

CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE				
STATEWIDE PROPOSED CHANGES BY POLICY TYPE				
POLICY TYPE	EARNED HOUSE YEARS (# OF POLICIES)	CURRENT AVERAGE PREMIUM	PROPOSED AVERAGE PREMIUM	PROPOSED PERCENT CHANGE
DP-1	48,478	\$ 2,191.85	\$ 2,490.95	13.6%
DP-3	212,501	\$ 2,215.64	\$ 2,524.89	14.0%
TOTAL	260,979	\$ 2,211.22	\$ 2,518.59	13.9%

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-1 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	125.04	\$753.35	\$854.22	13.40
Baker	292	32.58	\$811.24	\$920.14	13.40
Bay	601	34.01	\$1,847.10	\$2,117.12	14.60
Bay	721	137.59	\$1,573.94	\$1,782.32	13.20
Bay	59 Wind	49.32	\$2,957.54	\$3,367.41	13.90
Bradford	392	20.62	\$1,052.04	\$1,194.83	13.60
Brevard	57	130.66	\$2,508.78	\$2,860.25	14.00
Brevard	64	508.57	\$1,687.55	\$1,915.03	13.50
Brevard	60 Wind	19.96	\$3,253.34	\$3,681.29	13.20
Broward	35	823.6	\$2,304.04	\$2,618.36	13.60
Broward	361	15.91	\$248.50	\$291.52	17.30
Broward	37	5,047.30	\$2,177.63	\$2,478.25	13.80
Broward	45 Wind	87.12	\$2,459.12	\$2,811.84	14.30
Broward	46 Wind	156.15	\$5,056.48	\$5,748.45	13.70
Broward	47 Wind	417.41	\$4,128.08	\$4,678.64	13.30
Broward	48 Wind	883.09	\$3,763.73	\$4,261.82	13.20
Calhoun	193	4.82	\$1,276.96	\$1,449.95	13.50
Charlotte	581	59.63	\$1,879.36	\$2,245.88	19.50
Charlotte	711	273.48	\$1,442.40	\$1,671.73	15.90
Charlotte	61 Wind	8.7	\$3,213.47	\$3,792.92	18.00
Citrus	591	21.7	\$2,153.25	\$2,460.59	14.30
Citrus	731	224.21	\$994.98	\$1,126.62	13.20
Clay	492	97.63	\$918.15	\$1,040.56	13.30
Collier	62 Wind	25.85	\$3,546.25	\$4,157.31	17.20
Collier	551	326.36	\$1,724.27	\$1,971.04	14.30
Collier	541	85.12	\$2,363.83	\$2,720.22	15.10
Columbia	293	26.98	\$889.36	\$1,010.01	13.60
Dade	30	21.56	\$606.75	\$687.22	13.30
Dade	31	13.9	\$775.96	\$879.07	13.30
Dade	32	2,298.79	\$3,196.16	\$3,624.95	13.40
Dade	33	2,196.83	\$2,127.32	\$2,419.32	13.70
Dade	34	12,096.26	\$2,325.09	\$2,643.80	13.70
Dade	22 Wind	198.05	\$4,375.31	\$5,031.12	15.00
Dade	23 Wind	252.89	\$3,469.41	\$3,944.76	13.70
Dade	24 Wind	521.74	\$4,365.35	\$4,943.37	13.20
Dade	25 Wind	511.12	\$4,027.65	\$4,569.18	13.40
Dade	26 Wind	88.52	\$3,913.15	\$4,439.46	13.40
Dade	27 Wind	478.73	\$3,664.22	\$4,155.09	13.40
Dade	28 Wind	907.87	\$2,652.50	\$3,007.35	13.40
Dade	29 Wind	626.96	\$2,112.18	\$2,393.51	13.30
DeSoto	712	42.33	\$1,493.63	\$1,695.37	13.50
Dixie	592	6.48	\$2,257.88	\$2,724.06	20.60
Dixie	732	4.18	\$1,177.40	\$1,332.57	13.20
Duval	39	656.59	\$938.96	\$1,067.41	13.70
Duval	40	3	\$471.75	\$535.43	13.50
Duval	41	32.81	\$1,882.61	\$2,134.06	13.40
Duval	41 Wind	8.9	\$2,911.09	\$3,329.78	14.40
Escambia	602	0	\$0.00	\$0.00	0.00
Escambia	43	391.82	\$1,916.07	\$2,173.26	13.40
Escambia	52 Wind	7.79	\$4,613.97	\$5,220.91	13.20
