

## 5-Year Rate Projections for Homeowners (HO-3) Insurance By Florida County and Risk Type

(Based on the filed/approved rate changes for 15 large insurance companies writing this coverage in Florida - excludes Citizens)

Florida County & Risk Type	1/1/2017 Average*	1/1/2018 Projected Avg.**	1/1/2019 Projected Avg.**	1/1/2020 Projected Avg.**	1/1/2021 Projected Avg.**	1/1/2022 Projected Avg.**
<b>Statewide</b>						
\$150,000 New Home	\$1,232.08	\$1,297.38	\$1,366.14	\$1,438.55	\$1,514.79	\$1,595.07
\$150,000 Home Pre-2001 with Mitigation	\$1,304.10	\$1,339.31	\$1,375.47	\$1,412.61	\$1,450.75	\$1,489.92
\$300,000 New Home	\$2,235.39	\$2,353.87	\$2,478.63	\$2,610.00	\$2,748.33	\$2,893.99
<b>Alachua</b>						
\$150,000 New Home	\$810.23	\$855.61	\$903.52	\$954.12	\$1,007.55	1,063.97
\$150,000 Home Pre-2001 with Mitigation	\$918.49	\$945.13	\$972.54	\$1,000.74	\$1,029.76	1,059.62
\$300,000 New Home	\$1,429.19	\$1,510.65	\$1,596.76	\$1,687.78	\$1,783.98	1,885.67
<b>Baker</b>						
\$150,000 New Home	\$873.81	\$924.49	\$978.11	\$1,034.84	\$1,094.86	\$1,158.36
\$150,000 Home Pre-2001 with Mitigation	\$1,024.89	\$1,046.41	\$1,068.38	\$1,090.82	\$1,113.73	\$1,137.12
\$300,000 New Home	\$1,611.58	\$1,706.66	\$1,807.35	\$1,913.98	\$2,026.90	\$2,146.49
<b>Bay</b>						
\$150,000 New Home	\$1,306.23	\$1,380.69	\$1,459.39	\$1,542.58	\$1,630.51	\$1,723.45
\$150,000 Home Pre-2001 with Mitigation	\$1,333.95	\$1,364.63	\$1,396.02	\$1,428.13	\$1,460.98	\$1,494.58
\$300,000 New Home	\$2,333.48	\$2,466.48	\$2,607.07	\$2,755.67	\$2,912.74	\$3,078.77
<b>Bradford</b>						
\$150,000 New Home	\$817.28	\$861.42	\$907.94	\$956.97	\$1,008.65	\$1,063.12
\$150,000 Home Pre-2001 with Mitigation	\$953.92	\$972.04	\$990.51	\$1,009.33	\$1,028.51	\$1,048.05
\$300,000 New Home	\$1,504.89	\$1,589.17	\$1,678.16	\$1,772.14	\$1,871.38	\$1,976.18
<b>Brevard</b>						
\$150,000 New Home	\$1,427.25	\$1,508.60	\$1,594.59	\$1,685.48	\$1,781.55	\$1,883.10
\$150,000 Home Pre-2001 with Mitigation	\$1,409.25	\$1,465.62	\$1,524.24	\$1,585.21	\$1,648.62	\$1,714.56
