| CITIZENS FILING FCC 21-005398 - COMMERCIAL LINES ACCOUNT - CRM NON-CONDO |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| STATEWIDE PROPOSED CHANGES BY POLICY TYPE |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| POLICY | NUMBER | CURRENT | PROPOSED | PROPOSED |  |
| TYPE | OF | AVERAGE | AVERAGE | PERCENT |  |
|  | POLICIES | PREMIUM | PREMIUM | CHANGE |  |
| CRM NON-CONDO |  |  |  |  |  |

CITIZENS FILING FCC 21-005398 - COMMERCIAL LINES ACCOUNT - CRM NON-CONDO

| Region | Territory | Total Amount of Insurance (in 000s) (\$) | Number of Policies | $\qquad$ | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alachua | 17 | - \$2,209.97 |  | - \$9,856.34 | - \$4,928.17 | \$5,312.79 | - 7.8 |
| Baker | 18 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Bay | 19 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Bay | 20 | \$865.88 | 2 | \$8,091.40 | \$4,045.70 | \$4,354.14 | 7.6 |
| Bradford | 21 | \$0.00 | , | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Brevard | 22 | \$9,259.77 | 9 | \$26,241.11 | \$2,915.68 | \$3,134.81 | 7.5 |
| Brevard | 23 | \$14,798.09 | 4 | \$41,118.63 | \$10,279.66 | \$11,177.19 | 8.7 |
| Broward | 24 | \$140,520.66 | 36 | \$567,087.32 | \$15,752.43 | \$17,017.16 | 8.0 |
| Calhoun | 25 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Charlotte | 26 | \$2,859.81 |  | \$22,787.95 | \$7,595.98 | \$8,141.11 | 7.2 |
| Charlotte | 27 | \$1,090.43 | 2 | \$7,039.62 | \$3,519.81 | \$3,797.43 | 7.9 |
| Citrus | 28 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Citrus | 29 | \$941.09 | , | \$6,739.10 | \$6,739.10 | \$6,739.10 | 0.0 |
| Clay | 30 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Collier | 31 | \$1,197.21 | 2 | \$7,083.19 | \$3,541.59 | \$3,835.89 | 8.3 |
| Columbia | 32 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Dade | 1 | \$14,327.97 | 10 | \$92,176.21 | \$9,217.62 | \$9,893.43 | 7.3 |
| Dade | 2 | \$144,336.97 | 47 | \$735,691.26 | \$15,653.01 | \$16,809.67 | 7.4 |
| Dade | 3 | \$281,929.74 | 148 | \$1,425,424.19 | \$9,631.24 | \$10,455.81 | 8.6 |
| Dade | 4 | \$6,244.81 | 7 | \$71,099.40 | \$10,157.06 | \$10,904.85 | 7.4 |
| Dade | 5 | \$76,185.70 | 26 | \$256,428.31 | \$9,862.63 | \$10,632.53 | 7.8 |
| DeSoto | 33 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Dixie | 34 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Dixie | 35 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Duval | 6 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Duval | 7 | \$640.54 | 1 | \$4,563.72 | \$4,563.72 | \$4,563.72 | 0.0 |
| Duval | 8 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Duval | 9 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Escambia | 36 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Escambia | 37 | \$6,035.34 | 1 | \$41,054.94 | \$41,054.94 | \$41,054.94 | 0.0 |
| Flagler | 38 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Flagler | 39 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Franklin | 40 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Gadsden | 41 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Gilchrist | 42 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Glades | 43 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Gulf | 44 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Gulf | 45 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hamilton | 46 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hardee | 47 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hendry | 48 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hernando | 49 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hernando | 50 | \$3,053.04 | 2 | \$31,291.72 | \$15,645.86 | \$16,785.28 | 7.3 |
| Highlands | 51 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hillsborough | 10 | \$45,642.16 | 7 | \$186,446.09 | \$26,635.16 | \$28,850.45 | 8.3 |
| Hillsborough | 11 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Hillsborough | 12 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Holmes | 52 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Indian River | 53 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Indian River | 54 | \$8,397.18 | 3 | \$38,527.16 | \$12,842.39 | \$13,520.16 | 5.3 |
