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OCT 11 2012

Disputed by: KT



OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION

CASE NO.: 128220-12

ORDER

TO: Barry Gilway
President
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

THIS CAUSE came on before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 12-13991, FCP 12-13992, FCP 12-14190, and FCP 12-14191. The OFFICE held a public hearing on September 20, 2012 in Miami-Dade County that was televised statewide by The Florida Channel. At the hearing, several public comments were made by persons in attendance, and the OFFICE announced that the public could comment by e-mail. CITIZENS and the Florida Insurance Consumer Advocate offered testimony. The OFFICE, now having considered the complete record for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of the parties herein.

2. CITIZENS was created by statute with the public purpose to ensure the existence of an orderly market for property insurance for Floridians and Florida businesses.

3. In accordance with Section 627.351(6)(n) of the Florida Statutes, CITIZENS' rates must meet the following requirements:

(n)1. Rates for coverage provided by the corporation shall be actuarially sound and subject to the requirements of s. 627.062, except as otherwise provided in this paragraph. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.

2. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided for in s. 624.509 to augment the financial resources of the corporation.

3. After the public hurricane loss-projection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, that model shall serve as the minimum benchmark for determining the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

4. The rate filings for the corporation which were approved by the office and which took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on December 31, 2006, and shall provide refunds to policyholders who have paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, shall remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the office, subject to the requirements of this paragraph.

5. Beginning on July 15, 2009, and each year thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

4. The process described in the above-referenced statutory provisions requires the OFFICE to establish the rates for CITIZENS by Final Order. This differs from the process for an insurance company, wherein the OFFICE approves or disapproves the rates filed. CITIZENS was required under Florida law to file rate recommendations with the OFFICE beginning July 15, 2009, and each year thereafter. The rate filings governed by this Order are for new rates to be effective no earlier than January 1, 2013.

5. CITIZENS submitted the following rate filings to the OFFICE which are the subject of this Order:

- FCP 12- 13991(Homeowners Coastal Risk Account)
- FCP 12-13992 (Homeowners Personal Lines Account)
- FCP 12-14190 (Dwelling Fire Coastal Account)
- FCP 12-14191 (Dwelling Fire Personal Lines Account)

6. Additional filings for the Mobile Home and Commercial Property have been submitted, but due to the 45-day time constraint, these filings will be the subject of a subsequent Order.

FINDINGS

OFFICE'S FINDINGS AS TO CITIZENS' USE OF MODELS IN CALCULATING RATE INDICATIONS

7. Section 627.351(n)1., Florida Statutes, provides that the OFFICE shall establish CITIZENS' rates. This circumstance is unique to CITIZENS.

8. Section 627.351(6)(n)6., Florida Statutes, provides that CITIZENS shall “annually implement a rate increase which, except for sinkhole coverage, does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.” This statutory “rate cap” is also unique to CITIZENS.

9. Three computer models were run and included in the filings for purposes of projecting hurricane losses to be used in calculating rate indications: AIR, RMS, and the Public Model. In each of the Homeowners filings at issue, CITIZENS utilized the model that provided the highest rate indication. In most cases this was the AIR model. By statute, the public model must be used as a minimum benchmark so that in any territory where AIR produced a rate that was lower than the public model result, the rate was adjusted to meet the public model result.

10. The OFFICE in establishing the rates for Homeowners modified the proposed rates using the RMS model, which in most cases yields a middle result between the other two models.

11. Section 627.351(6)(n)3., Florida Statutes, requires that the Public Model provide the “minimum benchmark for determining the windstorm portion of the corporation’s rates.” As such, the OFFICE has also considered the Public Model where required to do so by statute.

12. In setting rates that comply with Section 627.351(6)(n), Florida Statutes, and CITIZENS’ unique circumstances, the OFFICE has, for each filing, imposed a maximum territorial increase of 10% (excluding sinkhole coverage) and adjusted territorial rates accordingly. The resulting rate increases are reflected and established in this Order.

OFFICE’S FINDINGS AS TO CITIZENS’ RISK LOAD

13. CITIZENS made its filing in the alternative with either the default “P&C factor” of 3.7, for Homeowners, or with the addition of a significantly higher risk load. The OFFICE

has recently updated the default risk load under its rule to 4.1 rather than 3.7. Therefore, the established rate is based on the new default risk load of 4.1. Pursuant to Rule 69O-170.003 of the OFFICE, a risk load higher than 4.1 may be used if it is supported in accordance with the methodology provided in the rule. The OFFICE used the default which can be used by any insurance company that could not provide support for a higher risk load in accordance with the rule. The OFFICE finds that an increase of the profit and contingencies factor is justified based upon the evidence to 4.1% for Homeowners and to 3.6% for Dwelling Fire.

OFFICE'S FINDINGS AS TO SINKHOLE COVERAGE

14. At the public hearing on this matter, the Office of the Insurance Consumer Advocate presented evidence that, as a result of SB 408, the number of reported sinkhole claims has been reduced from 3,273 in 2011 to only 280 thus far in 2012.

15. However, numerous sinkhole claims have been made in 2012 in which the claimants allege that the claims were incurred in 2011. The presentation by the Office of the Insurance Consumer Advocate did not account for such claims. As such, the 280 claims represented in the presentation represent only a portion of sinkhole claims filed in 2012. Because some of the claims filed in 2012 may have in fact occurred in 2012 after the reforms of Senate Bill 408 became effective, there may be a reduction of losses in 2012 and a further reduction in 2013. Such a reduction is anticipated by the study commissioned by CITIZENS and relied upon by the Consumer Advocate. However, due to the ambiguity caused by the filed claims data, the OFFICE is unable to quantify how much SB 408 will reduce the frequency and severity of sinkhole claims. In the established rate, the OFFICE is tempering the effects of the sinkhole loss cost projections by capping Pasco and Hernando county rates for the optional sinkhole endorsement to 25% for Homeowners above the previous year's rate. Hillsborough is

capped at 50% above the previous year's rate. The sinkhole rates in other territories are relatively low dollar amounts and therefore are capped at zero as a minimum and not capped for a maximum.

**OFFICE'S FINDINGS AS TO CITIZENS' PROPOSED ALL OTHER PERILS
DEDUCTIBLES**

16. As part of the HO-3 or Homeowners rate filings, and as part of the Dwelling Fire filings, CITIZENS has proposed to allow Additional AOP (All other perils) Deductibles per the choice of the consumer. Pursuant to CITIZENS' proposal, a consumer with an HO-3 or Dwelling Fire policy may choose a higher deductible in order to realize a decrease in premium.

17. The OFFICE has not been presented sufficient evidence to determine whether any such reduction to the premium is to be applied before or after any rate cap established by statute and by operation of this Order.

18. The OFFICE recognizes the benefit in providing consumers a choice that would allow a reduction in premium. However, if the proposed Additional AOP Deductibles were to be applied to CITIZENS' indicated rates (irrespective of the established rate cap) and not to the actual rates established by execution of this Order, numerous consumers may select such an option and not realize any actual reduction to their premiums.

19. As such, the OFFICE will approve the proposed Additional AOP Deductibles only upon satisfaction of the following conditions:

- a) CITIZENS must provide each policyholder a disclosure form, prior to the consumer selecting an Additional AOP Deductible, that will accurately and correctly detail the effect that the selection of such option will have on that consumer's premium;

capped at 50% above the previous year's rate. The sinkhole rates in other territories are relatively low dollar amounts and therefore are capped at zero as a minimum and not capped for a maximum.

