

Exhibit 1 - Summary of Statewide Indications using the OIR Promulgated Contingency Provisions

	(1) Personal Lines Multi-Peril			(4) Coastal Multiperil			(7)	(8) Wind-Only			(10)	(11) Total		(12)	
	In-Force Premium	Uncapped Indication	Proposed Change	In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication		Proposed Change
<u>Product Line - Personal</u>															
Homeowners	327,040,148	25.0%	8.3%	74,096,719	35.8%	9.5%	100,159,946	22.4%	7.9%	501,296,813	26.1%	8.4%			
Renters	778,623	-23.6%	-13.3%	764,240	-7.7%	-5.7%	166,918	2.9%	3.5%	1,709,781	-13.8%	-8.2%			
Condo Units	14,485,584	26.4%	8.7%	14,275,667	27.5%	7.1%	12,363,268	34.5%	7.2%	41,124,519	29.3%	7.7%			
Dwelling - DP3	89,667,476	32.1%	7.4%	32,659,447	38.0%	8.7%	24,923,492	29.9%	7.7%	147,250,415	33.0%	7.8%			
Dwelling - DP1	17,492,493	8.3%	4.6%	7,352,589	25.3%	7.9%	n/a	n/a	n/a	24,845,082	13.4%	5.6%			
Mobile Homeowners	20,482,789	4.0%	2.6%	2,708,436	21.6%	6.2%	3,333,031	32.2%	9.8%	26,524,256	9.4%	3.8%			
<u>Dwelling Mobile Home</u>	<u>12,418,307</u>	<u>19.8%</u>	<u>9.3%</u>	<u>1,323,709</u>	<u>46.6%</u>	<u>9.4%</u>	<u>353,630</u>	<u>45.8%</u>	<u>9.7%</u>	<u>14,095,646</u>	<u>23.0%</u>	<u>9.3%</u>			
Total Personal Lines	482,365,420	24.7%	7.7%	133,180,807	34.5%	8.8%	141,300,285	25.1%	7.8%	756,846,512	26.5%	7.9%			

	(1) Multi-Peril			(7)	(8) Wind-Only			(10)	(11) Total		(12)	
	In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication		Proposed Change
<u>Product Line - Commercial</u>												
Commercial Residential	22,221,336	36.7%	5.3%	33,114,809	98.6%	10.2%	55,336,146	73.7%	8.2%			
<u>Commercial Non-Residential</u>	<u>2,286,477</u>	<u>10.0%</u>	<u>9.2%</u>	<u>38,967,769</u>	<u>30.0%</u>	<u>9.9%</u>	<u>41,254,246</u>	<u>28.9%</u>	<u>9.9%</u>			
Total Commerical Lines	24,507,813	34.2%	5.7%	72,082,578	61.5%	10.0%	96,590,391	54.6%	8.9%			

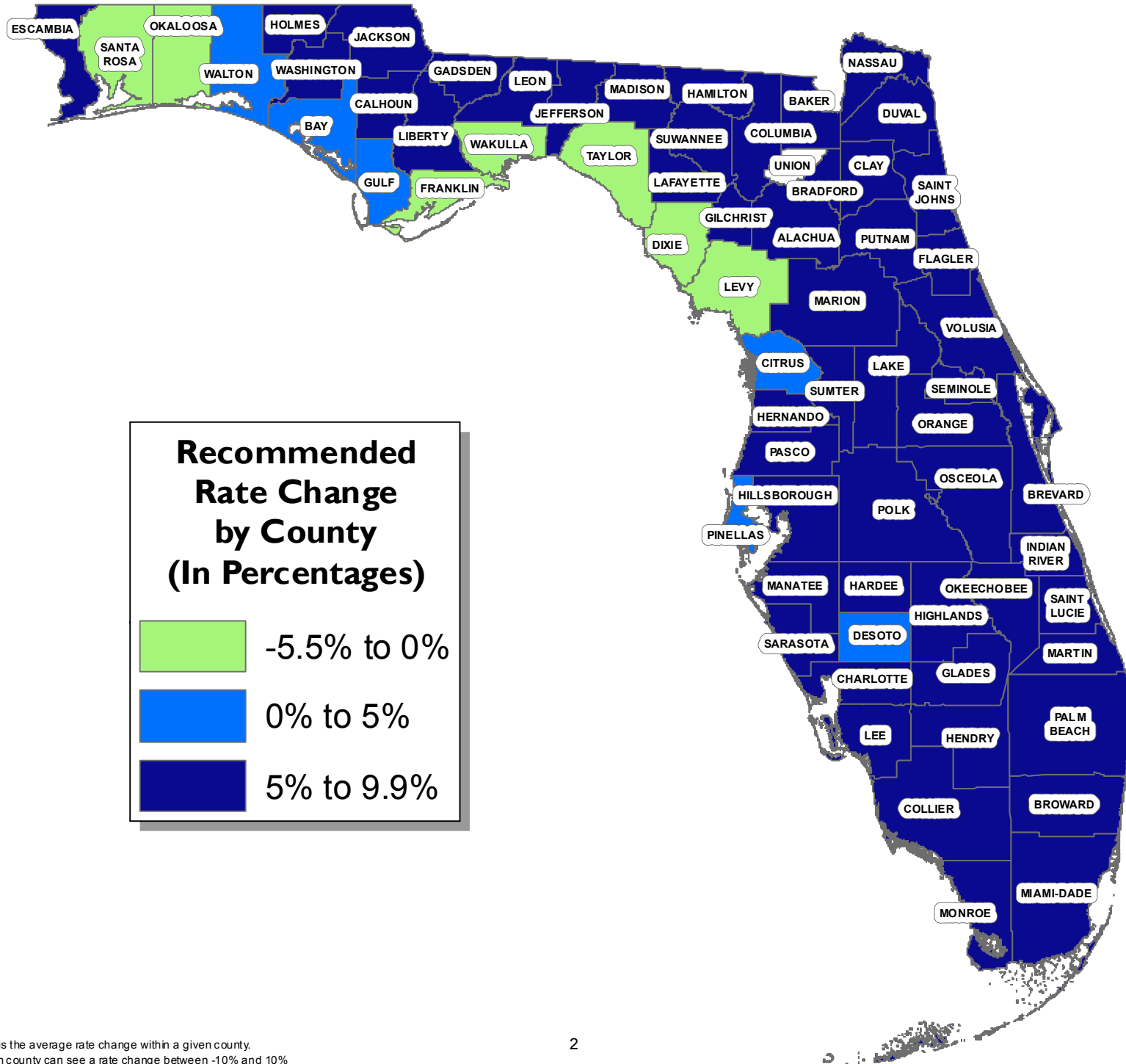
	(1) Multi-Peril			(7)	(8) Wind-Only			(10)	(11) Total		(12)	
	In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication	Proposed Change		In-Force Premium	Uncapped Indication		Proposed Change
<u>Product Line</u>												
Personal	615,546,227	26.8%	8.0%	141,300,285	25.1%	7.8%	756,846,512	26.5%	7.9%			
<u>Commercial</u>	<u>24,507,813</u>	<u>34.2%</u>	<u>5.7%</u>	<u>72,082,578</u>	<u>61.5%</u>	<u>10.0%</u>	<u>96,590,391</u>	<u>54.6%</u>	<u>8.9%</u>			
Total	640,054,040	27.1%	7.9%	213,382,864	37.4%	8.6%	853,436,904	29.6%	8.0%			

Notes:

- (1), (4), (7) In-Force Premium at Current Rate Level
- (2), (5), (8) Uncapped Rate Indications (includes FHCF Build Up Premium).
- (3), (6), (9) Premium Impact after Capping (includes FHCF Build Up Premium).
- (10) = (1) + (4) + (7)
- (11) = [(1)*(2) + (4)*(5) + (7)*(8)] / (10)
- (12) = [(1)*(3) + (4)*(6) + (7)*(9)] / (10)

