

EXHIBIT 16 - MULTIPERIL HO3
Recommended Change by County

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Alachua	108	2	1,170	8.9%	1,274
Baker	4	0	1,548	9.4%	1,693
Bay	207	4	1,579	7.5%	1,697
Bradford	6	0	1,412	9.4%	1,544
Brevard	1,986	45	1,844	6.7%	1,968
Broward	29,215	0	3,057	9.9%	3,360
Calhoun	3	0	1,076	9.3%	1,176
Charlotte	932	21	1,484	8.1%	1,605
Citrus	274	3	1,224	6.0%	1,298
Clay	68	0	1,070	9.2%	1,168
Collier	355	0	1,864	9.2%	2,036
Columbia	13	0	1,156	9.6%	1,266
Dade	55,279	1,449	3,687	9.4%	4,033
De Soto	19	0	1,658	7.4%	1,780
Dixie	20	0	1,417	2.5%	1,453
Duval	372	0	1,202	9.3%	1,314
Escambia	328	2	1,891	9.0%	2,060
Flagler	48	0	1,566	9.2%	1,711
Franklin	31	5	1,758	2.0%	1,792
Gadsden	85	4	1,009	7.9%	1,088
Gilchrist	16	0	1,186	9.4%	1,297
Glades	8	0	1,302	6.7%	1,390
Gulf	9	1	3,151	7.1%	3,374
Hamilton	3	0	1,357	9.5%	1,486
Hardee	3	0	946	9.4%	1,034
Hendry	41	0	1,729	9.2%	1,889
Hernando	8,830	5	1,297	6.9%	1,387
Highlands	44	0	1,319	9.4%	1,442
Hillsborough	10,958	0	1,491	8.2%	1,613
Holmes	11	0	1,007	9.2%	1,100
Indian River	221	0	1,896	9.0%	2,067
Jackson	43	1	1,037	8.6%	1,126
Jefferson	9	1	856	8.0%	925
Lafayette	1	0	2,280	9.6%	2,499
Total	164,621	4,494	2,627	8.5%	2,851

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	123	0	1,028	9.2%	1,123
Lee	927	23	1,758	8.9%	1,914
Leon	98	1	898	9.0%	979
Levy	51	35	1,478	1.3%	1,497
Liberty	2	0	1,753	9.2%	1,914
Madison	6	0	1,175	9.3%	1,284
Manatee	1,218	16	1,619	8.2%	1,752
Marion	173	0	1,034	9.4%	1,131
Martin	220	0	2,835	7.7%	3,054
Monroe	406	6	3,691	9.7%	4,049
Nassau	71	0	1,511	9.2%	1,650
Okealoosa	127	92	1,859	-2.7%	1,808
Okeechobee	33	1	1,440	9.0%	1,569
Orange	397	0	1,409	9.3%	1,540
Osceola	154	0	1,288	9.4%	1,409
Palm Beach	10,907	181	2,901	7.0%	3,105
Pasco	8,215	3	1,378	7.1%	1,476
Pinellas	27,670	2,444	1,655	4.3%	1,727
Polk	173	2	1,400	9.0%	1,526
Putnam	27	1	1,209	8.7%	1,314
Saint Johns	233	0	1,485	8.5%	1,611
Saint Lucie	598	1	1,817	8.8%	1,978
Santa Rosa	92	53	2,394	1.1%	2,421
Sarasota	1,933	74	1,651	8.6%	1,793
Seminole	166	0	1,295	9.3%	1,415
Sumter	19	0	1,074	9.3%	1,173
Suwannee	6	0	2,559	9.6%	2,804
Taylor	44	14	1,725	-0.2%	1,721
Union	0	0	0	N/A	N/A
Volusia	904	2	1,312	9.2%	1,433
Wakulla	22	0	1,422	6.7%	1,517
Walton	47	2	2,431	5.3%	2,560
Washington	9	0	1,470	9.5%	1,610

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	221	0	1,723	9.5%	1,886
Bradford	0	0	0	N/A	N/A
Brevard	233	5	2,442	9.3%	2,668
Broward	6,552	199	2,746	9.2%	2,998
Calhoun	0	0	0	N/A	N/A
Charlotte	118	0	2,247	9.5%	2,459
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	612	6	2,789	9.4%	3,050
Columbia	0	0	0	N/A	N/A
Dade	7,803	1,119	3,026	7.5%	3,253
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	149	6	1,216	9.2%	1,328
Escambia	1,299	2	2,131	9.4%	2,332
Flagler	232	0	1,122	9.4%	1,227
Franklin	116	9	2,386	8.0%	2,577
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	74	0	2,332	9.5%	2,552
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	50	5	1,286	8.1%	1,391
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	127	1	3,506	9.3%	3,833
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	38,321	1,799	2,638	8.4%	2,861