| Jackson | 55 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Jefferson | 56 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Jefferson | 57 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Lafayette | 58 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Lake | 59 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Lee | 60 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Lee | 61 | \$22,609.98 | 4 | \$54,439.60 | \$13,609.90 | \$14,835.65 | 9.0 |
| Leon | 62 | \$5,029.28 | 4 | \$10,257.97 | \$2,564.49 | \$2,557.07 | -0.3 |
| Levy | 63 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Levy | 64 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Liberty | 65 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Madison | 66 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Manatee | 67 | \$1,212.10 | 3 | \$13,641.46 | \$4,547.15 | \$4,890.22 | 7.5 |
| Manatee | 68 | \$375.61 | 2 | \$2,758.17 | \$1,379.08 | \$1,487.55 | 7.9 |
| Marion | 69 | \$43.02 | 2 | \$213.43 | \$106.72 | \$115.15 | 7.9 |
| Martin | 70 | \$73,438.48 | 4 | \$217,109.80 | \$54,277.45 | \$58,588.03 | 7.9 |
| Monroe | 71 | \$8,640.00 |  | \$27,613.08 | \$9,204.36 | \$9,233.74 | 0.3 |
| Monroe | 72 | \$2,006.03 | 2 | \$12,376.25 | \$6,188.13 | \$6,104.87 | -1.3 |
| Nassau | 73 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Nassau | 74 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Okaloosa | 75 | \$31.26 | 2 | \$627.60 | \$313.80 | \$337.37 | 7.5 |
| Okaloosa | 76 | \$3,013.93 | 6 | \$24,705.98 | \$4,117.66 | \$4,435.31 | 7.7 |
| Okeechobee | 77 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Orange | 78 | \$49.56 | 1 | \$247.13 | \$247.13 | \$247.13 | 0.0 |
| Osceola | 79 | \$23,177.42 |  | \$37,865.14 | \$18,932.57 | \$20,053.50 | 5.9 |
| Palm Beach | 80 | \$180,843.53 | 32 | \$713,498.88 | \$22,296.84 | \$24,193.49 | 8.5 |
| Pasco | 81 | \$14,321.99 | 2 | \$15,450.99 | \$7,725.50 | \$8,234.15 | 6.6 |
| Pasco | 82 | \$2,939.25 |  | \$23,711.76 | \$7,903.92 | \$8,585.13 | 8.6 |
| Pinellas | 13 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Pinellas | 14 | \$47,144.46 | 23 | \$122,964.17 | \$5,346.27 | \$5,751.18 | 7.6 |
| Pinellas | 15 | \$2,047.34 | 2 | \$7,367.53 | \$3,683.77 | \$3,940.71 | 7.0 |
| Pinellas | 16 | \$10,470.22 | 13 | \$95,000.55 | \$7,307.73 | \$7,651.96 | 4.7 |
| Polk | 83 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Putnam | 84 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Santa Rosa | 89 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Santa Rosa | 90 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Sarasota | 91 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Sarasota | 92 | \$564.74 | 2 | \$3,345.14 | \$1,672.57 | \$1,806.03 | 8.0 |
| Seminole | 93 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| St. Johns | 85 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| St. Johns | 86 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| St. Lucie | 87 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| St. Lucie | 88 | \$575.85 | 2 | \$4,731.26 | \$2,365.63 | \$2,552.47 | 7.9 |
| Sumter | 94 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Suwannee | 95 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Taylor | 96 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Taylor | 97 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Union | 98 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Volusia | 99 | \$6,062.08 | 3 | \$16,914.15 | \$5,638.05 | \$5,701.34 | 1.1 |
| Volusia | 100 | \$1,049.88 | 4 | \$10,133.16 | \$2,533.29 | \$2,733.81 | 7.9 |
| Wakulla | 101 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Wakulla | 102 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Walton | 103 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Walton | 104 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Washington | 105 | \$0.00 | 0 | \$0.00 | \$0.00 | \$0.00 | 0.0 |
| Total: |  | \$1,166,182.00 | 434 | \$4,993,720.86 | \$11,506.27 | \$12,406.43 | 7.8 |

CITIZENS FILING FCC 21-005398 - COMMERCIAL LINES ACCOUNT - CRM NON-CONDO

