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SEP 5 2014

OFFICE OF
INSURANCE REGULATION

Docketed by: SPB

OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER

IN THE MATTER OF:

CITIZENS PROPERTY
INSURANCE CORPORATION
_____ /

CASE NO.: 157873-14

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 14-13202, FCP 14-13203, FCP 14-13383, FCP 14-13384, FCP 14-13667, FCP 14-13668, FCP 14-13749 and FCP 14-13751. The OFFICE held a public hearing on August 27, 2014 in Leon County that was streamed online by The Florida Channel. At the hearing, the OFFICE invited members of the public to comment by electronic mail. CITIZENS offered testimony in support of its rate recommendation and the Florida Insurance Consumer Advocate raised questions and made informed technical comments about the filing. The organization "Fair Insurance Rates in Monroe" filed written comments. 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 annually 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.

6. Beginning on or after January 1, 2010, and notwithstanding the board's recommended rates and the office's final order regarding the corporation's filed rates under subparagraph 1., the corporation shall annually implement a rate increase which, except for sinkhole coverage, does not exceed 10 percent for any single policy issued by the corporation, excluding coverage changes and surcharges.

7. The corporation may also implement an increase to reflect the effect on the corporation of the cash buildup factor pursuant to s. 215.555(5)(b).

8. The corporation's implementation of rates as prescribed in subparagraph 6. shall cease for any line of business written by the corporation upon the corporation's implementation of actuarially sound rates. Thereafter, the corporation shall annually make a recommended actuarially sound rate filing for each commercial and personal line of business the corporation writes.

4. The process described in the above-referenced statutory provisions requires CITIZENS to file rate recommendations with the OFFICE. The OFFICE then establishes the rates for CITIZENS by final order. This differs from the process for private insurers, wherein the OFFICE approves or disapproves the rates filed. The rate filings governed by this Order are for new rates to be effective no earlier than February 1, 2015.

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

- FCP 14-13202 (Homeowners Personal Lines Account)

- FCP 14-13203 (Homeowners Coastal Account)
- FCP 14-13383 (Dwelling Fire Personal Lines Account)
- FCP 14-13384 (Dwelling Fire Coastal Account)
- FCP 14-13667 (Mobile Home Coastal Account)
- FCP 14-13668 (Mobile Home Personal Lines Account)
- FCP 14-13749 (Mobile Home Physical Damage Personal Lines Account)
- FCP 14-13751 (Mobile Home Physical Damage Coastal Account)

6. Additional filings for Commercial Property have been submitted, but due to the 45-day time constraint under Section 627.351(6)(n)(1), Florida Statutes, those filings will be the subject of a subsequent order.

FINDINGS AND MODIFICATIONS

7. The major components of a rate filing include the insurer's expenses, loss costs, and projected hurricane losses.

8. **EXPENSES:** CITIZENS has lower administrative expenses on average, than private insurers. A comparison of Homeowners (HO-3) expense ratios for CITIZENS and nine other insurers authorized to conduct the business of insurance in Florida are attached hereto as "**Attachment A.**" The exhibit shows that, on average, CITIZENS' expenses are about 16.2% of premium while the expenses of private insurers average 25.5% of premium.

9. **TRENDS AND NON-HURRICANE CATASTROPHE LOSSES:** The following modifications were made to the rate indications originally filed by CITIZENS:

- a) **Loss Trend:** As discussed at the hearing, CITIZENS' recommended rates were based on CITIZENS data. For Mobile Homeowners the OFFICE used a lower

loss trend reflecting more recent CITIZENS data; for Mobile Home Physical Damage the OFFICE utilized a lower loss trend reflecting the actual history shown in the filing.

- b) **Non-Hurricane Catastrophe Losses:** The OFFICE used CITIZENS' actual data and not a combination of CITIZENS' and industry data for Mobile Homeowners and Mobile Home Physical Damage.

10. **SINKHOLE RATES:** At the hearing, CITIZENS presented testimony that the statewide loss experience was improving for Sinkhole coverage. CITIZENS further testified that the improvement is due, in part, to a significant reduction in the filing of new sinkhole claims after the implementation of Senate Bill 408. However, a significant rate increase was indicated for Hernando County. The Citizens Board of Governors recommended a Sinkhole rate increase of 10.0% in Hernando County with no changes in other counties. At the hearing, CITIZENS emphasized the uncertainty surrounding projected Sinkhole loss costs. Based on this uncertainty, CITIZENS decided to select a rate change of 0% for all counties other than Hernando County. In light of CITIZENS' testimony as to the difficulty in projecting future sinkhole losses and the uncertainty of any projected loss costs, the OFFICE finds that no sinkhole rate increases are appropriate, including for Hernando County, at this time.

11. **HURRICANE LOSS ESTIMATES:** CITIZENS' recommended rate is based on projected hurricane losses estimated by the AIR, RMS, EQE, and the Florida Public Model. By law, the losses projected by the model are tempered by the minimum projected by the Public Model. CITIZENS testified at the hearing that it selected the middle of the model results, with the Public Model as the minimum, for purposes of projecting hurricane losses on a statewide

basis. By territory, the results of AIR and the Public Model as a minimum were adjusted to the statewide indication.

12. **PUBLIC COMMENT:** A written comment was received from Fair Insurance Rates in Monroe (hereinafter referred to as "FIRM"). FIRM inquired as to why the wind indication in Monroe County varied from 2013 to 2014. Projected hurricane losses account for the greatest variance in the 2013 and 2014 rate filings because of the model selection and the degree of model variation. In 2013, the indicated rate increase in Monroe County for wind coverage was projected at 124% using the AIR model results with the Public Model as the minimum. In 2014, the selected wind indication in Monroe County decreased to 72%. This appears to be a result of the implementation of last year's rate, model selection, and variation in model results from year to year. In the 2013 Order, the OFFICE noted that FIRM was working with CITIZENS to complete a detailed study of construction based on higher building code standards as applied in Monroe County. Although approximately seven hundred (700) homes have been inspected, the study is not yet complete. Upon completion, the OFFICE will consider an interim rate filing from CITIZENS for Monroe County if one were made based on the study results.

RATES ESTABLISHED

HOMEOWNERS

13. On or about July 21, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13202 and 14-13203 for its Homeowners multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 5.8% for the multi-peril program and a 3.8% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

14. 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 decrease of 6.1% for the multi-peril program and a 3.8% increase for the wind only program 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.

15. For Homeowners (HO-3 and HW-2), CITIZENS proposed a rate decrease of 6.4% for the multi-peril program and a 3.5% increase for the wind only program. This includes a proposed 10% increase to Sinkhole coverage in Hernando. Excluding Sinkhole coverage, the OFFICE approves the requested revisions in all territories. No Sinkhole rate changes are approved in any territory for HO-3 policies. With this revision, the multi-peril rate decrease is 6.6%.

16. For Homeowners (HO-4 and HW-4), CITIZENS proposed a rate decrease of 7.4% to the multi-peril program and a 5.2% increase to the wind only program. “**Attachment B,**” attached hereto, lists the revised and approved changes by territory for HO-4 and HW-4.

17. For Homeowners (HO-6 and HW-6), the OFFICE approves the requested revisions in all territories.

DWELLING FIRE

18. On or about July 24, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13383 and FCP 14-13384 for its Dwelling Fire multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 4.5% for the multi-peril program and a 6.8% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

19. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall average statewide rate decrease of 4.7% for the multi-peril program and a 6.6% increase for the wind only program 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. No Sinkhole rate changes are approved in any territory for Dwelling Fire policies. Charts listing the approved rate changes for Dwelling Fire (DP-1 and DP-3) are attached hereto as “**Attachment C.**”

MOBILE HOME (MOBILE HOMEOWNERS)

20. On or about July 30, 2014, CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13668 and FCP 14-13667 for its Mobile Home multi-peril and wind only programs, respectively. CITIZENS proposed an overall rate decrease of 4.3% for the multi-peril programs and an 8.2% increase for the wind only program with an effective date of February 1, 2015, for new and renewal business.

21. The OFFICE reviewed the information provided by CITIZENS and based on its review, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of 4.6% for the multi-peril program and an 8.2% increase for the wind only program 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 changes for MHO-3 and MW-2 is attached hereto as “**Attachment D.**”

MOBILE HOME PHYSICAL DAMAGE (MOBILE HOME DWELLING FIRE)

22. On or about July 31, 2014 CITIZENS filed with the OFFICE Rate Filing Nos. FCP 14-13749 and FCP 14-13751 for its Mobile Home Physical Damage multi-peril and wind

only programs, respectively. CITIZENS proposed an overall rate decrease of 4.3% for the multi-peril program and an 8.6% increase for the wind only program with an effective date of February 1, 2015 for new and renewal business.

23. The OFFICE reviewed the information provided by CITIZENS and based upon its findings, hereby establishes the rates that CITIZENS shall implement to reflect an overall statewide rate decrease of 4.8% for the multi-peril program and as filed an 8.6% increase for the wind only program 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. Charts listing the approved rate changes for multi-peril are attached hereto as “Attachment E.”

GENERAL PROVISIONS APPLICABLE TO ALL POLICIES

24. No deviations from these rates are approved, authorized, or established by entry of this Order. The Florida Hurricane Catastrophe Fund Cash Build-Up Factors are approved consistent with the provisions of the Order.

25. 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 Rate Collection System information. The final rate level effects included in the Rate Collection System information must reflect the per-policy capping.

THEREFORE, Rates as detailed herein are **ESTABLISHED** and **APPROVED** for Rate Filing Nos. FCP 14-13202, FCP 14-13203, FCP 14-13383, FCP 14- 13384, FCP 14-13667, FCP 14-13668, FCP 14-13749 and FCP 14-13751.

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

DONE AND ORDERED this 5th day of September 2014.

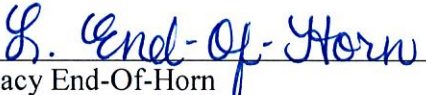


A handwritten signature in blue ink, reading "Kevin M. McCarty".

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 Killlearn Center Blvd., Bldg. A, Tallahassee, Florida 32309 on this 5th day of September, 2014.



Lacy End-Of-Horn
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ATTACHMENT A
Comparison of HO-3 excl Wind Only Expense Ratios

Company	Total Expense (%)	File Number
Citizens Property Insurance Corp	16.2	14-13202
State Farm Florida Insurance Co	21.2	14-15754*
Universal Property & Casualty Insurance Co	24.6	13-16346
United Property & Casualty Insurance Co	30.6	14-02778*
St. Johns Insurance Co	28.1	14-04472
Homeowners Choice Property & Casualty Ins Co	25.0	14-04973*
Florida Peninsula Insurance Co	26.8	14-02863
Tower Hill Prime Insurance Co	25.7	14-08561
Heritage Property & Casualty Insurance Co	25.5	14-15791*
Security First Insurance Co	29.0	13-22286
Total	23.6	
Total excl Citizens	25.5	

