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**OCT 29 2009**

OFFICE OF  
INSURANCE REGULATION  
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OFFICE OF INSURANCE REGULATION

**KEVIN M. McCARTY**  
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY  
INSURANCE CORPORATION  
\_\_\_\_\_ /

CASE NO.: 105933-09

ORDER

TO: Scott Wallace  
President  
Citizens Property Insurance Corporation  
101 North Monroe Street, Suite 1000  
Tallahassee, Florida 32301-1546

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 09-17343, FCP 09-17467, FCP 09-17836, FCP 09-17837, FCC 09-17581, FCC 09-17582 and FCC 09-13806. The OFFICE held a public hearing on October 20, 2009, 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. 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. The Legislature expressed its intent in CITIZENS' enabling statute that "affordable property insurance be provided, as long as necessary, through Citizens Property Insurance Corporation, a government entity that is an integral part of the state, and that is not a private insurance company." Section 627.351(6)(a)1., Florida Statutes (2009).

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, for new rates to be effective no earlier than January 1, 2010.

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

- FCP 09-17343 (Homeowners)
- FCP 09-17467 (Dwelling Fire)
- FCP 09-17836 (Mobile Home Physical Damage)
- FCP 09-17837 (Mobile Home Personal Lines Account)
- FCC 09-17581 (Commercial Property Residential Multi-Peril-  
Condo Assn.)
- FCC 09-17582 (Commercial Property Residential Multi-Peril-  
Excluding Condo Assn.)
- FCC 09-13806 (Commercial Property Nonresidential Multi-Peril)

6. Additional filings for the High Risk Account (HRA) have been submitted, but due to the 45-day time constraint, these filings will need to be discussed at the public hearing that is scheduled for November 10, 2009, and will be determined in a subsequent Order.

Homeowners (PLA)

7. On or about September 14, 2009, CITIZENS filed with the OFFICE Rate Filing No. FCP 09-17343 for its homeowners multi-peril coverage program. CITIZENS proposed an overall rate change of 5.4% with an effective date of January 1, 2010, for new and renewal business. CITIZENS subsequently revised the rates for HO-4 (Tenants) and HO-6 (Condo Unit Owners) on October 22, 2009. The percent rate changed for HO-4 from +3.2% to +0.2%. The percent rate changed for HO-6 from +4.9% to +4.5%. The overall rate change for the rate filing remained 5.4%.

8. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rate that CITIZENS shall implement to reflect an overall average statewide rate increase of 5.4% to meet the requirements of Section 627.351, Florida Statutes. A chart indicating the approved rate effects by territory for Rate Filing No. FCP 09-17343 is attached hereto as “**Attachment A.**”

9. 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.

Dwelling Fire (PLA)

10. On or about September 16, 2009, CITIZENS filed with the OFFICE Rate Filing No. FCP 09-17467, for its dwelling fire coverage program. CITIZENS initially proposed an

overall rate change of 8.4% with an effective date of January 1, 2010, for new and renewal business. CITIZENS subsequently amended its filing to reflect an 8.8% overall rate change.

11. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rate that CITIZENS shall implement to reflect an overall average statewide rate increase of 8.8% to meet the requirements of Section 627.351, Florida Statutes. A chart indicating the approved rate effects by territory for Rate Filing No. FCP 09-17467 is attached hereto as “**Attachment B.**”

12. 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.

Mobile Homeowners (PLA Physical Damage Only)

13. On or about September 24, 2009, CITIZENS filed with the OFFICE Rate Filing No. FCP 09-17836, for its mobile homeowners residential physical damage coverage program. CITIZENS proposed an overall rate change of 2.1% with an effective date of January 1, 2010, for new and renewal business.

14. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 2.1% to meet the requirements of Section 627.351, Florida Statutes. A chart indicating the approved rate effects by territory for Rate Filing No. FCP 09-17836 is attached hereto as “**Attachment C.**”

15. 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 Mobile Homeowners Rate Collection System information.

Mobile Homeowners (PLA)

16. On or about September 24, 2009, CITIZENS filed with the OFFICE Rate Filing No. FCP 09-17837, for its mobile homeowners residential multi-peril coverage program. CITIZENS proposed an overall rate change of 1.8% with an effective date of January 1, 2010, for new and renewal business. CITIZENS subsequently amended its filing to reflect a 1.7% overall rate change.

17. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate increase of 1.7% to meet the requirements of Section 627.351, Florida Statutes. A chart indicating the approved rate effects by territory for Rate Filing No. FCP 09-17837 is attached hereto as “**Attachment D.**”

18. 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 Mobile Homeowners Rate Collection System information.

19. One of the issues CITIZENS is addressing is claim payment methodology for mobile homeowners. CITIZENS is changing its forms and rates to provide for an “actual cash value” settlement in the event of a loss for a pre-1994 mobile home. The changes will make it clear that CITIZENS will not pay for a new mobile home in the event of a total loss of a pre-1994 mobile home, but will pay only the depreciated value. This is common in the insurance industry and reduces the cost of coverage for mobile homes. But, it is a policy change that policyholders should understand when making the decision to purchase or renew a policy. Some pre-1994 mobile homeowners may decide not to purchase coverage. Therefore, to be certain that policyholders are fully informed, the OFFICE requires the following:

a) On or before January 1, 2011, CITIZENS shall revise its procedures for all pre-1994 Mobile Homeowners policies such that renewal bills reflect actual cash value amounts.

b) CITIZENS shall provide a letter, pre-approved by the OFFICE, notifying all affected pre-1994 Mobile Homeowner policyholders of the impact of the change to Actual Cash Value coverage. The written notice shall also inform affected pre-1994 Mobile Homeowner policyholders that, with appropriate support, CITIZENS can provide amended coverage amounts that will impact final premiums due.

c) On or before January 1, 2011, CITIZENS shall submit a report to the OFFICE on the impact of the change to Actual Cash Value coverage for pre-1994 Mobile Homeowner policyholders. The report shall include the following for each affected policyholder: 1) the initial issue date and the coverage amount of each policy on the initial issue date; 2) the effective date of the Actual Cash Value change for each policyholder; and 3) the amount of the Actual Cash Value for each policyholder as of the effective date of the change.

Condo and Ex. Condo Commercial Residential (CLA)

20. On or about September 18, 2009, CITIZENS filed with the OFFICE Rate Filing Nos. FCC 09-17581 for Condo Association and FCC 09-17582 for Ex-Condo Association. Both rate filings covered CITIZENS' commercial property residential multi-peril coverage program. The two CITIZENS' rate filings proposed the same overall rate change of 10.1% with an effective date of January 1, 2010, for new and renewal business.

21. The OFFICE reviewed the information provided by CITIZENS and hereby establishes the rate that CITIZENS shall implement to reflect an overall average statewide rate increase of 10.2% to meet the requirements of Section 627.351, Florida Statutes. Rate effects are different than filed due to the reflection of a longer time period applied by the OFFICE than the

2002 through 2008 used by CITIZENS for the development of a non-hurricane wind provision in the rate indication. This is consistent with CITIZENS' personal line filings. A chart indicating the approved rate effects by territory for Rate Filing Nos. FCC 09-17581 and FCC 09-17582 are attached hereto as "**Attachment E.**"

22. 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 Commercial Residential Rate Collection System information.

23. CITIZENS included indications in these two filings based not only on the manually-rated risks for commercial residential structures, but also the experience for those commercial residential structures that are "individually risk rated" and "spec risk rated." Although the OFFICE did allow individual risk rating for those policies in excess of 10 million dollars in total insured value, the OFFICE does not agree that the experience for this business should be included with the data for the manually rated business in the rate filing for the manually rated business. Spec rated risk must also be excluded in rate indications for manual rates. Therefore, prior to the filing due July 2010, CITIZENS must segregate the data and separately show the experience for the business that is subject to the rate filing.

24. CITIZENS combined the data for Condo Association and Other Non-Condo Association Residential in its rate indications in these two filings, which was not in accordance with Florida Administrative Code Rule 690-170.0142 ("Rule"). In its July 2010 rate filings, CITIZENS shall provide separate rate indications for Condo Association and Non-Condo Association risks as required by the Rule.



25. In its July 2010 rate filings, CITIZENS must apply a longer time period in the development of the non-hurricane wind provision in its rate indication, as CITIZENS has done in its personal line rate filings.

Commercial Nonresidential (CLA)

26. On or about July 17, 2009, CITIZENS submitted to the OFFICE Rate Filing No. FCC 09-13806, for its commercial property nonresidential multi-peril coverage program. CITIZENS proposed a rate change exemption with no overall rate change effective January 1, 2010, for new and renewal business.

27. The OFFICE reviewed the information provided by CITIZENS. The current rates are hereby established for Rate Filing No. FCC 09-13806.