Escambia	53 Wind	5	\$2,716.87	\$3,075.34	13.20
Escambia	54 Wind	71.85	\$2,365.40	\$2,677.54	13.20
Flagler	531	0.78	\$446.00	\$446.00	0.00
Flagler	701	55.28	\$1,286.88	\$1,468.96	14.10
Flagler	83 Wind	6.61	\$2,119.64	\$2,456.71	15.90
Franklin	603	9.34	\$1,237.55	\$1,504.73	21.60
Franklin	65 Wind	3.86	\$5,455.02	\$6,171.75	13.10
Gadsden	393	48.61	\$764.40	\$869.82	13.80
Gilchrist	923	10.25	\$991.74	\$1,123.70	13.30
Glades	552	8.85	\$1,783.77	\$2,292.54	28.50
Gulf	604	1	\$2,014.60	\$2,999.17	48.90
Gulf	722	4	\$1,266.73	\$1,423.29	12.40
Gulf	66 Wind	6.59	\$3,370.60	\$3,812.67	13.10
Hamilton	493	4	\$565.03	\$662.80	17.30
Hardee	713	31.11	\$1,257.20	\$1,447.86	15.20
Hendry	553	39.4	\$1,827.84	\$2,094.99	14.60
Hernando	159	22.75	\$921.74	\$1,046.53	13.50
Hernando	733	306.54	\$1,090.56	\$1,236.60	13.40
Hernando	56 Wind	15.65	\$2,582.46	\$2,964.92	14.80
Highlands	714	237.1	\$1,381.37	\$1,571.15	13.70
Hillsborough	47	795.57	\$1,425.84	\$1,614.75	13.20
Hillsborough	80	1,043.76	\$1,446.01	\$1,638.81	13.30
Holmes	593	15.56	\$1,020.91	\$1,157.01	13.30

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-1 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Indian River	561	290.88	\$1,802.95	\$2,057.61	14.10
Indian River	181	0	\$0.00	\$0.00	0.00
Indian River	76 Wind	13.77	\$5,181.95	\$5,996.29	15.70
Jackson	693	46.54	\$1,420.36	\$1,616.46	13.80
Jefferson	605	0	\$0.00	\$0.00	0.00
Jefferson	793	7.59	\$991.74	\$1,103.15	11.20
Lafayette	893	6.81	\$1,133.74	\$1,268.13	11.90
Lake	692	256.29	\$976.43	\$1,115.17	14.20
Lee	542	7.19	\$148.51	\$167.91	13.10
Lee	554	980.05	\$1,350.03	\$1,541.08	14.20
Lee	17 Wind	21.56	\$4,631.68	\$5,250.11	13.40
Lee	18 Wind	19.22	\$2,924.00	\$3,308.87	13.20
Lee	19 Wind	2.54	\$3,067.30	\$3,473.76	13.30
Lee	20 Wind	12.15	\$2,668.27	\$3,066.77	14.90
Leon	993	178.99	\$685.88	\$778.52	13.50
Levy	594	17.11	\$1,656.83	\$1,927.94	16.40
Levy	734	21.28	\$1,310.05	\$1,462.24	11.60
Levy	57 Wind	4	\$4,729.77	\$5,335.79	12.80
Liberty	931	6.55	\$1,175.80	\$1,336.20	13.60
Madison	932	6.78	\$936.20	\$1,060.75	13.30
Manatee	582	22.04	\$2,212.49	\$2,541.50	14.90
Manatee	735	623.4	\$1,328.34	\$1,506.90	13.40
Manatee	68 Wind	1.97	\$5,441.36	\$6,157.20	13.20
Marion	792	185.24	\$982.05	\$1,114.42	13.50
Martin	10	235.41	\$2,320.58	\$2,628.76	13.30
Martin	182	2	\$1,844.60	\$2,085.96	13.10
Monroe	5	11.81	\$407.22	\$407.22	0.00
Monroe	7	1	\$433.55	\$433.55	0.00
Monroe	90 Wind	162.16	\$4,845.40	\$5,496.58	13.40
Nassau	532	4.34	\$1,886.96	\$2,136.03	13.20
Nassau	892	6.91	\$1,324.75	\$1,503.12	13.50
Nassau	69 Wind	2	\$2,136.20	\$2,419.47	13.30
Okaloosa	606	16.35	\$2,666.39	\$3,015.96	13.10
Okaloosa	723	231.06	\$1,743.15	\$1,973.38	13.20
Okaloosa	70 Wind	0.13	\$14,480.00	\$16,507.20	14.00