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18. The OFFICE recognizes the benefit in providing consumers a choice that would allow a reduction in premium. However, if the proposed Additional AOP Deductibles were to be applied to CITIZENS' indicated rates (irrespective of the established rate cap) and not to the actual rates established by execution of this Order, numerous consumers may select such an option and not realize any actual reduction to their premiums.

19. As such, the OFFICE will approve the proposed Additional AOP Deductibles only upon satisfaction of the following conditions:

- a) CITIZENS must provide each policyholder a disclosure form, prior to the consumer selecting an Additional AOP Deductible, that will accurately and correctly detail the effect that the selection of such option will have on that consumer's premium;

- b) CITIZENS must file a copy of any such disclosure form with the OFFICE prior to utilizing any such form;
- c) Such disclosure form will be subject to the OFFICE's approval, which must be obtained before any such form may be utilized;
- d) Any reduction in premium that results from the selection of an Additional AOP Deductible must be applied to the premium rates established by order of the OFFICE, and is not subject to any capped limitation.

20. Nothing in the forgoing paragraphs shall be construed as approval of CITIZENS' proposed Additional AOP Deductibles prior to these pre-conditions being met. The forgoing merely sets forth the pre-conditions necessary for approval.

OFFICE'S FINDINGS AS TO DWELLING FIRE FILINGS

21. Among the changes embodied in SB 408 were changes to Section 627.7011, Florida Statutes, requiring that, in the event of a loss to a dwelling covered under a homeowner's policy that offers replacement cost coverage, the homeowners' insurer must pay at least the actual cash value (minus any deductible) to the policyholder. This means the claim is reduced for depreciation. Additional payments are to be made as repairs are done.

22. These changes, however, do not apply to CITIZENS Dwelling Fire business. CITIZENS currently adjusts Dwelling Fire claims as if ACV or Actual Cash Value applies rather than replacement cost (other than total losses). The OFFICE has removed the 1.9% reduction in coverage reflective of the change to Section 627.7011, Florida Statutes, as that change only applies to Homeowners not Dwelling Fire.

RATES ESTABLISHED

HOMEOWNERS

23. On or about August 16, 2012, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 12-13992 and 12-13991 for its Homeowners multi-peril coverage program and wind only program respectively. CITIZENS proposed overall rate changes of 11.8%, with an effective date of January 1, 2013, for new and renewal multi-peril business and an effective date of February 1, 2013, for new and renewal wind only business. This rate effect is for both filings in total. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of **10.8% (inclusive of sinkhole and the cash build-up factor)** to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for Homeowners (HO-3 and HW-2), Renters (HO-4 and HW-4), and Condos (HO-6 and HW-6) are attached hereto as **“Attachment A”**, **“Attachment B”**, and **“Attachment C”**. No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 4.73% for HO-3 and HW-2, 2.19% for HO-4 and HW-4, and 3.18% for HO-6 and HW-6.

24. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Homeowners Rate Collection System information. The final rate level effects included in the Homeowners Rate Collection System information must reflect the per policy capping.

DWELLING FIRE

25. On or about August 22, 2012, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 12-14191 and FCP 12-14190 for its Dwelling Fire multi-peril coverage program and wind only program respectively. CITIZENS proposed an overall rate change of 12.0% with an effective date of January 1, 2013, for new and renewal multi-peril business and an effective date of February 1, 2013, for new and renewal wind only business. This rate effect is for both filings in total.

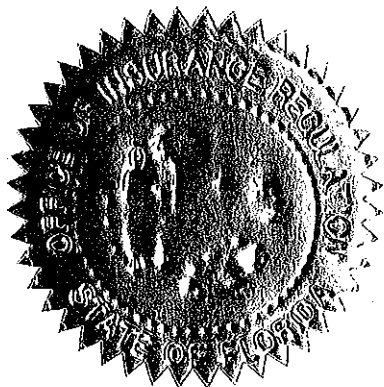
26. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of **8.8% (inclusive of sinkhole and the cash build-up factor)** to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. Charts listing the approved rate changes for Dwelling Fire (DP-1 and DP-3) are attached hereto as "**Attachment D**" and "**Attachment E**". No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 4.08% for DP-1 and 4.14% for DP-3.

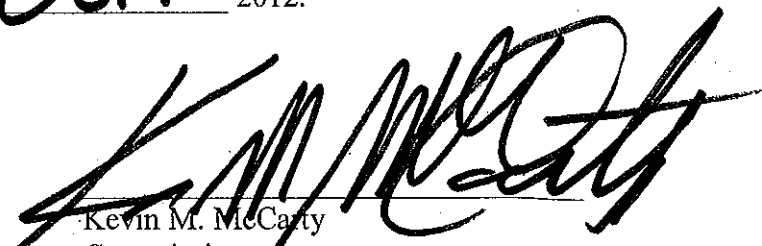
27. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Dwelling Fire Rate Collection System information. The final rate level effects included in the Dwelling Fire Rate Collection System information must reflect the per policy capping.

THEREFORE, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 12-14191, FCP 12-13992, FCP 12-14190, FCP 12- 13991.

FURTHER, all terms and conditions contained herein are hereby **ORDERED**.

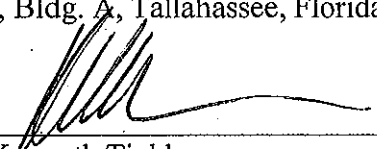
DONE AND ORDERED this 1st day of Oct. 2012.




Kevin M. McCarty
Commissioner
Office of Insurance Regulation

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by Certified Mail to: Barry Gilway, President , 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 1 day of October, 2012.



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COPIES FURNISHED TO:

