

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS				
STATEWIDE PROPOSED CHANGES BY POLICY TYPE				
	EARNED	CURRENT	PROPOSED	PROPOSED
POLICY	HOUSE	AVERAGE	AVERAGE	PERCENT
TYPE	YEARS	PREMIUM	PREMIUM	CHANGE
	(# OF POLICIES)			
HO-3	440,787	\$ 3,192.34	\$ 3,595.11	12.6%
HO-4	9,553	\$ 200.98	\$ 223.83	11.4%
HO-6	56,891	\$ 1,377.36	\$ 1,526.25	10.8%
TOTAL	507,231	\$ 2,932.44	\$ 3,299.58	12.5%

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-3 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	629.52	\$1,721.56	\$1,937.40	12.5
Baker	292	45.89	\$2,085.76	\$2,339.54	12.2
Bay	601	463.41	\$3,172.61	\$3,670.83	15.7
Bay	721	1224.17	\$2,339.77	\$2,642.03	12.9
Bay	59 Wind	269.83	\$3,695.29	\$4,586.71	24.1
Bradford	392	51.73	\$2,047.07	\$2,303.44	12.5
Brevard	57	4299.09	\$3,263.09	\$3,693.90	13.2
Brevard	64	9,766.73	\$1,996.55	\$2,246.30	12.5
Brevard	60 Wind	334.89	\$3,895.13	\$4,532.99	16.4
Broward	35	8,683.23	\$4,101.98	\$4,601.60	12.2
Broward	361	31.05	\$1,819.53	\$2,039.76	12.1
Broward	37	55725.86	\$4,290.15	\$4,809.87	12.1
Broward	45 Wind	271.62	\$7,515.49	\$8,648.01	15.1
Broward	46 Wind	1,313.03	\$7,809.78	\$8,801.88	12.7
Broward	47 Wind	2906.99	\$5,896.29	\$6,630.12	12.4
Broward	48 Wind	4,666.85	\$4,525.33	\$5,060.91	11.8
Calhoun	193	27.99	\$2,129.09	\$2,399.20	12.7
Charlotte	581	1573.13	\$2,071.93	\$2,425.83	17.1
Charlotte	711	2535.45	\$2,230.10	\$2,570.85	15.3
Charlotte	61 Wind	54.48	\$4,996.70	\$6,484.78	29.8
Citrus	591	280.17	\$2,583.38	\$3,110.83	20.4
Citrus	731	1494.09	\$1,685.62	\$1,921.50	14
Clay	492	784.18	\$1,656.07	\$1,865.92	12.7
Collier	551	2547.6	\$2,710.08	\$3,096.99	14.3
Collier	541	337.81	\$3,874.97	\$4,611.29	19
Collier	62 Wind	214.89	\$5,595.70	\$6,807.06	21.6
Columbia	293	102.7	\$2,119.74	\$2,388.70	12.7
Dade	30	60.17	\$2,440.96	\$2,713.94	11.2
Dade	31	60.24	\$2,747.55	\$3,072.87	11.8
Dade	32	6,967.58	\$4,369.67	\$4,880.96	11.7
Dade	33	5374.92	\$3,744.36	\$4,198.03	12.1
Dade	34	65,256.86	\$4,075.51	\$4,562.95	12
Dade	22 Wind	701.40	\$10,352.64	\$11,631.98	12.4
Dade	23 Wind	638.7	\$7,653.36	\$8,542.96	11.6
Dade	24 Wind	1492.79	\$5,563.27	\$6,209.41	11.6
Dade	25 Wind	2,288.03	\$5,507.13	\$6,145.97	11.6
Dade	26 Wind	424.92	\$7,373.19	\$8,226.39	11.6
Dade	27 Wind	2,492.32	\$6,324.86	\$7,062.00	11.7
Dade	28 Wind	3613.06	\$4,604.17	\$5,146.08	11.8
Dade	29 Wind	2340.47	\$3,317.45	\$3,714.22	12
DeSoto	712	181.64	\$2,428.89	\$2,735.00	12.6
Dixie	592	87.08	\$2,319.55	\$2,797.72	20.6
Dixie	732	22.24	\$2,325.27	\$2,623.02	12.8
Duval	39	4599.73	\$1,722.47	\$1,940.83	12.7
Duval	40	5.93	\$1,745.00	\$1,955.48	12.1
Duval	41	416.65	\$1,919.22	\$2,152.26	12.1
Duval	41 Wind	68.36	\$3,240.33	\$3,698.65	14.1
Escambia	602	3.15	\$1,976.89	\$1,976.89	0
Escambia	43	2030.77	\$2,674.81	\$3,004.94	12.3
Escambia	52 Wind	40.81	\$7,235.85	\$8,783.61	21.4
Escambia	53 Wind	43	\$4,546.05	\$5,264.71	15.8
Escambia	54 Wind	803.07	\$3,406.82	\$3,825.64	12.3
Flagler	531	4.38	\$1,058.78	\$1,192.66	12.6
Flagler	701	490.95	\$2,072.92	\$2,357.88	13.7
Flagler	83 Wind	148.64	\$2,607.93	\$3,054.36	17.1
Franklin	603	64.3	\$2,992.44	\$3,690.46	23.3
Franklin	65 Wind	38.13	\$5,877.65	\$7,430.43	26.4
Gadsden	393	260.04	\$1,663.60	\$1,874.89	12.7
Gilchrist	923	69.34	\$2,011.26	\$2,291.52	13.9
Glades	552	91.89	\$2,066.52	\$2,434.42	17.8
Gulf	604	18.54	\$3,482.83	\$4,091.21	17.5
Gulf	722	13.35	\$2,287.30	\$2,578.66	12.7
Gulf	66 Wind	11.93	\$4,964.77	\$6,448.69	29.9
Hamilton	493	12.76	\$2,160.44	\$2,424.02	12.2
Hardee	713	74.41	\$2,285.38	\$2,577.37	12.8
Hendry	553	296.62	\$2,779.32	\$3,139.45	13
Hernando	159	1001.79	\$2,003.16	\$2,271.49	13.4
Hernando	733	12,213.32	\$1,505.12	\$1,701.14	13
Hernando	56 Wind	468.3	\$2,773.64	\$3,233.69	16.6
Highlands	714	1806.21	\$1,714.07	\$1,973.13	15.1
Hillsborough	47	9,079.42	\$2,179.63	\$2,442.71	12.1
Hillsborough	80	19,372.51	\$2,033.42	\$2,284.45	12.3
Holmes	593	85.95	\$1,765.62	\$1,987.28	12.6

