

**DWELLING FIRE
COMBINED TERRITORY INDICATION
INDICATED CAPPED TERRITORIAL RATE CHANGES
EXCLUDING THE EFFECT OF THE FHCFC BUILD-UP PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		12/31/2009	12/31/2009	12/31/2009	12/31/2009	12/31/2009								
<u>Territory</u>	<u>Territory Description</u>	<u>Inforce Wind Premium at Current Rate Level</u>	<u>Inforce Sinkhole Premium at Current Rate Level</u>	<u>Inforce DP1 All Other Premium at Current Rate Level</u>	<u>Inforce DP3 All Other Premium at Current Rate Level</u>	<u>Total Inforce Premium at Current Rate Level</u>	<u>Wind Approved Rate Change</u>	<u>Sinkhole Approved Rate Change</u>	<u>DP1 All Other Approved Rate Change</u>	<u>DP3 All Other Approved Rate Change</u>	<u>Total Uncapped Approved Rate Change</u>	<u>Rate Change Effective in 2011</u>	<u>Total Capped Approved Rate Change</u>	<u>Approved Cumulative Rate Change</u>
192	Alachua	53,115	152	54,403	249,070	356,740	60.0%	70.0%	-5.0%	-5.0%	4.7%	1.2%	4.7%	5.9%
292	Baker	8,728	2	7,934	17,737	34,401	60.0%	70.0%	-5.0%	-5.0%	19.2%	0.2%	9.7%	10.0%
601	Bay, Coastal	155,404	358	60,077	696,637	912,477	60.0%	70.0%	-5.0%	-5.0%	6.1%	-0.1%	6.1%	6.0%
721	Bay, Remainder	298,622	189	100,871	361,575	761,257	60.0%	70.0%	-5.0%	-5.0%	20.5%	-0.4%	10.4%	10.0%
59 Wind	Bay	1,356,548	0	0	0	1,356,548	60.0%	70.0%	0.0%	0.0%	60.0%	4.8%	4.9%	10.0%
392	Bradford	6,841	6	12,309	18,720	37,875	60.0%	70.0%	-5.0%	4.8%	11.6%	2.1%	7.8%	10.0%
57	Brevard, Coastal	1,228,353	0	106,721	1,501,543	2,836,616	60.0%	70.0%	-5.0%	-5.0%	23.1%	-1.8%	12.0%	10.0%
64	Brevard, Remainder	1,416,985	0	288,664	1,485,149	3,190,798	60.0%	70.0%	-5.0%	-5.0%	23.9%	-1.3%	11.4%	10.0%
60 Wind	Brevard	572,126	0	0	0	572,126	60.0%	70.0%	0.0%	0.0%	60.0%	4.9%	4.8%	10.0%
35	Broward, Hillwd & Ft. Ldrld	2,479,368	0	341,415	5,522,232	8,343,016	60.0%	70.0%	-5.0%	-5.0%	14.3%	-1.7%	11.9%	10.0%
361	Broward, Coastal	2,868	0	24,813	692,234	719,914	60.0%	70.0%	-5.0%	-5.0%	-4.7%	1.4%	-4.7%	-3.4%
37	Broward, Rem. Excl. Ft. L. & Hlywd	10,511,493	0	686,668	13,155,999	24,354,160	60.0%	70.0%	-5.0%	-3.7%	23.7%	-1.4%	11.5%	10.0%
45 Wind	Broward	696,580	0	0	0	696,580	60.0%	70.0%	0.0%	0.0%	60.0%	2.5%	7.3%	10.0%
46 Wind	Broward	1,694,022	0	0	0	1,694,022	60.0%	70.0%	0.0%	0.0%	60.0%	2.4%	7.4%	10.0%
