

PRELIMINARY PRESUMED FACTOR and TRUE-UP FILINGS for HOMEOWNERS and MOBILE HOMEOWNERS POLICIES

As of January 3, 2008

COMPANY NAME	POLICY TYPE	PROPOSED PRESUMED FACTOR	FINAL PRESUMED FACTOR	PROPOSED TRUE-UP	FINAL TRUE-UP	TOTAL RATE CHANGE DUE TO LEGISLATION	FILING STATUS	* POLICIES IN FORCE	MARKET SHARE
HOMEOWNERS									
ADDISON INSURANCE COMPANY	Homeowners MP	-2.6	-2.6	9.2		-2.6	NOI	904	0.0%
UNITED FIRE AND CASUALTY COMPANY	Homeowners MP	-2.6	-2.6	9.2		-2.6	NOI	1,403	0.0%
AFFILIATED FM INSURANCE COMPANY	Homeowners MP	-0.9	-0.9	22	0	-0.9	Approved	105	0.0%
ALLSTATE FLORIDIAN INDEMNITY COMPANY	Homeowners MP	-13.2	-13.2	28.3		-13.2	NOI	84,144	2.1%
ALLSTATE FLORIDIAN INSURANCE COMPANY	Homeowners MP	-14.2	-14.2	41.9		-14.2	NOI	283,685	6.9%
AMERICAN AUTOMOBILE INSURANCE COMPANY	Homeowners MP	-6.2	-6.2	5.4	0	-6.2	Withdrawn	2,214	0.1%
AMERICAN INSURANCE COMPANY (THE)	Homeowners MP	-6.2	-6.2	5.4	0	-6.2	Withdrawn		0.0%
ASSOCIATED INDEMNITY CORPORATION	Homeowners MP	-6.2	-6.2	5.4	0	-6.2	Withdrawn	728	0.0%
FIREMANS FUND INSURANCE COMPANY	Homeowners MP	-6.2	-6.2	5.4	0	-6.2	Withdrawn	10,414	0.3%
NATIONAL SURETY CORPORATION	Homeowners MP	-6.2	-6.2	5.4	0	-6.2	Withdrawn		0.0%
AMERICAN BANKERS INS CO OF FLORIDA (3) (Refiled)	Homeowners MP	-7.8	-7.8	8.4**		-7.8	Pending	28,865	0.7%
AMERICAN HOME ASSURANCE COMPANY (Refiled)	Homeowners MP	0	-5	7**		-5	Pending	7,720	0.2%
AMERICAN INTEGRITY INSURANCE CO OF FLORIDA	Homeowners MP	0	0	0	0	0	Approved	32,711	0.8%
AMERICAN KEYSTONE INSURANCE COMPANY	Homeowners MP	-	-	0	0		Approved	53	0.0%
AMERICAN MERCURY INSURANCE COMPANY	Homeowners MP	-2.2	-2.2	0		-2.2	Pending	12,996	0.3%
AMERICAN MODERN INS CO OF FLORIDA	Homeowners MP	0	0			0			0.0%
AMERICAN NATIONAL PROPERTY & CASUALTY CO	Homeowners MP	-3.5	-3.5			-3.5		23	0.0%
AMERICAN RELIABLE INSURANCE COMPANY (2)	Homeowners MP	-22.3	-22.3	15.4		-22.3	Pending	1,613	0.0%
AMERICAN SECURITY INSURANCE COMPANY	Homeowners MP	-16.2	-16.2	0	0	-16.2	Approved	29	0.0%
AMERICAN STRATEGIC INSURANCE CORP	Homeowners MP	-11.4	-11.4	-8.6	-9.5	-20.9	Approved	102,493	2.5%
ASI ASSURANCE CORP	Homeowners MP	-11.4	-11.4	-8.6	-9.5	-20.9	Approved	55,044	1.3%
AMERICAN TRADITIONS INSURANCE COMPANY	Homeowners MP	-18.9	-18.9	0	0	-18.9	Approved	16,405	0.4%
AMEX ASSURANCE COMPANY (2)	Homeowners MP	-26.1	-26.1	0	0	-26.10	Approved	2,281	0.1%
IDS PROPERTY CASUALTY INSURANCE COMPANY	Homeowners MP	-25.1	-26.1	0	0	-26.10	Approved	2,243	0.1%
AMICA MUTUAL INSURANCE COMPANY	Homeowners MP	-5.4	-5.4	23.3	0	-5.4	Disapproved	28,827	0.7%
ARGUS FIRE & CASUALTY INSURANCE COMPANY	Homeowners MP	-29.9	-29.9	0	0	-29.9	Approved	7,208	0.2%
ARMED FORCES INSURANCE EXCHANGE	Homeowners MP	-22.5	-22.5	53.72		-22.5	NOI	6,650	0.2%
ATLANTIC MUTUAL INSURANCE COMPANY	Homeowners MP	-18	-18	9.7	0	-18	Withdrawn	565	0.0%
CENTENNIAL INSURANCE COMPANY	Homeowners MP	-18	-18	9.7	0	-18	Withdrawn	525	0.0%
AUTO CLUB INSURANCE COMPANY OF FLORIDA	Homeowners MP	-	-	0	0		Approved	0	0.0%
AUTO-OWNERS INSURANCE CO	Homeowners MP	-6.5	-6.5	41.9		-6.5	NOI	11,028	0.3%
OWNERS INSURANCE CO	Homeowners MP	-6.5	-6.5	41.9		-6.5	NOI	5,369	0.1%