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
HO-3 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Indian River	561	2924.08	\$2,707.49	\$3,073.58	13.5
Indian River	181	10.17	\$2,271.80	\$2,956.35	30.1
Indian River	76 Wind	74.15	\$6,562.59	\$7,750.92	18.1
Jackson	693	221.56	\$1,835.74	\$2,066.65	12.6
Jefferson	605	0	\$0.00	\$0.00	0
Jefferson	793	44.39	\$2,326.50	\$2,609.49	12.2
Lafayette	893	12.73	\$2,722.18	\$3,074.82	13
Lake	692	2181.53	\$1,606.39	\$1,824.51	13.6
Lee	542	75.52	\$1,486.57	\$1,793.22	20.6
Lee	554	6967.44	\$2,319.65	\$2,659.20	14.6
Lee	17 Wind	227.59	\$5,279.33	\$6,552.56	24.1
Lee	18 Wind	216.81	\$3,301.86	\$3,852.70	16.7
Lee	19 Wind	45.11	\$3,906.30	\$4,524.15	15.8
Lee	20 Wind	78.36	\$3,169.23	\$3,629.48	14.5
Leon	993	843.33	\$1,360.10	\$1,531.07	12.6
Levy	594	137.08	\$2,049.51	\$2,369.27	15.6
Levy	734	57.17	\$2,622.70	\$2,945.95	12.3
Levy	57 Wind	23.58	\$4,247.31	\$5,244.73	23.5
Liberty	931	16.47	\$2,286.51	\$2,568.88	12.3
Madison	932	23.56	\$2,030.24	\$2,283.23	12.5
Manatee	582	194.94	\$4,285.21	\$5,127.90	19.7
Manatee	735	4,174.38	\$2,052.54	\$2,317.97	12.9
Manatee	68 Wind	46.49	\$5,266.57	\$6,592.59	25.2
Marion	792	1453.19	\$1,554.58	\$1,770.66	13.9
Martin	10	3185.67	\$4,005.17	\$4,554.47	13.7
Martin	182	11.21	\$6,317.34	\$7,839.40	24.1
Monroe	5	36.01	\$1,069.14	\$1,069.14	0
Monroe	7	15.32	\$786.63	\$786.63	0
Monroe	90 Wind	1172.27	\$5,278.83	\$6,671.40	26.4
Nassau	532	124.24	\$2,475.62	\$2,821.65	14
Nassau	892	96.8	\$2,404.16	\$2,700.55	12.3
Nassau	69 Wind	17.25	\$3,180.72	\$3,754.33	18
Okaloosa	606	503.89	\$3,876.51	\$4,429.66	14.3
Okaloosa	723	2749.1	\$2,596.11	\$2,914.66	12.3
Okaloosa	70 Wind	30.22	\$5,389.81	\$6,571.55	21.9
Okeechobee	555	285.26	\$2,356.01	\$2,667.51	13.2
Orange	49	1,553.53	\$2,148.73	\$2,426.02	12.9
Orange	90	11081.8	\$2,033.96	\$2,293.66	12.8
Osceola	511	5,296.17	\$1,872.45	\$2,126.22	13.6
Palm Beach	362	63.45	\$2,725.18	\$3,047.26	11.8
Palm Beach	38	37,024.18	\$3,665.61	\$4,134.67	12.8
Palm Beach	94 Wind	417.70	\$7,255.30	\$8,580.12	18.3
Palm Beach	95 Wind	2472.25	\$5,535.90	\$6,288.89	13.6
Palm Beach	96 Wind	4,939.10	\$4,493.04	\$5,058.34	12.6
Palm Beach	97 Wind	1200.84	\$5,064.35	\$5,680.73	12.2
Pasco	595	94.13	\$908.99	\$1,014.67	11.6
Pasco	736	13,711.99	\$1,909.95	\$2,143.41	12.2
Pasco	88 Wind	1833.6	\$2,405.62	\$2,745.98	14.1
Pinellas	42	153.76	\$1,241.58	\$1,440.50	16
Pinellas	46	18,049.89	\$2,323.17	\$2,603.17	12.1
Pinellas	81	33,851.83	\$2,130.94	\$2,394.49	12.4
Pinellas	42 Wind	1230.92	\$4,562.67	\$5,374.56	17.8
Polk	50	3912.14	\$2,078.15	\$2,349.36	13.1
Putnam	992	236.59	\$1,768.44	\$2,003.26	13.3
Santa Rosa	607	0	\$0.00	\$0.00	0
Santa Rosa	724	1808.49	\$2,730.61	\$3,069.30	12.4
Santa Rosa	92 Wind	114.92	\$4,738.70	\$5,408.31	14.1
Sarasota	583	103.82	\$991.45	\$1,108.70	11.8
Sarasota	715	3346.47	\$2,128.35	\$2,417.72	13.6
Sarasota	49 Wind	1224.18	\$2,993.05	\$3,465.82	15.8
Sarasota	50 Wind	1,135.83	\$2,509.52	\$2,875.24	14.6
Sarasota	51 Wind	293.44	\$2,189.84	\$2,504.80	14.4
Seminole	512	4470.24	\$1,924.93	\$2,165.17	12.5
St. Johns	533	458.22	\$2,438.21	\$2,782.24	14.1
St. Johns	702	693.62	\$1,922.96	\$2,180.54	13.4
St. Johns	71 Wind	59.6	\$3,340.78	\$3,944.19	18.1
St. Lucie	562	7495.19	\$2,694.48	\$3,043.60	13
St. Lucie	183	42.42	\$5,207.73	\$6,122.64	17.6
St. Lucie	77 Wind	115.18	\$3,458.79	\$4,324.82	25
Sumter	921	210.24	\$1,786.42	\$2,039.15	14.1
Suwannee	933	34.18	\$3,276.47	\$3,685.15	12.5
Taylor	596	131.35	\$2,417.70	\$2,961.25	22.5
Taylor	737	41.2	\$2,510.95	\$2,891.56	15.2

