OCT 1 2012





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 <u>establish</u> 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;

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- 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 inforce 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 thisday 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.

Kenneth Tinkham
Assistant General Counsel
Office of Insurance Regulation
J. Edwin Larson Building
200 East Gaines Street
Tallahassee, FL 32399-4206

COPIES FURNISHED TO:

BARRY GILWAY, President Citizens Property Insurance Corporation Corporate Offices 2312 Killearn Center Blvd., Bldg. A Tallahassee, Florida 32309

DAN SUMNER, Corporate Counsel Citizens Property Insurance Corporation Corporate Offices 2312 Killearn Center Blvd., Bldg. A Tallahassee, Florida 32309

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KENNETH TINKHAM, Esquire Assistant General Counsel Office of Insurance Regulation 200 East Gaines Street, Suite 646A Tallahassee, Florida 32399-6502

	Homeowners (HO-3 an	d HW-2) Rate	Changes	
		Wind	AU 045	C:=13.23.
		Rate	All Other Rate	Sinkhole Rate
Territory	Territory Description	Сһяпде	Change	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 59 Wind	Bay, Remainder	20.0%	0.0%	0,0%
39 Wina 392	Bay Bradford	10.0%	0.0% -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, Hilwd & Ft. Ldrdle	20.0%	0.0%	0.0%
361	Broward, Coastal	20.0%	0.0%	12.1%
37 45 Wind	Broward, Rem. Excl. Ft. L. & Hlywd Broward	20.0%	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 61 Wind	Charlotte, Remainder	23.6%	0.0%	0.0%
61 Wind 591	Charlotte Citrus, Coastal	10.0%	0.0% -9.7%	0.0%
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%
33	Dade, Miami Dade, Hialeah	20.0% 10.0%	0,0%	0.0%
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 29 Wind	Dade	10.0%	0.0%	0.0%
712	Dade De Soto	10.0% 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 43	Escambia, Coastal Escambia, Remainder	24.8%	0.0%	0.0%
52 Wind	Escambia 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 65 Wind	Franklin Franklin	21.5%	0.0%	0.0%
393	Gadsden	10.0%	-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%
713 553	Hardee Hendry	40.0%	-8.1% 1.6%	0.0%
159	Hernando, Coastal	22.3%	0,0%	0.0%
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 693	Indian River Jackson	10.0%	0,0%	0.0%
605	Jackson Jefferson, Coastal	27.7%	-9.3% -6.5%	0.0%
793	Jefferson, Coastal Jefferson, Remainder	20.0%	-6.6%	0.0%
893	Lafayette	20.0%	-3.1%	0.0%
			-10,0%	0.0%
692	Lake	40.0%	-10.0%	Q.070