* Filings pending or withdrawn

Total Expense includes Commission, Other Acquisition, General and Taxes

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-51.4%	-35.4%	-32.8%	-11.3%	-35.7%	-15.0%
292	Baker	-50.9%	0.0%	-26.1%	0.0%	0.0%	0.0%
601	Bay, Coastal	-40.9%	-27.9%	-24.2%	1.6%	-33.6%	-15.0%
721	Bay, Remainder	-50.6%	-32.3%	-27.6%	-2.7%	-37.2%	-15.0%
59 Wind	Bay	-59.2%	-38.8%	-28.6%	10.1%	-44.3%	-15.0%
392	Bradford	-51.1%	-41.6%	-25.5%	-11.1%	-28.8%	-15.0%
57	Brevard, Coastal	-7.7%	-3.4%	-30.8%	-24.6%	-20.3%	-15.0%
64	Brevard, Remainder	-42.0%	-21.8%	-36.4%	-6.5%	-39.5%	-15.0%
60 Wind	Brevard	-6.3%	1.1%	-35.8%	-26.9%	-23.0%	-14.7%
35	Broward, Hillwd & Ft. Ldrdle	-10.4%	10.2%	-53.9%	-24.2%	-42.2%	-15.0%
361	Broward, Coastal	0.0%	0.0%	-32.2%	-15.0%	-32.2%	-15.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	-18.8%	-10.0%	-30.0%	-17.8%	-26.0%	-15.0%
45 Wind	Broward	-16.9%	-14.0%	-20.5%	-13.4%	-18.4%	-13.8%
46 Wind	Broward	-12.0%	-7.7%	-28.6%	-21.8%	-19.1%	-13.7%
47 Wind	Broward	-21.6%	-16.8%	-18.8%	-9.6%	-20.6%	-14.3%
48 Wind	Broward	-25.1%	-16.0%	-26.4%	-13.7%	-25.7%	-15.0%
193	Calhoun	-50.9%	0.0%	-25.2%	0.0%	0.0%	0.0%
581	Charlotte, Coastal	-41.2%	-25.6%	-28.9%	-4.4%	-35.1%	-15.0%
711	Charlotte, Remainder	-42.5%	-25.7%	-32.5%	-5.9%	-37.1%	-15.0%
61 Wind	Charlotte	-8.1%	0.0%	0.0%	0.0%	0.0%	0.0%
591	Citrus, Coastal	-51.0%	-39.3%	-26.3%	-8.7%	-31.4%	-15.0%
731	Citrus, Remainder	-51.1%	-36.8%	-27.8%	-8.4%	-33.2%	-15.0%
492	Clay	-51.2%	-38.1%	-29.1%	-10.6%	-32.7%	-15.0%
551	Collier, Remainder	-41.9%	-31.5%	-18.2%	1.1%	-29.9%	-15.0%
541	Collier, Coastal	-7.7%	-3.4%	-29.4%	-23.1%	-20.4%	-15.0%
62 Wind	Collier	-29.4%	-16.5%	-27.7%	-13.3%	-28.6%	-15.0%
293	Columbia	-50.6%	-42.7%	-25.9%	-14.0%	-26.7%	-15.0%
30	Dade, Miami Beach	0.0%	0.0%	-42.2%	-15.0%	-42.2%	-15.0%
31	Dade, Coastal	0.0%	0.0%	-47.3%	-15.0%	-47.3%	-15.0%
32	Dade, Miami	-9.7%	-9.5%	-14.9%	-12.9%	-13.8%	-12.2%
33	Dade, Hialeah	-9.4%	-17.5%	32.6%	20.7%	20.9%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	-8.3%	-8.3%	7.1%	7.1%	4.2%	4.2%
22 Wind	Dade	-17.3%	-9.9%	-27.9%	-14.5%	-21.4%	-11.7%
23 Wind	Dade	-23.9%	-24.6%	19.4%	19.4%	-2.3%	-2.7%
24 Wind	Dade	-8.0%	-8.0%	2.3%	2.4%	-0.9%	-0.9%
25 Wind	Dade	-4.5%	-4.5%	7.1%	7.1%	4.1%	4.1%
26 Wind	Dade	-5.9%	-5.9%	3.9%	3.9%	0.3%	0.3%
27 Wind	Dade	-26.8%	-26.2%	21.9%	22.7%	-2.1%	-1.4%
28 Wind	Dade	-3.5%	-3.5%	7.1%	7.1%	3.4%	3.4%
29 Wind	Dade	-7.5%	-7.5%	7.1%	7.1%	5.9%	5.9%
712	De Soto	-40.7%	-29.7%	-26.3%	-12.7%	-28.2%	-15.0%
592	Dixie, Coastal	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
732	Dixie, Remainder	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
39	Duval, Jacksonville	-52.3%	-34.7%	-34.7%	-11.0%	-37.7%	-15.0%
40	Duval, Remainder	-50.9%	-42.4%	-26.2%	-13.6%	-27.5%	-15.0%
41	Duval, Coastal	-50.3%	-35.6%	-25.5%	-3.5%	-34.3%	-15.0%
41 Wind	Duval	-53.7%	-35.8%	-35.2%	-9.7%	-39.0%	-15.0%
602	Escambia, Coastal	-41.0%	0.0%	-28.8%	0.0%	0.0%	0.0%
43	Escambia, Remainder	-41.2%	-25.0%	-27.9%	-3.9%	-34.9%	-15.0%
52 Wind	Escambia	-59.9%	-39.0%	-28.8%	5.4%	-43.1%	-15.0%
53 Wind	Escambia	-38.2%	0.0%	0.0%	0.0%	0.0%	0.0%
54 Wind	Escambia	-39.1%	-14.8%	-39.8%	-15.1%	-39.5%	-15.0%
531	Flagler, Coastal	-50.9%	0.0%	-26.8%	0.0%	0.0%	0.0%
701	Flagler, Remainder	-48.0%	-38.0%	-27.3%	-12.8%	-29.1%	-15.0%
83 Wind	Flagler	-41.6%	-28.4%	-26.8%	-9.7%	-30.9%	-15.0%
603	Franklin	-50.9%	0.0%	-25.7%	0.0%	0.0%	0.0%
65 Wind	Franklin	-49.7%	-30.4%	-25.7%	2.8%	-38.5%	-15.0%
393	Gadsden	-50.9%	-41.1%	-25.9%	-11.2%	-29.1%	-15.0%
923	Gilchrist	-50.9%	0.0%	-25.3%	0.0%	0.0%	0.0%
552	Glades	-41.1%	0.0%	-25.4%	0.0%	0.0%	0.0%
604	Gulf, Coastal	-41.0%	0.0%	-26.3%	0.0%	0.0%	0.0%
722	Gulf, Remainder	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
66 Wind	Gulf	-40.8%	-25.6%	-26.3%	-7.4%	-32.3%	-15.0%
493	Hamilton	-50.9%	0.0%	-24.9%	0.0%	0.0%	0.0%
713	Hardee	0.0%	0.0%	-25.7%	-15.0%	-25.7%	-15.0%

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change
553	Hendry	-41.6%	-23.0%	-26.1%	-2.0%	-35.7%	-15.0%
159	Hernando, Coastal	-41.0%	-27.6%	-28.1%	-11.4%	-31.0%	-15.0%
733	Hernando, Remainder	-50.9%	-33.9%	-31.0%	-7.3%	-36.8%	-15.0%
56 Wind	Hernando	-52.0%	-35.7%	-27.2%	-2.5%	-36.5%	-15.0%
714	Highlands	-41.3%	-26.6%	-26.3%	-7.7%	-32.1%	-15.0%
47	Hillsborough, Tampa	-42.7%	-24.3%	-30.6%	-8.9%	-35.4%	-15.0%
80	Hillsborough, Excl. Tampa	-44.6%	-21.5%	-37.3%	-11.3%	-39.9%	-15.0%
593	Holmes	-50.9%	0.0%	-25.0%	0.0%	0.0%	0.0%
561	Indian River, Remainder	-9.9%	-4.2%	-31.6%	-19.1%	-19.2%	-10.5%
181	Indian River, Coastal	0.0%	0.0%	-46.7%	-15.0%	-46.7%	-15.0%
76 Wind	Indian River	-12.8%	-9.1%	-27.2%	-21.1%	-19.5%	-14.6%
693	Jackson	-50.5%	-41.7%	-26.0%	-13.0%	-27.7%	-15.0%
605	Jefferson, Coastal	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	-50.9%	0.0%	-25.2%	0.0%	0.0%	0.0%
893	Lafayette	-50.9%	0.0%	-24.9%	0.0%	0.0%	0.0%
692	Lake	-51.1%	-37.0%	-28.4%	-8.6%	-33.5%	-15.0%
542	Lee, Coastal	-8.7%	2.3%	-34.7%	-15.8%	-33.6%	-15.0%
554	Lee, Remainder	-43.6%	-26.1%	-30.6%	-9.2%	-35.1%	-15.0%
17 Wind	Lee	-5.6%	0.8%	-32.4%	-26.5%	-20.9%	-14.7%
18 Wind	Lee	-40.6%	-23.6%	-31.8%	-11.0%	-34.6%	-15.0%
19 Wind	Lee	-42.9%	-24.4%	-33.5%	-11.7%	-36.0%	-15.0%
20 Wind	Lee	-37.7%	-21.1%	-30.6%	-12.2%	-32.9%	-15.0%
993	Leon	-51.3%	-35.9%	-32.0%	-10.8%	-35.2%	-15.0%
594	Levy, Coastal	-50.9%	0.0%	-25.4%	0.0%	0.0%	0.0%
734	Levy, Remainder	-48.9%	-40.1%	-26.0%	-13.2%	-27.5%	-15.0%
57 Wind	Levy	-50.1%	0.0%	0.0%	0.0%	0.0%	0.0%
931	Liberty	-50.9%	0.0%	-24.7%	0.0%	0.0%	0.0%
932	Madison	-50.9%	0.0%	-24.6%	0.0%	0.0%	0.0%
582	Manatee, Coastal	-8.0%	-7.4%	-26.9%	-20.8%	-17.8%	-14.3%
735	Manatee, Remainder	-42.0%	-25.5%	-32.1%	-6.3%	-36.6%	-15.0%
68 Wind	Manatee	-11.8%	-0.7%	-36.2%	-24.0%	-26.7%	-15.0%
792	Marion	-50.4%	-36.3%	-31.5%	-12.3%	-33.6%	-15.0%
10	Martin, Remainder	-8.1%	-6.0%	-27.7%	-22.9%	-18.1%	-14.7%
182	Martin, Coastal	-7.1%	-5.8%	-26.6%	-23.9%	-14.5%	-12.6%
5	Monroe, Excl. Key West	-8.0%	0.0%	-28.4%	0.0%	0.0%	0.0%
7	Monroe, Key West	0.0%	0.0%	-37.2%	-15.0%	-37.2%	-15.0%
90 Wind	Monroe	-15.2%	-11.6%	-12.9%	-8.5%	-14.4%	-10.5%
532	Nassau, Coastal	-50.6%	-35.3%	-28.0%	-7.2%	-34.3%	-15.0%
892	Nassau, Remainder	-50.6%	-40.7%	-27.2%	-12.6%	-29.2%	-15.0%
69 Wind	Nassau	-66.9%	-49.8%	-28.5%	2.6%	-41.4%	-15.0%
606	Okaloosa, Coastal	-40.7%	-28.8%	-25.1%	-1.0%	-32.9%	-15.0%
723	Okaloosa, Remainder	-40.8%	-21.4%	-31.7%	-6.6%	-36.9%	-15.0%
70 Wind	Okaloosa	-38.5%	-16.4%	-37.1%	-14.3%	-37.5%	-15.0%
555	Okeechobee	-41.2%	0.0%	-22.9%	0.0%	0.0%	0.0%
49	Orange, Orlando	-51.8%	-37.7%	-29.3%	-8.7%	-34.1%	-15.0%
90	Orange, Excl. Orlando	-52.4%	-39.2%	-27.0%	-7.4%	-33.1%	-15.0%
511	Osceola	-51.0%	-35.6%	-30.7%	-9.6%	-34.9%	-15.0%
362	Palm Beach, Coastal	0.0%	0.0%	-49.9%	-15.0%	-49.9%	-15.0%
38	Palm Beach, Remainder	-15.2%	-4.6%	-40.0%	-25.3%	-27.6%	-15.0%
94 Wind	Palm Beach	-27.7%	-23.2%	2.8%	14.6%	-20.3%	-14.0%
95 Wind	Palm Beach	-19.6%	-14.3%	-21.6%	-11.7%	-20.2%	-13.5%
96 Wind	Palm Beach	-18.5%	-10.2%	-33.3%	-20.7%	-24.0%	-14.1%
97 Wind	Palm Beach	-8.0%	1.7%	-43.7%	-31.8%	-25.7%	-14.9%
595	Pasco, Coastal	-41.0%	0.0%	-24.9%	0.0%	0.0%	0.0%
736	Pasco, Remainder	-42.7%	-25.9%	-30.5%	-9.0%	-34.8%	-15.0%
88 Wind	Pasco	-39.3%	-26.3%	-24.9%	-9.4%	-29.7%	-15.0%
42	Pinellas, Coastal	0.0%	0.0%	-29.3%	-15.0%	-29.3%	-15.0%
46	Pinellas - Saint Petersburg	-41.5%	-19.1%	-35.2%	-8.4%	-39.1%	-15.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-43.8%	-20.3%	-36.6%	-6.3%	-41.1%	-15.0%
42 Wind	Pinellas	-9.9%	-4.4%	-27.9%	-22.7%	-20.4%	-15.0%
50	Polk	-42.1%	-26.4%	-30.6%	-11.8%	-33.1%	-15.0%
992	Putnam	-50.5%	-40.6%	-25.7%	-10.8%	-29.2%	-15.0%
533	Saint Johns, Coastal	-50.9%	-28.5%	-34.1%	-4.3%	-41.5%	-15.0%
702	Saint Johns, Remainder	-51.3%	-35.6%	-30.3%	-9.4%	-34.8%	-15.0%
71 Wind	Saint Johns	-63.3%	-45.0%	-4.0%	44.8%	-43.5%	-15.0%

ATTACHMENT B
TENANTS (HO-4) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
562	Saint Lucie, Remainder	-8.3%	-1.1%	-28.8%	-19.3%	-23.4%	-14.5%
183	Saint Lucie, Coastal	-8.2%	-5.4%	-24.9%	-16.1%	-16.7%	-10.9%
77 Wind	Saint Lucie	-18.3%	-8.8%	-31.2%	-19.0%	-26.1%	-15.0%
607	Santa Rosa, Coastal	-41.0%	0.0%	-26.1%	0.0%	0.0%	0.0%
724	Santa Rosa, Remainder	-40.2%	-25.6%	-28.4%	-1.2%	-35.1%	-15.0%
92 Wind	Santa Rosa	-38.4%	-15.2%	-38.4%	-14.9%	-38.4%	-15.0%
583	Sarasota, Coastal	-41.1%	-29.8%	-35.6%	-14.0%	-35.9%	-15.0%
715	Sarasota, Remainder	-40.3%	-26.9%	-23.5%	-4.4%	-31.4%	-15.0%
49 Wind	Sarasota	-10.9%	0.1%	-34.8%	-25.7%	-24.9%	-15.0%
50 Wind	Sarasota	-49.1%	-28.6%	-31.7%	-4.1%	-39.5%	-15.0%
51 Wind	Sarasota	-56.7%	-35.6%	-28.3%	7.7%	-43.2%	-15.0%
512	Seminole	-52.3%	-33.1%	-33.7%	-7.3%	-39.3%	-15.0%
921	Sumter	-50.5%	-41.1%	-27.1%	-13.3%	-28.5%	-15.0%
933	Suwannee	-50.9%	0.0%	-25.8%	0.0%	0.0%	0.0%
596	Taylor, Coastal	-50.9%	0.0%	-25.4%	0.0%	0.0%	0.0%
737	Taylor, Remainder	-51.1%	-39.5%	-25.2%	-7.5%	-31.3%	-15.0%
922	Union	-50.9%	0.0%	-25.3%	0.0%	0.0%	0.0%
62	Volusia, Coastal	0.0%	0.0%	-28.8%	-15.0%	-28.8%	-15.0%
63	Volusia, Remainder	-50.6%	-31.9%	-33.6%	-6.7%	-39.2%	-15.0%
14 Wind	Volusia	-47.6%	-31.3%	-27.1%	-5.8%	-34.5%	-15.0%
15 Wind	Volusia	-61.4%	-42.6%	-32.9%	0.3%	-43.0%	-15.0%
16 Wind	Volusia	-56.8%	-38.6%	-35.1%	-7.8%	-40.1%	-15.0%
608	Wakulla, Coastal	-50.9%	0.0%	-25.0%	0.0%	0.0%	0.0%
725	Wakulla, Remainder	-50.8%	-41.9%	-25.5%	-11.9%	-28.1%	-15.0%
58 Wind	Wakulla	-50.9%	0.0%	0.0%	0.0%	0.0%	0.0%
609	Walton, Coastal	-41.0%	0.0%	-29.3%	0.0%	0.0%	0.0%
726	Walton, Remainder	-51.0%	-37.6%	-22.8%	-1.7%	-33.2%	-15.0%
75 Wind	Walton	-50.5%	-32.2%	-29.3%	0.4%	-39.4%	-15.0%
934	Washington	-50.9%	0.0%	-25.7%	0.0%	0.0%	0.0%