Please note that any attempt to determine industry averages may lead to erroneous and misleading calculations.

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As of January 3, 2008

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SOUTHERN-OWNERS INSURANCE CO	Homeowners MP	-6.5	-6.5	41.9		-6.5	NOI	10,608	0.3%
AXA RE PROPERTY AND CASUALTY INS CO (2)	Homeowners MP	-29.5	-29.5	0	0	-29.5	Approved	855	0.0%
BALBOA INSURANCE COMPANY	Homeowners MP	-23.8	-23.8	0	0	-23.8	Approved	669	0.0%
MERITPLAN INSURANCE COMPANY	Homeowners MP	-23.8	-23.8	0	0	-23.8	Approved	8,919	0.2%
CAPITOL PREFERRED INSURANCE CO, INC (2)	Homeowners MP	-22.4	-22.4	3**		-22.4	Pending	32,597	0.8%
CHURCH MUTUAL INSURANCE COMPANY	Homeowners MP	0	0	0		0	Pending	197	0.0%
CINCINNATI INDEMNITY COMPANY	Homeowners MP	-3	-35	37.5		-35	NOI		0.0%
CINCINNATI INSURANCE COMPANY	Homeowners MP	-3	-35	37.5		-35	NOI	11,204	0.3%
CLARENDON NATIONAL INSURANCE COMPANY	Homeowners MP	-27.5	-27.5	0	0	-27.5	Approved	1	0.0%
CLARENDON SELECT INSURANCE COMPANY (2)	Homeowners MP	-28	-28	0	0	-28	Approved	988	0.0%
COMPANION PROPERTY & CASUALTY INS CO	Homeowners MP	-21.6	-21.6	63.4		-21.6	NOI	15,591	0.4%
COOPERATIVA DE SEGUROS MULTIPLES DE PR	Homeowners MP	-12.2	-12.2	34.4		-12.2	NOI	6,898	0.2%
CORAL INSURANCE COMPANY (2)	Homeowners MP	-33.4	-33.4	-9.7	-9.7	-43.1	Approved	12,689	0.3%
COTTON STATES MUTUAL INSURANCE CO	Homeowners MP	0	0	0	0	0	Approved	23,491	0.6%
CYPRESS PROPERTY & CASUALTY INSURANCE CO	Homeowners MP	-5.4		2.1	0	0	Disapproved	59,156	1.4%
ECONOMY PREMIER ASSURANCE COMPANY	Homeowners MP	-25.2	-25.2			-25.2		4,874	0.1%
EDISON INSURANCE COMPANY	Homeowners MP	-31.3	-31.3	-4.3	-4.3	-35.6	Approved	16,604	0.4%
ELECTRIC INSURANCE COMPANY	Homeowners MP	0	-2.4	14.5		-2.4	NOI	2,408	0.1%
ENCOMPASS FLORIDIAN INDEMNITY COMPANY	Homeowners MP	-11.2	-11.2	38.4		-11.2	NOI	3,893	0.1%
ENCOMPASS FLORIDIAN INSURANCE COMPANY	Homeowners MP	-13	-13	39.7		-13	NOI	10,585	0.3%
FEDERAL INSURANCE COMPANY	Homeowners MP	-12.4	-12.4	0		-12.4	NOI	26,196	0.6%
GREAT NORTHERN INSURANCE COMPANY	Homeowners MP	-12.4	-12.4	0		-12.4	NOI	364	0.0%
PACIFIC INDEMNITY COMPANY	Homeowners MP	-12.4	-12.4	0		-12.4	NOI	413	0.0%
VIGILANT INSURANCE COMPANY	Homeowners MP	-12.4	-12.4	0		-12.4	NOI	125	0.0%
FEDERATED NATIONAL INSURANCE COMPANY	Homeowners MP	-15.2	-15.2	-11.4		#REF!	NOI	42,315	1.0%
FIDELITY FIRE & CASUALTY COMPANY	Homeowners MP	0	0	2.8	0	0	Withdrawn	4,271	0.1%
FIDELITY NATIONAL PROPERTY & CASUALTY INS CO	Homeowners MP	-24.8	-24.8	-7.6		-24.8	NOI	8,052	0.2%
FIRST AMERICAN PROPERTY & CASUALTY INS CO	Homeowners MP	-2.31	-2.31	0		-2.31	Pending	110	0.0%
FIRST COMMUNITY INSURANCE COMPANY	Homeowners MP	-21	-21	0		-21	NOI	20,520	0.5%
FIRST FLORIDIAN AUTO AND HOME INSURANCE CO	Homeowners MP	-8.3		4.4		0	NOI	86,892	2.1%
PHOENIX INSURANCE COMPANY	Homeowners MP	-8.3		4.4		0	NOI		0.0%
TRAVELERS INDEMNITY COMPANY	Homeowners MP	-8.3		4.4		0	NOI		0.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	Homeowners MP	-8.3		4.4		0	NOI	4,390	0.1%
FIRST HOME INSURANCE COMPANY	Homeowners MP	-9.6	-9.6	0	0	-9.6	Approved	6,020	0.1%

