

CITIZENS FILING FCP 23-016410 - PERSONAL LINES ACCOUNT - MOBILE HOMES PHYSICAL DAMAGE				
STATEWIDE PROPOSED CHANGES BY POLICY TYPE				
POLICY TYPE	EARNED HOUSE YEARS (# OF POLICIES)	CURRENT AVERAGE PREMIUM	PROPOSED AVERAGE PREMIUM	PROPOSED PERCENT CHANGE
MHO-DWELLING	22,469	\$ 721.93	\$ 859.48	19.1%

CITIZENS FILING FCP 23-016410 - PERSONAL LINES ACCOUNT - MOBILE HOMES PHYSICAL DAMAGE
MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	233.42	\$507.63	\$576.54	13.6
Baker	292	146.81	\$373.98	\$421.26	12.6
Bay	601	154.25	\$941.74	\$1,125.05	19.5
Bay	721	369.73	\$635.18	\$717.21	12.9
Bay	59 Wind	26.75	\$1,250.16	\$1,476.35	18.1
Bradford	392	107.76	\$426.39	\$479.86	12.5
Brevard	57	38.9	\$829.80	\$969.66	16.9
Brevard	64	576.87	\$1,128.75	\$1,314.55	16.5
Brevard	60 Wind	4.02	\$1,213.01	\$1,673.25	37.9
Broward	35	14.43	\$983.15	\$1,278.49	30
Broward	361	0	\$0.00	\$0.00	0
Broward	37	639.29	\$1,758.99	\$2,161.39	22.9
Broward	45 Wind	0	\$0.00	\$0.00	0
Broward	46 Wind	0	\$0.00	\$0.00	0
Broward	47 Wind	3	\$2,213.99	\$2,475.15	11.8
Broward	48 Wind	42.49	\$1,464.44	\$1,856.04	26.7
Calhoun	193	35.46	\$585.60	\$663.44	13.3
Charlotte	581	110.94	\$922.48	\$1,225.00	32.8
Charlotte	711	230.55	\$843.50	\$1,047.49	24.2
Charlotte	61 Wind	12	\$809.77	\$936.82	15.7
Citrus	591	88.4	\$754.97	\$999.14	32.3
Citrus	731	941.33	\$581.14	\$701.77	20.8
Clay	492	285.34	\$443.71	\$498.94	12.4
Collier	551	121.35	\$1,133.37	\$1,355.44	19.6
Collier	541	60.2	\$1,208.48	\$1,489.75	23.3
Collier	62 Wind	5	\$2,563.19	\$3,226.00	25.9
Columbia	293	204.29	\$394.45	\$448.82	13.8
Dade	30	0	\$0.00	\$0.00	0
Dade	31	0	\$0.00	\$0.00	0
Dade	32	0	\$0.00	\$0.00	0
Dade	33	2	\$828.63	\$926.49	11.8
Dade	34	97.82	\$1,450.27	\$1,627.46	12.2
Dade	22 Wind	0	\$0.00	\$0.00	0