ATTACHMENT B
TENANTS (HW-4) SELECTED INDICATIONS AND RATE CHANGES
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	-2.3%	2.0%
60 Wind	Brevard	-11.4%	-7.5%
45 Wind	Broward	11.7%	5.2%
46 Wind	Broward	11.3%	7.9%
47 Wind	Broward	42.0%	5.4%
48 Wind	Broward	12.1%	5.2%
61 Wind	Charlotte	3.4%	0.0%
62 Wind	Collier	7.4%	8.1%
22 Wind	Dade	9.5%	4.6%
23 Wind	Dade	14.9%	5.5%
24 Wind	Dade	-9.9%	-8.1%
25 Wind	Dade	-9.4%	-5.9%
26 Wind	Dade	-8.6%	-6.9%
27 Wind	Dade	10.0%	5.3%
28 Wind	Dade	-10.3%	-5.8%
29 Wind	Dade	-9.1%	-7.9%
41 Wind	Duval	-47.6%	-15.0%
52 Wind	Escambia	-33.2%	-15.0%
53 Wind	Escambia	-38.2%	-15.0%
54 Wind	Escambia	-34.9%	-15.0%
83 Wind	Flagler	-39.9%	-15.0%
65 Wind	Franklin	-49.7%	-15.0%
66 Wind	Gulf	-39.8%	-15.0%
56 Wind	Hernando	-38.7%	-15.0%
76 Wind	Indian River	1.2%	1.8%
17 Wind	Lee	-4.6%	-2.0%
18 Wind	Lee	-39.1%	-15.0%
19 Wind	Lee	-37.9%	-15.0%
20 Wind	Lee	-46.0%	-15.0%
57 Wind	Levy	-50.1%	-15.0%
68 Wind	Manatee	3.8%	3.8%
90 Wind	Monroe	5.1%	6.0%
69 Wind	Nassau	-40.1%	-15.0%
70 Wind	Okaloosa	-38.4%	-15.0%
94 Wind	Palm Beach	23.1%	5.2%
95 Wind	Palm Beach	33.3%	6.2%
96 Wind	Palm Beach	30.1%	4.4%
97 Wind	Palm Beach	-2.6%	-0.4%
88 Wind	Pasco	-38.6%	-15.0%
42 Wind	Pinellas	-2.7%	-1.8%
71 Wind	Saint Johns	-22.7%	-15.0%
77 Wind	Saint Lucie	-2.7%	-2.1%
92 Wind	Santa Rosa	-31.6%	-15.0%
49 Wind	Sarasota	-3.5%	-2.8%
50 Wind	Sarasota	-29.6%	-15.0%
51 Wind	Sarasota	-27.8%	-11.8%
14 Wind	Volusia	-27.5%	-15.0%
15 Wind	Volusia	-34.5%	-15.0%
16 Wind	Volusia	-50.8%	-15.0%
58 Wind	Wakulla	-50.9%	-15.0%
75 Wind	Walton	-24.6%	-15.0%

ATTACHMENT C

DWELLING FIRE(DP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-25.8%	-17.1%	-16.3%	-6.3%	-21.9%	-9.5%
292	Baker	-25.3%	-19.9%	-11.3%	-5.4%	-15.7%	-10.0%
601	Bay, Coastal	-9.9%	-6.8%	-33.1%	-4.5%	-15.0%	-6.3%
721		-28.7%	-15.1%	-15.3%	6.5%	-25.6%	-9.9%
59 Wind	Bay	-6.5%	-3.6%	42.0%	51.8%	-2.7%	0.8%
392	Bradford	-24.0%	-23.7%	-3.0%	-2.7%	-10.1%	-8.7%
57	Brevard, Coastal	-10.9%	-6.5%	-17.7%	3.7%	-12.4%	-4.5%
64	Brevard, Remainder	-6.3%	-1.2%	-21.2%	-9.9%	-11.4%	-3.9%
60 Wind	Brevard	-6.6%	13.8%	-33.9%	-34.8%	-13.2%	2.4%
35	Broward, Hillwd & Ft. Ldrdle	2.7%	0.9%	-13.8%	5.9%	-1.1%	1.9%
361	Broward, Coastal	0.0%	0.0%	-67.4%	-10.0%	-67.0%	-9.8%
37	Broward, Rem. Excl. Ft. L. &	-18.1%	-11.6%	-6.0%	14.9%	-15.6%	-5.6%
45 Wind	Broward	234.3%	15.2%	62.6%	-45.6%	218.1%	9.9%
46 Wind	Broward	62.1%	12.9%	27.2%	-18.6%	56.3%	8.5%
47 Wind	Broward	22.1%	9.8%	33.0%	0.0%	23.1%	8.4%
48 Wind	Broward	17.4%	7.5%	28.1%	8.2%	18.5%	7.6%
193	Calhoun	-25.8%	-19.3%	-12.6%	-2.7%	-18.7%	-9.9%
581	Charlotte, Coastal	-11.8%	-7.7%	-22.3%	-8.3%	-14.8%	-7.8%
711	Charlotte, Remainder	-13.5%	-5.4%	-23.0%	-8.0%	-16.4%	-6.1%
61 Wind	Charlotte	-8.5%	-1.2%	-9.9%	1.4%	-9.0%	-0.8%
591	Citrus, Coastal	-25.8%	-14.6%	-15.8%	-1.2%	-25.2%	-9.6%
731	Citrus, Remainder	-25.2%	-15.1%	-16.4%	-2.7%	-28.6%	-8.9%
492	Clay	-23.4%	-17.4%	-11.9%	-4.5%	-17.4%	-9.9%
551	Collier, Remainder	-13.7%	-5.8%	-20.8%	-5.2%	-15.8%	-5.5%
541	Collier, Coastal	-8.1%	-2.8%	-14.0%	0.9%	-9.3%	-2.2%
62 Wind	Collier	19.9%	5.3%	-0.2%	-7.2%	16.6%	3.5%
293	Columbia	-25.8%	-24.0%	-7.9%	-6.4%	-12.1%	-9.6%
30	Dade, Miami Beach	0.0%	0.0%	-63.7%	-10.0%	-63.3%	-9.8%
31	Dade, Coastal	0.0%	0.0%	-64.8%	-10.0%	-64.4%	-9.8%
32	Dade, Miami	7.8%	4.2%	-6.8%	2.7%	4.6%	3.9%
33	Dade, Hialeah	-15.3%	-10.4%	-13.8%	1.0%	-15.1%	-7.4%
34	Dade, Rem Excl H.,M.,M.B.	-14.3%	-10.6%	1.2%	11.8%	-10.4%	-4.6%
22 Wind	Dade	232.3%	12.7%	83.2%	-34.3%	222.2%	9.9%
23 Wind	Dade	54.1%	12.4%	68.7%	-11.4%	55.4%	9.4%
24 Wind	Dade	48.4%	7.5%	82.9%	23.6%	51.9%	9.3%
25 Wind	Dade	8.6%	-1.3%	105.8%	76.8%	19.7%	7.8%
26 Wind	Dade	16.4%	2.7%	72.6%	35.7%	24.3%	7.5%
27 Wind	Dade	15.9%	0.7%	49.1%	30.2%	20.8%	5.3%
28 Wind	Dade	12.3%	-2.4%	72.6%	50.8%	21.1%	5.6%
29 Wind	Dade	9.0%	-0.2%	19.5%	15.9%	11.1%	3.4%
712	De Soto	-11.3%	-8.6%	-12.5%	-8.8%	-12.1%	-8.6%
592	Dixie, Coastal	-26.5%	-17.9%	-13.9%	-4.4%	-19.5%	-9.9%
732	Dixie, Remainder	-26.3%	-19.1%	-11.5%	-3.5%	-18.2%	-9.7%
39	Duval, Jacksonville	-29.2%	-23.6%	-8.5%	-1.8%	-16.8%	-9.9%
40	Duval, Remainder	-24.5%	0.0%	-10.9%	0.0%	-10.9%	0.0%
41	Duval, Coastal	-25.4%	-19.9%	-2.7%	8.3%	-17.4%	-9.5%
41 Wind	Duval	-23.6%	-17.5%	-1.6%	3.0%	-16.3%	-9.8%
602	Escambia, Coastal	-11.5%	0.0%	-15.4%	0.0%	-11.5%	0.0%
43	Escambia, Remainder	-4.7%	-2.3%	-8.0%	3.8%	-5.8%	-0.8%
52 Wind	Escambia	-3.9%	10.7%	19.6%	5.0%	0.3%	9.6%
53 Wind	Escambia	-6.2%	-0.5%	-1.1%	2.3%	-5.4%	0.0%
54 Wind	Escambia	-5.5%	-7.0%	-2.9%	4.1%	-5.3%	-4.8%
531	Flagler, Coastal	0.0%	0.0%	-16.3%	-10.0%	-16.3%	-10.0%
701	Flagler, Remainder	-25.1%	-16.9%	-12.6%	0.0%	-21.3%	-9.7%
83 Wind	Flagler	-9.8%	-18.2%	-14.0%	9.7%	-11.4%	-9.9%
603	Franklin	-27.0%	-11.4%	-35.8%	-8.3%	-31.0%	-9.9%
65 Wind	Franklin	-9.5%	-2.8%	22.0%	38.2%	-6.0%	2.0%
393	Gadsden	-25.8%	-23.2%	-6.9%	-3.6%	-13.7%	-9.8%
923	Gilchrist	-25.2%	-19.4%	-11.0%	-4.1%	-17.4%	-9.8%
552	Glades	-11.4%	-8.2%	-13.4%	-10.0%	-12.0%	-8.7%
604	Gulf, Coastal	-11.4%	-8.2%	2.1%	16.2%	-9.7%	-4.5%
722	Gulf, Remainder	-26.0%	-16.5%	-12.7%	-1.4%	-20.3%	-10.0%
66 Wind	Gulf	-7.7%	8.1%	-23.8%	-12.9%	-11.0%	3.8%
493	Hamilton	-25.0%	-20.9%	-11.3%	-6.5%	-14.0%	-8.8%
713	Hardee	-11.7%	-9.7%	-13.0%	-10.4%	-12.2%	-10.0%
553	Hendry	-10.2%	-7.0%	-14.6%	-6.4%	-12.0%	-6.8%
159	Hernando, Coastal	-12.1%	-7.2%	-18.1%	1.0%	68.2%	-4.1%
733	Hernando, Remainder	-12.9%	-8.2%	-16.5%	-7.6%	61.6%	-6.8%
56 Wind	Hernando	-8.4%	6.8%	-15.5%	-15.9%	25.1%	2.0%
714	Highlands	-12.5%	-11.8%	-4.9%	-3.0%	-9.8%	-8.4%
47	Hillsborough, Tampa	-11.9%	-9.6%	-5.3%	0.1%	-8.0%	-6.0%