Territory Territory Description Change C		Homeowners (HO-3 an	nd HW-2) Rate	Changes	
Rate Rate Rate Change Change					4
Territory					
17 Wind Lee 10.07% 0.07% 0.07% 0.07% 10 Wind Lee 10.07% 0.	Territory	Territory Description			
19 Wind Lee					
20 Wind Lee		Lee		0.0%	0.0%
1993 Leon					
1994 Levy, Coastal					
734 Ley, Remainder					
57 Wind Loy 10,0% 0,0% 0,0% 931 Liberty 21,3% 5.5% 0,0% 932 Mandson 23,0% 2,6% 0,0% 382 Manatec, Costal 22,2% 0,0% 0,0% 735 Manatec, Costal 20,2% 0,0% 0,0% 792 Marion 40,0% 7,3% 103,3% 10 Marin, Remainder 20,0% 10,0% 0,0% 10 Marin, Remainder 20,0% 10,0% 0,0% 12 Marin, Costal 19,2% 10,00% 0,0% 5 Monroe, Evel, Key West 40,0% 0,0% 0,0% 7 Monroe, Evel, Key West 20,0% 0,0% 0,0% 532 Nassau, Costal 34,0% 0,0% 0,0% 590 Wind Monroe 10,0% 0,0% 0,0% 606 Oldososa, Costal 20,0% 0,0% 0,0% 70 Wind Osassau 10,0% 0,0%					
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582. Manatec, Coastal 72.294 0.096 0.096 58 Wind Manatec 10.296 0.096 0.096 58 Wind Manitee 10.096 0.096 0.096 792 Marion 40.096 -7.394 10.396 10 Martin, Coastal 19.296 -10.096 0.096 182 Martin, Coastal 19.296 -10.096 0.096 5 Morroe, Exel Key West 40.096 0.096 0.096 7 Morroe, Exel Key West 20.096 0.994 0.096 90 Wind Microe 10.096 0.096 0.096 892 Nassan, Remainder 40.096 0.096 0.096 892 Nassan, Remainder 40.096 0.096 0.096 893 Nassan, Remainder 40.096 0.096 0.096 894 Nassan, Remainder 10.096 0.096 0.096 10 Wind Oktaloosa, Remainder 18.196 0.096 0.096 223			21.3%	-5.5%	. 0.0%
Manatec, Romainder 10.0% 0.0%					
Section Manuface 10.0% 0.0% 0.0% 1					
10					
5 Monroe, Evel, Key West 40,0% 0.0% 0.0% 90 Wind Monroe, Key West 20,0% 0.0% 0.0% 90 Wind Monroe 10,0% 0.0% 0.0% 892 Nassau, Coastal 34,0% 0.0% 0.0% 69 Wind Nassau 10,0% 0.0% 0.0% 605 Okaloosa, Coastal 20,0% 0.0% 0.0% 606 Okaloosa, Coastal 10,0% 0.0% 0.0% 723 Okaloosa, Remainder 18,1% 0.0% 0.0% 723 Okaloosa, Remainder 18,1% 0.0% 0.0% 555 Okechobee 40,0% -10,0% 0.0% 49 Orange, Crlando 40,0% -10,0% 0.0% 511 Occola 40,0% -10,0% 0.0% 312 Palm Beach, Coastal 20,0% 0.0% 7.0% 94 Wind Palm Beach, Remainder 20,0% 0.0% 0.0% 95 Wind Palm Beach	10	Martin, Remainder			
7 Monroe, Key West					
90 Wind Menroe					
532 Nassau, Castal 34.0% 0.0% 0.0% 69 Wind Nassau, Remainder 40.0% 0.0% 0.0% 69 Wind Nassau 10.0% 0.0% 0.0% 723 Okaloosa, Cosstal 20.0% 0.0% 0.0% 70 Wind Okaloosa 10.0% 0.0% 0.0% 49 Orange, Griando 40.0% 1.00% 0.0% 49 Orange, Griando 40.0% 1.00% 0.0% 511 Oscola 40.0% 1.00% 4.9% 90 Orange, Griando 40.0% 1.00% 4.9% 311 Oscola 40.0% 1.00% 4.9% 312 Palm Beach, Coastal 20.0% 0.0% 7.0% 38 Palm Beach, Remainder 20.0% 0.0% 7.0% 38 Wind Palm Beach 10.0% 0.0% 0.0% 50 Wind Palm Beach 10.0% 0.0% 0.0% 50 Wind Palm Beach 10.0% <					
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Okaloosa, Coastal 20,0% 0.0%	69 Wind	Nassau			
10 Wind Okalnosa 10.0% 0.0% 0.0% 0.0% 555 Okeechobee 40.0% 6.59% 0.0% 0.0% 49 Orange, Orlando 40.0% 1-10.0% 40.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 44.9% 1-10.0% 40.0% 1-10.0% 40.0% 1-10.0% 0.0%				0.0%	
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		Walton, Remainder	20,0%	0,0%	0.0%
934 Washington 20.0% -7.6% 0.0	596 737 922 62 63 14 Wind 15 Wind 16 Wind 608 725 58 Wind 609 726 75 Wind	Taylor, Coastal Taylor, Remainder Union Volusia, Coastal Volusia, Remainder Volusia Volusia Volusia Volusia Wakulla, Coastal Wakulla, Remainder Wakulla Walton, Coastal Walton, Remainder Walton, Remainder	20.0% 20.4% 21.9% 28.4% 32.4% 10.0% 10.0% 20.2% 20.0% 10.0% 20.1% 20.0% 10.0% 24.1% 20.0%	-4,5% -7,9% -6.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0% -0.0%	0.09 0.09 0.09 0.09 0.09 0.09 0.09 0.09

	Attachment B	<u> </u>	
<u>, </u>	Renters (HO-4 and HW-4) Rat	e Changes	
		Wind	All Other
		Rate	Rate
Territory	Territory Description	Change	Change
192 292	Alachua Baker	-28,2% -30,0%	12.9%
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 64	Brevard, Coastal Brevard, Remainder	-24.3% -18.7%	19.4%
60 Wind	Brevard	0.0%	0.0%
35	Broward, Hilwd & Ft. Ldrdle	-25.8%	12.8%
361	Broward, Coastal	-24.1%	10.6%
37 45 Wind	Broward, Rem. Excl. Ft. L. & Hlywd Broward	-14.3% 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%
581 711	Charlotte, Coastal Charlotte, Remainder	-25,3% -4.0%	20.0%
61 Wind	Charlotte 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%
551 541	Collier, Remainder	-17.7%	18.4%
62 Wind	Collier, Coastal	0.0%	0.0%
293	Columbia	30.0%	11.5%
30	Dade, Miami Beach	-28.6%	10.0%
31	Dade, Coasial	-24.8%	10.0%
32	Dade, Miami	-27.1%	12.6%
33 34	Dade, Hialeah Dade, Rem Excl H., M., M.B.	-11.6%	14.0%
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 27 Wind	Dade 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 39	Dixie, Remainder Duyal, Jacksonville	-28.0% -30.0%	25.5%
40	Duval, Remainder	-30.0%	
41	Duval, Coasial	-22.6%	
41 Wind	Duval	0.0%	0.0%
602	Bscambia, Coastal	-28.0%	
43 52 Wind	Escambia, Remainder	-30.0%	
52 Wind	Escambia Escambia	0.0%	0.0%
54 Wind	Escambia	0.0%	0.0%
531	Flagler, Coastal	-30.0%	10.3%
701	Flagler, Remainder	10.0%	
83 Wind 603	Plagler Franklin	-24.2%	
65 Wind	Franklin	0.0%	
393	Gadsden	-30.0%	
• 923	Gilchrist	-28,0%	6 22.5%
552	Glades	-28.29	
604 722	Gulf, Coastal Gulf, Remainder	-30.0%	
66 Wind	Gulf Gulf	0.0%	
493	Hamilton	-28.0%	
713	Hardee	-30.09	6 14.7%
553	Hendry	10.0%	
159 733	Hernando, Coastal Hernando, Remainder	-30,09	
56 Wind	Hernando, Kemainder Hernando	0.0%	
714	Highlands	4.1%	
47	Hillsborough, Tampa	-30.09	% 18.2%
80	Hillsborough, Excl. Tampa	-26.7	
593	Holmes	-28,0	
561 181	Indian River, Remainder Indian River, Coastal	-30,0 -28,5	
76 Wind		0.0%	
	Jackson	-30.0	% 12.8%
693	ly m	-28.0	% 25.5%
605	Jefferson, Coastal		
605 793	Jefferson, Remainder	-28.1	% 22.5%
605			% 22.5% % 22.5%

