



**FILED**

AUG 18 2023

**INSURANCE REGULATION**  
Docketed by: AB

**OFFICE OF INSURANCE REGULATION**

**MICHAEL YAWORSKY**  
COMMISSIONER

IN THE MATTER OF:

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

CASE NO.: 314720-23

FINAL ORDER

TO: Timothy Cerio, President  
2101 Maryland Circle  
Tallahassee, Florida 32303

THIS CAUSE came on for consideration upon the filing by CITIZENS PROPERTY INSURANCE CORPORATION (“CITIZENS” or “the corporation”) with the FLORIDA OFFICE OF INSURANCE REGULATION (“OFFICE”) of its Commercial Property Rate Filing Nos. FCC 23-017031, FCC 23-017033, FCC 23-017556, FCC 23-017856, FCC 23-017858, and FCC 23-018154 (collectively “Rate Filings”).

The OFFICE held a public rate hearing to receive public comment on the filings on June 8, 2023, in Room 412K Knott Building, Tallahassee, Florida, which was also streamed virtually. At the hearing, CITIZENS offered testimony in support of its rate recommendations and members of the public provided comments in writing on the effects of the rate filings. 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), Florida Statutes, CITIZENS' rates must meet the following requirements:

1. Rates for coverage provided by the corporation must be actuarially sound pursuant to section 627.062, Florida Statutes, and not competitive with approved rates charged in the admitted voluntary market so that the corporation functions as a residual market mechanism to provide insurance only when insurance cannot be procured in the voluntary market, except as otherwise provided in this paragraph. The OFFICE shall provide CITIZENS such information as would be necessary to determine whether rates are competitive. CITIZENS 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 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 section 624.509, Florida Statutes, to augment the financial resources of the corporation.
3. After the public hurricane loss-projection model under section 627.06281, Florida Statutes, has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, the model shall be considered when establishing the windstorm portion of the corporation's rates. The corporation may use the public model results in combination with the results of private models to calculate rates for the windstorm portion of 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 corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes.

5. Notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall annually implement a rate increase which, except for sinkhole coverage, does not exceed the following for any single policy issued by CITIZENS, excluding coverage changes and surcharges:
  - a. Twelve percent for 2023.
  - b. Thirteen percent for 2024.
  - c. Fourteen percent for 2025.
  - d. Fifteen percent for 2026 and all subsequent years.
6. The corporation may also implement an increase to reflect the effect on CITIZENS' cash buildup factor pursuant to s. 215.555(5)(b), Florida Statutes.
7. The corporation's implementation of rates as prescribed in subparagraphs 5. And 8. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing that is not competitive with approved rates in the admitted voluntary market for each commercial and personal line of business the corporation writes.
8. The following new or renewal personal lines policies written on or after November 1, 2023, not subject to the rate increase limitations in subparagraph 5., but may not be charged more than 50 percent above, nor less than, the prior year's established rate for the corporation:
  - a. Policies that do not cover a primary residence.
  - b. New policies under which the coverage for the insured risk, before the date of application with the corporation, was last provided by an insurer determined by the office to be unsound or an insurer placed in receivership under chapter 631, Florida Statutes, or:
  - c. Subsequent renewals of those policies, including the new policies in sub-subparagraph b., under which the coverage for the insured risk, before the date of application with the corporation, was last provided by an insurer determined by the office to be unsound or an insurer placed in receivership under chapter 631, Florida Statutes.

4. The process described in the above-referenced statutory provisions requires CITIZENS to file rate recommendations with the OFFICE. The OFFICE then establishes the rates for CITIZENS by final order. The rate filings governed by this Order are for new and renewal rates to be effective no earlier than October 1, 2023.

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

- FCC 23-017031 Commercial Residential Property Multi-Peril Condominium Associations (CLA & CA)
- FCC 23-017033 Commercial Residential Property Multi-Peril Excluding Condominium Associations (CLA & CA)
- FCC 23-017556 Commercial Non-Residential Property Multi-Peril (CLA & CA)
- FCC 23-017858 Commercial Residential Property Wind Only Condominium Associations (CA)
- FCC 23-017856 Commercial Residential Property Wind Only Excluding Condominium Associations (CA)
- FCC 23-018154 Commercial Non-Residential Property Wind Only (CA)

where CLA refers to the Commercial Lines Account and CA refers to the Coastal Account.