ATTACHMENT C

DWELLING FIRE(OP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
80	Hillsborough, Excl. Tampa	-9.4%	-6.4%	-10.7%	-3.5%	-8.7%	-4.8%
593	Holmes	-25.1%	-19.4%	-12.2%	-4.2%	-17.4%	-9.9%
561	Indian River, Remainder	-7.6%	-2.4%	-18.4%	-4.3%	-11.1%	-2.9%
181	Indian River, Coastal	11.8%	15.7%	-67.4%	-66.3%	-13.7%	-9.7%
76 Wind	Indian River	14.5%	8.1%	-9.3%	-14.0%	12.7%	6.6%
693	Jackson	-25.6%	-25.6%	9.5%	9.5%	-0.7%	-0.6%
605	Jefferson, Coastal	-27.0%	0.0%	-13.1%	0.0%	-27.0%	0.0%
793	Jefferson, Remainder	-25.3%	-20.6%	-10.4%	-4.7%	-15.4%	-10.0%
893	Lafayette	-24.2%	0.0%	-10.6%	0.0%	-10.6%	0.0%
692	Lake	-12.3%	-6.6%	-19.1%	-8.8%	-20.3%	-6.7%
542	Lee, Coastal	0.0%	0.0%	-65.0%	-10.0%	-64.3%	-9.7%
554	Lee, Remainder	-9.2%	-3.6%	-15.6%	0.1%	-11.1%	-2.6%
17 Wind	Lee	-8.3%	-5.1%	86.4%	108.6%	-4.1%	0.1%
18 Wind	Lee	-9.8%	-5.2%	15.4%	16.3%	-7.3%	-2.8%
19 Wind	Lee	-10.0%	13.1%	-42.3%	-28.4%	-22.1%	-2.4%
20 Wind	Lee	-11.5%	14.7%	-31.4%	-31.2%	-17.3%	1.5%
993	Leon	-27.0%	-16.9%	-15.7%	-4.3%	-21.1%	-9.8%
594	Levy, Coastal	-27.9%	-15.5%	-15.2%	-1.8%	-22.3%	-8.5%
734	Levy, Remainder	-24.8%	-21.7%	1.7%	4.4%	-12.6%	-9.4%
57 Wind	Levy	-8.9%	-16.5%	-14.8%	4.6%	-11.5%	-9.0%
931	Liberty	-25.3%	-18.9%	-11.5%	-3.9%	-17.2%	-10.0%
932	Madison	-25.4%	-20.9%	-11.8%	-7.1%	-16.1%	-9.7%
582	Manatee, Coastal	-10.4%	-6.3%	2.4%	22.7%	-8.4%	-1.4%
735	Manatee, Remainder	-11.0%	-8.2%	-18.0%	-9.3%	-13.0%	-8.3%
68 Wind	Manatee	-6.0%	14.0%	-33.5%	-32.2%	-12.7%	2.9%
792	Marion	-21.8%	-13.5%	-16.4%	-3.0%	-10.3%	-8.6%
10	Martin, Remainder	13.8%	5.1%	-19.9%	-14.2%	6.5%	1.0%
182	Martin, Coastal	12.2%	7.8%	-14.5%	-11.6%	7.1%	4.2%
5	Monroe, Excl. Key West	0.0%	0.0%	-49.9%	-10.0%	-49.8%	-9.8%
7	Monroe, Key West	0.0%	0.0%	-19.3%	-10.0%	-19.3%	-10.0%
90 Wind	Monroe	62.3%	11.1%	52.2%	-15.7%	60.9%	8.6%
532	Nassau, Coastal	-27.2%	-15.6%	-2.5%	13.4%	-22.4%	-10.0%
892	Nassau, Remainder	-23.9%	-16.5%	-12.2%	2.0%	-18.7%	-7.9%
69 Wind	Nassau	-23.8%	-23.8%	-24.0%	12.0%	-23.9%	-9.9%
606	Okaloosa, Coastal	-8.5%	-0.1%	-17.7%	3.2%	-10.3%	0.5%
723	Okaloosa, Remainder	-1.1%	-1.3%	-6.7%	3.9%	-3.0%	0.3%
70 Wind	Okaloosa	-6.8%	9.1%	-15.0%	-14.6%	-7.9%	6.1%
555	Okeechobee	-9.8%	-8.6%	-11.9%	-10.5%	-10.9%	-9.6%
49	Orange, Orlando	-11.6%	-8.4%	-14.3%	-9.9%	-13.1%	-8.9%
90	Orange, Excl. Orlando	-13.9%	-10.6%	-8.9%	-1.5%	-12.6%	-7.5%
511	Osceola	-9.0%	-4.8%	-12.4%	-5.6%	-10.6%	-5.1%
362	Palm Beach, Coastal	52.5%	14.3%	-40.1%	-10.0%	-34.4%	-8.3%
38	Palm Beach, Remainder	9.7%	3.4%	-17.9%	-6.9%	-0.2%	0.5%
94 Wind	Palm Beach	63.9%	9.0%	42.8%	-4.5%	60.6%	7.3%
95 Wind	Palm Beach	63.2%	8.4%	59.5%	7.9%	60.3%	8.1%
96 Wind	Palm Beach	65.2%	8.9%	53.3%	2.1%	60.9%	7.9%
97 Wind	Palm Beach	16.1%	2.5%	66.9%	33.1%	19.6%	5.7%
595	Pasco, Coastal	-11.2%	-7.3%	-69.1%	-10.4%	-52.7%	-9.5%
736	Pasco, Remainder	-7.2%	-3.3%	-18.5%	-8.3%	2.9%	-4.1%
88 Wind	Pasco	-7.4%	2.2%	49.7%	54.3%	9.3%	4.5%
42	Pinellas, Coastal	0.0%	0.0%	-29.8%	-10.0%	-36.7%	-8.8%
46	Pinellas - Saint Petersburg	-2.6%	0.2%	-22.3%	-14.8%	-10.9%	-3.5%
81	Pinellas, Rem. Excl. Saint Pet	-6.3%	-0.8%	-27.7%	-17.0%	-11.6%	-4.5%
42 Wind	Pinellas	-7.1%	1.5%	-7.1%	-5.7%	-9.8%	0.2%
50	Polk	-6.5%	-4.3%	-1.1%	4.3%	-5.9%	-1.4%
992	Putnam	-26.0%	-23.0%	-3.5%	0.2%	-13.6%	-9.9%
533	Saint Johns, Coastal	-27.0%	-15.1%	-11.1%	4.7%	-23.0%	-10.0%
702	Saint Johns, Remainder	-26.8%	-17.6%	-13.5%	-1.9%	-20.6%	-9.9%
71 Wind	Saint Johns	-23.3%	-19.9%	-17.7%	22.6%	-22.5%	-9.9%
562	Saint Lucie, Remainder	-7.3%	-2.0%	-16.4%	-3.6%	-10.2%	-2.5%
183	Saint Lucie, Coastal	11.4%	-2.4%	7.2%	26.4%	9.9%	3.6%
77 Wind	Saint Lucie	17.0%	5.7%	-7.7%	-8.7%	10.8%	2.3%
607	Santa Rosa, Coastal	-10.5%	-6.6%	-21.3%	-17.9%	-13.7%	-10.0%
724	Santa Rosa, Remainder	-2.7%	-0.4%	-20.7%	-5.0%	-6.0%	-1.1%
92 Wind	Santa Rosa	-4.9%	3.8%	-26.2%	-19.4%	-10.1%	-1.6%
583	Sarasota, Coastal	-11.5%	-5.3%	-47.8%	-10.1%	-45.2%	-9.4%
715	Sarasota, Remainder	-10.8%	-6.1%	-22.7%	-7.0%	-14.1%	-6.3%
49 Wind	Sarasota	-8.3%	-3.8%	7.9%	14.3%	-6.6%	-1.5%
50 Wind	Sarasota	-9.1%	-3.0%	-8.2%	-1.0%	-9.2%	-2.6%
51 Wind	Sarasota	-10.2%	0.1%	-8.2%	-2.9%	-10.1%	-0.5%
512	Seminole	-21.0%	-15.2%	-6.2%	4.2%	-16.8%	-9.3%

ATTACHMENT C

DWELLING FIRE(DP-1) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
921	Sumter	-21.2%	-19.4%	0.2%	2.4%	-11.8%	-9.6%
933	Suwannee	-24.9%	-24.7%	-3.2%	-3.0%	-9.0%	-8.3%
596	Taylor, Coastal	-27.3%	-16.6%	-13.8%	-1.0%	-21.9%	-9.9%
737	Taylor, Remainder	-26.5%	-18.8%	-13.9%	-5.0%	-19.3%	-9.8%
922	Union	-25.3%	-21.6%	-11.3%	-6.9%	-14.2%	-10.0%
62	Volusia, Coastal	-12.0%	-11.6%	-40.0%	-9.6%	-34.5%	-9.8%
63	Volusia, Remainder	-10.1%	-9.2%	-0.6%	4.8%	-7.6%	-4.7%
14 Wind	Volusia	-10.3%	-11.1%	-1.1%	4.0%	-8.8%	-8.5%
15 Wind	Volusia	-6.8%	-2.3%	-20.1%	-16.9%	-12.1%	-7.6%
16 Wind	Volusia	-24.9%	-9.4%	-31.4%	-10.5%	-28.6%	-9.8%
608	Wakulla, Coastal	-27.1%	-10.2%	-26.6%	-9.2%	-27.1%	-10.0%
725	Wakulla, Remainder	-26.9%	-18.3%	-7.8%	3.8%	-20.0%	-9.9%
58 Wind	Wakulla	-25.1%	-16.1%	-6.0%	33.3%	-22.9%	-9.9%
609	Walton, Coastal	0.0%	0.0%	-44.0%	-10.0%	-44.1%	-9.9%
726	Walton, Remainder	-27.4%	-18.1%	-9.8%	6.4%	-21.7%	-10.0%
75 Wind	Walton	-6.7%	5.1%	-4.7%	-5.9%	-6.6%	3.6%
934	Washington	-25.0%	-19.2%	-10.0%	-2.9%	-16.5%	-10.0%

ATTACHMENT C

DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change
192	Alachua	-28.4%	-16.3%	-20.2%	-6.7%	-25.4%	-9.6%
292	Baker	-27.0%	-18.4%	-14.1%	-4.7%	-19.1%	-10.0%
601	Bay, Coastal	-8.7%	-2.4%	-36.7%	-21.6%	-18.3%	-8.9%
721	Bay, Remainder	-25.2%	-12.1%	-21.2%	-7.5%	-23.4%	-10.0%
59 Wind	Bay	-14.2%	-7.6%	-10.2%	3.4%	-13.4%	-5.4%
392	Bradford	-27.0%	-19.0%	-14.4%	-5.5%	-18.6%	-9.9%
57	Brevard, Coastal	-12.7%	-2.9%	-35.6%	-24.6%	-20.2%	-10.0%
64	Brevard, Remainder	-13.7%	-4.0%	-32.6%	-19.1%	-20.7%	-9.5%
60 Wind	Brevard	-20.0%	-9.8%	-17.2%	-0.9%	-19.5%	-8.0%
35	Broward, Hillwd & Ft. Ldrld	-21.5%	-14.2%	-15.2%	-1.3%	-19.5%	-9.9%
361	Broward, Coastal	100.3%	100.3%	-65.9%	-10.8%	-63.6%	-9.4%
37	Broward, Rem. Excl. Ft. L. &	-20.9%	-16.4%	-5.0%	1.4%	-15.0%	-9.7%
45 Wind	Broward	124.6%	20.9%	-7.7%	-41.7%	98.7%	8.8%
46 Wind	Broward	37.6%	2.7%	54.6%	26.9%	40.3%	7.0%
47 Wind	Broward	5.8%	-4.1%	58.4%	51.1%	14.5%	5.2%
48 Wind	Broward	-10.0%	-10.0%	50.1%	55.3%	0.2%	1.2%
193	Calhoun	-26.7%	-18.2%	-12.7%	-2.6%	-19.4%	-9.9%
581	Charlotte, Coastal	-14.4%	-2.5%	-31.5%	-19.7%	-21.9%	-9.9%
711	Charlotte, Remainder	-19.0%	-7.2%	-29.1%	-14.4%	-22.6%	-9.7%
61 Wind	Charlotte	-28.2%	-15.2%	-15.9%	8.1%	-25.2%	-9.4%
591	Citrus, Coastal	-27.9%	-15.8%	-16.6%	0.6%	-7.6%	-9.0%
731	Citrus, Remainder	-27.6%	-11.6%	-25.4%	-7.1%	1.0%	-8.1%
492	Clay	-29.0%	-16.8%	-18.3%	-5.0%	-22.9%	-9.9%
551	Collier, Remainder	-14.5%	-7.3%	-22.8%	-13.2%	-17.7%	-9.5%
541	Collier, Coastal	-8.8%	0.4%	-37.0%	-21.6%	-17.7%	-6.5%
62 Wind	Collier	4.7%	0.7%	8.0%	11.4%	5.1%	2.4%
293	Columbia	-28.3%	-20.3%	-14.9%	-6.0%	-18.6%	-9.9%
30	Dade, Miami Beach	0.0%	0.0%	-70.1%	-10.0%	-69.8%	-9.9%
31	Dade, Coastal	100.1%	23.1%	-86.2%	-11.1%	-65.9%	-7.4%
32	Dade, Miami	-11.6%	-10.5%	0.9%	3.4%	-6.8%	-5.2%
33	Dade, Hialeah	-25.1%	-25.0%	17.9%	18.3%	-5.5%	-4.9%
34	Dade, Rem Excl H.,M.,M.B.	-20.0%	-19.8%	8.8%	9.3%	-5.6%	-5.1%
22 Wind	Dade	149.5%	13.3%	29.3%	-34.3%	138.6%	9.1%
23 Wind	Dade	78.9%	3.7%	109.4%	31.4%	85.1%	9.6%
24 Wind	Dade	20.5%	-7.1%	110.0%	68.4%	39.4%	9.0%
25 Wind	Dade	-11.2%	-19.6%	117.9%	101.8%	18.2%	8.2%
26 Wind	Dade	5.2%	-14.6%	81.8%	58.5%	28.4%	7.7%
27 Wind	Dade	0.7%	-15.8%	84.8%	64.2%	23.9%	6.4%
28 Wind	Dade	-7.1%	-20.9%	87.0%	69.0%	21.3%	6.5%
29 Wind	Dade	-13.1%	-19.4%	35.7%	30.8%	8.6%	3.1%
712	De Soto	-15.7%	-12.7%	-12.1%	-7.0%	-14.0%	-9.9%
592	Dixie, Coastal	-28.7%	-16.6%	-14.6%	-0.9%	-22.9%	-9.9%
732	Dixie, Remainder	-27.4%	-21.8%	-5.6%	1.7%	-16.1%	-9.9%
39	Duval, Jacksonville	-36.7%	-25.6%	-6.6%	9.0%	-23.1%	-9.9%
40	Duval, Remainder	-26.6%	-22.1%	-11.0%	-6.3%	-14.7%	-9.9%
41	Duval, Coastal	-28.0%	-13.0%	-23.7%	-6.3%	-26.1%	-9.9%
41 Wind	Duval	-21.6%	-10.0%	-22.3%	-10.0%	-22.0%	-9.9%
602	Escambia, Coastal	0.0%	0.0%	-45.8%	-10.0%	-45.7%	-9.9%
43	Escambia, Remainder	-5.2%	-0.6%	-30.2%	-22.8%	-15.8%	-9.9%
52 Wind	Escambia	-4.5%	-1.3%	-12.8%	-2.5%	-6.7%	-1.6%
53 Wind	Escambia	-17.1%	-5.3%	-28.4%	-16.8%	-21.3%	-9.4%
54 Wind	Escambia	-24.3%	-8.3%	-29.0%	-13.1%	-26.0%	-9.9%
531	Flagler, Coastal	0.0%	0.0%	-33.1%	-10.0%	-33.0%	-9.9%
701	Flagler, Remainder	-26.2%	-16.9%	-13.6%	-3.7%	-19.6%	-10.0%
83 Wind	Flagler	-42.8%	-28.3%	-8.8%	14.8%	-28.3%	-10.0%
603	Franklin	-28.4%	-2.5%	-44.3%	-11.8%	-41.2%	-9.9%
65 Wind	Franklin	-10.8%	-6.8%	-4.3%	4.3%	-9.5%	-4.7%
393	Gadsden	-28.2%	-19.5%	-12.2%	-1.9%	-19.6%	-9.9%
923	Gilchrist	-26.0%	-19.8%	-12.7%	-7.3%	-15.9%	-9.9%
552	Glades	-14.9%	-10.0%	-14.2%	-6.7%	-14.7%	-8.6%
604	Gulf, Coastal	-14.5%	-2.4%	-44.2%	-14.9%	-32.5%	-10.0%
722	Gulf, Remainder	-27.7%	-18.9%	-13.4%	-3.5%	-19.4%	-10.0%
66 Wind	Gulf	-15.2%	-11.0%	3.0%	15.4%	-10.9%	-4.7%
493	Hamilton	-25.9%	-21.1%	-12.1%	-6.5%	-15.2%	-9.9%
713	Hardee	-14.7%	-10.3%	-15.0%	-8.6%	-14.8%	-9.7%
553	Hendry	-14.6%	-11.7%	-11.6%	-6.7%	-13.4%	-9.5%
159	Hernando, Coastal	-15.1%	-8.8%	-18.5%	-11.2%	38.4%	-7.5%
733	Hernando, Remainder	-10.8%	-7.1%	-16.7%	-9.4%	65.8%	-5.9%
56 Wind	Hernando	-9.3%	-5.9%	-17.1%	-12.5%	13.5%	-7.2%
714	Highlands	-16.4%	-12.5%	-12.2%	-6.5%	-14.6%	-9.8%
47	Hillsborough, Tampa	-22.7%	-12.9%	-16.8%	-3.9%	-16.6%	-9.2%
80	Hillsborough, Excl. Tampa	-16.1%	-10.3%	-17.3%	-5.7%	-10.5%	-7.7%
593	Holmes	-27.0%	-22.4%	-9.3%	-4.5%	-14.8%	-10.0%