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Attachment A				
Homeowners (HO-3 and HW-2) Rate Changes				
Territory	Territory Description	Wind Rate Change	All Other Rate Change	Sinkhole Rate Change
192	Alachua	40.0%	-10.0%	2.2%
292	Baker	20.0%	-6.9%	0.0%
601	Bay, Coastal	20.0%	0.0%	0.0%
721	Bay, Remainder	20.0%	0.0%	0.0%
59 Wind	Bay	10.0%	0.0%	0.0%
392	Bradford	20.2%	-7.1%	0.0%
57	Brevard, Coastal	19.1%	0.0%	0.0%
64	Brevard, Remainder	22.8%	0.0%	0.0%
60 Wind	Brevard	10.0%	0.0%	0.0%
35	Broward, Hillwd & Ft. Ldrdle	20.0%	0.0%	0.0%
361	Broward, Coastal	20.0%	0.0%	12.1%
37	Broward, Rem. Excl. Ft. L. & Hlywd	20.0%	0.0%	0.0%
45 Wind	Broward	10.0%	0.0%	0.0%
46 Wind	Broward	10.0%	0.0%	0.0%
47 Wind	Broward	10.0%	0.0%	0.0%
48 Wind	Broward	10.0%	0.0%	0.0%
193	Calhoun	29.4%	-7.2%	0.0%
581	Charlotte, Coastal	23.3%	0.0%	0.0%
711	Charlotte, Remainder	23.6%	0.0%	0.0%
61 Wind	Charlotte	10.0%	0.0%	0.0%
591	Citrus, Coastal	37.8%	-9.7%	10.9%
731	Citrus, Remainder	40.0%	-10.0%	0.0%
492	Clay	40.0%	-10.0%	0.0%
551	Collier, Remainder	28.7%	0.0%	21.9%
541	Collier, Coastal	20.0%	0.0%	0.0%
62 Wind	Collier	10.0%	0.0%	0.0%
293	Columbia	20.0%	-6.7%	0.0%
30	Dade, Miami Beach	20.0%	0.0%	0.4%
31	Dade, Coastal	20.0%	0.0%	47.0%
32	Dade, Miami	20.0%	0.0%	0.0%
33	Dade, Hialeah	10.0%	10.0%	1.1%
34	Dade, Rem Excl H, M, M, B.	10.0%	10.0%	0.0%
22 Wind	Dade	10.0%	0.0%	0.0%
23 Wind	Dade	10.0%	0.0%	0.0%
24 Wind	Dade	10.0%	0.0%	0.0%
25 Wind	Dade	10.0%	0.0%	0.0%
26 Wind	Dade	10.0%	0.0%	0.0%
27 Wind	Dade	10.0%	0.0%	0.0%
28 Wind	Dade	10.0%	0.0%	0.0%
29 Wind	Dade	10.0%	0.0%	0.0%
712	De Soto	33.5%	-2.9%	0.0%
592	Dixie, Coastal	31.1%	-1.0%	0.0%
732	Dixie, Remainder	21.1%	-7.9%	0.0%
39	Duval, Jacksonville	40.0%	0.0%	0.0%
40	Duval, Remainder	25.2%	0.0%	0.0%
41	Duval, Coastal	33.9%	0.0%	0.0%
41 Wind	Duval	10.0%	0.0%	0.0%
602	Escambia, Coastal	24.8%	0.0%	0.0%
43	Escambia, Remainder	20.0%	0.0%	0.0%
52 Wind	Escambia	10.0%	0.0%	0.0%
53 Wind	Escambia	10.0%	0.0%	0.0%
54 Wind	Escambia	10.0%	0.0%	0.0%
531	Flagler, Coastal	39.0%	0.0%	0.0%
701	Flagler, Remainder	40.0%	0.0%	0.0%
83 Wind	Flagler	10.0%	0.0%	0.0%
603	Franklin	21.5%	0.0%	0.0%
65 Wind	Franklin	10.0%	0.0%	0.0%
393	Gadsden	20.0%	-10.0%	0.0%
923	Gilchrist	40.0%	-3.4%	0.0%
552	Glades	37.9%	-10.0%	0.0%
604	Gulf, Coastal	20.4%	0.0%	0.0%
722	Gulf, Remainder	20.6%	0.0%	0.0%
66 Wind	Gulf	10.0%	0.0%	0.0%
493	Hamilton	20.1%	-6.7%	0.0%
713	Hardee	40.0%	-8.1%	0.0%
553	Hendry	22.3%	1.6%	0.0%
159	Hernando, Coastal	27.1%	0.0%	25.0%
733	Hernando, Remainder	27.8%	0.0%	25.0%
56 Wind	Hernando	10.0%	0.0%	0.0%
714	Highlands	40.0%	-6.7%	0.0%
47	Hillsborough, Tampa	30.6%	-10.0%	50.0%
80	Hillsborough, Excl. Tampa	40.0%	-10.0%	50.0%
593	Holmes	22.6%	-9.9%	0.0%
561	Indian River, Remainder	19.6%	0.0%	0.0%
181	Indian River, Coastal	20.0%	0.0%	0.0%
76 Wind	Indian River	10.0%	0.0%	0.0%
693	Jackson	27.7%	-9.3%	0.0%
605	Jefferson, Coastal	21.0%	-6.5%	0.0%
793	Jefferson, Remainder	20.0%	-6.6%	0.0%
893	Lafayette	20.0%	-3.1%	0.0%
692	Lake	40.0%	-10.0%	0.0%
542	Lee, Coastal	20.0%	0.0%	0.0%
554	Lee, Remainder	27.8%	0.0%	0.0%

Attachment A				
Homeowners (HO-3 and HW-2) Rate Changes				
Territory	Territory Description	Wind Rate Change	All Other Rate Change	Sinkhole Rate Change
17 Wind	Lee	10.0%	0.0%	0.0%
18 Wind	Lee	10.0%	0.0%	0.0%
19 Wind	Lee	10.0%	0.0%	0.0%
20 Wind	Lee	10.0%	0.0%	0.0%
993	Leon	20.0%	-10.0%	0.0%
594	Levy, Coastal	35.6%	0.0%	0.0%
734	Levy, Remainder	40.0%	0.0%	0.0%
57 Wind	Levy	10.0%	0.0%	0.0%
931	Liberty	21.3%	-5.5%	0.0%
932	Madison	23.0%	-2.6%	0.0%
582	Manatee, Coastal	22.2%	0.0%	0.0%
735	Manatee, Remainder	20.2%	0.0%	0.0%
68 Wind	Manatee	10.0%	0.0%	0.0%
792	Marion	40.0%	-7.3%	103.3%
10	Marin, Remainder	20.0%	-10.0%	0.0%
182	Martin, Coastal	19.2%	-10.0%	0.0%
5	Monroe, Excl. Key West	40.0%	0.0%	0.0%
7	Monroe, Key West	20.0%	0.0%	0.0%
90 Wind	Monroe	10.0%	0.0%	0.0%
532	Nassau, Coastal	34.0%	0.0%	0.0%
892	Nassau, Remainder	40.0%	0.0%	0.0%
69 Wind	Nassau	10.0%	0.0%	0.0%
606	Okaloosa, Coastal	20.0%	0.0%	0.0%
723	Okaloosa, Remainder	18.1%	0.0%	0.0%
70 Wind	Okaloosa	10.0%	0.0%	0.0%
555	Okeechobee	40.0%	-6.9%	0.0%
49	Orange, Orlando	40.0%	-10.0%	0.0%
90	Orange, Excl. Orlando	40.0%	-10.0%	44.9%
511	Osceola	40.0%	-10.0%	0.0%
362	Palm Beach, Coastal	20.0%	0.0%	7.0%
38	Palm Beach, Remainder	20.0%	0.0%	0.0%
94 Wind	Palm Beach	10.0%	0.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%	0.0%
595	Pasco, Coastal	40.0%	0.0%	25.0%
736	Pasco, Remainder	21.4%	0.0%	25.0%
88 Wind	Pasco	10.0%	0.0%	0.0%
42	Pinellas, Coastal	20.0%	0.0%	0.0%
46	Pinellas - Saint Petersburg	14.4%	0.0%	0.0%
81	Pinellas, Rem. Excl. Saint Petersburg	16.6%	0.0%	0.0%
42 Wind	Pinellas	10.0%	0.0%	0.0%
50	Polk	40.0%	-10.0%	62.2%
992	Putnam	40.0%	-6.7%	0.0%
533	Saint Johns, Coastal	29.2%	0.0%	0.0%
702	Saint Johns, Remainder	27.6%	0.0%	0.0%
71 Wind	Saint Johns	10.0%	0.0%	0.0%
562	Saint Lucie, Remainder	20.9%	0.0%	10.0%
183	Saint Lucie, Coastal	20.0%	0.0%	0.0%
77 Wind	Saint Lucie	10.0%	0.0%	0.0%
607	Santa Rosa, Coastal	23.1%	0.0%	0.0%
724	Santa Rosa, Remainder	20.0%	0.0%	0.0%
92 Wind	Santa Rosa	10.0%	0.0%	0.0%
583	Sarasota, Coastal	23.0%	0.0%	0.0%
715	Sarasota, Remainder	25.8%	0.0%	0.0%
49 Wind	Sarasota	10.0%	0.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%	0.0%
512	Seminole	40.0%	-10.0%	50.3%
921	Sumter	40.0%	-8.2%	0.0%
933	Suwannee	20.0%	-2.8%	0.0%
596	Taylor, Coastal	20.0%	-4.5%	0.0%
737	Taylor, Remainder	20.4%	-7.9%	0.0%
922	Union	21.9%	-6.0%	0.0%
62	Volusia, Coastal	28.4%	0.0%	0.0%
63	Volusia, Remainder	32.4%	0.0%	0.0%
14 Wind	Volusia	10.0%	0.0%	0.0%
15 Wind	Volusia	10.0%	0.0%	0.0%
16 Wind	Volusia	10.0%	0.0%	0.0%
608	Wakulla, Coastal	20.2%	0.0%	0.0%
725	Wakulla, Remainder	20.0%	0.0%	0.0%
58 Wind	Wakulla	10.0%	0.0%	0.0%
609	Walton, Coastal	24.1%	0.0%	0.0%
726	Walton, Remainder	20.0%	0.0%	0.0%
75 Wind	Walton	10.0%	0.0%	0.0%
934	Washington	20.0%	-7.6%	0.0%