6. **PUBLIC COMMENT:** The OFFICE invited members of the public to comment on the proposed rate changes contained within the Rate Filings during the public rate hearing or via electronic mail through June 22, 2023. The OFFICE received and reviewed comments from members of the public who provided input on the rate increase.

7. **CONSUMER ADVOCATE:** Tasha Carter, Florida's Insurance Consumer Advocate, spoke at the hearing and posed several questions to CITIZENS during the hearing.

### **FINDINGS AND MODIFICATIONS**

The Rate Filings contained several proposed modifications to the rating methodology CITIZENS has historically used to calculate its rates and are separately identified and discussed below.

8. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rates are based on projected hurricane losses estimated by multiple hurricane loss models, including the Florida Public Model (FPM) and models by AIR Worldwide Corporation (AIR), Risk Management Solutions (RMS), and CoreLogic (RQE). Consistent with CITIZENS' long-established methodology as in their past rate filings, the selected wind indication is the median of the range of the indications from the four models for purposes of projecting hurricane losses on a statewide basis. By territory, the median of the wind indications from the four models are balanced to the median statewide indication for each model.

9. **CAP ALL RATE INCREASES AT 12%:** CITIZENS recommended increasing rates by 12% in 2023 for all commercial accounts and for all policyholders. Sinkhole rates and the impact of the FHCF Build-Up are not included in the 12% increase. The rate indication for these Rate Filings all exceeded the 12% statutorily prescribed cap pursuant to Section 627.351 (6)(n)5.a., Florida Statutes. This increase does not apply to Commercial Non-Residential Property Multi-Peril.

10. **INCLUSION OF THE COST OF REINSURANCE UP TO A 1 IN 100 YEAR PROBABLE MAXIMUM LOSS, EVEN IF NOT PURCHASED:** CITIZENS' recommended rates include the cost of reinsurance up to a 1 in 100 year probable maximum loss in its rate calculations as permitted pursuant to Section 627.351(6)(c)9., Florida Statutes, even if CITIZENS does not purchase catastrophe reinsurance to allow CITIZENS to charge for and set aside additional premium to help mitigate the need for future assessments on Floridians.

11. **CONSIDERATION OF NON-COMPETITIVE IN COMMERCIAL RATES:** For commercial residential rates, CITIZENS examined the difference in the average premium from the rating examples provided by the OFFICE and found there is

no indication that Citizens rates are overly competitive. For commercial non-residential rate, CITIZENS also found there is no indication that Citizens rates are overly competitive. Therefore, CITIZENS filing did not include any adjustments for any of its commercial rates.

### **RATES ESTABLISHED**

#### **COMMERCIAL LINES ACCOUNT COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL CONDOMINIUM ASSOCIATIONS**

12. CITIZENS filed with the OFFICE Rate Filing FCC 23-017031 for the Commercial Residential Property Multi-Peril Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 9.2% with an effective date of October 1, 2023, for new and renewal business.

13. 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 9.2% with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the class rated, special class business, and Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Commercial Residential Property Multi-Peril Condominium Associations Program is 0.057.

#### **COMMERCIAL LINES ACCOUNT COMMERCIAL RESIDENTIAL PROPERTY MULTI-PERIL EXCLUDING CONDOMINIUM ASSOCIATIONS**

14. CITIZENS filed with the OFFICE Rate Filing FCC 23-017033 for the Commercial Residential Property Multi-Peril Excluding Condominium Associations Program.

CITIZENS proposed an overall average statewide rate increase of 9.5% with an effective date of October 1, 2023, for new and renewal business.

15. 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 9.5% with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the class rated, special class business, and Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Commercial Residential Property Multi-Peril Excluding Condominium Associations Program is 0.072.

16. The following Charts entitled “Commercial Residential Property Multi-Peril (CRM)” are attached establishing the rate changes set forth in paragraphs 12 through 15 above:

- A. “Attachment A”– CRM Condominium Associations Class Rated Business;
- B. “Attachment B”– CRM Excluding Condominium Associations Class Rated Business; and
- C. “Attachment C”– CRM Special Class Rated Business.