\$300,000 New Home	\$2,593.67	\$2,741.51	\$2,897.78	\$3,062.95	\$3,237.54	\$3,422.08
<b>Broward</b>						
\$150,000 New Home	\$2,182.58	\$2,403.02	\$2,645.73	\$2,912.95	\$3,207.16	\$3,531.08
\$150,000 Home Pre-2001 with Mitigation	\$2,410.62	\$2,610.70	\$2,827.39	\$3,062.06	\$3,316.21	\$3,591.46
\$300,000 New Home	\$3,976.16	\$4,365.82	\$4,793.67	\$5,263.45	\$5,779.27	\$6,345.64
<b>Calhoun</b>						
\$150,000 New Home	\$966.81	\$1,011.29	\$1,057.81	\$1,106.47	\$1,157.37	\$1,210.61
\$150,000 Home Pre-2001 with Mitigation	\$1,115.56	\$1,126.71	\$1,137.98	\$1,149.36	\$1,160.85	\$1,172.46
\$300,000 New Home	\$1,772.83	\$1,859.70	\$1,950.83	\$2,046.42	\$2,146.69	\$2,251.88
<b>Charlotte</b>						
\$150,000 New Home	\$1,492.70	\$1,521.07	\$1,549.97	\$1,579.42	\$1,609.43	\$1,640.01
\$150,000 Home Pre-2001 with Mitigation	\$1,471.28	\$1,472.75	\$1,474.22	\$1,475.69	\$1,477.17	\$1,478.65
\$300,000 New Home	\$2,680.09	\$2,731.01	\$2,782.90	\$2,835.78	\$2,889.66	\$2,944.56
<b>Citrus</b>						
\$150,000 New Home	\$1,263.33	\$1,342.92	\$1,427.52	\$1,517.45	\$1,613.05	\$1,714.67
\$150,000 Home Pre-2001 with Mitigation	\$1,361.53	\$1,409.19	\$1,458.51	\$1,509.56	\$1,562.39	\$1,617.07
\$300,000 New Home	\$2,398.45	\$2,544.75	\$2,699.98	\$2,864.68	\$3,039.43	\$3,224.84
<b>Clay</b>						
\$150,000 New Home	\$703.63	\$766.96	\$835.99	\$911.23	\$993.24	\$1,082.63
\$150,000 Home Pre-2001 with Mitigation	\$809.34	\$856.29	\$905.95	\$958.50	\$1,014.09	\$1,072.91
\$300,000 New Home	\$1,233.92	\$1,347.44	\$1,471.40	\$1,606.77	\$1,754.59	\$1,916.01
<b>Collier</b>						
\$150,000 New Home	\$1,845.46	\$1,874.99	\$1,904.99	\$1,935.47	\$1,966.44	\$1,997.90
\$150,000 Home Pre-2001 with Mitigation	\$1,756.01	\$1,754.25	\$1,752.50	\$1,750.75	\$1,749.00	\$1,747.25
\$300,000 New Home	\$3,305.23	\$3,354.81	\$3,405.13	\$3,456.21	\$3,508.05	\$3,560.67
<b>Columbia</b>						
\$150,000 New Home	\$880.29	\$931.35	\$985.37	\$1,042.52	\$1,102.99	\$1,166.96
\$150,000 Home Pre-2001 with Mitigation	\$1,032.11	\$1,054.82	\$1,078.03	\$1,101.75	\$1,125.99	\$1,150.76
\$300,000 New Home	\$1,617.56	\$1,712.99	\$1,814.06	\$1,921.09	\$2,034.43	\$2,154.46