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FIRST LIBERTY INSURANCE CORP (THE)	Homeowners MP	-11.6	-11.6	9.2		-11.6	NOI	29,012	0.7%
LIBERTY MUTUAL FIRE INSURANCE CO	Homeowners MP	-11.6	-11.6	9.2		-11.6	NOI	102,542	2.5%
FIRST PROTECTIVE INSURANCE COMPANY	Homeowners MP	-15	-15	0	0	-15	Withdrawn	45,948	1.1%
FLORIDA FAMILY INSURANCE COMPANY	Homeowners MP	-11.9	-11.9	-3.7		-11.9	Pending	68,742	1.7%
FLORIDA FARM BUREAU CASUALTY INSURANCE CO	Homeowners MP	-24.9	-24.9	26.8		-24.9	NOI	53,922	1.3%
FLORIDA FARM BUREAU GENERAL INSURANCE CO	Homeowners MP	-17.6	-17.6	26.9		-17.6	NOI	26,024	0.6%
FLORIDA PENINSULA INSURANCE COMPANY (2)	Homeowners MP	-10.4	-10.4	0		-10.4	NOI	5,793	0.1%
GULFSTREAM PROPERTY & CASUALTY INS CO (2)	Homeowners MP	-16.4	-16.4	4.6		-16.4	NOI	26,967	0.7%
HANOVER AMERICAN INSURANCE COMPANY (THE)	Homeowners MP	-1.2	-1.2			-1.2		3,492	0.1%
HANOVER INSURANCE COMPANY (THE)	Homeowners MP	-1.2	-1.2			-1.2		5,368	0.1%
MASSACHUSETTS BAY INSURANCE COMPANY	Homeowners MP	-1.2	-1.2			-1.2		6,613	0.2%
HARBOR SPECIALTY INSURANCE COMPANY	Homeowners MP	-26.5	-26.5	0	0	-26.5	Approved		0.0%
HARTFORD ACCIDENT AND INDEMNITY CO	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI		0.0%
HARTFORD CASUALTY INSURANCE CO	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI	5,041	0.1%
HARTFORD FIRE INSURANCE CO	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI	16,322	0.4%
HARTFORD INSURANCE CO OF THE SOUTHEAST	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI	8,317	0.2%
HARTFORD UNDERWRITERS INSURANCE CO	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI	416	0.0%
TWIN CITY FIRE INSURANCE CO	Homeowners MP	-17.7	-17.7	29.5		-17.7	NOI	468	0.0%
HARTFORD INSURANCE CO OF THE MIDWEST	Homeowners MP	-21.9	-21.9	46.4		-21.9	NOI	67,417	1.6%
HILLCREST INSURANCE COMPANY	Homeowners MP	-11.2	-11.2	-3.7	-4.1	-15.3	Approved	10,935	0.3%
HOME POINTE INSURANCE COMPANY	Homeowners MP	-35.1	-35.1	5.9	0	-35.1	Disapproved	12,460	0.3%
HOMESITE INSURANCE COMPANY OF FLORIDA	Homeowners MP	-2.3	-2.3			-2.3		2,360	0.1%
HOMEWISER INSURANCE COMPANY, INC	Homeowners MP	-20.4	-20.4	0		-20.4	Pending		0.0%
HOMEWISER PREFERRED INSURANCE COMPANY (2)	Homeowners MP	-12.8	-12.8	-10.4	-10.4	-23.2	Approved	9,446	0.2%
HORACE MANN INSURANCE COMPANY (Refiled)	Homeowners MP	-4.6	-4.6	3.7**		-4.6	Pending	912	0.0%
TEACHERS INSURANCE COMPANY	Homeowners MP	-4.6	-4.6	8.6			Pending	20,654	0.5%
KEMPER INDEPENDENCE INSURANCE COMPANY	Homeowners MP	-22.8	-22.8			-22.8		1,032	0.0%
LIBERTY AMERICAN INSURANCE COMPANY	Homeowners MP	-17.6	-17.6	37.5	0	-17.6	Disapproved	8,789	0.2%
LIBERTY AMERICAN SELECT INSURANCE COMPANY	Homeowners MP	-35.2	-35.2	31	0	-35.2	Disapproved	16,368	0.4%
LINCOLN GENERAL INSURANCE COMPANY	Homeowners MP	0	0			0			0.0%
MERASTAR INSURANCE COMPANY	Homeowners MP	-1.5	-1.5			-1.5		521	0.0%
METROPOLITAN CASUALTY INSURANCE COMPANY (Refiled)	Homeowners MP	-17.5	-17.5	7.2**		-17.5	Pending	15,083	0.4%
METROPOLITAN PROPERTY & CASUALTY INS CO	Homeowners MP	-17.5	-17.5	7.2**		-17.5	Pending	12,295	0.3%
NATIONWIDE INSURANCE COMPANY OF FLORIDA (2)	Homeowners MP	-4.5	-4.5	-15.9		-4.5	Pending	209,469	5.1%