Subsequent Rate Filings

28. The rates have been established in accordance with current regulations. Matters for consideration in future rate filings include the following:

a) Subsequent rate filings that apply an Insurance Services Office HO-3 (Owners) excess wind factor to determine the Projected Non-Hurricane Catastrophe Losses for HO-4 (Tenants), HO-6 (Condo Unit Owners), or MHO-3 (Mobile Homeowners) shall demonstrate that this application is reasonable.

b) Subsequent rate filings that include a Residual Market Contingency Provision shall provide supporting data and calculations that demonstrate that the provision complies with Florida Administrative Code Rule 690-170.003. The support shall consider that CITIZENS applies a tax-exempt surcharge of 1.75% in addition to the inclusion of a premium tax provision in the rate indications. Also, the support shall consider that, if a deficit is incurred,

a CITIZENS' policyholder surcharge of up to 15% must be levied against all policyholders of the corporation.

c) Concerning the supporting data for proposed revisions by territory in subsequent rate filings:

- i. Support shall be provided for any selected territorial caps.
- ii. Consideration shall be given to the use of territory groupings in the credibility weighting procedure for the Non-Hurricane Loss Ratio Relativities.
- iii. Consideration shall be given to the credibility of the Hurricane Loss Ratios and to a credibility weighting procedure similar to that for the Non-Hurricane Loss Ratio Relativities.

THEREFORE, Rates as detailed herein are ESTABLISHED and APPROVED for Rate Filing Nos. FCP 09-17343, FCP 09-17467, FCP 09-17836, FCP 09-17837, FCC 09-17581, FCC 09-17582 and FCC 09-13806.

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

DONE AND ORDERED this 29th day of October 2009.

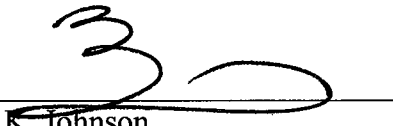


A handwritten signature in black ink, appearing to read "Kevin M. McCarty". The signature is written in a cursive style and is positioned above a horizontal line.

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: Scott Wallace, President, Citizens Property Insurance Corporation, 101 North Monroe Street, Suite 1000, Tallahassee, Florida 32301, this 29<sup>th</sup> day of October 2009.

  
Rhoda K. Johnson  
Assistant General Counsel  
Office of Insurance Regulation  
J. Edwin Larson Building  
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COPIES FURNISHED TO:

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**OFFICE OF INSURANCE REGULATION**  
**CITIZENS HOMEOWNERS PERSONAL LINES ACCOUNT FILING FCP 09-17343**  
**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		HO-3 POLICY TYPE				HO-4 POLICY TYPE			HO-6 POLICY TYPE		
		Wind Capped	X-Wind Capped	Sinkhole Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
192	Alachua	-9.9%	-10.0%	10.0%	-9.3%	-9.9%	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%
292	Baker	-10.0%	-10.0%	10.0%	-9.8%	-9.9%	-10.0%	-9.9%	10.3%	10.0%	0.0%
601	Bay, Coastal	-9.9%	-8.2%	10.0%	-9.2%	1.6%	-10.0%	1.6%	-9.8%	-10.0%	-9.8%
721	Bay, Remainder	-9.9%	-10.0%	10.0%	-9.6%	-6.6%	-6.9%	-6.6%	-9.8%	-10.0%	-9.8%
392	Bradford	-10.0%	-10.0%	10.0%	-9.8%	6.0%	6.1%	0.0%	8.4%	8.1%	0.0%
57	Brevard, Coastal	2.6%	-10.0%	10.0%	1.9%	3.4%	-10.0%	3.1%	-3.5%	-10.0%	-4.0%
64	Brevard, Remainder	8.8%	-0.2%	10.0%	8.2%	-7.9%	-10.0%	-7.9%	-0.4%	-0.6%	-0.6%
35	Broward, Hillwd & Ft. Ldrdle	10.7%	-10.0%	10.0%	8.7%	10.2%	-10.0%	8.6%	10.4%	-10.0%	7.3%
361	Broward, Coastal	10.6%	-10.0%	10.0%	7.9%	10.3%	-10.0%	7.5%	8.9%	-10.0%	3.0%
37	Broward, Rem. Excl. Ft. L. & Hlyv	10.7%	-10.0%	10.0%	10.0%	-1.0%	-10.0%	-1.3%	10.3%	-5.3%	9.5%
193	Calhoun	-9.9%	-10.0%	10.0%	-9.8%	6.0%	6.1%	0.0%	10.3%	10.0%	0.0%
581	Charlotte, Coastal	10.5%	-10.0%	10.0%	10.3%	-0.4%	-10.0%	-0.4%	10.3%	-10.0%	9.2%
711	Charlotte, Remainder	10.5%	-10.0%	10.0%	10.5%	-5.3%	-10.0%	-5.3%	10.3%	10.0%	10.2%
591	Citrus, Coastal	-2.3%	-10.0%	10.0%	-2.4%	-6.3%	-6.6%	-6.3%	-5.9%	-6.1%	-6.0%
731	Citrus, Remainder	-9.8%	-10.0%	10.0%	-8.3%	-8.4%	-8.7%	-8.4%	10.2%	10.0%	10.2%
492	Clay	-10.0%	-10.0%	10.0%	-9.8%	-8.9%	-10.0%	-8.9%	-9.9%	-10.0%	-9.9%
551	Collier, Remainder	10.6%	-10.0%	10.0%	10.6%	-2.8%	-10.0%	-2.8%	9.8%	-10.0%	9.5%
541	Collier, Coastal	5.0%	-10.0%	10.0%	3.7%	3.6%	3.5%	3.7%	2.9%	-10.0%	1.5%
293	Columbia	-0.8%	-0.3%	10.0%	-0.8%	-9.8%	-10.0%	-9.8%	8.4%	8.1%	0.0%
30	Dade, Miami Beach	10.7%	-10.0%	10.0%	6.1%	10.4%	-10.0%	8.7%	10.2%	-10.0%	1.1%
31	Dade, Coastal	10.7%	-10.0%	10.0%	7.0%	10.5%	-10.0%	7.1%	-0.9%	-10.0%	-5.2%
32	Dade, Miami	10.6%	-10.0%	10.0%	9.3%	10.3%	-10.0%	9.0%	10.3%	-10.0%	5.4%
33	Dade, Hialeah	10.6%	-10.0%	10.0%	10.4%	10.2%	-10.0%	9.4%	10.2%	10.0%	10.2%

**OFFICE OF INSURANCE REGULATION**  
**CITIZENS HOMEOWNERS PERSONAL LINES ACCOUNT FILING FCP 09-17343**  
**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		HO-3 POLICY TYPE				HO-4 POLICY TYPE			HO-6 POLICY TYPE		
		Wind Capped	X-Wind Capped	Sinkhole Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
34	Dade, Rem Excl H.,M.,M.B.	10.6%	5.5%	10.0%	10.3%	10.3%	-10.0%	9.5%	10.3%	-9.6%	6.8%
712	De Soto	10.4%	-10.0%	10.0%	10.0%	-4.6%	-4.9%	-4.6%	-2.8%	-2.9%	-2.9%
592	Dixie, Coastal	-10.0%	-10.0%	10.0%	-9.6%	8.4%	8.4%	0.0%	-9.8%	-10.0%	-9.8%
732	Dixie, Remainder	-10.0%	-10.0%	10.0%	-9.6%	6.0%	6.1%	0.0%	10.3%	10.0%	0.0%
39	Duval, Jacksonville	-9.9%	-8.6%	10.0%	-9.7%	-9.9%	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%
40	Duval, Remainder	-10.0%	-10.0%	10.0%	-9.7%	-9.9%	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%
41	Duval, Coastal	-9.9%	-10.0%	10.0%	-9.6%	-9.8%	-10.0%	-9.8%	-9.9%	-10.0%	-9.9%
602	Escambia, Coastal	-7.4%	-10.0%	10.0%	-8.0%	2.2%	-10.0%	1.5%	-7.1%	-10.0%	-7.8%
43	Escambia, Remainder	-1.5%	-10.0%	10.0%	-2.3%	5.6%	-10.0%	5.4%	0.2%	-10.0%	-1.0%
531	Flagler, Coastal	10.4%	-10.0%	10.0%	6.6%	-7.8%	-8.1%	-7.8%	-8.1%	-10.0%	-8.5%
701	Flagler, Remainder	10.5%	10.0%	10.0%	10.5%	-7.9%	-8.2%	-7.9%	-9.8%	-10.0%	-9.8%
603	Franklin	-9.9%	-10.0%	10.0%	-9.8%	-5.9%	-6.2%	-5.9%	-5.0%	-10.0%	-7.2%
393	Gadsden	-10.0%	-10.0%	10.0%	-9.8%	-9.8%	-10.0%	-9.8%	10.3%	10.0%	0.0%
923	Gilchrist	-5.7%	-4.5%	10.0%	-5.6%	-9.9%	-10.0%	-9.9%	10.3%	10.0%	0.0%
552	Glades	10.5%	10.0%	10.0%	10.5%	6.0%	6.1%	0.0%	8.4%	8.1%	0.0%
604	Gulf, Coastal	-9.9%	-10.0%	10.0%	-9.6%	6.0%	6.1%	0.0%	-9.7%	-10.0%	-9.7%
722	Gulf, Remainder	-10.0%	-10.0%	10.0%	-9.6%	8.4%	8.4%	0.0%	10.3%	10.0%	0.0%
493	Hamilton	-10.0%	-10.0%	10.0%	-9.8%	6.0%	6.1%	0.0%	10.3%	10.0%	0.0%
713	Hardee	10.4%	10.0%	10.0%	10.4%	1.3%	1.2%	1.3%	10.3%	10.0%	0.0%
553	Hendry	10.5%	-10.0%	10.0%	10.3%	-4.9%	-5.2%	-4.9%	10.3%	10.0%	10.3%
159	Hernando, Coastal	10.5%	-10.0%	10.0%	9.9%	-1.1%	-10.0%	-2.3%	-9.8%	-10.0%	-9.8%
733	Hernando, Remainder	10.6%	-10.0%	10.0%	10.3%	-9.9%	-10.0%	-9.9%	3.4%	3.2%	3.1%
714	Highlands	10.5%	-10.0%	10.0%	10.2%	-7.1%	-7.4%	-7.1%	10.2%	10.0%	10.2%