47 Wind	Broward	3,206,670	0	0	0	3,206,670	60.0%	70.0%	0.0%	0.0%	60.0%	3.6%	6.2%	10.0%
48 Wind	Broward	5,683,001	0	0	0	5,683,001	60.0%	70.0%	0.0%	0.0%	60.0%	5.4%	4.4%	10.0%
193	Calhoun	4,261	3	10,706	12,454	27,424	60.0%	70.0%	-5.0%	-4.5%	5.3%	1.6%	5.3%	7.0%
581	Charlotte, Coastal	708,455	16	52,616	956,714	1,717,802	60.0%	70.0%	-5.0%	-0.4%	24.4%	-1.1%	11.2%	10.0%
711	Charlotte, Remainder	1,365,678	0	192,125	1,602,578	3,160,381	60.0%	70.0%	-5.0%	-4.7%	23.2%	-2.2%	12.5%	10.0%
61 Wind	Charlotte	385,021	0	0	0	385,021	60.0%	70.0%	0.0%	0.0%	60.0%	3.1%	6.7%	10.0%
591	Citrus, Coastal	64,593	87	20,105	49,641	134,426	60.0%	70.0%	-5.0%	-5.0%	26.3%	0.0%	10.0%	10.0%
731	Citrus, Remainder	166,545	14,076	82,208	174,800	437,629	60.0%	70.0%	-5.0%	-5.0%	22.1%	-1.0%	11.1%	10.0%
492	Clay	51,452	61	26,269	134,497	212,279	60.0%	70.0%	-5.0%	4.5%	16.8%	0.1%	9.9%	10.0%
551	Collier, Remainder	868,276	0	74,677	1,096,728	2,039,681	60.0%	70.0%	-5.0%	-5.0%	22.7%	-1.6%	11.8%	10.0%
541	Collier, Coastal	775,736	0	72,488	1,764,233	2,612,458	60.0%	70.0%	-5.0%	-10.0%	10.9%	-1.7%	10.9%	9.0%
62 Wind	Collier	1,365,161	0	0	0	1,365,161	60.0%	70.0%	0.0%	0.0%	60.0%	2.1%	7.7%	10.0%
293	Columbia	7,925	10	14,142	39,170	61,247	60.0%	70.0%	5.0%	-3.2%	6.9%	1.5%	6.9%	8.4%
30	Dade, Miami Beach	1,358	0	71,549	890,054	962,961	60.0%	70.0%	-5.0%	-5.0%	-4.9%	-1.1%	-4.9%	-6.0%
31	Dade, Coastal	4,590	0	19,944	765,830	790,364	60.0%	70.0%	-5.0%	-0.6%	-0.3%	-0.6%	-0.3%	-0.9%
32	Dade, Miami	8,037,697	0	727,881	8,352,315	17,117,893	60.0%	70.0%	-5.0%	10.0%	32.8%	-2.2%	12.4%	10.0%
33	Dade, Hialeah	3,387,788	0	411,816	2,549,088	6,348,692	60.0%	70.0%	-5.0%	10.0%	35.7%	-2.0%	12.3%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	19,547,335	0	1,621,615	25,577,511	46,746,461	60.0%	70.0%	-5.0%	10.0%	30.4%	-1.7%	11.8%	10.0%
22 Wind	Dade	2,045,975	0	0	0	2,045,975	60.0%	70.0%	0.0%	0.0%	60.0%	1.5%	8.4%	10.0%
23 Wind	Dade	1,043,036	0	0	0	1,043,036	60.0%	70.0%	0.0%	0.0%	60.0%	4.9%	4.8%	10.0%
24 Wind	Dade	2,003,957	0	0	0	2,003,957	60.0%	70.0%	0.0%	0.0%	60.0%	5.9%	3.8%	10.0%
25 Wind	Dade	1,246,310	0	0	0	1,246,310	60.0%	70.0%	0.0%	0.0%	60.0%	6.0%	3.7%	10.0%
26 Wind	Dade	563,871	0	0	0	563,871	60.0%	70.0%	0.0%	0.0%	60.0%	3.0%	6.8%	10.0%