## 5-Year Rate Projections for Homeowners (HO-3) Insurance By Florida County and Risk Type

(Based on the filed/approved rate changes for 15 large insurance companies writing this coverage in Florida - excludes Citizens)

Florida County & Risk Type	1/1/2017 Average*	1/1/2018 Projected Avg.**	1/1/2019 Projected Avg.**	1/1/2020 Projected Avg.**	1/1/2021 Projected Avg.**	1/1/2022 Projected Avg.**
<b>Desoto</b>						
\$150,000 New Home	\$1,095.75	\$1,151.64	\$1,210.37	\$1,272.10	\$1,336.98	\$1,405.17
\$150,000 Home Pre-2001 with Mitigation	\$1,146.39	\$1,175.05	\$1,204.43	\$1,234.54	\$1,265.40	\$1,297.04
\$300,000 New Home	\$1,986.49	\$2,085.82	\$2,190.11	\$2,299.62	\$2,414.60	\$2,535.33
<b>Dixie</b>						
\$150,000 New Home	\$930.20	\$981.36	\$1,035.33	\$1,092.27	\$1,152.34	\$1,215.72
\$150,000 Home Pre-2001 with Mitigation	\$1,026.56	\$1,051.20	\$1,076.43	\$1,102.26	\$1,128.71	\$1,155.80
\$300,000 New Home	\$1,675.65	\$1,766.14	\$1,861.51	\$1,962.03	\$2,067.98	\$2,179.65
<b>Duval</b>						
\$150,000 New Home	\$778.30	\$844.46	\$916.24	\$994.12	\$1,078.62	\$1,170.30
\$150,000 Home Pre-2001 with Mitigation	\$889.70	\$936.86	\$986.51	\$1,038.80	\$1,093.86	\$1,151.83
\$300,000 New Home	\$1,389.62	\$1,506.34	\$1,632.87	\$1,770.03	\$1,918.71	\$2,079.88
<b>Escambia</b>						
\$150,000 New Home	\$1,489.17	\$1,563.62	\$1,641.80	\$1,723.89	\$1,810.08	\$1,900.58
\$150,000 Home Pre-2001 with Mitigation	\$1,532.45	\$1,570.76	\$1,610.03	\$1,650.28	\$1,691.54	\$1,733.83
\$300,000 New Home	\$2,709.91	\$2,845.40	\$2,987.67	\$3,137.05	\$3,293.90	\$3,458.60
<b>Flagler</b>						
\$150,000 New Home	\$900.48	\$955.41	\$1,013.69	\$1,075.53	\$1,141.14	\$1,210.75
\$150,000 Home Pre-2001 with Mitigation	\$959.22	\$990.88	\$1,023.58	\$1,057.36	\$1,092.25	\$1,128.29
\$300,000 New Home	\$1,610.34	\$1,708.57	\$1,812.79	\$1,923.37	\$2,040.70	\$2,165.18
<b>Franklin</b>						
\$150,000 New Home	\$1,453.29	\$1,499.79	\$1,547.78	\$1,597.31	\$1,648.42	\$1,701.17
\$150,000 Home Pre-2001 with Mitigation	\$1,497.83	\$1,509.81	\$1,521.89	\$1,534.07	\$1,546.34	\$1,558.71
\$300,000 New Home	\$2,675.62	\$2,761.24	\$2,849.60	\$2,940.79	\$3,034.90	\$3,132.02
<b>Gadsden</b>						
\$150,000 New Home	\$884.02	\$932.64	\$983.94	\$1,038.06	\$1,095.15	\$1,155.38
\$150,000 Home Pre-2001 with Mitigation	\$1,041.46	\$1,055.00	\$1,068.72	\$1,082.61	\$1,096.68	\$1,110.94
\$300,000 New Home	\$1,602.67	\$1,695.62	\$1,793.97	\$1,898.02	\$2,008.11	\$2,124.58
<b>Gilchrist</b>						
\$150,000 New Home	\$880.44	\$928.86	\$979.95	\$1,033.85	\$1,090.71	\$1,150.70
\$150,000 Home Pre-2001 with Mitigation	\$1,025.46	\$1,045.97	\$1,066.89	\$1,088.23	\$1,109.99	\$1,132.19
\$300,000 New Home	\$1,625.31	\$1,717.95	\$1,815.87	\$1,919.37	\$2,028.77	\$2,144.41
<b>Glades</b>						
\$150,000 New Home	\$1,299.01	\$1,369.15	\$1,443.08	\$1,521.01	\$1,603.14	\$1,689.71
\$150,000 Home Pre-2001 with Mitigation	\$1,295.97	\$1,334.85	\$1,374.90	\$1,416.15	\$1,458.63	\$1,502.39
\$300,000 New Home	\$2,337.22	\$2,458.75	\$2,586.61	\$2,721.11	\$2,862.61	\$3,011.47
<b>Gulf</b>						
\$150,000 New Home	\$1,261.12	\$1,325.44	\$1,393.04	\$1,464.09	\$1,538.76	\$1,617.24
\$150,000 Home Pre-2001 with Mitigation	\$1,303.54	\$1,340.04	\$1,377.56	\$1,416.13	\$1,455.78	\$1,496.54
\$300,000 New Home	\$2,268.13	\$2,381.54	\$2,500.62	\$2,625.65	\$2,756.93	\$2,894.78
<b>Hamilton</b>						
\$150,000 New Home	\$854.63	\$892.23	\$931.49	\$972.48	\$1,015.27	\$1,059.94
\$150,000 Home Pre-2001 with Mitigation	\$999.77	\$1,010.77	\$1,021.89	\$1,033.13	\$1,044.49	\$1,055.98
\$300,000 New Home	\$1,579.44	\$1,652.09	\$1,728.09	\$1,807.58	\$1,890.73	\$1,977.70