Okeechobee	555	65.4	\$1,368.97	\$1,559.03	13.90
Orange	49	254.26	\$990.64	\$1,123.79	13.40
Orange	90	1,126.66	\$1,180.72	\$1,339.53	13.50
Osceola	511	566.57	\$1,147.55	\$1,303.92	13.60
Palm Beach	362	12.56	\$319.39	\$319.39	0.00
Palm Beach	38	2,494.21	\$2,145.51	\$2,442.40	13.80
Palm Beach	94 Wind	36.59	\$3,851.35	\$4,506.09	17.00
Palm Beach	95 Wind	282	\$4,027.65	\$4,572.81	13.50
Palm Beach	96 Wind	643.3	\$3,541.56	\$4,014.90	13.40
Palm Beach	97 Wind	90.68	\$3,354.28	\$3,793.73	13.10
Pasco	595	35.84	\$269.18	\$280.57	4.20
Pasco	736	710.54	\$1,221.30	\$1,380.11	13.00
Pasco	88 Wind	98.61	\$1,871.04	\$2,120.41	13.30
Pinellas	42	18.85	\$417.40	\$475.83	14.00
Pinellas	46	574.97	\$1,867.98	\$2,122.14	13.60
Pinellas	81	1,173.46	\$1,650.44	\$1,871.55	13.40
Pinellas	42 Wind	36.74	\$3,681.55	\$4,205.67	14.20
Polk	50	612.98	\$1,372.96	\$1,558.20	13.50
Putnam	992	46.22	\$1,142.13	\$1,298.68	13.70
Santa Rosa	607	0	\$0.00	\$0.00	0.00
Santa Rosa	724	160.31	\$2,159.38	\$2,442.63	13.10
Santa Rosa	92 Wind	13.25	\$3,505.07	\$3,964.60	13.10
Sarasota	583	18.9	\$352.67	\$396.42	12.40
Sarasota	715	310.15	\$1,293.71	\$1,466.85	13.40
Sarasota	49 Wind	75.92	\$2,376.82	\$2,722.92	14.60
Sarasota	50 Wind	86.78	\$2,041.00	\$2,325.84	14.00
Sarasota	51 Wind	21.81	\$1,889.23	\$2,148.94	13.70
Seminole	512	308.45	\$1,119.58	\$1,271.29	13.60
St. Johns	533	22.93	\$1,859.12	\$2,113.63	13.70
St. Johns	702	81.35	\$1,256.09	\$1,424.32	13.40
St. Johns	71 Wind	4.92	\$2,640.07	\$2,991.26	13.30
St. Lucie	562	531.03	\$1,946.40	\$2,213.65	13.70
St. Lucie	183	15.64	\$3,122.24	\$3,644.09	16.70
St. Lucie	77 Wind	12.9	\$4,036.86	\$4,630.81	14.70
Sumter	921	25.38	\$1,368.33	\$1,554.34	13.60
Suwannee	933	16.81	\$1,095.07	\$1,246.20	13.80
Taylor	596	7.72	\$2,034.06	\$2,309.11	13.50
Taylor	737	11.34	\$1,179.78	\$1,339.24	13.50

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-1 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Union	922	7	\$1,115.93	\$1,265.52	13.40
Volusia	62	16.29	\$243.91	\$278.06	14.00
Volusia	63	396.85	\$1,267.68	\$1,436.02	13.30
Volusia	14 Wind	80.78	\$2,708.36	\$3,097.12	14.40
Volusia	15 Wind	87.99	\$1,738.98	\$1,970.50	13.30
Volusia	16 Wind	4.11	\$1,524.10	\$1,723.80	13.10
Wakulla	608	0.92	\$1,602.00	\$2,382.95	48.70
Wakulla	725	4.42	\$1,373.00	\$1,556.98	13.40
Wakulla	58 Wind	1.24	\$2,600.99	\$2,695.61	3.60
Walton	609	2	\$416.18	\$416.18	0.00
Walton	726	72.7	\$1,045.77	\$1,185.32	13.30
Walton	75 Wind	17.02	\$3,394.88	\$3,871.01	14.00
Washington	934	21.52	\$1,061.85	\$1,204.34	13.40
Total:		48,477.98	\$2,191.85	\$2,490.95	13.60

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-1 PROPOSED CHANGES BY COUNTY**

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	125.04	\$753.35	\$854.22	13.4