**COMMERCIAL LINES ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY MULTI-PERIL**

17. CITIZENS filed with the OFFICE Rate Filing FCC 23-017556 for the Commercial Non-Residential Property Multi-Peril Program. CITIZENS proposed an overall average statewide rate increase of 7.7% with an effective date of October 1, 2023, for new and renewal business.

18. 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 7.7% with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled “Commercial Non-Residential Property Multi-Peril (CNRM)” is attached hereto as “Attachment D.”

**COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
CONDOMINIUM ASSOCIATIONS**

19. CITIZENS filed with the OFFICE Rate Filing FCC 23-017858 for the Commercial Residential Property Wind Only Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 9.8%, with an effective date of October 1, 2023, for new and renewal business.

20. 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 9.8% with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the Class Rated, Special Class A business, Special Class B business, and Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Coastal Account Commercial Residential Property Wind Only Condominium Associations is 0.062.



**COASTAL ACCOUNT  
COMMERCIAL RESIDENTIAL PROPERTY WIND ONLY  
EXCLUDING CONDOMINIUM ASSOCIATIONS**

21. CITIZENS filed with the OFFICE Rate Filing FCC 23-017856 for the Commercial Residential Property Wind Only Excluding Condominium Associations Program. CITIZENS proposed an overall average statewide rate increase of 10.6%, with an effective date of October 1, 2023, for new and renewal business.

22. 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 10.6% with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order including change in the Class Rated, Special Class A business, and Florida Hurricane Catastrophe Fund Cash Build-Up. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor for the Coastal Account Commercial Residential Property Wind Only Excluding Condominium Associations Program is 0.063.

23. A chart entitled “Commercial Residential Property Wind Only (CRW)” is attached hereto as “Attachment E.” The chart lists the established rate changes set forth in paragraphs 19 through 22 above.

**COASTAL ACCOUNT  
COMMERCIAL NON-RESIDENTIAL PROPERTY WIND ONLY**

24. CITIZENS filed with the OFFICE Rate Filing FCC 23-018154 for the Commercial Non-Residential Property Wind Only Program. CITIZENS proposed an overall average statewide rate increase of 12.0% for Class Rated Business and Special Class Business, with an effective date of October 1, 2023, for new and renewal business.

25. 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 increases of 12% for Class Rate and Special Class business with an effective date of October 1, 2023, to meet the requirements of section 627.351(6)(n), Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart entitled “Commercial Non-Residential Property Wind Only (CNRW)” is attached hereto as “Attachment F.”

### **GENERAL PROVISIONS**

26. 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 Lines Rate Collection System information. The final rate level effects included in the Commercial Lines Rate Collection System information must reflect the per policy capping.

27. No deviations from these rates are approved, authorized, or established by entry of this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factors are approved consistent with the provisions of this order.

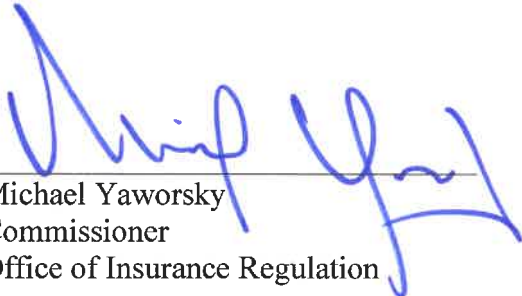
*(The remainder of the page is intentionally left blank.)*

**THEREFORE**, rates as detailed herein are **ESTABLISHED** for Rate Filings Nos. FCC 23-017031, FCC 23-017033, FCC 23-017556, FCC 23-017856, FCC 23-017858, and FCC 23-018154.

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

DONE AND ORDERED this 18<sup>th</sup> day of August 2023.



  
Michael Yaworsky  
Commissioner  
Office of Insurance Regulation

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of this FINAL ORDER was sent by Electronic Mail to: Timothy Cerio, President, Citizens Property Insurance Corporation, Tim.Cerio@citizensfla.com, on this 18<sup>th</sup> day of August 2023.