Exhibit 2 - Percent of Recommended Rate Change by County

Multi-Peril HO3 Policies

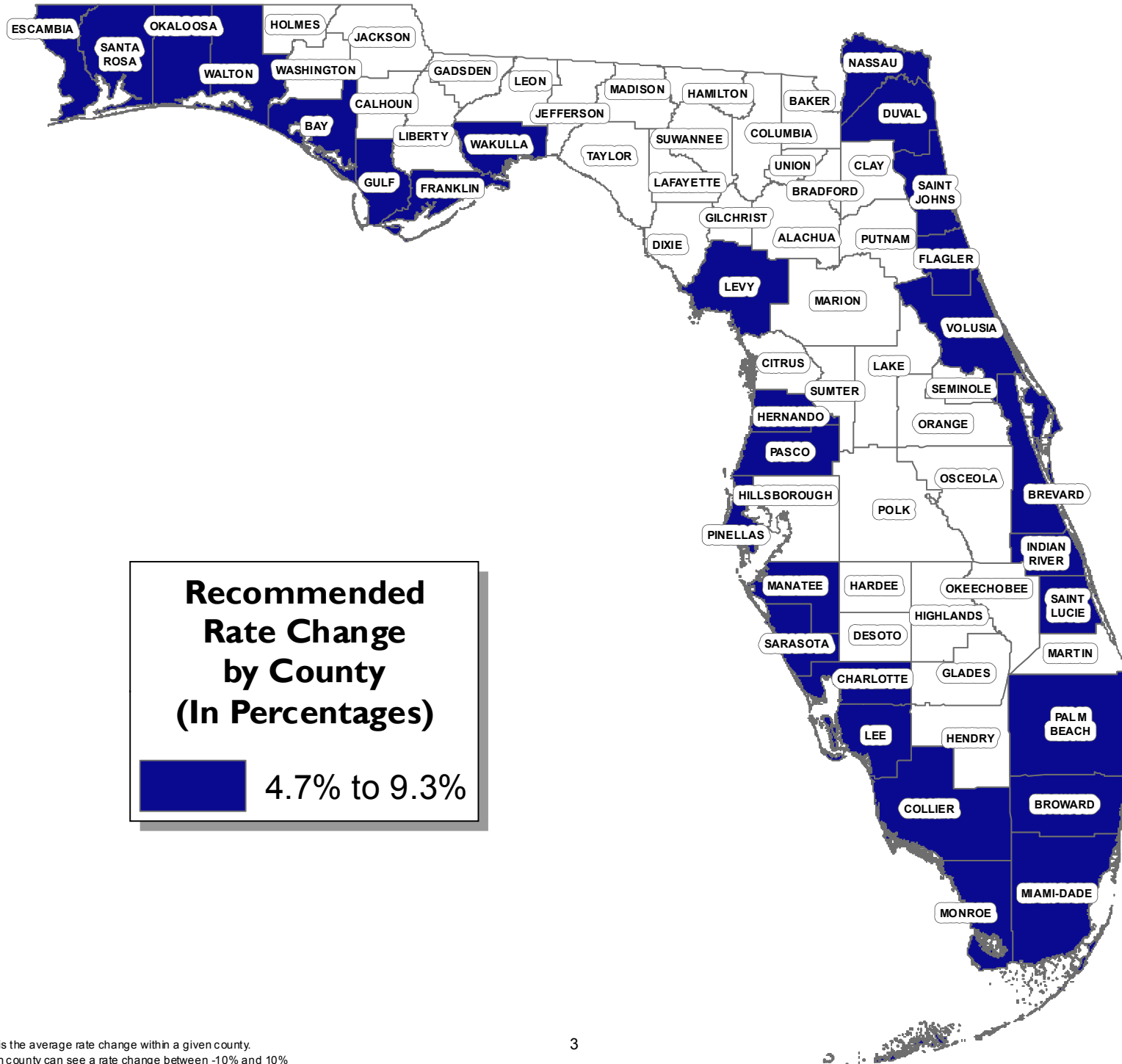


Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 3 - Percent of Recommended Rate Change by County

Wind-Only HW2 Policies



Recommended Rate Change by County (In Percentages)

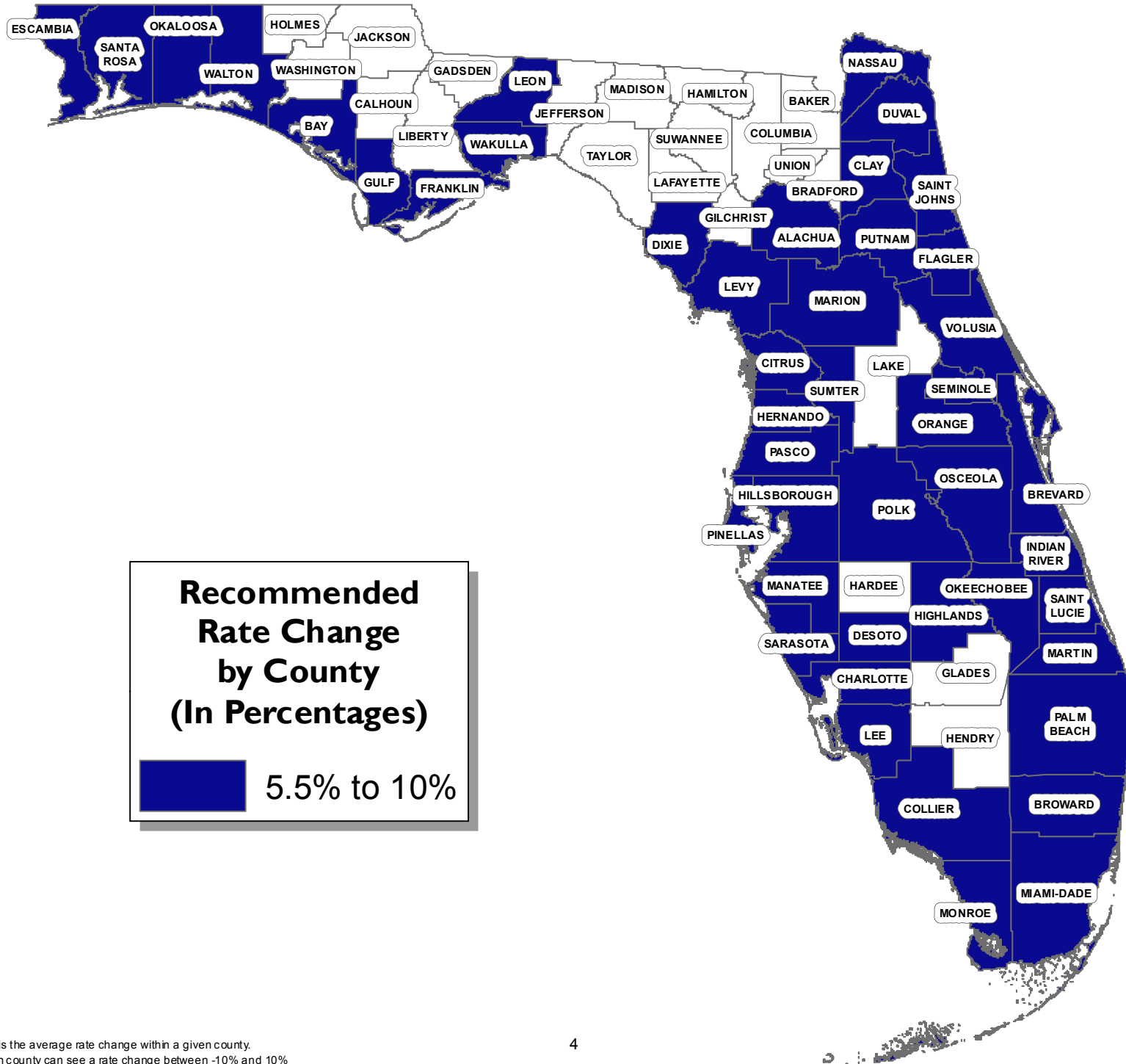
4.7% to 9.3%

Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 4 - Percent of Recommended Rate Change by County