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HO-3 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Union	922	23.61	\$2,170.16	\$2,458.60	13.3
Volusia	62	64.8	\$894.63	\$1,000.82	11.9
Volusia	63	4886.87	\$1,662.47	\$1,878.62	13
Volusia	14 Wind	781.61	\$2,990.98	\$3,523.11	17.8
Volusia	15 Wind	890.76	\$1,935.95	\$2,192.25	13.2
Volusia	16 Wind	63.02	\$1,927.26	\$2,184.20	13.3
Wakulla	608	21.69	\$2,676.23	\$3,232.82	20.8
Wakulla	725	90.72	\$2,048.25	\$2,317.66	13.2
Wakulla	58 Wind	22.43	\$3,463.03	\$4,316.17	24.6
Walton	609	6.93	\$1,243.90	\$1,855.01	49.1
Walton	726	145.14	\$2,976.85	\$3,384.25	13.7
Walton	75 Wind	263.09	\$4,724.12	\$5,744.29	21.6
Washington	934	74	\$2,455.30	\$2,792.83	13.7
<b>Total:</b>		<b>440,787.05</b>	<b>\$3,192.34</b>	<b>\$3,595.11</b>	<b>12.6</b>

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 HO-3 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	629.52	\$1,721.56	\$1,937.40	12.5
Baker	45.89	\$2,085.76	\$2,339.54	12.2
Bay	1957.41	\$2,723.80	\$3,153.67	15.8
Bradford	51.73	\$2,047.07	\$2,303.44	12.5
Brevard	14,400.71	\$2,418.81	\$2,731.63	12.9
Broward	73,598.63	\$4,419.95	\$4,957.33	12.2
Calhoun	27.99	\$2,129.09	\$2,399.20	12.7
Charlotte	4,163.06	\$2,206.54	\$2,567.27	16.3
Citrus	1774.26	\$1,827.38	\$2,109.30	15.4
Clay	784.18	\$1,656.07	\$1,865.92	12.7
Collier	3100.3	\$3,037.02	\$3,519.14	15.9
Columbia	102.7	\$2,119.74	\$2,388.70	12.7
Dade	91,711.46	\$4,287.25	\$4,797.81	11.9
DeSoto	181.64	\$2,428.89	\$2,735.00	12.6
Dixie	109.32	\$2,320.71	\$2,762.18	19
Duval	5090.67	\$1,758.98	\$1,981.76	12.7
Escambia	2920.8	\$2,966.60	\$3,343.49	12.7
Flagler	643.97	\$2,189.51	\$2,510.71	14.7
Franklin	102.43	\$4,066.47	\$5,082.68	25
Gadsden	260.04	\$1,663.60	\$1,874.89	12.7
Gilchrist	69.34	\$2,011.26	\$2,291.52	13.9
Glades	91.89	\$2,066.52	\$2,434.42	17.8
Gulf	43.82	\$3,522.06	\$4,272.23	21.3
Hamilton	12.76	\$2,160.44	\$2,424.02	12.2
Hardee	74.41	\$2,285.38	\$2,577.37	12.8
Hendry	296.62	\$2,779.32	\$3,139.45	13
Hernando	13,683.41	\$1,585.00	\$1,795.35	13.3
Highlands	1806.21	\$1,714.07	\$1,973.13	15.1
Hillsborough	28,451.93	\$2,080.08	\$2,334.95	12.3
Holmes	85.95	\$1,765.62	\$1,987.28	12.6
Indian River	3008.4	\$2,801.04	\$3,188.47	13.8
Jackson	221.56	\$1,835.74	\$2,066.65	12.6
Jefferson	44.39	\$2,326.50	\$2,609.49	12.2
Lafayette	12.73	\$2,722.18	\$3,074.82	13
Lake	2181.53	\$1,606.39	\$1,824.51	13.6
Lee	7,610.83	\$2,446.02	\$2,822.07	15.4
Leon	843.33	\$1,360.10	\$1,531.07	12.6
Levy	217.83	\$2,437.86	\$2,831.89	16.2
Liberty	16.47	\$2,286.51	\$2,568.88	12.3
Madison	23.56	\$2,030.24	\$2,283.23	12.5
Manatee	4,415.81	\$2,184.94	\$2,487.02	13.8
Marion	1453.19	\$1,554.58	\$1,770.66	13.9
Martin	3196.88	\$4,013.28	\$4,565.99	13.8
Monroe	1223.6	\$5,098.70	\$6,432.85	26.2
Nassau	238.29	\$2,497.63	\$2,839.97	13.7
Okaloosa	3283.21	\$2,818.33	\$3,180.83	12.9
Okeechobee	285.26	\$2,356.01	\$2,667.51	13.2
Orange	12,635.33	\$2,048.07	\$2,309.93	12.8
Osceola	5,296.17	\$1,872.45	\$2,126.22	13.6
Palm Beach	46,117.52	\$3,922.13	\$4,428.10	12.9
Pasco	15,639.72	\$1,962.04	\$2,207.26	12.5
Pinellas	53,286.40	\$2,249.66	\$2,531.26	12.5
Polk	3912.14	\$2,078.15	\$2,349.36	13.1
Putnam	236.59	\$1,768.44	\$2,003.26	13.3
Santa Rosa	1923.41	\$2,850.59	\$3,209.05	12.6
Sarasota	6,103.74	\$2,356.33	\$2,694.99	14.4
Seminole	4470.24	\$1,924.93	\$2,165.17	12.5
St. Johns	1211.44	\$2,187.60	\$2,494.90	14
St. Lucie	7,652.79	\$2,719.91	\$3,079.95	13.2
Sumter	210.24	\$1,786.42	\$2,039.15	14.1
Suwannee	34.18	\$3,276.47	\$3,685.15	12.5
Taylor	172.55	\$2,439.97	\$2,944.61	20.7
Union	23.61	\$2,170.16	\$2,458.60	13.3
Volusia	6,687.06	\$1,849.24	\$2,106.99	13.9

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 HO-3 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Wakulla	134.84	\$2,384.61	\$2,797.31	17.3
Walton	415.16	\$4,055.18	\$4,854.30	19.7
Washington	74	\$2,455.30	\$2,792.83	13.7
Total:	440,787.05	\$3,192.34	\$3,595.11	12.6

