| CITIZENS FILING FCP 23-016018 - PERSONAL LINES ACCOUNT - DWELLING FIRE |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| STATEWIDE PROPOSED CHANGES BY POLICY TYPE |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | EARNED | CURRENT | PROPOSED | PROPOSED |  |  |
| POLICY | HOUSE | AVERAGE | AVERAGE | PERCENT |  |  |
| TYPE | YEARS | PREMIUM | PREMIUM | CHANGE |  |  |
|  | (\# OF POLICIES) |  |  |  |  |  |
| DP-1 | 34,778 | $\$$ | $1,854.32$ | $\$$ |  |  |
| DP-3 | 147,292 | $\$$ | $1,897.26$ | $\$$ |  |  |
| TOTAL | 182,069 | $\$$ | $1,889.06$ | $\$$ |  |  |


| Region | Territory | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) | Proposed Annual Base Rate (\$) | \% Change in Base Rate | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alachua | $\stackrel{192}{192}$ | \$20.281.08 | ci67 | ${ }_{\text {¢47,495. } 18}^{\text {¢ }}$ |  | ${ }_{\text {s1.252.32 }}^{515737}$ | . 7.6 |  |  |  |
| Baker | ${ }^{292}$ |  | 16.5 | ${ }_{\text {S }}^{510.720 .68}$ | 55.439.70 | ¢ | .71.1. | ${ }_{\text {S649968 }}$ |  |  |
| ${ }^{\text {Bay }}$ | ${ }_{7}^{601}$ | ¢55.631.27 | 54.21 |  | S28,217.5 <br> 16.81 .80 | ¢¢6,511.18 <br> 53.917 .16 | .76 .9 .76 .7 | ${ }_{\text {¢ }}^{\text {S1.488.04 }}$ S1.326.11 |  |  |
| Bav | 59 Wind | ${ }_{\text {¢ }} 58.354 .32$ | 37.11 |  | \$1, 360,8856.90 | ${ }_{\text {S }}^{56,937.53}$ | -99.5 | \$2.251.21 | \$2,561.35 | 13.8 |
| Bradford | ${ }^{392}$ | S55.053.96 | 20.31 | ¢11.955.85 | \$4.467.69 | ¢11.157.71 | -74.1 | - 5785.74 | 5887.56 |  |
| ard | ${ }_{6} 67$ | ¢55.446.50 | $\begin{array}{r}100.47 \\ \hline 36.53\end{array}$ | ${ }_{\text {ST212, }}^{5497.030 .45}$ |  | S64,767.00 <br> 54.610 .53 | . 7 -7.1. | S2,111.76 <br> 11.394 .09 |  |  |
| Brevard | 60 Wind |  | 14. | \$28.832.69 | \$1,637,6900.73 |  |  | \$1,946.00 |  |  |
| Broward |  | \$185 | 67 | 1,226, | \$28,406.66 | 87.897.28 | -72. | \$1,814.65 | \$2,040.25 |  |
| Broward | ${ }^{361}$ | ${ }^{52521515.86}$ |  | ${ }_{\text {S }}^{52} 5$ |  |  |  |  | S260.31 |  |
|  | 45 W |  |  | ${ }_{\text {s.17 }}^{\text {sil }}$ |  |  |  |  |  |  |
| Broward | ${ }_{46} 6$ Wind | \$40.286.99 | 112.92 | \$4488,730.87 |  | ${ }_{\text {\$12.450. }}^{\text {\$1, }}$ | -99. | \$4,328.21 | ¢ ${ }_{\text {S4,9451.27 }}^{54,921.27}$ |  |
| Broward | 47 Wind | \$85.540.6 | 318.5 | s1.072,194.29 | ${ }_{\text {¢11,956,648.96 }}$ | ${ }_{\text {s10.558.97 }}$ | -99.5 | ¢3,365.56 | ¢3,785.80 |  |
| ard | 48 Wind |  |  |  | \$1,78 |  |  |  |  |  |
| Calhoun | $\begin{array}{r}193 \\ \hline 811\end{array}$ | 5983.85 | ${ }_{4.62}^{2.62}$ | S53.126.49 | S6, 5 S50.44 |  | -7.4 | S1.100.10 |  |  |
| Chariote | ${ }_{7}{ }_{711}$ | ${ }_{\text {S }}^{5 \text { S1.1.172.25 }}$ | ${ }_{214.82}$ | S645, 332.15 | ${ }_{\text {s } 17.953 .70}$ | - 54.027 .39 | -77.6 | ${ }_{\text {S1, }}^{\text {S1.142. } 24 .}$ | ${ }_{\text {S }}^{51.304 .32}$ |  |
| Charote | ${ }^{61}$ Wind | ${ }_{\text {¢2, }}^{5231.91}$ |  | ${ }_{\text {¢ }}^{\text {827.642.57 }}$ | ${ }_{\text {¢11.351.084,43 }}^{\text {S }}$ | \$6.515.12 | -99.5 | S2,957.12 | ${ }_{\text {¢ }}^{51,320.69}$ |  |
| Citrus | ${ }^{591}$ | ${ }_{54,347.58}$ |  | S22,727.65 |  | ¢3,566.31 | -75.3 | \$1,469.30 | S1,792.11 |  |
| Citrus | 731 | \$28,849.88 | 125 | s102, 238.38 | 59,622.75 | S2.224.18 |  | ${ }_{\text {S808.69 }}$ |  |  |
| Caver | ${ }_{551}$ | S64.831.29 | 2519.98 |  | S60,285.46 |  | -77.9 | ¢1764.73 | St 5623.2 |  |
|  | 54 | \$18,23 |  | s112, | \$30,78 | \$7,134,90 | -76.8 |  |  |  |
| Collier | 62 Wind |  |  |  | \$1,785 |  |  |  |  |  |
| Columbia | ${ }^{293}$ | 54,291.62 | 17.67 | \$13,312.31 | 54,298.61 | \$1.183.41 | .72. | ${ }^{\text {7753.32 }}$ |  |  |
| Dade | 30 | \$6,776.18 | 20.4 | ${ }_{\text {¢11, }}$ \$77.14 | \$192,496.43 | ${ }_{\text {¢56.973.14 }}$ | -70. | ${ }_{\text {S585.78 }}$ | ${ }^{5530.56}$ |  |
| Dade | 32 | ${ }_{\text {S512, } 394.57}$ | 1.858.15 | 54,948,777.67 | \$338.298.21 | 36.53 | .74.3 | \$22.663.28 | \$2,966.92 |  |
| Dade | 33 | 5444,166.57 | 1660.71 88080 | ¢52.963,836.44 | ${ }_{\text {s }}^{523,710.21}$ | ¢6,597.13 | -72.2 | ${ }_{\text {S1,784.68 }}^{\text {St }}$ | ${ }_{\text {S1,999.62 }}$ |  |
| Dade | ${ }_{24}{ }^{32}$ | \$2,.588.205.25 | 8,708.07 161.3 | $516,835.032 .39$ <br> $5612,963.05$ |  |  | $\begin{array}{r}\text {-73.9 } \\ -99.4 \\ \hline\end{array}$ | $\xrightarrow{51.933 .27}$ | ${ }_{\text {S }}^{54.172 .03} 5$ |  |
| Dade | 23 Wind | \$43,691.76 | 190.78 | \$5771.835.93 | \$22,742,173,35 | ${ }_{\text {\$16,523,43 }}$ | -99.4 | \$2,997.30 | \$3,343,93 |  |
| Dade | ${ }^{24}$ Wind | s103,231.93 |  | \$1,408,225.07 | \$22,033,913.54 | \$111.572.94 | -99.4 | ¢3,651.20 |  |  |
| Dade | ${ }_{26}^{25 \text { Wind }}$ | \$S108,598.34 <br> $\$ 52,749.10$ | $\begin{array}{r}394.66 \\ 73.14 \\ \hline\end{array}$ | $51,38,961.89$ <br> 5240.21900 |  | S9,593.76 <br> 12.843 .10 | $\begin{array}{r}-99.4 \\ -.994 \\ \hline\end{array}$ | $\begin{array}{r}\text { ¢3, } 3674.40 \\ 53.284,39 \\ \hline\end{array}$ | $53,772.52$ <br> $53,703.28$ |  |
| Dade | 27 Wind | 5112.132.49 | ${ }^{341.22}$ | s1.062, 757.11 |  | ${ }_{\text {¢ }}^{510,625.61}$ | -99.4 | ${ }_{\text {¢3,114.56 }}$ | 53,50299 |  |