Multi-Peril HO6 Policies

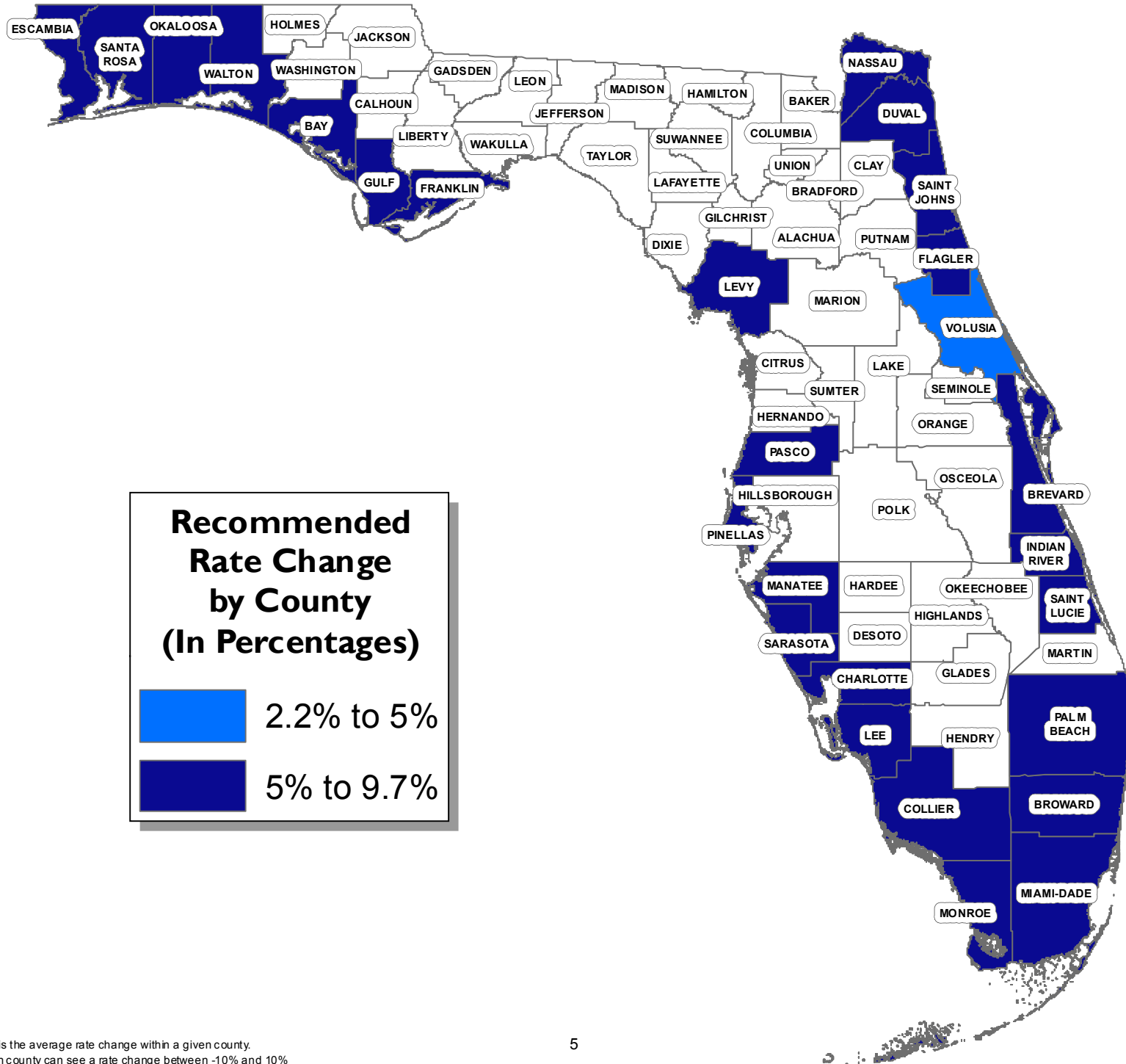


Notes:



1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 5 - Percent of Recommended Rate Change by County

Wind-Only HW6 Policies



Recommended Rate Change by County (In Percentages)

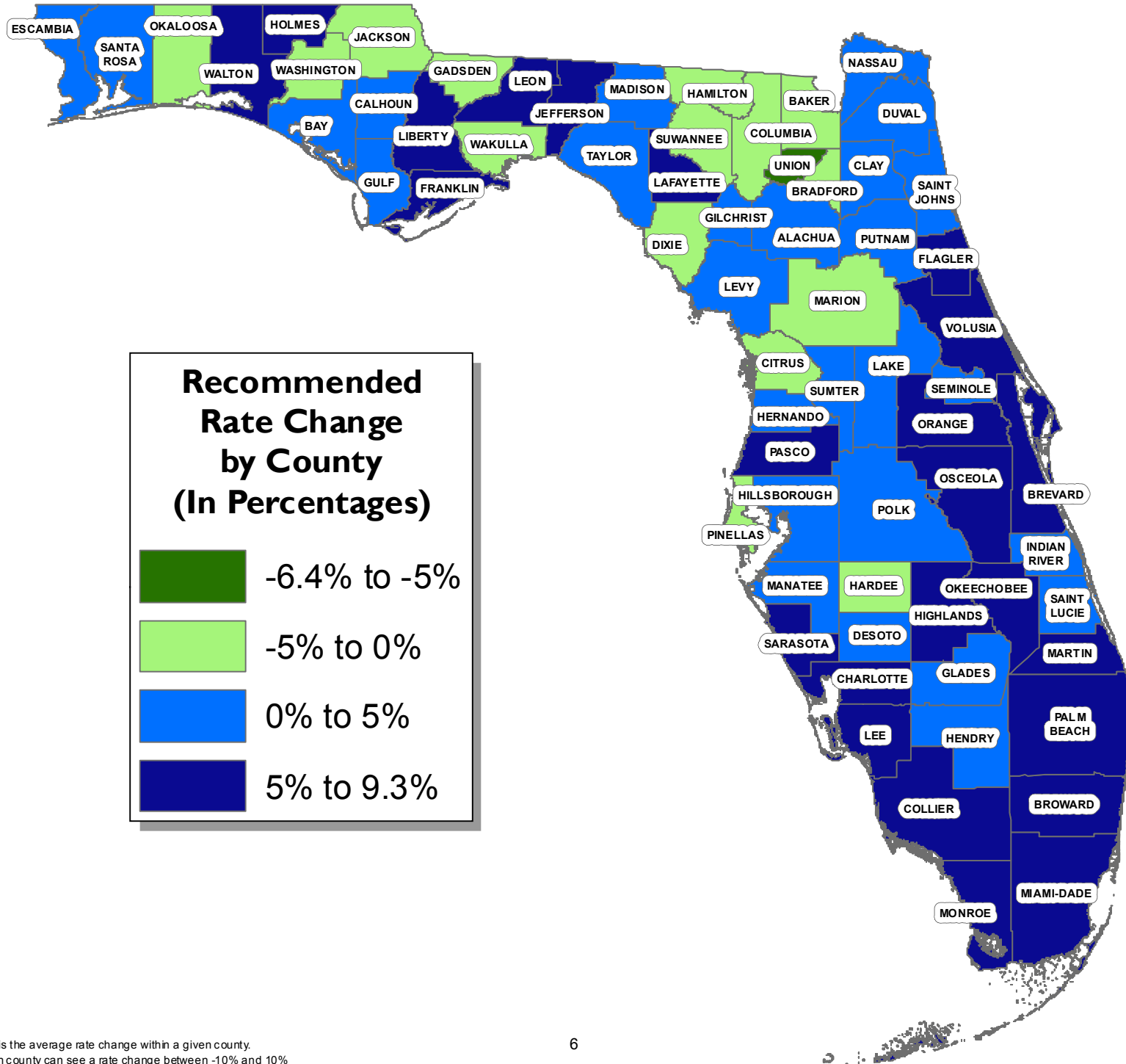
	2.2% to 5%
	5% to 9.7%

Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 6 - Percent of Recommended Rate Change by County

Multi-Peril DPI and DP3 Policies

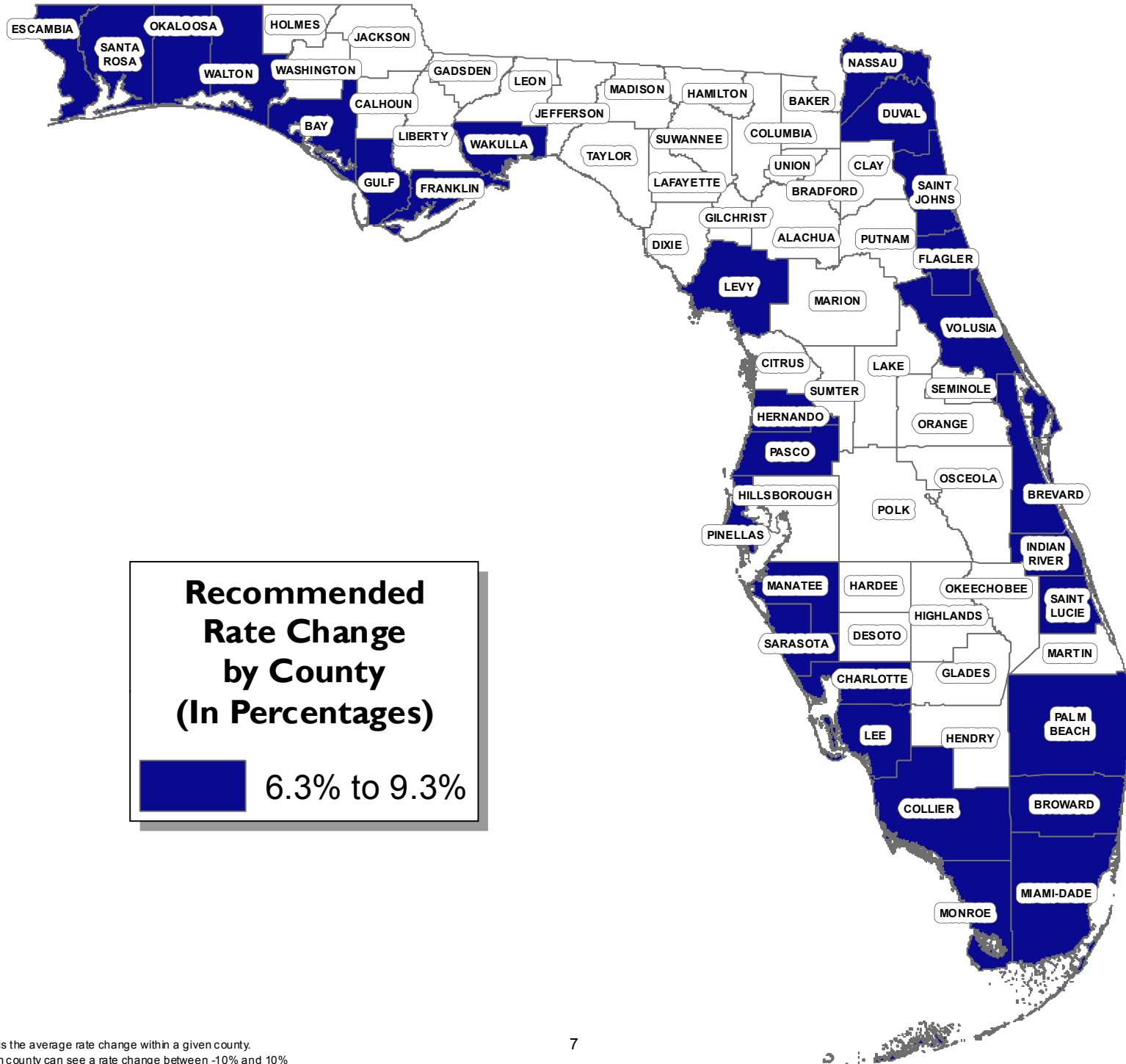


Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 7 - Percent of Recommended Rate Change by County