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<b>Hardee</b>						
\$150,000 New Home	\$1,050.12	\$1,114.17	\$1,182.13	\$1,254.24	\$1,330.75	\$1,411.93
\$150,000 Home Pre-2001 with Mitigation	\$1,115.24	\$1,154.27	\$1,194.67	\$1,236.48	\$1,279.76	\$1,324.55
\$300,000 New Home	\$1,920.07	\$2,037.19	\$2,161.46	\$2,293.31	\$2,433.20	\$2,581.63
<b>Hendry</b>						
\$150,000 New Home	\$1,289.50	\$1,323.03	\$1,357.43	\$1,392.72	\$1,428.93	\$1,466.08
\$150,000 Home Pre-2001 with Mitigation	\$1,300.57	\$1,297.97	\$1,295.37	\$1,292.78	\$1,290.19	\$1,287.61
\$300,000 New Home	\$2,282.06	\$2,343.67	\$2,406.95	\$2,471.94	\$2,538.68	\$2,607.22
<b>Hernando</b>						
\$150,000 New Home	\$2,274.71	\$2,267.89	\$2,261.09	\$2,254.31	\$2,247.55	\$2,240.81
\$150,000 Home Pre-2001 with Mitigation	\$2,436.89	\$2,375.97	\$2,316.57	\$2,258.66	\$2,202.19	\$2,147.14
\$300,000 New Home	\$4,144.69	\$4,136.40	\$4,128.13	\$4,119.87	\$4,111.63	\$4,103.41
<b>Highlands</b>						
\$150,000 New Home	\$1,040.38	\$1,100.72	\$1,164.56	\$1,232.10	\$1,303.56	\$1,379.17
\$150,000 Home Pre-2001 with Mitigation	\$1,080.68	\$1,119.58	\$1,159.88	\$1,201.64	\$1,244.90	\$1,289.72
\$300,000 New Home	\$1,854.51	\$1,960.22	\$2,071.95	\$2,190.05	\$2,314.88	\$2,446.83
<b>Hillsborough</b>						
\$150,000 New Home	\$1,532.12	\$1,590.34	\$1,650.77	\$1,713.50	\$1,778.61	\$1,846.20
\$150,000 Home Pre-2001 with Mitigation	\$1,611.16	\$1,624.05	\$1,637.04	\$1,650.14	\$1,663.34	\$1,676.65
\$300,000 New Home	\$2,762.13	\$2,864.33	\$2,970.31	\$3,080.21	\$3,194.18	\$3,312.36
<b>Holmes</b>						
\$150,000 New Home	\$930.11	\$987.77	\$1,049.01	\$1,114.05	\$1,183.12	\$1,256.47
\$150,000 Home Pre-2001 with Mitigation	\$1,091.64	\$1,111.29	\$1,131.29	\$1,151.65	\$1,172.38	\$1,193.48
\$300,000 New Home	\$1,678.75	\$1,787.87	\$1,904.08	\$2,027.85	\$2,159.66	\$2,300.04
<b>Indian River</b>						
\$150,000 New Home	\$1,827.97	\$1,963.24	\$2,108.52	\$2,264.55	\$2,432.13	\$2,612.11
\$150,000 Home Pre-2001 with Mitigation	\$1,736.74	\$1,844.42	\$1,958.77	\$2,080.21	\$2,209.18	\$2,346.15
\$300,000 New Home	\$3,300.90	\$3,545.16	\$3,807.50	\$4,089.26	\$4,391.87	\$4,716.87
<b>Jackson</b>						
\$150,000 New Home	\$892.48	\$943.35	\$997.12	\$1,053.96	\$1,114.04	\$1,177.54
\$150,000 Home Pre-2001 with Mitigation	\$1,050.53	\$1,066.29	\$1,082.28	\$1,098.51	\$1,114.99	\$1,131.71
\$300,000 New Home	\$1,612.22	\$1,708.96	\$1,811.50	\$1,920.19	\$2,035.40	\$2,157.52
<b>Jefferson</b>						
\$150,000 New Home	\$893.59	\$932.01	\$972.09	\$1,013.89	\$1,057.49	\$1,102.96
\$150,000 Home Pre-2001 with Mitigation	\$1,016.06	\$1,027.23	\$1,038.53	\$1,049.95	\$1,061.50	\$1,073.18
\$300,000 New Home	\$1,649.51	\$1,723.74	\$1,801.31	\$1,882.37	\$1,967.08	\$2,055.60
<b>Lafayette</b>						
\$150,000 New Home	\$922.05	\$959.86	\$999.21	\$1,040.18	\$1,082.83	\$1,127.23
\$150,000 Home Pre-2001 with Mitigation	\$1,083.68	\$1,090.19	\$1,096.73	\$1,103.31	\$1,109.93	\$1,116.59
\$300,000 New Home	\$1,702.13	\$1,775.33	\$1,851.67	\$1,931.29	\$2,014.34	\$2,100.96
<b>Lake</b>						
\$150,000 New Home	\$906.19	\$962.38	\$1,022.05	\$1,085.42	\$1,152.72	\$1,224.19
\$150,000 Home Pre-2001 with Mitigation	\$984.75	\$1,024.14	\$1,065.11	\$1,107.71	\$1,152.02	\$1,198.10
\$300,000 New Home	\$1,594.26	\$1,693.10	\$1,798.07	\$1,909.55	\$2,027.94	\$2,153.67
<b>Lee</b>						
\$150,000 New Home	\$1,584.95	\$1,608.73	\$1,632.86	\$1,657.35	\$1,682.21	\$1,707.44
\$150,000 Home Pre-2001 with Mitigation	\$1,549.28	\$1,541.53	\$1,533.82	\$1,526.15	\$1,518.52	\$1,510.93
\$300,000 New Home	\$2,859.30	\$2,902.19	\$2,945.72	\$2,989.91	\$3,034.76	\$3,080.28

