

Rate Level Effect Summary Report

Region	Amount of Insurance in 000's	Earned House Years	Earned Premium at CRL	Current Annual Base Rate	Proposed Annual Base Rate	Current % Change	Current Avg Annual Premium	Proposed Avg Annual Premium	Total % Change	Distribution	
										Amount of Insurance	Earned House Years
Alachua	211,097	1,997.00	\$1,745,755.00	\$389.26	\$464.08	19.2%	\$874.19	\$1,018.06	16.5%	1.68%	2.03%
Baker	14,686	63.00	\$114,141.00	\$833.75	\$929.25	11.5%	\$1,811.76	\$2,055.55	13.5%	0.12%	0.06%
Bay	155,807	1,312.00	\$2,163,146.00	\$760.11	\$898.58	18.2%	\$1,648.74	\$1,926.64	16.9%	1.24%	1.33%
Bradford	19,150	91.00	\$146,624.00	\$744.64	\$818.93	10.0%	\$1,611.26	\$1,766.85	9.7%	0.15%	0.09%
Brevard	397,047	2,539.00	\$3,341,132.00	\$785.49	\$946.54	20.5%	\$1,315.92	\$1,562.56	18.7%	3.16%	2.58%
Broward	561,085	6,549.00	\$6,370,225.00	\$659.90	\$854.00	29.4%	\$972.70	\$1,233.96	26.9%	4.47%	6.64%
Calhoun	5,848	25.00	\$47,262.00	\$761.20	\$886.36	16.4%	\$1,890.48	\$2,197.17	16.2%	0.05%	0.03%
Charlotte	75,131	444.00	\$732,951.00	\$1,261.73	\$1,277.62	1.3%	\$1,650.79	\$1,725.68	4.5%	0.60%	0.45%
Citrus	346,626	1,637.00	\$2,446,384.00	\$1,021.24	\$1,313.50	28.6%	\$1,494.43	\$1,875.39	25.5%	2.76%	1.66%
Clay	238,626	1,350.00	\$1,880,104.00	\$631.34	\$701.21	11.1%	\$1,392.67	\$1,540.56	10.6%	1.90%	1.37%
Collier	389,248	2,920.00	\$5,421,450.00	\$1,720.17	\$1,861.40	8.2%	\$1,856.66	\$2,049.69	10.4%	3.10%	2.96%
Columbia	66,782	345.00	\$555,160.00	\$754.79	\$839.82	11.3%	\$1,609.16	\$1,814.46	12.8%	0.53%	0.35%
Dade	282,486	2,904.00	\$3,642,205.00	\$990.29	\$1,134.57	14.6%	\$1,254.20	\$1,450.04	15.6%	2.25%	2.95%
DeSoto	44,952	173.00	\$318,316.00	\$1,256.02	\$1,851.82	47.4%	\$1,839.97	\$2,504.30	36.1%	0.36%	0.18%
Dixie	8,539	42.00	\$82,521.00	\$842.24	\$952.95	13.2%	\$1,964.79	\$2,146.42	9.2%	0.07%	0.04%
Duval	916,125	8,139.00	\$7,240,009.00	\$383.38	\$419.93	9.5%	\$889.55	\$972.03	9.3%	7.29%	8.26%
Escambia	213,259	1,933.00	\$3,162,212.00	\$975.39	\$1,203.25	23.4%	\$1,635.91	\$1,970.48	20.4%	1.70%	1.96%
Flagler	30,832	389.00	\$220,069.00	\$239.55	\$286.51	19.6%	\$565.73	\$684.69	21.0%	0.25%	0.39%
Franklin	3,432	16.00	\$50,376.00	\$1,076.50	\$976.94	-9.2%	\$3,148.50	\$2,826.07	-10.2%	0.03%	0.02%
Gadsden	38,548	184.00	\$304,795.00	\$760.48	\$893.83	17.5%	\$1,656.49	\$1,928.45	16.4%	0.31%	0.19%
Gilchrist	12,543	63.00	\$98,700.00	\$740.89	\$879.83	18.8%	\$1,566.67	\$1,801.10	15.0%	0.10%	0.06%
Glades	10,397	44.00	\$82,550.00	\$1,177.64	\$1,720.82	46.1%	\$1,876.14	\$2,543.50	35.6%	0.08%	0.04%
Gulf	8,052	40.00	\$84,499.00	\$914.38	\$1,000.23	9.4%	\$2,112.47	\$2,307.55	9.2%	0.06%	0.04%
Hamilton	3,628	20.00	\$34,269.00	\$811.20	\$911.70	12.4%	\$1,713.45	\$1,953.84	14.0%	0.03%	0.02%
Hardee	14,150	74.00	\$116,628.00	\$894.27	\$1,302.99	45.7%	\$1,576.06	\$2,117.50	34.4%	0.11%	0.08%
Hendry	17,398	90.00	\$146,326.00	\$898.82	\$1,310.29	45.8%	\$1,625.84	\$2,179.29	34.0%	0.14%	0.09%
Hernando	22,347	242.00	\$110,363.00	\$324.23	\$378.55	16.8%	\$456.04	\$534.81	17.3%	0.18%	0.25%
Highlands	244,756	1,164.00	\$2,088,022.00	\$1,167.58	\$1,713.03	46.7%	\$1,793.84	\$2,446.65	36.4%	1.95%	1.18%
Hillsborough	1,426,853	8,896.00	\$16,091,825.00	\$1,092.40	\$1,561.68	43.0%	\$1,808.88	\$2,502.52	38.4%	11.36%	9.03%
Holmes	23,551	112.00	\$201,040.00	\$797.96	\$935.32	17.2%	\$1,795.00	\$2,085.87	16.2%	0.19%	0.11%
Indian River	62,066	294.00	\$540,817.00	\$1,657.80	\$2,386.82	44.0%	\$1,839.52	\$2,494.47	35.6%	0.49%	0.30%
Jackson	50,495	260.00	\$393,947.00	\$702.45	\$822.53	17.1%	\$1,515.18	\$1,757.70	16.0%	0.40%	0.26%
Jefferson	7,657	29.00	\$56,439.00	\$870.07	\$982.41	12.9%	\$1,946.17	\$2,223.47	14.2%	0.06%	0.03%
Lafayette	1,167	4.00	\$8,245.00	\$821.25	\$936.50	14.0%	\$2,061.25	\$2,382.98	15.6%	0.01%	0.00%