Wind-Only DW2 Policies



Recommended Rate Change by County (In Percentages)

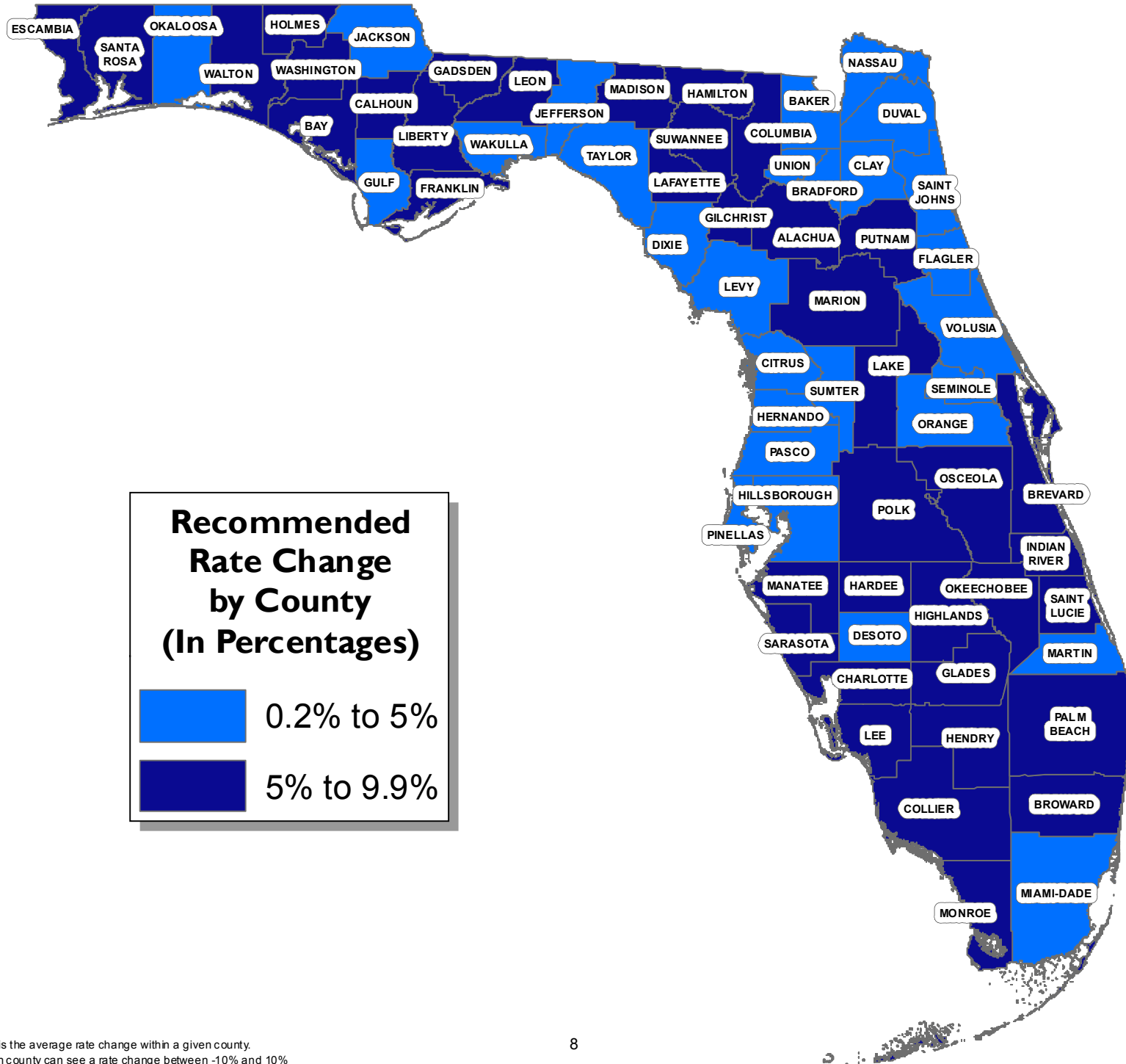
6.3% to 9.3%

Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 8 - Percent of Recommended Rate Change by County

Multi-Peril MHO3 and MDPI Policies



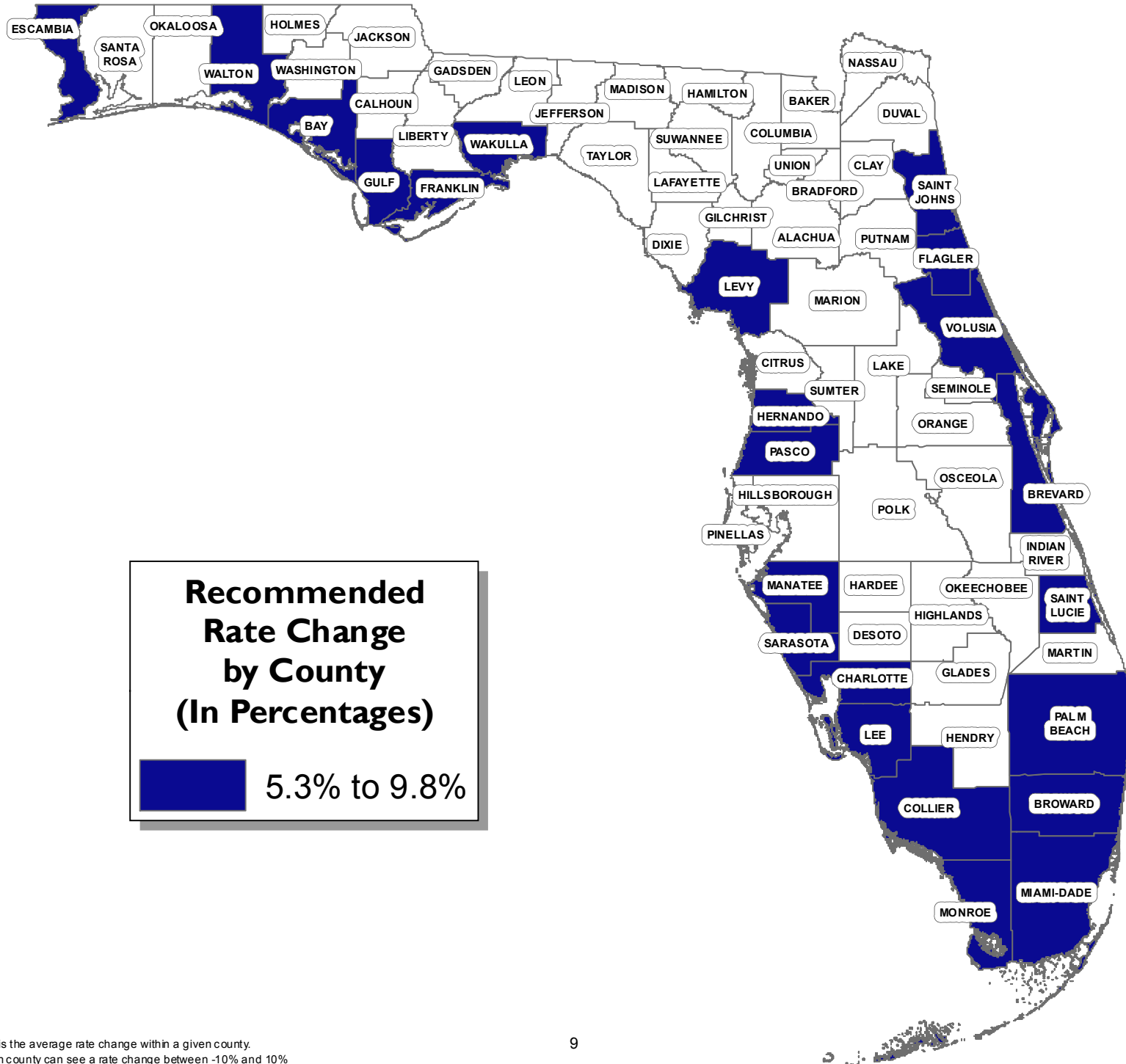
Recommended Rate Change by County (In Percentages)