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-4 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	36.28	\$62.36	\$69.92	12.1
Baker	292	0	\$0.00	\$0.00	0
Bay	601	12.34	\$168.10	\$186.66	11
Bay	721	37.21	\$141.58	\$158.05	11.6
Bay	59 Wind	10.24	\$198.98	\$222.66	11.9
Bradford	392	0	\$0.00	\$0.00	0
Brevard	57	242.88	\$174.27	\$195.28	12.1
Brevard	64	156.53	\$132.93	\$149.46	12.4
Brevard	60 Wind	112.21	\$252.61	\$283.72	12.3
Broward	35	66.44	\$119.03	\$131.82	10.7
Broward	361	18.45	\$69.03	\$69.03	0
Broward	37	546.88	\$136.96	\$151.75	10.8
Broward	45 Wind	174.65	\$348.99	\$389.97	11.7
Broward	46 Wind	169.86	\$365.06	\$404.98	10.9
Broward	47 Wind	97.67	\$275.88	\$305.61	10.8
Broward	48 Wind	114.04	\$209.07	\$231.55	10.8
Calhoun	193	0.21	\$117.00	\$131.10	12.1
Charlotte	581	22.8	\$181.18	\$203.16	12.1
Charlotte	711	100.17	\$160.19	\$180.72	12.8
Charlotte	61 Wind	5	\$293.55	\$328.92	12
Citrus	591	4.28	\$184.80	\$207.32	12.2
Citrus	731	3.94	\$142.91	\$160.27	12.1
Clay	492	6.08	\$141.61	\$158.75	12.1
Collier	551	23.92	\$184.58	\$206.46	11.9
Collier	541	37.16	\$232.61	\$266.11	14.4
Collier	62 Wind	31.16	\$415.19	\$466.44	12.3
Columbia	293	0	\$0.00	\$0.00	0
Dade	30	26.97	\$127.06	\$127.06	0
Dade	31	31.63	\$206.73	\$206.73	0
Dade	32	76.04	\$175.48	\$189.10	7.8
Dade	33	52.92	\$214.84	\$231.07	7.6
Dade	34	483.13	\$180.87	\$189.69	4.9
Dade	22 Wind	258.9	\$504.86	\$564.70	11.9
Dade	23 Wind	222.42	\$436.99	\$481.33	10.1
Dade	24 Wind	39.47	\$222.88	\$243.72	9.4
Dade	25 Wind	11.8	\$332.37	\$373.98	12.5
Dade	26 Wind	20.1	\$754.04	\$823.52	9.2
Dade	27 Wind	49.1	\$498.68	\$549.66	10.2
Dade	28 Wind	33.42	\$465.25	\$488.61	5
Dade	29 Wind	21.38	\$224.38	\$233.63	4.1
DeSoto	712	1	\$159.00	\$178.31	12.1
Dixie	592	0	\$0.00	\$0.00	0
Dixie	732	0	\$0.00	\$0.00	0
Duval	39	52.16	\$94.49	\$105.98	12.2
Duval	40	0	\$0.00	\$0.00	0
Duval	41	67.04	\$141.82	\$159.42	12.4
Duval	41 Wind	53.61	\$189.43	\$213.00	12.4
Escambia	602	0	\$0.00	\$0.00	0
Escambia	43	24.47	\$153.19	\$171.24	11.8
Escambia	52 Wind	5.5	\$289.96	\$347.61	19.9
Escambia	53 Wind	3.65	\$250.76	\$280.71	11.9
Escambia	54 Wind	47.91	\$185.49	\$207.81	12
Flagler	531	0	\$0.00	\$0.00	0
Flagler	701	9.35	\$184.34	\$206.81	12.2
Flagler	83 Wind	17.42	\$193.78	\$217.13	12
Franklin	603	0.47	\$199.00	\$199.00	0
Franklin	65 Wind	0	\$0.00	\$0.00	0
Gadsden	393	1	\$128.00	\$143.49	12.1
Gilchrist	923	2	\$97.50	\$109.36	12.2
Glades	552	0	\$0.00	\$0.00	0
Gulf	604	0	\$0.00	\$0.00	0
Gulf	722	1.81	\$136.18	\$152.68	12.1
Gulf	66 Wind	1	\$104.00	\$117.54	13
Hamilton	493	0	\$0.00	\$0.00	0
Hardee	713	1	\$196.00	\$219.87	12.2
Hendry	553	1.47	\$75.12	\$84.19	12.1
Hernando	159	1.09	\$229.36	\$257.23	12.2
Hernando	733	30.71	\$86.38	\$97.05	12.4
Hernando	56 Wind	2.07	\$222.72	\$249.54	12
Highlands	714	0.12	\$490.00	\$549.62	12.2
Hillsborough	47	378.81	\$147.77	\$166.54	12.7
Hillsborough	80	168.47	\$113.28	\$127.09	12.2