|  |  | S171,404.13 <br> 5104.687 .70 | 599.15 40936 | Sti.48,022.51 |  | ${ }_{\text {¢ }}^{59} \mathbf{5 9 , 8 5 1 5 . 7 1}$ | $\xrightarrow{-999.4}$ |  |  |  |
| Dade | 29 Wind | \$104,6877.70 | 40.36 | \$719,959.41 |  | 57,905.11 | 星 | si, 58.76 | s1,967.16 |  |
| Desoto | ${ }^{712}$ | ${ }_{\text {S }}^{51.313 .9}$ | 22.93 | \$24.193.44 | ${ }_{\text {s12,586 }}$ | ¢3,592.04 | -71. |  |  |  |
|  | ${ }_{7} 72$ | S1.05.06 | ${ }^{2.36}$ | - ${ }_{\text {S62,245. } 86}$ | 546,286.41 | ${ }_{\text {S }}^{51.795 .37}$ | ${ }^{-71.4}$ | ${ }_{\text {S1.550.95 }}$ | Sti.062.48 |  |
| Duval | 39 | ${ }_{\text {S86, } 354.717}$ | ${ }^{301.36}$ | ${ }_{\text {s245,539.86 }}$ | ${ }^{555.807 .60}$ | S1.484.90 | -74.4 | ${ }_{\text {S814.78 }}$ | ${ }^{5913.61}$ | 通 |
| Duval | ${ }_{41}^{40}$ | \$5221.535.40 | 1.2.11 | \$23364.45 | S44,558.99 | \$3.329.13 | -79.5 | $\begin{array}{r}\text { S } 21.468 .99 \\ \$ 1.54 \\ \hline\end{array}$ | ¢ ${ }_{\text {si,693939.13 }}$ |  |
|  | 41 Wind | \$2,497.57 | 5.41 | \$12,322.58 | \$469,475.61 | \$2,795.51 | -99.4 | \$2,279.68 | \$2,658.72 |  |
| Escambia |  | 50 |  | 50.00 | 593,2399.22 | ${ }_{\text {¢ }}^{631.085 .08}$ | ${ }^{66}$ | 50.00 | 50.00 |  |
| Escambia | ${ }_{52 \text { Wind }}{ }^{43}$ | \$40.868.93 | ${ }^{164.28} 5$ | ${ }_{\substack{\text { S264,791.65 } \\ 517.428 .66}}^{\text {S }}$ |  | $\underset{\substack{\text { S6, } 58.537 .73 \\ \hline 58.30}}{ }$ | $\stackrel{-77.5}{-99.5}$ | ${ }_{\substack{\text { S1.611.78 } \\ 53,139.90}}^{52,27}$ | $51, .801 .28$ <br> 53.802 .24 |  |
|  | 53 Wind | 5391.31 | 1.92 | st,140.15 | ${ }_{\text {s11,261.249.36 }}$ | \$6,459.57 | -99.5 | \$2,155.77 |  |  |
|  |  | \$11,404.29 | 46.08 | \$89,544.06 | ${ }_{5966.722 .1}^{541.16 .3}$ | $\xrightarrow{55,487.95}$ | -99.4 |  | 2.170.59 |  |
| Fraaler | ${ }_{7}^{531}$ | \$8,537.11 | 23.97 | \$29,685.81 |  | S2, 655.55 | -73.5 | ${ }_{\text {S1, } 2388.46}^{\text {S0.00 }}$ | ¢ 51.403 .82 |  |
|  | 83 Wind | ${ }^{51,792.52}$ | 6.3 | \$10.577.63 | \$664,132.83 | ¢3.448.30 |  | \$1,677.15 |  |  |
| Franklin | 603 | \$1,199.26 | 5.08 | 53,063.19 | \$22,219.96 | 54.6 | 78.9 | \$602.41 | 5716.80 | 19.0 |
| ${ }^{\text {Frankkin }}$ | ${ }_{65}^{693}$ Wind | ( $\begin{array}{r}\text { ¢736.01 } \\ 57.339 .34 \\ \hline\end{array}$ | ${ }^{31.78}$ | ¢8,092.80 | ${ }_{\text {S1,417.41.71 }}^{54.323 .89}$ |  | -99.5 | ¢4.052.07 | S4.527.53 <br> 5747.09 | 13,7 |
| Gilchrist | ${ }^{923}$ | \$1.303.92 | 5.53 | 54,297.84 | \$5,304.48 | \$1.414.24 | -73. | \$776.58 | \$990.46 |  |
| Glades | 552 | \$1,128.17 | 4.18 | \$5,823.06 | S16,559.54 | \$4,522.01 | -72.7 | ¢1,393.71 | 51,599.12 |  |
| Guif | 604 |  |  |  | ${ }_{5}^{546}$ |  |  |  |  |  |
| Guif | 66 Wind | 5585.53 | 1.85 | ${ }_{\text {S10, } 388.50}$ | ¢1,482,801.41 | ${ }_{\text {ckich }}^{56.819 .10}$ | -99.5 | ${ }_{\text {¢ }}^{53.0594 .14}$ | ${ }_{\text {STi.012.54 }}^{54}$ | - ${ }_{1}^{11.6}$ |
| Hamilton | ${ }^{493}$ | ${ }^{5368.54}$ | ${ }_{2}^{2.28}$ | 5959.43 | \$3,933.06 | ${ }_{\text {S1.090.49 }}$ | -72.3 | ${ }_{5} 5420.89$ |  |  |
| Hardee | 713 <br> 53 |  | +12.14 |  | $\xrightarrow{\text { s112.025.75 }} \mathrm{s}$ | ${ }_{\text {¢ }}^{537.354 .49} \mathrm{s7.221.56}$ | -72.1 <br> -75 | ${ }_{\text {¢1 }}^{51.084 .728}$ | ${ }_{\text {S1, }}^{51.837 .05}$ |  |
| Hermando | 153 | ${ }_{\text {S88,476.67 }}$ | ${ }^{26.87}$ | \$22, 262.27 | S12,247.08 | \$2.842.81 | -76.8 | ${ }^{5828.57}$ | 5980.35 |  |
|  | ${ }^{733}$ | $\begin{array}{r}568,43 \\ \hline 8.24 \\ \hline\end{array}$ | $\stackrel{261.09}{1405}$ | S227,708.99 |  | S52.599.96 | -78.2 | ${ }_{\text {S }}^{5872.15}$ | ${ }_{5}^{598788}$ |  |
| Hemhand | ${ }^{56 \mathrm{lln}}$ | ¢3,242.01 | 14.05 1098 | S25,202.28 | ${ }_{\text {¢9954.665.4 }}^{514.6657}$ |  | --73.4 |  |  |  |
| Hillsborouah | 47 |  | ${ }^{1096.60}$ | ( |  | ¢3,726.22 | . 7.76 .2 | S1.243.23 |  |  |
| Hillsborouah | 80 593 |  | 670.73 6.12 | ${ }_{\text {s }}^{50909.321 .13} 5$ | S14, 104.68 55.922 .26 | ${ }_{\substack{\text { S31.286.32 } \\ 51.669 .63}}^{\text {a }}$ | - | ${ }_{\substack{\text { ¢1.206.63 } \\ \$ 1.020 .87}}$ | ¢1.351.63 | 12.0 |
| Indian River | 561 | \$59.790.12 | 216.54 | ${ }_{\text {c }} 532,7855.33$ | s27, 299.09 | \$6,488,90 | -76.2 | \$1,486,05 | S1,678.96 |  |
| Indian River | $\frac{181}{76 \text { Wind }}$ | 54,350.30 | 11.2 | \$488,732.64 | ${ }_{\text {¢ }}^{52.0653,4541.06}$ | ${ }_{\text {¢ }}^{\text {¢35.122.63 }}$ ¢10.30.92 | -69.5 | \$4,350.00 | 54.954.20 |  |
|  |  | \$6,077.77 | 20.65 | \$27,801.44 | 56,436.98 | \$1,794.78 |  | \$1,345.65 | ${ }_{\text {s1, } 542.35}$ |  |
| Jefferson | 605 793 | 50.00 $\$ 1.118 .39$ | 4.29 | 53,581..65 | ${ }_{5}^{87.064 .84}$ | ${ }_{\text {S1 }}^{51.862 .58}$ | $\begin{array}{r}\text {-77.6 } \\ \hline-72.9\end{array}$ | ¢ 8830.28 | ${ }_{5}^{5971.13}$ | 16.4 |
| Lafavette | 893 | S1.166.01 | 3.51 | S2,.801.65 | \$33.096.03 | 5894.10 | -71.1 | \$798.92 | 5933.42 |  |
| Lake | $\begin{array}{r}692 \\ 542 \\ \hline\end{array}$ | ${ }_{\text {S }}^{511.597 .58} 5$ | ${ }_{\text {116.09 }}{ }_{\text {7.05 }}$ | +591.257.16 |  | ¢2,588.62 | - 74.9 | ${ }_{\text {¢786.11 }}$ | ${ }_{\text {S881.92 }}^{5156,1}$ |  |
| Lee | ${ }_{5}^{554}$ | ¢155.467.,84, | $\begin{array}{r}578.05 \\ \hline 19.25\end{array}$ | ¢635.440.32 |  |  | -76.3 |  | s1,243.83 |  |