27 Wind	Dade	1,756,995	0	0	0	1,756,995	60.0%	70.0%	0.0%	0.0%	60.0%	2.5%	7.3%	10.0%
28 Wind	Dade	1,693,341	0	0	0	1,693,341	60.0%	70.0%	0.0%	0.0%	60.0%	2.6%	7.2%	10.0%
29 Wind	Dade	906,523	0	0	0	906,523	60.0%	70.0%	0.0%	0.0%	60.0%	2.9%	6.9%	10.0%
712	De Soto	37,576	33	22,237	49,012	108,859	60.0%	70.0%	-5.0%	-2.4%	18.6%	-1.3%	11.5%	10.0%
592	Dixie, Coastal	9,816	10	12,421	6,767	29,015	60.0%	70.0%	-5.0%	-4.4%	17.2%	1.2%	8.7%	10.0%
732	Dixie, Remainder	3,931	2	4,449	5,607	13,989	60.0%	70.0%	-5.0%	2.0%	16.1%	1.3%	8.6%	10.0%
39	Duval, Jacksonville	515,822	0	153,648	836,156	1,505,627	60.0%	70.0%	-5.0%	8.4%	24.7%	0.4%	9.6%	10.0%
40	Duval, Remainder	520	0	707	4,838	6,065	60.0%	70.0%	-5.0%	-0.8%	3.9%	3.2%	3.9%	7.2%
41	Duval, Coastal	103,595	161	29,017	227,696	360,470	60.0%	70.0%	-5.0%	-5.0%	13.7%	0.8%	9.1%	10.0%
41 Wind	Duval	252,113	0	0	0	252,113	60.0%	70.0%	0.0%	0.0%	60.0%	5.5%	4.2%	10.0%
602	Escambia, Coastal	2,320	0	15,919	262,605	280,844	60.0%	70.0%	-1.8%	-5.0%	-4.3%	-1.0%	-4.3%	-5.2%
43	Escambia, Remainder	655,837	0	229,865	1,313,804	2,199,507	60.0%	70.0%	-5.0%	-5.0%	14.4%	-0.1%	10.2%	10.0%

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52 Wind	Escambia	505,771	0	0	0	505,771	60.0%	70.0%	0.0%	0.0%	60.0%	3.2%	6.5%	10.0%
53 Wind	Escambia	80,910	0	0	0	80,910	60.0%	70.0%	0.0%	0.0%	60.0%	4.8%	5.0%	10.0%
54 Wind	Escambia	898,225	0	0	0	898,225	60.0%	70.0%	0.0%	0.0%	60.0%	6.5%	3.3%	10.0%
531	Flagler, Coastal	0	35	4,787	42,333	47,155	60.0%	70.0%	-5.0%	-2.0%	60.0%	0.0%	-2.2%	-2.2%
701	Flagler, Remainder	41,296	45	5,448	53,338	100,126	60.0%	70.0%	-5.0%	3.8%	26.5%	-2.3%	12.6%	10.0%
83 Wind	Flagler	159,517	0	0	0	159,517	60.0%	70.0%	0.0%	0.0%	60.0%	1.9%	7.9%	10.0%
603	Franklin	37,630	104	12,699	245,121	295,554	60.0%	70.0%	-5.0%	-5.0%	3.3%	-0.7%	3.3%	2.6%
65 Wind	Franklin	1,362,568	0	0	0	1,362,568	60.0%	70.0%	0.0%	0.0%	60.0%	3.7%	6.1%	10.0%
393	Gadsden	31,567	47	29,630	62,431	123,676	60.0%	70.0%	-5.0%	10.0%	19.2%	0.7%	9.2%	10.0%
923	Gilchrist	2,590	2	8,713	5,180	16,484	60.0%	70.0%	-5.0%	3.5%	7.9%	1.1%	7.9%	9.1%
552	Glades	13,968	4	7,168	10,008	31,147	60.0%	70.0%	-5.0%	-3.2%	24.7%	-0.6%	10.7%	10.0%
604	Gulf, Coastal	23,699	53	10,012	178,273	212,037	60.0%	70.0%	-5.0%	0.7%	7.1%	-1.2%	7.1%	5.8%