- 0.2% to 5%
- 5% to 9.9%

Notes:
 1. Percentage of rate change is the average rate change within a given county.
 2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 9 - Percent of Recommended Rate Change by County

Wind-Only MW2 and MDI Policies



Recommended Rate Change by County (In Percentages)

5.3% to 9.8%

Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 10 - Percent of Recommended Rate Change by Territory

Multi-Peril Commercial Residential Policies

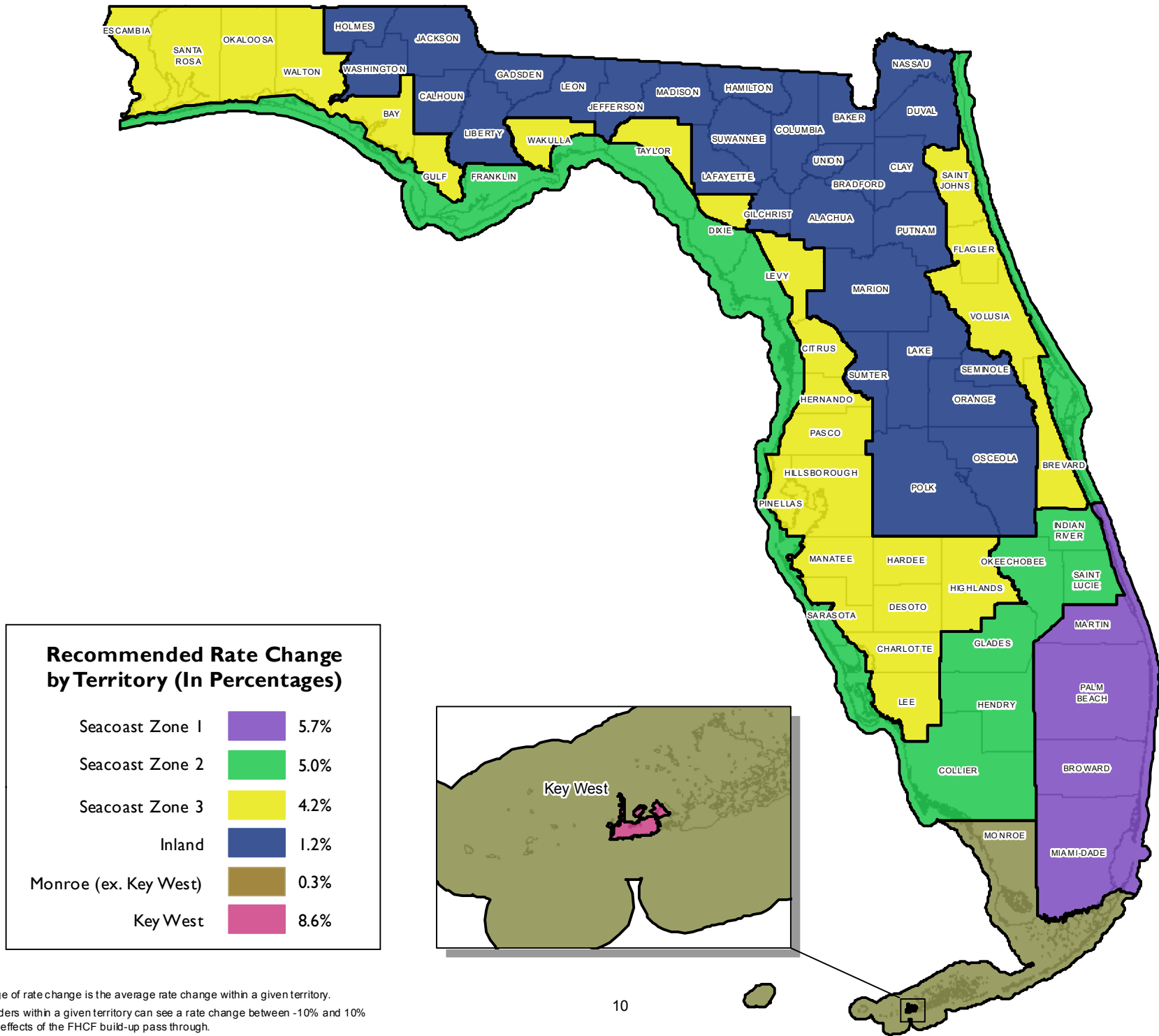
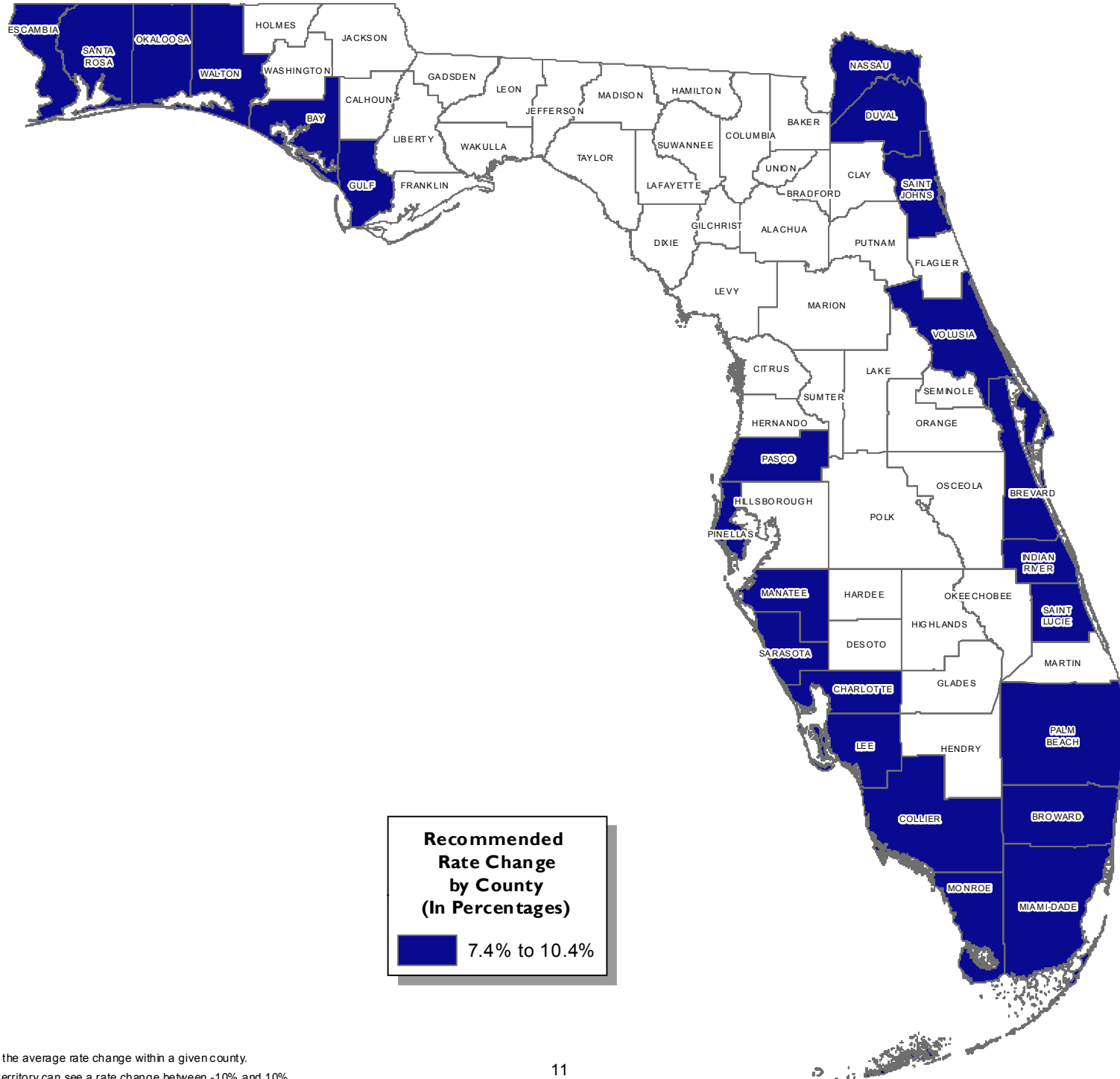


