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OCT 8 2012



Docketed by: HT

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION
_____ /

CASE NO.: 129248-12

ORDER

TO: Barry Gilway
President
2312 Killearn Center Blvd., Bldg. A
Tallahassee, Florida 32309

THIS CAUSE came on before the State of Florida, Office of Insurance Regulation (hereinafter referred to as the "OFFICE") upon the filing by Citizens Property Insurance Corporation (hereinafter referred to as "CITIZENS") of Rate Filing Nos. FCP 12-14394, FCP 12-14395, FCP 12-14400, and FCP 12-14401. The OFFICE held a public hearing on September 20, 2012 in Miami-Dade County that was televised statewide by The Florida Channel. At the hearing, several public comments were made by persons in attendance, and the OFFICE announced that the public could comment by e-mail. CITIZENS and the Florida Insurance Consumer Advocate offered testimony. The OFFICE, now having considered the complete record for the above-referenced filings and being otherwise fully advised in the premises, hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and of the parties herein.

2. CITIZENS was created by statute with the public purpose to ensure the existence of an orderly market for property insurance for Floridians and Florida businesses.

3. In accordance with Section 627.351(6)(n) of the Florida Statutes, CITIZENS' rates must meet the following requirements:

(n)1. Rates for coverage provided by the corporation shall be actuarially sound and subject to the requirements of s. 627.062, except as otherwise provided in this paragraph. The corporation shall file its recommended rates with the office at least annually. The corporation shall provide any additional information regarding the rates which the office requires. The office shall consider the recommendations of the board and issue a final order establishing the rates for the corporation within 45 days after the recommended rates are filed. The corporation may not pursue an administrative challenge or judicial review of the final order of the office.

2. In addition to the rates otherwise determined pursuant to this paragraph, the corporation shall impose and collect an amount equal to the premium tax provided for in s. 624.509 to augment the financial resources of the corporation.

3. After the public hurricane loss-projection model under s. 627.06281 has been found to be accurate and reliable by the Florida Commission on Hurricane Loss Projection Methodology, that model shall serve as the minimum benchmark for determining the windstorm portion of the corporation's rates. This subparagraph does not require or allow the corporation to adopt rates lower than the rates otherwise required or allowed by this paragraph.

4. The rate filings for the corporation which were approved by the office and which took effect January 1, 2007, are rescinded, except for those rates that were lowered. As soon as possible, the corporation shall begin using the lower rates that were in effect on December 31, 2006, and shall provide refunds to policyholders who have paid higher rates as a result of that rate filing. The rates in effect on December 31, 2006, shall remain in effect for the 2007 and 2008 calendar years except for any rate change that results in a lower rate. The next rate change that may increase rates shall take effect pursuant to a new rate filing recommended by the corporation and established by the office, subject to the requirements of this paragraph.

5. Beginning on July 15, 2009, and each year thereafter, the corporation must make a recommended actuarially sound rate filing for each personal and commercial line of business it writes, to be effective no earlier than January 1, 2010.

4. The process described in the above-referenced statutory provisions requires the OFFICE to establish the rates for CITIZENS by Final Order. This differs from the process for an insurance company, wherein the OFFICE approves or disapproves the rates filed. CITIZENS was required under Florida law to file rate recommendations with the OFFICE beginning July 15, 2009, and each year thereafter. The rate filings governed by this Order are for new rates to be effective no earlier than January 1, 2013.

5. CITIZENS submitted the following rate filings to the OFFICE which are the subject of this Order:

- FCP 12-14394 Mobile Home (PLA)
- FCP 12-14395 Mobile Home (Coastal Account)
- FCP 12-14400 Mobile Home Physical Damage (PLA)
- FCP 12-14401 Mobile Home Physical Damage (Coastal Account)

6. Additional filings for Commercial Property have been submitted, but due to the 45-day time constraint, these filings will be the subject of a subsequent Order.

RATES ESTABLISHED

MOBILE HOME (MOBILE HOMEOWNERS)

7. On or about August 24, 2012, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 12-14394 and FCP 12-14395 for its Mobile Home (PLA) program and Mobile Home (Coastal Account) program respectively. CITIZENS proposed overall rate changes of +4.1%, with an effective date of January 1, 2013 for new and renewal Mobile Home business in the PLA Account, and an effective date of February 1, 2013 for new and renewal Mobile Home business

in the Coastal Account. This rate effect is for both filings in total. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate change of **-1.2% (inclusive of the cash build-up factor)** to meet the requirements of Section 627.351, Florida Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart listing the approved rate changes for MHO-3 and MW-2 is attached hereto as **"Attachment A"**. No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 3.73% for MHO-3 and MW-2 and 14.6% for MHO-4 and HW-4.

8. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Mobile Homeowners Rate Collection System information. The final rate level effects included in the Mobile Homeowners Rate Collection System information must reflect the per policy capping.

MOBILE HOME PHYSICAL DAMAGE (MOBILE HOME DWELLING FIRE)

9. On or about August 27, 2012, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 12-14400 and FCP 12-14401 for its Mobile Home Physical Damage (PLA) program and its Mobile Home Physical Damage (Coastal Account) program respectively. CITIZENS proposed overall rate changes of +3.7%, with an effective date of January 1, 2013 for new and renewal Mobile Home business in the PLA Account, and an effective date of February 1, 2013 for new and renewal Mobile Home business in the Coastal Account. The OFFICE reviewed the information provided by CITIZENS and based on its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate change of **+2.6% (inclusive the cash build-up factor)** to meet the requirements of Section 627.351, Florida

Statutes. This rate effect is an estimate based on in-force policy distributions and the rates in this Order. A chart listing the approved rate changes for MDP-1 and MD-1 is attached hereto as "Attachment B". No deviations from these rates are approved, authorized, or established by entry of this order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factor approved is 3.53% for MDP-1 and MD-1.

10. Within thirty (30) days of the date of this Order, CITIZENS shall submit to the OFFICE final manual pages and any necessary revisions to the Mobile Home Physical Damage Collection System information. The final rate level effects included in the Mobile Home Physical Damage Collection System information must reflect the per policy capping.

MANDATORY STUDY OF CITIZENS' MOBILE HOME BUSINESS

11. By way of entry of this Order, the OFFICE hereby orders that CITIZENS conduct a study of its mobile home business (including both Mobile Homeowners and Mobile Home Physical Damage). The study shall encompass a review of the following:

- a) The age of all mobile homes covered;
- b) The actual cash value of all mobile homes covered;
- c) The estimated replacement costs of all mobile homes covered;
- d) The value of the policies covering such mobile homes;
- e) The amount of premium paid for such policies covering mobile homes;

12. Prior to any subsequent mobile home rate filing (including both Mobile Homeowners and Mobile Home Physical Damage), CITIZENS shall provide the OFFICE the results of such study. The study shall also include a detailed analysis of pre-1994 mobile homes covered by CITIZENS. Such analysis shall indicate the number of such mobile homes covered

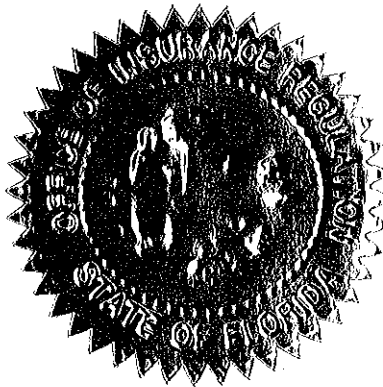
by CITIZENS, the average premium for such coverage, and the average value of such mobile home.

13. It is the intent of the OFFICE that all consumers fully understand what their policies provide and are provided coverage that is reflective of the premiums paid. At the conclusion of such study, CITIZENS may consider providing consumers with the option of obtaining actual cash value coverage in place of replacement value coverage.

THEREFORE, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 12-14394, FCP 12-14395, FCP 12-14400, FCP 12-14401.

FURTHER, all terms and conditions contained herein are hereby **ORDERED**.

DONE AND ORDERED this 8th day of October 2012.



A handwritten signature in black ink, reading "Kevin M. McCarty".

Kevin M. McCarty
Commissioner
Office of Insurance Regulation

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this ORDER was sent by Certified Mail to:
Barry Gilway, President , 2312 Killearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on
this 8th day of October, 2012.