Attachment B			
Renters (HO-4 and HW-4) Rate Changes			
		Wind	All Other
		Rate	Rate
Territory	Territory Description	Change	Change
192	Alachua	-28.2%	12.9%
292	Baker	-30.0%	12.5%
601	Bay, Coastal	-30.0%	20.0%
721	Bay, Remainder	-30.0%	19.2%
59 Wind	Bay	0.0%	0.0%
392	Bradford	-28.0%	22.5%
57	Brevard, Coastal	-24.3%	20.0%
64	Brevard, Remainder	-18.7%	19.4%
60 Wind	Brevard	0.0%	0.0%
35	Broward, Hillwd & Ft. Ldrdle	-25.8%	12.8%
361	Broward, Coastal	-24.1%	10.6%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-14.3%	16.4%
45 Wind	Broward	0.0%	0.0%
46 Wind	Broward	0.0%	0.0%
47 Wind	Broward	0.0%	0.0%
48 Wind	Broward	0.0%	0.0%
193	Calhoun	-28.0%	22.5%
581	Charlotte, Coastal	-25.3%	20.0%
711	Charlotte, Remainder	-4.0%	13.7%
61 Wind	Charlotte	10.0%	0.0%
591	Citrus, Coastal	-30.0%	22.5%
731	Citrus, Remainder	-30.0%	15.0%
492	Clay	-30.0%	12.8%
551	Collier, Remainder	-17.7%	18.4%
541	Collier, Coastal	-13.2%	15.9%
62 Wind	Collier	0.0%	0.0%
293	Columbia	-30.0%	11.5%
30	Dade, Miami Beach	-28.6%	10.0%
31	Dade, Coastal	-24.8%	10.0%
32	Dade, Miami	-27.1%	12.6%
33	Dade, Hialeah	0.4%	14.0%
34	Dade, Rem Excl H., M., M.B.	-11.6%	12.1%
22 Wind	Dade	6.2%	0.0%
23 Wind	Dade	0.0%	0.0%
24 Wind	Dade	0.0%	0.0%
25 Wind	Dade	0.0%	0.0%
26 Wind	Dade	0.0%	0.0%
27 Wind	Dade	0.0%	0.0%
28 Wind	Dade	0.0%	0.0%
29 Wind	Dade	0.0%	0.0%
712	De Soto	-30.0%	16.3%
592	Dixie, Coastal	-28.0%	25.5%
732	Dixie, Remainder	-28.0%	25.5%
39	Duval, Jacksonville	-30.0%	13.0%
40	Duval, Remainder	-30.0%	10.9%
41	Duval, Coastal	-22.6%	13.1%
41 Wind	Duval	0.0%	0.0%
602	Escambia, Coastal	-28.0%	10.0%
43	Escambia, Remainder	-30.0%	20.0%
52 Wind	Escambia	0.0%	0.0%
53 Wind	Escambia	0.0%	0.0%
54 Wind	Escambia	0.0%	0.0%
531	Flagler, Coastal	-30.0%	10.3%
701	Flagler, Remainder	10.0%	10.0%
83 Wind	Flagler	0.0%	0.0%
603	Franklin	-24.2%	17.1%
65 Wind	Franklin	0.0%	0.0%
393	Gadsden	-30.0%	11.8%
923	Gilchrist	-28.0%	22.5%
552	Glades	-28.2%	22.2%
604	Gulf, Coastal	-30.0%	15.0%
722	Gulf, Remainder	-28.0%	25.5%
66 Wind	Gulf	0.0%	0.0%
493	Hamilton	-28.0%	22.5%
713	Hardee	-30.0%	14.7%
553	Hendry	10.0%	10.0%
159	Hernando, Coastal	-30.0%	13.7%
733	Hernando, Remainder	-2.8%	11.4%
56 Wind	Hernando	0.0%	0.0%
714	Highlands	4.1%	10.8%
47	Hillsborough, Tampa	-30.0%	18.2%
80	Hillsborough, Excl. Tampa	-26.7%	16.1%
593	Holmes	-28.0%	22.6%
561	Indian River, Remainder	-30.0%	20.0%
181	Indian River, Coastal	-28.5%	10.0%
76 Wind	Indian River	0.0%	0.0%
693	Jackson	-30.0%	12.8%
605	Jefferson, Coastal	-28.0%	25.5%
793	Jefferson, Remainder	-28.1%	22.5%
893	Lafayette	-28.0%	22.5%
692	Lake	6.5%	10.3%
542	Lee, Coastal	-24.6%	10.7%
554	Lee, Remainder	-5.0%	11.7%

Attachment B			
Renters (HO-4 and HW-4) Rate Changes			
		Wind	All Other
		Rate	Rate
Territory	Territory Description	Change	Change
17 Wind	Lee	10.0%	0.0%
18 Wind	Lee	0.0%	0.0%
19 Wind	Lee	10.0%	0.0%
20 Wind	Lee	0.0%	0.0%
993	Leon	-30.0%	13.2%
594	Levy, Coastal	-30.0%	15.6%
734	Levy, Remainder	-30.0%	12.0%
57 Wind	Levy	10.0%	0.0%
931	Liberty	-28.0%	25.5%
932	Madison	-30.0%	12.2%
582	Manatee, Coastal	-24.6%	20.0%
735	Manatee, Remainder	-11.8%	15.0%
68 Wind	Manatee	10.0%	0.0%
792	Marion	-30.0%	12.7%
10	Martin, Remainder	-26.1%	20.0%
182	Martin, Coastal	-5.7%	21.8%
5	Monroe, Excl. Key West	-23.8%	10.8%
7	Monroe, Key West	-28.0%	10.0%
90 Wind	Monroe	7.7%	0.0%
532	Nassau, Coastal	-30.0%	15.6%
892	Nassau, Remainder	-30.0%	12.0%
69 Wind	Nassau	0.0%	0.0%
606	Okaloosa, Coastal	-30.0%	20.0%
723	Okaloosa, Remainder	-30.0%	20.0%
70 Wind	Okaloosa	0.0%	0.0%
555	Okcechobee	10.0%	10.0%
49	Orange, Orlando	3.9%	10.5%
90	Orange, Excl. Orlando	2.0%	10.7%
511	Osceola	-24.8%	13.0%
362	Palm Beach, Coastal	-25.0%	10.3%
38	Palm Beach, Remainder	-30.0%	20.0%
94 Wind	Palm Beach	0.0%	0.0%
95 Wind	Palm Beach	0.0%	0.0%
96 Wind	Palm Beach	0.0%	0.0%
97 Wind	Palm Beach	0.0%	0.0%
595	Pasco, Coastal	-28.0%	10.0%
736	Pasco, Remainder	-26.8%	16.8%
88 Wind	Pasco	0.0%	0.0%
42	Pinellas, Coastal	-24.8%	10.1%
46	Pinellas - Saint Petersburg	-20.8%	20.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-22.9%	20.0%
42 Wind	Pinellas	0.0%	0.0%
50	Polk	-13.1%	11.8%
992	Pulnam	-30.0%	12.5%
533	Saint Johns, Coastal	-30.0%	19.0%
702	Saint Johns, Remainder	-30.0%	14.2%
71 Wind	Saint Johns	0.0%	0.0%
562	Saint Lucie, Remainder	-26.6%	20.0%
183	Saint Lucie, Coastal	10.0%	10.0%
77 Wind	Saint Lucie	10.0%	0.0%
607	Santa Rosa, Coastal	-9.6%	18.9%
724	Santa Rosa, Remainder	-30.0%	20.0%
92 Wind	Santa Rosa	0.0%	0.0%
583	Sarasota, Coastal	-22.4%	10.3%
715	Sarasota, Remainder	1.5%	11.4%
49 Wind	Sarasota	0.0%	0.0%
50 Wind	Sarasota	0.0%	0.0%
51 Wind	Sarasota	0.0%	0.0%
512	Seminole	3.4%	10.7%
921	Sumter	-30.0%	12.3%
933	Suwannee	-30.0%	12.2%
596	Taylor, Coastal	-30.0%	13.3%
737	Taylor, Remainder	-28.0%	22.5%
922	Union	-28.0%	22.5%
62	Volusia, Coastal	-30.0%	10.3%
63	Volusia, Remainder	-27.0%	13.9%
14 Wind	Volusia	0.0%	0.0%
15 Wind	Volusia	0.0%	0.0%
16 Wind	Volusia	0.0%	0.0%
608	Wakulla, Coastal	-28.0%	22.5%
725	Wakulla, Remainder	-30.0%	19.1%
58 Wind	Wakulla	0.0%	0.0%
609	Walton, Coastal	-28.0%	10.0%
726	Walton, Remainder	-30.0%	17.9%
75 Wind	Walton	0.0%	0.0%
934	Washington	-30.0%	13.6%