Exhibit II - Percent of Recommended Rate Change by County

Wind-Only Commercial Residential Policies

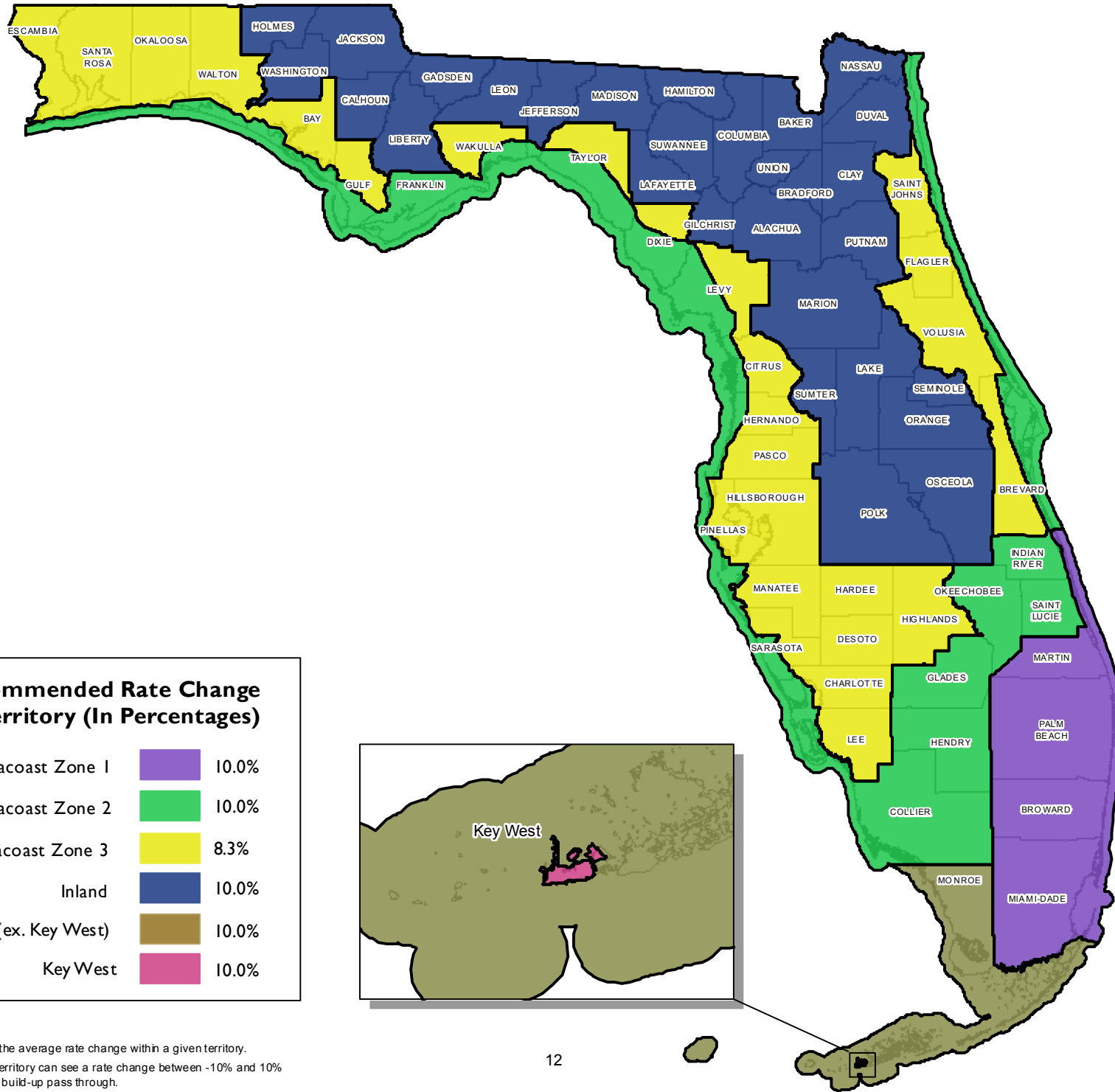


Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given territory can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 12 - Percent of Recommended Rate Change by Territory

Commercial Non-Residential Multi-Peril Policies



Recommended Rate Change by Territory (In Percentages)

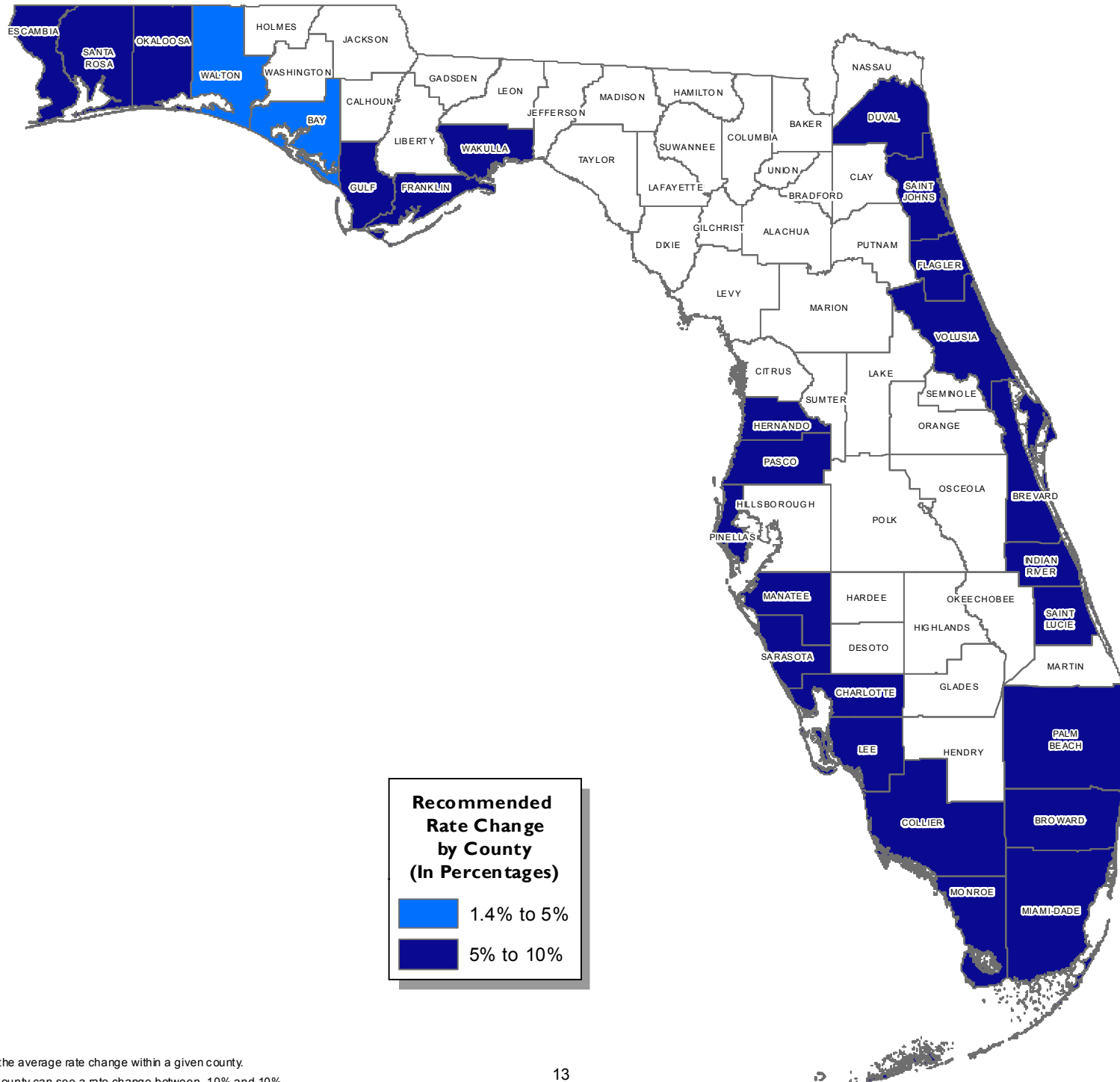
Seacoast Zone 1		10.0%
Seacoast Zone 2		10.0%
Seacoast Zone 3		8.3%
Inland		10.0%
Monroe (ex. Key West)		10.0%
Key West		10.0%

Notes:

1. Percentage of rate change is the average rate change within a given territory.
2. Policy holders within a given territory can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 13 - Percent of Recommended Rate Change by County

Wind-Only Commercial Non-Residential Policies



Recommended Rate Change by County (In Percentages)

- 1.4% to 5%
- 5% to 10%

Notes:

1. Percentage of rate change is the average rate change within a given county.
2. Policy holders within a given county can see a rate change between -10% and 10% excluding effects of the FHCF build-up pass through.