Territory	10	Attachment B tenters (HO-4 and HW-4) Rate C	hanges	
Territory		centers (110-4 and 1147-4) Kate C	T	
Territory				
17 Wind Lee 10.0% 0.0% 18 Wind Lee 0.0% 0.0% 0.0% 19 Wind Lee 0.0%	Territory	Territory Description		
19 Wind Lee				
20 Wind Lee				
993 Leon				
594				
1734 Levy, Remainder 30.0% 12.0% 57 Wind Levy 10.0% 0.0% 931 Liberty 28.0% 25.5% 25.5% 252 Madison 30.0% 12.2% 25.5% 25.2 Madison 30.0% 12.2% 22.2% 23.5% 23.2 Manatee, Coastal 24.6% 20.0% 27.35 Manatee, Remainder 11.8% 15.0% 68 Wind Manatee 10.0% 0.0% 12.7% 10.0% Marian, Remainder 30.0% 12.7% 10.0				
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68 Wind Manstee				
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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 Wakutla, Coastal -28.0% 22.5% 725 Wakulla, Remainder -30.0% 19.1% 58 Wind Wakutla 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%	51 Wind	Sarasota	0.0%	0.0%
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 Wakutta, Coastal -28.0% 22.5% 725 Wakulta, Remainder -30.0% 19.1% 58 Wind Wakutta 0.0% 0.0% 609 Walton, Coastal -28.0% 0.0% 726 Walton, Remainder -30.0% 17.9% 75 Wind Walton 0.0% 0.0%				
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% 608 Wakulta, Coastal -28.0% 22.5% 725 Wakulta, Remainder -30.0% 19.1% 58 Wind Wakulta 0.0% 0.0% 609 Walton, Coastal -28.0% 22.5% 726 Walton, Remainder -30.0% 17.9% 75 Wind Walton 0.0% 0.0%				
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 Wakutla, Coastal -28.0% 22.5% 725 Wakulla, Remainder -30.0% 19.1% 58 Wind Wakutla 0.0% 0.0% 609 Walton, Coastal -28.0% 22.5% 726 Walton, Remainder -30.0% 17.9% 75 Wind Walton 0.0% 0.0%				
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 Wakutla, Coastal -28.0% 22.5% 725 Wakulla, Remainder -30.0% 19.1% 58 Wind Wakutla 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%				
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% 608 Wakutta, Coastal -28.0% 22.5% 725 Wakulta, Remainder -30.0% 19.1% 58 Wind Wakutta 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%				
14 Wind Volusia 0.0% 0.0% 15 Wind Volusia 0.0% 0.0% 0.0% 16 Wind Volusia 0.0% 0.0	62	Volusia, Coastal		
15 Wind Volusia 0.0% 0.0% 16 Wind Volusia 0.0% 0.				
16 Wind Volusia 0.0% 0.0% 608 Wakułta, Coastal -28.0% 22.5% 725 Wakulta, Remainder -30.0% 19.1% 58 Wind Wakutta 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%				
608 Wakułła, Coastał -28.0% 22.5% 725 Wakulła, Remainder -30.0% 19.1% 58 Wind Wakulła 0.0% 0.0% 609 Walton, Coastał -28.0% 10.0% 726 Walton, Remainder -30.0% 17.9% 75 Wind Walton 0.0% 0.0%				
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%				
58 Wind Wakutla 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%				
609 Walton, Coastal -28.0% 10.0% 726 Walton, Remainder -30.0% 17.9% 75 Wind Walton 0.0% 0.0%		Wakulta		
75 Wind Walton 0.0% 0.0%			-28.0%	
. Was IMPERIORS . I 20 00/ 1 12 /6/	75 Wind 934	Washington	-30.0%	