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-4 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Holmes	593	0	\$0.00	\$0.00	0
Indian River	561	43.41	\$245.85	\$270.08	9.9
Indian River	181	0	\$0.00	\$0.00	0
Indian River	76 Wind	16.14	\$474.86	\$545.99	15
Jackson	693	0	\$0.00	\$0.00	0
Jefferson	605	0	\$0.00	\$0.00	0
Jefferson	793	1	\$45.00	\$50.44	12.1
Lafayette	893	0.44	\$120.00	\$134.57	12.1
Lake	692	10.16	\$140.43	\$157.41	12.1
Lee	542	0.37	\$46.00	\$46.00	0
Lee	554	122.04	\$110.82	\$120.90	9.1
Lee	17 Wind	21.89	\$503.44	\$582.84	15.8
Lee	18 Wind	29.38	\$230.97	\$257.86	11.6
Lee	19 Wind	0.08	\$241.00	\$241.00	0
Lee	20 Wind	1	\$107.00	\$120.04	12.2
Leon	993	49.12	\$63.58	\$71.30	12.1
Levy	594	1	\$93.00	\$104.31	12.2
Levy	734	0.03	\$294.00	\$329.88	12.2
Levy	57 Wind	0	\$0.00	\$0.00	0
Liberty	931	0	\$0.00	\$0.00	0
Madison	932	0	\$0.00	\$0.00	0
Manatee	582	25.33	\$216.91	\$247.31	14
Manatee	735	133.9	\$142.02	\$158.34	11.5
Manatee	68 Wind	3.77	\$245.33	\$274.44	11.9
Marion	792	5.3	\$153.11	\$171.73	12.2
Martin	10	42.56	\$221.31	\$248.33	12.2
Martin	182	3.81	\$191.59	\$212.04	10.7
Monroe	5	5.26	\$58.28	\$58.28	0
Monroe	7	1.96	\$25.41	\$25.41	0
Monroe	90 Wind	56.77	\$514.10	\$582.34	13.3
Nassau	532	32.56	\$153.39	\$172.11	12.2
Nassau	892	2.97	\$107.25	\$120.23	12.1
Nassau	69 Wind	9.8	\$277.60	\$311.07	12.1
Okaloosa	606	27.23	\$217.03	\$242.09	11.5
Okaloosa	723	72.17	\$204.95	\$228.24	11.4
Okaloosa	70 Wind	14.24	\$376.48	\$424.22	12.7
Okeechobee	555	0	\$0.00	\$0.00	0
Orange	49	32.15	\$115.57	\$129.69	12.2
Orange	90	131.19	\$95.04	\$106.79	12.4
Osceola	511	41.92	\$94.92	\$106.56	12.3
Palm Beach	362	12.91	\$70.47	\$63.42	-10
Palm Beach	38	473.57	\$147.43	\$165.84	12.5
Palm Beach	94 Wind	123.23	\$513.50	\$580.75	13.1
Palm Beach	95 Wind	394.78	\$302.32	\$340.33	12.6
Palm Beach	96 Wind	412.3	\$211.68	\$237.15	12
Palm Beach	97 Wind	24.18	\$199.23	\$224.22	12.5
Pasco	595	0.73	\$61.00	\$61.00	0
Pasco	736	65.54	\$116.97	\$131.16	12.1
Pasco	88 Wind	47.34	\$129.81	\$145.48	12.1
Pinellas	42	3.74	\$48.29	\$48.29	0
Pinellas	46	546.99	\$147.74	\$165.80	12.2
Pinellas	81	1146.82	\$124.61	\$139.39	11.9
Pinellas	42 Wind	179.7	\$232.21	\$258.92	11.5
Polk	50	8.42	\$81.67	\$91.58	12.1
Putnam	992	0.07	\$84.00	\$84.00	0
Santa Rosa	607	0	\$0.00	\$0.00	0
Santa Rosa	724	60.05	\$223.27	\$250.75	12.3
Santa Rosa	92 Wind	11.1	\$482.68	\$540.32	11.9
Sarasota	583	1.61	\$47.39	\$47.39	0
Sarasota	715	115.73	\$157.29	\$176.84	12.4
Sarasota	49 Wind	110.04	\$265.87	\$300.49	13
Sarasota	50 Wind	69.8	\$143.99	\$161.25	12
Sarasota	51 Wind	3.41	\$190.05	\$212.77	12
Seminole	512	31.29	\$90.23	\$101.20	12.2
St. Johns	533	100.6	\$162.94	\$182.74	12.2
St. Johns	702	45.9	\$134.25	\$150.60	12.2
St. Johns	71 Wind	12.44	\$206.41	\$231.23	12
St. Lucie	562	36.74	\$131.44	\$146.55	11.5
St. Lucie	183	5.02	\$234.91	\$263.07	12
St. Lucie	77 Wind	12.21	\$262.87	\$304.25	15.7
Sumter	921	2.52	\$102.51	\$114.90	12.1
Suwannee	933	0.5	\$45.59	\$51.10	12.1



CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS

HO-4 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Taylor	596	1	\$333.00	\$373.53	12.2
Taylor	737	0	\$0.00	\$0.00	0
Union	922	0	\$0.00	\$0.00	0
Volusia	62	0.37	\$43.00	\$43.00	0
Volusia	63	132.07	\$104.82	\$117.53	12.1
Volusia	14 Wind	88.92	\$184.74	\$207.09	12.1
Volusia	15 Wind	77.45	\$102.43	\$114.75	12
Volusia	16 Wind	0.88	\$84.00	\$84.00	0
Wakulla	608	0	\$0.00	\$0.00	0
Wakulla	725	0	\$0.00	\$0.00	0
Wakulla	58 Wind	0.08	\$992.00	\$992.00	0
Walton	609	0.6	\$99.00	\$99.00	0
Walton	726	2.84	\$263.46	\$295.55	12.2
Walton	75 Wind	20.69	\$367.06	\$410.88	11.9
Washington	934	0	\$0.00	\$0.00	0
<b>Total:</b>		<b>9,552.94</b>	<b>\$200.98</b>	<b>\$223.83</b>	<b>11.4</b>