Baker	32.58	\$811.24	\$920.14	13.4
Bay	220.92	\$1,924.88	\$2,187.73	13.7
Bradford	20.62	\$1,052.04	\$1,194.83	13.6
Brevard	659.19	\$1,897.74	\$2,155.87	13.6
Broward	7,430.58	\$2,549.38	\$2,897.31	13.6
Calhoun	4.82	\$1,276.96	\$1,449.95	13.5
Charlotte	341.81	\$1,563.71	\$1,825.88	16.8
Citrus	245.91	\$1,097.19	\$1,244.33	13.4
Clay	97.63	\$918.15	\$1,040.56	13.3
Collier	437.33	\$1,956.45	\$2,246.08	14.8
Columbia	26.98	\$889.36	\$1,010.01	13.6
Dade	20,213.22	\$2,576.65	\$2,927.62	13.6
DeSoto	42.33	\$1,493.63	\$1,695.37	13.5
Dixie	10.66	\$1,834.20	\$2,178.43	18.8
Duval	701.3	\$1,006.14	\$1,143.75	13.7
Escambia	476.46	\$2,036.34	\$2,308.60	13.4
Flagler	62.67	\$1,364.25	\$1,560.41	14.4
Franklin	13.2	\$2,470.84	\$2,869.48	16.1
Gadsden	48.61	\$764.40	\$869.82	13.8
Gilchrist	10.25	\$991.74	\$1,123.70	13.3
Glades	8.85	\$1,783.77	\$2,292.54	28.5
Gulf	11.59	\$2,527.50	\$2,917.85	15.4
Hamilton	4	\$565.03	\$662.80	17.3
Hardee	31.11	\$1,257.20	\$1,447.86	15.2
Hendry	39.4	\$1,827.84	\$2,094.99	14.6
Hernando	344.94	\$1,147.11	\$1,302.48	13.5
Highlands	237.1	\$1,381.37	\$1,571.15	13.7
Hillsborough	1839.33	\$1,437.29	\$1,628.40	13.3
Holmes	15.56	\$1,020.91	\$1,157.01	13.3
Indian River	304.65	\$1,955.68	\$2,235.64	14.3
Jackson	46.54	\$1,420.36	\$1,616.46	13.8
Jefferson	7.59	\$991.74	\$1,103.15	11.2
Lafayette	6.81	\$1,133.74	\$1,268.13	11.9
Lake	256.29	\$976.43	\$1,115.17	14.2
Lee	1042.71	\$1,458.16	\$1,663.37	14.1
Leon	178.99	\$685.88	\$778.52	13.5
Levy	42.39	\$1,772.71	\$2,015.73	13.7
Liberty	6.55	\$1,175.80	\$1,336.20	13.6
Madison	6.78	\$936.20	\$1,060.75	13.3
Manatee	647.41	\$1,370.95	\$1,556.27	13.5
Marion	185.24	\$982.05	\$1,114.42	13.5
Martin	237.41	\$2,316.57	\$2,624.19	13.3
Monroe	174.97	\$4,520.62	\$5,124.13	13.4
Nassau	13.25	\$1,631.38	\$1,848.74	13.3
Okaloosa	247.54	\$1,810.82	\$2,049.88	13.2
Okeechobee	65.4	\$1,368.97	\$1,559.03	13.9
Orange	1380.92	\$1,145.72	\$1,299.81	13.4
Osceola	566.57	\$1,147.55	\$1,303.92	13.6
Palm Beach	3,559.34	\$2,588.83	\$2,943.55	13.7
Pasco	844.99	\$1,256.74	\$1,419.87	13.0
Pinellas	1,804.02	\$1,748.25	\$1,984.37	13.5
Polk	612.98	\$1,372.96	\$1,558.20	13.5
Putnam	46.22	\$1,142.13	\$1,298.68	13.7
Santa Rosa	173.56	\$2,262.11	\$2,558.82	13.1
Sarasota	513.56	\$1,570.76	\$1,787.26	13.8
Seminole	308.45	\$1,119.58	\$1,271.29	13.6
St. Johns	109.2	\$1,445.07	\$1,639.66	13.5
St. Lucie	559.57	\$2,027.46	\$2,309.35	13.9
Sumter	25.38	\$1,368.33	\$1,554.34	13.6
Suwannee	16.81	\$1,095.07	\$1,246.20	13.8
Taylor	19.06	\$1,525.79	\$1,732.07	13.5
Union	7	\$1,115.93	\$1,265.52	13.4
Volusia	586.02	\$1,510.38	\$1,715.08	13.6
Wakulla	6.58	\$1,636.43	\$1,887.04	15.3
Walton	91.72	\$1,467.95	\$1,666.92	13.6
Washington	21.52	\$1,061.85	\$1,204.34	13.4