**OFFICE OF INSURANCE REGULATION**  
**CITIZENS HOMEOWNERS PERSONAL LINES ACCOUNT FILING FCP 09-17343**  
**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		HO-3 POLICY TYPE				HO-4 POLICY TYPE			HO-6 POLICY TYPE		
		Wind Capped	X-Wind Capped	Sinkhole Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
47	Hillsborough, Tampa	-9.6%	-10.0%	10.0%	-8.6%	9.4%	-10.0%	9.4%	2.5%	2.4%	2.3%
80	Hillsborough, Excl. Tampa	-9.6%	-10.0%	10.0%	-7.9%	-5.4%	-10.0%	-5.4%	0.5%	-10.0%	0.1%
593	Holmes	-9.9%	-10.0%	10.0%	-9.8%	8.4%	8.4%	0.0%	10.3%	10.0%	0.0%
561	Indian River, Remainder	10.4%	-10.0%	10.0%	10.4%	-3.6%	-3.9%	-3.6%	2.1%	-10.0%	1.9%
181	Indian River, Coastal	2.1%	-10.0%	10.0%	1.7%	10.2%	-10.0%	8.7%	10.3%	-10.0%	9.3%
693	Jackson	-9.9%	-10.0%	10.0%	-9.8%	-9.2%	-9.4%	-9.2%	10.3%	10.0%	0.0%
605	Jefferson, Coastal	10.5%	10.0%	10.0%	0.0%	8.4%	8.4%	0.0%	8.4%	8.1%	0.0%
793	Jefferson, Remainder	-10.0%	-10.0%	10.0%	-9.8%	-9.9%	-10.0%	-9.9%	10.3%	10.0%	0.0%
893	Lafayette	-10.0%	-10.0%	10.0%	-9.8%	6.0%	6.1%	0.0%	10.3%	10.0%	0.0%
692	Lake	-4.3%	10.0%	10.0%	-3.8%	-9.2%	-9.4%	-9.2%	-4.9%	-5.0%	-5.1%
542	Lee, Coastal	10.5%	-10.0%	10.0%	7.3%	4.8%	-10.0%	4.2%	10.4%	-10.0%	7.3%
554	Lee, Remainder	10.4%	-10.0%	10.0%	10.0%	10.2%	10.0%	10.2%	-1.4%	-10.0%	-1.8%
993	Leon	-9.9%	-10.0%	10.0%	-9.8%	-8.7%	-8.9%	-8.7%	-9.9%	-10.0%	-9.9%
594	Levy, Coastal	-9.9%	-10.0%	10.0%	-9.6%	-9.8%	-10.0%	-9.8%	-9.9%	-10.0%	-9.9%
734	Levy, Remainder	5.6%	7.3%	10.0%	5.8%	-9.9%	-10.0%	-9.9%	10.3%	10.0%	0.0%
931	Liberty	-10.0%	-10.0%	10.0%	-9.7%	6.0%	6.1%	0.0%	10.3%	10.0%	0.0%
932	Madison	-10.0%	-10.0%	10.0%	-9.8%	-9.8%	-10.0%	-9.8%	10.3%	10.0%	0.0%
582	Manatee, Coastal	10.5%	-10.0%	10.0%	10.2%	10.2%	-10.0%	9.1%	10.3%	-10.0%	9.3%
735	Manatee, Remainder	3.9%	-10.0%	10.0%	3.3%	-6.9%	-10.0%	-6.9%	10.3%	-10.0%	10.2%
792	Marion	10.3%	-10.0%	10.0%	10.2%	-7.9%	-8.1%	-7.9%	7.8%	7.6%	7.4%
10	Martin, Remainder	10.5%	-10.0%	10.0%	10.4%	10.2%	-10.0%	9.8%	10.3%	-10.0%	10.2%
182	Martin, Coastal	10.5%	-10.0%	10.0%	10.5%	-5.9%	-6.2%	-5.9%	10.4%	-10.0%	10.2%
5	Monroe, Excl. Key West	10.7%	-10.0%	10.0%	6.1%	10.5%	-10.0%	3.8%	10.4%	-10.0%	3.3%

**OFFICE OF INSURANCE REGULATION**  
**CITIZENS HOMEOWNERS PERSONAL LINES ACCOUNT FILING FCP 09-17343**  
**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		HO-3 POLICY TYPE				HO-4 POLICY TYPE			HO-6 POLICY TYPE		
		Wind Capped	X-Wind Capped	Sinkhole Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
<b>Territory</b>	<b>Territory Description</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>	<b>Change</b>
7	Monroe, Key West	10.3%	-10.0%	10.0%	-0.3%	10.2%	-10.0%	3.4%	10.3%	-10.0%	4.4%
532	Nassau, Coastal	-10.0%	-10.0%	10.0%	-9.5%	-9.6%	-9.9%	-9.6%	-9.8%	-10.0%	-9.8%
892	Nassau, Remainder	-10.0%	-10.0%	10.0%	-9.8%	-9.9%	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%
606	Okaloosa, Coastal	-5.6%	-10.0%	10.0%	-5.9%	3.2%	3.0%	3.2%	-9.8%	-10.0%	-9.8%
723	Okaloosa, Remainder	2.9%	-10.0%	10.0%	2.5%	10.2%	10.0%	10.2%	-9.8%	-10.0%	-9.8%
555	Okeechobee	10.4%	-10.0%	10.0%	10.4%	0.7%	0.3%	0.7%	8.4%	8.1%	0.0%
49	Orange, Orlando	10.4%	-10.0%	10.0%	10.2%	-9.9%	-10.0%	-9.9%	-7.3%	-7.5%	-7.5%
90	Orange, Excl. Orlando	10.4%	-10.0%	10.0%	10.2%	-9.9%	-10.0%	-9.9%	-9.5%	-10.0%	-9.7%
511	Osceola	10.4%	10.0%	10.0%	10.2%	-8.5%	-10.0%	-8.5%	-9.9%	-10.0%	-9.9%
362	Palm Beach, Coastal	10.6%	-10.0%	10.0%	7.8%	10.3%	-10.0%	7.4%	10.4%	-10.0%	6.7%
38	Palm Beach, Remainder	8.1%	-10.0%	10.0%	6.1%	-3.5%	-10.0%	-3.8%	10.3%	-10.0%	8.9%
595	Pasco, Coastal	10.4%	-1.2%	10.0%	9.0%	-3.1%	-10.0%	-4.3%	-5.1%	-10.0%	-7.0%
736	Pasco, Remainder	10.5%	-10.0%	10.0%	10.4%	-9.9%	-10.0%	-9.9%	-3.7%	-10.0%	-3.9%
42	Pinellas, Coastal	5.4%	-10.0%	10.0%	1.6%	1.6%	-10.0%	0.2%	4.0%	-10.0%	0.6%
46	Pinellas - Saint Petersburg	-9.5%	-10.0%	10.0%	-9.3%	7.8%	7.7%	7.8%	10.4%	-10.0%	10.2%
81	Pinellas, Rem. Excl. Saint Petersburg	-9.6%	-10.0%	10.0%	-8.1%	-9.9%	-10.0%	-9.9%	5.0%	-10.0%	4.6%
50	Polk	9.4%	10.0%	10.0%	8.7%	-9.9%	-10.0%	-9.9%	3.3%	3.1%	3.0%
992	Putnam	-9.9%	-10.0%	10.0%	-9.8%	-1.2%	-1.5%	-1.2%	-9.9%	-10.0%	-9.9%
533	Saint Johns, Coastal	-9.9%	-10.0%	10.0%	-9.5%	-6.9%	-10.0%	-6.9%	-10.0%	-10.0%	-9.8%
702	Saint Johns, Remainder	-9.9%	-10.0%	10.0%	-9.6%	-8.0%	-8.2%	-8.0%	-9.8%	-10.0%	-9.8%
562	Saint Lucie, Remainder	10.5%	-10.0%	10.0%	10.5%	3.4%	-10.0%	3.4%	4.0%	3.8%	3.9%
183	Saint Lucie, Coastal	10.5%	-10.0%	10.0%	10.5%	-3.0%	-3.4%	-3.0%	10.4%	-10.0%	7.8%
607	Santa Rosa, Coastal	-2.5%	-2.0%	10.0%	-2.5%	8.4%	8.4%	0.0%	-9.8%	-10.0%	-9.8%