	Condos (HO-6 and HW-6) Rat	7 7	
		Wind	All Other
Territory	Territory Description	Rate Change	Rate Change
192	Alachua	10,0%	10.0%
292	Baker	10.0%	10.0%
60) 721	Bay, Coastal	10.0%	10.0%
59 Wind	Bay, Remainder Bay	10.0%	10.0% 0.0%
392	Bradford	10.0%	10.0%
57	Brevard, Coastal	10.0%	10.0%
64 60 Wind	Brevard, Remainder Brevard	10.0%	10.0%
35	Broward, Hilwd & Pt. Ldrdle	10.0%	0.0%
361	Broward, Coastal	10.0%	10.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	10.0%	10.0%
45 Wind 46 Wind	Broward Broward	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%
193 581	Calhoun	10,0%	10.0%
711	Charlotte, Coastal Charlotte, Remainder	10,0%	10.0%
61 Wind	Charlotte	10.0%	10.0%
591	Citrus, Coasial	10.0%	10.0%
731	Citrus, Remainder	10.0%	10.0%
492 551	Clay Collier, Remainder	10,0%	10.0%
541	Collier, Coastat	10,0%	10.0%
62 Wind	Collier	10.0%	0.0%
293	Columbia	10.0%	10.0%
30 31	Dade, Miami Beach Dade, Coastal	10.0%	10.0%
32	Dade, Miami	10.0%	10.0%
33	Dade, Hiateah	10.0%	10.0%
34 22 Wind	Dade, Rem Excl H.,M.,M.B.	10.0%	10.0%
23 Wind	Dade	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%
26 Wind 27 Wind	Dade 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%
592 732	Dixie, Coastal Dixie, Remainder	10.0%	10.0%
39	Duval, Jacksonville	10.0%	10.0%
40	Duval, Remainder	10.0%	10.0%
41 41 Wind	Duval, Coastal	10.0%	10.0%
602	Duval Escambia, Coastal	10.0%	10.0%
43	Escambia, Remainder	10.0%	10.0%
52 Wind	Escambia	10.0%	0.0%
53 Wind 54 Wind	Escambia Escambia	10.0%	0.0%
531	Flagler, Coastal	10.0%	0.0%
701	Flagler, Remainder	10.0%	10.0%
83 Wind	Flagter	10.0%	0.0%
603 65 Wind	Franklin Franklin	10.0%	10.0%
393	Gadsden Gadsden	10.0%	0.0%
923	Gilchrist	10.0%	10.0%
552	Glades	10.0%	10.0%
604 722	Gulf, Coastal Gulf, Remainder	10.0%	10.0%
66 Wind	Gulf Gulf	10.0%	10.0%
493	Hamilton	10.0%	10.0%
713	Hardee	10.0%	10.0%
553 159	Hendry 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%
80	Hillsborough, Tampa 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 693	Indian River Jackson	10.0%	0.0%
605.	Jefferson, Coastal	10.0%	10.0%
793	Jefferson, Remainder	10.0%	10.09
893	Lafayette	10.0%	10.0%
692 542	Lake Lee, Coastal	10.0%	10.0%
554	Lee, Coasial Lee, Remainder	10.0%	9.0%

	Attachment C		
	Condos (HO-6 and HW-6) Rate	e Changes	·
		Wind	All Other
		Rate	Rate
Territory	Territory Description	Change	Change
17 Wind 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%
594 734	Levy, Coastal 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%
735	Manatee, Coastal	10.0%	10.0%
68 Wind	Manatee, Remainder Manatee	10,0%	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 7	Monroe, Excl. Key West	10.0%	10.0%
90 Wind	Monroe, Key West Monroe	10.0%	10.0% 0.0%
532	Nassau, Coasial	10.0%	10.0%
892	Nassau, Remainder	10.0%	10.0%
69 Wind	Nessau	10.0%	0.0%
723	Okaloosa, Coastal Okaloosa, Remainder	10.0%	10.0%
70 Wind	Okaloosa Remainder Okaloosa	10.0%	10.0%
555	Okeechobee	10.0%	10.0%
49	Orange, Orlando	10.0%	10.0%
90	Orange, Excl. Orlando	10.0%	10.0%
511 362	Osceola	10.0%	10.0%
38	Palm Beach, Coastal 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 595	Palm Beach	10.0%	0.0%
736	Pasco, Coastal 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 42 Wind	Pinellas, Rem. Excl. Saint Petersburg	10.0%	10.0%
50	Polk	10.0%	0.0%
992	Pulnam	10.0%	10.0%
533	Saint Johns, Coastal	10.0%	10.0%
.702	Saint Johns, Remainder	10.0%	10.0%
71 Wind 562	Saint Johns	10.0%	0.0%
183	Saint Lucie, Remainder Saint Lucie, Coastal	10.0%	10.0%
77 Wind	Saint Lucie	10.0%	10.0%
607	Santa Rosa, Coastal	10.0%	10.0%
724	Santa Rosa, Remainder	10.0%	10.0%
92 Wind 583	Santa Rosa	10.0%	0.0%
715	Sarasota, Coastal Sarasota, Remainder	10.0%	10.0%
49 Wind	Sarasota Sarasota	10.0%	10.0%
50 Wind	Sarasota	10.0%	0.0%
51 Wind	Sarasola	10.0%	0.0%
512 . 921	Seminole	10.0%	10.0%
933	Sumter 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 14 Wind	Volusia, Remainder Volusia	10.0%	10.0%
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%
609 726	Walton, Coastal Walton, Remainder	10.0%	10.0%
	Walton	10.0%	0.0%
75 Wind			