| $\frac{\text { Lee }}{\text { Lee }}$ | ${ }_{\text {- }}^{18} 17$ Wind ${ }^{\text {dind }}$ | ${ }_{\substack{\text { \$5,215 } \\ 54,797.78}}$ | $\xrightarrow{19,25}$ |  | ${ }_{\text {s1, }}^{51,144,836.158 .35}$ | $\frac{57.022 .95}{\$ 5.794 .49}$ | -99.5 |  | ${ }_{\text {S }}^{53.635 .81} 5$ |  |
| $\frac{\text { Lee }}{\text { Lee }}$ | 12 Wind | ${ }^{6535.90}$ |  | 54,315.39 | ¢1,279,298.09 | ${ }_{\text {cte }}^{55.827 .36}$ | -99.5 | $54.303,77$ $\$ 2.54096$ | S5.299.44 |  |
| $\stackrel{\text { Lee }}{\text { Leon }}$ | ${ }_{9}^{20} 93$ Wind |  |  |  |  |  | -73.8 | s2.540.96 <br> 600.50 |  |  |
| Levv | 594 <br> 734 |  | 9.71 8.28 | \$111.184.33 | S10.061.38 |  | - 74 | ${ }_{\text {s1.151.55 }}^{59733^{4}}$ | ${ }_{\text {S1.469.12 }}^{\text {S1.09 }}$ |  |
| Leve | 57 Wind | ${ }_{\text {¢ }}^{\text {S1, } 154.977}$ | 4. | \$13.692.27 | ${ }^{\text {8737,046.68 }}$ | ${ }_{53,605.44}$ | -99.5 | ¢3,340.72 | S4,113.53 |  |
|  | ${ }^{931}$ |  | 3.06 <br> 2.73 | \$2,945.07 | 54,9288.74 | ${ }_{\text {s1.408.01 }}$ | -71.4 | ${ }_{\text {S962.35 }}$ | ${ }_{\text {S1,078.25 }}$ |  |
| Manson | ${ }_{582}$ | ${ }_{\text {St }}^{54.0459 .32}$ |  | S2, 2309.59 $\$ 32.942 .72$ | ¢3,.822.73 |  |  | \$884.70 | ¢1.110.97 |  |
| Manate | ${ }^{735}$ | \$112,750.60 | 472.52 | ${ }_{\text {S490, } 5494.50}$ | S148,1290000 | ${ }_{\text {¢ }} 56,9777.14$ | $\begin{array}{r}\text {-78.4 } \\ \hline .9\end{array}$ | ${ }_{\text {s1,0038.36 }}$ | S1,161.07 |  |
| Manatee | ${ }_{68}^{68 \text { Wind }}$ | ${ }_{\text {¢ }}^{514.0438 .85}$ | ${ }_{\text {118.51 }}^{2.27}$ | $\begin{array}{r}\text { ¢11,993.95 } \\ \hline 88.643 .65\end{array}$ | \$1,405.640.06 | $\frac{57,289.83}{\$ 2,073,17}$ | -99.5 | 54,779.04 <br> 57749.53 | S5,649.66 <br> 5848.07 |  |
| Martin | 10 | \$38.655.20 | 143.96 | S285, 893.76 | s41, 211.72 | ${ }_{\text {59,396.87 }}$ | -77.2 | s1,9855.87 | 52,231.44 |  |
| Martin | 182 5 |  | ${ }^{1.97} 8$ | $\xrightarrow{\frac{54.545 .21}{51.287 .15}}$ | ${ }_{\text {S65,964.02 }}^{559.584 .53}$ | ¢10,688.63 | $\begin{array}{r}-83.8 \\ -87.1 \\ \hline\end{array}$ | ¢ $\begin{gathered}\text { ¢2,307.33 } \\ \text { ¢150.19 }\end{gathered}$ | ¢ ${ }_{\text {S2.576.53 }}^{\text {S16.48 }}$ |  |
| Monroe | 7 |  |  |  | 5997,541.73 | ${ }_{\text {S285,808.45 }}^{50}$ | -69.8 | ${ }_{\text {S } 297.25}$ | \$297.25 |  |
| Monroe | ${ }^{90}{ }_{53 \text { Wind }}$ | \$36,201.78 | ${ }^{110.49}$ | ${ }_{5458,289.3}^{54.3425}$ | \$2,260.533.06 | \$ ${ }^{\text {s10,992.50 }}$ | $\xrightarrow{-97.5}$ | S4, 147.78 <br> S1.477.55 | ${ }_{\substack{54,695.00 \\ 51.61784}}^{\text {cil }}$ |  |
| Nassau | 6922 | \$2.116.26 | 5.78 | ¢ | \% 5 S6.9.9.9.4. | ¢1,850.84 | $\begin{array}{r}.73 .3 \\ .-79.5 \\ \hline\end{array}$ | ${ }_{\text {s1.043.98 }}$ | st1.169.14 |  |
| Nassau | ${ }_{6}^{69} 6$ Wind | ¢4332.121 | 1.41 4.61 | ¢ ${ }_{\text {S2,348.80 }}^{\$ 12.144 .99}$ | ${ }_{\substack{5444,292.28 \\ 538,712.3}}$ | ¢ ${ }_{\text {S2,144.99 }}^{58,106.92}$ | -79,.1 | ¢1.661.46 | ${ }_{\substack{\text { S1.887.21 } \\ 53.036 .19}}$ |  |
| Okalosa | ${ }_{7}^{723}$ | \$32.561.39 | ${ }^{131.15}$ | S193,465.77 | S22,976.00 | $\begin{array}{r}\text { S5 } 5.720 .68 \\ \hline 8.590 \\ \hline\end{array}$ | -75.1 | ¢1.475.14 | S1, 648.77 |  |
| Okalosa | ${ }_{5}{ }_{5}$ | ${ }_{\substack{5861.71 .87}}^{5187}$ | ${ }_{21.61}^{11.61}$ | S18,640.74 <br> 525.632 .41 |  | S7,599.86 <br> 54.878 .82 | -74.7 | $\xrightarrow{\frac{59}{51,9955.28}}$ | ${ }_{\text {chen }}^{51.1 .190 .24}$ |  |
| Oranae | 49 | ${ }_{\text {S35, } 844.99}$ | 140.96 <br> 681 |  | ¢99.691.40 | \$52,319.02 | .76.1 | ${ }_{\text {¢ }}^{5811.19}$ | ${ }_{\text {S9011.62 }}$ |  |
| Orance | ${ }_{511}^{90}$ | $\begin{array}{r}\text { \$200, } \\ \$ 10151.57 .03 \\ \hline\end{array}$ | ${ }^{668.71}$ |  | S10,386.31 | S2, 2266.93 <br> $\$ 2.613 .61$ | $\begin{array}{r}.73 .7 \\ .75 .9 \\ \hline\end{array}$ | ${ }_{\text {¢ } 99895.762}$ |  | -12.6 |
| Pala Beach | ${ }^{362}$ | ¢4.812.19 | 14.180 | ${ }_{\text {cta }}^{54883.26}$ | ${ }_{\text {¢ } 5111.057 .6}$ | ¢62.379.56 | -70.4 | ${ }^{\text {¢ } 344.36}$ | 5344.36 |  |
| Paim Beach | ${ }_{94 \text { Wind }}{ }^{38}$ | ¢626,434.188 |  | ${ }_{\text {S3,433.275.06 }}^{\text {si36,24.05 }}$ |  | ¢15.058.14 | -75.8 <br> -99.4 |  | ${ }_{\text {S1.568.59 }}^{54.56 .69}$ | (13.9 |
| Pralm Beach | ${ }_{9}^{96 \text { Wind }}$ | $\begin{array}{r}\text { \$557.72. }{ }^{\text {\$128,569.22 }} \\ \hline\end{array}$ | ${ }_{546.132}^{225}$ | S7464,768.62 <br> 51.561 .857 .46 |  |  | $\begin{array}{r}-99.4 \\ -99.5 \\ \hline\end{array}$ | $\frac{93,316.35}{\$ 2.858 .89}$ | ¢3,736.84 |  |
| Palm Beach | 97 Wind | \$20.053.90 | 80.96 | \$205,007.00 | \$11,799.891.55 | \$10,208,81 | -99.4 | $\xrightarrow{\text { S22.5352.07 }}$ | ¢35.1927.82 |  |
| Pasco | ${ }_{7}^{595}$ |  | ${ }^{355.02}$ | ¢57,973.761.910, | ¢24,658.13 | ¢ 58.174 .13 | -66.9 <br> .782 | + ${ }_{\text {S227.68 }}$ | S248.42 |  |
| Pasco | 88 Wind | S121.631.92 |  | \$125.658.62 | ${ }_{\text {¢ }}^{5965,356.661}$ | 55.621 .84 <br> 5.72 .03 | -99.4 | \$1.470.69 <br> 180 | ${ }_{\text {S1.094.59 }}^{\text {S1.641.90 }}$ |  |
