitigation Credits for HO4/HW4/HO6/HW6 policies

Over the past few years, we have updated Wind Mitigation Credits for HO3/HW2 and DP3-D/DP1-D/DW2 policies form. With this rate filing we are also recommending an update to the wind mitigation credits for HO4/HW4/HO6/HW6.

The current mitigation credits for HO4/HW4/HO6/HW6 are based on a 2002 study by Applied Research Associate that was commissioned by the OIR. These credits have become outdated for Citizens' policies as they do not recognize 2010 building code changes. OIR allows Citizens to file a detailed study of updated wind mitigation credits tailored to Citizens' policies using the FCHLM approved AIR hurricane loss model.

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## Rate Analysis Exhibits

Several Exhibits are included with this item. All premium totals are based on policies in-force as of 4/30/2025.

### 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.
- Columns (4) through (6) display the statewide uncapped indication and the proposed capped rate impact for wind-only lines of business.
- Columns (7) through (9) 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 (9) is based on capping all individual rate changes.

### Exhibit 2 - Distribution of Recommended Rate Impacts by Policy for Personal Residential

- 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

### Exhibit 3 – Average Premium by County – All Personal Lines Combined

- Current and proposed average premium by county for all personal lines policies
- Based on in-force policies as of 04/30/2025

### Exhibit 4 – 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 04/30/2025

### Exhibit 5 – 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 04/30/2025

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

- Current and proposed average premium by county for multi-peril Condo Unit policies



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- Based on in-force policies as of 04/30/2025

## **Exhibit 7 – 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 04/30/2025

## **Exhibit 8 – Average Premium by County – DP-1 and DP-3**

- Current and proposed average premium by county for multi-peril Dwelling policies
- Based on in-force policies as of 04/30/2025

## **Exhibit 9 – Average Premium by County – DW-2**

- Current and proposed average premium by county for wind-only Dwelling policies
- Based on in-force policies as of 04/30/2025

## **Exhibit 10 – Average Premium by County – MHO-3 and MDP-1**

- Current and proposed average premium by county for multi-peril Mobile Homeowners and Dwelling Mobile Home policies
- Based on in-force policies as of 04/30/2025

## **Exhibit 11 – Average Premium by County – MW-2 and MD-1**

- Current and proposed average premium by county for wind-only Mobile Homeowners and Dwelling Mobile Home policies
- Based on in-force policies as of 04/30/2025

## **Exhibit 12 – Average Premium by County – HO-4**

- Current and proposed average premium by county for multi-peril Renters policies
- Based on in-force policies as of 04/30/2025

## **Exhibit 13 – Average Premium by County – HW-4**

- Current and proposed average premium by county for wind-only Renters policies
- Based on in-force policies as of 04/30/2025



## 2026 Recommended Rate Filing

<b>Summary</b>	<p>As required by statute, Citizens has completed the annual analysis of recommended rates for 6/1/2026 – 5/31/2027. The purpose of this item is to receive approval from the Board to file these recommended rates with the Florida Office of Insurance Regulation.</p> <p>For personal lines, the overall statewide indicated rate change is -.3%. After the application of the glide-path capping the recommended annual rate impact is -2.6%.</p> <p>For commercial lines, the overall statewide indicated rate change is 18.8%. After the application of the glide-path capping, the recommended annual rate impact is 10.4%.</p>			
<b>Approval Type</b>	<input type="checkbox"/> <b>New Initiative</b>	<input type="checkbox"/> <b>Amending Ongoing Contract</b>		
	<input type="checkbox"/> <b>Replacing Expiring Contract</b>	<input checked="" type="checkbox"/> <b>Other (Explain in Summary)</b>		
<b>Awarded Vendor(s)</b>	N/A			
<b>Contract Term Length</b>	N/A			
<b>Contract Estimated Spend</b>	N/A			
<b>Procurement Method</b>	<input type="checkbox"/> <b>Competitive Solicitation</b>	<input type="checkbox"/> <b>Single Source</b>		
	<input type="checkbox"/> <b>DMS Approved Contract</b>	<input type="checkbox"/> <b>Emergency Procurement</b>		
	<input type="checkbox"/> <b>Statutory Exemption</b>	<input checked="" type="checkbox"/> <b>Other (Explain in Summary)</b>		
<b>Committee Consent</b>	The Committee recommends that the Board approve the filing with the OIR the proposed rate changes.			