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<b>Leon</b>						
\$150,000 New Home	\$735.85	\$784.41	\$836.18	\$891.37	\$950.20	\$1,012.91
\$150,000 Home Pre-2001 with Mitigation	\$868.74	\$892.20	\$916.29	\$941.03	\$966.44	\$992.53
\$300,000 New Home	\$1,342.44	\$1,435.07	\$1,534.09	\$1,639.94	\$1,753.10	\$1,874.06
<b>Levy</b>						
\$150,000 New Home	\$970.99	\$1,031.19	\$1,095.12	\$1,163.02	\$1,235.13	\$1,311.71
\$150,000 Home Pre-2001 with Mitigation	\$1,064.85	\$1,095.73	\$1,127.51	\$1,160.21	\$1,193.86	\$1,228.48
\$300,000 New Home	\$1,746.50	\$1,853.04	\$1,966.08	\$2,086.01	\$2,213.26	\$2,348.27
<b>Liberty</b>						
\$150,000 New Home	\$960.99	\$1,012.88	\$1,067.58	\$1,125.23	\$1,185.99	\$1,250.03
\$150,000 Home Pre-2001 with Mitigation	\$1,112.73	\$1,134.99	\$1,157.69	\$1,180.84	\$1,204.46	\$1,228.55
\$300,000 New Home	\$1,775.55	\$1,873.21	\$1,976.24	\$2,084.93	\$2,199.60	\$2,320.58
<b>Madison</b>						
\$150,000 New Home	\$865.12	\$912.70	\$962.90	\$1,015.86	\$1,071.73	\$1,130.68
\$150,000 Home Pre-2001 with Mitigation	\$1,016.67	\$1,035.98	\$1,055.66	\$1,075.72	\$1,096.16	\$1,116.99
\$300,000 New Home	\$1,593.99	\$1,686.44	\$1,784.25	\$1,887.74	\$1,997.23	\$2,113.07
<b>Manatee</b>						
\$150,000 New Home	\$1,335.01	\$1,340.35	\$1,345.71	\$1,351.09	\$1,356.49	\$1,361.92
\$150,000 Home Pre-2001 with Mitigation	\$1,315.64	\$1,294.59	\$1,273.88	\$1,253.50	\$1,233.44	\$1,213.70
\$300,000 New Home	\$2,417.56	\$2,427.23	\$2,436.94	\$2,446.69	\$2,456.48	\$2,466.31
<b>Marion</b>						
\$150,000 New Home	\$916.62	\$961.53	\$1,008.64	\$1,058.06	\$1,109.90	\$1,164.29
\$150,000 Home Pre-2001 with Mitigation	\$1,016.66	\$1,032.93	\$1,049.46	\$1,066.25	\$1,083.31	\$1,100.64
\$300,000 New Home	\$1,658.58	\$1,739.85	\$1,825.10	\$1,914.53	\$2,008.34	\$2,106.75
<b>Martin</b>						
\$150,000 New Home	\$2,147.10	\$2,295.24	\$2,453.61	\$2,622.91	\$2,803.89	\$2,997.36
\$150,000 Home Pre-2001 with Mitigation	\$2,007.04	\$2,129.46	\$2,259.36	\$2,397.18	\$2,543.41	\$2,698.56
\$300,000 New Home	\$3,877.26	\$4,140.91	\$4,422.49	\$4,723.22	\$5,044.40	\$5,387.42
<b>Miami-Dade</b>						
\$150,000 New Home	\$2,732.95	\$3,011.71	\$3,318.90	\$3,657.43	\$4,030.49	\$4,441.60
\$150,000 Home Pre-2001 with Mitigation	\$3,054.16	\$3,292.39	\$3,549.20	\$3,826.04	\$4,124.47	\$4,446.18
\$300,000 New Home	\$5,014.09	\$5,510.48	\$6,056.02	\$6,655.57	\$7,314.47	\$8,038.60
<b>Monroe</b>						
\$150,000 New Home	\$2,796.54	\$2,981.11	\$3,177.86	\$3,387.60	\$3,611.18	\$3,849.52
\$150,000 Home Pre-2001 with Mitigation	\$2,620.31	\$2,756.57	\$2,899.91	\$3,050.71	\$3,209.35	\$3,376.24
\$300,000 New Home	\$5,189.68	\$5,532.20	\$5,897.33	\$6,286.55	\$6,701.46	\$7,143.76
<b>Nassau</b>						
\$150,000 New Home	\$829.05	\$876.31	\$926.26	\$979.06	\$1,034.87	\$1,093.86
\$150,000 Home Pre-2001 with Mitigation	\$914.66	\$939.35	\$964.71	\$990.76	\$1,017.51	\$1,044.98
\$300,000 New Home	\$1,459.85	\$1,543.06	\$1,631.01	\$1,723.98	\$1,822.25	\$1,926.12
<b>Okaloosa</b>						
\$150,000 New Home	\$1,422.30	\$1,480.61	\$1,541.32	\$1,604.51	\$1,670.29	\$1,738.77
\$150,000 Home Pre-2001 with Mitigation	\$1,453.30	\$1,472.20	\$1,491.34	\$1,510.73	\$1,530.37	\$1,550.26
\$300,000 New Home	\$2,598.60	\$2,707.74	\$2,821.47	\$2,939.97	\$3,063.45	\$3,192.11
<b>Okeechobee</b>						
\$150,000 New Home	\$1,277.01	\$1,344.69	\$1,415.96	\$1,491.01	\$1,570.03	\$1,653.24
\$150,000 Home Pre-2001 with Mitigation	\$1,284.18	\$1,323.99	\$1,365.03	\$1,407.35	\$1,450.98	\$1,495.96
\$300,000 New Home	\$2,299.36	\$2,418.93	\$2,544.71	\$2,677.03	\$2,816.24	\$2,962.68