Dade	23 Wind	1	\$1,933.00	\$2,161.18	11.8
Dade	24 Wind	0	\$0.00	\$0.00	0
Dade	25 Wind	0	\$0.00	\$0.00	0
Dade	26 Wind	0	\$0.00	\$0.00	0
Dade	27 Wind	0	\$0.00	\$0.00	0
Dade	28 Wind	1.7	\$2,621.10	\$2,930.78	11.8
Dade	29 Wind	46.7	\$2,046.32	\$2,288.49	11.8
DeSoto	712	54.92	\$895.83	\$1,033.61	15.4
Dixie	592	86.91	\$705.35	\$893.95	26.7
Dixie	732	172.32	\$492.60	\$583.14	18.4
Duval	39	376.14	\$374.57	\$421.37	12.5
Duval	40	5.68	\$353.60	\$395.92	12
Duval	41	5.14	\$580.31	\$649.35	11.9
Duval	41 Wind	0	\$0.00	\$0.00	0
Escambia	602	0	\$0.00	\$0.00	0
Escambia	43	399.65	\$752.97	\$849.21	12.8
Escambia	52 Wind	0	\$0.00	\$0.00	0
Escambia	53 Wind	0	\$0.00	\$0.00	0
Escambia	54 Wind	2.16	\$1,642.18	\$1,834.16	11.7
Flagler	531	2.56	\$79.65	\$89.20	12
Flagler	701	48.94	\$461.91	\$532.45	15.3
Flagler	83 Wind	12.87	\$1,106.61	\$1,259.65	13.8
Franklin	603	72.57	\$734.37	\$883.70	20.3
Franklin	65 Wind	22.1	\$1,046.91	\$1,306.62	24.8
Gadsden	393	121.96	\$417.55	\$472.21	13.1
Gilchrist	923	244.32	\$450.43	\$520.65	15.6
Glades	552	33.72	\$1,166.04	\$1,445.68	24
Gulf	604	10.38	\$810.32	\$1,018.24	25.7
Gulf	722	36.58	\$558.49	\$674.78	20.8
Gulf	66 Wind	22.28	\$1,135.41	\$1,347.14	18.6
Hamilton	493	29.27	\$368.77	\$443.44	20.2
Hardee	713	35.55	\$671.17	\$776.13	15.6
Hendry	553	99.22	\$1,062.92	\$1,228.45	15.6
Hernando	159	62.74	\$854.37	\$1,059.59	24
Hernando	733	820.84	\$715.27	\$830.03	16
Hernando	56 Wind	6	\$1,056.60	\$1,400.31	32.5
Highlands	714	86.41	\$638.46	\$769.00	20.4
Hillsborough	47	32.46	\$556.11	\$660.85	18.8
Hillsborough	80	1,104.50	\$652.73	\$742.23	13.7
Holmes	593	57.76	\$517.85	\$596.60	15.2
Indian River	561	98.68	\$1,066.27	\$1,253.12	17.5
Indian River	181	0	\$0.00	\$0.00	0
Indian River	76 Wind	0	\$0.00	\$0.00	0