Kenneth Tinkham
Assistant General Counsel
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COPIES FURNISHED TO:

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Attachment A			
Mobile Home (MHO-3 and MW-2) Rate Changes			
Territory	Territory Description	Wind Rate Change	All Other Rate Change
192	Alachua	-6.4%	-8.0%
292	Baker	-8.6%	-7.1%
601	Bay, Coastal	1.7%	-22.5%
721	Bay, Remainder	-5.5%	-9.5%
59 Wind	Bay	10.0%	0.0%
392	Bradford	-7.0%	-7.8%
57	Brevard, Coastal	20.5%	-38.0%
64	Brevard, Remainder	8.4%	-34.5%
60 Wind	Brevard	10.0%	0.0%
35	Broward, Hlwd & Ft. Ldrdle	19.5%	-27.3%
361	Broward, Coastal	11.4%	-35.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	11.3%	-26.0%
45 Wind	Broward	10.0%	0.0%
46 Wind	Broward	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%
193	Calhoun	-7.3%	-7.7%
581	Charlotte, Coastal	4.4%	-41.4%
711	Charlotte, Remainder	1.8%	-37.4%
61 Wind	Charlotte	10.0%	0.0%
591	Citrus, Coastal	-4.6%	-11.4%
731	Citrus, Remainder	-5.2%	-9.5%
492	Clay	-8.0%	-7.3%
551	Collier, Remainder	20.0%	-28.1%
541	Collier, Coastal	17.5%	-38.1%
62 Wind	Collier	10.0%	0.0%
293	Columbia	-8.5%	-7.2%
30	Dade, Miami Beach	10.7%	-35.4%
31	Dade, Coastal	11.1%	-35.2%
32	Dade, Miami	11.1%	-7.5%
33	Dade, Hialeah	19.8%	-21.3%
34	Dade, Rem Excl H.,M.,M.B.	5.0%	16.8%
22 Wind	Dade	10.0%	0.0%
23 Wind	Dade	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%
26 Wind	Dade	10.0%	0.0%
27 Wind	Dade	10.0%	0.0%
28 Wind	Dade	10.0%	0.0%
29 Wind	Dade	10.0%	0.0%
712	De Soto	5.3%	-29.3%
592	Dixie, Coastal	-5.0%	-9.5%
732	Dixie, Remainder	-5.1%	-8.7%
39	Duval, Jacksonville	-8.3%	-7.1%
40	Duval, Remainder	-5.0%	-8.6%
41	Duval, Coastal	-2.6%	-11.3%
41 Wind	Duval	10.0%	0.0%
602	Escambia, Coastal	10.4%	-7.5%
43	Escambia, Remainder	3.1%	-21.6%
52 Wind	Escambia	4.6%	0.0%
53 Wind	Escambia	6.0%	0.0%
54 Wind	Escambia	3.3%	0.0%
531	Flagler, Coastal	4.8%	-8.4%
701	Flagler, Remainder	-3.0%	-11.8%
83 Wind	Flagler	10.0%	0.0%
603	Franklin	1.7%	-15.3%
65 Wind	Franklin	4.8%	0.0%
393	Gadsden	-9.2%	-5.9%
923	Gilchrist	-6.4%	-8.0%
552	Glades	2.4%	-26.3%
604	Gulf, Coastal	1.4%	-15.1%
722	Gulf, Remainder	-5.2%	-10.3%
66 Wind	Gulf	3.3%	0.0%
493	Hamilton	-7.3%	-7.6%
713	Hardee	4.9%	-21.7%
553	Hendry	3.2%	-25.2%
159	Hernando, Coastal	3.5%	-16.4%
733	Hernando, Remainder	1.0%	-14.7%
56 Wind	Hernando	5.1%	0.0%
714	Highlands	-5.8%	-10.1%
47	Hillsborough, Tampa	1.9%	-22.5%
80	Hillsborough, Excl. Tampa	-0.9%	-20.2%
593	Holmes	-7.4%	-7.6%
561	Indian River, Remainder	1.1%	-38.5%
181	Indian River, Coastal	23.1%	-35.3%
76 Wind	Indian River	10.0%	0.0%
693	Jackson	-7.9%	-7.2%
605	Jefferson, Coastal	10.4%	-35.6%
793	Jefferson, Remainder	-8.3%	-7.2%
893	Lafayette	1.7%	-11.6%
692	Lake	-4.1%	-12.7%
542	Lee, Coastal	23.1%	-14.3%
554	Lee, Remainder	2.9%	-35.7%