## 5-Year Rate Projections for Homeowners (HO-3) Insurance By Florida County and Risk Type

(Based on the filed/approved rate changes for 15 large insurance companies writing this coverage in Florida - excludes Citizens)

Florida County & Risk Type	1/1/2017 Average*	1/1/2018 Projected Avg.**	1/1/2019 Projected Avg.**	1/1/2020 Projected Avg.**	1/1/2021 Projected Avg.**	1/1/2022 Projected Avg.**
<b>Orange</b>						
\$150,000 New Home	\$981.60	\$1,071.90	\$1,170.51	\$1,278.20	\$1,395.79	\$1,524.20
\$150,000 Home Pre-2001 with Mitigation	\$1,096.34	\$1,169.80	\$1,248.18	\$1,331.81	\$1,421.04	\$1,516.25
\$300,000 New Home	\$1,734.60	\$1,894.18	\$2,068.44	\$2,258.74	\$2,466.54	\$2,693.46
<b>Osceola</b>						
\$150,000 New Home	\$986.35	\$1,084.99	\$1,193.49	\$1,312.84	\$1,444.12	\$1,588.53
\$150,000 Home Pre-2001 with Mitigation	\$1,075.96	\$1,162.04	\$1,255.00	\$1,355.40	\$1,463.83	\$1,580.94
\$300,000 New Home	\$1,774.77	\$1,950.47	\$2,143.57	\$2,355.78	\$2,589.00	\$2,845.31
<b>Palm Beach</b>						
\$150,000 New Home	\$2,280.44	\$2,430.94	\$2,591.38	\$2,762.41	\$2,944.73	\$3,139.08
\$150,000 Home Pre-2001 with Mitigation	\$2,143.38	\$2,261.27	\$2,385.64	\$2,516.85	\$2,655.28	\$2,801.32
\$300,000 New Home	\$4,116.21	\$4,387.88	\$4,677.48	\$4,986.19	\$5,315.28	\$5,666.09
<b>Pasco</b>						
\$150,000 New Home	\$1,890.97	\$1,925.01	\$1,959.66	\$1,994.93	\$2,030.84	\$2,067.40
\$150,000 Home Pre-2001 with Mitigation	\$1,992.49	\$1,988.50	\$1,984.52	\$1,980.55	\$1,976.59	\$1,972.64
\$300,000 New Home	\$3,486.05	\$3,548.79	\$3,612.67	\$3,677.70	\$3,743.90	\$3,811.29
<b>Pinellas</b>						
\$150,000 New Home	\$1,524.32	\$1,563.96	\$1,604.62	\$1,646.34	\$1,689.14	\$1,733.06
\$150,000 Home Pre-2001 with Mitigation	\$1,545.23	\$1,540.60	\$1,535.98	\$1,531.37	\$1,526.78	\$1,522.20
\$300,000 New Home	\$2,841.67	\$2,915.56	\$2,991.36	\$3,069.14	\$3,148.94	\$3,230.81
<b>Polk</b>						
\$150,000 New Home	\$1,164.02	\$1,221.05	\$1,280.88	\$1,343.64	\$1,409.48	\$1,478.54
\$150,000 Home Pre-2001 with Mitigation	\$1,299.28	\$1,325.27	\$1,351.78	\$1,378.82	\$1,406.40	\$1,434.53