		Dwelling F	ire DP-1 Rate	Changes						
•										
		·								
			Wind	All Other	Sinkhole					
	Transferm	75 D	Rate	Rate	Rate					
	Territory 192	Territory Description Alachus	Change 31.7%	Change 0.7%	Change 0.0%					
		Baker	34.6%	0.1%	172.6%					-
•		Bay, Constal	20.6%	0.0%	137.0%					
		Bay, Remainder Bay	12.0%	4.7%	144,1%					
		Bradford	10.0%	0,0% 10.0%	0.0% 180.8%					
		Brevard, Constal	14.3%	0.0%	135,0%					
		Brevard, Remainder Brevard	17.2%	0.0%	121.1%					
•		Broward, fillwd & Ft. Ldrdle	10.0% 15.7%	0.0%	0.0% 220,3%					
•	37	Broward, Rem. Excl. Pt. L. & Fflywd	11,0%	7.7%	151.3%					
		Broward, Coastal Broward	0.0% 10.0%	0.0%	172.3%					
		Broward	10.0%	0.0%	0.0%	 				
	47 Wind	Broward	10,0%	0.0%	0.0%					
		Broward Calligun	10.0%	0.0%	0.0%					
	581	Charlotte, Coastal	32.4% 16.4%	-1.1% 0.0%	160.2% 137.8%					
•	70	Charlotte, Remainder	16.5%	0.0%	118.4%					
	61 Wind 591	Charlotte Cityus Copyrul	10,0%	0.0%	0.0%					
· ·	731	Citrus, Constal Citrus, Remainder	21.6% 31.6%	-4.4% -9.0%	131,2% 17,3%	ļ	ļ			
•	492	Clay	36.9%	-0.9%	153.2%					
	541 55,1	Collier, Coastal Collier, Remainder	16.1%	0.0%	148.6%	ļ				
•	62 Wind	Collier Collier	15.2% 10.0%	0.0%	150,9%		 			
	293	Columbia	10.0%	10,0%	158.3%	<u> </u>		=		
	30	Dade, Miami Beach Dade, Coastal	35.1%	1.0%	169.6%	-		-		
	32	Dade, Miami	0.0%	10.0%	227.6% 152.4%	 	 			
	33	Dade, Hinteab	12.9%	4,5%	110.6%		 			
	34 22 Wind	Dade, Rem Excl FL,M.,M.B.	10.0%	10.0%	22.3%					
		Dade Dade	10.0%	0.0%	0.0%		· · · · · · · · · · · · · · · · · · ·			
*	24 Wind	Dade	10.0%	0.0%	0.0%		 			
		Dade	10.0%	0.0%	0.0%					
		Dade Dade	10.0%	0.0%	0.0%	- 	·	ı		
	28 Wind	Dade	10.0%	0.0%	0.0%	 				
	29 Wind	Dade	10.0%	0.0%	0.0%					
	712 592	De Soto Dixie, Coastal	24.7% 32.5%	0.4%	204.9%	-	_			
	732	Dixie, Remainder	33.5%	-2.6%	152.2%	+	+			
	39	Duval, Jacksonville	25.0%	0.5%	157.1%					
	40	Daval, Remainder Daval, Constal	25.3% 25.3%	1.2%	192.0%					
	41 Wind	Duval	10.0%	0.0%	226.5% 0.0%	-	· · · · ·	1		
	43	Escambia, Remainder	15.4%	1.9%	119.5%		1	ļ	•	
	602 52 Wind	Escambia, Coastal Escambia	20,4%	0.0%	190.9%					
		Escambia	10.0%	0.0%	0.0%			{		
	54 Wind	Escambia	10.0%	0.0%	0.0%			1		
	531 701	Flagier, Coastal	0.0%	0.0%	160.9%			1		
		Plagler, Remainder Flagler	17,2% 10,0%	0.0%	141.2% 0.0%			-		
	603	Franklin	22.5%	0.0%	195.4%			1		
	65 Wind 393	Franklin Gadsden	10.0%	0.0%	0,0%]		
	923	Gadsden	10.0% 36.0%	10.0% -0.7%	171.5% 188.3%		<u> </u>	-[
	552	Glades	19,5%	-2,0%	391.5%		 	-]		
	604	Gulf, Coastal	18.0%	0.0%	173,9%			1		
	722 66 Wind	Gulf, Remainder Gulf	21.8%	0.0%	98.6%			_[
	493	Hamilton	10.0% 36.3%	0.0%	0.0%			-[
÷	713	Hardee	23,4%	-1,7%	154.9%					
	553 1,59	Hendry Hernando, Constal	20,8%	-2.9%	162.8%		., .			
	733	Hernaudo, Romainder	20,0% 17,0%	0.0%	50.0% 50.0%	1		-1		
	56 Wind	Hernando	10.0%	0.0%	0.0%			-		
	714	Highlands Hillsborough, Tampa	23.2%	-2.1%	140.2%					
	80	Hillsborough, Excl. Tampa	14.8%	2.9%	50,0% 50,0%	+		-		
•	593	Dolmes	33,6%	-0.6%	168.1%			-		
	1.81 561	Indian River, Coastal	0.0%	0.0%	152.6%					
	76 Wind	Indian River, Remainder Indian River	16.5%	0.0%	131.2% 0.0%	1	<u> </u>	⊸i		
	693	Jackson	10.0%	10.0%	140.3%			-		
	605	Jefferson, Coastal	0.0%	1,5%	0.0%			□		
	793 893	Jefferson, Remainder Lafayette	36.9% 37,1%	1.2%	153.0%			_[
	692	Lake	22.9%	1,2%	177.9%			- [•	
	542	Lre, Coastal	0.0%	0.0%	155.0%					
	554 17 Wind	Lee, Remainder Lee	16.4%	0.0%	93.9%					
	18 Wind		10.0%	0.0%	0,0%			[
					- J VIC 70			1		