| Pinelas | ${ }_{4}^{42}$ | $\begin{array}{r}\text { ¢6.108.58 } \\ \hline 112.534 .61\end{array}$ | ${ }_{5}^{222.32}$ | \$77.586.00 |  | $\$ 27.721 .20$ 55.433 .66 | -66.8 |  | ${ }_{\text {c }}^{580.65}$ |  |
| ${ }^{\text {Prenelas }}$ | ${ }_{81}$ |  | 1.0272.22 | ${ }_{\text {s1, }}^{5977.885 .38}$ | \$24.350.2 | S5.433.66 | $\stackrel{-77.6}{ }$ | ${ }_{\text {S1.450.28 }}^{\text {s1.303.73 }}$ | ${ }_{\text {s1, }}^{51,465.51 .51}$ |  |
| ${ }^{\text {Pinellas }}$ | ${ }_{4}^{42}$ Wind | ${ }_{\text {¢ }}^{569.8852 .53}$ | 35.03 24.24 |  | ${ }_{\text {s1,419,610.76 }}^{\text {s11,70.12 }}$ | $57,920.76$ <br> 2.882 .59 | -99.4 -75.4 | $\frac{92,484.30}{\$ 1.076 .15}$ | ¢S2,931.03 <br> 51.212 .48 |  |
| Putram | ${ }^{992}$ | \$6,985570 | 29.2 | \$22,927.34 |  | S1.57.05 | 73 | \$1,024.91 | s11.162.52 | 13.4 |
| Santa Rosa | ${ }_{7}^{624}$ | + 824.057 .200 |  | ${ }_{\text {s166, }}^{\text {503.00 }}$ | ${ }_{\text {S68.626.5 }}^{534.393 .8}$ | ${ }_{\text {s22,924.39 }}^{57,350.12}$ | -68.6 |  | ¢ 50.1200 | 0.0 11.7 1.7 |
| Santa Rosa | ${ }^{92}$ W Wind | ¢3,0.060.06 56.136 .33 | 11.84 | \$354.417.37 |  | 56.683 .99 <br> $\$ 12.459 .03$ | -99.5 | \$2.906.60 | ${ }_{5}^{53.245 .35}$ |  |
| Starsola | ${ }_{7}^{583}$ | ${ }_{\text {S661.201.94 }}$ | ${ }^{241.98}$ |  |  | \$12,054.85 | -77.9 | ${ }_{\text {s1.028.18 }}$ | ${ }_{\text {S }}^{51.128 .62}$ |  |
| ${ }_{\text {Sarasota }}$ | ${ }_{5}^{40 \text { Wind }}$ | \$ ${ }_{\text {s16,294.48 }}^{\text {\$17.815.33 }}$ | ${ }^{611.78} 70.92$ |  | ${ }_{\substack{\text { \$1.121,604.58 } \\ 5899 \\ \hline 8.355 .23}}$ | ${ }_{\substack{56,121.00 \\ 54.983 .61}}$ | $\begin{array}{r}-99.5 \\ -99.4 \\ \hline\end{array}$ | $\underset{\substack{\text { S2,094.34 } \\ \$ 1.557 .96}}{ }$ |  |  |
| SSarsota | ${ }_{51}^{51 \text { Wind }}$ | 54,104.83 548.067 | 17.41 1626 |  |  |  | -99.4 | $\begin{array}{r}\text { S1.371.86 } \\ \hline 1.631\end{array}$ | ${ }_{\text {sil.556.79 }}^{\text {S1. }}$ |  |
| Seminoe | 512 <br> 533 | $5488,967.30$ <br> 52.963 .73 | 162.36 <br> 13.4 <br> 13, | ${ }_{\substack{\text { sis6,387.97 } \\ \text { s15.30.94 }}}$ | ${ }_{\text {S11,151.60 }}^{\text {s20.417.95 }}$ |  | $\begin{array}{r}\text {-75.4 } \\ .76 .4 \\ \hline\end{array}$ | S963.19 \$1.148.82 | ${ }_{\substack{\text { S1.079.89 } \\ 51.284 .29}}$ |  |
| St. Johns | $\frac{702}{71 \text { Wind }}$ | ${ }_{\text {s12.591.42 }}^{51.359 .50}$ | $\begin{array}{r}35.25 \\ 4.12 \\ \hline\end{array}$ | $\begin{array}{r}\text { ¢38.572.30 } \\ 587.185 .24 \\ \hline\end{array}$ | ¢588,6199.020 | ¢ | $\begin{array}{r}-74.1 \\ -.99 .5 \\ \hline\end{array}$ | ¢ ${ }_{\text {S1,094.36 }}^{\text {S1.74.07 }}$ | $\underset{\substack{51,225.22 \\ 52.008 .47}}{\substack{\text { S }}}$ |  |
| St. Lucie | 562 | S95.224.66 | ${ }_{\text {3 }}^{38.38}$ | 5536.477.73 | \$527,459.96 | S66.651.08 | -75.8 | ${ }_{\text {s1, } 585.41}$ | ${ }_{\text {si1.781.03 }}$ |  |
| St. Lucie | - 183 |  | $\begin{array}{r}13.48 \\ 11.18 \\ \hline 1\end{array}$ | $\begin{array}{r}\text { ¢33,419.80 } \\ 547,928.23 \\ \hline\end{array}$ | ${ }_{\text {S2, } 5390.132 .51 .84}^{51}$ | ¢10.183.62 | $\begin{array}{r}\text {-74 } \\ -99.5 \\ \hline\end{array}$ | S2,499.80 $\$ 4,286.69$ | $52,794.76$ <br> $54,854.09$ | - ${ }^{12.7}$ |
| Sumter | ${ }_{923}^{923}$ |  | 14.58 <br> 4.98 | ¢ ${ }_{\text {S15.101.1212 }}^{54.064 .09}$ |  | \$2,104.55 <br> 1.295 .92 | $\begin{array}{r}.77 .1 \\ .73 .3 \\ \hline\end{array}$ |  | ¢1.198.23 |  |
| Suwar | ${ }_{5} 596$ | \$ 51.013 .52 | ${ }_{3.93}$ | 54,481.02 | S41.546.311 | ${ }_{\text {ST, }}^{53,008.85}$ | $\begin{array}{r}\text {-73.3 } \\ \hline 73 \\ \hline\end{array}$ | \$1,904.20 | ¢5.132.43 |  |
| Tavior | ${ }_{932}$ | ¢889.11 | ${ }_{4.65}^{4.55}$ | 54.388 .29 <br> 54.595 .39 | ¢66.210.71 | ¢ ${ }_{\text {s1.664.23 }}^{\text {s1.403.05 }}$ | -73.2 | ¢938.89 <br> s1.009.24 |  |  |
| Volusia | ${ }_{6}^{63}$ |  | $\begin{array}{r}14.95 \\ \hline 1345\end{array}$ | S2.977.99 | ¢30.017.76 | ¢ | -66.9 | St.099.24 | Stiliz.95 |  |
| Volusia | ${ }_{14}^{14 \text { Wind }}$ | ${ }_{\text {S }}^{\text {S99.576.97 }}$ | 234.75 49.79 |  |  | ${ }_{\substack{\text { S2,980.72 } \\ \$ 5.411 .25}}$ | -76.5 | ${ }_{\text {¢12, }}^{51.042 .12}$ | ${ }_{\substack{\text { S1.170.38 } \\ 52.30 .45}}^{\text {S }}$ | [15.8 |
| Volusia | $\frac{15 \text { Wind }}{16 \text { Wind }}$ | $\xrightarrow{\text { S13,469.06 }}$ S517.77 |  | ¢884,230.37 |  | $\stackrel{\text { S33,921.39 }}{52.600 .99}$ |  | $\stackrel{\text { s1.46,98 }}{5937.51}$ | ${ }_{\text {Sl }}^{\substack{\text { S1.589.05 } \\ \text { S1.047.78 }}}$ | $\square-\frac{12.1}{11.8}$ |

CITIZENS FILING FCP 23-016018 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-1 PROPOSED CHANGES BY TERRITORY


CP P

| Region | $\begin{gathered} \text { Total Amount of } \\ \text { Insurance (in 000s) (\$) } \end{gathered}$ | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) | Proposed Annual Base Rate (\$) | \% Change in Base Rate | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change <br> (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alachua | \$20,281.00 | ${ }^{76.67}$ | \$47,495.18, | \$5.132.40 | \$ ${ }_{\text {\$1,252.32 }}$ | -75.6 <br> -71.1 | ¢619.47 | 5692.80 $\$ 728.10$ | $\frac{11.8}{12.1}$ |