Anoush Arakalian Brangaccio  
FBN: 0005126  
General Counsel  
Office of Insurance Regulation  
Larson Building  
200 East Gaines Street  
Tallahassee, FL 32399-4206  
Phone: (850) 413-4116  
Fax: (850) 922-2543  
Anoush.Brangaccio@flor.com  
www.flor.com

**Attachment - A**

**Commercial Lines Account  
Commercial Residential Property Multi-Peril (CRM)  
(Excluding FHCF Cash Build-Up)**

**Condo Association Class Rated**

<b>Territory Description</b>	<b>Coastal Territory</b>	<b>BG2 Territory Code</b>	<b>BG2 Territory Description</b>	<b>BG2 Territory Description</b>	<b>Wind BG2 Base Rate Change</b>	<b>All Other BG1 Base Rate Change</b>	<b>All Other BG2 Base Rate Change</b>	<b>Sinkhole BG2 Base Rate Change</b>
Alachua		Alachua	4	Inland	12.0%	12.0%	12.0%	0.0%
Bay	59 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Brevard	60 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	35 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	36 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	37 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Charlotte	61 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Citrus, Rem. in Sea. Zone 2		Citrus	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Citrus, Rem. in Sea. Zone 3		Citrus	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Collier	62 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	30 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	31 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	32 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	34 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Duval	41 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Escambia	63 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Escambia	43 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Flagler	64 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Flagler	78 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Franklin	65 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Gulf	66 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando	56 Wind	Hernando	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando, Rem. in Sea. Zone 2		Hernando	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando, Rem. in Sea. Zone 3		Hernando	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Hillsborough		Hillsborough	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Indian River	76 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Indian River	76 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Inland Zone, Remainder		Remainder	4	Inland	12.0%	12.0%	12.0%	0.0%
Lake		Lake	4	Inland	12.0%	12.0%	12.0%	0.0%
Lee	67 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Lee	79 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Lee	79 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Levy	57 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Manatee	68 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Marion		Marion	4	Inland	12.0%	12.0%	12.0%	0.0%
Monroe, Remainder	85 Wind	Monroe	5	Monroe Excl. Key West	12.0%	12.0%	12.0%	0.0%
Monroe, Key West	86 Wind	Monroe	6	Key West	12.0%	12.0%	12.0%	0.0%
Nassau	69 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Okaloosa	70 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Palm Beach	38 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Palm Beach	87 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco	88 Wind	Pasco	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco, Rem. In Sea. Zone 2		Pasco	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco, Rem. In Sea. Zone 3		Pasco	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas	42 Wind	Pinellas	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas, Rem. In Sea. Zone 2		Pinellas	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas, Rem. In Sea. Zone 3		Pinellas	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Johns	71 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie	77 Wind	Saint Lucie	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 1		Saint Lucie	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 2		Saint Lucie	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Santa Rosa	72 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Santa Rosa	80 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Sarasota	73 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Sarasota	81 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 1, Remainder		Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 2, Remainder		Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 3, Remainder		Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Seminole		Seminole	4	Inland	12.0%	12.0%	12.0%	0.0%
Sumter		Sumter	4	Inland	12.0%	12.0%	12.0%	0.0%
Taylor, Rem. in Sea. Zone 2		Taylor	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Taylor, Rem. in Sea. Zone 3		Taylor	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Volusia	74 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Volusia	44 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Wakulla	58 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Walton	75 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%