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MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Jackson	693	103.59	\$583.02	\$659.36	13.1
Jefferson	605	0	\$0.00	\$0.00	0
Jefferson	793	108.45	\$384.76	\$440.45	14.5
Lafayette	893	65.12	\$511.31	\$591.60	15.7
Lake	692	415.28	\$633.50	\$748.27	18.1
Lee	542	73.86	\$97.02	\$109.32	12.7
Lee	554	1,091.44	\$943.91	\$1,170.23	24
Lee	17 Wind	80.71	\$1,529.28	\$1,979.81	29.5
Lee	18 Wind	76.42	\$1,300.53	\$1,651.98	27
Lee	19 Wind	1	\$696.00	\$778.05	11.8
Lee	20 Wind	36.05	\$1,141.84	\$1,515.64	32.7
Leon	993	160.73	\$384.32	\$431.67	12.3
Levy	594	112.94	\$595.11	\$697.79	17.3
Levy	734	305.48	\$510.39	\$588.44	15.3
Levy	57 Wind	4.96	\$1,044.89	\$1,360.92	30.2
Liberty	931	56.38	\$428.74	\$492.39	14.8
Madison	932	71.66	\$458.57	\$524.81	14.4
Manatee	582	20.89	\$991.88	\$1,217.46	22.7
Manatee	735	704.11	\$694.33	\$845.41	21.8
Manatee	68 Wind	3.46	\$1,108.21	\$1,239.09	11.8
Marion	792	672.26	\$486.09	\$565.71	16.4
Martin	10	120.52	\$1,531.16	\$1,835.86	19.9
Martin	182	0	\$0.00	\$0.00	0
Monroe	5	81.92	\$120.07	\$134.94	12.4
Monroe	7	1	\$93.27	\$93.27	0
Monroe	90 Wind	85.35	\$3,570.52	\$4,229.73	18.5
Nassau	532	4.08	\$465.09	\$520.54	11.9
Nassau	892	291.99	\$402.29	\$452.27	12.4
Nassau	69 Wind	0	\$0.00	\$0.00	0
Okaloosa	606	2.08	\$676.33	\$756.28	11.8
Okaloosa	723	158.72	\$627.78	\$711.67	13.4
Okaloosa	70 Wind	0	\$0.00	\$0.00	0
Okeechobee	555	64.59	\$1,116.34	\$1,346.51	20.6
Orange	49	0.48	\$978.00	\$1,093.78	11.8
Orange	90	140.23	\$599.96	\$673.36	12.2
Osceola	511	109.11	\$685.30	\$782.68	14.2
Palm Beach	362	8.53	\$59.33	\$66.44	12
Palm Beach	38	281.71	\$1,414.62	\$1,626.02	14.9
Palm Beach	94 Wind	5.47	\$2,557.45	\$2,859.72	11.8
Palm Beach	95 Wind	7.92	\$2,114.11	\$2,363.43	11.8
Palm Beach	96 Wind	2.9	\$2,763.08	\$3,089.40	11.8
Palm Beach	97 Wind	0	\$0.00	\$0.00	0
Pasco	595	108.16	\$79.94	\$77.79	-2.7
Pasco	736	1,690.56	\$615.69	\$724.73	17.7
Pasco	88 Wind	170.1	\$912.07	\$1,117.91	22.6
Pinellas	42	1	\$672.00	\$1,006.73	49.8
Pinellas	46	94.91	\$573.36	\$754.59	31.6
Pinellas	81	1,779.13	\$583.69	\$745.70	27.8
Pinellas	42 Wind	0	\$0.00	\$0.00	0
Polk	50	498.65	\$616.64	\$723.43	17.3
Putnam	992	346.99	\$462.21	\$538.25	16.5
Santa Rosa	607	0	\$0.00	\$0.00	0
Santa Rosa	724	578.32	\$776.24	\$877.99	13.1
Santa Rosa	92 Wind	0	\$0.00	\$0.00	0
Sarasota	583	123.07	\$73.82	\$83.14	12.6
Sarasota	715	434.47	\$678.37	\$866.97	27.8
Sarasota	49 Wind	34.1	\$1,160.16	\$1,429.01	23.2
Sarasota	50 Wind	122.95	\$972.88	\$1,209.46	24.3
Sarasota	51 Wind	24.61	\$674.95	\$902.94	33.8
Seminole	512	37.9	\$667.50	\$750.82	12.5
St. Johns	533	38.79	\$655.96	\$772.12	17.7
St. Johns	702	253.86	\$488.15	\$549.17	12.5
St. Johns	71 Wind	6	\$406.09	\$458.69	13
St. Lucie	562	98.15	\$1,215.37	\$1,449.75	19.3
St. Lucie	183	53.28	\$79.00	\$88.48	12
St. Lucie	77 Wind	40.81	\$1,885.16	\$2,201.38	16.8
Sumter	921	151	\$540.86	\$638.29	18
Suwannee	933	179.41	\$433.02	\$497.73	14.9
Taylor	596	157.06	\$626.01	\$771.12	23.2
Taylor	737	105.64	\$615.42	\$694.14	12.8
Union	922	35.38	\$423.07	\$473.81	12
Volusia	62	1	\$2,005.00	\$2,242.39	11.8
Volusia	63	389.16	\$613.45	\$708.17	15.4
Volusia	14 Wind	0	\$0.00	\$0.00	0
Volusia	15 Wind	52.15	\$540.21	\$648.42	20
Volusia	16 Wind	0	\$0.00	\$0.00	0