2			Wind	All Other	Sinkhole		
	Territory	Territory Description	Rate	Rate	Rate		
		Lee	Change 10.0%	Change 0.0%	Change 0.0%		
		Lec	10.0%	0.0%	0.0%		
	993	Leon	29.6%	-5.5%	170.6%		
	594	Levy, Constal	22.7%	0.0%	1137.7%		
	734 57 Wind	Levy, Remainder Levy	22.3% 10.0%	0.0%	152.3% 0.0%		•
	931	Liberty	30.6%	0.1%	215.8%	· · · · · · · · · · · · · · · · · · ·	
	932	Madison	35.8%	-0.5%	266.8%		
	582	Manatee, Coastal	14.4%	0.0%	141.3%		
	735 68 Wind	Manatee, Remainder Manatee	14.7% 10.0%	0.0%	84.9% 0.0%		
	792	Marion	28.4%	-7.5%	149.4%		
	10	Martin, Remainder	17.6%	-5.0%	140,4%		
	1.82	Martin, Coastal	15.1%	-2.2%	199.4%		
	5	Monroe, Exel. Key West	0.0%	0.0%	150.5%		
		Monrae, Key West Monrae	0,0% 10,0%	0.0%	166,3% 0,0%		
	532	Nassau, Constal	26.8%	0.0%	67.4%		
	892	Nassau, Rémainder	26.7%	0.0%	195.5%		
	69 Wind	Nassau	10.0%	0.0%	0.0%		
	723	Okalousa, Coastal	14.2%	0.0%	163.2%		
	70 Wind	Okaloosa, Remainder Okaloosa	14.7% 10.0%	0.0% 0.0%	139.3%		
	555	Okcrehobee	13.5%	7.5%	156.2%		
	49	Orauge, Orlando	16.4%	4.5%	231.3%		
	90	Orange, Excl. Orlando	16.6%	1.4%	128.3%		
	511 38	Osceola	14.0%	5.8%	154.3%		
	362	Palm Beach, Remainder Palm Beach, Coastal	11.8% 0,0%	7.4%	659.7% 170.0%		
	94 Wind	Polm 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 595	Palm Beach	10.6%	0.0%	0.0%		
	736	Pasco, Coastal Pasco, Remainder	0,0% 15,5%	0.0%	50.0%		
	SS Wind	Pasco	10.0%	0.0%	50,0%		
	42	Piwellas, Coastal	31.5%	1.0%	133.1%		
	46	Pinellas - Saint Petersburg	15.3%	0.0%	6.3%		,
	81 42 Wind	Pinellas, Rem. Excl. Saint Petersburg Pinellas	15,5%	0.0%	142,1%		
	50	Polk	10,0% 10.0%	0.0%	0.0% 242.0%		
	992	Putuam	33.1%	-3.9%	167.5%		
	533	Saiut Johns, Coastal .	15.3%	0.0%	130.2%	· · · · · · · · · · · · · · · · · · ·	
	702	Saint Johns, Remainder	23.4%	0.0%	201.3%		ĺ
	71 Wind	Saint Johns	10.0%	0.0%	0.0%		ł
	183 562	Saint Lucie, Coastal Saint Lucie, Remainder	17.7%	0.0%	168.7% 112,2%		
	77 Wind	Saint Lucie	10,0%	0.0%	0.0%		İ
	607	Santa Rosa, Coastal	28.6%	0.0%	0.0%		1
	724	Santa Rosa, Remainder	13.4%	0.0%	154.6%]
	92 Wind		10.0%	0.0%	0.0%		1
	583 715	Sarasota, Coastat Sarasota, Remainder	11.2% 16,3%	0.0%	137,9% 104,5%	 	
	49 Wind	Snrasota	10.0%	0.0%	0.0%	 	1
	50 Wind	Sarasota	10.0%	0.0%	0.0%	,	1 .
	51 Wind	Sarasota	10.0%	0.0%	0.0%		.]
	512 921	Seminole Sumter	22.7%	-6.3%	153,5%	 	4
	933	Surrannee	12.8% 15.3%	7.8% 8.6%	162.8% 144.7%	 	-
	596	Taylor, Coastal	26.4%	-2.5%	223.8%	1	-
	737	Taylor, Remainder	32.0%	-2.8%	227.0%		<u>]</u>
	922	Union	36.4%	0.1%	191,5%		_]
	62	Volusia, Coastal Volusia, Remainder	0,0%	0.0%	141,8%	 	
	14 Wind		19.6% 10.0%	0.0%	122.1% 0.0%	 	-
	15 Wind	Volusia	10.0%	0.0%	0.0%	 	-
	16 Wind	Volusia	10.0%	0.0%	0.0%		
	608	Wakulle, Coastal	20,5%	0.0%	160.9%		_
	725 58 Wind	Wakulla, Remainder Wakulla	18.1%	0.0%	164.3%	 	
-	609	Walton, Coastal	0.0%	0.0%	0.0% 182.7%	· · · · · · · · · · · · · · · · · · ·	-
	726	Walton, Remainder	18.3%	0.0%	127.2%	† · · · · · · · · · · · · · · · · · · ·	-
	75 Wind		10,0%	0.0%	0.0%		_]
	934	Washington	25.9%	2.1%	74.2%	1	_j