722	Gulf, Remainder	2,248	0	3,051	5,060	10,360	60.0%	70.0%	-5.0%	-3.0%	10.1%	1.4%	8.5%	10.0%
66 Wind	Gulf	640,900	0	0	0	640,900	60.0%	70.0%	0.0%	0.0%	60.0%	2.1%	7.7%	10.0%
493	Hamilton	279	1	1,558	2,053	3,891	60.0%	70.0%	-5.0%	-1.2%	1.7%	2.5%	1.7%	4.2%
713	Hardee	17,296	17	11,984	13,165	42,462	60.0%	70.0%	-5.0%	-5.0%	21.5%	-2.1%	12.3%	10.0%
553	Hendry	61,863	36	20,367	48,995	131,260	60.0%	70.0%	-5.0%	4.1%	29.1%	-0.7%	10.8%	10.0%
159	Hernando, Coastal	67,048	65,965	27,432	201,433	361,878	60.0%	70.0%	-5.0%	3.5%	25.4%	1.1%	8.8%	10.0%
733	Hernando, Remainder	1,145,340	570,388	262,618	1,761,965	3,740,310	60.0%	70.0%	-5.0%	-5.0%	26.3%	0.8%	9.1%	10.0%
56 Wind	Hernando	112,600	0	0	0	112,600	60.0%	70.0%	0.0%	0.0%	60.0%	9.1%	0.8%	10.0%
714	Highlands	99,492	95	31,955	96,088	227,631	60.0%	70.0%	-5.0%	-4.5%	23.7%	-1.3%	11.4%	10.0%
47	Hillsborough, Tampa	3,021,542	135,401	510,557	3,117,628	6,785,129	60.0%	70.0%	-5.0%	5.0%	30.0%	-0.2%	10.3%	10.0%
80	Hillsborough, Excl. Tampa	3,021,716	113,176	487,062	3,204,491	6,826,444	60.0%	70.0%	-5.0%	-5.0%	25.0%	0.0%	10.0%	10.0%
593	Holmes	8,218	4	6,506	31,381	46,109	60.0%	70.0%	-5.0%	-5.0%	13.4%	1.5%	8.4%	10.0%
561	Indian River, Remainder	819,352	0	74,673	797,531	1,691,556	60.0%	70.0%	-5.0%	-5.0%	26.5%	-2.4%	12.8%	10.0%
181	Indian River, Coastal	722	0	14,986	297,349	313,058	60.0%	70.0%	-5.0%	-5.0%	-4.9%	-1.9%	-4.9%	-6.6%
76 Wind	Indian River	370,901	0	0	0	370,901	60.0%	70.0%	0.0%	0.0%	60.0%	3.6%	6.1%	10.0%
693	Jackson	17,258	15	28,614	33,908	79,794	60.0%	70.0%	2.5%	4.9%	16.0%	1.1%	8.8%	10.0%
605	Jefferson, Coastal	0	0	0	0	0	60.0%	70.0%	-5.0%	-2.2%	-	0.0%	-10.0%	-10.0%
793	Jefferson, Remainder	2,955	4	466	16,941	20,367	60.0%	70.0%	-5.0%	-3.3%	5.9%	-0.1%	5.9%	5.8%
893	Lafayette	1,065	7	0	4,768	5,840	60.0%	70.0%	-5.0%	-0.1%	10.9%	1.3%	8.6%	10.0%
692	Lake	177,866	10,062	149,413	253,272	590,613	60.0%	70.0%	-5.0%	-4.5%	16.1%	-0.3%	10.3%	10.0%
542	Lee, Coastal	8,516	776	32,915	965,383	1,007,589	60.0%	70.0%	-5.0%	-5.0%	-4.4%	-0.3%	-4.4%	-4.7%
554	Lee, Remainder	3,091,353	0	384,260	4,886,506	8,362,119	60.0%	70.0%	-5.0%	-5.0%	19.0%	-1.8%	12.0%	10.0%
17 Wind	Lee	2,749,537	0	0	0	2,749,537	60.0%	70.0%	0.0%	0.0%	60.0%	2.6%	7.2%	10.0%