ATTACHMENT C

DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
561	Indian River, Remainder	-10.6%	-3.3%	-27.1%	-15.2%	-16.2%	-7.3%
181	Indian River, Coastal	0.0%	0.0%	-64.6%	-10.0%	-64.2%	-9.9%
76 Wind	Indian River	5.8%	2.7%	-14.0%	-6.6%	1.8%	0.9%
693	Jackson	-27.1%	-20.7%	-9.2%	-2.9%	-16.4%	-9.9%
605	Jefferson, Coastal	NA	NA	NA	NA	NA	NA
793	Jefferson, Remainder	-26.7%	-19.8%	-13.3%	-5.4%	-17.6%	-9.9%
893	Lafayette	-26.7%	-26.3%	-0.4%	-0.1%	-8.8%	-7.9%
692	Lake	-14.5%	-11.2%	-8.7%	-3.2%	-13.9%	-7.9%
542	Lee, Coastal	-15.2%	-7.4%	-70.9%	-10.2%	-65.9%	-9.9%
554	Lee, Remainder	-15.3%	3.9%	-47.0%	-29.4%	-28.3%	-9.7%
17 Wind	Lee	-25.5%	-13.1%	6.8%	34.0%	-22.4%	-8.5%
18 Wind	Lee	-24.7%	-7.8%	-29.8%	-7.7%	-25.8%	-7.7%
19 Wind	Lee	-17.4%	1.2%	-46.6%	-30.6%	-27.6%	-9.9%
20 Wind	Lee	-17.4%	4.5%	-48.6%	-32.1%	-29.7%	-10.0%
993	Leon	-32.4%	-14.0%	-25.8%	-5.5%	-29.3%	-9.9%
594	Levy, Coastal	-28.8%	-17.6%	-15.3%	-3.6%	-21.4%	-9.9%
734	Levy, Remainder	-27.9%	-19.7%	-14.1%	-5.6%	-19.3%	-9.8%
57 Wind	Levy	-32.9%	-18.8%	-16.2%	0.2%	-25.1%	-9.9%
931	Liberty	-26.7%	-20.5%	-12.2%	-5.6%	-16.5%	-10.0%
932	Madison	-26.8%	-19.5%	-13.8%	-5.8%	-17.9%	-9.9%
582	Manatee, Coastal	-11.7%	-3.4%	-36.2%	-22.0%	-19.1%	-9.0%
735	Manatee, Remainder	-12.6%	0.3%	-37.1%	-25.7%	-22.3%	-9.9%
68 Wind	Manatee	-19.7%	-10.7%	-12.5%	6.2%	-18.3%	-7.3%
792	Marion	-26.6%	-15.3%	-16.9%	-2.9%	17.1%	-7.4%
10	Martin, Remainder	-2.9%	0.1%	-26.3%	-15.1%	-9.5%	-4.0%
182	Martin, Coastal	-4.4%	-2.2%	-4.5%	3.9%	-4.5%	-0.9%
5	Monroe, Excl. Key West	105.2%	13.4%	-54.1%	-10.0%	-47.5%	-9.0%
7	Monroe, Key West	45.1%	6.1%	-44.8%	-9.4%	-35.3%	-7.7%
90 Wind	Monroe	75.2%	11.4%	6.3%	-19.2%	62.8%	6.0%
532	Nassau, Coastal	-29.6%	-15.9%	-18.2%	-4.2%	-23.9%	-9.9%
892	Nassau, Remainder	-27.3%	-27.2%	0.3%	0.3%	-7.0%	-6.9%
69 Wind	Nassau	-41.5%	-22.9%	-23.0%	0.6%	-31.3%	-10.0%
606	Okaloosa, Coastal	-10.2%	-3.5%	-20.4%	-4.1%	-12.7%	-3.6%
723	Okaloosa, Remainder	-8.8%	-3.7%	-22.1%	-11.3%	-13.0%	-6.1%
70 Wind	Okaloosa	-15.8%	-5.7%	-26.5%	-12.0%	-18.4%	-7.2%
555	Okeechobee	-14.6%	-10.9%	-11.6%	-3.6%	-13.6%	-8.1%
49	Orange, Orlando	-18.7%	-12.5%	-13.3%	-5.2%	-16.9%	-9.9%
90	Orange, Excl. Orlando	-19.1%	-16.7%	-1.6%	2.3%	-13.8%	-9.3%
511	Osceola	-11.1%	-7.2%	-13.6%	-6.8%	-12.3%	-7.0%
362	Palm Beach, Coastal	40.2%	10.0%	-52.1%	-10.2%	-47.2%	-9.1%
38	Palm Beach, Remainder	-4.8%	0.2%	-23.1%	-11.8%	-11.9%	-4.4%
94 Wind	Palm Beach	46.7%	13.4%	-7.3%	-20.5%	34.8%	6.1%
95 Wind	Palm Beach	41.8%	10.3%	4.7%	-10.2%	33.5%	5.8%
96 Wind	Palm Beach	41.2%	11.2%	-1.5%	-14.2%	30.7%	5.1%
97 Wind	Palm Beach	3.1%	-2.2%	0.5%	4.6%	2.3%	-0.6%
595	Pasco, Coastal	-14.5%	-3.3%	-54.1%	-10.2%	-46.8%	-9.1%
736	Pasco, Remainder	-10.6%	-0.2%	-35.2%	-23.4%	-12.7%	-7.9%
88 Wind	Pasco	-12.5%	-8.9%	20.2%	31.1%	-4.7%	-2.2%
42	Pinellas, Coastal	-15.9%	-5.5%	-45.7%	-10.2%	-45.9%	-9.6%
46	Pinellas - Saint Petersburg	-10.1%	-2.1%	-35.2%	-26.3%	-20.6%	-9.6%
81	Pinellas, Rem. Excl. Saint Pet	-5.5%	5.3%	-47.3%	-38.1%	-16.8%	-9.3%
42 Wind	Pinellas	-22.0%	-9.0%	-27.1%	-13.5%	-23.9%	-9.8%
50	Polk	-16.6%	-11.3%	-13.4%	-3.0%	-10.9%	-7.5%
992	Putnam	-27.4%	-17.2%	-16.8%	-5.5%	-21.0%	-9.9%
533	Saint Johns, Coastal	-28.6%	-15.1%	-20.3%	-4.2%	-24.7%	-9.9%
702	Saint Johns, Remainder	-30.3%	-14.9%	-21.5%	-4.6%	-26.2%	-9.9%
71 Wind	Saint Johns	-46.3%	-25.1%	-17.9%	12.9%	-35.0%	-10.0%
562	Saint Lucie, Remainder	-10.7%	-1.6%	-34.5%	-23.7%	-19.3%	-9.4%
183	Saint Lucie, Coastal	-5.2%	0.2%	-33.8%	-16.4%	-12.5%	-3.9%
77 Wind	Saint Lucie	2.3%	0.7%	-1.6%	9.7%	1.5%	2.2%
607	Santa Rosa, Coastal	0.0%	0.0%	-46.9%	-10.0%	-46.9%	-9.9%
724	Santa Rosa, Remainder	-6.1%	1.8%	-29.5%	-16.4%	-12.9%	-3.4%
92 Wind	Santa Rosa	-19.4%	-9.0%	-22.4%	-5.9%	-20.3%	-8.1%
583	Sarasota, Coastal	-15.2%	0.0%	-52.4%	-10.3%	-51.0%	-9.9%
715	Sarasota, Remainder	-11.2%	5.5%	-44.4%	-30.2%	-25.7%	-9.9%
49 Wind	Sarasota	-28.6%	-9.5%	-32.8%	-10.5%	-29.6%	-9.7%
50 Wind	Sarasota	-24.6%	-8.3%	-33.2%	-13.7%	-27.2%	-9.9%
51 Wind	Sarasota	-25.6%	-8.6%	-33.9%	-12.3%	-28.4%	-9.7%
512	Seminole	-22.1%	-15.0%	-11.7%	-2.5%	-18.3%	-9.9%
921	Sumter	-23.6%	-15.0%	-14.2%	-4.3%	-20.5%	-9.8%
933	Suwannee	-27.1%	-18.9%	-13.4%	-4.6%	-18.6%	-9.9%
596	Taylor, Coastal	-28.8%	-18.2%	-12.6%	-1.3%	-21.0%	-9.9%
737	Taylor, Remainder	-27.5%	-18.2%	-11.1%	0.1%	-20.3%	-9.9%

ATTACHMENT C

DWELLING FIRE(DP-3) MULTIPERIL SELECTED INDICATIONS AND RATE CHANGES(EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
922	Union	-26.3%	-20.7%	-12.6%	-6.0%	-16.6%	-9.8%
62	Volusia, Coastal	0.0%	0.0%	-26.8%	-10.0%	-26.8%	-9.8%
63	Volusia, Remainder	-16.4%	-8.5%	-24.3%	-12.1%	-19.7%	-9.9%
14 Wind	Volusia	-17.1%	-6.2%	-26.0%	-15.9%	-20.5%	-9.8%
15 Wind	Volusia	-24.5%	-9.2%	-26.7%	-11.0%	-25.4%	-9.9%
16 Wind	Volusia	-36.2%	-15.4%	-28.9%	-4.9%	-32.3%	-9.9%
608	Wakulla, Coastal	0.0%	0.0%	-30.0%	-10.0%	-29.7%	-9.9%
725	Wakulla, Remainder	-28.2%	-20.4%	-13.0%	-4.7%	-18.1%	-10.0%
58 Wind	Wakulla	-46.3%	-28.1%	-8.6%	24.2%	-33.2%	-10.0%
609	Walton, Coastal	-12.9%	7.2%	-56.9%	-13.5%	-48.2%	-9.4%
726	Walton, Remainder	-25.4%	-14.1%	-18.7%	-7.3%	-21.4%	-9.9%
75 Wind	Walton	-0.3%	1.0%	-14.6%	-5.6%	-3.1%	-0.2%
934	Washington	-26.3%	-23.4%	-5.4%	-3.5%	-12.2%	-9.8%