**OFFICE OF INSURANCE REGULATION**  
**CITIZENS HOMEOWNERS PERSONAL LINES ACCOUNT FILING FCP 09-17343**  
**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		HO-3 POLICY TYPE				HO-4 POLICY TYPE			HO-6 POLICY TYPE		
		Wind Capped	X-Wind Capped	Sinkhole Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped	Wind Capped	X-Wind Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
724	Santa Rosa, Remainder	-3.3%	-10.0%	10.0%	-3.5%	4.3%	-10.0%	4.3%	0.0%	-10.0%	-2.4%
583	Sarasota, Coastal	10.4%	-10.0%	10.0%	8.5%	-2.4%	-10.0%	-2.6%	10.3%	-10.0%	8.3%
715	Sarasota, Remainder	10.5%	-10.0%	10.0%	9.7%	-6.0%	-10.0%	-6.0%	8.9%	-10.0%	7.9%
512	Seminole	10.4%	10.0%	10.0%	10.2%	-9.9%	-10.0%	-9.9%	6.1%	5.9%	5.8%
921	Sumter	10.3%	-10.0%	10.0%	10.0%	-9.9%	-10.0%	-9.9%	-9.9%	-10.0%	-9.9%
933	Suwannee	-10.0%	-10.0%	10.0%	-9.8%	-4.2%	-4.4%	-4.2%	10.3%	10.0%	0.0%
596	Taylor, Coastal	-10.0%	-10.0%	10.0%	-8.9%	6.0%	6.1%	0.0%	8.4%	8.1%	0.0%
737	Taylor, Remainder	-10.0%	-10.0%	10.0%	-9.6%	-9.9%	-10.0%	-9.9%	8.4%	8.1%	0.0%
922	Union	-10.0%	-10.0%	10.0%	-9.8%	-9.1%	-9.3%	-9.1%	10.3%	10.0%	0.0%
62	Volusia, Coastal	10.4%	-10.0%	10.0%	7.1%	1.1%	-10.0%	0.1%	-8.5%	-10.0%	-8.9%
63	Volusia, Remainder	10.4%	-10.0%	10.0%	10.0%	-8.7%	-10.0%	-8.7%	1.7%	-10.0%	0.7%
608	Wakulla, Coastal	-9.9%	-10.0%	10.0%	-9.6%	6.0%	6.1%	0.0%	8.4%	8.1%	0.0%
725	Wakulla, Remainder	-10.0%	-10.0%	10.0%	-9.6%	-9.9%	-10.0%	-9.9%	8.4%	8.1%	0.0%
609	Walton, Coastal	-9.9%	-10.0%	10.0%	-9.6%	-7.0%	-7.3%	-7.0%	-9.8%	-10.0%	-9.8%
726	Walton, Remainder	-9.9%	-10.0%	10.0%	-9.6%	-5.1%	-5.4%	-5.1%	8.4%	8.1%	0.0%
934	Washington	-9.9%	-10.0%	10.0%	-9.8%	-9.5%	-9.7%	-9.5%	10.3%	10.0%	0.0%
	TOTAL				5.4%			0.2%			4.5%

OFFICE OF INSURANCE REGULATION

CITIZENS DWELLING FIRE PERSONAL LINES ACCOUNT FILING 09-17467  
 APPROVED RATE CHANGE INCLUDING CASH BUILDUP OF CATASTROPHE FUND

Territory	Territory Description	DP1 FORM				DP3 FORM			
		Total Capped Proposed Rate Change	Wind Capped Proposed Rate Change	X-Wind Capped Proposed Rate Change	Sinkhole Capped Proposed Rate Change	Total Capped Proposed Rate Change	Wind Capped Proposed Rate Change	X-Wind Capped Proposed Rate Change	Sinkhole Capped Proposed Rate Change
192	Alachua	10.2%	10.2%	10.0%	10.0%	-9.9%	-9.9%	-8.5%	10.0%
292	Baker	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
601	Bay, Coastal	10.8%	10.8%	10.0%	10.0%	-5.1%	-4.3%	-9.8%	10.0%
721	Bay, Remainder	10.6%	10.6%	10.0%	10.0%	-8.0%	-8.0%	-10.0%	10.0%
392	Bradford	10.2%	10.2%	10.0%	10.0%	-0.5%	-0.5%	-10.0%	10.0%
57	Brevard, Coastal	10.9%	10.9%	10.0%	10.0%	9.6%	10.7%	-10.0%	10.0%
64	Brevard, Remainder	10.6%	10.6%	10.0%	10.0%	10.4%	10.5%	-10.0%	10.0%
35	Broward, Hillwd & Ft. Ldrdle	10.7%	10.9%	8.0%	10.0%	8.4%	10.6%	-10.0%	10.0%
361	Broward, Coastal	10.6%	10.6%	10.0%	10.0%	5.6%	11.0%	-10.0%	10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	10.9%	10.9%	10.0%	10.0%	9.9%	10.6%	-10.0%	10.0%
193	Calhoun	10.1%	10.1%	10.0%	10.0%	-4.6%	-4.6%	-10.0%	10.0%
581	Charlotte, Coastal	10.9%	10.9%	10.0%	10.0%	9.5%	10.8%	-10.0%	10.0%
711	Charlotte, Remainder	10.6%	10.6%	10.0%	10.0%	10.4%	10.5%	-10.0%	10.0%
591	Citrus, Coastal	10.9%	10.9%	10.0%	10.0%	7.6%	7.6%	-10.0%	10.0%
731	Citrus, Remainder	10.6%	10.6%	10.0%	10.0%	6.0%	6.1%	-10.0%	10.0%
492	Clay	10.2%	10.2%	10.0%	10.0%	5.7%	5.7%	-10.0%	10.0%
551	Collier, Remainder	10.9%	10.9%	10.0%	10.0%	10.5%	10.6%	-10.0%	10.0%
541	Collier, Coastal	10.9%	10.9%	10.0%	10.0%	9.9%	10.8%	-10.0%	10.0%
293	Columbia	10.2%	10.2%	10.0%	10.0%	-8.8%	-8.8%	-10.0%	10.0%
30	Dade, Miami Beach	7.7%	11.2%	-8.0%	10.0%	7.6%	10.9%	-10.0%	10.0%
31	Dade, Coastal	7.3%	11.2%	-10.0%	10.0%	6.4%	11.0%	-10.0%	10.0%
32	Dade, Miami	10.7%	10.9%	5.3%	10.0%	10.0%	10.8%	-10.0%	10.0%
33	Dade, Hialeah	10.9%	10.9%	10.0%	10.0%	10.6%	10.7%	-10.0%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	10.9%	10.9%	10.0%	10.0%	10.3%	10.6%	-2.5%	10.0%
712	De Soto	10.6%	10.6%	10.0%	10.0%	10.5%	10.5%	-10.0%	10.0%
592	Dixie, Coastal	10.7%	10.7%	10.0%	10.0%	-9.5%	-9.5%	-10.0%	10.0%
732	Dixie, Remainder	10.5%	10.5%	10.0%	10.0%	-8.6%	-8.6%	-10.0%	10.0%
39	Duval, Jacksonville	10.2%	10.2%	10.0%	10.0%	5.2%	5.2%	-10.0%	10.0%
40	Duval, Remainder	10.1%	10.1%	10.0%	10.0%	-9.9%	-9.9%	-10.0%	10.0%
41	Duval, Coastal	4.0%	2.5%	10.0%	10.0%	-9.7%	-9.7%	-10.0%	10.0%
602	Escambia, Coastal	10.8%	10.8%	10.0%	10.0%	6.8%	10.8%	-10.0%	10.0%
43	Escambia, Remainder	10.6%	10.6%	10.0%	10.0%	9.1%	10.5%	-10.0%	10.0%
531	Flagler, Coastal	10.5%	10.5%	10.0%	10.0%	2.2%	12.2%	-10.0%	10.0%
701	Flagler, Remainder	10.6%	10.6%	10.0%	10.0%	10.1%	10.5%	-10.0%	10.0%
603	Franklin	10.8%	10.8%	10.0%	10.0%	-2.9%	-0.8%	-10.0%	10.0%
393	Gadsden	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
923	Gilchrist	10.1%	10.1%	10.0%	10.0%	0.2%	0.2%	-10.0%	10.0%
552	Glades	10.9%	10.9%	10.0%	10.0%	10.6%	10.6%	-10.0%	10.0%
604	Gulf, Coastal	10.7%	10.7%	10.0%	10.0%	4.3%	3.2%	-10.0%	10.0%
722	Gulf, Remainder	10.5%	10.5%	10.0%	10.0%	-9.7%	-9.7%	-10.0%	10.0%
493	Hamilton	10.1%	10.1%	10.0%	10.0%	-7.9%	-7.9%	-10.0%	10.0%
713	Hardee	10.6%	10.6%	10.0%	10.0%	9.6%	10.4%	-10.0%	10.0%