Attachment C
Condos (HO-6 and HW-6) Rate Changes

Territory	Territory Description	Wind Rate Change	All Other Rate Change
192	Alachua	10.0%	10.0%
292	Baker	10.0%	10.0%
601	Bay, Coastal	10.0%	10.0%
721	Bay, Remainder	10.0%	10.0%
59 Wind	Bay	10.0%	0.0%
392	Bradford	10.0%	10.0%
57	Brevard, Coastal	10.0%	10.0%
64	Brevard, Remainder	10.0%	10.0%
60 Wind	Brevard	10.0%	0.0%
35	Broward, Hillwd & Ft. Ldrdte	10.0%	10.0%
361	Broward, Coastal	10.0%	10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	10.0%	10.0%
45 Wind	Broward	10.0%	0.0%
46 Wind	Broward	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%
193	Calhoun	10.0%	10.0%
581	Charlotte, Coastal	10.0%	10.0%
711	Charlotte, Remainder	10.0%	10.0%
61 Wind	Charlotte	10.0%	0.0%
591	Citrus, Coastal	10.0%	10.0%
731	Citrus, Remainder	10.0%	10.0%
492	Clay	10.0%	10.0%
551	Collier, Remainder	10.0%	10.0%
541	Collier, Coastal	10.0%	10.0%
62 Wind	Collier	10.0%	0.0%
293	Columbia	10.0%	10.0%
30	Dade, Miami Beach	10.0%	10.0%
31	Dade, Coastal	10.0%	10.0%
32	Dade, Miami	10.0%	10.0%
33	Dade, Hialeah	10.0%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	10.0%	10.0%
22 Wind	Dade	10.0%	0.0%
23 Wind	Dade	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%
26 Wind	Dade	10.0%	0.0%
27 Wind	Dade	10.0%	0.0%
28 Wind	Dade	10.0%	0.0%
29 Wind	Dade	10.0%	0.0%
712	De Soto	10.0%	10.0%
592	Dixie, Coastal	10.0%	10.0%
732	Dixie, Remainder	10.0%	10.0%
39	Duval, Jacksonville	10.0%	10.0%
40	Duval, Remainder	10.0%	10.0%
41	Duval, Coastal	10.0%	10.0%
41 Wind	Duval	10.0%	0.0%
602	Escambia, Coastal	10.0%	10.0%
43	Escambia, Remainder	10.0%	10.0%
52 Wind	Escambia	10.0%	0.0%
53 Wind	Escambia	10.0%	0.0%
54 Wind	Escambia	10.0%	0.0%
531	Flagler, Coastal	10.0%	10.0%
701	Flagler, Remainder	10.0%	10.0%
83 Wind	Flagler	10.0%	0.0%
603	Franklin	10.0%	10.0%
65 Wind	Franklin	10.0%	0.0%
393	Gadsden	10.0%	10.0%
923	Gilchrist	10.0%	10.0%
552	Glades	10.0%	10.0%
604	Gulf, Coastal	10.0%	10.0%
722	Gulf, Remainder	10.0%	10.0%
66 Wind	Gulf	10.0%	0.0%
493	Hamilton	10.0%	10.0%
713	Hardee	10.0%	10.0%
553	Hendry	10.0%	10.0%
159	Hernando, Coastal	10.0%	10.0%
733	Hernando, Remainder	10.0%	10.0%
56 Wind	Hernando	10.0%	0.0%
714	Highlands	10.0%	10.0%
47	Hillsborough, Tampa	10.0%	10.0%
80	Hillsborough, Excl. Tampa	10.0%	10.0%
593	Holmes	10.0%	10.0%
561	Indian River, Remainder	10.0%	10.0%
181	Indian River, Coastal	10.0%	10.0%
76 Wind	Indian River	10.0%	0.0%
693	Jackson	10.0%	10.0%
605	Jefferson, Coastal	10.0%	10.0%
793	Jefferson, Remainder	10.0%	10.0%
893	Lafayette	10.0%	10.0%
692	Lake	10.0%	10.0%
542	Lee, Coastal	10.0%	10.0%
554	Lee, Remainder	13.8%	9.0%