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NEW HAMPSHIRE INSURANCE COMPANY	Homeowners MP	0	-0.5			-0.5		6,282	0.2%
NORTHERN CAPITAL INSURANCE COMPANY	Homeowners MP	-34.5	-34.5	-0.7	-0.7	-35.2	Approved	18,814	0.5%
OLD DOMINION INSURANCE COMPANY	Homeowners MP	-14.3	-14.3	8		-14.3	Pending	2,089	0.1%
OLYMPUS INSURANCE COMPANY	Homeowners MP	-	-	22.1	0		Approved		
OMEGA INSURANCE COMPANY	Homeowners MP	-17.9	-17.9	-9.6	-9.6	-27.5	Approved	9,050	0.2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE (2)	Homeowners MP	0	0	0	0	0	Approved	549	0.0%
RANCHERS & FARMERS INSURANCE COMPANY	Homeowners MP	-	-	-7.24			Pending	0	0.0%
ROYAL INDEMNITY COMPANY	Homeowners MP	0	0	0		0	Pending		0.0%
ROYAL PALM INSURANCE COMPANY	Homeowners MP	-20.7	-20.7	8.1		-20.7	Pending	105,864	2.6%
SAFE HARBOR INSURANCE COMPANY	Homeowners MP	-	-	0			Pending		0.0%
SECURITY FIRST INSURANCE COMPANY (2)	Homeowners MP	-25.7	-25.7	13.2		-25.7	Pending	36,928	0.9%
SENTRY INSURANCE A MUTUAL COMPANY (Refiled)	Homeowners MP	-22.6	-22.6	9.8**		-22.6	Pending	1,650	0.0%
SERVICE INSURANCE COMPANY (2)	Homeowners MP	-30.4	-30.4	20.4		-30.4	NOI	2,953	0.1%
SOUTHERN FIDELITY INSURANCE COMPANY	Homeowners MP	-22.8	-22.8	7.6		-22.8	Pending	25,380	0.6%
SOUTHERN OAK INSURANCE COMPANY	Homeowners MP	-31.3	-31.3	-1.1	-1.1	-32.4	Approved	25,959	0.6%
ST. JOHNS INSURANCE COMPANY	Homeowners MP	-16.6	-16.6	11.5	11.5	-5.1	Approved	110,493	2.7%
STATE AUTO FLORIDA INSURANCE COMPANY	Homeowners MP	-4	-4	0	0	-4	Approved	5,364	0.1%
STATE FARM FLORIDA INSURANCE COMPANY	Homeowners MP	-7		-1.5		0	Pending	1,007,986	24.7%
SUNSHINE STATE INSURANCE COMPANY (3)	Homeowners MP	-23.5	-23.5	-11.5	-11.5	-35	Approved	37,201	0.9%
TOKIO MARINE & NICHIDO FIRE INS CO LTD	Homeowners MP	-5.9	-5.9	-		-5.9	Pending	52	0.0%
TOWER HILL PREFERRED INSURANCE COMPANY	Homeowners MP	-15.5	-15.5	0	0	-15.5	Approved	47,744	1.2%
TOWER HILL PRIME INSURANCE COMPANY	Homeowners MP	-15.2	-15.2	0	0	-15.2	Approved	58,966	1.4%
TOWER HILL SELECT INSURANCE COMPANY	Homeowners MP	-12.8	-12.8	-7.9	-7.9	-20.7	Approved	41,897	1.0%
UNITED PROPERTY & CASUALTY INS CO, INC	Homeowners MP	-9	-6.8	-1.2	-3.4	-10.2	Approved	52,480	1.3%
UNITED SERVICES AUTOMOBILE ASSOCIATION (2)	Homeowners MP	-3.1	-3.1	53.9	0	-3.1	Disapproved	140,133	3.4%
USAA CASUALTY INSURANCE COMPANY	Homeowners MP	-3.1	-3.1	53.9	0	-3.1	Disapproved	70,564	1.7%
USAA GENERAL INDEMNITY COMPANY	Homeowners MP	-3.1	-3.1	53.9	0	-3.1	Disapproved	547	0.0%
UNITED SERVICES AUTOMOBILE ASSOCIATION (2)	Homeowners Rent	-3	-3	180.1	0	-3	Withdrawn	28,025	0.7%
USAA CASUALTY INSURANCE COMPANY	Homeowners Rent	-3	-3	180.1	0	-3	Withdrawn	18,726	0.5%
USAA GENERAL INDEMNITY COMPANY	Homeowners Rent	-3	-3	180.1	0	-3	Withdrawn	2,147	0.1%
UNIVERSAL INSURANCE CO OF NORTH AMERICA	Homeowners MP	-20.3	-20.3	2.9		-20.3	Pending	15,540	0.4%
UNIVERSAL PROPERTY & CASUALTY INSURANCE CO	Homeowners MP	-8.7	-12.1	-1		-12.1	Pending	291,082	7.1%
USIC OF FLORIDA, INC	Homeowners MP	-27.9	-27.9	26.1		-27.9	NOI	2,115	0.1%