**Attachment - B**

**Commercial Lines Account  
Commercial Residential Property Multi-Peril (CRM)  
(Excluding FHCF Cash Build-Up)**

**Excluding Condo Association Class Rated**

<b>Territory Description</b>	<b>Coastal Territory</b>	<b>BG2 Territory Code</b>	<b>BG2 Territory Description</b>	<b>BG2 Territory Description</b>	<b>Wind BG2 Base Rate Change</b>	<b>All Other BG1 Base Rate Change</b>	<b>All Other BG2 Base Rate Change</b>	<b>Sinkhole BG2 Base Rate Change</b>
Alachua		Alachua	4	Inland	12.0%	12.0%	12.0%	0.0%
Bay	59 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Brevard	60 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	35 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	36 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Broward	37 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Charlotte	61 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Citrus, Rem. in Sea. Zone 2		Citrus	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Citrus, Rem. in Sea. Zone 3		Citrus	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Collier	62 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	30 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	31 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	32 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Dade	34 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Duval	41 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Escambia	63 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Escambia	43 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Flagler	64 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Flagler	78 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Franklin	65 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Gulf	66 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando	56 Wind	Hernando	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando, Rem. in Sea. Zone 2		Hernando	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Hernando, Rem. in Sea. Zone 3		Hernando	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Hillsborough		Hillsborough	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Indian River	76 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Indian River	76 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Inland Zone, Remainder		Remainder	4	Inland	12.0%	12.0%	12.0%	0.0%
Lake		Lake	4	Inland	12.0%	12.0%	12.0%	0.0%
Lee	67 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Lee	79 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Lee	79 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Levy	57 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Manatee	68 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Marion		Marion	4	Inland	12.0%	12.0%	12.0%	0.0%
Monroe, Remainder	85 Wind	Monroe	5	Monroe Excl Key West	12.0%	12.0%	12.0%	0.0%
Monroe, Key West	86 Wind	Monroe	6	Key West	12.0%	12.0%	12.0%	0.0%
Nassau	69 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Okaloosa	70 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Palm Beach	38 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Palm Beach	87 Wind	Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco	88 Wind	Pasco	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco, Rem. In Sea. Zone 2		Pasco	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pasco, Rem. In Sea. Zone 3		Pasco	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas	42 Wind	Pinellas	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas, Rem. In Sea. Zone 2		Pinellas	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Pinellas, Rem. In Sea. Zone 3		Pinellas	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Johns	71 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie	77 Wind	Saint Lucie	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 1		Saint Lucie	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Saint Lucie, Rem. in Sea. Zone 2		Saint Lucie	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Santa Rosa	72 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Santa Rosa	80 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Sarasota	73 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Sarasota	81 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 1, Remainder		Remainder	1	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 2, Remainder		Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Seacoast Zone 3, Remainder		Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Seminole		Seminole	4	Inland	12.0%	12.0%	12.0%	0.0%
Sumter		Sumter	4	Inland	12.0%	12.0%	12.0%	0.0%
Taylor, Rem. in Sea. Zone 2		Taylor	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Taylor, Rem. in Sea. Zone 3		Taylor	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Volusia	74 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Volusia	44 Wind	Remainder	3	Seacoast	12.0%	12.0%	12.0%	0.0%
Wakulla	58 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%
Walton	75 Wind	Remainder	2	Seacoast	12.0%	12.0%	12.0%	0.0%