**ATTACHMENT C
DWELLING FIRE (DW-2) SELECTED INDICATIONS AND RATE CHANGES
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)**

Territory	Territory Description	Indicated	Average
		Premium Change	Premium Change
59 Wind	Bay	5.7%	5.6%
60 Wind	Brevard	13.2%	7.7%
45 Wind	Broward	64.3%	8.5%
46 Wind	Broward	55.8%	9.0%
47 Wind	Broward	15.4%	7.3%
48 Wind	Broward	4.2%	5.1%
61 Wind	Charlotte	0.5%	2.2%
62 Wind	Collier	11.4%	6.1%
22 Wind	Dade	44.6%	8.3%
23 Wind	Dade	72.9%	9.4%
24 Wind	Dade	13.0%	7.4%
25 Wind	Dade	-20.2%	-9.8%
26 Wind	Dade	-5.6%	0.1%
27 Wind	Dade	-2.4%	1.5%
28 Wind	Dade	-13.3%	-5.9%
29 Wind	Dade	-18.0%	-6.6%
41 Wind	Duval	-14.7%	-10.0%
52 Wind	Escambia	11.6%	4.7%
53 Wind	Escambia	17.1%	5.8%
54 Wind	Escambia	8.2%	7.3%
83 Wind	Flagler	24.9%	8.8%
65 Wind	Franklin	2.2%	4.7%
66 Wind	Gulf	-0.3%	3.0%
56 Wind	Hernando	-11.5%	-9.9%
76 Wind	Indian River	-16.9%	-9.0%
17 Wind	Lee	6.9%	5.7%
18 Wind	Lee	7.1%	5.9%
19 Wind	Lee	-6.1%	-5.0%
20 Wind	Lee	-3.7%	-3.3%
57 Wind	Levy	-3.4%	-1.7%
68 Wind	Manatee	8.2%	6.3%
90 Wind	Monroe	74.3%	8.3%
69 Wind	Nassau	-19.5%	-10.0%
70 Wind	Okaloosa	6.4%	6.2%
94 Wind	Palm Beach	48.0%	8.2%
95 Wind	Palm Beach	35.3%	8.6%
96 Wind	Palm Beach	36.6%	8.6%
97 Wind	Palm Beach	-2.0%	0.7%
88 Wind	Pasco	-33.0%	-10.0%
42 Wind	Pinellas	23.6%	9.1%
71 Wind	Saint Johns	7.8%	3.9%
77 Wind	Saint Lucie	-18.5%	-9.1%
92 Wind	Santa Rosa	24.5%	7.6%
49 Wind	Sarasota	19.4%	8.5%
50 Wind	Sarasota	9.2%	7.7%
51 Wind	Sarasota	-1.7%	2.3%
14 Wind	Volusia	20.3%	9.4%
15 Wind	Volusia	4.4%	4.6%
16 Wind	Volusia	-1.8%	0.1%
58 Wind	Wakulla	-18.9%	-9.9%
75 Wind	Walton	11.0%	4.1%

ATTACHMENT D
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-16.7%	-16.7%	-2.7%	-2.7%	-7.6%	-7.6%
292	Baker	-18.4%	38.8%	-59.3%	-30.8%	-47.1%	-10.0%
601	Bay, Coastal	-11.8%	-6.3%	-35.5%	-23.7%	-16.9%	-10.0%
721	Bay, Remainder	-17.0%	4.1%	-40.3%	-25.0%	-28.3%	-10.0%
59 Wind	Bay	-0.6%	2.4%	-35.2%	-31.8%	-8.6%	-5.4%
392	Bradford	-17.0%	11.6%	-42.7%	-22.9%	-33.1%	-10.0%
57	Brevard, Coastal	3.8%	3.8%	-17.7%	-8.0%	0.9%	2.2%
64	Brevard, Remainder	-7.3%	-7.3%	-10.8%	-9.6%	-7.8%	-7.7%
60 Wind	Brevard	12.3%	7.5%	-4.3%	-6.5%	10.4%	5.9%
35	Broward, Hllwd & Ft. Ldrdle	11.4%	9.4%	-6.0%	1.4%	7.7%	7.7%
361	Broward, Coastal	11.7%	0.0%	-13.5%	0.0%	0.0%	0.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	0.6%	0.6%	-12.8%	-12.3%	-2.5%	-2.4%
45 Wind	Broward	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
46 Wind	Broward	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
47 Wind	Broward	13.8%	15.3%	-18.6%	-14.8%	4.3%	6.5%
48 Wind	Broward	8.5%	8.6%	-7.4%	-7.0%	4.7%	4.9%
193	Calhoun	-17.0%	-5.6%	-24.3%	-13.9%	-20.9%	-10.0%
581	Charlotte, Coastal	-8.9%	-8.9%	-26.2%	-14.8%	-11.4%	-9.8%
711	Charlotte, Remainder	-9.5%	-9.5%	-14.0%	-12.9%	-10.2%	-10.0%
61 Wind	Charlotte	9.5%	11.9%	-39.3%	-37.2%	-3.5%	-1.2%
591	Citrus, Coastal	-15.4%	-10.9%	-13.5%	-8.7%	-14.6%	-10.0%
731	Citrus, Remainder	-15.7%	1.5%	-34.1%	-20.6%	-25.3%	-10.0%
492	Clay	-17.6%	4.9%	-34.2%	-16.2%	-29.4%	-10.0%
551	Collier, Remainder	-7.2%	-7.2%	-2.2%	0.2%	-6.5%	-6.2%
541	Collier, Coastal	6.6%	6.6%	-17.3%	-11.2%	4.0%	4.7%
62 Wind	Collier	14.2%	12.3%	-14.6%	-15.3%	10.1%	8.3%
293	Columbia	-17.9%	3.5%	-32.1%	-14.5%	-28.6%	-10.0%
30	Dade, Miami Beach	10.9%	0.0%	-14.1%	0.0%	0.0%	0.0%
31	Dade, Coastal	11.4%	0.0%	-15.6%	0.0%	0.0%	0.0%
32	Dade, Miami	0.0%	0.0%	-6.5%	-6.5%	-6.5%	-6.5%
33	Dade, Hialeah	11.6%	-8.8%	140.0%	96.1%	34.6%	10.0%
34	Dade, Rem Excl H.,M.,M.B.	7.1%	1.9%	28.9%	20.4%	16.6%	10.0%
22 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
23 Wind	Dade	13.3%	1.9%	28.7%	16.0%	22.1%	10.0%
24 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
25 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
26 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
27 Wind	Dade	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
28 Wind	Dade	10.2%	-1.6%	35.0%	20.8%	23.0%	10.0%
29 Wind	Dade	3.2%	-2.9%	30.1%	22.3%	16.9%	10.0%
712	De Soto	-7.7%	-7.7%	-11.7%	-11.3%	-8.7%	-8.6%
592	Dixie, Coastal	-15.6%	9.2%	-42.9%	-25.5%	-30.7%	-10.0%
732	Dixie, Remainder	-16.0%	-16.0%	0.3%	0.3%	-5.4%	-5.4%
39	Duval, Jacksonville	-19.0%	-7.6%	-22.3%	-11.4%	-21.1%	-10.0%
40	Duval, Remainder	-15.2%	-12.6%	-11.3%	-8.7%	-12.6%	-10.0%
41	Duval, Coastal	-14.5%	1.8%	-33.2%	-20.5%	-24.4%	-10.0%
41 Wind	Duval	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
602	Escambia, Coastal	-9.2%	4.6%	-57.3%	-33.1%	-27.8%	-10.0%
43	Escambia, Remainder	-9.2%	-8.6%	-13.4%	-12.7%	-10.7%	-10.0%
52 Wind	Escambia	-7.8%	11.7%	-56.2%	-46.7%	-25.8%	-10.0%
53 Wind	Escambia	-7.5%	-7.5%	-13.3%	-13.3%	-9.5%	-9.5%
54 Wind	Escambia	-15.2%	-6.9%	-20.8%	-13.1%	-18.0%	-10.0%
531	Flagler, Coastal	-14.3%	-14.3%	-35.3%	-8.2%	-31.0%	-9.4%
701	Flagler, Remainder	-15.9%	-2.2%	-30.0%	-18.6%	-22.6%	-10.0%
83 Wind	Flagler	0.2%	4.6%	-32.8%	-29.5%	-13.9%	-10.0%
603	Franklin	-15.9%	-12.2%	-12.0%	-7.1%	-14.3%	-10.0%
65 Wind	Franklin	-12.7%	-10.7%	-11.2%	-9.0%	-12.1%	-10.0%
393	Gadsden	-18.4%	-11.9%	-15.0%	-8.2%	-16.6%	-10.0%
923	Gilchrist	-17.0%	-8.2%	-19.4%	-10.9%	-18.6%	-10.0%
552	Glades	-9.1%	-7.2%	-19.4%	-17.7%	-11.9%	-10.0%
604	Gulf, Coastal	-10.1%	-8.4%	-25.2%	-12.2%	-16.3%	-10.0%
722	Gulf, Remainder	-15.0%	5.0%	-43.7%	-30.5%	-27.1%	-10.0%
66 Wind	Gulf	-9.8%	-7.2%	-18.9%	-14.4%	-13.3%	-10.0%
493	Hamilton	-17.2%	8.5%	-36.7%	-17.1%	-31.3%	-10.0%
713	Hardee	-7.3%	-7.3%	11.7%	11.7%	-0.1%	-0.1%
553	Hendry	-7.4%	-7.4%	-10.1%	-9.7%	-8.1%	-8.0%
159	Hernando, Coastal	-8.7%	-8.7%	-12.2%	-11.1%	-10.3%	-9.8%

ATTACHMENT D
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
733	Hernando, Remainder	-11.6%	-6.4%	-18.6%	-13.8%	-15.0%	-10.0%
56 Wind	Hernando	-7.5%	-6.8%	-12.5%	-11.3%	-10.0%	-9.0%
714	Highlands	-9.1%	-8.1%	-14.3%	-13.3%	-11.0%	-10.0%
47	Hillsborough, Tampa	-10.5%	-1.2%	-36.0%	-28.9%	-18.5%	-10.0%
80	Hillsborough, Excl. Tampa	-12.4%	-9.5%	-14.1%	-11.1%	-12.9%	-10.0%
593	Holmes	-16.5%	-3.8%	-26.8%	-15.6%	-21.9%	-10.0%
561	Indian River, Remainder	-7.6%	-7.6%	-12.9%	-9.1%	-8.4%	-7.8%
181	Indian River, Coastal	11.8%	11.8%	-55.5%	-55.5%	1.1%	1.1%
76 Wind	Indian River	12.0%	12.0%	-38.5%	-38.5%	6.6%	6.6%
693	Jackson	-18.1%	-10.7%	-17.0%	-9.5%	-17.5%	-10.0%
605	Jefferson, Coastal	-15.2%	0.0%	-14.3%	0.0%	0.0%	0.0%
793	Jefferson, Remainder	-17.9%	-3.3%	-26.0%	-12.7%	-23.7%	-10.0%
893	Lafayette	-15.7%	6.3%	-35.5%	-18.7%	-28.6%	-10.0%
692	Lake	-15.2%	-9.5%	-16.5%	-10.9%	-15.7%	-10.0%
542	Lee, Coastal	10.3%	-3.6%	-8.8%	3.8%	0.6%	0.2%
554	Lee, Remainder	-10.8%	-10.7%	-11.1%	-6.1%	-10.9%	-10.0%
17 Wind	Lee	17.3%	17.4%	-24.6%	-24.4%	2.6%	2.7%
18 Wind	Lee	8.8%	9.7%	-22.6%	-21.5%	-0.5%	0.5%
19 Wind	Lee	-6.9%	-1.6%	-30.8%	-25.7%	-13.3%	-8.1%
20 Wind	Lee	-5.7%	0.5%	-25.8%	-19.2%	-10.9%	-4.7%
993	Leon	-18.1%	-7.1%	-21.8%	-11.3%	-20.7%	-10.0%
594	Levy, Coastal	-15.6%	-7.8%	-18.8%	-11.3%	-17.7%	-10.0%
734	Levy, Remainder	-16.5%	-11.1%	-14.8%	-9.3%	-15.5%	-10.0%
57 Wind	Levy	-11.0%	-4.8%	-18.8%	-13.1%	-15.9%	-10.0%
931	Liberty	-16.4%	-4.7%	-26.1%	-15.7%	-21.1%	-10.0%
932	Madison	-16.2%	-5.7%	-21.8%	-11.9%	-20.1%	-10.0%
582	Manatee, Coastal	6.9%	6.9%	-21.4%	-2.1%	2.7%	5.6%
735	Manatee, Remainder	-13.6%	-10.8%	-13.8%	-5.8%	-13.7%	-10.0%
68 Wind	Manatee	12.7%	9.5%	-11.2%	-12.4%	8.2%	5.4%
792	Marion	-15.5%	-8.1%	-18.6%	-11.4%	-17.3%	-10.0%
10	Martin, Remainder	11.9%	11.6%	-11.7%	-4.5%	9.0%	9.6%
182	Martin, Coastal	13.5%	7.1%	-22.9%	11.0%	7.3%	7.7%
5	Monroe, Excl. Key West	0.0%	0.0%	-20.3%	-10.0%	-20.3%	-10.0%
7	Monroe, Key West	12.6%	3.2%	-10.0%	7.2%	5.3%	4.5%
90 Wind	Monroe	45.6%	17.9%	-10.1%	-22.4%	34.5%	9.9%
532	Nassau, Coastal	-15.5%	-5.4%	-22.6%	-13.3%	-19.7%	-10.0%
892	Nassau, Remainder	-19.6%	-12.0%	-16.8%	-8.9%	-17.8%	-10.0%
69 Wind	Nassau	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
606	Okaloosa, Coastal	-9.4%	-9.1%	-12.0%	-11.7%	-10.2%	-10.0%
723	Okaloosa, Remainder	-9.4%	-5.2%	-26.3%	-22.0%	-14.3%	-10.0%
70 Wind	Okaloosa	-7.4%	-7.4%	-12.6%	-12.6%	-9.4%	-9.4%
555	Okeechobee	-4.7%	-4.7%	-8.7%	-8.1%	-5.5%	-5.4%
49	Orange, Orlando	-14.0%	0.0%	-13.9%	0.0%	0.0%	0.0%
90	Orange, Excl. Orlando	-14.1%	-9.5%	-15.2%	-10.6%	-14.6%	-10.0%
511	Osceola	-13.1%	-9.8%	-13.6%	-10.3%	-13.3%	-10.0%
362	Palm Beach, Coastal	0.0%	0.0%	-22.8%	-10.0%	-22.8%	-10.0%
38	Palm Beach, Remainder	10.4%	10.4%	-12.5%	-11.6%	5.6%	5.8%
94 Wind	Palm Beach	17.8%	11.1%	-13.5%	-16.4%	12.2%	6.1%
95 Wind	Palm Beach	13.6%	13.0%	-16.9%	-17.2%	7.8%	7.2%
96 Wind	Palm Beach	11.4%	10.1%	-12.8%	-13.1%	7.0%	5.9%
97 Wind	Palm Beach	12.6%	11.9%	-15.8%	-16.2%	6.3%	5.7%
595	Pasco, Coastal	-8.9%	-8.9%	-13.1%	-9.3%	-13.0%	-9.3%
736	Pasco, Remainder	-13.4%	-9.4%	-15.0%	-10.8%	-14.1%	-10.0%
88 Wind	Pasco	-5.4%	-1.4%	-19.9%	-14.5%	-12.8%	-8.1%
42	Pinellas, Coastal	9.4%	9.4%	-14.6%	-14.6%	3.0%	3.0%
46	Pinellas - Saint Petersburg	-9.8%	-8.7%	-18.7%	-14.4%	-11.9%	-10.0%
81	Pinellas, Rem. Excl. Saint Petersburg	-14.8%	-10.1%	-15.0%	-9.5%	-14.8%	-10.0%
42 Wind	Pinellas	12.8%	0.0%	0.0%	0.0%	0.0%	0.0%
50	Polk	-9.2%	-8.7%	-12.9%	-12.3%	-10.5%	-10.0%
992	Putnam	-15.7%	-10.6%	-14.6%	-9.5%	-15.1%	-10.0%
533	Saint Johns, Coastal	-13.3%	-10.5%	-14.7%	-9.0%	-13.8%	-10.0%
702	Saint Johns, Remainder	-16.2%	-9.5%	-17.1%	-10.4%	-16.7%	-10.0%
71 Wind	Saint Johns	-14.2%	-9.5%	-16.1%	-10.6%	-15.0%	-10.0%
562	Saint Lucie, Remainder	5.2%	5.2%	-13.3%	-10.8%	2.1%	2.5%
183	Saint Lucie, Coastal	12.2%	-3.2%	-21.2%	0.2%	-6.8%	-1.2%
77 Wind	Saint Lucie	35.8%	16.4%	-14.3%	-24.2%	25.7%	8.2%
607	Santa Rosa, Coastal	-8.7%	0.0%	-14.3%	0.0%	0.0%	0.0%