		tachment E re DP-3 Rate	Changes		
···			- Changes		
		Wind	All Other	Sinkhole	
		Rate	Rate	Rate	
erritory 192	Territory Description Alachus	Change 6.6%	Change -10.0%	Change 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%	
9 Wind	Bay	10.0%	0.0%	0.0%	
392	Bradford	21.8%	0,3%	44.6%	
57 64	Brevard, Coastal Brevard, Remainder	6.3% 18.6%	0.0%	4,0% 54.0%	
iD Wind	Brevard	10.0%	0.0%	0.0%	
35	Broward, Hilled & Ft. Ldrdle	5.4%	0.0%	112.0%	
37	Broward, Rem. Excl. Ft. L. & Hlywd	4.4%	0.0%	41.6%	
361	Broward, Coastal	0.0%	0.0%	40.0%	
15 Wind	Broward	10.0%	0.0%	0.0%	
6 Wind 7 Wind	Broward Broward	10.0%	0.0%	0.0%	
18 Wind	Broward	10.0%	0.0%	0.0%	
193	Calhoun	23.5%	-4.6%	54.9%	
58)	Charlotte, Coastal	17.0%	0.0%	3,1%	
711	Charlotte, Remainder	18.5%	0.0%	0,0%	
1 Wind	Charlotte	10.0%	0.0%	0.0%	
591 731	Citrus, Coastal Citrus, Remainder	25.2%	-8.6%	683.9%	
492	Clay	11.2% 18.2%	-10.0% -4.2%	249.5% 40.7%	
541	Collier, Coastal	2.6%	0.0%	14.9%	
551	Collier, Remainder	19,6%	0.0%	35,4%	
62 Wind	Colfier	10.0%	0.0%	0.0%	
293	Celumbia	18.1%	-4.3%	49.4%	
30	Dade, Miami Beach	3.5%	0.0%	48.6%	
31	Dade, Coastal Dade, Miami	187.4% 15.2%	0.0% 5,4%	51.1%	
33	Dade, Histori	10.0%	10.0%	147.4%	
34	Dade, Rem Excl R.,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 27 Wind	Dade 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%	<u> </u>
40	Duval, Remainder Duval, Constal	14,5%	0.0%	41.5% 39.1%	
41 Wind		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		10.0%	0.0%	0.0%	
	Escambia	10.0%	0.0%	0.0%	
54 Wind		10.0%	0.0%	0.0%	
531 701	Plagler, Coastal Plagler, Remainder	20.6%	0.0%	43.6%	
83 Wind		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%	
552 604	Glades Gulf, Constal	25.5%	-6.0%	20.5%	
722	Gulf, Remainder	1.6%	0.0%	39.1% 46.4%	+
66 Wind		10.0%	0.0%	0.0%	
493	Hamilton	96.6%	-3.4%	37.8%	<u> </u>
713	Hardee	22.6%	-6.9%	70.7%	
553	Elendry	22.5%	-2.7%	41.5%	
159 733	Hernando, Coastal Hernando, Remainder	28.2%	0.1%	50.0%	-
56 Wind		22.0% 10.0%	0,0%	50.0%	
714	Dighlands	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 76 Win	Indian River, Remainder d Indian River	0.5%	0.0%	17,6%	
693	Jackson	10.0% 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, Constal	0.0%	0.0%	44.8%	
554 17 Win	Lee, Remainder	10.7%	0.0%	0.0%	
	d Lee d Lee	10.0%	0.0%	0.0%	1