Lake	391,557	2,393.00	\$3,421,708.00	\$791.31	\$1,035.20	30.8%	\$1,429.88	\$1,757.17	22.9%	3.12%	2.43%
Lee	743,804	6,001.00	\$10,497,904.00	\$1,529.69	\$1,747.39	14.2%	\$1,749.36	\$2,015.09	15.2%	5.92%	6.09%
Leon	233,291	2,270.00	\$1,852,095.00	\$364.15	\$430.74	18.3%	\$815.90	\$959.88	17.6%	1.86%	2.30%
Levy	27,415	137.00	\$240,868.00	\$913.57	\$1,147.58	25.6%	\$1,758.16	\$2,129.28	21.1%	0.22%	0.14%
Liberty	2,372	10.00	\$19,761.00	\$828.40	\$965.30	16.5%	\$1,976.10	\$2,288.74	15.8%	0.02%	0.01%
Madison	2,685	16.00	\$21,791.00	\$564.06	\$638.25	13.2%	\$1,361.94	\$1,578.17	15.9%	0.02%	0.02%
Manatee	140,838	1,153.00	\$1,299,418.00	\$761.26	\$815.43	7.1%	\$1,126.98	\$1,238.78	9.9%	1.12%	1.17%
Marion	348,788	2,575.00	\$3,461,056.00	\$755.96	\$948.86	25.5%	\$1,344.10	\$1,612.12	19.9%	2.78%	2.61%
Martin	64,196	339.00	\$699,195.00	\$1,513.12	\$2,156.78	42.5%	\$2,062.52	\$2,810.91	36.3%	0.51%	0.34%
Monroe	3,701	11.00	\$5,599.00	\$1,257.73	\$1,629.55	29.6%	\$509.00	\$649.34	27.6%	0.03%	0.01%
Nassau	60,851	321.00	\$391,508.00	\$530.65	\$590.69	11.3%	\$1,219.65	\$1,358.89	11.4%	0.48%	0.33%
Okaloosa	131,545	1,047.00	\$1,527,449.00	\$710.06	\$838.58	18.1%	\$1,458.88	\$1,709.90	17.2%	1.05%	1.06%
Okeechobee	27,126	143.00	\$321,981.00	\$1,207.75	\$1,877.92	55.5%	\$2,251.61	\$3,317.93	47.4%	0.22%	0.15%
Orange	1,100,675	10,831.00	\$9,998,510.00	\$474.60	\$615.02	29.6%	\$923.14	\$1,156.62	25.3%	8.76%	10.99%
Osceola	313,201	2,113.00	\$2,876,734.00	\$763.39	\$1,032.59	35.3%	\$1,361.44	\$1,744.08	28.1%	2.49%	2.14%
Palm Beach	356,879	4,166.00	\$3,541,086.00	\$529.36	\$684.29	29.3%	\$850.00	\$1,049.90	23.5%	2.84%	4.23%
Pasco	61,254	835.00	\$296,282.00	\$291.43	\$301.96	3.6%	\$354.83	\$386.98	9.1%	0.49%	0.85%
Pinellas	147,208	2,595.00	\$1,167,300.00	\$204.48	\$234.34	14.6%	\$449.82	\$525.08	16.7%	1.17%	2.63%
Polk	385,933	2,499.00	\$4,242,269.00	\$934.14	\$1,193.81	27.8%	\$1,697.59	\$2,095.65	23.4%	3.07%	2.54%
Putnam	21,433	121.00	\$170,612.00	\$622.89	\$691.45	11.0%	\$1,410.02	\$1,552.30	10.1%	0.17%	0.12%
Santa Rosa	130,473	729.00	\$1,608,666.00	\$1,154.95	\$1,340.90	16.1%	\$2,206.67	\$2,541.12	15.2%	1.04%	0.74%
Sarasota	276,275	2,148.00	\$2,082,126.00	\$1,230.48	\$1,273.38	3.5%	\$969.33	\$1,080.26	11.4%	2.20%	2.18%
Seminole	539,721	4,678.00	\$5,038,325.00	\$547.39	\$714.77	30.6%	\$1,077.03	\$1,359.43	26.2%	4.30%	4.75%
St. Johns	206,771	1,036.00	\$1,200,563.00	\$451.20	\$462.35	2.5%	\$1,158.84	\$1,199.23	3.5%	1.65%	1.05%
St. Lucie	181,304	942.00	\$2,196,091.00	\$2,279.37	\$3,238.27	42.1%	\$2,331.31	\$3,127.64	34.2%	1.44%	0.96%
Sumter	75,258	362.00	\$456,021.00	\$912.88	\$1,193.73	30.8%	\$1,259.73	\$1,504.42	19.4%	0.60%	0.37%
Suwannee	11,598	63.00	\$93,010.00	\$716.21	\$808.52	12.9%	\$1,476.35	\$1,677.68	13.6%	0.09%	0.06%
Taylor	5,860	31.00	\$51,367.00	\$783.42	\$890.55	13.7%	\$1,657.00	\$1,888.27	14.0%	0.05%	0.03%
Union	6,116	28.00	\$49,613.00	\$809.96	\$903.00	11.5%	\$1,771.90	\$2,011.89	13.5%	0.05%	0.03%
Volusia	530,049	4,005.00	\$5,089,450.00	\$694.05	\$828.30	19.3%	\$1,270.77	\$1,498.80	17.9%	4.22%	4.06%
Wakulla	28,802	130.00	\$247,024.00	\$890.68	\$1,011.10	13.5%	\$1,900.18	\$2,169.61	14.2%	0.23%	0.13%
Walton	59,579	337.00	\$783,818.00	\$1,037.48	\$1,227.35	18.3%	\$2,325.87	\$2,700.57	16.1%	0.47%	0.34%
Washington	24,425	116.00	\$192,784.00	\$779.55	\$912.74	17.1%	\$1,661.93	\$1,930.75	16.2%	0.19%	0.12%
Statewide	12,565,349	98,565.00	\$125,180,491.00	\$794.04	\$984.83	24.0%	\$1,270.03	\$1,549.32	22.0%	100.00%	100.00%