## Attachment - C

### Commercial Lines Account Commercial Residential Property Multi-Peril (CRM) (Excluding FHCF Cash Build-Up)

#### Special Class

<b>Territory Description</b>	<b>Coastal Territory</b>	<b>BG2 Territory Code</b>	<b>BG2 Territory Description</b>	<b>Wind BG2 Base Rate Change</b>	<b>All Other BG1 Base Rate Change</b>	<b>All Other BG2 Base Rate Change</b>
Bay	59 Wind	2	Seacoast	12.0%	0.0%	0.5%
Brevard	60 Wind	2	Seacoast	12.0%	0.0%	0.5%
Broward	35 Wind	1	Seacoast	12.0%	0.0%	0.0%
Broward	36 Wind	1	Seacoast	12.0%	0.0%	0.0%
Broward	37 Wind	1	Seacoast	12.0%	0.0%	0.0%
Charlotte	61 Wind	2	Seacoast	12.0%	0.0%	0.5%
Collier	62 Wind	2	Seacoast	12.0%	0.0%	0.5%
Dade	30 Wind	1	Seacoast	12.0%	0.0%	0.0%
Dade	31 Wind	1	Seacoast	12.0%	0.0%	0.0%
Dade	32 Wind	1	Seacoast	12.0%	0.0%	0.0%
Dade	34 Wind	1	Seacoast	12.0%	0.0%	0.0%
Duval	41 Wind	2	Seacoast	12.0%	0.0%	0.5%
Escambia	63 Wind	2	Seacoast	12.0%	0.0%	0.5%
Escambia	43 Wind	3	Seacoast	12.0%	0.0%	0.0%
Flagler	64 Wind	2	Seacoast	12.0%	0.0%	0.5%
Flagler	78 Wind	3	Seacoast	12.0%	0.0%	0.0%
Franklin	65 Wind	2	Seacoast	12.0%	0.0%	0.5%
Gulf	66 Wind	2	Seacoast	12.0%	0.0%	0.5%
Hernando	56 Wind	2	Seacoast	12.0%	0.0%	0.5%
Indian River	76 Wind	1	Seacoast	12.0%	0.0%	0.0%
Indian River	76 Wind	2	Seacoast	12.0%	0.0%	0.5%
Inland Zone, Remainder		4	Inland	0.0%	0.0%	0.0%
Lee	67 Wind	2	Seacoast	12.0%	0.0%	0.5%
Lee	79 Wind	2	Seacoast	12.0%	0.0%	0.5%
Lee	79 Wind	3	Seacoast	12.0%	0.0%	0.0%
Levy	57 Wind	2	Seacoast	12.0%	0.0%	0.5%
Manatee	68 Wind	2	Seacoast	12.0%	0.0%	0.5%
Monroe, Remainder	85 Wind	5	Monroe Excl. Key West	12.0%	0.0%	0.0%
Monroe, Key West	86 Wind	6	Key West	12.0%	0.0%	0.0%
Nassau	69 Wind	2	Seacoast	12.0%	0.0%	0.5%
Okaloosa	70 Wind	2	Seacoast	12.0%	0.0%	0.5%
Palm Beach	38 Wind	1	Seacoast	12.0%	0.0%	0.0%
Palm Beach	87 Wind	1	Seacoast	12.0%	0.0%	0.0%
Pasco	88 Wind	2	Seacoast	12.0%	0.0%	0.5%
Pinellas	42 Wind	2	Seacoast	12.0%	0.0%	0.5%
Saint Johns	71 Wind	2	Seacoast	12.0%	0.0%	0.5%
Saint Lucie	77 Wind	1	Seacoast	12.0%	0.0%	0.0%
Santa Rosa	72 Wind	2	Seacoast	12.0%	0.0%	0.5%
Santa Rosa	80 Wind	3	Seacoast	12.0%	0.0%	0.0%
Sarasota	73 Wind	2	Seacoast	12.0%	0.0%	0.5%
Sarasota	81 Wind	3	Seacoast	12.0%	0.0%	0.0%
Seacoast Zone 1, Remainder		1	Seacoast	12.0%	0.0%	0.0%
Seacoast Zone 2, Remainder		2	Seacoast	0.0%	0.0%	0.5%
Seacoast Zone 3, Remainder		3	Seacoast	0.0%	0.0%	0.0%
Volusia	74 Wind	2	Seacoast	12.0%	0.0%	0.5%
Volusia	44 Wind	3	Seacoast	12.0%	0.0%	0.0%
Wakulla	58 Wind	2	Seacoast	12.0%	0.0%	0.5%
Walton	75 Wind	2	Seacoast	12.0%	0.0%	0.5%

# Attachment - D

## Commercial Lines Account

### Commercial Non-Residential Property Multi-Peril (CNRM)

<b>Territory Description</b>	<b>Territory Code</b>	<b>BG1 Base Rate Change</b>	<b>BG2 Base Rate Change</b>
Seacoast Zone 1	1	7.7%	8.7%
Seacoast Zone 2	2	7.7%	6.5%
Seacoast Zone 3	3	7.7%	13.8%
Inland	4	7.7%	9.6%
Monroe ex. Key West	5	7.7%	3.6%
Key West	6	7.7%	4.4%