Exhibit 14
 Distribution of Recommended Rate Changes by Policy
 for the Personal Lines Account

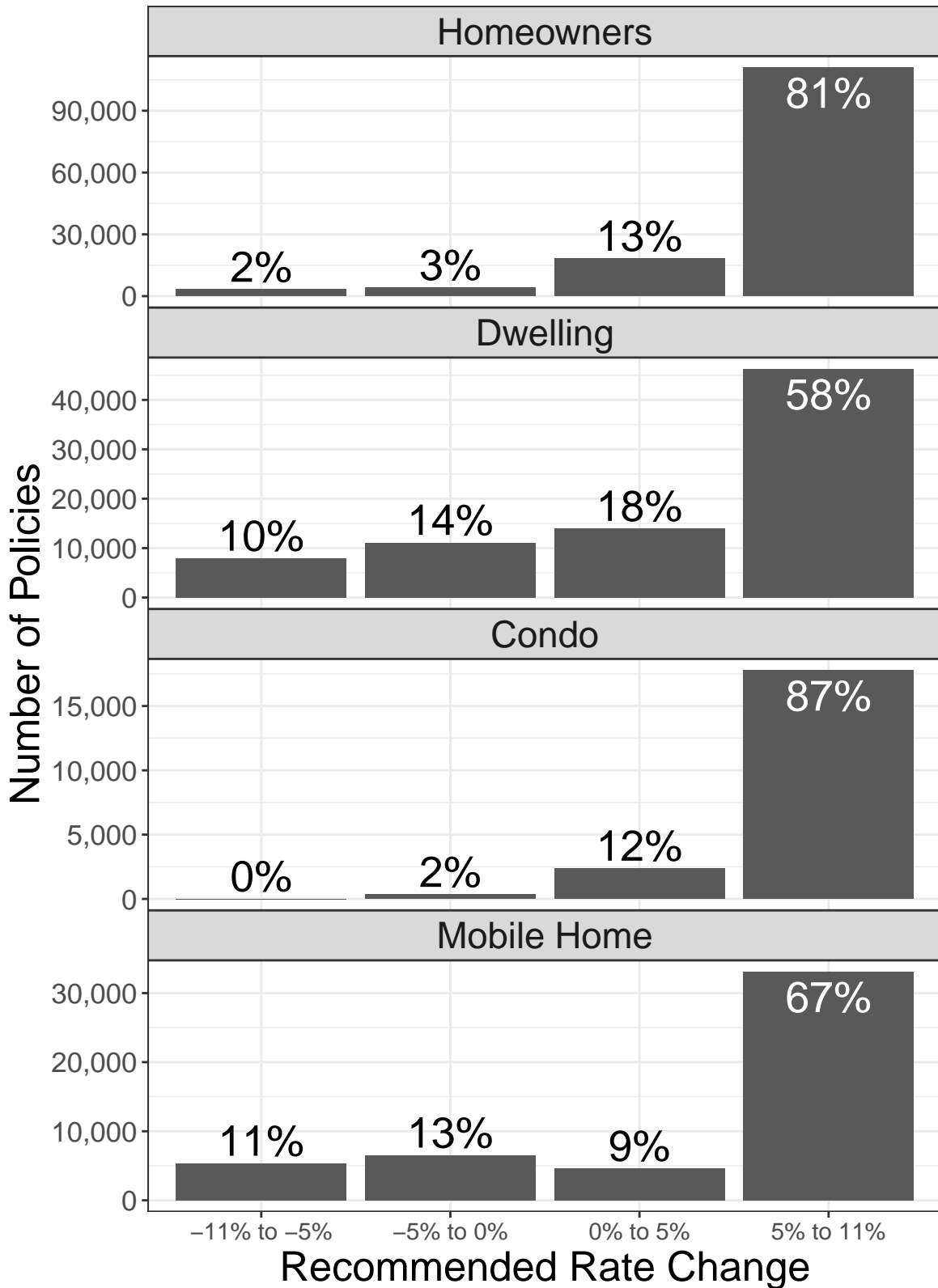
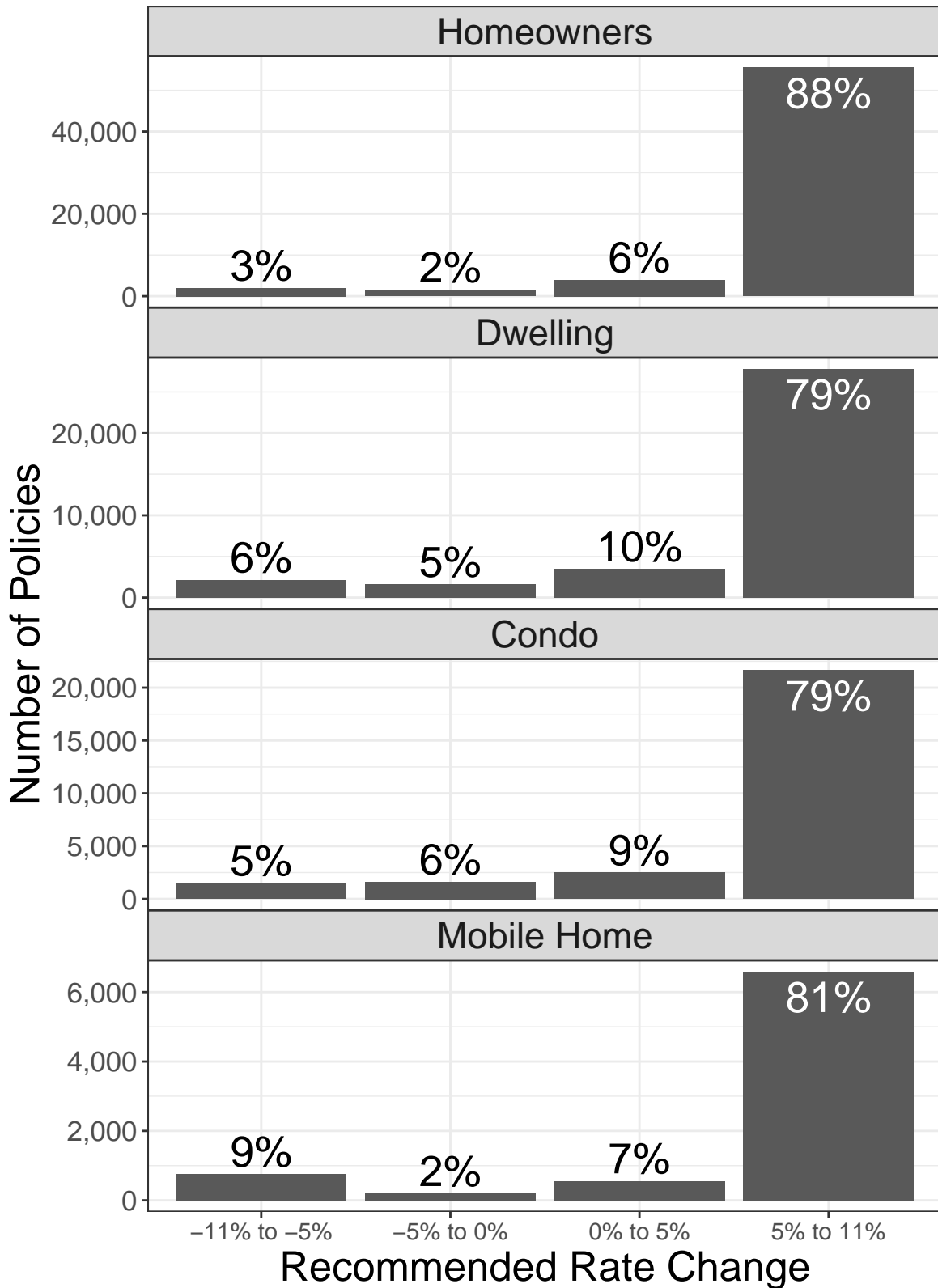


Exhibit 15
Distribution of Recommended Rate Changes by Policy
for the Coastal Account



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

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	101	3	1,157	7.6%	1,245
Baker	5	0	1,210	8.6%	1,314
Bay	192	49	1,542	3.4%	1,594
Bradford	4	0	1,476	9.3%	1,613
Brevard	1,776	149	1,843	5.1%	1,937
Broward	27,262	0	2,998	9.9%	3,294
Calhoun	4	0	1,311	8.5%	1,422
Charlotte	853	106	1,461	6.2%	1,552
Citrus	248	69	1,237	0.7%	1,246
Clay	57	0	1,123	8.1%	1,214
Collier	303	2	1,882	9.0%	2,052
Columbia	14	0	1,287	8.3%	1,393
Dade	54,431	419	3,594	9.8%	3,945
De Soto	15	4	1,499	4.7%	1,570
Dixie	21	21	1,302	-4.2%	1,247
Duval	329	0	1,204	9.3%	1,317
Escambia	308	23	1,947	5.6%	2,055
Flagler	43	0	1,590	9.4%	1,739
Franklin	30	26	1,915	-3.4%	1,849
Gadsden	79	12	1,005	6.2%	1,067
Gilchrist	17	1	1,236	6.3%	1,314
Glades	10	0	1,333	5.6%	1,408
Gulf	12	5	2,830	2.6%	2,904
Hamilton	2	0	995	9.6%	1,090
Hardee	3	0	903	7.2%	967
Hendry	30	0	1,815	9.3%	1,983
Hernando	8,801	84	1,304	6.8%	1,393
Highlands	32	0	1,331	8.8%	1,449
Hillsborough	10,194	11	1,491	7.9%	1,609
Holmes	9	0	989	8.9%	1,077
Indian River	207	1	1,891	7.8%	2,038
Jackson	37	9	1,079	5.6%	1,140
Jefferson	10	1	967	5.5%	1,021
Lafayette	1	0	2,280	9.7%	2,501
Total	158,825	7,614	2,589	8.5%	2,808