Attachment A			
Mobile Home (MHO-3 and MW-2) Rate Changes			
Territory	Territory Description	Wind Rate Change	All Other Rate Change
17 Wind	Lee	10.0%	0.0%
18 Wind	Lee	10.0%	0.0%
19 Wind	Lee	10.0%	0.0%
20 Wind	Lee	10.0%	0.0%
993	Leon	-8.2%	-7.2%
594	Levy, Coastal	-5.9%	-8.4%
734	Levy, Remainder	-6.3%	-8.3%
57 Wind	Levy	4.7%	0.0%
931	Liberty	-7.2%	-7.8%
932	Madison	-5.8%	-8.2%
582	Manatee, Coastal	19.9%	-41.4%
735	Manatee, Remainder	-1.7%	-30.2%
68 Wind	Manatee	10.0%	0.0%
792	Marlon	-4.8%	-9.3%
10	Martin, Remainder	20.1%	-31.8%
182	Martin, Coastal	18.7%	-32.9%
5	Monroe, Excl. Key West	21.4%	-8.5%
7	Monroe, Key West	26.3%	-30.9%
90 Wind	Monroe	10.0%	0.0%
532	Nassau, Coastal	-4.5%	-9.4%
892	Nassau, Remainder	-8.3%	-7.1%
69 Wind	Nassau	10.0%	0.0%
606	Okaloosa, Coastal	2.4%	-22.1%
723	Okaloosa, Remainder	2.8%	-25.6%
70 Wind	Okaloosa	10.0%	0.0%
555	Okeechobee	7.5%	-28.5%
49	Orange, Orlando	-4.6%	-9.5%
90	Orange, Excl. Orlando	-3.0%	-12.2%
511	Osceola	-1.7%	-16.2%
362	Palm Beach, Coastal	21.9%	-8.3%
38	Palm Beach, Remainder	8.8%	-33.0%
94 Wind	Palm Beach	10.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%
595	Pasco, Coastal	2.2%	-7.8%
736	Pasco, Remainder	-2.0%	-13.9%
88 Wind	Pasco	8.4%	0.0%
42	Pinellas, Coastal	1.5%	-25.0%
46	Pinellas - Saint Petersburg	2.8%	-30.9%
81	Pinellas, Rem. Excl. Saint Petersburg	-1.6%	-21.4%
42 Wind	Pinellas	10.0%	0.0%
50	Polk	-1.6%	-16.1%
992	Putnam	-6.8%	-8.0%
533	Saint Johns, Coastal	-1.8%	-15.3%
702	Saint Johns, Remainder	-5.6%	-9.0%
71 Wind	Saint Johns	7.5%	0.0%
562	Saint Lucie, Remainder	11.4%	-33.1%
183	Saint Lucie, Coastal	23.2%	-11.9%
77 Wind	Saint Lucie	10.0%	0.0%
607	Santa Rosa, Coastal	10.5%	-34.1%
724	Santa Rosa, Remainder	2.6%	-22.2%
92 Wind	Santa Rosa	10.0%	0.0%
583	Sarasota, Coastal	20.2%	-8.7%
715	Sarasota, Remainder	1.1%	-32.4%
49 Wind	Sarasota	10.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%
51 Wind	Sarasota	9.4%	0.0%
512	Seminole	-2.7%	-13.4%
921	Sumter	-4.8%	-10.2%
933	Suwannee	-8.1%	-7.3%
596	Taylor, Coastal	-8.1%	-6.9%
737	Taylor, Remainder	-6.7%	-7.9%
922	Union	-6.7%	-7.9%
62	Volusia, Coastal	6.8%	-30.3%
63	Volusia, Remainder	7.1%	-33.4%
14 Wind	Volusia	8.3%	0.0%
15 Wind	Volusia	9.9%	0.0%
16 Wind	Volusia	10.0%	0.0%
608	Wakulla, Coastal	-6.0%	-8.1%
725	Wakulla, Remainder	-8.1%	-7.2%
58 Wind	Wakulla	1.6%	0.0%
609	Walton, Coastal	1.6%	-8.9%
726	Walton, Remainder	-3.8%	-13.6%
75 Wind	Walton	3.6%	0.0%
934	Washington	-7.8%	-7.2%