18 Wind	Lee	519,498	0	0	0	519,498	60.0%	70.0%	0.0%	0.0%	60.0%	3.8%	6.0%	10.0%
19 Wind	Lee	106,039	0	0	0	106,039	60.0%	70.0%	0.0%	0.0%	60.0%	3.4%	6.4%	10.0%
20 Wind	Lee	133,025	0	0	0	133,025	60.0%	70.0%	0.0%	0.0%	60.0%	5.5%	4.3%	10.0%
993	Leon	128,919	265	79,593	318,441	527,219	60.0%	70.0%	-5.0%	-5.0%	10.9%	0.2%	9.8%	10.0%
594	Levy, Coastal	27,182	12	24,806	18,042	70,042	60.0%	70.0%	-5.0%	-5.0%	20.2%	-0.1%	10.1%	10.0%
734	Levy, Remainder	19,889	734	12,929	16,048	48,875	60.0%	70.0%	5.0%	-4.0%	24.4%	-0.5%	10.6%	10.0%
57 Wind	Levy	27,122	0	0	0	27,122	60.0%	70.0%	0.0%	0.0%	60.0%	4.7%	5.1%	10.0%
931	Liberty	1,458	0	3,511	4,242	9,211	60.0%	70.0%	-5.0%	-2.8%	6.3%	0.1%	6.3%	6.4%
932	Madison	2,705	1	5,994	12,612	21,312	60.0%	70.0%	-5.0%	-5.0%	3.3%	1.8%	3.3%	5.1%
582	Manatee, Coastal	578,040	0	37,607	1,029,727	1,645,374	60.0%	70.0%	-5.0%	-5.0%	17.8%	-1.1%	11.2%	10.0%
735	Manatee, Remainder	2,096,540	0	530,048	1,937,120	4,563,708	60.0%	70.0%	-5.0%	-5.0%	24.9%	-1.9%	12.1%	10.0%
68 Wind	Manatee	1,068,107	0	0	0	1,068,107	60.0%	70.0%	-5.0%	0.0%	60.0%	4.6%	5.1%	10.0%
792	Marion	172,987	228	104,701	321,726	599,642	60.0%	70.0%	-5.0%	-5.0%	13.8%	-0.9%	11.0%	10.0%
10	Martin, Remainder	1,163,053	0	149,992	1,038,649	2,351,694	60.0%	70.0%	-5.0%	-5.0%	27.1%	-3.2%	13.7%	10.0%

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182	Martin, Coastal	48,099	0	2,487	67,852	118,437	60.0%	70.0%	-5.0%	-5.0%	21.4%	-4.2%	14.8%	10.0%
5	Monroe, Excl. Key West	0	0	46,185	734,611	780,796	60.0%	70.0%	-5.0%	-5.0%	0.0%	-5.0%	-5.0%	-5.0%
7	Monroe, Key West	1,724	0	9,248	130,990	141,962	60.0%	70.0%	-5.0%	-1.7%	-1.1%	3.9%	-1.1%	2.7%
90 Wind	Monroe	9,437,274	0	0	0	9,437,274	60.0%	70.0%	0.0%	0.0%	60.0%	0.6%	9.3%	10.0%
532	Nassau, Coastal	27,491	51	10,028	71,270	108,840	60.0%	70.0%	-5.0%	-5.0%	11.5%	0.3%	9.7%	10.0%
892	Nassau, Remainder	4,000	5	1,831	19,359	25,195	60.0%	70.0%	-5.0%	1.7%	10.5%	-0.4%	10.4%	10.0%
69 Wind	Nassau	140,244	0	0	0	140,244	60.0%	70.0%	0.0%	0.0%	60.0%	5.0%	4.8%	10.0%
606	Okaloosa, Coastal	221,475	0	18,777	400,856	641,108	60.0%	70.0%	-5.0%	-5.0%	17.5%	-0.3%	10.4%	10.0%
723	Okaloosa, Remainder	974,887	0	176,742	1,021,699	2,173,328	60.0%	70.0%	-5.0%	-5.0%	24.2%	0.3%	9.7%	10.0%
70 Wind	Okaloosa	785,699	0	0	0	785,699	60.0%	70.0%	0.0%	0.0%	60.0%	3.6%	6.2%	10.0%