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-4 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	36.28	\$62.36	\$69.92	12.1
Baker	0	\$0.00	\$0.00	0
Bay	59.79	\$156.88	\$175.02	11.6
Bradford	0	\$0.00	\$0.00	0
Brevard	511.62	\$178.80	\$200.66	12.2
Broward	1,187.99	\$217.03	\$240.89	11
Calhoun	0.21	\$117.00	\$131.10	12.1
Charlotte	127.97	\$169.14	\$190.51	12.6
Citrus	8.22	\$164.72	\$184.77	12.2
Clay	6.08	\$141.61	\$158.75	12.1
Collier	92.24	\$281.83	\$318.32	12.9
Columbia	0	\$0.00	\$0.00	0
Dade	1327.28	\$318.45	\$346.86	8.9
DeSoto	1	\$159.00	\$178.31	12.1
Dixie	0	\$0.00	\$0.00	0
Duval	172.81	\$142.30	\$159.91	12.4
Escambia	81.53	\$185.77	\$209.53	12.8
Flagler	26.77	\$190.48	\$213.53	12.1
Franklin	0.47	\$199.00	\$199.00	0
Gadsden	1	\$128.00	\$143.49	12.1
Gilchrist	2	\$97.50	\$109.36	12.2
Glades	0	\$0.00	\$0.00	0
Gulf	2.81	\$124.73	\$140.17	12.4
Hamilton	0	\$0.00	\$0.00	0
Hardee	1	\$196.00	\$219.87	12.2
Hendry	1.47	\$75.12	\$84.19	12.1
Hernando	33.87	\$99.31	\$111.52	12.3
Highlands	0.12	\$490.00	\$549.62	12.2
Hillsborough	547.28	\$137.15	\$154.40	12.6
Holmes	0	\$0.00	\$0.00	0
Indian River	59.55	\$307.92	\$344.86	12
Jackson	0	\$0.00	\$0.00	0
Jefferson	1	\$45.00	\$50.44	12.1
Lafayette	0.44	\$120.00	\$134.57	12.1
Lake	10.16	\$140.43	\$157.41	12.1
Lee	174.76	\$180.10	\$201.68	12
Leon	49.12	\$63.58	\$71.30	12.1
Levy	1.03	\$98.85	\$110.88	12.2
Liberty	0	\$0.00	\$0.00	0
Madison	0	\$0.00	\$0.00	0
Manatee	163	\$156.05	\$174.85	12
Marion	5.3	\$153.11	\$171.73	12.2
Martin	46.37	\$218.87	\$245.35	12.1
Monroe	63.99	\$461.66	\$522.20	13.1
Nassau	45.33	\$177.22	\$198.75	12.1
Okaloosa	113.64	\$229.34	\$256.12	11.7
Okeechobee	0	\$0.00	\$0.00	0
Orange	163.34	\$99.08	\$111.30	12.3
Osceola	41.92	\$94.92	\$106.56	12.3
Palm Beach	1,440.97	\$239.73	\$269.59	12.5
Pasco	113.61	\$121.96	\$136.68	12.1
Pinellas	1,877.25	\$141.50	\$158.35	11.9
Polk	8.42	\$81.67	\$91.58	12.1
Putnam	0.07	\$84.00	\$84.00	0
Santa Rosa	71.15	\$263.74	\$295.93	12.2
Sarasota	300.59	\$193.73	\$218.20	12.6
Seminole	31.29	\$90.23	\$101.20	12.2
St. Johns	158.94	\$158.06	\$177.25	12.1
St. Lucie	53.97	\$170.80	\$193.07	13
Sumter	2.52	\$102.51	\$114.90	12.1
Suwannee	0.5	\$45.59	\$51.10	12.1
Taylor	1	\$333.00	\$373.53	12.2
Union	0	\$0.00	\$0.00	0
Volusia	299.69	\$127.78	\$143.19	12.1

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-4 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Wakulla	0.08	\$992.00	\$992.00	0
Walton	24.13	\$348.20	\$389.55	11.9
Washington	0	\$0.00	\$0.00	0
<b>Total:</b>	<b>9,552.94</b>	<b>\$200.98</b>	<b>\$223.83</b>	<b>11.4</b>

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-6 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	83.09	\$608.02	\$655.66	7.8
Baker	292	0	\$0.00	\$0.00	0
Bay	601	26.01	\$1,553.96	\$1,814.49	16.8
Bay	721	6.43	\$1,585.78	\$1,801.82	13.6
Bay	59 Wind	55.91	\$1,402.37	\$1,587.49	13.2
Bradford	392	0	\$0.00	\$0.00	0
Brevard	57	446.41	\$1,282.49	\$1,445.66	12.7
Brevard	64	249.73	\$1,234.91	\$1,395.51	13
Brevard	60 Wind	364.38	\$1,457.71	\$1,619.32	11.1
Broward	35	908.01	\$1,048.59	\$1,178.58	12.4
Broward	361	762.22	\$733.26	\$691.00	-5.8
Broward	37	9,370.05	\$1,203.24	\$1,367.79	13.7
Broward	45 Wind	2,403.17	\$1,799.45	\$1,930.77	7.3
Broward	46 Wind	1,661.28	\$1,598.52	\$1,848.32	15.6
Broward	47 Wind	1276.22	\$1,289.46	\$1,477.19	14.6
Broward	48 Wind	698.89	\$1,265.05	\$1,397.42	10.5
Calhoun	193	0	\$0.00	\$0.00	0
Charlotte	581	35.55	\$1,369.73	\$1,631.76	19.1
Charlotte	711	176.04	\$994.33	\$1,156.13	16.3
Charlotte	61 Wind	27.28	\$2,078.81	\$2,334.53	12.3
Citrus	591	9.44	\$2,160.18	\$2,495.00	15.5
Citrus	731	8.96	\$956.00	\$1,056.14	10.5
Clay	492	6.89	\$598.60	\$665.80	11.2
Collier	551	332.05	\$1,266.92	\$1,452.02	14.6
Collier	541	175.7	\$1,921.09	\$2,226.28	15.9
Collier	62 Wind	312.79	\$2,263.15	\$2,466.66	9
Columbia	293	0	\$0.00	\$0.00	0
Dade	30	400.5	\$1,072.98	\$1,006.46	-6.2
Dade	31	489.93	\$973.21	\$1,053.93	8.3
Dade	32	1139.45	\$892.08	\$933.48	4.6
Dade	33	945.2	\$1,102.69	\$1,185.85	7.5
Dade	34	5608.94	\$1,245.98	\$1,370.28	10
Dade	22 Wind	1707.6	\$2,454.28	\$2,560.80	4.3
Dade	23 Wind	2,681.09	\$1,757.50	\$1,888.48	7.5
Dade	24 Wind	268.68	\$1,440.24	\$1,559.47	8.3
Dade	25 Wind	226.59	\$1,176.70	\$1,303.40	10.8
Dade	26 Wind	138.1	\$2,844.59	\$3,139.38	10.4
Dade	27 Wind	231.36	\$1,821.36	\$1,913.53	5.1
Dade	28 Wind	222.06	\$1,565.44	\$1,738.67	11.1
Dade	29 Wind	123.04	\$1,278.62	\$1,407.52	10.1
DeSoto	712	5.17	\$581.08	\$677.69	16.6
Dixie	592	1.21	\$830.08	\$896.80	8
Dixie	732	0	\$0.00	\$0.00	0
Duval	39	78.18	\$933.02	\$945.52	1.3
Duval	40	0	\$0.00	\$0.00	0
Duval	41	8.5	\$1,123.40	\$1,240.75	10.4
Duval	41 Wind	16.58	\$2,332.16	\$2,476.56	6.2
Escambia	602	0	\$0.00	\$0.00	0
Escambia	43	22.54	\$1,514.52	\$1,702.22	12.4
Escambia	52 Wind	52.58	\$1,934.12	\$2,095.31	8.3
Escambia	53 Wind	0	\$0.00	\$0.00	0
Escambia	54 Wind	26.21	\$1,390.12	\$1,518.66	9.2
Flagler	531	0	\$0.00	\$0.00	0
Flagler	701	8.29	\$1,226.18	\$1,372.45	11.9
Flagler	83 Wind	12.69	\$1,600.68	\$1,714.25	7.1
Franklin	603	2.8	\$1,122.13	\$1,249.50	11.4
Franklin	65 Wind	0.42	\$525.00	\$578.90	10.3
Gadsden	393	0	\$0.00	\$0.00	0
Gilchrist	923	0	\$0.00	\$0.00	0
Glades	552	0	\$0.00	\$0.00	0
Gulf	604	0	\$0.00	\$0.00	0
Gulf	722	0	\$0.00	\$0.00	0
Gulf	66 Wind	0	\$0.00	\$0.00	0
Hamilton	493	0	\$0.00	\$0.00	0
Hardee	713	0	\$0.00	\$0.00	0
Hendry	553	1.56	\$1,062.68	\$1,536.23	44.6
Hernando	159	27.13	\$1,176.53	\$1,319.54	12.2
Hernando	733	8.3	\$837.35	\$942.75	12.6
Hernando	56 Wind	0	\$0.00	\$0.00	0
Highlands	714	7.26	\$1,071.29	\$1,285.88	20
Hillsborough	47	255.71	\$1,298.09	\$1,463.84	12.8
Hillsborough	80	357.25	\$914.17	\$1,034.71	13.2
Holmes	593	0	\$0.00	\$0.00	0