Attachment B			
MOBILEHOME PHYSICAL DAMAGE(MDP-1 AND MD-1) Rate Changes			
		Wind Rate Change	All Other Rate Change
Territory	Territory Description		
192	Alachua	15.1%	-24.2%
292	Baker	-0.3%	-10.6%
601	Bay, Coastal	16.3%	-42.1%
721	Bay, Remainder	-3.5%	-12.8%
59 Wind	Bay	10.0%	0.0%
392	Bradford	31.7%	-26.3%
57	Brevard, Coastal	20.2%	-45.0%
64	Brevard, Remainder	19.7%	-30.5%
60 Wind	Brevard	10.0%	0.0%
35	Broward, Hlhyd & Ft. Lauderdale	19.4%	-45.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	17.8%	-41.7%
361	Broward, Coastal	35.7%	-7.5%
45 Wind	Broward	10.0%	0.0%
46 Wind	Broward	10.0%	0.0%
47 Wind	Broward	10.0%	0.0%
48 Wind	Broward	10.0%	0.0%
193	Calhoun	1.5%	-14.4%
581	Charlotte, Coastal	19.8%	-46.7%
711	Charlotte, Remainder	16.0%	-50.1%
61 Wind	Charlotte	10.0%	0.0%
591	Citrus, Coastal	-1.0%	-22.5%
731	Citrus, Remainder	13.2%	-35.3%
492	Clay	6.8%	-16.9%
541	Collier, Coastal	19.7%	-40.7%
551	Collier, Remainder	18.3%	-39.7%
62 Wind	Collier	10.0%	0.0%
293	Columbia	5.7%	-13.0%
30	Dade, Miami Beach	35.4%	-40.4%
31	Dade, Coastal	21.1%	-7.5%
32	Dade, Miami	11.6%	-25.8%
33	Dade, Hialeah	17.5%	-41.0%
34	Dade, Rem Excl H.,M.,M.B.	20.2%	-24.5%
22 Wind	Dade	10.0%	0.0%
23 Wind	Dade	10.0%	0.0%
24 Wind	Dade	10.0%	0.0%
25 Wind	Dade	10.0%	0.0%
26 Wind	Dade	10.0%	0.0%
27 Wind	Dade	10.0%	0.0%
28 Wind	Dade	10.0%	0.0%
29 Wind	Dade	10.0%	0.0%
712	De Soto	20.7%	-27.9%
592	Dixie, Coastal	-2.3%	-15.4%
732	Dixie, Remainder	-0.6%	-13.0%
39	Duval, Jacksonville	7.4%	-16.6%
40	Duval, Remainder	1.6%	-15.2%
41	Duval, Coastal	0.1%	-25.7%
41 Wind	Duval	10.0%	0.0%
43	Escambia, Remainder	19.6%	-39.1%
602	Escambia, Coastal	22.7%	-7.5%
52 Wind	Escambia	10.0%	0.0%
53 Wind	Escambia	10.0%	0.0%
54 Wind	Escambia	10.0%	0.0%
531	Flagler, Coastal	22.4%	-7.5%
701	Flagler, Remainder	-0.1%	-18.7%
83 Wind	Flagler	10.0%	0.0%
603	Franklin	19.0%	-43.1%
65 Wind	Franklin	10.0%	0.0%
393	Gadsden	14.1%	-18.1%
923	Gilchrist	2.2%	-14.7%
552	Glades	22.4%	-35.9%
604	Gulf, Coastal	19.9%	-34.1%
722	Gulf, Remainder	0.4%	-15.9%
66 Wind	Gulf	10.0%	0.0%
493	Hamilton	3.7%	-12.4%
713	Hardee	22.5%	-43.8%
553	Hendry	22.0%	-29.0%
159	Hernando, Coastal	19.0%	-31.5%
733	Hernando, Remainder	22.1%	-35.3%
56 Wind	Hernando	10.0%	0.0%
714	Highlands	17.9%	-36.9%
47	Hillsborough, Tampa	26.4%	-44.7%
80	Hillsborough, Excl. Tampa	15.9%	-38.0%
593	Holmes	3.3%	-14.2%
181	Indian River, Coastal	22.6%	-40.1%
561	Indian River, Remainder	19.5%	-44.9%
76 Wind	Indian River	10.0%	0.0%
693	Jackson	5.8%	-16.2%
605	Jefferson, Coastal	-0.6%	-40.3%
793	Jefferson, Remainder	0.0%	-11.2%
893	Lafayette	0.7%	-12.2%
692	Lake	10.2%	-38.3%
542	Lee, Coastal	22.6%	-10.7%
554	Lee, Remainder	18.1%	-51.4%
17 Wind	Lee	10.0%	0.0%
18 Wind	Lee	10.0%	0.0%