555	Okeechobee	31,996	15	23,122	16,188	71,321	60.0%	70.0%	-4.3%	-1.4%	25.2%	0.3%	9.7%	10.0%
49	Orange, Orlando	165,080	216	29,224	257,948	452,468	60.0%	70.0%	-5.0%	10.0%	27.3%	0.7%	9.3%	10.0%
90	Orange, Excl. Orlando	722,778	0	117,332	941,790	1,781,900	60.0%	70.0%	-5.0%	-5.0%	21.4%	1.1%	8.8%	10.0%
511	Osceola	202,096	198	40,981	292,897	536,172	60.0%	70.0%	-5.0%	10.0%	27.7%	-0.6%	10.7%	10.0%
362	Palm Beach, Coastal	3,706	0	21,128	751,748	776,582	60.0%	70.0%	-5.0%	-5.0%	-4.7%	-0.2%	-4.7%	-4.9%
38	Palm Beach, Remainder	7,795,416	0	793,293	13,297,297	21,886,005	60.0%	70.0%	-5.0%	-5.0%	18.2%	-1.0%	11.1%	10.0%
94 Wind	Palm Beach	1,021,388	0	0	0	1,021,388	60.0%	70.0%	0.0%	0.0%	60.0%	1.5%	8.4%	10.0%
95 Wind	Palm Beach	2,649,470	0	0	0	2,649,470	60.0%	70.0%	0.0%	0.0%	60.0%	3.8%	6.0%	10.0%
96 Wind	Palm Beach	3,939,395	0	0	0	3,939,395	60.0%	70.0%	0.0%	0.0%	60.0%	4.7%	5.1%	10.0%
97 Wind	Palm Beach	655,190	0	0	0	655,190	60.0%	70.0%	0.0%	0.0%	60.0%	3.8%	6.0%	10.0%
595	Pasco, Coastal	8,583	418,654	116,807	1,744,519	2,288,563	60.0%	70.0%	-5.0%	9.0%	9.0%	1.6%	8.3%	10.0%
736	Pasco, Remainder	2,155,994	1,243,172	561,205	5,217,556	9,177,927	60.0%	70.0%	-5.0%	-5.0%	20.4%	0.6%	9.3%	10.0%
88 Wind	Pasco	912,141	0	0	0	912,141	60.0%	70.0%	0.0%	0.0%	60.0%	8.9%	1.0%	10.0%
42	Pinellas, Coastal	22,188	1,528	69,560	1,400,712	1,493,988	60.0%	70.0%	-5.0%	-5.0%	-4.0%	0.0%	-4.0%	-4.0%
46	Pinellas - Saint Petersburg	3,938,001	0	657,450	3,679,872	8,275,322	60.0%	70.0%	-5.0%	-5.0%	25.9%	-1.5%	11.7%	10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	7,427,464	593,342	1,113,262	8,212,161	17,346,228	60.0%	70.0%	-5.0%	-5.0%	25.4%	-0.8%	10.9%	10.0%
42 Wind	Pinellas	1,995,606	0	0	0	1,995,606	60.0%	70.0%	0.0%	0.0%	60.0%	2.0%	7.9%	10.0%
50	Polk	618,817	0	196,197	952,821	1,767,836	60.0%	70.0%	-5.0%	5.0%	23.2%	0.3%	9.7%	10.0%
992	Putnam	19,277	27	42,941	57,542	119,787	60.0%	70.0%	-5.0%	-5.0%	5.5%	1.6%	5.5%	7.1%
533	Saint Johns, Coastal	71,960	127	9,941	173,288	255,315	60.0%	70.0%	-5.0%	-5.0%	13.4%	-0.1%	10.1%	10.0%
702	Saint Johns, Remainder	92,031	111	46,259	137,146	275,547	60.0%	70.0%	-5.0%	-5.0%	16.7%	-1.1%	11.2%	10.0%
71 Wind	Saint Johns	196,312	0	0	0	196,312	60.0%	70.0%	0.0%	0.0%	60.0%	4.4%	5.3%	10.0%