Total:	48,477.98	\$2,191.85	\$2,490.95	13.6

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-3 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	192	1169.85	\$1,004.91	\$1,144.11	13.9
Baker	292	45.87	\$1,575.66	\$1,794.40	13.9
Bay	601	272.79	\$2,609.28	\$2,968.36	13.8
Bay	721	1080.18	\$1,848.51	\$2,099.47	13.6
Bay	59 Wind	245.38	\$3,413.27	\$3,879.08	13.6
Bradford	392	46.41	\$1,284.41	\$1,464.39	14.0
Brevard	57	1048.6	\$2,823.82	\$3,208.57	13.6
Brevard	64	4,642.98	\$1,727.90	\$1,963.39	13.6
Brevard	60 Wind	235.66	\$3,506.44	\$3,996.46	14.0
Broward	35	2,491.52	\$2,752.18	\$3,131.61	13.8
Broward	361	268.42	\$537.78	\$612.47	13.9
Broward	37	21,682.24	\$1,975.56	\$2,273.08	15.1
Broward	45 Wind	1778.92	\$1,619.85	\$1,895.34	17.0
Broward	46 Wind	1371.84	\$3,016.05	\$3,458.54	14.7
Broward	47 Wind	1,978.45	\$3,620.36	\$4,124.48	13.9
Broward	48 Wind	2,554.74	\$3,770.86	\$4,286.45	13.7
Calhoun	193	18.94	\$1,633.70	\$1,861.63	14.0
Charlotte	581	721.57	\$2,245.53	\$2,566.67	14.3
Charlotte	711	1548.74	\$1,937.43	\$2,205.86	13.9
Charlotte	61 Wind	68.1	\$4,330.47	\$4,923.93	13.7
Citrus	591	58.07	\$2,593.99	\$2,944.24	13.5
Citrus	731	625.11	\$1,376.10	\$1,564.53	13.7
Clay	492	540.66	\$1,504.79	\$1,714.93	14.0
Collier	551	1054.95	\$2,705.46	\$3,092.84	14.3
Collier	541	542.15	\$3,034.64	\$3,476.99	14.6
Collier	62 Wind	349.05	\$3,379.35	\$3,890.88	15.1
Columbia	293	153.81	\$1,131.78	\$1,290.13	14.0
Dade	30	298.56	\$539.34	\$613.57	13.8
Dade	31	259	\$445.38	\$505.73	13.6
Dade	32	5,202.29	\$3,766.93	\$4,272.39	13.4
Dade	33	3,630.47	\$2,454.07	\$2,788.57	13.6
Dade	34	22,918.62	\$2,838.36	\$3,226.35	13.7
Dade	22 Wind	4,151.35	\$2,208.47	\$2,571.52	16.4
Dade	23 Wind	4,913.71	\$1,238.03	\$1,421.69	14.8
Dade	24 Wind	1140.23	\$3,469.76	\$3,938.79	13.5
Dade	25 Wind	849.05	\$3,219.63	\$3,657.44	13.6
Dade	26 Wind	290.36	\$3,511.75	\$4,015.19	14.3
Dade	27 Wind	818.54	\$4,640.73	\$5,271.48	13.6
Dade	28 Wind	1166.64	\$3,452.78	\$3,920.39	13.5
Dade	29 Wind	949.4	\$2,180.18	\$2,478.57	13.7
DeSoto	712	49.86	\$2,282.27	\$2,596.37	13.8
Dixie	592	12.39	\$2,621.04	\$2,913.81	11.2
Dixie	732	7.04	\$3,040.77	\$3,184.38	4.7
Duval	39	4660.89	\$1,360.81	\$1,549.42	13.9
Duval	40	7.69	\$695.37	\$791.57	13.8
Duval	41	354.56	\$1,475.20	\$1,674.08	13.5
Duval	41 Wind	87.19	\$2,828.61	\$3,214.63	13.6
Escambia	602	1.57	\$6,053.69	\$6,053.69	0.0
Escambia	43	1602.86	\$2,180.34	\$2,473.47	13.4
Escambia	52 Wind	43.88	\$4,346.12	\$5,019.58	15.5
Escambia	53 Wind	25.57	\$3,862.29	\$4,378.72	13.4
Escambia	54 Wind	617.49	\$2,518.13	\$2,855.53	13.4
Flagler	531	2	\$987.41	\$987.41	0.0
Flagler	701	473.55	\$1,681.08	\$1,911.74	13.7
Flagler	83 Wind	61.48	\$2,784.06	\$3,162.44	13.6
Franklin	603	37.54	\$1,969.25	\$2,237.77	13.6