OFFICE OF INSURANCE REGULATION

CITIZENS DWELLING FIRE PERSONAL LINES ACCOUNT FILING 09-17467  
 APPROVED RATE CHANGE INCLUDING CASH BUILDUP OF CATASTROPHE FUND

		DP1 FORM				DP3 FORM			
<u>Territory</u>	<u>Territory Description</u>	<u>Total Capped Proposed Rate Change</u>	<u>Wind Capped Proposed Rate Change</u>	<u>X-Wind Capped Proposed Rate Change</u>	<u>Sinkhole Capped Proposed Rate Change</u>	<u>Total Capped Proposed Rate Change</u>	<u>Wind Capped Proposed Rate Change</u>	<u>X-Wind Capped Proposed Rate Change</u>	<u>Sinkhole Capped Proposed Rate Change</u>
553	Hendry	10.9%	10.9%	10.0%	10.0%	10.7%	10.7%	-10.0%	10.0%
159	Hernando, Coastal	10.5%	10.5%	10.0%	10.0%	7.9%	9.3%	-2.0%	10.0%
733	Hernando, Remainder	10.5%	10.5%	10.0%	10.0%	10.4%	10.4%	2.9%	10.0%
714	Highlands	10.6%	10.6%	10.0%	10.0%	10.4%	10.5%	-10.0%	10.0%
47	Hillsborough, Tampa	10.6%	10.6%	10.0%	10.0%	10.5%	10.5%	-10.0%	10.0%
80	Hillsborough, Excl. Tampa	10.6%	10.6%	10.0%	10.0%	10.4%	10.4%	-10.0%	10.0%
593	Holmes	10.2%	10.2%	10.0%	10.0%	-4.0%	-4.0%	-10.0%	10.0%
561	Indian River, Remainder	10.9%	10.9%	10.0%	10.0%	10.5%	10.6%	-10.0%	10.0%
181	Indian River, Coastal	10.5%	10.5%	10.0%	10.0%	7.8%	10.8%	-10.0%	10.0%
693	Jackson	10.2%	10.2%	10.0%	10.0%	5.5%	5.5%	-10.0%	10.0%
605	Jefferson, Coastal	10.8%	10.8%	10.0%	10.0%	10.0%	10.0%	-10.0%	10.0%
793	Jefferson, Remainder	10.8%	10.8%	10.0%	10.0%	-9.9%	-9.9%	-10.0%	10.0%
893	Lafayette	10.2%	10.2%	10.0%	10.0%	-7.8%	-7.8%	-10.0%	10.0%
692	Lake	10.2%	10.2%	10.0%	10.0%	10.1%	10.2%	-10.0%	10.0%
542	Lee, Coastal	10.5%	10.5%	10.0%	10.0%	4.2%	11.4%	-10.0%	10.0%
554	Lee, Remainder	10.6%	10.6%	10.0%	10.0%	10.0%	10.5%	-10.0%	10.0%
993	Leon	9.8%	9.8%	10.0%	10.0%	-10.0%	-10.0%	-10.0%	10.0%
594	Levy, Coastal	10.8%	10.8%	10.0%	10.0%	-9.7%	-9.7%	-10.0%	10.0%
734	Levy, Remainder	10.6%	10.6%	10.0%	10.0%	-9.7%	-9.7%	-10.0%	10.0%
931	Liberty	10.2%	10.2%	10.0%	10.0%	-9.0%	-9.0%	-10.0%	10.0%
932	Madison	10.2%	10.2%	10.0%	10.0%	-9.9%	-9.9%	-10.0%	10.0%
582	Manatee, Coastal	10.9%	10.9%	10.0%	10.0%	8.9%	10.9%	-10.0%	10.0%
735	Manatee, Remainder	10.6%	10.6%	10.0%	10.0%	10.5%	10.6%	-10.0%	10.0%
792	Marion	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
10	Martin, Remainder	10.9%	10.9%	10.0%	10.0%	10.6%	10.7%	-10.0%	10.0%
182	Martin, Coastal	10.8%	10.8%	10.0%	10.0%	10.6%	10.6%	-10.0%	10.0%
5	Monroe, Excl. Key West	10.6%	10.6%	10.0%	10.0%	5.6%	11.0%	-10.0%	10.0%
7	Monroe, Key West	10.8%	10.8%	10.0%	10.0%	-1.0%	7.1%	-10.0%	10.0%
532	Nassau, Coastal	6.8%	6.3%	10.0%	10.0%	-9.6%	-9.6%	-10.0%	10.0%
892	Nassau, Remainder	10.2%	10.2%	10.0%	10.0%	-7.1%	-7.1%	-10.0%	10.0%
606	Okaloosa, Coastal	10.9%	10.9%	10.0%	10.0%	4.4%	5.7%	-10.0%	10.0%
723	Okaloosa, Remainder	10.6%	10.6%	10.0%	10.0%	10.4%	10.4%	-10.0%	10.0%
555	Okeechobee	10.9%	10.9%	10.0%	10.0%	10.4%	10.6%	-10.0%	10.0%
49	Orange, Orlando	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
90	Orange, Excl. Orlando	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
511	Osceola	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
362	Palm Beach, Coastal	10.6%	10.6%	10.0%	10.0%	5.4%	11.0%	-10.0%	10.0%
38	Palm Beach, Remainder	10.8%	10.8%	10.0%	10.0%	8.7%	10.7%	-10.0%	10.0%
595	Pasco, Coastal	10.6%	10.6%	10.0%	10.0%	10.4%	10.4%	-10.0%	10.0%
736	Pasco, Remainder	10.5%	10.5%	10.0%	10.0%	10.4%	10.4%	-10.0%	10.0%
42	Pinellas, Coastal	10.6%	10.6%	10.0%	10.0%	3.3%	11.4%	-10.0%	10.0%
46	Pinellas - Saint Petersburg	10.7%	10.7%	10.0%	10.0%	9.7%	9.8%	-10.0%	10.0%

OFFICE OF INSURANCE REGULATION

CITIZENS DWELLING FIRE PERSONAL LINES ACCOUNT FILING 09-17467  
 APPROVED RATE CHANGE INCLUDING CASH BUILDUP OF CATASTROPHE FUND