Report Parameters:

File Log Number: 12-10267

Companies: CASTLE KEY INDEMNITY COMPANY

Program Policy/Coverages: STRATEGIC RISK MANAGEMENT (HO) HO-2 Owners, STRATEGIC RISK MANAGEMENT (HO) HO-3 Owners, STRATEGIC RISK MANAGEMENT (HO) HO-4 Tenants, STRATEGIC RISK MANAGEMENT (HO) HO-5 Tenants

Earned Premium
1.39%
0.09%
1.73%
0.12%
2.67%
5.09%
0.04%
0.59%
1.95%
1.50%
4.33%
0.44%
2.91%
0.25%
0.07%
5.78%
2.53%
0.18%
0.04%
0.24%
0.08%
0.07%
0.07%
0.03%
0.09%
0.12%
0.09%
1.67%
12.85%
0.16%
0.43%
0.31%
0.05%
0.01%

2.73%
8.39%
1.48%
0.19%
0.02%
0.02%
1.04%
2.76%
0.56%
0.00%
0.31%
1.22%
0.26%
7.99%
2.30%
2.83%
0.24%
0.93%
3.39%
0.14%
1.29%
1.66%
4.02%
0.96%
1.75%
0.36%
0.07%
0.04%
0.04%
4.07%
0.20%
0.63%
0.15%
100.00%

O-5 Owners