Attachment C			
Condos (HO-6 and HW-6) Rate Changes			
Territory	Territory Description	Wind Rate Change	All Other Rate Change
17 Wind	Lee	10.0%	0.0%
18 Wind	Lee	10.0%	0.0%
19 Wind	Lee	10.0%	0.0%
20 Wind	Lee	10.0%	0.0%
993	Leon	10.0%	10.0%
594	Levy, Coastal	10.0%	10.0%
734	Levy, Remainder	10.0%	10.0%
57 Wind	Levy	10.0%	0.0%
931	Liberty	10.0%	10.0%
932	Madison	10.0%	10.0%
582	Manatee, Coastal	10.0%	10.0%
735	Manatee, Remainder	10.0%	10.0%
68 Wind	Manatee	10.0%	0.0%
792	Marion	10.0%	10.0%
10	Martin, Remainder	10.0%	10.0%
182	Martin, Coastal	10.0%	10.0%
5	Monroe, Excl. Key West	10.0%	10.0%
7	Monroe, Key West	10.0%	10.0%
90 Wind	Monroe	10.0%	0.0%
532	Nassau, Coastal	10.0%	10.0%
892	Nassau, Remainder	10.0%	10.0%
69 Wind	Nassau	10.0%	0.0%
606	Okaloosa, Coastal	10.0%	10.0%
723	Okaloosa, Remainder	10.0%	10.0%
70 Wind	Okaloosa	10.0%	0.0%
555	Okeechobee	10.0%	10.0%
49	Orange, Orlando	10.0%	10.0%
90	Orange, Excl. Orlando	10.0%	10.0%
511	Osceola	10.0%	10.0%
362	Palm Beach, Coastal	10.0%	10.0%
38	Palm Beach, Remainder	10.0%	10.0%
94 Wind	Palm Beach	10.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%
595	Pasco, Coastal	10.0%	10.0%
736	Pasco, Remainder	10.0%	10.0%
88 Wind	Pasco	10.0%	0.0%
42	Pinellas, Coastal	10.0%	10.0%
46	Pinellas - Saint Petersburg	10.0%	10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	10.0%	10.0%
42 Wind	Pinellas	10.0%	0.0%
50	Polk	10.0%	10.0%
992	Pulnam	10.0%	10.0%
533	Saint Johns, Coastal	10.0%	10.0%
702	Saint Johns, Remainder	10.0%	10.0%
71 Wind	Saint Johns	10.0%	0.0%
562	Saint Lucie, Remainder	10.0%	10.0%
183	Saint Lucie, Coastal	10.0%	10.0%
77 Wind	Saint Lucie	10.0%	0.0%
607	Santa Rosa, Coastal	10.0%	10.0%
724	Santa Rosa, Remainder	10.0%	10.0%
92 Wind	Santa Rosa	10.0%	0.0%
583	Sarasota, Coastal	10.0%	10.0%
715	Sarasota, Remainder	10.0%	10.0%
49 Wind	Sarasota	10.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%
512	Seminole	10.0%	10.0%
921	Sumter	10.0%	10.0%
933	Suwannee	10.0%	10.0%
596	Taylor, Coastal	10.0%	10.0%
737	Taylor, Remainder	10.0%	10.0%
922	Union	10.0%	10.0%
62	Volusia, Coastal	10.0%	10.0%
63	Volusia, Remainder	10.0%	10.0%
14 Wind	Volusia	10.0%	0.0%
15 Wind	Volusia	10.0%	0.0%
16 Wind	Volusia	10.0%	0.0%
608	Wakulla, Coastal	10.0%	10.0%
725	Wakulla, Remainder	10.0%	10.0%
58 Wind	Wakulla	10.0%	0.0%
609	Walton, Coastal	10.0%	10.0%
726	Walton, Remainder	10.0%	10.0%
75 Wind	Walton	10.0%	0.0%
934	Washington	10.0%	10.0%

**Attachment D
Dwelling Fire DP-1 Rate Changes**

		Wind	All Other	Sinkhole
		Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change
192	Alachua	31.7%	0.7%	0.0%
292	Baker	34.6%	0.1%	172.6%
601	Bay, Coastal	20.6%	0.0%	137.0%
721	Bay, Remainder	12.0%	4.7%	144.1%
59 Wind	Bay	10.0%	0.0%	0.0%
392	Bradford	10.0%	10.0%	180.8%
57	Brevard, Coastal	14.3%	0.0%	135.0%
64	Brevard, Remainder	17.2%	0.0%	121.1%
60 Wind	Brevard	10.0%	0.0%	0.0%
35	Broward, Hwyd & Ft. Ldrdle	15.7%	0.0%	220.3%
37	Broward, Rem. Excl. Ft. L. & Hwyd	11.0%	7.7%	151.3%
361	Broward, Coastal	0.0%	0.0%	172.3%
45 Wind	Broward	10.0%	0.0%	0.0%
46 Wind	Broward	10.0%	0.0%	0.0%
47 Wind	Broward	10.0%	0.0%	0.0%
48 Wind	Broward	10.0%	0.0%	0.0%
193	Calhoun	32.4%	-1.1%	160.2%
581	Charlotte, Coastal	16.4%	0.0%	137.8%
711	Charlotte, Remainder	16.5%	0.0%	118.4%
61 Wind	Charlotte	10.0%	0.0%	0.0%
591	Citrus, Coastal	21.6%	-4.4%	131.2%
731	Citrus, Remainder	31.6%	-9.0%	17.3%
492	Clay	36.9%	-0.9%	153.2%
541	Collier, Coastal	16.1%	0.0%	148.6%
551	Collier, Remainder	15.2%	0.0%	150.9%
62 Wind	Collier	10.0%	0.0%	0.0%
293	Columbia	10.0%	10.0%	158.3%
30	Dade, Miami Beach	35.1%	1.0%	169.6%
31	Dade, Coastal	0.0%	0.0%	227.6%
32	Dade, Miami	10.0%	10.0%	152.4%
33	Dade, Hialeah	12.9%	4.5%	110.6%
34	Dade, Rem Excl H.M.M.B.	10.0%	10.0%	27.3%
22 Wind	Dade	10.0%	0.0%	0.0%
23 Wind	Dade	10.0%	0.0%	0.0%
24 Wind	Dade	10.0%	0.0%	0.0%
25 Wind	Dade	10.0%	0.0%	0.0%
26 Wind	Dade	10.0%	0.0%	0.0%
27 Wind	Dade	10.0%	0.0%	0.0%
28 Wind	Dade	10.0%	0.0%	0.0%
29 Wind	Dade	10.0%	0.0%	0.0%
712	De Soto	24.7%	0.4%	204.9%
592	Dixie, Coastal	32.5%	-2.6%	152.2%
732	Dixie, Remainder	33.5%	-0.2%	144.0%
39	Duval, Jacksonville	25.0%	0.5%	157.1%
40	Duval, Remainder	25.3%	1.2%	192.0%
41	Duval, Coastal	25.3%	0.0%	226.5%
41 Wind	Duval	10.0%	0.0%	0.0%
43	Escambia, Remainder	15.4%	1.9%	119.5%
602	Escambia, Coastal	20.4%	0.0%	190.9%
52 Wind	Escambia	10.0%	0.0%	0.0%
53 Wind	Escambia	10.0%	0.0%	0.0%
54 Wind	Escambia	10.0%	0.0%	0.0%
531	Flagler, Coastal	0.0%	0.0%	160.9%
701	Flagler, Remainder	17.2%	0.0%	141.2%
83 Wind	Flagler	10.0%	0.0%	0.0%
603	Franklin	22.5%	0.0%	195.4%
65 Wind	Franklin	10.0%	0.0%	0.0%
393	Gadsden	10.0%	10.0%	171.5%
923	Gilchrist	36.0%	-0.7%	188.3%
552	Gladex	19.5%	-2.0%	391.5%
604	Gulf, Coastal	18.0%	0.0%	173.9%
722	Gulf, Remainder	21.8%	0.0%	98.6%
66 Wind	Gulf	10.0%	0.0%	0.0%
493	Hamilton	36.3%	0.2%	11.8%
713	Hardee	23.4%	-1.7%	154.9%
553	Heudry	20.8%	-2.9%	162.8%
159	Hernando, Coastal	20.0%	0.0%	50.0%
733	Hernando, Remainder	17.0%	0.0%	50.0%
56 Wind	Hernando	10.0%	0.0%	0.0%
714	Hillblands	23.2%	-2.1%	140.2%
47	Hillsborough, Tampa	14.8%	2.9%	50.0%
80	Hillsborough, Excl. Tampa	17.4%	1.6%	50.0%
593	Holmes	33.6%	-0.6%	168.1%
181	Indian River, Coastal	0.0%	0.0%	152.6%
561	Indian River, Remainder	16.5%	0.0%	131.2%
76 Wind	Indian River	10.0%	0.0%	0.0%
693	Jackson	10.0%	10.0%	140.3%
605	Jefferson, Coastal	0.0%	-1.5%	0.0%
793	Jefferson, Remainder	36.9%	1.2%	153.0%
893	Lafayette	37.1%	1.2%	177.9%
692	Lake	22.9%	-6.6%	124.0%
542	Lee, Coastal	0.0%	0.0%	155.0%
554	Lee, Remainder	16.4%	0.0%	93.9%
17 Wind	Lee	10.0%	0.0%	0.0%
18 Wind	Lee	10.0%	0.0%	0.0%