Attachment B			
MOBILEHOME PHYSICAL DAMAGE(MDP-1 AND MD-1) Rate Changes			
		Wind	All Other
		Rate	Rate
Territory	Territory Description	Change	Change
19 Wind	Lee	10.0%	0.0%
20 Wind	Lee	10.0%	0.0%
993	Leon	-2.3%	-13.2%
594	Levy, Coastal	-4.9%	-10.7%
734	Levy, Remainder	-2.6%	-12.7%
87 Wind	Levy	10.0%	0.0%
931	Liberty	2.0%	-14.8%
932	Madison	15.6%	-15.0%
582	Manatee, Coastal	21.3%	-45.6%
735	Manatee, Remainder	15.3%	-53.0%
68 Wind	Manatee	10.0%	0.0%
792	Marion	23.1%	-25.3%
10	Marion, Remainder	19.1%	-40.8%
182	Marion, Coastal	23.3%	-41.1%
5	Monroe, Excl. Key West	38.9%	-9.4%
7	Monroe, Key West	37.9%	-7.5%
90 Wind	Monroe	10.0%	0.0%
532	Nassau, Coastal	-0.4%	-22.4%
892	Nassau, Remainder	0.2%	-12.4%
69 Wind	Nassau	2.8%	0.0%
606	Ocalaosa, Coastal	18.2%	-40.6%
723	Ocalaosa, Remainder	-0.4%	-22.0%
70 Wind	Ocalaosa	10.0%	0.0%
555	Okeechobee	22.5%	-28.3%
49	Orange, Orlando	6.7%	-33.7%
90	Orange, Excl. Orlando	7.4%	-33.4%
511	Osceola	24.6%	-37.0%
38	Palm Beach, Remainder	17.9%	-39.4%
362	Palm Beach, Coastal	21.1%	-7.5%
94 Wind	Palm Beach	10.0%	0.0%
95 Wind	Palm Beach	10.0%	0.0%
96 Wind	Palm Beach	10.0%	0.0%
97 Wind	Palm Beach	10.0%	0.0%
595	Pasco, Coastal	19.9%	-9.2%
736	Pasco, Remainder	15.2%	-38.2%
88 Wind	Pasco	10.0%	0.0%
42	Pinellas, Coastal	21.7%	-39.8%
46	Pinellas - Saint Petersburg	21.2%	-47.8%
81	Pinellas, Rem. Excl. Saint Petersburg	14.0%	-53.2%
42 Wind	Pinellas	10.0%	0.0%
50	Polk	27.0%	-32.6%
992	Putnam	9.2%	-24.8%
533	Saint Johns, Coastal	22.3%	-42.8%
702	Saint Johns, Remainder	1.1%	-21.7%
71 Wind	Saint Johns	10.0%	0.0%
183	Saint Lucie, Coastal	22.6%	-10.9%
562	Saint Lucie, Remainder	18.6%	-42.6%
77 Wind	Saint Lucie	10.0%	0.0%
607	Santa Rosa, Coastal	23.1%	-39.1%
724	Santa Rosa, Remainder	15.7%	-33.5%
92 Wind	Santa Rosa	10.0%	0.0%
583	Sarasota, Coastal	21.7%	-8.7%
715	Sarasota, Remainder	20.7%	-55.9%
49 Wind	Sarasota	10.0%	0.0%
50 Wind	Sarasota	10.0%	0.0%
51 Wind	Sarasota	10.0%	0.0%
512	Seminole	7.3%	-40.4%
921	Sumter	5.8%	-33.0%
933	Suwannee	7.4%	-15.2%
596	Taylor, Coastal	-6.2%	-8.8%
737	Taylor, Remainder	-1.4%	-10.5%
922	Union	-0.6%	-11.0%
62	Volusia, Coastal	20.2%	-40.5%
63	Volusia, Remainder	21.0%	-42.3%
14 Wind	Volusia	10.0%	0.0%
15 Wind	Volusia	10.0%	0.0%
16 Wind	Volusia	10.0%	0.0%
608	Wakulla, Coastal	-2.5%	-19.1%
725	Wakulla, Remainder	-3.5%	-10.7%
58 Wind	Wakulla	4.5%	0.0%
609	Walton, Coastal	-0.7%	-8.2%
726	Walton, Remainder	0.2%	-15.1%
75 Wind	Walton	10.0%	0.0%
934	Washington	1.1%	-15.2%