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-6 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Indian River	561	165.38	\$1,278.29	\$1,488.03	16.4
Indian River	181	3.53	\$1,149.96	\$1,149.96	0
Indian River	76 Wind	60.58	\$2,578.24	\$2,943.34	14.2
Jackson	693	0	\$0.00	\$0.00	0
Jefferson	605	0	\$0.00	\$0.00	0
Jefferson	793	0	\$0.00	\$0.00	0
Lafayette	893	0	\$0.00	\$0.00	0
Lake	692	12.4	\$1,042.39	\$1,149.45	10.3
Lee	542	9.31	\$786.83	\$1,119.78	42.3
Lee	554	832.02	\$1,031.65	\$1,224.86	18.7
Lee	17 Wind	94.76	\$2,232.10	\$2,375.92	6.4
Lee	18 Wind	22.47	\$1,754.28	\$1,805.34	2.9
Lee	19 Wind	23.82	\$1,344.80	\$1,522.94	13.2
Lee	20 Wind	17.21	\$1,118.09	\$1,228.67	9.9
Leon	993	69.54	\$455.69	\$492.26	8
Levy	594	0.91	\$1,880.00	\$1,880.00	0
Levy	734	0	\$0.00	\$0.00	0
Levy	57 Wind	3.43	\$1,576.79	\$1,605.71	1.8
Liberty	931	0	\$0.00	\$0.00	0
Madison	932	0	\$0.00	\$0.00	0
Manatee	582	32.88	\$2,133.03	\$2,564.19	20.2
Manatee	735	273.56	\$1,084.42	\$1,222.88	12.8
Manatee	68 Wind	57.2	\$2,262.64	\$2,567.31	13.5
Marion	792	8.81	\$1,001.65	\$1,092.28	9
Martin	10	272.16	\$1,385.06	\$1,619.49	16.9
Martin	182	64	\$1,830.34	\$2,363.58	29.1
Monroe	5	18.81	\$1,259.86	\$1,259.86	0
Monroe	7	18.26	\$820.09	\$820.09	0
Monroe	90 Wind	142.05	\$2,626.70	\$2,933.82	11.7
Nassau	532	3.51	\$1,237.23	\$1,382.32	11.7
Nassau	892	0	\$0.00	\$0.00	0
Nassau	69 Wind	5.22	\$3,667.81	\$4,048.20	10.4
Okaloosa	606	7.68	\$1,487.85	\$1,780.37	19.7
Okaloosa	723	28.67	\$1,191.00	\$1,367.11	14.8
Okaloosa	70 Wind	39.45	\$1,912.06	\$2,171.61	13.6
Okeechobee	555	1.85	\$1,356.85	\$1,515.69	11.7
Orange	49	164.52	\$975.03	\$1,089.07	11.7
Orange	90	215.8	\$954.01	\$1,055.89	10.7
Osceola	511	175.1	\$871.92	\$964.01	10.6
Palm Beach	362	241.18	\$916.28	\$1,009.99	10.2
Palm Beach	38	6573.13	\$1,315.80	\$1,477.20	12.3
Palm Beach	94 Wind	1865.32	\$2,365.53	\$2,577.44	9
Palm Beach	95 Wind	1545.74	\$1,802.40	\$1,981.47	9.9
Palm Beach	96 Wind	1,197.58	\$1,468.20	\$1,640.02	11.7
Palm Beach	97 Wind	256.24	\$1,469.32	\$1,601.64	9
Pasco	595	19.73	\$379.31	\$369.08	-2.7
Pasco	736	268.25	\$813.02	\$906.69	11.5
Pasco	88 Wind	186.09	\$814.08	\$913.82	12.3
Pinellas	42	47.47	\$813.12	\$772.19	-5
Pinellas	46	1,267.49	\$1,098.03	\$1,279.10	16.5
Pinellas	81	3804.16	\$954.16	\$1,084.75	13.7
Pinellas	42 Wind	764.28	\$1,745.33	\$1,961.95	12.4
Polk	50	36.3	\$1,143.64	\$1,256.80	9.9
Putnam	992	0	\$0.00	\$0.00	0
Santa Rosa	607	0	\$0.00	\$0.00	0
Santa Rosa	724	2.58	\$770.47	\$1,020.74	32.5
Santa Rosa	92 Wind	10.52	\$1,468.88	\$1,591.51	8.3
Sarasota	583	9.45	\$1,091.01	\$1,091.01	0
Sarasota	715	135.6	\$1,512.78	\$1,718.91	13.6
Sarasota	49 Wind	210.97	\$2,005.24	\$2,154.30	7.4
Sarasota	50 Wind	94.34	\$1,319.97	\$1,393.63	5.6
Sarasota	51 Wind	23.13	\$1,392.35	\$1,386.04	-0.5
Seminole	512	91.04	\$970.82	\$1,073.52	10.6
St. Johns	533	50.08	\$1,470.41	\$1,654.18	12.5
St. Johns	702	13.34	\$934.34	\$1,042.20	11.5
St. Johns	71 Wind	27.96	\$1,345.90	\$1,487.37	10.5
St. Lucie	562	133.15	\$1,152.17	\$1,313.56	14
St. Lucie	183	40.33	\$1,596.11	\$1,911.81	19.8
St. Lucie	77 Wind	197.93	\$1,873.96	\$2,143.69	14.4
Sumter	921	0.83	\$999.79	\$1,020.52	2.1
Suwannee	933	0	\$0.00	\$0.00	0
Taylor	596	1	\$1,176.00	\$1,277.53	8.6
Taylor	737	0	\$0.00	\$0.00	0