Attachment D				
Dwelling Fire DP-1 Rate Changes				
		Wind	All Other	Sinkhole
		Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change
19 Wind	Lee	10.0%	0.0%	0.0%
20 Wind	Lee	10.0%	0.0%	0.0%
993	Leon	29.6%	-5.5%	170.6%
594	Levy, Coastal	22.7%	0.0%	1137.7%
734	Levy, Remainder	22.3%	0.0%	152.3%
57 Wind	Levy	10.0%	0.0%	0.0%
931	Liberty	30.6%	0.1%	215.8%
932	Mandison	35.8%	-0.5%	266.8%
582	Manatee, Coastal	14.4%	0.0%	141.3%
735	Manatee, Remainder	14.7%	0.0%	84.9%
68 Wind	Manatee	10.0%	0.0%	0.0%
792	Marion	28.4%	-7.5%	149.4%
10	Martin, Remainder	17.6%	-5.0%	140.4%
182	Martin, Coastal	15.1%	-2.2%	199.4%
5	Monroe, Excl. Key West	0.0%	0.0%	150.5%
7	Monroe, Key West	0.0%	0.0%	166.3%
80 Wind	Monroe	10.0%	0.0%	0.0%
532	Nassau, Coastal	26.8%	0.0%	67.4%
892	Nassau, Remainder	26.7%	0.0%	195.5%
69 Wind	Nassau	10.0%	0.0%	0.0%
606	Okaloosa, Coastal	14.2%	0.0%	163.2%
723	Okaloosa, Remainder	14.7%	0.0%	139.3%
70 Wind	Okaloosa	10.0%	0.0%	0.0%
555	Okeechobee	13.5%	7.5%	156.2%
49	Orange, Orlando	16.4%	4.5%	231.3%
90	Orange, Excl. Orlando	16.6%	1.4%	128.3%
511	Osceola	14.0%	5.8%	154.3%
38	Palm Beach, Remainder	11.8%	7.4%	659.7%
362	Palm Beach, Coastal	0.0%	0.0%	170.0%
94 Wind	Palm Beach	10.0%	0.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%	0.0%
595	Pasco, Coastal	0.0%	0.0%	50.0%
736	Pasco, Remainder	15.5%	0.0%	50.0%
58 Wind	Pasco	10.0%	0.0%	0.0%
42	Pinellas, Coastal	31.5%	1.0%	133.1%
46	Pinellas - Saint Petersburg	15.3%	0.0%	6.3%
81	Pinellas, Rem. Excl. Saint Petersburg	15.5%	0.0%	142.1%
42 Wind	Pinellas	10.0%	0.0%	0.0%
50	Polk	10.0%	10.0%	242.0%
992	Puunam	33.1%	-3.9%	167.5%
533	Saint Johns, Coastal	15.3%	0.0%	130.2%
702	Saint Johns, Remainder	23.4%	0.0%	201.3%
71 Wind	Saint Johns	10.0%	0.0%	0.0%
183	Saint Lucie, Coastal	17.7%	0.0%	168.7%
562	Saint Lucie, Remainder	17.3%	0.0%	112.2%
77 Wind	Saint Lucie	10.0%	0.0%	0.0%
607	Santa Rosa, Coastal	28.6%	0.0%	0.0%
724	Santa Rosa, Remainder	13.4%	0.0%	154.6%
92 Wind	Santa Rosa	10.0%	0.0%	0.0%
583	Sarasota, Coastal	11.2%	0.0%	137.9%
715	Sarasota, Remainder	16.3%	0.0%	104.5%
49 Wind	Sarasota	10.0%	0.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%	0.0%
512	Seminole	22.7%	-6.3%	153.5%
921	Sumter	12.8%	7.8%	162.8%
933	Suwannee	15.3%	8.6%	144.7%
596	Taylor, Coastal	26.4%	-2.5%	223.8%
737	Taylor, Remainder	32.0%	-2.8%	227.0%
922	Union	36.4%	0.1%	191.5%
62	Volusia, Coastal	0.0%	0.0%	141.8%
63	Volusia, Remainder	19.6%	0.0%	122.1%
14 Wind	Volusia	10.0%	0.0%	0.0%
15 Wind	Volusia	10.0%	0.0%	0.0%
16 Wind	Volusia	10.0%	0.0%	0.0%
608	Wakulla, Coastal	20.5%	0.0%	160.9%
725	Wakulla, Remainder	18.1%	0.0%	164.3%
58 Wind	Wakulla	10.0%	0.0%	0.0%
609	Walton, Coastal	0.0%	0.0%	182.7%
726	Walton, Remainder	18.3%	0.0%	127.2%
75 Wind	Walton	10.0%	0.0%	0.0%
934	Washington	25.9%	2.1%	74.2%