<b>Board Consent</b>	<p>The A&amp;U Committee recommends that the Board of Governors:</p> <p>Approve the proposed rate changes of -2.6% and 10.4%, for personal and commercial lines, respectively; and</p> <p>Authorize staff to take any appropriate or necessary action consistent with the filing of the proposed rates which includes filing with the Office of Insurance Regulation, system change implementations, and other relevant activities.</p>
<b>Executive Sponsor(s)</b>	Jennifer Montero, Chief Financial Officer

## Exhibit 1 - Summary of Statewide Indications

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	In-Force	Multi-Peril		In-Force	Wind-Only		In-Force	Total	
<u>Product Line - Personal</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>
		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>
Homeowners	1,181,513,102	-5.5%	-4.8%	248,403,180	18.8%	5.0%	1,429,916,281	-1.3%	-3.1%
Renters	1,835,389	0.3%	-1.0%	99,570	46.6%	8.1%	1,934,959	2.7%	-0.5%
Condo Units	70,747,880	-19.7%	-8.2%	35,943,903	16.7%	5.6%	106,691,782	-7.4%	-3.6%
Dwelling -DP3	342,276,176	-5.0%	-4.6%	78,166,034	17.4%	6.8%	420,442,210	-0.9%	-2.5%
Dwelling - DP1	159,785,411	-3.4%	-3.4%	n/a	n/a	n/a	159,785,411	-3.4%	-3.4%
Mobile Homeowners	153,926,702	16.8%	2.8%	3,862,222	22.3%	2.9%	157,788,923	17.0%	2.8%
Dwelling Mobile Home	24,634,981	4.4%	-2.1%	729,133	1.6%	-2.7%	25,364,115	4.3%	-2.2%
Total Personal Lines	1,934,719,641	-3.9%	-4.1%	367,204,041	18.3%	5.4%	2,301,923,682	-0.3%	-2.6%

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	In-Force	Multi-Peril		In-Force	Wind-Only		In-Force	Total	
<u>Product Line - Commercial</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>
		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>
Commercial Residential	115,884,630	26.7%	11.1%	173,346,442	26.6%	14.1%	289,231,073	26.6%	12.9%
<u>Commercial Non-Residential</u>	<u>22,157,104</u>	<u>-7.0%</u>	<u>1.8%</u>	<u>51,759,285</u>	<u>-14.0%</u>	<u>0.0%</u>	<u>73,916,389</u>	<u>-11.9%</u>	<u>0.6%</u>
Total Commercial Lines	138,041,734	21.3%	9.3%	225,105,727	17.2%	10.9%	363,147,462	18.8%	10.4%

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	In-Force	Multi-Peril		In-Force	Wind-Only		In-Force	Total	
<u>Product Line</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>	<u>Premium</u>	<u>Uncapped</u>	<u>Proposed</u>
		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>		<u>Indication</u>	<u>Change</u>
Personal	1,934,719,641	-3.9%	-4.1%	367,204,041	18.3%	5.4%	2,301,923,682	-0.3%	-2.6%
<u>Commercial</u>	<u>138,041,734</u>	<u>21.3%</u>	<u>9.6%</u>	<u>225,105,727</u>	<u>17.2%</u>	<u>10.9%</u>	<u>363,147,462</u>	<u>18.8%</u>	<u>10.4%</u>
Total	2,072,761,376	-2.2%	-3.2%	592,309,769	17.9%	7.5%	2,665,071,144	2.3%	-0.8%

### Notes:

(1), (4) In-Force Premium at Current Rate Level (includes FHCF Build Up Premium).

(2), (5) Uncapped Rate Indications (includes FHCF Build Up Premium).

(3), (6) Premium Impact Based on Capping Policy Level Changes and the Changes in FHCF Build Up Premium.