		Attachment E	Changes			
	Dweiling	Fire DP-3 Rate	Changes			
		<u> </u>		ļ		
		Wind	All Other	Sinkhole		
		Rate	Rate	Rate		
erritory	Territory Description	Change	Change	Change		
9 Wind	Lee	10.0%	0.0%	0.9%		
0 Wind	Lec	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	79%	0.0%	454.9%		
7 Wind	Levy	10.0%	0.0%	0.0%		
931	Liberty	23.6%	-3.4%	74,4%		
932	Madison	29.3%	-5.4%	78.1% 15,2%		
582 735	Manatec, Coastal Manatec, Remainder	8.7% 11.2%	0.0%	18,9%		
8 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, Constal	18.7%	-3.5%	19.3%		
5	Monroe, Excl. Key West	0.0%	0.0%	32.6%		
7	Mouroe, Key West	0.0%	0.0%	53.5%		
DO Wind	Monroe	10.0%	0.0%	0,0%		<u> </u>
532	Nassau, Constal	0.0%	0.0%	59.1%		
892	Nassau, Remainder	34.7%	0,0%	71.9%		1
9 Wind	Nassau Contai	10.0%	0.0%	0.0%		·
723	Okaloosa, Coastal Okaloosa, Remainder	15.4%	0,0%	29.8%		
70 VYind	Okaloosa Kemander	10.4%	0.0%	25.1 % 0.0%		
555	Okerchobee	21.3%	-4.2%	39,7%		
49	Orange, Orlando	28.0%	-7.1%	113.4%		
98	Orange, Excl. Orlandu	16.7%	2.3%	364.4%		
511	Osceola	28.9%	-2,9%	35.8%	•	1
38	Palm Beach, Remainder	0.0%	0.0%	0.0%		
362	Palm Beach, Coastal	0.0%	0.0%	33,3%		
4 Wind	Palm Beach	10.0%	0.0%	0.0%		
5 Wind	Palm Beach	10.0%	0.0%	0.0%		
6 Wind	Palm Beach	10.0%	0.0%	0.0%		<u> </u>
7 Wind	Pahn Beach	10,0%	0,0%	0.0%		
595 736	Pasco, Constal Pasco, Remainder	0.0%	0.0%	50.0% 50.0%		
8 Wind	Рассо, кепінциен	21.6%	0.0%	0.0%	\ -	
42	Pinellus, Constal	0.0%	0.0%	0.0%		
46	Pinellas - Saint Petersburg	0.0%	0.0%	0.0%		
81	Pinellas, Rem. Excl. Saint Petersbur		0.0%	14.7%		
2 Wind		10.0%	0.0%	0.0%		
50	Polk	20.0%	0.1%	928.7%	1	
992	Putnam	24.1%	-7,7%	37.6%		1
533	Saiut Jolins, Coastal	1.1%	0.0%	36.3%		
702	Saint Johns, Remainder	0.0%	0.0%	37.3%		
11 Wind		10.0%	0.0%	0.0%	 	
1.83	Saint Lucie, Coastal	18.1%	0.0%	37.6%	· }	
562 77 Wind	Saint Lucie, Remainder Saint Lucie	2.9%	0.0%	20.3%	 	
77 Wind 607	Santa Rusa, Coastal	10.0%	0.0%	63.3%	+	
724	Santa Rosa, Remainder	10,0%	0.0%	26.0%	 	
92 Wind		10.0%	0.0%	0.0%	1	
583	Sarasota, Coastal	0.0%	0.0%	0.0%	1	1
715	Sarasota, Remainder	0.0%	0.0%	75.8%	1	
49 Wind		10,0%	0,0%	0.0%		
50 Wind	Sarasota	10.0%	0.0%	0.0%		
51 Wind		10.0%	0.0%	0.0%		
512	Seminole	24.7%	-3.1%	148.0%		
921	Sumter	39.0%	-7.5%	0.0%		
933	Suwmure	25,2%	-6.1%	55.3%		
596 737	Taylor, Coastal Taylor, Remainder	23.7%	-5.6%	66,4%	 	
922	Union Taylor, Remainder	20.5%	-5.8% -3.8%	87.1% 52.0%		
62	Volusia, Coastal	23,5% 0.0%	0.0%	29.3%		
63	Volusia, Coastai Volusia, Remainder	26,1%	0.0%	0.0%		
14 Wins		10.0%	0.0%	0.0%		
15 Win		10.0%	0.0%	0.0%	1	
16 Win		10.0%	0.0%	0.0%		
608	Wakulla, Coastal	0,0%	0.0%	61.2%		
725	Wakulla, Remainder	5,5%	0.0%	52.0%		
	d Wakulla	10.9%	0.0%	0.0%		
58 Win						1
609	Walten, Coastal	0.0%	0.0%	30.7%		
	Walton, Remainder	0.0% 2.3% 10,0%	0.0% 0.0% 0.0%	30.7% 37.3% 0.0%		