562	Saint Lucie, Remainder	1,215,385	0	256,584	1,079,175	2,551,144	60.0%	70.0%	-5.0%	-5.0%	26.0%	-2.1%	12.4%	10.0%
183	Saint Lucie, Coastal	82,128	0	12,238	191,585	285,951	60.0%	70.0%	-5.0%	-5.0%	13.7%	-1.9%	12.1%	10.0%
77 Wind	Saint Lucie	81,235	0	0	0	81,235	60.0%	70.0%	0.0%	0.0%	60.0%	5.6%	4.2%	10.0%
607	Santa Rosa, Coastal	508	156	468	34,620	35,751	60.0%	70.0%	-5.0%	-3.1%	-2.0%	-6.6%	-2.0%	-8.4%
724	Santa Rosa, Remainder	425,995	0	88,981	578,239	1,093,215	60.0%	70.0%	-5.0%	-5.0%	20.3%	-2.0%	12.3%	10.0%
92 Wind	Santa Rosa	367,269	0	0	0	367,269	60.0%	70.0%	0.0%	0.0%	60.0%	4.0%	5.8%	10.0%
583	Sarasota, Coastal	12,342	0	105,939	2,185,674	2,303,955	60.0%	70.0%	-5.0%	-5.0%	-4.7%	-0.1%	-4.7%	-4.8%
715	Sarasota, Remainder	1,802,439	0	219,870	3,021,819	5,044,128	60.0%	70.0%	-5.0%	-5.0%	18.2%	-0.8%	10.9%	10.0%
49 Wind	Sarasota	2,633,759	0	0	0	2,633,759	60.0%	70.0%	0.0%	0.0%	60.0%	2.1%	7.7%	10.0%
50 Wind	Sarasota	1,410,356	0	0	0	1,410,356	60.0%	70.0%	0.0%	0.0%	60.0%	3.3%	6.5%	10.0%
51 Wind	Sarasota	304,489	0	0	0	304,489	60.0%	70.0%	0.0%	0.0%	60.0%	4.2%	5.5%	10.0%
512	Seminole	292,946	415	53,788	570,977	918,125	60.0%	70.0%	-5.0%	-3.2%	16.9%	0.9%	9.0%	10.0%
921	Sumter	26,835	2,490	25,489	52,813	107,626	60.0%	70.0%	-5.0%	-5.0%	12.9%	0.9%	9.1%	10.0%
933	Suwannee	10,284	8	18,007	29,136	57,436	60.0%	70.0%	-5.0%	1.4%	9.9%	1.7%	8.2%	10.0%
596	Taylor, Coastal	13,634	11	6,383	18,055	38,083	60.0%	70.0%	-5.0%	-3.7%	18.9%	0.8%	9.2%	10.0%
737	Taylor, Remainder	8,323	14	11,318	12,926	32,581	60.0%	70.0%	-5.0%	-3.4%	12.3%	0.7%	9.2%	10.0%
922	Union	979	1	3,238	5,958	10,176	60.0%	70.0%	-5.0%	-2.9%	2.5%	1.2%	2.5%	3.7%

**DWELLING FIRE
COMBINED TERRITORY INDICATION
INDICATED CAPPED TERRITORIAL RATE CHANGES
EXCLUDING THE EFFECT OF THE FHC BUILD-UP PREMIUM**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		12/31/2009	12/31/2009	12/31/2009	12/31/2009	12/31/2009								
<u>Territory</u>	<u>Territory Description</u>	<u>Inforce Wind Premium at Current Rate Level</u>	<u>Inforce Sinkhole Premium at Current Rate Level</u>	<u>Inforce DP1 All Other Premium at Current Rate Level</u>	<u>Inforce DP3 All Other Premium at Current Rate Level</u>	<u>Total Inforce Premium at Current Rate Level</u>	<u>Wind Approved Rate Change</u>	<u>Sinkhole Approved Rate Change</u>	<u>DP1 All Other Approved Rate Change</u>	<u>DP3 All Other Approved Rate Change</u>	<u>Total Uncapped Approved Rate Change</u>	<u>Rate Change Effective in 2011</u>	<u>Total Capped Approved Rate Change</u>	<u>Approved Cumulative Rate Change</u>