Territory	Territory Description	DP1 FORM				DP3 FORM			
		Total Capped Proposed Rate Change	Wind Capped Proposed Rate Change	X-Wind Capped Proposed Rate Change	Sinkhole Capped Proposed Rate Change	Total Capped Proposed Rate Change	Wind Capped Proposed Rate Change	X-Wind Capped Proposed Rate Change	Sinkhole Capped Proposed Rate Change
81	Pinellas, Rem. Excl. Saint Petersburg	10.6%	10.6%	10.0%	10.0%	1.8%	1.8%	-10.0%	10.0%
50	Polk	10.2%	10.2%	-4.8%	10.0%	10.2%	10.2%	-10.0%	10.0%
992	Putnam	10.2%	10.2%	10.0%	10.0%	-5.9%	-5.9%	-10.0%	10.0%
533	Saint Johns, Coastal	10.9%	10.9%	10.0%	10.0%	-9.6%	-9.6%	-10.0%	10.0%
702	Saint Johns, Remainder	10.6%	10.6%	10.0%	10.0%	-9.6%	-9.6%	-10.0%	10.0%
562	Saint Lucie, Remainder	10.9%	10.9%	10.0%	10.0%	10.6%	10.7%	-10.0%	10.0%
183	Saint Lucie, Coastal	10.8%	10.8%	10.0%	10.0%	8.3%	10.8%	-10.0%	10.0%
607	Santa Rosa, Coastal	10.8%	10.8%	10.0%	10.0%	2.4%	3.0%	-10.0%	10.0%
724	Santa Rosa, Remainder	10.6%	10.6%	10.0%	10.0%	8.3%	8.7%	-10.0%	10.0%
583	Sarasota, Coastal	10.7%	10.7%	10.0%	10.0%	6.0%	10.9%	-10.0%	10.0%
715	Sarasota, Remainder	10.6%	10.6%	10.0%	10.0%	8.6%	10.5%	-10.0%	10.0%
512	Seminole	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
921	Sumter	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
933	Suwannee	10.1%	10.1%	10.0%	10.0%	4.0%	4.0%	-10.0%	10.0%
596	Taylor, Coastal	9.7%	9.7%	10.0%	10.0%	-9.5%	-9.5%	-10.0%	10.0%
737	Taylor, Remainder	10.6%	10.6%	10.0%	10.0%	-9.6%	-9.6%	-10.0%	10.0%
922	Union	10.1%	10.1%	10.0%	10.0%	-9.1%	-9.1%	-10.0%	10.0%
62	Volusia, Coastal	10.6%	10.6%	10.0%	10.0%	3.0%	11.5%	-10.0%	10.0%
63	Volusia, Remainder	10.5%	10.5%	10.0%	10.0%	9.2%	10.5%	-1.1%	10.0%
608	Wakulla, Coastal	10.9%	10.9%	10.0%	10.0%	-9.0%	-8.8%	-10.0%	10.0%
725	Wakulla, Remainder	10.6%	10.6%	10.0%	10.0%	-9.6%	-9.6%	-10.0%	10.0%
609	Walton, Coastal	7.1%	5.0%	10.0%	10.0%	-8.6%	-8.4%	-10.0%	10.0%
726	Walton, Remainder	10.6%	10.6%	10.0%	10.0%	-9.7%	-9.7%	-10.0%	10.0%
934	Washington	10.2%	10.2%	10.0%	10.0%	10.2%	10.2%	-10.0%	10.0%
	<b>Total</b>	10.7%	10.8%	9.1%	10.0%	8.7%	9.5%	-7.9%	10.0%

OFFICE OF INSURANCE REGULATION

CITIZENS MOBILEHOME PHYSICAL DAMAGE PERSONAL LINES ACCOUNT FILING 09-17836  
 APPROVED RATE CHANGE INCLUDING CASH BUILDUP OF CATASTROPHE FUND

Territory Number	Territory Description	Total Percent Change	With Wind Percent Change	Excluding Wind Percent Change
192	Alachua	-9.9%	-9.9%	-10.0%
292	Baker	-9.9%	-9.9%	-10.0%
601	Bay, Coastal	3.8%	5.0%	-10.0%
721	Bay, Remainder	-9.5%	-9.5%	-10.0%
392	Bradford	-9.9%	-9.9%	-10.0%
57	Brevard, Coastal	10.5%	11.0%	-10.0%
64	Brevard, Remainder	10.6%	10.6%	-10.0%
35	Broward, Hllwd & Fl Ldrdle	10.9%	11.0%	-10.0%
361	Broward, Coastal	-9.2%	-9.2%	-10.0%
37	Broward, Rem. Excl. Fl L. & Hlywd	10.8%	10.9%	-10.0%
193	Calhoun	-9.9%	-9.9%	-10.0%
581	Charlotte, Coastal	10.8%	11.0%	-10.0%
711	Charlotte, Remainder	10.6%	10.6%	-10.0%
591	Citrus, Coastal	-9.3%	-9.3%	-10.0%
731	Citrus, Remainder	-9.6%	-9.6%	-10.0%
492	Clay	-9.9%	-9.9%	-10.0%
551	Collier, Remainder	10.8%	10.9%	-10.0%
541	Collier, Coastal	10.0%	11.0%	-10.0%
293	Columbia	-9.9%	-9.9%	-10.0%
30	Dade, Miami Beach	9.9%	9.9%	-10.0%
31	Dade, Coastal	-10.0%	9.9%	-10.0%
32	Dade, Miami	-9.2%	-9.2%	-10.0%
33	Dade, Hialeah	10.9%	10.9%	-10.0%
34	Dade, Rem Excl H.,M.,M.B.	10.2%	11.0%	-10.0%
712	De Soto	6.3%	6.3%	-10.0%
592	Dixie, Coastal	-9.4%	-9.4%	-10.0%
732	Dixie, Remainder	-9.6%	-9.6%	-10.0%
39	Duval, Jacksonville	-9.8%	-9.8%	-10.0%
40	Duval, Remainder	-9.8%	-9.8%	-10.0%
41	Duval, Coastal	-9.4%	-9.4%	-10.0%
602	Escambia, Coastal	-10.0%	9.9%	-10.0%
43	Escambia, Remainder	10.6%	10.6%	-10.0%
531	Flagler, Coastal	-9.7%	-9.3%	-10.0%
701	Flagler, Remainder	-9.5%	-9.5%	-10.0%
603	Franklin	-7.4%	-7.2%	-10.0%
393	Gadsden	-9.9%	-9.9%	-10.0%
923	Gilchrist	-9.9%	-9.9%	-10.0%
552	Glades	10.8%	10.8%	-10.0%
604	Gulf, Coastal	-9.5%	-9.2%	-10.0%
722	Gulf, Remainder	-9.6%	-9.6%	-10.0%
493	Hamilton	-9.9%	-9.9%	-10.0%
713	Hardee	-6.5%	-6.5%	-10.0%
553	Hendry	10.8%	10.8%	-10.0%
159	Herrando, Coastal	-9.3%	-9.3%	-10.0%
733	Herrando, Remainder	-9.6%	-9.6%	-10.0%
714	Highlands	10.6%	10.6%	-10.0%
47	Hillsborough, Tampa	5.1%	5.1%	-10.0%
80	Hillsborough, Excl. Tampa	4.2%	4.2%	-10.0%
593	Holmes	-9.9%	-9.9%	-10.0%
561	Indian River, Remainder	11.0%	11.0%	-10.0%
181	Indian River, Coastal	-10.0%	9.9%	-10.0%
693	Jackson	-9.9%	-9.9%	-10.0%
605	Jefferson, Coastal	0.0%	9.9%	-10.0%
793	Jefferson, Remainder	-9.9%	-9.9%	-10.0%
893	Lafayette	-9.9%	-9.9%	-10.0%
692	Lake	10.2%	10.2%	-10.0%
542	Lee, Coastal	1.3%	11.0%	-10.0%
554	Lee, Remainder	10.5%	10.7%	-10.0%
993	Leon	-9.8%	-9.8%	-10.0%
594	Levy, Coastal	-9.4%	-9.4%	-10.0%

OFFICE OF INSURANCE REGULATION

CITIZENS MOBILEHOME PHYSICAL DAMAGE PERSONAL LINES ACCOUNT FILING 09-17836  
 APPROVED RATE CHANGE INCLUDING CASH BUILDUP OF CATASTROPHE FUND