| Bay | \$27,878.00 | 113.32 | \$188,164.49 | \$459,178.40 | \$5,409.87 | -98.8 | \$1,660.50 | \$1,881.49 | ${ }^{13.3}$ |
| Bradford | \$5,054.00 | 20.31 | \$15,955.85 | \$4.467.69 | \$1.157.71 | -74.1 | \$785.74 | \$897.56 | 14.2 |
| Brevard | \$144,417.00 | 471.82 | \$738.022.72 | \$711.635.04 | $\begin{array}{r}\text { \$5,203.50 } \\ \hline 7.72487\end{array}$ | -92.7 | \$1,564.25 | \$1,757.62 | 12.4 <br> 12.5 |
| Broward | \$1,810,404.00 | $5,889.34$ 2.82 | \$12,259,766.37 | \$412.537.50 | \$7,724.87 $\$ 1,687.96$ | -98.1 -75.4 | \$2.081.69 | \$2,342.14 $\$ 1.242 .98$ | 12.5 |
| Charlotte | \$68,577,00 | 270.81 | $\begin{array}{r}\text { ¢ } \\ \$ 39,220,26.55 \\ \hline\end{array}$ | ${ }_{\text {¢ }}^{563,9655.51}$ | \$4, ${ }^{\text {\$1,68755.96 }}$ | -75.4 -93.2 | \$1.110.10 | \$ $\begin{array}{r}\text { \$1,242.98 } \\ \$ 1,449.12\end{array}$ | $\frac{12}{15.7}$ |
| Citrus | \$33,197.00 | 141.89 | \$124,966.03 | \$10,144.70 | \$2,370.51 | -76.6 | \$880.72 | \$1,029.34 | 16.9 |
| ${ }^{\text {Clay }}$ | $\$ 18.831 .00$ $\$ 88.029 .00$ | 55.71 297.23 | $\$ 42,602.71$ $\$ 468,357.33$ | \$130.985.46 | \$ $\$ 1,3886.52$ | -77.9 -95.5 | \$1764.73 | ${ }_{\text {S1882.72 }}$ | 12.8 |
| Columbia | \$88.029.00 | ${ }_{17}^{297.67}$ | \$468,357.33 | S13,922.92 | \$5,878.65 | -72.5 | \$1.575.66 | ${ }_{\text {S1,796.17 }} 5852.72$ | 13.2 |
| Dade | \$4,208,428.00 | 14,812.68 | \$32,119,813.32 | \$356,513.77 | \$8,530.68 | -97.6 | \$2,168.40 | \$2,431.18 | 12.1 |
| Desoto | \$5,314.00 | $\frac{22.93}{6.84}$ | $\frac{\$ 24,193.44}{59,085.33}$ | $\frac{\$ 12,586.91}{59,517.79}$ | $\frac{\$ 3,592.04}{\$ 2,607.21}$ | -71.5 -72.6 | $\frac{\$ 1,055.04}{\$ 1,328.14}$ | \$ ${ }_{\text {\$1,182.78 }}^{\$ 1.693 .33}$ | $\frac{12.1}{27.5}$ |
| Duval | \$93,609.00 | 324.08 | \$281,844.07 | \$13,928.91 | \$1.596.23 | -88.5 | \$869.70 | \$976.73 | 12.3 |
| Escambia | \$53,841.00 | 217.83 | \$375,906.52 | \$282,106.54 | \$6,077.36 |  | \$1,725.64 | \$1,935.73 | 12.2 |
| ${ }^{\text {Flaaler }}$ | \$10,330.00 | 30.28 7 708 | + 540.263 .44 | \$146,338.55 | \$ $\$ 2,8820.75$ | -98.1 | \$1,329.88 | \$1.519.02 | 14.2 |
| Franklin | \$1,935.00 | 7.08 3178 | \$111,155.99 | \$416,350.40 | \$5,285.85 |  | \$1,576.89 | \$1,793.28 |  |
| $\frac{\text { Gadsden }}{\text { Gilchrist }}$ | $\$ 7,339.00$ $\$ 1,304.00$ | 31.78 5.53 | $\underset{\$}{\$ 20,885.75} \$$ | $\stackrel{\$ 4,323.89}{\$ 5,304.48}$ | \$ ${ }_{\text {\$1,147.47 }} \$ 1,14.24$ | -73.5 -73.3 | \$657.12 | \$747.09 $\$ 990.46$ | $\frac{13.7}{27.5}$ |
| Glades | \$1,128.00 | 4.18 | \$5,823.06 | \$16,559.54 | \$4,522.01 | -72.7 | \$1,393.71 | \$1,559.12 | 11.9 |
| Gulf | \$900.00 | 4.21 | \$11,860.43 | \$1,022,027.81 | \$5,552.98 | -99.5 | \$2,815.93 | \$3,184.57 | 13.1 |
| Hamilton | \$369.00 | 2.28 | \$959.43 | \$3,933.06 | \$1,090.49 | $-72.3$ | \$420.89 | ${ }^{54833.87}$ | 15 |
| ${ }^{\text {Harcdee }}$ | \$2,311.00 | ${ }^{12.14} 24.88$ | $\$ 13,171.89$ <br> $40,118.78$ | \$12,025.75 $\$ 28,860.90$ | \$3,354.49 $\$ 7,221.56$ | $\begin{array}{r}-72.1 \\ -75 \\ \hline\end{array}$ | \$1,084.78 | \$1,237.05 $\$ 1.801 .39$ | $\frac{14}{11.7}$ |
| Herrando | \$80,154.00 | 302.01 | \$275,173.45 | \$57,722.84 | \$2,759.85 | -95.2 | \$911.15 | \$1,037.59 | 13.9 |
| Hiahlands | \$24,604.00 | 109.88 116731 | \$120.099.72 | \$14,665.77 | \$3,907.39 | -73.4 | \$1,093.01 | \$1,239.25 | 13.4 |
| Hill ${ }^{\text {Hilmorouah }}$ | $\$ 331,240.00$ $\$ 1.581 .00$ | 1167.33 6.12 | \$1,426.706.56 | $\$ 14,775.83$ <br> 5.922 .26 | $\$ 3,473.46$ <br> $\$ 1,669.63$ | -76.5 -71.8 | \$1,222.20 | \$1,368.75 $\$ 1.142 .66$ | 12 <br> 11.9 |
| Indian River | \$64,149.00 | 227.74 | \$370,517.97 | \$127.434.78 | \$6,677,35 | -94.8 | \$1.626.90 | \$1,840.03 | 13.1 |
| Jackson | \$6,078.00 | 20.66 | \$27,801.44 | \$6,436.98 | \$1,794.78 | -72.1 | \$1,345.65 | \$1,542.35 | 14.6 |
| jefferson | \$ $\$ 1,118.00$ | 4.29 3.51 | $\begin{array}{r}\$ 3,581.65 \\ \$ 2.801 .65 \\ \hline\end{array}$ | \$4,741.42 $\$ 3.096 .03$ | \$ $\$ 1,284.97$ | -72.9 -71.1 | $\$ 834.28$ $\$ 798.92$ | ${ }_{\text {¢ }}^{5971.13}$ | ${ }^{16.4} 1$ |
| Lake | \$31,598.00 | ${ }_{116.09}$ | \$91.257.16 | \$10,085.95 | \$2,528.62 | -74.9 | \$786.11 | ${ }^{5881.92}$ | 12.2 |
| Lee | \$115.714.00 | 631.59 | \$763.780.38 | \$107.5911.74 | \$4,469.49 | -95.8 | \$1.209.26 | \$1.371.71 | 13.4 |
| Leon | \$22,763.00 $\$ 6,051.00$ | 91.04 22.09 | \$ $\$ 54.667 .95$ | 54,816.79 $\$ 144,038.79$ | \$ $\$ 1,2,262.75$ | $\begin{array}{r}-73.8 \\ -98.3 \\ \hline\end{array}$ | \$660.50 | \$ $\begin{array}{r}\text { \$673.95 } \\ \$ 1,817.52\end{array}$ | $\frac{12.2}{21.9}$ |
| Liberty | \$823.00 | 3.06 | \$2,945.07 | \$4,928.74 | \$1,408.01 | -71.4 | \$962.35 | \$1,078.25 | 12 |
| Madison | \$1,061.00 | 2.73 | \$2, 309.59 | 53,892.73 \$256, | \$1,063.83 | -72.7 | \$844.70 | \$1,110.97 | 31.5 |
| Manatee | $\$ 118,254.00$ $\$ 34,988.00$ | 4918.27 | $\$ 526,581.17$ $\$ 88,643.65$ | $\$ 25.456 .10$ $\$ 8,304.26$ | $\$ 4,018.33$ $\$ 2.073 .17$ | $\stackrel{-84.2}{-75}$ | \$1,072.04 | $\begin{array}{r}\$ 1,201.89 \\ \$ 848.07 \\ \hline\end{array}$ | 12.1 13.1 |
| Martin | \$39,182.00 | 145.93 | \$290,438.97 | \$411.545.87 | \$9,414.31 | -77.3 | \$1,990.21 | \$2,236.10 | 12.4 |