## Attachment - E

### Coastal Account Commercial Residential Property Wind Only (CRW) (Excluding FHCF Cash Build-Up)

County	Territory Number	Condo Association Base Rate Change	Excluding Condo Association Base Rate Change	Special Group A Base Rate Change	Special Group B Base Rate Change
Bay	59	12.0%	12.0%	12.0%	8.8%
Brevard	60	12.0%	12.0%	12.0%	8.8%
Broward	35	12.0%	12.0%	12.0%	11.7%
Broward	36	12.0%	12.0%	12.0%	11.7%
Broward	37	12.0%	12.0%	12.0%	11.7%
Charlotte	61	12.0%	12.0%	12.0%	3.2%
Collier	62	12.0%	12.0%	12.0%	8.8%
Dade	30	12.0%	12.0%	12.0%	11.7%
Dade	31	12.0%	12.0%	12.0%	11.7%
Dade	32	12.0%	12.0%	12.0%	11.7%
Dade	34	12.0%	12.0%	12.0%	11.7%
Duval	41	12.0%	12.0%	12.0%	3.3%
Escambia	43	12.0%	12.0%	12.0%	3.7%
Escambia	63	12.0%	12.0%	12.0%	3.2%
Flagler	64	12.0%	12.0%	12.0%	3.3%
Flagler	78	12.0%	12.0%	12.0%	0.0%
Franklin	65	12.0%	12.0%	12.0%	3.2%
Gulf	66	12.0%	12.0%	12.0%	3.2%
Hernando	56	12.0%	12.0%	12.0%	3.3%
Indian River	76	12.0%	12.0%	12.0%	0.0%
Lee	67	12.0%	12.0%	12.0%	3.2%
Lee	79	12.0%	12.0%	12.0%	3.7%
Levy	57	12.0%	12.0%	12.0%	3.3%
Manatee	68	12.0%	12.0%	12.0%	3.2%
Monroe	85	12.0%	12.0%	12.0%	12.0%
Monroe	86	12.0%	12.0%	12.0%	3.4%
Nassau	69	12.0%	12.0%	12.0%	3.3%
Okaloosa	70	12.0%	12.0%	12.0%	8.8%
Palm Beach	38	12.0%	12.0%	12.0%	11.7%
Palm Beach	87	12.0%	12.0%	12.0%	11.7%
Pasco	88	12.0%	12.0%	12.0%	3.3%
Pinellas	42	12.0%	12.0%	12.0%	8.8%
Saint Johns	71	12.0%	12.0%	12.0%	8.8%
Saint Lucie	77	12.0%	12.0%	12.0%	11.7%
Santa Rosa	72	12.0%	12.0%	12.0%	8.8%
Santa Rosa	80	12.0%	12.0%	12.0%	3.7%
Sarasota	73	12.0%	12.0%	12.0%	8.8%
Sarasota	81	12.0%	12.0%	12.0%	3.7%
Volusia	44	12.0%	12.0%	12.0%	0.0%
Volusia	74	12.0%	12.0%	12.0%	3.3%
Wakulla	58	12.0%	12.0%	12.0%	3.2%
Walton	75	12.0%	12.0%	12.0%	8.8%

# Attachment - F

## Coastal Account

### Commercial Non-Residential Wind Only (CNRW)

<b>Territory Number</b>	<b>County</b>	<b>Class Base Rate Change</b>	<b>Special Base Rate Change</b>
59	Bay	12.0%	12.0%
60	Brevard	12.0%	12.0%
35	Broward	12.0%	12.0%
36	Broward	12.0%	12.0%
37	Broward	12.0%	12.0%
61	Charlotte	12.0%	12.0%
62	Collier	12.0%	12.0%
30	Dade	12.0%	12.0%
31	Dade	12.0%	12.0%
32	Dade	12.0%	12.0%
34	Dade	12.0%	12.0%
41	Duval	12.0%	12.0%
43	Escambia	12.0%	12.0%
63	Escambia	12.0%	12.0%
64	Flagler	12.0%	12.0%
78	Flagler	12.0%	12.0%
65	Franklin	12.0%	12.0%
66	Gulf	12.0%	12.0%
56	Hernando	12.0%	12.0%
76	Indian River	12.0%	12.0%
67	Lee	12.0%	12.0%
79	Lee	12.0%	12.0%
57	Levy	12.0%	12.0%
68	Manatee	12.0%	12.0%
85	Monroe	12.0%	12.0%
86	Monroe	12.0%	12.0%
69	Nassau	12.0%	12.0%
70	Okaloosa	12.0%	12.0%
38	Palm Beach	12.0%	12.0%
87	Palm Beach	12.0%	12.0%
88	Pasco	12.0%	12.0%
42	Pinellas	12.0%	12.0%
71	Saint Johns	12.0%	12.0%
77	Saint Lucie	12.0%	12.0%
72	Santa Rosa	12.0%	12.0%
80	Santa Rosa	12.0%	12.0%
73	Sarasota	12.0%	12.0%
81	Sarasota	12.0%	12.0%
44	Volusia	12.0%	12.0%
74	Volusia	12.0%	12.0%
58	Wakulla	12.0%	12.0%
75	Walton	12.0%	12.0%