Franklin	65 Wind	31.83	\$6,411.05	\$7,334.23	14.4
Gadsden	393	92.8	\$1,761.18	\$2,007.59	14.0
Gilchrist	923	28.04	\$1,380.64	\$1,572.43	13.9
Glades	552	20.14	\$2,351.36	\$2,642.99	12.4
Gulf	604	18.9	\$2,947.70	\$3,266.54	10.8
Gulf	722	5.84	\$1,716.28	\$1,954.07	13.9
Gulf	66 Wind	11.8	\$6,017.44	\$6,819.46	13.3
Hamilton	493	13.38	\$1,052.77	\$1,200.79	14.1
Hardee	713	22.76	\$2,227.46	\$2,501.49	12.3
Hendry	553	108.3	\$1,976.24	\$2,239.75	13.3
Hernando	159	106.9	\$1,562.42	\$1,769.10	13.2
Hernando	733	2,268.95	\$1,448.63	\$1,644.12	13.5
Hernando	56 Wind	49.27	\$3,047.58	\$3,477.98	14.1
Highlands	714	794.97	\$1,634.88	\$1,858.21	13.7
Hillsborough	47	4,482.85	\$2,072.00	\$2,352.51	13.5
Hillsborough	80	6,529.42	\$1,611.52	\$1,830.72	13.6
Holmes	593	22.17	\$1,466.38	\$1,672.90	14.1

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-3 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Indian River	561	1345.17	\$2,298.22	\$2,614.80	13.8
Indian River	181	10.24	\$1,203.69	\$1,203.69	0.0
Indian River	76 Wind	112.69	\$5,037.24	\$5,768.30	14.5
Jackson	693	107.74	\$1,483.59	\$1,690.01	13.9
Jefferson	605	0	\$0.00	\$0.00	0.0
Jefferson	793	39.66	\$1,362.59	\$1,554.06	14.1
Lafayette	893	24.67	\$1,945.45	\$2,217.88	14.0
Lake	692	1676.08	\$1,529.93	\$1,740.66	13.8
Lee	542	51.63	\$834.77	\$962.63	15.3
Lee	554	5961.26	\$1,859.01	\$2,115.40	13.8
Lee	17 Wind	188.37	\$4,311.75	\$4,925.19	14.2
Lee	18 Wind	131.38	\$3,340.82	\$3,801.07	13.8
Lee	19 Wind	25.56	\$3,699.29	\$4,213.92	13.9
Lee	20 Wind	68.81	\$3,024.65	\$3,442.59	13.8
Leon	993	1404.95	\$1,160.00	\$1,322.86	14.0
Levy	594	23.71	\$2,116.78	\$2,405.56	13.6
Levy	734	35.33	\$1,699.96	\$1,934.40	13.8
Levy	57 Wind	12.26	\$3,484.45	\$3,956.53	13.5
Liberty	931	11.7	\$1,553.65	\$1,770.62	14.0
Madison	932	22.54	\$1,698.09	\$1,935.16	14.0
Manatee	582	157.39	\$3,536.40	\$4,074.38	15.2
Manatee	735	2564.85	\$1,782.20	\$2,026.58	13.7
Manatee	68 Wind	88.41	\$3,315.35	\$3,781.42	14.1
Marion	792	1053.34	\$1,265.00	\$1,439.58	13.8
Martin	10	1191.35	\$3,130.07	\$3,555.20	13.6
Martin	182	43.28	\$2,326.75	\$2,910.64	25.1
Monroe	5	85.74	\$1,137.67	\$1,137.67	0.0
Monroe	7	14.48	\$1,353.92	\$1,353.92	0.0
Monroe	90 Wind	715.21	\$5,961.58	\$6,804.56	14.1
Nassau	532	43.99	\$1,810.56	\$2,059.83	13.8
Nassau	892	46.54	\$1,740.99	\$1,984.64	14.0
Nassau	69 Wind	15.4	\$2,876.54	\$3,267.01	13.6
Okaloosa	606	303.07	\$2,895.74	\$3,282.73	13.4
Okaloosa	723	2083.93	\$2,119.16	\$2,404.51	13.5
Okaloosa	70 Wind	36.12	\$4,005.44	\$4,547.82	13.5
Okeechobee	555	85.86	\$2,489.33	\$2,832.83	13.8
Orange	49	2024.74	\$1,619.49	\$1,845.45	14.0
Orange	90	8040.65	\$1,769.42	\$2,014.91	13.9
Osceola	511	3579.5	\$1,765.88	\$2,010.40	13.8
Palm Beach	362	100.58	\$1,013.30	\$1,185.18	17.0