\$300,000 New Home	\$2,164.94	\$2,268.86	\$2,377.77	\$2,491.90	\$2,611.51	\$2,736.86
<b>Putnam</b>						
\$150,000 New Home	\$730.91	\$776.95	\$825.90	\$877.93	\$933.24	\$992.03
\$150,000 Home Pre-2001 with Mitigation	\$828.91	\$854.60	\$881.09	\$908.40	\$936.56	\$965.59
\$300,000 New Home	\$1,282.29	\$1,365.64	\$1,454.41	\$1,548.95	\$1,649.63	\$1,756.86
<b>Santa Rosa</b>						
\$150,000 New Home	\$1,463.94	\$1,500.53	\$1,538.04	\$1,576.49	\$1,615.90	\$1,656.30
\$150,000 Home Pre-2001 with Mitigation	\$1,478.35	\$1,481.30	\$1,484.26	\$1,487.23	\$1,490.20	\$1,493.18
\$300,000 New Home	\$2,642.17	\$2,713.51	\$2,786.77	\$2,862.01	\$2,939.28	\$3,018.64
<b>Sarasota</b>						
\$150,000 New Home	\$1,370.02	\$1,394.68	\$1,419.78	\$1,445.34	\$1,471.36	\$1,497.84
\$150,000 Home Pre-2001 with Mitigation	\$1,330.58	\$1,329.25	\$1,327.92	\$1,326.59	\$1,325.26	\$1,323.93
\$300,000 New Home	\$2,434.31	\$2,475.70	\$2,517.79	\$2,560.59	\$2,604.12	\$2,648.39
<b>Seminole</b>						
\$150,000 New Home	\$952.97	\$1,042.55	\$1,140.55	\$1,247.76	\$1,365.05	\$1,493.36
\$150,000 Home Pre-2001 with Mitigation	\$1,066.73	\$1,136.07	\$1,209.91	\$1,288.55	\$1,372.31	\$1,461.51
\$300,000 New Home	\$1,706.30	\$1,866.69	\$2,042.16	\$2,234.12	\$2,444.13	\$2,673.88
<b>St. Johns</b>						
\$150,000 New Home	\$826.31	\$887.45	\$953.12	\$1,023.65	\$1,099.40	\$1,180.76
\$150,000 Home Pre-2001 with Mitigation	\$900.82	\$938.65	\$978.07	\$1,019.15	\$1,061.95	\$1,106.55
\$300,000 New Home	\$1,479.58	\$1,587.58	\$1,703.47	\$1,827.82	\$1,961.25	\$2,104.42
<b>St. Lucie</b>						
\$150,000 New Home	\$1,939.28	\$2,086.66	\$2,245.25	\$2,415.89	\$2,599.50	\$2,797.06
\$150,000 Home Pre-2001 with Mitigation	\$1,848.13	\$1,975.66	\$2,111.98	\$2,257.71	\$2,413.49	\$2,580.02
\$300,000 New Home	\$3,477.18	\$3,737.97	\$4,018.32	\$4,319.69	\$4,643.67	\$4,991.95

## 5-Year Rate Projections for Homeowners (HO-3) Insurance By Florida County and Risk Type

(Based on the filed/approved rate changes for 15 large insurance companies writing this coverage in Florida - excludes Citizens)