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MOBILE HOMEOWNERS									
AEGIS SECURITY INSURANCE COMPANY	Mobile Homeowners	-12.2	-12.2	0	0	-12.2	Disapproved	512	0.2%
ALLSTATE FLORIDIAN INSURANCE COMPANY	Mobile Homeowners	-24.6	-24.6	0	0	-24.6	Approved	9,768	3.7%
AMERICAN BANKERS INS CO OF FLORIDA	Mobile Homeowners	-14.1	-14.1	14.3	0	-14.1	Withdrawn	10,223	3.9%
AMERICAN FEDERATION INSURANCE COMPANY	Mobile Homeowners	-30.2	-30.2	73.3	0	-30.2	Disapproved	4,512	1.7%
AMERICAN INTEGRITY INSURANCE CO OF FLORIDA	Mobile Homeowners	0	0	0		0	Pending	1,094	0.4%
AMERICAN RELIABLE INSURANCE COMPANY	Mobile Homeowners	-10.2	-10.2	14.9		-10.2	NOI	9,896	3.7%
AMERICAN SOUTHERN HOME INSURANCE CO	Mobile Homeowners	-5.2	-10.1	24.6	0	-10.1	Disapproved	15,279	5.8%
AMERICAN TRADITIONS INSURANCE COMPANY	Mobile Homeowners	-27.9	-27.9	0	0	-27.9	Approved	18,856	7.1%
AUTO-OWNERS INSURANCE CO	Mobile Homeowners	0	0			0			0.0%
OWNERS INSURANCE CO	Mobile Homeowners	0	0			0			0.0%
AXA RE PROPERTY AND CASUALTY INS CO (2)	Mobile Homeowners	-22.5	-22.5	0	0	-22.5	Approved	247	0.1%
CLARENDON SELECT INSURANCE COMPANY	Mobile Homeowners	-33.1	-33.1			-33.1		50	0.0%
FOREMOST INSURANCE COMPANY	Mobile Homeowners	-11	-16.7	22.9	0	-16.7	Disapproved	52,487	19.8%
FOREMOST PROPERTY & CASUALTY INSURANCE CO	Mobile Homeowners	-13.7	-20.7	14.1	0	-20.7	Disapproved	42,401	16.0%
FOREMOST SIGNATURE INSURANCE COMPANY	Mobile Homeowners	-8.5	-9.7	31.7	0	-9.7	Disapproved	3,661	1.4%
GULFSTREAM PROPERTY & CASUALTY INS CO	Mobile Homeowners	-13.8	-13.8	0		-13.8	NOI	636	0.2%
LIBERTY AMERICAN INSURANCE COMPANY	Mobile Homeowners	-25.61	-25.61	28	0	-25.61	Disapproved	1,876	0.7%
LIBERTY AMERICAN SELECT INSURANCE CO	Mobile Homeowners	-25.61	-25.61	28	0	-25.61	Disapproved	5,986	2.3%
PHILADELPHIA INDEMNITY INSURANCE CO	Mobile Homeowners	-25.61	-25.61	28	0	-25.61	Disapproved		0.0%