62	Volusia, Coastal	3,875	410	68,708	453,403	526,395	60.0%	70.0%	-5.0%	-5.0%	-4.5%	0.6%	-4.5%	-3.8%
63	Volusia, Remainder	707,866	1,296	214,538	1,473,283	2,396,983	60.0%	70.0%	-1.1%	-5.0%	14.6%	-0.3%	10.3%	10.0%
14 Wind	Volusia	1,475,980	0	0	0	1,475,980	60.0%	70.0%	0.0%	0.0%	60.0%	3.1%	6.7%	10.0%
15 Wind	Volusia	546,684	0	0	0	546,684	60.0%	70.0%	0.0%	0.0%	60.0%	6.1%	3.6%	10.0%
16 Wind	Volusia	15,212	0	0	0	15,212	60.0%	70.0%	0.0%	0.0%	60.0%	-0.5%	10.5%	10.0%
608	Wakulla, Coastal	3,766	11	1,654	13,575	19,006	60.0%	70.0%	-5.0%	-4.7%	8.1%	0.4%	8.1%	8.6%
725	Wakulla, Remainder	6,795	5	2,976	15,404	25,181	60.0%	70.0%	-5.0%	-5.0%	12.6%	0.6%	9.4%	10.0%
58 Wind	Wakulla	41,327	0	0	0	41,327	60.0%	70.0%	0.0%	0.0%	60.0%	6.4%	3.3%	10.0%
609	Walton, Coastal	2,351	0	22,500	688,708	713,559	60.0%	70.0%	-5.0%	-5.0%	-4.8%	-0.4%	-4.8%	-5.2%
726	Walton, Remainder	49,889	40	26,432	71,549	147,911	60.0%	70.0%	-5.0%	-5.0%	16.9%	-0.1%	10.1%	10.0%
75 Wind	Walton	3,616,540	0	0	0	3,616,540	60.0%	70.0%	0.0%	0.0%	60.0%	1.5%	8.4%	10.0%
934	Washington	10,646	6	12,797	19,586	43,035	60.0%	70.0%	-5.0%	10.0%	17.9%	1.0%	8.9%	10.0%
	Total	165,050,120	3,174,227	13,882,244	141,500,809	323,607,400	60.0%	70.0%	-4.9%	-0.5%	30.8%	-0.2%	9.8%	9.5%

Notes:

- (1) From Exhibit 2F, Column (1)
- (2) From Exhibit 4F, Column (1)
- (3) From Exhibit 6B, Column (1)
- (4) From Exhibit 8B, Column (1)
- (5) = (1) + (2) + (3) + (4)
- (6) From Exhibit 2F, Column (8)
- (7) From Exhibit 4F, Column (2)
- (8) From Exhibit 6B, Column (8)
- (9) From Exhibit 8B, Column (8)
- (10) = [(1) * [1.0 + (6)] + (7) + (3) * [1.0 + (8)] + (4) * [1.0 + (9)]] / (5) - 1.0
- (11) Weighted average of PRM and PRW rate changes for switching to new 2011 rating plan. The weights that were used were based on the PRM and PRW 12/31/2009 inforce premium.
- (12) = Min[Max[(10), 0.9 / [1.0 + (11)] - 1.0], 1.1 / [1.0 + (11)] - 1.0]
- (13) = [1.0 + (11)] * [1.0 + (12)] - 1.0