Florida County & Risk Type	1/1/2017 Average*	1/1/2018 Projected Avg.**	1/1/2019 Projected Avg.**	1/1/2020 Projected Avg.**	1/1/2021 Projected Avg.**	1/1/2022 Projected Avg.**
<b>Sumter</b>						
\$150,000 New Home	\$864.34	\$913.61	\$965.69	\$1,020.73	\$1,078.91	\$1,140.41
\$150,000 Home Pre-2001 with Mitigation	\$940.47	\$969.62	\$999.68	\$1,030.67	\$1,062.62	\$1,095.56
\$300,000 New Home	\$1,520.24	\$1,606.90	\$1,698.49	\$1,795.30	\$1,897.63	\$2,005.79
<b>Suwannee</b>						
\$150,000 New Home	\$896.77	\$946.10	\$998.14	\$1,053.04	\$1,110.96	\$1,172.06
\$150,000 Home Pre-2001 with Mitigation	\$1,047.39	\$1,068.34	\$1,089.71	\$1,111.50	\$1,133.73	\$1,156.40
\$300,000 New Home	\$1,653.13	\$1,745.70	\$1,843.46	\$1,946.69	\$2,055.70	\$2,170.82
<b>Taylor</b>						
\$150,000 New Home	\$901.31	\$965.31	\$1,033.85	\$1,107.25	\$1,185.86	\$1,270.06
\$150,000 Home Pre-2001 with Mitigation	\$1,005.32	\$1,039.50	\$1,074.84	\$1,111.38	\$1,149.17	\$1,188.24
\$300,000 New Home	\$1,632.66	\$1,745.31	\$1,865.74	\$1,994.48	\$2,132.10	\$2,279.21
<b>Union</b>						
\$150,000 New Home	\$857.13	\$892.27	\$928.85	\$966.93	\$1,006.57	\$1,047.84
\$150,000 Home Pre-2001 with Mitigation	\$998.76	\$1,007.75	\$1,016.82	\$1,025.97	\$1,035.20	\$1,044.52
\$300,000 New Home	\$1,580.92	\$1,648.90	\$1,719.80	\$1,793.75	\$1,870.88	\$1,951.33
<b>Volusia</b>						
\$150,000 New Home	\$1,104.23	\$1,179.32	\$1,259.51	\$1,345.16	\$1,436.63	\$1,534.32
\$150,000 Home Pre-2001 with Mitigation	\$1,139.13	\$1,189.25	\$1,241.58	\$1,296.21	\$1,353.24	\$1,412.78
\$300,000 New Home	\$2,062.52	\$2,202.77	\$2,352.56	\$2,512.53	\$2,683.38	\$2,865.85
<b>Wakulla</b>						
\$150,000 New Home	\$1,055.03	\$1,133.10	\$1,216.95	\$1,307.00	\$1,403.72	\$1,507.60
\$150,000 Home Pre-2001 with Mitigation	\$1,154.14	\$1,202.62	\$1,253.13	\$1,305.76	\$1,360.60	\$1,417.75
\$300,000 New Home	\$1,895.38	\$2,031.85	\$2,178.14	\$2,334.97	\$2,503.09	\$2,683.31
<b>Walton</b>						
\$150,000 New Home	\$1,282.35	\$1,349.03	\$1,419.18	\$1,492.98	\$1,570.61	\$1,652.28
\$150,000 Home Pre-2001 with Mitigation	\$1,304.64	\$1,334.65	\$1,365.35	\$1,396.75	\$1,428.88	\$1,461.74
\$300,000 New Home	\$2,299.49	\$2,419.06	\$2,544.85	\$2,677.18	\$2,816.39	\$2,962.84
<b>Washington</b>						
\$150,000 New Home	\$947.43	\$999.54	\$1,054.51	\$1,112.51	\$1,173.70	\$1,238.25
\$150,000 Home Pre-2001 with Mitigation	\$1,076.99	\$1,094.22	\$1,111.73	\$1,129.52	\$1,147.59	\$1,165.95
\$300,000 New Home	\$1,735.51	\$1,836.17	\$1,942.67	\$2,055.34	\$2,174.55	\$2,300.67

\*Straight average of the rates in effect for the date shown from the rating examples for the risk types based on approved programs for 15 large homeowners insurance company writers in Florida (excludes Citizens Property Insurance Corporation). This data was compiled on February 9, 2017.

\*\* Projected average is based on an expected yearly change using the filed and/or approved changes for the filings that have been submitted for 15 large homeowners insurers with an effective date after January 1, 2017. Certain outlier experience has been removed.