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MHO-DWELLING PROPOSED CHANGES BY TERRITORY

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Wakulla	608	11.06	\$773.76	\$989.56	27.9
Wakulla	725	132.82	\$426.70	\$482.76	13.1
Wakulla	58 Wind	3.08	\$906.68	\$1,200.91	32.5
Walton	609	4.66	\$88.47	\$99.09	12
Walton	726	276.35	\$710.55	\$815.18	14.7
Walton	75 Wind	48.25	\$1,288.11	\$1,582.09	22.8
Washington	934	88.6	\$711.72	\$835.55	17.4
Total:		22,469.25	\$721.93	\$859.48	19.1

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MHO-DWELLING PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	233.42	\$507.63	\$576.54	13.6
Baker	146.81	\$373.98	\$421.26	12.6
Bay	550.73	\$750.91	\$868.31	15.6
Bradford	107.76	\$426.39	\$479.86	12.5
Brevard	619.79	\$1,110.53	\$1,295.23	16.6
Broward	699.21	\$1,727.03	\$2,125.96	23.1
Calhoun	35.46	\$585.60	\$663.44	13.3
Charlotte	353.49	\$867.14	\$1,099.44	26.8
Citrus	1,029.73	\$596.06	\$727.30	22
Clay	285.34	\$443.71	\$498.94	12.4
Collier	186.55	\$1,195.93	\$1,448.92	21.2
Columbia	204.29	\$394.45	\$448.82	13.8
Dade	149.22	\$1,645.05	\$1,843.37	12.1
DeSoto	54.92	\$895.83	\$1,033.61	15.4
Dixie	259.23	\$563.93	\$687.34	21.9
Duval	386.96	\$377.00	\$424.02	12.5
Escambia	401.81	\$757.75	\$854.50	12.8
Flagler	64.37	\$575.61	\$660.22	14.7
Franklin	94.67	\$807.33	\$982.43	21.7
Gadsden	121.96	\$417.55	\$472.21	13.1
Gilchrist	244.32	\$450.43	\$520.65	15.6
Glades	33.72	\$1,166.04	\$1,445.68	24
Gulf	69.24	\$781.88	\$942.62	20.6
Hamilton	29.27	\$368.77	\$443.44	20.2
Hardee	35.55	\$671.17	\$776.13	15.6
Hendry	99.22	\$1,062.92	\$1,228.45	15.6
Hernando	889.58	\$727.38	\$850.07	16.9
Highlands	86.41	\$638.46	\$769.00	20.4
Hillsborough	1,136.96	\$649.97	\$739.91	13.8
Holmes	57.76	\$517.85	\$596.60	15.2
Indian River	98.68	\$1,066.27	\$1,253.12	17.5
Jackson	103.59	\$583.02	\$659.36	13.1
Jefferson	108.45	\$384.76	\$440.45	14.5
Lafayette	65.12	\$511.31	\$591.60	15.7
Lake	415.28	\$633.50	\$748.27	18.1
Lee	1,359.48	\$957.76	\$1,196.61	24.9
Leon	160.73	\$384.32	\$431.67	12.3
Levy	423.38	\$539.25	\$626.66	16.2
Liberty	56.38	\$428.74	\$492.39	14.8
Madison	71.66	\$458.57	\$524.81	14.4
Manatee	728.46	\$704.83	\$857.95	21.7
Marion	672.26	\$486.09	\$565.71	16.4
Martin	120.52	\$1,531.16	\$1,835.86	19.9
Monroe	168.27	\$1,870.05	\$2,211.65	18.3
Nassau	296.07	\$403.16	\$453.21	12.4
Okaloosa	160.8	\$628.41	\$712.25	13.3
Okeechobee	64.59	\$1,116.34	\$1,346.51	20.6
Orange	140.71	\$601.25	\$674.79	12.2
Osceola	109.11	\$685.30	\$782.68	14.2
Palm Beach	306.53	\$1,428.13	\$1,637.53	14.7
Pasco	1,968.82	\$611.86	\$723.16	18.2
Pinellas	1,875.04	\$583.21	\$746.29	28
Polk	498.65	\$616.64	\$723.43	17.3
Putnam	346.99	\$462.21	\$538.25	16.5
Santa Rosa	578.32	\$776.24	\$877.99	13.1
Sarasota	739.2	\$648.81	\$820.56	26.5
Seminole	37.9	\$667.50	\$750.82	12.5
St. Johns	298.65	\$508.30	\$576.31	13.4
St. Lucie	192.24	\$1,042.61	\$1,232.03	18.2
Sumter	151	\$540.86	\$638.29	18
Suwannee	179.41	\$433.02	\$497.73	14.9
Taylor	262.7	\$621.75	\$740.16	19
Union	35.38	\$423.07	\$473.81	12
Volusia	442.31	\$607.96	\$704.59	15.9
Wakulla	146.96	\$462.88	\$535.95	15.8
Walton	329.26	\$786.38	\$917.43	16.7

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MHO-DWELLING PROPOSED CHANGES BY COUNTY

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Washington	88.6	\$711.72	\$835.55	17.4
Total:	22,469.25	\$721.93	\$859.48	19.1