Territory Number	Territory Description	Total Percent Change	With Wind Percent Change	Excluding Wind Percent Change
734	Levy, Remainder	-9.6%	-9.6%	-10.0%
931	Liberty	-9.9%	-9.9%	-10.0%
932	Madison	-9.9%	-9.9%	-10.0%
582	Manatee, Coastal	9.3%	10.9%	-10.0%
735	Manatee, Remainder	10.6%	10.6%	-10.0%
792	Marion	-9.9%	-9.9%	-10.0%
10	Martin, Remainder	5.8%	5.9%	-10.0%
182	Martin, Coastal	8.2%	11.0%	-10.0%
5	Monroe, Excl. Key West	-1.0%	11.1%	-10.0%
7	Monroe, Key West	1.9%	11.3%	-10.0%
532	Nassau, Coastal	-9.2%	-9.2%	-10.0%
892	Nassau, Remainder	-9.9%	-9.9%	-10.0%
606	Okaloosa, Coastal	11.0%	11.0%	-10.0%
723	Okaloosa, Remainder	7.8%	7.8%	-10.0%
555	Okeechobee	10.8%	10.8%	-10.0%
49	Orange, Orlando	-9.3%	-9.3%	-10.0%
90	Orange, Excl. Orlando	10.2%	10.2%	-10.0%
511	Osceola	10.2%	10.2%	-10.0%
362	Palm Beach, Coastal	-5.5%	11.0%	-10.0%
38	Palm Beach, Remainder	10.7%	11.0%	-10.0%
595	Pasco, Coastal	-9.8%	-9.3%	-10.0%
736	Pasco, Remainder	-7.6%	-7.6%	-10.0%
42	Pinellas, Coastal	-9.3%	-9.3%	-10.0%
46	Pinellas - Saint Petersburg	10.7%	10.7%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	10.6%	10.6%	-10.0%
50	Polk	10.2%	10.2%	-10.0%
992	Putnam	-9.9%	-9.9%	-10.0%
533	Saint Johns, Coastal	-9.3%	-9.2%	-10.0%
702	Saint Johns, Remainder	-9.5%	-9.5%	-10.0%
562	Saint Lucie, Remainder	10.9%	11.0%	-10.0%
183	Saint Lucie, Coastal	2.7%	11.0%	-10.0%
607	Santa Rosa, Coastal	0.0%	9.9%	-10.0%
724	Santa Rosa, Remainder	10.6%	10.6%	-10.0%
583	Sarasota, Coastal	-3.4%	11.0%	-10.0%
715	Sarasota, Remainder	10.2%	10.6%	-10.0%
512	Seminole	10.2%	10.2%	-10.0%
921	Sumter	7.7%	7.7%	-10.0%
933	Suwannee	-9.9%	-9.9%	-10.0%
596	Taylor, Coastal	-9.3%	-9.3%	-10.0%
737	Taylor, Remainder	-9.6%	-9.6%	-10.0%
922	Union	-9.9%	-9.9%	-10.0%
62	Volusia, Coastal	-9.2%	-9.2%	-10.0%
63	Volusia, Remainder	9.8%	10.6%	-10.0%
608	Wakulla, Coastal	-9.3%	-9.2%	-10.0%
725	Wakulla, Remainder	-9.5%	-9.5%	-10.0%
609	Walton, Coastal	-9.5%	-9.2%	-10.0%
726	Walton, Remainder	-9.5%	-9.5%	-10.0%
934	Washington	-9.9%	-9.9%	-10.0%
	STATEWIDE	2.1%	2.4%	-10.0%

**OFFICE OF INSURANCE REGULATION**

**CITIZENS MOBILE HOME PERSONAL LINES ACCOUNT FILING FCP 09-17837**

**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		MHO-3 POLICY TYPE			MHO-4
		Wind Capped	X-Wind Capped	Total Capped	Total Capped
		Proposed Rate	Proposed Rate	Proposed Rate	Proposed Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
192	Alachua	-9.7%	-10.0%	-9.7%	-9.9%
292	Baker	-9.7%	-10.0%	-9.7%	-9.9%
601	Bay, Coastal	-9.6%	-10.0%	-9.6%	1.6%
721	Bay, Remainder	-9.5%	-10.0%	-9.5%	-6.6%
392	Bradford	-9.7%	-10.0%	-9.7%	0.0%
57	Brevard, Coastal	5.7%	-10.0%	4.6%	3.1%
64	Brevard, Remainder	10.6%	-10.0%	10.6%	-7.9%
35	Broward, Hillwd & Ft. Ldrdle	3.2%	-10.0%	1.9%	8.6%
361	Broward, Coastal	8.2%	7.6%	0.0%	0.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	10.7%	-10.0%	10.7%	-1.3%
193	Calhoun	-9.6%	-10.0%	-9.6%	0.0%
581	Charlotte, Coastal	10.8%	-10.0%	10.4%	-0.4%
711	Charlotte, Remainder	-4.2%	-10.0%	-4.9%	-5.3%
591	Citrus, Coastal	-9.5%	-10.0%	-9.5%	-6.3%
731	Citrus, Remainder	-9.6%	-10.0%	-9.6%	-8.4%
492	Clay	-9.7%	-10.0%	-9.7%	-8.9%
551	Collier, Remainder	11.1%	-10.0%	10.6%	-2.8%
541	Collier, Coastal	10.9%	-10.0%	10.3%	3.7%
293	Columbia	-9.7%	-10.0%	-9.7%	-9.8%
30	Dade, Miami Beach	8.2%	7.6%	0.0%	0.0%
31	Dade, Coastal	8.9%	8.3%	0.0%	0.0%
32	Dade, Miami	10.1%	-10.0%	8.2%	0.0%
33	Dade, Hialeah	11.0%	10.0%	11.0%	0.0%
34	Dade, Rem Excl H.,M.,M.B.	10.8%	-10.0%	10.0%	9.5%
712	De Soto	-9.6%	-10.0%	-9.6%	-4.6%
592	Dixie, Coastal	-9.5%	-10.0%	-9.5%	0.0%
732	Dixie, Remainder	-9.6%	-10.0%	-9.6%	0.0%
39	Duval, Jacksonville	-9.6%	-10.0%	-9.6%	-9.9%

**OFFICE OF INSURANCE REGULATION**

**CITIZENS MOBILE HOME PERSONAL LINES ACCOUNT FILING FCP 09-17837**

**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		MHO-3 POLICY TYPE			MHO-4
		Wind Capped	X-Wind Capped	Total Capped	Total Capped
		Proposed	Proposed	Proposed	Proposed
		Rate	Rate	Rate	Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
40	Duval, Remainder	-9.6%	-10.0%	-9.6%	-9.9%
41	Duval, Coastal	-9.6%	-10.0%	-9.6%	-9.8%
602	Escambia, Coastal	10.8%	-10.0%	-1.8%	0.0%
43	Escambia, Remainder	-9.5%	-10.0%	-9.5%	5.4%
531	Flagler, Coastal	10.5%	-10.0%	-2.7%	0.0%
701	Flagler, Remainder	-9.6%	-10.0%	-9.6%	-7.9%
603	Franklin	-9.5%	-10.0%	-9.5%	0.0%
393	Gadsden	-9.6%	-10.0%	-9.6%	-9.8%
923	Gilchrist	-9.7%	-10.0%	-9.7%	-9.9%
552	Glades	-9.4%	-10.0%	-9.4%	0.0%
604	Gulf, Coastal	-7.7%	-10.0%	-8.4%	0.0%
722	Gulf, Remainder	-9.5%	-10.0%	-9.5%	0.0%
493	Hamilton	-9.7%	-10.0%	-9.7%	0.0%
713	Hardee	-8.7%	-9.2%	-9.5%	1.3%
553	Hendry	-8.4%	-8.8%	-8.9%	-4.9%
159	Hernando, Coastal	-9.6%	-10.0%	-9.6%	-2.3%
733	Hernando, Remainder	-9.6%	-10.0%	-9.6%	-9.9%
714	Highlands	-3.4%	-10.0%	-4.2%	-7.1%
47	Hillsborough, Tampa	-9.5%	-10.0%	-9.5%	9.4%
80	Hillsborough, Excl. Tampa	-9.5%	-10.0%	-9.5%	-5.4%
593	Holmes	-9.6%	-10.0%	-9.6%	0.0%
561	Indian River, Remainder	10.6%	-10.0%	10.6%	-3.6%
181	Indian River, Coastal	-9.5%	-10.0%	-9.5%	0.0%
693	Jackson	-9.6%	-10.0%	-9.6%	-9.2%
605	Jefferson, Coastal	8.2%	7.6%	0.0%	0.0%
793	Jefferson, Remainder	-9.7%	-10.0%	-9.7%	-9.9%
893	Lafayette	-9.7%	-10.0%	-9.7%	0.0%
692	Lake	-9.6%	-10.0%	-9.7%	-9.2%