ATTACHMENT D
MOBILE HOMEOWNERS (MHO-3) MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHC F CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change	Indicated Premium Change	Average Premium Change
724	Santa Rosa, Remainder	-10.4%	-9.0%	-13.7%	-11.9%	-11.5%	-10.0%
92 Wind	Santa Rosa	-6.9%	0.0%	0.0%	0.0%	0.0%	0.0%
583	Sarasota, Coastal	-9.4%	-9.5%	-17.9%	-8.6%	-17.3%	-8.7%
715	Sarasota, Remainder	-11.5%	-11.3%	-13.4%	-4.2%	-11.8%	-10.0%
49 Wind	Sarasota	2.9%	3.2%	-15.3%	-14.8%	-3.5%	-3.2%
50 Wind	Sarasota	5.5%	5.8%	-15.4%	-14.9%	-2.1%	-1.7%
51 Wind	Sarasota	-11.6%	-3.8%	-23.8%	-15.2%	-15.0%	-7.0%
512	Seminole	-14.6%	-10.7%	-13.0%	-9.0%	-13.9%	-10.0%
921	Sumter	-15.9%	-10.4%	-15.0%	-9.5%	-15.5%	-10.0%
933	Suwannee	-18.0%	-11.5%	-16.1%	-9.4%	-16.6%	-10.0%
596	Taylor, Coastal	-18.6%	-10.7%	-17.2%	-9.2%	-17.9%	-10.0%
737	Taylor, Remainder	-16.5%	-11.2%	-14.8%	-9.4%	-15.3%	-10.0%
922	Union	-16.5%	-9.9%	-16.7%	-10.1%	-16.6%	-10.0%
62	Volusia, Coastal	-7.6%	-7.6%	-14.1%	-3.6%	-9.4%	-6.5%
63	Volusia, Remainder	-13.3%	-11.7%	-10.3%	-3.9%	-12.6%	-10.0%
14 Wind	Volusia	-6.0%	-6.0%	-14.6%	-14.6%	-9.0%	-9.0%
15 Wind	Volusia	-18.6%	-6.3%	-29.1%	-14.5%	-22.7%	-9.4%
16 Wind	Volusia	-13.5%	0.0%	0.0%	0.0%	0.0%	0.0%
608	Wakulla, Coastal	-15.3%	-13.4%	-21.0%	-6.1%	-18.0%	-10.0%
725	Wakulla, Remainder	-17.5%	-10.8%	-16.4%	-9.6%	-16.8%	-10.0%
58 Wind	Wakulla	-12.2%	-10.0%	-8.8%	-5.6%	-11.1%	-8.5%
609	Walton, Coastal	-9.5%	-9.5%	-26.8%	-7.0%	-22.4%	-7.6%
726	Walton, Remainder	-14.2%	-10.2%	-13.7%	-9.6%	-14.1%	-10.0%
75 Wind	Walton	-6.0%	-5.9%	-12.8%	-12.6%	-8.5%	-8.4%
934	Washington	-17.6%	-11.4%	-15.0%	-8.6%	-16.3%	-10.0%

ATTACHMENT D
MOBILE HOMEOWNERS (MW-2) SELECTED INDICATIONS AND RATE CHANGES
WIND ONLY (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Indicated Premium Change	Average Premium Change
59 Wind	Bay	4.6%	4.6%
60 Wind	Brevard	5.1%	5.1%
45 Wind	Broward	12.8%	0.0%
46 Wind	Broward	12.8%	0.0%
47 Wind	Broward	16.8%	10.0%
48 Wind	Broward	9.4%	9.4%
61 Wind	Charlotte	47.8%	10.0%
62 Wind	Collier	16.7%	10.0%
22 Wind	Dade	12.8%	0.0%
23 Wind	Dade	13.3%	0.0%
24 Wind	Dade	12.8%	0.0%
25 Wind	Dade	12.8%	0.0%
26 Wind	Dade	12.8%	0.0%
27 Wind	Dade	12.8%	0.0%
28 Wind	Dade	3.8%	3.8%
29 Wind	Dade	0.5%	0.5%
41 Wind	Duval	-13.5%	0.0%
52 Wind	Escambia	-7.8%	-7.8%
53 Wind	Escambia	-7.5%	0.0%
54 Wind	Escambia	-7.1%	-7.1%
83 Wind	Flagler	1.5%	1.5%
65 Wind	Franklin	-12.5%	-10.0%
66 Wind	Gulf	-7.5%	-7.5%
56 Wind	Hernando	-6.7%	-6.7%
76 Wind	Indian River	12.0%	0.0%
17 Wind	Lee	20.9%	10.0%
18 Wind	Lee	15.6%	10.0%
19 Wind	Lee	-6.9%	0.0%
20 Wind	Lee	15.7%	10.0%
57 Wind	Levy	-11.0%	-10.0%
68 Wind	Manatee	25.5%	10.0%
90 Wind	Monroe	28.8%	10.0%
69 Wind	Nassau	-13.5%	0.0%
70 Wind	Okaloosa	-7.4%	0.0%
94 Wind	Palm Beach	9.9%	9.6%
95 Wind	Palm Beach	14.3%	10.0%
96 Wind	Palm Beach	9.4%	9.4%
97 Wind	Palm Beach	12.6%	0.0%
88 Wind	Pasco	-0.3%	-0.3%
42 Wind	Pinellas	12.8%	0.0%
71 Wind	Saint Johns	-10.7%	-10.0%
77 Wind	Saint Lucie	14.5%	10.0%
92 Wind	Santa Rosa	-6.9%	0.0%
49 Wind	Sarasota	7.8%	7.8%
50 Wind	Sarasota	9.1%	8.9%
51 Wind	Sarasota	8.7%	8.7%
14 Wind	Volusia	-6.0%	0.0%
15 Wind	Volusia	4.0%	4.0%
16 Wind	Volusia	-13.5%	0.0%
58 Wind	Wakulla	-9.0%	-9.0%
75 Wind	Walton	-5.9%	-5.9%

ATTACHMENT E
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
192	Alachua	-8.6%	-6.9%	-2.6%	-0.4%	-5.9%	-4.0%
292	Baker	-12.6%	-8.3%	-15.1%	-10.8%	-14.3%	-10.0%
601	Bay, Coastal	-10.8%	-10.5%	-12.1%	-5.3%	-10.9%	-10.0%
721	Bay, Remainder	-11.4%	-9.2%	-13.4%	-11.2%	-12.2%	-10.0%
59 Wind	Bay	2.2%	2.2%	-4.1%	-4.0%	1.4%	1.4%
392	Bradford	-8.2%	-4.7%	-17.3%	-13.9%	-12.9%	-9.5%
57	Brevard, Coastal	3.8%	3.8%	-6.2%	9.0%	3.1%	4.1%
64	Brevard, Remainder	-1.9%	-1.9%	-5.4%	-4.9%	-2.4%	-2.3%
60 Wind	Brevard	12.0%	9.7%	16.5%	14.2%	12.3%	10.0%
35	Broward, Hllwd & Ft. Ldrle	8.9%	7.7%	-9.6%	-7.3%	7.8%	6.8%
361	Broward, Coastal	5.5%	0.0%	-13.8%	0.0%	-13.8%	0.0%
37	Broward, Rem. Excl. Ft. L. & Hlywd	2.3%	2.3%	-22.4%	-17.2%	0.5%	0.8%
45 Wind	Broward	8.9%	8.9%	-13.8%	-13.8%	7.3%	7.3%
46 Wind	Broward	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
47 Wind	Broward	10.0%	7.7%	-9.8%	-11.5%	8.8%	6.6%
48 Wind	Broward	14.7%	12.5%	-18.3%	-19.6%	11.7%	9.6%
193	Calhoun	-11.6%	-9.7%	-9.2%	-7.1%	-10.4%	-8.4%
581	Charlotte, Coastal	-8.3%	-8.3%	-19.2%	-3.7%	-9.1%	-8.0%
711	Charlotte, Remainder	-7.7%	-7.7%	-17.8%	-15.2%	-8.6%	-8.4%
61 Wind	Charlotte	13.5%	9.6%	-7.0%	-9.9%	11.2%	7.4%
591	Citrus, Coastal	-12.6%	-10.5%	-10.9%	-8.5%	-12.2%	-10.0%
731	Citrus, Remainder	-8.2%	-7.9%	-10.2%	-9.8%	-8.7%	-8.5%
492	Clay	-9.8%	-9.1%	-5.8%	-5.0%	-7.6%	-6.9%
551	Collier, Remainder	0.3%	0.3%	-6.6%	-5.1%	-0.2%	-0.1%
541	Collier, Coastal	6.3%	6.3%	-15.4%	-10.3%	3.9%	4.4%
62 Wind	Collier	8.5%	8.1%	-11.6%	-11.9%	5.9%	5.5%
293	Columbia	-12.6%	-9.7%	-10.3%	-7.2%	-11.1%	-8.1%
30	Dade, Miami Beach	5.2%	0.0%	-13.2%	0.0%	-13.2%	0.0%
31	Dade, Coastal	5.2%	0.0%	-14.0%	0.0%	-14.0%	0.0%
32	Dade, Miami	7.7%	6.7%	40.1%	38.7%	11.1%	10.0%
33	Dade, Hialeah	6.2%	6.2%	-14.0%	-14.0%	5.0%	5.0%
34	Dade, Rem Excl H.,M.,M.B.	4.6%	4.6%	4.4%	5.9%	4.5%	4.7%
22 Wind	Dade	8.9%	8.9%	-14.0%	-14.0%	7.2%	7.2%
23 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
24 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
25 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
26 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
27 Wind	Dade	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
28 Wind	Dade	10.8%	10.6%	7.0%	6.8%	10.2%	10.0%
29 Wind	Dade	4.6%	4.6%	6.3%	6.3%	4.8%	4.8%
712	De Soto	-5.5%	-5.5%	3.1%	3.1%	-3.5%	-3.5%
592	Dixie, Coastal	-15.2%	-9.7%	-16.3%	-10.6%	-15.6%	-10.0%
732	Dixie, Remainder	-14.3%	-10.8%	-12.8%	-9.2%	-13.5%	-10.0%
39	Duval, Jacksonville	-11.3%	-10.8%	-9.2%	-8.6%	-10.1%	-9.6%
40	Duval, Remainder	-11.1%	-7.3%	-12.6%	-8.3%	-11.9%	-7.8%
41	Duval, Coastal	-13.2%	-9.9%	-13.9%	-10.5%	-13.4%	-10.0%
41 Wind	Duval	-10.6%	0.0%	0.0%	0.0%	-10.6%	0.0%
602	Escambia, Coastal	-5.9%	0.0%	-12.9%	0.0%	-5.9%	0.0%
43	Escambia, Remainder	-6.2%	-6.2%	-12.2%	-12.1%	-7.9%	-7.9%
52 Wind	Escambia	-4.3%	-4.3%	-12.9%	-12.9%	-5.7%	-5.7%
53 Wind	Escambia	-2.0%	-2.0%	8.1%	8.1%	-0.4%	-0.4%
54 Wind	Escambia	-4.9%	-4.9%	-12.2%	-12.2%	-6.4%	-6.4%
531	Flagler, Coastal	-12.7%	0.0%	-16.5%	-10.0%	-16.5%	-10.0%
701	Flagler, Remainder	-13.7%	-9.4%	-15.6%	-11.2%	-14.4%	-10.0%
83 Wind	Flagler	-5.4%	-5.4%	-15.3%	-15.3%	-8.7%	-8.7%
603	Franklin	-15.5%	-11.9%	-1.3%	8.0%	-14.1%	-10.0%
65 Wind	Franklin	-11.9%	-11.7%	5.8%	6.1%	-10.1%	-9.9%
393	Gadsden	-11.3%	-10.4%	-4.8%	-3.7%	-7.3%	-6.2%
923	Gilchrist	-9.9%	-6.6%	-11.1%	-7.6%	-10.5%	-7.2%
552	Glades	-5.4%	-5.4%	4.9%	5.0%	-4.2%	-4.1%
604	Gulf, Coastal	-7.8%	-7.8%	-25.2%	4.0%	-11.2%	-5.5%
722	Gulf, Remainder	-12.1%	-11.2%	-9.3%	-8.3%	-10.8%	-9.8%
66 Wind	Gulf	-7.1%	-6.8%	25.2%	25.9%	-3.4%	-3.0%
493	Hamilton	-12.3%	-6.4%	-16.7%	-10.8%	-15.1%	-9.2%
713	Hardee	-5.1%	-5.0%	-7.6%	-7.4%	-5.5%	-5.4%