METROPOLITAN PROPERTY & CASUALTY INS CO	Mobile Homeowners	-58.6	-58.6	14.9		-58.6	Pending	76	0.0%
NATIONWIDE INSURANCE COMPANY OF FLORIDA	Mobile Homeowners	-8.1	-8.1	0	0	-8.1	Approved	952	0.4%
OMEGA INSURANCE COMPANY	Mobile Homeowners	-17.6	-17.6	0	0	-17.6	Approved	26,856	10.1%
PACIFIC SPECIALTY INSURANCE COMPANY	Mobile Homeowners	-2.9	-2.9			-2.9		3	0.0%
SAFE HARBOR INSURANCE COMPANY	Mobile Homeowners	-6.3	-6.3	-5.35		-6.3	Pending	7,266	2.7%
SAFeway PROPERTY INSURANCE COMPANY	Mobile Homeowners	-27.9	-27.9	-7.8	-7.8	-35.7	Approved	34,564	13.1%
STATE FARM FLORIDA INSURANCE COMPANY	Mobile Homeowners	-7		0		0	Pending	17,332	6.5%
TOWER HILL PREFERRED INSURANCE COMPANY	Mobile Homeowners	-21.7	-21.7	0	0	-21.7	Approved	180	0.1%

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NOI = Notice of Intent to Disapprove

*Policies in Force from QUASAR (06/30/07)

(-) Not able to determine amount at this time

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COMPANY NAME	POLICY TYPE	PROPOSED PRESUMED FACTOR	FINAL PRESUMED FACTOR	PROPOSED TRUE-UP	FINAL TRUE-UP	TOTAL RATE CHANGE DUE TO LEGISLATION	FILING STATUS	* POLICIES IN FORCE	MARKET SHARE
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**Second Submission

Please note that any attempt to determine industry averages may lead to erroneous and misleading calculations.

PRELIMINARY PRESUMED FACTOR and TRUE-UP FILINGS for HOMEOWNERS and MOBILE HOMEOWNERS POLICIES
 As of January 3, 2008

COMPANY NAME	POLICY TYPE	PROPOSED PRESUMED FACTOR	FINAL PRESUMED FACTOR	PROPOSED TRUE-UP	FINAL TRUE-UP	TOTAL RATE CHANGE DUE TO LEGISLATION	FILING STATUS	* POLICIES IN FORCE	MARKET SHARE
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Please note that any attempt to determine industry averages may lead to erroneous and misleading calculations.