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-6 PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Union	922	0	\$0.00	\$0.00	0
Volusia	62	7.23	\$1,369.42	\$1,369.42	0
Volusia	63	70.62	\$979.42	\$1,103.46	12.7
Volusia	14 Wind	321.26	\$1,146.68	\$1,237.63	7.9
Volusia	15 Wind	29.69	\$827.88	\$924.30	11.6
Volusia	16 Wind	0	\$0.00	\$0.00	0
Wakulla	608	0	\$0.00	\$0.00	0
Wakulla	725	0	\$0.00	\$0.00	0
Wakulla	58 Wind	0	\$0.00	\$0.00	0
Walton	609	0.48	\$1,999.60	\$1,999.60	0
Walton	726	0	\$0.00	\$0.00	0
Walton	75 Wind	29.77	\$1,754.71	\$1,984.85	13.1
Washington	934	0	\$0.00	\$0.00	0
<b>Total:</b>		<b>56,890.57</b>	<b>\$1,377.36</b>	<b>\$1,526.25</b>	<b>10.8</b>

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-6 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	83.09	\$608.02	\$655.66	7.8
Baker	0	\$0.00	\$0.00	0
Bay	88.35	\$1,460.35	\$1,669.92	14.4
Bradford	0	\$0.00	\$0.00	0
Brevard	1060.52	\$1,331.49	\$1,493.52	12.2
Broward	17,079.84	\$1,305.35	\$1,462.87	12.1
Calhoun	0	\$0.00	\$0.00	0
Charlotte	238.87	\$1,174.05	\$1,361.49	16
Citrus	18.4	\$1,573.80	\$1,794.34	14
Clay	6.89	\$598.60	\$665.80	11.2
Collier	820.54	\$1,786.76	\$2,004.59	12.2
Columbia	0	\$0.00	\$0.00	0
Dade	14,182.54	\$1,468.68	\$1,577.69	7.4
DeSoto	5.17	\$581.08	\$677.69	16.6
Dixie	1.21	\$830.08	\$896.80	8
Duval	103.26	\$1,173.35	\$1,215.65	3.6
Escambia	101.33	\$1,700.07	\$1,858.71	9.3
Flagler	20.98	\$1,452.70	\$1,579.19	8.7
Franklin	3.22	\$1,044.24	\$1,162.03	11.3
Gadsden	0	\$0.00	\$0.00	0
Gilchrist	0	\$0.00	\$0.00	0
Glades	0	\$0.00	\$0.00	0
Gulf	0	\$0.00	\$0.00	0
Hamilton	0	\$0.00	\$0.00	0
Hardee	0	\$0.00	\$0.00	0
Hendry	1.56	\$1,062.68	\$1,536.23	44.6
Hernando	35.43	\$1,097.07	\$1,231.27	12.2
Highlands	7.26	\$1,071.29	\$1,285.88	20
Hillsborough	612.96	\$1,074.33	\$1,213.73	13
Holmes	0	\$0.00	\$0.00	0
Indian River	229.49	\$1,619.47	\$1,867.00	15.3
Jackson	0	\$0.00	\$0.00	0
Jefferson	0	\$0.00	\$0.00	0
Lafayette	0	\$0.00	\$0.00	0
Lake	12.4	\$1,042.39	\$1,149.45	10.3
Lee	999.59	\$1,168.37	\$1,353.22	15.8
Leon	69.54	\$455.69	\$492.26	8
Levy	4.34	\$1,640.37	\$1,663.22	1.4
Liberty	0	\$0.00	\$0.00	0
Madison	0	\$0.00	\$0.00	0
Manatee	363.64	\$1,364.57	\$1,555.64	14
Marion	8.81	\$1,001.65	\$1,092.28	9
Martin	336.16	\$1,469.83	\$1,761.15	19.8
Monroe	179.12	\$2,298.99	\$2,542.55	10.6
Nassau	8.73	\$2,690.57	\$2,976.35	10.6
Okaloosa	75.8	\$1,596.35	\$1,827.68	14.5
Okeechobee	1.85	\$1,356.85	\$1,515.69	11.7
Orange	380.32	\$963.10	\$1,070.24	11.1
Osceola	175.1	\$871.92	\$964.01	10.6
Palm Beach	11,679.19	\$1,558.60	\$1,729.44	11
Pasco	474.07	\$795.39	\$887.11	11.5
Pinellas	5,883.40	\$1,086.79	\$1,238.05	13.9
Polk	36.3	\$1,143.64	\$1,256.80	9.9
Putnam	0	\$0.00	\$0.00	0
Santa Rosa	13.1	\$1,331.33	\$1,479.10	11.1
Sarasota	473.49	\$1,679.49	\$1,819.30	8.3
Seminole	91.04	\$970.82	\$1,073.52	10.6
St. Johns	91.38	\$1,354.06	\$1,513.80	11.8
St. Lucie	371.41	\$1,585.03	\$1,820.91	14.9
Sumter	0.83	\$999.79	\$1,020.52	2.1
Suwannee	0	\$0.00	\$0.00	0
Taylor	1	\$1,176.00	\$1,277.53	8.6
Union	0	\$0.00	\$0.00	0
Volusia	428.8	\$1,100.82	\$1,196.06	8.7

CITIZENS FILING FCP 23-015789 - PERSONAL LINES ACCOUNT - HOMEOWNERS  
 HO-6 PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Wakulla	0	\$0.00	\$0.00	0
Walton	30.25	\$1,758.60	\$1,985.08	12.9
Washington	0	\$0.00	\$0.00	0
<b>Total:</b>	<b>56,890.57</b>	<b>\$1,377.36</b>	<b>\$1,526.25</b>	<b>10.8</b>