Attachment E				
Dwelling Fire DP-3 Rate Changes				
		Wind	All Other	Sinkhole
		Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change
192	Alachua	6.6%	-10.0%	0.0%
292	Baker	21.3%	2.1%	49.6%
601	Bay, Coastal	0.0%	0.0%	20.5%
721	Bay, Remainder	0.6%	0.0%	24.1%
59 Wind	Bay	10.0%	0.0%	0.0%
392	Bradford	21.8%	0.3%	44.6%
57	Brevard, Coastal	6.3%	0.0%	4.0%
64	Brevard, Remainder	18.6%	0.0%	54.0%
60 Wind	Brevard	10.0%	0.0%	0.0%
35	Broward, Hillwd & Pt. Ldrdle	5.4%	0.0%	112.0%
37	Broward, Rem. Excl. Pt. L. & Hwyd	4.4%	0.0%	41.6%
361	Broward, Coastal	0.0%	0.0%	40.0%
45 Wind	Broward	10.0%	0.0%	0.0%
46 Wind	Broward	10.0%	0.0%	0.0%
47 Wind	Broward	10.0%	0.0%	0.0%
48 Wind	Broward	10.0%	0.0%	0.0%
193	Calhoun	23.5%	-4.6%	54.9%
581	Charlotte, Coastal	17.0%	0.0%	3.1%
711	Charlotte, Remainder	18.5%	0.0%	0.0%
61 Wind	Charlotte	10.0%	0.0%	0.0%
591	Citrus, Coastal	25.2%	-8.6%	683.9%
731	Citrus, Remainder	11.2%	-10.0%	249.5%
492	Chy	18.2%	-4.2%	40.7%
541	Collier, Coastal	2.6%	0.0%	14.9%
551	Collier, Remainder	19.6%	0.0%	35.4%
62 Wind	Collier	10.0%	0.0%	0.0%
293	Columbia	18.1%	-4.3%	49.4%
30	Dade, Miami Bench	3.5%	0.0%	48.6%
31	Dade, Coastal	187.4%	0.0%	51.1%
32	Dade, Miami	15.2%	5.4%	0.0%
33	Dade, Hialeah	10.0%	10.0%	147.4%
34	Dade, Rem Excl H., M., M.B.	10.0%	10.0%	6.6%
22 Wind	Dade	10.0%	0.0%	0.0%
23 Wind	Dade	10.0%	0.0%	0.0%
24 Wind	Dade	10.0%	0.0%	0.0%
25 Wind	Dade	10.0%	0.0%	0.0%
26 Wind	Dade	10.0%	0.0%	0.0%
27 Wind	Dade	10.0%	0.0%	0.0%
28 Wind	Dade	10.0%	0.0%	0.0%
29 Wind	Dade	10.0%	0.0%	0.0%
712	De Soto	26.9%	-2.4%	31.2%
592	Dixie, Coastal	21.3%	-6.0%	47.1%
732	Dixie, Remainder	23.1%	2.6%	40.5%
39	Duval, Jacksonville	22.8%	0.0%	0.5%
40	Duval, Remainder	14.5%	0.0%	41.5%
41	Duval, Coastal	0.0%	0.0%	39.1%
41 Wind	Duval	10.0%	0.0%	0.0%
43	Escambia, Remainder	0.0%	0.0%	7.6%
602	Escambia, Coastal	0.0%	0.0%	48.3%
52 Wind	Escambia	10.0%	0.0%	0.0%
53 Wind	Escambia	10.0%	0.0%	0.0%
54 Wind	Escambia	10.0%	0.0%	0.0%
531	Flagler, Coastal	0.0%	0.0%	43.6%
701	Flagler, Remainder	20.6%	0.0%	42.6%
83 Wind	Flagler	10.0%	0.0%	0.0%
603	Franklin	0.0%	0.0%	50.0%
65 Wind	Franklin	10.0%	0.0%	0.0%
393	Gadsden	23.0%	3.3%	46.8%
923	Gilchrist	25.0%	-4.5%	85.4%
552	Glades	25.5%	-6.0%	20.5%
604	Gulf, Coastal	1.6%	0.0%	39.1%
722	Gulf, Remainder	12.3%	0.0%	46.4%
66 Wind	Gulf	10.0%	0.0%	0.0%
493	Hamilton	96.6%	-3.4%	37.8%
713	Hardee	22.6%	-6.9%	70.7%
553	Hendry	22.5%	-2.7%	41.5%
159	Hernando, Coastal	28.2%	0.1%	50.0%
733	Hernando, Remainder	22.0%	0.0%	50.0%
56 Wind	Hernando	10.0%	0.0%	0.0%
744	Highlands	20.8%	-2.4%	44.4%
47	Hillsborough, Tampa	27.3%	-10.0%	50.0%
80	Hillsborough, Excl. Tampa	26.1%	-10.0%	50.0%
593	Holmes	22.5%	0.7%	67.5%
181	Indian River, Coastal	0.0%	0.0%	42.1%
561	Indian River, Remainder	0.5%	0.0%	17.6%
76 Wind	Indian River	10.0%	0.0%	0.0%
693	Jackson	21.8%	-0.8%	46.3%
605	Jefferson, Coastal	0.0%	-4.6%	0.0%
793	Jefferson, Remainder	22.0%	-4.5%	41.2%
893	Lafayette	22.2%	-1.3%	65.1%
692	Lake	21.9%	-1.4%	0.0%
542	Lee, Coastal	0.0%	0.0%	44.8%
554	Lee, Remainder	10.7%	0.0%	0.0%
17 Wind	Lee	10.0%	0.0%	0.0%
18 Wind	Lee	10.0%	0.0%	0.0%

Attachment E				
Dwelling Fire DP-3 Rate Changes				
		Wind	All Other	Sinkhole
		Rate	Rate	Rate
Territory	Territory Description	Change	Change	Change
19 Wind	Lee	10.0%	0.0%	0.0%
20 Wind	Lee	10.0%	0.0%	0.0%
993	Leon	15.1%	-10.0%	30.2%
594	Levy, Coastal	6.3%	0.0%	51.7%
734	Levy, Remainder	7.9%	0.0%	454.9%
57 Wind	Levy	10.0%	0.0%	0.0%
931	Liberly	23.6%	-3.4%	74.4%
932	Madison	29.3%	-5.4%	78.1%
582	Manatee, Coastal	8.7%	0.0%	15.2%
735	Manatee, Remainder	11.2%	0.0%	18.9%
68 Wind	Manatee	10.0%	0.0%	0.0%
792	Marion	39.0%	-9.2%	634.0%
10	Martin, Remainder	4.8%	-10.0%	185.8%
182	Martin, Coastal	18.7%	-3.5%	19.3%
5	Monroe, Excl. Key West	0.0%	0.0%	32.6%
7	Monroe, Key West	0.0%	0.0%	53.5%
90 Wind	Monroe	-10.0%	0.0%	0.0%
532	Nassau, Coastal	0.0%	0.0%	59.1%
892	Nassau, Remainder	34.7%	0.0%	71.9%
69 Wind	Nassau	10.0%	0.0%	0.0%
606	Okaloosa, Coastal	15.4%	0.0%	29.8%
723	Okaloosa, Remainder	10.4%	0.0%	25.1%
70 Wind	Okaloosa	10.0%	0.0%	0.0%
555	Okeechobee	21.3%	-4.2%	39.7%
49	Orange, Orlando	28.0%	-7.1%	113.4%
90	Orange, Excl. Orlando	16.7%	2.3%	364.4%
511	Osceola	28.9%	-2.9%	35.8%
38	Palm Beach, Remainder	0.0%	0.0%	0.0%
362	Palm Beach, Coastal	0.0%	0.0%	33.3%
94 Wind	Palm Beach	10.0%	0.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%	0.0%
595	Pasco, Coastal	0.0%	0.0%	50.0%
736	Pasco, Remainder	21.6%	0.0%	50.0%
88 Wind	Pasco	10.0%	0.0%	0.0%
42	Pinellas, Coastal	0.0%	0.0%	0.0%
46	Pinellas - Saint Petersburg	0.0%	0.0%	0.0%
81	Pinellas, Rem. Excl. Saint Petersburg	0.0%	0.0%	14.7%
42 Wind	Pinellas	10.0%	0.0%	0.0%
50	Polk	20.0%	0.1%	928.7%
992	Putnam	24.1%	-7.7%	37.6%
533	Saint Johns, Coastal	1.1%	0.0%	36.3%
702	Saint Johns, Remainder	0.0%	0.0%	37.3%
71 Wind	Saint Johns	10.0%	0.0%	0.0%
183	Saint Lucie, Coastal	18.1%	0.0%	37.6%
562	Saint Lucie, Remainder	2.9%	0.0%	20.3%
77 Wind	Saint Lucie	10.0%	0.0%	0.0%
607	Santa Rosa, Coastal	0.0%	0.0%	63.3%
724	Santa Rosa, Remainder	10.0%	0.0%	26.0%
92 Wind	Santa Rosa	10.0%	0.0%	0.0%
583	Sarasota, Coastal	0.0%	0.0%	0.0%
715	Sarasota, Remainder	0.0%	0.0%	75.8%
49 Wind	Sarasota	10.0%	0.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%	0.0%
512	Seminole	24.7%	-3.1%	148.0%
921	Sumter	39.0%	-7.5%	0.0%
933	Suwannee	25.2%	-6.1%	55.3%
596	Taylor, Coastal	23.7%	-5.6%	66.4%
737	Taylor, Remainder	20.5%	-5.8%	87.1%
922	Union	23.5%	-3.8%	52.0%
62	Volusia, Coastal	0.0%	0.0%	29.3%
63	Volusia, Remainder	26.1%	0.0%	0.0%
14 Wind	Volusia	10.0%	0.0%	0.0%
15 Wind	Volusia	10.0%	0.0%	0.0%
16 Wind	Volusia	10.0%	0.0%	0.0%
608	Wakulla, Coastal	0.0%	0.0%	61.2%
725	Wakulla, Remainder	5.5%	0.0%	52.0%
58 Wind	Wakulla	10.0%	0.0%	0.0%
609	Walton, Coastal	0.0%	0.0%	30.7%
726	Walton, Remainder	2.3%	0.0%	37.3%
75 Wind	Walton	10.0%	0.0%	0.0%
934	Washington	21.6%	2.2%	28.1%