| Monroe | \$39,690.00 | 120.06 | \$459,873.72 | \$2,092,491.08 | \$13,044.05 | -99.4 | \$3,830.36 | \$4,335.19 | 13.2 |
| Nassau | \$3,363.00 | 10.19 | \$112,723.59 | \$64,970.55 | \$2,189.84 | -96.6 | \$1,248.23 | \$1,400.60 | 12.2 |
| Okaloosa | $\$ 35.120 .00$ $\$ 5.072 .00$ | 137.63 21.61 | $\underset{\$ 224.251 .47}{\$ 25.632 .41}$ | $\$ 46.668 .40$ $\$ 19.268 .37$ | $\$ 5.826 .14$ $\$ 4.878 .82$ | -87.5 -74.7 | $\$ 1,629.67$ <br> $\$ 1,185.93$ | \$1,824.88 | 13.6 <br> 13 |
| Oranae | \$243,358.00 | $\begin{array}{r}81.967 \\ \hline 1257\end{array}$ | ${ }_{\text {¢ }}^{5746.582 .67}$ | \$ $\$ 10.265 .35$ | \$2,655.91 | -74.1 | ${ }^{\text {S1, }} 9922.08$ | \$1.032.26 | 11.9 |
| Osceola | $\$ 101,527.00$ $\$ 847,494.00$ | 312.57 2.886 .24 | $\$ 308,512.33$ $56,108,055.45$ | $\$ 10,866.12$ $\$ 664,770.02$ | \$82,613.61 | -75.9 -98.7 | \$ 9987.02 | $\begin{array}{r}\text { \$1,111.83 } \\ \$ 2,387.05 \\ \hline\end{array}$ | 12.6 <br> 12.8 |
| Pasco | \$150,745.00 | 671.81 | \$677,214.29 | \$137,715.05 | \$4,126.67 | -97 | \$1,002.09 | \$1,120.42 | 11.8 |
| Pinellas | \$387,430.00 | 1,652.55 | \$2,248,345.68 | \$52,064.69 | \$5,203.71 | $-90$ | \$1,360.53 | \$1.531.16 |  |
| Polk | \$69,883.00 | 247.24 | \$266,065.60 | \$111,710.12 | \$2,882.59 | -75.4 | \$1,076.15 | \$1.212.48 | 12.7 |
| Putnam | $\$ 6,986.00$ $\$ 27,1700$ | ${ }_{100.16}$ | \$29,927.34 $\$ 202,151.00$ | $\begin{array}{r}\text { S5.655.22 } \\ \hline \text { S196.518.02 }\end{array}$ | $\$ 1,527.05$ $\$ 7.271 .38$ | -73 -96.3 | $\$ 1.024 .91$ <br> $\$ 2.018 .29$ | \$1.162.52 | 13.4 <br> 11.7 |
| Sarasota | \$105,553.00 | 410.4 | $\xrightarrow{\$ 513,623.42}$ | $\frac{\$ 365,847.27}{\$ 11,151.60}$ | $\frac{\$ 4,891.61}{\$ 274579}$ |  | \$1,251.54 | \$1,421.69 | 13.6 |
| St. Johns | \$46,915.00 | ${ }_{5}^{162.77}$ | ${ }_{\text {¢ }}{ }^{56151,148.48}$ | \$555,658.04 | \$ \$2, ${ }^{\text {¢ }}$ | -95.4 -94.7 | \$ $\$ 1.159 .159 .07$ | ${ }_{\text {\$1, }}^{\text {\$1,01,37 }}$ | ${ }_{1}^{12.3}$ |
| Ste | \$102,353.00 | 363.04 | \$617.825.76 | \$108.040.58 | \$7,009.09 |  | \$1,701.81 | \$1,913.31 | 12.4 |
| Sumter | \$4,141.00 $\$ 928.00$ | 14.58 4.98 | $\$ 15,101.12$ $\$ 4.064 .09$ | \$7,829.82 54.845 .32 | \$2,104.55 $\$ 1.295 .92$ | -73.1 | \$1,035.89 | \$1.198.23 | 18.7 |
| Taylor | \$1,903.00 | 8.6 | \$11,869.31 | \$8,635.15 | \$2,278.69 | -73.6 | \$1,380.01 | \$1,545.22 |  |
| Union | \$1,439.00 | 4.55 | \$4,595.39 | \$5,456.29 | \$1,403.05 | -74.3 | \$1,009.24 | \$1,128.95 | 11.9 |
| Volusia | $\$ 88,902.00$ $\$ 1,180.00$ | 360.73 3.89 | $\$ 434,122.04$ 54.537 .80 | $\$ 270,174.19$ $\$ 12,914.40$ | \$3,757.13 | -98.6 -82.7 | \$1,203.44 | \$1,360.97 $\$ 1,304.42$ | $\frac{13.1}{11.8}$ |
| Walton | \$10,160.00 | 39.4 | \$55.303.35 | \$383,722.59 | \$4,741.00 | -98.8 | \$1.404.00 | \$1,617.22 | 15.2 |
| Washinaton <br> Total: | $\begin{array}{r}\text { \$1,774.00 } \\ \hline \$ 9,861,745.00\end{array}$ | 9.14 $34,777.72$ | ¢7,262.12 | \$7,596.51 $\$ 310,240.07$ | $\$ 1,992.08$ $\$ 7,027.30$ | -73.8 -97.7 | \$ $\$ 794.81$ | \$ $\$ 8889.79$ | 12.4 |


| Region | ariory | Insurane（lano ooos）（s） | samed |  | Current Anumal Base | $\begin{gathered} \text { Proposed Annual Base } \\ \text { Rate (\$) } \\ \hline \end{gathered}$ | crange in | curent Averase Annual |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Aaphua | ${ }^{192}$ |  |  |  |  | Sti．a4．41 |  |  |  |  |
| biov |  |  |  |  |  |  |  | 508， |  |  |
| bixalerd |  |  |  |  |  |  |  |  |  |  |
| 既 | ${ }^{\frac{5}{64}}$ |  |  |  | ¢ |  |  |  |  |  |
|  | ${ }^{60 \mathrm{Wmod}}$ |  |  |  |  |  |  |  |  |  |
| biond | ${ }_{\text {a }}^{3}$ |  |  |  |  |  | ${ }_{81,3}$ |  |  |  |
|  |  |  |  |  | （s．2．0．2．29．24 |  |  |  |  |  |
|  | ${ }_{\text {a }}^{48 \text { wind }}$ |  | ${ }^{\frac{1}{2,1,63,3,39}}$ |  |  |  |  |  |  |  |
| Cahan | ${ }_{58}^{19}$ |  |  | ， | Sill |  |  |  |  |  |
| ${ }_{\text {chandole }}^{\text {charote }}$ | ${ }_{61 \text { Whnd }}$ |  |  |  | ${ }_{\text {S1，} 51.35 .50,50}$ |  |  |  |  |  |
| ctrus |  | Stiole | ${ }_{2}^{29}$ |  |  |  |  |  |  |  |
| Caver | ${ }_{\substack{492 \\ 551}}^{\text {4，}}$ |  | ${ }_{\substack{20.098 \\ 55599}}^{\substack{\text { a }}}$ |  |  |  | ${ }_{\text {－82，}}^{\text {－8，}}$ |  |  |  |
| Collier | ${ }_{\text {541 }}^{62 W_{\text {Wld }}}$ | ¢ | ${ }_{25}{ }_{26}$ |  | ¢ |  |  |  | ${ }_{\frac{82}{52}}$ |  |
| Columbia | ${ }_{\text {233 }}^{30}$ |  |  |  | ¢ 5 S6．499．47 |  | ${ }^{92,4}$ |  |  |  |
|  |  |  |  |  | ¢ |  |  |  | ¢ |  |
|  |  |  | ， |  | ¢ |  | 80.1 |  |  |  |
| Oade | ${ }^{23 \mathrm{w} \text { Wed }}$ |  | ${ }_{\text {3，}}^{3.295 .42}$ |  | 757．002 |  | 皆， |  | St．191．64 |  |
| Oade |  |  | （1032．2． |  |  |  |  |  |  |  |
| are |  |  | ${ }_{20265}^{2085}$ |  |  |  |  |  |  |  |
| 锁de | ${ }_{2}^{28 \text { wnd }}$ | ¢ |  |  |  |  |  |  |  |  |
| Oexe | ${ }_{592}$ | （ | ${ }_{0}^{2.4 .4}$ |  | ${ }_{52 \text { S2，87 }}$ |  |  |  |  |  |
|  | ${ }^{33}$ |  | ${ }_{1}^{1886.6}$ |  | ¢ |  |  |  |  |  |
| Owal | ${ }^{41}$ |  | ${ }^{131.5}$ |  | Sisispi．7 |  |  |  |  |  |
| Eval | ${ }_{6}^{642}$ | \％ilititis |  |  | ¢ |  |  |  |  |  |
|  |  | Sis．03．888 | （ |  |  | （sicheis． | ：9．5 |  |  |  |
| 隹 |  |  | 314．59 |  |  |  |  |  |  |  |
|  |  | Stiobis．55 |  |  | ¢ |  | ． 7.9 .3 |  |  |  |