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	1,408	26	2,346	9.3%	2,564
Leon	0	0	0	N/A	N/A
Levy	71	1	1,183	9.2%	1,292
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	124	4	2,515	9.3%	2,749
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	6,439	0	3,462	7.6%	3,726
Nassau	77	0	941	9.5%	1,030
Okaloosa	46	0	3,703	9.5%	4,054
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	4,801	32	2,851	9.3%	3,117
Pasco	155	26	1,337	7.6%	1,439
Pinellas	1,424	0	2,473	9.4%	2,706
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	148	3	1,183	9.3%	1,293
Saint Lucie	50	0	1,733	9.5%	1,897
Santa Rosa	252	0	2,606	9.5%	2,852
Sarasota	4,479	311	1,347	8.8%	1,464
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	899	42	1,198	9.2%	1,309
Wakulla	44	1	1,252	9.1%	1,366
Walton	318	1	2,121	6.6%	2,261
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	364	10.0%	400
Baker	0	0	0	N/A	N/A
Bay	53	0	832	9.8%	913
Bradford	0	0	0	N/A	N/A
Brevard	581	14	868	6.8%	927
Broward	11,541	0	839	9.1%	916
Calhoun	0	0	0	N/A	N/A
Charlotte	188	0	739	9.1%	807
Citrus	1	0	1,684	9.9%	1,852
Clay	7	0	309	10.0%	339
Collier	361	0	1,223	9.0%	1,333
Columbia	0	0	0	N/A	N/A
Dade	8,192	399	961	9.1%	1,048
De Soto	6	0	358	9.7%	393
Dixie	1	0	467	10.0%	514
Duval	47	0	554	10.0%	610
Escambia	97	0	1,217	9.1%	1,328
Flagler	9	0	910	10.0%	1,001
Franklin	4	0	1,185	10.0%	1,304
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	10.0%	2,283
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	39	0	865	9.9%	951
Highlands	1	0	456	9.8%	501
Hillsborough	464	0	667	7.5%	717
Holmes	0	0	0	N/A	N/A
Indian River	87	0	1,235	5.6%	1,304
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	34,902	533	870	8.3%	943

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	539	2	746	7.4%	801
Leon	61	0	297	10.0%	327
Levy	2	0	495	10.0%	545
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	332	0	927	8.0%	1,002
Marion	12	0	658	10.0%	724
Martin	159	0	1,047	9.6%	1,147
Monroe	128	9	1,557	7.7%	1,677
Nassau	7	0	1,500	10.1%	1,651
Okaloosa	62	0	772	9.7%	847
Okeechobee	1	0	1,845	9.8%	2,025
Orange	173	0	471	9.5%	516
Osceola	29	0	437	10.0%	481
Palm Beach	6,065	59	976	7.2%	1,046
Pasco	518	0	517	8.6%	562
Pinellas	4,092	49	655	6.1%	695
Polk	15	0	733	9.6%	803
Putnam	1	0	664	10.0%	731
Saint Johns	43	0	806	9.9%	886
Saint Lucie	153	0	1,080	9.4%	1,181
Santa Rosa	14	0	1,009	9.9%	1,109
Sarasota	347	1	1,225	7.1%	1,312
Seminole	38	0	443	10.0%	487
Sumter	1	0	843	10.0%	927
Suwannee	0	0	0	N/A	N/A
Taylor	1	0	1,578	9.9%	1,735
Union	0	0	0	N/A	N/A
Volusia	331	0	628	7.2%	673
Wakulla	1	0	1,724	10.0%	1,896
Walton	24	0	1,264	9.9%	1,389
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	167	14	570	8.7%	620
Bradford	0	0	0	N/A	N/A
Brevard	215	31	773	7.7%	832
Broward	2,109	195	697	7.6%	750
Calhoun	0	0	0	N/A	N/A
Charlotte	117	0	925	9.7%	1,014
Citrus	0	0	0	N/A	N/A
Clay	0	0	0	N/A	N/A
Collier	666	43	946	8.2%	1,024
Columbia	0	0	0	N/A	N/A
Dade	1,930	258	1,280	6.6%	1,365
De Soto	0	0	0	N/A	N/A
Dixie	0	0	0	N/A	N/A
Duval	24	1	497	9.4%	544
Escambia	263	3	786	9.5%	860
Flagler	22	1	478	9.0%	521
Franklin	6	0	364	9.7%	399
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	156	22	1,446	7.4%	1,553
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	12,639	1,061	920	8.0%	994

County	Number of Policies		Current	Recommended	
	Total	Rate Decreases	Average Premium	Rate Change	Average Premium
Lake	0	0	0	N/A	N/A
Lee	779	5	927	9.6%	1,017
Leon	0	0	0	N/A	N/A
Levy	5	0	209	9.7%	230
Liberty	0	0	0	N/A	N/A
Madison	0	0	0	N/A	N/A
Manatee	197	0	945	9.7%	1,037
Marion	0	0	0	N/A	N/A
Martin	0	0	0	N/A	N/A
Monroe	1,258	0	1,046	9.7%	1,147
Nassau	30	7	876	7.7%	943
Okaloosa	163	26	644	7.6%	693
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	2,110	171	920	7.6%	990
Pasco	24	1	375	9.4%	411
Pinellas	574	37	828	8.9%	902
Polk	0	0	0	N/A	N/A
Putnam	0	0	0	N/A	N/A
Saint Johns	46	8	694	8.4%	752
Saint Lucie	112	0	728	8.3%	788
Santa Rosa	51	4	712	9.3%	778
Sarasota	1,088	137	872	8.5%	946
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	311	65	532	6.1%	565
Wakulla	0	0	0	N/A	N/A
Walton	214	32	847	8.1%	916
Washington	0	0	0	N/A	N/A