Palm Beach	38	14,154.54	\$2,380.60	\$2,719.38	14.2
Palm Beach	94 Wind	509.25	\$3,570.59	\$4,180.15	17.1
Palm Beach	95 Wind	1660.19	\$3,790.27	\$4,322.34	14.0
Palm Beach	96 Wind	2,736.37	\$3,713.23	\$4,220.94	13.7
Palm Beach	97 Wind	796.44	\$2,620.35	\$2,975.30	13.5
Pasco	595	145.35	\$505.18	\$571.57	13.1
Pasco	736	4,374.19	\$1,542.41	\$1,749.32	13.4
Pasco	88 Wind	737.03	\$2,464.29	\$2,803.40	13.8
Pinellas	42	114.13	\$621.16	\$709.27	14.2
Pinellas	46	5,626.73	\$2,123.92	\$2,408.99	13.4
Pinellas	81	10,737.10	\$1,879.67	\$2,132.45	13.4
Pinellas	42 Wind	692.74	\$3,755.48	\$4,272.09	13.8
Polk	50	3417.53	\$1,621.89	\$1,844.02	13.7
Putnam	992	142.5	\$1,249.60	\$1,423.60	13.9
Santa Rosa	607	0	\$0.00	\$0.00	0.0
Santa Rosa	724	891.01	\$2,406.86	\$2,729.34	13.4
Santa Rosa	92 Wind	64.59	\$4,082.12	\$4,632.70	13.5
Sarasota	583	102.93	\$746.64	\$859.53	15.1
Sarasota	715	2494.73	\$1,843.39	\$2,095.25	13.7
Sarasota	49 Wind	726.95	\$2,754.29	\$3,145.64	14.2
Sarasota	50 Wind	824.06	\$2,319.45	\$2,639.00	13.8
Sarasota	51 Wind	223.63	\$2,138.32	\$2,436.61	13.9
Seminole	512	3574.8	\$1,435.72	\$1,632.54	13.7
St. Johns	533	165.48	\$2,058.51	\$2,339.91	13.7
St. Johns	702	579.68	\$1,530.85	\$1,739.37	13.6
St. Johns	71 Wind	41.71	\$3,075.53	\$3,500.11	13.8
St. Lucie	562	3125.36	\$2,111.66	\$2,399.39	13.6
St. Lucie	183	72.86	\$3,120.86	\$3,570.22	14.4
St. Lucie	77 Wind	138.94	\$2,338.99	\$2,704.46	15.6
Sumter	921	261.1	\$1,206.28	\$1,371.49	13.7
Suwannee	933	49.79	\$1,551.31	\$1,768.50	14.0
Taylor	596	26.85	\$3,080.35	\$3,509.09	13.9
Taylor	737	8.65	\$1,828.73	\$2,079.81	13.7

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-3 PROPOSED CHANGES BY TERRITORY**

Region	Territory	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Union	922	12.2	\$1,405.60	\$1,603.28	14.1
Volusia	62	41.46	\$533.29	\$533.29	0.0
Volusia	63	2392.9	\$1,580.34	\$1,793.59	13.5
Volusia	14 Wind	453.06	\$2,763.55	\$3,142.86	13.7
Volusia	15 Wind	468.56	\$1,938.13	\$2,197.80	13.4
Volusia	16 Wind	26.64	\$1,588.86	\$1,803.81	13.5
Wakulla	608	5.9	\$1,951.37	\$2,218.59	13.7
Wakulla	725	34.95	\$1,511.88	\$1,722.39	13.9
Wakulla	58 Wind	4.49	\$2,798.76	\$2,937.30	5.0
Walton	609	7.67	\$568.01	\$644.77	13.5
Walton	726	198.25	\$1,434.47	\$1,631.56	13.7
Walton	75 Wind	245.33	\$3,517.78	\$3,991.63	13.5
Washington	934	26.83	\$2,210.83	\$2,518.32	13.9
Total:		212,500.73	\$2,215.64	\$2,524.89	14.0

**CITIZENS FILING FCP 24-030441 - PERSONAL LINES ACCOUNT - DWELLING FIRE
DP-3 PROPOSED CHANGES BY COUNTY**

Region	Earned House Years	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)	Current Percent Change (%)
Alachua	1169.85	\$1,004.91	\$1,144.11	13.9
Baker	45.87	\$1,575.66	\$1,794.40	13.9
Bay	1598.35	\$2,218.57	\$2,520.97	13.6
Bradford	46.41	\$1,284.41	\$1,464.39	14.0