ATTACHMENT E
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
553	Hendry	-7.7%	-7.7%	-9.4%	-8.9%	-8.0%	-7.9%
159	Hernando, Coastal	-7.8%	-7.8%	6.4%	6.4%	-1.9%	-1.9%
733	Hernando, Remainder	-8.6%	-8.6%	-6.7%	-6.7%	-7.8%	-7.8%
56 Wind	Hernando	-2.5%	-2.5%	5.9%	5.9%	1.5%	1.5%
714	Highlands	-6.4%	-6.4%	-7.5%	-7.4%	-6.6%	-6.6%
47	Hillsborough, Tampa	-4.7%	-4.7%	-11.4%	-10.6%	-5.7%	-5.5%
80	Hillsborough, Excl. Tampa	-2.6%	-2.6%	-3.6%	-3.3%	-2.8%	-2.7%
593	Holmes	-11.8%	-11.0%	-4.9%	-3.9%	-8.2%	-7.3%
561	Indian River, Remainder	2.5%	2.5%	-12.4%	-8.4%	1.3%	1.7%
181	Indian River, Coastal	6.6%	0.0%	-12.5%	0.0%	6.6%	0.0%
76 Wind	Indian River	9.6%	0.0%	0.0%	0.0%	9.6%	0.0%
693	Jackson	-10.9%	-10.3%	-0.8%	0.0%	-5.1%	-4.5%
605	Jefferson, Coastal	-13.7%	0.0%	-12.7%	0.0%	-13.7%	0.0%
793	Jefferson, Remainder	-11.8%	-7.1%	-15.7%	-10.7%	-14.2%	-9.3%
893	Lafayette	-11.6%	-6.9%	-15.9%	-11.1%	-14.0%	-9.2%
692	Lake	-7.7%	-7.7%	2.7%	2.9%	-5.6%	-5.6%
542	Lee, Coastal	7.4%	-0.2%	-25.3%	-7.7%	-19.4%	-6.4%
554	Lee, Remainder	-2.6%	-2.6%	20.0%	28.5%	-1.9%	-1.6%
17 Wind	Lee	12.7%	12.7%	-27.6%	-27.6%	2.7%	2.7%
18 Wind	Lee	12.8%	12.0%	-23.0%	-23.2%	6.9%	6.3%
19 Wind	Lee	-3.0%	-3.0%	3.2%	3.2%	-2.6%	-2.6%
20 Wind	Lee	1.3%	0.3%	7.4%	7.1%	1.6%	0.7%
993	Leon	-14.9%	-109.0%	-13.5%	-8.9%	-14.3%	-10.0%
594	Levy, Coastal	-16.2%	-11.6%	-12.9%	-7.9%	-14.8%	-10.0%
734	Levy, Remainder	-11.7%	-9.6%	-12.8%	-10.5%	-12.2%	-10.0%
57 Wind	Levy	-10.9%	-7.6%	-16.6%	-12.5%	-13.3%	-9.6%
931	Liberty	-11.9%	-10.3%	-0.9%	1.1%	-6.1%	-4.3%
932	Madison	-11.8%	-9.6%	-8.4%	-6.0%	-9.5%	-7.1%
582	Manatee, Coastal	5.4%	5.2%	-23.7%	1.8%	2.9%	4.9%
735	Manatee, Remainder	-9.2%	-9.2%	-7.1%	-0.6%	-9.1%	-8.7%
68 Wind	Manatee	10.8%	8.3%	3.9%	2.1%	10.2%	7.8%
792	Marion	-9.8%	-9.6%	-9.3%	-9.1%	-9.6%	-9.4%
10	Martin, Remainder	4.8%	4.8%	-5.2%	1.9%	4.0%	4.6%
182	Martin, Coastal	7.0%	1.9%	-14.1%	4.5%	-0.9%	2.9%
5	Monroe, Excl. Key West	8.0%	2.2%	-25.0%	-9.5%	-23.0%	-8.8%
7	Monroe, Key West	0.0%	0.0%	-18.8%	-9.1%	-18.8%	-9.1%
90 Wind	Monroe	19.8%	13.3%	-20.0%	-23.2%	15.9%	9.8%
532	Nassau, Coastal	-13.7%	-9.6%	-15.2%	-11.2%	-14.0%	-10.0%
892	Nassau, Remainder	-15.2%	-10.7%	-14.2%	-9.5%	-14.6%	-10.0%
69 Wind	Nassau	-10.6%	0.0%	0.0%	0.0%	-10.6%	0.0%
606	Okaloosa, Coastal	-7.0%	-7.0%	-10.3%	-10.3%	-7.2%	-7.2%
723	Okaloosa, Remainder	-4.4%	-4.3%	-12.0%	-11.9%	-6.4%	-6.3%
70 Wind	Okaloosa	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
555	Okeechobee	-4.1%	-4.1%	-0.3%	0.0%	-3.4%	-3.4%
49	Orange, Orlando	-9.2%	-9.2%	-11.5%	-11.4%	-9.8%	-9.7%
90	Orange, Excl. Orlando	-7.9%	-7.9%	3.8%	3.8%	-4.8%	-4.8%
511	Osceola	-8.6%	-8.6%	3.0%	3.0%	-6.8%	-6.7%
362	Palm Beach, Coastal	0.0%	0.0%	-25.7%	-10.0%	-25.7%	-10.0%
38	Palm Beach, Remainder	5.3%	5.3%	-17.5%	-16.6%	2.2%	2.4%
94 Wind	Palm Beach	14.1%	9.9%	-14.6%	-16.8%	1.8%	6.9%
95 Wind	Palm Beach	13.1%	13.0%	-17.0%	-17.0%	8.8%	8.8%
96 Wind	Palm Beach	9.2%	9.2%	-16.9%	-16.9%	6.4%	6.4%
97 Wind	Palm Beach	10.4%	10.4%	-14.7%	-14.7%	6.8%	6.8%
595	Pasco, Coastal	-6.7%	-7.1%	-28.9%	-9.6%	-28.0%	-9.5%
736	Pasco, Remainder	-6.6%	-6.6%	-8.7%	-8.6%	-7.2%	-7.2%
88 Wind	Pasco	-0.4%	-0.1%	-27.3%	-27.0%	-8.8%	-8.5%
42	Pinellas, Coastal	6.3%	6.3%	-12.7%	-12.7%	4.5%	4.5%
46	Pinellas - Saint Petersburg	-6.5%	-6.5%	-10.6%	-7.4%	-7.0%	-6.6%
81	Pinellas, Rem. Excl. Saint Petersburg	-10.7%	-10.0%	-12.5%	-9.9%	-10.8%	-10.0%
42 Wind	Pinellas	6.3%	0.0%	-12.7%	0.0%	6.3%	0.0%
50	Polk	-3.0%	-2.9%	-9.2%	-9.0%	-4.2%	-4.1%
992	Putnam	-7.6%	-6.9%	-8.7%	-7.9%	-8.0%	-7.3%
533	Saint Johns, Coastal	-13.1%	-10.7%	-16.3%	-3.7%	-13.4%	-10.0%
702	Saint Johns, Remainder	-13.1%	-10.5%	-12.0%	-8.7%	-12.8%	-10.0%
71 Wind	Saint Johns	-12.9%	-8.4%	-17.1%	-11.9%	-13.6%	-8.9%

ATTACHMENT E
MOBILE HOME PHYSICAL DAMAGE MULTI-PERIL SELECTED INDICATIONS AND RATE CHANGES (EXCLUDING FHCF CASH BUILD-UP)

Territory	Territory Description	Wind		All Other		Total	
		Indicated	Average	Indicated	Average	Indicated	Average
		Premium Change	Premium Change	Premium Change	Premium Change	Premium Change	Premium Change
562	Saint Lucie, Remainder	4.2%	4.2%	-4.7%	-0.7%	3.3%	3.7%
183	Saint Lucie, Coastal	6.6%	1.0%	-21.0%	-6.6%	-12.9%	-4.4%
77 Wind	Saint Lucie	20.4%	16.6%	-23.1%	-25.3%	13.5%	10.0%
607	Santa Rosa, Coastal	-5.6%	0.0%	-11.3%	0.0%	-5.6%	0.0%
724	Santa Rosa, Remainder	-10.5%	-10.5%	-4.9%	-4.7%	-9.3%	-9.3%
92 Wind	Santa Rosa	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
583	Sarasota, Coastal	-6.6%	-6.6%	-35.5%	-9.6%	-34.2%	-9.4%
715	Sarasota, Remainder	-6.2%	-6.2%	-21.0%	-2.3%	-7.1%	-6.0%
49 Wind	Sarasota	4.8%	4.9%	-35.7%	-35.6%	-6.1%	-6.1%
50 Wind	Sarasota	7.8%	8.0%	-35.9%	-35.7%	-5.7%	-5.5%
51 Wind	Sarasota	-2.3%	-1.5%	-16.9%	-16.1%	-3.6%	-2.8%
512	Seminole	-8.8%	-8.8%	3.5%	3.6%	-6.5%	-6.5%
921	Sumter	-8.3%	-8.2%	-5.8%	-5.5%	-7.7%	-7.5%
933	Suwannee	-13.6%	-7.6%	-17.6%	-11.7%	-15.9%	-10.0%
596	Taylor, Coastal	-17.3%	-11.4%	-14.7%	-8.4%	-16.1%	-10.0%
737	Taylor, Remainder	-15.1%	-13.1%	-10.2%	-8.1%	-12.1%	-10.0%
922	Union	-12.7%	-6.3%	-18.6%	-12.4%	-16.3%	-10.0%
62	Volusia, Coastal	-6.7%	-6.7%	-13.2%	-13.2%	-7.2%	-7.2%
63	Volusia, Remainder	-15.1%	-9.6%	-20.6%	-12.6%	-15.9%	-10.0%
14 Wind	Volusia	-3.8%	0.0%	0.0%	0.0%	-3.8%	0.0%
15 Wind	Volusia	-9.7%	-6.1%	-23.2%	-19.2%	-12.8%	-9.1%
16 Wind	Volusia	-11.1%	-7.7%	-23.3%	-17.6%	-13.8%	-9.9%
608	Wakulla, Coastal	-14.9%	-11.3%	-14.9%	-5.4%	-14.9%	-10.0%
725	Wakulla, Remainder	-16.0%	-11.8%	-12.8%	-8.4%	-14.3%	-10.0%
58 Wind	Wakulla	-9.2%	-8.6%	-10.4%	-9.4%	-9.5%	-8.8%
609	Walton, Coastal	-7.0%	-7.0%	-13.5%	-2.7%	-10.8%	-4.5%
726	Walton, Remainder	-10.9%	-10.6%	-2.7%	-2.4%	-7.1%	-6.8%
75 Wind	Walton	-5.2%	-5.2%	-13.2%	-13.2%	-6.9%	-6.9%
934	Washington	-8.1%	-7.2%	-5.1%	-4.0%	-6.6%	-5.6%