

**CITIZENS FILINGS 12-14400(PLA) AND FCP 12-14401(COASTAL)
MDP-1 AND MW-1 POLICY TYPES COMBINED**

(Sheet 1 of 5)

**MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|--------------------------------|--------------------------|--|--|--|--|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| <u>County</u> | <u>Wind-Only Territory</u> | <u>PRM Territory</u> | <u>PRM Territory Description</u> | <u>Current Rate Level</u> | <u>Indicated Capped Rate Level</u> | |
| Alachua | | 192 | | 425,706 | 427,410 | 0.4% |
| Baker | | 292 | | 165,127 | 165,591 | 0.3% |
| Bay | | 601 | Coastal | 491,277 | 494,891 | 0.7% |
| Bay | | 721 | Remainder | 943,622 | 948,655 | 0.5% |
| Bay | 59 | | | 51,804 | 57,470 | 10.9% |
| Bradford | | 392 | | 151,611 | 152,076 | 0.3% |
| Brevard | | 057 | Coastal | 152,809 | 160,791 | 5.2% |
| Brevard | | 064 | Remainder | 2,354,349 | 2,609,261 | 10.8% |
| Brevard | 60 | | | 11,335 | 12,583 | 11.0% |
| Broward | | 035 | Hillwd & Ft. Ldrdle | 261,766 | 288,411 | 10.2% |
| Broward | | 037 | Rem. Excl. Ft. L. & Hlywd | 3,342,805 | 3,632,920 | 8.7% |
| Broward | | 361 | Coastal | 101 | 101 | 0.0% |
| Broward | 45 | | | 893 | 991 | 11.0% |
| Broward | 46 | | | 0 | 0 | n.a. |
| Broward | 47 | | | 5,343 | 5,931 | 11.0% |
| Broward | 48 | | | 125,378 | 139,192 | 11.0% |
| Calhoun | | 193 | | 88,059 | 88,421 | 0.4% |
| Charlotte | | 581 | Coastal | 471,067 | 496,913 | 5.5% |
| Charlotte | | 711 | Remainder | 993,037 | 1,000,429 | 0.7% |
| Charlotte | 61 | | | 8,062 | 8,948 | 11.0% |
| Citrus | | 591 | Coastal | 132,055 | 132,917 | 0.7% |
| Citrus | | 731 | Remainder | 1,230,131 | 1,236,901 | 0.6% |
| Clay | | 492 | | 570,305 | 572,446 | 0.4% |
| Collier | | 541 | Coastal | 393,017 | 426,207 | 8.4% |
| Collier | | 551 | Remainder | 722,290 | 800,859 | 10.9% |
| Collier | 62 | | | 23,256 | 25,818 | 11.0% |
| Columbia | | 293 | | 338,699 | 339,639 | 0.3% |
| Dade | | 030 | Miami Beach | 0 | 0 | n.a. |
| Dade | | 031 | Coastal | 216 | 216 | 0.0% |
| Dade | | 032 | Miami | 4,499 | 4,993 | 11.0% |
| Dade | | 033 | Hialeah | 4,789 | 5,261 | 9.9% |

**CITIZENS FILINGS 12-14400(PLA) AND FCP 12-14401(COASTAL)
MDP-1 AND MW-1 POLICY TYPES COMBINED**

(Sheet 2 of 5)

**MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|--------------------------------|--------------------------|--|---|--|---|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| <u>County</u> | <u>Wind-Only Territory</u> | <u>PRM Territory</u> | <u>PRM Territory Description</u> | <u>Current Rate Level</u> | <u>Indicated Capped Rate Level</u> | |
| Dade | | 034 | Rem Excl H.,M.,M.B. | 277,276 | 302,036 | 8.9% |
| Dade | 22 | | | 1,872 | 2,079 | 11.0% |
| Dade | 23 | | | 993 | 1,103 | 11.0% |
| Dade | 24 | | | 0 | 0 | n.a. |
| Dade | 25 | | | 0 | 0 | n.a. |
| Dade | 26 | | | 2,125 | 2,359 | 11.0% |
| Dade | 27 | | | 0 | 0 | n.a. |
| Dade | 28 | | | 6,844 | 7,599 | 11.0% |
| Dade | 29 | | | 41,196 | 45,735 | 11.0% |
| De Soto | | 712 | | 209,906 | 217,147 | 3.4% |
| Dixie | | 592 | Coastal | 89,205 | 89,710 | 0.6% |
| Dixie | | 732 | Remainder | 185,614 | 186,386 | 0.4% |
| Duval | | 039 | Jacksonville | 601,408 | 603,567 | 0.4% |
| Duval | | 040 | Remainder | 9,037 | 9,077 | 0.4% |
| Duval | | 041 | Coastal | 15,492 | 15,594 | 0.7% |
| Duval | 41 | | | 0 | 0 | n.a. |
| Escambia | | 043 | Remainder | 1,069,137 | 1,075,501 | 0.6% |
| Escambia | | 602 | Coastal | 726 | 726 | 0.0% |
| Escambia | 52 | | | 1,923 | 2,134 | 11.0% |
| Escambia | 53 | | | 2,182 | 2,421 | 11.0% |
| Escambia | 54 | | | 5,084 | 5,639 | 10.9% |
| Flagler | | 531 | Coastal | 10,105 | 10,105 | 0.0% |
| Flagler | | 701 | Remainder | 102,138 | 102,715 | 0.6% |
| Flagler | 83 | | | 12,836 | 14,234 | 10.9% |
| Franklin | | 603 | | 101,920 | 102,609 | 0.7% |
| Franklin | 65 | | | 30,905 | 34,289 | 11.0% |
| Gadsden | | 393 | | 267,310 | 268,143 | 0.3% |
| Gilchrist | | 923 | | 278,230 | 279,346 | 0.4% |
| Glades | | 552 | | 161,015 | 173,705 | 7.9% |
| Gulf | | 604 | Coastal | 42,243 | 42,439 | 0.5% |
| Gulf | | 722 | Remainder | 94,595 | 95,054 | 0.5% |

**CITIZENS FILINGS 12-14400(PLA) AND FCP 12-14401(COASTAL)
MDP-1 AND MW-1 POLICY TYPES COMBINED**

(Sheet 3 of 5)

**MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|--------------------------------|--------------------------|--|---|--|---|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| <u>County</u> | <u>Wind-Only Territory</u> | <u>PRM Territory</u> | <u>PRM Territory Description</u> | <u>Current Rate Level</u> | <u>Indicated Capped Rate Level</u> | |
| Gulf | 66 | | | 22,627 | 25,108 | 11.0% |
| Hamilton | | 493 | | 70,365 | 70,568 | 0.3% |
| Hardee | | 713 | | 103,324 | 103,994 | 0.6% |
| Hendry | | 553 | | 367,598 | 389,787 | 6.0% |
| Hernando | | 159 | Coastal | 104,989 | 105,459 | 0.4% |
| Hernando | | 733 | Remainder | 1,286,826 | 1,292,780 | 0.5% |
| Hernando | 56 | | | 4,825 | 5,352 | 10.9% |
| Highlands | | 714 | | 379,148 | 381,688 | 0.7% |
| Hillsborough | | 047 | Tampa | 64,995 | 66,301 | 2.0% |
| Hillsborough | | 080 | Excl. Tampa | 3,257,432 | 3,280,043 | 0.7% |
| Holmes | | 593 | | 137,961 | 138,460 | 0.4% |
| Indian River | | 181 | Coastal | 0 | 0 | n.a. |
| Indian River | | 561 | Remainder | 227,961 | 238,859 | 4.8% |
| Indian River | 76 | | | 0 | 0 | n.a. |
| Jackson | | 693 | | 351,001 | 352,312 | 0.4% |
| Jefferson | | 605 | Coastal | 0 | 0 | n.a. |
| Jefferson | | 793 | Remainder | 96,584 | 96,887 | 0.3% |
| Lafayette | | 893 | | 67,960 | 68,195 | 0.3% |
| Lake | | 692 | | 1,398,740 | 1,407,993 | 0.7% |
| Lee | | 542 | Coastal | 129,618 | 129,736 | 0.1% |
| Lee | | 554 | Remainder | 5,622,501 | 6,235,620 | 10.9% |
| Lee | 17 | | | 118,978 | 132,085 | 11.0% |
| Lee | 18 | | | 110,772 | 122,974 | 11.0% |
| Lee | 19 | | | 0 | 0 | n.a. |
| Lee | 20 | | | 71,358 | 79,210 | 11.0% |
| Leon | | 993 | | 355,537 | 357,273 | 0.5% |
| Levy | | 594 | Coastal | 182,519 | 183,452 | 0.5% |
| Levy | | 734 | Remainder | 552,631 | 555,293 | 0.5% |
| Levy | 57 | | | 4,685 | 5,197 | 10.9% |
| Liberty | | 931 | | 64,199 | 64,462 | 0.4% |
| Madison | | 932 | | 88,390 | 88,595 | 0.2% |