Brevard	5,927.24	\$1,992.49	\$2,264.51	13.7
Broward	32,126.13	\$2,292.57	\$2,629.62	14.7
Calhoun	18.94	\$1,633.70	\$1,861.63	14.0
Charlotte	2338.41	\$2,102.19	\$2,396.35	14.0
Citrus	683.18	\$1,479.62	\$1,681.80	13.7
Clay	540.66	\$1,504.79	\$1,714.93	14.0
Collier	1946.15	\$2,918.03	\$3,342.99	14.6
Columbia	153.81	\$1,131.78	\$1,290.13	14.0
Dade	46,588.22	\$2,719.39	\$3,096.77	13.9
DeSoto	49.86	\$2,282.27	\$2,596.37	13.8
Dixie	19.43	\$2,773.12	\$3,011.84	8.6
Duval	5110.33	\$1,392.79	\$1,585.34	13.8
Escambia	2291.37	\$2,334.27	\$2,648.90	13.5
Flagler	537.03	\$1,804.77	\$2,051.48	13.7
Franklin	69.37	\$4,007.34	\$4,576.25	14.2
Gadsden	92.8	\$1,761.18	\$2,007.59	14.0
Gilchrist	28.04	\$1,380.64	\$1,572.43	13.9
Glades	20.14	\$2,351.36	\$2,642.99	12.4
Gulf	36.54	\$3,742.21	\$4,204.13	12.3
Hamilton	13.38	\$1,052.77	\$1,200.79	14.1
Hardee	22.76	\$2,227.46	\$2,501.49	12.3
Hendry	108.3	\$1,976.24	\$2,239.75	13.3
Hernando	2,425.12	\$1,486.13	\$1,686.89	13.5
Highlands	794.97	\$1,634.88	\$1,858.21	13.7
Hillsborough	11,012.27	\$1,798.97	\$2,043.13	13.6
Holmes	22.17	\$1,466.38	\$1,672.90	14.1
Indian River	1468.1	\$2,500.83	\$2,847.02	13.8
Jackson	107.74	\$1,483.59	\$1,690.01	13.9
Jefferson	39.66	\$1,362.59	\$1,554.06	14.1
Lafayette	24.67	\$1,945.45	\$2,217.88	14.0
Lake	1676.08	\$1,529.93	\$1,740.66	13.8
Lee	6,427.01	\$1,972.76	\$2,245.51	13.8
Leon	1404.95	\$1,160.00	\$1,322.86	14.0
Levy	71.3	\$2,145.41	\$2,438.78	13.7
Liberty	11.7	\$1,553.65	\$1,770.62	14.0
Madison	22.54	\$1,698.09	\$1,935.16	14.0
Manatee	2,810.65	\$1,928.66	\$2,196.45	13.9
Marion	1053.34	\$1,265.00	\$1,439.58	13.8
Martin	1234.63	\$3,101.91	\$3,532.60	13.9
Monroe	815.43	\$5,372.54	\$6,111.91	13.8
Nassau	105.93	\$1,934.97	\$2,202.29	13.8
Okaloosa	2423.12	\$2,244.41	\$2,546.30	13.5
Okeechobee	85.86	\$2,489.33	\$2,832.83	13.8
Orange	10,065.39	\$1,739.26	\$1,980.82	13.9
Osceola	3579.5	\$1,765.88	\$2,010.40	13.8
Palm Beach	19,957.37	\$2,713.63	\$3,098.36	14.2
Pasco	5,256.57	\$1,642.99	\$1,864.55	13.5
Pinellas	17,170.70	\$2,027.02	\$2,299.93	13.5
Polk	3417.53	\$1,621.89	\$1,844.02	13.7
Putnam	142.5	\$1,249.60	\$1,423.60	13.9
Santa Rosa	955.6	\$2,520.09	\$2,857.99	13.4
Sarasota	4,372.30	\$2,073.83	\$2,360.74	13.8
Seminole	3574.8	\$1,435.72	\$1,632.54	13.7
St. Johns	786.87	\$1,723.70	\$1,959.00	13.7
St. Lucie	3337.16	\$2,143.16	\$2,437.65	13.7
Sumter	261.1	\$1,206.28	\$1,371.49	13.7
Suwannee	49.79	\$1,551.31	\$1,768.50	14.0
Taylor	35.5	\$2,775.38	\$3,160.83	13.9
Union	12.2	\$1,405.60	\$1,603.28	14.1
Volusia	3382.62	\$1,775.61	\$2,014.93	13.5
Wakulla	45.34	\$1,696.51	\$1,907.27	12.4
Walton	451.25	\$2,552.37	\$2,897.88	13.5
Washington	26.83	\$2,210.83	\$2,518.32	13.9
Total:	212,500.73	\$2,215.64	\$2,524.89	14.0