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	104	1	1,051	8.6%	1,141
Lee	848	23	1,719	8.9%	1,872
Leon	88	1	922	8.0%	996
Levy	46	40	1,530	-4.7%	1,458
Liberty	2	0	1,738	9.3%	1,900
Madison	6	0	1,198	6.3%	1,273
Manatee	1,138	67	1,616	7.1%	1,732
Marion	151	1	1,071	7.9%	1,156
Martin	185	0	2,853	7.0%	3,052
Monroe	387	22	3,663	8.3%	3,966
Nassau	67	2	1,471	6.5%	1,567
Okaloosa	118	110	1,917	-5.5%	1,811
Okeechobee	23	3	1,476	6.6%	1,573
Orange	341	0	1,405	9.4%	1,537
Osceola	128	0	1,301	9.6%	1,426
Palm Beach	10,725	54	2,833	7.7%	3,052
Pasco	8,294	24	1,394	6.3%	1,482
Pinellas	26,800	5,964	1,658	2.8%	1,705
Polk	150	13	1,420	7.1%	1,521
Putnam	30	3	1,255	5.3%	1,323
Saint Johns	223	2	1,467	8.0%	1,584
Saint Lucie	489	3	1,760	8.9%	1,917
Santa Rosa	86	67	2,532	-2.0%	2,482
Sarasota	1,873	109	1,652	8.2%	1,788
Seminole	143	0	1,350	9.2%	1,474
Sumter	13	1	1,005	7.8%	1,083
Suwannee	5	0	2,790	9.7%	3,061
Taylor	39	39	1,684	-4.9%	1,601
Union	0	0	0	N/A	N/A
Volusia	804	36	1,294	6.7%	1,381
Wakulla	20	10	1,406	-1.0%	1,392
Walton	51	22	2,452	0.2%	2,457
Washington	8	2	1,543	5.5%	1,628

EXHIBIT 17 - WIND-ONLY HW2
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	256	18	1,798	8.8%	1,957
Bradford	0	0	0	N/A	N/A
Brevard	248	10	2,481	8.8%	2,700
Broward	6,910	399	2,798	8.6%	3,039
Calhoun	0	0	0	N/A	N/A
Charlotte	118	1	2,109	9.2%	2,303
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	687	15	2,794	9.1%	3,048
Columbia	0	0	0	N/A	N/A
Dade	8,113	1,761	3,113	6.1%	3,304
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	160	6	1,252	9.1%	1,366
Escambia	1,437	7	2,168	9.3%	2,370
Flagler	244	0	1,102	9.3%	1,204
Franklin	130	14	2,448	7.6%	2,635
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	84	7	2,218	8.8%	2,414
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	57	7	1,281	7.9%	1,382
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	151	4	3,604	9.0%	3,927
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	40,712	3,249	2,656	7.9%	2,865

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,487	46	2,298	9.0%	2,506
Leon	0	0	0	N/A	N/A
Levy	73	2	1,165	8.9%	1,268
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	142	5	2,484	9.0%	2,707
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	6,658	0	3,467	7.8%	3,737
Nassau	92	0	933	9.3%	1,020
Okaloosa	53	1	3,515	9.1%	3,836
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	5,101	299	2,865	8.6%	3,112
Pasco	172	33	1,385	4.7%	1,451
Pinellas	1,548	6	2,436	9.3%	2,661
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	160	3	1,198	9.2%	1,308
Saint Lucie	51	0	1,736	9.3%	1,897
Santa Rosa	278	0	2,610	9.3%	2,854
Sarasota	4,879	457	1,366	8.4%	1,480
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	1,030	65	1,224	9.0%	1,334
Wakulla	44	3	1,179	8.8%	1,282
Walton	349	80	2,161	4.8%	2,264
Washington	0	0	0	N/A	N/A

**EXHIBIT 18 - MULTIPERIL HO6
Recommended Change by County**

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	73	0	382	10.0%	420
Baker	0	0	0	N/A	N/A
Bay	57	0	764	8.5%	829
Bradford	0	0	0	N/A	N/A
Brevard	534	23	834	6.6%	889
Broward	11,163	995	833	8.3%	903
Calhoun	0	0	0	N/A	N/A
Charlotte	197	0	697	9.2%	762
Citrus	2	0	916	9.1%	999
Clay	6	0	323	9.9%	355
Collier	338	0	1,209	7.9%	1,305
Columbia	0	0	0	N/A	N/A
Dade	7,823	387	955	8.9%	1,040
De Soto	5	0	342	9.9%	376
Dixie	1	0	425	10.0%	468
Duval	47	0	569	9.9%	625
Escambia	91	0	1,089	7.4%	1,170
Flagler	9	0	870	9.6%	954
Franklin	1	0	791	9.9%	870
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	0	2,076	9.9%	2,282
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	34	0	790	9.9%	868
Highlands	1	0	456	9.8%	501
Hillsborough	481	0	652	7.5%	701
Holmes	0	0	0	N/A	N/A
Indian River	100	0	1,191	5.7%	1,258
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	33,953	1,924	859	7.9%	927

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	537	18	737	7.2%	790
Leon	60	0	292	8.5%	317
Levy	2	0	469	10.0%	516
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	327	3	875	8.8%	951
Marion	14	1	569	8.5%	617
Martin	165	0	1,004	9.5%	1,100
Monroe	129	32	1,517	6.6%	1,617
Nassau	8	0	1,699	9.6%	1,862
Okaloosa	63	0	695	9.0%	757
Okeechobee	1	0	1,845	9.9%	2,027
Orange	146	0	474	9.2%	517
Osceola	34	0	416	9.6%	456
Palm Beach	5,848	196	980	7.1%	1,049
Pasco	544	0	485	8.4%	525
Pinellas	4,119	267	636	5.5%	671
Polk	16	0	655	8.9%	714
Putnam	1	0	364	9.9%	400
Saint Johns	55	0	762	9.2%	832
Saint Lucie	158	0	1,046	9.5%	1,145
Santa Rosa	11	0	943	9.8%	1,035
Sarasota	352	2	1,208	7.0%	1,292
Seminole	41	0	455	9.9%	501
Sumter	1	0	843	10.0%	927
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	322	0	578	7.3%	620
Wakulla	1	0	1,724	9.8%	1,894
Walton	34	0	1,231	9.6%	1,349
Washington	0	0	0	N/A	N/A

EXHIBIT 19 - WIND-ONLY HW6
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	0	0	0	N/A	N/A
Baker	0	0	0	N/A	N/A
Bay	185	27	561	7.5%	603
Bradford	0	0	0	N/A	N/A
Brevard	257	45	759	6.9%	811
Broward	2,257	310	718	6.5%	765
Calhoun	0	0	0	N/A	N/A
Charlotte	113	0	922	9.7%	1,012
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	760	97	964	7.1%	1,033
Columbia	0	0	0	N/A	N/A
Dade	2,127	344	1,362	5.7%	1,440
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	23	2	542	7.8%	585
Escambia	291	9	783	8.7%	851
Flagler	24	1	483	7.2%	517
Franklin	6	0	363	8.5%	394
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	2	0	1,730	9.7%	1,898
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	183	14	1,449	7.5%	1,558
Jackson	0	0	0	N/A	N/A
Jefferson	0	0	0	N/A	N/A
Lafayette	0	0	0	N/A	N/A
Total	13,764	1,530	941	7.2%	1,009

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	857	6	914	9.6%	1,002
Leon	0	0	0	N/A	N/A
Levy	5	0	199	9.7%	218
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	206	1	890	9.6%	976
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,347	1	1,044	9.6%	1,145
Nassau	27	7	885	6.3%	941
Okaloosa	187	27	648	7.9%	699
Okeechobee	0	0	0	N/A	N/A
Orange	0	0	0	N/A	N/A
Osceola	0	0	0	N/A	N/A
Palm Beach	2,258	283	949	6.2%	1,009
Pasco	26	1	399	8.1%	432
Pinellas	632	52	802	8.1%	867
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	50	10	675	7.5%	725
Saint Lucie	118	9	718	7.5%	772
Santa Rosa	62	6	723	9.0%	788
Sarasota	1,188	160	884	8.1%	956
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	334	82	537	2.2%	549
Wakulla	0	0	0	N/A	N/A
Walton	239	36	847	8.1%	915
Washington	0	0	0	N/A	N/A