**CITIZENS FILINGS 12-14400(PLA) AND FCP 12-14401(COASTAL)
MDP-1 AND MW-1 POLICY TYPES COMBINED**

(Sheet 4 of 5)

**MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|--------------------------------|--------------------------|--|--|--|--|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| County | Wind-Only Territory | PRM Territory | PRM Territory Description | Current Rate Level | Indicated Capped Rate Level | |
| Manatee | | 582 | Coastal | 71,055 | 73,068 | 2.8% |
| Manatee | | 735 | Remainder | 3,507,715 | 3,618,347 | 3.2% |
| Manatee | 68 | | | 7,966 | 8,842 | 11.0% |
| Marion | | 792 | | 1,247,410 | 1,253,285 | 0.5% |
| Martin | | 010 | Remainder | 375,538 | 397,558 | 5.9% |
| Martin | | 182 | Coastal | 4,752 | 4,834 | 1.7% |
| Monroe | | 005 | Excl. Key West | 137,996 | 138,047 | 0.0% |
| Monroe | | 007 | Key West | 1,622 | 1,622 | 0.0% |
| Monroe | 90 | | | 655,436 | 727,677 | 11.0% |
| Nassau | | 532 | Coastal | 11,145 | 11,216 | 0.6% |
| Nassau | | 892 | Remainder | 657,602 | 660,020 | 0.4% |
| Nassau | 69 | | | 0 | 0 | n.a. |
| Okaloosa | | 606 | Coastal | 5,307 | 5,785 | 9.0% |
| Okaloosa | | 723 | Remainder | 402,946 | 405,481 | 0.6% |
| Okaloosa | 70 | | | 0 | 0 | n.a. |
| Okeechobee | | 555 | | 414,271 | 450,488 | 8.7% |
| Orange | | 049 | Orlando | 3,633 | 3,655 | 0.6% |
| Orange | | 090 | Excl. Orlando | 399,275 | 401,651 | 0.6% |
| Osceola | | 511 | | 475,188 | 500,234 | 5.3% |
| Palm Beach | | 038 | Remainder | 542,039 | 561,754 | 3.6% |
| Palm Beach | | 362 | Coastal | 8,333 | 8,333 | 0.0% |
| Palm Beach | 94 | | | 30,008 | 33,315 | 11.0% |
| Palm Beach | 95 | | | 6,040 | 6,706 | 11.0% |
| Palm Beach | 96 | | | 16,155 | 17,934 | 11.0% |
| Palm Beach | 97 | | | 573 | 636 | 11.0% |
| Pasco | | 595 | Coastal | 152,512 | 152,597 | 0.1% |
| Pasco | | 736 | Remainder | 4,414,740 | 4,438,590 | 0.5% |
| Pasco | 88 | | | 118,983 | 131,999 | 10.9% |
| Pinellas | | 042 | Coastal | 1,075 | 1,081 | 0.5% |
| Pinellas | | 046 | Saint Petersburg | 296,392 | 303,637 | 2.4% |
| Pinellas | | 081 | Rem. Excl. Saint Petersburg | 4,620,896 | 4,657,055 | 0.8% |

**CITIZENS FILINGS 12-14400(PLA) AND FCP 12-14401(COASTAL)
MDP-1 AND MW-1 POLICY TYPES COMBINED**

(Sheet 5 of 5)

**MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES**

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---------------|--------------------------------|--------------------------|--|---|--|---|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| <u>County</u> | <u>Wind-Only Territory</u> | <u>PRM Territory</u> | <u>PRM Territory Description</u> | <u>Current Rate Level</u> | <u>Indicated Capped Rate Level</u> | |
| Pinellas | 42 | | | 0 | 0 | n.a. |
| Polk | | 050 | | 2,922,349 | 3,236,055 | 10.7% |
| Putnam | | 992 | | 780,382 | 784,113 | 0.5% |
| Saint Johns | | 533 | Coastal | 105,707 | 110,870 | 4.9% |
| Saint Johns | | 702 | Remainder | 522,815 | 525,861 | 0.6% |
| Saint Johns | 71 | | | 4,879 | 5,406 | 10.8% |
| Saint Lucie | | 183 | Coastal | 55,406 | 55,459 | 0.1% |
| Saint Lucie | | 562 | Remainder | 300,132 | 309,189 | 3.0% |
| Saint Lucie | 77 | | | 105,258 | 116,838 | 11.0% |
| Santa Rosa | | 607 | Coastal | 0 | 0 | n.a. |
| Santa Rosa | | 724 | Remainder | 1,027,640 | 1,034,363 | 0.7% |
| Santa Rosa | 92 | | | 0 | 0 | n.a. |
| Sarasota | | 583 | Coastal | 267,816 | 267,916 | 0.0% |
| Sarasota | | 715 | Remainder | 1,999,359 | 2,090,447 | 4.6% |
| Sarasota | 49 | | | 57,164 | 63,451 | 11.0% |
| Sarasota | 50 | | | 185,707 | 206,118 | 11.0% |
| Sarasota | 51 | | | 39,550 | 43,890 | 11.0% |
| Seminole | | 512 | | 202,958 | 204,304 | 0.7% |
| Sumter | | 921 | | 336,445 | 338,518 | 0.6% |
| Suwannee | | 933 | | 322,719 | 323,760 | 0.3% |
| Taylor | | 596 | Coastal | 162,621 | 163,382 | 0.5% |
| Taylor | | 737 | Remainder | 126,785 | 127,181 | 0.3% |
| Union | | 922 | | 81,891 | 82,154 | 0.3% |
| Volusia | | 062 | Coastal | 2,197 | 2,371 | 7.9% |
| Volusia | | 063 | Remainder | 1,542,205 | 1,552,365 | 0.7% |
| Volusia | 14 | | | 351 | 389 | 10.9% |
| Volusia | 15 | | | 86,284 | 95,703 | 10.9% |
| Volusia | 16 | | | 911 | 1,010 | 10.9% |
| Wakulla | | 608 | Coastal | 52,368 | 52,709 | 0.7% |
| Wakulla | | 725 | Remainder | 330,053 | 331,423 | 0.4% |
| Wakulla | 58 | | | 11,529 | 11,612 | 0.7% |

MOBILE HOMEOWNERS PHYSICAL DAMAGE
COMBINED TERRITORY INDICATION
TERRITORIAL RATE CHANGES

| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|-------------|------------------------|------------------|---------------------------------|---|-----------------------------------|---|
| | | | | Estimated Inforce AOP + Wind Premium Including FHCF Buildup | | Indicated Capped Rate Change Including FHCF Buildup |
| County | Wind-Only Territory | PRM Territory | PRM Territory Description | Current Rate Level | Indicated Capped Rate Level | |
| Walton | | 609 | Coastal | 36,565 | 36,599 | 0.1% |
| Walton | | 726 | Remainder | 500,956 | 503,291 | 0.5% |
| Walton | 75 | | | 92,364 | 102,481 | 11.0% |
| Washington | | 934 | | 230,850 | 231,879 | 0.4% |
| STATE TOTAL | | | | 63,409,073 | 65,891,936 | 3.9% |

Notes:
(5) From Exhibit 10, Page 1, Column (10)
(6) From Exhibit 10, Page 2, Column (8)
(7) = (6)/(5) - 1