|  | ${ }_{6}^{603}{ }^{603}$ |  |  | （sis．90．717 |  |  |  |  |  |  |
|  |  |  | ${ }^{\text {4，9，}}$ |  |  |  | －8．38 |  |  |  |
| Giades | ${ }^{\text {552 }}$ |  |  |  |  |  |  |  |  |  |
| Soit |  |  |  |  | ¢ |  |  |  |  |  |
| Hanitlon |  |  | ${ }_{8.6}^{8.6}$ | Stitions |  |  | ${ }_{\text {－}}^{\text {－35 }}$ |  | S984．27 |  |
| Hendee | ${ }^{5} 5$ | ， |  |  |  | （is．0．6．3． |  |  |  |  |
| Hemand | ${ }_{\substack{73 \\ 56 \text { Whind }}}^{\text {in }}$ |  |  |  | 旡 |  |  |  |  |  |
| Henanas |  |  |  | ¢ | Sti．920．62 |  |  |  |  |  |
| Hulsborounh | ${ }_{80}^{80}$ | ¢94．080，29 |  | S4．740．994．69， |  |  |  |  |  |  |
| Homes |  | ¢ | 687121 |  |  | Sti．653．909 | 80， |  |  |  |
| Indindin Rever |  |  |  | （in | 鹪 | Sill |  |  |  |  |
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|  | ¢ ${ }_{\text {542 }}$ |  |  | ¢ |  |  |  |  |  |  |
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| leon | ${ }_{59}^{99}$ |  |  |  |  |  |  |  | Stiot |  |
|  | ${ }_{\text {\％}}^{734} 5$ |  | ¢ |  |  |  |  |  | ¢ |  |
| Lueaty | ${ }^{\frac{931}{932}} \mathbf{9 3 2}$ |  |  |  |  |  |  |  |  |  |
|  | ${ }_{\substack{582 \\ 735}}$ |  | ${ }_{1}^{18878.59}$ |  |  | （88．072．0．3） |  |  |  |  |
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| Noarse | ${ }_{5}^{5042}$ |  |  | S．0．23．16．4．1． |  |  |  | citas |  |  |
| Nussaus | ${ }^{69 \text { Whed }}$ 606 |  | ${ }_{10}^{16.129}$ |  |  |  |  |  |  |  |
| Ofaloss | $\frac{723}{70 \mathrm{wh}^{\text {m }}}$ | ${ }_{\text {S24，}}^{51040.268}$ | 919，66 21.42 |  |  |  |  |  |  |  |
| Oreectobe |  | Stig．9，54． |  |  |  |  |  |  |  |  |
| Orane |  |  | ${ }_{\substack{3507.63 \\ 159624}}$ |  |  |  |  |  |  |  |
| ${ }^{\text {Pamm eaanh }}$ | ${ }_{362}^{38}$ |  | ${ }_{\text {11．102，}}^{17.27}$ | S 50.10 .700 .5 |  |  |  |  |  |  |
| ${ }^{\text {Paim bearn }}$ |  | S77．688．97 |  | Stiot．517．20 |  |  |  |  |  |  |
|  | ${ }_{\text {cte }}^{96 \text { wind }}$ |  |  |  |  |  |  |  |  |  |
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| St． | ${ }_{\text {\％}}^{71 \mathrm{~W}^{2} \mathrm{~m}}$ | Sti． | ${ }^{\text {217，}}$ |  |  |  |  |  |  |  |
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| Velsisio | ${ }_{\text {15 W Whd }}^{16 \mathrm{Wmod}}$ |  |  | ¢84．144．6\％ |  |  |  |  |  |  |



CITIZENS FILING FCP 23 -016018 - PERSONAL LINES ACCOUNT - DWELLING FIRE

| Region | Total Amount of Insurance (in 000s) (\$) | Earned House Years | Earned Premium @ Current Rate Level (\$) | Current Annual Base Rate (\$) | Proposed Annual Base Rate (\$) | \% Change in Base Rate | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alachua | \$142,123.00 | 538.4 | \$428,156.41 | \$7,735.27 | \$1,454.41 | -81.2 | \$795.24 | \$892.61 | 12.2 |
|  | \$5,583.00 |  | \$29,995.19 | \$12,692.97 | \$2,310.10 |  | \$1,235.01 | \$1,383.14 |  |
| Bav | \$215,808.00 | 800.9 | \$1,426,810.16 | \$231,963.46 | \$5,099.87 | -97.8 | \$1.781.51 | \$2,004.59 | 12.5 |
| Bradford | \$4,881.00 | 21.49 | \$22.221.56 | 59,527.84 | \$1,633.01 | -82.2 | \$1,034.02 | \$1,158.57 | 12 |
| Brevard | \$864,238.00 | 3,266.69 | \$5.354,227.18 | \$99,354.94 | \$5,336.74 | -94.6 | \$1,639.03 | \$1,840.61 | 12.3 |
| Carlotte | $\$ 2,664.00$ $\$ 383,400.00$ | 138.81 13879 | \$ $\$ 1.212,394,896$ | \$12,293.30 |  | -84 -93.4 | $\$ 1,147.08$ $\$ 1.612 .64$ | $\$ 1,308.64$ <br> $\$ 1,883.23$ <br> 1 | $\begin{array}{r}14.1 \\ 16.8 \\ \hline\end{array}$ |
| Citrus | \$89,062.00 | 336.73 | \$413,333.28 | \$14,734.87 | \$3.019.69 | -79.5 | \$1,227.48 | \$1,395.94 | 13.7 |
| Clav | \$60,802.00 | 200.08 | \$243,310.34 | \$10,254.48 | \$1,794.65 | -82.5 | \$1,216.05 | \$1,365.35 | 12.3 |
| Collier | \$293,577.00 | 1175.78 | \$2,419,682.20 | \$432,826.56 | \$7,869.07 | -98.2 | \$2,057.94 | \$2,386.23 | 16 |
| Columbia | \$17,332.00 | 66.15 | \$62,046.77 | \$8,469.47 | \$1,421.41 | -83.2 | \$938.00 | \$1,060.48 | 13.1 |
| Dade | \$7,946,847.00 | 41,712.04 | \$97,969,393.29 | \$792,971.76 | \$11,989.21 | -98.5 | \$2,348.71 | \$2,610.18 | 11.1 |
| Desoto | \$6,475.00 | 21.62 | \$39,494.49 | \$20,091.50 | \$3,957.96 | -80.3 | ${ }_{\$}^{\$ 1,827.05}$ | \$2,062.18 | 12.9 2.9 |
| Dixie | \$3,889.00 | 13.65 | \$28,561.93 | \$21,736.20 | \$3.886.81 | -82.1 | \$2,092.22 | \$2,530.20 | 20.9 |
| Duval | \$488,421.00 | 1765.64 | \$2,038,972.01 | \$21,854.58 | \$1,879.47 | -91.4 | \$1,154.81 | \$1,294.52 | 12.1 |
| Escambia | \$281,699.00 | 1003.08 | \$1,947,044.59 | \$399,726.82 | \$5,894.05 | -98.5 | \$1,941.08 | \$2,170.72 |  |
| Flaaler | \$49,191.00 | 148.99 | \$228,168.08 | \$144,012.12 | \$3,314.44 | -97.7 | \$1.531.49 | \$81,719.39 | 12.3 |
| Franklin | \$11.082.00 | 32.3 | \$113,002.47 | \$655,859.97 | \$6,424.50 | -99 | \$3.498.32 | \$4,062.51 | ${ }_{16.1}^{16}$ |
| Gadsden <br> Gilchrist | \$12,595.00 | 49.8 9.35 | $\$ 70,163.45$ $\$ 11.288 .04$ | \$12,377.36 | \$2,068.25 | -83.3 | \$1,408.82 | \$1.582.04 | 12.3 |
| Glades | \$2,050.00 | 6.33 | \$15,597.53 | \$26,335.20 | \$5,330.58 | -79.8 | \$2,465.58 | \$\$2,757.23 | ${ }_{17}^{17.8}$ |
| Gulf | \$6,833.00 | 23.61 | \$64,641.46 | \$531,599.32 | \$5.794.67 | -98.9 | \$2,738.66 | \$3,072.61 | 12.2 |
| Hamilton | \$1,759.00 | 8.6 | \$7,479.95 | \$9,600.25 | \$1,441.22 | -85 | \$869.76 | \$984.27 | 13.2 |