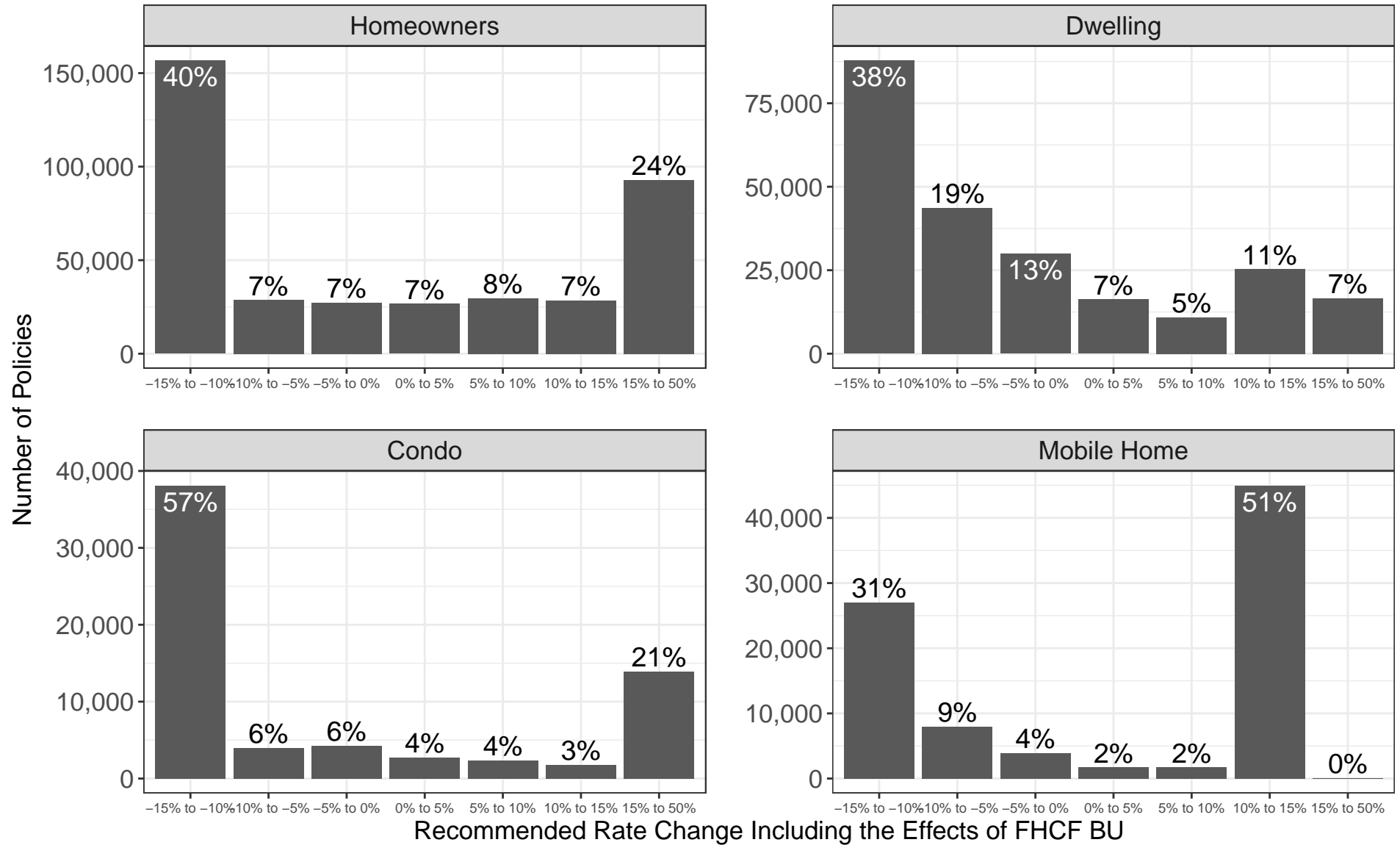
(7) = (1) + (4)

(8) = [ (1)\*(2) + (4)\*(5) ] / (7)

(9) = [ (1)\*(3) + (4)\*(6) ] / (7)

## Exhibit 2

### Distribution of Recommended Rate Changes by Policy for Personal Residential



**Exhibit 3 - ALL PERSONAL LINES COMBINED**  
**Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	2,281	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	Recommended	
	Total	Rate Decreases	Average Premium	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