| Region | Total Amount of Insurance (in 000s) (\$) | Number of Policies | Earned Premium @ Current Rate Level (\$) | Current Average Annual Premium (\$) | Proposed Average Annual Premium (\$) | Current Percent Change (\%) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alachua | \$2,210.00 | 2 | \$9,856.34 |  |  | 7.8 |
| Baker | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Bay | \$866.00 | 2 | \$8,091.40 |  |  | 7.6 |
| Bradford | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Brevard | \$24,058.00 | 13 | \$67,359.74 |  |  | 8.3 |
| Broward | \$140,521.00 | 36 | \$567,087.32 |  |  | 8.0 |
| Calhoun | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Charlotte | \$3,950.00 | 5 | \$29,827.57 |  |  | 7.3 |
| Citrus | \$941.00 | 1 | \$6,739.10 |  |  | 0.0 |
| Clay | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Collier | \$1,197.00 | 2 | \$7,083.19 |  |  | 8.3 |
| Columbia | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Dade | \$523,025.00 | 238 | \$2,580,819.37 |  |  | 8.1 |
| DeSoto | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Dixie | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Duval | \$641.00 | 1 | \$4,563.72 |  |  | 0.0 |
| Escambia | \$6,035.00 | 1 | \$41,054.94 |  |  | 0.0 |
| Flagler | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Franklin | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Gadsden | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Gilchrist | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Glades | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Gulf | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Hamilton | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Hardee | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Hendry | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Hernando | \$3,053.00 | 2 | \$31,291.72 |  |  | 7.3 |
| Highlands | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Hillsborough | \$45,642.00 | 7 | \$186,446.09 |  |  | 8.3 |
| Holmes | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Indian River | \$8,397.00 | 3 | \$38,527.16 |  |  | 5.3 |
| Jackson | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Jefferson | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Lafayette | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Lake | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Lee | \$22,610.00 | 4 | \$54,439.60 |  |  | 9.0 |
| Leon | \$5,029.00 | 4 | \$10,257.97 |  |  | -0.3 |
| Levy | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Liberty | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Madison | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Manatee | \$1,588.00 | 5 | \$16,399.63 |  |  | 7.6 |
| Marion | \$43.00 | 2 | \$213.43 |  |  | 7.9 |
| Martin | \$73,438.00 | 4 | \$217,109.80 |  |  | 7.9 |
| Monroe | \$10,646.00 | 5 | \$39,989.33 |  |  | -0.2 |
| Nassau | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Okaloosa | \$3,045.00 | 8 | \$25,333.58 |  |  | 7.7 |
| Okeechobee | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Orange | \$50.00 | 1 | \$247.13 |  |  | 0.0 |
| Osceola | \$23,177.00 | 2 | \$37,865.14 |  |  | 5.9 |
| Palm Beach | \$180,844.00 | 32 | \$713,498.88 |  |  | 8.5 |
| Pasco | \$17,261.00 | 5 | \$39,162.75 |  |  | 7.8 |
| Pinellas | \$59,662.00 | 38 | \$225,332.25 |  |  | 6.3 |
| Polk | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Putnam | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Santa Rosa | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Sarasota | \$565.00 | 2 | \$3,345.14 |  |  | 8.0 |
| Seminole | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| St. Johns | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| St. Lucie | \$576.00 | 2 | \$4,731.26 |  |  | 7.9 |
| Sumter | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Suwannee | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Taylor | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Union | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Volusia | \$7,112.00 | 7 | \$27,047.31 |  |  | 3.7 |
| Wakulla | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Walton | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Washington | \$0.00 | 0 | \$0.00 |  |  | 0.0 |
| Total: | \$1,166,182.00 | 434 | \$4,993,720.86 | \$11,506.27 | \$12,406.43 | 7.8 |