| Hardee | \$1,955.00 | 9.18 | \$16,793.46 | \$24,984.90 | \$5,644.60 | -77.4 | \$1,829.19 | \$2,100.92 | 14.9 |
| Hendry | \$11,925.00 | 49.74 | \$88,473.30 | \$27,799.55 | \$6,016.23 | -78.4 | \$1,778.63 | \$1,993.80 | 12.1 |
| Herrando | \$524,111.00 | 1,866.81 | \$2,283,485.18 | \$38,672.19 | \$3,189.09 | -91.8 | \$1,223.19 | \$1,380.02 | 12.8 |
| Hiahlands | \$90,488.00 | 409.3 | \$510,313.18 | \$19,992.62 | \$4.386.15 | -78.1 | \$1.246.79 | \$1,400.87 | 12.4 |
| Hillsborouah <br> Holmes | $\begin{array}{r} \$ 1,644,883.00 \\ \$ 1,814.00 \end{array}$ | 6.412 .36 8.61 | \$9,323,321.77 | $\$ 20,036.08$ $\$ 9.916 .73$ | $\$ 3,988.60$ $\$ 1,645.00$ | -80.1 -83.4 | $\$ 1,453.96$ <br> $\$ 1,007.54$ | \$1,624.70 $\$ 1,127.82$ | 11.7 11.9 |
| Indian River | \$186,071.00 | 762.53 | \$1,428,985.27 | \$222,105.10 | \$7,898.32 | -96.4 | \$1.874.02 | \$2,121.89 | 13.2 |
| Jackson | \$14.273.00 | 52.19 | \$69,552.34 | \$11,581.80 | \$2,058.31 | -82.2 | \$1,332.71 | \$1,534.98 | 15.2 |
| Jefferson | \$4,429.00 | 17.8. | \$18,691.42 | \$ \$10.072.98 | \$1,599.55 | -84.1 | \$1,050.24 | \$1,171.90 | 11.6 <br> 1.9 |
| Lafavette | \$1,952.00 | 6.85 | \$10,961.92 | \$11,329.59 | \$1,710.00 | -84.9 | \$1.601.08 | \$1,791.86 | 11.9 |
| Lake <br> Lee | \$170,665.00 | 600.99 3.019 | \$750,206.80 | \$14,673.18 | \$3,097.32 | -78.9 | \$1.248.28 | \$1,402.21 | 12.3 |
| Leeon | \$899,396.00 | 3.019 .54 572.6 | \$4,896,819.80 $\$ 560,222.41$ | ${ }_{\text {\$150, }}^{59,4032.76}$ | $\$ 4,671.33$ <br> $\$ 1.754 .01$ | -96.9 -81.3 | $\$ 1.621 .71$ $\$ 978.39$ | \$1,845.34 | 13.8 11.9 |
| Levy | \$8,881.00 | 32.07 | \$59,061.48 | \$173,674.53 | \$3.223.30 | -98.1 | \$1,842.14 | \$2,119.50 | 15.1 |
| Liberty | \$2,455.00 | 9.43 | \$11,939.11 | \$11,788.23 | \$2,020.62 | -82.9 | \$1,265.69 | \$1,481.30 | 17 |
| Madison | \$2,218.00 | 8.65 | \$10,727.45 | \$10,366.53 | \$1,656.06 | -84 | \$1.240.67 | \$1,408.83 | 13.6 |
| Manatee | \$461,958.00 | 1,697.36 | \$2,593,400.74 | \$89,285.96 | \$4,629.28 | -94.8 | \$1.527.88 | \$1,740.94 | 13.9 |
| Marion | \$ 999.823 .00 | 368.88 71.14 | \$393,501.38 | \$ $\$ 12.1133 .89$ | \$2,487.85 | -79.5 | \$1,066.75 | \$1,206.12 | 13.1 |
|  | \$179,788.00 $\$ 284,243.00$ | 710.14 698.8 | $\$ 1,694,701.94$ $\$ 3,087,246.09$ | \$48,730.27 $\$ 2,069,532.18$ | $\begin{array}{r}\$ 9,921.62 \\ \$ 18,637.38 \\ \hline\end{array}$ | -79.6 -99.1 | $\$ 1,386.43$ $\$ 4.417 .91$ | \$2,698.31 $\$ 5,072.19$ | 13.1 14.8 |
| Nassau | \$19,037.00 | 64.64 | \$107,194.16 | \$84,654.93 | \$2,589.66 | -96.9 | \$1.658.48 | \$1,860.95 | 12.2 |
| Okaloosa | \$293,605.00 | 1103.03 | \$2,038,792.78 | \$59,212.80 | \$5,943.55 | -90 | \$1,848.34 | \$2,064.56 | 11.7 |
| Okeechobee | \$1.179,895.00 | 36.9 4.412 .03 | \$ $\$ 73.161 .25$ | \$ \$24.855.48 | \$5,526.87 | -77.8 | \$1.982.90 | \$2,264.95 | 14.2 |
| Orange | $\$ 1.175 .052 .00$ $\$ 458,375.00$ | 4.412 .03 1596.24 | \$6,237,105.80 $\$ 2,299,068.26$ | \$18,423.42 | $\$ 3,307.10$ $\$ 3,306.83$ | -82 -82.5 | $\$ 1,413.66$ $\$ 1.440 .30$ | \$ $\begin{array}{r}\text { \$1, } 1.587 .24 \\ \$ 1,617.54\end{array}$ | 12.3 <br> 12.3 |
| Palm Beach | \$3,526,821.00 | 15,923.59 | \$33,925.509.91 | \$661,774.01 | \$9,150.28 | -98.6 | \$2,130.52 | \$2,406.11 | 12.9 |
| Pasco | \$863,749.00 | 3,520.02 | \$4,788,857,65 | \$198,036.63 | \$4,445.21 | -97.8 | \$1,360.46 | \$1,542.38 | 13.4 |
| Pinellas | \$3,398,795.00 | 13,635.34 | \$21,605,300.42 | \$80,639.11 | \$5,163.39 | -93.6 | \$1,584.51 | \$1,778.97 | 12.3 |
| Polk | \$319,471.00 | 1136.67 | \$1,514,183.61 | \$16.502.48 | \$3.387.10 | -79.5 | \$1,332.13 | \$1,496.06 | 12.3 |
| P Putnam | \$15.993.00 | 639.73 | \$67.244.31 | ¢ 9.9004 .54 | \$1,720.98 | -82.6 | \$1,055.08 | \$1,186.05 | 12.4 118 |
| Santa Rosa | \$174,051.00 | 398.26 2.671.22 | \$8839,740.30 | \$164,322.53 $\$ 420,840.02$ | ${ }_{\text {¢ }}^{\$ 6,658.21}$ | -95.9 -98.7 | \$2,108.49 | $\$ 2,356.25$ <br> $\$ 1.846 .89$ | ${ }_{11}^{11.6}$ |
| Seminole | \$351,405.00 | 1292.11 | \$1,545,195.19 | \$15,100.98 | \$3,048.96 | -79.8 | \$1,195.87 | \$1,341.28 | 12.2 |
| St. Johns | \$100,799.00 | 323.8 | \$466,820.72 | \$68,785.86 | \$2,915.27 | -95.8 | \$1,441.75 | \$1,621.54 | 12.5 |
| St. Lucie | \$451,995.00 | 1653.14 | \$2,855,352.59 | \$200,519.01 | \$6,341.19 | -96.8 | \$1,727.23 | \$1,943.70 | 12.5 |
| Sumter | \$24,892.00 | 95.99 | \$90,323.19 | \$13,027.07 | \$2.521.22 | -80.6 | \$940.95 | \$1.061.55 | 12.8 |
| S Suwannee | \$6,612.00 | 24.54 | \$30,850.14 | \$ $\$ 11.421 .85$ | \$1.870.17 |  | $\$ 1,257.29$ $\$ 2.26364$ |  |  |
| Tavior <br> Union | \$7,536.00 | 26.47 5.23 | $\$ 59,918.34$ $\$ 8,172.23$ | $\$ 17,774.01$ 59.210 .00 | $\$ 3,378.75$ $\$ 1,309.05$ | -81 -85.8 | $\$ 1,263.64$ $\$ 1.561 .67$ | \$ $\$ 1.710 .03$ | 19.7 |
| Volusia | \$377,091.00 | 1448.84 | \$2,112,819.60 | \$279,914.18 | \$4,092.35 | -98.5 | \$1,458.29 | \$1,638.60 | 12.4 |
| Wakulla | \$4,925.00 | 18.44 | \$24,533.08 | \$76,584.50 | \$2,600.85 | -96.6 | \$1,330.41 | \$1,491.91 | 12.1 |
| Walton | \$60,314.00 | 186.05 | \$412,654.48 | \$799,336.20 | \$5.524.52 | -99.3 | \$2,218.03 | \$2, 521.49 | ${ }_{13.7}^{13.7}$ |
| Total: | \$32,921,749.00 | 147,291.77 | \$279,451,376,34 | \$451,419.27 | \$ ${ }_{\text {\$2,530.1598 }}$ | -81.5 -98.2 | \$1,723.44 | \$1,952.89 | ${ }_{13.3}^{13.3}$ |