**OFFICE OF INSURANCE REGULATION**

**CITIZENS MOBILE HOME PERSONAL LINES ACCOUNT FILING FCP 09-17837**

**APPROVED RATE CHANGE INCLUDING CASH BUILDUP**

		MHO-3 POLICY TYPE			MHO-4
		Wind Capped	X-Wind Capped	Total Capped	Total Capped
		Proposed Rate	Proposed Rate	Proposed Rate	Proposed Rate
<u>Territory</u>	<u>Territory Description</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>	<u>Change</u>
542	Lee, Coastal	10.7%	-10.0%	1.9%	4.2%
554	Lee, Remainder	10.8%	-10.0%	10.3%	10.2%
993	Leon	-9.7%	-10.0%	-9.7%	-8.7%
594	Levy, Coastal	-9.5%	-10.0%	-9.5%	-9.8%
734	Levy, Remainder	-9.6%	-10.0%	-9.6%	-9.9%
931	Liberty	-9.6%	-10.0%	-9.6%	0.0%
932	Madison	-9.7%	-10.0%	-9.7%	-9.8%
582	Manatee, Coastal	3.5%	-10.0%	2.0%	0.0%
735	Manatee, Remainder	1.9%	-10.0%	1.1%	-6.9%
792	Marion	-9.8%	-10.0%	-9.8%	-7.9%
10	Martin, Remainder	10.9%	-10.0%	10.6%	9.8%
182	Martin, Coastal	11.3%	-10.0%	9.2%	0.0%
5	Monroe, Excl. Key West	11.0%	-10.0%	-1.8%	3.8%
7	Monroe, Key West	10.7%	-10.0%	2.6%	3.4%
532	Nassau, Coastal	-9.6%	-10.0%	-9.6%	0.0%
892	Nassau, Remainder	-9.7%	-10.0%	-9.7%	-9.9%
606	Okaloosa, Coastal	-9.5%	-10.0%	-9.5%	0.0%
723	Okaloosa, Remainder	-9.5%	-10.0%	-9.5%	10.2%
555	Okeechobee	-1.8%	-2.3%	-2.5%	0.7%
49	Orange, Orlando	-9.8%	-10.0%	-9.8%	0.0%
90	Orange, Excl. Orlando	-9.6%	-10.0%	-9.7%	-9.9%
511	Osceola	-9.6%	-10.0%	-9.8%	-8.5%
362	Palm Beach, Coastal	10.4%	-10.0%	-0.3%	0.0%
38	Palm Beach, Remainder	-2.8%	-10.0%	-3.3%	-3.8%
595	Pasco, Coastal	10.4%	-10.0%	-4.4%	-4.3%
736	Pasco, Remainder	-9.6%	-10.0%	-9.6%	-9.9%
42	Pinellas, Coastal	-9.5%	-10.0%	-9.5%	0.0%
46	Pinellas - Saint Petersburg	-9.5%	-10.0%	-9.5%	7.8%

<b>OFFICE OF INSURANCE REGULATION</b>					
<b>CITIZENS MOBILE HOME PERSONAL LINES ACCOUNT FILING FCP 09-17837</b>					
<b>APPROVED RATE CHANGE INCLUDING CASH BUILDUP</b>					
		<b>MHO-3 POLICY TYPE</b>			<b>MHO-4</b>
		<b>Wind Capped</b>	<b>X-Wind Capped</b>	<b>Total Capped</b>	<b>Total Capped</b>
		<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>
		<b>Rate</b>	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>
<b><u>Territory</u></b>	<b><u>Territory Description</u></b>	<b><u>Change</u></b>	<b><u>Change</u></b>	<b><u>Change</u></b>	<b><u>Change</u></b>
81	Pinellas, Rem. Excl. Saint Petersburg	-9.5%	-10.0%	-9.5%	-9.9%
50	Polk	7.6%	7.1%	6.7%	-9.9%
992	Putnam	-9.7%	-10.0%	-9.7%	-1.2%
533	Saint Johns, Coastal	-9.6%	-10.0%	-9.6%	0.0%
702	Saint Johns, Remainder	-9.6%	-10.0%	-9.6%	-8.0%
562	Saint Lucie, Remainder	10.8%	-10.0%	10.6%	3.4%
183	Saint Lucie, Coastal	10.9%	-10.0%	4.5%	-3.0%
607	Santa Rosa, Coastal	8.9%	8.3%	0.0%	0.0%
724	Santa Rosa, Remainder	-9.5%	-10.0%	-9.5%	4.3%
583	Sarasota, Coastal	10.7%	-10.0%	-2.3%	-2.6%
715	Sarasota, Remainder	10.7%	-10.0%	9.6%	-6.0%
512	Seminole	-9.6%	-10.0%	-9.8%	-9.9%
921	Sumter	-9.6%	-10.0%	-9.7%	-9.9%
933	Suwannee	-9.7%	-10.0%	-9.7%	-4.2%
596	Taylor, Coastal	-9.4%	-10.0%	-9.4%	0.0%
737	Taylor, Remainder	-9.5%	-10.0%	-9.5%	-9.9%
922	Union	-9.7%	-10.0%	-9.7%	0.0%
62	Volusia, Coastal	-9.5%	-10.0%	-9.5%	0.0%
63	Volusia, Remainder	-9.6%	-10.0%	-9.6%	-8.7%
608	Wakulla, Coastal	-9.6%	-10.0%	-9.6%	0.0%
725	Wakulla, Remainder	-9.5%	-10.0%	-9.5%	-9.9%
609	Walton, Coastal	-7.0%	-10.0%	-8.3%	-7.0%
726	Walton, Remainder	-9.5%	-10.0%	-9.5%	-5.1%
934	Washington	-9.6%	-10.0%	-9.6%	0.0%
	TOTAL			1.8%	-5.2%

**OFFICE OF INSURANCE REGULATION**

**CITIZENS COMMERCIAL LINES ACCOUNT FILINGS 09-17581 AND 09-17582 APPROVED RATE CHANGE  
RATE CHANGE INCLUDES CASH BUILDUP FACTOR OF CATASTROPHE FUND**

<u>BG2 Territory</u>	<u>Approved Total Rate Change</u>
Seacoast Zone 1	10.8%
Seacoast Zone 2	10.8%
Seacoast Zone 3	10.6%
Inland	-9.8%
Monroe ex. Key West	10.7%
Key West	11.1%
<b>Total</b>	<b>10.2%</b>

**Territory Definitions:**

- Seacoast Zone 1: Broward; Indian River: All areas East of the West Bank of the Intracoastal Waterway; Martin; Miami-Dade; Palm Beach; and St. Lucie: All areas East of the West Bank of the Intracoastal Waterway
- Seacoast Zone 2: Bay: All areas South of the North Bank of the Intracoastal Waterway; Brevard: All areas East of the West Bank of the Indian River; Charlotte: All areas West of Myakka River and Charlotte Harbor; Citrus: Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly West of U.S. Highway No. 19; Collier; Duval: All areas East of the West Bank of the Intracoastal Waterway; Escambia: All areas South of the North Bank of the Intracoastal Waterway; Flagler: All areas East of the West Bank of the Intracoastal Waterway; Franklin; Glades; Gulf: All areas South of the North Bank of the Intracoastal Waterway; Hendry; Hernando: Towns of Bayport and Pine Island and any other towns or communities lying wholly West of U.S Highway No. 19; Indian River: Remainder of County; Jefferson: All areas South of U.S. Highway No. 98 (Florida State Highway No. 30); Lee: All Beaches and Islands lying West of the Mainland, including the town of Punta Rassa; Levy: Towns of Cedar Key, Elizzey, Summer, and Yankeetown and any other towns or communities lying wholly South or West of U.S. Highway No. 19; Manatee: Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all Beaches and Islands West of the Mainland; Nassau: All areas East of the West Bank of the Intracoastal Waterway; Okaloosa: All areas South of the North Bank of the Intracoastal Waterway; Okeechobee; Pasco: Town of Aripeka and any other towns or communities lying wholly West of U.S. Highway No. 19; Pinellas: All areas West of the East Bank of the Intracoastal Waterway; St. Johns: All areas East of the West Bank of the Intracoastal Waterway; St. Lucie: Remainder of County; Santa Rosa: All areas South of the North Bank of the Intracoastal Waterway; Sarasota: Beginning at the Northern Boundary of County and Southward all areas West of the East Bank of the Intracoastal Waterway to Midnight Pass thence Southward all areas West of the Myakka River to the Southern Boundary of the County; Taylor: Towns of Adams Beach, Fish Creek, Keaton Beach, and Steinhatchee, and any other towns or communities lying wholly South or West of U.S. Highway No. 98; Volusia: All areas East of the West Bank of the Intracoastal Waterway; Wakulla: Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly South or East of U.S. Highway No. 98; and Walton: All areas South of the North Bank of the Intracoastal Waterway
- Seacoast Zone 3: Bay: Remainder of County; Brevard: Remainder of the County; Charlotte: Remainder of County; Citrus: Remainder of County; De Soto: Escambia: Remainder of County; Flagler: Remainder of County; Gulf: Remainder of County; Hardee; Hernando: Remainder of County; Highlands; Hillsborough; Lee: Remainder of County; Levy: Remainder of County; Manatee: Remainder of County; Okaloosa: Remainder of County; Pasco: Remainder of County; Pinellas: Remainder of County; St. Johns: Remainder of County; Santa Rosa: Remainder of County; Sarasota: Remainder of County; Taylor: Remainder of County; Volusia: Remainder of County; Wakulla: Remainder of County; and Walton: Remainder of County
- Inland: Alachua; Baker; Bradford; Calhoun; Clay; Columbia; Duval: Remainder of County; Gadsden; Gilchrist; Hamilton; Holmes; Jackson; Jefferson: Remainder of County; Lafayette; Lake; Leon; Liberty; Madison; Marion; Nassau: Remainder of County; Orange; Osceola: Polk; Putnam; Seminole; Sumter; Suwanee; Union: and Washington
- Monroe ex. Key West: Monroe: Excluding Key West
- Key West: Key West